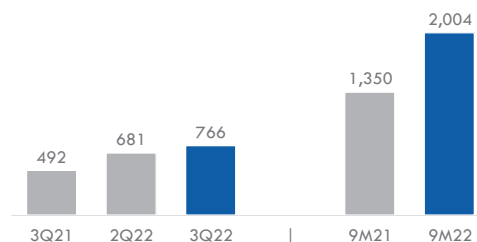


ITR - Performance Reviews

Net
Income

R\$ 766.2
million

/3Q21: +55.7% | /2Q22: +12.6% | /9M21: +48.4%



Caixa Seguridade recorded net income of R\$ 766.2 million in the third quarter of 2022, - the best historical result achieved by the Company for the fourth consecutive quarter - with a growth of 55.7% compared to the third quarter of 2021 and 12.6% compared to the second quarter of 2022. For the first nine months of 2022, the amount of R\$ 2.0 billion represents a growth of 48.4% compared to the same period in 2021. The result reflects the performance level of the structure of strategic partnerships implemented by the Company, which includes the result of the own brokerage in full operation.

The **insurance and assistance services segment** showed a 10.7% growth in written premiums and assistance revenues in the third quarter of 2022 compared to the same period in 2021. Highlight for the performance of the Life, Home and Mortgage lines, which recorded the best historical result, with growth of 11.8%, 25.7% and 7.0% in the quarter, respectively. The Credit Life branch grew by 8.8%, which represents a nominal increase of R\$61.6 million compared to the third quarter of 2021, a performance related to the opportunities generated by the PRONAMPE credit offer and Agro credit in the third quarter of 2022.

Pension reserves surpassed the R\$130.0 billion mark in September 2022, an annual growth of 25.6%, which resulted in an increase in income from management fees and other fees of 19.7% for the full year. Contributions received from pension plans and risk written premiums grew by 10.9% in the full year and 7.5% in the third quarter of 2022 compared to the same period in 2021, reaching R\$25.6 billion in the full year until September 2022.

Continuing the performance presented in the previous period, the **Credit Letters (Consórcio)** segment registered the sale of R\$ 3.7 billion in letters of credit commercialized at the CAIXA Distribution Network, an increase of 31.9% compared to the second quarter of 2022, being the largest value for a quarter of Caixa Seguridade.

In the same line, **Premium Bonds (Capitalização)** also recorded the best historical quarterly result in fundraising in the third quarter of 2022, with growth of 32.7% when compared to the same period in 2021. For the full year, the collection of the segment increased by 23.7% and, for the comparative view between the third quarter of 2022 and the immediately previous quarter, the increase was of 19.4%.

Operating Income grew by 59.5% in the comparison between the third quarter of 2022 and the same period of 2021, and a growth of 55.6% between the nine months of 2022 and 2021. Within the performance of operating income, **commission income** showed a growth of 50.6% in the comparison between the third quarter of 2022 and the same period of 2021 and a growth of 66.5% in the comparative view between the full year of 2022 and the full year of 2021. The performance of commission revenue is a result of the performance of the remuneration structure of the new

brokerage model, with the increase in revenue through the brokerage model, with emphasis on the results of Credit Life and Credit Letters in the period of 3Q22.

The **result of investments in equity interests** (MEP) grew by 69.8% in the third quarter of 2022 compared to the same period in 2021, a performance driven by the maturing of new companies' portfolios and the drop in claims. For the accumulated view of the year, in the comparison between the first nine months of 2022 and 2021, the growth was of 46.9%.

Also in the third quarter of 2022, the Company announced the **divestment of non-strategic equity interests**, through the execution of a contract with CNP Assurances S.A. in the amount of R\$ 667.2 million, for the sale of equity interests in the companies Companhia de Seguros Previdência do Sul, CNP Capitalização S.A., CNP Consórcio S.A., CNP Seguros Participações em Saúde Ltda and Odonto Empresas Convênios Dentários Ltda. These operations were authorized by CADE on October 13, 2022.

Caixa Seguridade announced on October 27 the distribution of **R\$ 1.06 billion in dividends**, equivalent to 90.0% of the adjusted net income earned through June 30, 2022, with payment scheduled for November 11, 2022.

Thus, **recurring return on equity (ROE)**, which calculates the ratio of the last twelve months' earnings over the adjusted Shareholders' Equity measured for the third quarter of 2022 in the amount of 45.4%, 9.0 p.p. above that recorded in the same period of 2021 (36.5%) and kept the threshold calculated for the second quarter of 2022 (41.2%), with a reduction of 0.1 p.p. For the recurring view, which disregards the effect of the payment of dividends, the ratio measured for the third quarter of 2022 was of 50.2%.

Interim Financial Statements Parent Company and Consolidated

September 30th, 2022

CAIXA
Seguridade

Summary

Balance sheet.....	3
Income statement of the period.....	4
Statement of comprehensive income for the year	6
Statement of changes in equity for the period	7
Statement of cash flows for the period - Indirect method.....	8
Statement of added value for the period	9
Note 1 - Operating Context and General Information	10
Note 2 - Presentation of the individual and consolidated interim financial statements	16
Note 3 - Main Accounting Practices.....	16
Note 4 - Recently issued pronouncements and laws	19
Note 5 - Main accounting judgments and estimates	20
Note 6 - Risk Management	21
Note 7 - Information per segment.....	31
Note 8 - Cash and cash equivalents	37
Note 9 - Financial instruments at fair value	37
Note 10 – Accounts receivable	38
Note 11 - Other assets	38
Note 12 - Investments in equity.....	39
Note 13 - Taxes	69
Note 14 – Accounts payable	71
Note 15 – Provisions and contingent liabilities	72
Note 16 – Equity	72
Note 17 - Distribution revenue	74
Note 18 - Cost of the service provided	75
Note 19 – Administrative expenses	76
Note 20 - Other Operating Income/Expenses.....	76
Note 21 - Financial result.....	76
Note 22 - Related parties.....	77
Note 23 - Subsequent Events.....	85

Balance sheet

In thousands of reais, unless otherwise stated.

ASSETS	09/30/2022		12/31/2021	
	Parent company	Consolidated	Parent company	Consolidated
Current assets	699,405	1,436,081	564,889	971,392
Cash and cash equivalents (Note 8)	415	810	210	470
Financial Instruments (Note 09)	624,670	1,271,740	89,911	361,905
Dividends receivable (Note 20(d))	10,000	-	419,310	415,515
Interest on capital receivable (Note 21(d))	-	13,531	-	11,091
Accounts receivable (Note 10)	45,833	130,691	38,276	165,086
Current tax assets	-	372	-	-
Other assets (Note 11)	18,487	18,937	17,182	17,325
Non-CURRENT	11,070,730	10,473,933	10,011,294	9,683,722
Investments in equity interests (Note 12)	11,070,705	10,473,908	10,011,276	9,683,704
Other assets	25	25	18	18
Total assets	11,770,135	11,910,014	10,576,183	10,655,114
LIABILITIES AND EQUITY	09/30/2022		12/31/2021	
	Parent company	Consolidated	Parent company	Consolidated
Current assets	15,725	155,604	16,185	95,116
Accounts payable (Note 14)	12,782	98,066	15,201	43,635
Current tax liabilities	2,943	52,129	984	51,481
Deferred tax liabilities (Note 13 (c))	-	5,409	-	-
Non-CURRENT	1,226	1,226	1,229	1,229
Accounts payable (Note 14)	1,226	1,226	1,229	1,229
Shareholders' Equity (Note 16)	11,753,184	11,753,184	10,558,769	10,558,769
Share capital	2,756,687	2,756,687	2,756,687	2,756,687
Reserves	1,416,426	1,416,426	2,303,797	2,303,797
Equity Valuation Adjustment	5,575,995	5,575,995	5,498,285	5,498,285
Accumulated profits	2,004,076	2,004,076	-	-
Total Liabilities and Equity	11,770,135	11,910,014	10,576,183	10,655,114

The accompanying notes are an integral part of these interim financial statements.

Income statement for the period

In thousands of reais, unless otherwise stated.

STATEMENT OF INCOME	3rd quarter of 2022		3rd quarter of 2021	
	Parent company	Consolidated	Parent company	Consolidated
Operating Revenue	787,082	1,052,336	511,798	659,718
Revenue from equity investments (Note 12)	753,522	519,206	473,678	305,828
Revenue from distribution network access and use of brand (Note 17)	33,560	33,560	38,120	38,120
Income from services rendered (Note 17)	-	499,570	-	315,770
Costs of services provided (Note 18)	-	(96,249)	-	(24,240)
Gross Result	787,082	956,087	511,798	635,478
Other operating income/(expenses)	(22,978)	(89,069)	(13,064)	(50,964)
Administrative expenses (Note 19)	(19,473)	(24,123)	(14,776)	(15,966)
Tax expenses (Note 13 (b))	(3,509)	(64,950)	(4,223)	(40,933)
Other operating income/expenses (Note 20)	4	4	5,935	5,935
Income before financial income and expenses	764,104	867,018	498,734	584,514
Financial result (Note 21)	8,706	28,936	2,625	5,012
Financial income	8,706	29,104	3,181	5,568
Financial expenses	-	(168)	(556)	(556)
Earnings Before Interest and Taxes	772,810	895,954	501,359	589,526
Income tax and social contribution (Note 13 (a))	(6,560)	(129,704)	(9,223)	(97,390)
Current taxes	(6,560)	(128,240)	(9,223)	(96,362)
Deferred Taxes	-	(1,464)	-	(1,028)
Net income for the period	766,250	766,250	492,136	492,136
Number of shares – in thousands	3,000,000	3,000,000	3,000,000	3,000,000
Earnings per share - R\$ (Note 16 (e))	0.25542	0.25542	0.16405	0.16405

The accompanying notes are an integral part of these interim financial statements.

Income statement for the period

In thousands of reais, unless otherwise stated.

STATEMENT OF INCOME	January 1st to September 30th, 2022		January 1st to September 30th, 2021	
	Parent company	Consolidated	Parent company	Consolidated
Operating Revenue	2,066,713	2,682,610	1,440,022	1,724,284
Revenue from equity investments (Note 12)	1,959,511	1,411,688	1,276,527	961,190
Revenue from distribution network access and use of brand (Note 17)	107,202	107,202	163,495	163,495
Income from services rendered (Note 17)	-	1,163,720	-	599,599
Costs of services provided (Note 18)	-	(213,125)	-	(47,680)
Gross Result	2,066,713	2,469,485	1,440,022	1,676,604
Other operating income/(expenses)	(60,202)	(213,860)	(55,574)	(128,090)
Administrative expenses (Note 19)	(59,385)	(70,442)	(46,851)	(49,210)
Tax expenses (Note 13 (b))	(12,266)	(154,867)	(16,467)	(86,624)
Other operating income/expenses (Note 20)	11,449	11,449	7,744	7,744
Income before financial income and expenses	2,006,511	2,255,625	1,384,448	1,548,514
Financial result (Note 21)	24,228	64,243	4,069	7,276
Financial income	24,426	64,610	5,631	8,854
Financial expenses	(198)	(367)	(1,562)	(1,578)
Earnings Before Interest and Taxes	2,030,739	2,319,868	1,388,517	1,555,790
Income tax and social contribution (Note 13 (a))	(26,663)	(315,792)	(38,090)	(205,363)
Current taxes	(26,663)	(311,635)	(38,090)	(202,441)
Deferred Taxes	-	(4,157)	-	(2,922)
Net income for the period	2,004,076	2,004,076	1,350,427	1,350,427
Number of shares – in thousands	3,000,000	3,000,000	3,000,000	3,000,000
Earnings per share - R\$ (Note 16 (e))	0.66803	0.66803	0.45014	0.45014

The accompanying notes are an integral part of these interim financial statements.

Statement of comprehensive income for the period

In thousands of reais, unless otherwise stated.

COMPREHENSIVE INCOME STATEMENT	3rd quarter of 2022		3rd quarter of 2021	
	Parent company	Consolidated	Parent company	Consolidated
Net income for the period	766,250	766,250	492,136	492,136
Items subject to reclassification to the result				
(+/-) Adjustment of reflex equity valuation (Note 12 (a))	72,883	72,883	(117,671)	(117,671)
(+/-) Equity valuation adjustment resulting from changes in equity interest without loss or acquisition of control (Note 16 (d))	-	-	-	-
Comprehensive income for the period	839,133	839,133	374,465	374,465

The accompanying notes are an integral part of these interim financial statements.

COMPREHENSIVE INCOME STATEMENT	January 1st to September 30th, 2022		January 1st to September 30th, 2021	
	Parent company	Consolidated	Parent company	Consolidated
Net income for the period	2,004,076	2,004,076	1,350,427	1,350,427
Items subject to reclassification to the result				
(+/-) Adjustment of reflex equity valuation (Note 12 (a))	77,710	77,710	(316,942)	(316,942)
(+/-) Equity valuation adjustment resulting from changes in equity interest without loss or acquisition of control (Note 16 (d))	-	-	1,472,418	1,472,418
Comprehensive income for the period	2,081,786	2,081,786	2,505,903	2,505,903

The accompanying notes are an integral part of these interim financial statements.

Statement of comprehensive income for the period

In thousands of reais, unless otherwise stated.

STATEMENT OF CHANGES IN EQUITY	Share capital	Reserves	Equity Valuation Adjustment	Accumulated profits	Equity
Balances at December 31st, 2020	2,756,687	1,921,484	4,407,236	-	9,085,407
Adjustment of equity valuation of investees	-	-	1,155,476	-	1,155,476
Net income for the period	-	-	-	1,350,427	1,350,427
Additional dividends highlighted	-	(780,000)	-	-	(780,000)
Balances at September 30th, 2021	2,756,687	1,141,484	5,562,712	1,350,427	10,811,310
Balances at December 31st, 2021	2,756,687	2,303,797	5,498,285	-	10,558,769
Adjustment of equity valuation of investees	-	-	77,710	-	77,710
Net income for the period	-	-	-	2,004,076	2,004,076
Additional dividends highlighted	-	(887,371)	-	-	(887,371)
Balances at September 30th, 2022	2,756,687	1,416,426	5,575,995	2,004,076	11,753,184

The accompanying notes are an integral part of these interim financial statements.

Statement of cash flows for the period - Indirect method

In thousands of reais, unless otherwise stated.

STATEMENT OF CASH FLOW	January 1st to September 30th, 2022		January 1st to September 30th, 2021	
	Parent company	Consolidated	Parent company	Consolidated
Cash flows from operational activities				
Net income for the period:	2,004,076	2,004,076	1,350,427	1,350,427
Adjustments to profit:				
Revenue from equity investments	(1,959,511)	(1,411,688)	(1,276,527)	(961,190)
Other adjustments (Depreciation/Retained taxes)	-	-	1,009	1,009
Adjusted net income for the period:	44,565	592,388	74,909	390,246
Receipt of dividends	1,387,103	1,101,179	652,118	648,073
Receiving from interest on capital	-	11,091	20,852	31,620
Other receipts and payments	-	-	-	-
Equity variations:	(9,333)	92,887	41,705	37,694
Amounts receivable	(7,556)	34,394	87,878	6,771
Current tax assets	-	(372)	-	(26)
Other assets	(1,312)	(1,619)	(17,087)	(17,086)
Accounts payable:	(2,424)	54,427	(3,292)	28,652
Current tax liabilities	1,959	648	(25,794)	15,579
Deferred tax liabilities:	-	5,409	-	3,804
Net cash provided by operating activities	1,422,335	1,797,545	789,584	1,107,633
Cash flows from investment activities				
Financial investments	(1,360,784)	(2,506,677)	(275,477)	(751,935)
Redemption of Financial Investments	826,024	1,596,842	681,210	940,796
Receiving from capital reduction	-	-	-	-
Contributions/Capital increase	-	-	(93,747)	(161,247)
Net cash used in investment activities	(534,760)	(909,835)	311,986	27,615
Cash flows from financing activities				
Dividends paid (Note 15(f))	(887,370)	(887,370)	(1,101,242)	(1,101,242)
Net cash provided by financing activities	(887,370)	(887,370)	(1,101,242)	(1,101,242)
Net increase/(decrease) in cash and cash equivalents	205	340	328	34,006
Cash and cash equivalents at the beginning of the period	210	470	34	45
Cash and cash equivalents at the end of the period	415	810	362	34,051

The accompanying notes are an integral part of these interim financial statements.

STATEMENT OF VALUE ADDED	January 1st to September 30th, 2022		January 1st to September 30th, 2021	
	Parent company	Consolidated	Parent company	Consolidated
Revenue	118,651	1,282,372	171,239	770,838
Revenue from distribution network access and use of brand	107,202	107,202	163,495	163,495
Income from services rendered	-	1,163,720	-	599,599
Other income	11,449	11,450	7,744	7,744
Inputs acquired from third parties	12,670	227,101	12,442	60,336
Costs of products, goods and services sold	-	213,125	-	47,680
Materials, energy, outsourced services and other	12,670	13,976	12,442	12,656
Gross value added	105,981	1,055,271	158,797	710,502
Depreciation, amortization and depletion	8	9	29	29
Net value added generated by the entity	105,973	1,055,262	158,768	710,473
Value added received through transfer	1,983,937	1,476,298	1,282,158	970,045
Result of Equity	1,959,511	1,411,688	1,276,527	961,190
Financial income	24,426	64,610	5,631	8,855
Total value added to distribute	2,089,910	2,531,560	1,440,926	1,680,518
Distribution of value added	2,089,910	2,531,560	1,440,926	1,680,518
Personnel	39,590	47,919	29,338	31,174
Direct compensation	30,555	36,995	23,498	25,022
Benefits	6,928	8,366	4,365	4,562
Employee Severance Indemnity Fund (FGTS)	2,107	2,558	1,475	1,590
Taxes and contributions	44,965	478,002	58,895	296,635
Federal	44,965	460,006	58,895	282,972
Municipal	-	17,996	-	13,663
Third party capital remuneration	1,279	1,563	1,259	1,275
Rentals	1,070	1,185	606	606
Others	209	378	653	669
Remuneration of equity	2,004,076	2,004,076	1,351,433	1,351,433
Dividends - monetary restatement	-	-	1,006	1,006
Profits / Losses for the period	2,004,076	2,004,076	1,350,427	1,350,427

The accompanying notes are an integral part of these interim financial statements.

Note 1 - Operating Context and General Information

Caixa Seguridade Participações S.A. (CAIXA Seguridade or the Company or parent company) is the lead company of CAIXA Seguridade Conglomerate ("Conglomerate") and was set up on May 21st, 2015 under the laws of Brazil as a wholly-owned subsidiary of Caixa Econômica Federal (CAIXA), for an indefinite duration, for the primary purpose of acquiring other companies or owning, directly or indirectly, shares of the capital stock of other companies, in Brazil or abroad, that are actively engaged in the structuring and marketing of a broad range of insurance products, private pension plans and premium bonds, management, marketing and offering of private medical and dental care plans, rendering of brokerage services for these products, in addition to structuring, administering and marketing consortium plans, and executing reinsurance and retrocession transactions in Brazil and abroad. CAIXA Seguridade, in this context, follows the evolution of macroeconomic scenarios that may reflect the dynamics of its business and the business of its equity interests.

The Company, registered under CNPJ No. 22.543.331/0001-00, has its headquarters located in the South Autarquias Sector – SAUS, Quadra 3, Bloco E, Edifício CAIXA Matriz II, 3rd floor – Brasília – Federal District – Brazil.

a) Divestment of non-strategic holdings

Continuing with the strategy of focusing the Company's activities on Bancassurance CAIXA, the Company disclosed a material fact, on September 13, 2022, informing its shareholders and the market in general that a contract for the purchase and sale of equity interests ("Agreement" was signed)), to which the Company, on the one hand, and CNP Assurances S.A. are parties. ("CNP"), on the other hand, through which CNP undertook, by itself or one of its affiliates, to acquire from Caixa Seguridade, among other terms and conditions set forth in the Agreement, all the equity interests held by Caixa Seguridade in the companies Companhia de Seguros Previdência do Sul ("Previsul"), CNP Capitalização S.A. ("CNP Cap"), CNP Consórcio S.A. Consortium Administrator ("CNP Consórcios"), CNP Seguros Participações em Saúde Ltda. ("Holding Saúde") and Odonto Empresas Convênios Dentários Ltda. ("Odonto Empresas") ("Operation").

Upon completion of the Transaction, Caixa Seguridade will receive from CNP, as consideration for the sale of the aforementioned interests, to be directly or indirectly held by Caixa Seguridade after the corporate reorganization preparatory to the sale (Note 23 (c)), the amount of R\$ 667,179,935.00 (six hundred and sixty-seven million, one hundred and seventy-nine thousand, nine hundred and thirty-five reais), from which any amounts received by the Company until the closing date of the Transaction as dividends, interest on equity or any other bonus will be discounted about capital.

After the closing of the Transaction, Caixa Seguridade will no longer hold, directly or indirectly, any equity interests in the companies Previsul, CNP Cap, CNP Consórcios, Holding Saúde and Odonto Empresas. The closing of the Transaction is subject to the fulfillment of several conditions precedent stipulated in the Agreement that are usual for this type of transaction, including the applicable regulatory approvals and the carrying out of the corporate reorganization. The Company will continue to communicate to the market in due course on issues related to the process of divestment of non-strategic holdings.

b) Equity holdings

We describe below the main direct and indirect interests of CAIXA Seguridade that make up these interim financial statements of the Parent Company and Consolidated:

c.1) CNP Seguros Holding Brasil S.A. ("CNP Brazil")

Formerly known as Caixa Seguros Holding SA ("CSH"), it is a company incorporated in the form of a privately-held corporation, whose purpose is to participate as a shareholder or partner in corporate companies that operate insurance activities in all branches, including health and dental plans; capitalization plans; open private pension plans, in the form of annuity and income; consortium management; and activities related or complementary to those previously described.

This company has its share capital divided into 51.75% of the shares on behalf of the French group CNP Assurances, 48.25% of the shares on behalf of Caixa Seguridade and 0.04% of the shares on behalf of the National Social Security Institute (INSS).

c.2) Caixa Holding Securitária S.A. (“CAIXA Holding”)

A wholly-owned subsidiary of CAIXA Seguridade, established on May 21st, 2015 with the corporate purpose of acquiring stakes in entities authorized to operate by the National Superintendence of Private Insurance (SUSEP).

c.2.1) XS3 Seguros S.A. (“XS3 Insurance”)

Company incorporated on August 19, 2020 in the form of a private limited company, whose purpose is the distribution, disclosure, offer, sale and post-sale of housing and residential insurance products developed or that may be developed by XS3 Seguros.

This is a company formed with a view to achieving the association agreement signed with Tokio Marine (Tokio Marine Agreement) to operate the Housing and Residential insurance lines in the Balcão CAIXA distribution network.

c.2.2) XS4 Capitalização S.A. (“XS4 Capitalization”)

Company established on August 19, 2020 in the form of a private limited company, whose purpose is the distribution, disclosure, offer, sale and post-sale of capitalization products of any modality developed or that may be developed by XS4 Capitalização.

This is a company formed with a view to achieving the association agreement signed with Icatu (“Acordo Icatu”) to explore the premium bonds segment in the Balcão CAIXA distribution network.

c.2.3) Too Seguros S.A. (“Too Seguros”)

Currently called PAN Seguros S.A., it is a privately held company and it is a joint venture controlled by Caixa Seguridade and BTG Pactual Holding de Seguros Ltda. (“BTG Holding”), with a 49.00% and 51.00% interest, respectively. It aims to operate in the segments of personal insurance (legal and physical), credit life, housing, personal injury (DPVAT) and damage insurance.

c.2.4) PAN Corretora de Seguros Ltda. (“PAN Corretora”)

Privately held company and it is a joint venture controlled by Banco BTG Pactual S.A. and CAIXA Seguridade, with shares of 51.00% and 49.00%, respectively. The purpose of this company is to manage, guide and brokerage insurance for elementary insurance, life insurance and pension plans.

c.3) Holding XS1 S.A. (“Holding XS1”)

Company incorporated on August 17, 2020, in the form of a private limited company, has the purpose of holding interests in insurance companies and open supplementary pension entities, authorized to operate by the Superintendence of Private Insurance - SUSEP.

It is a company formed with a view to achieving the association agreement signed with CNP (CNP Agreement) for the exclusive exploitation of the life and credit life insurance lines and pension products in the Balcão CAIXA distribution network.

c.4) XS5 Administradora de Consórcios S.A. (“XS5 Consortia”)

Company incorporated on December 3, 2020, in the form of a private limited company has as its corporate purpose the management of a group of consortia in accordance with the legislation in force.

It is a company created with a view to achieving the association agreement signed with CNP (CNP-Consórcios Agreement) for exploration, for a period of 20 years, the consortium branch in the CAIXA Counter distribution network.

c.5) XS6 Assistência S.A. (“XS6 Assistance”)

Formerly called XS6 Participações SA (“XS6 Participações”), it is a company incorporated on October 23, 2020, in the form of a private limited company, with the corporate purpose of (i) distribution, disclosure, offer, sale and after-sales of assistance services, including for insurance companies, capitalization companies, consortium administrators, specialized health insurance companies and health assistance plan operators, (ii) the provision of assistance service intermediation services, (iii) technical advice in general, and (iv) equity interest in other companies.

It is a company set up with a view to achieving the association agreement signed with Tempo (Tempo Agreement) to operate, for a period of 20 years, the branch of assistance services in the CAIXA counter distribution network.

c.6) Caixa Seguridade Corretagem e Administração de Seguros S.A. (“CAIXA Corretora”)

Company incorporated on August 17, 2020, in the form of a private limited company, wholly-owned subsidiary of CAIXA Seguridade, whose corporate purpose is: participation in other companies, national or foreign; insurance advisory and consultancy; insurance brokerage and administration, in all modalities permitted by current legislation, open supplementary pension plans, capitalization bonds and other brokerage resulting from insurance sold over the counter or over the counter at CAIXA.

c) Composition of investments in direct and indirect equity interests of Caixa Seguridade:

Company	Description	% of the Company's interest 09/30/2022	
		Direct	Indirect
CAIXA Holding Seguritária:	CAIXA Holding Seguritária is engaged in the acquisition of equity interests in entities authorized to operate by the National Superintendence of Private Insurance (SUSEP).	100.00	-
Too Seguros S.A.	It is a closed corporation, governed by the Shareholder Agreement entered into between Caixa Holding Seguritária and BTG Pactual Holding de Seguros Ltda, whose corporate purpose is: (a) damage and personal insurance operations; and (b) participation as a shareholder or partner in other companies or ventures, except in an insurance broker.	-	49.00
PAN Corretora de Seguros Ltda.	Governed by the Partners' Agreement entered into between Caixa Holding Seguritário S.A. and Banco BTG Pactual S.A. Its purpose is the brokerage and administration, in all modalities permitted by current legislation, of: (a) insurance; (b) supplementary pension plans; (c) premium bonds; and also (d) participation in other companies, whether simple or business, as a partner, shareholder, quotaholder, debenture holders, investment funds and real estate ventures in general, except in insurance, reinsurance, capitalization companies or open pension entity additional.	-	49.00
XS3 Seguros S.A.	Privately-held corporation, governed by the Shareholder Agreement entered into between Caixa Holding Seguritária S.A. and Tokio Marine Seguradora S.A. whose corporate purpose is the distribution, disclosure, offer, sale and after sales of housing and residential insurance developed or that may be developed by the Company.	-	75.00
XS4 Capitalização S.A.	Privately-held corporation, governed by the Shareholder Agreement entered into between Caixa Holding Seguritária S.A. and Icatu Seguridade S.A. whose corporate purpose is the distribution, disclosure, offer, sale and post-sale of capitalization products of any type, developed or that may be developed by the Company.	-	75.00
CNP Seguros Holding Brasil S.A.	CNP Seguros Holding Brasil, governed by the Shareholders' Agreement entered into between Caixa Seguridade S.A, CNP Assurances S.A. and CNP Assurances Brasil Holding Ltda, whose corporate purpose is to participate in other companies, national or foreign, and may also participate in the capital of companies of Insurance Company, Capitalization, Private Pension, Consortium Management, Consulting in the Public Welfare for States and Municipalities, and Insurance Company Specialized in the Health Branch, in compliance with current legislation.	48.25	-
CNP Participações Seguritária Brasil Ltda .:	Integral subsidiary of CNP Seguros Holding Brasil whose corporate purpose is to hold interests in other companies operating in the segment regulated by the Superintendence of Private Insurance - SUSEP.	-	48.25
Caixa Seguradora S.A.	Full subsidiary of CNP Participações Seguritária Brasil Ltda. Its corporate purpose is the exploration of insurance, in any of its modalities or forms, especially in damage and personal insurance, and may also participate in the capital stock of other companies related to its corporate purpose.	-	48.25
CNP Capitalização S.A.	Controlled by CNP Participações Seguritária Brasil Ltda., Holder of 51% of its shares, its objective is to operate in the capitalization area, being able to institute and commercialize capitalization plans, as well as the other products and services admitted to capitalization companies, and may also, participate in the capital of other companies, subject to the relevant legal provisions.	-	24.61
Company	Description	% of the Company's interest	

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

Youse Seguradora S.A.	Full subsidiary of CNP Participações Segurária Brasil Ltda. has as its object the operation of damage and personnel insurance operations, in any of its modalities or forms, throughout the national territory, and may also participate in the share capital of other companies, subject to the relevant legal provisions.	-	48.25
PREVISUL Companhia de Seguros Previdência do Sul	Full subsidiary of CNP Participações Segurária Brasil Ltda. The corporate purpose of exploring and operating personnel and damage insurance, throughout the national territory, being able to participate in other companies as a partner or shareholder, provided that in accordance with its corporate purpose and with the applicable legal limits;	-	48.25
CNP Consórcio S.A. Administradora de Consórcios	A wholly owned subsidiary of CNP Seguros Holding Brasil whose corporate purpose is to manage credit letter groups, provide services to third parties through the sale and placement of quotas of other credit letter administrators, the management of groups of other credit letter administrators and the realization of registration, research and consultancy services to other credit letter administrators.	-	48.25
Youse Tecnologia e Assistência em Seguros Ltda.	Wholly-owned subsidiary of CNP Seguros Holding Brasil, whose corporate purpose is to provide advisory and consulting services in insurance, pension, health, capitalization; management of financial assets, social security services, auditing, evaluation, planning, guidance, control, supervision and execution of studies and research on accounting, economic, financial, statistical, actuarial and organizational mathematics; the carrying out of studies and execution of technical services for structuring, modeling, adaptation, training and implementation of pension, tax, fiscal, administrative and patrimonial systems for the Union, DF, States and Municipalities, in the Direct and Indirect Administration; carrying out consultancy work and software development; elaboration of sectoral studies of the insurance, pension and capitalization market; the collection and provision of tele-assistance and telemarketing services in active and passive modalities, the provision of assistance services for light and heavy vehicles, motorcycles and other means of motorized transport, and the provision of specialized personal and property assistance consisting of complementary services to insurance in general; and participation in other companies, national or foreign, as a shareholder or quotaholder.	-	48.25
Caixa Seguradora Especializada em Saúde S.A.	A wholly-owned subsidiary of CNP Seguros Holding Brasil whose purpose is the exploration and sale, throughout the national territory, of health, medical and dental insurance, in all modalities provided for by the relevant legislation, including the provision of management, planning, organization and operation of private health insurance, and may also participate in the share capital of other civil or commercial companies related to its corporate purpose.	-	48.25
Wiz Soluções e Corretagem de Seguros S.A.	Publicly-held corporation whose corporate purpose is the brokerage of all types of insurance; advice and consultancy in the area of insurance in general; intermediation and development of business solutions, without defined specification; organization of customer incentive and loyalty campaigns; asset administration; advising and consulting related to financial business and information technology; acting as correspondent of financial institutions; third-party database and data management; development and licensing of computer programs, customizable or not; advice, consultancy and structuring of systems and solutions in the area of information technology; participation in the capital stock of other companies, national or foreign, as a partner, shareholder or quotaholder, on a permanent or temporary basis, as parent company or minority shareholder; and teleservice activities.	-	12.06
Caixa Seguros Participações em Saúde Ltda.:	A wholly owned subsidiary of Caixa Seguros Holding Brasil whose corporate purpose is to participate in other national or foreign companies, including health insurance companies.	-	48.25
Odonto Empresas Convênios Dentários Ltda.	Wholly subsidiary of Caixa Seguros Participações em Saúde Ltda. Its corporate purpose is to operate supplementary health care plans in the exclusive dentistry segment and to participate in companies whose activity is related to the Company's corporate	-	48.25

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

Company	Description	% of the Company's interest	
Holding XS1 S.A.	Privately-held corporation, governed by the Shareholder Agreement entered into between Caixa Seguridade, CNP Assurances Participações Ltda., CNP Assurances Brasil Holding Ltda. and CNP Assurances S.A., whose purpose is to participate in insurance companies and open supplementary pension entities, authorized to operate by the Superintendency of Private Insurance - SUSEP.	60.00	-
XS2 Vida e Previdência S.A.	Private limited company, wholly-owned subsidiary of Holding XS1 whose purpose is to operate in personal insurance and open private pension plans, being able to accept risks in retrocession and hold interests in other companies.	-	60.00
Caixa Vida e Previdência S.A.	Privately-held corporation, wholly owned subsidiary of Holding XS1. Its purpose is to operate in the life insurance and private pension plans, in the form of savings and income, as defined in the current legislation, and may participate in other companies.	-	60.00
XS5 Administradora de Consórcios S.A.	Privately-held corporation, governed by the Shareholder Agreement entered into between Caixa Seguridade and CNP Assurances Participações Ltda. whose corporate purpose is the management of groups of consortia in accordance with the legislation in force.	75.00	-
XS6 Assistência S.A.	Privately-held corporation, governed by the Shareholders' Agreement entered into between Caixa Seguridade and USS Soluções Gestoras S.A., whose corporate purpose is: distribution, disclosure, offering, marketing, sales and after-sales in physical, remote distribution channels or virtual, from Caixa Econômica Federal (and/or from companies controlled by Caixa Econômica Federal, directly or indirectly, that operate with banking, financial and/or related activities) of assistance service products, characterized as activity provided in relation to people, automobiles or residences through the network of accredited service providers, on an emergency or non-emergency basis, linked or not linked to an insurance, supplementary pension, capitalization or consortium products, without monetary consideration for the customer, developed or that may be developed by the Company.	75.00	-
I.6)Caixa Seguridade Corretagem e Administração de Seguros S.A.	A wholly-owned subsidiary of Caixa Seguridade whose corporate purpose is: (i) participation in other companies, national or foreign; (ii) advisory and consultancy in the insurance industry; (iii) insurance brokerage and administration in all modalities permitted by the current legislation, open supplementary pension plans, capitalization bonds and other insurance brokerage products sold at CAIXA or extra CAIXA counters.	100.00	-

Note 2 - Presentation of the individual and consolidated interim financial statements

The individual and consolidated interim financial statements were prepared in accordance with accounting practices commonly adopted in Brazil, including pronouncements issued by the Accounting Pronouncements Committee (CPC) and international financial reporting standards (IFRS), issued by the International Accounting Standards Board (IASB), with emphasis on CPC 21 (R1) / IAS 34 – Interim Financial Statements.

The presentation of the Statement of Added Value (SVA), individual and consolidated, is required by Brazilian corporate law and the accounting practices adopted in Brazil applicable to publicly-held companies. The SVA was prepared in accordance with the criteria defined in Technical Pronouncement CPC 09 - "Statement of Added Value". IFRS does not require the presentation of this statement. As a result, under IFRS, this statement is presented as supplementary information, without prejudice to the set of interim financial statements.

These individual and consolidated interim financial statements were approved and authorized for issue by the Board of Directors of CAIXA Seguridade on November 8, 2022.

Note 3 - Main Accounting Practices

The main accounting policies applied in the preparation of the interim financial statements are defined below. These policies were applied consistently in the years presented, unless otherwise specified.

a) Functional and presentation currency

Items included in the individual and consolidated interim financial statements are measured using the currency of the main economic environment in which the company operates (the functional currency).

The individual and consolidated interim financial statements are presented in reais (R\$), which is CAIXA Seguridade's functional and presentation currency.

b) Recognition of income and expenses

Revenue from access to the distribution network and the use of the CAIXA brand comprises the fair value of the consideration received or receivable, as remuneration for access to the sale and distribution of insurance products, supplementary pension plans, capitalization plans and quotas of consortium Conglomerate of made available in the CAIXA distribution network by partner institutions, parts of contracts or operational agreements previously entered into with the Caixa Seguridade Conglomerate.

Income from services rendered comprises the fair value of the consideration received or receivable by CAIXA Corretagem, the Group's own Broker, as a result of the provision of brokerage or intermediation services on the security products distributed in the CAIXA Counter Distribution Network.

The Conglomerate recognizes these revenues when their value can be reliably measured, including their associated costs, when it is probable that future economic benefits will flow and when specific criteria have been met for each of the Conglomerate's activities, specifically: (i) the issuance of the policy and/or certificate and, cumulatively, (ii) consequent receipt of the premium, contribution, contributions and portability received by insurance companies, capitalization entities, supplementary pension plans, consortium administrators and assistance services.

The result of investments in equity interests is earned by applying the equity method (MEP) on the results obtained by the Group's investees, especially by insurance companies, capitalization and supplementary pension entities regulated and supervised by the Superintendence of Private Insurance (SUSEP).

In order to ensure a reliable representation of our equity interests, the equity method considers the existence of differentiated rights of certain categories of shares and contractual rights that disproportionately affect the results of associated and controlled entities (see Note 12).

Income and expenses are recognized on the accrual basis and reported in the interim financial statements for the years to which they refer.

c) Cash and cash equivalents

Cash and cash equivalents include cash and cash equivalents and investments immediately convertible into cash and subject to low risk of changes in value, with liquidity originally less than 90 days.

The composition, terms and income earned on investments recorded in cash and cash equivalents are presented in Note 8 - Cash and cash equivalents.

d) Financial instruments at fair value

Financial instruments are classified according to the business model for the management of financial assets, as well as according to the characteristics of the contractual cash flows negotiated for the financial asset.

Financial instruments are initially measured at fair value plus transaction costs, directly attributable to their acquisition, except in the case of financial assets recorded at fair value through profit or loss.

Financial assets can be classified into one of the categories: (i) financial instrument measured at fair value through profit or loss; (ii) financial instrument measured at amortized cost and; (iii) financial instrument measured at fair value through other comprehensive income.

The financial instruments held by CAIXA Seguridade and its subsidiaries refer to investments in quotas of investment funds managed by CAIXA and are measured at fair value through profit or loss.

e) Amounts receivable

The amounts receivable correspond to revenues, predominantly from related parties, referring to brokerage and intermediation revenues and access to the distribution network and use of the CAIXA brand in insurance, supplementary pension plans, capitalization plans and quotas of groups of premium bonds. The receipt period is less than one year, and the classification is recorded in current assets.

f) Acquisition of investments in equity interests

The acquisition of investments in equity interests, the relationship of which results in the exercise of, at least, significant influence, is recorded using the acquisition method. In accordance with this method, the identified assets (including intangible assets not previously recognized), assumed liabilities and contingent liabilities are recognized at fair value. Any positive differences between the acquisition cost and the fair value of the identifiable net assets acquired are recognized as goodwill. In the case of a negative difference (gain from a bargain purchase), the amount identified is recognized in the income for the year in other operating income.

Transaction costs that the Conglomerate incurs in an acquisition of equity investment, except for costs related to the issuance of debt or equity instruments, are recorded in the income for the year when incurred. Any contingent consideration payable is measured at fair value.

The results of investees acquired during the accounting period are included in the interim financial statements from the date of acquisition to the end of the year. In turn, the results of investees sold during the year are included in the interim financial statements from the beginning of the year until the date of disposal, or until the date on which the Company ceases to exercise significant influence or control.

g) Investments in equity interests

Investments are accounted for using the equity method and are initially recognized by its cost value. The investment includes goodwill, as well as intangible assets identified in the acquisition, if any, net of any accumulated impairment losses.

The Conglomerate's share of profits or losses in associates and joint ventures is recognized in the income statement and the participation in changes in reserves is recognized in the Conglomerate's reserves. When the Conglomerate's share in the losses of an associate or jointly controlled ventures is equal to or greater than the carrying amount of the investment, including any other receivables, the Conglomerate does not recognize additional losses, unless it has incurred obligations or made payments on behalf of the associated company or jointly controlled enterprises.

Unrealized gains on operations between the Conglomerate and its affiliates or jointly controlled ventures are eliminated in proportion to the interest. Unrealized losses are also eliminated, unless the transaction provides evidence of a loss (impairment) of the transferred asset.

If the equity interest in the associate is reduced, but significant influence is retained, only a proportionate part of the amounts previously recognized in other comprehensive income will be reclassified to the result, when appropriate.

h) Impairment of non-financial assets

Assets that have an indefinite useful life, such as goodwill, are not subject to amortization and are tested annually to identify any need for impairment. Goodwill impairment reviews are carried out annually or more frequently if events or changes in circumstances indicate possible impairment.

Assets that are subject to amortization are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognized when the asset's carrying amount exceeds its recoverable amount, which represents the higher of an asset's fair value less its disposal costs and its value in use.

For the purpose of assessing impairment, assets are grouped at the lowest levels for which there are separately identifiable cash flows (Cash Generating Units (CGUs)). For the purposes of this test, goodwill is allocated to Cash Generating Units or groups of Cash Generating Units that are expected to benefit from the business combination from which the goodwill originated, and are identified according to the operating segment.

Non-financial assets, except for goodwill, which have been adjusted for impairment, are subsequently reviewed for the analysis of a possible reversal of impairment on the balance sheet date. Impairment of goodwill recognized in income for the year is not reversed.

i) Current and deferred income tax and social contribution

Income tax and social contribution expenses for the period comprise current and deferred taxes. Income taxes are recognized in the income statement, except to the extent that they are related to items recognized directly in equity or comprehensive income. In this case, the tax is also recognized in equity or comprehensive income.

Current and deferred income tax and social contribution charges are calculated based on tax laws enacted, or substantially enacted, on the balance sheet date of the countries in which the entities of the Conglomerate operate and generate taxable income. Management periodically evaluates the positions taken by the Conglomerate in calculating income taxes in relation to situations in which the applicable tax regulations give rise to interpretations; and establishes provisions, when appropriate, based on estimated amounts of payment to tax authorities.

Income tax and current social contribution are shown net, by taxpayer entity, in liabilities when there are amounts to be paid, or in assets when the amounts paid in advance exceed the total due on the report date.

Deferred income tax and social contribution are recognized using the liability method on temporary differences arising from differences between the tax bases of assets and liabilities and their carrying amounts in the interim financial statements. However, deferred income tax and social contribution are not accounted for if they result from the initial recognition of an asset or liability in an operation that is not a business combination, which, at the time of the transaction, does not affect the accounting result, nor taxable profit (tax loss).

Deferred income tax and social contribution assets are recognized only to the extent that it is probable that future taxable income will be available and against which temporary differences can be used.

Deferred income tax assets and liabilities are shown net in the balance sheet when there is a legal right and the intention to offset them when calculating current taxes, generally related to the same legal entity and the same tax authority. Accordingly, deferred tax assets and liabilities in different entities or in different countries, in general, are presented separately, and not by net.

j) Dividends distributed and interest on capital

Dividends distributed are calculated on the adjusted net income for the exercise.

The Conglomerate may, at any time, prepare new interim financial statements in compliance with any legal determination or due to corporate interests, including for the resolution of interim dividends.

Brazilian companies can allocate a nominal interest expense, deductible for tax purposes, on their capital. This amount of interest on capital is considered as a dividend.

Dividends distributed and interest on equity are recognized as a liability at the end of the year, with the amount exceeding the mandatory minimum only provisioned on the approval date and deducted from shareholders' equity.

k) Presentation of information by segment

The information by segments was established considering the Management's perspective on the management of the CAIXA Seguridade Group's business activities and presents information that express the nature and equity and financial effects of these business activities, as well as the environments in which the Company operates.

After the conclusion of the partnerships, the business activities of the CAIXA Seguridade Group were subdivided into 3 (three) segments, namely: Run-off / Open sea (insurance businesses operated by the former partner or operated outside the CAIXA Branch), Insurance (investment in insurance businesses established as a result of the competitive process of choosing strategic partners to operate the CAIXA branch) and Distribution (businesses related to the management of access to the distribution network and use of the CAIXA brand and the brokerage and intermediation of insurance products).

Note 4 - Recently issued pronouncements and laws

The following new standards were issued by the IASB and adopted in Brazil by the Accounting Pronouncements Committee (CPC) and came into force recently.

- I. IFRS 17 (CPC 50)- Insurance Contracts - In May 2017, the IASB issued a new standard aimed at the insurance market in order to standardize the accounting of insurance contracts worldwide. Mainly considering its difficulty in adoption, the IASB definitively reissued this standard in June 2020, with IFRS 17 replacing IFRS 4, which was introduced as an intermediate standard in 2004. IFRS 4 provided the waiver for companies to continue accounting for insurance contracts using national accounting standards, resulting in different approaches. The new standard requires that all insurance contracts be consistently accounted for, benefiting both investors and insurance companies. CPC 50 goes into effect on January 1st, 2023, with early application allowed. Impact studies are in progress on the Company's investees that have insurance operations, and the possible impacts arising from its adoption on the companies of the Conglomerate will be evaluated and concluded by the date of entry into force of the standard.

- II. IFRS 9 (CPC 48) - "Financial instruments" - CAIXA Seguridade has indirect interests in insurance companies, to which IFRS 9 does not apply. When there is a divergence in accounting practice in equity investments, it is necessary to adjust accounting practices in order to standardize them. However, the International Accounting Standards Board (IASB) decided to extend the exemption from the application of this standard to insurance companies that have a preponderance of insurance liabilities to January 1, 2023, in order to allow simultaneous implementation with IFRS 17.

Note 5 - Main accounting judgments and estimates

Accounting estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events, considered reasonable under the circumstances.

Based on assumptions, the Conglomerate estimates regarding the future. By definition, the resulting accounting estimate will rarely be equal to the respective actual results. The estimate and assumption that presents a significant risk, with the probability of causing a relevant adjustment in the book values of assets and liabilities for the next fiscal year, are contemplated below:

a) Definition of the nature of the relationship with investees

- I. Holding XS1: As stated in the Shareholders' Agreement, signed on December 17, 2020, CAIXA Seguridade is guaranteed participation in the decisions on relevant matters in the operational, financial and strategic aspects of Holding XS1 S.A. characterizing the existence of significant influence over the associate.
- II. CNP Brasil: As stated in the Shareholders and Other Covenants Agreement, signed on December 29th, 2011, Caixa Seguridade (successor to CAIXAPAR) is guaranteed participation in decisions on relevant matters in the operational, financial and strategic aspects of CNP Seguros Holding Brasil S.A. existence of significant influence over the associate.
- III. XS5 Consórcios: As stated in the Shareholders' Agreement, signed on March 30, 2021, considering the composition of the Board of Directors, including the perspective of alternating its presidency and vice-presidency among the Company's shareholders, as well as considering the composition of its Executive Board and the respective deliberative powers in terms of collegiate bodies, the joint control of this company with the partner CNP Assurances is characterized.
- IV. XS6 Assistência: As stated in the Shareholders' Agreement, signed on January 4, 2021, considering the composition of the Board of Directors, including the perspective of alternating its presidency and its vice-presidency among the company's shareholders, as well as considering the composition of its Executive Board, comprising 2 (two) directors appointed by the parent company CAIXA and 2 (two) appointed by USS Soluções in addition to the respective deliberative powers in terms of collegiate bodies, the joint control of this company with the partner USS Soluções is characterized.
- V. Too Seguros: As stated in the Shareholders and Other Covenants Agreement, signed on August 21st, 2014 between BTG Pactual Holding de Seguros Ltda. and Caixa Participações S.A. ("CAIXAPAR"), to which Caixa Holding Securitária SA ("CAIXA Holding") joined at the time of the merger of this investment by CAIXAPAR into CAIXA Seguridade, these entities declare, for all legal purposes, that they are members of the control group of Too Seguros. Thus, the joint control of Too Seguros is characterized.
- VI. PAN Corretora: As stated in the Partners and Other Covenants Agreement, signed on August 21th, 2014 between Banco BTG Pactual SA and CAIXAPAR, to which CAIXA Holding Securitária S.A. joined when the CAIXAPAR investment was incorporated by CAIXA Seguridade, these entities declare, for all legal effects, which are part of the PAN Corretora control group. Thus, the joint control of PAN Corretora is characterized.

- VII. XS3 Seguros: As stated in the Shareholders' Agreement, signed on March 04, 2021, considering the composition of the Board of Directors, including the perspective of alternating its presidency and vice-presidency among the company's shareholders, as well as considering the composition of its Executive Board and the respective deliberative powers in terms of collegiate bodies, the joint control of this company with its partner Tokio Marine is characterized.
- VIII. XS4 Capitalização: As stated in the Shareholders' Agreement, signed on March 30, 2021, considering the composition of the Board of Directors, including the perspective of alternating its presidency and vice-presidency among the company's shareholders, as well as considering the composition of its Executive Board and the respective deliberative powers in terms of collegiate bodies, the joint control of this company with its partner Icatu is characterized.

The board below shows the summary of the nature of the relationship with the investees:

Companies	% of equity interest 09/30/2022	Nature of the Relationship	Evaluation Method
Caixa Corretora	100	Subsidiary	Consolidation
CAIXA Holding	100	Subsidiary	Consolidation
Holding XS1	60	Affiliate	MEP
CNP Brasil	48.25	Affiliate	MEP
XS5 Consórcios	75	Joint control	MEP
XS6 Assistência	75	Joint control	MEP
Too Seguros	49	Joint control	MEP
PAN Corretora	49	Joint control	MEP
XS3 Seguros	75	Joint control	MEP
XS4 Capitalização	75	Joint control	MEP

b) Impairment of non-financial assets

An annual assessment is made, based on internal and external sources of information, if there is any indication that a non-financial asset may be impaired. If there is such an indication, estimates are used to define the recoverable value (impairment) of the asset.

Annually, it is assessed whether there is any indication that an impairment loss recognized in previous periods for an asset, except goodwill for expected future profitability, may no longer exist or may have decreased. If such indication exists, the recoverable amount of that asset is estimated.

Regardless of any indication of impairment, the impairment test of an intangible asset with an indefinite useful life is performed annually, including goodwill acquired in a business combination or an intangible asset not yet available for use.

The determination of recoverable value in the assessment of impairment of non-financial assets requires estimates based on prices quoted in the market, calculations of present value or other pricing techniques, or a combination of several techniques, requiring Management to make subjective judgments and adopt the premises.

Note 6 - Risk Management

CAIXA Seguridade understands that risk management is essential for achieving strategic and financial objectives. Thus, it has developed its risk management strategy to provide an integrated view of the risks to which it is exposed.

The Company adopts a structure and instruments for the identification, assessment, mitigation, monitoring and reporting of risks. It has an area of risk management, compliance and internal controls segregated from the other units, including the internal audit. The Bylaws establish its attributions in Chapter X, Section III, art. 52. Information on risk management, internal controls and compliance is periodically generated and provided to other CAIXA Seguridade managers, deliberative and supervisory bodies, the regulator and the market.

Caixa Seguridade adopts the three lines for risk management. The first line identifies, assesses and controls risks, and consists of operating and internal controls. Managers who hold business risks are responsible for managing them and implementing corrective measures in poor processes and controls. The second line comprises the area of risk management, compliance and internal controls, being responsible for monitoring and contributing to the implementation of effective risk management practices. The third line is exercised by internal audit, which is responsible for providing governance bodies with objective and independent assessments of the effectiveness of internal controls, risk management and governance.

The Company carries out actions to disseminate and maintain the culture of risk, information security, internal controls, compliance and integrity, promoting employees' commitment to the proper management of risks within its scope.

CAIXA Seguridade has a Risk Management Policy and Risk Appetite Statement (RAS) approved by the Board of Directors and revised annually, in order to maintain exposure to risks at levels considered acceptable by its management and ensure the business model, performance future, solvency, liquidity and sustainability of the Company.

The risks to which the Company is subject are classified into four groups:

- Strategic Risks: composed of Contagion, Strategy, Social environmental and Reputation or image risks;
- Financial Risks: composed of Capital, Credit, Liquidity and Market.
- Operational Risks: comprises operational risk and cyber risk;
- Compliance Risks: composed of the compliance risk itself, the integrity risk and the legal or legal risk.

The guidelines, good practices and mitigators adopted in risk management by CAIXA Seguridade are set out in the Risk Management Policy and in the Compliance and Integrity Program, which are available on the Company's investor relations website.

a) Market risk

The market risk is the result of movements in market price levels or volatilities and the exposure to this risk comes from the financial assets portfolio maintained by the Company.

Market risk management in the first line occurs through the execution of the Financial Investment Policy approved by the Board of Directors, which defines the assets and composition limits of the investment portfolio, and through the systematic monitoring of the value at risk of the portfolio (VaR - Value at Risk).

The VaR model adopted considers the delta-normal parametric approach, based on an analytical model of covariance matrix, with a maintenance period of 21 working days and a 95% confidence level.

Market Risk	Parent company			
	09/30/2022	%	12/31/2021	%
Investment fund quotas - short term (Note 09)	624,670	100.00%	89,911	100.00%
Total financial investments	624,670	100.00%	89,911	100.00%
Market risk exposure value	624,670	100.00%	89,911	100.00%
Value at Risk (VaR)	758.6	0.12%	871.9	0.97%

Market Risk	Consolidated			
	09/30/2022	%	12/31/2021	%
Investment fund quotas - short term (Note 09)	1,271,740	100.00%	361,905	100.00%
Total financial investments	1,271,740	100.00%	361,905	100.00%
Market risk exposure value	1,271,740	100.00%	361,905	100.00%
Value at Risk (VaR)	1,544.4	0.12%	3,509.6	0.97%

b) Sensitivity Analysis

As of September 30, 2022, the financial investment portfolios of CAIXA Seguridade - Parent Company and Consolidated, were comprised of short-term investment fund quotas.

Even with the exposure to market risk, classified exclusively in the interest rate risk factor, the portfolio's Value at Risk remained low, a result explained by the short term of the operations allocated in the fund's portfolio. As they generate low market risk, the exposure associated with the financial assets applied does not threaten the business model, future performance, solvency, liquidity or sustainability of the Company.

c) Risk management actions arising from the COVID-19 crisis

The Company has a Crisis Management and Business Continuity Program in place, in addition to mapped, tested critical activities and with contingency plans validated by the 2nd line, such actions being maintained during the coronavirus pandemic.

No interurrences were identified that impeded or compromised the Company's operation and the execution of critical activities in the period.

CAIXA Seguridade monitors capital aspects and assesses the adoption of crisis management practices and business continuity by its subsidiaries.

The actions taken and the 2nd line monitoring were extensive throughout the period, being reported to the statutory bodies of the Company.

d) Risks related to subsidiaries

In the following topics, we present information related to the risk management of CNP Brasil, Holding XS1, Too Seguros, XS3 Seguros, XS4 Capitalização and XS5 Consórcios, direct and indirect subsidiaries of CAIXA Seguridade that have their own risk management structure.

We highlight below the management policy and the main risks to which the affiliated companies are exposed, given the relationship they have with Caixa Seguridade's equity income. The information provided below is provided in the Financial Statements of the companies that compose the CAIXA Seguridade Conglomerate.

These Interim Financial Statements as of September 30, 2022 should be read together with the Complete Financial Statements as of December 31, 2021, especially with regard to information related to risk management of subsidiaries that did not undergo significant changes between the aforementioned comparative periods .

d.1) CNP Brasil - Risk management

The structure of CNP Brasil's risk management process remained consistent with that already disclosed in the Financial Statements of CAIXA Seguridade as of December 31, 2021.

i) CNP Brasil - Sensitivity Analysis

CNP Brasil's sensitivity analyzes considering the changes in the main assumptions on June 30, 2022 and December 31, 2021, net of tax effects, are presented in the following tables, showing the impacts of each assumption on the Result and Net worth:

Sensitivity	Parent company				Consolidated			
	06/30/2022		12/31/2021		06/30/2022		12/31/2021	
	Gross of reinsurance:	Net Reinsurance:	Gross of reinsurance:	Net Reinsurance:	Gross of reinsurance:	Net Reinsurance:	Gross of reinsurance:	Net Reinsurance:
Rate + 1%	0.00%	0.00%	0.00%	0.00%	-1.07%	-1.07%	-1.04%	-1.04%
Rate -1%	0.00%	0.00%	0.00%	0.00%	1.12%	1.12%	1.06%	1.06%
Survival + 10%	NA	NA	NA	NA	NA	NA	NA	NA
Survival -10%	NA	NA	NA	NA	NA	NA	NA	NA
Mortality/Accident + 5%	NA	NA	NA	NA	4.13%	4.10%	5.15%	5.17%
Mortality/Accident -5%	NA	NA	NA	NA	-4.13%	-4.10%	-5.15%	-5.17%
Inflation +1%	0.00%	0.00%	0.00%	0.00%	0.05%	0.05%	0.00%	0.00%
Inflation -1%	0.00%	0.00%	0.00%	0.00%	-0.05%	-0.05%	0.00%	0.00%
Convertibility + 10%	NA	NA	NA	NA	NA	NA	NA	NA
Convertibility - 10%	NA	NA	NA	NA	NA	NA	NA	NA

Notes:

- 1) The sensitivity to the interest rate was calculated on financial assets, using the duration and convexity calculation model, considering the fixed interest rate curve 100 basis points up and down;
- 2) The impacts of the inflation variation, 100 basis points up or down, were calculated according to the post-fixed financial assets;
- 3) For the mortality/survival sensitivity test, we considered the (de)aggravation scenario "A" at +/- 5% in the volume of claims incurred, thus the amount of claims found in the stress scenarios considers the following formula: Claims A = Claims Occurred * (1+A).

ii) CNP Brasil - Portfolio of Assets

CNP Brasil's investment portfolio has assets classified as: securities for trading, available for sale and held to maturity.

The method used for the sensitivity analysis of CNP Brasil's assets is the Stress Test, which is performed for this classification available for sale and fair value through profit or loss. In daily stress exercises, the portfolio's VaR results are calculated using the 1 basis point shock for interest rates. This scenario includes variations in the Bovespa index; inflation curve and interest curve.

iii) CNP Brasil - Liability Adequacy Test (TAP)

As required by CPC 11, CNP Brasil carried out a liability adequacy test for all contracts that meet the definition of an insurance contract according to CPC 11 and that are in effect on the date the test is performed.

For this test, CNP Brasil developed an actuarial methodology based on the present value of the current estimate of future cash flows from obligations already assumed. In order to determine the estimates of future cash flows, the contracts were grouped according to the lines by similar risks.

Actuarial calculation of current cash flow estimates considered realistic and non-biased actuarial assumptions for each variable involved, as follows:

- a) Term structure of the interest rate (ETTJ): to discount the future values of the projected flows, the indices were used, according to the list published by SUSEP;

- b) Claims ratio: to estimate claims arising from products that use a mortality table in their projections, the BR-EMS 2021 tables were used; for claims arising from products that use a disability table, the Álvaro Vindas table was used; for estimating claims arising from products that do not use biometric tables and claims were calculated based on the observed history of each product comprising the study. For projection by group, the following loss ratio was used: Auto 67.4%; equity: 20,1%; Pessoas Caixa Seguradora: 21,4%; Pessoas Previsul: 30.5%; Housing Damage: 3.7%; dental: 30.0%; and Previsul Credit: 58.8%.
- c) Cancellation: to estimate annual cancellations used in the model, when applicable, the historical bases of the evolution of observed assets of each product that make up the tested groups were used;
- d) Expenses: Expenditure estimates were segregated into administrative expenses, tax expenses and operating expenses, considering the average of the historical annual ratio of expenses on the premium issued;
- e) Reinsurance: the projections were generated considering the values of gross reinsurance flows.

As a conclusion of the tests performed, no weaknesses were identified in the groupings performed.

d.2) Holding XS1 - Risk management

The structure of the risk management process of Holding XS1 remained consistent with that already disclosed in the Financial Statements of CAIXA Seguridade as of December 31, 2021.

i) Holding XS1 - Sensitivity Analysis

The sensitivity analyzes of Holding XS1, considering the changes in the main assumptions on June 30, 2022 and December 31, 2021, net of tax effects, are presented in the following tables, showing the impacts of each assumption on the result and in equity:

Sensitivity	Parent company				Consolidated			
	06/30/2022		12/31/2021		06/30/2022		12/31/2021	
	Gross of reinsurance:	Net Reinsurance :	Gross of reinsurance:	Net Reinsurance :	Gross of reinsurance:	Net Reinsurance :	Gross of reinsurance:	Net Reinsurance :
Rate +1% (1)	0.00%	0.00%	0.00%	0.00%	-0.97%	-0.97%	-1.04%	-1.04%
Rate -1% (1)	0.00%	0.00%	0.00%	0.00%	1.01%	1.01%	1.06%	1.06%
Survival + 10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.02%	-0.02%
Survival -10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.02%
Mortality/Accident + 5%	NA	NA	NA	NA	1.52%	1.52%	1.85%	1.85%
Mortality/Accident -5%	NA	NA	NA	NA	-1.52%	-1.52%	-1.85%	-1.85%
Inflation +1% (2)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Inflation -1% (2)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Convertibility + 10%	NA	NA	NA	NA	NA	NA	NA	NA
Convertibility - 10%	NA	NA	NA	NA	NA	NA	NA	NA

Notes:

(1) The sensitivity to the interest rate was calculated on financial assets, using the duration and convexity calculation model, considering the fixed interest rate curve 100 basis points up and down;

(2) Sensitivity in the fair value of assets (or liabilities) to movements in inflation expectations reflects the figures presented for interest rate effects;

(3) Survival, mortality/loss ratio tests generally consider the gross result; and

(4) For the convertibility test, after studies, Holding XS1 qualified this immaterial risk against the result of the portfolio.

ii) Holding XS1 - Asset Portfolio

Holding XS1's investment portfolio has assets classified as: held-to-maturity financial assets at fair value through profit or loss and available for sale.

The method used for the sensitivity analysis of the XS1 Holding's assets is the Stress Test, which is performed for the classifications available for sale and fair value through profit or loss. In daily stress exercises, the VaR results of the portfolios and the 1 basis point shock for the interest rate are calculated. This scenario includes variations in the Bovespa index; inflation curve and interest curve.

The results of the tests performed with the main risk and its variation are presented in the table below:

Risk factor	Parent company		Consolidated	
	Value-at-Risk	DV-1	Value-at-Risk	DV-1
Funds	4	-	144	-
IPCA coupon	-	-	18,817	6,091
LFT discount curve	-	-	1,951	-996,133
NTN-B coupon	-	-	58,510	-467,344
NTN-C coupon	-	-	3,849	-80,872
Pre Interest Curve	-	-	23,293	-92,328
Total	4	-	106,564	-1,630,586

iii) Holding XS1 - Derivatives Portfolio

Holding XS1's investment portfolio has only interest rate futures contracts.

In interest rate futures contracts, the parties involved in the business undertake to buy or sell a certain amount of an asset at a stipulated price for settlement at a future date. Commitments are adjusted daily to market expectations regarding the future price of that asset, through daily adjustment, a mechanism that calculates losses and gains.

Interest rate contract operations are used to mitigate market risk linked to fixed rate assets in the portfolio. The risk to which this type of derivative is exposed refers to variations in the interest rate, more specifically an increase in the interest rate, which implies a loss on each DI maturity.

The sensitivity analysis was based on three scenarios, "probable", "possible" and "remote", which assess the impacts on the portfolio's positions in derivatives. The "probable" scenario was elaborated from the historical series of derivatives data, while the "possible" and "remote" were obtained with the proportion of 25% and 50% of loss, respectively.

The exposure in derivatives is concentrated in the DI - Commitment - Purchase modality, the risk assumed is of high interest rates and the amounts in each scenario are distributed as follows:

Holding XS1 - Parent Company					06/30/2022
Description	Risk	Probable Scenario	Possible Scenario	Remote Scenario	
DI - Commitments / Purchase	Increase in interest rate	-	-	-	
Total	R\$	-	-	-	
Holding XS1 - Consolidated					06/30/2022
Description	Risk	Probable Scenario	Possible Scenario	Remote Scenario	
DI - Commitments / Purchase	Increase in interest rate	-10,601,064	-10,938,363	-11,181,711	
Total	R\$	-10,601,064	-10,938,363	-11,181,711	
Holding XS1 - Parent Company					12/31/2021
Description	Risk	Probable Scenario	Possible Scenario	Remote Scenario	
DI - Commitments / Purchase	Increase in interest rate	-	-	-	
Total	R\$	-	-	-	
Holding XS1 - Consolidated					12/31/2021
Description	Risk	Probable Scenario	Possible Scenario	Remote Scenario	
DI - Commitments / Purchase	Increase in interest rate	-13,881,654	-14,367,946	-14,711,493	
Total	R\$	-13,881,654	-14,367,946	-14,711,493	

iv) Holding XS1 - Liability Adequacy Test (TAP)

Holding XS1 carried out the liability adequacy test for all contracts that meet the definition of an insurance contract and that are in force on the date of test execution.

For this test, Holding XS1 followed the methodology established by SUSEP, which allows for the compensation of insufficiency between groupings of branches, and for the purposes of these financial statements we evaluated the impacts in relation to the guidelines of CPC 11 and the analysis did not point out material differences.

d.3) Too Seguros - Risk management

The structure of Too Seguros' risk management process remained consistent with that already disclosed in the Financial Statements of CAIXA Seguridade as of December 31, 2021.

i) Too Seguros - Sensitivity Analysis

The Sensitivity Test aims to demonstrate the quantitative effects on the estimated amount of claims declared in the Insurer's Liabilities, as well as in Adjusted Equity (PLA) and Income, when any of the variables applied to the calculation methodology of the provision constituted on a given date is changed. base.

In this context, the Sensitivity Test carried out for Too Seguros on the base date of 06/30/2022, was applied to the Provision for Incurred and Unreported Claims (IBNR), the Provision for Related Expenses (PDR) and the Provision for Claims to Liquidate (PSL), declared for all lines operated by the Insurer, and the results can be seen below:

Actuarial Assumptions	06/30/2022				12/31/2021			
	Gross (9)	Reinsurance (10)	PLA	Result (11)	Gross (9)	Reinsurance (10)	PLA	Result (11)
Increase of 5.0% in the claims rate, applied to the IBNR reserve (1)	24,019	92	13,160	13,160	21,659	-347	12,104	12,104
Increase of 5.0% in the claims rate, applied to the IBNR reserve (2)	-24,019	-92	-13,160	-13,160	-21,659	347	-12,104	-12,104
Increase of 5.0% in Claims, applied to PDR (referring to IBNR) (3)	309	-106	228	228	295	-102	219	219
Reduction of 5.0% in Class, applied to PDR (referring to IBNR) (4)	-309	106	-228	-228	-295	102	-219	-219
Increase of 0.5% in Inflation Index, applied to PSL (5)	1,249	675	316	316	739	377	199	199
Reduction of 0.5% in Inflation Index applied to PSL (6)	-1,249	-675	-316	-316	-739	-377	-199	-199
Increase of 0.5% in Inflation Ratio, applied to PDR (referring to PSL) (7)	72	17	31	31	66	16	28	28
Reduction of 0.5% in Inflation Ratio applied to PDR (referring to PSL) (8)	-72	-17	-31	-31	-66	-16	-28	-28

(*) The amounts reported above are shown in gross reinsurance form, so that the net provision consists of the gross amount less the reinsurance.

- 1) Increasing the verified claim rate of the IBNR Provision by 5.0 (five) percentage points and maintaining the other variables applied to the respective reference dates analyzed.
- 2) Reducing the verified claim rate of the IBNR Provision by 5.0 (five) percentage points and maintaining the other variables applied to the respective reference dates analyzed.
- 3) Increasing the PDR loss rate (referring to IBNR) by 5.0 (five) percentage points and maintaining the other variables applied to the respective reference dates analyzed.
- 4) Reducing by 5.0 percentage points the claims rate of PDR (relating to IBNR) and holding all other variables applied to the respective base dates analyzed constant.
- 5) Increase of 0.5 (half) percentage point in the restatement index applied to outstanding claims, contained in the Settlement of Claims Reserve (PSL) declared on the respective reference dates analyzed, and keeping the other variables.
- 6) Reduction of 0.5 (one-half) percentage point in the restatement index applied to outstanding claims, contained in the Settlement of Claims Reserve (PSL) declared on the respective reference dates analyzed, and keeping the other variables.
- 7) Increase of 0.5 (one-half) percentage point in the update index applied to outstanding claims in the PDR (referring to the PSL) declared on the respective reference dates analyzed, while maintaining the other variables.
- 8) Reduction of 0.5 (one-half) percentage point in the update index applied to outstanding claims in the PDR (referring to the PSL) declared on the respective reference dates analyzed, while maintaining the other variables.
- 9) Amounts to be added or reduced to the insurer's liabilities to determine the impact on Equity and Income.
- 10) Amounts to be added or reduced to the insurer's assets to determine the impact on Equity and Income.
- 11) Amounts obtained after the deduction of income tax and social contribution.

ii) Too Seguros - Liability Adequacy Test (TAP)

As provided in SUSEP Circular No. 648/2021, which instituted the Liabilities Adequacy Test for the purposes of preparing the financial statements and defined rules and procedures for its realization, Too Seguros must assess whether its liabilities are adequate, using current estimates of future cash flows from their insurance contracts. If the difference between the current estimates of cash flows and the sum of the carrying amount of the technical reserves at the base date, less deferred acquisition costs and related intangible assets, results in a positive amount, then the insurer shall recognize this amount in the Reserve for Supplementary Coverage (PCC) when the deficiency comes from the PPNG, PMBaC e PMBC provisions, which have strict calculation rules that cannot be changed due to deficiencies. The adjustments resulting from deficiencies of other technical reserves determined by the LAT shall be made directly in the reserves. In this case, Too Seguros must recalculate the TAP result based on the adjusted provisions, and register only the remaining insufficiency with the PCC.

The TAP was prepared gross of reinsurance and for its realization the Insurer considered the segmentation established by SUSEP Circular No. 648/2021, that is, between Events to Occur and Events Occurred; subsequently, between Damage insurance and Personal insurance and, finally, between Registered Premiums and Future Premiums, excluding DPVAT insurance operations.

For the preparation of cash flows, estimates of premiums, claims, expenses and taxes, measured on the base date of June 2022, discounted by the relevant term risk-free interest rate structure (ETTJ), based on methodology proposed by SUSEP, using the Svensson model for interpolation and extrapolation of interest curves and the use of generic algorithms in addition to traditional nonlinear optimization algorithms, for the estimation of model parameters.

Based on the insurer's Actuarial Study of the Too Seguros S.A Liability Adequacy Test as of 06/30/2022, it was concluded that its insurance contract liability is adequate for the Occurring Events and Occurred Events Groups and is not required. the adjustment of provisions recorded, less deferred acquisition costs and intangible assets directly related to technical provisions, as these were higher than the estimated cash flow values, which were prepared in accordance with the minimum parameters established by SUSEP Circular No. 648/2021.

Finally, we clarify that there were no changes in the criteria for determining the actuarial assumptions of LAT as of June 30th, 2022, when compared to the LAT as of December 31st, 2021.

d.4) XS3 Seguros - Risk management

The structure of XS3 Seguros' risk management process remained consistent with that already disclosed in the Financial Statements of CAIXA Seguridade as of December 31, 2021.

i) XS3 Seguros - Sensitivity Analysis

Insurance risk management for sensitivity analysis purposes is carried out by segmentation into Residential and Housing.

The sensitivity analysis of the main segments makes it possible to assess the impacts of changes, reasonably possible, in relevant risk variables in an isolated manner, in order to verify their effects on the period's results and shareholders' equity at the balance sheet date.

For this purpose, XS3 Seguros estimates an increase or decrease of 5% in the total amounts paid in indemnities and in claims expenses. The selection of these two variables occurs because it is understood that both claims and claims expenses are relevant and subject to fluctuation.

In homeowner insurance, the analyzes used in underwriting risk management seek to charge fairly, by type of risk, considering the average cost and frequency of claims by region, property and policyholder profile.

The results of the sensitivity tests, net of tax effects, are as follows:

Actuarial Assumptions	06/30/2022		12/31/2021	
	Gross of reinsurance:	Net Reinsurance:	Gross of reinsurance:	Net Reinsurance:
5% increase in claims incurred	-640	-640	-599	-599
5% reduction in claims incurred	640	640	599	599
5% increase in claims settlement expenses	-15	-15	-6	-6
5% Reduction in claims settlement expenses	15	15	6	6

In mortgage insurance, the analyzes used in underwriting risk management seek to charge fairly, by type of risk, considering the average cost and frequency of claims by region, property and policyholder profile.

The results of the sensitivity tests, net of tax effects, are as follows:

Actuarial Assumptions	06/30/2022		12/31/2021	
	Gross of reinsurance:	Net Reinsurance:	Gross of reinsurance:	Net Reinsurance:
5% increase in claims incurred	-752	-752	-420	-420
5% reduction in claims incurred	752	752	420	420
5% increase in claims settlement expenses	-1	-1	-19	-19
5% Reduction in claims settlement expenses	1	1	19	19

ii) XS3 Seguros - Liability Adequacy Test (TAP)

On the base dates of June and December, XS3 Seguros prepares the Liabilities Adequacy Test in order to verify its adequacy to the obligations arising from the contracts and certificates of the insurance plans in force on the test execution date, in accordance with CPC 11 and with the minimum criteria determined by SUSEP Circular nº 648/2021 and its amendments.

The test is based on current, realistic and unbiased assumptions, which are applied in order to produce the best current estimates for all future cash flows, gross of reinsurance, including administrative, operating, and settlement of claims, taxes and deducting acquisition costs. Returns on investments, reinsurance costs and the fractionation surcharge are not considered.

To determine current estimates of cash flows, contracts are grouped by similarity, which follows the management standard established by the Insurer.

Revenues from salvage and third-party reimbursements are considered, when relevant, as a reducing factor in the execution of the Liability Adequacy Test.

For lines with an elapsed risk characteristic, XS3 Seguros considers the history of earned premiums for each contract to determine its best estimate of premium income in periods subsequent to the calculation base date.

Cash flows from future obligations are estimated based on claims. To determine it, the insurer checks the average loss ratio observed by grouping in a given period, excluding the extremes of the series. For greater statistical security, the standard deviation of the observed accident rate is added to this mean.

Cash flows are discounted to present value, based on assumptions of risk-free interest rates - ETTJ, published by SUSEP, considering the coupon of the yield curve of the IPC-A bond indexer. If any insufficiency is identified in the test in question, XS3 Seguros immediately recognizes the loss either in the Complementary Coverage Provision - PCC or in the respective deficitary technical provision depending on the origin of the insufficiency, according to criteria established in the current regulations.

In the context of these financial statements, as of June 30, 2022, no insufficiencies were found in the groups analyzed.

d.5) XS4 Capitalização - Risk Management

The structure of XS4 Capitalização's risk management process remained consistent with that already disclosed in the Financial Statements of CAIXA Seguridade as of December 31, 2021.

d.6) XS5 Consórcios - Risk Management

The structure of the XS5 Consórcios Risk Management process remained consistent with that already disclosed in the Financial Statements of CAIXA Seguridade as of December 31, 2021.

Note 7 - Information per segment

The information by segments was established considering the Management's perspective on the management of the CAIXA Seguridade Group's business activities and presents information that express the nature and equity and financial effects of these business activities, as well as the environments in which the Company operates.

After the conclusion of the partnerships, the business activities of the CAIXA Seguridade Group began to be subdivided into 3 (three) segments, namely: Run-off / Open sea (insurance businesses led by the former partner or operated outside the CAIXA Branch), Insurance (investment in insurance businesses established as a result of the competitive process of choosing strategic partners to operate the CAIXA branch) and Distribution (businesses related to the management of access to the distribution network and use of the CAIXA brand and the brokerage and intermediation of insurance products).

a) Revenue Analysis by Category

Description	3rd quarter of 2022		3rd quarter of 2021	
	Parent company	Consolidated	Parent company	Consolidated
Result of investments in equity interests:	753,522	519,206	473,678	305,828
Run-off / Open sea	118,454	152,931	97,721	105,584
Insurance	400,506	366,275	206,881	200,244
Distribution	234,562	-	169,076	-
Revenue from distribution network access and use of brand:	33,560	33,560	38,120	38,120
Distribution	33,560	33,560	38,120	38,120
Income from services rendered:	-	499,570	-	315,770
Distribution	-	499,570	-	315,770
Total	787,082	1,052,336	511,798	659,718

Description	January 1st to September 30th, 2022		January 1st to September 30th, 2021	
	Parent company	Consolidated	Parent company	Consolidated
Result of investments in equity interests:	1,959,511	1,411,688	1,276,527	961,190
Run-off / Open sea	349,647	426,688	353,117	393,814
Insurance	1,060,318	985,000	604,506	567,377
Distribution	549,546	-	318,904	-
Revenue from distribution network access and use of brand:	107,202	107,202	163,495	163,495
Distribution	107,202	107,202	163,495	163,495
Income from services rendered:	-	1,163,720	-	599,599
Distribution	-	1,163,720	-	599,599
Total	2,066,713	2,682,610	1,440,022	1,724,284

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

b) Income statement by segment

Segment	3rd quarter of 2022								
	Run-off / Open Sea	Parent company			Total	Run-off / Open Sea	Consolidated		
		Seguridade	Distribution				Seguridade	Distribution	Total
Operating revenue	118,454	400,506	268,122	787,082	152,931	366,275	533,130	1,052,336	
Revenue from equity investments	118,454	400,506	234,562	753,522	152,931	366,275	-	519,206	
Revenue from distribution network access and use of brand	-	-	33,560	33,560	-	-	33,560	33,560	
Income from services rendered	-	-	-	-	-	-	499,570	499,570	
Costs of services provided	-	-	-	-	-	-	(96,249)	(96,249)	
Gross Result	118,454	400,506	268,122	787,082	152,931	366,275	436,881	956,087	
Other operating income/(expenses)	(2,991)	(10,113)	(9,874)	(22,978)	(4,143)	(8,867)	(76,059)	(89,069)	
Administrative costs	(2,931)	(9,909)	(6,634)	(19,473)	(3,506)	(8,397)	(12,222)	(24,124)	
Tax Expenses	(61)	(206)	(3,242)	(3,509)	(638)	(472)	(63,840)	(64,950)	
Other operating income/expenses	1	2	1	4	1	2	3	5	
Income before financial income and expenses	115,463	390,393	258,248	764,104	148,788	357,408	360,822	867,018	
Financial Result	1,310	4,430	2,966	8,706	4,206	10,071	14,660	28,936	
Financial income	1,310	4,430	2,966	8,706	4,230	10,130	14,745	29,104	
Financial expenses	-	-	-	-	(24)	(59)	(85)	(168)	
Income before participation, income tax and social contribution	116,773	394,824	261,213	772,810	152,994	367,479	375,481	895,954	
Income tax and social contribution	-	-	(6,560)	(6,560)	(1,464)	-	(128,240)	(129,704)	
Net income for the period	116,773	394,824	254,653	766,250	151,530	367,479	247,241	766,250	

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

Segment	3rd quarter of 2021							
	Parent company				Consolidated			
	Run-off / Open Sea	Seguridade	Distribution	Total	Run-off / Open Sea	Seguridade	Distribution	Total
Operating revenue	97,721	206,881	207,196	511,798	105,584	200,244	353,890	659,718
Revenue from equity investments	97,721	206,881	169,076	473,678	105,584	200,244	-	305,828
Revenue from distribution network access and use of brand	-	-	38,120	38,120	-	-	38,120	38,120
Income from services rendered	-	-	-	-	-	-	315,770	315,770
Costs of services provided	-	-	-	-	-	-	(24,240)	(24,240)
Gross Result	97,721	206,881	207,196	511,798	105,584	200,244	329,650	635,478
Other operating income/(expenses)	(2,696)	(602)	(9,765)	(13,064)	(2,601)	576	(48,939)	(50,964)
Administrative costs	(2,663)	(5,928)	(6,185)	(14,776)	(2,238)	(4,728)	(9,000)	(15,966)
Tax Expenses	(33)	(610)	(3,580)	(4,223)	(363)	(632)	(39,939)	(40,933)
Other operating income/expenses	-	5,935	-	5,935	-	5,935	-	5,935
Income before financial income and expenses	95,025	206,279	197,431	498,734	102,983	200,819	280,712	584,514
Financial Result	707	1,314	604	2,625	1,133	1,780	2,099	5,012
Financial income	707	1,314	1,160	3,181	1,133	1,780	2,655	5,568
Financial expenses	-	-	(556)	(556)	-	-	(556)	(556)
Income before participation, income tax and social contribution	95,732	207,593	198,035	501,359	104,115	202,599	282,811	589,526
Income tax and social contribution	-	-	(9,223)	(9,223)	(1,123)	-	(96,267)	(97,390)
Net income for the period	95,732	207,593	188,812	492,136	102,992	202,599	186,544	492,136

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

Segment	January 1st to September 30th, 2022							
	Parent company				Consolidated			
	Run-off / Open Sea	Seguridade	Distribution	Total	Run-off / Open Sea	Seguridade	Distribution	Total
Operating revenue	349,647	1,060,318	656,748	2,066,713	426,688	985,000	1,270,922	2,682,610
Revenue from equity investments	349,647	1,060,318	549,546	1,959,511	426,688	985,000	-	1,411,688
Revenue from distribution network access and use of brand	-	-	107,202	107,202	-	-	107,202	107,202
Income from services rendered	-	-	-	-	-	-	1,163,720	1,163,720
Costs of services provided	-	-	-	-	-	-	(213,125)	(213,125)
Gross Result	349,647	1,060,318	656,748	2,066,713	426,688	985,000	1,057,797	2,469,485
Other operating income/(expenses)	(10,413)	(20,706)	(29,083)	(60,202)	(13,119)	(16,668)	(184,073)	(213,860)
Administrative costs	(10,203)	(30,418)	(18,765)	(59,385)	(11,377)	(25,891)	(33,176)	(70,443)
Tax Expenses	(211)	(1,735)	(10,320)	(12,266)	(1,743)	(2,224)	(150,900)	(154,867)
Other operating income/expenses	1	11,447	1	11,449	1	11,447	3	11,450
Income before financial income and expenses	339,234	1,039,612	627,665	2,006,511	413,569	968,332	873,724	2,255,625
Financial Result	3,992	12,575	7,661	24,228	10,028	23,570	30,646	64,243
Financial income	4,035	12,669	7,722	24,426	10,092	23,698	30,821	64,610
Financial expenses	(43)	(94)	(61)	(198)	(64)	(128)	(175)	(367)
Income before participation, income tax and social contribution	343,226	1,052,188	635,325	2,030,739	423,597	991,902	904,369	2,319,868
Income tax and social contribution	-	-	(26,663)	(26,663)	(4,888)	-	(310,904)	(315,792)
Net income for the period	343,226	1,052,188	608,662	2,004,076	418,709	991,902	593,465	2,004,076

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

Segment	January 1st to September 30th, 2021							
	Parent company				Consolidated			
	Run-off / Open Sea	Seguridade	Distribution	Total	Run-off / Open Sea	Seguridade	Distribution	Total
Operating revenue	353,117	604,506	482,399	1,440,022	393,814	567,377	763,094	1,724,284
Revenue from equity investments	353,117	604,506	318,904	1,276,527	393,814	567,377	-	961,190
Revenue from distribution network access and use of brand	-	-	163,495	163,495	-	-	163,495	163,495
Income from services rendered	-	-	-	-	-	-	599,599	599,599
Costs of services provided	-	-	-	-	-	-	(47,680)	(47,680)
Gross Result	353,117	604,506	482,399	1,440,022	393,814	567,377	715,414	1,676,604
Other operating income/(expenses)	(11,553)	(12,750)	(31,272)	(55,574)	(12,214)	(9,300)	(106,576)	(128,090)
Administrative costs	(11,489)	(19,668)	(15,695)	(46,851)	(11,239)	(16,193)	(21,778)	(49,210)
Tax Expenses	(64)	(826)	(15,577)	(16,467)	(975)	(852)	(84,797)	(86,624)
Other operating income/expenses	-	7,744	-	7,744	-	7,744	-	7,744
Income before financial income and expenses	341,564	591,757	451,128	1,384,448	381,599	558,076	608,838	1,548,514
Financial Result	1,381	2,364	324	4,069	2,022	2,897	2,356	7,276
Financial income	1,381	2,364	1,886	5,631	2,022	2,913	3,918	8,854
Financial expenses	-	-	(1,562)	(1,562)	-	(16)	(1,562)	(1,578)
Income before participation, income tax and social contribution	342,944	594,121	451,452	1,388,517	383,621	560,974	611,195	1,555,790
Income tax and social contribution	-	-	(38,090)	(38,090)	(3,017)	-	(202,346)	(205,363)
Net income for the period	342,944	594,121	413,362	1,350,427	380,604	560,974	408,849	1,350,427

Note 8 - Cash and cash equivalents

Description	09/30/2022		12/31/2021	
	Parent company	Consolidated	Parent company	Consolidated
Bank deposits	415	810	210	470
Total	415	810	210	470

Note 9 - Financial instruments at fair value

a) Financial instruments at fair value through the results

Description	12/31/2021		Parent company Movement			09/30/2022	
	Cost Value	Market value	Financial investments	Redemptions	Profitability(1)	Cost Value	Market value
	Investment fund quotas - short term	80,154	89,911	1,344,817	(826,024)	15,966	598,947
Total	80,154	89,911	1,344,817	(826,024)	15,966	598,947	624,670

(1) It includes taxes withheld at source, including prepaid taxes.

Description	12/31/2021		Consolidated Movement			09/30/2022	
	Cost Value	Market value	Financial investments	Redemptions	Profitability (1)	Cost Value	Market value
	Investment fund quotas - short term	346,901	361,905	2,456,568	(1,596,842)	50,109	1,206,627
Total	346,901	361,905	2,456,568	(1,596,842)	50,109	1,206,627	1,271,740

(1) It includes taxes withheld at source, including prepaid taxes.

b) Fair value hierarchy

The Company classifies financial instruments measured at fair value in three hierarchical levels in determining fair value, namely: (i) Level 1: Quoted prices in active markets for identical assets and liabilities; (ii) Level 2: Inputs that are observable for the asset or liability, either directly or indirectly, except for quoted prices included in Level 1; and (iii) Level 3: Assumptions for the asset or liability that are not based on observable market data.

Currently, the Company's Financial Instruments, represented by cash and cash equivalents (Note 8), as well as by investment fund quotas (Note 9 (a)) are classified in Level 2 in the fair value hierarchy, as well as being classified at this level, receivables recorded at amortized cost, represented by amounts receivable (Note 10).

Note 10 – Accounts receivable

The amounts receivable correspond to the revenues described in note 17 - Distribution revenues predominantly from related parties, referring to revenues from access to the distribution network and use of the insurance brand, supplementary pension plans, premium bonds plans and quotas of groups of credit letter.

Description	09/30/2022		12/31/2021	
	Parent company	Consolidated	Parent company	Consolidated
Revenue receivable from related parties	45,375	130,118	37,894	164,509
Revenue receivable from third parties	458	573	382	577
Total	45,833	130,691	38,276	165,086

Note 11 - Other assets

Description	09/30/2022		12/31/2021	
	Parent company	Consolidated	Parent company	Consolidated
Taxes to be refunded	17,151	17,173	16,042	16,042
Appropriate insurance premiums	1,336	1,764	1,140	1,283
Total	18,487	18,937	17,182	17,325

Note 12 - Investments in equity

a) Investment movement

Companies	Parent company				09/30/2022
	12/31/2021	Investment movement			
		MEP Result	Dividends and interest on capital	Equity valuation adjustments	
CNP Brasil	1,847,994	349,647	(220,876)	23,098	1,999,863
CAIXA Holding	1,758,912	232,423	(75,000)	(157)	1,916,178
Holding XS1 (1)	5,839,027	828,025	(453,054)	54,638	6,268,636
XS5 Consórcios (2)	276,207	(1,323)	-	131	275,015
XS6 Assistência	24,274	1,193	-	-	25,467
Caixa Corretora	264,862	549,546	(228,862)	-	585,546
Total	10,011,276	1,959,511	(977,792)	77,710	11,070,705

(1) The Equity Income of Holding XS1 is adjusted upward by R\$107,015, net of tax impacts, due to the elimination of the effects of the contract that provides for the Launch Performance Commission (LPC) expense recorded by the investee to be paid to the Company, as well as the Earn-out expense to be paid to CAIXA. The remuneration to be recorded by Caixa Seguridade depends on the fulfillment of uncertain future events in relation to which, so far, the Company believes there is not a sufficient degree of certainty for their recognition (contingent asset).

(2) The Equity Income of XS5 is adjusted down by R\$ 3,700 due to the reversal of the convergence adjustment to international practice with regard to the deferral of commission expenses, considering the entry into force of the BCB Resolution 120 applicable to consortium management entities, which promoted the alignment of practices. The amount refers to the accumulated adjustment made at the end of 2021.

Companies	Parent company						09/30/2021
	12/31/2020	Investment movement					
		MEP Result	Dividends and interest on capital	Capital increase/decrease	Equity valuation adjustments	Other events	
CNP Brasil	2,304,714	353,137	(637,783)	-	(150,115)	-	1,869,953
CAIXA Holding	475,611	(4,156)	-	-	(717)	1,262,427	1,733,165
Holding XS1	5,804,601	612,277	-	(8)	(165,862)	-	6,251,008
XS5 Consórcios	1,400	(2,611)	-	93,747	(249)	187,493	279,780
XS6 Assistência	35,002	(1,024)	-	(31,250)	-	22,499	25,227
Caixa Corretora	30,002	318,904	-	-	-	-	348,906
Total	8,651,330	1,276,527	(637,783)	62,489	(316,942)	1,472,418	10,508,039

Companies	Consolidated					
	12/31/2021	Investment movement				09/30/2022
		MEP Result	Dividends and interest on capital	Equity valuation adjustments	Other events	
CNP Brasil	1,847,994	349,647	(220,876)	23,098	-	1,999,863
Holding XS1 (1)	5,839,027	828,025	(453,054)	54,638	-	6,268,636
XS3 Seguros	1,211,539	103,609	-	-	-	1,315,148
XS4 Capitalização	191,158	53,496	(2,978)	-	2,978	244,654
Too Seguros	269,413	60,455	(13,531)	(157)	-	316,180
PAN Corretora	24,092	16,586	(11,733)	-	-	28,945
XS5 Consórcios (2)	276,207	(1,323)	-	131	-	275,015
XS6 Assistência	24,274	1,193	-	-	-	25,467
Total	9,683,704	1,411,688	(702,172)	77,710	2,978	10,473,908

(1) The Equity Income of Holding XS1 is adjusted upward by R\$107,015, net of tax impacts, due to the elimination of the effects of the contract that provides for the Launch Performance Commission (LPC) expense recorded by the investee to be paid to the Company, as well as the Earn-out expense to be paid to CAIXA. The remuneration to be recorded by Caixa Seguridade depends on the fulfillment of uncertain future events in relation to which, so far, the Company believes there is not a sufficient degree of certainty for their recognition (contingent asset).

(2) The Equity Income of XS5 is adjusted down by R\$ 3,700 due to the reversal of the convergence adjustment to international practice with regard to the deferral of commission expenses, considering the entry into force of the BCB Resolution 120 applicable to consortium management entities, which promoted the alignment of practices. The amount refers to the accumulated adjustment made at the end of 2021.

Companies	Consolidated						
	12/31/2020	Investment movement				09/30/2021	
		MEP Result	Dividends and interest on capital	Capital increase/decrease	Equity valuation adjustments		Other events
CNP Brasil	2,304,714	353,137	(637,783)	-	(150,115)	-	1,869,953
Holding XS1	5,804,601	612,277	-	(8)	(165,862)	-	6,251,008
XS3 Seguros	50,010	(43,227)	-	67,500	-	1,127,436	1,201,719
XS4 Capitalização	56,011	1,962	-	-	-	134,990	192,964
Too Seguros	273,042	22,569	(9,529)	-	(717)	-	285,365
PAN Corretora	20,731	18,107	(10,052)	-	-	-	28,786
XS5 Consórcios	1,400	(2,611)	-	93,747	(249)	187,493	279,780
XS6 Assistência	35,002	(1,024)	-	(31,250)	-	22,499	25,227
Total	8,545,511	961,190	(657,364)	129,989	(316,942)	1,472,418	10,134,803

b) Summary composition of results of equity investments:

3rd quarter of 2022							
Parent company							
Segment	Run-off / Open Sea	Seguridade				Distribution	Total
Branches of activity	Miscellaneous Branches and Brokerage	Miscellaneous Branches and Brokerage	Life, Credit Life and Pension Plans	Credit Letter	Assistance Services	Insurance brokerage and intermediation	
Company	CNP Brasil	CAIXA Holding	Holding XS1 (1)	XS5 Consórcios (2)	XS6 Assistência	Caixa Corretora	
Revenue from the operation	993,461	105,925	9,873,448	67,640	18,802	499,569	11,558,845
Operation/expenses costs	(505,341)	-	(9,470,599)	-	(10,084)	(96,249)	(10,082,273)
Operating margin	488,120	105,925	402,849	67,640	8,718	403,320	1,476,572
Administrative costs	(143,534)	-	(128,968)	(41,351)	(7,037)	(4,153)	(325,043)
Tax Expenses	(48,508)	(563)	(72,584)	(9,832)	-	(60,877)	(192,364)
Financial result	99,301	2,626	509,698	1,714	375	17,600	631,314
Equity result	15,964	-	-	-	-	-	15,964
Other operating income/expenses	-	-	-	(6,372)	-	(494)	(6,866)
Operating profit	411,343	107,988	710,995	11,799	2,056	355,396	1,599,577
Gains or losses on non-current assets	450	-	932	-	-	-	1,382
Profit before tax and participations	411,793	107,988	711,927	11,799	2,056	355,396	1,600,959
Income tax	(98,966)	(1,695)	(178,155)	(2,646)	(511)	(88,847)	(370,820)
Social contribution	(61,781)	(614)	(112,840)	(952)	(188)	(31,987)	(208,362)
Profit Sharing	-	-	-	(1,295)	-	-	(1,295)
Non-controlling interests	(6,959)	-	-	-	-	-	(6,959)
Net income attributable to controlling shareholders	244,087	105,679	420,932	6,906	1,357	234,562	1,013,523
Net income attributable to CAIXA Seguridade Group	118,454	105,679	252,559	5,179	1,017	234,562	717,450
(+) Convergence adjustment to IFRS international standard	-	-	-	-	-	-	-
(=) Net income attributable to CAIXA Seguridade Group	118,454	105,679	252,559	5,179	1,017	234,562	717,450
Net income attributable to other controlling shareholders	127,046	-	168,373	1,727	340	-	297,487

(1) The Equity Income of Holding XS1 is adjusted upward by R\$ 39.007, net of tax impacts, due to the elimination of the effects of the contract that provides for the Launch Performance Commission (LPC) expense recorded by the investee to be paid to the Company, as well as the Earn-out expense to be paid to CAIXA. The remuneration to be recorded by Caixa Seguridade depends on the fulfillment of uncertain future events in relation to which, so far, the Company believes there is not a sufficient degree of certainty for their recognition (contingent asset).

(2) The Equity Income of XS5 is adjusted down by R\$ 3,700 due to the reversal of the convergence adjustment to international practice with regard to the deferral of commission expenses, considering the entry into force of the BCB Resolution 120 applicable to consortium management entities, which promoted the alignment of practices. The amount refers to the accumulated adjustment made at the end of 2021.

3rd quarter of 2021							
Parent company							
Segment	Run-off / Open Sea	Seguridade				Distribution	Total
Branches of activity	Miscellaneous Branches and Brokerage	Miscellaneous Branches and Brokerage	Life, Credit Life and Pension Plans	Credit Letter	Assistance Services	Insurance brokerage and intermediation	
Company	CNP Brasil	CAIXA Holding	Holding XS1	XS5 Consórcios	XS6 Assistência	Caixa Corretora	
Revenue from the operation	1,072,746	9,282	9,105,169	2,675	4,900	315,770	10,510,542
Operation/expenses costs	(580,689)	-	(8,695,573)	-	(4,359)	(24,241)	(9,304,862)
Operating margin	492,056	9,282	409,596	2,675	541	291,529	1,205,679
Administrative costs	(142,135)	(1)	(128,706)	(4,506)	(1,852)	(1,189)	(278,389)
Tax Expenses	(50,252)	(316)	(57,130)	(81)	-	(36,391)	(144,170)
Financial result	62,904	167	384,245	(927)	35	2,217	448,641
Equity result	14,415	-	-	-	-	-	14,415
Other operating income/expenses	-	-	-	(183)	-	-	(183)
Operating profit	376,988	9,132	608,005	(3,022)	(1,277)	256,166	1,245,992
Gains or losses on non-current assets	663	-	-	-	-	-	663
Profit before tax and participations	377,651	9,132	608,005	(3,022)	(1,277)	256,166	1,246,655
Income tax	(89,700)	(788)	(152,099)	752	318	(64,036)	(305,553)
Social contribution	(73,676)	(288)	(121,010)	271	114	(23,055)	(217,644)
Profit Sharing	-	-	-	-	-	-	-
Non-controlling interests	(12,477)	-	-	-	-	-	(12,477)
Net income attributable to controlling shareholders	201,798	8,056	334,896	(1,999)	(845)	169,076	710,982
(=) Net income attributable to CAIXA Seguridade Group	97,741	8,056	200,938	(1,500)	(634)	169,076	473,677
Net income attributable to other controlling shareholders	104,831	-	133,958	(499)	(211)	-	238,080

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

January 1st to September 30th, 2022							
Parent company							
Segment	Run-off / Open Sea	Seguridade				Distribution	Total
		Miscellaneous Branches and Brokerage	Miscellaneous Branches and Brokerage	Life, Credit Life and Pension Plans	Credit Letter	Assistance Services	
Branches of activity	CNP Brasil	CAIXA Holding	Holding XS1 (1)	XS5 Consórcios (2)	XS6 Assistência	Caixa Corretora	
Revenue from the operation	2,989,883	234,146	29,070,094	120,257	40,306	1,163,720	33,618,406
Operation/expenses costs	(1,481,410)	-	(27,878,221)	-	(24,060)	(213,125)	(29,596,816)
Operating margin	1,508,473	234,146	1,191,873	120,257	16,246	950,595	4,021,590
Administrative costs	(414,177)	(1)	(396,889)	(86,064)	(14,005)	(10,559)	(921,695)
Tax Expenses	(143,696)	(1,523)	(210,846)	(17,766)	-	(141,078)	(514,909)
Financial result	224,713	5,829	1,426,265	6,795	213	34,183	1,697,998
Equity result	45,100	-	-	-	-	-	45,100
Other operating income/expenses	-	-	-	(15,015)	-	(494)	(15,509)
Operating profit	1,220,413	238,451	2,010,403	8,207	2,454	832,647	4,312,575
Gains or losses on non-current assets	2,397	-	2,992	-	-	-	5,389
Profit before tax and participations	1,222,810	238,451	2,013,395	8,207	2,454	832,647	4,317,964
Income tax	(299,522)	(4,423)	(503,620)	(1,372)	(630)	(208,158)	(1,017,725)
Social contribution	(174,511)	(1,605)	(308,091)	(486)	(233)	(74,943)	(559,869)
Profit Sharing	-	-	-	(3,179)	-	-	(3,179)
Non-controlling interests	(28,682)	-	-	-	-	-	(28,682)
Net income attributable to controlling shareholders	720,095	232,423	1,201,684	3,170	1,591	549,546	2,708,509
Net income attributable to CAIXA Seguridade Group	349,647	232,423	721,010	2,377	1,193	549,546	1,856,196
(+) Convergence adjustment to IFRS international standard	-	-	-	-	-	-	-
(=) Net income attributable to CAIXA Seguridade Group	349,647	232,423	721,010	2,377	1,193	549,546	1,856,196
Net income attributable to other controlling shareholders	375,010	-	480,674	793	398	-	856,875

(1) The Equity Income of Holding XS1 is adjusted upward by R\$107,015, net of tax impacts, due to the elimination of the effects of the contract that provides for the Launch Performance Commission (LPC) expense recorded by the investee to be paid to the Company, as well as the Earn-out expense to be paid to CAIXA. The remuneration to be recorded by Caixa Seguridade depends on the fulfillment of uncertain future events in relation to which, so far, the Company believes there is not a sufficient degree of certainty for their recognition (contingent asset).

(2) The Equity Income of XS5 is adjusted down by R\$ 3,700 due to the reversal of the convergence adjustment to international practice with regard to the deferral of commission expenses, considering the entry into force of the BCB Resolution 120 applicable to consortium management entities, which promoted the alignment of practices. The amount refers to the accumulated adjustment made at the end of 2021.

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

January 1st to September 30th, 2021							
Parent company							
Segment	Run-off / Open Sea	Seguridade			Distribution		Total
Branches of activity	Miscellaneous Branches and Brokerage	Miscellaneous Branches and Brokerage	Life, Credit Life and Pension Plans	Credit Letter	Assistance Services	Insurance brokerage and intermediation	
Company	CNP Brasil	CAIXA Holding	Holding XS1	XS5 Consórcios	XS6 Assistência	Caixa Corretora	
Revenue from the operation	3,362,870	(589)	26,379,042	2,675	8,135	599,599	30,351,732
Operation/expenses costs	(1,825,031)	-	(25,237,939)	-	(6,889)	(47,680)	(27,117,539)
Operating margin	1,537,839	(589)	1,141,103	2,675	1,246	551,919	3,234,193
Administrative costs	(437,421)	(1)	(369,003)	(7,635)	(3,573)	(2,357)	(819,990)
Tax Expenses	(152,682)	(898)	(169,079)	(124)	-	(69,259)	(392,042)
Financial result	281,399	349	1,144,017	-	262	2,857	1,428,884
Equity result	54,022	-	-	-	-	-	54,022
Other operating income/expenses	-	(1)	-	(183)	-	-	(184)
Operating profit	1,283,157	(1,140)	1,747,038	(5,267)	(2,065)	483,160	3,504,883
Gains or losses on non-current assets	4,905	-	68	-	-	-	4,973
Profit before tax and participations	1,288,062	(1,140)	1,747,106	(5,267)	(2,065)	483,160	3,509,856
Income tax	(309,390)	(2,208)	(437,056)	1,313	515	(120,772)	(867,598)
Social contribution	(201,175)	(808)	(289,589)	473	185	(43,484)	(534,398)
Profit Sharing	-	-	-	-	-	-	-
Non-controlling interests	(47,808)	-	-	-	-	-	(47,808)
Net income attributable to controlling shareholders	729,689	(4,156)	1,020,461	(3,481)	(1,365)	318,904	2,060,052
(=) Net income attributable to CAIXA Seguridade Group	353,117	(4,156)	612,277	(2,611)	(1,024)	318,904	1,276,507
Net income attributable to other controlling shareholders	378,731	-	408,184	(870)	(341)	-	785,705

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

3rd quarter of 2022									
Consolidated									
Segment	Run-off / Open Sea				Insurance				
Branches of activity	Miscellaneous Branches and Brokerage	Miscellaneous branches	Insurance brokerage and intermediation	Life, Credit Life and Pension Plans	Mortgage and Homeowner	Premium Bonds [Capitalização]	Credit Letters	Assistance Services	Total
Company	CNP Brasil	Too Seguros	PAN Corretora	Holding XS1 (1)	XS3 Seguros	XS4 Capitalização	XS5 Consórcios (2)	XS6 Assistência	
Revenue from the operation	993,461	326,631	15,271	9,873,448	318,690	278,422	67,640	18,802	11,892,365
Operation/expenses costs	(505,341)	(141,057)	(919)	(9,470,599)	(178,796)	(205,937)	-	(10,084)	(10,512,733)
Operating margin	488,120	185,574	14,352	402,849	139,894	72,485	67,640	8,718	1,379,632
Administrative costs	(143,534)	(28,381)	(1,430)	(128,968)	(50,558)	(8,725)	(41,351)	(7,037)	(409,984)
Tax Expenses	(48,508)	(12,142)	(20)	(72,584)	(11,592)	(4,760)	(9,832)	-	(159,438)
Financial result	99,301	34,234	1,935	509,698	20,745	9,595	1,714	375	677,597
Equity result	15,964	-	-	-	-	-	-	-	15,964
Other operating income/expenses	-	(75,435)	-	-	-	(10,910)	(6,372)	-	(92,717)
Operating profit	411,343	103,850	14,837	710,995	98,489	57,685	11,799	2,056	1,411,054
Gains or losses on non-current assets	450	-	-	932	-	-	-	-	1,382
Profit before tax and participations	411,793	103,850	14,837	711,927	98,489	57,685	11,799	2,056	1,412,436
Income tax	(98,966)	(25,384)	(1,683)	(178,155)	(24,923)	(12,715)	(2,646)	(511)	(344,983)
Social contribution	(61,781)	(15,962)	(611)	(112,840)	(15,446)	(8,050)	(952)	(188)	(215,830)
Profit Sharing	-	(4,687)	-	-	-	228	(1,295)	-	(5,754)
Non-controlling interests	(6,959)	-	-	-	-	-	-	-	(6,959)
Net income attributable to controlling shareholders	244,087	57,817	12,543	420,932	58,120	37,148	6,906	1,357	838,910
Net income attributable to CAIXA Seguridade Group	118,454	28,331	6,146	252,559	43,588	27,860	5,179	1,017	483,134
(+) Convergence adjustment to IFRS international standard	-	-	-	-	-	-	-	-	-
(=) Net income attributable to CAIXA Seguridade Group	118,454	28,331	6,146	252,559	43,588	27,860	5,179	1,017	483,134
Net income attributable to other controlling shareholders	127,046	29,486	6,397	168,373	14,532	9,288	1,727	340	357,190

(1) The Equity Income of Holding XS1 is adjusted upward by R\$ 39.007, net of tax impacts, due to the elimination of the effects of the contract that provides for the Launch Performance Commission (LPC) expense recorded by the investee to be paid to the Company, as well as the Earn-out expense to be paid to CAIXA. The remuneration to be recorded by Caixa Seguridade depends on the fulfillment of uncertain future events in relation to which, so far, the Company believes there is not a sufficient degree of certainty for their recognition (contingent asset).

(2) The Equity Income of XS5 is adjusted down by R\$ 3,700 due to the reversal of the convergence adjustment to international practice with regard to the deferral of commission expenses, considering the entry into force of the BCB Resolution 120 applicable to consortium management entities, which promoted the alignment of practices. The amount refers to the accumulated adjustment made at the end of 2021.

3rd quarter of 2021									
Consolidated									
Segment	Run-off / Open Sea				Insurance				Total
Branches of activity	Miscellaneous Branches and Brokerage	Miscellaneous branches	Insurance brokerage and intermediation	Life, Credit Life and Pension Plans	Mortgage and Homeowner	Premium Bonds [Capitalização]	Credit Letters	Assistance Services	
Company	CNP Brasil	Too Seguros	PAN Corretora	Holding XS1	XS3 Seguros	XS4 Capitalização	XS5 Consórcios	XS6 Assistência	
Revenue from the operation	1,072,746	254,617	15,853	9,105,169	193,477	22,393	2,675	4,900	10,671,830
Operation/expenses costs	(580,689)	(236,194)	(2,819)	(8,695,573)	(147,077)	(8,754)	-	(4,359)	(9,675,465)
Operating margin	492,056	18,423	13,034	409,596	46,400	13,639	2,675	541	996,364
Administrative costs	(142,135)	(22,686)	(2,693)	(128,706)	(49,966)	(8,024)	(4,506)	(1,852)	(360,568)
Tax Expenses	(50,252)	(7,658)	(9)	(57,130)	(4,099)	(1,150)	(81)	-	(120,379)
Financial result	62,904	4,019	762	384,245	3,644	960	(927)	35	455,642
Equity result	14,415	-	-	-	-	-	-	-	14,415
Other operating income/expenses	-	24,016	(2)	-	-	1,381	(183)	-	25,212
Operating profit	376,988	16,114	11,092	608,005	(4,021)	6,806	(3,022)	(1,277)	1,010,685
Gains or losses on non-current assets	663	804	-	-	-	-	-	-	1,467
Profit before tax and participations	377,651	16,918	11,092	608,005	(4,021)	6,806	(3,022)	(1,277)	1,012,152
Income tax	(89,700)	(3,583)	(1,289)	(152,099)	361	(1,193)	752	318	(246,433)
Social contribution	(73,676)	(3,106)	(466)	(121,010)	311	(1,023)	271	114	(198,585)
Profit Sharing	-	(3,562)	-	-	1,756	(1,077)	-	-	(2,883)
Non-controlling interests	(12,477)	-	-	-	-	-	-	-	(12,477)
Net income attributable to controlling shareholders	201,798	6,667	9,337	334,896	(1,593)	3,513	(1,999)	(845)	551,774
(=) Net income attributable to CAIXA Seguridade Group	97,741	3,267	4,575	200,938	(1,195)	2,635	(1,500)	(634)	305,828
Net income attributable to other controlling shareholders	104,831	3,400	4,762	133,958	(398)	878	(499)	(211)	246,722

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

January 1st to September 30th, 2022									
Consolidated									
Segment	Run-off / Open Sea				Insurance				
Branches of activity	Miscellaneous Branches and Brokerage	Miscellaneous branches	Insurance brokerage and intermediation	Life, Credit Life and Pension Plans	Mortgage and Homeowner	Premium Bonds [Capitalização]	Credit Letters	Assistance Services	Total
Company	CNP Brasil	Too Seguros	PAN Corretora	Holding XS1 (1)	XS3 Seguros	XS4 Capitalização	XS5 Consórcios (2)	XS6 Assistência	
Revenue from the operation	2,989,883	971,259	42,314	29,070,094	800,703	541,965	120,257	40,306	34,576,781
Operation/expenses costs	(1,481,410)	(738,866)	(2,744)	(27,878,221)	(445,091)	(387,920)	-	(24,060)	(30,958,312)
Operating margin	1,508,473	232,393	39,570	1,191,873	355,612	154,045	120,257	16,246	3,618,469
Administrative costs	(414,177)	(79,709)	(4,046)	(396,889)	(141,082)	(21,586)	(86,064)	(14,005)	(1,157,558)
Tax Expenses	(143,696)	(32,972)	(60)	(210,846)	(29,693)	(10,031)	(17,766)	-	(445,064)
Financial result	224,713	84,472	4,615	1,426,265	47,707	18,791	6,795	213	1,813,571
Equity result	45,100	-	-	-	-	-	-	-	45,100
Other operating income/expenses	-	20,557	(46)	-	-	(20,247)	(15,015)	-	(14,751)
Operating profit	1,220,413	224,741	40,033	2,010,403	232,544	120,972	8,207	2,454	3,859,767
Gains or losses on non-current assets	2,397	-	-	2,992	-	-	-	-	5,389
Profit before tax and participations	1,222,810	224,741	40,033	2,013,395	232,544	120,972	8,207	2,454	3,865,156
Income tax	(299,522)	(54,068)	(4,531)	(503,620)	(58,764)	(29,590)	(1,372)	(630)	(952,097)
Social contribution	(174,511)	(33,235)	(1,653)	(308,091)	(35,628)	(18,261)	(486)	(233)	(572,098)
Profit Sharing	-	(14,062)	-	-	-	(1,790)	(3,179)	-	(19,031)
Non-controlling interests	(28,682)	-	-	-	-	-	-	-	(28,682)
Net income attributable to controlling shareholders	720,095	123,376	33,849	1,201,684	138,152	71,331	3,170	1,591	2,293,248
Net income attributable to CAIXA Seguridade Group	349,647	60,455	16,586	721,010	103,609	53,496	2,377	1,193	1,308,373
(+) Convergence adjustment to IFRS international standard	-	-	-	-	-	-	-	-	-
(=) Net income attributable to CAIXA Seguridade Group	349,647	60,455	16,586	721,010	103,609	53,496	2,377	1,193	1,308,373
Net income attributable to other controlling shareholders	375,010	62,921	17,263	480,674	34,543	17,835	793	398	989,437

(1) The Equity Income of Holding XS1 is adjusted upward by R\$107,015, net of tax impacts, due to the elimination of the effects of the contract that provides for the Launch Performance Commission (LPC) expense recorded by the investee to be paid to the Company, as well as the Earn-out expense to be paid to CAIXA. The remuneration to be recorded by Caixa Seguridade depends on the fulfillment of uncertain future events in relation to which, so far, the Company believes there is not a sufficient degree of certainty for their recognition (contingent asset).

(2) The Equity Income of XS5 is adjusted down by R\$ 3,700 due to the reversal of the convergence adjustment to international practice with regard to the deferral of commission expenses, considering the entry into force of the BCB Resolution 120 applicable to consortium management entities, which promoted the alignment of practices. The amount refers to the accumulated adjustment made at the end of 2021.

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

January 1st to September 30th, 2021									
Consolidated									
Segment	Run-off / Open Sea				Insurance				
Branches of activity	Miscellaneous Branches and Brokerage	Miscellaneous branches	Insurance brokerage and intermediation	Life, Credit Life and Pension Plans	Mortgage and Homeowner	Premium Bonds [Capitalização]	Credit Letters	Assistance Services	Total
Company	CNP Brasil	Too Seguros	PAN Corretora	Holding XS1	XS3 Seguros	XS4 Capitalização	XS5 Consórcios	XS6 Assistência	
Revenue from the operation	3,362,870	778,490	49,886	26,379,042	435,578	22,394	2,675	8,135	31,039,070
Operation/expenses costs	(1,825,031)	(554,018)	(2,819)	(25,237,939)	(371,741)	(8,754)	-	(6,889)	(28,007,191)
Operating margin	1,537,839	224,472	47,067	1,141,103	63,837	13,640	2,675	1,246	3,031,879
Administrative costs	(437,421)	(59,803)	(5,681)	(369,003)	(158,409)	(9,433)	(7,635)	(3,573)	(1,050,958)
Tax Expenses	(152,682)	(20,316)	(23)	(169,079)	(6,048)	(1,187)	(124)	-	(349,459)
Financial result	281,399	20,620	1,518	1,144,017	5,233	1,510	-	262	1,454,559
Equity result	54,022	-	-	-	-	-	-	-	54,022
Other operating income/expenses	-	(85,392)	(2)	-	-	1,381	(183)	-	(84,196)
Operating profit	1,283,157	79,581	42,879	1,747,038	(95,387)	5,911	(5,267)	(2,065)	3,055,847
Gains or losses on non-current assets	4,905	4,414	-	68	-	-	-	-	9,387
Profit before tax and participations	1,288,062	83,995	42,879	1,747,106	(95,387)	5,911	(5,267)	(2,065)	3,065,234
Income tax	(309,390)	(20,039)	(4,352)	(437,056)	23,481	(1,195)	1,313	515	(746,723)
Social contribution	(201,175)	(13,129)	(1,573)	(289,589)	14,267	(1,023)	473	185	(491,564)
Profit Sharing	-	(4,767)	-	-	-	(1,077)	-	-	(5,844)
Non-controlling interests	(47,808)	-	-	-	-	-	-	-	(47,808)
Net income attributable to controlling shareholders	729,689	46,060	36,954	1,020,461	(57,639)	2,616	(3,481)	(1,365)	1,773,295
(=) Net income attributable to CAIXA Seguridade Group	353,117	22,569	18,107	612,277	(43,227)	1,962	(2,611)	(1,024)	961,170
Net income attributable to other controlling shareholders	378,731	23,491	18,847	408,184	(14,412)	654	(870)	(341)	814,285

b.1) Analytical composition of CNP Brasil's results:

Description	3rd quarter of 2022				
	Caixa Seguradora	CNP Premium Bonds	CNP Credit Letter	Other / Consolidation adjustments	CNP Brasil
Revenue from the operation	760,842	20,286	120,947	91,386	993,461
Operation/Expenses costs	(339,180)	(9,882)	(87,481)	(68,798)	(505,341)
Operating margin	421,662	10,404	33,466	22,588	488,120
Administrative costs	(82,012)	(11,258)	(18,045)	(32,219)	(143,534)
Tax Expenses	(27,846)	(1,721)	(13,001)	(5,940)	(48,508)
Financial result	43,839	22,281	8,494	24,687	99,301
Equity result	-	-	-	15,964	15,964
Operating profit	355,643	19,706	10,914	25,080	411,343
Gains or losses on non-current assets	19	-	878	(447)	450
Profit before tax and participations	355,662	19,706	11,792	24,633	411,793
Income tax	(88,386)	(4,775)	(2,942)	(2,863)	(98,966)
Social contribution	(56,370)	(3,001)	(1,065)	(1,345)	(61,781)
Profit Sharing	-	-	-	-	-
Non-controlling interests	-	-	-	-	-
Net income for the period	210,906	11,930	7,784	20,426	251,046
Attributable to stockholders of the Group	210,906	6,085	7,784	19,312	244,087
(+) Reversal of consolidation adjustment	-	-	-	1,413	1,413
(=) Attributable to stockholders of the Group - Adjusted	210,906	6,085	7,784	20,725	245,500
Attributable to non-controlling interests in subsidiaries	-	5,845	-	1,114	6,959
CAIXA Seguridade Group's ownership percentage					48.25%
Attributable to CAIXA Seguridade Group					118,454
Attributable to the other stockholders					127,046

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.



Description	3rd quarter of 2021				
	Caixa Seguradora	CNP Premium Bonds	CNP Credit Letter	Other / Consolidation adjustments	CNP Brasil
Revenue from the operation	800,706	35,004	155,501	81,535	1,072,746
Operation/Expenses costs	(435,119)	(16,588)	(71,039)	(57,943)	(580,689)
Operating margin	365,587	18,416	84,462	23,592	492,056
Administrative costs	(68,481)	(8,934)	(13,256)	(51,464)	(142,135)
Tax Expenses	(26,692)	(1,935)	(18,282)	(3,343)	(50,252)
Financial result	17,836	35,748	6,877	2,443	62,904
Equity result	(897)	-	-	15,312	14,415
Operating profit	287,352	43,295	59,801	(13,460)	376,988
Gains or losses on non-current assets	629	-	65	(31)	663
Profit before tax and participations	287,981	43,295	59,866	(13,491)	377,651
Income tax	(71,042)	(10,798)	(14,973)	7,113	(89,700)
Social contribution	(62,742)	(8,657)	(5,401)	3,124	(73,676)
Profit Sharing	-	-	-	-	-
Non-controlling interests	-	-	-	-	-
Net income for the period	154,197	23,840	39,492	(3,254)	214,275
Attributable to stockholders of the Group	154,197	12,159	39,492	(4,050)	201,798
(+) Reversal of consolidation adjustment	-	-	-	775	775
(=) Attributable to stockholders of the Group - Adjusted	154,197	12,159	39,492	(3,275)	202,573
Attributable to non-controlling interests in subsidiaries	-	11,681	-	796	12,477
CAIXA Seguridade Group's ownership percentage					48.25%
Attributable to CAIXA Seguridade Group					97,741
Attributable to the other stockholders					104,831

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

Description	January 1st to September 30th, 2022				
	Caixa Seguradora	CNP Premium Bonds	CNP Credit Letter	Other / Consolidation adjustments	CNP Brasil
Revenue from the operation	2,274,040	71,621	334,769	309,453	2,989,883
Operation/Expenses costs	(1,003,456)	(30,043)	(160,121)	(287,790)	(1,481,410)
Operating margin	1,270,584	41,578	174,648	21,663	1,508,473
Administrative costs	(247,709)	(31,697)	(45,144)	(89,627)	(414,177)
Tax Expenses	(83,859)	(5,110)	(40,536)	(14,191)	(143,696)
Financial result	55,378	77,625	23,946	67,764	224,713
Equity result	-	-	-	45,100	45,100
Operating profit	994,394	82,396	112,914	30,709	1,220,413
Gains or losses on non-current assets	218	182	1,974	23	2,397
Profit before tax and participations	994,612	82,578	114,888	30,732	1,222,810
Income tax	(248,288)	(20,680)	(28,890)	(1,664)	(299,522)
Social contribution	(152,535)	(12,562)	(10,363)	949	(174,511)
Profit Sharing	-	-	-	-	-
Non-controlling interests	-	-	-	-	-
Net income for the period	593,789	49,336	75,635	30,017	748,777
Attributable to stockholders of the Group	593,789	25,162	75,635	25,509	720,095
(+) Reversal of consolidation adjustment	-	-	-	4,562	4,562
(=) Attributable to stockholders of the Group - Adjusted	593,789	25,162	75,635	30,071	724,657
Attributable to non-controlling interests in subsidiaries	-	24,174	-	4,508	28,682
CAIXA Seguridade Group's ownership percentage					48.25%
Attributable to CAIXA Seguridade Group					349,647
Attributable to the other stockholders					375,010

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.



Description	January 1st to September 30th, 2021				
	Caixa Seguradora	CNP Premium Bonds	CNP Credit Letter	Other / Consolidation adjustments	CNP Brasil
Revenue from the operation	2,548,392	125,299	459,265	229,914	3,362,870
Operation/Expenses costs	(1,345,916)	(52,939)	(236,238)	(189,938)	(1,825,031)
Operating margin	1,202,476	72,360	223,027	39,976	1,537,839
Administrative costs	(217,668)	(31,814)	(46,362)	(141,577)	(437,421)
Tax Expenses	(82,972)	(6,938)	(53,796)	(8,976)	(152,682)
Financial result	112,375	123,498	15,562	29,964	281,399
Equity result	(897)	-	-	54,919	54,022
Operating profit	1,013,314	157,106	138,431	(25,694)	1,283,157
Gains or losses on non-current assets	5,932	-	7	(1,034)	4,905
Profit before tax and participations	1,019,246	157,106	138,438	(26,728)	1,288,062
Income tax	(254,069)	(39,334)	(34,610)	18,623	(309,390)
Social contribution	(172,122)	(25,214)	(12,493)	8,654	(201,175)
Profit Sharing	-	-	-	-	-
Non-controlling interests	-	-	-	-	-
Net income for the period	593,055	92,558	91,335	549	777,497
Attributable to stockholders of the Group	593,055	47,205	91,335	(1,906)	729,689
(+) Reversal of consolidation adjustment	-	-	-	2,159	2,159
(=) Attributable to stockholders of the Group - Adjusted	593,055	47,205	91,335	253	731,848
Attributable to non-controlling interests in subsidiaries	-	45,353	-	2,455	47,808
CAIXA Seguridade Group's ownership percentage					48.25%
Attributable to CAIXA Seguridade Group					353,117
Attributable to the other stockholders					378,731

b.2) Analytical composition of Holding XS1's results:

Description	3rd quarter of 2022			Holding XS1
	XS2 Vida e Previdência	Caixa Vida & Previdência	Other / Consolidation adjustments	
Revenue from the operation	1,049,488	9,185,349	(361,389)	9,873,448
Operation/Expenses costs	(872,732)	(8,597,867)	-	(9,470,599)
Operating margin	176,756	587,482	(361,389)	402,849
Administrative costs	(110,318)	(32,484)	13,834	(128,968)
Tax Expenses	(20,241)	(52,291)	(52)	(72,584)
Financial result	92,344	70,375	346,979	509,698
Equity result	-	-	-	-
Operating profit	138,541	573,082	(628)	710,995
Gains or losses on non-current assets	871	61	-	932
Profit before tax and participations	139,412	573,143	(628)	711,927
Income tax	(34,891)	(143,329)	65	(178,155)
Social contribution	(22,231)	(90,610)	1	(112,840)
Profit Sharing	-	-	-	-
Non-controlling interests	-	-	-	-
Net income for the period	82,290	339,204	(562)	420,932
Attributable to stockholders of the Group	82,290	339,204	(562)	420,932
(+) Reversal of consolidation adjustment	-	-	-	-
(=) Attributable to stockholders of the Group - Adjusted	-	-	-	-
Attributable to non-controlling interests in subsidiaries	-	-	-	-
CAIXA Seguridade Company's ownership percentage				60.00%
Attributable to Company CAIXA Seguridade	-	-	-	252,558
Attributable to Other Shareholders	-	-	-	168,374

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

Description	3rd quarter of 2021			
	XS2 Vida e Previdência	Caixa Vida & Previdência	Other / Consolidation adjustments	Holding XS1
Revenue from the operation	898,848	8,505,251	(298,929)	9,105,170
Operation/Expenses costs	(817,026)	(7,878,546)	-	(8,695,572)
Operating margin	81,822	626,704	(298,929)	409,597
Administrative costs	(82,741)	(45,204)	(760)	(128,705)
Tax Expenses	(8,547)	(48,524)	(58)	(57,129)
Financial result	31,517	53,208	299,519	384,244
Equity result	-	-	-	-
Operating profit	22,051	586,184	(228)	608,007
Gains or losses on non-current assets	-	-	-	-
Profit before tax and participations	22,051	586,183	(228)	608,006
Income tax	(5,755)	(146,344)	-	(152,099)
Social contribution	(4,513)	(116,497)	-	(121,010)
Profit Sharing	-	-	-	-
Non-controlling interests	-	-	-	-
Net income for the period	11,784	323,342	(228)	334,898
Attributable to stockholders of the Group	11,784	323,342	(228)	334,898
(+) Reversal of consolidation adjustment	-	-	-	-
(=) Attributable to stockholders of the Group - Adjusted	-	-	-	-
Attributable to non-controlling interests in subsidiaries	-	-	-	-
CAIXA Seguridade Group's ownership percentage				60.00%
Attributable to CAIXA Seguridade Group				200,939
Attributable to the other stockholders				133,959

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

Description	January 1st to September 30th, 2022			
	XS2 Vida e Previdência	Caixa Vida & Previdência	Other / Consolidation adjustments	Holding XS1
Revenue from the operation	2,497,735	27,572,830	(1,000,471)	29,070,094
Operation/Expenses costs	(2,078,283)	(25,799,938)	-	(27,878,221)
Operating margin	419,452	1,772,892	(1,000,471)	1,191,873
Administrative costs	(319,980)	(84,129)	7,220	(396,889)
Tax Expenses	(52,767)	(157,908)	(171)	(210,846)
Financial result	214,087	219,253	992,925	1,426,265
Equity result	-	-	-	-
Operating profit	260,792	1,750,108	(497)	2,010,403
Gains or losses on non-current assets	2,611	381	-	2,992
Profit before tax and participations	263,403	1,750,489	(497)	2,013,395
Income tax	(65,908)	(437,712)	-	(503,620)
Social contribution	(40,874)	(267,217)	-	(308,091)
Profit Sharing	-	-	-	-
Non-controlling interests	-	-	-	-
Net income for the period	156,621	1,045,560	(497)	1,201,684
Attributable to stockholders of the Group	156,621	1,045,560	(497)	1,201,684
(+) Reversal of consolidation adjustment	-	-	-	-
(=) Attributable to stockholders of the Group - Adjusted	-	-	-	-
Attributable to non-controlling interests in subsidiaries	-	-	-	-
CAIXA Seguridade Company's ownership percentage				60.00%
Attributable to Company CAIXA Seguridade				721,010
Attributable to Other Shareholders				480,674

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

Description	January 1st to September 30th, 2021			
	XS2 Vida e Previdência	Caixa Vida & Previdência	Other / Consolidation adjustments	Holding XS1
Revenue from the operation	2,159,647	25,051,328	(831,932)	26,379,043
Operation/Expenses costs	(2,037,613)	(23,200,326)	-	(25,237,939)
Operating margin	122,034	1,851,001	(831,932)	1,141,103
Administrative costs	(229,265)	(134,432)	(5,306)	(369,003)
Tax Expenses	(14,639)	(154,352)	(87)	(169,078)
Financial result	54,178	253,088	836,751	1,144,017
Equity result	-	-	-	-
Operating profit	(67,692)	1,815,305	(575)	1,747,038
Gains or losses on non-current assets	-	68	-	68
Profit before tax and participations	(67,692)	1,815,373	(575)	1,747,106
Income tax	16,677	(453,733)	-	(437,056)
Social contribution	10,023	(299,611)	-	(289,588)
Net income for the period	(40,991)	1,062,029	(575)	1,020,463
Attributable to stockholders of the Group	(40,991)	1,062,029	(575)	1,020,463
CAIXA Seguridade Group's ownership percentage				60.00%
Attributable to CAIXA Seguridade Group				612,277
Attributable to the other stockholders				408,186

b.3) Analytical composition of the Group's insurance and pension products (except Too Seguros, Youse and Previsul):

Branch	3rd quarter of 2022						
	Issued premiums and social security contributions	Variations in technical provisions for premiums and contributions	Earned premiums	Claims occurred	Acquisition Costs	Other operating income and expenses	Technical Margin
Auto	109,336	(21,687)	87,649	(69,628)	(7,778)	(11,944)	(1,701)
Business	8,917	7,445	16,362	(3,434)	(2,888)	(6,021)	4,019
Mortgage	624,318	-	624,318	(173,111)	(51,242)	(11,430)	388,535
Others	435	4,352	4,787	1,892	(780)	(3,379)	2,520
Credit life	-	-	-	-	-	(33)	(33)
Homeowner	15,728	28,333	44,061	(7,410)	(8,231)	(599)	27,821
Life insurance	2,108	(31)	2,077	(1,533)	(156)	113	501
Caixa Seguradora Subtotal	760,842	18,412	779,254	(253,224)	(71,075)	(33,293)	421,662
Others	-	-	-	14	(975)	(64)	(1,025)
Credit life	(44,543)	295,845	251,302	(77,817)	(99,456)	(2,734)	71,295
Life insurance	342,395	32,360	374,755	(89,746)	(53,047)	(21,896)	210,066
VGBL	8,362,630	(8,362,018)	612	37	(92,090)	347,366	255,925
PGBL	139,735	(95,224)	44,511	(9,084)	(10,820)	26,614	51,221
Caixa Vida e Previdência Subtotal	8,800,217	(8,129,037)	671,180	(176,596)	(256,388)	349,286	587,482
Others	14,670	(3,200)	11,470	(1,393)	(881)	(1,538)	7,658
Credit life	804,338	(601,319)	203,019	(20,953)	(78,194)	14,315	118,187
Life insurance	230,480	(56,908)	173,572	(20,370)	(53,090)	(11,345)	88,767
VGBL	-	-	-	-	(37,856)	-	(37,856)
XS2 Vida e Previdência Subtotal	1,049,488	(661,427)	388,061	(42,716)	(170,021)	1,432	176,756
Mortgage	113,968	-	113,968	(17,098)	(22,789)	(706)	73,375
Homeowner	204,722	(70,099)	134,623	(18,402)	(48,219)	(1,483)	66,519
XS3 Seguros Subtotal	318,690	(70,099)	248,591	(35,500)	(71,008)	(2,189)	139,894
Total	10,929,237	(8,842,151)	2,087,086	(508,036)	(568,492)	315,236	1,325,794

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

Branch	3rd quarter of 2021						
	Issued premiums and social security contributions	Variations in technical provisions for premiums and contributions	Earned premiums	Claims occurred	Acquisition Costs	Other operating income and expenses	Technical Margin
Auto	101,081	(23,673)	77,408	(52,486)	(8,805)	(12,980)	3,137
Business	21,762	3,910	25,672	(13,433)	(5,138)	3,370	10,471
Mortgage	658,196	-	658,196	(299,756)	(51,680)	2,884	309,644
Others	3,615	5,122	8,737	(2,659)	(1,337)	(2,956)	1,785
Homeowner	13,879	63,022	76,901	(13,631)	(18,178)	(6,991)	38,101
Life insurance	2,173	(6)	2,167	609	(101)	(226)	2,449
Caixa Seguradora Subtotal	800,706	48,375	849,081	(381,356)	(85,239)	(16,899)	365,587
Others	(58)	1,957	1,899	(766)	(1,858)	135	(590)
Credit life	(35,653)	360,088	324,435	(90,759)	(126,486)	(11,667)	95,523
Life insurance	354,929	90,575	445,504	(134,683)	(69,519)	(23,010)	218,292
VGBL	7,767,999	(7,768,121)	(122)	(85)	(12,444)	283,973	271,322
PGBL	142,504	(102,342)	40,162	(12,654)	(11,196)	25,845	42,157
Caixa Vida e Previdência Subtotal	8,229,721	(7,417,843)	811,878	(238,947)	(221,503)	275,276	626,704
Others	7,763	(3,869)	3,894	(33)	(1,036)	(519)	2,306
Credit life	733,824	(660,424)	73,400	(4,573)	(32,455)	(9,383)	26,989
Life insurance	157,260	(71,805)	85,455	(3,166)	(29,922)	(10,865)	41,502
VGBL	-	-	-	-	11,025	-	11,025
XS2 Vida e Previdência Subtotal	898,847	(736,098)	162,749	(7,772)	(52,388)	(20,767)	81,822
Mortgage	31,918	-	31,918	(6,381)	(6,383)	(319)	18,835
Homeowner	161,559	(104,415)	57,144	(8,175)	(20,794)	(610)	27,565
XS3 Seguros Subtotal	193,477	(104,415)	89,062	(14,556)	(27,177)	(929)	46,400
Total	10,122,751	(8,209,981)	1,912,770	(642,631)	(386,307)	236,681	1,120,513

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

January 1st to September 30th, 2022							
Branch	Issued premiums and social security contributions	Variations in technical provisions for premiums and contributions	Earned premiums	Claims occurred	Acquisition Costs	Other operating income and expenses	Technical Margin
Auto	301,540	(54,717)	246,823	(196,294)	(25,258)	(27,229)	(1,958)
Business	23,587	28,411	51,998	(20,378)	(6,912)	(8,025)	16,683
Mortgage	1,904,306	-	1,904,306	(527,202)	(154,711)	(54,357)	1,168,036
Others	(1,111)	17,163	16,052	8,664	(2,656)	(18,750)	3,310
Credit life	-	-	-	-	(17)	(34)	(51)
Homeowner	39,477	105,563	145,040	(21,538)	(29,658)	(9,889)	83,955
Life insurance	6,241	(35)	6,206	(5,011)	(470)	(116)	609
Caixa Seguradora Subtotal	2,274,040	96,385	2,370,425	(761,759)	(219,682)	(118,400)	1,270,584
Others	(1)	1	-	(1,630)	(2,939)	(242)	(4,811)
Credit life	(166,228)	957,427	791,199	(221,369)	(323,300)	(14,238)	232,292
Life insurance	1,048,093	111,225	1,159,318	(284,845)	(164,894)	(66,703)	642,876
VGBL	25,202,866	(25,195,921)	6,945	(272)	(219,773)	966,984	753,884
PGBL	416,885	(287,396)	129,489	(26,770)	(32,669)	78,601	148,651
Caixa Vida e Previdência Subtotal	26,501,615	(24,414,664)	2,086,951	(534,886)	(743,575)	964,402	1,772,892
Others	48,272	(21,334)	26,938	(1,605)	(3,425)	(3,388)	18,520
Credit life	1,926,874	(1,431,648)	495,226	(53,909)	(190,541)	(8,976)	241,800
Life insurance	522,588	(53,109)	469,479	(38,725)	(150,128)	(30,881)	249,745
VGBL	-	-	-	-	(90,613)	-	(90,613)
XS2 Vida e Previdência Subtotal	2,497,734	(1,506,091)	991,643	(94,239)	(434,707)	(43,245)	419,452
Mortgage	276,182	-	276,182	(40,348)	(55,217)	(1,712)	178,905
Homeowner	524,521	(163,552)	360,969	(50,736)	(129,572)	(3,954)	176,707
XS3 Seguros Subtotal	800,703	(163,552)	637,151	(91,084)	(184,789)	(5,666)	355,612
Total	32,074,092	(25,987,922)	6,086,170	(1,481,968)	(1,582,753)	797,091	3,818,540

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

January 1st to September 30th, 2021							
Branch	Issued premiums and social security contributions	Variations in technical provisions for premiums and contributions	Earned premiums	Claims occurred	Acquisition Costs	Other operating income and expenses	Technical Margin
Auto	246,152	(12,123)	234,029	(143,210)	(24,529)	(29,752)	36,538
Business	172,999	(92,037)	80,962	(27,496)	(16,557)	(2,317)	34,592
Mortgage	2,012,322	(1)	2,012,321	(893,081)	(156,501)	8,390	971,129
Others	15,656	12,530	28,186	12,714	(4,797)	(19,447)	16,656
Credit life	-	-	-	-	-	(1)	(1)
Homeowner	94,833	168,258	263,091	(41,183)	(66,160)	(15,538)	140,210
Life insurance	6,431	(28)	6,403	(2,186)	(338)	(527)	3,352
Caixa Seguradora Subtotal	2,548,393	76,599	2,624,992	(1,094,442)	(268,882)	(59,192)	1,202,476
Others	(100)	9,337	9,237	(2,007)	(5,743)	(408)	1,079
Credit life	136,078	893,160	1,029,238	(269,516)	(407,140)	(23,127)	329,455
Life insurance	1,064,383	326,472	1,390,855	(387,895)	(230,820)	(81,441)	690,699
VGBL	22,672,424	(22,670,964)	1,460	830	(87,469)	783,742	698,563
PGBL	423,253	(305,629)	117,624	(32,548)	(31,290)	77,419	131,205
Caixa Vida e Previdência Subtotal	24,296,038	(21,747,624)	2,548,414	(691,136)	(762,462)	756,185	1,851,001
Others	19,902	(12,923)	6,979	(61)	(1,725)	(1,144)	4,049
Credit life	1,726,642	(1,600,458)	126,184	(10,100)	(58,069)	(3,191)	54,824
Life insurance	413,103	(263,073)	150,030	(7,309)	(58,919)	(11,361)	72,441
VGBL	-	-	-	-	(9,280)	-	(9,280)
XS2 Vida e Previdência Subtotal	2,159,647	(1,876,454)	283,193	(17,470)	(127,993)	(15,696)	122,034
Mortgage	44,742	-	44,742	(8,255)	(8,947)	(943)	26,597
Homeowner	390,836	(304,336)	86,500	(15,868)	(32,141)	(1,251)	37,240
XS3 Seguros Subtotal	435,578	(304,336)	131,242	(24,123)	(41,088)	(2,194)	63,837
Total	29,439,656	(23,851,815)	5,587,841	(1,827,171)	(1,200,425)	679,103	3,239,348

b.4) Analytical composition of Too Seguros insurance products:

3rd quarter of 2022							
Branch	Premiums issued	Changes in technical reserves for premiums	Earned premiums	Claims occurred	Acquisition Costs	Other operating income and expenses	Operating margin
Auto	8,239	(2,192)	6,047	(2,371)	(1,506)	(123)	2,047
Mortgage	188,796	10,006	198,802	(257,433)	(17,550)	(2,050)	(78,231)
Others	(32,444)	10,854	(21,590)	236,524	(2,732)	(1,369)	210,833
Credit life	121,553	(42,738)	78,815	(2,243)	(33,405)	(102)	43,065
Homeowner	(1,580)	955	(625)	171	230	12	(212)
Life insurance	42,067	(18,702)	23,365	(10,131)	(3,766)	(1,396)	8,072
Total	326,631	(41,817)	284,814	(35,483)	(58,729)	(5,028)	185,574

3rd quarter of 2021							
Branch	Premiums issued	Changes in technical reserves for premiums	Earned premiums	Claims occurred	Acquisition Costs	Other operating income and expenses	Operating margin
Auto	6,911	304	7,215	(1,666)	(1,804)	1,976	5,721
Mortgage	65,052	-	65,052	(49,405)	(4,385)	(2,259)	9,003
Others	61,097	12,597	73,694	(80,776)	(14,115)	(709)	(21,906)
Credit life	110,379	(53,206)	57,173	(17,760)	(21,453)	709	18,669
Homeowner	123	(80)	43	(14)	(13)	-	16
Life insurance	11,054	220	11,274	(886)	(3,271)	(197)	6,920
Total	254,616	(40,165)	214,451	(150,507)	(45,041)	(480)	18,423

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

January 1st to September 30th, 2022							
Branch	Premiums issued	Changes in technical reserves for premiums	Earned premiums	Claims occurred	Acquisition Costs	Other operating income and expenses	Operating margin
Auto	19,475	(489)	18,986	(5,076)	(4,740)	(1,549)	7,621
Mortgage	353,148	10,006	363,154	(334,116)	(28,503)	(3,765)	(3,230)
Others	181,770	(11,789)	169,981	(18,799)	(33,406)	(3,582)	114,194
Credit life	338,152	(118,541)	219,611	(32,031)	(93,773)	(291)	93,516
Life insurance	78,714	(29,370)	49,344	(14,056)	(12,244)	(2,752)	20,292
Total	971,259	(150,183)	821,076	(404,078)	(172,666)	(11,939)	232,393

January 1st to September 30th, 2021							
Branch	Premiums issued	Changes in technical reserves for premiums	Earned premiums	Claims occurred	Acquisition Costs	Other operating income and expenses	Operating margin
Auto	23,109	(6,975)	16,134	(3,280)	(4,032)	654	9,476
Mortgage	174,350	-	174,350	(112,507)	(11,884)	(5,430)	44,529
Others	159,848	135,170	295,018	(142,436)	(56,493)	(1,831)	94,258
Credit life	391,568	(223,648)	167,920	(47,356)	(65,532)	(1,583)	53,449
Homeowner	243	(169)	74	(28)	(23)	-	23
Life insurance	29,372	2,453	31,825	1,256	(8,976)	(1,368)	22,737
Total	778,490	(93,169)	685,321	(304,351)	(146,940)	(9,558)	224,472

c) Synthetic composition of the equity elements of investments in equity interests:

09/30/2022							
Parent company							
Segment	Run-off / Open Sea	Seguridade				Distribution	Total
Branches of activity	Miscellaneous Branches and Brokerage	Miscellaneous Branches and Brokerage	Life, Credit Life and Pension Plans	Credit Letter	Assistance Services	Insurance brokerage and intermediation	
Company	CNP Brasil	CAIXA Holding	Holding XS1	XS5 Consórcios	XS6 Assistência	Caixa Corretora	
Assets	14,356,534	1,931,699	149,658,208	474,969	73,355	720,909	167,215,674
Cash and cash equivalents	30,035	8	233,764	158	29,201	387	293,553
Financial investments	7,937,666	12,862	138,791,072	66,169	-	634,207	147,441,976
Credit from insurance and reinsurance operations	958,530	-	144,902	-	-	-	1,103,432
Reinsurance and retrocession assets - technical provisions	69,388	-	2,427	-	-	-	71,815
Securities and credits receivable	1,510,104	13,530	292,437	5,762	3,800	85,865	1,911,498
Tax assets	1,302,879	371	354,355	-	1,621	-	1,659,226
Investments	101,759	1,904,928	-	-	-	-	2,006,687
Intangible	171,619	-	6,528,615	231,437	27,548	-	6,959,219
Other assets	2,274,554	-	3,310,636	171,443	11,185	450	5,768,268
Liabilities	10,026,812	15,521	139,388,839	108,269	39,398	135,363	149,714,202
Operating Liabilities	5,317,307	-	137,383,999	-	3,345	86,291	142,790,942
Tax liabilities	428,061	5,521	248,493	40,655	458	49,072	772,260
Debts from insurance and reinsurance operations	589,633	-	470,627	-	-	-	1,060,260
Provisions	3,214,575	-	587,176	-	-	-	3,801,751
Other liabilities	477,236	10,000	698,544	67,614	35,595	-	1,288,989
Equity	4,329,722	1,916,178	10,269,369	366,700	33,957	585,546	17,501,472
Attributable to CAIXA Seguridade (1) (2)	1,999,863	1,916,178	6,268,636	275,015	25,467	585,546	11,070,705
Attributable to other shareholders (1)	2,144,932	-	4,107,748	91,685	8,490	-	6,352,855
Total liabilities and equity	14,356,534	1,931,699	149,658,208	474,969	73,355	720,909	167,215,674

(1) CNP Brasil: considers individual shareholders' equity.

(2) The investment balance includes the adjustment of the Equity Income of Holding XS1, net of tax impacts, due to the elimination of the effects of the Launch Performance Commission (LPC) expense recorded by the investee to be paid to the Company, as well as the Earn-out expense to be paid to CAIXA.

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

12/31/2021							
Parent company							
Segment	Run-off / Open Sea	Seguridade				Distribution	Total
Branches of activity	Miscellaneous Branches and Brokerage	Miscellaneous Branches and Brokerage	Life, Credit Life and Pension Plans	Credit Letter	Assistance Services	Insurance brokerage and intermediation	
Company	CNP Brasil	CAIXA Holding	Holding XS1	XS5 Consórcios	XS6 Assistência	Caixa Corretora	
Assets	14,950,460	1,769,000	128,881,452	373,316	39,916	345,398	146,359,542
Cash and cash equivalents	15,993	30	330,832	209	1,533	228	348,825
Financial investments	8,233,142	58,698	117,924,123	122,948	-	213,297	126,552,208
Credit from insurance and reinsurance operations	2,527,379	-	415,936	-	-	-	2,943,315
Reinsurance and retrocession assets - technical provisions	72,115	-	1,907	-	-	-	74,022
Securities and credits receivable	-	-	-	-	5901	131730	137631
Tax assets	1,321,368	-	334,509	-	2,130	-	1,658,007
Investments	108,174	1,696,203	-	-	-	-	1,804,377
Intangible	108,692	-	6,742,180	240,625	28,518	-	7,120,015
Other assets	2,563,597	14,069	3,131,964	9,534	1,834	143	5,721,141
Liabilities	10,931,030	10,088	119,149,740	9,961	7,550	80,536	130,188,905
Operating Liabilities	5,529,020	10,088	116,594,936	-	4,410	33,354	122,171,808
Tax liabilities	562,105	-	634,191	961	388	47,182	1,244,827
Debts from insurance and reinsurance operations	570,038	-	246,376	-	-	-	816,414
Technical provisions	-	-	-	-	-	-	-
Provisions	3,603,133	-	1,095,763	-	-	-	4,698,896
Other liabilities	666,734	-	578,474	9,000	2,752	-	1,256,960
Equity	4,019,430	1,758,912	9,731,712	363,355	32,366	264,862	16,170,637
Attributable to CAIXA Seguridade ⁽¹⁾	1,847,994	1,758,912	5,839,027	276,207	24,274	264,862	10,011,276
Attributable to the other stockholders	2,171,436	-	3,892,685	87,148	8,092	-	6,159,361
Total liabilities and equity	14,950,460	1,769,000	128,881,452	373,316	39,916	345,398	146,359,542

(1) CNP Brasil: considers individual shareholders' equity.

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

09/30/2022									
Consolidated									
Segment	Run-off / Open Sea					Insurance			
Branches of activity	Miscellaneous Branches and Brokerage	Miscellaneous branches	Insurance brokerage and intermediation	Life, Credit Life and Pension Plans	Mortgage and Homeowner	Premium Bonds [Capitalização]	Credit Letters	Assistance Services	Total
Company	CNP Brasil	Too Seguros	PAN Corretora	Holding XS1	XS3 Seguros	XS4 Capitalização	XS5 Consórcios	XS6 Assistência	
Assets	14,356,534	2,866,529	64,576	149,658,208	2,462,724	846,268	474,969	73,355	170,803,163
Cash and cash equivalents	30,035	134	137	233,764	1,092	50,223	158	29,201	344,744
Financial investments	7,937,666	1,159,866	59,940	138,791,072	698,617	610,577	66,169	-	149,323,907
Credit from insurance and reinsurance operations / premium bonds	958,530	477,899	-	144,902	164,716	9,946	-	-	1,755,993
Reinsurance and retrocession assets - technical provisions	69,388	422,051	-	2,427	5,845	-	-	-	499,711
Securities and credits receivable	1,510,104	5,472	4,227	292,437	210	620	5,762	3,800	1,822,632
Tax assets	1,302,879	23,291	7	354,355	3,213	228	-	1,621	1,685,594
Investments	101,759	-	-	-	-	-	-	-	101,759
Intangible	171,619	317,997	-	6,528,615	1,387,000	170,298	231,437	27,548	8,834,514
Other assets	2,274,554	459,819	265	3,310,636	202,031	4,376	171,443	11,185	6,434,309
Liabilities	10,026,812	2,216,199	5,504	139,388,839	709,106	520,045	108,269	39,398	153,014,172
Operating Liabilities	5,317,307	1,595,188	81	137,383,999	18,132	5,923	-	3,345	144,323,975
Tax liabilities	428,061	74,823	3,958	248,493	27,839	13,370	40,655	458	837,657
Debts from insurance and reinsurance operations / premium bonds	589,633	252,222	-	470,627	53,769	7,464	-	-	1,373,715
Technical provisions	-	-	-	-	607,321	490,268	-	-	1,097,589
Provisions	3,214,575	250,136	1,360	587,176	46	-	-	-	4,053,293
Other liabilities	477,236	43,830	105	698,544	1,999	3,020	67,614	35,595	1,327,943
Equity	4,329,722	650,330	59,072	10,269,369	1,753,618	326,223	366,700	33,957	17,788,991
Attributable to CAIXA Seguridade (1) (2)	1,999,863	316,180	28,945	6,268,636	1,315,148	244,654	275,015	25,467	10,473,908
Attributable to other shareholders (1)	2,144,932	334,150	30,127	4,107,748	438,470	81,569	91,685	8,490	7,237,171
Total liabilities and equity	14,356,534	2,866,529	64,576	149,658,208	2,462,724	846,268	474,969	73,355	170,803,163

(1) CNP Brasil: considers individual shareholders' equity.

(2) The investment balance includes the adjustment of the Equity Income of Holding XS1, net of tax impacts, due to the elimination of the effects of the Launch Performance Commission (LPC) expense recorded by the investee to be paid to the Company, as well as the Earn-out expense to be paid to CAIXA.

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

12/31/2021									
Consolidated									
Segment	Run-off / Open Sea					Insurance			
Branches of activity	Miscellaneous Branches and Brokerage	Miscellaneous branches	Insurance brokerage and intermediation	Life, Credit Life and Pension Plans	Mortgage and Homeowner	Premium Bonds [Capitalização]	Credit Letters	Assistance Services	Total
Company	CNP Brasil	Too Seguros	PAN Corretora	Holding XS1	XS3 Seguros	XS4 Capitalização	XS5 Consórcios	XS6 Assistência	
Assets	14,950,460	2,570,115	53,604	128,881,452	2,116,332	414,149	373,316	39,916	149,399,344
Cash and cash equivalents	15,993	923	-	330,832	355	2,065	209	1,533	351,910
Financial investments	8,233,142	886,837	48,584	117,924,123	387,638	228,219	122,948	-	127,831,491
Credit from insurance and reinsurance operations / premium bonds	2,527,379	465,784	-	415,936	117,301	1,857	-	-	3,528,257
Reinsurance and retrocession assets - technical provisions	72,115	473,290	-	1,907	1,037	-	-	-	548,349
Securities and credits receivable	-	5,529	-	-	53	1,070	-	5,901	12,553
Tax assets	1,321,368	16,836	-	334,509	28,806	228	-	2,130	1,703,877
Investments	108,174	-	-	-	-	-	-	-	108,174
Intangible	108,692	323,592	83	6,742,180	1,444,000	177,000	240,625	28,518	9,064,690
Other assets	2,563,597	397,324	4,937	3,131,964	137,142	3,710	9,534	1,834	6,250,042
Liabilities	10,931,030	2,015,458	4,436	119,149,740	500,866	155,287	9,961	7,550	132,774,328
Operating Liabilities	5,529,020	974,520	1,451	116,594,936	16,678	2,845	-	4,410	123,123,860
Tax liabilities	562,105	30,370	2,958	634,191	11,799	1,534	961	388	1,244,306
Debts from insurance and reinsurance operations / premium bonds	570,038	274,547	-	246,376	49,433	2,589	-	-	1,142,983
Technical provisions	-	-	-	-	422,575	137,898	-	-	560,473
Provisions	3,603,133	688,339	-	1,095,763	-	-	-	-	5,387,235
Other liabilities	666,734	47,682	28	578,474	381	10,421	9,000	2,752	1,315,472
Equity	4,019,430	554,657	49,168	9,731,712	1,615,466	258,862	363,355	32,366	16,625,016
Attributable to CAIXA Seguridade ⁽¹⁾	1,847,994	269,413	24,092	5,839,027	1,211,539	191,158	276,207	24,274	9,683,704
Attributable to the other stockholders	2,171,436	285,244	25,076	3,892,685	403,927	67,704	87,148	8,092	6,941,312
Total liabilities and equity	14,950,460	2,570,115	53,604	128,881,452	2,116,332	414,149	373,316	39,916	149,399,344

(1) CNP Brasil: considers individual shareholders' equity.

d) Reconciliation of investment financial information:

Description	09/30/2022						
	Parent company						
	CNP Brasil (1)	CAIXA Holding	Holding XS1	XS5 Consórcios	XS6 Assistência	Caixa Corretora	Total
Equity at January 1st	3,830,041	1,758,913	9,731,712	368,289	32,366	264,862	15,986,183
Distribution of dividends to stockholders	(457,774)	(75,000)	(755,092)	-	-	(228,862)	(1,516,728)
Net income for the period	724,657	232,423	1,201,684	3,170	1,591	549,546	2,713,071
Other comprehensive income	47,872	(158)	91,065	175	-	-	138,954
Equity at September 30th	4,144,795	1,916,178	10,269,369	371,634	33,957	585,546	17,321,479
Percentage of equity - %	48.25	100.00	60.00	75.00	75.00	100.00	
Investment Participation	1,999,863	1,916,178	6,161,621	278,715	25,467	585,546	10,967,390
Other adjustments (2) (3)	-	-	107,015	(3,700)	-	-	103,315
Accounting balance of Group investment	1,999,863	1,916,178	6,268,636	275,015	25,467	585,546	11,070,705

(1) Considers the Individual Shareholders' Equity of CNP Brasil

(2) Refers to the adjustment of the Equity Income of Holding XS1, net of tax impacts, due to the elimination of the effects of the Launch Performance Commission (LPC) expense recorded by the investee to be paid to the Company, as well as the Earnings expense -out to be paid to CAIXA. This is remuneration to be recorded or not by Caixa Seguridade depending on the fulfillment of uncertain future events in relation to which, so far, the Company believes there is not a sufficient degree of certainty for its recognition (contingent asset).

(3) Reversal of convergence adjustment to the international standard (IFRS) in XS5 Consortia, resulting from the application of BCB Resolution No. 120, consisting of the deferral of the commission expense on the sale of consortium shares.

Description	09/30/2021						
	Parent company						
	CNP Brasil (1)	CAIXA Holding	Holding XS1	XS5 Consórcios	XS6 Assistência	Caixa Corretora	Total
Equity at January 1st	4,776,611	475,611	9,674,335	1,400	35,002	30,002	14,992,961
Capital contribution/reduction	-	-	-	125,467	(41,666)	-	83,801
Distribution of dividends to stockholders	(1,321,789)	-	-	-	-	-	(1,321,789)
Net income for the period	731,848	(4,156)	1,020,461	(3,481)	(1,365)	318,904	2,062,211
Other comprehensive income	(311,119)	(717)	(276,437)	(332)	-	-	(588,605)
Other events	-	1,262,427	(14)	250,000	41,666	-	1,554,079
Equity at September 30th	3,875,551	1,733,165	10,418,345	373,054	33,637	348,906	16,782,658
Percentage of equity - %	48.25	100.00	60.00	75.00	75.00	100.00	
Investment Participation	1,869,953	1,733,165	6,251,008	279,780	25,227	348,906	10,508,039
Accounting balance of Group investment	1,869,953	1,733,165	6,251,008	279,780	25,227	348,906	10,508,039

(1) Considers the Individual Shareholders' Equity of CNP Brasil

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

Description	09/30/2022								
	Consolidated								
	CNP Brasil (1)	Holding XS1	XS3 Seguros	XS4 Capitalização	Too Seguros	XS5 Consórcios	XS6 Assistência	PAN Corretora	Total
Equity at January 1st	3,830,041	9,731,712	1,615,466	254,891	554,888	368,289	32,366	49,168	16,436,821
Distribution of dividends to stockholders	(457,774)	(755,092)	-	(3,971)	(27,614)	-	-	(23,945)	(1,268,396)
Net income for the period	724,657	1,201,684	138,152	71,331	123,376	3,170	1,591	33,849	2,297,810
Other comprehensive income	47,872	91,065	-	-	(320)	175	-	-	138,791
Other events	-	-	-	3,971	-	-	-	-	3,971
Equity at September 30th	4,144,795	10,269,369	1,753,618	326,222	650,329	371,634	33,957	59,072	17,608,997
Percentage of equity - %	48.25	60.00	75.00	75.00	49.00	75.00	75.00	49.00	-
Investment Participation	1,999,863	6,161,621	1,315,148	244,654	318,662	278,715	25,467	28,945	10,373,075
Goodwill	-	-	-	-	(2,482)	-	-	-	(2,482)
Other adjustments (2) (3)	-	107,015	-	-	-	(3,700)	-	-	103,315
Accounting balance of Group investment	1,999,863	6,268,636	1,315,148	244,654	316,180	275,015	25,467	28,945	10,473,908

(1) Considers the Individual Shareholders' Equity of CNP Brasil

(2) Refers to the adjustment of the Equity Income of Holding XS1, net of tax impacts, due to the elimination of the effects of the Launch Performance Commission (LPC) expense recorded by the investee to be paid to the Company, as well as the Earnings expense -out to be paid to CAIXA. This is remuneration to be recorded or not by Caixa Seguridade depending on the fulfillment of uncertain future events in relation to which, so far, the Company believes there is not a sufficient degree of certainty for its recognition (contingent asset).

(3) Convergence adjustment to the international standard (IFRS) consisting in the deferral of the commission expense on the sale of credit letter shares.

Description	09/30/2021								
	Consolidated								
	CNP Brasil (1)	Holding XS1	XS3 Seguros	XS4 Capitalização	Too Seguros	XS5 Consórcios	XS6 Assistência	PAN Corretora	Total
Equity at January 1st	4,776,611	9,674,335	50,010	56,011	562,305	1,400	35,002	42,308	15,197,982
Capital contribution/reduction	-	-	-	-	-	125,467	(41,666)	-	83,801
Distribution of dividends to stockholders	(1,321,789)	-	-	-	(19,447)	-	-	(20,514)	(1,361,750)
Net income for the period	731,848	1,020,461	(57,639)	2,616	46,060	(3,481)	(1,365)	36,954	1,775,454
Other comprehensive income	(311,119)	(276,437)	-	-	(1,463)	(332)	-	-	(589,351)
Other events	-	(14)	1,610,000	198,670	-	250,000	41,666	-	2,100,322
Equity at September 30th	3,875,551	10,418,345	1,602,371	257,297	587,455	373,054	33,637	58,748	17,206,458
Percentage of equity - %	48.25	60.00	75.00	75.00	49.00	75.00	75.00	49.00	-
Investment Participation	1,869,953	6,251,008	1,201,719	192,963	287,847	279,780	25,227	28,786	10,137,283
Goodwill	-	-	-	-	(2,482)	-	-	-	(2,482)
Accounting balance of Group investment	1,869,953	6,251,008	1,201,719	192,964	285,365	279,780	25,227	28,786	10,134,802

(1) Considers the Individual Shareholders' Equity of CNP Brasil

Note 13 - Taxes

a) Impact on income - Corporate Income Tax (IRPJ) and Social Contribution on Net Income (CSLL)

CAIXA Seguridade adopts taxable income based on the annual calculation of IRPJ and CSLL. As a result of this obligation, the Company is subject to monthly payments of taxes with the adoption of the suspension/reduction balance sheet, if the requirements contained in article 227 of Decree 9,580 of November 22, 2018 and in other applicable legislation are met.

- I. Reconciliation of IRPJ and CSLL charge included in the parent company and consolidated statement of income:

Description	3rd quarter of 2022		3rd quarter of 2021	
	Parent company	Consolidated	Parent company	Consolidated
I) Profit before IRPJ and CSLL	772,810	895,954	501,359	589,526
IRPJ (rate of 25%)	(193,203)	(223,989)	(125,340)	(147,382)
CSLL (9% rate)	(69,553)	(80,636)	(45,122)	(53,057)
IRPJ and CSLL	(262,755)	(304,624)	(170,462)	(200,439)
Effect of additions/exclusions - IRPJ (25%) and CSLL (9%)	256,195	176,384	161,239	104,077
II) Total expenses with IRPJ and CSLL	(6,560)	(128,240)	(9,223)	(96,362)
Income before IRPJ and CSLL (I)	772,810	895,954	501,359	589,526
III) Total IRPJ and CSLL expense (II)	(6,560)	(128,240)	(9,223)	(96,362)
Effective tax rate	0.85%	14.31%	1.84%	16.35%
IV) Deferred tax asset (IRPJ and CSLL)	-	-	-	-
V) Deferred tax liability (IRPJ and CSLL)	-	(1,464)	-	(1,028)
Total IRPJ and CSLL expense (III) + deferred tax asset/liability (IV - V)	(6,560)	(129,704)	(9,223)	(97,390)

Description	January 1st to September 30th, 2022		January 1st to September 30th, 2021	
	Parent company	Consolidated	Parent company	Consolidated
I) Profit before IRPJ and CSLL	2,030,739	2,319,868	1,388,517	1,555,790
IRPJ (rate of 25%)	(507,685)	(579,967)	(347,129)	(388,948)
CSLL (9% rate)	(182,767)	(208,788)	(124,967)	(140,021)
IRPJ and CSLL	(690,451)	(788,755)	(472,096)	(528,969)
Effect of additions/exclusions - IRPJ (25%) and CSLL (9%)	663,788	477,120	434,006	326,528
II) Total expenses with IRPJ and CSLL	(26,663)	(311,635)	(38,090)	(202,441)
Income before IRPJ and CSLL (I)	2,030,739	2,319,868	1,388,517	1,555,790
III) Total IRPJ and CSLL expense (II)	(26,663)	(311,635)	(38,090)	(202,441)
Effective tax rate	1.31%	13.43%	2.74%	13.01%
IV) Deferred tax asset (IRPJ and CSLL)	-	-	-	-
V) Deferred tax liability (IRPJ and CSLL)	-	(4,157)	-	(2,922)
Total IRPJ and CSLL expense (III) + deferred tax asset/liability (IV - V)	(26,663)	(315,792)	(38,090)	(205,363)

b) Impact on revenue - Social Integration Program (PIS) and Contribution to Social Security Financing (COFINS)

PIS - Social Integration Program and COFINS - Contribution to Social Security Financing are calculated through the application of the rates provided for in the tax legislation of the Conglomerate (Law No. 10,637/2002 and Law No. 10,833/2003).

The tax legislation provides for two calculation regimes for PIS and COFINS, namely:

- I. Cumulative: obligatory for private legal entities or those which calculate IRPJ based on presumed or arbitrated profits, except for financial and other institutions, which are subject to this taxation system as established by the tax legislation;
- II. Non-cumulative: Required for legal entities governed by private law and the equivalent that calculate IRPJ based on actual profit. In this regime there is the possibility of calculating credits to deduct the calculation base.

The rates are also differentiated as follows:

- I. Cumulative Regime: PIS 0.65% and COFINS 4%;
- II. Non-cumulative regime: PIS 1.65% and COFINS 7.6%.

On revenue from access to the distribution network and use of the brand, revenue from services rendered and interest on equity (JSCP), the calculation of PIS and COFINS observes the non-cumulative regime, since the Company is classified in this calculation, in accordance with tax legislation.

Description	3rd quarter of 2022		3rd quarter of 2021	
	Parent company	Consolidated	Parent company	Consolidated
Interest on capital on investments in associates and jointly-controlled entities	-	-	-	-
PIS (1.65%) / COFINS (7.6%)	-	-	-	-
Tax expense subtotal (I)	-	-	-	-
Revenue from distribution network access and use of brand	33,560	33,560	38,120	38,120
PIS (1.65%) / COFINS (7.6%)	(3,104)	(3,104)	(3,526)	(3,526)
Subtotal tax expense (II)	(3,104)	(3,104)	(3,526)	(3,526)
Service Provision Revenues	-	499,570	-	315,770
PIS (1.65%) / COFINS (7.6%)	-	(46,210)	-	(29,209)
ISSQN	-	(13,841)	-	(7,080)
Subtotal tax expense (III)	-	(60,051)	-	(36,289)
Other operating income	4	5	5,934	5,934
PIS (1.65%) / COFINS (7.6%)	(0)	(0)	(549)	(549)
Tax expense subtotal (IV)	(0)	(0)	(549)	(549)
Income from financial instruments	8,706	29,104	3,181	5,568
PIS (0.65%) / COFINS (4.0%)	(405)	(1,353)	(148)	(259)
IOF	-	-	-	-
Tax expense subtotal (V)	(405)	(1,353)	(148)	(259)
Total tax expense (I + II + III + IV + V)	(3,509)	(64,509)	(4,223)	(40,623)
Deferred tax liability	-	(441)	-	(310)
Total tax expense + deferred tax liability (I + II + III)	(3,509)	(64,950)	(4,223)	(40,933)

Description	January 1st to September 30th, 2022		January 1st to September 30th, 2021	
	Parent company	Consolidated	Parent company	Consolidated
Interest on capital on investments in associates and jointly-controlled entities	-	-	-	-
PIS (1.65%) / COFINS (7.6%)	-	-	-	-
Tax expense subtotal (I)	-	-	-	-
Revenue from distribution network access and use of brand	107,202	107,202	163,495	163,495
PIS (1.65%) / COFINS (7.6%)	(9,916)	(9,916)	(15,489)	(15,489)
Subtotal tax expense (II)	(9,916)	(9,916)	(15,489)	(15,489)
Service Provision Revenues	-	1,163,720	-	599,599
PIS (1.65%) / COFINS (7.6%)	-	(107,644)	-	(55,463)
ISSQN	-	(31,836)	-	(13,663)
Subtotal tax expense (III)	-	(139,480)	-	(69,126)
Other operating income	11,449	11,450	7,743	7,743
PIS (1.65%) / COFINS (7.6%)	(1,059)	(1,059)	(716)	(716)
Tax expense subtotal (IV)	(1,059)	(1,059)	(716)	(716)
Income from financial instruments	24,426	64,610	5,631	8,854
PIS (0.65%) / COFINS (4.0%)	(1,136)	(3,004)	(262)	(412)
IOF	(155)	(155)	-	-
Tax expense subtotal (V)	(1,291)	(3,159)	(262)	(412)
Total tax expense (I + II + III + IV + V)	(12,266)	(153,615)	(16,467)	(85,743)
Deferred tax liability	-	(1,252)	-	(881)
Total tax expense + deferred tax liability (I + II + III)	(12,266)	(154,867)	(16,647)	(86,624)

c) Deferred tax liabilities

Description	09/30/2022		12/31/2021	
	Parent company	Consolidated	Parent company	Consolidated
Temporary Differences:				
IRPJ	-	3,052	-	-
CSLL	-	1,105	-	-
COFINS	-	1,028	-	-
PIS	-	223	-	-
Total	-	5,409	-	-

Note 14 – Accounts payable

Description	09/30/2022		12/31/2021	
	Parent company	Consolidated	Parent company	Consolidated
Accounts payable to Parent Company (1)	10,779	96,038	13,491	41,925
Profit sharing – Short-Term (2)	-	-	1,177	1,177
Other accounts payable - third parties	2,003	2,028	533	533
Amounts payable - current - Subtotal	12,782	98,066	15,201	43,635
Profit sharing – Long-Term (2)	1,226	1,226	1,229	1,229
Amounts payable - non-current - Subtotal	1,226	1,226	1,229	1,229
Total	14,008	99,292	16,430	44,864

(1) Note 22 (c.1) - Related parties

(2) Note 22 (f) - Related parties - Remuneration of key management personnel

The amounts payable to the Parent Company include the reimbursement of shared expenses and operating activities provided for in the Agreement for the Execution of Operating Activities and Structure Sharing signed between CAIXA and CAIXA Seguridade/CAIXA Corretora (according to Note 22 (c) - Related Parties - Transactions with related parties), as well as reimbursement of costs related to the distribution

of insurance products.

Note 15 – Provisions and contingent liabilities

The Company and its wholly-owned subsidiaries, CAIXA Holding and CAIXA Corretora, up to the date of these individual and consolidated interim financial statements, are not parties to any legal proceedings and/or relevant administrative proceedings. Therefore, no provisions and/or contingent liabilities were recognized or identified by the Company.

Note 16 – Equity

a) Share capital

The share capital, in the amount of R\$ 2,756,687, is divided into 3,000,000,000 (three billion) common shares, represented in book-entry form and without par value. Equity on September 30th, 2022 was R\$ 11,753,184 (December 31st, 2021 - R\$ 10,558,769), corresponding to a book value of R\$ 3.92 per share (December 31st, 2021 - R\$ 3.52).

b) Equity interests

Stockholders	09/30/2022		12/31/2021	
	Actions	% Total	Actions	% Total
Caixa Econômica Federal	2,482,500,000	82.75	2,482,500,000	82.75
Other shareholders	517,500,000	17.25	517,500,000	17.25
Total	3,000,000,000	100.00	3,000,000,000	100.00

c) Reserves

Profit Reserves	Parent Company and Consolidated	
	09/30/2022	12/31/2021
Legal reserve	480,126	480,126
Statutory Reserve	936,299	1,823,670
Total	1,416,426	2,303,797

d) Equity valuation adjustments

The amount as of September 30, 2022 was R\$ 5.575.995 (December 31, 2021 – R\$ 5,498,285), and considers comprehensive income in the amount of R\$ 77,710 related to reflex changes in investees, such as marking the market for securities and exchange variations, mostly from CNP Brasil. The table below shows the composition of equity valuation adjustments recorded by the CAIXA Seguridade Group:

Equity valuation adjustments	Parent Company and Consolidated			09/30/2022
	12/31/2021	Market value of available-for-sale securities	Other equity valuation adjustments	
Available-for-sale securities - reflex	(167,044)	79,862	-	(87,182)
Other equity valuation adjustments - reflection (2)	1,256,014	-	(2,151)	1,253,863
Gains/losses due to changes in equity interests - reflection (1) (2)	1,262,432	-	-	1,262,432
Other reflective equity valuation adjustments	(6,418)	-	(2,151)	(8,569)
Corporate reorganization adjustments:	4,409,314	-	-	4,409,314
Gains/losses due to changes in equity interests - Holding XS1 (1)	4,200,000	-	-	4,200,000
Gains/losses due to changes in equity interests - XS6 Participações (1)	22,499	-	-	22,499
Gains/losses from change in equity interests - CNP	(678)	-	-	(678)
Gains/losses due to changes in equity interests - XS5 Consórcios (1)	187,493	-	-	187,493
Total	5,498,284	79,862	(2,151)	5,575,995

(1) Reflects transaction between partners, resulting from corporate operations carried out in accordance with the agreements entered into.

(2) It includes the gain from change in equity interest related to association agreements signed with Tokio Marine and Icatu.

e) Earnings per share

e.1) Basic

In compliance with the legislation of corporations, in the Parent Company the basic earnings per share is calculated by dividing the net income for the period by the weighted average number of total common shares outstanding in the period, excluding the shares acquired by the Company and held as treasury shares. The Table below shows basic earnings per share:

Parent company / Consolidated	3rd quarter of 2022	3rd quarter of 2021	January 1st to September 30th, 2022	January 1st to September 30th, 2021
Profit attributable to stockholders of the Group –thousands	766,250	492,136	2,004,076	1,350,427
Weighted average number of common shares issued	3,000,000	3,000,000	3,000,000	3,000,000
Basic earnings per share - R\$	0.25542	0.16405	0.66803	0.45014

e.2) Diluted

Diluted earnings per share are calculated by adjusting the weighted average number of outstanding common shares to assume the conversion of all potential diluted common shares. The Company does not have any potential diluted common share class.

f) Dividends

On April 14, 2022, the Annual General Meeting of CAIXA Seguridade approved, pursuant to the Management Proposal, the allocation of net income for the year ended December 31, 2021, considering the following:

- R\$ 94,808 allocated to the legal reserve, pursuant to item "a" of article 56 of the Bylaws;
- R\$ 733,839 fully allocated to the dividend account and paid in advance to shareholders; and
- R\$ 1,067,505 to be allocated to the statutory reserve, pursuant to item "f" of article 56 of the Bylaws, and the Company's management may decide on the use of this reserve for future capital increase, for reinvestment in CAIXA Seguridade's operations, or for complementary distribution of dividends upon receipt of dividends from the Company's investees.

On the same date, at an Extraordinary Meeting of the Board of Directors of CAIXA Seguridade, the payment of additional dividends to the parent company CAIXA and its minority shareholders was approved, effective on April 29, 2022 (with the shareholding cut-off date set at April 20, 2022 and ex-dividend date on April 22, 2022), in the amount of R\$ 887,370, in contra-entry to the statutory reserve account, this amount being calculated based on the profits earned by the Company in 2021.

Note 17 - Distribution revenue

On June 30, 2015, CAIXA Seguridade Conglomerate and CAIXA entered into a concession agreement whereby CAIXA granted CAIXA Seguridade Conglomerate the right to freely negotiate and receive the full financial consideration due from institutions that have contracted with it to have access to the distribution network and use the brand for distribution and selling of the products, without prejudice to the consideration paid to CAIXA by operating companies for the rendering of products distribution and selling services.

In addition, as of January 2021, the Group started to record Broker or intermediation income earned by CAIXA Corretora, a wholly-owned subsidiary of CAIXA Seguridade, due to its performance as the Group's own broker. Revenues are recorded as a result of the provision of brokerage or intermediation services on the security products distributed in the Balcão CAIXA Distribution Network.

The table below shows the aforementioned distribution revenues earned by the CAIXA Seguridade Group:

Description	3rd quarter of 2022		3rd quarter of 2021	
	Parent company	Consolidated	Parent company	Consolidated
Premium Bonds	-	-	151	151
Credit Letter	-	-	1,466	1,466
Private Pension	10,914	10,914	12,724	12,724
Mortgage	31,475	31,475	30,370	30,370
Credit life (2)	(9,961)	(9,961)	(7,819)	(7,819)
Miscellaneous Risks ⁽¹⁾	1,132	1,132	1,228	1,228
Revenue from distribution network access and use of brand - Subtotal	33,560	33,560	38,120	38,120
Life insurance	-	38,791	-	25,327
Credit life	-	234,232	-	209,430
Private Pension	-	23,352	-	18,838
Mortgage	-	15,800	-	5,017
Homeowner	-	79,334	-	50,130
Premium Bonds	-	20,491	-	6,380
Credit Letter	-	78,055	-	625
Assistance	-	6,410	-	-
Corporate	-	2,996	-	23
Auto	-	98	-	-
dental plan	-	11	-	-
Income from services rendered - Subtotal	-	499,570	-	315,770
Distribution Revenue - Total	33,560	533,130	38,120	353,890

(1) Easy Residential; Home Insurance; Multirisk Insurance; Lottery Insurance; Engineering Risk Insurance; Life; Self; Health

(2) The amount refers to credit life cancellations related to the run-off operation.

Description	January 1st to September 30th, 2022		January 1st to September 30th, 2021	
	Parent company	Consolidated	Parent company	Consolidated
Premium Bonds	-	-	3,266	3,266
Credit Letter	-	-	5,181	5,181
Private Pension	35,316	35,316	39,594	39,594
Mortgage	93,486	93,486	95,204	95,204
Credit life (2)	(30,141)	(30,141)	11,866	11,866
Miscellaneous Risks ⁽¹⁾	8,541	8,541	8,384	8,384
Revenue from distribution network access and use of brand - Subtotal	107,202	107,202	163,495	163,495
Life insurance	-	92,495	-	51,124
Credit life	-	541,664	-	387,530
Private Pension	-	68,900	-	48,703
Mortgage	-	37,630	-	6,133
Homeowner	-	200,054	-	99,081
Premium Bonds	-	40,245	-	6,380
Credit Letter	-	164,502	-	625
Assistance	-	11,754	-	-
Corporate	-	6,259	-	23
Auto	-	206	-	-
dental plan	-	11	-	-
Income from services rendered - Subtotal	-	1,163,720	-	599,599
Distribution Revenue - Total	107,202	1,270,922	163,495	763,094

(1) Easy Residential; Home Insurance; Multirisk Insurance; Lottery Insurance; Engineering Risk Insurance; Life; Self; Health
(2) The amount refers to credit life cancellations related to the run-off operation.

Note 18 - Cost of the service provided

Description	3rd quarter of 2022		3rd quarter of 2021	
	Parent company	Consolidated	Parent company	Consolidated
CAIXA Service Cost (1)	-	(23,428)	-	(9,608)
CAIXA Sales Force Cost (2)	-	(64,547)	-	(13,514)
Partner Sales Force Cost (2)	-	(8,274)	-	(1,117)
Total	-	(96,249)	-	(24,240)

(1) Refers to operating costs related to the partnerships entered into with XS3 Seguros, XS4 Capitalização, XS6 Assistência and XS6 Consórcios, for the purposes of distribution of insurance products at the CAIXA Branch, specifically regarding the price of the service charged by CAIXA for the distribution of said products at the counter.

(2) Refers to operating costs related to partnerships signed with XS3 Seguros, XS4 Capitalização, XS5 Consórcios and XS6 Assistência, for the purpose of distributing insurance products at the CAIXA Branch, specifically with regard to the amounts spent on awarding employees and partners that are indicators of insurance.

Description	January 1st to September 30th, 2022		January 1st to September 30th, 2021	
	Parent company	Consolidated	Parent company	Consolidated
CAIXA Service Cost (1)	-	(55,059)	-	(17,230)
CAIXA Sales Force Cost (2)	-	(138,376)	-	(29,289)
Partner Sales Force Cost (2)	-	(19,690)	-	(1,161)
Total	-	(213,125)	-	(47,680)

(1) Refers to operating costs related to the partnerships entered into with XS3 Seguros, XS4 Capitalização, XS6 Assistência and XS6 Consórcios, for the purposes of distribution of insurance products at the CAIXA Branch, specifically regarding the price of the service charged by CAIXA for the distribution of said products at the counter.

(2) Refers to operating costs related to partnerships signed with XS3 Seguros, XS4 Capitalização, XS5 Consórcios and XS6 Assistência, for the purpose of distributing insurance products at the CAIXA Branch, specifically with regard to the amounts spent on awarding employees and partners that are indicators of insurance.

Note 19 – Administrative expenses

Description	3rd quarter of 2022		3rd quarter of 2021	
	Parent company	Consolidated	Parent company	Consolidated
Personnel expenses	14,609	18,035	11,862	12,350
Management compensation	997	1,542	174	792
Outsourced services	2,215	2,660	1,471	1,519
Other administrative expenses	1,652	1,886	1,269	1,305
Total	19,473	24,123	14,776	15,966

Description	January 1st to September 30th, 2022		January 1st to September 30th, 2021	
	Parent company	Consolidated	Parent company	Consolidated
Personnel expenses	42,459	50,281	30,898	31,385
Management compensation	3,178	4,991	2,876	4,534
Outsourced services	7,918	8,856	10,000	10,078
Other administrative expenses	5,830	6,314	3,077	3,213
Total	59,385	70,442	46,851	49,210

Note 20 - Other Operating Income/Expenses

Description	3rd quarter of 2022		3rd quarter of 2021	
	Parent company	Consolidated	Parent company	Consolidated
Other operating income/expenses	4	4	5,935	5,935
TOTAL	4	5	5,935	5,935

Description	January 1st to September 30th, 2022		January 1st to September 30th, 2021	
	Parent company	Consolidated	Parent company	Consolidated
Other operating income/expenses	11,449	11,449	7,744	7,744
TOTAL	11,449	11,450	7,744	7,744

Note 21 - Financial result

Description	3rd quarter of 2022		3rd quarter of 2021	
	Parent company	Consolidated	Parent company	Consolidated
Financial income:	8,706	29,104	3,181	5,568
Certificates of bank deposit (CDBs)	-	-	(1)	(1)
Monetary restatement - miscellaneous	1,081	1,081	802	802
Quotas of fixed income investment funds	7,625	28,023	2,380	4,767
Financial expenses:	-	(168)	(556)	(556)
Others	-	(168)	(556)	(557)
Quotas of fixed income investment funds	-	-	-	1
Total	8,706	28,936	2,625	5,012

Description	January 1st to September 30th, 2022		January 1st to September 30th, 2021	
	Parent company	Consolidated	Parent company	Consolidated
Financial income:	24,426	64,610	5,631	8,854
Certificates of bank deposit (CDBs)	-	-	(1)	(1)
Monetary restatement - miscellaneous	6,114	6,114	802	802
Quotas of fixed income investment funds	18,312	58,496	4,830	8,053
Financial expenses:	(198)	(367)	(1,562)	(1,578)
Monetary restatement of dividends	-	-	(1,006)	(1,006)
Others	(198)	(367)	(556)	(557)
Quotas of fixed income investment funds	-	-	-	(15)
Total	24,228	64,243	4,069	7,276

Note 22 - Related parties

a) Controlling entity

CAIXA Seguridade was incorporated as a wholly-owned subsidiary of CAIXA, a financial institution in the form of a public company, linked to the Ministry of Economy, whose capital was fully paid in by the Federal Government. Thus, CAIXA Seguridade is under the direct control of CAIXA and indirectly of the National Treasury Secretariat - STN.

b) Related parties

Related parties	
Entity	Relationship
Union (National Treasury)	Indirect Parent Company
CAIXA	Direct Parent Company
CAIXA Holding	Direct Subsidiary
Caixa Corretora	
XS5 Consórcios	Directly Jointly Controlled
XS6 Assistência	
Too Seguros	Indirect Jointly Controlled
PAN Corretora	
XS3 Seguros	
XS4 Capitalização	
CNP Brasil (1)	Direct Affiliate
Holding XS1	
XS2 Life and Pension	Indirect Affiliate
CAIXA Loterias S.A.	Other Related Parties
CAIXA Cartão Holding S.A.	
CAIXA Distribuidora de Títulos e Valores Mobiliários S.A.	

(1) Direct investment by CAIXA Seguridade, CNP Brasil holds the following equity interests: a) Caixa Seguros Participações Securitárias Ltd, which holds equity investments in Caixa Seguradora S.A., CNP Capitalização S.A., Youse Seguradora S.A., PREVISUL Companhia de Seguros Previdência do Sul; b) CNP Administradora de Consórcios S.A.; c) Caixa Seguros Assessoria e Consultoria Ltda; d) Caixa Seguros Specialized in Health S.A.; e) Wiz Soluções e Corretagem de Seguros S.A.; f) Caixa Seguros Participações em Saúde Ltda. holder of the investment in participation in Odonto Empresas Convênios Dentários Ltda.; and g) CNPX S.A.S.

c) Transactions with related parties

Transactions with related parties (direct) are carried out in the course of CAIXA Seguridade's operating activities and are carried out under market conditions

c.1) Parent company

The balances of existing transactions with the related party CAIXA refer to deposits in demand deposit accounts (according to Note 8), as well as amounts payable related to the reimbursement of shared

expenses and operating activities provided for in the Agreement for the Execution of Operating Activities and Structure Sharing entered into between CAIXA and CAIXA Seguridade/CAIXA Corretora, as shown in Note 14.

The amounts payable due to the Parent Company are recorded in the accrual month and paid up to the 10th business day of the month following formal presentation to the Conglomerate. Accordingly, there are no amounts payable to CAIXA classified as non-current.

c.2) Joint ventures and associated companies:

The balances of existing transactions with related parties Too Seguros (jointly controlled) and CNP Brasil (affiliate) refer to amounts receivable from revenues from access to the distribution network and use of the Insurance Products brand received at the CAIXA Conglomerate Security, according to Note 17. These amounts are provided for in the contractual conditions of the operating agreements between CAIXA and CAIXA Seguridade.

Revenues from access to the distribution network receivable are recorded in the accrual month and received by the 5th business day of the following month. Thus, there are no amounts classified as non-current liabilities.

Furthermore, as of January/2021, the CAIXA Seguridade Conglomerate started to earn revenue from the provision of services in view of the performance of CAIXA Corretora as the Group's own broker, acting in the provision of Broker or intermediation services in the CAIXA Distribution Network.

As of September 30th, 2022, there was no default or impairment recorded in amounts receivable from related parties. The maximum credit risk exposure at the balance sheet date is the carrying amount of receivables mentioned in this note.

Additionally, the CAIXA Seguridade Conglomerate, as a direct/indirect shareholder, has the right to register and receive dividends and interest on equity from its investees, as provided for in Note 12.

Dividends receivable from these related parties are settled financially in the first half of the subsequent year and, therefore, are classified as current assets.

c.3) Other related parties

The existing balances and transactions with Management refer to amounts payable for share in the profit of the Company.

The following tables present the results and equity balances with related parties, considering the nature of the relationship with the entities:

d) Composition of equity balances arising from related party transactions:

Description	Parent company							
	09/30/2022			12/31/2021				
	Parent company	Subsidiaries/Jointly controlled/Affiliates	Other related parties	Total	Parent company	Joint ventures/ associates	Other related parties	Total
Assets:	358	55,375	-	55,733	153	457,204	-	457,357
Cash and cash equivalents (1)	358	-	-	358	153	-	-	153
CAIXA	358	-	-	358	153	-	-	153
Dividends receivable:	-	10,000	-	10,000	-	419,310	-	419,310
CNP Brasil	-	-	-	-	-	110,438	-	110,438
CAIXA Holding	-	10,000	-	10,000	-	6,773	-	6,773
Holding XS1	-	-	-	-	-	302,099	-	302,099
Accounts receivable: (2)	-	45,375	-	45,375	-	37,894	-	37,894
CNP Brasil	-	26,635	-	26,635	-	31,843	-	31,843
Too Seguros	-	1,554	-	1,554	-	1,131	-	1,131
XS2 Vida e Previdência	-	16,179	-	16,179	-	-	-	-
Caixa Corretora	-	1,007	-	1,007	-	4,920	-	4,920
Liabilities:	10,779	-	1,226	12,005	13,543	-	2,406	15,949
Accounts payable: (3)	10,779	-	1,226	12,005	13,543	-	2,406	15,949
CAIXA	10,779	-	-	10,779	13,543	-	-	13,543
Management	-	-	1,226	1,226	-	-	2,406	2,406

(1) The amount presented does not include the portion of R\$ 57 (R\$ 57 as of December 31, 2021) related to the balance in a demand deposit account held at financial institutions not related to CAIXA Seguridade.

(2) The amount presented does not include the portion of R\$ 458 (R\$ 382 on December 31, 2021) related to Revenues from access to the distribution network and use of the brand to be received from parties unrelated to CAIXA Seguridade, as explained in Note 10 - Amounts receivable.

(3) The amount presented does not include the installment of R\$1,924 (R\$481 as of December 31, 2021) related to D&O Insurance payable. In addition, it does not include the balance of R\$ 19 (R\$ 52 on December 31, 2021) related to Independent Audit Services from parties not related to CAIXA Seguridade, as well as the balance of R\$ 58 (R\$ 50 on 31 December 2021) related to INSS withheld payable, as explained in Note 14 - Amounts payable.

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

Description	Consolidated							
	09/30/2022			Total	12/31/2021			
	Parent company	Subsidiaries/Jointly controlled/Affiliates	Other related parties		Parent company	Joint ventures/ associates	Other related parties	Total
Assets:	753	143,648	-	144,401	412	591,115	-	591,527
Cash and cash equivalents (1)	753	-	-	753	412	-	-	412
CAIXA	753	-	-	753	412	-	-	412
Dividends receivable:	-	-	-	-	-	415,515	-	415,515
CNP Brasil	-	-	-	-	-	110,438	-	110,438
Holding XS1	-	-	-	-	-	302,099	-	302,099
XS4 Capitalização	-	-	-	-	-	2,978	-	2,978
Interest on capital receivable:	-	13,531	-	13,531	-	11,091	-	11,091
Too Seguros	-	13,531	-	13,531	-	11,091	-	11,091
Accounts receivable: (2)	-	130,117	-	130,117	-	164,509	-	164,509
CNP Brasil	-	26,635	-	26,635	-	31,843	-	31,843
Too Seguros	-	1,554	-	1,554	-	1,131	-	1,131
XS2 Vida e Previdência	-	48,800	-	48,800	-	96,930	-	96,930
XS3 Seguros	-	20,329	-	20,329	-	27,681	-	27,681
XS4 Capitalização	-	7,352	-	7,352	-	2,551	-	2,551
XS5 Consórcios	-	24,547	-	24,547	-	4,362	-	4,362
XS6 Participações	-	900	-	900	-	11	-	11
Liabilities:	96,038	-	1,226	97,264	41,977	-	2,406	44,383
Accounts payable: (3)	96,038	-	1,226	97,264	41,977	-	2,406	44,383
CAIXA	96,038	-	-	96,038	41,977	-	-	41,977
Management	-	-	1,226	1,226	-	-	2,406	2,406

(1) The amount presented does not include the portion of R\$57 (R\$58 as of December 31, 2021) related to the balance in demand deposits held with financial institutions not related to CAIXA Seguridade.

(2) The amount presented does not include the portion of R\$ 573 (R\$ 577 on December 31, 2021) related to Revenues from access to the distribution network and use of the brand to be received from parties unrelated to CAIXA Seguridade, as explained in Note 10 - Amounts receivable.

(3) The amount presented does not include the installment of R\$1,924 (R\$481 as of December 31, 2021) related to D&O Insurance payable. In addition, it does not include the balance of R\$ 19 (BRL 52 on December 31, 2021 related to Independent Audit Services from parties not related to CAIXA Seguridade, as well as the balance of R\$ 84 (R\$ 84 on 31 December 2021) related to INSS withheld payable, as explained in Note 14 - Amounts payable.

e) Revenues and expenses arising from transactions with related parties:

Description	Parent company					
	3rd quarter of 2022			3rd quarter of 2021		
	Parent company	Joint ventures/ associates	Total	Parent company	Joint ventures/ associates	Total
Revenue:	-	32,975	32,975	-	37,275	37,275
Revenue from distribution network access and use of brand: (1)	-	32,472	32,472	-	37,275	37,275
CNP Brasil	-	27,710	27,710	-	34,287	34,287
Too Seguros	-	4,762	4,762	-	2,988	2,988
Other operating income:	-	-	-	-	-	-
CAIXA	-	-	-	-	-	-
XS2 Vida e Previdência	-	-	-	-	-	-
XS3 Seguros	-	-	-	-	-	-
Financial income:	-	503	503	-	-	-
CAIXA	-	-	-	-	-	-
CNP Brasil	-	-	-	-	-	-
XS2 Vida e Previdência	-	503	503	-	-	-
Expenses	(18,250)	-	(18,250)	(12,959)	-	(12,959)
Administrative costs: (2)	(18,250)	-	(18,250)	(13,514)	-	(13,514)
CAIXA	(18,250)	-	(18,250)	(13,514)	-	(13,514)
Financial expenses:	-	-	-	555	-	555
CAIXA	-	-	-	555	-	555

(1) The amount presented does not include the portion of R\$ 1.088 (R\$ 845 - in the same period of the previous year) related to Revenues from access to the distribution network and use of the brand originating from parties unrelated to CAIXA Seguridade.

(2) Administrative Expenses include the shared expenses and operating activities provided for in the Operating Activities and Structure Sharing Agreement entered into between CAIXA and CAIXA Seguridade. The amount presented in the period does not include the portion of R\$ 1,223 (R\$ 1,262 - in the same period of the previous year) related to administrative expenses incurred with parties not related to CAIXA Seguridade.

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

Description	Consolidated					
	3rd quarter of 2022			3rd quarter of 2021		
	Parent company	Joint ventures/ associates	Total	Parent company	Joint ventures/ associates	Total
Revenue:	-	528,348	528,348	5,933	321,105	327,038
Revenue from distribution network access and use of brand: (1)	-	32,472	32,472	-	37,275	37,275
CNP Brasil	-	27,710	27,710	-	34,287	34,287
Too Seguros	-	4,762	4,762	-	2,988	2,988
Service Provision Revenues	-	495,373	495,373	-	283,829	283,829
XS2 Vida e Previdência	-	296,375	296,375	-	233,763	233,763
XS3 Seguros	-	94,393	94,393	-	50,066	50,066
XS4 Capitalização	-	20,140	20,140	-	-	-
XS5 Consortia	-	78,055	78,055	-	-	-
XS6 Participações	-	6,410	6,410	-	-	-
Other operating income:	-	-	-	5,934	1	5,935
CAIXA	-	-	-	5,934	-	5,934
XS2 Vida e Previdência	-	-	-	-	-	-
XS3 Seguros	-	-	-	-	1	1
Financial income:	-	503	503	(1)	-	(1)
CAIXA	-	-	-	(1)	-	(1)
CNP Brasil	-	-	-	-	-	-
XS2 Vida e Previdência	-	503	503	-	-	-
Expenses/Costs	(118,845)	-	(118,845)	(39,900)	-	(39,900)
Administrative costs: (2)	(22,596)	-	(22,596)	(15,660)	-	(15,660)
CAIXA	(22,596)	-	(22,596)	(15,660)	-	(15,660)
Financial expenses:	-	-	-	-	-	-
CAIXA	-	-	-	-	-	-
Costs of services provided	(96,249)	-	(96,249)	(24,240)	-	(24,240)
CAIXA	(96,249)	-	(96,249)	(24,240)	-	(24,240)

(1) The amount presented does not include the portion of R\$ 1.088 (R\$ 845 - in the same period of the previous year) related to Revenues from access to the distribution network and use of the brand originating from parties unrelated to CAIXA Seguridade.

(2) Administrative Expenses include the shared expenses and operating activities provided for in the Operating Activities and Structure Sharing Agreement entered into between CAIXA and CAIXA Seguridade. The amount presented in the period does not include the portion of R\$ 1,527 (R\$ 1,347 - in the same period of the previous year) related to administrative expenses incurred with parties not related to CAIXA Seguridade.

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

Description	Parent company					
	January 1st to September 30th, 2022			January 1st to September 30th, 2021		
	Parent company	Joint ventures/ associates	Total	Parent company	Joint ventures/ associates	Total
Revenue:	-	119,544	119,544	5,934	159,016	164,950
Revenue from distribution network access and use of brand: (1)	-	103,449	103,449	-	157,206	157,206
CNP Brasil	-	91,139	91,139	-	149,263	149,263
Too Seguros	-	12,310	12,310	-	7,943	7,943
Other operating income:	-	11,445	11,445	5,934	1,810	7,744
CAIXA	-	-	-	5,934	-	5,934
XS2 Vida e Previdência	-	11,445	11,445	-	-	-
XS3 Seguros	-	-	-	-	1,810	1,810
Financial income:	-	4,650	4,650	-	-	-
CAIXA	-	-	-	-	-	-
CNP Brasil	-	97	97	-	-	-
XS2 Vida e Previdência	-	4,553	4,553	-	-	-
Expenses	(53,870)	-	(53,870)	(39,744)	-	(39,744)
Administrative costs: (2)	(53,870)	-	(53,870)	(39,293)	-	(39,293)
CAIXA	(53,870)	-	(53,870)	(39,293)	-	(39,293)
Financial expenses:	-	-	-	(451)	-	(451)
CAIXA	-	-	-	(451)	-	(451)

(1) The amount presented does not include the portion of R\$ 3,753 (R\$ 6,289 – in the same period of the previous year) related to Revenues from access to the distribution network and use of the brand from parties unrelated to CAIXA Seguridade.

(2) Administrative Expenses include the shared expenses and operating activities provided for in the Operating Activities and Structure Sharing Agreement entered into between CAIXA and CAIXA Seguridade. The amount presented in the period does not include the portion of R\$ 5,515 (R\$ 7,558 – in the same period of the previous year) related to administrative expenses incurred with parties not related to CAIXA Seguridade.

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

Description	Consolidated					
	January 1st to September 30th, 2022			January 1st to September 30th, 2021		
	Parent company	Joint ventures/ associates	Total	Parent company	Joint ventures/ associates	Total
Revenue:	-	1,274,219	1,274,219	5,933	442,845	448,778
Revenue from distribution network access and use of brand: (1)	-	103,449	103,449	-	157,206	157,206
CNP Brasil	-	91,139	91,139	-	149,263	149,263
Too Seguros	-	12,310	12,310	-	7,943	7,943
Service Provision Revenues	-	1,154,675	1,154,675	-	283,829	283,829
XS2 Vida e Previdência	-	703,059	703,059	-	233,763	233,763
XS3 Seguros	-	236,393	236,393	-	50,066	50,066
XS4 Capitalização	-	38,967	38,967	-	-	-
XS5 Consortia	-	164,502	164,502	-	-	-
XS6 Participações	-	11,754	11,754	-	-	-
Other operating income:	-	11,445	11,445	5,934	1,810	7,744
CAIXA	-	-	-	5,934	-	5,934
XS2 Vida e Previdência	-	11,445	11,445	-	-	-
XS3 Seguros	-	-	-	-	1,810	1,810
Financial income:	-	4,650	4,650	(1)	-	(1)
CAIXA	-	-	-	(1)	-	(1)
CNP Brasil	-	97	97	-	-	-
XS2 Vida e Previdência	-	4,553	4,553	-	-	-
Expenses/Costs	(277,557)	-	(277,557)	(90,125)	-	(90,125)
Administrative costs: (2)	(64,432)	-	(64,432)	(41,439)	-	(41,439)
CAIXA	(64,432)	-	(64,432)	(41,439)	-	(41,439)
Financial expenses:	-	-	-	(1,006)	-	(1,006)
CAIXA	-	-	-	(1,006)	-	(1,006)
Other operating expenses	-	-	-	-	-	-
CAIXA	-	-	-	-	-	-
Costs of services provided	(213,125)	-	(213,125)	(47,680)	-	(47,680)
CAIXA	(213,125)	-	(213,125)	(47,680)	-	(47,680)

(1) The amount presented does not include the portion of R\$ 3,753 (R\$ 6,289 – in the same period of the previous year) related to Revenues from access to the distribution network and use of the brand from parties unrelated to CAIXA Seguridade.

(2) Administrative Expenses include the shared expenses and operating activities provided for in the Operating Activities and Structure Sharing Agreement entered into between CAIXA and CAIXA Seguridade. The amount presented in the period does not include the portion of R\$ 6,010 (R\$ 7,771 – in the same period of the previous year) related to administrative expenses incurred with parties not related to CAIXA Seguridade.

f) Remuneration of key management personnel

The remuneration of key Management personnel, including the remuneration of the management of subsidiaries, totaled R\$ 4,991 until September 30, 2022 (September 30, 2021 - R\$ 4,534), as shown in Note 19 – Administrative Expenses.

The Company's officers or subsidiaries with an employment relationship with the parent company have their post-employment benefits paid for by it, while the other officers do not receive any post-employment assistance.

Up to the date of these financial statements, the Company had no share-based compensation policy.

g) Employee and executive compensation

As determined by Law No. 13,303 of June 30, 2016, regulated by Decree No. 8,945/2016, as well as in accordance with the provisions contained in Technical Pronouncement CPC 05 (R1), information regarding the remuneration of personnel, including managers and counselors.

Monthly remuneration paid to Caixa Seguridade employees and Management (in Reais):

Description	Parent Company and Consolidated	
	09/30/2022	12/31/2021
Employees		
Lowest salary ¹	11,311	10,473
Highest salary ¹	47,725	44,189
Average Salary ¹	22,287	20,561
Average global benefit ²	8,173	6,360
Management		
CEO	50,240	50,240
Directors	41,868	41,868
Average global benefit ²	5,772	3,963
Board members		
Audit Committee	9,525	9,525
Board of Directors	4,762	4,762
Supervisory Board	4,762	4,762
<p>(1) Salary of employees assigned by CAIXA, the costs of which are reimbursed to CAIXA pursuant to the Agreement for Sharing of Infrastructure and Operating Activities.</p> <p>(2) Average global value of the benefits offered, considering medical and dental assistance, food and meal allowances, day care allowance, transportation allowance, supplementary pension and other benefits.</p>		
Description	Parent Company and Consolidated	
	09/30/2022	12/31/2021
hired employees	115	112

Note 23 - Subsequent Events

a) Dividend distribution – CAIXA Corretora

On October 26, 2022, the Board of Directors of CAIXA Corretora approved the early distribution of results to its sole shareholder, CAIXA Seguridade, in an amount equivalent to R\$ 520,000,000.00 (five hundred and twenty million reais), as dividends interim statements against the profits earned by the Company until September 30, 2022, as a contra entry to the retained earnings account presented in the balance sheet, with financial settlement after the disclosure of the respective Interim financial statements of CAIXA Seguridade.

b) Dividend distribution - CAIXA Seguridade

On October 27, 2022, CAIXA Seguridade informed its shareholders that its Board of Directors approved the distribution of dividends equivalent to 90.0% of the adjusted net income earned until June 30, 2022, in the amount of R\$1,058. 341,420.47, as follows:

Actions	Earnings per share
CXSE3 (ON)	R\$ 0.352780473

Dividends will be paid on November 11, 2022 and will be based on the shareholding position on November 03, 2022, with shares traded ex-dividend as of November 04, 2022.

The payment of this right will be made by deposit in the current account held by the shareholders, as informed by them to Banco Bradesco S.A., the depository financial institution of the shares issued by the Company.

Alternatively, to receive the dividends to which they are entitled, shareholders may present themselves at the branch of Banco Bradesco S.A. of their choice, bearing documents that prove ownership of the Company's shares. Proceeds related to shares held in custody by CBLC – Companhia Brasileira de Liquidação e Custodia will be paid to said custodian, who will transfer them to shareholders through the Depositing Brokers.

c) Divestment of non-strategic holdings - Corporate reorganization

Continuing with the strategy of focusing the Company's activities on Bancassurance CAIXA, described in item "a" of Note 1 - Operational context and general information, represented in this case by the intention to sell, to CNP Assurances, the equity interests indirectly held, by through CNP Brasil, Previsul, CNP Cap, Odonto Empresas and CNP Consórcios, we highlight the achievement of the following corporate reorganization events of the CNP Brasil Group provided for in the loan for the Purchase and Sale of Equity Interests signed, which should produce effects assets and on the results of CAIXA Seguridade, as follows:

c.1) Partial Spin-Off CNP Brasil – Odonto Empresas

On October 31, 2022, the Extraordinary General Meeting of CNP Brasil approved the partial spin-off of the company, with a version of the spun-off assets, consisting of the investment in equity interest in Odonto Empresas Convênios Dentários Ltda ("Odonto Empresas"), for the investee itself.

In this regard, it should be clarified that the partial spin-off in question, carried out on the base date of December 31, 2021, considers other corporate movements carried out within the scope of CNP Brasil in order to enable the corporate structure prior to the present spin-off event, according to definitions of pre-closing constants to the loan in question.

Thus, the portion to be spun-off from the equity of CNP Brasil and transferred to the merging company is composed of certain assets and liabilities of CNP Brasil as of December 31, 2021, including all the shares issued by Odonto held by CNP Brasil, equivalent to 3,040,049,342 (three billion, forty million, forty-nine thousand, three hundred and forty-two), with a nominal value of R\$ 0.01 (one cent of real) each, representing 100% (one hundred percent) of the share capital. The value of the spun-off net assets is composed of (i) the capital stock in the amount of twenty-six million reais (R\$26,000,000.00.00) and (ii) the profit reserve and the balance of the equity adjustment reserve referring to securities, corresponding to the amount of R\$ 172,478.68 (one hundred and seventy-two thousand, four hundred and seventy-eight reais and sixty-eight cents)

The merger of the Split-off Portion into the Merging Company will only be effective after authorization from the National Supplementary Health Agency ("ANS"), pursuant to ANS Normative Resolution No. 525, of April 29, 2022, and ANS Normative Instruction No. 21, of April 29, 2022.

Thus, considering the other contractual conditions established, the perspective is that the conclusion of this operation will determine the following impacts on equity and on the results of CAIXA Seguridade:

Disposal of CNP Consórcios	09/30/2022
Estimated gross income from disposal of equity interest (1)	5,837
Discontinued result - January 01 to September 30, 2022	(465)
Financial effect estimate - Estimated net cash inflow (1)	15,840

(1) Estimated capital gain, gross of tax effects, subject to the adjustments provided for in the contract.

c.2) Partial Spin-Off CNP Brasil – Holding Saúde

On October 31, 2022, the Extraordinary General Meeting of CNP Brasil approved the partial spin-off of the company, with a version of the spun-off assets, consisting of the investment in equity interest in CNP Seguros Participações em Saúde Ltda. (“Holding Saúde”), for the investee itself.

In this regard, it should also be clarified that the partial spin-off in question, carried out on the base date of December 31, 2021, considers other corporate movements carried out within the scope of CNP Brasil with a view to making Holding Saúde (new Holding SUSEP) a vehicle for disposal of the equity interests held by the group in CNP Cap and Previsul, in accordance with the pre-closing definitions contained in the loan in question.

Thus, the portion to be spun-off from the shareholders' equity of CNP Brasil, transferred to the merging company, is composed of certain assets and liabilities of CNP Brasil on December 31, 2021, including all the shares issued by Holding Saúde (Nova Holding SUSEP), equivalent to 398,384,900 (three hundred and ninety-eight million, three hundred and eighty-four thousand and nine hundred) shares, representing 100% (one hundred percent) of the share capital. The value of the spun-off net assets is composed of (i) the capital stock in the amount of R\$ 270,000,000.00 (two hundred and seventy million reais) (ii) the profit reserve in the amount of R\$ 3,993,822.18 (three million, nine hundred and ninety-three thousand, eight hundred and twenty-two reais and eighteen cents), and (iii) the negative balance of the equity adjustment reserve referring to securities in the amount of R\$ 48,280,855.83 (forty-eight million, two hundred and eighty thousand, eight hundred and fifty-five reais and eighty-three cents).

Thus, considering the contractual conditions established, as well as the conditions precedent defined, the perspective is that the conclusion of the sale of Holding Saúde will be carried out after authorization by the Superintendence of Private Insurance (“SUSEP”).

Disposal of CNP Consórcios	09/30/2022
Estimated gross income from disposal of equity interest (1) (2)	58,346
Discontinued result - January 01 to September 30, 2022 (2)	2,153
Financial effect estimate - Estimated net cash inflow (1) (2)	145,563

(1) Estimated capital gain, gross of tax effects, subject to the adjustments provided for in the contract.

(2) Considers the equity and results of CNP Cap and Previsul - operating companies targeted by the present divestment proposal.

c.3) Partial Spin-Off CNP Brasil – CNP Consórcios

On October 31, 2022, the Extraordinary General Meeting of CNP Brasil approved the partial spin-off of the company, with a version of the spun-off assets, consisting of the investment in equity interest in Caixa Consórcios S.A. Consortium Administrator (“CNP Consórcios”), for the investee itself.

In this regard, it should be clarified that the partial spin-off in question, carried out on the base date of December 31, 2021, considers other corporate movements carried out within the scope of CNP Brasil in order to enable the corporate structure prior to the present spin-off event, according to definitions of pre-closing constants to the loan in question.

Thus, the portion to be spun off from CNP Brasil's shareholders' equity and transferred to the Incorporating Company is composed of all the shares issued by CNP Consórcio held by CNP Brasil, equivalent to 7,711,637 (seven million, seven hundred and eleven thousand, six hundred and thirty-seven), representing 100% (one hundred percent) of the capital stock. The value of the spun-off net assets is composed of (i) the capital stock in the amount of R\$ 175,000,000.00 (one hundred and seventy-five million reais) (ii) the profit reserve in the amount of R\$ 32,963,022, 25 (thirty-two million, nine hundred sixty-three thousand, twenty-two reais and twenty-five cents), and (iii) the negative balance of the equity adjustment reserve referring to securities in the amount of R\$5,966. 962.04 (five million, nine hundred and sixty-six thousand, nine hundred and sixty-two reais and four cents)

Thus, considering the contractual conditions established, as well as the conditions precedent defined, the perspective is that the conclusion of this operation will determine the following impacts on equity and on the results of CAIXA Seguridade:

Disposal of CNP Consórcios	09/30/2022
Estimated gross income from disposal of equity interest (1)	302,962
Discontinued result - January 01 to September 30, 2022	36,494
Financial effect estimate - Estimated net cash inflow (1)	299,887

(1) Estimated capital gain, gross of tax effects, subject to the adjustments provided for in the contract.

September 30, 2022

Explanatory notes to the interim financial statements

In thousands of reais, unless otherwise stated.

CAIXA SEGURIDADE PARTICIPAÇÕES S.A.

EXECUTIVE BOARD

ANDRÉ NUNES
CEO

EDUARDO COSTA OLIVEIRA
EXECUTIVE OFFICER

HEBERT LUIZ GOMIDE FILHO
EXECUTIVE OFFICER

ÁGATA JANJACOMO DE SIQUEIRA
EXECUTIVE OFFICER

MURILO VAZ GONÇALVES
ACCOUNTANT
CRC-020012/O-8 - DF

MANAGEMENT MEMBERS

CEO

André Nunes

Directors

Ágata Janjacomo de Siqueira

Eduardo Costa Oliveira

Hebert Luiz Gomide Filho

Board of Directors

Marco Antonio da Silva Barros.

Leonardo José Rolim Guimarães

Ilana Trombka.

Fernando Alcantara de Figueredo Beda

Antônio Joaquim Gonzalez Rio-Mayor

Supervisory Board

Marcos Brasileiro Rosa

Humberto Fernandes de Moura

Denis do Prado Netto

Statutory Audit Committee

Antônio Joaquim Gonzalez Rio-Mayor

EDUARDO BONA SAFE DE MATOS

Roberto musto

Telmo Marques Costa

Accountant

Murilo Vaz Gonçalves

CRC-020012/O-8 - DF

(Convenience translation into English from the original
previously issued in Portuguese)

CAIXA SEGURIDADE PARTICIPAÇÕES S.A.

Independent auditor's report

**Quarterly information
As at September 30, 2022**

CAIXA SEGURIDADE PARTICIPAÇÕES S.A.

**Quarterly information
As at September 30, 2022**

Contents

Independent auditor's review report on the interim financial information

Balance sheet

Income statement

Comprehensive income statement

Statement of changes in equity

Statement of cash flows

Statement of value added

Notes to the quarterly information



INDEPENDENT AUDITOR'S REVIEW REPORT ON THE INTERIM FINANCIAL INFORMATION

To the
Shareholders and Management of
Caixa Seguridade Participações S.A.
Brasília - DF

Introduction

We have reviewed the individual and consolidated interim financial information of **Caixa Seguridade Participações S.A.** (the Company), included in the Quarterly Information, for the quarter ended September 30, 2022, which comprise the balance sheet as at September 30, 2022 and the respective statements of income and comprehensive income for the three- and nine-month periods then ended, and of changes in equity and cash flows for the nine-month period then ended, as well as the corresponding notes to the financial statements, including a summary of main accounting practices.

The Company's Management is responsible for the preparation of the individual and consolidated interim financial information in accordance with NBC TG 21 (R4) / CPC 21 (R1) - Interim financial information and with International Accounting Standard (IAS) 34 - Interim Financial Reporting, issued by the International Accounting Standards Board (IASB), and for the presentation of this information in accordance with the standards issued by the Brazilian Securities and Exchange Commission (CVM) applicable to the Quarterly Information. Our responsibility is to express a conclusion on this interim financial information based on our review.

Scope of the review

We conducted our review in accordance with Brazilian and international standards for reviewing interim information (NBC TR 2410 and ISRE 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity). An interim review consists principally of applying analytical and other review procedures, and making enquiries of and having discussions with persons responsible for financial and accounting matters. An interim review is substantially less in scope than an audit conducted in accordance with auditing standards. An interim review does not provide assurance that we would become aware of any or all significant matters that might be identified in an audit. Accordingly, we do not express such an audit opinion.

Conclusion on the individual and consolidated interim information

Based on our review, we are not aware of any fact that leads us to believe that the individual and consolidated interim financial information included in the Quarterly Information referred to above has not been prepared, in all material respects, in accordance with NBC TG 21 (R4) / CPC 21 (R1) and IAS 34, applicable to the preparation of the Quarterly Information, and presented in accordance with the standards issued by the Brazilian Securities and Exchange Commission (CVM).



Other matters

Statements of value added

The interim financial information referred to above includes the individual and consolidated statements of value added, for the nine-month period ended September 30, 2022, prepared under responsibility of the Company's Management, and presented as supplementary information for the purposes of IAS 34. These statements were submitted to review procedures executed with the review of the quarterly information, with the purpose of concluding whether they are reconciled with the interim financial information and accounting records, as applicable, and if its form and contents meet the criteria defined in NBC TG 09 / CPC 09 - Statement of Value Added. Based on our review, we are not aware of any fact that would lead us to believe that these statements of value added were not prepared, in all material respects, in accordance with the criteria established in these standards and consistently with the individual and consolidated interim financial information taken as a whole.

The accompanying interim financial information have been translated into English for the convenience of readers outside Brazil.

Brasília-DF, November 8, 2022.



BDO RCS Auditores Independentes SS
CRC 2 DF 002567/F

Fabiano de Oliveira Barbosa
Accountant CRC DF 015827/O-3

OPINION OF THE SUPERVISORY BOARD

The Supervisory Board of Caixa Seguridade Participações S.A., in the exercise of its legal and statutory powers, examined the Interim Financial Statements and the budget execution of Caixa Seguridade Participações S.A., for the period ended September 30, 2022, which were approved by the Board of Directors on November 8, 2022.

Based on the examinations carried out, on the information and clarifications received during the 3rd quarter/2022 by the Company's Management and also on the Report of the independent auditing company, BDO RCS Auditores Independentes, this Fiscal Council is of the opinion, without reservations, that the aforementioned documents are in a position to be released to the market.

Brasilia, November 08, 2022.

DENIS DO PRADO NETTO
Counselor

HUMBERTO FERNANDES DE MOURA
Counselor

MARCOS BRASILIANO ROSA
Board Chairman



DECLARATION

André Nunes, Brazilian, married, manager, holder of identity card (RG) nº 0563392539 MD DF, enrolled in CPF/MF under No. 540.311.689-34, with Office in SAUS Quadra 3, Block E, 3rd floor, Matriz II - CEP 70.070-030, Brasília/DF, in quality of legal representative of the Caixa Seguridade Participações S.A. ("Company"), private legal entity, headquartered in the city of Brasilia, Federal District, in Southern Municipalities Sector, Block E, 3rd floor, registered in CNPJ/MF under the No. 22.543.331/ 0001-00, declares, in accordance with paragraphs V and VI of paragraph 1 of Project 25 of the Commission's statement of Securities N ° 480, of 7 December 2009, that:

i) reviewed, discussed and agreed with the opinions expressed in the independent auditors' report on the Company's individual and consolidated financial statements for the period ended September 30, 2022.

II) reviewed, discussed and agreed with the Company's individual and consolidated financial statements for the period ended September 30, 2022.

Brasilia, November 8th, 2022

ANDRÉ NUNES



DECLARATION

Hebert Luiz Gomide Filho, Brazilian, married, bank employee, holder of Identity Card (RG) nº 3.196.103 SSP/DF, enrolled in CPF / MF under no. 000.800.746-26, with Office in SAUS Quadra 3, Block E, 3rd floor, Matriz II - CEP 70.070-030, Brasília/DF, in quality of legal representative of the Caixa Seguridade Participações S.A. ("Company"), private legal entity, headquartered in the city of Brasilia, Federal District, in Southern Municipalities Sector, Block E, 3rd floor, registered in CNPJ/MF under the No. 22.543.331/ 0001-00, declares, in accordance with paragraphs V and VI of paragraph 1 of Project 25 of the Commission's statement of Securities N ° 480, of 7 December 2009, that:

i) reviewed, discussed and agreed with the opinions expressed in the independent auditors' report on the Company's individual and consolidated financial statements for the period ended September 30, 2022.

II) reviewed, discussed and agreed with the Company's individual and consolidated financial statements for the period ended September 30, 2022.

Brasilia, November 8th, 2022

HEBERT LUIZ GOMIDE FILHO



DECLARATION

Eduardo Costa Oliveira, Brazilian, married, bank employee, holder of identity card (CNH) No. 01631848903 DETRAN/DF, enrolled in CPF/MF under No. 001.387.670-84, with Office in SAUS Quadra 3, Block E, 3rd floor, Matriz II - CEP 70.070-030, Brasília/DF, in quality of legal representative of the Caixa Seguridade Participações S.A. ("Company"), private legal entity, headquartered in the city of Brasilia, Federal District, in Southern Municipalities Sector, Block E, 3rd floor, registered in CNPJ/MF under the No. 22.543.331/ 0001-00, declares, in accordance with paragraphs V and VI of paragraph 1 of Project 25 of the Commission's statement of Securities N ° 480, of 7 December 2009, that:

i) reviewed, discussed and agreed with the opinions expressed in the independent auditors' report on the Company's individual and consolidated financial statements for the period ended September 30, 2022

II) reviewed, discussed and agreed with the Company's individual and consolidated financial statements for the period ended September 30, 2022.

Brasilia, November 8th, 2022

EDUARDO COSTA OLIVEIRA



DECLARATION

Ágata Janjacom de Siqueira, Brazilian, divorced, bank employee, holder of identity card (RG) No. 30805159 – SSP/SP, enrolled in CPF/MF under No. 290.167.738-00, with Office in SAUS Quadra 3, Block E, 3rd floor, Matriz II - CEP 70.070-030, Brasília/DF, in quality of legal representative of the Caixa Seguridade Participações S.A. ("Company"), private legal entity, headquartered in the city of Brasilia, Federal District, in Southern Municipalities Sector, Block E, 3rd floor, registered in CNPJ/MF under the No. 22.543.331/ 0001-00, declares, in accordance with paragraphs V and VI of paragraph 1 of Project 25 of the Commission's statement of Securities N ° 480, of 7 December 2009, that:

i) reviewed, discussed and agreed with the opinions expressed in the independent auditors' report on the Company's individual and consolidated financial statements for the period ended September 30, 2022

II) reviewed, discussed and agreed with the Company's individual and consolidated financial statements for the period ended September 30, 2022

Brasilia, November 8th, 2022

ÁGATA JANJACOMO DE SIQUEIRA