

MONTHLY PERFORMANCE

MARCH/2025

OVERVIEW – SUSEP LINES

PRIVATE PENSION - The gross contribution in the month was BRL 2.4 billion, an increase of 13.6% compared to Mar/24. Net inflow reached BRL 679.3 million, a change of 101.2% over the same period of the previous year. Thus, pension reserves reached the amount of BRL 179.0 billion, an increase of 12.1% year-on-year.

PREMIUM BONDS - Monthly collection reached BRL 137.8 million, an increase of 7.9% compared to Mar/24.

INSURANCE - In the month, were written BRL 736.3 million in premiums, with highlights on the Home line, with an increase of 19.6% compared to March of the previous year, and the Mortgage line, an increase of 13.0% in the same period.

PRIVATE PENSION

BRL MM

	CXSE3		Industry Ex – CXSE3	
	Mar/25	Δ% Mar/24	Mar/25	Δ% Mar/24
Monthly contribution	2,427.2	+13.6%	12,096.2	-11.9%
Accumulated contribution	6,991.3	+8.5%	38,031.5	-6.8%
Monthly net inflow	679.3	+101.2%	2,178.9	-60.2%
Accumulated net inflow	1,196.1	-5.9%	4,912.1	-66.3%
Reserves	178,981.5	+12.1%	1,427,609.0	+12.0%

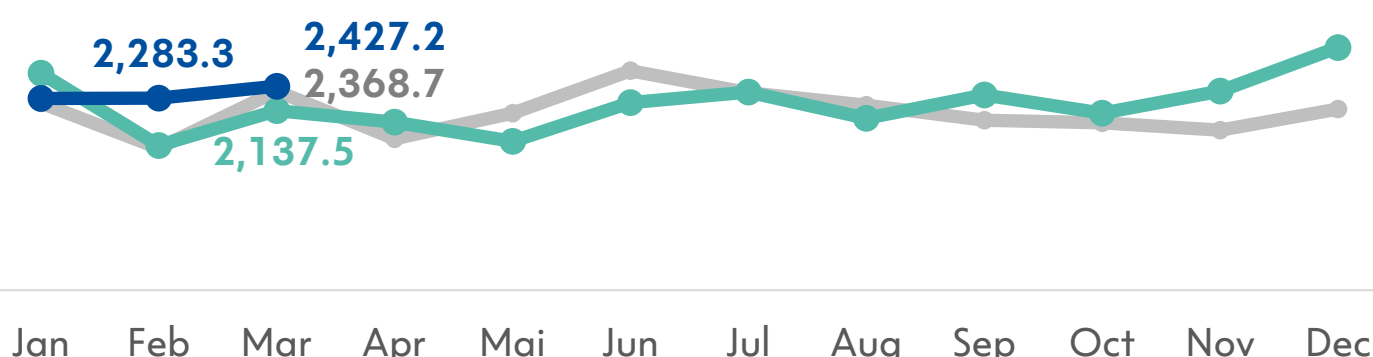
PREMIUM BONDS

BRL MM

	CXSE3		Industry Ex – CXSE3	
	Mar/25	Δ% Mar/24	Mar/25	Δ% Mar/24
Monthly collection	137.8	+7.9%	2,742.0	+11.0%
Accumulated collection	423.0	+8.6%	7,689.7	+9.8%
Technical provisions	2,616.5	+48.4%	39,121.0	5.5%

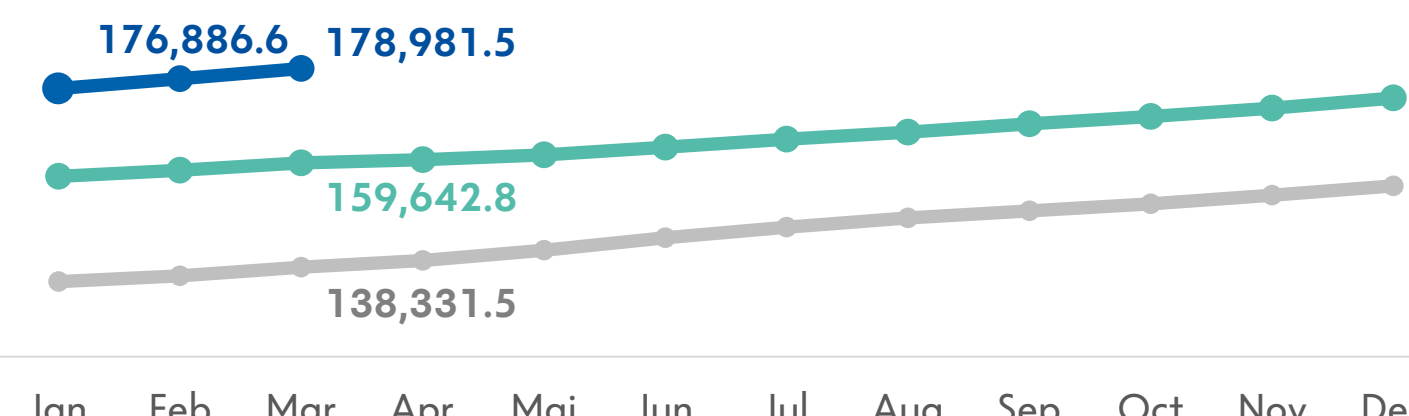
MONTHLY CONTRIBUTION

2025 2024 2023



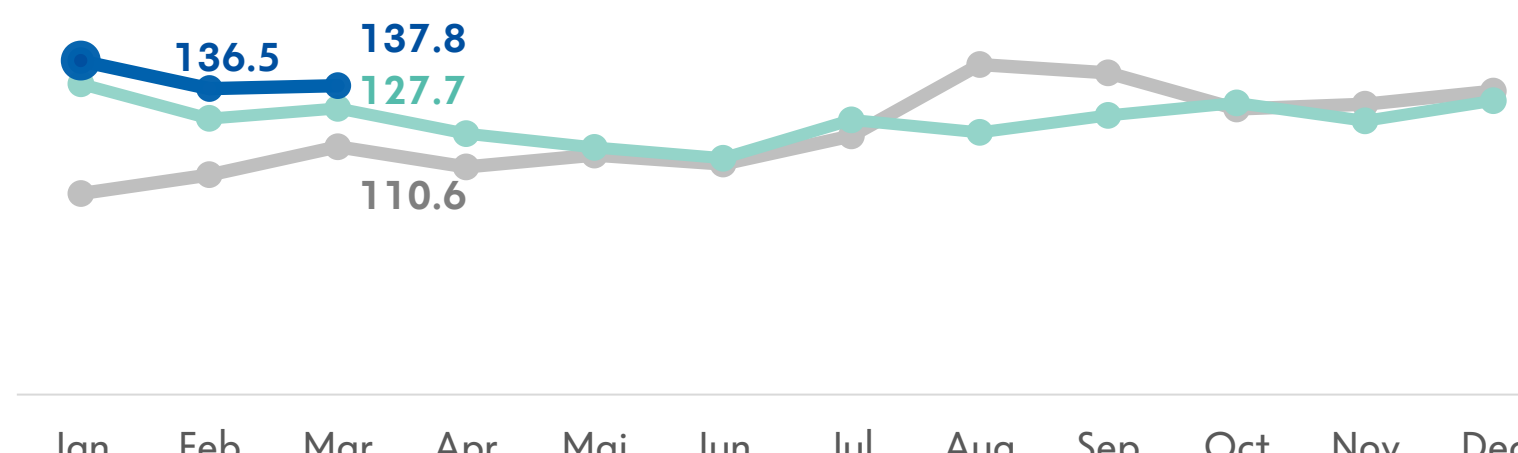
RESERVES

2025 2024 2023



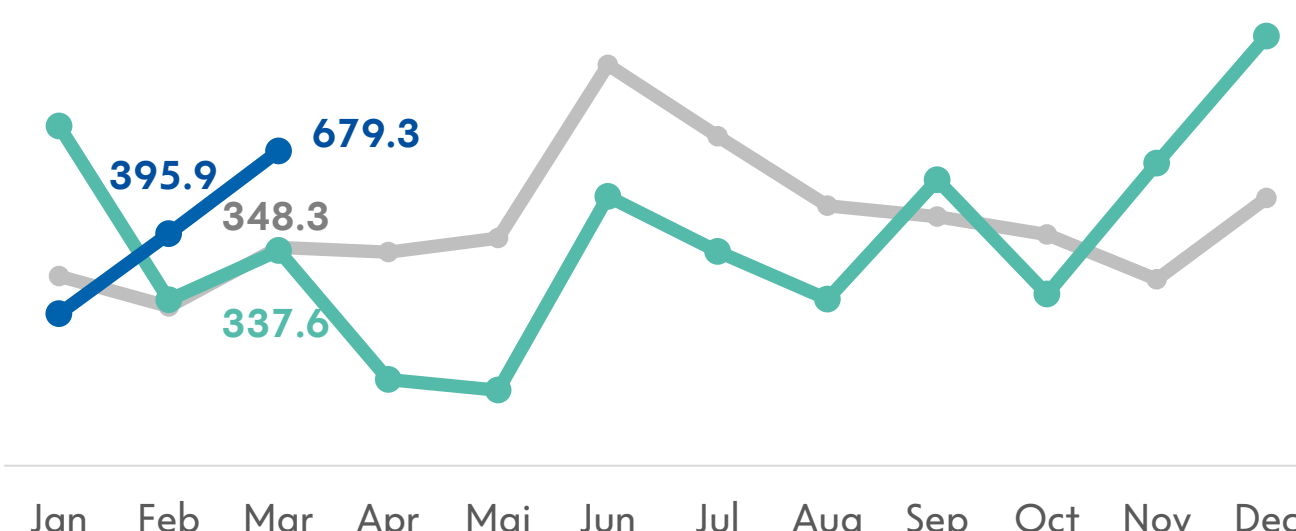
MONTHLY COLLECTION

2025 2024 2023



NET INFLOW

2025 2024 2023



HIGHLIGHTS

In the month, the volume of gross contribution in private pension was BRL 2.4 billion, an increase of 13.6% compared to Mar/24, influenced by campaigns carried out in the period. Net inflow for the month was positive at BRL 679.3 million, an increase of 101.2% over the same period of the previous year. Pension reserves grew by 12.1%, reaching the amount of BRL 179.0 billion.

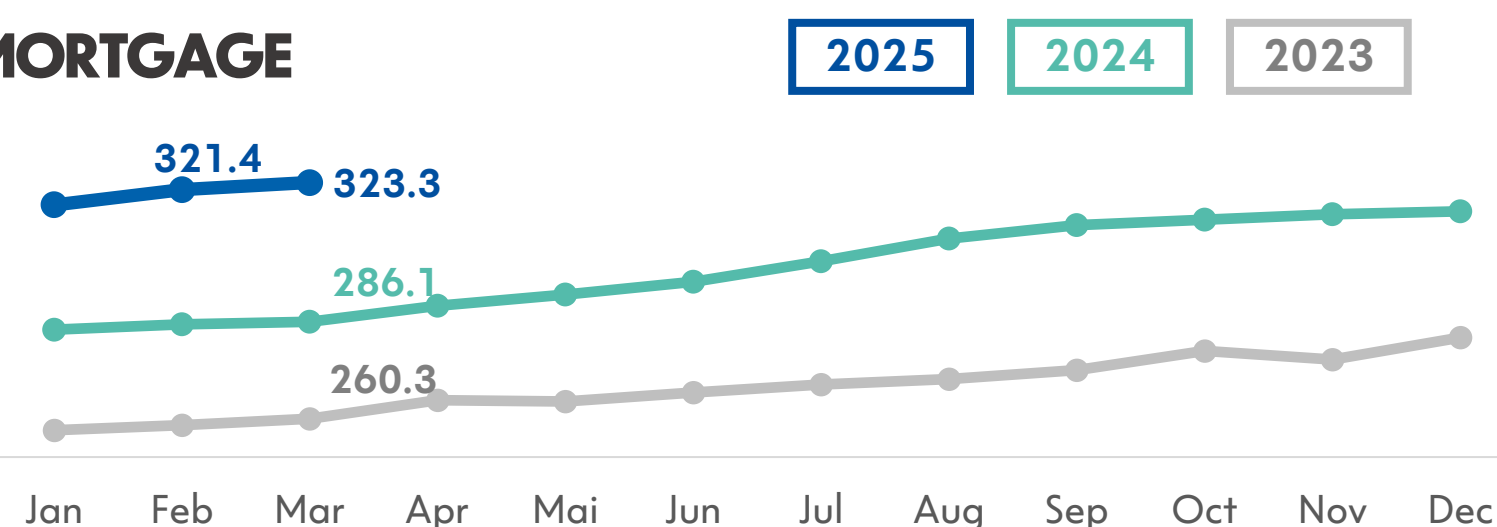
HIGHLIGHTS

In the month, premium bonds collection registered a volume of BRL 137.8 million, an increase of 7.9% compared to Mar/24, with a highlight to monthly payment products, which registered a growth of 59.7% in the comparison between the periods, representing 95.6% of the total collected in the month of Mar/25, equivalent to a volume of BRL 131.7 million.

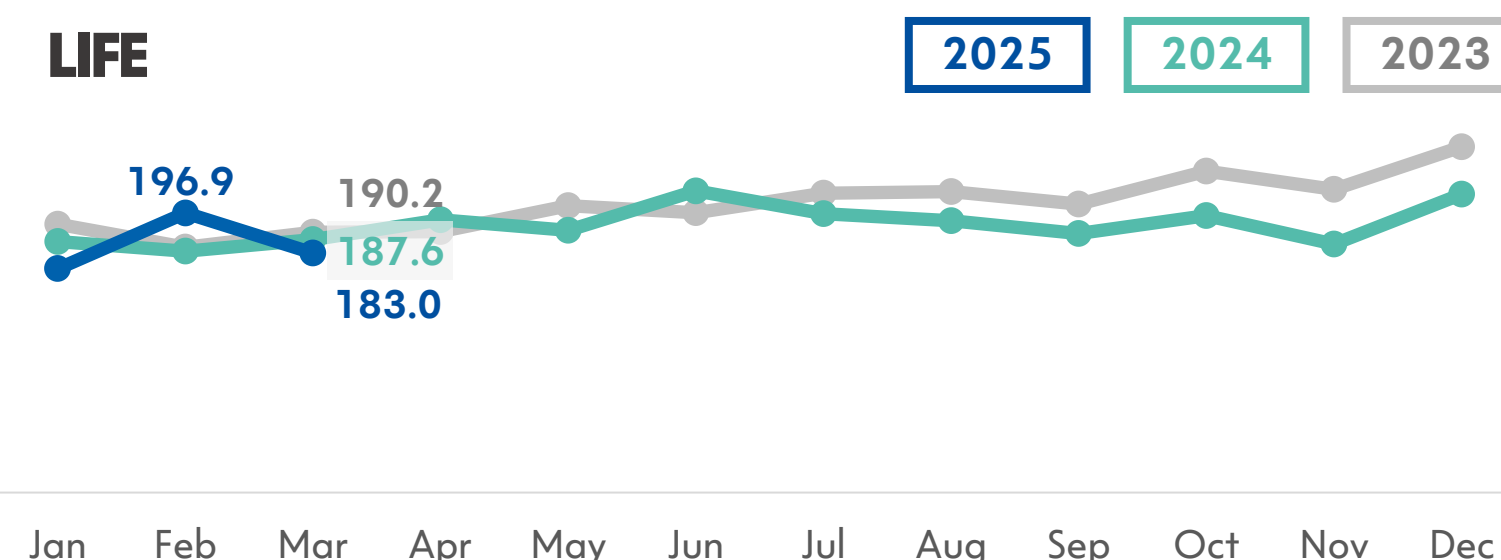
INSURANCE – WRITTEN PREMIUM BRL MM

Insurance Lines	CXSE3		Industry Ex – CXSE3		CXSE3		Industry Ex – CXSE3	
	Mar/25	Δ%Mar/24	3M25	3M24	Mar/25	Δ%Mar/24	3M25	3M24
Mortgage	323.3	+13.0%	326.7	+14.1%	962.0	+12.4%	978.9	+15.0%
Life	183.0	-2.5%	4,146.9	+7.4%	557.4	-0.1%	12,493.6	+9.9%
Credit Life	113.2	-43.7%	2,030.4	+17.8%	378.4	-33.3%	5,898.1	+14.7%
Home	86.3	+19.6%	418.5	+0.8%	267.8	+26.5%	1,304.6	+2.8%
Others non strategic ¹	30.5	-19.7%	9,198.8	+2.7%	94.8	-20.5%	28,357.5	+4.2%
Total	736.3	-6.2%	16,121.2	+5.8%	2,260.3	-2.2%	49,032.7	+6.9%

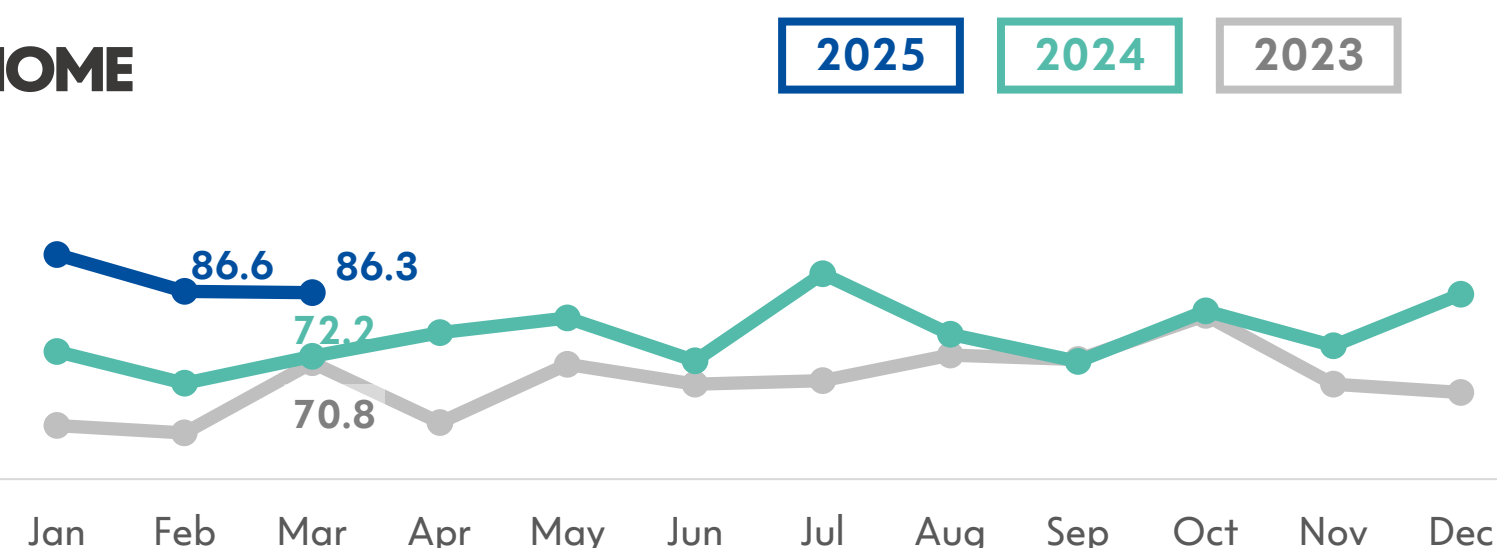
MORTGAGE



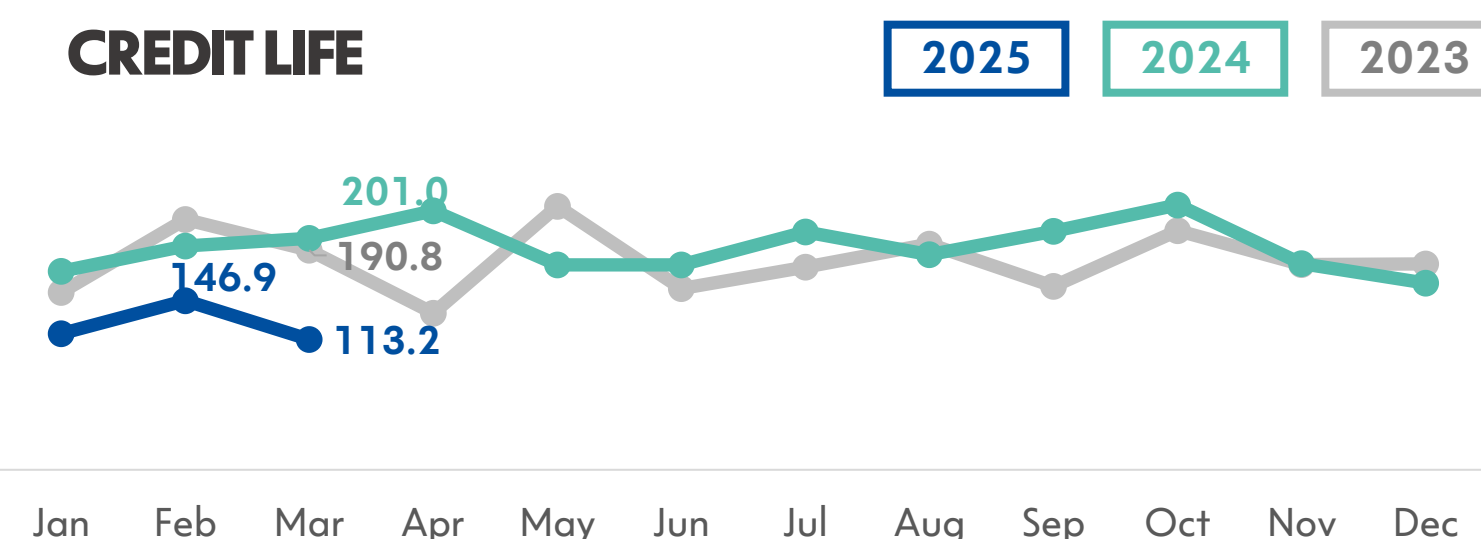
LIFE



HOME



CREDIT LIFE



INSURANCE HIGHLIGHTS

- MORTGAGE** In Mar/25, BRL 323.3 million in insurance premiums were written, an increase of 13.0% compared to Mar/24, reflecting the growth of CAIXA's mortgage portfolio.
- HOME** The amount of premiums written in the month was BRL 86.3 million, which represents a growth of 19.6% compared to Mar/24, reflecting the campaigns carried out in the period focused on multi-year insurance sales. Of the total premiums written in the month, 10.8% were related to products linked to mortgage line.
- LIFE** In the month, BRL 183.0 million in Life insurance premiums were written. Monthly payment issuances accounted for 74.5% of total premiums in Mar/25, while single payment products accounted for 25.5%.
- CREDIT LIFE** In Mar/25, BRL 113.2 million in premiums were written, an amount that represents a reduction compared to previous months. This variation was influenced by the effect of interest rates (SELIC) on the cost of commercial credit, resulting in a lower volume of premiums issued. Of the total premiums written in the month, 54.3% came from operations with individuals, 43.3% with legal entities and 2.4% from rural areas.

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

LOSS RATIO BY LINE % Earned Premium

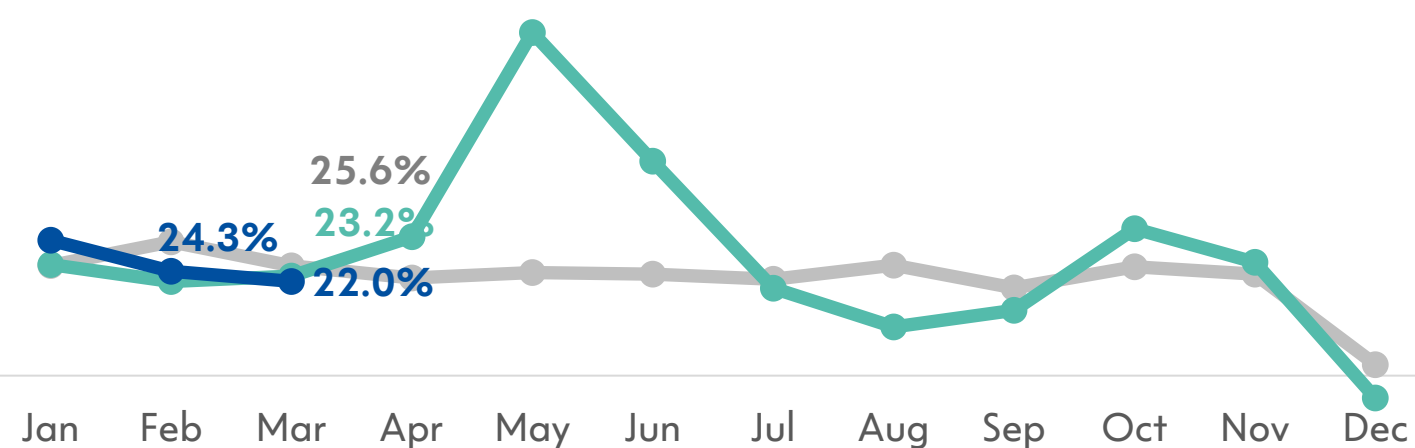
Insurance Lines	CXSE3			Industry Ex – CXSE3			CXSE3		Industry Ex – CXSE3	
	Mar/25	Δ p.p. Mar/24	Δ p.p. Feb/25	Mar/25	Δ p.p. Mar/24	Δ p.p. Feb/25	3M25	Δ p.p. 3M24	3M25	Δ p.p. 3M24
Mortgage	22.0	-1.3	-2.3	23.5	-0.7	+0.4	25.9	+2.2	21.7	-3.0
Life	21.2	+2.7	-0.6	38.0	+1.3	-1.1	21.5	+1.1	38.2	-0.8
Credit Life	21.7	+7.5	+1.4	17.6	-2.1	-3.2	20.3	+9.2	19.1	+1.9
Home	15.6	+4.7	-2.3	27.1	-4.4	-9.0	16.8	-0.4	32.3	-7.1
Total	22.6	+2.0	-1.0	40.4	+3.8	-6.1	24.6	+3.0	43.8	+1.9

LOSS RATIO HIGHLIGHTS

The total loss ratio of the insurance segment in the month was 22.6%. For the **Mortgage** and **Home** lines, the loss ratio was in line with historical levels, reflecting the volume of claims notices in the month. In the same sense, for the **Credit Life** and **Life** lines, the loss ratio observed in the month was also stable in relation to the history of the operation of these lines.

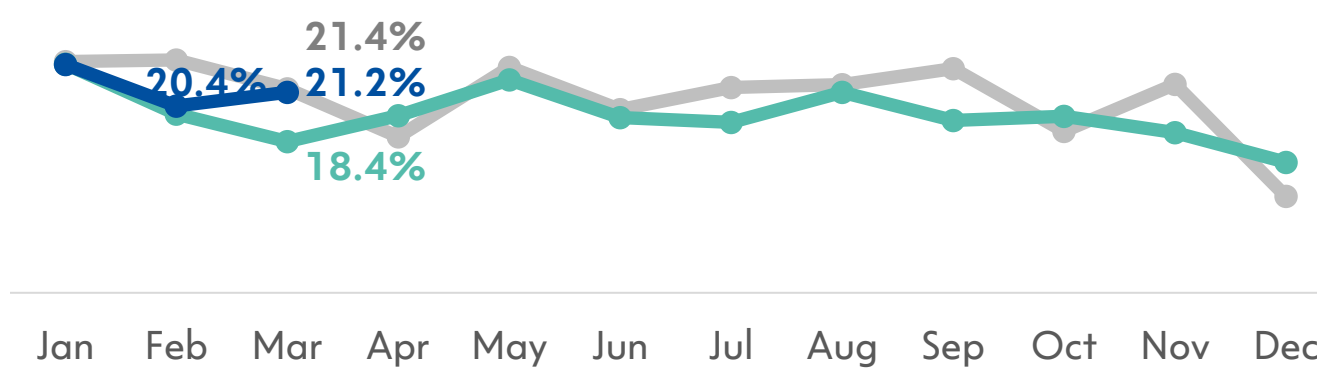
MORTGAGE

2025 2024 2023



LIFE

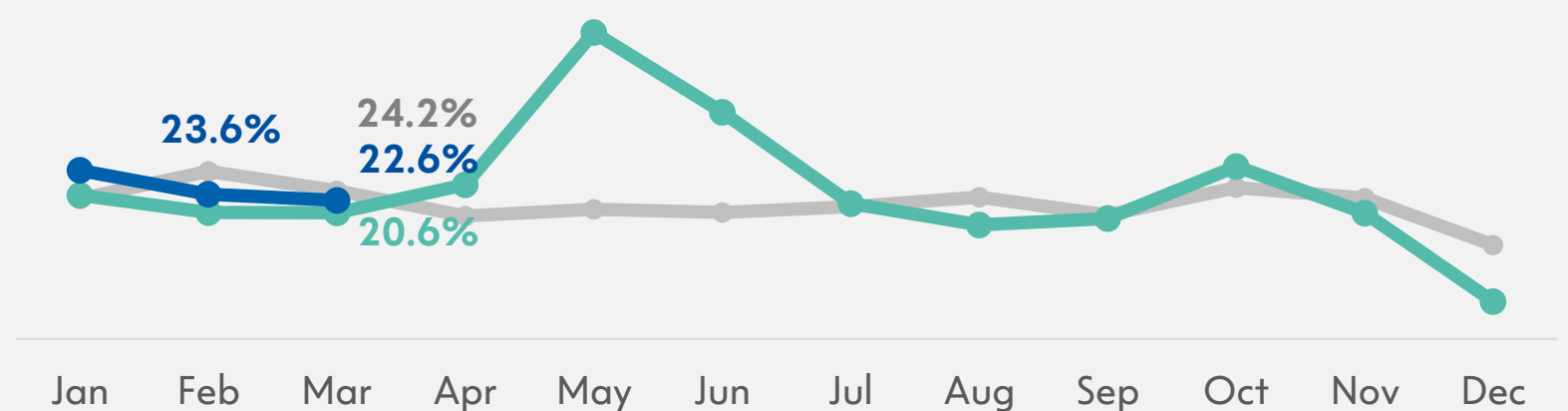
2025 2024 2023



TOTAL LOSS RATIO % Earned Premium

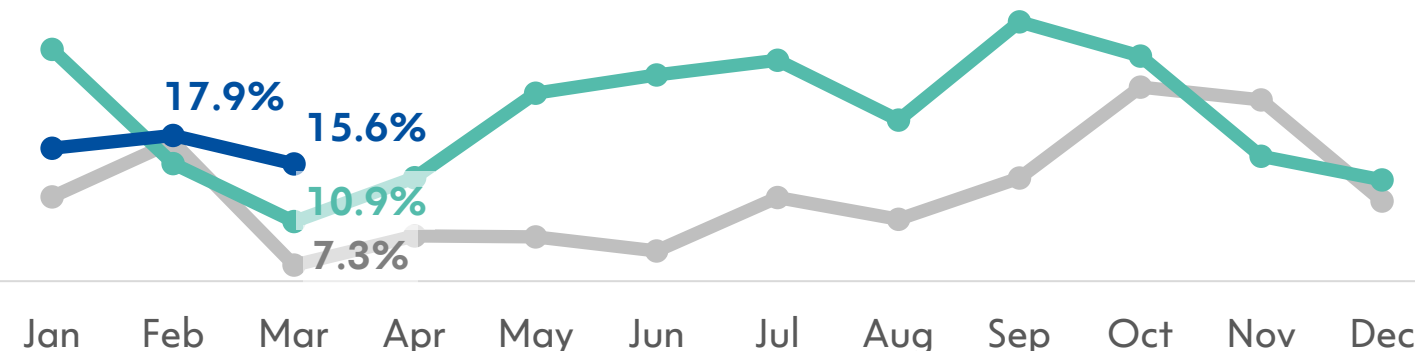
MONTHLY

2025 2024 2023



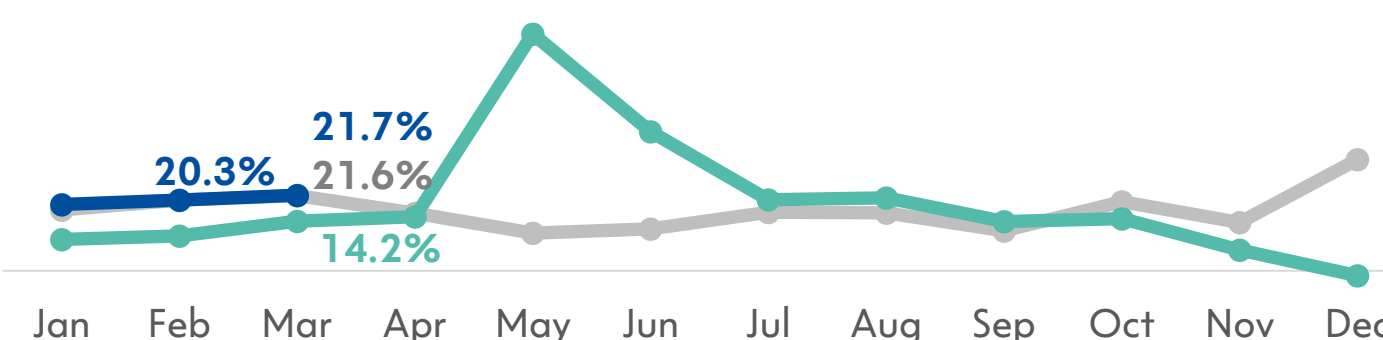
HOME

2025 2024 2023



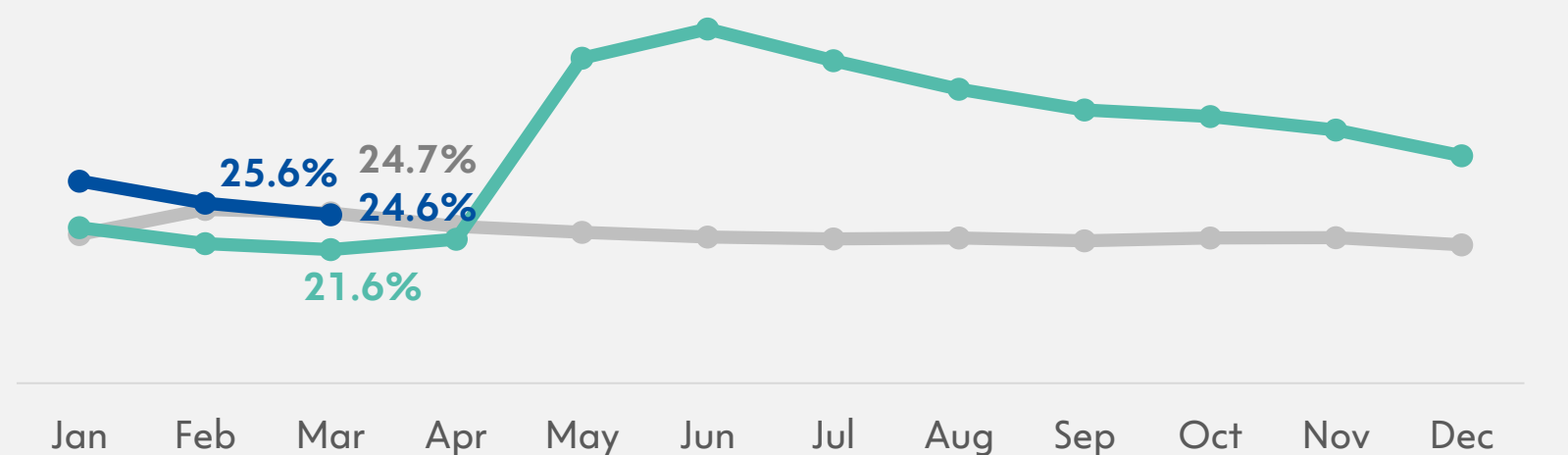
CREDIT LIFE

2025 2024 2023



ACCUMULATED

2025 2024 2023



INSURANCE

DataSource: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> | Downloadable SES Database: Base de Dados do SES, updated 202503.

Written Premium: Arquivo SES_seguros | Columns F of the report.

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

Company Codes⁴ - Column B of the database: 05631, 08141, 04421, 03476.

Insurance Line Codes - Column C of the database:

Mortgage: 1061, 1065, 1068.

Credit Life¹: 0977, 1198, 1377.

Life²: 0929, 0936, 0969, 0980, 0983, 0984, 0986, 0987, 0990, 0991, 0993, 0997, 1329, 1336, 1369, 1383, 1384, 1386, 1390, 1391, 2201, 2202, 2203, 2293, 0981, 0982, 1381³.

Home: 0114.

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

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

² For the Life line, for the composition of the Written Premium in the report, the value corresponding to the Prêmio Emitido (Reg, Capitalização), column M of the SES_seguros file, is also considered for Code 1391.

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

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

PENSION

Contribution and Net Inflows: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> / Downloadable SES Database: Base de Dados do SES, updated 202503.

For Contribution, column D of the database SES_Contrib_Benf.

For Net Inflows, Contribution + Portabilidade aceita (arquivo ses_transferenciasexternas, column "E" para o TIPOTRANSF "R") - Portabilidade cedida (arquivo ses_transferenciasexternas, coluna "E" para o TIPOTRANSF "D") - Resgates pSEPs (arquivo ses_pgbl_resgates columns C e D + Ses_vgbl_resgates columns C e D + ses_prev_trad_resgates columns C e D).

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

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

PREMIUM BONDS¹

Collection: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> | Downloadable SES Database: Base de Dados do SES, updated 202503 | arquivo SES_Dados_Cap.

For revenue is selected Column E of the database.

Company Codes - Column A of the database: 24872¹.

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

DISCLAIMER

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

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

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

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

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