



CAIXA *Seguridade*

EARNINGS RELEASE 3Q25

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Table of Contents

1. 3Q25 HIGHLIGHTS	3
2. MESSAGE FROM MANAGEMENT	5
2.1 SUSTAINABILITY	7
3. RESULTS ANALYSIS	8
3.1 PERFORMANCE OF CAIXA SEGURIDADE	8
3.2 SHARE PERFORMANCE	11
4. COMMERCIAL AND OPERATING SUMMARY	12
4.1 INSURANCE BUSINESS	12
4.2 ACCUMULATION BUSINESS	17
4.3 DISTRIBUTION BUSINESS	20
4.4 OPERATING INDICATORS	21
4.5 FINANCIAL RESULT	22
EXHIBIT 1. PERFORMANCE OF INVESTEES	24
1.1 BANCASSURANCE CAIXA	24
1.1.1 CAIXA VIDA E PREVIDÊNCIA	24
1.1.1.1 PRIVATE PENSION	26
1.1.1.2 CREDIT LIFE	29
1.1.1.3 LIFE	31
1.1.2 CAIXA RESIDENCIAL	33
1.1.2.1 MORTGAGE	35
1.1.2.2 HOME	37
1.1.3 CNP HOLDING (RUN-OFF)	39
1.1.3.1 MORTGAGE (RUN-OFF)	41
1.1.3.2 HOME (RUN-OFF) AND OTHERS	42
1.1.4 CAIXA CAPITALIZAÇÃO	43
1.1.5 CAIXA CONSÓRCIO	47
1.1.6 CAIXA ASSISTÊNCIA	50
1.2 BANCASSURANCE PAN	52
1.2.1 TOO SEGUROS	52
1.2.2 PAN CORRETORA	53
EXHIBIT 2. EQUITY ANALYSIS	54
EXHIBIT 3. GROUPING OF INVESTEES AND BUSINESSES	55
EXHIBIT 4. INCOME STATEMENT FOR INVESTEES AND BUSINESSES	57
EXHIBIT 5. RESULTS AND BALANCE SHEET UNDER IFRS17	59
EXHIBIT 6. GLOSSARY	68

3Q25 HIGHLIGHTS

BRL 1.14 BI NET INCOME Managerial

+13.4%/3Q24 +9.5%/2Q25 +18.2%/9M24

ROE **69.2%** **+6.3p.p.** /3Q24

DIVIDENDS: **BRL 1.05 BI**

92.1% payout

**ACTIVE PARTICIPATION IN
SEVERAL FORUMS,
REAFFIRMING OUR
COMMITMENT TO THE ESG AGENDA**

THE WORLD'S LARGEST CLIMATE EVENT

**COP
30**



Strengthening the insurance sector as a strategic instrument for social protection and leveraging investments in the face of the climate transition challenges.

CAIXA SEGURIDADE ARENA AT THE VER-O-PESO CONCEPT BRANCH

Promotion of financial education in insurance as an inclusion movement, with initiatives coordinated by the invested companies, offering relevant content, enriching experiences, and training that empower individuals and communities.



NEW RECORDS IN WRITTEN PREMIUMS

MORTGAGE

BRL 1,016.8_{mi} +10.2%
Written Premiums /3Q24
+11.5%
/9M24

HOME

BRL 307.2_{mi} +28.7%
Written Premiums /3Q24
+25.8%
/9M24

- Consolidated Market Leadership in Mortgage, with performance strengthened by the robust origination of real estate credit.
- Sustained growth supported by **high renewal rate** in Home: **+7.3p.p.** (3Q25/3Q24).
- Increase in policyholder retention with:
 - +32.3%** (3Q25/3Q24) in **bundled home insurance related to mortgage**.
 - 17.8%** of Caixa Residencial written premiums in 3Q25 linked to the **"Parcela no Bolso" Campaign**.

+ CARE FOR THE FUTURE

PRIVATE PENSION

BRL 191.9_{bi} +14.4%
Reserves /3Q24

BRL 7.1_{bi} +5.4% +3.1%
Revenue /3Q24 /9M24

LIFE

BRL 595.7_{mi} +2.6%
Written Premiums /3Q24
+1.2%
/9M24

- Net inflow in 3Q25: **BRL 1.1 billion**, driven by the highest quarterly volume of portability inflows:
BRL 623.7 MI +50,9%
(3Q25/3Q24).

- Launch of **Seguro Perda de Renda**, life insurance product, which guarantees payment of up to six installments of real estate credit in cases of involuntary unemployment or temporary physical incapacity.

+ ACCUMULATION STRATEGIES

CREDIT LETTERS

BRL 6.3_{bi} +28.8%
Credit Letters /3Q24
+35.4%
/9M24

- Real estate credit letters: **+39.3%** 3Q25/3Q24.

- Launch of **Platform for Selling Quotas** of Credit Letters on the secondary market.

PREMIUM BONDS

BRL 485.4_{mi} +33.3%
Funds raised /3Q24
+23.9%
/9M24

- Best Quarter** in funds raised, with **+36.2%** in Monthly Payment modality (3Q25/3Q24).
- Portfolio expansion**, with new Premium Bonds terms for X CAP Empresarial product and the launch of X CAP Singular.

2. Message from Management

With a managerial net income of BRL 1,140.2 million, Caixa Seguridade achieved, once again, its best quarterly result, with a growth of 13.4% compared to the same period in 2024 and 9.5% compared to the second quarter of 2025. The performance reinforces the consistency and strength of the Company's results, which, for the year, achieved a cumulative net income of BRL 3,191.1 million, exceeding by 18.2% the amount observed in the first nine months of 2024. This result was also reflected in profitability, with the recurring return on equity (ROE) reaching 69.2% in the third quarter of 2025 — an increase of 6.3 p.p. compared to the same period in 2024 (59.7%), driven by improvements in operational and financial indicators. From an accounting perspective, accumulated net income was BRL 3,219.6 million, an increase of 23.9% compared to the same period of the previous year.

In the third quarter of 2025, the Mortgage and Home lines reached new historical milestones for written premiums. Reflecting the growth of CAIXA's real estate credit portfolio, the Mortgage sector grew by 10.2% compared to the third quarter of 2024. For the Home segment, the strategy of marketing multi-year policies, the *Parcela no Bolso* Campaign, and the focus on policies linked to mortgage insurance were maintained, resulting in an increase in the product's renewal rate, which showed a 9.7% rise in the average duration of policyholders and reflected a growth of 28.7% in the branch's issuances. In the consolidated view, the insurance segment totaled BRL 2,527.9 million in written premiums, representing a growth of 0.8% compared to the third quarter of 2024. In the year-to-date figures, origination was impacted by the lower volume of credit life insurance premiums, which resulted in a 0.9% decrease in issuances compared to the first nine months of 2024, with positive highlights for the Mortgage (+11.5%), Home (+25.8%) and Life (+1.2%) lines.

For Private Pension, during the third quarter of 2025, commercial actions were implemented that boosted a 50.9% growth in the volume of incoming transfers, reaching the highest historical volume, contributing to a net inflow of BRL 1,055.9 million in the quarter. In new contributions, the volume of BRL 7,088.4 million in the period represented a 5.4% increase compared to the same period in 2024 and a 24.6% increase over the second quarter of 2025. Thus, the private pension reserves reached BRL 191.9 billion at the end of the third quarter of 2025, equivalent to a growth of 14.4% over 12 months.

In the Credit Letters segment, the volume of credit letters sold reached BRL 6.3 billion in the third quarter of 2025, representing a growth of 28.8% compared to the same period in 2024. There were increases of 39.3% in real estate credit letters and 7.7% in auto credit letters, compared to the same quarter of 2024. As a result, the credit letters inventory reached BRL 44.0 billion at the end of the quarter, sustaining a revenue of BRL 280.0 million from management fees during the period — a growth of 24.6% compared to the third quarter of 2024. Year-to-date, revenue from management fees totaled BRL 815.2 million, an increase of 29.2% compared to the same period of 2024.

With BRL 485.4 million in funds raised from Premium Bonds in the third quarter of 2025, the segment maintained its commercial growth trajectory, representing a growth of 33.3% compared to the third quarter of 2024 and 11.1% compared to the second quarter of 2025. Continuing with the strategy of generating sustainable results, the collections from the monthly payment method represented 92.3% of the total, with a growth of 36.2% in the financial amount. For the year-to-

date, the segment showed a growth of 23.9% between 2025 and 2024, with the monthly payment method showing an increase of 45.0% between the periods.

The Sales Team Program concluded the third quarter of 2025 with 4,192 partners and 23,379 qualified employees. Consolidated as a strategic tool for commercial incentive, the program plays a fundamental role in promoting Caixa Seguridade's products and has a direct impact on the results of the Distribution Business. Revenue from brokerage and intermediation of insurance products, combined with revenues from access to the distribution network and brand usage (BDF), totaled BRL 635.1 million in the quarter — a growth of 10.8% compared to the same period in 2024. Of this amount, insurance products accounted for 66% of the revenues, while accumulation products represented 34%, with a highlight for credit letters, which contributed 24% of revenues. In the accumulated total for 2025, revenues amounted to BRL 1,834.8 million, representing a growth of 10.4% compared to the first nine months of 2024.

The loss ratio remained close to the historical level recorded for the insurance segment. In the comparative view with the second quarter of 2025, the improvement of 1.3 p.p. is related to the reduction of the Mortgage, Credit Life, and Life indicators, with a lower volume of claim notifications during the period. In comparison to the third quarter of 2024, the growth of 3.7 p.p. is the result of the dynamics of regulation and recognition of provisions for claims and reinsurance related to the floods in Rio Grande do Sul throughout 2024. In the accumulated data for 2025, the loss ratio was 24.5%, 9.2 p.p. lower than that recorded for the accumulated nine months of 2024, due to the impact of claims in the mortgage sector and the database with the reporting of claims in the credit life sector in 2024.

The Administrative Expenses Ratio (IDA) of 10.6% remained at the level recorded for the previous periods, with an improvement of 0.1 p.p. compared to the third quarter of 2024, highlighting the efficiency improvement in the group of new partnerships. The Combined Ratio (IC) for the third quarter of 2025, at 56.8%, represented an improvement of 0.8 p.p. compared to the previous quarter and a growth of 0.9 p.p. compared to the same period in 2024, reflecting the dynamics of adjustments for provisions for claims and reinsurance related to the floods in Rio Grande do Sul in 2024.

The financial result for the third quarter of 2025, from the consolidated perspective, which considers the effect of all equity interests in proportion to Caixa Seguridade, showed a growth of 46.1% compared to the same period in 2024. The growth is mainly explained by a higher level of the SELIC rate, associated with a greater average balance of financial investments. The financial result accounted for 36.3% of the net income for the quarter, with emphasis on Caixa Vida e Previdência, which represented 51.7% of this total. Thus, the Expanded Combined Ratio (ICA) showed an improvement of 0.7 p.p. compared to the third quarter of 2024, and 1.7 p.p. in relation to the second quarter of 2025.

On November 06, 2025, the Board of Directors approved the distribution of BRL 1,050.0 million in dividends, equivalent to 92.1% of the adjusted net income for the third quarter, calculated according to the accounting standard CPC 11 (IFRS 4), with payment scheduled for January 16, 2026. Thus, the Company maintains its commitment to consistent remuneration and value delivery to shareholders, aligned with financial performance.

2.1 Sustainability

Caixa Seguridade approved the Sustainability Plan 2025–2026, a strategic document that consolidates the main guidelines, goals, and projects aimed at promoting sustainability within the company. The plan represents an important management tool, aligned with the best market practices and the voluntary commitments made by the company, contributing to the strengthening of the sustainable agenda.

In the quarter, the *Mulheres Seguras* Program expanded its training and protection actions, with two meetings focused on discussing best practices in combating violence against women, which included reinforcing the benefits of the “Assistência Maria” channel, linked to the *Rapidex Mulher* Insurance, which offers legal support and confidential, specialized digital assistance in cases of domestic violence.

Caixa Seguridade will be present at the 30th United Nations Climate Change Conference (COP30), the main multilateral forum dedicated to addressing the climate crisis. The company will promote several thematic forums, reinforcing its commitment to the ESG agenda and its strategic positioning in providing inclusive solutions in Insurance. These solutions act as essential instruments to support a just transition towards a low-carbon economy, in addition to contributing to recovery and resilience in the face of loss and damage caused by extreme weather events.

3. Results Analysis

3.1 Performance of Caixa Seguridade

Due to the adoption of accounting standard CPC 50 – Insurance Contracts (IFRS 17) in 2023, replacing CPC 11 – Insurance Contracts (IFRS 4), and considering that SUSEP and ANS have not yet adopted the new standard, the Company continues to disclose in its results, in a complementary manner, the unaudited management monitoring based on the accounting standard adopted until 2022, maintaining comparability with the performance reported in previous years.

Income Statement (BRL million) - CAIXA SEGURIDADE	3Q25	3Q24	Δ%		2Q25	Δ%		9M25	9M24	Δ%	
Operating Revenues	1,510.0	1,329.0	13.6%	●	1,382.3	9.2%	●	4,273.7	3,654.9	16.9%	●
Results from Equity Interests	874.9	755.9	15.7%	●	797.2	9.7%	●	2,438.9	1,993.2	22.4%	●
New partnerships	683.7	568.3	20.3%	●	621.5	10.0%	●	1,905.6	1,483.9	28.4%	●
Run-off	191.2	187.6	1.9%	●	175.7	8.8%	●	533.3	509.3	4.7%	●
Commissioning revenues	635.1	573.1	10.8%	●	585.1	8.5%	●	1,834.8	1,661.6	10.4%	●
Access to the Distribution Network/Use of the Brand	42.8	41.2	3.7%	●	43.3	-1.2%	●	141.9	133.9	6.0%	●
Brokerage/Intermediation of Insurance Products	592.3	531.9	11.4%	●	541.9	9.3%	●	1,692.9	1,527.8	10.8%	●
Costs of services rendered	-154.7	-120.4	28.5%	●	-147.2	5.1%	●	-456.0	-322.3	41.5%	●
Other operating revenues/expenses	-123.2	-100.8	22.3%	●	-109.5	12.6%	●	-348.4	-297.6	17.1%	●
Administrative expenses	-38.8	-29.9	29.8%	●	-35.1	10.3%	●	-111.4	-98.1	13.5%	●
Tax expenses	-79.8	-70.6	13.1%	●	-73.6	8.5%	●	-230.8	-204.2	13.0%	●
Other operating revenues/expenses	-4.7	-0.3	-	●	-0.8	-	●	-6.2	4.7	-	●
Operating Result	1,232.0	1,107.9	11.2%	●	1,125.7	9.4%	●	3,469.3	3,035.0	14.3%	●
Financial Result	51.1	29.3	74.6%	●	45.5	12.4%	●	125.3	39.7	215.3%	●
Financial Revenues	52.3	31.4	66.7%	●	47.2	10.7%	●	134.9	94.1	43.4%	●
Financial expenses	-1.2	-2.1	-43.5%	●	-1.7	-31.7%	●	-9.7	-54.4	-82.2%	●
Income (loss) before taxes and interests	1,283.1	1,137.1	12.8%	●	1,171.2	9.6%	●	3,594.6	3,074.8	16.9%	●
Income tax and social contribution	-142.9	-131.8	8.5%	●	-129.6	10.3%	●	-403.5	-374.8	7.7%	●
Managerial Net Income	1,140.2	1,005.3	13.4%	●	1,041.6	9.5%	●	3,191.1	2,700.0	18.2%	●
RS Claim	0.0	0.0	-	●	0.0	-	●	0.0	34.7	-	●
Unreported Claims Base - Credit Life	0.0	0.0	-	●	0.0	-	●	0.0	123.2	-	●
Normalized Managerial Net Income	1,140.2	1,005.3	13.4%	●	1,041.6	9.5%	●	3,191.1	2,857.9	11.7%	●
Capital gains in the disposal of investments	0.0	0.0	-	●	0.0	-	●	0.0	0.0	-	●
Translation adjustment to international standards	0.6	83.4	-99.3%	●	-13.2	-	●	28.5	-101.8	-	●
Accounting Net Income	1,140.8	1,088.7	4.8%	●	1,028.4	10.9%	●	3,219.6	2,598.2	23.9%	●

Operating Revenues for the third quarter of 2025, amounting to BRL 1,510 million, represented the largest historical quarterly volume, with growth of 13.6% and 9.2% compared to the same period in 2024 and the second quarter of 2025, respectively. In the year-to-date, the amount of BRL 4.3 billion was 16.9% higher than that of the first nine months of 2024. In the breakdown of revenues, the result of investments in equity interests (Equity Method) represented 57.9% of the operating revenues for the quarter, which corresponds to a growth of 15.7% compared to the third quarter of 2024. Highlighting the growth observed in Caixa Vida e Previdência (+9.4%), Caixa Residencial (+37.7%), Caixa Consórcio (+39.9%), Caixa Capitalização (+35.8%), and Caixa Assistência (+100.1%).

With a representation of 42.1% of operating revenues, the commissioning revenues for the third quarter of 2025 grew by 10.8% compared to the same period in 2024. This performance was driven by revenues from Credit Letters (+40.3%), Premium Bonds (+38.4%), and the branches of Mortgage Insurance (+25.7%), Home (+29.5%), and Life (+9.7%) Insurance, in addition to Assistance (+28.3%). In the YTD, commissioning revenues grew 10.4% in relation to the same period of 2024, totaling BRL 1.8 billion.

The costs of the services rendered — which include the remuneration related to employee bonuses, the partner network, and the use of CAIXA's distribution network¹ — showed a growth of 28.5% in the third quarter of 2025 compared to the same period in 2024. The change reflects commercial performance and is impacted by the product mix, especially by the sales volume of credit letters, an accumulation product that has a higher level of employee rewards and CAIXA service fees, which corresponds to 68.9% of the total costs for the quarter. In the year-to-date figures, the cost line for services grew by 41.5% between 2025 and 2024.

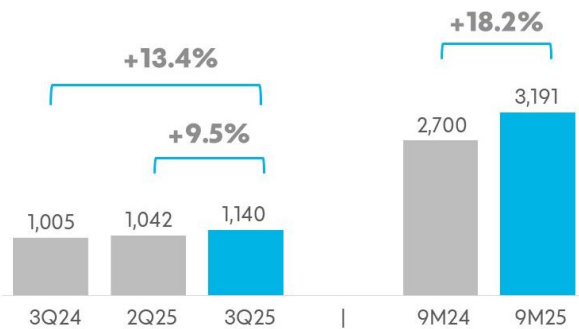
The total line of other revenues/operating expenses showed an increase of 22.3% in the third quarter of 2025 compared to the same period in 2024, resulting from the higher volume of tax expenses incurred on brokerage revenues, which increased in the quarter, in addition to the effect of the increase in administrative expenses related to infrastructure and consulting, and marketing expenses. In the year-to-date, the change in the line of other revenues/operating expenses was 17.1% compared to the same period in 2024.

The financial result of the holding in the third quarter of 2025 showed an increase of 74.6% compared to the same period in 2024, a performance driven by the behavior of the SELIC rate and the increase in the average balance of financial investments. In the year-to-date, the financial result reached BRL 125.3 million, representing an increase of 215.3% compared to 2024, reflecting the increase in financial revenues by 43.4%, and the reduction of 82.2% in expenses, which mainly include the inflation adjustment of the minimum mandatory dividends.

¹ It includes remuneration for the use of the sales staff and their material, technological, and administrative resources in the provision of distribution, promotion, offering, marketing, sales, and post-sales services for Caixa Seguridade's products.

Managerial Net Income

BRL million



Caixa Seguridade recorded a managerial net income of BRL 1,140.2 million in the third quarter of 2025, the highest quarterly volume ever recorded by the Company, an increase of 13.4% compared to the same period in 2024 and 9.5% compared to the second quarter of the year. In the year-to-date, the result exceeded that recorded in the same period of 2024 by 18.2%. In accounting terms, the net income for the third quarter, amounting to BRL 3,219.6, showed a growth of 4.8% compared to the same period in 2024 and, in the year-to-date view, a growth of 23.9% between 2025 and 2024.

The return on equity (ROE), which calculates the relationship of the managerial income from the last twelve months over the adjusted Shareholders' Equity, recorded for the third quarter of 2025 a percentage of 69.2%, an increase of 6.3 p.p. compared to the figure recorded in the same period of 2024 (62.9%).

3.2 Share Performance

The capital of Caixa Seguridade is represented by 3,000,000,000 common shares, with a free float of 20.0%, after the completion of the Public Offering of Secondary Distribution of Common Shares on March 25, 2025. The shares of the Company, traded in the Novo Mercado segment of B3 under the code CXSE3, closed the second quarter at BRL 15.11 per share, resulting in a market value of BRL 45.3 billion as of the base date of 09/30/2025. Thus, the Company achieved a Price/Earnings (P/E) ratio of 10.67 and an Earnings per Share (EPS) of BRL 0.38 considering the closing price of the same base date. The Average Daily Trading Volume (ADTV) of Caixa Seguridade's shares for the third quarter of 2025 was BRL 62.1 million.

	Unit	3Q25	2Q25	1Q25	4Q24	3Q24
Share performance						
Earnings per share	BRL	0.38	0.35	0.34	0.35	0.34
Dividends paid per share	BRL	0.31	0.32	0.31	0.23	0.28
Book value per share	BRL	4.01	3.95	4.20	3.83	3.87
Closing quotation	BRL	15.11	14.69	14.91	14.25	14.55
Annualized dividend yield	%	8.00	7.70	9.22	7.18	9.46
Market value	BRL million	45,330	44,070	44,730	42,750	43,650
Multiple						
P/L (12 months)	-	10.67	10.71	11.64	11.38	12.05
P/VPA	-	3.77	3.72	3.55	3.72	3.76
Trading data						
Number of deals made		736,032	784,500	784,284	791,554	643,050
Average daily volume	BRL million	62.1	73.9	67.3	66.6	49.5
Average Daily Trading Volume of B3	BRL million	21,813.1	25,836.0	23,795.7	24,561.4	23,358.1
Equity interest in the average daily trading volume of B3	%	0.28	0.29	0.28	0.27	0.21

	Shareholders	Shares	Interest
Ownership interest at 09/30/2025			
Caixa Econômica Federal	1	2,400,000,000	80.00%
Free Float	416,408	600,000,000	20.00%
Foreign	561	236,494,658	7.88%
Legal Entities	2,335	67,687,189	2.26%
Individuals	413,512	295,818,153	9.86%
Total	416,409	3,000,000,000	100.0%

4. Commercial and operating summary

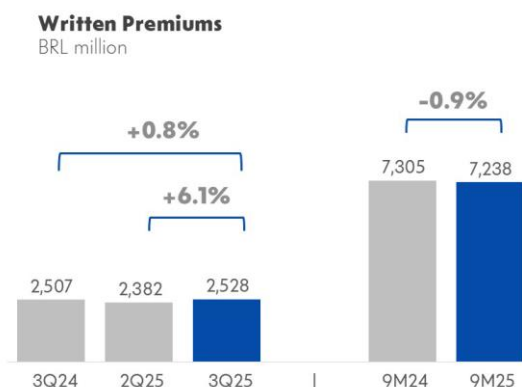
The section on Commercial and Operational Summary presents the management view of Caixa Seguridade's commercial performance, segmented between Insurance, Accumulation, and Distribution Businesses, in addition to operational indicators and the financial result.

The grouping of insurance branches is aligned with SUSEP's vision, in addition to information from the Credit Letters' segment, which follows the regulations issued by BACEN for Accumulation Business. Exhibit 1 of the Release presents detailed information on performance by business segments.

4.1 Insurance Business

The Insurance Business group includes the branches of the insurance segment and assistance services.

Written Premiums BRL million	3Q25	3Q24	Δ%		2Q25	Δ%		9M25	9M24	Δ%	
Mortgage	1,016.8	922.4	10.2%	●	984.6	3.3%	●	2,963.4	2,658.5	11.5%	●
Home	307.2	238.8	28.7%	●	280.2	9.7%	●	855.2	680.0	25.8%	●
Credit Life	384.1	600.2	-36.0%	●	332.9	15.4%	●	1,095.4	1,748.5	-37.4%	●
Life	595.7	580.4	2.6%	●	596.4	-0.1%	●	1,749.5	1,728.6	1.2%	●
Other Non-Strategic	148.3	114.1	30.0%	●	112.0	32.4%	●	355.1	347.2	2.3%	●
Assistance	75.8	50.8	49.4%	●	75.5	0.5%	●	219.5	142.2	54.4%	●
Insurance	2,527.9	2,506.8	0.8%	●	2,381.6	6.1%	●	7,238.0	7,305.0	-0.9%	●

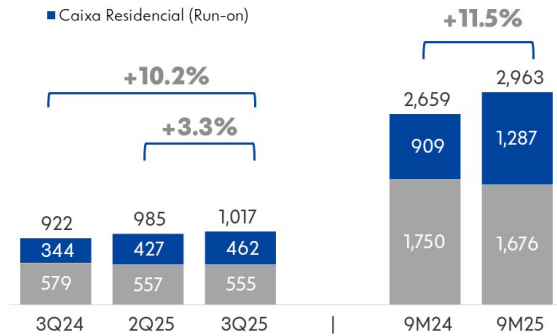


Positive highlights in 3Q25 were the Mortgage (+10.2%), Home (+28.7%), Life (+2.6%), and Assistance (+49.4%) sectors, in addition to Auto (+34.7%, within Other Non-Strategic items).

In the total insurance line, there was a growth of 0.8% compared to 3Q25/3Q24 and a reduction of 0.9% in the comparison of 9M25/9M24, with changes impacted by the performance of the credit life segment.

Written Premiums Mortgage

BRL million

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


Maintaining the upward trajectory in issuances, a result of the growth of CAIXA's real estate credit portfolio, the main driver of the segment's expansion.

Written Premiums - Home

BRL million

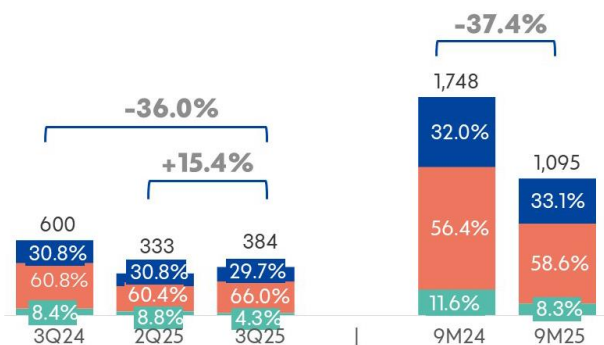
■ CNP (Run-off)
■ Caixa Residencial (Run-on)


Historic high volume in written premiums in Home segment, performance resulting from commercial actions and the strategy focused on the marketing of multi-year policies and those linked to mortgage insurance, which is reflected in the increase in the renewal rate.

Written Premiums Credit Life

BRL million

■ Origin: Legal Entities ■ Origin: Individual ■ Origin: Rural

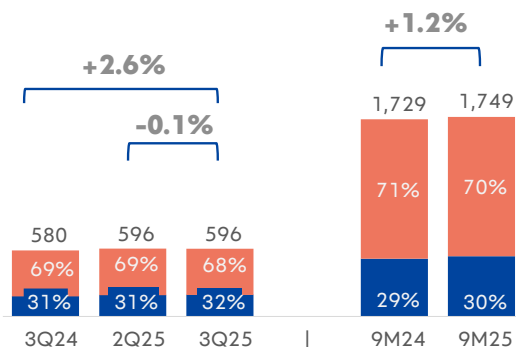


The emissions continue to be impacted by the interest rates (SELIC) on the cost of commercial credit. The sale of the Seguro Proteção Desemprego - Crédito do Trabalhador policy began in August, with a volume of BRL 3.7 million in premiums in 3Q25.

Written Premiums - Life

BRL million

■ Monthly Payment ■ Single Payment

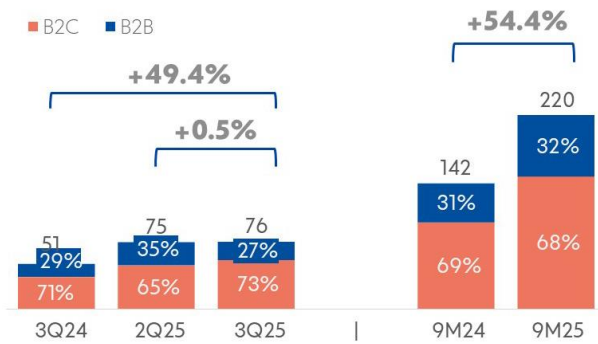


Growth of 2.6% (3Q25/3Q24), with the maintenance of the strategy focused on the Monthly Payment modality, which accounted for 68% of written premiums in 3Q25. In the quarter, the Seguro Perda de Renda was launched for installments of the mortgage loan, with BRL 278.0 million in written premiums.

Revenues from Assistance

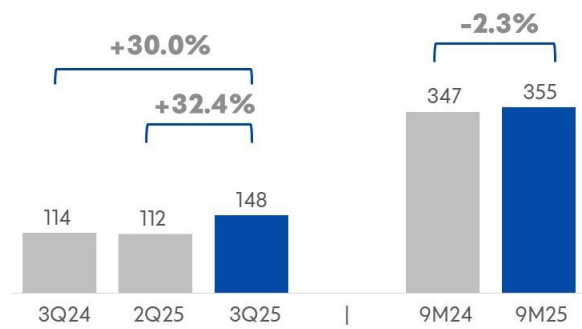
BRL million

■ B2C ■ B2B



Written Premiums Other Insurance

BRL million



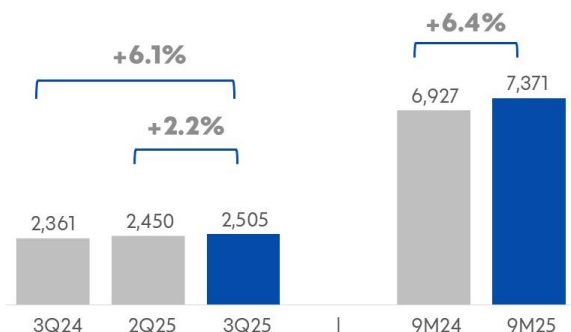
Growth of 54.4% in the amount accumulated in 2025 compared to the same period in 2024 and maintenance of revenues in 3Q25. Highlight on the performance of the Rapidex product, with an increase of 52.7% between 3Q25 and 3Q24.

In the grouping, the Auto segment — formed by the Youse policies marketed by CNP Seguros and responsible for 91.0% of the total — stood out as the main driver of emissions in 3Q25. With a growth of 34.7% compared to 3Q24, the Auto sector recorded its best historical quarter.

Earned Premiums BRL million	3Q25	3Q24	Δ%		2Q25	Δ%		9M25	9M24	Δ%	
Mortgage	1,016.8	922.4	10.2%	●	984.6	3.3%	●	2,963.4	2,658.5	11.5%	●
Home	239.7	207.7	15.4%	●	227.7	5.3%	●	683.1	600.7	13.7%	●
Credit Life	484.1	512.4	-5.5%	●	482.2	0.4%	●	1,468.1	1,517.2	-3.2%	●
Life	562.0	541.5	3.8%	●	557.1	0.9%	●	1,663.7	1,632.9	1.9%	●
Other non-strategic	126.8	126.0	0.6%	●	123.5	2.7%	●	373.1	375.1	-0.5%	●
Assistance	75.8	50.8	49.4%	●	75.5	0.5%	●	219.5	142.2	54.4%	●
Insurance	2,505.2	2,360.7	6.1%	●	2,450.5	2.2%	●	7,370.9	6,926.7	6.4%	●

Earned Premiums

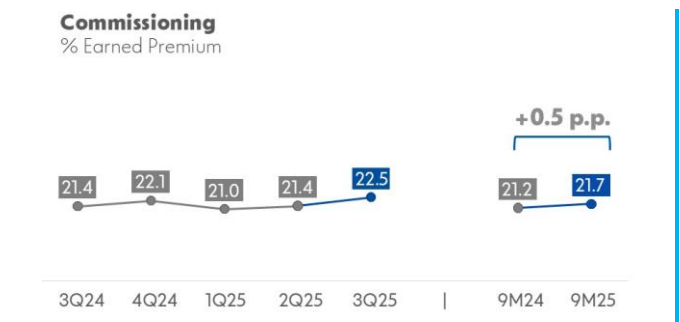
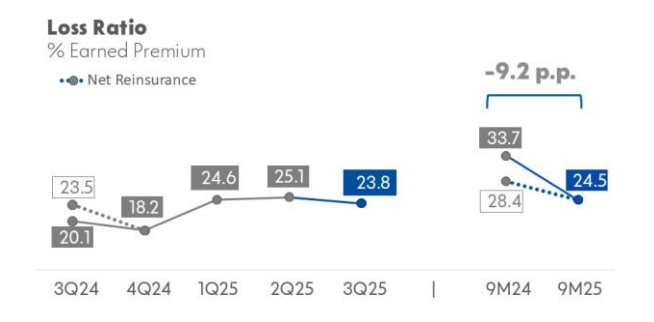
BRL million



Growth in earned premiums in the Mortgage, Home, and Life sectors comparing 3Q25 to 3Q24.

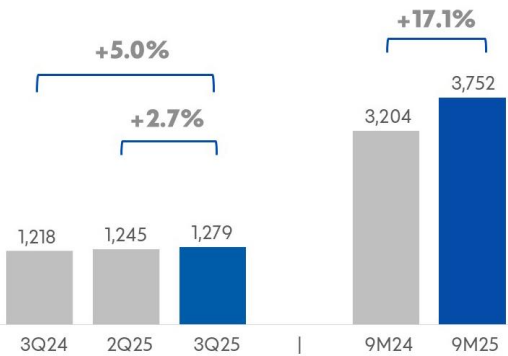
	Loss Ratio %	3Q25	3Q24	Δ%		2Q25	Δ%		9M25	9M24	Δ%	
	Mortgage	26.3	15.6	10.7	●	27.4	-1.1	●	26.5	38.3	-11.8	●
	Home	15.6	23.5	-7.9	●	15.7	-0.1	●	16.0	20.2	-4.2	●
	Credit Life	19.4	18.6	0.8	●	21.5	-2.0	●	20.4	38.3	-17.9	●
	Life	20.5	20.1	0.4	●	21.6	-1.2	●	21.1	20.3	0.8	●
	Other non-strategic	51.6	53.5	-2.0	●	53.3	-1.8	●	55.0	61.4	-6.4	●
	Insurance	23.8	20.1	3.7	●	25.1	-1.3	●	24.5	33.7	-9.2	●

	Commissioning %	3Q25	3Q24	Δ%		2Q25	Δ%		9M25	9M24	Δ%	
	Mortgage	13.6	12.6	1.1	●	13.4	0.2	●	13.4	12.3	1.1	●
	Home	33.8	32.8	1.0	●	33.3	0.4	●	33.4	32.6	0.8	●
	Credit Life	39.0	39.1	-0.1	●	40.1	-1.1	●	39.1	39.2	-0.1	●
	Life	21.3	17.0	4.3	●	16.4	4.8	●	17.9	16.8	1.1	●
	Other non-strategic	14.8	13.8	0.9	●	13.3	1.4	●	13.8	12.3	1.6	●
	Insurance	22.5	21.4	1.1	●	21.4	1.1	●	21.7	21.2	0.5	●



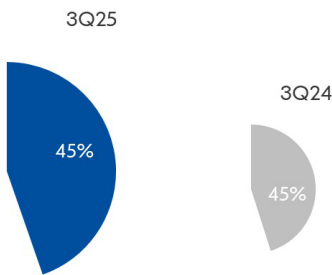
The changes in loss ratio in relation to the periods of 2024 are the result of non-recurring events – floods in Rio Grande do Sul, with claims in the Mortgage and Home sectors, and claims not reported by the policyholder in the Credit Life sector – as well as the dynamics of regulation and recognition of provisions related to these events. For 3Q25, the indicator of 23.8% showed an improvement of 1.3 p.p. compared to 2Q25, reflecting a lower volume of notices across all sectors.

Operating Margin
BRL million



For the calendar year of 2025, the margin showed an increase of 17.1% compared to the same period of 2024, reflecting the reduction in loss ratio observed during the periods.

Representativeness¹
% Total operating margin



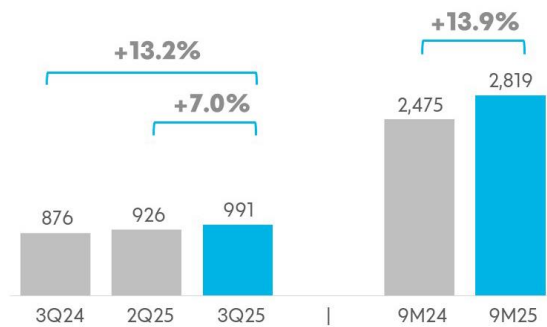
Maintenance of the segment's representativeness between 3Q25 and 3Q24.

4.2 Accumulation Business

In the Accumulation Business group, Private Pension plans, Premium Bonds, and Credit Letters' groups are considered.

Operating Revenue (million)	3Q25	3Q24	Δ%	2Q25	Δ%	9M25	9M24	Δ%
Private Pension	549.3	511.7	7.3%	500.2	9.8%	1,541.6	1,454.4	6.0%
Premium Bonds	161.6	139.3	16.0%	150.0	7.7%	461.8	389.7	18.5%
Credit Letters	280.0	224.7	24.6%	275.6	1.6%	815.2	630.7	29.2%
Total operating revenue	990.9	875.7	13.2%	925.8	7.0%	2,818.6	2,474.9	13.9%

Operating Revenue
BRL million



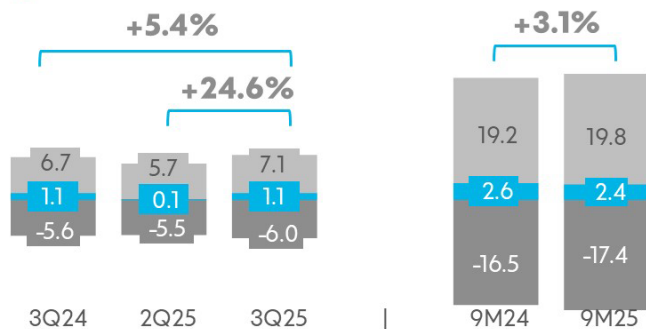
Increase of 13.2% in operating revenues between 3Q25 and 3Q24, with growth across all segments: Private Pension (+7.3%), Credit Letters (+24.6%), and Premium Bonds (+16.0%).

Private Pension continues to have the largest representation, with 55.4% of operating revenues in 3Q25, followed by Credit Letters (28.3%) and Premium Bonds (16.3%).

Private Pension contributions

BRL billion

■ Portability/Redemption ■ Gross contribution ■ Net Contribution



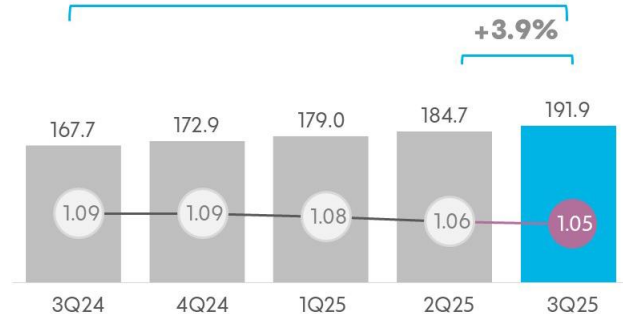
The performance of 3Q25 is the result of commercial actions to increase new fundraisings and incoming portability – which showed the highest historical volume in 3Q25.

Private Pension reserves

BRL billion

Average management fee (p.a.)

% Reserves

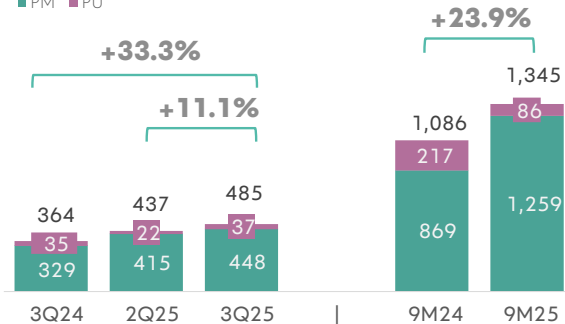


Annual growth of 14.4% in Private Pension reserves, amounting to BRL 191.9 billion. The average management fee decreased by 0.04 p.p. between 3Q25 and 3Q24, due to the mix of funds that make up the reserves, with a higher allocation in conservative funds.

Funds Raised - Premium Bonds

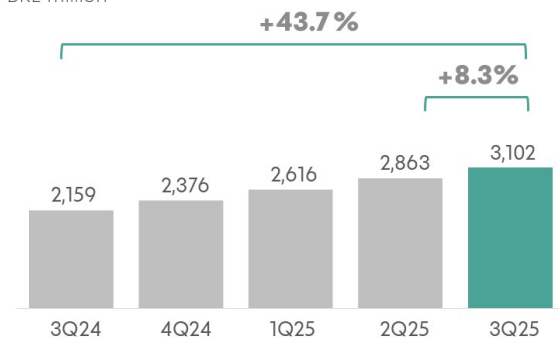
BRL million

PM PU



Premium Bonds' reserves

BRL million

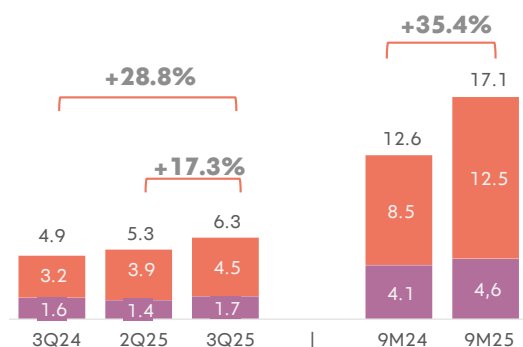


Best historical performance in funds raised in 3Q25, resulting from the strategy of marketing Premium Bonds with Monthly Payment (MP), a description that produces the effect of stacking over the long term. In the comparison between 3Q25 and 3Q24, PM revenue grew by 36.2%.

Credit Letters

BRL billion

Auto Real Estate

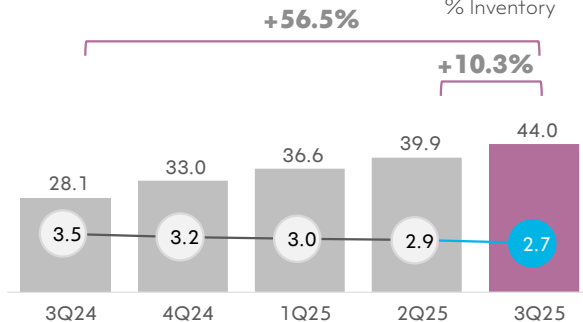


Letters Inventory

BRL billion

Avg management fee (p.a.)

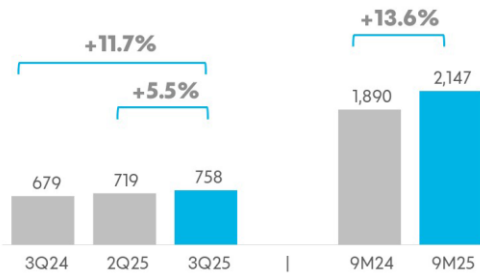
% Inventory



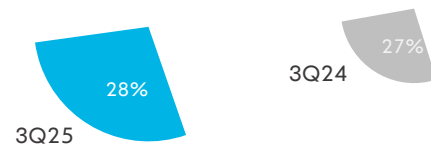
In the 3Q25, the sale of new credit letters totaled BRL 6.3 billion, representing an increase of 28.8% compared to the same period last year. This performance drove the growth of the Credit Letters inventory, which reached BRL 44.0 billion in the quarter, an increase of 56.5% compared to the previous year.

Accumulation Operating Margin

BRL million

**Representation of Accumulation**

% total operating margin



All segments of the Accumulation Business recorded an increase in operating margin, both in the comparison between 3Q25 and 3Q24 and in the year-to-date total (9M25/9M24), reinforcing the effectiveness of the strategies adopted.

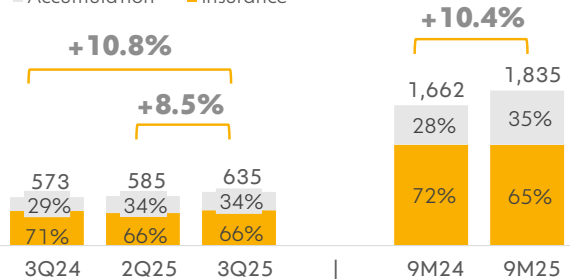
4.3 Distribution Business

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

Brokerage revenues

BRL million

■ Accumulation ■ Insurance



Brokerage by segment

BRL million

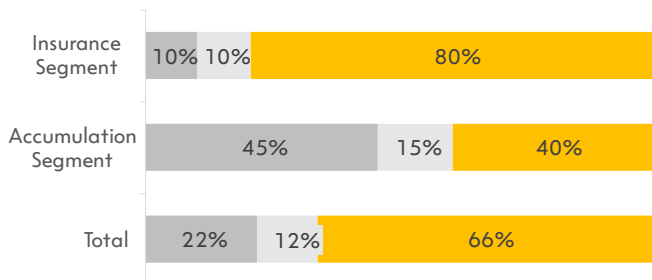
		3Q25	/3Q24	/9M24
Mortgage	21%	132	+26%	+29%
Credit Life	18%	114	-31%	-34%
Home	16%	101	+29%	+28%
Credit letters	24%	152	+40%	+51%
Life	7%	47	+10%	+6%
Private Pension	5%	30	+3%	+2%
Premium Bonds	6%	36	+38%	+23%
Other Insurance	3%	23	+24%	+33%
Total Distribution	100%	635	+11%	+10%

Growth of 10.8% in commissioning revenues between 3Q25 and 3Q24, with a highlight on the Mortgage and Home insurance sectors and the Credit Letters' segment.

Brokerage Distribution

% 3Q25

■ Fee - award ■ Fee - Caixa services ■ Revenue distribution

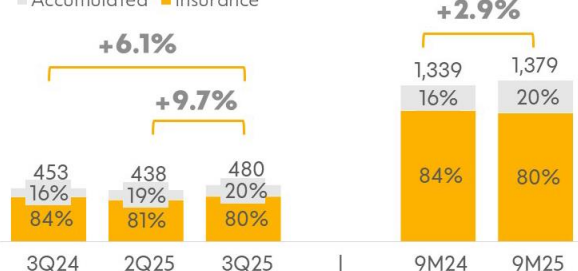


Of the total commissions paid by the operating companies in 3Q25, 66% remained with the Brokerage. Another 22% were allocated to employee and partner bonus fees, while the remaining 12% corresponded to the CAIXA service fee. This distribution considers a managerial view of the CAIXA service and incentive fees related to the Life, Credit Life, and Private Pension segments, whose amounts are paid directly by the insurance company to CAIXA. For the other segments, the costs are borne by the brokerage.

Operating Margin

BRL million

■ Accumulated ■ Insurance



Representativeness

% Total operating margin

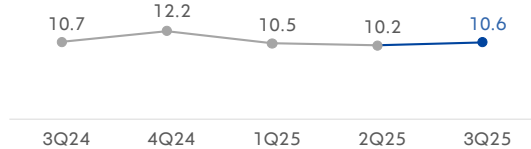


4.4 Operating indicators

The operational indicators are presented in the grouped view of holdings, which considers the economic equity interest percentages of the Company in each investee.

ADMINISTRATIVE EXPENSES RATIO (IDA)

Administrative expenses
% Operating revenue

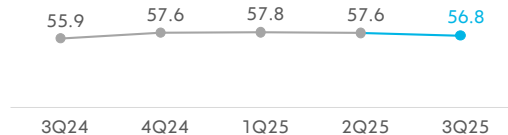


Ratio - grouping	IDA 3Q25	Δ3Q24 p.p.	Δ2Q25 p.p.
Bancassurance CAIXA	11.0%	+0.2	+0.5
Run-off	13.1%	+2.2	+1.9
New partnerships	11.5%	-0.5	+0.3
Holding + Brokerage	6.1%	+0.9	+0.1
Bancassurance PAN	7.7%	-1.7	+0.1
GENERAL RATIO	10.6%	-0.1	+0.4

The Administrative Expenses Ratio (IDA) remained close to the historical level, with a reduction of 0.1 p.p. compared to 3Q25 and 3Q24, reflecting improved efficiency in the group of new partnerships. When disregarding the investments made with tax incentives related to the Rouanet Law, amounting to BRL 10.0 million in the quarter, mainly concentrated in CVP, the overall indicator would be 10.4%. For the run-off group, the change of the indicator is the effect of the seasonality of expenses.

COMBINED RATIO (IC)

General and Administrative Expenses
% Operating revenue



Ratio - grouping	IC 3Q25	Δ3Q24 p.p.	Δ2Q25 p.p.
Bancassurance CAIXA	55.6%	+0.6	-0.2
Run-off	65.2%	+3.9	+2.5
New partnerships	56.0%	-0.9	-0.7
Holding + Brokerage	43.0%	+4.5	-0.7
Bancassurance PAN	66.8%	+2.8	-5.0
GENERAL RATIO	56.8%	+0.9	-0.8

In the quarter, the Combined Ratio (IC) improved by 0.8 p.p. compared to 2Q25, due to the performance of revenues. In the comparison between 3Q25 and 3Q24, the increase of 0.9 p.p. is a result of the dynamics of adjustments for provisions for claims and reinsurance related to the floods in Rio Grande do Sul observed in CNP Holding for the year 2024.

EXPANDED COMBINED RATIO (ICA)

General and Administrative Expenses
% Operating revenue + Financial Result



Ratio - grouping	ICA 3Q25	Δ3Q24 p.p.	Δ2Q25 p.p.
Bancassurance CAIXA	48.1%	-1.0	-1.2
Run-off	53.9%	+0.7	+0.3
New partnerships	48.4%	-2.1	-1.6
Holding + Brokerage	39.8%	+3.2	-0.8
Bancassurance PAN	58.3%	+1.0	-5.6
GENERAL RATIO	49.2%	-0.7	-1.7

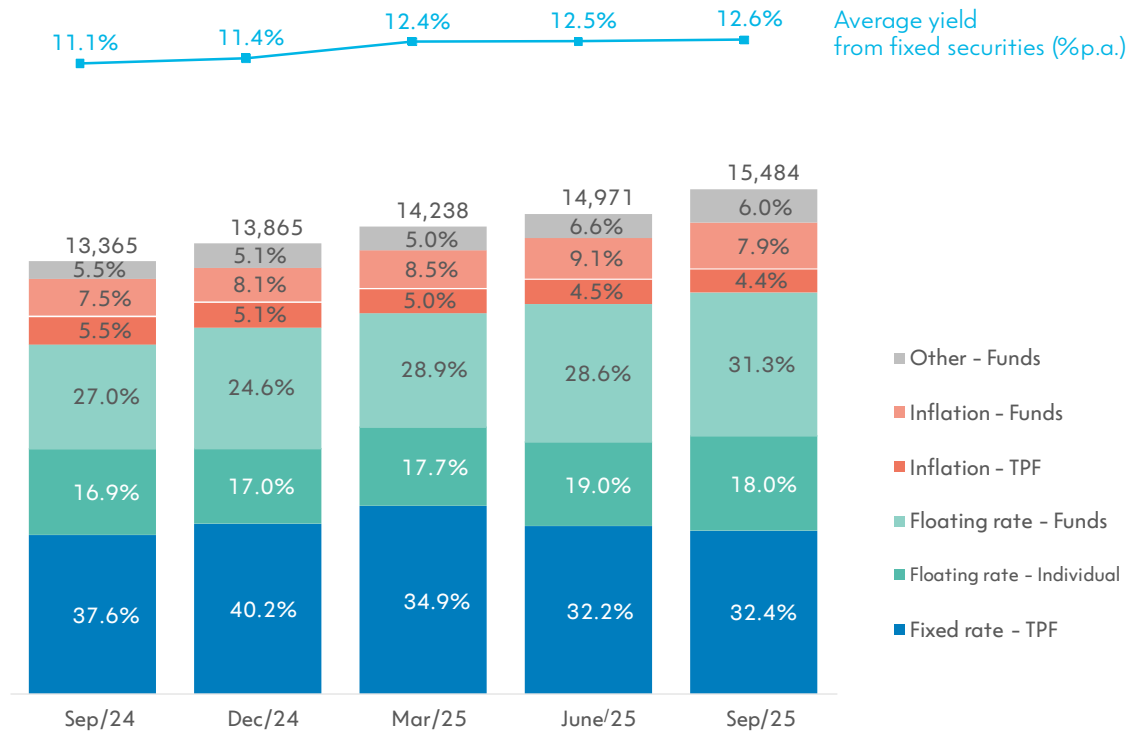
The ICA for 3Q25 reflects the positive impact of financial performance, with an improvement of the indicator by 0.7 p.p. compared to 3Q24 and 1.7 p.p. compared to 2Q25.

4.5 Financial Result

Below is the accumulated profitability and historical breakdown of the investment portfolio from a grouped perspective, which is weighted by the percentage of equity interest in each company:

Grouped Investment Portfolio Composition

Consolidated % of financial investments (millions)

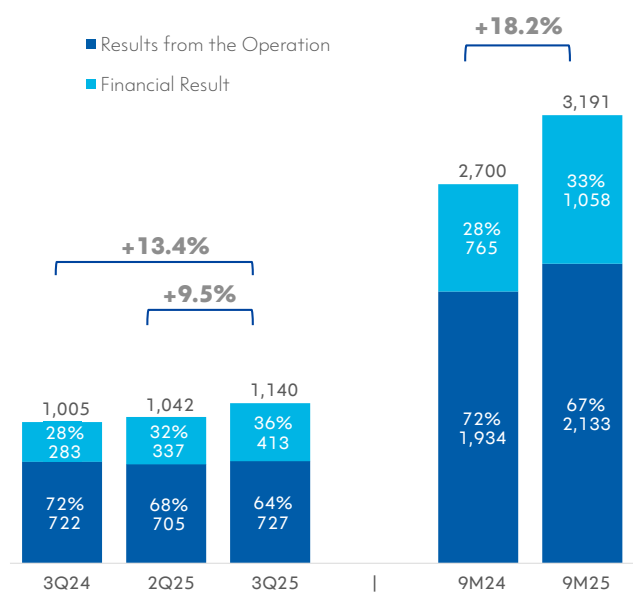


The September 2025 amount of the grouped investment portfolio grew by 16.9% compared to September 2024 and by 3.4% compared to June 2025. Of the total of BRL 15.5 billion in financial investments in September 2025, 49.3% are allocated to floating-rate assets, 32.4% in fixed-rate assets, 12.3% linked to inflation-linked assets, and 6.0% to other types of assets. In the consolidated view, the portfolio's total return over the past twelve the last twelve months was 11.7%, which corresponds to 88.3% of the CDI, with most of the mark-to-market effect of this performance mostly recorded under other comprehensive income in the investees.

Net income

(Operational X Financial)

- Results from the Operation
- Financial Result



Considering all holdings, net of taxes and in proportion to Caixa Seguridade, the financial result for 3Q25 exceeded that recorded in 3Q24 by 46.1%, driven by the improved portfolio returns due to the increase in the SELIC rate, and by the higher average balance of investments. Year-to-date, the financial result grew 38.2% compared to the 9M24.

The financial result accounted for 36.3% of the managerial net income in 3Q25, with an increase of 8.1 p.p. compared to 3Q24.

Exhibit 1. Performance of investees

1.1 Bancassurance Caixa

Grouping that brings together the partnerships Caixa Vida e Previdência, Caixa Residencial, Caixa Capitalização, Caixa Consórcio, and Caixa Assistência, in addition to CNP Holding, responsible for the run-off operations of Caixa Seguridade.

1.1.1 CAIXA Vida e Previdência

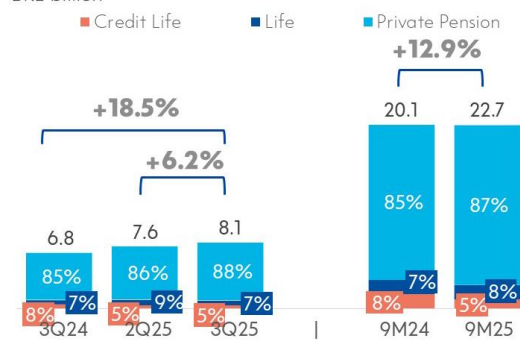
Holding XS1 is a partnership established between Caixa Seguridade and CNP Assurances Participações Ltda for the exploration of life insurance, credit life, and supplementary private pension products in CAIXA's Distribution Network, where Caixa Seguridade holds a 60% equity interest in the invested company and 49% of the common shares. Holding XS1 has an operating company, Caixa Vida e Previdência S.A. (CVP), which sells supplementary private pension products and Life and Credit Life insurance.

In August 2024, the merger of XS2 Vida & Previdência S.A. was approved. (XS2) by CVP, within the scope of Holding XS1. The operation promoted the simplification of the corporate structure of the economic group, with the unification of the activities and administrations of XS2 and CVP, which, in addition to concentrating the run-off of life and credit life and all private pension products, incorporated all new life and credit life businesses.

INCOME STATEMENT (BRL million)

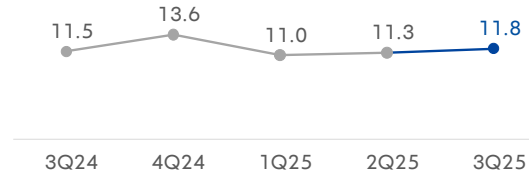
	3Q25	3Q24	Δ%		Δ%	9M25	9M24	Δ%
Revenues from operation	8,088.4	6,827.6	18.5%	7,617.5	6.2%	22,676.4	20,080.3	12.9%
Operation costs/expenses	-7,610.8	-6,321.4	20.4%	-7,138.0	6.6%	-21,223.0	-18,854.7	12.6%
Operating Margin	477.6	506.2	-5.7%	479.5	-0.4%	1,453.4	1,225.6	18.6%
Administrative expenses	-189.5	-180.9	4.7%	-172.6	9.8%	-531.6	-499.8	6.4%
Tax expenses	-87.7	-85.6	2.5%	-84.9	3.4%	-255.8	-251.5	1.7%
Financial result	896.0	745.7	20.2%	766.9	16.8%	2,411.6	2,129.6	13.2%
Operating Result	1,096.4	985.4	11.3%	988.9	10.9%	3,077.6	2,603.8	18.2%
Gains or losses with non-current assets	-0.1	0.0	-	0.0	-	0.0	-2.3	-98.4%
Income (loss) before taxes and holdings	1,096.3	985.4	11.3%	988.9	10.9%	3,077.5	2,601.5	18.3%
Income tax	-268.1	-239.5	11.9%	-245.4	9.2%	-760.4	-644.4	18.0%
Social contribution	-165.8	-148.9	11.4%	-148.0	12.1%	-463.5	-391.9	18.3%
Net income for the fiscal year	662.4	597.0	11.0%	595.5	11.2%	1,853.6	1,565.2	18.4%
Interest - Caixa Seguridade	397.5	358.2	11.0%	357.3	11.2%	1,112.2	939.1	18.4%

Revenues from operations – Caixa Vida e Previdência



Administrative Expenses Ratio (IDA) Caixa Vida e Previdência

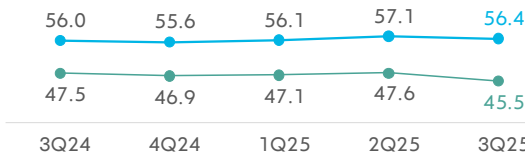
Administrative expenses
% Operating revenue



When disregarding the effect of investments made with tax incentives related to the Rouanet Law, amounting to BRL 8.6 million, the indicator would be 11.3% for 3Q25.

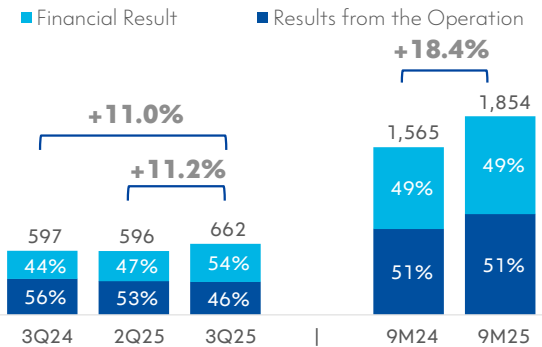
Combined Ratio (IC) and Expanded Ratio (ICA) Caixa Vida e Previdência

General and administrative expenses
● IC: % Operating Revenue
● ICA: % Operating revenue + Financial Result



(Operating x Financial) Net Income Caixa Vida e Previdência

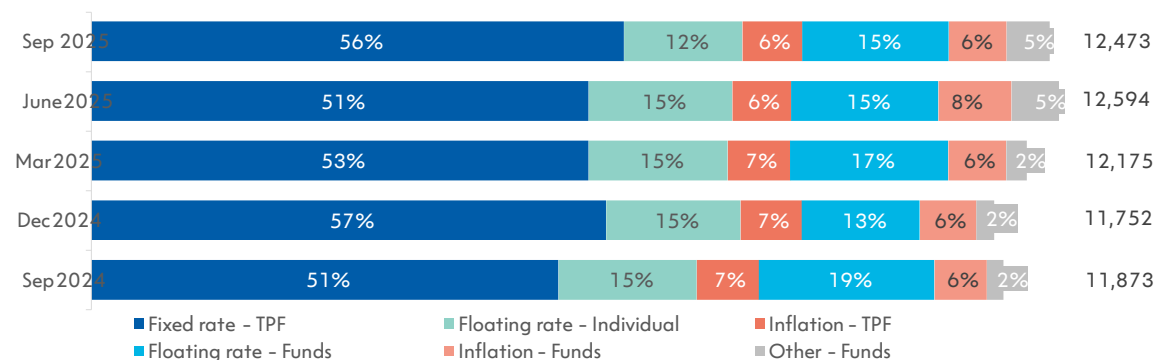
BRL million



Improvement of the ICA, with an increase in the financial result, cash effect of the interest rate, average balance, and a greater number of business days in 3Q25. During the period, there was also a positive effect on the financial result amounting to BRL 28.0 million due to the lag of the general market price index (IGP-M) in the adjustment of private pension assets and liabilities. In 2Q25, this effect was negative by BRL 18.0 million.

Investment Portfolio Composition – Caixa Vida e Previdência

% Financial investments (million)



1.1.1.1 Private Pension

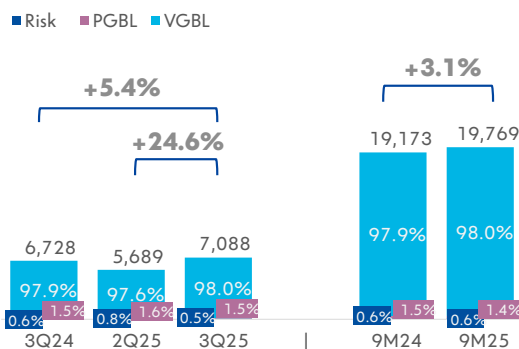
Designed for goals to be achieved with a term longer than 3 or 5 years, private pension plans can have monthly contributions or a single payment, and it is also possible to make additional contributions. There are two descriptions of private pension plans:

- PGBL, for those who contribute to the INSS or another type of private pension and file a complete Income Tax (IR) return; and
- VGBL, suitable for those who do not file income tax or file income tax in the simplified form.

For a better demonstration of the behavior of the indicators and the performance of the segment in Caixa Seguridade's results, the table below presents a managerial view consolidating the collections from the PGBL and VGBL descriptions. For the purpose of commercial performance, the contributions received from income and the written premiums for risk coverage are considered:

Private Pension (BRLMillion)	3Q25	3Q24	Δ%	2Q25	Δ%	9M25	9M24	Δ%
Revenues from private pension plans	7,088.4	6,727.8	5.4%	5,689.5	24.6%	19,769.2	19,173.0	3.1%
Contributions Received - Income	7,051.2	6,688.1	5.4%	5,652.1	24.8%	19,656.8	19,052.7	3.2%
Written Premiums - Risk	37.2	39.7	-6.3%	37.3	-0.3%	112.4	120.3	-6.6%
Changes in technical provisions	-7,051.1	-6,687.3	5.4%	-5,647.9	24.8%	-19,649.2	-19,055.0	3.1%
Net revenues from contributions and premiums	37.3	40.5	-8.0%	41.5	-10.2%	120.0	118.0	1.7%
Income from management fees and other fees	512.4	471.1	8.8%	463.0	10.7%	1,428.4	1,330.9	7.3%
Incurred claims/benefit expenses	-6.7	-3.3	104.5%	-7.3	-8.5%	-19.6	-24.2	-18.8%
Acquisition costs	-47.2	-50.7	-6.8%	-45.1	4.7%	-136.5	-135.7	0.6%
Other operating revenues and expenses	-17.4	-15.3	13.5%	-10.9	59.6%	-53.5	-38.5	39.2%
Reinsurance	0.0	0.0	-	0.0	-	0.0	0.0	-
Operating Margin	478.5	442.4	8.2%	441.2	8.4%	1,338.8	1,250.6	7.1%

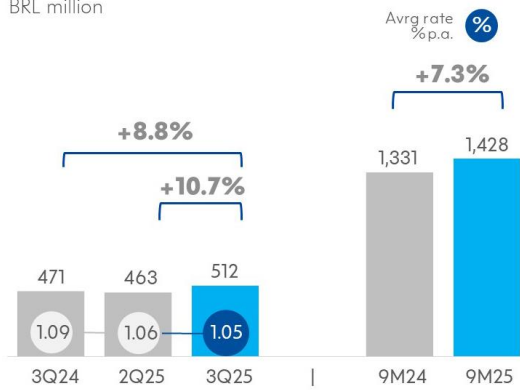
Contributions and Earned Premiums - Private Pension
BRL million



Private Pension contributions and premiums grew in 3Q25, with an increase of 5.4% compared to 3Q24 and 42.6% compared to 2Q25. In the quarter, commercial actions were taken to reduce the impacts of the measures related to the IOF on VGBL plans.

Management fee - Private Pension

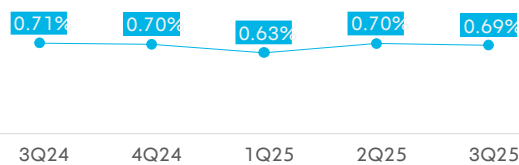
BRL million



In nominal terms, the management fee increased by 8.8% between 3Q25 and 3Q24 and by 7.3% year-to-date compared to 2024. The reduction of 0.01 p.p. compared to 2Q25 in the average rate reflects the mix of funds sold, with a higher concentration in conservative funds.

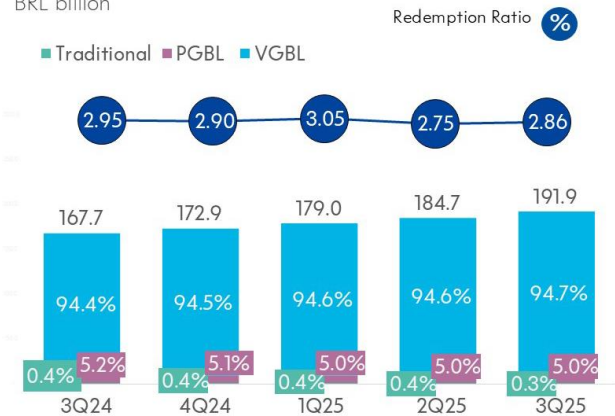
Commissioning Private Pension

% Contributions



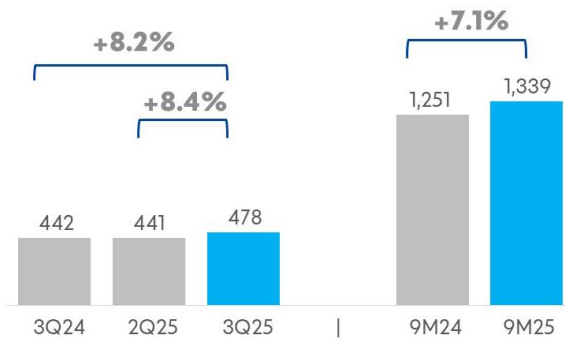
Private Pension reserves

BRL billion



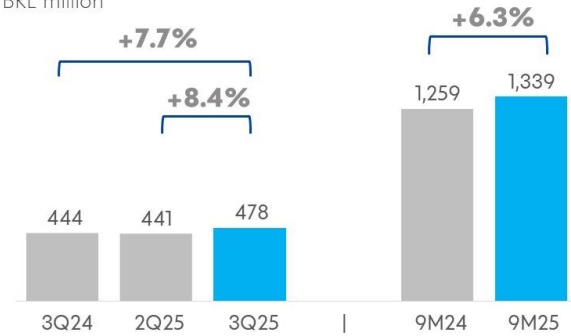
The redemption ratio remained close to the historical average in 3Q25, with the main reasons being, in order of value, acquisition of assets/real estate and financial needs.

Operating Margin - **Private Pension**
BRL million



Increase of 8.2% in the comparison between 3Q25 and 3Q24. In the YTD, grew 7.1% in relation to the same period of 2024, reflecting the growth in operating revenues.

Operating Margin - **Adjusted Private Pension**
(Ex Earn-out¹ and LPC²)
BRL million



The recurring view considers the effects of the provisions for recognition of expenses related to sales performance commissions to be paid to CAIXA (Earn-out) and Caixa Seguridade (LPC) in the history of the operating margin, and with the settlement of the items in 3Q24, there is no effect of these provisions starting from 4Q24.

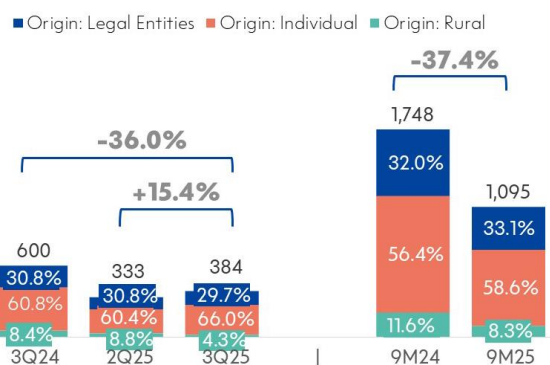
1.1.1.2 Credit Life

With one or more personal risk coverages such as death and permanent disability, credit life insurance guarantees the settlement or amortization of debts linked to credit or financing operations undertaken by the debtor, in the event of a covered claim, under the terms established in the contractual conditions, up to the limit of the insured capital contracted.

Below is a table with a managerial view for analyzing the behavior of the indicators and the performance of the Credit Life sector:

Credit Life (BRL Million)	3Q25	3Q24	Δ%	2Q25	Δ%	9M25	9M24	Δ%
Written Premiums	384.1	600.2	-36.0%	332.9	15.4%	1,095.4	1,748.5	-37.4%
Changes in premium technical provisions	100.0	-87.9	-	149.3	-33.0%	372.8	-231.2	-
Earned Premiums	484.1	512.4	-5.5%	482.2	0.4%	1,468.1	1,517.2	-3.2%
Claims incurred	-94.0	-95.2	-1.2%	-103.5	-9.1%	-299.4	-580.5	-48.4%
Claims	-86.2	-57.4	50.3%	-152.0	-43.3%	-313.7	-468.6	-33.1%
Recovery of claims	-0.2	0.1	-	-0.1	-	-0.3	-0.1	-
Reimbursement	0.2	0.0	-	0.0	-	0.2	0.1	-
IBNR change	-7.7	-37.9	-79.6%	48.6	-	14.5	-111.8	-
Assistance services	0.0	0.0	-51.5%	0.0	-77.9%	-0.1	-0.1	112.4%
Acquisition costs	-188.6	-200.4	-5.9%	-193.2	-2.4%	-573.8	-594.5	-3.5%
Other operating revenues and expenses	-6.1	-11.9	-49.0%	-19.6	-69.0%	-35.4	-40.8	-13.1%
Reinsurance	0.0	0.0	-	0.0	-	0.2	-4.9	-
Operating Margin	195.4	204.9	-4.6%	165.8	17.8%	559.7	296.5	88.8%

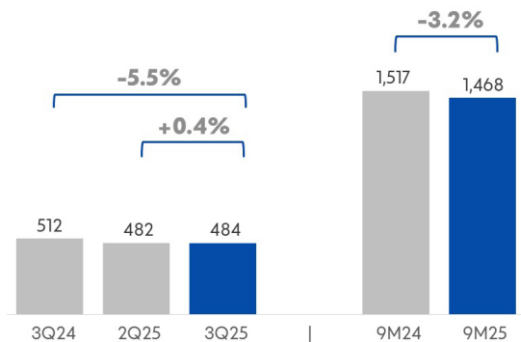
Written Premiums **Credit Life**
BRL million



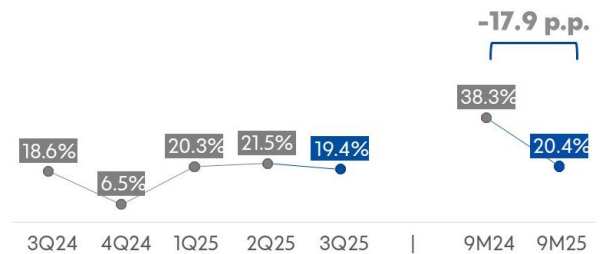
Written premiums in the segment continue to be impacted by the high interest rate (SELIC) and its effect on the cost of commercial credit. In the quarter, the *Seguro Proteção Desemprego - Crédito do Trabalhador* product was launched, with BRL 3.7 million in written premiums.

Of the total written premiums in the quarter, 66.0% came from Individuals, 29.7% from Legal Entities, and 4.3% from Rural. The improvement compared to 2Q25 is explained by the higher volume of operations linked to payroll-deductible loans and legal entities.

Earned Premiums - Credit Life
BRL million



Credit Life loss ratio
% Earned Premium



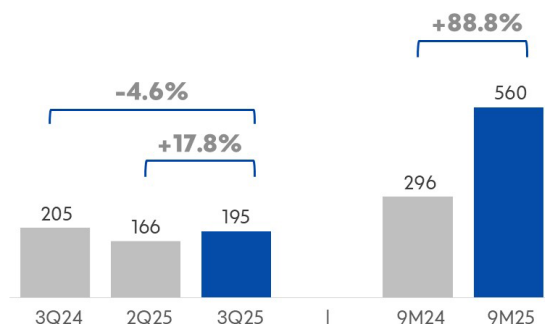
In the quarterly view, the loss ratio remained close to the historical level of the sector. In the year-to-date view, the change in the indicator is related to the volume of claims provisioning at the beginning of 2024.

Commissioning Credit Life
% Earned Premium



Maintenance of commissioning close to the historical level.

Credit Life Operating Margin
BRL million



The change between 3Q25 and 3Q24 is related to the behavior of the earned premiums line. In the year-to-date view, the 88.8% growth in the comparison between 9M25/9M24 reflects the base of credit life claims registered in 2Q24.

1.1.1.3 Life

Life insurance aims to prevent the policy beneficiaries from being caught off guard with sundry expenses and to help them recover financially in the event that the insured passes away, suffers a serious illness, or becomes disabled, in addition to offering various assistance services. When taking out life insurance, the insured chooses the amount and the conditions of the indemnity to be paid and the people who will receive it.

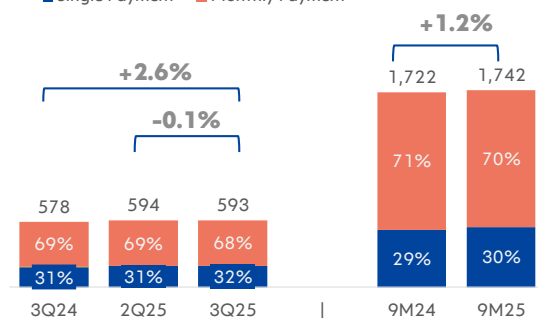
For disclosure purposes of results, within the Life sector, Personal Accident insurance is also considered, a description with coverage related to the risk of accidents, with coverage such as death, partial or total disability, and medical expenses, provided that the claims are caused by an accident.

Below is a management view for the Life sector up to the Operating Margin:

Life (BRL million)	3Q25	3Q24	Δ%	2Q25	Δ%	9M25	9M24	Δ%
Written Premiums	593.1	578.2	2.6%	593.9	-0.1%	1,742.0	1,722.1	1.2%
Changes in premium technical provisions	-33.7	-39.0	-13.6%	-39.6	-14.9%	-85.7	-95.6	-10.4%
Earned Premiums	559.4	539.2	3.7%	554.4	0.9%	1,656.3	1,626.4	1.8%
Claims incurred	-112.7	-108.8	3.6%	-117.7	-4.3%	-346.2	-329.6	5.0%
Claims	-96.3	-95.5	0.9%	-108.5	-11.2%	-306.2	-288.5	6.1%
Recovery of claims	0.0	-0.1	-	0.0	-	0.0	-1.8	-
IBNR change	-0.3	-2.2	-87.2%	6.7	-	6.6	-5.8	-
Assistance services	-16.1	-11.0	47.0%	-15.8	1.9%	-46.6	-33.5	39.2%
Acquisition costs	-119.1	-91.5	30.1%	-91.1	30.6%	-297.2	-273.9	8.5%
Other operating revenues and expenses	-30.6	-34.2	-10.5%	-29.4	4.3%	-88.4	-88.3	0.0%
Reinsurance	0.0	0.0	-	0.0	-	0.0	-0.2	-
Operating Margin	297.0	304.7	-2.5%	316.1	-6.0%	924.6	934.4	-1.1%

Written Premiums – Life
BRL million

■ Single Payment ■ Monthly Payment



Growth of 2.6% in the issuances of 3Q25 compared to 3Q24, maintaining the sales strategy of Life with Monthly Payment, which produces a growth effect in written premiums over the long term, due to the stacking characteristic of premiums for the description.

Earned Premiums Life
BRL million



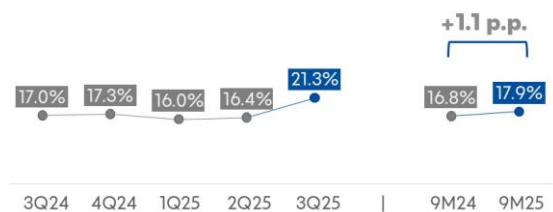
Variations were related to the appropriation of the inventory of insurance contracts, reflecting the dynamics of issuances and the mix between monthly and single-payments products.

Loss ratio - Life
% Earned Premium



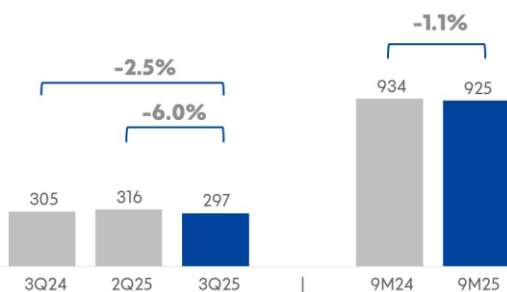
The loss ratio remained in line with the historical level, with a reduction in 3Q25 due to the lower volume of claim notifications.

Life commissioning
% Earned Premium



The change of the 3Q25 indicator is related to the accounting adjustment of commissions for the PM (Monthly Payment) description. Disregarding the correct prediction, the indicator would be 16.4%.

Operating margin - Life
BRL million



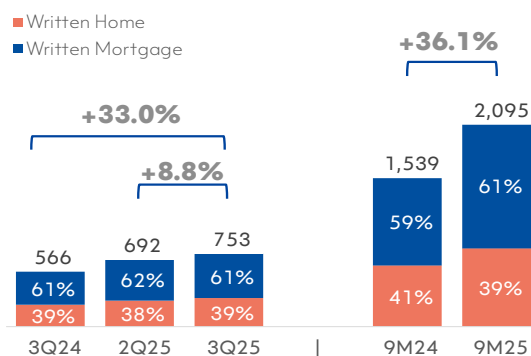
The performance of the Operating Margin for 3Q25 was impacted by the adjustment in acquisition costs.

1.1.2 CAIXA Residencial

Caixa Residencial is a company created in partnership with Tokio Marine for the operation of mortgage and home insurance sectors, in which Caixa Seguridade holds 75% of the total capital and 49.9% of the common shares, and Tokio Marine holds the remaining 25% of the total capital and 50.1% of the common shares.

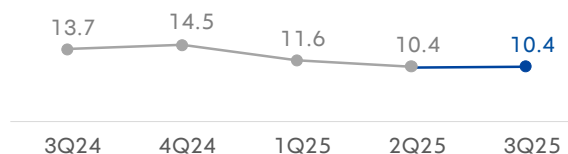
INCOME STATEMENT (BRL million)	3Q25	3Q24	Δ%	2Q25	Δ%	9M25	9M24	Δ%
Written Premiums, net	752.9	566.1	33.0%	692.1	8.8%	2,095.2	1,539.5	36.1%
Changes in premium technical provisions	-70.6	-37.6	87.6%	-57.4	23.1%	-184.8	-99.7	85.2%
Earned premiums	682.3	528.5	29.1%	634.7	7.5%	1,910.5	1,439.7	32.7%
Claims incurred	-118.6	14.0	-945.1%	-121.6	-2.4%	-327.9	-361.5	-9.3%
Acquisition costs	-170.0	-132.1	28.7%	-157.9	7.6%	-475.6	-364.7	30.4%
Other operating revenues and expenses	-3.3	-2.3	44.4%	-3.2	4.9%	-9.1	-7.3	24.9%
Income (loss) from reinsurance	-2.2	-107.2	-98.0%	-0.4	393.7%	-15.2	76.2	-119.9%
Operating Margin	388.2	301.0	29.0%	351.6	10.4%	1,082.7	782.4	38.4%
Administrative expenses	-71.1	-72.4	-1.9%	-66.0	7.7%	-206.0	-191.9	7.3%
Tax expenses	-32.2	-22.2	45.2%	-28.5	12.8%	-87.3	-62.7	39.2%
Financial result	51.0	32.4	57.8%	43.9	16.3%	136.8	90.3	51.4%
Operating Result	336.0	238.7	40.7%	301.0	11.6%	926.1	618.0	49.9%
Income (loss) before taxes and holdings	336.0	238.7	40.7%	301.0	11.6%	926.1	618.0	49.9%
Income tax	-85.1	-56.7	50.2%	-76.5	11.3%	-234.6	-152.3	54.0%
Social contribution	-50.9	-36.8	38.1%	-45.4	12.0%	-140.3	-94.0	49.3%
Net income for the fiscal year	200.0	145.2	37.7%	179.0	11.7%	551.2	371.7	48.3%
Caixa Seguridade's Equity Interest	150.0	108.9	37.7%	134.3	11.7%	413.4	278.8	48.3%

Revenues from operation – **Caixa Residencial**
BRL million



Administrative Expenses Ratio (IDA)
Caixa Residencial

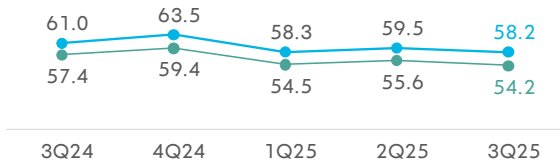
Administrative expenses
% Operating revenue



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

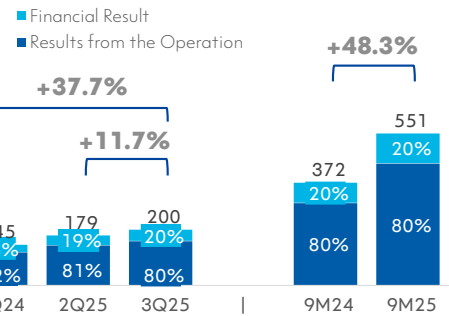
General and administrative expenses

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



(Operating x Financial) Net Income Caixa Residencial

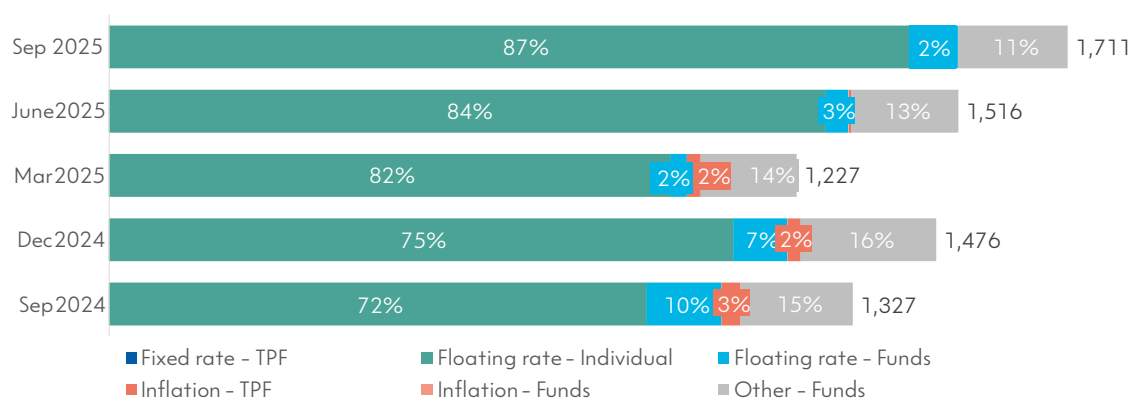
BRL million



The performance of the quarterly Net Income reflects the increase in the volume of premium issuances in the mortgage and home sectors during the period, as well as the financial result. In the year-to-date, the result was also impacted by claims resulting from the floods that occurred in Rio Grande do Sul in 2Q24.

Investment Portfolio Composition – Caixa Residencial

% Financial investments (million)



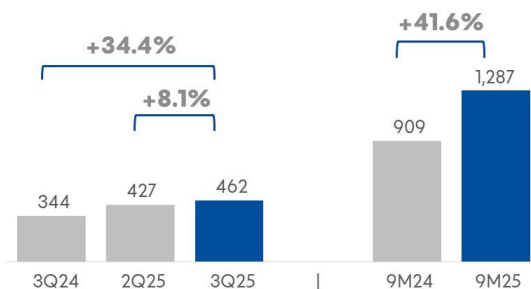
1.1.2.1 Mortgage

Mortgage Insurance is mandatory by law and is an essential part of mortgage financing, serving to pay off or amortize the balance in the event of the insured's death or disability. Calculated especially based on the outstanding balance and the borrower's age, this insurance also includes property coverage of the financed property.

The table below demonstrates a management view for the Mortgage insurance issued by Caixa Residencial, for a better analysis of the behavior of the indicators and the performance of the sector in the results of Caixa Seguridade:

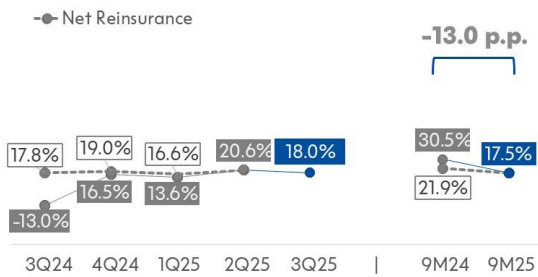
Mortgage (BRL Million)	3Q25	3Q24	Δ%	2Q25	Δ%	9M25	9M24	Δ%
Written Premiums	461.6	343.6	34.4%	427.1	8.1%	1286.9	909.0	41.6%
Changes in premium technical provisions	0.0	0.0	-94.9%	0.0	0.0%	0.0	0.0	-
Earned Premiums	461.6	343.6	34.3%	427.1	8.1%	1286.9	909.0	41.6%
Claims incurred	-83.1	44.6	-	-87.8	-5.5%	-225.2	-277.5	-18.8%
Claims	-83.2	-73.1	13.8%	-80.4	3.5%	-228.5	-238.3	-4.1%
Recovery of claims	0.0	0.0	-	0.0	-	0.0	0.0	-
IBNR change	0.2	117.7	-99.9%	-7.4	-	3.3	-39.1	-
Assistance services	0.0	0.0	-	0.0	-	0.0	0.0	-
Acquisition costs	-92.3	-68.0	35.8%	-85.4	8.1%	-257.4	-180.9	42.3%
Other operating revenues and expenses	0.0	-0.1	-73.4%	0.0	-	0.0	0.0	-
Reinsurance	-0.8	-105.8	-99.2%	0.7	-	-11.8	77.3	-
Operating Margin	285.4	214.2	33.2%	254.6	12.1%	792.5	528.0	50.1%

Written Premiums Mortgage
BRL million



The flow of written premiums at Caixa Residencial reflects the growth in the balance of the real estate credit portfolio at CAIXA.

Mortgage loss ratio % Earned Premium



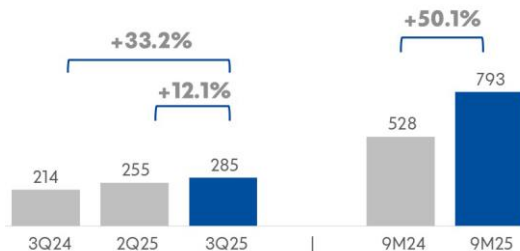
The 3Q25 indicator reflects the volume of claims for the period and remained close to the historical level. In comparison to the accumulated data for 2024, the indicator was impacted by the extreme weather events that occurred in the south of the country the previous year.

Mortgage commissioning % Earned Premium



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

Mortgage Operating Margin BRL million



The quarterly performance reflects the increase in the volume of premiums during the period. In the accumulated view, the change is the effect of the climatic events that occurred in 2Q24.

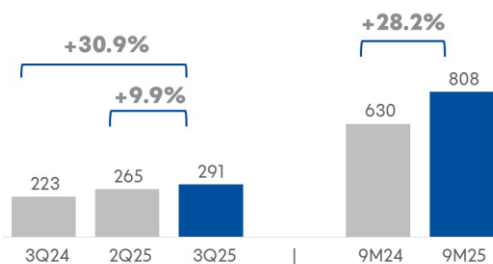
1.1.2.2 Home

Home Insurance aims to protect individual residences – such as houses and/or apartments used as a primary or vacation home – against damages caused by fire, lightning, and explosion. It is also possible to contract additional coverages such as electrical damage, theft and robbery, damage to third parties, windstorms, glass breakage, vehicle collision, among others, in addition to the 24-hour assistance service.

The following is a management overview of Home insurance issued by Caixa Residencial for analyzing the behavior of the indicators and the performance of the sector in the results of Caixa Seguridade:

Home (BRL Million)	3Q25	3Q24	Δ%	2Q25	Δ%	9M25	9M24	Δ%
Written Premiums	291.3	222.6	30.9%	265.0	9.9%	808.3	630.5	28.2%
Changes in premium technical provisions	-70.6	-37.6	87.6%	-57.4	23.1%	-184.8	-99.7	85.2%
Earned Premiums	220.7	185.0	19.3%	207.6	6.3%	623.6	530.7	17.5%
Claims incurred	-35.6	-30.5	16.5%	-33.7	5.4%	-102.7	-84.1	22.1%
Claims	-7.6	-8.7	-12.7%	-7.8	-2.9%	-25.2	-33.1	-23.9%
Recovery of claims	0.0	0.0	-	0.0	-	0.0	0.0	-
IBNR change	0.1	0.2	-34.1%	-0.1	-	0.5	0.3	57.5%
Assistance services	-28.2	-22.1	27.3%	-26.0	8.3%	-78.3	-51.6	51.6%
Acquisition costs	-77.6	-64.1	21.2%	-72.5	7.1%	-218.2	-183.8	18.7%
Other operating revenues and expenses	-3.3	-2.2	50.1%	-3.2	3.2%	-9.1	-7.1	28.8%
Reinsurance	-1.4	-1.4	0.4%	-1.2	18.4%	-3.4	-1.4	148.3%
Operating Margin	102.9	86.8	18.5%	97.0	6.0%	290.1	254.4	14.1%

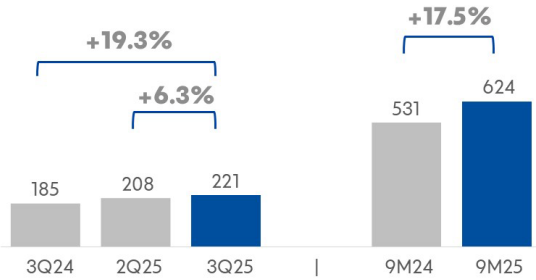
Written Premiums – Home
BRL million



Growth of 30.9% in relation to 3Q24. Year-to-date, the increase was 28.2%, a result of the "Parcela no Bolso" Campaign, the focus on bundled home insurance linked to mortgage, and the continued strategy of selling multi-year policies, all of which contributed to higher renewal rates and longer product retention.

Earned Premiums - Home

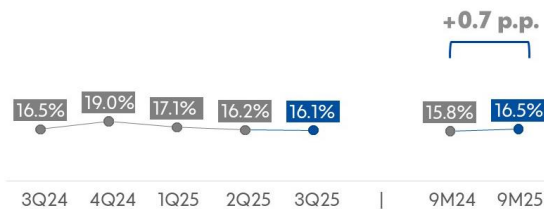
BRL million



Growth of 19.3% when comparing the periods of 3Q25 and 3Q24, due to the appropriation of written premiums in recent periods.

Home loss ratio

% Earned Premium



The loss ratio remained close to historical levels.

Commissioning Home

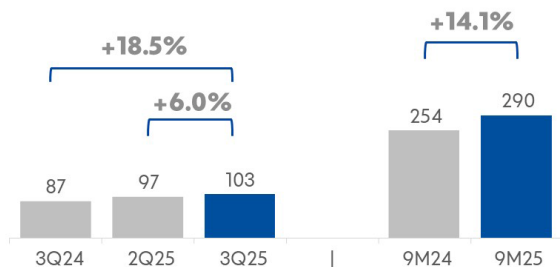
% Earned Premium



The commission level in 3Q25 remained stable compared to prior periods and reflects the deferral of what is passed on to the Brokerage Company of Caixa Seguridade.

Operating margin - Home

BRL million



Growth in operating margin reflects the increase in premiums in the segment in 3Q25.

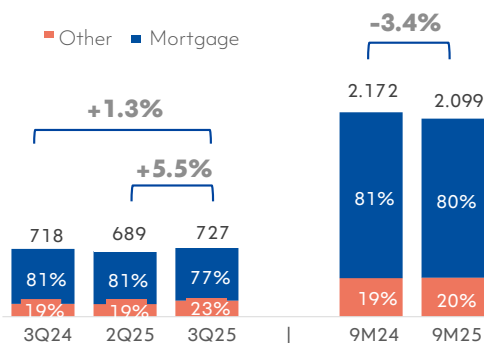
1.1.3



CNP Seguros Holding represents the partnership between Caixa Seguridade and the French company CNP, which was responsible for the operation of insurance products in CAIXA's distribution network sold until 2021. Controlled by CNP, which has a majority equity interest of 51.75%, and an affiliate of Caixa Seguridade, with a 48.25% equity interest, this partnership is organized through CNP Seguros Holding S.A.

INCOME STATEMENT (BRL million)	3Q25	3Q24	Δ%	2Q25	Δ%	9M25	9M24	Δ%
Revenues from operation	727.2	717.8	1.3%	689.2	5.5%	2,098.8	2,171.6	-3.4%
Operation costs/expenses	-360.3	-332.4	8.4%	-312.9	15.1%	-1,007.7	-1,041.8	-3.3%
Operating Margin	366.9	385.4	-4.8%	376.2	-2.5%	1,091.1	1,129.9	-3.4%
Administrative expenses	-95.9	-85.2	12.5%	-78.4	22.3%	-274.6	-274.0	0.2%
Tax expenses	-27.5	-22.2	24.0%	-28.2	-2.4%	-84.5	-73.7	14.7%
Financial result	146.6	106.2	38.0%	116.4	25.9%	358.3	245.0	46.3%
Equity in net income of subsidiaries	3.5	22.5	-84.6%	4.2	-16.5%	16.2	61.4	-73.7%
Operating Result	393.6	406.7	-3.2%	390.2	0.9%	1,106.4	1,088.5	1.6%
Gains or losses with non-current assets	0.0	6.7	-99.6%	-12.5	-100.2%	8.9	0.0	-
Income (loss) before taxes and holdings	393.6	413.4	-4.8%	377.7	4.2%	1,115.3	1,088.5	2.5%
Income tax	-95.7	-97.5	-1.8%	-88.9	7.7%	-267.5	-257.5	3.9%
Social contribution	-56.0	-57.4	-2.4%	-53.7	4.4%	-158.3	-153.1	3.4%
Net income for the fiscal year	241.9	258.5	-6.4%	235.2	2.8%	689.5	677.9	1.7%
Caixa Seguridade's Equity Interest	116.7	124.7	-6.4%	113.5	2.8%	332.7	327.1	1.7%

Revenue from operation – CNP Holding
BRL million



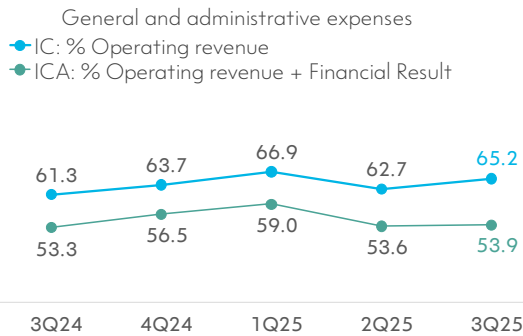
Administrative Expenses Ratio (IDA)
CNP Holding

Administrative expenses
% Operating revenue



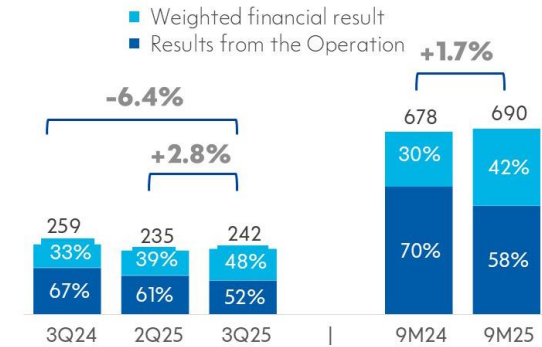
The behavior of the indicator for 3Q25 is the effect of the seasonality of administrative expenses with third parties and location and operation.

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



(Operating x Financial) Net Income CNP Holding

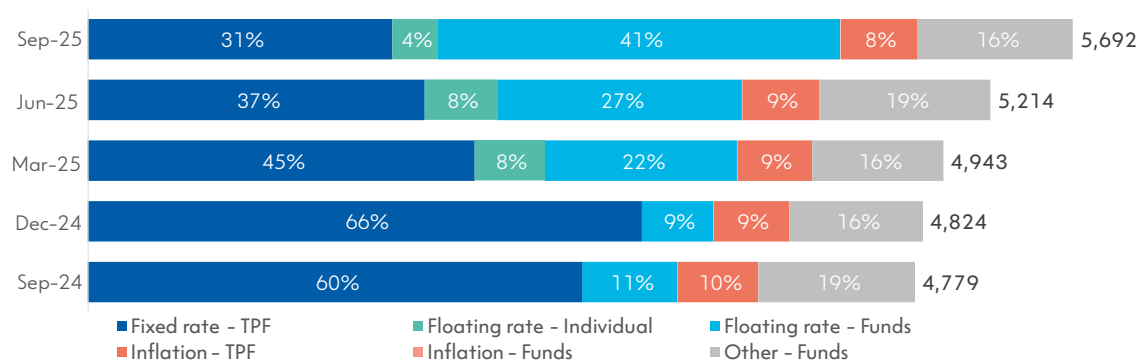
BRL million



The improvement in financial result is due to the effects of higher interest rates (SELIC) and a greater average reserve of investments, especially considering a larger allocation to floating-rate securities in recent quarters.

Investment Portfolio Composition – CNP Holding

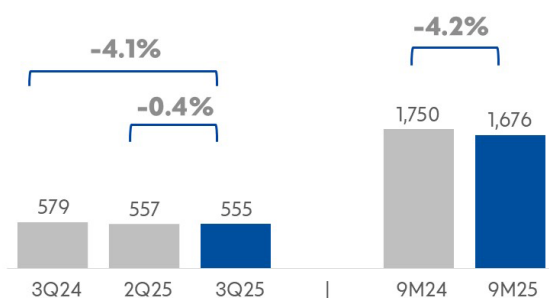
% Financial investments (million)



1.1.3.1 Mortgage (run-off)

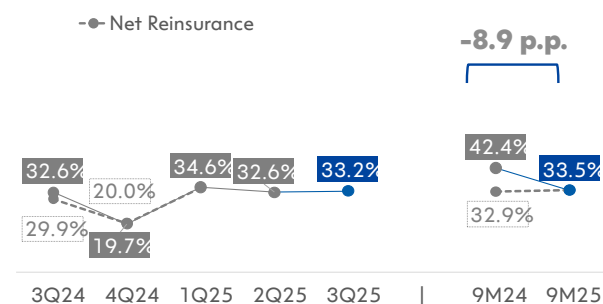
Mortgage (BRL Million)	3Q25	3Q24	Δ%	2Q25	Δ%	9M25	9M24	Δ%
Written Premiums	555.2	578.9	-4.1%	557.5	-0.4%	1,676.4	1,749.5	-4.2%
Changes in premium technical provisions	0.0	0.0	-	0.0	-	0.0	0.0	-
Earned Premiums	555.2	578.9	-4.1%	557.5	-0.4%	1,676.4	1,749.5	-4.2%
Claims incurred	-184.1	-188.7	-2.4%	-182.0	1.2%	-561.1	-741.8	-24.4%
Claims	-187.5	-209.1	-10.3%	-185.0	1.4%	-570.6	-738.9	-22.8%
Recovery of claims	0.0	0.0	9.1%	0.0	-26.5%	0.0	0.0	10.7%
Reimbursement	0.4	0.0	-	0.0	-	0.4	0.0	-
IBNR change	3.2	20.6	-84.6%	3.2	-1.1%	9.7	-2.3	-
Assistance services	-0.2	-0.1	9.4%	-0.2	-22.0%	-0.5	-0.6	-6.9%
Acquisition costs	-46.4	-48.1	-3.4%	-46.6	-0.4%	-140.0	-145.3	-3.7%
Other operating revenues and expenses	4.3	-9.9	-	5.3	-17.9%	3.7	-18.3	-
Reinsurance	-4.3	15.6	-	-2.7	59.8%	-10.2	163.8	-
Operating Margin	324.7	347.8	-6.6%	331.6	-2.1%	969.0	1,008.0	-3.9%

Mortgage Written Premiums **Run-off**
BRL million

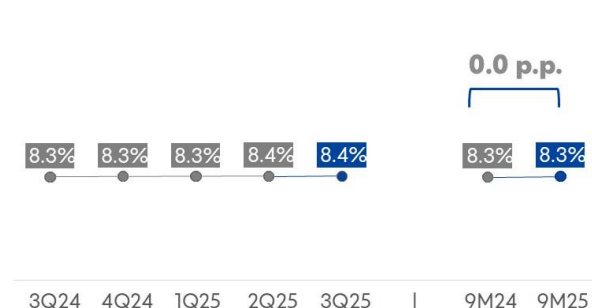


Maintaining the pace of reduction in written premiums, after the end of the exclusivity period in 2021, with the closing of new policies through the partnership with CNP Holding (run-off).

Mortgage Loss Ratio **Run-off**
% Earned Premium



Mortgage Commissioning **Run-off**
% Earned Premium



The loss ratio showed a reduction in the annual total, due to the volume of reports related to the floods in Rio Grande do Sul in 2Q24.

1.1.3.2 Home (run-off) and Others

The tables below present a management overview for run-off home insurance, which includes policies sold until 2021 by Caixa Seguradora, most of which are linked to mortgage insurance policies, and the group of other non-strategic lines—which covers the insurance lines for which Caixa Seguridade has not established a new exclusive partnership for marketing in Caixa's distribution network, or whose issuances do not represent a significant share of the Company's production—which includes the Auto and Business lines, in addition to Life (run-off), up to the Operating Margin:

Home (BRL Million)	3Q25	3Q24	Δ%	2Q25	Δ%	9M25	9M24	Δ%
Written Premiums	15.9	16.2	-1.8%	15.2	4.8%	46.9	49.6	-5.4%
Changes in premium technical provisions	3.0	6.5	-53.6%	4.8	-37.7%	12.6	20.4	-38.2%
Earned Premiums	18.9	22.7	-16.6%	20.0	-5.4%	59.5	70.0	-15.0%
Claims incurred	-1.9	-18.3	-89.5%	-2.0	-4.2%	-6.7	-37.3	-81.9%
Claims	-1.9	-17.6	-89.0%	-1.4	42.2%	-5.4	-33.1	-83.8%
Recovery of claims	0.0	0.0	-	0.0	-	0.0	0.0	-
IBNR change	0.5	-0.1	-	0.1	-	0.7	-0.8	-
Assistance services	-0.5	-0.5	-2.1%	-0.7	-31.2%	-2.0	-3.4	-40.2%
Acquisition costs	-3.3	-4.0	-18.6%	-3.4	-2.5%	-10.1	-12.1	-15.8%
Other operating revenues and expenses	-2.2	-3.5	-38.3%	-2.3	-6.3%	-7.0	-8.6	-19.5%
Reinsurance	-0.7	13.8	-	-0.2	-	-1.2	22.9	-
Operating Margin	10.9	10.7	1.9%	12.1	-10.3%	34.5	34.9	-1.1%

Other Non-Strategic + Life (Run-off) (BRL Million)	3Q25	3Q24	Δ%	2Q25	Δ%	9M25	9M24	Δ%
Written Premiums	150.9	116.3	29.7%	114.5	31.8%	362.5	353.8	2.5%
Changes in premium technical provisions	-21.5	11.9	-	11.8	-	18.0	27.9	-35.4%
Earned Premiums	129.4	128.2	0.9%	126.3	2.5%	380.5	381.6	-0.3%
Claims incurred	-67.7	-67.6	0.2%	-68.7	-1.4%	-210.4	-232.8	-9.6%
Acquisition costs	-19.1	-17.8	7.7%	-16.8	14.0%	-56.9	-49.3	15.4%
Other operating revenues and expenses	-18.0	-18.2	-1.2%	-9.6	87.2%	-41.4	-43.1	-3.9%
Reinsurance	-1.8	-0.9	92.5%	-1.1	59.5%	-3.9	21.7	-
Operating Margin	22.6	23.8	-4.9%	30.0	-24.7%	71.0	78.3	-9.3%

In the grouping of Other Non-Strategic, the Auto segment showed the best historical quarterly performance, with a growth of 34.7% in written premiums between 3Q25 and 3Q24, accounting for 91.0% of the written premiums in the quarter, mainly due to the policies from Youse sold by CNP Seguros.

1.1.4 CAIXA Capitalização

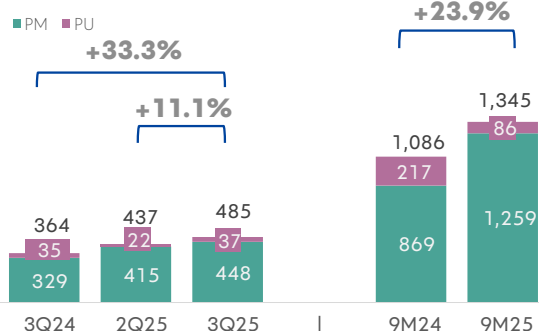
Caixa Capitalização is a partnership established with Icatu Seguridade S.A. to operate in the Premium Bonds' segment, which includes the distribution, promotion, offering, sale, and post-sale of premium bonds' products of any type within CAIXA's distribution network. The equity interest of Caixa Seguridade in the invested company is 75% of the total capital and 49.9% of the common shares.

Premium Bonds, unlike other financial products, does not fit into the investment category, as it consists of a way to save money – single payment or monthly, for a certain term – exchanging the return of an investment for the chance to win cash prizes in drawings.

Below is the statement of income for the Premium Bonds' segment:

INCOME STATEMENT (BRL million)	3Q25	3Q24	Δ%	2Q25	Δ%	9M25	9M24	Δ%
Net revenue from premium bonds	161.6	139.3	16.0%	150.0	7.7%	461.8	389.7	18.5%
Collection of premium bonds	485.4	364.0	33.3%	436.8	11.1%	1345.1	1085.5	23.9%
Change of the provision for redemption	-323.8	-224.7	44.1%	-286.8	12.9%	-883.3	-695.8	27.0%
Changes in technical provisions	0.0	0.0	-	0.0	-	0.0	0.0	-
Result of the Draw	-5.4	-5.2	4.4%	-4.5	21.7%	-15.3	-15.2	1.0%
Acquisition costs	-39.8	-27.5	44.7%	-32.8	21.1%	-103.5	-81.5	27.1%
Other operating revenues and expenses	-24.0	-19.9	21.0%	-22.1	8.8%	-67.3	-59.7	12.6%
Operating Margin	92.4	86.7	6.5%	90.6	2.0%	275.7	233.3	18.2%
Administrative expenses	-14.0	-12.8	8.8%	-14.5	-3.6%	-40.3	-34.3	17.4%
Tax expenses	-8.4	-7.2	17.5%	-7.8	7.2%	-24.0	-20.1	19.3%
Financial result	45.3	19.3	134.4%	36.8	23.0%	123.3	68.3	80.5%
Operating Result	115.3	86.1	34.0%	105.1	9.7%	334.7	247.2	35.4%
Income (loss) before taxes and holdings	115.3	86.1	34.0%	105.1	9.7%	334.7	247.2	35.4%
Income tax	-28.5	-21.3	33.5%	-25.7	11.0%	-82.3	-60.5	36.0%
Social contribution	-17.3	-13.5	27.9%	-16.0	8.4%	-50.5	-37.1	36.2%
Net income for the fiscal year	69.5	51.2	35.8%	63.5	9.5%	201.9	149.6	34.9%
Caixa Seguridade's Equity Interest	52.1	38.4	35.8%	47.6	9.5%	151.4	112.2	34.9%

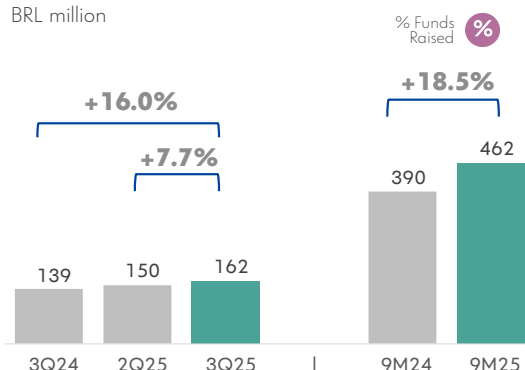
Funds Raised - **Premium Bonds**
BRL million



Growth of 33.3% in the 3Q25 compared to the 3Q24. The growth was driven by the Monthly Payment (PM) modality, which generates a long-term stacking effect.

Net Revenue - Premium Bonds

BRL million



The average net revenue rate over the total Premium Bonds collection decreased between 3Q25 and 3Q24, due to the increase inflow from monthly payment modality and the portfolio's maturation.

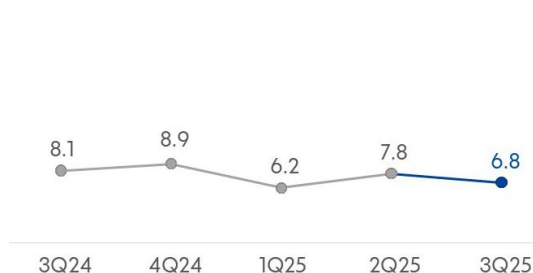
Commissioning - Premium Bonds

% Collected funds



Administrative Expenses Ratio (IDA)

Administrative expenses
% Operating revenue



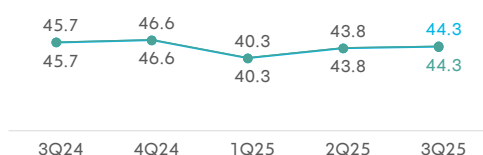
Commissioning in the accumulated 9M25/9M24 period remained close to historical levels for the segment. On a quarterly basis, the increase in commissioning in 3Q25 reflects higher advertising and publicity expenses.

Combined Ratio (IC) and Expanded Ratio (ICA)

Caixa Capitalização

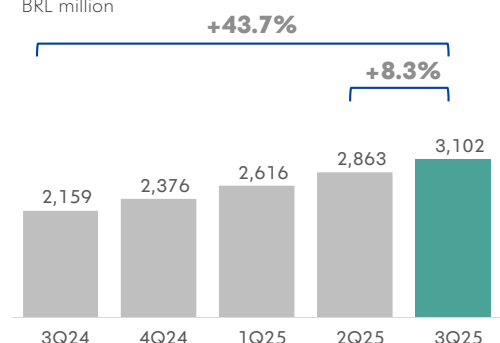
General and administrative expenses

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



Premium Bonds Reserves

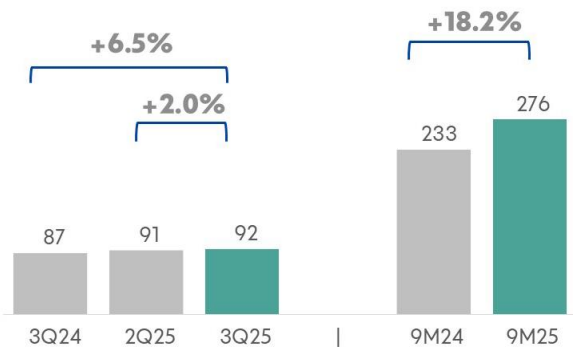
BRL million



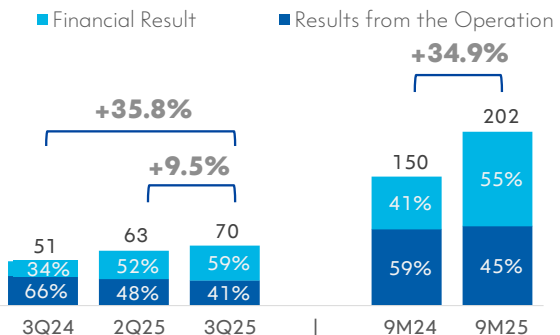
Mathematical Provision for Premium Bonds (BRL million)	3Q25	3Q24	Δ%		2Q25	Δ%
Opening balance	2,606.5	1,821.1	43.1%	●	2,389.7	9.1% ●
Formations	322.7	225.3	43.2%	●	284.6	13.4% ●
Cancellations	-0.3	-0.3	-11.1%	●	-0.2	96.2% ●
Transfers	-175.4	-73.4	138.8%	●	-108.2	62.1% ●
Monetary Restatement + Interest	25.4	27.5	-7.8%	●	40.5	-37.5% ●
Closing balance	2,778.8	2,000.1	38.9%	●	2,606.5	6.6% ●

Provision for Redemptions (BRL million)	3Q25	3Q24	Δ%		2Q25	Δ%
Opening balance	210.2	95.0	121.1%	●	182.4	15.2% ●
Formations	208.4	80.2	160.0%	●	121.3	71.8% ●
Transfers	-2.3	-1.5	49.4%	●	-1.3	77.0% ●
Payments	-134.5	-50.3	167.6%	●	-85.8	56.7% ●
Monetary Restatement + Interest	1.1	0.2	440.8%	●	0.9	22.4% ●
Fines	-8.3	-5.3	56.2%	●	-7.3	13.7% ●
Expirations	0.0	0.0	-	●	0.0	- ●
Closing balance	274.6	118.3	132.1%	●	210.2	30.7% ●

Operating Margin - **Premium Bonds**
BRL million

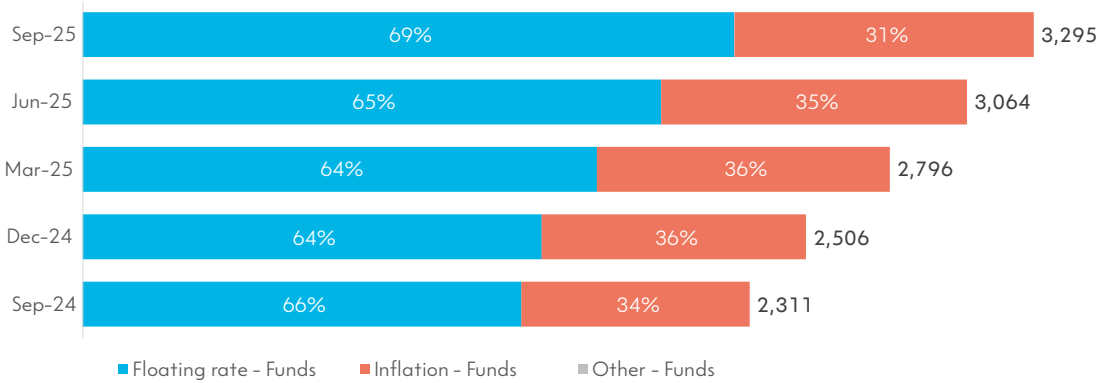


(Operating x Financial) Net Income
Caixa Capitalização
BRL million



The operating margin is primarily affected by the dynamics of the participation of products in single and monthly payment modalities in funds raised, impacting the change in provisions for redemption.

Investment Portfolio Composition – Caixa Capitalização
% Financial investments (million)



1.1.5 CAIXA Consórcio

Caixa Consórcio is a partnership established between Caixa Seguridade and CNP Assurances Participações Ltda, for operations in the Credit Letters' segment, in which Caixa Seguridade's equity interest in the capital is 75% of the total capital and 49.9% of the voting capital.

The Credit Letters are a financial product typically Brazilian that works as a form of collective purchasing, where a group of people commits to paying a monthly installment for a determined period. This money is kept in a common fund, and every month, some members of the group are chosen (by drawing and bidding) to receive the credit amount and purchase the asset.

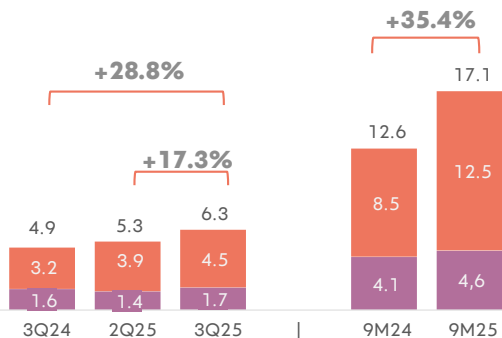
The table below shows the statement of income for the segment:

INCOME STATEMENT (BRL million)	3Q25	3Q24	Δ%	2Q25	Δ%	9M25	9M24	Δ%
Revenues from services rendered	280.0	224.7	24.6%	275.6	1.6%	815.2	630.7	29.2%
Operating revenues/ expenses	-92.5	-77.3	19.6%	-88.2	4.8%	-282.9	-231.1	22.5%
Operating Margin	187.5	147.4	27.2%	187.3	0.1%	532.2	399.7	33.2%
Administrative expenses	-31.9	-23.0	39.1%	-28.6	11.8%	-86.4	-68.5	26.1%
Tax expenses	-19.3	-25.9	-25.3%	-22.1	-12.7%	-71.3	-84.8	-15.8%
Financial result	11.1	6.8	64.4%	10.2	8.7%	28.8	17.6	64.2%
Operating Result	147.4	105.4	39.9%	146.8	0.4%	403.3	264.0	52.8%
Income (loss) before taxes and holdings	147.4	105.4	39.9%	146.8	0.4%	403.2	264.0	52.7%
Income tax	-36.9	-26.4	39.9%	-36.9	0.2%	-101.1	-66.4	52.3%
Social contribution	-13.3	-9.5	40.0%	-13.3	0.3%	-36.6	-23.8	53.9%
Net income for the fiscal year	97.2	69.5	39.9%	96.7	0.4%	265.5	173.8	52.8%
Interest - Caixa Seguridade	72.9	52.1	39.9%	72.5	0.4%	199.1	130.3	52.8%

Credit Letters

BRL billion

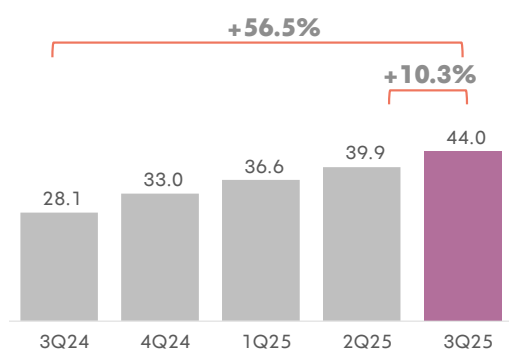
■ Auto ■ Real Estate



Credit letters recorded a growth of 28.8% between 3Q25 and 3Q24. The highlight was the credit letters for real estate, which increased by 39.3% during the period and accounted for 72.1% of the total sold in the quarter.

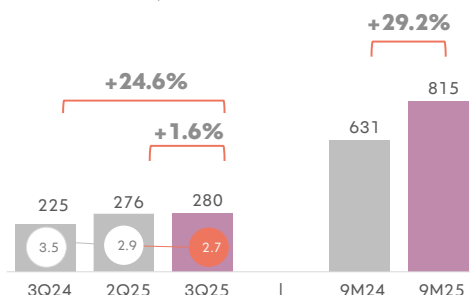
Credit Letters - Inventory

BRL billion



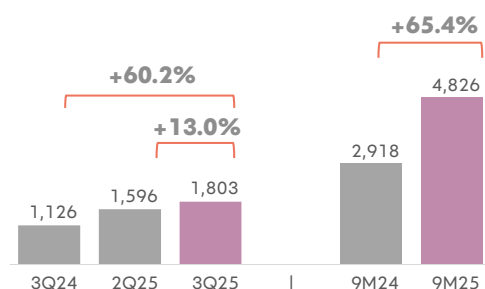
The increase in inventory follows the pace of commercial growth in recent quarters, recording an expansion of 56.5% in the last 12 months.

Management fee/Average Rate - Credit Letters
BRLmillion / %p.a.



The average management rate of the Credit Letters is the annualized rate of the total management fee in relation to the stock of credit letters. The change reflects the maturation of the stock, with a general concentration of rates at the beginning of the groups.

Funds Raised - Credit Letters
BRL million

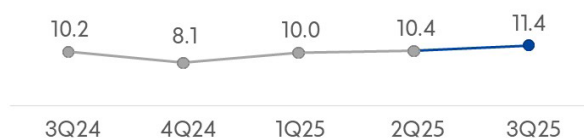


Maintenance of the upward trend in Collected Resources in 3Q25 compared to 3Q24, a change related to the dynamics of stock formation in the Credit Letters segment, where the sale of credit letters only impacts the collected resources line as the payments of the installments of the sold letters occur.

Administrative Expenses Ratio (IDA)

Caixa Consórcio

Administrative expenses
% Operating revenue



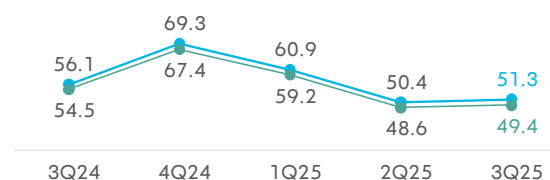
Combined Ratio (IC) and Expanded Ratio (ICA)

Caixa Consórcio

General and administrative expenses

IC: % Operating revenue

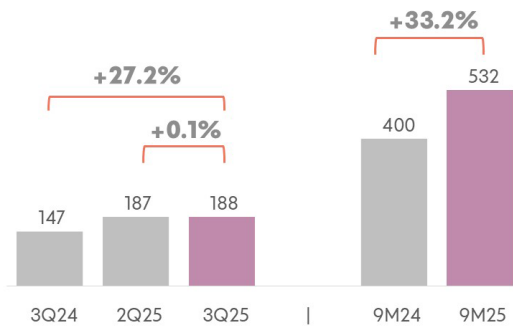
ICA: % Operating revenue + Financial Result



The Administrative Expenses Ratio (IDA) showed an increase in 3Q25, reflecting a higher volume of administrative expenses, mainly related to an increase in the workforce and spending on third parties.

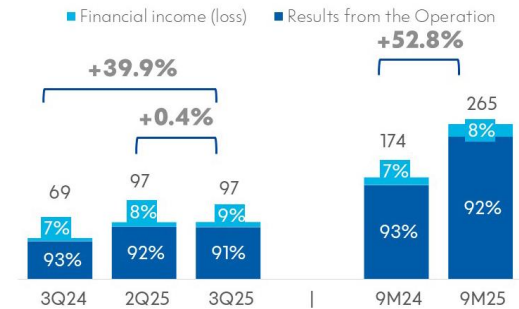
Operating Margin - Credit Letters

BRL million



(Operating x Financial) Net Income

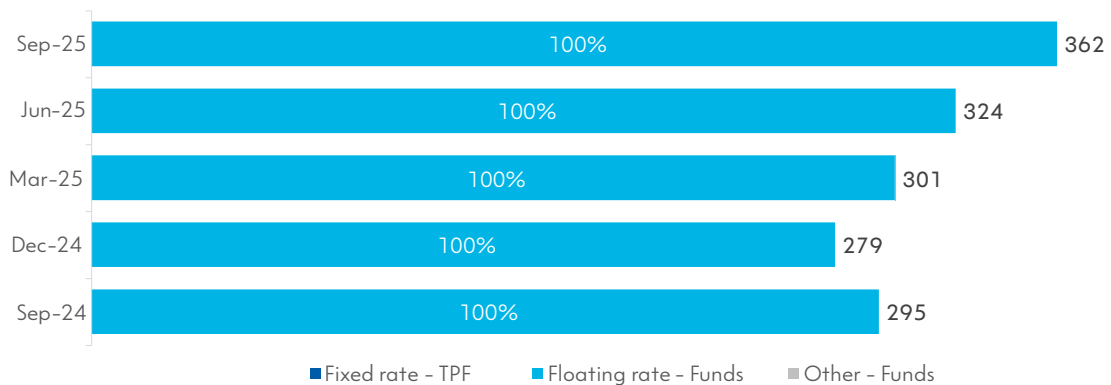
Caixa Consórcio
BRL million



Year-to-date, the operating margin increased by 33.2% compared to the same period in 2024, reflecting the increase in revenues and the consolidation of the Company's operations.

Investment Portfolio Composition - Caixa Consórcio

% Financial investments (million)



1.1.6 CAIXA Assistência

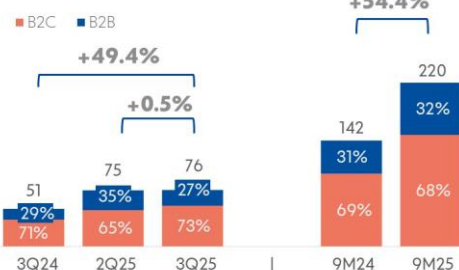
Caixa Assistência is a partnership established between Caixa Seguridade and USS Soluções Gerenciadas S.A. (Tempo Assist), for the performance of services and assistance, which includes distribution, promotion, offering, sale, and post-sale as well as rendering of services for the intermediation of assistance services. Caixa Seguridade's equity interest in the invested company is 75% of the total capital and 49.9% in common shares.

Assistance Services are coverages that can be activated by the insured in the event of less serious occurrences, such as: towing, locksmith, plumber, electrician, etc. Assistance services can be generated in two ways: B2B – when the service is linked to an insurance policy (main product) and the remuneration derives from the onlending of funds of the insurance company that issued the policy; and B2C – when the product is sold directly to the consumer, as in the case of the Rapidex product.

The statement of income of Caixa Assistência is presented below:

INCOME STATEMENT (BRL'000)	3Q25	3Q24	Δ%		2Q25	Δ%		9M25	9M24	Δ%	
Revenues from operation	75.8	50.8	49.4%	●	75.5	0.5%	●	219.5	142.2	54.4%	●
Operation costs/expenses	-36.0	-25.9	38.8%	●	-38.1	-5.6%	●	-108.4	-74.0	46.5%	●
Operating Margin	39.9	24.9	60.4%	●	37.3	6.8%	●	111.2	68.2	63.0%	●
Administrative expenses	-21.8	-15.5	40.5%	●	-21.8	-0.1%	●	-63.7	-43.0	48.2%	●
Financial result	5.0	2.1	142.9%	●	4.0	25.8%	●	12.1	5.1	137.6%	●
Operating Result	23.1	11.4	102.3%	●	19.5	18.4%	●	59.6	30.3	96.5%	●
Income (loss) before taxes and holdings	23.1	11.4	102.3%	●	19.5	18.4%	●	59.6	30.3	96.5%	●
Income tax	-5.9	-2.9	106.6%	●	-4.7	25.3%	●	-14.9	-7.7	94.2%	●
Social contribution	-2.1	-1.0	106.6%	●	-1.7	25.3%	●	-5.4	-2.8	94.2%	●
Net income for the fiscal year	15.0	7.5	100.1%	●	13.1	14.9%	●	39.3	19.9	97.8%	●
Caixa Seguridade's Equity Interest	11.3	5.6	100.1%	●	9.8	14.9%	●	29.5	14.9	97.8%	●

Revenues from **Assistance**
BRL million

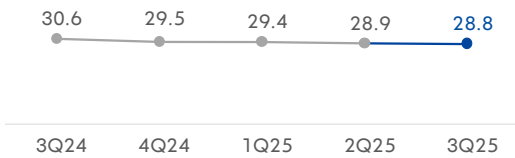


The year-to-date for 2025 shows an increase of 54.4% compared to the same period in 2024, reinforcing the consistent growth since the launch of Caixa Assistência.

Administrative Expenses Ratio (IDA)

Caixa Assistência

Administrative expenses
% Operating revenue



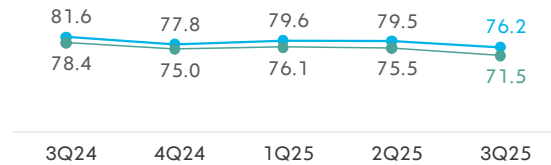
Combined Ratio (IC) and Expanded Ratio (ICA)

Caixa Assistência

General and administrative expenses

IC: % Operating revenue

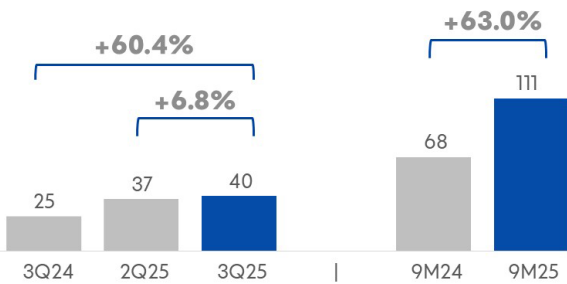
ICA: % Operating revenue + Financial Result



The performance of IDA has shown improvement quarter by quarter, going from 30.6% in 3Q24 to 28.8% in the same period of 2025.

Operating Margin Assistance

BRL million



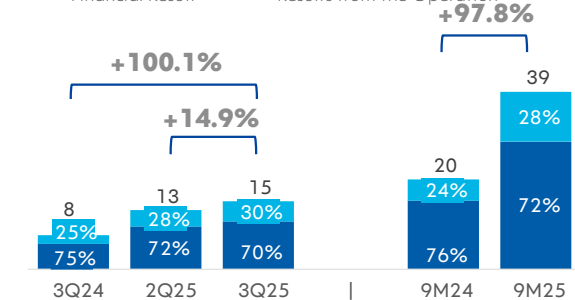
(Operating x Financial) Net Income

Caixa Assistência

BRL million

Financial Result

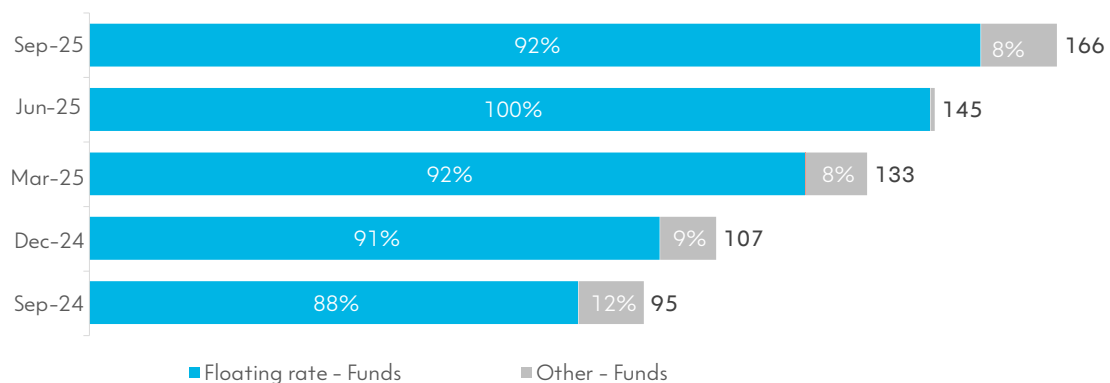
Results from the Operation



The growth in net income reflects the increase in revenue, driven by the progressive contribution of financial results.

Investment Portfolio Composition – Caixa Assistência

% Financial investments (million)



1.2 Bancassurance Pan

Caixa Seguridade explores the distribution channels of Banco PAN through its 49% equity interest in the capital of Too Seguros and 49% in PAN Corretora de Seguros Ltda. Banco PAN and Too Seguros have a business relationship, and the rights and obligations of the parties regarding the promotion, offering, distribution, disclosure, and marketing, within the distribution network of Banco PAN, of the products of Too Seguros, are on an exclusive basis.

1.2.1,too seguros

Company created by an agreement signed with BTG Pactual Holding de Seguros Ltda, which aims to explore damage and personal insurance operations for individuals and companies in the distribution network and partners of Banco PAN. The equity interest of Caixa Seguridade in the Company's capital is 49%.

Too Seguros - INCOME STATEMENT (BRL million)	3Q25	3Q24	Δ%		2Q25	Δ%		9M25	9M24	Δ%	
Written Premiums, net	468.3	516.8	-9.4%	●	468.1	0.0%	●	1,390.7	1,434.9	-3.1%	●
Changes in premium technical provisions	12.9	-84.9	-115.3%	●	4.7	173.0%	●	28.2	-179.4	-115.7%	●
Earned premiums	481.2	431.9	11.4%	●	472.8	1.8%	●	1,419.0	1,255.5	13.0%	●
Claims incurred	-76.4	-87.7	-12.9%	●	-94.5	-19.2%	●	-286.3	-327.0	-12.5%	●
Acquisition costs	-141.7	-102.0	38.9%	●	-132.0	7.4%	●	-394.4	-287.6	37.2%	●
Other operating revenues and expenses	-9.8	-4.7	107.2%	●	-14.8	-33.8%	●	-36.2	-6.3	472.0%	●
Income (loss) from reinsurance	-45.9	-28.8	59.2%	●	-52.3	-12.3%	●	-120.9	-64.8	86.5%	●
Operating Margin	207.5	208.7	-0.6%	●	179.3	15.7%	●	581.3	569.8	2.0%	●
Administrative expenses	-37.5	-40.9	-8.4%	●	-36.2	3.5%	●	-111.3	-118.5	-6.0%	●
Tax expenses	-19.5	-17.4	12.2%	●	-19.6	-0.5%	●	-58.0	-49.1	18.3%	●
Financial result	71.3	49.2	44.8%	●	59.7	19.4%	●	183.5	140.2	30.8%	●
Operating Result	221.8	199.6	11.1%	●	183.2	21.1%	●	595.4	542.5	9.7%	●
Gains or losses with non-current assets	0.0	0.0	-	●	0.0	-	●	0.0	0.1	-	●
Income (loss) before taxes and holdings	221.8	199.6	11.1%	●	183.2	21.1%	●	595.3	542.6	9.7%	●
Income tax	-52.2	-46.8	11.5%	●	-42.7	22.2%	●	-139.4	-127.2	9.6%	●
Social contribution	-31.4	-28.1	11.5%	●	-25.7	22.2%	●	-83.8	-76.5	9.5%	●
Profit sharing	0.0	0.0	-	●	0.0	-	●	0.0	0.0	-	●
Net income for the fiscal year	138.2	124.7	10.9%	●	114.8	20.5%	●	372.2	338.9	9.8%	●
Caixa Seguridade's Equity Interest	67.7	61.1	10.9%	●	56.2	20.5%	●	182.4	166.1	9.8%	●

1.2.2 Pan Corretora

Pan Corretora de Seguros is a company created by an agreement made with BTG Pactual Holding Participações S.A., for the rendering of services of brokerage for the products of Too Seguros, which uses the distribution network of Banco PAN and its partner channels to market the insurance products. The equity interest of Caixa Seguridade in the Company's capital is 49%.

PAN Corretora - INCOME STATEMENT (BRL million)	3Q25	3Q24	Δ%		2Q25	Δ%		9M25	9M24	Δ%	
Operating Margin	15.0	9.3	61.5%	●	14.6	2.3%	●	43.1	38.8	11.3%	●
Administrative expenses	-0.8	-0.7	10.5%	●	-0.8	8.2%	●	-2.4	-2.5	-7.4%	●
Tax expenses	0.0	0.0	-59.9%	●	0.0	-11.7%	●	0.0	0.0	-56.0%	●
Financial result	1.2	2.2	-46.1%	●	0.8	56.9%	●	3.5	6.2	-44.1%	●
Other operating revenues/expenses	0.0	0.0	-	●	0.0	-	●	0.0	0.0	-	●
Operating Result	15.3	10.7	43.1%	●	14.6	4.8%	●	44.2	42.4	4.3%	●
Income (loss) before taxes and holdings	15.3	10.7	43.1%	●	14.6	4.8%	●	44.2	42.4	4.3%	●
Income tax	-1.6	-1.3	17.5%	●	-1.4	9.2%	●	-5.1	-4.8	6.9%	●
Social contribution	-0.6	-0.5	17.4%	●	-0.5	7.1%	●	-1.9	-1.7	8.2%	●
Net income for the fiscal year	13.2	8.9	48.3%	●	12.7	4.2%	●	37.3	35.9	3.8%	●
Caixa Seguridade's Equity Interest	6.5	4.4	48.3%	●	6.2	4.2%	●	18.3	17.6	3.8%	●






Exhibit 2. Equity Analysis

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

BALANCE SHEET (BRL MILLION)	Sep2025	Sep2024	Δ%	Jun2025	Δ%
ASSETS	13,136.9	12,478.5	5.3%	12,932.3	1.6%
CURRENT	1,932.4	1,284.5	50.4%	1,717.5	12.5%
Cash and cash equivalents	0.2	0.5	-56.9%	0.3	-25.9%
Financial instruments	1,104.0	913.0	20.9%	1,113.1	-0.8%
Dividends receivable	645.0	212.2	204.0%	450.9	43.0%
Interest on own capital receivable	21.6	18.7	15.5%	14.8	46.1%
Amounts receivable	157.7	137.3	14.8%	137.5	14.6%
Assets by current taxes	0.0	0.6	-	0.0	-
Other assets	3.9	2.2	75.7%	0.8	-
Non-current assets held for sale	0.0	0.0	-	0.0	-
NON-CURRENT	11,204.5	11,194.0	0.1%	11,214.8	-0.1%
Investments in ownership interest	11,194.2	11,194.0	-	11,204.4	-0.1%
Other assets	3.9	2.2	-	0.8	-
LIABILITIES	1,118.9	874.2	28.0%	1,093.0	2.4%
CURRENT	1,106.0	871.0	27.0%	1,080.1	2.4%
Amounts payable	67.8	100.0	-32.2%	83.1	-18.4%
Dividends payable	960.0	702.0	36.8%	930.0	0.0%
Liabilities by current taxes	69.2	61.4	12.7%	60.9	13.7%
Deferred tax liabilities	9.0	7.6	18.6%	6.1	-
NON-CURRENT	12.8	3.3	297.0%	12.9	-0.8%
Amounts payable	12.8	3.3	294.0%	12.9	-0.8%
SHAREHOLDERS' EQUITY	12,018.0	11,604.3	3.6%	11,839.3	1.5%
Capital	3,678.8	2,756.7	33.4%	3,678.8	-
Reserves	1,455.5	2,019.1	-27.9%	1,455.5	-
Equity valuation adjustment	5,582.7	5,636.9	-1.0%	5,584.1	0.0%
Retained earnings	1,301.1	1,191.7	9.2%	1,120.9	16.1%
Additional dividends proposed	0.0	0.0	-	0.0	-

Exhibit 3. Grouping of Investees and Businesses

Due to the implementation of the new partnership structure and the beginning of the operationalization of the association agreements, the results of holdings and the businesses of Caixa Seguridade are presented in this item in a grouped manner and proportional to the economic interest, thus maintaining the comparability of the results with prior periods.

 80% interest							MINORITY SHAREHOLDERS (20.00% Free Float)
CAIXA Seguridade							
CAIXA Corretora		NEW PARTNERSHIPS - BANCASSURANCE CAIXA					Run-Off
		CAIXA Vida e Previdência	CAIXA Residencial	CAIXA Capitalização	CAIXA Consórcio	CAIXA Assistência	Bancassurance PAN
Economic interest	100%	60%	75%	75%	75%	75%	48.25%
Common shares - ON (voting)	100%	49.0%	49.9%	49.9%	49.9%	49.9%	49%
Partners	-			Icatu		tempo	
Term	-	2045	2040			-	-
Segments	Brokerage	Life, Credit Life and Private Pension	Mortgage Home	Premium Bonds	Credit Letters	Assistance services	Mortgage
							Insurance and brokerage

The first segment corresponds to Caixa Corretora, a wholly-owned subsidiary of Caixa Seguridade. Caixa Corretora is responsible for brokerage services and commissions arising from the sale process of products from new partnerships in CAIXA's Distribution Network. In addition to absorbing the brokerage revenue from the new holdings, it works together with new partners (selected through a competitive process) to meet the needs of CAIXA clients by selling insurance products that are strategically not offered by the Company's new partnerships. Such a model considers 4 distinct blocks for the provision of certain co-brokerage services aimed at the business lines and branches listed below:

- Insurance products partnership with MDS Group focused on client retention and the open market sale of security products under the CAIXA brand;
- Automobile: partnership with MDS Group that will act in offering CAIXA clients options for car insurance from independent insurance companies;
- Major Risks and Corporate: partnership with Willis Towers Watson for the offering of Comprehensive Business Insurance and will act in the intermediation of the sale of Customized Business Insurance and Large Risks.

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

The third group, CNP Seguros Holding, corresponds to the partnership between Caixa Seguridade and the French CNP for the operation of insurance products at the CAIXA distribution network sold

until 2021, in addition to Youse, a digital platform for selling insurance. Caixa Seguridade receives revenue from run-off products and from products issued by the former partnership through revenue from access to the distribution network and use of the CAIXA brand (BDF).

The fourth and final grouping, Banco Pan partnerships, is formed by Caixa Seguridade's equity interest in Too Seguros and Pan Corretora, which are part of the partnership with BTG Pactual.

Additionally, the resources consumed for the maintenance of the administrative and strategic structure of Caixa Seguridade are centralized in the Holding Seguridade group.

Grouping of Investees and Businesses

The table below consolidates the main lines of the group's financial statements, already considering the equity interest attributed to Caixa Seguridade:

GROUPING (BRLmillion) 3Q25	CAIXA Partnerships (A)	PAN Distribution Partnership (B)	Distribution Business (C)	Holding Spending (D)	Consolidation Businesses (A+B+C+D)	3Q25/3Q24		3Q25/2Q25		9M25/9M24	
Operating Margin	1,302.1	109.0	480.4	0.0	1,891.5	8.2%	●	6.4%	●	12.8%	●
Administrative Expenses	-264.0	-18.8	-6.3	-32.5	-321.5	9.8%	●	9.8%	●	8.7%	●
Tax expenses	-110.8	-9.5	-79.2	-0.6	-200.2	9.7%	●	4.5%	●	9.3%	●
Financial Result	385.1	35.5	20.6	30.2	471.5	47.8%	●	22.1%	●	41.5%	●
Equity in net income of subsidiaries	1.7	0.0	0.0	0.0	1.7	-84.6%	●	-16.5%	●	-73.7%	●
Other Operating revenues/expenses	0.0	0.0	-4.4	0.0	-4.4	-	●	-	●	-	●
Operating Result	1,314.1	116.2	411.1	-2.9	1,838.5	14.7%	●	9.3%	●	18.9%	●
Non-current assets	0.0	0.0	0.0	0.0	0.0	-	●	-	●	-	●
Res. Before Taxes and Equity Int.	1,314.0	116.2	411.1	-2.9	1,838.4	14.5%	●	9.7%	●	19.0%	●
Income tax	-324.4	-26.3	-103.4	-1.7	-455.9	16.4%	●	9.9%	●	19.7%	●
Social contribution	-189.2	-15.6	-37.2	-0.6	-242.7	14.7%	●	10.8%	●	20.2%	●
Profit sharing	0.0	0.0	0.0	0.0	0.0	-	●	-	●	-	●
Minority Shareholder Stake	0.0	0.0	0.0	0.0	0.0	-	●	-	●	-	●
Net income (loss)	800.4	74.2	270.4	-5.2	1,139.9	13.7%	●	9.4%	●	18.5%	●
(+) Reversal of Adjustments to Consolidation	0.3	0.0	0.0	0.0	0.3	-	●	-	●	-	●
Adjusted net income (loss)	800.7	74.2	270.4	-5.2	1,140.2	13.4%	●	9.5%	●	18.2%	●

** Proportional to Caixa Seguridade's equity interest

Exhibit 4. Income Statement for Investees and Businesses

Bancassurance Caixa

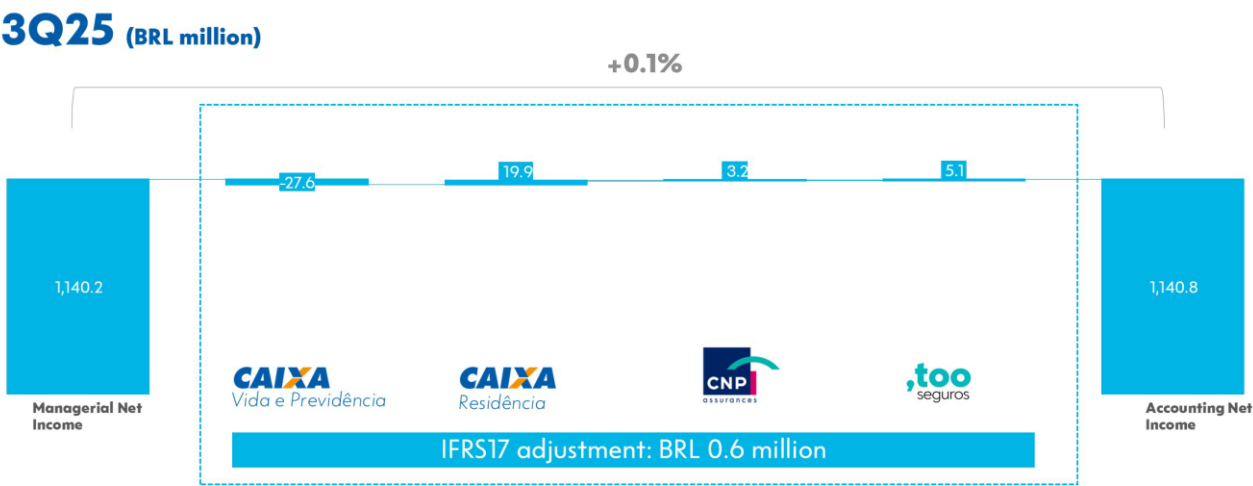
GROUPING BRLmillion 3Q25	CNP Seguros Holding	Caixa Vida e Previdência	Caixa Residencial	Caixa Capitalização	Caixa Consórcio	Caixa Assistência	CAIXA' s Partnerships	3Q25/ 3Q24	3Q25/ 2Q25	9M25/ 9M24
Operating Margin	366.9	477.6	388.2	92.4	187.5	39.9	1,552.5	62.6%	5.5%	25.4%
Administrative Expenses	-95.9	-189.5	-71.1	-14.0	-31.9	-21.8	-424.1	14.8%	6.9%	7.9%
Tax expenses	-27.5	-87.7	-32.2	-8.4	-19.3	0.0	-175.2	5.2%	-0.7%	5.5%
Financial income (loss)	146.6	896.0	51.0	45.3	11.1	5.0	1,155.1	39.0%	23.2%	16.6%
Equity in net income of subsidiaries	3.5	0.0	0.0	0.0	0.0	0.0	3.5	-83.8%	-59.4%	-67.4%
Operating Result	393.6	1,096.4	336.0	115.3	147.4	23.1	2,111.8	66.1%	14.5%	25.8%
Non-current assets	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	-	-	-
Income (loss) before taxes and holdings	393.6	1,096.3	336.0	115.3	147.4	23.1	2,111.7	67.3%	13.2%	26.4%
Income tax	-95.7	-268.1	-85.1	-28.5	-36.9	-5.9	-520.3	66.6%	12.5%	26.3%
Social contribution	-56.0	-165.8	-50.9	-17.3	-13.3	-2.1	-305.4	67.6%	12.6%	26.1%
Profit sharing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-
Minority interest	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-
Net income (loss) for the period	241.9	662.4	200.0	69.5	97.2	15.0	1,286.0	67.5%	13.6%	26.6%
(+) Reversal of Adjustments to Consolidation	0.6	0.0	0.0	0.0	0.0	0.0	0.6	-0.7	-	-128.3%
Adjustment of Launch Performance Commission (LPC) and Earn-out	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-
Net income (loss) from adjustment	242.4	662.4	200.0	69.5	97.2	15.0	1,286.6	66.8%	13.7%	26.1%
Caixa Seguridade interest (%)	48.2%	60.0%	75.0%	75.0%	75.0%	75.0%		-	-	-
Caixa Seguridade's Equity Interest	117.0	397.5	150.0	52.1	72.9	11.3	800.7	-24.7%	13.9%	28.9%

Distribution Business

GROUPING BRLmillion 3Q25	Corretora CAIXA	BDF	Distribution Business	3Q25/ 3Q24	3Q25/ 2Q25	9M25/ 9M24
Operating Margin	437.6	42.8	480.4	6.1%	9.7%	2.9%
Administrative expenses	-6.3	0.0	-6.3	5.2%	-4.2%	5.8%
Tax expenses	-73.8	-5.4	-79.2	13.1%	8.7%	13.0%
Financial Result	20.6	0.0	20.6	89.6%	10.4%	29.8%
Equity in net income of subsidiaries	0.0	0.0	0.0	-	-	-
Other Operating revenues/expenses	-4.4	0.0	-4.4	-	395.3%	-
Operating Result	373.7	37.4	411.1	6.0%	6.0%	1.4%
Non-current assets	0.0	0.0	0.0	-	-	-
Income (loss) before taxes and holdings	373.7	37.4	411.1	6.0%	6.0%	1.4%
Income tax	-94.5	-8.9	-103.4	8.5%	10.2%	8.2%
Social contribution	-34.0	-3.2	-37.2	8.5%	10.2%	8.5%
Profit sharing	0.0	0.0	0.0	-	-	-
Net income (loss) for the period	245.1	25.3	270.4	4.9%	4.0%	-1.7%
(+) Reversal of Adjustments to Consolidation	0.0	0.0	0.0	-	-	-
Adjusted net income (loss)	245.1	25.3	270.4	4.9%	4.0%	-1.7%
Caixa Seguridade's Equity Interest (%)	100%	100%	100%	-	-	-
Attributable to Caixa Seguridade	245.1	25.3	270.4	4.9%	4.0%	-1.7%

Exhibit 5. Results and Balance Sheet under IFRS17

The following information presents a brief summary of the main impacts on the net income of Caixa Seguridade and its investees, related to the adoption of IFRS 17 starting January 01, 2023, without dismissing the need to read the Notes to the audited financial statements for more information.



INCOME STATEMENT Caixa Seguridade

INCOME STATEMENT (BRL million)	3Q25	3Q24	Δ%	2Q25	Δ%	9M25	9M24	Δ%
Operating Revenues	1,510.6	1,335.5	13.1%	1,369.2	10.3%	4,302.2	3,476.2	23.8%
Results from Equity Interests	875.5	762.4	14.8%	784.0	11.7%	2,467.4	1,814.6	36.0%
New partnerships	676.0	561.1	20.5%	610.5	10.7%	1,921.3	1,283.4	49.7%
Run-off	199.5	201.3	-0.9%	173.5	15.0%	546.1	531.1	2.8%
Commissioning revenues	635.1	573.1	10.8%	585.1	8.5%	1,834.8	1,661.6	10.4%
Access to the Distribution Network/Use of the Brand	42.8	41.2	3.7%	43.3	-1.2%	141.9	133.9	6.0%
Brokerage/Intermediation of Insurance Products	592.3	531.9	11.4%	541.9	9.3%	1,692.9	1,527.8	10.8%
Costs of services rendered	-154.7	-120.4	28.5%	-147.2	5.1%	-456.0	-322.3	41.5%
Other operating revenues/expenses	-123.2	-22.9	-	-109.5	12.6%	-348.4	-219.7	58.6%
Administrative expenses	-38.8	-29.9	29.8%	-35.1	10.3%	-111.4	-98.1	13.5%
Tax expenses	-79.8	-82.7	-3.4%	-73.6	8.5%	-230.8	-216.3	6.7%
Other operating revenues/expenses	-4.7	89.6	-	-0.8	-	-6.2	94.7	-
Operating Result	1,232.6	1,192.2	3.4%	1,112.5	10.8%	3,497.8	2,934.2	19.2%
Financial Result	51.1	67.9	-24.7%	45.5	12.4%	125.3	78.4	59.8%
Financial Revenues	52.3	70.0	-25.3%	47.2	10.7%	134.9	132.8	1.6%
Financial expenses	-1.2	-2.1	-43.5%	-1.7	-31.7%	-9.7	-54.4	-82.2%
Income (loss) before taxes and holdings	1,283.7	1,260.1	1.9%	1,158.0	10.9%	3,623.1	3,012.6	20.3%
Income tax and social contribution	-142.9	-171.4	-16.6%	-129.6	10.3%	-403.5	-414.4	-2.6%
Net income from continued operations	1,140.8	1,088.7	4.8%	1,028.4	10.9%	3,219.6	2,598.2	23.9%
Net income from discontinued operations	0.0	0.0	-	0.0	-	0.0	0.0	-
Recurring net income	1,140.8	1,088.7	4.8%	1,028.4	10.9%	3,219.6	2,598.2	23.9%
Capital gains in the disposal of investments	0.0	0.0	-	0.0	-	0.0	0.0	-
Accounting Net Income	1,140.8	1,088.7	4.8%	1,028.4	10.9%	3,219.6	2,598.2	23.9%

Balance sheet - Caixa Seguridade

BALANCE SHEET (BRL million)	Sep2025	Sep2024	Δ%	Jun2025	Δ%
ASSETS	14,624.5	13,943.2	4.9%	14,423.7	1.4%
CURRENT	1,932.4	1,284.5	50.4%	1,717.5	12.5%
Cash and cash equivalents	0.2	0.5	-56.9%	0.3	-25.9%
Financial instruments	1,104.0	913.0	20.9%	1,113.1	-0.8%
Dividends receivable	645.0	212.2	-	450.9	43.0%
Interest on own capital receivable	21.6	18.7	15.5%	14.8	46.1%
Amounts receivable	157.7	137.3	14.9%	137.5	14.6%
Assets by current taxes	0.0	0.6	-	0.0	-
Other assets	3.9	2.3	72.9%	0.8	-
Non-current assets held for sale	0.0	0.0	-	0.0	-
NON-CURRENT	12,692.1	12,658.8	0.3%	12,706.3	-0.1%
Investments in ownership interest	12,681.9	12,658.7	0.2%	12,695.8	-0.1%
Other assets	10.3	0.0	-	10.4	-1.5%
LIABILITIES	1,118.9	874.2	28.0%	1,093.0	2.4%
CURRENT	1,106.0	871.0	27.0%	1,080.1	2.4%
Amounts payable	67.8	99.9	-32.2%	83.1	-18.4%
Other liabilities	0.0	0.0	-99.1%	0.0	-35.0%
Dividends payable	960.0	702.0	36.8%	930.0	3.2%
Liabilities by current taxes	69.2	61.4	12.7%	60.9	13.7%
Deferred tax liabilities	9.0	7.6	18.6%	6.1	46.8%
NON-CURRENT	12.8	3.3	-	12.9	-0.8%
Amounts payable	12.8	3.3	-	12.9	-0.8%
SHAREHOLDERS' EQUITY	13,505.7	13,069.0	3.3%	13,330.7	1.3%
Capital	3,678.8	2,756.7	33.4%	3,678.8	-
Reserves	3,089.9	3,630.5	-14.9%	3,089.9	-
Equity valuation adjustment	5,407.4	5,577.4	-3.0%	5,413.2	-0.1%
Retained earnings	1,329.6	1,104.4	20.4%	1,148.8	15.7%
IFRS initial adoption adjustment	0.0	0.0	-	0.0	-
Additional dividends proposed	0.0	0.0	-	0.0	-

INCOME STATEMENT Holding XS1

INCOME STATEMENT (BRL million)	3Q25	3Q24	Δ%	2Q25	Δ%	9M25	9M24	Δ%
Operating Margin	983.1	1,048.7	-6.3%	922.5	6.6%	2,913.1	2,470.6	17.9%
Financial result	171.2	121.7	40.7%	153.1	11.9%	447.2	374.1	19.5%
Other operating revenues/expenses	-134.7	-53.6	151.3%	-129.6	3.9%	-408.9	-319.8	27.9%
Operating Result	1,019.6	1,116.9	-8.7%	946.0	7.8%	2,951.3	2,524.9	16.9%
Gains or losses with non-current assets	0.0	0.0	-	0.0	-	0.0	0.0	-
Income (loss) before taxes and holdings	1,019.6	1,116.9	-8.7%	946.0	7.8%	2,951.3	2,524.9	16.9%
Income taxes	-403.2	-441.0	-8.6%	-376.2	7.2%	-1,173.4	-1,005.7	16.7%
Profit sharing	0.0	0.0	-	0.0	-	0.0	0.0	-
Net income from continued operations	616.4	675.9	-8.8%	569.8	8.2%	1,777.9	1,519.2	17.0%
Net income from discontinued operations	0.0	0.0	-	0.0	-	0.0	0.0	-
Attributable net income for the period	616.4	675.9	-8.8%	569.8	8.2%	1,777.9	1,519.2	17.0%
Earnout adjustment	0.0	0.0	-	0.0	-	0.0	6.0	-
Net income for the fiscal year - ex-Earnout	616.4	675.9	-8.8%	569.8	8.2%	1,777.9	1,525.2	16.6%
Attributable to Group's shareholders	616.4	675.9	-8.8%	569.8	8.2%	1,777.9	1,525.2	16.6%
(+) Reversal of Adjustments to Consolidation	0.0	0.0	-	0.0	-	0.0	0.0	-
(=) Attributable to Adjusted Group Shareholders	616.4	675.9	-8.8%	569.8	8.2%	1,777.9	1,525.2	16.6%
Attributable to non-controlling shareholders in controlled companies	0.0	0.0	-	0.0	-	0.0	0.0	-
Caixa Seguridade's Equity Interest	369.9	405.5	-8.8%	341.9	8.2%	1,066.7	911.5	17.0%

Balance sheet - Holding XS1

BALANCE SHEET (BRL thousand)	Sep2025	Sep2024	Δ%	Jun2025	Δ%
ASSETS	210,128.0	186,814.2	12.5%	203,168.1	3.4%
Cash and cash equivalents	145.7	188.6	-22.8%	110.5	31.8%
Investments	202,981.1	178,234.5	13.9%	195,915.8	3.6%
Insurance operation assets	723.0	915.5	-21.0%	759.2	-4.8%
Reinsurance operation assets	0.0	0.0	-	0.0	-
Securities and credits receivable	199.6	295.3	-32.4%	247.0	-19.2%
Tax assets	82.3	230.6	-64.3%	79.2	3.9%
Investments	0.0	0.0	-	0.0	-
Intangible assets	5,756.4	5,998.9	-4.0%	5,819.7	-1.1%
Other assets	240.0	950.7	-74.8%	236.7	1.4%
LIABILITIES	197,923.8	174,681.1	13.3%	191,008.6	3.6%
Operating liabilities	176.8	246.7	-28.3%	475.1	-62.8%
Tax liabilities	1,012.7	1,160.5	-12.7%	1,010.7	0.2%
Debits from insurance and reinsurance/premium bonds' operations	195,686.6	171,965.0	13.8%	188,490.2	3.8%
Technical provisions	0.0	0.0	-	0.0	-
Legal provisions	211.6	917.4	-76.9%	213.9	-1.1%
Other liabilities	836.1	391.5	113.6%	818.6	2.1%
SHAREHOLDERS' EQUITY	12,204.2	12,133.1	0.6%	12,159.6	0.4%

INCOME STATEMENT Caixa Residencial

XS3 Seguros - INCOME STATEMENT (BRL million)	3Q25	3Q24	Δ%	2Q25	Δ%	9M25	9M24	Δ%
Operating Margin	367.0	208.7	75.9%	299.4	22.6%	1,034.1	820.4	26.0%
Financial result	31.1	111.2	-72.0%	25.5	21.8%	85.2	-341.7	-124.9%
Other operating revenues/expenses	-20.6	-28.1	-26.7%	-16.7	22.9%	-64.5	-72.6	-11.1%
Operating Result	377.5	291.8	29.4%	308.2	22.5%	1,054.8	406.2	159.7%
Gains or losses with non-current assets	0.0	0.0	-	0.0	-	0.0	0.0	-
Income (loss) before taxes and holdings	377.5	291.8	29.4%	308.2	22.5%	1,054.8	406.2	159.7%
Income taxes	-151.0	-116.7	29.4%	-123.3	22.5%	-421.9	-162.5	159.7%
Profit sharing	0.0	0.0	-	0.0	-	0.0	0.0	-
Net income from continued operations	226.5	175.1	29.4%	184.9	22.5%	632.9	243.7	159.7%
Net income from discontinued operations	0.0	0.0	-	0.0	-	0.0	0.0	-
Attributable net income for the period	226.5	175.1	29.4%	184.9	22.5%	632.9	243.7	159.7%
Attributable to Group's shareholders	226.5	175.1	29.4%	184.9	22.5%	632.9	243.7	159.7%
(+) Reversal of Adjustments to Consolidation	0.0	0.0	-	0.0	-	0.0	0.0	-
(=) Attributable to Adjusted Group Shareholders	226.5	175.1	29.4%	184.9	22.5%	632.9	243.7	159.7%
Attributable to non-controlling shareholders in controlled companies	0.0	0.0	-	0.0	-	0.0	0.0	-
Caixa Seguridade's Equity Interest	169.9	131.3	29.4%	138.7	22.5%	474.6	182.8	159.7%

Balance Sheet for Caixa Residencial

Balance Sheet (BRL thousand)	Sep2025	Sep2024	Δ%	Jun2025	Δ%
ASSETS	3,980.9	2,956.2	34.7%	3,642.9	9.3%
Cash and cash equivalents	2.6	0.0	-	2.6	-0.3%
Investments	1,710.6	1,327.4	28.9%	1,515.7	12.9%
Insurance operation assets	1,033.4	366.2	182.2%	869.6	18.8%
Reinsurance operation assets	0.0	0.0	-	0.0	-
Securities and credits receivable	5.8	5.2	12.2%	6.0	-2.7%
Tax assets	0.0	0.0	-	0.0	-
Investments	0.0	0.0	-	0.0	-
Intangible assets	1,187.8	1,254.1	-5.3%	1,210.4	-1.9%
Other assets	40.6	3.3	-	38.7	5.2%
LIABILITIES	1,893.7	1,014.3	86.7%	1,428.8	32.5%
Operating liabilities	1,852.6	513.9	-	1,388.2	33.5%
Tax liabilities	0.2	0.0	-	0.1	-
Debits from insurance and reinsurance/premium bonds' operations	0.0	0.0	-	0.0	-
Technical provisions	0.0	0.0	-	0.0	-
Legal provisions	0.6	0.3	76.9%	0.6	-1.5%
Other liabilities	40.3	500.1	-91.9%	39.9	1.1%
SHAREHOLDERS' EQUITY	2,087.1	1,941.9	7.5%	2,214.2	-5.7%

INCOME STATEMENT CNP Holding

INCOME STATEMENT (BRL million)	3Q25	3Q24	Δ%	2Q25	Δ%	9M25	9M24	Δ%
Operating Margin	339.6	413.5	-17.9%	336.7	0.9%	997.6	1147.0	-13.0%
Financial result	89.2	52.5	70.1%	63.6	40.3%	207.4	147.1	41.0%
Other operating revenues/expenses	-24.1	4.3	-	-32.1	-25.0%	-56.3	-34.6	62.6%
Operating Result	404.8	470.2	-13.9%	371.6	8.9%	1,152.2	1259.6	-8.5%
Gains or losses with non-current assets	0.0	0.0	-	3.5	-	3.5	0.0	-
Income (loss) before taxes and holdings	404.8	470.2	-13.9%	371.6	8.9%	1,152.2	1259.6	-8.5%
Income taxes	-156.2	-180.0	-13.2%	-140.1	11.5%	-440.5	-481.4	-8.5%
Profit sharing	0.0	0.0	-	0.0	-	0.0	0.0	-
Net income from continued operations	248.6	290.2	-14.3%	231.5	7.4%	711.7	778.1	-8.5%
Net income from discontinued operations	0.0	0.0	-	0.0	-	0.0	0.0	-
Attributable net income for the period	248.6	290.2	-14.3%	231.5	7.4%	711.7	778.1	-8.5%
Caixa Seguridade's Equity Interest	119.9	140.0	-14.3%	111.7	7.4%	343.4	375.4	-8.5%

Balance Sheet - CNP Holding

BALANCE SHEET (BRL thousand)	Sep2025	Sep2024	Δ%	Jun2025	Δ%
ASSETS	11,526.6	10,961.0	5.2%	11,021.6	4.6%
Cash and cash equivalents	637.3	11.7	-	7.1	-
Investments	5,987.9	5,796.3	3.3%	6,245.2	-4.1%
Insurance operation assets	471.0	796.1	-40.8%	580.2	-18.8%
Reinsurance operation assets	0.0	0.0	-	0.0	-
Securities and credits receivable	333.4	368.7	-9.6%	130.6	155.3%
Tax assets	1,097.4	862.7	27.2%	1,105.7	-0.8%
Investments	1.0	151.8	-99.4%	1.0	-
Intangible assets	82.1	172.4	-52.4%	85.2	-3.7%
Other assets	2,916.5	2,801.3	4.1%	2,866.5	1.7%
LIABILITIES	6,358.4	5,561.8	14.3%	5,766.8	10.3%
Operating liabilities	98.2	78.7	24.8%	79.1	24.2%
Tax liabilities	825.8	814.7	1.4%	725.8	13.8%
Debits from insurance and reinsurance/premium bonds' operations	592.7	361.7	63.9%	515.3	15.0%
Technical provisions	0.0	0.0	-	12.4	-
Legal provisions	4,384.5	4,081.9	7.4%	4,321.8	1.5%
Other liabilities	457.2	224.8	103.4%	112.4	306.6%
SHAREHOLDERS' EQUITY	5,168.2	5,399.2	-4.3%	5,254.8	-1.6%

INCOME STATEMENT Too Seguros

Too Seguros - INCOME STATEMENT (BRL million)	3Q25	3Q24	Δ%		2Q25	Δ%		9M25	9M24	Δ%	
Operating Margin	194.4	148.5	30.9%	●	135.7	43.2%	●	469.8	236.9	98.4%	●
Financial result	44.7	35.8	24.9%	●	47.8	-6.4%	●	135.1	70.5	91.6%	●
Other operating revenues/expenses	0.0	0.0	-	●	0.0	-	●	0.0	0.0	-	●
Operating Result	239.1	184.3	29.7%	●	183.5	30.3%	●	605.0	307.4	96.8%	●
Gains or losses with non-current assets	0.1	0.0	-	●	-1.6	-	●	-2.3	0.0	-	●
Income (loss) before taxes and holdings	239.2	184.3	29.8%	●	181.9	31.5%	●	602.7	307.4	96.1%	●
Income taxes	-90.5	-68.8	31.5%	●	-67.9	33.3%	●	-226.3	-114.6	97.5%	●
Profit sharing	0.0	0.0	-	●	0.0	-	●	0.0	0.0	-	●
Net income from continued operations	148.7	115.5	28.7%	●	114.0	30.4%	●	376.4	192.8	95.2%	●
Net income from discontinued operations	0.0	0.0	-	●	0.0	-	●	0.0	0.0	-	●
Attributable net income for the period	148.7	115.5	28.7%	●	114.0	30.4%	●	376.4	192.8	95.2%	●
Caixa Seguridade's Equity Interest	72.8	56.6	28.7%	●	55.9	30.4%	●	184.5	94.5	95.2%	●

Balance Sheet - Too Seguros

BALANCE SHEET (BRL thousand)	Sep2025	Sep2024	Δ%	Jun2025	Δ%
ASSETS	2,473.5	2,651.0	-6.7%	2,549.7	-3.0%
Cash and cash equivalents	2.1	0.6	-	1.6	30.6%
Investments	1,746.7	1,766.0	-1.1%	1,681.4	3.9%
Insurance operation assets	0.0	0.0	-	0.0	-
Reinsurance operation assets	319.5	286.0	11.7%	334.3	-4.4%
Securities and credits receivable	0.0	0.0	-	0.0	-
Tax assets	107.5	38.5	179.4%	102.9	4.5%
Investments	0.0	0.0	-	0.0	-
Intangible assets	284.2	296.5	-4.2%	287.2	-1.0%
Other assets	13.5	263.4	-94.9%	142.4	-90.5%
LIABILITIES	1,605.0	1,573.8	2.0%	1,808.3	-11.2%
Operating liabilities	29.8	121.5	-75.4%	342.9	-91.3%
Tax liabilities	180.4	112.3	60.6%	126.0	43.1%
Debits from insurance and reinsurance/premium					
bonds' operations	1,329.7	1,229.9	8.1%	1,315.8	1.1%
Technical provisions	0.0	0.0	-	0.0	-
Legal provisions	0.0	0.0	-	0.0	-
Other liabilities	65.1	110.0	-40.8%	23.5	176.8%
SHAREHOLDERS' EQUITY	868.4	1,077.2	-19.4%	741.4	17.1%

Exhibit 6. Glossary

Multi-year policy - Insurance contract with a coverage period exceeding 12 months.

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

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

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

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

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

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

CAIXA Service Fee - Remuneration paid to CAIXA for the use of its structure to distribute and market Caixa Seguridade's products.

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

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

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

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

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

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

Accounting Net Income – Considers the capital gain on the divestment of equity interests

according to accounting standard CPC 50 – Insurance Contracts (IFRS 17).

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

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

Operating Margin – Indicator that measures the Company's operating efficiency, calculated as the difference between revenues and operating costs.

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

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

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

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

Discontinued Operations – These are the investee companies in which

Caixa Seguridade no longer maintains an equity stake.

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

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

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

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

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

PRONAMPE – Program to Support Micro and Small Enterprises.

Technical provision for premiums – Amount set aside by insurance companies to cover the

risks assumed in insurance contracts still in force.

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

Funds Raised – Installments received by Caixa Consórcios.

Caixa Network - Employees of CAIXA's distribution network.

Bundled Home Insurance - Home insurance offered as a complementary product alongside mortgage insurance.

ROE - Average Return on Equity.

Run-off - Term used to describe insurance portfolios that are no longer being sold but still have active contracts until their expiration.

SUSEP - Superintendence of Private Insurance.

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