



MONTHLY PERFORMANCE

SUSEP Segments | April/2022

CAIXA *Seguridade*



Overview – SUSEP Lines

The beginning of the 2nd quarter of 2022 is marked by significant growth in the monthly contributions of Private Pension , with 63.1%, and in the monthly sales of Credit Life, +18.7%.

Private Pension | BRL MM

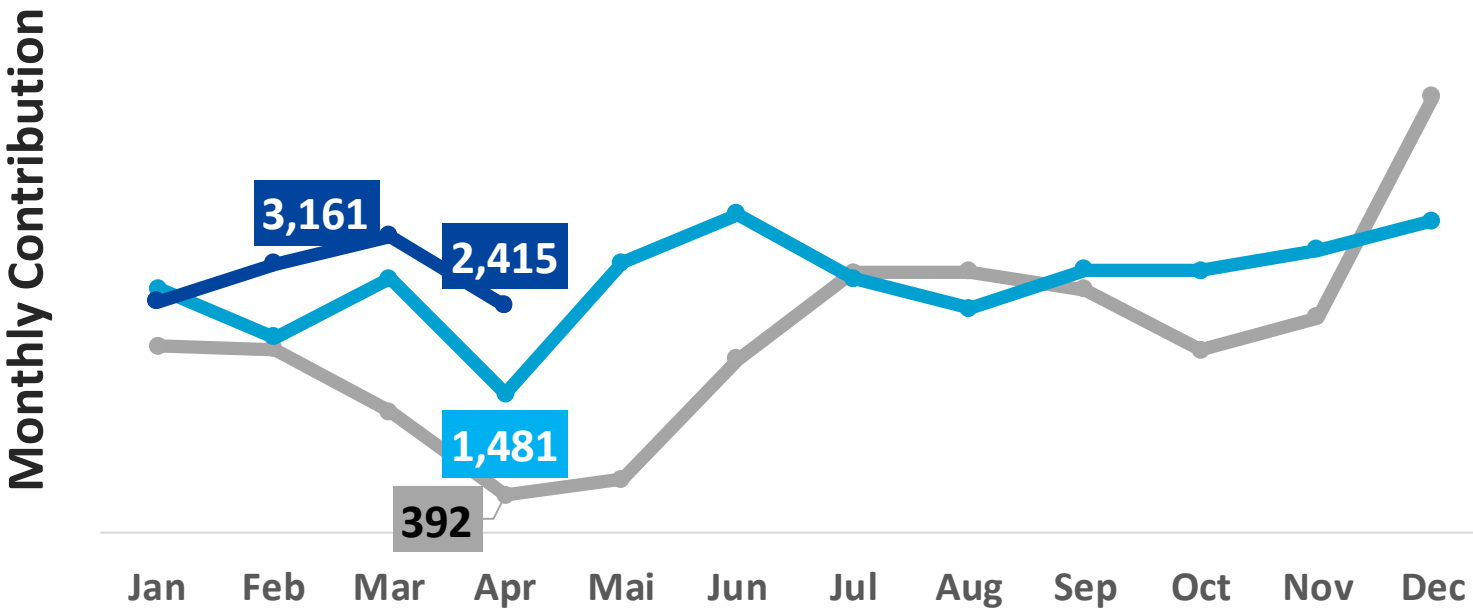
	abr/22	Δ% abr/21
Monthly contribution	2,415.5	+63,1%
Accumulated contribution	10,898.3	+22,6%
Reserves	118,106.0	+23,0%

Premium Bonds | BRL MM

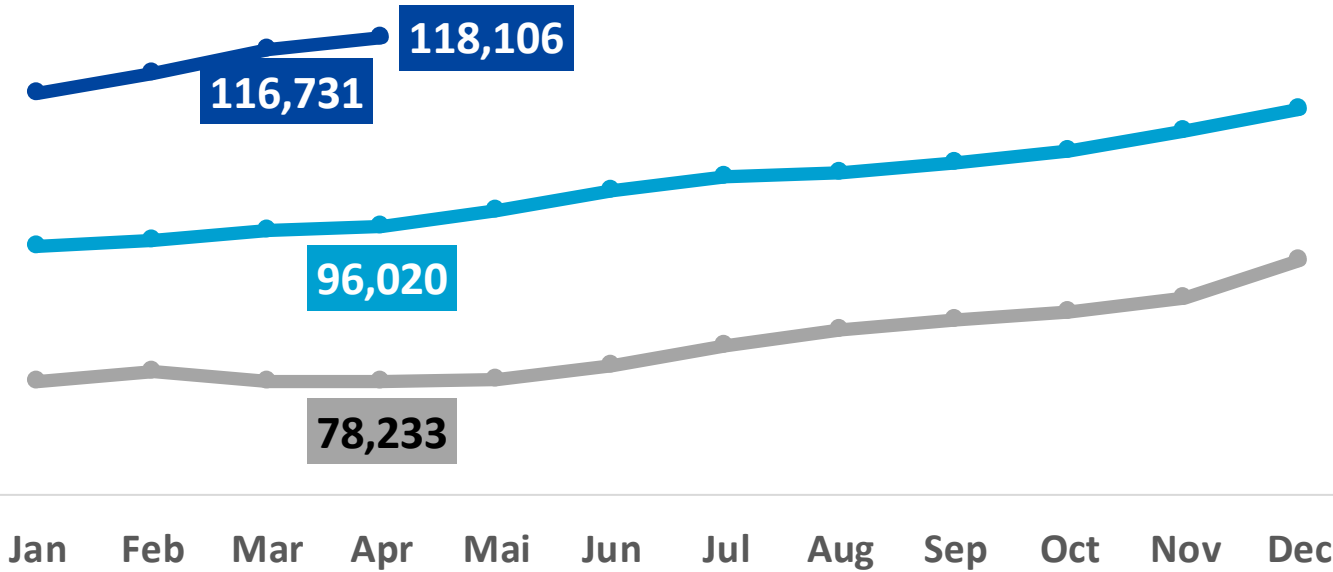
	apr/22	Δ% apr/21
Monthly collection	105.9	+6.1%
Accumulated contribution	421.1	+3.9%
Technical Provisions	3,126.2	-1.9%

Private Pension | BRL MM

202220212020



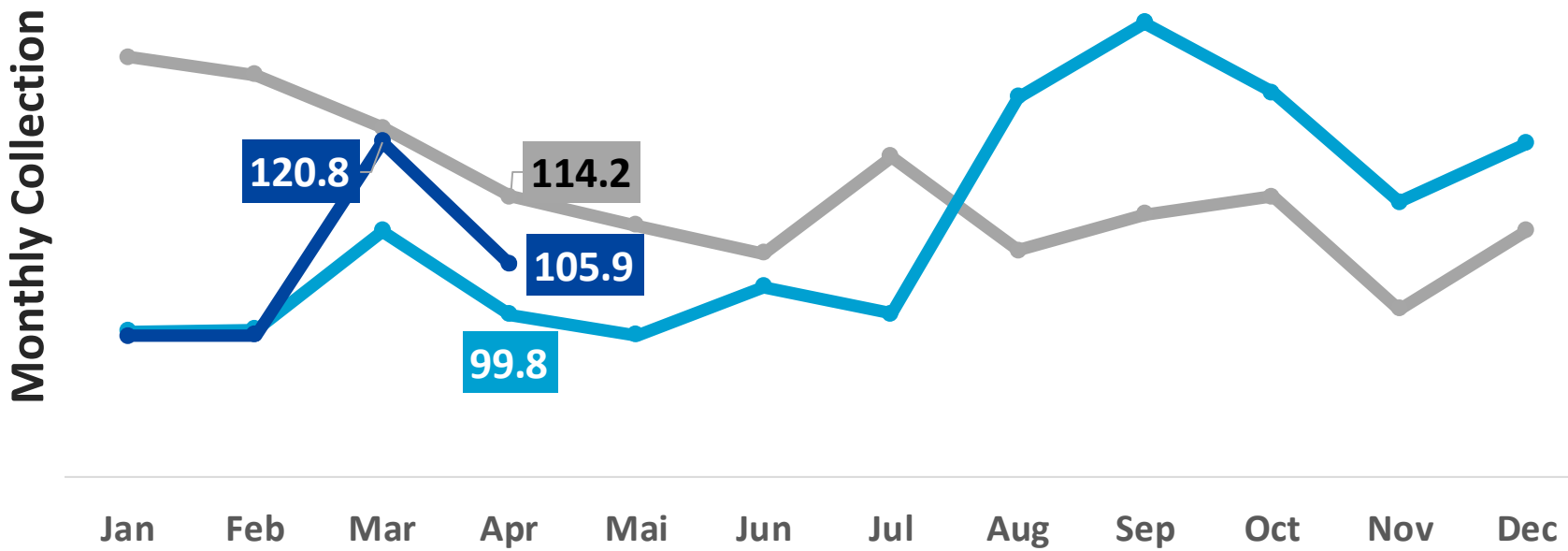
Reserves



With a 23% increase in **Private Pension Reserves**, Caixa Seguridade reached a new record, with more than R\$118 billion in portfolio, making Private Pension the biggest highlight among the products. **Monthly contributions** showed a 63.1% increase, consolidating Caixa Seguridade's growth in this segment. In this sense, the **accumulated contributions** also had a significant increase, 22.6% compared to the same period in 2021, which provides more sustainability for the portfolio's growth in the long term.

Premium Bonds | BRL MM

202220212020



The **Premium Bonds** segment showed a 5.9% growth in monthly collection compared to April 2021. Following a medium-term strategy for the segment, sales in the monthly payment modality continue to rise, with a 15.2 p.p. increase in reference to the same period in 2021, reaching 28.3% of sales in the month.

Written Premium – Overview | BRL MM

Insurance Lines	apr/22	Δ% apr/21
Mortgage	239.8	+5.5%
Credit Life	184.7	+18.7%
Life	154.1	+5.9%
Home	52.1	+8.5%
Personal Accidents	7.5	-9.6%
Others non strategic ¹	49.4	+85.2%

Written Premium – YTD | BRL MM

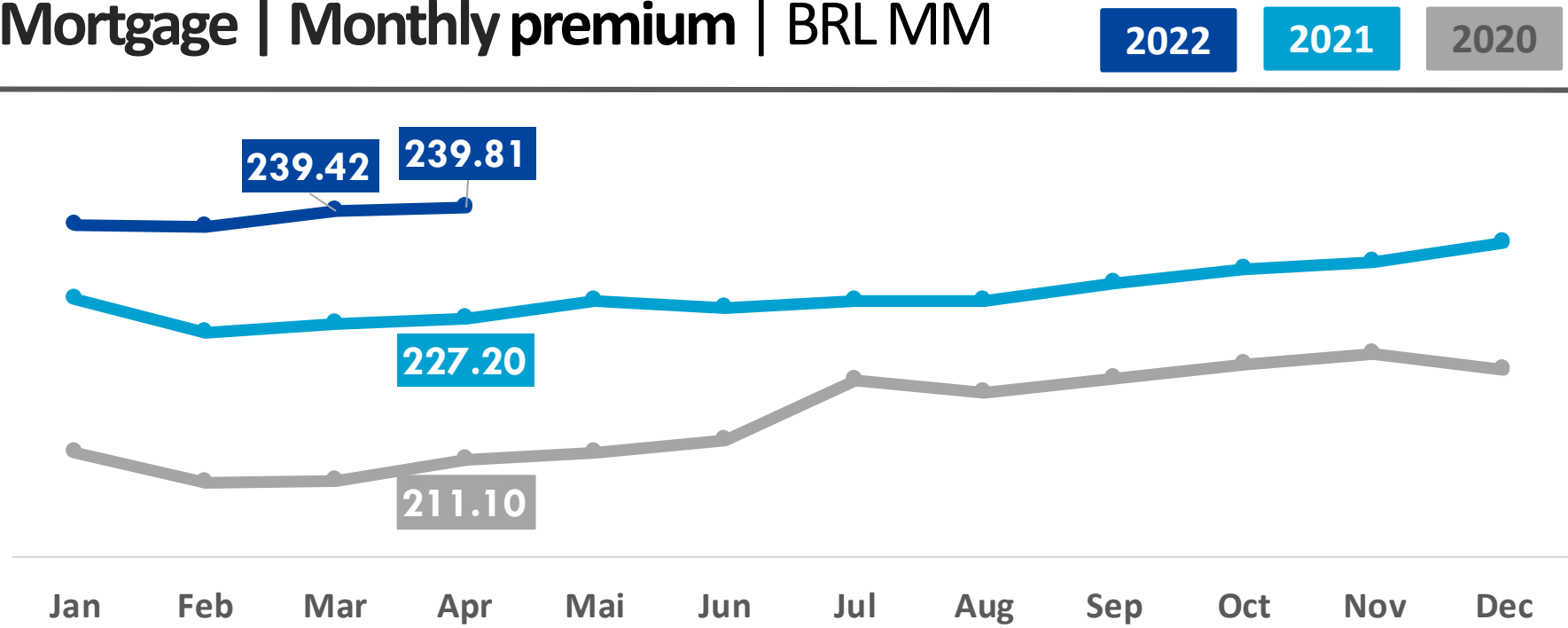
Insurance Lines	apr/22	Δ% apr/21
Mortgage	954.7	+5.1%
Credit Life	573.3	-26.4%
Life	626.8	+7.4%
Home	217.4	+6.6%
Personal Accidents	30.2	-21.0%
Others non strategic ¹	196.6	-16.3%

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

2 Bank working days are considered for the calculation of the daily average according to the Febraban calendar, except for 12/24, which has reduced service hours.

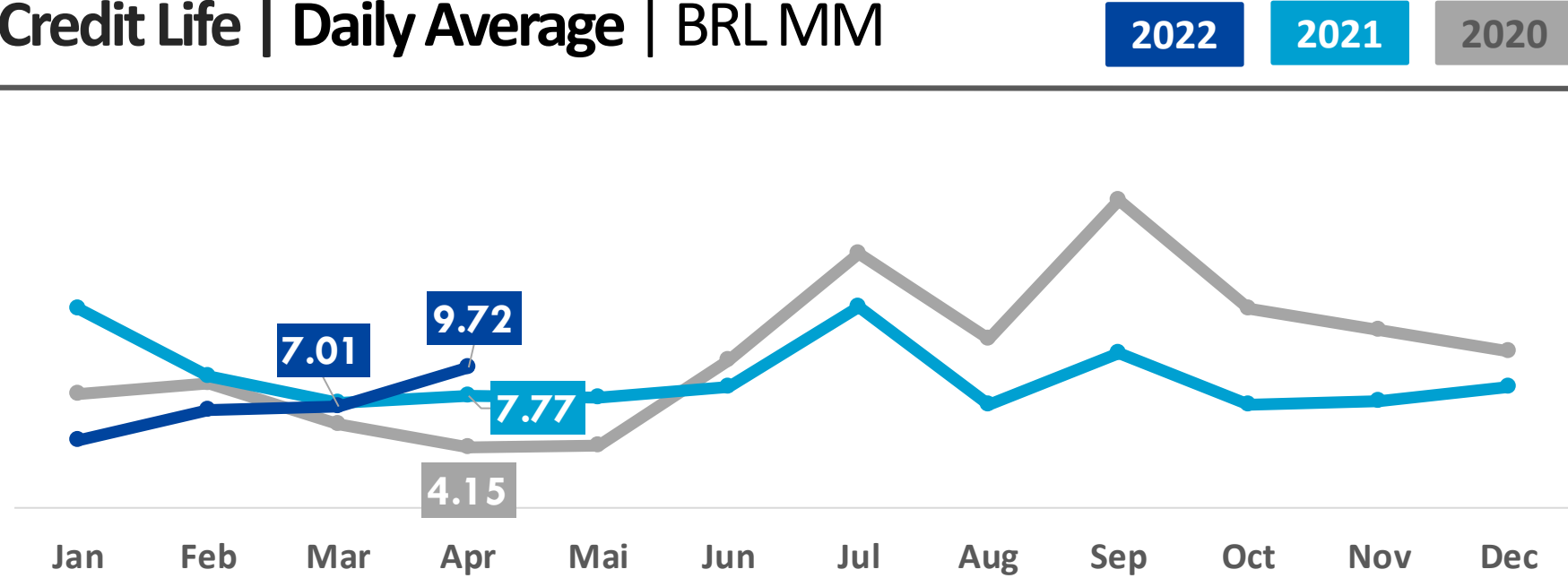
3 Credit line of the National Program for Support to Micro and Small Enterprises (PRONAMPE) to assist in the development and strengthening of your business and support them in coping with the impacts caused by COVID-19.

Mortgage | Monthly premium | BRL MM



Caixa Seguridade maintains its leadership in **Mortgage** Insurance, following CAIXA's strong performance in real estate credit. **Home** Insurance continues to grow compared to the previous year, with an increase of 8.5%. In addition, the automatic renewal strategy represented 46.8% of policies sold in the month, approximately twice as much as in the same month in 2021.

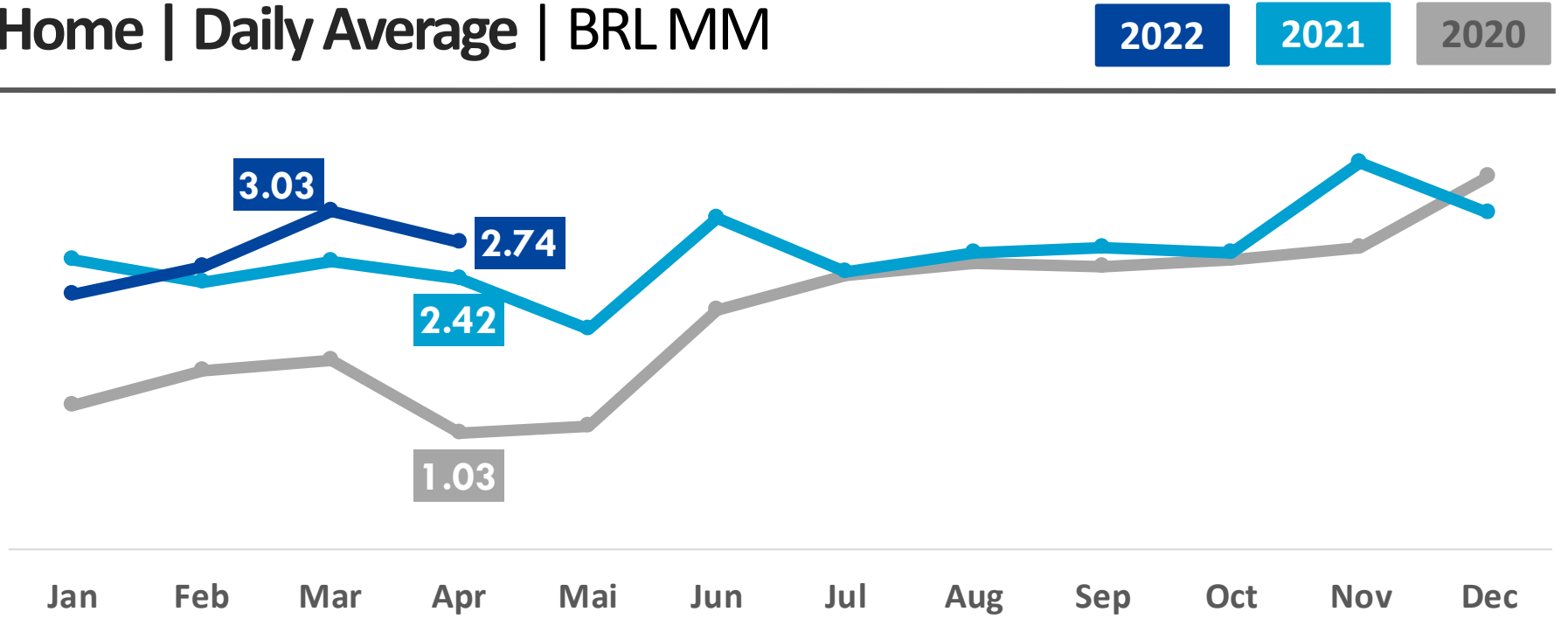
Credit Life | Daily Average | BRL MM



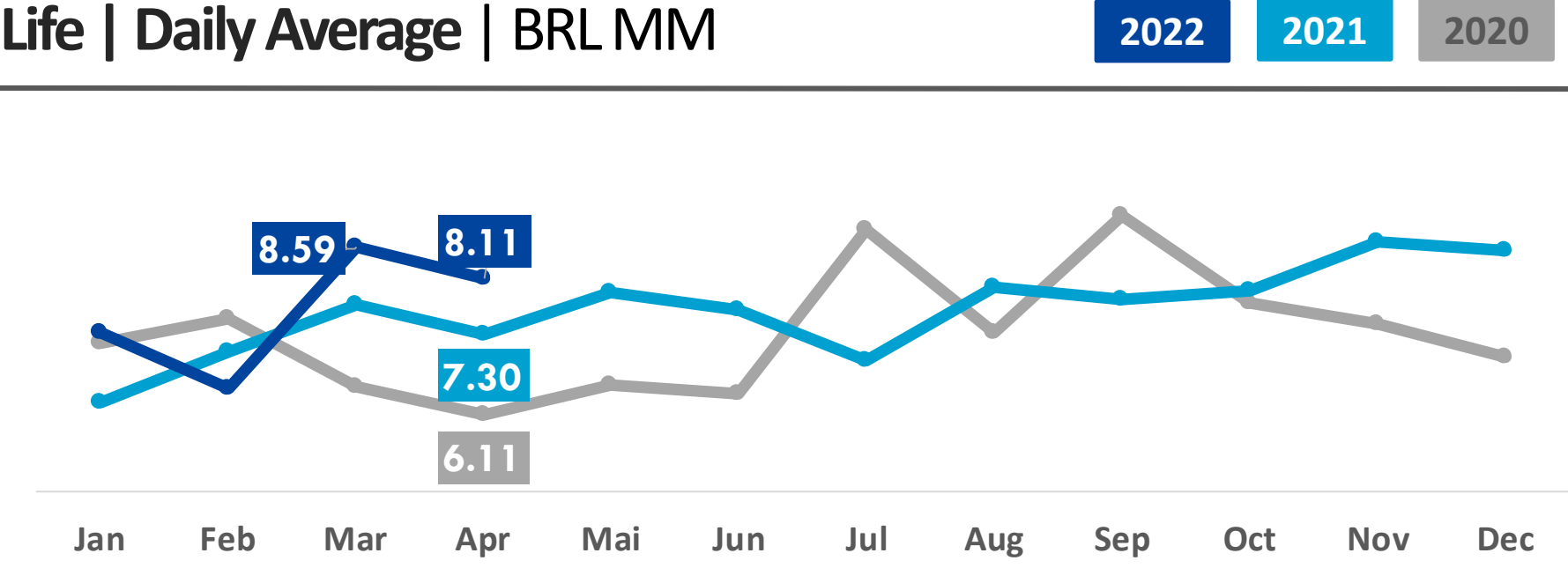
Credit Life Insurance started the 2nd quarter with a growth of 18.7%, when compared to April 2021, and of 19.7%, over the immediately previous month. The growth is mainly related to the growth of commercial credit at the CAIXA. In April, there was also the start of the insurance offer in the CAIXA Tem Microcredit, which increases the scope of sales, and still in April the mark of half a million insurance policies sold linked to microcredit was reached.

The **Life** line grew by 5.9% compared to the same period in 2021, surpassing the daily averages observed for the same month of 2021 and 2020. In line with the company's strategy, sales in the monthly payment modality increased by 4.2 p.p, when compared to the same period of the previous year, reaching 14.0% of monthly sales.

Home | Daily Average | BRL MM



Life | Daily Average | BRL MM

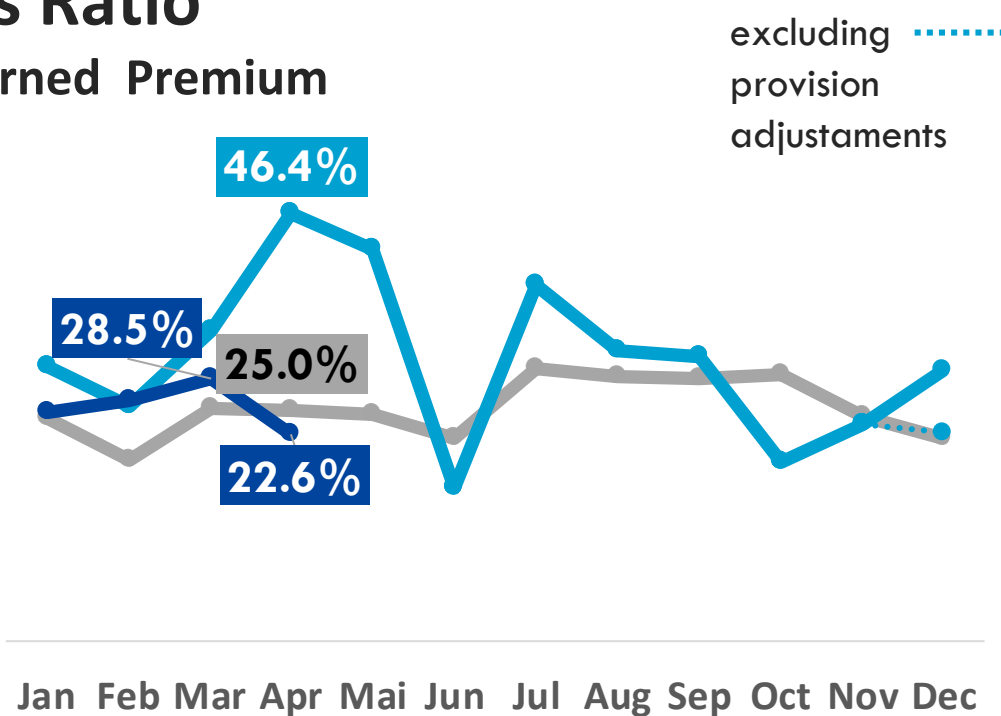


Consolidated

2022 2021 2020

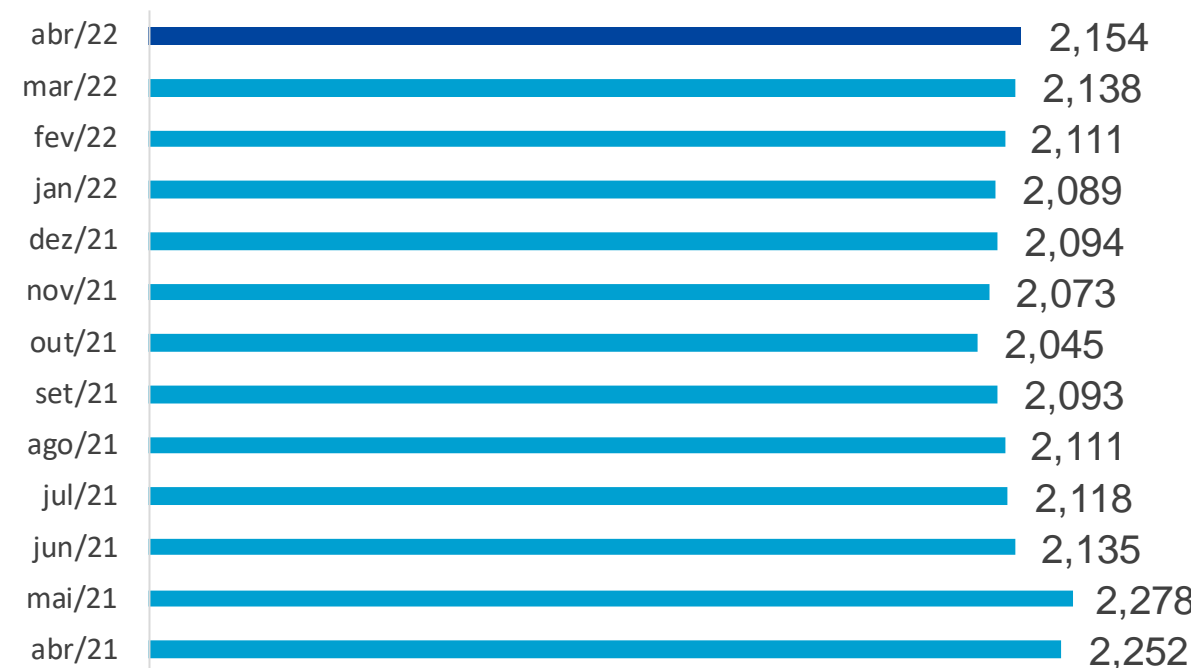
Loss Ratio

% Earned Premium



Claims Provision¹

Balance BRL MM



Highlights

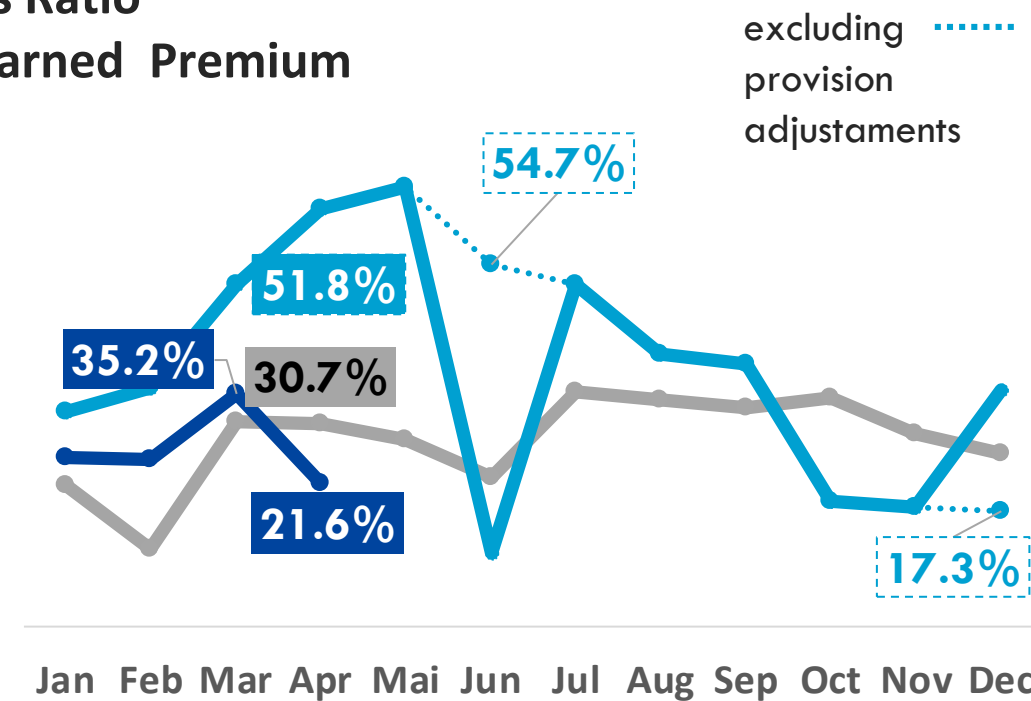
In Apr/22, the index, in the **consolidated view**, showed a 23.9 p.p reduction compared to Apr/21, movement related to COVID claims in 2021. In comparison with Mar/21, the improvement is mainly explained by Mortgage.

Mortgage

2022 2021 2020

Loss Ratio

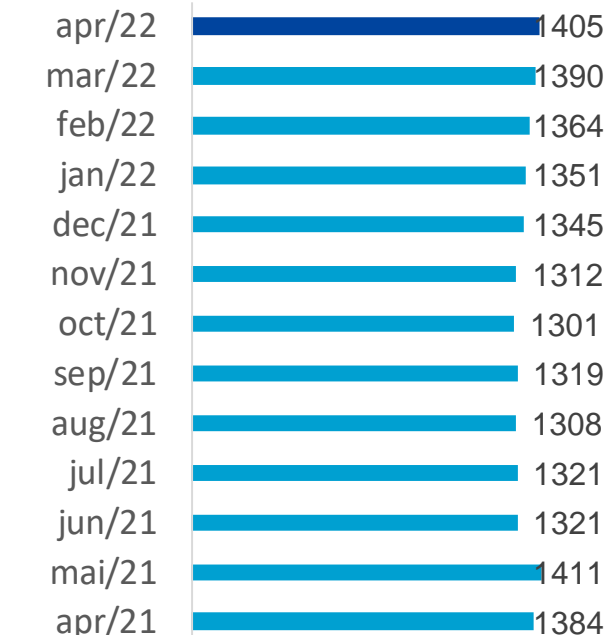
% Earned Premium



In **Mortgage**, the variation of -41.8 p.p. between Apr/22 and Apr/21 is related to the COVID claims reduction. Between Apr/22 and Mar/22, the 13.6 p.p. decrease is due to the claims reduction, reinforcing the perspective of maintaining the loss ratio at historical levels.

Claims Provision¹

Balance BRL MM

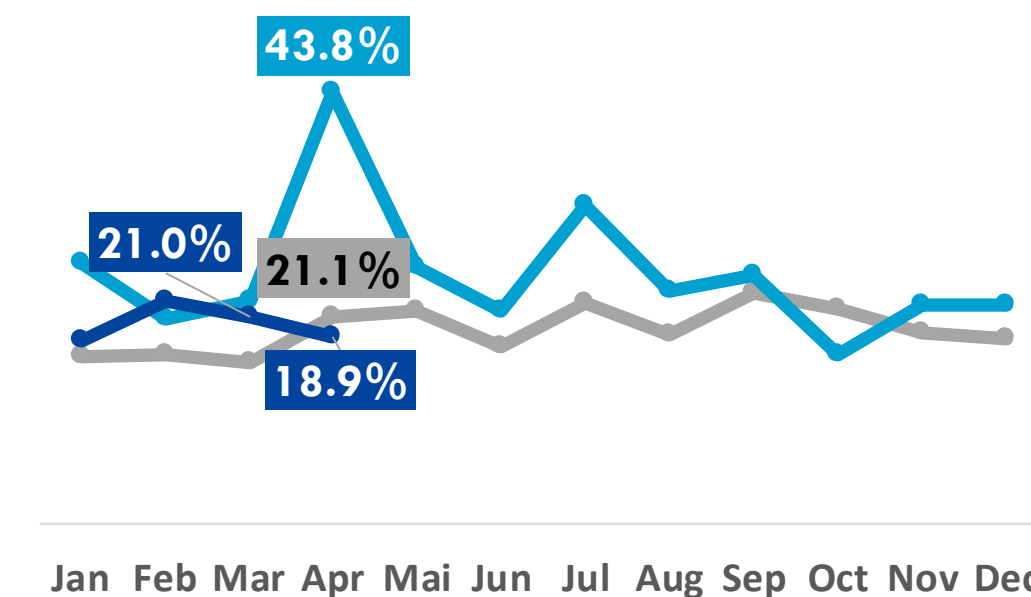


Life

2022 2021 2020

Loss Ratio

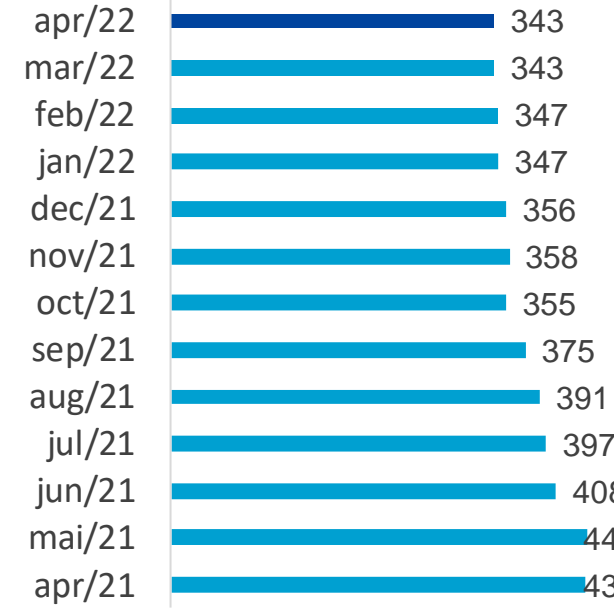
% Earned Premium



For Apr/22, the **Life** Loss Ratio registered a 24.8 p.p. reduction in relation to Apr/21, period that most concentrated claims related to COVID. In comparison with Mar/22, the indicator showed a 2.1 p.p reduction, mainly due to the reduction of indemnities reported in Apr/22.

Claims Provision¹

Balance BRL MM

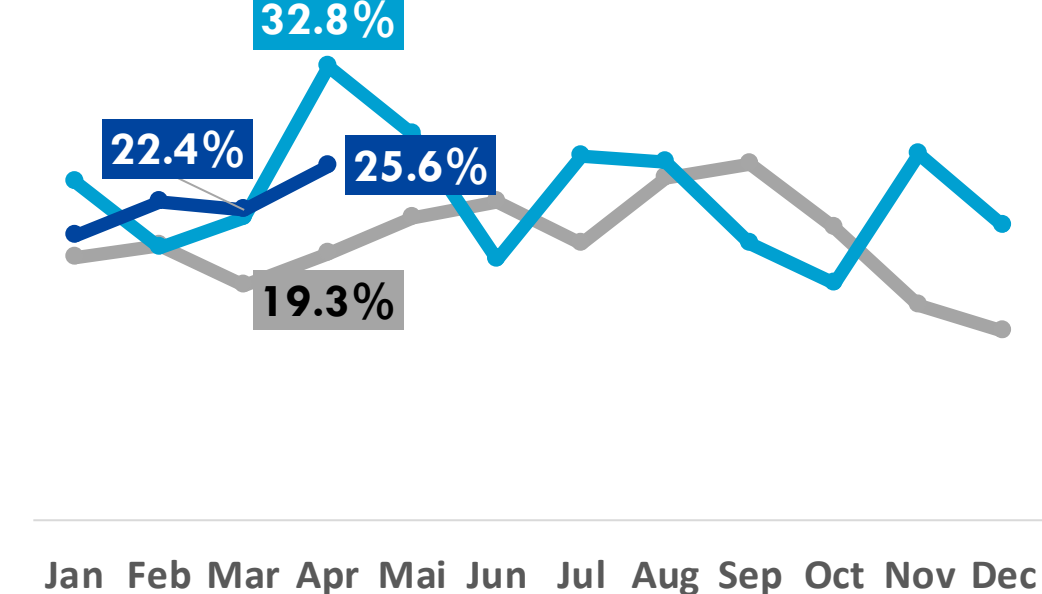


Credit Life

2022 2021 2020

Loss Ratio

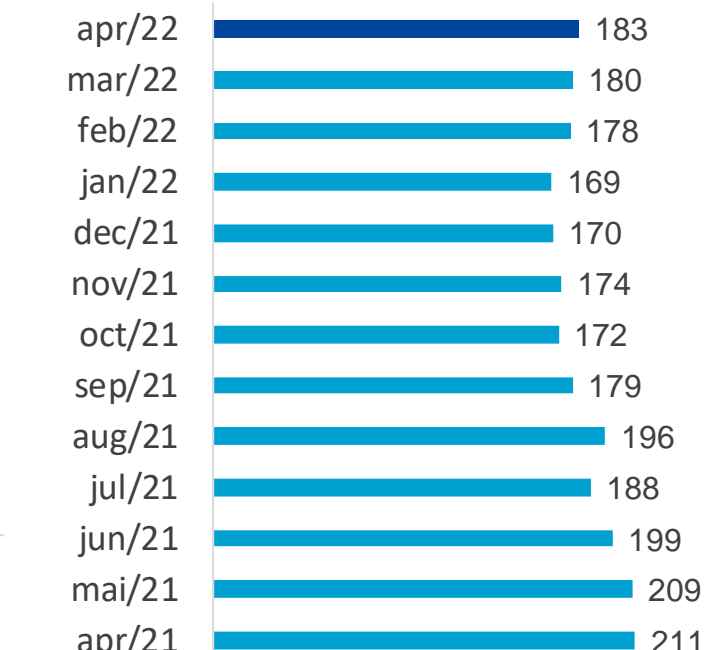
% Earned Premium



Credit Life showed a 7.1 p.p. reduction in the loss ratio between Apr/22 and Apr/21, impact of the reduction of claims by COVID. In the comparison between Apr/22 and Mar/22, the 3.2 p.p. ratio increase is motivated by late processing of claims in April 2021.

Claims Provision¹

Balance BRL MM

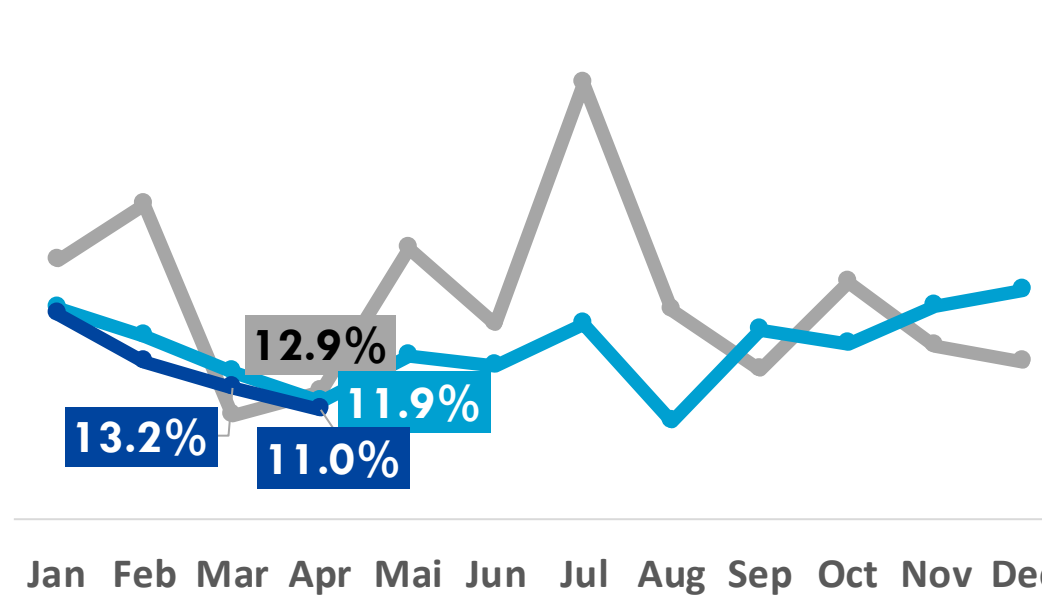


Home

2022 2021 2020

Loss Ratio

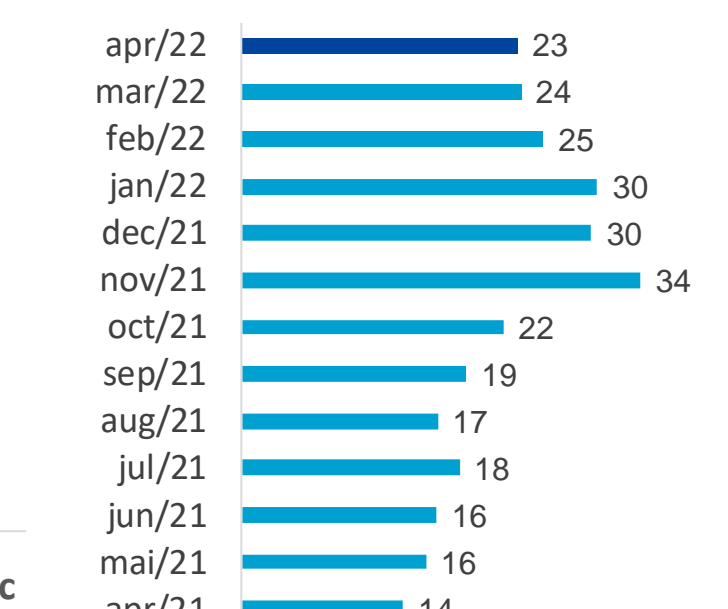
% Earned Premium



The **Home** loss ratio, for Apr/22, remained at the same level as Apr/21, with a 0.9 p.p reduction. in the comparison between the periods. In the view between Apr/22 and Mar/22, the 2.2 p.p decline is related to the decrease in claims caused by the rainy season observed between Dec/21 and Mar/22.

Claims Provision¹

Balance BRL MM



¹ Claims Provision = IBNR + PSL + PDR

Insurance

DataSource: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> | Downloadable SES Database: Base de Dados do SES ,updated 202204

Issued Premium: Arquivo SES_seguros | COLUMNS L of the report

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

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

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

Insurance Line Codes - Column C of the database:

Mortgage: 1061, 1065, 1068

Credit Life: 0977, 1377

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

Personal Accidents: 0981, 0982, 1381

Home: 0114

Others non strategic: 0111, 0112, 0,113, 0116, 0117, 0118, 0141, 0142, 0143, 0167, 0171, 0173, 0176, 0195, 0196, 0234, 0727, 0274, 0310, 0313, 0327, 0351, 0378, 0433, 0435, 0437, 0457, 0484, 0520, 0523, 0524, 0525, 0526, 0531, 0542, 0553, 0544, 0583, 0588, 0589, 0621, 0622, 0623, 0628, 0632, 0638, 0644, 0652, 0654, 0655, 0656, 0658, 0711, 0739, 0740, 0743, 0745, 0746, 0747, 0748, 0749, 0750, 0775, 0776, 0819, 0848, 0849, 0859, 0860, 0870, 0949, 0996, 1066, 1101, 1102, 1103, 1104, 1105, 1106, 1107, 1108, 1109, 1130, 1161, 1162, 1163, 1164, 1165, 1198, 1279, 1285, 1286, 1287, 1299, 1380, 1387, 1396, 1417, 1428, 1433, 1457, 1528, 1535, 1537, 1574, 1597, 1601, 1602, 1603, 1734, 1872, 1985, 2079, 2199

Pension

Contribution: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> / Downloadable SES Database: Base de Dados do SES, updated 202202 | arquivo SES_Contrib_Benf
For contributions, Column D of the Report.

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

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

Premium Bonds

Collection: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> | Downloadable SES Database: Base de Dados do SES, updated 202202 | arquivo SES_Dados_Cap
For revenue is selected Column E os the report.

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

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

Disclaimer

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

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

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

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