CAIXA Seguridade

APRESENTAÇÃO DE RESULTADOS

2T26

APRESENTAÇÃO DE RESULTADOS 2T26

1 EXECUÇÃO ESTRATÉGICA/ DESTAQUES

Gustavo Portela

CEO / Diretor Presidente

CAIXA Seguridade

CAIXA Seguridade

DESTAQUES 2T26

+ PROTEÇÃO PARA O LAR

HABITACIONAL

AVANÇO REFLETE O CRESCIMENTO DA CARTEIRA DE CRÉDITO IMOBILIÁRIO DA CAIXA.

R$ **1.122,5** mi Prêmios Emitidos

+14,0%/2T25

RESIDENCIAL

FOCO NA COMERCIALIZAÇÃO DO RESIDENCIAL ACOPLADO AO HABITACIONAL.

R$ **279,1** mi Prêmios Emitidos

+18,2%/2T25
Prêmios Emitidos Acoplado

CAIXA Seguridade

DESTAQUES 2T26

+ CUIDADO COM O QUE IMPORTA

PREVIDÊNCIA

CAPTAÇÃO LÍQUIDA POSITIVA DE R$ 1,4 BI.

R$ 6,7 bi Contribuições +17,7%/2T25

R$ 214,4 bi Reservas de Previdência +16,1%/2T25

CAPITALIZAÇÃO

LANÇAMENTO DO HIPERXCAP - FILANTROPIA PREMIÁVEL.

R$ 545,6 mi Arrecadação +24,9%/2T25

CAIXA Seguridade

DESTAQUES 2T26

5ª Marca mais forte do Brasil segundo pesquisa Brand Finance Brasil 100 2026.

Administradora com maior Índice de Contemplações no Consórcio de Imóveis[1].

[1] Posição em maio/2026.

Selo Ouro GHG Protocol

Alcance pelo quinto ano consecutivo, referente ao inventário de emissões de Gases de Efeito Estufa do ano de 2024.

CAIXA Seguridade

DESEMPENHO 2T26

LUCRO LÍQUIDO
Gerencial

R$ 1,14 BI +9,5% /2T25

DIVIDENDOS

R$ 1,05 BI

92,0% payout

RECEITA
Operacional

R$ 1,5 BI +8,5% /2T25

ROE

70,9%

+1,3 p.p. /2T25

APRESENTAÇÃO DE RESULTADOS **2T26**

2 DESEMPENHO COMERCIAL E FINANCEIRO

Edgar Vieira Soares

CFO / Diretor de Finanças e RI

RECEITAS
Operacionais

R$ **1,5** bilhão

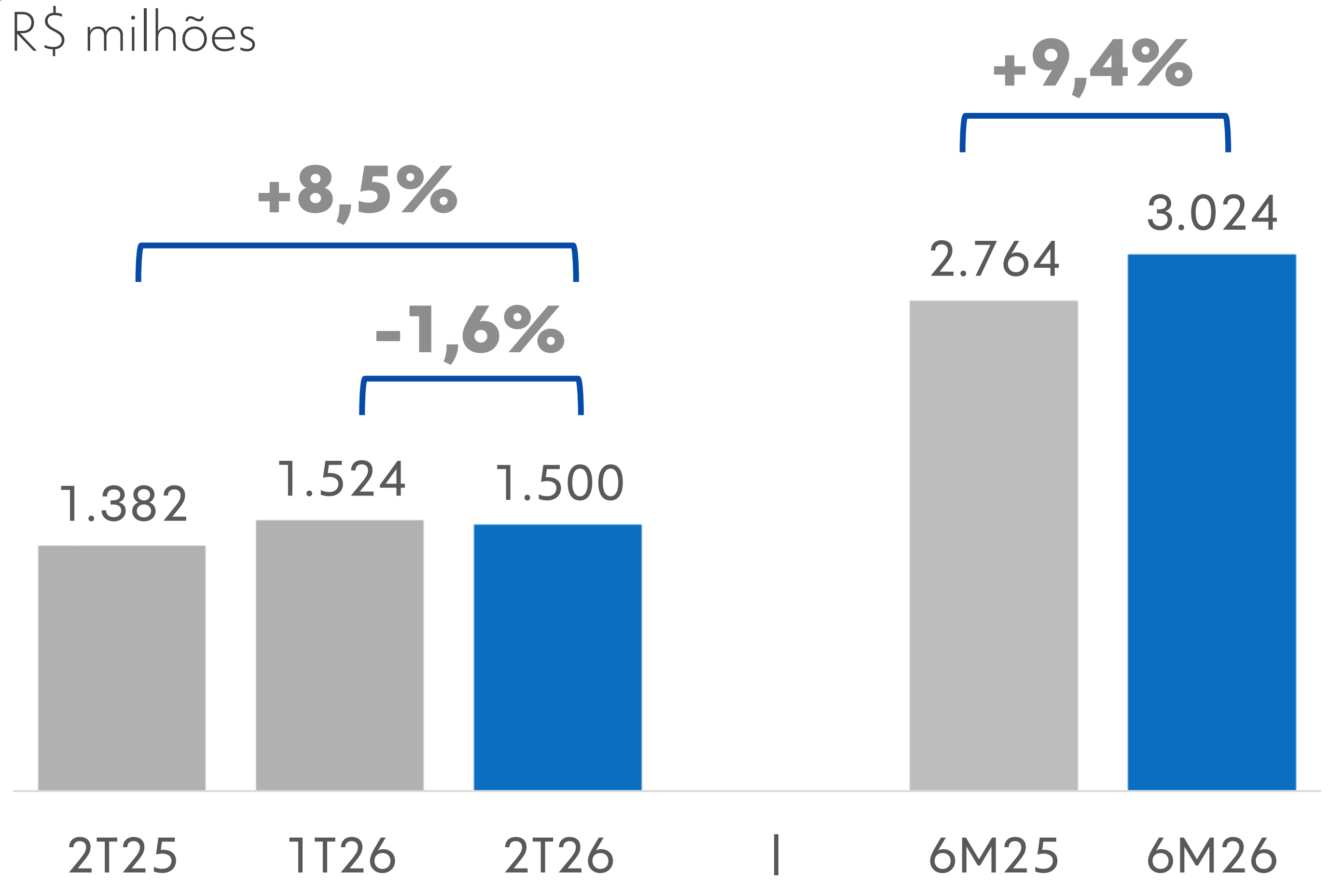
LUCRO LÍQUIDO
Gerencial

R$ **1,1** bilhão

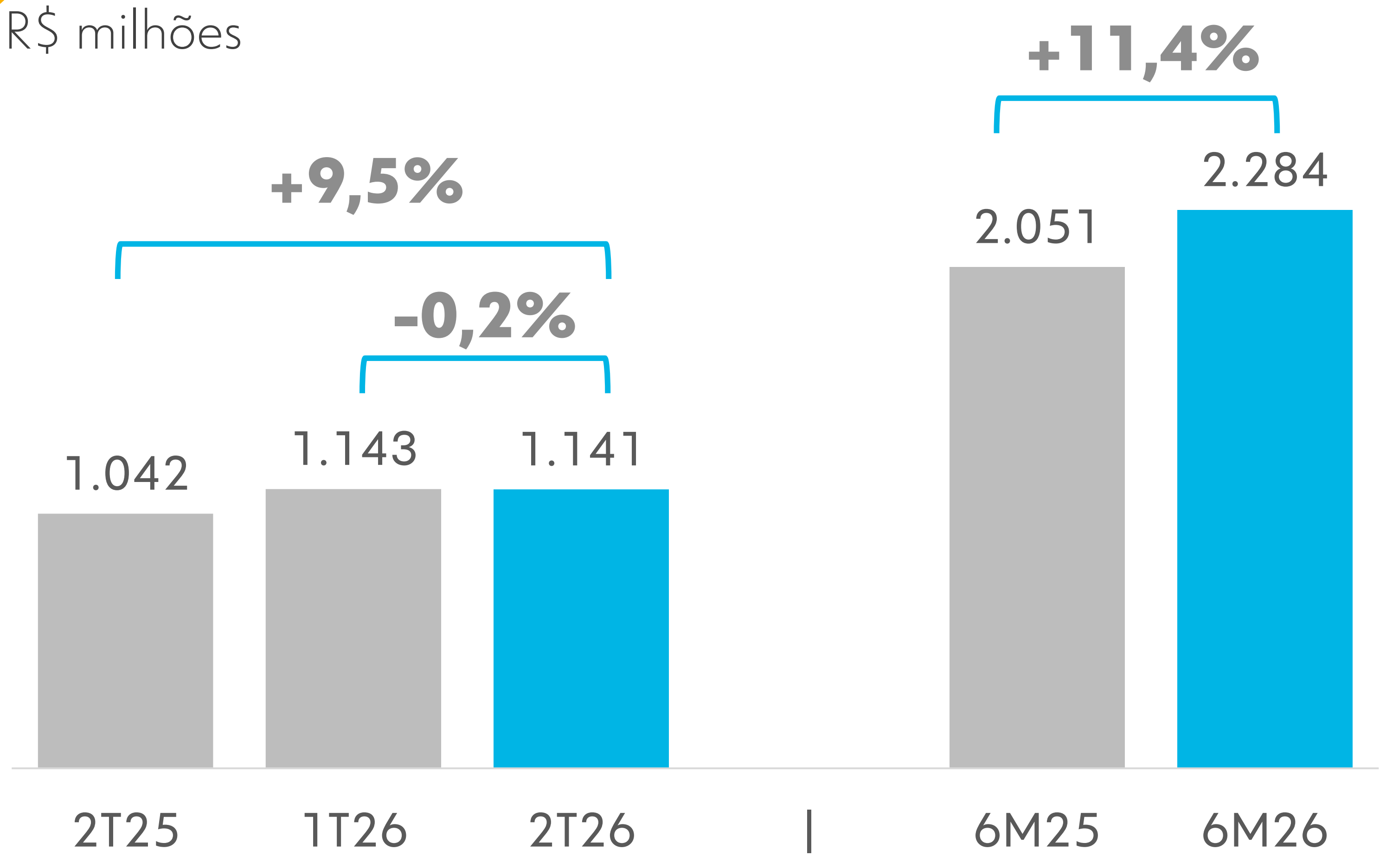
ROE[1]

70,9% a.a.

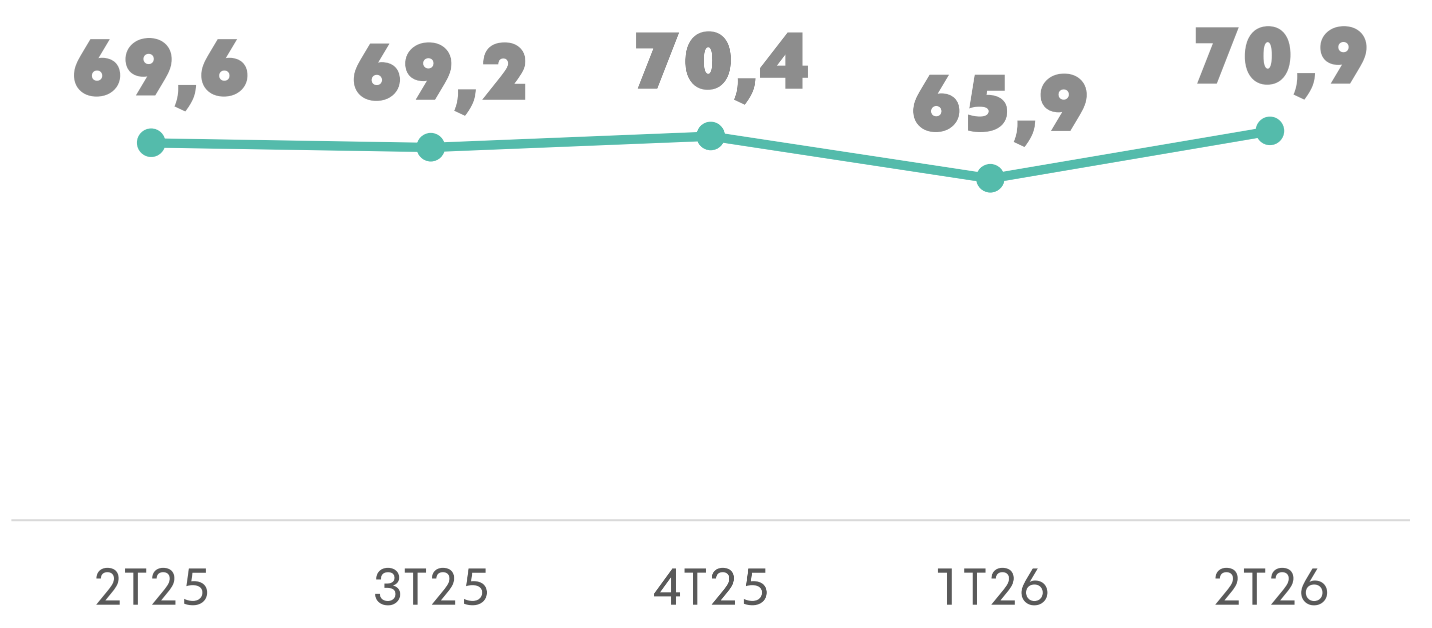
Receitas Operacionais
R$ milhões



Lucro Líquido Gerencial
R$ milhões



ROE
% a.a.



Receitas R$ milhões	%	**2T26**	**/2T25**	**/6M25**
Participações	59%	885	+11%	+14%
Distribuição	41%	615	+5%	+3%
Total	**100%**	**1.500**	**+9%**	**+9%**

Lucro Líquido Contábil[2] de R$ 1.160,0 milhões no 2T26, crescimento de 12,8% em relação ao 2T25.

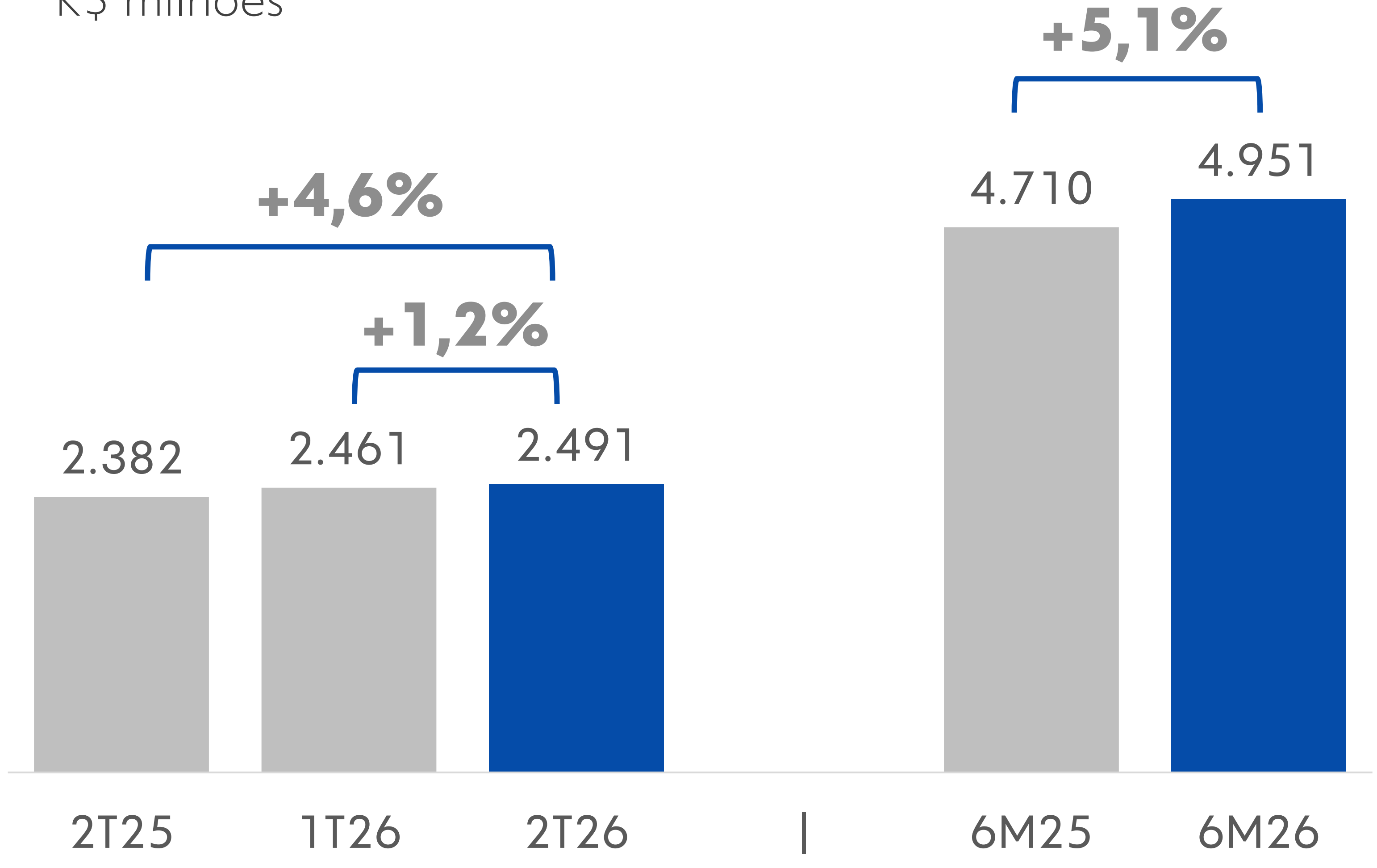
ROE: Maior ROE da História da Companhia: 70,9%

[1] Lucro dos últimos 12 meses \ média do PL ajustado do mês de referência com o correspondente do exercício anterior.
[2] Conforme norma CPC 50 (IFRS 17).

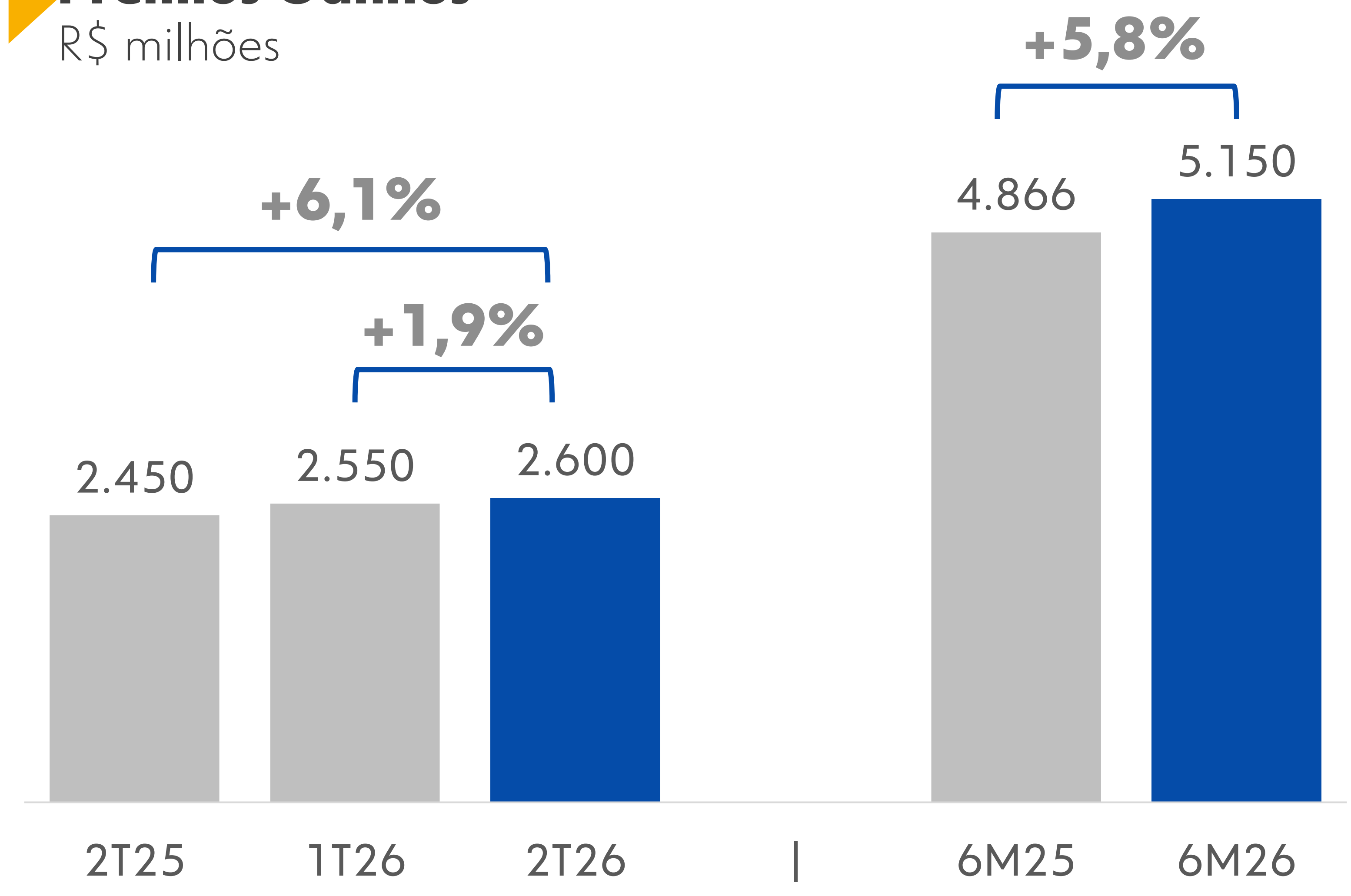
CAIXA Seguridade

NEGÓCIOS DE SEGURO | Desempenho Comercial

Prêmios Emitidos
R$ milhões



Prêmios Ganhos
R$ milhões



Prêmios Ganhos

Destaque para o crescimento anual (2T26/2T25) nos ramos Habitacional (+14%) e Residencial (+16%).

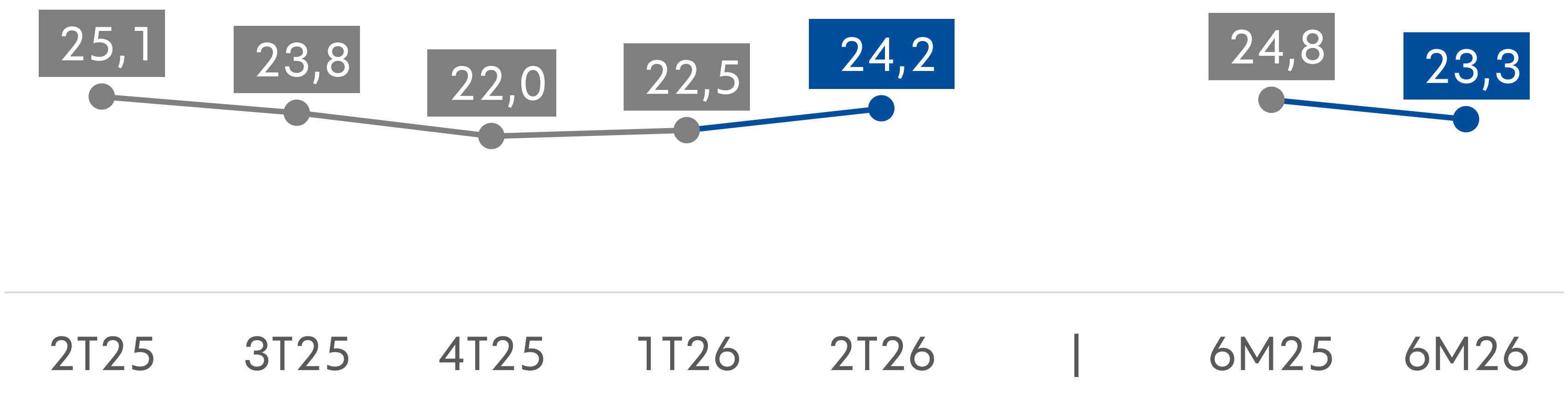
Prêmios Emitidos por Ramo R$ milhões	%	**R$ milhões 2T26**	**/2T25**	**/6M25**
Habitacional	45%	1.123	+14%	+14%
Vida	23%	560	-6%	-4%
Prestamista	12%	300	-10%	-16%
Residencial	11%	279	0%	+3%
Auto	6%	153	+72%	+88%
Assistência	2%	54	-28%	-27%
Outros Seguros	1%	23	-4%	+19%
Total Seguros	**100%**	**2.491**	**+5%**	**+5%**

Prêmios Ganhos por Ramo R$ milhões	%	**R$ milhões 2T26**	**/2T25**	**/6M25**
Habitacional	43%	1.123	+14%	+14%
Vida	22%	562	+1%	+2%
Prestamista	17%	448	-7%	-8%
Residencial	10%	264	+16%	+17%
Auto	5%	131	+27%	+21%
Assistência	2%	54	-28%	-27%
Outros Seguros	1%	18	-12%	-13%
Total Seguros	**100%**	**2.600**	**+6%**	**+6%**

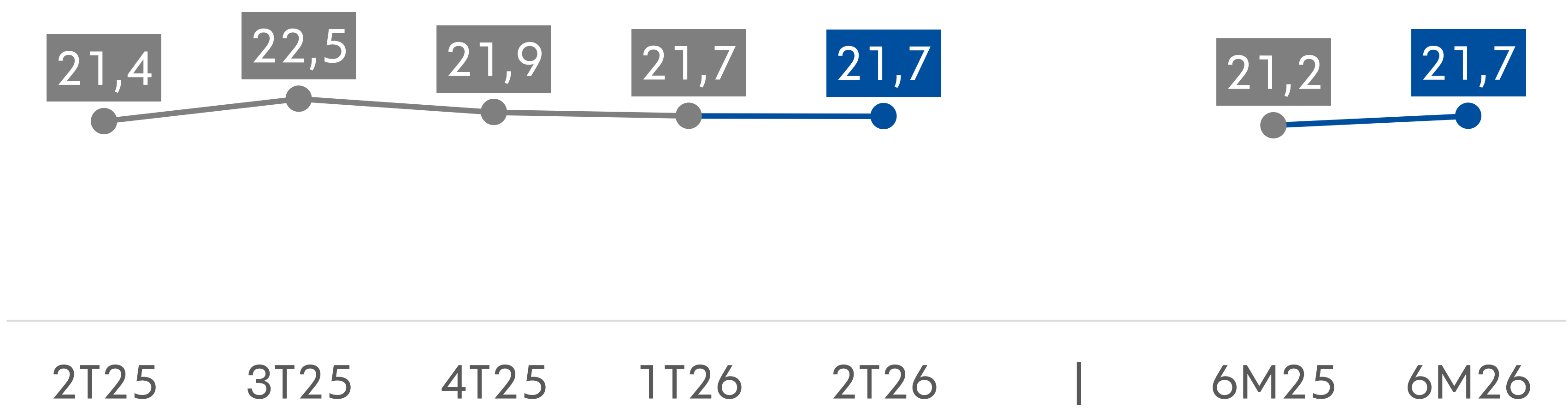
INDICADORES DE DESEMPENHO

MARGEM OPERACIONAL

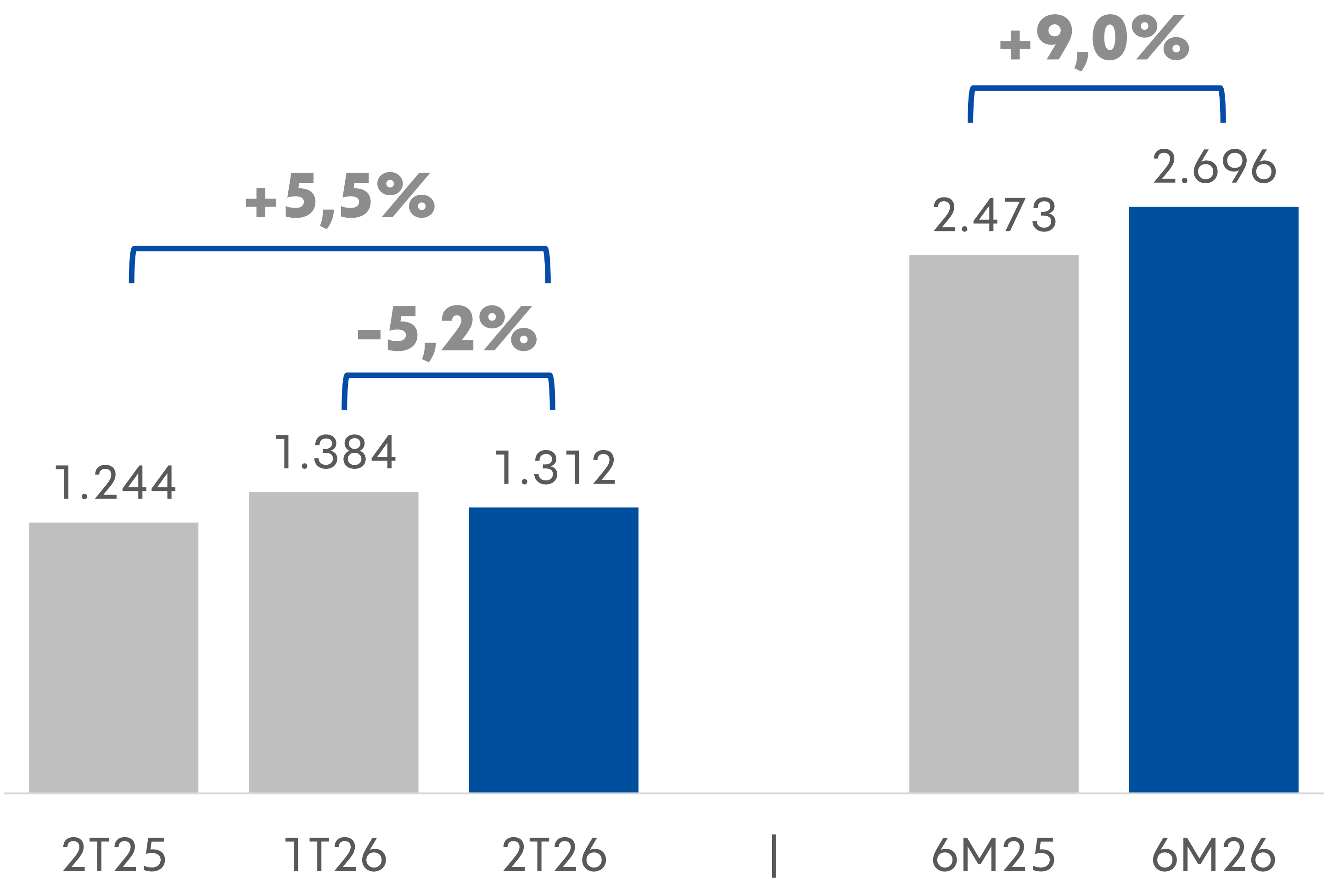
Sinistralidade
% Prêmio Ganho



Comissionamento
% Prêmio Ganho



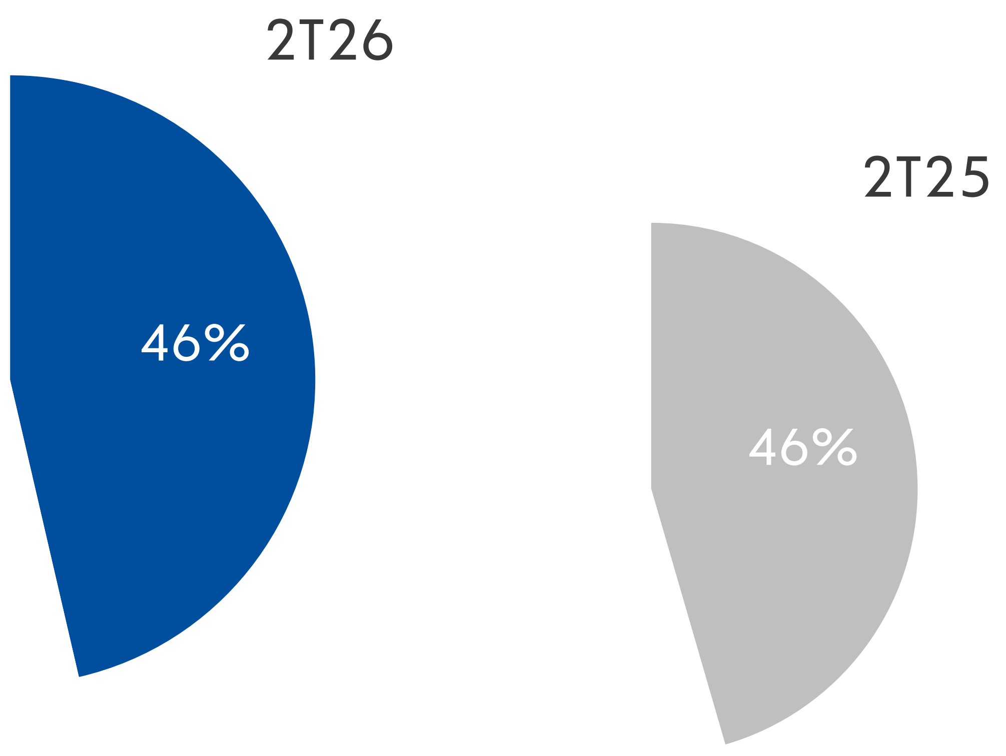
Margem Operacional
R$ milhões



Distribuição e Variação por Ramo
R$ milhões

	%	R$ milhões 2T26	/2T25	/6M25
Habitacional	50%	660	+13%	+16%
Vida	26%	335	+7%	+6%
Prestamista	12%	154	-7%	-4%
Residencial	9%	120	+10%	+16%
Assistência	3%	36	-3%	-2%
Outros Seguros	%	7	-78%	-37%
Total Seguros	**100%**	**1.312**	**+5%**	**+9%**

Representatividade
% Margem Operacional Total[1]

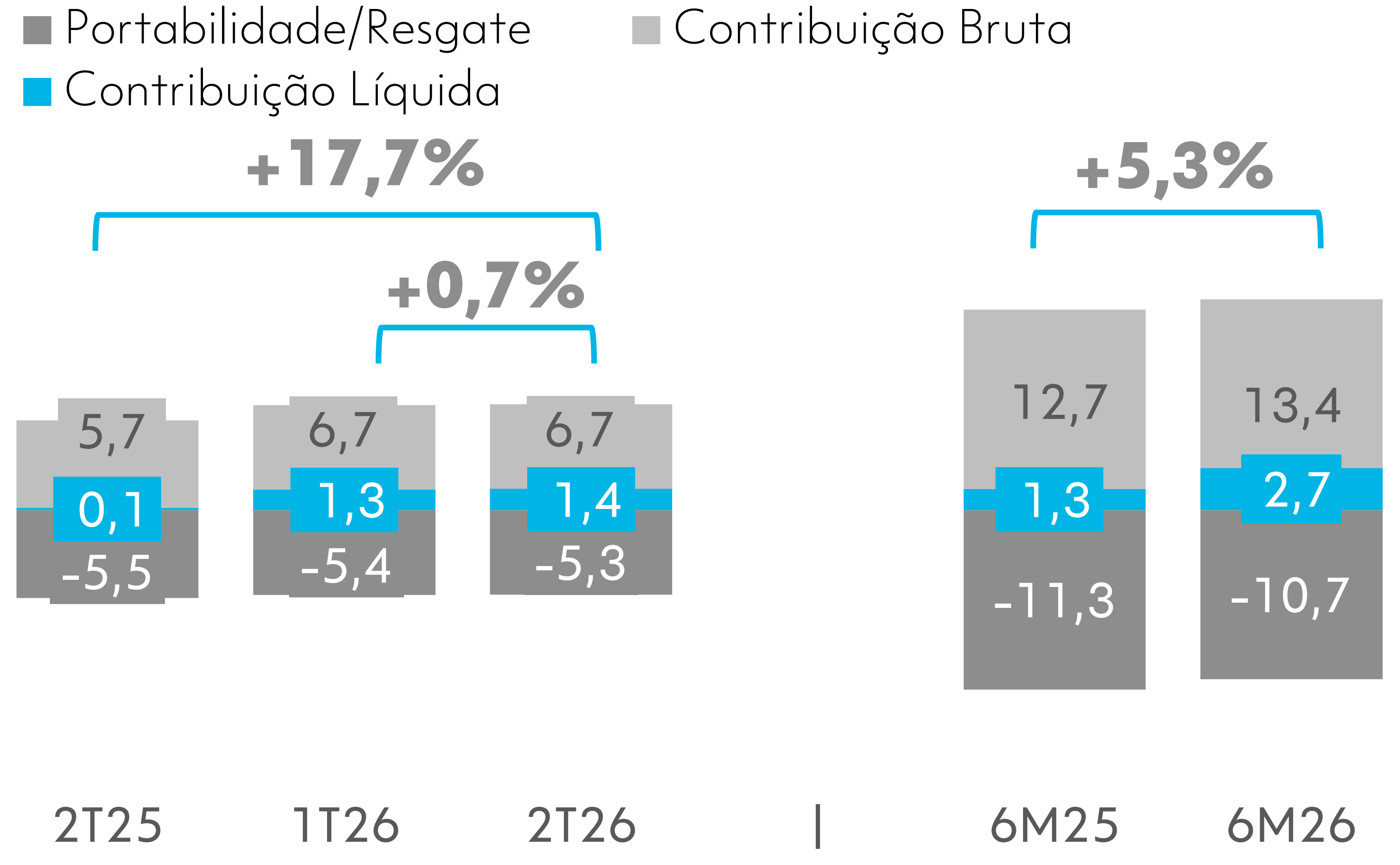


[1] Representatividade ponderada pela participação da Caixa Seguridade em cada empresa

NEGÓCIOS DE ACUMULAÇÃO | Desempenho Comercial

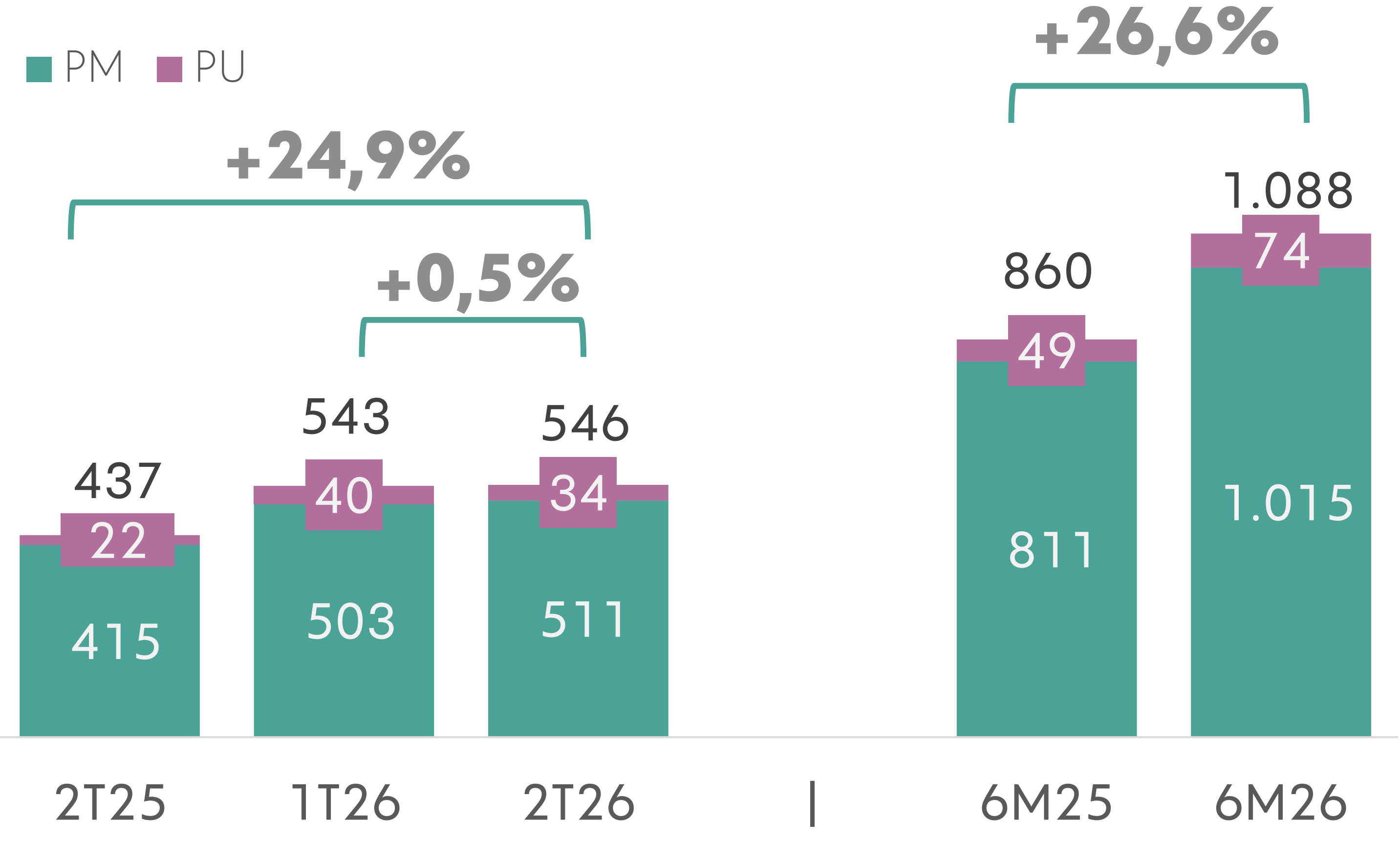
PREVIDÊNCIA

Contribuições de Previdência
R$ bilhões



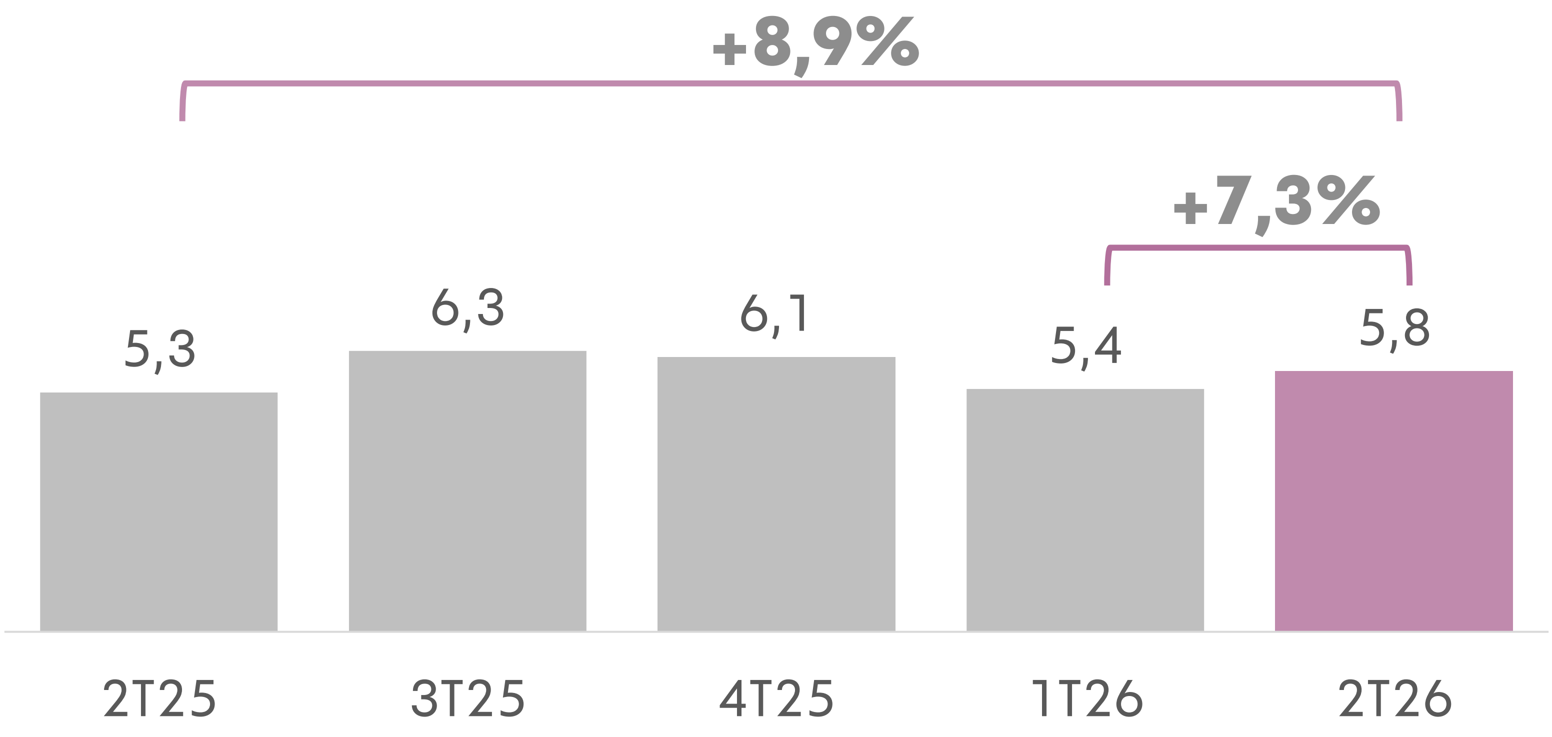
CAPITALIZAÇÃO

Recursos Arrecadados - Capitalização
R$ milhões



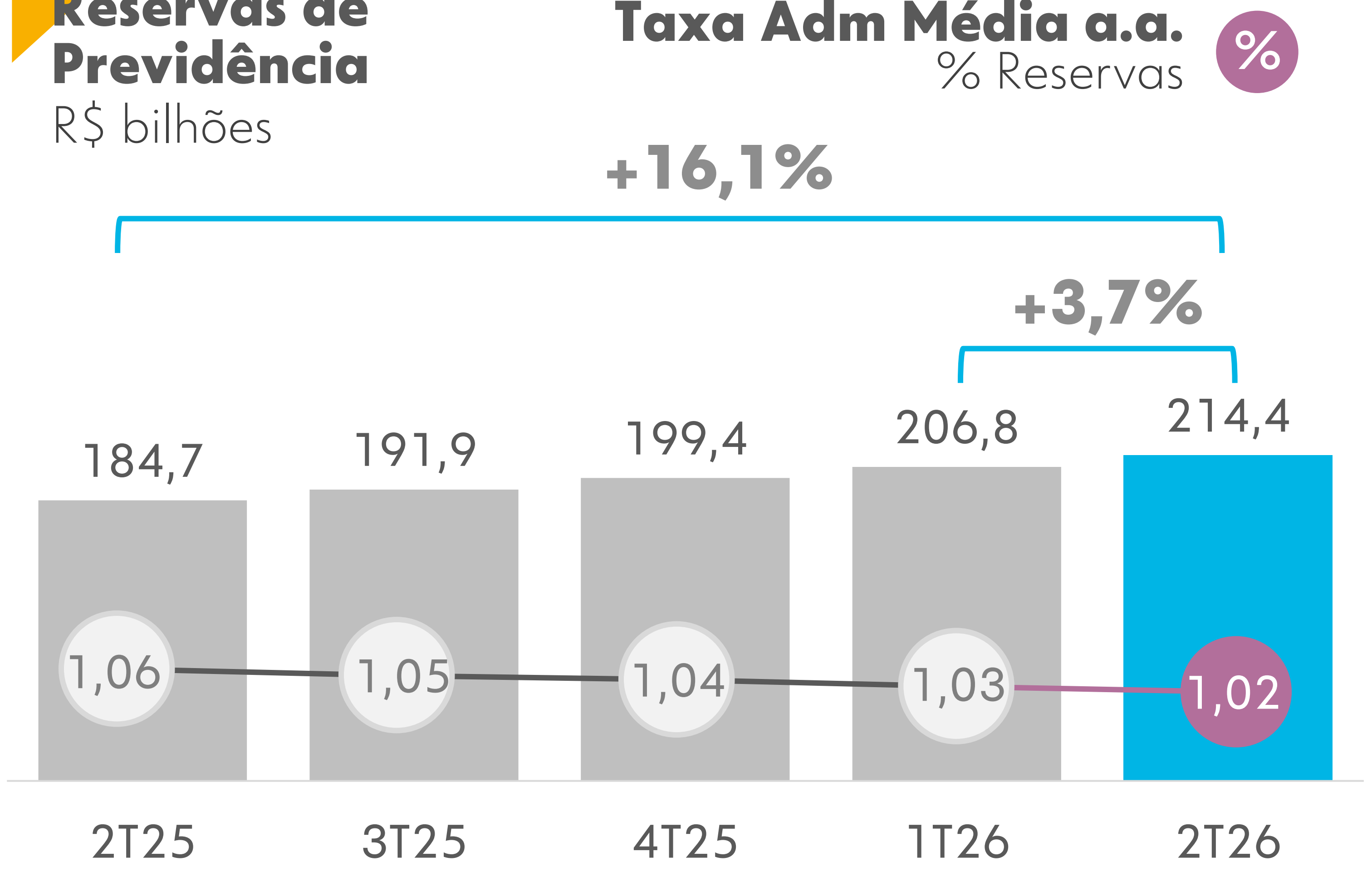
CONSÓRCIO

Cartas de Crédito
R$ bilhões

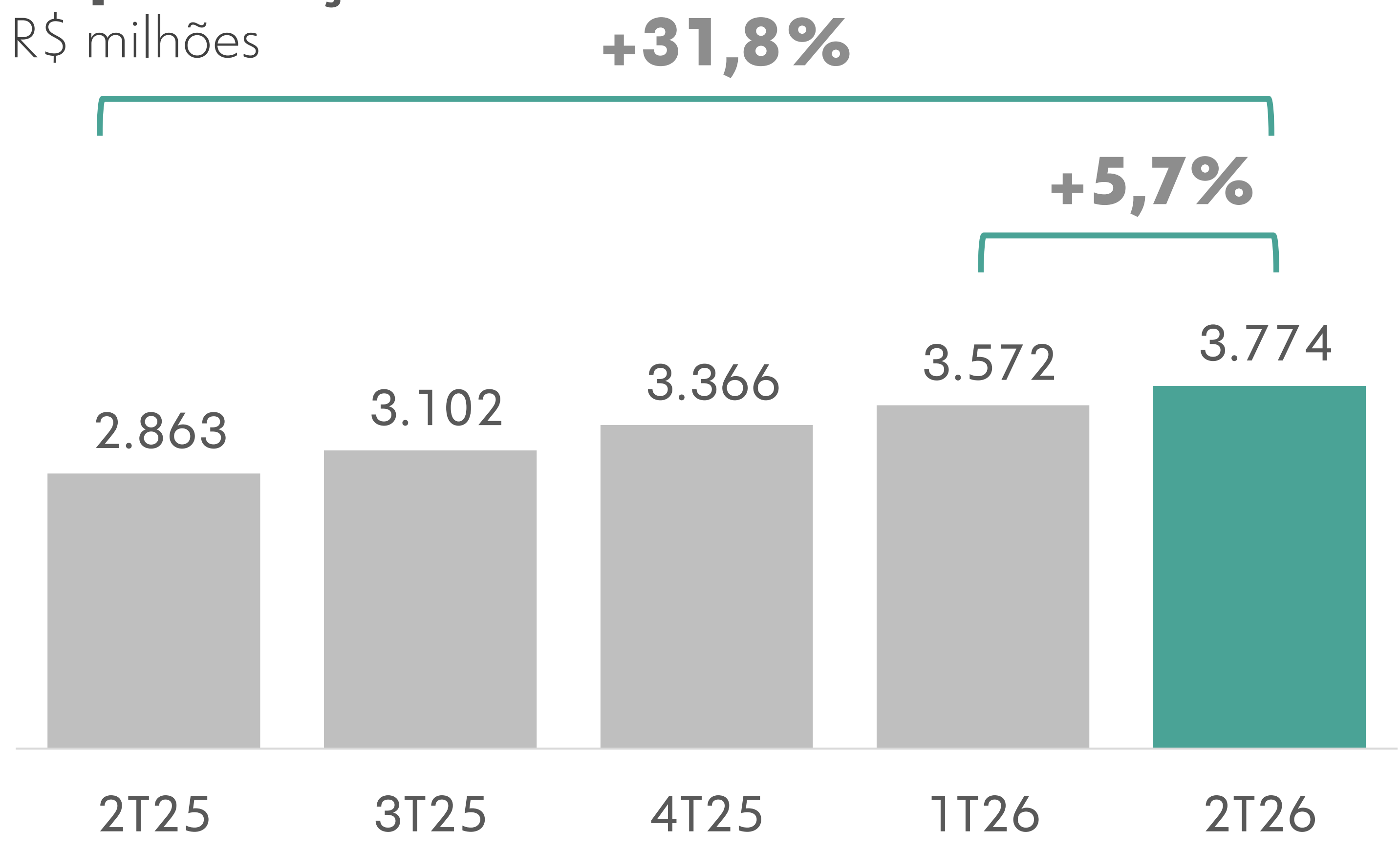


Reservas de Previdência
R$ bilhões

Taxa Adm Média a.a.
% Reservas

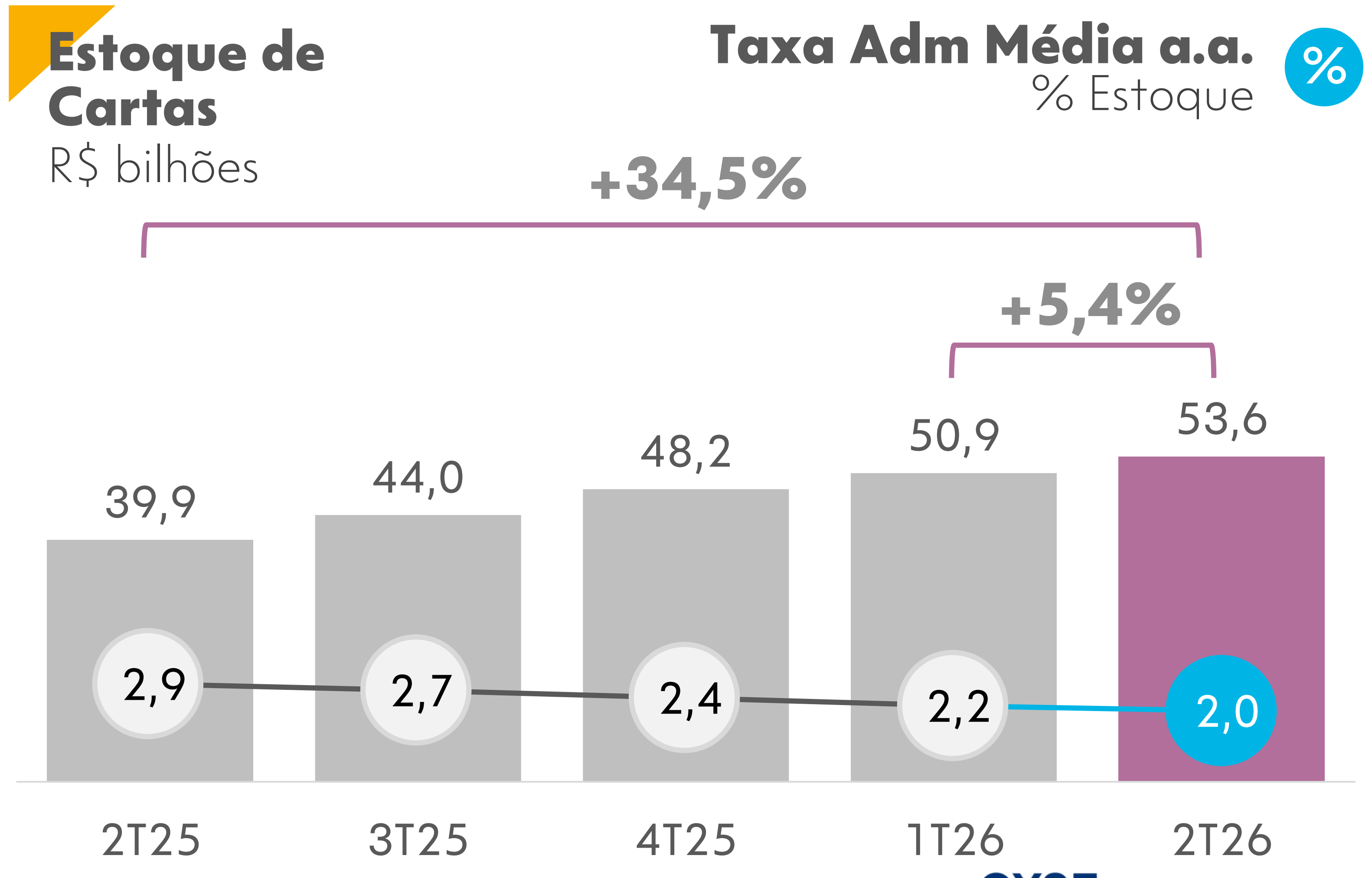


Reservas de Capitalização
R$ milhões



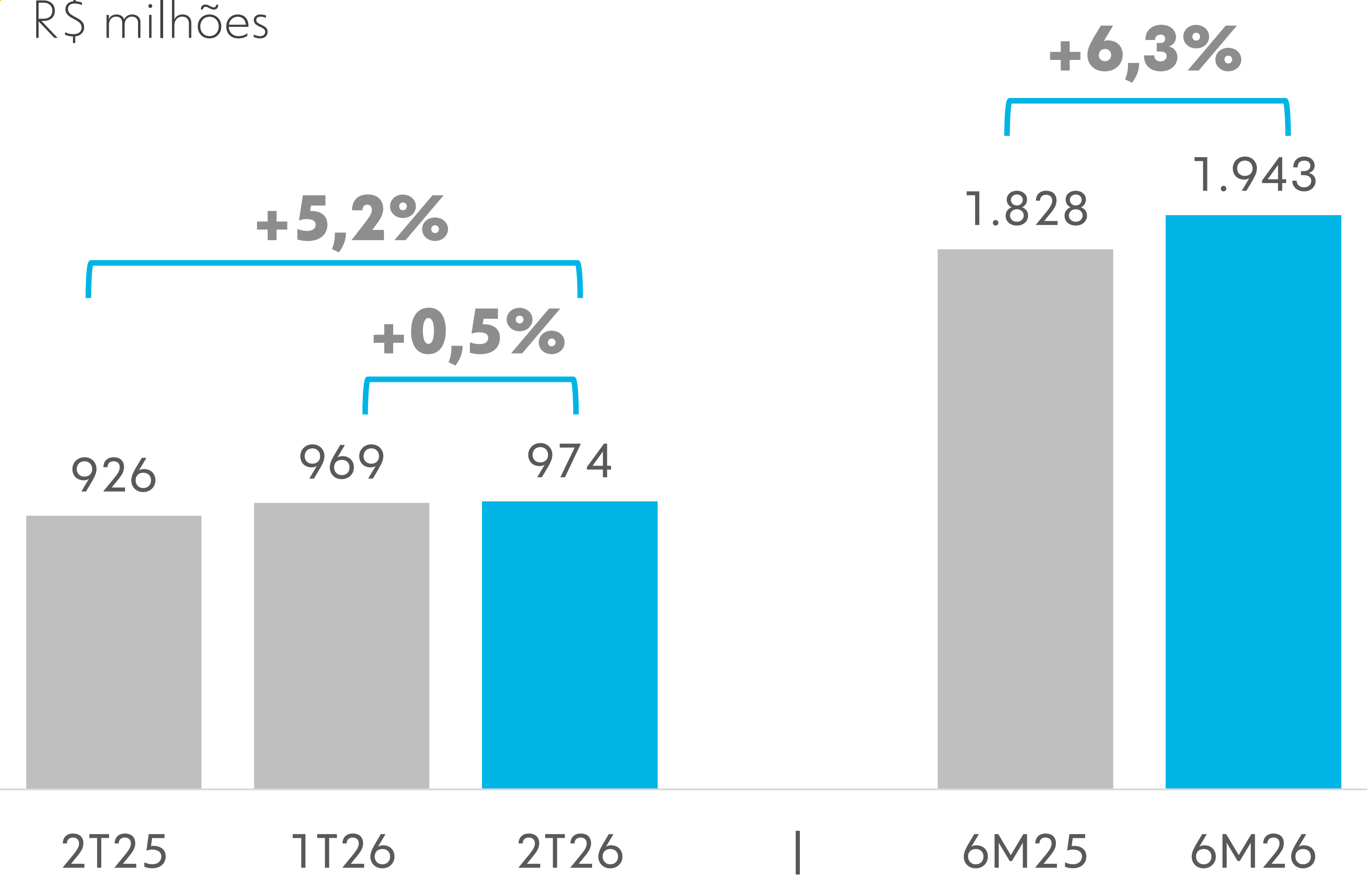
Estoque de Cartas
R$ bilhões

Taxa Adm Média a.a.
% Estoque

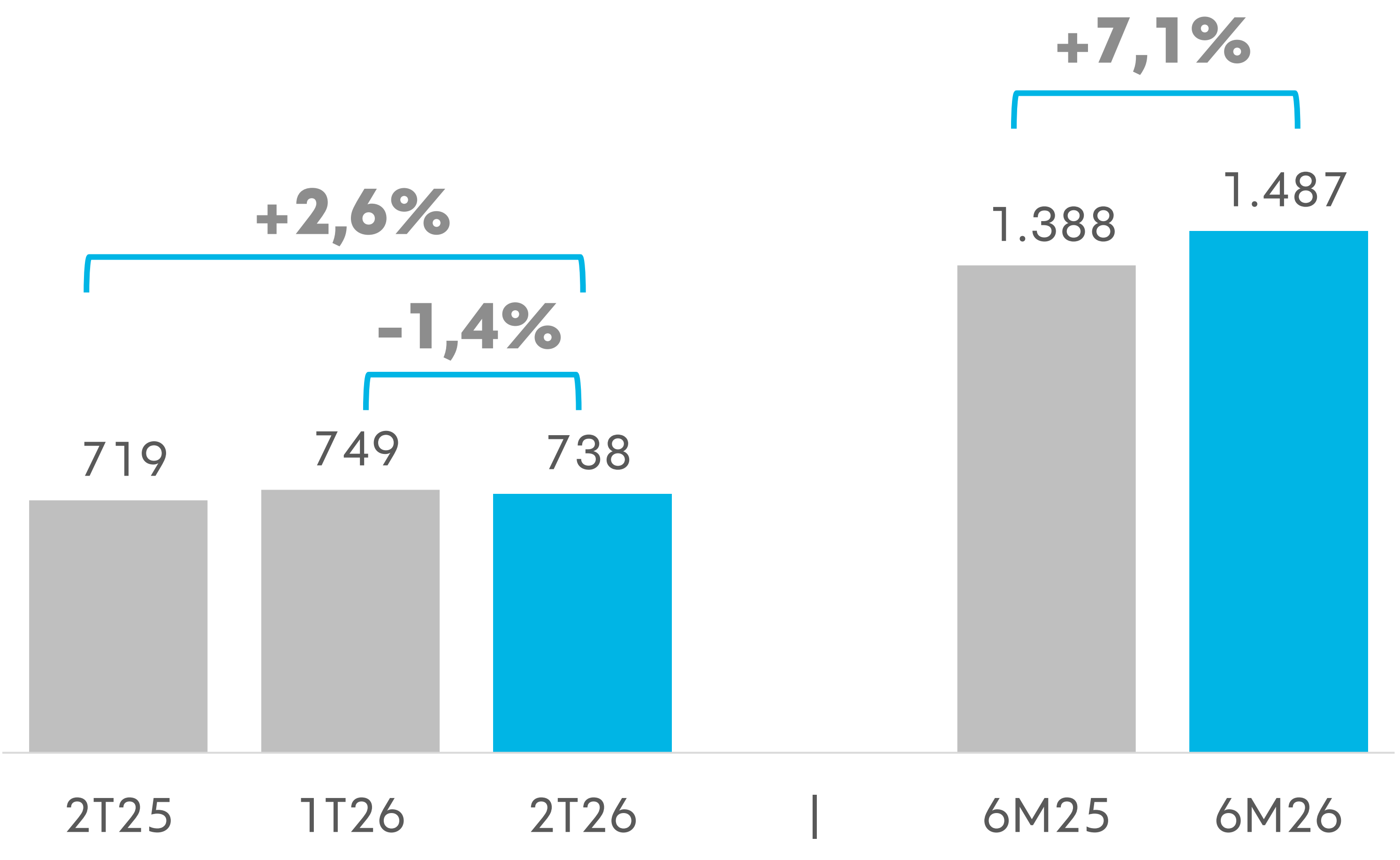


NEGÓCIOS DE ACUMULAÇÃO | Desempenho Operacional

Receita Operacional
R$ milhões



Margem Operacional de Acumulação
R$ milhões



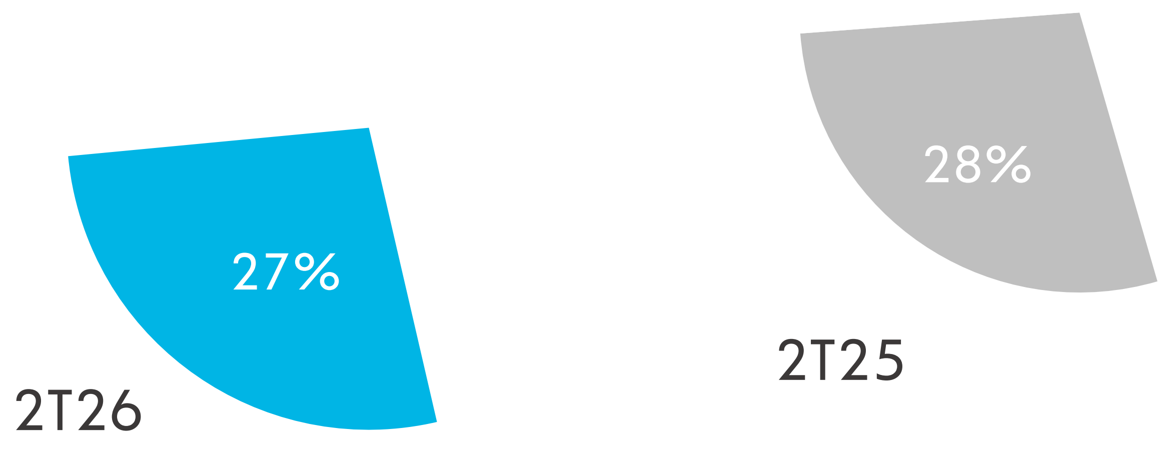
Receita Operacional

Aumento de 5,2% nas receitas operacionais entre 2T26 e 2T25, destaque para os segmentos de Previdência (+10%) e Capitalização (+8%).

Receita Operacional R$ milhões	%	2T26	/2T25	/6M25
Previdência	57%	552	+10%	+10%
Consórcio	26%	259	-6%	-2%
Capitalização	17%	162	+8%	+9%
Total Acumulação	**100%**	**974**	**+5%**	**+6%**

Margem Operacional R$ milhões	%	2T26	/2T25	/6M25
Previdência	66%	490	+11%	+14%
Consórcio	22%	162	-14%	-7%
Capitalização	12%	86	-5%	+1%
Total Acumulação	**100%**	**738**	**+3%**	**+7%**

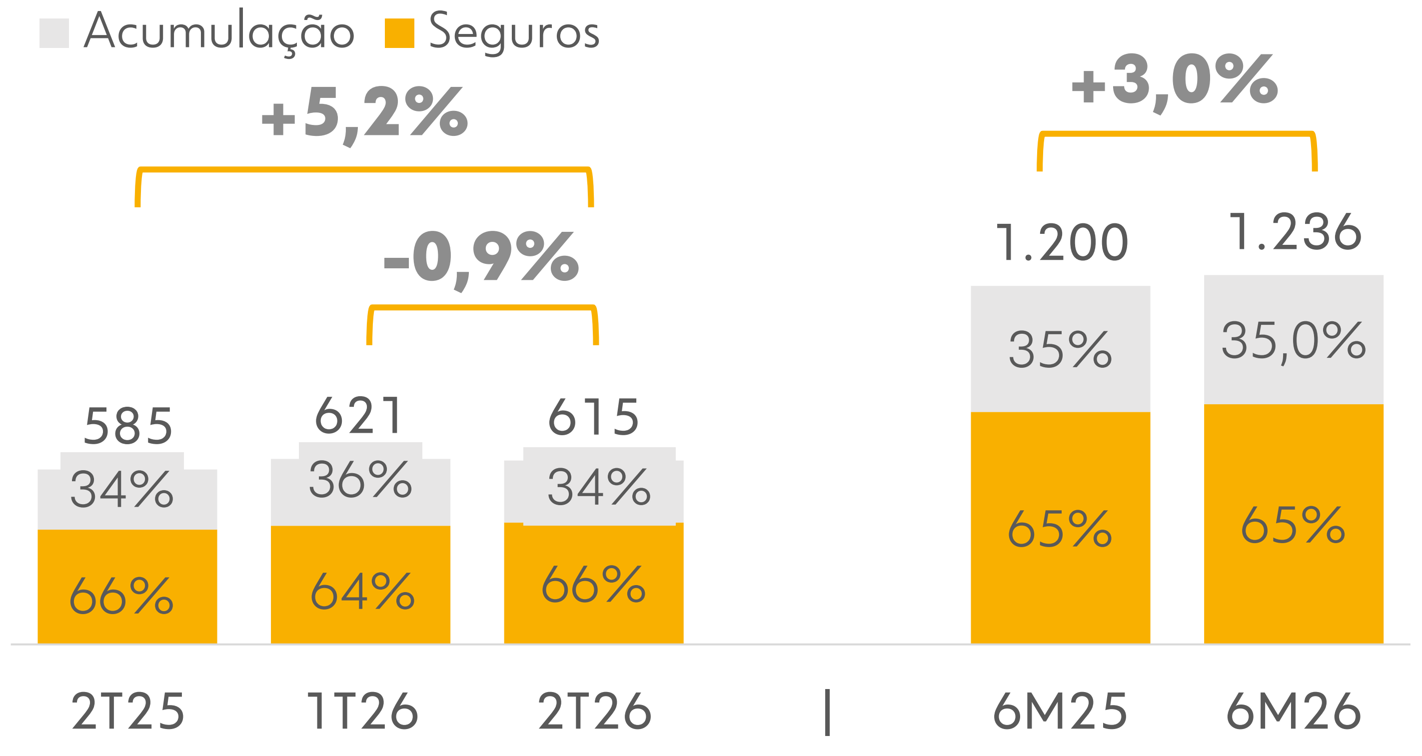
Representatividade de Acumulação
% Margem Operacional Total[1]



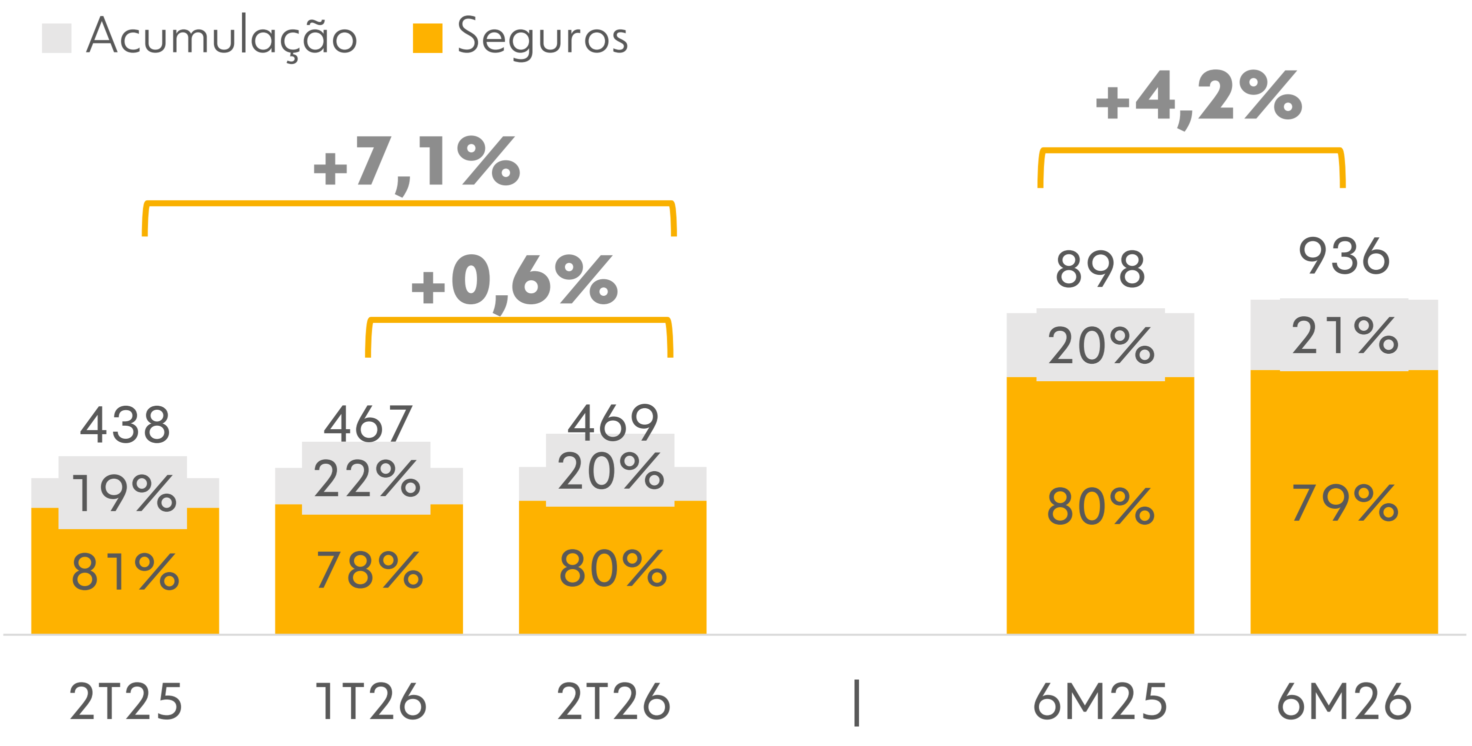
[1] Representatividade ponderada pela participação da Caixa Seguridade em cada empresa.

NEGÓCIOS DE DISTRIBUIÇÃO | Desempenho Operacional

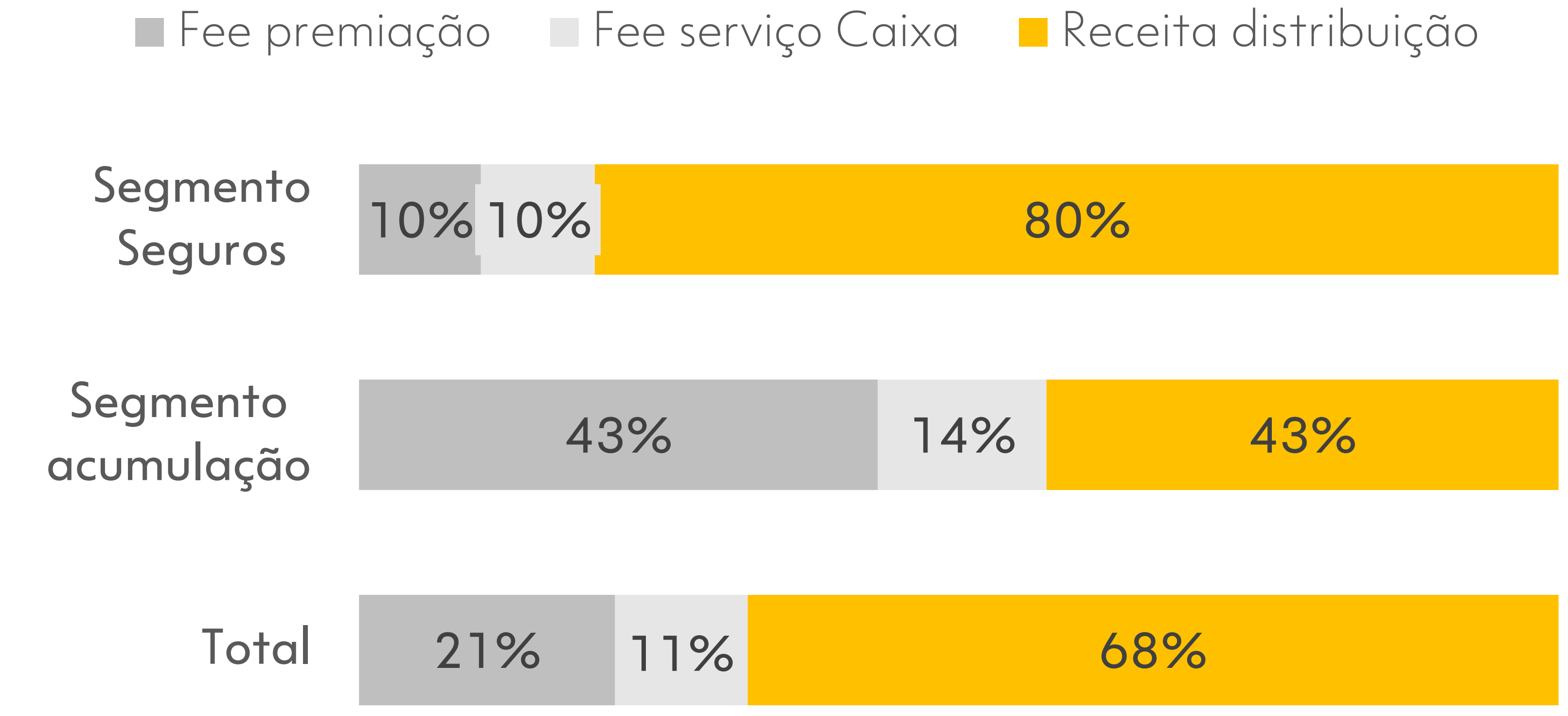
Receitas de Corretagem[1]
R$ milhões



Margem Operacional
R$ milhões



Distribuição da corretagem[2]
% 2T26



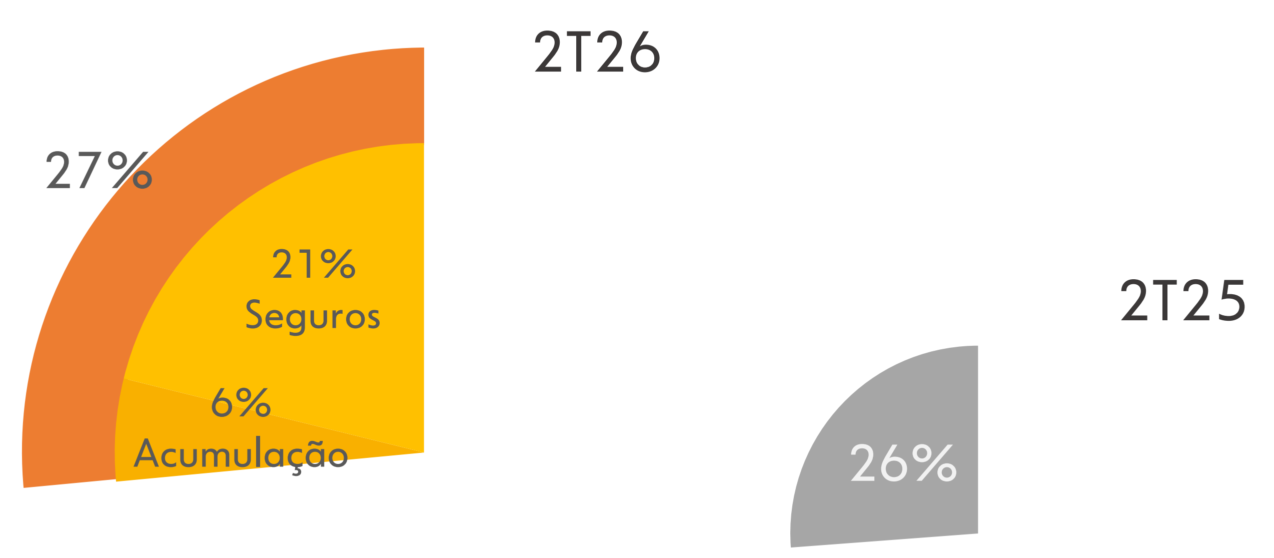
Corretagem por Segmento
R$ milhões

	%	2T26	/2T25	/6M25
Habitacional	26%	157	+26%	+20%
Consórcio	23%	141	-2%	-2%
Residencial	15%	93	+2%	+5%
Prestamista	15%	91	-11%	-16%
Vida	7%	45	-1%	0%
Capitalização	6%	39	+24%	+27%
Previdência	5%	29	+9%	+2%
Outros Seguros	3%	21	+4%	+6%
Total Distribuição	**100%**	**615**	**+5%**	**+3%**

Margem Operacional por Segmento
R$ milhões

	%	2T26	/2T25	/6M25
Habitacional	33%	152	+24%	+18%
Prestamista	19%	91	-11%	-16%
Residencial	15%	72	+2%	+5%
Vida	10%	44	-1%	0%
Consórcio	9%	41	-2%	-2%
Previdência	6%	29	+9%	+2%
Capitalização	5%	25	+64%	+62%
Outros Seguros	3%	15	+4%	+6%
Total Distribuição	**100%**	**469**	**+7%**	**+1%**

Representatividade
% Margem Operacional Total

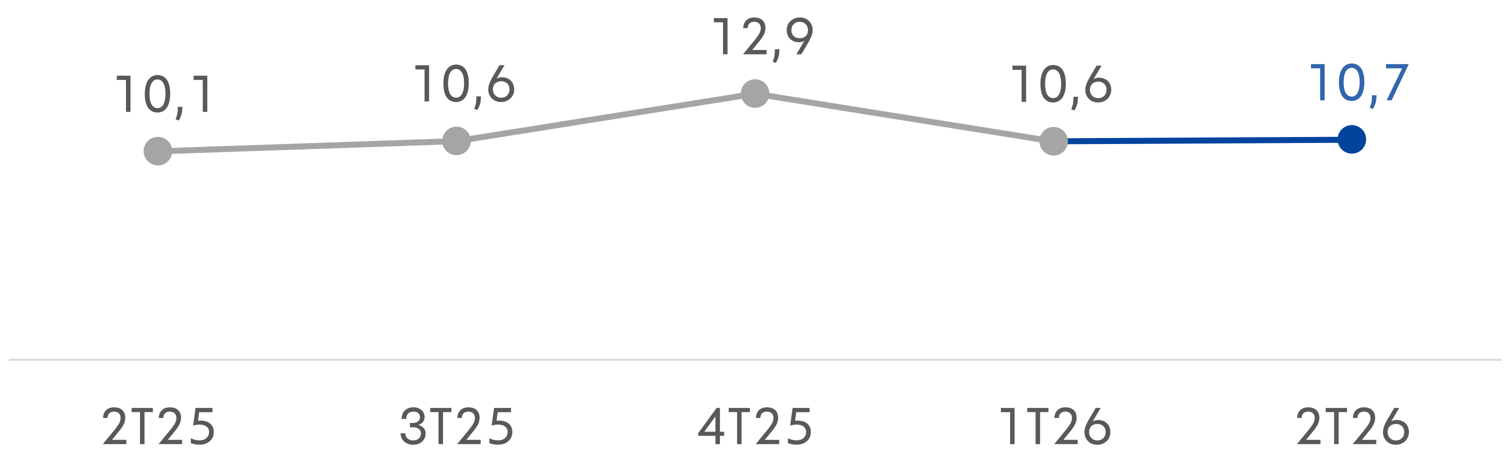


[1] Considera receitas de corretagem e comissionamento, além de receitas de acesso à rede e distribuição (BDF).
[2] Visão gerencial que considera os fees de serviço Caixa e de Premiação referentes aos ramos vida, prestamista e previdência, que são pagos diretamente pela seguradora à CAIXA, sendo que, para os demais ramos, os custos são pagos pela corretora.
[3] Representatividade ponderada pela participação da Caixa Seguridade em cada empresa.

INDICADORES OPERACIONAIS

ÍNDICE DESPESAS ADMINISTRATIVAS (IDA)

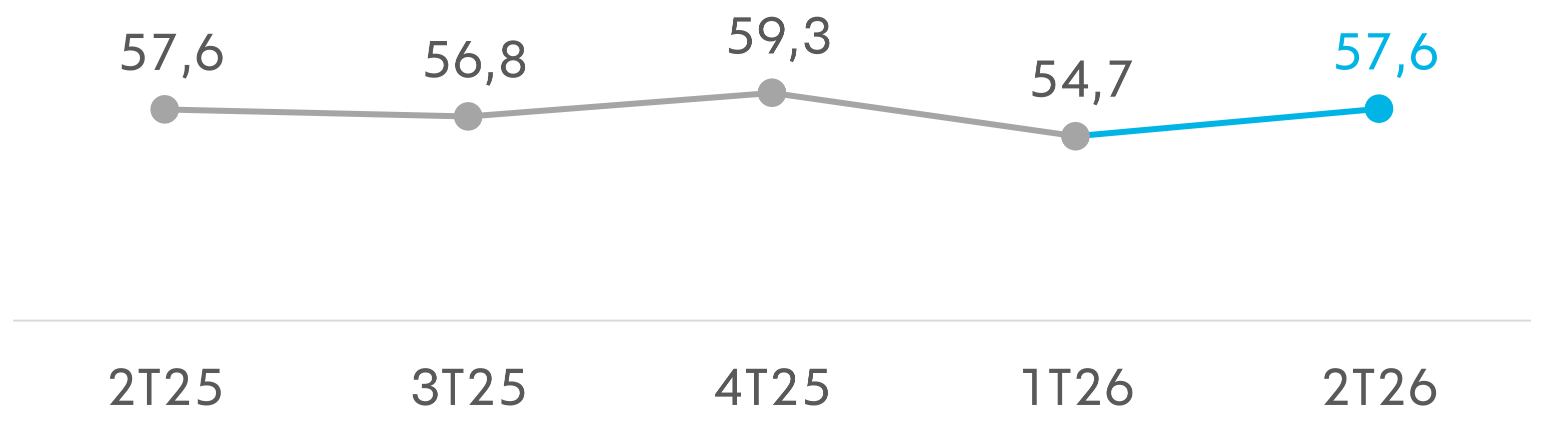
Despesas Administrativas
% Receita Operacional



Índice por Agrupamento	IDA 2T26	Δ2T25 p.p.	Δ1T26 p.p.
Bancassurance CAIXA	**11,3%**	**+0,9**	**+0,2**
Run-off	11,9%	+0,8	-1,5
Novas Parcerias	12,1%	+0,8	+0,7
Holding + Corretora	6,9%	+0,9	-0,5
Bancassurance PAN	**6,1%**	**-1,5**	**-0,7**
ÍNDICE GERAL	**10,7%**	**+0,6**	**+0,1**

ÍNDICE COMBINADO (IC)

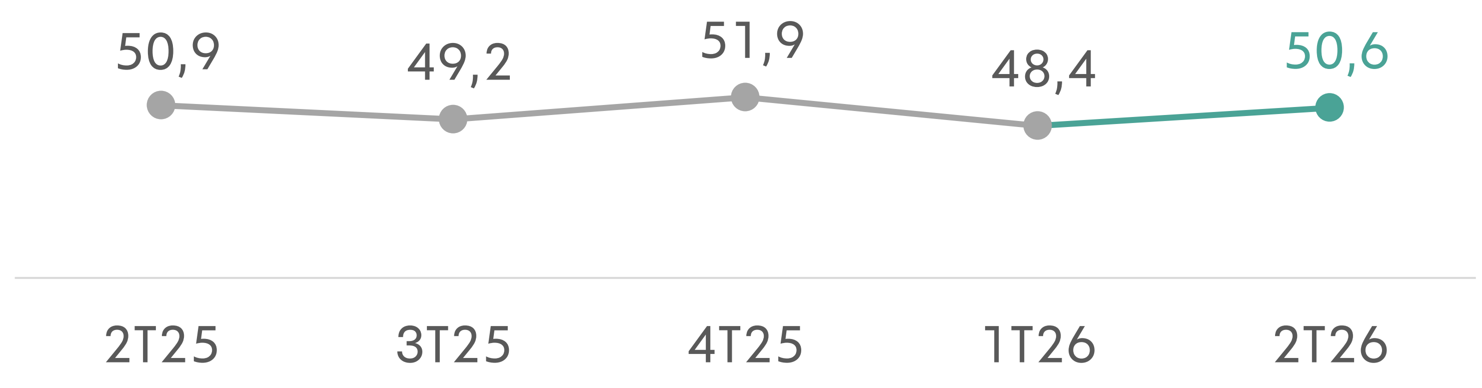
Despesas Gerais e Administrativas
% Receita Operacional



Índice por Agrupamento	IC 2T26	Δ2T25 p.p.	Δ1T26 p.p.
Bancassurance CAIXA	**56,2%**	**+0,3**	**+2,5**
Run-off	67,6%	+4,9	+4,6
Novas Parcerias	56,1%	-0,5	+2,8
Holding + Corretora	43,3%	-0,5	-1,6
Bancassurance PAN	**68,8%**	**-3,1**	**+6,4**
ÍNDICE GERAL	**57,6%**	**0**	**+2,9**

ÍNDICE COMBINADO AMPLIADO (ICA)

Despesas Gerais e Administrativas
% Receita Operacional + Resultado Financeiro



Índice por Agrupamento	ICA 2T26	Δ2T25 p.p.	Δ1T26 p.p.
Bancassurance CAIXA	**49,1%**	**-0,2**	**+1,7**
Run-off	55,3%	+1,7	+2,4
Novas Parcerias	49,3%	-0,7	+2,3
Holding + Corretora	40,3%	-0,3	-2,6
Bancassurance PAN	**61,9%**	**-2,0**	**+6,1**
ÍNDICE GERAL	**50,6%**	**-0,3**	**+2,2**

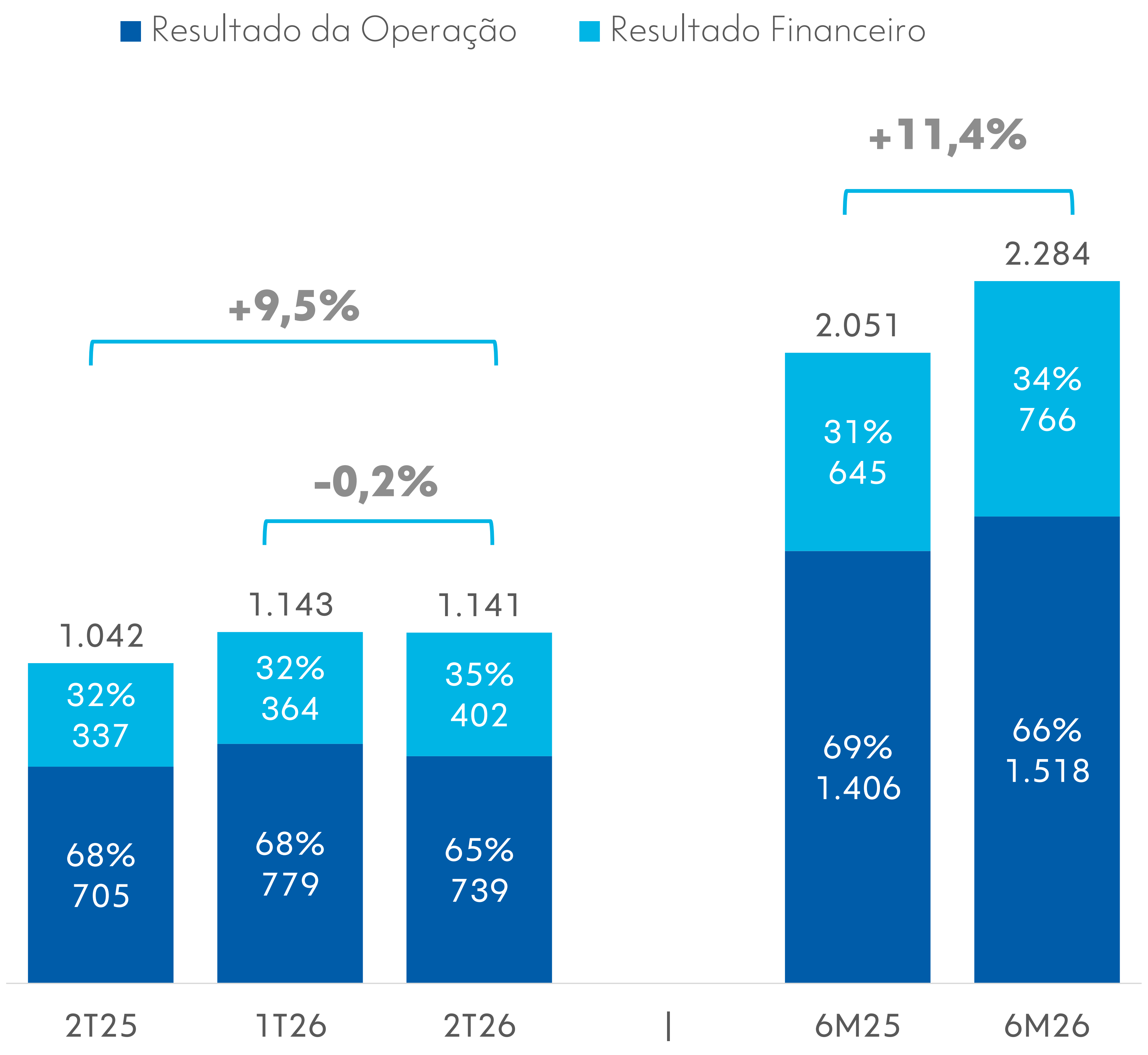
IDA O IDA do trimestre manteve-se em nível próximo de seu patamar histórico, alcançando 10,7%, o que representa um incremento de 0,1 p.p. em comparação ao 1T26, sendo as variações atribuíveis ao maior volume de investimentos em TI e em publicidade e propaganda. Ao desconsiderar as alocações realizadas no trimestre com recursos incentivados pela Lei Rouanet — que geram redução equivalente na despesa tributária — o indicador trimestral ajustado seria de 10,4%.

ICA O ICA de 2T26 apresentou melhora de 0,3 p.p. na comparação com 2T25, refletindo a evolução do resultado financeiro no período.

RESULTADO OPERACIONAL E FINANCEIRO

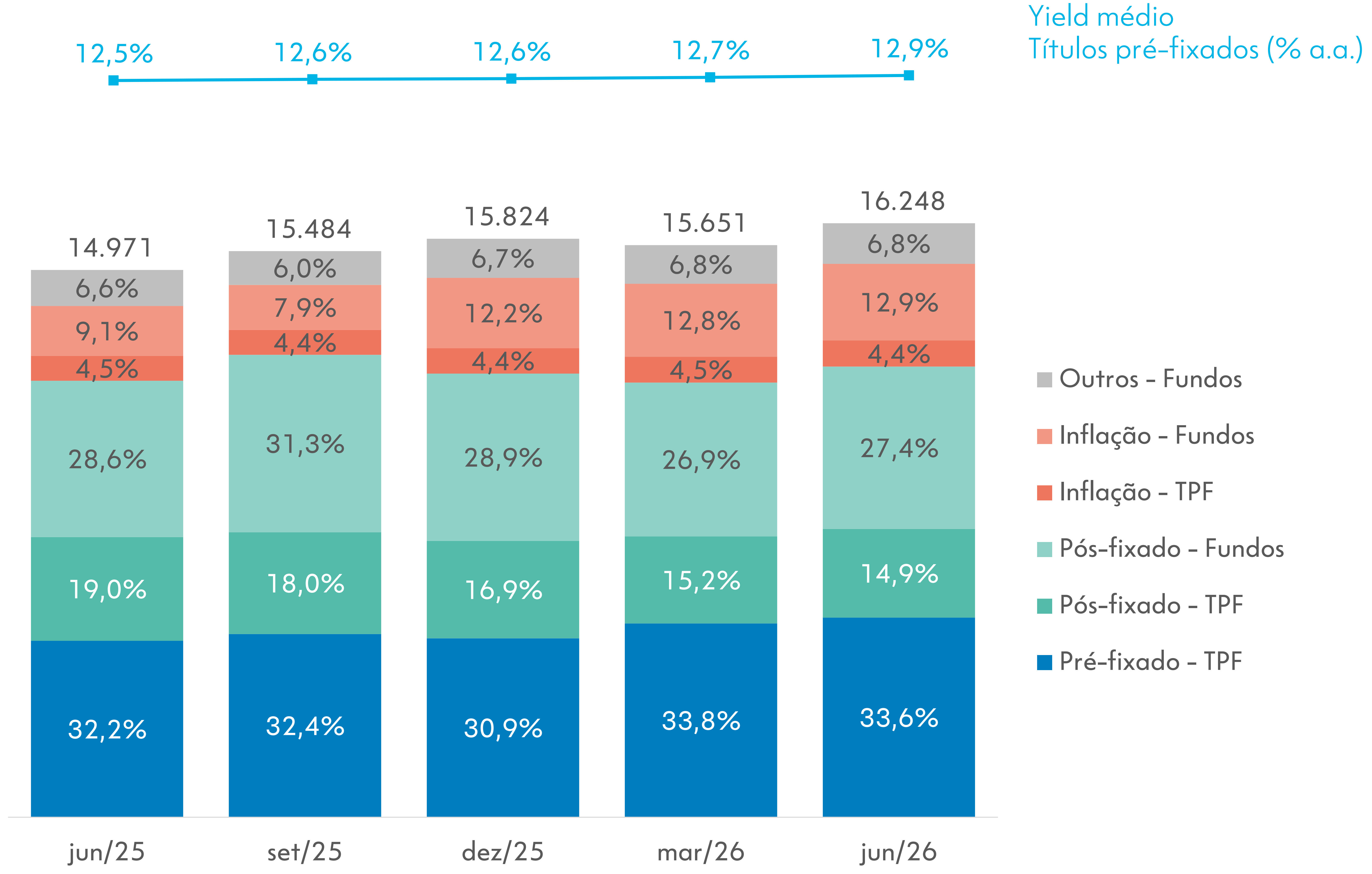
Lucro Líquido

(Operacional X Financeiro[1])Lucro **Líquido Recorrente**



Composição agrupada da Carteira de Investimentos[2]

% Consolidado das aplicações financeiras (milhões)



[1] Resultado financeiro líquido de tributos, considerando a alíquota efetiva de cada empresa, ponderado pelos respectivos percentuais de participação em cada empresa.

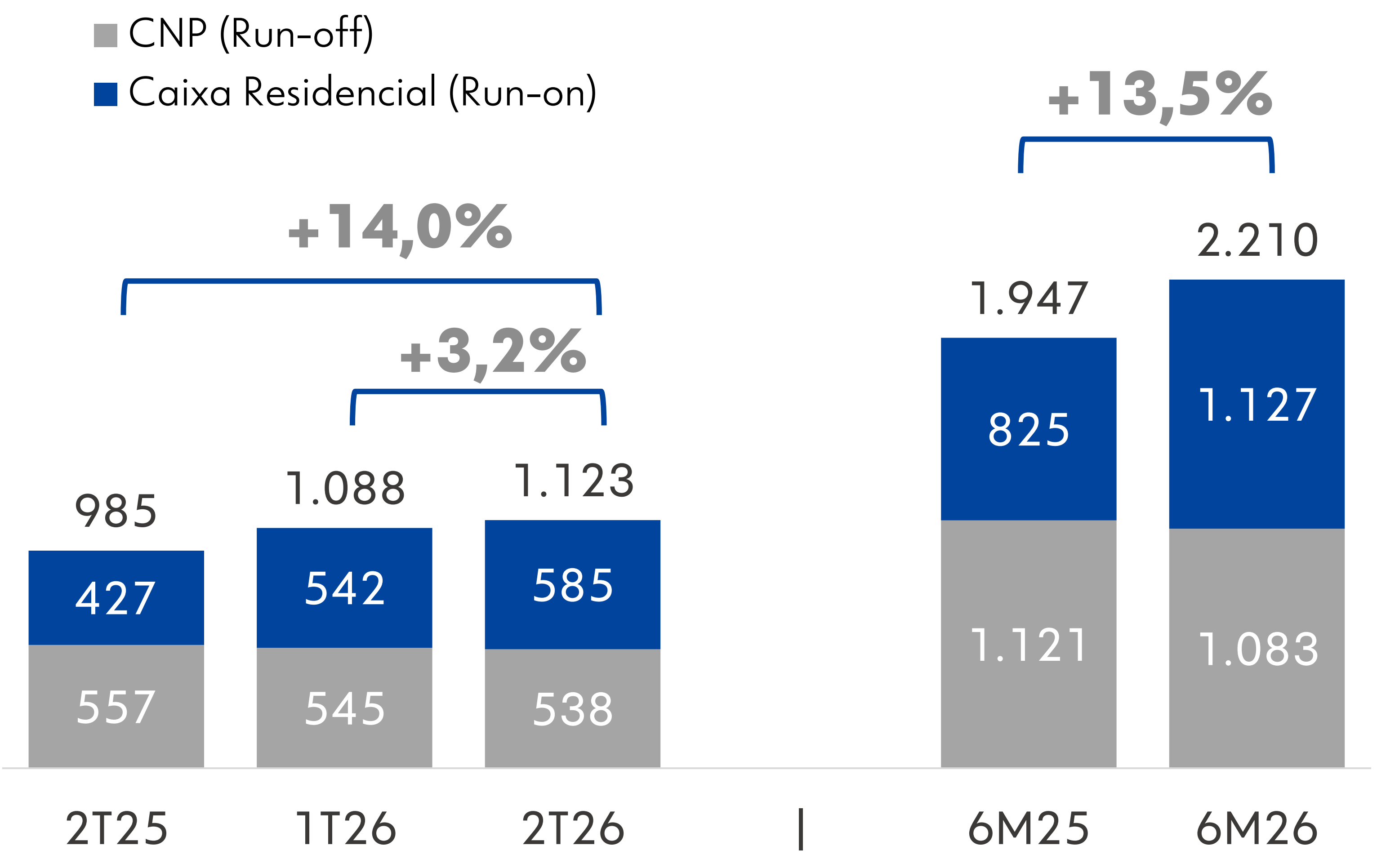
[2] Carteira de investimentos ponderada pelos respectivos percentuais de participação em cada empresa.

APRESENTAÇÃO DE RESULTADOS **2T26**

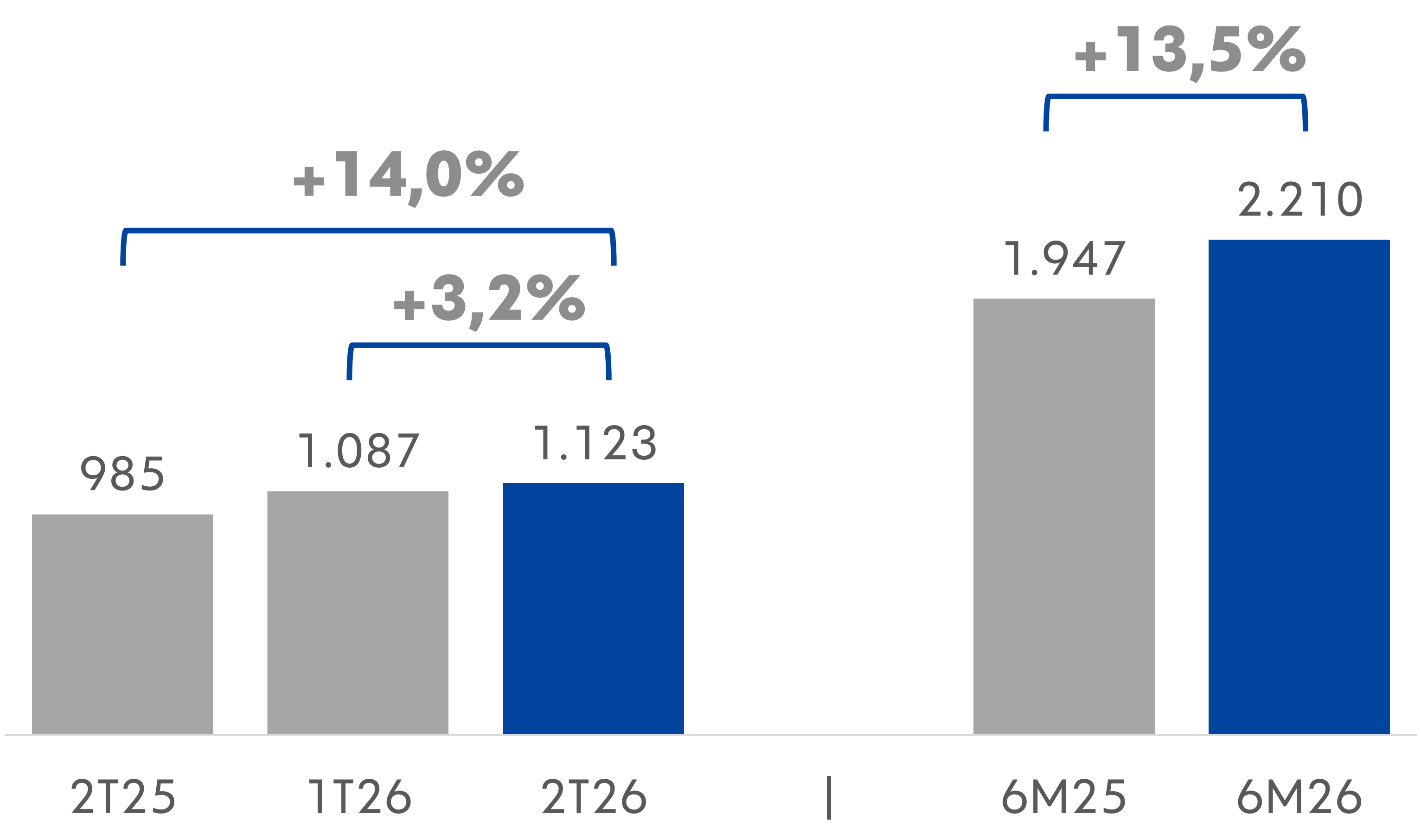
APÊNDICE

CAIXA Seguridade

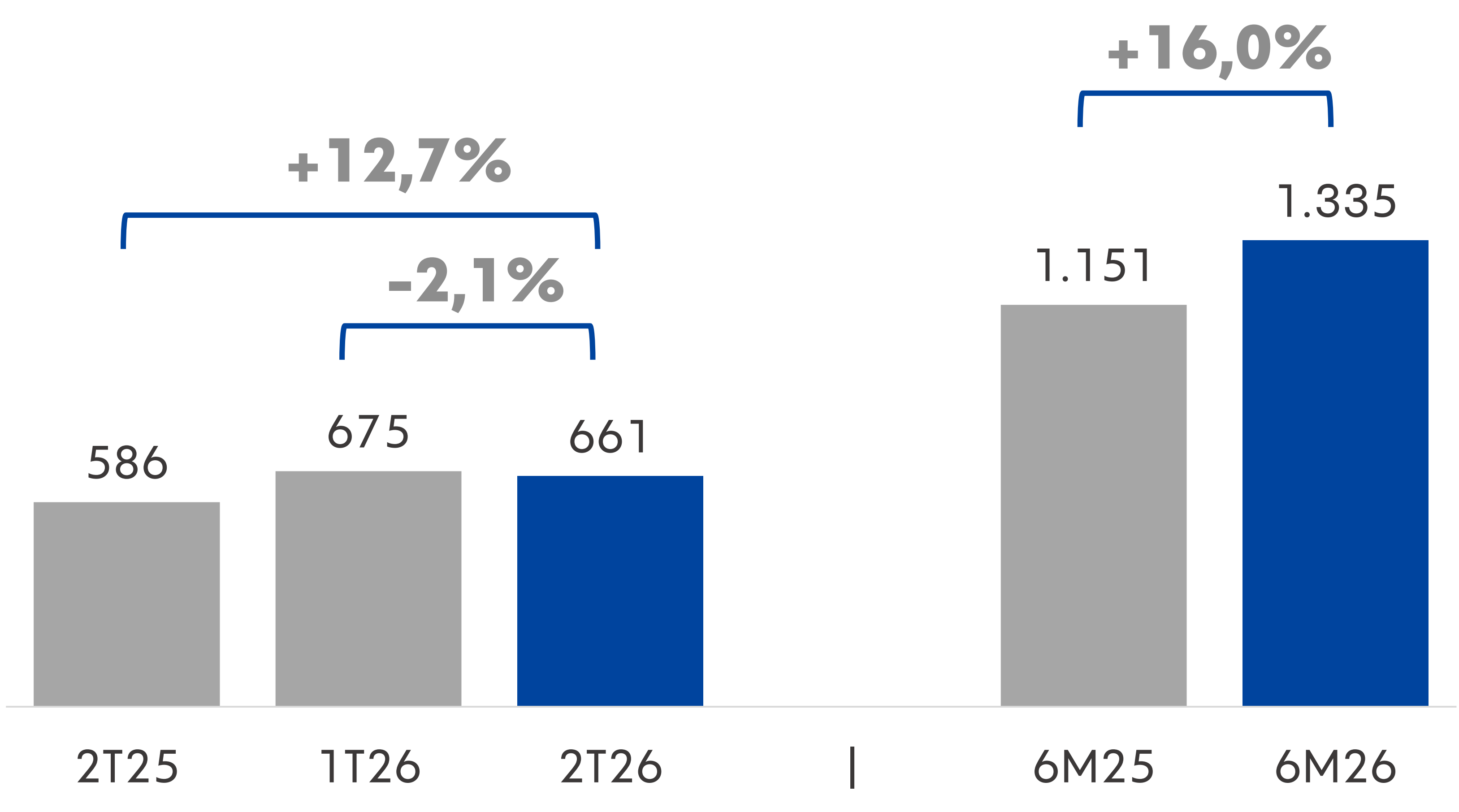
Prêmios Emitidos **Habitacional**
R$ milhões



Prêmios Ganhos **Habitacional**
R$ milhões



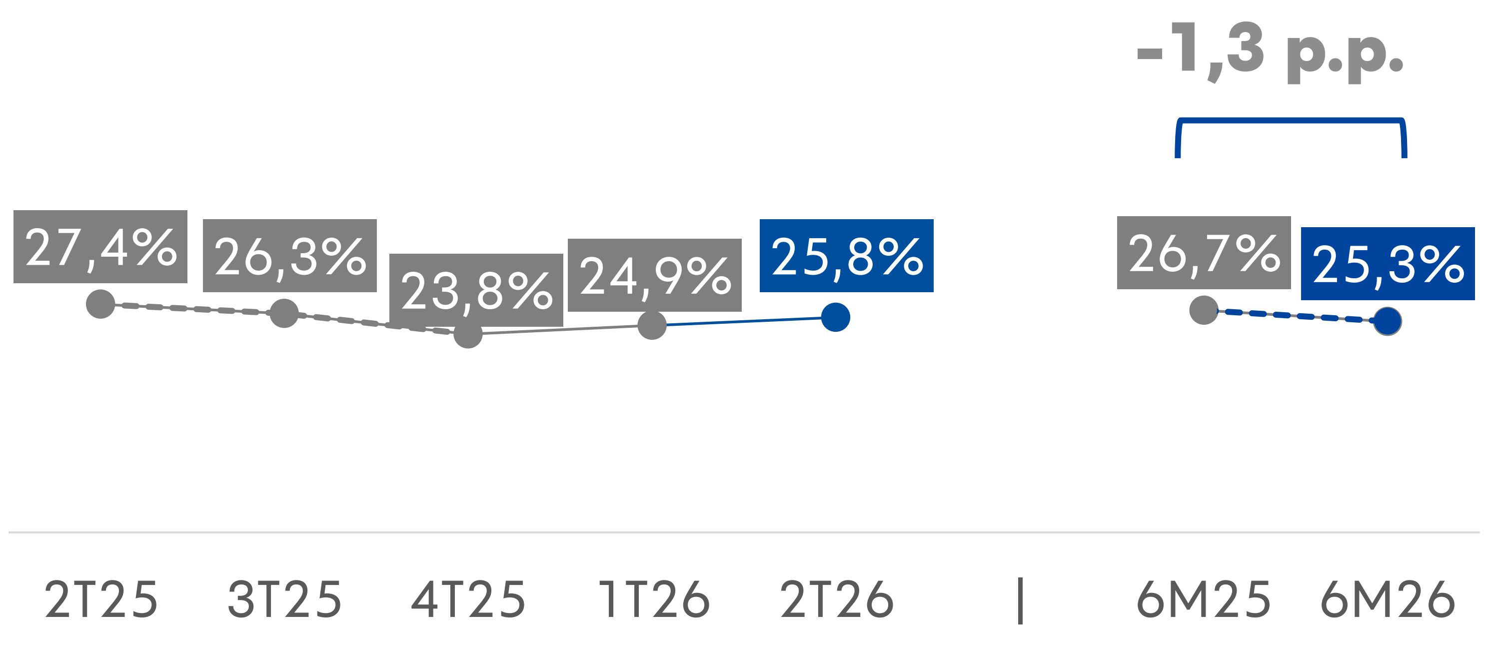
Margem Operacional **Habitacional**
R$ milhões



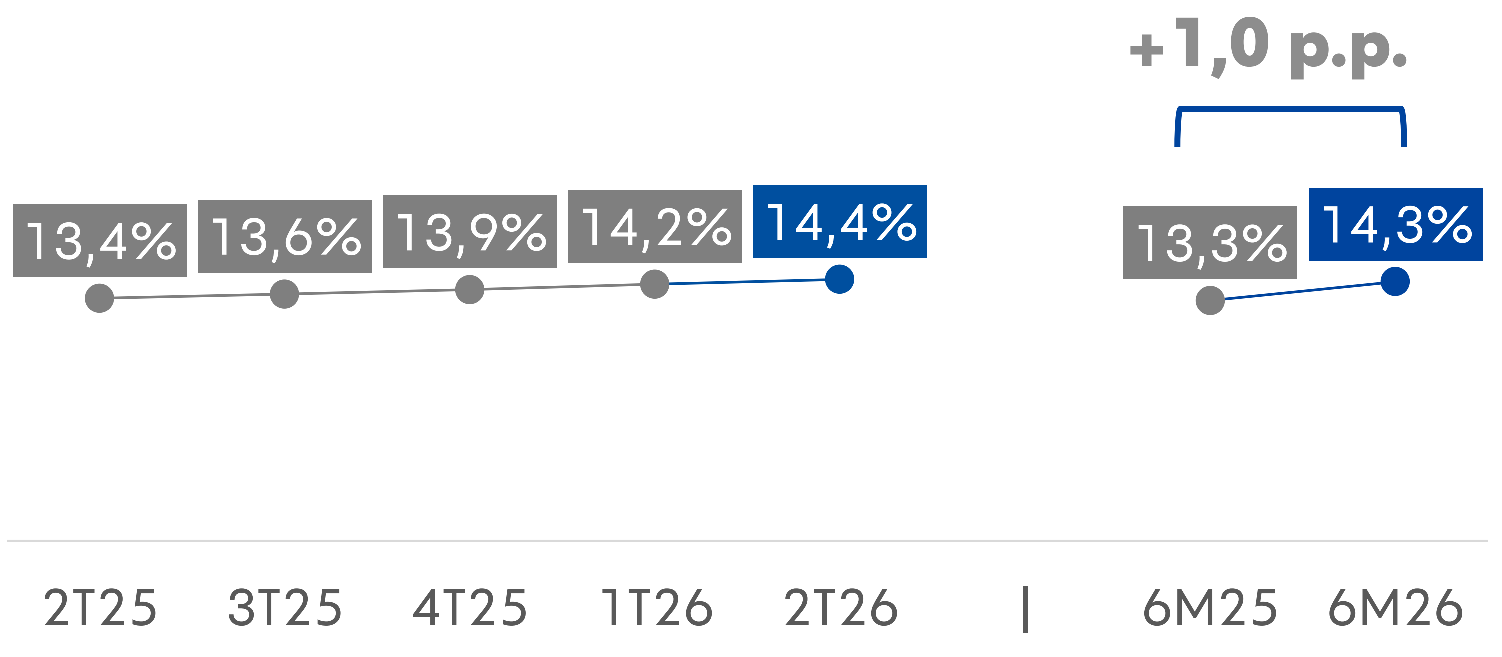
DESEMPENHO OPERACIONAL

INDICADORES DE DESEMPENHO

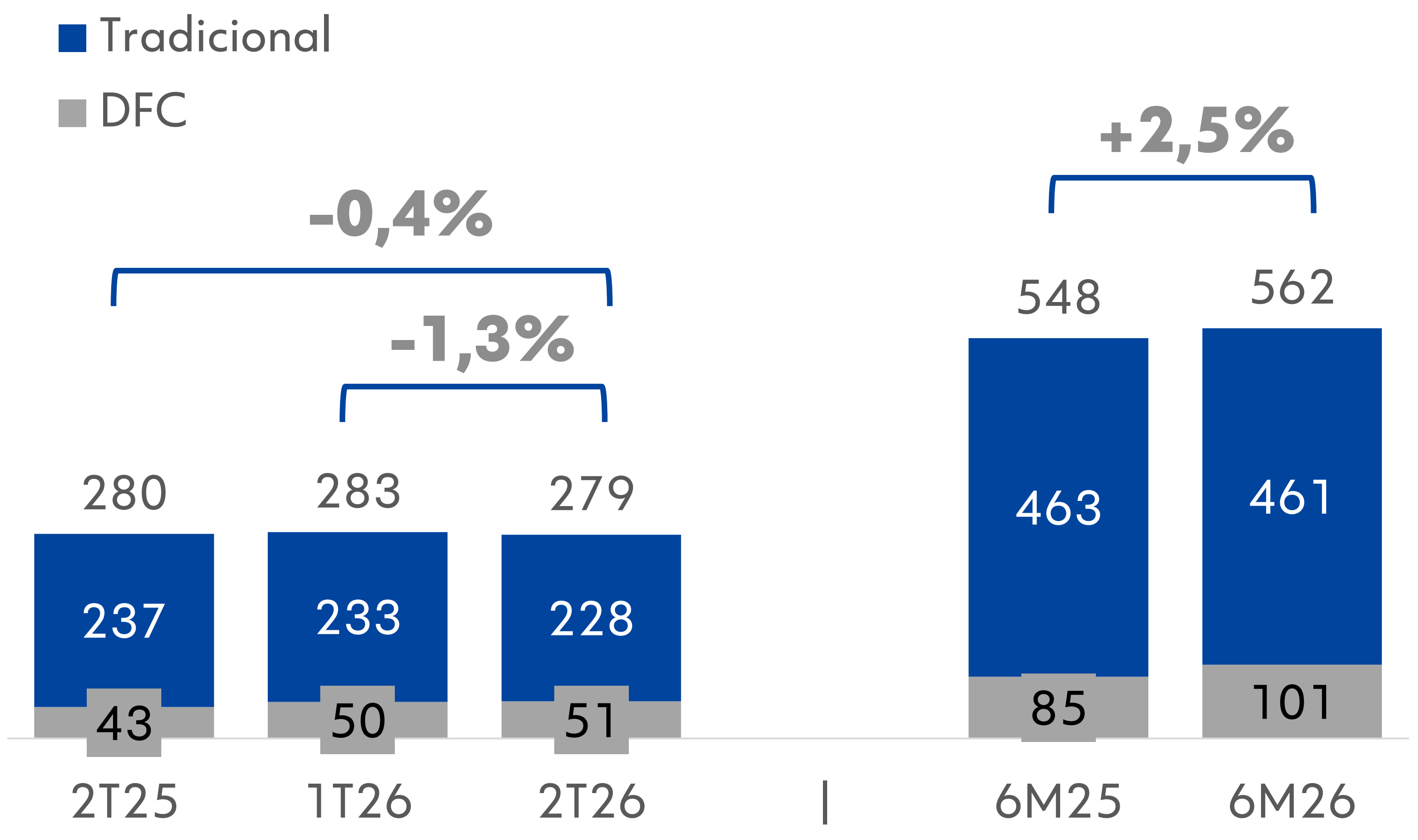
Sinistralidade **Habitacional**
% Prêmio Ganho



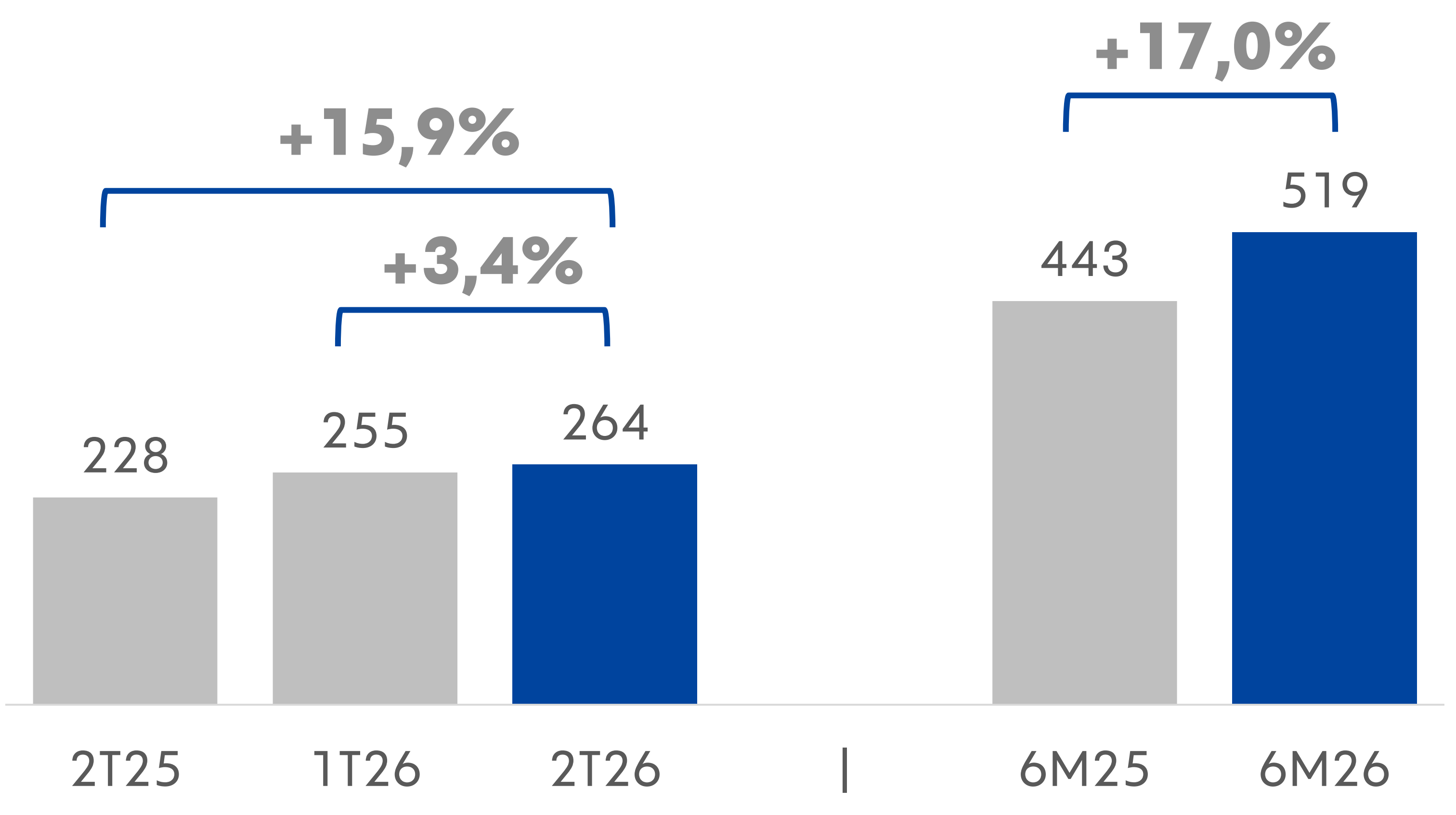
Comissionamento **Habitacional**
% Prêmio Ganho



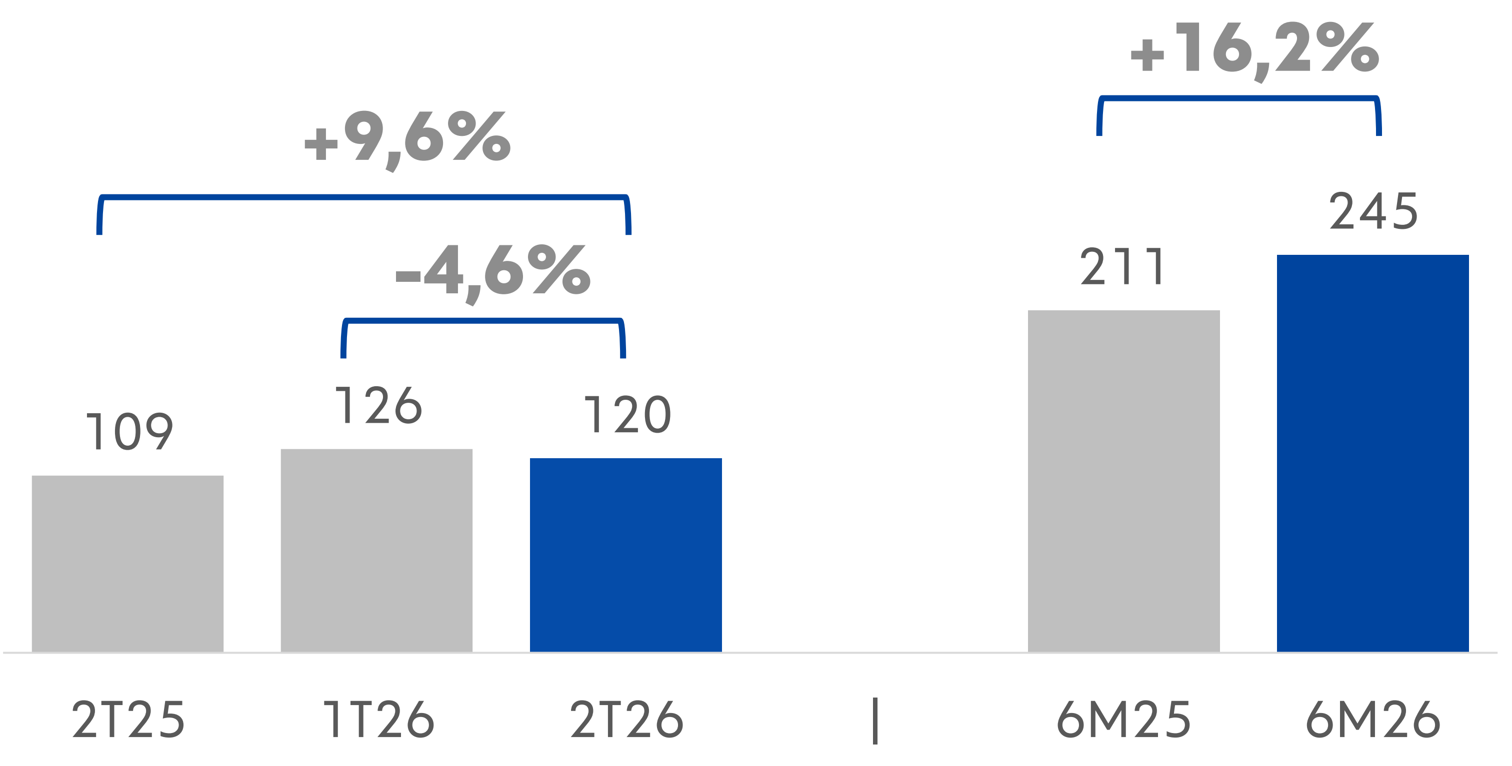
Prêmios Emitidos **Residencial**
R$ milhões



Prêmios Ganhos **Residencial**
R$ milhões



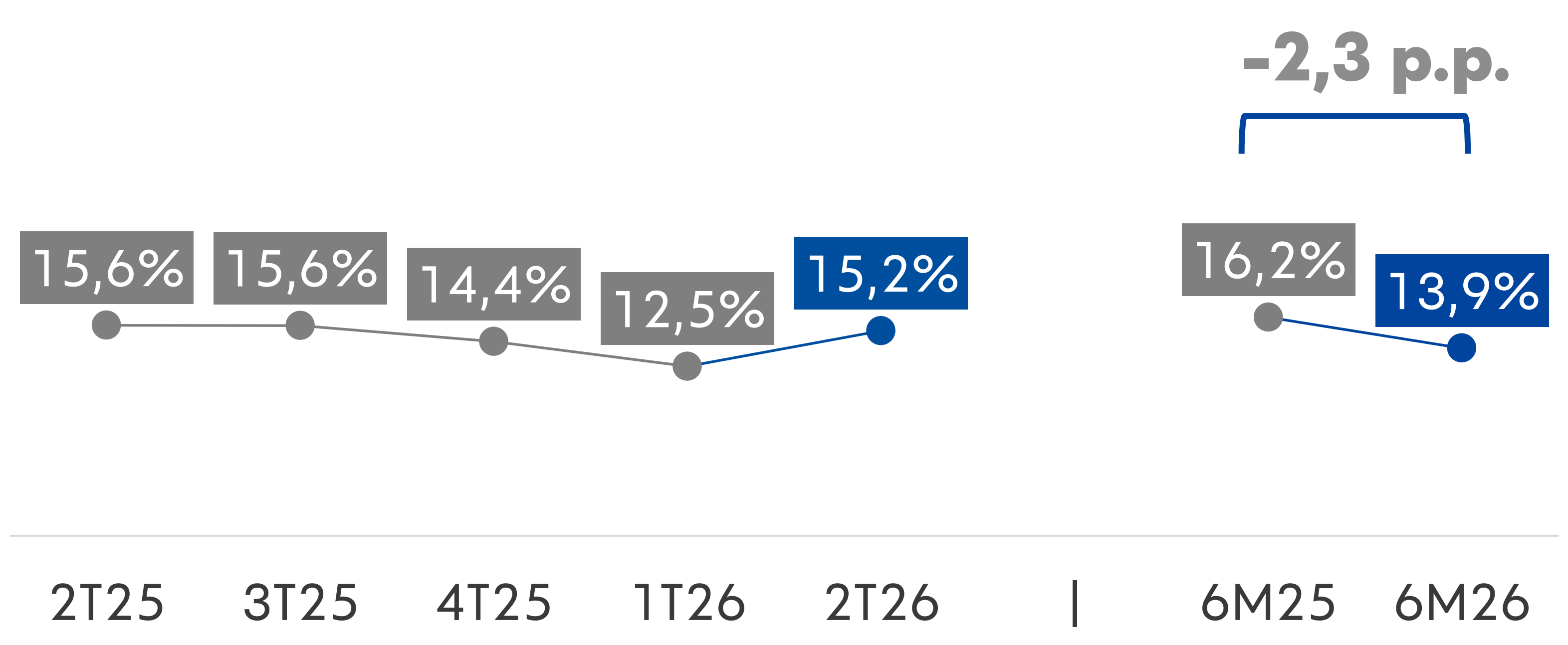
Margem Operacional **Residencial**
R$ milhões



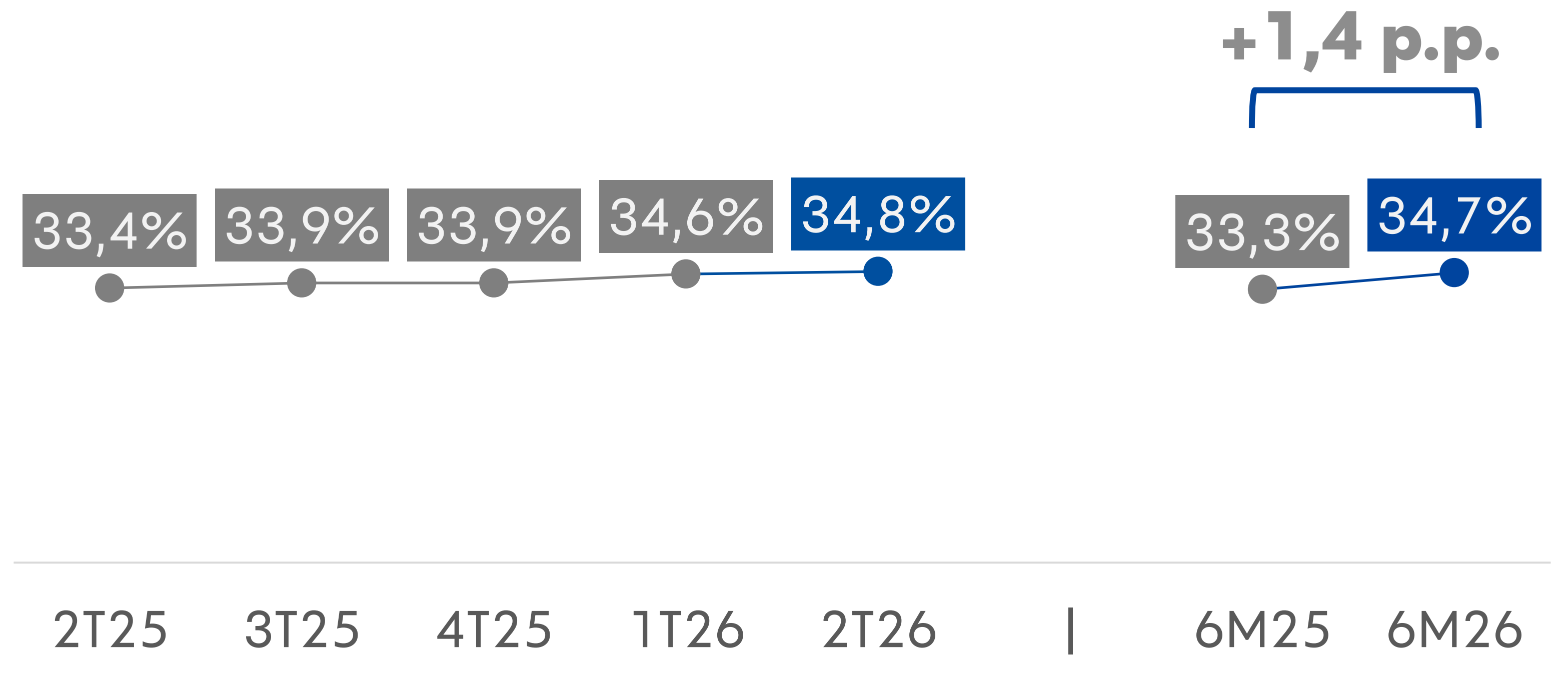
DESEMPENHO OPERACIONAL

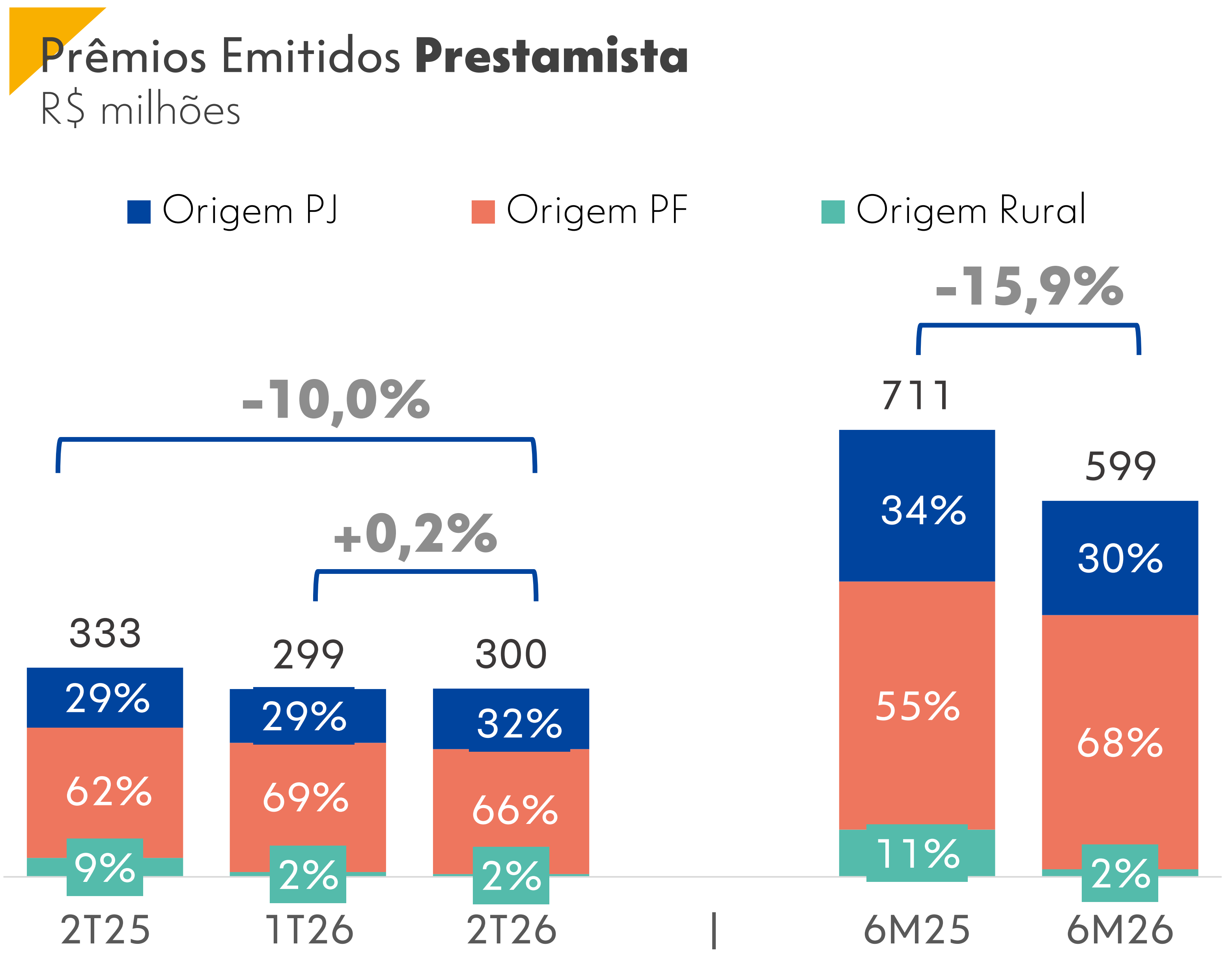
INDICADORES DE DESEMPENHO

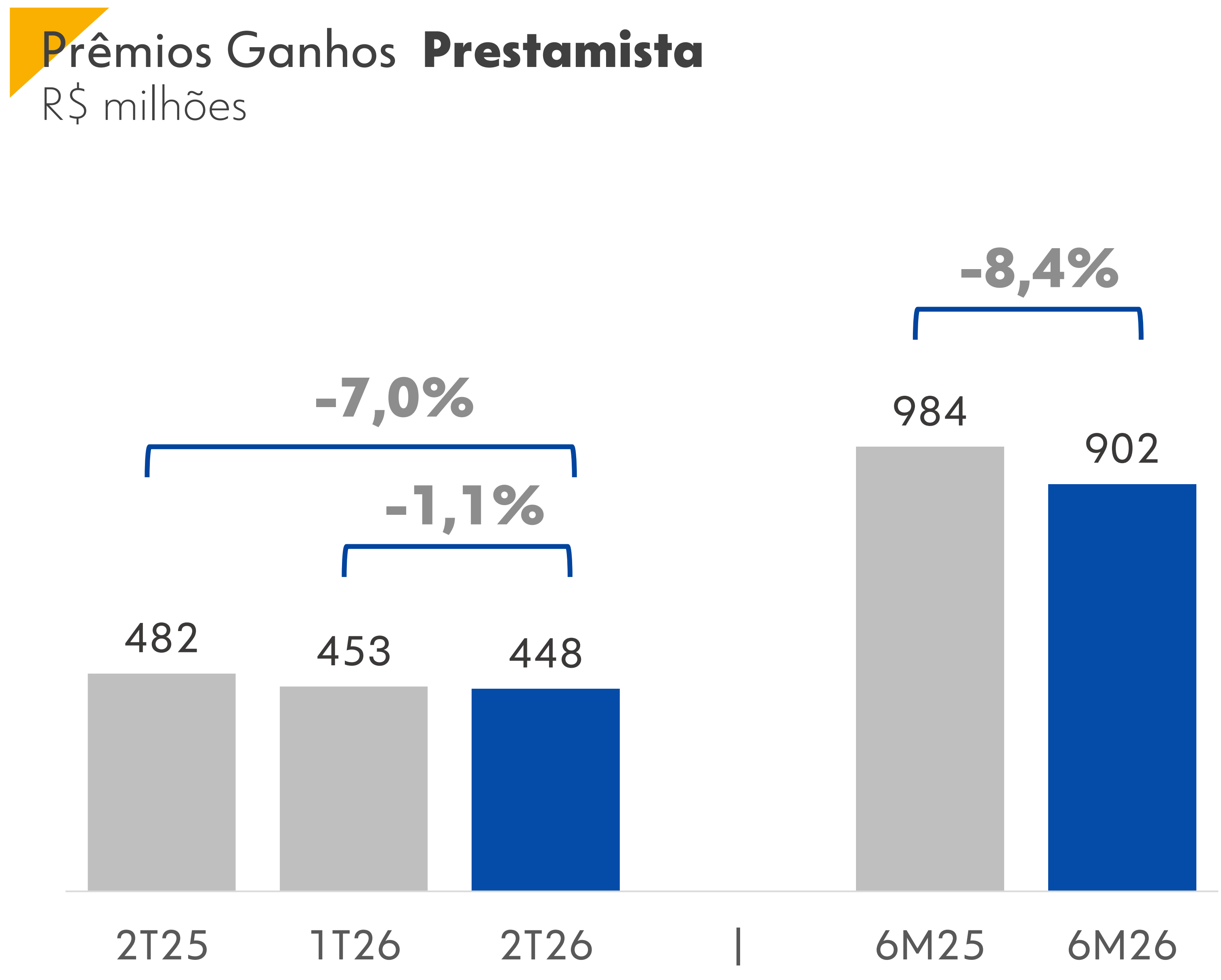
Sinistralidade **Residencial**
% Prêmio Ganho

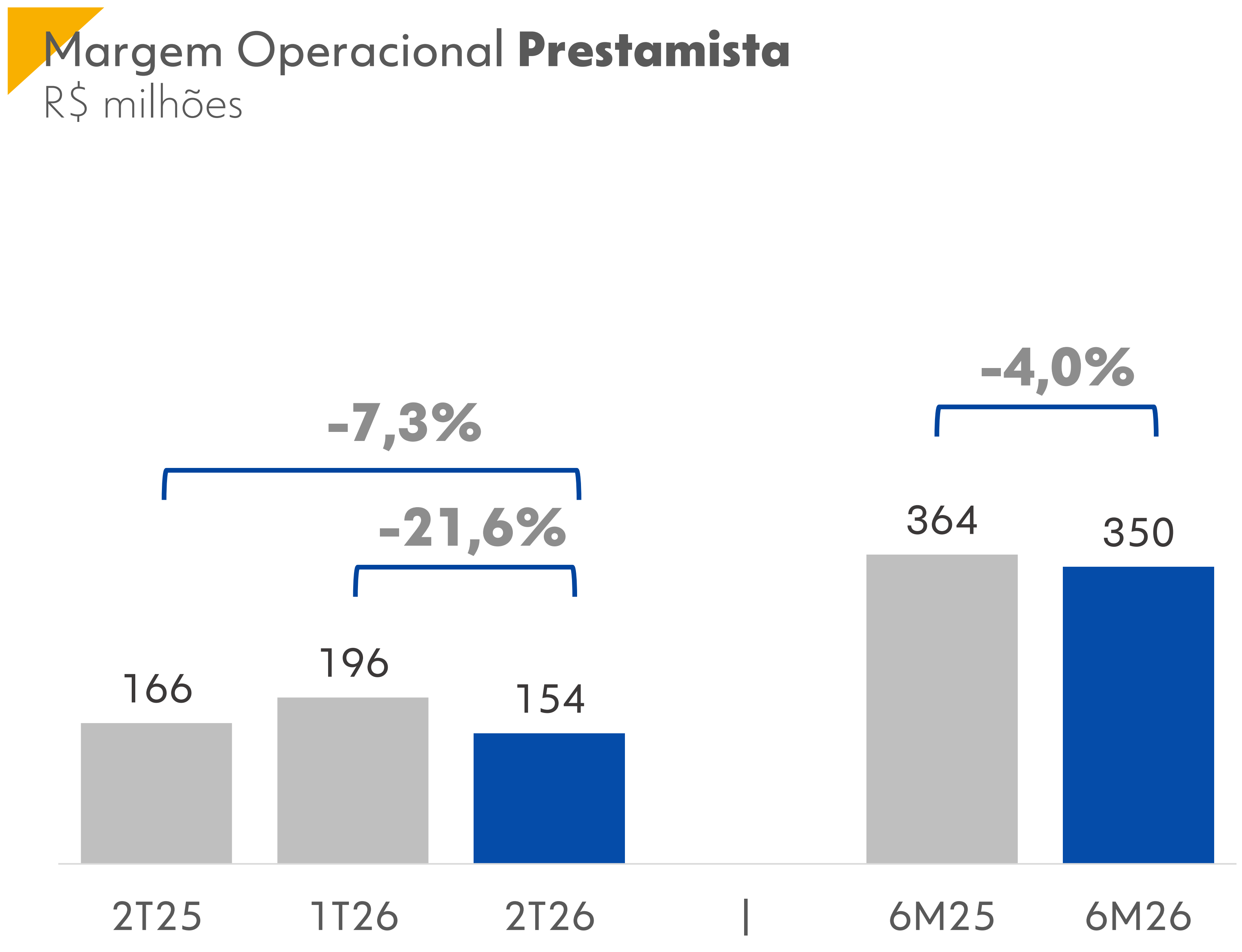


Comissionamento **Residencial**
% Prêmio Ganho



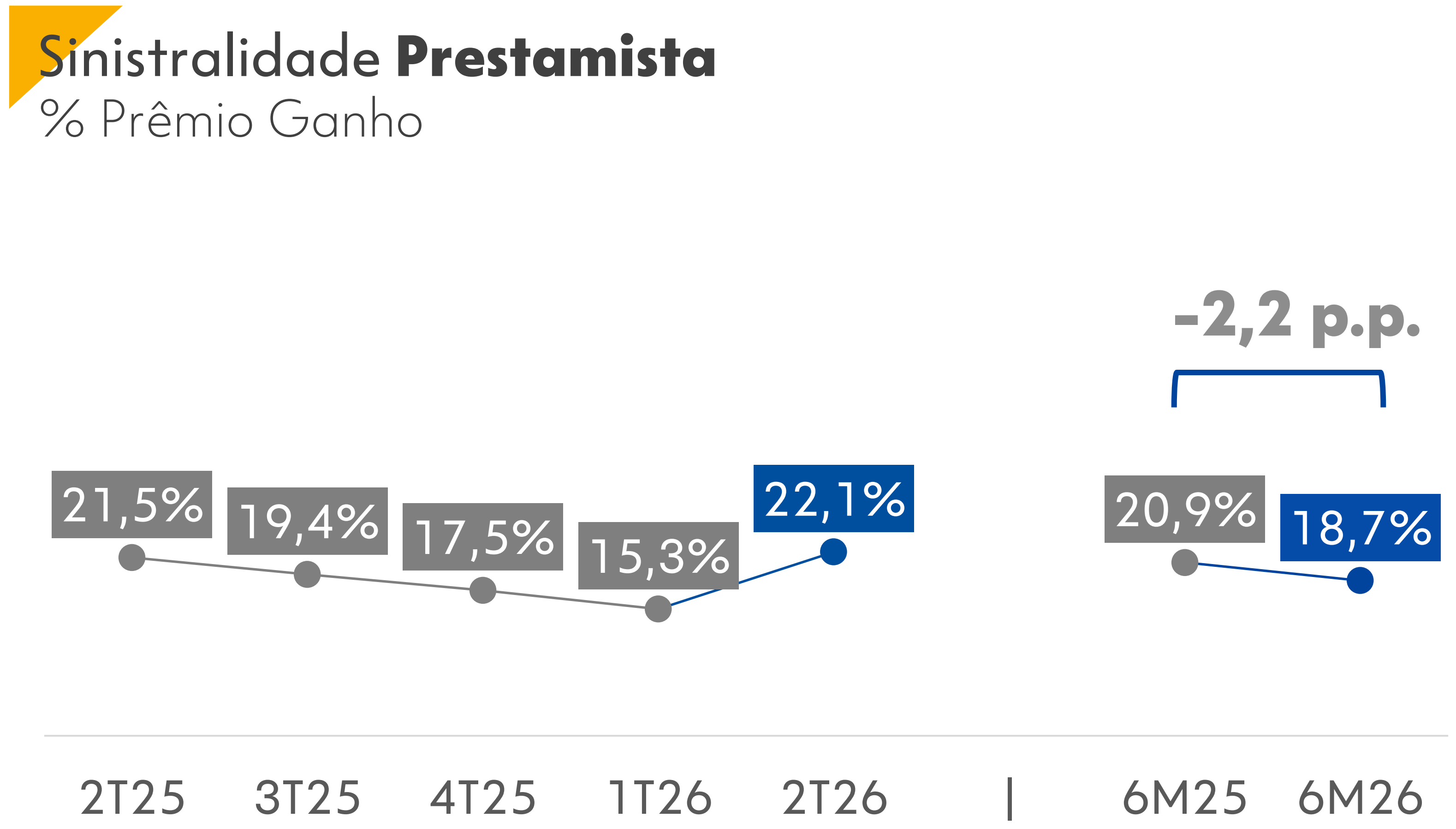


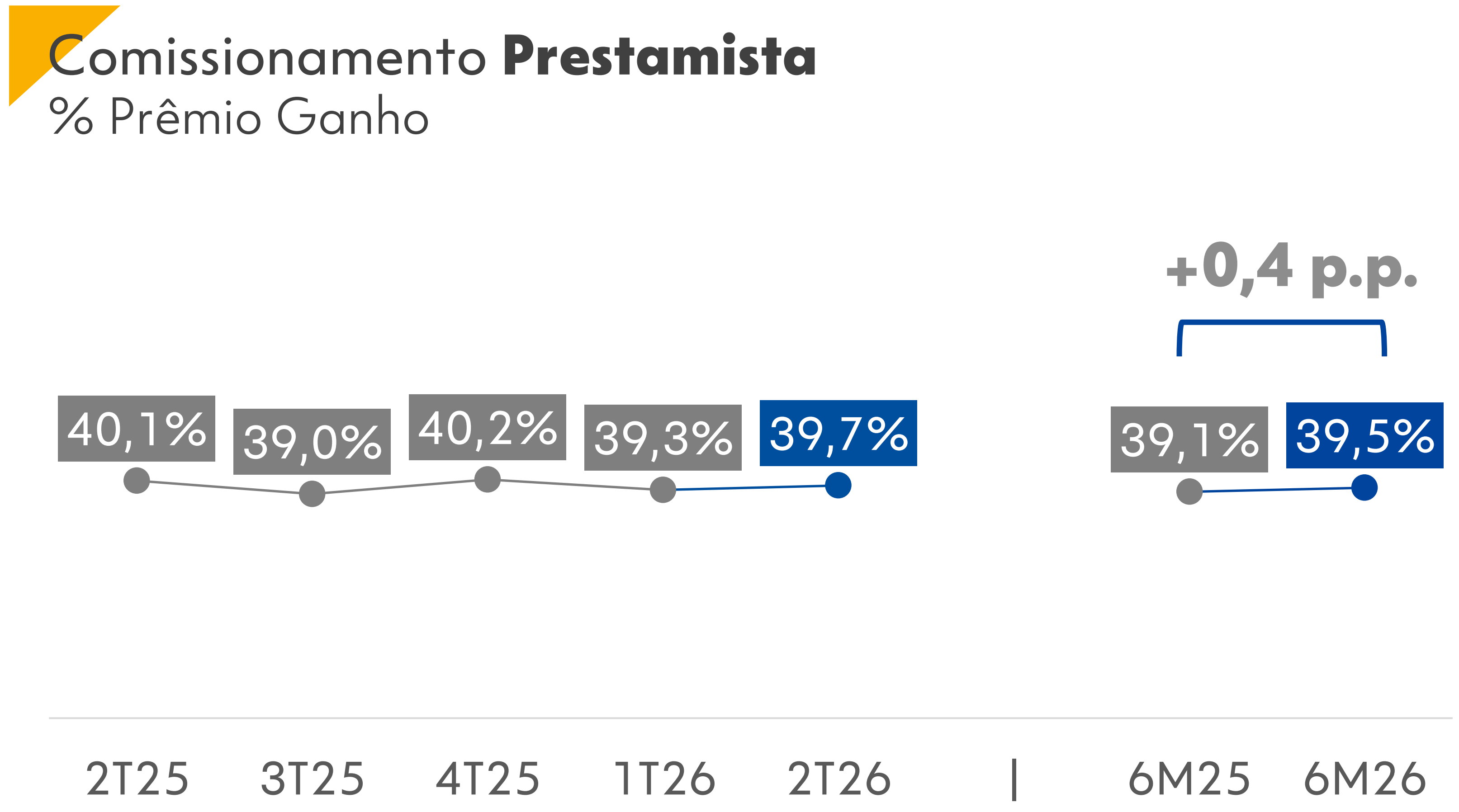




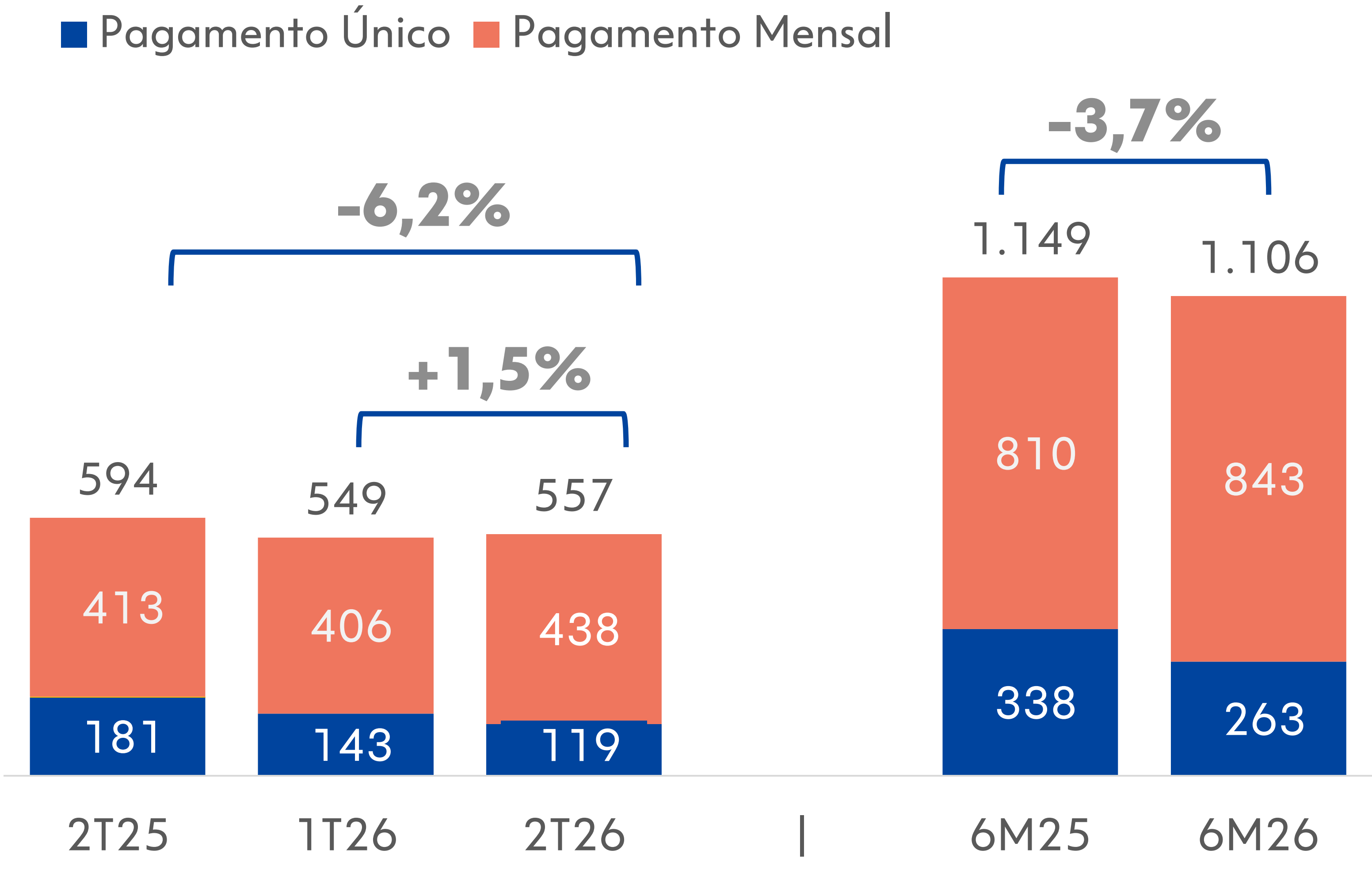
DESEMPENHO OPERACIONAL

INDICADORES DE DESEMPENHO

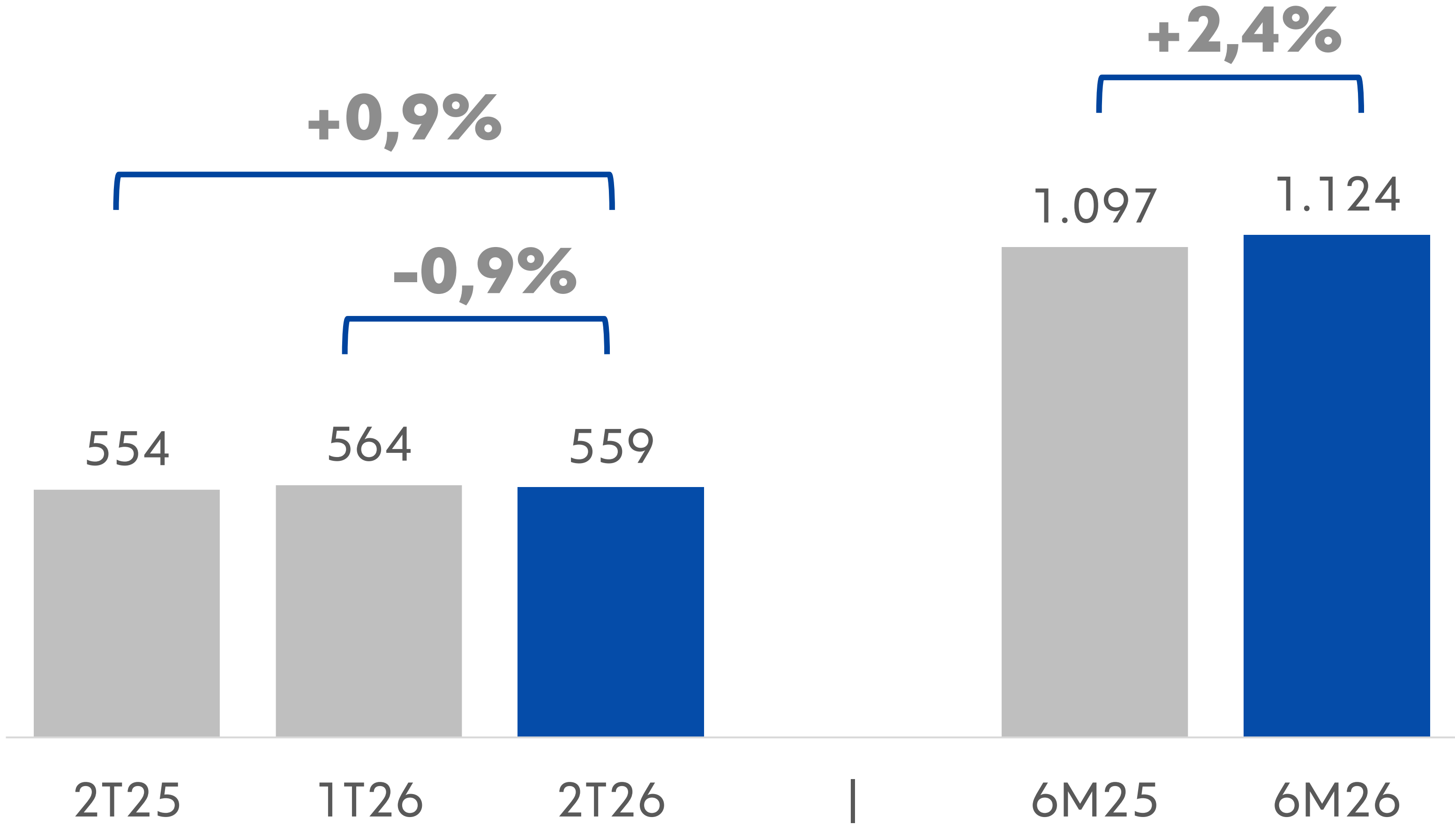




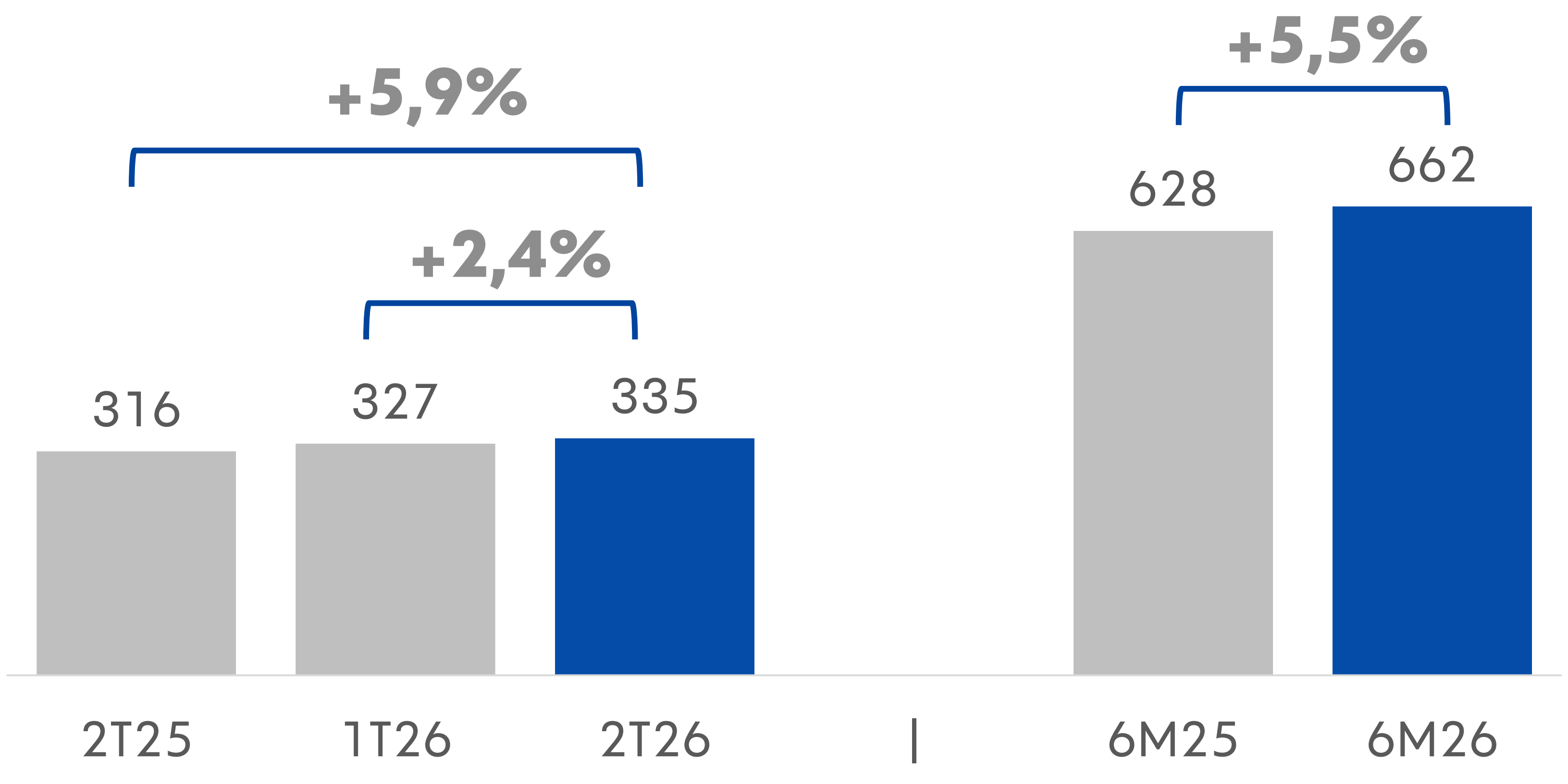
Prêmios Emitidos **Vida**
R$ milhões



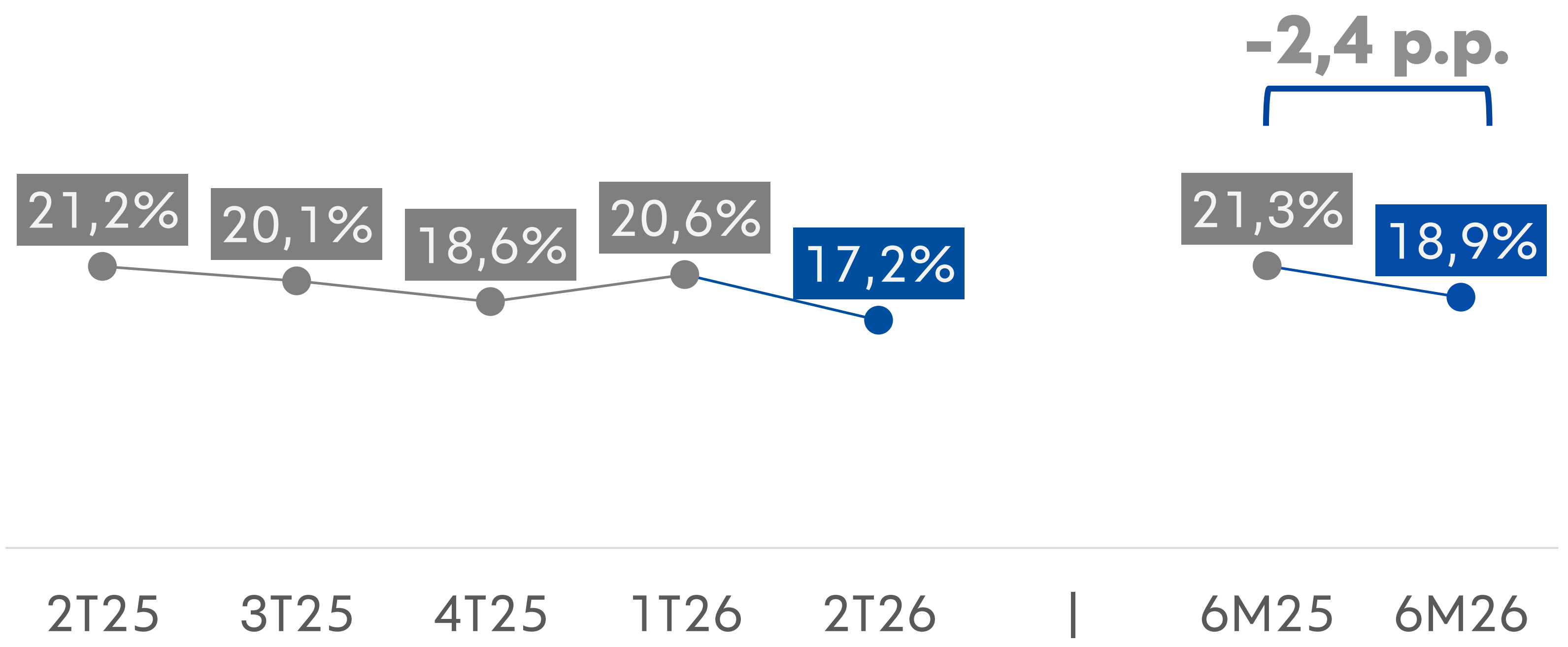
Prêmios Ganhos **Vida**
R$ milhões



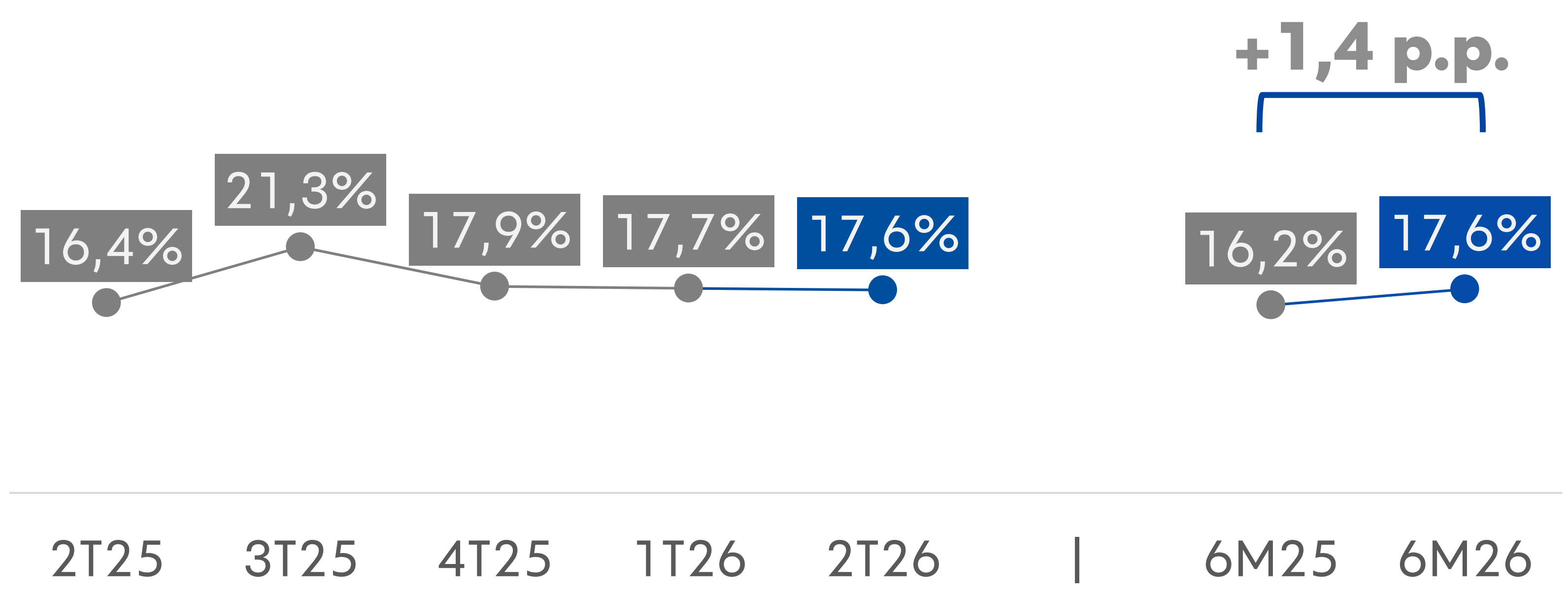
Margem Operacional **Vida**
R$ milhões



Sinistralidade **Vida**
% Prêmio Ganho



Comissionamento **Vida**
% Prêmio Ganho



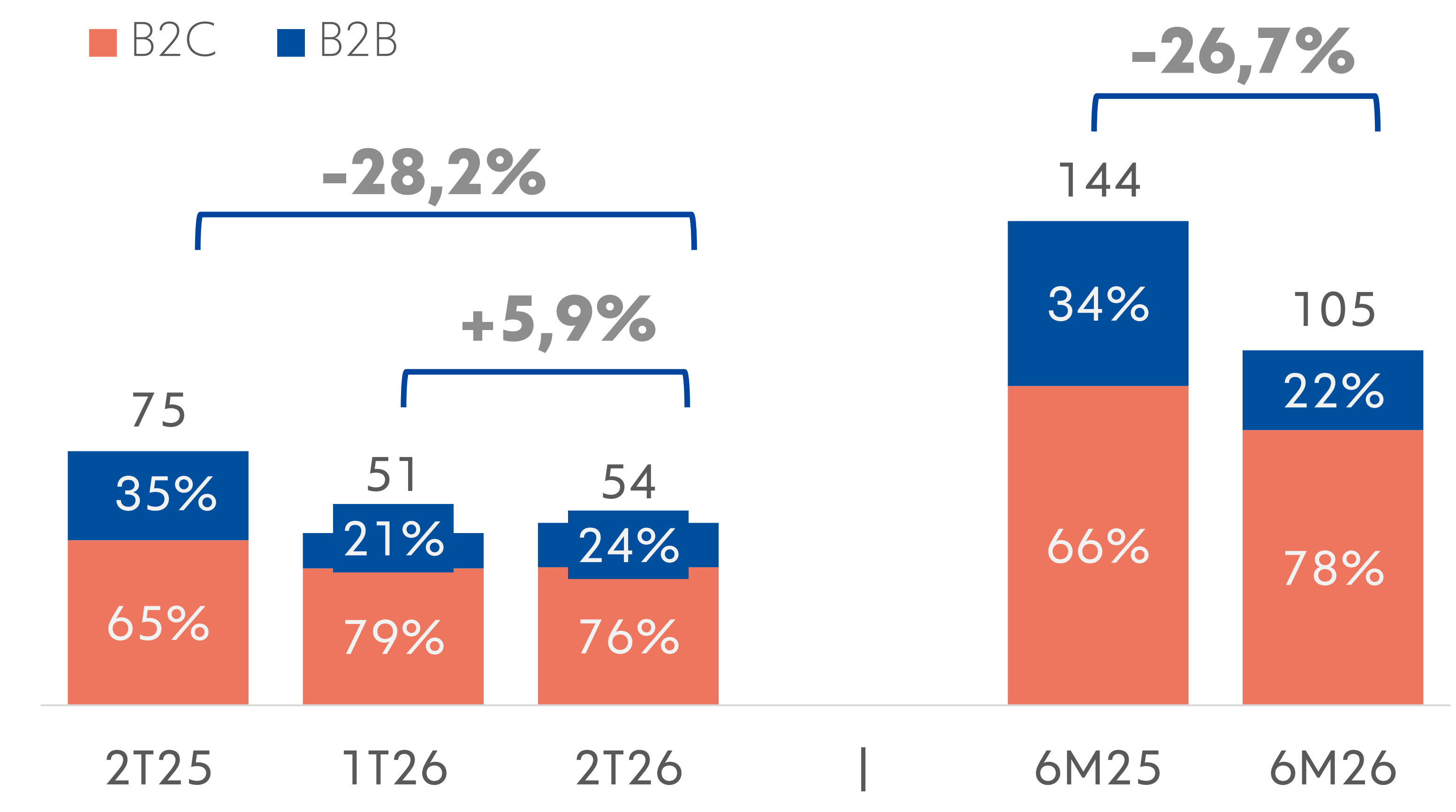
1 - Considera o resultado proveniente da Caixa Vida e Previdência.

ASSISTÊNCIA E OUTROS SEGUROS
Desempenho Operacional

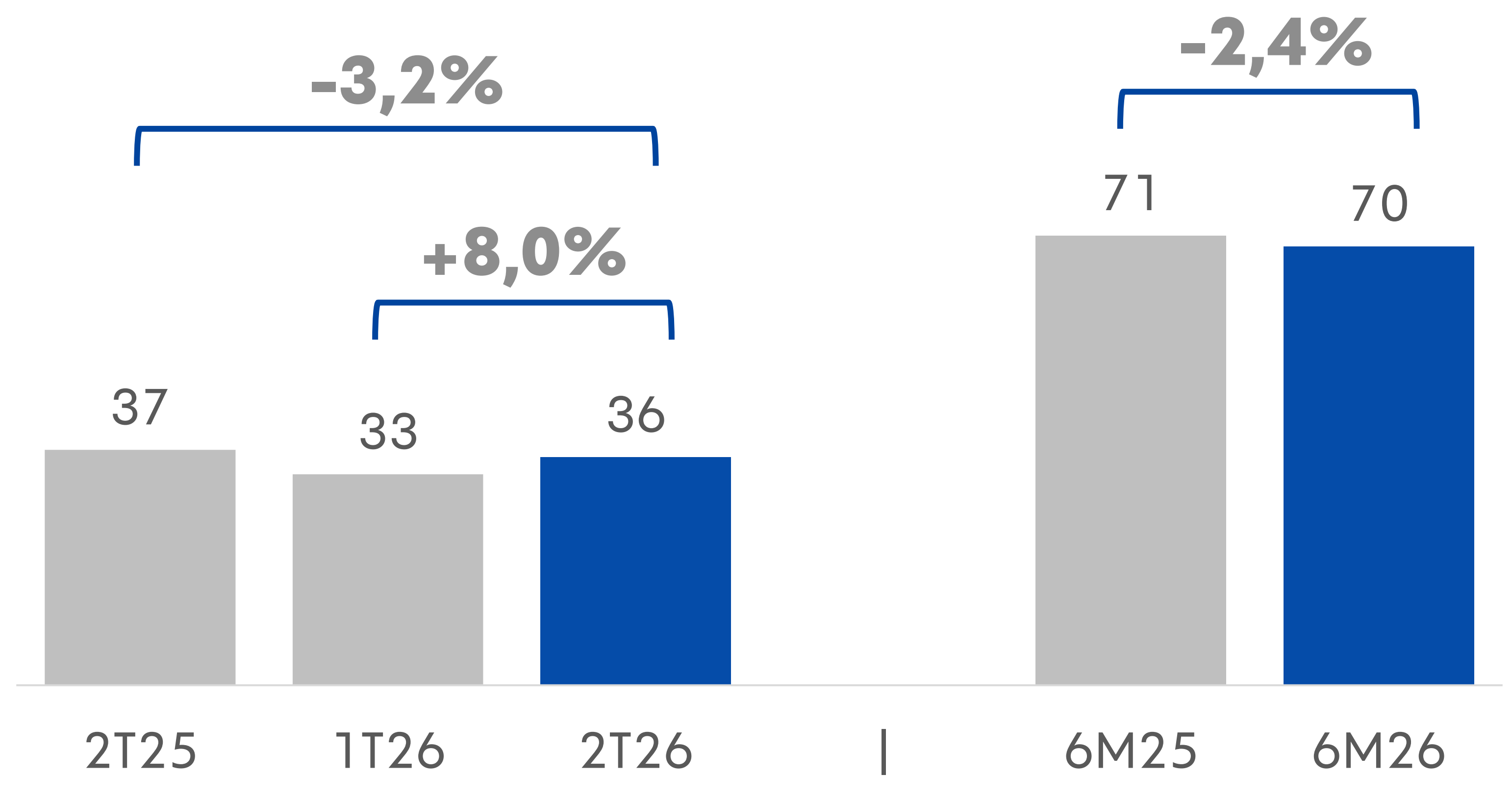
ASSISTÊNCIA (B2B e B2C)

OUTROS SEGUROS

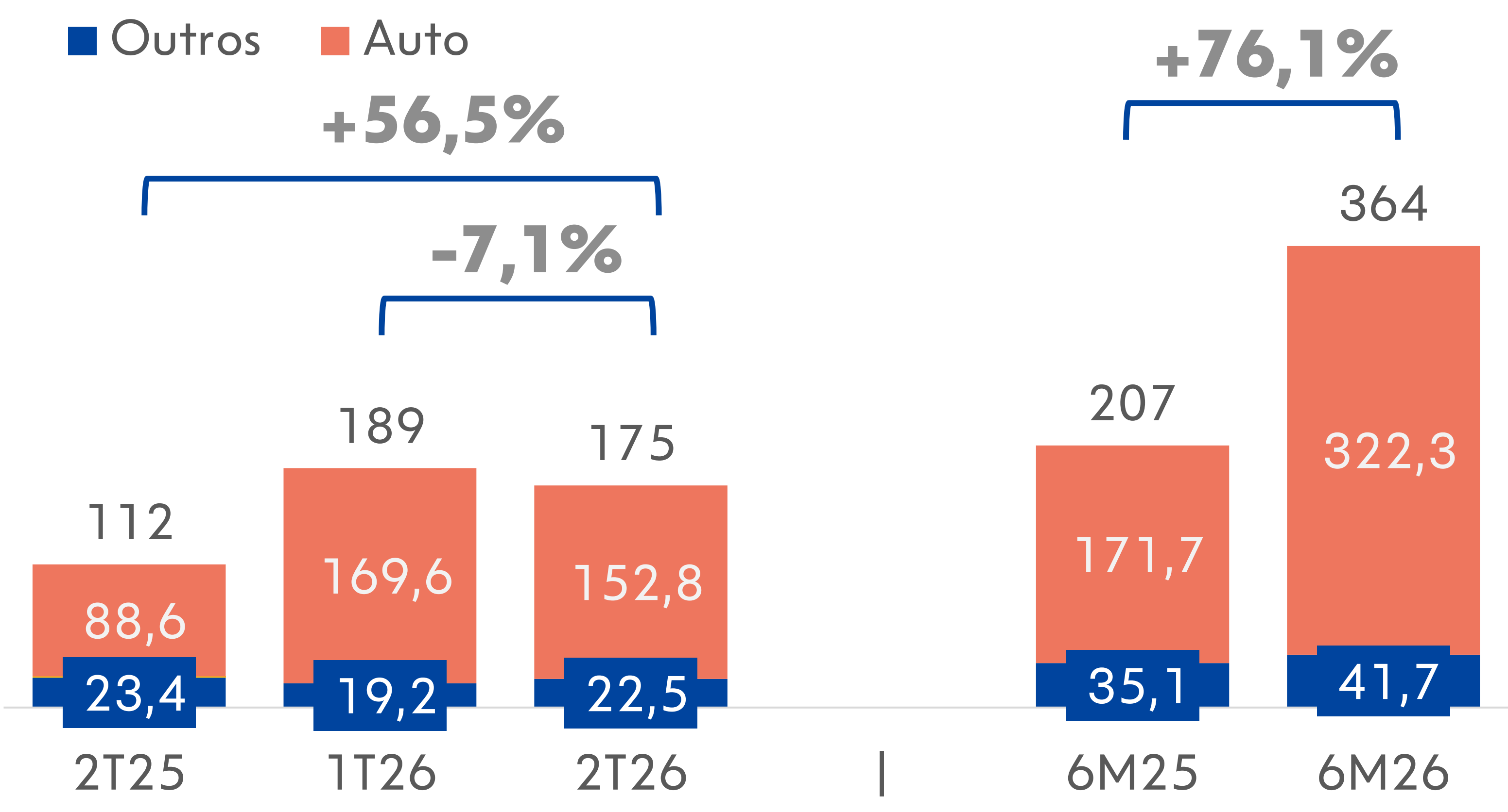
Receitas **Assistência**
R$ milhões



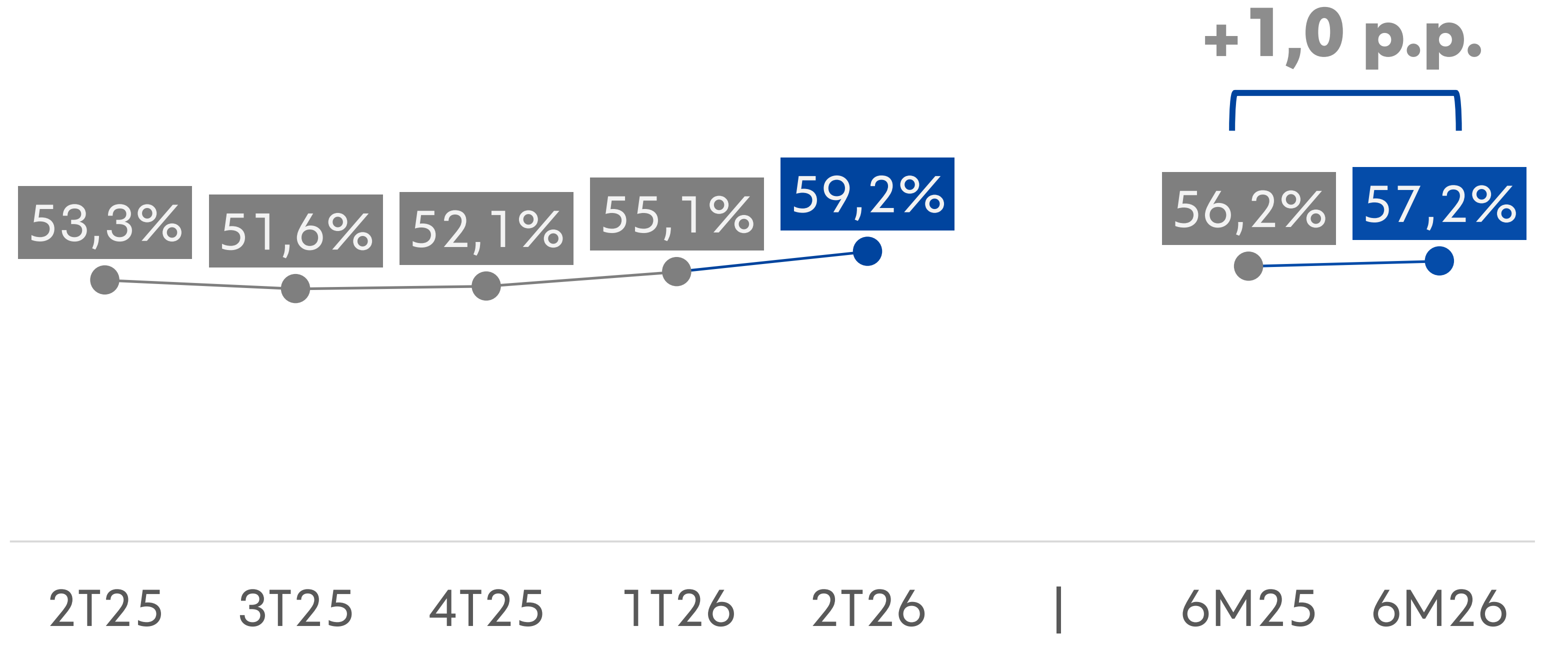
Margem Operacional **Assistência**
R$ milhões



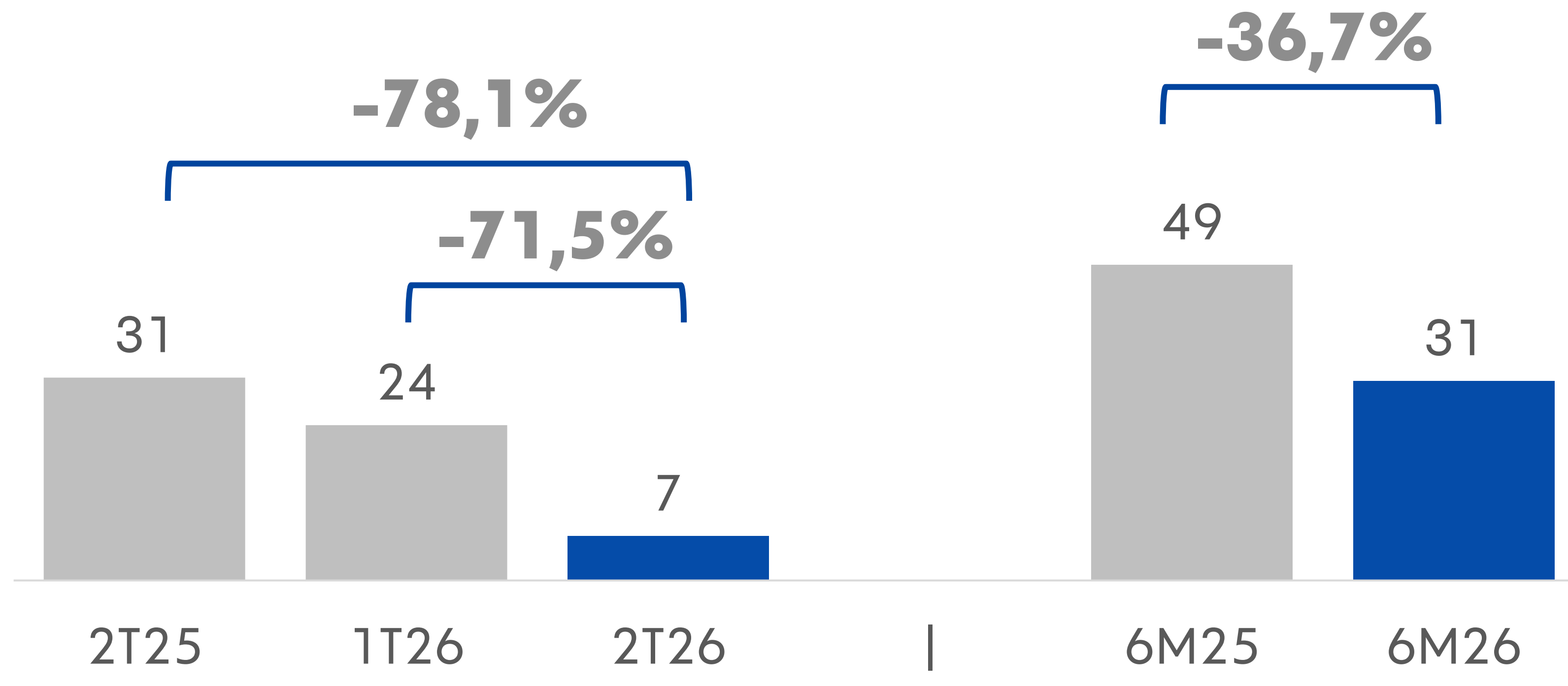
Prêmios Emitidos **Outros Seguros**
R$ milhões



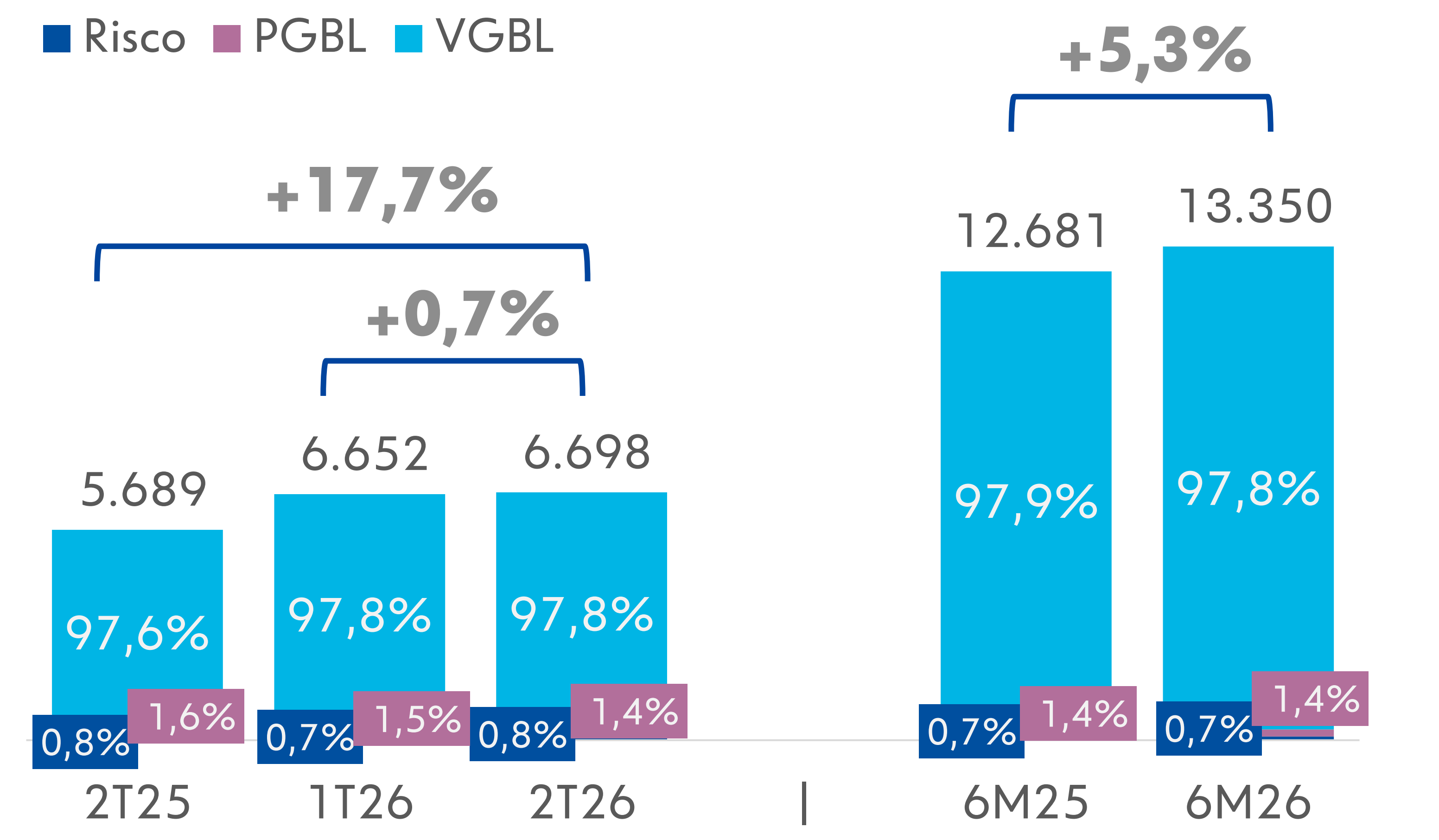
Sinistralidade **Outros Seguros**
% Prêmio Ganho



Margem Operacional **Outros Seguros**
R$ milhões

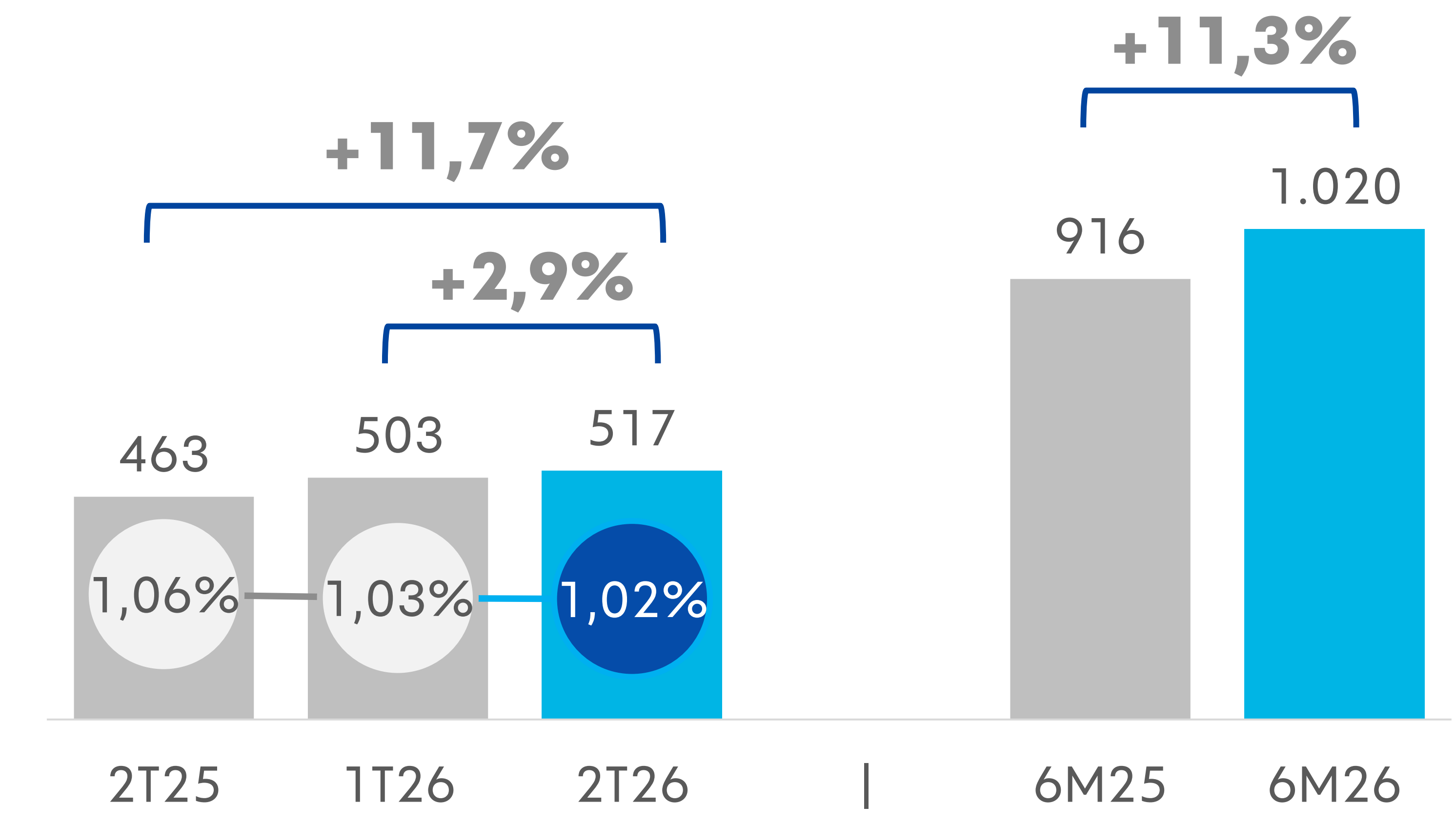


Contribuições e Prêmios Recebidas – **Previdência**
R$ milhões



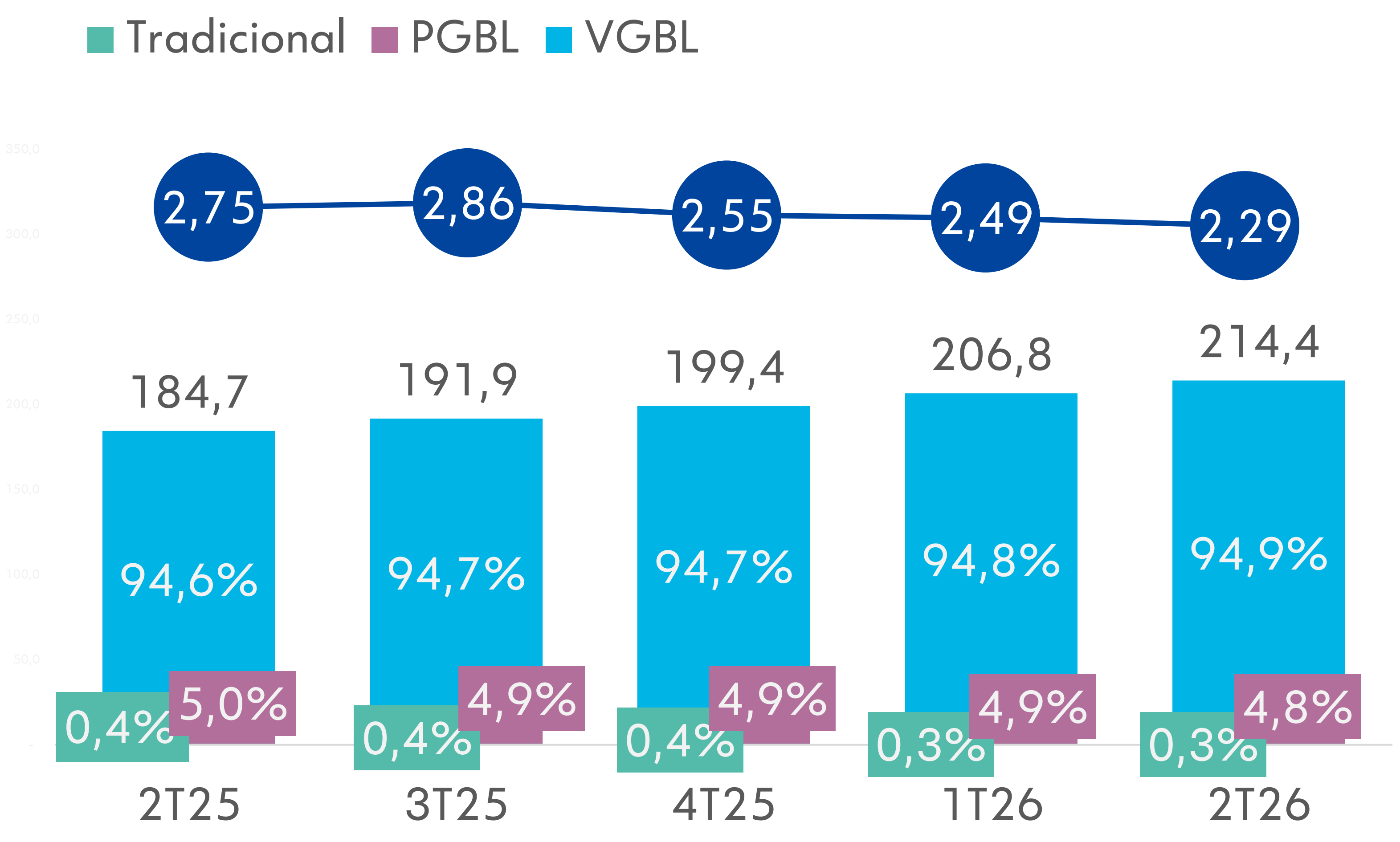
Taxa de Administração – **Previdência**
R$ milhões

Tx Média % a.a. %

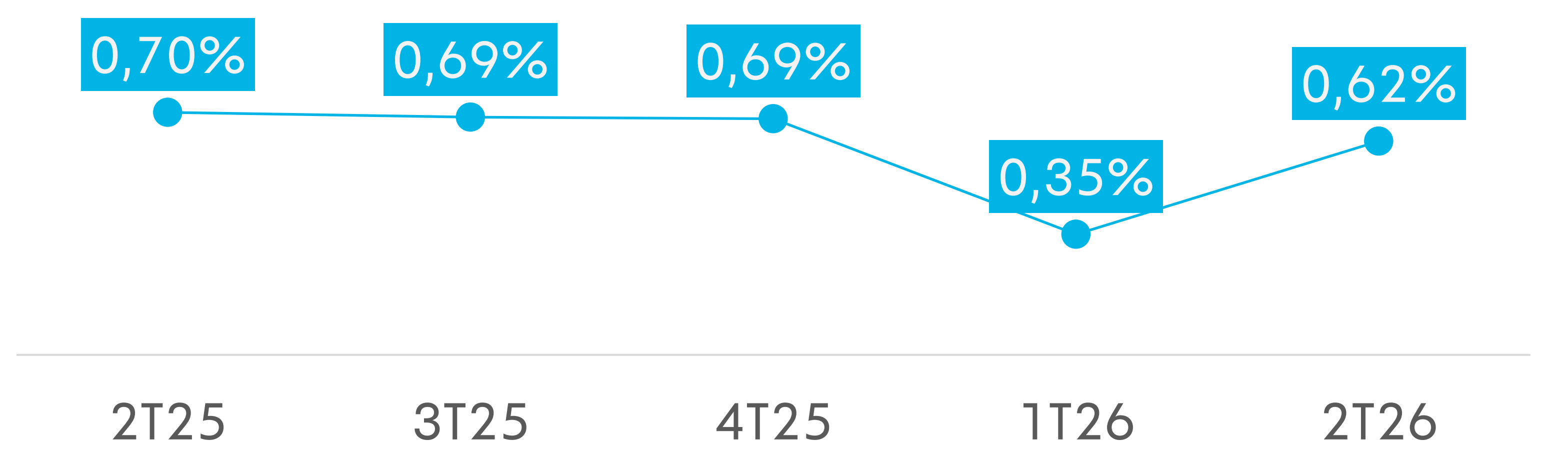


Reservas de **Previdência**
R$ bilhões

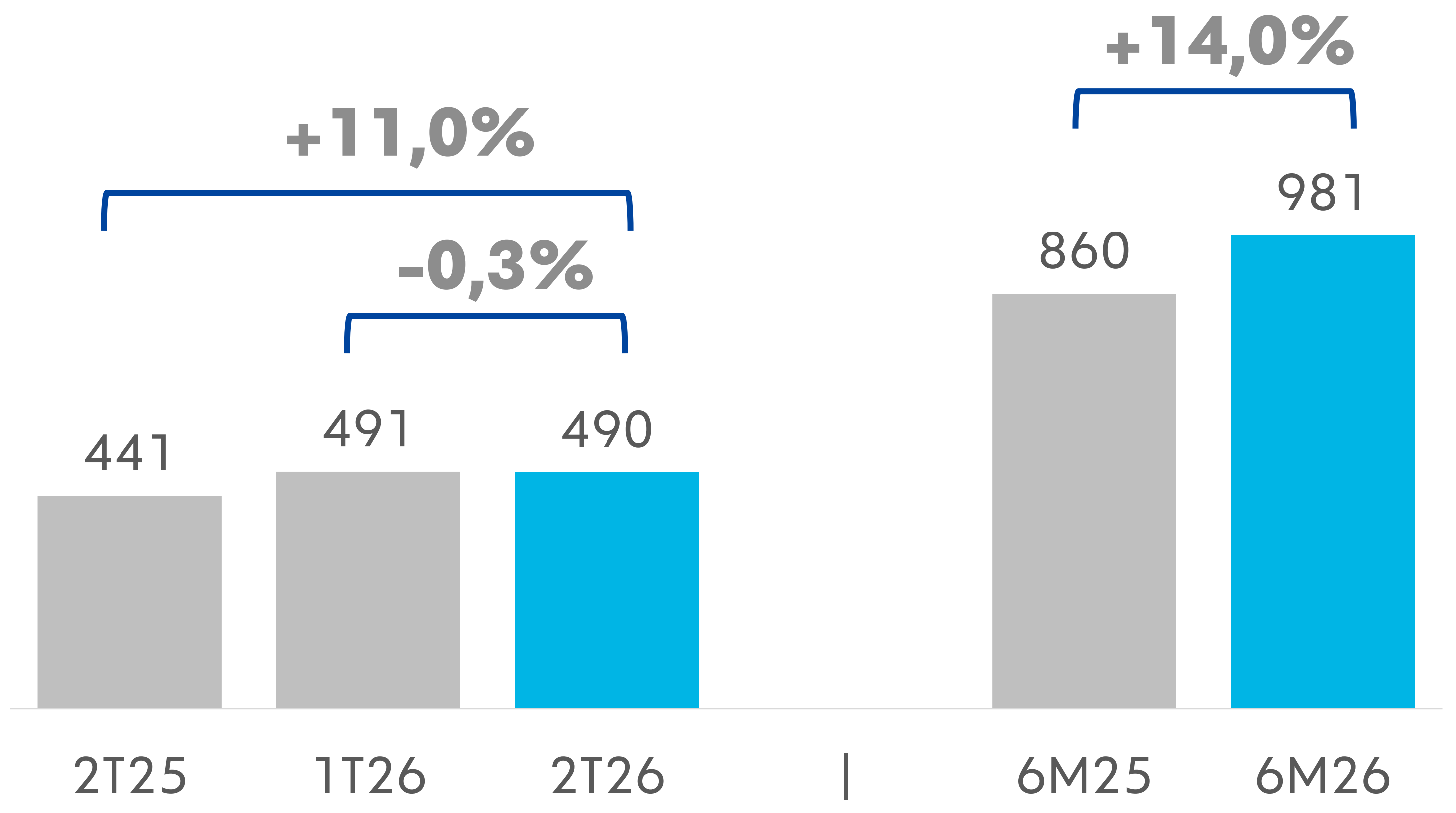
Índice de Resgate %



Comissionamento **– Previdência**
% Contribuições



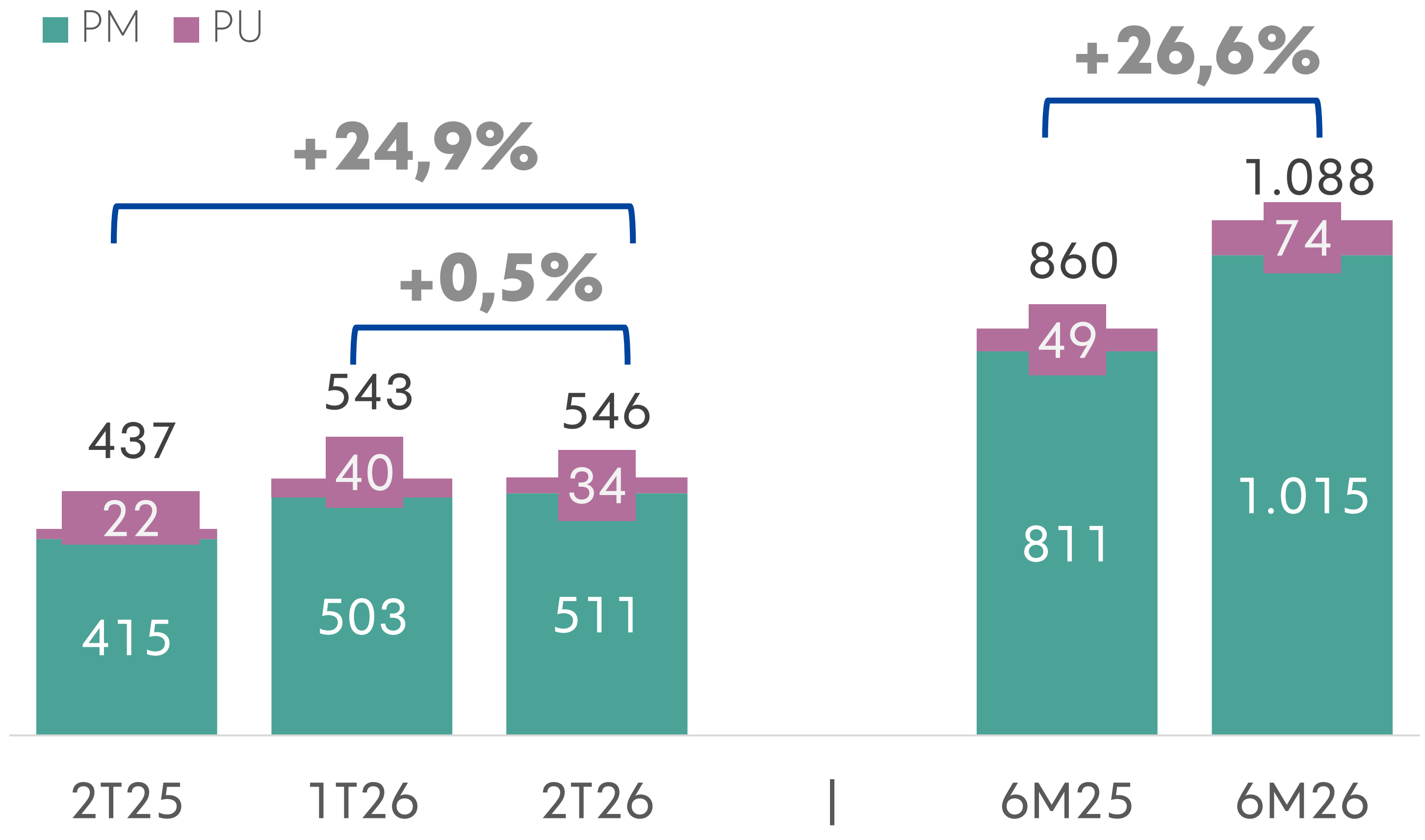
Margem Operacional **– Previdência**
R$ milhões



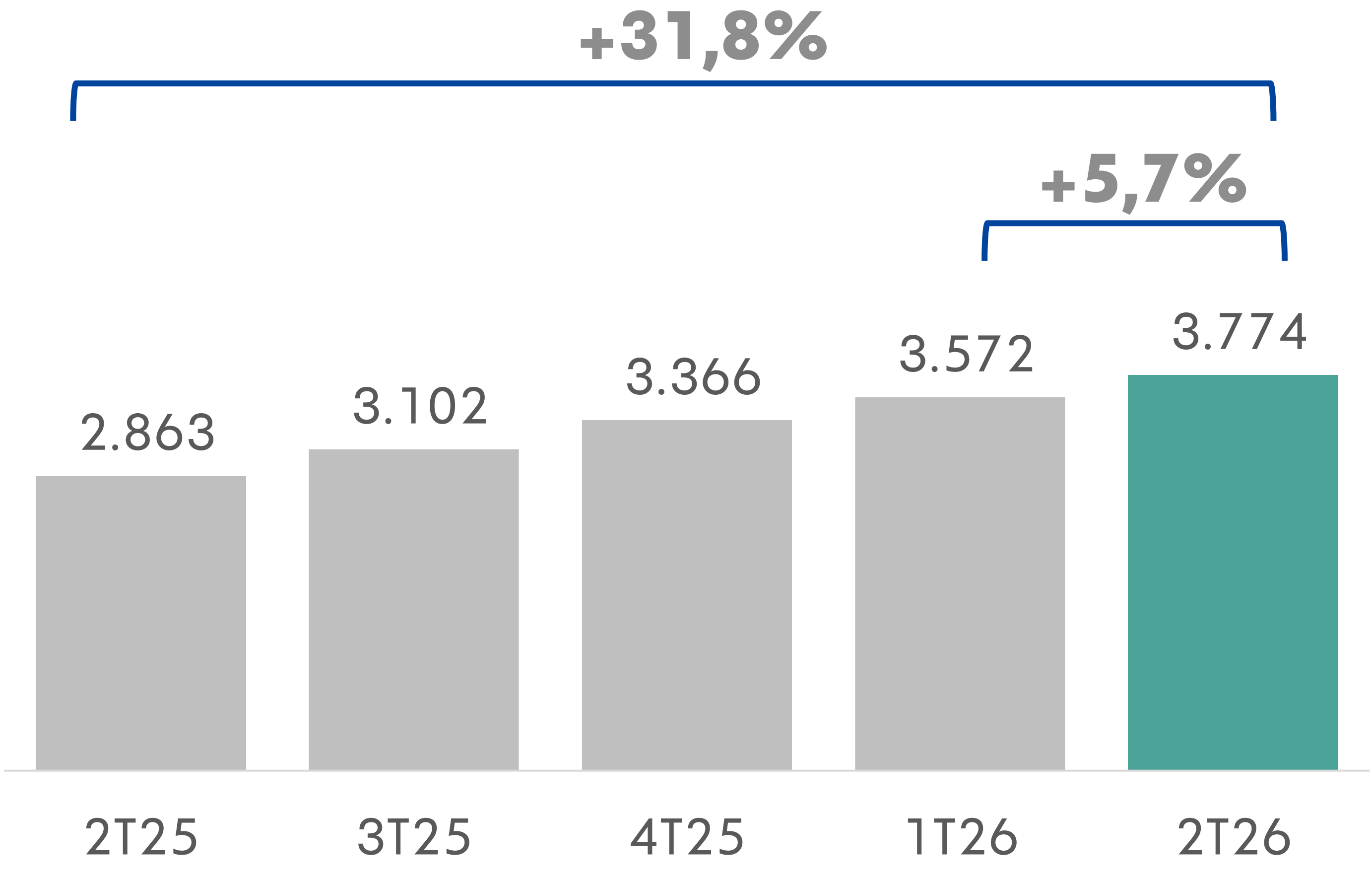
RESERVAS

CRESCIMENTO ANUAL DE 16,1% NO MONTANTE DE RESERVAS.

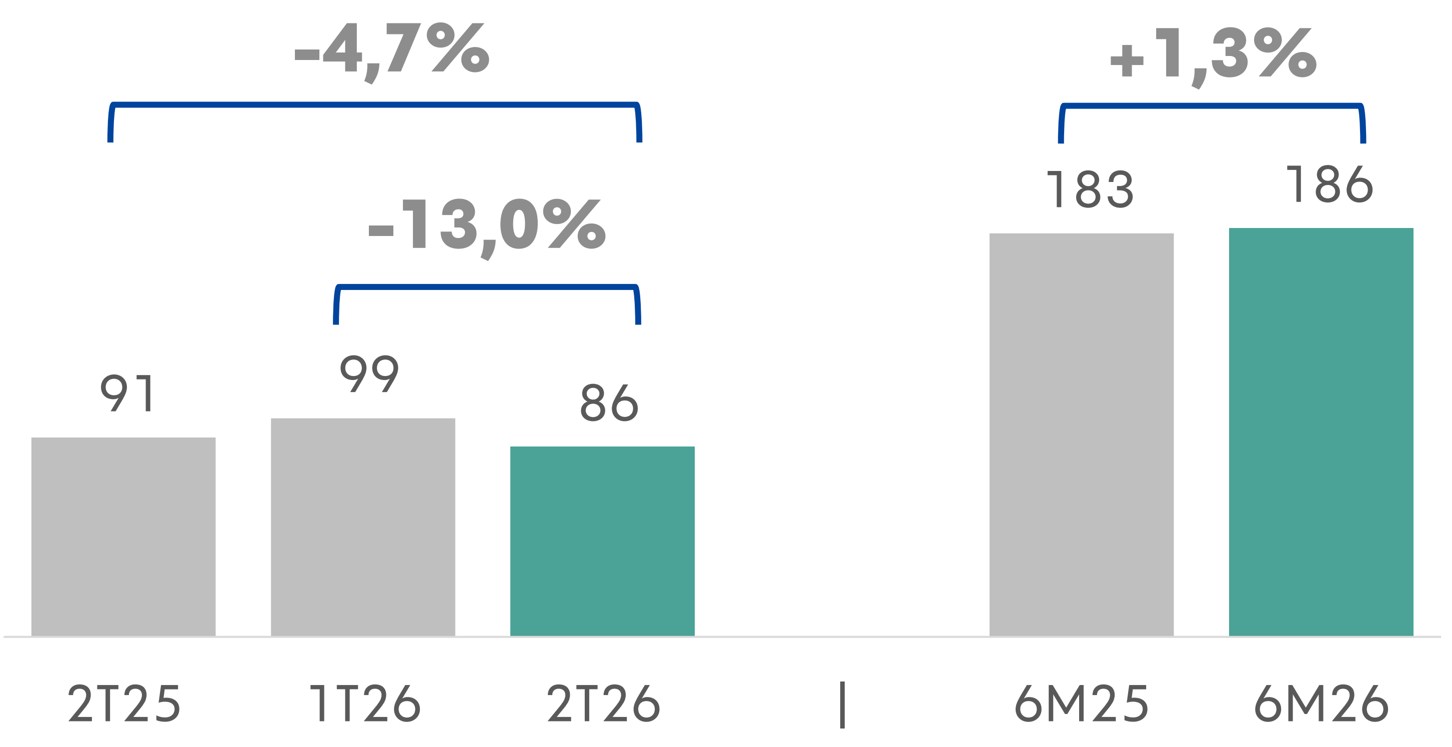
Recursos Arrecadados – **Capitalização**
R$ milhões



Reservas de **Capitalização**
R$ milhões



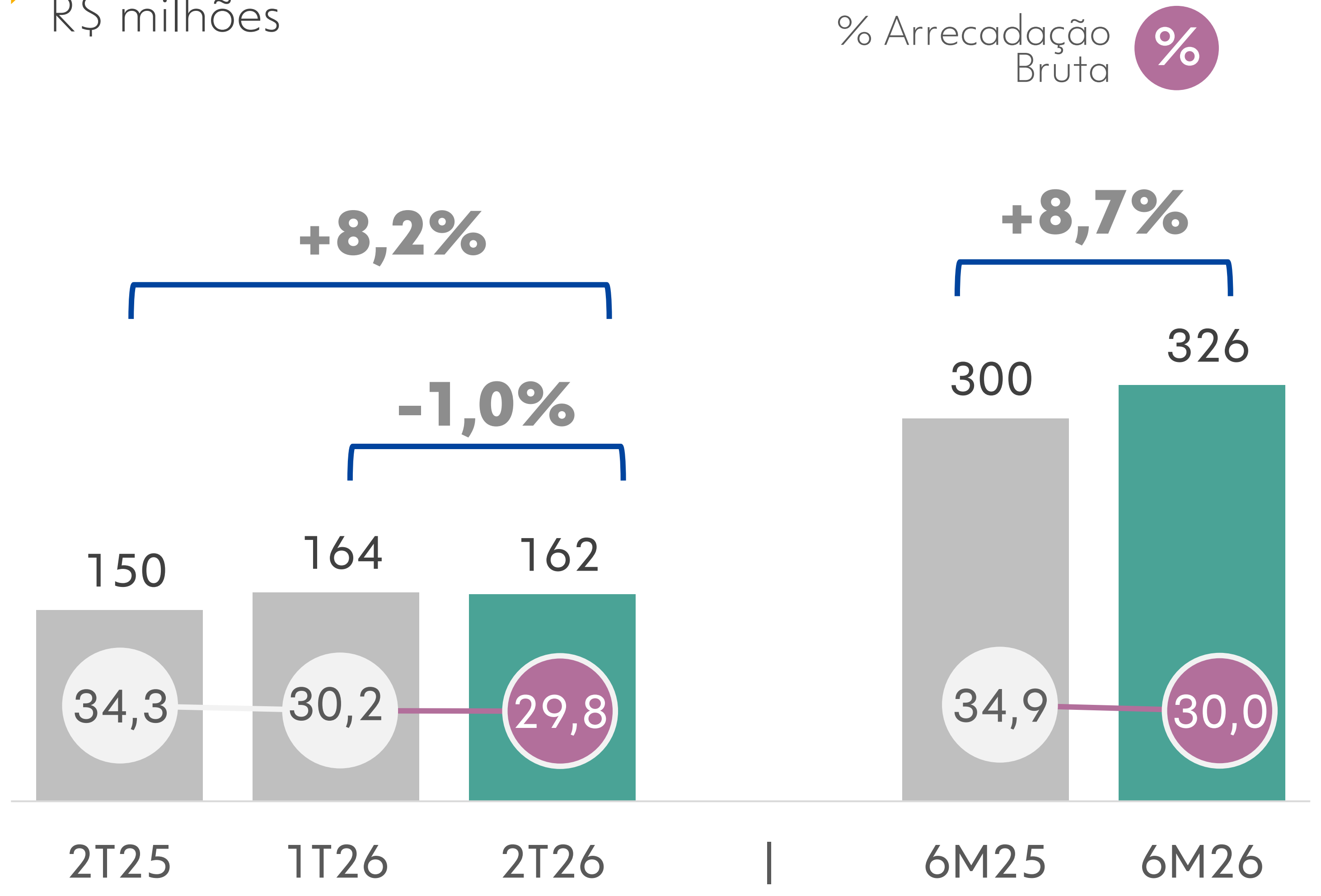
Margem Operacional – **Capitalização**
R$ milhões



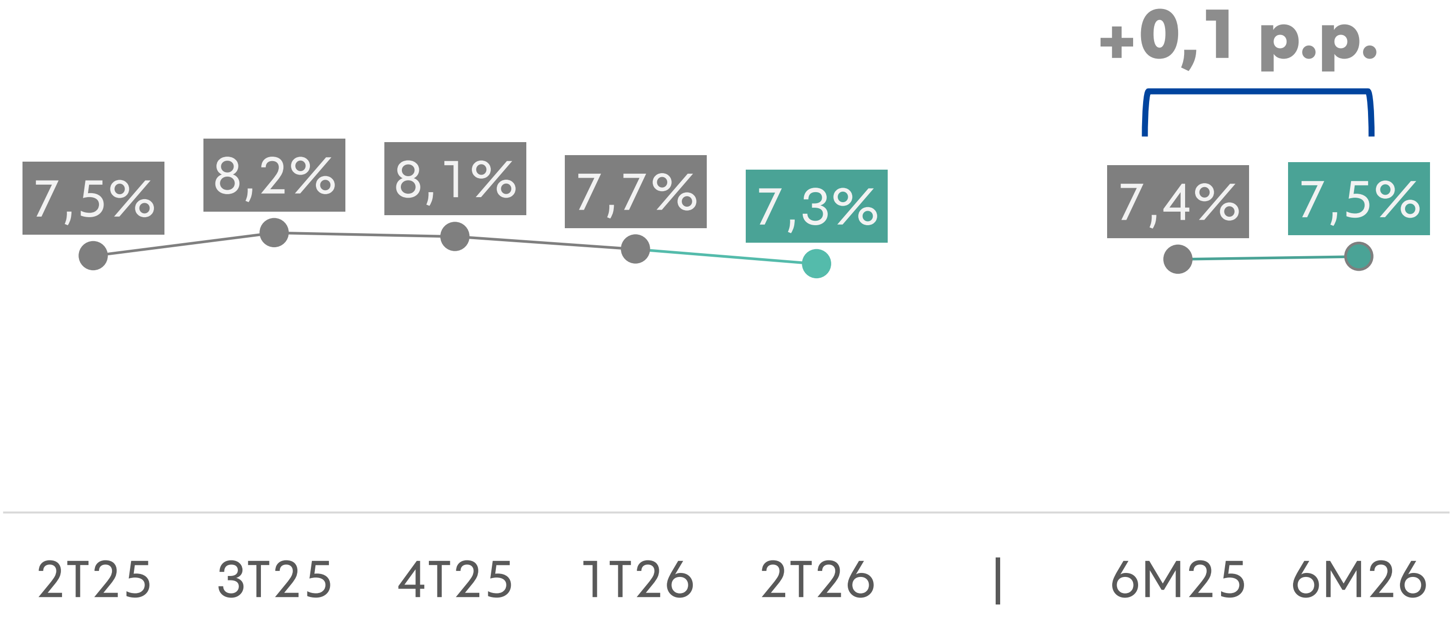
RECURSOS ARRECADOS

RECORDE HISTÓRICO, COM DESTAQUE PARA O PAGAMENTO MENSAL.

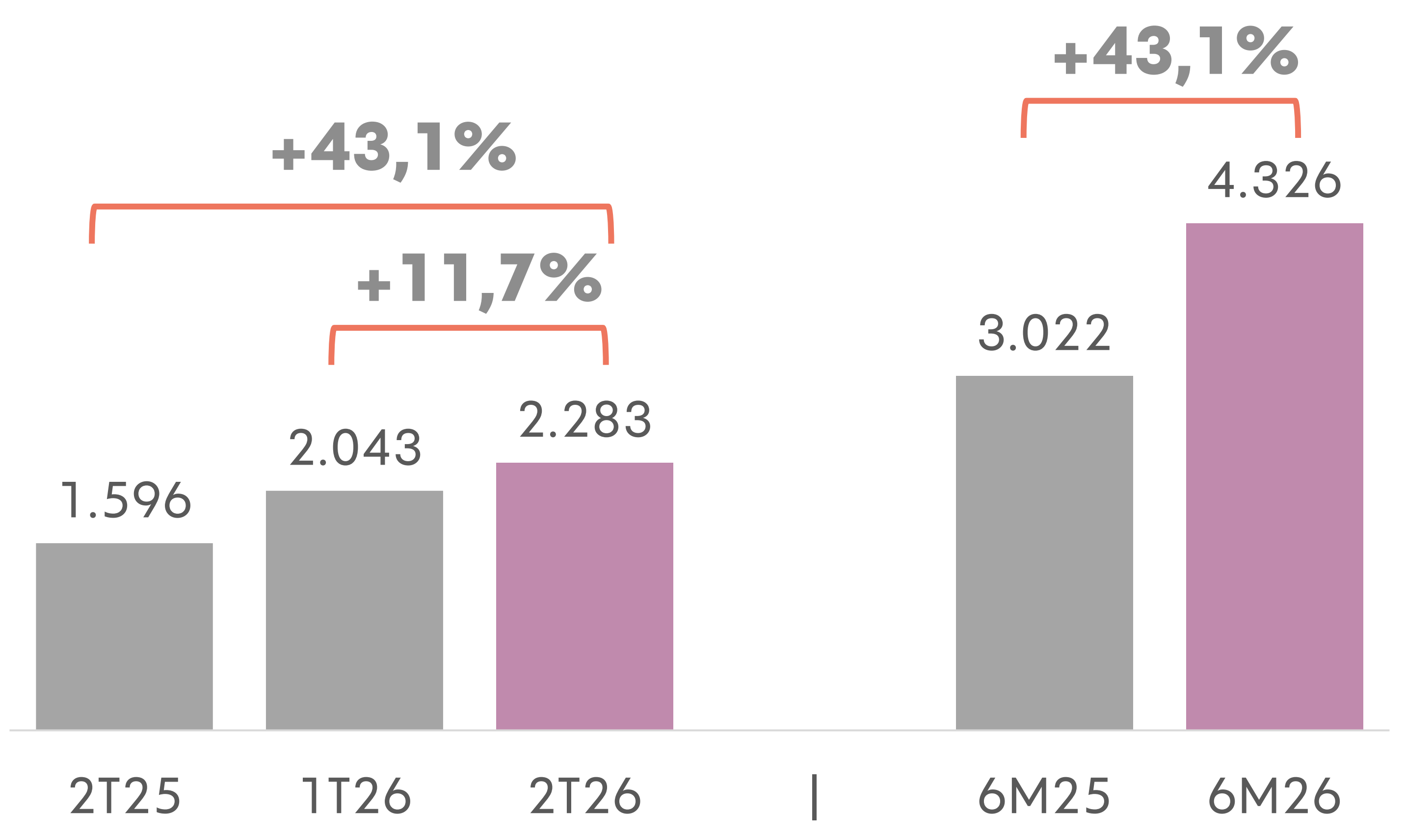
Receita Líquida – **Capitalização**
R$ milhões



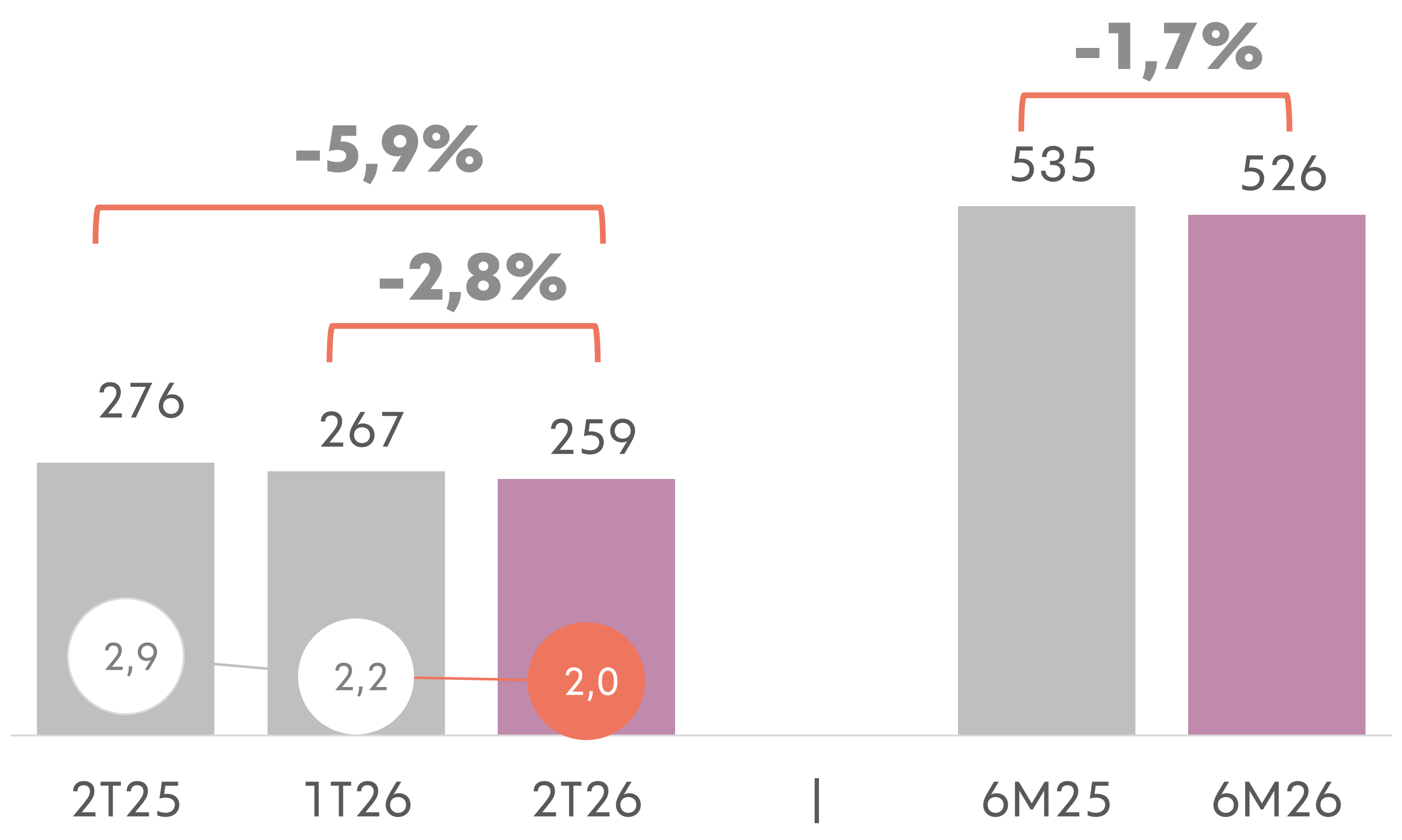
Comissionamento – **Capitalização**
% Recursos Arrecadados



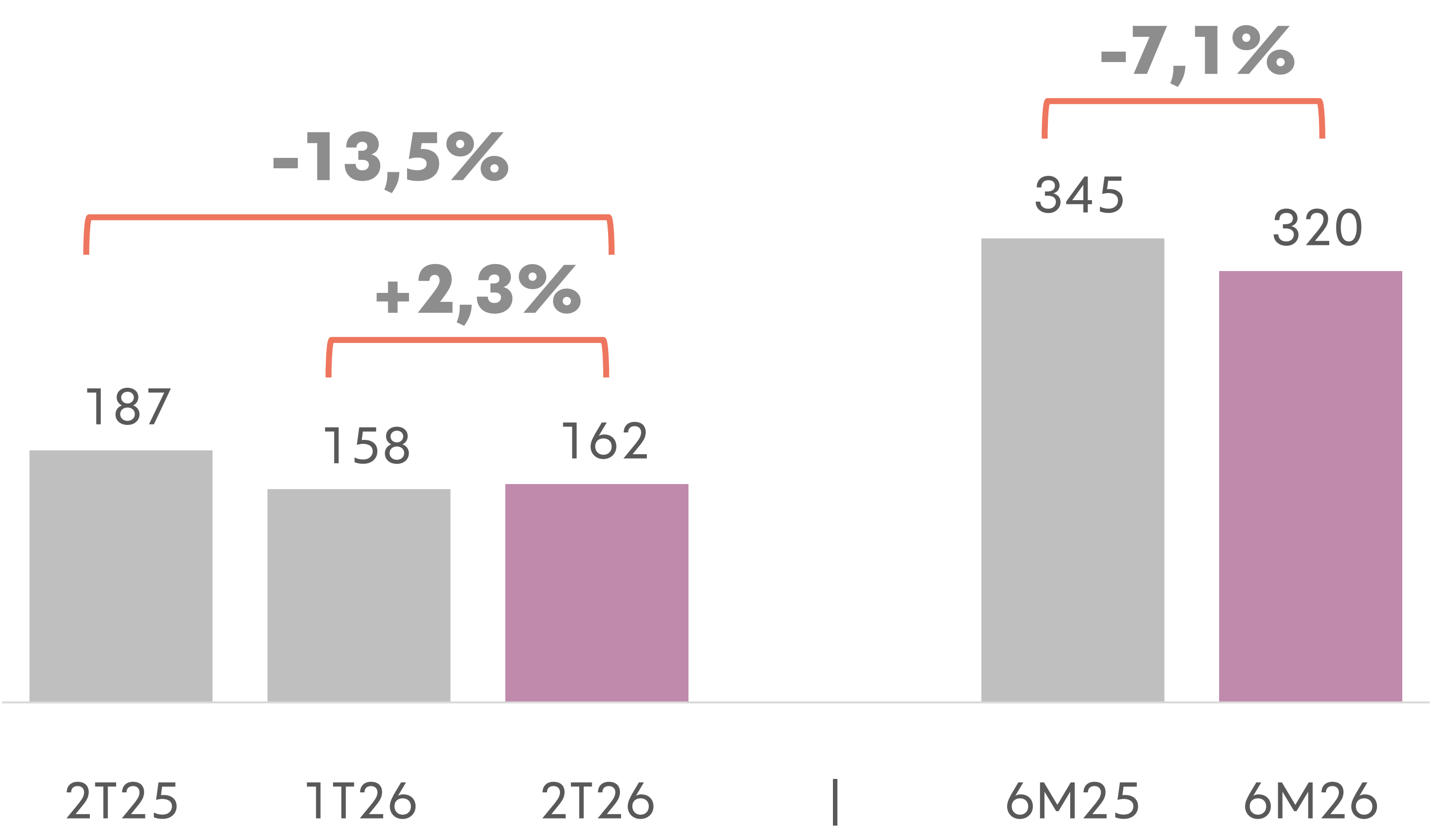
Recursos Coletados - **Consórcio**
R$ milhões



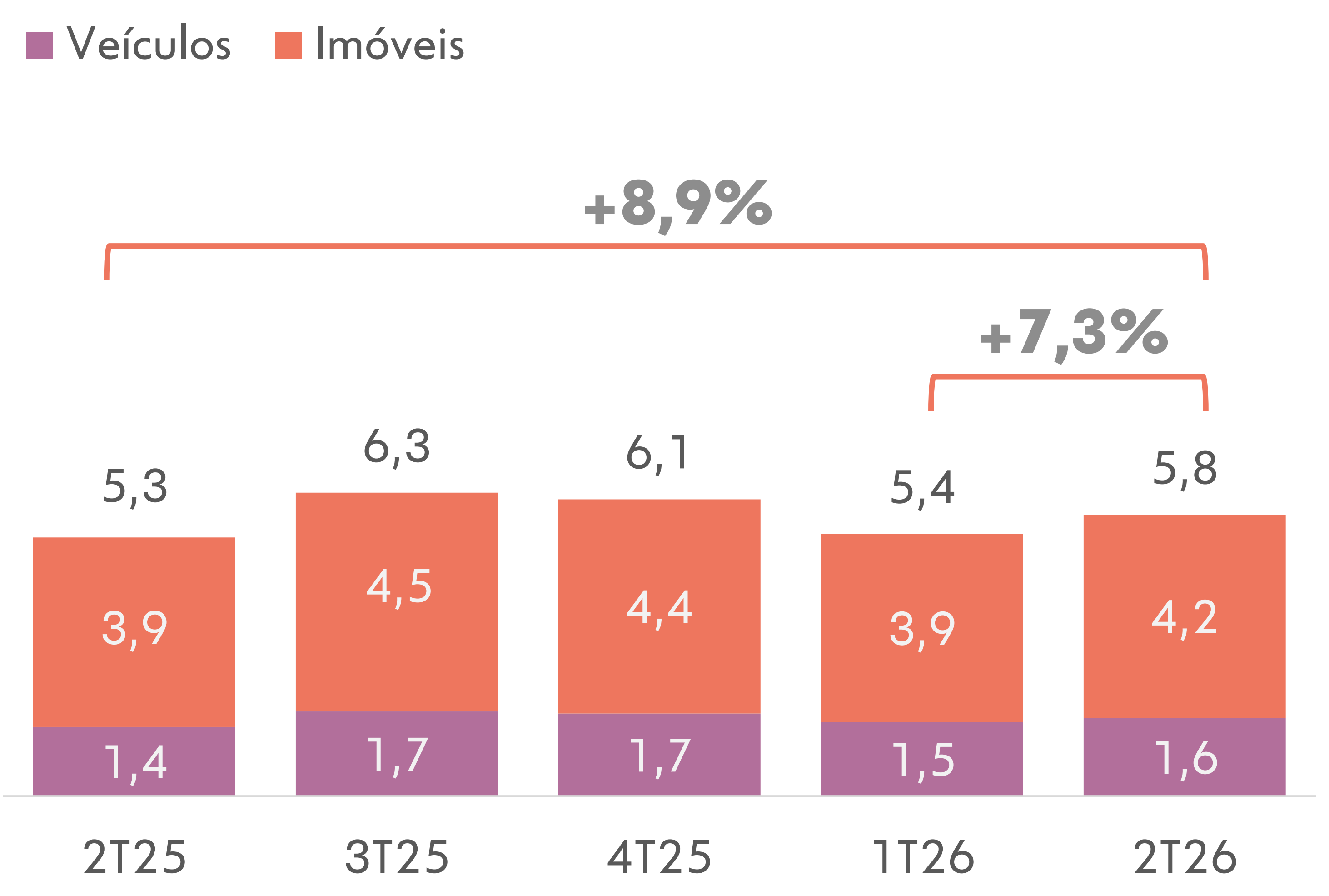
Taxa de Administração / Tx Média - **Consórcio**
R$ milhões / % a.a.



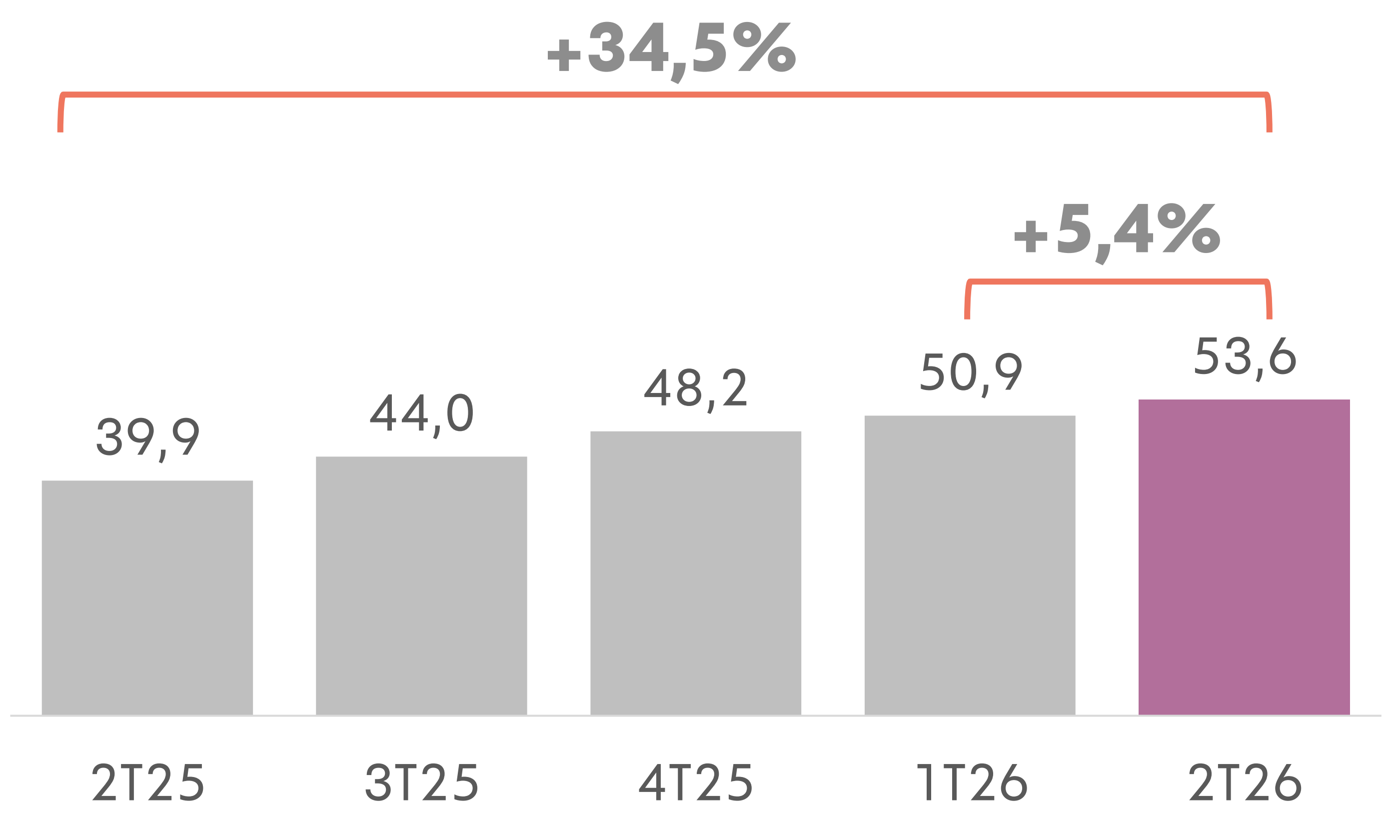
Margem Operacional - **Consórcio**
R$ milhões



Cartas de Crédito de **Consórcio**
R$ bilhões



Estoque de Cartas de **Consórcio**
R$ bilhões



CARTAS DE IMÓVEIS

CARTAS DE CRÉDITO DE IMÓVEIS REPRESENTARAM 72,2% DO TOTAL DE CARTAS COMERCIALIZADAS NO TRIMESTRE.

Visão Geral
ESTRUTURA SOCIETÁRIA

CAIXA Participação de 80,00%

ACIONISTAS MINORITÁRIOS
(20,00% de Free Float)

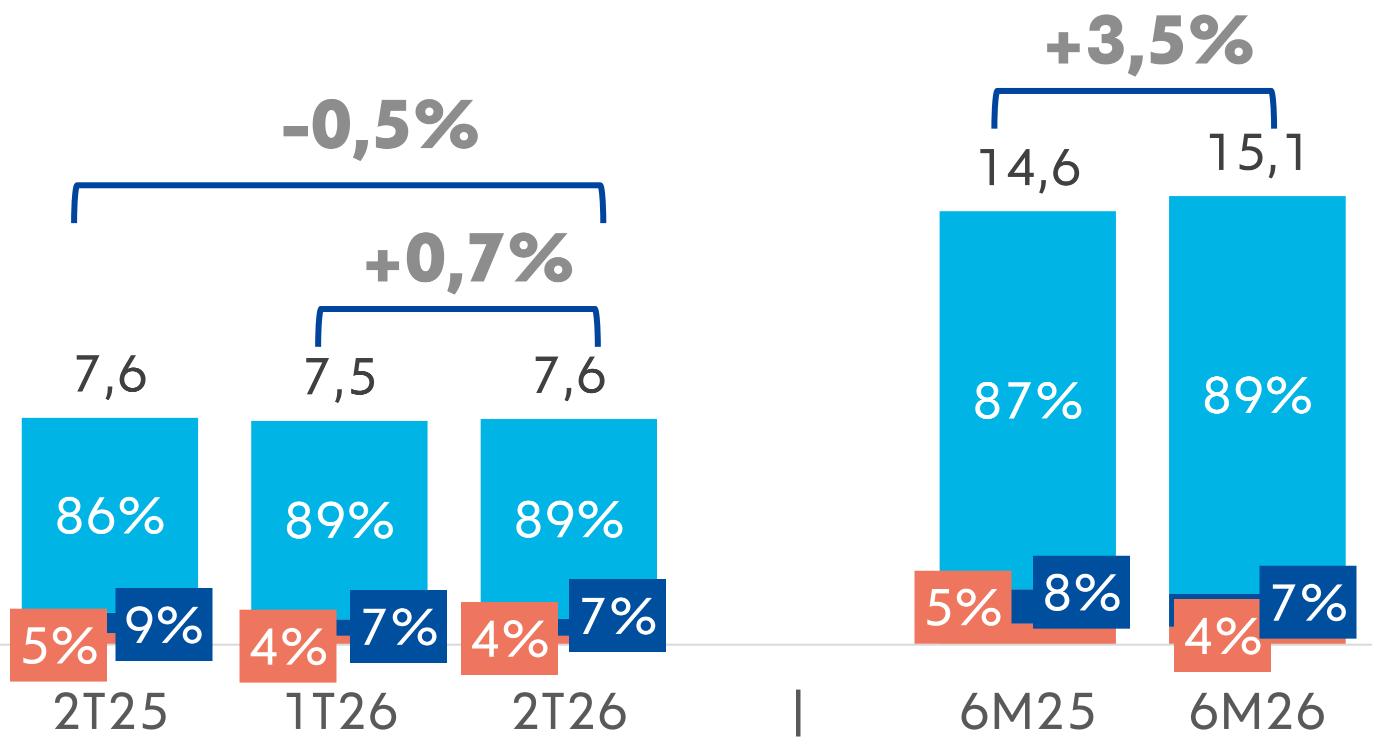
CAIXA Seguridade

	CAIXA Corretora	CAIXA Vida e Previdência	CAIXA Residencial	CAIXA Capitalização	CAIXA Consórcio	CAIXA Assistência	Run-Off (CNP Seguros holding Brasil)	Bancassurance PAN (too seguros; PAN Corretora de Seguros)
		Parcerias *Run-on* – *BANCASSURANCE CAIXA*						
Participação Econômica	**100%**	**60%**	**75%**	**75%**	**75%**	**75%**	**48,25%**	**49%**
Ações ON (votante)	100%	49,0%	49,9%	49,9%	49,9%	49,9%	48,25%	49%
Parceiros	-	CNP assurances	Tokio Marine Seguradora	ICATU	CNP assurances	Tempo	CNP assurances	btg pactual
Prazo	-	2045	2040	2040	2040	2040	-	-
Segmentos	Corretagem	Vida Prestamista Previdência	Habitacional Residencial	Capitalização	Consórcio	Serviços de Assistência	Habitacional	Seguros e Corretagem

Receitas da Operação – **Caixa Vida e Previdência**

R$ bilhões

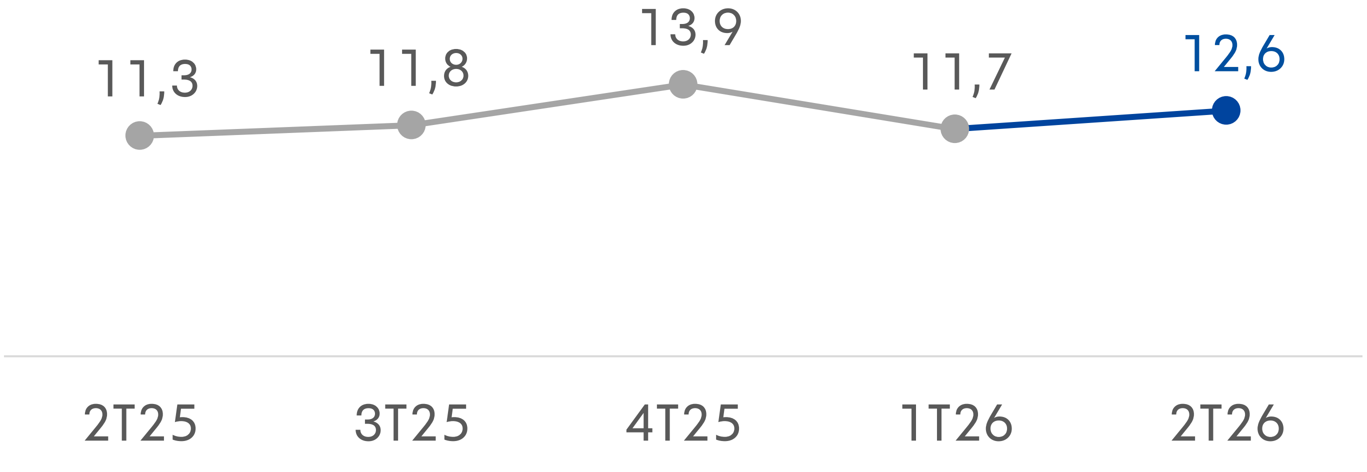
Prestamista Vida Previdência



Índice Despesas Administrativas (IDA) **Caixa Vida e Previdência**

Despesas Administrativas

% Receita Operacional

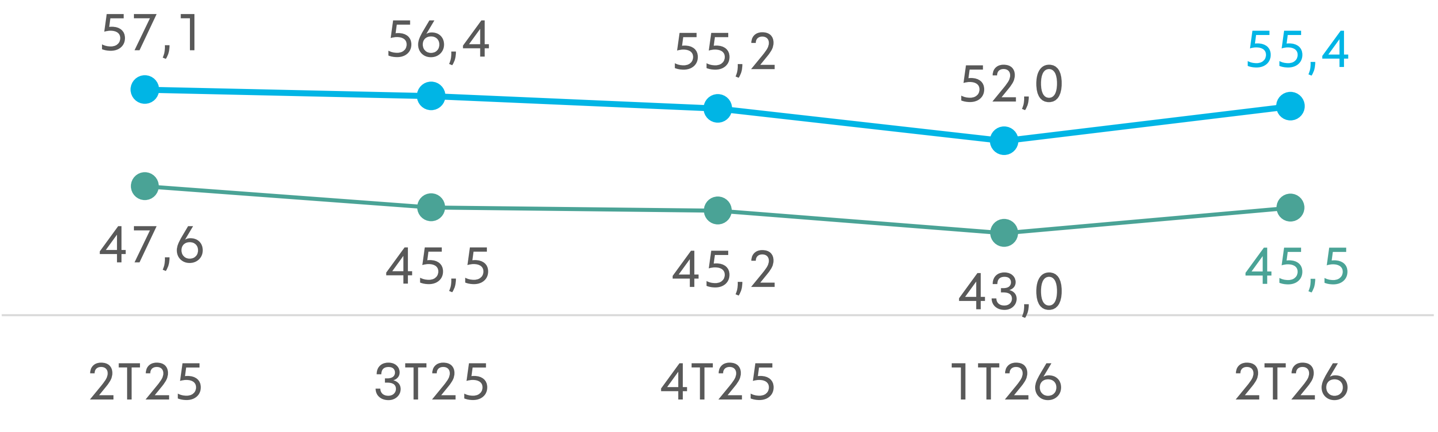


Índice Combinado (IC) e Ampliado (ICA) **Caixa Vida e Previdência**

Despesas Gerais e Administrativas

IC : % Receita Operacional

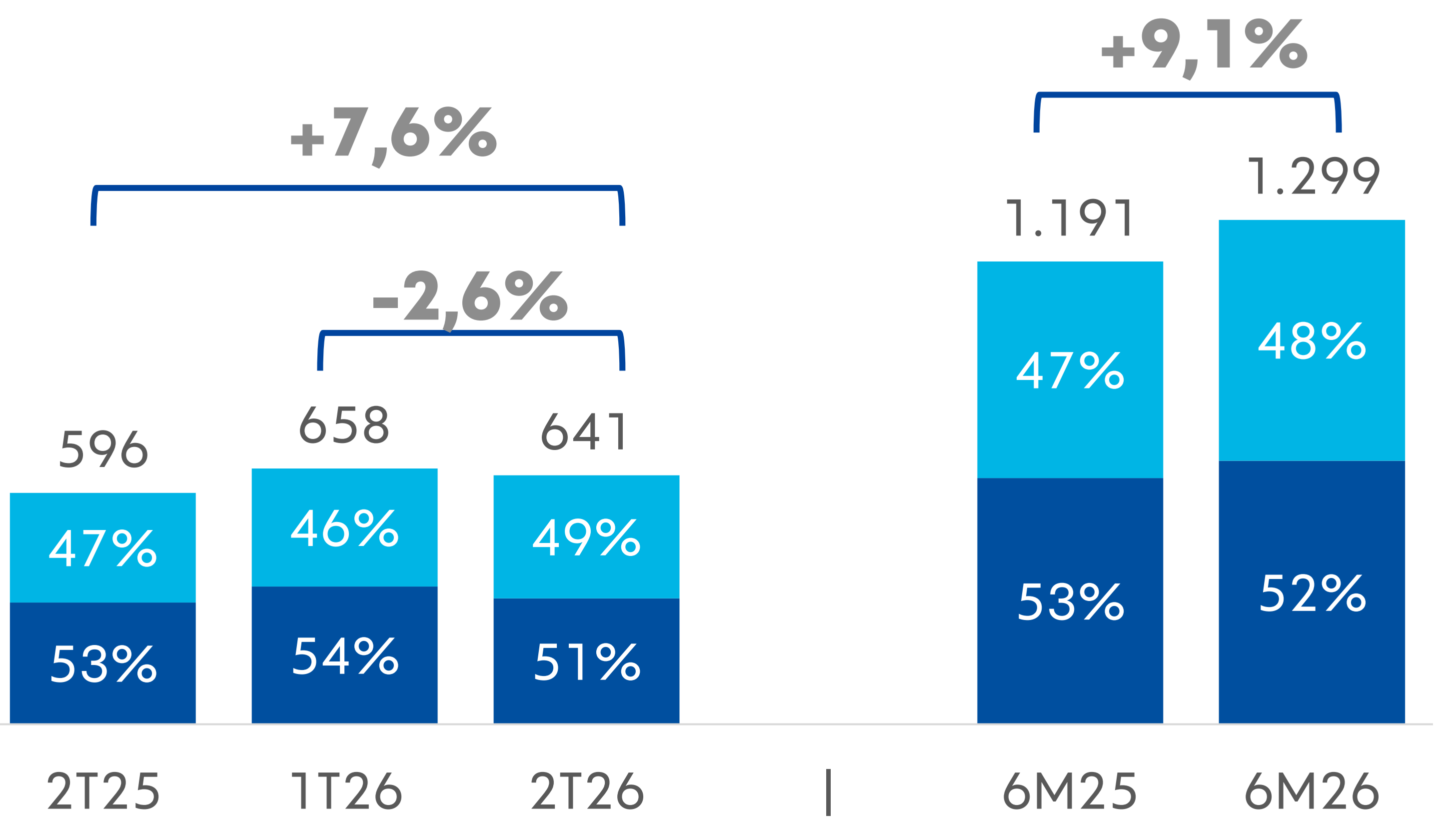
ICA : % Receita Operacional + Resultado Financeiro



Lucro Líquido (Operacional x Financeiro) **Caixa Vida e Previdência**

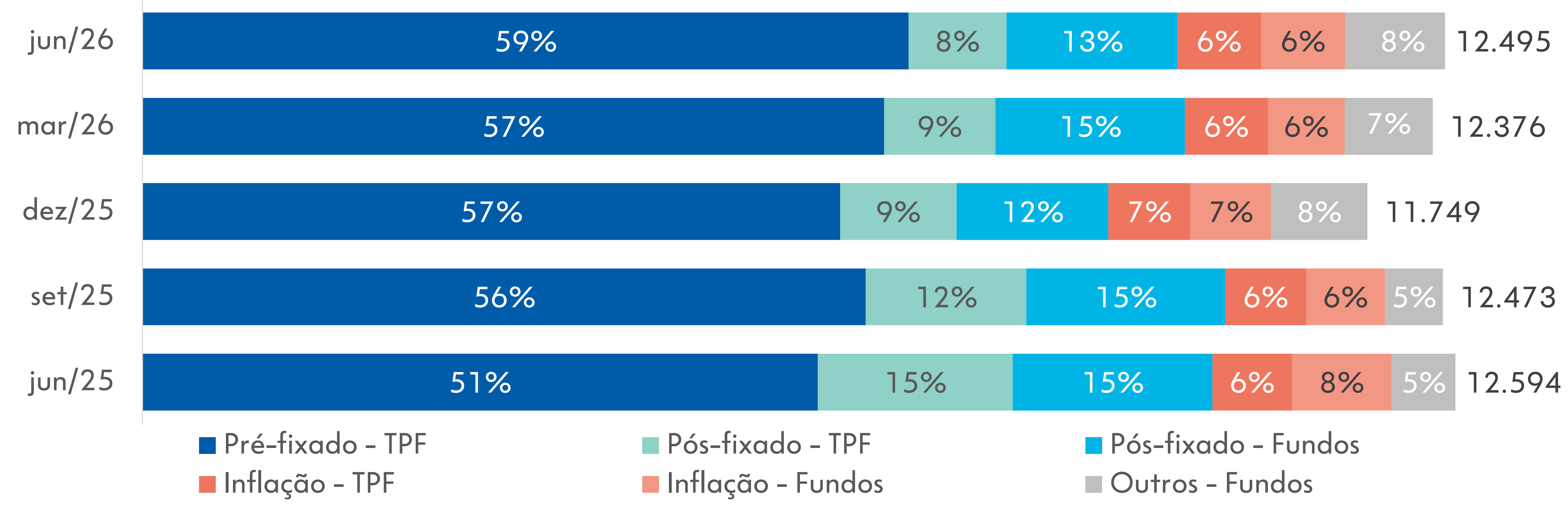
R$ milhões

Resultado Financeiro Resultado da Operação



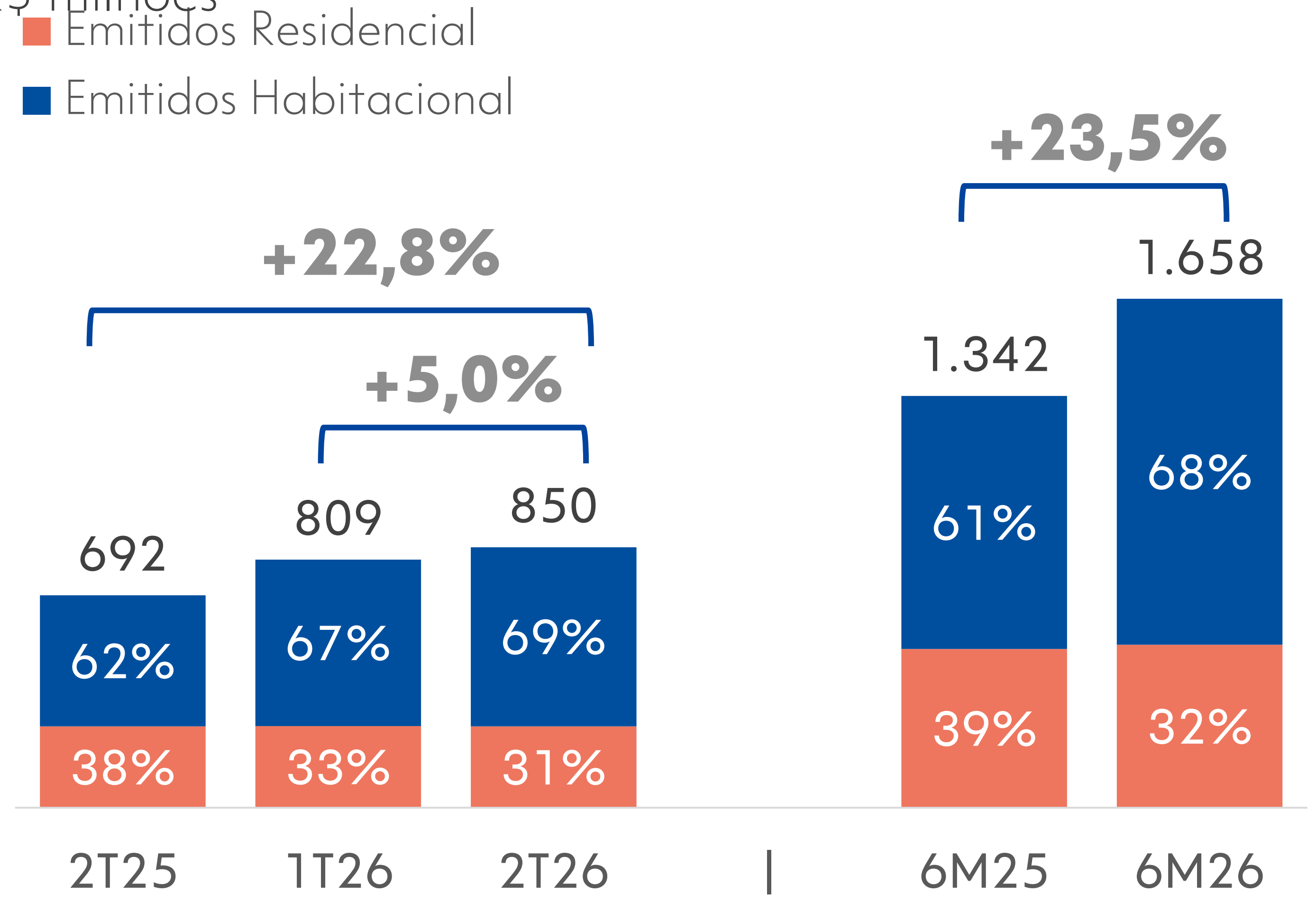
Composição da Carteira de Investimentos – **Caixa Vida e Previdência**

% Aplicações financeiras (milhões)



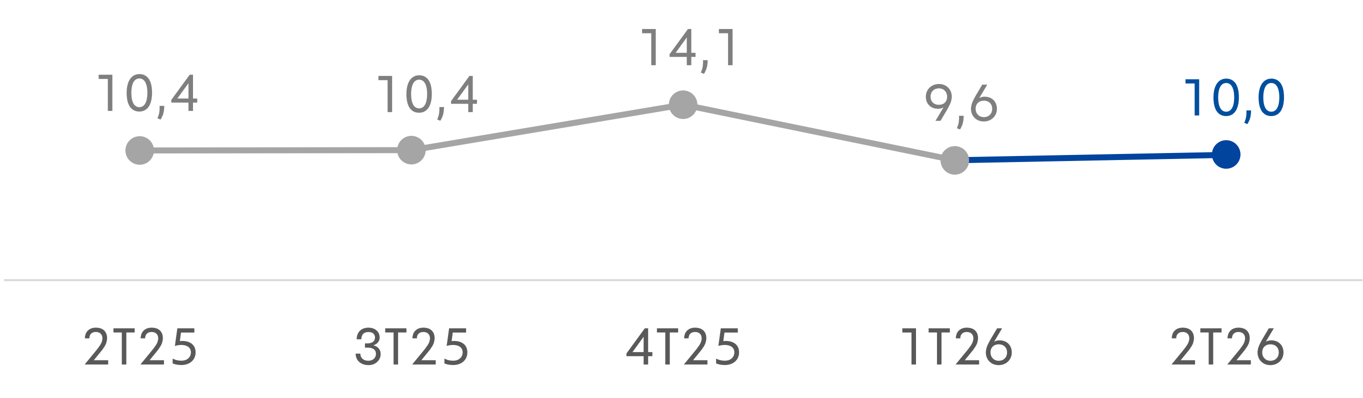
Receitas da Operação – **Caixa Residencial**

R$ milhões



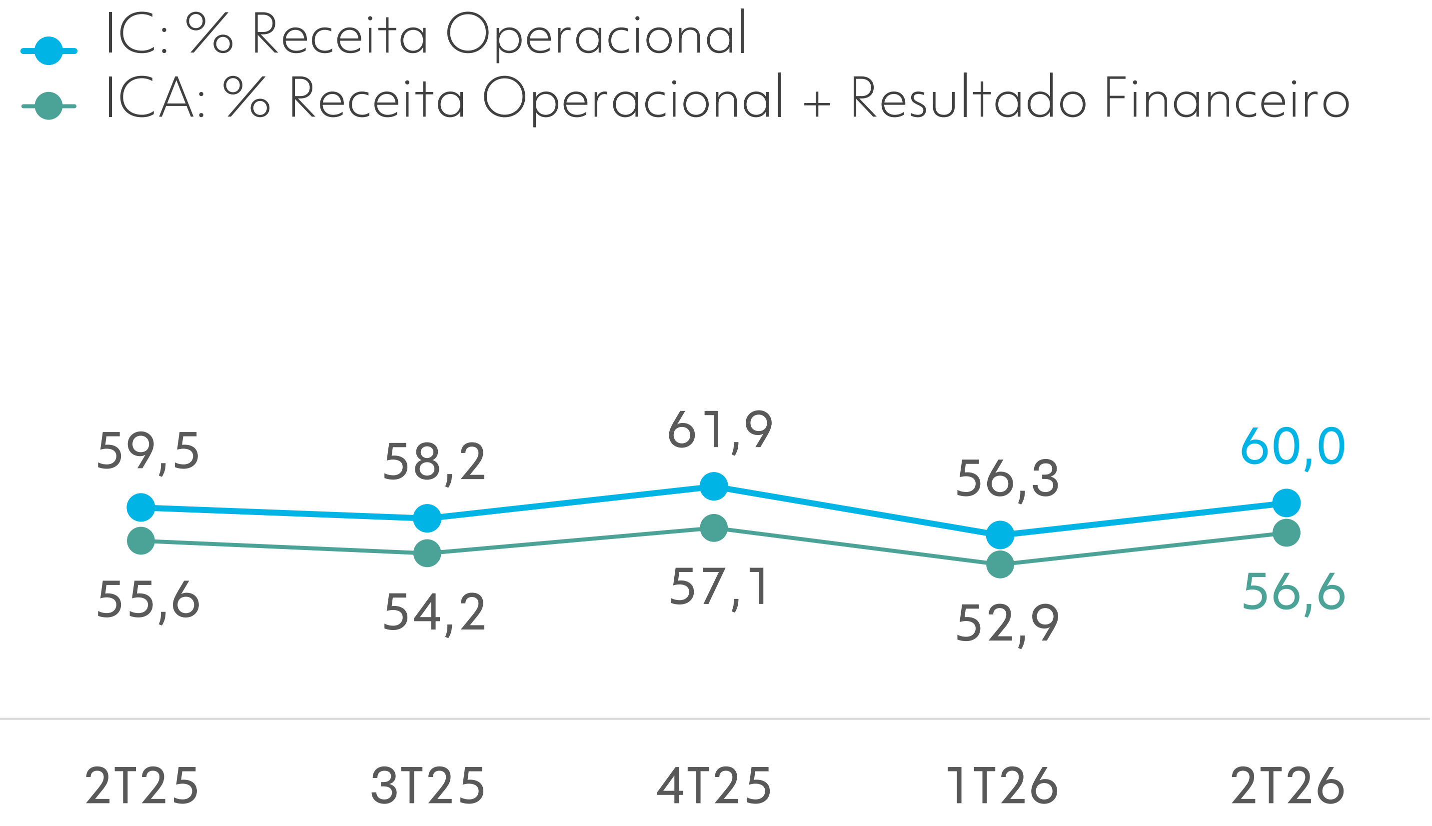
Índice Despesas Administrativas (IDA) **Caixa Residencial**

Despesas Administrativas
% Receita Operacional



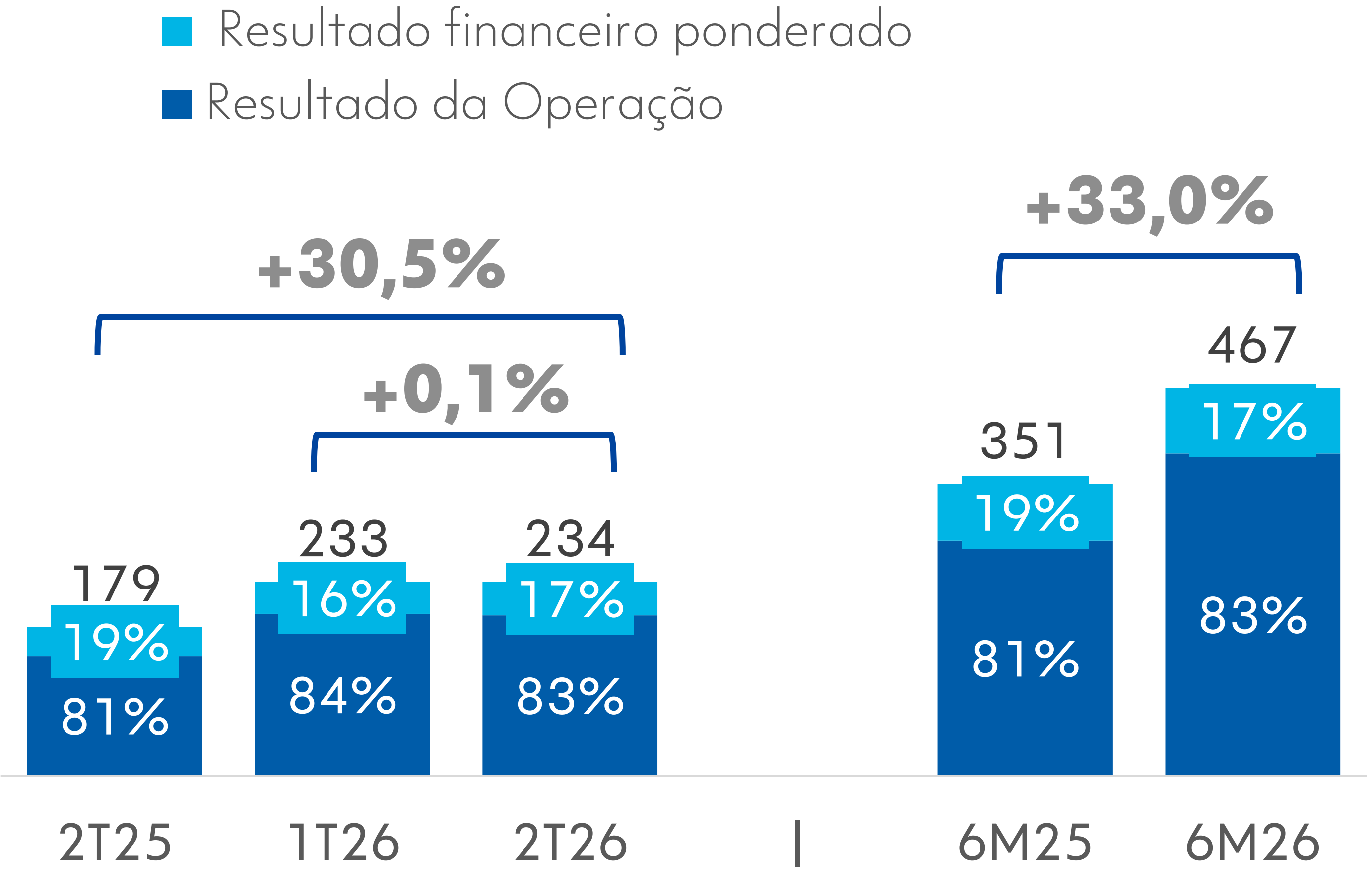
Índice Combinado (IC) e Ampliado (ICA) **Caixa Residencial**

Despesas Gerais e Administrativas



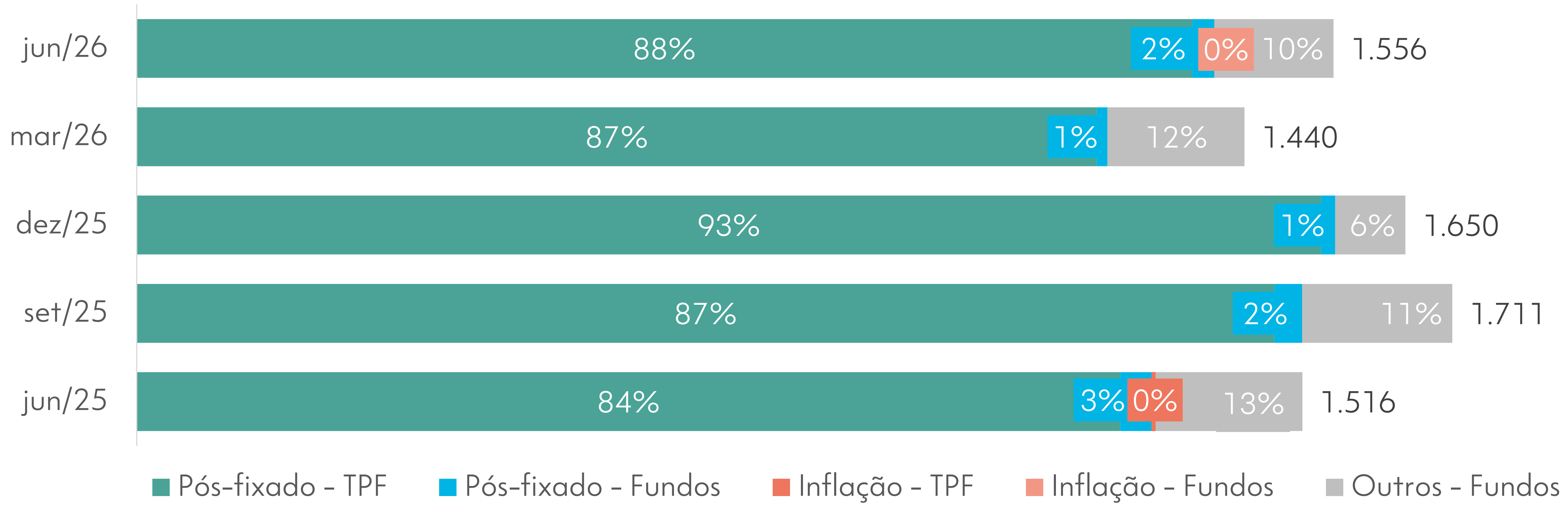
Lucro Líquido (Operacional x Financeiro) **Caixa Residencial**

R$ milhões

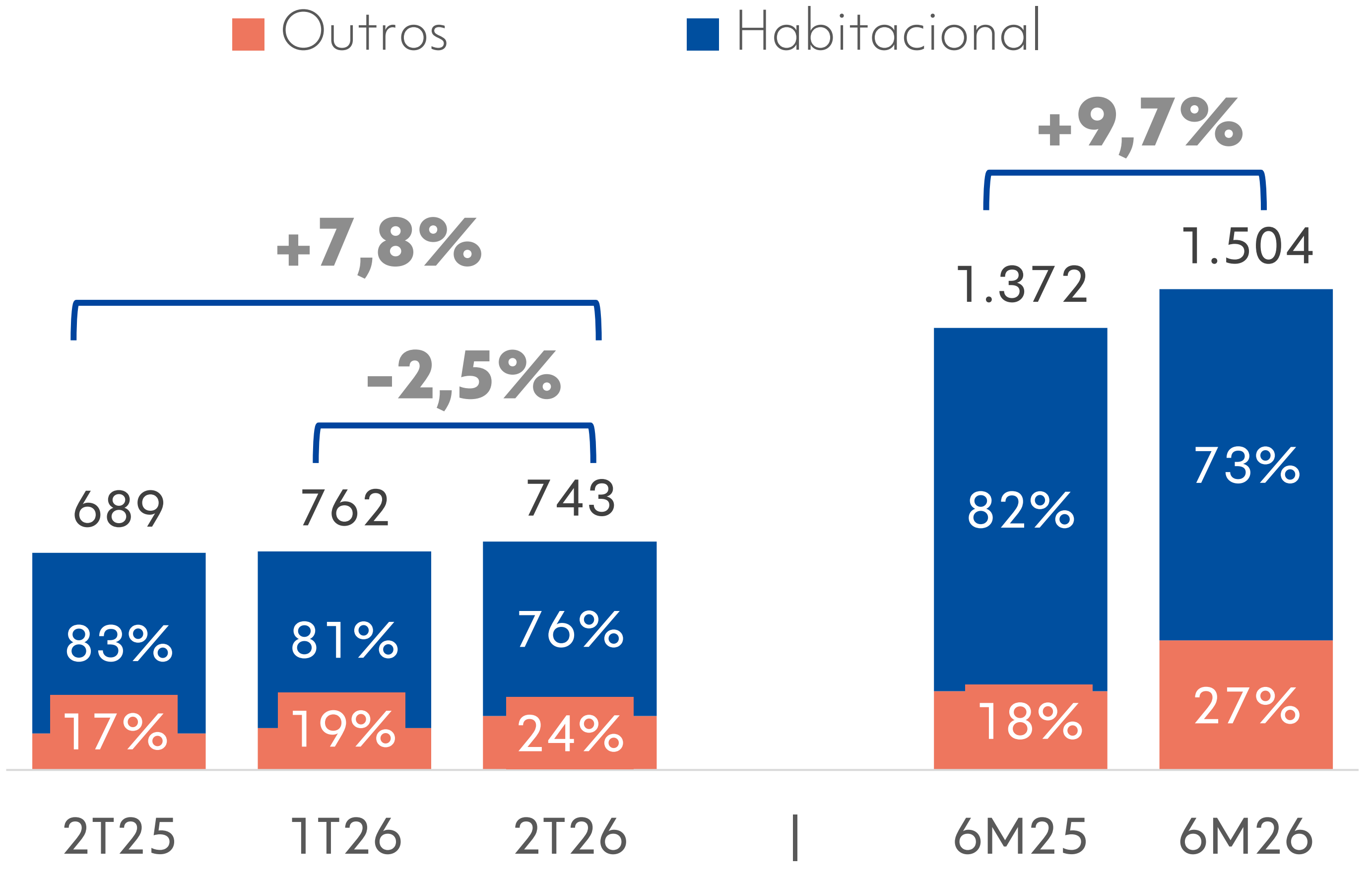


Composição da Carteira de Investimentos – **Caixa Residencial**

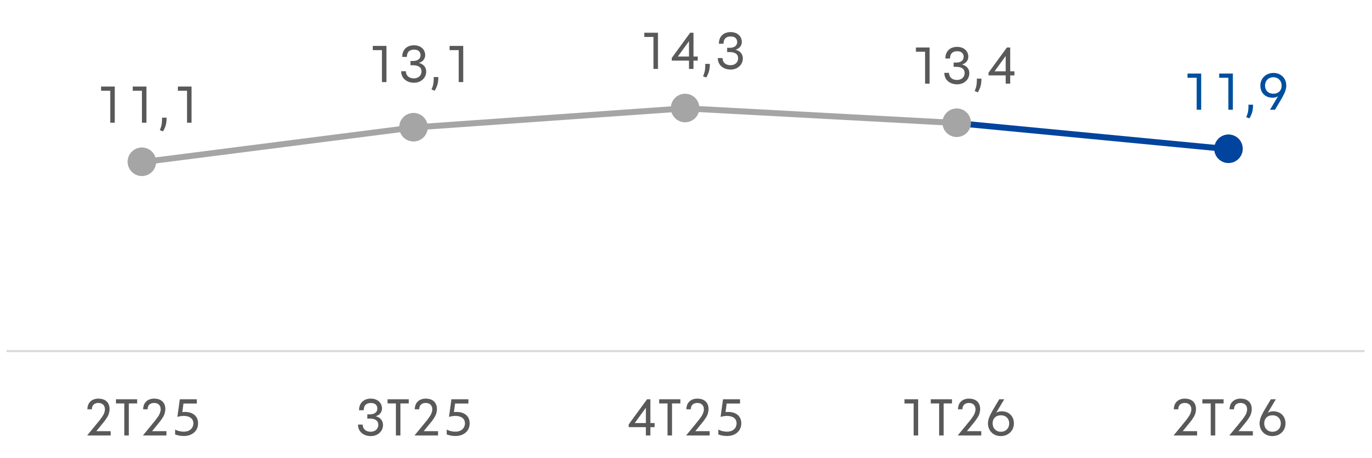
% Aplicações financeiras (milhões)



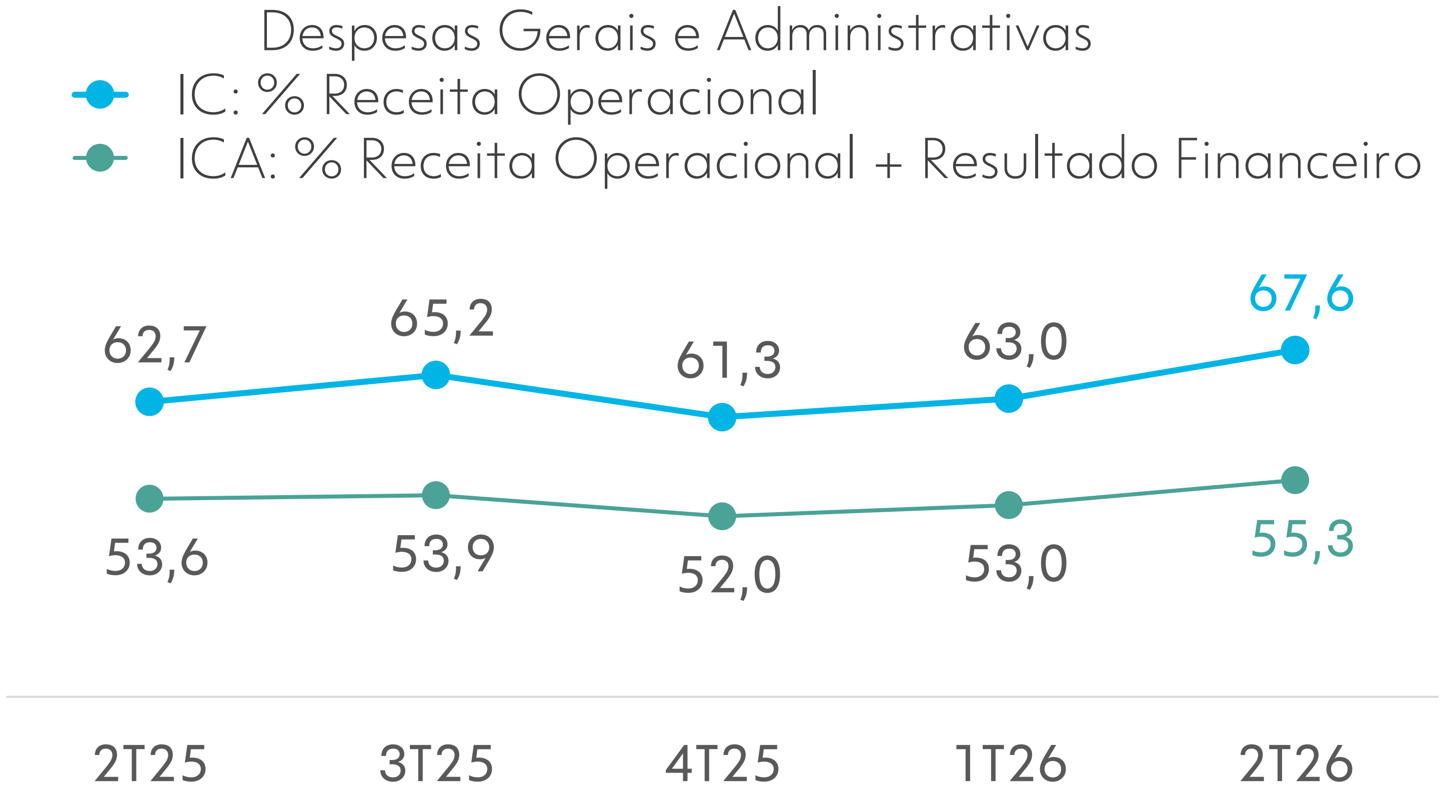
Receitas da Operação – **CNP Holding**
R$ milhões



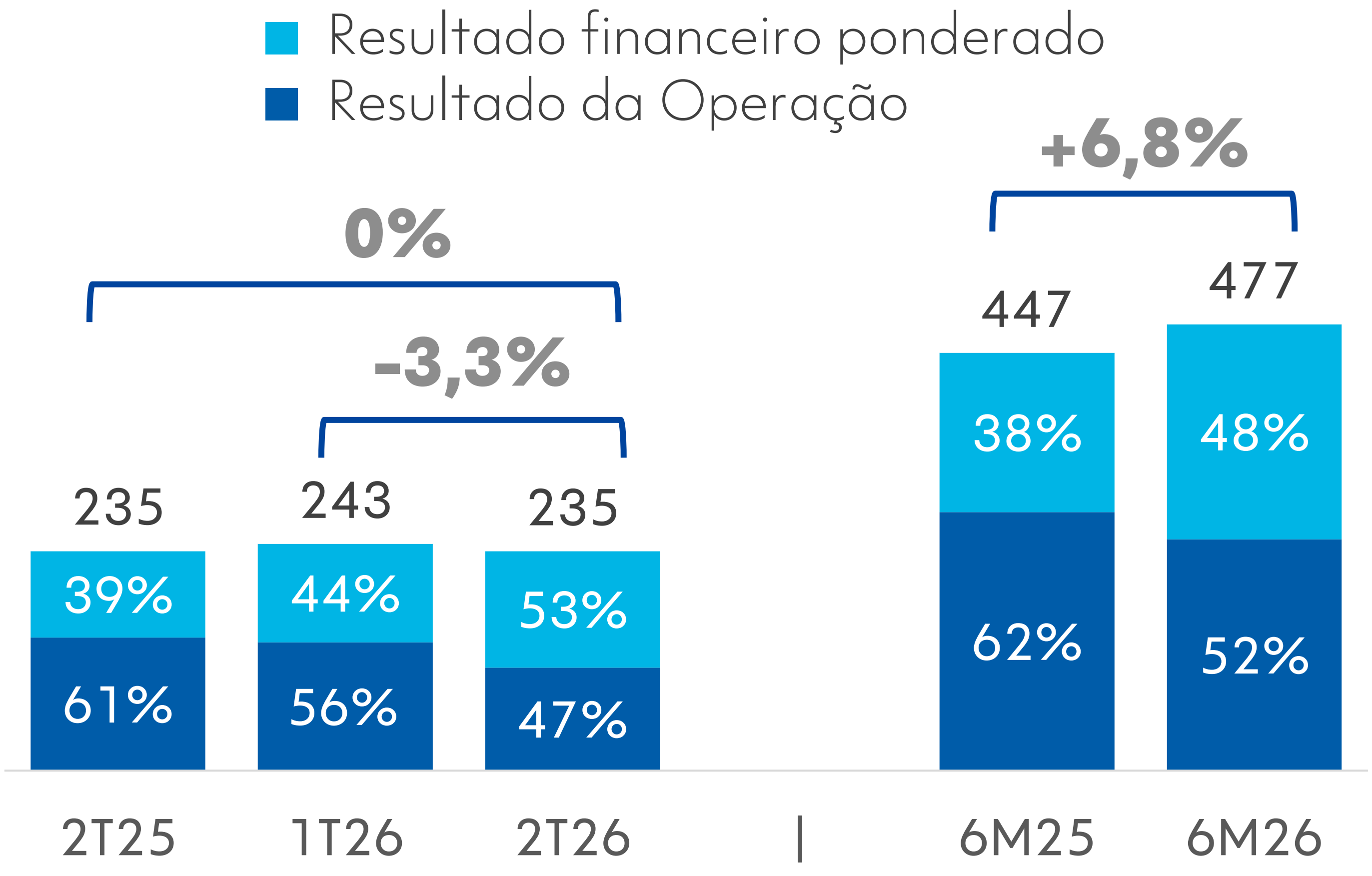
Índice Despesas Administrativas (IDA)
CNP Holding
Despesas Administrativas
% Receita Operacional



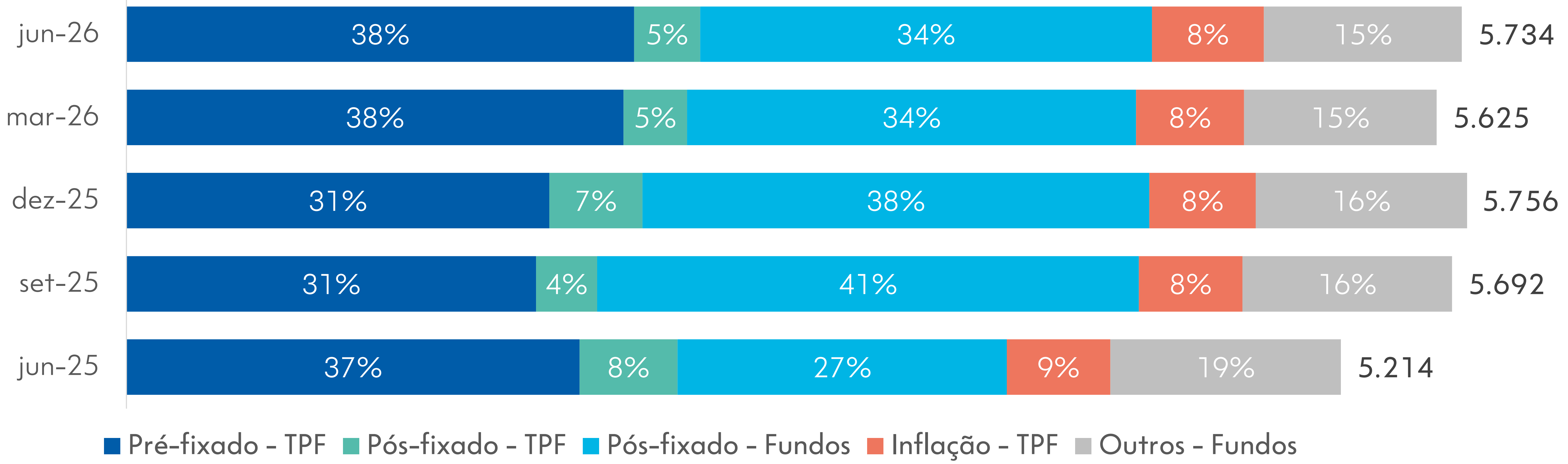
Índice Combinado (IC) e Ampliado (ICA)
CNP Holding



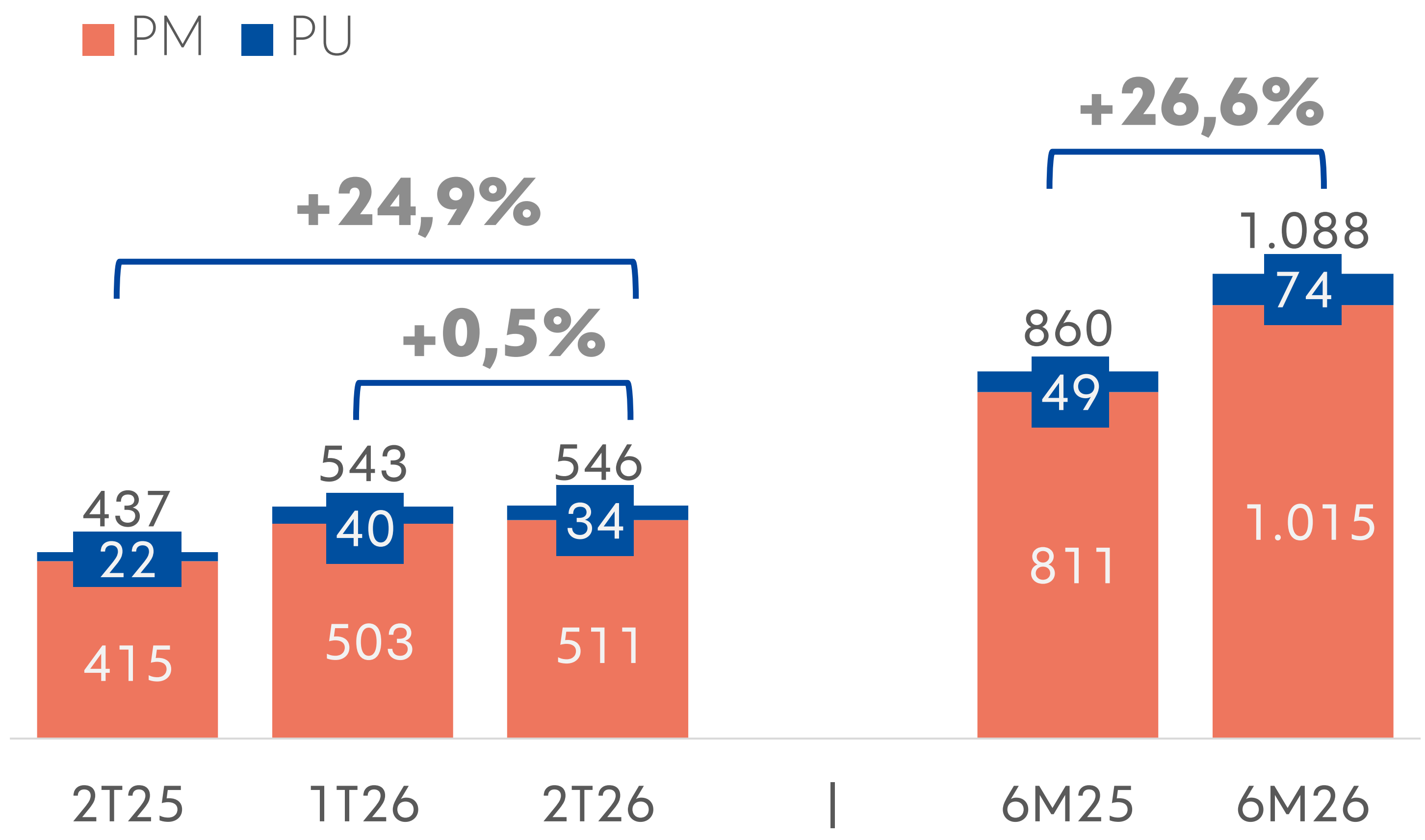
Lucro Líquido (Operacional x Financeiro)
CNP Holding
R$ milhões



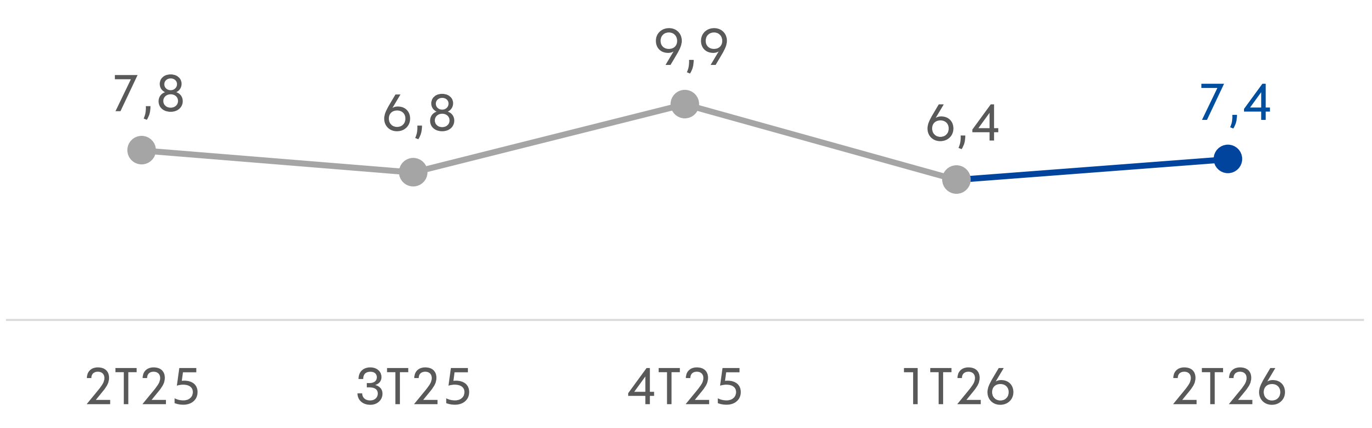
Composição da Carteira de Investimentos – **CNP Holding**
% Aplicações financeiras (milhões)



Recursos Arrecadados – **Caixa Capitalização**
R$ milhões

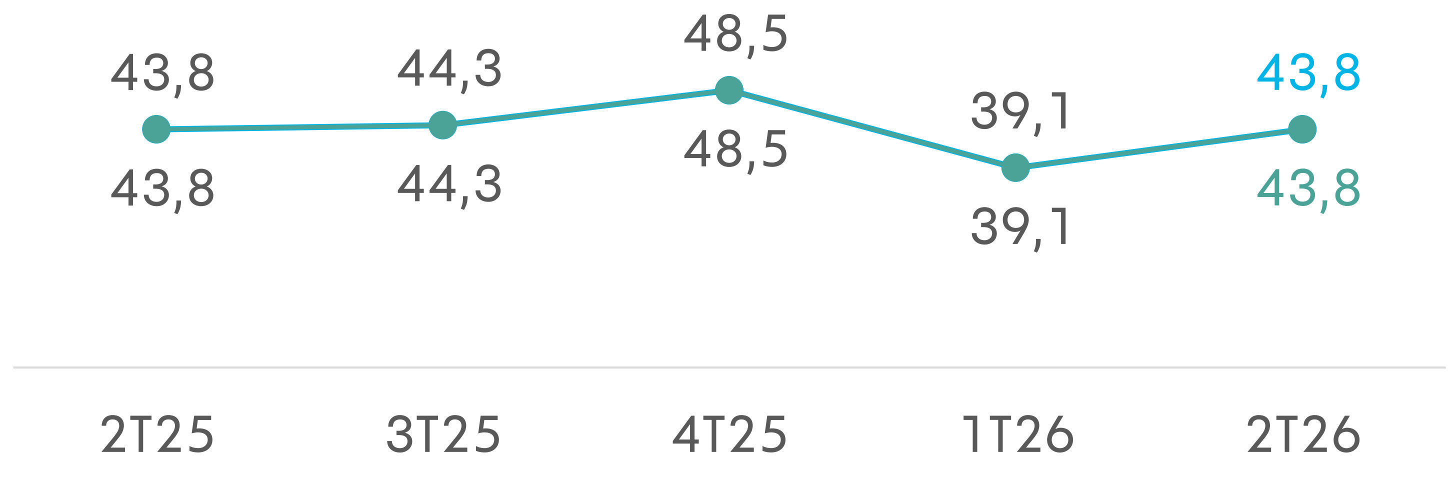


Índice Despesas Administrativas (IDA)
Caixa Capitalização
Despesas Administrativas
% Receita Operacional

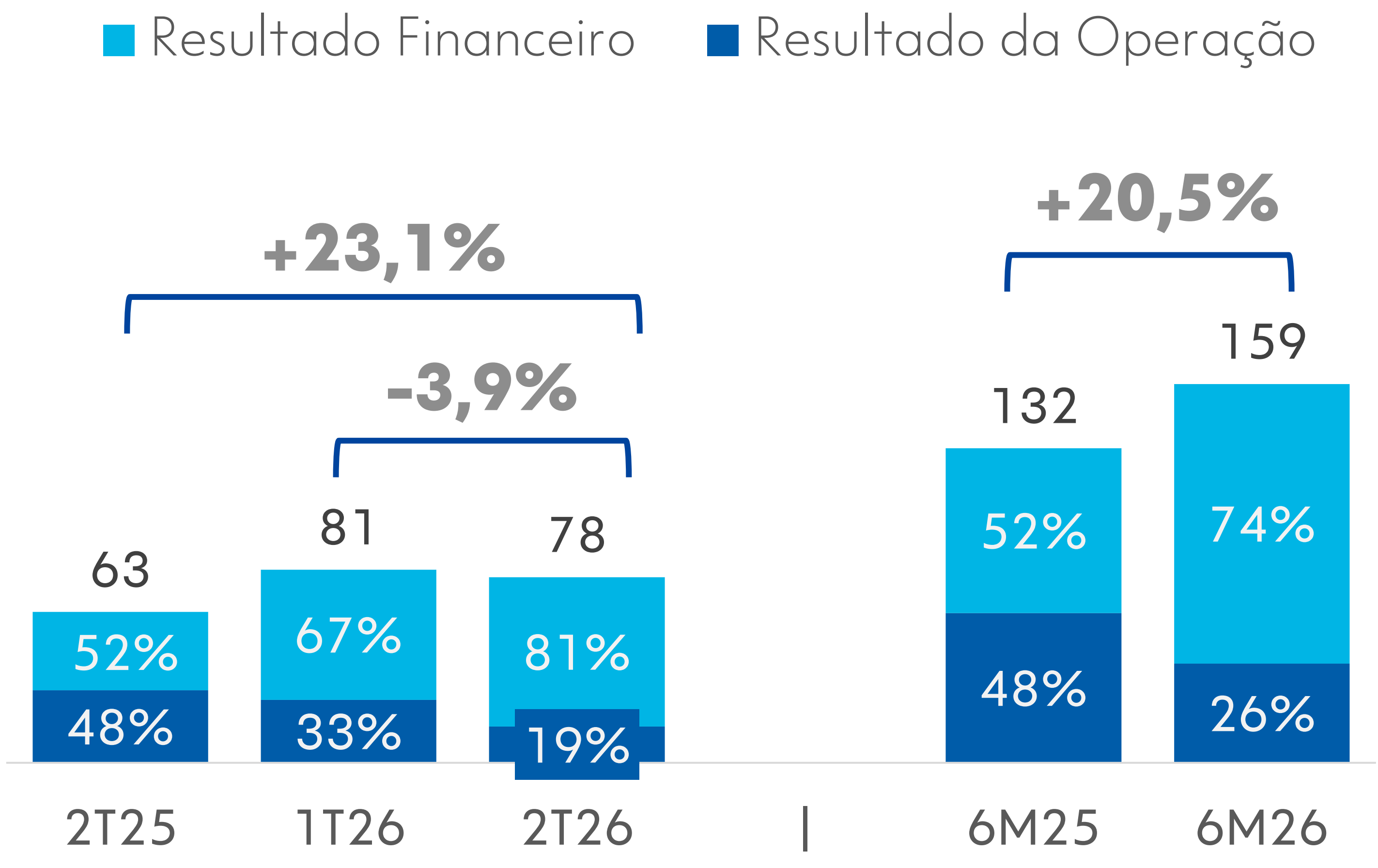


Índice Combinado (IC) e Ampliado (ICA)
Caixa Capitalização

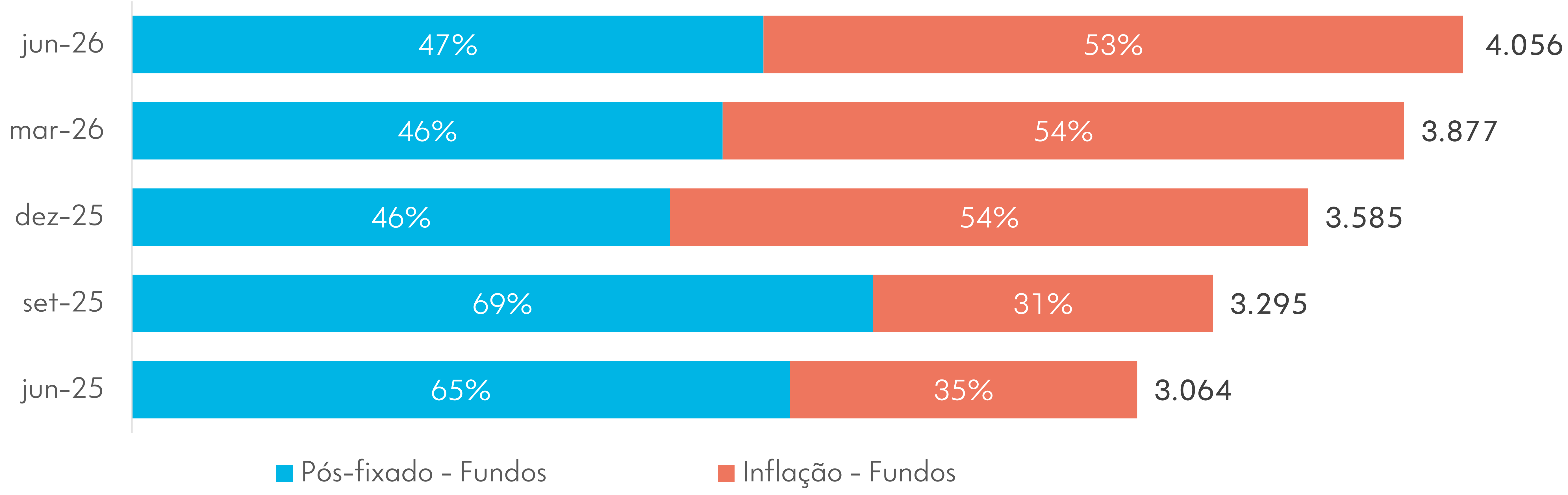
Despesas Gerais e Administrativas
IC : % Receita Operacional
ICA: % Receita Operacional + Resultado Financeiro



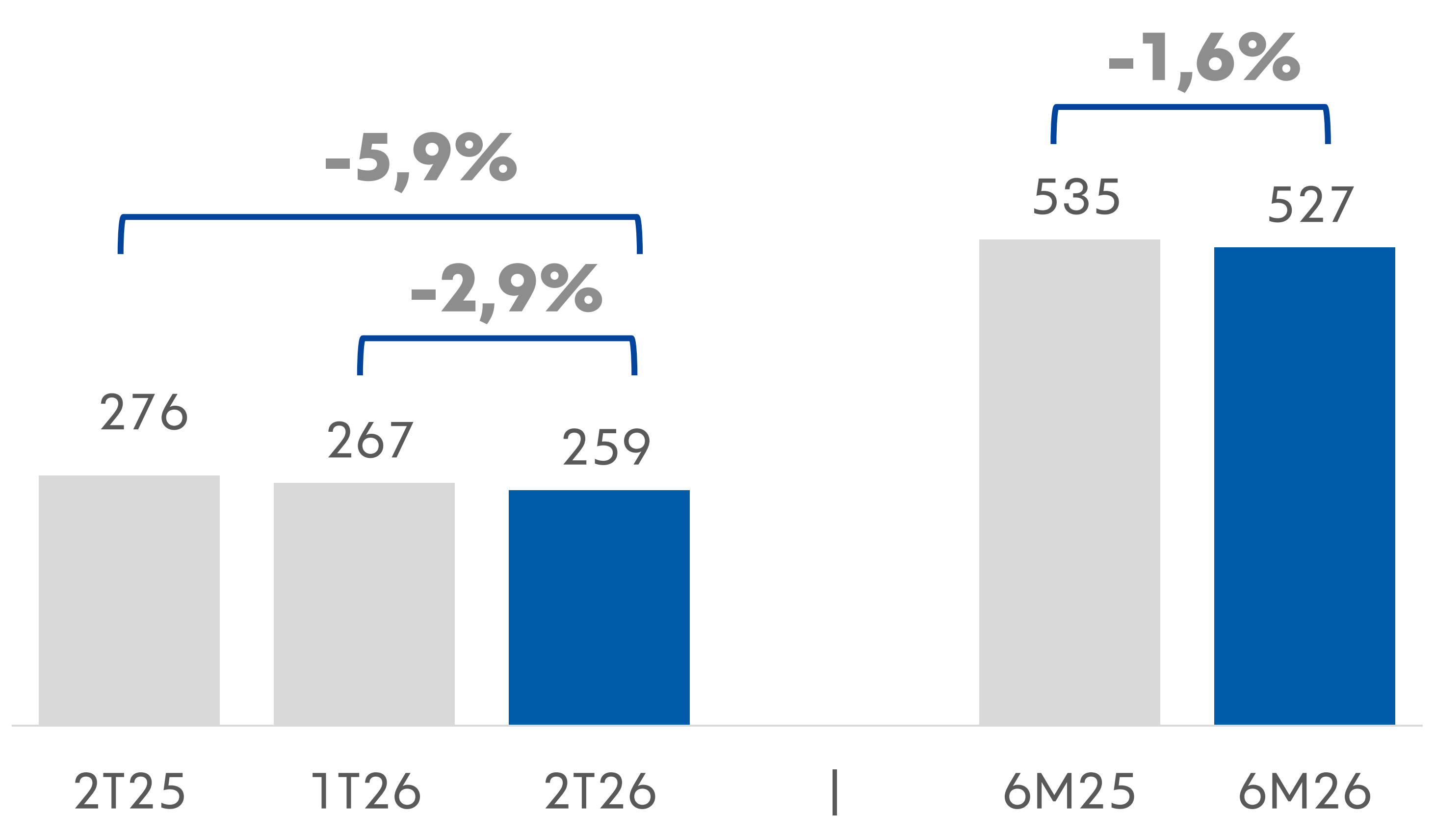
Lucro Líquido (Operacional x Financeiro)
Caixa Capitalização
R$ milhões



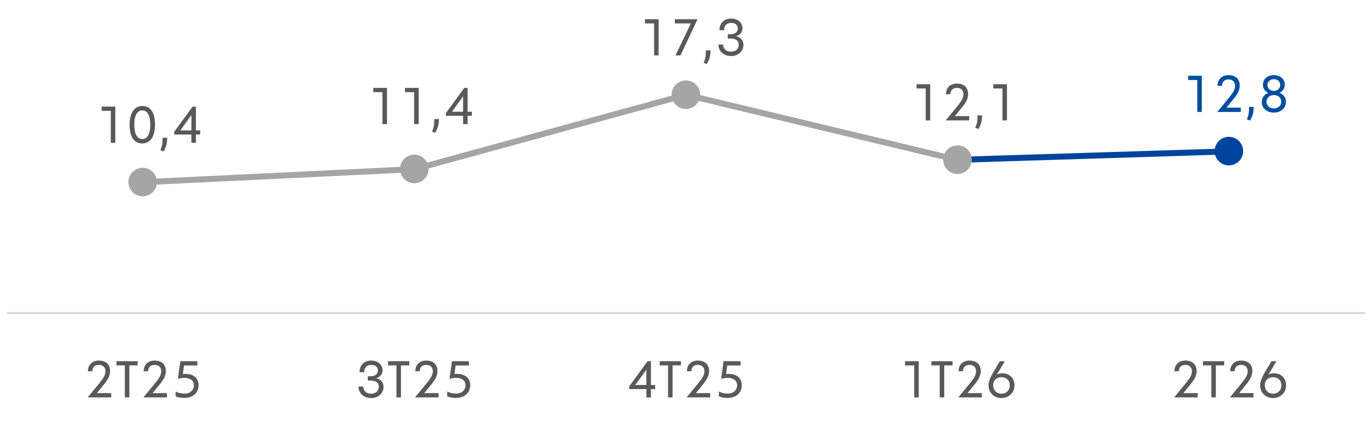
Composição da Carteira de Investimentos – **Caixa Capitalização**
% Aplicações financeiras (milhões)



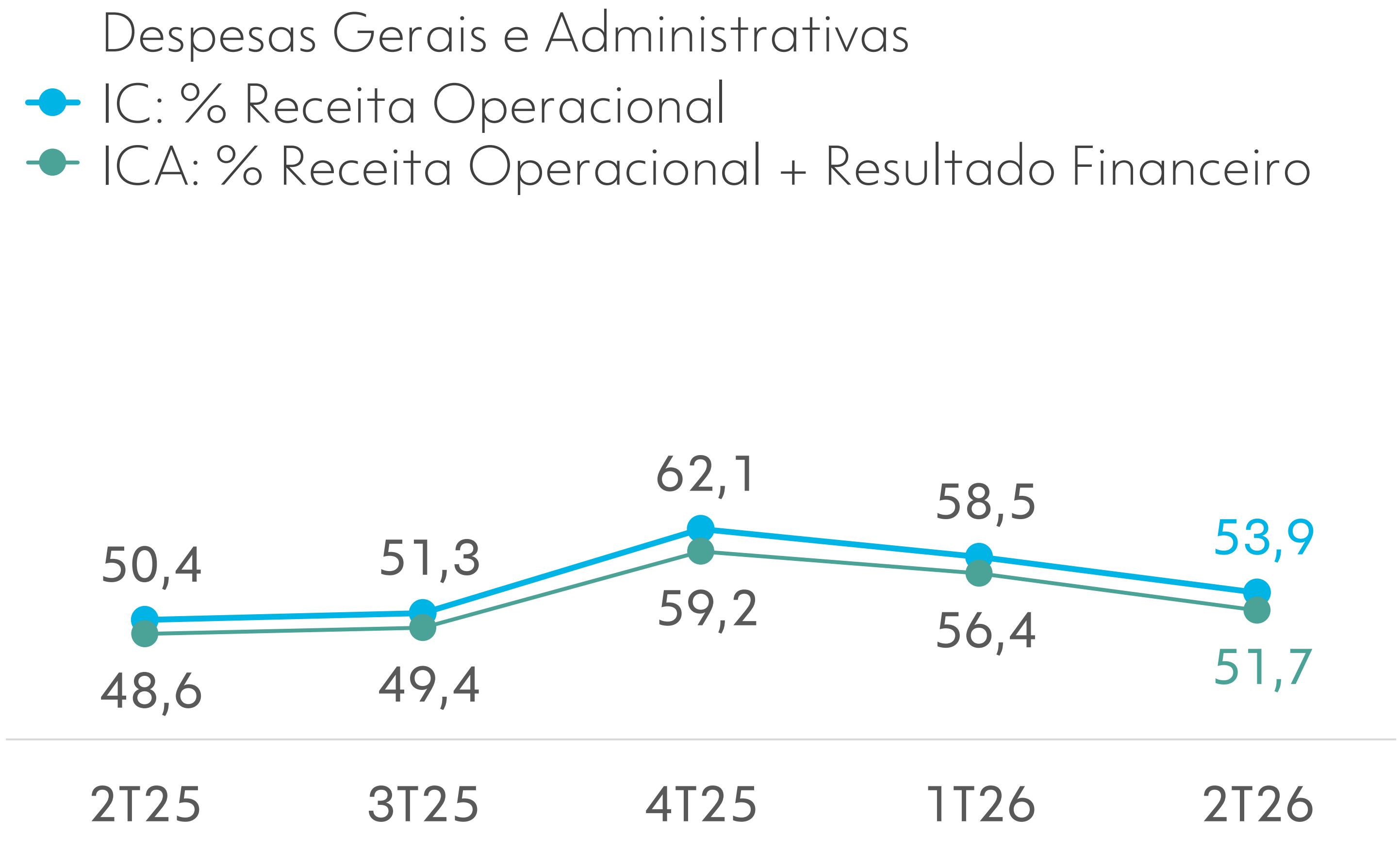
Receitas de Prestação de Serviços – **Caixa Consórcio**
R$ milhões



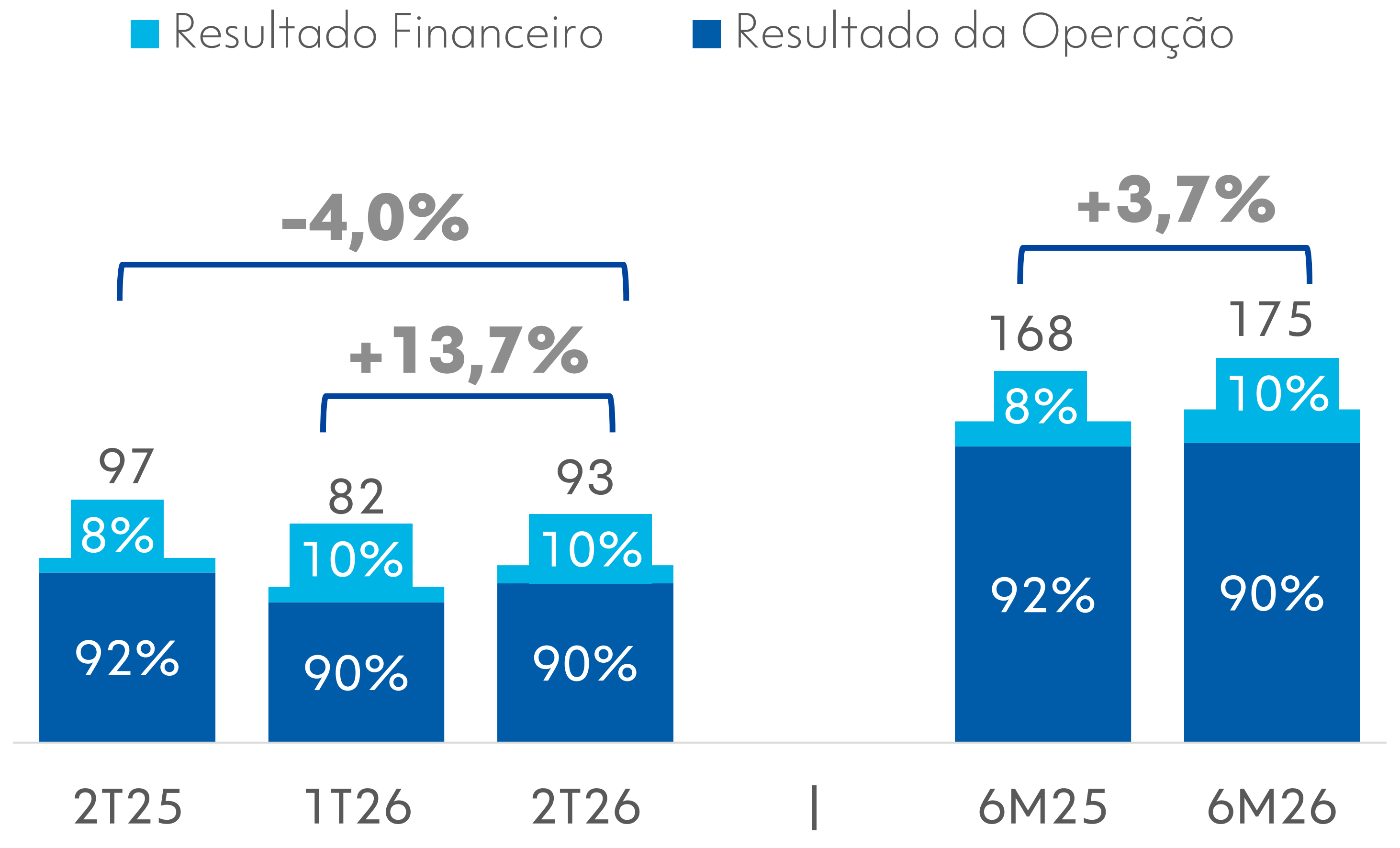
Índice Despesas Administrativas (IDA)
Caixa Consórcio
Despesas Administrativas
% Receita Operacional



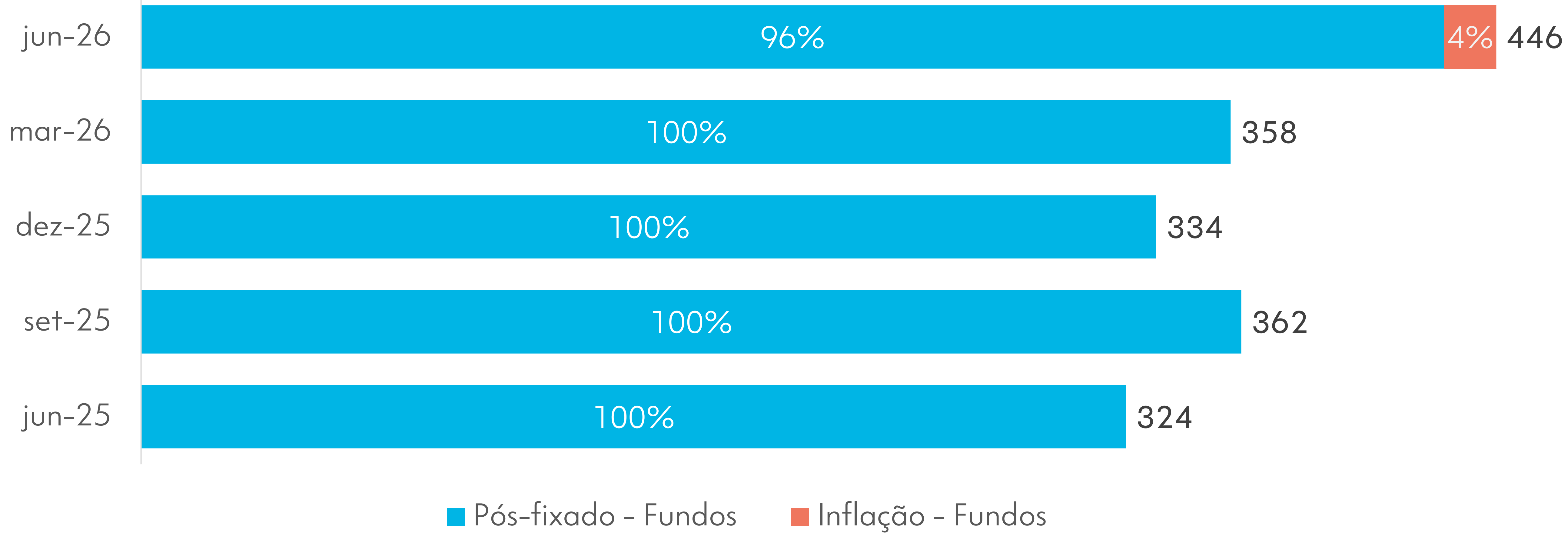
Índice Combinado (IC) e Ampliado (ICA)
Caixa Consórcio



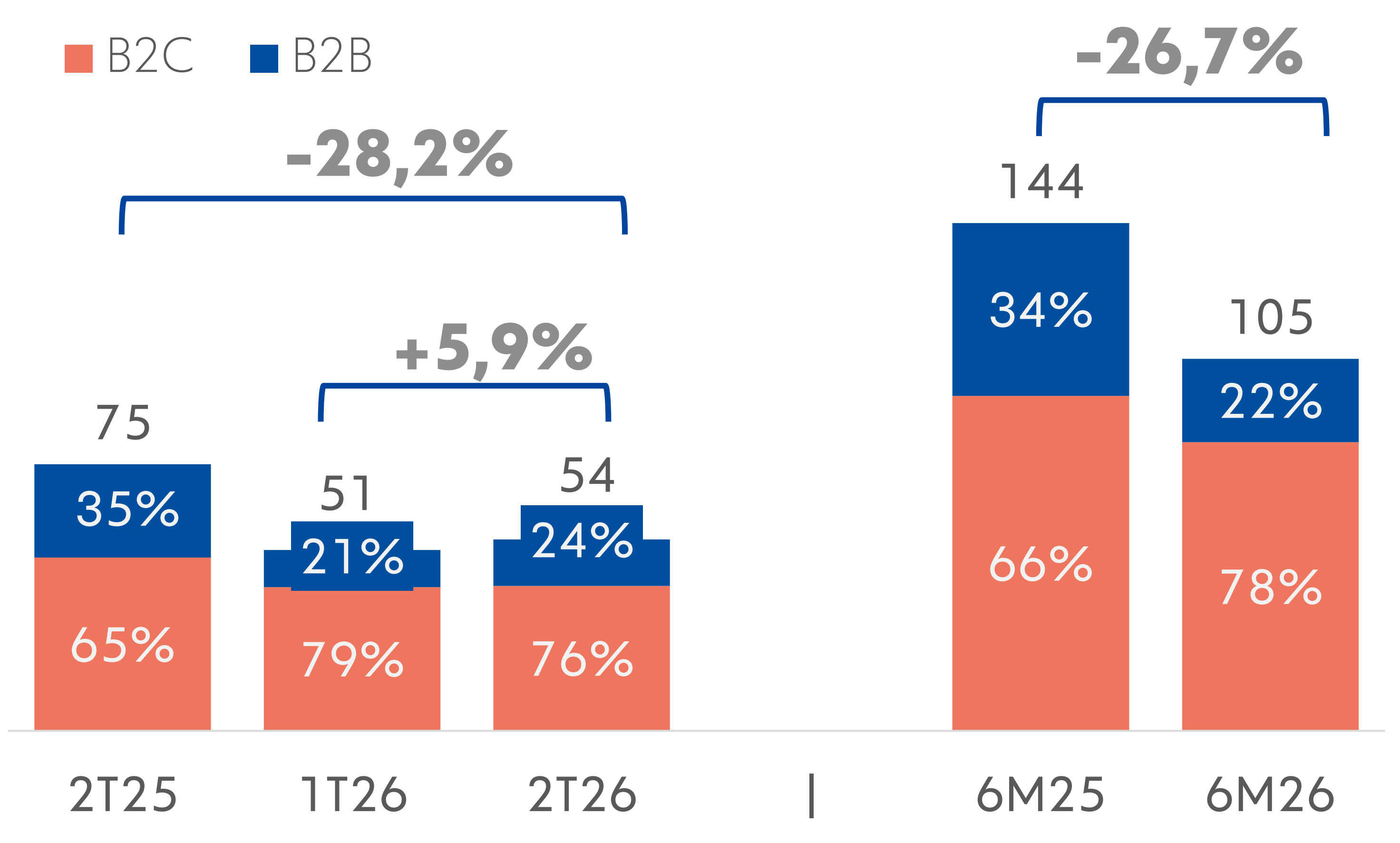
Lucro Líquido (Operacional x Financeiro)
Caixa Consórcio
R$ milhões



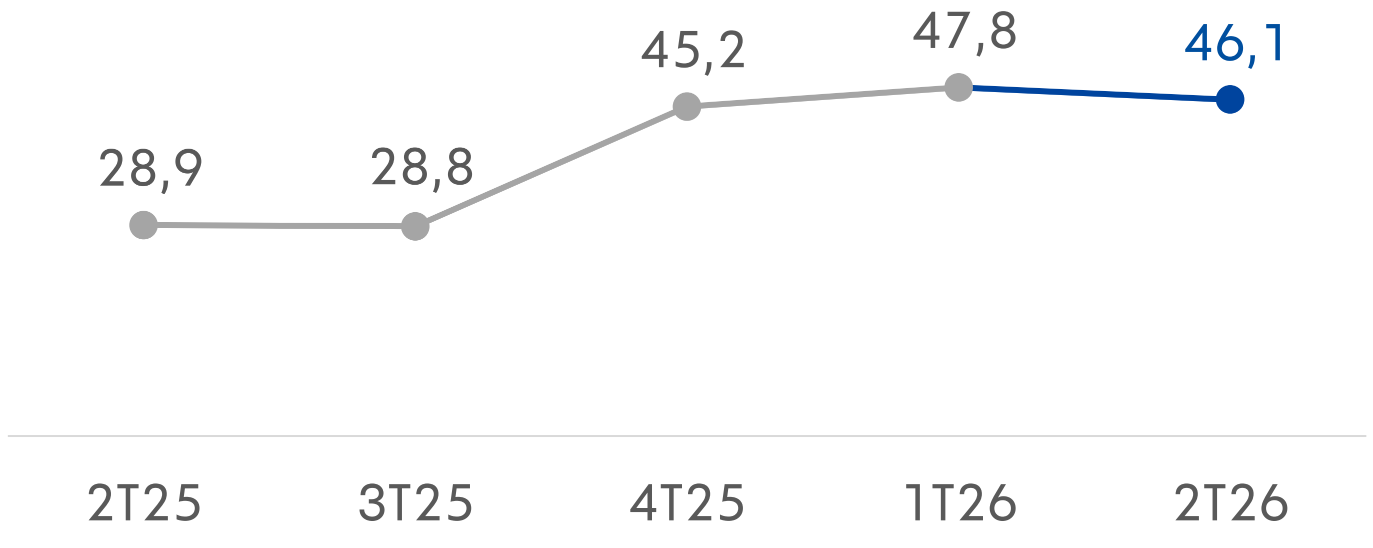
Composição da Carteira de Investimentos – **Caixa Consórcio**
% Aplicações financeiras (milhões)



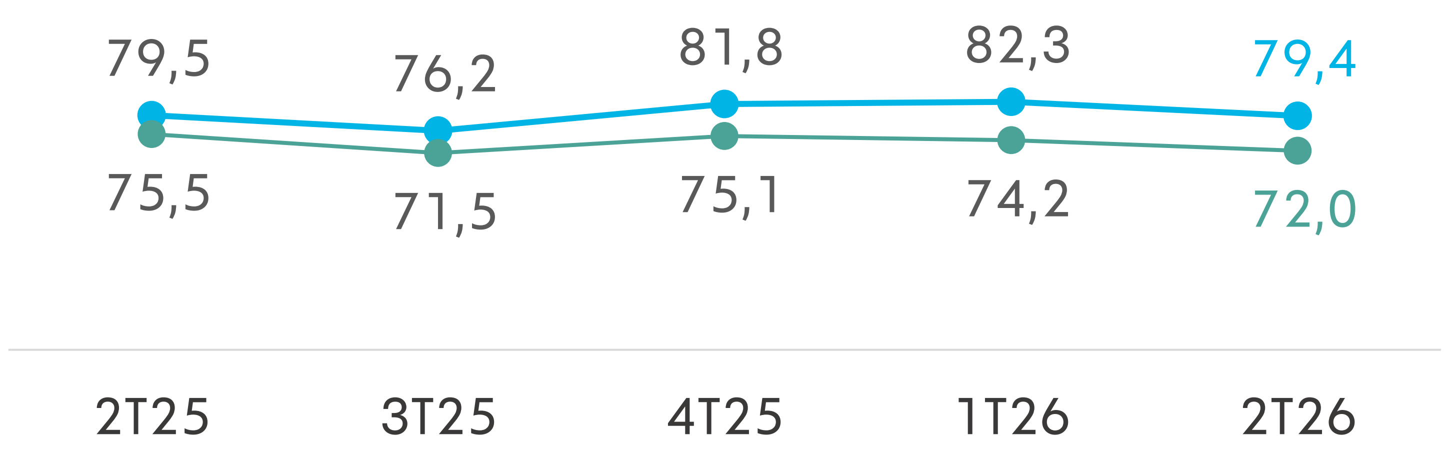
Receitas **Assistência**
R$ milhões



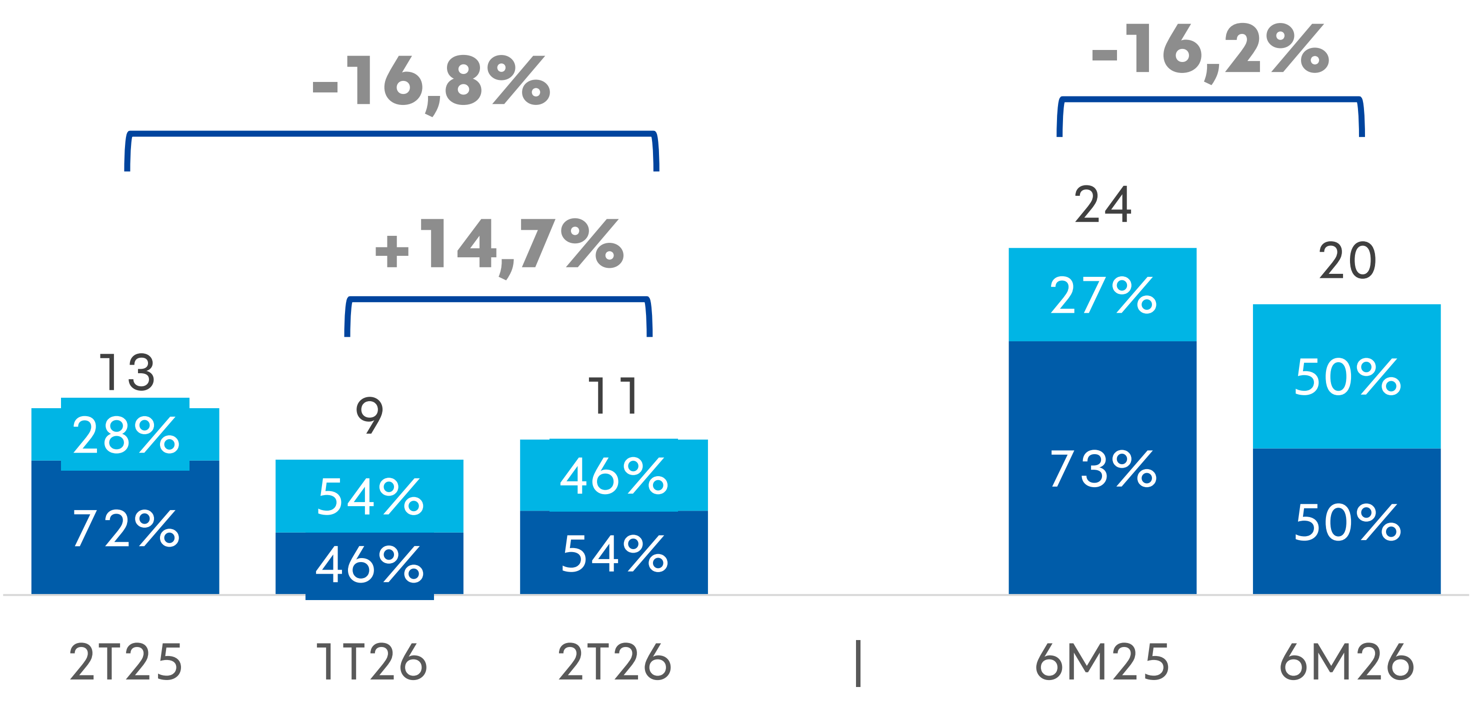
Índice Despesas Administrativas (IDA)
Caixa Assistência
Despesas Administrativas
% Receita Operacional



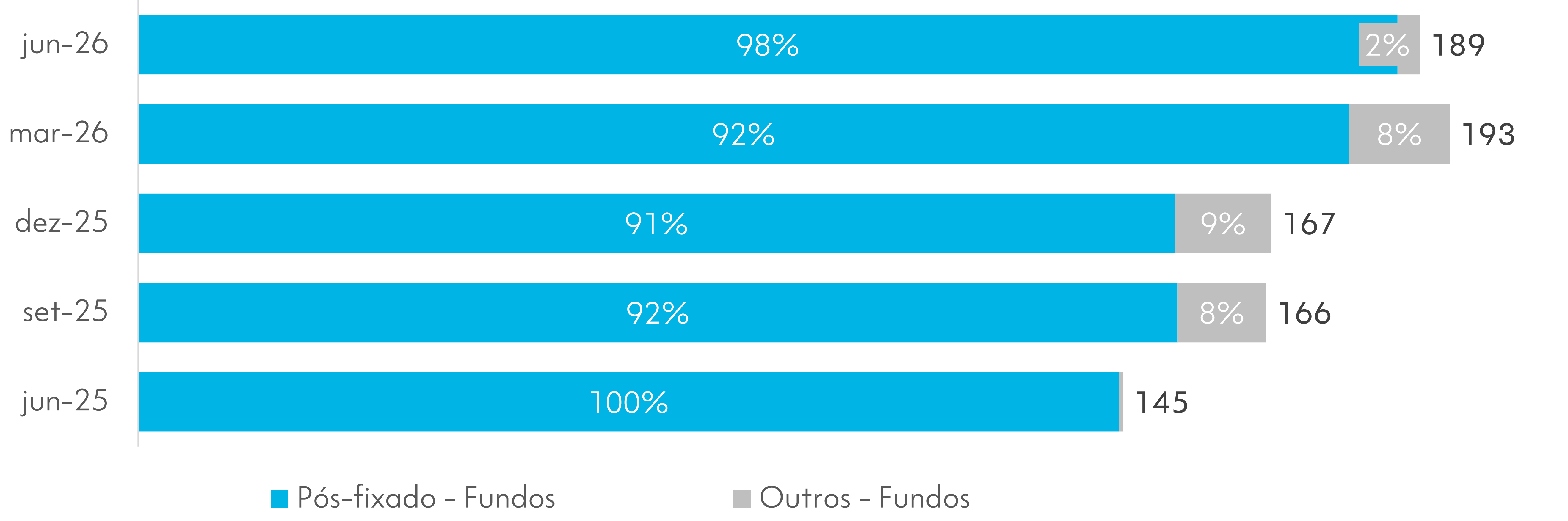
Índice Combinado (IC) e Ampliado (ICA)
Caixa Assistência
Despesas Gerais e Administrativas
IC: % Receita Operacional
ICA: % Receita Operacional + Resultado Financeiro



Lucro Líquido (Operacional x Financeiro)
Caixa Assistência
R$ milhões



Composição da Carteira de Investimentos – **Caixa Assistência**
% Aplicações financeiras (milhões)



Relações com Investidores

ri@caixaseguridade.com.br

CAIXA Seguridade

CAIXA Seguridade

EARNINGS PRESENTATION

2Q26

EARNINGS PRESENTATION **2Q26**

1 **STRATEGIC** EXECUTION/ **HIGHLIGHTS**

Gustavo Portela

CEO – Chief Executive Officer

CAIXA Seguridade

HIGHLIGHTS 2Q26

+ HOME PROTECTION

MORTGAGE

GROWTH REFLECTS THE EXPANSION OF CAIXA'S MORTGAGE LOAN PORTFOLIO.

BRL **1.122.5** mi Written Premiums

+14.0%/2Q25

HOME

FOCUS ON SALES OF HOME BUNDLED WITH MORTGAGE INSURANCE.

BRL **279.1** mi Written Premiums

+18.2%/2Q25
Bundled Written Premiums

CAIXA Seguridade

+ CARE FOR WHAT MATTERS

HIGHLIGHTS 2Q26

PRIVATE PENSION

POSITIVE NET INFLOW OF BRL 1.4 BI.

BRL **6.7** bi Contributions — **+17.7%**/2Q25

BRL **214.4** bi Reserves — **+16.1%**/2Q25

PREMIUM BONDS

HIPERXCAP LAUNCH – PRIZE-LINKED PHILANTHROPY.

BRL **545.6** mi Funds Raised — **+24.9%**/2Q25

HIGHLIGHTS 2Q26

5th strongest brand in Brazil according to the Brand Finance Brazil 100 2026 ranking.

Leading Administrator in Real Estate Credit Letter Awards[1].

[1] Position in May/2026.

Programa Brasileiro GHG Protocol
OURO 2025
INVENTÁRIO VERIFICADO

GHG Protocol Gold Seal

Awarded for the fifth consecutive year, in recognition of the Company's 2024 Greenhouse Gas (GHG) Emissions Inventory.

CAIXA Seguridade

PERFORMANCE 2Q26

Managerial
NET INCOME
BRL 1.14 BI **+9.5%** /2Q25

DIVIDENDS
BRL 1.05 BI

92.0% payout

Operating
REVENUE
BRL 1.5 BI **+8.5%** /2Q25

ROE
70.9%

+1.3 p.p. /2Q25

EARNINGS PRESENTATION **2Q26**

2 PERFORMANCE
COMMERCIAL AND FINANCIAL

Edgar Vieira Soares

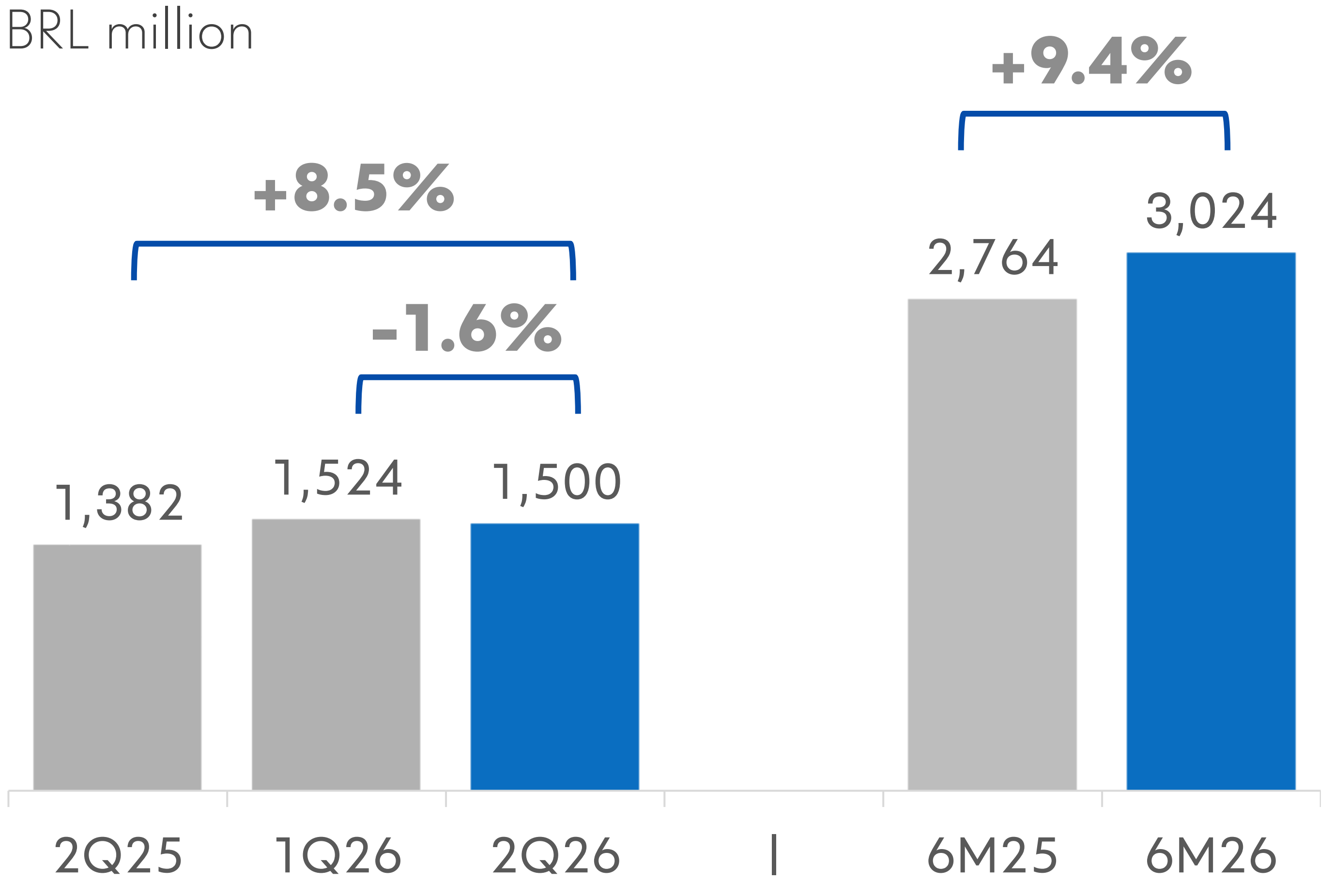
CFO / IRO

Chief Financial and Investor Relations Officer

CAIXA Seguridade

REVENUES
Operating
BRL **1.5** billion

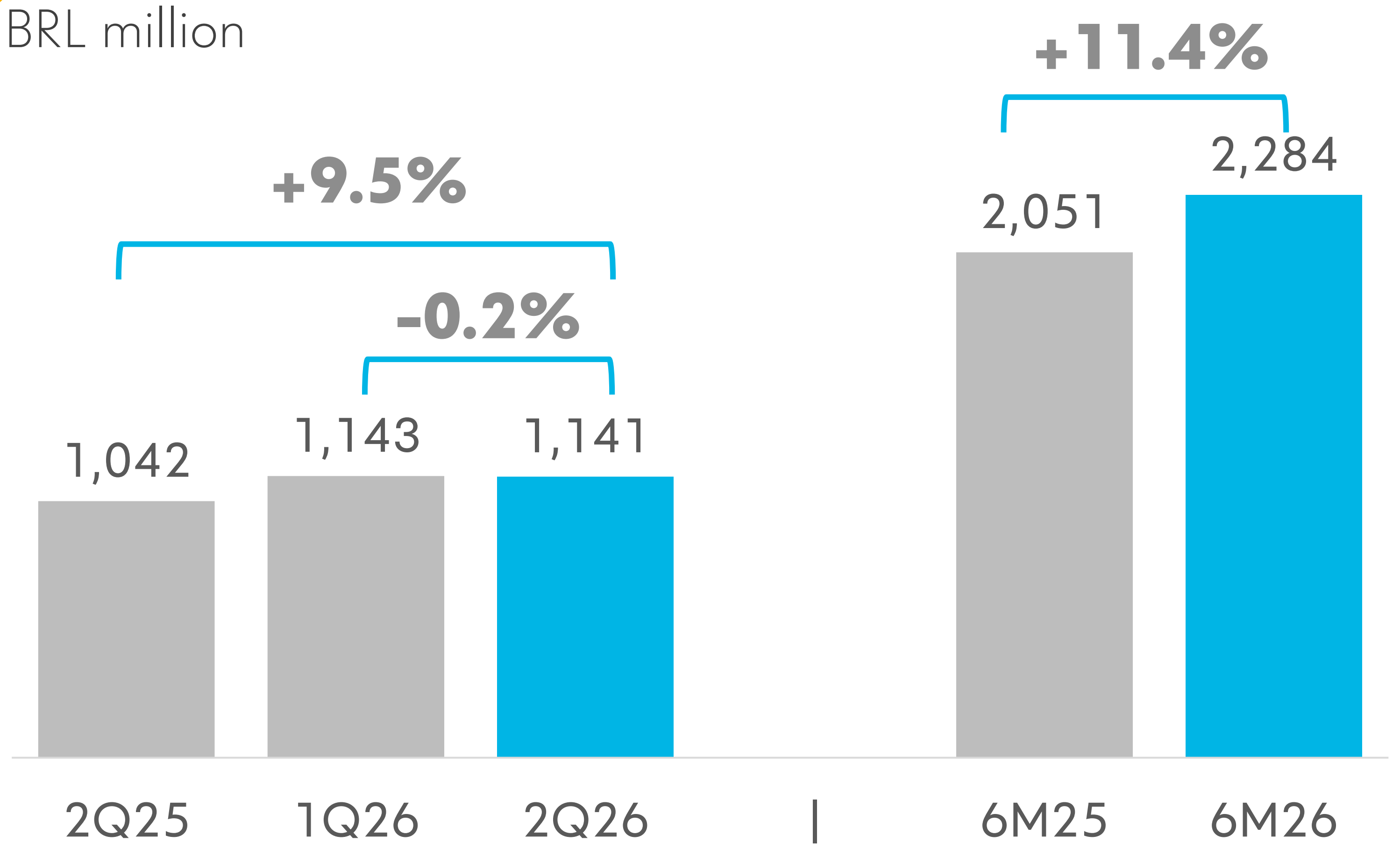
Operating Revenues
BRL million



Revenues BRL million	%	**2Q26**	**/2Q25**	**/6M25**
Equity Results	59%	885	+11%	+14%
Distribution	41%	615	+5%	+3%
Total	**100%**	**1.500**	**+9%**	**+9%**

NET INCOME
Managerial
BRL **1.1** billion

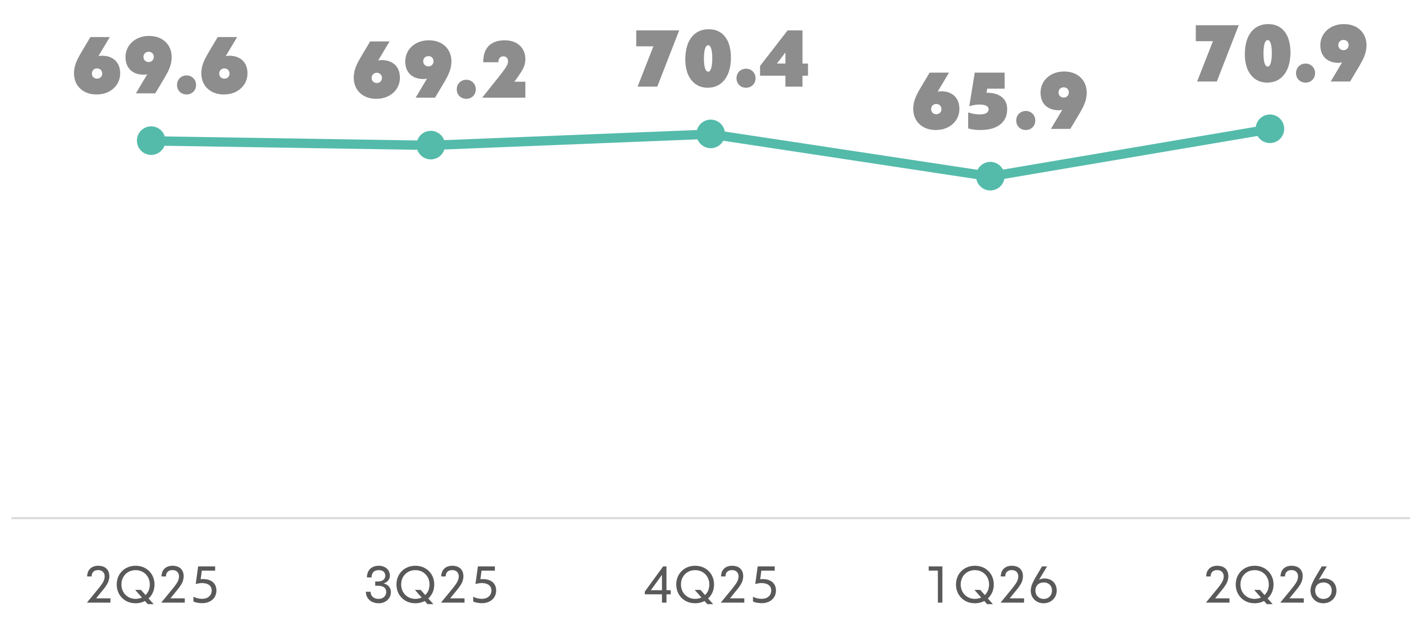
Managerial Net Income
BRL million



Accounting Net Income[2] of BRL 1,160.0 million in 2Q26, up 12.8% compared to 2Q25.

ROE[1]
70.9% p.a.

ROE
% p.a.

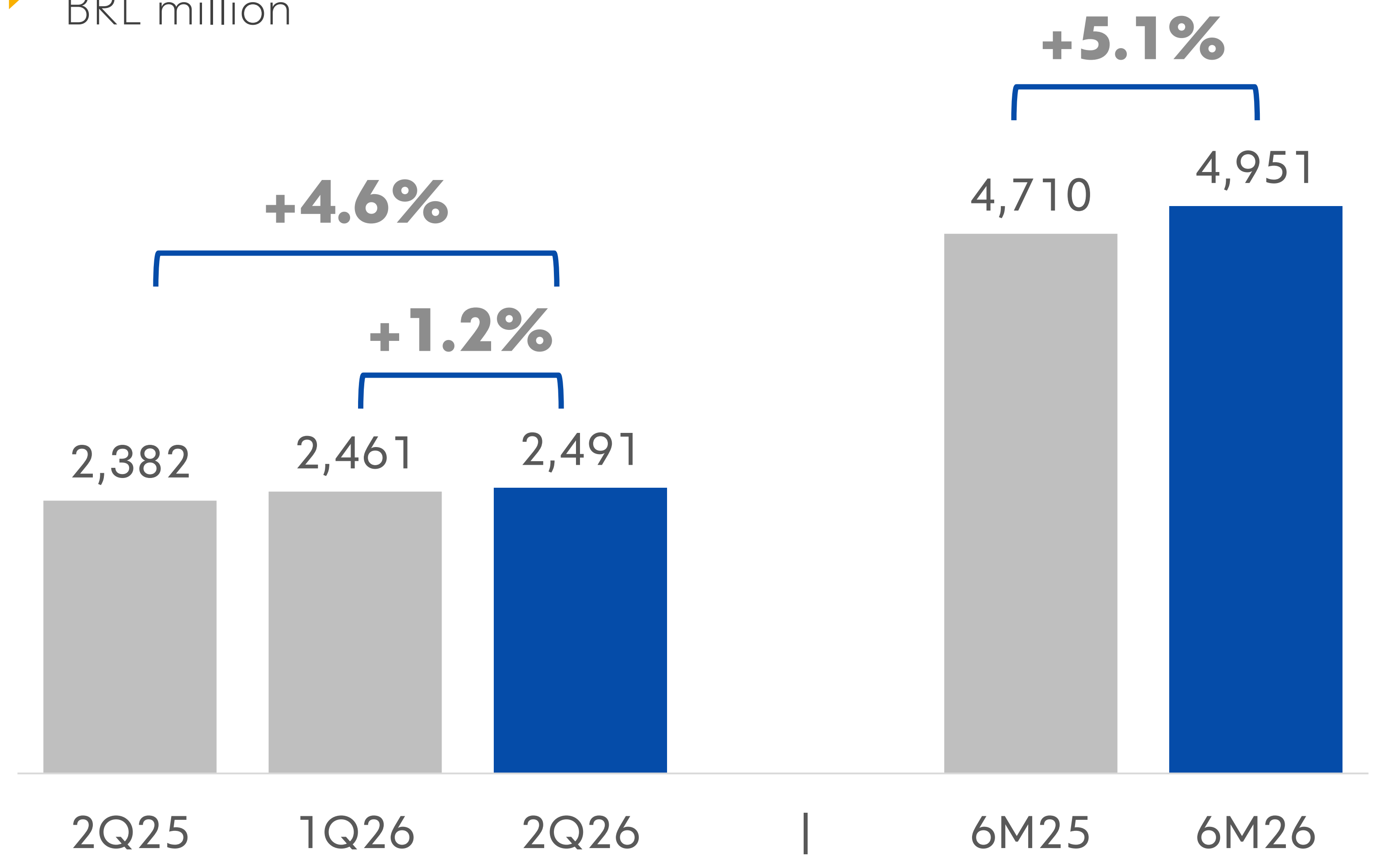


ROE: Highest ROE in the Company's history: 70.9%

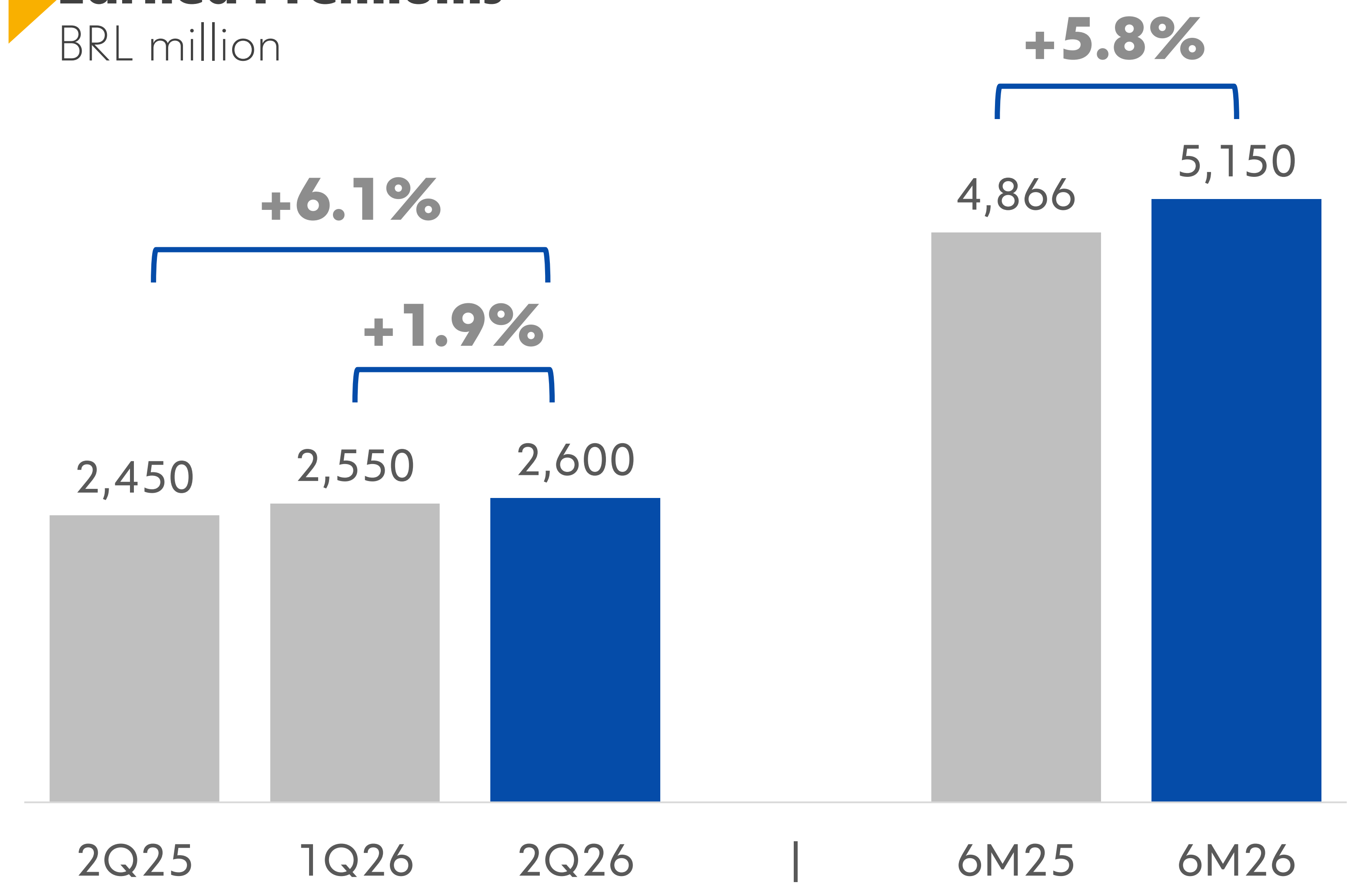
[1] Net income for the last 12 months / average adjusted equity for the reference month and the corresponding month of the previous fiscal year.
[2] In accordance with CPC 50 (IFRS 17).

INSURANCE BUSINESS | Commercial Performance

Written Premiums
BRL million



Earned Premiums
BRL million



Earned Premiums

Highlights include annual growth (2Q26/2Q25) in Mortgage (+14%) and Home (+16%).

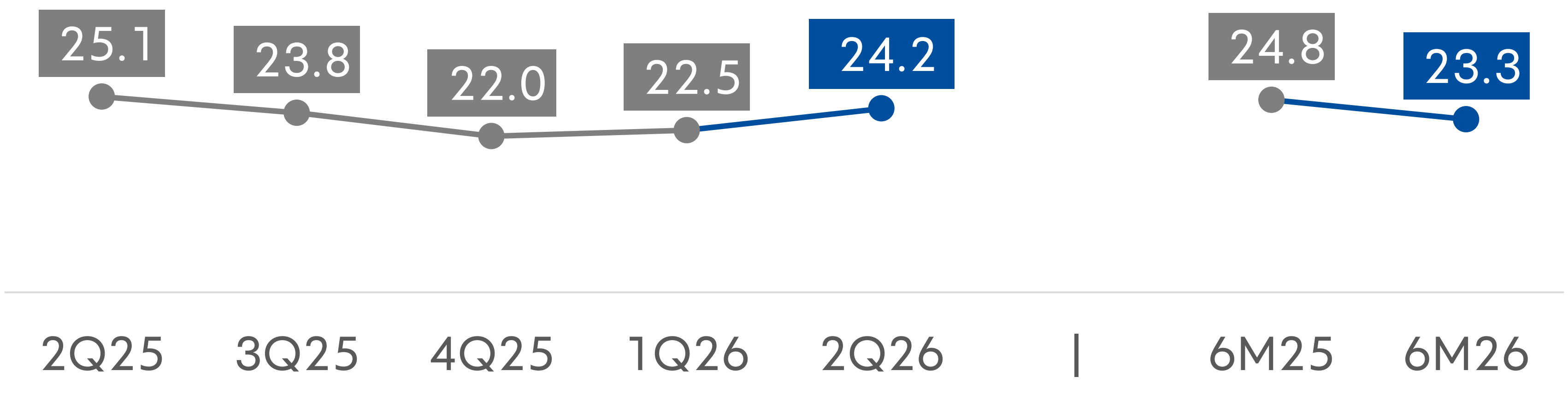
Written Premiums by Segment BRL million	%	**BRL million 2Q26**	**/2Q25**	**/6M25**
Mortgage	45%	1,123	+14%	+14%
Life	23%	560	-6%	-4%
Credit Life	12%	300	-10%	-16%
Home	11%	279	0%	+3%
Auto	6%	153	+72%	+88%
Assistance	2%	54	-28%	-27%
Other Insurance	1%	23	-4%	+19%
Total Insurance	**100%**	**2.491**	**+5%**	**+5%**

Earned Premiums by Segment BRL million	%	**BRL million 2Q26**	**/2Q25**	**/6M25**
Mortgage	43%	1,123	+14%	+14%
Life	22%	562	+1%	+2%
Credit Life	17%	448	-7%	-8%
Home	10%	264	+16%	+17%
Auto	5%	131	+27%	+21%
Assistance	2%	54	-28%	-27%
Other Insurance	1%	18	-12%	-13%
Total Insurance	**100%**	**2.600**	**+6%**	**+6%**

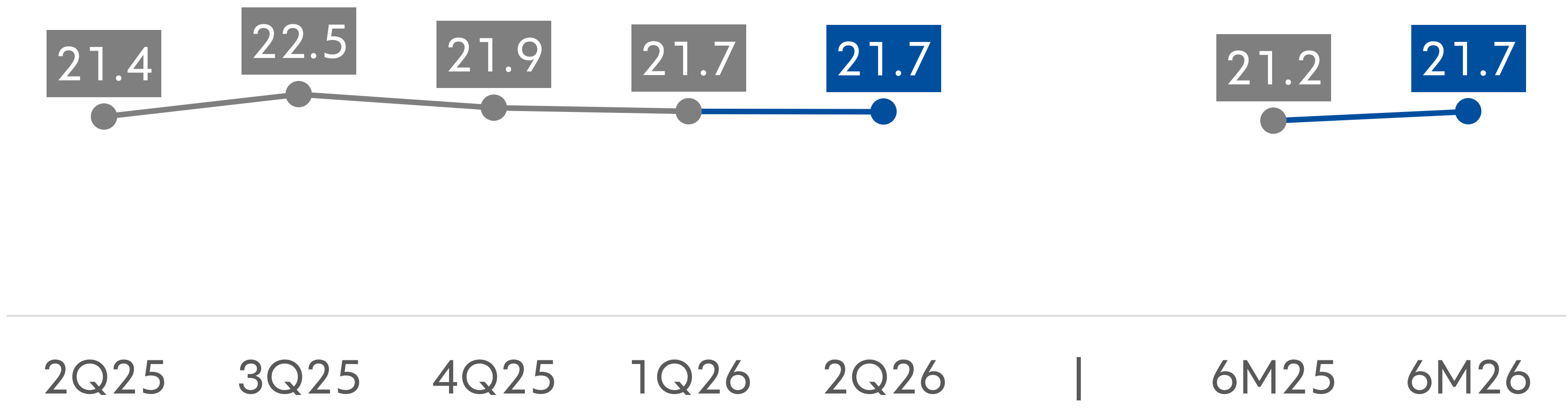
PERFORMANCE INDICATORS

OPERATING MARGIN

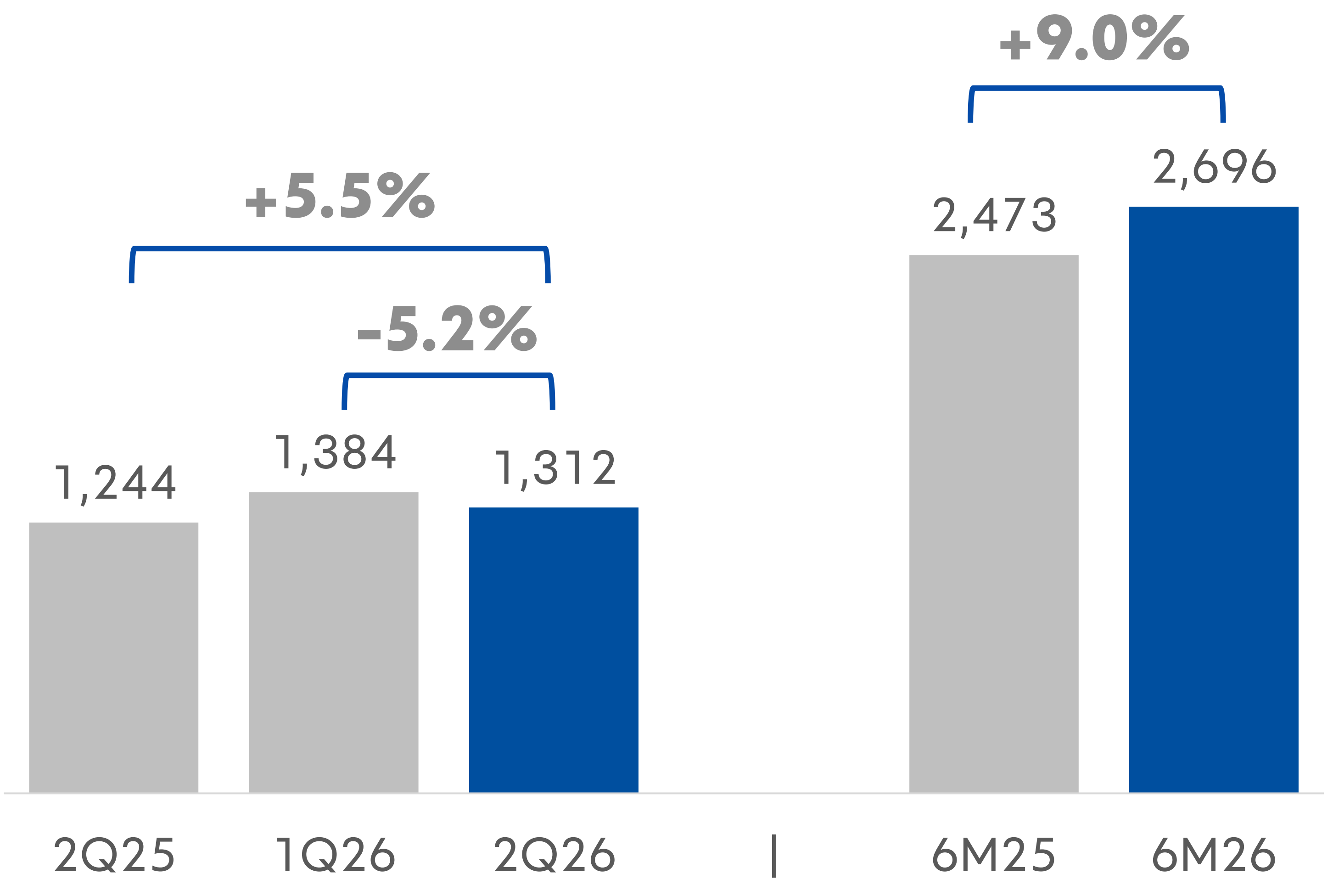
Loss Ratio
% Earned Premium



Commissioning
% Earned Premium



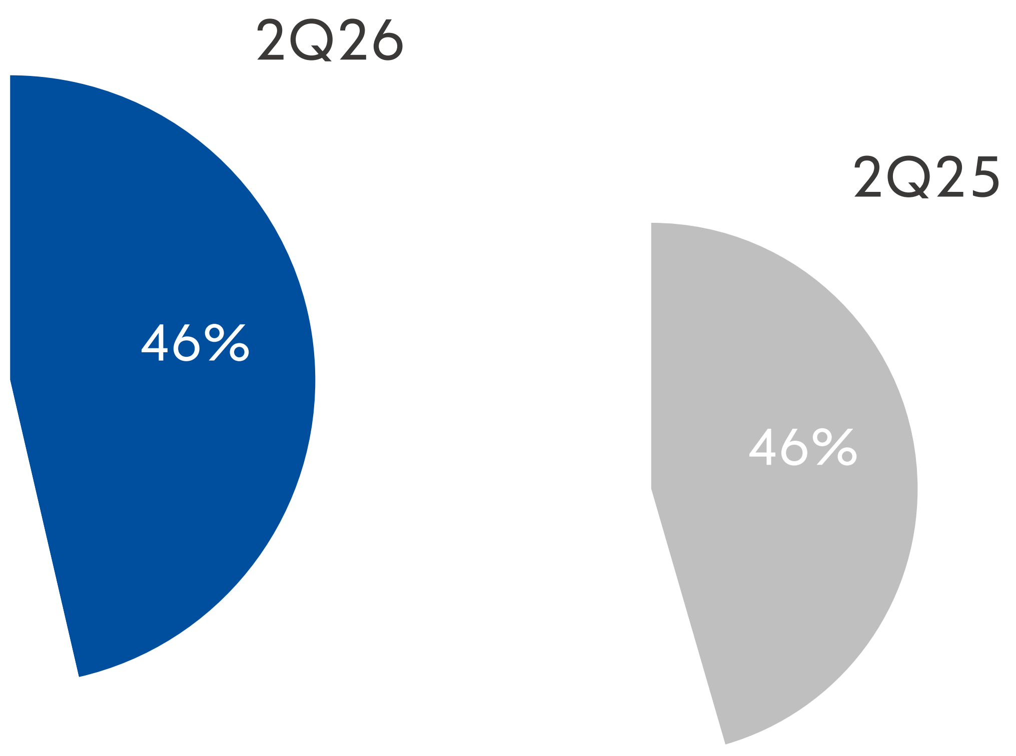
Operating Margin
BRL million



Distribution and Variation by Segment
BRL million

	%	BRL million 2Q26	/2Q25	/6M25
Mortgage	50%	660	+13%	+16%
Life	26%	335	+7%	+6%
Credit Life	12%	154	-7%	-4%
Home	9%	120	+10%	+16%
Assistance	3%	36	-3%	-2%
Other Insurance	%	7	-78%	-37%
Total Insurance	**100%**	**1,312**	**+5%**	**+9%**

Representativeness
% Total Operating Margin[1]

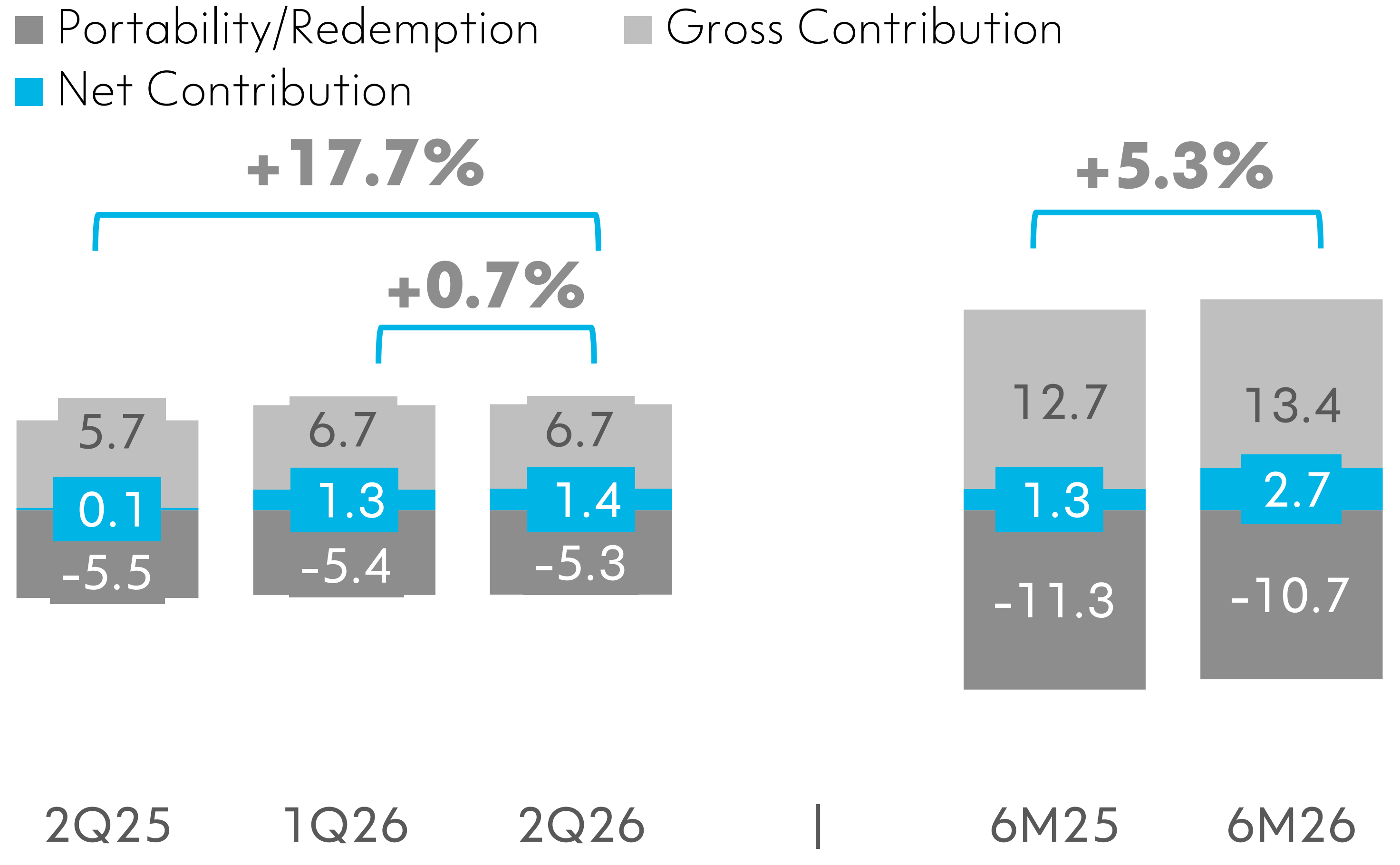


[1] Representativeness weighted by Caixa Seguridade's equity interest in each company.

ACCUMULATION BUSINESS | Commercial Performance

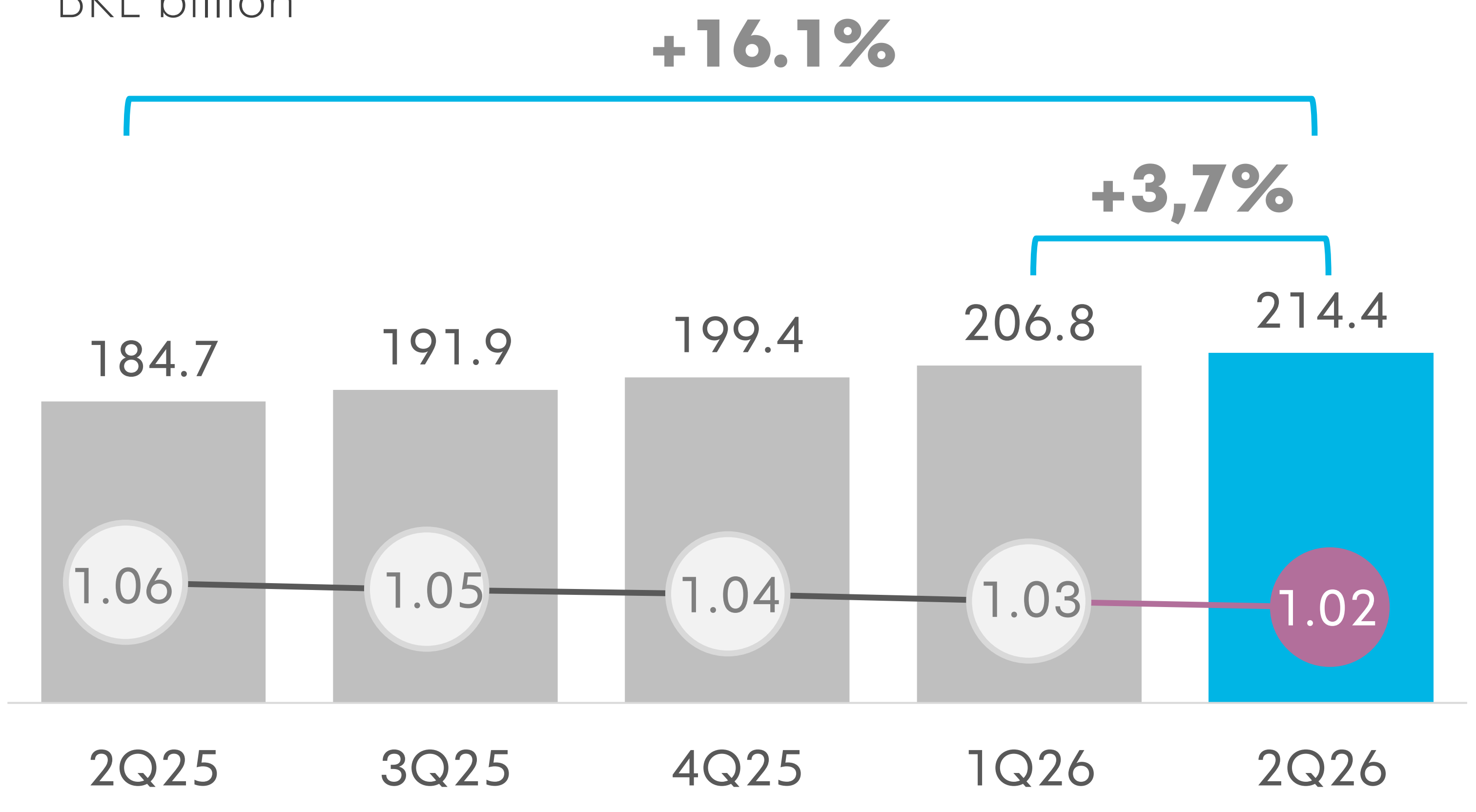
PRIVATE PENSION

Private Pension Contributions
BRL billion



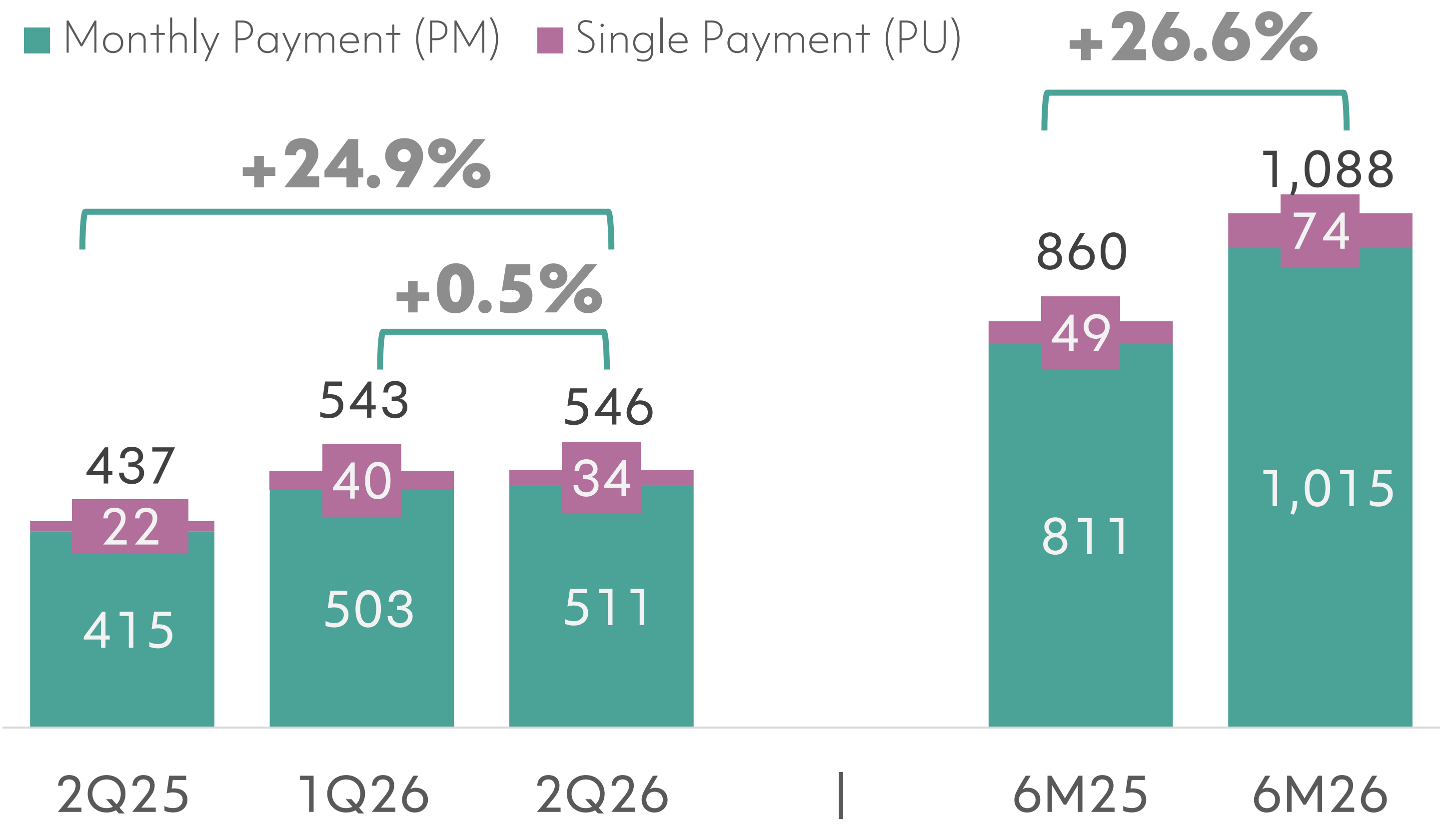
Private Pension Reserves
BRL billion

Avg Adm Fee p.a.
% Reserves

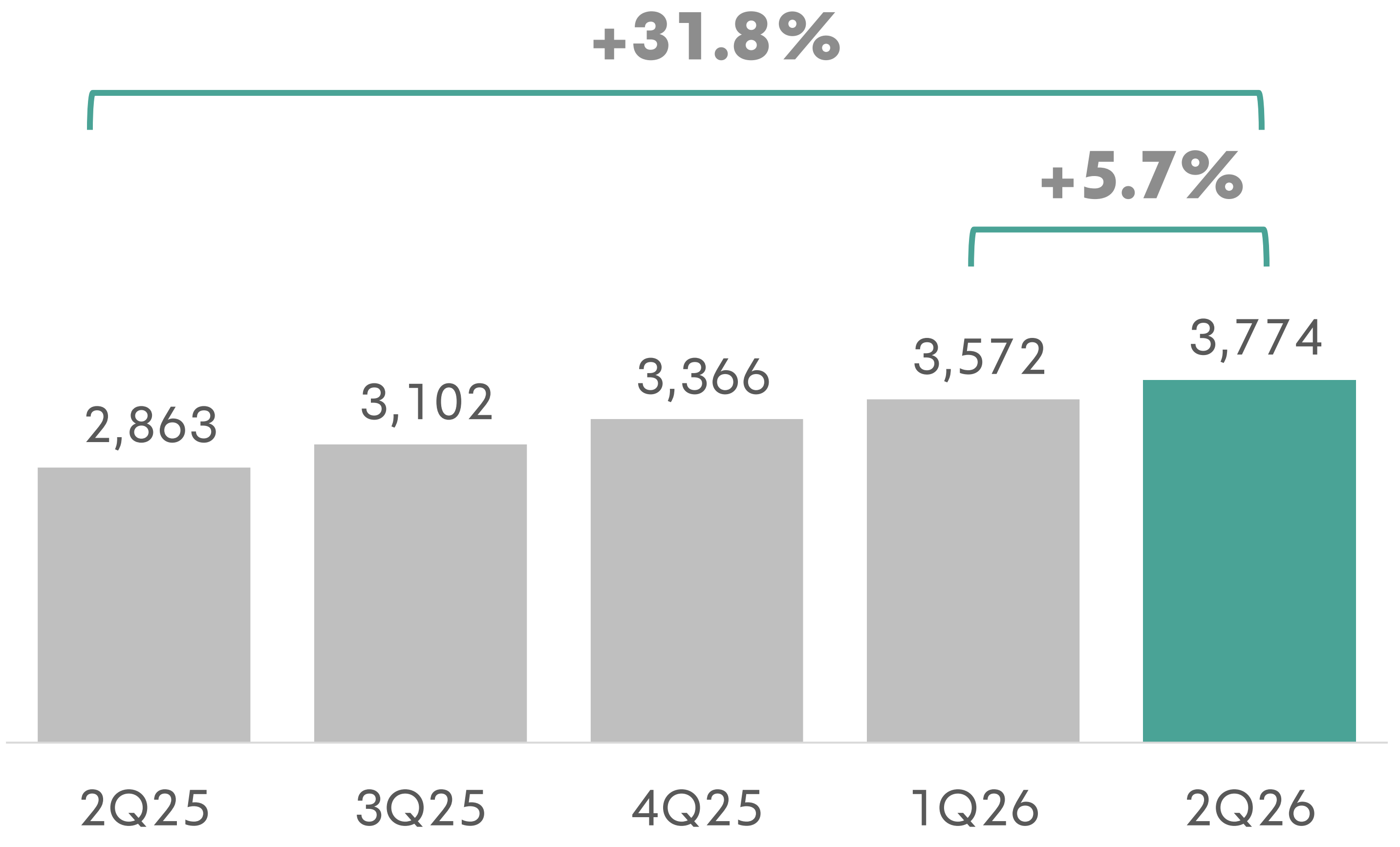


PREMIUM BONDS

Funds Raised – **Premium Bonds**
BRL million

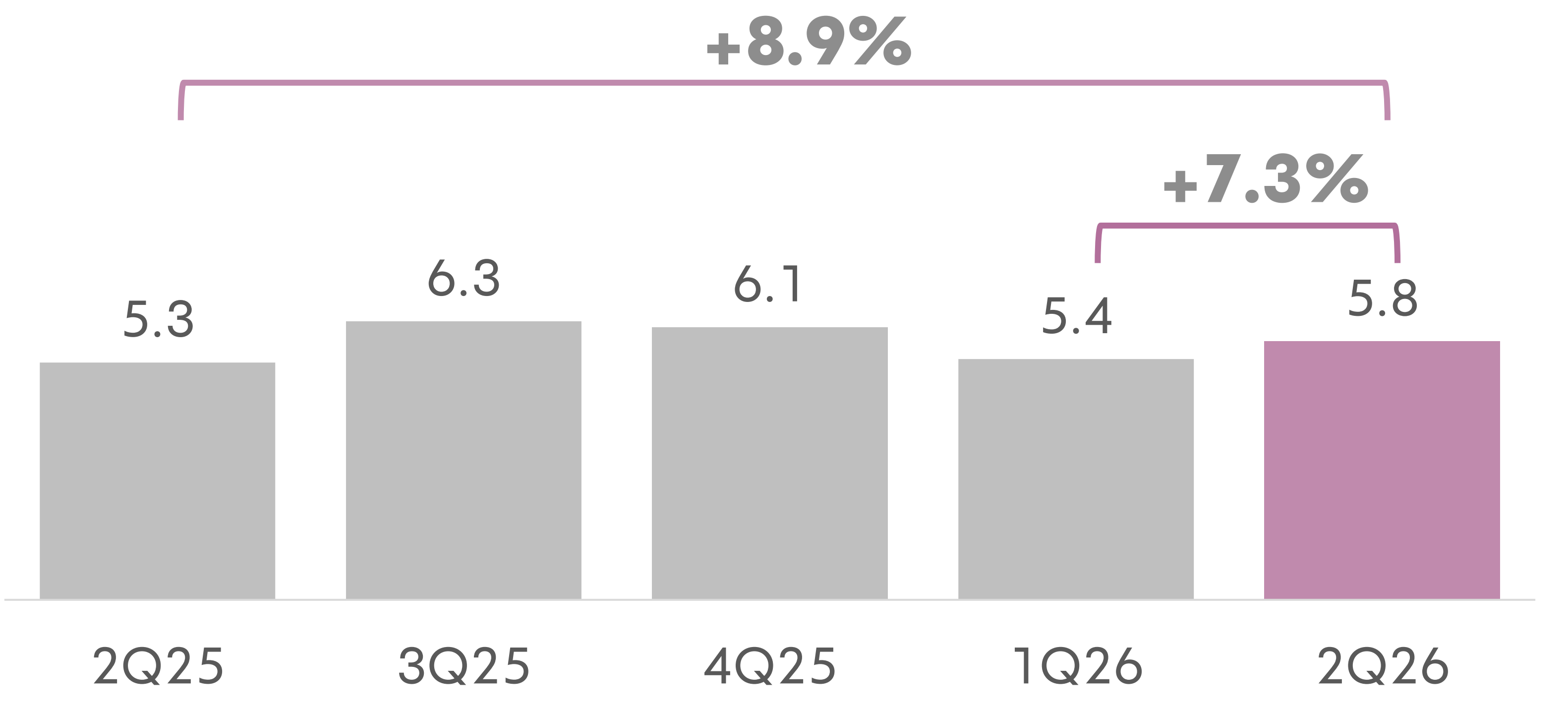


Premium Bonds Reserves
BRL million



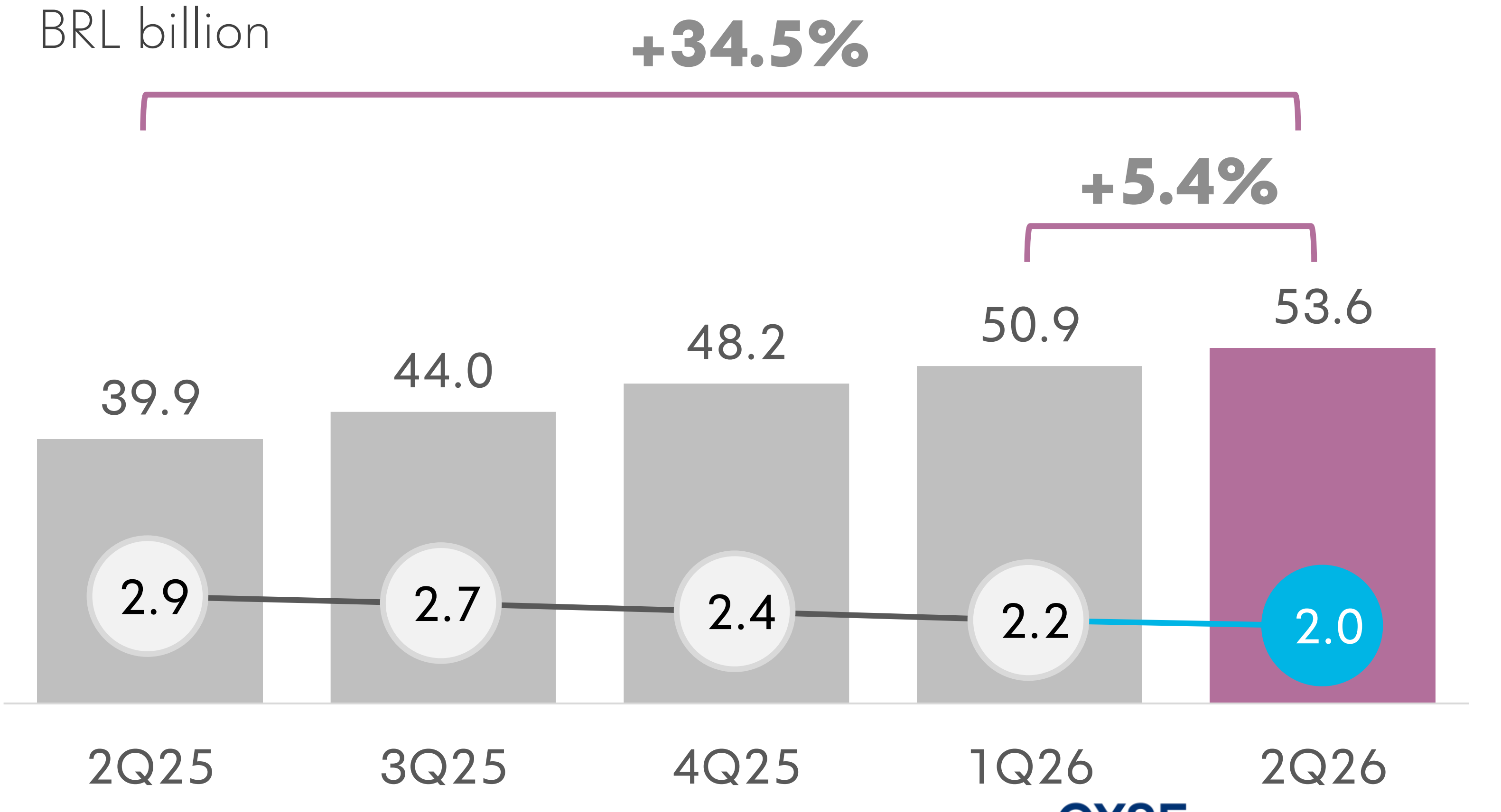
CREDIT LETTERS

Credit Letters
BRL billion



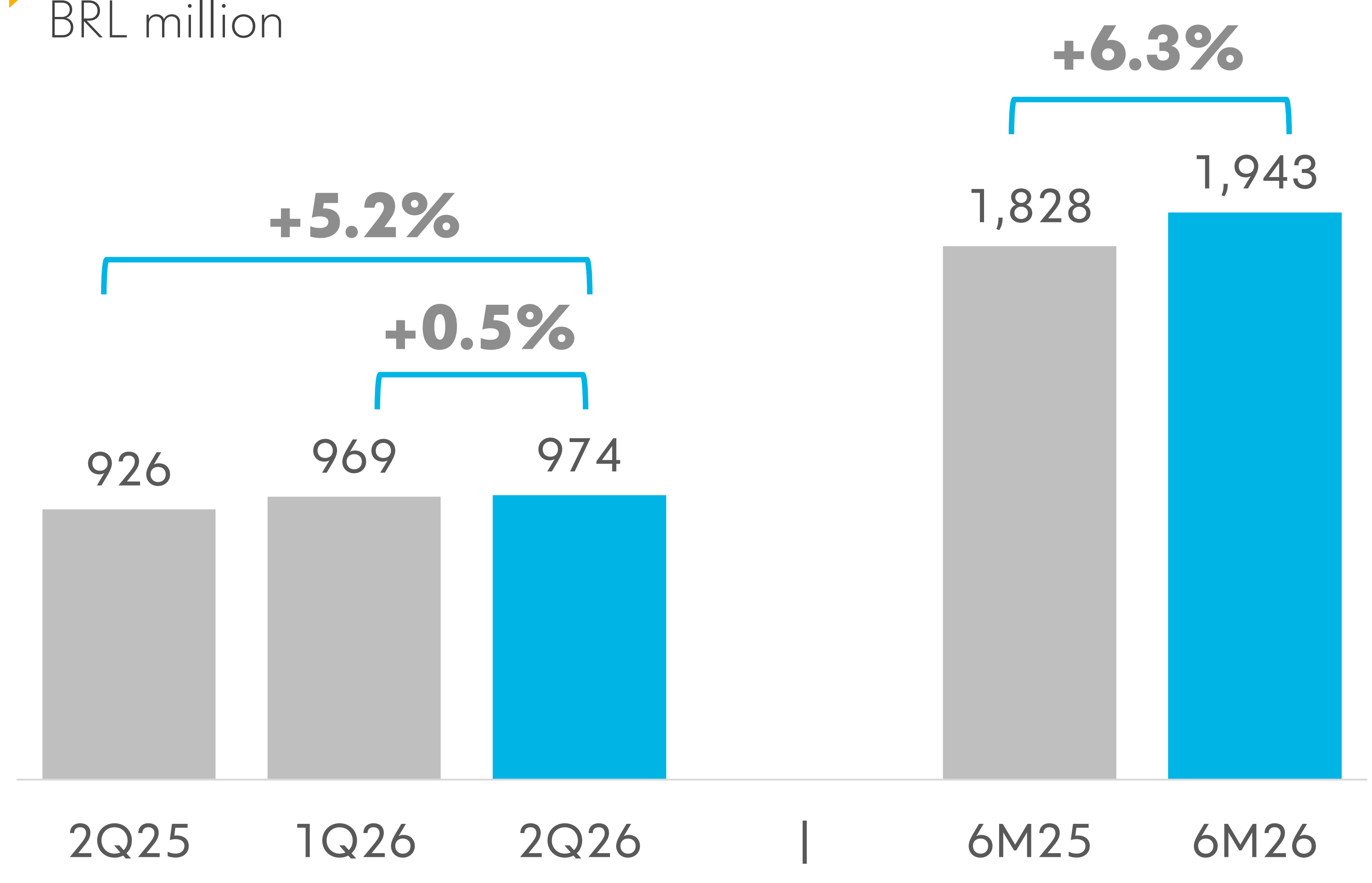
Letters in Inventory
BRL billion

Avg Adm Fee p.a.
% Inventory

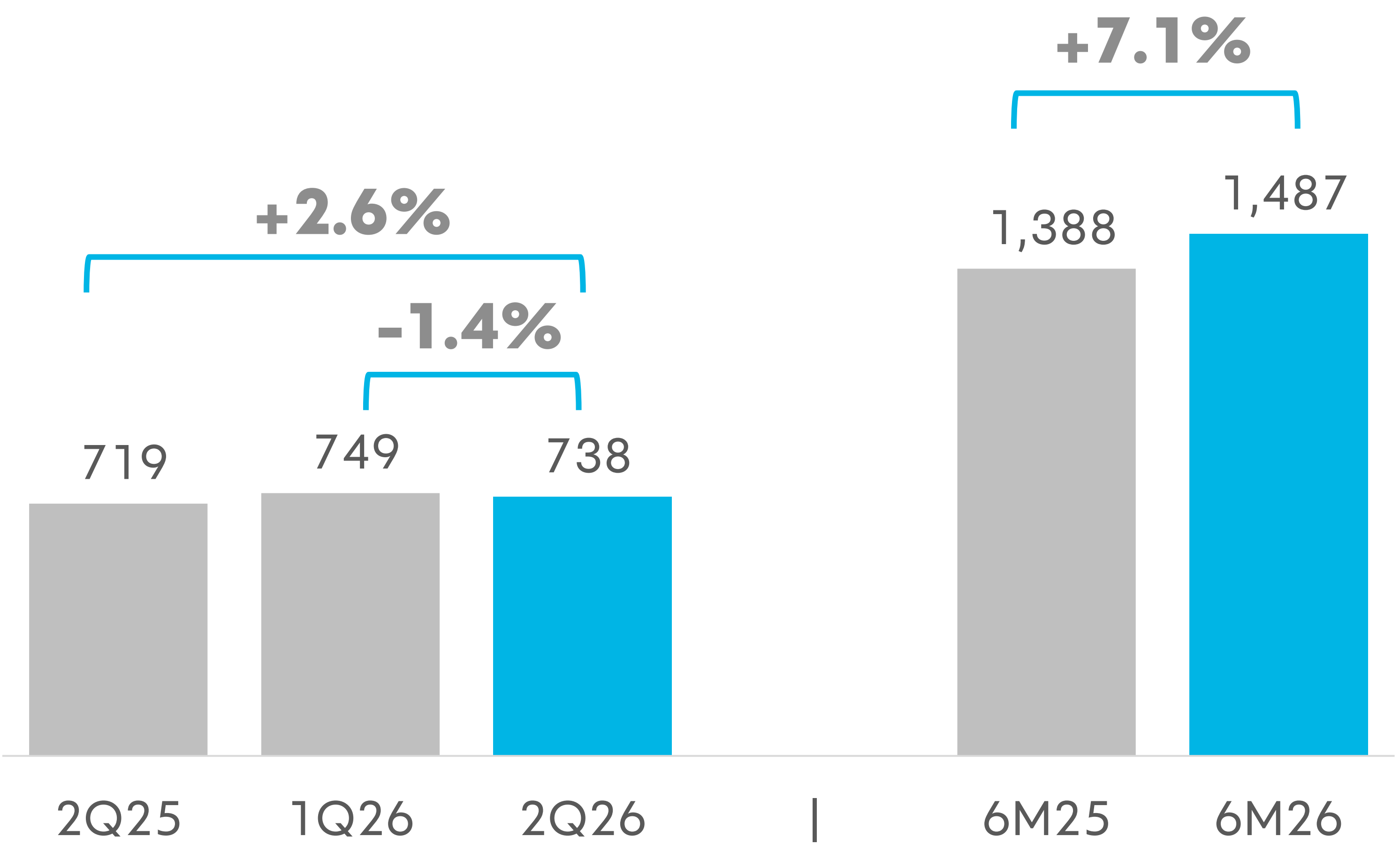


ACCUMULATION BUSINESS | Operating Performance

Operating Revenue
BRL million



Accumulation Operating Margin
BRL million



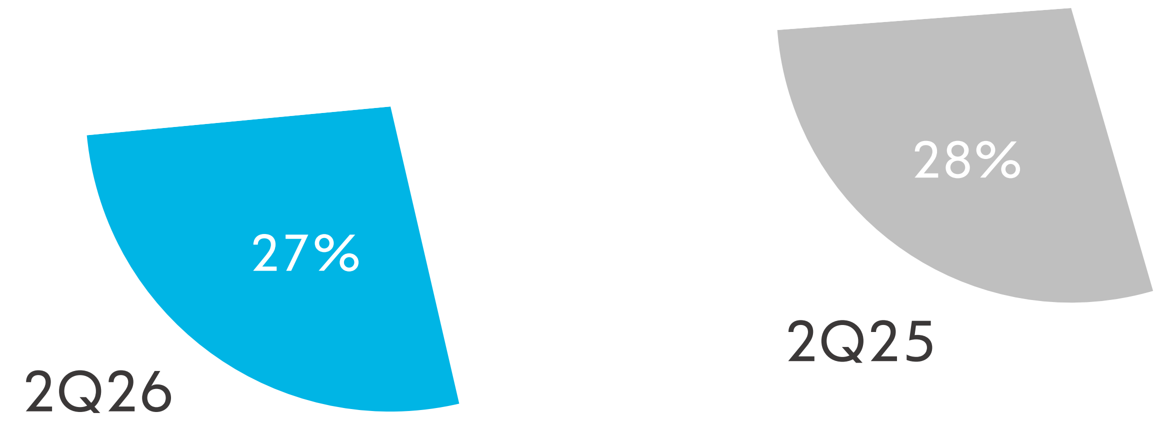
Operating Revenue

Operating revenues increased 5.2% between 2Q26 and 2Q25, mainly driven by Private Pension (+10%) and Premium Bonds (+8%).

Operating Revenue BRL million	%	**2Q26**	**/2Q25**	**/6M25**
Private Pension	57%	552	+10%	+10%
Credit Letters	26%	259	-6%	-2%
Premium Bonds	17%	162	+8%	+9%
Total Accumulation	**100%**	**974**	**+5%**	**+6%**

Operating Margin BRL million	%	**2Q26**	**/2Q25**	**/6M25**
Private Pension	66%	490	+11%	+14%
Credit Letters	22%	162	-14%	-7%
Premium Bonds	12%	86	-5%	+1%
Total Accumulation	**100%**	**738**	**+3%**	**+7%**

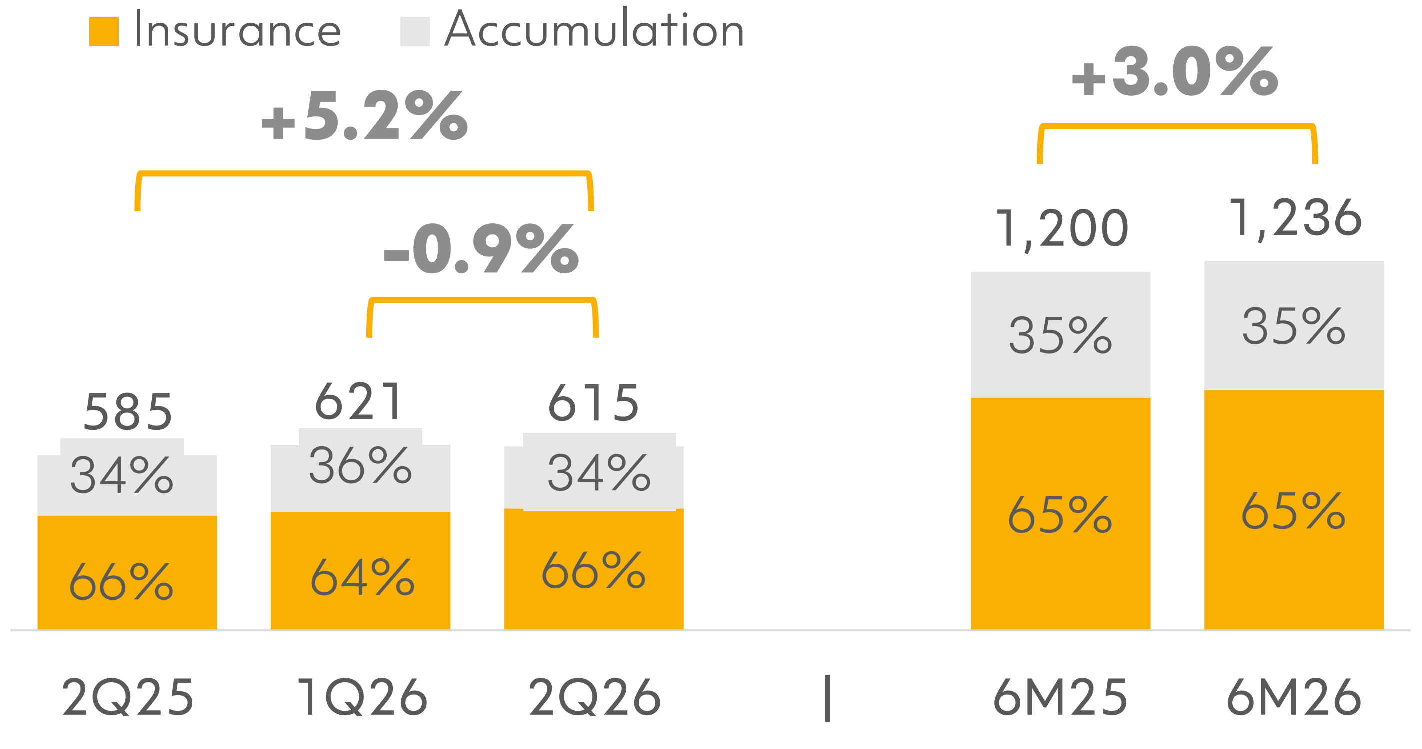
Accumulation Representativeness
% Total Operating Margin[1]



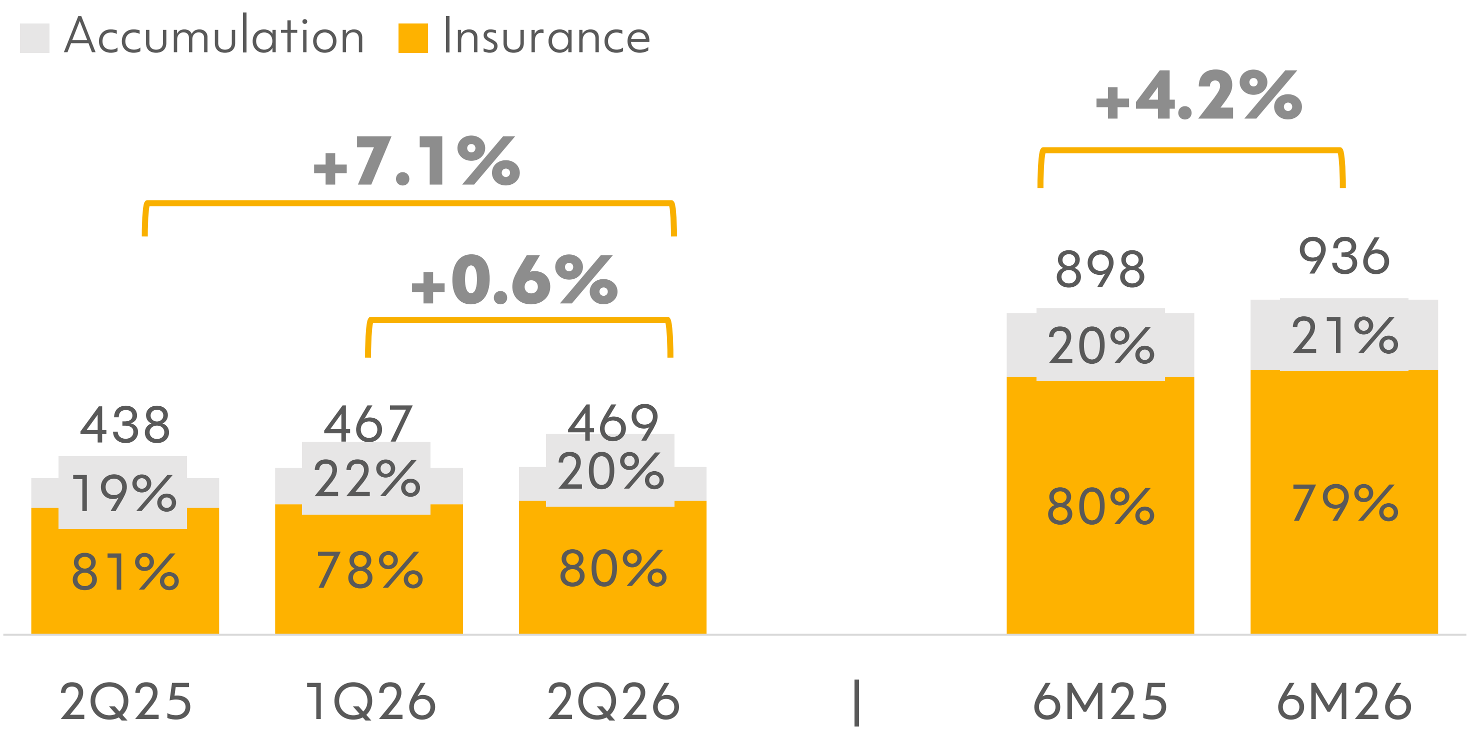
[1] Representativeness weighted by Caixa Seguridade's equity interest in each company.

DISTRIBUTION BUSINESS | Operating Performance

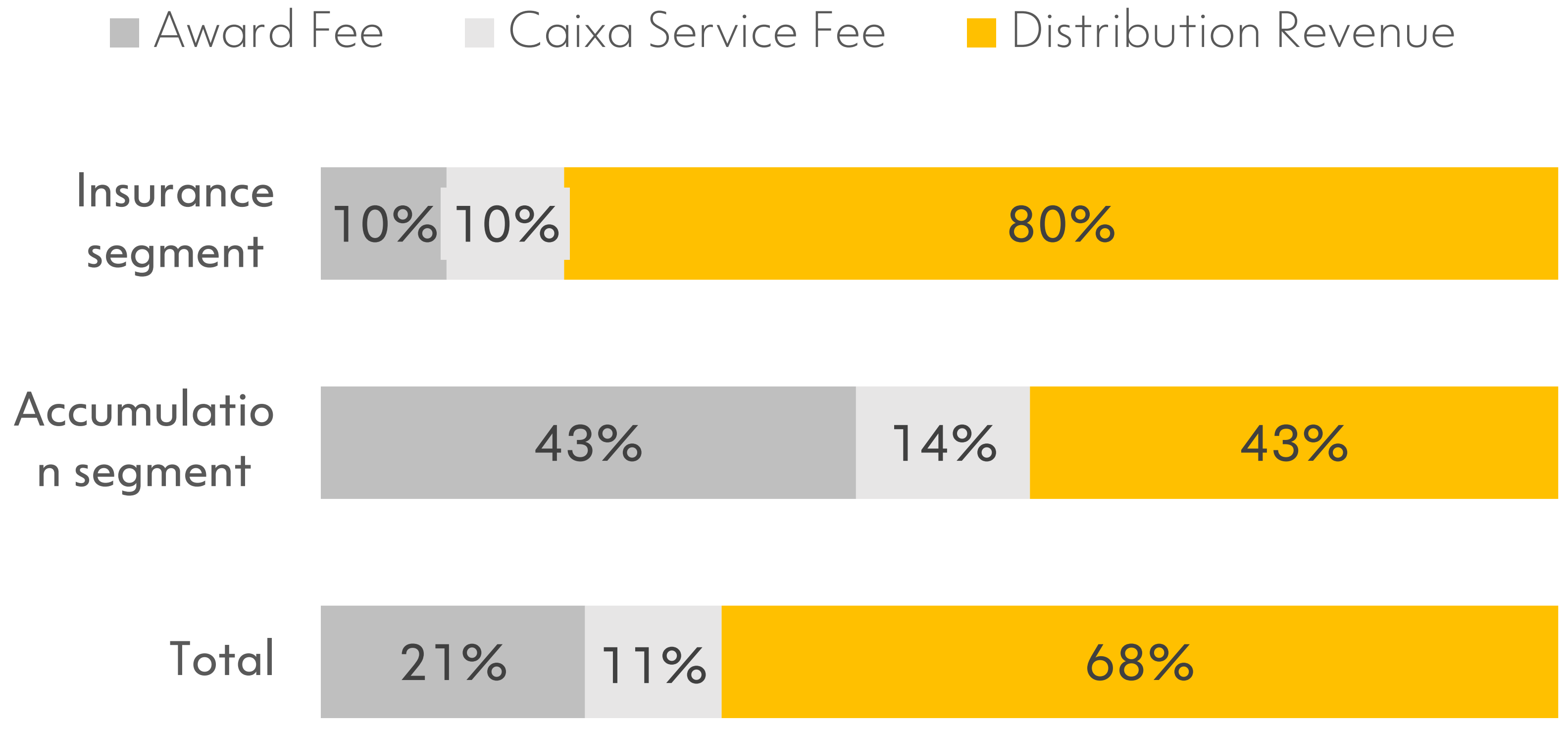
Brokerage Revenues[1]
BRL million



Operating Margin
BRL million



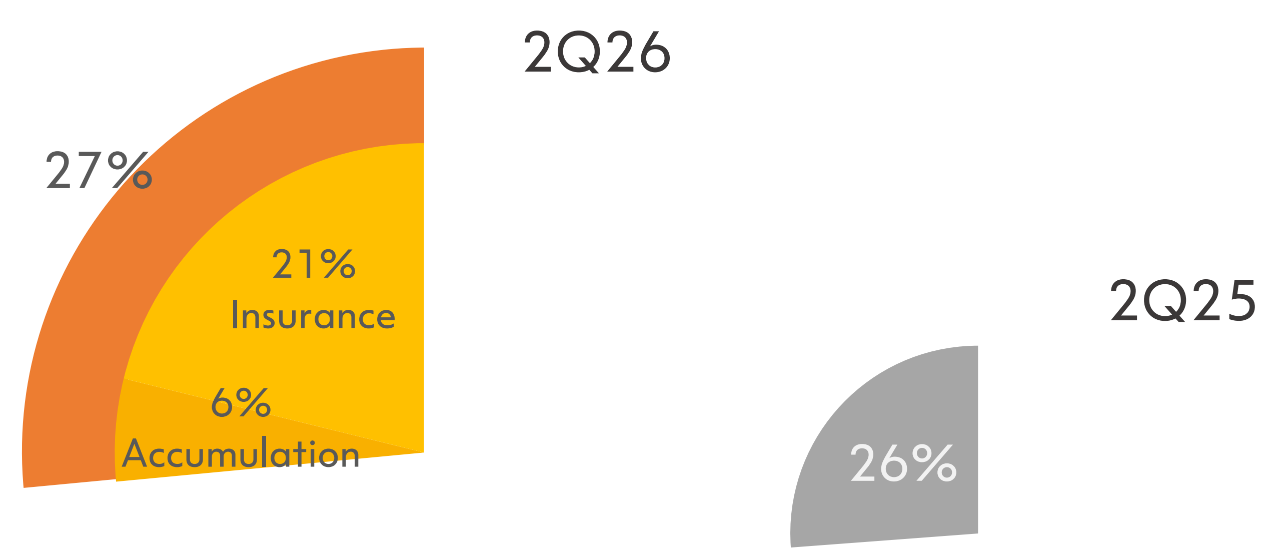
Brokerage Distribution[2]
% 2Q26



Brokerage by Segment BRL million	%	**2Q26**	**/2Q25**	**/6M25**
Mortgage	26%	157	+26%	+20%
Credit Letters	23%	141	-2%	-2%
Home	15%	93	+2%	+5%
Credit Life	15%	91	-11%	-16%
Life	7%	45	-1%	0%
Premium Bonds	6%	39	+24%	+27%
Private Pension	5%	29	+9%	+2%
Other Insurance	3%	21	+4%	+6%
Total Distribution	**100%**	**615**	**+5%**	**+3%**

Operating Margin by Segment BRL million	%	**2Q26**	**/2Q25**	**/6M25**
Mortgage	33%	152	+24%	+18%
Credit Life	19%	91	-11%	-16%
Home	15%	72	+2%	+5%
Life	10%	44	-1%	0%
Credit Letters	9%	41	-2%	-2%
Private Pension	6%	29	+9%	+2%
Premium Bonds	5%	25	+64%	+62%
Other Insurance	3%	15	+4%	+6%
Total Distribution	**100%**	**469**	**+7%**	**+1%**

Representativeness[3]
% Total Operating Margin

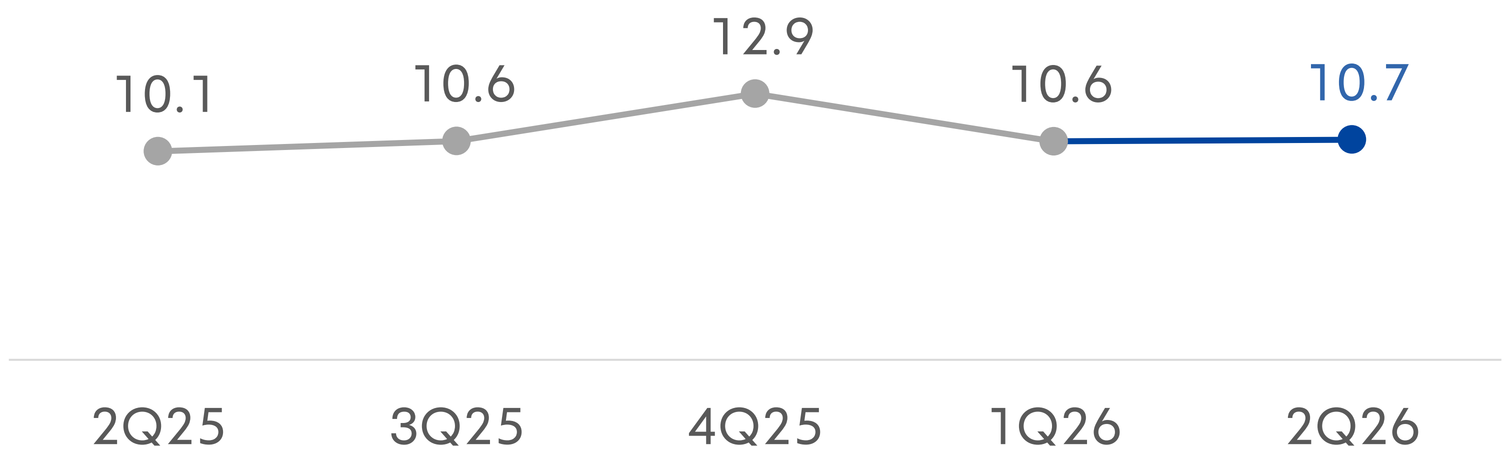


[1] Considers brokerage and commissioning revenues, as well as revenues from network access and distribution (BDF).
[2] Management view that considers CAIXA service and award fees related to Life, Credit life and Private pension segments, which are paid directly by the insurer to CAIXA, while for the other segments the costs are paid by the broker.
[3] Representativeness weighted by Caixa Seguridade's equity interest in each company.

OPERATING INDICATORS

ADMINISTRATIVE EXPENSES RATIO (IDA)

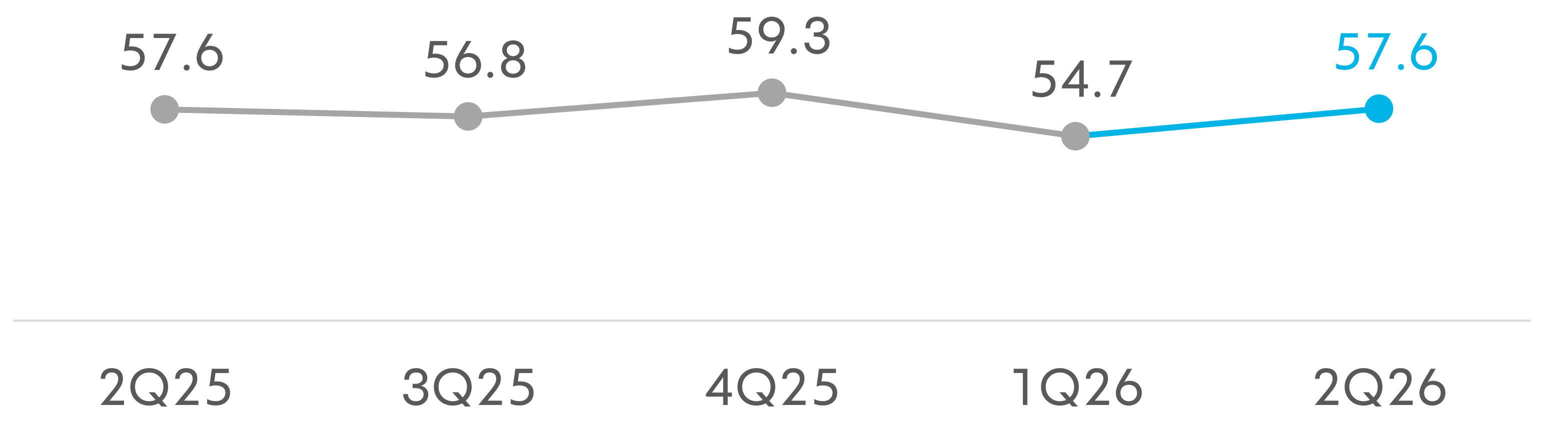
Administrative Expenses
% Operating Revenue



Ratio by Group	IDA 2Q26	Δ2Q25 p.p.	Δ1Q26 p.p.
CAIXA Bancassurance	**11.3%**	**+0.9**	**+0.2**
Run-off	11.9%	+0.8	-1.5
New Partnerships	12.1%	+0.8	+0.7
Equity Results + Brokerage	6.9%	+0.9	-0.5
PAN Bancassurance	**6.1%**	**-1.5**	**-0.7**
GENERAL RATIO	**10.7%**	**+0.6**	**+0.1**

COMBINED RATIO (IC)

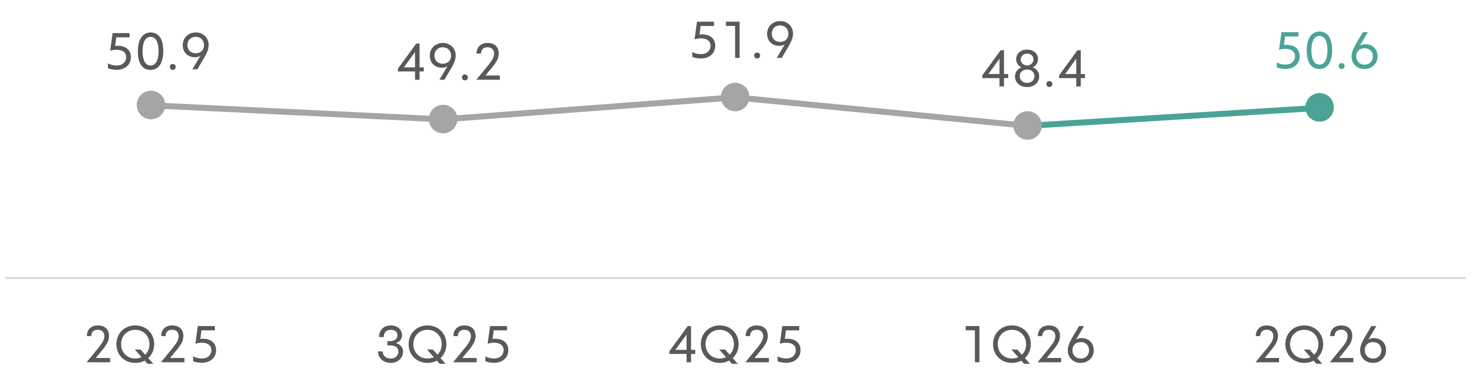
General and Administrative Expenses
% Operating Revenue



Ratio by Group	IC 2Q26	Δ2Q25 p.p.	Δ1Q26 p.p.
Bancassurance CAIXA	**56.2%**	**+0.3**	**+2.5**
Run-off	67.6%	+4.9	+4.6
New Partnerships	56.1%	-0.5	+2.8
Equity Results + Brokerage	43.3%	-0.5	-1.6
PAN Bancassurance	**68.8%**	**-3.1**	**+6.4**
GENERAL RATIO	**57.6%**	**0**	**+2.9**

EXPANDED COMBINED RATIO (ICA)

General and Administrative Expenses
% Operating Revenue + Financial Result



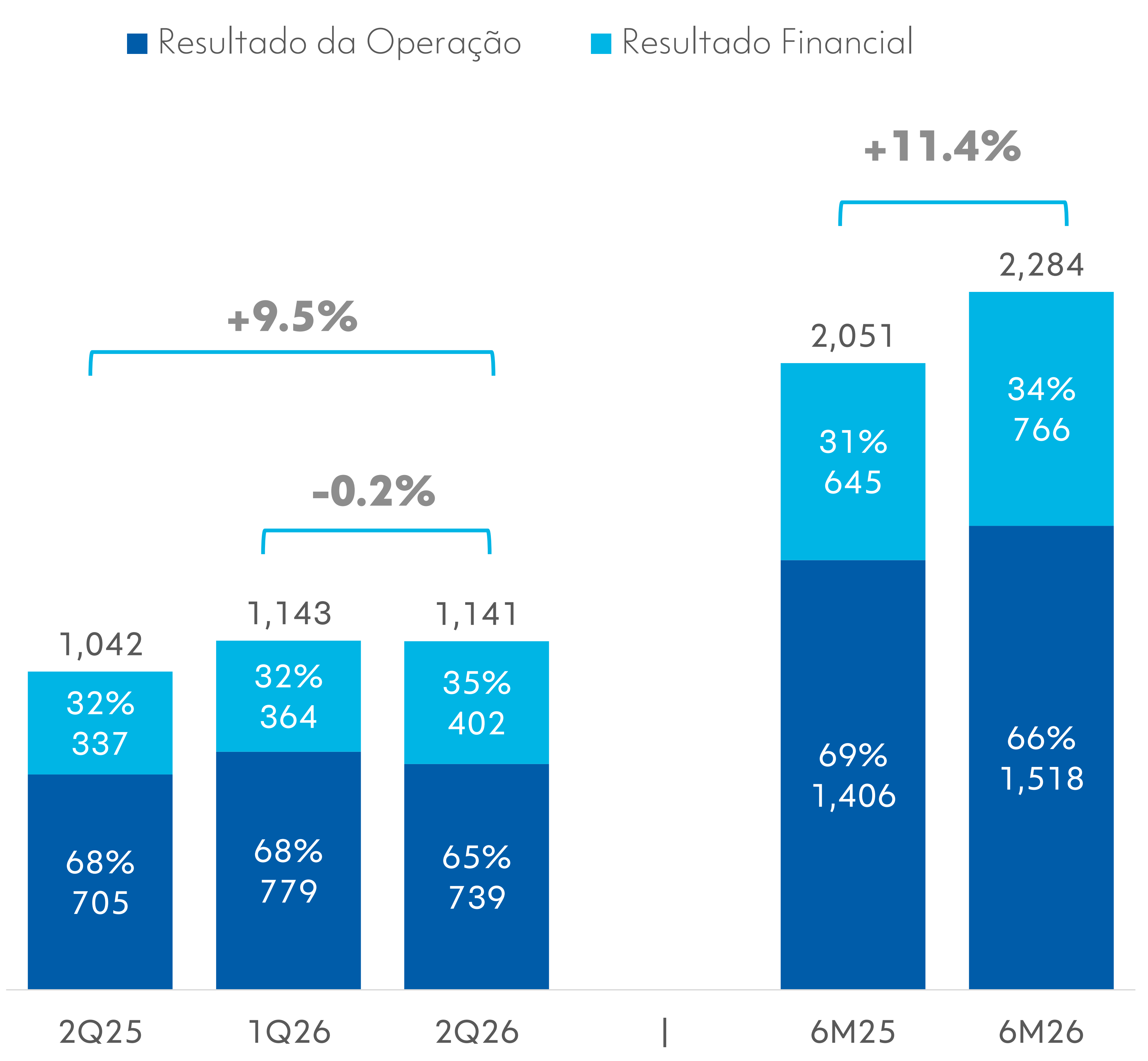
Ratio by Group	ICA 2Q26	Δ2Q25 p.p.	Δ1Q26 p.p.
CAIXA Bancassurance	**49.1%**	**-0.2**	**+1.7**
Run-off	55.3%	+1.7	+2.4
New Partnerships	49.3%	-0.7	+2.3
Equity Results + Brokerage	40.3%	-0.3	-2.6
PAN Bancassurance	**61.9%**	**-2.0**	**+6.1**
GENERAL RATIO	**50.6%**	**-0.3**	**+2.2**

IDA The IDA for the quarter remained close to its historical level, reaching 10.7%, representing an increase of 0.1 p.p. compared to 1Q26, with the variations attributable to higher investments in IT and advertising. Excluding allocations made in the quarter with funds incentivized under the Rouanet Law, which generate an equivalent reduction in tax expenses, the adjusted quarterly indicator would be 10.4%.

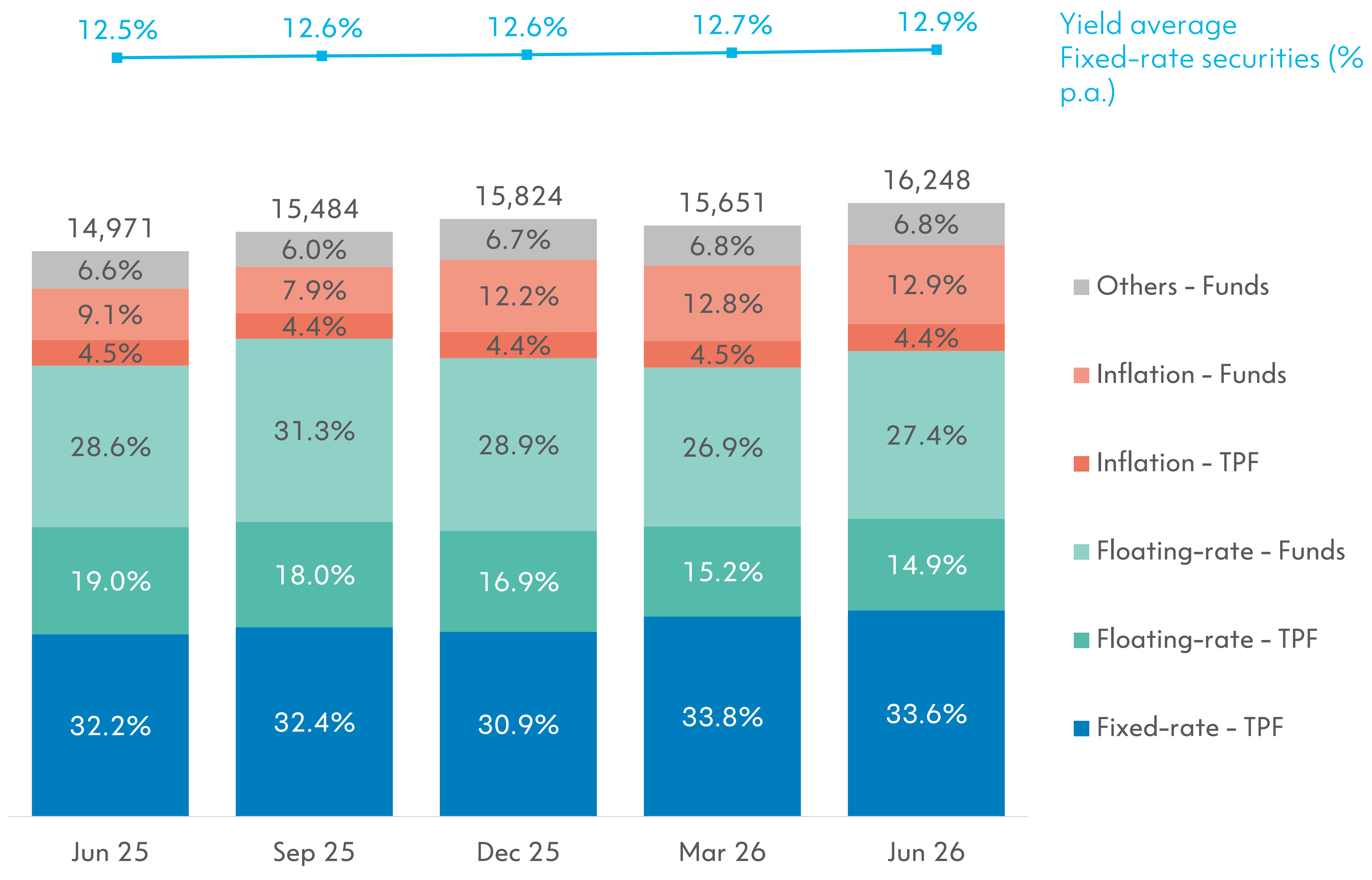
ICA The ICA in 2Q26 improved by 0.3 p.p. compared to 2Q25, reflecting the evolution of the financial result in the period.

OPERATING AND FINANCIAL RESULT

Net Income
(Operating x Financial[1])Net Income Recurring Net Income



Grouped Composition of the Investment Portfolio[2]
% Consolidated financial investments (million)



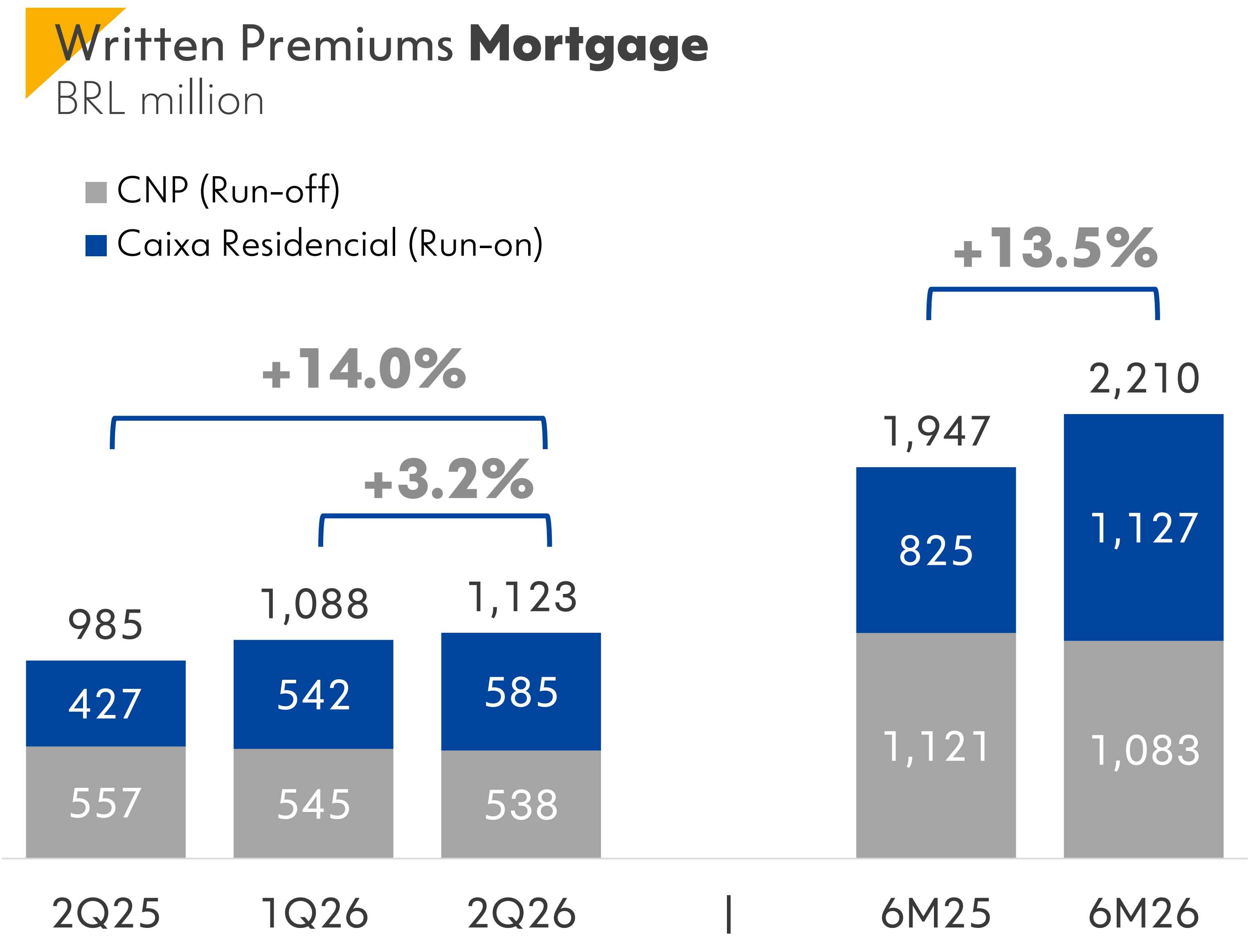
[1] Financial result net of taxes, considering each company's effective tax rate, weighted by the respective ownership interests in each company.

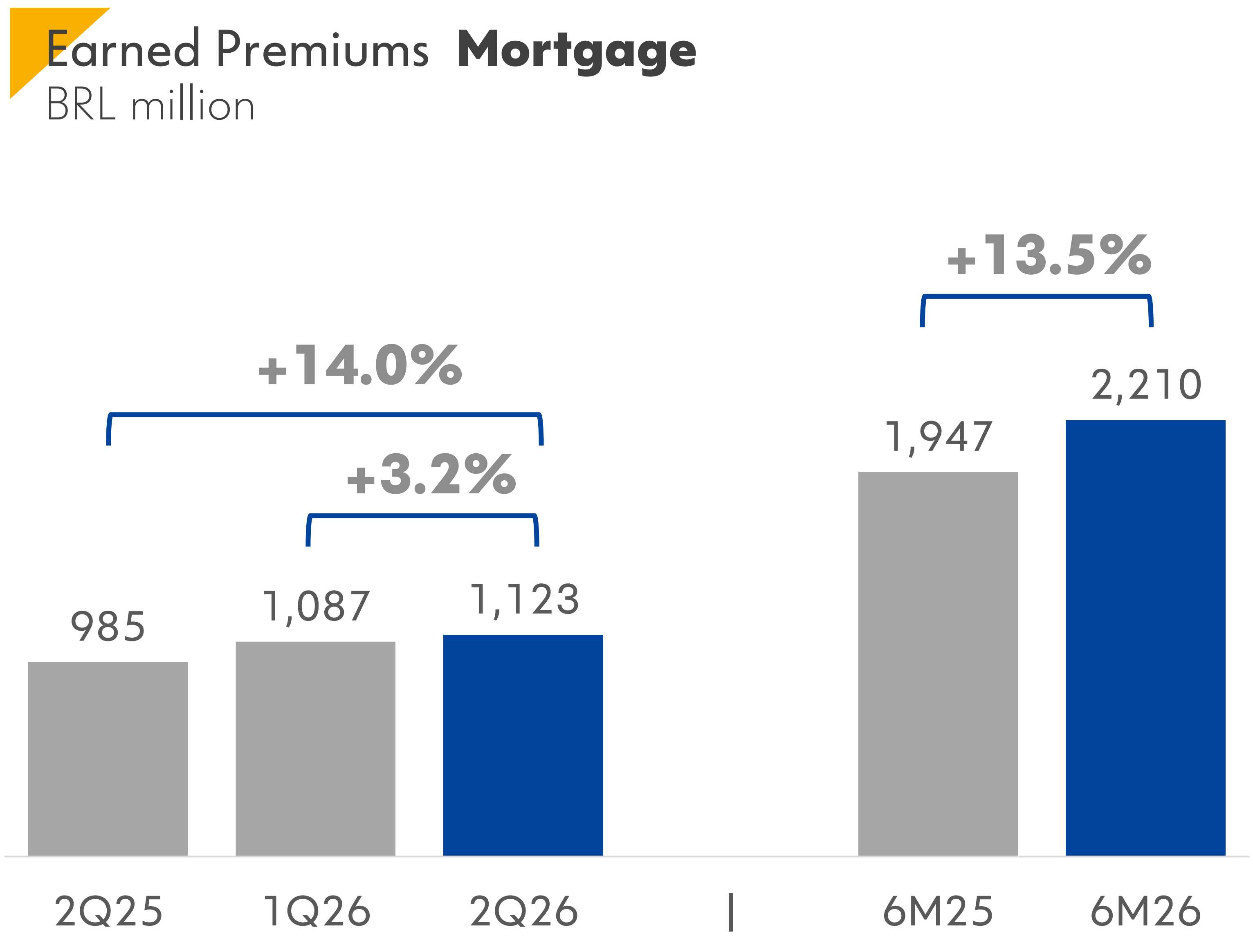
[2] Investment portfolio weighted by the respective ownership interests in each company.

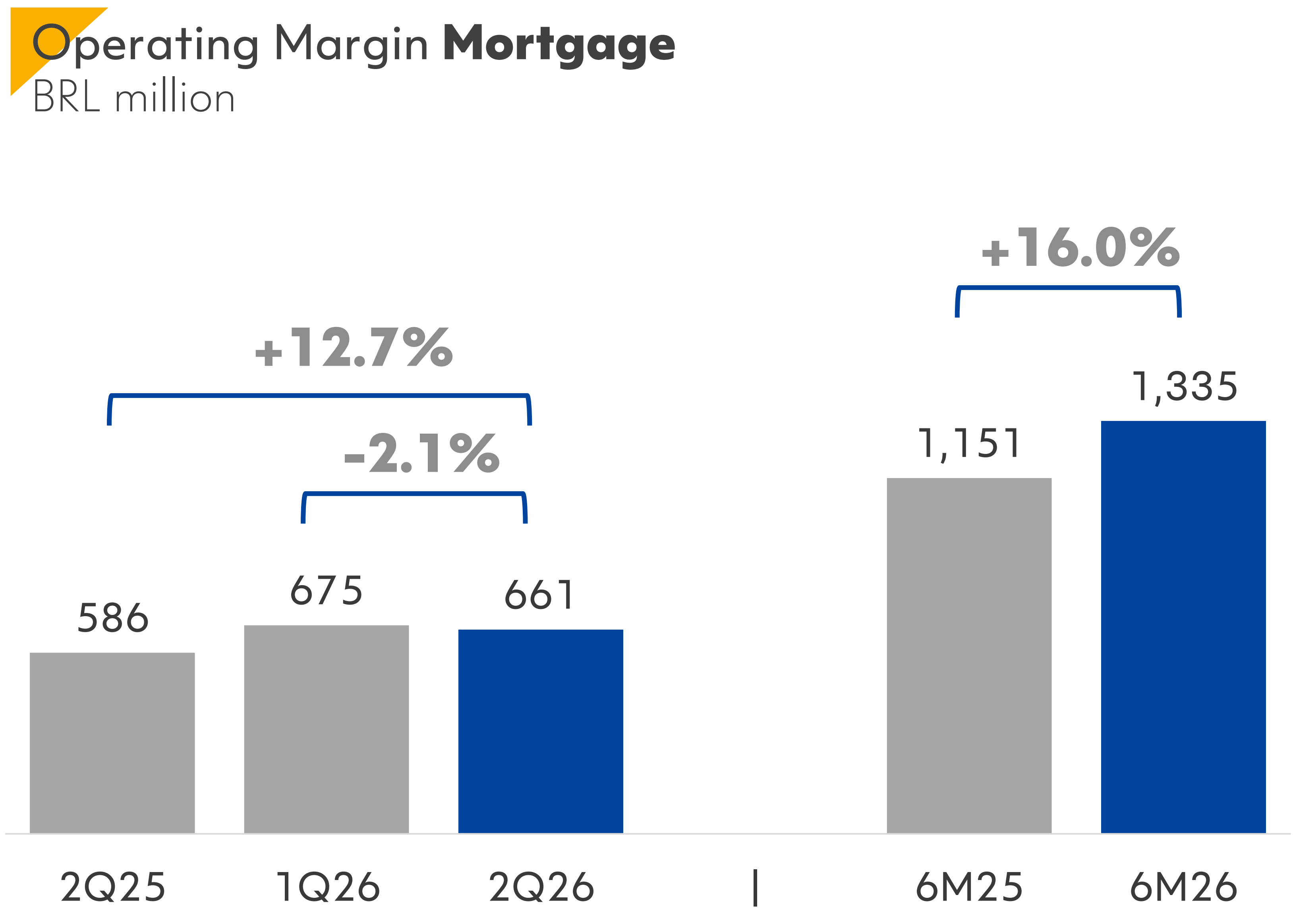
EARNINGS PRESENTATION **2Q26**

EXHIBIT

CAIXA Seguridade

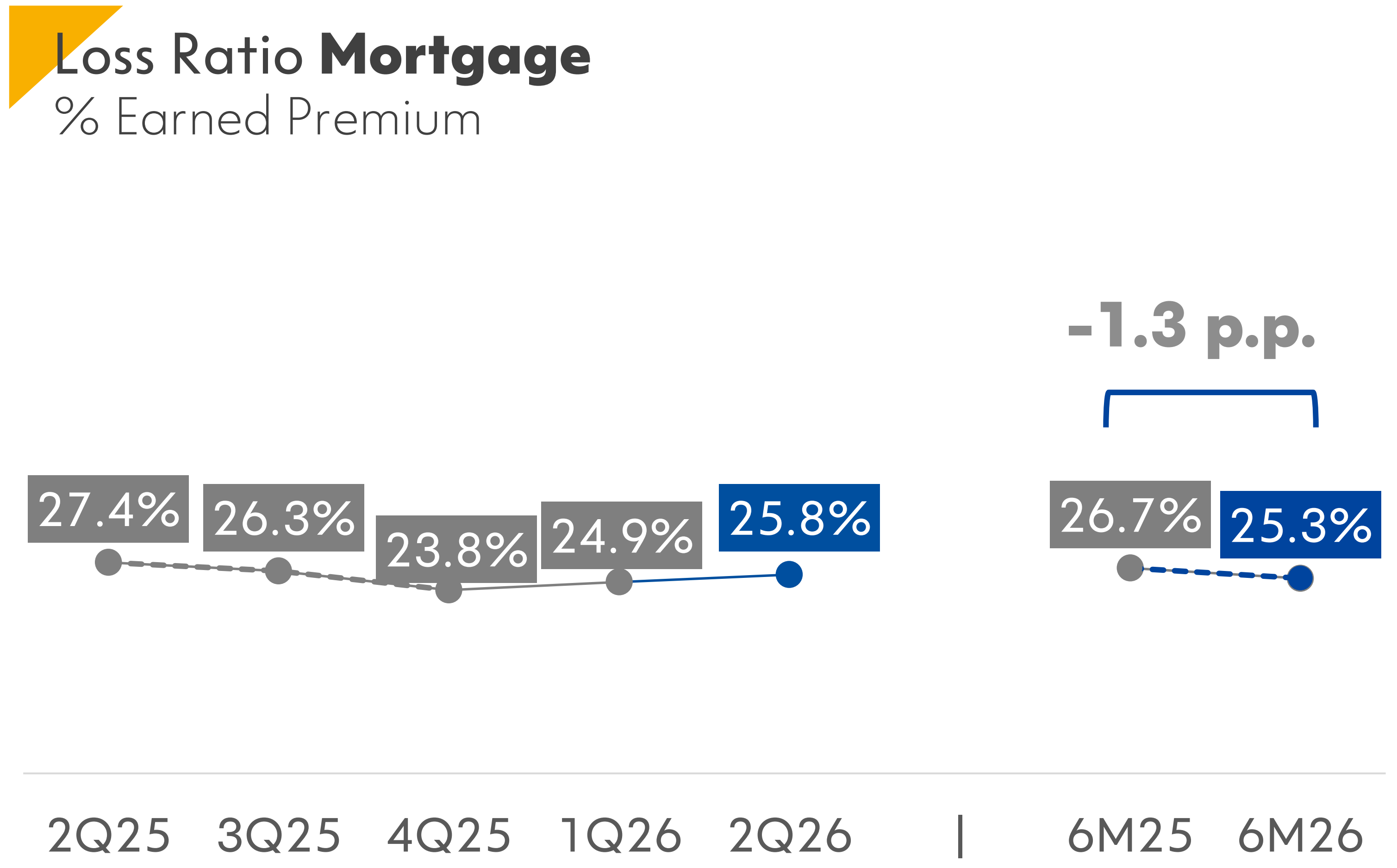


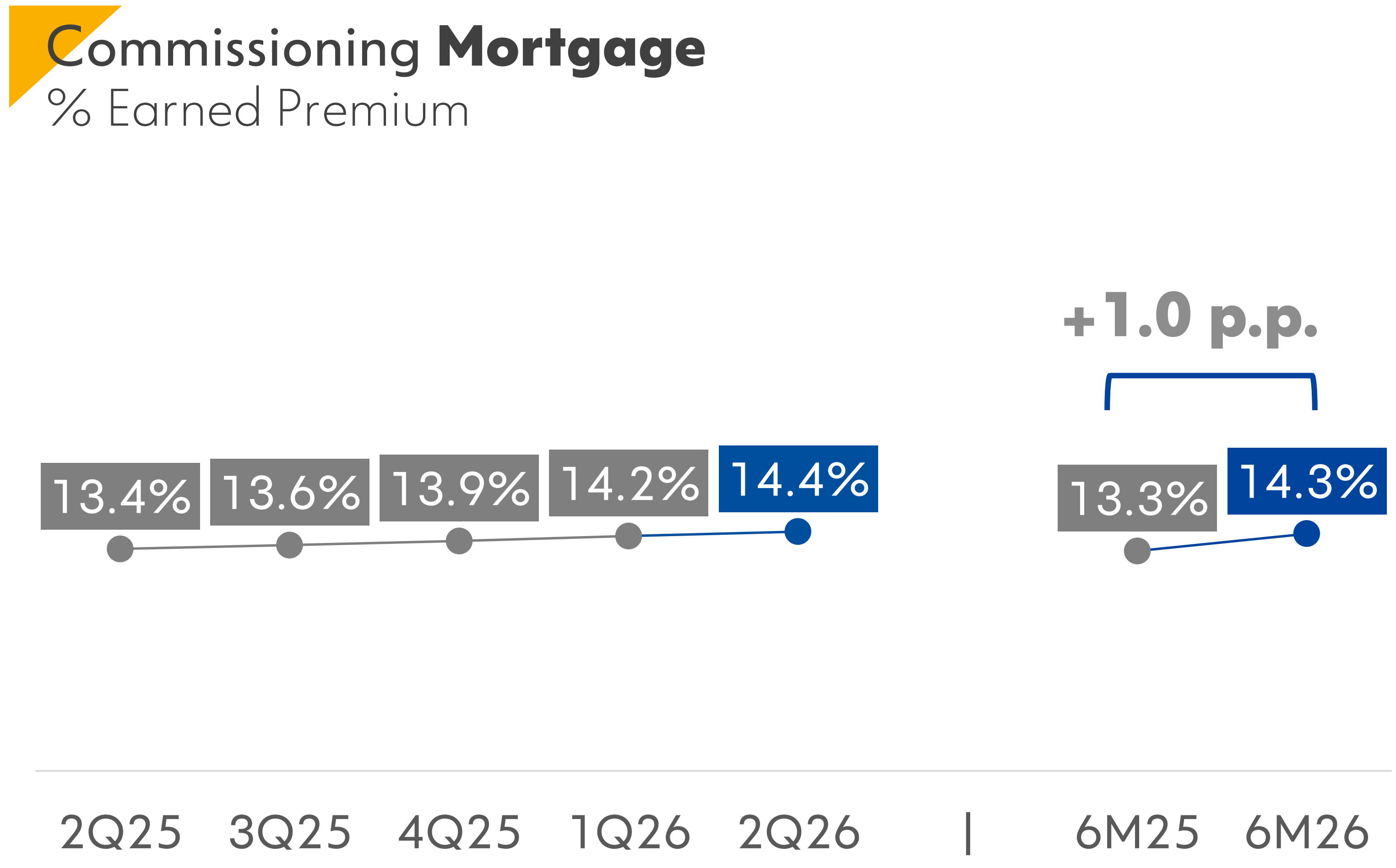




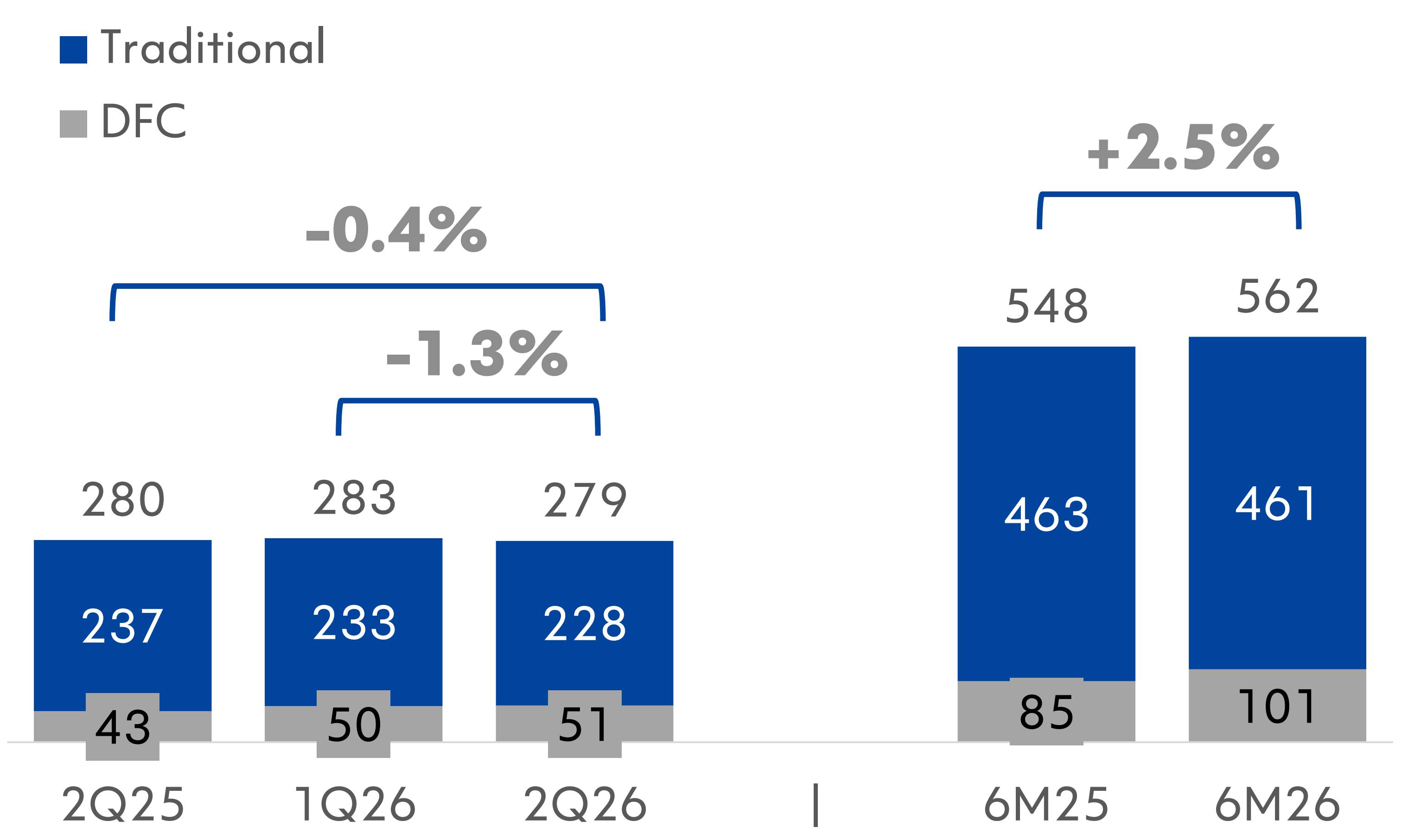
PERFORMANCE
OPERATING

PERFORMANCE
INDICATORS

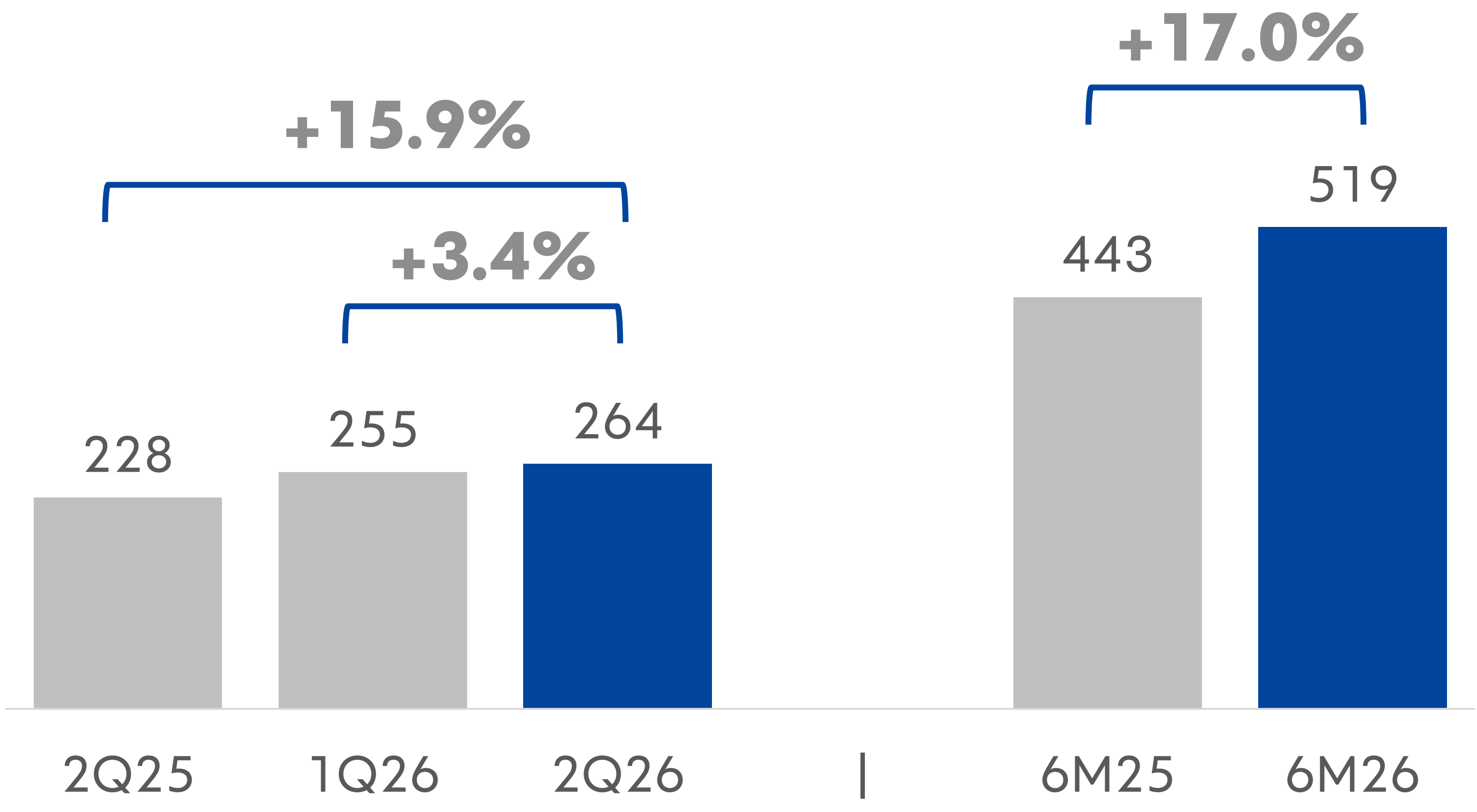




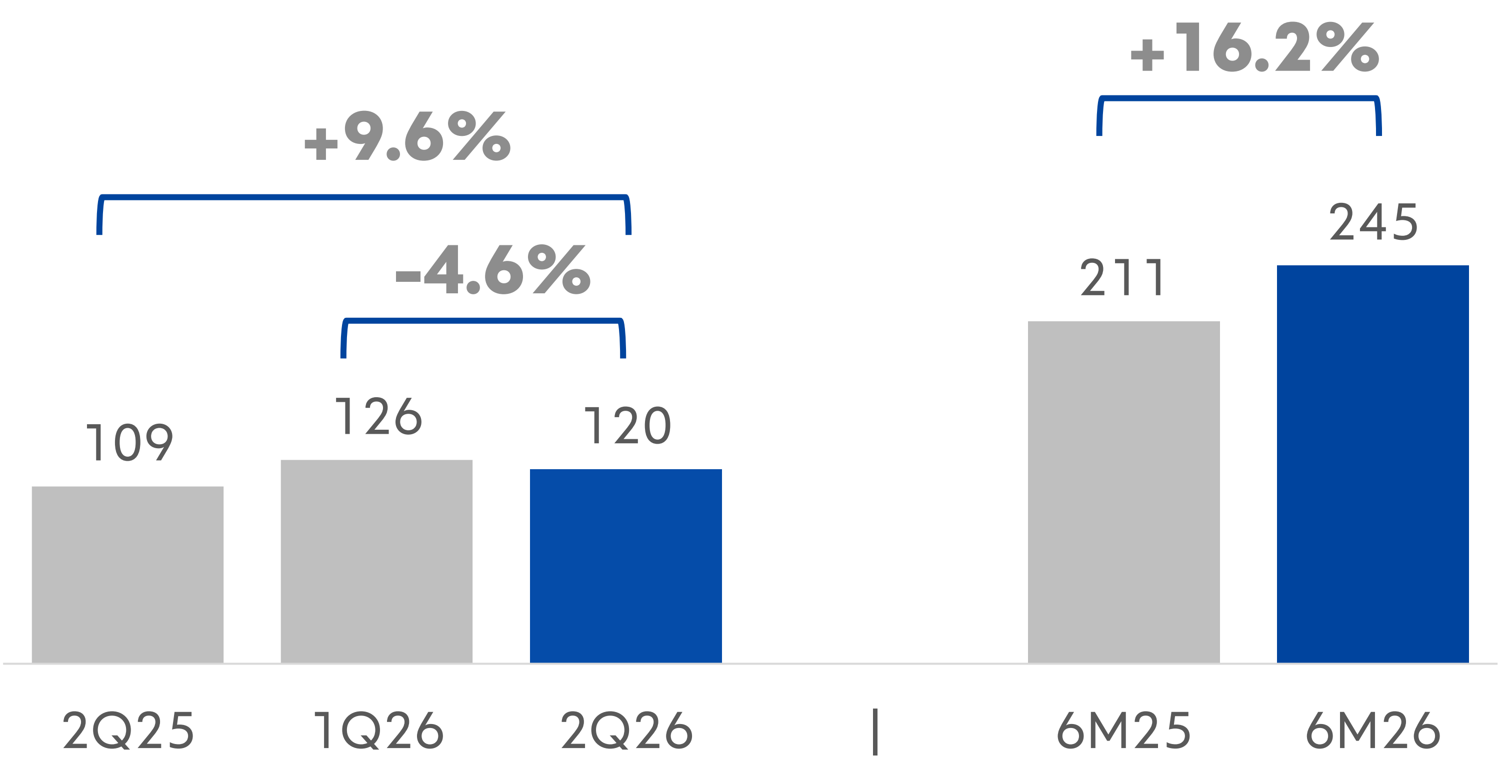
Written Premiums **Home**
BRL million



Earned Earned Premiums **Home**
BRL million



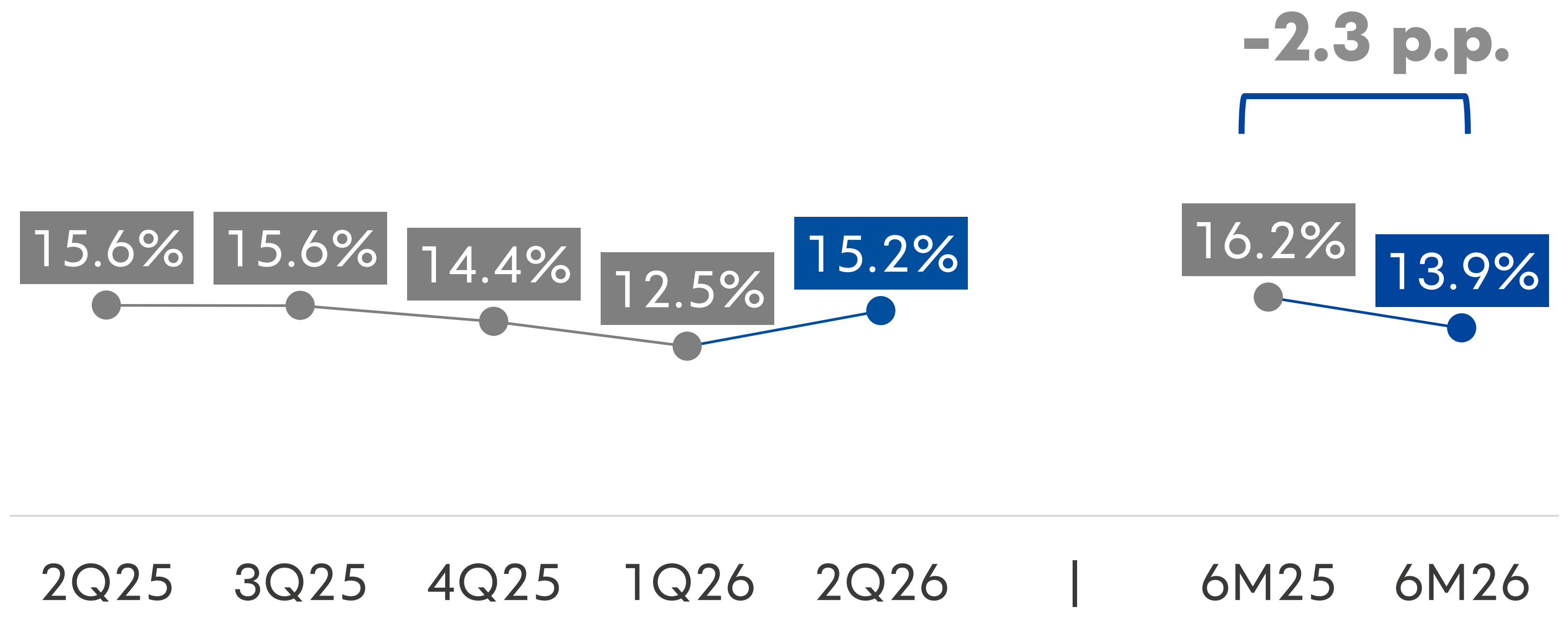
Operating Margin **Home**
BRL million



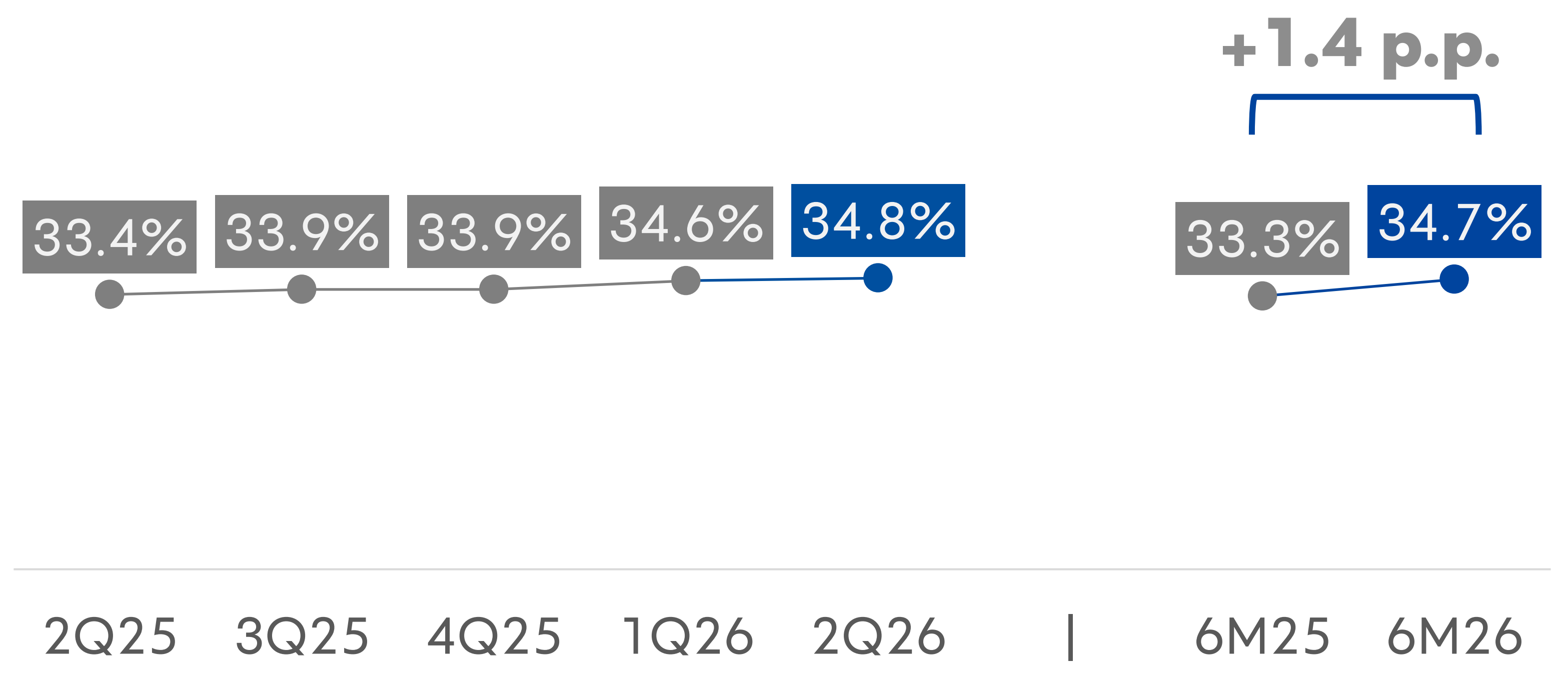
PERFORMANCE OPERATING

PERFORMANCE INDICATORS

Loss Ratio **Home**
% Earned Premium

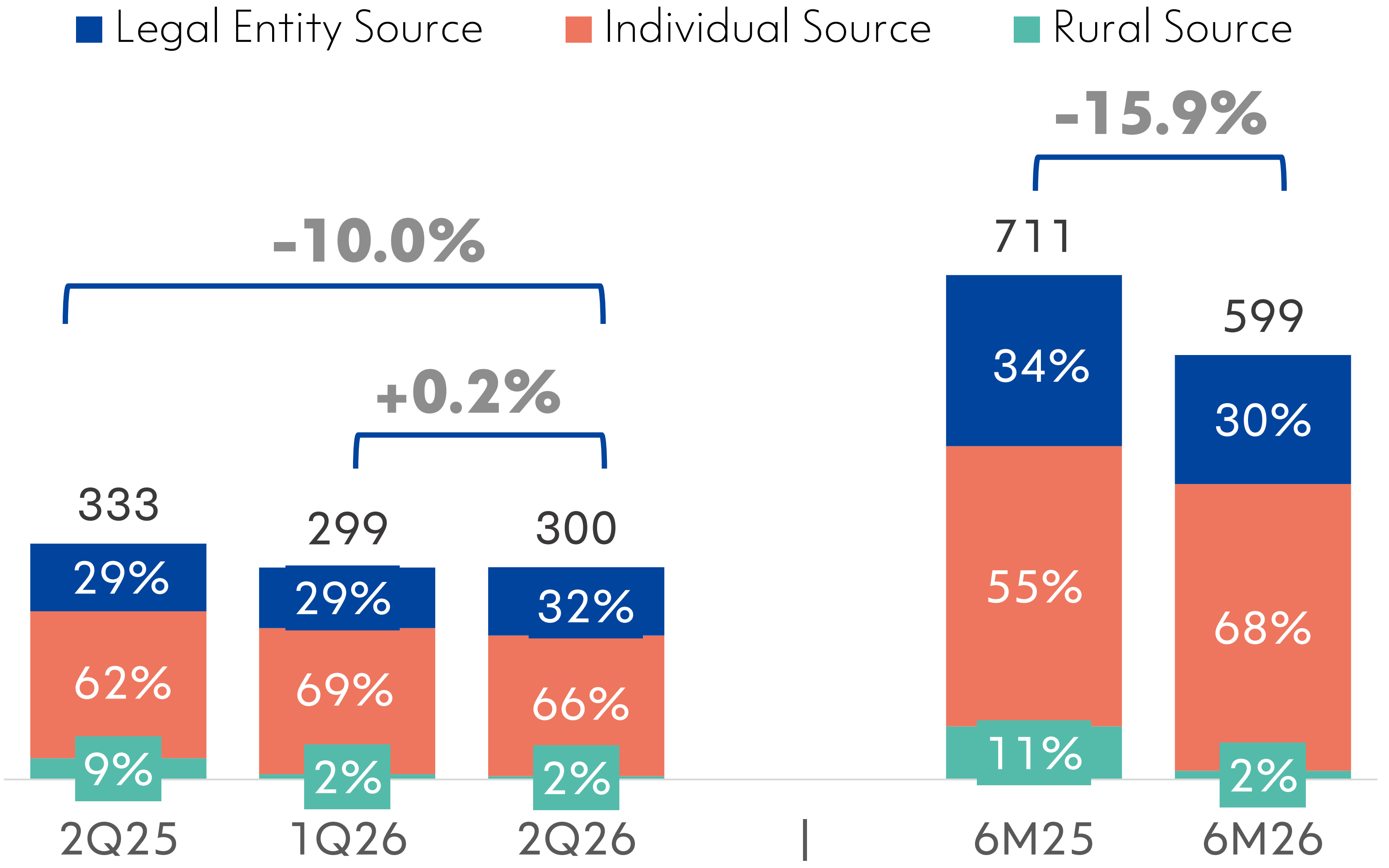


Commissioning **Home**
% Earned Premium

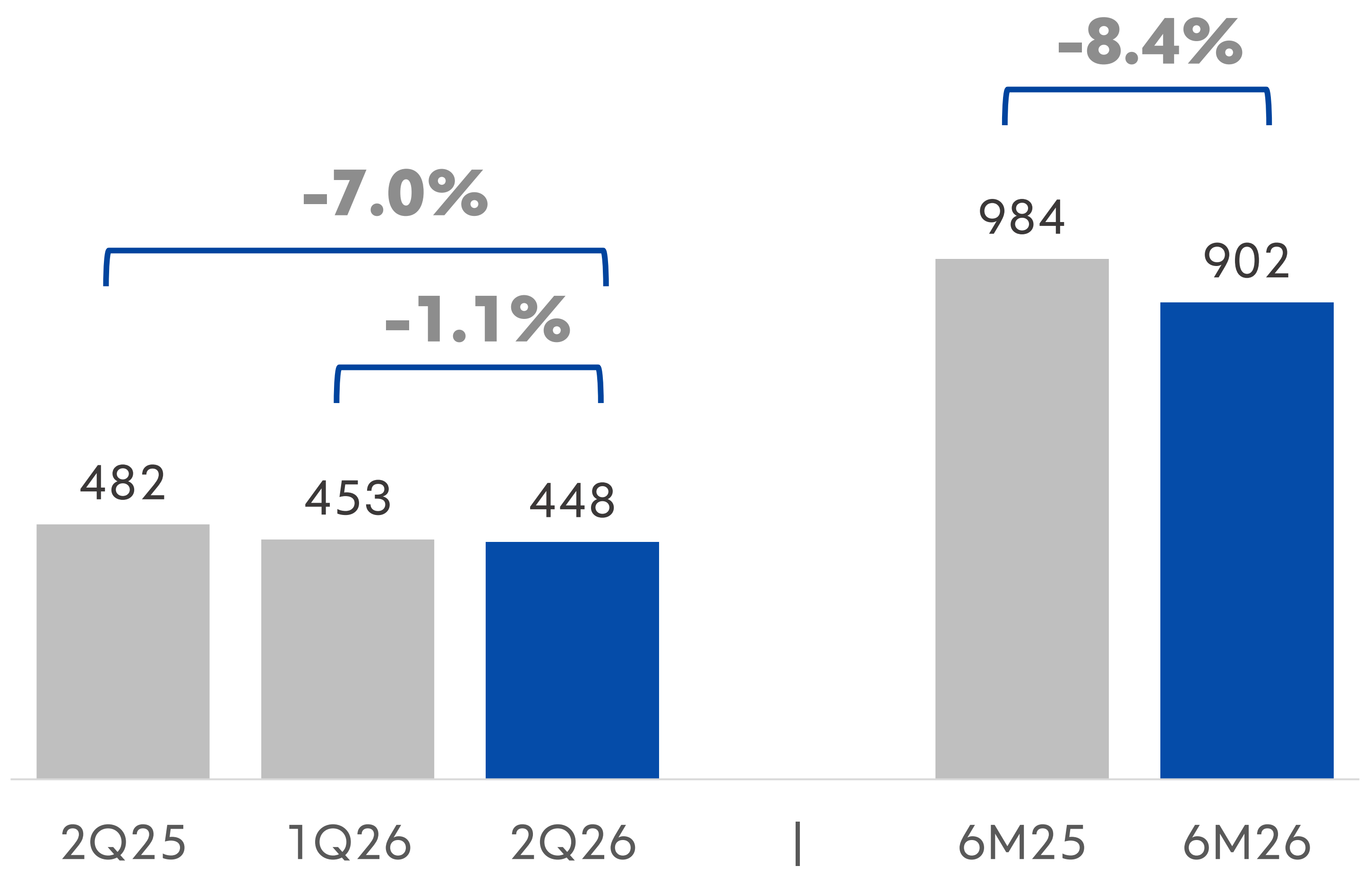


CREDIT LIFE Insurance
Operating Performance

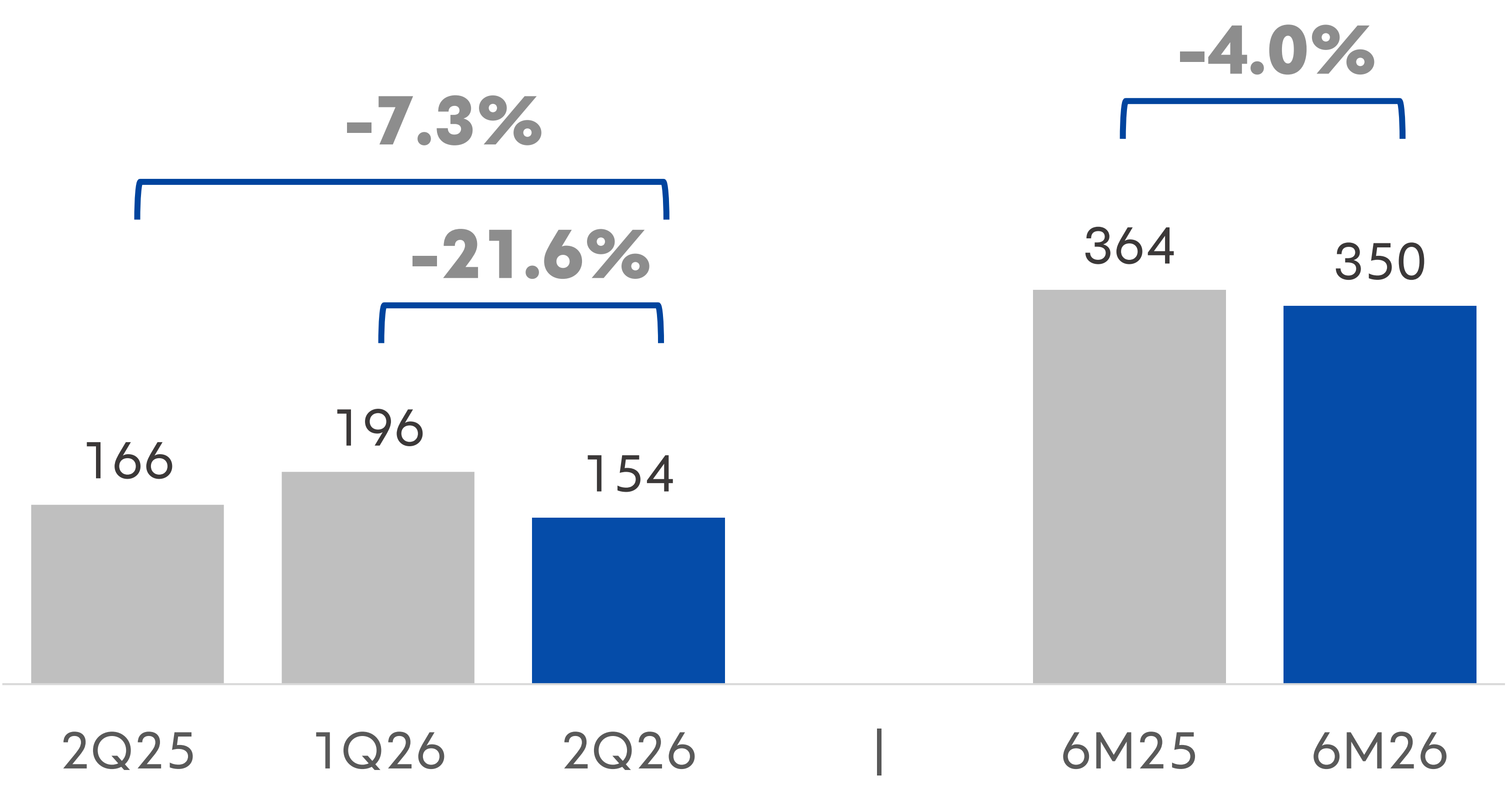
Written Premiums **Credit Life**
BRL million



Earned Premiums **Credit Life**
BRL million



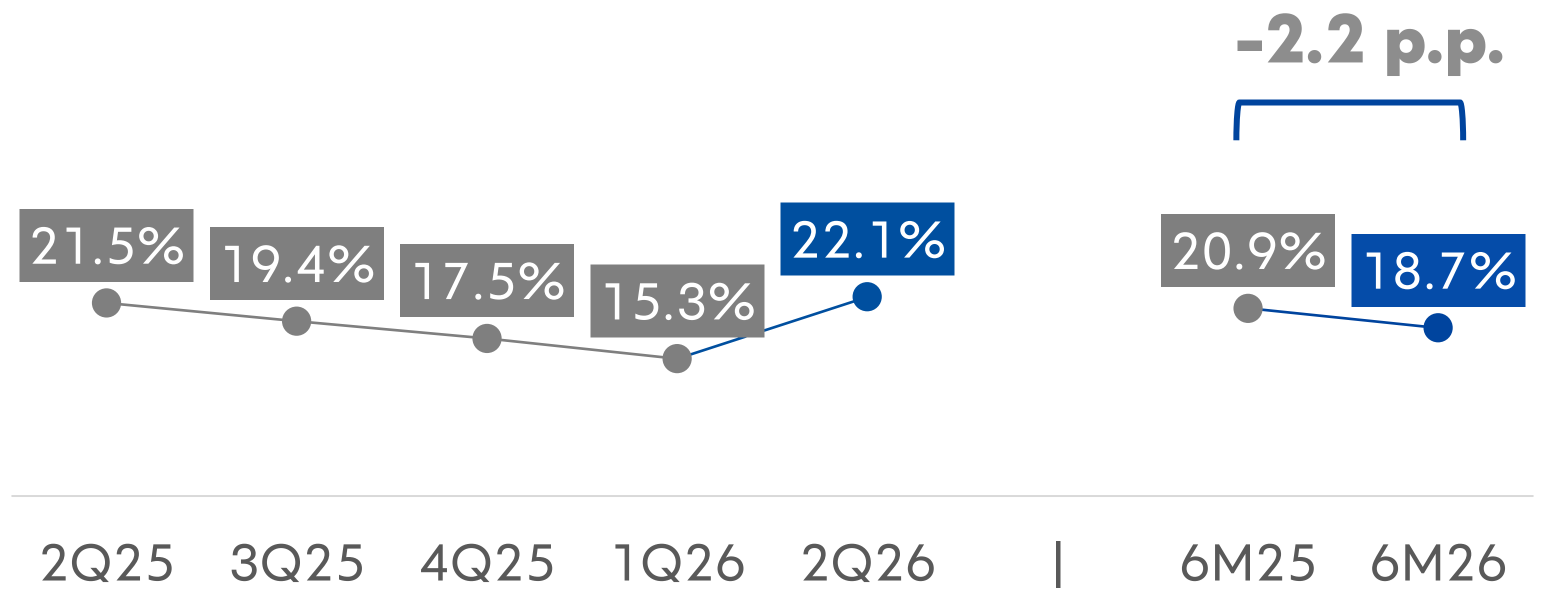
Operating Margin **Credit Life**
BRL million



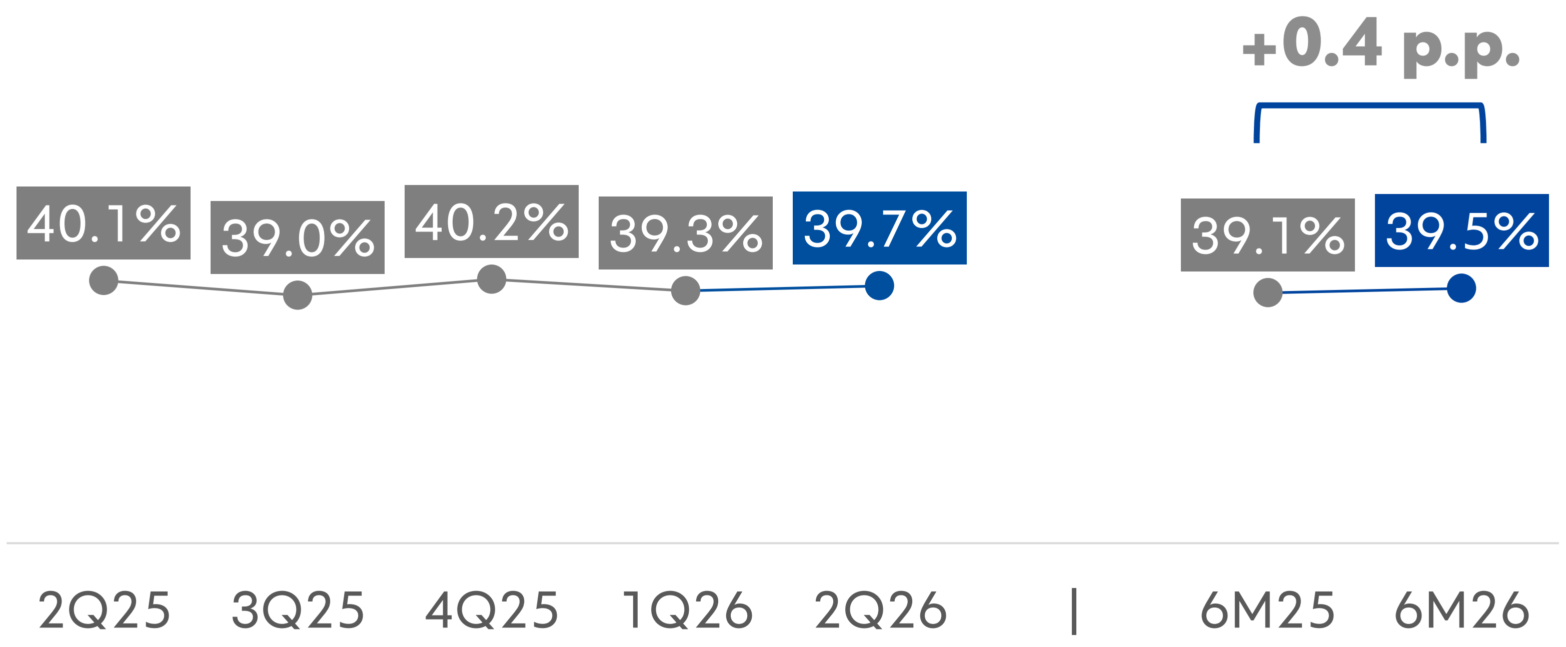
PERFORMANCE OPERATING

PERFORMANCE INDICATORS

Loss Ratio **Credit Life**
% Earned Premium



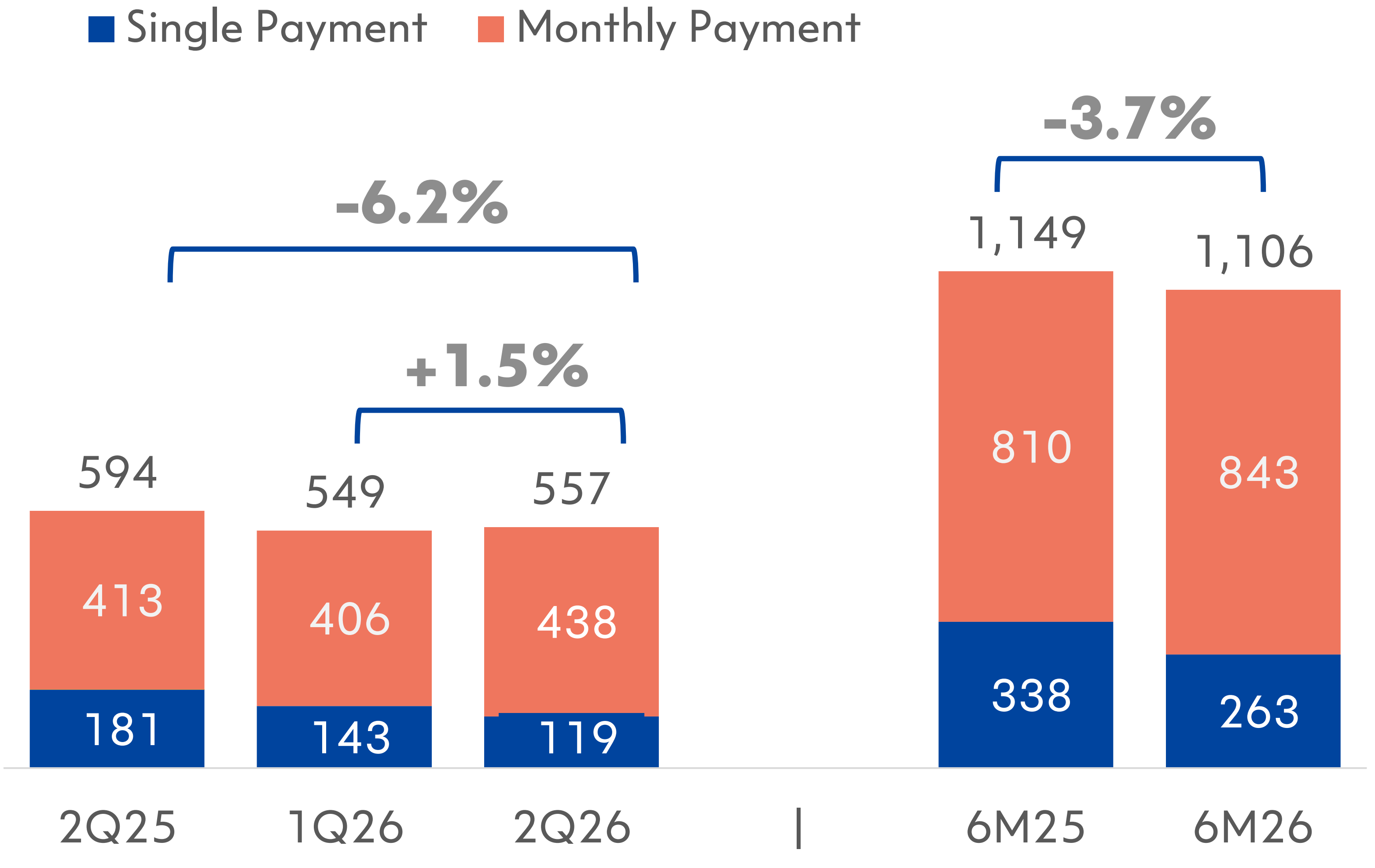
Commissioning **Credit Life**
% Earned Premium



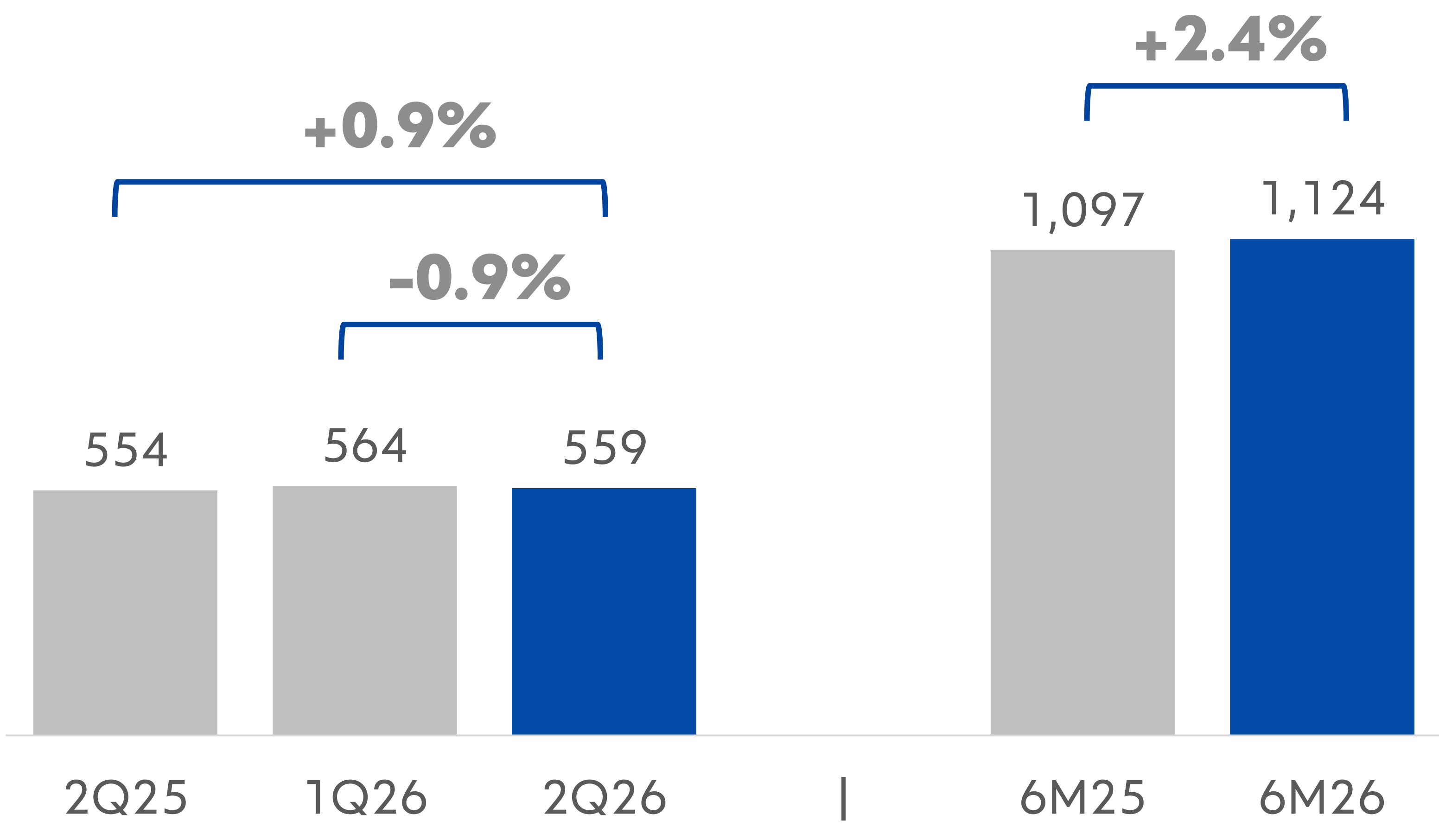
CAIXA Seguridade

LIFE Insurance[1]
Operating Performance

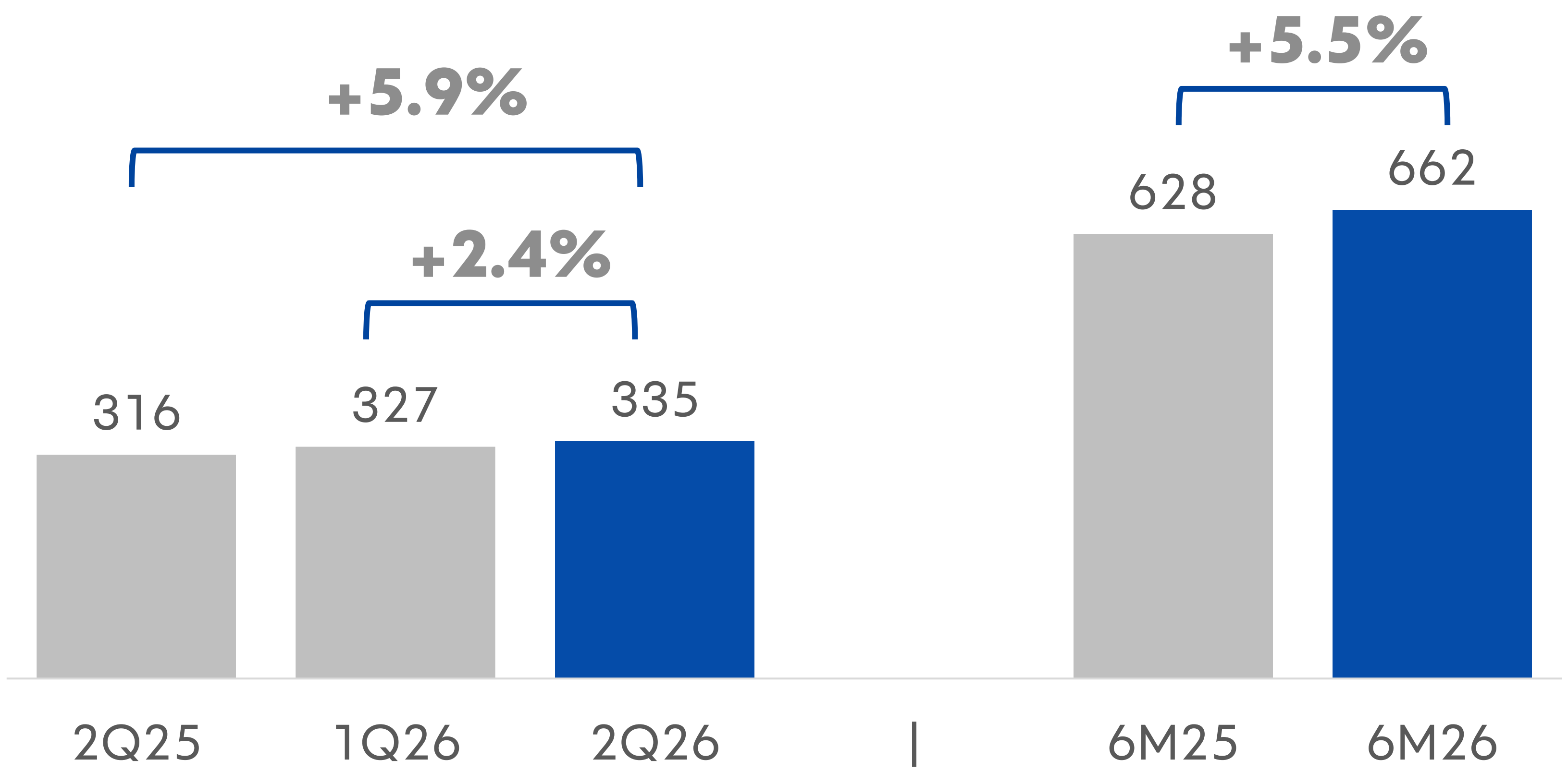
Written Premiums **Life**
BRL million



Earned Premiums Earned **Life**
BRL million



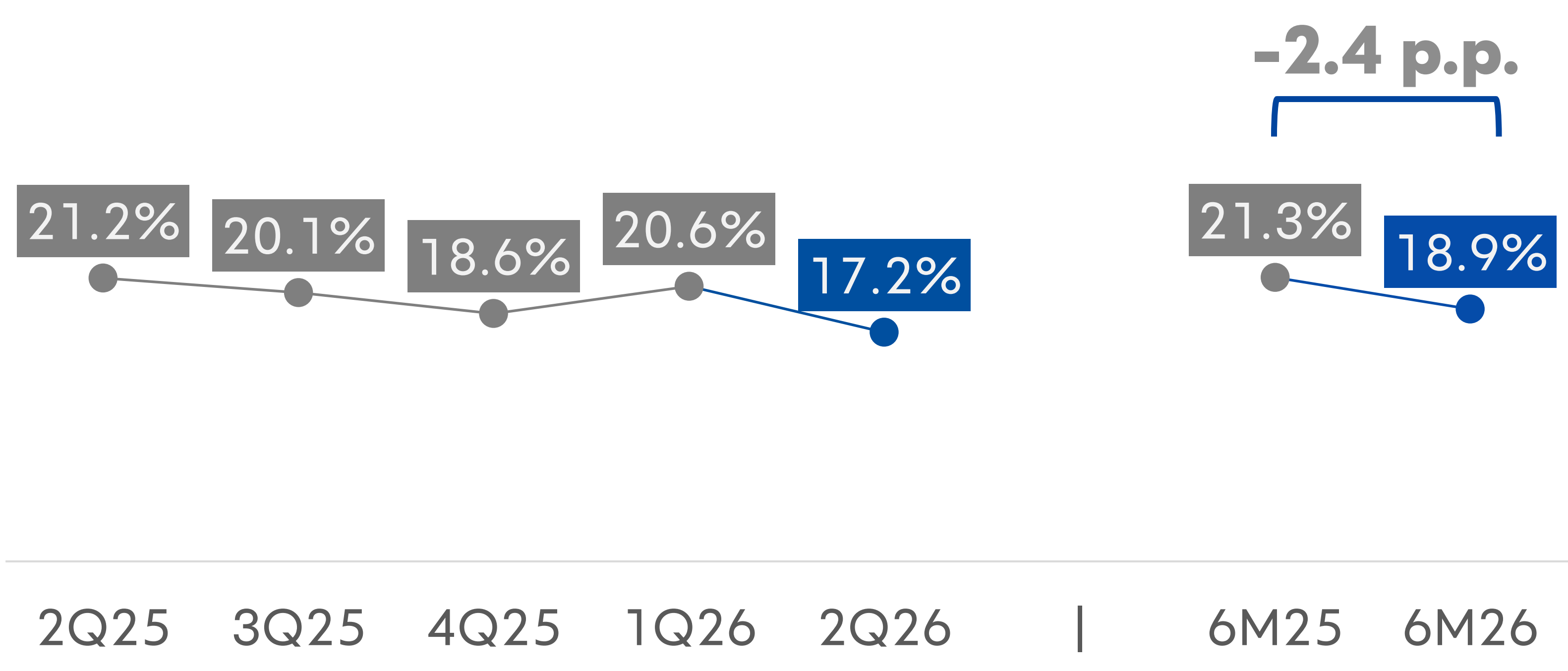
Operating Margin **Life**
BRL million



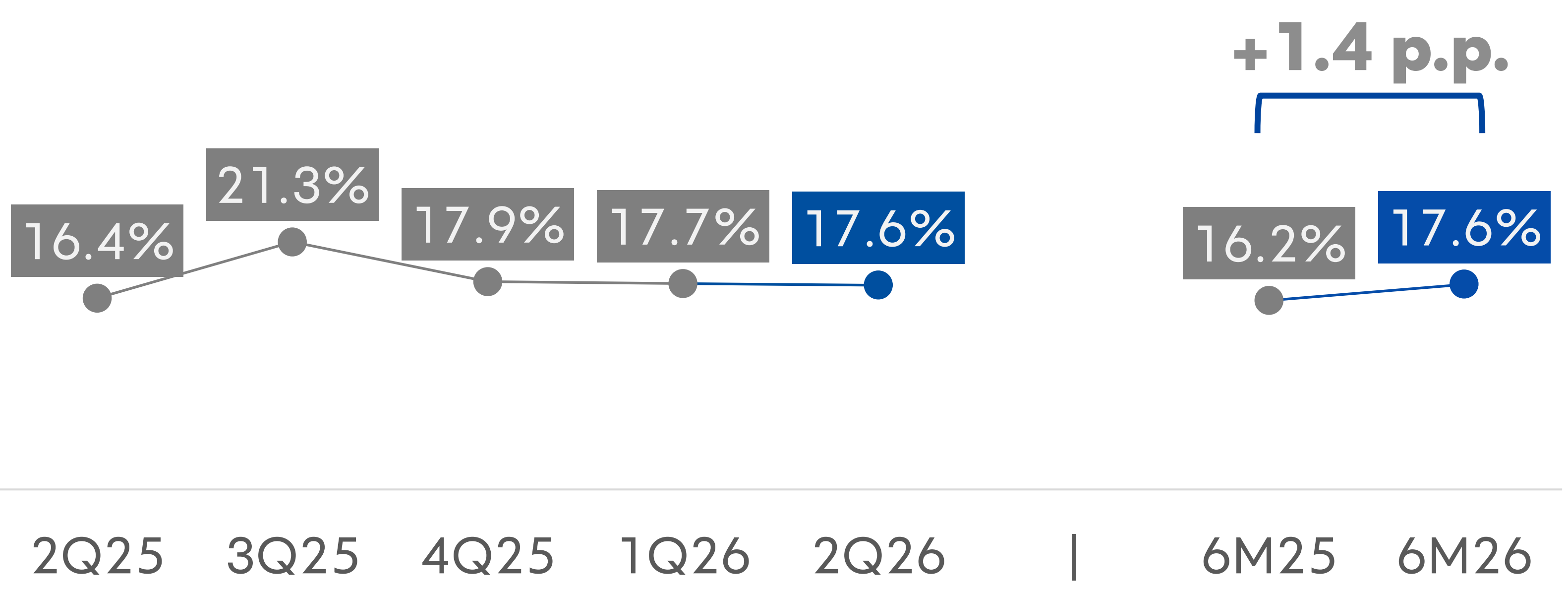
PERFORMANCE OPERATING

PERFORMANCE INDICATORS

Loss Ratio **Life**
% Earned Premium



Commissioning **Life**
% Earned Premium



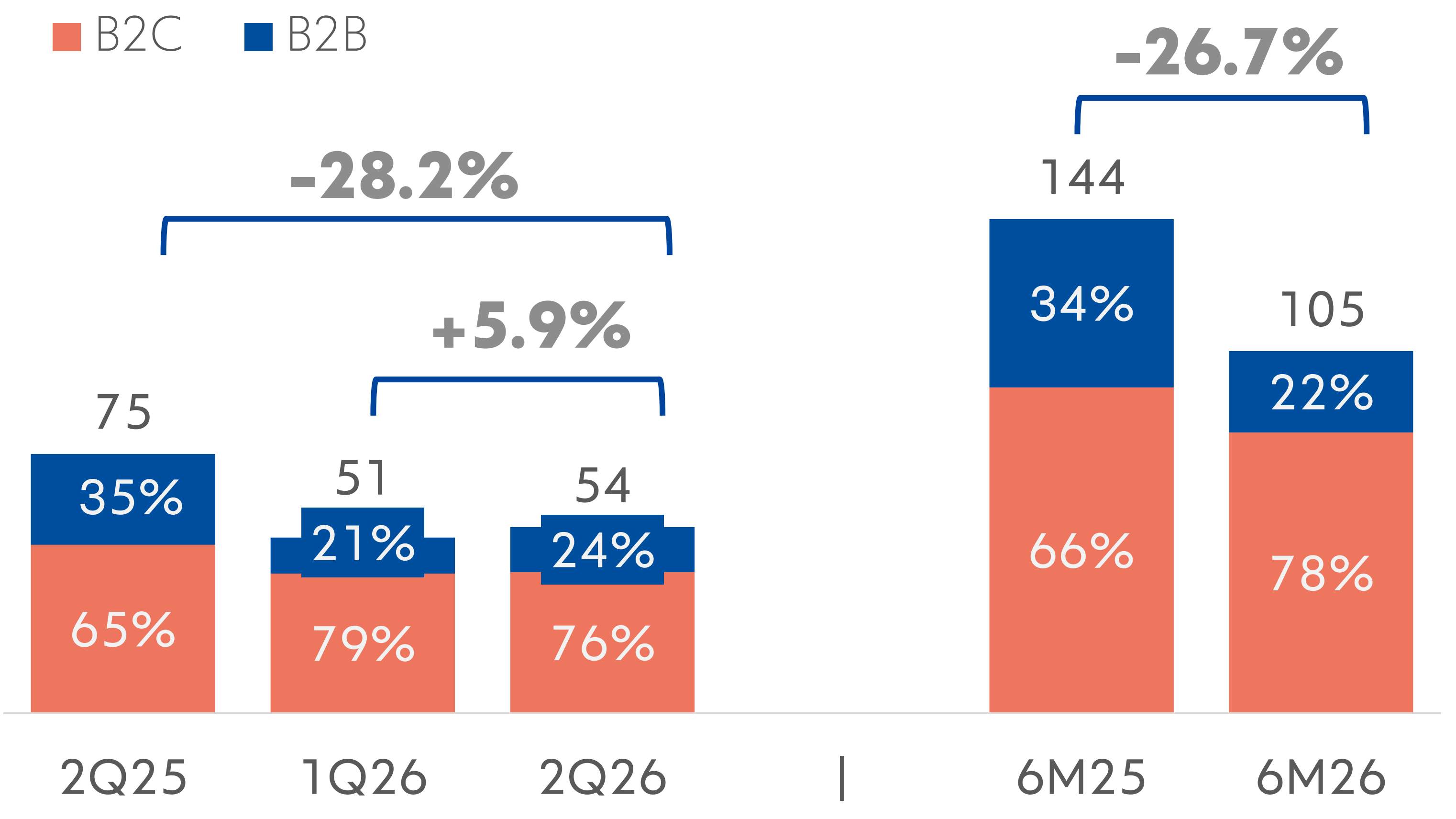
1 - Considers the result from Caixa Vida e Previdência.

ASSISTANCE and Other Insurance
Operating Performance

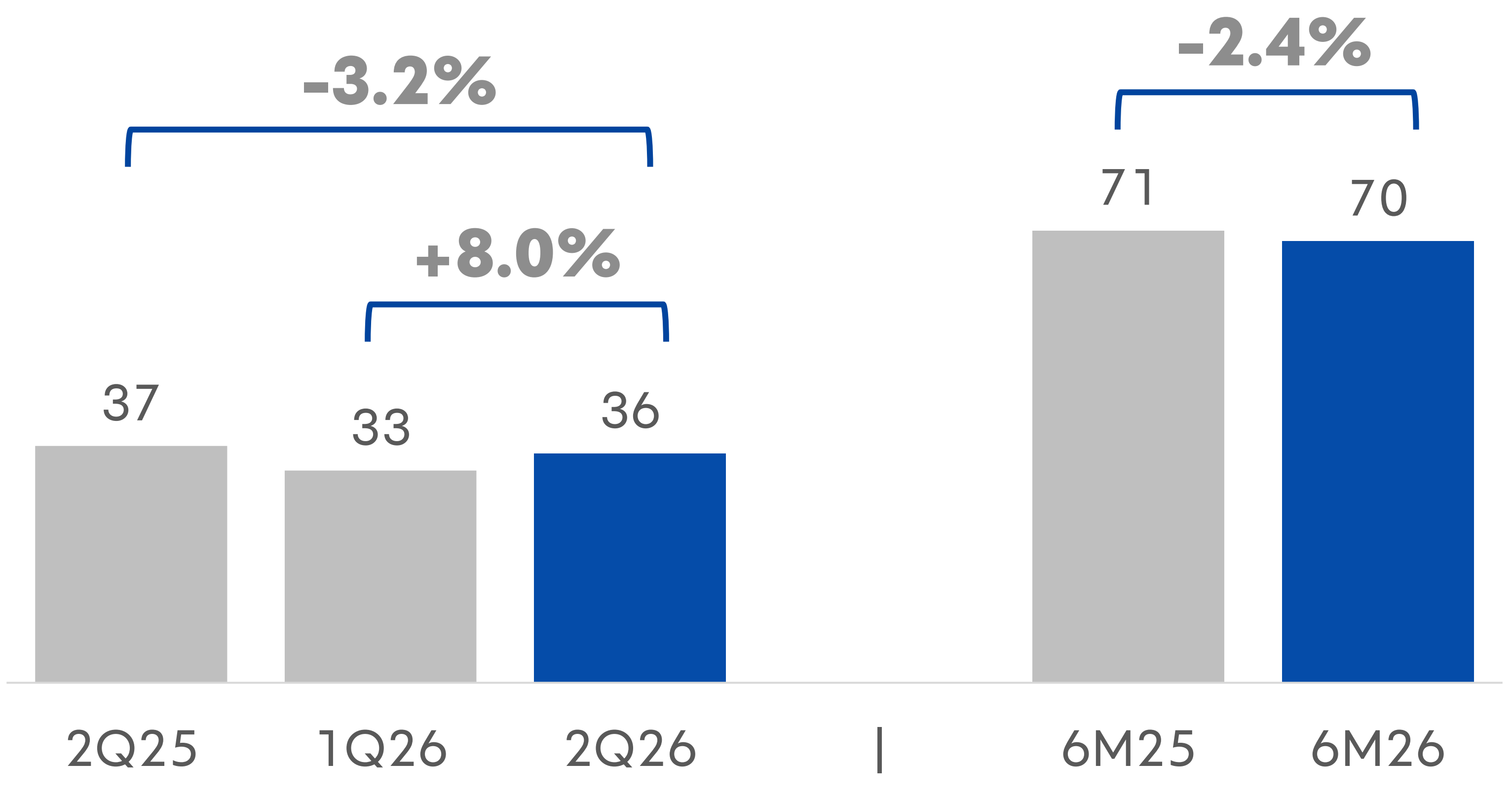
ASSISTANCE (B2B and B2C)

OTHER INSURANCE

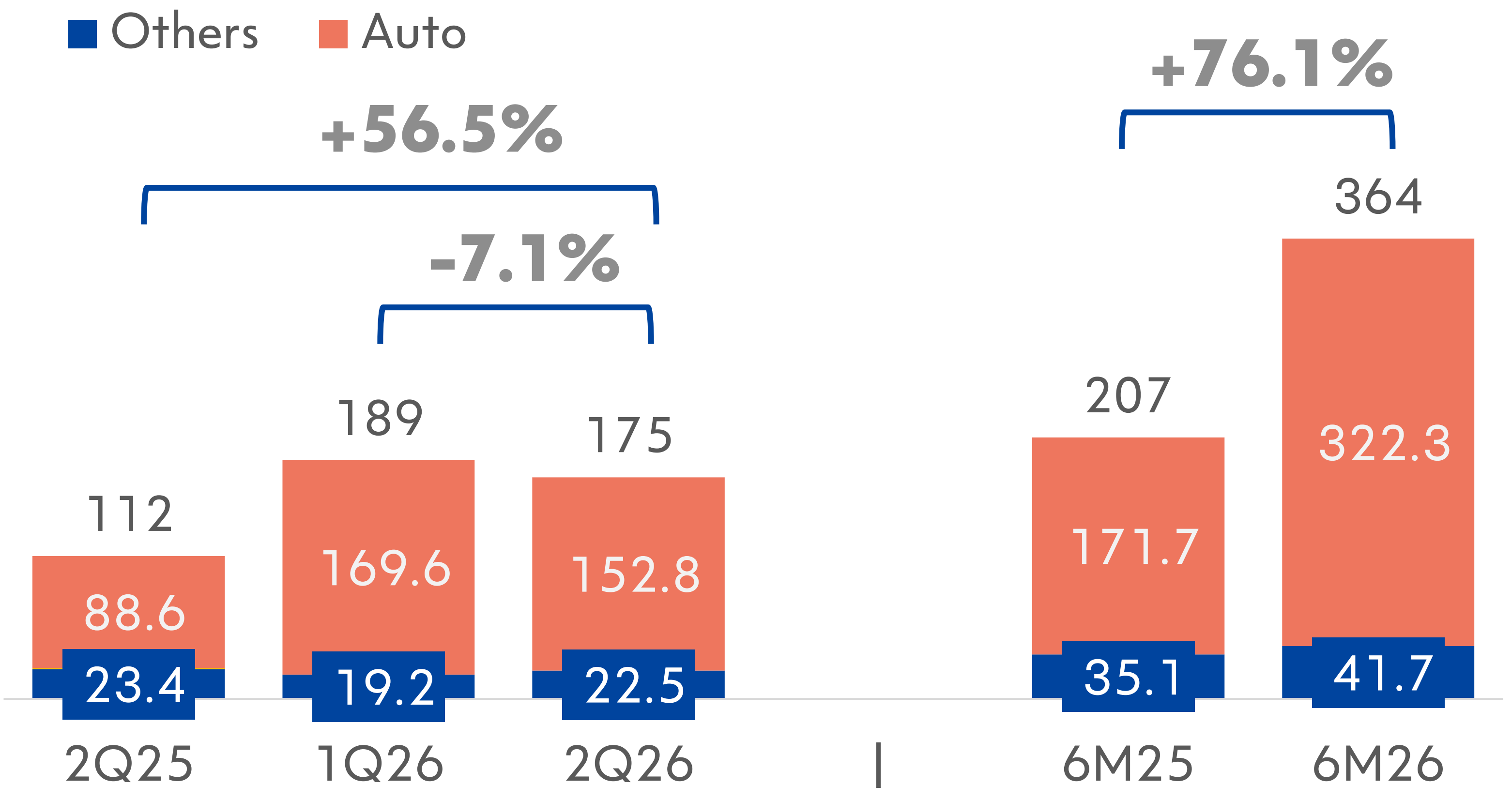
Revenues **Assistance**
BRL million



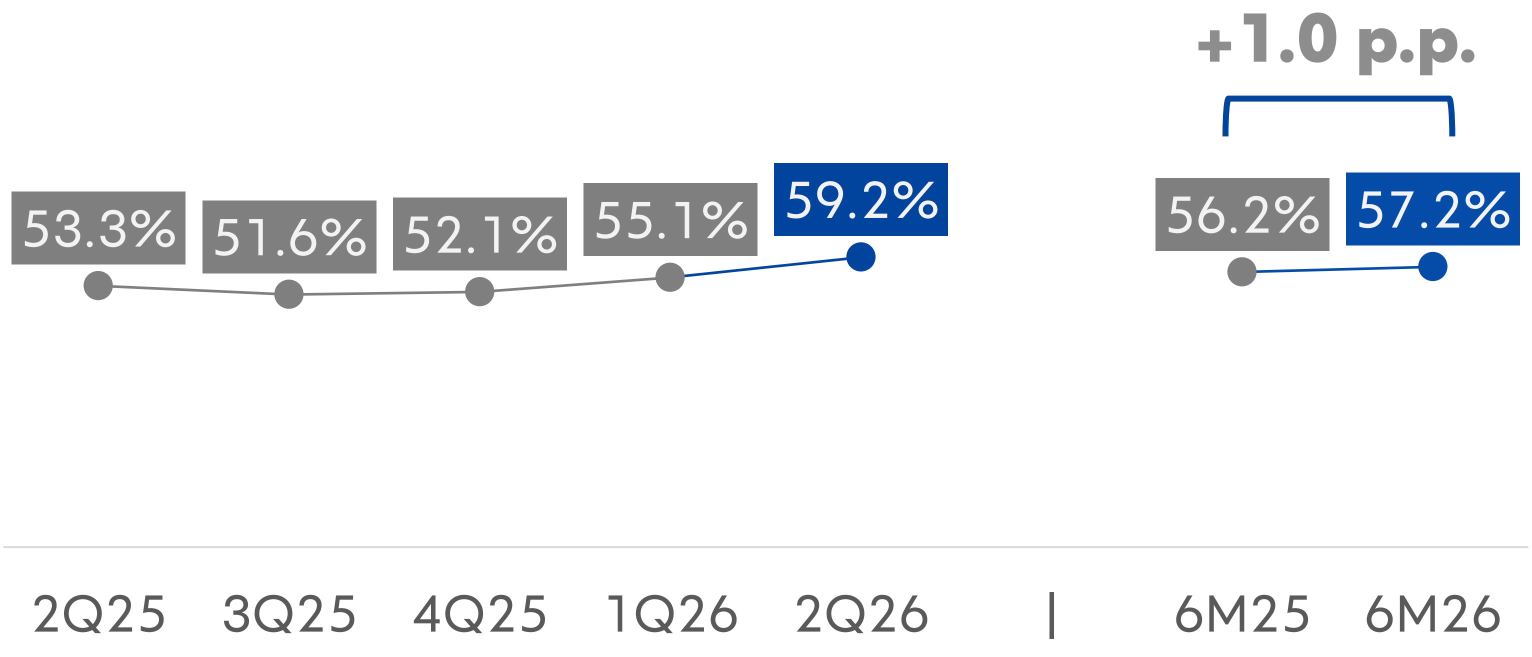
Operating Margin **Assistance**
BRL million



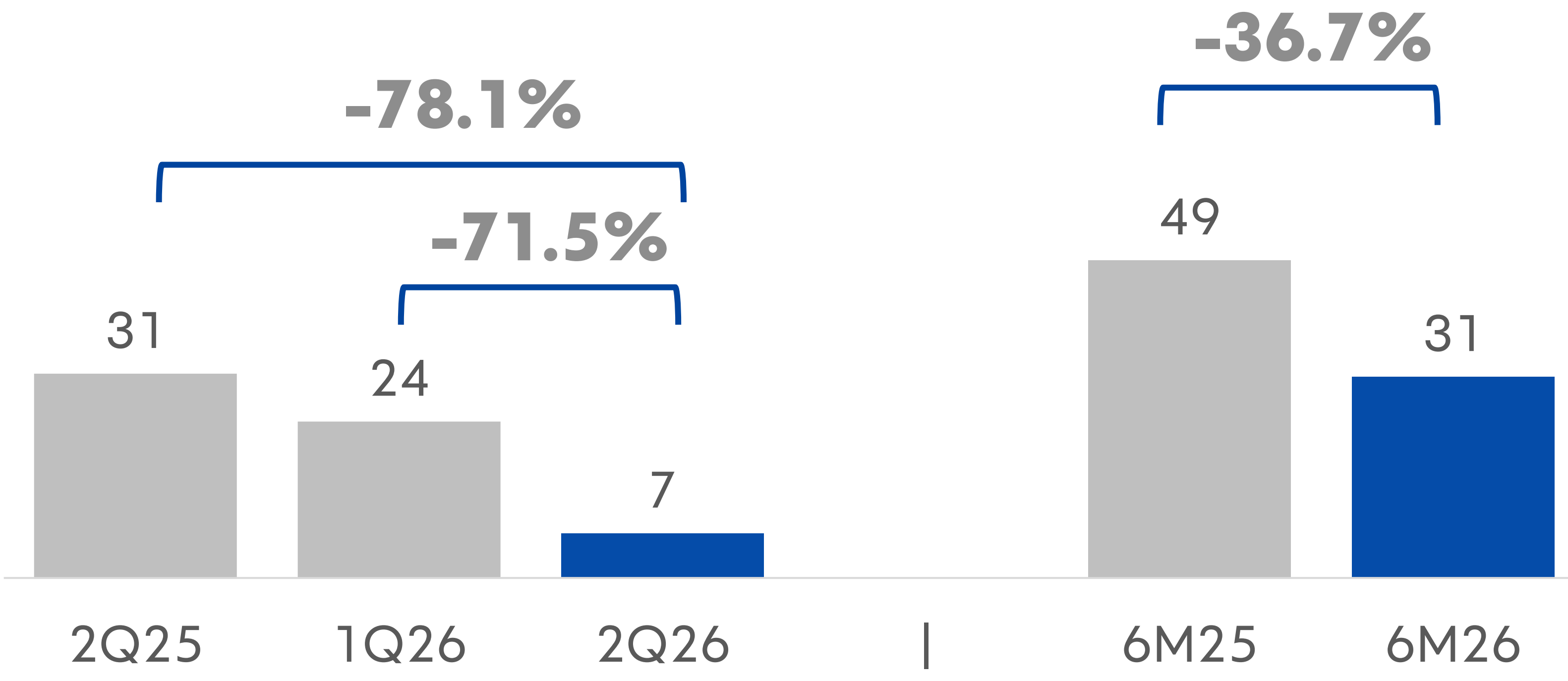
Written Premiums **Other Insurance**
BRL million



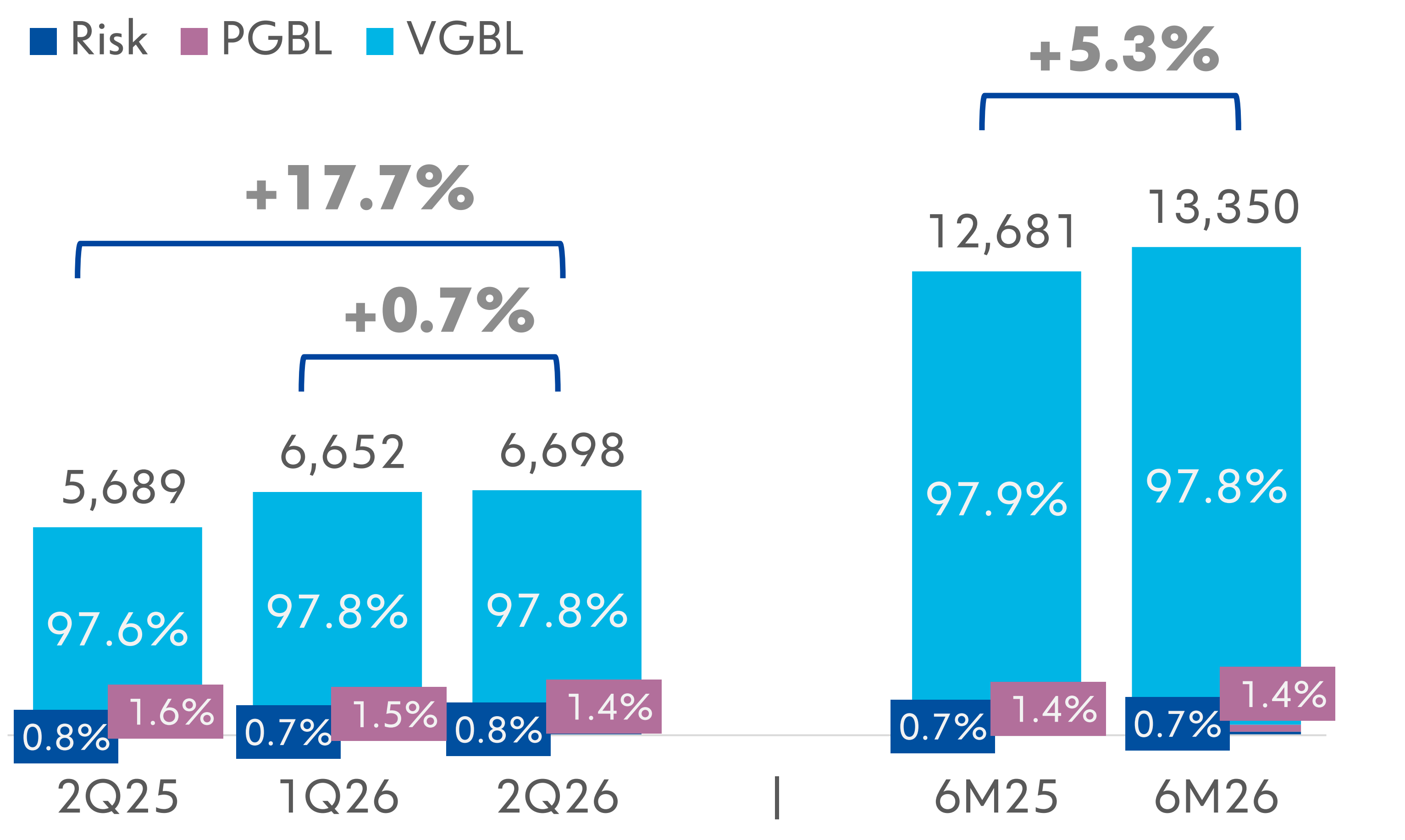
Loss Ratio **Other Insurance**
% Earned Premium



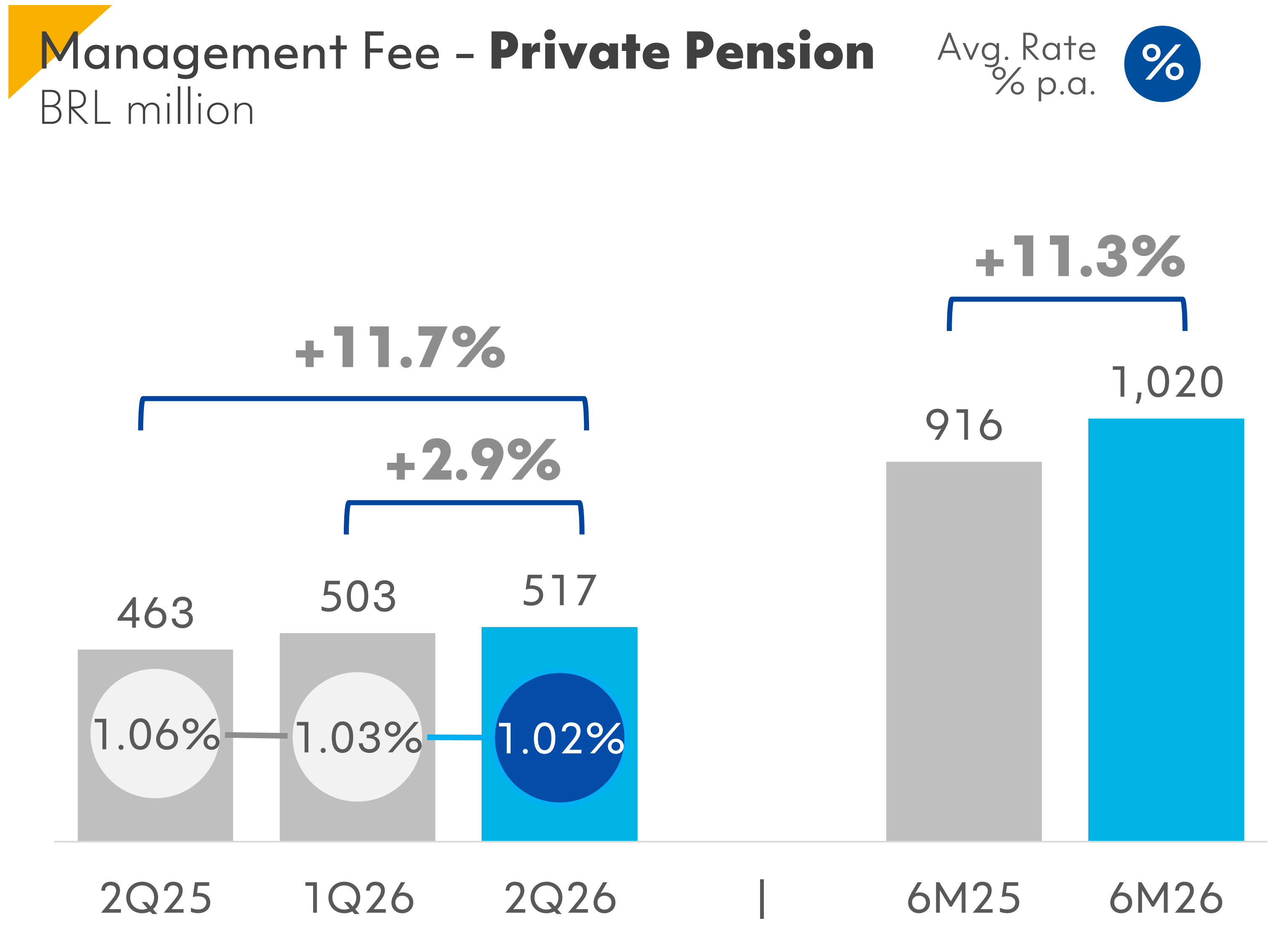
Operating Margin **Other Insurance**
BRL million



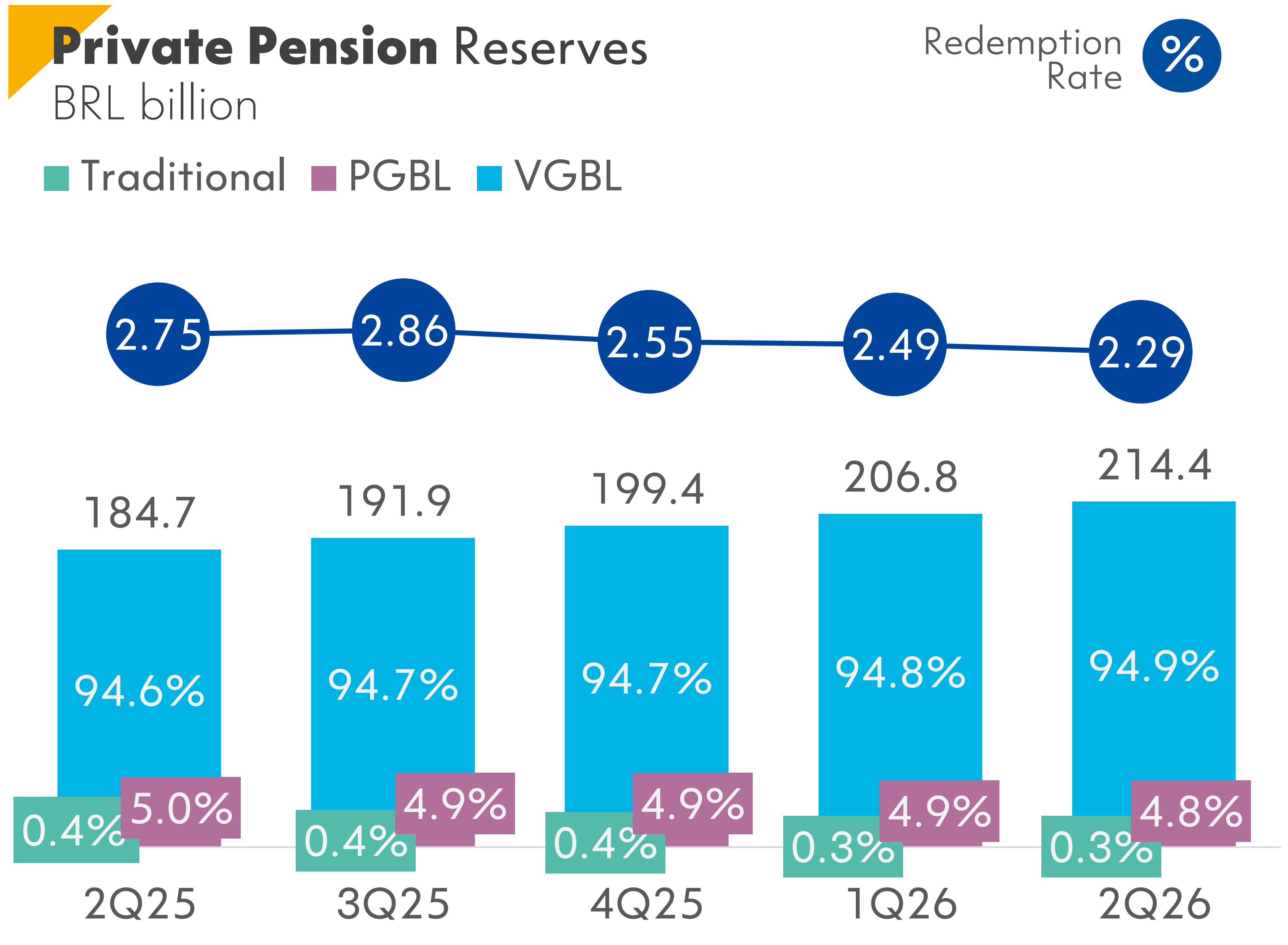
Contributions and Premiums Received – **Private Pension**
BRL million



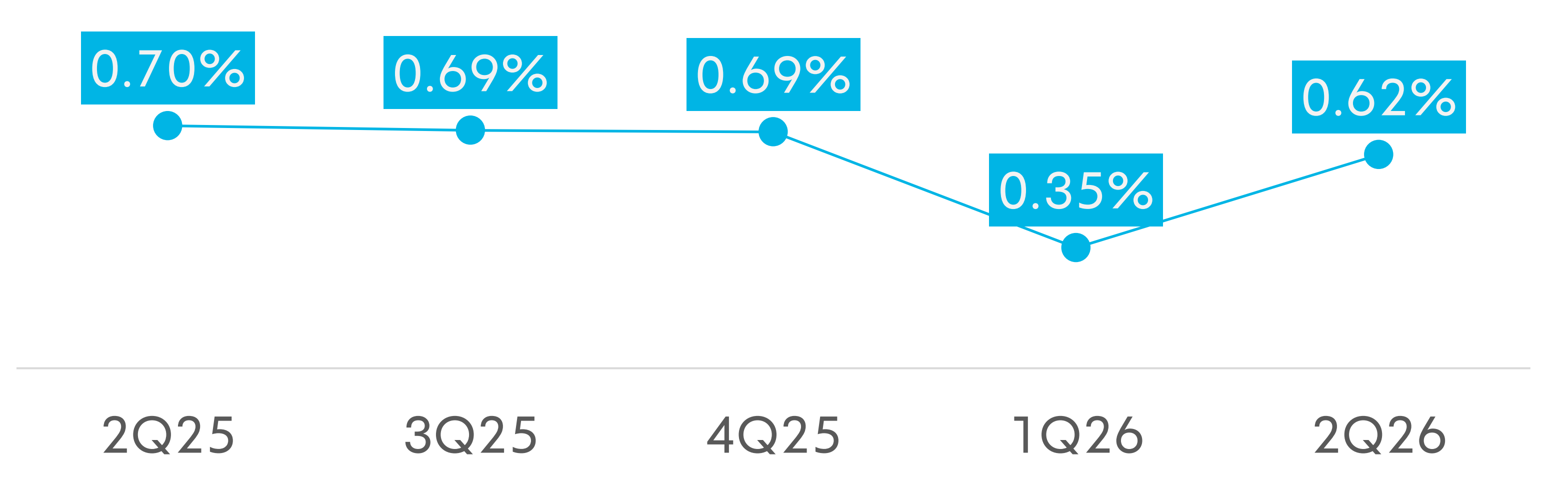
Management Fee – **Private Pension**
BRL million



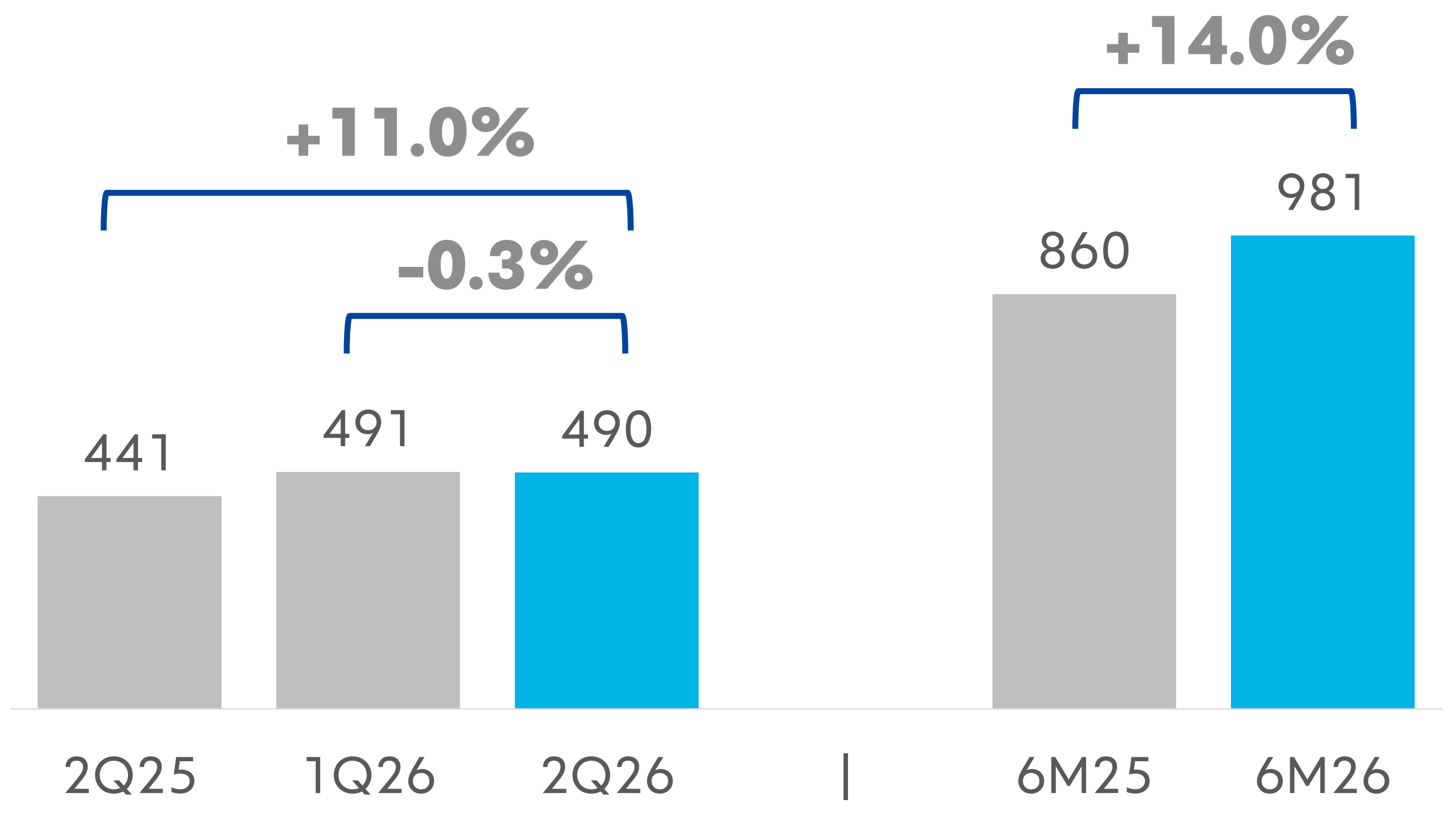
Private Pension Reserves
BRL billion



Commissioning – **Private Pension**
% Contributions



Operating Margin – **Private Pension**
BRL million

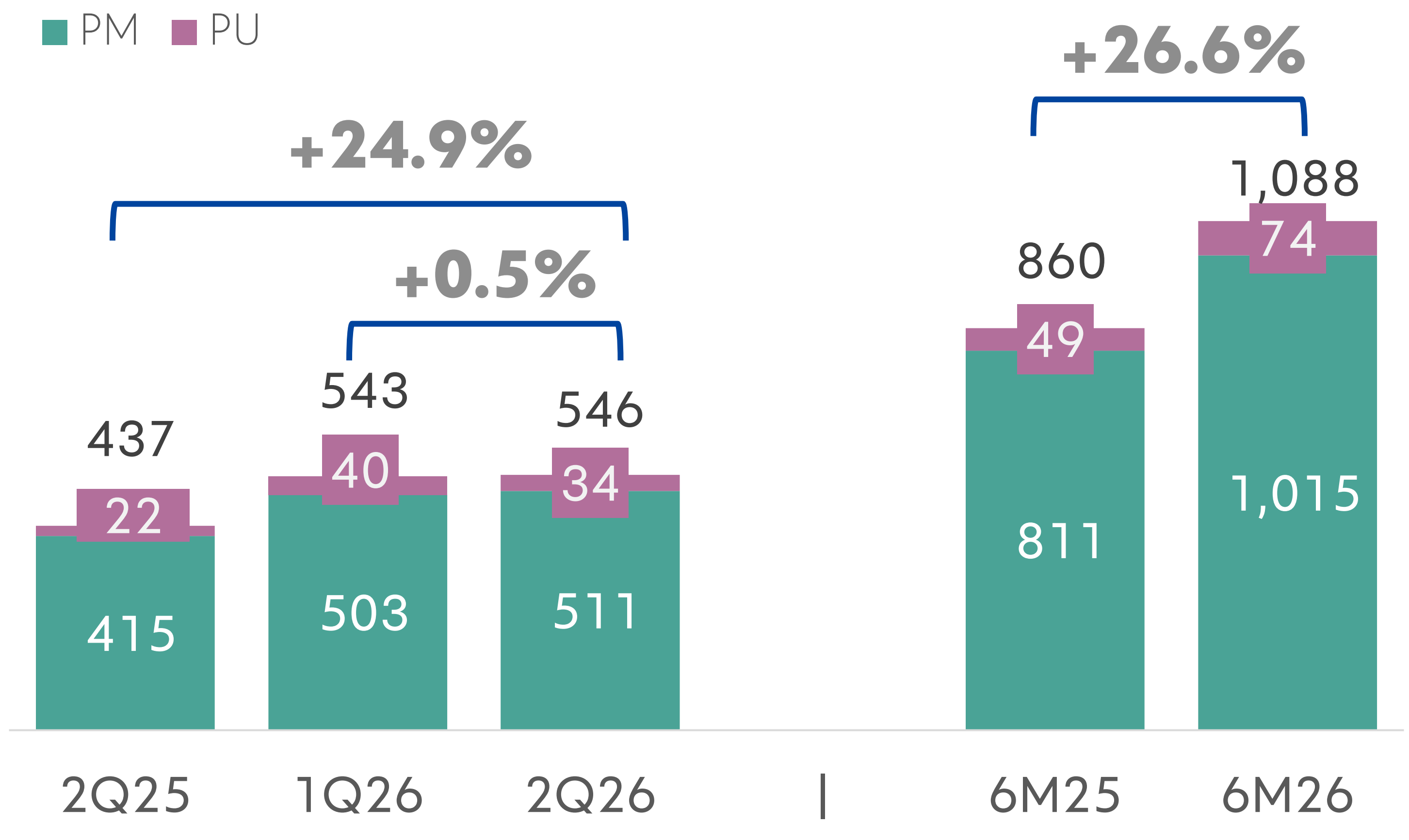


RESERVES

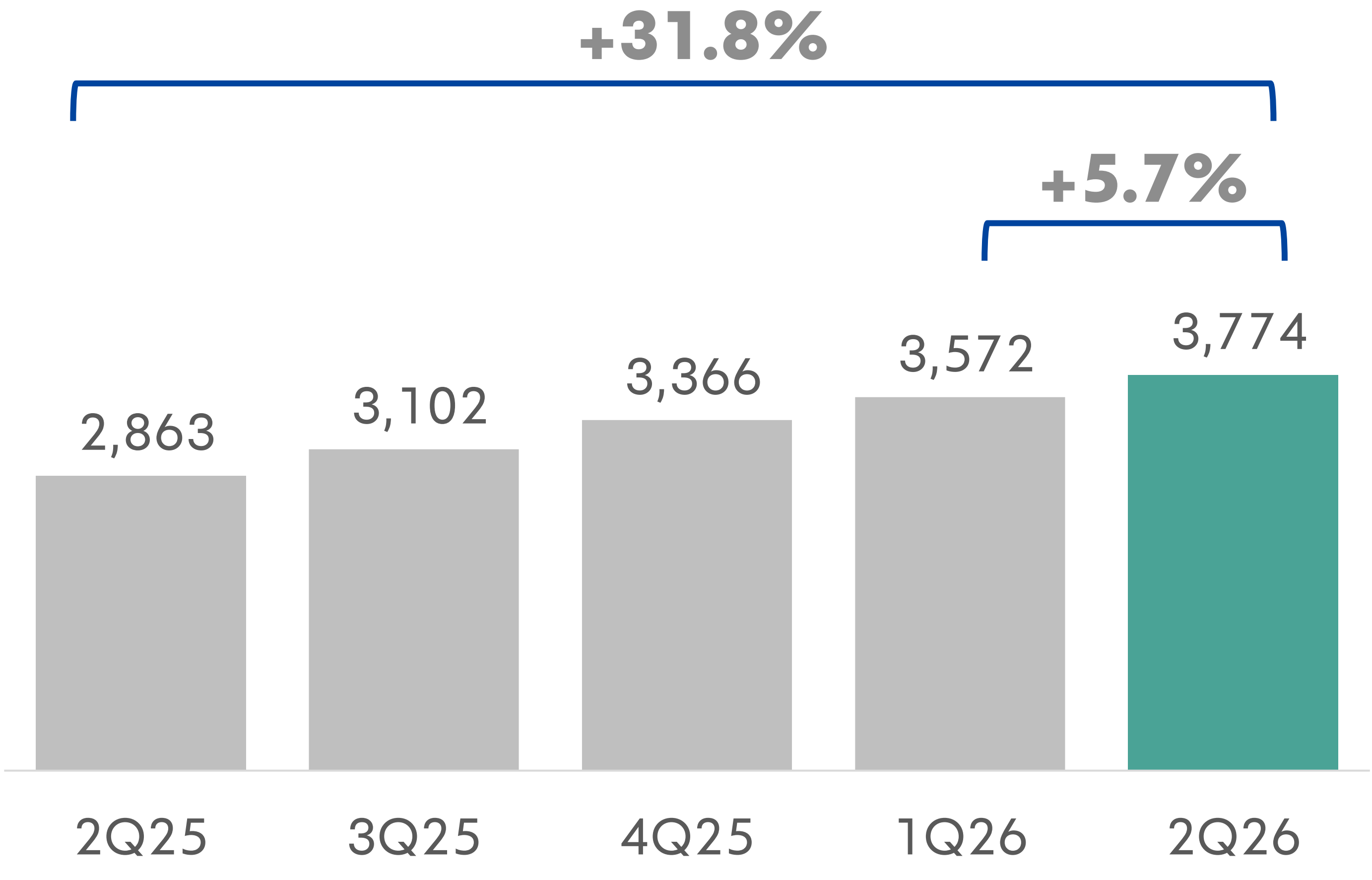
ANNUAL GROWTH OF 16.1% IN RESERVES.

PREMIUM BONDS
Operating Performance

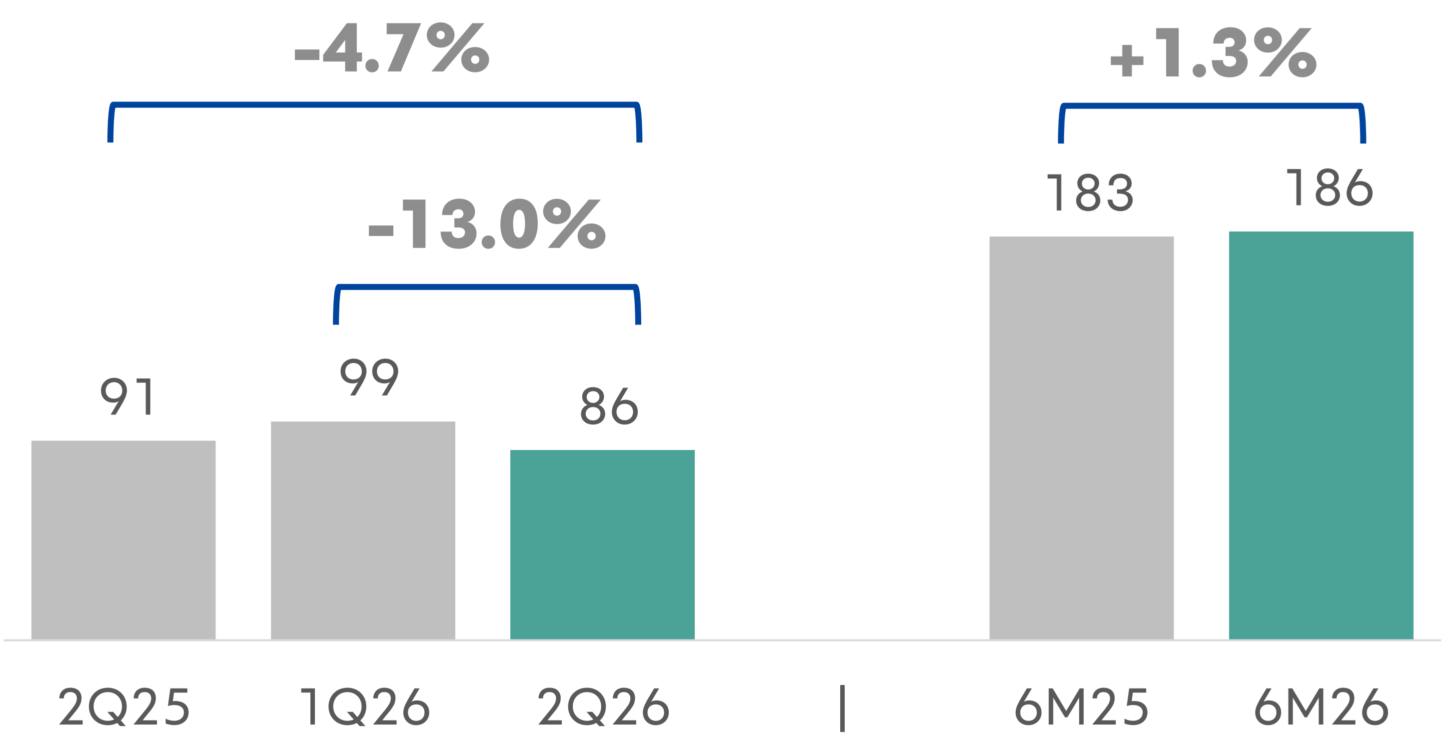
Funds Raised – Premium Bonds
BRL million



Reserves of Premium Bonds
BRL million



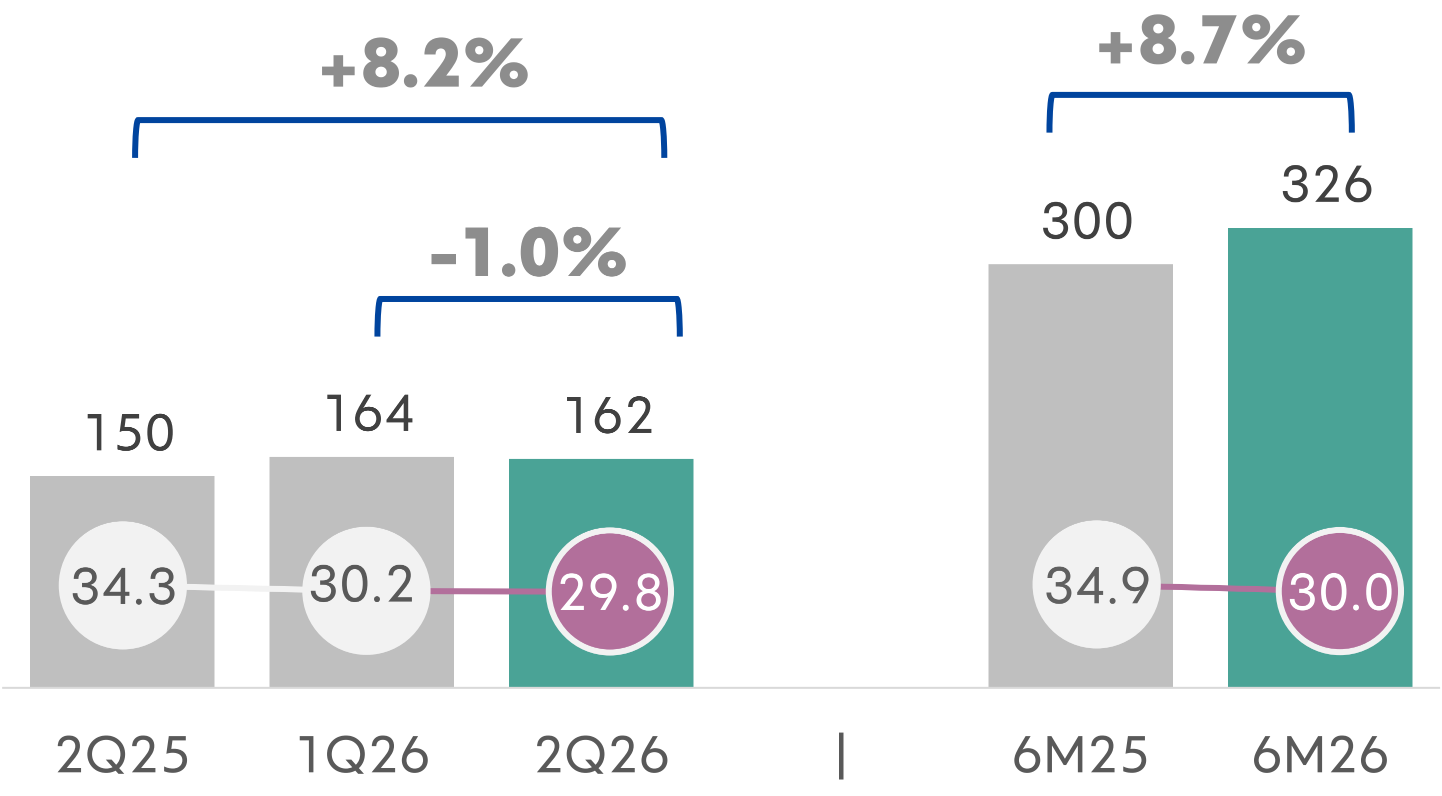
Operating Margin – Premium Bonds
BRL million



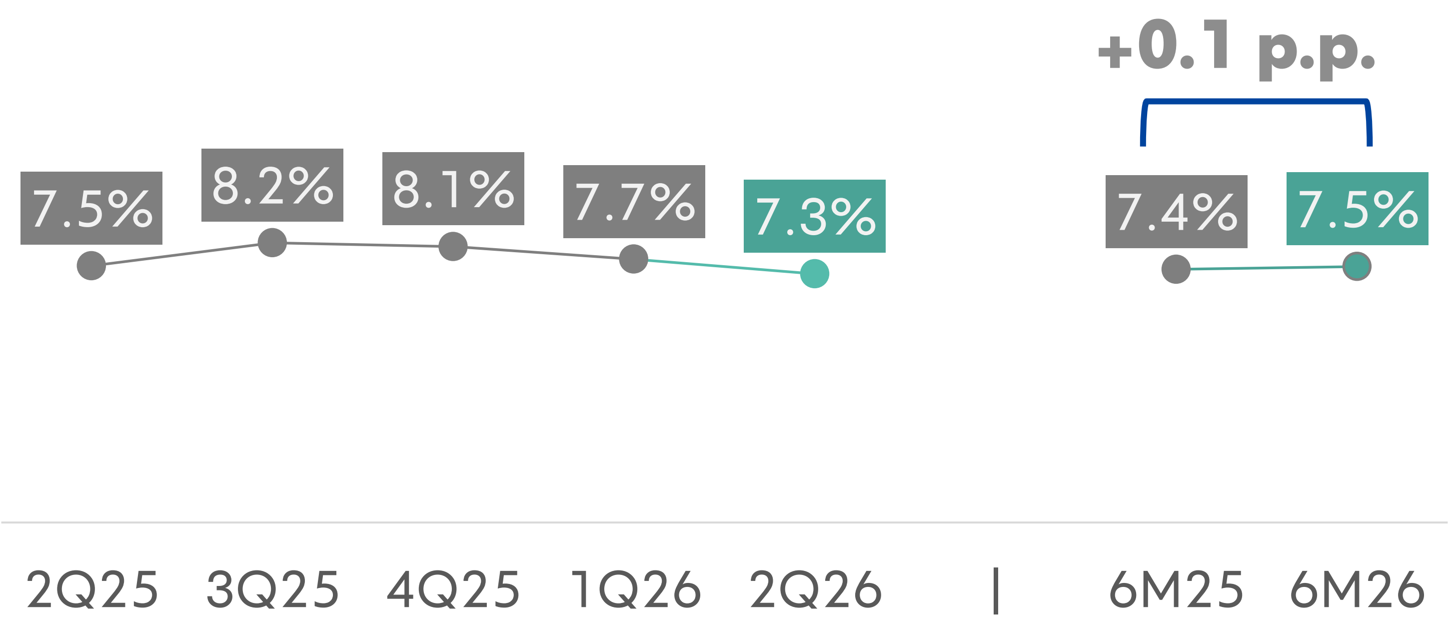
FUNDS RAISED

HISTORICAL RECORD, HIGHLIGHTED BY MONTHLY PAYMENT.

Net Revenue – Premium Bonds
BRL million

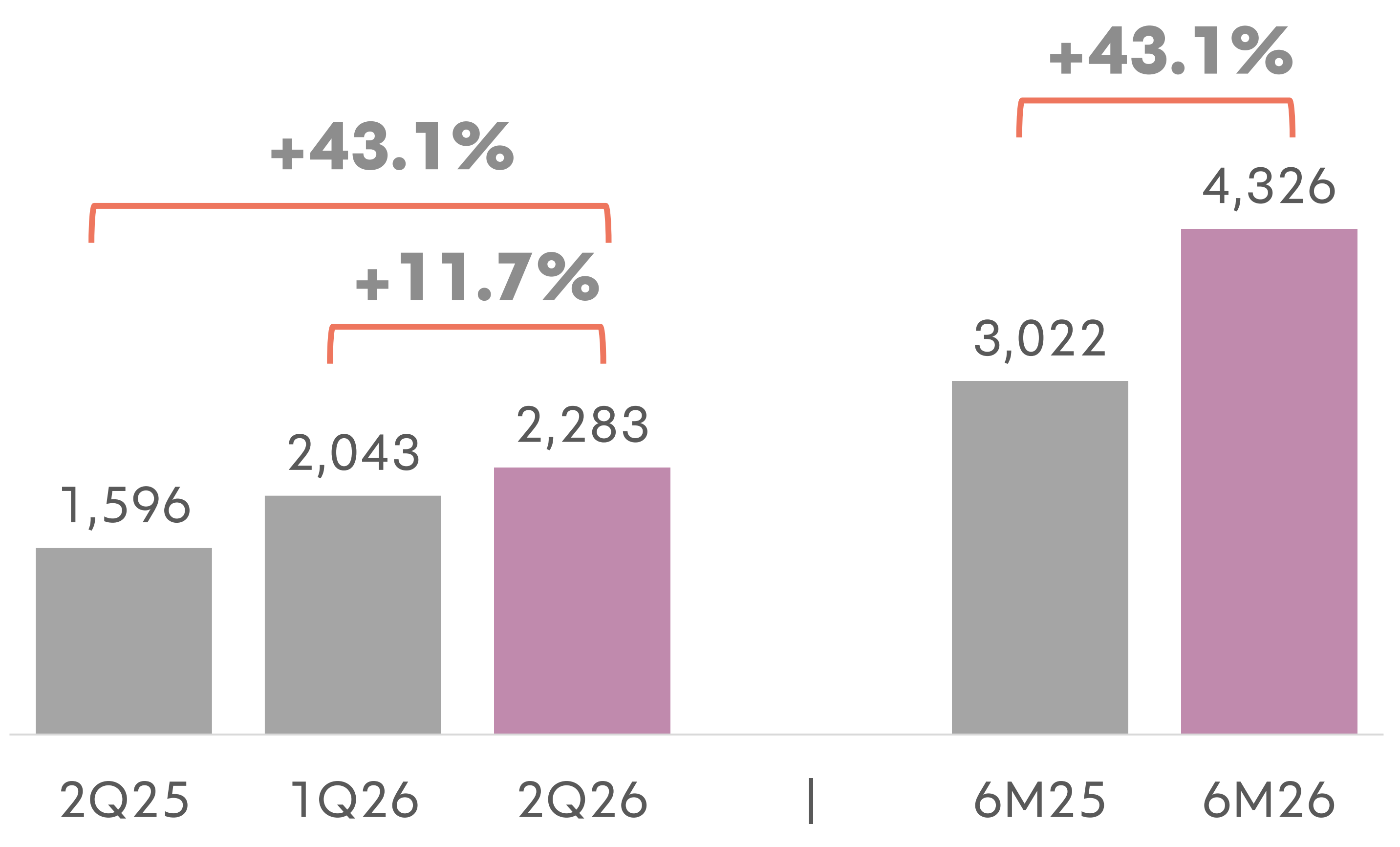


Commissioning – Premium Bonds
% Funds Raised

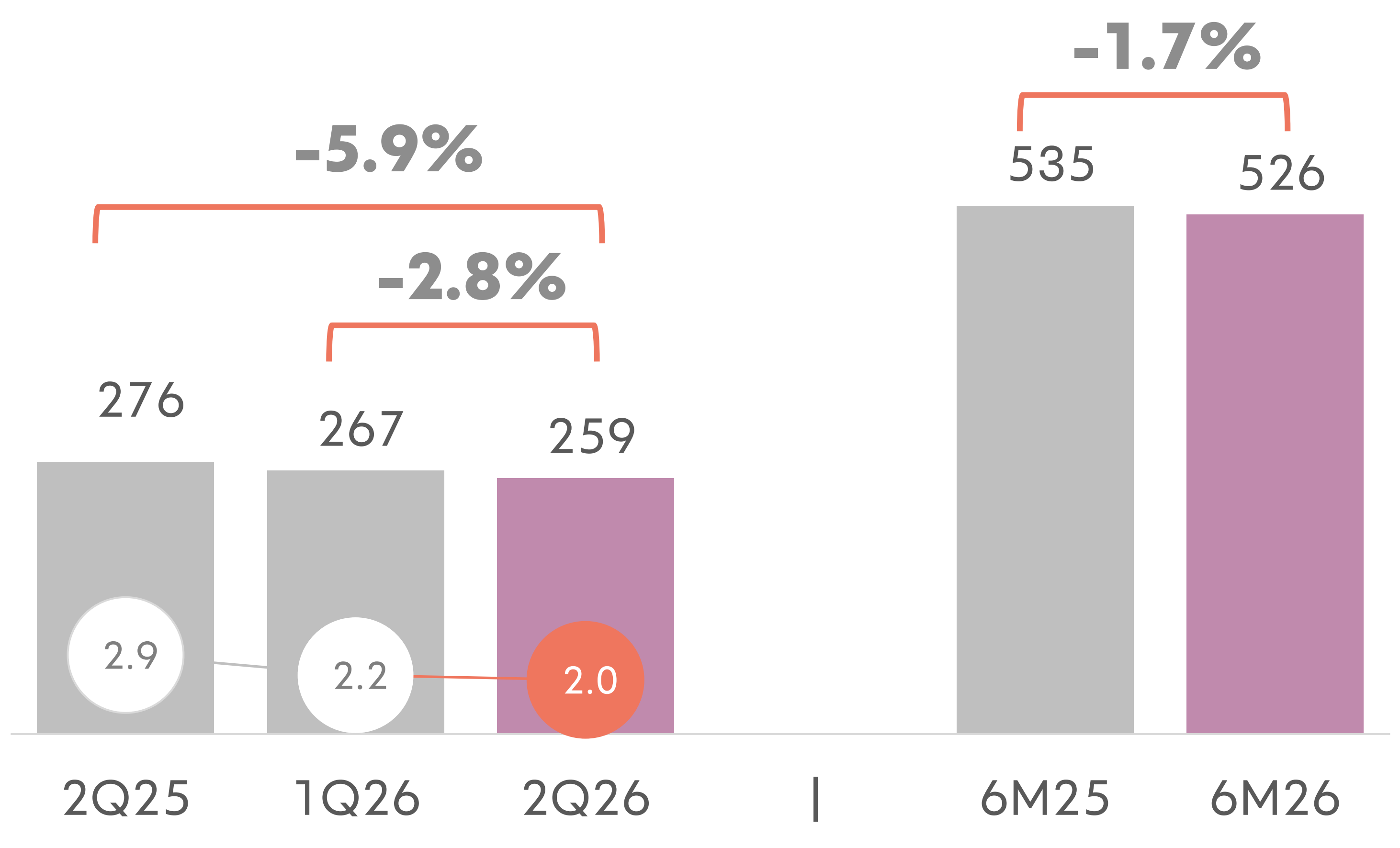


CREDIT LETTERS
Operating Performance

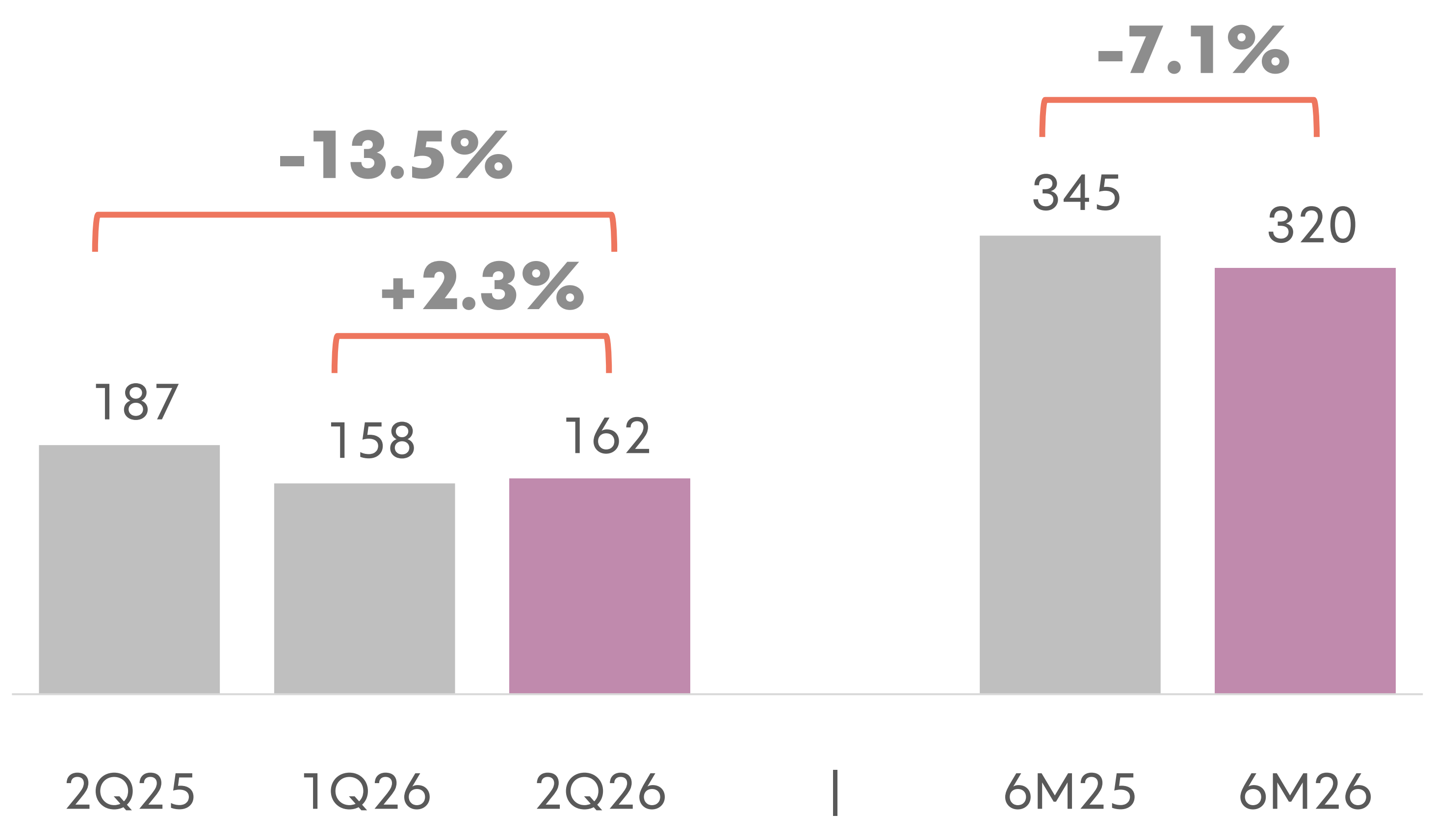
Funds Raised - Credit Letters
BRL million



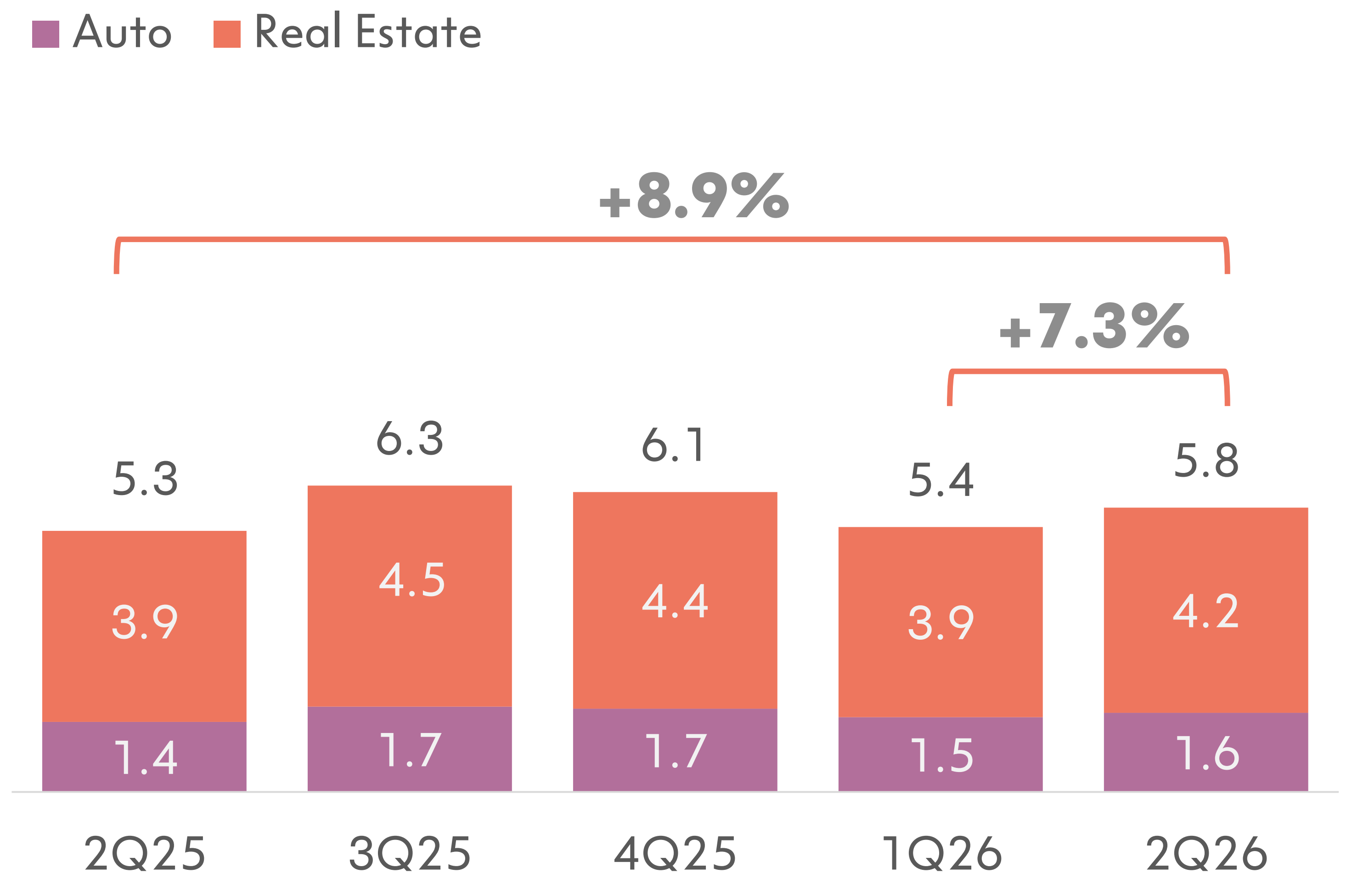
Management Fee / Average Rate - Credit Letters
BRL million / % p.a.



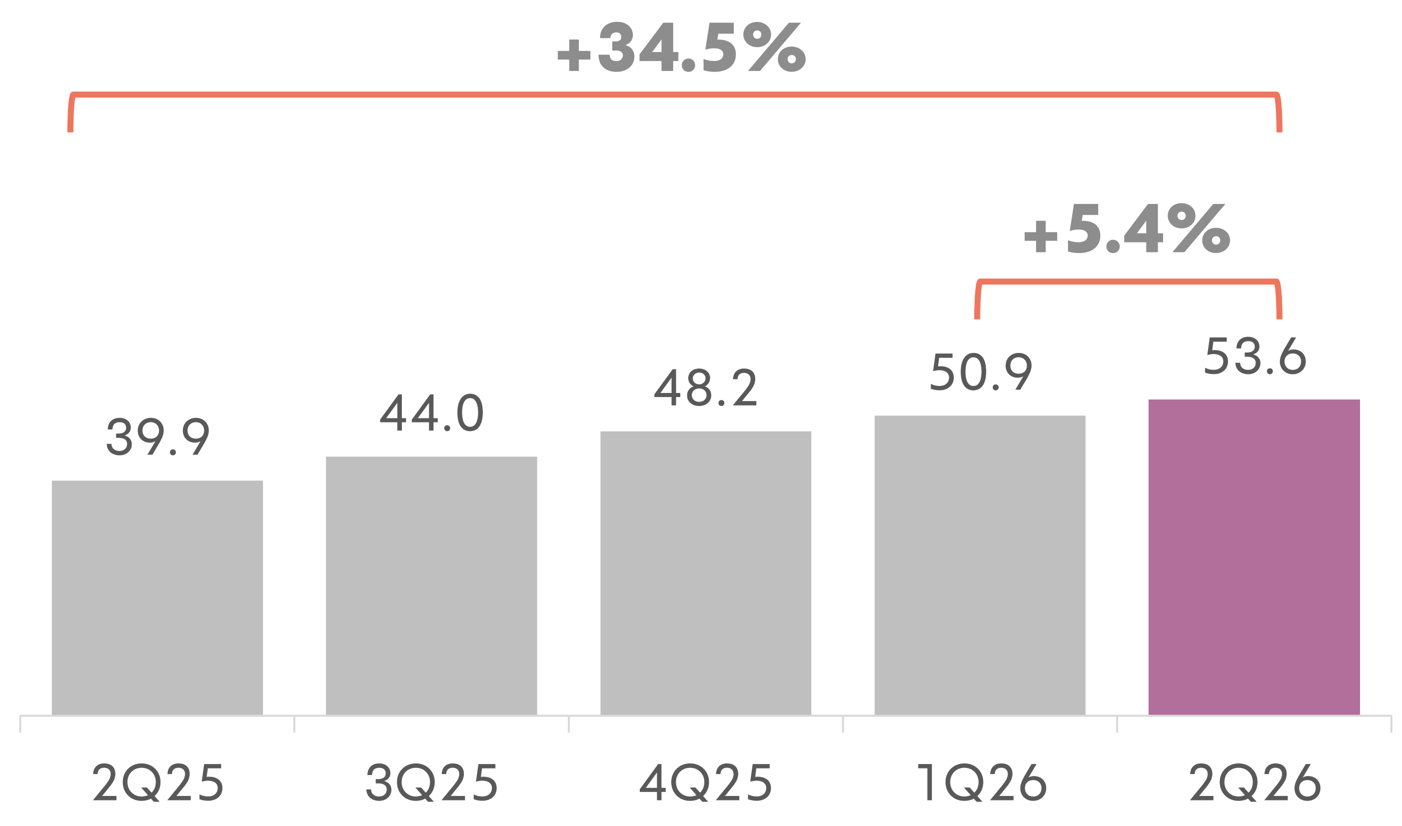
Operating Margin - Credit Letters
BRL million



Credit Letters
BRL billion



Inventory - Credit Letters
BRL billion



REAL ESTATE CREDIT LETTERS

REAL ESTATE CREDIT LETTERS ACCOUNTED FOR 72.2% OF TOTAL CREDIT LETTERS SOLD IN THE QUARTER.

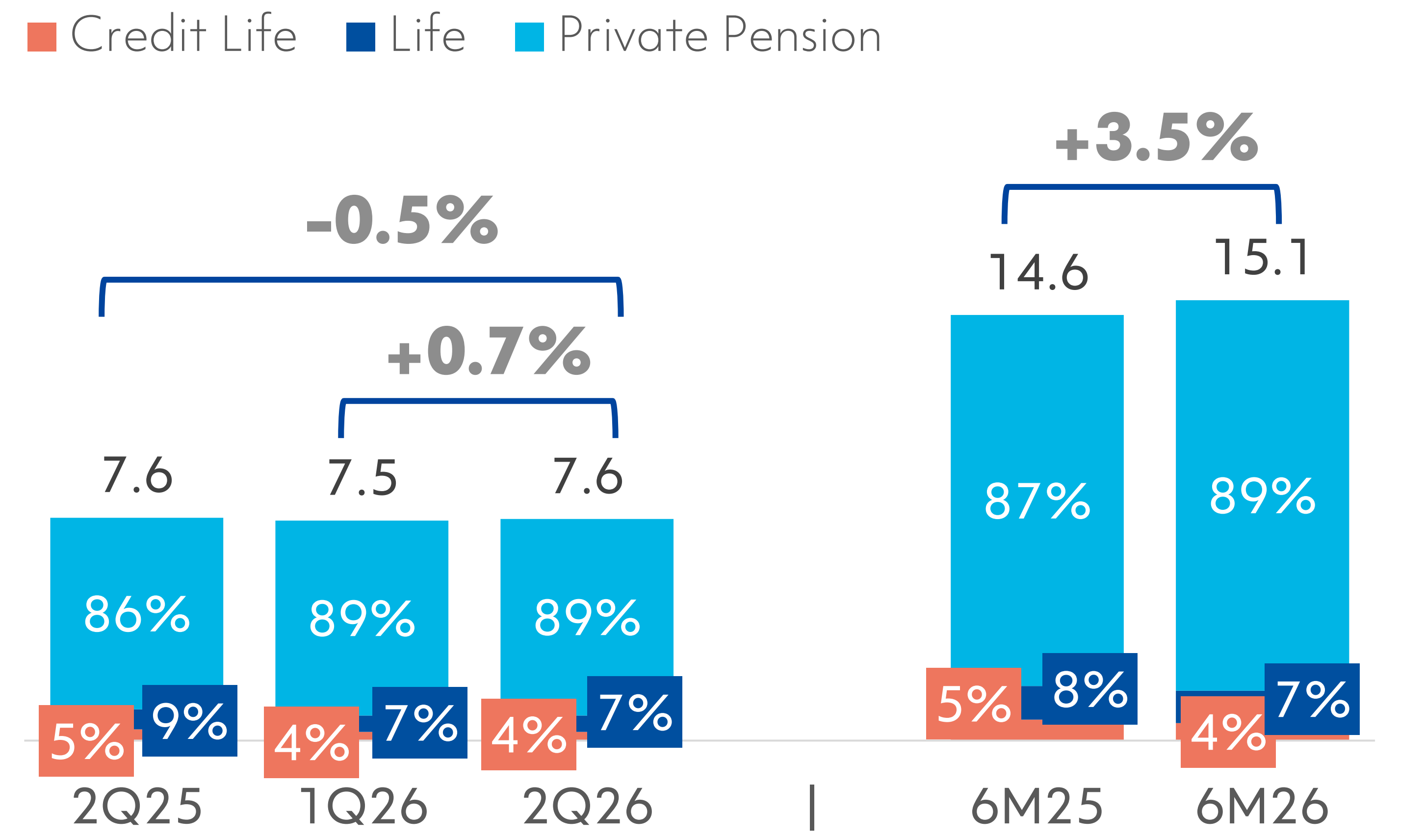
CAIXA Share of 80.00%

MINORITY SHAREHOLDERS (20.00% free float)

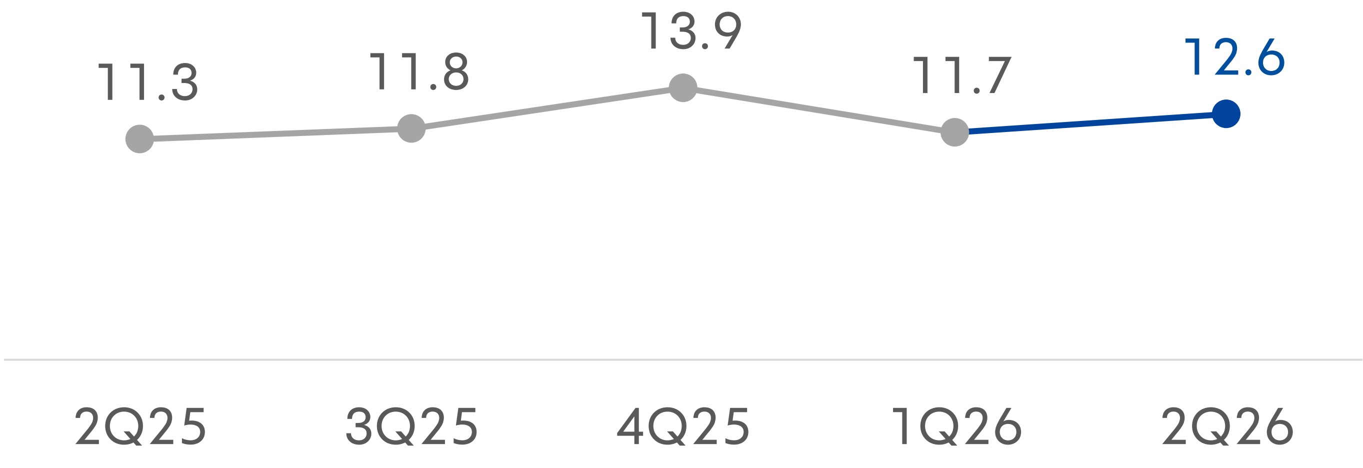
CAIXA Seguridade

	CAIXA Corretora	Partnerships Run-on - BANCASSURANCE CAIXA					Run-Off	Bancassurance PAN
		CAIXA Vida e Previdência	CAIXA Residencial	CAIXA Capitalização	CAIXA Consórcio	CAIXA Assistência	CNP Seguros holding Brasil	too seguros / PAN Corretora de Seguros
Economic Interest	100%	60%	75%	75%	75%	75%	48.25%	49%
Common Shares (voting)	100%	49.0%	49.9%	49.9%	49.9%	49.9%	48.25%	49%
Partners	-	CNP assurances	TOKIO MARINE SEGURADORA	ICATU	CNP assurances	Tempo	CNP assurances	btg pactual
Deadline	-	2045	2040	2040	2040	2040	-	-
Segments	Brokerage	Life Credit Life Private Pension	Mortgage Home	Premium Bonds	Credit Letters	Assistance Services	Mortgage	Insurance and Brokerage

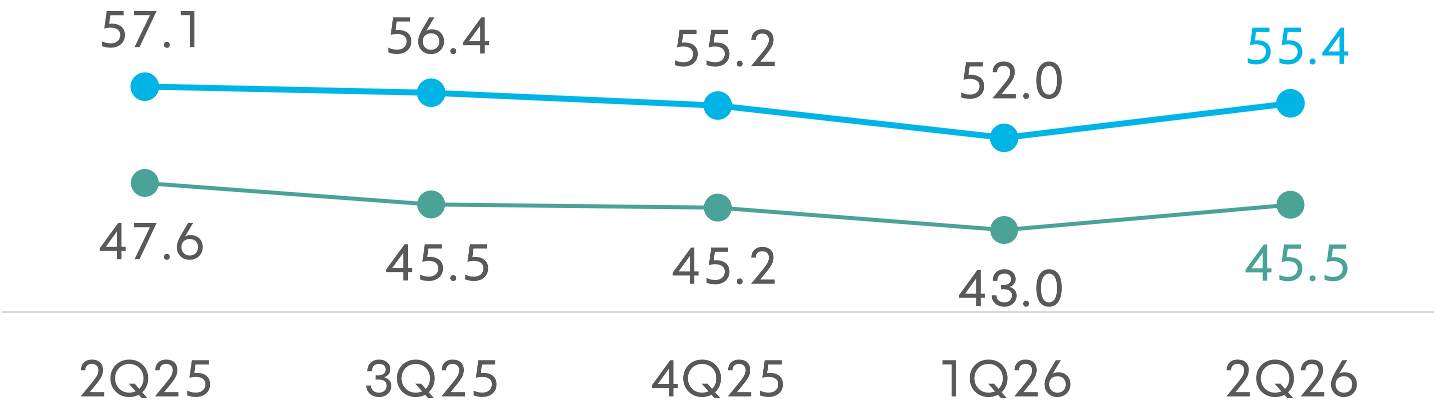
Operating Revenues – **Caixa Vida e Previdência**
BRL billion



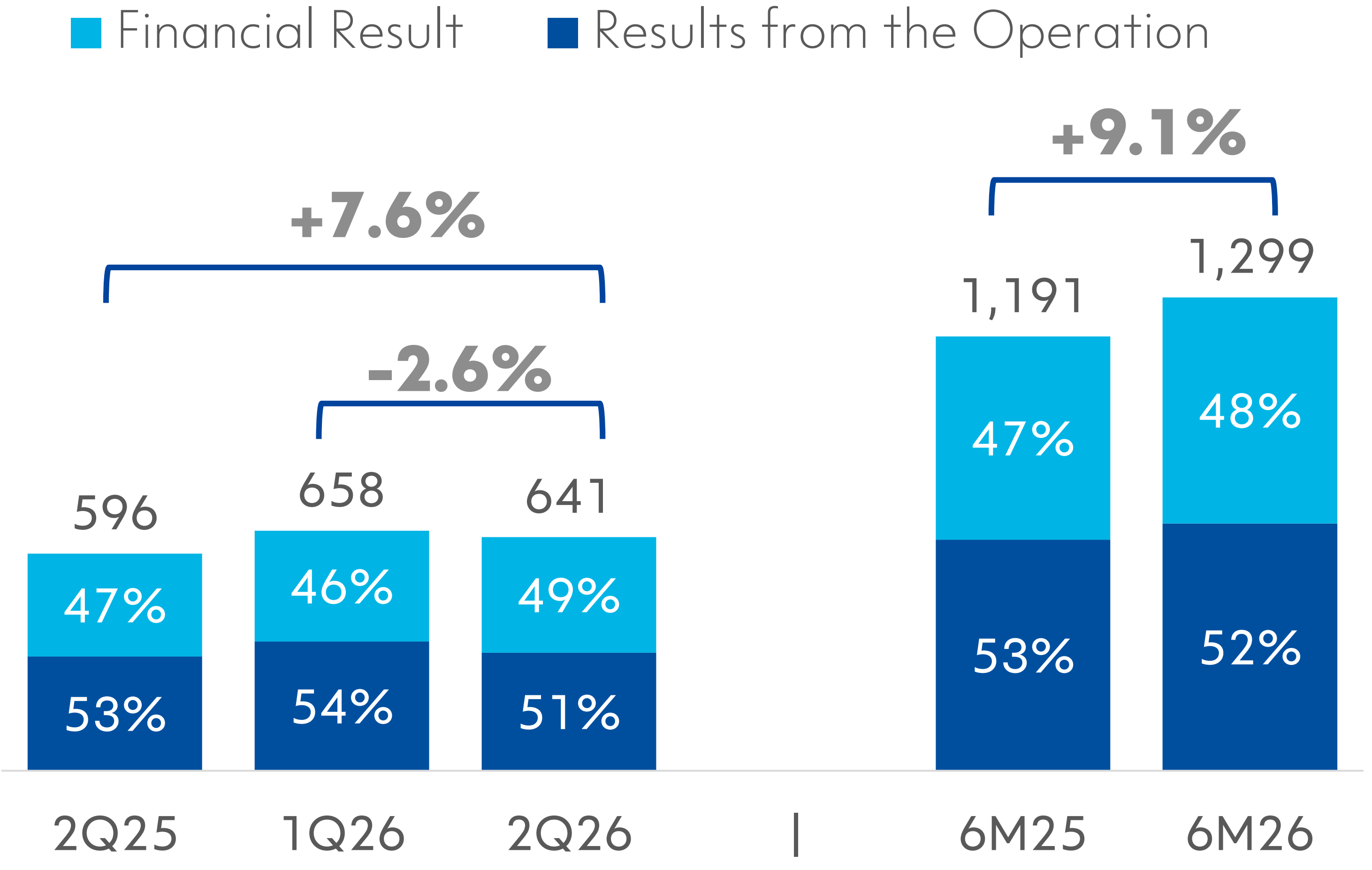
Administrative Expenses Ratio (IDA)
Caixa Vida e Previdência
Administrative Expenses
% Operating Revenue



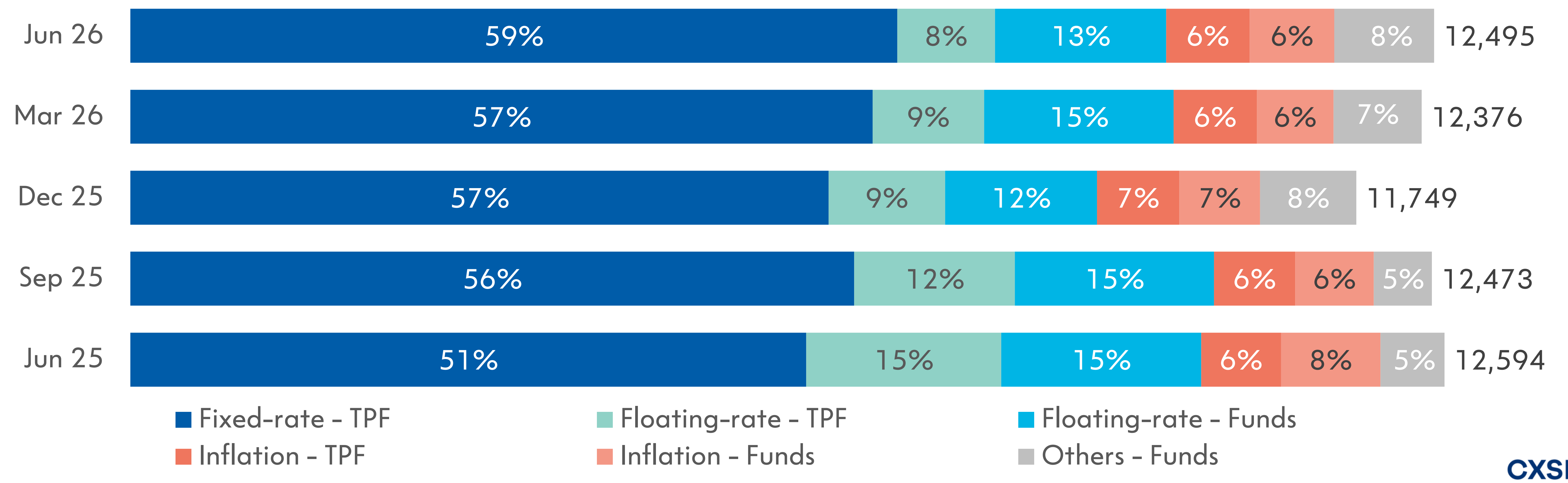
Combined (IC) and Expanded (ICA) Ratio)
Caixa Vida e Previdência
General and Administrative Expenses
IC : % Operating Revenue
ICA: % Operating Revenue + Financial Result



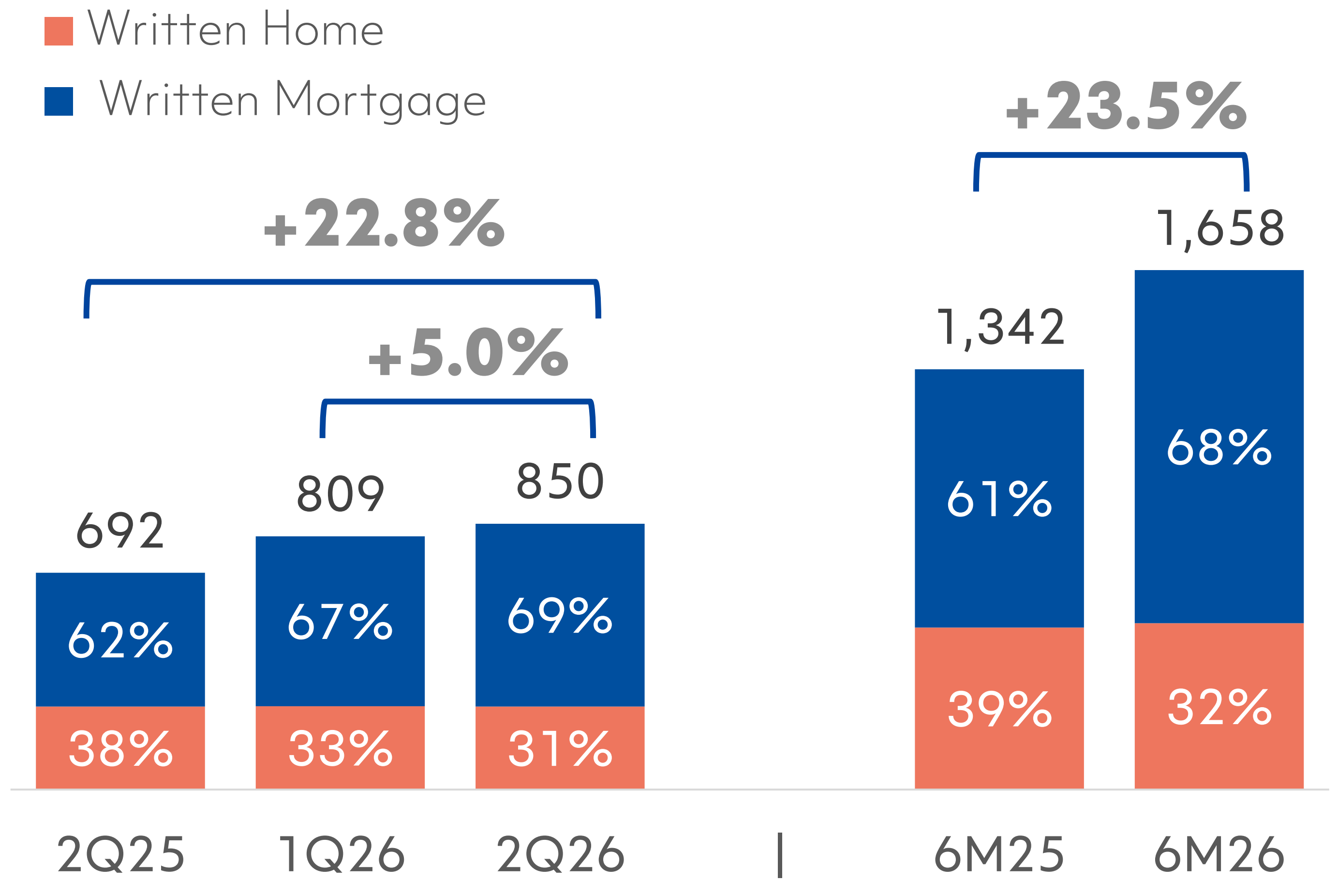
Net Income (Operating x Financial)
Caixa Vida e Previdência
BRL million



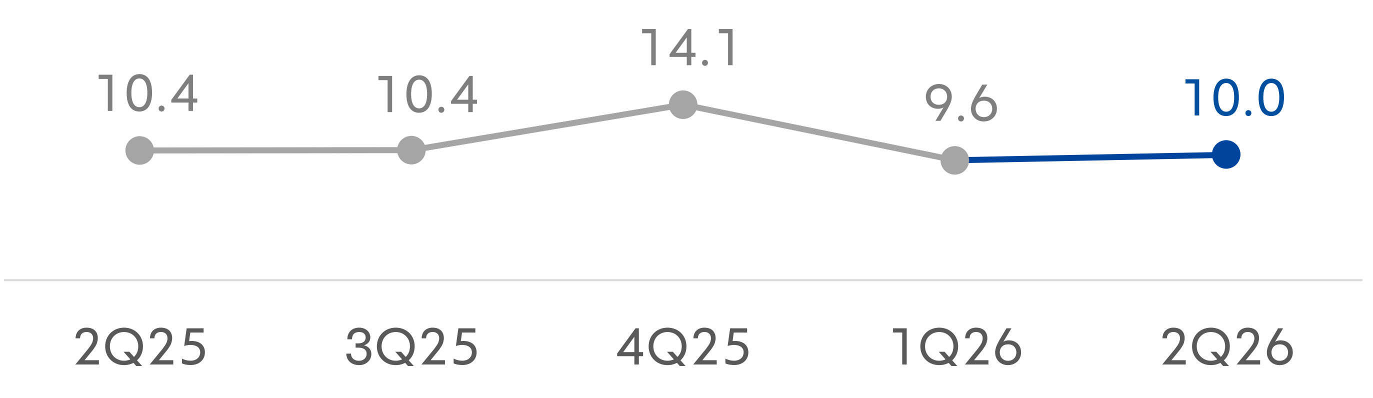
Investment Portfolio Composition - **Caixa Vida e Previdência**
% financial investments (million)



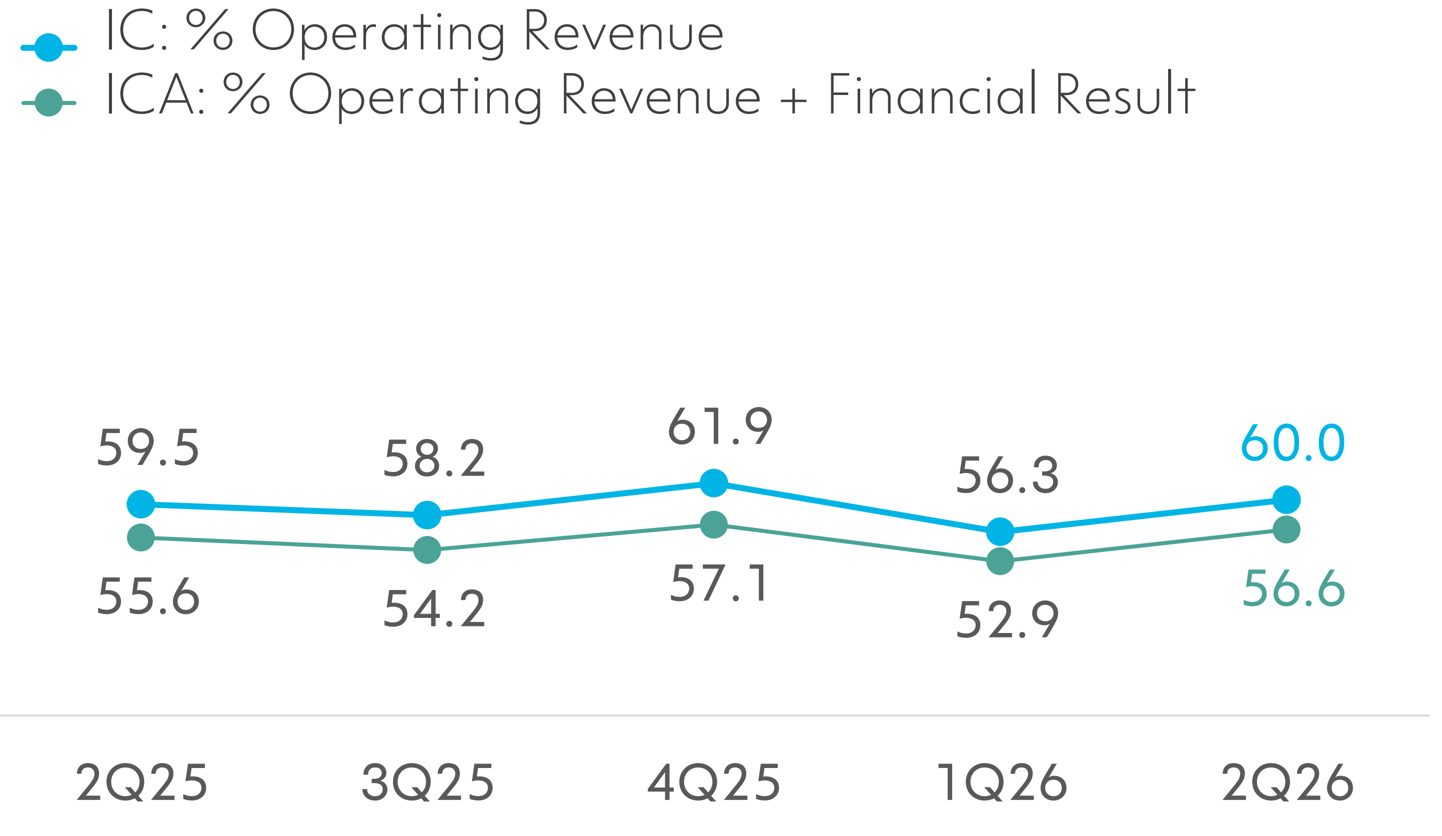
Operating Revenues – **Caixa Residencial**
BRL million



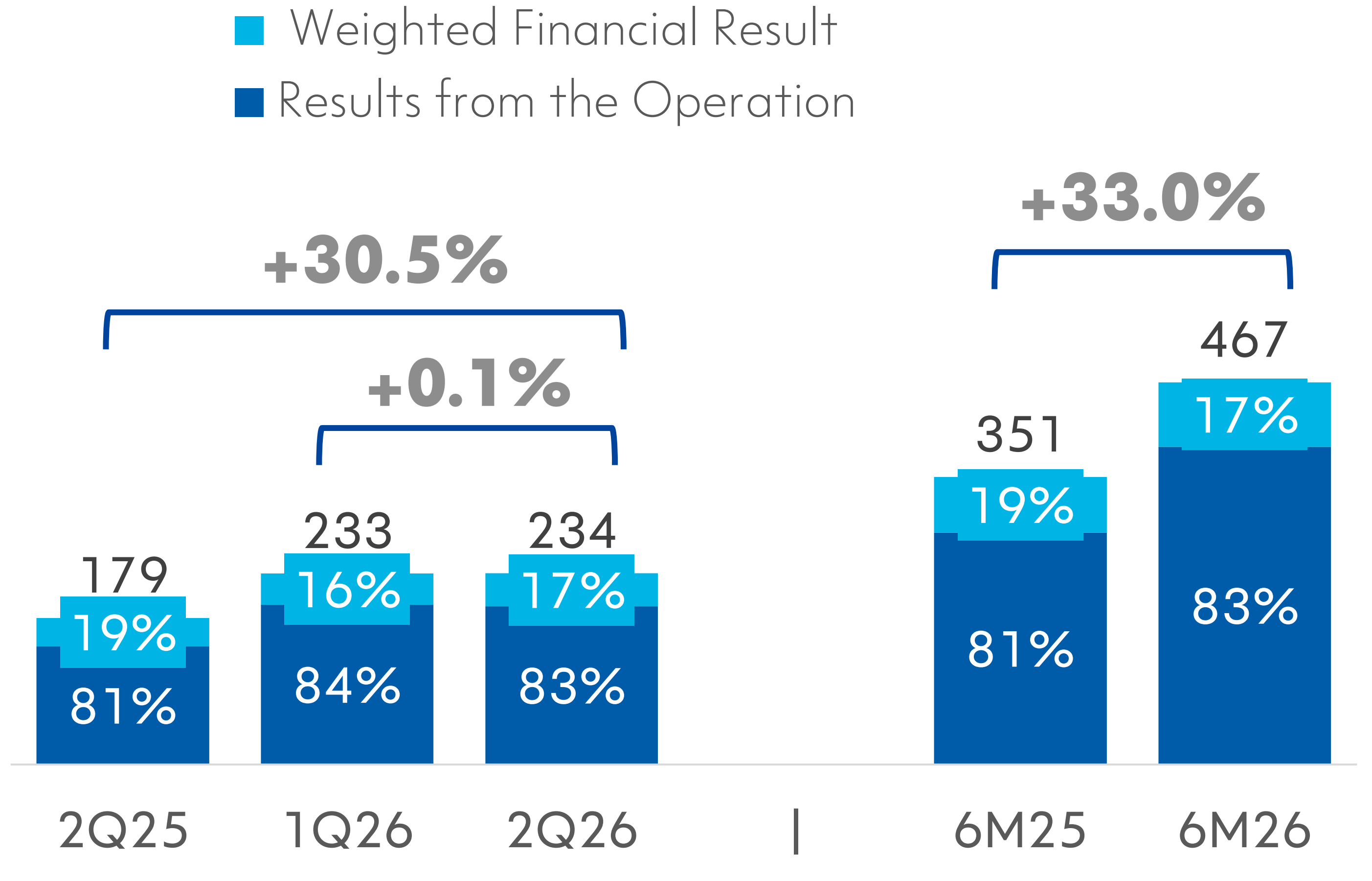
Administrative Expenses Ratio (IDA)
Caixa Residencial
Administrative Expenses
% Operating Revenue



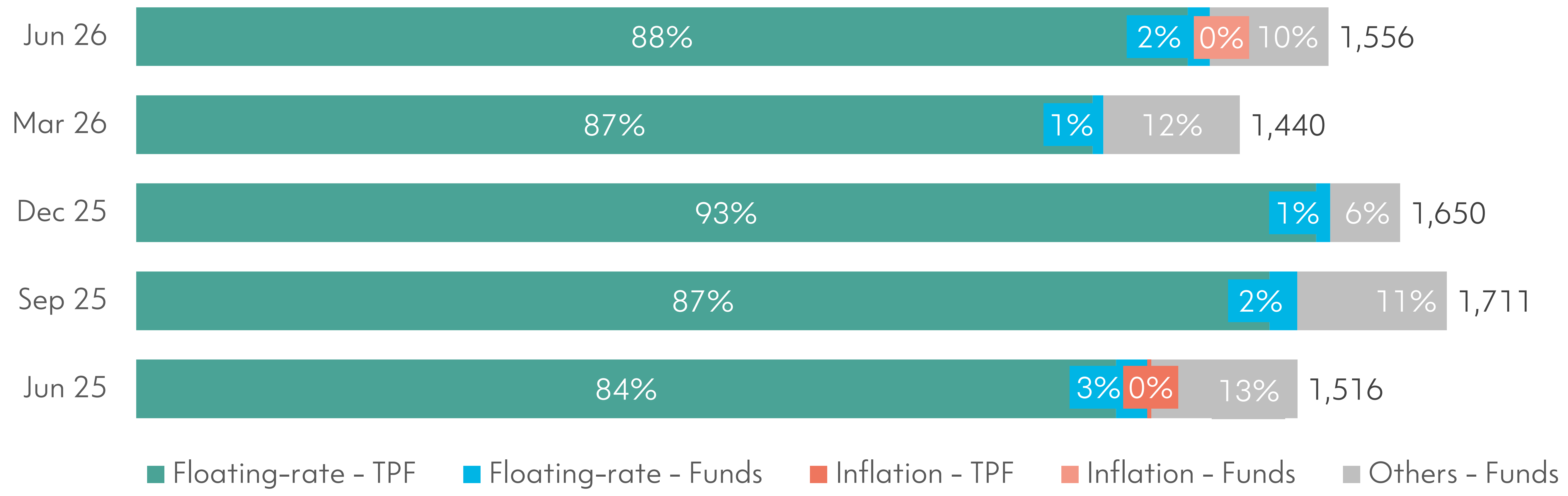
Combined (IC) and Expanded (ICA) Ratio
Caixa Residencial
General and Administrative Expenses



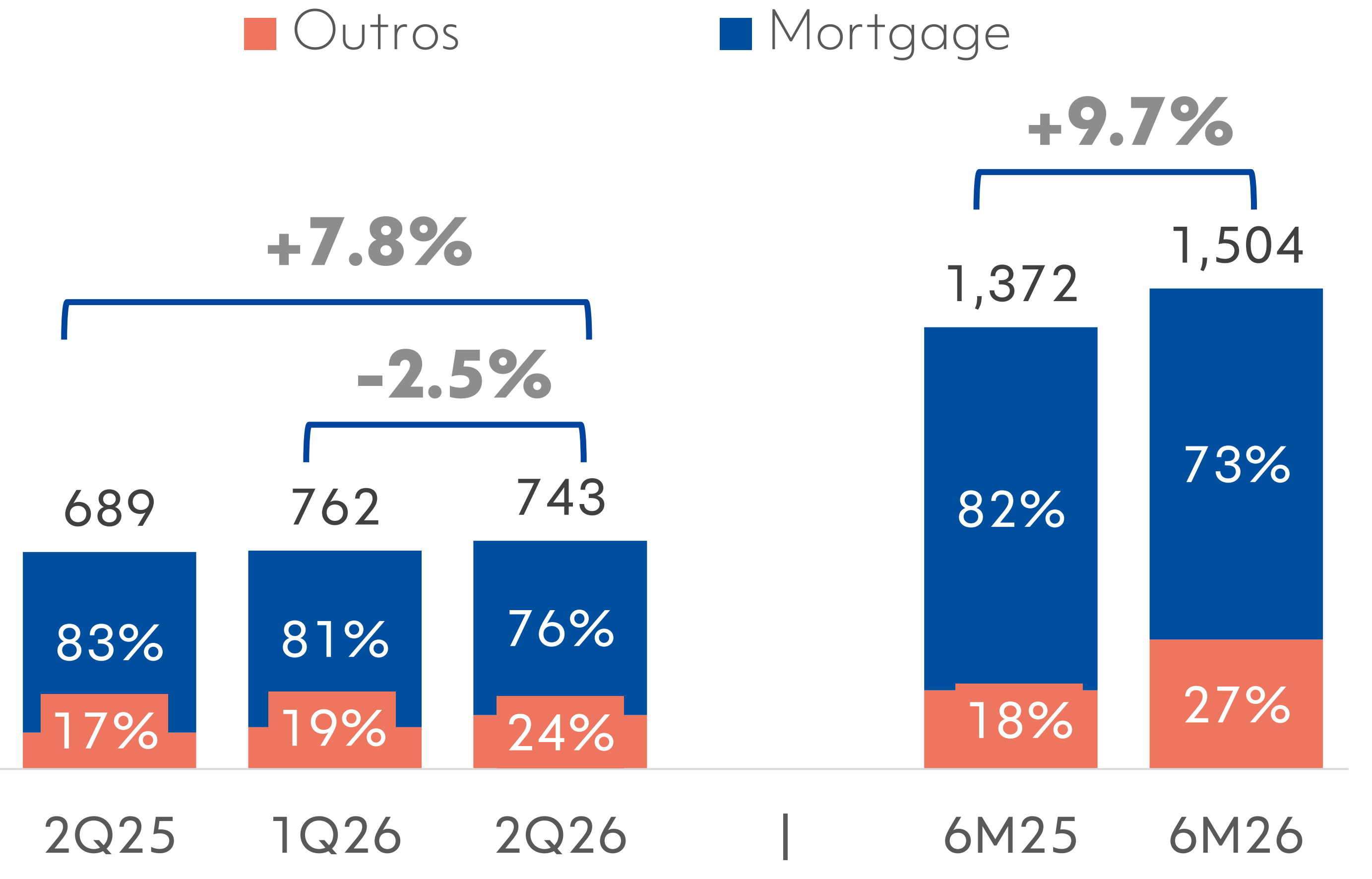
Net Income (Operating x Financial)
Caixa Residencial
BRL million



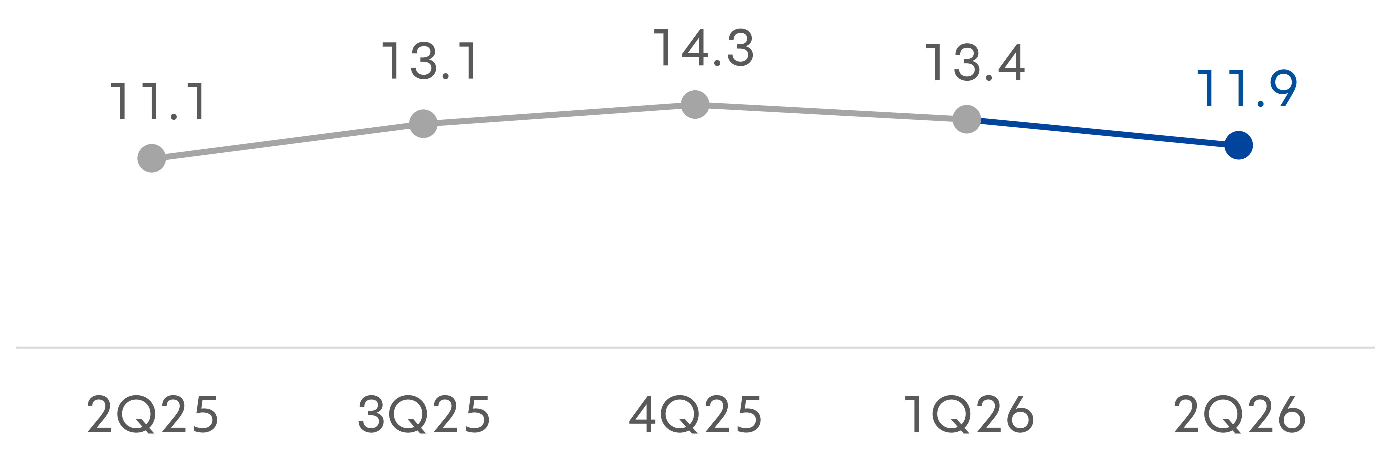
Investment Portfolio Composition – **Caixa Residencial**
% financial investments (million)



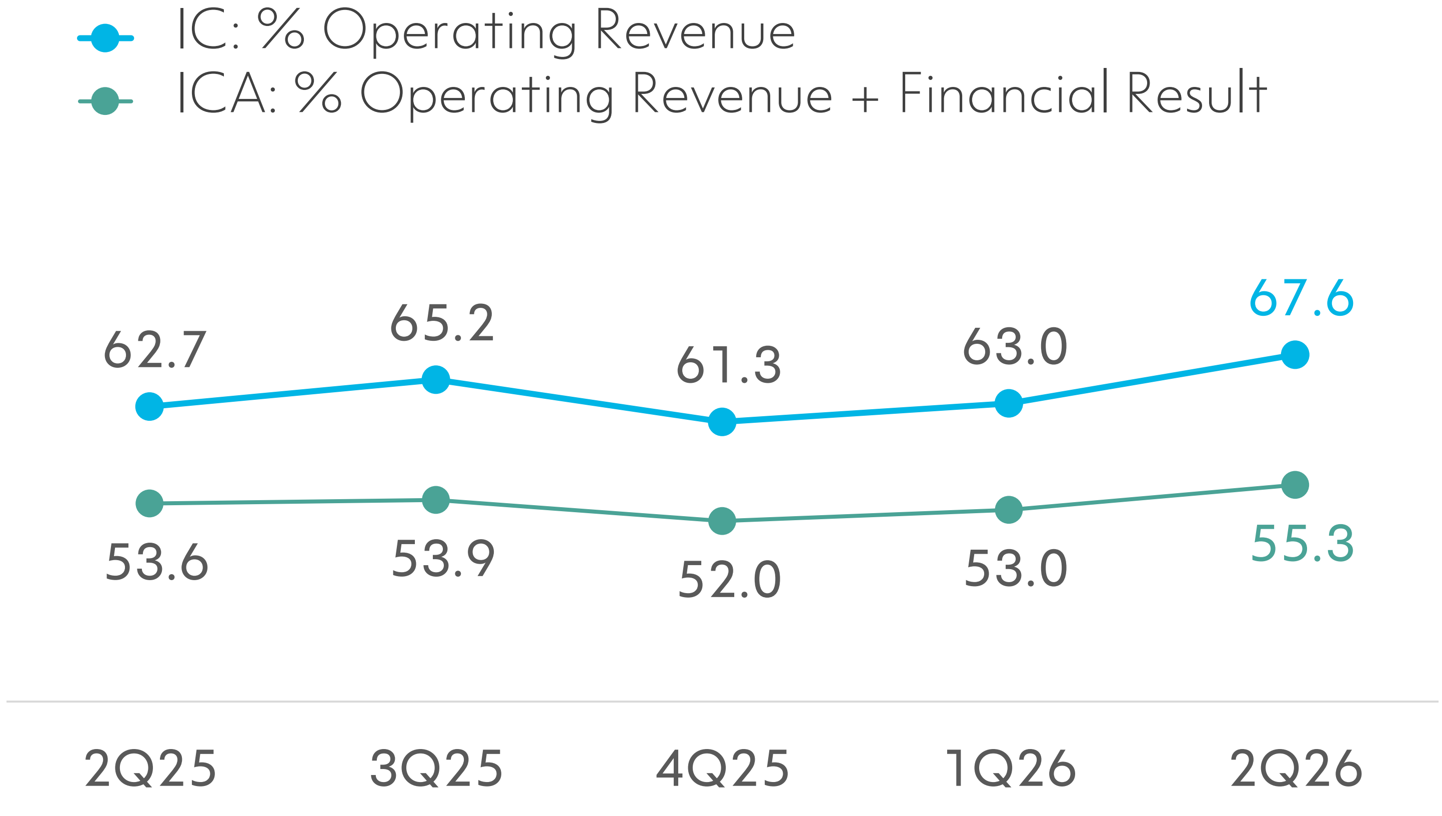
Operating Revenues – **CNP Holding**
BRL million



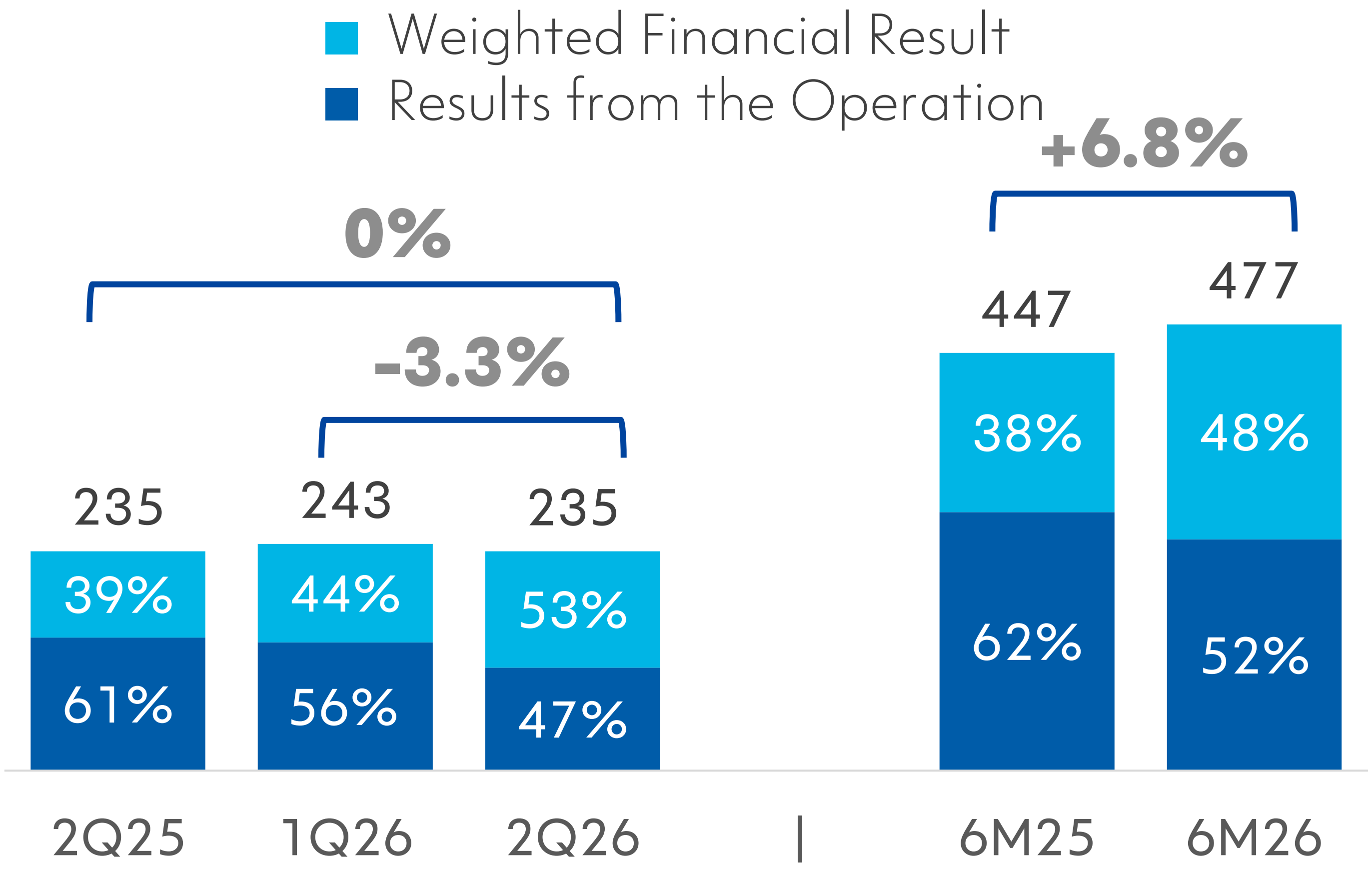
Administrative Expenses Ratio (IDA)
CNP Holding
Administrative Expenses
% Operating Revenue



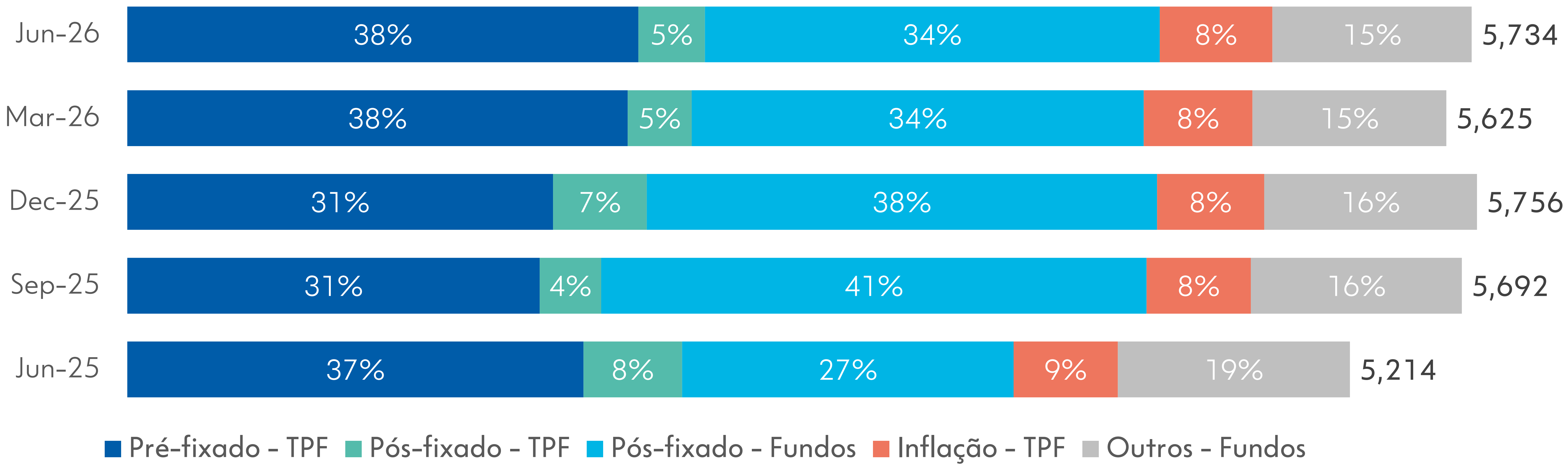
Combined (IC) and Expanded (ICA) Ratio
CNP Holding
General and Administrative Expenses



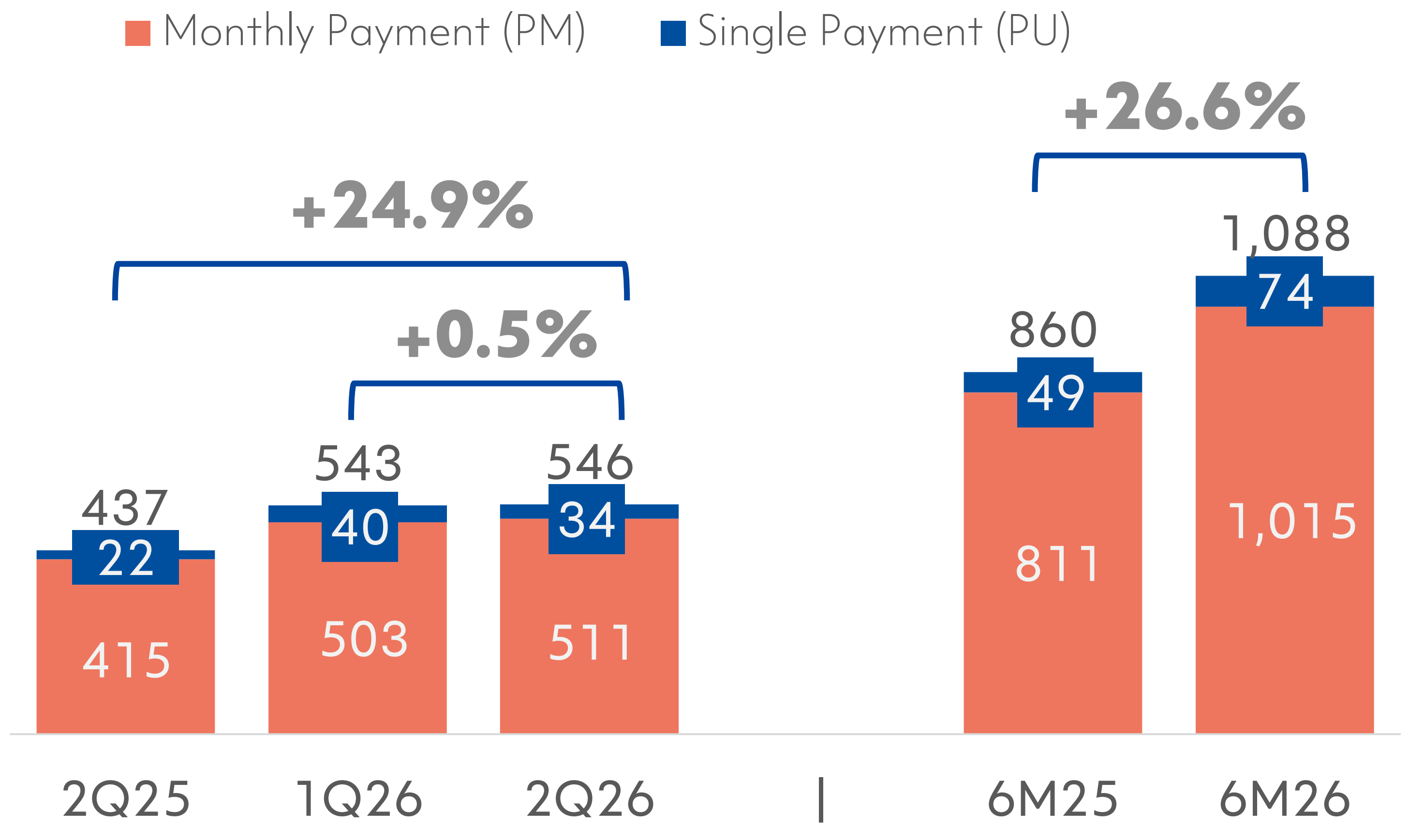
Net Income (Operating x Financial)
CNP Holding
BRL million



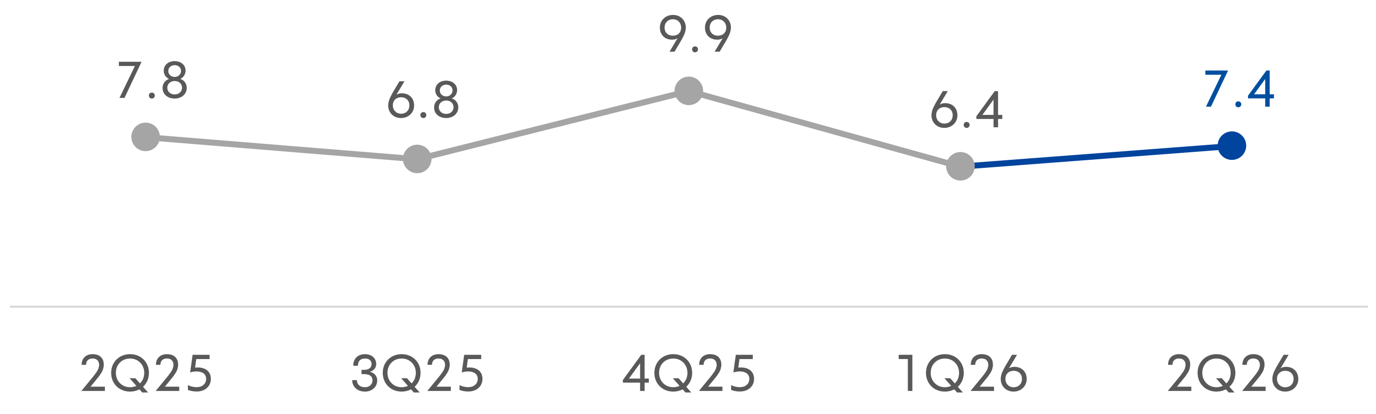
Investment Portfolio Composition – **CNP Holding**
% financial investments (million)



Funds Raised – **Caixa Capitalização**
BRL million

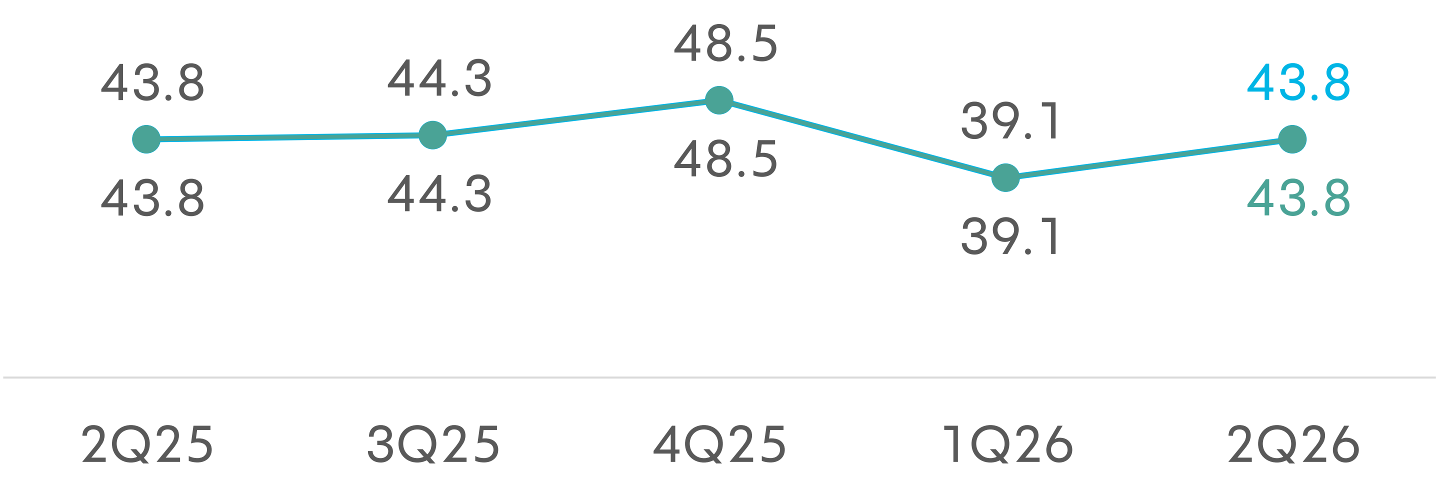


Administrative Expenses Ratio (IDA)
Caixa Capitalização
Administrative Expenses
% Operating Revenue

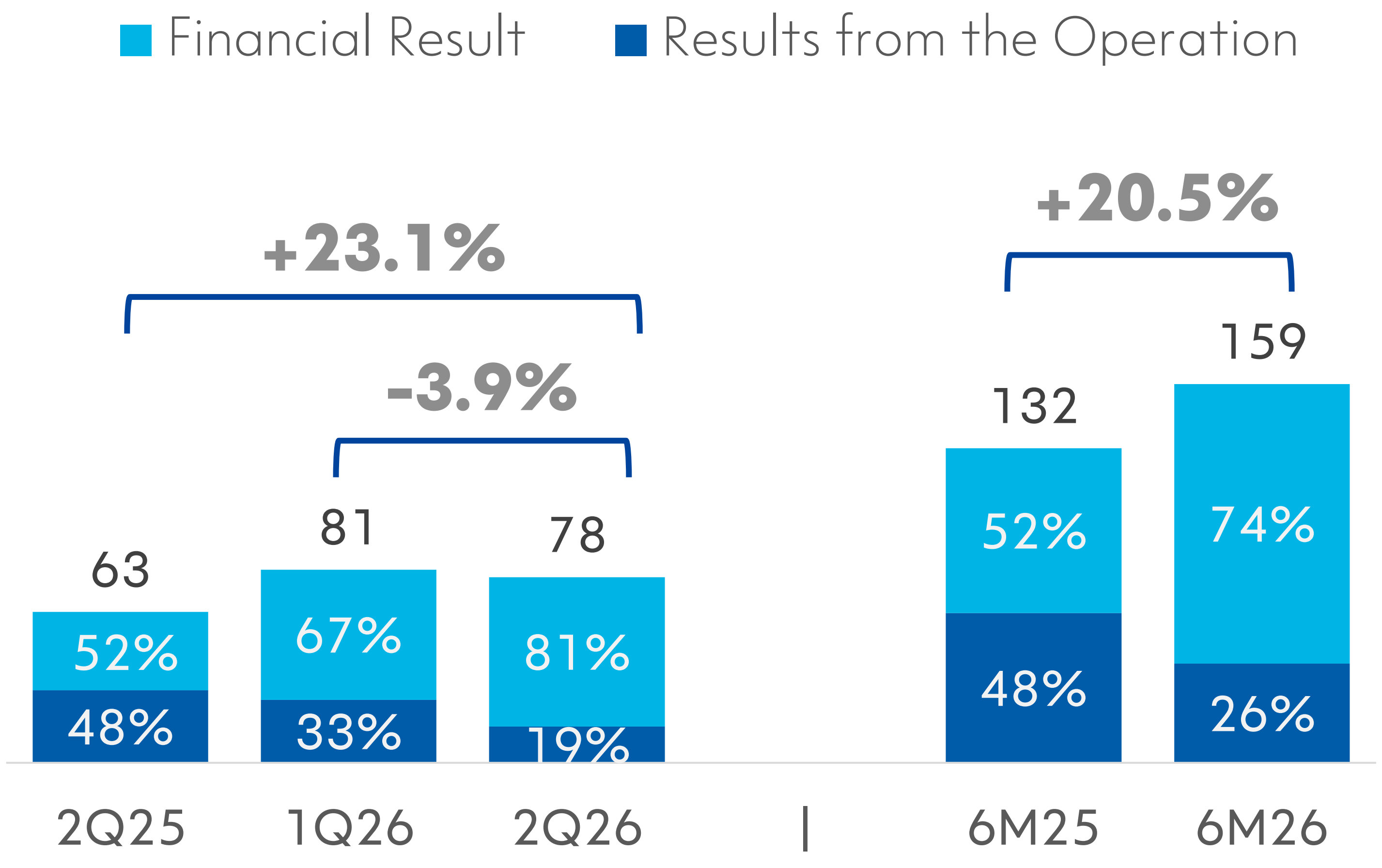


Combined (IC) and Expanded (ICA) Ratio
Caixa Capitalização

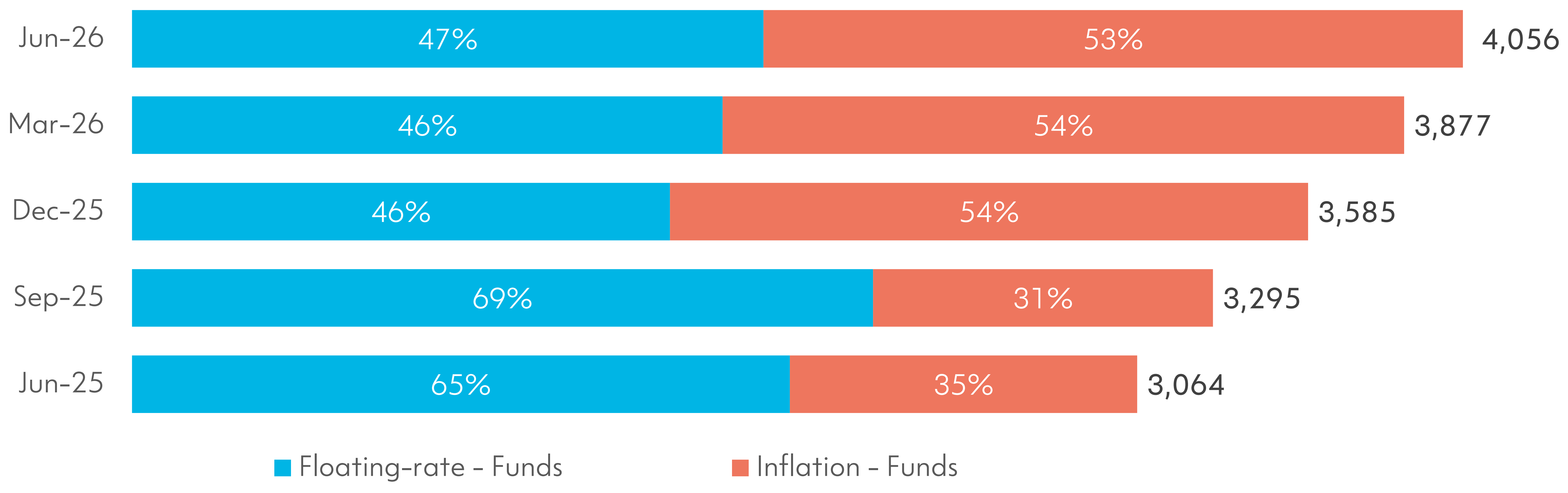
General and Administrative Expenses
IC : % Operating Revenue
ICA: % Operating Revenue + Financial Result



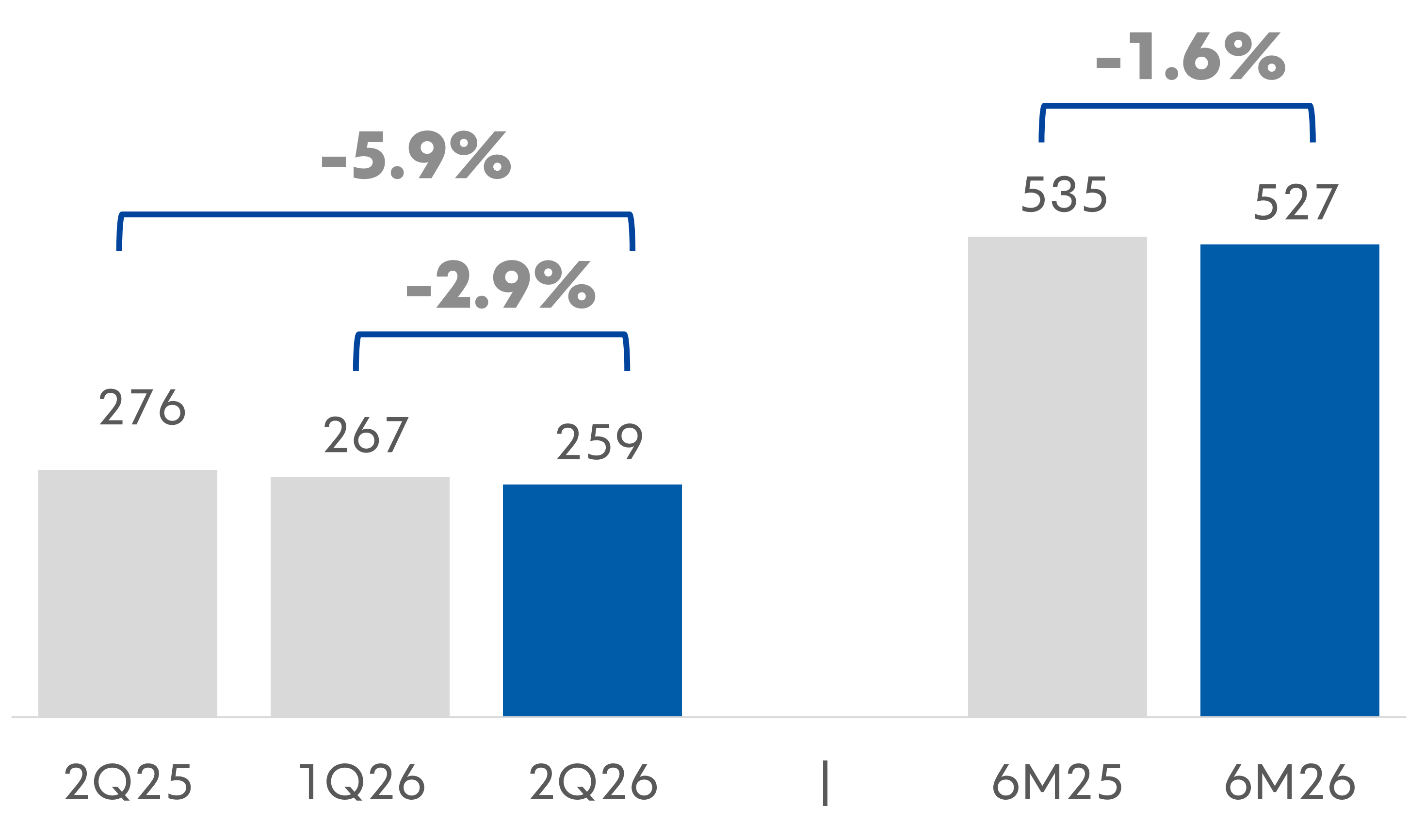
Net Income (Operating x Financial)
Caixa Capitalização
BRL million



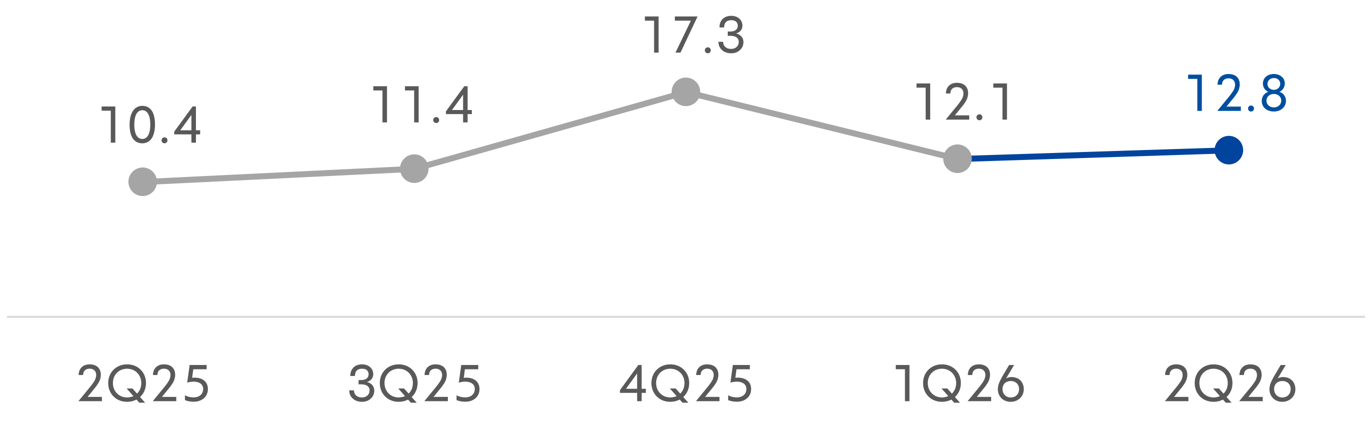
Investment Portfolio Composition – **Caixa Capitalização**
% financial investments (million)



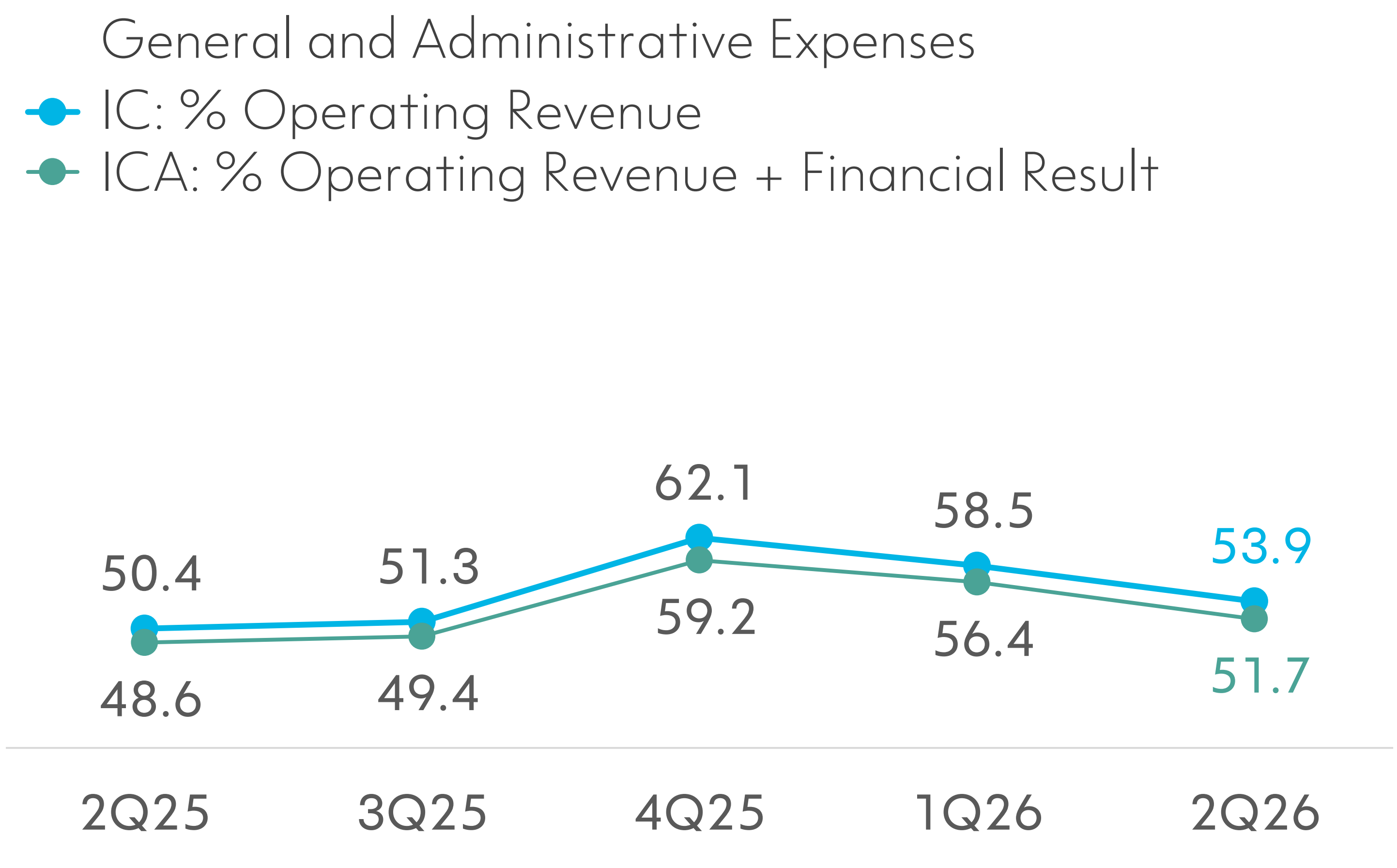
Revenue from Services – **Caixa Consórcio**
BRL million



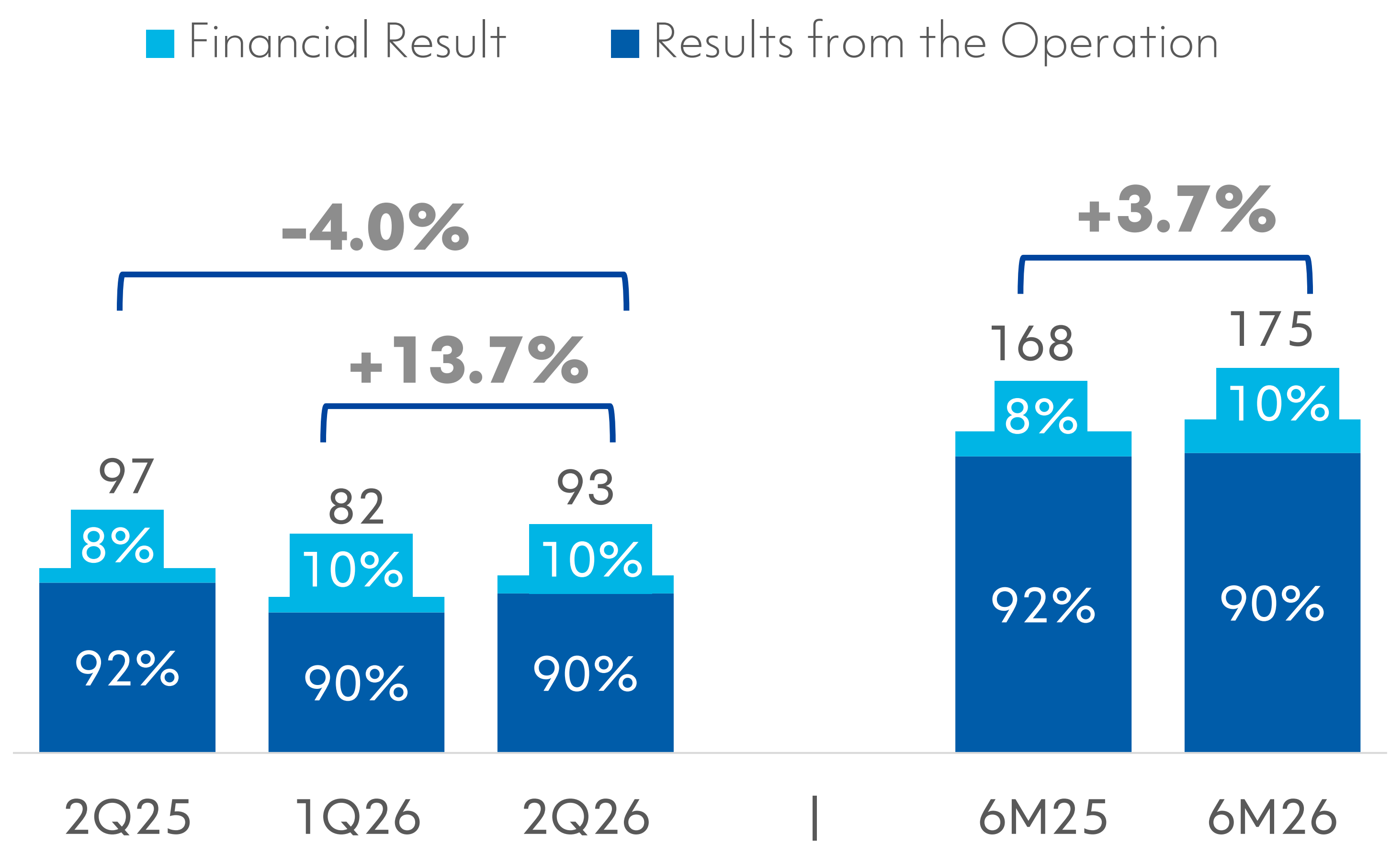
Administrative Expenses Ratio (IDA)
Caixa Consórcio
Administrative Expenses
% Operating Revenue



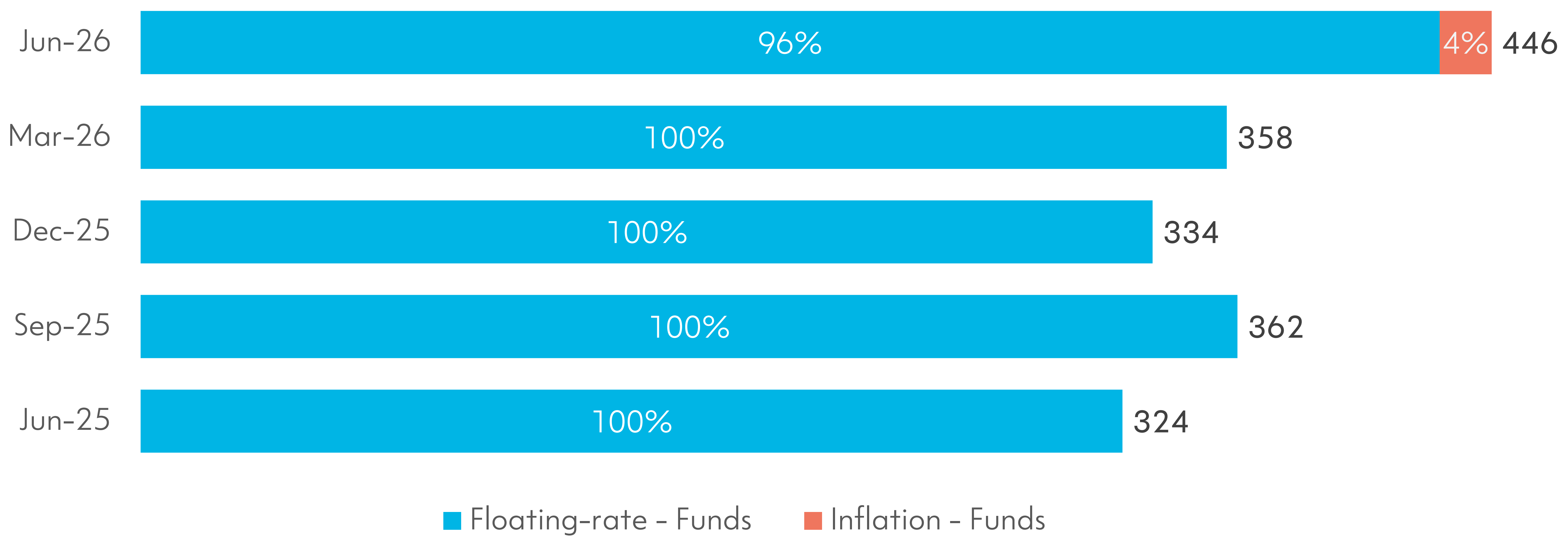
Combined (IC) and Expanded (ICA) Ratio
Caixa Consórcio



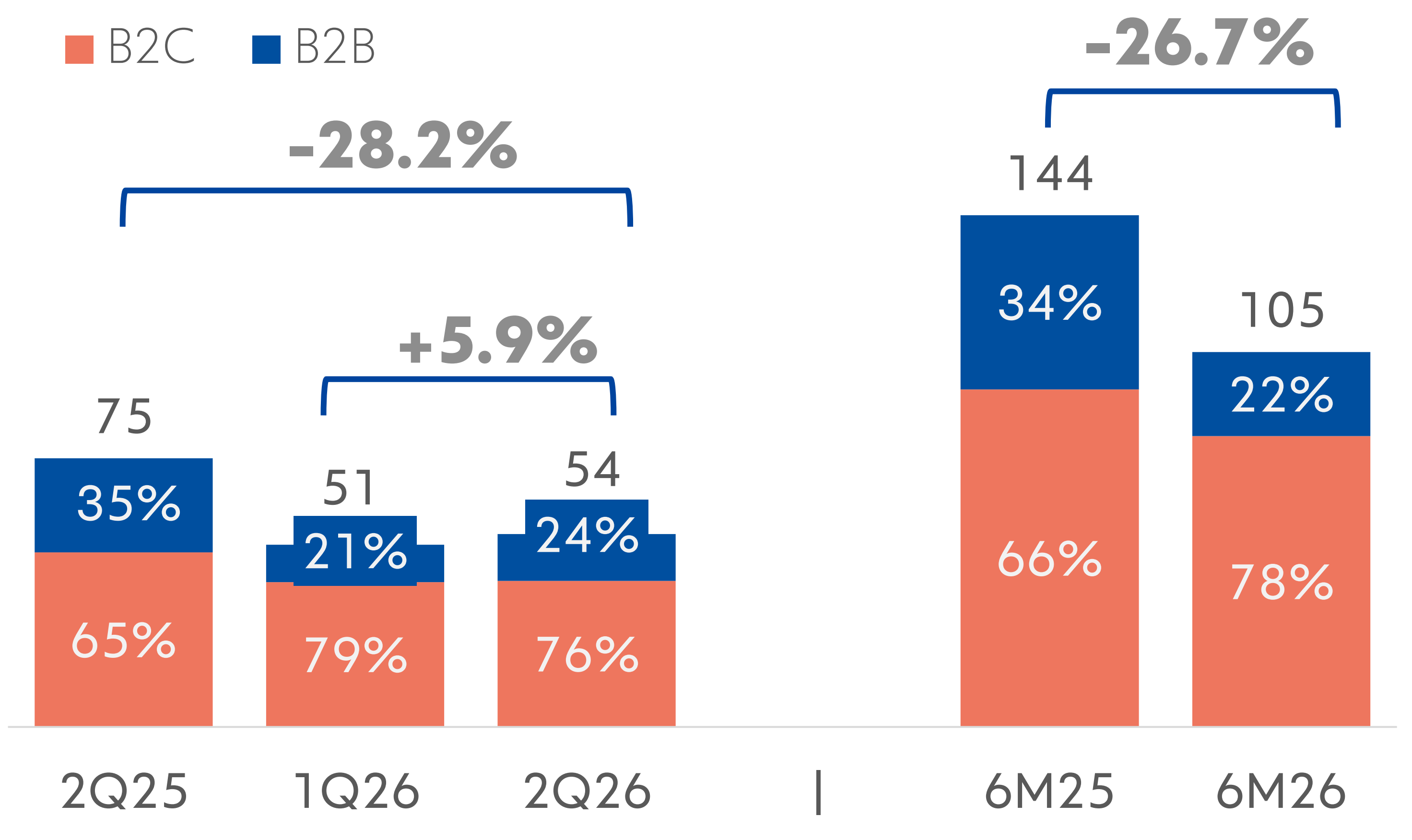
Net Income (Operating x Financial)
Caixa Consórcio
BRL million



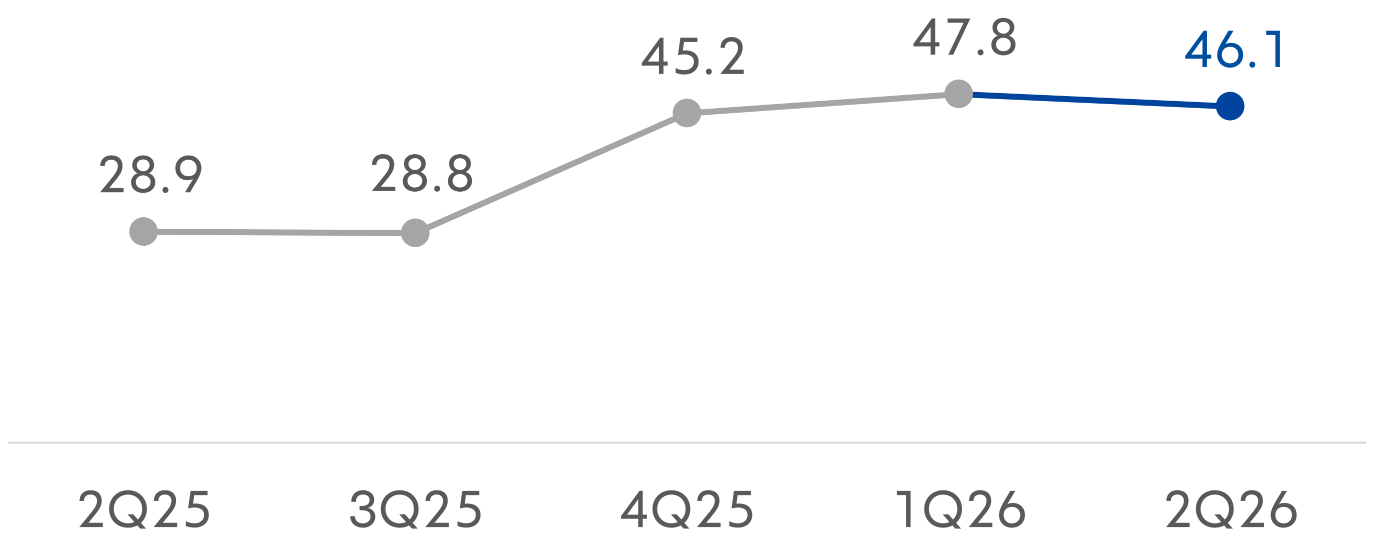
Investment Portfolio Composition – **Caixa Consórcio**
% financial investments (million)



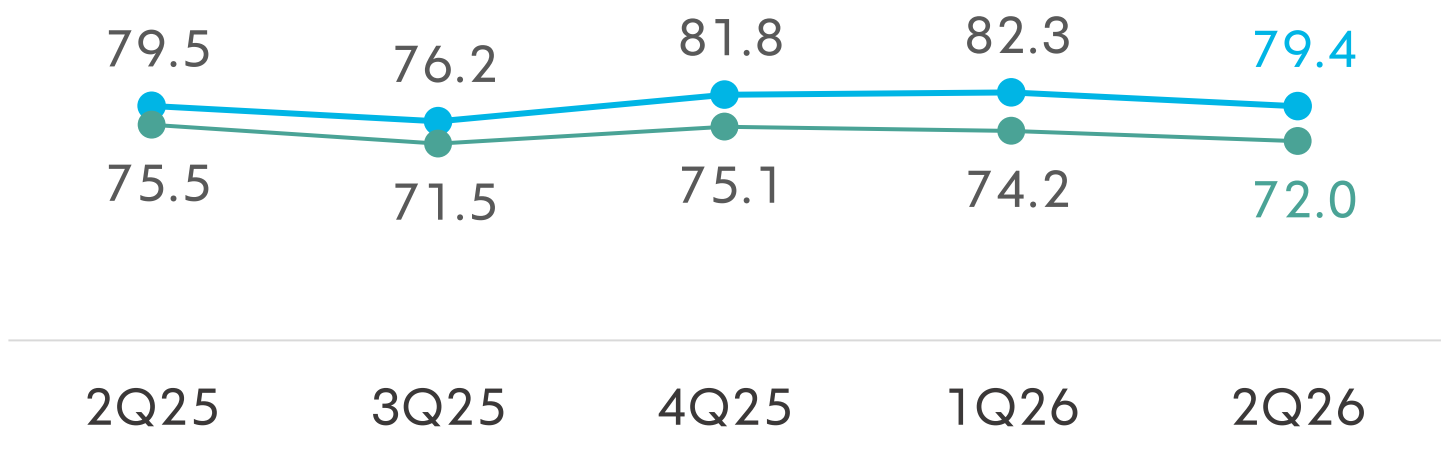
Revenues **Assistance**
BRL million



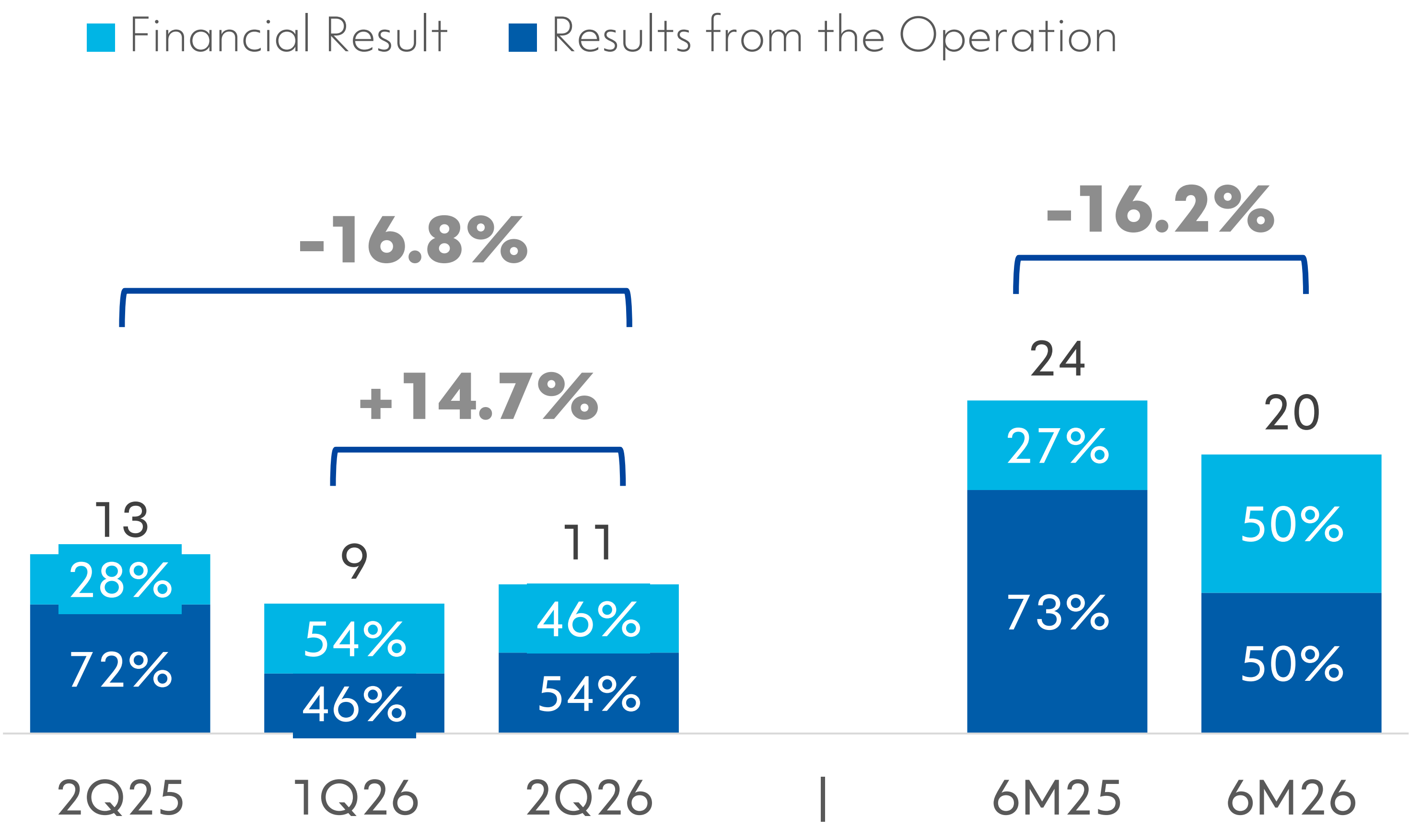
Administrative Expenses Ratio (IDA)
Caixa Assistência
Administrative Expenses
% Operating Revenue



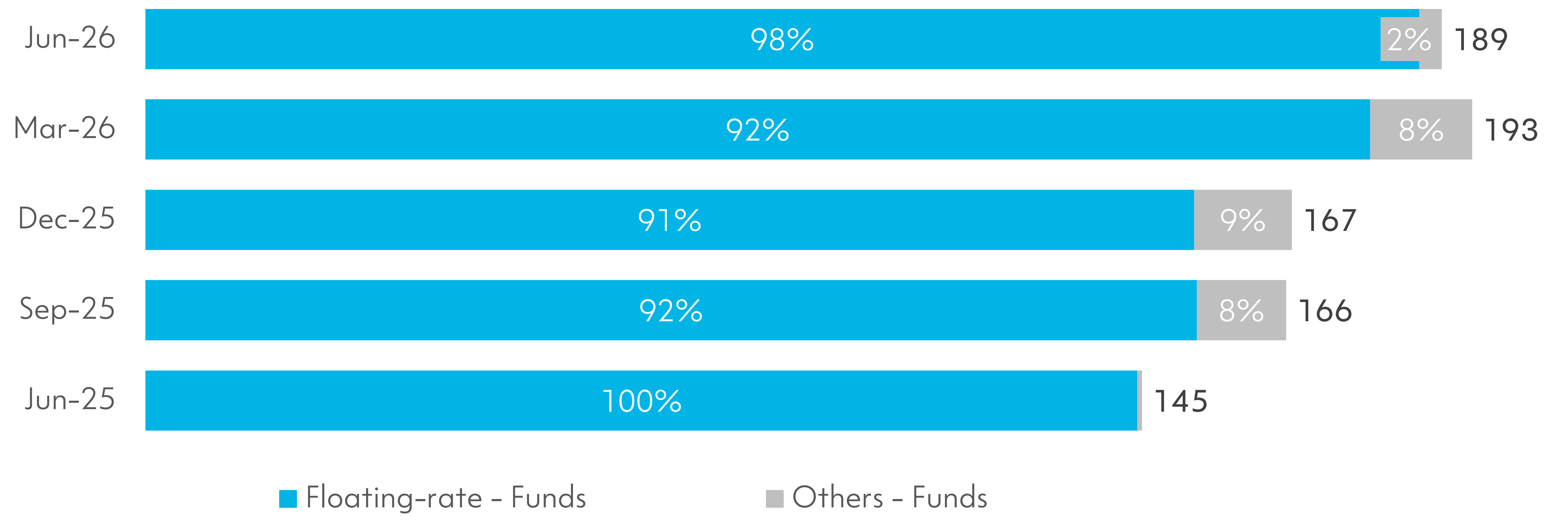
Combined (IC) and Expanded (ICA) Ratio
Caixa Assistência
General and Administrative Expenses
IC: % Operating Revenue
ICA: % Operating Revenue + Financial Result



Net Income (Operating x Financial)
Caixa Assistência
BRL million



Investment Portfolio Composition – **Caixa Assistência**
% financial investments (million)



Investor Relations
ri@caixaseguridade.com.br

CAIXA Seguridade