

CAIXA *Seguridade*

2Q24 EARNINGS RELEASE

CONFERENCE CALL:

August 09, 2024

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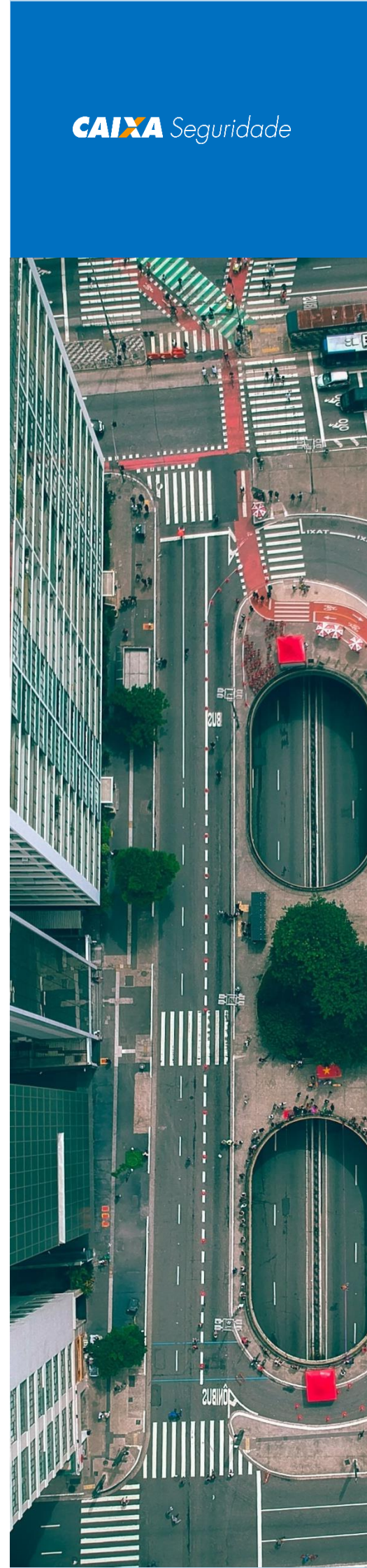
Live broadcast in Portuguese with simultaneous Translation into English, through the ZOOM platform: [click here.](#)

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1. 2Q24 HIGHLIGHTS

MAIN NUMBERS

NET INCOME
Managerial

BRL 770.3 mi
2Q24

-6.4%/2Q23
+1.9%/1H23

REVENUE
Operating

BRL 1.1 bi
2Q24

-0.9%/2Q23
+7.1%/1H23

ROE

59.7% p.a.

2Q24 PERFORMANCE

MORTGAGE **BRL 880.6mi** written premiums
+10.4% /2Q23

HOME **BRL 229.5mi** written premiums
+18.2% /2Q23

CREDIT LIFE **BRL 580.6mi** written premiums
+11.2% /2Q23

ASSISTANCE **BRL 46.7mi** revenues
+36.2% /2Q23

PRIVATE PENSION **BRL 162.8bi** reserves
+12.8% /2Q23

CREDIT LETTERS **BRL 941.2mi** funds raised
+86.6% /2Q23

VALUE DISTRIBUTION IN 2Q24

Proposal to distribute **BRL 702 million** in dividends, 91.1% of the adjusted net income for 2Q24.

+FUTURO Launch of two new product line: the Apoio Vida +FUTURO insurance and the Prev Juntos +FUTURO private pension, both focused on socio-environmental causes.

DIGITAL JOURNEY Availability of products such as Home Insurance and Consórcio da Gente for self-purchase and MEI (Corporate Line) Personal Accident Insurance hired through the CAIXA Tem App.

ACTIONS TO SUPPORT RS 10,850 insurance policy services and over BRL 430 thousand donated Caixa Seguridade's group companies.

SUSTAINABILITY Achieved, for the second consecutive year, the Gold Seal from the Brazilian GHG Protocol Program relating to the greenhouse gas (GHG) inventory for 2023.

2. Message from Management

In the second quarter of 2024, the insurance segment of Caixa Seguridade, which also considers assistance services, increased by 8.6% over the same period in 2023, with growth recorded for all its business segments between the periods. We highlight the performance of the Mortgage (+10.4%), Home (+18.2%), Credit Life (+11.2%) and Assistance (+36.2%) segments. Caixa Seguridade is the leading player in the Mortgage segment and maintained a growth curve in written premiums, reaching BRL 880.6 million in the second quarter of 2024, reflecting the growth of Caixa's real estate loan portfolio. The Home segment, with BRL 229.5 million in written premiums, recorded its best quarterly performance in history, with highlight to the availability of altering the 24-hour assistance plan during the term of the policy through the endorsement and expansion of the sales channels. In 1H24, this line was 7.5% higher than in the same period in 2023.

In the accumulation business, Private Pension reserves, in the amount of BRL 162.8 billion, grew by 12.8% between June 2024 and June 2023, contributing with the generation of BRL 440.6 million in revenue from Management Fees in the quarter, which also increased, by 13.5%, over the same quarter in 2023. Contributions in the second quarter of the year, amounting to BRL 6.0 billion, performed close to previous quarters and was still impacted from the competition against the bank's other funding products. During the quarter, we launched the Prev Juntos product, aimed at clients with a moderate risk profile and whose funds are invested towards matters on the ESG agenda, adopting a methodology that integrates these practices when selecting and allocating assets.

Funding from the Premium Bonds segment totaled BRL 332.2 million in the second quarter of 2024, up by 6.7% from the same period in 2023. In the quarter, we highlight the performance achieved in the monthly payment modality, which grew by 43.3% over the second quarter of 2023, and accounted for 85.5% of total funds raised.

In the Credit Letters segment, we sold BRL 3.77 billion letters, up by 2.2% from the same quarter in 2023, enabling funds collected to reach BRL 941.2 million, 86.6% higher than in the second quarter of 2023 and, year-to-date, this amount totaled BRL 1,792.0 million, growing by 99.4% between 2024 and 2023. In the second quarter of 2024, the Company made efforts to diversify the marketing channels for Consórcio da Gente, by including Auto Purchase and the CAIXA Internet Banking.

On the commercial front, our Sales Team Program, the main incentive sales tool for Caixa Seguridade's products, maintained the high rate of trained partners and employees, ending the second quarter with 24,782 trained employees (+7.9% from 2Q23) and 4,777 trained partners (+7.8% from 2Q23). The Distribution Business, which includes results from revenues with commissioning, security brokerage or intermediation of insurance products, totaled BRL 545.3 million in revenues in 2Q24, up by 13.4% from the same period in 2023. Of this amount, insurance products made the largest contribution in terms of revenues (72.9%), up by 16.5% from the second quarter of 2023, followed by credit letters, with a share of 17.0% and growth of 8.3% over the same period in 2023. In the first six months of 2024, this line reached BRL 1,088.5 million, up by 14.7% from the same period in 2023.

Due to the heavy rain falls and floods that hit municipalities in the State of Rio Grande do Sul, Caixa Seguridade provided 10,850 insurance policy assistances, affecting mostly the loss ratio in the Mortgage and Home segments, with claims reaching BRL 461.3 million, of which BRL 349.7 million was

covered by reinsurance. This even impacted the Company's net income by BRL 34.7 million, already discounting tax effects and the Company's share percentages in the insurance companies. In addition to the efforts made to quickly address the claims notices, the Company also donated more than BRL 423.0 thousand through its group companies.

Our loss ratio in the quarter was also impacted by the sending by Caixa Econômica Federal to Caixa Vida e Previdência, database containing the list of deceased persons who appeared as holders of credit contracts, without notice of loss until then. This event resulted in a provisioning for claims in the amount of BRL 342.2 million, according to the Material Fact disclosed on July 8, 2024, impacting the Company's net income by BRL 123.2 million in the second quarter of 2024.

Therefore, the loss ratio was 59.4% in the second quarter of 2024, increasing by 38.8 p.p. from the same period in 2023. Excluding the claims related to the floods in Rio Grande do Sul and the recognition of the credit life base according to the period of the loss, the ratio for the quarter would be 24.2%, increasing by 3.6 p.p. and 2.6 p.p. from the same quarter in 2023 and the first quarter of 2024, respectively, in line with the historical level of loss ratio.

The Administrative Expenses Ratio (IDA) remained similar to previous quarters, reducing by 0.1 p.p. from the second quarter of 2023, mainly arising from the increase in operational efficiency for Caixa Residencial, Caixa Consórcio and Caixa Capitalização. The Combined Index (IC) was 67.4% in the second quarter of 2024, growing by 12.3 p.p. from the same period in 2023, due to the non-recurring claims related to the events in Rio Grande do Sul and the credit life segment, which impacted the indicators of Caixa Residencial, Caixa Vida e Previdência and CNP Holding. Excluding the claim notices related to the floods in Rio Grande do Sul and the credit life claims base, the IC for the second quarter of 2024 would be 59.1%.

In the consolidated view, which considers the effect from all equity interests in the proportion owed to Caixa Seguridade, the financial result accounted for 33% of net income in the quarter, up by 4 p.p. from the same quarter in 2023, with Caixa Vida e Previdência having the most relevant share, corresponding to 61.0% of this result. Excluding the effects from claims notices related to Rio Grande do Sul and considering a normalized credit life claims base, in which claims are recognized in the quarter in which they occurred, the financial result would represent 30% of managerial profit. The Expanded Combined Index (ICA) increased in comparison with the same quarter in 2023, due to effects from claims for non-recurring events, increasing by 11.3 p.p. between the periods.

Therefore, Caixa Seguridade ended the second quarter of 2024 with a Managerial Net Income of BRL 770.3 million, down by 6.6% from the same period in 2023. In the Normalized view, excluding the credit life claims base and the event in Rio Grande do Sul during the month of May, Net Income totaled BRL 928.2 million, would represent a growth of 12.8% over the same quarter in 2023 and 0.4% higher than in the first quarter of the year. Year-to-date, Normalized Net Income would be BRL 1,852.5 million, increasing by 11.4% from the same period in the previous year. In the accounting view, and pursuant to accounting standard CPC 50 (IFRS 17), the Company recorded a net income of BRL 1,509.5 million in the first six months of the year, 10.4% lower than the first six months of 2023.

On August 8, 2024, the Company's Board of Directors approved a dividend payment of BRL 702.0 million, corresponding to 91.1% of the adjusted net income for the second quarter, also under accounting standard CPC 11 (IFRS4), with payment expected to occur on November 18, 2024.

2.1 ESG

Caixa Seguridade maintains its committed to Sustainability and continues to take proactive measures to ensure this agenda is incorporated into the Company's strategy. In terms of climate impact management, the Company achieved, for the second consecutive year, the Gold Seal of the Brazilian GHG Protocol Program, which is recognized by Fundação Getúlio Vargas (FGV) and was granted to organizations that achieve the highest level of qualification and transparency in their greenhouse gas (GHG) emissions inventory during 2023, through the Public Emissions Registry (RPE).

The gold category is the maximum seal granted to organizations that present a complete and audited balance of their emissions, duly verified, proving their efforts to reduce environmental impacts. The document is recognized both nationally and internationally and confirms the reliability of the data relating to the company's Scope 1, 2 and 3 GHG emissions. The inventory was audited by the Brazilian Association of Technical Standards (ABNT).

3. Results Analysis

3.1 Performance of Caixa Seguridade

With the adoption of the new accounting standard CPC 50 - Insurance Contracts (IFRS 17), in substitution of CPC 11 - Insurance Contracts (IFRS 4), and given that SUSEP and ANS have not yet adopted the new standard, the Company will continue to disclose in its results, as complementary information, the unaudited managerial accounts, based on the accounting standard adopted until 2022, thus maintaining comparability with the performance reported in recent years.

Income Statement (BRL million) CAIXA SEGURIDADE	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Operating Revenues	1,076.0	1,085.7	-0.9%	1,249.8	-13.9%	2,325.8	2,172.5	7.1%
Results from Equity Interests	530.7	604.7	-12.2%	706.6	-24.9%	1,237.3	1,218.1	1.6%
New Partnerships	390.6	446.1	-12.4%	525.0	-25.6%	584.5	668.0	-12.5%
Run-off	140.1	158.6	-11.7%	181.6	-22.9%	105.0	81.2	29.2%
Revenues with Commissioning	545.3	481.0	13.4%	543.2	0.4%	584.5	668.0	-12.5%
Access to the Distribution Network/Use of Brand	40.8	38.3	6.7%	51.8	-21.2%	92.6	78.6	17.8%
Security Brokerage or Intermediation	504.5	442.7	14.0%	491.4	2.7%	995.9	875.8	13.7%
Cost of Services	-103.1	-90.1	14.4%	-98.7	4.5%	-201.9	-178.0	13.4%
Other Operating Revenues/Expenses	-93.9	-89.5	5.0%	-102.8	-8.7%	-196.8	-174.0	13.1%
Administrative Expenses	-32.2	-29.7	8.7%	-36.0	-10.5%	-68.2	-55.9	22.2%
Tax Expenses	-67.0	-59.8	11.9%	-66.6	0.5%	-133.6	-118.2	13.1%
Other Operating Revenues/Expenses	5.3	0.0	-	-0.2	-	-0.6	0.0	-
Operating Result	878.9	906.0	-3.0%	1,048.2	-16.2%	1,927.2	1,820.5	5.9%
Financial Result	17.8	31.8	-44.2%	-7.3	-	10.5	47.0	-77.7%
Financial Revenues	36.2	40.3	-10.1%	26.6	36.4%	62.8	78.2	-19.7%
Financial Expenses	-18.5	-8.4	118.5%	-33.8	-45.4%	-52.3	-31.1	68.0%
Earnings before Taxes and Equity Interests	896.7	937.9	-4.4%	1,041.0	-13.9%	1,937.6	1,867.6	3.8%
Income Tax and Social Contribution	-126.4	-115.3	9.6%	-116.6	8.4%	-243.0	-224.9	8.1%
Net Income from Continuing Operations	770.3	822.6	-6.4%	924.3	-16.7%	1,694.6	1,642.7	3.2%
Net Income from Discontinued Operations	0.0	0.0	-	0.0	-	0.0	0.0	-
Managerial Net Income	770.3	822.6	-6.4%	924.3	-16.7%	1,694.6	1,642.7	3.2%
Currency Translation adjusted to International Standards	0.0	0.0	-	0.0	-	0.0	20.3	-
Claims Base not informed - Credit Life	123.2	0.0	-	0.0	-	123.2	0.0	-
Claims RS	34.7	0.0	-	0.0	-	34.7	0.0	-
Normalized Net Income	928.2	822.6	12.8%	924.3	0.4%	1,852.5	1,662.9	11.4%

Managerial Net Income	770.3	822.6	-6.4% ●	924.3	-16.7% ●	1,694.6	1,642.7	3.2% ●
Currency Translation adjusted to International Standards	-116.5	46.8	- ●	-68.6	69.8% ●	-185.2	20.8	- ●
Accounting Net Income	653.8	869.4	-24.8% ●	855.7	-23.6% ●	1,509.5	1,683.8	-10.4% ●

Operating revenues in the first six months of 2024 totaled BRL 2,325.8 million, up by 7.1% from the same period in 2023 and 0.9% lower than in the same quarter of 2023. The reduction reflects the Results from Equity Interests line, which was impacted by the claims related to the floods in Rio Grande do Sul, namely at CNP Holding, Caixa Residencial and Too Seguros, in the amount of BRL 34.7 million, as well as the database sent by Caixa Econômica Federal, who stipulates credit life insurance policies, to Caixa Vida e Previdência, containing the list of deceased persons who appeared as holders of credit contracts, without notice of loss by the stipulator until then, leading to a provisioning at the investee, and thus impacting the Results from Equity Interests line at the holding company by BRL 123.2 million. Therefore, in terms of revenue composition, Results from Equity Interests accounted for 49.3% of operating revenues, down by 12.2% in the second quarter of 2024 against the same period in 2023. Still in comparison to the same quarter of 2023, the positive highlight was the growth in revenues for Caixa Consórcio (+124.5%), Caixa Capitalização (+40.0%) and Caixa Residencial (+25.4%), an investee that, even with the impacts from the flood event, recorded its best historical commercial performance for the quarter. Excluding these non-recurring effects, operating revenues would have grown by 13.7% from the same quarter in 2023, and by 14.3% in the first six months of the year.

Revenues from commissioning accounted for 50.7% of the operating revenues in 2Q24, increasing by 13.4% from the same period in 2023, in which we highlight the brokerage revenues originated from the Mortgage (+65.0%), Home (+20.5%) and Credit Life (+11.2%) segments.

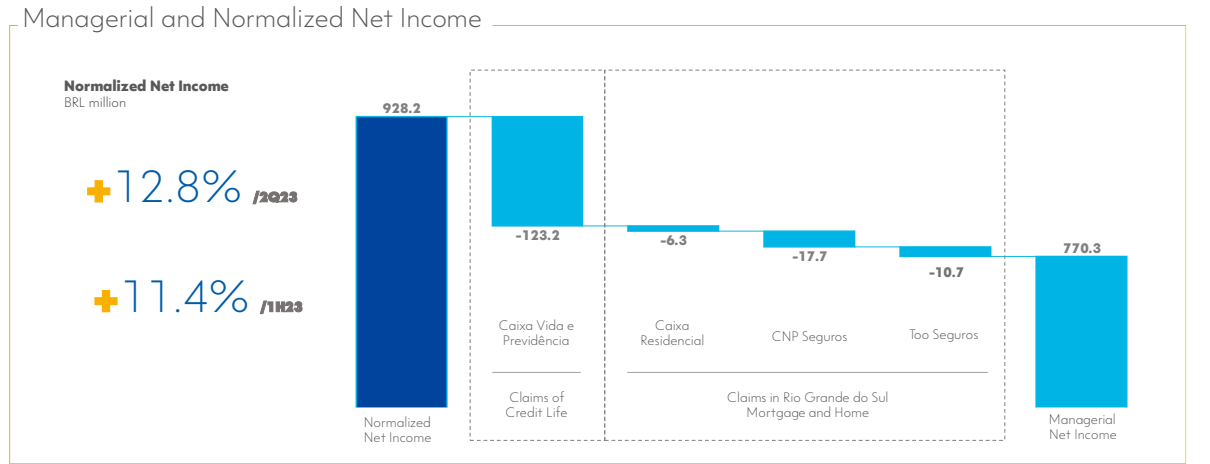
Costs of services, which includes the compensations to award employees and correspondents and the costs associated with the use of CAIXA's distribution network¹, increased by 14.4% from the second quarters in 2024 and 2023. The variation reflects the mix of products sold in the periods.

The total other operating income/expenses line grew by 5.0% from the same quarter of 2023 and reduced by 8.7% over the previous quarter due to the increase in tax expenses on brokerage revenues in the period. Year-to-date, this line grew by 13.1% from 2023 to 2024, explained by variations in tax and administrative expenses.

The financial result at the holding company reduced by 44.2% from the second quarter of 2023, impacted by the increase in financial expenses with the monetary adjustment of the minimum mandatory dividends for 2023, in the amount of BRL 14.8 million. Financial revenues reduced by 10.1% over the second quarter of 2023 and increased by 36.4% from the first quarter of the year, due to the changes in average volumes of financial investments and the reduction in the SELIC rate.

¹ Includes compensation for the use of sales staff and materials, besides technological and administrative funds to distribute, disseminate, offer, commercialize, and provide sales and after-sale services for Caixa Seguridade's products.

Managerial and Normalized Net Income



Therefore, the Company's managerial net income was BRL 770.3 million in the second quarter of 2024, reducing by 6.4% from the second quarter of 2023. Year-to-date, managerial net income was BRL 1,694.6 million in the first six months of 2024, up by 3.2% from the same period in 2023. Considering a normalized net income, which excludes the notices on claims related to the floods in Rio Grande do Sul and the credit life base, net income for the quarter was BRL 928.2 million, up by 12.8% from the second quarter of 2023.

Return on recurring shareholders' equity (ROE), which calculates the ratio of the recurring net income for the last twelve months to the adjusted Shareholders' Equity, was 61.6% in the second quarter of 2024, up by 6.2 p.p. from the same period in 2023 (55.4%) and by 3.2 p.p. in relation to the first quarter of 2024. Considering the distribution of dividends approved by the Board of Directors for the second quarter of 2024, the 65.4% ROE for the period was 10.0 p.p. higher than the same period in 2023.

3.2 Share Performance

Caixa Seguridade's share capital is comprised by 3,000,000,000 common shares, with a free float of 17.25%. The Company's shares, which are traded on B3's Novo Mercado segment under the ticker CXSE3, closed the first quarter at a price of BRL 14.31 per share, up by 38.9% from the closing price in the same period in 2023, corresponding to a market value of BRL 42.93 billion on the base date of June 28, 2024. Thus, the Company had a Price/Earnings (P/E) of 12.15 and an Earnings per Share (EPS) of 0.26 based on the closing price of June 28, 2024. The Average Daily Trading Volume (ADTV) of Caixa Seguridade's shares was BRL 51.4 million in the second quarter of 2024.

	Unit	2Q24	1Q24	4Q23	3Q23	2Q23
Share Performance						
Earnings per Share	BRL	0.26	0.31	0.31	0.31	0.27
Dividends per Share	BRL	0.55	-	0.50	-	0.50
Book Value per Share	BRL	3.77	3.95	3.66	4.25	3.95
Closing Price	BRL	14.31	15.62	12.90	11.16	10.30
Dividend Yield (annualized)	%	8.58	8.57	9.85	9.06	9.77
Market Capitalization	BRL million	42,930	46,860	38,700	33,480	30,900
Multiples						
P/E (12 months)	-	12.15	13.07	11.12	10.11	9.77
P/BV	-	3.79	3.95	3.53	2.62	2.61
Trading Data						
Number of Trades		610,193	728,734	505,582	640,277	452,299
Average Daily Volume	BRL million	51.37	88.72	38.29	32.62	26.39
Average Daily Volume B3	BRL million	22,254	23,172	23,768	23,751	26,898
Participation in the Average Daily Volume B3	%	0.23	0.38	0.16	0.14	0.10

	Shareholders	Shares	Interest
Equity Interest on June 28, 2024			
Caixa Econômica Federal	1	2,482,500,000	82.75%
Free Float	291,151	517,500,000	17.25%
Foreign	543	196,517,583	6.55%
Legal Entities	1,413	102,818,443	3.43%
Individual Shareholders	289,195	218,163,974	7.27%
Total	291,152	3,000,000,000	100.00%

4. Commercial and Operating Summary

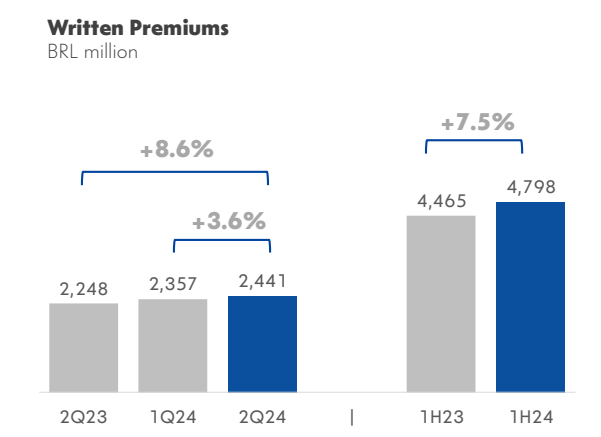
The Commercial and Operational Summary section provides an overview of Caixa Seguridade's commercial performance by Insurance, Accumulation, and Distribution businesses, in addition to operational indicators and financial results.

The insurance lines are grouped according to SUSEP's view and also include run-off operations, in addition to information from the Credit Letters (Consórcio) segment for the Accumulation business. Exhibit 1 of the Release provides detailed performance data by business line.

4.1 Insurance Business

The insurance and assistance service segments are included in the Insurance Business group.

Written Premiums BRL million	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Mortgage	880.6	797.3	10.4% ●	855.5	2.9% ●	1,736.1	1,573.2	10.4% ●
Home	229.5	194.0	18.2% ●	211.8	8.3% ●	441.2	377.0	17.0% ●
Credit Life	580.6	522.2	11.2% ●	567.6	2.3% ●	1,148.2	1,084.5	5.9% ●
Life	590.0	586.8	0.5% ●	558.2	5.7% ●	1,148.2	1,155.0	-0.6% ●
Other Non-Strategic	113.9	113.3	0.6% ●	119.2	-4.5% ●	233.1	213.0	9.5% ●
Assistance	46.7	34.3	36.2% ●	44.7	4.4% ●	91.4	62.3	46.7% ●
Insurance	2,441.2	2,247.8	8.6% ●	2,357.0	3.6% ●	4,798.2	4,464.9	7.5% ●



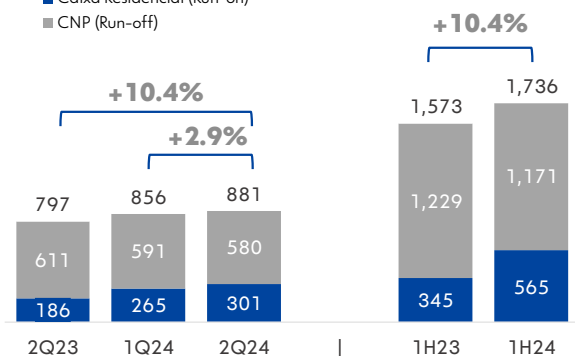
> All insurance segments grew in 2Q24 over 2Q23.

> We highlight the Mortgage segment, responsible for 36.1% of written premiums in 2Q24, up by 10.4%, and the Home segment, which recorded its best historical result for a quarter, increasing by 18.2% from 2Q23.

Written Premiums - **Mortgage**

BRL million

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

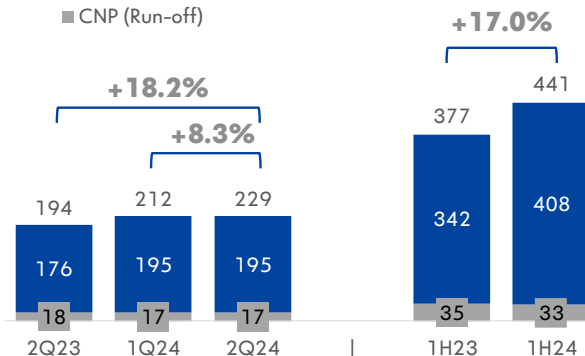


The Mortgage segment had consistent growth in written premiums, reflecting the growth of CAIXA's housing loan portfolio.

Written Premiums - **Home**

BRL million

- CNP (Run-off)

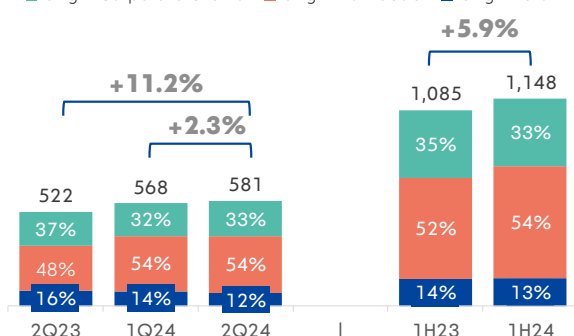


The Home segment recorded the highest historical volume in written premium for a quarter, BRL 229.5 million. Year-to-date, the growth was 17.0% in the comparison between 1H24 and 1H23.

Written Premiums - **Credit Life**

BRL million

- Origin Corporate Clients
- Origin Individuals
- Origin Rural

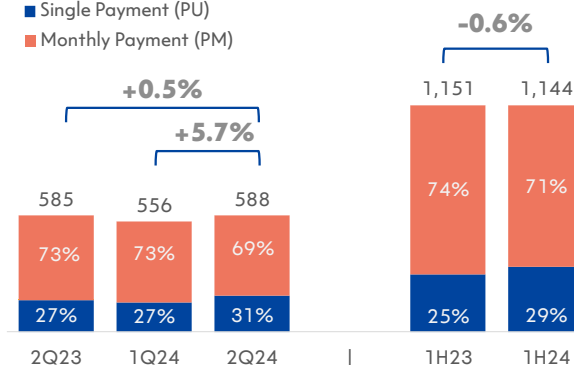


As its performance is linked to the origination of commercial credit at CAIXA, the Credit Life segment grew by 11.2% from 2Q23, arising from the results achieved for payroll-deductible loans. Year-to-date, this line grew by 5.9%

Written Premiums - **Life**

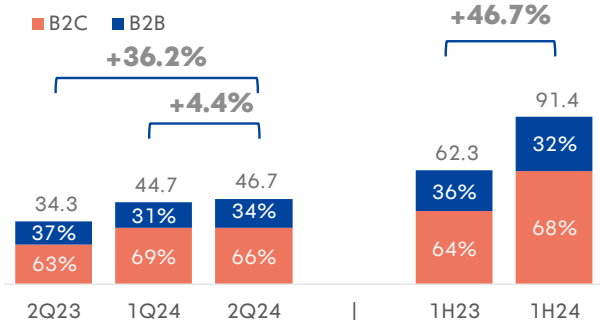
BRL million

- Single Payment (PU)
- Monthly Payment (PM)



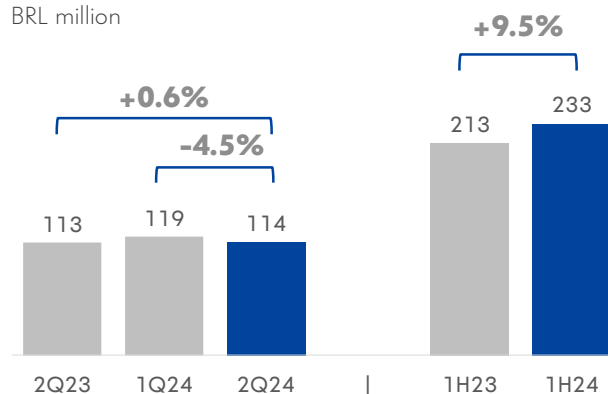
The Life segment maintained the same level of written premiums of previous quarters, with highlight to the growth of the Single Payment modality, by 13.3% in relation to 2Q23.

Assistance Revenues
BRL million



The upward revenue curve has been maintained since the creation of Caixa Assistência, with highlight to the performance of the Rapidex product, which increased by 42.3% in 2Q24 over 2Q23.

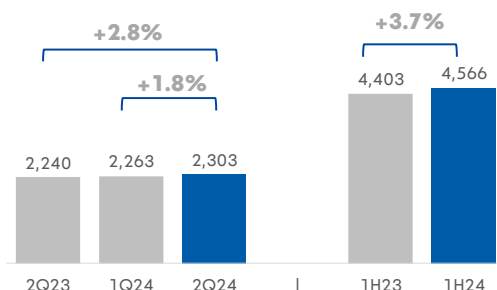
Written Premiums - Other Insurance
BRL million



In the composition of the Other Non-Strategic group, the Auto segment corresponded to 84.6% of the written premiums in 2Q24, mainly due to Youse policies sold by CNP Seguros.

Premiums Earned BRL million	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Mortgage	880.6	797.3	10.4%	855.5	2.9%	1,736.1	1,573.2	10.4%
Home	199.7	195.7	2.0%	193.4	3.3%	393.1	386.5	1.7%
Credit Life	507.7	491.3	3.3%	497.1	2.1%	1,004.9	968.2	3.8%
Life	542.9	589.1	-7.8%	548.5	-1.0%	1,091.4	1,149.2	-5.0%
Other Non-Strategic	125.6	132.3	-5.1%	123.6	1.6%	249.1	263.4	-5.4%
Assistance	46.7	34.3	36.2%	44.7	4.4%	91.4	62.3	46.7%
Insurance	2,303.2	2,240.0	2.8%	2,262.8	1.8%	4,566.0	4,402.8	3.7%

Premiums Earned
BRL million



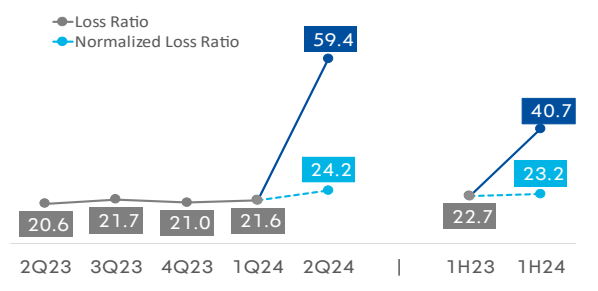
Growth in premiums earned for the Mortgage, Home and Credit Life segments in 2Q24 over 2Q23.

Loss Ratio %	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Mortgage	76.4	23.5	52.9 ●	23.7	52.7 ●	50.4	25.5	24.9 ●
Home	19.7	9.3	10.3 ●	17.2	2.5 ●	18.5	10.9	7.6 ●
Credit Life	84.7	13.1	71.6 ●	11.1	73.7 ●	48.3	16.4	31.9 ●
Life	20.5	20.6	-0.1 ●	20.4	0.1 ●	20.5	21.5	-1.0 ●
Other Non-Strategic	69.6	48.1	21.5 ●	61.0	8.6 ●	65.3	51.2	14.1 ●
Insurance	59.4	20.6	38.8 ●	21.6	37.9 ●	40.7	22.7	18.0 ●

Commissioning %	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Mortgage	12.3	10.9	1.3 ●	11.9	0.4 ●	12.1	10.8	1.3 ●
Home	32.4	32.7	-0.3 ●	32.6	-0.1 ●	32.5	32.4	0.1 ●
Credit Life	39.6	45.9	-6.3 ●	38.8	0.8 ●	39.2	41.9	-2.7 ●
Life	16.5	15.0	1.6 ●	17.0	-0.5 ●	16.7	16.2	0.6 ●
Other Non-Strategic	11.8	8.5	3.3 ●	11.1	0.7 ●	11.4	11.0	0.5 ●
Insurance	21.2	21.6	-0.4 ●	21.0	0.2 ●	21.1	21.1	0.0 ●

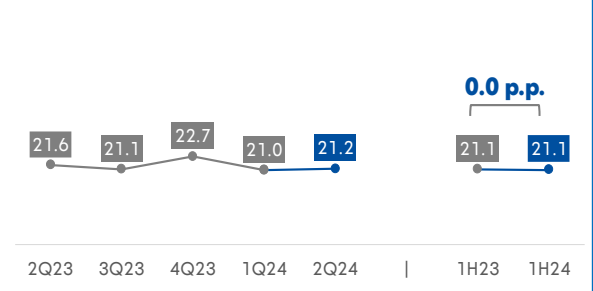
Loss Ratio

% Premiums Earned



Commissioning

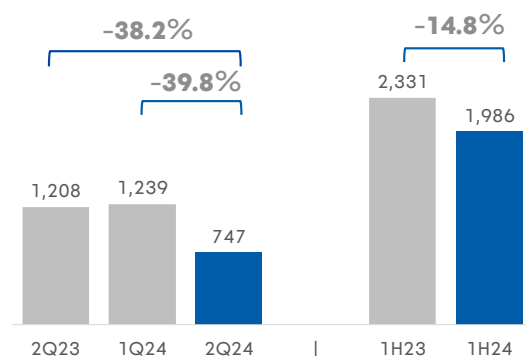
% Premiums Earned



The loss ratio in 2Q24 was exceptionally impacted by claims arising from the floods in Rio Grande do Sul and the notification of unreported credit life claims until then (according to the Material Fact disclosed on July 8, 2024). In the normalized view, which includes the effect from reinsurance on claims for Rio Grande do Sul and the normalized distribution of credit life claims, the loss ratio for the quarter would be 24.2%.

The commissioning curve remained stable, and no variation was observed in the period between the first six months of 2024 and 2023.

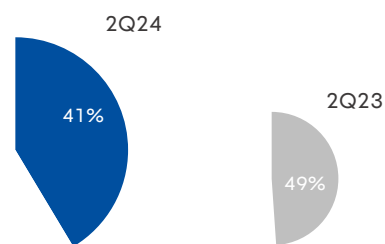
Operating Margin
BRL million



The operating margin was directly impacted by the two non-recurring events (floods in Rio Grande do Sul and credit life notices) that occurred in the quarter, thus reducing by 38.2% from 2Q23.

Representativeness

% Total Operating Margin



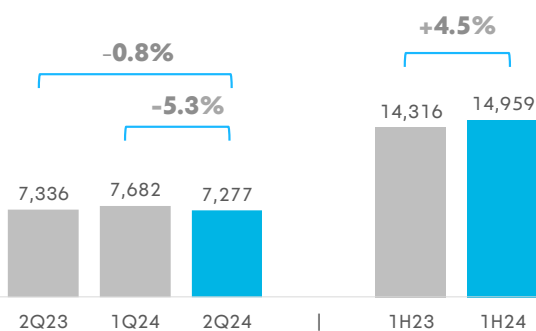
Due to the drop in its operating margin, the Insurance Business group reduced its representativeness in the total operating margin to 41%, compared to 49% in the same period in 2023.

4.2 Accumulation Business

Private Pensions, Premium Bonds and Credit Letters groups are considered in the Accumulation Business group.

Funds Raised (BRL million)	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Private Pension	6,003.2	6,520.2	-7.9%	6,442.0	-6.8%	12,445.2	12,808.2	-2.8%
Premium Bonds	332.2	311.2	6.7%	389.3	-14.7%	721.5	609.4	18.4%
Credit Letters	941.2	504.3	86.6%	850.8	10.6%	1,792.0	898.7	99.4%
Total Funds Raised	7,276.6	7,335.7	-0.8%	7,682.1	-5.3%	14,958.6	14,316.2	4.5%

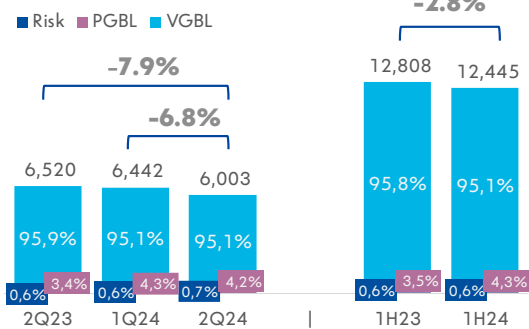
Funds Raised
BRL million



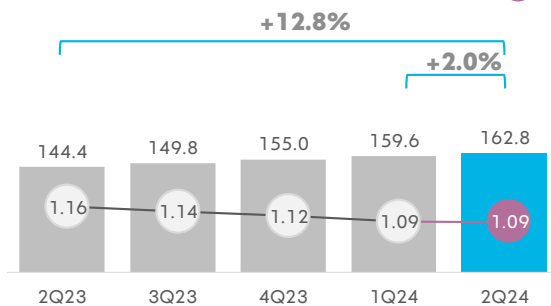
Funds raised fell by 0.8% in 2Q24 over 2Q23, with highlight to the positive performance of the Credit Letters business, which recorded an 86.6% increase in funds raised between the

Private Pension continues as the largest contributor, representing 82.5% of funds raised in 2Q24, with increases in the Credit Letters (12.0% vs. 6.9% in 2Q23) and Premium Bonds (4.6% vs. 4.2% in 2Q23) segments.

Contributions and Premiums Earned - Private Pension
BRL million



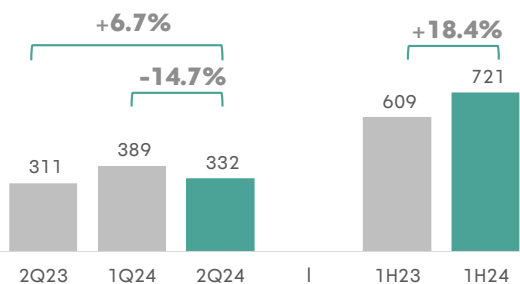
Private Pension Reserves Avg Adm Fee p.a.
BRL billion % Reserves



Private Pension contributions, which is impacted by competition with other funding products in the CAIXA distribution network, reduced by 7.9% and 6.8% in 2Q24 over 2Q23 and 1Q24, respectively, influencing the segment's net funding. In the first six months of the year, this line fell by 2.8% from 2023 to 2024. Reserves grew 12.8% from June 2023 to June 2024, and management fees maintained the same percentage as in 1Q24, reducing by 0.07 p.p. from 2Q23, due to the mix of funds that constitute the reserves, with a greater allocation in conservative funds.

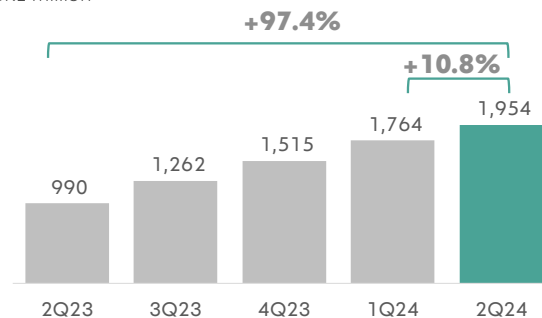
Premium Bonds Funds Raised

BRL million



Premium Bonds Reserves

BRL million

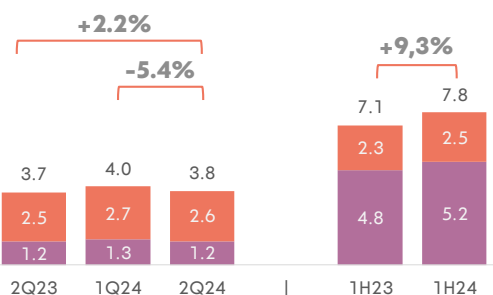


Funds raised increased by 6.7% in 2Q24 over 2Q23, and reduced by 14.7% from 1Q24, with a 43.3% increase in flows from monthly payments between the periods, a modality which generates recurring funds during longer periods. In 6M24, this line grew by 18.4% over 6M23.

Total Credit Letters

BRL billion

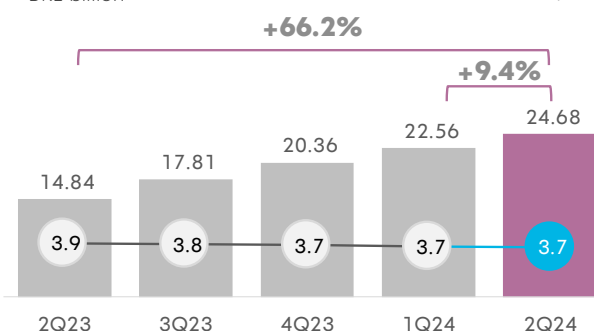
■ Auto ■ Real Estate



Letters Inventory

BRL billion

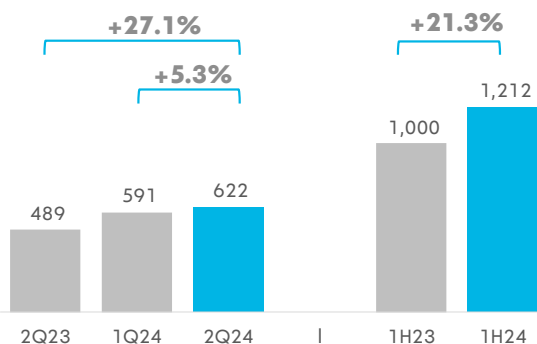
Avg Adm Fee p.a. % Inventory



In 2Q24, a total of BRL 3.8 billion was sold in new credit letters, increasing by 2.2% in twelve months, and in the first six months of 2024, a 9.3% growth was recorded over 1H23. The credit letter inventory reached BRL 24.7 billion in 2Q24, up by 66.2% from June 2023.

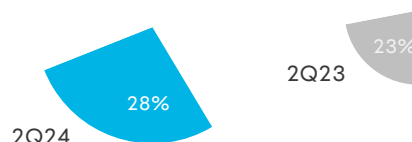
Accumulation Operating Margin

BRL million



Representativeness in Accumulation

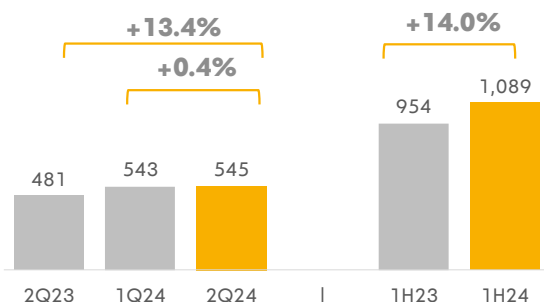
% Total Operating Margin



4.3 Distribution Business

The Distribution Business includes the results referring to revenues from access to the distribution network and use of the Caixa brand (BDF) and revenues from brokerage or intermediation of insurance products, herein considered together as brokerage revenue.

Revenues from Brokerage
BRL million



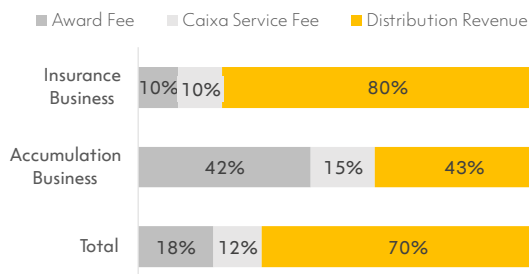
Brokerage by Segment

Brokerage by Segment	%	BRL million in 2Q24	/2Q23	/1H23
Insurance	72%	398	+16%	+15%
Credit Letters	18%	92	+8%	+4%
Private Pension	5%	27	-5%	-1%
Premium Bonds	5%	24	+6%	+19%
Co-Brokerage	1%	4	+36%	+42%
Total Distribution	100%	545	+13%	+14%

In the comparison between 2Q24 and 2Q23, revenues grew by 13.4%, with highlight to the Mortgage (+36.4%), Home (+20.5%) and Credit Life (+13.6%) and Credit Letters (+ 8.3%) segments.

Brokerage Distribution

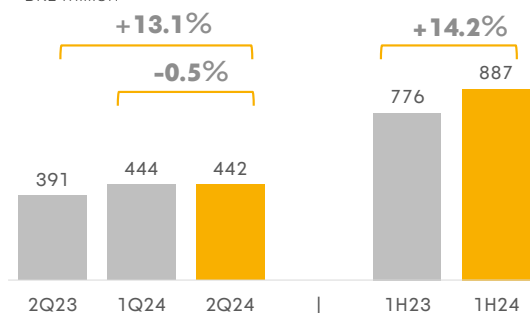
% in 2024



Of the total commission paid by operating companies in 1H24, 70% was retained at the broker company, while 18% was allocated to the payment of award fees to employees and partners, and 11% to Caixa's service fee, including the amounts for the life, credit life, and private pension segments paid directly by the insurer to Caixa. For the other segments, the costs are paid by the broker company.

Operating Margin

BRL million



Representativeness

% Total Operating Margin

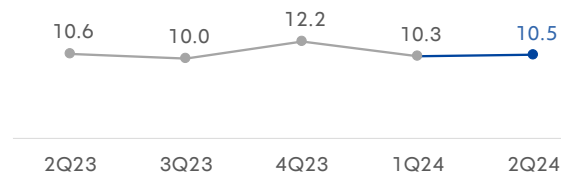


4.4 Operating Indicators

The operating indicators are presented in a consolidated view for all investees, according to the percentages held by the Company.

ADMINISTRATIVE EXPENSES RATIO (IDA)

Administrative Expenses
% Operating Revenue

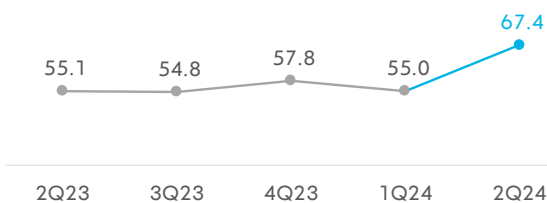


Ratio - Grouping	IDA 2Q24	Δ2Q23 p.p.	Δ1Q24 p.p.
Bancassurance CAIXA	10.7%	-0.1	+0.1
Run-off	11.8%	-0.7	-0.4
New Partnerships	11.4%	+0.2	+0.4
Holding + Brokerage	5.9%	-0.3	-0.7
Bancassurance PAN	8.7%	-0.5	+0.3
GENERAL RATIO	10.5%	-0.1	+0.2

In 2Q24, this ratio was maintenance close to the historical average, down by 0.1 p.p. from 2Q23 and up by 0.2 p.p. from 1Q24.

COMBINED RATIO (IC)

General and Administrative Expenses
% Operating Revenue

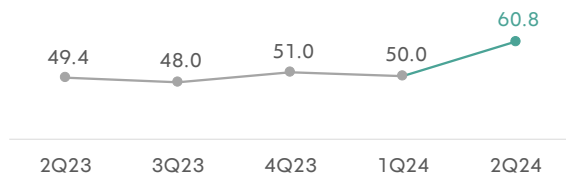


Ratio - Grouping	IC 2Q24	Δ2Q23 p.p.	Δ1Q24 p.p.
Bancassurance CAIXA	67.2%	+14.0	+13.1
Run-off	72.0%	+11.0	+12.8
New Partnerships	72.7%	+17.9	+17.3
Holding + Brokerage	36.6%	+2.3	-5.2
Bancassurance PAN	68.8%	-2.0	+6.1
GENERAL RATIO	67.4%	+12.3	+12.4

The Combined Ratio (IC) in 2Q24, pressured by the volume of non-recurring claims arising from the events in Rio Grande do Sul and the credit life policies. Excluding these non-recurring events, the IC would be 56.3% in 2Q24. The Run-off Partnerships ratio, which is affected by the mortgage loss ratio at CNP Seguros Holding, would be 64.1% and the New Partnerships ratio, which is impacted by the loss ratio in the mortgage and home segments at Caixa Residencial and in the credit life segment at Caixa Vida e Previdência, would be 58.5%.

EXPANDED COMBINED RATIO (ICA)

General and Administrative Expenses
% Operating Revenue + Financial Result



Like the IC, the Expanded Combined Ratio (ICA) was also impacted by non-recurring loss events. Excluding the non-recurring events, the ICA ratio would be 50.8% in the quarter.

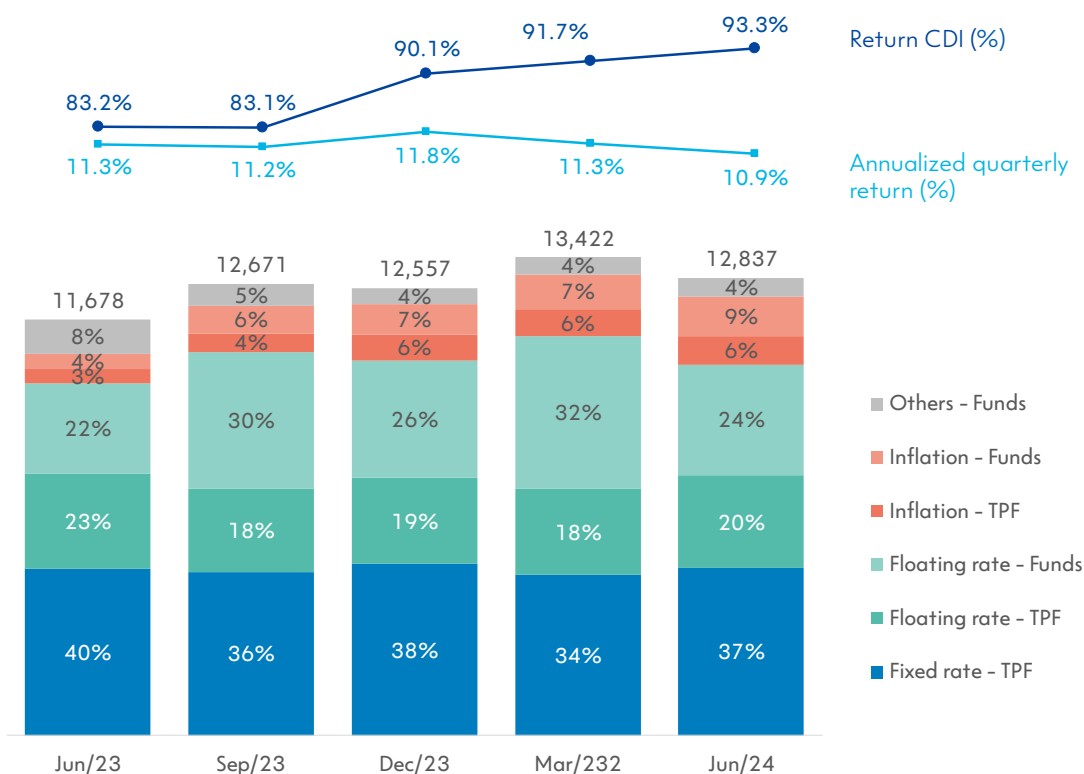
Ratio - Grouping	ICA 2Q24	Δ2Q23 p.p.	Δ1Q24 p.p.
Bancassurance CAIXA	60.8%	+12.9	+11.5
Run-off	66.2%	+11.0	+12.1
New Partnerships	64.4%	+15.7	+15.3
Holding + Brokerage	35.5%	+3.3	-6.9
Bancassurance PAN	60.7%	-1.8	+4.8
GENERAL RATIO	60.8%	+11.3	+10.8

4.5. Financial Result

Below is the accumulated profitability and the historical composition of the investment portfolio in a grouped view, which is weighted by the percentage of participation in each company:

Grouped Investment Portfolio Composition

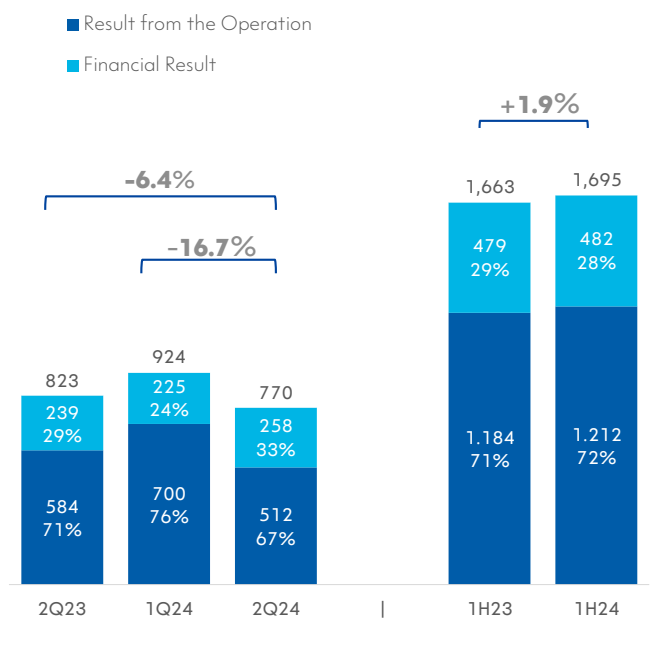
% Consolidated financial investments (million)



The consolidated investment portfolio in June 2024 grew by 9.9% from the same period in 2023 and fell by 4.4% from March 2023. Of the total of BRL 12.8 billion in financial investments, 44% was allocated in floating securities, 37% in fixed-rate securities, 15% in inflation index, and 4% in other types of funds. In the consolidated view, the portfolio's total annualized return was 10.9%, corresponding to 93.3% of the CDI rate.

Net Income

(Operating vs. Financial)



When comparing the effect of all equity interests, net of taxes and in the proportion owed to Caixa Seguridade for each period, the financial result for the second quarter of 2024, in nominal terms, grew by 4.5% compared to the same period in 2023.

The financial result was directly and indirectly responsible for 33% of Caixa Seguridade's managerial net income in 2Q24, up by 9 p.p. from the share recorded in 1Q24. Excluding the effects from the non-recurring claims, the ratio between financial and operational results would be 28% and 72% in the quarter.

Exhibit 1. Performance of investees

1.1 Bancassurance Caixa

This group includes the new partnerships with Caixa Vida e Previdência, Caixa Residencial, Caixa Capitalização, Caixa Consórcio and Caixa Assistência, in addition to CNP Holding, which is responsible for the run-off operations of Caixa Seguridade.

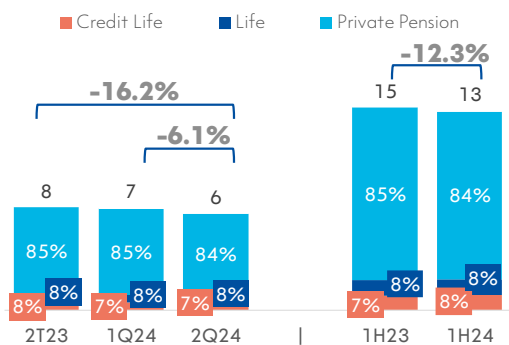
1.1.1 CAIXA Vida e Previdência

Caixa Vida e Previdência is a partnership between Caixa Seguridade and CNP Assurances Participações Ltda. for the offering of life and credit life insurance, as well as supplementary private pension products in the CAIXA Distribution Network, in which Caixa Seguridade holds an equity interest of 60% of the investee's total share capital and 49% of its common shares. Caixa Vida e Previdência has two operating companies, which are its wholly owned subsidiaries:

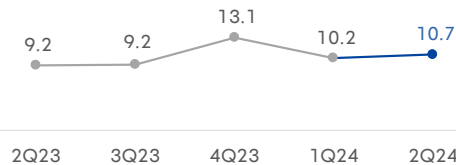
- Caixa Vida e Previdência S.A., which initiated its activities in March 2000, sells supplementary private pension products and manages the run-off of Life and Credit Life insurance.
- XS2 Vida & Previdência S.A., which initiated its activities in January 2021, sells Life and Credit Life insurance products.

Income Statement (BRL million)	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Revenues from the Operation	6,417.3	7,658.1	-16.2%	6,835.3	-6.1%	13,252.6	15,106.8	-12.3%
Operation Costs/Expenses	-6,256.8	-7,067.7	-11.5%	-6,276.5	-0.3%	-12,533.3	-13,998.2	-10.5%
Operating Margin	160.5	590.4	-72.8%	558.8	-71.3%	719.4	1,108.7	-35.1%
Administrative Expenses	-164.7	-139.8	17.9%	-154.2	6.8%	-318.9	-290.1	9.9%
Tax Expenses	-85.1	-82.1	3.6%	-80.8	5.4%	-165.9	-162.1	2.3%
Financial Result	713.6	611.6	16.7%	670.3	6.5%	1,383.8	1,244.8	11.2%
Operating Result	624.3	980.1	-36.3%	994.1	-37.2%	1,618.4	1,901.2	-14.9%
Gains or Losses on Non-Current Assets	-2.3	0.0	-	0.0	-	-2.3	0.0	-
Earnings before Taxes and Equity Interests	621.9	980.1	-36.5%	994.2	-37.4%	1,616.1	1,901.2	-15.0%
Income Tax	-156.0	-245.7	-36.5%	-248.9	-37.3%	-404.9	-476.4	-15.0%
Social Contribution	-93.7	-147.3	-36.4%	-149.4	-37.3%	-243.0	-285.7	-14.9%
Net Income for the Period	372.2	587.1	-36.6%	595.9	-37.5%	968.1	1,139.1	-15.0%
Caixa Seguridade's Equity Interest	223.3	352.3	-36.6%	357.6	-37.5%	580.9	683.5	-15.0%

Operating Revenue – Caixa Vida e Previdência
BRL billion

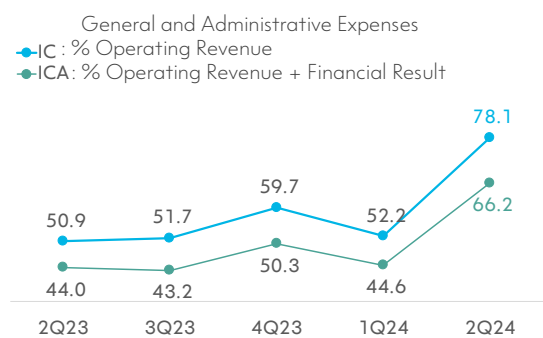


Administrative Expenses Ratio (IDA) Caixa Vida e Previdência
Administrative Expenses % Operating Revenue



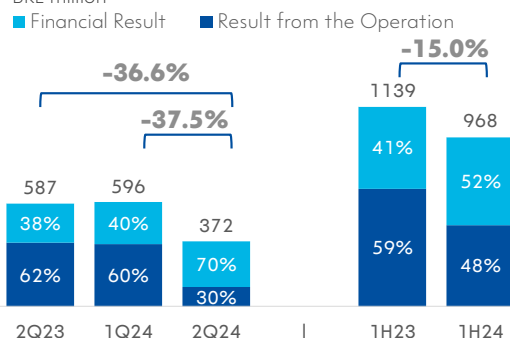
The growth IDA ratio growth of 0.5 p.p. in 2Q24 reflects the increase in administrative expenses due to the increase in staff to internalize operational activities.

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



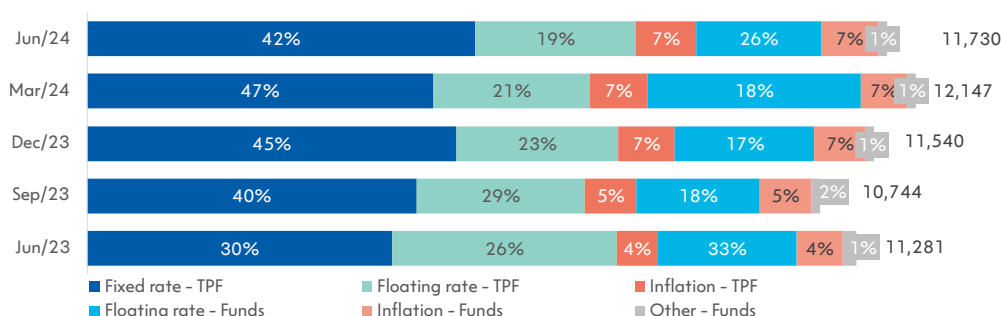
Growth in IC and ICA ratios, pressured by claims in the credit life segment. In the recurring view, excluding exceptional credit life claims, the ratios remained close to their historical levels: 55.8% for the IC and 47.4% for the ICA.

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



Reduction in operating income, due to claims in the credit life base. Excluding the events with non-recurring claims, net income would be BRL 580.5 million in 2Q24. In the first six months of 2024, the financial result increased by 7.0% from the same period in 2023.

Investment Portfolio Composition – Caixa Vida e Previdência
% Financial investments (million)



1.1.1.1 Private Pension

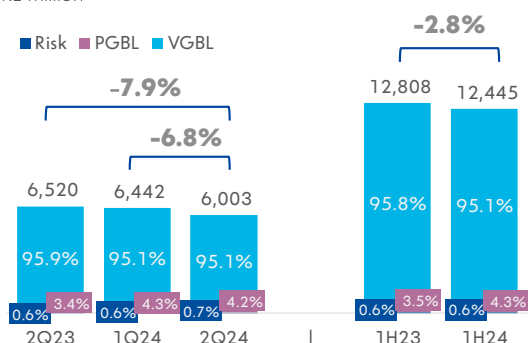
Private pension products are indicated for goals to be achieved over a period of 3 or 5 years and can be paid through monthly contributions or a single payment, with the possibility of making additional contributions. There are two types of Private Pension lines:

- a) PGBL, for those who contribute to the INSS or another type of Private Pension, which are declared in the complete Income Tax (IR) statement; and
- b) VGBL, which is indicated for people who do not file an income tax return or who fill out the simplified income tax statement.

For a better demonstration of the behavior of the indicators and the performance of this segment in Caixa Seguridade's results, the table below presents a managerial view, consolidating the revenues from PGBL and VGBL. To illustrate the commercial performance, we include the following contributions received from income and written premiums for risk coverage:

Private Pension (BRL million)	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Revenues from Private Pension Plans	6,003.2	6,520.2	-7.9%	6,442.0	-6.8%	12,445.2	12,808.2	-2.8%
Contributions Received - Income	5,963.2	6,478.9	-8.0%	6,401.4	-6.8%	12,364.6	12,725.7	-2.8%
Written Premiums - Risk	40.0	41.3	-3.1%	40.6	-1.4%	80.6	82.4	-2.2%
Variations in Technical Provisions	-5,968.8	-6,488.9	-8.0%	-6,399.0	-6.7%	-12,367.8	-12,734.2	-2.9%
Net Revenue from Contributions and Premiums	34.4	31.3	9.9%	43.0	-19.9%	77.4	74.0	4.6%
Income with Management Fees and Other Fees	440.6	388.3	13.5%	419.2	5.1%	859.8	783.3	9.8%
Losses/Benefit Expenses	-10.0	-6.6	52.2%	-10.9	-8.8%	-20.9	-12.2	71.2%
Acquisition Costs	-43.4	12.6	-	-41.6	4.3%	-85.0	-32.1	165.1%
Other Operating Income and Expenses	-13.6	-12.1	12.4%	-9.6	41.0%	-23.2	-21.1	9.7%
Re-Insurance	0.0	0.0	-	0.0	-	0.0	0.0	-
Operating Margin	408.1	413.7	-1.3%	400.1	2.0%	808.2	791.8	2.1%

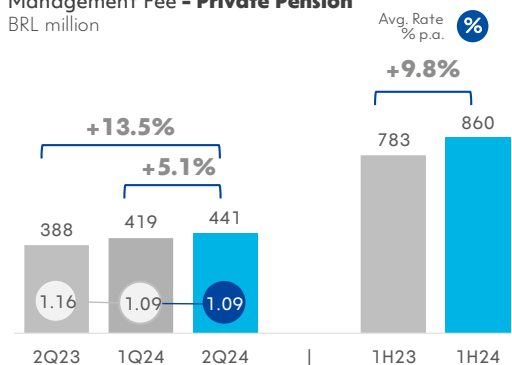
Contributions and Premiums Earned - Private Pension
BRL million



In 2Q24, the private pension segment, which competes with other funding products in the CAIXA distribution network, recorded lower contributions received compared to previous quarters. In the first six months of 2024, the amount was 2.8% lower than in the same period in 2023.

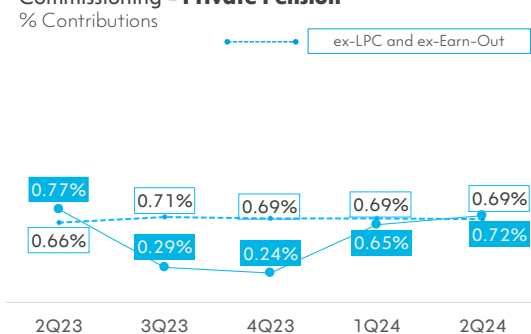
Launch of Prev Juntos in 2Q24, a product aimed at ESG investments.

Management Fee - Private Pension
BRL million



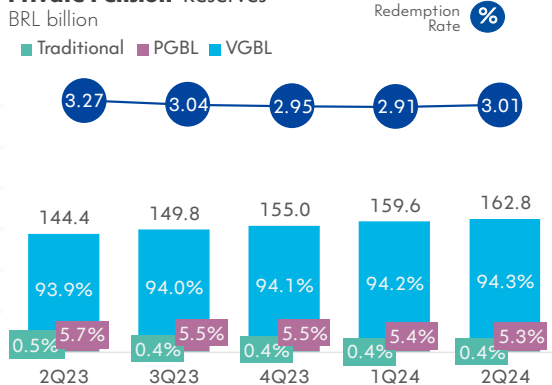
Management fees increased by 13.5% in 2Q24 over 2Q23, and by 9.8% in 1H24 over 1H23. The average rate was maintained at the levels recorded in 1Q24, and reduction compared to 2Q23, due to the mix of funds offered, with a higher allocation to conservative funds.

Commissioning - Private Pension
% Contributions



Excluding the effect of Earn-Out and LPC on acquisition costs, the commissioning rate was in line with the previous quarters.

Private Pension Reserves

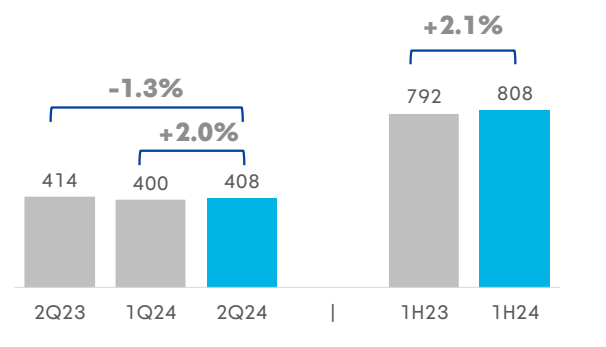


Increase in redemption in 1Q24, the main reasons being, in order of value: acquisition of real estate assets, financial situation and acquisition of automobile.

For private pension plans, the recognition of expenses with commissions linked to sales performance to be paid to CAIXA (earn-out) and Caixa Seguridade (LPC) affects the operating margin, in which the LPC is aimed at offsetting the effect of earn-out to be paid by Caixa Vida e Previdência. In the equity method recognized by Caixa Seguridade in Holding XS1, the company that holds an interest in Caixa Vida e Previdência, an adjustment is made on the LPC provision, whose effect, net of taxes, was a positive BRL 1.8 million for Caixa Seguridade in 2Q24.

Operating Margin - Private Pension

BRL million

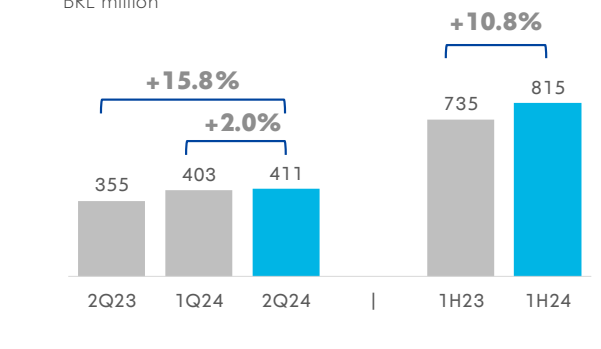


In the comparison between 2Q24 and 2Q23, this line fell by 1.3%, with its performance impacted by the earn-out and LPC on the acquisition cost line. In the first six months of 2024, this line grew by 2.1% from 1H23.

Operating Margin - Private Pension Adjusted

(Ex Earn-out and LPC)

BRL million



In the recurring view, which does not consider the effects from provisions for earn-out and LPC, the operating margin increased by 15.4% in 2Q24 over 2Q23, and by 10.6% in 1H24 over 1H23.

1.1.1.2 Credit Life

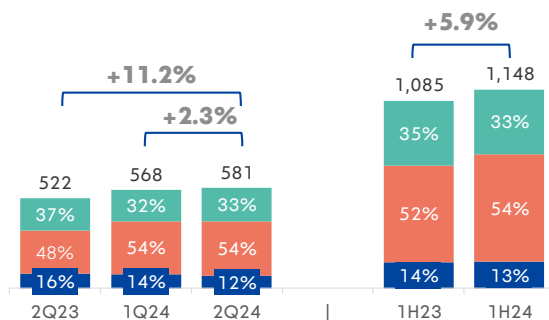
With one or more insurance risk coverage for individuals, such as death and permanent disability, credit life insurance pays off or amortizes debts linked to loans or financings undertaken by the debtor in case of a covered accident, as established in the agreement, up to the limit of the insured capital.

Below is a table with a managerial view to assess the behavior of the indicators and the segment's performance in Caixa Seguridade's results:

Credit Life (BRL million)	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Written Premiums	580.6	522.2	11.2%	567.6	2.3%	1148.2	1084.5	5.9%
Variations in Technical Provisions for Premiums	-72.9	-30.9	135.9%	-70.5	3.4%	-143.4	-116.3	23.3%
Premiums Earned	507.7	491.3	3.3%	497.1	2.1%	1004.9	968.2	3.8%
Loss Events	-430.3	-64.5	566.8%	-55.1	680.7%	-485.4	-158.9	205.5%
Losses	-362.4	-61.0	494.1%	-48.9	641.5%	-411.3	-114.1	260.6%
Loss Recovery	-0.1	-0.3	-79.0%	-0.1	-39.1%	-0.2	-0.8	-79.7%
Reimbursement	0.0	0.0	4.0%	0.0	479.7%	0.1	0.1	-19.2%
IBNR Variation	-67.9	-3.2	-	-6.1	-	-74.0	-43.6	69.6%
Assistance Services	0.0	-0.1	-91.6%	0.0	-82.7%	0.0	-0.5	-92.9%
Acquisition Costs	-201.1	-225.6	-10.9%	-193.1	4.1%	-394.1	-405.9	-2.9%
Other Operating Income and Expenses	-18.4	-17.9	2.6%	-10.5	75.0%	-28.8	-26.1	10.7%
Re-Insurance	-4.9	-1.6	203.9%	0.0	-	-4.9	-3.3	49.4%
Operating Margin	-146.9	181.7	-	238.5	-	91.6	374.1	-75.5%

Written Premiums - Credit Life
BRL million

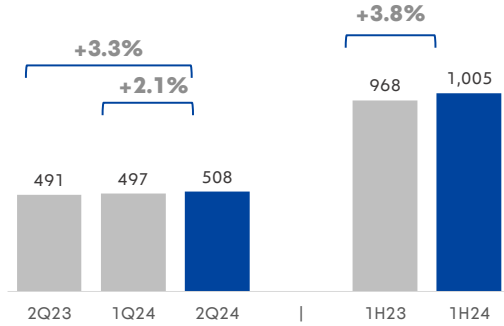
■ Origin Corporate Clients ■ Origin Individuals ■ Origin Rural



Increased by 11.2% in 2Q24 over 2Q23, with highlight to the 26.9% growth in the written premiums for payroll-deductible loans between the periods. In the first six months of 2024, this line grew by 5.9% from the same period in 2023.

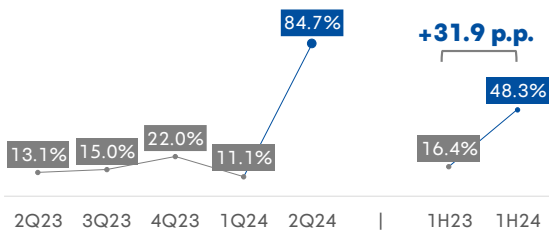
In 2Q24, 54.2% of written premiums originated from Individuals, 33.4% from Corporate and 12.4% from Rural.

Premiums Earned - Credit Life
BRL million

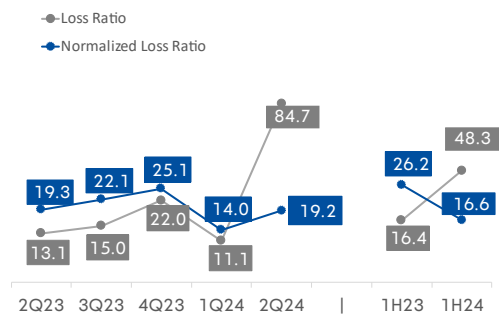


Growth of 3.3% between 2Q24 and 2Q23, due to the recognition of inventory from written premiums in previous quarters.

Loss Ratio - Credit Life
% Premiums Earned

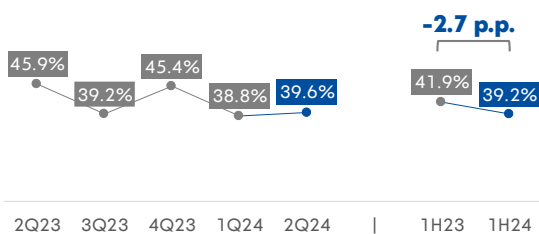


Normalized Credit Life
% Premiums Earned



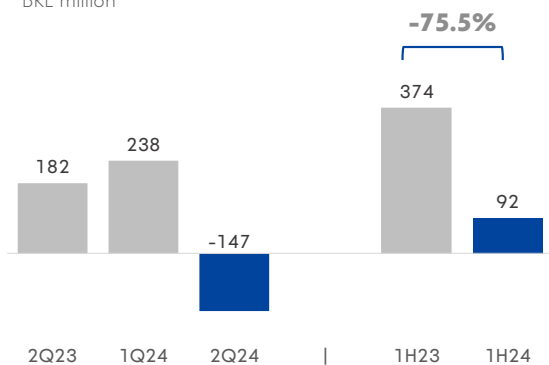
According to the Material Fact disclosed by Caixa Seguridade on July 8, 2024, the Company received from Caixa Econômica Federal, who stipulates credit life insurance policies, a database containing the list of deceased persons who appeared as holders of credit contracts, without notice of loss by the stipulator until then, leading to a provisioning for losses in 2Q24, in the amount of BRL 342.2 million. In the normalized view, which includes claims reported in 2Q24 based on the decease date, the loss ratio for the quarter would be 19.2%.

Commissioning - Credit Life
% Premiums Earned



Commissioning was maintained at past levels. In 1H24, this line reduced by 2.7 p.p. from 1H23, due to the accounting adjustment of the base date for deferred contracts in inventory, which impacted acquisition costs at the beginning of 2023.

Operating Margin - Credit Life
BRL million



Operating margin in 2Q24 was impacted by the number of credit life claims reported in the period.

Disregarding the base of unreported losses distributed during their actual claim period, the operating margin for 2Q24 would be BRL 195.3 million, 7.5% higher than in 2Q23.

1.1.1.3 Life

Life insurance aims to prevent policy beneficiaries from being caught by surprise with extra expenses and to be able to recover financially if the insured party dies, has a serious illness, or becomes disabled, in addition to offering several assistance services. When contracting life insurance, the insured party chooses the indemnity amount and conditions to be paid and the beneficiaries who will receive it.

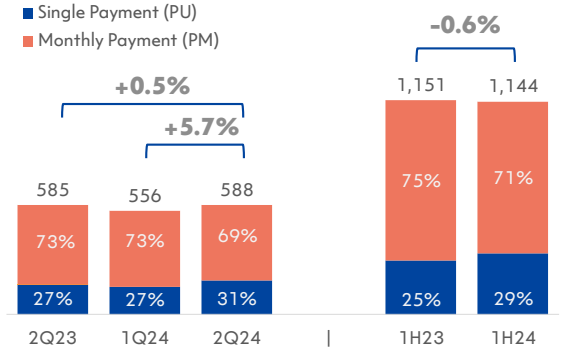
For reporting purposes, Personal Accident insurance is also included in the Life segment, with coverage linked to the risk of accidents and covering death, partial or total disability, and medical expenses, provided they have been caused by an accident.

The table below presents a managerial view for the Life segment up to the Operating Margin:

Life (BRL million)	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Written Premiums	587.8	584.7	0.5%	556.0	5.7%	1,143.8	1,150.8	-0.6%
Variations in Technical Provisions for Premiums	-47.0	2.4	-	-9.7	386.5%	-56.7	-5.7	889.7%
Premiums Earned	540.8	587.1	-7.9%	546.4	-1.0%	1,087.2	1,145.0	-5.1%
Loss Events	-109.8	-120.2	-8.7%	-111.1	-1.2%	-220.8	-244.3	-9.6%
Losses	-95.0	-98.6	-3.6%	-98.0	-3.1%	-193.1	-198.5	-2.7%
Loss Recovery	-1.1	0.6	-	-0.6	77.9%	-1.7	1.5	-
IBNR Variation	-3.0	-7.9	-62.6%	-0.6	377.1%	-3.6	-18.6	-80.8%
Assistance Services	-10.7	-14.3	-25.2%	-11.8	-9.5%	-22.5	-28.7	-21.5%
Acquisition Costs	-89.4	-87.9	1.6%	-93.0	-3.9%	-182.3	-185.8	-1.8%
Other Operating Income and Expenses	-25.9	-27.9	-7.5%	-28.3	-8.6%	-54.1	-57.4	-5.6%
Re-Insurance	-0.2	-0.1	5.0%	0.0	-	-0.2	0.0	-
Operating Margin	315.7	350.8	-10.0%	314.0	0.5%	629.7	657.7	-4.3%

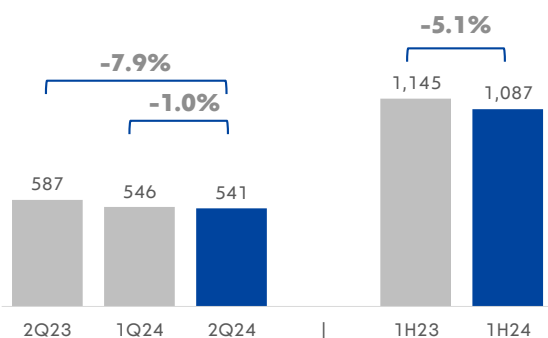
Written Premiums - Life
BRL million

■ Single Payment (PU)
■ Monthly Payment (PM)



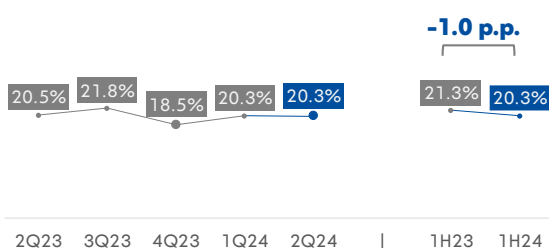
Growth of 0.5% and 5.7% in written premiums in 2Q24 over 2Q23 and 2Q24 over 1Q24, respectively. The monthly payment modality accounts for 69.3% of written premiums in the quarter, while the single payment modality represented 30.7%. In the first six months of the year, written premiums reduced due to the sales volume of single payment products in 1Q24.

Premiums Earned **Life**
BRL million



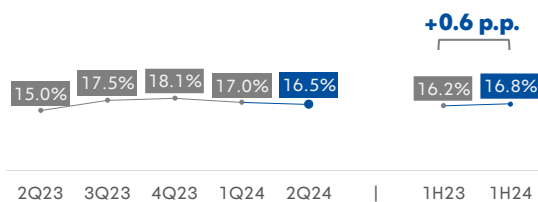
> The variations in premiums earned reflects the dynamics of written premiums and mix between the monthly and single payment modalities, that have higher needs for provisions in unearned premiums in 2Q24, due to the increase in sales volumes.

Loss Ratio - **Life**
% Premiums Earned



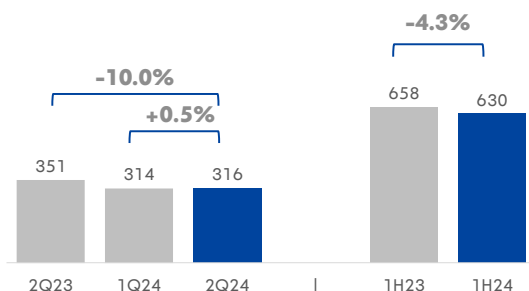
∨ The loss ratio was in line with historical levels, reducing by -1.2 p.p. from 2Q24 over 2Q23, and down by 1.0 p.p. in 1H24 over 1H23.

Commissioning - **Life**
% Premiums Earned



∨ Stable indicator in the period, with variations that reflect the mix in the monthly and single payment modalities.

Operating Margin - **Life**
BRL million



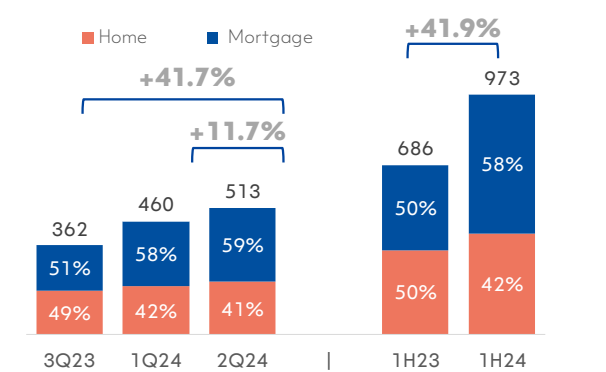
> The Operating Margin reflects the behavior in premiums earned, acquisition costs and loss ratio.

1.1.2 CAIXA Residencial

Caixa Residencial was founded in partnership with Tokio Marine to operate the mortgage and home insurance sectors, in which Caixa Seguridade holds 75% of the total share capital and 49.9% of the common shares, and Tokio Marine holds the remaining 25% of the total share capital and 50.1% of the common shares.

Income Statement (BRL million)	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Written Premiums, net	513.4	362.3	41.7%	459.9	11.7%	973.3	686.1	41.9%
Variations in Technical Provisions for Premiums	-36.7	-20.0	83.1%	-25.4	44.2%	-62.1	-35.6	74.4%
Premiums Earned	476.8	342.3	39.3%	434.4	9.7%	911.2	650.5	40.1%
Loss Events	-300.4	-48.0	525.4%	-75.2	299.6%	-375.6	-89.4	320.1%
Acquisition Costs	-121.0	-93.4	29.5%	-111.7	8.3%	-232.6	-178.0	30.7%
Other Operating Income and Expenses	-2.7	-0.1	-	-2.2	21.3%	-5.0	-2.1	140.5%
Result from Re-Insurance	185.1	-1.9	-	-1.8	-	183.4	-3.8	4976.8%
Operating Margin	237.8	198.8	19.6%	243.6	-2.4%	481.4	377.3	27.6%
Administrative Expenses	-59.6	-60.6	-1.6%	-59.9	-0.5%	-119.5	-119.8	-0.2%
Tax Expenses	-20.6	-16.3	26.8%	-19.9	3.7%	-40.6	-31.0	31.0%
Financial Result	26.8	26.8	0.0%	31.2	-14.2%	58.0	54.9	5.5%
Operating Result	184.3	148.7	24.0%	195.0	-5.4%	379.3	281.5	34.7%
Earnings before Taxes and Equity Interests	184.3	148.7	24.0%	195.0	-5.4%	379.3	281.5	34.7%
Income Tax	-59.1	-38.3	54.3%	-49.0	20.6%	-108.0	-71.1	51.9%
Social Contribution	-15.5	-22.9	-32.2%	-29.3	-47.1%	-44.8	-42.1	6.3%
Net Income for the Period	109.8	87.6	25.4%	116.7	-5.9%	226.5	168.2	34.6%
Caixa Seguridade's Equity Interest	82.3	65.7	25.4%	87.5	-5.9%	169.9	126.2	34.6%

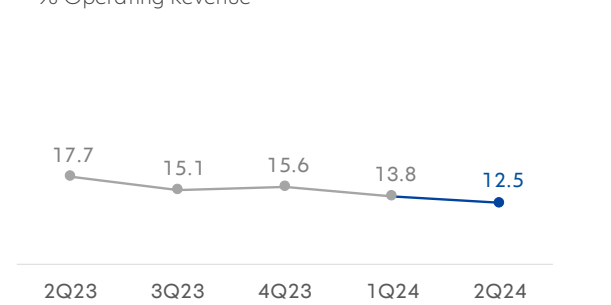
Operating Revenue – Caixa Residencial
BRL million



Administrative Expenses Ratio (IDA)

Caixa Residencial

Administrative Expenses
% Operating Revenue

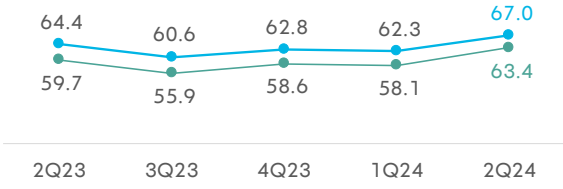


Combined (IC) and Expanded (ICA) Ratio

Caixa Residencial

General and Administrative Expenses

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

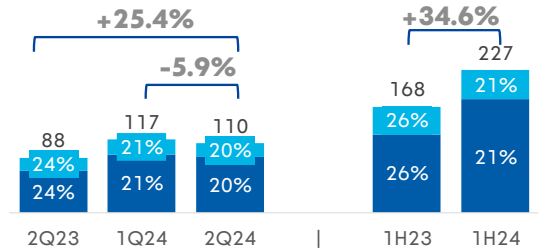


Net Income (Operating vs. Financial)

Caixa Residencial

BRL million

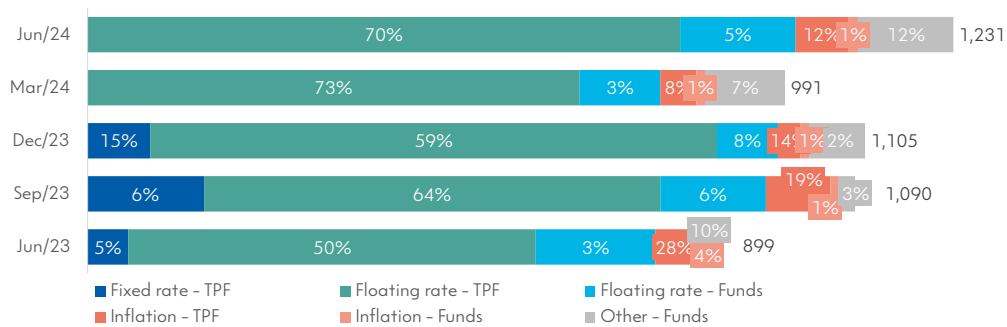
- Financial Result - Weighted
- Result from the Operation



In 2Q24, the growth in the IC and ICA ratios was associated to the increase in claims, impacted by the floods in Rio Grande do Sul in the period.

Investment Portfolio Composition – Caixa Residencial

% Financial investments (million)



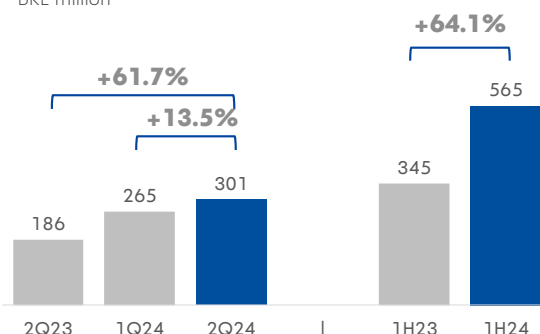
1.1.2.1 Mortgage

Mortgage Insurance is mandatory by law and is key for real estate loans, in which outstanding balances are paid or amortized in case of death or disability of the insured party. The calculations for this insurance product are based on the debt balance and the borrower's age, also providing coverage for the financed property.

The following table shows a managerial view for the insurance in the Mortgage segment issued by Caixa Residencial, for a better analysis of the indicators and the segment's performance in Caixa Seguridade's results:

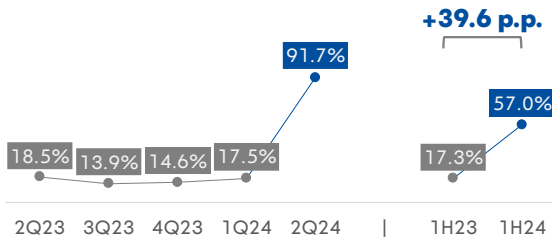
Mortgage (BRL million)	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Written Premiums	300.7	185.9	61.7%	264.8	13.5%	565.4	344.6	64.1%
Variations in Technical Provisions for Premiums	0.0	0.0	-	0.0	-8.7%	0.0	0.0	-
Premiums Earned	300.6	185.9	61.7%	264.8	13.5%	565.4	344.6	64.1%
Loss Events	-275.6	-34.4	700.9%	-46.4	493.6%	-322.0	-59.8	438.7%
Losses	-122.5	-27.5	345.4%	-42.7	186.7%	-165.2	-48.9	238.1%
Loss Recovery	0.0	0.0	-	0.0	-	0.0	0.0	-
IBNR Variation	-153.1	-6.9	-	-3.7	-	-156.8	-10.9	-
Assistance Services	0.0	0.0	-	0.0	-	0.0	0.0	-
Acquisition Costs	-59.9	-37.2	61.3%	-52.9	13.2%	-112.9	-68.9	63.9%
Other Operating Income and Expenses	0.1	0.0	-	0.0	-	0.1	0.0	-
Re-Insurance	183.9	-0.7	-	-0.8	-	183.1	-1.4	-
Operating Margin	149.2	113.6	31.3%	164.6	-9.4%	313.8	214.5	46.3%

Written Premiums - Mortgage
BRL million



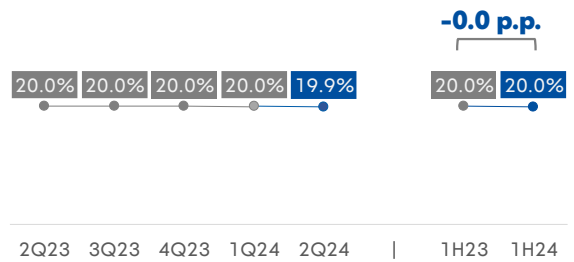
> The flow of written premiums reflects the growth in Caixa's real estate financing portfolio.

Loss Ratio - Mortgage
% Premiums Earned



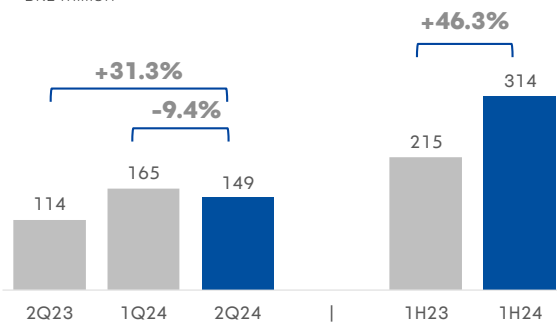
The loss ratio grew in 2Q24, due to the climate events in Rio Grande do Sul, with an impact of BRL 198.6 million on the Loss line. Excluding the losses related to this event, the ratio would be 20.7%.

Commissioning - Mortgage
% Premiums Earned



A commission of 20.0% was agreed for this product, which is paid to Caixa Seguridade's broker.

Operating Margin - Mortgage
BRL million



The investee's re-insurance strategy reduced the impact resulting from the floods in Rio Grande do Sul, causing the impact on margin to total of BRL 11.9 million in 2Q24.

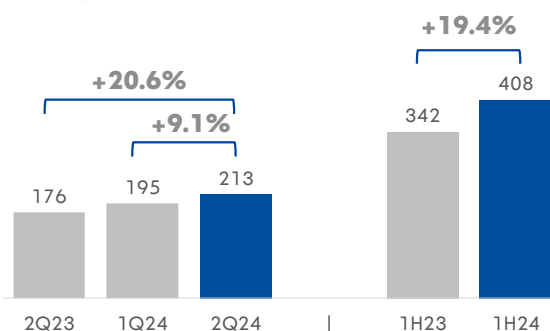
1.1.2.2 Home

Home Insurance aims to protect individual homes – such as houses and/or apartments used as regular or summer residences – against damage by fire, lightning, and explosion. Additional coverages may also be hired, such as electrical damage, theft and robbery, damage to third parties, windstorm, broken glass, vehicle collision, among others, as well as a 24-hour assistance service.

Below is a managerial view for insurance in the Home segment issued by Caixa Residencial to analyze the indicators and the segment's performance in Caixa Seguridade's results:

Home (BRL million)	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Written Premiums	212.8	176.4	20.6%	195.1	9.1%	407.9	341.5	19.4%
Variations in Technical Provisions for Premiums	-36.7	-20.0	83.0%	-25.4	44.2%	-62.1	-35.6	74.4%
Premiums Earned	176.1	156.4	12.6%	169.7	3.8%	345.8	305.9	13.0%
Loss Events	-24.8	-13.6	82.1%	-28.7	-13.7%	-53.6	-29.6	80.7%
Losses	-9.7	-5.3	84.6%	-14.7	-34.0%	-24.4	-14.4	69.7%
Loss Recovery	0.0	0.0	-	0.0	-	0.0	0.0	-
IBNR Variation	-0.1	-0.1	-11.5%	0.2	-	0.1	3.9	-97.6%
Assistance Services	-15.1	-8.3	83.2%	-14.3	5.5%	-29.5	-19.1	54.2%
Acquisition Costs	-61.0	-56.2	8.5%	-58.7	3.9%	-119.7	-109.1	9.8%
Other Operating Income and Expenses	-2.6	-0.1	-	-2.2	17.0%	-4.9	-2.1	135.8%
Re-Insurance	1.0	-1.2	-	-1.0	-	0.0	-2.4	-
Operating Margin	88.6	85.2	4.1%	79.0	12.3%	167.6	162.8	3.0%

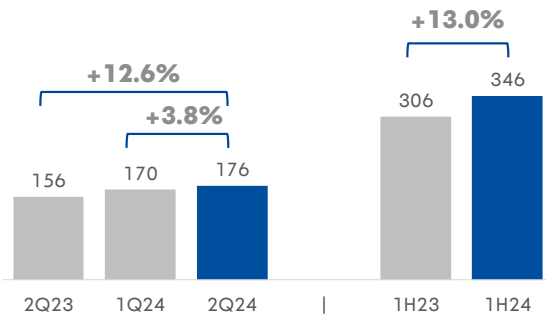
Written Premiums - Home
BRL million



➤ In 2Q24, this segment recorded its best historical performance in written premiums, increasing by 20.6% from 2Q23.

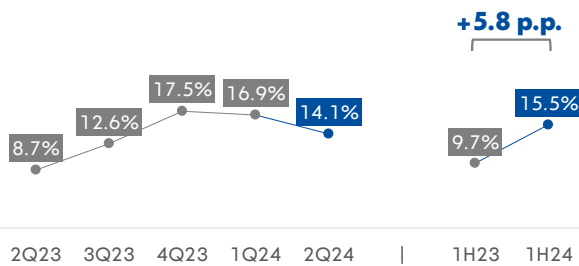
➤ We highlight the growth in the sales channels for the Home segment and the availability of altering the 24-hour assistance plan during the term of the policy through endorsement.

Premiums Earned - Home
BRL million



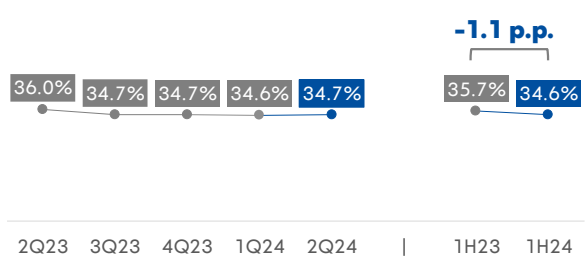
A 12.6% growth in 2Q24 over 2Q23, and a 13.0% growth in 6M24 over 6M23, reflecting the appropriation of inventory of premiums sold in previous periods.

Loss Ratio - Home
% Premiums Earned



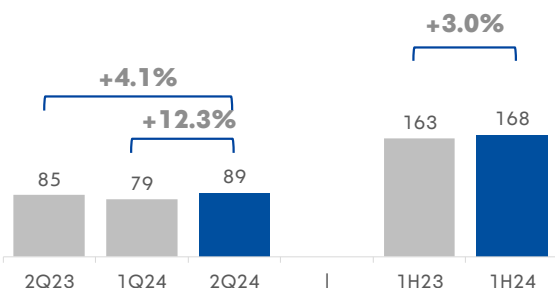
The 2Q24 indicator, even with claims related to the floods in May in Rio Grande do Sul that totaled BRL 2.0 million, showed behavior in line with that seen in previous periods.

Commissioning - Home
% Premiums Earned



The level of commissioning, in 2Q24, remained in line with previous quarters and reflects the amount allocated to Caixa Seguridade's broker.

Operating Margin - Home
BRL million



Even with the higher claim volume, operating margin increased 4.1% in 2Q24 over 2Q23, due to the increase in written premiums for the segment between the periods.

1.1.3



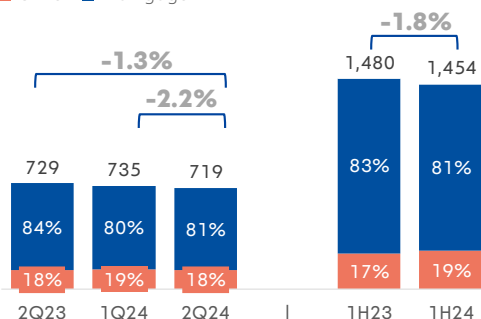
Caixa Seguradora CNP Seguros Holding is a partnership between Caixa Seguridade and French company CNP, which was responsible for operating the security products in Caixa's distribution network sold until 2021. This partnership, which is controlled by CNP with a majority equity stake of 51.75%, and with Caixa Seguridade holding an equity stake of 48.25%, is organized through CNP Seguros Holding S.A.

Income Statement (BRL million)	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Revenues from the Operation	719.0	728.6	-1.3%	734.9	-2.2%	1,453.8	1,480.0	-1.8%
Operation Costs/Expenses	-395.9	-284.8	39.0%	-313.5	26.3%	-709.4	-591.0	20.0%
Operating Margin	323.1	443.8	-27.2%	421.4	-23.3%	744.5	889.0	-16.3%
Administrative Expenses	-93.4	-85.7	8.9%	-95.5	-2.2%	-188.8	-179.9	5.0%
Tax Expenses	-23.3	-27.9	-16.5%	-28.2	-17.5%	-51.5	-61.0	-15.7%
Financial Result	59.9	86.7	-31.0%	78.9	-24.1%	138.7	169.0	-17.9%
Equity Result	21.4	8.6	148.3%	17.4	23.0%	38.9	12.4	214.5%
Operating Result	287.8	425.6	-32.4%	394.0	-27.0%	681.8	829.5	-17.8%
Gains or Losses on Non-Current Assets	-6.7	-43.7	-84.6%	0.0	-	-6.7	-43.2	-84.5%
Earnings before Taxes and Equity Interests	281.0	381.9	-26.4%	394.1	-28.7%	675.1	786.3	-14.1%
Income Tax	-66.1	-93.6	-29.4%	-93.9	-29.6%	-159.9	-193.3	-17.3%
Social Contribution	-40.2	-55.5	-27.5%	-55.6	-27.7%	-95.7	-114.6	-16.5%
Profit Sharing	0.0	0.0	-	0.0	-	0.0	0.0	-
Minority Shareholder Interest	0.0	0.0	-	0.0	-	0.0	0.0	-
Net Income for the Period	174.8	232.8	-24.9%	244.6	-28.6%	419.4	478.3	-12.3%
Caixa Seguridade's Equity Interest	84.3	112.3	-24.9%	118.0	-28.6%	202.4	230.8	-12.3%

Revenues from Operations – CNP Holding

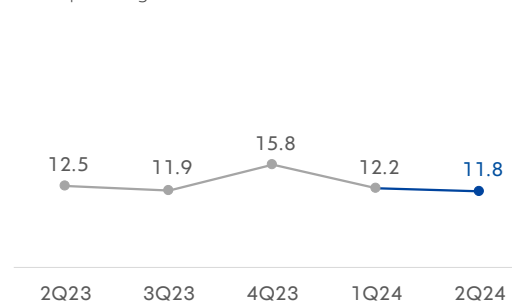
BRL million

■ Other ■ Mortgage

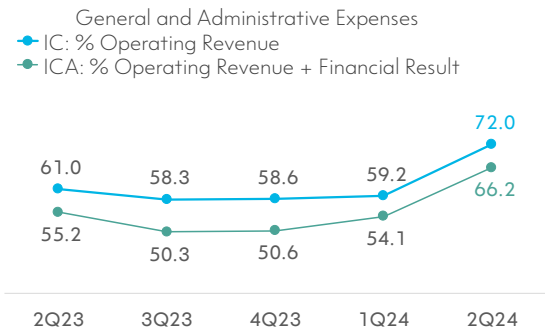


Administrative Expenses Ratio (IDA)

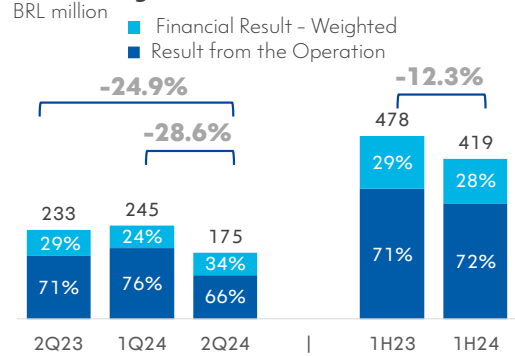
CNP Holding

Administrative Expenses
% Operating Revenue

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



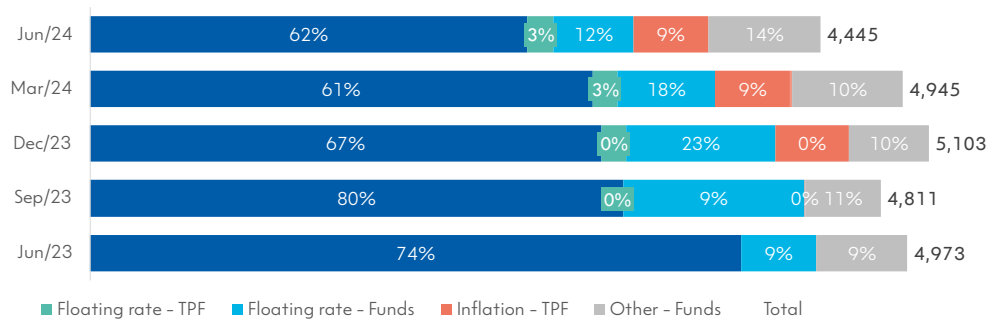
**Net Income (Operating vs. Financial)
CNP Holding**



In 2Q24, the growth in the IC and ICA ratios was associated to the increase in claims, impacted by the floods in Rio Grande do Sul in the period.

Investment Portfolio Composition – CNP Holding

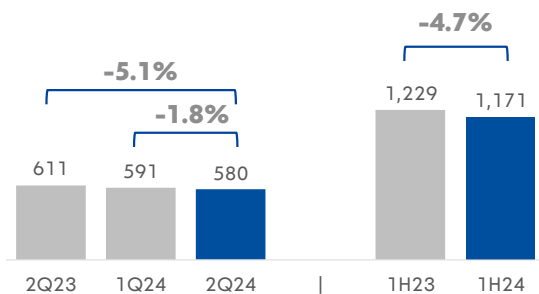
% Financial investments (million)



1.1.3.1 Mortgage (run-off)

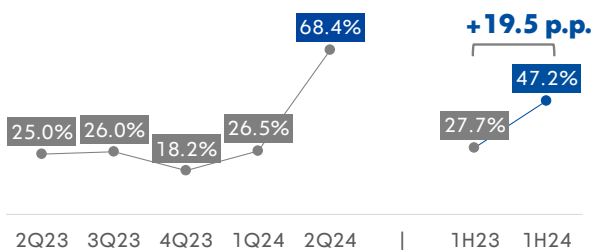
Mortgage (BRL million)	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Written Premiums	579.9	611.4	-5.1%	590.8	-1.8%	1,170.7	1,228.6	-4.7%
Variations in Technical Provisions for Premiums	0.0	0.0	-	0.0	-	0.0	0.0	-
Premiums Earned	579.9	611.4	-5.1%	590.8	-1.8%	1,170.7	1,228.6	-4.7%
Loss Events	-396.8	-152.8	159.6%	-156.3	153.9%	-553.1	-340.8	62.3%
Losses	-371.5	-172.9	114.9%	-158.3	134.7%	-529.8	-328.0	61.5%
Loss Recovery	0.0	0.0	-15.2%	0.0	-41.3%	0.0	0.0	10.6%
Reimbursement	0.0	0.3	-	0.0	-	0.0	1.2	-
IBNR Variation	-25.0	19.9	-	2.1	-	-22.9	-13.6	68.1%
Assistance Services	-0.3	-0.2	63.0%	-0.1	151.9%	-0.4	-0.5	-7.3%
Acquisition Costs	-48.2	-50.1	-3.9%	-49.1	-1.8%	-97.2	-100.7	-3.5%
Other Operating Income and Expenses	-8.2	-4.3	91.9%	0.0	-	-8.3	-2.6	213.8%
Re-Insurance	150.7	-1.9	-	-2.5	-	148.2	-6.6	-
Operating Margin	277.4	402.2	-31.0%	382.9	-27.6%	660.3	777.8	-15.1%

Written Premiums - Mortgage Run-off
BRL million

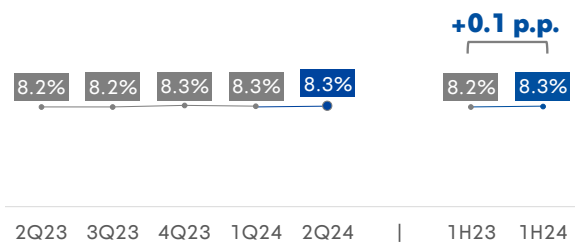


The reduction pace was maintained in written premiums after the end of the exclusivity period, with the closure of new policies through the partnership with CNP Holding (run-off).

Loss Ratio - Mortgage Run-off
% Premiums Earned



Commissioning - Mortgage Run-off
% Premiums Earned



Growth in claims in 2Q24 related to weather events in Rio Grande do Sul, with an impact of BRL 205.8 million in claims. In the view that disregards claims related to the calamity, the indicator would be 32.9%. The investee has a re-insurance strategy that reduced the impact of claims by BRL 151.2 million, so that the impact on the margin was BRL 54.6 million in 2Q24.

1.1.3.2 Home (run-off) and Others

The tables below present the managerial view for home run-off, which include policies sold until 2021 by Caixa Seguradora, most of which are linked to the policies of the mortgage segment and the other non-strategic segment, which includes the Insurance sectors in which Caixa Seguridade does not have a partnership with exclusive marketing rights for its distribution network, or whose written premiums do not represent a significant share in the Company's results, such as the Auto and Corporate sectors, in addition to Life (run-off), up to the Operating Margin line:

Home (BRL million)	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Written Premiums	16.7	17.6	-5.5%	16.7	-0.2%	33.4	35.5	-5.9%
Variations in Technical Provisions for Premiums	6.9	21.7	-68.0%	7.0	-0.9%	13.9	45.1	-69.1%
Premiums Earned	23.6	39.4	-40.0%	23.7	-0.4%	47.3	80.6	-41.3%
Loss Events	-14.5	-4.6	212.8%	-4.5	220.6%	-19.0	-12.3	54.1%
Losses	-12.6	-2.6	385.0%	-2.8	342.5%	-15.4	-7.1	117.9%
Loss Recovery	0.0	0.0	-	0.0	-	0.0	0.0	-
IBNR Variation	-0.4	0.5	-	-0.3	42.0%	-0.7	0.7	-
Assistance Services	-1.5	-2.5	-39.5%	-1.4	9.5%	-2.9	-6.0	-51.4%
Acquisition Costs	-3.8	-7.8	-52.0%	-4.3	-11.9%	-8.0	-16.3	-50.8%
Other Operating Income and Expenses	-2.4	-4.1	-42.3%	-2.7	-12.1%	-5.1	-5.8	-12.2%
Re-Insurance	9.4	-0.7	-	-0.3	-	9.1	-1.3	-
Operating Margin	12.3	22.0	-44.1%	11.9	3.4%	24.2	44.8	-45.9%

Other Non-Strategic + Life (Run-off) (BRL million)	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Written Premiums	116.1	115.3	0.6%	121.4	-4.4%	237.5	217.2	9.3%
Variations in Technical Provisions for Premiums	11.6	19.1	-39.1%	4.3	169.2%	15.9	50.4	-68.4%
Premiums Earned	127.7	134.4	-5.0%	125.7	1.6%	253.4	267.6	-5.3%
Loss Events	-89.9	-64.4	39.7%	-76.1	18.2%	-165.2	-137.4	20.2%
Acquisition Costs	-15.1	-11.4	32.1%	-13.9	8.1%	-29.0	-29.2	-0.7%
Other Operating Income and Expenses	-14.1	-19.7	-28.6%	-12.2	15.2%	-26.3	-27.3	-3.6%
Re-Insurance	19.4	-3.6	-	3.2	510.3%	22.6	-7.4	-
Operating Margin	28.9	34.7	-16.8%	26.6	8.8%	55.5	66.3	-16.4%

In the breakdown of results for Non-Strategic groups, the Auto insurance segment accounted for 84.6% of written premiums in 2Q24, mainly due to the Youse policies sold by CNP Seguros. In the period, the amount of written premiums for the Auto line was 8.6% higher than in the same period in 2023 and increased by 19.3% in 1H24 over 1H23.

Within this group, the Auto branch is also responsible for the largest share in claims volume, which reduced by 0.8 p.p. in 1H24 over 1H23.

1.1.4 CAIXA Capitalização

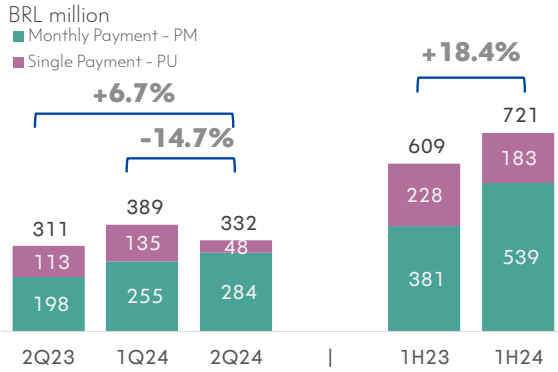
Caixa Capitalização is a partnership with Icatu Seguridade S.A., for the Premium Bonds (*Capitalização*) segment, which includes the distribution, disclosure, offering, sale, and after-sale of all types of premium bond products in Caixa's distribution network. Caixa Seguridade holds an indirect equity stake of 75% of the total share capital of the investee and 49.9% of its common shares.

Unlike other financial products, Premium Bonds (*Capitalização*) does not fit into the investment category, as it consists of a way to save money – through single payment or monthly installments, for a certain period, exchanging the profitability of an investment for the chance to be included in sweepstakes for cash prizes.

Below is the income statement for the Premium Bonds (*Capitalização*) segment:

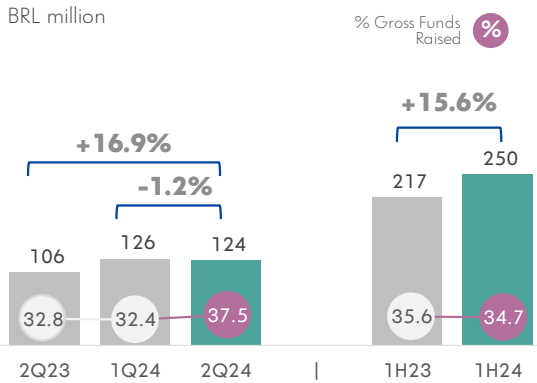
Income Statement (BRL million)	2Q24	2Q23	Δ%		1Q24	Δ%		1H24	1H23	Δ%	
Net Revenue from Premium Bonds	124.5	106.4	16.9%	●	126.0	-1.2%	●	250.4	216.7	15.6%	●
Fundraising with Premium Bonds	332.2	311.2	6.7%	●	389.3	-14.7%	●	721.5	609.4	18.4%	●
Variation in Provision for Redemptions	-207.7	-204.8	1.5%	●	-263.3	-21.1%	●	-471.0	-392.7	19.9%	●
Variation in Technical Provisions	0.0	0.0	-	●	0.0	-	●	0.0	0.0	-	●
Result with Sweepstakes	-4.6	-5.1	-8.7%	●	-5.3	-13.6%	●	-10.0	-10.0	0.1%	●
Acquisition Costs	-25.0	-23.5	6.2%	●	-29.0	-14.0%	●	-54.0	-45.5	18.8%	●
Other Operating Income and Expenses	-19.2	-15.9	20.9%	●	-20.7	-7.0%	●	-39.9	-30.6	30.4%	●
Operating Margin	75.7	62.0	22.0%	●	70.9	6.7%	●	146.6	130.7	12.2%	●
Administrative Expenses	-11.1	-11.0	1.2%	●	-10.4	7.4%	●	-21.5	-19.3	11.1%	●
Tax Expenses	-6.6	-5.3	22.6%	●	-6.4	2.3%	●	-13.0	-10.9	19.2%	●
Financial Result	23.7	12.9	83.9%	●	25.3	-6.3%	●	49.0	28.1	74.1%	●
Operating Result	81.7	58.5	39.5%	●	79.5	2.8%	●	161.1	128.6	25.3%	●
Earnings before Taxes and Equity Interests	81.7	58.5	39.5%	●	79.5	2.8%	●	161.1	128.6	25.3%	●
Income Tax	-20.1	-14.1	42.4%	●	-19.1	5.1%	●	-39.2	-31.7	23.5%	●
Social Contribution	-12.0	-9.0	33.2%	●	-11.5	4.7%	●	-23.5	-19.6	19.8%	●
Net Income for the Period	49.6	35.4	40.0%	●	48.9	1.4%	●	98.4	77.2	27.5%	●
Caixa Seguridade's Equity Interest	37.2	26.6	40.0%	●	36.6	1.4%	●	73.8	57.9	27.5%	●

Funds Raised - Premium Bonds



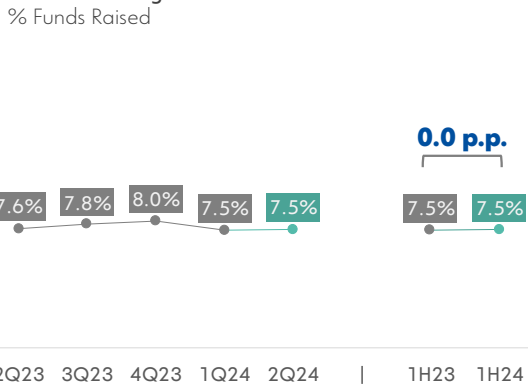
Growth of 6.7% in Funds Raised between 2Q24 and 2Q23, with highlights to the monthly payment modality fundraising, which increased by 43.3% in the comparison period. In 1H24, funds raised increased by 18.4% from 1H23.

Net Revenue - Premium Bonds



The ratio between net revenue and funds raised through premium bonds – average rate – increased in 2Q24, reflecting a higher level of funds raised in the monthly payment modality, which require a lower level of provisions for redemption.

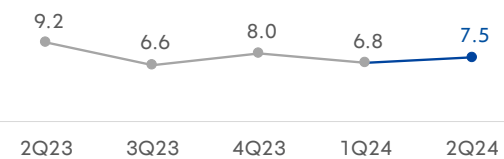
Commissioning - Premium Bonds



Administrative Expenses Ratio (IDA)

Caixa Capitalização

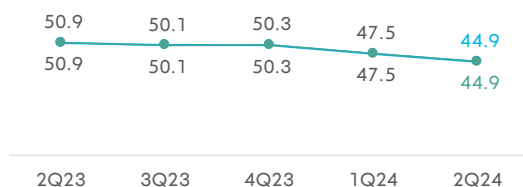
Administrative Expenses
% Operating Revenue



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

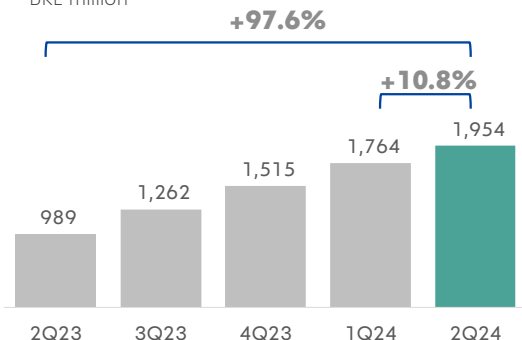
General and Administrative Expenses

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



Premium Bonds Reserves

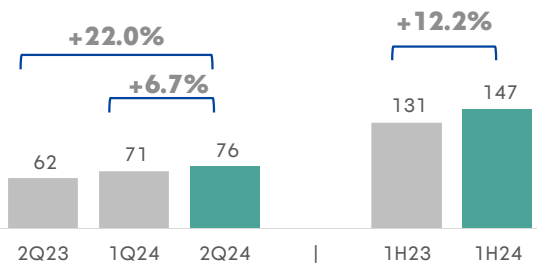
BRL million



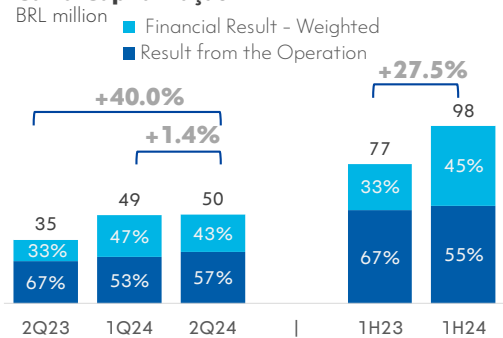
Mathematical Provision for Premium Bonds (BRL million)	2Q24	2Q23	Δ%	1Q24	Δ%
Opening Balance	1,654.3	751.1	120.2%	1,428.1	15.8%
Formations	207.6	204.6	1.5%	179.9	15.4%
Cancellations	-0.4	-0.8	-43.8%	-0.6	-33.5%
Transfers	-66.1	-29.3	125.4%	-37.9	74.3%
Monetary Restatement + Interest	25.7	15.3	68.1%	84.8	-69.6%
Closing Balance	1,821.1	940.9	93.6%	1,654.3	10.1%

Provision for Redemptions (BRL million)	2Q24	2Q23	Δ%	1Q24	Δ%
Opening Balance	74.1	15.3	385.7%	55.2	34.4%
Formations	72.2	32.3	123.5%	63.6	13.5%
Transfers	-0.9	-0.5	75.0%	-0.9	0.1%
Payments	-45.5	-19.5	132.8%	-39.4	15.6%
Monetary Restatement + Interest	0.2	0.1	98.2%	0.1	156.2%
Fines	-5.0	-2.0	153.5%	-4.4	13.3%
Expirations	0.0	0.0	-	0.0	-
Closing Balance	95.0	25.6	271.5%	74.1	28.2%

Operating Margin - Premium Bonds
BRL million

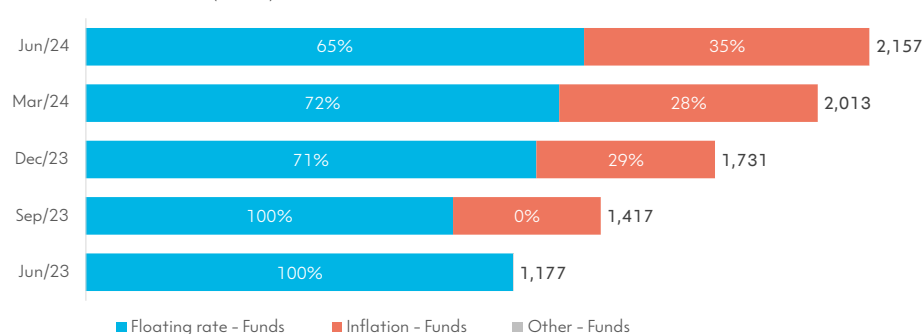


Net Income (Operating vs. Financial)
Caixa Capitalização
BRL million



The operating margin is mainly affected by the dynamics of the representativeness of the single and monthly payment modalities in relation to total funds raised and the variation in provisions for redemption.

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



1.1.5 CAIXA Consórcio

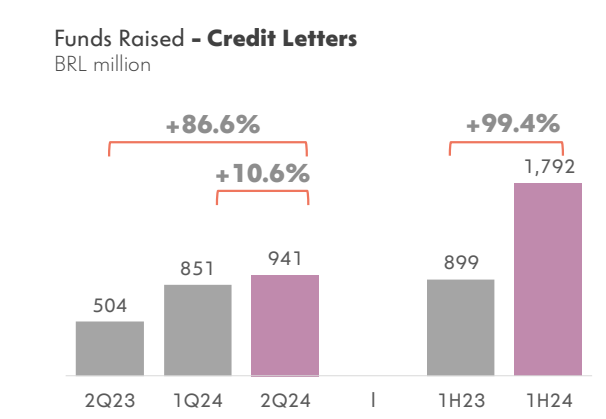
Caixa Consórcio is a partnership between Caixa Seguridade and CNP Assurances Participações Ltda. for the Credit Letters segment, in which Caixa Seguridade holds an equity stake of 75% of the total share capital and 49.9% of the voting capital.

Credit Letters is a typical Brazilian financial product operating under a collective purchase modality, where a group of people commit to pay a monthly installment for a specific period. These resources are kept in a common fund and, every month, some members of the group are chosen (by prize sweepstakes and bids) to receive a credit letter to purchase the assigned good.

The table below presents the segment's income statement:

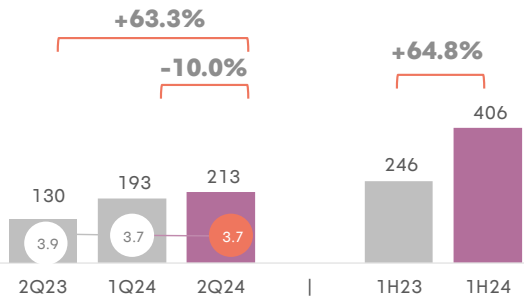
Income Statement (BRL million)	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Income from Services	212.7	130.2	63.3%	193.4	10.0%	406.0	246.4	64.8%
Operating Revenue/Expenses	-76.6	-58.4	31.1%	-77.2	-0.9%	-153.8	-112.7	36.5%
Operating Margin	136.1	71.9	89.4%	116.1	17.2%	252.3	133.7	88.7%
Administrative Expenses	-26.1	-18.5	41.6%	-19.4	34.6%	-45.6	-37.3	22.1%
Tax Expenses	-30.9	-18.9	63.5%	-28.0	10.1%	-58.9	-35.7	64.9%
Financial Result	5.7	2.9	94.0%	5.1	10.3%	10.8	5.7	90.3%
Operating Result	84.8	37.4	126.4%	73.8	14.8%	158.6	66.3	139.1%
Earnings before Taxes and Equity Interests	84.8	37.4	126.4%	73.8	14.8%	158.6	66.3	139.1%
Income Tax	-21.2	-9.3	129.6%	-18.8	13.2%	-40.0	-16.8	137.8%
Social Contribution	-7.6	-3.3	131.4%	-6.6	14.8%	-14.3	-6.0	139.0%
Net Income for the Period	55.9	24.9	124.5%	48.4	15.5%	104.3	43.5	139.6%
Caixa Seguridade's Equity Interest	41.9	18.7	124.5%	36.3	15.5%	78.2	32.6	139.6%

In the second quarter of 2024, Caixa Seguridade made efforts to diversify the marketing channels for Consórcio da Gente, by including Auto Compra and the CAIXA Internet Banking.



> The growth curve for Funds Raised was maintained in 2Q24, due to the inventory formation dynamics of the credit letters segment, in which the sales of credit letters only affect the funds raised and administration fee lines after the consortium groups have been formed.

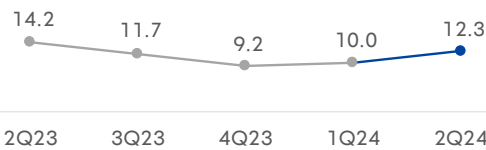
Management Fee / Average Rate - **Credit Letters**
BRL million / % p.a.



The average management fee for the Credit Letters segment is the annualized total Management Fee over inventory of credit letters. The variation reflects the maturation of inventory, in which rates are generally concentrated when groups are initially formed.

Administrative Expenses Ratio (IDA)

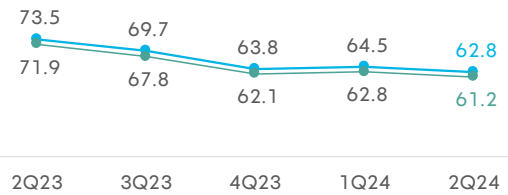
Caixa Consórcio
Administrative Expenses
% Operating Revenue



Combined (IC) and Expanded (ICA) Ratio

Caixa Consórcio

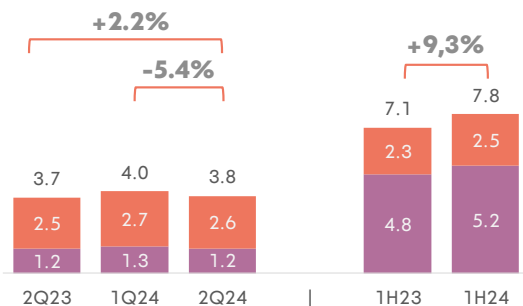
- General and Administrative Expenses
- IC: % Operating Revenue
- ICA: % Operating Revenue + Financial Result



Total **Credit Letters**

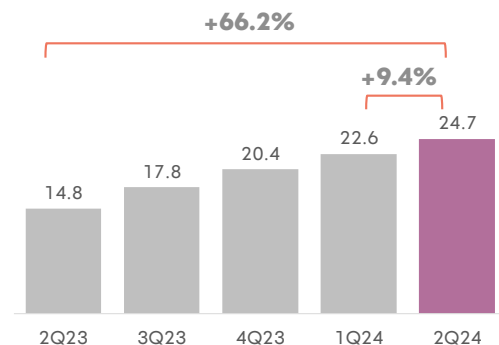
BRL billion

■ Auto ■ Real Estate



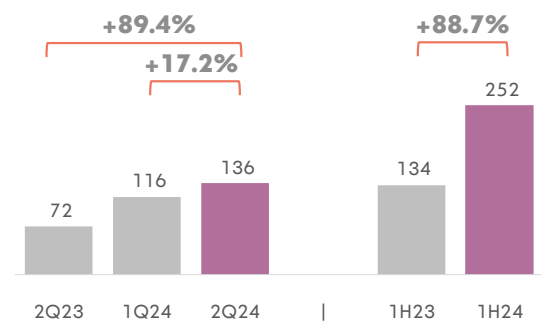
Inventory - **Credit Letters**

BRL billion

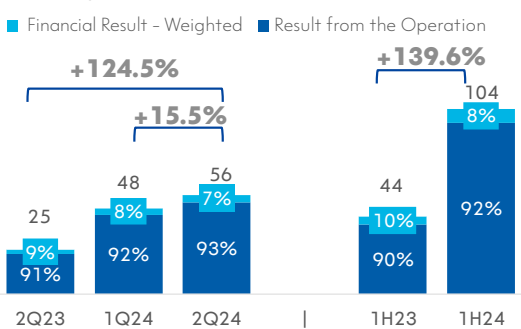


Credit letters for real estate and vehicles grew 2.2% between 2Q24 and 2Q23, and by 33.4% from 1H23 to 1H24, reaching an inventory volume that surpassed BRL 24 billion, up by 66.2% from the end of 2Q23.

Operating Margin - Credit Letters
BRL million

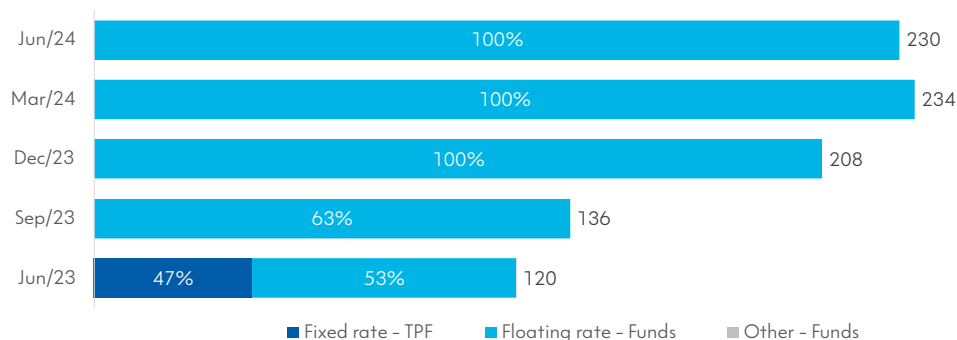


Net Income (Operating vs. Financial)
Caixa Consórcio
BRL million



The performance in 2Q24 and 1H24 results from the maturity of the Company's operations.

Investment Portfolio Composition - Caixa Consórcio
% Financial investments (million)



1.1.6 CAIXA Assistência

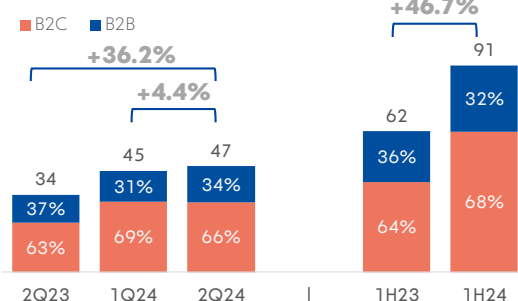
Caixa Assistência is a partnership between Caixa Seguridade and USS Soluções Gerenciadas S.A. (Tempo Assist), for offering services and assistance, which includes the distribution, disclosure, offering, sale, after-sale, and intermediation of assistance services. Caixa Seguridade holds an indirect equity stake of 75% of the total share capital of the investee and 49.9% of its common shares.

Assistance Services can be requested to cover minor events, through services such as: tow truck, locksmith, plumber, and electrician, among others. Assistance coverage can be offered in two ways: B2B – when the service is linked to an insurance policy (main product) and the compensation comes from the transfer of the insurance company that issued the policy; and B2C – when the product is sold directly to the consumer, such as the Rapindex product.

Below is the income statement for Caixa Assistência:

Income Statement (R\$ thousand)	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Revenues from the Operation	46.7	34.3	36.2%	44.7	4.4%	91.4	62.3	46.7%
Operation Costs/Expenses	-25.3	-16.0	57.5%	-22.8	11.0%	-48.0	-29.4	63.4%
Operating Margin	21.4	18.2	17.4%	21.9	-2.4%	43.3	32.9	31.8%
Administrative Expenses	-14.6	-10.4	39.8%	-12.9	13.3%	-27.5	-20.8	32.1%
Financial Result	1.7	1.4	21.5%	1.4	19.7%	3.0	2.5	22.9%
Operating Result	8.5	9.2	-7.5%	10.4	-18.8%	18.9	14.6	29.9%
Earnings before Taxes and Equity Interests	8.5	9.2	-7.5%	10.4	-18.8%	18.9	14.6	29.9%
Income Tax	-2.2	-2.3	-4.5%	-2.6	-16.1%	-4.8	-3.7	31.7%
Social Contribution	-0.8	-0.8	-4.5%	-0.9	-16.1%	-1.7	-1.3	31.7%
Net Income for the Period	5.5	6.0	-9.1%	6.9	-20.2%	12.4	9.6	29.0%
Caixa Seguridade's Equity Interest	4.1	4.5	-9.1%	5.2	-20.2%	9.3	7.2	29.0%

Revenues – Assistance
BRL million

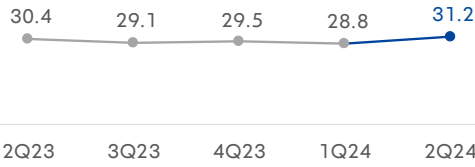


The upward revenue curve has been maintained since the creation of Caixa Assistência, with growth in representativeness of B2C in total revenue.

Administrative Expenses Ratio (IDA)

Caixa Assistência

Administrative Expenses
% Operating Revenue

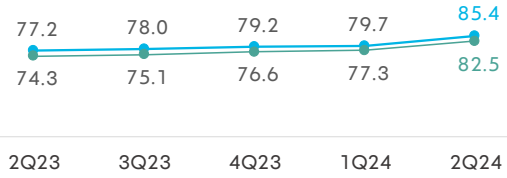


Combined (IC) and Expanded (ICA) Ratio

Caixa Assistência

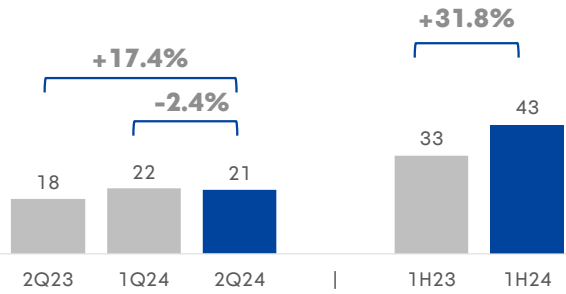
General and Administrative Expenses

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



Operating Margin **Assistance**

BRL million

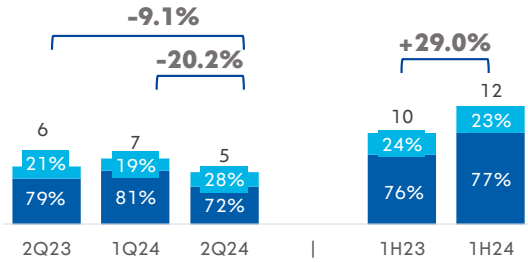


Net Income (Operating vs. Financial)

Caixa Assistência

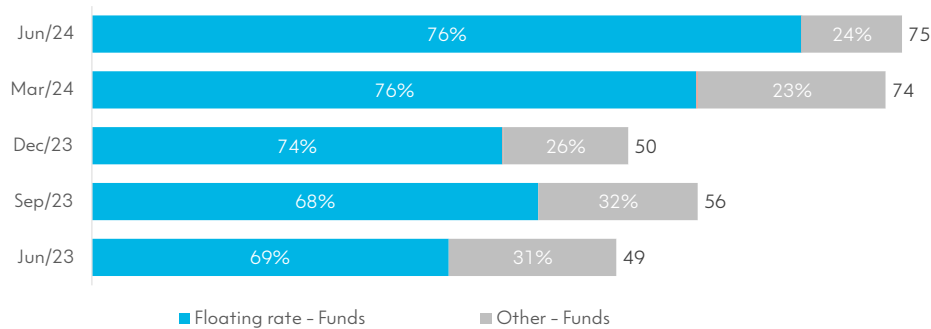
BRL million

- Financial Result - Weighted
- Result from the Operation



Investment Portfolio Composition - **Caixa Assistência**

% Financial investments (million)



1.2 Bancassurance Pan

Caixa Seguridade uses Banco PAN's distribution channels through its 49% equity interest in the share capital of Too Seguros and its 49% equity interest in PAN Corretora de Seguros Ltda. Banco PAN and Too Seguros have a commercial relationship and the rights and obligations of the parties compared to the promotion, offer, distribution, disclosure, and sale, through Banco PAN's distribution network, of Too Seguros' products, on an exclusive basis.

1.2.1 ,too seguros

Too Seguros was established through an agreement with BTG Pactual Holding de Seguros Ltda., whose purpose is to operate damage and personal insurance policies for individuals and companies through the distribution network and partners of Banco PAN. Caixa Seguridade holds an equity stake of 49% of the company's total share capital.

Income Statement (BRL million)	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Written Premiums, net	475.9	422.5	12.6%	442.2	7.6%	918.1	860.8	6.7%
Variations in Technical Provisions for Premiums	-61.6	-50.3	22.5%	-33.0	86.9%	-94.5	-141.8	-33.3%
Premiums Earned	414.3	372.2	11.3%	409.2	1.2%	823.5	719.0	14.5%
Loss Events	-131.1	-318.7	-58.9%	-108.2	21.2%	-239.3	-412.4	-42.0%
Acquisition Costs	-96.0	-77.1	24.5%	-89.6	7.1%	-185.5	-149.3	24.3%
Other Operating Income and Expenses	-5.8	-17.0	-65.7%	4.2	-238.1%	-1.6	-21.7	-92.6%
Result from Re-Insurance	-10.8	178.9	-106.1%	-25.1	-56.9%	-36.0	151.4	123.8%
Operating Margin	170.6	138.3	23.4%	190.5	-10.5%	361.1	287.1	25.8%
Administrative Expenses	-35.5	-34.1	4.1%	-35.5	0.0%	-71.0	-65.5	8.4%
Tax Expenses	-15.1	-14.4	5.0%	-16.6	-8.8%	-31.7	-27.8	14.1%
Financial Result	47.2	42.2	11.9%	43.8	7.7%	91.0	80.2	13.5%
Operating Result	167.2	132.0	26.7%	182.3	-8.3%	349.5	274.0	27.5%
Gains or Losses on Non-Current Assets	0.1	0.0	-	0.0	-	0.1	0.0	-
Earnings before Taxes and Equity Interests	167.2	132.0	26.7%	182.3	-8.2%	349.5	274.0	27.5%
Income Tax	-38.9	-28.9	34.6%	-41.5	-6.2%	-80.4	-60.7	32.4%
Social Contribution	-23.4	-17.4	34.6%	-25.0	-6.2%	-48.3	-36.5	32.4%
Profit Sharing	-2.2	-5.5	-60.4%	-4.4	-50.5%	-6.6	-11.0	-40.3%
Net Income for the Period	102.8	80.2	28.1%	111.4	-7.8%	214.2	165.8	29.2%
Caixa Seguridade's Equity Interest	50.4	39.3	28.1%	54.6	-7.8%	105.0	81.2	29.2%

Impact of BRL 37.2 million on Loss line in the second quarter of 2024, related to climate events in Rio Grande do Sul. The investee has a re-insurance strategy that reduced the impact of claims by BRL 1.1 million, so that the impact on Net Profit was BRL 21.9 million in 2Q24.

1.2.2 PAN Corretora de Seguros

Pan Corretora de Seguros was founded through an agreement with BTG Pactual Holding Participações S.A., to provide brokerage services for Too Seguros' products, which uses Banco PAN's distribution network and its partner channels to sell its insurance products. Caixa Seguridade holds an indirect equity stake of 49% of the company's total share capital.

PAN Corretora - Income Statement (BRL million)	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Operating Margin	9.4	15.4	-38.8%	20.1	-53.1%	29.5	31.7	-6.9%
Administrative Expenses	-0.8	-1.4	-43.2%	-1.0	-23.0%	-1.8	-2.6	-31.0%
Tax Expenses	0.0	0.0	-60.9%	0.0	93.3%	0.0	-0.1	-59.6%
Financial Result	2.0	1.6	26.4%	2.1	-4.4%	4.0	3.6	10.8%
Other Operating Income/Expenses	0.0	0.0	-100.0%	0.0	-	0.0	0.1	-
Operating Result	10.6	15.5	-31.8%	21.1	-49.9%	31.7	32.7	-3.1%
Earnings before Taxes and Equity Interests	10.6	15.5	-31.8%	21.1	-49.9%	31.7	32.7	-3.1%
Income Tax	-1.2	-1.5	-23.7%	-2.3	-49.8%	-3.5	-3.4	0.9%
Social Contribution	-0.4	-0.6	-23.5%	-0.8	-48.4%	-1.2	-1.2	0.2%
Net Income for the Period	9.0	13.5	-33.1%	18.0	-50.0%	27.0	28.0	-3.7%
Caixa Seguridade's Equity Interest	4.4	6.6	-33.1%	8.8	-50.0%	13.2	13.7	-3.7%



















Exhibit 2. Equity Analysis

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

BALANCE SHEET (BRL MILLION)	Jun/24	Jun/23	Δ%	Mar/24	Δ%
ASSETS	12,325.1	11,996.8	2.7%	13,296.5	-7.3%
CURRENT	1,412.2	986.0	43.2%	2,454.2	-42.5%
Cash and Cash Equivalents	0.4	0.2	150.0%	0.2	71.8%
Financial Instruments	884.7	826.0	7.1%	1,264.0	-30.0%
Dividends Receivable	339.7	0.0	-	1,028.0	-67.0%
Interest on Equity Receivable	12.3	12.0	2.2%	25.3	-51.4%
Receivables	172.6	140.5	22.9%	132.9	29.9%
Current Tax Assets	2.0	6.4	-	2.6	-
Other Assets	0.6	0.9	-36.6%	1.2	-53.7%
Non-Current Assets Held for Sale	0.0	0.0	-	0.0	-
NON-CURRENT	10,912.9	11,010.8	-0.9%	10,842.3	0.7%
Investments in Equity Interest	10,912.9	11,010.8	-0.9%	10,842.3	0.7%
Other Assets	0.6	0.9	-	1.2	-
LIABILITIES	1,010.0	135.4	646.0%	1,435.8	-29.7%
CURRENT	1,006.8	132.5	659.8%	1,431.8	-29.7%
Payables	104.1	74.0	40.7%	57.5	81.0%
Dividends Payable	840.0	0.0	-	1,310.8	0.0%
Current Tax Liabilities	57.8	53.7	7.5%	61.0	-5.4%
Deferred Tax Liabilities	4.9	4.8	2.5%	2.5	-
NON-CURRENT	3.3	2.9	12.6%	4.0	-18.5%
Payables	3.3	2.9	12.6%	4.0	-18.5%
SHAREHOLDERS' EQUITY	11,315.0	11,861.4	-4.6%	11,860.8	-4.6%
Share Capital	2,756.7	2,756.7	0.0%	2,756.7	0.0%
Reserves	2,067.3	1,717.1	20.4%	2,067.3	0.0%
Equity Valuation Adjustments	5,651.0	5,724.7	-1.3%	5,739.0	-1.5%
Retained Earnings	840.1	1,662.9	-49.5%	924.3	-9.1%
Additional Dividend Proposed	0.0	0.0	-	373.4	-

Exhibit 3. Consolidation 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 Caixa Seguridade's investees and businesses are presented in this item in a grouped form and proportional to the economic participation, thus maintaining the comparability of the results with previous periods.

 Share of 82.75%							MINORITY SHAREHOLDERS (17.25% of Free Float)	
								
	NEW PARTNERSHIPS - BANCASSURANCE CAIXA					Run-off 	Bancassurance PAN  	
								
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	-							
Deadline	-	2045	2040			-	-	-
Segments	Brokerage	Life Credit Life Private Pension	Mortgage Home	Premium Bonds	Credit Letters	Assistance Services	Mortgage	Insurance and Brokerage

The first group corresponds to Caixa Corretora, a wholly owned subsidiary of Caixa Seguridade. Caixa Corretora is responsible for brokerage services and commissions from the process of selling products from new partnerships in Caixa's Distribution Network. Besides absorbing the brokerage revenue from the new investees, it works together with new partners (selected through a competitive process) to meet the needs of Caixa's customers by selling insurance products that are not strategically offered by the Company's new partnerships. This model considers 4 distinct blocks for the performance of certain co-brokerage services aimed at the business lines and segments listed below.

- Insurance Products: Partnership with the MDS Group focused on customer retention and the open sea sale of security products under the Caixa brand;
- Auto: Partnership with the MDS Group that will provide Caixa's customers with car insurance options from independent insurers;
- Health and Dental: Partnership with Alper Consultoria em Seguros, which will bring options for health and dental insurance plans to Caixa's customers; and
- Major Risks and Corporate: Partnership with Willis Towers Watson to offer Comprehensive Corporate insurance and will act as intermediary in the sale of Customized Corporate and Major Risks insurance.

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

The third group, CNP Seguros Holding, corresponds to the partnership between Caixa Seguridade and French company CNP for insurance products sold through Caixa's distribution network until 2021, in

addition to Youse, a digital platform for the sale of insurance products. Caixa Seguridade receives revenues from products in run-off and products issued by the old partnership through revenues from access to the distribution network and the use of the Caixa brand (BDF).

The fourth and final group, Banco PAN partnerships, is formed by Caixa Seguridade's participation in Too Seguros and Pan Corretora, which are part of the Banco PAN Partnership.

Additionally, the resources consumed to maintain Caixa Seguridade's administrative and strategic structure are centralized in the Holding Seguridade group.

Grouping of Investees and Businesses

The table below consolidates the main lines of the statements of the groupings already considering the economic interest attributed to Caixa Seguridade:

GROUPING (BRL million) 2Q24	Caixa Partnerships (A)	PAN Distribution Partnership (B)	Distribution Business (C)	Holding Spending (D)	Consolidation Business (A+B+C+D)			
						2Q24/2Q23	2Q24/1Q24	1H24/1H23
Operating Margin	868.4	88.2	442.2	0.0	1,398.8	-8.1% ●	-16.4% ●	3.1% ●
Administrative Expenses	-227.5	-17.8	-6.5	-25.7	-277.5	12.1% ●	3.0% ●	9.8% ●
Tax Expenses	-105.8	-7.4	-66.4	-0.6	-180.2	12.6% ●	1.5% ●	13.0% ●
Financial Result	237.4	24.1	14.7	2.8	279.0	3.1% ●	9.8% ●	-0.6% ●
Equity Result	10.3	0.0	0.0	0.0	10.3	148.3% ●	23.0% ●	214.5% ●
Other Operating Income (Expenses)	0.0	0.0	2.4	3.1	5.5	- ●	- ●	-82.1% ●
Operating Result	782.8	87.1	386.4	-20.4	1,235.9	-11.0% ●	-17.0% ●	-0.5% ●
Non-Current Assets	-4.7	0.0	0.0	0.0	-4.6	-78.1% ●	- ●	-77.8% ●
Earnings before Taxes and Equity Interests	778.2	87.1	386.4	-20.4	1,231.3	-10.0% ●	-17.3% ●	0.1% ●
Income tax	-202.4	-19.6	-90.3	-3.1	-315.4	-7.3% ●	-14.5% ●	1.3% ●
Social Contribution	-102.6	-11.7	-32.5	-0.5	-147.2	-18.9% ●	-24.9% ●	-4.5% ●
Profit Sharing	0.0	-1.1	0.0	0.0	-1.1	-60.4% ●	-50.5% ●	-40.3% ●
Interest from Minority Shareholders	0.0	0.0	0.0	0.0	0.0	- ●	- ●	- ●
Net Income	473.2	54.8	263.6	-24.0	767.6	-9.0% ●	-16.8% ●	0.7% ●
(+) Consolidation Adjustment Reversal	1.0	0.0	0.0	0.0	1.0	13.5 ●	451.7% ●	-83.2% ●
Adjustment of Launch Performance Commission (LPC) and Earn Out	1.8	0.0	0.0	0.0	1.8	-108.2% ●	-3.1% ●	-116.6% ●
Adjusted Net Income	475.9	54.8	263.6	-24.0	770.3	-6.4% ●	-16.7% ●	1.9% ●

** Proportional to Caixa Seguridade's equity interest

Exhibit 4. Income Statement for Investees and Businesses

Bancassurance Caixa

GROUPING BRL million 2Q24	CNP Seguros Holding	Caixa Vida e Previdência	Caixa Residencial	Caixa Capitalização	Caixa Consórcio	Caixa Assistência	Caixa Partnerships	2Q24 2Q23	2Q24/ 1Q24	1H24/ 1H23
Operating Margin	323.1	160.5	237.8	75.7	136.1	21.4	954.61	-31.1%	-33.4%	-10.7%
Administrative Expenses	-93.4	-164.7	-59.6	-11.1	-26.1	-14.6	-369.5	13.4%	4.9%	8.2%
Tax Expenses	-23.3	-85.1	-20.6	-6.6	-30.9	0.0	-166.4	10.6%	1.9%	9.7%
Financial Result	59.9	713.6	26.8	23.7	5.7	1.7	831.2	12.0%	2.3%	9.2%
Equity Result	21.4	0.0	0.0	0.0	0.0	0.0	21.4	148.3%	23.0%	214.5%
Operating Result	287.8	624.3	184.3	81.7	84.8	8.5	1,271.3	-23.4%	-27.2%	-6.3%
Non-Current Assets	-6.7	-2.3	0.0	0.0	0.0	0.0	-9.1	-79.2%	-	-79.0%
Earnings before Taxes and Equity Interests	281.0	621.9	184.3	81.7	84.8	8.5	1,262.2	-21.9%	-27.7%	-5.3%
Income tax	-66.1	-156.0	-59.1	-20.1	-21.2	-2.2	-324.7	-19.5%	-24.9%	-4.6%
Social Contribution	-40.2	-93.7	-15.5	-12.0	-7.6	-0.8	-169.8	-28.9%	-33.0%	-9.9%
Profit Sharing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-
Minority Shareholder Interest	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-
Net Income for the Period	174.8	372.2	109.8	49.6	55.9	5.5	767.7	-21.2%	-27.7%	-4.5%
(+) Consolidation Adjustment Reversal	2.0	0.0	-	0.0	0.0	-	2.0	1.9	4.5	
Adjustment of Launch Performance Commission (LPC) and Earn Out	0.0	2.9	-	-	0.0	-	2.9	290.6	0.0	
Adjusted Net Income	176.8	375.2	109.8	49.6	55.9	5.5	772.7	-20.7%	-27.4%	-4.6%
Caixa Seguridade's Equity Interest (%)	48.2%	60.0%	75.0%	75.0%	75.0%	75.0%		-	-	
Caixa Seguridade's Equity Interest	85.3	225.1	82.3	37.2	41.9	4.1	475.9	-14.8%	-26.0%	-0.4%

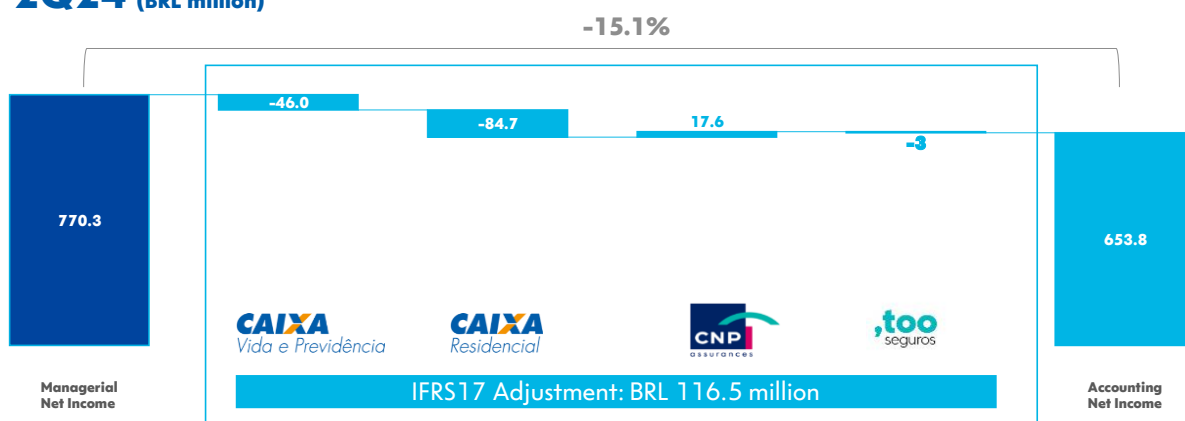
Distribution Business

GROUPING BRL million 2Q24	Corretora Caixa	BDF	Distribution Business	2Q24/ 2Q23	2Q24/ 1Q24	1H24/ 1H23
Operating Margin	401.3	40.8	442.2	13.1% ●	-0.5% ●	14.2% ●
Administrative Expenses	-6.5	0.0	-6.5	17.4% ●	-9.9% ●	25.8% ●
Tax Expenses	-61.8	-4.6	-66.4	12.2% ●	0.6% ●	13.3% ●
Financial Result	14.7	0.0	14.7	3.1% ●	-6.3% ●	16.0% ●
Equity Result	0.0	0.0	0.0	- ●	- ●	- ●
Other Operating Income (Expenses)	2.4	0.0	2.4	- ●	- ●	- ●
Operating Result	350.1	36.3	386.4	13.5% ●	-0.1% ●	14.6% ●
Non-Current Assets	0.0	0.0	0.0	- ●	- ●	- ●
Earnings before Taxes and Equity Interests	350.1	36.3	386.4	13.5% ●	-0.1% ●	14.6% ●
Income tax	-87.5	-2.8	-90.3	9.1% ●	7.4% ●	8.0% ●
Social Contribution	-31.5	-1.0	-32.5	9.1% ●	8.5% ●	7.5% ●
Profit Sharing	0.0	0.0	0.0	- ●	- ●	- ●
Net Income for the Period	231.1	32.5	263.6	15.7% ●	-3.4% ●	17.8% ●
(+) Consolidation Adjustment Reversal	0.0	0.0	0.0	-	-	
Adjusted Net Income	231.1	32.5	263.6	15.7% ●	-3.4% ●	17.8% ●
Caixa Seguridade's Equity Interest (%)	100%	100%	100%	0.0%	0.0%	
Attributable to Caixa Seguridade	231.1	32.5	263.6	15.7% ●	-3.4% ●	17.8% ●

Exhibit 5. Results and Balance Sheet under IFRS 17

The following information provides a brief summary of the main impacts on the net income of Caixa Seguridade and investees with the adoption of IFRS 17, as of January 1, 2023, without eliminating the need to read the explanatory notes to the audited financial statements for additional information.

2Q24 (BRL million)



Income Statement for Caixa Seguridade

Income Statement (BRL million)	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Operating Revenues	959.5	1,132.5	-15.3%	1,181.2	-18.8%	2,140.7	2,193.4	-2.4%
Results from Equity Interests	414.2	651.5	-36.4%	638.0	-35.1%	1,052.2	1,238.9	-15.1%
New Partnerships	259.9	448.4	-42.0%	462.5	-43.8%	722.4	880.8	-18.0%
Run-off	154.3	203.2	-24.1%	175.5	-12.1%	329.8	358.1	-7.9%
Revenues with Commissioning	545.3	481.0	13.4%	543.2	0.4%	509.6	522.8	-2.5%
Access to the Distribution Network/Use of Brand	40.8	38.3	6.7%	51.8	-21.2%	92.6	78.6	17.8%
Security Brokerage or Intermediation	504.5	442.7	14.0%	491.4	2.7%	995.9	875.8	13.7%
Cost of Services	-103.1	-90.1	14.4%	-98.7	4.5%	-201.9	-178.0	13.4%
Other Operating Revenues/Expenses	-93.9	-89.5	5.0%	-102.8	-8.7%	-196.8	-143.3	37.3%
Administrative Expenses	-32.2	-29.7	8.7%	-36.0	-10.5%	-68.2	-55.9	22.2%
Tax Expenses	-67.0	-59.8	11.9%	-66.6	0.5%	-133.6	-118.2	13.1%
Other Operating Revenues/Expenses	5.3	0.0	-	-0.2	-	5.1	30.7	-83.5%
Operating Result	762.4	952.9	-20.0%	979.6	-22.2%	1,742.0	1,872.1	-6.9%
Financial Result	17.8	31.8	-44.2%	-7.3	-	10.5	47.0	-77.7%
Financial Revenues	36.2	40.3	-10.1%	26.6	36.4%	62.8	78.2	-19.7%
Financial Expenses	-18.5	-8.4	118.5%	-33.8	-45.4%	-52.3	-31.1	68.0%
Earnings before Taxes and Equity Interests	780.2	984.7	-20.8%	972.3	-19.8%	1,752.5	1,919.1	-8.7%
Income Tax and Social Contribution	-126.4	-115.3	9.6%	-116.6	8.4%	-243.0	-235.3	3.3%
Net Income from Continuing Operations	653.8	869.4	-24.8%	855.7	-23.6%	1,509.5	1,683.8	-10.4%
Net Income from Discontinued Operations	0.0	0.0	-	0.0	-	0.0	0.0	-
Recurring Net Income	653.8	869.4	-24.8%	855.7	-23.6%	1,509.5	1,683.8	-10.4%
Capital Gain on Divestments	0.0	0.0	-	0.0	-	0.0	0.0	-
Accounting Net Income	653.8	869.4	-24.8%	855.7	-23.6%	1,509.5	1,683.9	-10.4%

Balance Sheet for Caixa Seguridade

Balance Sheet (BRL million)	Mar/24	Mar/23	Δ%	Dec/23	Δ%
ASSETS	13,700.5	13,456.7	1.8%	14,865.2	-7.8%
CURRENT	1,412.2	986.0	43.2%	2,454.2	-42.5%
Cash and Cash Equivalents	0.4	0.2	150.0%	0.2	71.8%
Financial Instruments	884.7	826.0	7.1%	1,264.0	-30.0%
Dividends Receivable	339.7	0.0	-	1,028.0	-67.0%
Interest on Equity Receivable	12.3	12.0	2.2%	25.3	-51.4%
Receivables	172.4	140.5	22.8%	132.9	29.8%
Current Tax Assets	2.0	6.4	-	2.6	-
Other Assets	0.7	0.9	-18.7%	1.2	-40.4%
Non-Current Assets Held for Sale	0.0	0.0	-	0.0	-
NON-CURRENT	12,288.3	12,470.7	-1.5%	12,411.0	-1.0%
Investments in Equity Interest	12,288.3	12,470.7	-1.5%	12,411.0	-1.0%
Other Assets	0.7	0.0	-	0.0	-
LIABILITIES	1,010.0	135.4	646.0%	1,435.8	-29.7%
CURRENT	1,006.8	132.5	659.8%	1,431.8	-29.7%
Payables	104.0	74.0	40.6%	57.5	80.9%
Other Liabilities	0.1	0.0	-	0.0	-
Dividends Payable	840.0	0.0	-	1,310.8	0.0%
Current Tax Liabilities	57.8	53.7	7.5%	61.0	-5.4%
Deferred Tax Liabilities	4.9	4.8	2.5%	2.5	-
NON-CURRENT	3.3	2.9	12.6%	4.0	-18.5%
Payables	3.3	2.9	12.6%	4.0	-18.5%
SHAREHOLDERS' EQUITY	12,690.4	13,321.3	-4.7%	13,429.4	-5.5%
Share Capital	2,756.7	2,756.7	0.0%	2,756.7	0.0%
Reserves	3,678.8	1,717.1	114.2%	3,678.8	0.0%
Equity Valuation Adjustments	5,585.5	5,632.6	-0.8%	5,764.9	-3.1%
Retained Earnings	669.5	3,214.9	-79.2%	855.7	-21.8%
Adjustment for the Initial Adoption of IFRS	0.0	0.0	-	0.0	-
Additional Dividend Proposed	0.0	0.0	-	373.4	-

Income Statement for Holding XST

Income Statement (BRL million)	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Operating Margin	509.9	855.1	-40.4%	911.9	-44.1%	1,421.9	1,609.4	-11.7%
Financial Result	120.6	168.0	-28.2%	131.8	-8.5%	252.4	297.8	-15.3%
Other Operating Revenues/Expenses	-136.5	-123.9	10.2%	-129.7	5.2%	-266.2	-225.9	17.8%
Operating Result	494.0	899.3	-45.1%	914.1	-46.0%	1,408.1	1,681.3	-16.2%
Gains or Losses on Non-Current Assets	0.0	51.2	-100.0%	0.0	-	0.0	51.2	-100.0%
Earnings before Taxes and Equity Interests	494.0	950.4	-48.0%	914.1	-46.0%	1,408.1	1,732.4	-18.7%
Taxes on Profit	-198.5	-521.8	-62.0%	-366.2	-45.8%	-564.7	-835.2	-32.4%
Profit Sharing	0.0	0.0	-	0.0	-	0.0	0.0	-
Net Income from Continuing Operations	295.5	428.6	-31.1%	547.9	-46.1%	843.4	897.2	-6.0%
Net Income from Discontinued Operations	0.0	0.0	-	0.0	-	0.0	0.0	-
Net Income for the Period	295.5	428.6	-31.1%	547.9	-46.1%	843.4	897.2	-6.0%
Earnout Adjustment	2.9	-35.9	-108.2%	3.0	-3.1%	6.0	-25.8	-123.1%
Net Income for the Period ex-Earnout	298.4	392.7	-24.0%	550.9	-45.8%	849.3	871.4	-2.5%
Attributable to the Group's Shareholders	298.4	392.7	-24.0%	550.9	-45.8%	849.3	871.4	-2.5%
(+) Consolidation Adjustment Reversal	0.0	0.0	-	0.0	-	0.0	0.0	-
(=) Attributable to the Group's Shareholders, Adjusted	298.4	392.7	-24.0%	550.9	-45.8%	849.3	871.4	-2.5%
Attributable to Minority Interest in Subsidiaries	0.0	0.0	-	0.0	-	0.0	0.0	-
Caixa Seguridade's Equity Interest	177.3	257.2	-31.1%	328.7	-46.1%	506.0	538.3	-6.0%

Balance Sheet for Holding XS1

Balance Sheet (BRL million)	Jun/24	Jun/23	Δ%	Mar/24	Δ%
ASSETS	182,193.8	162,013.1	12.5%	0.0	-
Cash and Cash Equivalents	212.3	173.0	22.8%	182.6	16.3%
Financial Investments	173,392.8	153,192.9	13.2%	170,509.3	1.7%
Assets from Insurance Operations	1,001.5	1,234.1	-18.8%	1,110.7	-9.8%
Assets from Re-Insurance Operations	0.0	4.4	100.0%	5.1	100.0%
Securities and Credits Receivable	342.4	0.0	-	200.6	70.7%
Tax Assets	236.2	71.6	229.7%	193.3	22.2%
Investments	0.0	0.0	-	0.0	-
Intangible Assets	6,066.1	6,324.7	-4.1%	6,132.9	-1.1%
Other Assets	942.4	1,012.4	-6.9%	920.0	2.4%
LIABILITIES	170,357.4	149,415.9	14.0%	167,054.3	2.0%
Operating Liabilities	235.9	146,653.0	-99.8%	240.1	-1.8%
Tax Liabilities	1,154.7	1,527.5	-24.4%	1,203.9	-4.1%
Debts from Insurance and Reinsurance/Premium Bond Operations	167,334.2	0.0	-	163,633.8	2.3%
Technical Provisions	0.0	0.0	-	0.0	-
Legal Provisions	904.5	605.0	49.5%	887.7	1.9%
Other Liabilities	728.0	630.3	15.5%	1,088.8	-33.1%
SHAREHOLDERS' EQUITY	11,836.4	12,597.2	-6.0%	12,200.3	-3.0%

Income Statement for Caixa Residencial

XS3 Seguros - Income Statement (BRL million)											
	2Q24	2Q23	Δ%		1Q24	Δ%		1H24	1H23	Δ%	
Operating Margin	292.5	169.6	72.5%	●	319.2	-8.4%	●	611.7	362.5	68.8%	●
Financial Result	-275.0	204.6	-234.4%	●	-177.9	54.6%	●	-452.8	253.0	-279.0%	●
Other Operating Revenues/Expenses	-22.8	-7.7	194.1%	●	-21.7	4.9%	●	-44.5	-29.1	53.0%	●
Operating Result	-5.3	366.4	-101.4%	●	119.6	-104.4%	●	114.4	586.4	-80.5%	●
Gains or Losses on Non-Current Assets	0.0	0.0	-	●	0.0	-	●	0.0	0.0	-	●
Earnings before Taxes and Equity Interests	-5.3	366.4	-101.4%	●	119.6	-104.4%	●	114.4	586.4	-80.5%	●
Taxes on Profit	2.1	-146.6	-101.4%	●	-47.9	-104.4%	●	-45.8	-234.5	-80.5%	●
Profit Sharing	0.0	-2.5	-100.0%	●	0.0	-	●	0.0	-4.8	-100.0%	●
Net Income from Continuing Operations	-3.2	217.3	-101.5%	●	71.8	-104.4%	●	68.6	347.0	-80.2%	●
Net Income from Discontinued Operations	0.0	0.0	-	●	0.0	-	●	0.0	0.0	-	●
Net Income for the Period	-3.2	217.3	-101.5%	●	71.8	-104.4%	●	68.6	347.0	-80.2%	●
Attributable to the Group's Shareholders	-3.2	217.3	-101.5%	●	71.8	-104.4%	●	68.6	347.0	-80.2%	●
(+) Consolidation Adjustment Reversal	0.0	0.0	-	●	0.0	-	●	0.0	0.0	-	●
(=) Attributable to the Group's Shareholders, Adjusted	-3.2	217.3	-101.5%	●	71.8	-104.4%	●	68.6	347.0	-80.2%	●
Attributable to Minority Interest in Subsidiaries	0.0	0.0	-	●	0.0	-	●	0.0	0.0	-	●
Caixa Seguridade's Equity Interest	-2.4	163.0	-101.5%	●	53.8	-104.4%	●	51.5	260.2	-80.2%	●

Balance Sheet for Caixa Residencial

Balance Sheet (BRL million)	Jun/24	Jun/23	Δ%	Mar/24	Δ%
ASSETS	2,890.1	2,436.1	18.6%	2,394.0	20.7%
Cash and Cash Equivalents	0.5	5.0	-89.2%	0.2	177.9%
Financial Investments	1,230.6	898.3	37.0%	990.7	24.2%
Assets from Insurance Operations	374.8	295.2	27.0%	106.0	253.5%
Assets from Re-Insurance Operations	0.0	0.0	-	0.0	-
Securities and Credits Receivable	6.2	-115.8	-105.4%	5.0	25.8%
Tax Assets	0.0	0.0	-	0.0	-
Investments	0.0	0.0	-	0.0	-
Intangible Assets	1,274.7	1,350.6	-5.6%	1,289.3	-1.1%
Other Assets	3.1	2.8	13.1%	2.8	11.1%
LIABILITIES	1,006.6	510.1	97.3%	507.3	98.4%
Operating Liabilities	505.2	460.0	9.8%	231.4	118.4%
Tax Liabilities	3.2	47.6	-93.2%	1.5	113.7%
Debts from Insurance and Reinsurance/Premium Bond Operations	0.0	0.0	-	0.0	-
Technical Provisions	0.0	0.0	-	0.0	-
Legal Provisions	0.4	0.2	161.9%	0.4	4.3%
Other Liabilities	497.7	2.4	-	274.0	81.6%
SHAREHOLDERS' EQUITY	1,883.5	1,926.0	-2.2%	1,886.7	-0.2%

Income Statement for CNP Holding

Income Statement (BRL million)	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Operating Margin	377.1	538.4	-30.0%	356.5	5.8%	733.6	826.0	-11.2%
Financial Result	33.7	74.2	-54.6%	61.0	-44.7%	94.7	200.3	-52.7%
Other Operating Revenues/Expenses	-18.7	-66.3	-71.9%	-20.2	-7.8%	-38.9	-112.3	-65.4%
Operating Result	392.1	546.2	-28.2%	397.2	-1.3%	789.3	914.1	-13.6%
Gains or Losses on Non-Current Assets	0.0	0.0	-	0.0	-	0.0	0.0	-
Earnings before Taxes and Equity Interests	392.1	546.2	-28.2%	397.2	-1.3%	789.3	914.1	-13.6%
Taxes on Profit	-150.7	-214.2	-29.6%	-150.7	0.0%	-301.4	-358.5	-15.9%
Profit Sharing	0.0	0.0	-	0.0	-	0.0	0.0	-
Net Income from Continuing Operations	241.4	332.0	-27.3%	246.5	-2.1%	487.9	555.6	-12.2%
Net Income from Discontinued Operations	0.0	0.0	-	0.0	-	0.0	0.0	-
Net Income for the Period	241.4	332.0	-27.3%	246.5	-2.1%	487.9	555.6	-12.2%
Caixa Seguridade's Equity Interest	116.5	160.2	-27.3%	119.0	-2.1%	235.4	268.1	-12.2%

Balance Sheet for CNP Holding

Balance Sheet (BRL million)	Jun/24	Jun/23	Δ%	Mar/24	Δ%
ASSETS	10,530.3	9,564.2	10.1%	10,855.0	-3.0%
Cash and Cash Equivalents	12.9	11.6	11.1%	10.1	27.6%
Financial Investments	5,746.9	5,845.8	-1.7%	5,955.6	-3.5%
Assets from Insurance Operations	509.5	61.1	734.3%	1,023.7	-50.2%
Assets from Re-Insurance Operations	0.0	59.4	-100.0%	0.0	-
Securities and Credits Receivable	424.4	1,746.9	-75.7%	396.3	7.1%
Tax Assets	876.1	1,236.6	-29.2%	767.4	14.2%
Investments	136.5	102.3	33.4%	130.4	4.7%
Intangible Assets	177.1	184.4	-3.9%	185.4	-4.5%
Other Assets	2,646.9	316.1	737.4%	2,386.2	10.9%
LIABILITIES	5,418.6	4,880.2	11.0%	5,767.6	-6.1%
Operating Liabilities	73.4	284.9	-74.2%	65.5	12.1%
Tax Liabilities	702.5	833.7	-15.7%	656.3	7.0%
Debts from Insurance and Reinsurance/Premium Bond Operations	468.3	503.9	-7.1%	216.4	116.4%
Technical Provisions	0.0	3.9	-100.0%	0.0	-
Legal Provisions	4,027.8	3,031.2	32.9%	3,973.4	1.4%
Other Liabilities	146.5	222.8	-34.2%	856.0	-82.9%
SHAREHOLDERS' EQUITY	5,111.8	4,684.0	9.1%	5,087.4	0.5%

Income Statement for Too Seguros

Income Statement (BRL million)	2Q24	2Q23	Δ%	1Q24	Δ%	1H24	1H23	Δ%
Operating Margin	117.6	81.4	44.4%	119.3	-1.4%	236.9	179.3	32.1%
Financial Result	35.9	33.4	7.5%	34.7	3.4%	70.5	65.7	7.4%
Other Operating Revenues/Expenses	0.0	0.0	-	0.0	-	0.0	0.0	-
Operating Result	153.4	114.8	33.7%	154.0	-0.3%	307.4	245.0	25.5%
Gains or Losses on Non-Current Assets	0.1	0.0	-	0.0	-	0.1	-2.0	-103.1%
Earnings before Taxes and Equity Interests	153.5	114.8	33.7%	154.0	-0.3%	307.5	242.9	26.6%
Taxes on Profit	-57.7	-41.6	38.7%	-56.9	1.4%	-114.6	-89.2	28.4%
Profit Sharing	0.0	0.0	-	0.0	-	0.0	0.0	-
Net Income from Continuing Operations	95.8	73.2	30.9%	97.1	-1.3%	192.9	153.7	25.5%
Net Income from Discontinued Operations	0.0	0.0	-	0.0	-	0.0	0.0	-
Net Income for the Period	95.8	73.2	30.9%	97.1	-1.3%	192.9	153.7	25.5%
Caixa Seguridade's Equity Interest	47.0	35.9	30.9%	47.6	-1.3%	94.5	75.3	25.5%

Balance Sheet for Too Seguros

Balance Sheet (BRL million)	Mar/24	Mar/23	Δ%	Dec/23	Δ%
ASSETS	2,460.7	2,440.9	0.8%	2,386.0	3.1%
Cash and Cash Equivalents	0.8	0.7	19.3%	0.4	89.1%
Financial Investments	1,632.0	1,341.0	21.7%	1,553.7	5.0%
Assets from Insurance Operations	0.0	43.6	-100.0%	5.4	-100.0%
Assets from Re-Insurance Operations	249.3	545.6	-54.3%	255.6	-2.5%
Securities and Credits Receivable	0.0	0.0	-	0.0	-
Tax Assets	74.6	47.2	58.0%	62.7	18.9%
Investments	0.0	0.0	-	0.0	-
Intangible Assets	299.1	309.7	-3.4%	301.5	-0.8%
Other Assets	204.9	153.1	33.9%	206.6	-0.8%
LIABILITIES	1,504.6	1,508.0	-0.2%	1,464.6	2.7%
Operating Liabilities	98.5	86.1	14.4%	157.5	-37.5%
Tax Liabilities	109.8	76.7	43.2%	68.3	60.7%
Debts from Insurance and Reinsurance/Premium Bond Operations	1,178.1	1,234.6	-4.6%	1,115.5	5.6%
Technical Provisions	0.0	0.0	-	0.0	-
Legal Provisions	0.0	0.0	-	0.0	-
Other Liabilities	118.2	110.5	6.9%	123.2	-4.1%
SHAREHOLDERS' EQUITY	956.1	932.9	2.5%	921.3	3.8%

Exhibit 6. Glossary

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 operating 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.

Combined Ratio (IC) – Ratio of total operating costs compared to premiums earned and revenues from premium bonds (*capitalização*) 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 bonds (*capitalização*) 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.

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

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

Accumulation Business – Private Pension, Premium Bonds (*Capitalização*) and Credit Letters (*Consórcio*) 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 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 provides for a single payment.

Monthly Payment (PM) – Premium Bonds (*Capitalização*) or Insurance Premium Issued that provides 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.

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.

ROE – Average Return on Equity.

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.