



CAIXA *Seguridade*

APRESENTAÇÃO DE RESULTADOS

1T26

APRESENTAÇÃO
DE RESULTADOS

TT26

1 EXECUÇÃO
**ESTRATÉGICA/
DESTAQUES**

Gustavo Portela

CEO / Diretor

Presidente

CAIXA
Seguridade

+ PROTEÇÃO PARA O LAR

HABITACIONAL

CRESCIMENTO ACOMPANHA A CARTEIRA DE
CRÉDITO IMOBILIÁRIO NA CAIXA.

R\$ **1.087,4** mi Prêmios Emitidos

+13,0%/1T25

RESIDENCIAL

FOCO NA COMERCIALIZAÇÃO DO RESIDENCIAL ACOPLADO
AO HABITACIONAL.

R\$ **282,6** mi Prêmios Emitidos

+5,5%/1T25

**+ CUIDADO
COM O QUE
IMPORTA**

DESTAQUES 1T26

PREVIDÊNCIA

▶ CAPTAÇÃO LÍQUIDA POSITIVA DE R\$ 1,3 BI.

R\$ **206,8** bi Reservas

+15,6%/1T25

CAPITALIZAÇÃO

▶ MODERNIZAÇÃO DO PROCESSO DE RESGATE E REVENDA, COM INCENTIVO À RENOVAÇÃO E MELHORA NO ATENDIMENTO.

R\$ **542,8** mi Arrecadação

+28,3%/1T25

▶ **R\$ 50 BI**

ESTOQUE DE CARTAS DE CRÉDITO DE CONSÓRCIO.

▶ **5 ANOS DO IPO E LISTAGEM
NA B3**

▶ **SELO OURO ABNT
MULHERES**

AGENDA DE DIVERSIDADE E INCLUSÃO
COMO PRIORIDADE ESTRATÉGICA.



LUCRO LÍQUIDO

Gerencial

R\$ 1,1 BI +13,2% /1T25

DIVIDENDOS

R\$ 1,05 BI

91,9% payout

RECEITA

Operacional

R\$ 1,5 BI +10,3% /1T25

ROE

65,9 %

+7,3 p.p. /1T25

APRESENTAÇÃO
DE RESULTADOS

1 T26

**2 DESEMPENHO
COMERCIAL E
FINANCEIRO**

Edgar Vieira Soares

CFO / Diretor de
Finanças e RI

CAIXA
Seguridade

RECEITAS

Operacionais

R\$ **1,5** bilhão

LUCRO LÍQUIDO

Gerencial

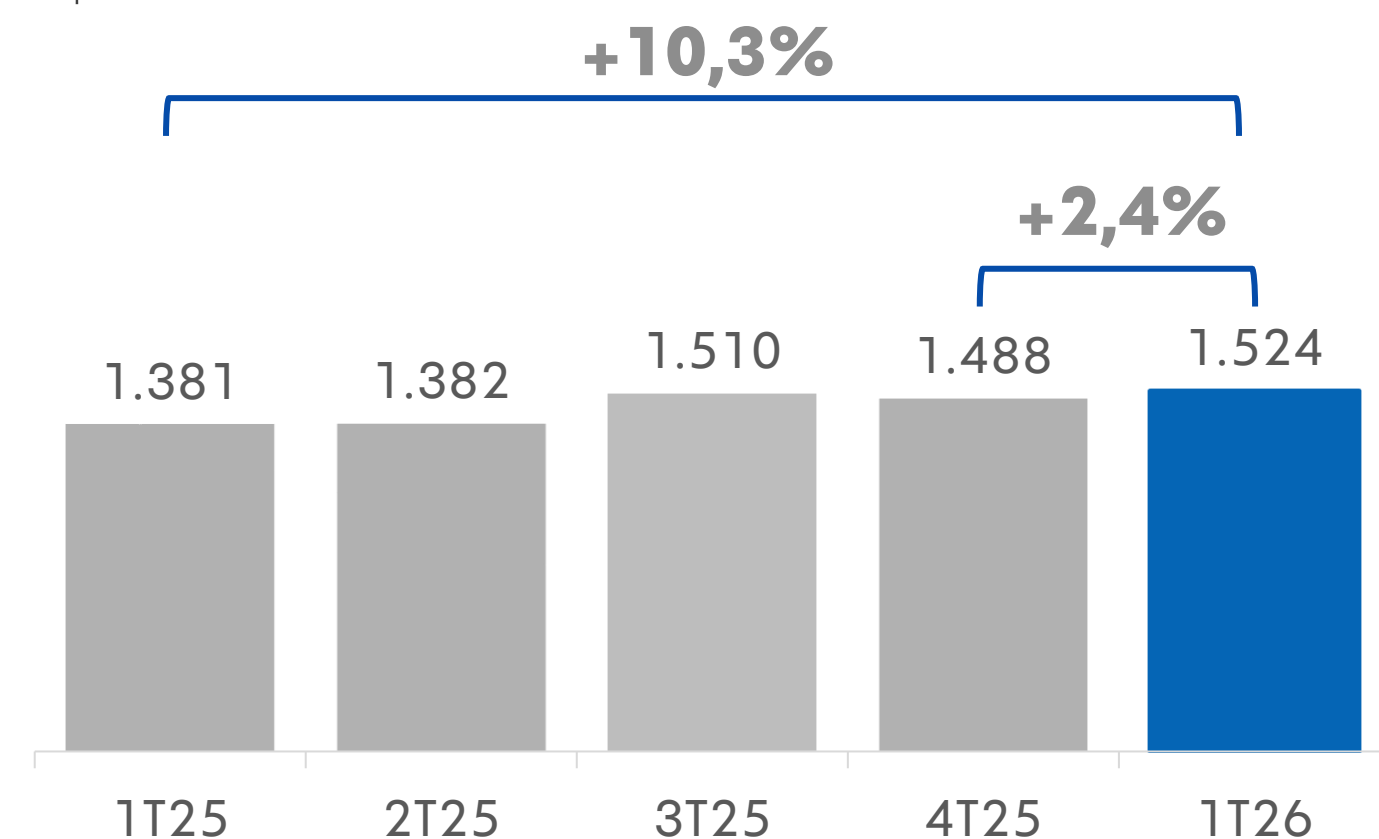
R\$ **1,1** bilhão

ROE

65,9% a.a.

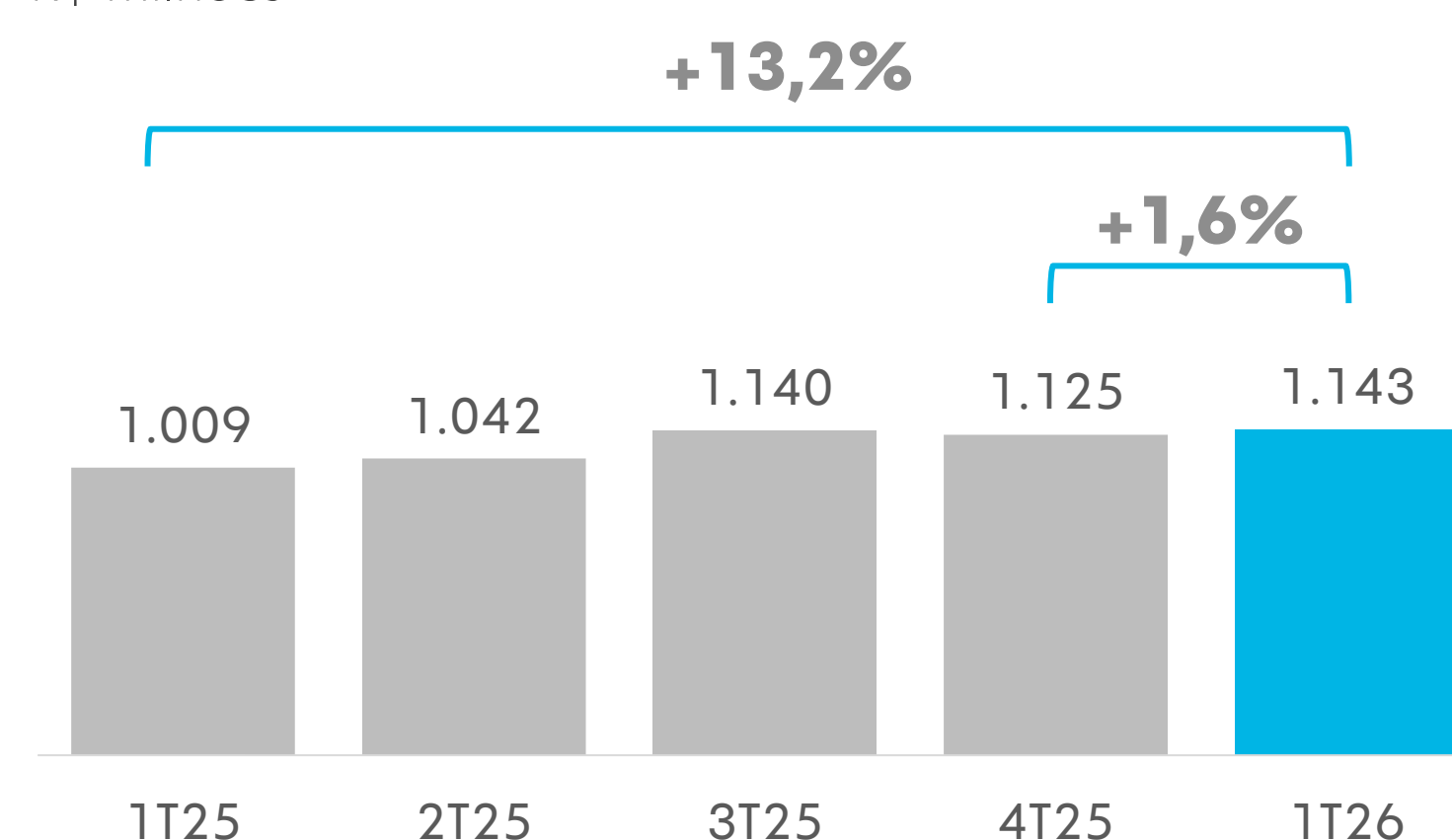
Receitas Operacionais

R\$ milhões



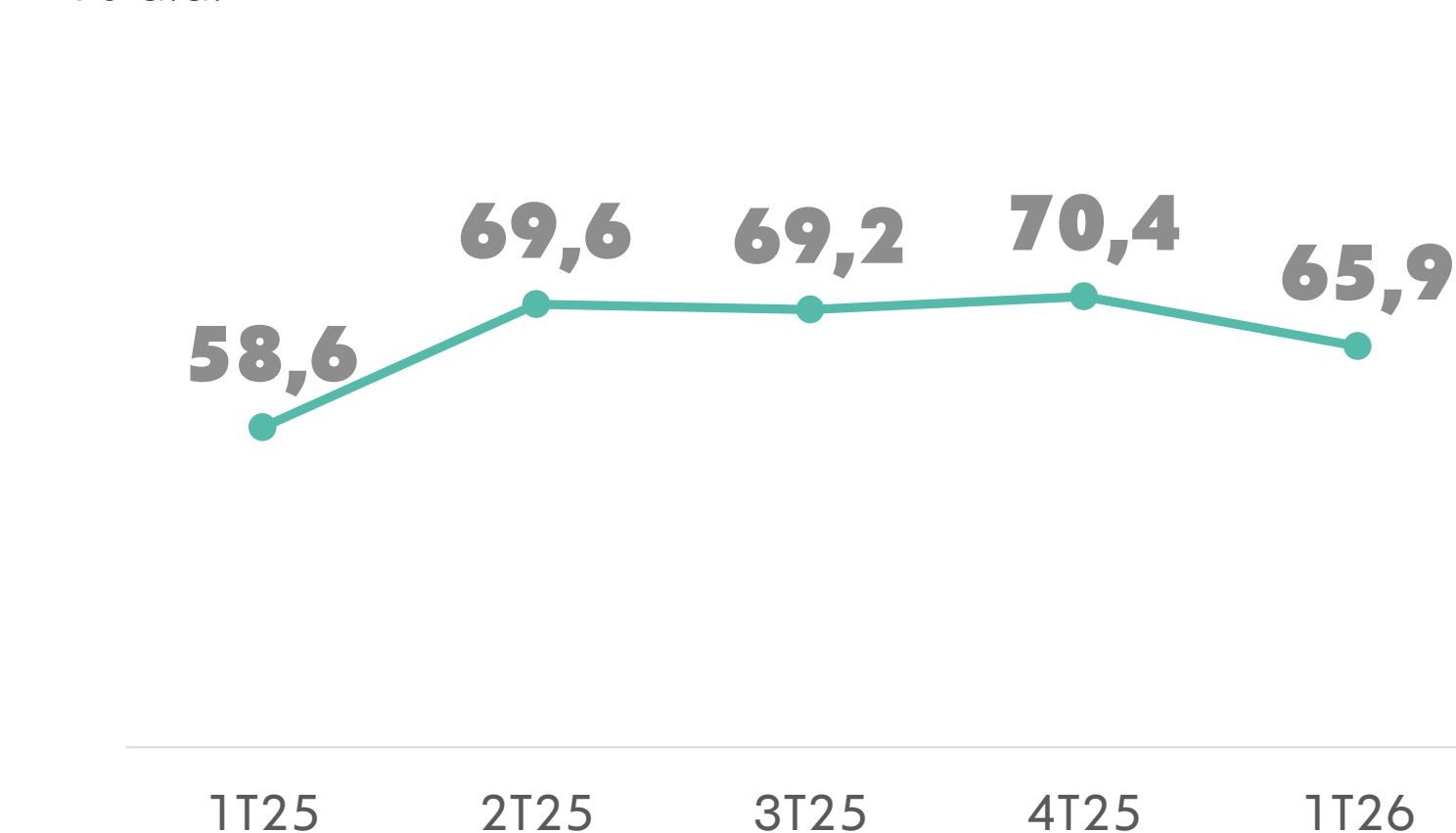
Lucro Líquido Gerencial

R\$ milhões



ROE

% a.a.



Receitas R\$ milhões		1T26	/1T25	/4T25
Participações	59%	903	+18%	+4%
Distribuição	41%	621	+1%	0%
Total	100%	1.524	+10%	+2%

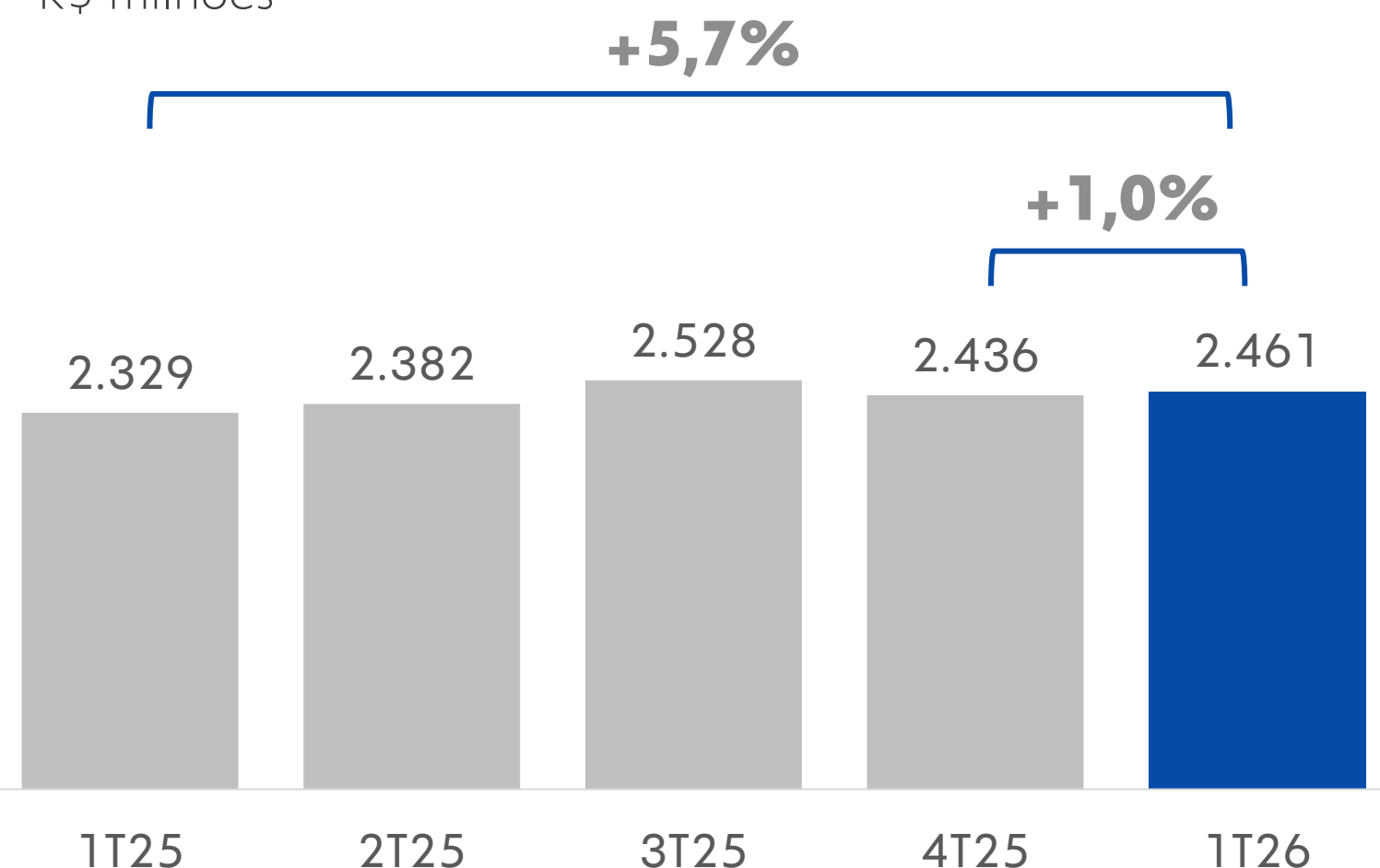
Lucro Líquido Contábil, conforme norma CPC 50 (IFRS 17), de R\$ 1.150,3 milhões no 1T26, crescimento de 9,5% em relação ao 1T25.

ROE: Crescimento anual de 7,3 p.p. em relação ao indicador de 1T25.

¹ Lucro dos últimos 12 meses \ média do PL ajustado do mês de referência com o correspondente do exercício anterior

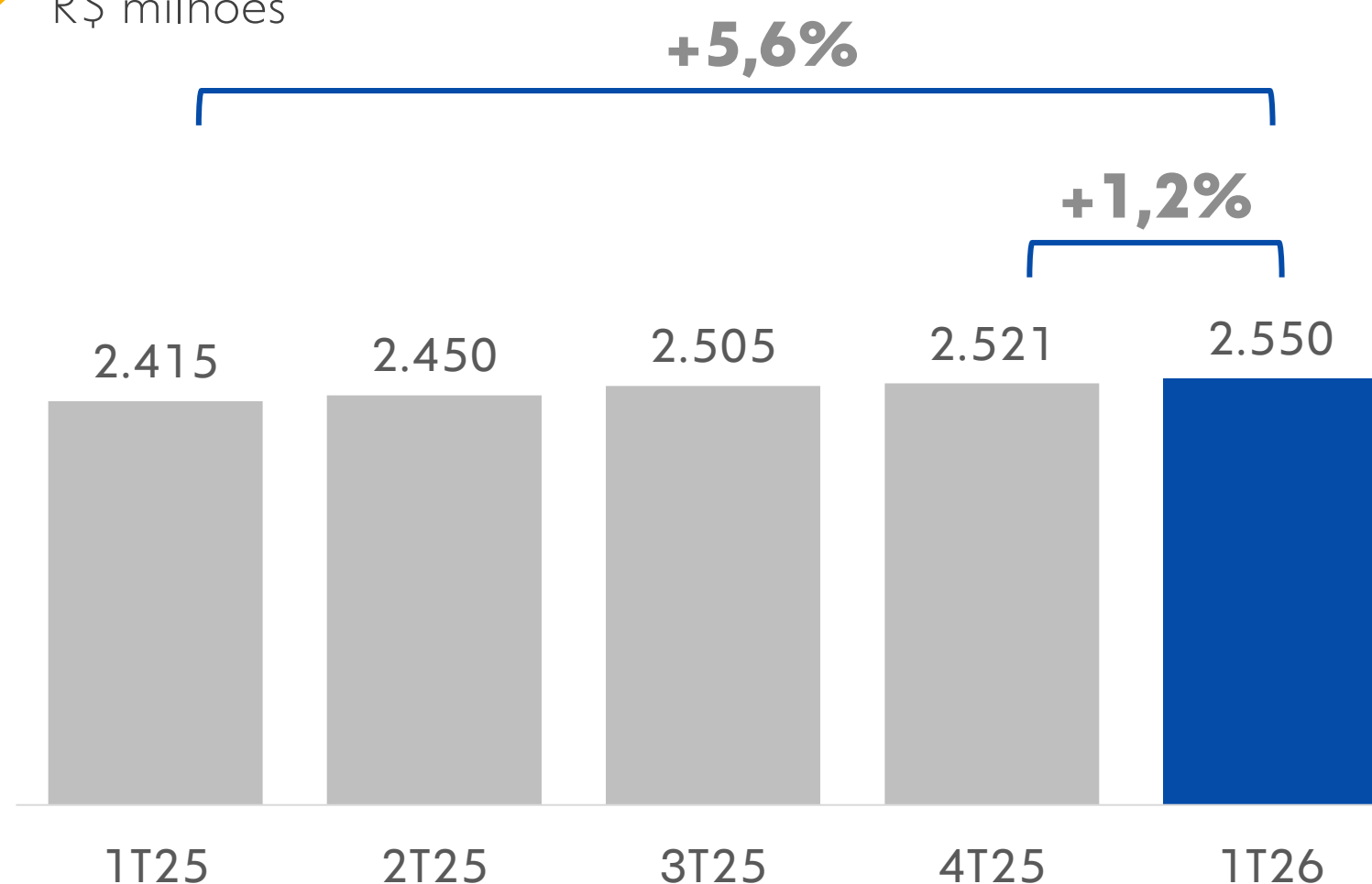
Prêmios Emitidos

R\$ milhões



Prêmios Ganhos

R\$ milhões



Prêmios Emitidos

Destaque para o crescimento anual (1T26/1T25) nos ramos Habitacional (+13,0%), Residencial (+5,5%) e Auto (+104,0%).

Prêmios Emitidos por Ramo

R\$ milhões

Prêmios Emitidos por Ramo	%	R\$ milhões 1T26	/1T25	/4T25
Habitacional	44%	1.087	+13%	+4%
Vida	22%	552	-1%	-7%
Prestamista	12%	299	-21%	+19%
Residencial	12%	283	+6%	-6%
Auto	7%	170	+104%	-6%
Assistência	2%	51	-25%	-9%
Outros Seguros	1%	19	+65%	+55%
Total Seguros	100%	2.461	+6%	+1%

Prêmios Ganhos por Ramo

R\$ milhões

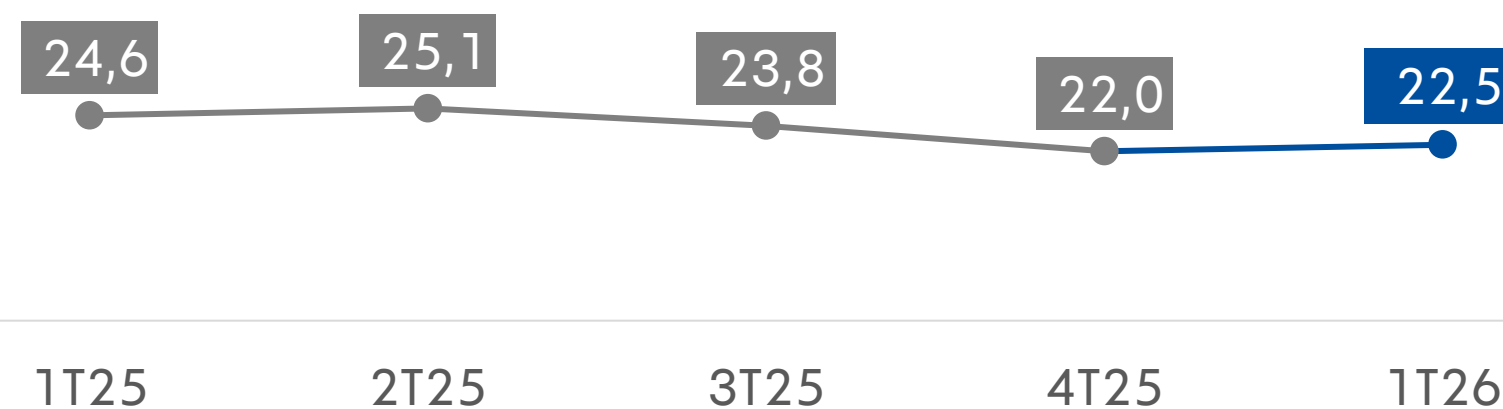
Prêmios Ganhos por Ramo	%	R\$ milhões 1T26	/1T25	/4T25
Habitacional	43%	1.087	+13%	+4%
Vida	22%	567	+4%	-1%
Prestamista	18%	453	-10%	-3%
Residencial	10%	255	+18%	+2%
Auto	4%	120	+15%	+6%
Assistência	2%	51	-25%	-9%
Outros Seguros	1%	17	-13%	-15%
Total Seguros	100%	2.550	+6%	+1%



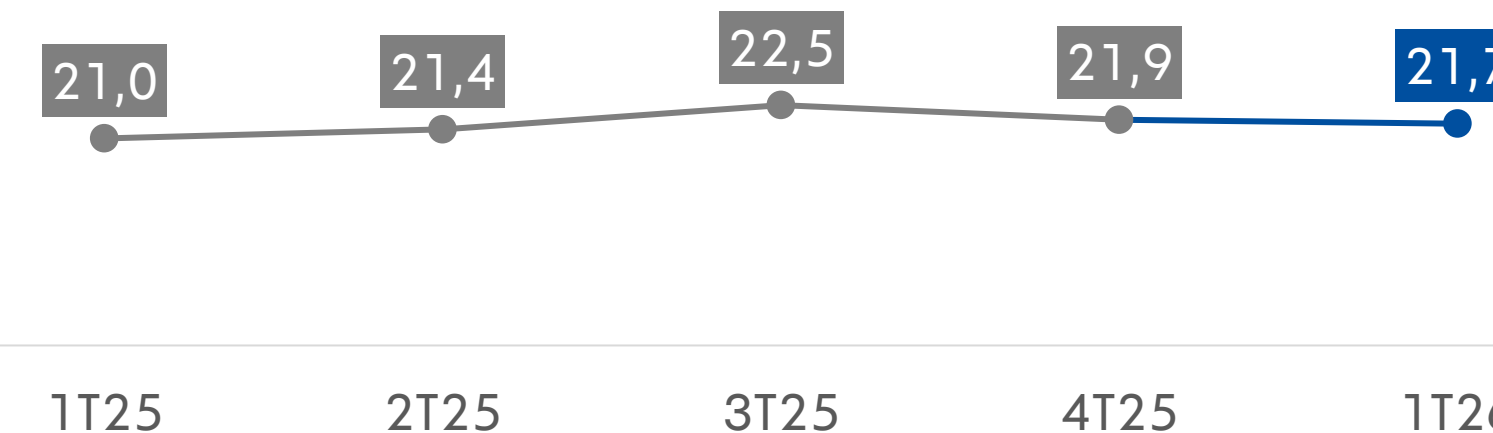
INDICADORES DE DESEMPENHO

MARGEM OPERACIONAL

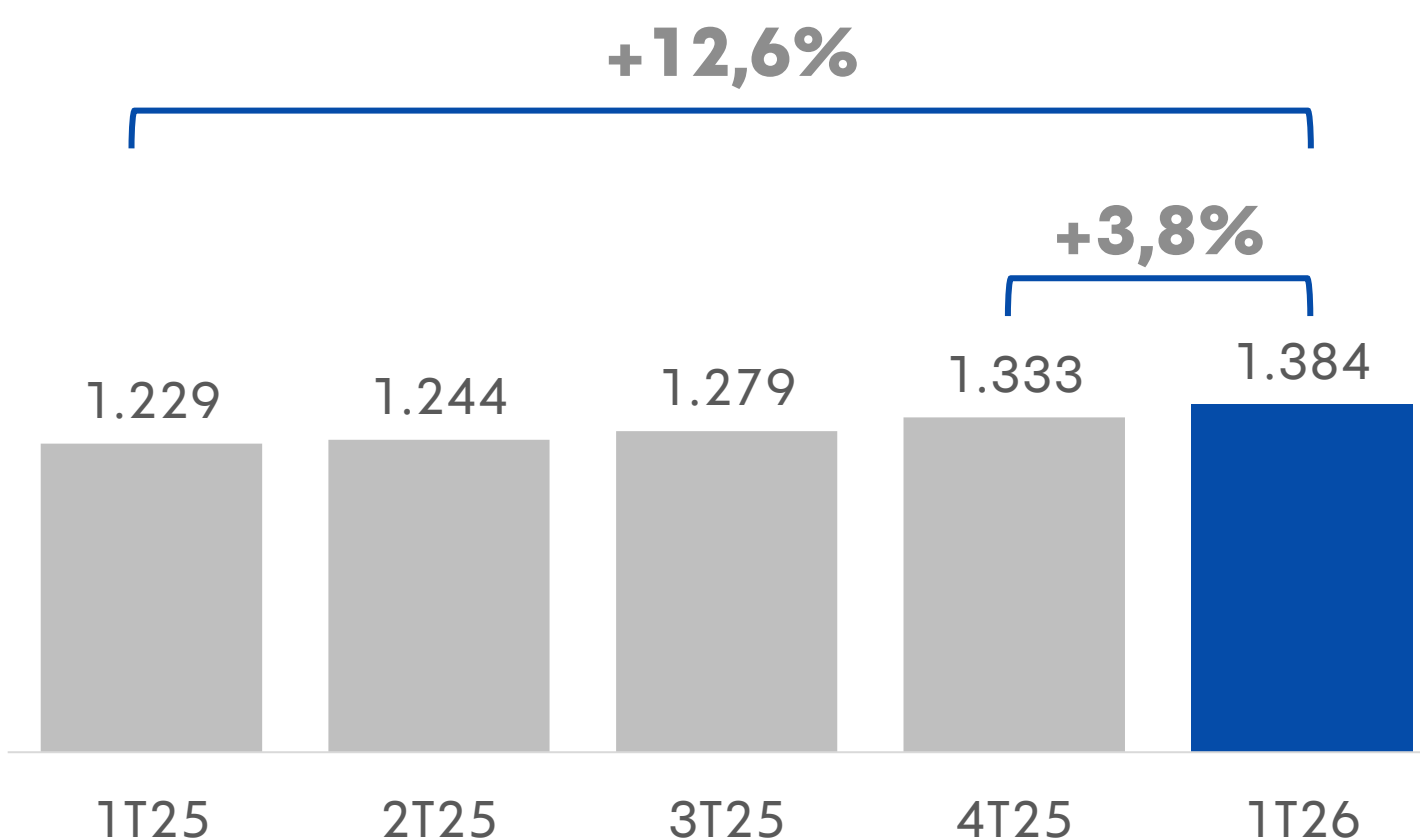
Sinistralidade % Prêmio Ganho



Comissionamento % Prêmio Ganho



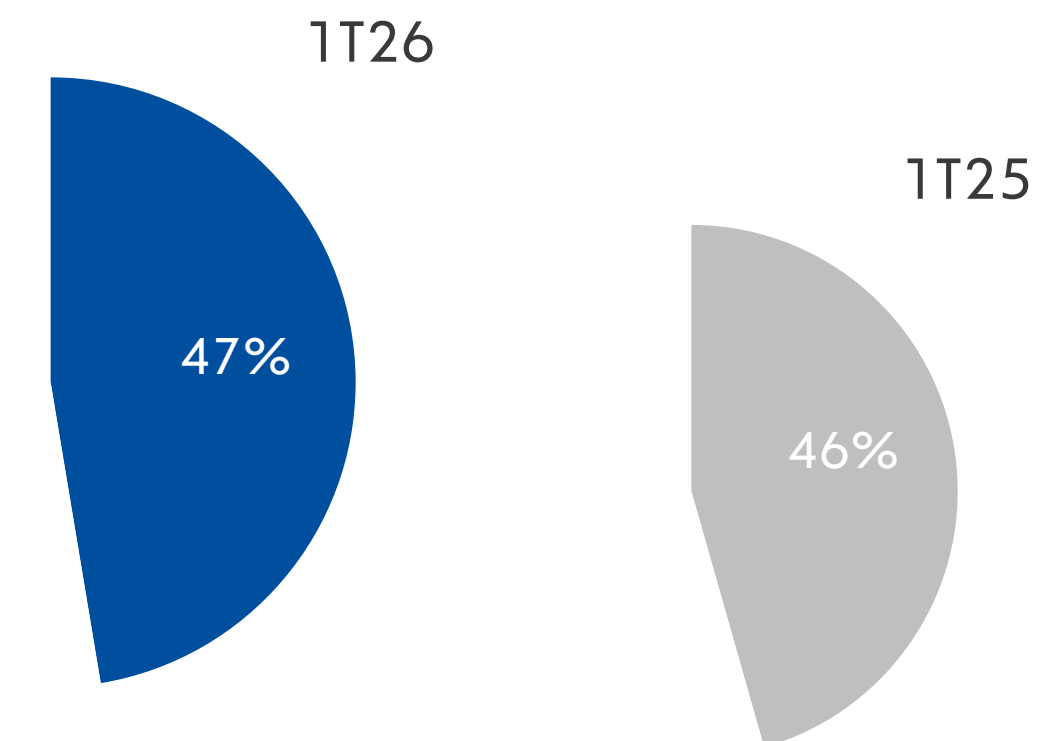
Margem Operacional R\$ milhões



Distribuição e Variação por Ramo R\$ milhões

		R\$ milhões 1T26	/1T25	/4T25
Habitacional	47%	675	+19%	+6%
Vida	24%	330	+6%	0%
Prestamista	15%	196	-1%	+7%
Residencial	9%	126	+23%	+5%
Assistência	3%	33	-2%	-6%
Outros Seguros	2%	24	+38%	-9%
Total Seguros	100%	1.384	+13%	+4%

Representatividade¹ % Margem Operacional Total



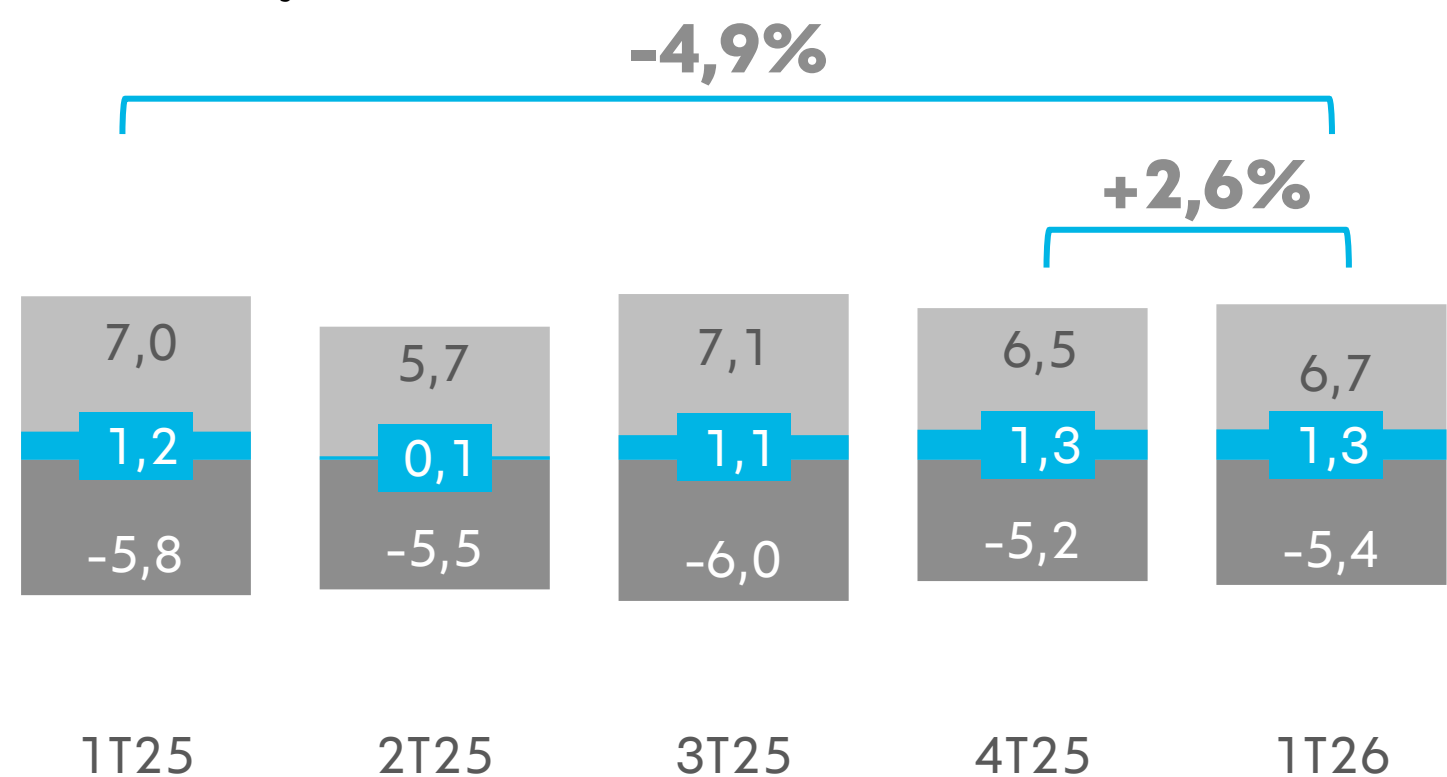
¹ Representatividade ponderada pela participação da Caixa Seguridade em cada empresa

PREVIDÊNCIA

Contribuições de Previdência

R\$ bilhões

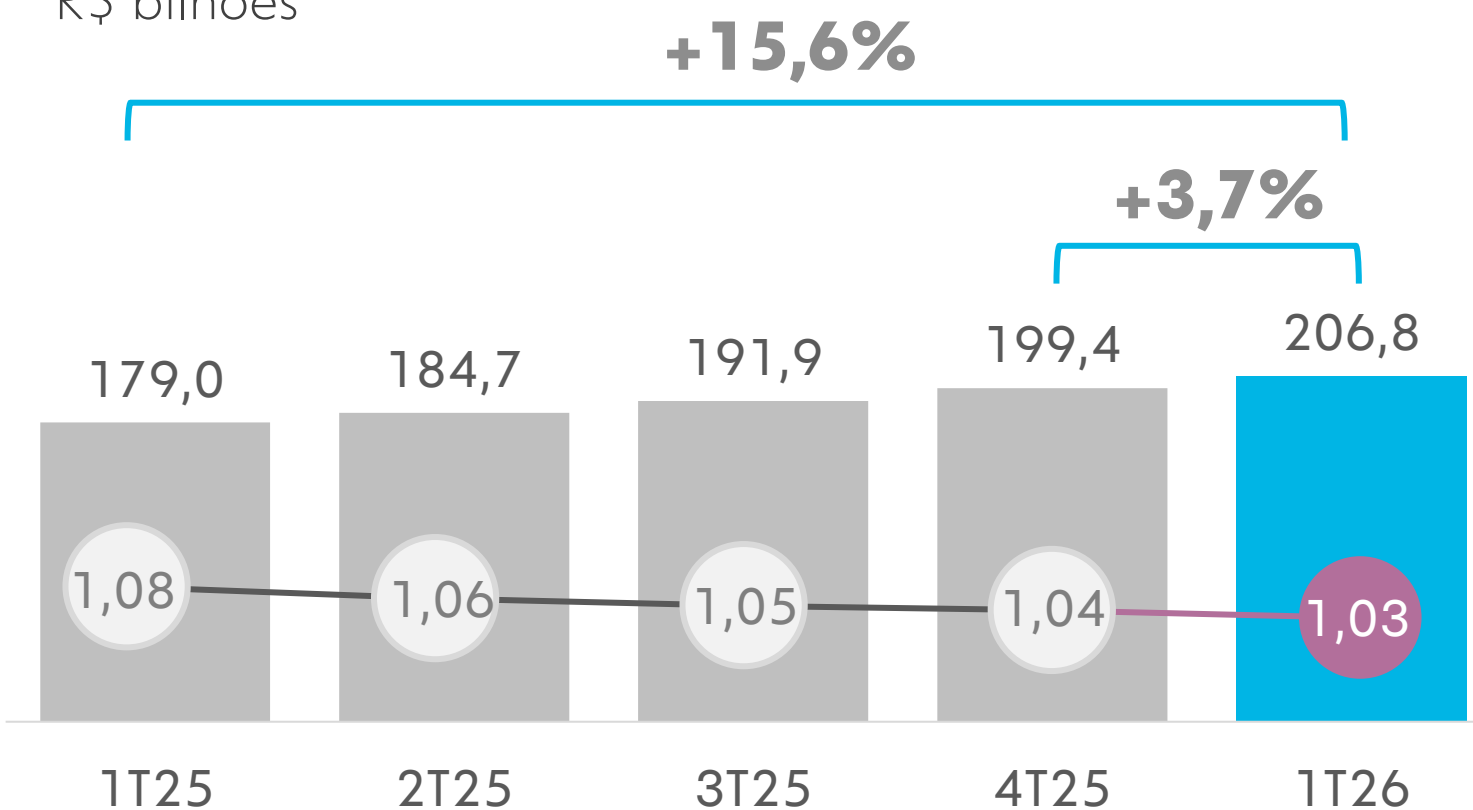
- Portabilidade/Resgate
- Contribuição Bruta
- Contribuição Líquida



Reservas de Previdência

R\$ bilhões

Taxa Adm Média a.a. % Reservas

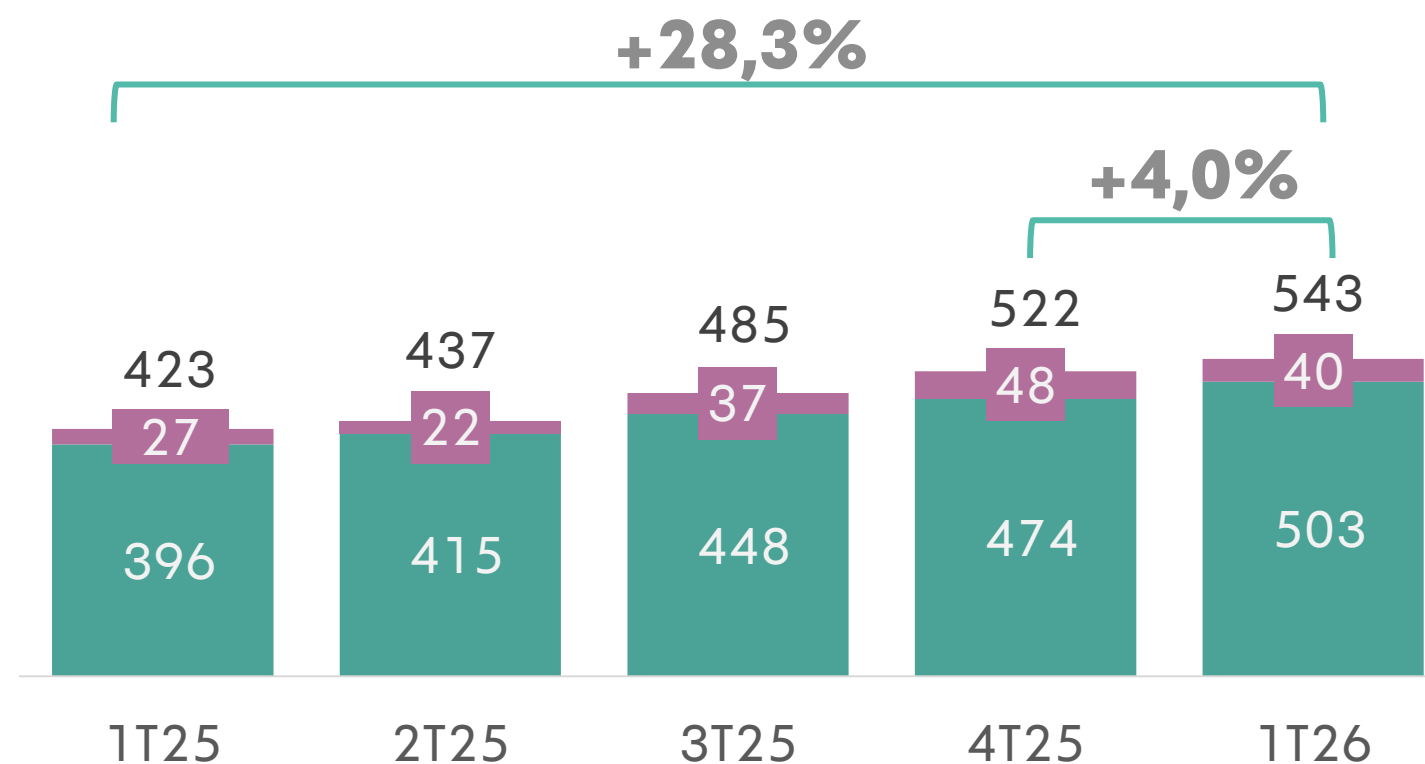


CAPITALIZAÇÃO

Recursos Arrecadados - Capitalização

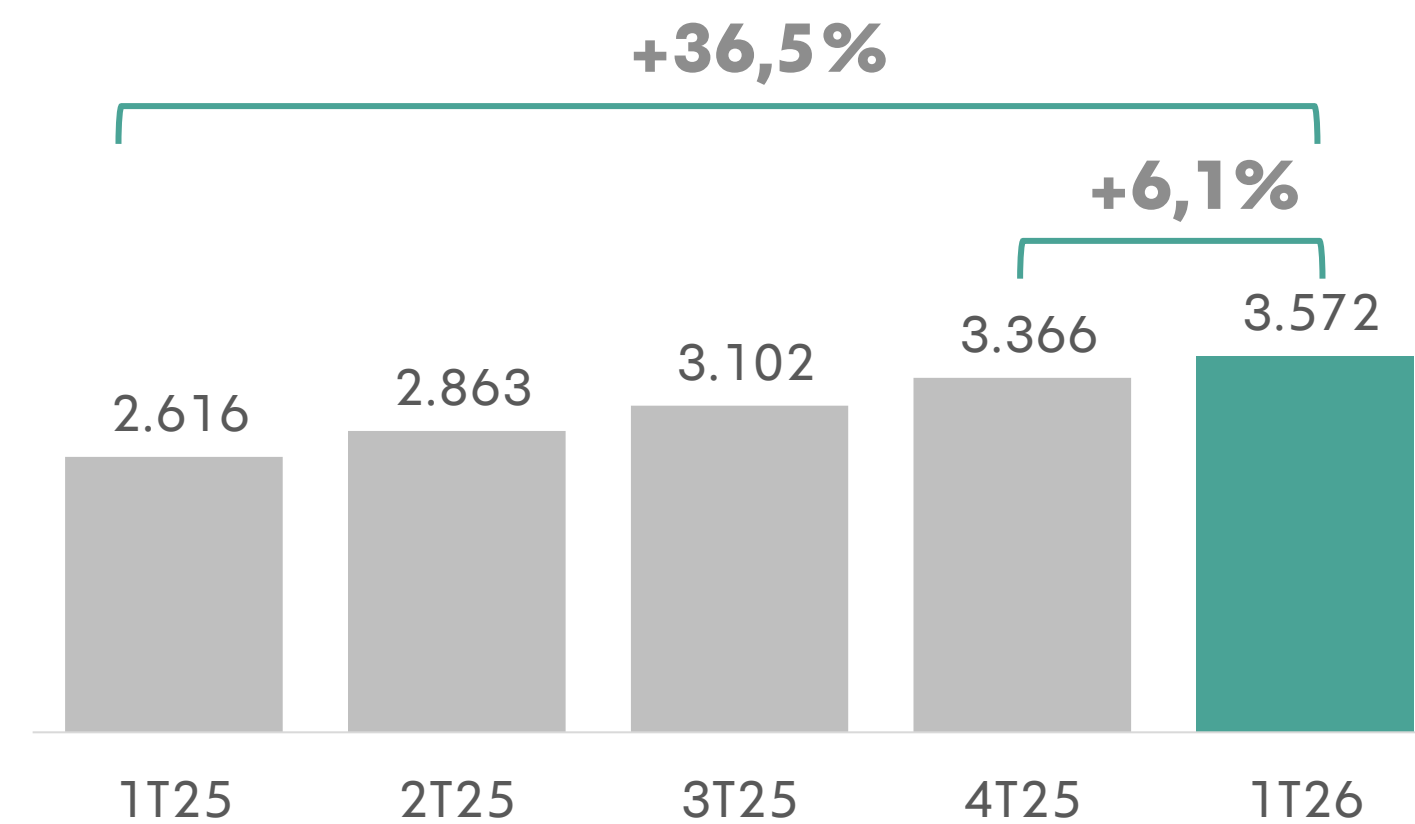
R\$ milhões

PM PU



Reservas de Capitalização

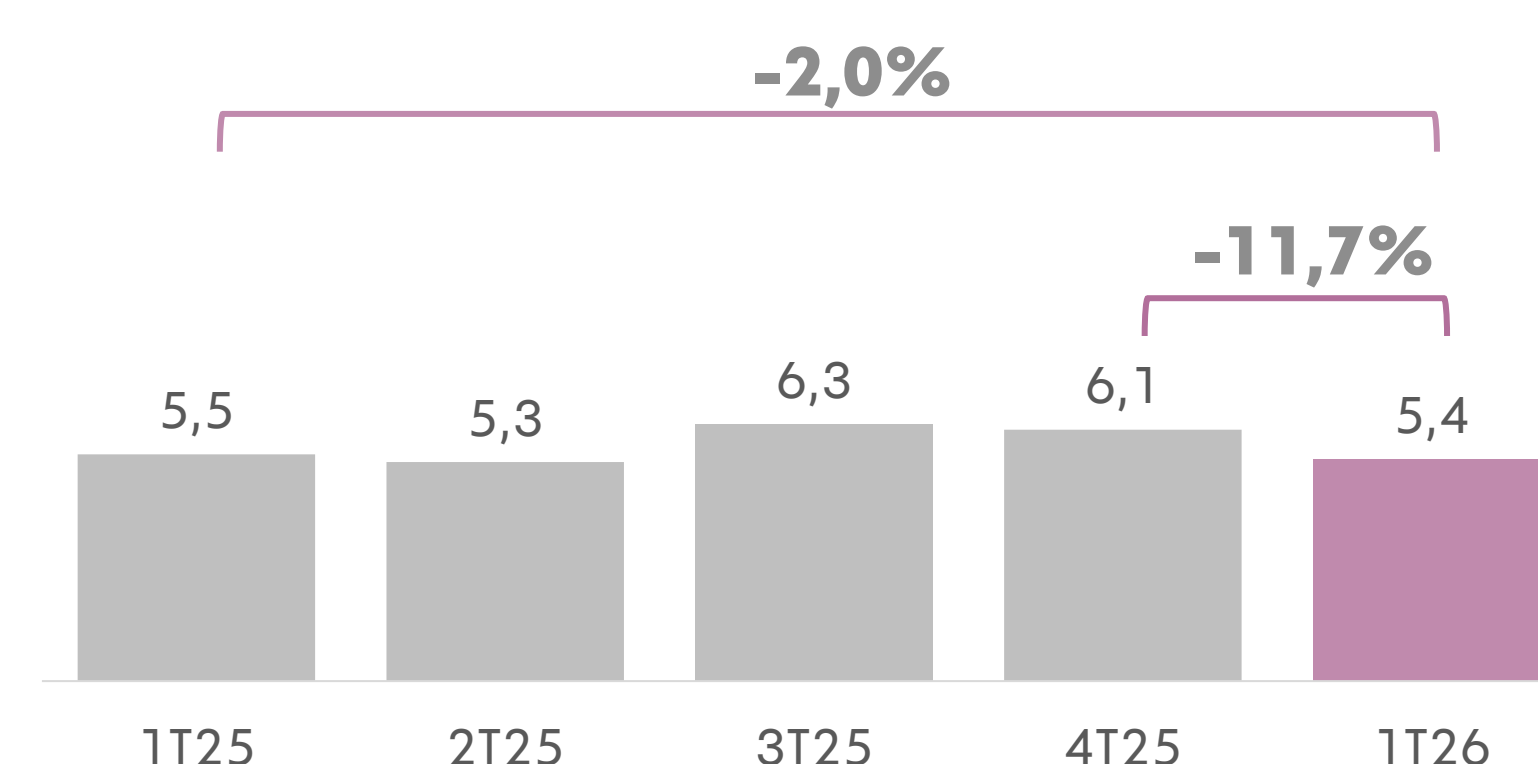
R\$ milhões



CONSÓRCIO

Cartas de Crédito

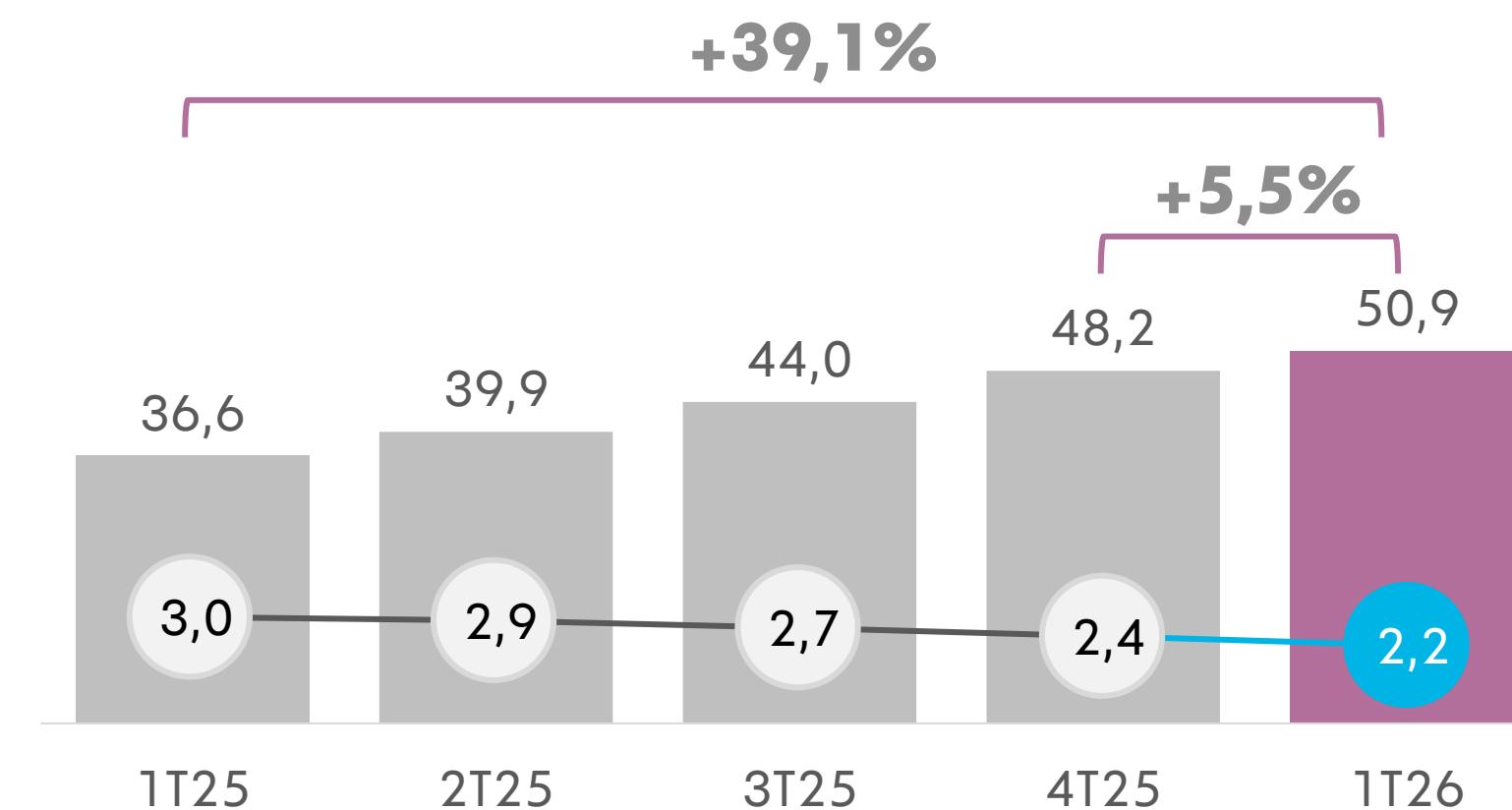
R\$ bilhões



Estoque de Cartas

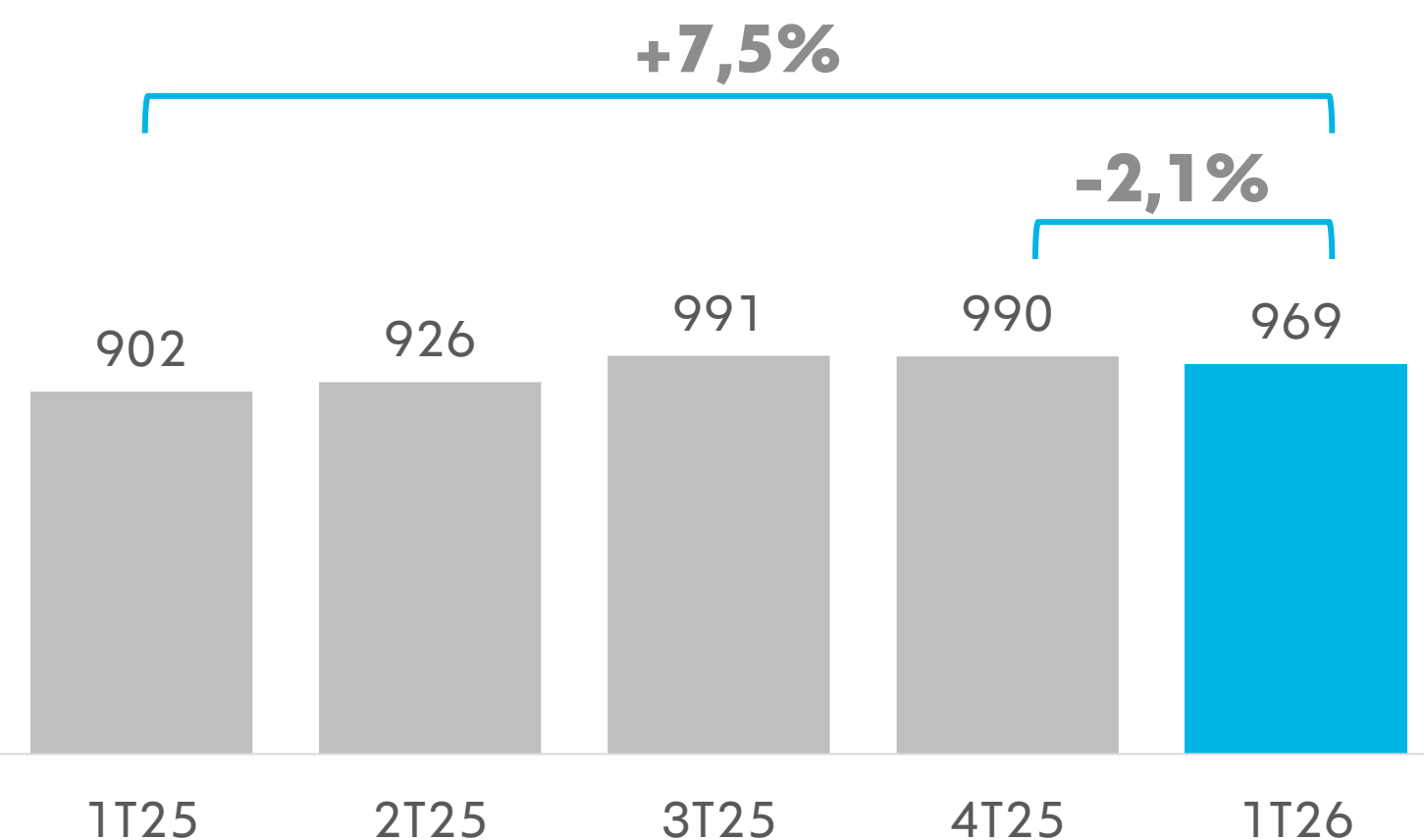
R\$ bilhões

Taxa Adm Média a.a. % Estoque



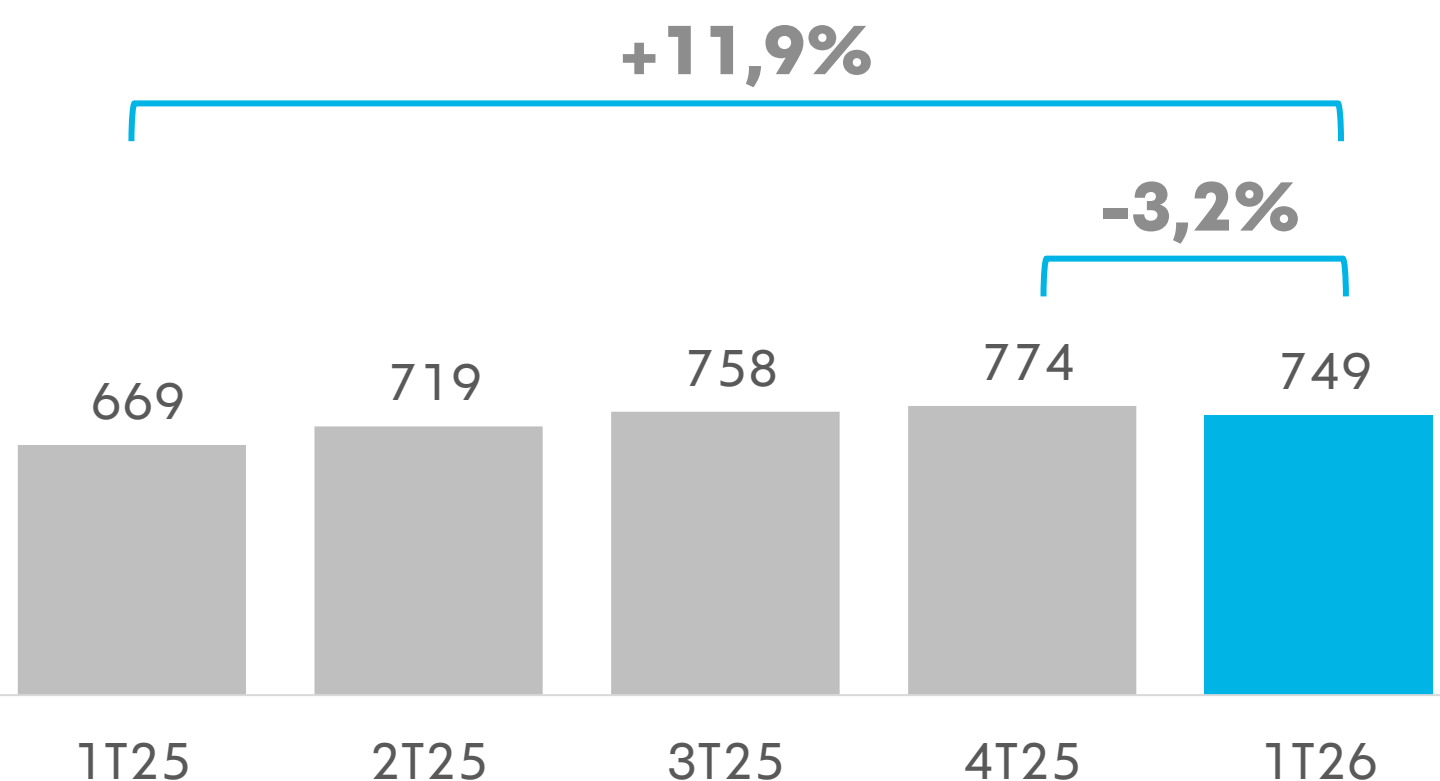
Receita Operacional

R\$ milhões



Margem Operacional de Acumulação

R\$ milhões



Receita Operacional

Aumento de 7,5% nas receitas operacionais entre 1T26 e 1T25, com crescimento para todos os segmentos, destaque para Previdência (+9%) e Capitalização (+9%).

Receita Operacional R\$ milhões	%	1T26	/1T25	/4T25
Previdência	55%	538	+9%	-1%
Consórcio	28%	267	+3%	-4%
Capitalização	17%	164	+9%	-1%
Total Acumulação	100%	969	+7%	-2%

Margem Operacional R\$ milhões	%	1T26	/1T25	/4T25
Previdência	66%	491	+17%	-4%
Consórcio	21%	158	+1%	-8%
Capitalização	13%	99	+7%	+7%
Total Acumulação	100%	749	+12%	-3%

Representatividade de Acumulação¹

% Margem Operacional Total

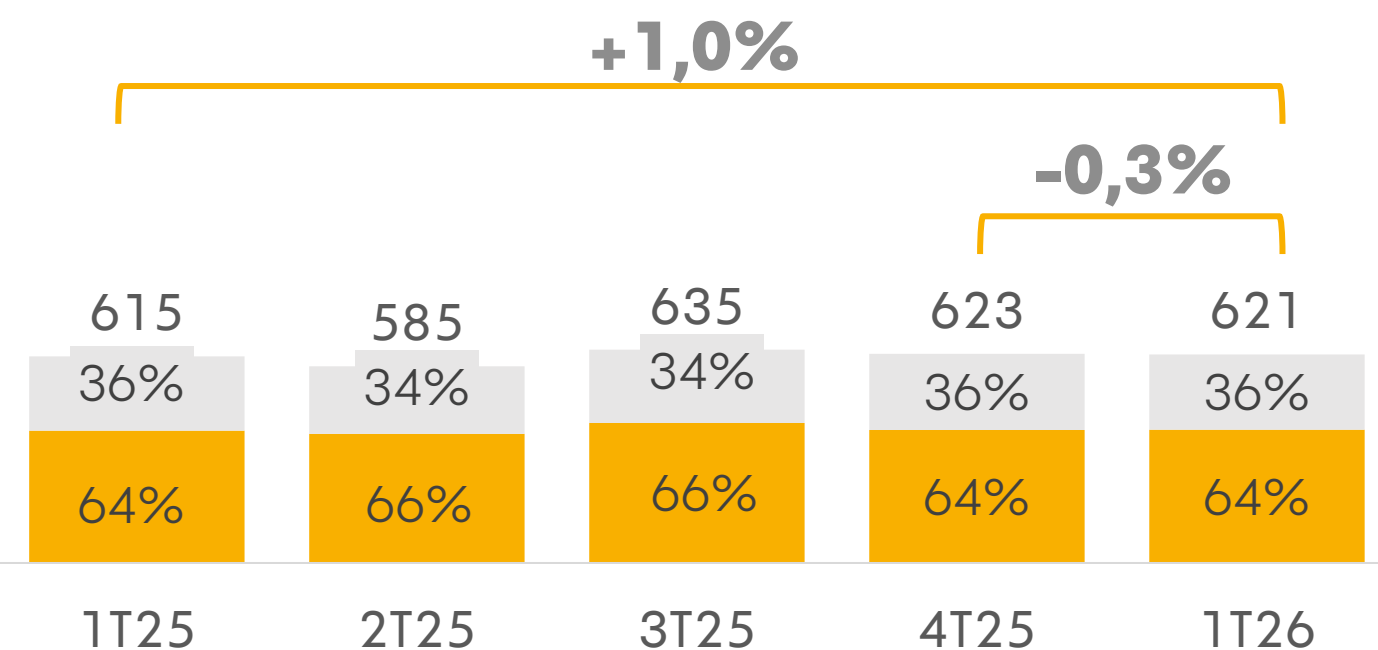


¹ Representatividade ponderada pela participação da Caixa Seguridade em cada empresa.

Receitas de Corretagem¹

R\$ milhões

■ Acumulação ■ Seguros



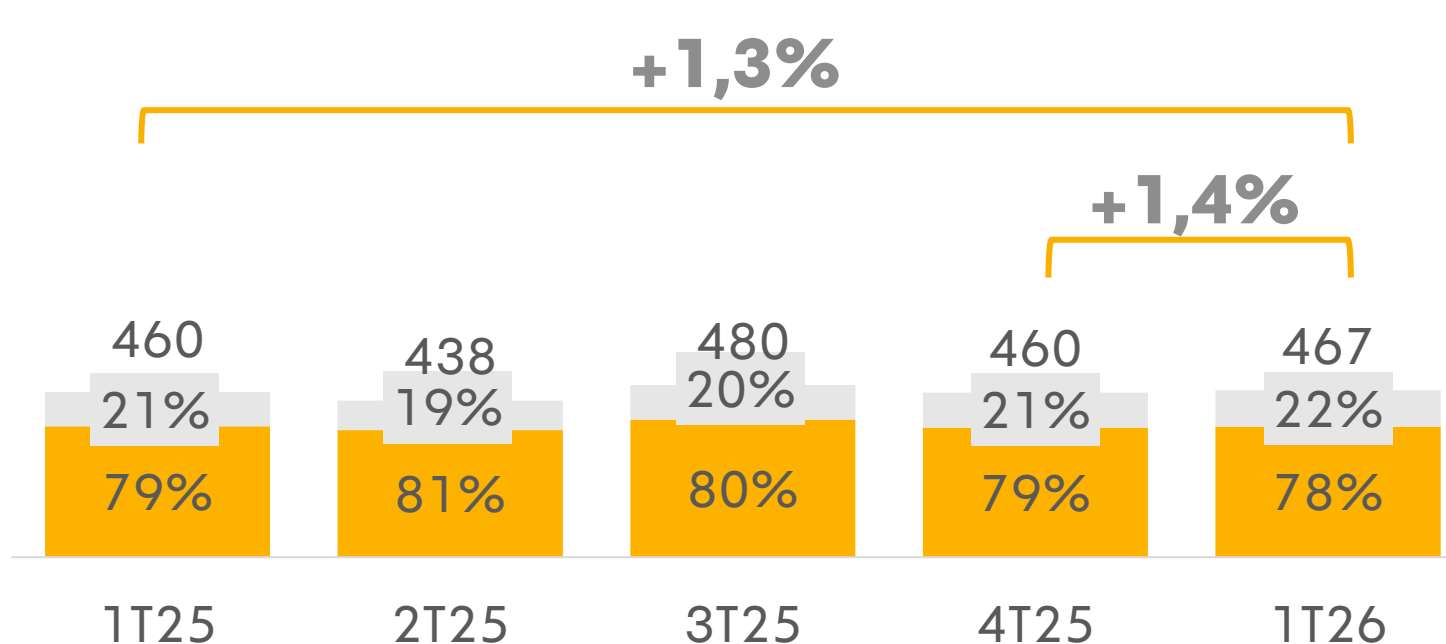
Corretagem por Segmento

Segmento	R\$ milhões	%	1T26	/1T25	/4T25
Habitacional	149	24%	149	+14%	-5%
Prestamista	92	15%	92	-21%	+31%
Residencial	94	15%	94	+8%	-5%
Consórcio	156	25%	156	-3%	-3%
Vida	40	6%	40	+3%	-11%
Previdência	29	5%	29	-4%	+3%
Capitalização	39	6%	39	+30%	+2%
Outros Seguros	22	4%	22	+8%	-9%
Total Distribuição	621	100%	621	+1%	0%

Margem Operacional

R\$ milhões

■ Acumulação ■ Seguros



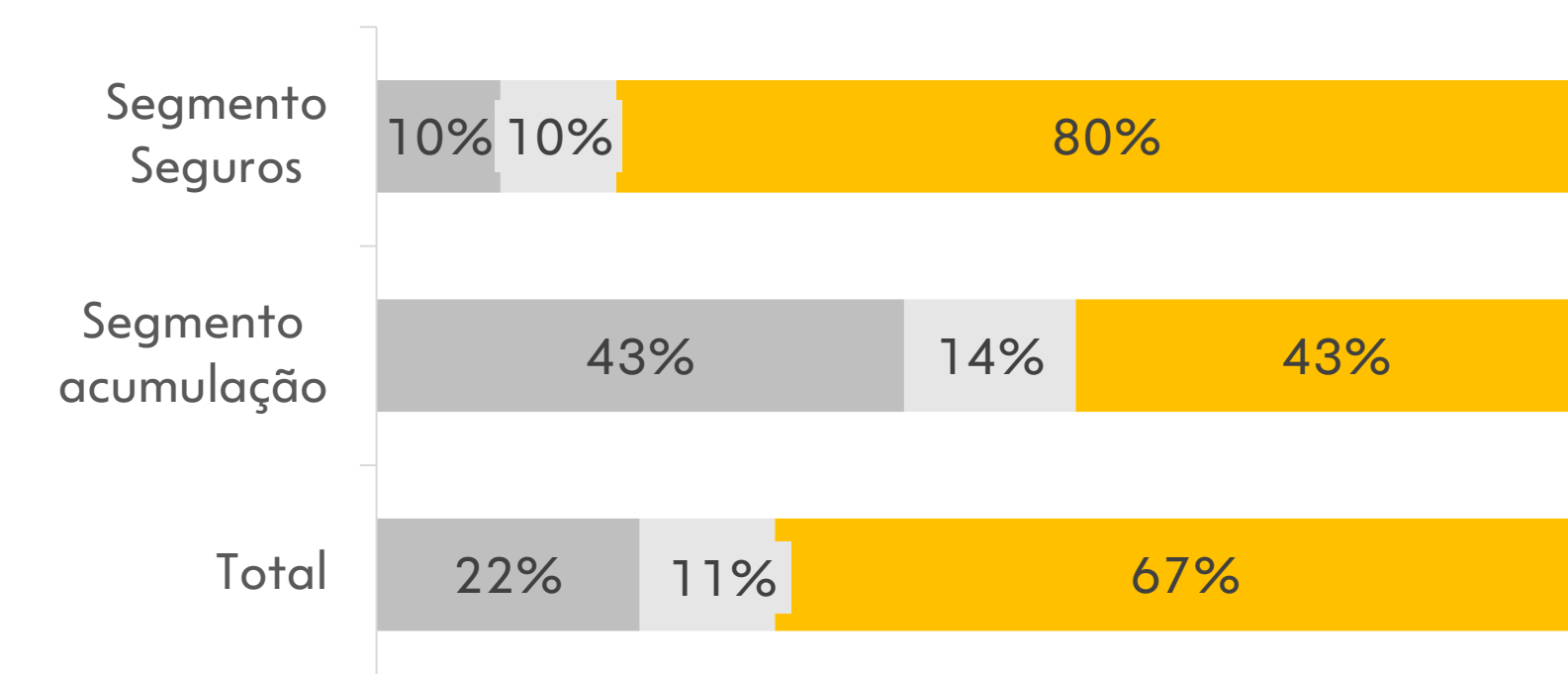
Margem Operacional por Segmento

Segmento	R\$ milhões	%	1T26	/1T25	/4T25
Habitacional	144	31%	144	+12%	-6%
Prestamista	92	20%	92	-21%	+31%
Residencial	72	16%	72	+8%	-5%
Consórcio	48	10%	48	-3%	0%
Vida	40	9%	40	+3%	-11%
Previdência	29	6%	29	-4%	+3%
Capitalização	26	6%	26	+60%	+12%
Outros Seguros	16	4%	16	+9%	-8%
Total Distribuição	467	100%	467	+1%	+1%

Distribuição da corretagem²

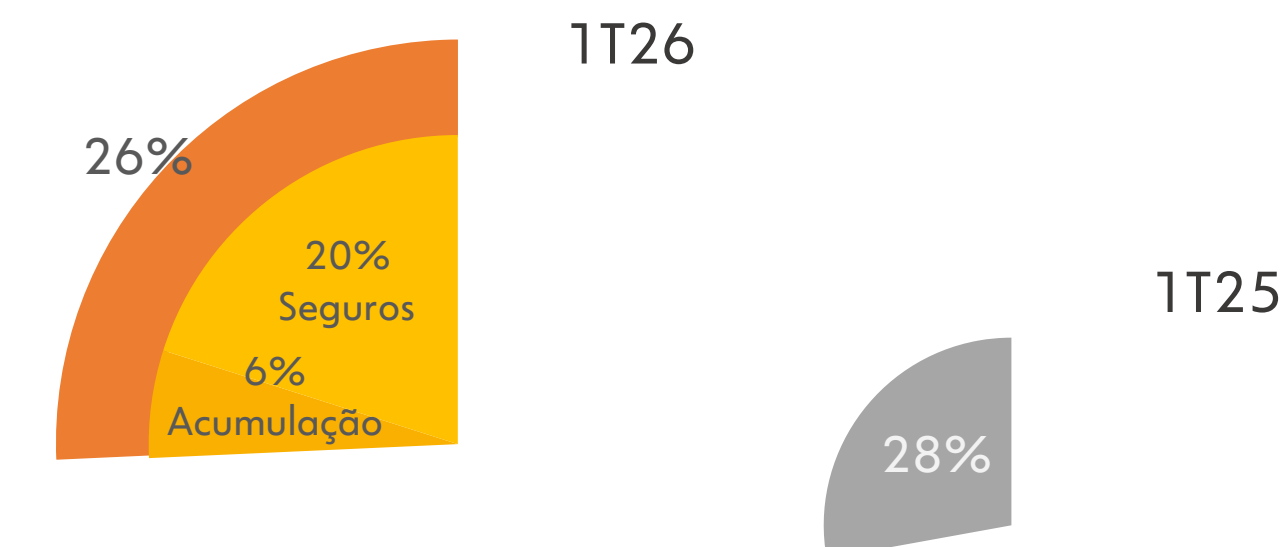
% 1T26

■ Fee premiação ■ Fee serviço Caixa ■ Receita distribuição



Representatividade³

% Margem Operacional Total



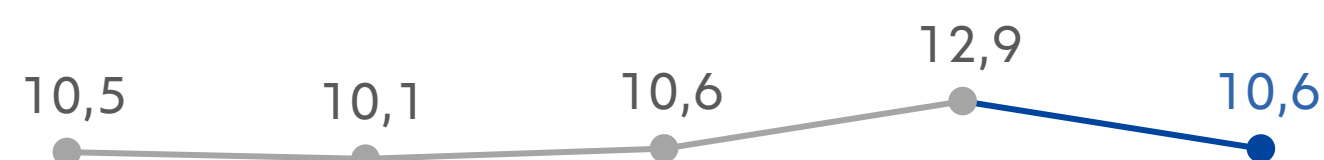
¹ Considera receitas de corretagem e comissionamento, além de receitas de acesso à rede e distribuição (BDF).

² Visão gerencial que considera os fees de serviço Caixa e de Premiação referentes aos ramos vida, prestamista e previdência, que são pagos diretamente pela seguradora à CAIXA, sendo que, para os demais ramos, os custos são pagos pela corretora.

³ Representatividade ponderada pela participação da Caixa Seguridade em cada empresa.

ÍNDICE DESPESAS ADMINISTRATIVAS (IDA)
Despesas Administrativas

% Receita Operacional

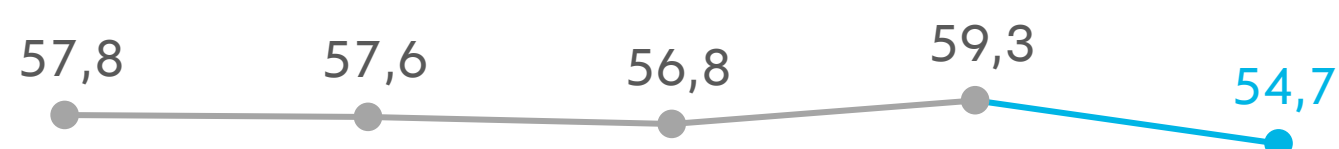


1T25 2T25 3T25 4T25 1T26

Índice por Agrupamento	IDA 1T26	Δ1T25 p.p.	Δ4T25 p.p.
Bancassurance CAIXA	11,1%	+0,4	-2,2
Run-off	13,4%	+0,2	-0,9
Novas Parcerias	11,4%	+0,2	-3,2
Holding + Corretora	7,4%	+1,3	+1,3
Bancassurance PAN	6,8%	-1,3	-3,4
ÍNDICE GERAL	10,6%	+0,1	-2,3

ÍNDICE COMBINADO (IC)
Despesas Gerais e Administrativas

% Receita Operacional

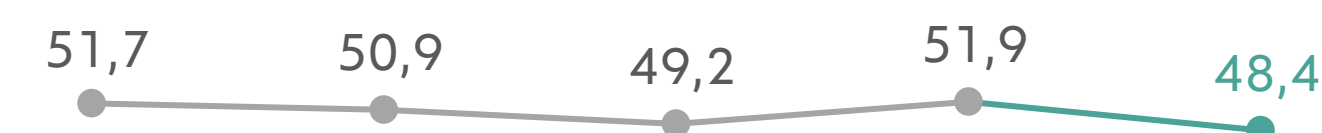


1T25 2T25 3T25 4T25 1T26

Índice por Agrupamento	IC 1T26	Δ1T25 p.p.	Δ4T25 p.p.
Bancassurance CAIXA	53,7%	-2,8	-2,7
Run-off	63,0%	-3,9	+1,7
Novas Parcerias	53,3%	-3,2	-4,3
Holding + Corretora	44,8%	+1,1	0
Bancassurance PAN	62,3%	-6,2	-20,0
ÍNDICE GERAL	54,7%	-3,1	-4,6

ÍNDICE COMBINADO AMPLIADO (ICA)
Despesas Gerais e Administrativas

% Receita Operacional + Resultado Financeiro



1T25 2T25 3T25 4T25 1T26

Índice por Agrupamento	ICA 1T26	Δ1T25 p.p.	Δ4T25 p.p.
Bancassurance CAIXA	47,4%	-3,0	-1,7
Run-off	53,0%	-6,0	+1,0
Novas Parcerias	46,9%	-3,0	-3,1
Holding + Corretora	42,9%	+1,1	+1,8
Bancassurance PAN	55,7%	-5,8	-17,8
ÍNDICE GERAL	48,4%	-3,3	-3,5

IDA

O IDA do trimestre manteve-se em nível próximo ao seu patamar histórico, com incremento de 0,1 p.p. em comparação ao 1T25, alcançando 10,6%. Ao desconsiderar as alocações realizadas no trimestre com recursos incentivados pela Lei Rouanet — que geram redução equivalente na despesa tributária — o indicador anual ajustado seria de 10,4%. Na comparação com o 4T25, o indicador apresentou melhora de 2,3 p.p., efeito da sazonalidade de despesas nas investidas ocorridas no período de 2025.

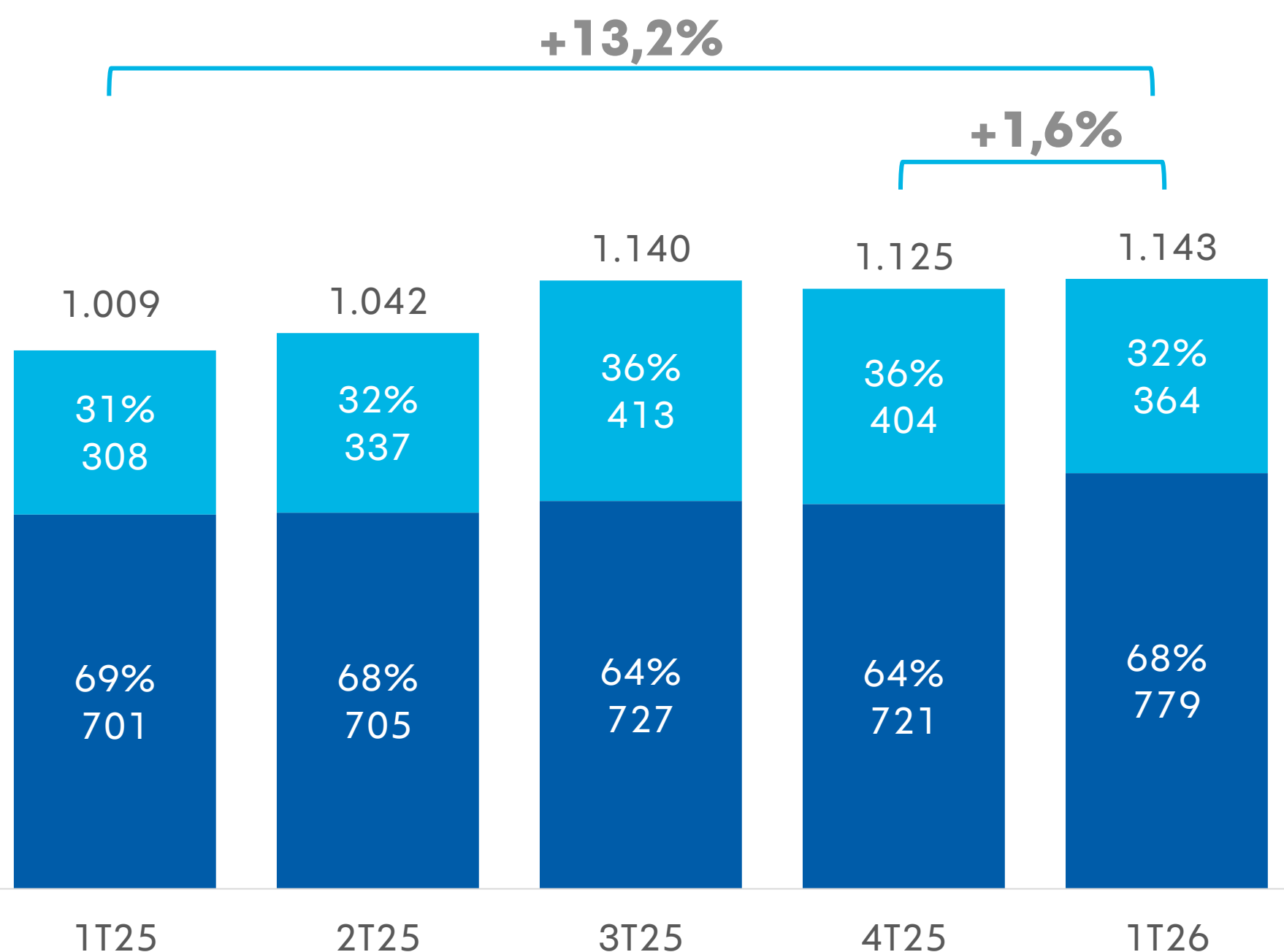
ICA

O ICA de 1T26 apresentou melhora de 3,3 p.p. na comparação com 1T25, refletindo o aumento no resultado financeiro, com o maior saldo médio de aplicações financeiras nas empresa operacionais, e taxa SELIC maior entre os períodos.

Lucro Líquido

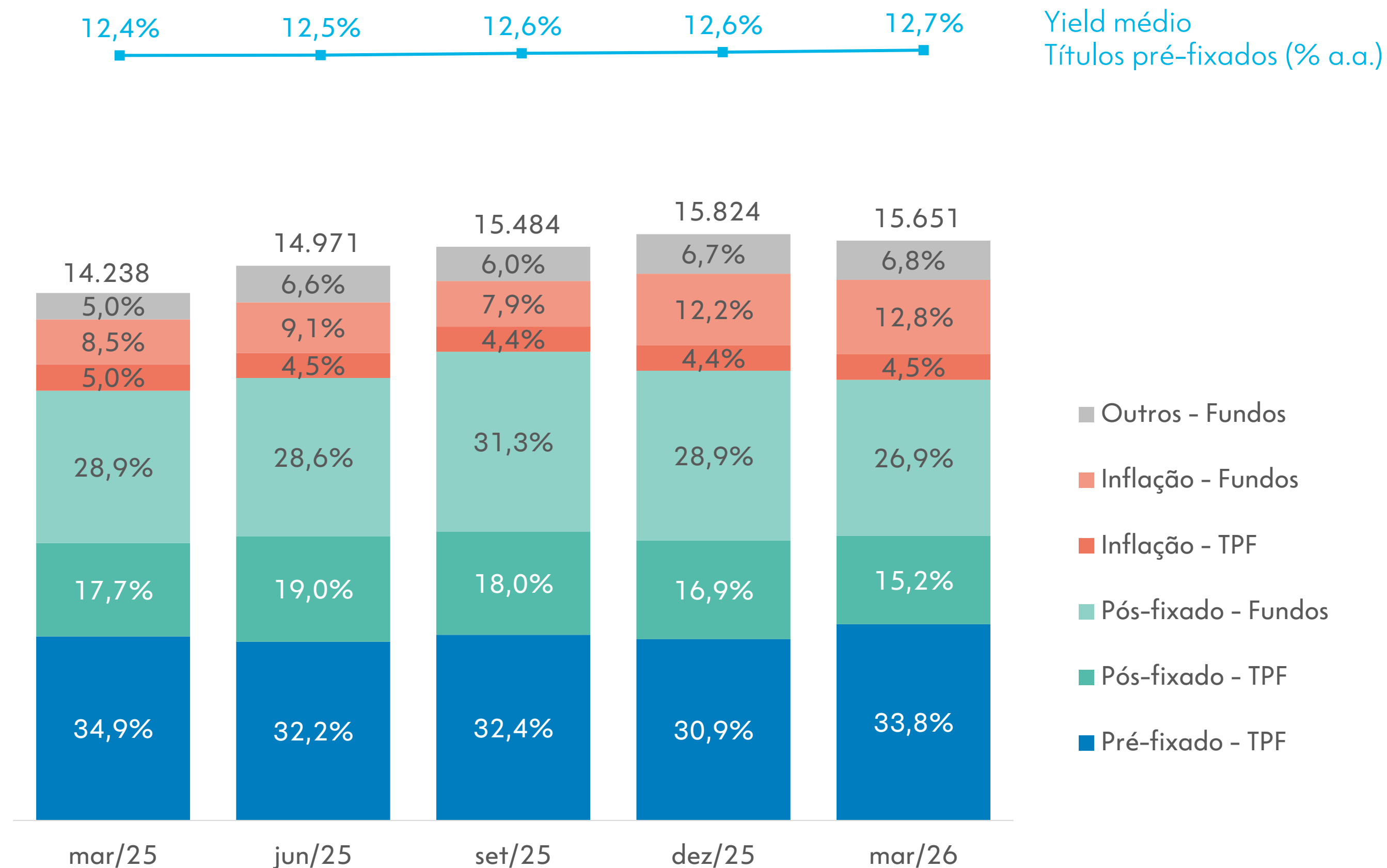
(Operacional X Financeiro¹) Lucro Líquido Recorrente

- Resultado da Operação
- Resultado Financeiro



Composição agrupada da Carteira de Investimentos²

% Consolidado das aplicações financeiras (milhões)



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

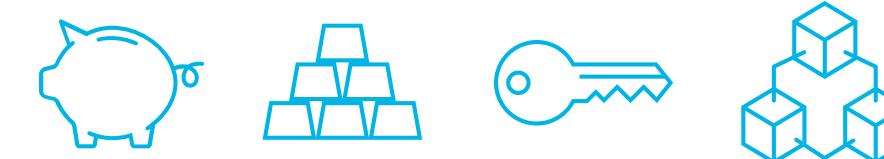
² Carteira de investimentos ponderada pelos respectivos percentuais de participação em cada empresa.

APRESENTAÇÃO
DE RESULTADOS

1T26

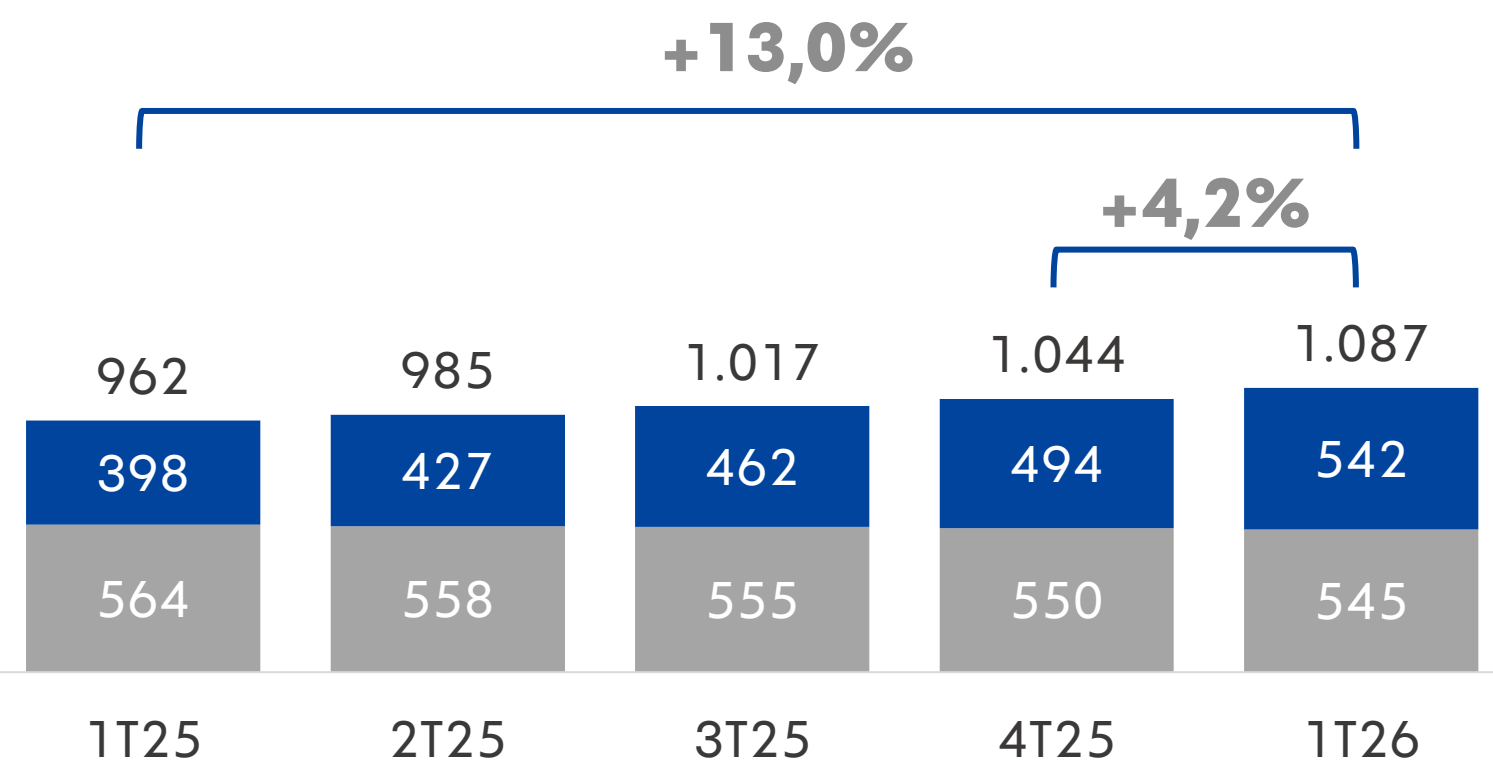
APÊNDICE

CAIXA
Seguridade

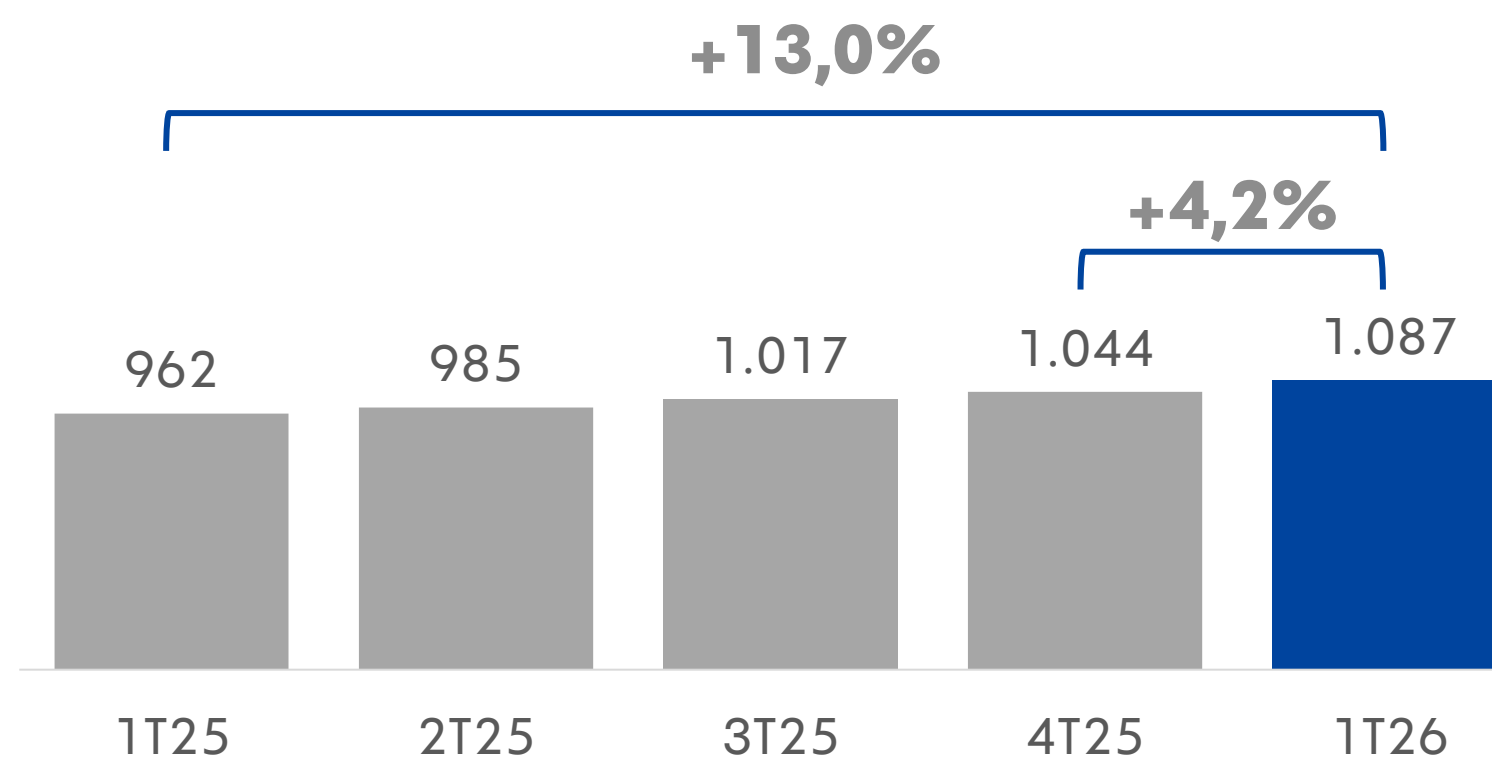


Prêmios Emitidos Habitacional
R\$ milhões

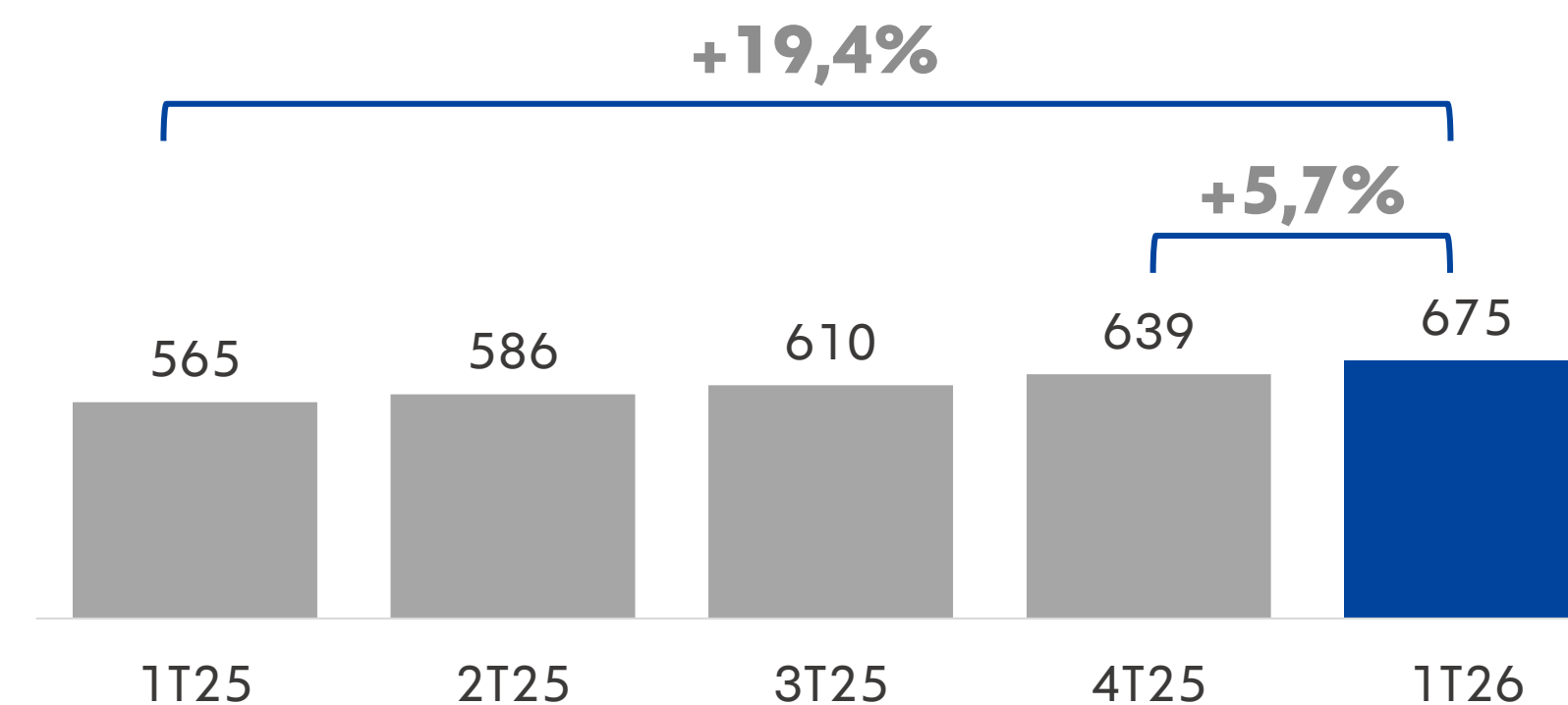
■ CNP (Run-off)
■ Caixa Residencial (Run-on)



Prêmios Ganhos Habitacional
R\$ milhões



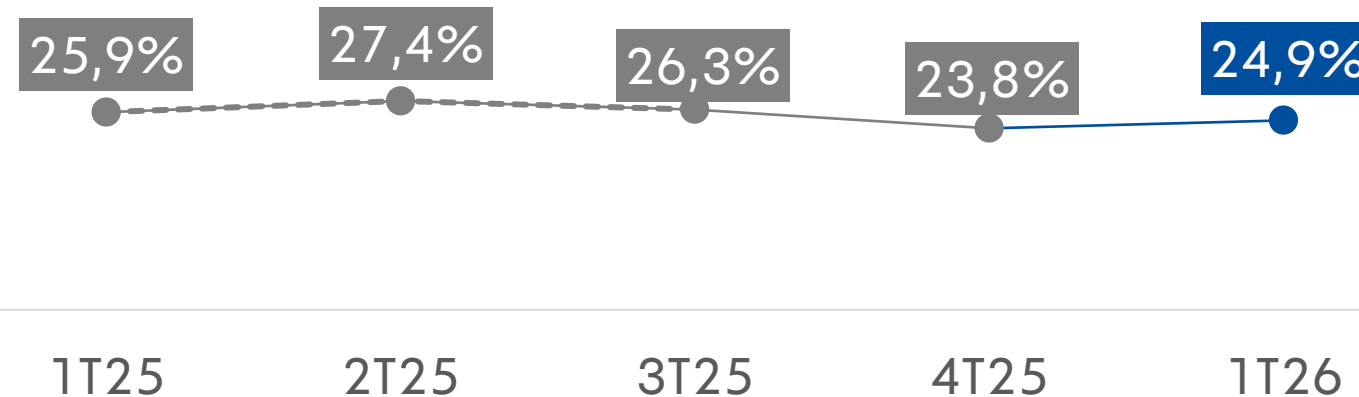
Margem Operacional Habitacional
R\$ milhões



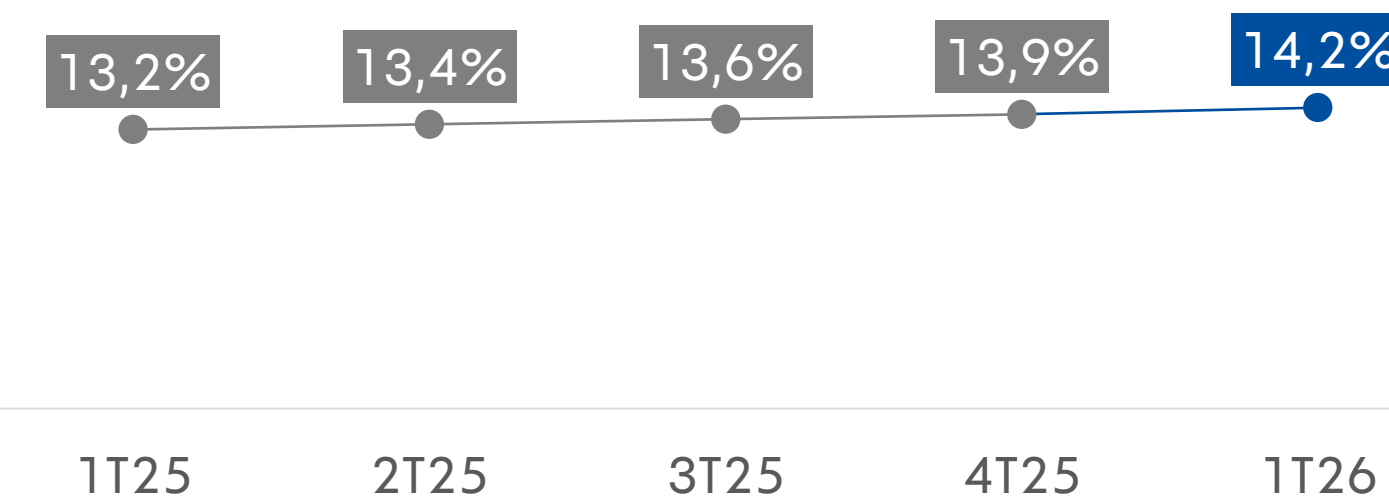
DESEMPENHO OPERACIONAL

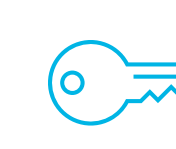
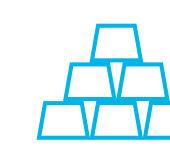
INDICADORES DE DESEMPENHO

Sinistralidade Habitacional
% Prêmio Ganho



Comissionamento Habitacional
% Prêmio Ganho

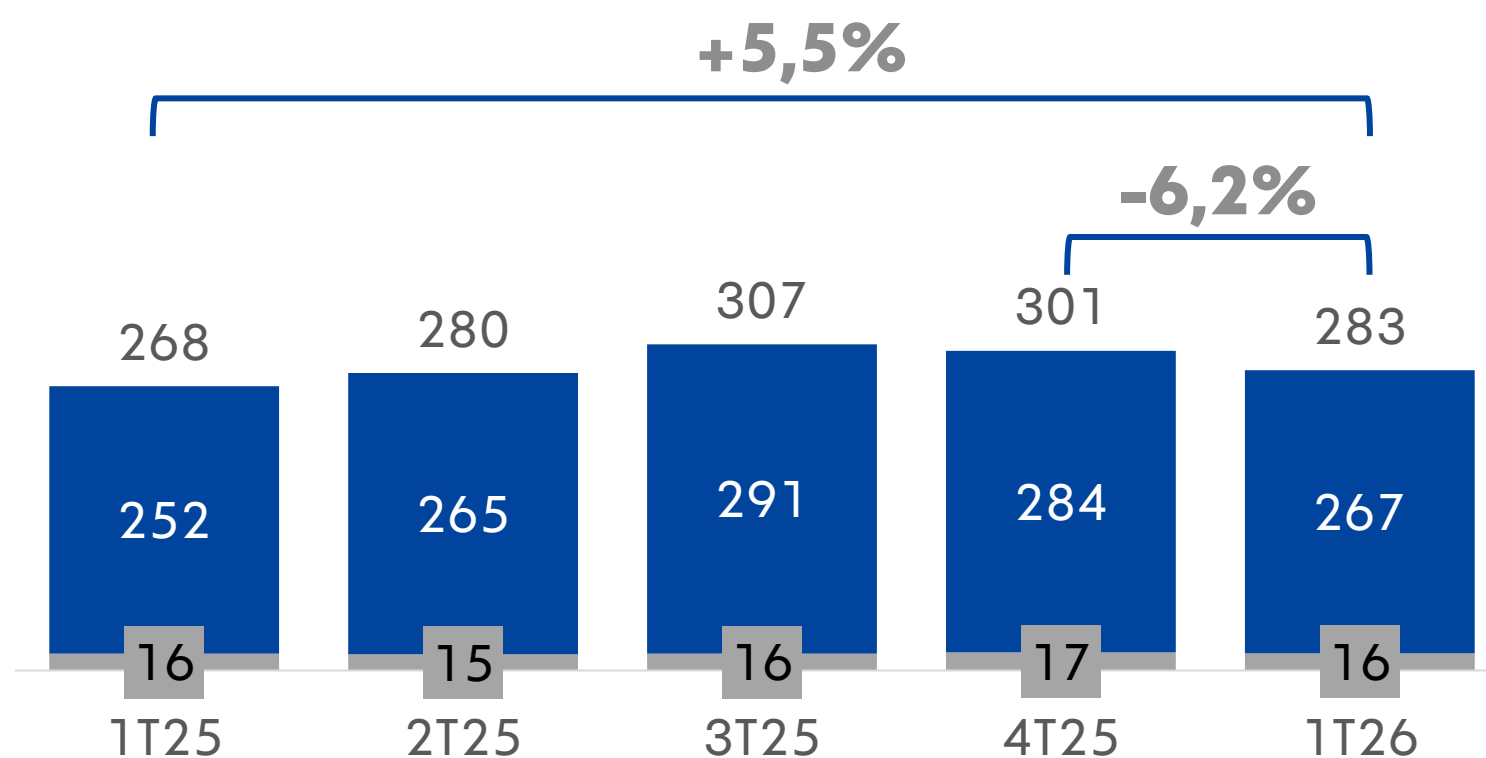




Prêmios Emitidos Residencial

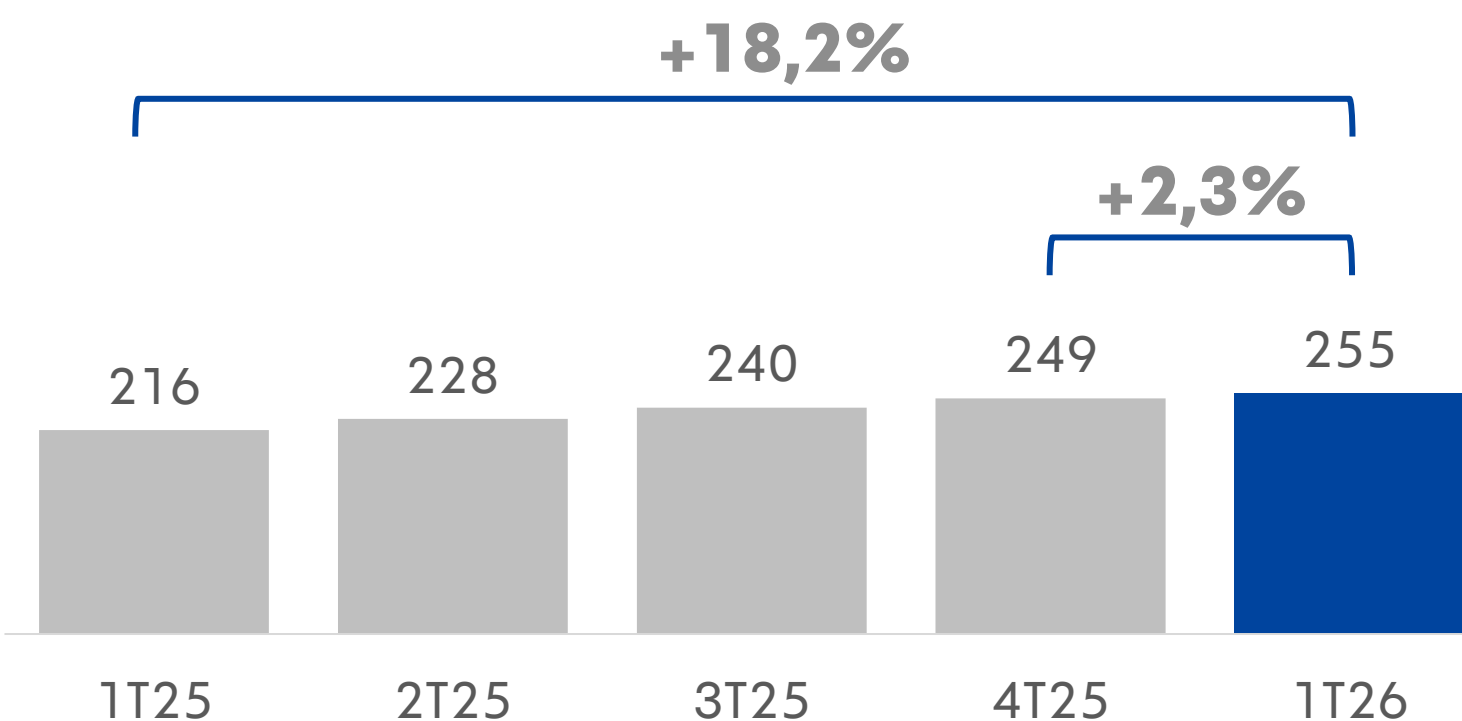
R\$ milhões

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



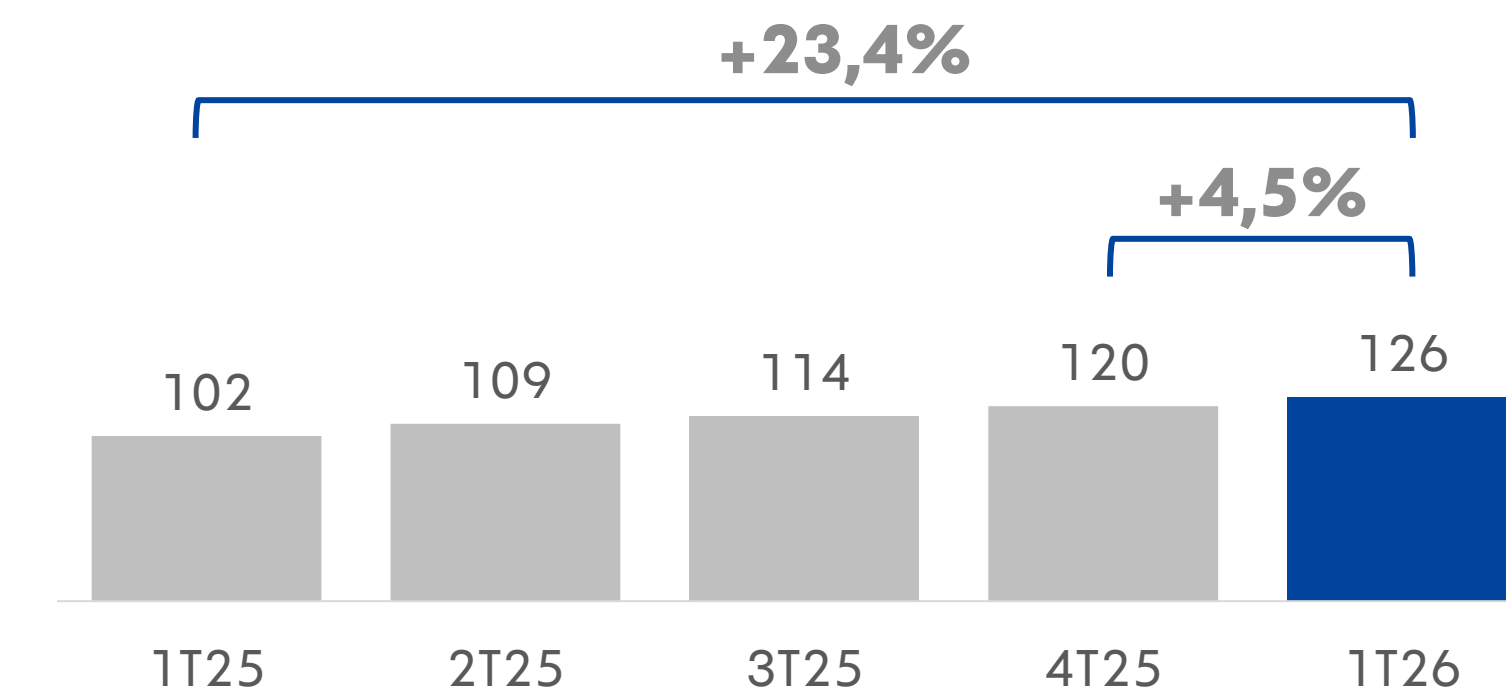
Prêmios Ganhos Residencial

R\$ milhões



Margem Operacional Residencial

R\$ milhões

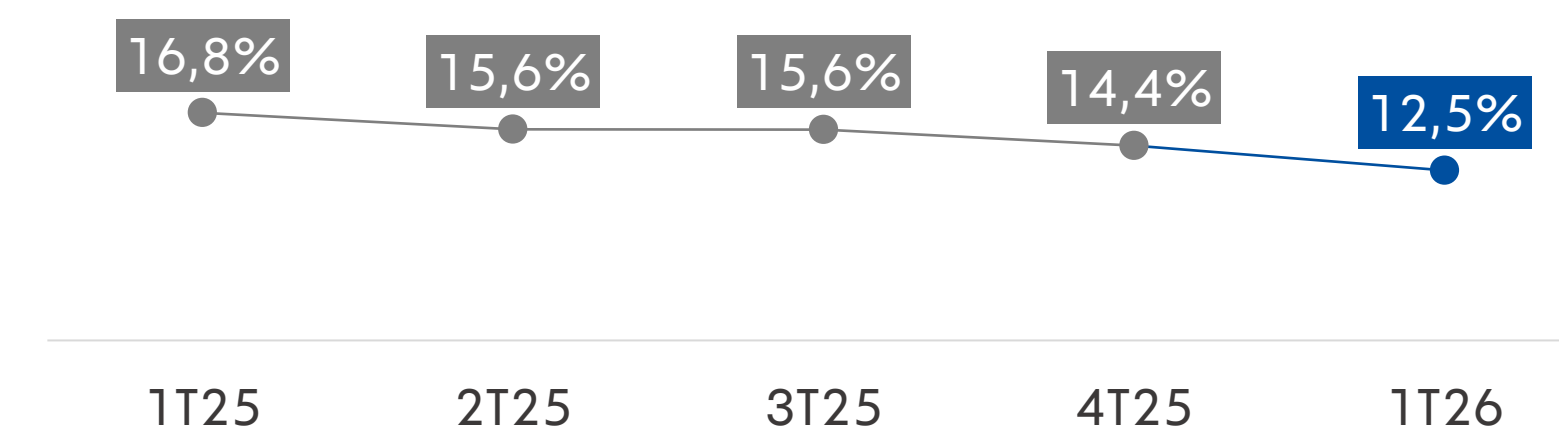


DESEMPENHO OPERACIONAL

INDICADORES DE DESEMPENHO

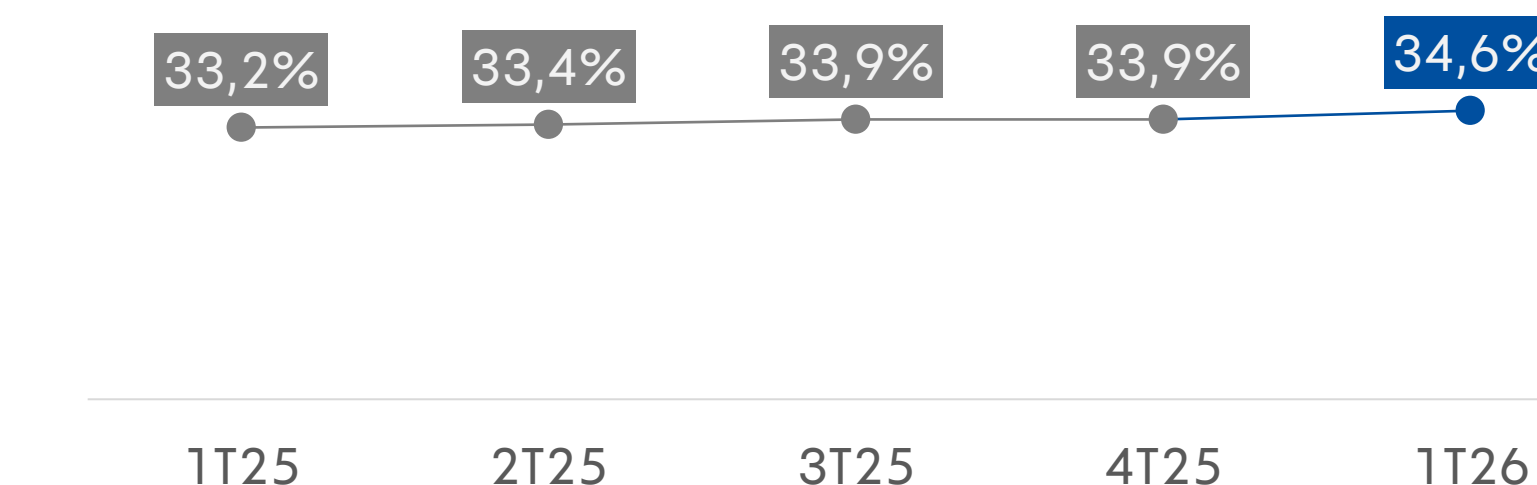
Sinistralidade Residencial

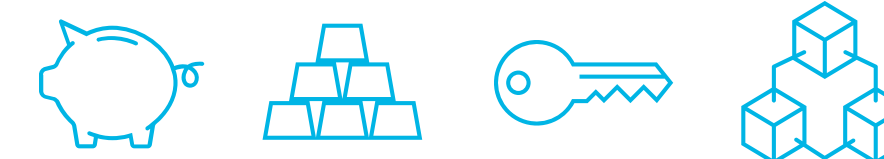
% Prêmio Ganho



Comissionamento Residencial

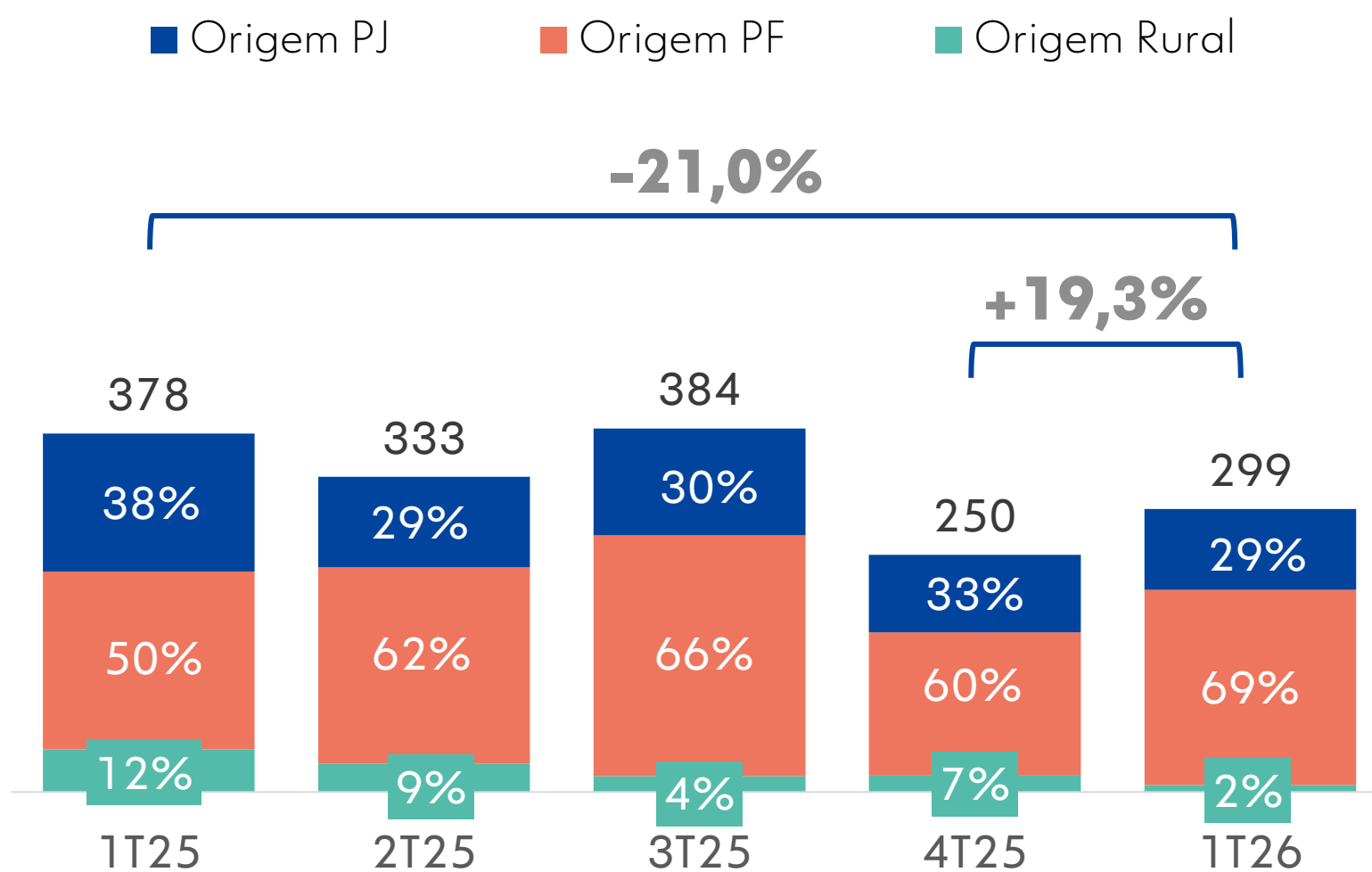
% Prêmio Ganho





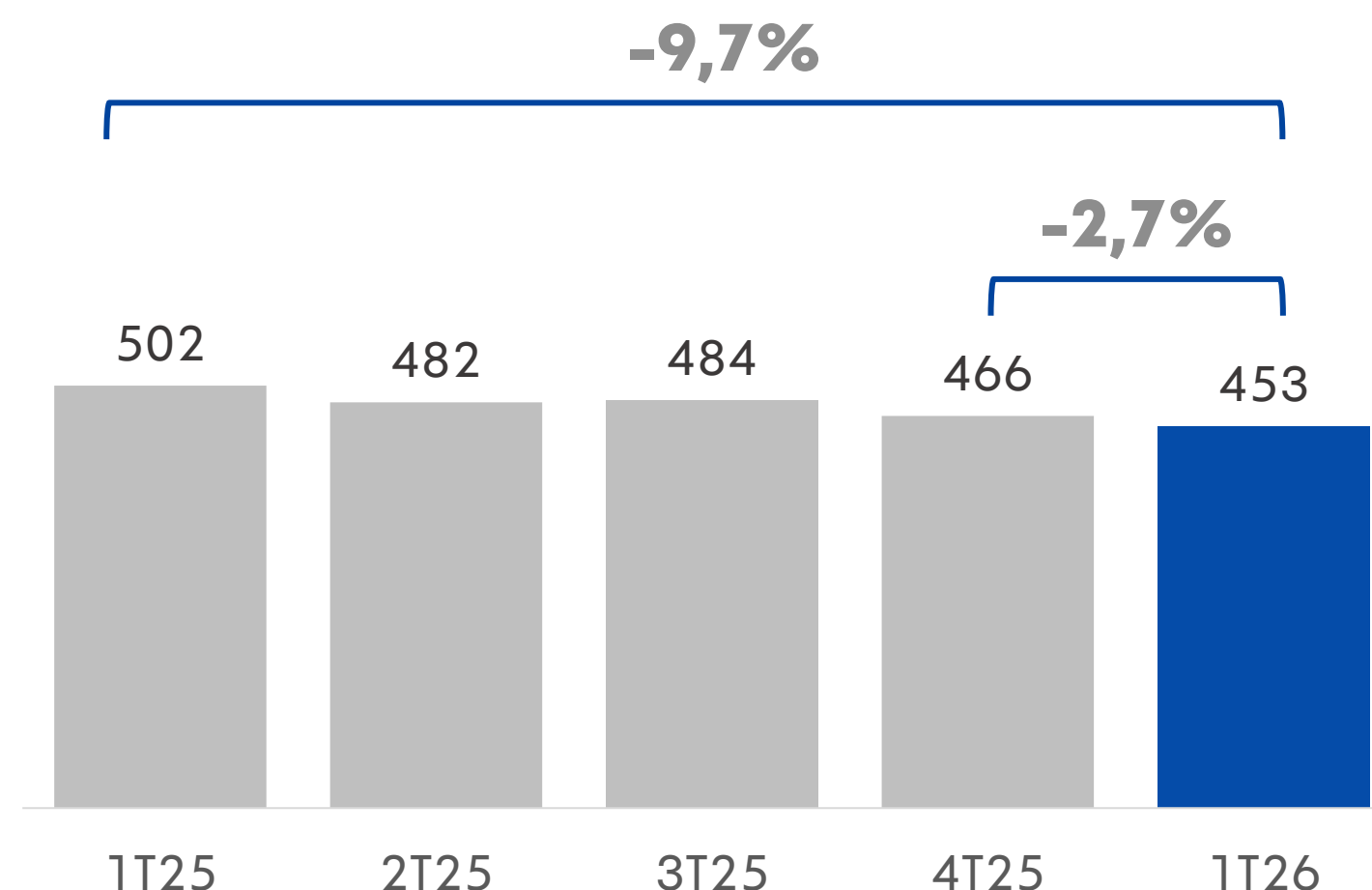
Prêmios Emitidos **Prestamista**

R\$ milhões



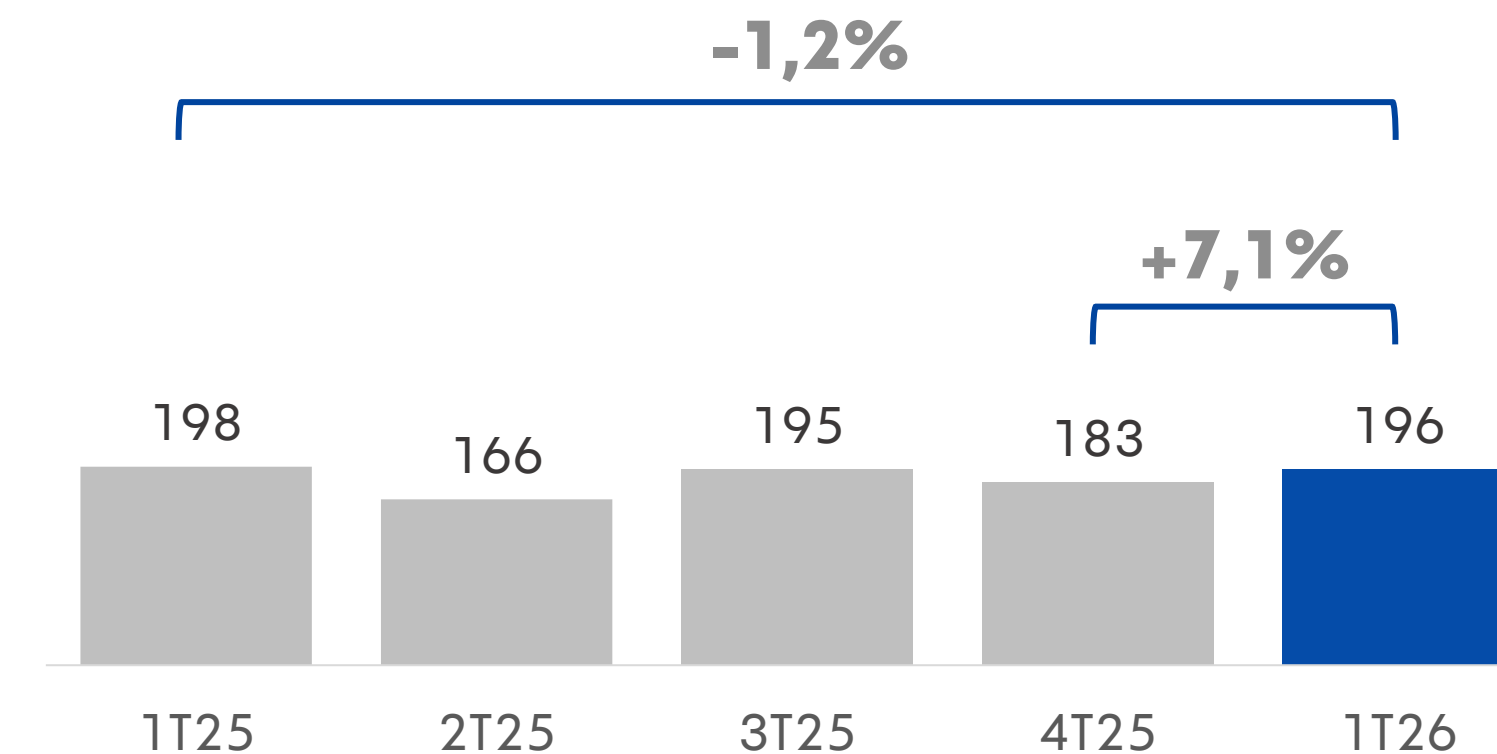
Prêmios Ganhos **Prestamista**

R\$ milhões



Margem Operacional **Prestamista**

R\$ milhões

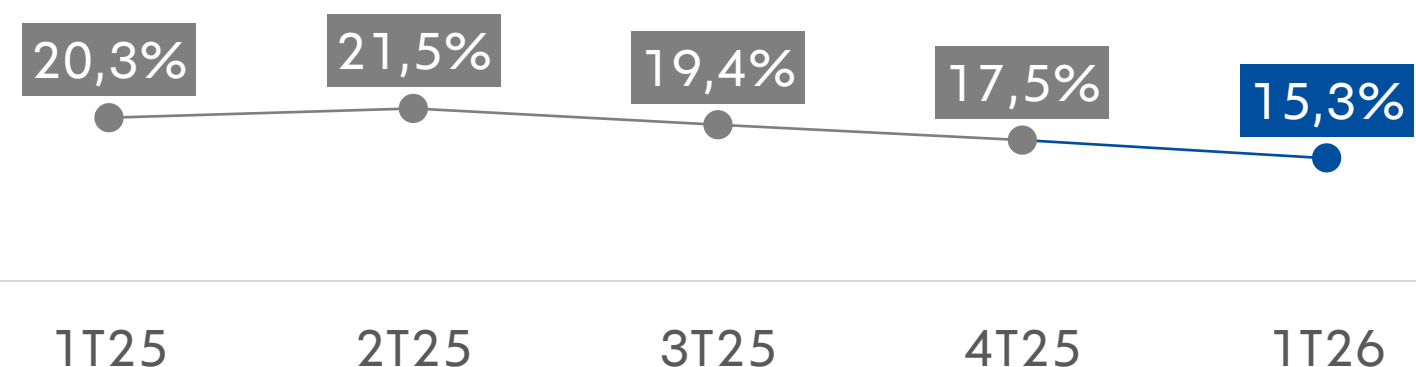


DESEMPENHO OPERACIONAL

INDICADORES DE DESEMPENHO

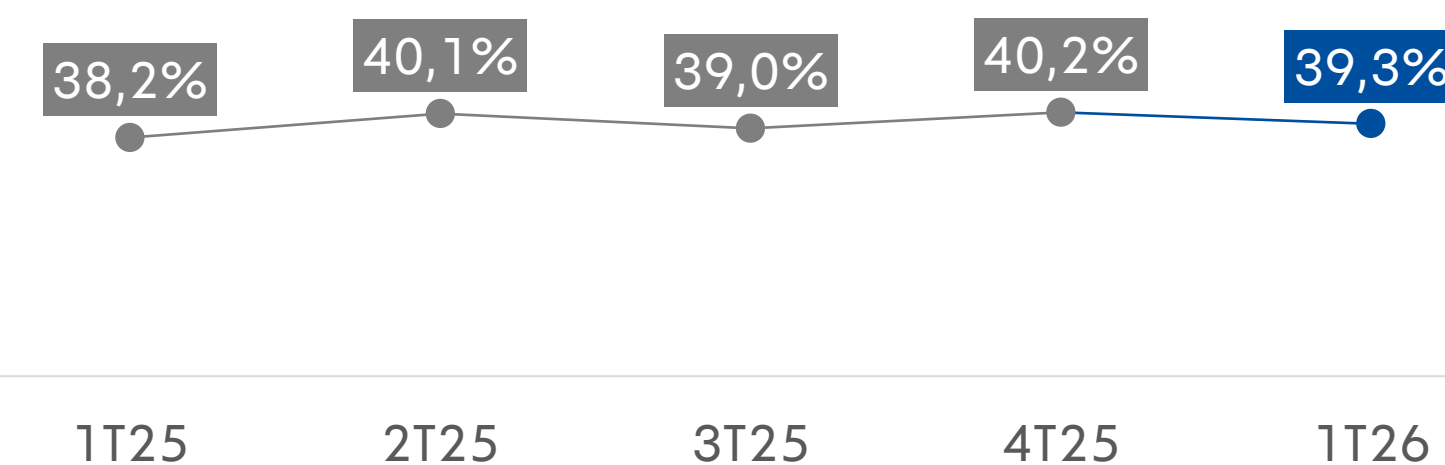
Sinistralidade **Prestamista**

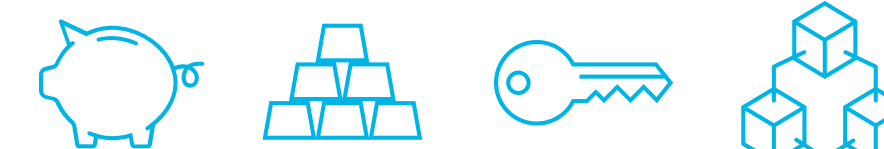
% Prêmio Ganho



Comissionamento **Prestamista**

% Prêmio Ganho

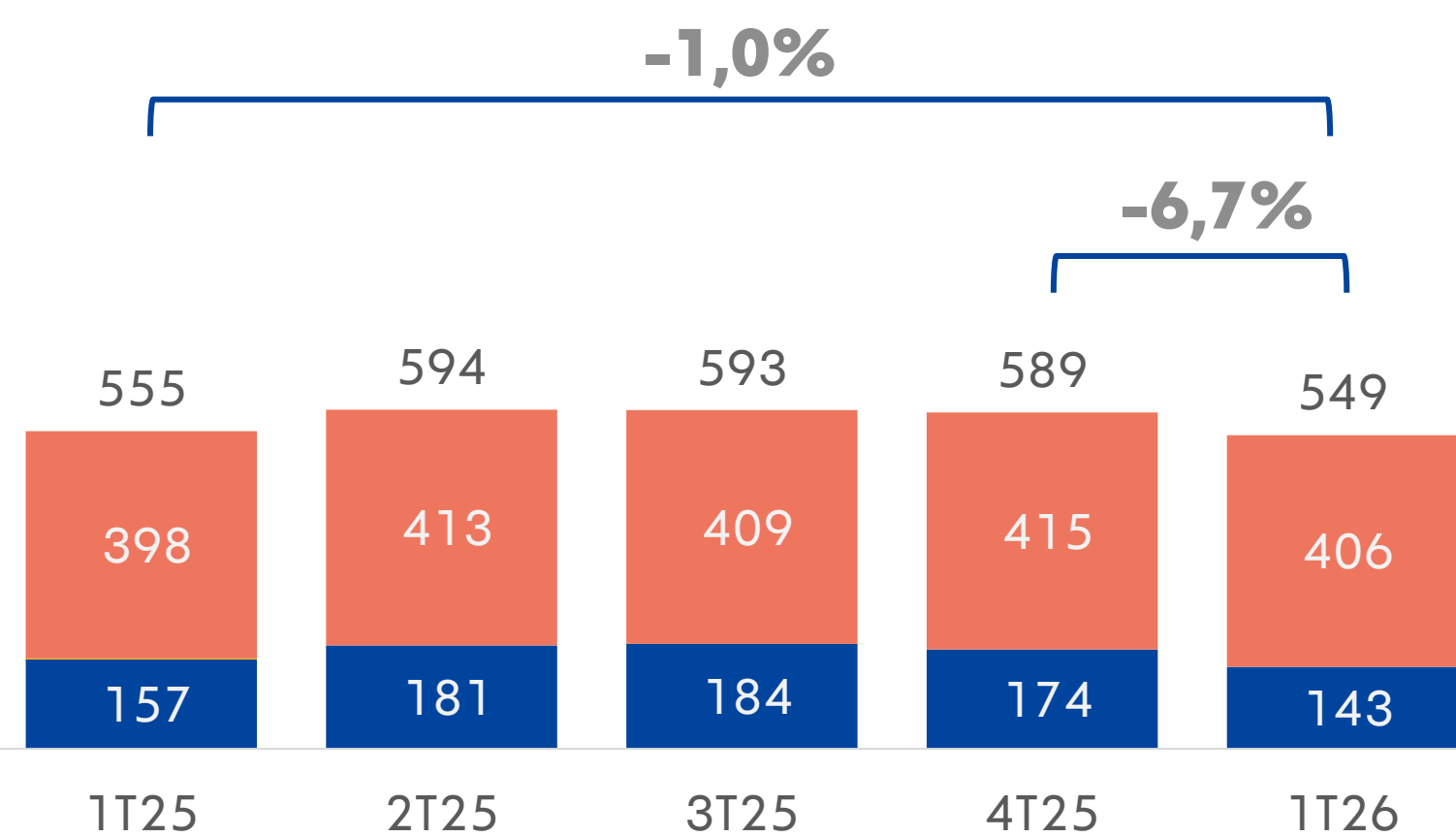




Prêmios Emitidos Vida

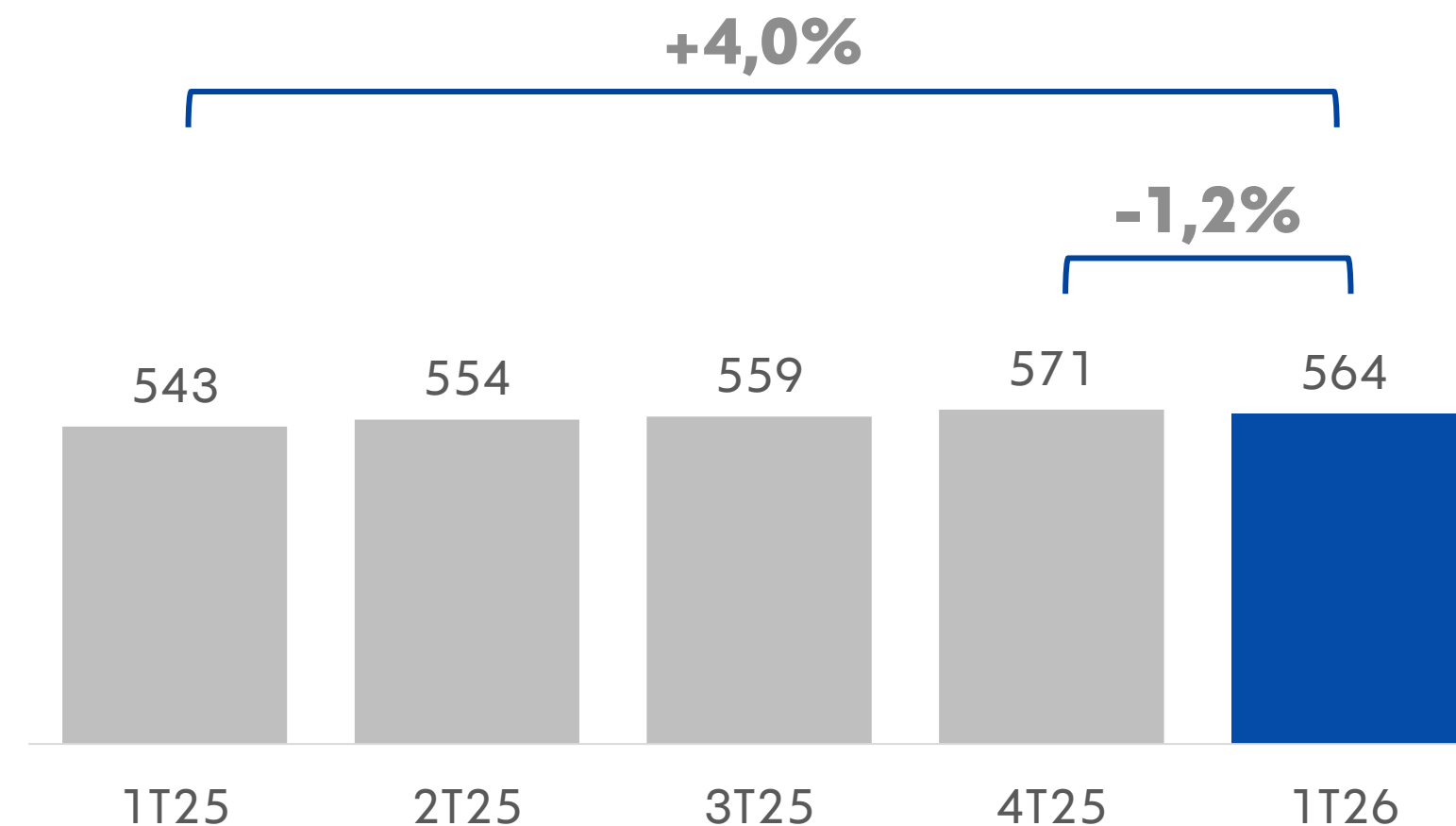
R\$ milhões

■ Pagamento Único ■ Pagamento Mensal



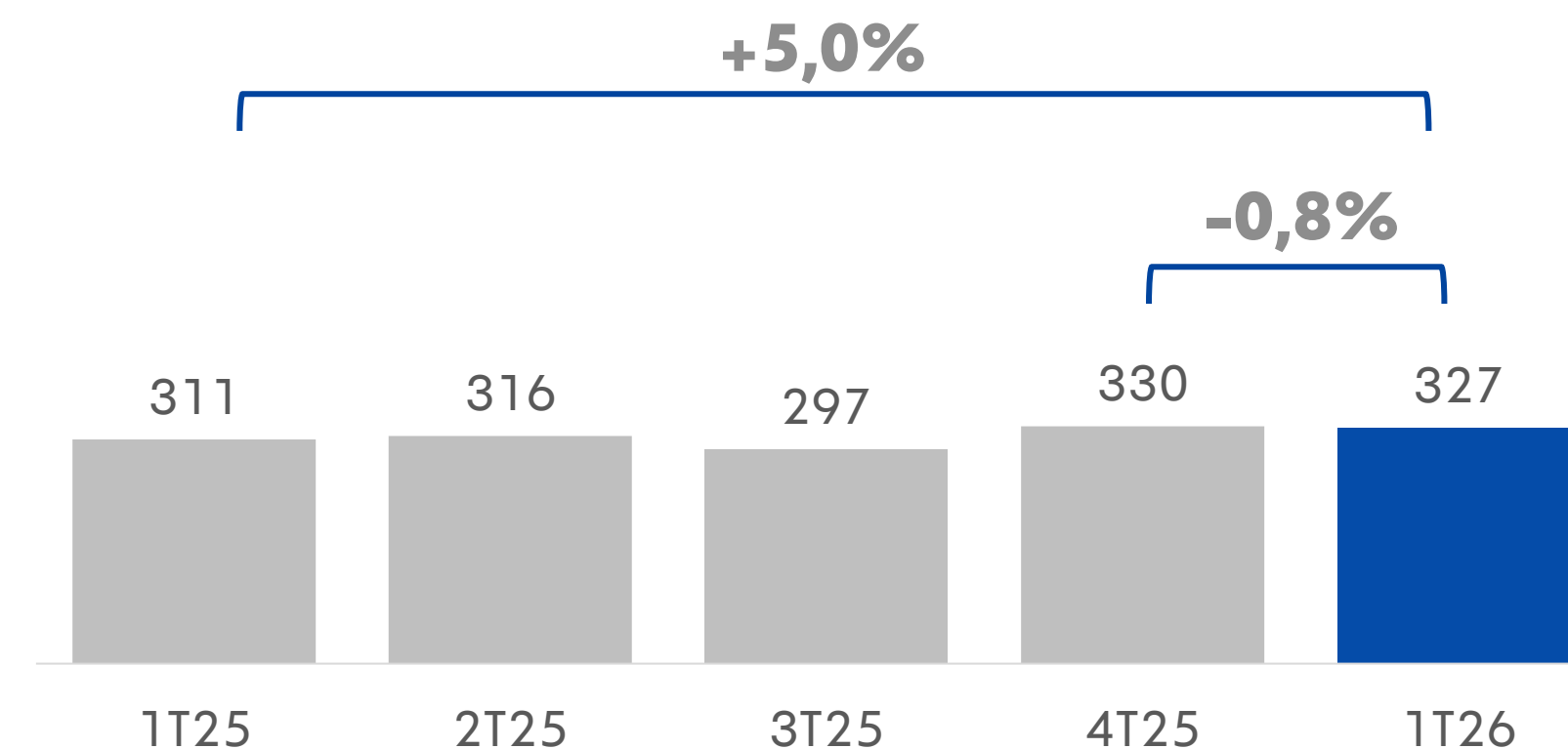
Prêmios Ganhos Vida

R\$ milhões



Margem Operacional Vida

R\$ milhões

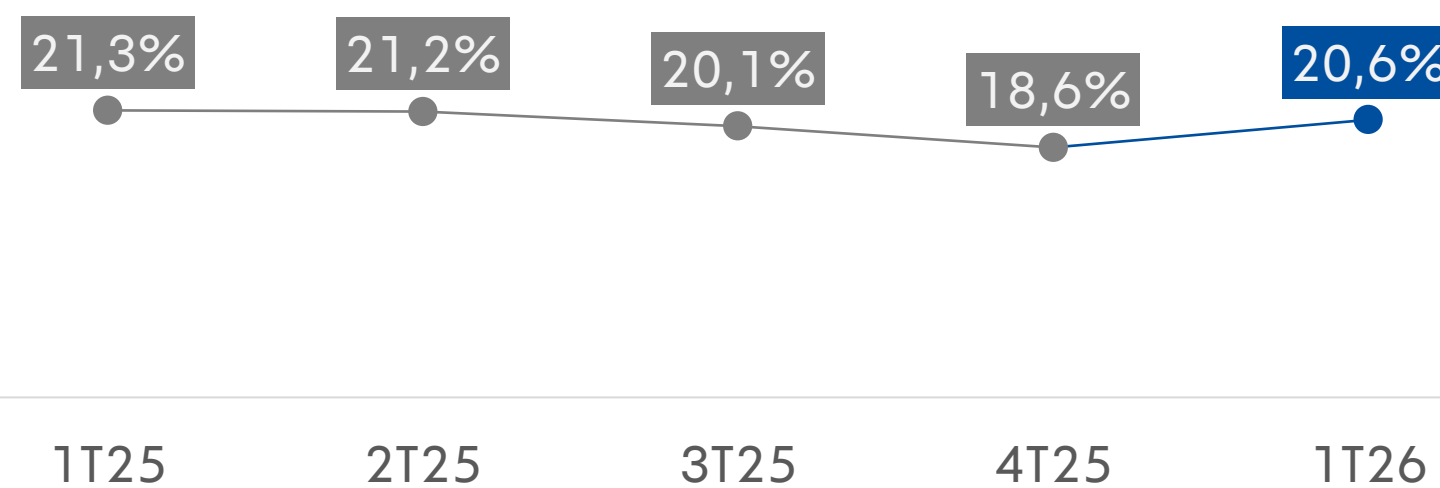


DESEMPENHO OPERACIONAL

INDICADORES DE DESEMPENHO

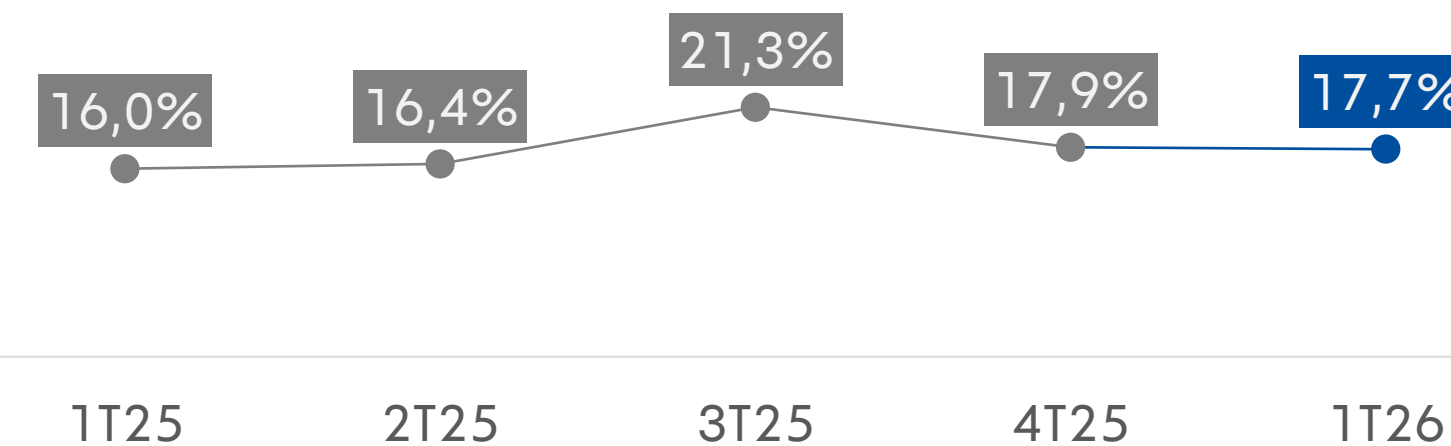
Sinistralidade Vida

% Prêmio Ganho

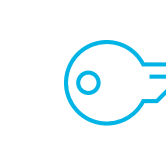
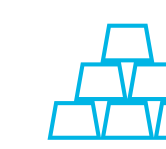


Comissionamento Vida

% Prêmio Ganho



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

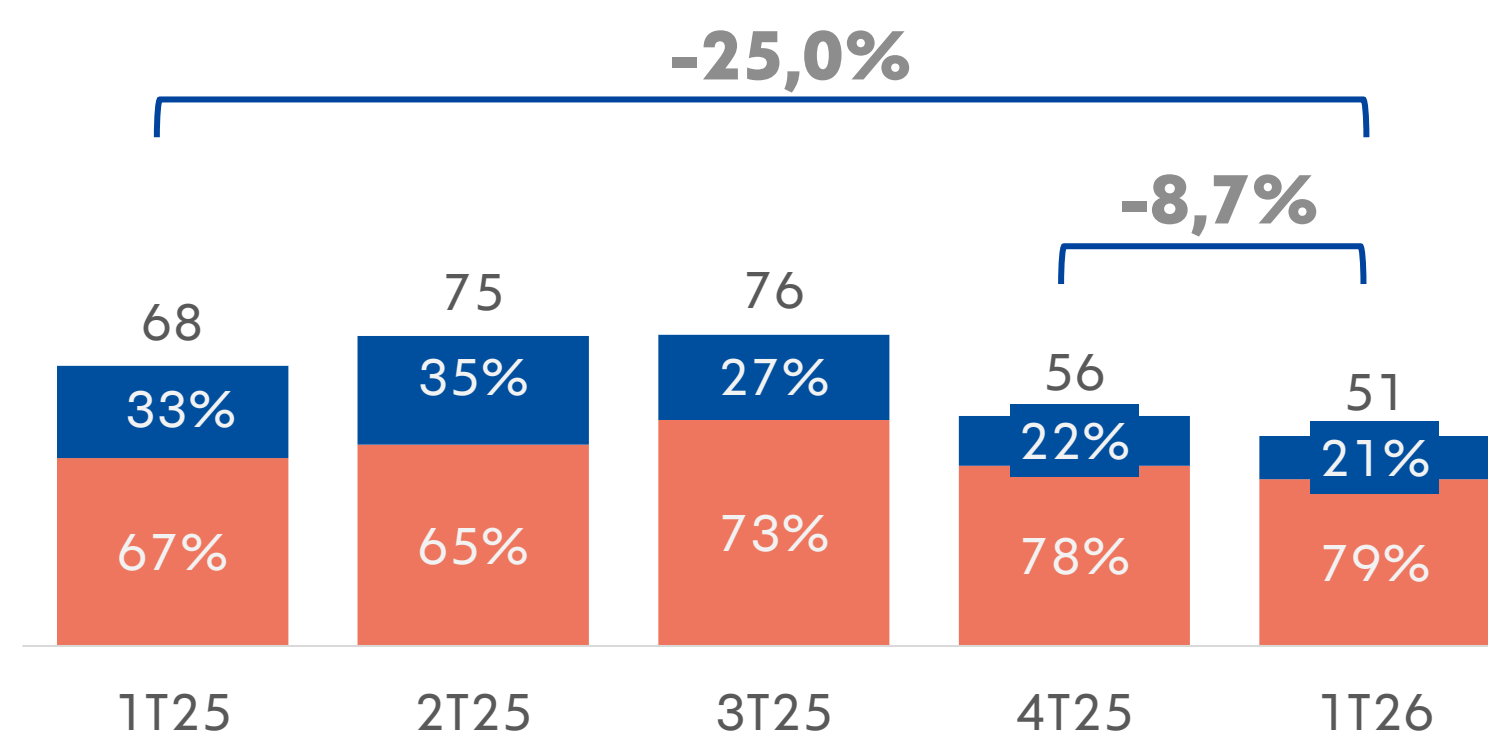


ASSISTÊNCIA
(B2B e B2C)

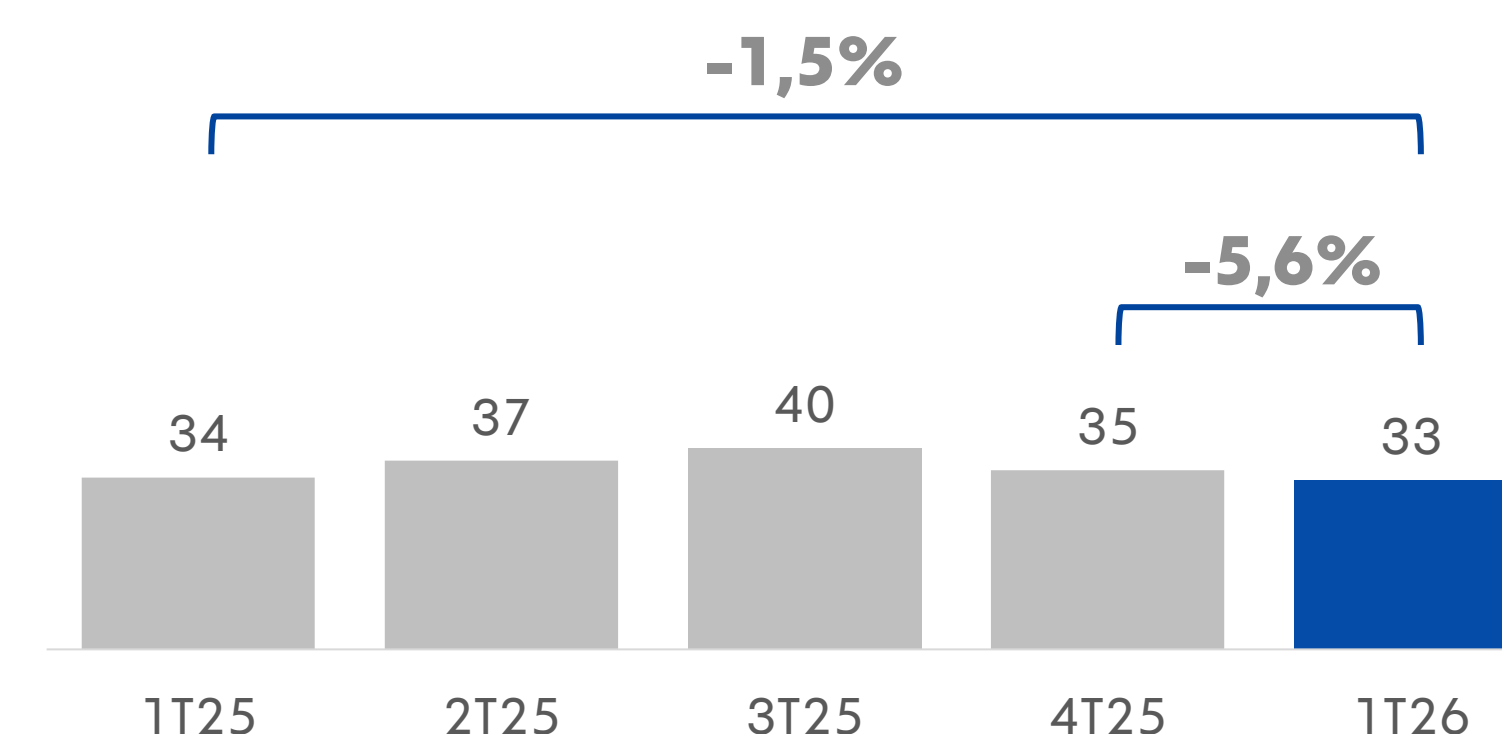
OUTROS
SEGUROS

Receitas Assistência
R\$ milhões

■ B2C ■ B2B

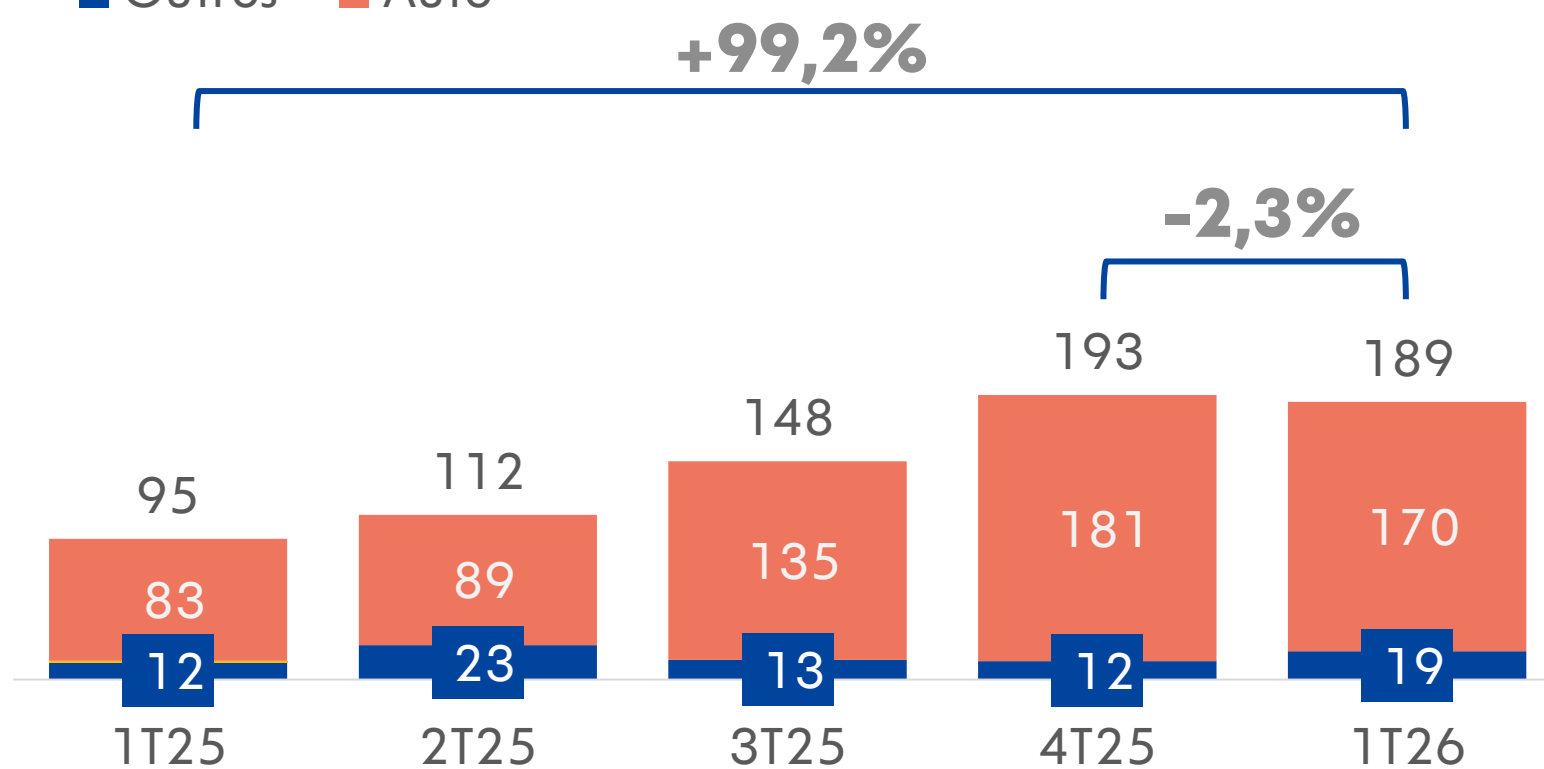


Margem Operacional Assistência
R\$ milhões

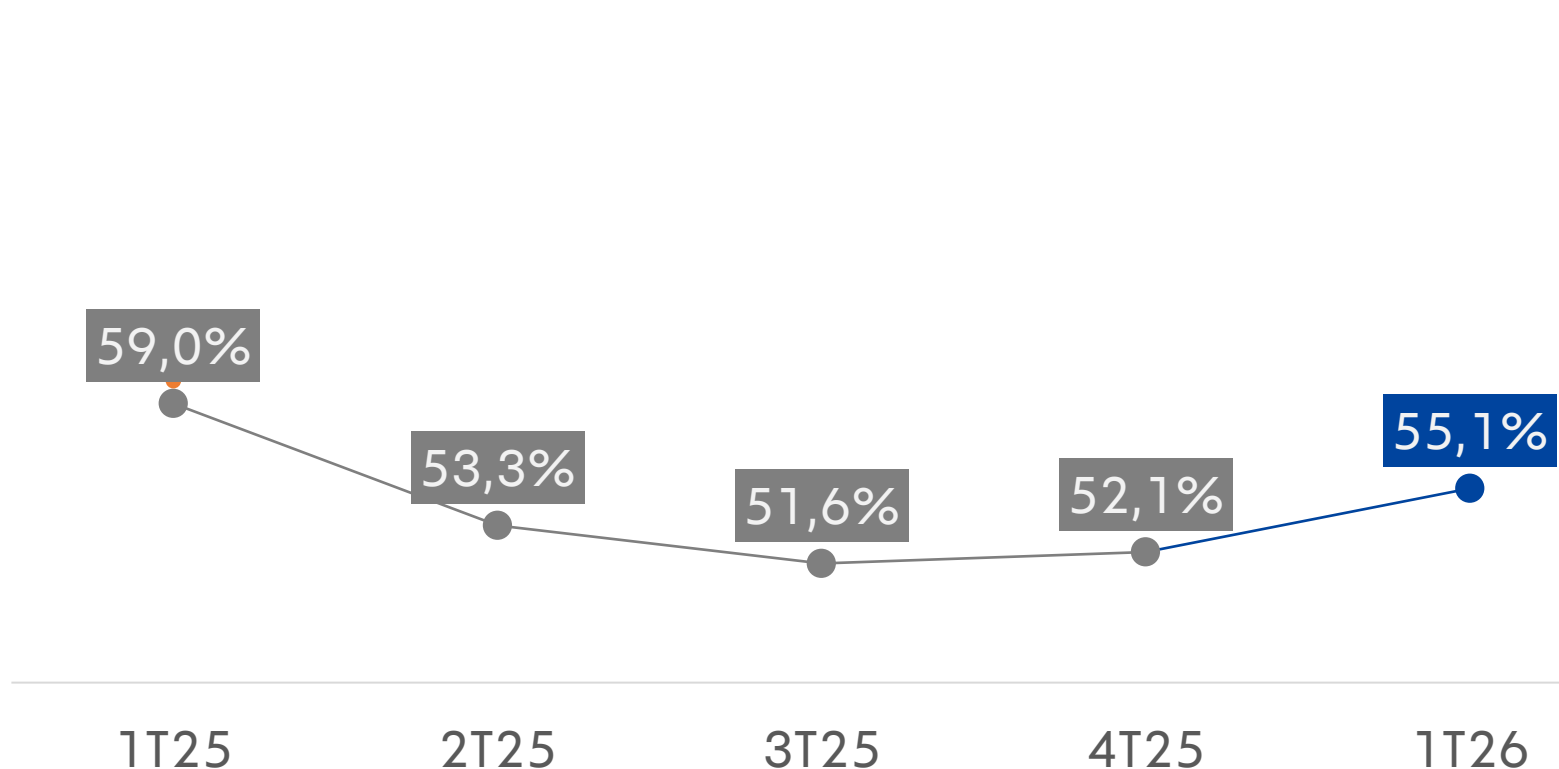


Prêmios Emitidos Outros Seguros
R\$ milhões

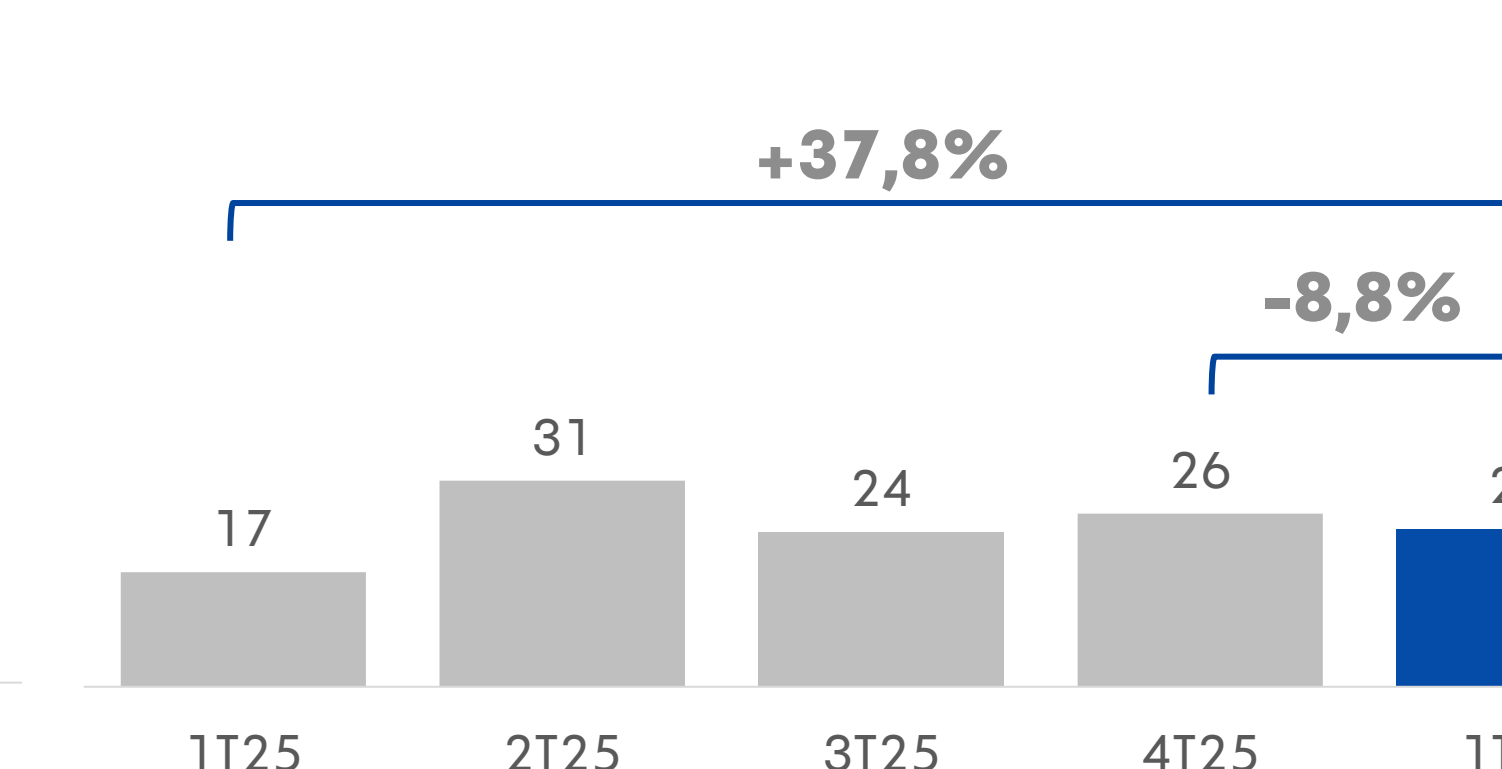
■ Outros ■ Auto

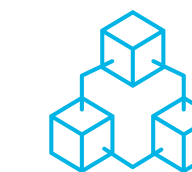
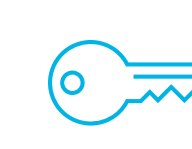
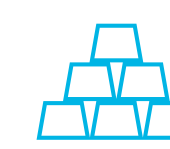
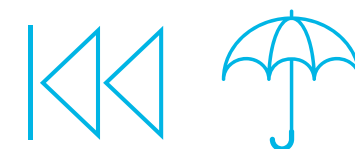


Sinistralidade Outros Seguros
% Prêmio Ganho



Margem Operacional Outros Seguros
R\$ milhões

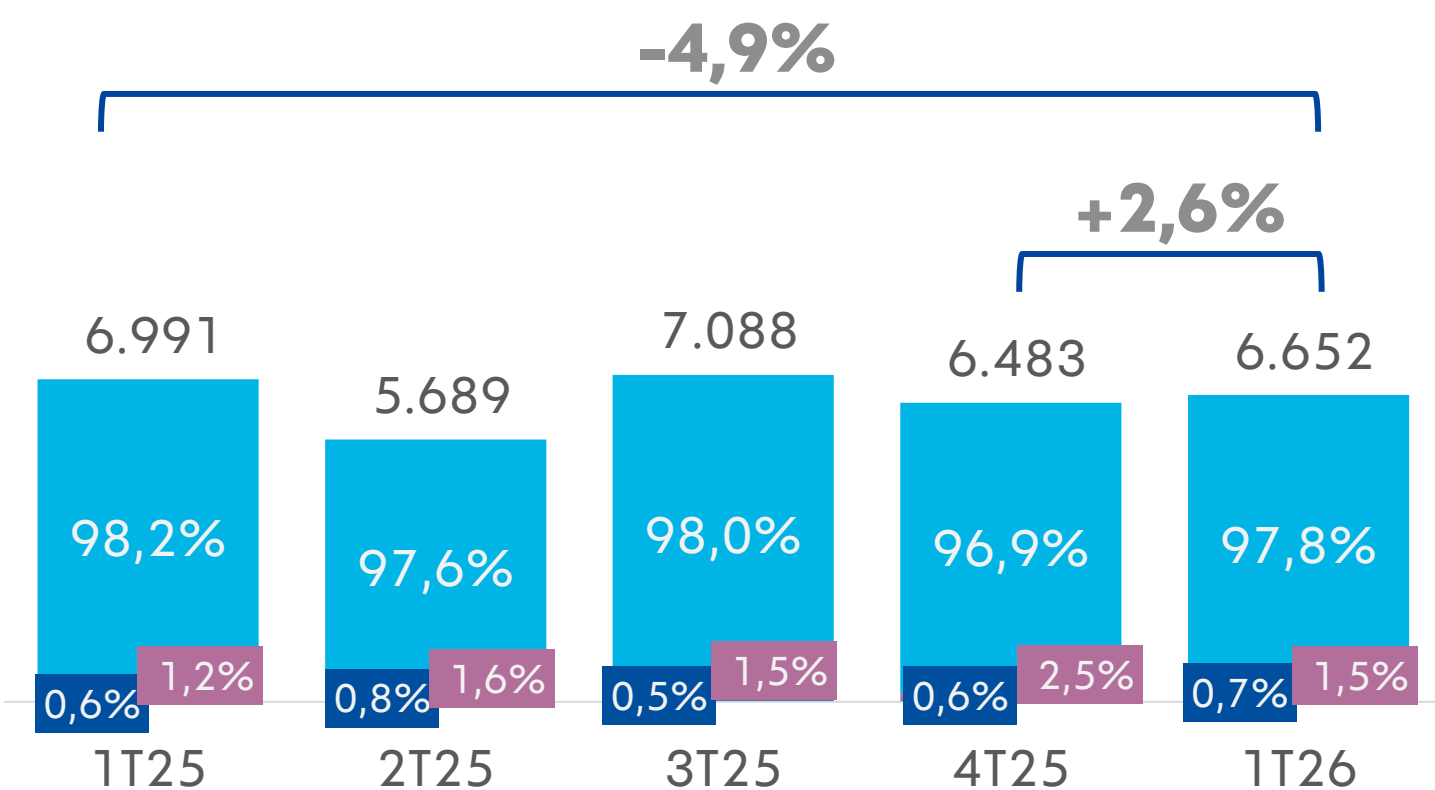




Contribuições e Prêmios Recebidas - Previdência

R\$ milhões

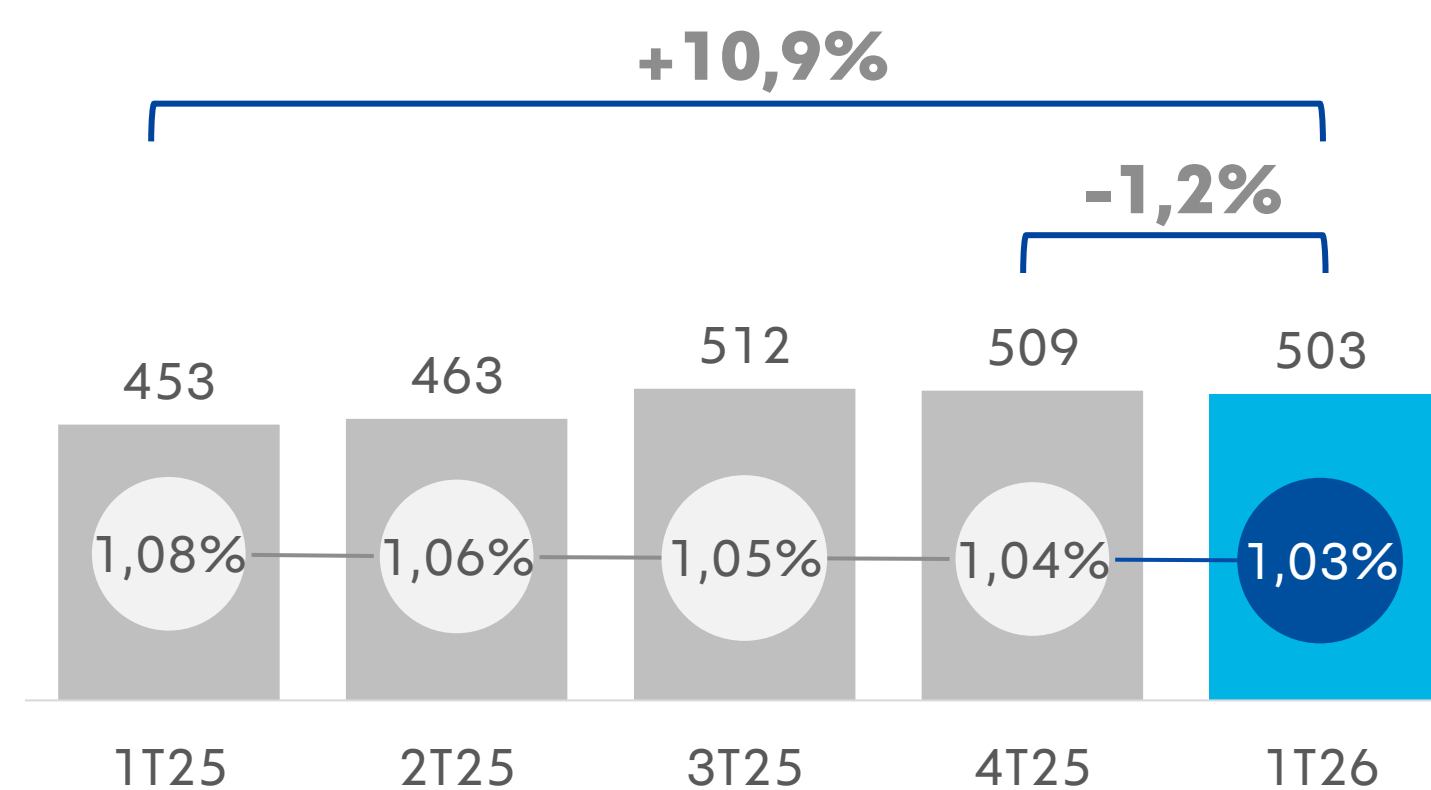
■ Risco ■ PGBL ■ VGBL



Taxa de Administração - Previdência

R\$ milhões

Tx Média % a.a. %

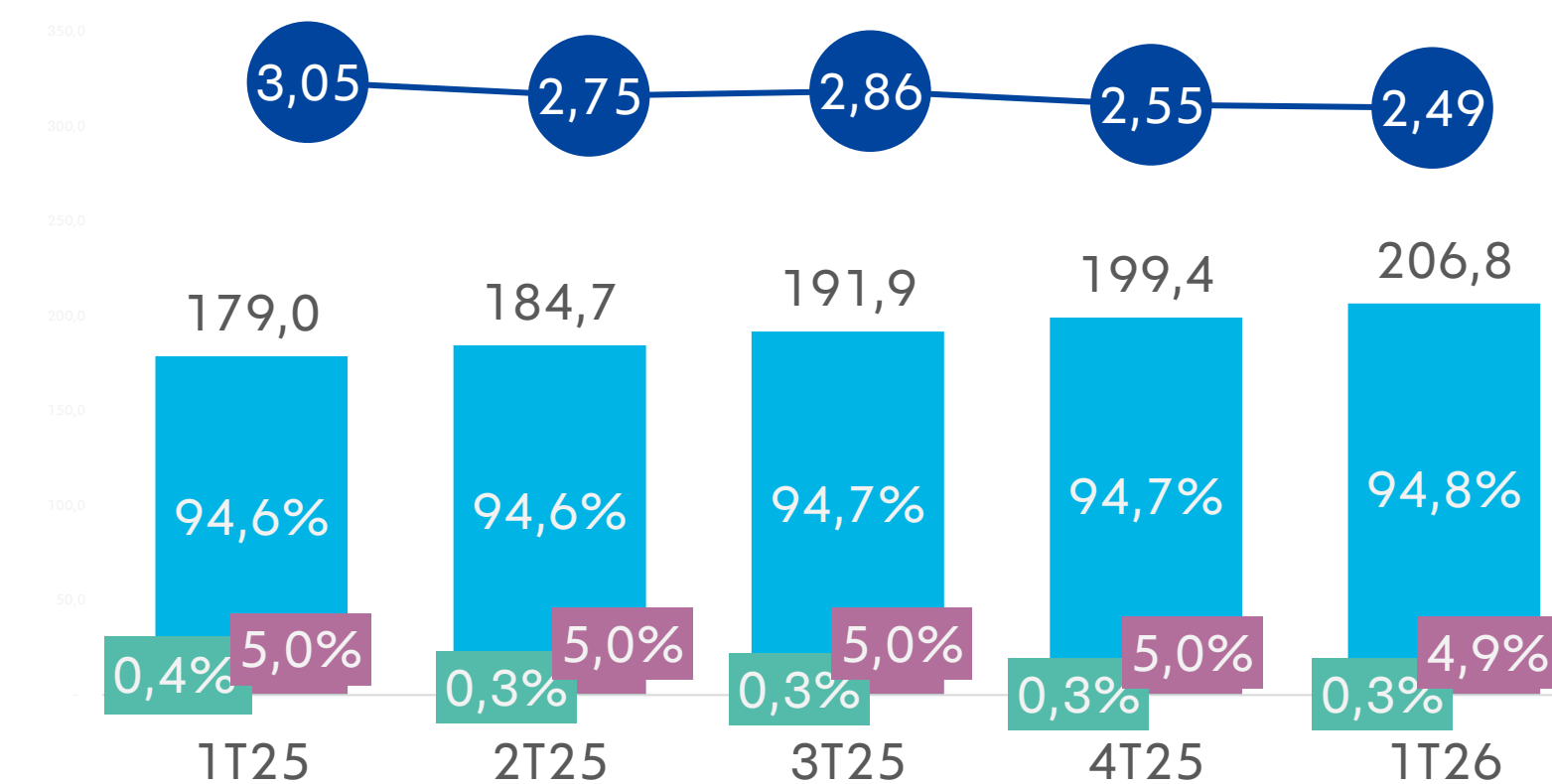


Reservas de Previdência

R\$ bilhões

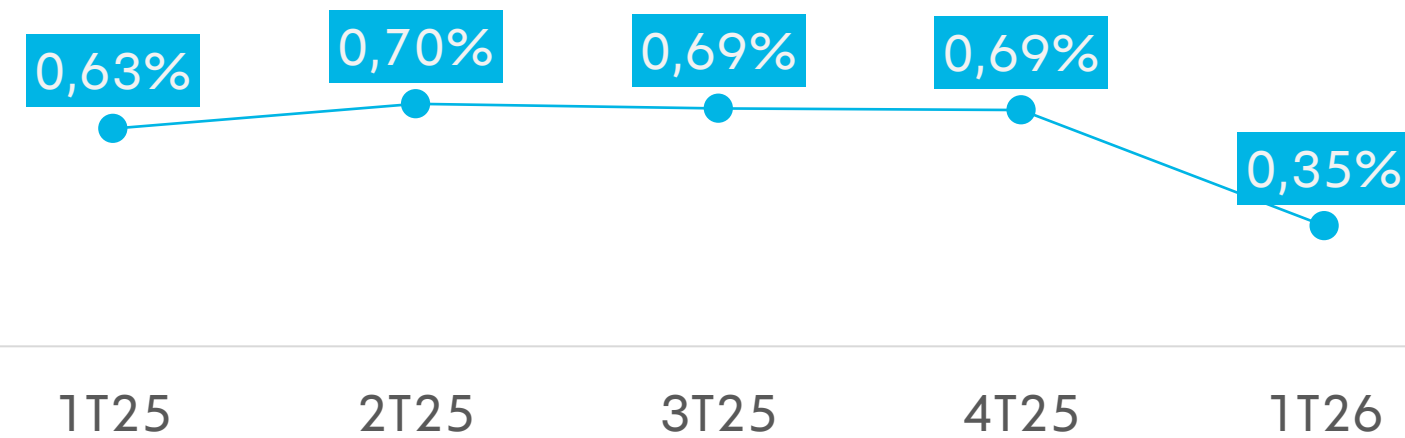
Índice de Resgate %

■ Tradicional ■ PGBL ■ VGBL



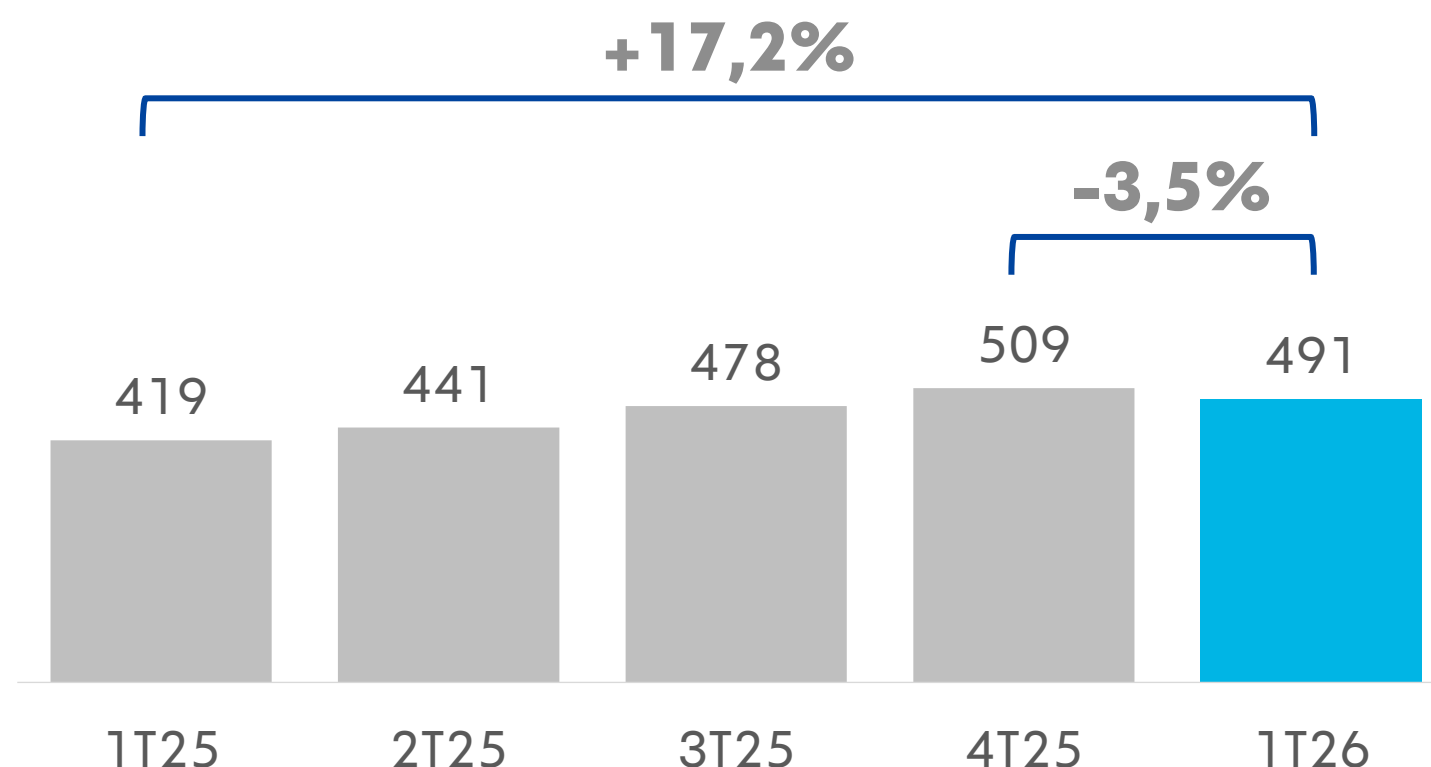
Comissionamento - Previdência

% Contribuições



Margem Operacional - Previdência

R\$ milhões



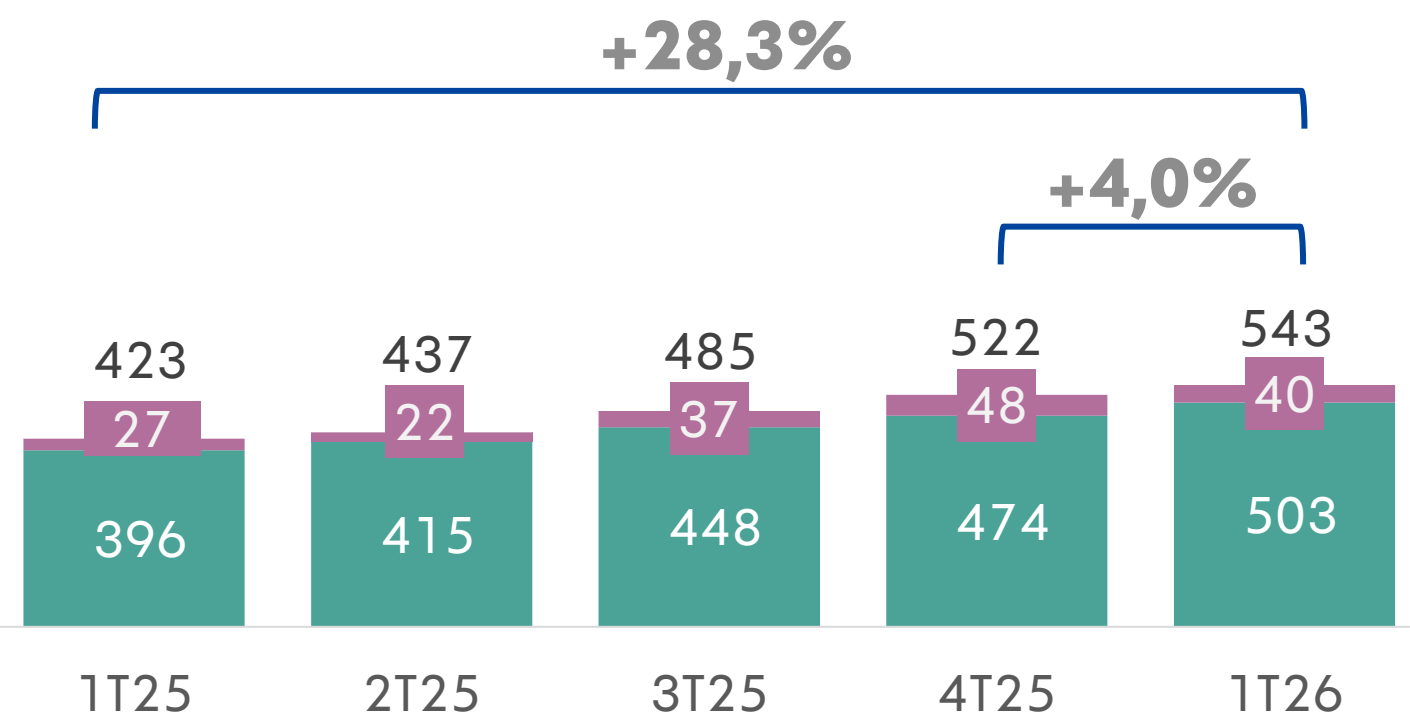
RESERVAS

SUPERAÇÃO DO MARCO HISTÓRICO DE R\$ 200 BILHÕES EM RESERVAS DE PREVIDÊNCIA.

Recursos Arrecadados - Capitalização

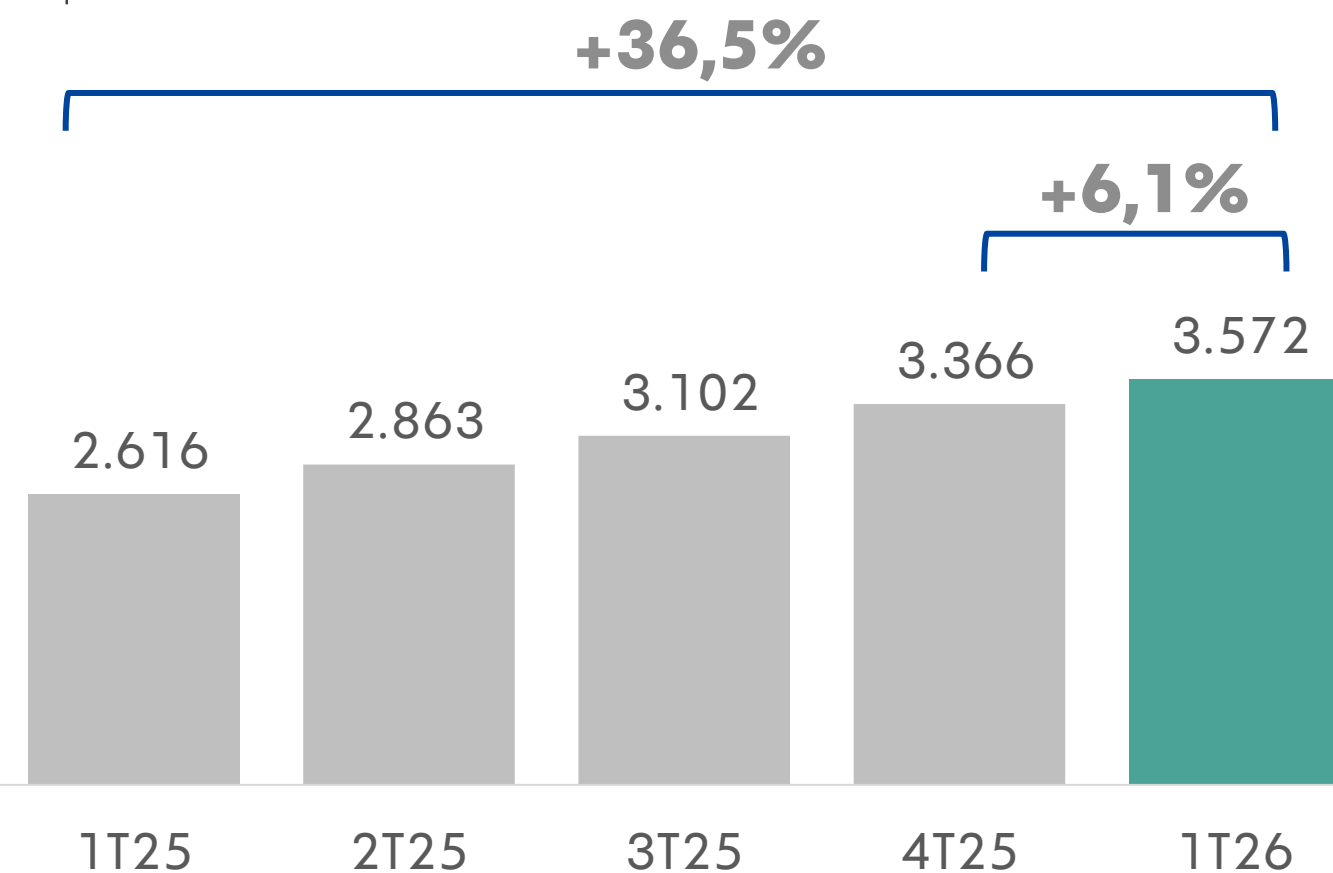
R\$ milhões

■ PM ■ PU



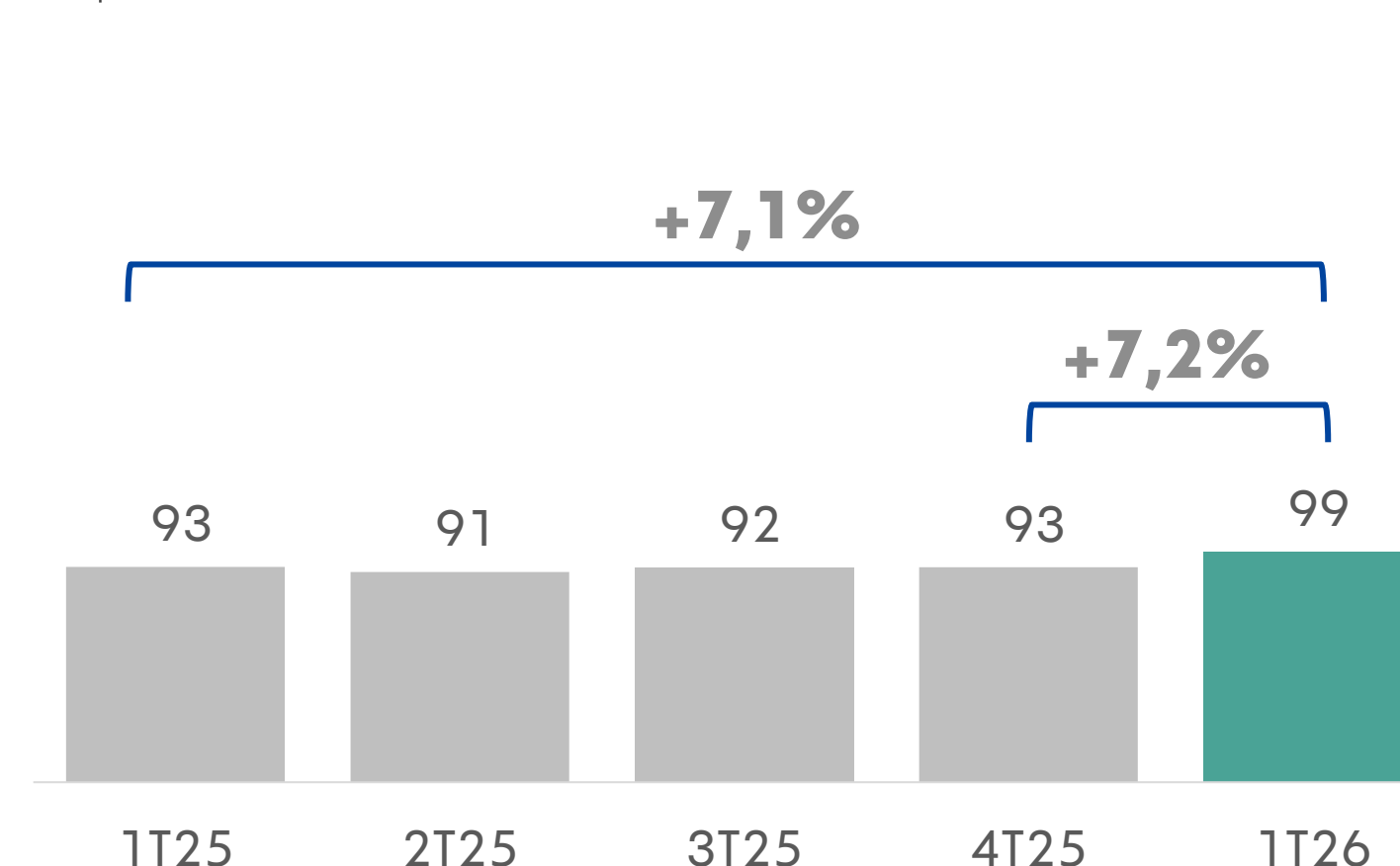
Reservas de Capitalização

R\$ milhões



Margem Operacional - Capitalização

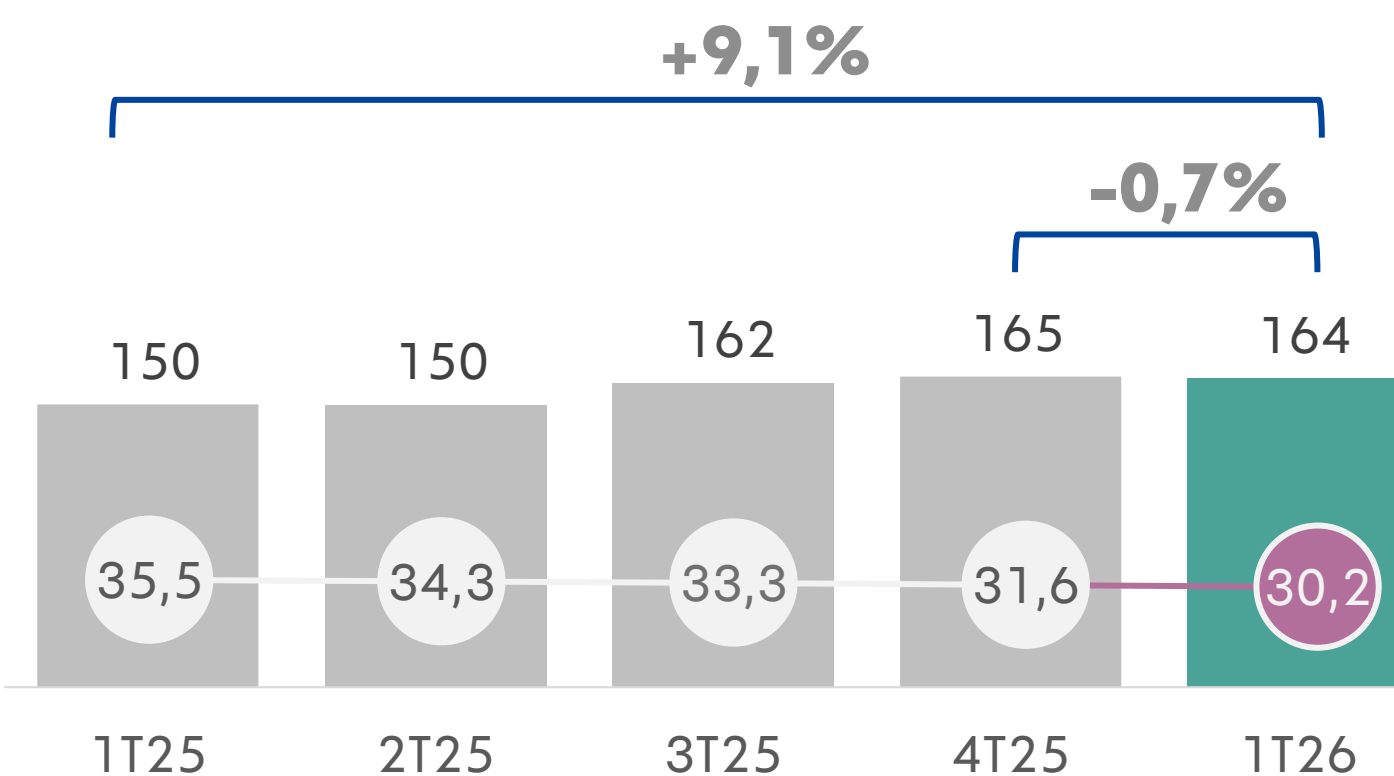
R\$ milhões



Receita Líquida - Capitalização

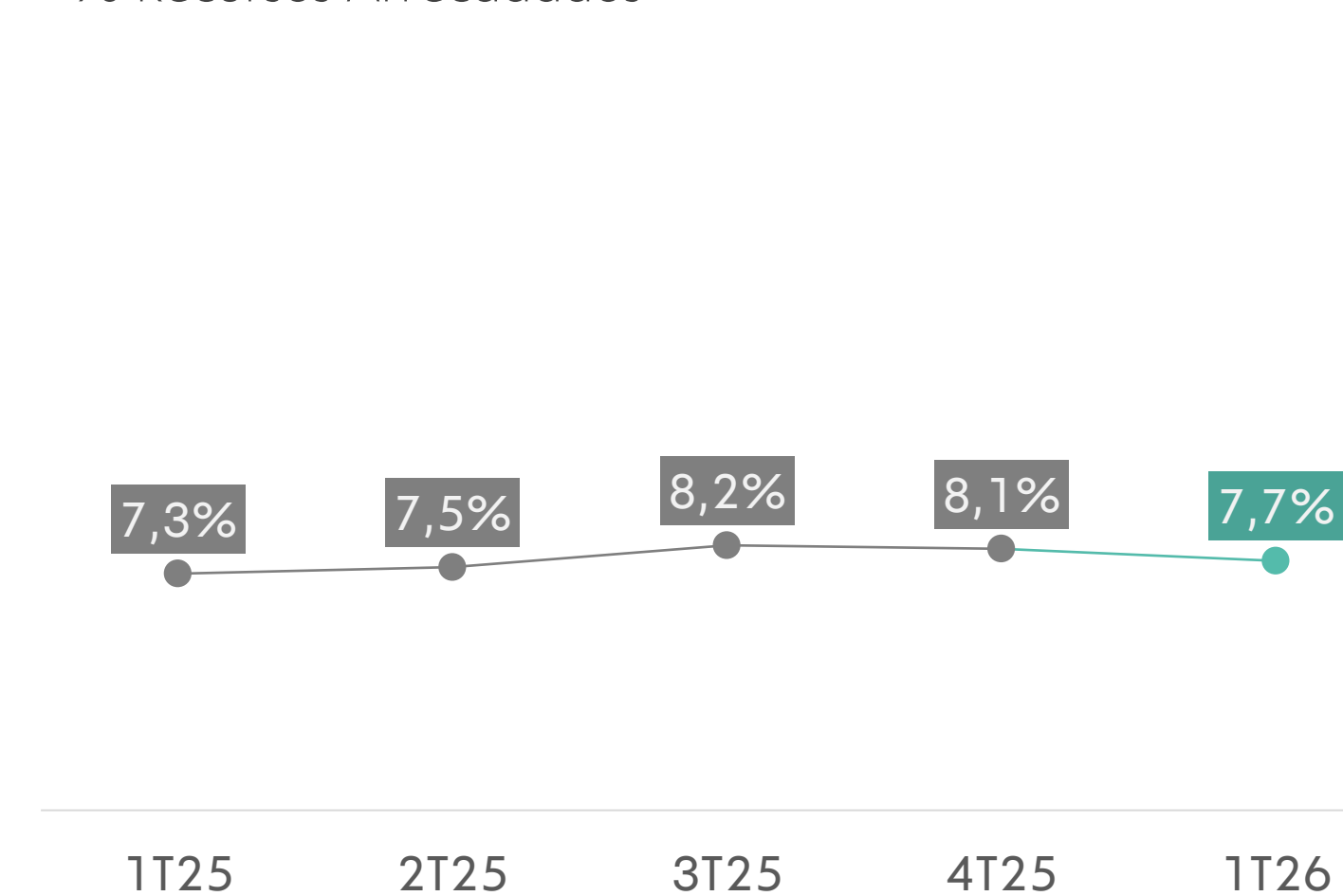
R\$ milhões

% Arrecadação Bruta



Comissionamento - Capitalização

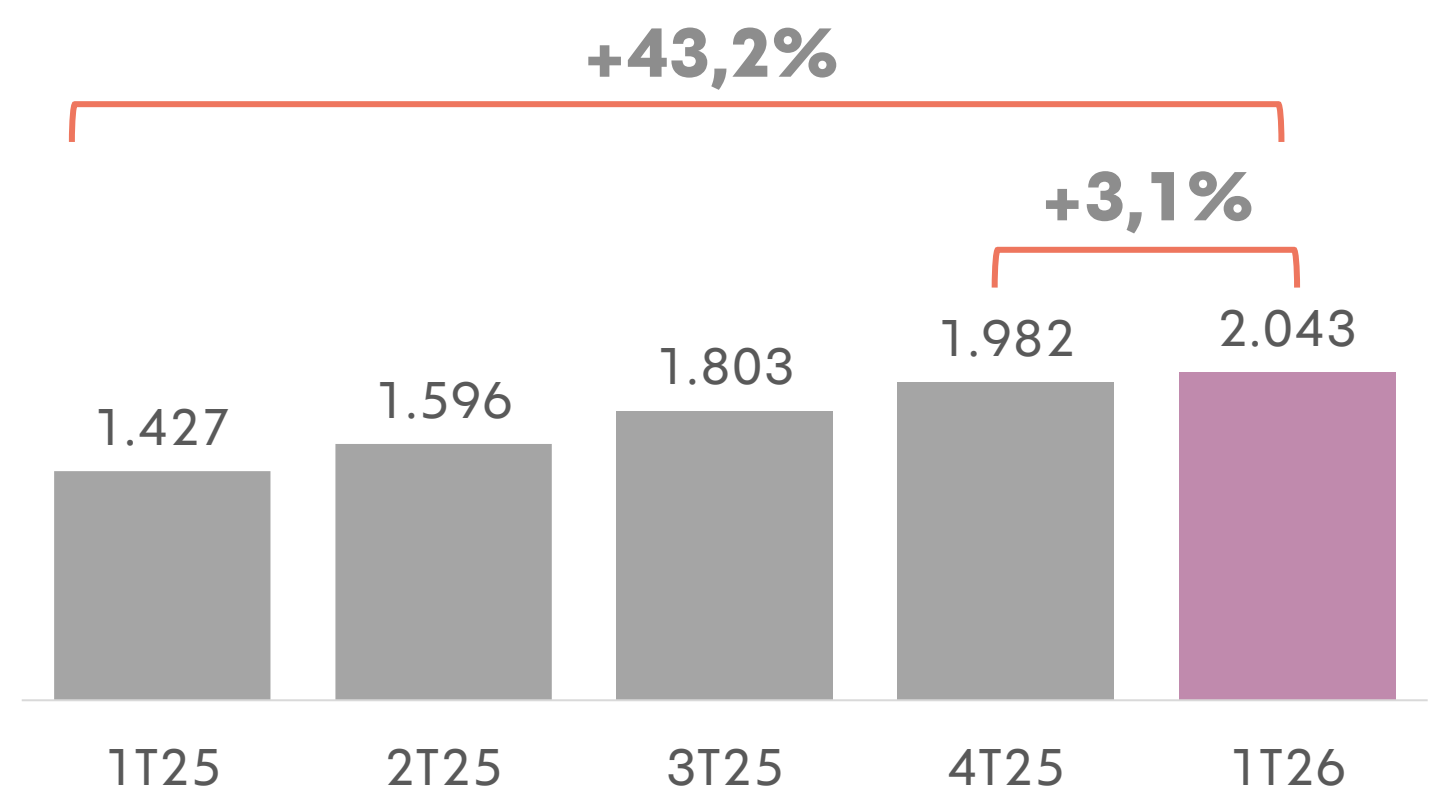
% Recursos Arrecadados



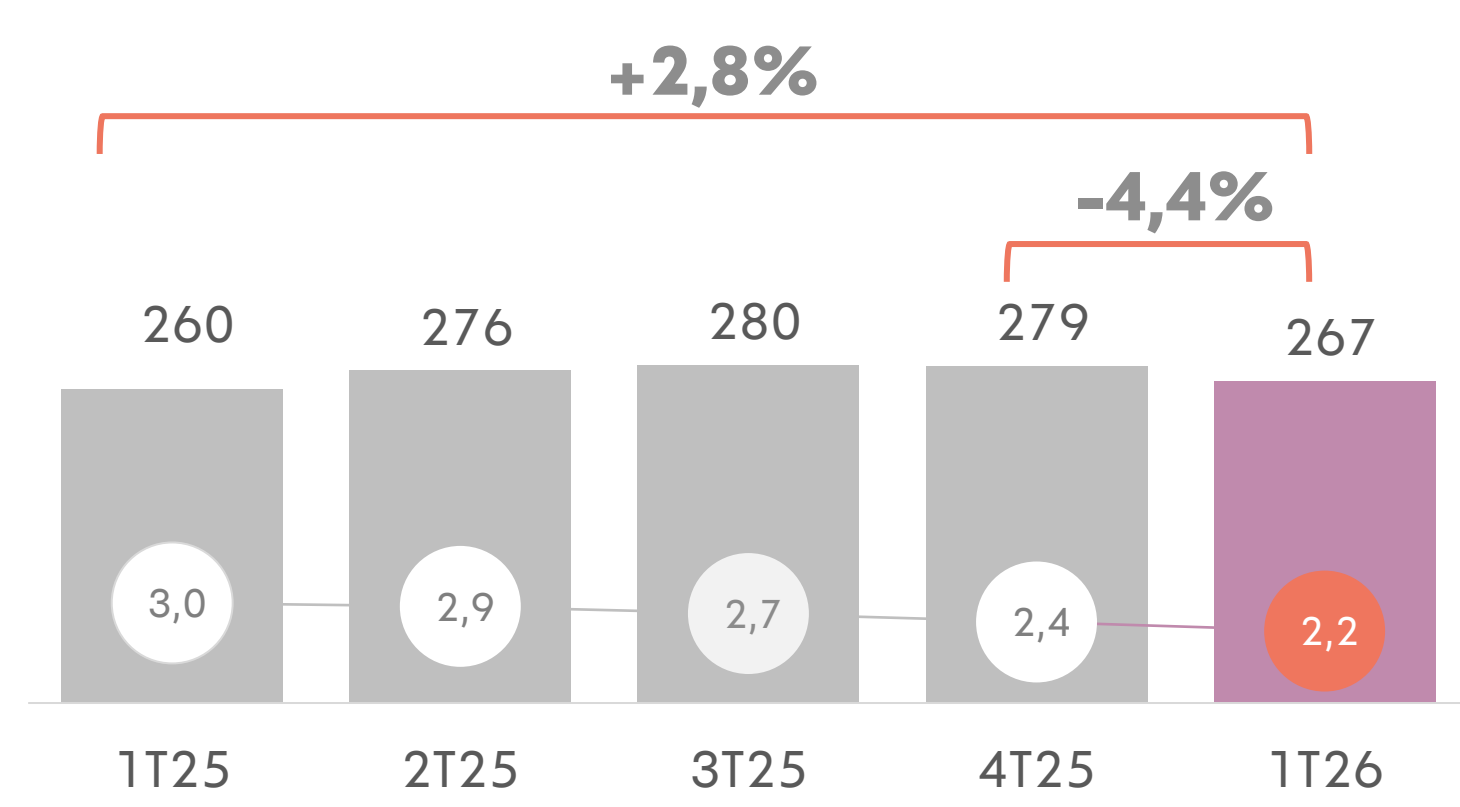
RECURSOS ARRECADADOS

MELHOR DESEMPENHO PELO QUINTO TRIMESTRE CONSECUTIVO.

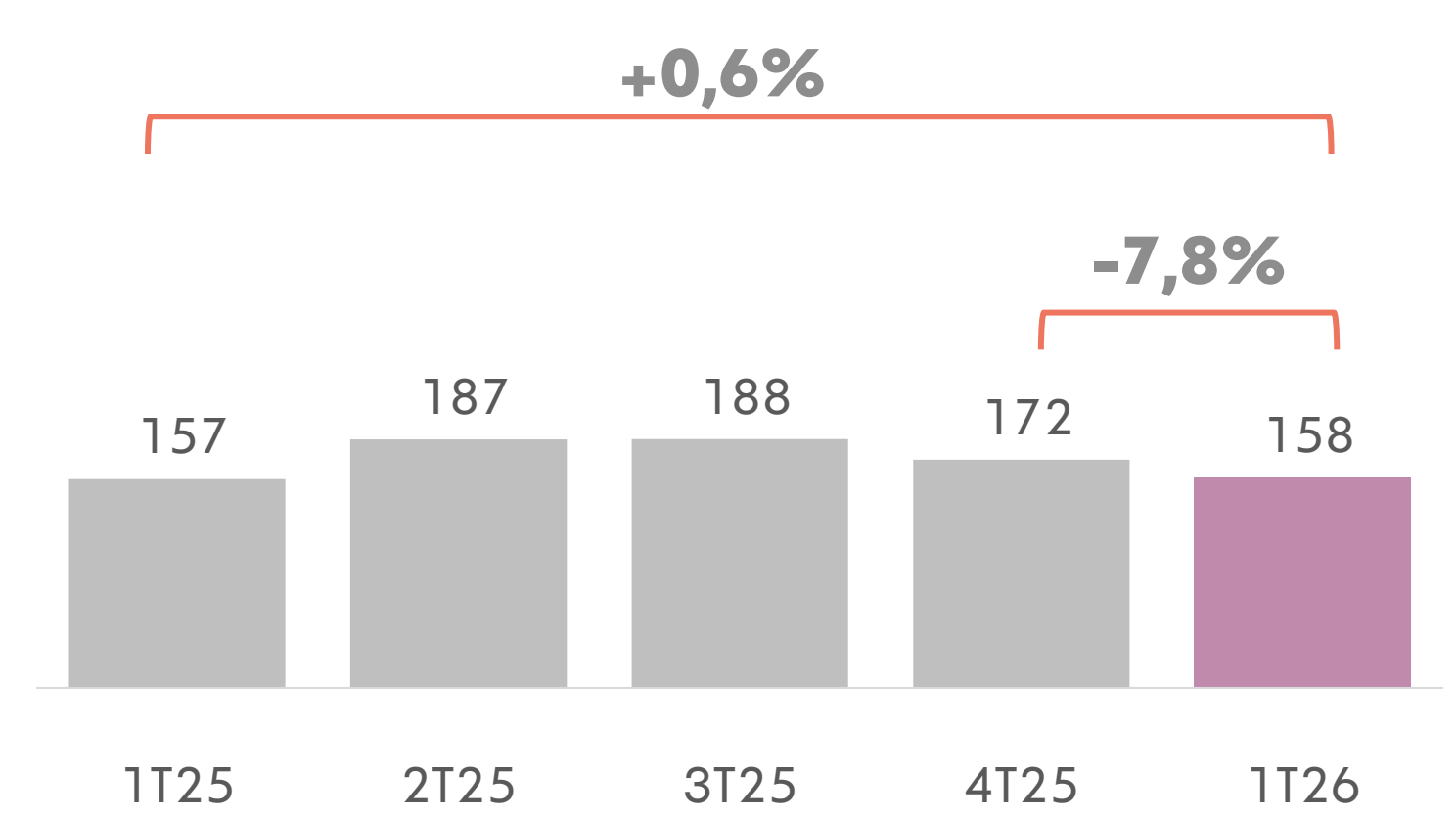
Recursos Coletados - Consórcio
R\$ milhões



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

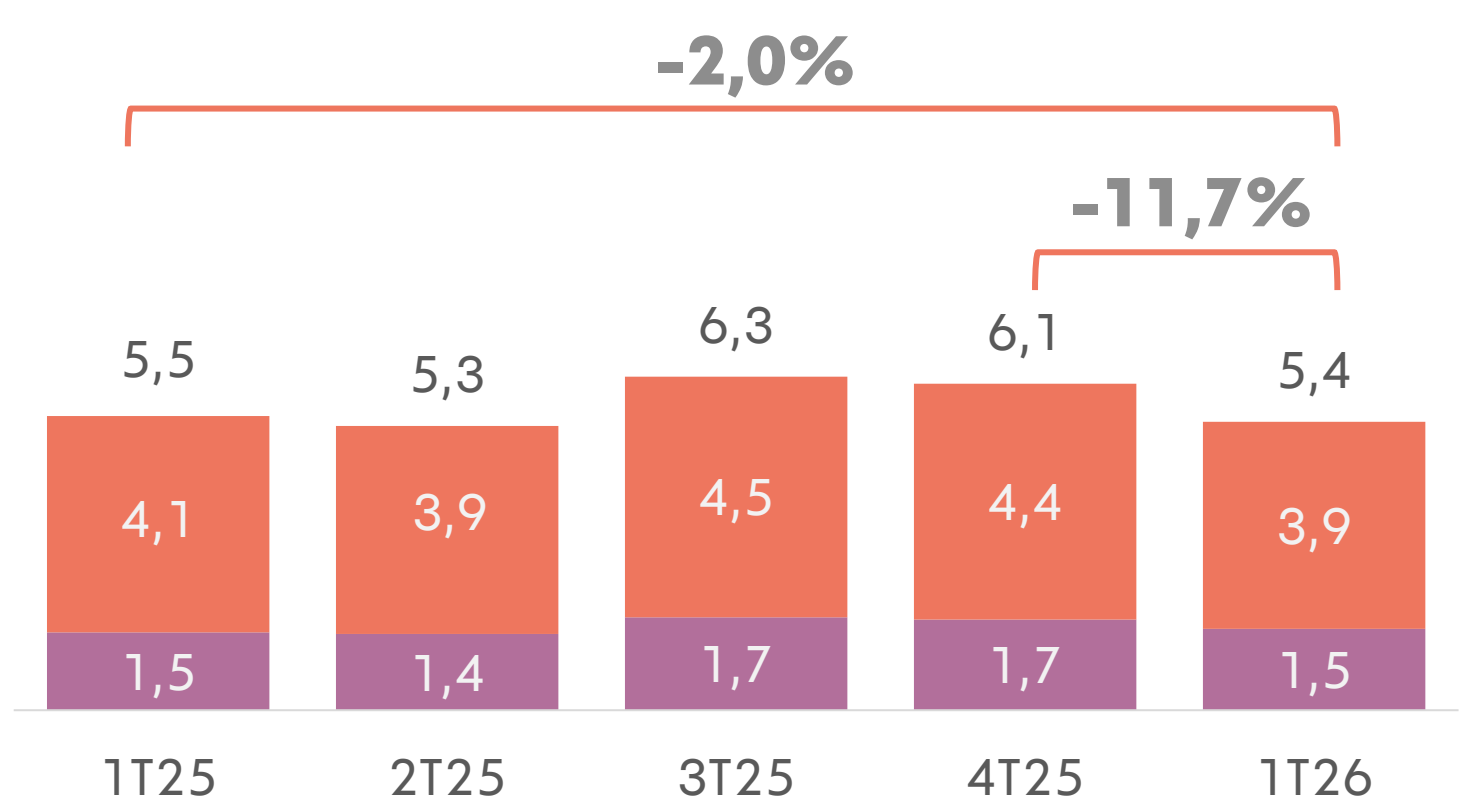


Margem Operacional - Consórcio
R\$ milhões

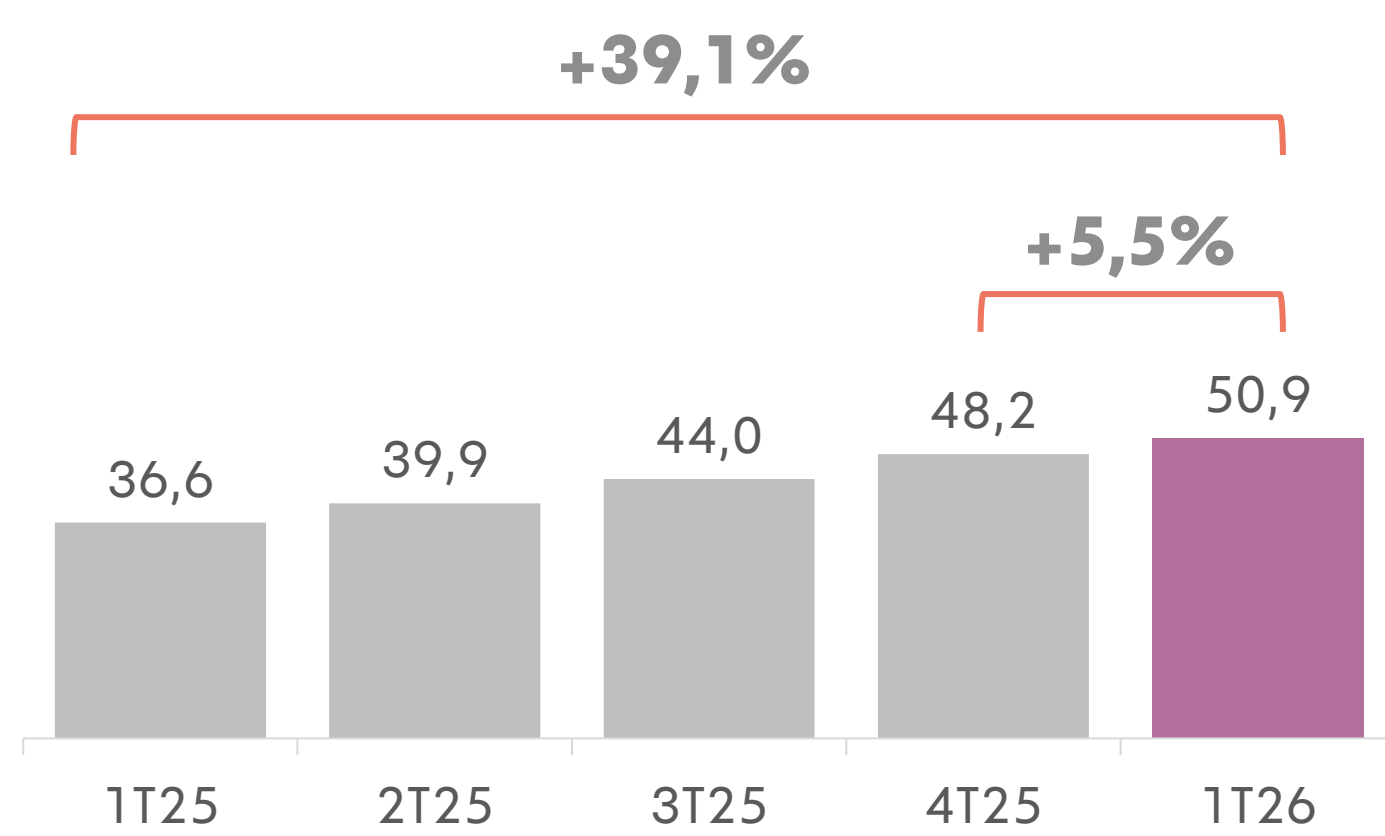


Cartas de Crédito de Consórcio
R\$ bilhões

■ Veículos ■ Imóveis



Estoque de Cartas de Consórcio
R\$ bilhões



ESTOQUE DE CARTAS DE CRÉDITO

SUPERAÇÃO DO MARCO HISTÓRICO DE R\$ 50 BILHÕES EM ESTOQUE DE CARTAS.



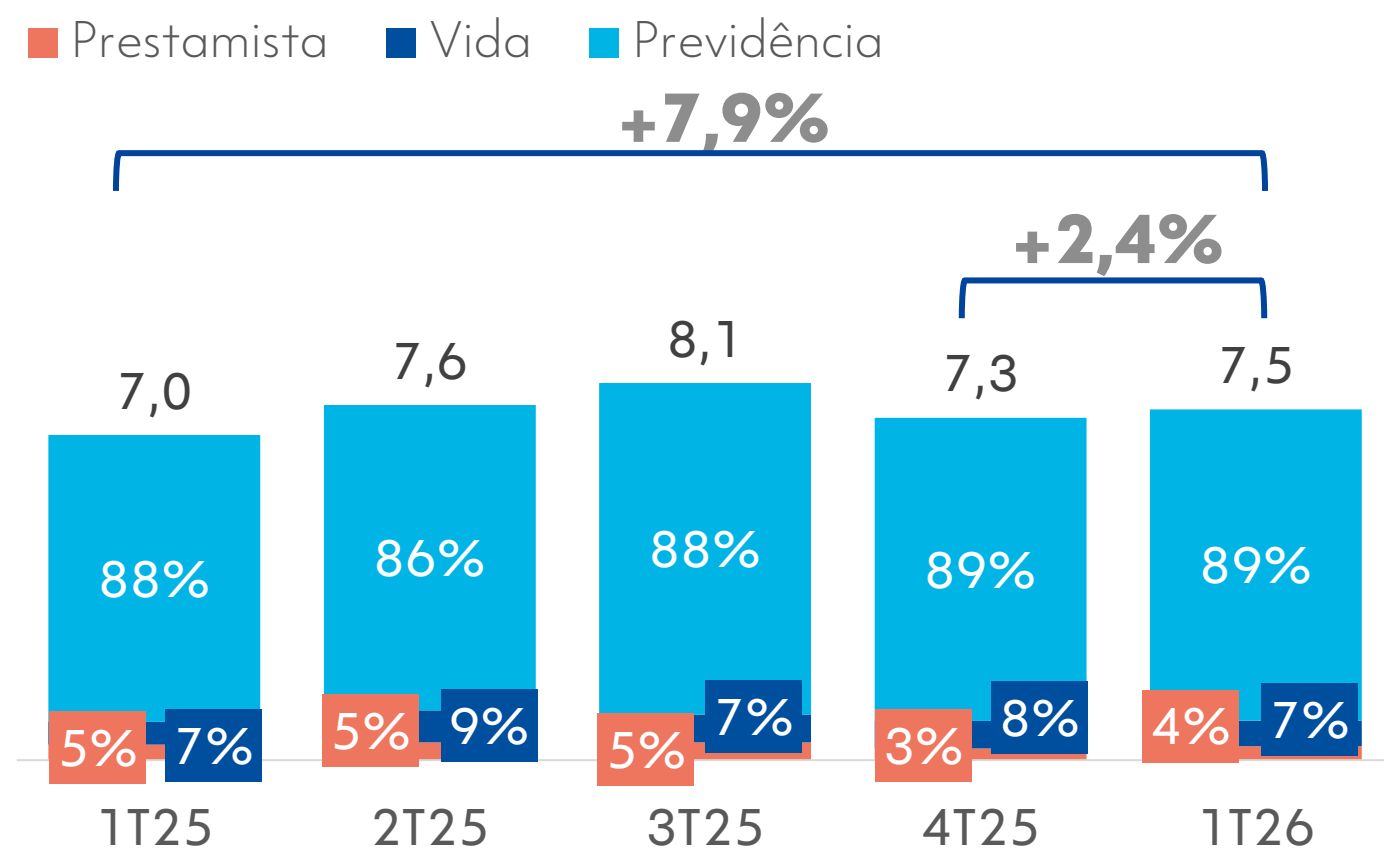
CAIXA Seguridade



Participação Econômica	100%	60%	75%	75%	75%	75%	75%	48,25%	49%
Ações ON (votante)	100%	49,0%	49,9%	49,9%	49,9%	49,9%	49,9%	48,25%	49%
Parceiros	-								
Prazo	-	2045	2040						
Segmentos	Corretagem	Vida Prestamista Previdência	Habitacional Residencial	Capitalização	Consórcio	Serviços de Assistência	Habitacional	Seguros e Corretagem	

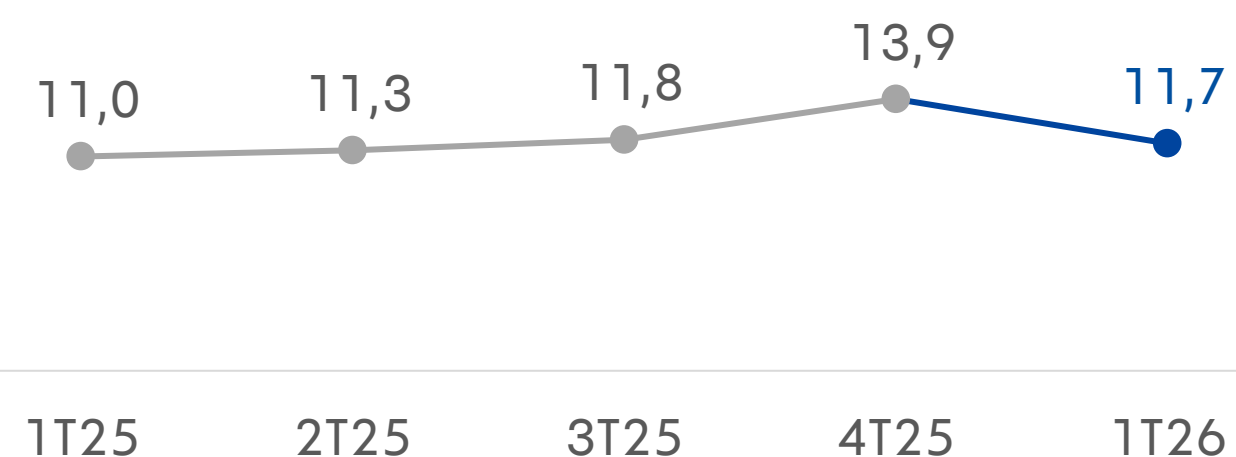
Receitas da Operação – Caixa Vida e Previdência

R\$ bilhões



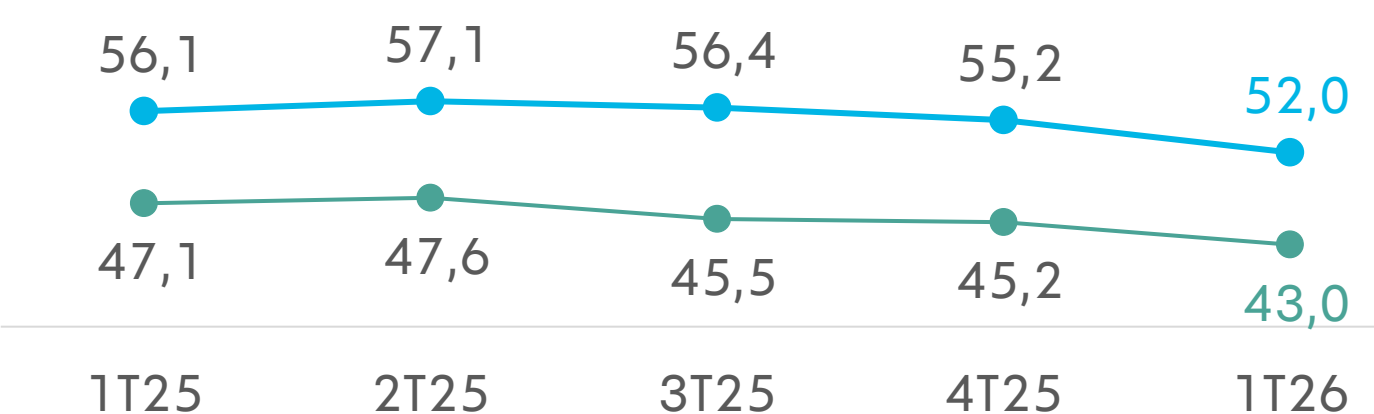
Índice Despesas Administrativas (IDA) Caixa Vida e Previdência

Despesas Administrativas
% Receita Operacional



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

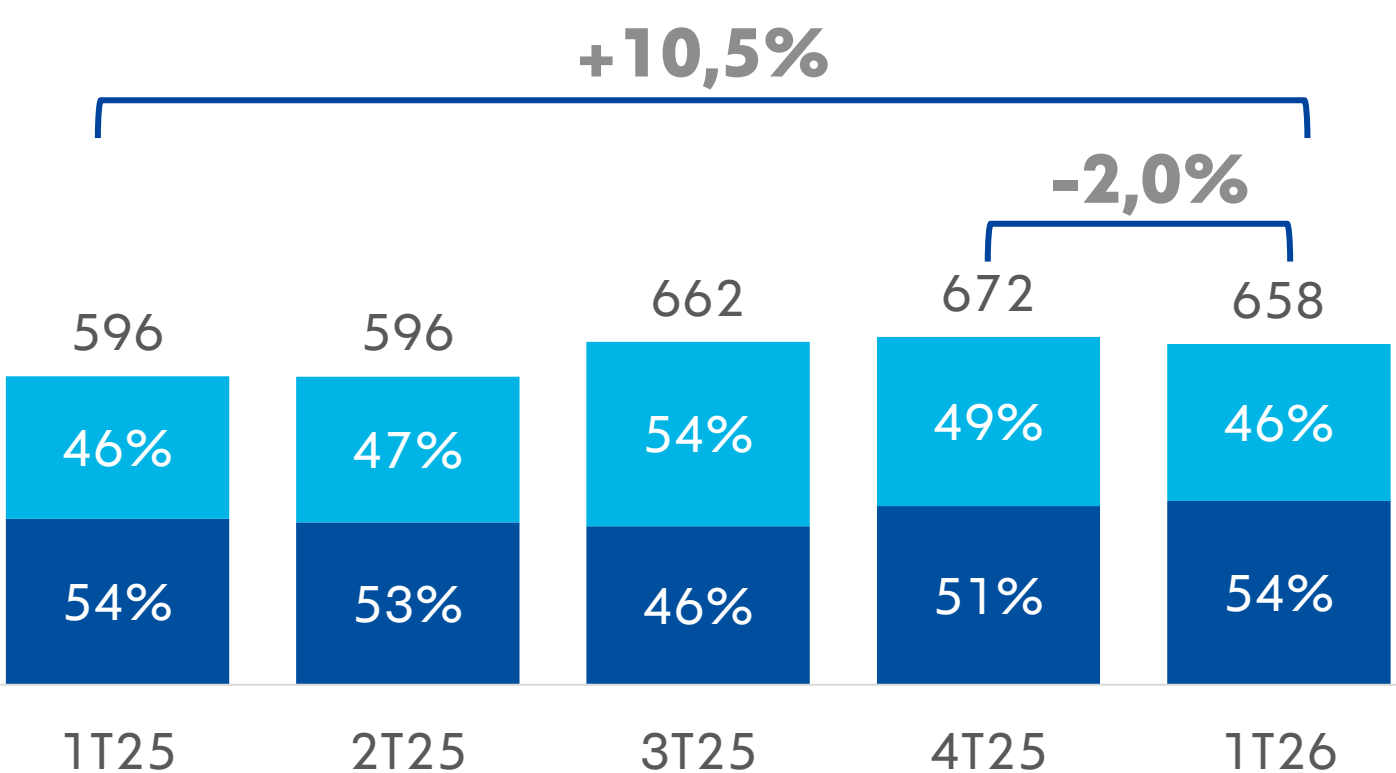
Despesas Gerais e Administrativas
 IC : % Receita Operacional
 ICA : % Receita Operacional + Resultado Financeiro



Lucro Líquido (Operacional x Financeiro) Caixa Vida e Previdência

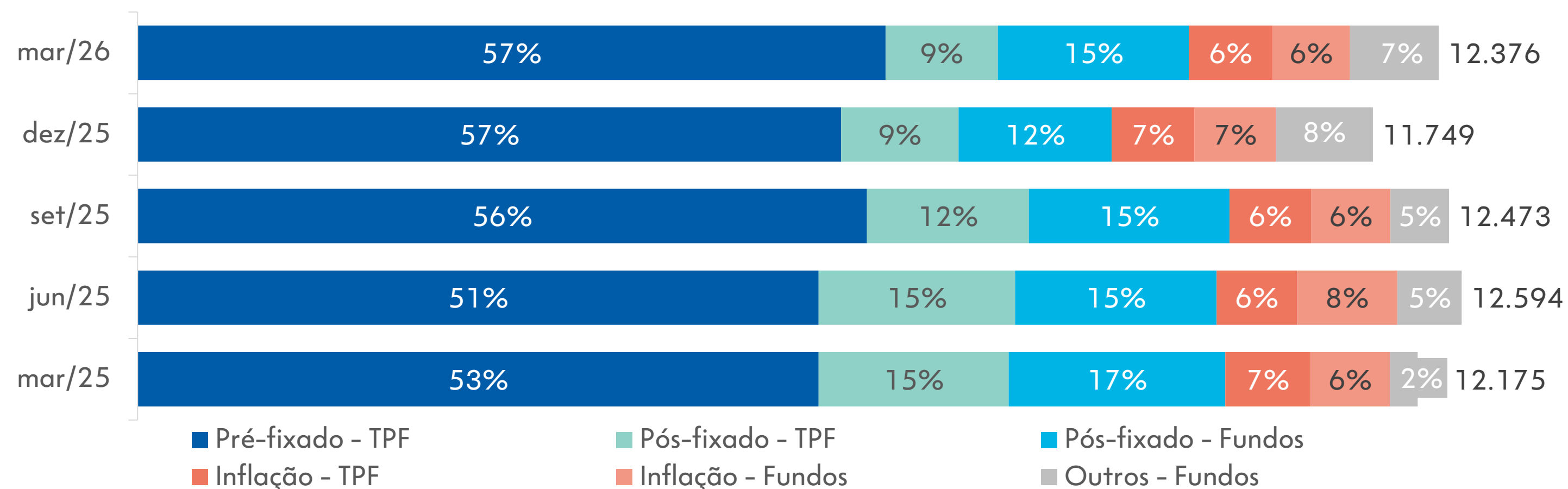
R\$ milhões

Resultado Financeiro | Resultado da Operação



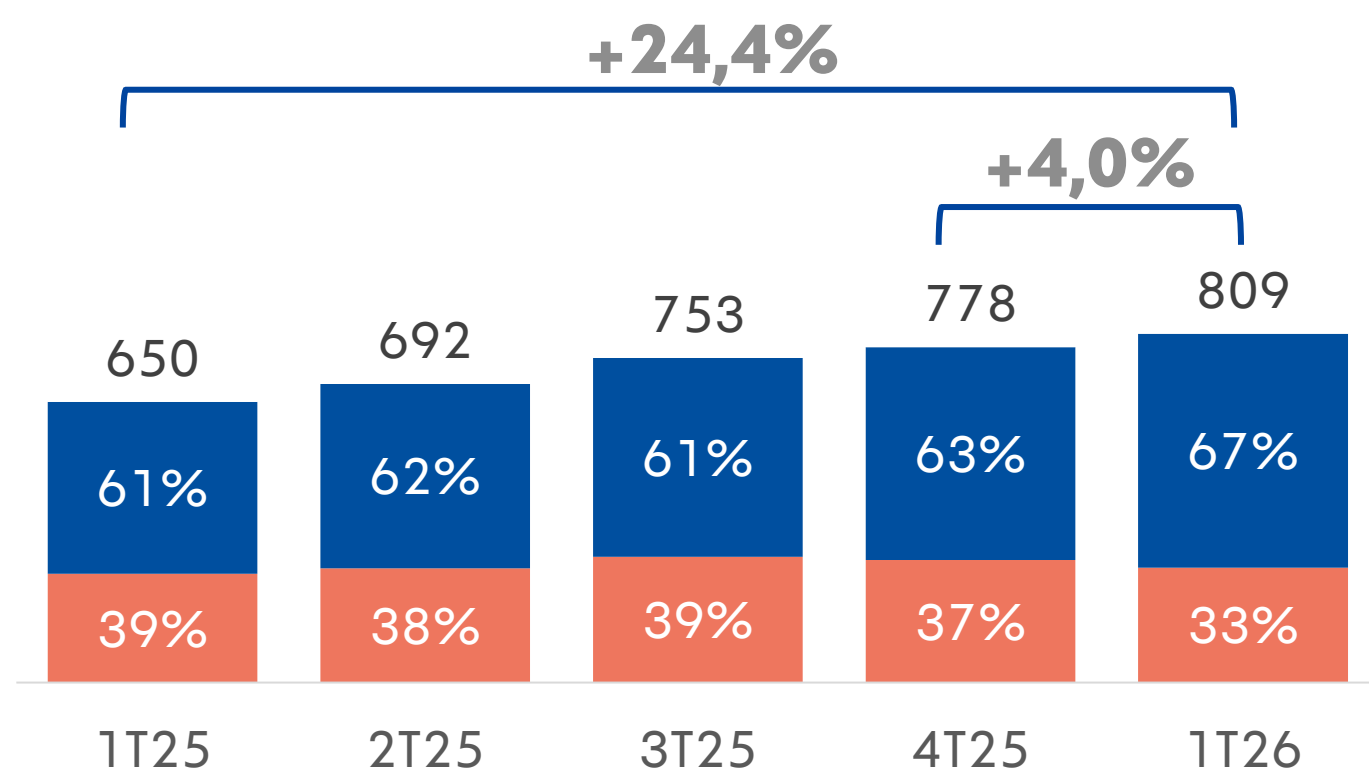
Composição da Carteira de Investimentos – Caixa Vida e Previdência

% Aplicações financeiras (milhões)



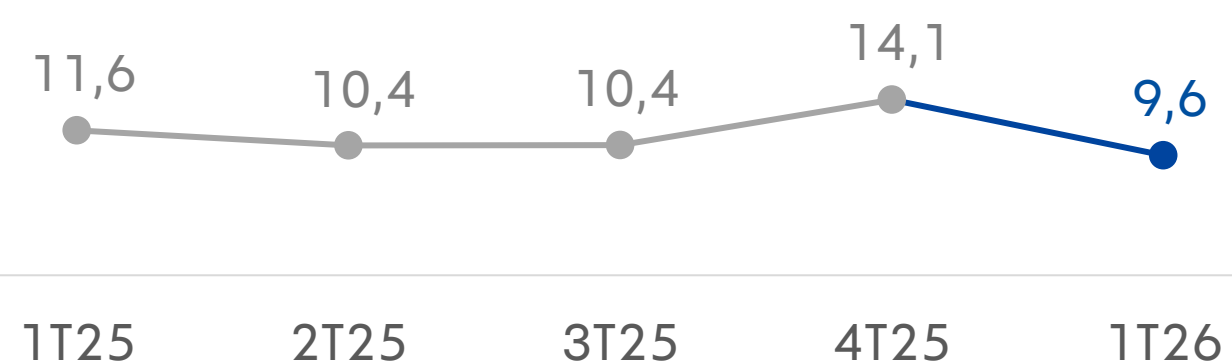
Receitas da Operação – Caixa Residencial

R\$ milhões
■ Emitidos Residencial
■ Emitidos Habitacional



Índice Despesas Administrativas (IDA)

Caixa Residencial
Despesas Administrativas
% Receita Operacional

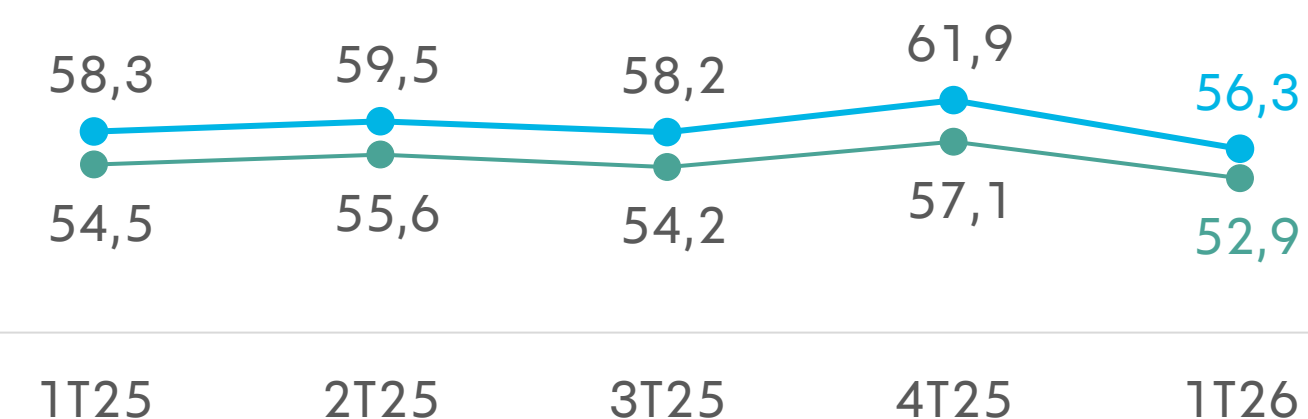


Índice Combinado (IC) e Ampliado (ICA)

Caixa Residencial

Despesas Gerais e Administrativas

● IC: % Receita Operacional
● ICA: % Receita Operacional + Resultado Financeiro

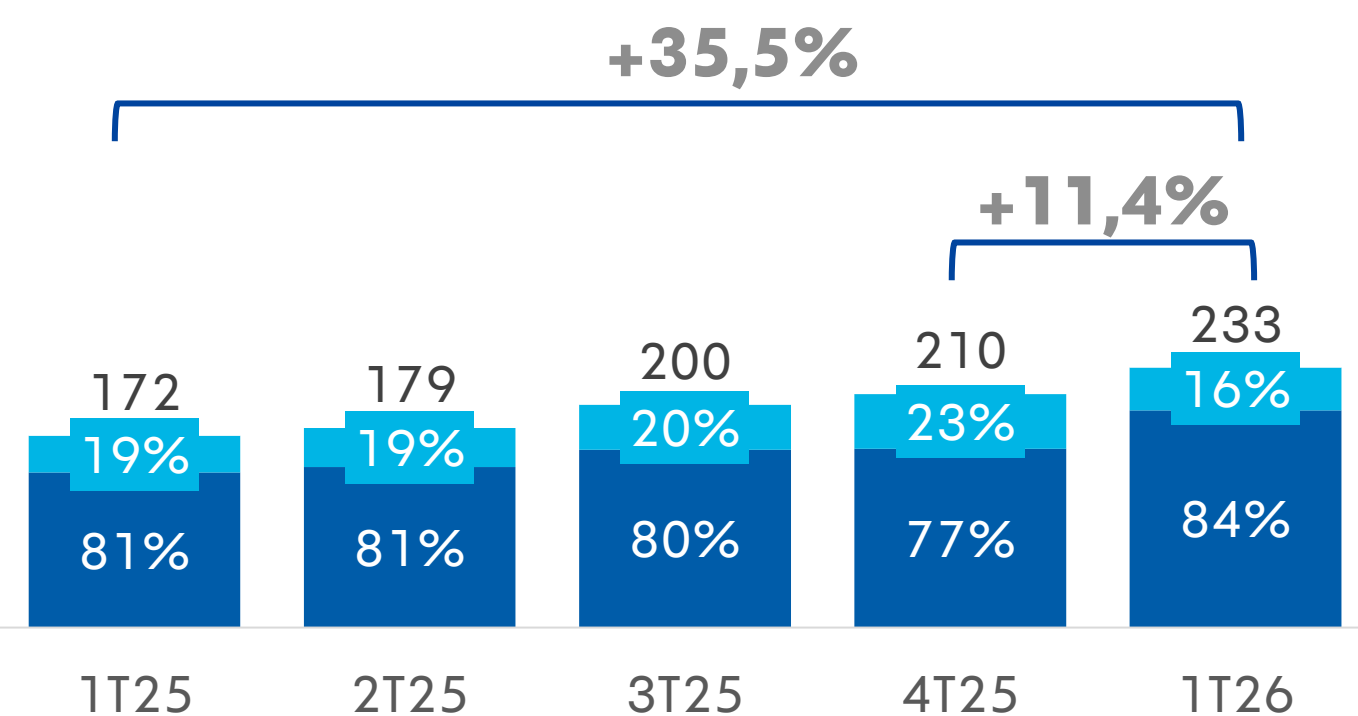


Lucro Líquido (Operacional x Financeiro)

Caixa Residencial

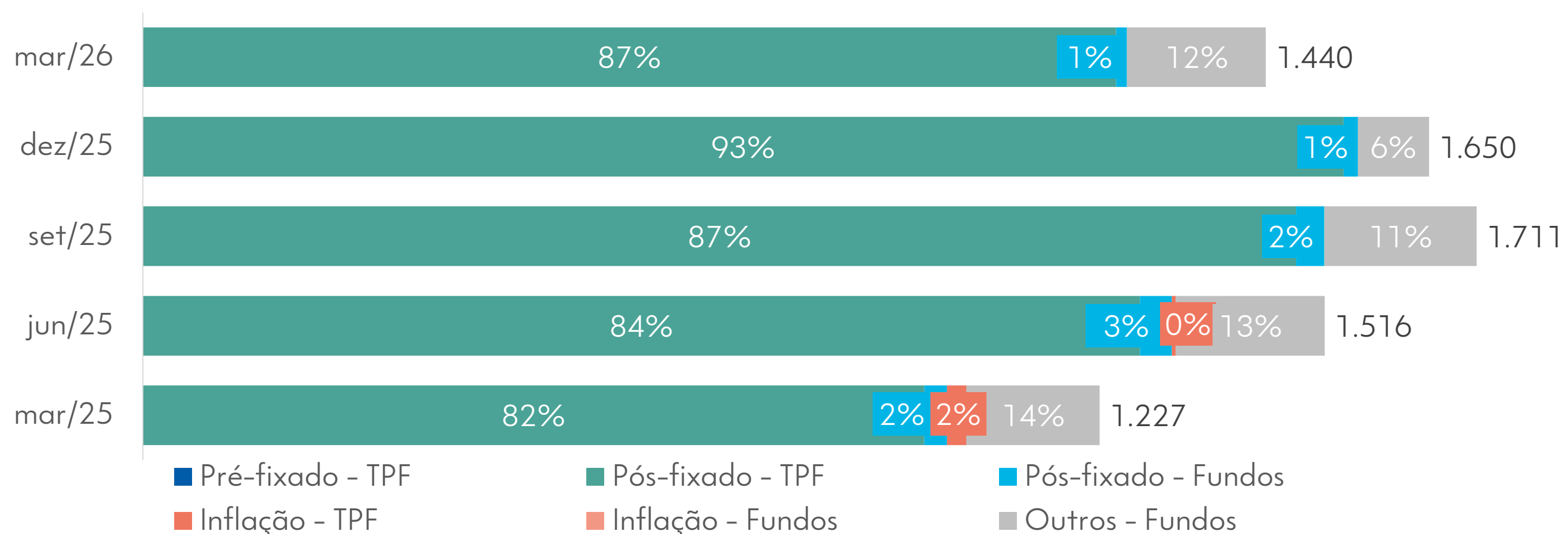
R\$ milhões

■ Resultado financeiro ponderado
■ Resultado da Operação



Composição da Carteira de Investimentos – Caixa Residencial

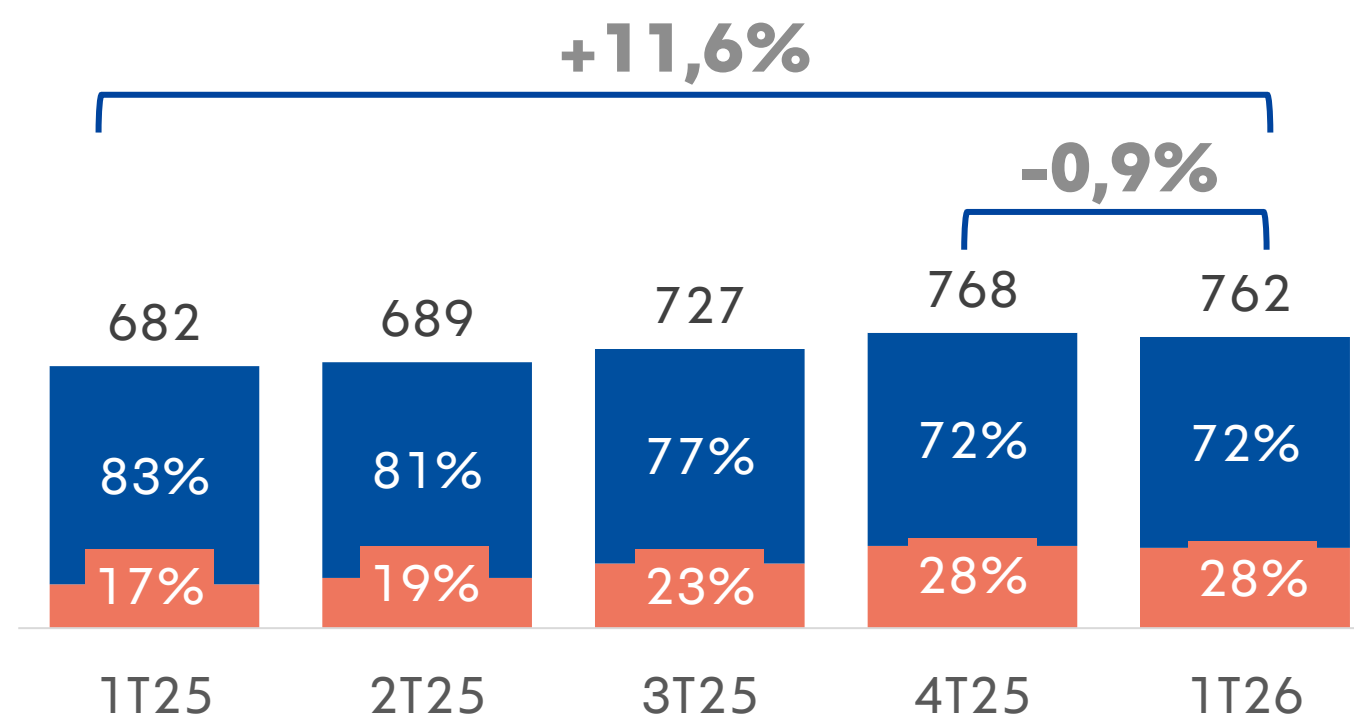
% Aplicações financeiras (milhões)



Receitas da Operação – CNP Holding

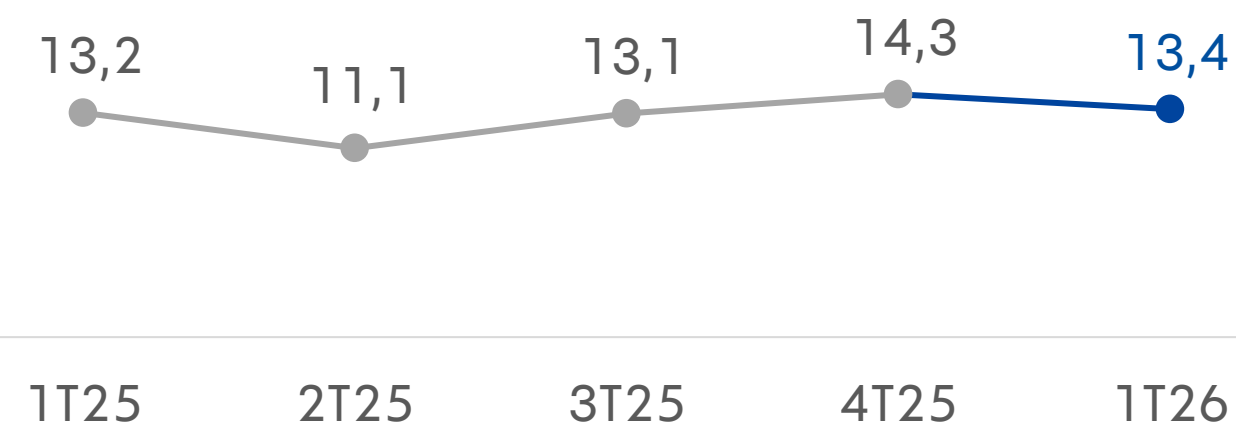
R\$ milhões

■ Outros ■ Habitacional



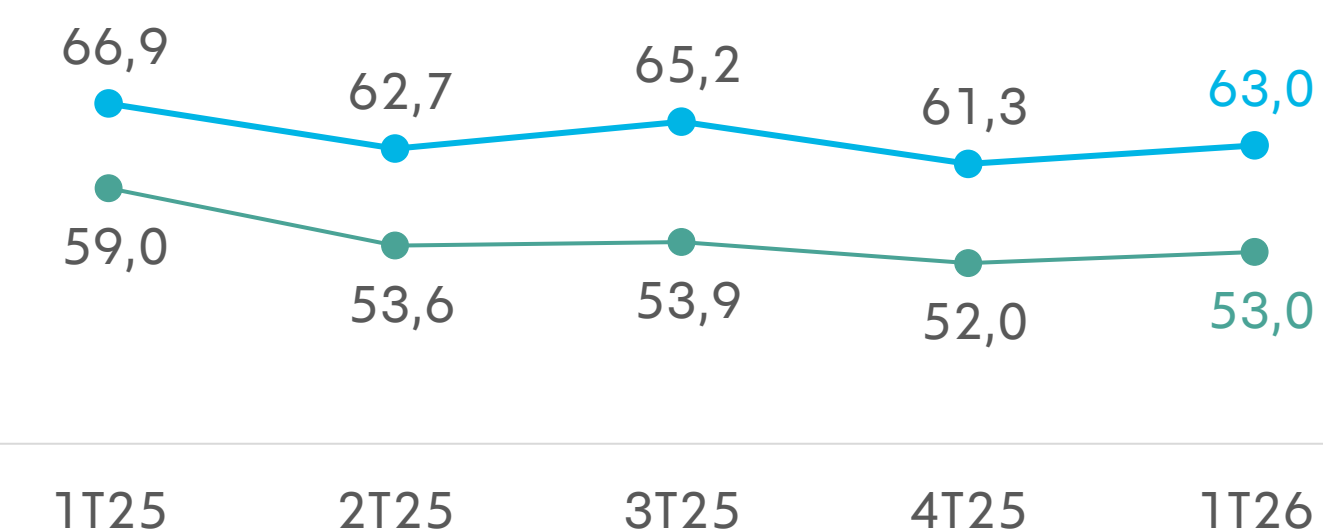
Índice Despesas Administrativas (IDA) CNP Holding

Despesas Administrativas % Receita Operacional



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

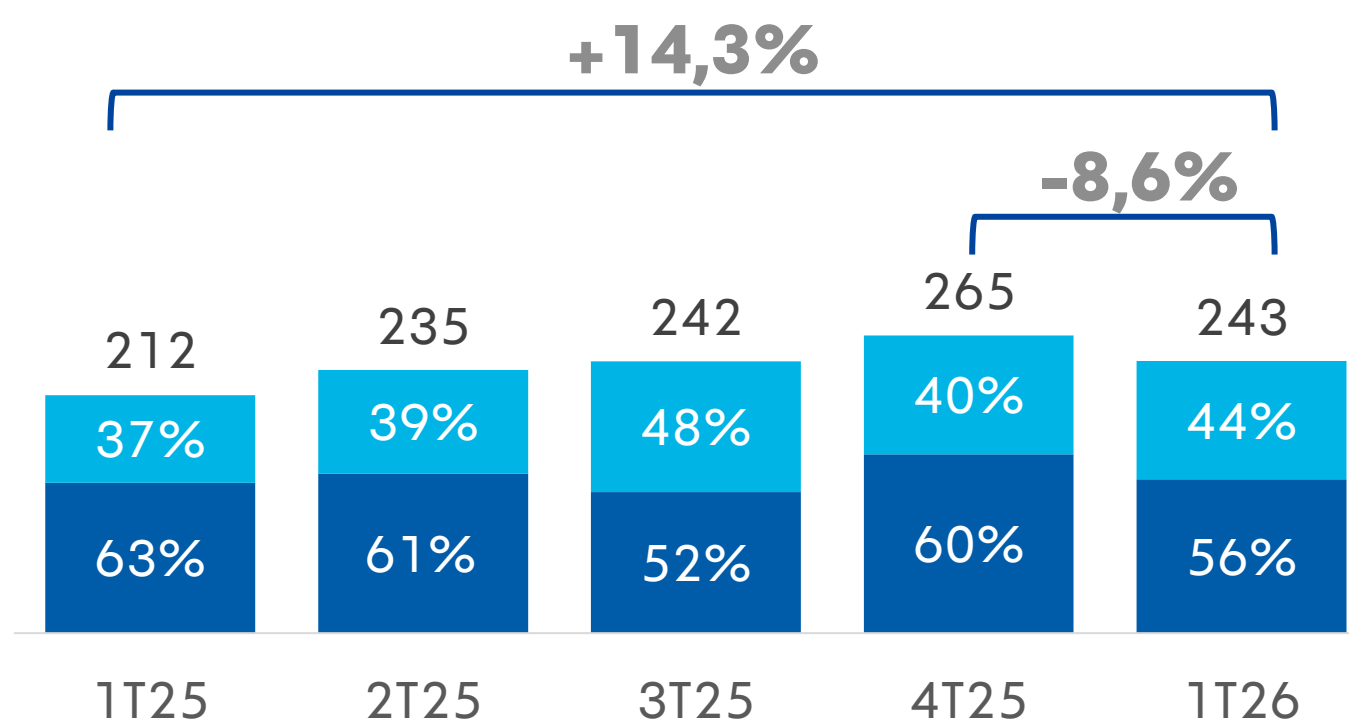
Despesas Gerais e Administrativas
 ● IC: % Receita Operacional
 ● ICA: % Receita Operacional + Resultado Financeiro



Lucro Líquido (Operacional x Financeiro) CNP Holding

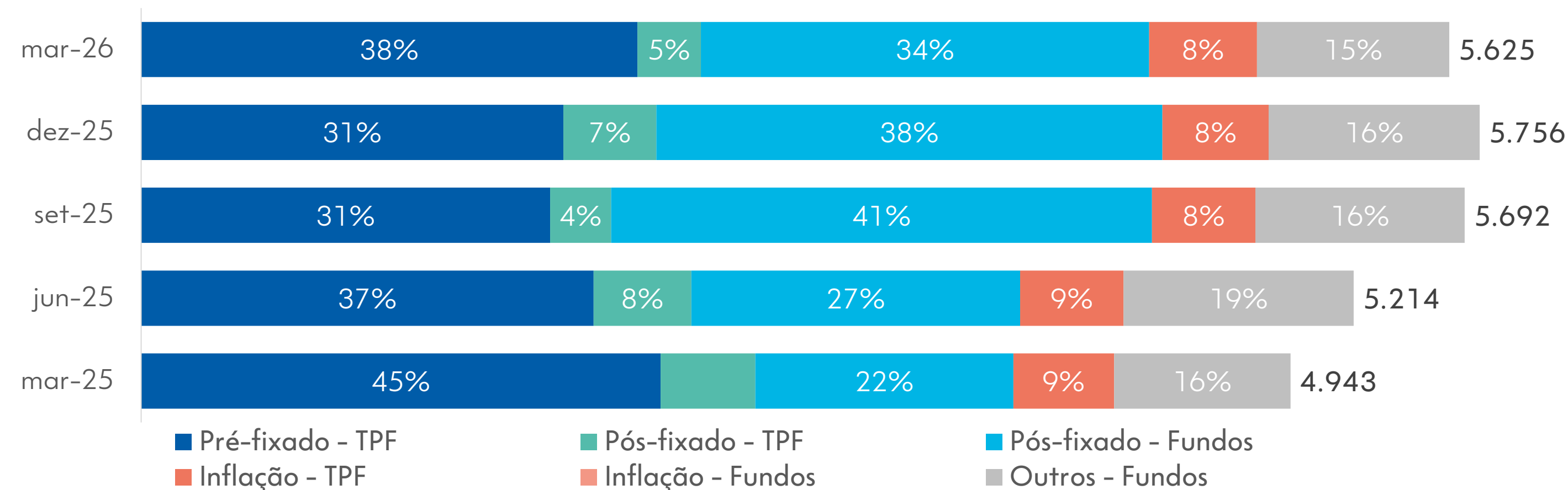
R\$ milhões

■ Resultado financeiro ponderado ■ Resultado da Operação



Composição da Carteira de Investimentos – CNP Holding

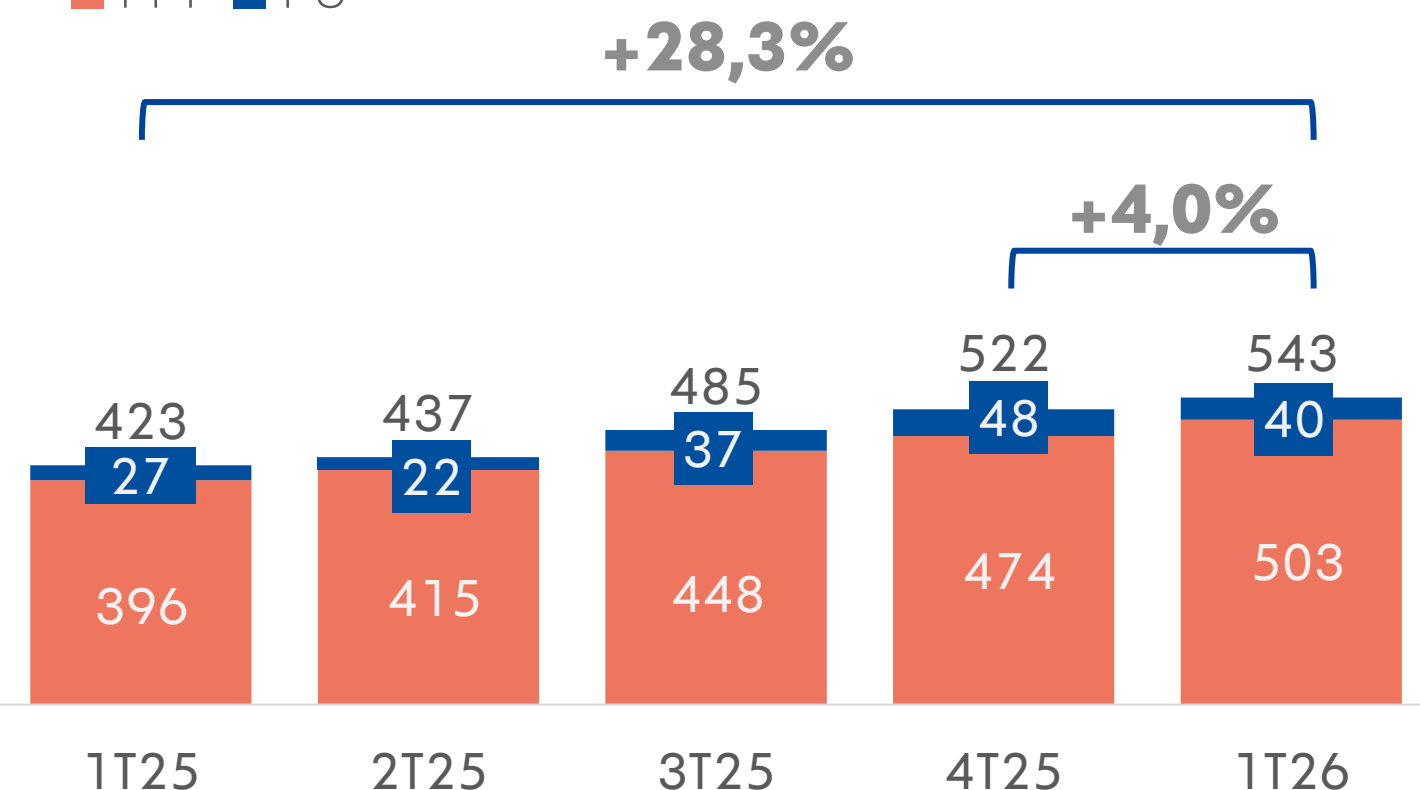
% Aplicações financeiras (milhões)



Recursos Arrecadados – Caixa Capitalização

R\$ milhões

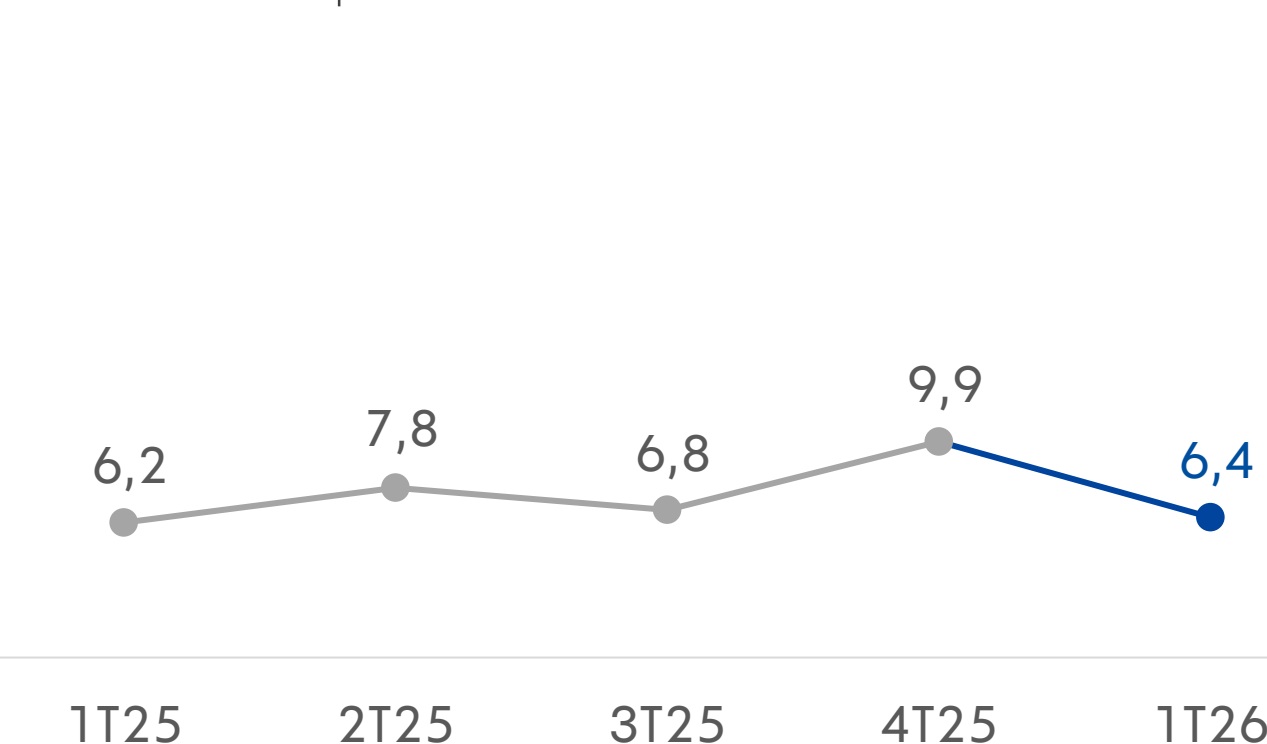
PM PU



Índice Despesas Administrativas (IDA)

Caixa Capitalização

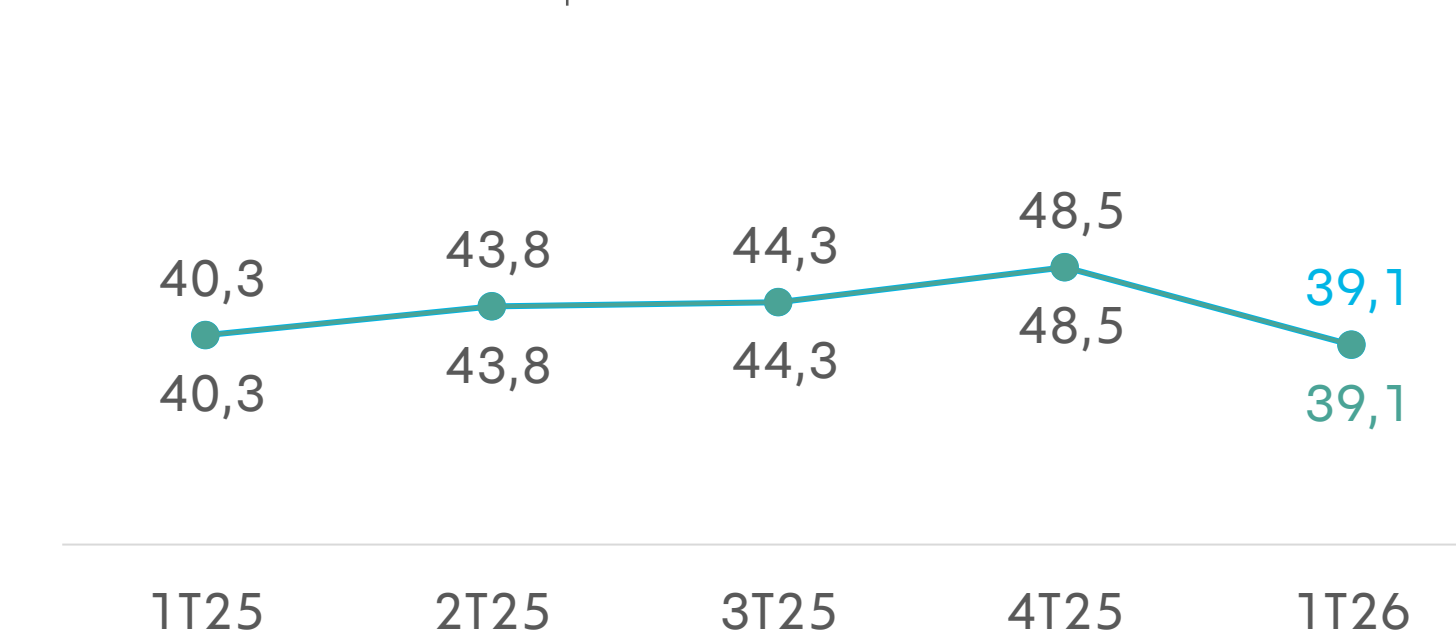
Despesas Administrativas
% Receita Operacional



Índice Combinado (IC) e Ampliado (ICA)

Caixa Capitalização

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

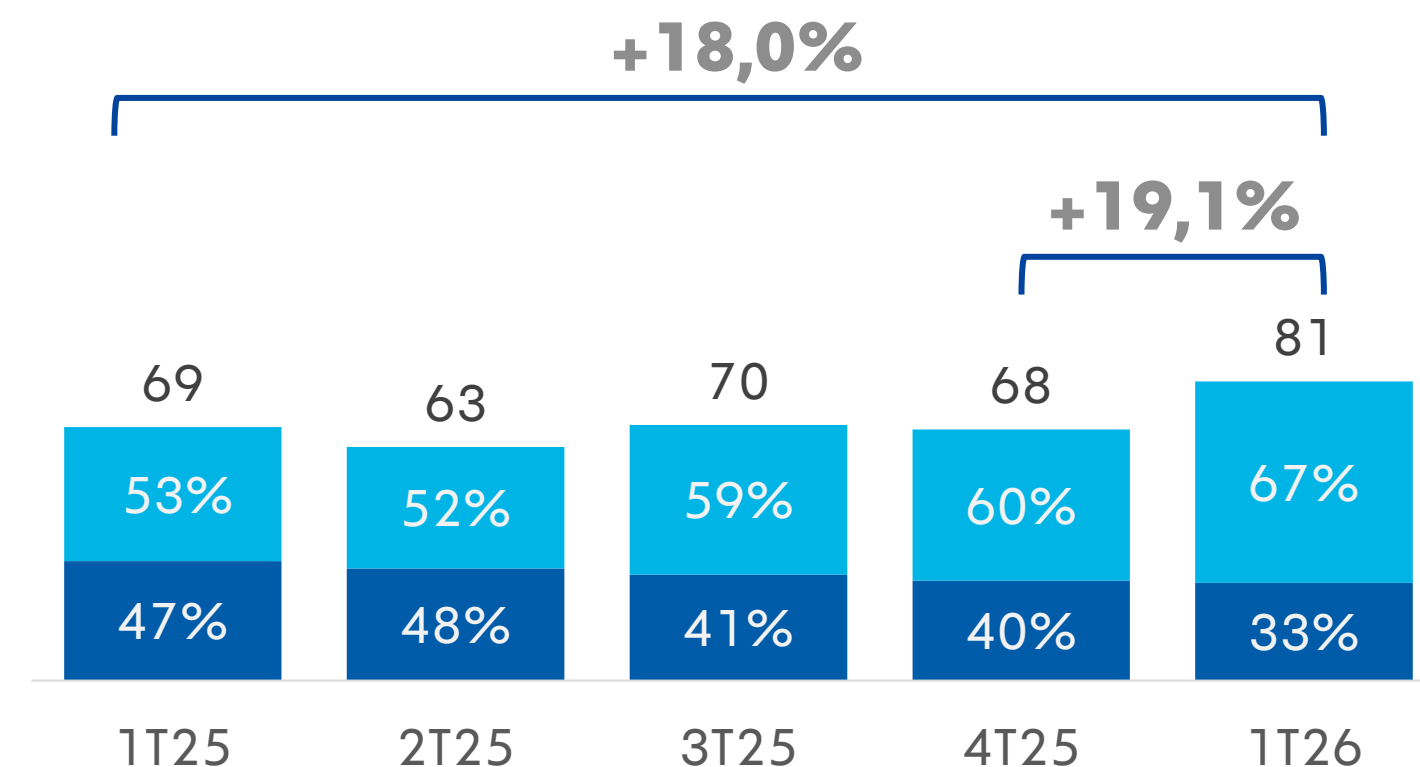


Lucro Líquido (Operacional x Financeiro)

Caixa Capitalização

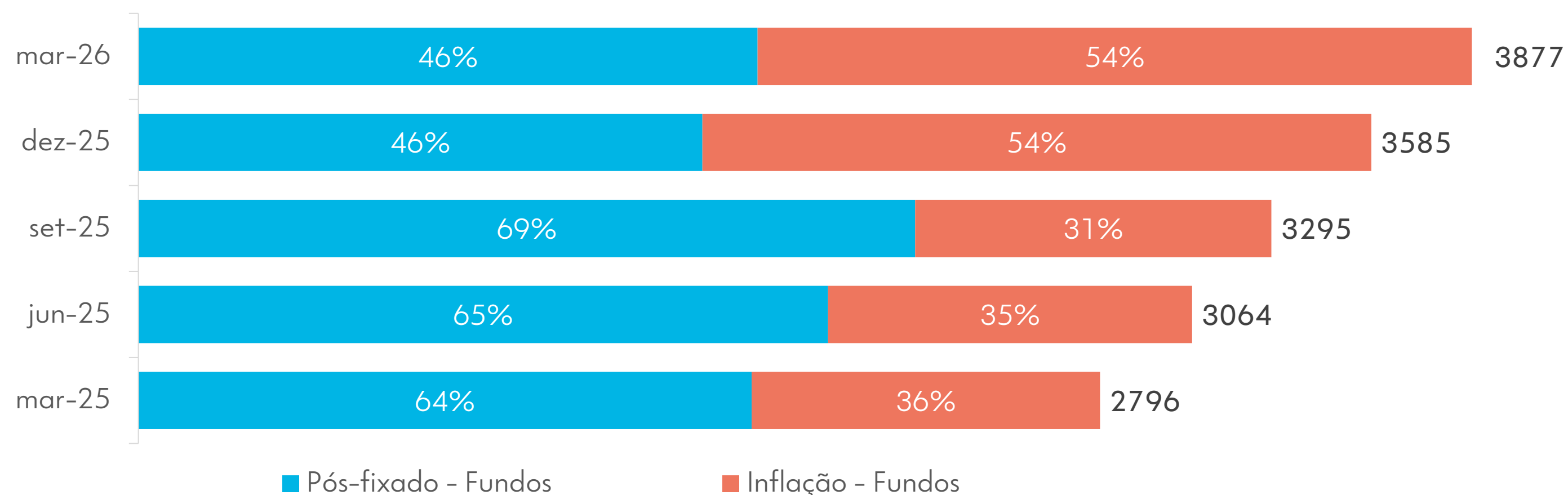
R\$ milhões

Resultado Financeiro Resultado da Operação



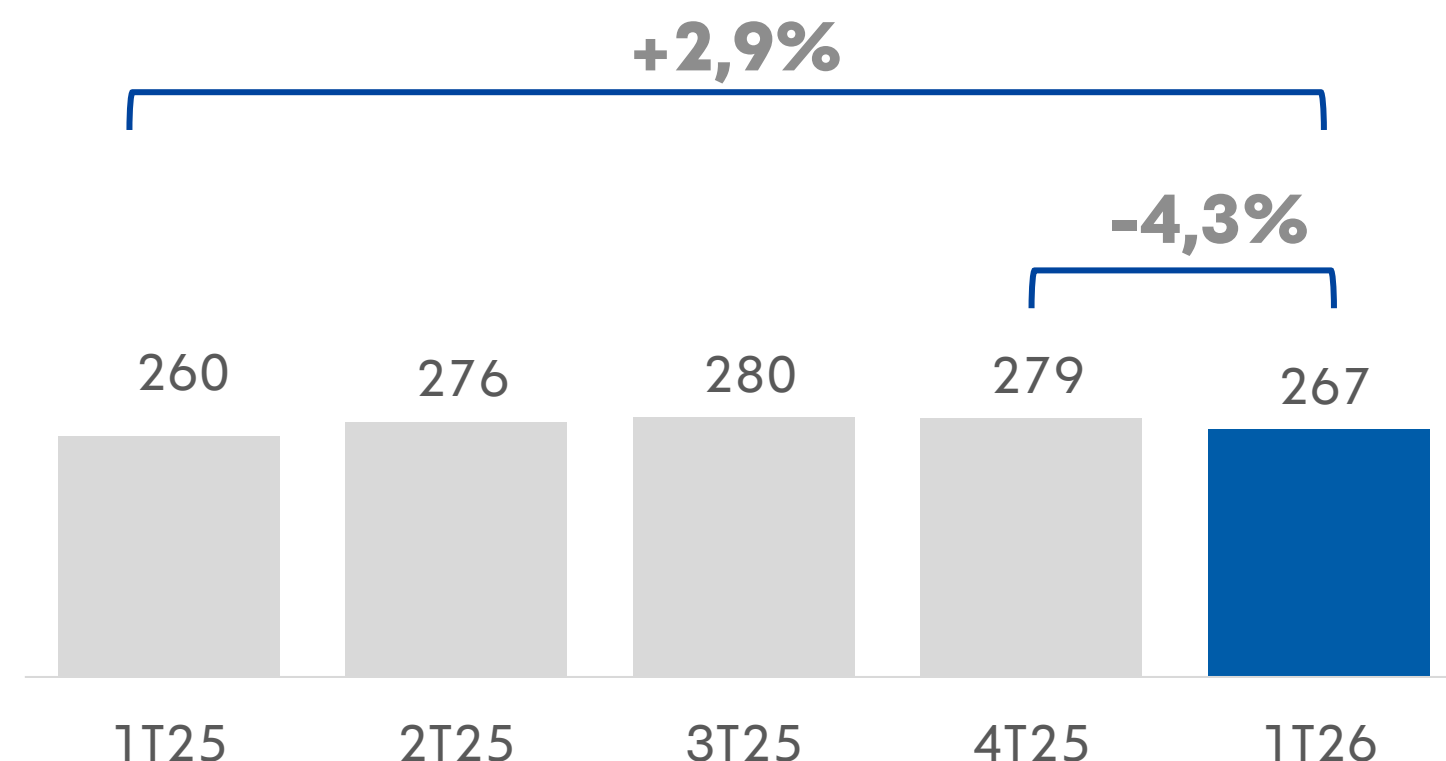
Composição da Carteira de Investimentos – Caixa Capitalização

% Aplicações financeiras (milhões)



Receitas de Prestação de Serviços – Caixa Consórcio

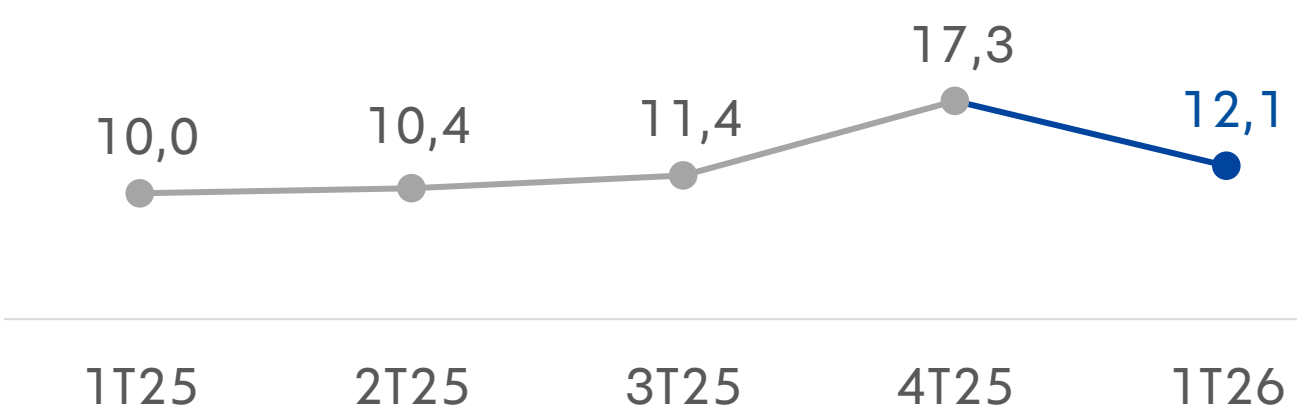
R\$ milhões



Índice Despesas Administrativas (IDA)

Caixa Consórcio

Despesas Administrativas
% Receita Operacional

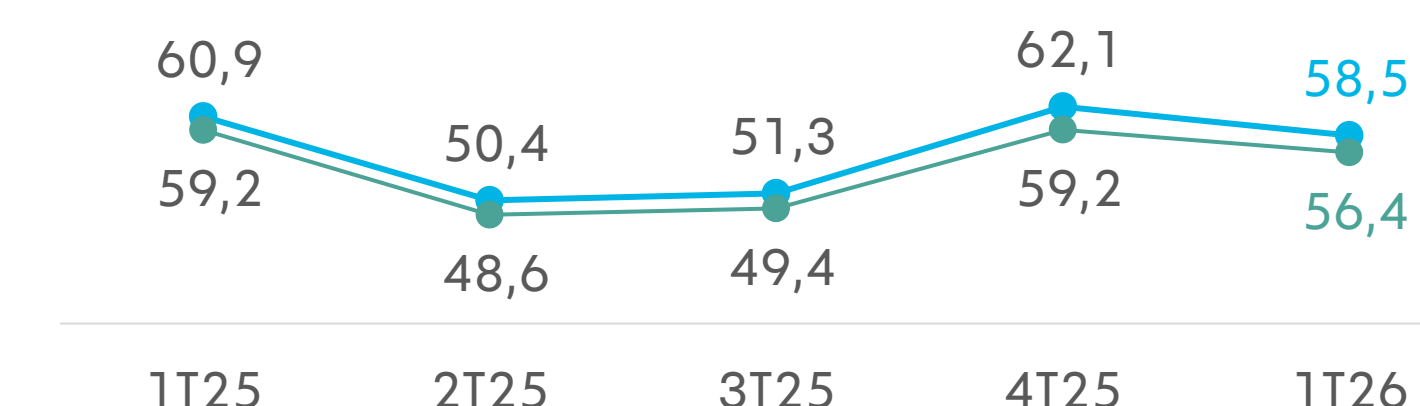


Índice Combinado (IC) e Ampliado (ICA)

Caixa Consórcio

Despesas Gerais e Administrativas

- IC: % Receita Operacional
- ICA: % Receita Operacional + Resultado Financeiro

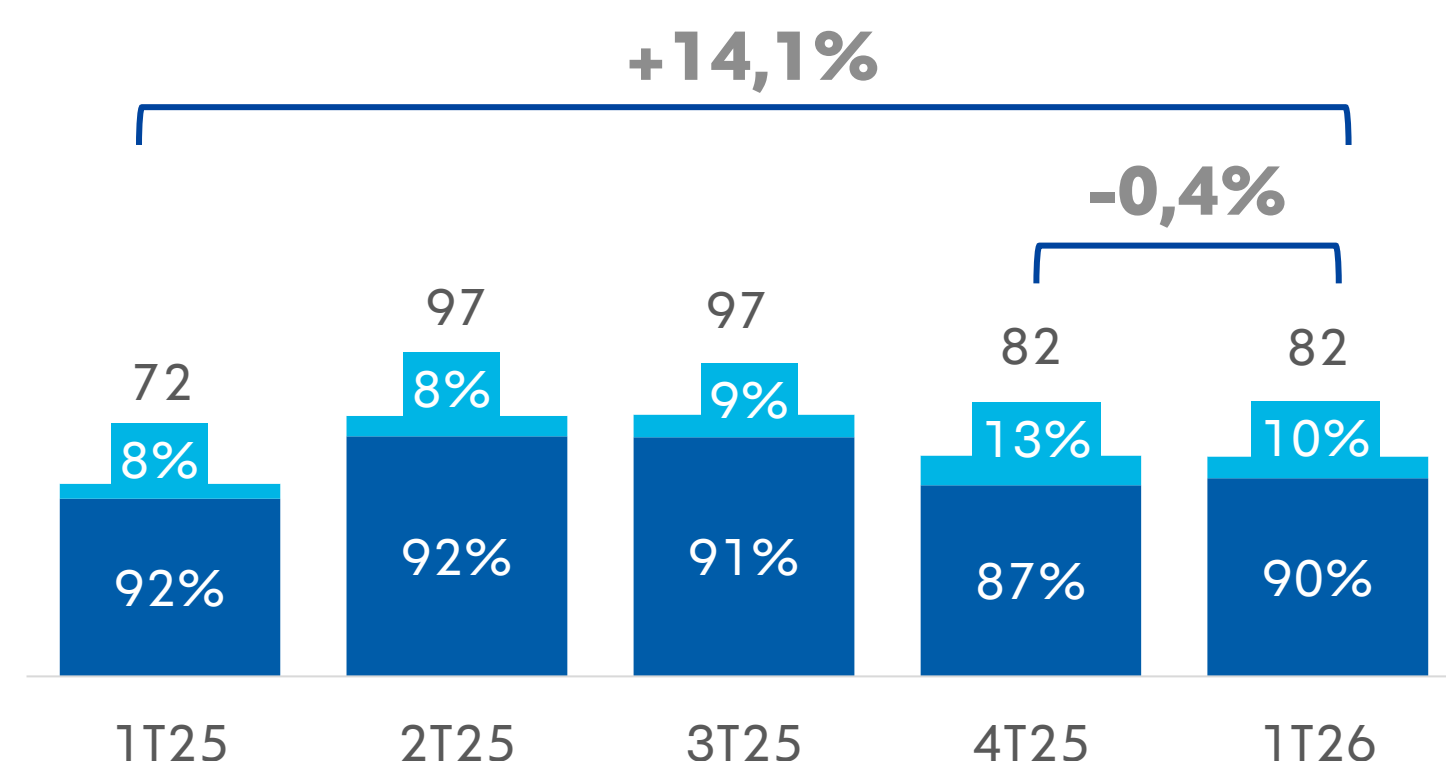


Lucro Líquido (Operacional x Financeiro)

Caixa Consórcio

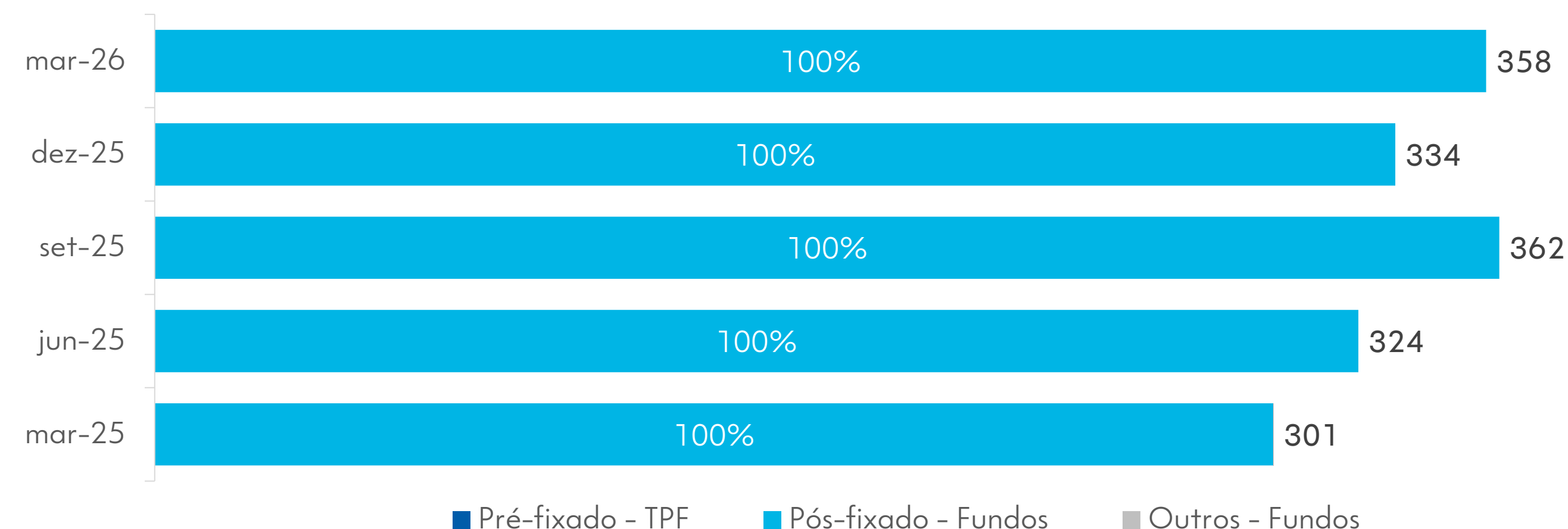
R\$ milhões

- Resultado Financeiro
- Resultado da Operação



Composição da Carteira de Investimentos – Caixa Consórcio

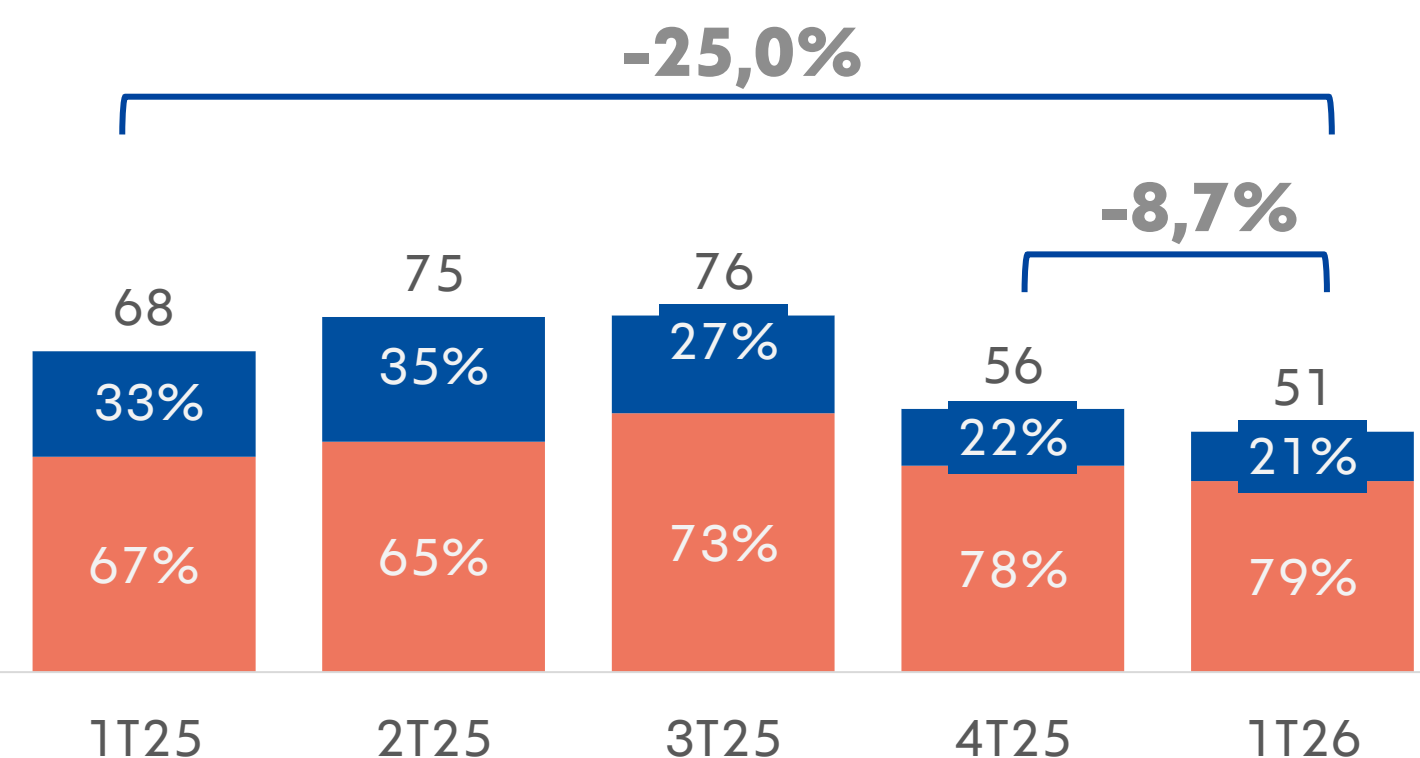
% Aplicações financeiras (milhões)



Receitas Assistência

R\$ milhões

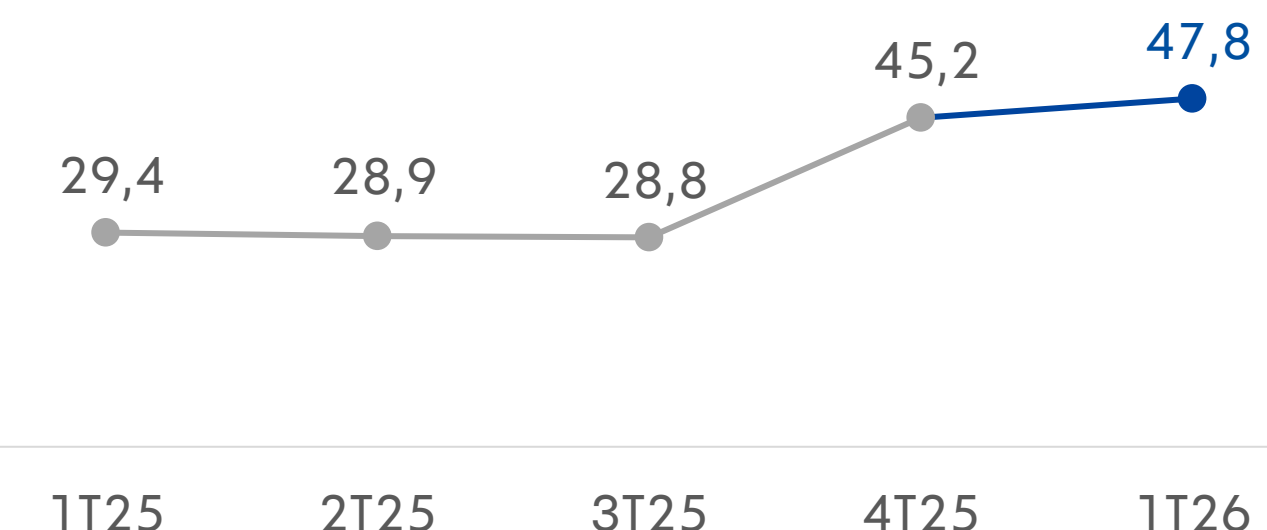
■ B2C ■ B2B



Índice Despesas Administrativas (IDA)

Caixa Assistência

Despesas Administrativas
% Receita Operacional

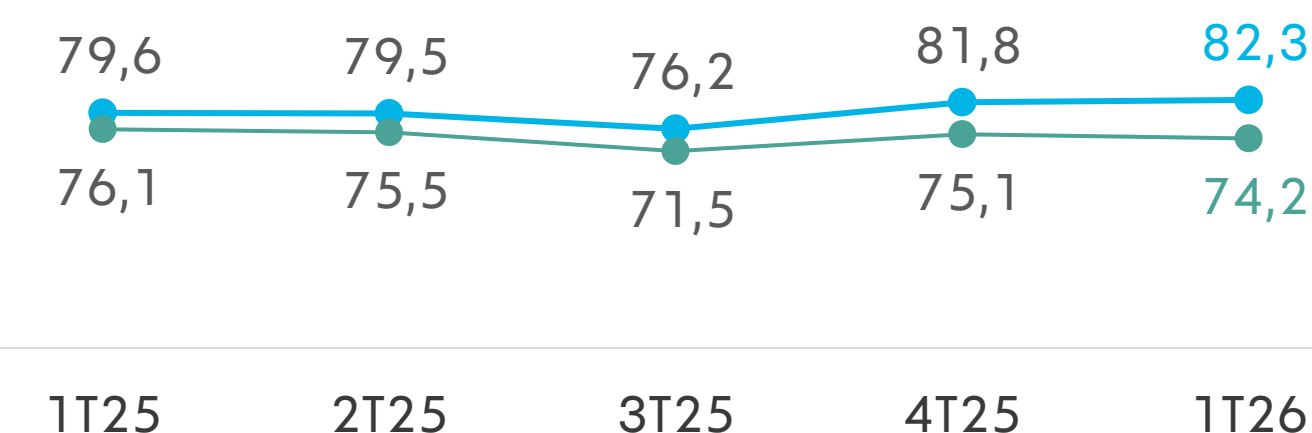


Índice Combinado (IC) e Ampliado (ICA)

Caixa Assistência

Despesas Gerais e Administrativas

● IC: % Receita Operacional
● ICA: % Receita Operacional + Resultado Financeiro

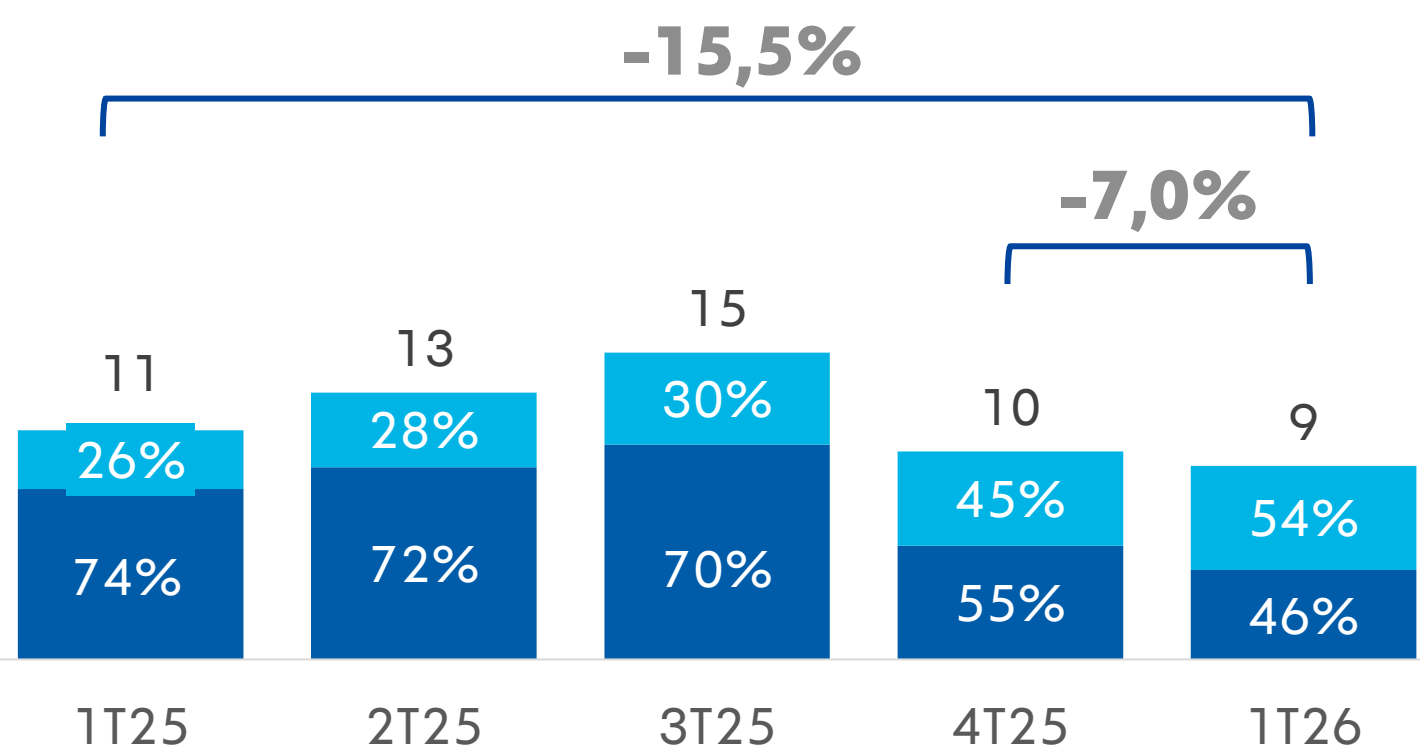


Lucro Líquido (Operacional x Financeiro)

Caixa Assistência

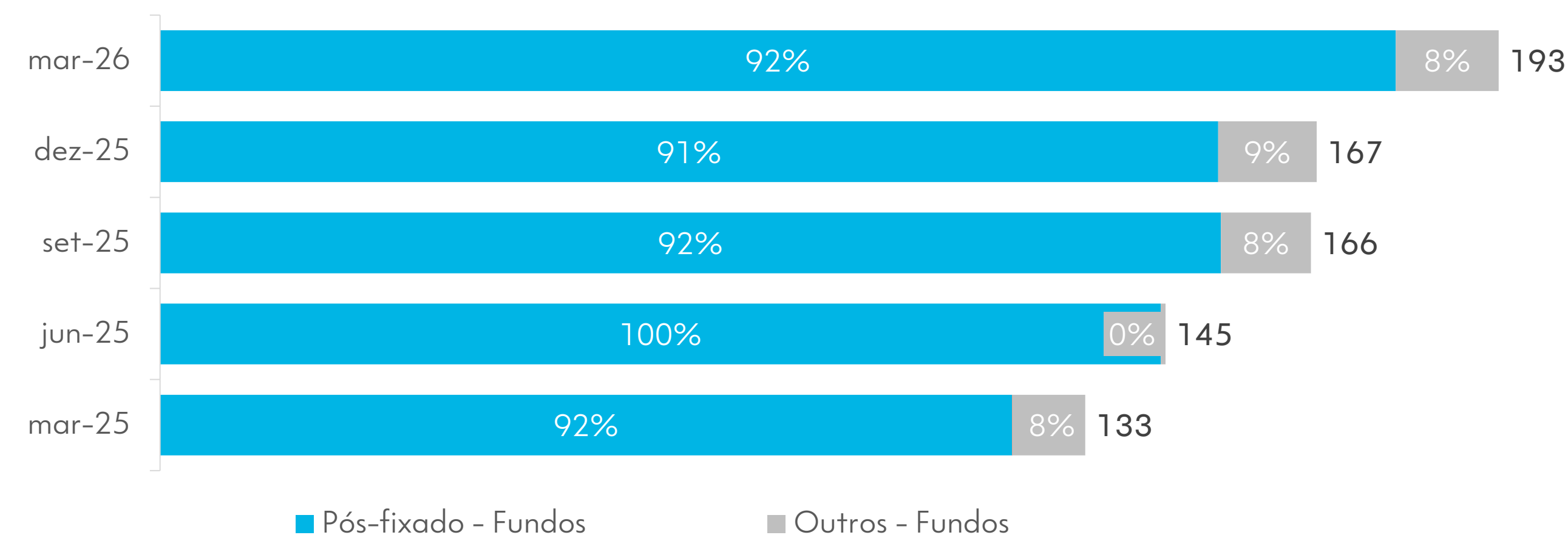
R\$ milhões

■ Resultado Financeiro ■ Resultado da Operação



Composição da Carteira de Investimentos – Caixa Assistência

% Aplicações financeiras (milhões)



Relações com Investidores
ri@caixaseguridade.com.br

CAIXA *Seguridade*



CAIXA *Seguridade*

**EARNINGS
PRESENTATION**

1Q26

EARNINGS
PRESENTATION

1Q26

1

EXECUTION
**STRATEGIC/
HIGHLIGHTS**

Gustavo Portela

CEO

CAIXA
Seguridade

+ HOME PROTECTION

MORTGAGE

GROWTH FOLLOWS THE EXPANSION OF CAIXA'S REAL ESTATE CREDIT PORTFOLIO.

BRL **1,087.4** mi Written Premiums

+13,0%/1Q25

HOME

FOCUS ON THE SALE OF HOME INSURANCE BUNDLED WITH MORTGAGE INSURANCE.

BRL **282.6** mi Written Premiums

+5.5%/1Q25

**+ CARE FOR
WHAT
MATTERS**

1Q26 HIGHLIGHTS

PRIVATE PENSION

POSITIVE NET INFLOWS OF BRL 1.3 BILLION.

BRL **206.8** bi Reserves

+15.6%/1Q25

PREMIUM BONDS

MODERNIZATION OF THE REDEMPTION AND RESALE PROCESS, WITH INCENTIVES FOR RENEWAL AND IMPROVED CUSTOMER SERVICE.

BRL **542.9** mi Funds Raised

+28.3%/1Q25

▶ **BRL 50 BI**

INVENTORY OF CREDIT LETTERS.

▶ **5 YEARS SINCE THE IPO AND LISTING ON B3**

▶ **ABNT GOLD SEAL FOR WOMEN**

DIVERSITY AND INCLUSION AGENDA AS A STRATEGIC PRIORITY.



Managerial
NET INCOME

BRL 1.1 BI **+13.2%** /1Q25

DIVIDENDS

BRL 1.05 BI

91.9% payout

Operating
REVENUE

BRL 1.5 BI **+10.3%** /1Q25

ROE

65.9 %

+7.3p.p. /1Q25

EARNINGS
PRESENTATION

1Q26

2 COMMERCIAL
AND FINANCIAL
PERFORMANCE

Edgar Vieira Soares

CFO / Chief Financial and IR Officer

CAIXA
Seguridade

Operating REVENUES

BRL **1.5** billion

Managerial NET INCOME

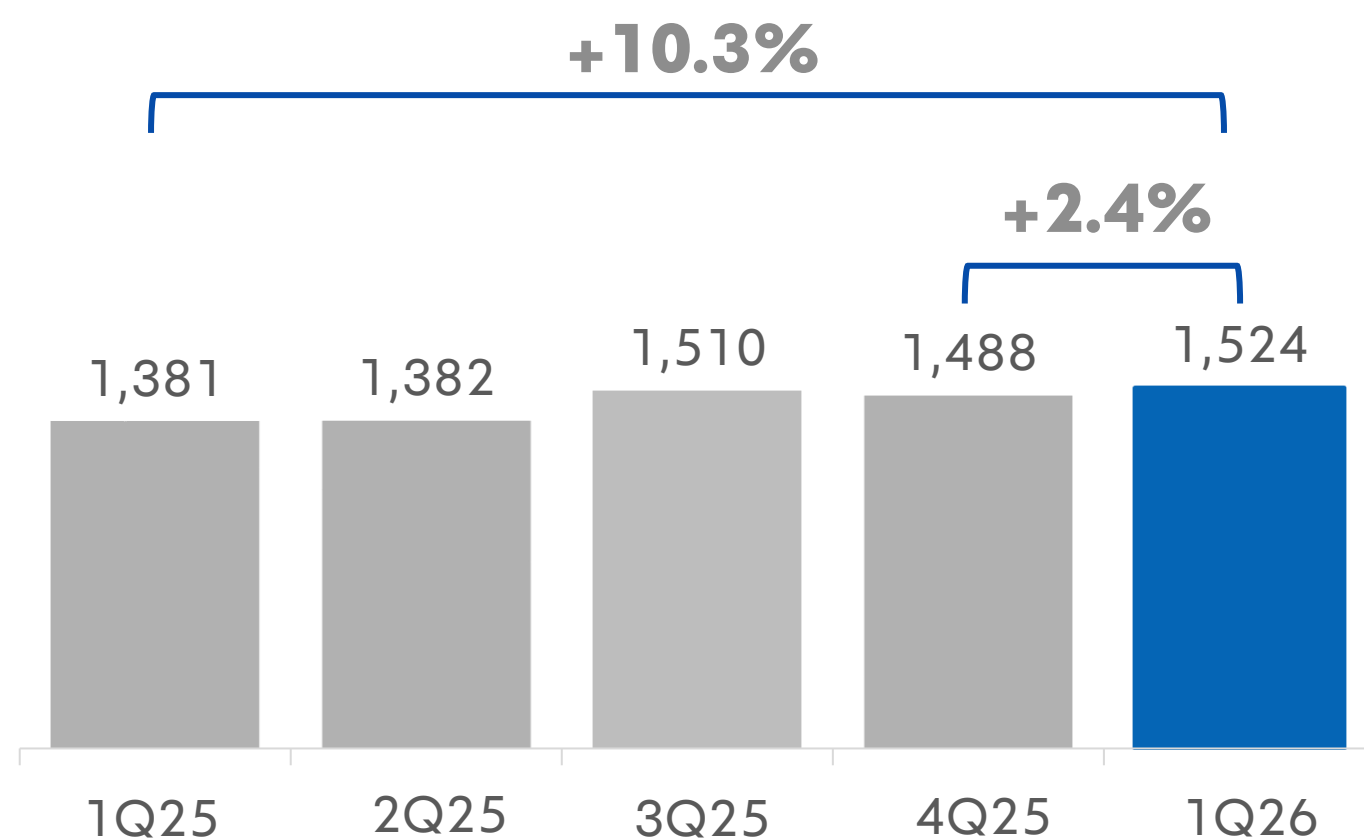
BRL **1.1** billion

ROE

65.9% p.a.

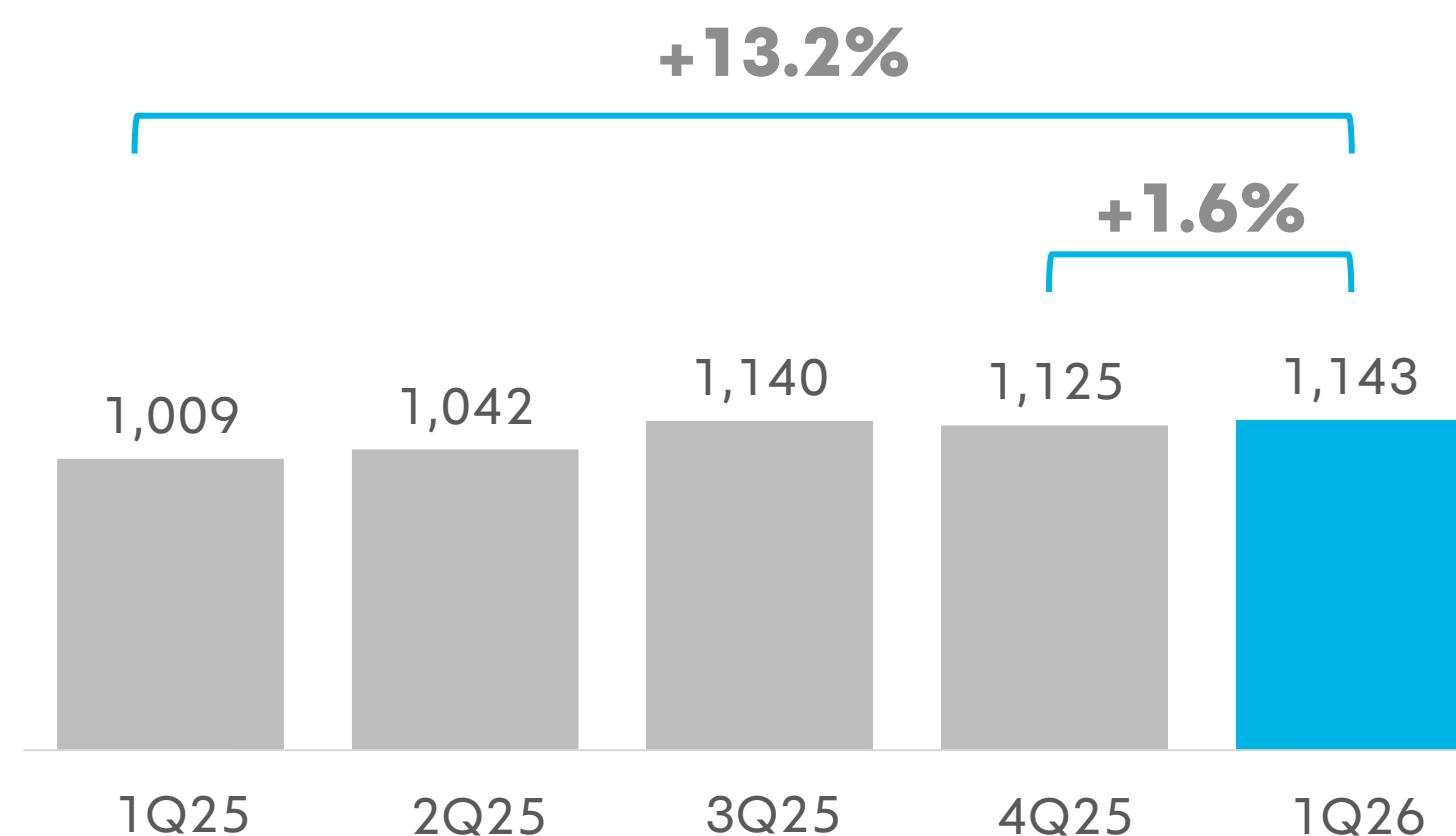
Operating Revenues

BRL million



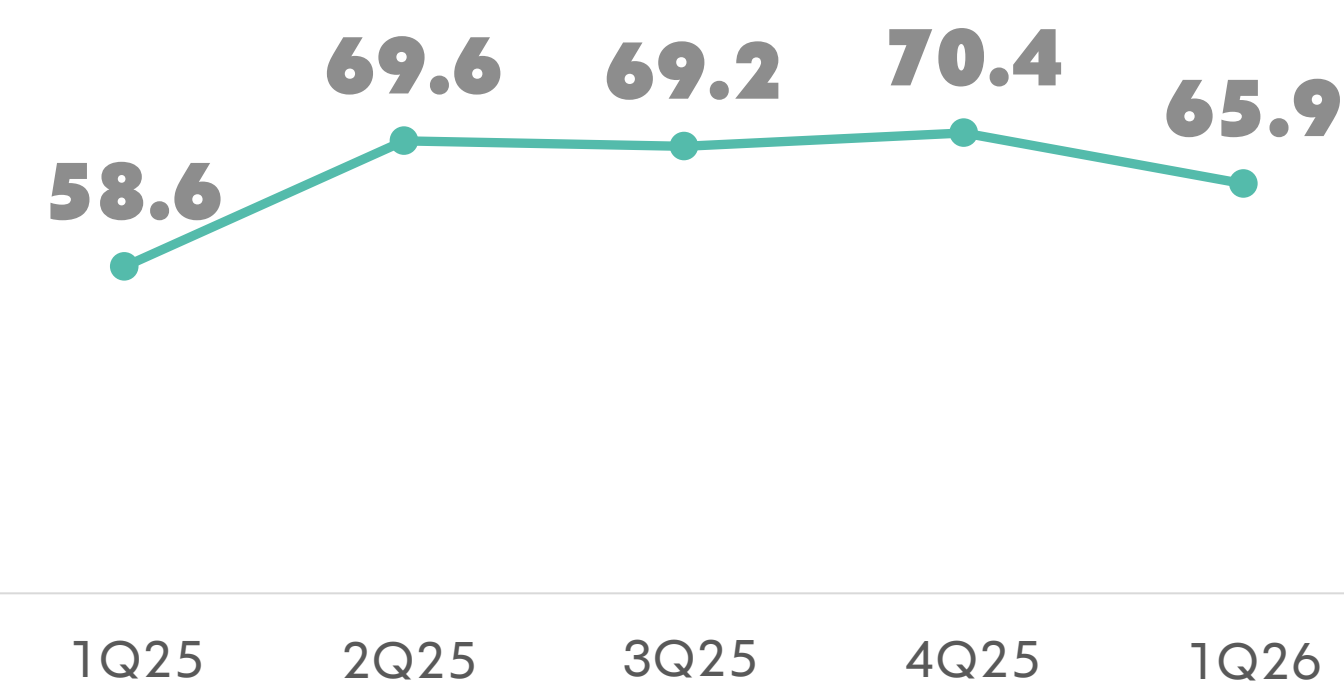
Managerial Net Income

BRL million



ROE

%p.a.



Revenues
BRL million



		1Q26	/1Q25	/4Q25
Equity Results	59%	903	+18%	+4%
Distribution	41%	621	+1%	0%
Total	100%	1,524	+10%	+2%

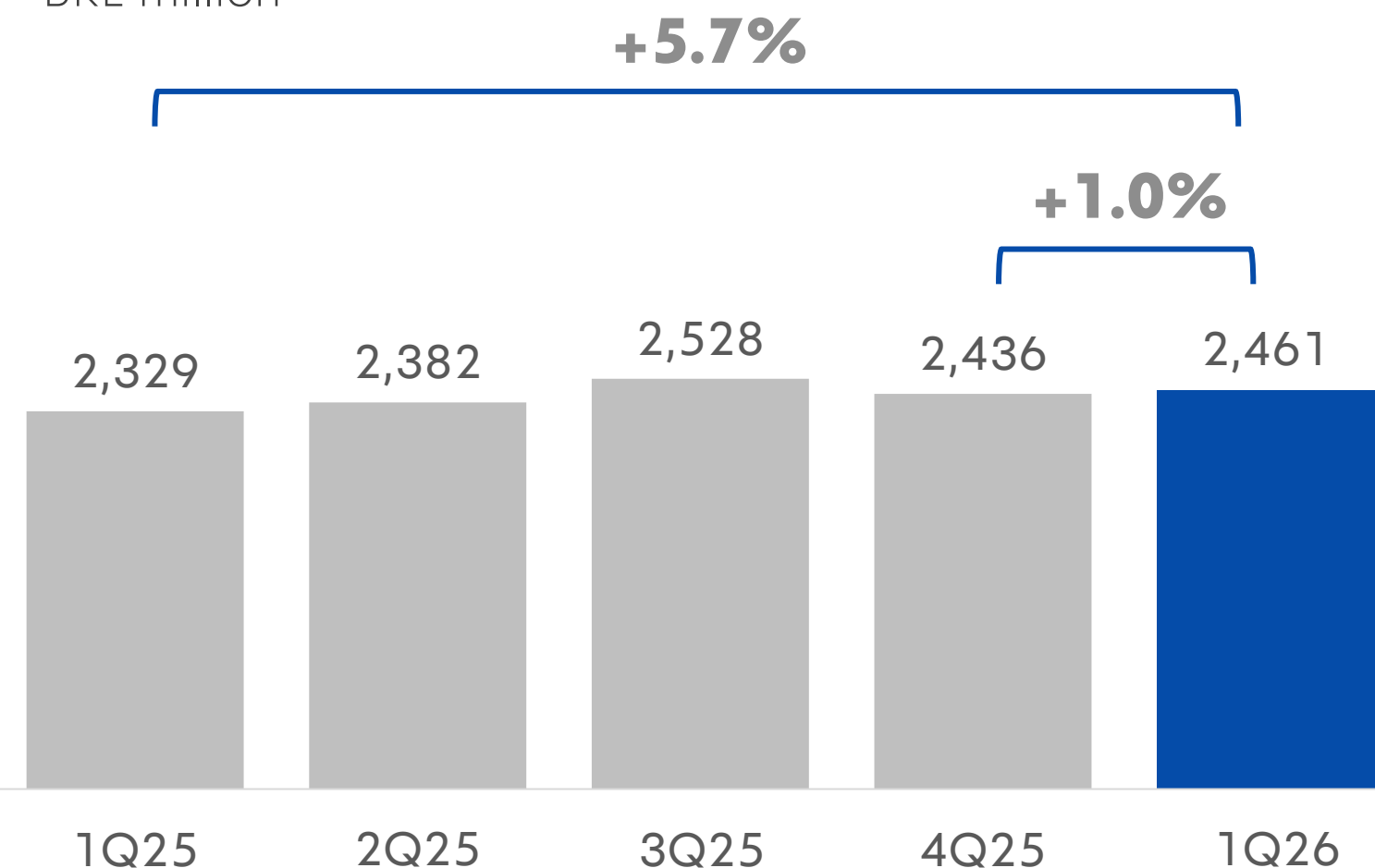
Accounting Net Income, in accordance with the standard CPC 50 (IFRS 17), of BRL 1,150.3 million in 1Q26, accounting for an increase of 9.5% compared to 1Q25.

ROE: Annual growth of 7.3 p.p. compared to the indicator of 1Q25.

¹ Income of the last 12 months / average of the adjusted NAV of the reference month with that of the previous fiscal year

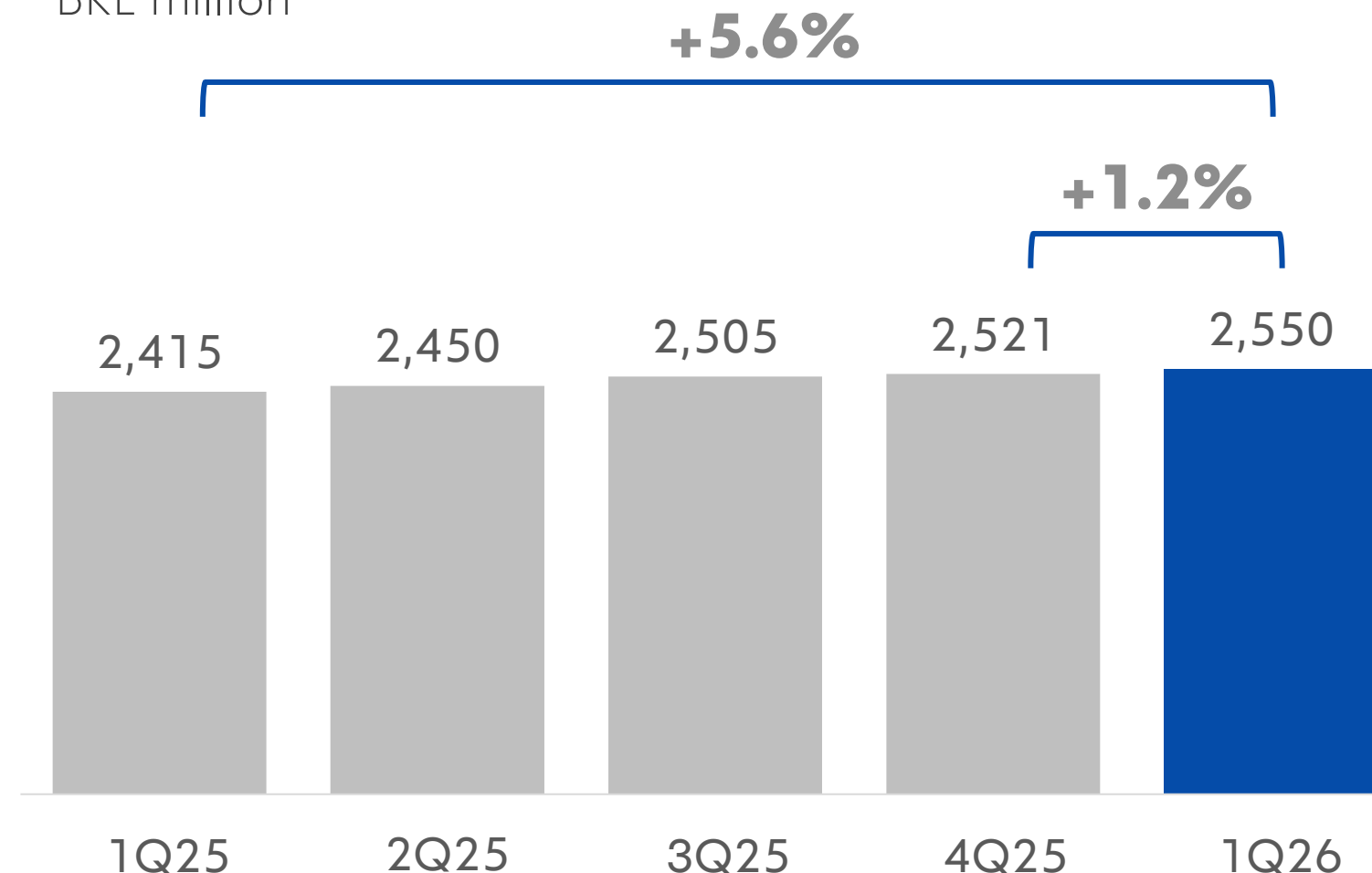
Written Premiums

BRL million



Earned Premiums

BRL million



Written Premiums

Highlights of annual growth (1Q26/1Q25) in the Mortgage (+13.0%), Home (+5.5%), and Auto (+104.0%) segments.

Written Premiums by Line

BRL million



	%	BRL million 1Q26	/1Q25	/4Q25
Mortgage	44%	1,087	+13%	+4%
Life	22%	552	-1%	-7%
Credit Life	12%	299	-21%	+19%
Home	12%	283	+6%	-6%
Auto	7%	170	+104%	-6%
Assistance	2%	51	-25%	-9%
Other Insurance	1%	19	+65%	+55%
Total Insurance	100%	2,461	+6%	+1%

Earned Premiums by Line

BRL million



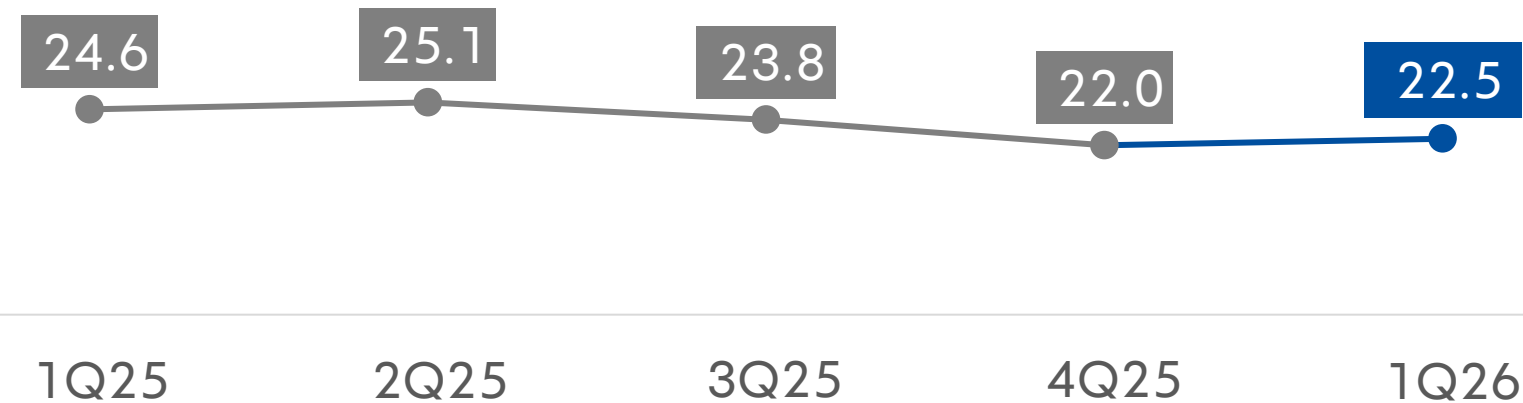
	%	BRL million 1Q26	/1Q25	/4Q25
Mortgage	43%	1,087	+13%	+4%
Life	22%	567	+4%	-1%
Credit Life	18%	453	-10%	-3%
Home	10%	255	+18%	+2%
Auto	4%	120	+15%	+6%
Assistance	2%	51	-25%	-9%
Other Insurance	1%	17	-13%	-15%
Total Insurance	100%	2,550	+6%	+1%



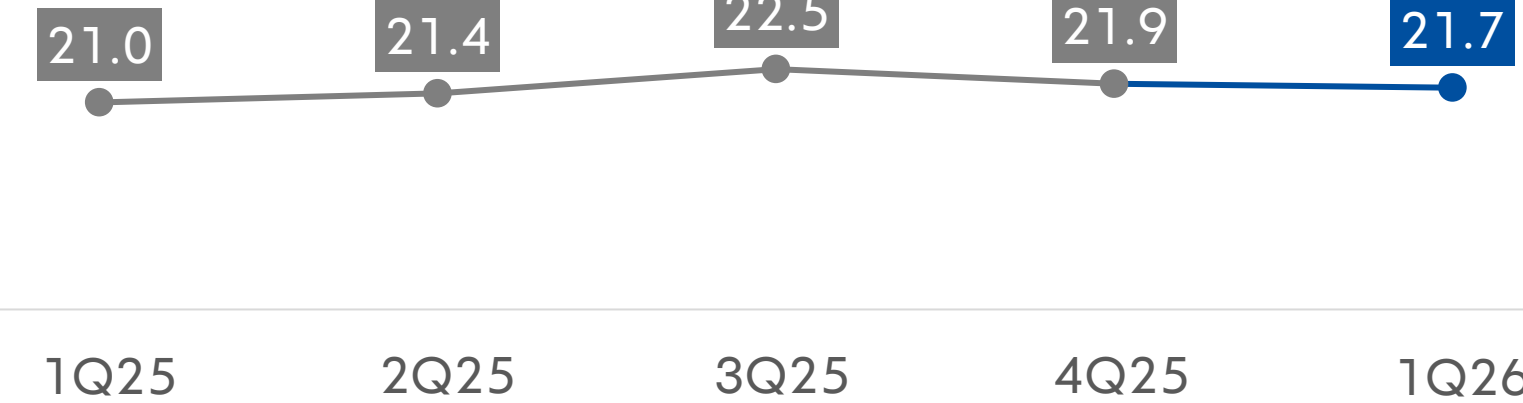
PERFORMANCE INDICATORS

OPERATING MARGIN

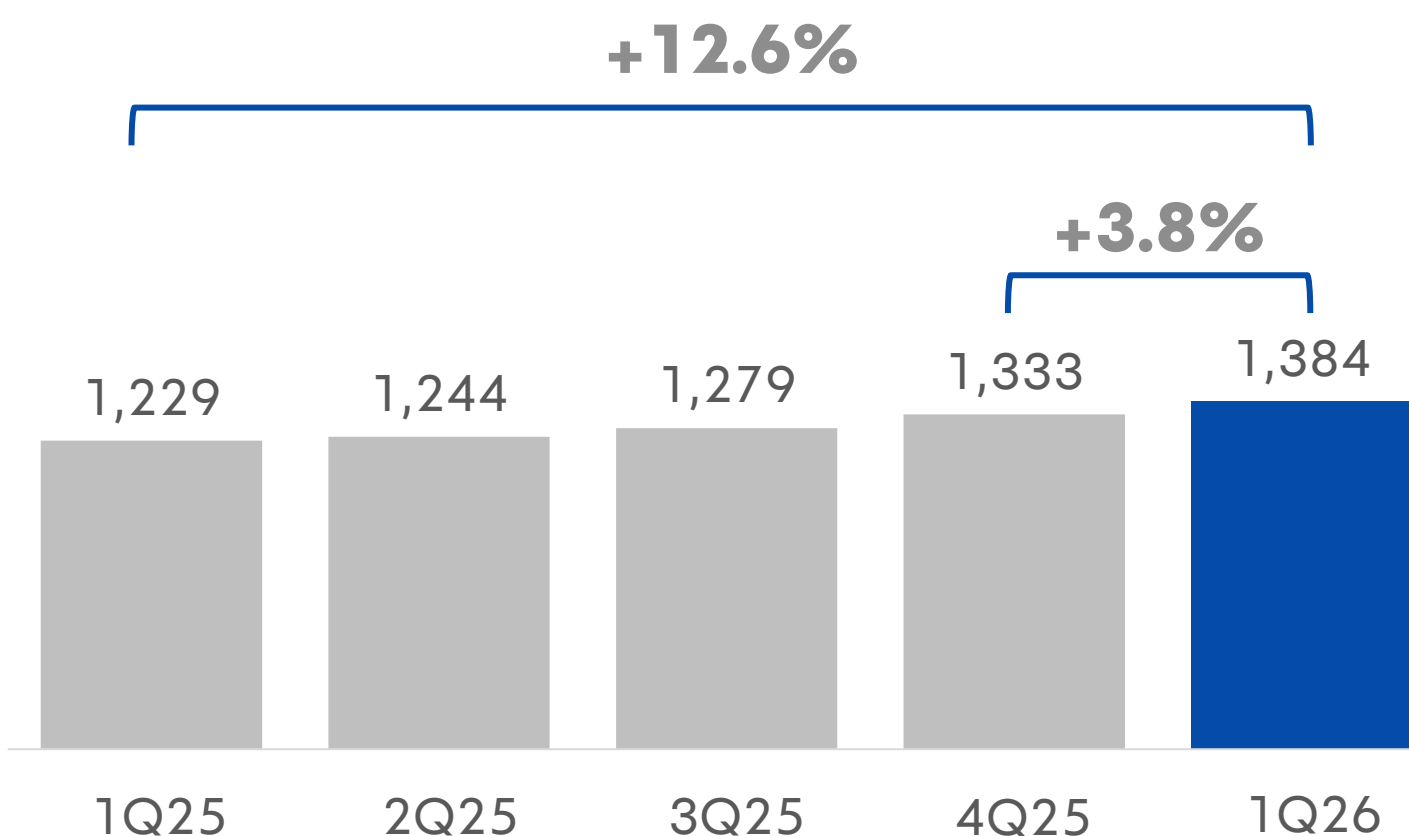
Loss Ratio
% Earned Premium



Commissioning
% Earned Premium



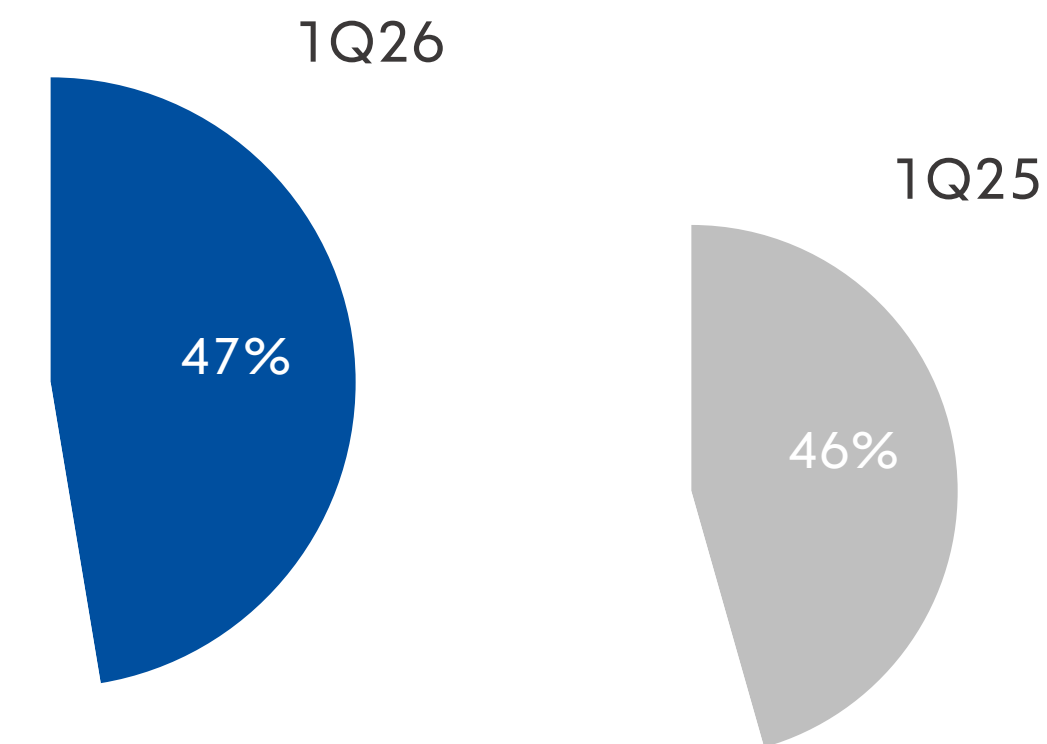
Operating Margin
BRL million



Distribution and Variation by Segment
BRL million

		BRL million 1Q26	/1Q25	/4Q25
Mortgage	47%	675	+19%	+6%
Life	24%	330	+6%	0%
Credit Life	15%	196	-1%	+7%
Home	9%	126	+23%	+5%
Assistance	3%	33	-2%	-6%
Other Insurance	2%	24	+38%	-9%
Total Insurance	100%	1,384	+13%	+4%

Representativeness¹
% Total operating margin

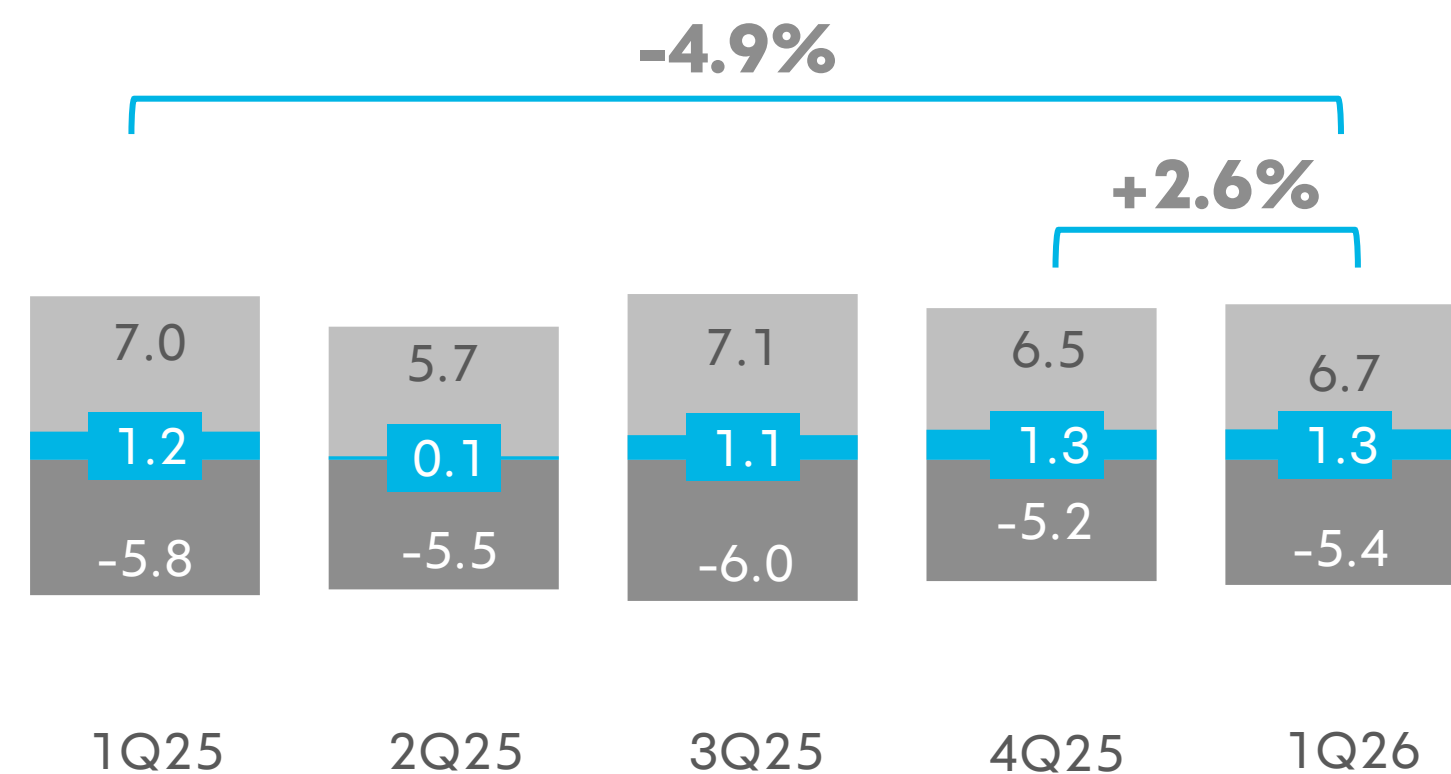


¹ Weighted representation by the equity interest of Caixa Seguridade in each company

PRIVATE PENSION

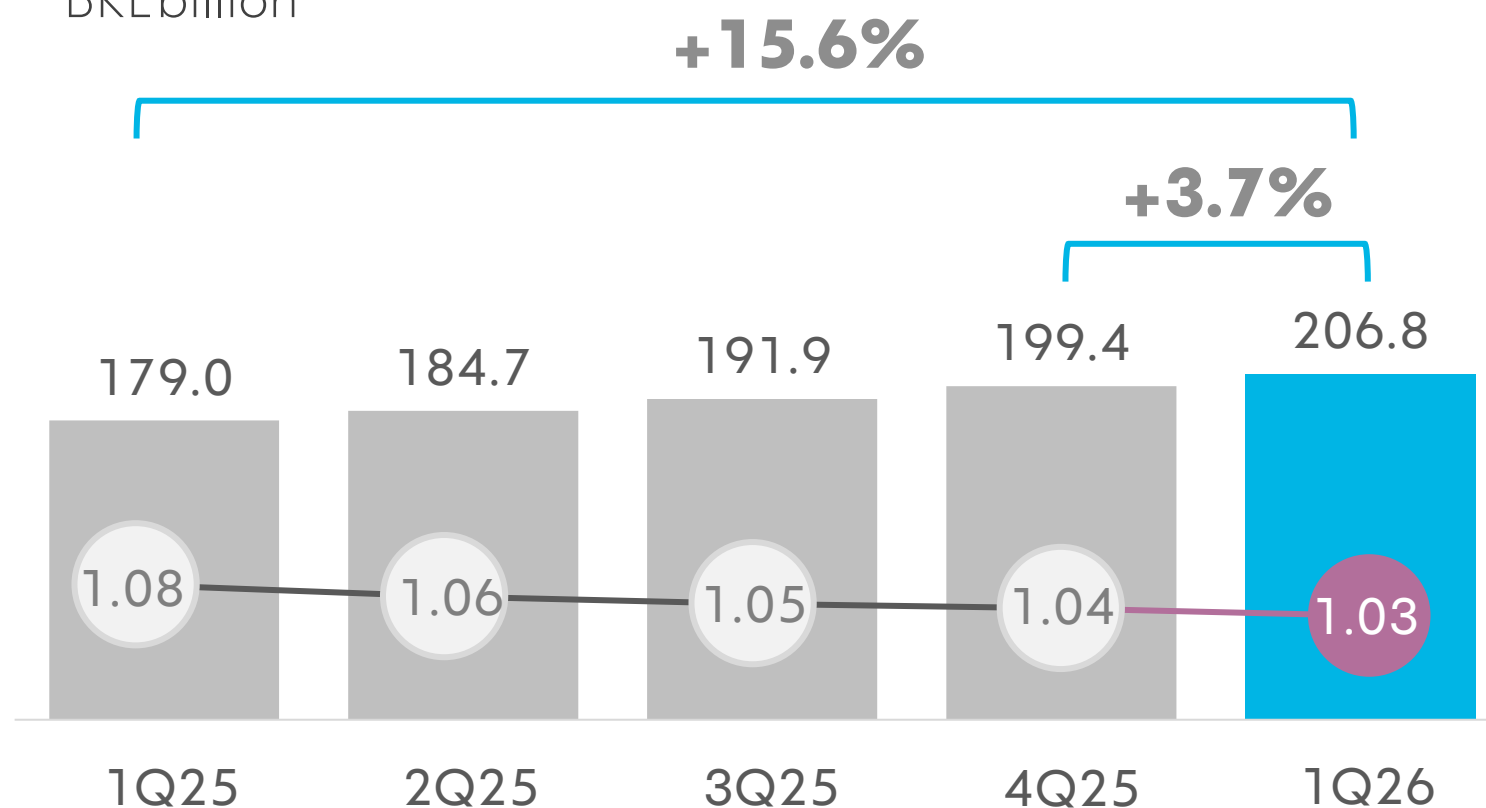
Private Pension Contributions

BRLbillion
 ■ Portability/Redemption ■ Gross contribution
 ■ Net contribution



Private Pension Reserves
 BRLbillion

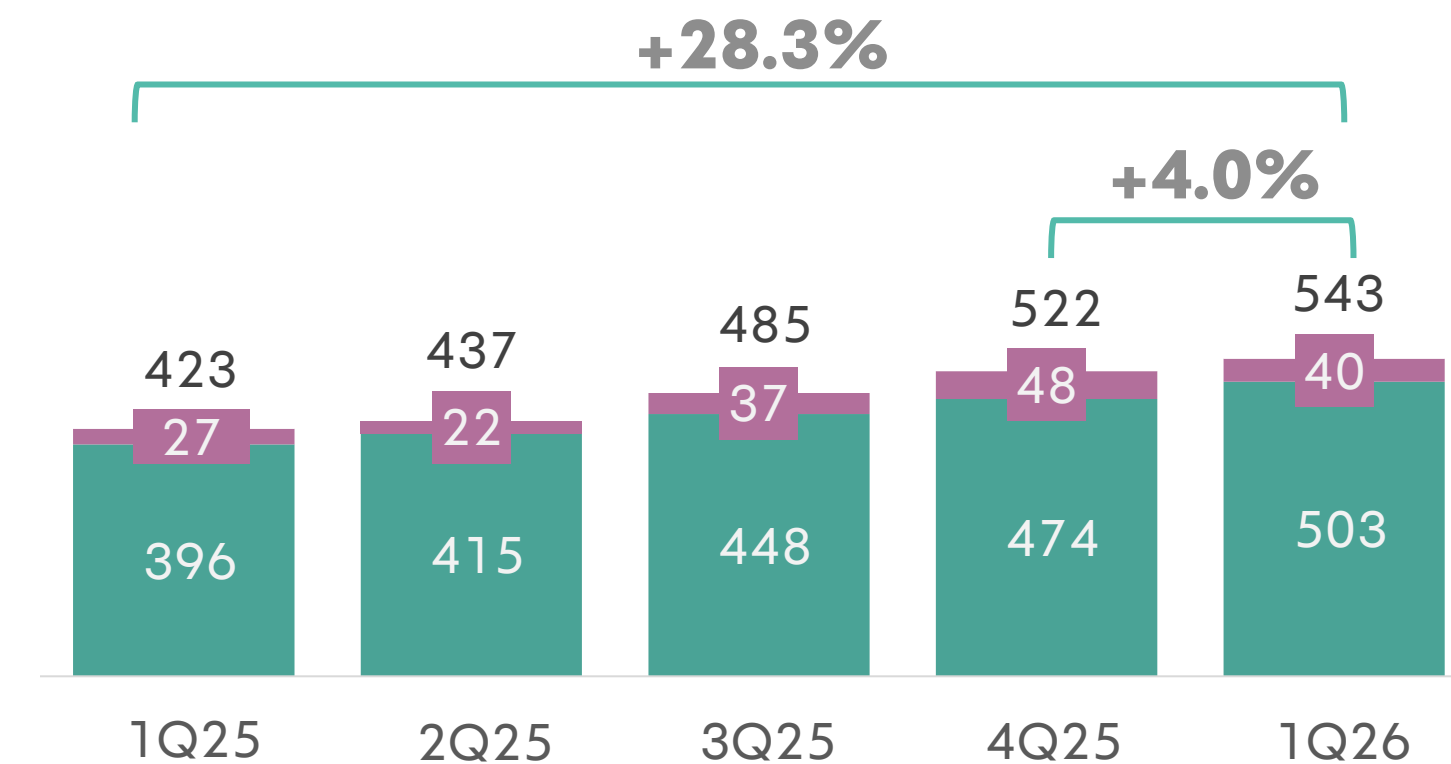
Average management fee (p.a.)
 % Reserves



PREMIUM BONDS

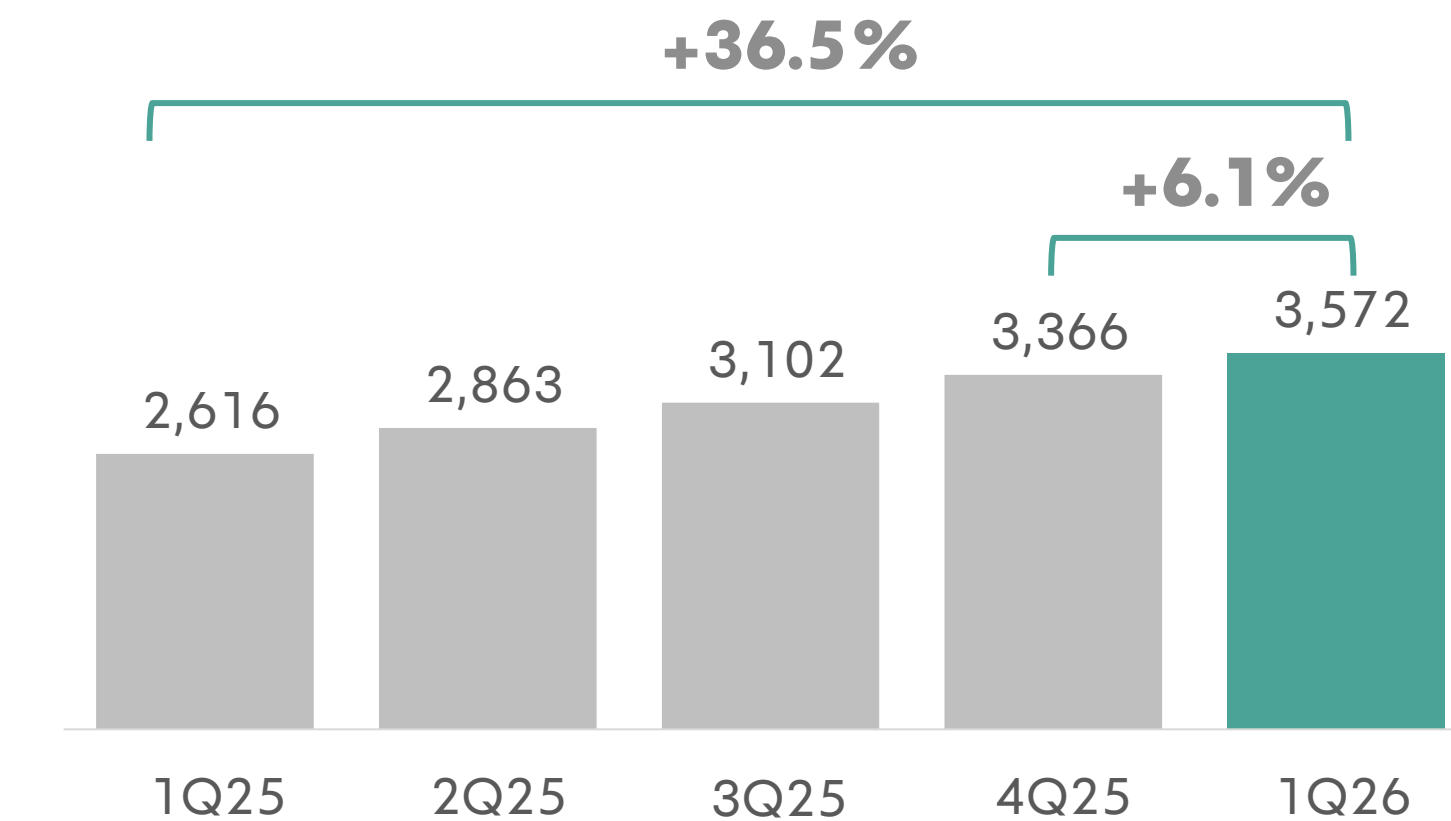
Funds Raised - Premium Bonds

BRL million
 ■ PM ■ PU



Premium Bonds Reserves

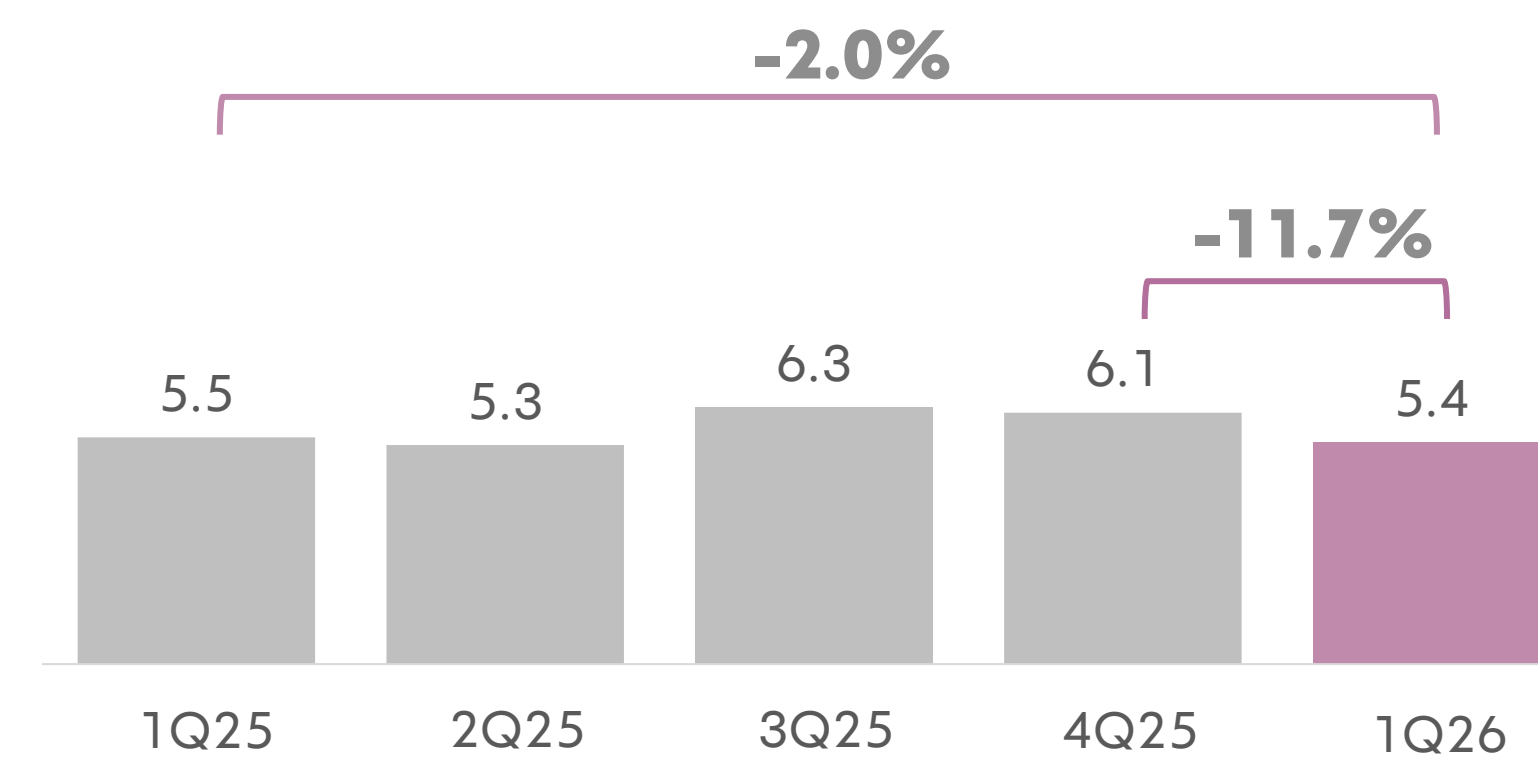
BRL million



CREDIT LETTERS

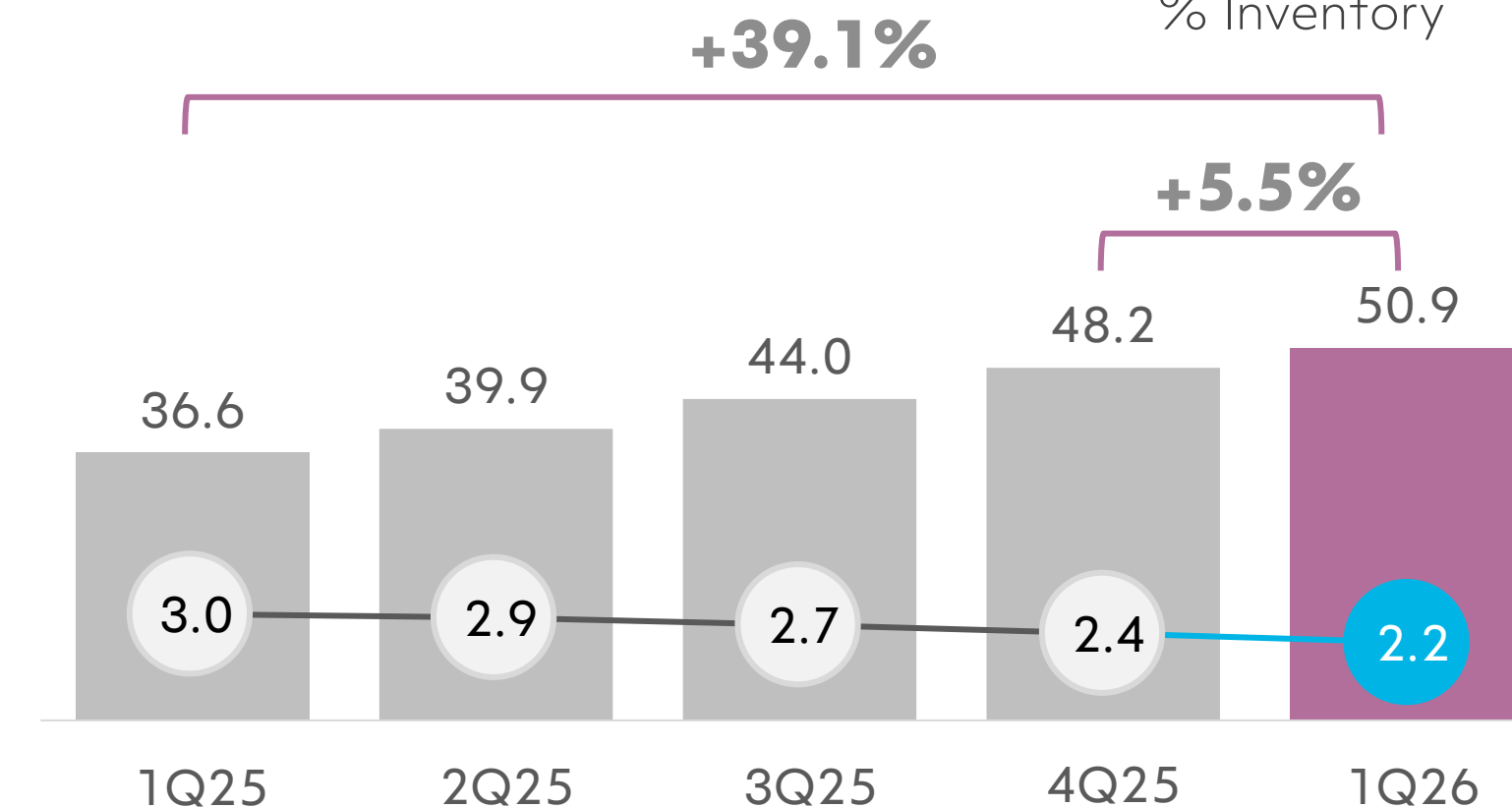
Credit Letters

BRLbillion

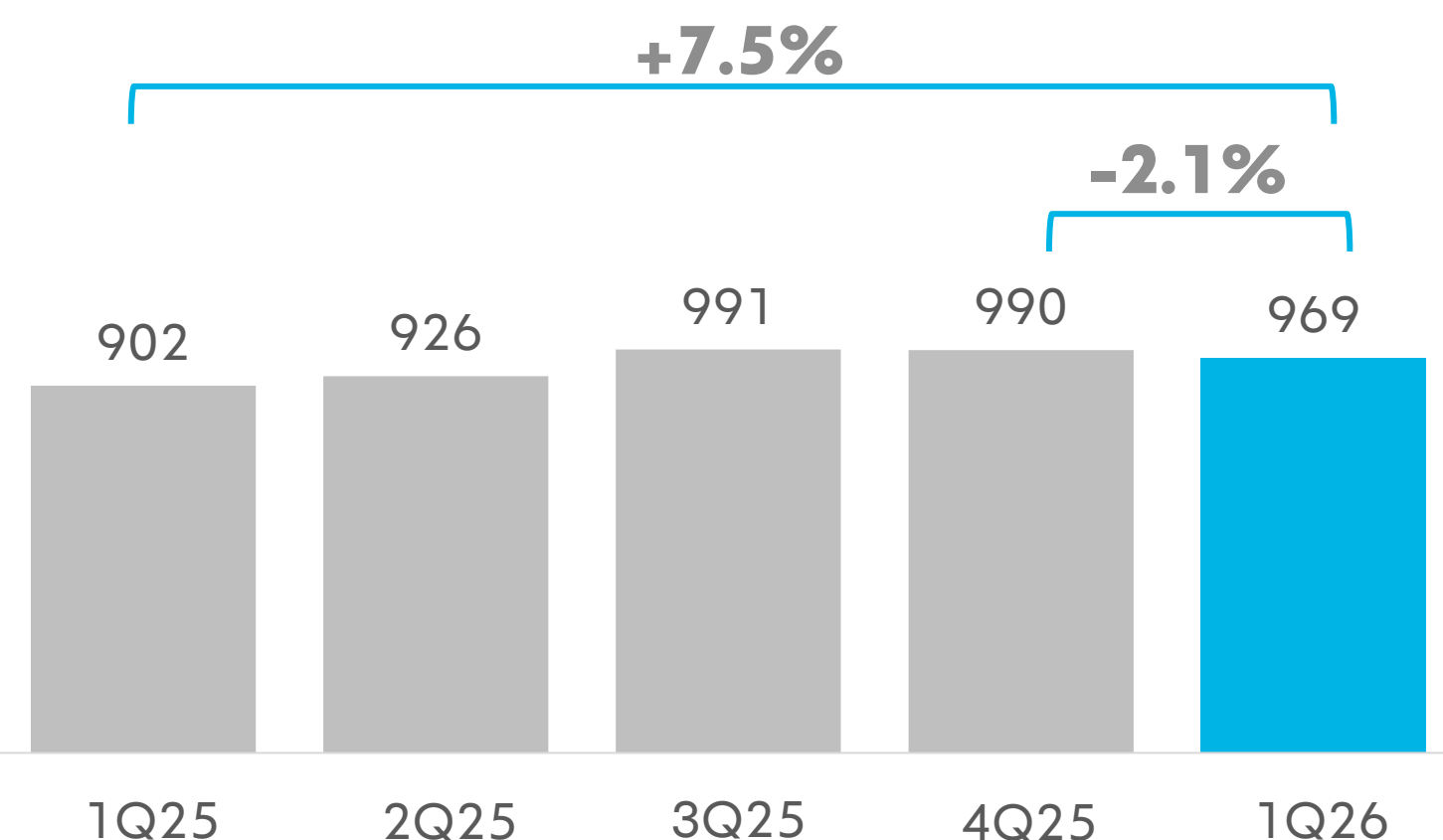


Letters Inventory
 BRLbillion

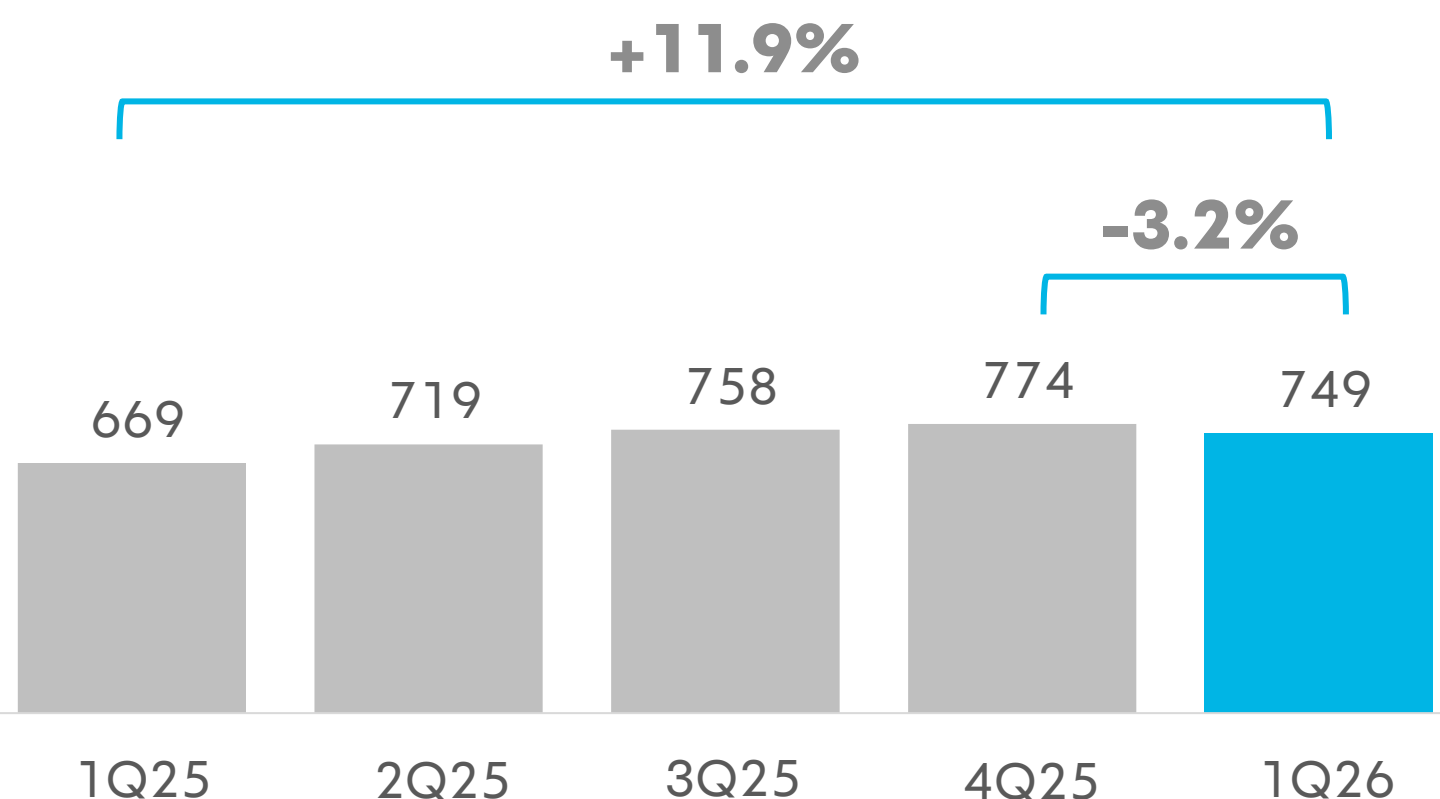
Average management fee (p.a.)
 % Inventory



Operating Revenue
BRL million



Accumulation Operating Margin
BRL million



Operating Revenue

Increase of 7.5% in operating revenues between 1Q26 and 1Q25, with growth across all segments, particularly Private Pension (+9%) and Premium Bonds (+9%).

Operating Revenue BRL million	%	1Q26	/1Q25	/4Q25
Private Pension	55%	538	+9%	-1%
Credit Letters	28%	267	+3%	-4%
Premium Bonds	17%	164	+9%	-1%
Total Accumulation	100%	969	+7%	-2%

Operating Margin BRL million	%	1Q26	/1Q25	/4Q25
Private Pension	66%	491	+17%	-4%
Credit Letters	21%	158	+1%	-8%
Premium Bonds	13%	99	+7%	+7%
Total Accumulation	100%	749	+12%	-3%

Representativeness of Accumulation¹
% Total operating margin

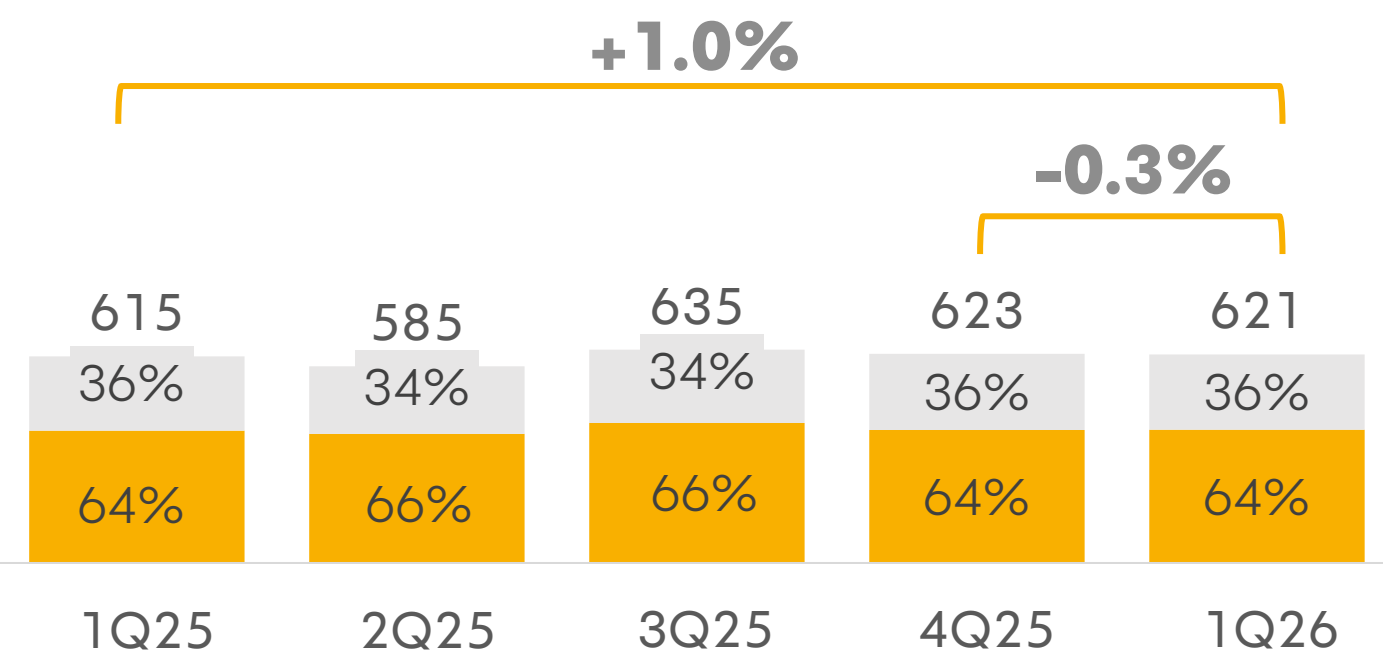


¹ Weighted representation by the equity interest of Caixa Seguridade in each company.

Brokerage Revenues¹

BRL million

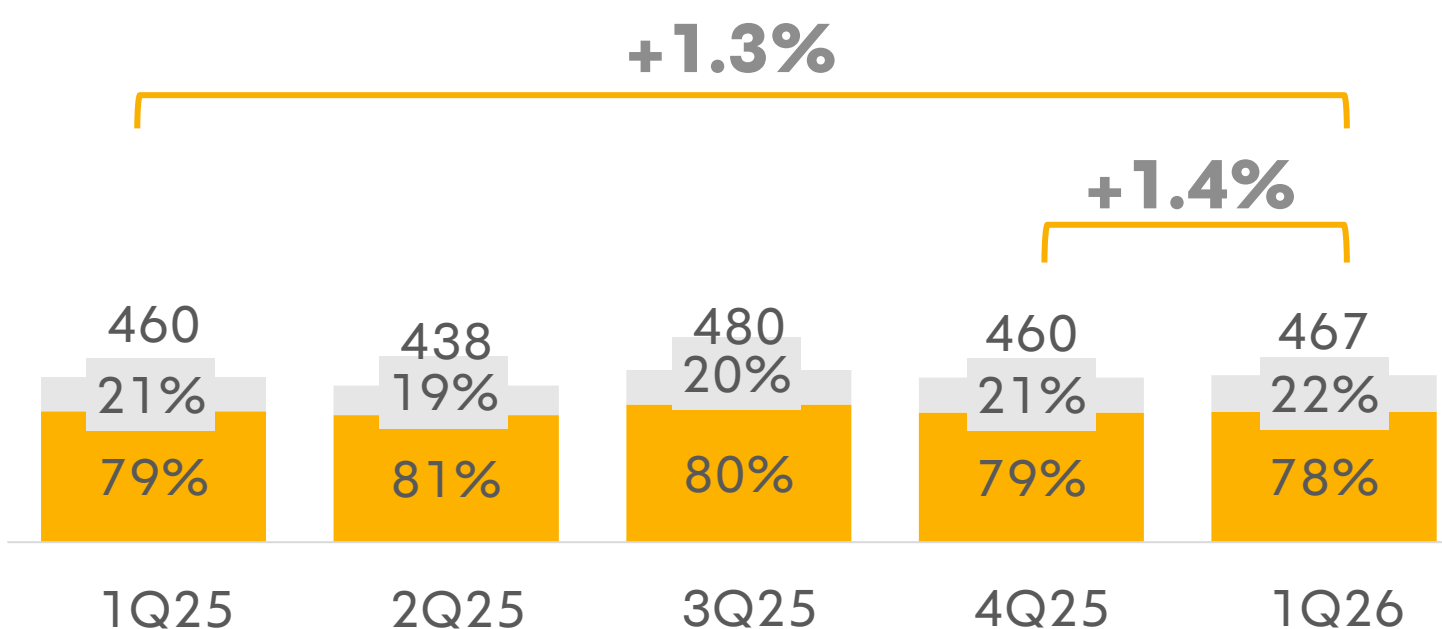
■ Accumulation ■ Insurance



Operating Margin

BRL million

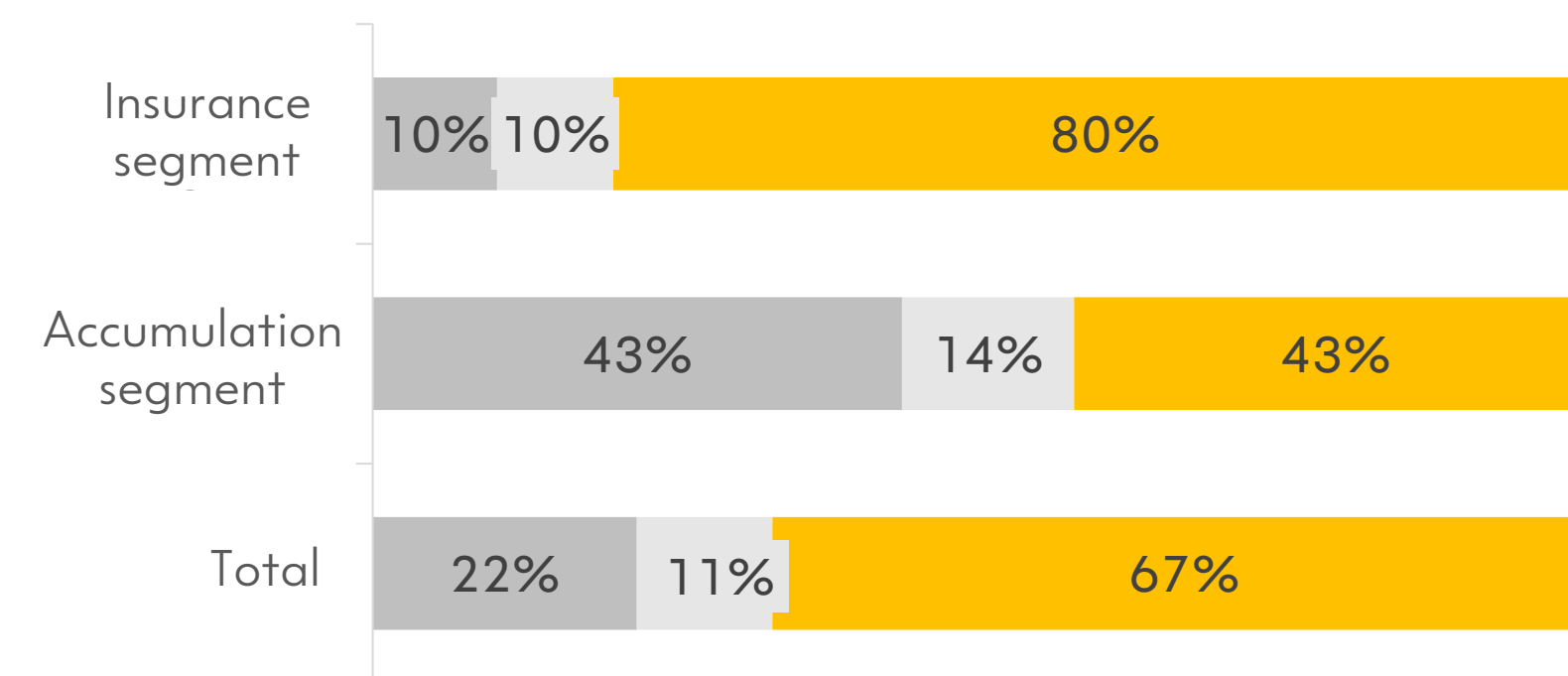
■ Accumulation ■ Insurance



Brokerage distribution²

%1Q26

■ Award Fee ■ Caixa Service Fee ■ Distribution Revenue



Brokerage by segment

BRL million



Segment	%	1Q26	/1Q25	/4Q25
Mortgage	24%	149	+14%	-5%
Credit Life	15%	92	-21%	+31%
Home	15%	94	+8%	-5%
Credit Letters	25%	156	-3%	-3%
Life	6%	40	+3%	-11%
Private Pension	5%	29	-4%	+3%
Premium Bonds	6%	39	+30%	+2%
Other Insurance	4%	22	+8%	-9%
Total distribution	100%	621	+1%	0%

Operating Margin by segment

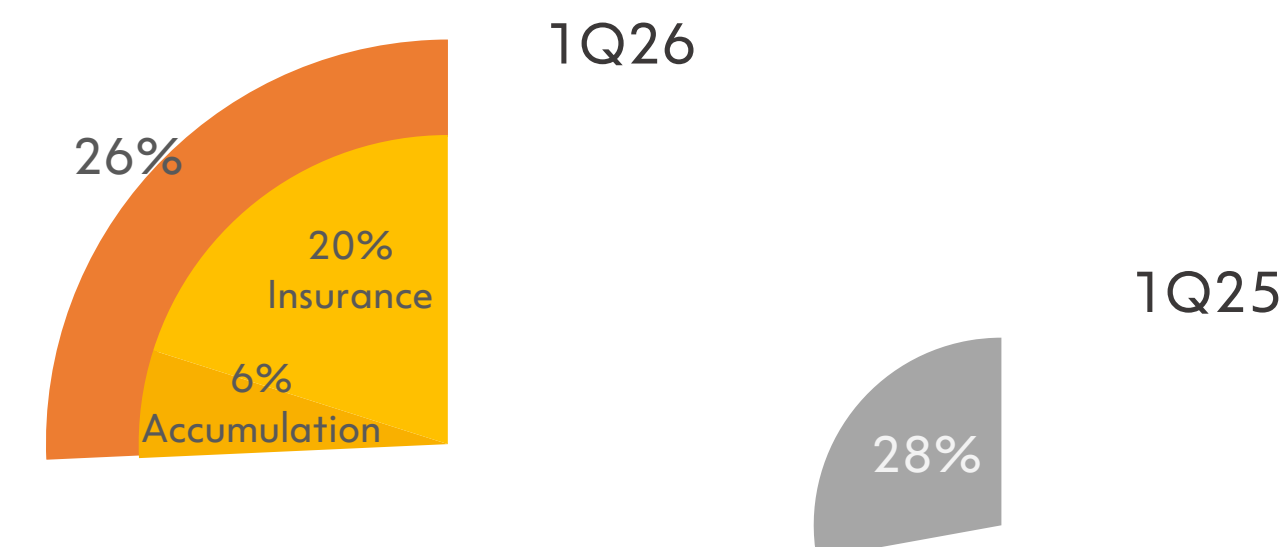
BRL million



Segment	%	1Q26	/1Q25	/4Q25
Mortgage	31%	144	+12%	-6%
Credit Life	20%	92	-21%	+31%
Home	16%	72	+8%	-5%
Credit Letters	10%	48	-3%	0%
Life	9%	40	+3%	-11%
Private Pension	6%	29	-4%	+3%
Premium Bonds	6%	26	+60%	+12%
Other Insurance	4%	16	+9%	-8%
Total distribution	100%	467	+1%	+1%

Representativeness³

% Total operating margin



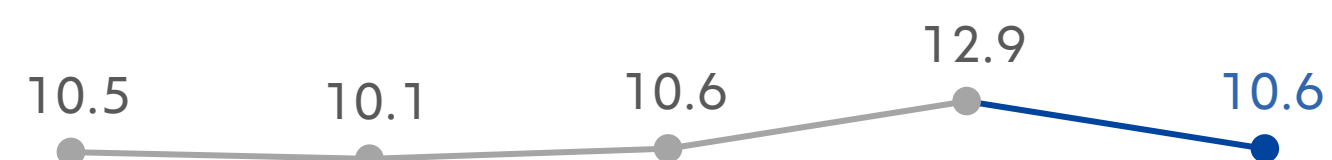
¹ It includes brokerage and commission revenues, as well as network access and distribution revenues (BDF).

² Managerial view that considers the Caixa service fees and awards related to life, credit life, and private pension, which are paid directly by the insurance company to CAIXA, while for other branches, the costs are paid by the brokerage firm.

³ Weighted representation by Caixa Seguridade's equity interest in each company.

ADMINISTRATIVE EXPENSES RATIO (IDA)
Administrative expenses

% Operating revenue

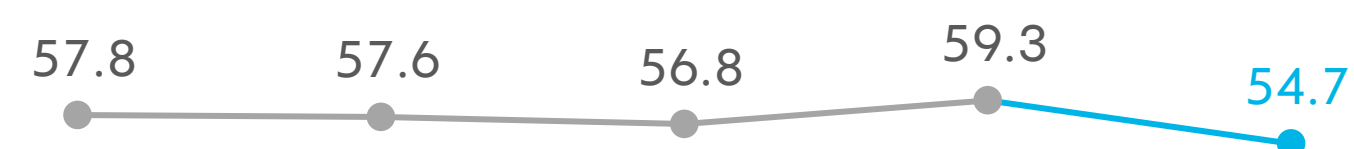


1Q25 2Q25 3Q25 4Q25 1Q26

Ratio - grouping	IDA 1Q26	Δ 1Q25 p.p.	Δ 4Q25 p.p.
Bancassurance CAIXA	11.1%	+0.4	-2.2
Run-off	13.4%	+0.2	-0.9
New partnerships	11.4%	+0.2	-3.2
Holding + Brokerage	7.4%	+1.3	+1.3
Bancassurance PAN	6.8%	-1.3	-3.4
GENERAL RATIO	10.6%	+0.1	-2.3

COMBINED RATIO (IC)
General and Administrative Expenses

% Operating revenue

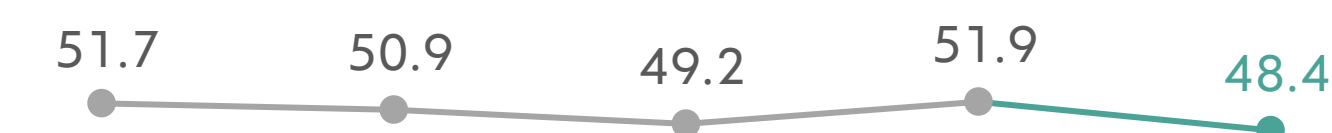


1Q25 2Q25 3Q25 4Q25 1Q26

Ratio - grouping	IC 1Q26	Δ 1Q25 p.p.	Δ 4Q25 p.p.
Bancassurance CAIXA	53.7%	-2.8	-2.7
Run-off	63.0%	-3.9	+1.7
New partnerships	53.3%	-3.2	-4.3
Holding + Brokerage	44.8%	+1.1	0
Bancassurance PAN	62.3%	-6.2	-20.0
GENERAL RATIO	54.7%	-3.1	-4.6

EXPANDED COMBINED RATIO (ICA)
General and Administrative Expenses

% Operating revenue + Financial Result



1Q25 2Q25 3Q25 4Q25 1Q26

Ratio - grouping	ICA 1Q26	Δ 1Q25 p.p.	Δ 4Q25 p.p.
Bancassurance CAIXA	47.4%	-3.0	-1.7
Run-off	53.0%	-6.0	+1.0
New partnerships	46.9%	-3.0	-3.1
Holding + Brokerage	42.9%	+1.1	+1.8
Bancassurance PAN	55.7%	-5.8	-17.8
GENERAL RATIO	48.4%	-3.3	-3.5

IDA

The IDA for the quarter remained close to its historical level, reaching 10.6%, which represents an increase of 0.1 percentage points compared to 1Q25. By disregarding the allocations made in the quarter with resources incentivized by the Rouanet Law — which generate an equivalent reduction in tax expenses—the adjusted annual indicator would be 10.4%. Compared to 4Q25, the indicator showed an improvement of 2.3 percentage points, an effect of the seasonality of expenses in the investments made during the 2025 period.

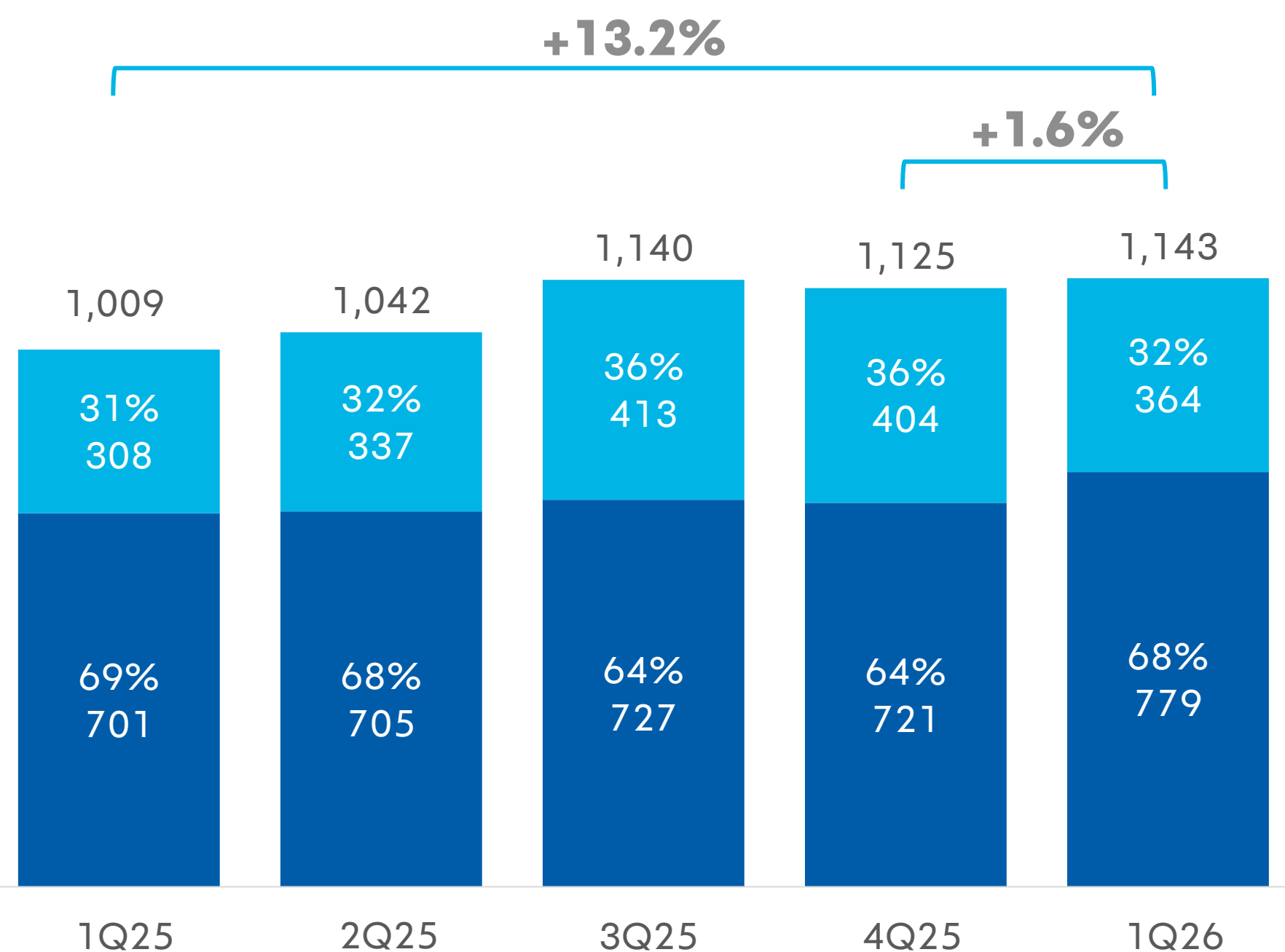
ICA

The 1Q26 ICA improved by 3.3 p.p. compared to 1Q25, reflecting stronger financial income driven by a higher average balance of financial investments in the operating companies, as well as a higher SELIC rate between the periods.

Net income

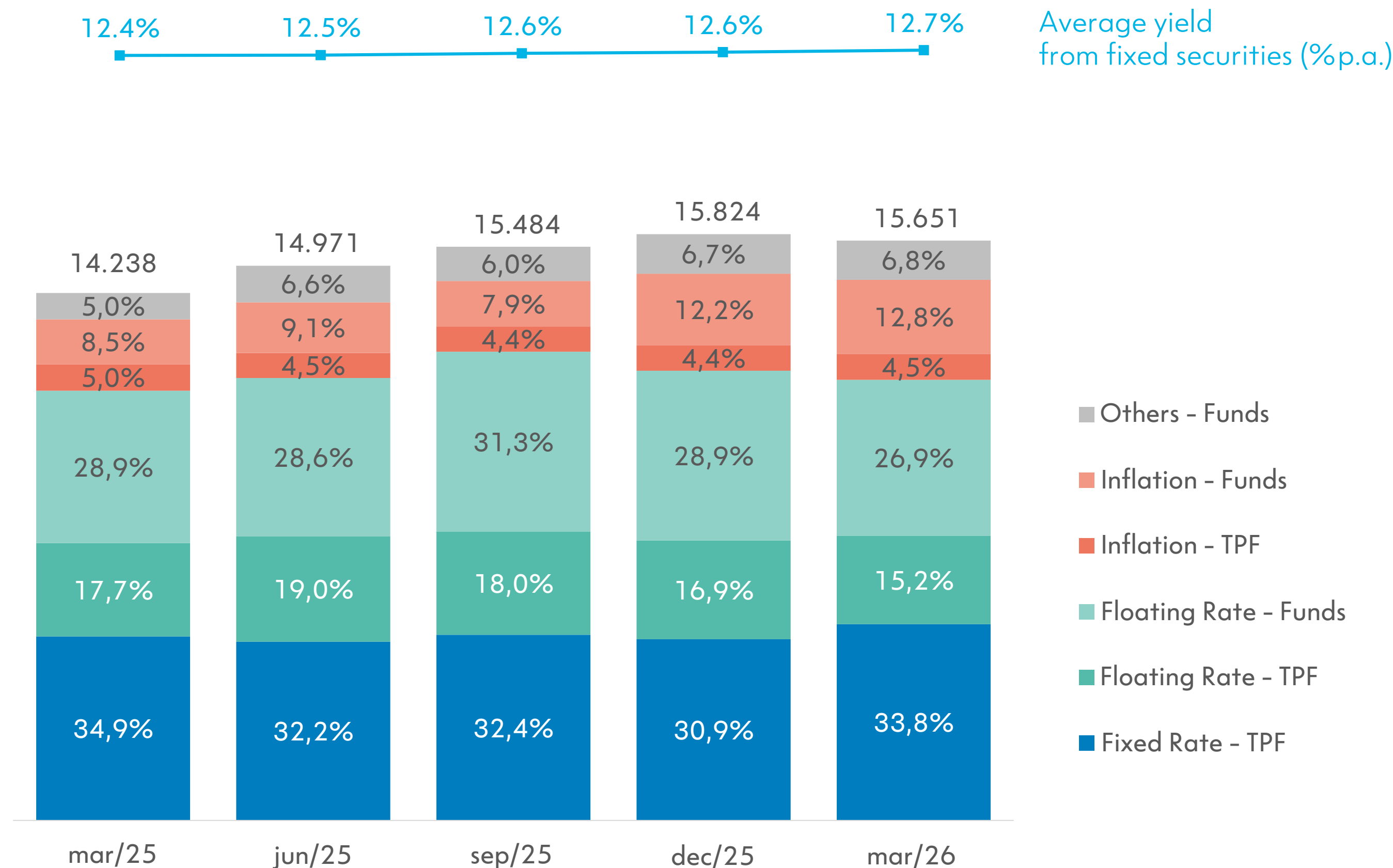
(Operating X Financial) Recurring Net Income

- Results from the Operation
- Financial Result



Grouped Investment Portfolio Composition²

Consolidated % of financial investments (millions)



¹ Financial result net of taxes, considering the effective rate of each company, weighted by the respective equity interest percentages in each company.

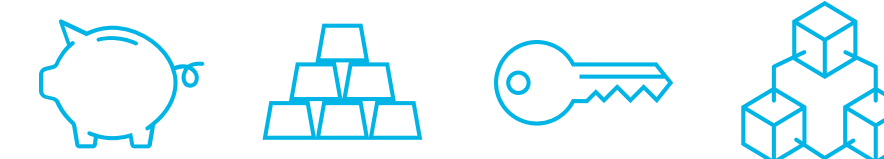
² Investment portfolio weighted by the respective equity interest in each company.

EARNINGS
PRESENTATION

1Q26

EXHIBIT

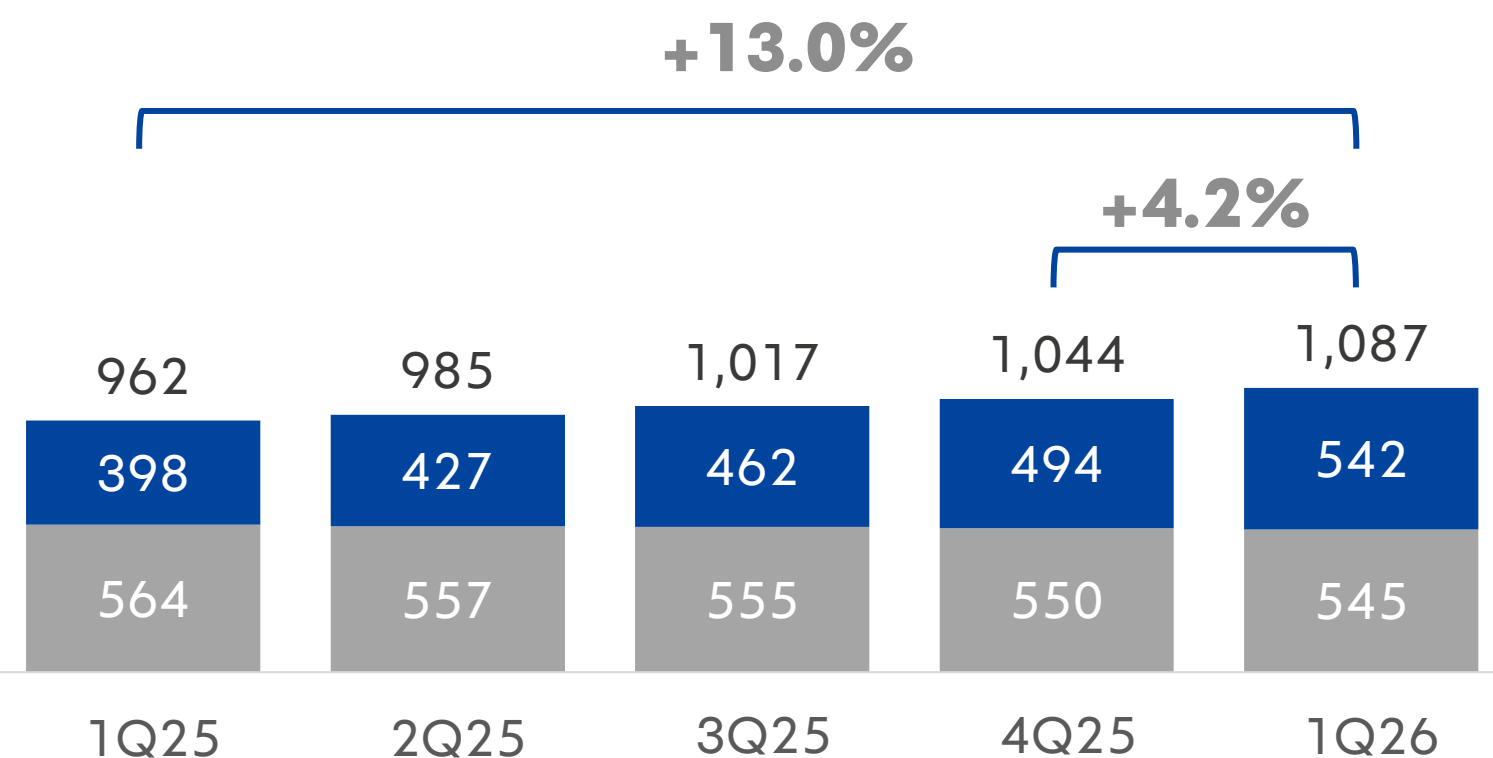
CAIXA
Seguridade



Written Premiums Mortgage

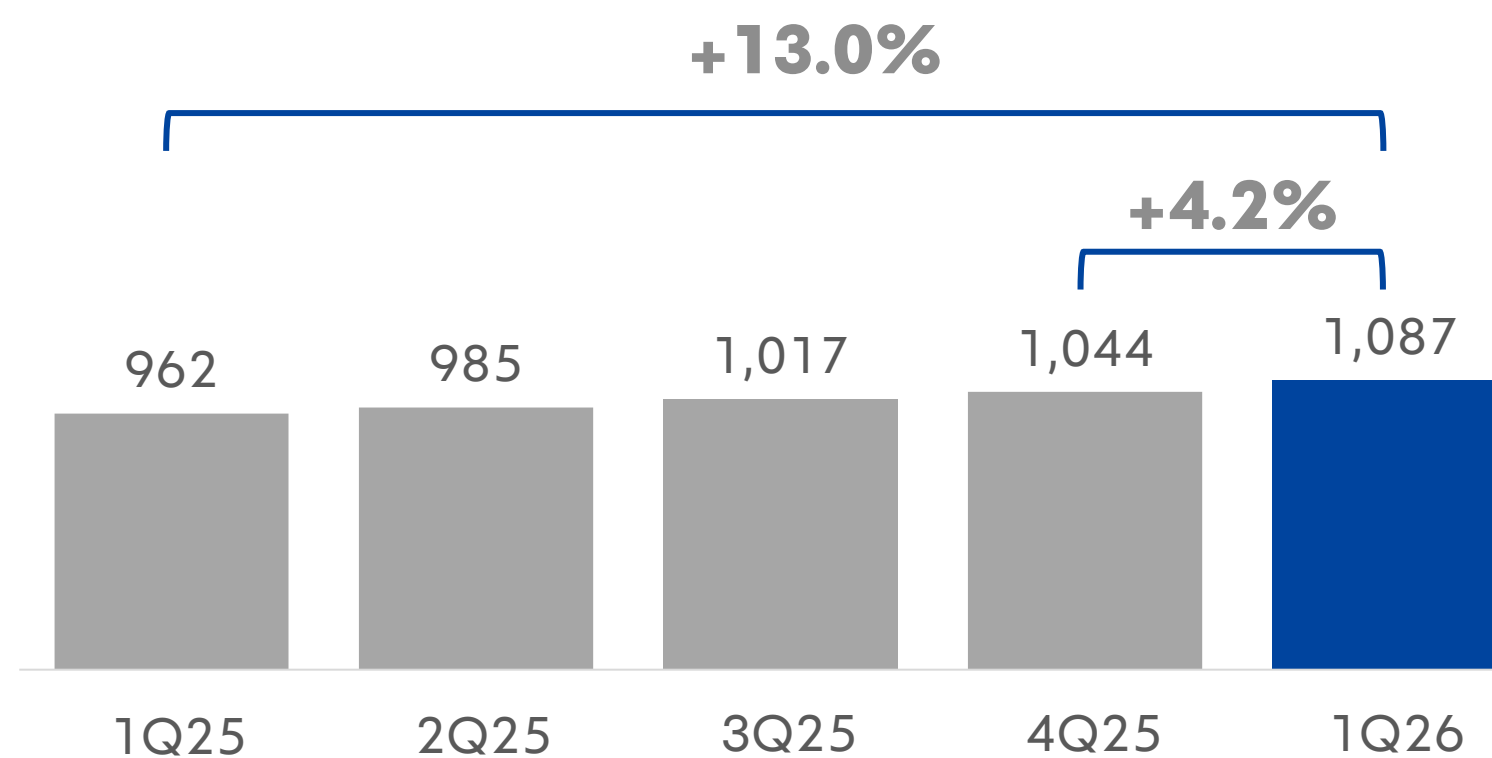
BRL million

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



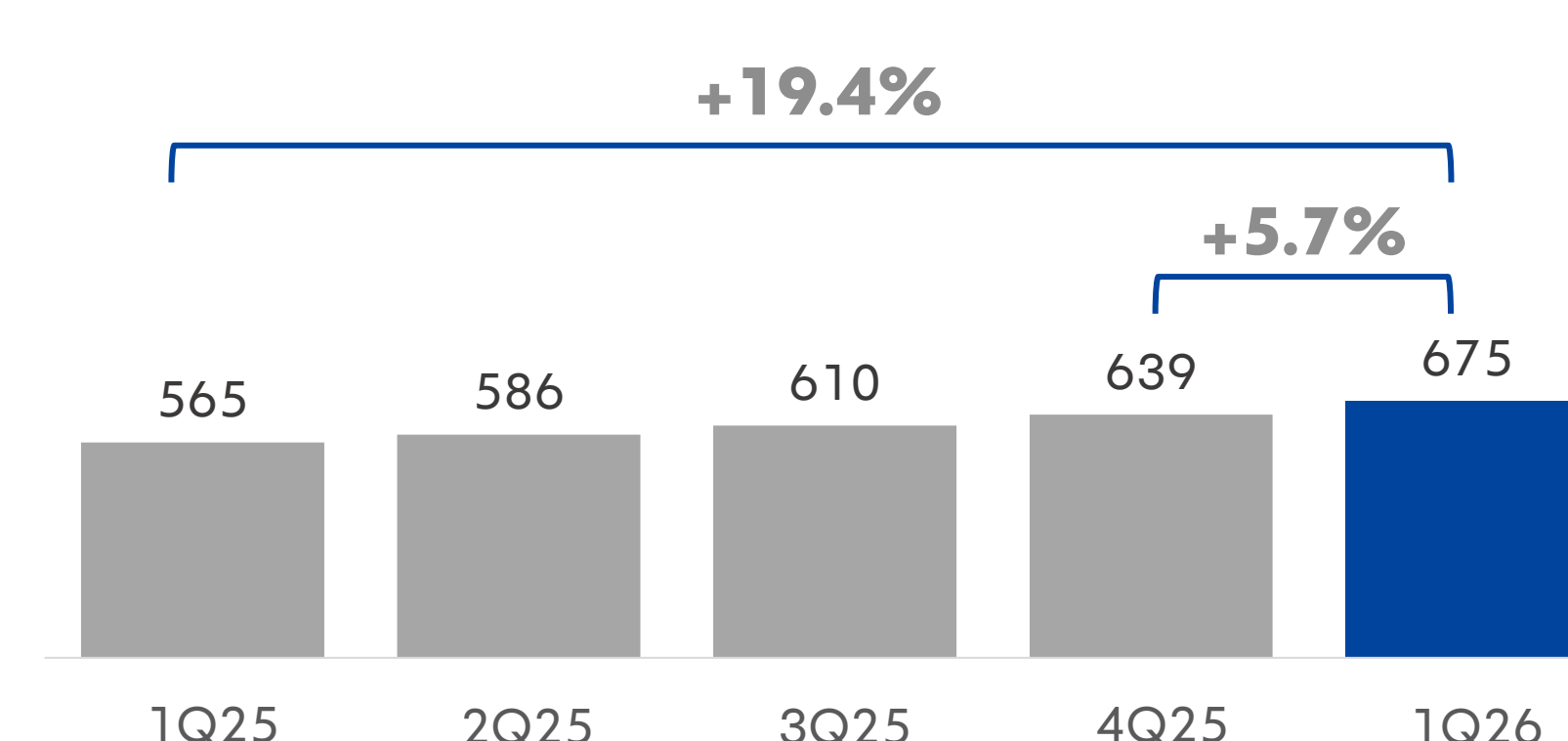
Earned Premiums Mortgage

BRL million



Mortgage Operating Margin

BRL million

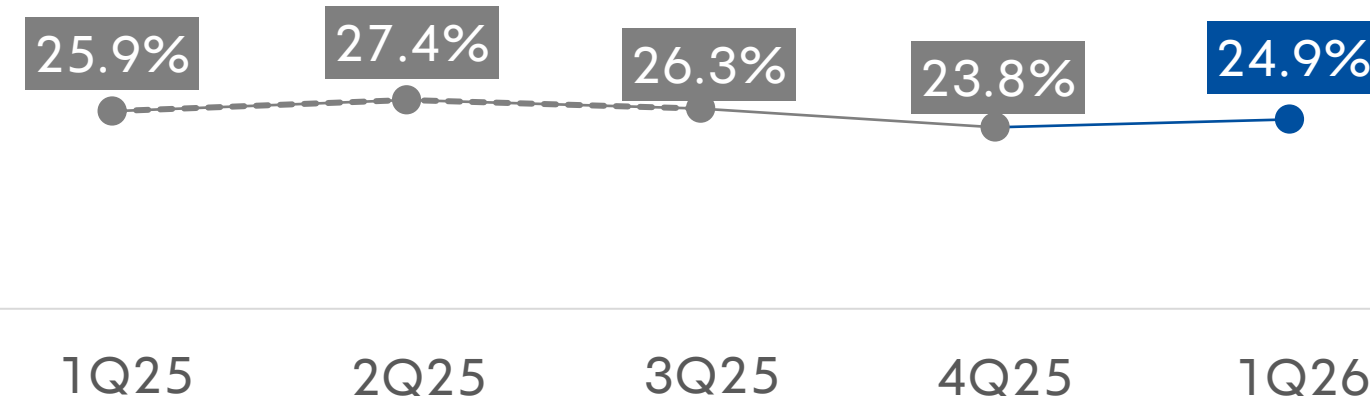


OPERATING PERFORMANCE

PERFORMANCE INDICATORS

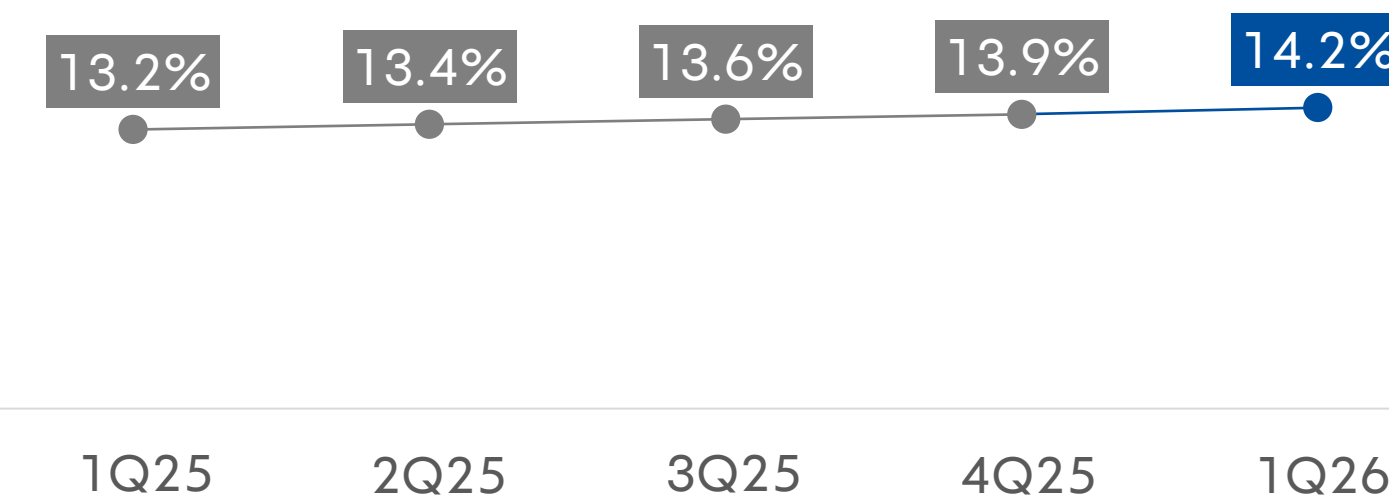
Mortgage Loss Ratio

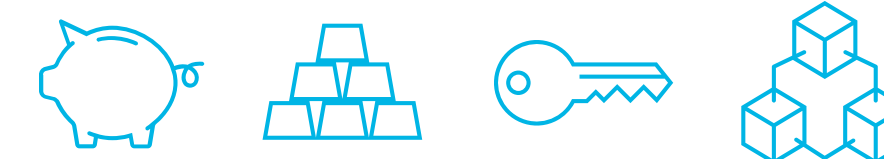
% Earned Premium



Mortgage Commissioning

% Earned Premium

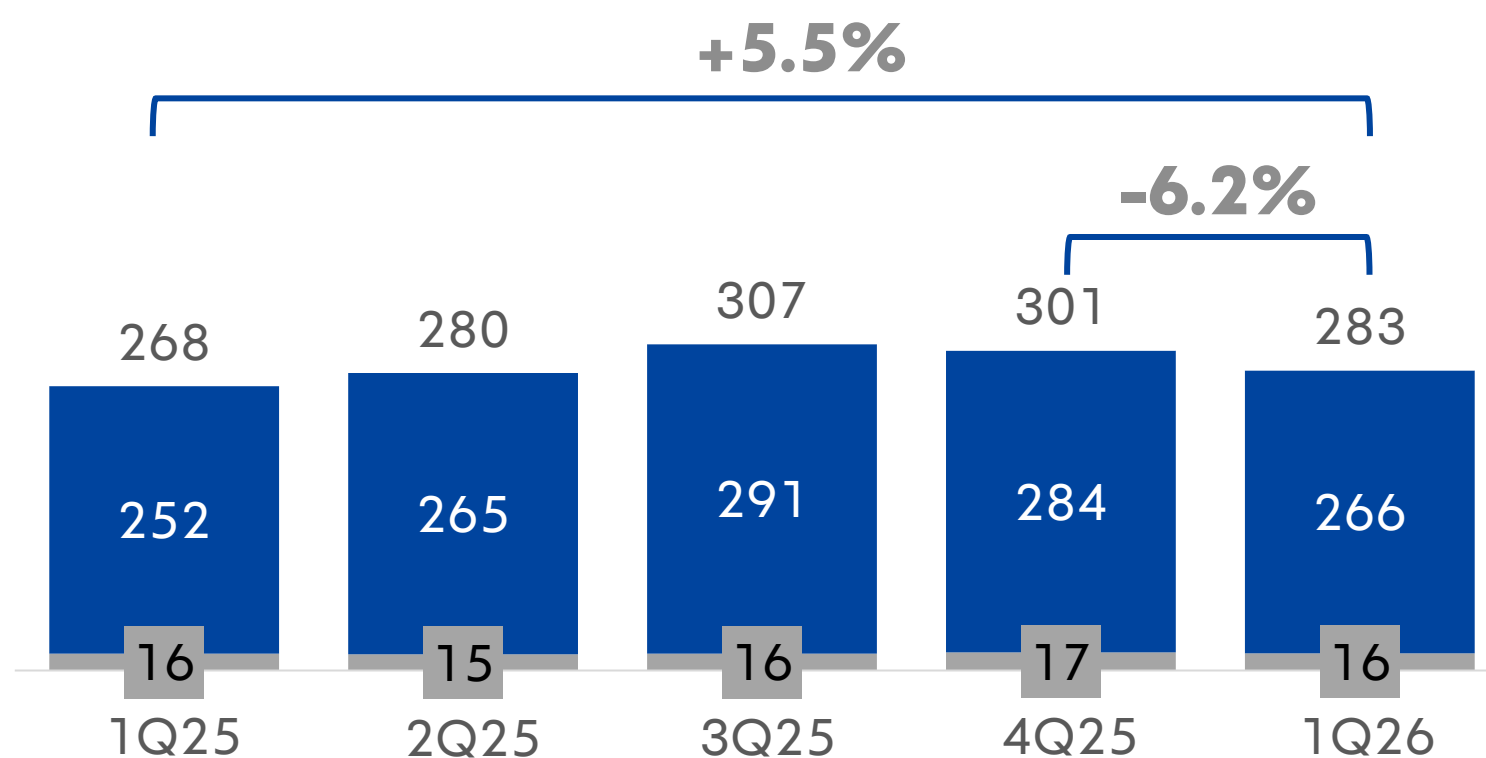




Written Premiums - Home

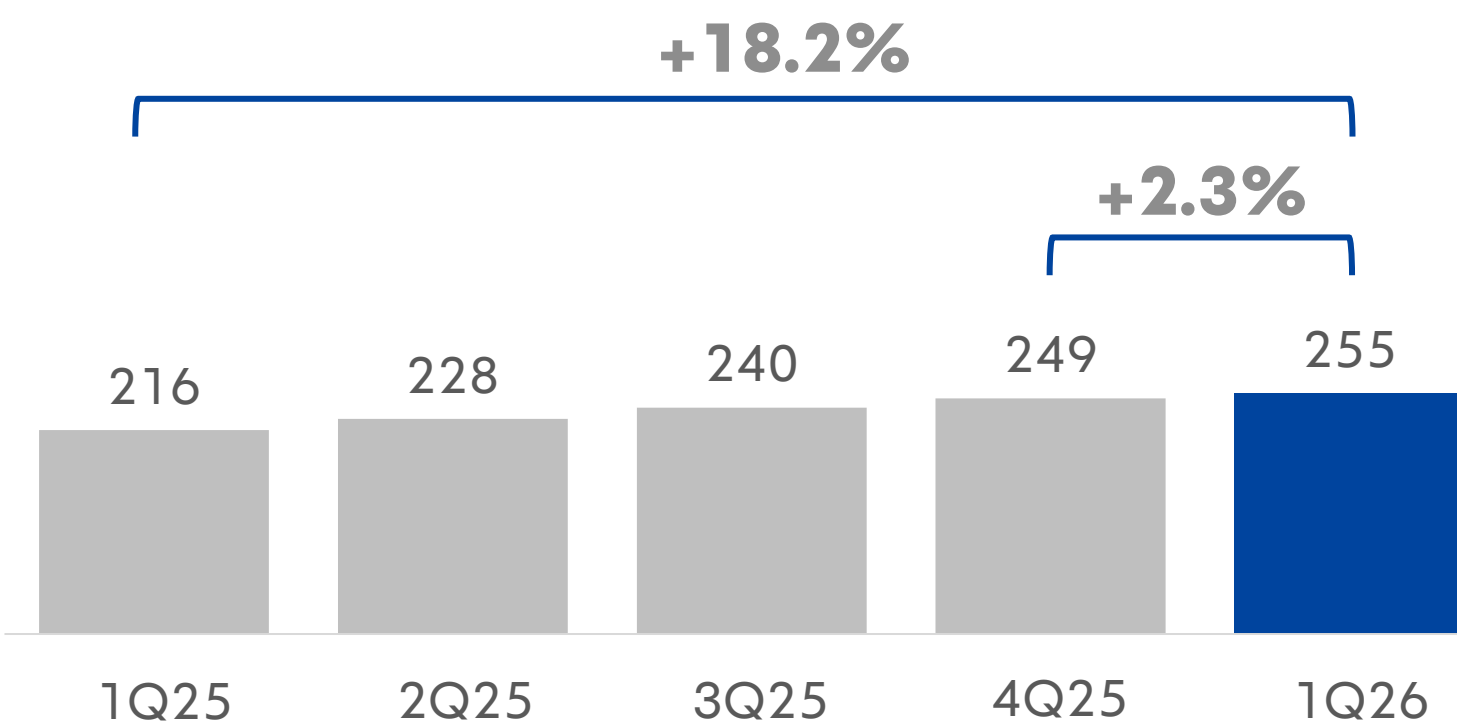
BRL million

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



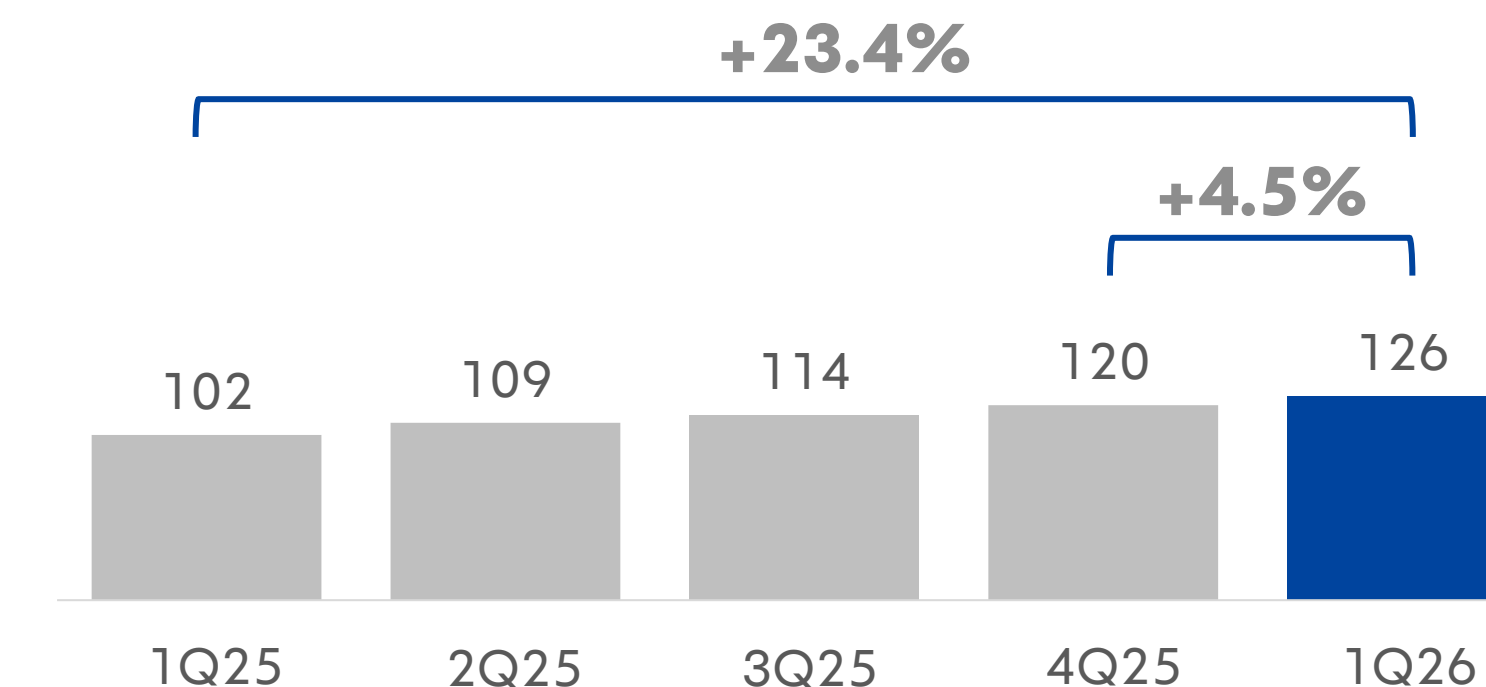
Earned Premiums - Home

BRL million



Home Operating Margin

BRL million

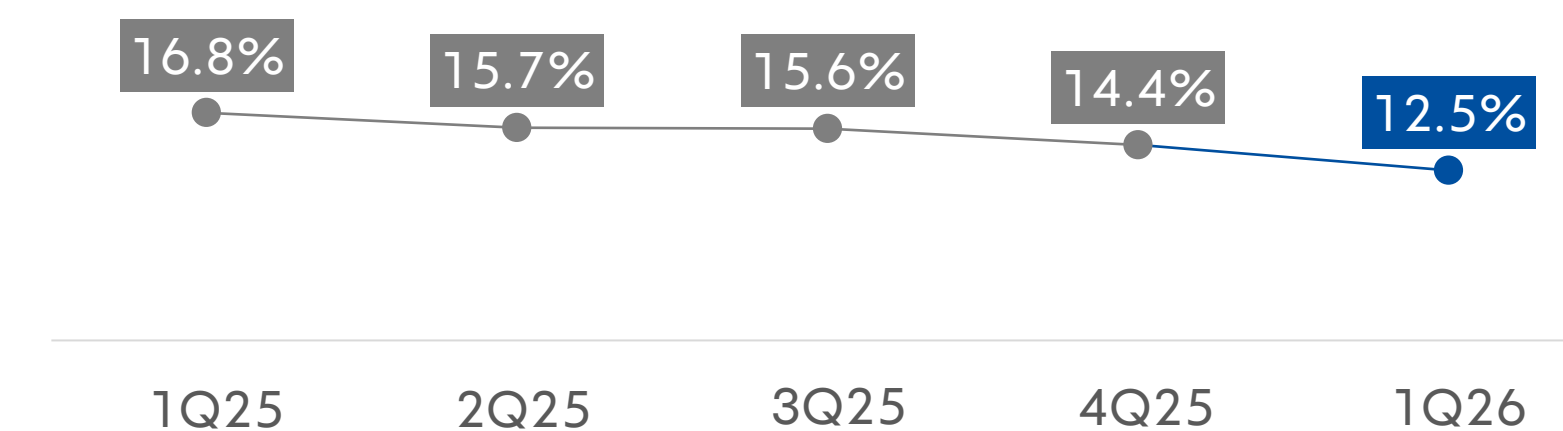


OPERATING PERFORMANCE

PERFORMANCE INDICATORS

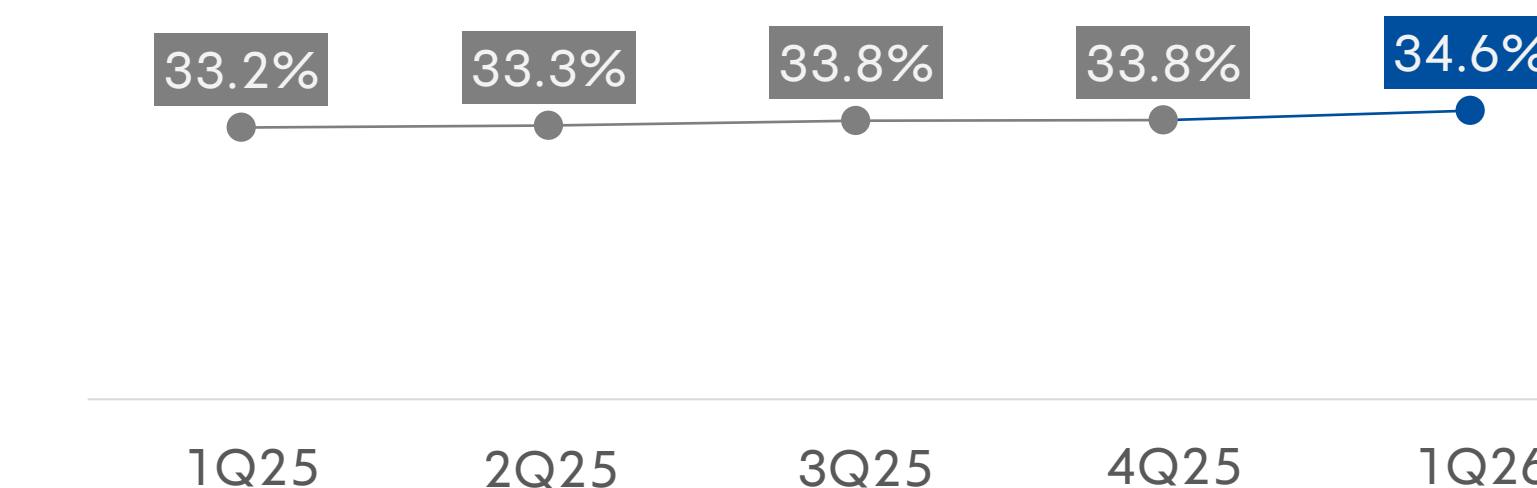
Home Loss Ratio

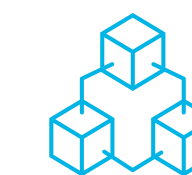
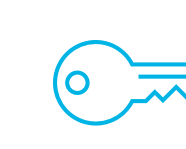
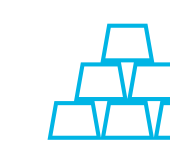
% Earned Premium



Commissioning Home

% Earned Premium

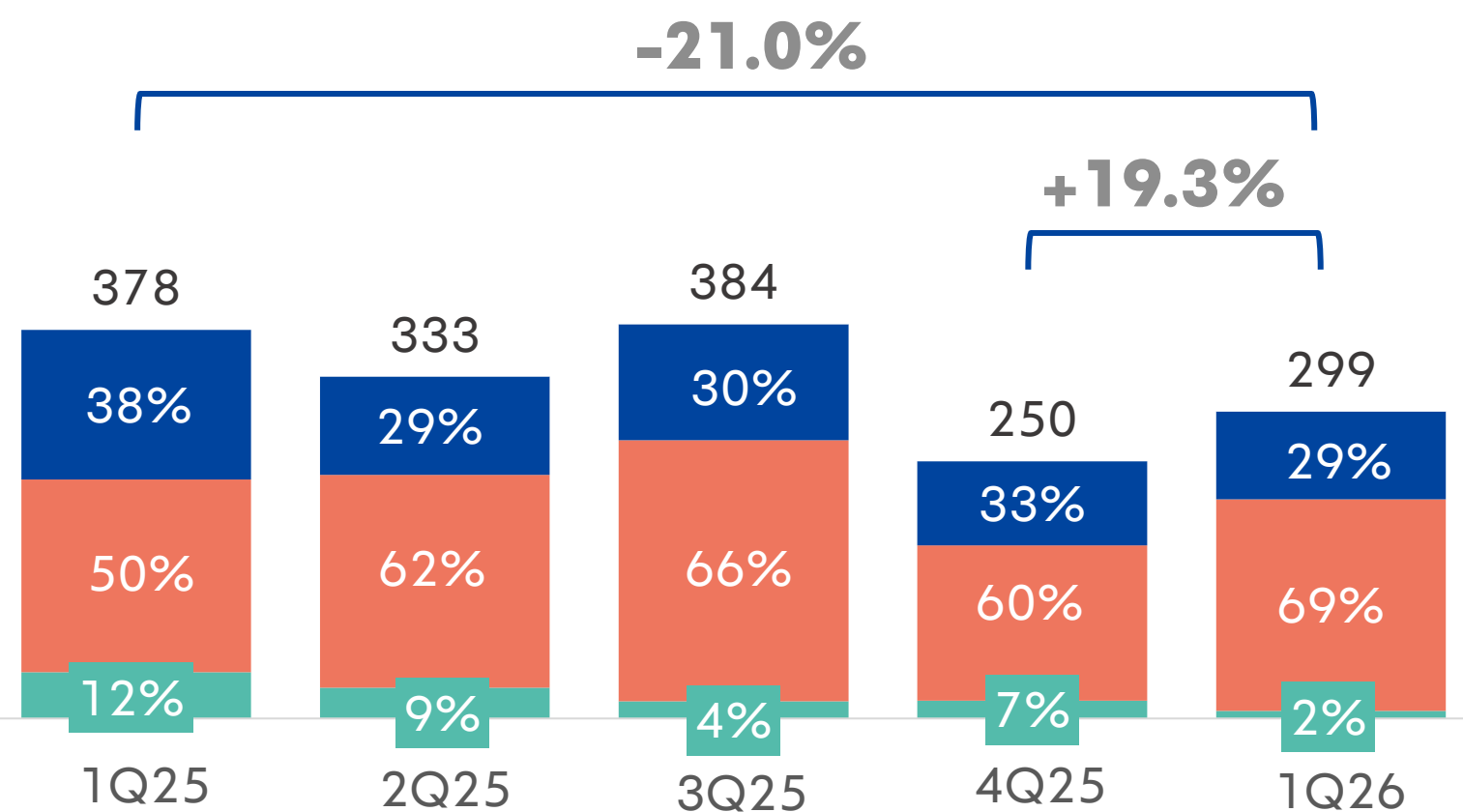




Written Premiums **Credit Life**

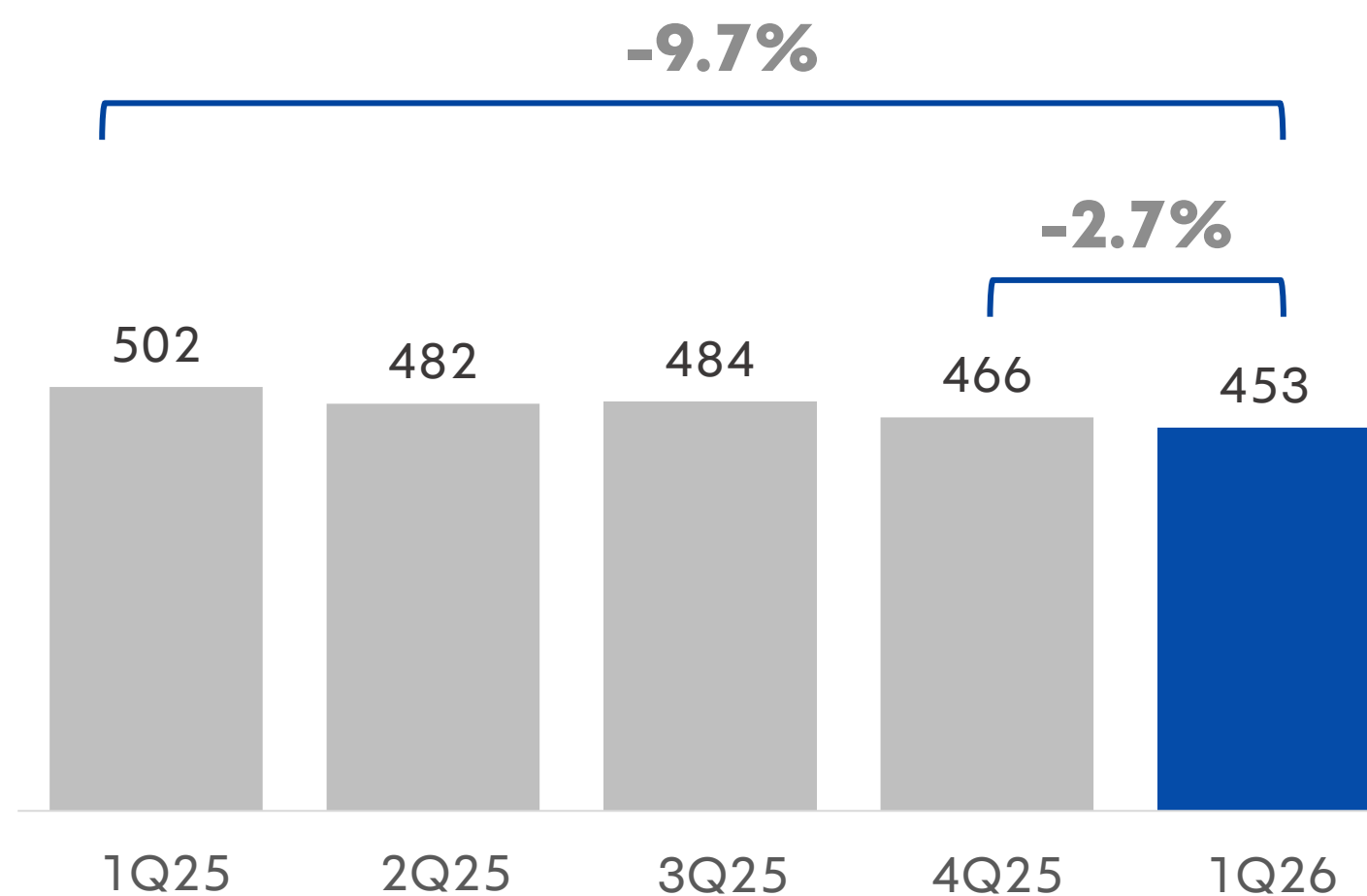
BRL million

■ Corporate Clients Origin ■ Individual Origin ■ Rural Origin



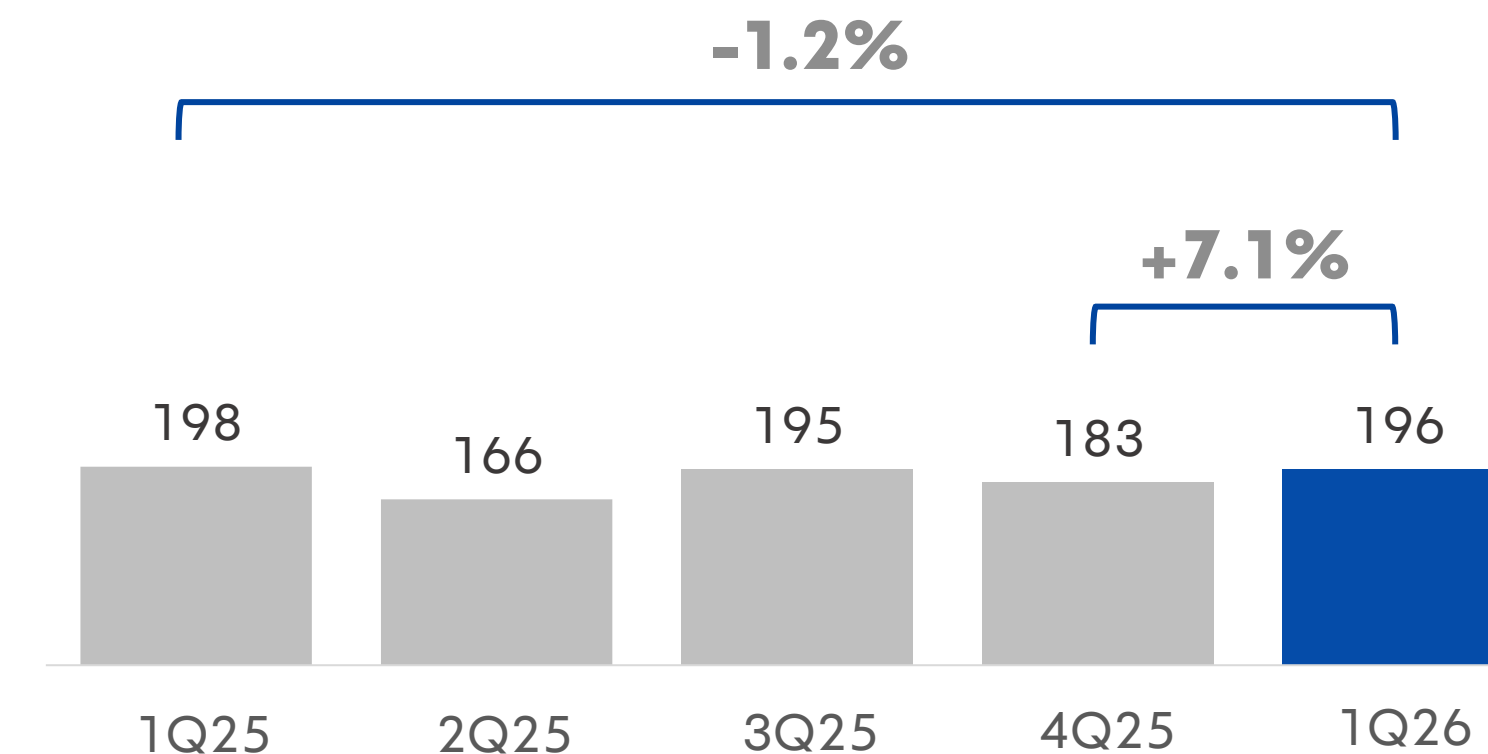
Earned Premiums - **Credit Life**

BRL million



Credit Life Operating Margin

BRL million

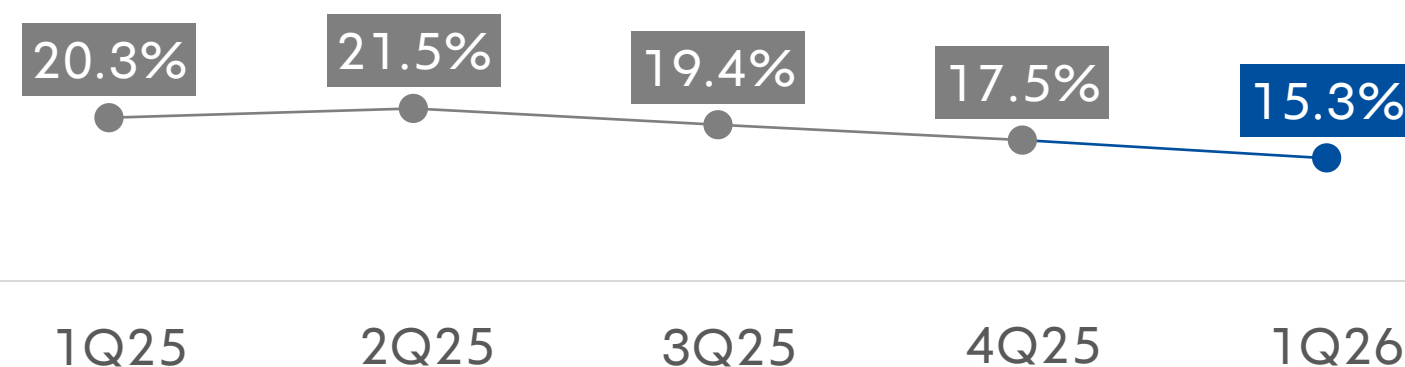


OPERATING PERFORMANCE

PERFORMANCE INDICATORS

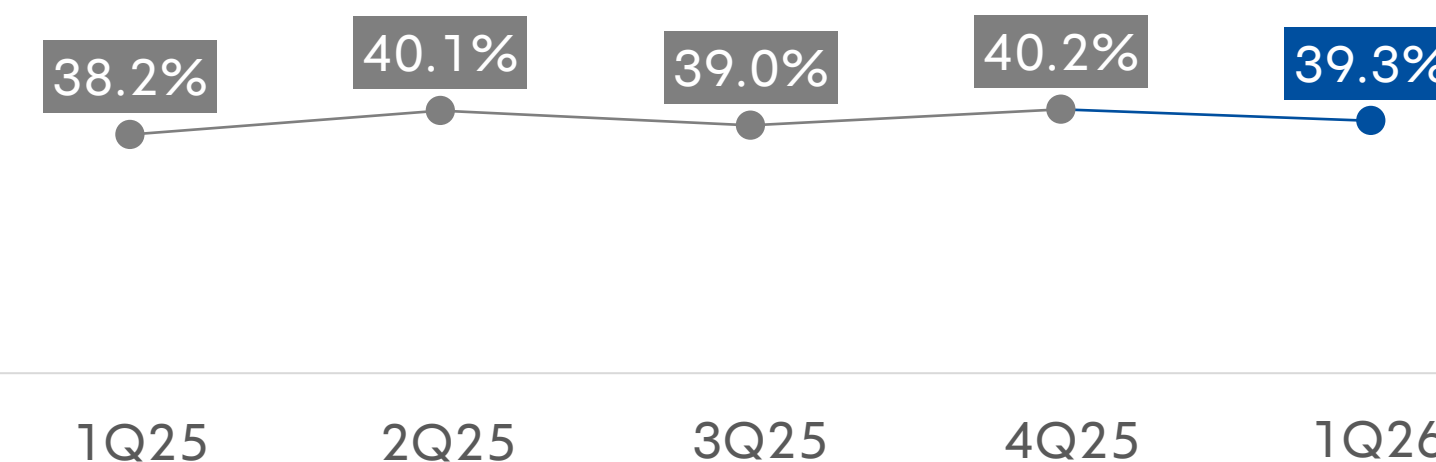
Credit Life Loss Ratio

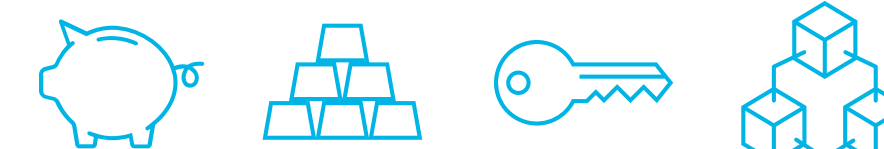
% Earned Premium



Commissioning **Credit Life**

% Earned Premium

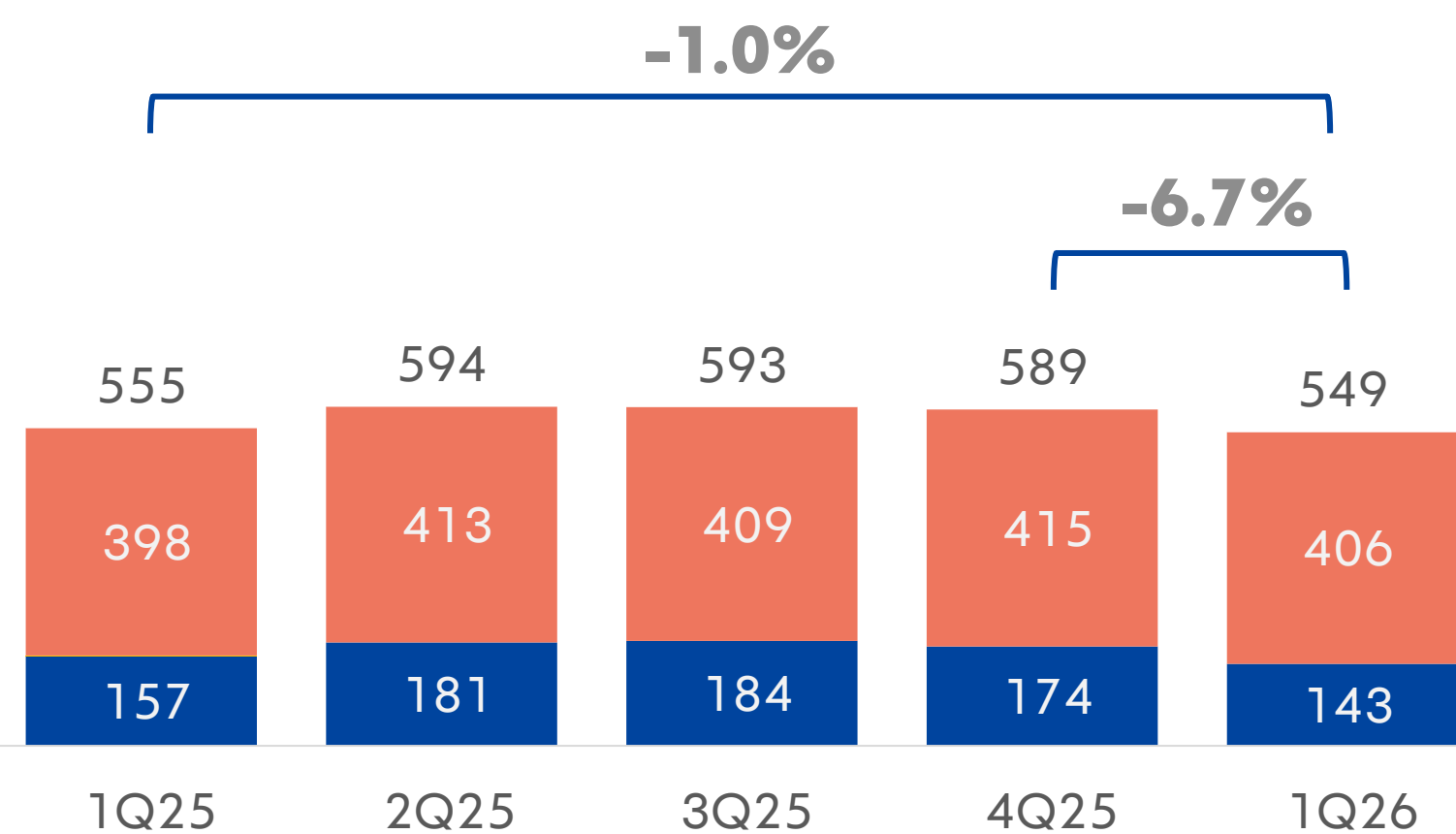




Written Premiums - Life

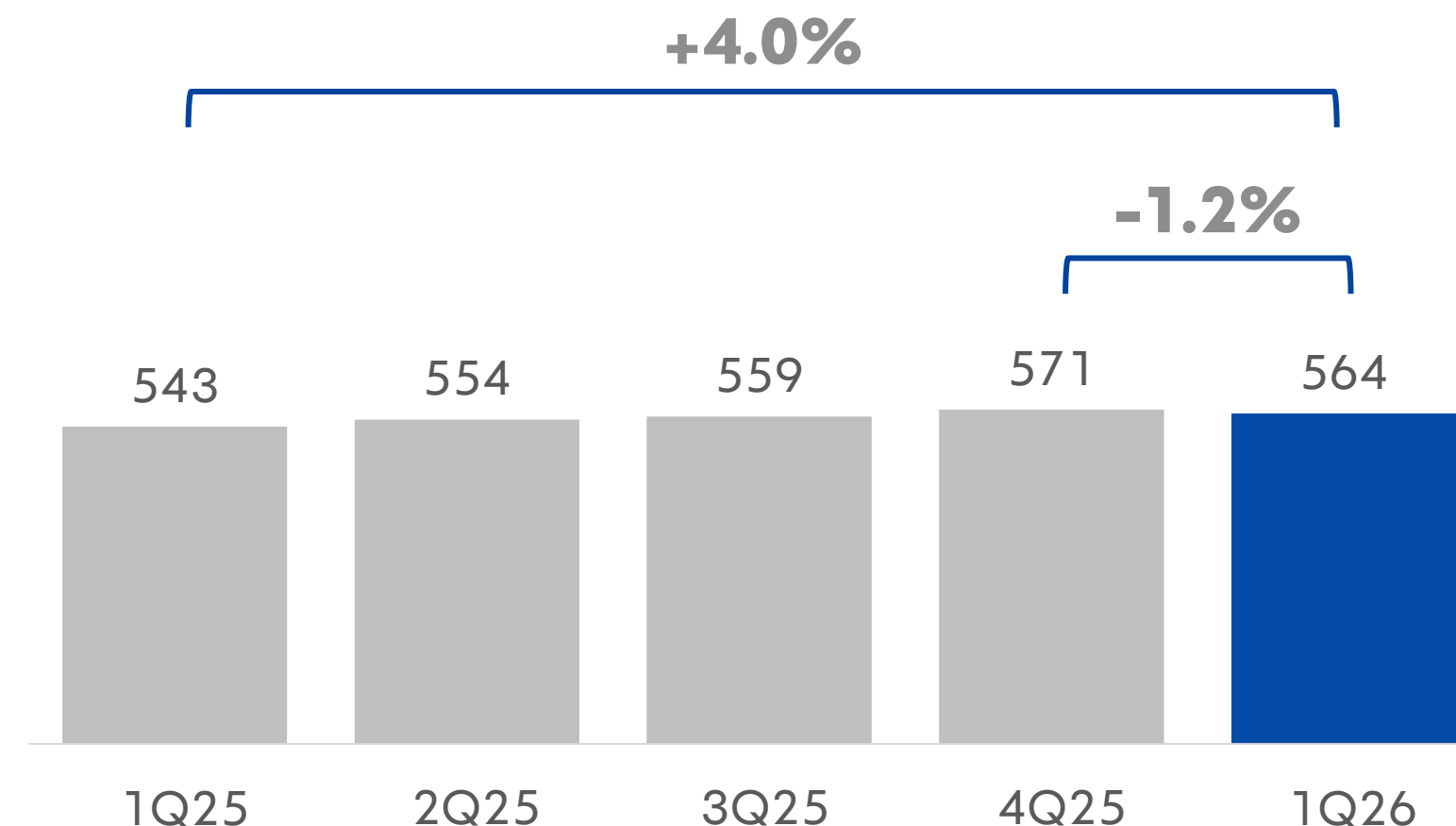
BRL million

■ Single Payment ■ Monthly Payment



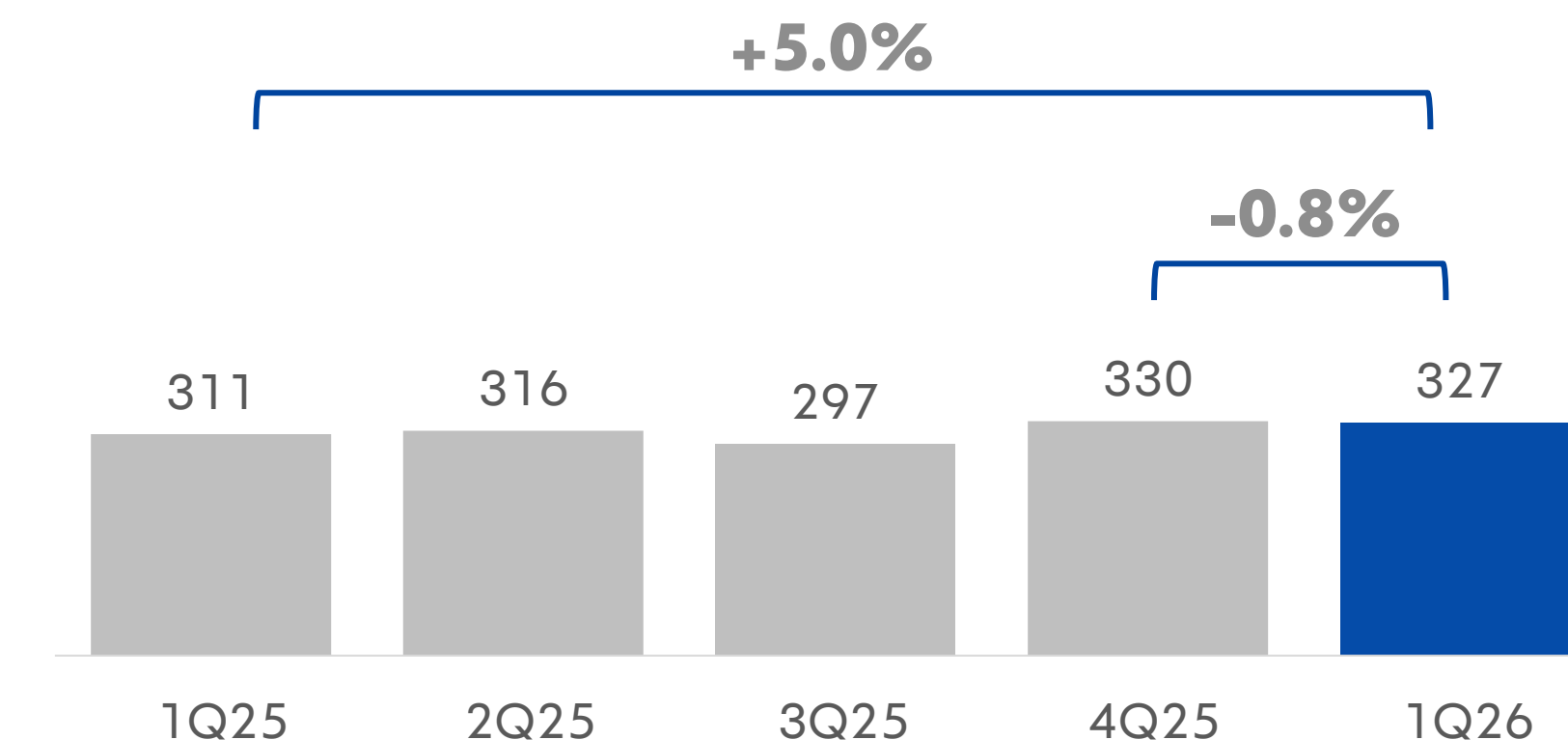
Earned Premiums Life

BRL million



Operating Margin - Life

BRL million

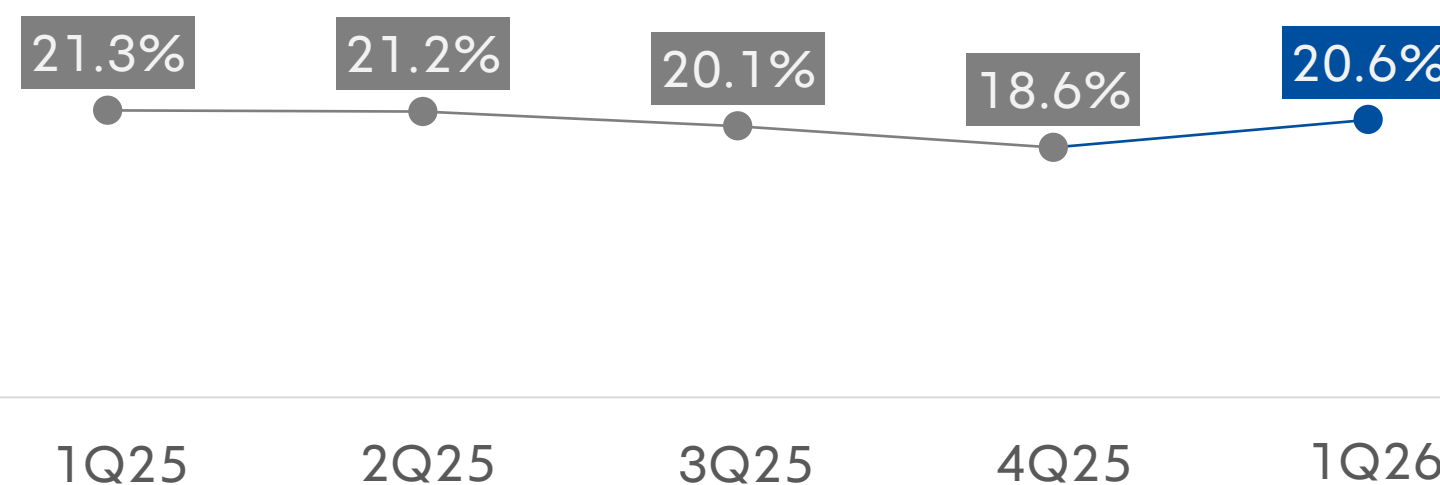


OPERATING PERFORMANCE

PERFORMANCE INDICATORS

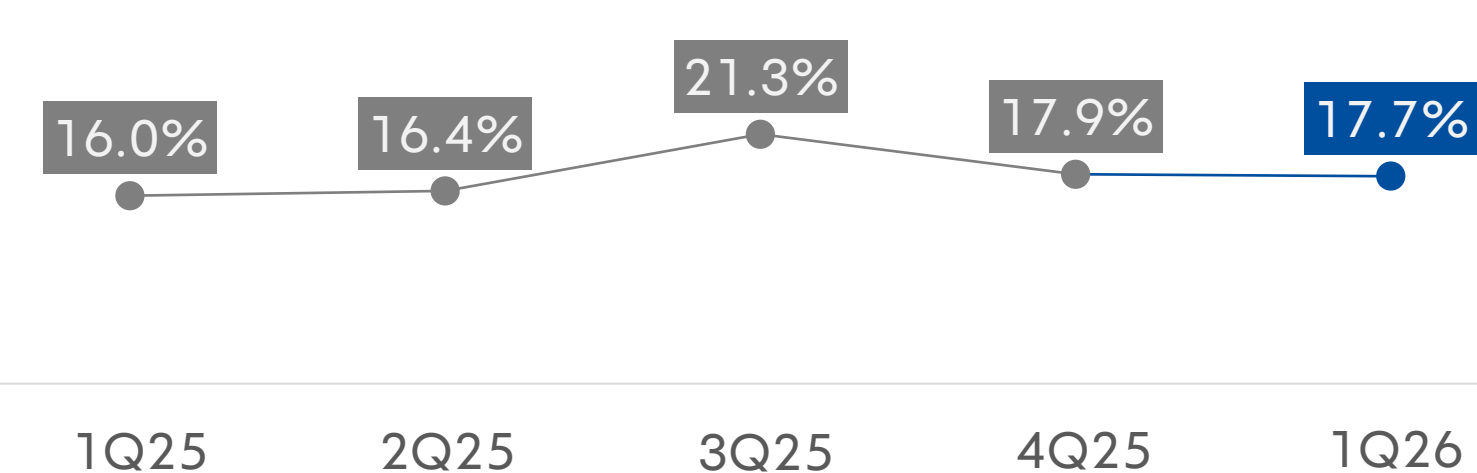
Loss Ratio - Life

% Earned Premium

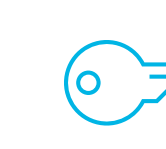
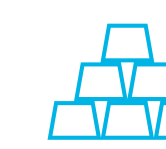


Life Commissioning

% Earned Premium



1 - Considers the result from Caixa Vida e Previdência.



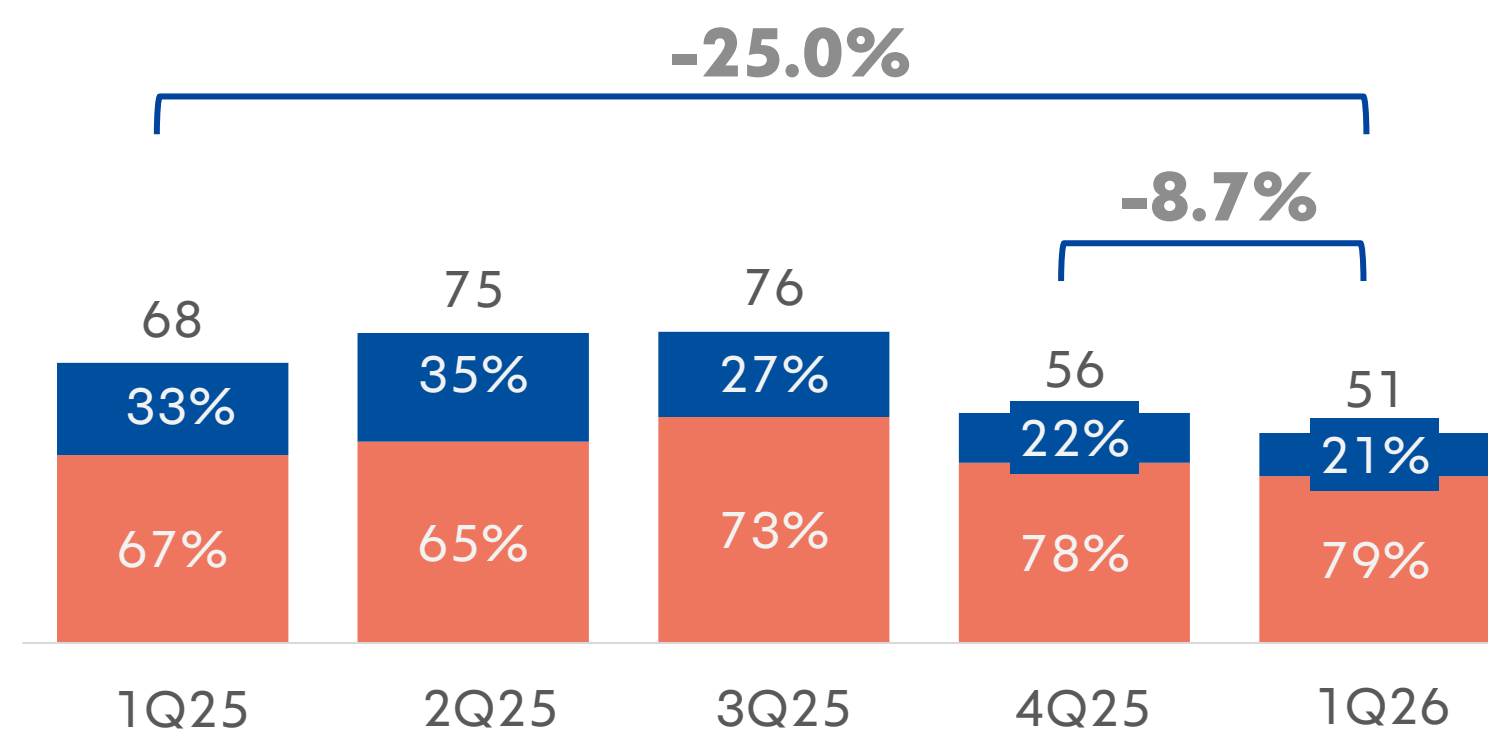
ASSISTANCE
(B2B & B2C)

OTHER INSURANCE

Revenues from Assistance

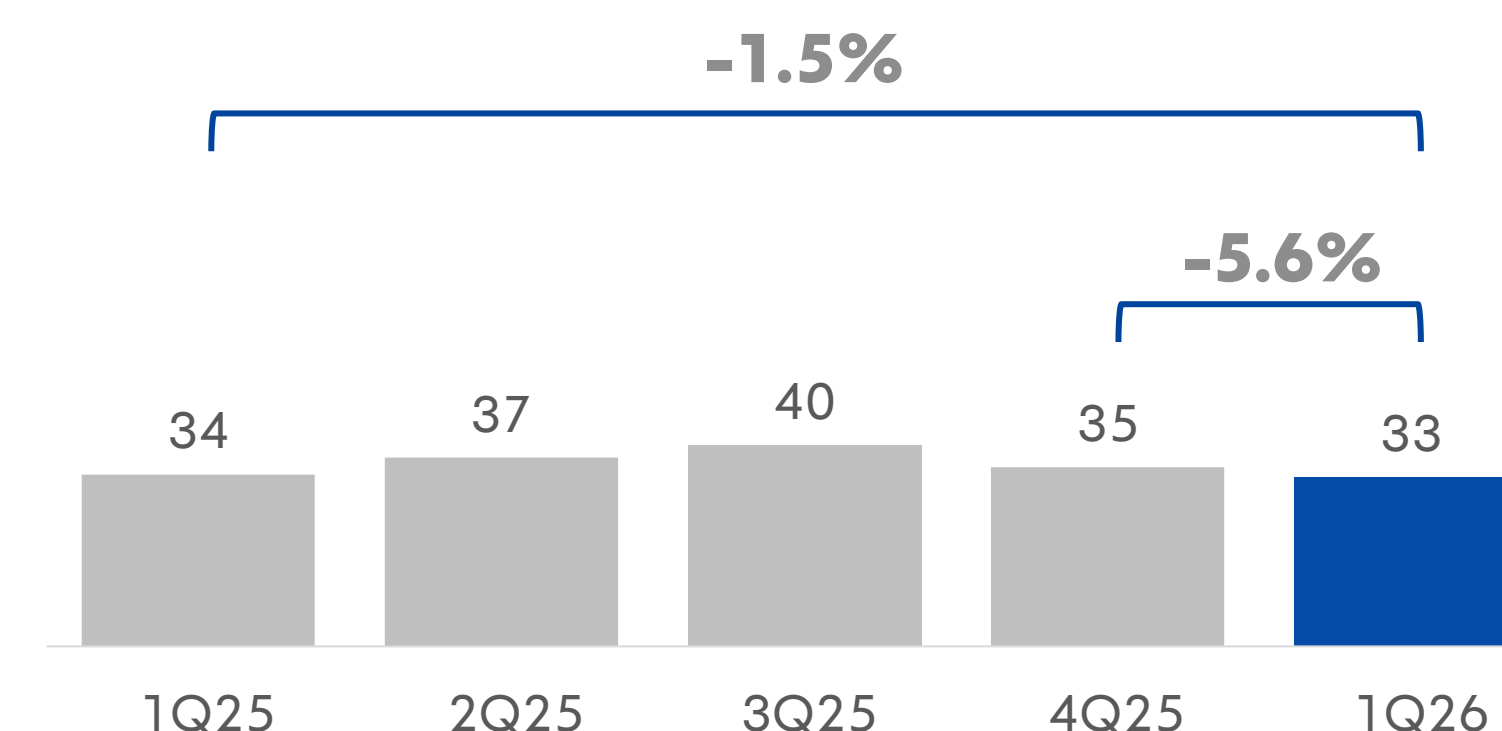
BRL million

■ B2C ■ B2B



Operating Margin Assistance

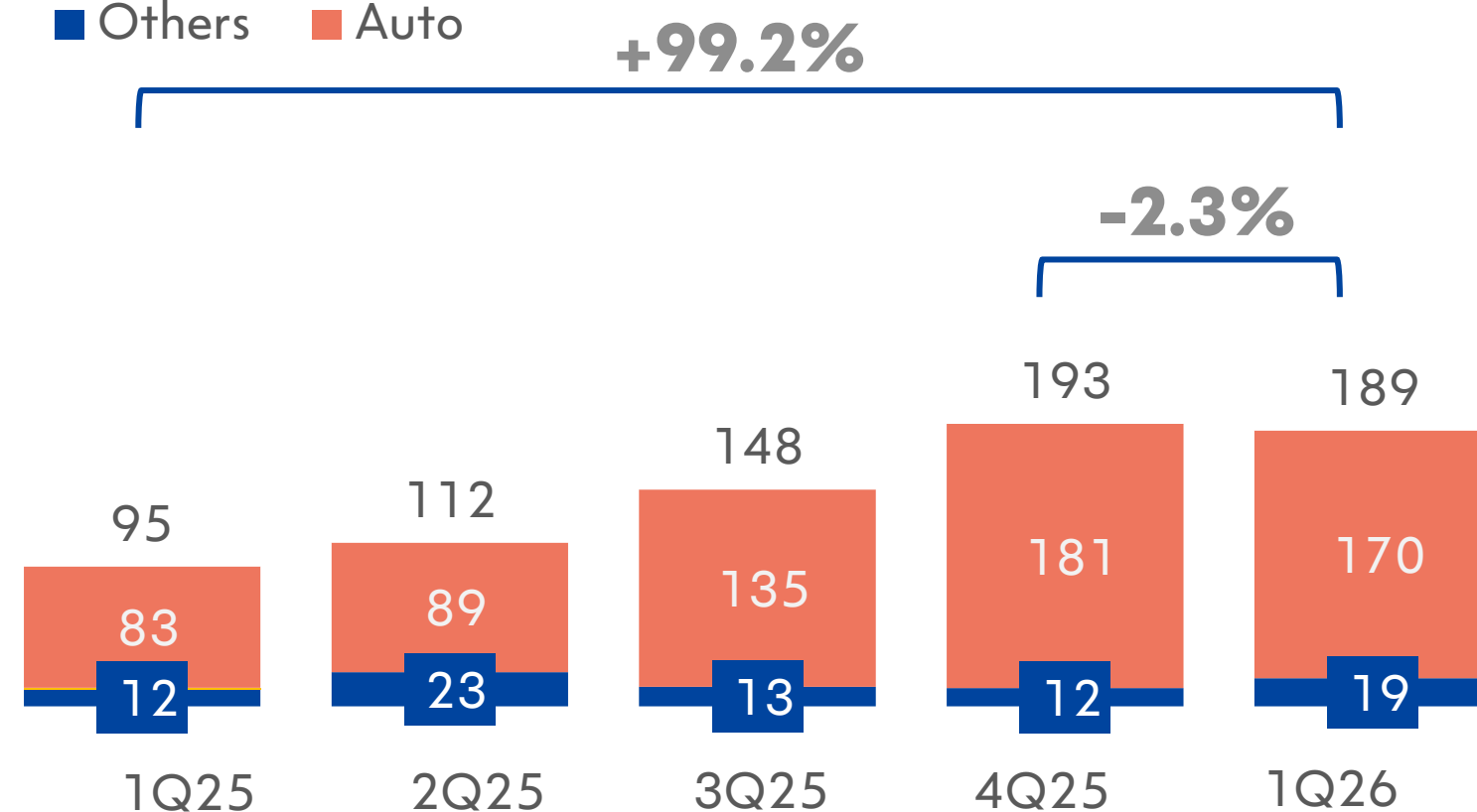
BRL million



Written Premiums Other Insurance

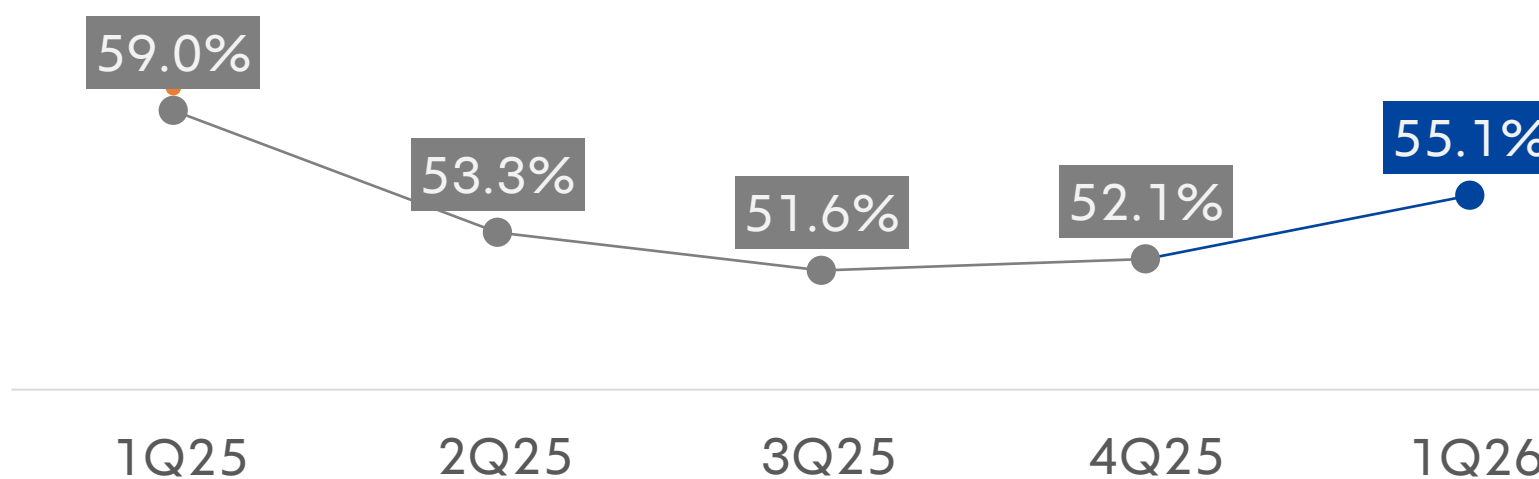
BRL million

■ Others ■ Auto



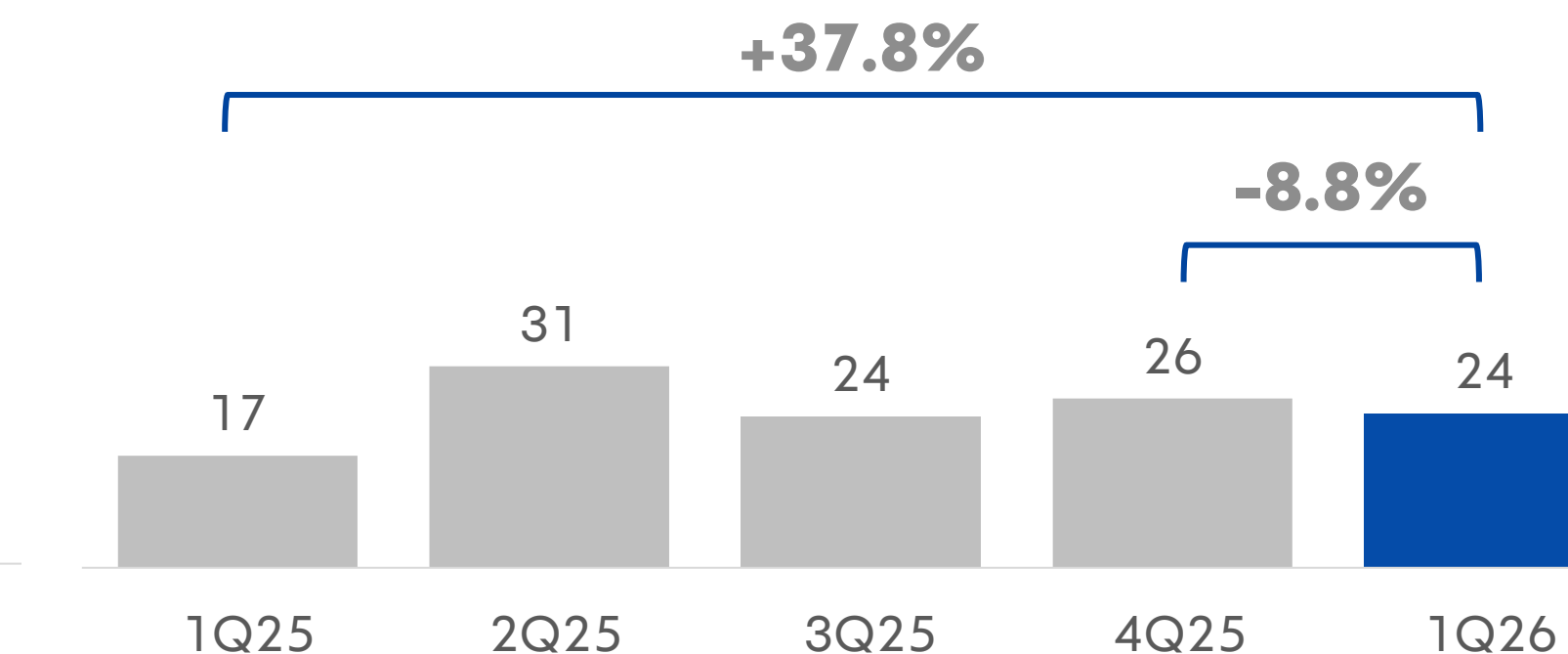
Loss ratio Other Insurance

% Earned Premium



Operating Margin Other Insurance

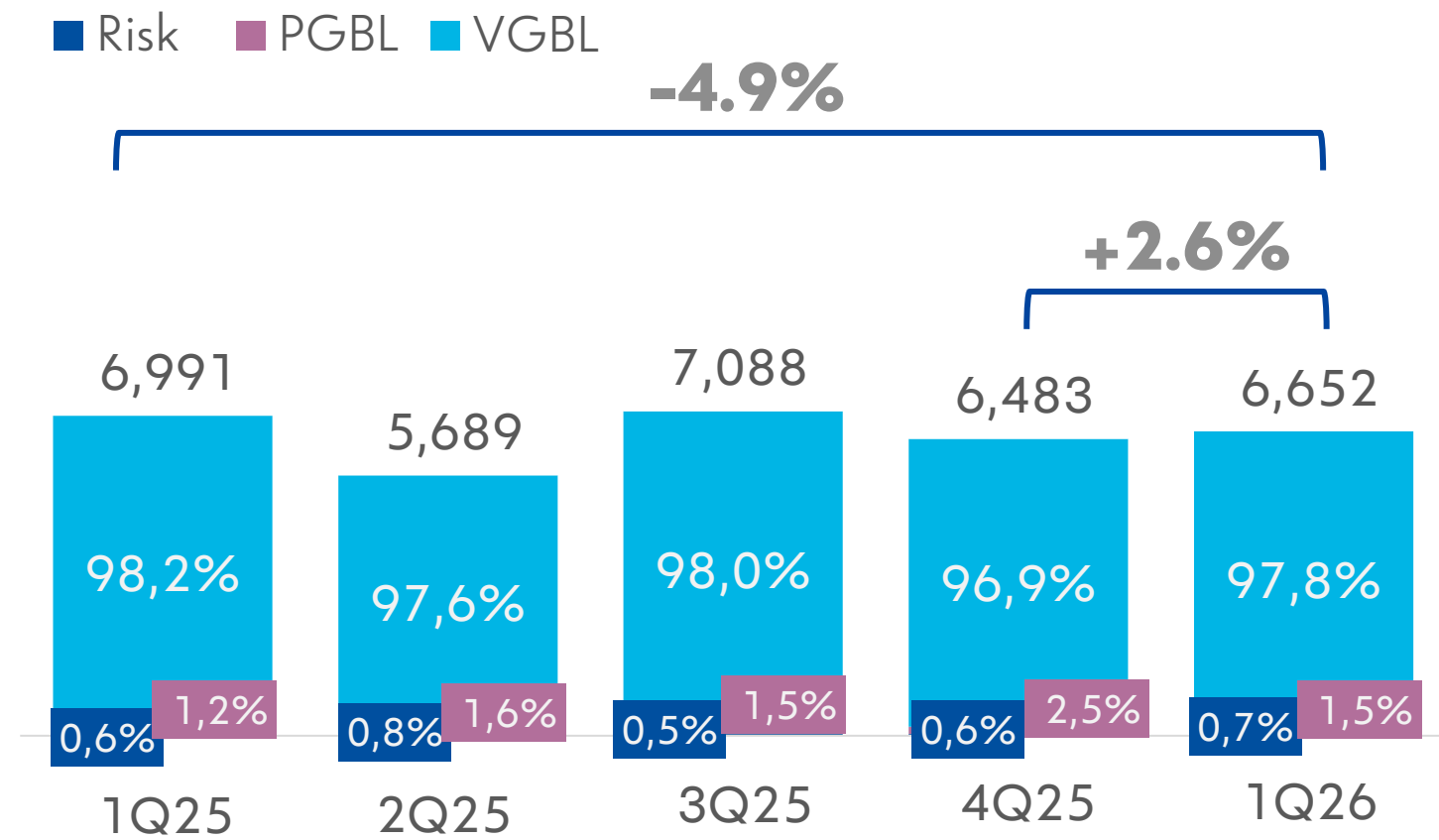
BRL million





Contributions and Premiums Received - Private Pension

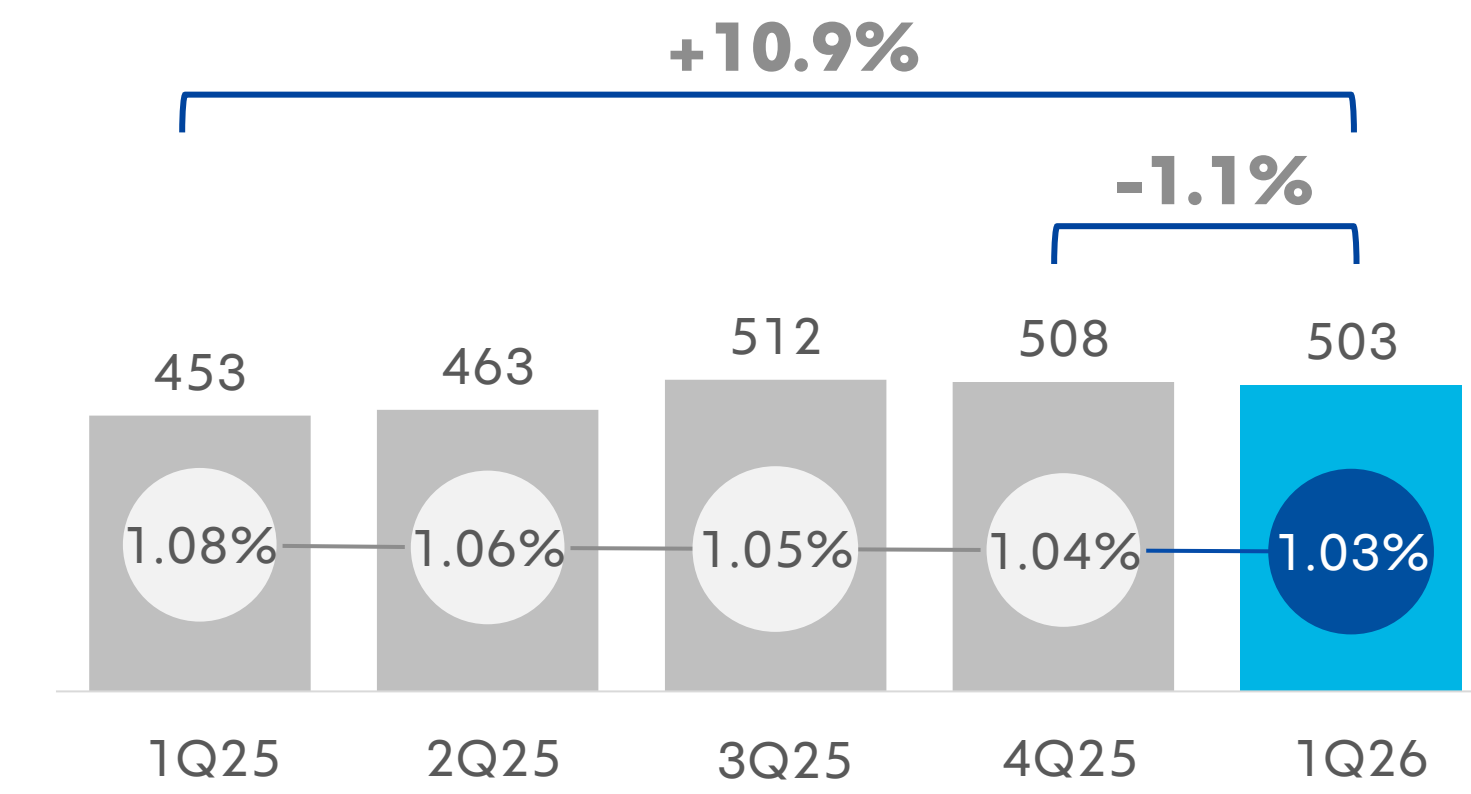
BRLmillion



Management fee - Private Pension

BRL million

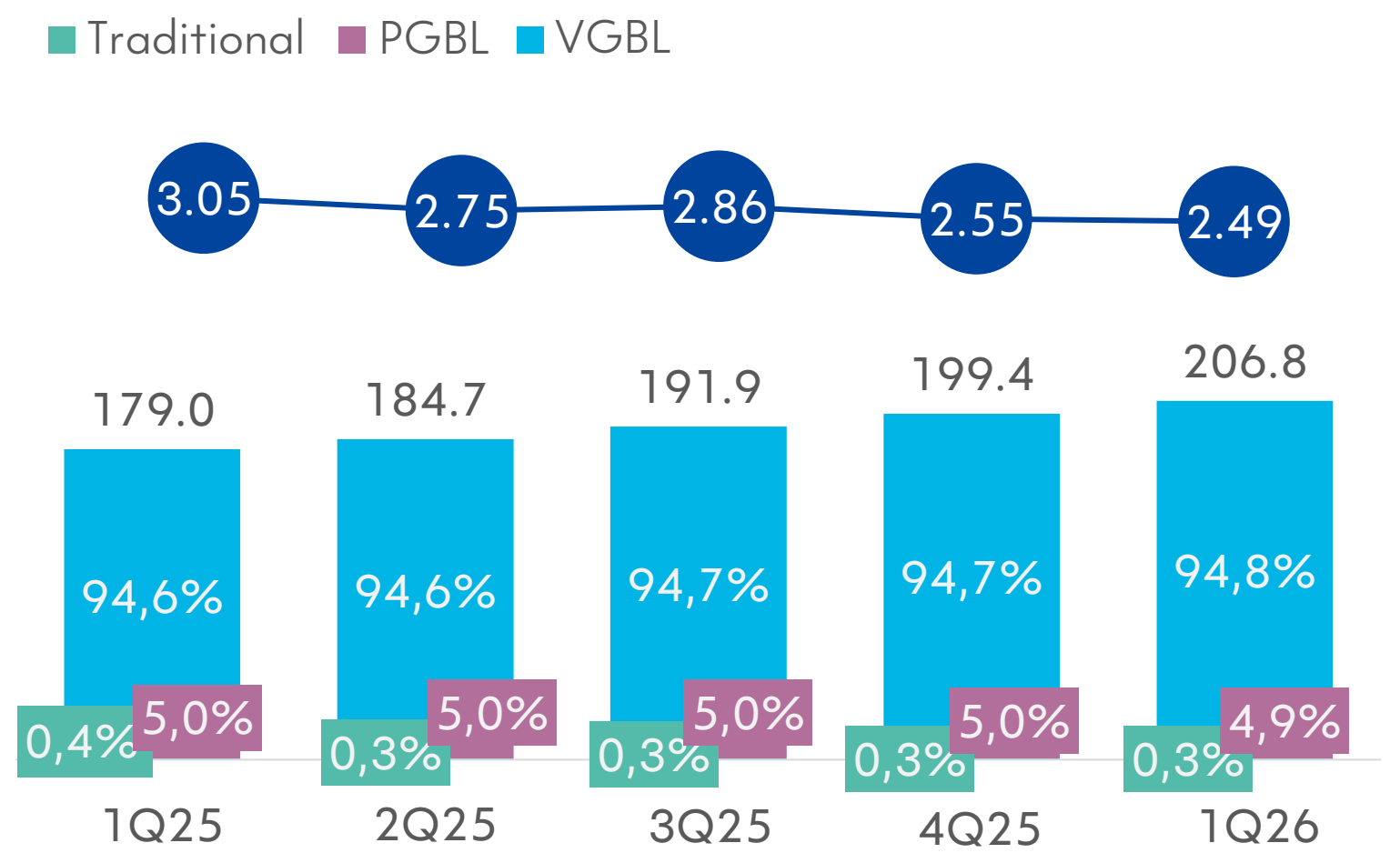
Avg rate %p.a. %



Private Pension Reserves

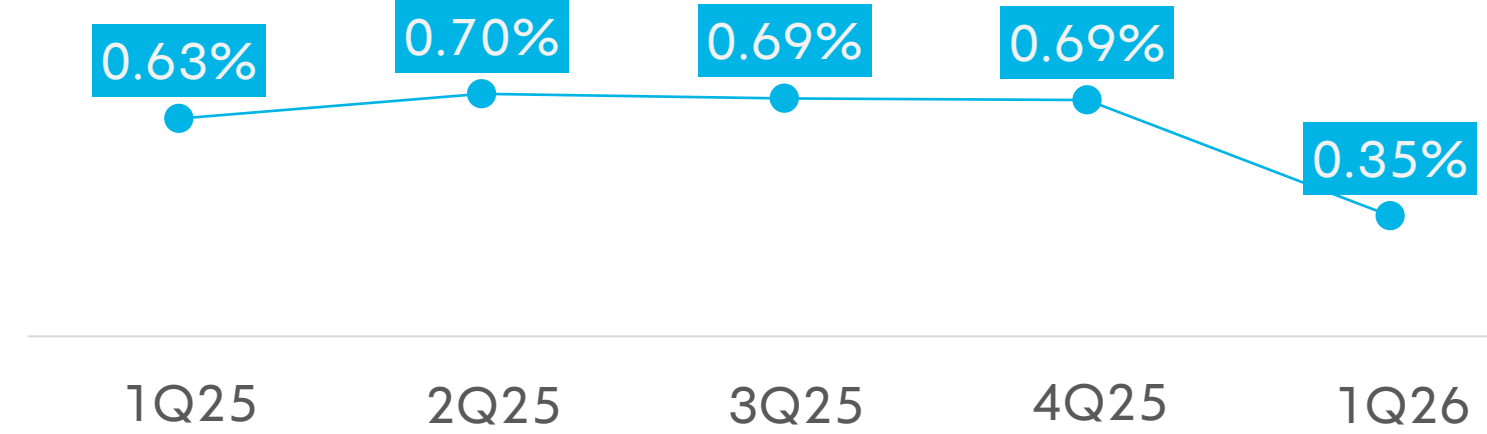
BRLbillion

Redemption Ratio %



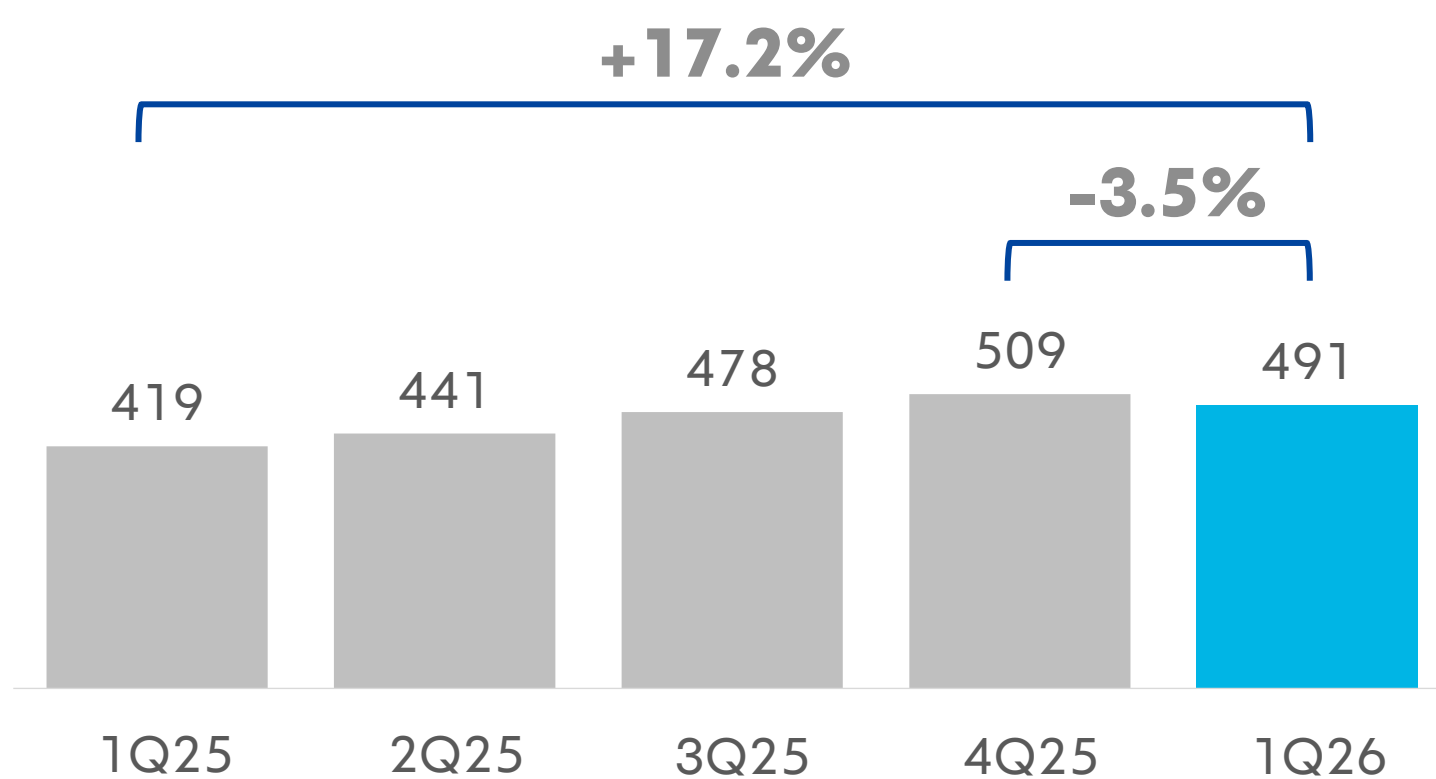
Commissioning - Private Pension

% Contributions



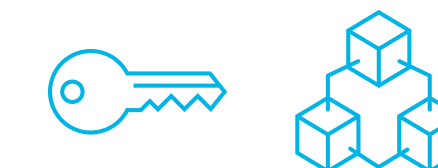
Operating Margin - Private Pension

BRL million



RESERVES

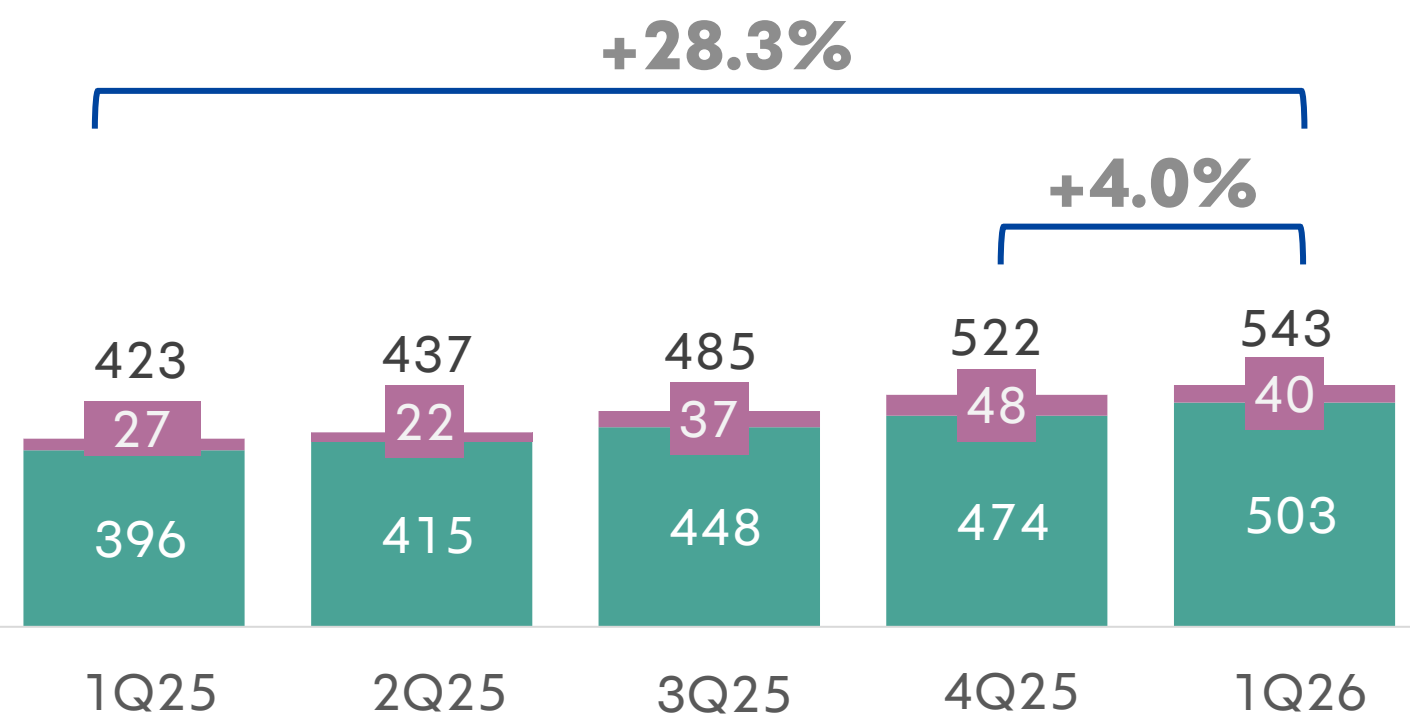
SURPASSING THE HISTORIC MILESTONE OF BRL 200 BILLION IN PRIVATE PENSION RESERVES.



Funds Raised - Premium Bonds

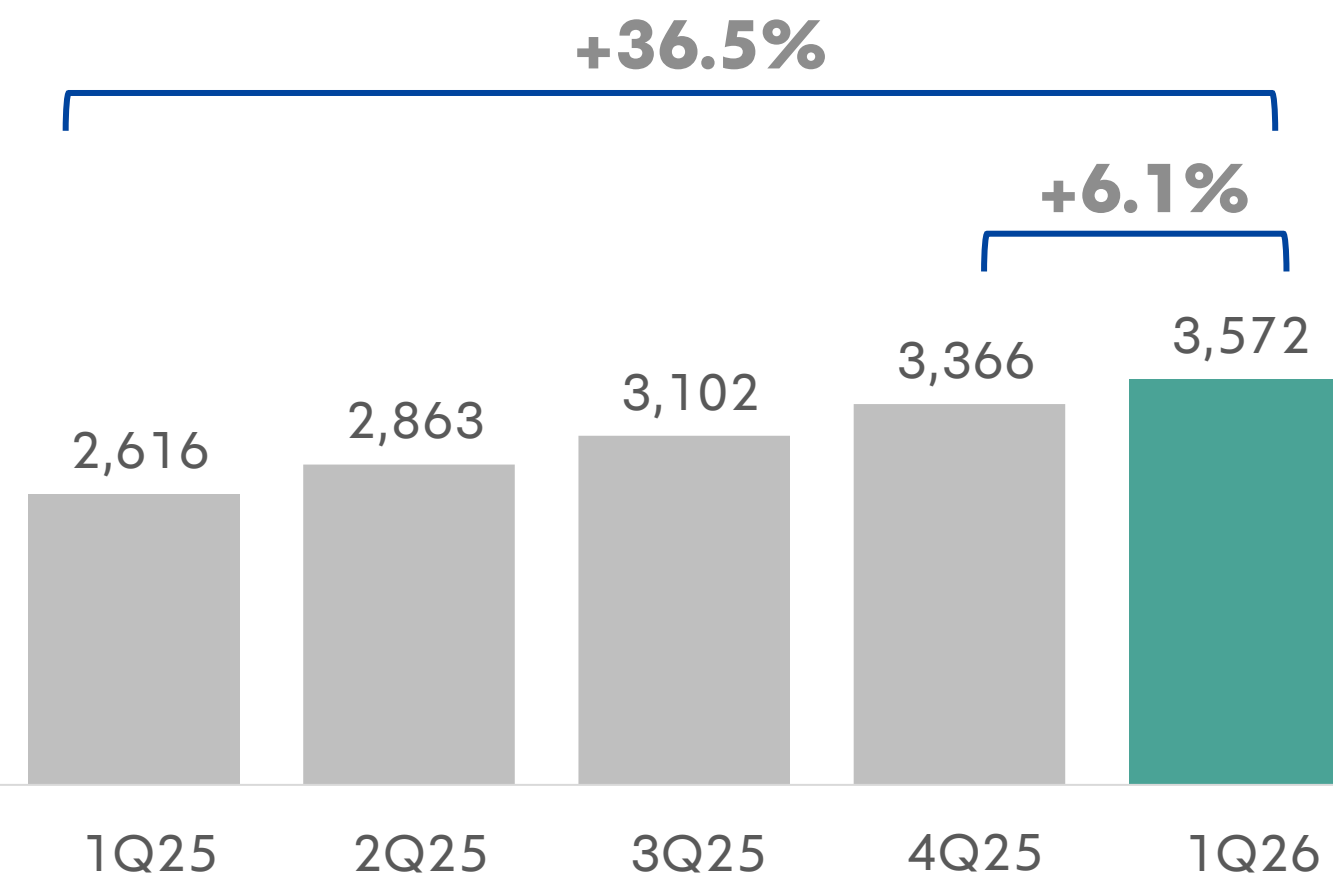
BRL million

■ PM ■ PU



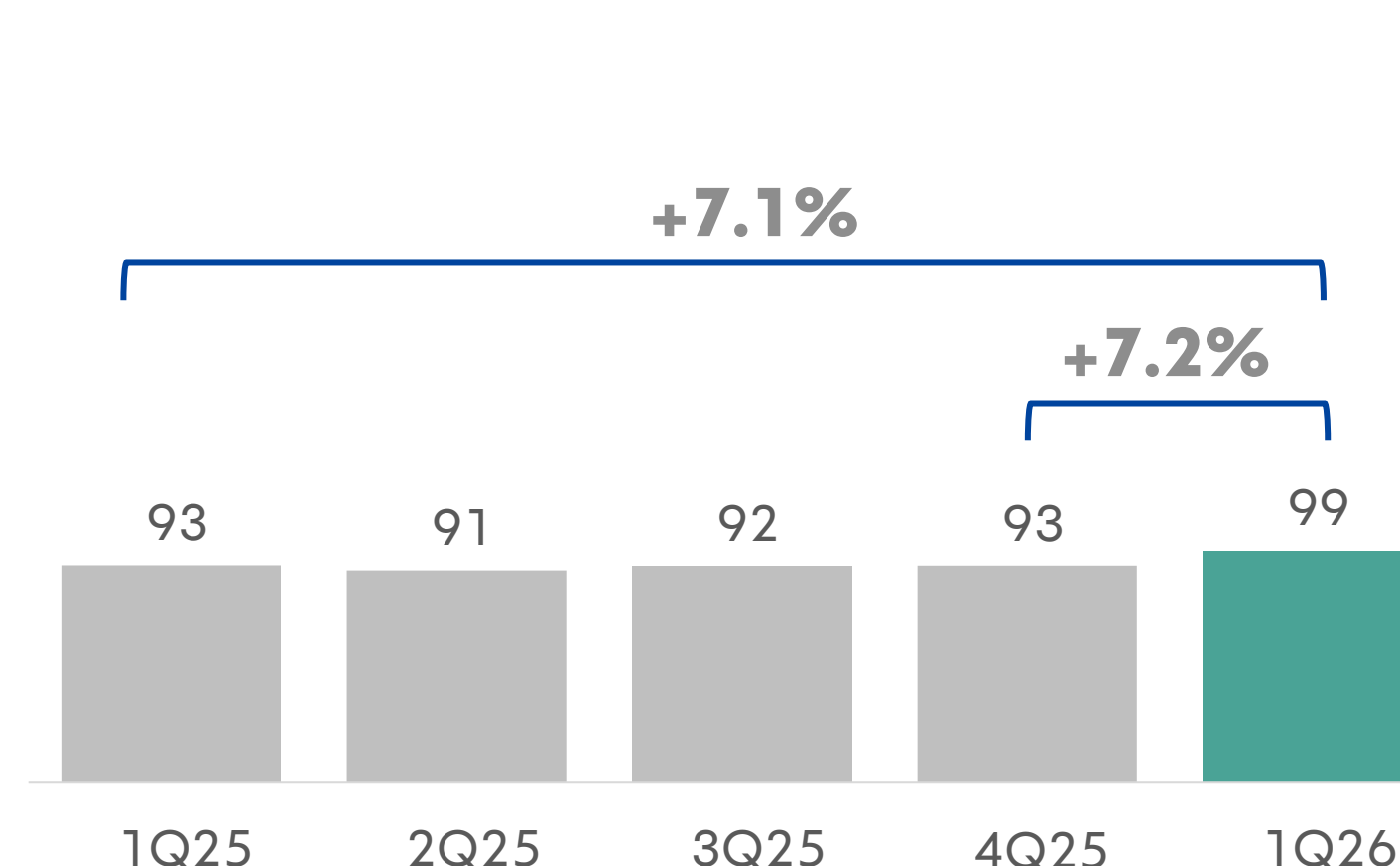
Premium Bonds Reserves

BRL million



Operating Margin - Premium Bonds

BRL million



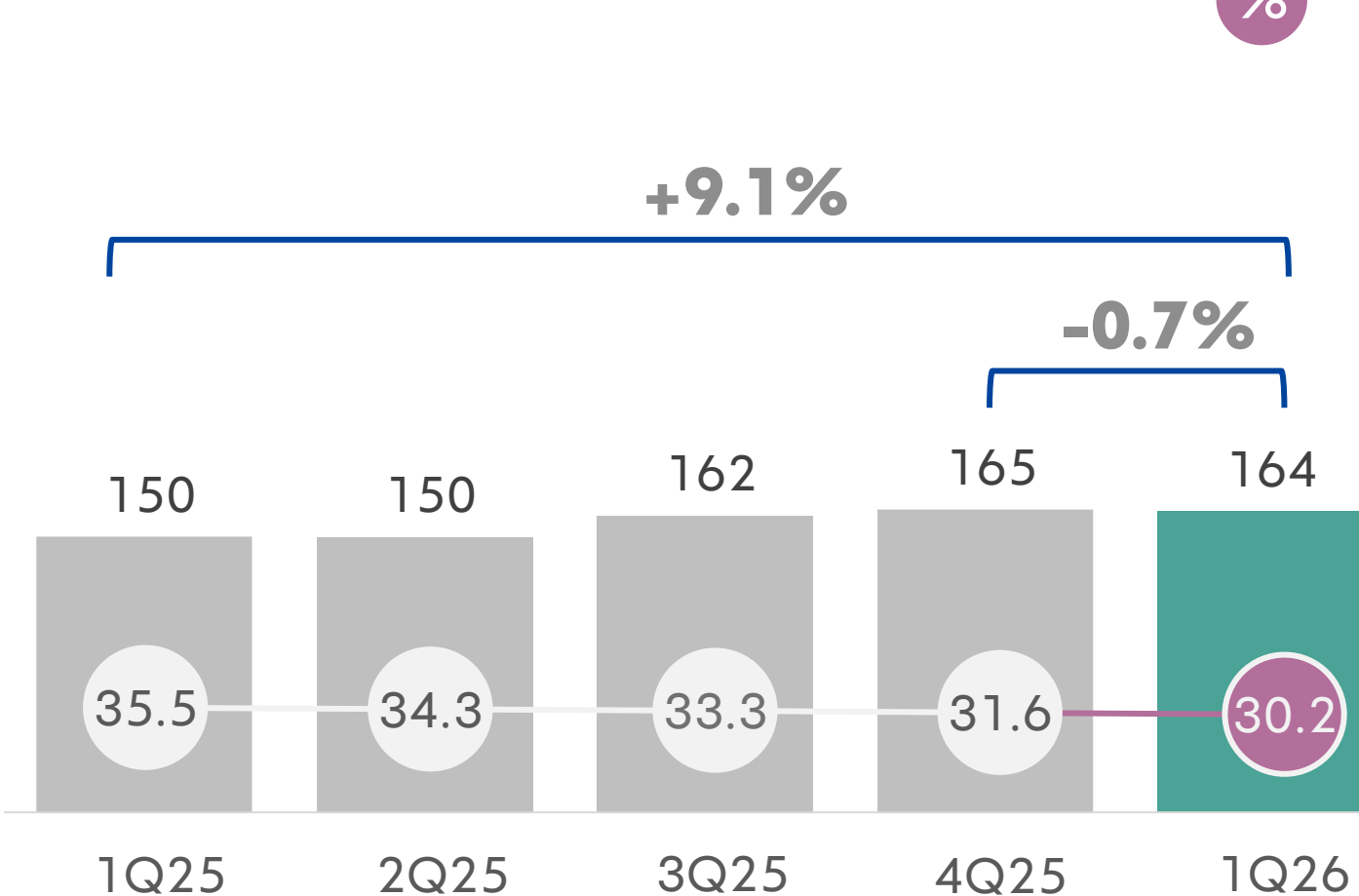
FUNDS RAISED

BEST PERFORMANCE FOR THE FIFTH CONSECUTIVE QUARTER.

Net Revenue - Premium Bonds

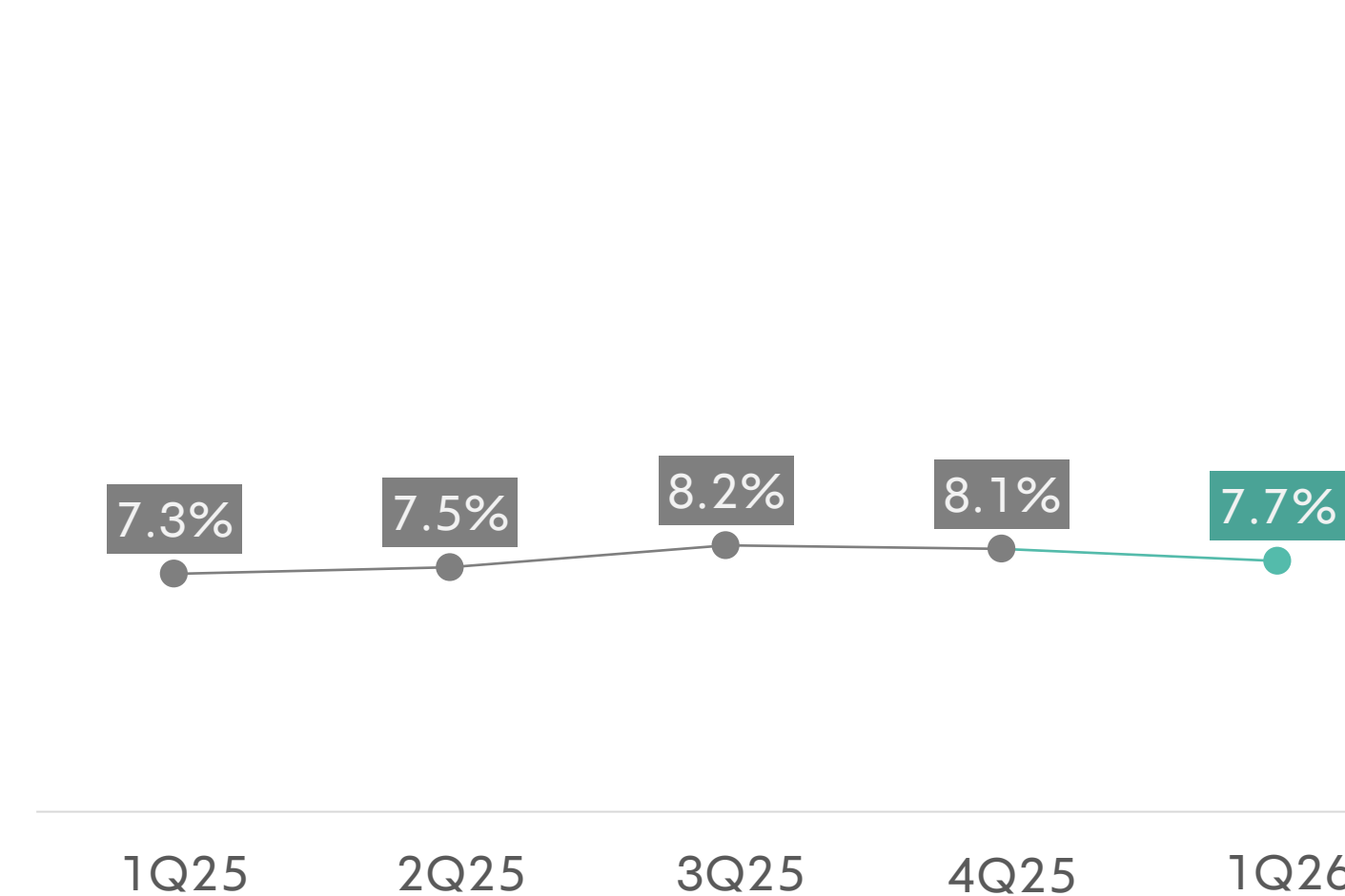
BRL million

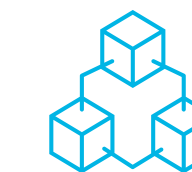
% Gross Collection



Commissioning - Premium Bonds

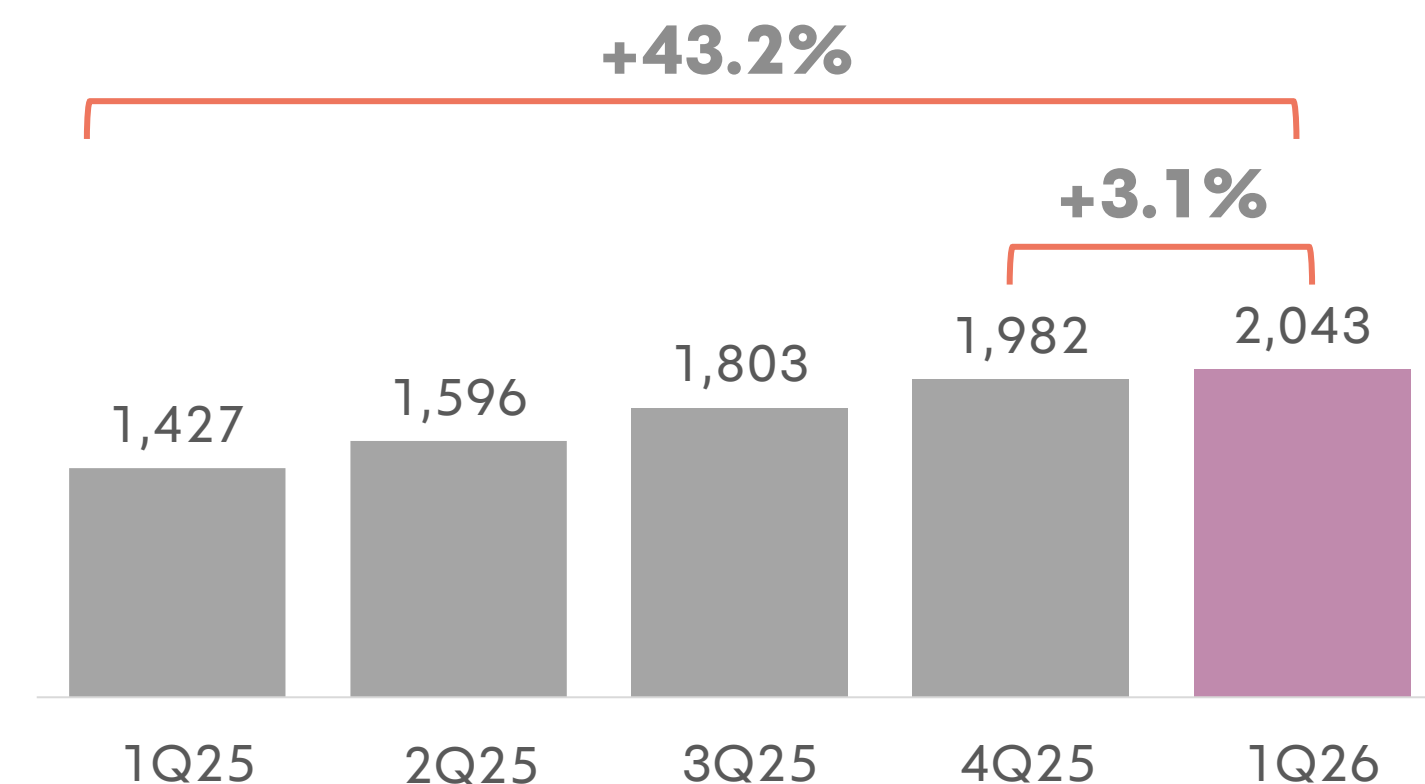
% Funds Raised





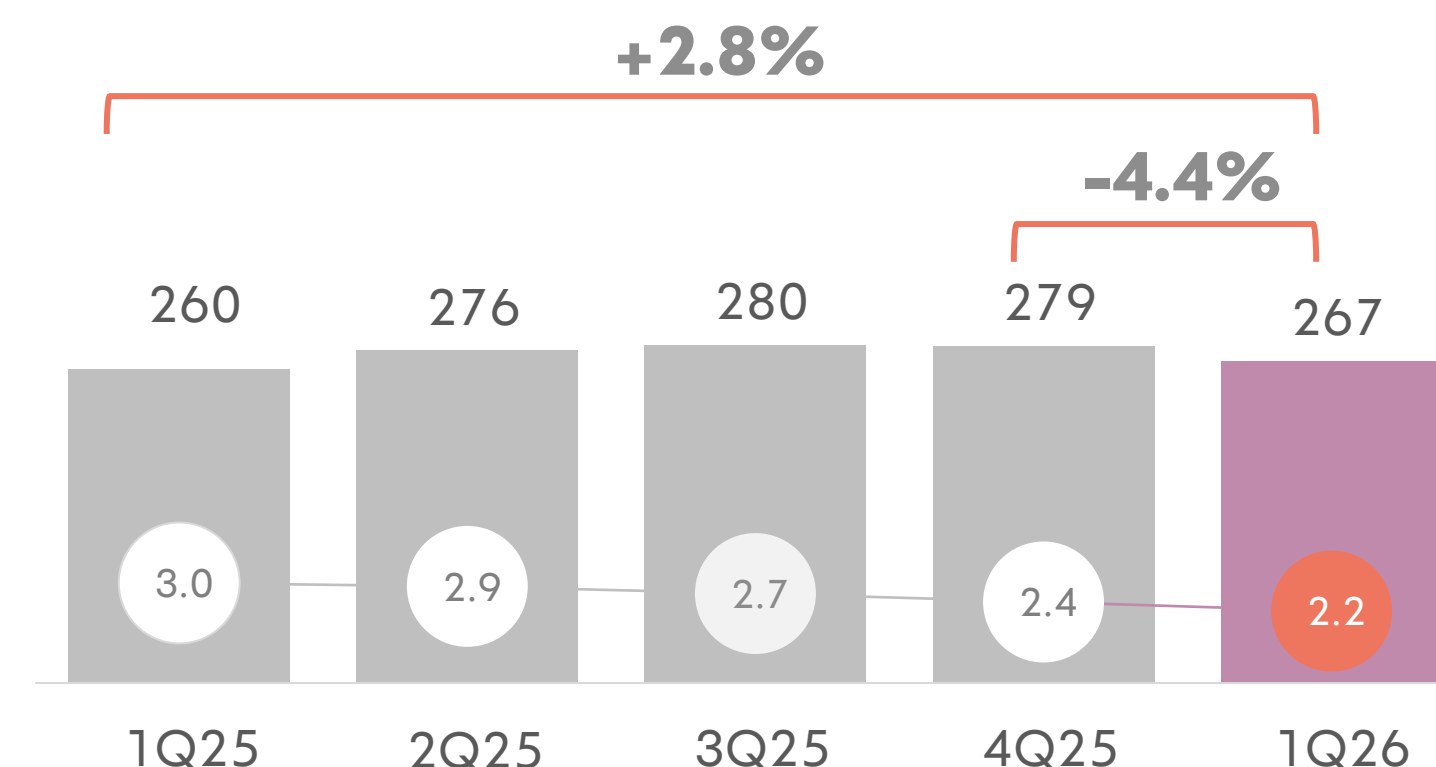
Funds Raised - Credit Letters

BRL million



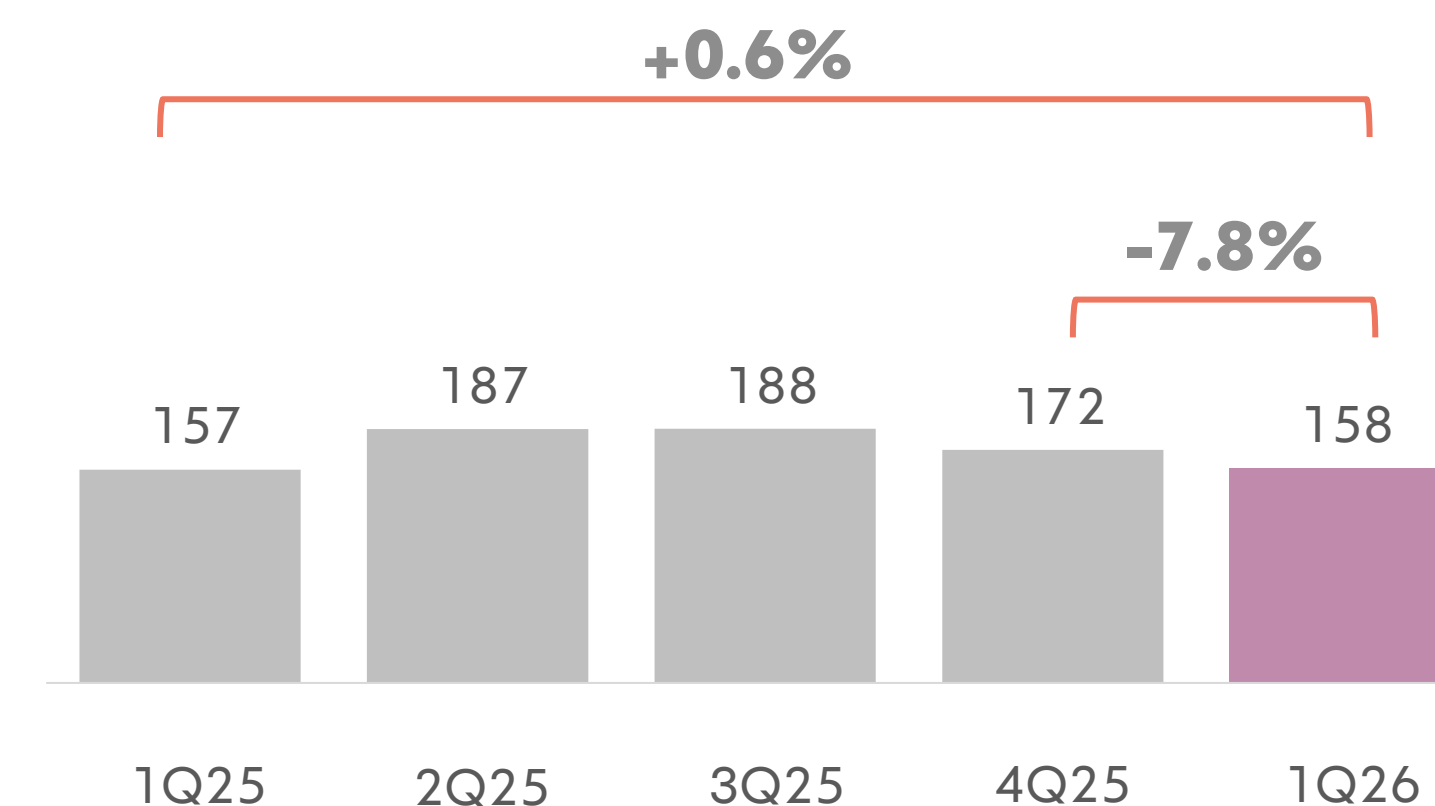
Management fee/Average Fee - Credit Letters

BRLmillion / %p.a.



Operating Margin - Credit Letters

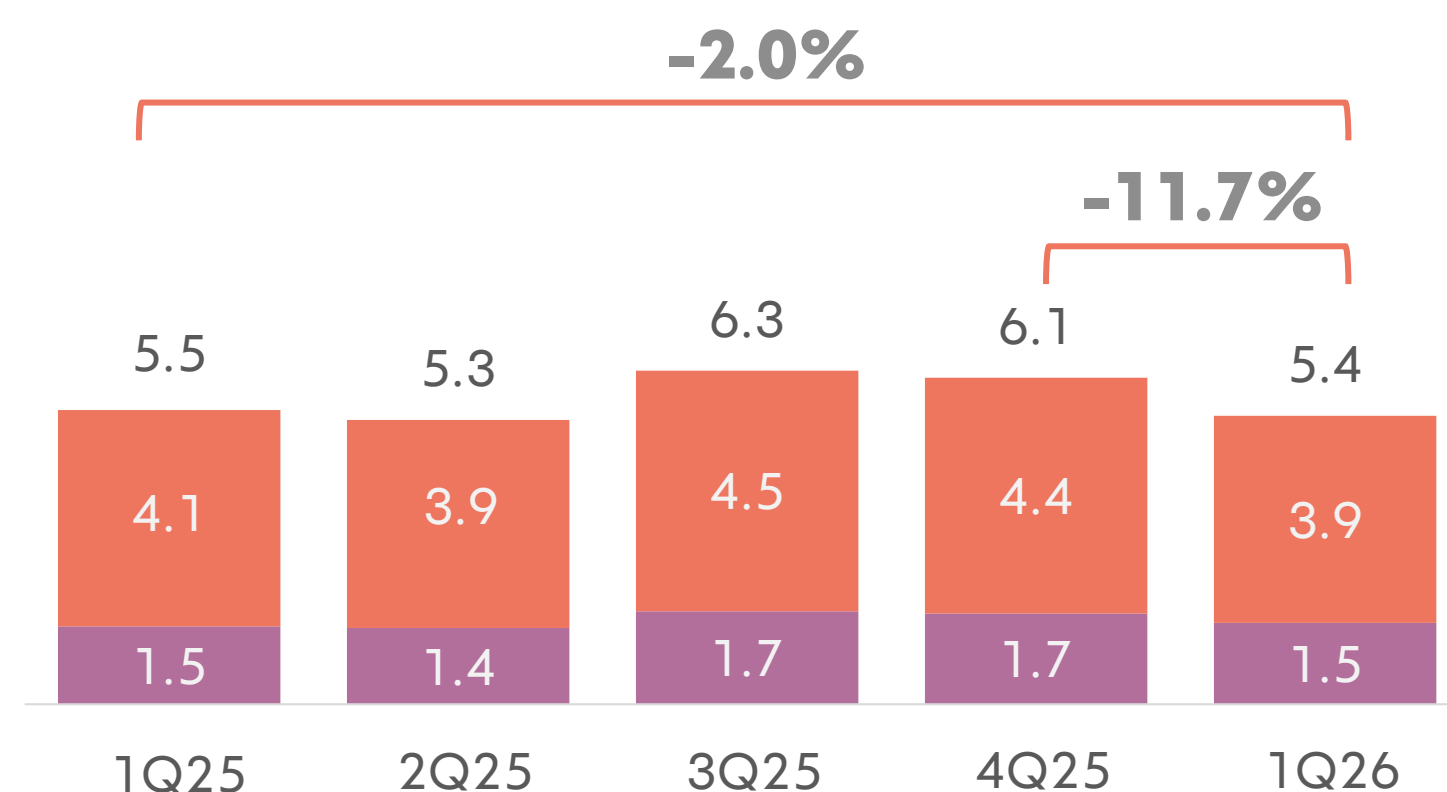
BRL million



Credit Letters

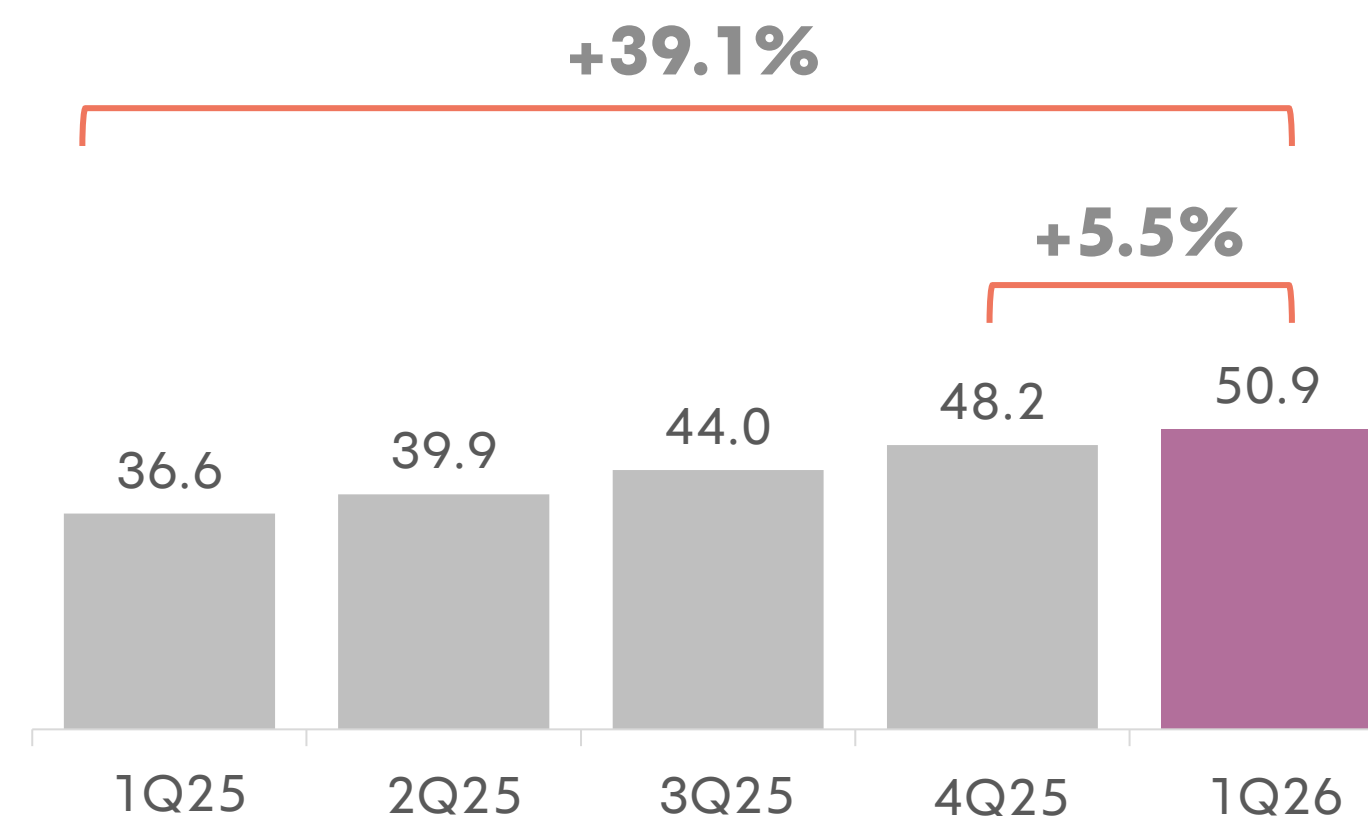
BRLbillion

■ Vehicles ■ Real Estate



Credit Letters Inventory

BRLbillion



INVENTORY OF CREDIT LETTERS

SURPASSING THE HISTORIC MILESTONE OF BRL 50 BILLION IN INVENTORY OF CREDIT LETTERS.

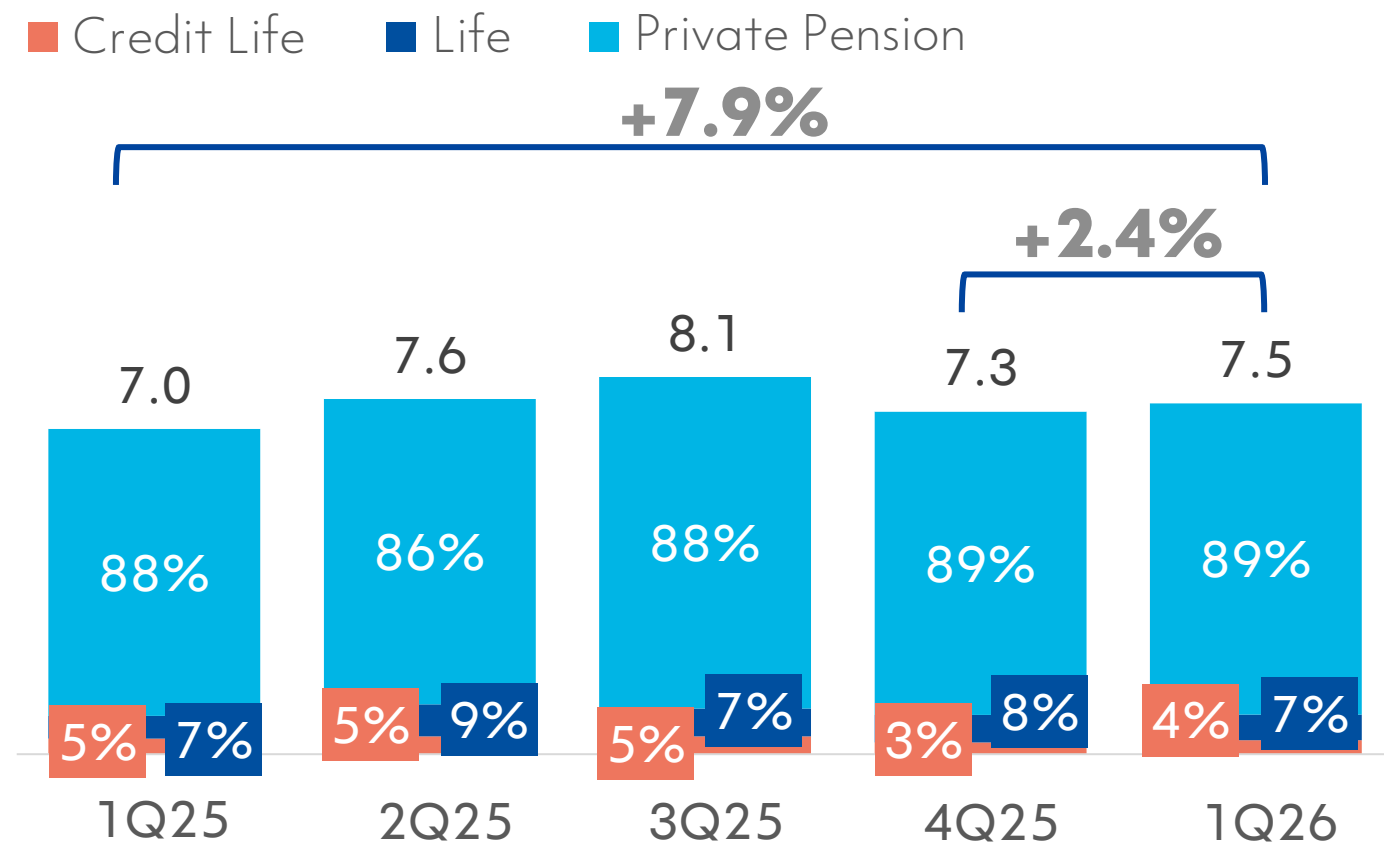


CAIXA Seguridade



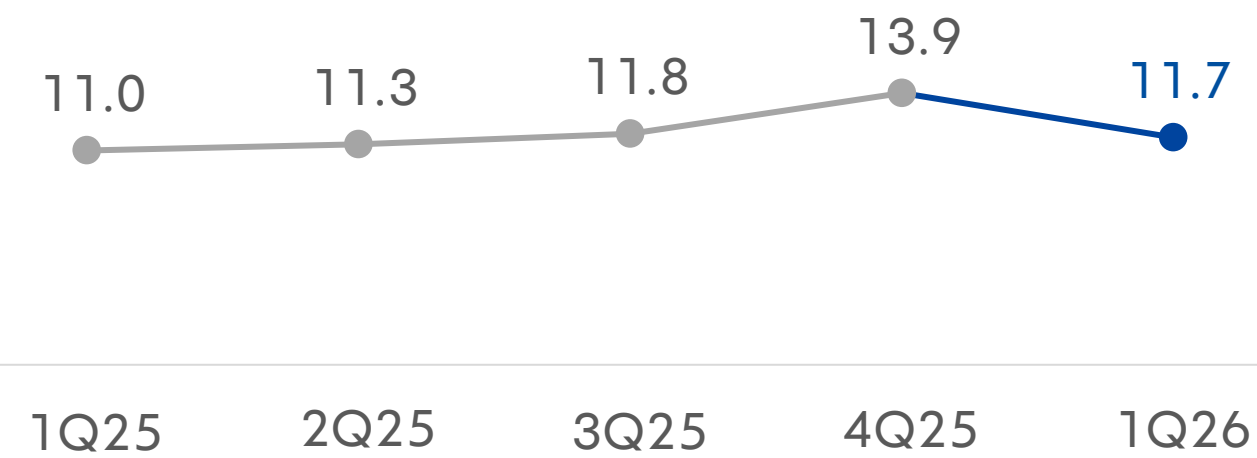
Economic interest	100%	60%	75%	75%	75%	75%	48.25%	49%
Common shares - ON (voting)	100%	49.0%	49.9%	49.9%	49.9%	49.9%	48.25%	49%
Partners	-							
Term	-	2045	2040			-	-	-
Segments	Brokerage	Life Credit Life Private Pension	Mortgage Home	Premium Bonds	Credit Letters	Assistance Services	Mortgage	Insurance and brokerage

Operating Revenue – Caixa Vida e Previdência
BRL billion



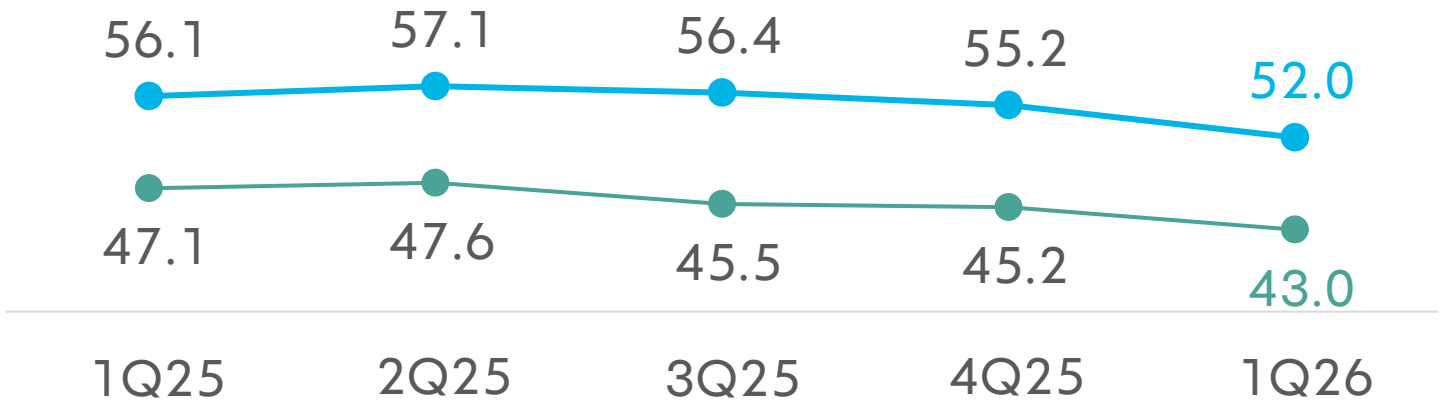
Administrative Expenses Ratio (IDA)
Caixa Vida e Previdência

Administrative expenses
% Operating revenue



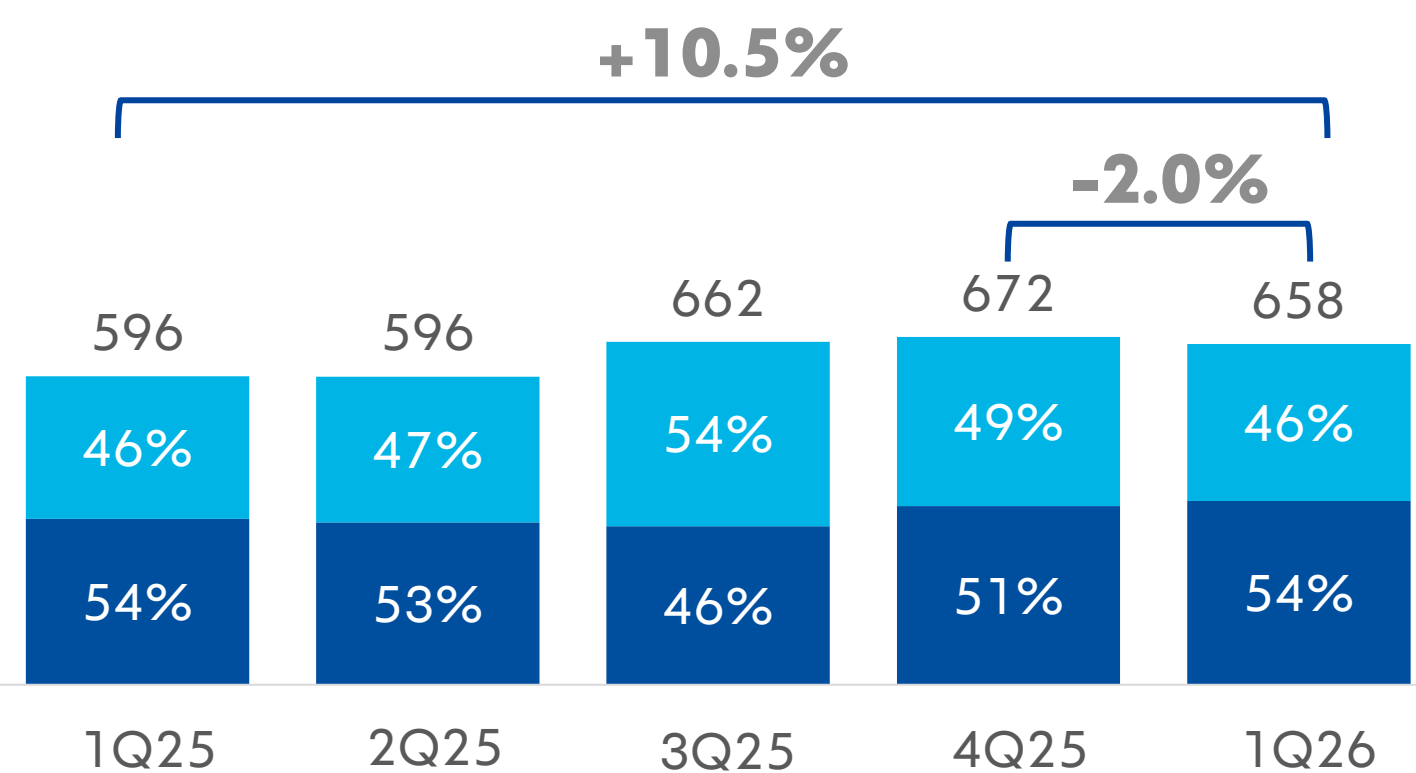
Combined Ratio (IC) and Expanded Ratio (ICA)
Caixa Vida e Previdência

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

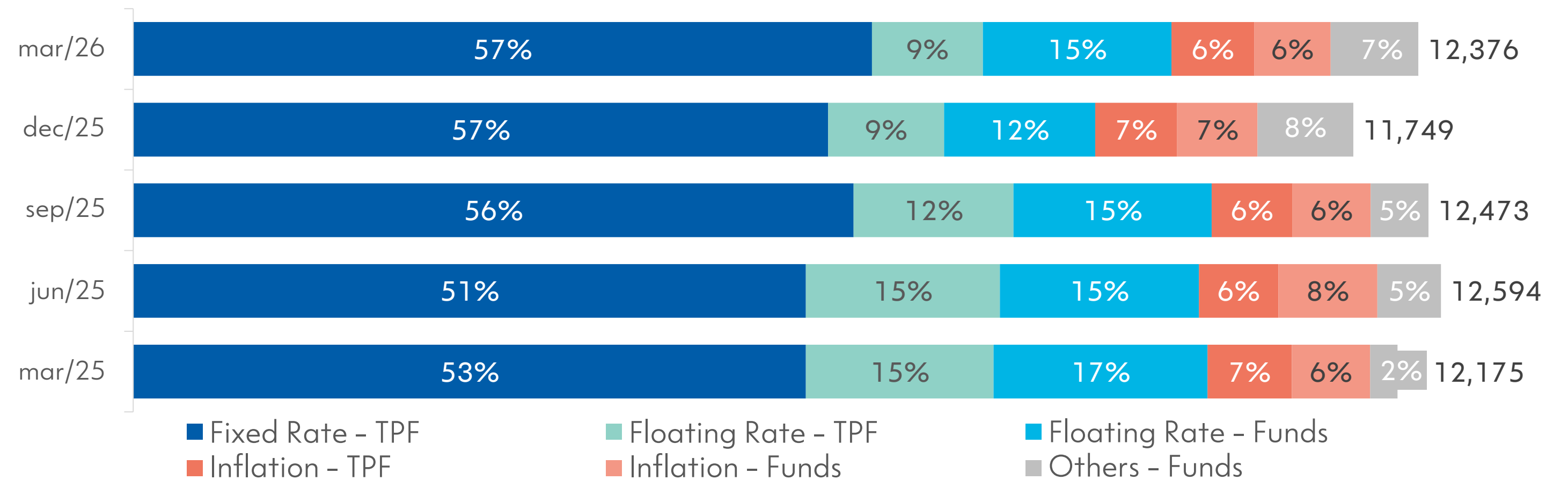


(Operating x Financial) Net Income
Caixa Vida e Previdência

BRL million
 ■ Financial Result
 ■ Results from the Operation



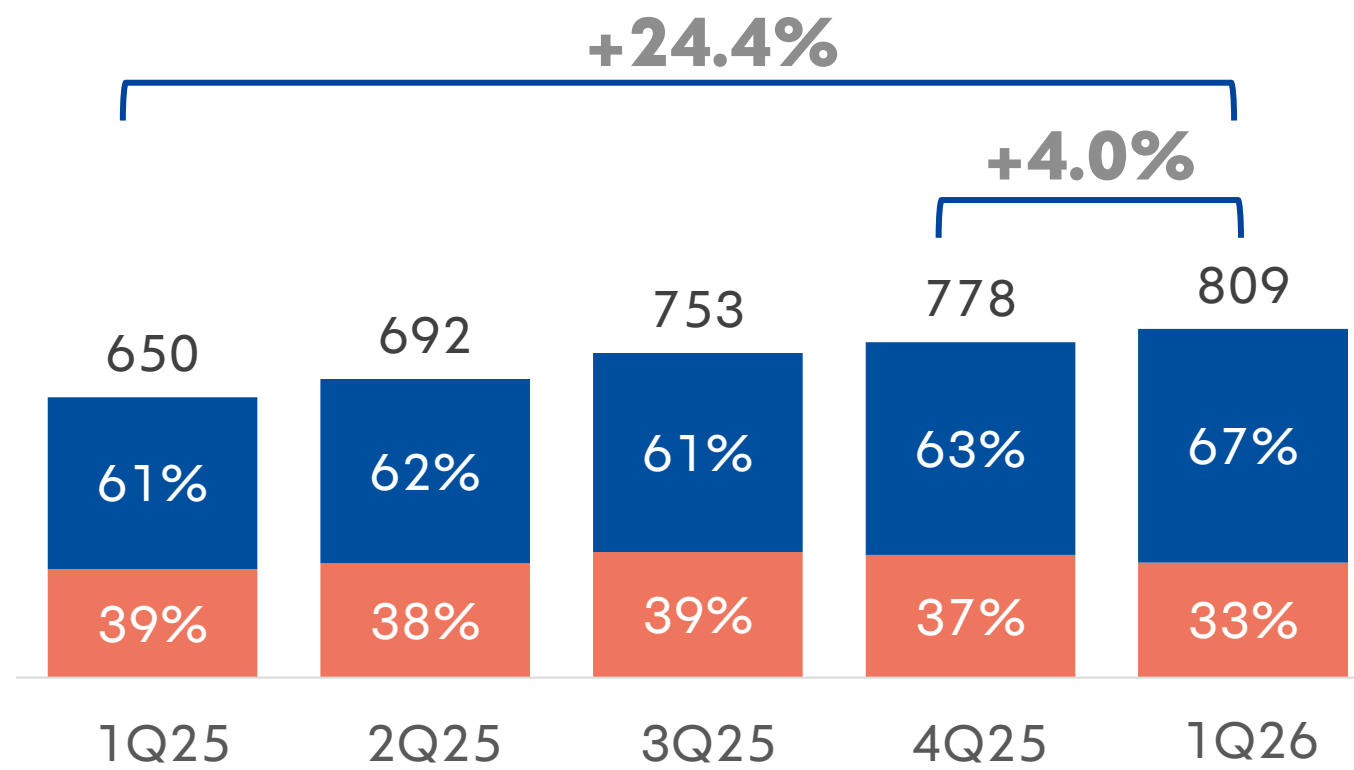
Investment Portfolio Composition – Caixa Vida e Previdência
% Financial investments (million)



Operating Revenue – Caixa Residencial

BRL million

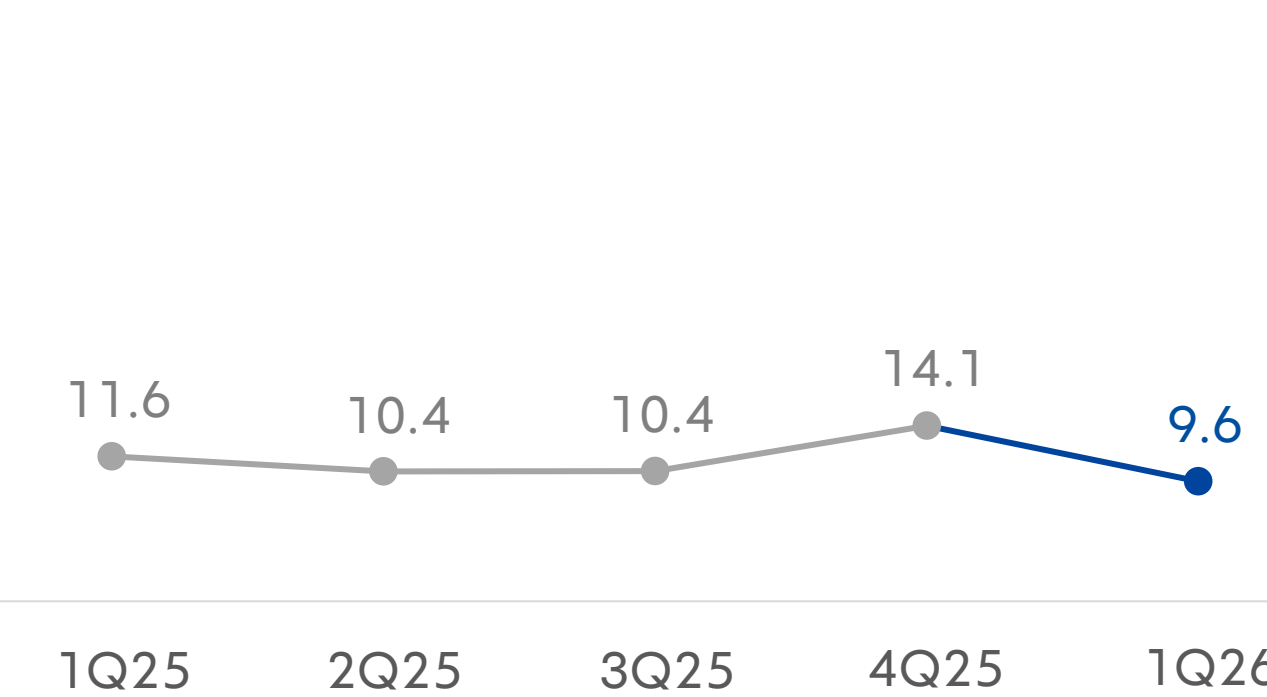
- Written Home
- Written Mortgage



Administrative Expenses Ratio (IDA)

Caixa Residencial

Administrative expenses
% Operating revenue

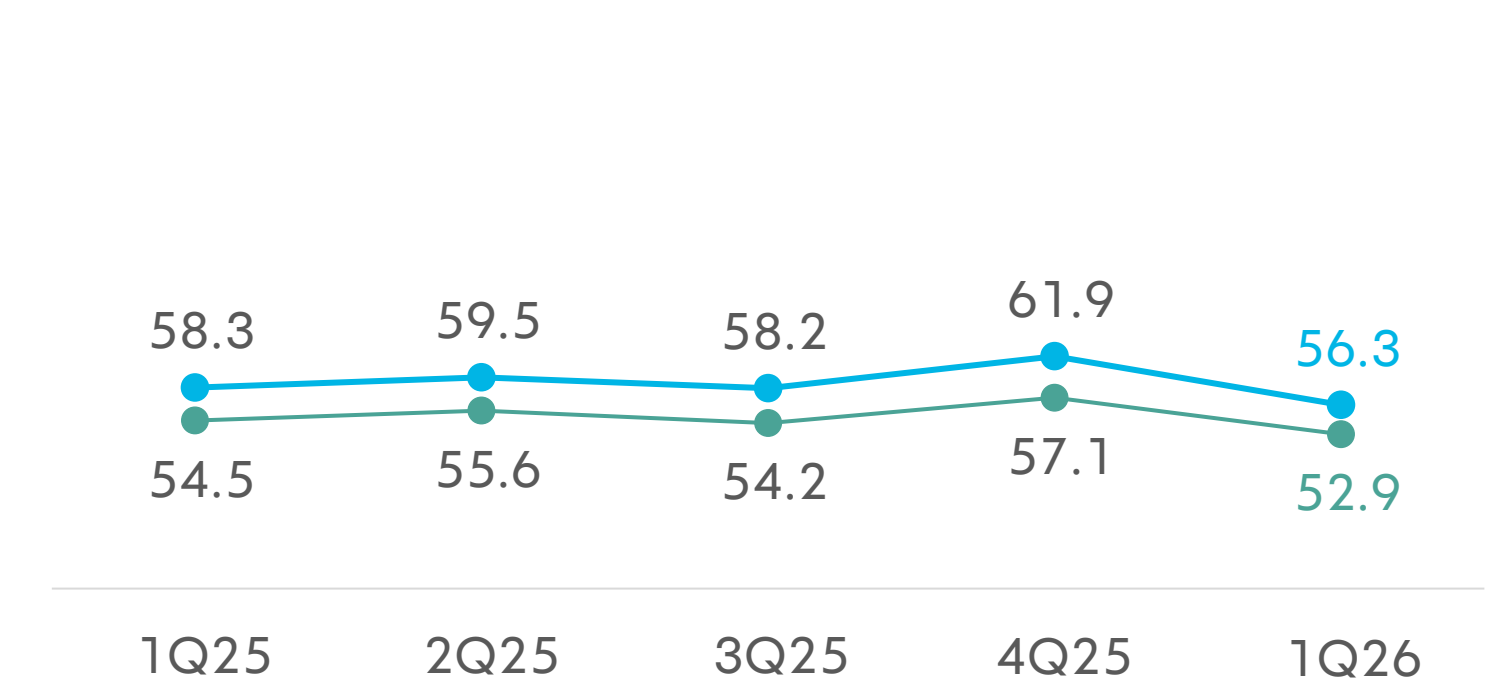


Combined Ratio (IC) and Expanded Ratio (ICA)

Caixa Residencial

General and administrative expenses

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

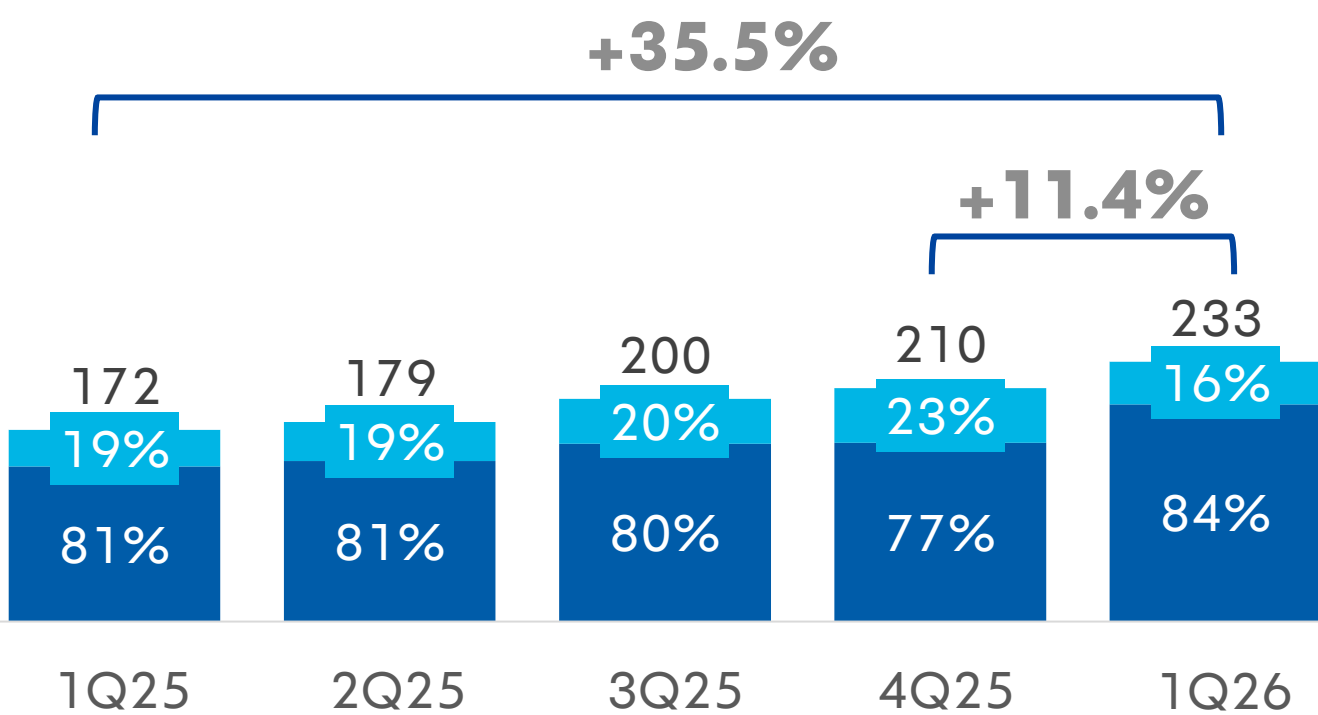


(Operating x Financial) Net Income

Caixa Residencial

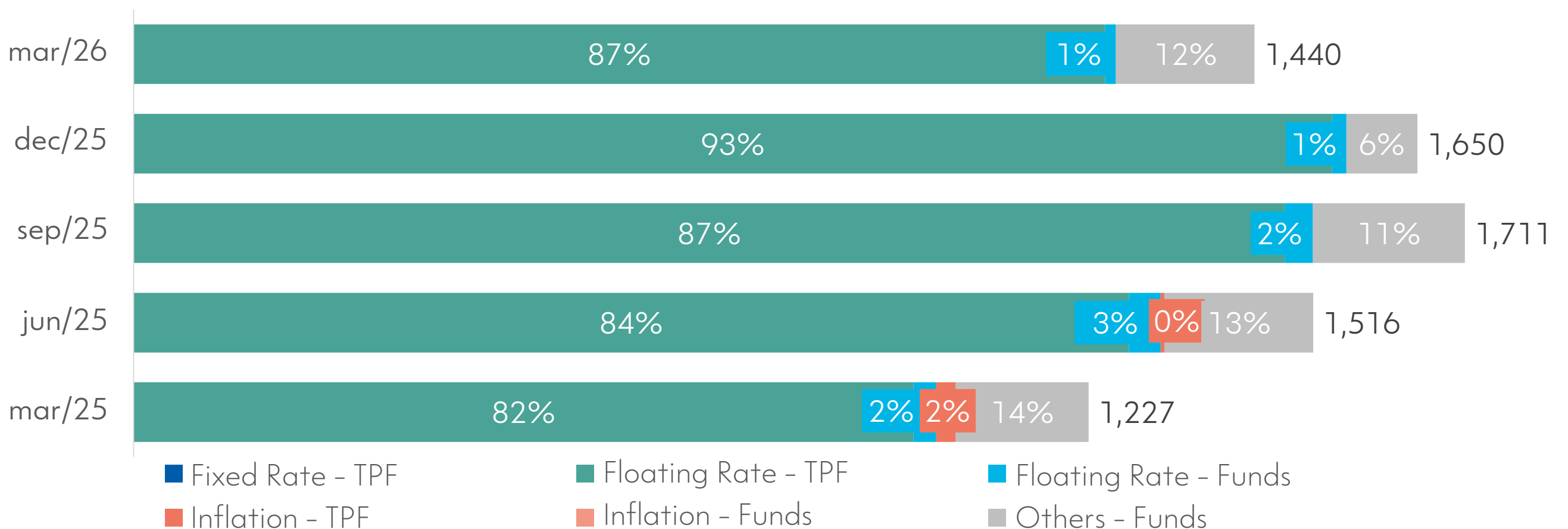
BRL million

- Weighted financial result
- Results from the Operation



Investment Portfolio Composition – Caixa Residencial

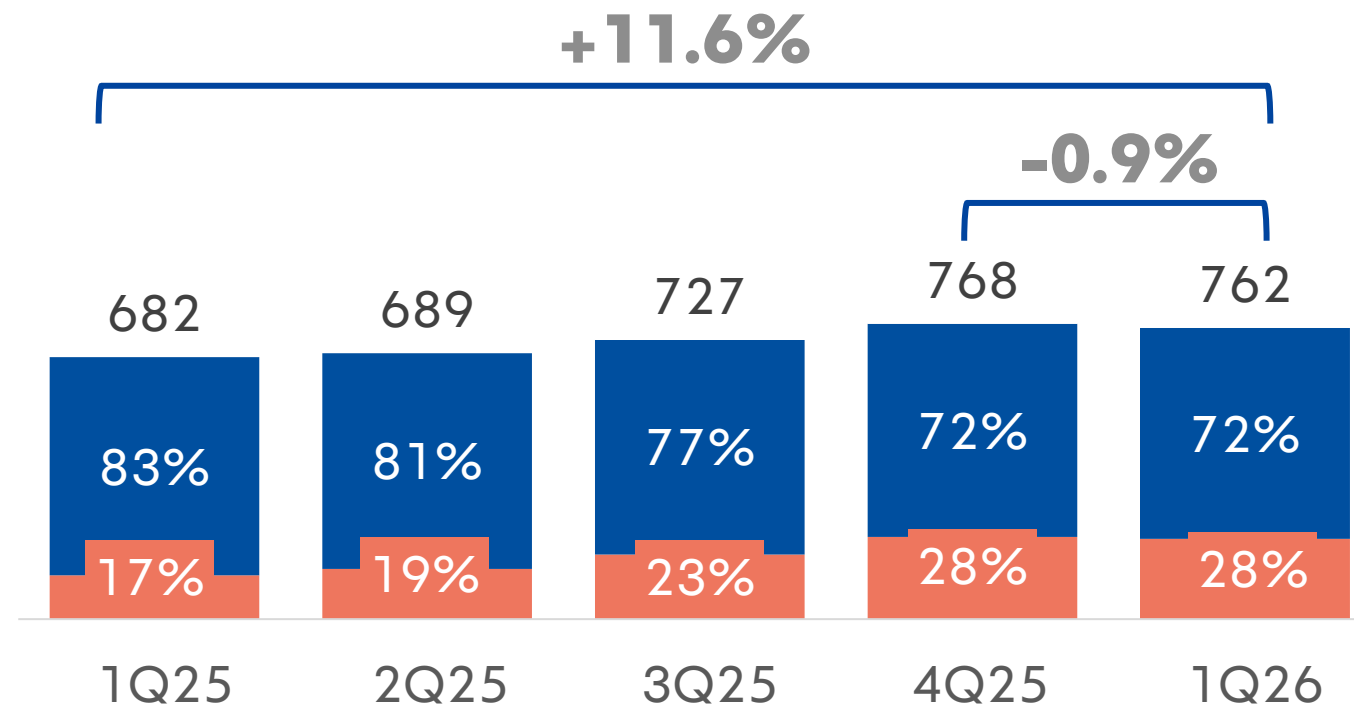
% Financial investments (million)



Operating Revenue – CNP Holding

BRL million

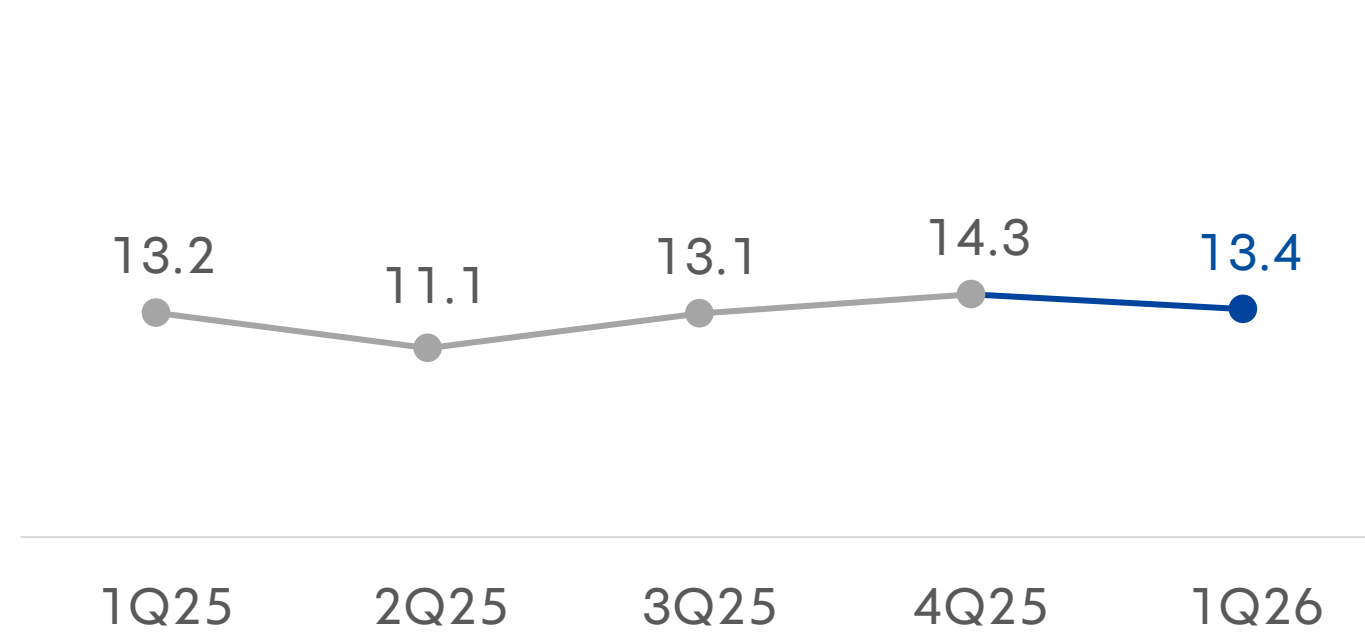
Others Mortgage



Administrative Expenses Ratio (IDA)

CNP Holding

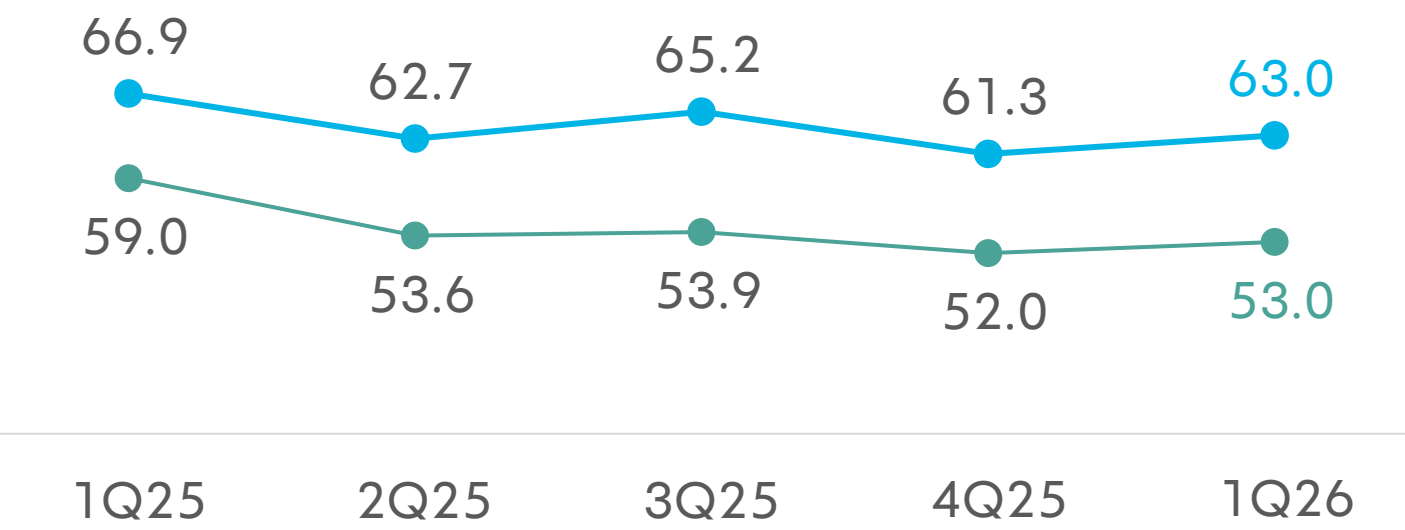
Administrative expenses
% Operating revenue



Combined Ratio (IC) and Expanded Ratio (ICA)

CNP Holding

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

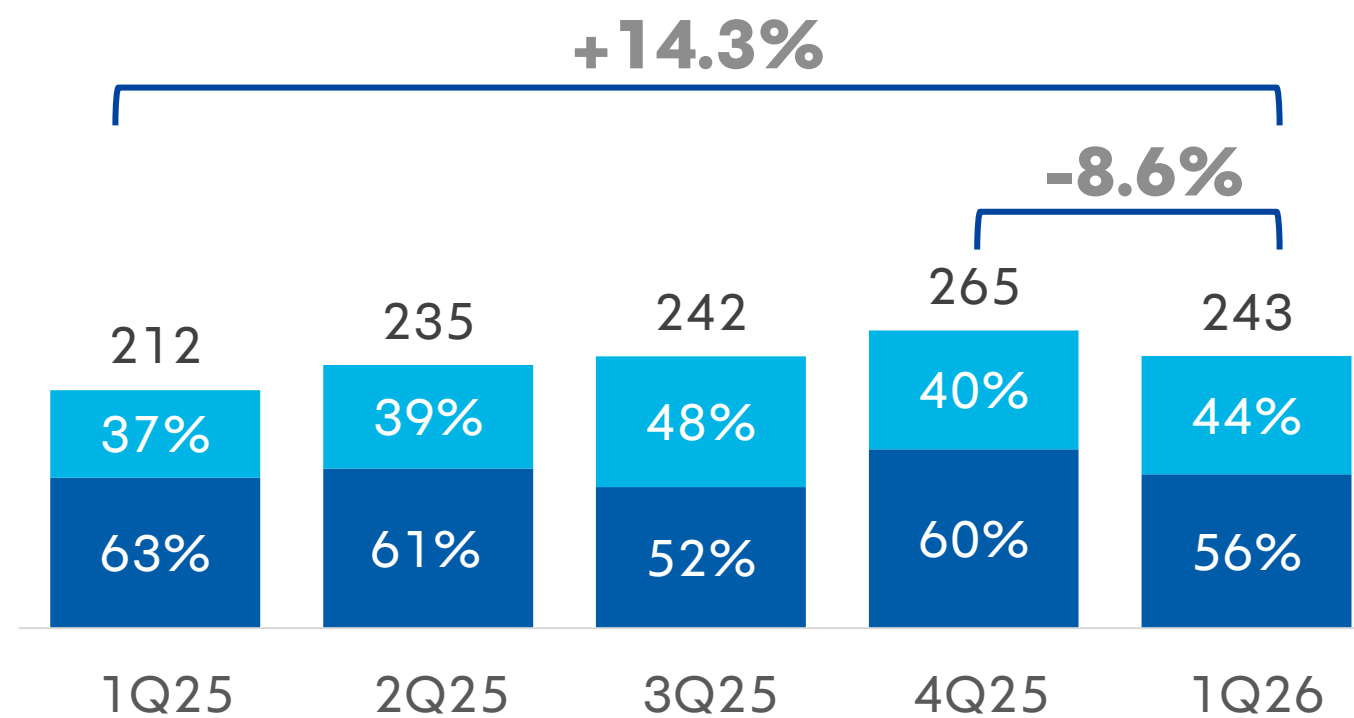


(Operating x Financial) Net Income

CNP Holding

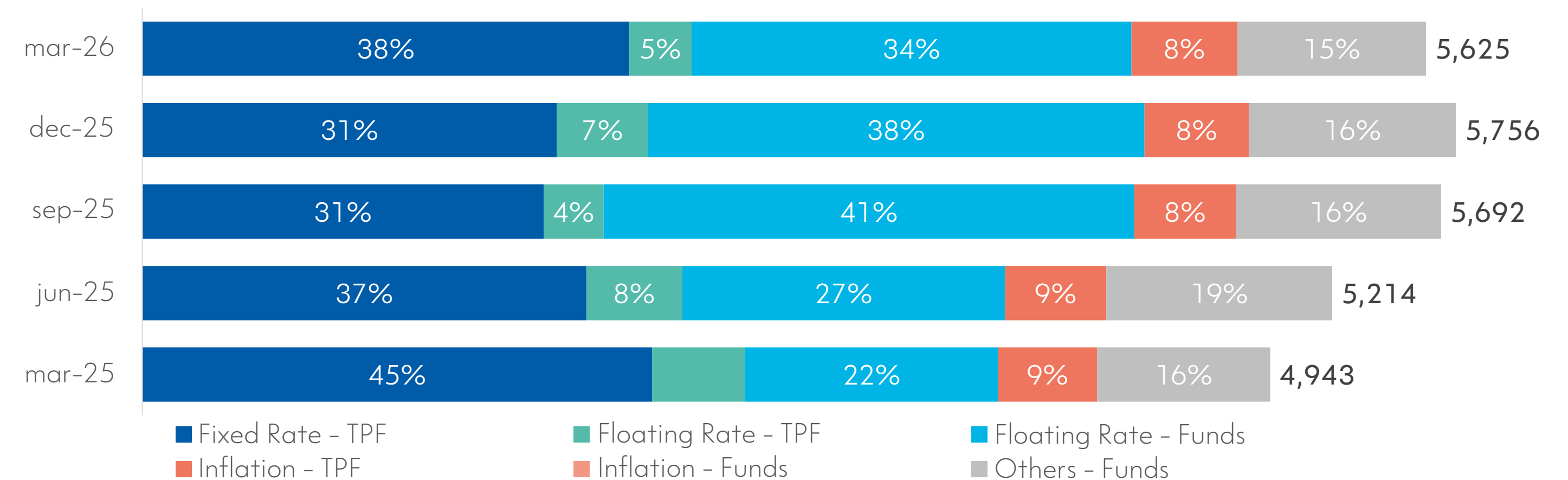
BRL million

Weighted financial result
 Results from the Operation



Investment Portfolio Composition – CNP Holding

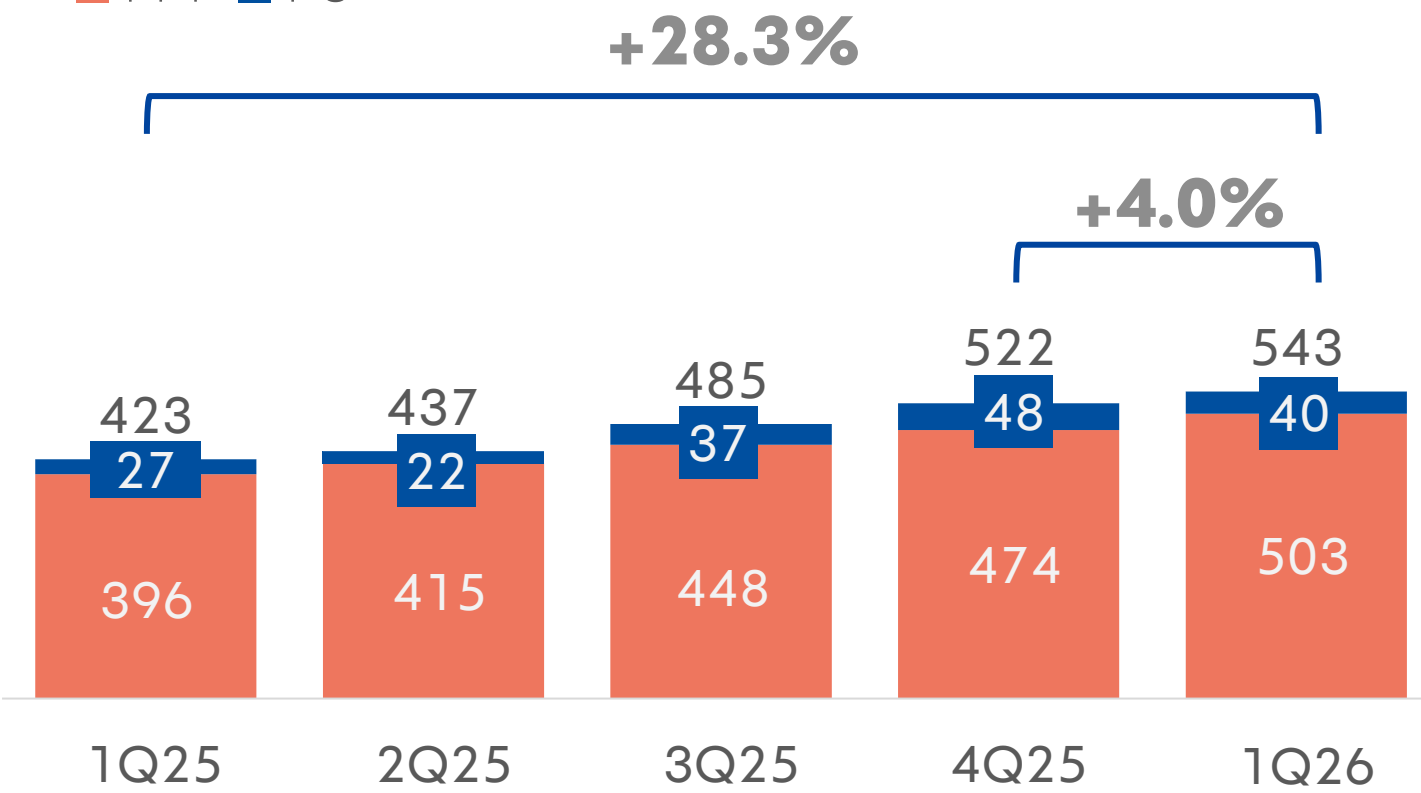
% Financial investments (millions)



Funds Raised – Caixa Capitalização

BRL million

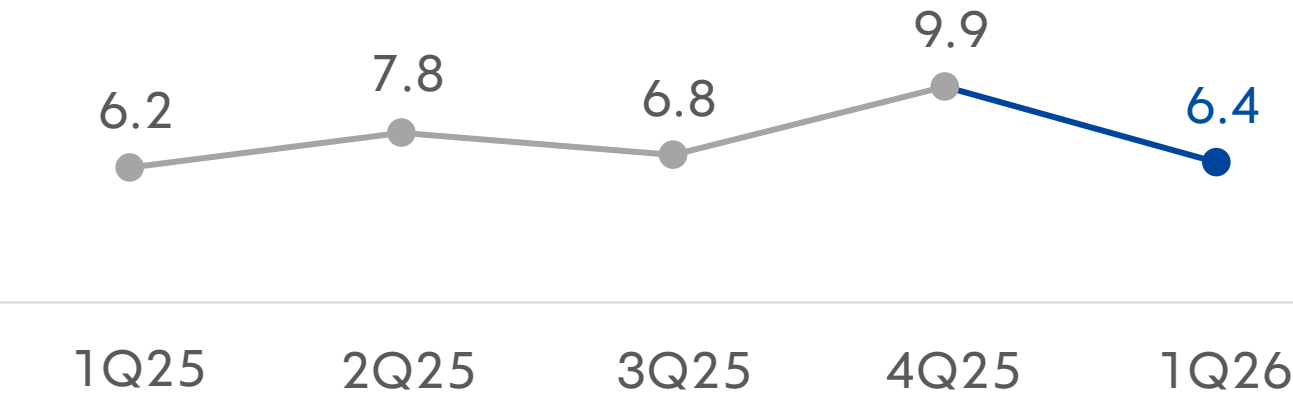
PM PU



Administrative Expenses Ratio (IDA)

Caixa Capitalização

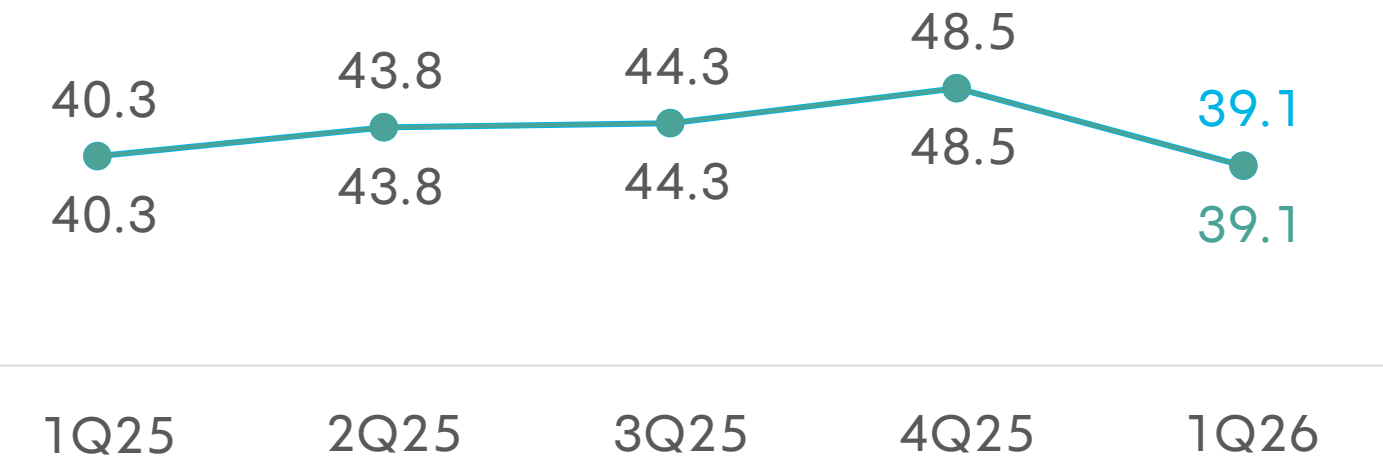
Administrative expenses
% Operating revenue



Combined Ratio (IC) and Expanded Ratio (ICA)

Caixa Capitalização

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

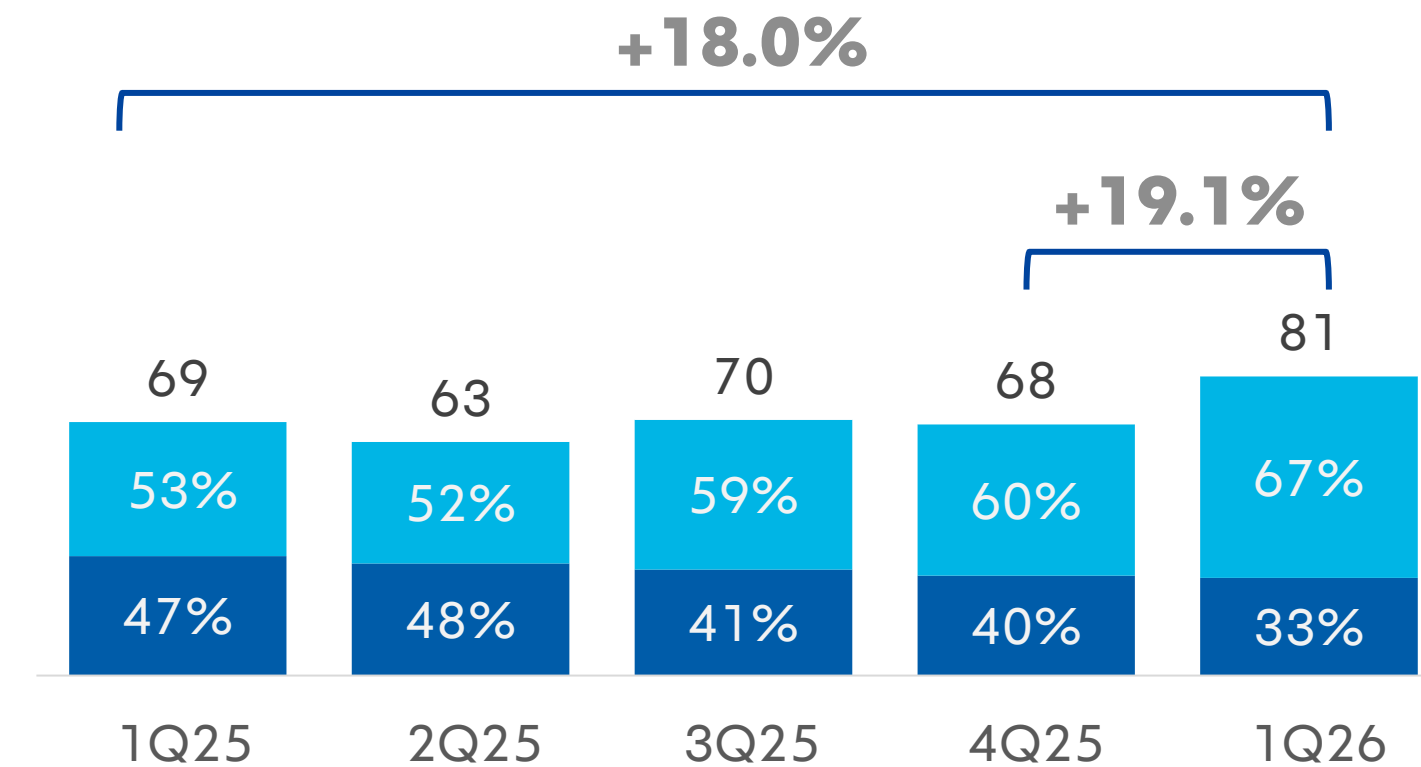


(Operating x Financial) Net Income

Caixa Capitalização

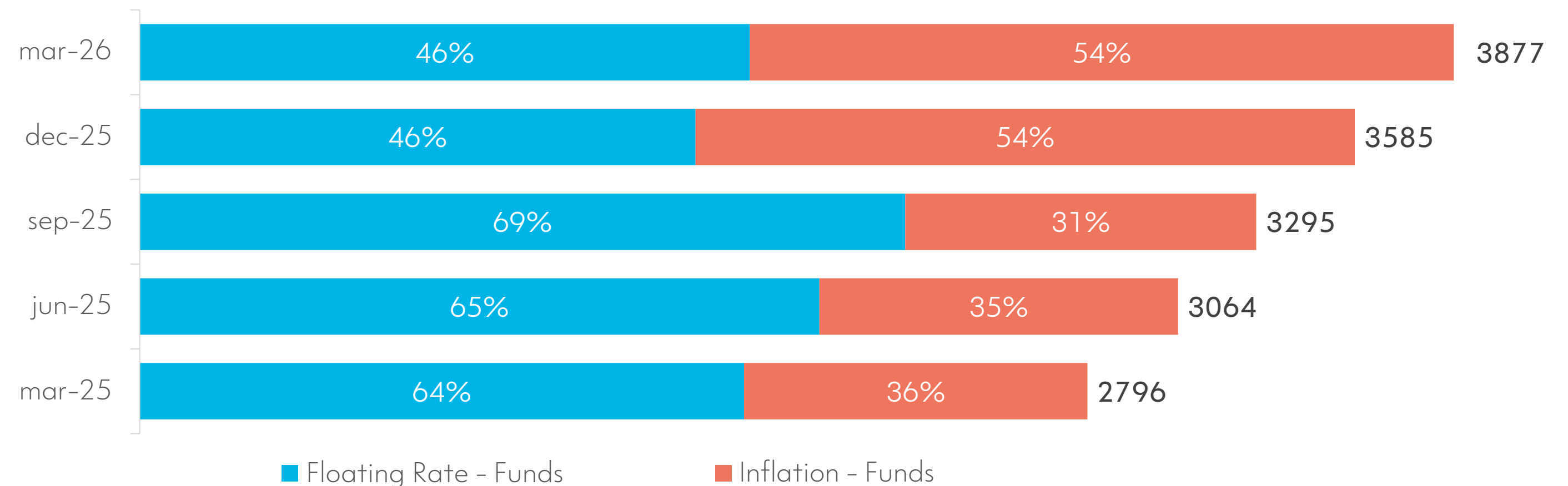
BRL million

Financial Result Results from the Operation



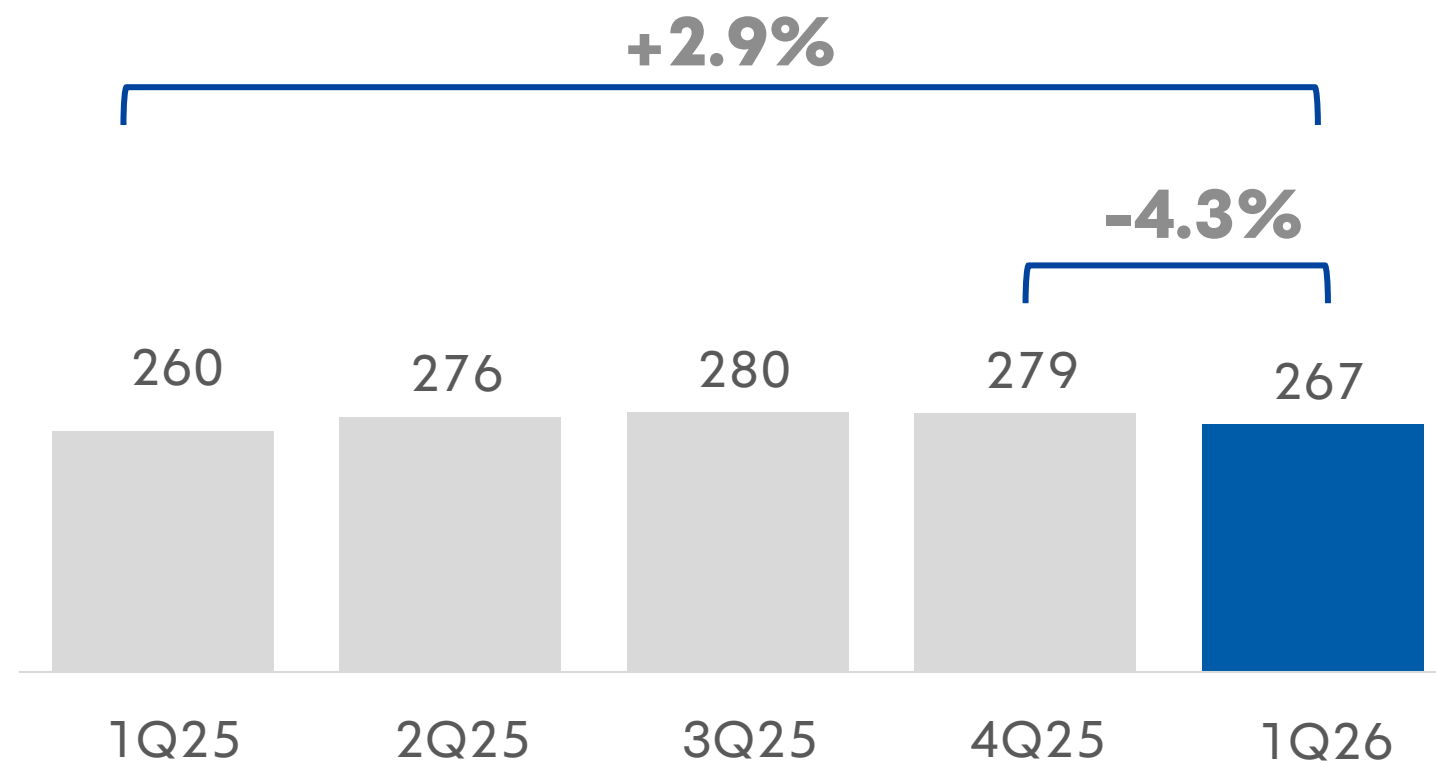
Investment Portfolio Composition – Caixa Capitalização

% Financial investments (million)



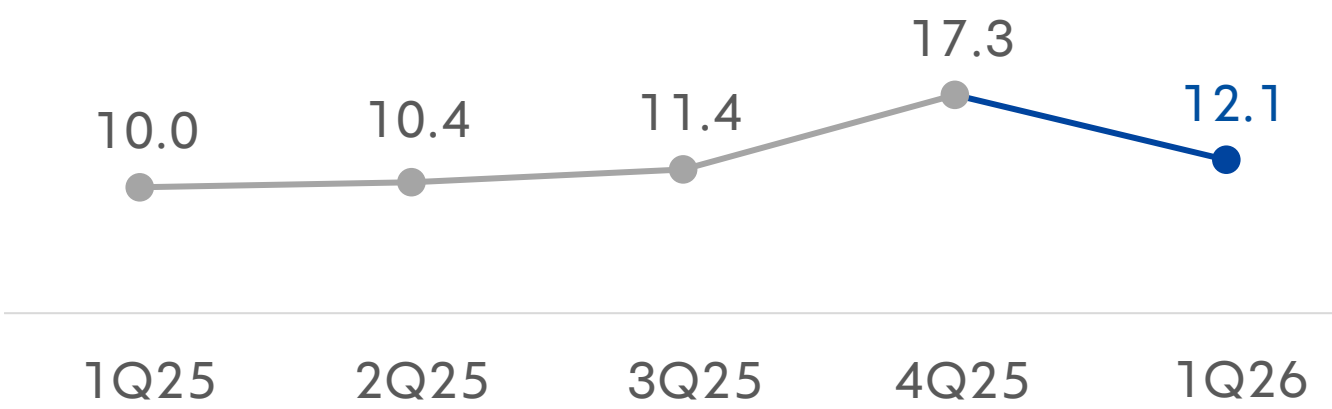
Revenues from rendering of services – Caixa Consórcio

BRL million



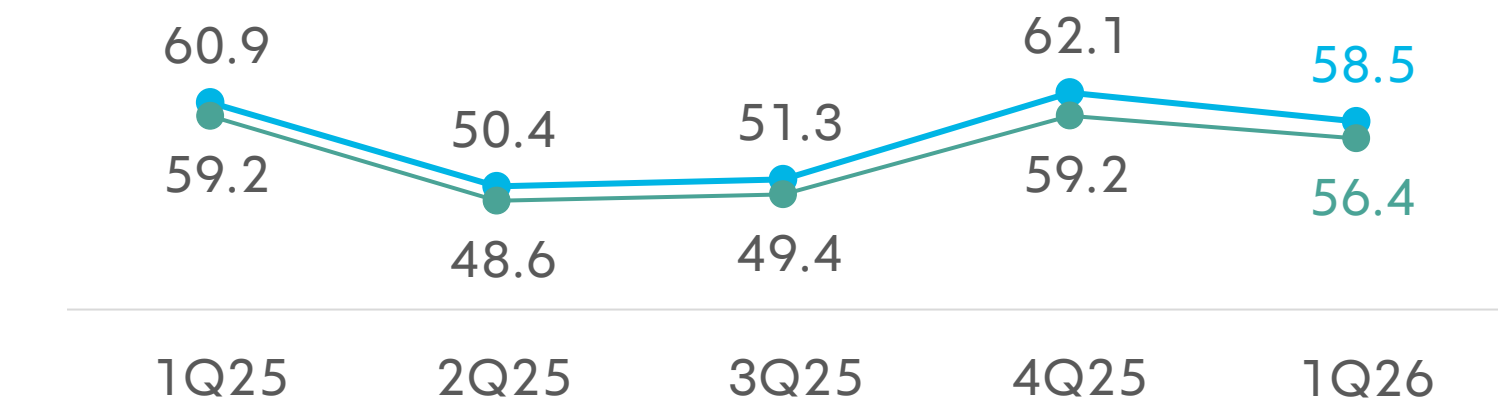
Administrative Expenses Ratio (IDA) Caixa Consórcio

Administrative expenses
% Operating revenue



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

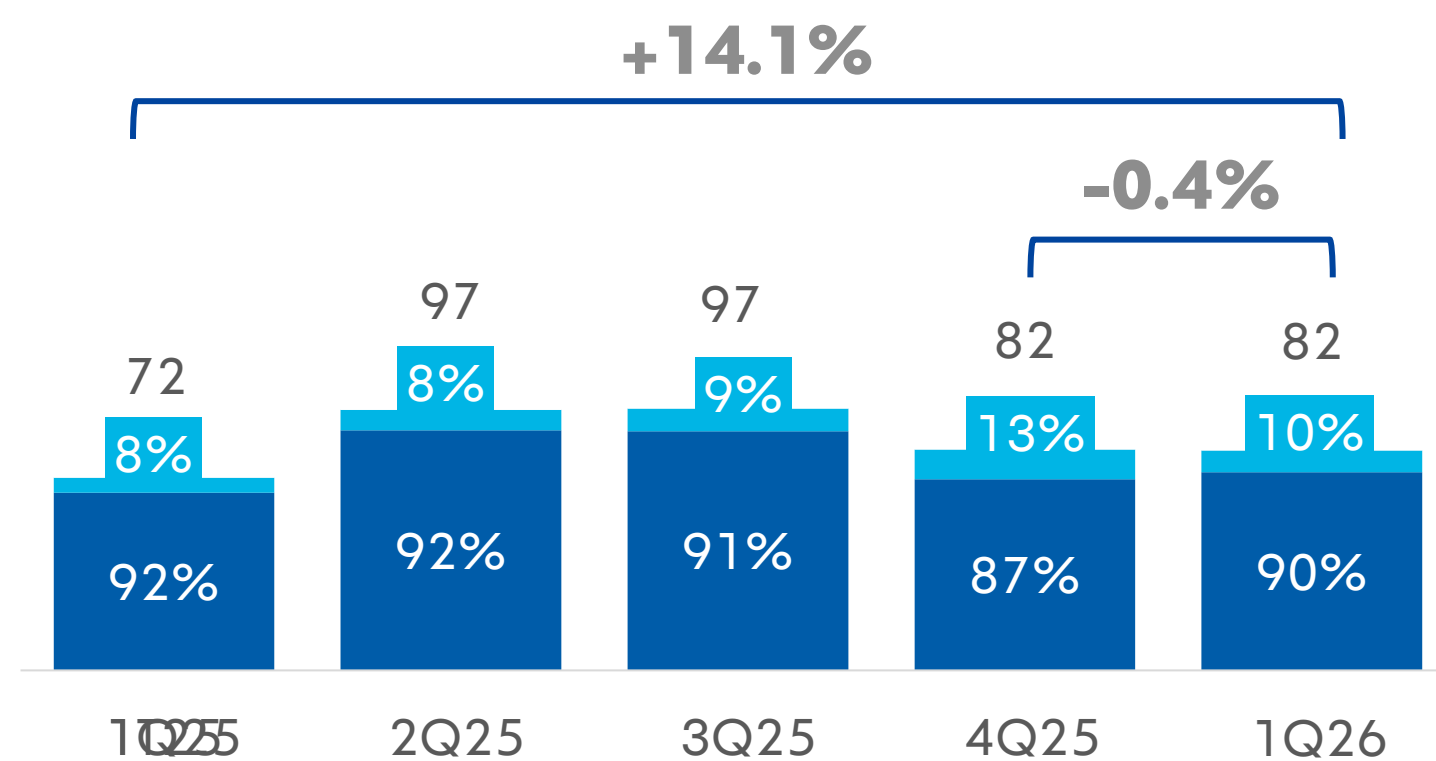
General and administrative expenses
 IC: % Operating revenue
 ICA: % Operating revenue + Financial Result



(Operating x Financial) Net Income Caixa Consórcio

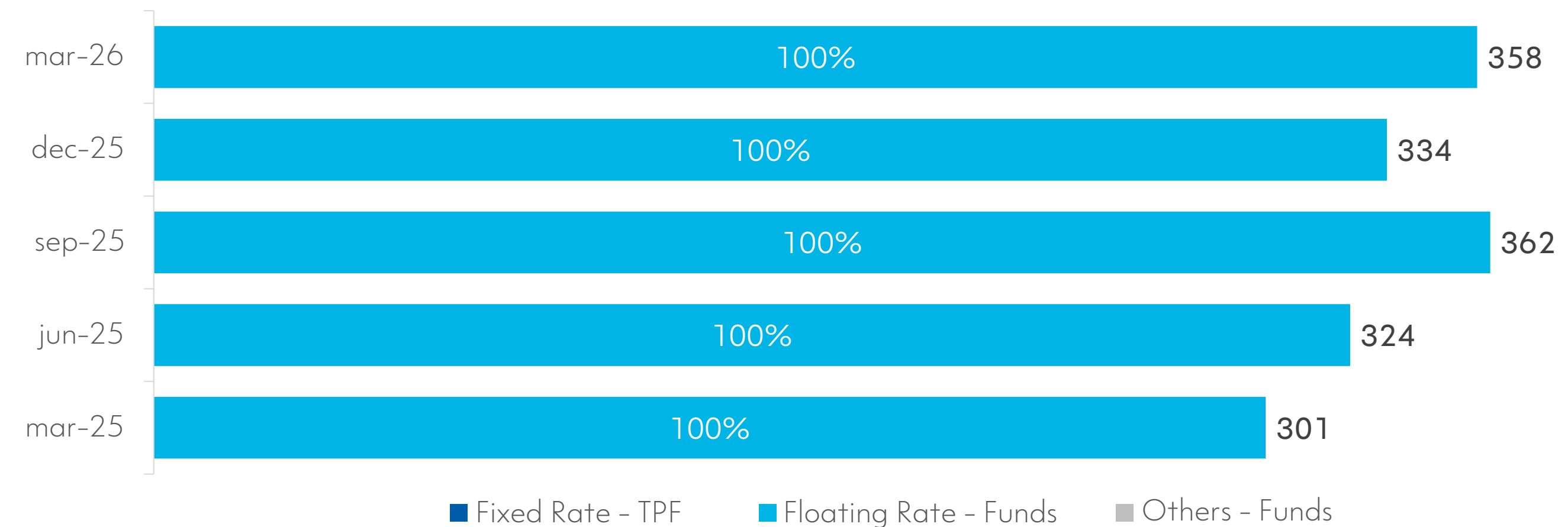
BRL million

Financial Result Results from the Operation



Investment Portfolio Composition – Caixa Consórcio

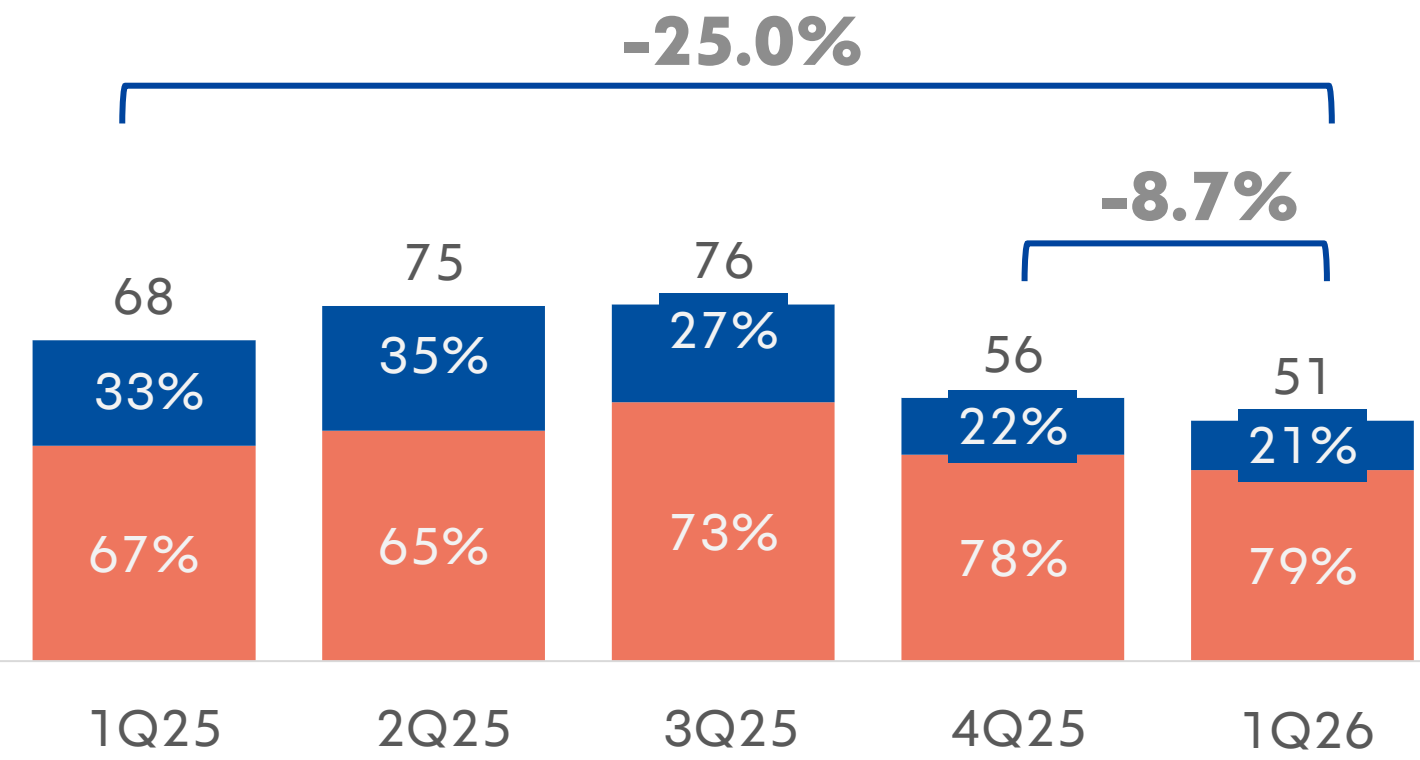
% Financial investments (million)



Revenues from Assistance

BRL million

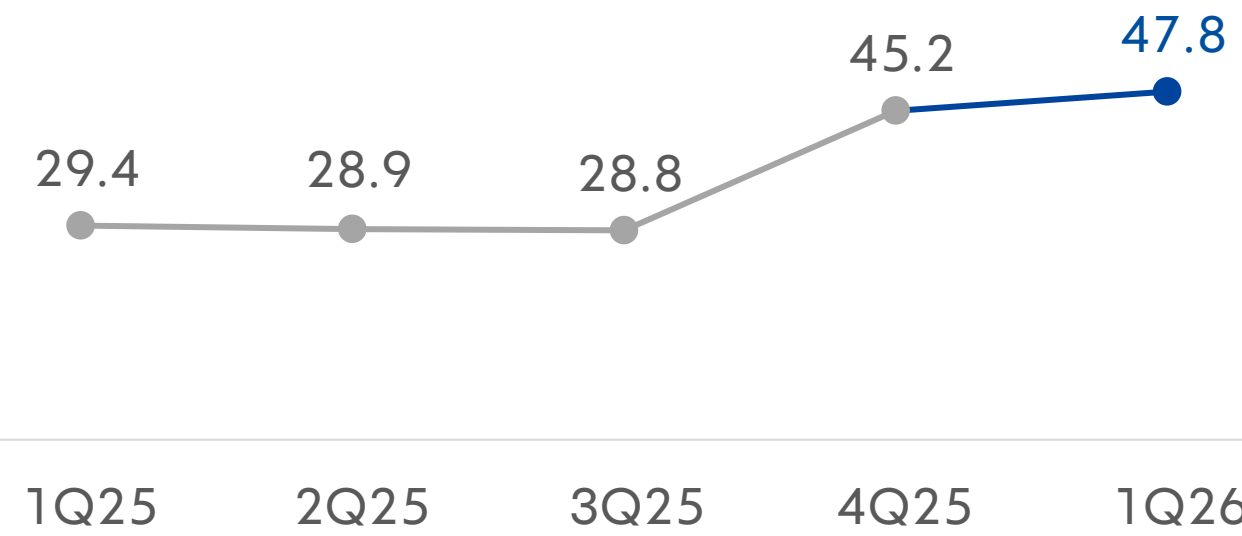
■ B2C ■ B2B



Administrative Expenses Ratio (IDA)

Caixa Assistência

Administrative expenses
% Operating revenue

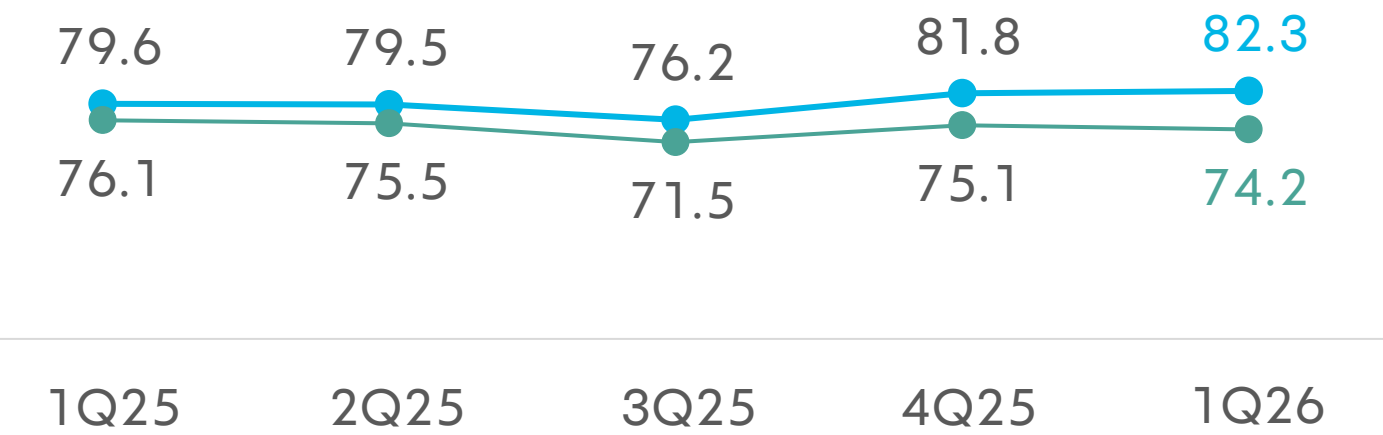


Combined Ratio (IC) and Expanded Ratio (ICA)

Caixa Assistência

General and administrative expenses

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

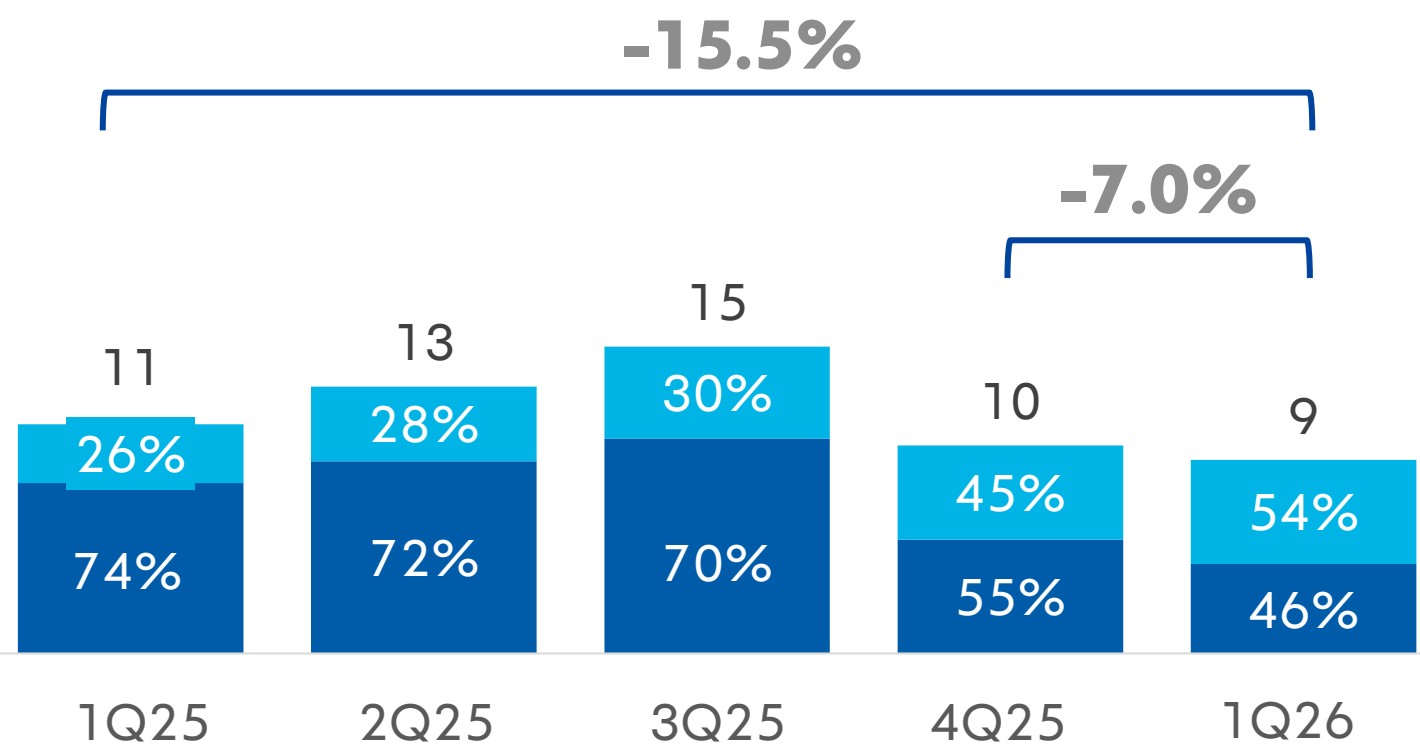


(Operating x Financial) Net Income

Caixa Assistência

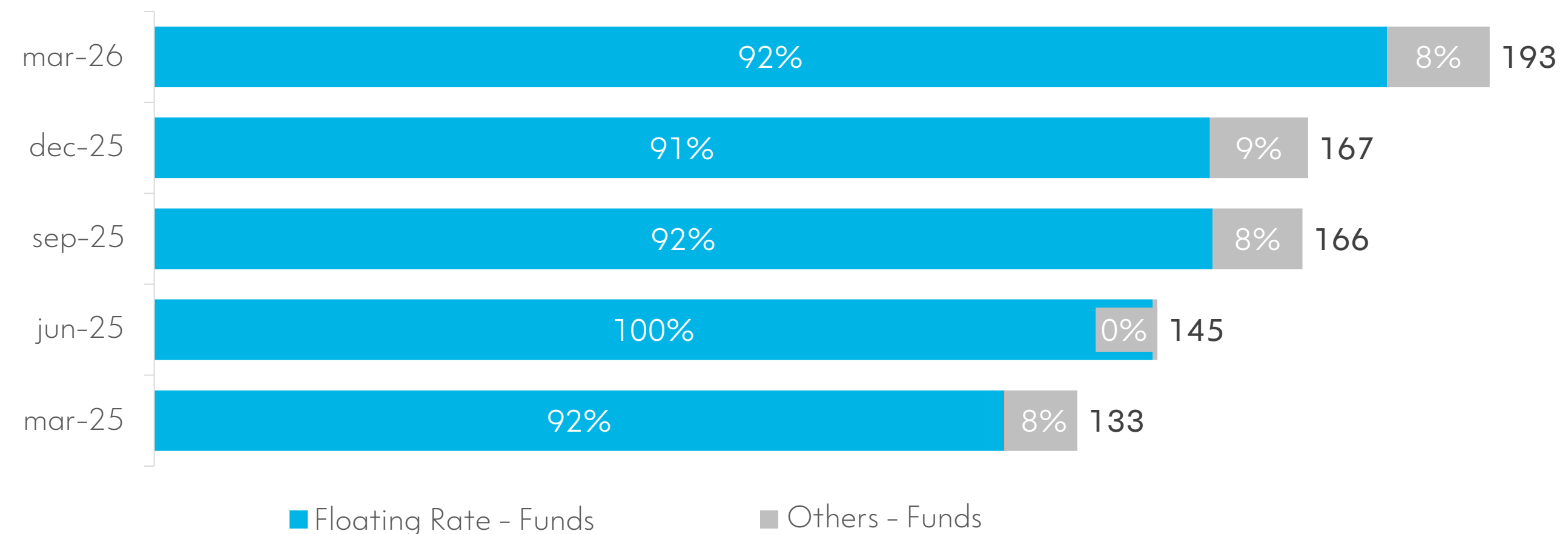
BRL million

■ Financial Result ■ Results from the Operation



Investment Portfolio Composition – Caixa Assistência

% Financial investments (million)



Investor Relations
ri@caixaseguridade.com.br

CAIXA *Seguridade*