



MONTHLY PERFORMANCE

SUSEP Segments | December/2021

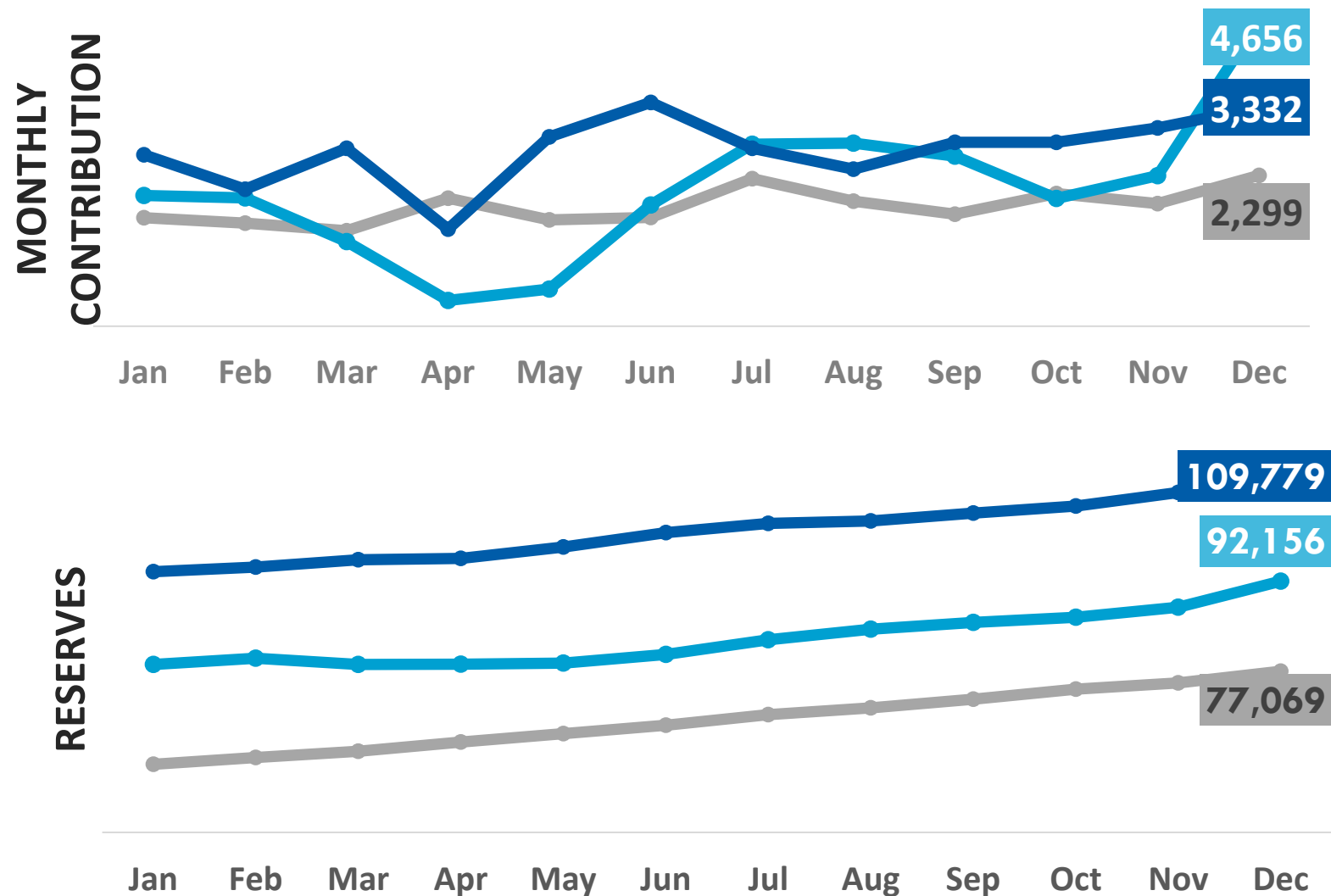
CAIXA *Seguridade*



Contribution and Reserve | Pension

| | Caixa Seguridade | |
|--------------------------|------------------|-----------|
| | dec/21 | Δ% dec/20 |
| Monthly contribution | 3,331.6 | -28.4% |
| Accumulated contribution | 32,252.2 | +28.5% |
| Reserves | 109,779.1 | +19.1% |

2021 2020 2019 Evolution | Private Pension



Overview

As the closing month of the year, December presented record growth in Life insurance premiums, Private Pension reserves and accumulated Home insurance premiums.

Caixa Seguridade ended the year reaching, for the first time, the second position in accumulated Private Pension contributions and consolidating its leadership in the Home insurance line.

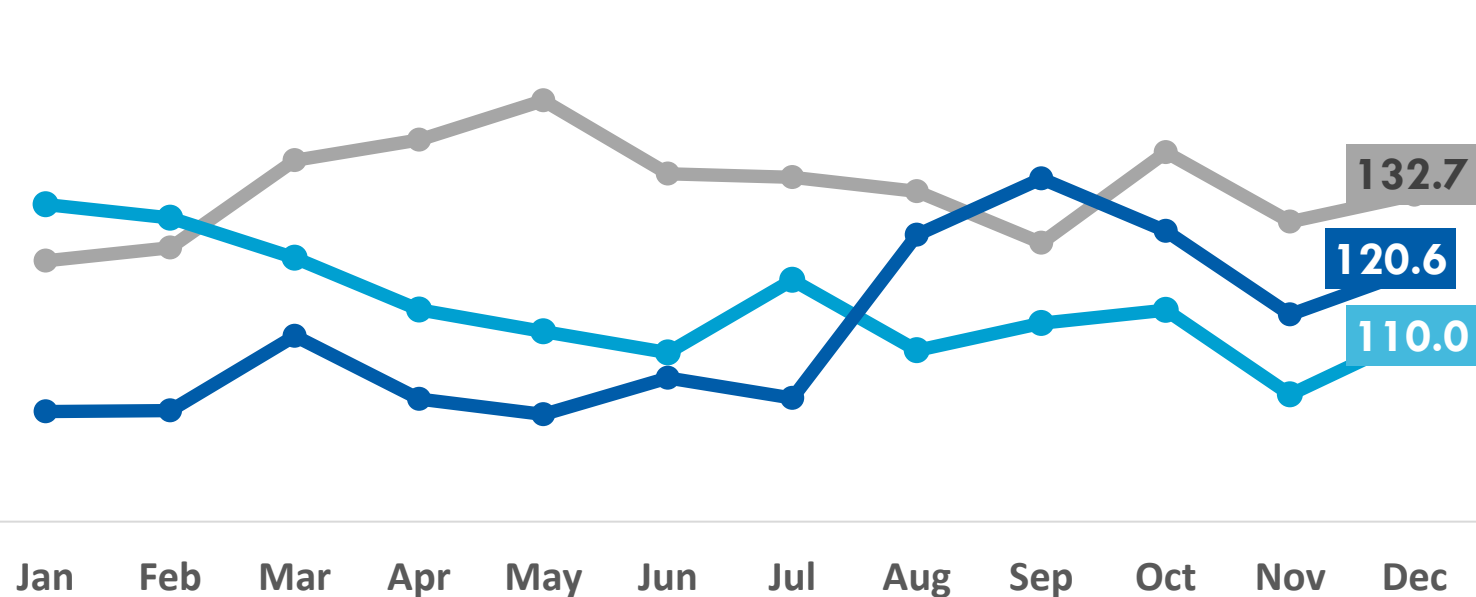
Private Pension

The **Private Pension** segment continued to outperform, posting a 28.5% growth in accumulated contributions compared to 2020, in addition to surpassing the R\$3 billion milestone for the third time in the year. Reserves grew by 19.1%, surpassing R\$109 billion mark for the first time.

Collection & Provision | Premium Bonds

| | Caixa Seguridade | |
|----------------------|------------------|-----------|
| | dec/21 | Δ% dec/20 |
| Monthly Collection | 120.6 | +9.7% |
| Collection YTD | 1,328.1 | -3,6% |
| Technical provisions | 3,173.9 | +0,8% |

2021 2020 2019 Monthly Collection | Premium Bonds



Premium Bonds

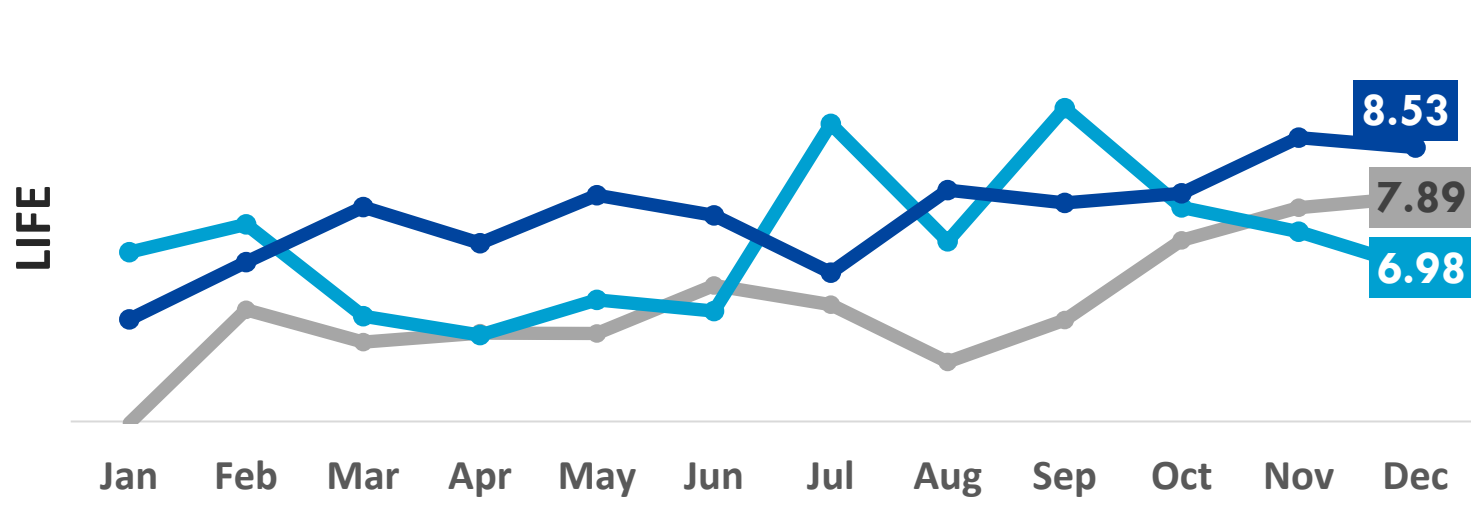
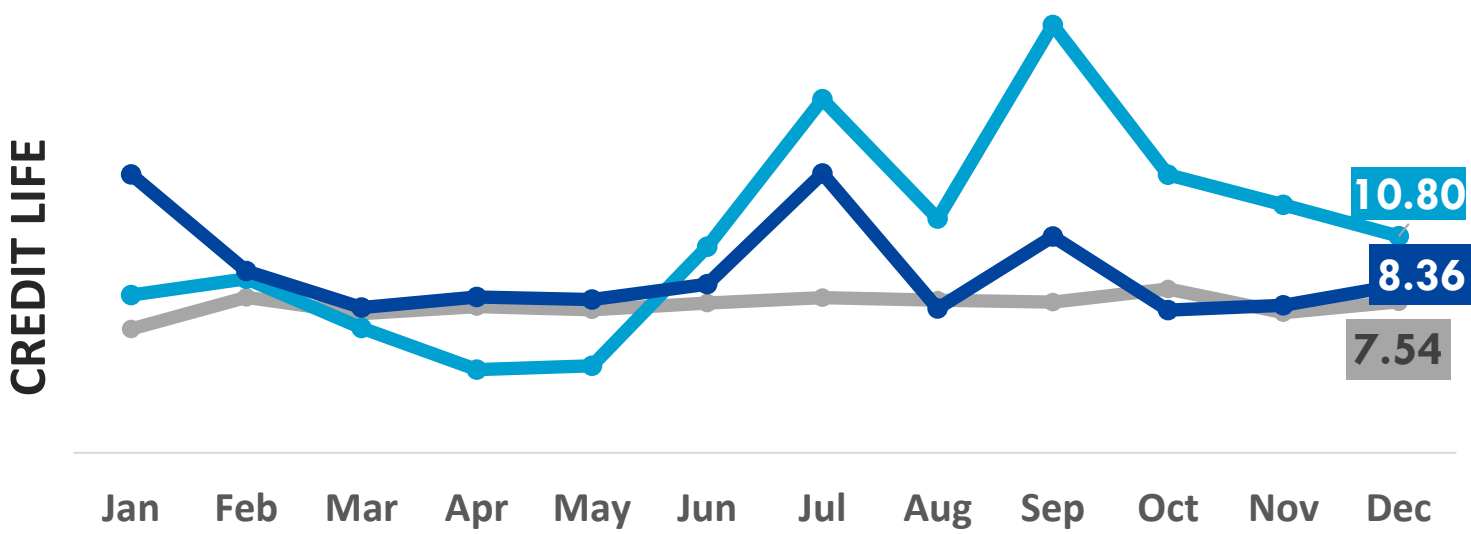
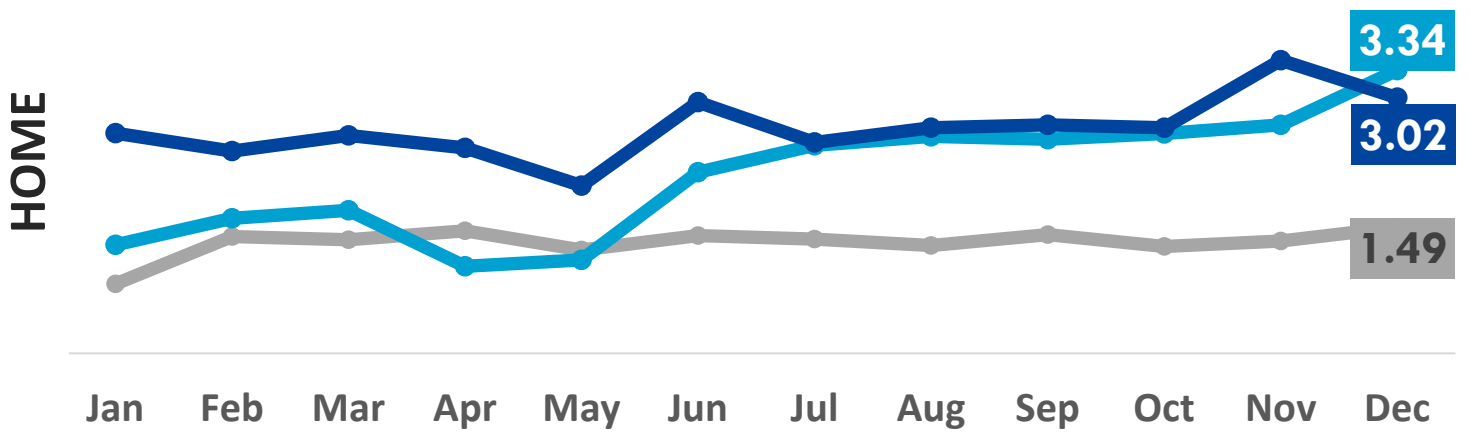
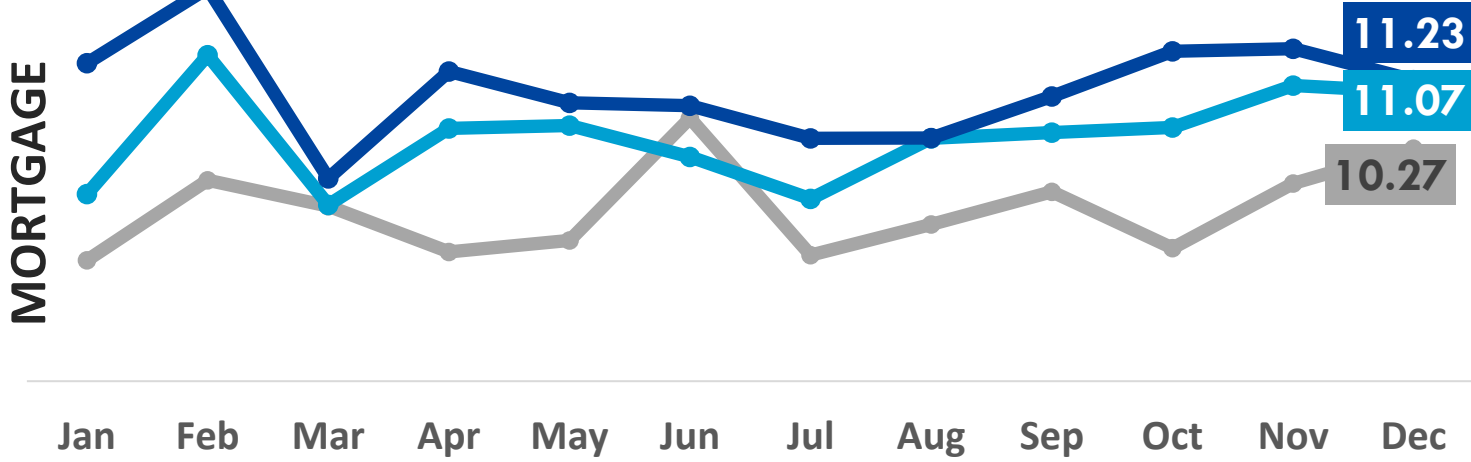
The positive result of the **Premium Bonds** segment in December/21 is due to the increase in the flow of contracts since August/21, which marked the beginning of XS4's operations and surpassed the monthly figures of the second half of 2020. The positive maintenance is also due to the set of commercial actions developed in the period.

Insurance

Written Premium | Month

| Insurance Lines | Caixa Seguridade | |
|-----------------------------------|------------------|-----------|
| | dec/21 | Δ% dec/20 |
| Mortgage | 235.9 | +6.6% |
| Home | 63.4 | -5.2% |
| Credit Life | 175.5 | -18.7% |
| Life | 179.2 | +28.4% |
| Personal Accidents | 8.0 | -31.8% |
| Others non strategic ¹ | 64.9 | +22.6% |
| Total | 726.9 | +2.6 |

2021 2020 2019 Written Premium | Daily Average



The evolution of the **Mortgage** insurance line is due to CAIXA's housing financing strong performance in the period as the market leader, and to the training of the Managers and Correspondents network.

The accumulated growth of the **Home** insurance in 2021 was 27.4%, as a result of the constant mobilization and training actions of the CAIXA network. In December, we surpassed R\$60 million in written premiums, the second-best monthly performance of the year. The annual result shows strong growth, especially due to the incentives and daily management of cross-sell opportunities, with emphasis on CAIXA's strong housing financing.

In December, the **Credit Life** insurance presented a growth of 19.4% compared to the previous month. The variation in accumulated premiums compared to the previous year is still a consequence of the PRONAMPE³ credit boost in 2020. It is worth mentioning the growth of the cross-sell of the insurance line in relation to the credit granting resulted from an incentive campaign and systematic monitoring of credit contracts in CAIXA.

The **Life** insurance line presented in December the highest growth in written premiums among Caixa Seguridade's business lines with 28.4%. In addition, there was a 26.4% increase in the product's customer base. The December result was strongly influenced by the set of tactical actions carried out within the network, especially in the branches retail service, a segment that showed significant growth in the customer base.

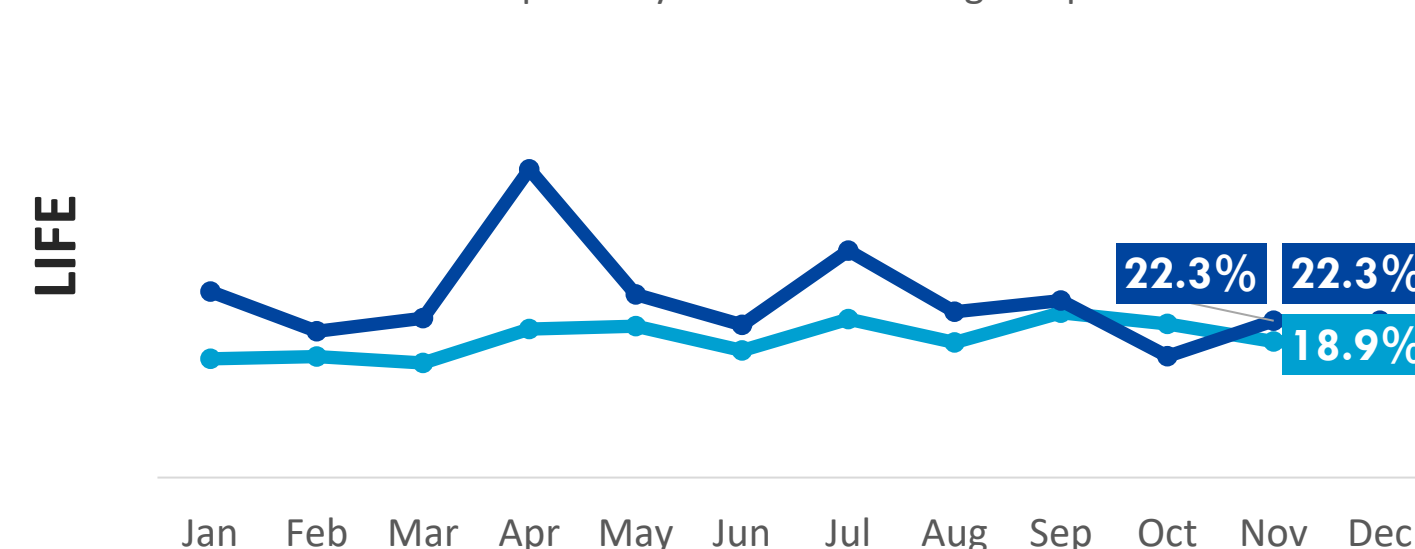
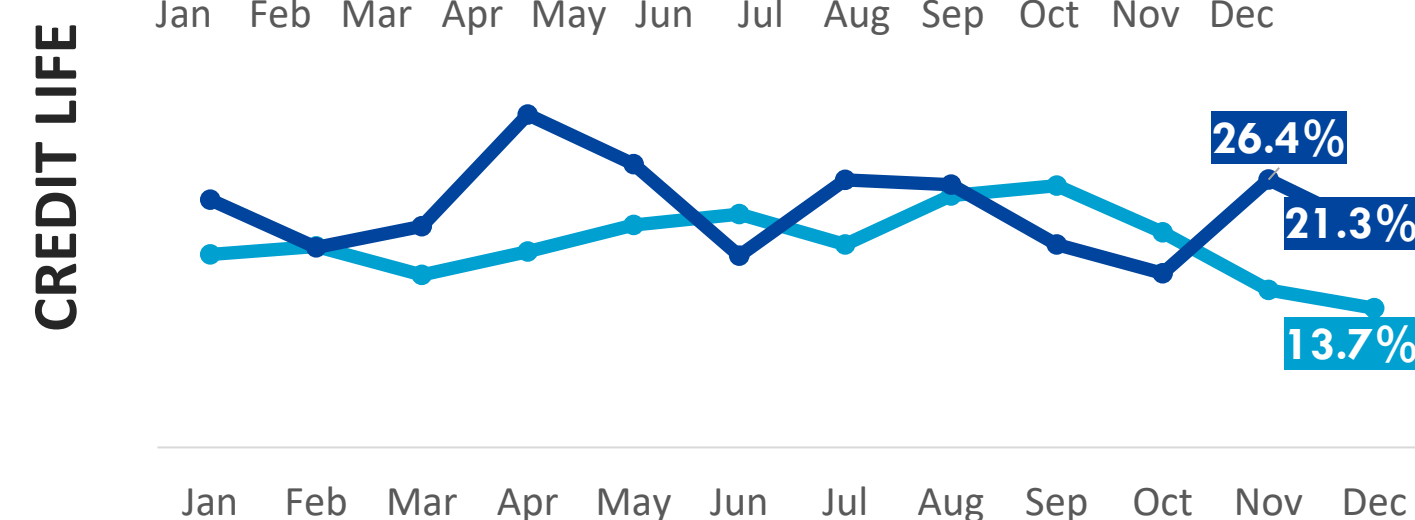
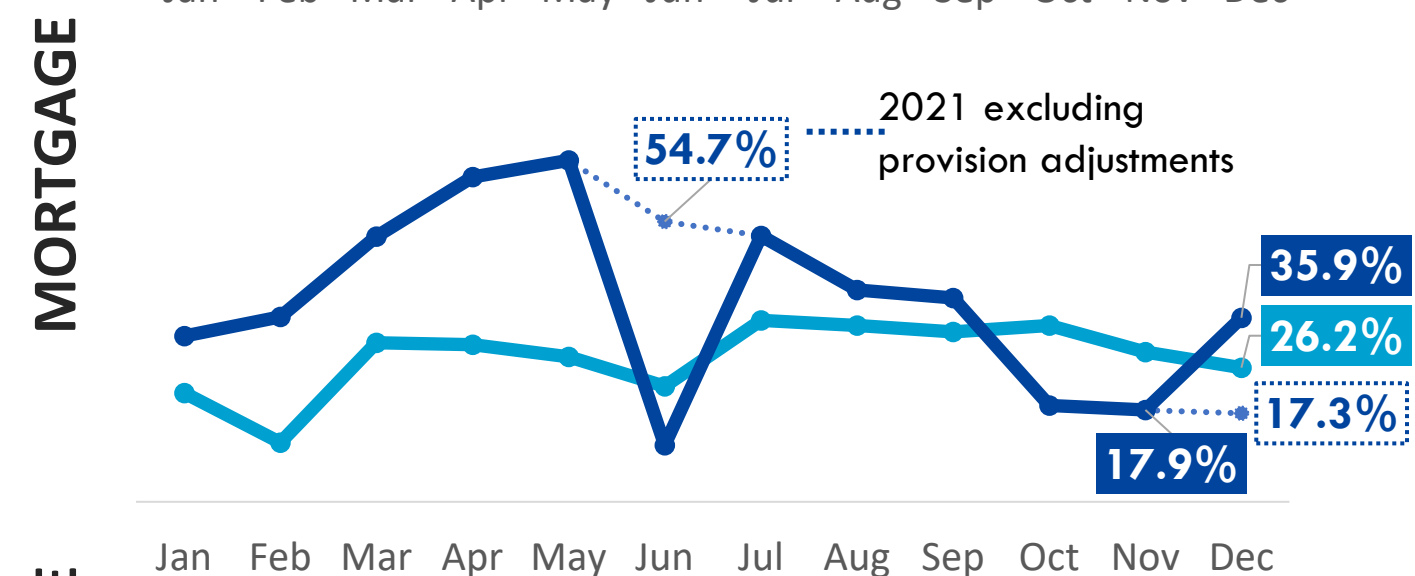
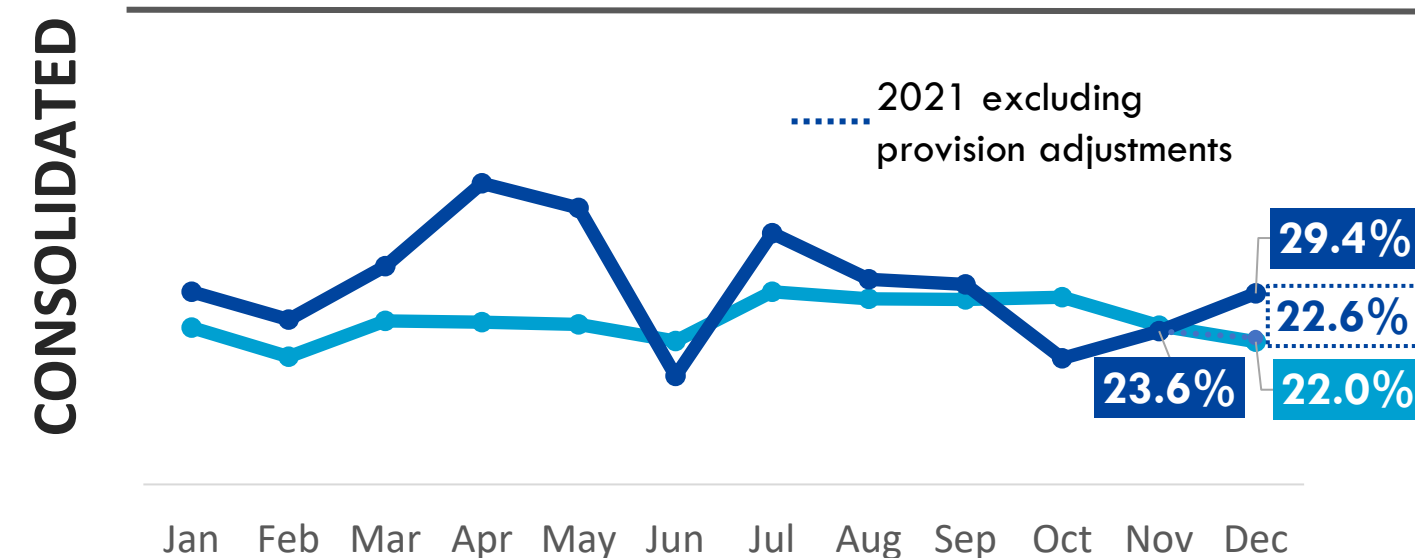
3 Credit line of the National Program for Support to Micro and Small Enterprises (PRONAMPE) to assist in the development and strengthening of your business and support them in coping with the impacts caused by COVID-19.

Written Premium | YTD

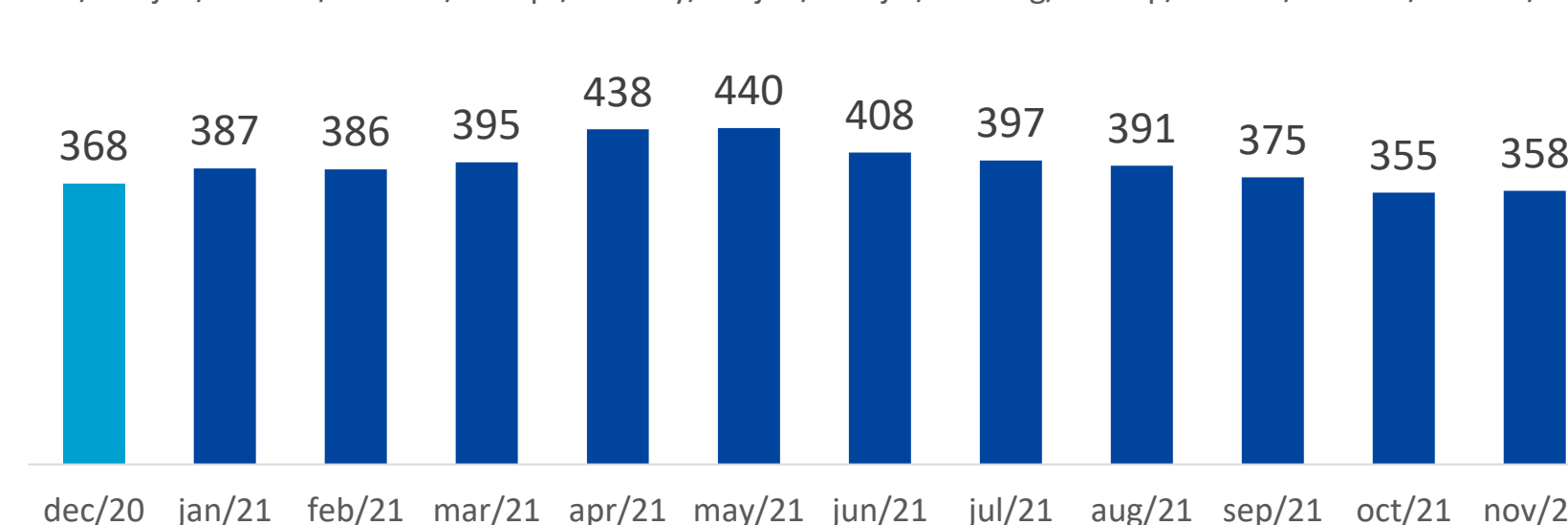
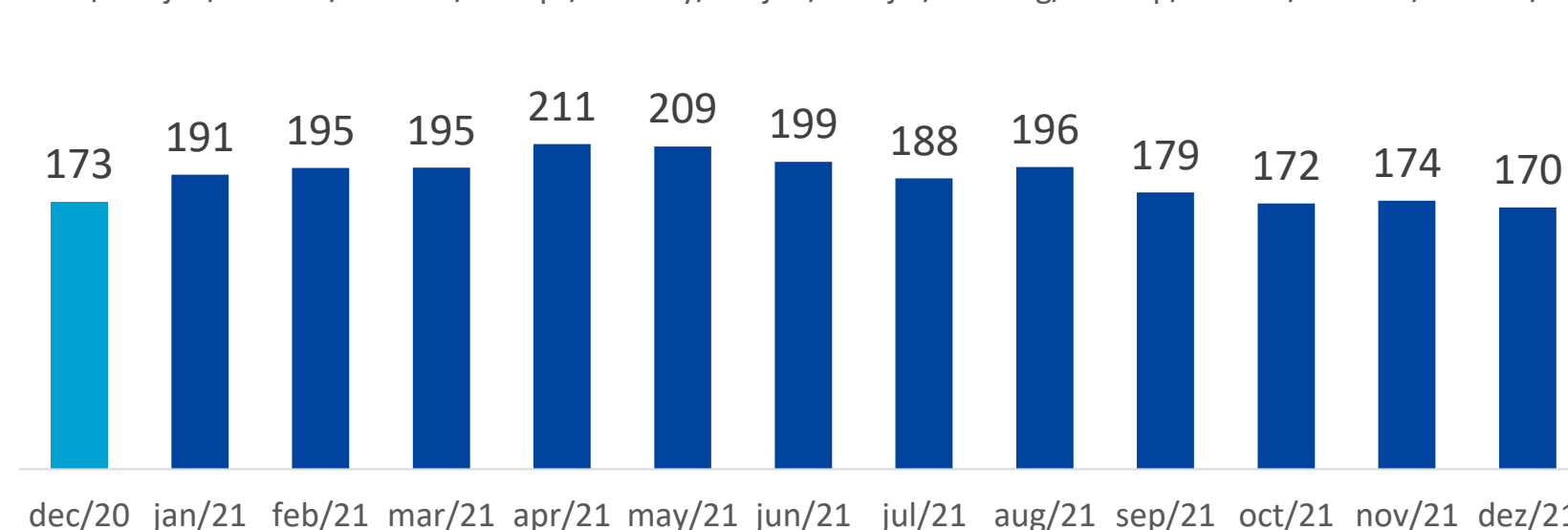
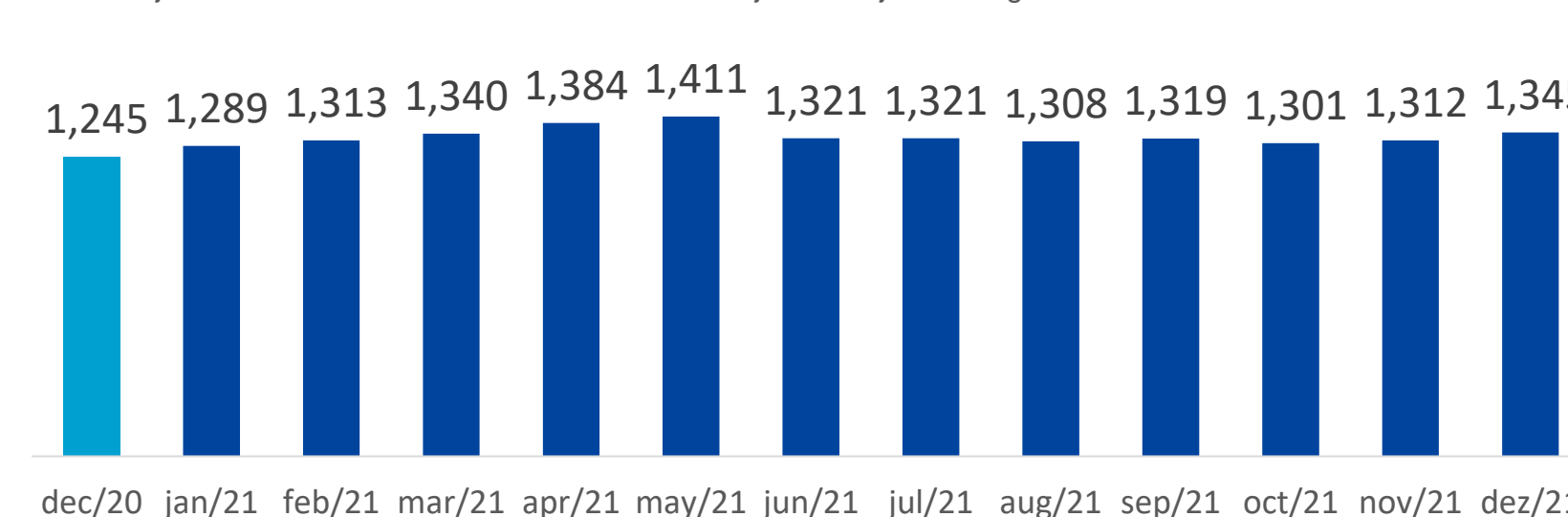
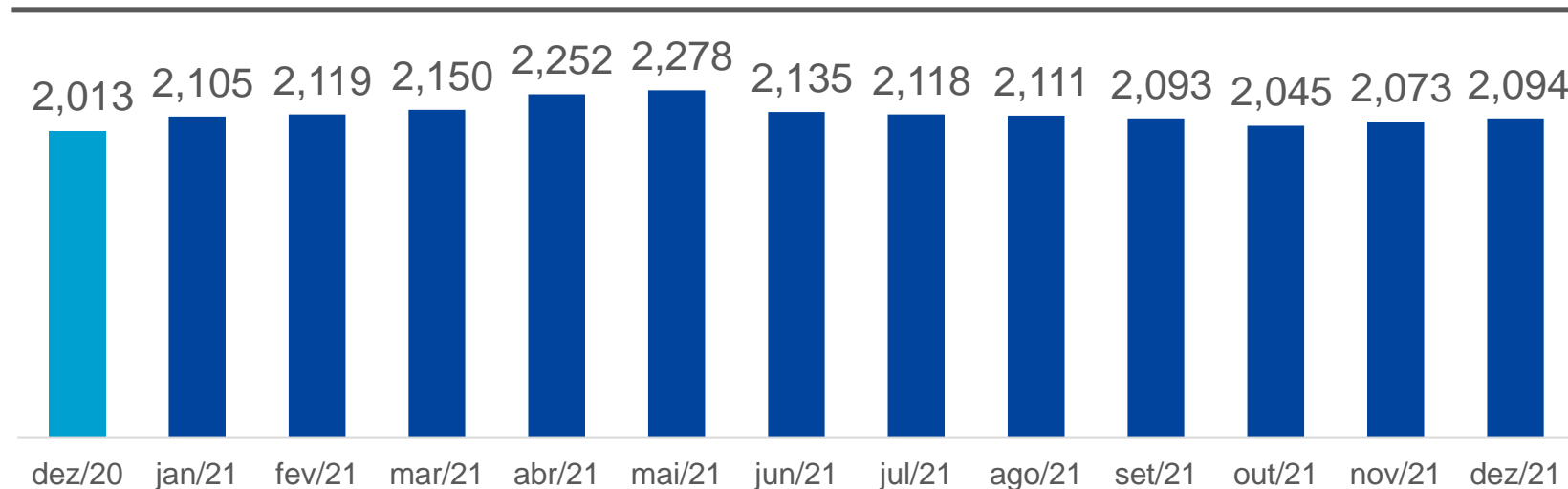
| Insurance Lines | Caixa Seguridade | |
|-----------------------------------|------------------|----------|
| | 12M21 | Δ% 12M20 |
| Mortgage | 2,758.0 | +6.4% |
| Home | 662.0 | +27.4% |
| Credit Life | 2,256.3 | -16.6% |
| Life | 1,907.9 | +4.8% |
| Personal Accidents | 106,1 | +7.3% |
| Others non strategic ¹ | 620.2 | +9.1% |
| Total | 8,310.5 | +0.1% |

1 Includes run-off insurance lines, which have not established new strategic partnerships: Auto insurance; Corporate; and others less relevant.
2 Bank working days are considered for the calculation of the daily average according to the Febraban calendar, except for 12/24, which has reduced service hours.

2021 2020 Loss Ratio | % Earned Premium



2021 2020 Claims Provision¹ | Balance



Insurance

The **Consolidated** loss ratio in December/2021 showed a positive fluctuation of 5.8 p.p. compared to the previous month and 7.4 p.p. higher than the December/2020 index, mainly influenced by the Mortgage insurance line.

In the **Mortgage** insurance line, the increase in the loss ratio in December/2021 is due to the constitution of a R\$44 million provision for unreported claims (IBNR). If this effect is disregarded, the loss ratio remains in line with the result for November/2021 and 8.9 p.p. below December/2020, returning to historical level.

The loss ratio for **Credit Life** in December/2021 showed a reduction of 5.1 p.p. compared to November/2021, month when there was a greater impact in relation to the damming of claim notices, reinforcing the trend of returning to historical levels.

The **Life** insurance line maintained the loss ratio in December/2021 in line with the previous month and close to historical levels.

¹ Claims Provision = IBNR + PSL + PDR

Insurance

DataSource: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> | Downloadable SES Database: Base de Dados do SES ,updated 202112

Issued Premium: Arquivo SES_seguros | COLUMNS F of the report

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

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

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

Insurance Line Codes - Column C of the database:

Mortgage: 1061, 1065, 1068

Credit Life: 0977, 1377

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

Personal Accidents: 0981, 0982, 1381

Home: 0114

Others non strategic:
Auto: 0520, 0524, 0525, 0526, 0531, 0542, 0553, 0544

Corporate: 0118

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

Pension

Contribution: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> / Downloadable SES Database: Base de Dados do SES, updated 202112 | arquivo SES_Contrib_Benf
For contributions, Column D of the Report.

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

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

Premium Bonds

Collection: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> | Downloadable SES Database: Base de Dados do SES, updated 202112 | arquivo SES_Dados_Cap
For revenue is selected Column E os the report.

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

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

Disclaimer

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

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

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

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