

MONTHLY PERFORMANCE SUSEP

JANUARY 2026

OVERVIEW

PRIVATE PENSION The gross contribution in the month totaled BRL 2.5 billion, representing an increase of 11.8% compared to January 2025. In the period, net inflow reached BRL 813.5 million. Pension Reserves registered an increase of 15.8% compared to the same month of 2025, reaching the historic milestone of BRL 202.7 billion.

PREMIUM BONDS Monthly collection reached BRL 183.0 million, representing a growth of 23.0% compared to January 2025, mainly driven by the increase in the issuance of products in the monthly payment modality.

INSURANCE In the month, they were issued BRL 769.7 million in premiums, with highlights on the Mortgage line, which recorded growth of 13.3% compared to the same period of the previous year.

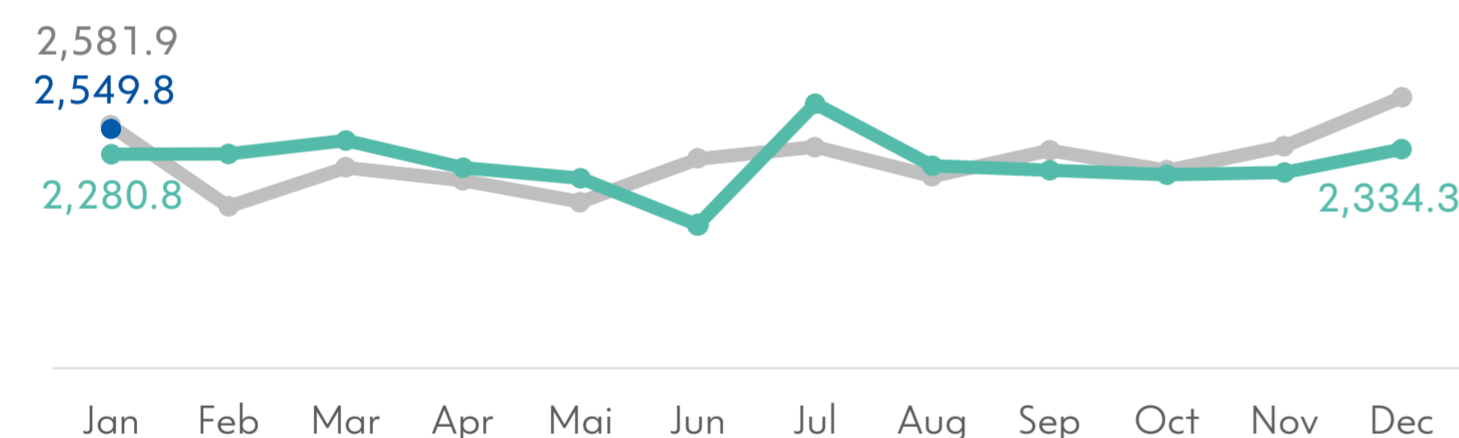
PRIVATE PENSION

2026 2025 2024

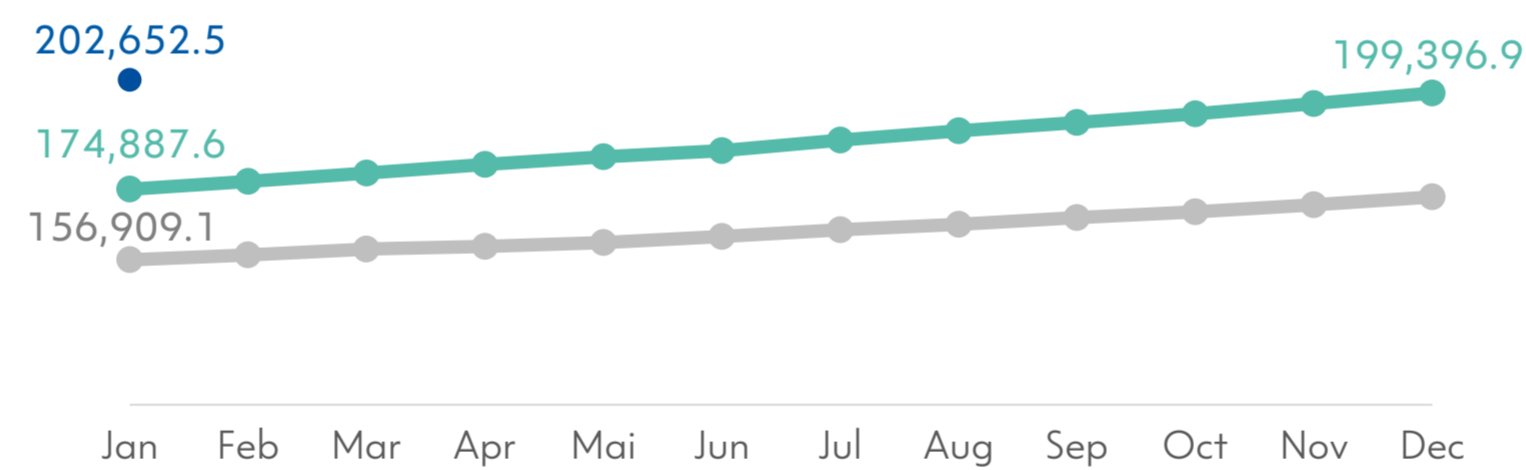
BRL MM	CXSE		INDUSTRY EX - CXSE	
	JAN/26	Δ% JAN/25	JAN/26	Δ% JAN/25
Monthly contribution	2,549.8	+11.8%	12,951.1	-1.7%
Monthly net inflow	813.5	+572.8%	2,514.2	+200.8%
Reserves	202,652.5	+15.8%	1,583,013.2	+13.0%

PRIVATE PENSION In January 2026, the gross contribution totaled BRL 2.5 billion, representing an increase of 11.8% compared to January 2025. In the month, the positive net portability balance remained a highlight, which contributed to the net inflow of BRL 813.5 million, a performance driven by the commercial campaigns. Pension Reserves reached the BRL 202.7 billion mark, an increase of 15.8% in the comparison between the periods.

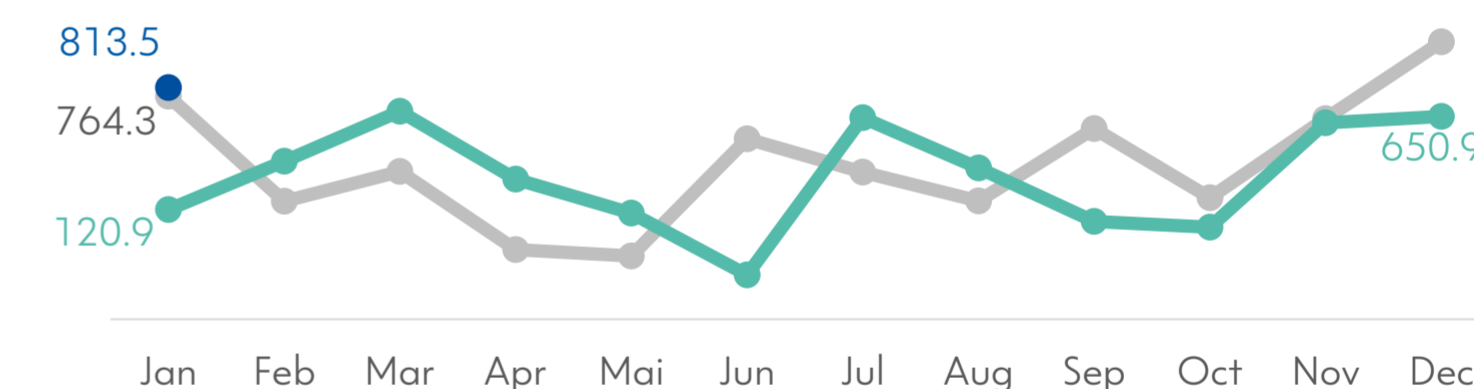
MONTHLY CONTRIBUTION



RESERVES



NET INFLOW

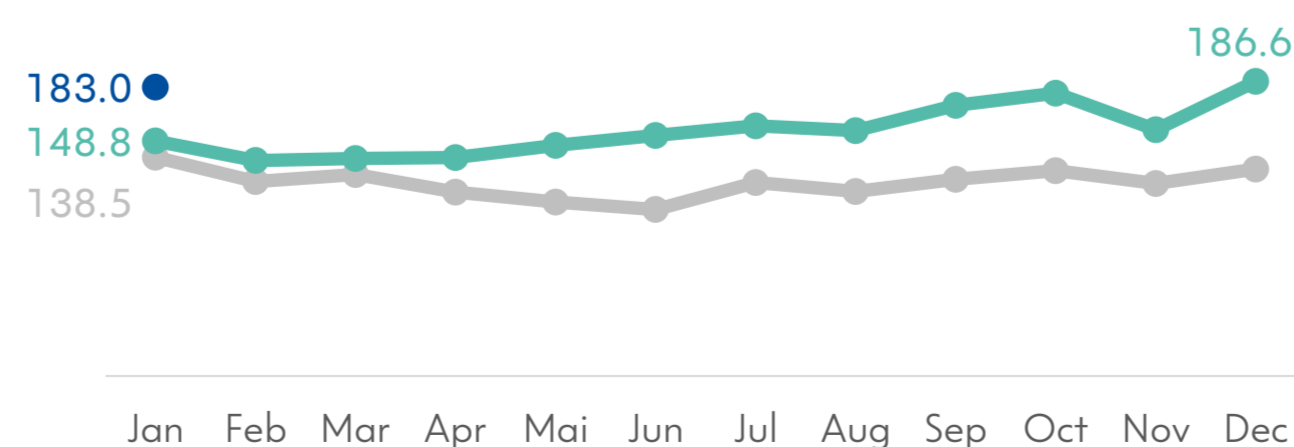


PREMIUM BONDS

2026 2025 2024

BRL MM	CXSE		INDUSTRY EX - CXSE	
	JAN/26	Δ% JAN/25	JAN/26	Δ% JAN/25
Monthly collection	183.0	+23.0%	2,207.3	-9.9%
Technical provisions	3,432.5	+39.6%	40,701.6	+4.1%

MONTHLY COLLECTION



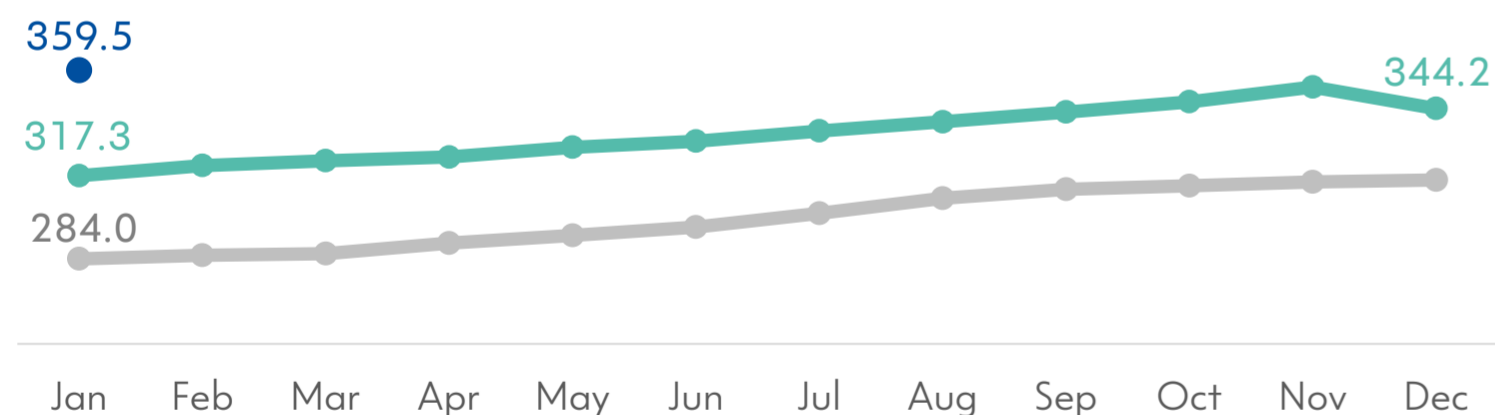
PREMIUM BONDS The collection in the month totaled BRL 183.0 million, representing a growth of 23.0% compared to January 2025. Highlight for the monthly-payment products, which grew 22.4% in the comparison between the periods and accounted for 91.7% of the total collected in the month.

INSURANCE – WRITTEN PREMIUM

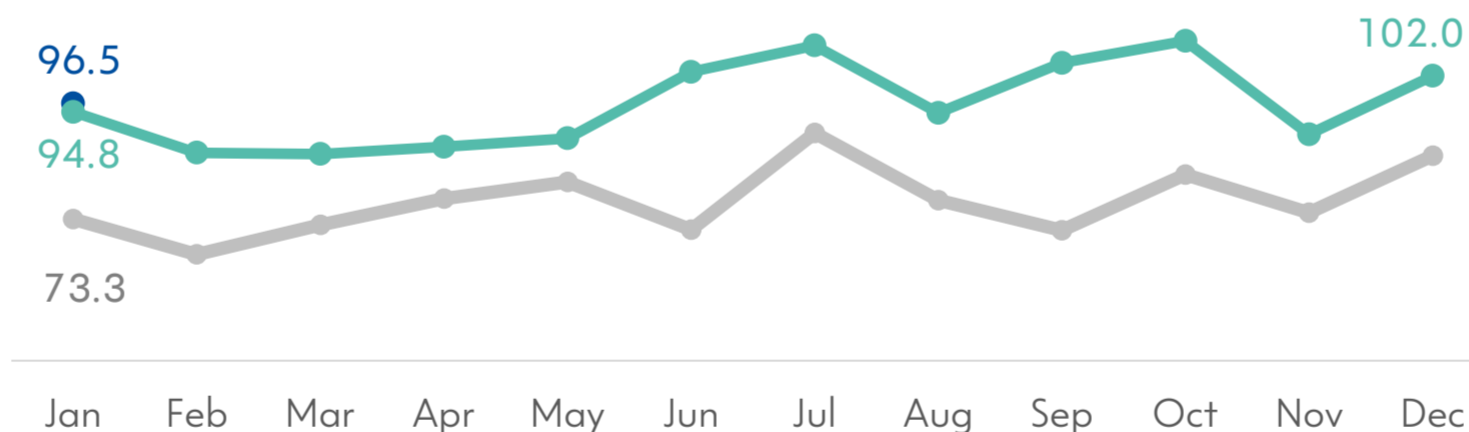
2026 2025 2024

BRL MM	CXSE		INDUSTRY EX - CXSE	
Insurance Lines	JAN/26	Δ% JAN/25	JAN/26	Δ% JAN/25
Mortgage	359.5	+13.3%	349.8	+6.2%
Life	173.3	-2.4%	4,369.2	+7.2%
Home	96.5	+1.8%	2,219.7	+21.7%
Credit Life	73.8	-37.7%	492.4	+10.3%
Others non strategic ¹	66.7	+99.7%	10,037.5	-1.1%
Total	769.7	+3.8%	17,468.7	+3.8%

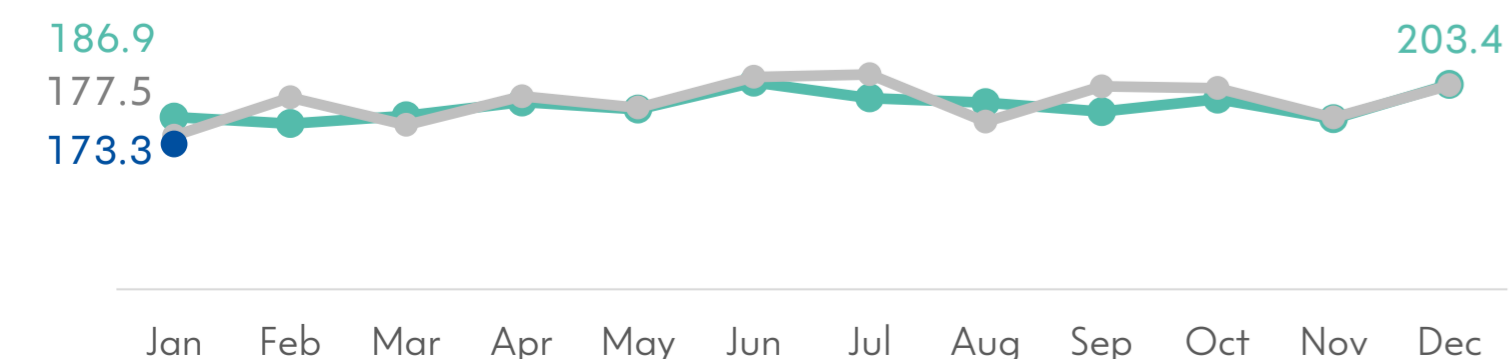
MORTGAGE



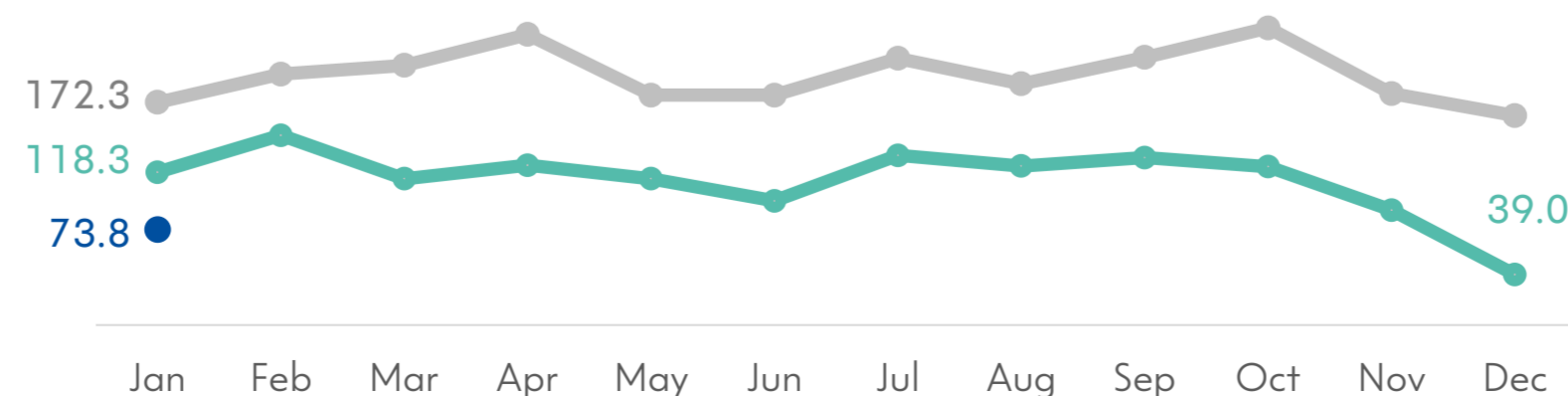
HOME



LIFE



CREDIT LIFE



MORTGAGE in January 2026, BRL 359.5 million in premiums were written, representing a growth of 13.3% compared to January 2025, reflecting the expansion of CAIXA's mortgage credit portfolio.

LIFE in the month, BRL 173.3 million in Life insurance premiums were written, a reduction of 2.4% compared to January 2025, with highlight on monthly payment issuances, which accounted for 75.2% of total premiums.

HOME premiums written in the month totaled BRL 96.5 million, representing a growth of 1.8% compared to January 2025. The performance was mainly influenced by the commercial actions carried out throughout the period.

CREDIT LIFE in January 2026, BRL 73.8 million in premiums were issued, an increase of 89.0% compared to the last month of 2025. The performance was also impacted by the effect of interest rates (SELIC) on the cost of credit, as well as by the suspension of the sale of INSS credit life insurance, as disclosed in the Notice to the Market of 11/10/2025. These factors led to a lower volume of credit origination eligible for the product for individuals. Of the total premiums written in the month, 70.3% came from operations with individuals, 26.0% with legal entities and 3.7% from the rural segment.

¹ Includes run-off insurance lines, which have not established new strategic partnerships and are currently within the co-brokerage business: Auto insurance, Corporate, and lesser relevant others.

LOSS RATIO BY LINE

2026 2025 2024

% Earned Premium

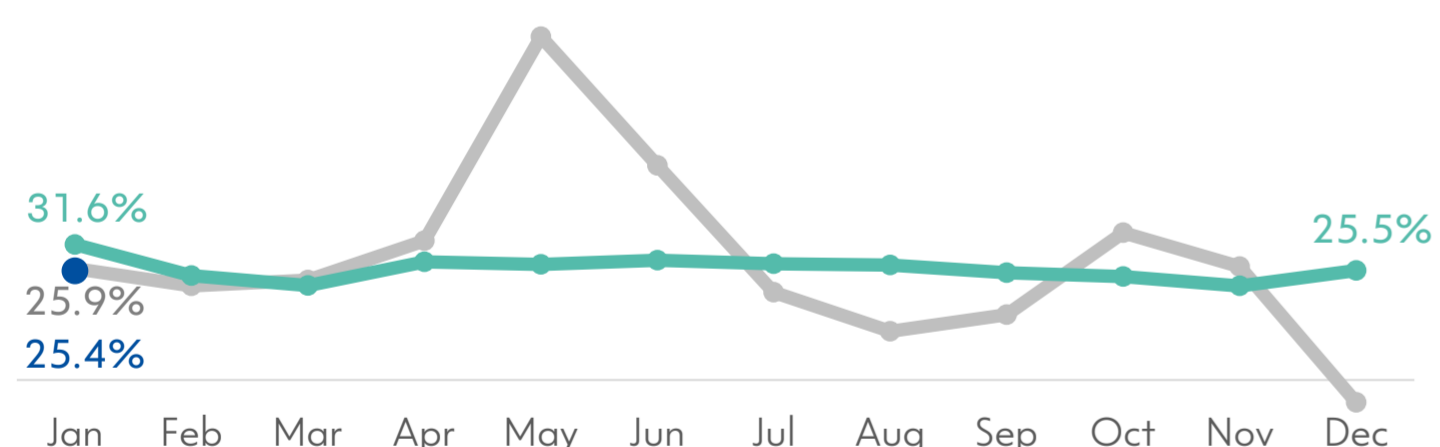
CXSE

INDUSTRY EX - CXSE

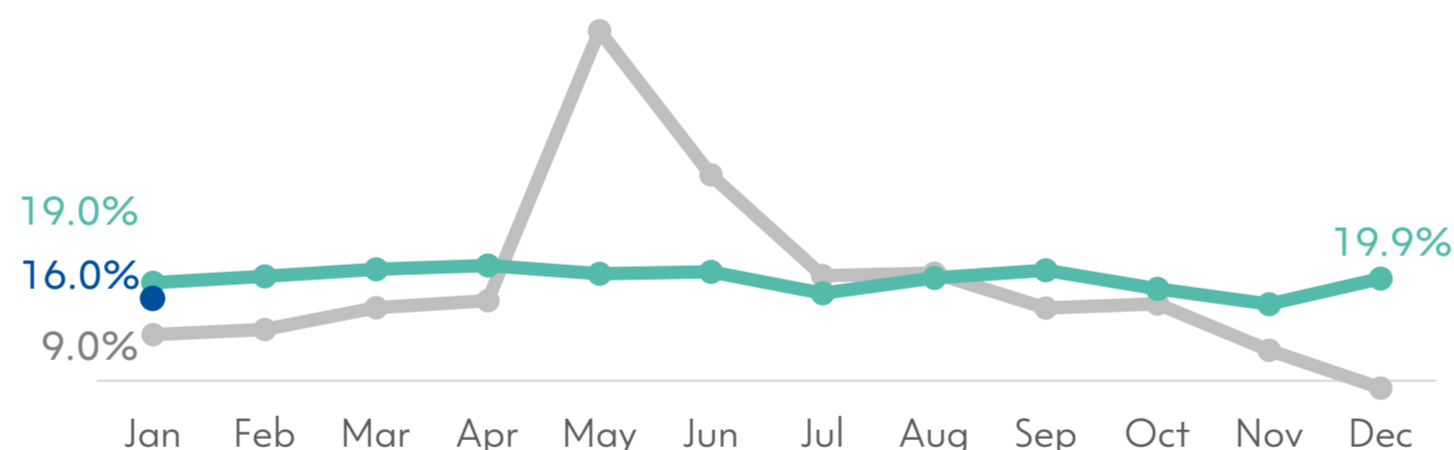
Insurance Line	JAN/26	Δ P.P. JAN/25	Δ P.P. DEC/25	JAN/26	Δ P.P. JAN/25	Δ P.P. DEC/25
Mortgage	25.4	-6.2	-0.1	26.8	+8.3	+7.9
Life	20.1	-2.6	+1.8	37.7	+0.2	+2.9
Credit Life	16.0	-3.1	-3.9	18.0	-1.2	+3.0
Home	13.4	-3.6	+5.9	36.9	+2.8	-2.9
Total	22.7	-4.8	+0.4	41.3	-3.5	+3.1

The total loss ratio of the insurance segment in the month was 22.7%. For the **Mortgage** line, the volume of claims notices recorded in the month is within the historical level of the operation, and the variation in relation to January 2025 reflects an adjustment of provisions with claims registered in the previous year. The monthly change of the indicator in the **Home** line is related to the reduction in the volume of expenses with assistance services. In the **Life** and **Credit Life** lines, the change in the indicator reflects the number of claims notices registered in the month, with volumes within the historical normality of operations.

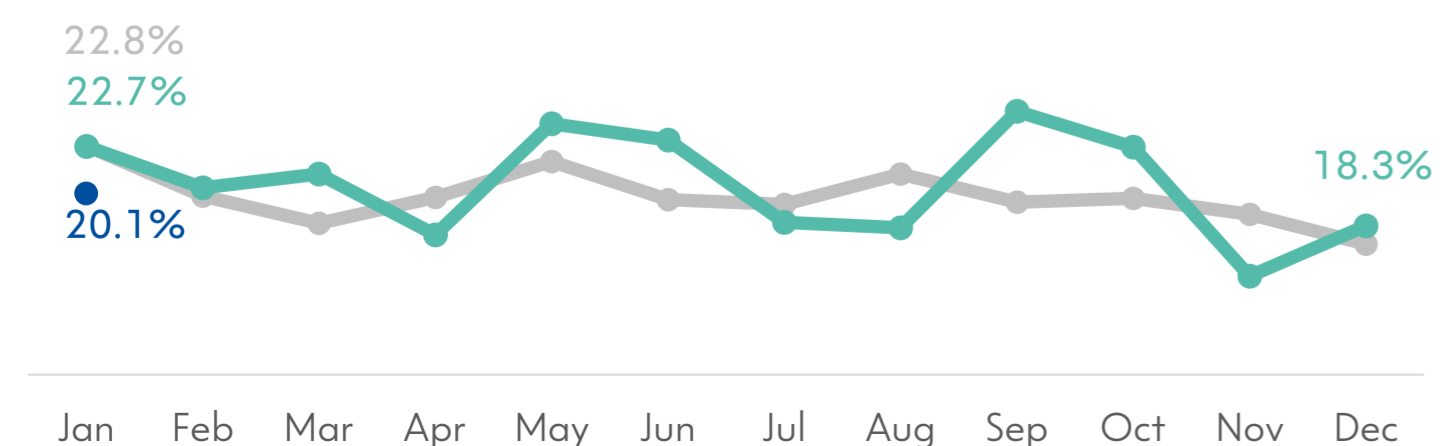
MORTGAGE



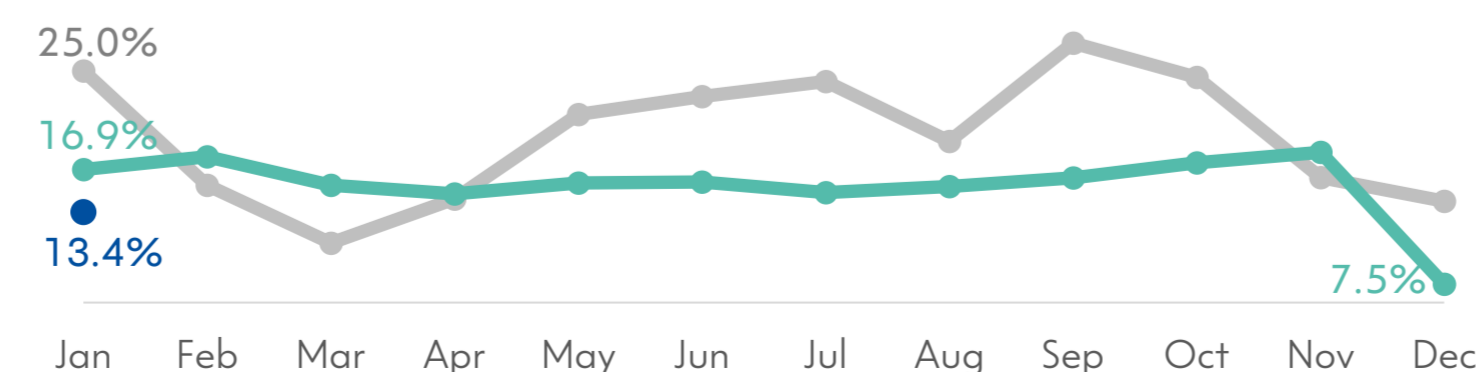
CREDIT LIFE



LIFE

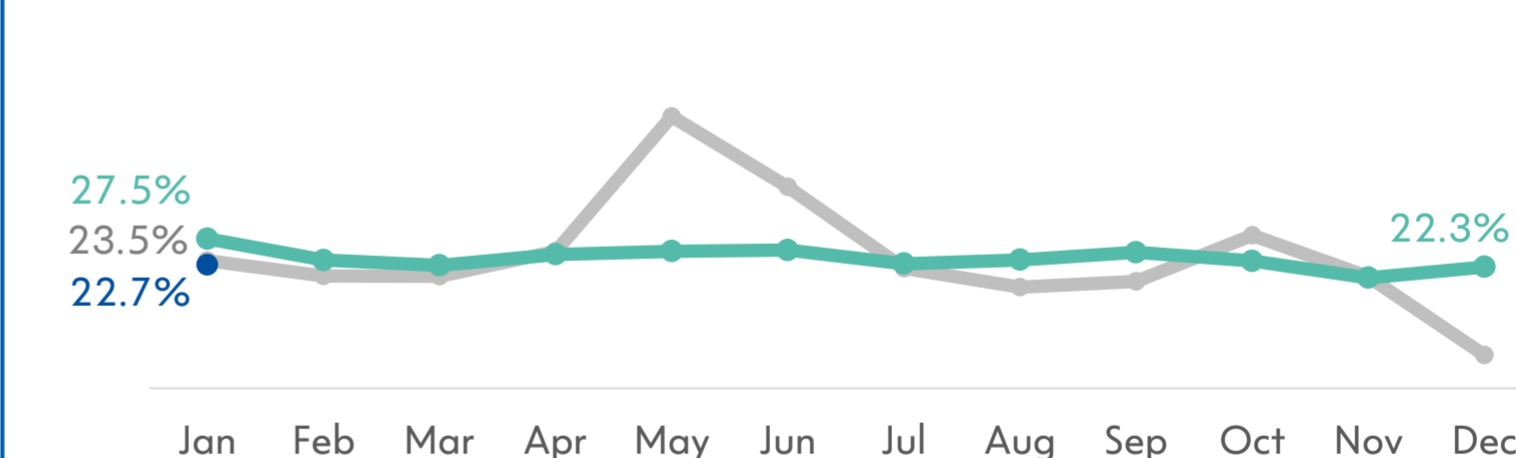


HOME

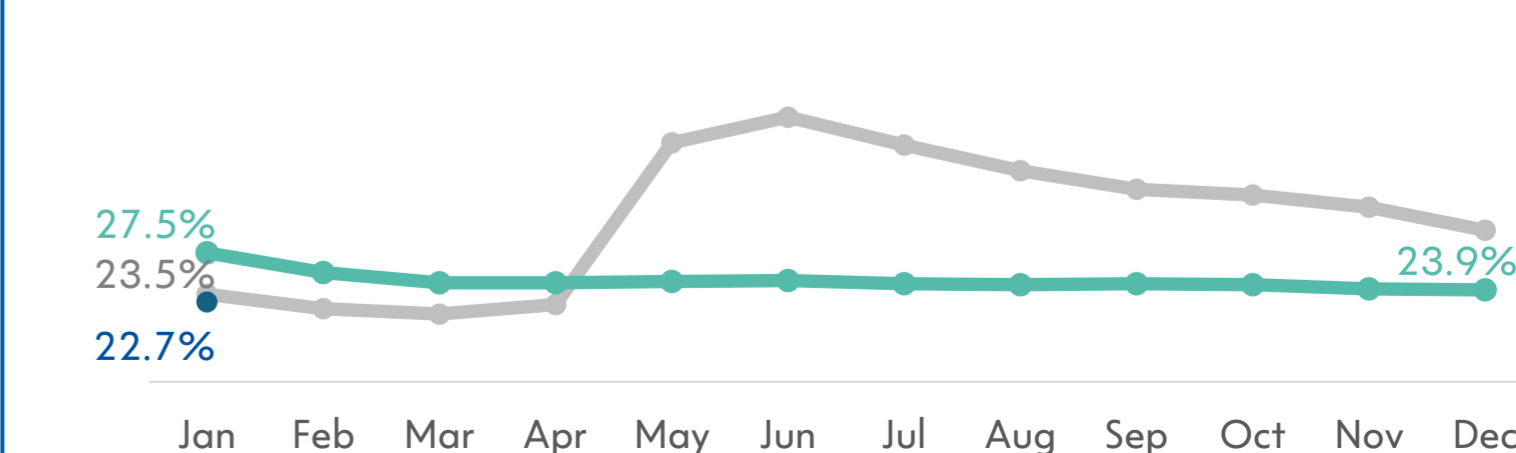


TOTAL LOSS RATIO %Earned Premium

MONTHLY



ACCUMULATED



INSURANCE

DataSource: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> | Downloadable SES Database: Base de Dados do SES ,updated 202601.

Written Premium: Arquivo SES_seguros | Cols F of the report.

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

Company Codes⁴ - Column B of the database: 05631, 08141, 04421, 03476.

Insurance Line Codes - Column C of the database:

Mortgage: 1061, 1065, 1068.

Credit Life¹: 0977, 1198, 1377.

Life²: 0929, 0936, 0969, 0980, 0983, 0984, 0986, 0987, 0990, 0991, 0993, 0997, 1329, 1336, 1369, 1383, 1384, 1386, 1390, 1391, 2201, 2202, 2203, 2293, 0981, 0982, 1381³.

Home: 0114.

Others non strategic: 0111, 0112, 0113, 0116, 0117, 0118, 0141, 0142, 0143, 0167, 0171, 0173, 0176, 0195, 0196, 0234, 0727, 0274, 0310, 0313, 0327, 0351, 0378, 0433, 0435, 0437, 0457, 0484, 0520, 0523, 0524, 0525, 0526, 0531, 0542, 0553, 0544, 0583, 0588, 0589, 0621, 0622, 0623, 0628, 0632, 0638, 0644, 0652, 0654, 0655, 0656, 0658, 0711, 0739, 0740, 0743, 0745, 0746, 0747, 0748, 0749, 0750, 0775, 0776, 0819, 0848, 0849, 0859, 0860, 0870, 0949, 0996, 1066, 1101, 1102, 1103, 1104, 1105, 1106, 1107, 1108, 1109, 1130, 1161, 1162, 1163, 1164, 1165, 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.

¹ As of the May/22 report, Code **1198 – Life Insurance for Rural Producers** – is no longer included in **Non-Strategic Others** and is now considered in the **Credit Life** line, For comparison of the graphs and tables of the Monthly Performance report, the historical data were also adjusted.

² For the **Life** line, for the composition of the Written Premium in the report, the value corresponding to the Prêmio Emitido (Reg, Capitalização), column M of the SES_seguros file, is also considered for Code 1391.

³ From Sep/22 report, **Personal Accidents** (Codes 0981, 0982, 1381) is considered in the **Life** line, For comparison of the graphs and tables of the Monthly Performance report, the historical data were also adjusted.

⁴ As of Dec/24, the data from XS2 Life and Pension were incorporated by Caixa Vida e Previdência.

PENSION

Contribution and Net Inflows: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> / Downloadable SES Database: Base de Dados do SES, updated 202601.

For Contribution, column D of the database SES_Contrib_Benf.

For Net Inflows, Contribution + Portabilidade aceita (arquivo ses_transferenciasexternas, column "E" para o TIPOTRANSF "R") - Portabilidade cedida (arquivo ses_transferenciasexternas, coluna "E" para o TIPOTRANSF "D") - Resgates pSEPs (arquivo ses_pgbl_resgates columns C e D + Ses_vgbl_resgates columns C e D + ses_prev_trad_resgates columns C e D).

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 and the company codes: 05631, 08141.

PREMIUM BONDS¹

Collection: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> | Downloadable SES Database: Base de Dados do SES, updated 202601 | arquivo SES_Dados_Cap.

For revenue is selected Column E of the database.

Company Codes - Column A of the database: 24872¹.

Technical Provision: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> | Companies | Capitalização: Demonstrações Contábeis | Passivo considered Considered as technical provision: Provisões Técnicas de Capitalização and the company code 24872.

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.

¹ As of Jan/23 report, Premium Bonds considered the data from XS4