

MONTHLY PERFORMANCE

DECEMBER/25

OVERVIEW – SUSEP LINES

PRIVATE PENSION – Gross contribution for the month totaled BRL 2.3 billion, contributing to net inflows of BRL 650.9 million in the period. Pension Reserves grew by 15.3% in the month compared to Dec/24, reaching BRL 199.4 billion.

PREMIUM BONDS - Monthly collection reached BRL 186.6 million, an increase of 42.3% compared to Dec/24, highlighted by growth in monthly-payment products.

INSURANCE – In the month, BRL 770.9 million in premiums were written, with highlight in the Home line, which grew 18.6% compared to the same period of the previous year.

PRIVATE PENSION

BRL MM

	CXSE3		Industry Ex – CXSE3	
	Dec/25	Δ% Dec/24	Dec/25	Δ% Dec/24
Monthly contribution	2,334.3	-19.2%	12,930.2	-23.1%
Accumulated contribution	26,252.7	-1.1%	131,588.5	-22.6%
Monthly net inflow	650.9	-39.3%	1,935.5	-68.9%
Accumulated net inflow	3,685.9	-18.7%	2,136.9	-95.8%
Reserves	199,396.9	+15.3%	1,560,820.6	+12.6%

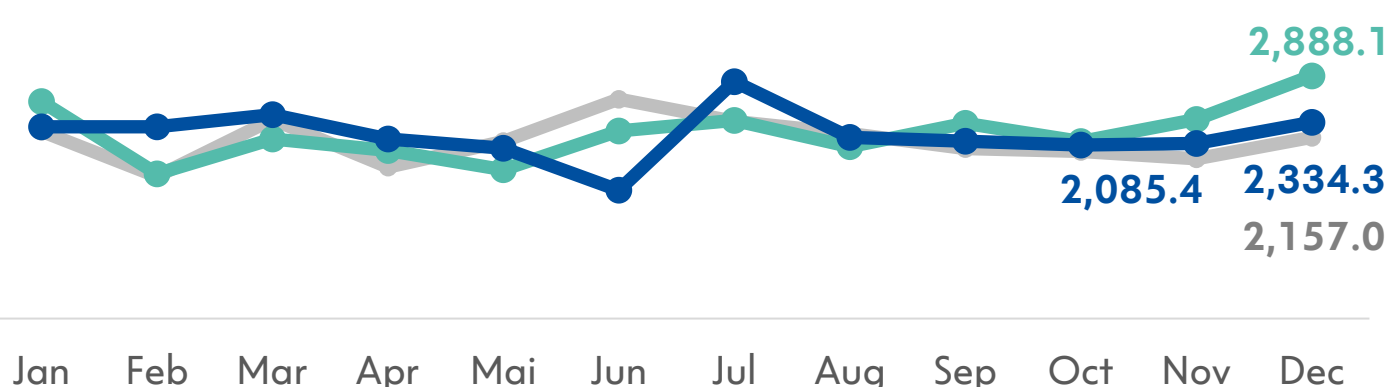
PREMIUM BONDS

BRL MM

	CXSE3		Industry Ex – CXSE3	
	Dec/25	Δ% Dec/24	Dec/25	Δ% Dec/24
Monthly collection	186.6	+42.3%	2,446.3	-13.2%
Accumulated collection	1,866.8	+27.1%	32,085.4	+5.0%
Technical provisions	3,366.0	+41.7%	40,854.9	+4.5%

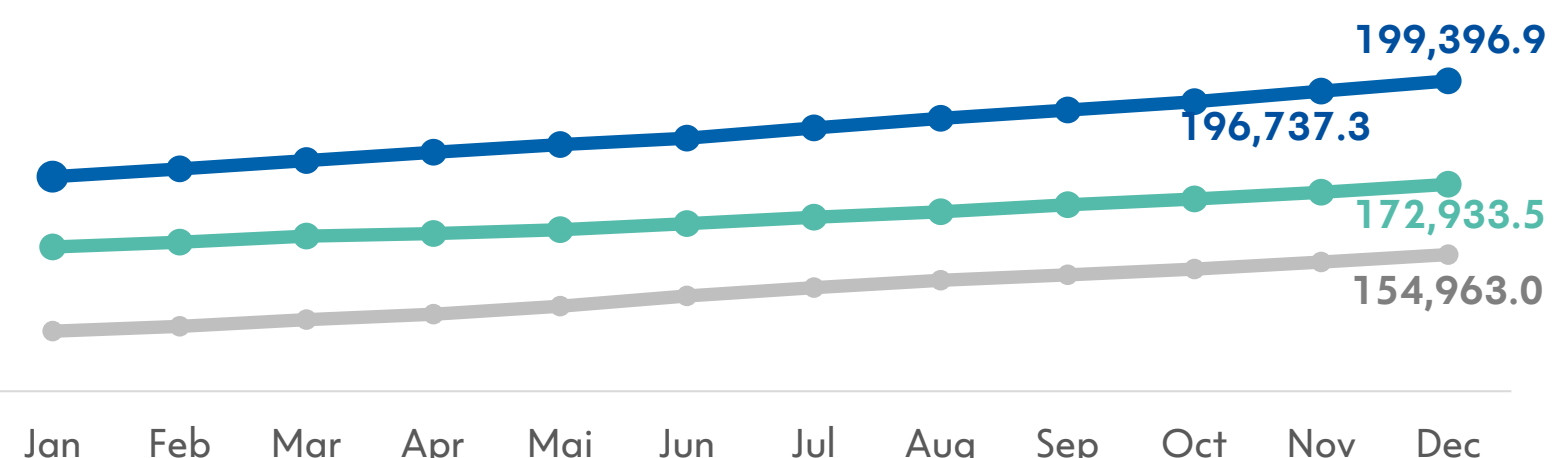
MONTHLY CONTRIBUTION

2025 2024 2023



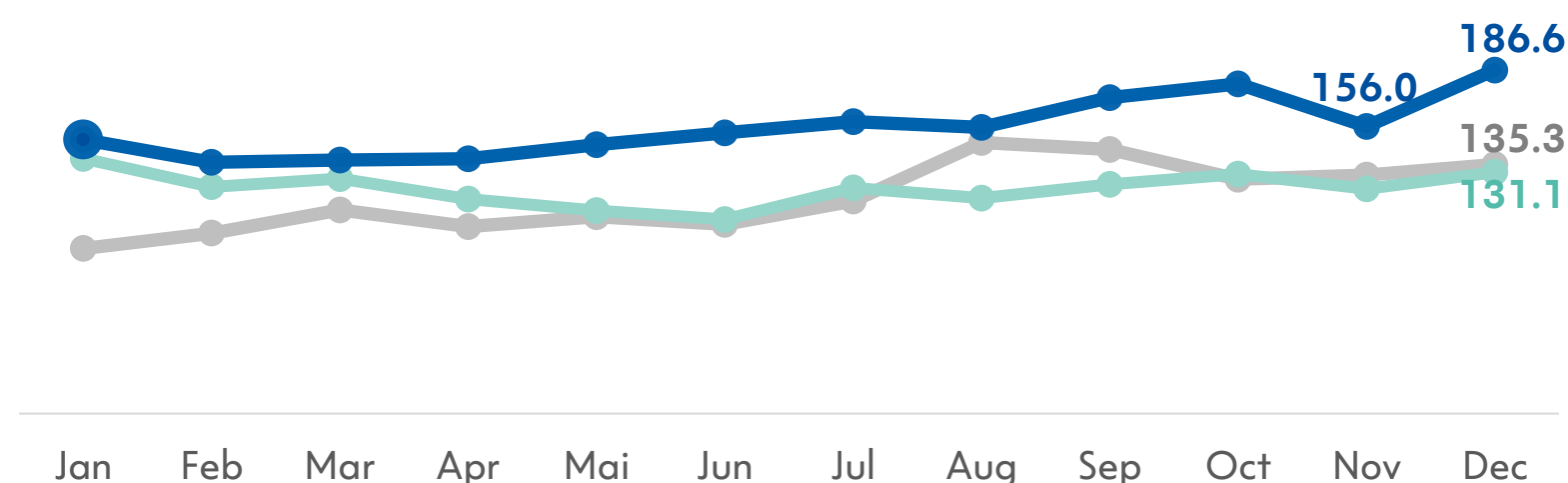
RESERVES

2025 2024 2023



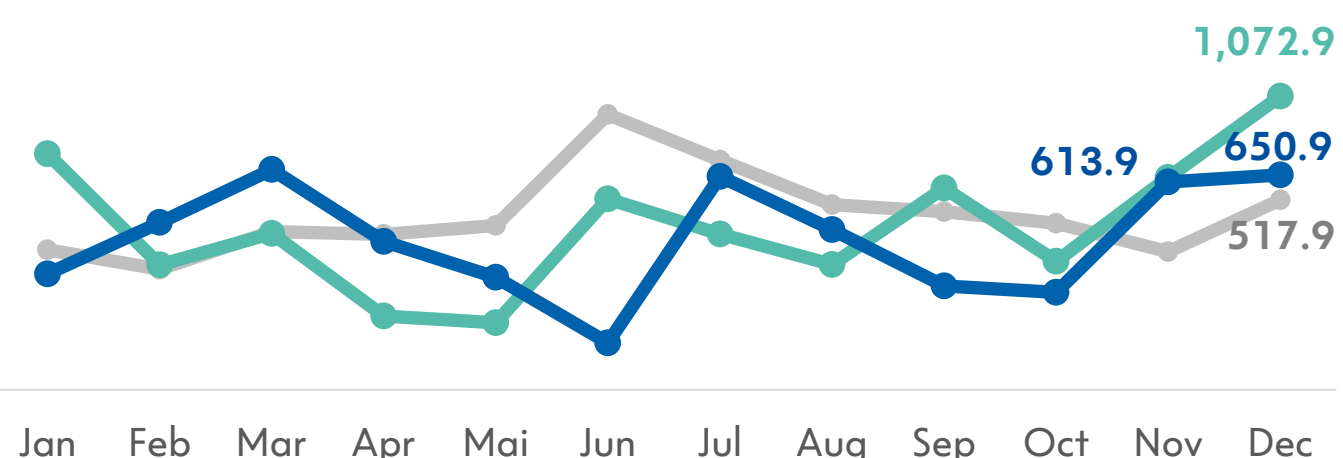
MONTHLY COLLECTION

2025 2024 2023



NET INFLOW

2025 2024 2023



HIGHLIGHTS

In Dec/25, gross contribution totaled BRL 2.3 billion, representing a 11.9% increase compared to the previous month. For the year, total contributions amounted to BRL 26.3 billion, remaining in line with 2024 levels. In the month, the highlight was the positive portability balance, which contributed to net inflows of BRL 650.9 million, influenced by commercial campaigns and cashback initiatives. Pension reserves reached BRL 199.4 billion, reflecting 15.3% growth over the last 12 months.

HIGHLIGHTS

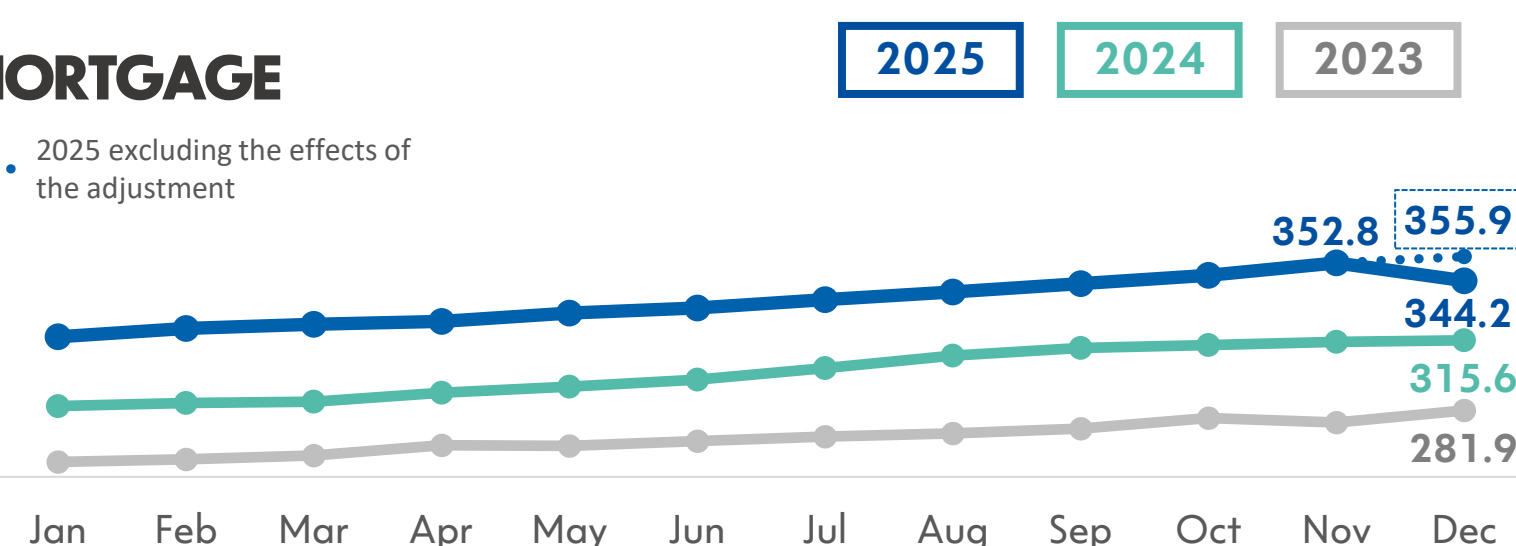
Monthly collection reached BRL 186.6 million, an increase of 42.3% compared to Dec/24. Highlight for the monthly-payment products, which grew 43.8% in the period and accounted for 91.7% of the total collected in the month. Year-to-date, accumulated collection reached BRL 1.9 billion, corresponding to an increase of 27.1% over the same period in 2024.

INSURANCE – WRITTEN PREMIUM BRL MM

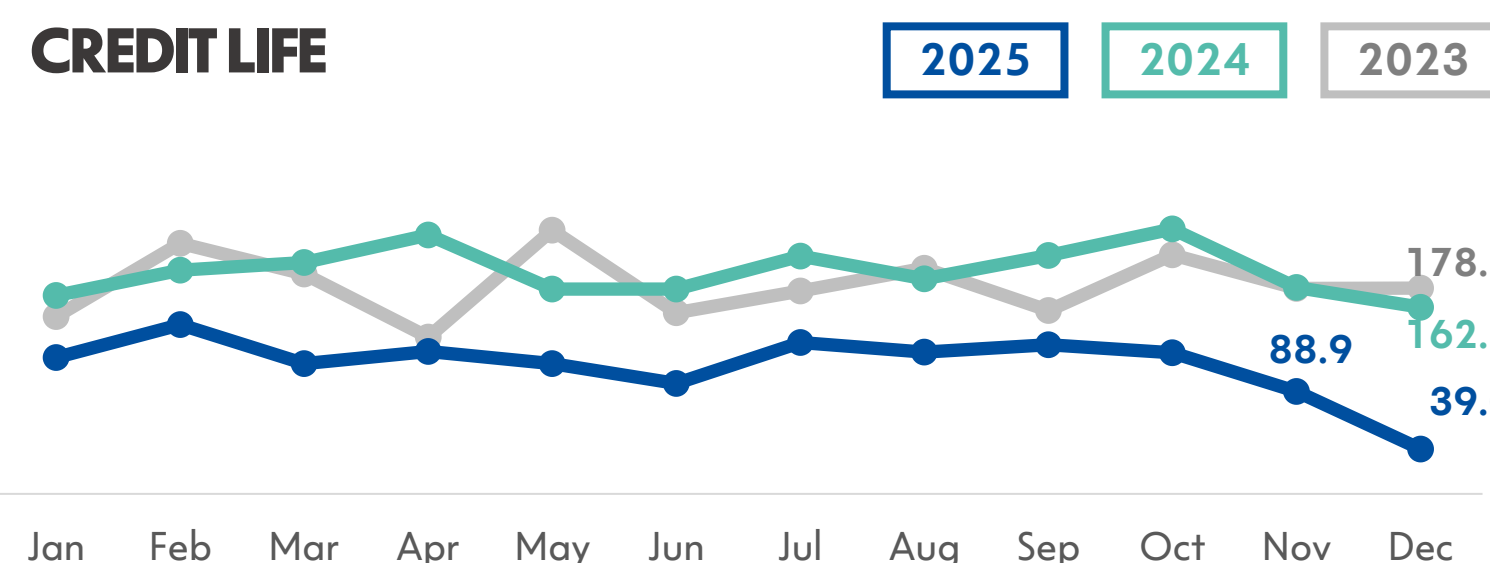
Insurance Lines	CXSE3		Industry Ex – CXSE3		CXSE3		Industry Ex – CXSE3	
	Dec/25	Δ%Dec/24	Dec/25	Δ%Dec/24	12M25/12M24	Δ%12M24	12M25/12M24	Δ%12M24
Mortgage	344.2	+9.0%	349.7	+11.6%	4,007.2	+11.2%	4,033.5	+13.3%
Life	203.0	-0.2%	4,882.7	+13.3%	2,340.7	+1.2%	53,747.5	+11.3%
Credit Life	39.0	-75.9%	2,202.2	+8.2%	1,345.8	-42.0%	24,902.7	+7.6%
Home	102.0	+18.6%	494.9	+16.9%	1,156.5	+25.3%	5,518.0	+8.6%
Others non strategic ¹	82.7	+65.3%	12,403.0	+13.4%	548.3	+19.7%	122,261.6	+3.7%
Total	770.9	-5.7%	20,332.6	+12.8%	9,398.6	-2.3%	210,463.4	+6.3%

MORTGAGE

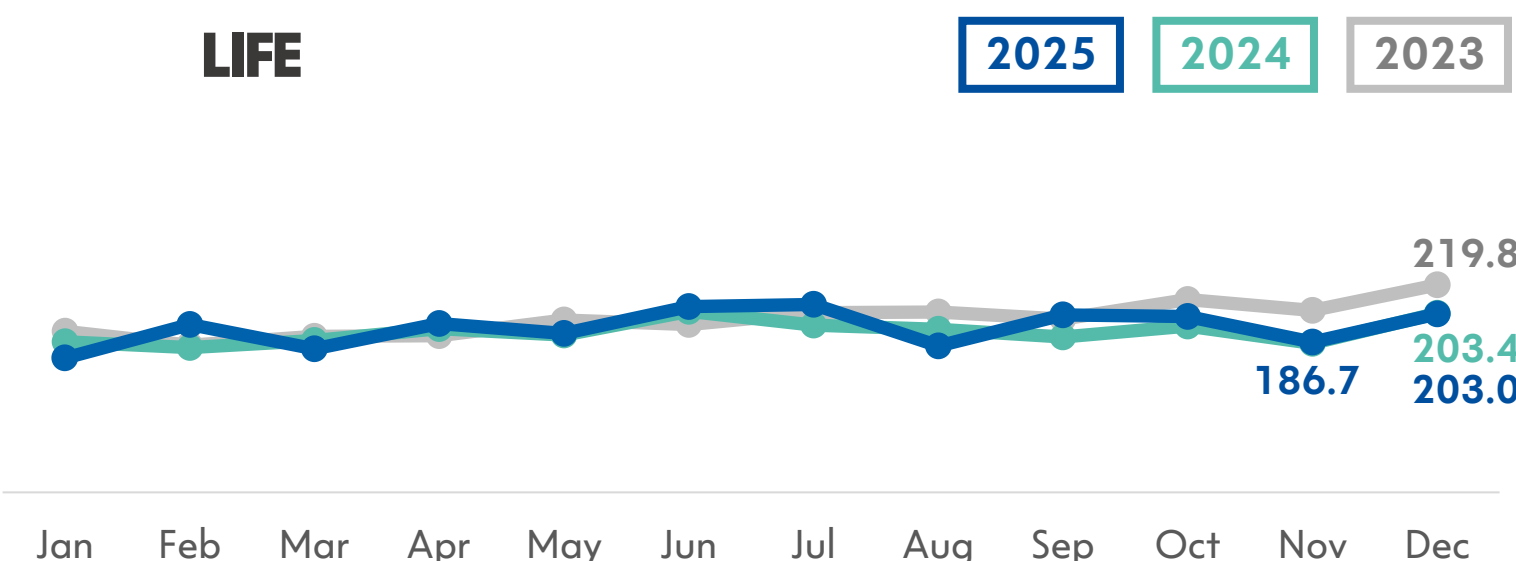
... 2025 excluding the effects of the adjustment



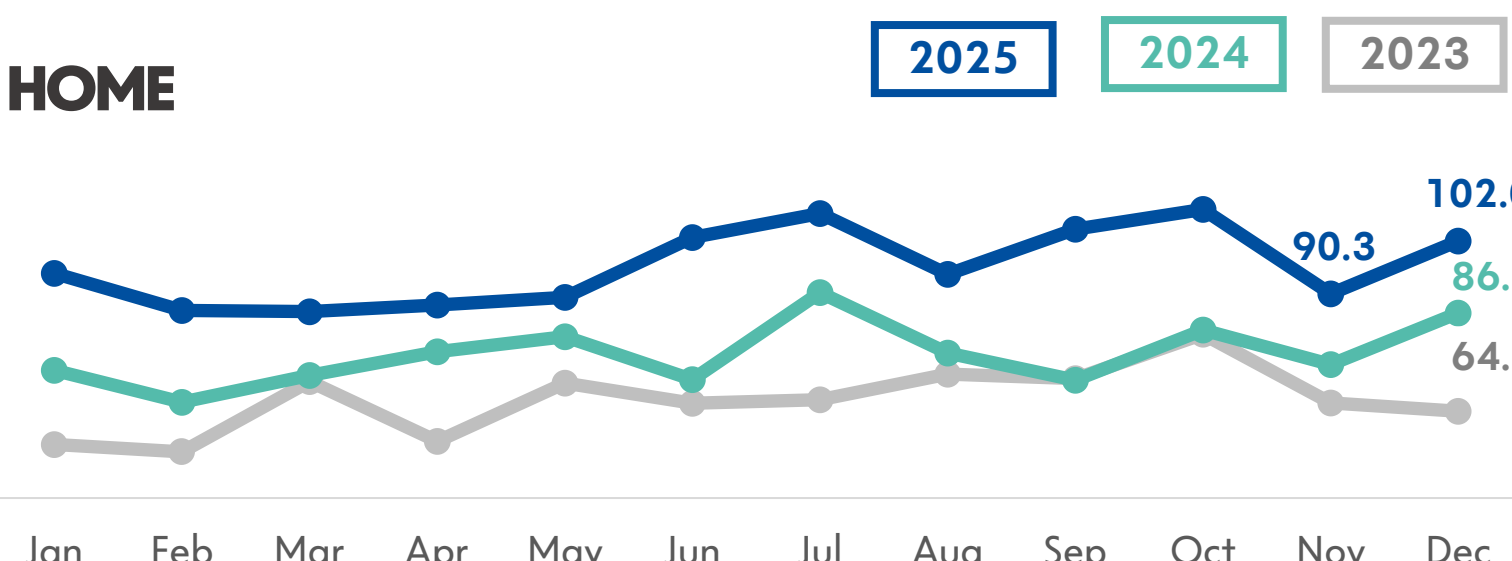
CREDIT LIFE



LIFE



HOME



INSURANCE HIGHLIGHTS

- MORTGAGE** In Dec/25, BRL 344.2 million in insurance premiums were written, a 9.0% increase compared to Dec/24. The variation compared to the previous month is explained by a one-off adjustment of BRL 11.7 million in issued premiums for Caixa Residencial. Year-to-date, the amount of BRL 4,007.2 million, representing an 11.2% growth, reflecting the growth of CAIXA's mortgage portfolio.
- LIFE** In the month, BRL 203.0 million in Life insurance premiums were written, with 67.9% coming from the monthly payment modality. On a year-to-date basis, growth of 1.2%.
- CREDIT LIFE** In Dec/25, BRL 39.0 million in premiums were written. Performance was influenced by the impact 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 released on 11/10/2025, resulting in a lower volume of credit origination eligible for the product for individuals, with a consequent reduction in penetration. Of the total premiums written in the month, 49.1% came from operations with individuals, 48.1% with legal entities and 2.8% from rural areas.
- HOME** The amount of premiums written in the month totaled BRL 102.0 million, representing a 18.6% increase compared to Dec/24 and contributing to a 25.3% year-to-date growth. This performance was driven by commercial campaigns implemented throughout the year.

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.

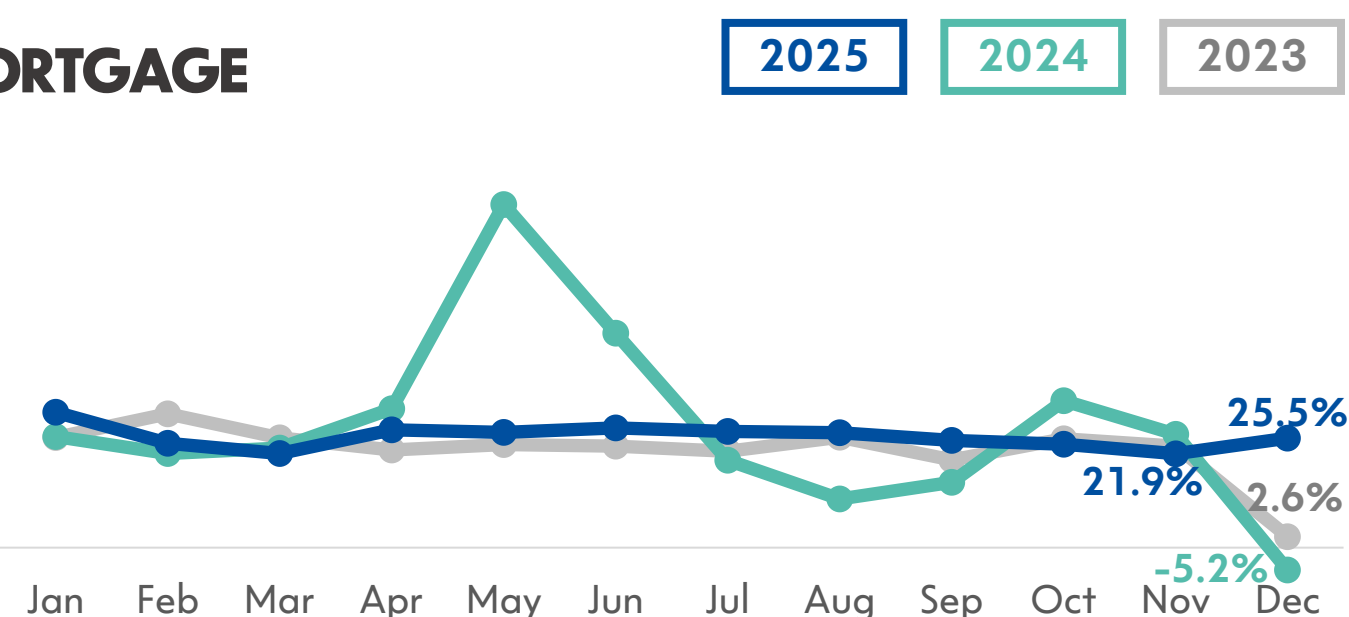
LOSS RATIO BY LINE % Earned Premium

Insurance Lines	CXSE3			Industry Ex – CXSE3			CXSE3		Industry Ex – CXSE3	
	Dec/25	Δ p.p. Dec/24	Δ p.p. Nov/25	Dec/25	Δ p.p. Dec/24	Δ p.p. Nov/25	12M25	Δ p.p. 12M24	12M25	Δ p.p. 12M24
Mortgage	25.5	+30.7	+3.6	19.1	-1.9	+0.5	25.8	-7.3	21.6	-5.0
Life	18.3	+1.3	+2.8	34.7	-3.2	-2.3	20.6	+0.7	38.4	-0.9
Credit Life	19.9	+21.2	+4.9	15.3	-3.2	-1.5	19.7	-10.5	18.3	+0.8
Home	7.5	-6.8	-10.8	39.8	+10.6	-2.8	15.5	-4.1	30.4	-1.9
Total	22.3	+16.3	+2.0	38.2	+1.8	-2.8	23.9	-5.8	42.3	-1.2

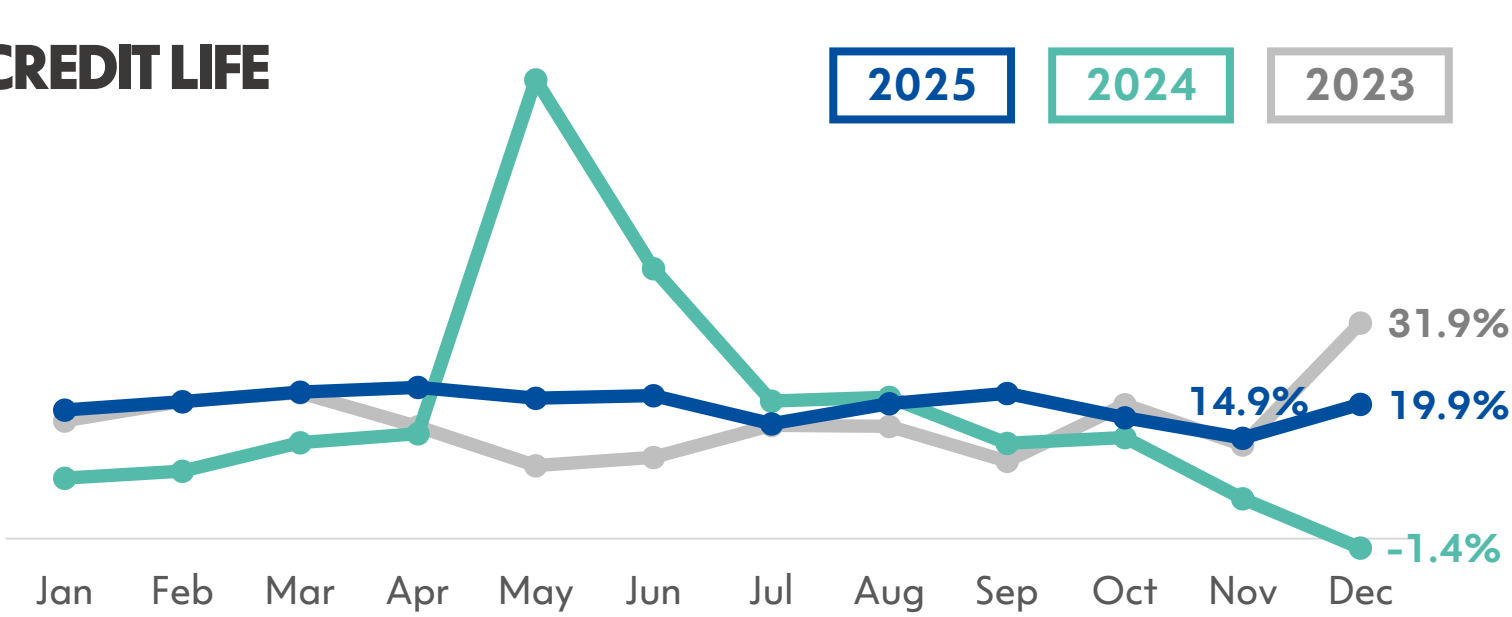
LOSS RATIO HIGHLIGHTS

The total loss ratio for the insurance segment in the month was 22.3%. For the **Mortgage** line, the variation reflects the adjustment of judicial provisions recorded in Dec/24, while the volume of claims notices registered in Dec/25 remains within the historical level. The variation in the **Home** line, is related to the lower volume of expenses associated with assistance services during the month. In **Life** and **Credit Life** lines, in the indicator reflects the number of claims notices registered during the month, with volumes within the historical normality of the operations.

MORTGAGE

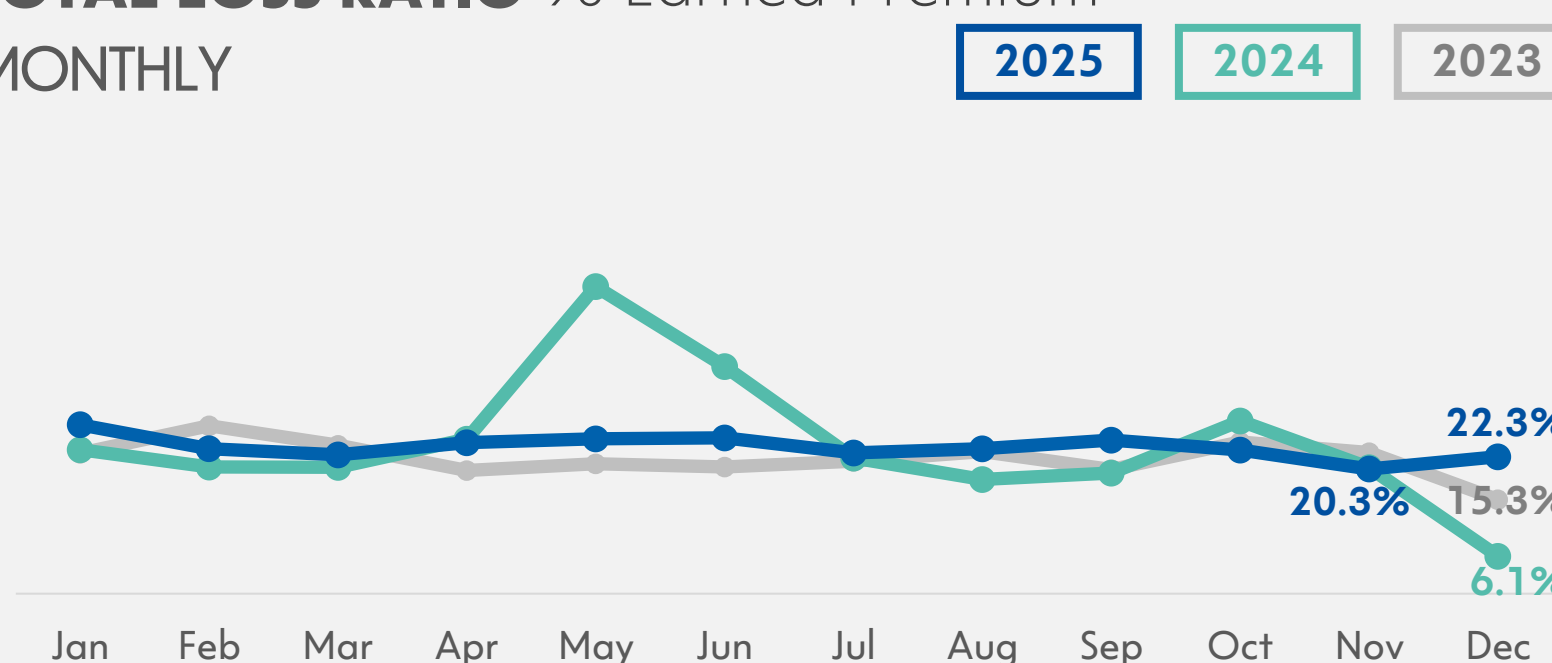


CREDIT LIFE

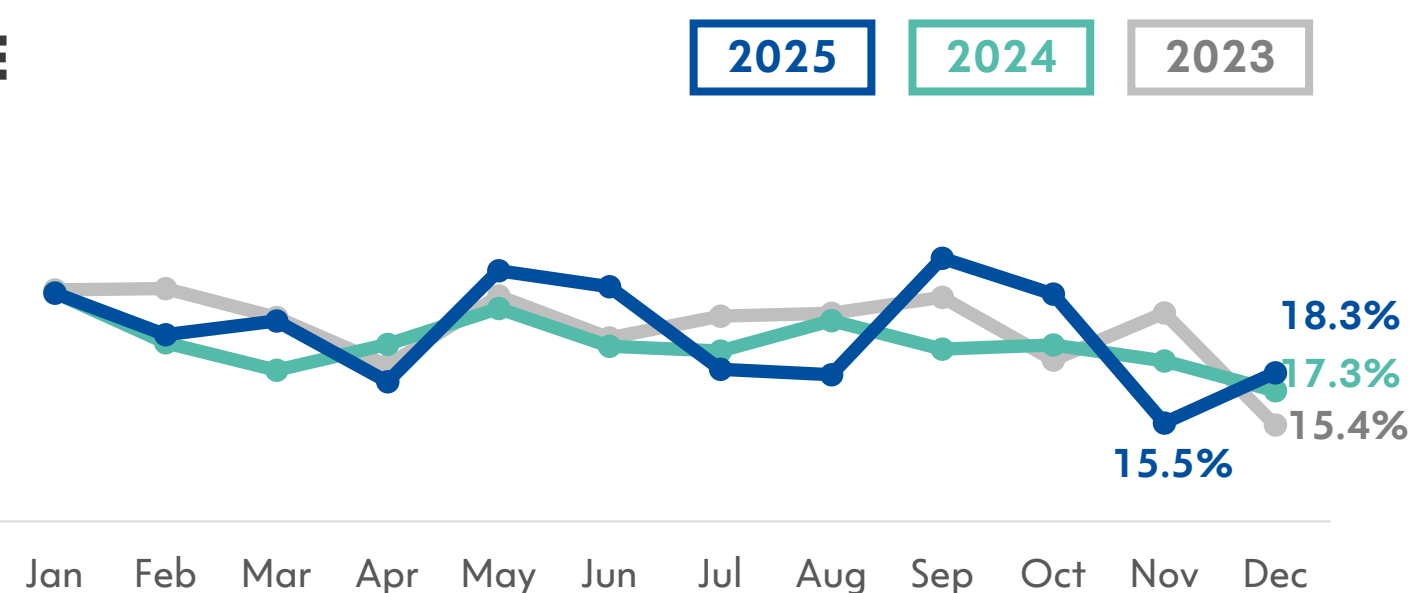


TOTAL LOSS RATIO % Earned Premium

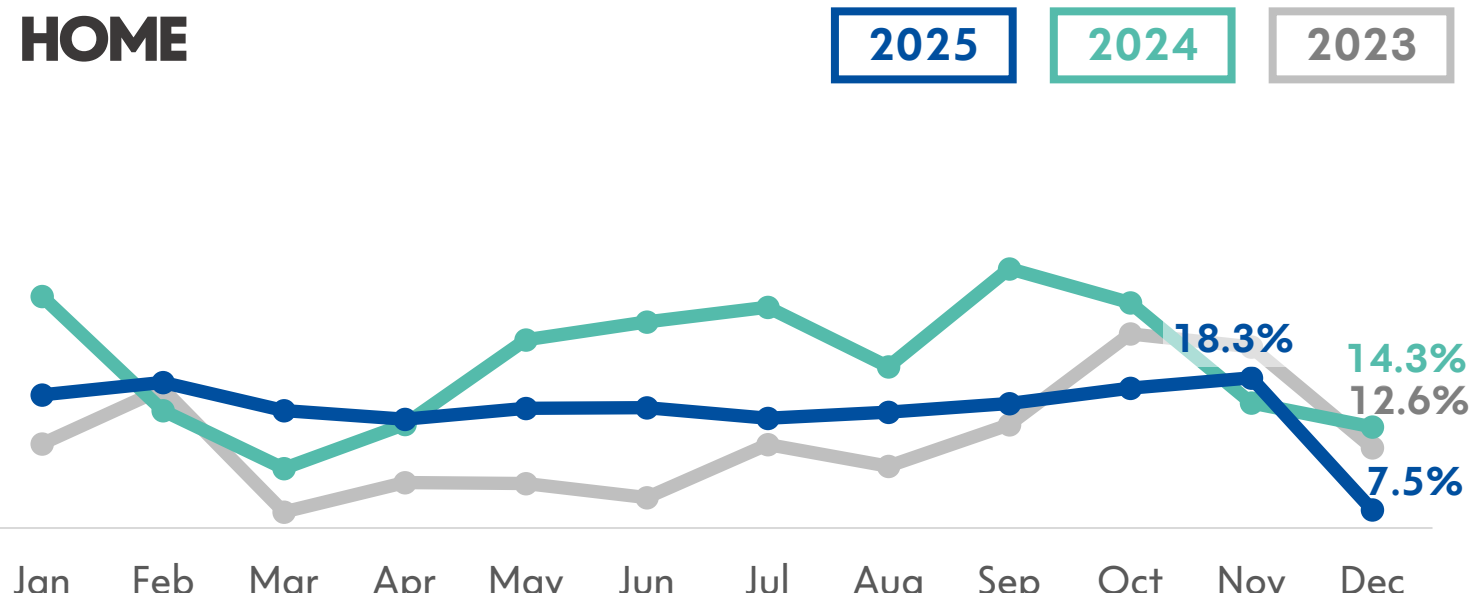
MONTHLY



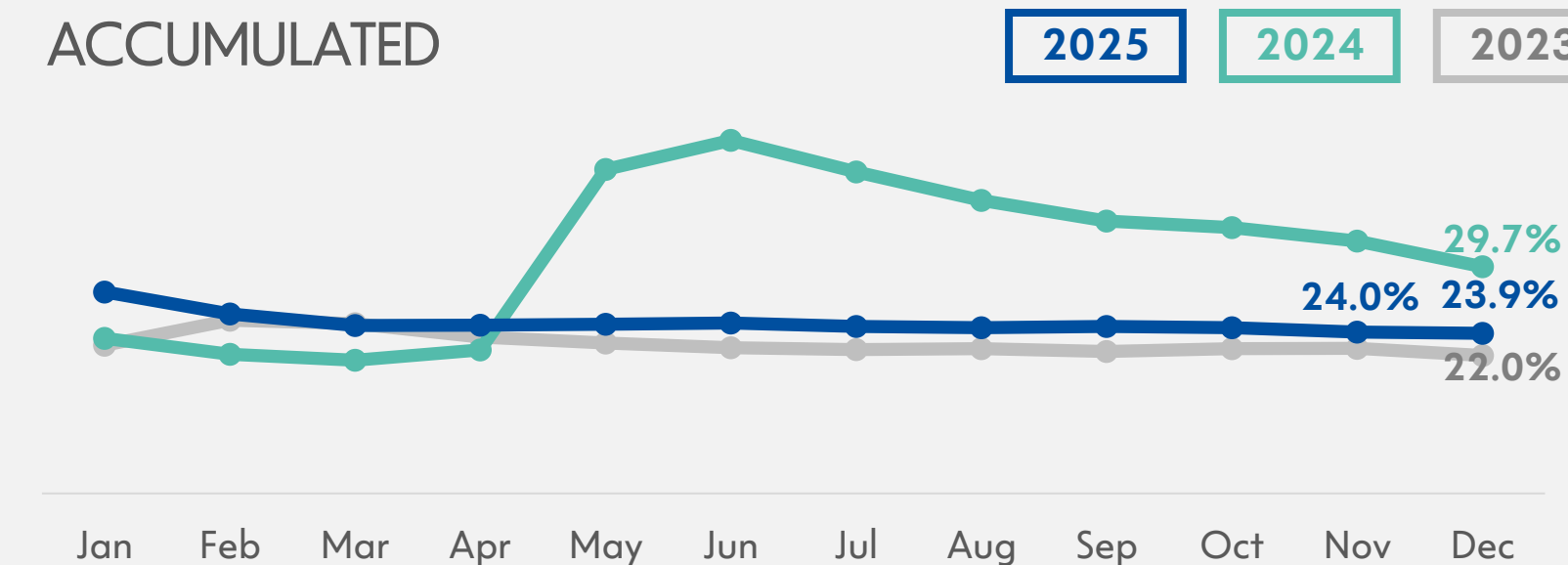
LIFE



HOME



ACCUMULATED



INSURANCE

DataSource: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> | Downloadable SES Database: Base de Dados do SES, updated 202512.

Written 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 | 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 202512.

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 202512 | 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> | Empresas | 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.