

# Individual and Consolidated Condensed Interim Financial Statements

BrGaap

1st quarter 2024

**CAIXA**

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## Condensed Interim Balance Sheet

ASSETS	Note	INDIVIDUAL		CONSOLIDATED	
		03/31/2024	12/31/2023	03/31/2024	12/31/2023
<b>CASH AND BANKS</b>	<b>4</b>	<b>9,677,734</b>	<b>10,384,753</b>	<b>9,677,784</b>	<b>10,384,821</b>
<b>FINANCIAL ASSETS</b>		<b>1,823,479,461</b>	<b>1,774,323,587</b>	<b>1,825,269,553</b>	<b>1,775,771,079</b>
Interbank investments	5	196,187,926	180,978,966	196,187,926	180,978,966
Linked to the Central Bank of Brazil	6	138,767,537	133,393,149	138,767,537	133,393,149
Marketable securities	7	286,940,649	281,716,676	287,506,498	281,956,233
Derivative financial instruments	8	166,253	163,206	166,253	163,206
Loan portfolio	9	1,144,237,736	1,119,820,258	1,145,317,348	1,120,867,849
Other financial assets (Impairment)	10 7 and 10	62,394,900 (5,215,540)	63,448,618 (5,197,286)	62,539,531 (5,215,540)	63,608,962 (5,197,286)
<b>PROVISION FOR CREDIT LOSSES</b>	<b>9</b>	<b>(50,719,916)</b>	<b>(49,842,524)</b>	<b>(50,719,916)</b>	<b>(49,842,524)</b>
<b>TAX ASSETS</b>		<b>66,829,816</b>	<b>65,117,197</b>	<b>66,839,485</b>	<b>65,124,192</b>
Currents		3,534,443	3,430,608	3,542,099	3,437,596
Deferred	20	63,295,373	61,686,589	63,297,386	61,686,596
<b>INVESTMENTS</b>	<b>11</b>	<b>13,578,453</b>	<b>12,511,643</b>	<b>13,588,753</b>	<b>13,496,314</b>
Investments in subsidiaries, associates and joint subsidiaries		13,576,961	12,510,151	13,587,034	13,494,595
Other investments (Impairment)		1,492 (33)	1,492 (33)	1,752 (33)	1,752 (33)
<b>PROPERTY AND EQUIPMENT</b>	<b>12</b>	<b>2,997,214</b>	<b>2,902,726</b>	<b>2,997,224</b>	<b>2,902,737</b>
Property and equipment in use		11,642,234	11,492,081	11,642,299	11,492,147
Accumulated depreciation (Impairment)		(8,605,509) (39,511)	(8,549,844) (39,511)	(8,605,564) (39,511)	(8,549,899) (39,511)
<b>INTANGIBLE ASSETS</b>	<b>13</b>	<b>2,824,687</b>	<b>2,999,931</b>	<b>2,824,687</b>	<b>2,999,931</b>
Intangible assets		6,899,283	6,753,853	6,899,283	6,753,853
Accumulated amortization (Impairment)		(4,048,045) (26,551)	(3,727,371) (26,551)	(4,048,045) (26,551)	(3,727,371) (26,551)
<b>OTHER ASSETS</b>	<b>14</b>	<b>12,897,784</b>	<b>11,683,116</b>	<b>12,579,627</b>	<b>10,941,466</b>
<b>(OTHER IMPAIRMENT)</b>	<b>14</b>	<b>(1,163,019)</b>	<b>(1,042,719)</b>	<b>(1,163,019)</b>	<b>(1,042,719)</b>
<b>TOTAL</b>		<b>1,880,402,214</b>	<b>1,829,037,710</b>	<b>1,881,894,178</b>	<b>1,830,735,297</b>
<b>LIABILITIES AND EQUITY</b>	<b>Note</b>	<b>INDIVIDUAL</b>	<b>CONSOLIDATED</b>		
		<b>03/31/2024</b>	<b>12/31/2023</b>	<b>03/31/2024</b>	<b>12/31/2023</b>
<b>FINANCIAL LIABILITIES</b>		<b>1,701,946,368</b>	<b>1,653,210,170</b>	<b>1,666,382,933</b>	<b>1,619,260,350</b>
Funds from customers	15	705,612,841	714,074,459	705,609,125	714,074,077
Funds from financial institutions and other	16	709,916,056	665,024,676	708,684,142	664,122,848
Funds from issuance of marketable securities	17	250,782,020	237,169,479	216,454,056	204,121,736
Derivative financial instruments	8			122	87
Other financial liabilities	18	35,635,451	36,941,556	35,635,488	36,941,602
<b>PROVISIONS</b>	<b>19</b>	<b>13,310,751</b>	<b>13,617,174</b>	<b>13,310,751</b>	<b>13,617,174</b>
Tax, civil and labor		11,565,734	11,594,348	11,565,734	11,594,348
Other provisions		1,745,017	2,022,826	1,745,017	2,022,826
<b>TAX LIABILITIES</b>		<b>6,566,382</b>	<b>6,535,631</b>	<b>6,702,662</b>	<b>6,671,166</b>
Current		2,339,986	1,580,030	2,473,803	1,715,558
Deferred	20	4,226,396	4,955,601	4,228,859	4,955,608
<b>ACTUARIAL LIABILITIES</b>	<b>21</b>	<b>25,316,860</b>	<b>25,360,640</b>	<b>25,316,860</b>	<b>25,360,640</b>
<b>OTHER LIABILITIES</b>	<b>22</b>	<b>37,647,310</b>	<b>37,093,556</b>	<b>37,888,926</b>	<b>37,350,707</b>
<b>EQUITY</b>	<b>23</b>	<b>95,614,543</b>	<b>93,220,539</b>	<b>132,292,046</b>	<b>128,475,260</b>
Share capital		82,795,526	81,858,410	82,795,526	81,858,410
Instrument eligible to capital				34,327,964	33,047,743
Revaluation reserves		213,965	215,884	213,965	215,884
Revenue reserves		19,388,792	20,325,908	19,388,792	20,325,908
Other comprehensive income		(9,058,188)	(9,179,663)	(9,058,188)	(9,179,663)
Retained earnings (accumulated deficit)		2,274,448		2,274,448	
Participations of non controlling				2,349,539	2,206,978
<b>TOTAL</b>		<b>1,880,402,214</b>	<b>1,829,037,710</b>	<b>1,881,894,178</b>	<b>1,830,735,297</b>

The accompanying notes are an integral part of these interim financial statements.

## Condensed Interim Statement of Income

DESCRIPTION	Note	INDIVIDUAL		CONSOLIDATED	
		2024	2023	2024	2023
		1st quarter	1st quarter	1st quarter	1st quarter
<b>INCOME FROM FINANCIAL INTERMEDIATION</b>		<b>45,592,072</b>	<b>45,230,766</b>	<b>45,628,521</b>	<b>45,289,313</b>
Loan portfolio	9 (d)	29,293,057	29,244,458	29,325,263	29,276,887
Income from interbank investments	5 (b)	6,045,480	5,476,138	6,045,480	5,476,138
Marketable securities	7 (c)	6,399,711	8,446,042	6,404,186	8,472,298
Derivative financial instruments	8 (d)	1,068,246	(713,541)	1,068,014	(713,541)
Compulsory deposits with the Central Bank of Brazil	6 (b)	2,073,043	1,960,629	2,073,043	1,960,629
Gain (loss) on other financial assets	10 (e)	712,535	817,040	712,535	816,902
<b>EXPENSE ON FINANCIAL INTERMEDIATION</b>		<b>(30,567,731)</b>	<b>(31,545,538)</b>	<b>(30,350,194)</b>	<b>(31,391,703)</b>
Resources from financial institutions and other	16 (b)	(13,394,947)	(16,380,867)	(13,366,469)	(16,328,372)
Funds from customers	15 (b)	(12,371,468)	(12,069,062)	(12,371,468)	(12,062,850)
Funds from issuance of marketable securities	17 (e)	(4,801,316)	(3,095,609)	(4,612,257)	(3,000,481)
<b>PROVISION FOR LOAN LOSSES</b>	9 (f)	<b>(4,945,520)</b>	<b>(4,991,070)</b>	<b>(4,945,520)</b>	<b>(4,991,070)</b>
<b>GROSS PROFIT FROM FINANCIAL INTERMEDIATION</b>		<b>10,078,821</b>	<b>8,694,158</b>	<b>10,332,807</b>	<b>8,906,540</b>
<b>OTHER OPERATING INCOME(EXPENSE)</b>		<b>(7,302,239)</b>	<b>(6,331,714)</b>	<b>(6,918,055)</b>	<b>(6,022,143)</b>
Income from services and banking fees	24	5,633,408	5,279,714	6,629,236	6,202,412
Personnel expenses	25	(7,999,028)	(6,762,677)	(8,138,711)	(6,880,106)
Other administrative expenses	26	(3,252,145)	(3,037,713)	(3,280,313)	(3,067,896)
Taxes	27	(1,137,861)	(1,061,499)	(1,242,679)	(1,156,603)
Equity in the results of investees and associates	11	1,016,283	1,009,347	677,139	658,128
Other operating income	28	2,551,502	2,134,674	2,557,415	2,148,741
Other operating expenses	29	(4,114,398)	(3,893,560)	(4,120,142)	(3,926,819)
<b>RECOGNITION AND REVERSAL OF PROVISIONS</b>	30	<b>(1,713,255)</b>	<b>(1,508,619)</b>	<b>(1,713,473)</b>	<b>(1,508,619)</b>
Tax, civil and labor		(1,247,864)	(1,369,839)	(1,247,864)	(1,369,839)
Other		(465,391)	(138,780)	(465,609)	(138,780)
<b>OPERATING RESULT</b>		<b>1,063,327</b>	<b>853,825</b>	<b>1,701,279</b>	<b>1,375,778</b>
<b>NON-OPERATING RESULT</b>	31	<b>123,773</b>	<b>(86,936)</b>	<b>123,773</b>	<b>(56,256)</b>
<b>RESULT BEFORE TAXATION</b>		<b>1,187,100</b>	<b>766,889</b>	<b>1,825,052</b>	<b>1,319,522</b>
<b>INCOME TAX AND SOCIAL CONTRIBUTION</b>	20 (a)	<b>1,444,843</b>	<b>1,371,497</b>	<b>1,149,471</b>	<b>1,072,185</b>
<b>EMPLOYEE PROFIT SHARING</b>		<b>(359,427)</b>	<b>(299,154)</b>	<b>(364,366)</b>	<b>(299,022)</b>
<b>NON-CONTROLLING INTERESTS</b>				<b>(148,583)</b>	<b>(158,325)</b>
<b>PROFIT FOR THE PERIOD</b>		<b>2,272,516</b>	<b>1,839,232</b>	<b>2,461,574</b>	<b>1,934,360</b>

The accompanying notes are an integral part of these interim financial statements.

## Condensed Interim Statement of Comprehensive Income

DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st quarter	1st quarter	1st quarter	1st quarter
<b>PROFIT ATTRIBUTABLE TO THE OWNER OF THE COMPANY</b>	<b>2,272,516</b>	<b>1,839,232</b>	<b>2,461,574</b>	<b>1,934,360</b>
Non-controlling interests			148,583	158,325
<b>TOTAL ADJUSTED PROFIT</b>	<b>2,272,516</b>	<b>1,839,232</b>	<b>2,610,157</b>	<b>2,092,685</b>
<b>ITEMS THAT WILL BE RECLASSIFIED TO PROFIT OR LOSS</b>	<b>102,943</b>	<b>30,613</b>	<b>95,842</b>	<b>38,756</b>
<b>Assets available for sale</b>	<b>71,682</b>	<b>(12,194)</b>	<b>71,682</b>	<b>(12,194)</b>
Unrealized gains on financial assets available-for-sale - own assets	136,686	(23,253)	136,686	(23,253)
Tax effect	(65,004)	11,059	(65,004)	11,059
<b>Share of comprehensive income of investments</b>	<b>(34,094)</b>	<b>39,273</b>	<b>(26,987)</b>	<b>34,233</b>
<b>Other comprehensive income of investments</b>	<b>65,355</b>	<b>3,534</b>	<b>51,147</b>	<b>16,717</b>
<b>ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS</b>	<b>18,532</b>	<b>(47,631)</b>	<b>18,532</b>	<b>(47,631)</b>
Remeasurement of post-employment benefit obligations	33,694	(86,602)	33,694	(86,602)
Tax effect	(15,162)	38,971	(15,162)	38,971
<b>TOTAL COMPREHENSIVE INCOME FOR THE PERIOD</b>	<b>2,393,991</b>	<b>1,822,214</b>	<b>2,724,531</b>	<b>2,083,810</b>
Total comprehensive income attributable to the owner of the Company	2,393,991	1,822,214	2,578,045	1,933,628
Total comprehensive income attributable to non-controlling interests			146,486	150,182

The accompanying notes are an integral part of these financial statements.

## Condensed Interim Statement of Changes in Equity

EVENTS	INDIVIDUAL				TOTAL
	CAPITAL	RESERVES	OTHER COMPREHENSIVE RESULTS	ACCUMULATED PROFIT/LOSS	
<b>BALANCES AS OF DECEMBER 31, 2022</b>	<b>68,851,000</b>	<b>23,860,945</b>	<b>(7,898,407)</b>		<b>84,813,538</b>
COMPREHENSIVE RESULT FOR THE PERIOD			(17,019)		(17,019)
Securities available for sale net of tax			27,078		27,078
Actuarial valuation net of tax			(47,631)		(47,631)
Other Patrimonial Valuation Adjustments			3,534		3,534
CAPITAL INCREASE					
OTHER		(2,362)		2,362	
NET INCOME FOR THE PERIOD				1,839,231	1,839,231
<b>BALANCES AS OF MARCH 31, 2023</b>	<b>68,851,000</b>	<b>23,858,583</b>	<b>(7,915,426)</b>	<b>1,841,593</b>	<b>86,635,750</b>
<b>BALANCES AS OF DECEMBER 31, 2023</b>	<b>81,858,410</b>	<b>20,541,792</b>	<b>(9,179,663)</b>		<b>93,220,539</b>
COMPREHENSIVE RESULT FOR THE PERIOD			121,475		121,475
Securities available for sale net of tax			37,588		37,588
Actuarial valuation net of tax			18,532		18,532
Other Patrimonial Valuation Adjustments			65,355		65,355
CAPITAL INCREASE	937,116				937,116
OTHER		(1,919)		1,932	13
NET INCOME FOR THE PERIOD				2,272,516	2,272,516
ALLOCATIONS OF NET INCOME:					
Legal Reserve (Profit Reserves)					
Lottery Reserve (Profit Reserve)		(937,116)			(937,116)
Operating Margin Reserve (Profit Reserve)					
Interest on equity proposed					
<b>BALANCES AS OF MARCH 31, 2024</b>	<b>82,795,526</b>	<b>19,602,757</b>	<b>(9,058,188)</b>	<b>2,274,448</b>	<b>95,614,543</b>

## Condensed Interim Statement of Changes in Equity

EVENTS	CONSOLIDATED							TOTAL
	CAPITAL	PRINCIPAL EQUITY- ELIGIBLE INSTRUMENT	RESERVES	OTHER COMPREHENSIVE RESULTS	ACCUMULATED PROFIT/LOSS	SUBTOTAL	PARTICIPATION OF NON-CONTROLLING SHAREHOLDERS	
<b>BALANCES AS OF DECEMBER 31, 2022</b>	<b>68,851,000</b>	<b>35,548,171</b>	<b>23,860,945</b>	<b>(7,898,407)</b>		<b>120,361,709</b>	<b>2,245,965</b>	<b>122,607,674</b>
COMPREHENSIVE RESULT FOR THE PERIOD				(17,018)		(17,018)		(17,018)
Securities available for sale net of tax				27,078		27,078		27,078
Actuarial valuation net of tax				(47,631)		(47,631)		(47,631)
Other Patrimonial Valuation Adjustments				3,535		3,535		3,535
CHANGE IN THE PARTICIPATION OF NON-CONTROLLING SHAREHOLDERS							116,734	116,734
OTHER			(2,362)		2,362			
NET INCOME FOR THE PERIOD					1,934,360	1,934,360		1,934,360
Interest on equity-eligible debt instruments					(95,129)	(95,129)		(95,129)
<b>BALANCES AS OF MARCH 31, 2023</b>	<b>68,851,000</b>	<b>35,548,171</b>	<b>23,858,583</b>	<b>(7,915,425)</b>	<b>1,841,593</b>	<b>122,183,922</b>	<b>2,362,699</b>	<b>124,546,621</b>
<b>BALANCES AS OF DECEMBER 31, 2023</b>	<b>81,858,410</b>	<b>33,047,743</b>	<b>20,541,792</b>	<b>(9,179,663)</b>		<b>126,268,282</b>	<b>2,206,978</b>	<b>128,475,260</b>
COMPREHENSIVE RESULT FOR THE PERIOD				121,475		121,475		121,475
Securities available for sale net of tax				37,588		37,588		37,588
Actuarial valuation net of tax				18,532		18,532		18,532
Other Patrimonial Valuation Adjustments				65,355		65,355		65,355
CAPITAL INCREASE	937,116					937,116		937,116
INCORPORATION OF HCI REMUNERATION		1,280,221				1,280,221		1,280,221
CHANGE IN THE PARTICIPATION OF NON-CONTROLLING SHAREHOLDERS							142,561	142,561
OTHER			(1,919)		1,933	14		14
NET INCOME FOR THE PERIOD					2,461,574	2,461,574		2,461,574
ALLOCATIONS OF NET INCOME:								
Legal Reserve (Profit Reserves)								
Lottery Reserve (Profit Reserve)			(937,116)			(937,116)		(937,116)
Operating Margin Reserve (Profit Reserve)								
Interest on equity proposed								
Interest on equity-eligible debt instruments					(189,059)	(189,059)		(189,059)
<b>BALANCES AS OF MARCH 31, 2024</b>	<b>82,795,526</b>	<b>34,327,964</b>	<b>19,602,757</b>	<b>(9,058,188)</b>	<b>2,274,448</b>	<b>129,942,507</b>	<b>2,349,539</b>	<b>132,292,046</b>

Management's notes are an integral part of the condensed interim financial statements.

## Condensed Interim Statement of Cash Flows

DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st quarter	1st quarter	1st quarter	1st quarter
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>				
<b>ADJUSTED PROFIT</b>	<b>5,737,888</b>	<b>6,816,395</b>	<b>6,041,508</b>	<b>7,070,316</b>
Profit for the period	2,272,516	1,839,232	2,461,574	1,934,360
Adjustments to profit:	<b>3,465,372</b>	<b>4,977,163</b>	<b>3,579,934</b>	<b>5,135,956</b>
Fair value adjustments of marketable securities and derivative financial instruments (assets/liabi)	(1,183,661)	169,824	(1,219,080)	70,633
(Gain)/Loss on sale of property and equipment	1,494	248	1,494	248
(Gain)/Loss on sale of property and equipment not for own use	(243,455)	129,905	(243,455)	129,905
Allowance for loan losses	4,945,520	4,991,070	4,945,520	4,991,070
Actuarial liabilities/assets (employee benefits)	514,087	473,218	514,087	473,218
Depreciation and amortization	610,311	478,224	610,325	478,227
Deferred taxes	(2,395,367)	(1,766,189)	(2,395,485)	(1,764,298)
Expenses with provision for contingencies	1,834,748	1,369,839	1,834,748	1,369,839
Equity in the results of investees	(1,016,283)	(1,009,347)	(677,139)	(658,128)
Expenses on subordinated debt and hybrid instruments	397,978	140,371	208,919	45,242
<b>CHANGES IN WORKING CAPITAL</b>	<b>20,509,452</b>	<b>33,170,754</b>	<b>19,236,927</b>	<b>32,476,210</b>
(Increase) Decrease in interbank investments	(1,017,457)	19,215,593	(1,017,457)	19,215,593
(Increase) Decrease in marketable securities held for trading	9,996,905	(10,837,411)	9,675,427	(11,033,164)
(Increase) Decrease in compulsory deposits with the Central Bank of Brazil	(10,574,390)	(7,580,941)	(10,574,390)	(7,580,941)
(Increase) Decrease in loan portfolio	(28,485,606)	(27,446,324)	(28,517,627)	(27,214,602)
(Increase) Decrease in other financial assets	537,634	870,679	553,347	870,440
(Increase) Decrease in tax assets	682,748	820,701	680,192	818,819
(Increase) Decrease in other assets	(850,913)	(1,540,221)	(1,434,913)	(1,988,207)
(Decrease) Increase in funds from financial institutions and other	44,891,380	40,080,753	44,561,294	39,807,217
(Decrease) Increase in funds from customers	(8,461,618)	331,443	(8,464,952)	332,391
(Decrease) Increase in funds from issuance of securities	13,818,808	19,947,564	13,818,809	19,947,564
(Decrease) Increase in derivative financial instruments		17,546	35	17,546
(Decrease) Increase in other liabilities	(1,306,105)	(2,188,946)	(1,306,114)	(2,188,931)
(Decrease) Increase in provisions	(1,600,107)	(751,179)	(1,600,107)	(751,179)
(Decrease) Increase in tax liabilities	17,760	(1,279,664)	18,505	(1,261,840)
(Decrease) Increase in actuarial liabilities	(539,335)	(450,440)	(539,335)	(450,440)
(Decrease) Increase in other liabilities	3,386,757	3,664,357	3,371,222	3,638,700
Income tax and social contribution paid	12,991	297,244	12,991	297,244
<b>NET CASH PROVIDED BY OPERATING ACTIVITIES</b>	<b>26,247,340</b>	<b>39,987,149</b>	<b>25,278,435</b>	<b>39,546,526</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>				
Acquisition and redemption of marketable securities available for sale	(13,985,983)	(2,874,086)	(13,955,379)	(3,157,823)
Acquisition and redemption of marketable securities held to maturity	1,561	5,364,949	1,561	5,364,949
(Gain)/Loss on investments	(50,527)	(38,114)	584,700	268,354
Dividends received from associates and subsidiaries		6,231	160,507	307,615
Sale of property and equipment in use	9,817	(1,436)	9,790	(1,436)
Acquisition of property and equipment in use	(343,161)	(80,151)	(343,146)	(80,151)
Write-off of intangible assets	86,037	(295)	86,037	(295)
Acquisition of intangible assets	(283,741)	(27,171)	(283,741)	(27,171)
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>	<b>(14,565,997)</b>	<b>2,349,927</b>	<b>(13,739,671)</b>	<b>2,674,042</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>				
Dividends/Interest on own capital	(2,792,629)		(2,792,629)	
Remuneration of paid HICP	(604,232)		(604,232)	
Variation in the participation of non-controlling shareholders			142,561	116,734
<b>NET CASH USED IN FINANCING ACTIVITIES</b>	<b>(3,396,861)</b>		<b>(3,254,300)</b>	<b>116,734</b>
<b>NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS</b>	<b>8,284,482</b>	<b>42,337,076</b>	<b>8,284,464</b>	<b>42,337,302</b>
<b>CHANGES IN CASH AND CASH EQUIVALENTS, NET</b>				
Cash and cash equivalents at the beginning of the period	213,848,405	134,748,694	213,848,473	134,748,514
Cash and cash equivalents at the end of the period	222,132,887	177,085,770	222,132,937	177,085,816
<b>Increase (decrease) in cash and cash equivalents</b>	<b>8,284,482</b>	<b>42,337,076</b>	<b>8,284,464</b>	<b>42,337,302</b>

The accompanying notes are an integral part of these interim financial statements.



## Condensed Interim Statement of Value Added

DESCRIPTION	INDIVIDUAL				CONSOLIDATED			
	2024		2023		2024		2023	
	1st quarter		1st quarter		1st quarter		1st quarter	
	R\$	%	R\$	%	R\$	%	R\$	%
<b>1. REVENUES</b>	<b>49,237,743</b>		<b>48,148,017</b>		<b>50,275,933</b>		<b>49,174,009</b>	
Income	45,592,072		45,230,766		45,628,521		45,289,313	
Fees for services	5,633,408		5,279,714		6,629,236		6,202,412	
Impairment loss on trade receivables	(4,945,520)		(4,991,070)		(4,945,520)		(4,991,070)	
Other	2,957,783		2,628,607		2,963,696		2,673,354	
<b>2. INTEREST EXPENSES</b>	<b>30,567,731</b>		<b>31,545,538</b>		<b>30,350,194</b>		<b>31,391,703</b>	
<b>3. INPUT ACQUIRED FROM THIRD PARTIES</b>	<b>8,238,072</b>		<b>7,963,100</b>		<b>8,272,188</b>		<b>8,025,957</b>	
Materials energy and others	751,201		743,481		774,779		767,058	
Data processing and communications	597,098		674,470		600,806		679,832	
Advertising and promotions	114,236		25,711		114,255		25,711	
Third-party and specialized services	431,352		375,294		432,201		375,891	
Surveillance and security services	234,024		161,096		234,024		161,158	
Other	6,110,161		5,983,048		6,116,123		6,016,307	
Services delegated by the federal government	507,964		500,220		507,964		500,220	
Expenses on lottery and business partners	1,158,571		1,136,070		1,158,571		1,136,070	
Discounts on loans	29,557		39,039		29,557		39,039	
Credit card/debit card expenses	310,790		234,384		310,790		235,002	
Post-employment benefit	514,087		473,218		514,087		473,218	
Sundry operating provisions	1,996,798		2,211,960		1,997,016		2,211,960	
Too	1,592,394		1,388,157		1,598,138		1,420,798	
<b>4. GROSS VALUE ADDED (1-2-3)</b>	<b>10,431,940</b>		<b>8,639,379</b>		<b>11,653,551</b>		<b>9,756,349</b>	
<b>5. WITHHOLDINGS</b>	<b>610,311</b>		<b>478,224</b>		<b>610,325</b>		<b>478,227</b>	
Depreciation, amortization and depletion	610,311		478,224		610,325		478,227	
<b>6. NET VALUE ADDED (4-5)</b>	<b>9,821,629</b>		<b>8,161,155</b>		<b>11,043,226</b>		<b>9,278,122</b>	
<b>7. VALUE ADDED RECEIVED BY TRANSFER</b>	<b>1,016,283</b>		<b>1,009,347</b>		<b>677,139</b>		<b>658,128</b>	
Share of profit of equity-accounted investees	1,016,283		1,009,347		677,139		658,128	
<b>8. VALUE ADDED TO BE DISTRIBUTED (6+7)</b>	<b>10,837,912</b>		<b>9,170,502</b>		<b>11,720,365</b>		<b>9,936,250</b>	
<b>9. DISTRIBUTION OF VALUE ADDED</b>	<b>10,837,912</b>	<b>100.00</b>	<b>9,170,502</b>	<b>100.00</b>	<b>11,720,365</b>	<b>100.00</b>	<b>9,936,250</b>	<b>100.00</b>
<b>Personnel</b>	<b>7,373,792</b>	<b>68.04</b>	<b>6,136,259</b>	<b>66.91</b>	<b>7,509,553</b>	<b>64.08</b>	<b>6,246,350</b>	<b>62.86</b>
Direct compensation	5,572,524		4,369,594		5,613,232		4,402,665	
Benefits	1,474,401		1,458,037		1,566,708		1,532,355	
FGTS	326,867		308,628		329,613		311,330	
<b>Taxes fees and contributions</b>	<b>677,681</b>	<b>6.25</b>	<b>615,574</b>	<b>6.71</b>	<b>1,086,732</b>	<b>9.27</b>	<b>1,017,196</b>	<b>10.24</b>
Federal	383,973		339,398		767,317		730,592	
State	703		662		703		663	
Municipal	293,005		275,514		318,712		285,941	
<b>Return on debt capital</b>	<b>513,923</b>	<b>4.74</b>	<b>579,437</b>	<b>6.32</b>	<b>513,923</b>	<b>4.38</b>	<b>580,019</b>	<b>5.84</b>
Rents	513,923		579,437		513,923		580,019	
<b>Return on equity capital</b>	<b>2,272,516</b>	<b>20.97</b>	<b>1,839,232</b>	<b>20.06</b>	<b>2,610,157</b>	<b>22.27</b>	<b>2,092,685</b>	<b>21.06</b>
Interest on equity capital and dividends	479,237		369,402		479,237		369,402	
Interest on debt instruments eligible to capital					189,059		95,128	
Retained earnings	1,793,279		1,469,830		1,793,278		1,469,830	
Non-controlling interests in retained earnings					148,583		158,325	

The notes are an integral part of these condensed interim financial statements.

## Note 1 – General Information

Caixa Econômica Federal ("CAIXA" or "Institution") is a financial institution with 163 years of operations, set up as a state-owned company set up as a state-owned company set up under Decree-Law No. 759 of January 12, 1969, as a state-owned company set up under private law and pegged to the Federal Government through the Ministry of Finance. Its head office is located and domiciled in the Setor Bancário Sul, Quadra 4, Lotes 3 and 4, Brasília, Federal District, Brazil. In compliance with article 173 of the Federal Constitution and article two, paragraph one of Law 13,303 of June 30, 2016, its recognition as a state-owned company is justified by the significant collective interest marked by the promotion of citizenship and the development of the country, both as a financial institution and an agent of public policies, and as the main strategic partner of the Brazilian state.

Caixa performs the role of fund operator and social programs delegated by the federal government, among which the Fundo de Garantia do Tempo de Serviço (FGTS), and its main financial agent, is the Fundo de Compensação de Variações Salariais (FCVS), of the Fundo de Arrendamento Residencial (FAR), of the Fundo de Danos Pessoais por Veículos Automotores Terrestres (FDPVAT) Fundo de Desenvolvimento Social (FDS), among others. The funds are independent legal entities managed by specific regulation and governance framework and own accounting, whose equity is segregated from CAIXA. Therefore, the information presented about those funds is not within the scope of the limited review performed by the independent audit of CAIXA's financial statements.

Main funds and social programs		
Description	03/31/2024 (1)	12/31/2023
Fundo de Garantia do Tempo de Serviço - FGTS	710,128,983	687,004,937
Fundo de Arrendamento Residencial - FAR	25,600,144	25,957,799
Fundo de Compensação de Variações Salariais - FCVS	20,232,723	19,961,810
Fundo de Custeio do Ensino Médio – FIPEM	6,212,285	6,105,337
Fundo de Danos Pessoais por Veículos Automotores Terrestres - FDPVAT	506,409	1,158,178
Fundo de Desenvolvimento Social - FDS	4,207,473	4,288,210
Fundo Garantidor da Habitação Popular – FGHab	3,678,127	3,555,774
Fundo Garantidor de Microfinanças - FGM	909,790	1,193,956
Fundo Garantia SAFRA - FGS	1,421,500	1,421,500
Fundo de Garantia Para Construção Naval - FGCN	62,179	61,255
Fundo de Apoio ao Desenvolvimento Social - FAS	25,682	25,682
<b>Total</b>	<b>772,985,295</b>	<b>750,734,438</b>

(1) The amounts presented reflect the most current closing position of the funds' assets, and vary between positions as of December 31, 2023 and March 31, 2024.

## Note 2 – Presentation of financial statements

### (a) Context

CAIXA's condensed individual company and consolidated interim financial statements are the responsibility of Management and were authorized for issue by the Managing Board on 05/07/2024 and by the Board of Directors on 05/10/2024.

## **(b) Basis of preparation and statement of compliance**

CAIXA's financial statements have been prepared in accordance with accounting policies devised by Acts No. 4,595/1964 (Brazilian Financial System Law) and No. 6,404/1976 (Brazilian Corporate Law) and in accordance with the regulations issued by the National Monetary Council (CMN) – CMN Resolution 4,818/2020, Brazilian Central Bank – BCB Resolution 2/2020, of the Federal Association of Accountants (CFC) and of Brazilian accounting policies.

These financial statements are presented in reais, and all amounts have been rounded to the nearest thousand, except when otherwise indicated.

Brazilian accounting policies involve management's judgment about the estimates and assumptions related to the measurement of the allowance for impairment loss on loans; deferred tax assets; the fair value of certain financial instruments; provisions for civil, labor and tax lawsuits; allowances for impairment losses on financial and non-financial assets; supplemental retirement benefit plans; assets and liabilities related to post-employment benefits; and determination of the useful lives of some assets. Final amounts may differ from those established by these estimates and assumptions and will be known when they are settled or as a result of the review of the methodologies adopted by the Company. The sensitivity of book values to estimates is not relevant to the disparity and estimates are periodically evaluated. The nature and book values of assets and liabilities are presented in the related notes.

## **(c) Consolidation**

The condensed financial statements include CAIXA and the subsidiaries: Caixa Loterias, Caixa Cartões, Caixa Seguridade, Caixa Asset, Fundo de Investimento Caixa Ibirapuera Renda Fixa and Fundo de Investimento em Direitos Creditórios ACR IV. Highlight that the Fundo de Investimento em Direitos Creditórios Stone III, previously consolidated in the conglomerate, fully repaid the senior shares held by CAIXA in August 2023, and therefore ceased to be part of CAIXA conglomerate as from September 2023.

The condensed consolidated financial statements for the period ended March 31, 2024 have been prepared in accordance with accounting policies adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil (BACEN), and are being presented in additional manner, according to the provisions of article 77 of CMN Resolution No. 4,966/2021, to the consolidated financial statements to be prepared in accordance with the International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB).

The financial statements of CAIXA Loterias, CAIXA Cartões, CAIXA Seguridade, CAIXA DTVM, FIDC ACR IV, FI CAIXA Ibirapuera and CAIXA are prepared using consistent accounting practices, when there are differences to converge on CAIXA's accounting policies. Interests in jointly controlled entities and investments in associates are accounted for using the equity method.

Profit (loss) of subsidiaries acquired or disposed of during the period is included in the condensed consolidated statements of profit or loss from the date of acquisition or up to the date of disposal. The acquisition cost of a subsidiary is measured at the fair value of the assets offered, the equity instruments issued and the liabilities incurred or assumed on the exchange date.

Identifiable assets acquired, contingencies and liabilities assumed in a business combination are initially measured at fair value at the date of acquisition, regardless of the proportion of any interest in the investee. The amount in excess of the acquisition cost of identifiable net assets in relation to fair value is recognized as goodwill grounded in future profitability. When the acquisition cost is lower than the fair value of the net assets acquired, CAIXA recognizes the difference directly in profit or loss.

The companies in which CAIXA conglomerate has a direct or indirect interest and which are included in the condensed financial statements are presented in notes 11 and 32.

#### **(d) Standards applicable to future periods**

##### **Standards to be applied from January 1, 2025**

CMN Resolution No. 4,966/2021 establishes the accounting concepts and criteria applicable to financial instruments, and on the designation and recognition of hedging accounting relationships in search of convergence to the international standard established by IFRS 9.

CMN Resolution No. 4,975/2021 sets forth the accounting criteria applicable to leases by financial institutions and other institutions authorized to operate by the Central Bank of Brazil.

BCB Resolution No. 320/2023 and Central Bank of Brazil Regulatory Instruction 318/2022 set forth the accounting standards of institutions regulated by the Central Bank of Brazil (Cosif) and defines the accounting subgroups of the list of accounts of the accounting standards of institutions regulated by the Central Bank of Brazil (Cosif).

As a result of the conversion of Executive Act 1.128 of July 5, 2022, Law 14.467 of November 16, 2022 was enacted, which establishes the tax treatment applicable to losses incurred with the collection of credits arising from the activities of financial and other institutions authorized to operate by the Central Bank of Brazil. Therefore, as from January 1, 2025, CAIXA should be prepared to adopt new procedures to deduct the reported losses from the calculation bases of the Corporate Income Tax and Social Contribution Tax, considering: (i) the tax deductibility of transactions overdue for more than 90 days, when the deduction factors contained in the standard are applied; and (ii) that credits defaulted on and not utilized by December 31, 2024 may only be deducted at the rate of thirty-six as from January 2025.

The assessment of the impacts of the implementation of the aforementioned standards is underway at CAIXA and is expected to be completed by the date they are effective.

### **Note 3 – Significant accounting practices, judgments and estimates**

There were no changes in the accounting policies and policies adopted by CAIXA for the period ended March 31, 2024. The accounting practices, estimates and judgments adopted by CAIXA are described in the note to the main accounting policies, judgments and estimates of the individual company and consolidated financial statements disclosed on December 31, 2023 and available on the website: <https://ri.caixa.gov.br/informacoes-financeiras/central-de-resultados/>.

## Note 4 – Cash and cash equivalents

As of March 31, 2024, cash and cash equivalents had a balance of R\$ 222,132,887 in the individual statement of financial statements (December 31, 2023 – R\$ 213,848,405) and R\$ 222,132,937 in consolidated (December 31, 2023 – R\$ 213,848,473).

## Note 5 – Interbank investments

### (a) Breakdown and classification of the portfolio per term

Description	INDIVIDUAL / CONSOLIDATED			03/31/2024	12/31/2023
	1 to 90 days	91 to 180 days	More than 360 days		
<b>Money market instruments – own portfolio</b>	<b>122,131,356</b>	-	-	<b>122,131,356</b>	<b>122,587,196</b>
Financial Treasury Bills	43,467,455	-	-	43,467,455	50,446,754
National Treasury Bills	59,112,487	-	-	59,112,487	19,383,460
National Treasury Notes	19,551,414	-	-	19,551,414	52,756,982
<b>Money market instruments – third-party portfolio</b>	<b>70,723,798</b>	-	-	<b>70,723,798</b>	<b>56,076,455</b>
Financial Treasury Bills	36,921,451	-	-	36,921,451	-
National Treasury Bills	-	-	-	-	28,902,560
National Treasury Notes	33,802,347	-	-	33,802,347	27,173,895
<b>Interbank deposits</b>	<b>173,138</b>	<b>3,055,206</b>	<b>104,428</b>	<b>3,332,772</b>	<b>2,315,315</b>
Interbank deposits	173,161	328,914	-	502,075	613,186
Interbank deposits – crop loans	-	2,726,292	104,858	2,831,150	1,702,565
Allowance for losses on interbank deposits	(23)	-	(430)	(453)	(436)
<b>Total</b>	<b>193,028,292</b>	<b>3,055,206</b>	<b>104,428</b>	<b>196,187,926</b>	<b>180,978,966</b>
Current assets				196,083,498	180,874,931
Non-current assets				104,428	104,035

### (b) Result from interfinancial liquidity applications.

Description	INDIVIDUAL / CONSOLIDATED	
	2024	2023
	1st quarter	1st quarter
<b>Money market instruments</b>	<b>5,985,810</b>	<b>5,444,409</b>
Own portfolio	3,586,619	1,662,480
Funded position	2,399,191	3,781,929
<b>Income from interbank deposits</b>	<b>59,670</b>	<b>31,729</b>
<b>Total</b>	<b>6,045,480</b>	<b>5,476,138</b>

## Note 6 - Central Bank deposits

### (a) Linked credits - deposits at the Central Bank

INDIVIDUAL / CONSOLIDATED				
Description	Remuneration	03/31/2024	12/31/2023	
Compulsory on demand deposits	Unpaid	15,429,062	7,361,410	
Compulsory for savings-account deposits	Savings-account index	71,431,634	71,014,770	
Compulsory for time deposits	SELIC rate	27,509,503	23,967,982	
Instant payment account	SELIC rate	4,797,340	6,248,987	
Voluntary deposits	SELIC rate	19,599,998	24,800,000	
<b>Total</b>		<b>138,767,537</b>	<b>133,393,149</b>	
Current assets		138,767,537	133,393,149	
Non-current assets		-	-	

### (b) Gains (losses) on investments in the Central Bank of Brazil

INDIVIDUAL / CONSOLIDATED				
Description	2024		2023	
	1st quarter		1st quarter	
Savings-account deposits	1,185,393		1,129,673	
Voluntary deposits at the Central Bank of Brazil	228,190		339,036	
Liabilities on time funds	659,460		491,920	
<b>Total</b>	<b>2,073,043</b>		<b>1,960,629</b>	

## Note 7 – Marketable securities

### (a) Breakdown

Description	INDIVIDUAL									
	03/31/2024					12/31/2023				
	Cost value	Market adjustment of gains or losses	Market adjustment of equity	Book Value	Market Value	Cost value	Market adjustment of gains or losses	Market adjustment of equity	Book Value	Market Value
<b>Public Securities</b>	<b>265,040,318</b>	<b>1,281,640</b>	<b>73,258</b>	<b>266,395,216</b>	<b>266,410,925</b>	<b>259,045,400</b>	<b>3,009,029</b>	<b>47,071</b>	<b>262,101,500</b>	<b>262,123,846</b>
Financial Treasury Bills	185,174,384	117,920	85,378	185,377,682	185,377,682	162,296,953	96,220	35,037	162,428,210	162,428,210
National Treasury Bills	75,183,938	1,173,863	-	76,357,801	76,357,801	91,640,239	2,870,771	(226)	94,510,784	94,510,784
National Treasury Notes	4,496,856	(10,143)	(7,643)	4,479,070	4,494,779	4,913,749	42,038	17,570	4,973,357	4,995,703
National Treasury/Securitization	185,140	-	(4,477)	180,663	180,663	194,459	-	(5,310)	189,149	189,149
<b>Titles – companies</b>	<b>16,933,247</b>	<b>(82,773)</b>	<b>1,220,610</b>	<b>18,071,084</b>	<b>17,532,670</b>	<b>16,127,146</b>	<b>(78,178)</b>	<b>1,110,113</b>	<b>17,159,081</b>	<b>16,750,538</b>
Debentures	7,138,195	4,873	70,801	7,213,869	6,414,260	6,387,585	5,832	(2,511)	6,390,906	5,638,976
Promissory note	231,818	-	1,065	232,883	232,883	224,261	-	1,000	225,261	225,261
Fund quotas (1)	1,270,709	-	1,065,147	2,335,856	2,335,856	1,270,709	-	987,545	2,258,254	2,258,254
Real estate receivable certificate	3,510,573	-	14,151	3,524,724	3,785,919	3,498,603	-	53,361	3,551,964	3,895,351
Shares	114,033	(87,646)	(2,647)	23,740	23,740	124,654	(84,010)	(10,162)	30,482	30,482
Financial bills	4,167,919	-	66,982	4,234,901	4,234,901	4,621,334	-	80,880	4,702,214	4,702,214
Commercial Note	500,000	-	5,111	505,111	505,111	-	-	-	-	-
<b>Total – securities classified into categories</b>	<b>281,973,565</b>	<b>1,198,867</b>	<b>1,293,868</b>	<b>284,466,300</b>	<b>283,943,595</b>	<b>275,172,546</b>	<b>2,930,851</b>	<b>1,157,184</b>	<b>279,260,581</b>	<b>278,874,384</b>
For trading	127,243,142	1,198,867	-	128,442,009	128,442,009	134,309,196	2,930,851	-	137,240,047	137,240,047
Available-for-sale	149,807,338	-	1,293,868	151,101,206	151,101,206	135,938,704	-	1,157,184	137,095,888	137,095,888
Held-to-maturity	4,923,085	-	-	4,923,085	4,400,380	4,924,646	-	-	4,924,646	4,538,449
<b>Total – TVM</b>	<b>281,973,565</b>	<b>1,198,867</b>	<b>1,293,868</b>	<b>284,466,300</b>	<b>283,943,595</b>	<b>275,172,546</b>	<b>2,930,851</b>	<b>1,157,184</b>	<b>279,260,581</b>	<b>278,874,384</b>
Current assets				134,299,583					141,282,518	
Non-current assets				150,166,717					137,978,063	

## CONSOLIDATED

Description	03/31/2024					12/31/2023				
	Cost value	Market adjustment of gains or losses	Market adjustment of equity	Book Value	Market Value	Cost value	Market adjustment of gains or losses	Market adjustment of equity	Book Value	Market Value
<b>Public Securities</b>	<b>266,457,268</b>	<b>1,310,905</b>	<b>73,258</b>	<b>267,841,431</b>	<b>267,857,140</b>	<b>259,961,793</b>	<b>3,088,162</b>	<b>47,071</b>	<b>263,097,026</b>	<b>263,119,372</b>
Financial Treasury Bills	186,591,334	147,185	85,378	186,823,897	186,823,897	163,213,346	175,353	35,037	163,423,736	163,423,736
National Treasury Bills	75,183,938	1,173,863	-	76,357,801	76,357,801	91,640,239	2,870,771	(226)	94,510,784	94,510,784
National Treasury Notes	4,496,856	(10,143)	(7,643)	4,479,070	4,494,779	4,913,749	42,038	17,570	4,973,357	4,995,703
National Treasury/Securitization	185,140	-	(4,477)	180,663	180,663	194,459	-	(5,310)	189,149	189,149
<b>Titles – companies</b>	<b>16,094,852</b>	<b>(76,620)</b>	<b>1,172,487</b>	<b>17,190,719</b>	<b>16,652,305</b>	<b>15,288,465</b>	<b>22,054</b>	<b>1,092,593</b>	<b>16,403,112</b>	<b>15,994,569</b>
Debentures	7,138,195	4,873	70,801	7,213,869	6,414,260	6,387,585	5,832	(2,511)	6,390,906	5,638,976
Promissory note	231,818	-	1,065	232,883	232,883	224,261	-	1,000	225,261	225,261
Fund quotas (1)	432,314	6,153	1,017,024	1,455,491	1,455,491	432,028	100,232	970,025	1,502,285	1,502,285
Real estate receivable certificate	3,510,573	-	14,151	3,524,724	3,785,919	3,498,603	-	53,361	3,551,964	3,895,351
Shares	114,033	(87,646)	(2,647)	23,740	23,740	124,654	(84,010)	(10,162)	30,482	30,482
Financial bills	4,167,919	-	66,982	4,234,901	4,234,901	4,621,334	-	80,880	4,702,214	4,702,214
Commercial Note	500,000	-	5,111	505,111	505,111	-	-	-	-	-
Total – securities classified into categories	282,552,120	1,234,285	1,245,745	285,032,150	284,509,445	275,250,258	3,110,216	1,139,664	279,500,138	279,113,941
For trading	128,821,697	1,234,285	-	130,055,982	130,055,982	135,386,908	3,110,216	-	138,497,124	138,497,124
Available-for-sale	148,807,338	-	124,574	150,053,083	150,053,083	134,938,704	-	1,139,664	136,078,368	136,078,368
Held-to-maturity	4,923,085	-	-	4,923,085	4,400,380	4,924,646	-	-	4,924,646	4,538,449
<b>Total – TVM</b>	<b>282,552,120</b>	<b>1,234,285</b>	<b>1,245,745</b>	<b>285,032,150</b>	<b>284,509,445</b>	<b>275,250,258</b>	<b>3,110,216</b>	<b>1,139,664</b>	<b>279,500,138</b>	<b>279,113,941</b>
Current assets				134,865,433					142,539,595	
Non-current assets				150,166,717					136,960,543	

(1) FGHab and FGI investments have a lag in updating the quotas to the base date of 02/28/2024.



## (b) Classification of the portfolio per category and term

## (b.1) Category I – Trading securities.

Description	INDIVIDUAL									
	03/31/2024					12/31/2023				
	Without maturity	1 to 90 days	More than 360 days	Cost value	Market adjustment of gains or losses	Market Value	Cost value	Market adjustment of gains or losses	Market Value	
<b>Public Securities</b>	-	1,907,569	126,354,557	126,980,486	1,281,640	128,262,126	133,973,256	3,009,029	136,982,285	
Financial Treasury Bills	-	-	50,545,195	50,427,275	117,920	50,545,195	41,097,289	96,220	41,193,509	
National Treasury Bills	-	1,907,569	74,450,232	75,183,938	1,173,863	76,357,801	90,490,516	2,870,771	93,361,287	
National Treasury Notes	-	-	1,359,130	1,369,273	(10,143)	1,359,130	2,385,451	42,038	2,427,489	
<b>Titles – companies</b>	12,802	-	167,081	262,656	(82,773)	179,883	335,940	(78,178)	257,762	
Debentures	-	-	167,081	162,208	4,873	167,081	235,492	5,832	241,324	
Shares	12,802	-	-	100,448	(87,646)	12,802	100,448	(84,010)	16,438	
<b>Total</b>	12,802	1,907,569	126,521,638	127,243,142	1,198,867	128,442,009	134,309,196	2,930,851	137,240,047	

Description	CONSOLIDATED									
	03/31/2024					12/31/2023				
	Without maturity	1 to 90 days	More than 360 days	Cost value	Market adjustment of gains or losses	Market Value	Cost value	Market adjustment of gains or losses	Market Value	
<b>Public Securities</b>	-	1,907,569	127,800,772	128,397,436	1,310,905	129,708,341	134,889,649	3,088,162	137,977,811	
Financial Treasury Bills	-	-	51,991,410	51,844,225	147,185	51,991,410	42,013,682	175,353	42,189,035	
National Treasury Bills	-	1,907,569	74,450,232	75,183,938	1,173,863	76,357,801	90,490,516	2,870,771	93,361,287	
National Treasury Notes	-	-	1,359,130	1,369,273	(10,143)	1,359,130	2,385,451	42,038	2,427,489	
<b>Titles – companies</b>	180,560	-	167,081	424,261	(76,620)	347,641	497,259	22,054	519,313	
Debentures	-	-	167,081	162,208	4,873	167,081	235,492	5,832	241,324	
Fund quotas	167,758	-	-	161,605	6,153	167,758	161,319	100,232	261,551	
Shares	12,802	-	-	100,448	(87,646)	12,802	100,448	(84,010)	16,438	
<b>Total</b>	180,560	1,907,569	127,967,853	128,821,697	1,234,285	130,055,982	135,386,908	3,110,216	138,497,124	

**(b.2) Category II - Available-for-sale securities**

The securities that make up the securities portfolio available for sale were adjusted for impairment of R\$10,620 in the 1st quarter of 2024 (there was no impairment in the 1st quarter of 2023).

Description	INDIVIDUAL										
	03/31/2024						12/31/2023				
	Without maturity	1 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	Cost value	Market adjustment of equity	Market Value	Cost value	Market adjustment of equity	Market Value
<b>Public Securities</b>	-	-	-	386,951	136,257,132	136,570,825	73,258	136,644,083	123,552,099	47,071	123,599,170
Financial Treasury Bills	-	-	-	386,951	134,445,536	134,747,109	85,378	134,832,487	121,199,664	35,037	121,234,701
National Treasury Bills	-	-	-	-	-	-	-	-	1,149,723	(226)	1,149,497
National Treasury Notes	-	-	-	-	1,630,933	1,638,576	(7,643)	1,630,933	1,008,253	17,570	1,025,823
National Treasury/ securitized	-	-	-	-	180,663	185,140	(4,477)	180,663	194,459	(5,310)	189,149
<b>Titles – companies</b>	<b>1,298,671</b>	<b>480,593</b>	<b>283,041</b>	<b>871,188</b>	<b>11,523,630</b>	<b>13,236,513</b>	<b>1,220,610</b>	<b>14,457,123</b>	<b>12,386,605</b>	<b>1,110,113</b>	<b>13,496,718</b>
Debentures	-	46,561	-	-	5,750,942	5,726,702	70,801	5,797,503	4,928,436	(2,511)	4,925,925
Promissory note	-	-	-	-	232,883	231,818	1,065	232,883	224,261	1,000	225,261
Fund quotas	1,287,733	-	-	-	1,048,123	1,270,709	1,065,147	2,335,856	1,270,709	987,545	2,258,254
Real estate receivable certificate	-	-	-	-	1,339,931	1,325,780	14,151	1,339,931	1,317,659	53,361	1,371,020
Shares	10,938	-	-	-	-	13,585	(2,647)	10,938	24,206	(10,162)	14,044
Financial bills	-	434,032	283,041	871,188	2,646,640	4,167,919	66,982	4,234,901	4,621,334	80,880	4,702,214
Commercial Note	-	-	-	-	505,111	500,000	5,111	505,111	-	-	-
<b>Total</b>	<b>1,298,671</b>	<b>480,593</b>	<b>283,041</b>	<b>1,258,139</b>	<b>147,780,762</b>	<b>149,807,338</b>	<b>1,293,868</b>	<b>151,101,206</b>	<b>135,938,704</b>	<b>1,157,184</b>	<b>137,095,888</b>

Description	CONSOLIDATED										
	03/31/2024						12/31/2023				
	Without maturity	1 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	Cost value	Market adjustment of equity	Market Value	Cost value	Market adjustment of equity	Market Value
<b>Public Securities</b>	-	-	-	386,951	136,257,132	136,570,825	73,258	136,644,083	123,552,099	47,071	123,599,170
Financial Treasury Bills	-	-	-	386,951	134,445,536	134,747,109	85,378	134,832,487	121,199,664	35,037	121,234,701
National Treasury Bills	-	-	-	-	-	-	-	-	1,149,723	(226)	1,149,497
National Treasury Notes	-	-	-	-	1,630,933	1,638,576	(7,643)	1,630,933	1,008,253	17,570	1,025,823
National Treasury/ securitized	-	-	-	-	180,663	185,140	(4,477)	180,663	194,459	(5,310)	189,149
<b>Titles – companies</b>	<b>1,298,671</b>	<b>480,593</b>	<b>283,041</b>	<b>871,188</b>	<b>10,475,507</b>	<b>12,236,513</b>	<b>1,172,487</b>	<b>13,409,000</b>	<b>11,386,605</b>	<b>1,092,593</b>	<b>12,479,198</b>
Debentures	-	46,561	-	-	5,750,942	5,726,702	70,801	5,797,503	4,928,436	(2,511)	4,925,925
Promissory note	-	-	-	-	232,883	231,818	1,065	232,883	224,261	1,000	225,261
Fund quotas	1,287,733	-	-	-	-	270,709	1,017,024	1,287,733	270,709	970,025	1,240,734
Real estate receivable certificate	-	-	-	-	1,339,931	1,325,780	14,151	1,339,931	1,317,659	53,361	1,371,020
Shares	10,938	-	-	-	-	13,585	(2,647)	10,938	24,206	(10,162)	14,044
Financial bills	-	434,032	283,041	871,188	2,646,640	4,167,919	66,982	4,234,901	4,621,334	80,880	4,702,214
Commercial Note	-	-	-	-	505,111	500,000	5,111	505,111	-	-	-
<b>Total</b>	<b>1,298,671</b>	<b>480,593</b>	<b>283,041</b>	<b>1,258,139</b>	<b>146,732,639</b>	<b>148,807,338</b>	<b>1,245,745</b>	<b>150,053,083</b>	<b>134,938,704</b>	<b>1,139,664</b>	<b>136,078,368</b>

**(b.3) Category III – Held-to-maturity securities.**

The securities that make up the securities portfolio held to maturity were not adjusted for impairment in the 1st quarter of 2024 and 2023.

Description	INDIVIDUAL / CONSOLIDATED					
	03/31/2024		12/31/2023			
	181 to 360 days	More than 360 days	Cost value	Market Value	Cost value	Market Value
<b>Public Securities</b>	<b>1,489,007</b>	<b>-</b>	<b>1,489,007</b>	<b>1,504,716</b>	<b>1,520,045</b>	<b>1,542,391</b>
National Treasury Notes	1,489,007	-	1,489,007	1,504,716	1,520,045	1,542,391
<b>Titles – companies</b>	<b>-</b>	<b>3,434,078</b>	<b>3,434,078</b>	<b>2,895,664</b>	<b>3,404,601</b>	<b>2,996,058</b>
Debentures	-	1,249,285	1,249,285	449,676	1,223,657	471,727
Mortgage-backed securities	-	2,184,793	2,184,793	2,445,988	2,180,944	2,524,331
<b>Total</b>	<b>1,489,007</b>	<b>3,434,078</b>	<b>4,923,085</b>	<b>4,400,380</b>	<b>4,924,646</b>	<b>4,538,449</b>

**(c) Income from securities**

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st quarter	1st quarter	1st quarter	1st quarter
Held-for-trading financial assets	2,503,861	4,738,448	2,539,279	4,787,518
Available-for-sale financial assets	3,763,637	3,566,005	3,732,694	3,543,191
Held-to-maturity financial assets	132,213	141,589	132,213	141,589
<b>Total</b>	<b>6,399,711</b>	<b>8,446,042</b>	<b>6,404,186</b>	<b>8,472,298</b>

## Note 8 – Derivative financial instruments

### (a.1) Hedge Accounting

Strategy	INDIVIDUAL / CONSOLIDATED										
	03/31/2024				12/31/2023						
	Instruments of <i>Hedge</i>		Object of <i>Hedge</i>		Instruments of <i>Hedge</i>		Object of <i>Hedge</i>				
	Core Value	Market Value Change	Market Value	Mark-to-Market Adjustment	Core Value	Market Value Change	Market Value	Mark-to-Market Adjustment			
<b>Interest rate risk (1)</b>											
Loan portfolio hedging			Futures contract(2)	23,007,798	10,494	22,957,615	(9,798)	18,360,702	(77,309)	15,982,990	80,116
Hedging of Financial Bills			Swap (3)	210,650	499,704	710,354	(499,704)	210,650	482,687	693,337	(482,687)

(1)The effectiveness reported in the hedging portfolio is in compliance with the provisions of BACEN's Circular Letter No. 3,082/02..

(2)Instrument settled on D+1.

(3)Adjustment to the instrument's receivable or payable is recorded under derivative financial instruments.

### (a.2) Macro *Hedge* of the banking portfolio

Maturity date	INDIVIDUAL / CONSOLIDATED			
	Hedge from the bank book		Hedging of Financial Bills	
	03/31/2024	12/31/2023	03/31/2024	12/31/2023
2024	3,592,792	8,569,139	203,450	203,450
2025	7,587,930	4,194,816	7,200	7,200
2026	6,961,903	3,594,046	-	-
2027	4,368,166	1,986,132	-	-
2028	480,510	-	-	-
2029	13,006	13,027	-	-
2030	-	-	-	-
2031	3,491	3,542	-	-
<b>Total</b>	<b>23,007,798</b>	<b>18,360,702</b>	<b>210,650</b>	<b>210,650</b>

(b) Breakdown of the portfolio of derivative financial instruments by index, type of instrument and term, demonstrated in notional value in memorandum accounts

INDIVIDUAL						
Reference value						
Description	03/31/2024				Market Value	12/31/2023
	1 to 90 days	91 to 180 days	181 to 360 days	More than 360 days		Market Value
<b>Futures contracts</b>						
<b>Purchase commitments</b>	-	87,289	381,432	2,981,879	3,450,600	356,144
Interbank market	-	87,289	381,432	2,981,879	3,450,600	356,144
<b>Sales commitments</b>	2,215,819	1,490,244	4,533,412	87,626,114	95,865,589	113,188,649
Interbank market	1,818,948	1,490,244	4,533,412	87,626,114	95,468,718	112,796,692
Foreign currency	396,871	-	-	-	396,871	391,957
<b>Swap Contracts</b>						
<b>Swaps</b>	200,000	3,450	7,200	-	210,650	210,650
Indexes	200,000	3,450	7,200	-	210,650	210,650
<b>Other derivatives</b>						
<b>FGTS derivative</b>	-	-	-	3,523,980	3,523,980	3,526,810

CONSOLIDATED						
Reference value						
Description	03/31/2024				Market Value	12/31/2023
	1 to 90 days	91 to 180 days	181 to 360 days	More than 360 days		Market Value
<b>Futures Contracts</b>						
<b>Purchase commitments</b>	-	525,487	649,751	2,981,879	4,157,117	838,766
Interbank market	-	525,487	649,751	2,981,879	4,157,117	838,766
<b>Sales commitments</b>	2,215,819	1,515,992	4,533,412	87,626,114	95,891,337	113,188,649
Interbank market	1,818,948	1,515,992	4,533,412	87,626,114	95,494,466	112,796,692
Foreign currency	396,871	-	-	-	396,871	391,957
<b>Swap Contracts</b>						
<b>Swaps</b>	1,314,845	3,450	7,200	-	1,325,495	892,701
Indexes	1,314,845	3,450	7,200	-	1,325,495	892,701
<b>Other derivatives</b>						
<b>FGTS derivative</b>	-	-	-	3,523,980	3,523,980	3,526,810

c) Breakdown of the derivative financial instruments portfolio by type of instrument, counterparty, and maturity, demonstrated by its net asset value

Description	INDIVIDUAL						Book value	Book value
	03/31/2024					12/31/2023		
	Book value receivable (received)/Payable (paid)	Market value adjustment (Loan/ Net Equity)	1 to 90 days	181 to 360 days	More than 360 days	Book value		
<b>Receivables</b>								
Swap agreements - adjustment receivable	162,986	3,267	158,838	2,066	5,349	166,253	163,206	
Ratios/B3	162,986	3,267	158,838	2,066	5,349	166,253	163,206	
Current assets						166,253	157,809	
Non-current assets						-	5,397	

Description	CONSOLIDATED						Book value	Book value
	03/31/2024					12/31/2023		
	Book value receivable (received)/Payable (paid)	Market value adjustment in profit or loss)	1 to 90 days	181 to 360 days	More than 360 days	Book value		
<b>Receivables</b>								
Swap agreements - adjustment receivable	162,986	3,267	158,838	2,066	5,349	166,253	163,206	
Ratios/B3	162,986	3,267	158,838	2,066	5,349	166,253	163,206	
Current assets						166,253	157,809	
Non-current assets						-	5,397	
<b>Payables</b>								
Other derivatives - adjustment payable	157	(35)	111	5	5	122	87	
Ratios/B3	157	(35)	111	5	5	122	87	
Current liabilities						122	87	
Non-current liabilities						-	-	

(d) Income from the portfolio of derivative financial instruments

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st quarter	1st quarter	1st quarter	1st quarter
Swap	3,099	40,771	2,949	40,771
Future	1,065,147	(736,766)	1,065,065	(736,766)
FGTS	-	(17,546)	-	(17,546)
<b>Total</b>	<b>1,068,246</b>	<b>(713,541)</b>	<b>1,068,014</b>	<b>(713,541)</b>

## Note 9 – Loan portfolio

### (a) Breakdown of the portfolio by types and risk levels

The loan portfolio reported fluctuations between Company and Consolidated, in the amount of R\$ 1,079,612 on 03/31/2024 (12/31/2023 – R\$ 1,047,591) due to operations with Loans and discounted securities, AA rating of the FIDC Fund.

Loan portfolio	INDIVIDUAL									03/31/2024	12/31/2023
	AA	A	B	C	D	E	F	G	H		
<b>Loan transactions</b>	<b>534,466,368</b>	<b>180,488,024</b>	<b>205,386,555</b>	<b>131,023,230</b>	<b>26,176,107</b>	<b>14,965,525</b>	<b>8,868,629</b>	<b>11,890,843</b>	<b>16,704,203</b>	<b>1,129,969,484</b>	<b>1,105,230,960</b>
Real estate financing agreements	469,796,734	84,862,791	105,226,897	58,954,801	9,957,257	7,283,046	2,723,327	5,079,337	4,663,850	748,548,040	727,800,413
Loans and discounted notes	15,802,504	19,815,616	81,067,314	57,456,527	14,048,661	6,466,633	5,911,828	1,993,737	10,273,841	212,836,661	212,529,231
Infrastructure financing	27,421,841	57,123,947	4,847,192	3,877,654	1,054,079	85,397	-	4,615,721	1,100,392	100,126,223	98,232,241
Crop and agro-industrial financing agreements	17,109,802	16,802,759	11,550,309	9,720,973	825,345	794,737	123,876	169,795	458,282	57,555,878	56,071,207
Financing	911,481	1,801,390	2,468,975	925,980	263,534	320,533	99,261	26,214	181,754	6,999,122	6,506,622
Assignment of receivables	3,424,006	81,521	225,868	87,295	27,231	15,179	10,337	6,039	26,084	3,903,560	4,091,246
<b>Other receivables considered to be credit granting</b>	<b>865,893</b>	<b>7,625,500</b>	<b>1,763,950</b>	<b>2,708,667</b>	<b>493,082</b>	<b>284,205</b>	<b>93,343</b>	<b>32,496</b>	<b>410,914</b>	<b>14,278,050</b>	<b>14,509,182</b>
Credit card	551,535	7,076,814	1,096,415	2,168,265	468,895	245,662	85,964	28,656	183,199	11,905,405	12,088,660
Advances on exchange contracts	278,878	501,307	654,118	188,799	22,332	33,858	5962	1113	75,089	1,761,456	1,738,220
Credits Acquired (1)	-	38,907	-	319,793	-	-	-	-	-	358,700	455,853
Sundry	35,480	8,472	13,417	31,810	1,855	4,685	1,417	2,727	152,626	252,489	226,449
<b>Subtotal</b>	<b>535,332,261</b>	<b>188,113,524</b>	<b>207,150,505</b>	<b>133,731,897</b>	<b>26,669,189</b>	<b>15,249,730</b>	<b>8,961,972</b>	<b>11,923,339</b>	<b>17,115,117</b>	<b>1,144,247,534</b>	<b>1,119,740,142</b>
Credit portfolio hedge										(9,798)	80,116
<b>Total</b>	<b>535,332,261</b>	<b>188,113,524</b>	<b>207,150,505</b>	<b>133,731,897</b>	<b>26,669,189</b>	<b>15,249,730</b>	<b>8,961,972</b>	<b>11,923,339</b>	<b>17,115,117</b>	<b>1,144,237,736</b>	<b>1,119,820,258</b>
Minimum regulatory provision	-	(940,569)	(2,071,505)	(4,011,957)	(2,666,918)	(4,574,919)	(4,480,986)	(8,346,338)	(17,115,117)	(44,208,309)	(43,268,244)
Additional provision	(889,778)	(208,657)	(1,491,561)	(1,687,245)	(975,925)	(812,260)	(428,049)	(18,132)	-	(6,511,607)	(6,574,280)
<b>Total provisions</b>	<b>(889,778)</b>	<b>(1,149,226)</b>	<b>(3,563,066)</b>	<b>(5,699,202)</b>	<b>(3,642,843)</b>	<b>(5,387,179)</b>	<b>(4,909,035)</b>	<b>(8,364,470)</b>	<b>(17,115,117)</b>	<b>(50,719,916)</b>	<b>(49,842,524)</b>
<b>Total net provisions</b>	<b>534,442,483</b>	<b>186,964,298</b>	<b>203,587,439</b>	<b>128,032,695</b>	<b>23,026,346</b>	<b>9,862,551</b>	<b>4,052,937</b>	<b>3,558,869</b>	<b>-</b>	<b>1,093,517,820</b>	<b>1,069,977,734</b>
Current assets										212,812,508	209,242,821
Non-current assets										931,425,228	910,577,437

(1) Credits acquired with co-obligation from BMG and Mercantil Banks.

(2) Refers to the provision complementary to the minimum percentages required by CMN Resolution No. 2,682/1999, using the expected loss methodology adopted in the institution's credit risk management.



**(b) Breakdown by maturity ranges and risk levels**

INDIVIDUAL / CONSOLIDATED											
Loans not past due											
Description	AA	A	B	C	D	E	F	G	H	03/31/2024	12/31/2023
<b>Installments falling due</b>	<b>535,213,037</b>	<b>187,798,309</b>	<b>182,363,995</b>	<b>99,970,815</b>	<b>17,198,878</b>	<b>6,532,496</b>	<b>3,015,098</b>	<b>8,572,772</b>	<b>4,444,592</b>	<b>1,045,109,992</b>	<b>1,032,642,836</b>
01 to 30 days	7,653,918	7,969,123	5,395,786	4,502,440	1,197,948	509,312	208,776	158,688	471,230	28,067,221	25,456,866
31 to 60 days	6,719,054	4,546,712	3,355,681	2,538,892	670,010	241,013	93,773	90,207	159,794	18,415,136	16,182,292
61 to 90 days	6,161,068	4,091,322	2,986,606	2,183,412	599,898	196,697	79,899	84,337	117,680	16,500,919	16,740,888
91 to 180 days	17,879,226	9,690,202	9,531,148	6,137,306	1,698,764	523,012	219,499	248,662	357,398	46,285,217	48,209,753
181 to 360 days	31,575,576	14,658,493	16,337,235	9,514,167	2,436,079	748,204	392,388	471,183	401,448	76,534,773	78,715,001
More than 360 days	465,224,195	146,842,457	144,757,539	75,094,598	10,596,179	4,314,258	2,020,763	7,519,695	2,937,042	859,306,726	847,338,036
<b>Overdue installments</b>	<b>46,095</b>	<b>196,117</b>	<b>181,259</b>	<b>181,624</b>	<b>50,775</b>	<b>33,805</b>	<b>13,980</b>	<b>4,480</b>	<b>20,478</b>	<b>728,613</b>	<b>768,920</b>
01 to 14 days	46,095	196,117	181,259	181,624	50,775	33,805	13,980	4,480	20,478	728,613	768,920
<b>Total</b>	<b>535,259,132</b>	<b>187,994,426</b>	<b>182,545,254</b>	<b>100,152,439</b>	<b>17,249,653</b>	<b>6,566,301</b>	<b>3,029,078</b>	<b>8,577,252</b>	<b>4,465,070</b>	<b>1,045,838,605</b>	<b>1,033,411,756</b>
Loans past due											
Description	AA	A	B	C	D	E	F	G	H	03/31/2024	12/31/2023
<b>Installments falling due</b>	<b>-</b>	<b>-</b>	<b>23,828,897</b>	<b>31,847,478</b>	<b>8,165,078</b>	<b>6,970,329</b>	<b>4,307,731</b>	<b>2,365,175</b>	<b>7,548,143</b>	<b>85,032,831</b>	<b>75,491,021</b>
01 to 30 days	-	-	283,039	368,108	182,018	132,383	109,937	53,252	208,638	1,337,375	1,213,174
31 to 60 days	-	-	240,690	308,543	165,221	122,341	105,906	49,251	189,840	1,181,792	1,095,032
61 to 90 days	-	-	230,906	294,802	163,870	118,534	101,184	46,794	181,999	1,138,089	1,055,606
91 to 180 days	-	-	675,900	870,952	493,313	348,879	298,034	139,985	531,332	3,358,395	3,127,843
181 to 360 days	-	-	1,281,484	1,610,490	711,045	595,685	525,975	225,835	938,003	5,888,517	5,839,755
More than 360 days	-	-	21,116,878	28,394,583	6,449,611	5,652,507	3,166,695	1,850,058	5,498,331	72,128,663	63,159,611
<b>Overdue installments</b>	<b>-</b>	<b>-</b>	<b>968,581</b>	<b>1,731,980</b>	<b>1,254,458</b>	<b>1,713,100</b>	<b>1,625,163</b>	<b>980,912</b>	<b>5,101,904</b>	<b>13,376,098</b>	<b>10,837,365</b>
01 to 30 days	-	-	738,836	763,525	446,802	371,999	336,267	106,467	440,691	3,204,587	2,446,902
31 to 60 days	-	-	229,742	762,849	304,074	392,147	303,525	85,131	372,999	2,450,467	1,682,101
61 to 90 days	-	-	-	158,412	390,362	372,618	276,775	80,836	349,342	1,628,345	1,162,926
91 to 180 days	-	-	3	47,175	113,080	521,902	636,045	618,297	837,522	2,774,024	2,155,463
181 to 360 days	-	-	-	19	140	54,434	72,551	90,181	2,568,395	2,785,720	3,038,355
More than 360 days	-	-	-	-	-	-	-	-	532,955	532,955	351,618
<b>Total</b>	<b>-</b>	<b>-</b>	<b>24,797,478</b>	<b>33,579,458</b>	<b>9,419,536</b>	<b>8,683,429</b>	<b>5,932,894</b>	<b>3,346,087</b>	<b>12,650,047</b>	<b>98,408,929</b>	<b>86,328,386</b>

(c) Breakdown of the portfolio by line of business

INDIVIDUAL / CONSOLIDATED				
Description	03/31/2024	%	12/31/2023	%
<b>PUBLIC SECTOR</b>	<b>76,581,603</b>	<b>6.7</b>	<b>74,536,562</b>	<b>6.66</b>
Direct management	64,609,972	5.65	62,655,778	5.6
Indirect management - sanitation and infrastructure	6,504,576	0.57	6,481,045	0.58
Indirect management - other	5,467,055	0.48	5,399,739	0.48
<b>PRIVATE SECTOR</b>	<b>1,067,656,133</b>	<b>93.3</b>	<b>1,045,283,696</b>	<b>93.34</b>
<b>LEGAL ENTITY</b>	<b>117,923,740</b>	<b>10.3</b>	<b>120,719,779</b>	<b>10.77</b>
Retail trade	19,215,509	1.1	20,370,720	1.82
Construction	17,572,640	1.54	17,559,077	1.57
Electricity	12,597,139	1.68	12,740,298	1.14
Wholesale trade	12,051,001	0.23	12,369,007	1.1
Transport	10,141,074	0.89	10,111,240	0.9
Sanitation and infrastructure	7,755,196	0.68	7,760,305	0.69
Health	6,326,999	1.05	6,298,583	0.56
Agribusiness and Deactivism	4,529,385	0.4	4,646,013	0.41
Other industries	4,519,927	0.55	4,594,062	0.41
Food	3,033,501	0.4	3,321,471	0.3
Steel and metalwork	2,683,533	0.27	2,883,984	0.26
Petrochemical	1,708,792	0.13	1,800,436	0.16
Textile	1,535,612	0.07	1,637,433	0.15
Communication	1,180,503	0.1	1,161,492	0.1
Financial services	880,290	0.15	934,403	0.08
Personal services	272,059	0.02	287,740	0.03
Other services	11,920,580	1.04	12,243,515	1.09
<b>INDIVIDUAL</b>	<b>949,732,393</b>	<b>83</b>	<b>924,563,917</b>	<b>82.57</b>
<b>Total</b>	<b>1,144,237,736</b>	<b>100</b>	<b>1,119,820,258</b>	<b>100</b>

(d) Loan portfolio revenue

Revenue from the Loan Portfolio varied between the individual and the consolidated of R\$ 32,260 in the 1st quarter of 2024 (R\$ 32,429 in the 1st quarter of 2023).

Description	INDIVIDUAL	
	2024 1st quarter	2023 1st quarter
Real estate financing agreements	14,738,872	14,800,325
Loans, discounted securities and financing	10,563,376	10,730,707
Infrastructure and development finance	2,383,069	2,435,483
Crop and agroindustrial financing agreements	1,597,521	1,262,274
Gain (loss) from financial asset sale or transfer operations	8,672	13,914
Receivables from securities and guarantees	1,547	1,755
<b>Total</b>	<b>29,293,057</b>	<b>29,244,458</b>

(e) Recovered receivables and renegotiated

Description	INDIVIDUAL / CONSOLIDATED	
	2024	2023
	1st quarter	1st quarter
<b>Recovered receivables</b>	<b>1,181,515</b>	<b>922,830</b>
Commercial transactions	399,711	345,966
Homeowners insurance	781,804	576,864
<b>Renegotiated loans</b>	<b>16,124,366</b>	<b>16,372,041</b>
Commercial transactions	206,187	131,106
Homeowners insurance	15,918,179	16,240,935

(f) Changes in the allowance for impairment loss on loans

Description	INDIVIDUAL / CONSOLIDATED	
	2024	2023
	1st quarter	1st quarter
<b>Opening balance</b>	<b>(49,842,524)</b>	<b>(46,427,588)</b>
Recognition/Reversal of allowance for the period	(4,945,520)	(4,991,070)
Write off	4,068,128	2,818,846
<b>Closing balance</b>	<b>(50,719,916)</b>	<b>(48,599,812)</b>

(g) Government Credit Granting Programs

Description	INDIVIDUAL / CONSOLIDATED	
	03/31/2024	12/31/2023
Giro Caixa e Microcrédito PRONAMPE	25,354,968	25,790,315
Giro Caixa FGI	8,755,664	8,896,668
Crédito Especial Empresa FAMPE	6,239,415	7,010,874
Microcrédito Produtivo Orientado - MPO	125,633	285,451
<b>Total</b>	<b>40,475,680</b>	<b>41,983,308</b>

## Note 10 – Other financial assets

### (a) Breakdown

Description	INDIVIDUAL		CONSOLIDATED	
	03/31/2024	12/31/2023	03/31/2024	12/31/2023
SFH -linked loans (c)	31,907,400	32,051,579	31,907,400	32,051,579
Debtors for deposits in guarantee (Note 19(g))	20,929,622	20,751,842	20,929,622	20,751,842
Credits for difference in assignment (b)	2,315,019	2,315,019	2,315,019	2,315,019
Premium on portfolio acquisition	1,994,372	2,268,334	1,994,372	2,268,334
Income receivable from the public sector	1,957,653	1,911,136	1,957,653	1,911,136
Foreign exchange portfolio (d)	1,877,734	1,815,157	1,877,734	1,815,157
Credit card	228,948	962,105	228,948	962,105
Royalty rights	742,205	755,565	742,205	755,565
Income receivable from the private sector	231,778	262,808	370,811	389,665
Others	210,169	355,073	215,767	388,560
<b>Total</b>	<b>62,394,900</b>	<b>63,448,618</b>	<b>62,539,531</b>	<b>63,608,962</b>
Impairment losses	(2,741,191)	(2,741,191)	(2,741,191)	(2,741,191)
<b>Total net allowance</b>	<b>59,653,709</b>	<b>60,707,427</b>	<b>59,798,340</b>	<b>60,867,771</b>
Current assets	4,060,712	4,860,580	4,205,343	5,020,924
Non-current assets	55,592,997	55,846,847	55,592,997	55,846,847

### (b) Assignment difference

Contracts for the assignment of real estate portfolios assigned to CAIXA by other financial agents have pro-solver clause, under which the assignor undertakes to reimburse CAIXA for possible calculated differences resulting from the clearance and validation of the contracts assigned by the Board of Trustees of the FCVS.

The assignment difference is the amount calculated between the amount informed by each cedent financial agent in the related instrument for the assignment of homeowners contracts that cover the FCVS and CAIXA, and the amount actually calculated by the manager of the FCVS as novationable.

After analyzing the FCVS credits related to assignment and recoverability differences, these amounts represent CAIXA's right with the assignor, who is contractually committed to refunding CAIXA the amounts not covered by the FCVS.

Therefore, considering that the assignment difference assets would be separated from the COMPANY's own FCVS receivables, their reclassification into other financial assets from "Receivables from the National Housing System (c)" was necessary to be classified into "Receivables from assignment differences".

Therefore, considering the time elapsed and the history of ongoing lawsuits, the Company decided to test all receivables for impairment (R\$2,315,019) considering the low likelihood of refunding these amounts.

### (c) Restricted Credits – Financial Housing System (SFH)

The FCVS (Fundo e Compensação de Variações Salariais) is a public accounting and financial fund created by Resolution No. 25, 1967 of the Board of Directors of BNH (Banco Nacional da Habitação).

In order to fulfill its first purpose, which is the settlement of the debt balance, the FCVS enabled financing agreements to be entered into by April 24, 1993 and, for the second purpose, consisting of offering direct coverage for homeowners financing agreements covered by SH/SFH Public Policy by December 31, 2009.

The FCVS relates exclusively to the finance agent, given that qualification occurs only after the borrower's relationship with the financing agreement ceased to be effective. Therefore, possible non-compliances related to a homeowners contract that cover the FCVS, such as noncompliance with applicable legislation or violations found when the financial agent concession or maintenance of the contract, may cause negative coverage by the FCVS operator agent, which causes losses to the financial agent.

The table below includes the status of processes, which are novationed to the fund:

- Enabled – registration of the contract by CAIXA, financial agent, with the FCVS system (CAIXA Agente Operador);
- Not enabled – agreements under analysis by CAIXA Agente Financeiro to apply qualification procedures to the FCVS;
- Enabled and not approved – agreements already approved and not yet analyzed by the FCVS;
- Approved with appeal – contracts with funds issued by CAIXA, a financial agent and not yet analyzed by the FCVS, with differences in amounts;
- Approved without appeal – agreements analyzed by CAIXA – financial agent to validate with the FCVS to be issued or not to be appealed;
- Negative coverage – Includes contracts with negative coverage with and without recourse, and contracts that do not fit appeal for the exhaustion of the possibilities of reversal of the negative, by the FCVS.

Description	INDIVIDUAL / CONSOLIDATED					
	03/31/2024			12/31/2023		
	Base Balance	Impairment loss balance	Liquid Balance	Base Balance	Impairment loss balance	Liquid Balance
<b>FCVS receivables</b>	<b>41,763,379</b>	<b>(9,879,859)</b>	<b>31,883,520</b>	<b>41,379,122</b>	<b>(9,363,775)</b>	<b>32,015,346</b>
Not enabled	46,441	(21,714)	24,727	92,066	(18,447)	73,619
Enabled and not approved	401,028	(162,528)	238,500	525,259	(73,066)	452,193
Approved with/without appeal or statement	6,824,012	(1,984,109)	4,839,903	7,072,961	(2,005,941)	5,067,019
Approved and validated and being novation	21,306,954	(233,561)	21,073,393	20,821,224	(315,937)	20,505,287
Denial of Coverage (1)	13,184,944	(7,477,947)	5,706,997	12,867,612	(6,950,384)	5,917,228
<b>FGTS (Fundo de Desenvolvimento Social) to be reimbursed</b>	<b>23,880</b>	<b>-</b>	<b>23,880</b>	<b>36,233</b>	<b>-</b>	<b>36,233</b>
<b>Total (net of allowance)</b>	<b>41,787,259</b>	<b>(9,879,859)</b>	<b>31,907,400</b>	<b>41,415,355</b>	<b>(9,363,775)</b>	<b>32,051,579</b>

(1) Includes the multiplicity loss on CADMUT in the amount of R\$ 3,985,925 (December 31, 2023 - R\$4,249,366) net of allowance. CADMUT is the master file information about homeowners, asset and inactive financing agreements entered into by the National Housing System and the federal government's housing and social programs, as established by Act No. 10,150 of December 21, 2000.

The agreements to be reimbursed by the FCVS bear annual interest of up to 6.17% and are adjusted for inflation according to the benchmark interest rate (TR) adjusted for inflation in accordance with Act No. 10,150 of December 21, 2000, amended by Law 13,932 of December 11, 2019. The actual realization of those credits depends on compliance with a set of standards and procedures set forth on regulation issued by the FCVS.

The entity calculates the allowance for impairment loss on the FCVS assets by applying a statistical method, adjusted for inflation in January 2024, and according to operational risk concepts, given that the novation of receivables depends on the documentation of the contracts, no credit procedures are involved, i.e. the allowance is accrued to cover expected losses resulting from the novation of the contracts covered by the FCVS.

**(d) Foreign exchange portfolio**

INDIVIDUAL / CONSOLIDATED		
Description	03/31/2024	12/31/2023
<b>Asset</b>		
Exchange purchases pending settlement– foreign currency	1,871,865	1,813,106
Income receivable from advances granted - ACC/ACE (Note 9 (a))	73,592	77,160
Receivables from foreign exchange sales– national currency	54,333	14,894
(-) Advances received – national currency	(42,778)	(12,353)
(-) Down Payments Received – foreign Currency	(5,686)	(490)
<b>Current Assets</b>	<b>1,951,326</b>	<b>1,892,317</b>
<b>Liabilities</b>		
Obligations for foreign exchange purchases – national currency	1,846,342	1,837,664
Foreign Exchange Sold to Settle – foreign Currency	54,336	14,724
(-) Advances on foreign exchange contracts - ACC/ACE (Note 9 (a))	(1,687,864)	(1,661,060)
<b>Current liabilities</b>	<b>212,814</b>	<b>191,328</b>
<b>Net Foreign Exchange Portfolio</b>	<b>1,738,512</b>	<b>1,700,989</b>

**(e) Other financial assets**

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st quarter	1st quarter	1st quarter	1st quarter
Receivables from the SFH	626,883	836,810	626,883	836,810
Foreign exchange gains (losses)	85,652	(19,770)	85,652	(19,908)
<b>Total</b>	<b>712,535</b>	<b>817,040</b>	<b>712,535</b>	<b>816,902</b>

## Note 11 – Investments

The table below shows the company's interests in subsidiaries, joint subsidiaries, and associates of CAIXA conglomerate.

Company (1)	Country of formation	Headquarters	Nature of the relationship	Activity	Strategic participation (2)
<b>CAIXA</b>	<b>Brasil</b>	<b>Brasília (DF)</b>	<b>Líder do Conglomerado</b>	<b>Caixa Econômica Federal</b>	
TecBan	Brasil	Barueri (SP)	Associates	Banking technology	Yes
Quod	Brasil	Barueri (SP)	Associates	Credit Burma	Yes
Galgo Sistemas de Informações	Brasil	São Paulo (SP)	Associates	Other activities	Yes
Núcleo	Brasil	São Paulo (SP)	Associates	Other activities	Yes
<b>Caixa Seguridade</b>	<b>Brasil</b>	<b>Brasília (DF)</b>	<b>Controlled</b>	<b>Holding</b>	<b>Yes</b>
Caixa Holding	Brasil	Brasília (DF)	Controlled	Holding	Yes
Caixa Corretora	Brasil	Brasília (DF)	Controlled	Insurance brokerage firm	Yes
Too Seguros	Brasil	São Paulo (SP)	Joint control	Insurer	No
PAN Corretora	Brasil	São Paulo (SP)	Joint control	Broker	No
XS3 Seguros	Brasil	São Paulo (SP)	Joint control	Safe	Yes
XS4 Capitalização	Brasil	Rio de Janeiro (RJ)	Joint control	Capitalization	Yes
XS5 Consórcios	Brasil	São Paulo (SP)	Joint control	Consortia	Yes
XS6 Assistência	Brasil	Barueri (SP)	Joint control	Social care services	Yes
CNP Brasil	Brasil	Brasília (DF)	Associates	Holding	Yes
Holding XS1	Brasil	São Paulo (SP)	Related	Holding	Yes
<b>Caixa Cartões</b>	<b>Brasil</b>	<b>Brasília (DF)</b>	<b>Wholly-owned subsidiary</b>	<b>Holding</b>	<b>Yes</b>
Elo Serviços	Brasil	Barueri (SP)	Joint control	Payment institution	Yes
CAIXA Cartões Pré-Pagos	Brasil	São Paulo (SP)	Joint control	Food vouchers, transportation vouchers and the like are issued	Yes
<b>Caixa Loterias</b>	<b>Brasil</b>	<b>Brasília (DF)</b>	<b>Wholly-owned subsidiary</b>	<b>Holding</b>	<b>Yes</b>
<b>Caixa Asset</b>	<b>Brasil</b>	<b>Brasília (DF)</b>	<b>Wholly-owned subsidiary</b>	<b>Distrib. of securities</b>	<b>Yes</b>

(1) All companies mentioned above adopt the Brazilian real as functional currency.

(2) Investments in companies whose activities supplement or support the Bank's activities are considered to be strategic.

(a) Breakdown of the investment and equity accounting result

Company	INDIVIDUAL											
	% of ownership interest				Equity		Book value		Changes		Book value	Equity income
	03/31/2024		12/31/2023		03/31/2024	12/31/2023	12/31/2023	Equity income	Dividends and interest on equity capital (1)	Other	03/31/2024	2023
	Total	Ordinary Shares	Total	Ordinary Shares								1st quarter
Caixa Seguridade	82.75%	82.75%	82.75%	82.75%	13,429,434	12,610,606	10,435,277	621,988	21,528	34,064	11,112,857	695,406
Caixa Cartões	100.00%	100.00%	100.00%	100.00%	951,512	829,861	829,861	125,836	(803)	(3,382)	951,512	43,822
Caixa Loterias	100.00%	100.00%	100.00%	100.00%	(164)	335	335	(499)	-	164	-	(603)
Caixa Asset	100.00%	100.00%	100.00%	100.00%	1,119,968	859,063	859,063	260,905	-	-	1,119,968	265,864
TecBan	13.01%	11.61%	13.01%	11.61%	985,779	976,260	182,047	2,406	(1,167)	(396)	182,890	(4,828)
Quod	15.29%	16.00%	15.29%	16.00%	353,837	362,536	55,432	(1,330)	-	-	54,102	(1,287)
Galgo Sistemas de Informações	6.67%	6.67%	6.67%	6.67%	34,215	34,550	2,303	86	(108)	-	2,281	132
Nuclea	8.18%	8.18%	8.18%	8.18%	1,875,757	1,783,796	145,833	6,891	48	579	153,351	10,841
Other investments	-	-	-	-	-	-	1,492	-	-	-	1,492	-
<b>Total</b>							<b>12,511,643</b>	<b>1,016,283</b>	<b>19,498</b>	<b>31,029</b>	<b>13,578,453</b>	<b>1,009,347</b>



Company	CONSOLIDATED											
	% of ownership interest (1)				Equity		Book value	Changes			Book value	Equity income
	03/31/2024		12/31/2023		03/31/2024	12/31/2023	12/31/2023	Equity income	Dividends and interest on equity capital (1)	Other	03/31/2024	2023
	Total	Ordinary Shares	Total	Ordinary Shares	03/31/2024	12/31/2023	12/31/2023	Equity income	Dividends and interest on equity capital (1)	Other	03/31/2024	1st quarter
Holding XS1	60.00%	49.00%	60.00%	49.00%	12,200,253	12,510,633	7,574,688	244,435	(423,567)	(5,275)	7,390,281	337,258
CNP Brasil	48.25%	48.25%	48.25%	48.25%	5,043,449	4,801,026	2,316,495	119,136	(203,566)	201,399	2,433,464	118,543
XS3 Seguros	75.00%	49.99%	75.00%	49.99%	1,886,680	1,910,462	1,432,776	53,833	(71,669)	-	1,414,940	60,504
XS4 Capitalização	75.00%	49.99%	75.00%	49.99%	313,508	312,402	234,286	36,643	(29,934)	(5,880)	235,115	31,345
XS5 Consórcios	75.00%	49.99%	75.00%	49.99%	550,035	501,630	376,209	36,302	-	-	412,511	13,978
XS6 Assistência	75.00%	49.99%	75.00%	49.99%	48,735	41,854	31,390	5,161	-	-	36,551	2,666
Elo Serviços	41.41%	0.01%	41.41%	0.01%	774,222	891,852	369,360	111,428	-	-	480,788	45,214
CAIXA Cartões Pré-Pagos	75.00%	50%-1	75.00%	50%-1	403,480	400,310	300,233	5,759	-	(3,382)	302,610	(5,316)
Too Seguros	49.00%	49.00%	49.00%	49.00%	921,323	909,513	443,179	47,569	(25,855)	(15,927)	448,966	41,925
PAN Corretora (2)	49.00%	49.00%	49.00%	49.00%	79,900	61,900	30,331	8,820	-	-	39,151	(4,828)
Tecban	13.01%	11.61%	13.01%	13.01%	985,779	976,260	182,047	2,406	(1,167)	(396)	182,890	7,153
Quod	15.29%	16.00%	15.29%	16.00%	353,837	362,536	55,432	(1,330)	-	-	54,102	(1,287)
Galgo Sistemas de Informações	6.67%	6.67%	6.67%	6.67%	34,215	34,550	2,303	86	(108)	-	2,281	132
Niclea	8.18%	8.18%	8.18%	8.18%	1,875,757	1,783,796	145,833	6,891	48	579	153,351	10,841
Other investments (3)	-	-	-	-	-	-	1,752	-	-	-	1,752	-
<b>Total</b>							<b>13,496,314</b>	<b>677,139</b>	<b>(755,818)</b>	<b>171,118</b>	<b>13,588,753</b>	<b>658,128</b>

(1) The percentage of participation in the Holding XS1, CNP Brasil, XS3 Seguros, XS4 Capitalização, XS5 Consórcios, XS6 Assistência, Too Seguros and Pan Corretora are shown from the perspective of Controlled Caixa Seguridade.

(2) Includes a loss due to impairment on 03/31/2024 in the amount of (R\$ 33) (12/31/2023 – (R\$ 33)).

(3) Includes pre-operating investments: Negócios Digitais, Caixa Imóveis, CAIXA Cartões Adquirência, CAIXA Cartões PAT, CAIXA Cartões Fidelidade, CAIXA Cartões Contas de Pagamento.

## Note 12 – Property and equipment in use

The fixed assets to equity ratio was 9.43% as of March 31, 2024 (December 31, 2023 - 8.72%), and CAIXA falls into the manner established by CMN Resolution No. 4,957/2021, which sets the limit of 50% of total capital.

### (a) Breakdown

Description	Useful life (in years)	INDIVIDUAL				
		03/31/2024			12/31/2023	
		Cost	Depreciation	Impairment loss	Liquid	Liquid
<b>Property and equipment in use</b>	-	<b>1,794,874</b>	<b>(858,875)</b>	<b>(30,281)</b>	<b>905,718</b>	<b>908,144</b>
Buildings	25	1,587,159	(858,875)	(28,500)	699,784	701,690
Land	-	207,715	-	(1,781)	205,934	206,454
<b>Leasehold improvements</b>	<b>5</b>	<b>2,404,330</b>	<b>(1,894,911)</b>	<b>(143)</b>	<b>509,276</b>	<b>499,576</b>
<b>Construction in progress</b>	-	<b>272,947</b>	-	-	<b>272,947</b>	<b>260,853</b>
<b>Furniture and equipment in use</b>	-	<b>6,301,844</b>	<b>(5,201,665)</b>	-	<b>1,100,179</b>	<b>1,045,584</b>
Communication and security system	5 to 10	807,938	(663,297)	-	144,641	135,168
Data processing system	5	5,493,906	(4,538,368)	-	955,538	910,416
<b>Furniture in inventory and other equipment</b>	-	<b>868,239</b>	<b>(650,058)</b>	<b>(9,087)</b>	<b>209,094</b>	<b>188,569</b>
<b>Total</b>		<b>11,642,234</b>	<b>(8,605,509)</b>	<b>(39,511)</b>	<b>2,997,214</b>	<b>2,902,726</b>

Description	Useful life (in years)	CONSOLIDATED				
		03/31/2024			12/31/2023	
		Cost	Depreciation	Impairment loss	Liquid	Liquid
<b>Property and equipment in use</b>	-	<b>1,794,874</b>	<b>(858,875)</b>	<b>(30,281)</b>	<b>905,718</b>	<b>908,144</b>
Buildings	25	1,587,159	(858,875)	(28,500)	699,784	701,690
Land	-	207,715	-	(1,781)	205,934	206,454
<b>Leasehold improvements</b>	<b>5</b>	<b>2,404,330</b>	<b>(1,894,911)</b>	<b>(143)</b>	<b>509,276</b>	<b>499,576</b>
<b>Construction in progress</b>	-	<b>272,947</b>	-	-	<b>272,947</b>	<b>260,853</b>
<b>Furniture and equipment in use</b>	-	<b>6,301,909</b>	<b>(5,201,720)</b>	-	<b>1,100,189</b>	<b>1,045,595</b>
Communication and security system	5 to 10	807,957	(663,316)	-	144,641	135,168
Data processing system	5	5,493,952	(4,538,404)	-	955,548	910,427
<b>Furniture in inventory and other equipment</b>	-	<b>868,239</b>	<b>(650,058)</b>	<b>(9,087)</b>	<b>209,094</b>	<b>188,569</b>
<b>Total</b>		<b>11,642,299</b>	<b>(8,605,564)</b>	<b>(39,511)</b>	<b>2,997,224</b>	<b>2,902,737</b>

## Note 13 - Intangible assets

### (a) Breakdown

Description	INDIVIDUAL / CONSOLIDATED				
	03/31/2024			12/31/2023	
	Cost	Accumulated amortization	Impairment loss	Liquid	Liquid
Payroll acquisition	2,495,799	(1,371,605)	-	1,124,194	1,164,663
Software	2,694,333	(1,758,812)	(26,551)	908,970	971,851
Other intangible assets	1,709,151	(917,628)	-	791,523	863,417
<b>Total</b>	<b>6,899,283</b>	<b>(4,048,045)</b>	<b>(26,551)</b>	<b>2,824,687</b>	<b>2,999,931</b>

## Note 14 - Other assets

### (a) Breakdown

Description	INDIVIDUAL		CONSOLIDATED	
	03/31/2024	12/31/2023	03/31/2024	12/31/2023
Non-finance assets held for sale and inventory	5,128,862	4,758,230	5,128,862	4,758,230
Interbank and interbranch accounts	1,264,184	1,287,041	1,264,184	1,287,041
Salary advances and other advances	1,683,061	1,211,356	1,683,408	1,211,602
Amounts to be allocated (1)	1,390,388	1,180,593	1,390,388	1,180,593
Dividends and interest on equity capital receivable	1,372,827	1,358,422	1,065,445	621,236
Receivables - assets not for use	733,969	723,031	733,969	723,031
Prepaid expenses	232,608	140,929	234,148	142,888
Specific credits	97,322	98,814	97,322	98,814
Amounts to be refunded - FGTS	15,802	33,803	15,802	33,803
Sundry debtors	978,761	890,897	966,099	884,228
<b>Total</b>	<b>12,897,784</b>	<b>11,683,116</b>	<b>12,579,627</b>	<b>10,941,466</b>
Allowance for impairment loss	(1,163,019)	(1,042,719)	(1,163,019)	(1,042,719)
<b>Total net allowance</b>	<b>11,734,765</b>	<b>10,640,397</b>	<b>11,416,608</b>	<b>9,898,747</b>
Current assets	11,477,590	10,282,447	11,159,433	9,540,797
Non-current assets	257,175	357,950	257,175	357,950

(1) Represent assets classified in transitory accounts, mainly real estate credit releases.

## Note 15 –Customers Resources

### (a) Deposits per payment period

Deposits	INDIVIDUAL				CONSOLIDATED			
	Without maturity	1 - 90 days	91 - 360 days	Over 360 days	03/31/2024	12/31/2023	03/31/2024	12/31/2023
Demand deposits	46,975,306	-	-	-	46,975,306	49,376,365	46,971,590	49,375,983
Savings deposits	358,684,429	-	-	-	358,684,429	358,327,553	358,684,429	358,327,553
Time deposits	129,791,167	4,168,709	27,148,898	108,342,901	269,451,675	274,997,042	269,451,675	274,997,042
Judicial	129,791,167	-	-	-	129,791,167	153,221,059	129,791,167	153,221,059
CDB	-	4,168,709	27,148,898	108,342,901	139,660,508	121,775,983	139,660,508	121,775,983
Special deposits and funds and programs (1)	30,501,431	-	-	-	30,501,431	31,373,499	30,501,431	31,373,499
<b>Total</b>	<b>565,952,333</b>	<b>4,168,709</b>	<b>27,148,898</b>	<b>108,342,901</b>	<b>705,612,841</b>	<b>714,074,459</b>	<b>705,609,125</b>	<b>714,074,077</b>
Current liabilities					597,269,940	619,101,241	597,266,224	619,100,859
Non-current liabilities					108,342,901	94,973,218	108,342,901	94,973,218

(1) Includes deposits from the FAR (Fundo de Arrendamento Residencial) in the amount of R\$ 8,936,759 (12/31/2023 – R\$ 7,754,634); FIPEM (Fundo de Custeio do Ensino Médio) in the amount of R\$ 5,774,236 (12/31/2023 – R\$ 6,100,000); and FGTS in the amount of R\$ 4,507,316 (12/31/2023 – R\$ 5,794,215).

### (b) Expenses with customers sources

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st quarter	1st quarter	1st quarter	1st quarter
Savings deposits	(5,631,010)	(6,646,255)	(5,631,010)	(6,646,255)
Time deposits - CDB (bank certificates of deposit)	(3,355,682)	(2,534,227)	(3,355,682)	(2,528,015)
Judicial deposits	(2,305,579)	(2,147,288)	(2,305,579)	(2,147,288)
Special deposits and funds and programs	(869,797)	(574,963)	(869,797)	(574,963)
Contributions to FGC	(209,400)	(166,329)	(209,400)	(166,329)
<b>Total</b>	<b>(12,371,468)</b>	<b>(12,069,062)</b>	<b>(12,371,468)</b>	<b>(12,062,850)</b>

## Note 16 – Funds from financial institutions and others

### (a) Breakdown

Description	INDIVIDUAL		CONSOLIDATED	
	03/31/2024	12/31/2023	03/31/2024	12/31/2023
<b>Borrowings and on-lendings</b>	<b>449,062,386</b>	<b>435,176,849</b>	<b>449,062,386</b>	<b>435,176,849</b>
FGTS	425,937,154	411,615,210	425,937,154	411,615,210
BNDES	18,241,180	18,582,325	18,241,180	18,582,325
Fundo Marinha Mercante	2,226,833	2,232,712	2,226,833	2,232,712
National Treasure	13,462	13,666	13,462	13,666
Payouts from abroad	214,136	259,590	214,136	259,590
Overseas Loans	1,419,988	1,428,282	1,419,988	1,428,282
Other	1,009,633	1,045,064	1,009,633	1,045,064
<b>Money market funding</b>	<b>258,929,987</b>	<b>227,605,105</b>	<b>257,698,073</b>	<b>226,703,277</b>
<b>Own portfolio</b>	<b>188,206,204</b>	<b>171,528,658</b>	<b>186,974,290</b>	<b>170,626,830</b>
Financial Treasury Bills	111,233,019	81,738,480	110,117,473	81,738,480
National Treasury Bills	70,966,003	83,834,036	70,966,003	82,932,208
Mortgage-backed securities	2,929,195	2,705,989	2,812,827	2,705,989
Debentures	3,077,987	3,250,153	3,077,987	3,250,153
<b>Third-party portfolio</b>	<b>70,723,783</b>	<b>56,076,447</b>	<b>70,723,783</b>	<b>56,076,447</b>
Financial Treasury Bills	36,921,451	-	36,921,451	-
National Treasury Notes	33,802,332	28,902,560	33,802,332	28,902,560
National Treasury Bills	-	27,173,887	-	27,173,887
<b>Interbank deposits</b>	<b>1,923,683</b>	<b>2,242,722</b>	<b>1,923,683</b>	<b>2,242,722</b>
<b>Total</b>	<b>709,916,056</b>	<b>665,024,676</b>	<b>708,684,142</b>	<b>664,122,848</b>
Current liabilities	264,811,811	235,585,780	263,579,897	234,683,952
Non-current liabilities	445,104,245	429,438,896	445,104,245	429,438,896

### (b) Expenses on funds from financial institutions and others

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st quarter	1st quarter	1st quarter	1st quarter
<b>Borrowings and on-lendings</b>	<b>(6,678,391)</b>	<b>(7,591,471)</b>	<b>(6,678,391)</b>	<b>(7,573,847)</b>
FGTS	(6,171,229)	(7,116,237)	(6,171,229)	(7,116,237)
BNDES	(356,868)	(415,850)	(356,868)	(415,850)
Overseas Loans	(67,902)	-	(67,902)	10,967
Fundo Marinha Mercante	(43,031)	(23,877)	(43,031)	(23,877)
Transfers from abroad	(9,241)	(191)	(9,241)	6,466
Other	(30,120)	(35,316)	(30,120)	(35,316)
<b>Money market funding</b>	<b>(6,648,247)</b>	<b>(8,732,880)</b>	<b>(6,619,769)</b>	<b>(8,698,009)</b>
Own portfolio	(4,250,891)	(4,956,173)	(4,250,891)	(4,956,173)
Third-party portfolio	(2,397,356)	(3,776,707)	(2,368,878)	(3,741,836)
<b>Interbank deposits</b>	<b>(68,309)</b>	<b>(56,516)</b>	<b>(68,309)</b>	<b>(56,516)</b>
<b>Total</b>	<b>(13,394,947)</b>	<b>(16,380,867)</b>	<b>(13,366,469)</b>	<b>(16,328,372)</b>

## Note 17 – Funds from the issue of marketable securities

### (a) Breakdown

Description	INDIVIDUAL		CONSOLIDATED	
	03/31/2024	12/31/2023	03/31/2024	12/31/2023
Accepted resources and issuance of securities (b)	179,140,445	165,377,995	179,140,445	165,377,995
Subordinated financial instruments (c)	36,762,768	36,706,423	36,762,768	36,706,424
IHCD – Authorized Principal (d)(1)	34,327,964	33,047,744	-	-
Hybrid capital and debt instruments	550,843	2,037,317	550,843	2,037,317
<b>Total</b>	<b>250,782,020</b>	<b>237,169,479</b>	<b>216,454,056</b>	<b>204,121,736</b>
Current liabilities	36,960,776	38,122,429	36,960,776	38,122,429
Non-current liabilities	213,821,244	199,047,050	179,493,280	165,999,307

(1) Consists of hybrid capital instruments and debt authorized to be part of capital. The balance is reclassified to equity in the consolidated financial statements according to CMN Resolution No. 4,995/2021.

CAIXA has 14 subordinated financial instruments – IFS authorized to make up Tier II of total capital, of which 8 are Subordinated Debt Instruments – IDS with the Fundo de Garantia do Tempo de Serviço and 6 are Subordinated Financial Bills – LFS, according to details in subsequent item (c).

The total amount raised through subordinated financial instruments make up the institution's capital, making a positive impact on the tier 1 capital + tier 2 capital, on the operating margin, on the Basel capital ratio, and on other indicators such as the public sector's fixed assets and debts.

#### Subordinated Debt Instrument – FGTS

CAIXA has 8 subordinated debt instruments authorized by the Central Bank of Brazil to make up Tier II capital, in accordance with the provisions of CMN Resolution No. 4,958/2021, which address the pr calculation method, entered into with the Fundo de Garantia do Tempo de Serviço – FGTS.

Inflation adjustment is applied to the total amount of debts by applying an adjustment coefficient identical to that used for paying FGTS (Fundo de Garantia do Tempo de Serviço) related accounts and monthly capitalized interest.

#### Subordinated Financial Bills – Tier I (Supplementary)

CAIXA collected the total face value of R\$1,718,700 of this total of R\$1,713,241 in the local market. It is authorized to make up Tier 1 supplementary capital.

#### Subordinated financial bills – Tier II

CAIXA has 6 subordinated financial bills raised in the local market, with a total face value of R\$206,000, all considered eligible for Tier II capital by Bacen.

(b) Funds from acceptance and issuance of securities

		INDIVIDUAL / CONSOLIDATED					
Captures	Index	Maturity				03/31/2024	12/31/2023
		1-90 days	91-180 days	181-360 days	Over 360 days		
Securities backed by real estate loans	CDI	5,121,303	6,800,672	21,589,481	124,695,092	158,206,548	146,535,425
Securities backed by real estate loans	TR	-	-	-	17,984	17,984	19,591
Financial bills	IPCA	-	10,515	3,538	1,825,901	1,839,954	1,782,637
Financial bills	CDI	-	-	4,281,090	-	4,281,090	4,165,683
Agrobusiness letters of credit	CDI	311,663	657,671	715,266	13,110,269	14,794,869	12,874,659
<b>Total</b>		<b>5,432,966</b>	<b>7,468,858</b>	<b>26,589,375</b>	<b>139,649,246</b>	<b>179,140,445</b>	<b>165,377,995</b>

(c) Subordinated financial instruments

		INDIVIDUAL / CONSOLIDATED						
Maturity	Remuneration a.a. (%)	Funding date	Issued Value	Adjustment for inflation and interest	Amortization	Impact of Hedge Accounting - Market Risk	Debt balance 03/31/2024	Debt balance as of 12/31/2023
<b>Tier I - Supplementary (1)</b>								
Eligible financial bills								
Perpetual	114 % Selic	Sep/19	1,113,000	47,731	-	-	1,160,731	1,126,950
Perpetual	114 % Selic	Oct/19	4,200	170	-	-	4,370	4,243
Perpetual	114 % Selic	Nov/19	601,500	24,364	-	-	625,864	607,650
<b>Tier II</b>								
Subordinated debt instrument - FGTS								
Feb/38	4.80%	Dec/14	4,000,000	2,736,009	-	-	6,736,009	6,648,042
May/44	4.75%	Sep/16	4,000,000	1,983,999	-	-	5,983,999	5,906,494
Aug/44	4.86%	May/17	4,000,000	1,789,746	-	-	5,789,746	5,713,245
Dec/40	4.75%	Sep/15	3,000,000	1,796,490	-	-	4,796,490	4,734,400
Jul/32	5.08%	Jun/12	3,000,000	1,869,567	(1,484,497)	-	3,385,070	3,482,107
Dec/33	5.15%	Oct/14	3,000,000	1,305,525	(1,192,544)	-	3,112,981	3,188,667
Apr/26	6.00%	Aug/11	3,000,000	2,116,456	(3,544,619)	-	1,571,837	1,758,184
May/44	5.23%	Sep/17	2,000,000	900,371	-	-	2,900,371	2,858,874
Eligible financial bills								
Jun/24	100%IPCA + 6.95%	Jun/14	200,000	474,223	-	2,781	677,004	659,595
Feb/25	100%IPCA + 6.58%	Feb/15	1,200	2,421	-	82	3,703	3,639
Feb/25	100%IPCA + 6.74%	Feb/15	1,200	2,388	-	81	3,669	3,604
Feb/25	100%IPCA + 6.65%	Feb/15	2,400	4,781	-	140	7,321	7,191
Mar/25	100%IPCA + 6.45%	Mar/15	1,200	2,326	-	77	3,603	3,538
<b>Total</b>			<b>27,924,700</b>	<b>15,056,567</b>	<b>(6,221,660)</b>	<b>3,161</b>	<b>36,762,768</b>	<b>36,706,423</b>

(1) The amounts eligible for Tier I - Additional Capital meet the requirements of the Resolution on the calculation method of total capital.

(2) The amounts eligible for Tier II meet the requirements of the Resolution on the calculation method of total capital.

Tier 1 capital is divided into core capital and additional capital. CAIXA has hybrid capital and debt instruments - IHCD authorized to make up its core capital.

In order to disclose the consolidated financial statements, CMN Resolution No. 4.955/2021 establishes the reclassification to equity of instruments that meet the characteristics of core capital.

Agreements have variable compensation clauses. Monetary restatement is added annually, after interest accrued in the previous year is paid.

Interest payable and unmerged monetary restatement make up hybrid capital and debt instruments, totaling R\$550,843 as of March 31, 2024 (December 31, 2023 – R\$2,037,317).

Interest on subordinated instruments eligible for supplementary capital totals R\$72,266 as of March 31, 2024 (December 31, 2023 - R\$20,143).

For purposes of the composition of the Tier 1 capital + Tier 2 capital, the Company considers only the face value of IHCD contracts and the monetary restatements added to prior years. Considering that agreements have fully variable compensation clauses, inflation adjustment is added annually, after the payment of interest accrued in the previous year.

**(d) Debt instruments eligible for capital**

	INDIVIDUAL / CONSOLIDATED		
	Discrimination	03/31/2024	12/31/2023
Contract 348/2007		16,217,367	14,937,146
Contract 752/2012		6,800,000	6,800,000
Contract 754/2012		6,310,598	6,310,598
Contracts 869/2013		5,000,000	5,000,000
<b>Total</b>		<b>34,327,965</b>	<b>33,047,744</b>

**(e) Expenses related to securities and securities issuance resources**

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st quarter	1st quarter	1st quarter	1st quarter
<b>Funds from the issue of bills</b>	<b>(4,403,338)</b>	<b>(2,955,238)</b>	<b>(4,403,338)</b>	<b>(2,955,239)</b>
Real estate credit bills	(3,828,405)	(2,530,531)	(3,828,405)	(2,530,531)
Financial bills	(242,583)	(289,805)	(242,583)	(289,806)
With subordination	(69,855)	(92,617)	(69,855)	(92,617)
Without subordination	(172,728)	(197,188)	(172,728)	(197,188)
Agribusiness credit bills	(332,350)	(134,902)	(332,350)	(134,902)
<b>Hybrid capital and debt instruments</b>	<b>(397,978)</b>	<b>(140,371)</b>	<b>(208,919)</b>	<b>(45,242)</b>
<b>Total</b>	<b>(4,801,316)</b>	<b>(3,095,609)</b>	<b>(4,612,257)</b>	<b>(3,000,481)</b>



## Note 18 – Other financial liabilities

### (a) Breakdown

Description	INDIVIDUAL		CONSOLIDATED	
	03/31/2024	12/31/2023	03/31/2024	12/31/2023
Specific allocation resources (b)	18,835,727	19,953,147	18,835,727	19,953,147
Prepaid revenues (c)	8,842,958	8,969,708	8,842,958	8,969,708
Obligations from assignment-related transactions	3,864,791	4,043,693	3,864,791	4,043,693
Foreign exchange portfolio	1,900,678	1,852,388	1,900,678	1,852,388
FGTS funds for amortization	1,055,012	1,063,116	1,055,012	1,063,116
Ressources from loan transactions	1,127,007	1,051,931	1,127,007	1,051,931
Trading account	8,742	7,433	8,779	7,479
Obligations from payment transactions	536	140	536	140
<b>Total</b>	<b>35,635,451</b>	<b>36,941,556</b>	<b>35,635,488</b>	<b>36,941,602</b>
Current liabilities	25,820,974	27,829,414	25,821,011	27,829,460
Non-current liabilities	9,814,477	9,112,142	9,814,477	9,112,142

### (b) Ressources for specific purposes

They refer to obligations arising from resources of lottery-related operations, funds and social programs managed by CAIXA, and resources of special funds or programs maintained with government resources or public entities, administered by CAIXA.

Description	INDIVIDUAL / CONSOLIDATED	
	03/31/2024	12/31/2023
<b>Funds and social programs</b>	<b>15,953,046</b>	<b>15,582,421</b>
Financial agent remuneration - FGTS	8,982,775	8,912,147
Social housing programs	1,777,692	1,676,866
Income transfer programs (1)	1,771,804	1,314,677
Minha Casa Minha Vida - MCMV	1,161,032	1,098,257
Financial agent remuneration - OGU	752,997	832,418
FGTS ressources	699,469	815,405
FIES	529,401	654,482
Other funds and programs	277,876	278,169
<b>Financial and development funds</b>	<b>949,141</b>	<b>982,484</b>
FAT	947,660	981,003
FINSOCIAL	1,481	1,481
<b>Lottery transactions</b>	<b>1,933,540</b>	<b>3,388,242</b>
<b>Total</b>	<b>18,835,727</b>	<b>19,953,147</b>

(1) It includes the balance as of March 31, 2024 of the ressources allocated to pay the Novo Bolsa Família in the amount of R\$1,150,075 (December 31, 2023 - R\$852,963).

### (c) Deferred income

Prepaid revenues consist of the balance that differs from the transactions between CAIXA, partner companies and its subsidiaries for the right to operate over the counter, the client base and the use of the brand. As of March 31, 2024 prepaid revenues consist of the following partnerships:

- VISA, in the amount of R\$600,000 (December 31, 2023 - R\$625,000) consisting of the receipt of initial bonuses due to the agreement signed for ten years between CAIXA and VISA.
- CNP (Holding XS1) in the amount of R\$6,090,000 (December 31, 2023 - R\$6,160,000) in compliance with the distribution agreement. The balance is monthly recognized according to the agreement term until 2045.
- Tokio Marine (XS3) in the amount of R\$1,273,000 (December 31, 2023 - R\$1,292,000), CNP (XS5) in the amount of R\$212,500 (December 31, 2023 - R\$215,625), Icatu (XS4) in the amount of R\$153,000 (December 31, 2023 - R\$155,250) and Time (XS6) in the amount of R\$25,125 (December 31, 2023 - R\$25,500), in compliance with the distribution agreement for 20 years with Caixa Seguridade.
- FISERV, in the amount of R\$136,000 (December 31, 2023 - R\$138,000), seeking to strengthen its operations in the electronic means of payment Market, establishes a 20-year contract with Caixa Cartões.
- VR BENEFITS and FLEETCOR ("VR-FLEETCOR"), in the amount of R\$353,333 (December 31, 2023 - R\$358,333), to operate in the prepaid payment segment for 20 years, according to the agreement entered into with Caixa Cartões.

## Note 19 - Provisions

### (a) Breakdown

Description	INDIVIDUAL / CONSOLIDATED	
	03/31/2024	12/31/2023
Labor proceedings (b.2)	6,922,102	7,014,653
Civil (b.3)	4,061,922	3,927,938
Tax proceedings (b.4)	581,710	651,757
FGTS prepayment (c)	1,638,745	1,592,649
Bolsa Família (d)	-	322,230
Financial guarantees provided (e)	79,968	80,244
Others	26,304	27,703
<b>Total</b>	<b>13,310,751</b>	<b>13,617,174</b>
Current liabilities	5,175,215	5,464,074
Non-current liabilities	8,135,536	8,153,100

CAIXA does not have contingent assets whose inflow of economic benefits is classified as probable.

### (b) Provisions for legal cases and tax and social security obligations

CAIXA is a party to administrative and judicial proceedings involving tax, civil and labor matters, incidental to its business. Relying on the opinion of its lawyers and considering that the procedures followed by CAIXA comply with legal and regulatory forecasts, Management understands that the provisions accrued are sufficient to support the risks of possible unfavorable decisions on these proceedings.

Considering the high number of administrative and judicial proceedings, CAIXA uses the following methods to calculate the probable disbursement amount:

a) individualized assessment, whereby the damages are estimated at the probable amount (accrued amount); this calculation is part of the economic repercussion of the claims made by the author and is weighed with the situation of the case and case law prevailing in similar cases. these lawsuits are classified as probable, possible or remote loss;

b) massified methodology in which the provisioned amount corresponds to the historical average value of conviction paid in similar cases in the last 36 months, multiplied by the total number of active provisionable cases, and are classified as probable;;

c) massified methodology for calculating the probable amount of disbursement for labor and housing lawsuits for 100% of the routine files in the knowledge phase, which consists of measuring the probability and impact of the unfavorable result to the institution.

### (b.1) Changes in provisions for legal cases and tax and social security liabilities

Description	INDIVIDUAL / CONSOLIDATED						03/31/2024
	12/31/2023	Drive				Write-offs for payment	
		New provisions	Adjustment for inflation	Additions to provisions	Reversed provisions		
<b>Labor proceedings (b.3)</b>	<b>7,014,653</b>	<b>138,346</b>	<b>105,240</b>	<b>1,006,229</b>	<b>(286,144)</b>	<b>(1,056,222)</b>	<b>6,922,102</b>
<b>Civil (b.4)</b>	<b>3,927,938</b>	<b>122,150</b>	<b>37,435</b>	<b>285,786</b>	<b>(105,936)</b>	<b>(205,451)</b>	<b>4,061,922</b>
Diverse proceedings	1,436,313	106,287	14,962	109,633	(29,676)	(130,558)	1,506,961
Savings-account plans	765,770	3,637	2,999	68,193	(11,605)	(25,551)	803,443
Contingencies of FGTS	1,072,540	-	15,723	2,319	(28,561)	(3,250)	1,058,771
Housing	653,315	12,226	3,751	105,641	(36,094)	(46,092)	692,747
<b>Tax proceedings (b.5)</b>	<b>651,757</b>	<b>25,146</b>	<b>6,576</b>	<b>21,483</b>	<b>(94,954)</b>	<b>(28,298)</b>	<b>581,710</b>
ISSQN	424,872	20,724	5,171	10,244	(92,249)	(1,905)	366,857
INSS	21,313	-	314	790	(4)	(16,526)	5,887
IPTU	82,061	2,588	341	4,680	(1,622)	(864)	87,184
Others	123,511	1,834	750	5,769	(1,079)	(9,003)	121,782
<b>Total</b>	<b>11,594,348</b>	<b>285,642</b>	<b>149,251</b>	<b>1,313,498</b>	<b>(487,034)</b>	<b>(1,289,971)</b>	<b>11,565,734</b>

### (b.2) Labor lawsuits

CAIXA is a party to lawsuits filed by employees, former employees or service providers and trade unions related to work, job plans, collective bargaining agreements, indemnities, benefits, retirement, subsidiarity, among others.

As of March 31, 2024, there were 56,878 labor lawsuits provided for (57,791 as of December 31, 2023), of which 29,422 were subject to the massed methodology (30,015 as of December 31, 2023) and 27,456 subject to the individualized method (27,776 as of December 31, 2023).

In order to reduce legal litigation and reduce the amounts spent on proceedings, CAIXA continues to follow its judicial and out-of-court reconciliation policy, spontaneously complies with certain court decisions and analyzes the losses incurred to mitigate new litigation about similar cases. Accordingly, significant lawsuits are not individually disclosed in order not to make the realization of agreements unfeasible.

### **(b.3) Civil lawsuits**

CAIXA is a party to civil lawsuits claiming damages/damages payable for its products, services and services. As of March 31, 2024, there were 357,228 civil lawsuits provided for (344,473 as of December 31, 2023), of which 327,867 were subject to the methodology (315,161 as of December 31, 2023) and 29,361 subject to the individualized method (29,312 as of December 31, 2023).

The Company is a party to challenge the discount of indexes to economic plans as part of the federal government's economic policy to fight inflation rates in the past when it corrects deposit balances in savings-account booklets.

CAIXA was in compliance with the legal order in effect at the time. However, considering the lawsuits actually notified and the current case law analyzed by the Superior Court of Justice – STJ on March 31, 2024, R\$ 803,443 was provided for for these proceedings (December 31, 2023 – R\$ 765,771).

The Federal Supreme Court – STF suspended the analysis of all appeals filed until decisions are rendered on matters of general repercussion over the Bresser and Summer Plans (topic 264), amounts not blocked from Collor I Plan (topic 265), Collor I Plan (topic 284) and Collor II Plan (topic 285) which will have binding effects on all related cases.

At the end of 2017, FEBRABAN and CONSIF entered into an agreement with the main consumer protection entities to solve the problem. This agreement was approved by the Federal Supreme Court and CAIXA adhered to its terms. Payments started in July 2018 and continue to be made in compliance with the proceedings processed at the [site https://portalacordo.pagamentodapoupanca.com.br/](https://portalacordo.pagamentodapoupanca.com.br/), administrative and judicial reconciliation.

The agreement's final deadline was March 12, 2020, and for that reason FEBRABAN and the consumer protection entities reached a good term to extend the previous agreement for five more years. The Federal Supreme Court approved an initial extension of 30 months. After the results obtained in December 2022 were analyzed, the Federal Supreme Court approved a second extension of 30 months more

Proceedings aimed at compensation for damages involving the contingencies of transfers of FGTS funds are also significant. As of March 31, 2024 the accrued amount for these proceedings is R\$ 1,058,769 (December 31, 2023 – R\$ 1,072,538).

Damages payable for losses and damages refer to possible problems incurred with banking services, provision of services or in the acquisition/maintenance of a product.

In 2024, CAIXA continues to pursue its judicial and out-of-court reconciliation policy, by making spontaneous compliance with court decisions and analyzing losses incurred to mitigate new litigation on similar cases. By March 31, 2024 14,663 procedural agreements were signed (49% consisting of claims for damages and 51% for the recovery of credits). It had been reduced the amount that would be spent if damages were persisted and allowed the client to solve the problem quickly.

### **(b.4) Tax and social security liabilities**

CAIXA, as an institution that regularly fulfills tax and tax obligations related to its activities, operations and services, is discussing, at court headquarters, the legitimacy of collection parameters taken into account by tax law enforcement agencies of several Brazilian states, according to the specific characteristics of each case.

Provisions accrued under a probable risk assessment according to the opinions of the Company's legal counselors refer to lawsuits about taxes and contributions. CAIXA regularly monitors the cycle of ongoing lawsuits which, in the medium and long term, may have favorable outcomes for the Institution by reversing the related provisions.

The National Social Security Institute (INSS) assessed deficiencies in social security contributions on payments to CAIXA's employees. The purpose of these assessments is the indemnification and non-compensation of certain amounts, such as meal allowance, APIP and premium license, whose amounts, repositated to March 31, 2024, total R\$1,795,520 (December 31, 2023 – R\$1,798,813), for which the provision is recognized according to the track record of success and the scenario precedents, considered in a recent technical and legal analysis of the matter, is R\$5,886 (December 31, 2023 – R\$21,312).

With respect to the ISSQN, CAIXA applies the guidelines of Federal Supplementary Law 116/2003, in compliance with its systems and procedures for determining the calculation base and paying taxes on rendered services.

However, tax inspections of municipalities different from Brazil assessed tax deficiencies against the Bank, claiming that the amounts were underpaid or were underpaid. That the Company is discussing the issues based on an interpretation different from materiality, applicable rates and the place where taxes were charged. The total amount as of March 31, 2024 is R\$ 1,416,691 (December 31, 2023 – R\$1,389,251).

Given the successful outcome and the case law scenario assessed in a technical and legal analysis of the matter, as of March 31, 2024, the provision accrued is R\$366,858 (December 31, 2023 – R\$424,873).

Moreover, CAIXA has been discussing the materiality of social contribution tax, corporate income tax and fines arising from the approval of the Electronic Refund Request. Reimbursement or Reimbursement and Statement of Offsetting – PER/DCOMP which, as of March 31, 2024, total R\$ 23,694 (December 31, 2023 – R\$ 23,364), with respect to procedural issues, in what, according to jurisdictional pronouncements about each matter, the lawyers' analysis consisted of the full accrual of the amount.

#### **(c) Provision for prepayment of real estate credit using FGTS resources**

Housing financing, granted with FGTS resources and granted with a reduction in benefits, compensates the Finance Agent with total or partial payment of the subsidy through the FGTS, according to the definition described in the Resolution of the Board of Trustees of the FGTS 702/2012 and its updates.

These amounts are passed on to the CAIXA financial agent on the day of the transaction to cover the whole period of the transaction. Changes in the flow initially agreed on with the Company, such as early settlement, extraordinary amortization, extraordinary amortization with a reduction in the term, transfer or reduction in the term set forth by the finance agreement, require that CAIXA return part of the compensation received in a proportionate manner.

In order to allow the return of funds to FGTS, a provision is made for the return of revenues in the case of prepayments. Accrued amounts are calculated according to the average return flows of incurred compensation, and their related impacts on the balance of the remuneration of CAIXA's Financial Agent.

#### **(d) Provision for the return of resources from the Bolsa Família Program**

The Ministry of Social Development and Combating Hunger (MDS), current Ministry of Development and Social Care, Family and Combat to Hunger (MDS), submitted CAIXA a request for reimbursement of the Bolsa Família (Family Allowance) Program for services ruled by an agreement. The accrued amounts were reimbursed to the Ministry of Social Security on January 8, 2024, according to the legal proceedings entered into between CAIXA and the Ministry at the approval of the National Treasury Attorney General's Office (PGFN).

(e) Financial guarantees provided

Portfolio	INDIVIDUAL / CONSOLIDATED			
	Exposure of Guarantees Given			
	03/31/2024		12/31/2023	
	Exposure	Provision	Exposure	Provision
On-lendings - entities	30,446,785	(38,388)	30,770,079	(43,121)
FIES	161,783	(41,580)	164,344	(37,123)
PAR (FAR resources) (1)	6,129	(3,003)	7,081	(3,539)
<b>Total</b>	<b>30,614,697</b>	<b>(82,971)</b>	<b>30,941,504</b>	<b>(83,783)</b>

(1) Amount related to the Programa de Arrendamento Residencial with FAR resources, classified as asset losses associated with credit risk.

On-lendings to other entities are concentrated at financial institutions and public entities, where caixa provides FGTS guarantees on the amounts passed on. Therefore, the calculation of the allowance takes into account the rating of borrowing entities and the LGD (recoverable value) of loan transactions related to the collateral subrogated to the institution.

The provision for FIES contracts is made according to an assessment of the credit risk posed by the granting of loans, and improves as established by CMN Resolution No. 2.682/1999.

The remaining inventory of the par portfolio with FAR funds is provided for for according to the rating, considering the evolution of delays, according to CMN Resolution No. 2.682/1999.

(f) Contingent liabilities classified as possible losses

(f.1) Tax claims

CAIXA monitors administrative and judicial tax proceedings to which it is a liabilities or asset and, under the support of the reports of its legal units, they classified as risk of possible loss proceedings totaling R\$10,164,208 as of March 31, 2024 (December 31, 2023 – R\$ 10,019,712), among which the following demands stand out due to the amounts under discussion:

a) Assessment of PIS/PASET, in the historic amount of R\$ 4,053,509, grounded in insufficient payments for the period from January 1991 to December 1995, while Decrees No. 2.445/1988 and No. 2.449/1988 came into effect, which changed the calculation method of the contribution, and alleged undue offset of overpaid payments in the period from January 1992 to May 1993. In order to propose the lawsuit, a deposit was made as collateral for that amount on December 30, 2010 which, adjusted for inflation using the SELIC (Central Bank overnight rate), pursuant to Act No. 9.703/98, totaled R\$ 8,865,431 as of March 31, 2024 (December 31, 2023 - R\$ 8,757,608). On April 8, 2019, the Judge of the 9th Federal Court of the Judicial Section of Brasília/Df granted the request made by CAIXA to declare the termination of the tax credit outstanding, considering the evidence that the payments were sufficiency at the time made. On June 10, 2019, the Federal Government filed an appeal requesting an amendment to the lower court sentence by the Federal Regional Court of the First Region, and the appeal has been granted by a draw on May 4, 2023 to the Eighth Panel of that Court, and has been waiting for a decision since;

b) Assessment of PIS/PASET deficiency in the total amount of R\$ 249,959 as of March 31, 2024 (December 31, 2023 – R\$ 248,295), according to the calculation base differences for the period from January 1996 to December 1998, from January to October 1999, arising from the deduction or failure to include revenues and expenses considered undue and non-deductible on taxable profit, respectively;

c) Social contribution tax, in the amount of R\$ 207,058 as of March 31, 2024 (December 31, 2023 - R\$ 205,081), consisting of overpayments declared as corporate income tax return and offset in 2003. There is discussion of procedural issues; and

d) Assessment of ICMS (State of São Paulo Finance) in the total amount of R\$ 336,506 as of March 31, 2024 (December 31, 2023) – R\$ 303,484), discussed the demand for the tax considering the non-withholding and payment at source of the services classified by tax inspection authorities as "communication" for tax purposes, and also a liability for tax liability is established under an agreement signed by the National Council of Finance Policy (CONFAZ).

The other contingencies whose unfavorable outcome is possible have the following balance as of March 31, 2024:

a) Federal government bonds total R\$ 1,477 (December 31, 2023 – R\$ 1,467); b) Social security totals R\$ 67,318 (December 31, 2023 – R\$67,318); and c) Regional revenues total R\$ 436,457 (December 31, 2023 – R\$436,457).

The issues related to contingent proceedings under discussion are monitored from the prospect of possible sedimentation or change in the case law scenario, allowing the maintenance as a result of an ongoing evaluation by CAIXA of the related risk assessments.

## (f.2) Civil claims

CAIXA, according to the opinion of its lawyers, systematically tracks all proceedings whose unfavorable outcome is considered possible or remote.

The amount of R\$ 2,269,476 as of March 31, 2024 (December 31, 2023 - R\$ 2,236,008) consists of a popular lawsuit whose unfavorable outcome is considered possible. The illegality of CAIXA's management of funds from PREVHAB is allegedly due to BNH's succession.

## (g) Breakdown of deposits pledged as collateral for funds

The balances of guarantee deposits established for probable, possible and/or remote passive judicial cases.

Description	INDIVIDUAL / CONSOLIDATED	
	03/31/2024	12/31/2023
Tax claims	13,642,605	13,414,537
Labor claims	6,363,801	6,426,404
Civil claims	923,216	910,901
<b>Total</b>	<b>20,929,622</b>	<b>20,751,842</b>

## Note 20 – Taxes

### (a) Statement of IRPJ and CSLL expenses

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st quarter	1st quarter	1st quarter	1st quarter
Current taxes	(950,524)	(394,692)	(1,246,014)	(692,112)
Deferred Taxes	2,395,367	1,766,189	2,395,485	1,764,297
Deferred tax liabilities	709,968	911,199	708,067	909,321
Held-for-trading securities/Hedged item	776,469	860,286	776,469	860,286
Guarantee deposits	(66,501)	50,913	(66,501)	50,913
Other	-	-	(1,901)	(1,878)
Deferred tax assets	1,685,399	854,990	1,687,418	854,976
Temporary differences - recognition/realization	2,827,046	1,030,904	2,829,065	1,030,890
Income and social contribution tax losses	(1,141,647)	(175,914)	(1,141,647)	(175,914)
<b>Income and social contribution taxes for the period</b>	<b>1,444,843</b>	<b>1,371,497</b>	<b>1,149,471</b>	<b>1,072,185</b>

### (b) Statement of the calculation of IRPJ and CSLL charges

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st quarter	1st quarter	1st quarter	1st quarter
Profit before taxes and profit sharing	1,187,100	766,889	1,825,052	1,319,522
IRPJ and CSLL charges	(534,195)	(345,100)	(821,273)	(593,785)
Tax effects - add-backs and deductions	(879,829)	(549,191)	(509,147)	407,223
Interest on equity capital	215,656	166,232	215,656	166,232
Equity in associates and subsidiaries	457,327	454,206	(113,601)	485,721
Realization/calculation of income and social contribution tax losses	405,189	175,913	405,189	175,913
Employee profit sharing	(161,742)	(134,278)	(161,742)	(134,278)
Other	(452,930)	(162,474)	(261,096)	(1,199,138)
<b>Current income and social contribution taxes</b>	<b>(950,524)</b>	<b>(394,692)</b>	<b>(1,246,014)</b>	<b>(692,112)</b>

### (c) Deferred tax liabilities

Description	INDIVIDUAL		CONSOLIDATED	
	03/31/2024	12/31/2023	03/31/2024	12/31/2023
Market value adjustments of held-for-trading securities	570,513	1,431,941	570,513	1,431,941
Adjustment for inflation of court deposits	2,971,487	2,904,986	2,971,487	2,904,986
Other	16,198	13,885	18,661	13,892
<b>Total deferred tax liabilities in profit or loss</b>	<b>3,558,198</b>	<b>4,350,812</b>	<b>3,560,661</b>	<b>4,350,819</b>
Mark to market	615,332	550,328	615,332	550,328
Other	52,866	54,461	52,866	54,461
<b>Total deferred tax liabilities in equity</b>	<b>668,198</b>	<b>604,789</b>	<b>668,198</b>	<b>604,789</b>
<b>Total deferred tax liabilities</b>	<b>4,226,396</b>	<b>4,955,601</b>	<b>4,228,859</b>	<b>4,955,608</b>



(d) Deferred tax assets

Description	INDIVIDUAL				CONSOLIDATED			
	12/31/2023	Constitution	Reversal	03/31/2024	12/31/2023	Constitution	Reversal	03/31/2024
<b>Temporary differences</b>	<b>50,121,993</b>	<b>9,221,373</b>	<b>(6,455,781)</b>	<b>52,887,585</b>	<b>50,122,000</b>	<b>9,223,379</b>	<b>(6,455,781)</b>	<b>52,889,598</b>
Allowance for impairment loss on loans	30,660,536	7,393,934	(4,668,821)	33,385,649	30,660,536	7,393,934	(4,668,821)	33,385,649
Actuarial liabilities	4,231,814	136,267	(222,806)	4,145,275	4,231,814	136,267	(222,806)	4,145,275
Provisions for labor proceedings	3,156,593	353,636	(395,284)	3,114,945	3,156,593	353,636	(395,284)	3,114,945
Market value adjustment of derivative instruments	1,312,041	5,022	(815,566)	501,497	1,312,041	5,022	(815,566)	501,497
Allowance for impairment losses on the FCVS receivable	3,298,177	232,238	-	3,530,415	3,298,177	232,238	-	3,530,415
Provisions for civil proceedings	1,767,571	60,293	-	1,827,864	1,767,571	60,293	-	1,827,864
Allowance for impairment - assets not for use	449,511	73,558	(19,423)	503,646	449,511	73,558	(19,423)	503,646
Tax provisions	282,778	7,483	(39,153)	251,108	282,778	7,483	(39,153)	251,108
Funding expenses not incurred - IHCD	-	190,058	(14)	190,044	-	190,058	(14)	190,044
Other	4,962,972	768,884	(294,714)	5,437,142	4,962,979	770,890	(294,714)	5,439,155
<b>Income and social contribution tax losses</b>	<b>4,334,768</b>	<b>-</b>	<b>(1,141,646)</b>	<b>3,193,122</b>	<b>4,334,768</b>	<b>-</b>	<b>(1,141,646)</b>	<b>3,193,122</b>
Income and social contribution tax losses to be realized	4,334,768	-	(1,141,646)	3,193,122	4,334,768	-	(1,141,646)	3,193,122
<b>Total credits with an impact on profit or loss</b>	<b>54,456,761</b>	<b>9,221,373</b>	<b>(7,597,427)</b>	<b>56,080,707</b>	<b>54,456,768</b>	<b>9,223,379</b>	<b>(7,597,427)</b>	<b>56,082,720</b>
Actuarial liabilities	6,314,306	-	(15,162)	6,299,144	6,314,306	-	(15,162)	6,299,144
Other	915,522	-	-	915,522	915,522	-	-	915,522
<b>Total credits with an impact on equity</b>	<b>7,229,828</b>	<b>-</b>	<b>(15,162)</b>	<b>7,214,666</b>	<b>7,229,828</b>	<b>-</b>	<b>(15,162)</b>	<b>7,214,666</b>
<b>Total tax credits</b>	<b>61,686,589</b>	<b>9,221,373</b>	<b>(7,612,589)</b>	<b>63,295,373</b>	<b>61,686,596</b>	<b>9,223,379</b>	<b>(7,612,589)</b>	<b>63,297,386</b>
<b>Total unestablished credits</b>	<b>120,791</b>	<b>81,960</b>	<b>-</b>	<b>202,751</b>	<b>120,791</b>	<b>81,960</b>	<b>-</b>	<b>202,751</b>

### (e) Expected realization of deferred tax assets

CAIXA performs a biannual technical study regarding the expectation of realization of tax credits in 10 years. The values determined in the study are represented below:

Year of realization	INDIVIDUAL		CONSOLIDATED	
	Face value	Present Value	Face value	Present Value
2024	8,158,294	8,071,685	8,158,294	8,071,685
2025	7,954,498	7,362,070	7,954,498	7,362,070
2026	9,872,692	8,539,628	9,872,692	8,539,628
2027	7,885,907	6,386,806	7,885,907	6,386,806
2028	2,997,614	2,279,598	2,997,614	2,279,598
2029	3,699,704	2,656,767	3,699,704	2,656,767
2030	2,130,579	1,443,372	2,130,579	1,443,372
2031	3,472,805	2,219,500	3,472,805	2,219,500
2032	2,060,221	1,246,880	2,060,221	1,246,880
2033	15,063,059	8,632,968	15,065,072	8,635,271
<b>Total</b>	<b>63,295,373</b>	<b>48,839,274</b>	<b>63,297,386</b>	<b>48,841,577</b>

### Note 21 – Employee benefits

Therefore, actuarial assessments are made every six months, and therefore the employee benefit notes are prepared in the six-month periods ended June 30 and December 31 and are available on the Company's website: <https://ri.caixa.gov.br/informacoes-financeiras/central-de-resultados/>.

### Note 22 – Other liabilities

Description	INDIVIDUAL		CONSOLIDATED	
	03/31/2024	12/31/2023	03/31/2024	12/31/2023
Interbank and interbranch accounts	14,735,708	13,669,646	14,735,708	13,669,646
Payables for funds to be released	8,096,508	7,196,583	8,096,508	7,196,583
Sundry payables – domestic	6,397,066	6,322,522	6,401,080	6,327,152
Social charges and liabilities established by the Entity's by-laws	367,289	4,064,976	600,801	4,295,833
Provision for payments to be made	5,237,093	4,005,806	5,241,348	4,027,470
Payables to related companies	557,488	598,430	557,323	598,430
Payment services	433,679	455,544	433,679	455,544
Collected taxes and other	1,284,574	286,580	1,284,574	286,580
Sundry liabilities	537,905	493,469	537,905	493,469
<b>Total</b>	<b>37,647,310</b>	<b>37,093,556</b>	<b>37,888,926</b>	<b>37,350,707</b>
Current liabilities	37,647,310	37,093,556	37,888,926	37,350,707
Non-current liabilities	-	-	-	-

## Note 23 – Equity

### (a) Reconciliation of equity – INDIVIDUAL vs. CONSOLIDATED

Discrimination	03/31/2024	12/31/2023
<b>Equity INDIVIDUAL</b>	<b>95,614,543</b>	<b>93,220,539</b>
IHCD – Eligible for Capital	34,327,964	33,047,743
Non-controlling interests	2,349,539	2,206,978
<b>EQUITY - CONSOLIDATED</b>	<b>132,292,046</b>	<b>128,475,260</b>

In the individual financial statements, hybrid capital and debt instruments eligible to make up core capital are recognized as liabilities and their finance charges are recognized as operating expenses, while in the consolidated financial statements they are reclassified to equity, according to the understanding and guidelines of the Central Bank of Brazil in order to improve the quality of these consolidated financial statements.

### (b) Classification into the tiers required under the Basel Accord

In compliance with CMN Resolutions No. 4.955/2021 and No. 4.958/2021, which establish the minimum tier 1 capital + tier 2 capital and the calculation of capital tiers for financial institutions, according to the volumes of its operations, as of March 31, 2024 CAIXA has a Basel capital ratio (tier 1/RWA) equal to 16.85% (December 31, 2023 – 16.68%) (note 33), above the regulatory minimum required in Brazil, which is 11.5%.

### (c) Profit reserves

INDIVIDUAL / CONSOLIDATED		
Description	03/31/2024	12/31/2023
<b>Revaluation reserves</b>	<b>213,965</b>	<b>215,884</b>
<b>Profit reserves</b>	<b>19,388,792</b>	<b>20,325,908</b>
Legal Reserve	6,112,183	6,112,183
Reserve established by the Bank's by-laws - lotteries	1	937,117
Reserves established by the Bank's by-laws - operating margin	13,276,608	13,276,608

### (d) Dividends and interest on equity capital

According to the Company's bylaws and approved parameters, the distribution of profit for the year is at least twenty-five percent (25%) of adjusted profit, as defined in the bylaws.

The distribution of profit for the year is approved by shareholders at their annual meeting after the Board of Directors decides on a proposal by the Board of Directors, considering the provisions of the Statutory Audit Committee and the conditions of CAIXA's bylaws.

In order to calculate dividend liabilities, the Company calculates interest on equity capital calculated according to the long-term interest rate for the period on adjusted equity, up to 50% of the period's profit.

On March 26, 2024, CAIXA paid interest on equity capital to the National Treasury Department and dividends for 2023 totaling R\$ 2,792,630.

## Note 24 – Service income and banking fees

In addition to the typical services provided by a financial institution delegated by the federal government, CAIXA operates as an agent of funds and programs, including the Fundo de Garantia do Tempo de Serviço (FGTS) and federal lotteries on an exclusive basis.

As the main partner of the federal government in the execution of social programs, CAIXA receives fees resulting from the provision of payment services for income transfer programs, highlighting the Novo Bolsa Família, Seguro unemployment insurance, and salary bonuses.

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st quarter	1st quarter	1st quarter	1st quarter
Government services	2,340,097	2,181,154	2,340,097	2,181,154
Management and development of entities and programs	1,914,578	1,786,467	1,914,578	1,786,467
FGTS	793,746	721,213	793,746	721,213
Loterias	673,702	554,821	673,702	554,821
FIES	103,670	112,049	103,670	112,049
Minha Casa Minha Vida	56,982	80,932	56,982	80,932
Programa Saneamento	132,545	77,955	132,545	77,955
Other entities and programs	153,933	239,497	153,933	239,497
Transfer of benefits	315,944	302,045	315,944	302,045
Guarantees provide - operating agent	109,575	92,642	109,575	92,642
Checking account and banking fees	1,025,926	948,424	1,025,892	948,403
Partnership and collection	547,153	593,437	547,153	593,437
Debit and credit cards	682,527	653,198	702,340	665,755
Loan transactions	662,018	575,513	662,018	575,513
Investment funds	137,418	123,223	611,906	593,756
Insurance, capitalization, pension plan and consortia	169,750	173,775	661,134	606,948
Other	68,519	30,990	78,696	37,446
<b>Total</b>	<b>5,633,408</b>	<b>5,279,714</b>	<b>6,629,236</b>	<b>6,202,412</b>

## Note 25 - Personnel expenses

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st quarter	1st quarter	1st quarter	1st quarter
Salaries	(4,287,049)	(4,021,271)	(4,322,818)	(4,054,474)
Benefits	(1,008,803)	(1,018,487)	(1,097,139)	(1,088,999)
Labor indemnifications (1)	(926,048)	(49,169)	(926,048)	(49,169)
Other	(18,229)	(16,448)	(18,454)	(16,852)
Social charges	(1,758,899)	(1,657,302)	(1,774,252)	(1,670,612)
Social Security	(984,663)	(925,572)	(993,524)	(932,778)
FGTS	(326,867)	(308,628)	(329,613)	(311,330)
Supplemental retirement benefit plan	(345,240)	(327,728)	(348,173)	(330,377)
Other charges	(102,129)	(95,374)	(102,942)	(96,127)
<b>Total</b>	<b>(7,999,028)</b>	<b>(6,762,677)</b>	<b>(8,138,711)</b>	<b>(6,880,106)</b>

(1) Variation due to the increase in expenses on indemnities and aid granted to the 2024 Voluntary Termination Program (note 35 (c)).

## Note 26 – Other administrative expenses

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st quarter	1st quarter	1st quarter	1st quarter
Leases and leases of assets	(513,923)	(579,437)	(513,923)	(580,019)
Data processing	(472,656)	(595,979)	(476,351)	(601,333)
Amortization/Impairment	(372,949)	(251,922)	(372,949)	(251,922)
Third-party services	(253,020)	(221,943)	(253,020)	(222,035)
Maintenance and conservation of assets	(252,986)	(273,655)	(252,986)	(273,881)
Surveillance and security services	(234,024)	(161,096)	(234,024)	(161,158)
Depreciation/Impairment	(237,362)	(226,302)	(237,376)	(226,305)
Specialized services	(178,332)	(153,351)	(179,181)	(153,856)
Transportation services	(155,493)	(138,376)	(155,493)	(138,376)
Financial system services	(102,454)	(109,965)	(102,673)	(110,454)
Water and electricity	(134,636)	(132,229)	(134,636)	(132,229)
Communications	(124,442)	(78,491)	(124,455)	(78,499)
Advertising	(98,558)	(17,459)	(98,558)	(17,459)
Material	(25,830)	(19,428)	(25,839)	(19,433)
Promotions and public relations	(15,678)	(8,252)	(15,697)	(8,252)
Other	(79,802)	(69,828)	(103,152)	(92,685)
<b>Total</b>	<b>(3,252,145)</b>	<b>(3,037,713)</b>	<b>(3,280,313)</b>	<b>(3,067,896)</b>

## Note 27 – Tax expenses

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st quarter	1st quarter	1st quarter	1st quarter
COFINS	(709,697)	(666,842)	(775,277)	(726,723)
ISS	(206,405)	(192,761)	(232,043)	(215,696)
PIS/PASEP	(115,334)	(108,367)	(128,395)	(120,150)
IPTU	(76,514)	(71,526)	(76,514)	(71,526)
Other	(29,911)	(22,003)	(30,450)	(22,508)
<b>Total</b>	<b>(1,137,861)</b>	<b>(1,061,499)</b>	<b>(1,242,679)</b>	<b>(1,156,603)</b>

## Note 28 – Other operating income

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st quarter	1st quarter	1st quarter	1st quarter
Expense recovery	552,701	427,236	539,984	417,849
Commissions and fees - FGTS financial agent (1)	702,315	554,989	702,315	554,989
Adjustment for inflation on sundry transactions	368,840	392,734	335,417	393,324
Commissions and deferred monthly fees - FGTS financial agent	521,944	475,261	521,944	475,261
Recovery of operating losses	88,908	66,551	88,908	66,551
Right of use – Rede CAIXA	97,416	97,416	97,416	97,416
Specific credits	-	39,926	-	39,926
Credit card	39,508	37,049	39,508	37,049
Commissions and fees on transactions	27,177	9,996	78,968	50,325
Discount on the acquisition of royalties	4,133	4,133	4,133	4,133
Commercial loan transactions	3,044	2,963	3,044	2,963
Other	145,516	26,420	145,778	8,955
<b>Total</b>	<b>2,551,502</b>	<b>2,134,674</b>	<b>2,557,415</b>	<b>2,148,741</b>

(1) CAIXA recognizes revenues for individual homeowners loans granted under FGTS subsidies, up to the limit of contract costs. In 2024 costs amounted to R\$9,241.72 Brazilian reais (R\$7,271.91 direct employees and R\$1,969.81 indirect contracts), totaling 75,994 agreements in the first quarter of 2024.

## Note 29 – Other operating expenses

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st quarter	1st quarter	1st quarter	1st quarter
Expenses with lottery agents and commercial partners	(1,032,383)	(1,028,249)	(1,032,383)	(1,028,249)
Post-employment benefit	(514,087)	(473,218)	(514,087)	(473,218)
Operational risk losses	(311,815)	(261,582)	(311,815)	(261,582)
Fund and program obligations	(228,515)	(140,597)	(228,515)	(140,597)
Credit card	(310,790)	(234,383)	(310,790)	(235,002)
Real estate financing	(213,936)	(295,733)	(213,936)	(295,733)
Social benefits	(168,309)	(259,319)	(168,309)	(259,319)
Properties awarded/leased	(314,709)	(170,265)	(314,709)	(170,265)
Business leverage	(203,850)	(178,031)	(203,850)	(178,031)
Automated services	(146,403)	(146,943)	(146,403)	(146,943)
Goodwill on the acquisition of commercial portfolios	(118,325)	(146,169)	(118,325)	(146,169)
Lottery expenses	(126,188)	(107,821)	(126,188)	(107,821)
Discounts on loans	(29,557)	(39,039)	(29,557)	(39,039)
FGTS – collection/payment	(65,513)	(63,890)	(65,513)	(63,890)
FCVS receivable - allowance/losses (1)	(1,035)	(122,472)	(1,035)	(122,472)
Other	(328,983)	(225,849)	(334,727)	(258,489)
<b>Total</b>	<b>(4,114,398)</b>	<b>(3,893,560)</b>	<b>(4,120,142)</b>	<b>(3,926,819)</b>

(1) Decrease in expenses incurred with the provision because of a change in the model for calculating the provision for the FCVS introduced in January 2024.

## Note 30 – Recognition and reversal of provisions

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st quarter	1st quarter	1st quarter	1st quarter
Legal contingencies	(1,247,864)	(1,369,839)	(1,247,864)	(1,369,839)
Labor	(963,763)	(976,463)	(963,763)	(976,463)
Civil	(342,489)	(363,386)	(342,489)	(363,386)
Tax	58,388	(29,990)	58,388	(29,990)
Fundo de compensação de variações salariais – FCVS	(516,084)	(543,908)	(516,084)	(543,908)
Prepayment – FGTS	(46,096)	(24,986)	(46,096)	(24,986)
Performance rate of acquired portfolios	(24,980)	(25,278)	(24,980)	(25,278)
Financial guarantee provided	276	(9,911)	276	(9,911)
Other (1)	121,493	465,303	121,275	465,303
<b>Total</b>	<b>(1,713,255)</b>	<b>(1,508,619)</b>	<b>(1,713,473)</b>	<b>(1,508,619)</b>

(1) Includes the reversal of the administrative provision, leftovers payable and property maintenance costs.

## Note 31 – Non-operating income

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st quarter	1st quarter	1st quarter	1st quarter
Gain (loss) on disposal and write-off of investees and non-financial assets held for sale	85,242	(54,882)	85,242	(54,882)
Recognition/Reversal of non-operating provisions (1)	(120,300)	11,408	(120,300)	11,408
Capital gains (loss) (2)	238,913	(10,265)	238,913	(10,265)
Fair value remeasurements - provisions	-	-	-	30,680
Other	(80,082)	(33,197)	(80,082)	(33,197)
<b>Total</b>	<b>123,773</b>	<b>(86,936)</b>	<b>123,773</b>	<b>(56,256)</b>

(1) Fluctuation arises principally from the devaluation of non-financial assets held for sale.

(2) Includes capital gain on the write-off due to the expropriation of own property available for sale.

## Note 32 – Related parties

Transactions with related parties are carried out over CAIXA's operating activities and its duties established by specific regulations.

CAIXA's Code of Conduct prohibits employees and managers from establishing business or professional relationships, directly or by third parties, with their controlling shareholders and companies of the same economic group.

Under prevailing legislation, with respect to CAIXA as a state-owned company and its related parties, transactions may be carried out under the same conditions presented to the Market, particularly with respect to limits, interest rates, grace periods, terms, guarantees, as well as risk assessment criteria for recognizing impairment losses and write-offs. There are no additional or different benefits when compared with the transactions carried out with the other clients with the same profile clients.

**(a) Parent Company**

Balances with the controlling company consist of transactions with the Federal Government, their respective ministries, autonomous agencies, government departments, government funds and other agencies.

Over the course of its operations, CAIXA recognizes receivables from its relationship with the federal government (controlling company and government funds). Of the amount reported as of March 31, 2024, R\$733,969 (12/31/2023 – R\$723,030) consists of balances related to long-out standing transactions carried out with the Fundo Nacional de Desenvolvimento - FND, for which CAIXA's management is treating with the Federal Government to settle the amounts involved.

**(b) Subsidiaries**

In line with its strategy, CAIXA does business through its subsidiaries Caixa Seguridade, Caixa Cartões and Caixa Asset, and Caixa Loterias is at a pre-operating stage.

**(c) Joint ventures**

Caixa Imóveis e Negócios Digitais are jointly controlled through the direct ownership interest of CAIXA.

The entities to which CAIXA takes part in jointly controlling interest in subsidiaries Caixa Seguridade and Caixa Cartões fall into related parties.

**(d) Associate**

The company is CAIXA's direct affiliates to Galgo Sistemas de Informações, Núclea, TecBan and Quod.

Through Caixa Seguridade, CNP Seguros Holding Brasil S.A. (formerly Caixa Seguros Holding S.A.), set up to make its ownership interest in CNP Seguros Group, as well as Holding XS1, which has XS2 Vida e Previdência S.A. and Caixa Vida e Previdência S.A. as wholly owned subsidiaries, are associates.

CAIXA has several transactions with Caixa Seguridade, including its investees.

**(e) Key management personnel**

At CAIXA the members of the Board of Directors, of the Statutory Audit Committee, of the Board of Directors and of the Executive Board, as well as of the members of CAIXA's other statutory bodies and of the bylaws of CAIXA's subsidiaries are part of the list of key personnel.

**(f) Other entities**

This item consists of transactions with state-owned companies and government-controlled private companies such as Petrobras, Banco do Brasil, BNDES, Banco do Nordeste and Emgea; in addition to investment funds and government funds operated and/or managed by CAIXA, such as FGTS, FAR, FCVS, FIES.

Funcef, the entity that manages post-employment benefit plans for CAIXA employees, maintains contracts with Caixa for the provision of banking services and lease of properties owned by that entity.



Description	INDIVIDUAL											
	03/31/2024						12/31/2023					
	Parent Company	Subsidiaries	Joint ventures	Associate	Key management personnel	Other entities	Parent Company	Subsidiaries	Joint ventures	Associate	Key management personnel	Other entities
<b>ASSETS</b>	<b>267,714,086</b>	<b>2,439,202</b>	<b>14,960</b>	<b>1,763,937</b>	<b>35,553</b>	<b>36,457,722</b>	<b>264,905,417</b>	<b>2,400,292</b>	<b>1,794,798</b>	<b>142,497</b>	<b>33,943</b>	<b>36,521,142</b>
Cash and cash equivalents (1)	-	-	-	1,702,626	-	-	-	-	1,794,780	-	-	-
Interfinancial liquidity investments	-	-	-	-	-	102,995	-	-	-	-	-	15,036
Securities (2)	266,395,214	1,048,123	-	-	-	1,311,474	262,101,501	1,017,521	-	-	-	1,271,216
Income receivable (3)	655,270	1,360,614	14,944	61,310	-	178,999	600,645	1,358,422	-	84,039	-	186,307
Loans (4)	64	-	-	-	517,637	2,764,598	63	-	-	-	528,966	2,795,369
Allowance for impairment loss on loans	-	-	-	-	(483,886)	(829)	-	-	-	-	(496,780)	(839)
Other receivables (5)	2,212,487	30,465	16	1	1,818	42,098,964	2,203,208	24,349	18	58,458	1,774	41,671,600
Allowances for impairment loss on other receivables (6)	(1,548,949)	-	-	-	(16)	(10,003,912)	-	-	-	-	(17)	(9,417,547)
Other investments, assets	-	-	-	-	-	5,433	-	-	-	-	-	-
<b>LIABILITIES</b>	<b>45,072,181</b>	<b>3,965</b>	<b>51,652</b>	<b>179,451</b>	<b>31,170</b>	<b>675,632,371</b>	<b>45,636,508</b>	<b>350</b>	<b>218,532</b>	<b>86,345</b>	<b>25,615</b>	<b>642,276,331</b>
Demand and savings-account deposits (7)	404,902	3,965	19,317	82,072	11,890	2,829,937	364,053	350	34,837	86,345	10,337	3,575,190
Time deposits and bills	863,128	-	-	-	19,280	11,978,737	1,266,900	-	97,349	-	15,278	13,492,997
Special deposits of funds and programs (8)	447,916	-	-	-	-	28,438,458	395,568	-	-	-	-	29,290,195
Funds from the issue of securities (9)	34,878,807	-	-	-	-	169,539,956	35,085,061	-	-	-	-	146,748,912
Domestic on-lendings - official institutions (10)	13,470	-	-	-	-	447,415,602	13,674	-	-	-	-	433,480,389
Earmarked funds (11)	2,481,293	-	-	-	-	11,780,764	1,751,718	-	-	-	-	12,023,480
Tax and social security liabilities (12)	5,759,974	-	-	-	-	-	6,215,075	-	-	-	-	-
Sundry liabilities (13)	94,804	-	32,335	97,379	-	1,734,989	415,154	-	86,346	-	-	1,678,905
Other financial liabilities (14)	127,887	-	-	-	-	1,913,928	129,305	-	-	-	-	1,986,263
<b>Guarantees received (15)</b>	<b>20,619</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>297,659</b>	<b>7,271,472</b>	<b>110,202</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>293,010</b>	<b>3,468,572</b>
<b>Guarantees provided (16)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30,614,697</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30,941,504</b>

(1) Amounts under agreements with TecBan for cash equivalents in Banco24Horas network's service channels.

(2) Federal Government Bonds (Parent Company), according to note 7(a), and investments in shares in FIDC ACR IV (Subsidiary), FGHab and FGI (Other entities).

(3) In the subsidiary, consists of dividends proposed by subsidiaries and associates, of compensation due by Caixa Seguridade group for the use of CAIXA distribution network.

(4) In other entities, the amount presented consists of the balance of loan transactions with Eletrobras.

(5) The amounts reported consist of assets of the federal government (parent company) and amounts to be reimbursed by the FGTS (Fundo de Garantia do Tempo de Serviço) and the FCVS (Other entities), according to notes 10(b) and 14(a).

(6) Allowances for impairment loss on federal government assets (CMN Vote 162/95 and BNH Bonus) and, in Other entities, for losses on the FCVS, according to note 10.

(7) In other entities, the balance basically consists of investment fund deposits.

(8) The presentation to Other entities consists of special deposits and funds and programs (FGTS, FAR, FDS, FGS, FIPEM and others), according to note 15(b).

(9) The balance in company consists of IHCD, according to note 17(a) and in Other entities, by money Market funding.

(10) In Other entities, the balance arises from liabilities for fgts borrowings and on-lendings, BNDES, Fundo Marinha Mercante, Tesouro Nacional and other institutions, according to note 16(b).

(11) The balance of other entities basically consists of compensation paid to CAIXA financing agent, received from homeowners on housing transactions with FGTS funds, according to note 18(b).

(12) The balance consists of tax and social security liabilities payable to the federal government, according to note 20.

(13) As a parent company, the balance basically consists of obligations to the Federal Government.

(14) In Other entities, the balance consists of FGTS, FAR and FDS funds to repay homeowners agreements and related interest payable to the funds, according to note 18(b).

(15) Transactions secured by the government, promissory notes, pledge and accessory guarantees.

(16) Financial guarantee provided by CAIXA for credit operations with FGTS (co-obligation), FIES and FAR resources, according to Note 19(e).

Description	CONSOLIDATED									
	03/31/2024					12/31/2023				
	Parent Company	Joint ventures	Associate	Key management personnel	Other entities	Parent Company	Joint ventures	Associate	Key management personnel	Other entities
<b>ASSETS</b>	<b>267,714,086</b>	<b>14,960</b>	<b>1,878,275</b>	<b>35,553</b>	<b>37,724,589</b>	<b>264,905,417</b>	<b>1,794,798</b>	<b>277,430</b>	<b>33,943</b>	<b>37,371,973</b>
Cash and cash equivalents (1)	-	-	1,702,626	-	-	-	1,794,780	-	-	-
Interfinancial liquidity investments	-	-	-	-	102,995	-	-	-	-	15,036
Securities (2)	266,395,214	-	-	-	2,459,139	262,101,501	-	-	-	2,076,590
Income receivable (3)	655,270	14,944	175,648	-	181,833	600,645	-	218,972	-	186,319
Loans (4)	64	-	-	517,637	2,764,598	63	-	-	528,966	2,795,369
Allowance for impairment loss on loans	-	-	-	(483,886)	(829)	-	-	-	(496,780)	(839)
Other receivables (5)	2,212,487	16	1	1,818	42,215,332	2,203,208	18	58,458	1,774	41,717,045
Provisions for other credits (6)	(1,548,949)	-	-	(16)	(10,003,912)	-	-	-	(17)	(9,417,547)
Other investments, assets	-	-	-	-	5,433	-	-	-	-	-
<b>LIABILITIES</b>	<b>45,072,181</b>	<b>51,652</b>	<b>179,451</b>	<b>31,170</b>	<b>675,733,181</b>	<b>45,636,508</b>	<b>218,532</b>	<b>86,345</b>	<b>25,615</b>	<b>642,333,792</b>
Demand and savings-account deposits (7)	404,902	19,317	82,072	11,890	2,829,937	364,053	34,837	86,345	10,337	3,575,190
Time deposits and bills	863,128	-	-	19,280	11,978,737	1,266,900	97,349	-	15,278	13,492,997
Special deposits of funds and programs (8)	447,916	-	-	-	28,475,140	395,568	-	-	-	29,347,649
Funds from the issue of securities (9)	34,878,807	-	-	-	169,539,956	35,085,061	-	-	-	146,748,912
Domestic on-lendings - official institutions (10)	13,470	-	-	-	447,415,602	13,674	-	-	-	433,480,389
Earmarked funds (11)	2,481,293	-	-	-	11,844,892	1,751,718	-	-	-	12,023,487
Tax and social security liabilities (12)	5,759,974	-	-	-	-	6,215,075	-	-	-	-
Sundry liabilities (13)	94,804	32,335	97,379	-	1,734,989	415,154	86,346	-	-	1,678,905
Other financial liabilities (14)	127,887	-	-	-	1,913,928	129,305	-	-	-	1,986,263
<b>Guarantees received (15)</b>	<b>20,619</b>	<b>-</b>	<b>-</b>	<b>297,659</b>	<b>7,271,472</b>	<b>110,202</b>	<b>-</b>	<b>-</b>	<b>293,010</b>	<b>3,468,572</b>
<b>Guarantees given (16)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30,614,697</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30,941,504</b>

(1) Amounts under agreements with TecBan for cash equivalents in Banco24Horas network's service channels.

(2) Federal Government Bonds (Parent Company), according to note 7(a), and investments in shares in FIDC ACR IV (Subsidiary), FGHab and FGI (Other entities).

(3) In the subsidiary, consists of dividends proposed by subsidiaries and associates, of compensation due by Caixa Seguridade group for the use of CAIXA distribution network.

(4) In other entities, the amount presented consists of the balance of loan transactions with Eletrobras.

(5) The amounts reported consist of assets of the federal government (parent company) and amounts to be reimbursed by the FGTS (Fundo de Garantia do Tempo de Serviço) and the FCVS (Other entities), according to notes 10(b) and 14(a).

(6) Allowances for impairment loss on federal government assets (CMN Vote 162/95 and BNH Bonus) and, in Other entities, for losses on the FCVS, according to note 10.

(7) In other entities, the balance basically consists of investment fund deposits.

(8) The presentation to Other entities consists of special deposits and funds and programs (FGTS, FAR, FDS, FGS, FIPEM and others), according to note 15(b).

(9) The balance in company consists of IHCD, according to note 17(a) and in Other entities, by money Market funding.

(10) In Other entities, the balance arises from liabilities for fgts borrowings and on-lendings, BNDES, Fundo Marinha Mercante, Tesouro Nacional and other institutions, according to note 16(b).

(11) The balance of other entities basically consists of compensation paid to CAIXA financing agent, received from homeowners on housing transactions with FGTS funds, according to note 18(b).

(12) The balance consists of tax and social security liabilities payable to the federal government, according to note 20.

(13) As a parent company, the balance basically consists of obligations to the Federal Government.

(14) In Other entities, the balance consists of FGTS, FAR and FDS funds to repay homeowners agreements and related interest payable to the funds, according to note 18(b).

(15) Transactions secured by the government, promissory notes, pledge and accessory guarantees.

(16) Financial guarantee provided by CAIXA for credit operations with FGTS (co-obligation), FIES and FAR resources, according to Note 19(e).

Description	INDIVIDUAL									
	1st quarter - 2024					1st quarter - 2023				
	Parent Company	Subsidiaries	Joint ventures	Associates	Other entities	Parent Company	Subsidiaries	Joint ventures	Associates	Other entities
<b>INCOME</b>	<b>556,491</b>	<b>12,753</b>	<b>231,798</b>	<b>169,581</b>	<b>3,292,852</b>	<b>581,617</b>	<b>9,408</b>	<b>209,133</b>	<b>174,691</b>	<b>3,109,148</b>
Income from services (1 to 4)	323,204	31	226,901	169,517	1,226,166	296,605	20	208,821	174,691	1,227,962
Income from the management of investment funds	-	-	-	-	105,264	-	-	-	-	87,024
Other operating income (5)	233,287	12,722	4,897	64	1,961,422	285,012	9,388	312	-	1,794,162
<b>EXPENSES</b>	<b>(639,557)</b>	<b>(28,478)</b>	<b>(33,432)</b>	<b>(161,908)</b>	<b>(8,615,445)</b>	<b>(423,468)</b>	<b>(41,084)</b>	<b>(191,676)</b>	<b>(5,554)</b>	<b>(9,983,046)</b>
Expenses on the issue of securities (8)	(420,041)	(28,478)	(3,165)	-	(293,924)	(164,393)	(41,084)	(2,893)	-	(108,964)
Personnel (9)	-	-	-	-	(345,240)	-	-	-	-	(327,728)
Administrative (10)	-	-	-	-	(9,347)	-	-	-	-	(9,607)
Other operating expenses (11)	(219,516)	-	(30,267)	(161,908)	(7,966,934)	(259,075)	-	(188,783)	(5,554)	(9,536,747)

(1) In company, consists of income from services provided under social programs and on-lendings from the OGU.

(2) Jointly controlled subsidiary consists of debit and credit card transactions carried out with Elo Serviços.

(3) Associates consist of income from the sale of products from associates of caixa Seguridade group.

(4) In other entities, income consists of income from services and fees on FGTS (Fundo de Garantia do Tempo de Serviço), FIES (Fundo de Financiamento Estudantil), investment funds and other entities and government programs, represented in note 24.

(5) In the joint subsidiary, the balance consists of transactions with Elo Serviços and an associate with TecBan.

(6) Expenses on compensation interest and adjustment for inflation of thehcd (parent company). Transactions with FGTS, FAR, FDS, FGS (Other entities).

(7) Supplemental retirement benefit expenses with FUNCEF, according to note 25.

(8) Consists of expenses on the rent of properties due to FUNCEF (Federal Revenue Service).

Description	CONSOLIDATED							
	1st quarter - 2024				1st quarter - 2023			
	Parent Company	Joint ventures	Associates	Other entities	Parent Company	Joint ventures	Associate	Other entities
<b>INCOME</b>	<b>556,491</b>	<b>231,798</b>	<b>210,324</b>	<b>3,316,323</b>	<b>581,617</b>	<b>209,133</b>	<b>213,277</b>	<b>3,109,148</b>
Income from services (1 a 4)	323,204	226,901	210,260	1,228,399	296,605	208,821	213,277	1,227,962
Income from the management of investment funds	-	-	-	105,264	-	-	-	87,024
Other operating income (5)	233,287	4,897	64	1,982,660	285,012	312	-	1,794,162
<b>EXPENSES</b>	<b>(639,526)</b>	<b>(33,432)</b>	<b>(161,908)</b>	<b>(8,754,369)</b>	<b>(423,468)</b>	<b>(191,676)</b>	<b>(5,554)</b>	<b>(9,985,695)</b>
Expenses on the issue of securities (8)	(420,041)	(3,165)	-	(293,924)	(164,393)	(2,893)	-	(108,964)
Personnel (9)	-	-	-	(348,173)	-	-	-	(330,377)
Administrative (10)	-	-	-	(9,347)	-	-	-	(9,607)
Other operating expenses (11)	(219,485)	(30,267)	(161,908)	(8,102,924)	(259,075)	(188,783)	(5,554)	(9,536,747)

(1) In company, consists of income from services provided under social programs and on-lendings from the OGU.

(2) Jointly controlled subsidiary consists of debit and credit card transactions carried out with Elo Serviços.

(3) Associates consist of income from the sale of products from associates of caixa Seguridade group.

(4) In other entities, income consists of income from services and fees on FGTS (Fundo de Garantia do Tempo de Serviço), FIES (Fundo de Financiamento Estudantil), investment funds and other entities and government programs, represented in note 24.

(5) In the joint subsidiary, the balance consists of transactions with Elo Serviços and an associate with TecBan.

(6) Expenses on compensation interest and adjustment for inflation of thehcd (parent company). Transactions with FGTS, FAR, FDS, FGS (Other entities).

(7) Supplemental retirement benefit expenses with FUNCEF, according to note 25.

(8) Consists of expenses on the rent of properties due to FUNCEF (Federal Revenue Service).

(9) In other entities, expenses on onlendings from FGTS, BNDES and others stand out, according to note 16(b).

(g) Average salary (amounts in R\$)

Description	INDIVIDUAL/CONSOLIDATED			
	03/31/2024		12/31/2023	
	Administrator	Employee	Administrator	Employee
Highest salary	61,254	72,259	61,254	71,614
Average Salary	48,929	14,298	48,929	14,231
Lowest salary	45,636	3,762	45,636	3,762
Benefits	14,455	4,545	14,462	4,053

(h) Personnel compensation key management team

The global compensation paid to management, members of the Board of Directors, Statutory Audit Committee, Audit Committee, Risk Committee and People Committee, Eligibility, Succession and Compensation to CAIXA is annually submitted by the Board of Directors for approval by CAIXA's General Meeting.

The costs related to remuneration and other benefits attributed to key management personnel are presented as follows:

Description	INDIVIDUAL/CONSOLIDATED	
	2024	2023
	1st quarter	1st quarter
<b>Short-term benefits</b>	<b>8,596</b>	<b>7,067</b>
<b>Proceeds</b>	<b>6,182</b>	<b>5,112</b>
Board of Executive Officers	5,214	4,448
Board of Directors	74	75
Fiscal council	48	44
Audit Committee	465	325
Independent Risk Committee	356	201
Personnel, Eligibility, Succession and Compensation Committee	25	19
<b>Benefits</b>	<b>467</b>	<b>228</b>
Board Fiscal council	467	228
<b>Training</b>	<b>72</b>	<b>184</b>
<b>Social charges</b>	<b>1,875</b>	<b>1,543</b>
<b>Benefits motivated by the termination of the position</b>	<b>-</b>	<b>154</b>
<b>Post-employment benefits</b>	<b>495</b>	<b>417</b>
Supplemental retirement benefit plan	495	417

Benefits include food allowance, housing allowance and health care plan for top management members.

Post-employment benefits are restricted to the members of CAIXA's Top Management, Board of Directors and Audit Committee.

CAIXA does not have share-based compensation or other long-term benefits to its employees and key management personnel.

## Note 33 – Risk and capital management

At CAIXA, risk and capital management is perceived as a competitive advantage in financial Markets and the main means of preserving their solvency, liquidity and profitability.

Dedicated structures comprising systems, routines, procedures and models are in charge of identifying, measuring, evaluating, monitoring, controlling, mitigating and communicating to top management to support decision-making.

In accordance with prevailing regulation and good corporate governance practices, the risk and capital structures consist of the Board of Directors - CA; by the Independent Risk Committee - CORIS, which subsidizes CA in making decisions on risk and capital management issues; by the Board of Directors - CD; by the Vice-Presidency for Risks – VICOR and the Risk Executive Director – DECOR as Chief Risk Officer – CRO.

The National Superintendence of Corporate Risks – SUCOR, subordinated to DECOR, coordinates CAIXA's efforts to adapt it to the New Basel Capital Accord and is in charge of proposing the risk management policy of CAIXA conglomerate, the capital management and distribution policy of CAIXA's results, and evaluating and issuing a report for businesses and other actions related to the conglomerate's risk and capital management.

### Risk management framework

CAIXA has risk management frameworks adapted to the nature of transactions and to the complexity of its products, services, activities and processes compatible with their exposure to each type of risk.

Risks are defined considering quantitative and qualitative criteria and lead to the following significant risks:

- Credit Risk;
- Market risk – trading portfolio and banking portfolio;
- Liquidity Risk;
- Operational risk;

Other risks considered relevant to CAIXA's risk profile, particularly contagion, strategy, reputation, social and environmental, actuarial, cyber and compliance risks.

A detailed description of the risk and capital management frameworks is available on our website: <https://ri.caixa.gov.br/informacoes-financeiras/gerenciamento-de-riscos-e-capital/>.

### (a) Calculating regulatory capital requirements

In compliance with CMN Resolutions No. 4.955/2021 and No. 4.958/2021, the calculation of tier 1 capital + tier 2 capital and the calculation of minimum capital requirements consider the Prudential Conglomerate.

The table below shows the breakdown of these capital indicators.

Description	03/31/2024	12/31/2023
<b>Referencial Equity - PR</b>	<b>128,797,357</b>	<b>126,431,245</b>
<b>Tier I</b>	<b>112,623,781</b>	<b>107,020,333</b>
<b>Principal Capital - CP</b>	<b>110,910,540</b>	<b>105,307,092</b>
Prudential equity (1)	130,151,177	126,458,588
Prudential adjustments	(19,240,637)	(21,151,496)
<b>Supplementary Capital - CC</b>	<b>1,713,241</b>	<b>1,713,241</b>
<b>Tier II</b>	<b>16,173,576</b>	<b>19,410,912</b>
<b>Risk-weighted assets - RWA</b>	<b>764,572,906</b>	<b>757,921,788</b>
Credit risk - RWACPAD	670,501,456	668,681,422
Market risk - RWAMPAD	14,586,713	13,748,115
Operational risk - RWAOPAD	79,484,737	75,492,251
<b>Additional Principal Capital - ACP</b>	<b>26,760,052</b>	<b>26,527,263</b>
<b>Patrim. minimum capital requirement - PRMR (RWA*Factor F) + ACP</b>	<b>87,925,884</b>	<b>87,161,006</b>
<b>Market risk - non-trading portfolio - RBAN</b>	<b>5,142,086</b>	<b>2,400,587</b>
<b>Capital margin (PR - PRMR - RBAN)</b>	<b>35,729,386</b>	<b>36,869,652</b>
<b>Core Capital Ratio (CP/RWA)</b>	<b>14.51%</b>	<b>13.89%</b>
<b>Tier I capital ratio (Tier I / RWA)</b>	<b>14.73%</b>	<b>14.12%</b>
<b>Basel capital ratio (PR/ RWA)</b>	<b>16.85%</b>	<b>16.68%</b>
<b>Factor F</b>	<b>8.00%</b>	<b>8.00%</b>

(1) Equity considers hybrid capital and debt instruments authorized in accordance with CMN Resolution No. 4.955/2021.

### (b) Sensitivity analysis of significant positions

The sensitivity analysis allows the Company to check the impact of interest rate fluctuations on the prices of assets and liabilities, by risk factor. These hypothetical studies become a tool for managing Market risk, allowing the definition of mitigation measures if these scenarios are implemented, given that exposures are daily monitored and negative Market movements produce the immediate operation of the units involved in the process to minimize possible losses that may occur.

The instruments that are the subject matter of the sensitivity analysis are those measured at fair value, in this case the securities portfolio instruments classified into categories I - For trading and II - Available-for-sale, according to the classification of THE Central Bank of Brazil Circular 3.068/2001, in addition to financial derivatives that are measured at Market value according to CIRCULAR 3.082/2002.

The sensitivity analyses for each type of Market risk considered relevant by Top Management, to which CAIXA was exposed, included all material transactions with financial instruments and considered the greatest losses in each of the scenarios below:

Scenario I: Probable scenario considering the most probable trajectory of macroeconomic variables and indicators;

Scenario II: Possible scenario that considers a multiplicative parallel shock of 25% in scenario I for the SELIC (Central Bank overnight rate) risk factor for government bonds and an amendment of 1% for the other risk factors;

- Scenario III: Possible scenario that considers a multiplicative parallel shock of 50% to scenario I for the SELIC (Central Bank overnight rate) risk factor for government bonds and an amendment of 2.5% for the other risk factors;
- Scenario IV: Possible scenario that considers a multiplicative parallel shock of 50% to scenario I for the primitive risk factor of the SELIC (Central Bank overnight rate) rate for government bonds and an amendment of 5% for the other risk factors;
- Scenario V: Possible scenario that considers a multiplicative parallel shock of 0.75% to scenario I for the primitive risk factor of the SELIC (Central Bank overnight rate) rate for government bonds and a deduction of 1% for the other risk factors;
- Scenario VI: Possible scenario that considers a multiplicative parallel shock of 0.5% in scenario I for the primitive risk factor of the SELIC (Central Bank overnight rate) rate for government bonds and a deduction of 2.5% for the other risk factors; And
- Scenario VII: Possible scenario that considers a multiplicative parallel shock of 0.25% to scenario I for the primitive risk factor of the SELIC (Central Bank overnight rate) risk for government bonds and a deduction of 5% for the other risk factors.

The results of financial instruments determined on March 31, 2024 are summarized in the table below:

Risk Factor	Scenario I - MtM R\$ thousand	Shock rate increase in interest rates			Shock on the write-off of interest rates		
		Scenario II	Scenario III	Scenario IV	Scenario V	Scenario VI	Scenario VII
		Var. MtM R\$ thousand	Var. MtM R\$ thousand	Var. MtM R\$ thousand	Var. MtM R\$ thousand	Var. MtM R\$ thousand	Var. MtM R\$ thousand
CDI	79,953,274	(1,589,765)	(3,879,419)	(7,459,938)	1,643,126	4,213,292	8,800,694
Pre	7,868,906	(230,206)	(554,186)	(1,042,942)	242,470	631,006	1,352,675
Coupon IPCA	2,832,912	(131,713)	(310,078)	(565,674)	143,687	385,757	880,944
Coupon TR	1,411,205	(77,327)	(180,910)	(325,976)	84,883	228,452	520,832
Coupon SELIC	185,377,682	(299,469)	(598,215)	(896,242)	300,193	601,113	902,761
Coupon IGPM	11,896	(541)	(1,290)	(2,390)	578	1,519	3,317
<b>EXPOSURE TAX</b>	<b>277,455,875</b>	<b>(2,329,021)</b>	<b>(5,524,098)</b>	<b>(10,293,162)</b>	<b>2,414,937</b>	<b>6,061,139</b>	<b>12,461,223</b>
<b>% of variation</b>		<b>(0.84)</b>	<b>(1.99)</b>	<b>(3.71)</b>	<b>0.87</b>	<b>2.18</b>	<b>4.49</b>

### (c) Fair Value

Considering the concept of fair value, when there is no quoted price in an active Market available for a financial instrument and it is not possible to identify recent transactions with similar financial instrument, CAIXA determines the fair value of financial instruments according to Market pricing methods, as the present value method obtained by applying the discounted cash flow approach. and assuming that the bank adopts a credit spread based on the issuer's credit rating, including an early redemption using a discount rate defined in the construction of the binomial probability tree (for instruments with early redemption) or other valuation techniques.

IFRS 7 (CPC 46) specifies a valuation technique hierarchy based on the use of observable or unobservable inputs.

Observable data reflect Market information from independent sources and unobservable inputs reflect the Market assumptions used by the Bank.

These two data types have created the following fair value hierarchy:



Level 1 – quoted prices (unadjusted) in active Markets for identical assets or liabilities. This level includes listed securities and debt instruments being traded on the stock, mercantile and futures exchange, for example.

- Level 2 : inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices), including most over-the-counter derivative contracts, traded loans and issuance of structured debt.
- Level 3: inputs for the asset or liability that are not based on observable Market data (unobservable inputs). This level includes equity and debt instruments that are composed significantly of unobservable inputs.

Data collection inputs that make up the price of instruments as a primary source are obtained from the following sources:

- Secondary Market of federal government bonds: ANBIMA;
- Share quotations, futures contracts prices and adjustments, swap Market rates, DI rate: B3 S.AI – Brasil, Bolsa, Balcão.

#### (d) Fair value hierarchy

Description	INDIVIDUAL				
	03/31/2024		Fair value levels		
	Book value	Fair Value	Level I	Level II	Level III
<b>Fair value of financial assets and liabilities</b>					
<b>ASSETS</b>					
<b>Financial assets</b>	<b>1,828,695,001</b>	<b>1,621,079,000</b>	<b>266,509,544</b>	<b>1,340,458,993</b>	<b>14,110,463</b>
Interbank investments	196,187,926	196,190,162	-	196,190,162	-
Compulsory deposits with the Central Bank of Brazil	138,767,537	131,259,482	-	131,259,482	-
Securities	286,940,649	282,301,774	266,509,544	1,681,767	14,110,463
Derivative financial instruments	166,253	166,253	-	166,253	-
Loan portfolio	1,144,237,736	951,488,614	-	951,488,614	-
Other financial assets	62,394,900	59,672,715	-	59,672,715	-
<b>LIABILITIES</b>					
<b>Financial liabilities</b>	<b>1,666,310,917</b>	<b>1,484,750,237</b>	<b>-</b>	<b>828,188,928</b>	<b>656,561,309</b>
Customer Resources	705,612,841	656,561,309	-	-	656,561,309
Funds from financial institutions and others	709,916,056	582,077,333	-	582,077,333	-
Funds from the issue of securities	250,782,020	246,111,595	-	246,111,595	-

Description	INDIVIDUAL				
	12/31/2023		Fair value levels		
	Book value	Fair Value	Level I	Level II	Level III
<b>Fair value of financial assets and liabilities</b>					
<b>ASSETS</b>					
<b>Financial assets</b>	<b>1,779,520,873</b>	<b>1,617,776,979</b>	<b>261,941,909</b>	<b>1,342,426,424</b>	<b>13,408,646</b>
Interbank investments	180,978,966	180,980,309	-	180,980,309	-
Compulsory deposits with the Central Bank of Brazil	133,393,149	126,694,762	-	126,694,762	-
Securities	281,716,676	276,816,851	261,941,909	1,466,296	13,408,646
Derivative financial instruments	163,206	163,154	-	163,154	-
Loan portfolio	1,119,820,258	972,508,550	-	972,508,550	-
Other financial assets	63,448,618	60,613,353	-	60,613,353	-
<b>LIABILITIES</b>					
<b>Financial liabilities</b>	<b>1,616,268,614</b>	<b>1,438,657,556</b>	<b>-</b>	<b>777,298,799</b>	<b>661,358,757</b>
Customer Resources	714,074,459	661,358,757	-	-	661,358,757
Funds from financial institutions and others	665,024,676	548,055,892	-	548,055,892	-
Funds from the issue of securities	237,169,479	229,242,907	-	229,242,907	-

Description	CONSOLIDATED				
	03/31/2024		Fair value levels		
	Book value	Fair Value	Level I	Level II	Level III
<b>Fair value of financial assets and liabilities</b>					
<b>ASSETS</b>					
<b>Financial assets</b>	<b>1,830,485,093</b>	<b>1,667,392,968</b>	<b>266,509,544</b>	<b>1,385,724,838</b>	<b>15,158,586</b>
Interbank investments	196,187,926	196,190,162	-	196,190,162	-
Compulsory deposits with the Central Bank of Brazil	138,767,537	131,259,482	-	131,259,482	-
Securities	287,506,498	283,349,897	266,509,544	1,681,767	15,158,586
Derivative financial instruments	166,253	166,253	-	166,253	-
Loan portfolio	1,145,317,348	995,740,320	-	995,740,320	-
Other financial assets	62,539,531	60,686,854	-	60,686,854	-
<b>LIABILITIES</b>					
<b>Financial liabilities</b>	<b>1,630,747,323</b>	<b>1,449,862,506</b>	<b>-</b>	<b>793,304,655</b>	<b>656,557,851</b>
Customer Resources	705,609,125	656,557,851	-	-	656,557,851
Funds from financial institutions and others	708,684,142	581,067,257	-	581,067,257	-
Funds from the issue of securities	216,454,056	212,237,398	-	212,237,398	-

Description	CONSOLIDATED				
	12/31/2023		Fair value levels		
	Book value	Fair Value	Level I	Level II	Level III
<b>Fair value of financial assets and liabilities</b>					
<b>ASSETS</b>					
<b>Financial assets</b>	<b>1,780,968,365</b>	<b>1,662,976,267</b>	<b>261,941,909</b>	<b>1,386,608,698</b>	<b>14,425,660</b>
Interbank investments	180,978,966	180,980,309	-	180,980,309	-
Compulsory deposits with the Central Bank of Brazil	133,393,149	126,694,762	-	126,694,762	-
Securities	281,956,233	277,833,865	261,941,909	1,466,296	14,425,660
Derivative financial instruments	163,206	163,154	-	163,154	-
Loan portfolio	1,120,867,849	1,017,929,624	-	1,017,929,624	-
Other financial assets	63,608,962	59,374,553	-	59,374,553	-
<b>LIABILITIES</b>					
<b>Financial liabilities</b>	<b>1,582,318,661</b>	<b>1,405,689,582</b>	<b>-</b>	<b>744,331,178</b>	<b>661,358,404</b>
Customer Resources	714,074,077	661,358,404	-	-	661,358,404
Funds from financial institutions and others	664,122,848	547,312,684	-	547,312,684	-
Funds from the issue of securities	204,121,736	197,018,494	-	197,018,494	-

## Note 34 – Recurring and non-recurring net income

According to BCB Resolution No. 2/2020, we highlight below the recurring and non-recurring results, net of tax effects:

Evento	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st quarter	1st quarter	1st quarter	1st quarter
<b>Book net income (a)</b>	<b>2,272,516</b>	<b>1,839,232</b>	<b>2,461,574</b>	<b>1,934,360</b>
<b>Non-recurring events (b)</b>	<b>(875,134)</b>	<b>-</b>	<b>(875,134)</b>	<b>-</b>
PDV 2024 (1)	(875,134)	-	(875,134)	-
<b>Expenses impacted by Events (c) (2)</b>	<b>457,960</b>	<b>-</b>	<b>453,564</b>	<b>-</b>
<b>Non-recurring profit (d = b + c)</b>	<b>(417,174)</b>	<b>-</b>	<b>(421,570)</b>	<b>-</b>
<b>Regulatory recurring results (e = a - d)</b>	<b>2,689,690</b>	<b>1,839,232</b>	<b>2,883,144</b>	<b>1,934,360</b>

### 1<sup>st</sup> quarter 2024

(1) 2024 Voluntary Termination Program (PDV).

(2) Expenses impacted by events include tax effects, profit sharing and IHCD expenses on non-recurring items.

## Note 35 – Other information

### (a) Assets of investment funds managed by CAIXA

Description (1)	03/31/2024	12/31/2023
Financial investment funds	474,446,239	455,969,818
Investment funds - FIC (2)	319,577,915	310,756,753
Stock funds	26,211,837	27,344,917
<b>Total</b>	<b>820,235,991</b>	<b>794,071,488</b>

(1) The information presented is not audited by the independent auditors.

(2) It includes funds of investment in shares, which are not considered in the ANBIMA ranking.

### (b) Problematic assets

According to CMN Resolution No. 4.557/2017, problematic assets are financial assets in which they are found to have been overdue for more than 90 days and/or there are signs that the obligation will not be fully honored, without recourse by the Bank to collateral or collateral.

As of March 31, 2024, the problematic portfolio reached R\$ 88,890,454 (December 31, 2023 - R\$ 88,577.00). 816), and a provision was accrued in the amount of R\$ 31,061,859 (December 31, 2023 - R\$ 30,247,431) for that portfolio. The most important component of the portfolio is the restructuring that accounts for 57.33% (R\$ 50,963,196) of the problematic exposure, explained by the long-term characteristics of homeowners credit, which represents 69.29% (R\$ 61,590,407).

### (c) Voluntary termination program

On March 4, 2024 CAIXA announced the opening of the Voluntary Termination Program - PDV for employees who show their interest in shutting down the company. The deadline to become acceding is May 31, 2024, with the limit of 3,200 terminations. The period to shut down those covered by the pos will be between July 1 and August 30. Termination amounts are estimated at R\$ 875,134 as provision for indemnities and financial aid.

## Note 36 – Subsequent events

### CAIXA Loterias

On April 17, 2024, the Board of Directors approved the migration of the caixa lotteries business to CAIXA Loterias S.A., its wholly owned subsidiary. Such migration will focus more on the modernization of the lottery business, the expansion of the gaming Market, the diversification of products and the increase in results.

Carlos Antonio Vieira Fernandes  
President

Adriano Assis Matias  
Vice president

Francisco Egidio Pelucio Martins  
Vice president

Henriete Alexandra Sartori Bernabé  
Vice president

Inês da Silva Magalhães  
Vice president

Laércio Roberto Lemos de Souza  
Vice president

Marcelo Campos Prata  
Vice president

Marcos Brasiliano Rosa  
Vice president

Paulo Rodrigo De Lemos Lopes  
Vice president

Tarso Duarte De Tassis  
Vice president

Tiago Cordeiro de Oliveira  
Acting Vice president

Juliana Grigol Fonsechi  
Controllership Director

Celio Cesario de Torres  
National Superintendent  
Accountant CRC/GO 009577/O-1-T-DF



Independents Auditor's Report

# Caixa Econômica Federal

**Report of the condensed individual  
and consolidated interim  
financial statements**

**March 31, 2024**



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## **Independent Auditors' Review Report on the Condensed Individual and Consolidated Interim Financial Statements**

To  
The Board of Directors, Management and Shareholders of  
**Caixa Econômica Federal - CAIXA.**  
Brasília - DF

### **Introduction**

We have reviewed the condensed individual and consolidated interim financial statements of Caixa Econômica Federal ("CAIXA"), for the quarter ended March 31, 2024, which comprise the statement of financial position as of March 31, 2024, and the related statements of profit or loss and comprehensive income for the three-month period then ended, changes in equity and cash flows for the three-month period then ended, and the notes to the condensed individual and consolidated interim financial statements.

Management is responsible for the preparation and presentation of this condensed individual and consolidated interim financial statements in accordance with accounting practices adopted in Brazil applicable to financial institutions authorized to operate by the Central Bank of Brazil. Our responsibility is to express a conclusion on this condensed individual and consolidated interim financial statements based on our review.

### **Scope of review**

We conducted our review in accordance with Brazilian and International Standards on Review (NBC TR 2410 - *Revisão de Informações Intermediárias Executada pelo Auditor da Entidade* and ISRE 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity, respectively). The review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Brazilian and International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

### **Conclusion on the condensed individual and consolidated interim financial statements**

Based on our review, nothing has come to our attention that causes us to believe that the condensed individual and consolidated interim financial statements do not present fairly, in all material respects, the condensed individual and consolidated financial position of CAIXA as of March, 31, 2024, the individual and consolidated performance of its operations and its individual and consolidated cash flows for the three-month period then ended, in accordance with the accounting practices adopted in Brazil applicable to financial institutions authorized to operate by the Central Bank of Brazil.



## Other matters

### Statement of Added Value

The condensed individual and consolidated interim financial statements, related to the Statement of Value Added ("DVA") for the three-month period ended March, 31, 2024, prepared under the CAIXA Management responsibility, and whose presentation is not required in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil, were subject to review procedures performed together with the review of the condensed individual and consolidated interim financial statements, for the purposes of concluding if the DVA is reconciled with the condensed individual and consolidated interim financial statements and accounting records, as applicable, and if their form and content are in accordance with the criteria set forth in Technical Pronouncement CPC 09 - Statement of Added Value. Based on our review, we are not aware of any fact that could lead us to believe that they were not prepared, in all material respects, consistently with the condensed individual and consolidated interim financial statements taken as a whole.

### Interim Consolidated Financial Information

This condensed individual and consolidated interim financial statements for the quarter ended March, 31, 2024, which was prepared in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil (BACEN), is presented herein in an additional manner, as permitted by Article 77 of CMN Resolution No. 4,966, to the consolidated interim financial statements prepared in accordance with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB) and that were yet not prepared and presented by CAIXA.

Brasília, May 13, 2024

KPMG Auditores Independentes Ltda  
CRC SP-014428/F-0

*Original report in Portuguese signed by*

André Dala Pola  
Accountant CRC 1SP214007/O-2