

EARNINGS
PRESENTATION
1Q24

CAIXA

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1 IT'S FOR YOU
IT'S ALL FOR BRAZIL



2 FINANCIAL
PERFORMANCE



IT'S FOR YOU
IT'S ALL FOR BRAZIL



TEIA Program



Initiative aimed at **transforming CAIXA** and **digital practices** at the Company

▸ **Culture** focused on acting in an **agile model**

▸ **2,000 employees** allocated and dedicated to the Program

Offers digital journeys for all client's relationships

▸ **Accessible and personalized** digital services across the client's life stages

▸ Recognized as a **digital leader** in the **Housing, Citizenship and Government** ecosystems



Pé-de-Meia Program



A poupança do ensino médio

- ✓ Opening of **2.5 million** digital savings accounts
- ✓ Banking inclusion and retention of clients of the **new generation**

Payment up to **R\$ 2,000** per year¹ to **students** that meet the program's requirements



Bonus of **R\$ 1,000** for every completed school year² and **R\$ 200** for participating in the National High School Exam (Enem)



CAIXA is the **exclusive payment agent** for the benefit



Combating school dropout

¹ R\$ 200 as enrollment incentive and R\$ 200 monthly for attendance, limited to 9 installments, and can be withdrawn at any time

² Values can only be transferred after completing high school

Partnership CAIXA and Correios



Signing of Memorandum of Understanding



Lottery units as order collection points

Service provided by CAIXA employees at Post Office units



- Agility, ease and access** to social benefits services
- Capillarity and services with **innovation** and **quality**
- Citizenship** and **dignity** for all of society
- Optimizing** expenses

Displacement costs for clients

Sustainable Finance Framework



Expand **financing for projects** and **lines of credit** that address the country's main **socioeconomic and environmental issues**



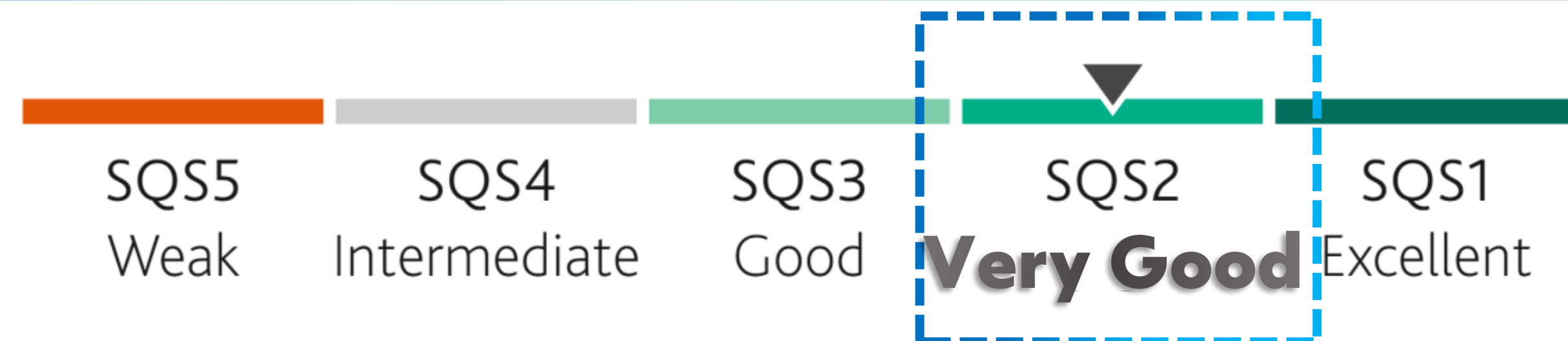
Framework,
click or read
the QR Code



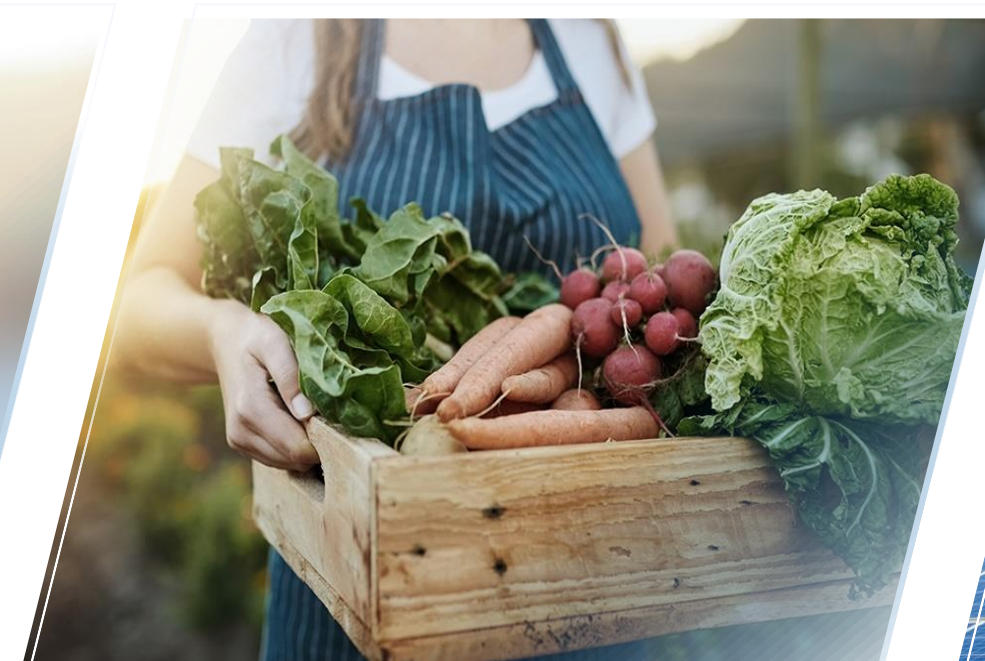
Benefits

-  **New Products** and expansion of the sustainable portfolio
-  **Strengthening** the relationship with the client
-  Funding **Diversification**
-  **Improving** transparency
-  **Strengthening** the CAIXA brand
-  **Anticipation** of regulatory changes

Second part review¹



Highlight for significant **contribution** to **Sustainability**



¹ Conducted by Moody's Investors Service, which awarded the concept "very good" (Second Party Opinion, SPO)



Signing of an **MoU¹** with **Agence Française de Développement:**

↪ Aimed at supporting the implementation of public policies targeted at **sustainable development**



Partnership with **the UK Embassy and Northern Ireland:**

↪ Supporting CAIXA's **sustainability and impact innovation** agenda

¹ MoU: Memorandum of Understanding - Mar/2024

Financial Cooperation Agreement



R\$ 9.7 million

with Instituto GEA – Ética e Meio Ambiente



Training and **structuring** waste collection cooperatives in Brazilian capitals



Improvement in working conditions of collectors and **adequate disposal** of electronic waste

117 Municipalities recognized with the seal*

- Recognizes municipalities with **good ESG practices** incorporated into management
- Promotes quality of life** for citizens and optimizes the use of natural resources



CAIXA Mortgage in 1Q24



R\$ **51.3** bn

New Loans

↑ **24.0 %**

1Q24/1Q23

R\$ **754.3** bn

Balance

↑ **14.4 %**

Mar24/Mar23

Habitacão
é com a CAIXA

733 thousand people
with access to home ownership

183.2 thousand
new contracts

402.9 thousand
jobs created
(direct and indirect)

67.7% ↑ 1.4 p.p.
(Mar24/Mar23)
market share

99.4% market share
Minha Casa, Minha Vida

Jan-Mar 2024



R\$ 6.1 bn collected in 1Q24



R\$ 2.4 bn for social destination

R\$ 1.0 Bn

Security

44%

Social Security



R\$ 0.6 Bn

Safety

26%

National Penitentiary Fund

National Public Safety Fund



R\$ 0.4 Bn

Sports

18%

Special Secretariat of Sports

Brazilian Olympic Committee

Brazilian Paralympic Committee



R\$ 0.2 Bn

Culture

7%

National Culture Fund



R\$ 0.2 Bn

Others

5%

Health Education

Sports



- ✓ Operating Agent for **Bolsa Atletas**: Expectation is to contemplate **10,000** athletes with investments of **R\$ 162 million** in 2024
- ✓ **Renewal** of the sponsorship of the **Women's Basketball League (LBF)** for another season
- ✓ **Current sponsorships:**
 - CBAAt: Brazilian Athletics Confederation
 - CBG: Brazilian Gymnastics Confederation
 - CPB: Brazilian Paralympic Committee
 - NBB: New Brazilian Basketball

Social Benefits



Social benefits paid In R\$ billion



PROGRAMA **BOLSA família**

21.1 million families



Financial Highlights



Recurring
Income

2.9bn

+49.0%
1Q24/1Q23

Accounting
Income

2.5bn

+27.3%
1Q24/1Q23

FINANCIAL PERFORMANCE

2

Income Statement

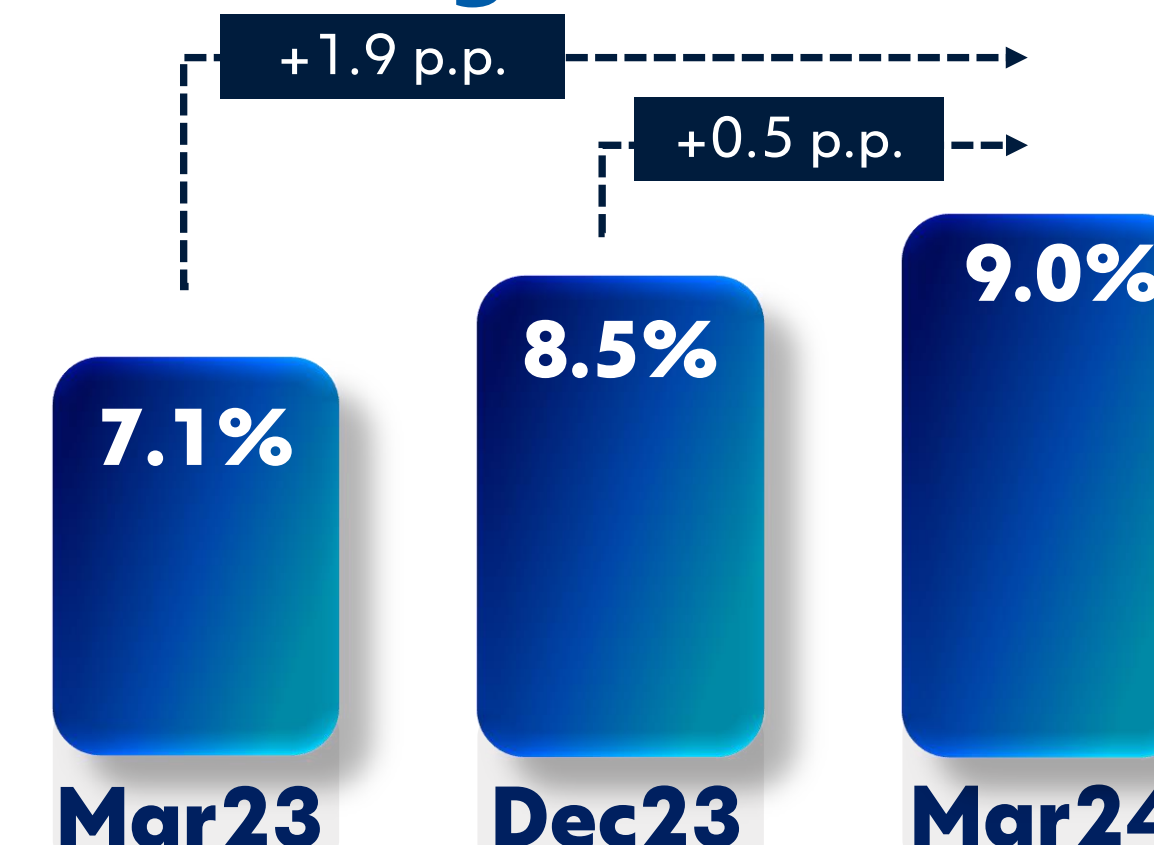


Recurring Net Income

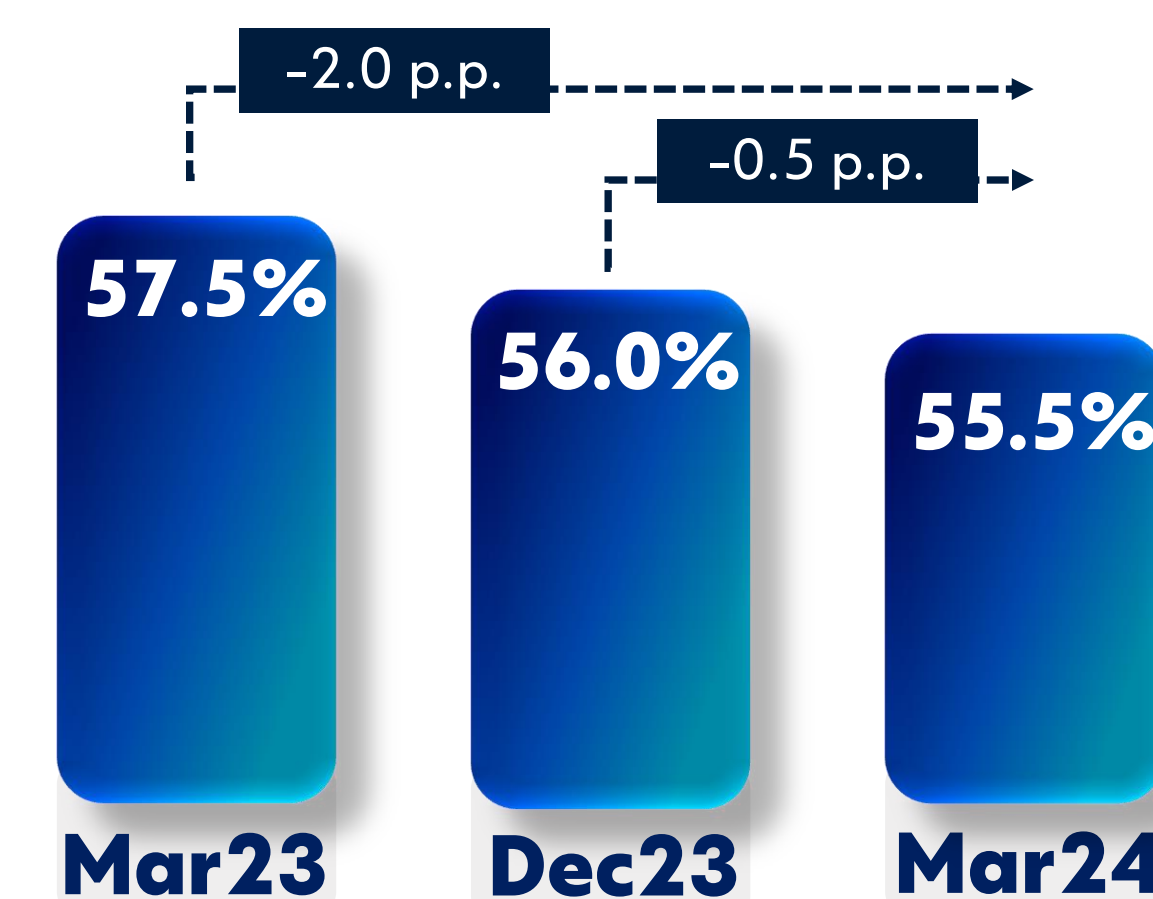
R\$ 2.9bn  **49.0%**
(1Q24/1Q23)

In R\$ billion	1Q24	4Q23	Δ3M	1Q23	Δ12M
Financial Margin	15.3	17.5	-12.9%	13.9	9.9%
Income from Services	6.6	6.7	-1.2%	6.2	6.9%
Loan Provisions	(4.9)	(4.4)	13.6%	(5.0)	-0.9%
Personnel Expenses	(8.1)	(7.7)	5.6%	(6.9)	18.3%
Other Administrative Expenses	(3.3)	(3.8)	-13.9%	(3.1)	6.9%
Other Revenues and Expenses ¹	(3.2)	(3.6)	-10.6%	(3.2)	1.1%
Non-operating income	0.1	(0.8)	-	(0.1)	-
Net Income	2.5	4.0	-38.1%	1.9	27.3%
Non-recurring events	(0.4)	1.1	-	-	-
Recurring Net Income	2.9	2.9	0.5%	1.9	49.0%

Recurring ROE²



Recurring IEO³



¹ Includes tax expenses.

² Return on average equity

³ Operational Efficiency Index

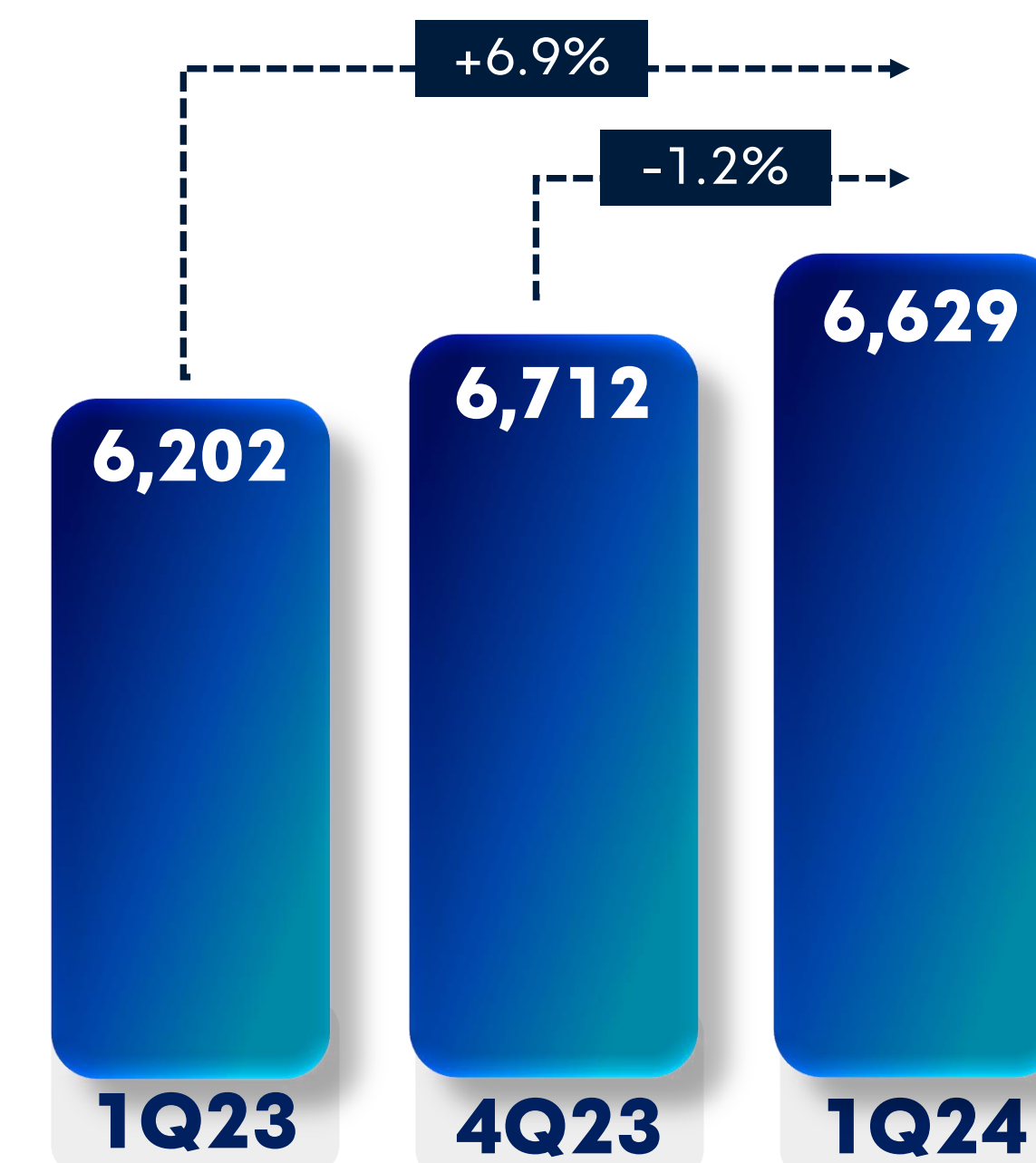
Income from Services



Main Items (In R\$ million)	1Q24	4Q23	Δ3M	1Q23	Δ12M
Government Services	1,666	1,668	-0.1%	1,626	2.5%
Lotteries	674	806	-16.4%	555	21.4%
Checking Accounts ¹	1,026	977	5.0%	948	8.2%
Debit and Credit Cards	702	724	-3.0%	666	5.5%
Loan Operations	662	658	0.6%	576	15.0%
Insurance	661	673	-1.8%	607	8.9%
Investment Funds	612	591	3.6%	594	3.1%
Agreements and Recovery	547	548	-0.2%	593	-7.8%
Others	79	67	17.7%	37	110.2%
Income from Services and Banking Fees	6,629	6,712	-1.2%	6,202	6.9%

Service Revenue

In R\$ million



¹Includes income from banking fees.

Value Added to Society¹

R\$ 11.7 billion

Added to society in 1Q24

R\$ 7.5 bn



R\$ 2.6 bn



R\$ 1.1 bn



R\$ 0.5 bn

**Salaries and
benefits to
employees**

**Equity
Return**

**Taxes
Fees
Contributions**

Rentals

Total Origination



R\$ **143.0** bn

+13.3%
1Q24/1Q23

R\$ **85.6** bn

Commercial²
↑ **15.0 %¹**



R\$ **51.3** bn

Mortgage
↑ **24.0 %¹**



R\$ **5.9** bn

Agribusiness
↓ **27.9 %¹**



R\$ **0.2** bn

Infrastructure
↓ **89.9 %¹**



¹ Variation in 12 months: 1Q24/1Q23

² Includes Cards, Acquired Loans, and Securitized Loans



R\$ **1.144** tn

+10.4%
Mar24/Mar23

Total Share

19.4%

0.4 p.p.
(Mar24/Mar23)

R\$ **754.3** bn

Mortgage

↑ **14.4 %**¹

R\$ **231.9** bn

Commercial²

↓ **0.05 %**¹

R\$ **100.3** bn

Infrastructure

↑ **2.9 %**¹

R\$ **57.8** bn

Agribusiness

↑ **20.7 %**¹

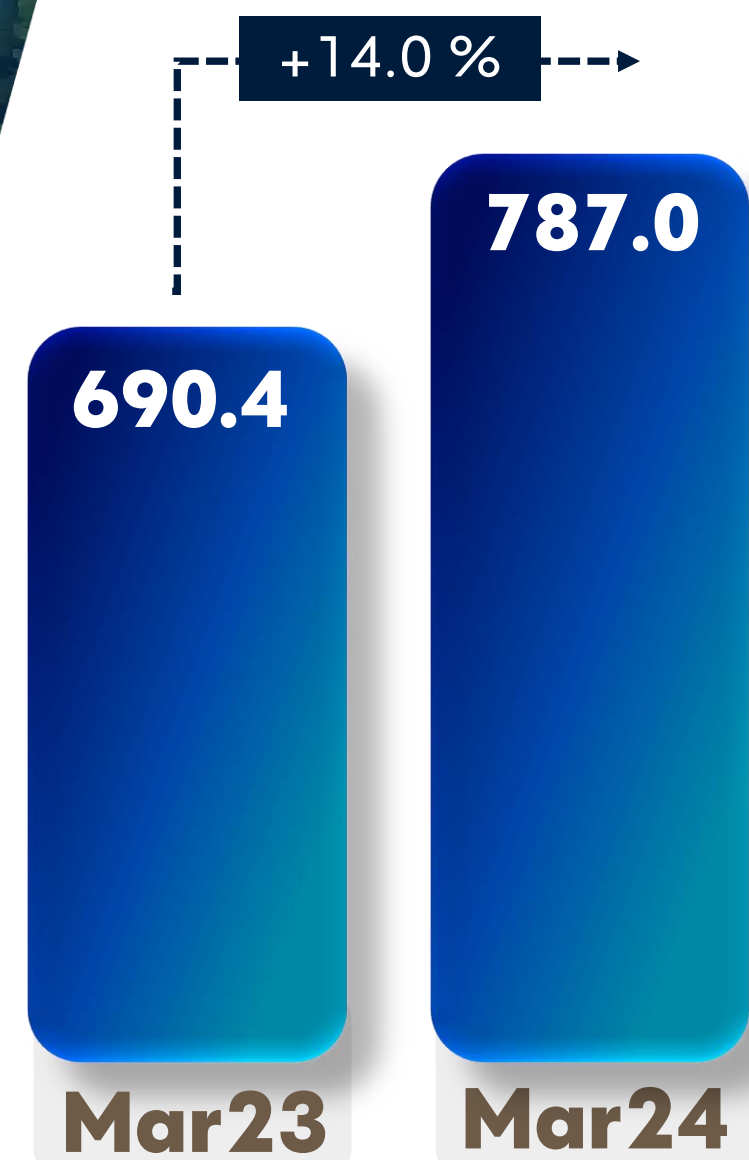


¹ Variation in 12 months: Mar24/Mar23

² Includes Cards, Acquired Loans, and Securitized Loans



Sustainable Finance Portfolio



R\$ 787.0
Billion



A portfolio¹ that allows CAIXA to contribute to a **more equal and sustainable** society



64.3% of businesses classified as Sustainable Portfolio



¹ Portfolio with initiatives and sectors that contribute to 2 or more Sustainable Development Goals (SDGs)

² Student Financing (FIES) and the initial bracket (Faixa 1) of Minha Casa Minha Vida (MCMV) were included since CAIXA is responsible for managing and developing these contracts.

Funding Balance



R\$ **1.521** tn

+20.2%
Mar24/Mar23

Breakdown - Main Items

Total Savings Share

36.8%

↑ 0.7 p.p.
(Mar24/Mar23)

R\$ **449.1** bn

Borrowings and Onlending

↑ **14.3 %**¹

R\$ **358.7** bn

Savings

↑ **2.7 %**¹

R\$ **269.5** bn

Time Deposits

↑ **36.2 %**¹

R\$ **187.0** bn

Open Market²

↑ **12.0 %**¹

R\$ **179.1** bn

Bonds³

↑ **72.9 %**¹

R\$ **47.0** bn

Demand Deposits

↑ **19.9 %**¹

¹ Variation in 12 months: Mar24/Mar23 ² Own Portfolio Agreements

³ Includes Real Estate Bonds, Agricultural Bonds, and Financial Bonds

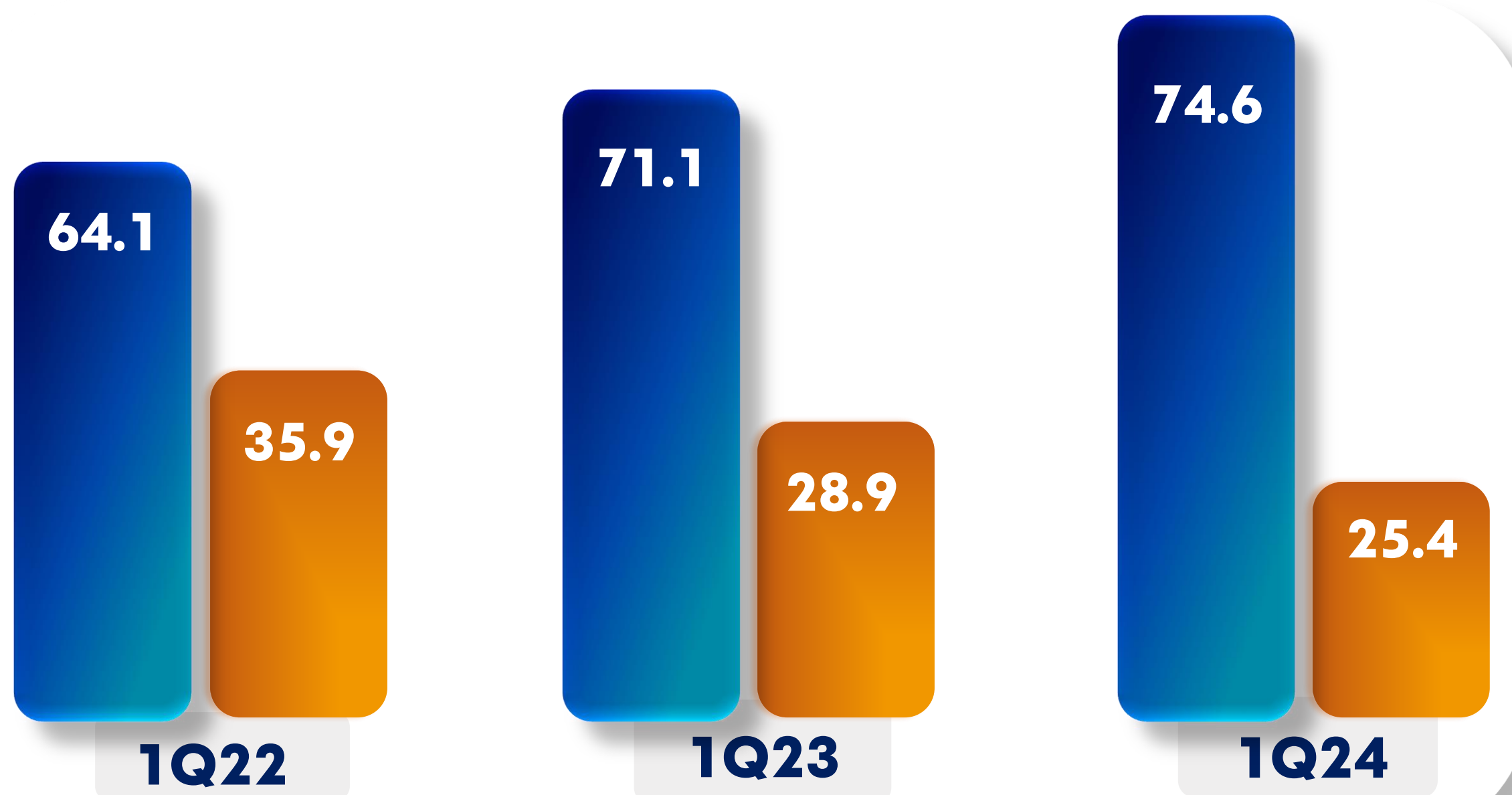
Evolution of Mortgage Loans



CAIXA maintains its growth pace

Mortgage Loans – Share of SBPE and FGTS ¹

In %

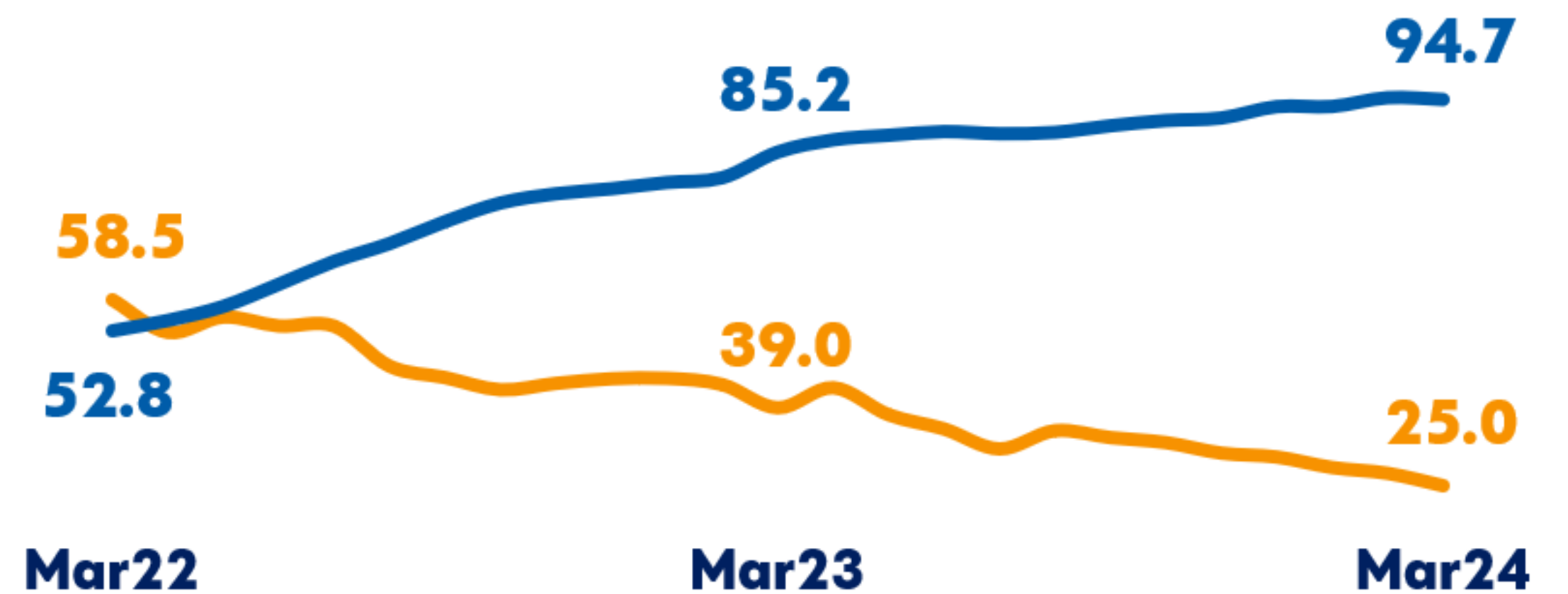


CAIXA

Competition

Variation in 12 months – Mortgage Loan Balance ²

In Billion



CAIXA

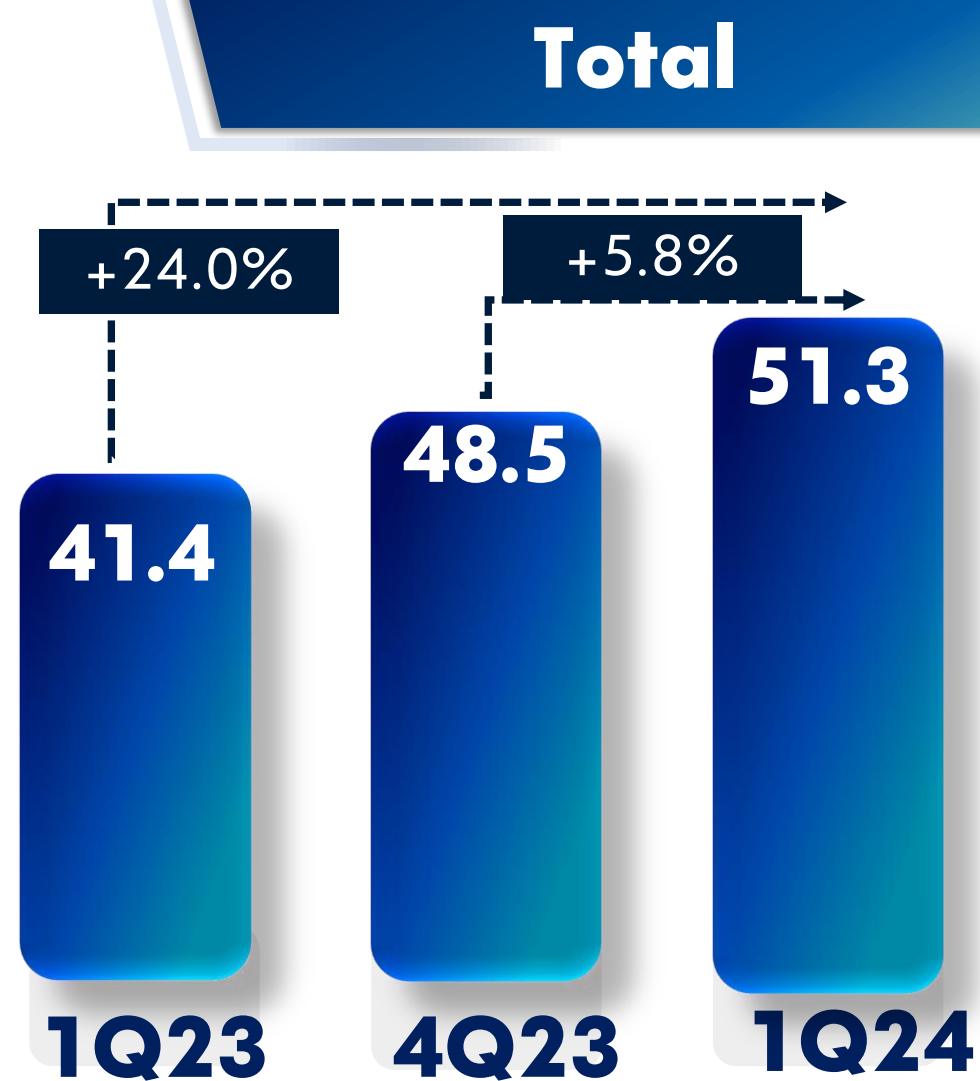
Competition

¹ Source: ABECIP and FGTS

² Source: BACEN

New Loans

In R\$ billion



Share

67.7%

↑ 1.4 p.p.
(Mar24/Mar23)

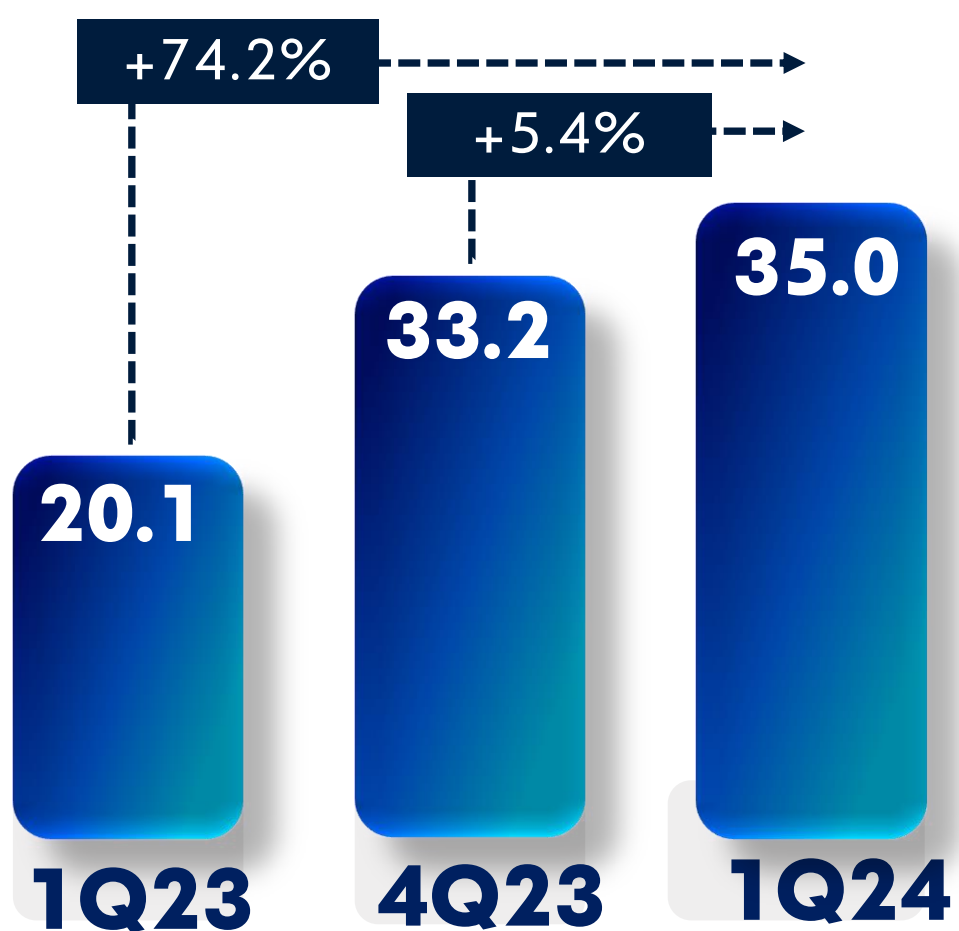
Mortgage

Loan Balance

R\$ **754.3** bn

+14.4%
Mar24/Mar23

FGTS¹ Funding



SBPE Funding



¹ Subsidies included

Commercial Loans (Individuals and Corporate)



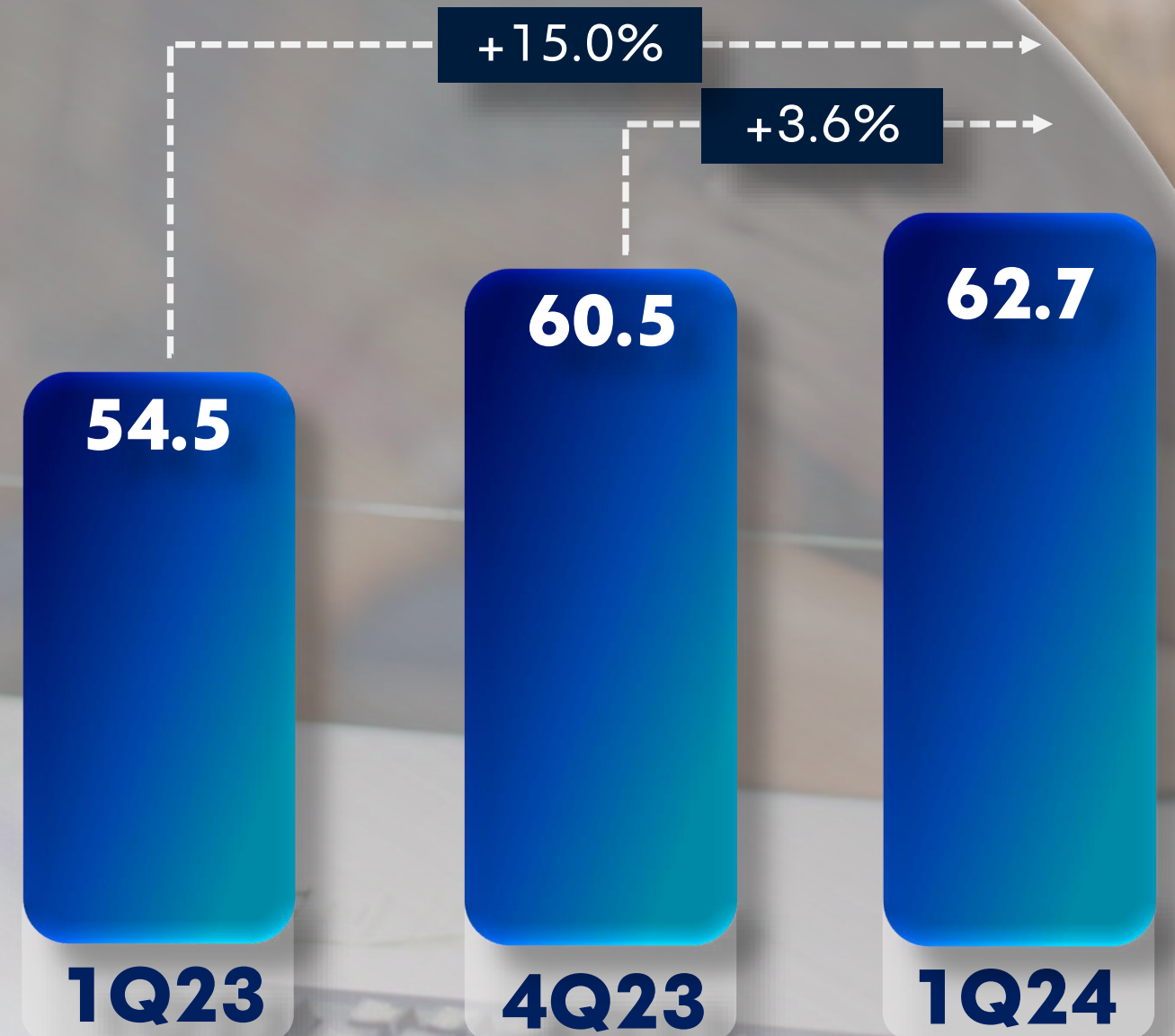
Individuals

Balance
R\$ **134.0** bn
- 2.7%
Mar24/Mar23

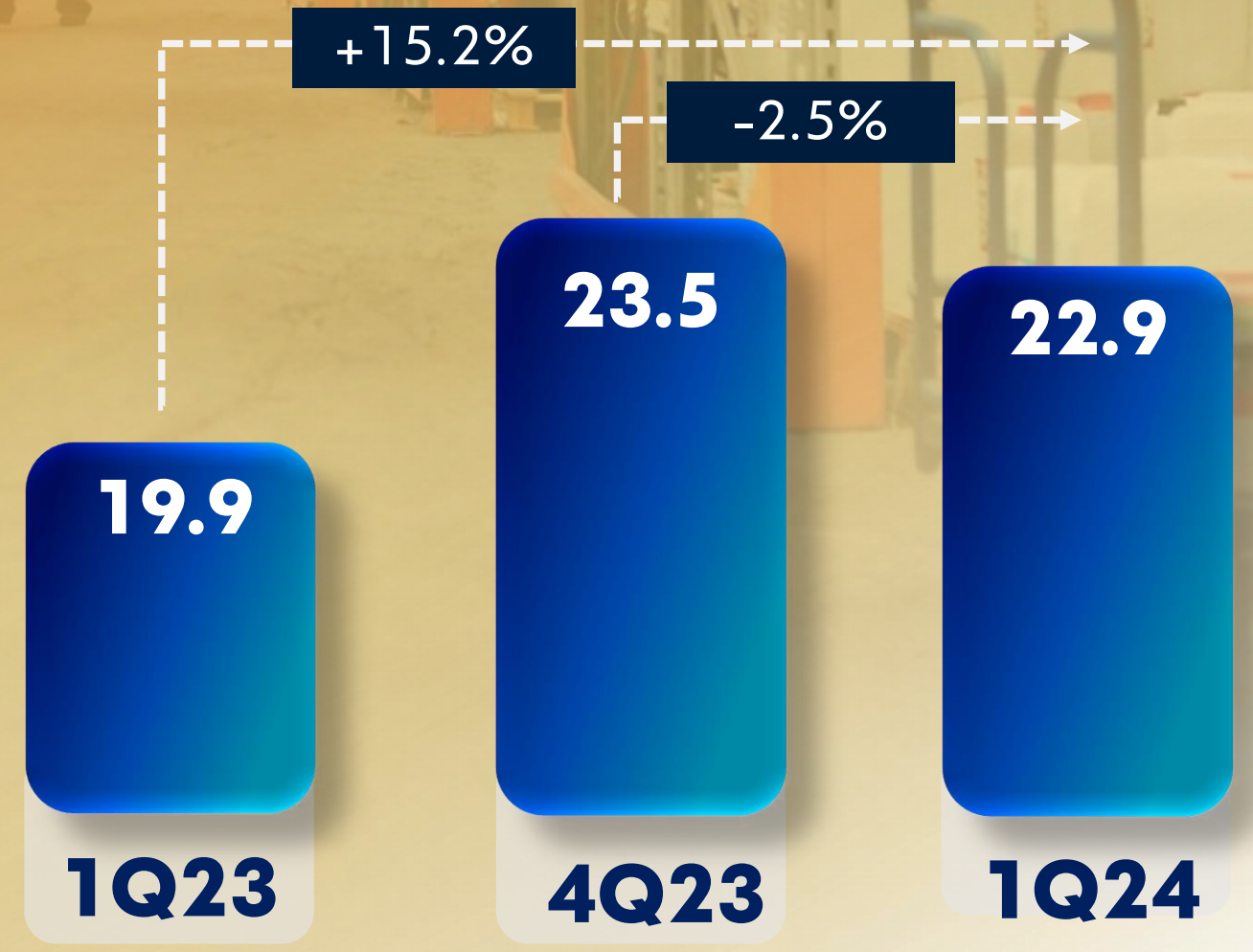
Corporate

Balance
R\$ **98.0** bn
+ 3.9%
Mar24/Mar23

New Loans In R\$ billion



New Loans In R\$ billion



* Includes Cards, Acquired Loans, and Securitized Loans

Sanitation and Infrastructure



Leading role in the country's **economic growth** as part of the strategic scope

Balance

R\$ **100.3** bn

+ 2.9%

Mar24/Mar23



CAIXA's role in the
New Growth Acceleration Program

NOVO **PAC**

DESENVOLVIMENTO E SUSTENTABILIDADE 27



CAIXA maintains relevance in the agribusiness, supporting **small producers**



Balance

R\$ **57.8** bn

+ 20.7%

Mar24/Mar23

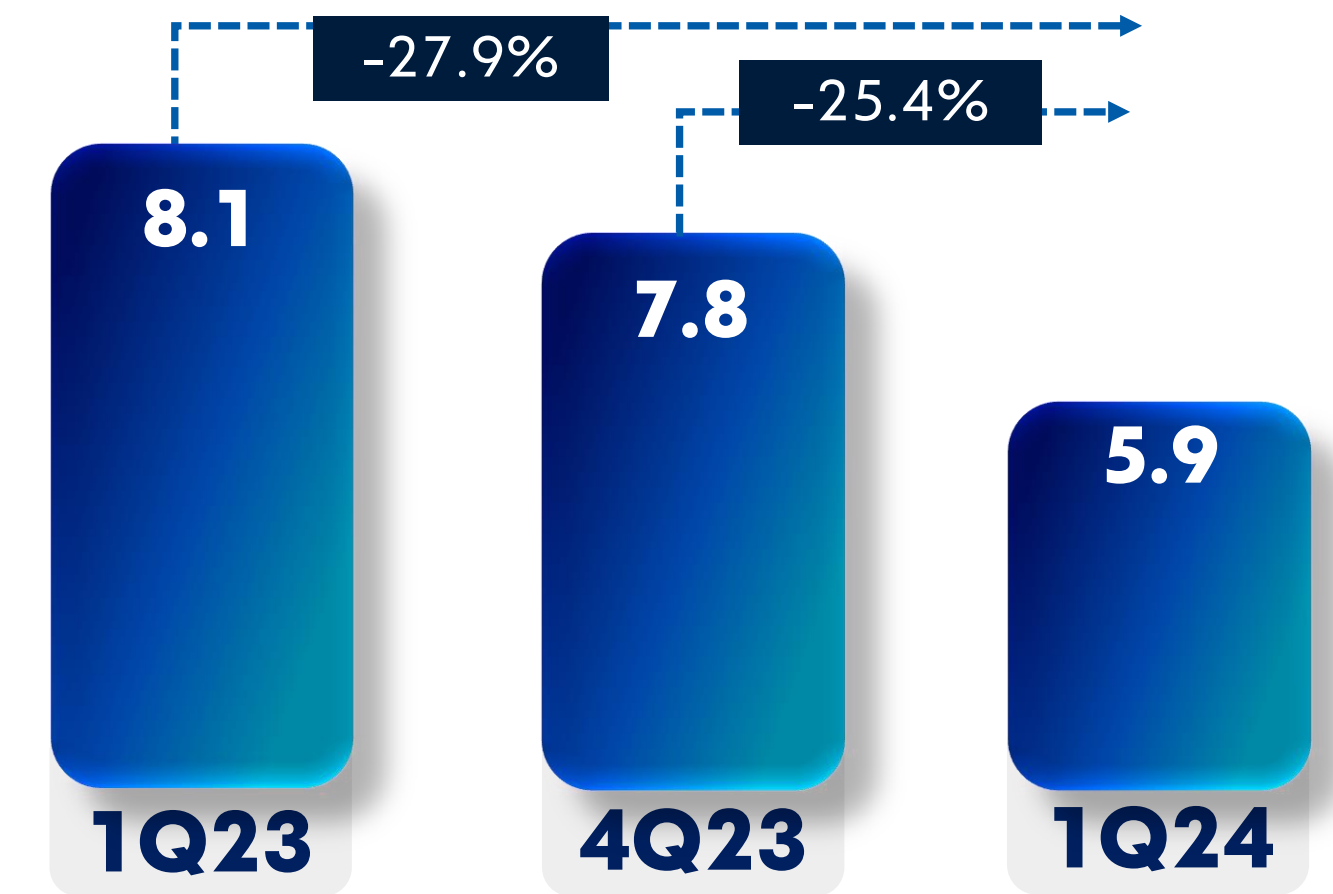
Share

9.9%

↑ 0.1 p.p.
(Mar24/Mar23)

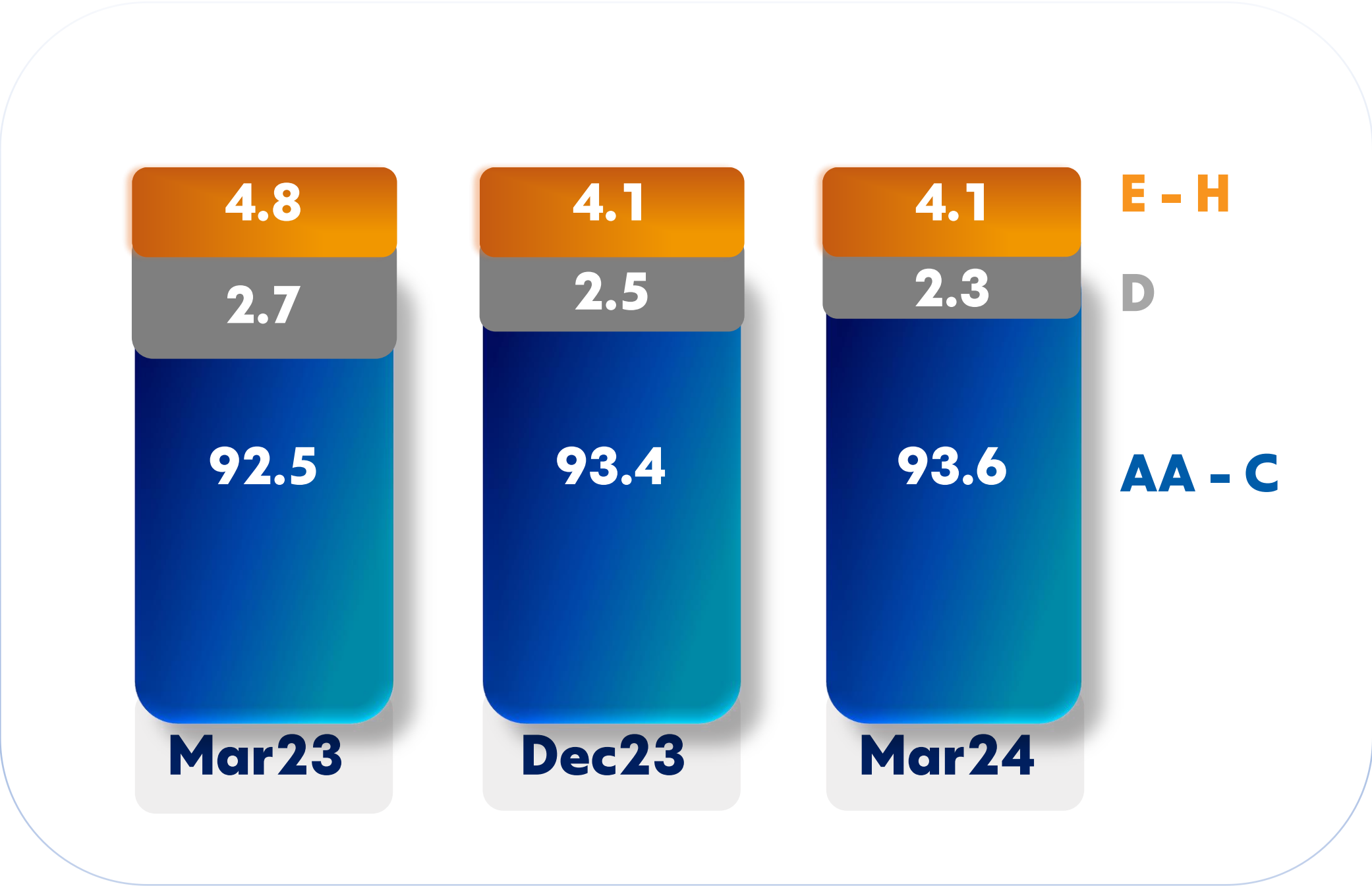
New Loans

In R\$ billion

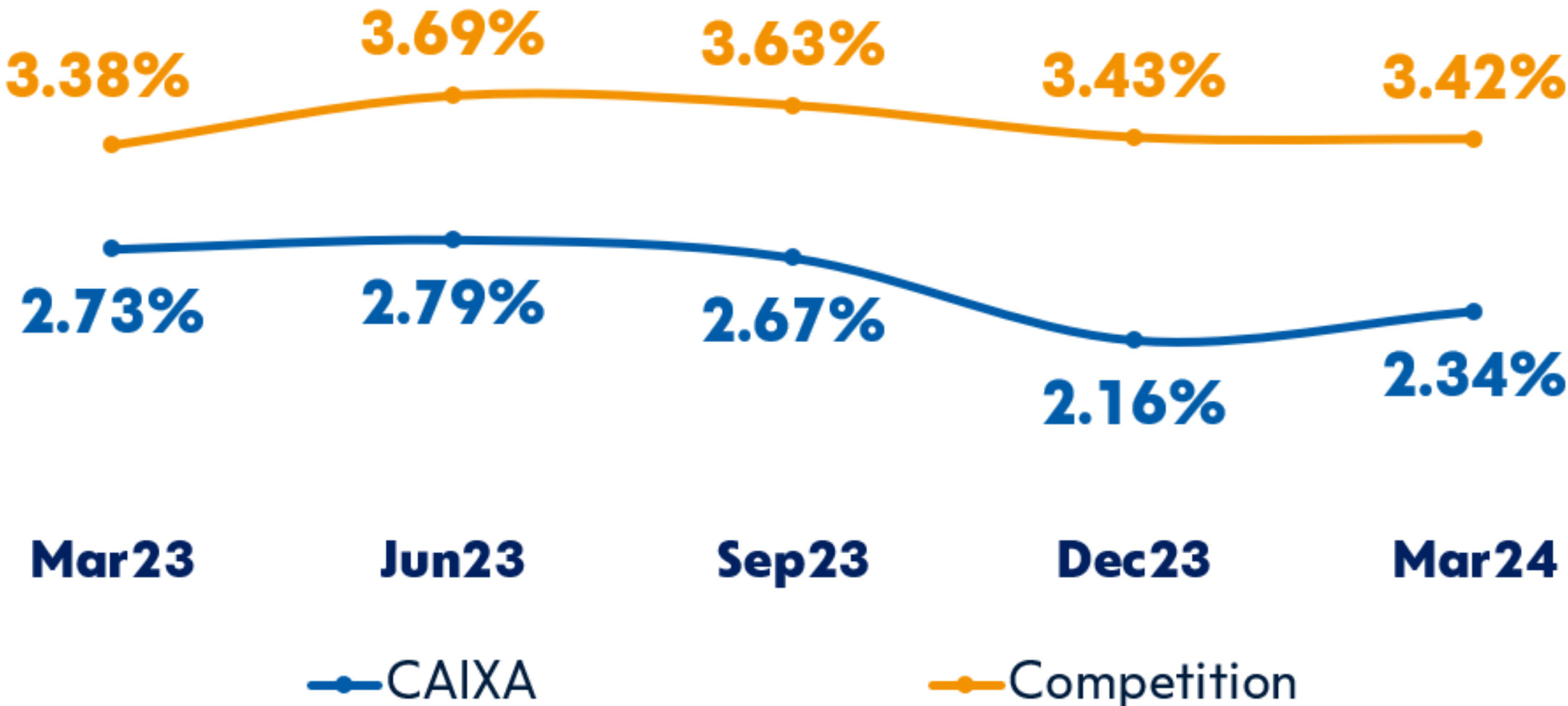




▶ **Total Portfolio Rating**
 In %

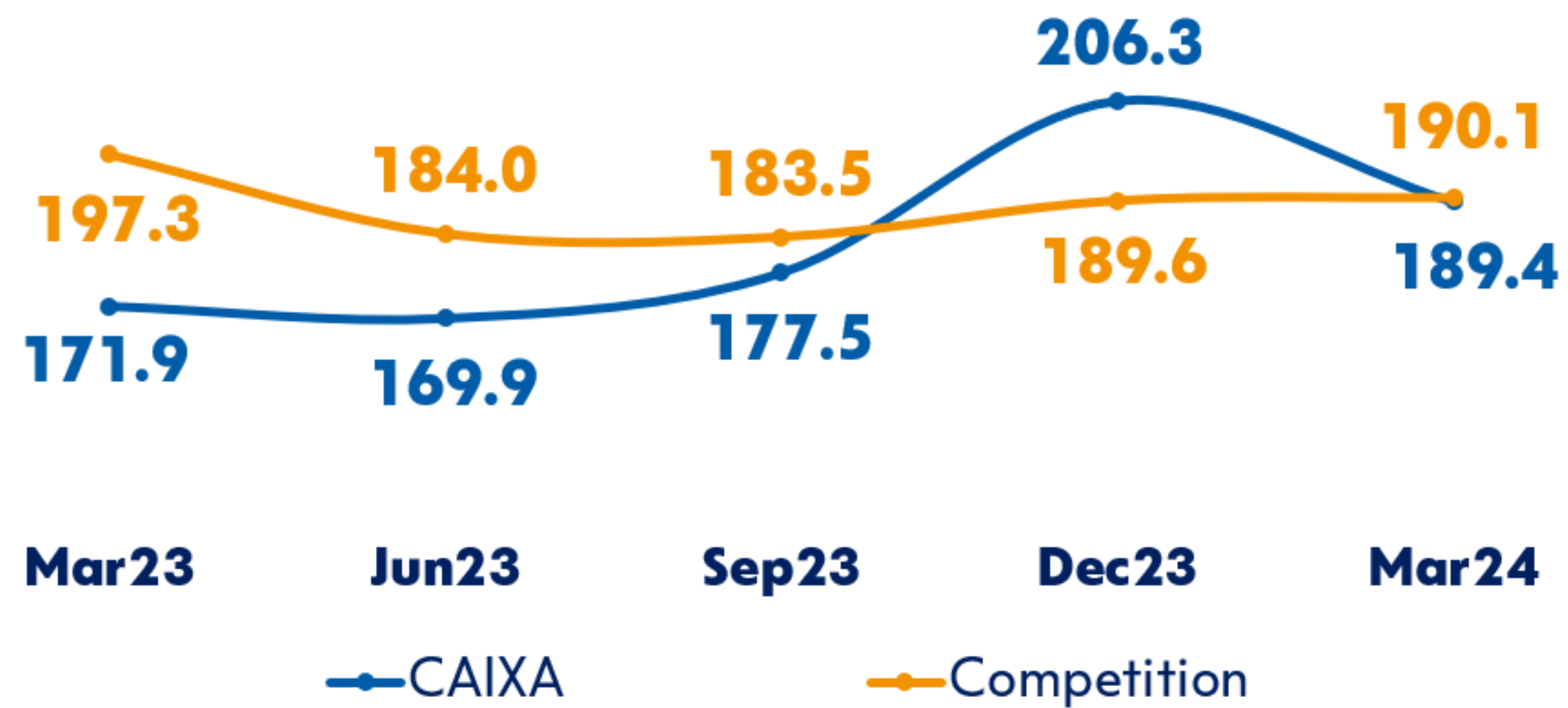


▶ **Delinquency Rate**



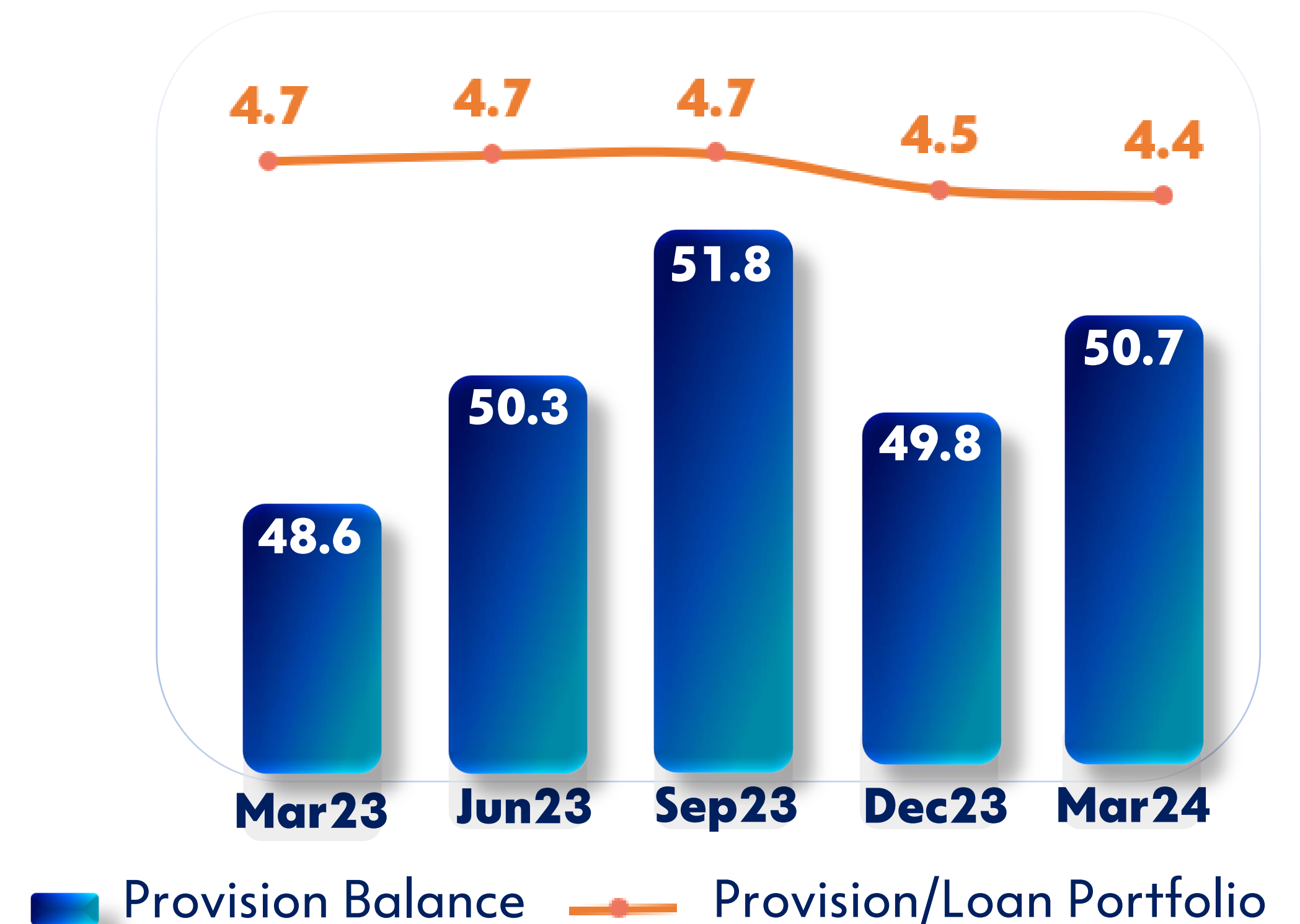
Provision Coverage

In %

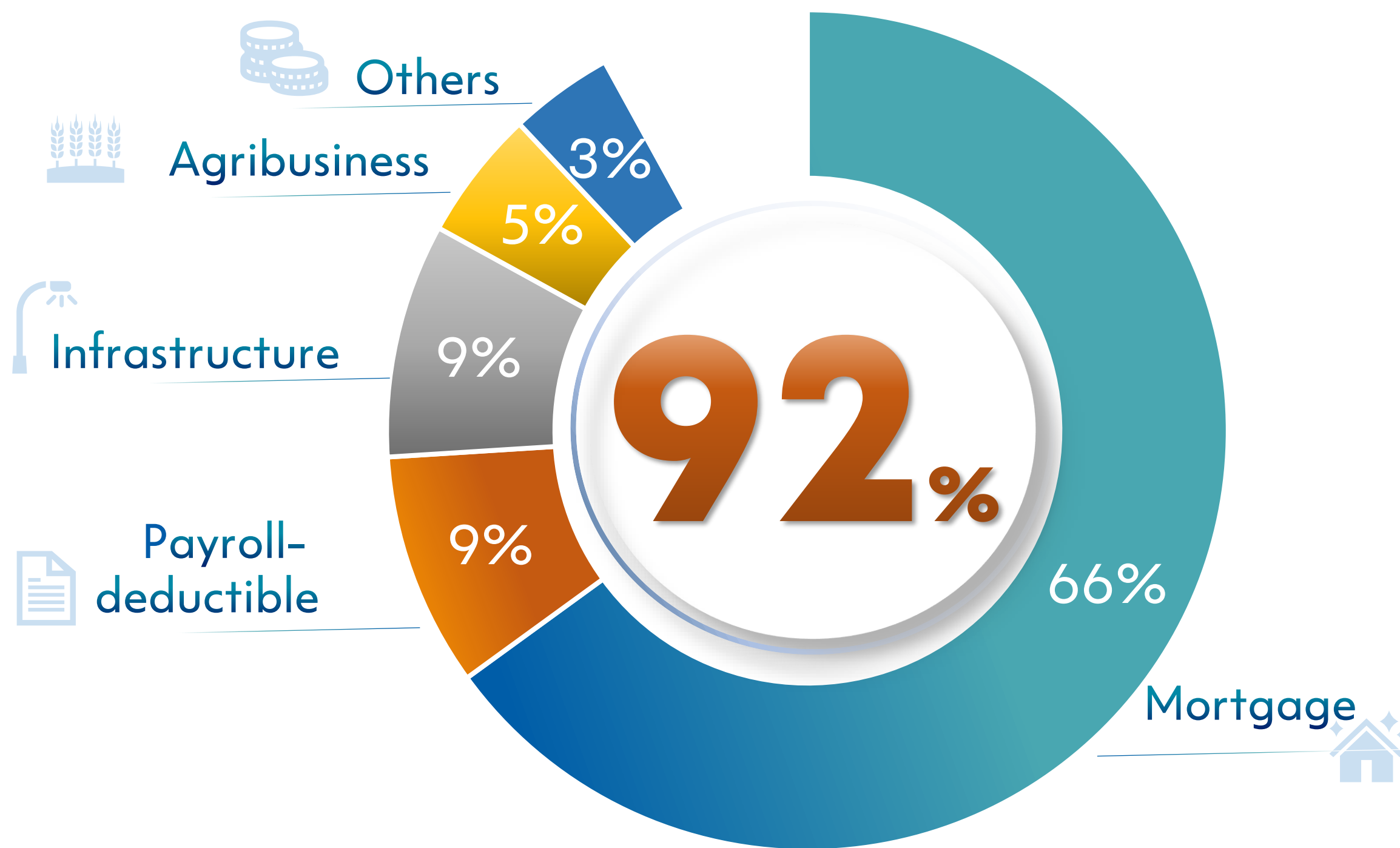


Provision Balance

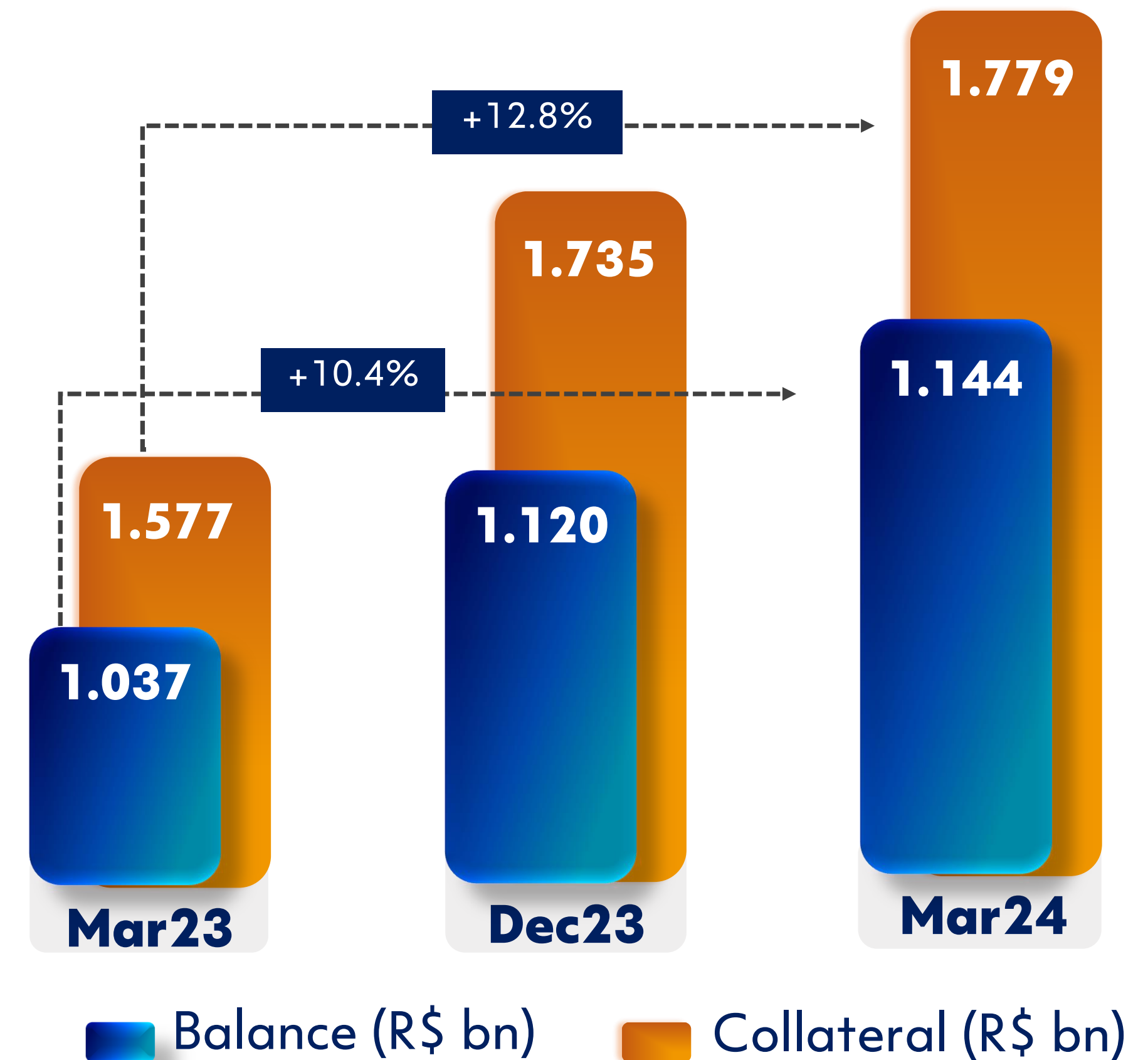
Balance in R\$ billion and Provision/Portfolio in %



Percentage of the Portfolio with Collateral



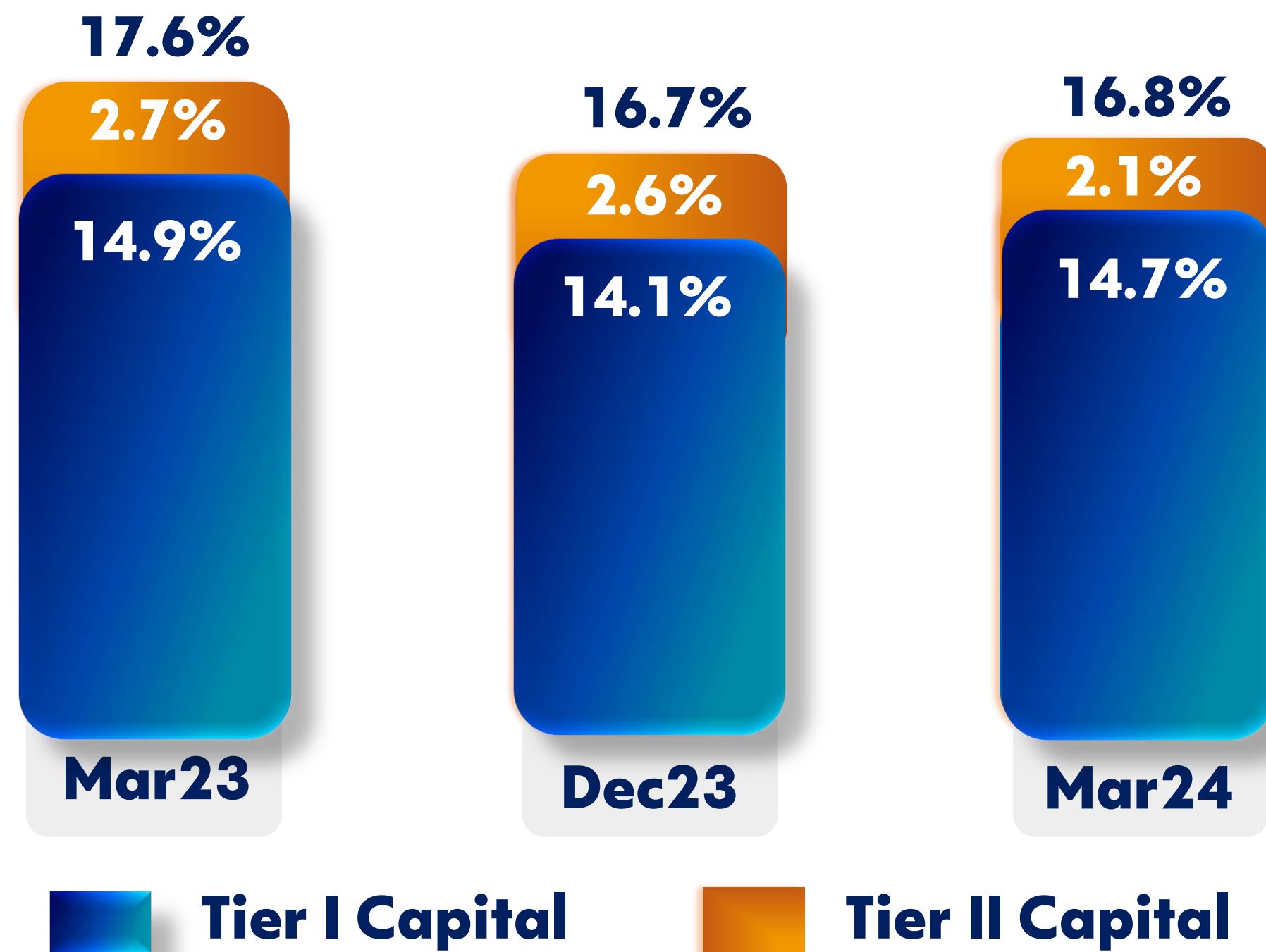
Total Loan Portfolio with R\$ 1.8 trillion in collateral¹



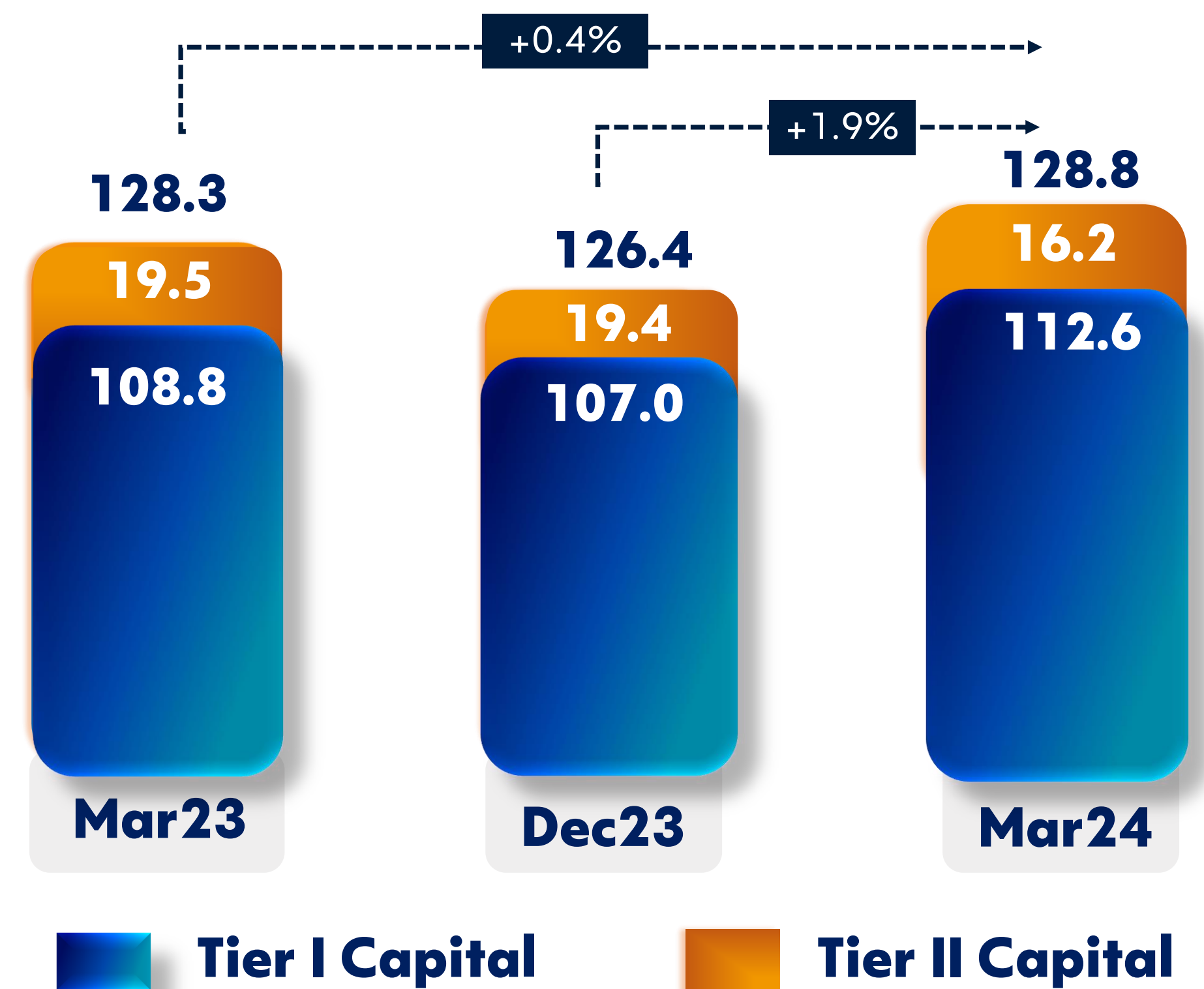
¹ Collateral assessment on the date the loan was granted

Basel Ratio of **16.8%**

Basel Ratio



Reference Equity In R\$ billion





Guidance

Variations 1Q24 x 1Q23 in %


Observed

Guidance

	Observed	Guidance
Financial Margin	9.9%	<p>3.0 7.0 9.9</p>
Administrative Expenses	6.0%*	<p>7.0 11.0 6.0</p>
Loan Portfolio (total)	10.4%	<p>7.0 11.0 10.4</p>
Sustainable Finance Portfolio	14.0%	<p>7.0 11.0 14.0</p>
Mortgage (total)	14.4%	<p>8.0 12.0 14.4</p>
Mortgage SBPE	12.4%	<p>8.0 12.0 12.4</p>
Sanitation and Infrastructure	2.9%	<p>8.0 12.0 2.9</p>

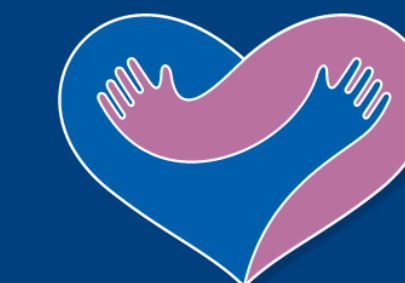
*Excludes amounts spent on the Voluntary Dismissal Program

CAIXA actions – Institutional Measures

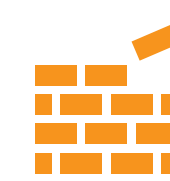




-  **CAIXA structure** made available for the installation of the Federal Government Monitoring office
-  Making available 5 **mobile units** to serve the population
-  **Technical support** to speed up the liberation of the **Calamity Withdrawal**
-  **Support** with specialists in **Mortgage, FGTS and Government**
-  Donation of CAIXA furniture to affected municipalities

Calamity RS

Your action changes lives



CAIXA actions – Institutional Measures

-  Provision of **R\$ 30 million** from the FSA¹ for **reconstruction** projects
-  **Payment anticipation** of Bolsa Familia and Gas Aid
-  **Expansion of** Unemployment Insurance **benefit** to workers living in a situation of public calamity
-  **Payment anticipation** of INSS from June to May
-  **Technical support** in surveying damages and costs for the recovery of affected works and buildings

Calamity RS

Your action changes lives



¹ Resources from the CAIXA Social Environmental Fund

Support to Rio Grande do Sul



CAIXA actions – Institutional Measures

Line	Special conditions	Impacted Portfolio
Mortgage	6-month break in installments Simplified insurance activation	R\$ 52 Billion
Individuals/Corporate Credit	6-month break in installments Payroll-deductible fee reduction Grace period of up to 6 months in new loans Suspension of the Pledge Auction	R\$ 10 Billion
Agribusiness	Extension of Investment installment up to 12 months Extension of funding up to 24 months	R\$ 2.4 Billion
Municipalities (Finisa)	Extension of disbursement deadlines, credit use and proof for up to 90 days Waiver of contractual fee	R\$ 2.0 Billion
Philanthropic Hospitals	Break of up to 12 months in Installments Up to 6 months grace period for new loans	R\$ 378 Million
Total		R\$ 66.8 Billion

Thank you!

Our Purpose

To be the public financial institution that **promotes** inclusion and sustainable development, **transforming people's lives**



CAIXA



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This presentation contains forward-looking statements relating to the business outlook, estimates for operating and financial results, and those related to growth prospects of CAIXA. These are merely estimates and projections and, as such, are based exclusively on the expectations of CAIXA's management. Such forward-looking statements depend substantially on external factors and the risks disclosed in CAIXA's filed disclosure documents and are, therefore, subject to change without prior notice.

The verbs "anticipate", "believe", "estimate", "expect", "forecast", "plan", "predict", "project", and other similar verbs are intended to identify these forward-looking statements, prospects of possible or assumed future results, based on beliefs, premises, intentions, information or forecasts on the date on which they were written, involving risks and uncertainties that may lead actual results to differ materially from those projected in this presentation and do not guarantee any future CAIXA performance.

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