

EARNINGS
PRESENTATION
2Q24

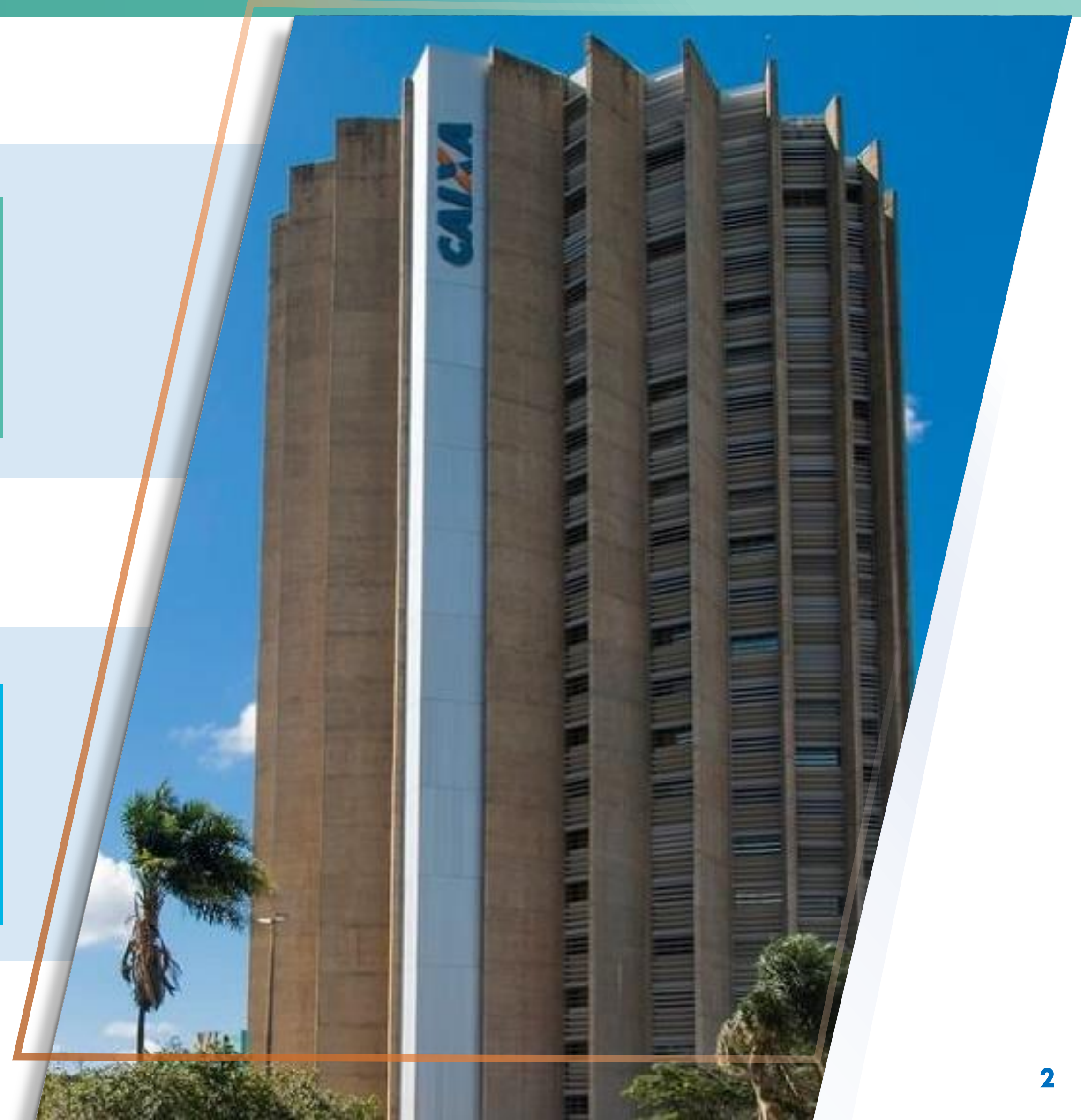
CAIXA

caixa.GOV.BR

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



2 FINANCIAL
PERFORMANCE



IT'S FOR YOU
IT'S ALL FOR BRAZIL



Recurring Net Income

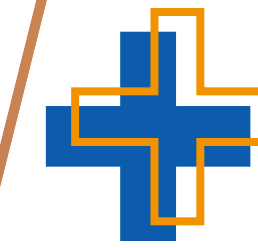
R\$6.2bn // **+36.6%**
1H24/1H23

R\$3.3bn // **+27.3%**
2Q24/2Q23

CAIXA



Personnel



Investments in IT
Hiring
Quality of Life



Focusing on Clients



Digital services
Service excellence



Access to Dignified Housing



Jobs
Development



Sustainable Results



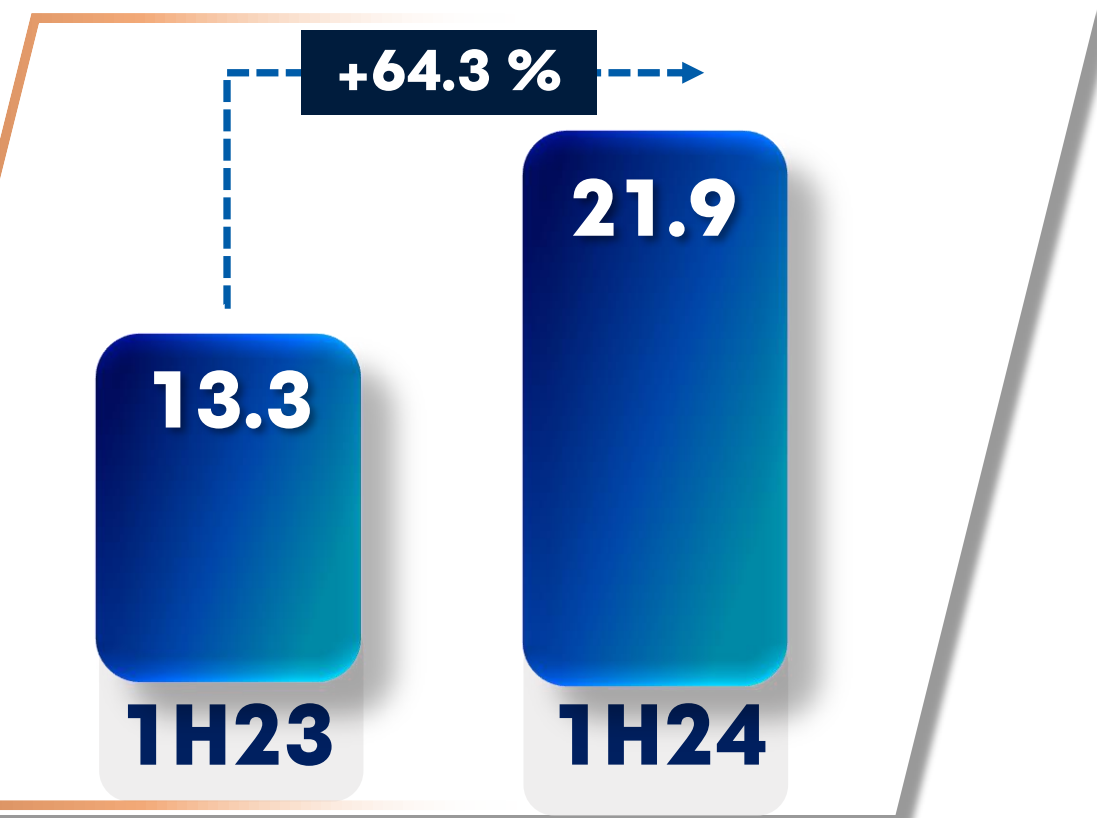
Profitability
Accessible credit

Doing **more**
for those who **need it**

Increase in digital transactions

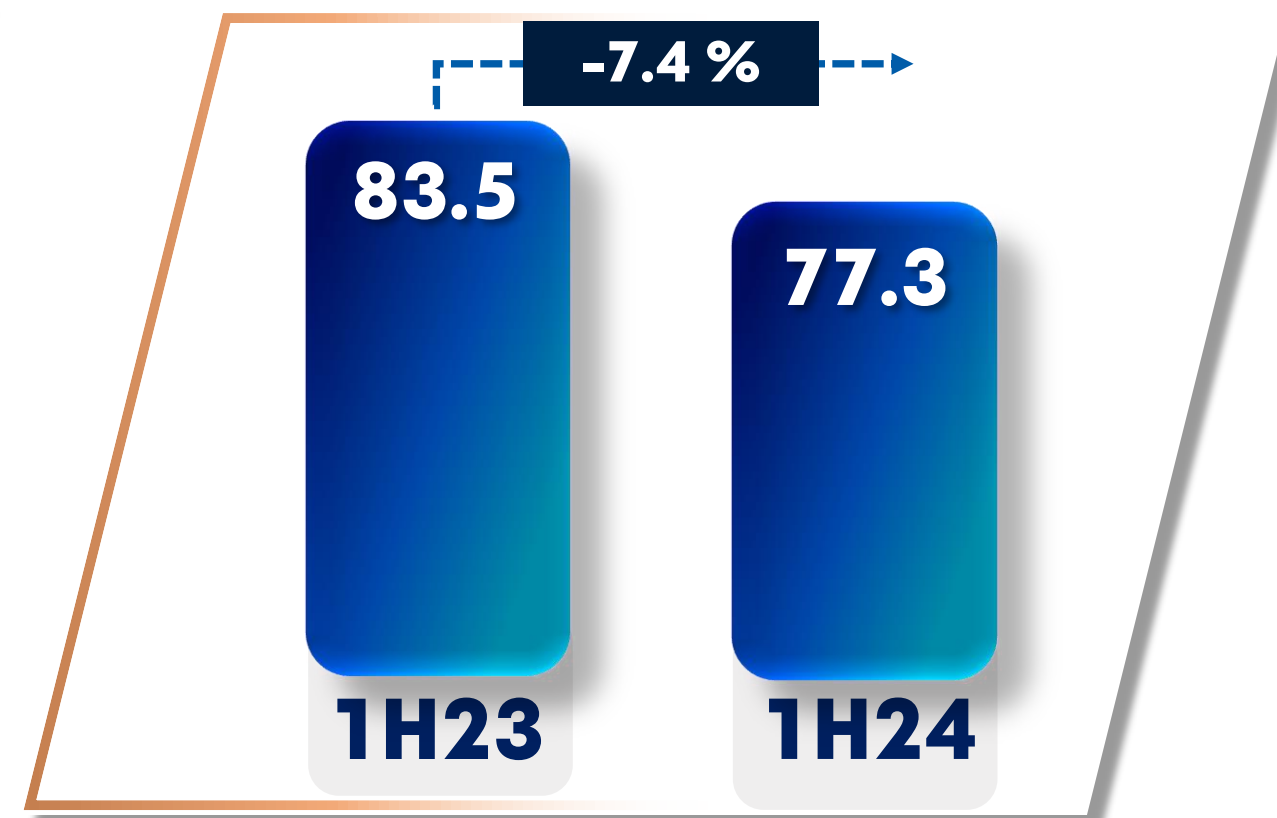
Digital transactions

In R\$ billion



In-person services

In R\$ million



Expanded **digital journeys**

Qualified service

Withdrawals using biometrics, with no cards

Pre-printed debit card



Partnerships and strategic fronts



CAIXA, Elo and Microsoft: DREX, the Real digital



Call for startups: Innovative solutions



Individual micro-entrepreneur: 100% digital journey and solutions



Correios: Sharing of structures and services



Sandbox: Environment for innovation



CAIXA, BID, BB and BNDES : Sustainable investments via ETF¹



¹ Exchange Traded Fund

CAIXA Mortgage in 1H24



New loans



R\$

112.6 bn



31.7%


1H24/1H23

Habitação
é com a CAIXA

1.6 million people
With access to home ownership

406.4 thousand
New contracts

803.9 thousand
Jobs created
(direct and indirect)

68.0% 
Market share
1.4 p.p.
(Jun24/Jun23)

99.5% Market share
Minha Casa, Minha Vida

Jan-June 2024

¹ Includes subsidies



An **investment program coordinated** by the Federal Government in partnership with the private sector, states, municipalities and social movements.



Expected **investments**, through public and private resources, of **R\$1.7 trillion** by 2026



Generation of **4 million** jobs



CAIXA's operational management of **4 thousand projects**, transferring over **R\$35 billion** in investments through funds from the Federal General Budget (OGU)¹



Contracts signed with the Ministries of Health, Cities, Justice, Sport, Culture and FNDE²



Economic growth



Employment and income



Social inclusion



CAIXA launched a public consultation to sell over **1 million tons of carbon credits**¹

Incentives to comply with the National Solid Waste Policy

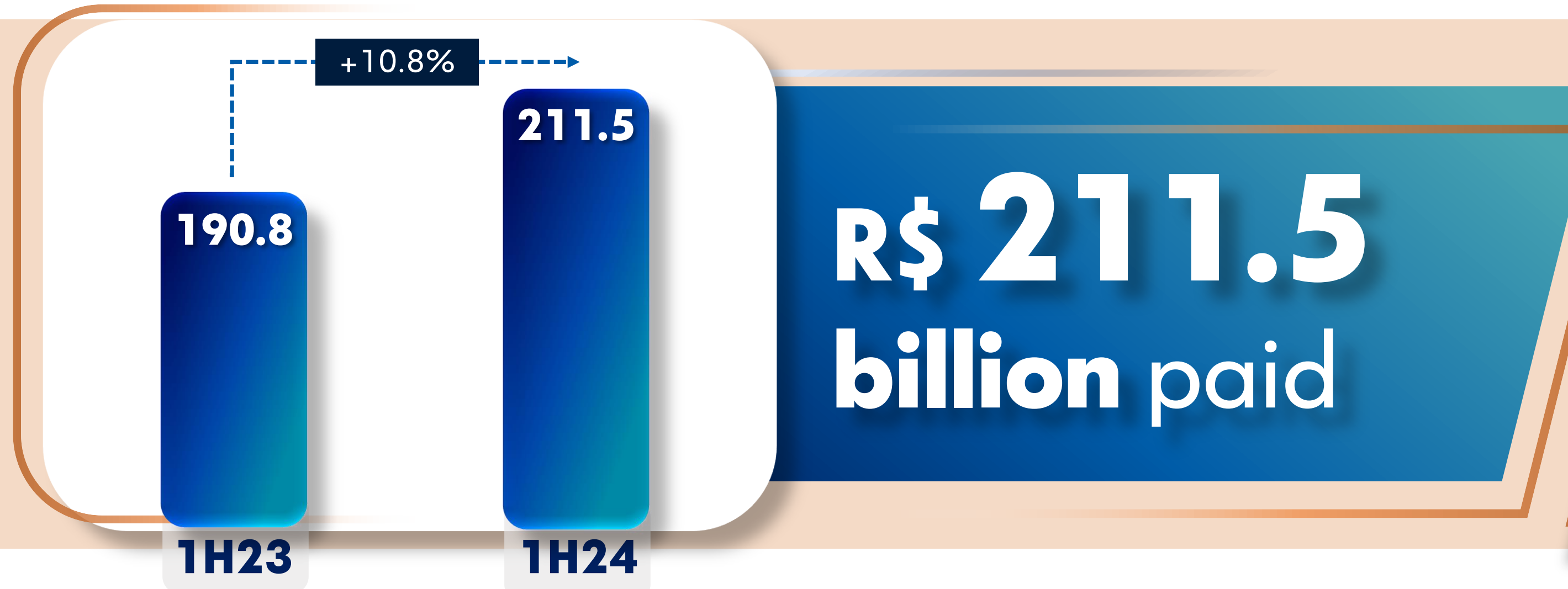
Supporting solutions that are environmentally feasible

Carbon credits are certificates issued to a person or entity to compensate their greenhouse gas emissions. Each ton of carbon dioxide not emitted corresponds to one carbon credit.

Social Benefits



Social benefits paid in 1H24 In R\$ billion



PROGRAMA
BOLSA
família

21.7 million families



Special loan conditions for mortgages, rural, individual, corporate, municipal (FINISA) and philanthropic hospitals



Reconstruction Aid: R\$1.2 billion distributed to 235.8 thousand people



Bolsa Família and **Salary Bonus** benefits paid in advance



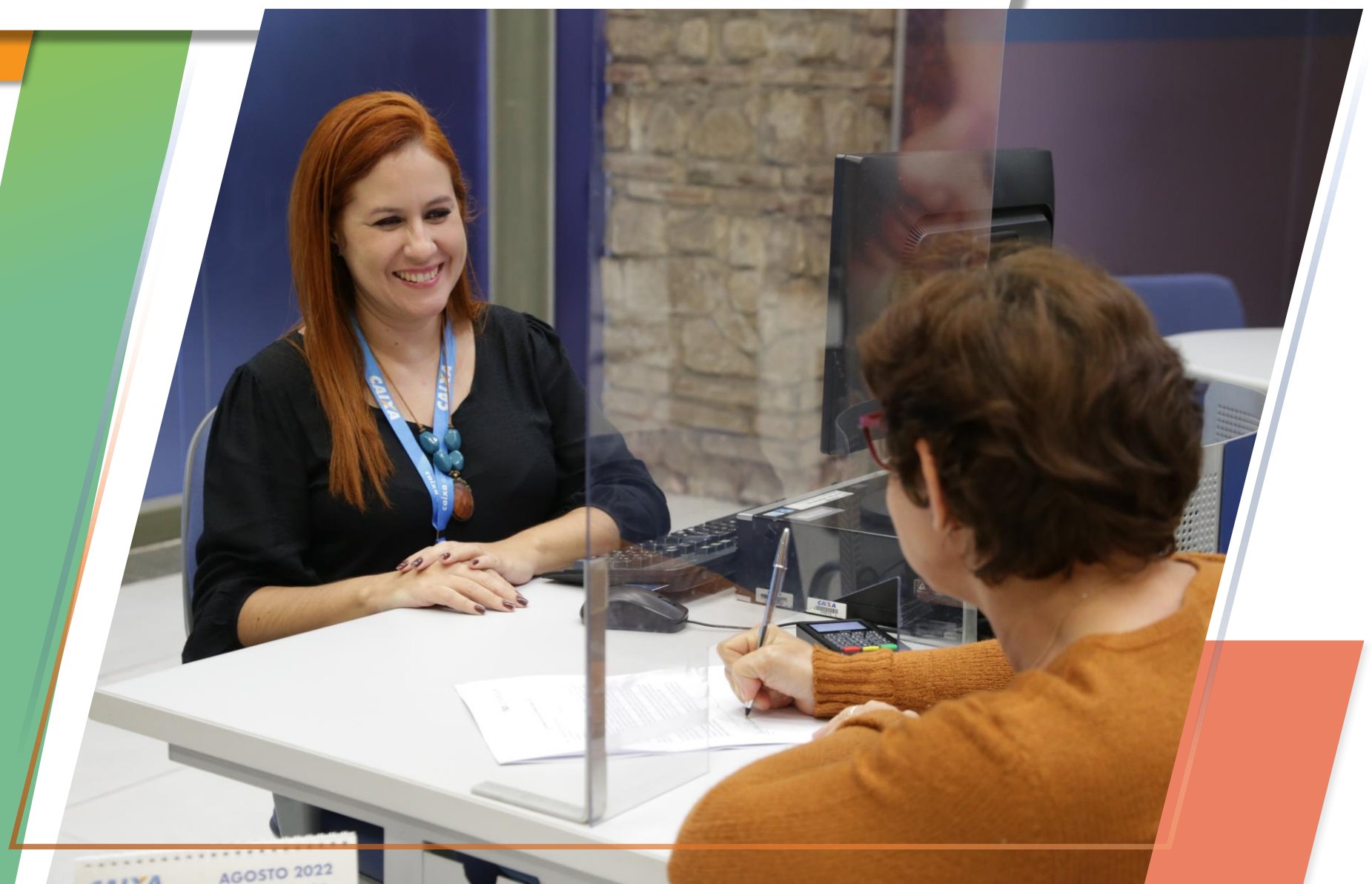
R\$30 million from the FSA¹ for reconstruction projects



PRONAMPE Solidário for MSMEs²



Services carried out in **Containers** and **CAIXA Truck Branches**



¹ FSA: CAIXA Social and Environmental Fund
²MSMEs: Micro, Small and Medium Enterprises

CAIXA Financial Agent:
Responsible for operationalizing the payments to students:

- Opening of digital social savings accounts on behalf of students
- Digital service through the CAIXA Tem App and the Citizen portal



A poupança do ensino médio



R\$2.2 billion transferred to students, through **11.2 million** installments paid



2.8 million students benefited to date, with the expected entrance of over **1 million new students** in 2024

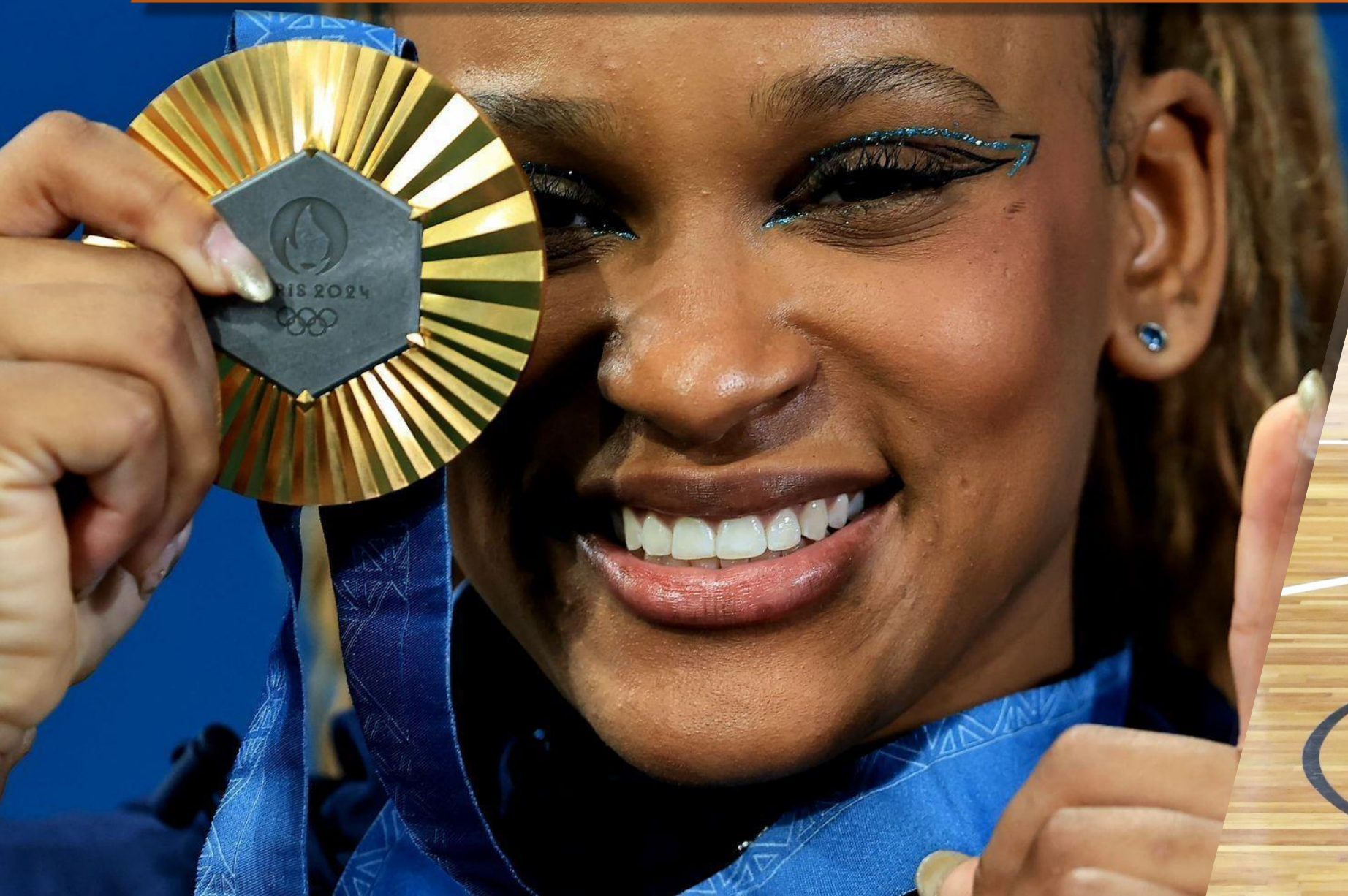


Sports sponsored by CAIXA



R\$ **124** million

in Sponsorships



FINANCIAL PERFORMANCE

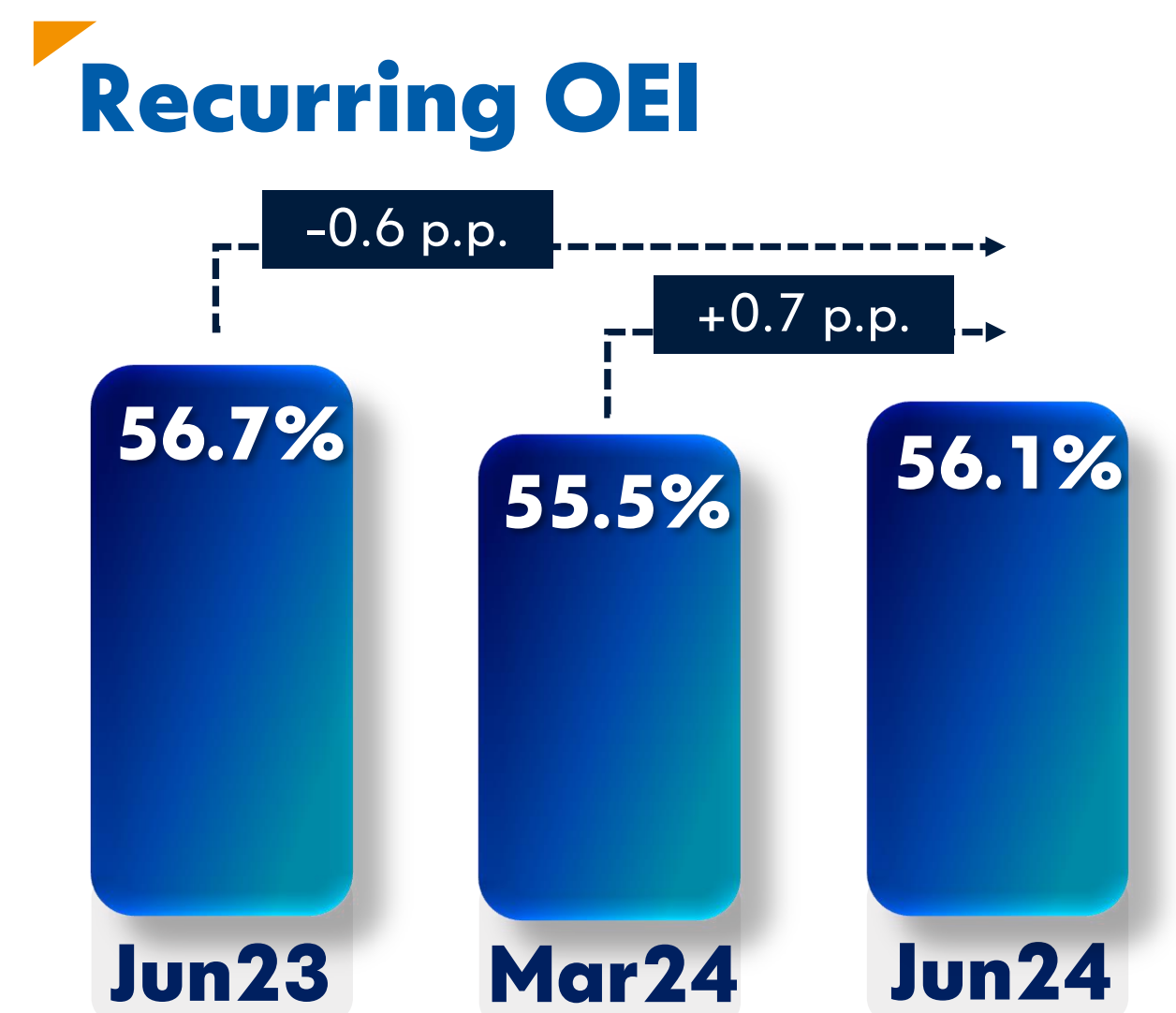
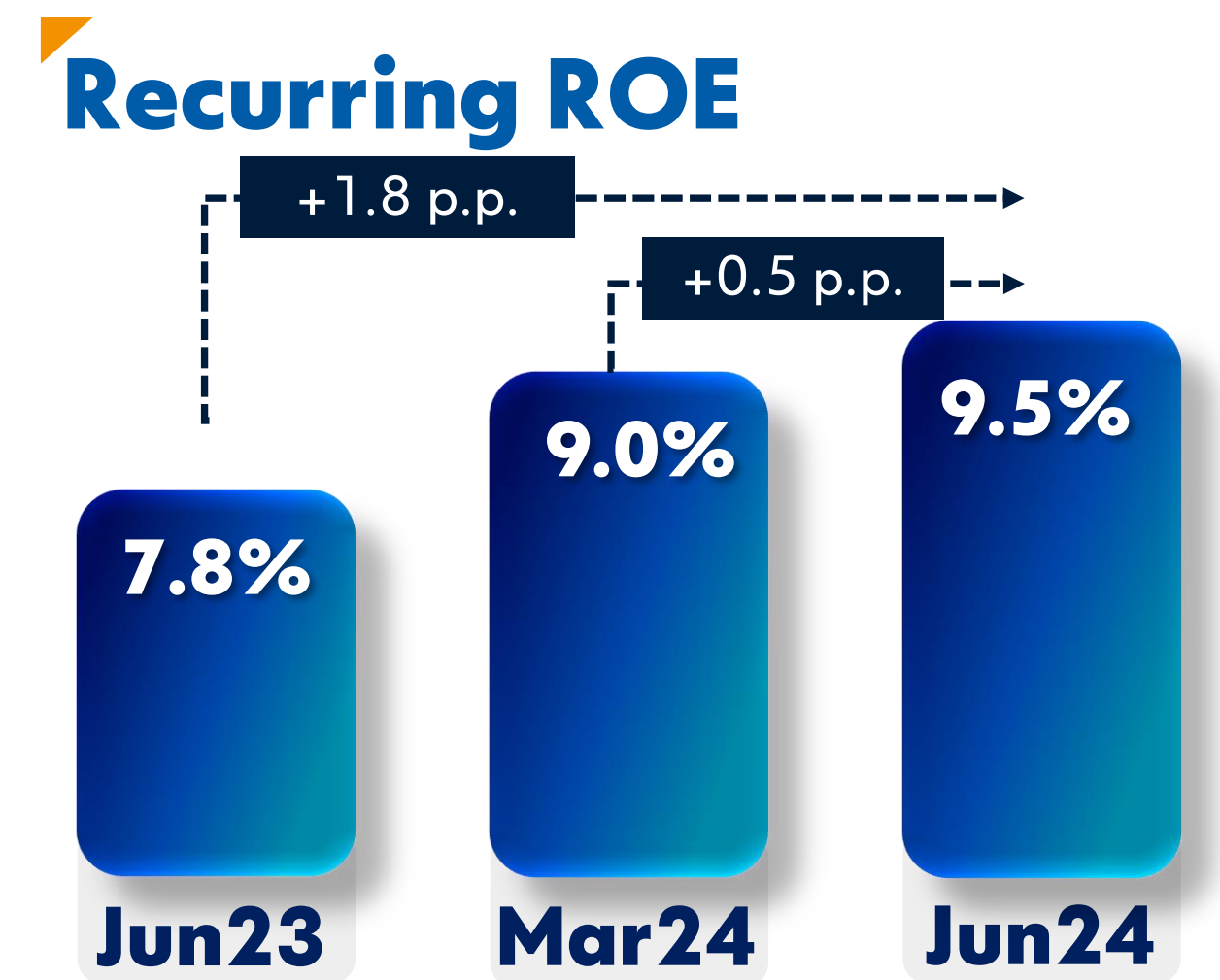
2



Financial Highlights



- Financial Margin
- Income from Services
- Allowance for Loan Losses
- Expenses¹
- Recurring Net Income



¹ Includes personnel expenses and other administrative expenses and excludes expenses relating to the Voluntary Dismissal Program (PDV)

Value Added to Society¹

R\$ **23.5** billion

Added to society in 1H24

R\$14.3 bn



R\$6.0 bn



R\$2.2 bn



R\$1.0 bn

Salaries and
benefits to
employees

Equity
Return

Taxes
Fees
Contributions

Rentals

Total Origination



R\$ **302.1** bn

+16.7%
1H24/1H23

R\$ **172.8** bn

Commercial²
↑ **15.3 %¹**



R\$ **112.6** bn

Mortgage
↑ **31.7 %¹**



R\$ **12.4** bn

Agribusiness
↓ **23.3 %¹**



R\$ **4.3** bn

Infrastructure
↓ **41.1 %¹**



¹ Variation in 12 months: 1H24/1H23

² Includes Cards, Acquired Loans, and Securitized Loans

R\$ **1.175** tn

+10.6%
Jun24/Jun23

Total Share

19.5%

↑ 0.2 p.p.
(Jun24/Jun23)

R\$ **783.6** bn

Mortgage

↑ **14.8 %**¹

R\$ **230.3** bn

Commercial²

↓ **0.3 %**¹

R\$ **101.8** bn

Infrastructure

↑ **3.4 %**¹

R\$ **59.0** bn

Agribusiness

↑ **19.5 %**¹



¹ Variation in 12 months: Jun24/Jun23

² Includes Cards, Acquired Loans, and Securitized Loans



Sustainable Finance Portfolio

R\$ **805.0**
billion

↑ **14.5 %**
Jun24/Jun23



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

R\$ **575.6** bn

Mortgage

R\$ **97.2** bn

Sanitation and Infrastructure

R\$ **72.8** bn

FIES²

R\$ **39.7** bn

Commercial

R\$ **14.1** bn

Agribusiness

R\$ **5.7** bn

**MCMV²
(Bracket 1)**

¹ Portfolio with initiatives and sectors that meet 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\$ **1.530** tn

+20.2%¹
+0.6%²

Total Savings Share

37.0%

↑ 0.6 p.p.
(Jun24/Jun23)

Breakdown - Main Items

R\$ **467.7** bn **+16.0%¹**
+4.2%²
Borrowings and Onlending

R\$ **374.5** bn **+6.0%¹**
+4.4%²
Savings

R\$ **274.1** bn **+23.0%¹**
+1.7%²
Term Deposits

R\$ **136.4** bn **+21.2%¹**
-27.0%²
Open Market³

R\$ **184.8** bn **+50.1%¹**
+3.2%²
Bonds⁴

R\$ **55.4** bn **+38.1%¹**
+18.0%²
Demand Deposits

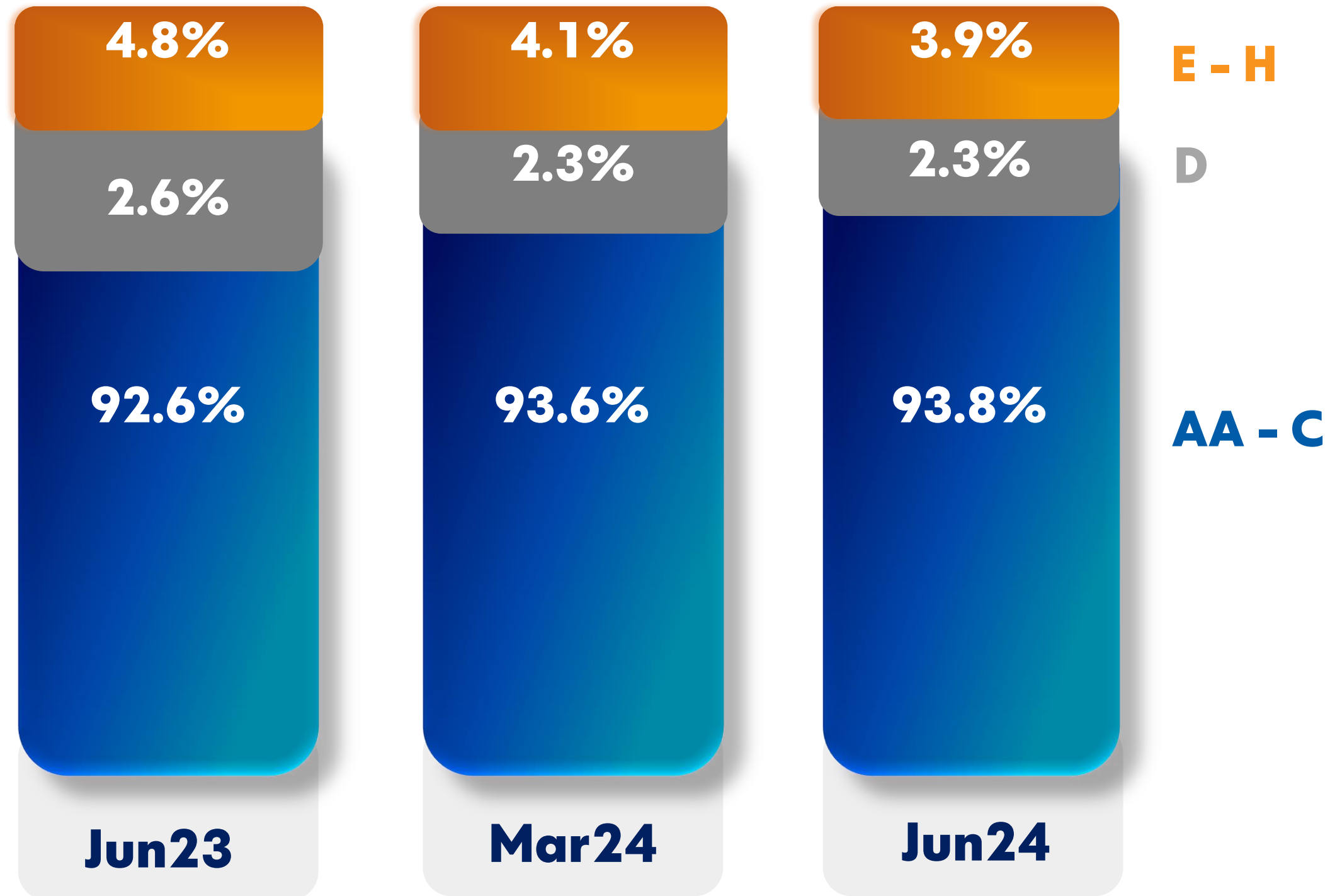
¹ Variation in 12 months: Jun24/Jun23

² Variation in 3 months: Jun24/Mar24

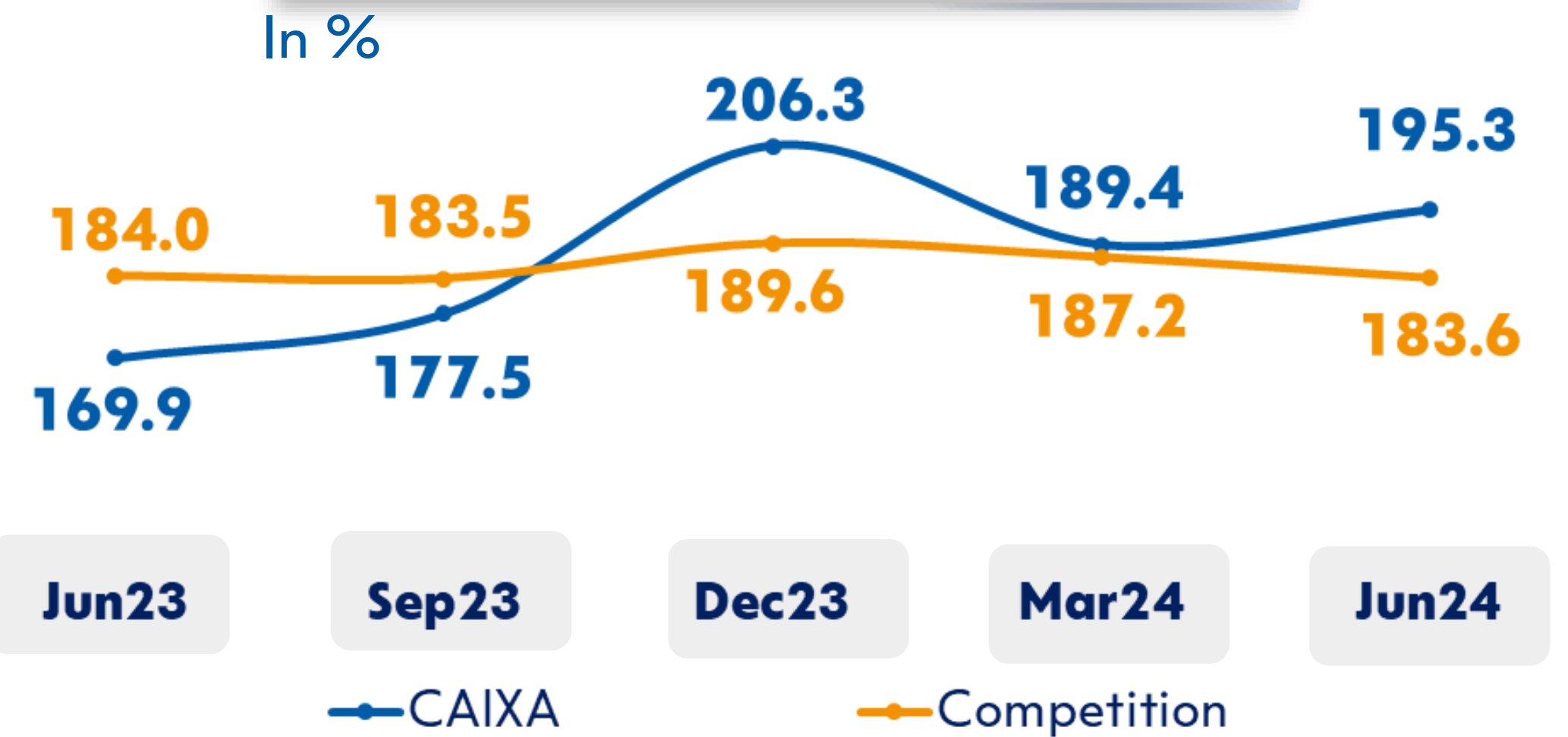
³ Own Portfolio Commitments

⁴ Includes Real Estate Bonds, Agribusiness Bonds, and Financial Bonds

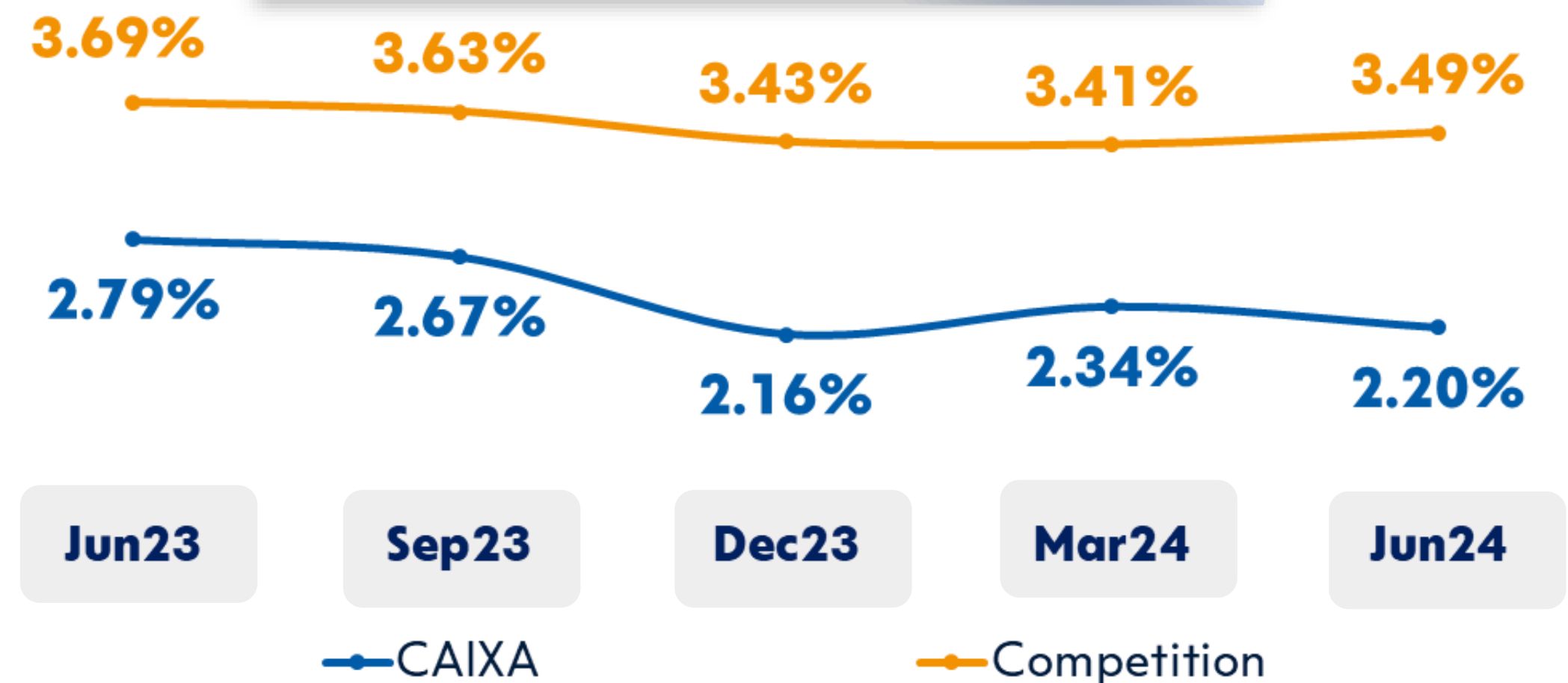
Portfolio Rating



Provision Coverage

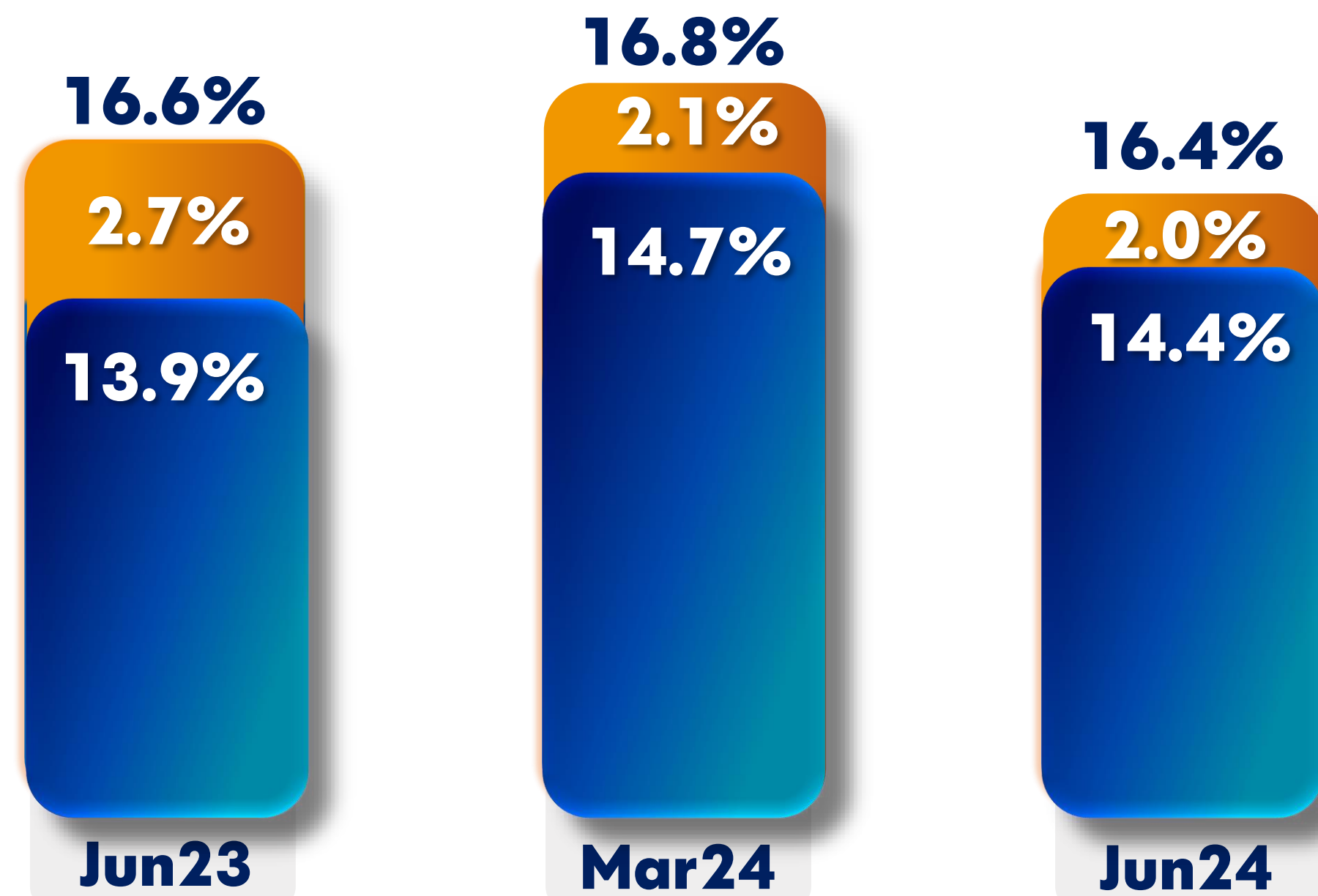


Delinquency Rate



Basel Ratio of 16.4%

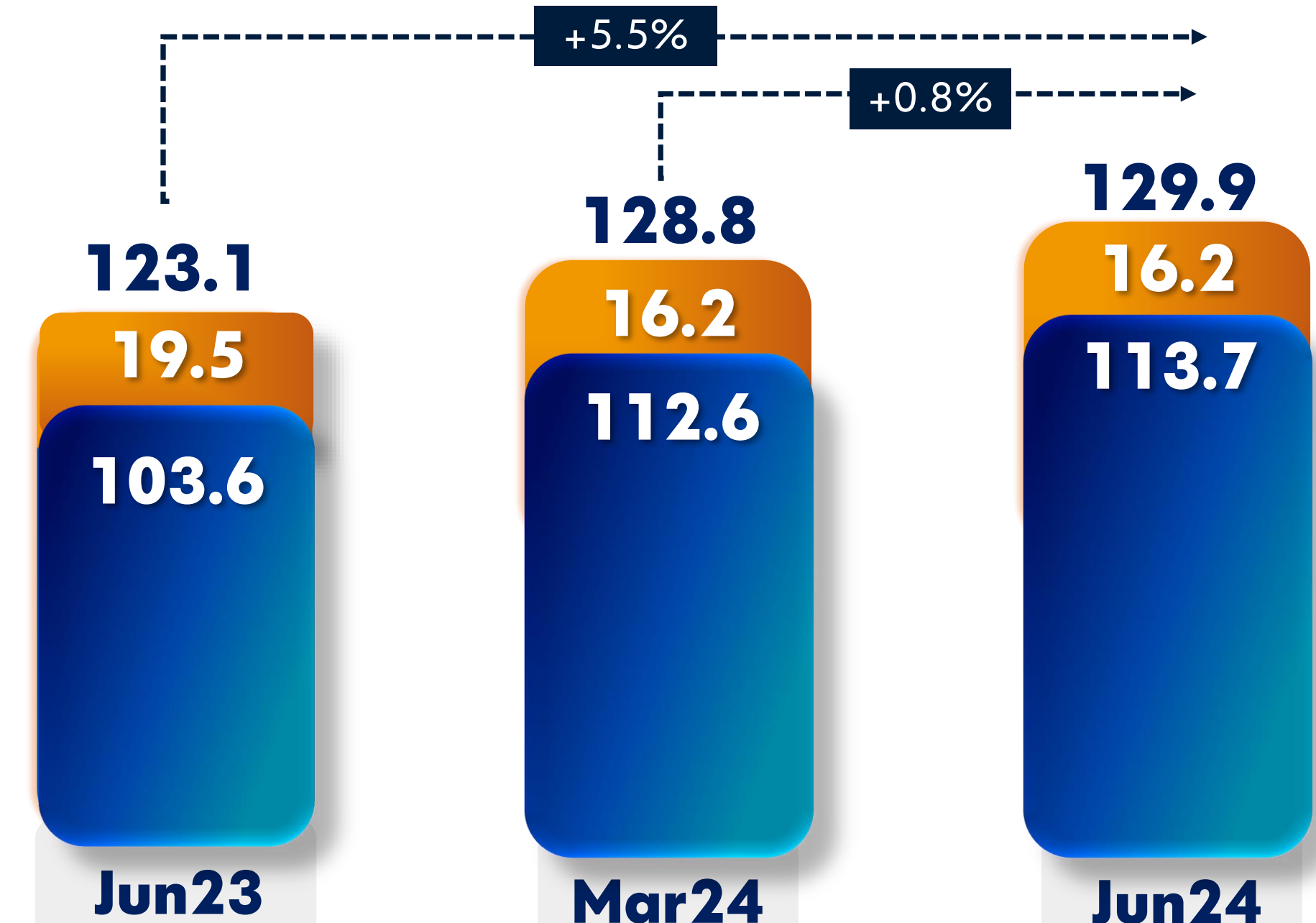
Basel Ratio



■ Tier I Capital
 ■ Tier II Capital

Reference Equity

in R\$ billion



■ Tier I Capital
 ■ Tier II Capital

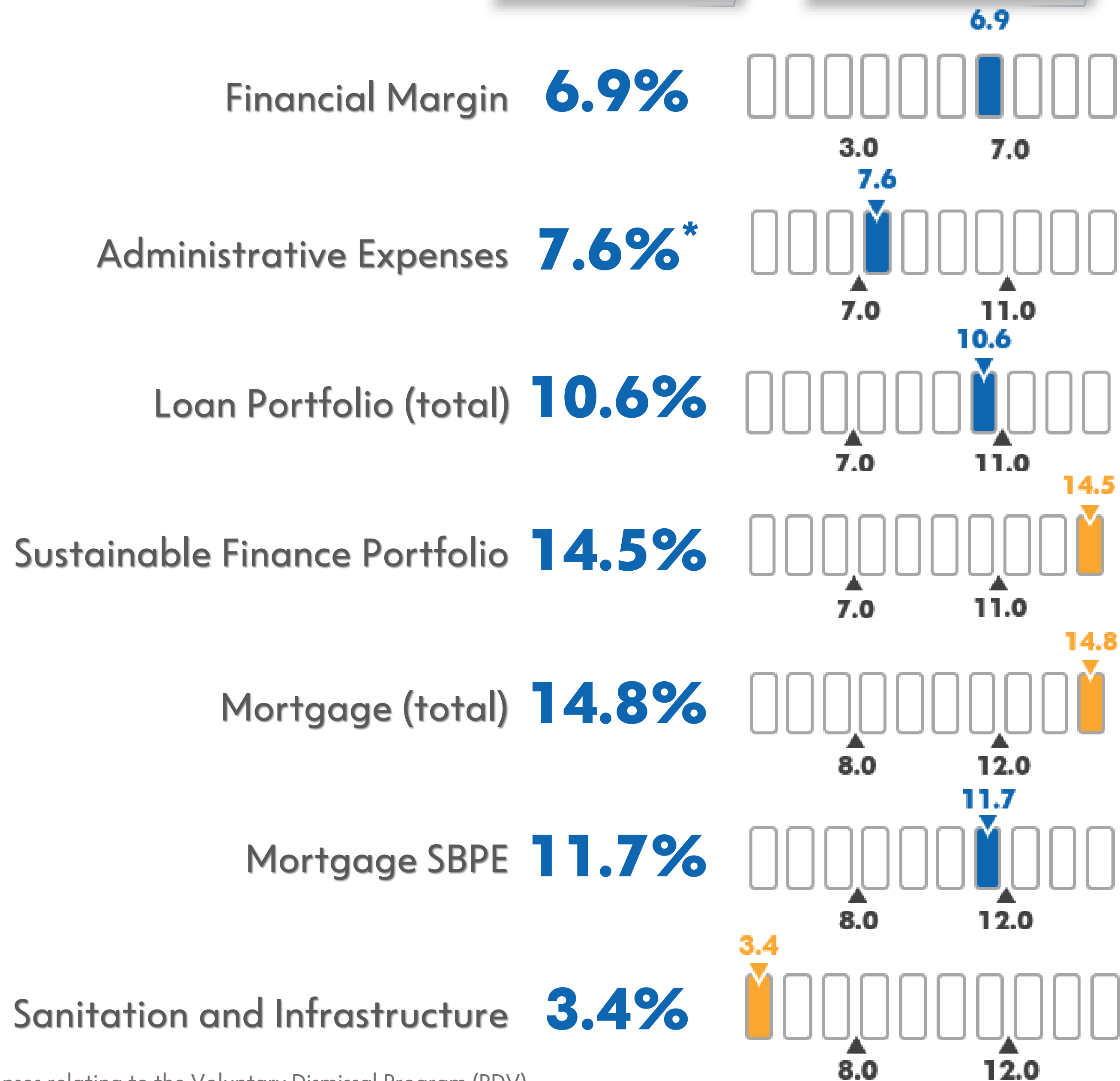


Guidance

Variation 1H24x1H23, in %

Observed

Guidance



*Excludes expenses relating to the Voluntary Dismissal Program (PDV)

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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