



MANAGEMENT REPORT

3Q24

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Management Report


To the Brazilian society, employees, collaborators, investors, and clients, CAIXA presents the Management Report for the third quarter of 2024, according to accounting practices and standards established in the country applicable to institutions authorized to operate by the Central Bank of Brazil (BACEN).

Highlights

Technological modernization and digital transformation

The third quarter of 2024 was marked by advances in the technological innovation and digital transformation agendas, which has been continuously improving our clients' journeys. The investments carried out to qualify our client service combined with the adoption of artificial intelligence tools, system improvements, digitalization of processes and the use of biometrics have significantly reduced lines at our branches.

We announced the new PJ MEI Digital Package, a portfolio of solutions for microentrepreneurs that allows fully digital accounts to be opened through the CAIXA Tem application. The package also includes specific credit lines for the segment and the possibility of contracting the Azulzinha machine, in addition to other CAIXA products and services. This measure contributes with the digital inclusion of microentrepreneurs and promotes access to credit and financial management for companies, in addition to creating jobs and income for the country.



Opening of PJ MEI digital accounts
100% digital through **CAIXA tem!**

- ✓ Credit for microentrepreneurs
- ✓ **Azulzinha** accreditation
- ✓ Entrepreneur protection **insurance**
- ✓ **Rapidex MEI** Assistance services

We provide Student Financing (FIES) loans in a completely digital way which, through the FIES application, allows the student to obtain financing without the need to sign the contract at a branch.

We also highlight the technological innovations aimed at contracting mortgage loans with the initial implementation of the Building Information Modeling (BIM), which will expedite the analysis of projects financed by the Bank. The BIM is a practice adopted in the civil construction market as it allows different projects to be combined in a single three-dimensional model.

We are developing CAIXA's first tokenized asset, which will offer the Real Estate Credit Letter (LCI) product to be contracted through an exclusive CAIXA platform on a blockchain network, reducing operational routines, accelerating processes and improving the clients' journeys.

These actions are part of our Digital Transformation program, called TEIA (a Portuguese acronym for the principles of Transformation, Engagement, Innovation and Learning), which involves recurring investments in staff training and expanding the use of data intelligence instruments, such as client experience (CX), artificial intelligence (AI), and data intelligence, among others.



Within this context, we also opened Espaço TEIA, the first place designed to gather GovTech startups¹ from across the country. This space, also called the Open Innovation Hub, seeks to provide a physical and digital environment dedicated to interconnecting CAIXA with companies focused on public services, infrastructure and sanitation, seeking improvements and assisting in work logistics and innovation for management at the federal, state and municipal levels, generating benefits for the entire society.

Acting based on people, processes and results pillars are the drivers that move us to promote relevant advances in technological modernization and digital transformation, aiming to generate value in the relationship with our clients.

Digital Real - Drex

The CAIXA Consortium, in partnership with Elo and Microsoft, had its "Housing Tokenization" proposal selected, in September 2024, by the Central Bank of Brazil (BACEN) to be tested in the second phase of the Drex Pilot.

After successfully executing all the usage situations suggested by the BACEN in the previous phase, we will lead the real estate transaction tests during the second phase of the DREX platform. The proposal is aimed at optimizing the registration process for the purchase and

¹ Companies focused on developing technological solutions that improve public management.

sale of real estate properties, ensuring that both buyers and sellers can carry out money transfers and property registration deeds more quickly and securely.

In addition to the tests on the DREX platform, the Consortium is exploring offline payment solutions through the same blockchain technology used in the BACEN project. Furthermore, we are also prospecting a Digital Custody Wallet that will work for the Digital Real, Tokenized Federal Public Securities (TPFt) and other digital assets (Tokenized LCI, Tokenized Real Estate and others).

The strategy is to provide our clients with a reliable and regulated solution for managing digital assets while simultaneously preparing for a future in which these technologies will become increasingly integrated into the financial ecosystem, both domestically and internationally.

This advancement reflects our commitment to CAIXA's digital transformation and the modernization of the Brazilian financial system, in line with global best practices and paving the way for new business opportunities and economic growth.

Housing



Mortgage loans play a fundamental role in the country's development as they enable the creation of jobs and generation of income. In 9M24, CAIXA was responsible for creating more than 1.4 million direct and indirect jobs by originating loans for the real estate market. These financings also positively impact many other sectors by creating demand for building materials, furniture, and appliances, thus stimulating the civil construction industry, and driving the growth of cities and the economy.

We increased our leading position in the housing sector by 1.11 p.p. compared to September 2023, reaching a market share of 67,5%. At the end of September 2024, we reached a mark of R\$ 812.2 billion in the mortgage loan portfolio.

In 9M24, a total of 627.2 thousand mortgage contracts were signed, generating R\$ 176.0 billion in loans and benefiting more than 2.5 million people with access to home ownership, reinforcing our role as the Federal Government's main partner to expand access to decent housing and to help reduce the housing deficit in Brazil, promoting improvements in the population's life quality, particularly low-income individuals.

New Growth Acceleration Program (PAC) – Development and Sustainability

In 9M24, a total of 2.7 thousand new construction contracts were signed for the Novo PAC, through funds from the Federal Government General Budget (OGU), totaling R\$ 22.1 billion.

The Novo PAC is an investment program coordinated by the Federal Government in partnership with the private sector, states, municipalities and social movements. The joint effort aims to accelerate economic growth and social inclusion, creating jobs, generating income, and reducing social and regional inequalities.



We have Novo PAC contracts signed with the Ministry of Health, the Ministry of Cities, the Ministry of Culture, the Ministry of Justice, the Ministry of Sports, and the National Education Development Fund (FNDE). In total, we will carry out the operational management of approximately 3.5 thousand projects, transferring over R\$ 39 billion in investments through resources from the Federal General Budget (OGU).

The Novo PAC was structured into institutional measures and nine investment areas, covering the main organizational areas of the program and joining all works and services destined for the population. The program is expected to reach R\$ 1.7 trillion in investments through public and private funding by 2026, generating 4 million jobs across the country.

We will play a prominent role in the Program, either through the transferring of funds from the Federal General Budget (OGU), the use of our own resources, the financing of works with FGTS resources, or by providing technical advice to states and municipalities.



Computers for Inclusion Program

We signed a Technical Cooperation Agreement (ACT) with the Ministry of Communications to donate equipment under the Computers for Inclusion Program.

We highlight that 16.2 thousand equipment were donated by the end of 3Q24. The equipment is intended mainly for public schools that meet the requirements of the Digital Inclusion Points (PID), contributing to the training of youth in vulnerable situations and promoting digital inclusion.



CAIXA's contribution to the Program reinforces our social role by offering opportunities for young individuals to expand their learning tools, promoting education in the country.

CAIXA featured in the 2024 ESG Integrity Annual Report

We were featured as the 5th company with the best reputation in the 2024 ESG Integrity Annual Report. The report analyzes and compares corporate projects and investments within the scope of environmental, social and governance issues.

Among the 100 competing companies, we achieved 3rd place in the social ranking, highlighting our initiatives that promote human dignity and racial and gender equity. We also ranked 5th in the environmental field, ratifying our commitment to transitioning to a low-carbon economy, allocating resources to projects that promote sustainable transportation, clean energy and ecological urban infrastructure. Our governance ranked in the 13th position, resulting from the continuous improvements made to ensure transparency and ethical practices in all our operations.



The Annual Report also assessed the adherence to international commitments, highlighting CAIXA as a signatory to the UN Global Compact and to the Equator Principles, the Green Coalition, in partnership with the Inter-American Development Bank (IDB), the Andean Development Corporation (CAF) and the World Bank.

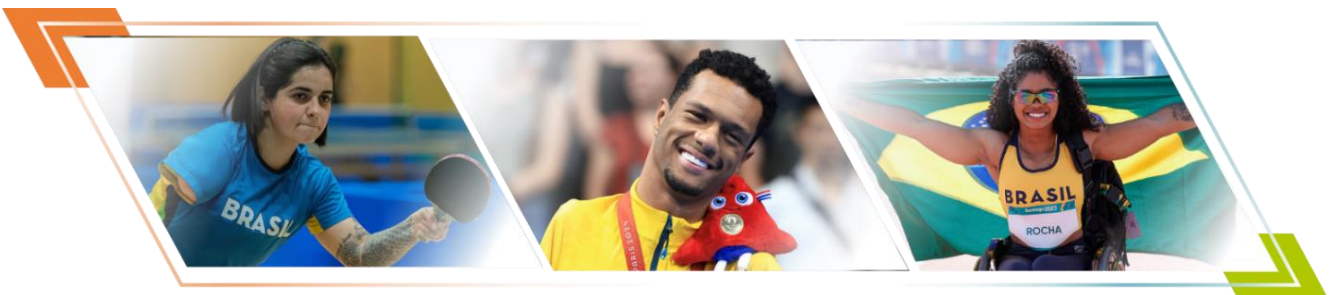
The recognition received by the Annual Report highlights our commitment in continuing to improve our practices and expanding our positive impact on society and the environment.

Sponsorship and Investments in Sports

We highlight the social transfers to sports made through the lottery units, in which we act as the paying agent for Bolsa Atleta, an individual sponsorship program for Brazilian athletes maintained by the Federal Government.

We have been expanding the modalities in which we are present and announced, in 3Q24, a sponsorship to the Brazilian Olympic Committee, in the amount of R\$ 160 million, covering the new Olympic cycle until December 2028. This initiative will stimulate high-performance sports in Brazil, contributing to the performance of Brazilian athletes in sports and to the development of new talents.

We have also been sponsoring the Brazilian Paralympic Committee since 2004, making it the longest-lasting sponsorship of a national committee in the history of world parasports. Our actions contribute to maintaining 72 Reference Centers nationwide, serving 3,500 athletes. At the 2024 Paralympic Games, Brazil ranked 5th in number of medals for the first time in its history, achieving 25 gold medals, 26 silver medals and 38 bronze medals.



The Bank also sponsors the Women's Basketball League (LBF), the Brazilian Futsal Championship, the Brazilian Athletics Confederation (CBAt), the Brazilian Gymnastics Confederation (CBG), and the New Brazilian Basketball (NBB), in addition to social projects and sporting events.

We also highlight the resumption of the Circuito de Corridas CAIXA and our presence in the Circuito das Estações street running events. In addition to other events, the street running calendar sponsored by CAIXA includes more than 50 races in all regions of Brazil.

By investing in sports in Brazil, we reinforce our commitment to the inclusion and promotion of sports, consolidating our image as a bank that seeks to serve and positively impact the Brazilian society and the lives of all Brazilians.

Sponsorship and Investments in Culture

The events brought by CAIXA Cultural had a vast nationwide presence during 9M24, offering quality programming, with affordable or free tickets, initiating restorations of historic buildings, new online programming and disseminating new selected projects at its seven units.

During 9M24, CAIXA Cultural's spaces received more than 530 thousand visitors, an increase of 160% compared to the same period of the last year.



During the months of June and July, we opened subscriptions to the CAIXA Cultural Selection program for the 2025 season, when CAIXA Cultural will celebrate its 45th anniversary. Over 6,100 applications were received in the areas of visual arts, cinema, dance, music, theater and experiences, and the selected projects are expected to be announced in December 2024.

Additionally, in September, the Bank hosted the 1st Bienal do Livro CAIXA, a cultural book event dedicated to promoting the artistic productions of the Bank's employees, encouraging diversity, creativity, innovation and collaboration. This initiative received 809 applications, with the artists chosen through CAIXA's Talent Selection process, contemplating exhibitions, workshops, lectures and musical performances.



We reaffirm our commitment to preserve the country's historical and national heritage, contributing with the democratization of access to culture for the Brazilian population.

Service Structure

To better serve our 153.2 million customers clients, of which 151.1 million are individuals and 2.1 million are corporate, CAIXA's network is present in 99% of Brazil's municipalities

through 26.0 thousand service points. There are 4.2 thousand branches and banking service points, 21.9 thousand lottery units and CAIXA Aqui correspondents, 11 truck branches and 2 boat branches. We also offer the population 24.8 thousand ATMs in banking agencies and self-service rooms and 23.8 thousand Banco 24 Horas terminals.

CAIXA's unparalleled service network and capillarity demonstrates the Bank's adherence to its activities aimed at strengthening client relationships and reach to execute the government's public policies.

Strategy

The strategy outlined for the 2023-2028 period demonstrates the progress intended for the Company to take on the leading role as the government's main partner and transformation agent for a fairer and more equal society. This strategy is guided by seven institutional objectives, addressed under the following key themes: Personnel, Clients, Housing, Government, Governance, Sustainability and Technology.

In order to achieve strategic objectives and boost our historical vocation of generating value for society, the long-term strategy foresees major institutional advances aimed at translating them into effective responses to the opportunities to evolve and increasingly consolidate ourselves as a solid public Financial Institution that is in full development, diversification and expansion of operations.

Therefore, for the 2023-2028 period, we revitalized our strategic institutional identity, which was approved by the Board of Directors and defined a new Purpose, Vision for the Future, Business Values, Strategic Objectives and Business and Corporate Positioning, to represent CAIXA's guidelines and priorities in conducting its business.

The Purpose of "becoming the public financial institution that fosters inclusion and sustainable development, transforming people's lives" is the reason for our existence and expresses the milestones we have achieved over 163 years of history, by making the dreams of the Brazilian population come true.

The Vision for the Future of "becoming a reference for the Brazilian society through social and commercial relationships, fostering financial citizenship, sustainable development and excellence in executing public policies with efficiency and profitability" strengthens our performance as an important promotional agent for social integration and the construction of an inclusive financial market, respecting the environment and business efficiency.

The monitoring and assessment of the CAIXA Conglomerate Strategy is aimed at keeping track of the execution of the Corporate Strategy, seeking alignment with the guidelines of

the Institutional Strategic Plan (PEI) and the Integrated Business Plan (PNI). This is a continuous and systematic process that monitors and analyzes strategic objectives to ensure that the Institutional Strategy is executed, supporting Senior Management in evaluating results and meeting the goals established in the Conglomerate's long-term strategy.

Sustainability

Sustainable Finance Portfolio

We included in our product and service portfolio information on the amount and percentage of resources allocated to initiatives and sectors promoting the transition to a fairer and more sustainable society, therefore classifying our business volume according to the collaboration with the United Nations (UN) Sustainable Development Goals (SDGs), consequently bringing a positive impact to the environment, society, and climate.

The methodology adopted considers products and services classified as sustainable and that bring social benefits to low-income population and/or directly benefits the environment, contribute with two or more SDGs, and are not intended for sectors with high exposure to social, environmental and climate risks.

General loan products were considered for segments such as Housing, Commercial, Agribusiness, Sanitation and Infrastructure, Student Financing (FIES), and the initial bracket (Faixa 1) of Minha Casa Minha Vida (MCMV).

The FIES and MCMV (Faixa 1) products were included, as we are responsible for managing and developing these contracts, with both having highly relevant social impacts.

After assessing the business volume of the identified products, CAIXA's Sustainable Finance Portfolio amounted to R\$ 832.6 billion at the end of September 2024.



Maximum recognition by the Brazilian GHG Protocol Program for the 11th time

In August, our greenhouse gas (GHG) emissions inventory was published and awarded with the Gold Seal for the 2024 Cycle of the Brazilian GHG Protocol Program (PBGHG) for the 11th consecutive time. The GHG Protocol is a global standard for measuring greenhouse gas emissions, enabling public and private entities to monitor their emissions with transparency and in a way that can be verified.

The adoption of the GHG Protocol standard allows emissions to be consistently compared among companies in different sectors, facilitating benchmarking and identifying best practices. The GHG Protocol acts as the base methodology for several climate reporting initiatives and programs, enabling companies to integrate their GHG data into broader sustainability reports.

The Gold Seal is the highest level of qualification and recognition offered by the PBGHG, intended only for companies that meet all of the program's requirements.

Achieving the seal for the 11th consecutive year demonstrates our commitment to transparency and quality in measuring and disclosing greenhouse gas emissions.

Investments in bioeconomy projects

Through the CAIXA Socio and Environmental Fund (FSA), we will allocate R\$ 53 million to execute projects based on social biodiversity businesses that offer solutions focused on nature and/or food security. We have initiated the phases involving the structuring of project activities and the public call notice for proposals, in addition to elaborating communication material.

The initiative, called Teia da Sociobiodiversidade, is coordinated by the Fundo Casa Socioambiental and was selected within the scope of a public call notice, by CAIXA, for proposals aimed at promoting projects based on Bioeconomy businesses. The program will select hundreds of social organizations across all regions of Brazil to execute their projects, enabling up to 400 community-based social organizations to receive financial and technical support to create innovative biodiversity solutions.

The objective is for these investments to benefit community-based associations in the most diverse regions, in all of Brazil's biomes. We expect to benefit over 80 thousand people, generating work and income for traditional and local communities.



R\$ 53 Million

in **bioeconomy** projects

Expect to **benefit + 80 Thousand** people

The execution of these actions promotes environmental conservation and sustainability, contributing to the National Bioeconomy Strategy and ratifying our commitment towards a fair transition to a low-carbon economy.

Amazônia Para Todos ETF

In partnership with the Inter-American Development Bank (IDB), the National Bank for Economic and Social Development (BNDES) and Banco do Brasil (BB), we are developing a project to structure a new Exchange Traded Fund (ETF), called "Amazônia para todos", to be operated on the B3 stock exchange as an alternative financing option for sustainable investments in the Amazon.

This project aims to democratize access to sustainable investments through resources with result-based incentives and to promote diversification and increase the number of investors in the domestic and international markets.

The ETF was selected as a fundraising instrument since it allows equal access to small and large investors given its liquidity, as the shares will be traded on the stock exchange. Additionally, the widespread use of ETFs in the international market tends to facilitate its promotion and distribution on global investment platforms.

The implementation of these measures contributes to a fairer and less unequal society, encouraging social transformation, inclusion and the sustainable development of the Amazon region and its population.

Adhesion to the UN Principles for Responsible Banking (PRB)

We adhered to the Principles for Responsible Banking (PRB), a financial initiative of the United Nations Environment Program (UNEP FI). This action gives us the opportunity to be part of the largest global banking community focused on sustainable finance, sharing best practices and working collaboratively on pioneering guidance and tools that benefit the entire economic chain.

The PRB guides banks on how to align their business strategy and practices with the vision that society has established for its future, as expressed in the UN Sustainable Development Goals and the Paris Climate Agreement.

Signatory banks must identify and measure the environmental and social impact resulting from their business activities. They must also establish and implement goals in the most impacted sectors, periodically reporting on the advancement of their actions.

We highlight the potential scale and impact of our actions by joining the PRB, mainly to address climate change and its consequences: damage to nature, pollution and social issues. Together, these collective efforts will allow us to reconcile our profitability with social and environmental responsibility.

Our commitment to the PRB places us at the forefront of banking sustainability practices, aligning expectations of stakeholders and regulators, while strengthening our reputation and competitiveness in the global market.

Adhesion to the Partnership for Carbon Accounting (PCAF)

We reinforced our commitment to sustainability by adhering to the PCAF, one of the main global initiatives aimed at developing a standardized methodology for measuring and disclosing greenhouse gas (GHG) emissions generated by our financial activities.

The signatories to the PCAF work collaboratively to ensure the financial sector is able to measure, report and reduce emissions associated with its loan portfolios, investments and other financial products and services. Our adhesion to the PCAF allows us to develop more robust actions to mitigate the environmental impact of our loan portfolio and ensure greater transparency relating to climate risks that are associated with our activities.

With the PCAF, we will not only measure and disclose carbon emissions, but also collaborate with other global institutions to promote a more responsible financial system, aligned with best practices in environmental sustainability.

CAIXA Sustainable Management Seal

The CAIXA Sustainable Management Seal is a recognition for municipalities with public indicators that denote the application of good practices in Environmental, Social and Governance (ESG) in local public management, increasing the well-being and quality of life for its citizens, associated with sustainable urban development.

The Seal recognizes actions linked to the Sustainable Development Goals established according to 2030 Agenda of the United Nations (UN) by carrying out a broad assessment that measures municipal public management for twenty-one evaluation indicators in four categories: Environmental, Social, Governance, and Climate.

Considering the relevance of the ESG theme for CAIXA and society, this action, in addition to promoting and recognizing the good sustainability practices of the municipalities that were evaluated, also enables the approved municipalities to gain access to special conditions when contracting CAIXA's services and products. Likewise, CAIXA can also assist

municipalities to improve the scores of their indicators, through products and solutions for each indicator, thus supporting public entities in enhancing the quality of their management.

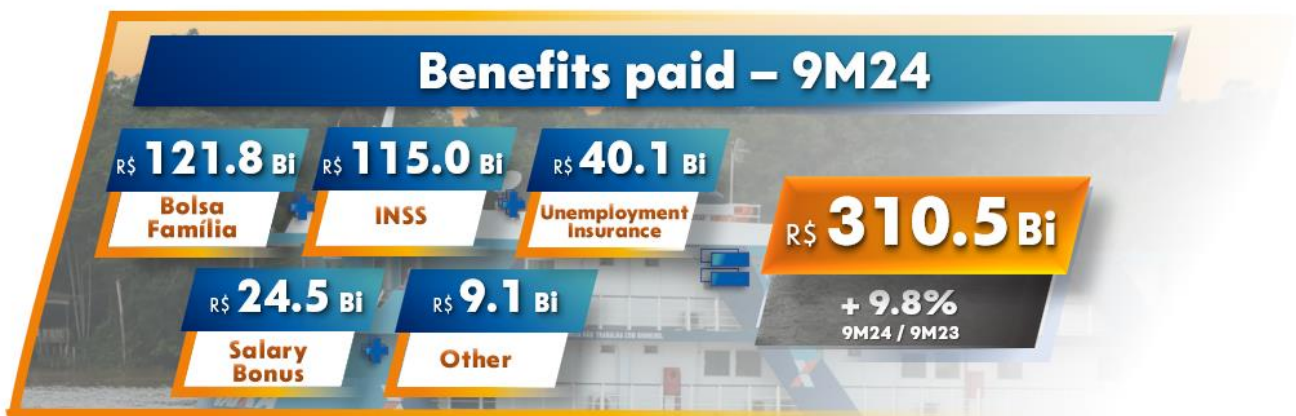
We have certified 178 municipalities since the creation of the Seal until September 2024. In 9M24, 84 municipalities were certified, corresponding to 29 additional municipalities from the previous quarter.



Distribution of Social Benefits

Through physical and digital service channels and our partner network, in 3Q24, we paid benefits in the amount of R\$ 99.0 billion and distributed 110.3 million installments of income transfer, social programs, employee benefits, and INSS benefits in all Brazilian municipalities. In the first nine months of the year, R\$ 310.5 billion in benefits were paid, totaling 336.5 million installments.

We highlight the payment of R\$ 121.8 billion in Bolsa Família benefits through 185.9 million installments to 22.3 million families, R\$ 115.0 billion in INSS benefits through 60.5 million installments to 6.8 million beneficiaries, and R\$ 40.1 billion in Unemployment Insurance through 24.0 million installments to 7.8 million beneficiaries.



In February 2024, we began to operate payments of the Salary Bonus, totaling R\$ 24.5 billion to 23.1 million beneficiaries year-to-date. We also distributed payments for the Pé-de-Meia program, Gas Aid and other social and regional programs, in the amount of R\$ 9.1 billion.

Support to regions affected by natural disasters

In 2024, we supported 574 municipalities in different regions of Brazil hit by natural disasters through the FGTS Calamity Withdrawal. We sent specialized employees to provide technical support to the city halls of these regions and assistance to the affected population. We also highlight the Bank's truck branches, which can be used to offer support to the populations of the affected municipalities.

We mobilized a team specialized in releasing the FGTS Calamity Withdrawal, allowing workers to withdraw up to R\$ 6,220.00, limited to the balance available in their FGTS accounts. In 9M24, we processed 2.1 million calamity withdrawal payments, totaling R\$ 4.0 billion.

Our team also provides guidance to the municipalities on how to fill out the documents required to make them eligible for this type of FGTS withdrawal.

Our units also supported clients in activating their home insurance policies and procedures to receive immediate indemnifications. In addition, the Bank's engineering teams were sent to the affected regions to provide support to the affected social housing units.

In support of local governments, we offered technical assistance for the operationalization of transfers of funds. The city halls received support for the assessment of damages and calculating estimated costs to recover works in progress or affected buildings that greatly impact the population of these municipalities, such as bridges, access roads, water supply equipment, health clinics, and schools, among others.

Support to Government Programs

Loan Programs for Government Entities

In 3Q24, the loan portfolio with government entities (States, the Federal District, and Municipalities) signed 21 new contracts, totaling R\$ 2.6 billion. Year to date, 75 new contracts were signed, totaling R\$ 6.9 billion.

At the end of 3Q24, the loan portfolio with government entities totaled 4.2 thousand active operations, with a balance of R\$ 69.2 billion and serving 1.7 thousand clients in the Government segment throughout Brazil.

Transfer of Funds Agreements from the Federal General Budget (OGU) to States and Municipalities

We act as a representative of the Federal Government in the operationalization of transfer agreements from the Federal General Budget, allowing states and municipalities across the country access to public resources through technical engineering and social assistance programs adapted to each of their realities, in addition to guaranteeing the use of public resources according to the technical and budget parameters regulated by the Ministries that manage public policies and inspection bodies.

In 3Q24, a total of 1.4 thousand works were completed, with R\$ 1.2 billion in transfer contracts. In the same period, 1.1 thousand new contracts were signed, totaling R\$ 1.3 billion in investments. In 9M24, a total of 1.7 thousand new construction contracts were signed, totaling R\$ 2.3 billion. In 2024, 3.9 thousand construction works with transfers of funds from the OGU were concluded, totaling R\$ 3.2 billion.

In 3Q24, we also highlight the resumption of 107 financing and transfer projects that had been paralyzed, with investments totaling R\$ 500 million. In 2024, a total of 1.5 thousand construction works with transfer of funds from the General Budget of the Brazilian Union were resumed, with investments totaling R\$ 7.6 billion.

Performance Analysis and Results²

Net Income

CAIXA reached a recurring net income of R\$ 3.3 billion in 3Q24, up 0.7% from 3Q23 and down 0.7% from 2Q24. In 9M24, net income totaled R\$9.4 billion, an increase of 21.6% when compared to 9M23.

² Information with a greater level of detail about CAIXA's operational and financial performance in the period is available in the Performance Analysis Report, which can be accessed on the website: <https://ri.caixa.gov.br/en/financial-information/results-center/>.

In R\$ million	3Q24	2Q24	Δ%	3Q23	Δ%	9M24	9M23	Δ%
Financial Margin	14,497	15,481	-6.4	14,522	-0.2	45,256	43,294	4.5
Allowance for Loan Losses	(3,084)	(4,399)	-29.9	(4,629)	-33.4	(12,428)	(14,371)	-13.5
Income from Financial Intermediation	11,412	11,082	3.0	9,893	15.4	32,827	28,923	13.5
Income from Services and Banking Fees	7,042	6,755	4.3	6,552	7.5	20,426	19,096	7.0
Administrative Expenses	(10,801)	(10,769)	0.3	(10,159)	6.3	(32,989)	(29,963)	10.1
Other Operational Revenues/Expenses	(2,475)	(1,845)	34.1	(1,219)	103.0	(5,882)	(4,791)	22.8
Tax Expenses	(1,156)	(1,080)	7.0	(1,142)	1.2	(3,478)	(3,394)	2.5
Income from Interests in Subsidiaries and Affiliated Companies	853	541	57.6	763	11.9	2,072	2,082	-0.5
Others	(2,003)	(1,758)	14.0	(1,730)	15.8	(5,474)	(4,886)	12.1
Operating Result	2,873	2,926	-1.8	2,956	-2.8	7,501	7,067	6.1
Non-Operating Result	551	19	2773.4	28	1895.0	694	(159)	-
Income Tax, Social Contribution and Profit Sharing	(162)	342	-	257	-	816	849	-3.9
Consolidated Accounting Net Income	3,263	3,287	-0.7	3,241	0.7	9,011	7,757	16.2
Non-Recurring Events	-	-	-	-	-	(422)	-	-
Consolidated Recurring Net Income	3,263	3,287	-0.7	3,241	0.7	9,433	7,757	21.6

The financial margin reached R\$ 14.5 billion in 3Q24, down 0.2% from 3Q23 and 6.4% over 2Q24. In 9M24, the financial margin totaled R\$ 45.3 billion, 4.5% higher than in 9M23, due to the 18.4% reduction in financial expenses, particularly with resources from financial and official institutions.

Revenues from financial intermediation amounted to R\$ 47.0 billion in 3Q24, down 4.6% over 3Q23 and up 1.8% over 2Q24. In 9M24, revenues totaled R\$ 138.8 billion, down 2.3% from 9M23, mainly impacted by the 10.3% reduction in the result from securities and derivatives.

Expenses with financial intermediation reached R\$ 32.5 billion in 3Q24, down 6.4% over 3Q23 and up 5.9% from 2Q24. These expenses totaled R\$93.6 billion in 9M24, reducing 5.3% from 9M23.

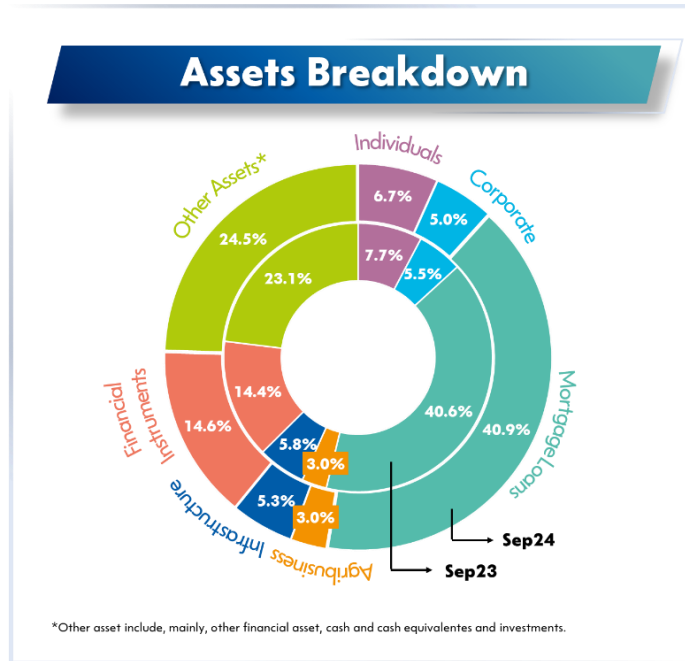
Allowance for loan losses reached R\$3.1 billion in 3Q24, down 33.4% over 3Q23 and 29.9% over 2Q24. In 9M24, provisions totaled R\$ 12.4 billion, reducing 13.5% over 9M23. The improvement in the financial margin combined with the reduction in allowance for loan losses contributed to the financial intermediation result, which grew 13.5% in 12 months, reaching R\$ 32.8 billion.

Income from services has been growing continuously, reaching R\$ 7.0 billion in 3Q24, up 7.5% from 3Q23 and 4.3% over 2Q24. In 9M24, revenues from services totaled R\$ 20.4 billion, up 7.0% from 9M23, in which we highlight to the 7.0% increase in lotteries, in addition to the 14.7% growth in revenues from insurance products, the 10.2% growth in revenues from loan operations and the 9.7% growth in revenues from cards.

Administrative expenses (personnel + other administrative expenses) totaled R\$ 10.8 billion in 3Q24, up 6.3% from 3Q23 and 0.3% from 2Q24. In 9M24, these expenses were

R\$ 33.0 billion, up 10.1% from 9M23, impacted by the 9.8% growth in personnel expenses and the 10.8% growth in other administrative expenses.

Assets



Our assets amounted to R\$ 2.0 trillion in September 2024, up 13.9% over the same period in the previous year, and 3.9% from June 2024. The 12-month growth was influenced by the 10.8% increase in the loan portfolio, which corresponds to 60.9% of the Bank's total assets.

The mortgage loan portfolio accounts for 40.9% of total assets, increasing 0.3 p.p. from September 2023. The securities and derivatives portfolio accounts for 14.6%, increasing 0.2 p.p. in the last 12 months.

Loan Portfolio

The loan portfolio ended September 2024 with a balance of R\$ 1.209 trillion, up 10.8% from September 2023, and 3.0% from June 2024. In the 12-month comparison period, we highlight the increases of 14.7% in the housing segment, 13.8% in agribusiness, and 3.9% in sanitation and infrastructure.

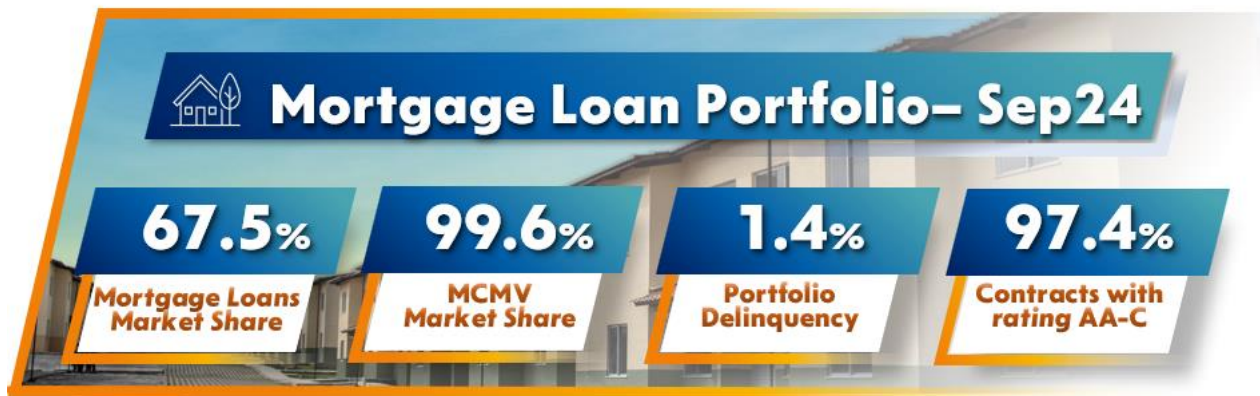


In 3Q24, a total of R\$ 163.4 billion was granted in loans, increasing by 12.8% from the same period in the previous year, and by 2.7% from 2Q24. In 9M24, a total of R\$ 465.5 billion was granted in loans, 15.3% higher than in 9M23.

We are the bank that supports Brazilians in conquering their dream of owning their own home, maintaining market leadership in the real estate segment, with a market share of

67.5% of total mortgage loans and the leading player in the MCMV Program, with a market share of 99.6%.

We also highlight the quality of the mortgage loan portfolio, in which 97.4% of contracts have credit ratings between AA-C, with the portfolio's default rate at 1.4%.



The mortgage loan portfolio ended September 2024 with a balance of R\$ 812.2 billion, up 14.7% from September 2023, and 3.6% from June 2024. In 3Q24, a total of R\$ 63.4 billion in loans were granted (considering SBPE and FGTS resources), 23.4% higher than in 3Q23 and up 3.5% from 2Q24. In 9M24, this line reached R\$ 176.0 billion, growing by 28.6% from 9M23.

Commercial loans to individuals ended the quarter with a portfolio balance of R\$ 133.2 billion, declining by 1.4% from September 2023, and up 0.6% from June 2024. We continue to highlight payroll-deductible loans, which had a balance of R\$ 101.1 billion (75.9% of the total loan portfolio for individuals). Regarding the loan portfolio for individuals, this segment ended 3Q24 with a balance of R\$ 66.7 billion, growing by 16.0% from 3Q23, and by 5.4% from 2Q24. In 9M24, loans for this segment totaled R\$ 192.6 billion, up 16.1% over 9M23.

The commercial corporate loan portfolio ended September 2024 with a balance of R\$ 100.0 billion, 4.8% higher than in September 2023, and 2.1% higher when compared to June 2024. In 3Q24, loans granted totaled R\$ 25.0 billion, growing by 16.7% from 3Q23, and up 4.2% from 2Q24. In 9M24, this amount reached R\$ 71.8 billion, 14.5% higher than in the same period of the previous year.

Infrastructure operations amounted to R\$ 104.5 billion at the end of September 2024, up 3.9% in relation to the previous year, and 2.6% higher than in June 2024. In 9M24, this amount reached R\$ 6.9 billion, falling by 49.9% from 9M23.

The agribusiness loan portfolio reached R\$ 59.6 billion at the end of September 2024, up 13.8% from September 2023, and 1.0% from June 2024. We highlight the individuals

segment, which increased by 20.3% in 12 months and by 1.5% in the quarter, totaling R\$ 49.4 billion.

In 3T24, agribusiness loans totaled R\$ 5.7 billion. Of this amount, R\$ 3.1 billion was allocated for funding, R\$ 910.0 million for investments, R\$ 866.7 million for sales, and R\$ 859.1 million for industrialization.

Portfolio Quality

The delinquency rate for the total loan portfolio ended September 2024 at 2.27%, down 0.40 p.p. over September 2023, and up 0.07 p.p. from June 2024. Provision coverage was 180.3% at the end of the quarter, up 2.8 p.p. from September 2023, and down 15.1 p.p. over June 2024.

The portfolio's rating has 94.4% of operations classified at the AA-C risk level, up 1.70 p.p. in 12 months and up 0.59 p.p. in the quarter, demonstrating quality and solidity for the loans granted.

CAIXA's loan portfolio has 92.4% of its balance with collateral, largely concentrated in long-term operations, mainly due to the mortgage portfolio, which corresponds to 67.2% of the total portfolio. The other items that comprise the collateralized portfolio are part of the infrastructure and sanitation segment, the agribusiness portfolio, the individual payroll-deductible loans, as well as credits linked to PRONAMPE, FGI, liens and CAIXA Hospitais.

We have R\$1.954 trillion in collateral on the date the loans were granted, that is, without considering possible appreciation of these against a portfolio balance of R\$1.209 trillion, corresponding to a ratio of 161.6% of the value of the collateral on the outstanding balance.

Funding

The funding balance at the end of September 2024 reached R\$1.616 trillion, up 18.0% from September 2023, and 5.6% from June 2024, with highlight to the savings accounts, which totaled R\$381.0 billion, increase of 8.1% in 12 months and 1.7% in the quarter. We remain the leading player for savings accounts, increasing our market share from 36.4% in September 2023 to 37.4% in September 2024.

At the end of September 2024, CAIXA's bonds had a balance of R\$193.8 billion, growing by 32.1% from September 2023, and 4.9% higher than in June 2024, driven by the more favorable scenario for profitability in fixed income products exempt from income taxes but negatively impacted with the drop in liquidity, considering the new regulations implemented in 2024. Real estate bonds, in particular, grew by 32.9% from September

2023, and by 5.6% from June 2024, reaching a balance of R\$171.7 billion at the end of September 2024.

For term deposits, CDB had the highest growth in the period, increasing by 41.4% in 12 months and by 5.7% over June 2024, with a balance of R\$163.5 billion at the end of September 2024.

Equity

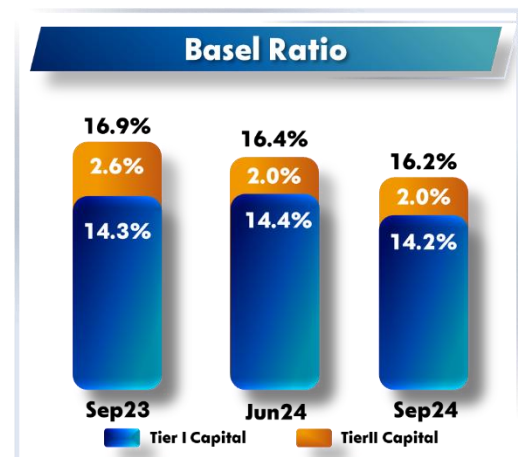
We ended September 2024 with a net equity of R\$138.6 billion, up 10.7% in 12 months and 2.3% in the quarter.

Liquidity

In 3Q24, short-term liquidity ratio (LCR) was 219.6%, up 21.2 p.p. in 12 months. According to BACEN Resolution No. 54/20, short-term liquidity indicators are calculated based on the simple average of daily values observed in the quarter referring to the reported base date.

Basel Ratio

We recorded a Basel Ratio of 16.2% at the end of September 2024, being 4.7 p.p. higher than the minimum requirement of 11.5% established by National Monetary Council Resolutions 4,955 and 4,958, of October 21, 2021, which regulate the recommendations of the Basel Committee on Banking Supervision related to the capital structure of financial institutions.



We highlight our good capital structure, reinforcing our ability to carry out our strategic planning sustainably.

Management of Court Deposits for the Federal Court

We participate in agendas with the Attorney-General's Office of the National Treasury (PGFN), the National Treasury Secretariat (STN), the Brazilian Federal Revenue Office (RFB), and the Attorney General's Office (AGU), to identify and regularize the classification of court deposits provided in Laws 9,703/98 and 12,099/09, which were unduly made by depositors when the deposit was made. The list of accounts with signs of compliance to the respective Laws was shared with the PGFN/AGU for evaluation of the framework.

Since the beginning of the regularization actions, we have made approximately R\$ 6.8 billion in judicial transfers of deposits from accounts identified by the PGFN/AGU as falling under said laws, to the National Treasury's single account

As soon as new deposits are identified by the PGFN/AGU, CAIXA will carry out the regularization actions and transfer the amount to the Federal Government.

BACEN Official Letter 3,068/2001

In compliance with article 8 of BACEN Official Letter 3,068, of November 08, 2001, we stated our intention of holding the securities classified as Tier III (held until maturity), totaling R\$ 3.7 billion in the period, until their respective maturities, and attested the required financial capability for this decision.

Lotteries

We collected R\$5.8 billion through the Lotteries business, reducing by 0.2% over the same period in the previous year. The Bank delivered R\$ 2.4 billion as net premium to bettors in the period. In 9M24, lottery collections reached R\$ 18.2 billion, up 12.0% from 9M23.

In R\$ million	3Q24	2Q24	Δ %	3Q23	Δ %	9M24	9M23	Δ %
Net Premium	2,358	1,977	19.3	2,000	17.9	6,257	5,244	19.3
Social Destination	2,289	2,439	-6.2	2,341	-2.2	7,081	6,391	10.8
Social Security	996	1,055	-5.6	996	0.0	3,089	2,749	12.3
Security	593	628	-5.6	593	-0.1	1,840	1,639	12.3
Sports	421	445	-5.4	417	1.0	1,296	1,159	11.8
Education	112	133	-15.7	167	-33.3	332	376	-11.6
Culture	167	177	-5.7	167	0.1	518	460	12.5
Health	1	1	6.2	1	-7.6	4	4	3.4
Others	0	1	-65.4	0	-7.5	2	3	-35.5
Taxes (Income Tax on Premium)	621	481	29.1	399	55.6	1,774	1,471	20.6
Costs and Maintenance	580	1,284	-54.8	1,120	-48.3	3,044	3,097	-1.7
Total Collected¹	5,848	6,181	-5.4	5,861	-0.2	18,155	16,203	12.0

* Amounts consider resources destined for the Lottery Development Fund and the compensation of Lottery units.

Loterias CAIXA are an important source of funds to promote social development in Brazil. In 9M24, a total of R\$ 7.1 billion, or 39.0% of the total collected amount, was transferred to the Federal Government's social programs in social security, sports, culture, public security, education, and health areas, up 10.8% over 9M23, in addition to the return to society via income tax payments.

CAIXA Conglomerate

CAIXA Seguridade

Caixa Seguridade recorded a Managerial Net Income of R\$ 1.0 billion in the third quarter of 2024, the highest quarterly result in the Company's history, up 9.7% from the same period in 2023, and 30.5% higher than 2Q24. Year-to-date, the Managerial Net Income

reached R\$ 2.7 billion, increasing by 5.5% from the first nine months in 2023. From an accounting perspective, in accordance with CPC 50 (IFRS 17), the Company recorded a quarterly net income of R\$ 1.1 billion, up 11.7% from 3Q23.

In September, Caixa Seguridade entered the Ibovespa, the main performance indicator for shares traded on B3, resulting from the Company's intense work to expand its share, relevance and exposure in the market.

In 3Q24, Caixa Seguridade reduced, by 5 times, the number of complaints related to insurance products registered with the BACEN Ombudsman in relation to the same period in 2023. Among the actions that contributed to these achievements, we highlight the following: adjustments to the messages that are sent upon contracting products, aimed at providing clearer information regarding those products; integration of the credit life insurance sale flow to the credit systems, with a more simplified journey; new flow with CAIXA to address ombudsman demands related to security, fostering a stronger integration among the ombudsman teams of CAIXA and its subsidiaries, as well as the creation of a new communication channel; and improvements to the client service channel (SAC) for products.

In 3Q24, the 2024-2025 Sustainability Plan was approved, aimed at promoting the gradual incorporation of sustainable processes by the Company and its subsidiaries, and improving and aligning the insurance business with the sustainability agenda, always based on the "new economy" (solidarity, inclusive and low-carbon actions and the preservation of biodiversity).

Within this scope, the Company adhered to the pact for Racial Equity, committing to adopting practices that promote racial equality at the Company and among its investees. Caixa Seguridade also became a signatory to the UN Global Compact, reaffirming its commitment to sustainability and social responsibility on a global scale.

CAIXA Asset

At the end of 3Q24, CAIXA Asset reached a total of R\$ 536.5 billion in assets under management, up 1% in the quarter, ending August with a 5.56% market share, maintaining its ranking as the 4th largest asset manager in the country, being the 2nd largest manager in the Retail Sector, Public Sector, and in Own Social Security System (RPPS).

In relation to the number of shareholders, in 3Q24, the funds managed by CAIXA Asset had more than 2.32 million investors, through the 442 products under management and distributed by CAIXA.

In 3Q24, CAIXA Asset launched 9 new investment funds, with a total net funding of R\$ 4.2 million. With these new funds, we seek to complement the portfolio through the launch of

products focused on serving mainly the RPPS and the Private segments. Among the highlights, the Company has 7 funds focused on the RPPS segment, with a total net funding of R\$ 4.1 billion.

In August 2024, Fitch Ratings affirmed the “Excellent” Investment Management Quality Rating of CAIXA Asset, with a stable outlook. Caixa Asset's 'Excellent' rating reflects Fitch's opinion, which is that the company has a very strong investment capacity and operational characteristics for its investment strategies, consisting mainly of conservative fixed income strategies. The rating also considers the well-disciplined investment process, the well-segmented and robust organizational structure and the experienced and qualified team, in addition to solid technological resources.

Additionally, the rating includes the fact that the Caixa Asset belongs to CAIXA, the third largest Brazilian financial conglomerate in terms of assets, characterized by a strong franchise, significant market presence and vast client base, in addition to the solid risk management structures of both the asset manager and the conglomerate.

CAIXA Cartões

In 3Q24, CAIXA Cartões results were marked by continued growth. The prepaid vertical recorded revenues of R\$ 3.99 billion in 9M24, growing by 42% from 9M23. Revenue from this vertical reached R\$ 62.98 million, up 34% over 9M23. In the quarterly comparison, revenue grew by 5.8% from 2Q24, and by 23.5% from 3Q23.

Revenue from the acquiring business totaled R\$ 15.19 billion in 9M24, up 25% from 9M23. Due to the increase in revenue from prepaid products, revenue from this vertical reached R\$ 29.46 million, 35% higher than in 9M23. In the quarterly comparison, revenue grew by 2.9% from 2Q24, and by 27.1% from 3Q23.

The Loyalty market has become more competitive and filled with new technologies, services and rewards, resulting in traditional point programs being replaced by personalized and complex ecosystems. Within this context, the company identified that, by operating in this business vertical, CAIXA Cartões would bring complementarity to CAIXA's portfolio, expanding its business spectrum in Payment Methods and contributing with the achievement of its strategic goals.

In 3Q24, CAIXA Cartões approved in its governance a business model for implementing the Loyalty vertical and initiated, as disclosed in a Notice to the Market, a selection process seeking for a strategic partner to operate in the Loyalty Business.

Additionally, seeking to promote ESG practices after joining the Brazilian GHG Protocol Program, which took place in 1H24, CAIXA Cartões achieved the Gold Seal granted by Fundação Getúlio Vargas (FGV) in August 2024, for having achieved the highest level of

qualification and transparency in its greenhouse gas (GHG) emissions inventory, through the Public Emissions Registry (RPE).

CAIXA Loterias

In 3Q24, the organizational structure for CAIXA Loterias was expanded, providing greater capacity for the development of new solutions, with agility and strengthening of lottery operations to meet client needs, as well as adapting the current operation to the characteristics of more developed and diversified markets.

This initiative will boost the development and growth in new betting and gaming markets, in line with the modernization of the lottery business, and will also expand the current gaming market, diversify the product portfolio, increase results and build new partnerships and businesses.

We highlight CAIXA Loterias' affiliation with the United Lotteries for Integrity in Sports (ULIS), which is aimed at creating a safe and transparent environment for bettors. Furthermore, the company has an ongoing commitment to maintaining international standards of sporting integrity. This partnership with ULIS is an important milestone, as it reinforces the company's pursuit of the highest integrity standards in its Lottery operations.

Furthermore, CAIXA Loterias has the Level 3 Responsible Gaming certification, issued by the World Lotteries Association (WLA), which validates the effectiveness of the actions adopted within the scope of the Responsible Gaming Program on an international scale, containing a set of actions aimed at establishing a healthy relationship between lottery games and bettors. This program seeks to inhibit compulsive behavior, prevent gambling for people under the age of 18, and provide guidance on the existence of treatment and prevention against the harms related to gambling.

Corporate Governance

Our Corporate Governance is a system formed by principles, rules, structures, instruments, and processes, which guides and monitors the Company, aimed at protecting the rights of all stakeholders and creating sustainable value.

Ethics, as a set of moral principles that must be observed when exercising a profession, provides support to five corporate governance principles – integrity, transparency, accountability, equity, and sustainability, covering best practices to achieve them.

- **Integrity:** practice and promote the ongoing improvement of ethical culture at CAIXA, avoiding decisions under the influence of conflicts of interest, maintaining coherence between speech and actions and preserving loyalty to the organization and care for its stakeholders, society in general and the environment;

- **Transparency:** offer interested parties true, timely, coherent, clear and relevant information, whether positive or negative, and not just that required by laws or regulations;
- **Accountability:** perform duties with diligence, independence and aimed at creating sustainable value in the long term, assuming responsibility for consequences of acts and omissions;
- **Equity:** treat the sole controller and other interested parties fairly, taking into account their rights, duties, needs, interests and expectations, as individuals or collectively, presupposing a unique approach according to the relationships and demands of each stakeholder with CAIXA, motivated by a sense of justice, respect, diversity, inclusion, pluralism and equal rights and opportunities;
- **Sustainability:** ensure the economic and financial feasibility of CAIXA, reduce the negative externalities of its business and operations and increase the positive ones, considering its business model, different capitals (financial, intellectual, human, social, natural, reputational) in the short, medium and long term, understanding that CAIXA operates in an interdependence relationship with the social, economic, climate and environmental ecosystems.

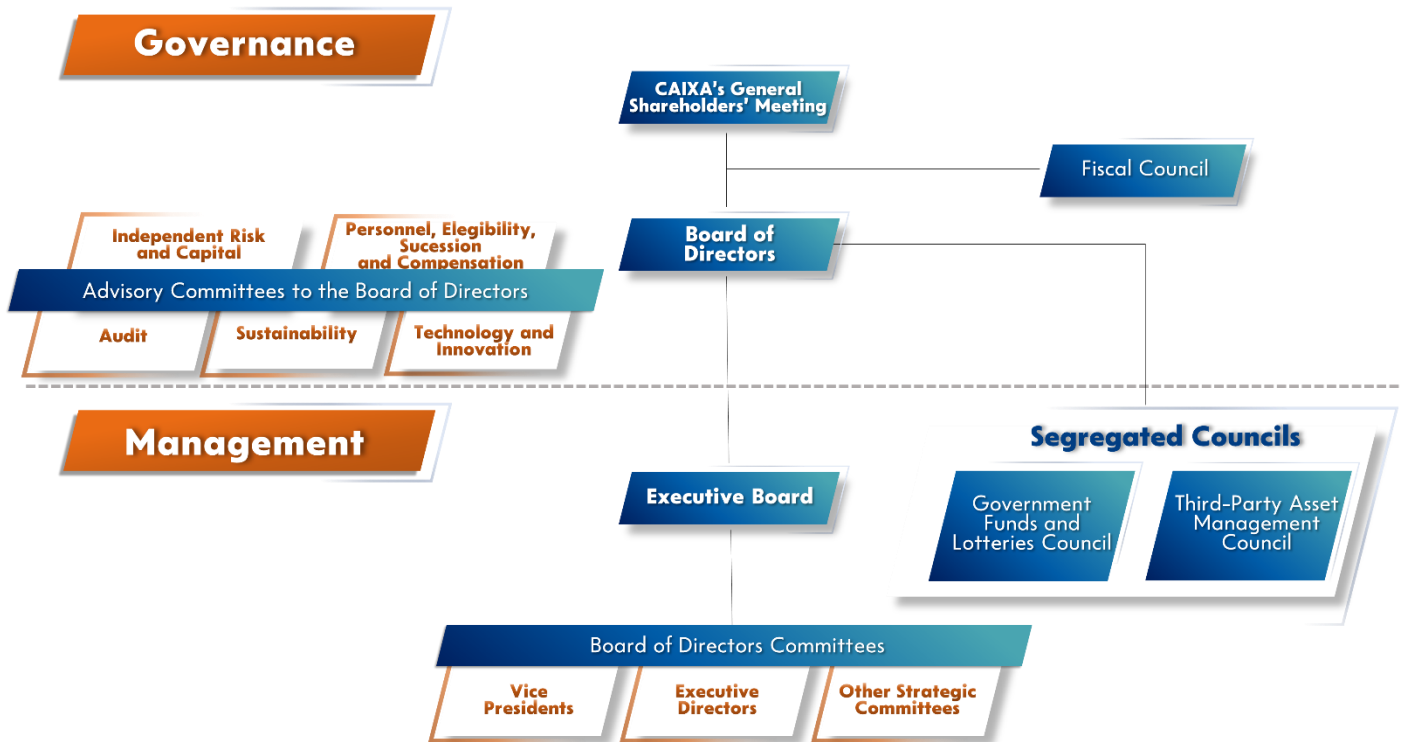
We highlight CAIXA's key governance instruments that direct the activities of our governance agents to ensure the effectiveness and quality of our decision-making processes:

- Bylaws;
- Policies;
- Decision-making model;
- Internal Norm Manuals;
- Code of Ethics, Conduct and Integrity;
- Authority Regime;
- Organizational Structure.

Structure of the Senior Management Collective Bodies

Management is structured to favor agile and decentralized collective decision-making processes through internal forums at strategic, tactical, or operational levels, promoting the necessary synergy between the areas, avoiding conflicts of interest, thus safeguarding the interests of CAIXA and its subsidiaries.

CAIXA's Senior Management Collective Bodies is presented below, with powers and functions regulated by Charters:



Personnel Management

Our activities in the people area permeate the entire strategy for us to remain the main partner of the Federal, State, and Municipal governments in executing public policies, in addition to humanizing work relationships, strengthening client relationships, enabling access to dignified housing, strengthening governance and operational efficiency, promoting sustainability policies and generating value in relationships by offering innovative solutions in business, technology, and environment.

In September 2024, CAIXA had 83.6 thousand employees working in branches and at the headquarters, being 46.0 thousand men and 37.6 thousand women. Of this total, 4.4 thousand employees are people with disabilities, which corresponds to 5.3% of the Bank's staff.

In terms of distribution between men and women in the Bank's management roles, there are 14.5 thousand men in management roles and 10.6 thousand women.

The Bank also provides opportunities for young people: there are 8.7 thousand new professionals who work as interns and apprentices in all regions of Brazil.

Given that training and development actions are essential for the Bank's digital transformation, we make recurring efforts to train our employees, offering educational solutions that enable the development of digital capabilities.

Universidade CAIXA offers a language platform to all employees

Aimed at expanding training opportunities and offering language studies to all employees, we hired, through Universidade CAIXA, the platform Busuu, among the most internationally recognized and widely used platforms for learning foreign languages. Self-study content is offered in a total of 14 languages, which can be accessed at any time of the day, voluntarily, by all our employees.

Courses are available in English, Spanish, Portuguese, French, Japanese, Italian, Korean, German, Dutch, Russian, Chinese, Arabic, Turkish and Polish, and employees can study more than one language at the same time, either on the computer or through the Busuu app.

Women Leadership

One of the main objectives of gender equality actions is to promote and articulate adjustments in personnel management practices, when necessary, aiming at equal conditions and opportunities for women and men in their professional activities, as well as demystifying gender stereotypes and encouraging the increase of women in leadership roles.

In this sense, through the CAIXA Mentoring Program, an employee, with experience and training (the mentor), assists another employee with their professional and personal development (the mentee). The Program is a way of instrumentalizing and enhancing women's actions during their careers.

Diversity at CAIXA

We promote a culture of respect and appreciation of differences through the Diversity and Inclusion program, which is structured around the priority themes for gender equity, people with disabilities, LGBTQIA+, race/color and generations. The program aims to integrate diversity, equity and inclusion into our governance, influencing our strategic planning and management practices.

In 3Q24, we signed the Pact for Diversity, Equity and Inclusion with the Ministry of Management and Innovation in Public Services. The signing of this public commitment includes other state-owned companies and aims to strengthen these values, in addition to promoting a culture of respect in these organizations.

We highlight the opportunities provided by the Pact to leverage knowledge and share strategies that promote public policies related to the theme, which will allow us to incorporate even more inclusion and equity practices into our management, collaborating in the formation of more diverse teams and fostering plurality in the work environment.

Integrity, Risks and Internal Controls

We continuously improve our anti-corruption and anti-harassment environment through mechanisms, procedures and actions that guide our employees, leaders, outsourced workers, and suppliers, committing to good corporate governance practices, transparency, integrity, and the promotion of ethical and responsible conduct in activities.

Our Integrity Program is aimed to prevent, detect, and correct illicit acts, either actively or passively, ensuring the effective adoption of the Codes of Ethics, Conduct, Policies and Guidelines, by integrating control instruments and activities to manage integrity risk.

The Program is aligned with the principles and guidelines of our Internal Control, Compliance and Integrity Policy, also observing the guidelines of the Policy on Relationship with Clients and Users of CAIXA's Products and Services (available at: <https://www.caixa.gov.br/sobre-a-caixa/governanca-corporativa/estatuto-politicas>).

We highlight that the Program is structured in five pillars: (i) Commitment by Senior Management; (ii) Adequate Risk Management; (iii) Integrity Protocols; (iv) Communication and Training, and (v) Monitoring and Disciplinary Measures, all of which work together and systemically, interrelating and enabling the continuous improvement of the CAIXA Integrity Program.



These pillars run through three action axes: Prevention, Detection, and Correction, according to the guidelines issued by the Federal Comptroller General (CGU).

The Program's management model is carried out through coordination, monitoring, controls, and evaluation of the transversal instruments and mechanisms under the responsibility of the players involved in the Integrity Ecosystem, helping mitigate the risk to integrity in their operating areas, as they identify weaknesses and unlawful practices.

Thus, it is a dynamic process by which the main players of the Integrity Ecosystem work together in a coordinated manner, to ensure the effectiveness of the Program, improving internal control mechanisms, and acting in accordance with ethical relationships and the sustainability of our business and results.



The articulation centralized by the Vice-Presidency of Risks/Office of Internal Controls and Integrity brings more transparency and speed, contributing to the procedures adopted by the players of the Ecosystem, aiming to strengthen our image and reputation at levels of excellence and recognized by society and the market.

Risk Management and Internal Controls

We adopt the Three Lines Model for risk management, which assigns roles and responsibilities to all levels of the organization, in addition to the risk and audit area. This model strengthens governance and contributes to achieving organizational objectives, minimizing losses.

Through our risk and capital management structure, models, methodologies, systems, routines and indicators that enable the identification, measuring, assessment, monitoring, control, and reporting for the mitigation of adverse effects resulting from risks incurred, including in normal and stressful scenarios, are implemented.

We periodically monitor and evaluate the risk management model, aimed at increasing the maturity of its structure, adhering to best practices and complying with internal standards.



Additionally, we implemented the Internal Control System (SCI), an important management tool composed of policies, methodologies, procedures and institutional actors in pursuit of a common interest: achieving the organization's strategic objectives.

The importance of the SCI is corroborated by the publication of CMN Resolution 4,968/2021, which among the main provisions, highlights the focus on the continuous monitoring of control activities, the adequate segregation of functions and the independence of areas, aimed at avoiding conflicts of interest and ensuring the active engagement of Senior Management in strengthening the SCI.

Reporting Channel

The Reporting Channel is a company mechanism for receiving internal and external complaints, anonymous or not, about collaboration or the practice of suspected acts of corruption or other acts harmful to national or foreign Public Administration, and with the establishment of rules of non-retaliation and protection for whistleblowers in good faith.

Ombudsman

Feedback from our clients and regulators in numbers:

- 32 thousand client complaints dealt through the CAIXA Ombudsman, Consumer Protection and Defense Program (PROCON), and the Central Bank of Brazil (BACEN) channels from July to September, declining by 2% in volume from the same period in the previous year.
- CAIXA held the 10th position in the Complaints Ranking of BACEN in 3Q24, with an index of 25.3 infractions per million clients. The ranking is constituted from the complaints from the public, registered in BACEN's service channels, and the overall classification established in descending order from the complaints index, that is, institutions are ranked according to complaints received, from most to least.

Quantitative and qualitative data on all registered complaints are generated on a routine basis by the Ombudsman, which are then forwarded to key Committees, directors and managers of products and services for assessment and development of actions aimed at improving clients' journey with CAIXA.

Dividend Distribution

As provided in Decree 2,673/1998 and our Bylaws (Article 86), we distribute at least 25% of the adjusted net profit to the Federal Government, calculated for each fiscal year.

Until the end of 3Q24, as part of the distribution of results to the controlling shareholder, we paid the Federal Government a total of R\$ 2.8 billion as Interest on Equity (IoE) for the year 2023.

Independent Audit

CAIXA has a process for hiring an Independent Audit considering aspects of transparency, compliance, objectivity, and independence of the Independent Auditor, as well as for observing the non-hiring of the same company for other services that may constitute a possible conflict of interest and loss of independence or objectivity in carrying out its activities.

Information related to the auditing company's fees is published in Brazil's Official Gazette with each contract or amendment.

Acknowledgments

The performance achieved in the period reflects the corporate strategy aligned with the engagement and work carried out by all employees and contractors, to whom CAIXA makes a special acknowledgment for their effort and commitment. CAIXA also thanks all clients and partners for their trust and loyalty, which motivate the Company in its constant search for improvement, essential for the development of CAIXA and Brazil.

Management.

Glossary

Accountability: An English term used to describe practices related to taking on responsibility and reporting to stakeholders.

Basel Ratio: Measures the capacity of a financial institution to face credit, market and operational risks.

Benchmarking: A market analysis tool that allows comparison with other peer companies, observing processes, methodologies, products or services that work in a business model.

Bioeconomy: The production, usage, conservation and regeneration of biological resources, including knowledge, science, technology and innovation, to provide sustainable solutions in all economic sectors and enable transformation to a sustainable economy.

Blockchain: Chaining of blocks of encrypted and validated information in a shared, synchronized and consensual manner across multiple nodes of the same network.

Bolsa Atleta: A program that financially assists high-performance Olympic and Paralympic athletes who are nominated by their respective federations and who achieve good results in competitions.

Business Information Management (BIM): An integrated set of processes and technologies that allows digital construction models to be created, used, updated and shared in a collaborative way during a project, thus potentially serving all project participants during the construction life cycle.

CAIXA Socio-Environmental Fund (FSA): A Financial instrument established with the objective of investing financial resources, either reimbursable or not, to support projects and investments with a socio-environmental nature.

Calamity Withdrawal: A modality in which workers have the right to withdraw the balance of their FGTS account for personal, urgent, and serious needs arising from a natural disaster in their residential area.

Delinquency: The ratio between the sum of loan operations overdue for more than 90 days (and not written-off as a loss) by the total loan portfolio, measured as a percentage.

Derivatives: Financial contracts whose value is derived from an underlying asset, benchmark rate or index.

DREX: The Brazilian Real currency in digital format, having the same value and acceptance as the traditional currency, regulated by BACEN and issued only on its platform.

Environmental, Social and Governance (ESG): Methods for measuring a company's environmental (including climate-related), social and governance practices and which can be used for investments with sustainability criteria.

Financial Margin: The difference between revenues and expenses from financial intermediation before provision for losses linked to credit risk.

GHG Protocol: A set of standards, guidance, tools and training for companies and governments to measure and manage anthropogenic emissions that are responsible for global warming. This covers standards for accounting and removing greenhouse gas (GHG) emissions in cities, the corporate sector, the value chain, agriculture and the life cycle of a product, among others.

Interest on Equity (IoE): A mechanism used for distributing profits to shareholders. Unlike dividends, in which the amount received is exempt from income tax, individual investors must pay a tax rate of 15% on the amounts received as interest on equity.

Market Share: A market indicator that calculates the percentage of a company's share in the segment in which it operates.

Paris Climate Agreement: A global treaty that establishes measures to reduce carbon dioxide emissions as of 2020, aimed at strengthening the response to the threat of climate change and reinforce countries' capacity to deal with the impacts generated by this change.

Pé-de-Meia Program: A program that offers financial incentives to public high school students aimed at retaining them in school and completing their studies, in addition to participating in national and subnational educational exams.

Provision Coverage: Allowance for loan losses divided by the delinquency balance.

Rating: Concept or level of risk classification of a borrower or an operation that reflects the probability of non-compliance with credit obligations. The lower the probability of loss or non-compliance with obligations by the rating object, the higher the rating level.

Real Estate Credit Letters (LCI): Fixed income securities issued by financial institutions, which grant their holders the right to credit at nominal value, interest and, if applicable, monetary restatement.

Social Bonds: Financial instruments issued to raise funds to finance lines and projects that promote social benefits, such as affordable housing, health, education and financial inclusion.

Sociobiodiversity: A concept that expresses the interrelationship between biological diversity and the diversity of sociocultural systems.

Student Financing Fund (FIES): A program of the Ministry of Education (MEC) aimed at granting loans to students in private higher education courses.

Sustainable Development Goals (SDGs): A global action plan to eliminate extreme poverty and hunger, provide lifelong quality education for everyone, protect the planet, and promote peaceful and inclusive societies by 2030.

Three Lines Model: A risk management model adopted by CAIXA organized into three lines that have specific roles and responsibilities regarding risk management and control environment.

Tokenization: A process that transforms an asset or right into a digital representation. Also known as a digital token, it is registered and traded on the blockchain network.

United Nations Environment Program (UNEP FI): A program aimed at coordinating international actions to protect the environment and promote sustainable development.

CAIXA