

Parent company and  
consolidated financial statements

BRGAAP

Financial year 2024



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## Balance Sheet

ASSETS	Note	PARENT COMPANY		CONSOLIDATED	
		12/31/2024	12/31/2023	12/31/2024	12/31/2023
<b>CASH AND DUE FROM BANKS</b>	<b>4</b>	<b>10,344,380</b>	<b>10,384,753</b>	<b>10,441,953</b>	<b>10,384,821</b>
<b>FINANCIAL ASSETS</b>		<b>1,964,064,587</b>	<b>1,774,323,587</b>	<b>1,965,724,169</b>	<b>1,775,771,079</b>
Interbank investments	5	225,463,876	180,978,966	225,463,876	180,978,966
Non-Central Bank Deposits	6	144,991,062	133,393,149	144,991,062	133,393,149
Securities	7	302,976,857	281,716,676	303,542,203	281,956,233
Derivative financial instruments	8	5,303	163,206	5,501	163,206
Credit portfolio	9	1,235,210,330	1,119,820,258	1,236,157,425	1,120,867,849
Other financial assets	10	62,020,518	63,448,618	62,167,461	63,608,962
Accumulated impairment	7 and 10	(6,603,359)	(5,197,286)	(6,603,359)	(5,197,286)
<b>ALLOWANCE FOR IMPAIRMENT LOSS ON LOANS</b>	<b>9</b>	<b>(49,786,948)</b>	<b>(49,842,524)</b>	<b>(49,786,948)</b>	<b>(49,842,524)</b>
<b>TAX ASSETS</b>		<b>71,515,311</b>	<b>65,117,197</b>	<b>71,515,311</b>	<b>65,124,192</b>
Current		4,685,993	3,430,608	4,685,993	3,437,596
Deferred	20	66,829,318	61,686,589	66,829,318	61,686,596
<b>INVESTMENTS</b>	<b>11</b>	<b>12,859,093</b>	<b>12,511,643</b>	<b>13,200,592</b>	<b>13,496,314</b>
Investments in subsidiaries, associates and joint subsidiaries		12,857,601	12,510,151	13,198,873	13,494,595
Other investments		1,492	1,492	1,752	1,752
Accumulated impairment				(33)	(33)
<b>PROPERTY AND EQUIPMENT</b>	<b>12</b>	<b>3,910,896</b>	<b>2,902,726</b>	<b>3,910,903</b>	<b>2,902,737</b>
Property and equipment		12,246,059	11,492,081	12,246,118	11,492,147
Accumulated depreciation		(8,301,265)	(8,549,844)	(8,301,317)	(8,549,899)
Accumulated impairment		(33,898)	(39,511)	(33,898)	(39,511)
<b>INTANGIBLE ASSETS</b>	<b>13</b>	<b>3,300,799</b>	<b>2,999,931</b>	<b>3,330,799</b>	<b>2,999,931</b>
Intangible assets		7,712,808	6,753,853	7,742,808	6,753,853
Accumulated amortization		(4,376,752)	(3,727,371)	(4,376,752)	(3,727,371)
(Impairment losses)		(35,257)	(26,551)	(35,257)	(26,551)
<b>OTHER ASSETS</b>	<b>14</b>	<b>12,834,820</b>	<b>11,683,116</b>	<b>12,378,637</b>	<b>10,941,466</b>
<b>OTHER IMPAIRMENT ALLOWANCE</b>	<b>14</b>	<b>(604,001)</b>	<b>(1,042,719)</b>	<b>(604,001)</b>	<b>(1,042,719)</b>
<b>TOTAL</b>		<b>2,028,438,937</b>	<b>1,829,037,710</b>	<b>2,030,111,415</b>	<b>1,830,735,297</b>
EQUITY AND LIABILITIES	Note	PARENT COMPANY		CONSOLIDATED	
		12/31/2024	12/31/2023	12/31/2024	12/31/2023
<b>FINANCIAL LIABILITIES</b>		<b>1,842,515,086</b>	<b>1,653,210,170</b>	<b>1,807,586,280</b>	<b>1,619,260,350</b>
Customer Resources	15	778,173,254	714,074,459	778,172,566	714,074,077
Funds from financial institutions and others	16	733,349,552	665,024,676	732,381,979	664,122,848
Funds from the issuance of securities	17	293,342,198	237,169,479	259,414,234	204,121,736
Derivative financial instruments	8				87
Other financial liabilities	18	37,650,082	36,941,556	37,617,501	36,941,602
<b>PROVISIONS</b>	<b>19</b>	<b>12,535,270</b>	<b>13,617,174</b>	<b>12,535,270</b>	<b>13,617,174</b>
Labor, civil and tax contingencies		10,576,664	11,594,348	10,576,664	11,594,348
Other provisions		1,958,606	2,022,826	1,958,606	2,022,826
<b>TAX LIABILITIES</b>		<b>6,402,340</b>	<b>6,535,631</b>	<b>6,577,203</b>	<b>6,671,166</b>
Current		1,615,281	1,580,030	1,790,010	1,715,558
Deferred	20	4,787,059	4,955,601	4,787,193	4,955,608
<b>POST-EMPLOYMENT BENEFITS</b>	<b>21</b>	<b>23,786,802</b>	<b>25,360,640</b>	<b>23,786,802</b>	<b>25,360,640</b>
<b>OTHER LIABILITIES</b>	<b>22</b>	<b>39,231,316</b>	<b>37,093,556</b>	<b>39,474,096</b>	<b>37,350,707</b>
<b>EQUITY</b>	<b>23</b>	<b>103,968,123</b>	<b>93,220,539</b>	<b>140,151,764</b>	<b>128,475,260</b>
Capital		96,000,000	81,858,410	96,000,000	81,858,410
Instruments eligible for common equity				33,927,964	33,047,743
Revaluation reserves		206,885	215,884	206,885	215,884
Profit reserves		16,118,618	20,325,908	16,118,618	20,325,908
Other comprehensive income		(8,357,380)	(9,179,663)	(8,357,380)	(9,179,663)
Non-controlling interests				2,255,677	2,206,978
<b>TOTAL</b>		<b>2,028,438,937</b>	<b>1,829,037,710</b>	<b>2,030,111,415</b>	<b>1,830,735,297</b>

The notes are an integral part of these parent company and consolidated financial statements.

## Statement of Income

DESCRIPTION	Note	PARENT COMPANY			CONSOLIDATED		
		2024	2023	2023	2024	2023	2023
		2nd half	Year	Year	2nd half	Year	Year
<b>INTEREST INCOME</b>		<b>97,868,202</b>	<b>189,620,229</b>	<b>189,954,983</b>	<b>97,950,022</b>	<b>189,778,413</b>	<b>190,164,919</b>
Income from loan portfolio	9 (d)	64,220,213	123,815,617	121,513,143	64,284,855	123,943,423	121,583,244
Income from interbank investments	5 (b)	12,082,541	23,407,742	22,897,501	12,082,541	23,407,767	22,898,252
Income from securities	7 (d)	11,838,147	23,539,343	35,732,720	11,857,690	23,573,678	35,880,058
Income from derivative financial instruments	8 (d)	3,261,560	6,488,811	(2,206,576)	3,259,195	6,484,829	(2,206,855)
Gains on investments in the Central Bank of Brazil	6 (b)	4,951,767	9,238,742	8,578,812	4,951,767	9,238,742	8,578,812
Gain on other financial assets	10 (e)	1,513,974	3,129,974	3,439,383	1,513,974	3,129,974	3,431,408
<b>INTEREST EXPENSES</b>		<b>(67,684,036)</b>	<b>(129,247,740)</b>	<b>(130,227,230)</b>	<b>(67,121,893)</b>	<b>(128,191,047)</b>	<b>(129,339,411)</b>
Funds from financial institutions and others	16 (b)	(28,211,781)	(55,077,756)	(63,625,892)	(28,116,019)	(54,935,183)	(63,340,663)
Customer Resources	15 (c)	(28,158,329)	(53,122,483)	(49,905,310)	(28,158,329)	(53,122,483)	(49,891,758)
Funds from the issuance of securities	17 (e)	(11,313,926)	(21,047,501)	(16,696,028)	(10,847,545)	(20,133,381)	(16,106,990)
<b>ALLOWANCE FOR IMPAIRMENT LOSS ON LOANS</b>	9 (g)	<b>(7,755,685)</b>	<b>(17,099,964)</b>	<b>(18,723,492)</b>	<b>(7,755,685)</b>	<b>(17,099,964)</b>	<b>(18,723,492)</b>
<b>GROSS PROFIT</b>		<b>22,428,481</b>	<b>43,272,525</b>	<b>41,004,261</b>	<b>23,072,444</b>	<b>44,487,402</b>	<b>42,102,016</b>
<b>OTHER OPERATING INCOME/EXPENSES</b>		<b>(14,028,481)</b>	<b>(28,097,071)</b>	<b>(23,377,408)</b>	<b>(13,092,675)</b>	<b>(26,409,006)</b>	<b>(22,032,047)</b>
Service income and banking fees	24	11,933,682	23,245,687	21,992,272	14,429,076	27,813,056	25,808,126
Personnel expenses	25	(14,771,153)	(29,940,232)	(27,809,560)	(15,108,037)	(30,557,007)	(28,322,821)
Other administrative expenses	26	(7,437,223)	(14,115,371)	(13,039,893)	(7,524,482)	(14,263,982)	(13,152,575)
Tax expenses	27	(2,068,122)	(4,172,721)	(4,190,172)	(2,338,946)	(4,661,714)	(4,589,017)
Share of profit of equity-accounted investees	11	2,531,003	4,507,600	4,401,851	1,659,308	2,877,743	2,997,879
Other operating income	28	5,496,870	10,812,913	12,291,576	5,550,811	10,882,769	12,247,521
Other operating expenses	29	(9,713,538)	(18,434,947)	(17,023,482)	(9,760,405)	(18,499,871)	(17,021,160)
<b>RECOGNITION AND REVERSAL OF PROVISIONS</b>	30	<b>(2,532,294)</b>	<b>(6,003,609)</b>	<b>(10,299,453)</b>	<b>(2,532,294)</b>	<b>(6,003,609)</b>	<b>(10,299,453)</b>
Labor, civil and tax contingencies		(2,572,211)	(4,910,399)	(5,277,929)	(2,572,211)	(4,910,399)	(5,277,929)
Other provisions		39,917	(1,093,210)	(5,021,524)	39,917	(1,093,210)	(5,021,524)
<b>OPERATING PROFIT</b>		<b>5,867,706</b>	<b>9,171,845</b>	<b>7,327,400</b>	<b>7,447,475</b>	<b>12,074,787</b>	<b>9,770,516</b>
<b>NON-OPERATING PROFIT (LOSS)</b>	31	<b>652,479</b>	<b>795,445</b>	<b>(1,008,041)</b>	<b>652,482</b>	<b>795,448</b>	<b>(977,361)</b>
<b>PROFIT BEFORE TAXES ON INCOME</b>		<b>6,520,185</b>	<b>9,967,290</b>	<b>6,319,359</b>	<b>8,099,957</b>	<b>12,870,235</b>	<b>8,793,155</b>
<b>INCOME AND SOCIAL CONTRIBUTION TAXES</b>	20 (a)	<b>1,952,527</b>	<b>4,678,981</b>	<b>6,868,109</b>	<b>1,229,428</b>	<b>3,348,014</b>	<b>5,653,041</b>
<b>PROFIT SHARING OF EMPLOYEES AND MANAGERS</b>		<b>(1,161,003)</b>	<b>(2,033,881)</b>	<b>(2,043,964)</b>	<b>(1,160,188)</b>	<b>(2,038,327)</b>	<b>(2,046,616)</b>
<b>NON-CONTROLLING INTERESTS</b>					<b>(391,106)</b>	<b>(653,412)</b>	<b>(667,039)</b>
<b>PROFIT FOR THE PERIOD</b>		<b>7,311,709</b>	<b>12,612,390</b>	<b>11,143,504</b>	<b>7,778,091</b>	<b>13,526,510</b>	<b>11,732,541</b>

The notes are an integral part of these parent company and consolidated financial statements.

## Statement of Comprehensive Income

DESCRIPTION	PARENT COMPANY			CONSOLIDATED		
	2024		2023	2024		2023
	2nd half	Year	Year	2nd half	Year	Year
<b>PROFIT ATTRIBUTABLE TO OWNERS OF THE COMPANY</b>	<b>7,311,709</b>	<b>12,612,390</b>	<b>11,143,504</b>	<b>7,778,091</b>	<b>13,526,510</b>	<b>11,732,541</b>
Non-controlling interests				391,106	653,412	667,039
<b>PROFIT FOR THE PERIOD</b>	<b>7,311,709</b>	<b>12,612,390</b>	<b>11,143,504</b>	<b>8,169,197</b>	<b>14,179,922</b>	<b>12,399,580</b>
<b>ITEMS THAT WILL BE RECLASSIFIED TO PROFIT OR LOSS</b>	<b>(662,217)</b>	<b>(908,816)</b>	<b>(219,437)</b>	<b>(733,549)</b>	<b>(1,007,426)</b>	<b>(196,776)</b>
<b>Available-for-sale financial assets</b>	<b>(316,454)</b>	<b>(444,593)</b>	<b>(320,669)</b>	<b>(316,454)</b>	<b>(444,593)</b>	<b>(320,669)</b>
Unrealized gains on own available-for-sale securities	(603,430)	(847,773)	(611,468)	(603,430)	(847,773)	(611,468)
Tax effects	286,976	403,180	290,799	286,976	403,180	290,799
<b>Share of comprehensive income from investments</b>	<b>(187,884)</b>	<b>(294,866)</b>	<b>139,244</b>	<b>(227,050)</b>	<b>(356,333)</b>	<b>155,044</b>
<b>Other comprehensive income from investments</b>	<b>(157,879)</b>	<b>(169,357)</b>	<b>(38,012)</b>	<b>(190,045)</b>	<b>(206,500)</b>	<b>(31,151)</b>
<b>ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS</b>	<b>1,031,095</b>	<b>1,731,099</b>	<b>(1,061,819)</b>	<b>1,031,095</b>	<b>1,731,099</b>	<b>(1,061,819)</b>
Remeasurements of post-employment benefit obligations	1,061,164	1,572,604	(1,167,679)	1,061,164	1,572,604	(1,167,679)
Tax effects	(30,069)	158,495	105,860	(30,069)	158,495	105,860
<b>COMPREHENSIVE INCOME FOR THE PERIOD</b>	<b>7,680,587</b>	<b>13,434,673</b>	<b>9,862,248</b>	<b>8,466,743</b>	<b>14,903,595</b>	<b>11,140,985</b>
Comprehensive income attributable to the parent company	7,680,587	13,434,673	9,862,248	8,146,970	14,345,357	10,493,170
Comprehensive income attributable to NCI				319,773	558,238	647,815

The notes are an integral part of these parent company and consolidated financial statements.

## Statement of Changes in Equity

PARENT COMPANY						
EVENTS	CAPITAL	REVALUATION RESERVE	RESERVE OF PROFITS		OTHER COMPREHENSIVE INCOME	RETAINED EARNINGS/ ACCUMULATED LOSSES
			LEGAL	STATUTORY		
<b>BALANCES AS OF DECEMBER 31, 2022</b>	<b>68.851.000</b>	<b>224.426</b>	<b>5.525.555</b>	<b>18.110.964</b>	<b>(7.898.407)</b>	<b>84.813.538</b>
FIRST-TIME ADOPTION ADJUSTMENT (IFRS 17) CPC 50						1.267.027
COMPREHENSIVE INCOME FOR THE PERIOD					(1.281.256)	(1.281.256)
Available-for-sale securities, net of taxes					(181.425)	(181.425)
Actuarial valuation net of taxes					(1.061.819)	(1.061.819)
Other equity valuation adjustments					(38.012)	(38.012)
CAPITAL INCREASE	13.007.410			(13.007.410)		
OTHER		(8.542)				10.852
PROFIT FOR THE PERIOD						11.143.504
APPROPRIATIONS OF PROFIT:						
Legal Reserves (Profit Reserves)			586.627			(586.627)
Lottery Reserves (Profit Reserves)				937.116		(937.116)
Operating margin reserves (revenue reserves)				8.173.056		(8.173.056)
Proposed interest on equity capital						(2.724.584)
<b>BALANCES AS OF DECEMBER 31, 2023</b>	<b>81.858.410</b>	<b>215.884</b>	<b>6.112.182</b>	<b>14.213.726</b>	<b>(9.179.663)</b>	<b>93.220.539</b>
<b>BALANCES AS OF DECEMBER 31, 2023</b>	<b>81.858.410</b>	<b>215.884</b>	<b>6.112.182</b>	<b>14.213.726</b>	<b>(9.179.663)</b>	<b>93.220.539</b>
COMPREHENSIVE INCOME FOR THE PERIOD					822.283	822.283
Available-for-sale securities, net of taxes					(739.459)	(739.459)
Actuarial valuation net of taxes					1.731.099	1.731.099
Other equity valuation adjustments					(169.357)	(169.357)
CAPITAL INCREASE	14.141.590					(14.141.590)
OTHER		(8.999)				6.914
PROFIT FOR THE PERIOD						12.612.390
APPROPRIATIONS OF PROFIT:						
Legal reserve (Profit reserves)				676.326		(676.326)
Lottery Reserve (Profit Reserve)				265.828		(265.828)
Operating margin reserve (profit reserve)				(5.149.444)		5.149.444
Proposed interest on equity capital						(2.685.004)
<b>BALANCES AS OF DECEMBER 31, 2024</b>	<b>96.000.000</b>	<b>206.885</b>	<b>6.112.182</b>	<b>10.006.436</b>	<b>(8.357.380)</b>	<b>103.968.123</b>
<b>BALANCES AS OF JUNE 30, 2024</b>	<b>82.795.526</b>	<b>212.066</b>	<b>6.112.182</b>	<b>13.276.610</b>	<b>(8.726.258)</b>	<b>98.974.672</b>
COMPREHENSIVE INCOME FOR THE PERIOD					368.878	368.878
Available-for-sale securities, net of taxes					(504.338)	(504.338)
Actuarial valuation net of taxes					1.031.095	1.031.095
Other equity valuation adjustments					(157.879)	(157.879)
CAPITAL INCREASE	13.204.474					(13.204.474)
OTHER		(5.181)				3.049
PROFIT FOR THE PERIOD						7.311.709
APPROPRIATIONS OF PROFIT:						
Legal reserve (Profit reserves)				676.326		(676.326)
Lottery Reserve (Profit Reserve)				1.202.944		(1.202.944)
Operating margin reserve (profit reserve)				(5.149.444)		5.149.444
Proposed interest on equity capital						(2.685.004)
<b>BALANCES AS OF DECEMBER 31, 2024</b>	<b>96.000.000</b>	<b>206.885</b>	<b>6.112.182</b>	<b>10.006.436</b>	<b>(8.357.380)</b>	<b>103.968.123</b>

The notes are an integral part of these parent company and consolidated financial statements.

## Statement of Changes in Equity

EVENTS	CONSOLIDATED									
	CAPITAL	INSTRUMENTS ELIGIBLE FOR COMMON EQUITY	REVALUATION RESERVE	RESERVE OF PROFITS		OTHER COMPREHENSIVE INCOME	RETAINED EARNINGS/ ACCUMULATED LOSSES	SUBTOTAL	NON- CONTROLLING INTERESTS	TOTAL
				LEGAL	STATUTORY					
BALANCES AS OF DECEMBER 31, 2022	68.851.000	35.548.171	224.426	5.525.555	18.110.964	(7.898.407)		120.361.709	2.245.965	122.607.674
FIRST-TIME ADOPTION ADJUSTMENT (IFRS 17) CPC 50							1.267.027	1.267.027		1.267.027
COMPREHENSIVE INCOME FOR THE PERIOD						(1.281.256)		(1.281.256)		(1.281.256)
Available-for-sale securities, net of taxes						(181.425)		(181.425)		(181.425)
Actuarial valuation net of taxes						(1.061.819)		(1.061.819)		(1.061.819)
Other equity valuation adjustments						(38.012)		(38.012)		(38.012)
CAPITAL INCREASE	13.007.410				(13.007.410)					
ADDED HHCD REMUNERATION		499.572						499.572		499.572
PARTIAL REPAYMENT OF INSTRUMENTS ELIGIBLE FOR CAPITAL		(3.000.000)						(3.000.000)		(3.000.000)
CHANGES IN NON-CONTROLLING INTERESTS									(38.987)	(38.987)
OTHER			(8.542)				10.852	2.310		2.310
PROFIT FOR THE PERIOD							11.732.541	11.732.541		11.732.541
APPROPRIATIONS OF PROFIT:										
Legal reserve (Profit reserves)				586.627			(586.627)			
Lottery Reserve (Profit Reserve)					937.116		(937.116)			
Operating margin reserve (profit reserve)					8.173.056		(8.173.056)			
Proposed interest on equity capital							(2.724.584)	(2.724.584)		(2.724.584)
Interest on debt instruments eligible to capital							(589.037)	(589.037)		(589.037)
BALANCES AS OF DECEMBER 31, 2023	81.858.410	33.047.743	215.884	6.112.182	14.213.726	(9.179.663)		126.268.282	2.206.978	128.475.260
BALANCES AS OF DECEMBER 31, 2023	81.858.410	33.047.743	215.884	6.112.182	14.213.726	(9.179.663)		126.268.282	2.206.978	128.475.260
COMPREHENSIVE INCOME FOR THE PERIOD						822.283		822.283		822.283
Available-for-sale securities, net of taxes						(739.459)		(739.459)		(739.459)
Actuarial valuation net of taxes						1.731.099		1.731.099		1.731.099
Other equity valuation adjustments						(169.357)		(169.357)		(169.357)
CAPITAL INCREASE	14.141.590						(14.141.590)			
ADDED HHCD REMUNERATION		1.280.221						1.280.221		1.280.221
PARTIAL REPAYMENT OF INSTRUMENTS ELIGIBLE FOR CAPITAL		(400.000)						(400.000)		(400.000)
CHANGES IN NON-CONTROLLING INTERESTS									48.699	48.699
OTHER			(8.999)				6.915	(2.084)		(2.084)
PROFIT FOR THE PERIOD							13.526.510	13.526.510		13.526.510
APPROPRIATIONS OF PROFIT:										
Legal reserve (Profit reserves)					676.326		(676.326)			
Lottery Reserve (Profit Reserve)					265.828		(265.828)			
Operating margin reserve (profit reserve)					(5.149.444)		5.149.444			
Proposed interest on equity capital							(2.685.004)	(2.685.004)		(2.685.004)
Interest on debt instruments eligible to capital							(914.121)	(914.121)		(914.121)
BALANCES AS OF DECEMBER 31, 2024	96.000.000	33.927.964	206.885	6.112.182	10.006.436	(8.357.380)		137.896.087	2.255.677	140.151.764
BALANCES AS OF JUNE 30, 2024	82.795.526	34.327.964	212.066	5.175.067	14.213.725	(8.726.258)	5.304.546	133.302.636	2.221.029	135.523.665
COMPREHENSIVE INCOME FOR THE PERIOD						368.878		368.878		368.878
Available-for-sale securities, net of taxes						(504.338)		(504.338)		(504.338)
Actuarial valuation net of taxes						1.031.095		1.031.095		1.031.095
Other equity valuation adjustments						(157.879)		(157.879)		(157.879)
CAPITAL INCREASE	13.204.474						(13.204.474)			
ADDED HHCD REMUNERATION										
CHANGES IN NON-CONTROLLING INTERESTS									34.648	34.648
PARTIAL REPAYMENT OF INSTRUMENTS ELIGIBLE FOR CAPITAL		(400.000)						(400.000)		(400.000)
OTHER			(5.181)				3.050	(2.131)		(2.131)
PROFIT FOR THE PERIOD							7.778.091	7.778.091		7.778.091
APPROPRIATIONS OF PROFIT:										
Legal reserve (Profit reserves)					676.326		(676.326)			
Lottery Reserve (Profit Reserve)					1.202.944		(1.202.944)			
Operating margin reserve (profit reserve)					(5.149.444)		5.149.444			
Proposed interest on equity capital							(2.685.004)	(2.685.004)		(2.685.004)
Interest on debt instruments eligible to capital							(466.383)	(466.383)		(466.383)
BALANCES AS OF DECEMBER 31, 2024	96.000.000	33.927.964	206.885	5.175.067	10.943.551	(8.357.380)		137.896.087	2.255.677	140.151.764

The notes are an integral part of these financial statements.

## Statement of Cash Flows

DESCRIPTION	PARENT COMPANY			CONSOLIDATED		
	2024		2023	2024		2023
	2nd half	Year	Year	2nd half	Year	Year
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>						
<b>NET PROFIT AS ADJUSTED</b>	<b>18,114,437</b>	<b>35,186,094</b>	<b>32,572,375</b>	<b>18,976,212</b>	<b>36,733,466</b>	<b>33,798,538</b>
Profit for the period	7,311,709	12,612,390	11,143,504	7,778,091	13,526,510	11,732,541
Adjustments for:	<u>10,802,728</u>	<u>22,573,704</u>	<u>21,428,871</u>	<u>11,198,121</u>	<u>23,206,956</u>	<u>22,065,997</u>
Fair value adjustments of securities and derivative financial investments derivatives (as	2,425,689	3,579,636	(2,522,154)	2,419,186	3,497,018	(2,701,518)
(Gain)/Loss on the sale of property and equipment in use	2,298	7,281	1,304	2,298	7,281	1,305
(Gain)/Loss on the sale of assets not for use	(935,033)	(1,579,005)	98,833	(935,033)	(1,579,005)	98,833
Allowance for impairment loss on loans	7,755,684	17,099,964	18,723,492	7,755,684	17,099,964	18,723,492
Actuarial liabilities (employee benefits)	1,067,870	2,096,044	2,047,465	1,067,870	2,096,044	2,047,465
Depreciation and amortization	1,350,334	2,558,873	1,972,514	1,350,335	2,558,890	1,972,511
Deferred taxes	(1,965,267)	(4,733,619)	(6,975,432)	(1,968,685)	(4,733,503)	(6,973,874)
Expenses on provisions for legal and other cases	2,402,413	5,898,927	10,543,153	2,402,413	5,898,927	10,543,153
Share of profit of equity-accounted associates	(2,531,003)	(4,507,600)	(4,401,851)	(1,659,308)	(2,877,743)	(2,997,879)
Expenses on subordinated debt and hybrid instruments	1,229,743	2,153,203	1,941,547	763,361	1,239,083	1,352,509
<b>INCREASE/DECREASE IN ASSETS AND LIABILITIES</b>	<b>24,572,017</b>	<b>42,381,596</b>	<b>65,221,564</b>	<b>24,126,375</b>	<b>43,358,652</b>	<b>65,623,477</b>
(Increase) Decrease in interbank investments	491,290	(653,463)	(530,223)	491,290	(653,463)	(530,223)
(Increase) Decrease in marketable securities	(3,691,799)	15,733,895	(22,059,727)	(3,925,255)	15,491,628	(21,672,580)
(Increase) Decrease in Central Bank deposits	(7,833,558)	(16,597,913)	(4,703,091)	(7,833,558)	(16,597,913)	(4,703,091)
(Increase) Decrease in loan portfolio	(69,522,154)	(132,545,612)	(122,955,695)	(69,423,172)	(132,445,116)	(122,904,527)
(Increase) Decrease in other financial assets	(138,697)	613,396	(3,774,938)	(150,254)	626,797	(3,780,430)
(Increase) Decrease in tax assets	(1,137,860)	(1,664,495)	(1,725,455)	(1,132,421)	(1,657,616)	(1,722,124)
(Increase) Decrease in other assets	(1,753,639)	(4,070,152)	(1,444,961)	(1,501,016)	(2,897,797)	(1,566,536)
(Decrease) Increase in Funds from financial institutions and others	41,251,551	68,324,876	35,733,454	40,619,559	68,259,131	35,750,374
(Decrease) Increase in customer resources	36,981,678	64,098,795	112,091,983	36,981,510	64,098,489	112,092,990
(Decrease) Increase in funds from the issuance of securities	35,728,607	54,621,663	78,937,625	35,728,606	54,621,662	78,937,626
(Decrease) Increase in derivative financial instruments			(1,165,000)		(87)	(1,164,913)
(Decrease) Increase in other financial liabilities	2,648,432	708,526	(1,851,774)	2,616,082	675,899	(1,851,746)
(Decrease) Increase in provisions	(3,333,054)	(6,120,081)	(4,566,570)	(3,333,054)	(6,120,081)	(4,566,570)
(Decrease) Increase in tax liabilities	1,805,195	776,819	82,748	1,840,980	816,147	95,273
(Decrease) Increase in actuarial liabilities	(1,114,242)	(1,938,783)	(1,870,014)	(1,114,242)	(1,938,783)	(1,870,014)
(Decrease) Increase in other liabilities	(4,886,632)	2,004,235	4,638,573	(4,815,579)	1,989,865	4,695,339
Income and social contribution taxes paid	(923,101)	(910,110)	384,629	(923,101)	(910,110)	384,629
<b>NET CASH GENERATED BY (USED IN) OPERATING ACTIVITIES</b>	<b>42,686,454</b>	<b>77,567,690</b>	<b>97,793,939</b>	<b>43,102,587</b>	<b>80,092,118</b>	<b>99,422,015</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>						
(Acquisition)/ Redemption of available-for-sale marketable securities	(6,677,422)	(40,908,145)	(22,630,132)	(6,677,010)	(40,909,247)	(22,461,899)
(Acquisition)/ Redemption of held-to-maturity securities	1,254,105	1,184,697	5,201,398	1,254,105	1,184,697	5,201,398
Dividends received from associates and subsidiaries	1,388,288	4,058,735	3,921,725	1,243,460	2,600,913	2,164,637
Decrease in investments	2,083,918	4,160,150		1,905,071	3,173,465	
Disposal of property and equipment in use	65,067	86,647	41,051	65,054	86,634	41,051
Acquisition of property and equipment in use	(1,471,150)	(2,126,353)	(798,769)	(1,471,137)	(2,126,353)	(798,754)
Disposal of intangible assets	317,239	414,953	253,262	317,239	414,953	253,262
Acquisition of intangible assets	(1,174,144)	(2,250,439)	(1,827,172)	(1,204,144)	(2,280,439)	(1,827,172)
<b>NET CASH (USED IN) GENERATED BY INVESTING ACTIVITIES</b>	<b>(4,214,099)</b>	<b>(35,379,755)</b>	<b>(15,838,637)</b>	<b>(4,567,362)</b>	<b>(37,855,377)</b>	<b>(17,427,477)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>						
Yield on IHCD paid		(604,232)	(1,037,763)		(604,232)	(1,037,763)
Dividends/Interest on equity capital		(2,792,629)	(1,817,829)		(2,792,629)	(1,817,829)
Changes in non-controlling interests				34,648	48,699	(38,987)
<b>NET CASH USED IN FINANCING ACTIVITIES</b>		<b>(3,396,861)</b>	<b>(2,855,592)</b>	<b>34,648</b>	<b>(3,348,162)</b>	<b>(2,894,579)</b>
<b>NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS</b>	<b>38,472,355</b>	<b>38,791,074</b>	<b>79,099,710</b>	<b>38,569,873</b>	<b>38,888,579</b>	<b>79,099,959</b>
<b>CHANGES IN CASH AND CASH EQUIVALENTS, NET</b>						
Cash and cash equivalents at beginning of period	214,167,124	213,848,405	134,748,695	214,167,179	213,848,473	134,748,514
Cash and cash equivalents at end of period	252,639,479	252,639,479	213,848,405	252,737,052	252,737,052	213,848,473
<b>Increase (Decrease) in cash and cash equivalents</b>	<b>38,472,355</b>	<b>38,791,074</b>	<b>79,099,710</b>	<b>38,569,873</b>	<b>38,888,579</b>	<b>79,099,959</b>

The notes are an integral part of these parent company and consolidated financial statements.



## Statement of Value Added

DESCRIPTION	PARENT COMPANY						CONSOLIDATED					
	2024			2023			2024			2023		
	2nd half	Year		Year	Year		2nd half	Year		Year	Year	
		%	%	%	%	%		%	%	%	%	%
<b>1. RECIPES</b>	<b>109,938,063</b>		<b>209,594,251</b>		<b>205,410,927</b>		<b>112,569,221</b>		<b>214,389,663</b>		<b>209,423,342</b>	
Income	97,868,202		189,620,229		189,954,983		97,950,022		189,778,413		190,164,919	
Rendering of services with fees	11,933,682		23,245,687		21,992,272		14,429,076		27,813,056		25,808,126	
Impairment loss on trade receivables	(7,755,685)		(17,099,964)		(18,723,492)		(7,755,685)		(17,099,964)		(18,723,492)	
Other	7,891,864		13,828,299		12,187,164		7,945,808		13,898,158		12,173,789	
<b>2. INTEREST EXPENSES</b>	<b>67,684,036</b>		<b>129,247,740</b>		<b>130,227,230</b>		<b>67,121,893</b>		<b>128,191,047</b>		<b>129,339,411</b>	
<b>3. INPUT ACQUIRED FROM THIRD PARTIES</b>	<b>19,176,690</b>		<b>36,313,104</b>		<b>36,951,435</b>		<b>19,310,816</b>		<b>36,526,622</b>		<b>37,061,759</b>	
Materials energy and others	1,678,086		3,227,104		3,068,566		1,739,339		3,339,087		3,162,914	
Data processing and communications	1,676,149		3,024,236		2,792,613		1,681,812		3,037,476		2,807,632	
Advertising and promotions	301,757		484,911		237,208		301,941		485,194		237,269	
Third-party and specialized services	1,018,281		1,921,017		1,754,710		1,038,440		1,944,105		1,757,928	
Surveillance and security services	514,070		997,339		871,774		514,070		997,339		871,774	
Other	13,988,347		26,658,497		28,226,564		14,035,214		26,723,421		28,224,242	
Services delegated by the Federal Government	1,096,025		2,225,772		2,717,784		1,096,025		2,225,772		2,717,784	
Expenses on lottery companies and business partners	2,227,203		4,600,836		4,599,792		2,271,731		4,653,875		4,599,792	
Loan discounts	1,150,974		1,443,033		318,778		1,150,974		1,443,033		318,778	
Credit/debit card expenses	730,389		1,454,110		1,079,424		731,690		1,456,440		1,079,446	
Post-employment benefit	1,067,870		2,096,044		2,047,465		1,067,870		2,096,044		2,047,465	
Sundry operating provisions	4,304,128		8,259,224		11,416,097		4,304,128		8,259,224		11,416,097	
Too	3,411,758		6,579,478		6,047,224		3,412,796		6,589,033		6,044,880	
<b>4. GROSS VALUE ADDED (1-2-3)</b>	<b>23,077,337</b>		<b>44,033,407</b>		<b>38,232,262</b>		<b>26,136,512</b>		<b>49,671,994</b>		<b>43,022,172</b>	
<b>5. WITHHOLDINGS</b>	<b>1,350,334</b>		<b>2,558,873</b>		<b>1,972,514</b>		<b>1,350,334</b>		<b>2,558,890</b>		<b>1,972,511</b>	
Depreciation, amortization and depletion	1,350,334		2,558,873		1,972,514		1,350,334		2,558,890		1,972,511	
<b>6. NET VALUE ADDED (4-5)</b>	<b>21,727,003</b>		<b>41,474,534</b>		<b>36,259,748</b>		<b>24,786,178</b>		<b>47,113,104</b>		<b>41,049,661</b>	
<b>7. VALUE ADDED RECEIVED BY TRANSFER</b>	<b>2,531,003</b>		<b>4,507,600</b>		<b>4,401,851</b>		<b>1,659,308</b>		<b>2,877,743</b>		<b>2,997,879</b>	
Share of profit of equity-accounted investees	2,531,003		4,507,600		4,401,851		1,659,308		2,877,743		2,997,879	
<b>8. VALUE ADDED TO BE DISTRIBUTED (6+7)</b>	<b>24,258,006</b>		<b>45,982,134</b>		<b>40,661,599</b>		<b>26,445,486</b>		<b>49,990,847</b>		<b>44,047,540</b>	
<b>9. DISTRIBUTION OF VALUE ADDED</b>	<b>24,258,006</b>	<b>100.00</b>	<b>45,982,134</b>	<b>100.00</b>	<b>40,661,599</b>	<b>100.00</b>	<b>26,445,486</b>	<b>100.00</b>	<b>49,990,847</b>	<b>100.00</b>	<b>44,047,540</b>	<b>100.00</b>
<b>Personnel</b>	<b>13,941,883</b>	<b>57.48</b>	<b>27,966,897</b>	<b>60.82</b>	<b>25,993,689</b>	<b>63.92</b>	<b>14,258,409</b>	<b>53.91</b>	<b>28,551,026</b>	<b>57.11</b>	<b>26,478,477</b>	<b>60.11</b>
Direct compensation	9,991,351		20,396,443		18,567,776		10,064,099		20,539,797		18,705,394	
Benefits	3,279,313		6,226,925		6,137,884		3,515,642		6,655,414		6,474,698	
FGTS	671,219		1,343,529		1,288,029		678,668		1,355,815		1,298,385	
<b>Taxes fees and contributions</b>	<b>2,105,868</b>	<b>8.68</b>	<b>3,500,956</b>	<b>7.61</b>	<b>1,181,898</b>	<b>2.91</b>	<b>3,119,334</b>	<b>11.80</b>	<b>5,358,008</b>	<b>10.72</b>	<b>2,826,936</b>	<b>6.42</b>
Federal	1,656,083		2,532,415		227,459		2,602,467		4,268,115		1,829,675	
State	809		1,703		1,710		816		1,710		1,710	
Municipal	448,976		966,838		952,729		516,051		1,088,183		995,551	
<b>Return on debt capital</b>	<b>898,546</b>	<b>3.70</b>	<b>1,901,891</b>	<b>4.14</b>	<b>2,342,508</b>	<b>5.76</b>	<b>898,546</b>	<b>3.40</b>	<b>1,901,891</b>	<b>3.80</b>	<b>2,342,547</b>	<b>5.32</b>
Rents	898,546		1,901,891		2,342,508		898,546		1,901,891		2,342,547	
<b>Return on equity capital</b>	<b>7,311,709</b>	<b>30.14</b>	<b>12,612,390</b>	<b>27.43</b>	<b>11,143,504</b>	<b>27.41</b>	<b>8,169,197</b>	<b>30.89</b>	<b>14,179,922</b>	<b>28.37</b>	<b>12,399,580</b>	<b>28.15</b>
Interest on equity capital and dividends	2,685,004		2,685,004		2,724,584		2,685,004		2,685,004		2,724,584	
Interest on debt instruments eligible to capital							466,383		914,121		589,037	
Profits withdrawn	4,626,705		9,927,386		8,418,920		4,626,704		9,927,385		8,418,920	
Non-controlling interests in retained earnings							391,106		653,412		667,039	

The notes are an integral part of these parent company and consolidated financial statements.

## Note 1 – General information

Caixa Econômica Federal ("CAIXA" or "Institution") is a financial institution with 164 years of operations, set up as a state-owned company with a private legal entity and established by the federal government through the Ministry of Finance, set up by the Federal Government. CAIXA's head office is located and domiciled in the Setor Bancário Sul, Quadra 4, Lotes 3 e 4, Brasília, Distrito Federal, Brazil. In compliance with article 173 of the Federal Constitution and article two, paragraph one of Law 13.303 of June 30, 2016, CAIXA's recognition as a state-owned company is justified by the significant collective interest marked by the promotion of citizenship and the development of the country, both as a financial institution and an agent of public policies, and as the main strategic partner of the Brazilian state.

The Institution offers its customers a broad service network nationwide, comprising banking service points, branches, automated teller machines (ATMs), "Caixa Aqui" correspondents, lottery units, truck units, boat agencies and automated container. Moreover, it has electronic and digital channels to increase the service and convenience of its customers.

CAIXA's banking activities include raising funds, particularly savings-account funds, and investing in a wide-range of businesses, including: commercial portfolios; infrastructure projects; foreign exchange transactions; customer credit; real estate and agribusiness; banking services; debit and credit card; management of funds and investment portfolios, and activities related to the intermediation of securities operating, including through its subsidiaries Caixa Cartões Holding, Caixa Asset and Caixa Loterias. CAIXA also operates in insurance, pension plan, equity capitalization and management of consortia through its subsidiary Caixa Seguridade Participações S.A.

By order of the federal government, CAIXA is exclusively responsible for the management of the services of federal lotteries, and also has a monopoly on pawn loans. CAIXA Loterias acts as an resource for the social development of Brazil, with an impact on the Federal Government's social programs, particularly in the areas of social security, sport, culture, public security, education and health.

CAIXA has a long experience and leadership in the savings-account market, a major source of real estate credit and equity funds for the Brazilian population. CAIXA leads the homeowners credit market, working as the main financial agent of the Minha Casa, Minha Vida program. CAIXA also supports advances in Brazil's economic development in the sanitation and infrastructure credit segments, and encourages local sustainable development and the improvement in the lives of rural producers by offering credit to the agribusiness industry.

As the Federal Government's main partner in the implementation of social programs, CAIXA actively contributes to eradicating poverty and improving the income distribution of the Brazilian population. CAIXA distributes payments under the Bolsa Família program, which is essential for reducing infant mortality and school drop-outs, in addition to the Unemployment Insurance, FGTS (Severance Pay Fund), salary and retirement bonus and social security contribution payments linked to the INSS.

As one of Brazil's most traditional sponsors of sports and artistic and cultural events, CAIXA invests in fostering sports and the dissemination of culture as a way to encourage the promotion of citizenship. The purpose of investment in sports is to allow Brazilian athletes to have proper training conditions and to promote the education and social inclusion of children and teenagers and opening opportunities for new talents.

Through its sponsorship strategy, CAIXA prioritizes social sports projects, supports the development of basic athletes and prospects for education projects aimed at the segment of the lowest-income population. Likewise, CAIXA encourages social projects that use musicalization as a tool for inclusion, as well as popular culture events and cultural projects expected to be implemented in several regions.

As delegated by the federal government, CAIXA performs the role of operating agent for a number of funds and social programs, such as the Severance Pay Fund (FGTS), for which CAIXA is the principal financial agent, the Fund for Compensation for Salary Fluctuations (FCVS), the Residential Lease Fund (FAR), the Fund for the Mandatory Personal Damages Caused by Automotive Vehicles on Land vehicles (or by their cargo, to people transported or not) (FDPVAT), the Social Development Fund (FDS), the High School Funding Fund (FIPEM), the Microfinance Guarantee Fund (FGM), the Infrastructure Support Fund for Recovery and Adaptation to Extreme Weather Events (FIRECE), among others. The funds are independent legal entities managed by specific regulation and governance frameworks and with their own accounting, whose equity is segregated from CAIXA. Therefore, the information presented about these funds below is not audited.

Main funds and social programs		
Descritivo	12/31/2024 (1) (unaudited)	12/31/2023 (unaudited)
Severance Pay Fund - FGTS	760,366,872	687,004,937
Residential Lease Fund - FAR	24,248,090	25,957,799
Fund for the Compensation for Salary Fluctuations - FCVS	19,073,123	19,961,810
High School Funding Fund - FIPEM	7,863,702	6,105,337
Infrastructure Support Fund for Recovery from and Adaptation to Extreme Weather Events (FIRECE) (2)	6,500,000	-
Social Development Fund - FDS	5,455,958	4,288,210
Fundo Garantidor da Habitação Popular – FGHab	3,660,435	3,555,774
Microbank Guarantee Fund - FGM	320,854	1,193,956
Fund for Personal Damages for Automotive Vehicles OnShore - FDPVAT	197,122	1,158,178
Guarantee Fund for Shipbuilding - FGCN	57,678	61,255
<b>Total</b>	<b>827,743,834</b>	<b>749,287,256</b>

(1) The amounts presented reflect the most current closing position of the funds' assets.

(2) Fund created by Provisional Measure No. 1,278/2024, with the purpose of supporting the requalification and recovery of infrastructure in areas affected by extreme weather events, in addition to supporting infrastructure projects related to mitigation and adaptation to climate change (Note 15 (b)).

## Note 2 - Presentation of financial statements

### (a) Context

CAIXA's parent company and consolidated financial statements are the responsibility of management and were approved by the Board of Directors on 18/02/2025 and by the Managing Board on 24/02/2025.

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

CAIXA's parent company and consolidated financial statements have been prepared in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Brazilian Central Bank ("Bacen"), based on the accounting policies derived from laws No. 4,595/1964 (Brazilian Financial System Law) and No. 6,404/1976 (Brazilian Corporate Law) and in accordance with the regulations issued by the National Monetary Council (CMN) – CMN Resolution 4,818/2020, and the Federal Association of Accountants (CFC), where applicable..

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

These accounting practices require Management's judgment regarding the estimates and assumptions for the measurement of the provision for credit losses, deferred tax assets, fair value of certain financial instruments, provision for civil, labor and tax contingencies, provision for impairment of financial and non-financial assets, supplementary pension plan, assets and liabilities related to post-employment benefits, and determination of the useful lives of certain assets. The definitive amounts may differ from those determined by these estimates and assumptions and will be known at the time of their settlement or due to the review of the adopted methodologies. The sensitivity of the carrying amounts to the estimates does not present a significant difference and the estimates are evaluated periodically. The nature and carrying amount of assets and liabilities are presented in the respective notes.

### (c) Consolidation

The consolidated interim financial statements include the interim financial statements of CAIXA and its direct and indirect subsidiaries, exclusive investment funds and receivables investment fund, as shown below:

Enterprise	Activity	% of ownership interest
<b>Caixa Econômica Federal</b>	<b>Banking</b>	<b>Conglomerate Leader</b>
<b>Caixa Lotteries</b>	<b>Federal Lottery Services</b>	<b>100%</b>
Exclusive Outmarket Investment Fund for Lotteries	Investment funds	100% interest of the subsidiary
<b>Caixa Cartões Holding</b>	<b>Holding company</b>	<b>100%</b>
Exclusive Outmarket Investment Fund for Cartões	Investment funds	100% interest of the subsidiary
<b>Caixa Security</b>	<b>Holding company</b>	<b>82.75%</b>
Caixa Holding company	Holding company	100% interest of the subsidiary
Caixa Corretora	Insurance Brokerage Firm	100% interest of the subsidiary
Exclusive Outmarket Investment Fund for Security	Investment funds	100% interest of the subsidiary
Exclusive Outmarket Investment Fund for Corretira	Investment funds	100% interest of the subsidiary
<b>Caixa Asset</b>	<b>Distribution of insurances</b>	<b>100%</b>
Caixa Ibirapuera Fixed-Rate Investment Fund	Investment funds	100% interest of the subsidiary
<b>Receivables investment fund ACR IV</b>	<b>Investment funds</b>	<b>% variable</b>

Controlled entities are all entities to which CAIXA is exposed, or has rights, to variable returns from its involvement with the entity and are capable of affecting these returns through their power over the entity. Control is evaluated on an ongoing basis. The financial statements of subsidiaries are included in the consolidated financial statements from the date on which control commences until the date on which control ceases.

The consolidated financial statements for the period ended December 31, 2024, are being presented in an additional manner, pursuant to the option provided for in article 77 of CMN Resolution No. 4,966/21, to the consolidated financial statements prepared in accordance with the International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB).

The consolidated financial statements are prepared using consistent accounting policies. Intercompany transactions are eliminated in the balance sheet and statements of income.

The subsidiaries in which CAIXA conglomerate has a direct or indirect interest are presented in notes 11 and 32.

## (d) Impacts on the adoption of new standards

### (d.1) Transition to CMN Resolutions No. 4,966/2021 and No. 352/2023

CMN Resolutions No. 4,966/2021 and No. 352/2023, effective as from January 1, 2025, have impacts on the accounting concepts and criteria applicable to financial instruments and on the designation and recognition of hedging relationships by financial institutions and other institutions authorized to operate by the Central Bank of Brazil.

The purpose of implementing the new standard is to align the criteria for classifying, measuring, recognizing, writing off and disclosing financial instruments with international accounting standards.

#### Impacts on transition

The first-time adoption of CAIXA was made prospectively, and the differences between the classification and measurement of the transition period will be recognized in an equity account as recommended by CPC 23 - Accounting policies, change in estimates and rectification of errors.

Because of the new categories of financial instruments, the nomenclatures of the main equity and profit or loss items have been revised.

CMN Resolution No. 4,966/2021 incorporates the concept of business model and the assessment of the contractual characteristics of cash flows. In response, Caixa conducted analyses and surveys about its business models, and the main changes resulting from the adoption of the new standard are listed below:

- (i) The "held-to-maturity", "available-for-sale" and "held-for-trading" categories of financial instruments have been phased out.
- (ii) Introduction of new measurement categories for financial instruments:
  - **Amortized Cost:** the asset is managed within a business model whose objective is to receive contractual cash flows, consisting only of payments of principal and interest. Loans and other held-to-maturity instruments were classified into this category.
  - **Fair value through other comprehensive income:** the asset is managed within the business model, whose objective is to receive contractual cash flows, consisting solely of payments of principal and interest, and to sell. Available-for-sale instruments were classified into this category. Moreover, reverse sale and repurchase agreements were allocated to this category upon initial recognition.
  - **Fair value through profit or loss:** remaining assets and royalty rights.

#### Impairment loss on loans

The valuation of financial assets, according to CMN Resolution No. 4,966/2021, employs macroeconomic estimates and scenarios, in addition to considering the default period and establishes the problematic asset as a target and encompasses three stages:

- **Stage 1** – consists of the possibility of the financial instrument being classified as a financial asset with credit recovery problems within the next 12 months or over the expected term of the instrument, if the instrument is less than 12 months, in financial assets originated or purchased without credit recovery problems;
- **Stage 2** – considers the probability of the financial instrument becoming credit-impaired over the entire expected term of the financial instrument for financial assets originated or purchased without a credit recovery problem whose credit risk has increased significantly; and
- **Stage 3** – the instrument is characterized as an asset with credit recovery problems.

### **Loan portfolio and other financial assets**

As from January 1, 2025, the totality of the credit portfolio will be classified under the business model at amortized cost and classified into portfolios according to the existence and type of collateral or collateral linked to the instrument. The methodology for accruing losses, which is currently based on the rating level, will be replaced by provisioning in stages. The other financial assets will be classified at amortized cost and fair value through profit or loss.

### **Credit commitment and credit to be released**

Credit commitment is considered to be the commitment to grant credit under pre-established terms and conditions. On the other hand, the credit to be released is the commitment to release credits already contracted, linked to revolving operations.

The allowance for impairment loss on this instrument is applied when they meet at least one of the following characteristics:

- The commitment is not cancellable unconditionally and unilaterally by the institution;
- The institution does not have the capacity to cancel, block or suspend the contract or the disbursement of funds or does not execute the cancellation, blocking or suspension in the normal day-to-day management of the financial instrument; or
- The Bank is unable to monitor the financial instrument or the financial situation of the counterparty individually so as to allow the immediate cancellation, blocking or suspension of the commitment or disbursement of funds if the counterparty falls short of its financial capacity.

### **Securities**

The main impact on securities is the introduction of provisions for credit risk losses. Under Circular Letter No. 3,068/2001, these financial assets, now classified as "held for trading", "available for sale" and "held to maturity", give way to the following business models: fair value through profit or loss, fair value through other comprehensive income and amortized cost.

### **Income from services and banking fees**

Loans will now be measured at the effective rate. Therefore, revenues from services rendered that are considered incremental will no longer be fully recognized in cash. Revenues that meet the concept of incremental will be added to the contractual value of loan transactions and will make up the gross carrying amount. Therefore, incremental revenue will be deferred on a straight-line basis over the term of the agreement.

### **(d.2) Transition to CMN Resolution No. 4,975/2021 – Leases**

In order to adopt CMN Resolution No. 4,975/2021 as from January 1, 2025, CAIXA opted to adopt the prospective approach for first-time adoption. Therefore, there will be no impacts to be recognized in the balance sheet account upon first-time adoption, only prospectively for new lease agreements.

CAIXA leases a number of properties and equipment, but the most significant items that fall into the category are rents and assignments for the setup of administrative units and branches. CAIXA does not have sub-lease agreements.

When defining lease terms, the Company considers, in addition to contractual terms, the possibility of renewing contracts for the legal periods allowed.

### **(d.3) Act No. 14,467/2022 – Tax treatment applicable to incurred losses**

Law No. 14,467/2022, amended by Provisional Measure No. 1,261/2024, introduced the tax provision for the tax deductibility of losses incurred to be calculated as from January 1, 2025, also in accordance with the criteria set forth by CMN Resolution No. 4,966/2021 and BCB Resolution No. 352/2023.



In addition to the incurred losses, which will now be accounted for on a monthly basis, the law also established the possibility of utilizing tax credits incurred on delinquent credits that have not been deducted by December 31, 2024 and that are more than 90 days in arrears, according to the deferral period established at the rate of 1/120 per month, according to the taxpayer's statement, which must do so by December 31, 2025.

The effects arising from the application of Act No. 14,467/2022 are reflected on the expected realization of tax credits covered by note 20 (e).

#### **(d.4) Estimated total impact**

The estimated effect of initial adoption resulting from the increase in the allowance for impairment loss on loans with an impact on retained earnings is R\$3.3 billion, net of taxes.

#### **(d.5) Standards applicable to future periods**

CMN Resolution No. 5,185/2024 consolidates the general criteria for the preparation and disclosure of individual company and consolidated financial statements by financial institutions and other institutions authorized to operate by the Central Bank of Brazil, and brings in its Article 12-A the creation of a report of financial information related to sustainability, adopting the following technical pronouncements of the Brazilian Committee of Sustainability Pronouncements – CBPS:

I – CBPS Technical Pronouncement 01 – General Requirements for Disclosure of Financial Information Related to Sustainability, as approved on September 12, 2024; and

II – CBPS Technical Pronouncement 02 – Climate-Related Disclosures, as approved on September 12, 2024.

The assessment of the impacts of implementing the standard is underway at CAIXA and is expected to be completed by its effective date in 2026.

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

#### **(a) Foreign currency translation**

These parent company and consolidated financial statements are presented in real, which is CAIXA's functional currency. The items included in the financial statements of each group entity are measured using CAIXA's functional currency.

Transactions in foreign currencies are translated into CAIXA's functional currency at exchange rates at the dates of the transactions. Monetary assets and liabilities denominated in foreign currencies at the reporting date are re-translated to the functional currency at the exchange rate at that date. Gains or losses arising from translation are allocated to statements of income for the period.

#### **(b) Results of operations**

Revenues and expenses are recognized on an accrual basis when the related underlying event occurs, simultaneously when the revenue and expense relate to each other, and independently of receipt or payment.

Fixed-rate finance charge transactions are stated at redemption value and income and expenses for the future period are stated as a contra account to the related assets and liabilities. Variable-rate and foreign currency-indexed transactions are updated using the applicable rates as at the reporting date.

Interest income and expenses are calculated on a pro rata basis using the exponential method, except those related to discounted receivables or foreign transactions, which are calculated using the straight-line method.

### (c) Cash and cash equivalents

Cash and cash equivalents in local currencies are stated at historical cost, while amounts in foreign currency are translated using the exchange rate disclosed by Bacen on the reporting date.

Cash equivalents (interbank investments) are highly liquid and have the purpose of fulfilling short-term commitments that fall due within 90 days or less from the acquisition date and pose an insignificant risk of changes in their value.

The breakdown of cash and cash equivalents is presented in Note 4.

### (d) Interbank investments

Interbank investments are measured at acquisition cost, plus income earned through the reporting date less possible allowances for impairment, when applicable.

- **Purchase with resale commitment:** Financing granted under fixed-rate third-party securities is recognized at the settlement amount in CAIXA's own portfolio. The securities acquired under repurchase agreements are transferred to the financed position when used to back up sales under repurchase agreements.

Income from reverse repurchase agreements is the difference between the amount paid on purchase and the agreed-upon resale amount. Expense on repurchase agreements is the difference between the amount received on sale and the agreed-upon repurchase amount. The breakdown, terms and earnings from interbank investments are presented in note 5.

### (e) Marketable securities

The marketable securities acquired for the Institution's own portfolio are recorded at the cost, in accordance with Bacen Circular Letter 3,068/2001, and are classified into three specific categories, according to Management's intent:

- **Trading securities:** securities acquired to be actively and frequently traded, which are adjusted to fair value with a corresponding entry in statements of income for the period;
- **Available-for-sale marketable securities:** : instruments that do not fall within the categories of trading and held-to-maturity. They are adjusted at fair value, net of taxes, with a corresponding entry to "other comprehensive income" in Equity. Gains and losses on the fair value are recorded in statements of income for the period, net of tax effects, upon the realization of the respective securities.
- **Held-to-maturity securities:** acquired with the Institution's intention and financial capacity to hold them to maturity in the portfolio and are stated at cost or fair value when reclassified from another category. They include income earned, with a corresponding entry in statements of income for the period and are not measured at fair value.

The income from securities, irrespective of their classification, is recorded on a daily pro rata basis, on the accrual basis, based on the remuneration clauses, and is recognized in the statement of income.

Losses on available-for-sale marketable securities and held-to-maturity securities, which are not considered temporary, are recognized in the statement of income as realized losses.

The classification, composition and segmentation of marketable securities are presented in note 7.



#### **(f) Derivative financial instruments**

CAIXA uses derivative financial instruments for the purpose of hedging (accounting or financial), directional, arbitrage or obtaining benefits from actual or expected price movements, recognized in accordance with Bacen Circular Letter No. 3,082/2002.

Adjustments are accounted for at fair value and held as assets, when positive, and as liabilities, when negative. They are subsequently reevaluated at fair value, and their appreciations and depreciations are recognized directly in the statement of income for the period.

Derivative financial instruments are used to offset, wholly or in part, the risks arising from foreign exchange gains (losses) and changes in interest rates and taxes from financial liabilities qualified for hedge accounting are classified as market risk hedge. Financial instruments classified into this category, as well as related financial assets and liabilities, are adjusted to fair value with gains and losses, recognized directly in the statement of income.

The breakdown of the amounts recorded in derivative financial instruments is presented in Note 8.

#### **(g) Determining the fair value of financial instruments**

Fair value is determined in accordance with consistent and verifiable criteria that take into consideration the trading price of financial instruments on the reporting date or, if this price is not available, market price quotations for assets or liabilities with similar characteristics. If this price is not available, the fair value is obtained from quotations with market players or valuation models which may require management's judgment.

The fair value of financial instruments traded in active markets on the reporting date is based on the market price with no deduction of transaction costs.

The mark to market of securities is recognized in accordance with Bacen Circular Letter No. 3,068/2001, under which the value of financial instruments should be based on the fair value, which consists of the price that would be received for the sale of an asset or that would be paid for the transfer of a liability in an orderly transaction between market participants at the measurement date.

Under normal conditions, quoted market prices are the best fair value indicators for held-for-trading financial assets (including derivatives – assets and liabilities), financial assets designated at fair value through profit or loss, available-for-sale financial assets and held-to-maturity financial assets. However, not all instruments have liquidity or quotations, and in these cases present value estimates and other pricing techniques are necessary.

The fair values of government bonds are calculated according to the indicative rates provided by the National Association of Financial Market Institutions – Anbima.

Share values are calculated according to quoted market prices.

Derivative instruments are discounted to present value according to profitability curves that reflect appropriate risk factors. These profitability curves can be devised mainly according to the exchange prices of derivatives at B3, Brazilian government bonds in the secondary market or derivatives and securities traded abroad, and can be used to obtain the fair value of currency swaps, interest rate swaps and swaps according to other risk factors, such as commodities and exchange indexes.

## (h) Loan portfolio and allowance for impairment loss on loans

Loans, advances on exchange contracts and other receivables with loan characteristics are classified into nine risk levels, from "AA" to "H", and are "AA" (minimum risk) and "H" (maximum risk), according to the parameters established by CMN Resolution No. 2,682/1999, in accordance with Management's periodic assessment, which takes into consideration economic conditions, past experience and specific and global risks posed by transactions, debtors and guarantors.

Interest income on a loan transaction is recognized until the 59th day it is overdue, and as from the 60th day will only be recognized as interest income when actually received.

For abnormal operations with an elapsed term of more the 36 months, double counting is carried out on the delay intervals defined for the nine risk levels, as provide for by CMN Resolution No 2,682/1999.

Transactions classified as risk level "H" for more than six months and overdue for more than 180 days are written off against the allowance and controlled in memorandum accounts for at least five years.

Renegotiated transactions are maintained at least at the same level of risk into which they were classified at the time of renegotiation. Renegotiated transactions that had already been written off as loss and were controlled in memorandum accounts are classified as of risk level "H". When the transaction is repaid significantly or when new significant facts justify the change in risk level, the transaction will be reclassified to a lower-risk category. Possible gains from renegotiation are only recognized when actually received.

The allowance for impairment loss on loans is accrued in an amount sufficient to cover probable losses according to the rules and instructions of CMN and Bacen and with management's assessment of credit risk.

According to the parameters set by CMN Resolution No. 3,533/2008, assignments of loan transactions including substantial retention of risks and benefits remain recorded in assets as "Loan portfolio". Funds received under assignment agreements are recognized as assets with an offsetting entry to liabilities, according to the obligation assumed by CAIXA. Income and expenses resulting from assignments of receivables are recognized in statements of income, according to the remaining term of the transactions.

The types, amounts, terms, risk levels, concentration, participation of the economic sectors, renegotiations and income from loan transactions, as well as the breakdown of expenses and the allowance for impairment loss on loans, are presented in Note 9.

## (i) Taxes

Taxes applicable to CAIXA and its subsidiaries are calculated according to the rates presented in the table below:

Taxes	Rate
Income tax (IRPJ) (15.00% + surtax of 10.00%)	25%
Social Contribution Tax - CSLL (1)	20%
PIS/PASEP (2)	0.65%
Contribution for Social Security Funding - COFINS (2)	4%
ISS (Service Tax)	Up to 5%

(1) The rate of 20% is applicable to CAIXA, 15% for Caixa Asset and 9% for the other companies of the conglomerate.

(2) For non-financial companies under the non-cumulative taxation system, the PIS/Pasep rate is 1.65%, and the COFINS rate is 7.6%.

Tax credits are recognized according to their estimated realization, according to technical studies and analyses conducted by Management, considering tax rates in effect in the period these assets are realized. Tax credits are realized according to their origin. Temporary differences originate from the utilization or reversal of the provisions used to recognize them. Tax credits, in turn, are recognized on income and social contribution taxes losses when taxable profit is generated by offsetting them in the calculation base of those taxes, in compliance with the limit of 30% of that base. CAIXA recognizes IRPJ, CSLL, PASEP and COFINS tax credits on negative adjustments arising from the mark to market of securities and derivative financial instruments recognized in statements of income and in equity.

The breakdown of income and social contribution taxes, the evidence of calculations, the origin and expected realization of tax credits are presented in Note 20.

#### **(j) Share of profit of equity-accounted investees**

Share of profit of equity-accounted investees in subsidiaries (in the Parent Company), joint ventures and companies over which Caixa does not have control but has significant influence ('associates') are accounted for under the equity method. In order to calculate the share of profit (loss) from investments in non-financial companies, the amounts are adjusted for convergence with the standards and instructions of the National Monetary Council (CMN) and the Central Bank of Brazil (Bacen). Other permanent investments are stated at acquisition cost

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

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

The breakdown of investments and the share of profit (loss) of equity-accounted investees are presented in Notes 11 and 32.

#### **(k) Property and equipment in use**

Property and equipment in use consist of receivables whose subject matter are tangible assets owned by CAIXA and meant for the maintenance of their operating activities. These assets are recognized at acquisition or formation cost and depreciated using the straight-line method without residual value (CMN Resolution No. 4,535/2016).

The estimated useful lives of property and equipment for own use are reviewed at least annually to identify significant changes. If changes are identified, the useful lives of assets are adjusted impacting the depreciation expense to be recognized in profit or loss in future years. CAIXA does not finance property and equipment in use or has no borrowing costs related to those assets. The breakdown of the amounts recorded in property and equipment in use is presented in Note 12.

#### **(l) Intangible assets**

CAIXA's intangible assets basically consist of the acquisition of payrolls and software projects.

These assets are recognized initially at acquisition or production cost and subsequently less accumulated amortization, calculated using the straight-line method, in compliance with the contractual terms (CMN Resolution No. 4,534/2016).

Payroll acquisitions consist of amounts paid under commercial partnership agreements with public and private sectors to provide banking services consisting of processing payroll and payroll loans, maintaining collection portfolios, providing payment services to suppliers and other banking services. The asset's useful life is five years, and its monthly amortization is calculated by dividing the asset's value by the useful life, less the grace period.

Software projects consist of software acquisitions and internal development. Internal development is recognized internally as an intangible asset only if CAIXA can identify the ability to use or sell them and if the generation of future economic benefits can be reliably demonstrated. The asset's useful life is five years, and its amortization is calculated monthly according to one six hundred (1/60) of the cost of the asset. The breakdown of the amounts recognized as intangible assets is presented in Note 13.

**(m) Other assets – Prepaid expenses**

Prepaid expenses consist of prepayments whose benefit or service will be rendered in future periods. Trade and other receivables are recognized as assets, on the accrual basis. The breakdown of the amounts recognized as prepaid expenses is presented in Note 14.

**(n) Other assets – Non-financial assets held for sale and inventory materials**

Other assets basically consist of adjudicated property and properties received by CAIXA in repayment of loans, as well as CAIXA real estate that was previously used for corporate purpose and is no longer used for that purpose. They are measured at the lower of fair value net of selling expenses and book value on the date they are classified into this category and are not depreciated. The breakdown of amounts recorded as other assets are presented in Note 14 (b).

**(o) Other Impairment losses**

CAIXA assesses financial and non-financial assets at least annually or at any time when facts that have an impact on the CAIXA's carrying values are known to evidence of devaluation. If there are any signs of impairment, then the asset's recoverable value is estimated and, if confirmed, such loss is recognized immediately in the statements of income.

The recoverable amount of an asset is the greater of its fair value, net of selling expenses and value in use (CMN Resolution No. 4,924/2021).

**(p) Client funds, funds from financial institutions and others and funds from the issue of securities**

Loans are stated at settlement amounts and consider charges payable by the reporting date, recorded on a *pro rata basis*.

Client funds, funds from financial institutions and others and funds from the issue of securities are accounted for in balance sheet and statements of income accounts, and interests are monthly recognized on the basis of their terms, as shown in Notes 15, 16 and 17, respectively.

Funds from financial institutions and others is recognized in the statements of income according to the terms of transactions and is presented as a contra account to the related liability because of fixed-rate transactions.

#### (q) Provisions of labor, civil and tax contingencies and other provisions

The recognition, measurement and disclosure of provisions for liabilities and contingent liabilities are made in accordance with the criteria set by CPC 25 – Provisions, Contingent Liabilities and Contingent Assets, approved by CMN Resolution No. 3,823/2009.

- **Contingent liabilities:** as established by CPC 25, contingent liabilities are not provided for, and administrative or judicial cases are assessed as possible losses only disclosed in notes. Contingent liabilities whose likelihood of unfavorable outcome is remote do not require provision or disclosure. Losses are analyzed and evaluated according to the opinion of legal officers and Management.
- **Provisions for liabilities:** they are recognized considering the opinion of legal officers and management, the nature of lawsuits, their similarity with previous proceedings, the complexity and position of appeal courts. The recognition of provisions for liabilities occurs whenever loss is considered as probable, which is a probable outflow of resources for the settlement of the obligations, and provided that the amounts involved can be measured reliably.
- **Provision for financial guarantees provided:** the provision for financial guarantees provided is recognized according to the expected loss model, which is sufficient to cover probable losses during the whole term of the guarantee provided and recognized in liabilities as an offsetting entry to the statements of income for the period, according to CMN Resolution No. 4,512/2016.
- **Contingent assets:** CAIXA does not have contingent assets.

Details about provisions of labor, civil and tax contingencies and other provisions, in addition to their movements, are presented in Note 19.

#### (r) Actuarial Liabilities – Employee benefits

Employee benefits, consisting of short-term benefits granted to current employees, are recognized on the accrual basis and are expensed as the related service is provided. The post-employment benefits under CAIXA's responsibility and related to supplementary retirement benefits and health care are recognized according to the criteria set by CPC Technical Pronouncement 33 (R1), approved by the Central Bank of Brazil under CMN Resolution No. 4,877/2020.

CPC 33 (R1) establishes for the sponsoring company the specific parameters for measuring assets, obligations and therefore retirement plan surplus and deficit. However, due to the legal provisions in Brazil, the financial statements of the related plans should be prepared in accordance with the provisions established by the Brazilian competent agency, which leads to different surpluses and deficits.

Considering that CAIXA has already recognized an actuarial provision, pursuant to the provisions of CPC 33 (R1), it is only allowed to supplement this provision if the deficit is addressed by a solvency plan calculated in accordance with local law and is higher than that provided for by CPC 33 (R1).

In such case, addition is made as an offsetting entry to equity, as set forth by ICPC Technical Interpretation 20 – Limit of Defined Benefit Asset, Minimum Funding Requirements and their Interaction.

Actuarial assessments are made every six months and details of those notes are presented in Note 21.

#### (s) Other financial and non-financial assets and liabilities

Other assets are stated at their realizable values, including, when applicable, earnings and monetary and foreign exchange gains and losses on a *pro rata* basis and impairment loss, when considered necessary. Other liabilities include known and measurable amounts plus, when applicable, monetary and exchange rate fluctuations incurred on a *pro rata* basis. Details about other financial and non-financial assets and liabilities are presented respectively in Notes 10, 14, 18 and 22.

#### (t) Prepaid revenue

Funds received in advance to be recognized as revenue in profit or loss in subsequent periods and for which no refund to the other parties involved in the agreement is expected over the normal course of the agreement. They are recognized initially as an prepaid revenue in liability and are recognized in the statements of income over the term of the agreement. Prepaid revenues are detailed in Note 18.

#### (u) Recurring and non-recurring profit (loss)

BCB Resolution 2/2020 established the segregated disclosure of recurring and non-recurring profit (loss) in notes. For the purposes of the Resolution, non-recurring profit (loss) is considered as profit that: I - is not related or is incidentally related to the Bank's typical activities; and II - is not expected to occur frequently in future years. The breakdown of recurring and non-recurring profit (loss) is presented in Note 34.

#### (v) Subsequent Events

A subsequent event is an event that occurred between the reporting date and the date that the financial statements were authorized for issue. They consist of:

- **Events that originate adjustments:** are those events that show conditions that already existed on the reporting date; and
- **Events that do not lead to adjustments:** are those events that show conditions that did not exist on the reporting date.

Subsequent events, when they exist, will be described and disclosed in note 36 in accordance with the criteria set by CPC 24 – Subsequent Events, approved by CMN Resolution No. 4,818/2020.

### Note 4 – Cash and cash equivalents

Amounts recognized as cash and cash equivalents consist of cash and due from banks in local and foreign currency and interbank investments acquired that mature within 90 days or less and pose an insignificant risk of change in value.

The items of cash and cash equivalents coincide in the parent company and consolidated financial statements, except for the item "Availability in nation currency" which as of December 31, 2024, the consolidated balance sheet amounts recorded are R\$ 9.888.127 (R\$10.174.790 as of December 31, 2023).

PARENT COMPANY			
Description	12/31/2024	12/31/2023	
<b>Total availability (caixa)</b>	<b>10,344,380</b>	<b>10,384,753</b>	
Availability in nation currency	9,790,554	10,174,722	
Foreign currency availability	553,826	210,031	
<b>Interbank liquidity investments</b>	<b>222,495,099</b>	<b>178,663,652</b>	
<b>Voluntary deposits at the Central Bank</b>	<b>19,800,000</b>	<b>24,800,000</b>	
<b>Total</b>	<b>252,639,479</b>	<b>213,848,405</b>	

## Note 5 – Interbank investments

### (a) Composition and classification of the portfolio per maturity

PARENT COMPANY /CONSOLIDATED						
Description	1 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	12/31/2024	12/31/2023
<b>Money market instruments – own portfolio</b>	<b>188,435,105</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>188,435,105</b>	<b>122,587,196</b>
Financial Treasury Bills	59,499,348	-	-	-	59,499,348	50,446,754
National Treasury Bills	44,137,609	-	-	-	44,137,609	19,383,460
National Treasury Notes	84,798,148	-	-	-	84,798,148	52,756,982
<b>Money market instruments – third-party portfolio</b>	<b>34,059,994</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>34,059,994</b>	<b>56,076,455</b>
National Treasury Bills	34,059,994	-	-	-	34,059,994	28,902,560
National Treasury Notes	-	-	-	-	-	27,173,895
<b>Interbank deposits</b>	<b>526,073</b>	<b>135,660</b>	<b>2,201,084</b>	<b>105,960</b>	<b>2,968,777</b>	<b>2,315,315</b>
Interbank deposits	526,274	135,690	-	-	661,964	613,186
Interbank deposits – crop loans	-	-	2,201,084	106,114	2,307,198	1,702,565
Allowance for losses on interbank deposits	(201)	(30)	-	(154)	(385)	(436)
<b>Total</b>	<b>223,021,172</b>	<b>135,660</b>	<b>2,201,084</b>	<b>105,960</b>	<b>225,463,876</b>	<b>180,978,966</b>
Current assets					225,357,916	180,874,931
Non-current assets					105,960	104,035

### (a.1) Liability Clearing and Settlement of Liabilities

The balances of interbank deposits include the settlement and offsetting agreements entered into between CAIXA and Banco BMG S.A. and Banco Mercantil do Brasil, according to CMN Resolution No. 3,263/2005, in the amounts described below:

PARENT COMPANY			
Description	12/31/2024	12/31/2023	
BMG S.A.	10,822	9,760	
Banco Mercantil do Brasil	3,919	34,604	
<b>Total</b>	<b>14,741</b>	<b>44,364</b>	

### (b) Income from interbank investments

PARENT COMPANY			
Description	2024		2023
	2nd half	Year	Year
<b>Money market instruments</b>	<b>11,886,012</b>	<b>23,075,627</b>	<b>22,695,554</b>
Own portfolio	7,859,253	14,574,402	8,446,647
Third-party position	4,026,759	8,501,225	14,248,907
<b>Income from interbank deposits</b>	<b>196,529</b>	<b>332,115</b>	<b>201,947</b>
<b>Total</b>	<b>12,082,541</b>	<b>23,407,742</b>	<b>22,897,501</b>

CONSOLIDATED			
Description	2024		2023
	2nd half	Year	Year
Money market instruments	11,886,012	23,075,652	22,696,305
Own portfolio	7,859,253	14,574,427	8,447,398
Third-party position	4,026,759	8,501,225	14,248,907
Income from interbank deposits	196,529	332,115	201,947
<b>Total</b>	<b>12,082,541</b>	<b>23,407,767</b>	<b>22,898,252</b>

## Note 6 – Central Bank deposits

### (a) Linked loans – Bank Central deposits

PARENT COMPANY / CONSOLIDATED			
Description	Remuneration	12/31/2024	12/31/2023
Compulsory on demand deposits	Unpaid	5,774,585	7,361,410
Compulsory for savings-account deposits	Savings index	77,044,196	71,014,770
Compulsory for time deposits	SELIC rate	35,590,598	23,967,982
Instant payment account	SELIC rate	6,781,683	6,248,987
Voluntary deposits	SELIC rate	19,800,000	24,800,000
<b>Total</b>		<b>144,991,062</b>	<b>133,393,149</b>
Current assets		144,991,062	133,393,149
Non-current assets		-	-

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

PARENT COMPANY / CONSOLIDATED			
Description	2024		2023
	2nd half	Year	Year
Savings-account deposits	2,667,033	5,101,468	4,966,035
Voluntary deposits	537,252	1,008,310	1,179,147
Liabilities on time funds	1,747,482	3,128,964	2,433,630
<b>Total</b>	<b>4,951,767</b>	<b>9,238,742</b>	<b>8,578,812</b>



## Note 7 – Securities

### (a) Composition

Description	PARENT COMPANY				12/31/2024	12/31/2023
	Own portfolio – Unrestricted	Repurchase Commitments	Linked Subject to Guarantees	Central bank		
<b>Federal Government securities</b>	<b>71,321,071</b>	<b>187,660,061</b>	<b>15,677,207</b>	<b>7,398,943</b>	<b>282,057,282</b>	<b>262,101,500</b>
Financial Treasury Bills	52,628,098	164,069,126	15,677,207	7,398,943	239,773,374	162,428,210
National Treasury Bills	10,069,744	23,590,935	-	-	33,660,679	94,510,784
National Treasury Notes	8,313,059	-	-	-	8,313,059	4,973,357
National Treasury/Securitization	310,170	-	-	-	310,170	189,149
<b>Corporate securities</b>	<b>10,296,611</b>	<b>6,735,049</b>	<b>-</b>	<b>-</b>	<b>17,031,660</b>	<b>17,159,081</b>
Debentures	2,015,442	4,951,548	-	-	6,966,990	6,390,906
Promissory notes	2,884,561	-	-	-	2,884,561	4,702,214
Fund quotas (1)	2,603,704	-	-	-	2,603,704	2,258,254
Real estate receivable certificate	1,712,273	1,783,501	-	-	3,495,774	3,551,964
Shares	779,941	-	-	-	779,941	-
Financial bills	162,624	-	-	-	162,624	225,261
Commercial notes	116,939	-	-	-	116,939	-
Agribusiness receivables certificate	21,127	-	-	-	21,127	30,482
<b>Total</b>	<b>81,617,682</b>	<b>194,395,110</b>	<b>15,677,207</b>	<b>7,398,943</b>	<b>299,088,942</b>	<b>279,260,581</b>
Current assets					126,448,937	141,282,518
Non-current assets					172,640,005	137,978,063

CONSOLIDATED						
Description	Own portfolio – Unrestricted	Repurchase Commitments	Linked Subject to Guarantees	Central bank	12/31/2024	12/31/2023
<b>Federal Government securities</b>	<b>72,866,876</b>	<b>187,660,061</b>	<b>15,678,550</b>	<b>7,398,943</b>	<b>283,604,430</b>	<b>263,097,026</b>
Financial Treasury Bills	54,173,903	164,069,126	15,678,550	7,398,943	241,320,522	163,423,736
National Treasury Bills	10,069,744	23,590,935	-	-	33,660,679	94,510,784
National Treasury Notes	8,313,059	-	-	-	8,313,059	4,973,357
National Treasury/Securitization	310,170	-	-	-	310,170	189,149
<b>Corporate securities</b>	<b>9,314,809</b>	<b>6,735,049</b>	<b>-</b>	<b>-</b>	<b>16,049,858</b>	<b>16,403,112</b>
Debentures	2,015,442	4,951,548	-	-	6,966,990	6,390,906
Promissory notes	2,884,561	-	-	-	2,884,561	4,702,214
Fund quotas (1)	1,621,902	-	-	-	1,621,902	1,502,285
Real estate receivable certificate	1,712,273	1,783,501	-	-	3,495,774	3,551,964
Shares	779,941	-	-	-	779,941	-
Financial bills	162,624	-	-	-	162,624	225,261
Commercial notes	116,939	-	-	-	116,939	-
Agribusiness receivables certificate	21,127	-	-	-	21,127	30,482
<b>Total</b>	<b>82,181,685</b>	<b>194,395,110</b>	<b>15,678,550</b>	<b>7,398,943</b>	<b>299,654,288</b>	<b>279,500,138</b>
Current assets					127,014,283	142,539,595
Non-current assets					172,640,005	136,960,543

(1) Investments in FGHAB and FGI have a delay in the inflation adjustment due to the reporting in arrears as of November 2024.

(b) Classification of portfolio per maturity

PARENT COMPANY										
Position as of December 31, 2024										
Description	Cost	Fair value adjustment – gains or losses	Fair value adjustment – equity	Carrying amount	Fair Value	Without maturity	1 to 90 days	91 to 180 days	181 to 360 days	More than 360 days
<b>Federal Government securities</b>	<b>284,544,565</b>	<b>(1,885,236)</b>	<b>(602,047)</b>	<b>282,057,282</b>	<b>282,057,029</b>	<b>-</b>	<b>5,617,749</b>	<b>630,651</b>	<b>900,855</b>	<b>274,908,027</b>
Financial Treasury Bills	239,440,445	109,534	223,395	239,773,374	239,773,374	-	-	-	-	239,773,374
National Treasury Bills	36,156,566	(1,891,814)	(604,073)	33,660,679	33,660,679	-	-	630,651	900,855	32,129,173
National Treasury Notes	8,619,023	(102,956)	(203,008)	8,313,059	8,312,806	-	5,617,749	-	-	2,695,310
National Treasury/Securitization	328,531	-	(18,361)	310,170	310,170	-	-	-	-	310,170
<b>Corporate securities</b>	<b>16,224,880</b>	<b>(104,676)</b>	<b>911,456</b>	<b>17,031,660</b>	<b>16,943,671</b>	<b>2,624,831</b>	<b>433,791</b>	<b>282,914</b>	<b>861,795</b>	<b>12,828,329</b>
Debentures	7,019,804	(8,092)	(44,722)	6,966,990	6,966,990	-	-	-	-	6,966,990
Promissory note	2,854,322	-	30,239	2,884,561	2,884,561	-	433,791	282,914	861,795	1,306,061
Fund quotas	1,557,330	-	1,046,374	2,603,704	2,603,704	2,603,704	-	-	-	-
Real estate receivable certificate	3,588,389	-	(92,615)	3,495,774	3,407,785	-	-	-	-	3,495,774
Shares	804,148	-	(24,207)	779,941	779,941	-	-	-	-	779,941
Financial bills	161,120	-	1,504	162,624	162,624	-	-	-	-	162,624
Commercial notes	120,349	-	(3,410)	116,939	116,939	-	-	-	-	116,939
Agribusiness receivables certificate	119,418	(96,584)	(1,707)	21,127	21,127	21,127	-	-	-	-
<b>Total – securities</b>	<b>300,769,445</b>	<b>(1,989,912)</b>	<b>309,409</b>	<b>299,088,942</b>	<b>299,000,700</b>	<b>2,624,831</b>	<b>6,051,540</b>	<b>913,565</b>	<b>1,762,650</b>	<b>287,736,356</b>
Trading securities	121,506,152	(1,989,912)	-	119,516,240	119,516,240	3,864	4,076,444	339,581	-	115,096,351
Available-for-sale securities	175,523,344	-	309,409	175,832,753	175,832,753	2,620,967	433,791	573,984	1,762,650	170,441,361
Held-to-maturity securities	3,739,949	-	-	3,739,949	3,651,707	-	1,541,305	-	-	2,198,644
<b>Total</b>	<b>300,769,445</b>	<b>(1,989,912)</b>	<b>309,409</b>	<b>299,088,942</b>	<b>299,000,700</b>	<b>2,624,831</b>	<b>6,051,540</b>	<b>913,565</b>	<b>1,762,650</b>	<b>287,736,356</b>

CONSOLIDATED										
Position as of December 31, 2024										
Description	Cost	Fair value adjustment - gains or losses	Fair value adjustment - equity	Carrying amount	Fair Value	Without maturity	1 to 90 days	91 to 180 days	181 to 360 days	More than 360 days
<b>Federal Government securities</b>	<b>286,016,004</b>	<b>(1,809,527)</b>	<b>(602,047)</b>	<b>283,604,430</b>	<b>283,604,177</b>	-	<b>5,632,462</b>	<b>630,651</b>	<b>911,659</b>	<b>276,429,658</b>
Financial Treasury Bills	240,911,884	185,243	223,395	241,320,522	241,320,522	-	14,713	-	10,804	241,295,005
National Treasury Bills	36,156,566	(1,891,814)	(604,073)	33,660,679	33,660,679	-	-	630,651	900,855	32,129,173
National Treasury Notes	8,619,023	(102,956)	(203,008)	8,313,059	8,312,806	-	5,617,749	-	-	2,695,310
National Treasury/Securitization	328,531	-	(18,361)	310,170	310,170	-	-	-	-	310,170
<b>Corporate securities</b>	<b>15,252,785</b>	<b>(97,966)</b>	<b>895,039</b>	<b>16,049,858</b>	<b>15,961,869</b>	<b>1,643,029</b>	<b>433,791</b>	<b>282,914</b>	<b>861,795</b>	<b>12,828,329</b>
Debentures	7,019,804	(8,092)	(44,722)	6,966,990	6,966,990	-	-	-	-	6,966,990
Promissory notes	2,854,322	-	30,239	2,884,561	2,884,561	-	433,791	282,914	861,795	1,306,061
Fund quotas	585,235	6,710	1,029,957	1,621,902	1,621,902	1,621,902	-	-	-	-
Mortgage-backed securities	3,588,389	-	(92,615)	3,495,774	3,407,785	-	-	-	-	3,495,774
Shares	804,148	-	(24,207)	779,941	779,941	-	-	-	-	779,941
Financial bills	161,120	-	1,504	162,624	162,624	-	-	-	-	162,624
Commercial notes	120,349	-	(3,410)	116,939	116,939	-	-	-	-	116,939
Agribusiness receivables certificate	119,418	(96,584)	(1,707)	21,127	21,127	21,127	-	-	-	-
<b>Total – securities</b>	<b>301,268,789</b>	<b>(1,907,493)</b>	<b>292,992</b>	<b>299,654,288</b>	<b>299,566,046</b>	<b>1,643,029</b>	<b>6,066,253</b>	<b>913,565</b>	<b>1,773,454</b>	<b>289,257,987</b>
Trading securities	123,005,496	(1,907,493)	-	121,098,003	121,098,003	38,479	4,091,157	339,581	10,804	116,617,982
Available-for-sale securities	174,523,344	-	292,992	174,816,336	174,816,336	1,604,550	433,791	573,984	1,762,650	170,441,361
Held-to-maturity securities	3,739,949	-	-	3,739,949	3,651,707	-	1,541,305	-	-	2,198,644
<b>Total</b>	<b>301,268,789</b>	<b>(1,907,493)</b>	<b>292,992</b>	<b>299,654,288</b>	<b>299,566,046</b>	<b>1,643,029</b>	<b>6,066,253</b>	<b>913,565</b>	<b>1,773,454</b>	<b>289,257,987</b>

### (c) Classification of the portfolio per category and maturity

The fair value of securities is based on prices quoted on the reporting date. If there is no market price quotation, then values are estimated according to a fair value model based on the construction of the cash flows of the assets and market interest curves.

Cash flows are constructed based on the characteristics of securities and the curves based on information/data about the market prices/rates of available financial instruments, such as futures contracts, government bonds or swap transactions.

Investment fund quotas are measured using the fair value as calculated by the fund's manager.

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

"I – trading securities" securities are classified as current assets, according to Bacen Circular Letter No. 3,068/2001. The related fair value adjustments have a direct impact on CAIXA's statements of income.

Description	PARENT COMPANY							12/31/2023		
	12/31/2024									
	Without maturity	1 to 90 days	91 to 180 days	More than 360 days	Cost	Fair value adjustment – gains or losses	Fair Value	Cost	Fair value adjustment – gains or losses	Fair Value
<b>Federal Government securities</b>	-	4,076,444	339,581	114,618,753	120,920,014	(1,885,236)	119,034,778	133,973,256	3,009,029	136,982,285
Financial Treasury Bills	-	-	-	88,873,871	88,764,337	109,534	88,873,871	41,097,289	96,220	41,193,509
National Treasury Bills	-	-	339,581	24,931,471	27,162,866	(1,891,814)	25,271,052	90,490,516	2,870,771	93,361,287
National Treasury Notes	-	4,076,444	-	813,411	4,992,811	(102,956)	4,889,855	2,385,451	42,038	2,427,489
<b>Corporate securities</b>	3,864	-	-	477,598	586,138	(104,676)	481,462	335,940	(78,178)	257,762
Debentures	-	-	-	477,598	485,690	(8,092)	477,598	235,492	5,832	241,324
Shares	3,864	-	-	-	100,448	(96,584)	3,864	100,448	(84,010)	16,438
<b>Total</b>	3,864	4,076,444	339,581	115,096,351	121,506,152	(1,989,912)	119,516,240	134,309,196	2,930,851	137,240,047

CONSOLIDATED										
Description	12/31/2024							12/31/2023		
	Without maturity	91 to 180 days	91 to 180 days	More than 360 days	Cost	Fair value adjustment - gains or losses	Fair Value	Cost	Fair value adjustment - gains or losses	Fair Value
<b>Federal Government securities</b>	-	4,091,157	339,581	10,804	116,140,384	122,391,453	(1,809,527)	120,581,926	134,889,649	3,088,162
Financial Treasury Bills	-	14,713	-	10,804	90,395,502	90,235,776	185,243	90,421,019	42,013,682	175,353
National Treasury Bills	-	-	339,581	-	24,931,471	27,162,866	(1,891,814)	25,271,052	90,490,516	2,870,771
National Treasury Notes	-	4,076,444	-	-	813,411	4,992,811	(102,956)	4,889,855	2,385,451	42,038
<b>Corporate securities</b>	<b>38,479</b>	-	-	-	<b>477,598</b>	<b>614,043</b>	<b>(97,966)</b>	<b>516,077</b>	<b>497,259</b>	<b>22,054</b>
Debentures	-	-	-	-	477,598	485,690	(8,092)	477,598	235,492	5,832
Fund quotas	34,615	-	-	-	-	27,905	6,710	34,615	161,319	100,232
Shares	3,864	-	-	-	-	100,448	(96,584)	3,864	100,448	(84,010)
<b>Total</b>	<b>38,479</b>	<b>4,091,157</b>	<b>339,581</b>	<b>10,804</b>	<b>116,617,982</b>	<b>123,005,496</b>	<b>(1,907,493)</b>	<b>121,098,003</b>	<b>135,386,908</b>	<b>3,110,216</b>

## (c.2) Category II – Available-for-sale securities

Securities classified in this category are subject to tests for *impairment*, as established by BCB Circular Letter No. 3,068/2001, and fair value adjustments directly impact CAIXA's equity.

The securities that make up the available TVM portfolio for sale suffered an impairment of R\$ 134,353 in the fiscal year 2024 (there was no impairment in the fiscal year 2023).

PARENT COMPANY											
Description	12/31/2024						12/31/2023				
	Without maturity	1 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	Cost	Fair value adjustment – equity	Fair Value	Cost	Fair value adjustment – equity	Fair Value
<b>Federal Government securities</b>	-	-	291,070	900,855	160,289,274	162,083,246	(602,047)	161,481,199	123,552,099	47,071	123,599,170
Financial Treasury Bills	-	-	-	-	150,899,503	150,676,108	223,395	150,899,503	121,199,664	35,037	121,234,701
National Treasury Bills	-	-	291,070	900,855	7,197,702	8,993,700	(604,073)	8,389,627	1,149,723	(226)	1,149,497
National Treasury Notes	-	-	-	-	1,881,899	2,084,907	(203,008)	1,881,899	1,008,253	17,570	1,025,823
National Treasury/Securitized	-	-	-	-	310,170	328,531	(18,361)	310,170	194,459	(5,310)	189,149
<b>Corporate securities</b>	2,620,967	433,791	282,914	861,795	10,152,087	13,440,098	911,456	14,351,554	12,386,605	1,110,113	13,496,718
Debentures	-	-	-	-	6,489,392	6,534,114	(44,722)	6,489,392	4,928,436	(2,511)	4,925,925
Promissory note	-	433,791	282,914	861,795	1,306,061	2,854,322	30,239	2,884,561	4,621,334	80,880	4,702,214
Fund quotas	2,603,704	-	-	-	-	1,557,330	1,046,374	2,603,704	1,270,709	987,545	2,258,254
Mortgage-backed securities	-	-	-	-	1,297,130	1,389,745	(92,615)	1,297,130	1,317,659	53,361	1,371,020
Shares	-	-	-	-	779,941	804,148	(24,207)	779,941	-	-	-
Financial bills	-	-	-	-	162,624	161,120	1,504	162,624	224,261	1,000	225,261
Commercial notes	-	-	-	-	116,939	120,349	(3,410)	116,939	-	-	-
Agribusiness receivables certificate	17,263	-	-	-	-	18,970	(1,707)	17,263	24,206	(10,162)	14,044
<b>Total</b>	2,620,967	433,791	573,984	1,762,650	170,441,361	175,523,344	309,409	175,832,753	135,938,704	1,157,184	137,095,888

CONSOLIDATED											
Description	12/31/2024						12/31/2023				
	Without maturity	1 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	Cost	Fair value adjustment - equity	Fair Value	Cost	Fair value adjustment - equity	Fair Value
<b>Federal Government securities</b>	-	-	291,070	900,855	160,289,274	162,083,246	(602,047)	161,481,199	123,552,099	47,071	123,599,170
Financial Treasury Bills	-	-	-	-	150,899,503	150,676,108	223,395	150,899,503	121,199,664	35,037	121,234,701
National Treasury Bills	-	-	291,070	900,855	7,197,702	8,993,700	(604,073)	8,389,627	1,149,723	(226)	1,149,497
National Treasury Notes	-	-	-	-	1,881,899	2,084,907	(203,008)	1,881,899	1,008,253	17,570	1,025,823
National Treasury/Securitized	-	-	-	-	310,170	328,531	(18,361)	310,170	194,459	(5,310)	189,149
<b>Corporate securities</b>	<b>1,604,550</b>	<b>433,791</b>	<b>282,914</b>	<b>861,795</b>	<b>10,152,087</b>	<b>12,440,098</b>	<b>895,039</b>	<b>13,335,137</b>	<b>11,386,605</b>	<b>1,092,593</b>	<b>12,479,198</b>
Debentures	-	-	-	-	6,489,392	6,534,114	(44,722)	6,489,392	4,928,436	(2,511)	4,925,925
Promissory note	-	433,791	282,914	861,795	1,306,061	2,854,322	30,239	2,884,561	4,621,334	80,880	4,702,214
Fund quotas	1,587,287	-	-	-	-	557,330	1,029,957	1,587,287	270,709	970,025	1,240,734
Mortgage-backed securities	-	-	-	-	1,297,130	1,389,745	(92,615)	1,297,130	1,317,659	53,361	1,371,020
Shares	-	-	-	-	779,941	804,148	(24,207)	779,941	-	-	-
Financial bills	-	-	-	-	162,624	161,120	1,504	162,624	224,261	1,000	225,261
Commercial notes	-	-	-	-	116,939	120,349	(3,410)	116,939	-	-	-
Agribusiness receivables certificate	17,263	-	-	-	-	18,970	(1,707)	17,263	24,206	(10,162)	14,044
<b>Total</b>	<b>1,604,550</b>	<b>433,791</b>	<b>573,984</b>	<b>1,762,650</b>	<b>170,441,361</b>	<b>174,523,344</b>	<b>292,992</b>	<b>174,816,336</b>	<b>134,938,704</b>	<b>1,139,664</b>	<b>136,078,368</b>



### (c.3) Category III - Held-to-maturity securities

Securities classified in this category may be tested for *impairment*, as established by Bacen Circular Letter No. 3,068/2001.

The securities that make up the securities portfolio held to maturity suffered impairment in the amount of R\$1,283,752 in the 2024 fiscal year (R\$ 20,520 as of December 31, 2023).

Securities of this category were measured at fair value for disclosure and analysis purposes only, and fair value changes do not produce effects on profit or loss or equity. The assets in this category are measured at amortized cost in CAIXA's balance sheet.

Description	PARENT COMPANY / CONSOLIDATED					
	12/31/2024				12/31/2023	
	1 to 90 days	More than 360 days	Cost	Fair Value	Cost	Fair Value
<b>Federal Government securities</b>	1,541,305	-	1,541,305	1,541,052	1,520,045	1,542,391
National Treasury Notes	1,541,305	-	1,541,305	1,541,052	1,520,045	1,542,391
<b>Corporate securities</b>	-	2,198,644	2,198,644	2,110,655	3,404,601	2,996,058
Debentures	-	-	-	-	1,223,657	471,727
Mortgage-backed securities	-	2,198,644	2,198,644	2,110,655	2,180,944	2,524,331
<b>Total</b>	<b>1,541,305</b>	<b>2,198,644</b>	<b>3,739,949</b>	<b>3,651,707</b>	<b>4,924,646</b>	<b>4,538,449</b>

### (d) Income from securities

Description	PARENT COMPANY			CONSOLIDATED		
	2024		2023	2024		2023
	2nd half	Year	Year	2nd half	Year	Year
Trading financial assets	3,839,252	7,333,399	19,042,869	3,921,672	7,491,744	19,236,668
Available-for-sale financial assets	7,775,079	15,717,105	16,128,755	7,712,202	15,593,095	16,082,294
Held-to-maturity financial assets	223,816	488,839	561,096	223,816	488,839	561,096
<b>Total</b>	<b>11,838,147</b>	<b>23,539,343</b>	<b>35,732,720</b>	<b>11,857,690</b>	<b>23,573,678</b>	<b>35,880,058</b>

## Note 8 – Derivative financial instruments

CAIXA uses derivative financial instruments (IFDs) recognized in balance sheet accounts and memorandum accounts, which are intended to meet CAIXA's own needs to manage its risk exposure (hedge). These transactions involve interbank deposit rate, US dollar, coupon exchange rate and swap agreements.

Derivative financial instruments, when used as hedging instruments, are used as hedging instruments against exchange rate fluctuations and changes in interest rates of assets and liabilities.

CAIXA adopts two strategies to operate in the derivative instruments market:

1. Hedge of financial instruments both in the trading portfolio and the banking portfolio;
2. Make the trading portfolio more profitable.

The main market risk associated with the first strategy, consisting of the fair value hedge of loan transactions, is the exposure to interest rate fluctuations to the ineffective portion of the hedge.

Regarding the second strategy, the main market risk is associated with fluctuations in the prices of derivative instruments. These changes are recognized in profit or loss.

CAIXA currently does not hold derivative instruments subject to non-linear price fluctuations, which makes these fluctuations less broad.

CAIXA manages market risk in the trading portfolio with the purpose of controlling CAIXA's exposure to this risk, expected loss and capital consumption to cover this risk.

The Net exposure to market risk, VaR – Value at Risk, the concentration of risk factors, the forward structure, the duration and the allocation of capital of the trading portfolio are daily calculated. In addition, stress tests are performed weekly.

CAIXA has a limit structure for these indicators, which are monitored on a daily basis and reported to risk governance when any extrapolation occurs.

Derivative financial instruments usually consist of future commitments to exchange currencies or indexes or to buy/sell other financial instruments under the terms and dates specified in the contracts. Swap agreements are entered into with or without guarantee at the "Novo Mercado" segment of the Sao Paulo Stock Exchange (B3 – Brasil, Bolsa e Balcão).

In the case of agreements with guarantee, there is a clearing facilitator that is responsible of calculating daily adjustments and the collateral margin to be deposited for payment if any of the parties default. Therefore, under this type of agreements, there is no credit risk.

In the case of unsecured agreements, there is not a clearing that calculates daily adjustments and guarantees payments; amounts are calculated between the parties. However, in these cases contracts may be signed (Global Derivative Agreement – CGD and Fiduciary Assignment) wherein clauses are in effect ensuring payment between the parties. A defined credit limit is set for this type of transaction which, when exceeded, requires the need to deposit assets in a guarantee account, which is managed by the parties. In this case, there is credit risk up to the limit set on the agreement.

The notional values of futures contracts are recorded in memorandum accounts and the fair value adjustments are recorded in balance sheet accounts.

CAIXA does not have a derivative financial instrument that has gains or losses recognized in a designated equity account, which occurs only in cash flow hedge account structures.

Caixa Econômica Federal, as operator of the Severance Pay Fund - FGTS, is in charge of running the Fund's assets and liabilities, providing minimum profitability guarantee to the FGTS assets pursuant to Act No. 8,036/1990 and Resolutions of the Board of Trustees of the Severance Pay Fund No. 681/2012, 764/2014, 553/2007, 633/2010, 295/1998 and 649/2010.

Given its legal obligation and in accordance with current accounting rules, CAIXA must measure, at least annually, the book value to be recognized consisting of the minimum profitability guarantee assumed under the FGTS.

Considering that CAIXA provides FGTS with a financial guarantee whose minimum obligation will be zero if the minimum compensation is reached and no benefit is granted if the performance is higher than the one agreed between the parties, this obligation is a derivative liability arising from the obligations established for the management of FGTS.

Therefore, the purpose of the FGTS derivative is to recognize in CAIXA's financial statements the book value assumed as minimum profitability guarantee assumed under the FGTS fund, which shall consist of the estimated actual loss on investments made considering the due offsets established by the standard.

#### **(a) Hedge Accounting**

CAIXA has established fair value hedging structures to hedge its exposure to market risk on the repayment of interest and principal on issues of financial bills indexed to the IPCA and to hedge against interest rate fluctuations on certain loan transactions.

The purpose of the hedged hedge structured for financial bills indexed to the IPCA is to hedge against IPCA (Extended Consumer Price Index) and IPCA (Extended Consumer Price Index) coupon rate hedged through swap agreements, as described below:

- Long position of swap contract: IPCA fluctuation + coupon rate;
- Swap short position: % of the fluctuation in the interbank deposit rate.

The purpose of the hedged accounting structured for loans, called macro hedge of the banking portfolio, is to hedge the fair value of certain loan agreements, and hedge occurs through interbank deposit futures contracts, as described:

- Active future position of DI (the average of the interbank lending cost for CDIs (Certificates of Interbank Deposit): % of the variation in DI;
- Short position of interbank deposit future: fixed rate.

Because the future cash flows of the hedged item are matched to financial bills and swap long position, the effectiveness of transactions remains close to 100%, within the range of 80% and 125% established by Bacen Circular Letter No. 3,082/2002.

The same level of effectiveness is observed when loan transactions are hedged.

The fair value adjustment of hedging instruments consists of the accumulated fair value adjustments on swap and interbank deposit futures contracts.

### (a.1) Hedge Accounting

PARENT COMPANY / CONSOLIDATED									
Strategy		12/31/2024				12/31/2023			
		Hedge <i>Instruments</i>		Hedged item		Hedge <i>Instruments</i>		Hedged item	
		Notional value	Changes in fair value	Fair Value	Fair value adjustment	Notional value	Changes in fair value	Fair Value	Fair value adjustment
Interest rate risk (1)									
Hedge of loans	Future Contract (2)	22,920,776	1,315,871	18,621,976	(1,097,963)	18,360,702	(77,309)	15,982,990	80,116
Hedge of financial bills	Swap (3)	7,200	16,054	23,254	(16,054)	210,650	482,687	693,337	(482,687)

(1) The effectiveness reported in the hedging portfolio is in compliance with the provisions of Bacen's Circular Letter No. 3,082/2002.

(2) Instrument settled in D+1.

(3) Receivable or payable adjustments of the instrument are recognized as derivative financial instruments.

### (a.2) Hedge maturity schedule

PARENT COMPANY / CONSOLIDATED				
Maturity date	Hedge of loans		Hedge of financial bills	
	12/31/2024	12/31/2023	12/31/2024	12/31/2023
2024	-	8,569,139	-	203,450
2025	9,071,455	4,194,816	7,200	7,200
2026	8,084,967	3,594,046	-	-
2027	5,016,881	1,986,132	-	-
2028	574,072	-	-	-
2029	137,298	13,027	-	-
2031	36,103	3,542	-	-
<b>Total</b>	<b>22,920,776</b>	<b>18,360,702</b>	<b>7,200</b>	<b>210,650</b>

(b) Breakdown of the portfolio of derivative financial instruments by index, type of instrument and maturity, in notional value

PARENT COMPANY						
Notional Value						
Description	12/31/2024				12/31/2023	
	1 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	Notional Value	Notional Value
Futures contracts						
Purchase commitments	572,078	28,021	136,847	-	736,946	356,144
Interbank market	572,078	28,021	136,847	-	736,946	356,144
Sales commitments	4,580,891	88,800	5,311,180	41,223,860	51,204,731	113,188,649
Interbank market	4,350,762	88,800	5,311,180	41,223,860	50,974,602	112,796,692
Foreign currency	230,129	-	-	-	230,129	391,957
Swap agreements						
Swaps	7,200	-	-	-	7,200	210,650
Indexes	7,200	-	-	-	7,200	210,650
Other derivatives						
FGTS Derivative	-	-	-	2,918,115	2,918,115	3,526,810
CONSOLIDATED						
Notional Value						
Description	12/31/2024				12/31/2023	
	1 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	Notional Value	Notional Value
Futures contracts						
Purchase commitments	572,078	521,729	514,263	-	1,608,070	838,766
Interbank market	572,078	521,729	514,263	-	1,608,070	838,766
Sales commitments	4,580,891	88,800	5,311,180	41,223,860	51,204,731	113,188,649
Interbank market	4,350,762	88,800	5,311,180	41,223,860	50,974,602	112,796,692
Foreign currency	230,129	-	-	-	230,129	391,957
Swap agreements						
Swaps	824,049	-	-	-	824,049	892,701
Indexes	824,049	-	-	-	824,049	892,701
Other derivatives						
FGTS Derivative	-	-	-	2,918,115	2,918,115	3,526,810

(c) Breakdown of the portfolio of derivative financial instruments by type of instrument, counterparty and maturity date at book value

PARENT COMPANY					
Description	12/31/2024			12/31/2023	
	Accrual value receivable (received)/Payable (paid)	Fair value adjustment in profit or loss	1 to 90 days	Balance sheet value	Balance sheet value
Receivables					
Swap agreements - adjustment receivable	5,244	59	5,303	5,303	163,206
Ratios/B3	5,244	59	5,303	5,303	163,206
Current assets				5,303	157,809
Non-current assets					5,397
CONSOLIDATED					
Description	12/31/2024			12/31/2023	
	Accrual value receivable (received)/Payable (paid)	Fair value adjustment in profit or loss	1 to 90 days	Balance sheet value	Balance sheet value
Receivables					
Swap agreements - adjustment receivable	5,433	68	5,501	5,501	163,206
Ratios/B3	5,433	68	5,501	5,501	163,206
Current assets				5,501	157,809
Non-current assets					5,397
Payables					
Swap agreements - adjustment payable	-	-	-	-	87
Ratios/B3	-	-	-	-	87
Current liabilities					87
Non-current liabilities					

(d) Income (loss) from the portfolio of derivative financial instruments

PARENT COMPANY			
Description	2024		2023
	2nd half	Year	Year
Swap agreements	149	2,236	45,938
Future contracts	3,261,411	6,486,575	(3,417,514)
Other derivatives – FGTS derivative	-	-	1,165,000
<b>Total realized</b>	<b>3,261,560</b>	<b>6,488,811</b>	<b>(2,206,576)</b>

CONSOLIDATED			
Description	2024		2023
	2nd half	Year	Year
Swap agreements	238	2,378	45,851
Future contracts	3,258,957	6,482,451	(3,417,706)
Other derivatives – FGTS derivative	-	-	1,165,000
<b>Total realized</b>	<b>3,259,195</b>	<b>6,484,829</b>	<b>(2,206,855)</b>

## Note 9 – Loan portfolio

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

The consolidated loan portfolio amounts recorded are R\$ 947,095 as of December 31, 2024 (December 31, 2023 - R\$1,047,591), such decrease compared with the parent company loan portfolio amounts are related to loans and discounted receivables held in a consolidated FIDC ACR IV fund, all with an AA rating.

Loan portfolio	PARENT COMPANY									12/31/2024	12/31/2023
	AA	A	B	C	D	E	F	G	H		
<b>Loan transactions</b>	<b>613,490,727</b>	<b>178,378,684</b>	<b>208,581,130</b>	<b>143,680,731</b>	<b>24,915,703</b>	<b>17,540,379</b>	<b>8,562,407</b>	<b>8,838,465</b>	<b>16,106,278</b>	<b>1,220,094,504</b>	<b>1,105,230,960</b>
Real estate financing	553,044,283	76,063,109	95,010,699	74,413,004	9,332,862	10,105,589	2,330,297	1,673,686	3,270,115	825,243,644	727,800,413
Loans and discounted notes	19,158,288	20,755,636	81,890,835	55,103,292	11,958,607	5,907,261	5,742,405	1,998,512	10,563,080	213,077,916	212,529,231
Infrastructure financing	34,099,410	59,315,207	3,342,998	3,579,252	945,745	30,135	-	4,899,023	936,291	107,148,061	98,232,241
Crop and agroindustrial financing agreements	3,426,615	18,437,296	25,709,866	9,581,565	2,370,656	1,288,389	366,822	208,815	911,054	62,301,078	56,071,207
Financing	798,828	3,717,003	2,443,736	904,798	289,026	197,963	115,214	53,484	406,756	8,926,808	6,506,622
Assignment of receivables	2,963,303	90,433	182,996	98,820	18,807	11,042	7,669	4,945	18,982	3,396,997	4,091,246
<b>Other receivables with credit exposure</b>	<b>2,238,964</b>	<b>7,774,848</b>	<b>2,492,139</b>	<b>2,112,547</b>	<b>834,901</b>	<b>226,873</b>	<b>160,022</b>	<b>50,161</b>	<b>323,334</b>	<b>16,213,789</b>	<b>14,509,182</b>
Credit card	1,889,519	7,319,775	1,429,195	1,803,652	823,027	222,803	152,650	37,715	215,435	13,893,771	12,088,660
Advances on exchange contracts	323,918	426,656	1,052,897	241,950	9,716	2,605	5412	11693	59,487	2,134,334	1,738,220
Acquired credits (1)	-	23,776	-	43,352	-	-	-	-	-	67,128	455,853
Others	25,527	4,641	10,047	23,593	2,158	1,465	1,960	753	48,412	118,556	226,449
<b>Subtotal</b>	<b>615,729,691</b>	<b>186,153,532</b>	<b>211,073,269</b>	<b>145,793,278</b>	<b>25,750,604</b>	<b>17,767,252</b>	<b>8,722,429</b>	<b>8,888,626</b>	<b>16,429,612</b>	<b>1,236,308,293</b>	<b>1,119,740,142</b>
Loan portfolio hedge										(1,097,963)	80,116
<b>Total</b>	<b>615,729,691</b>	<b>186,153,532</b>	<b>211,073,269</b>	<b>145,793,278</b>	<b>25,750,604</b>	<b>17,767,252</b>	<b>8,722,429</b>	<b>8,888,626</b>	<b>16,429,612</b>	<b>1,235,210,330</b>	<b>1,119,820,258</b>
Minimum regulatory provision	-	(930,767)	(2,110,732)	(4,373,800)	(2,575,062)	(5,330,176)	(4,361,216)	(6,223,077)	(16,429,612)	(42,334,442)	(43,268,244)
Additional provision (2)	(906,609)	(211,669)	(1,434,737)	(2,288,028)	(1,229,464)	(936,871)	(435,550)	(9,578)	-	(7,452,506)	(6,574,280)
<b>Total allowance for impairment loss</b>	<b>(906,609)</b>	<b>(1,142,436)</b>	<b>(3,545,469)</b>	<b>(6,661,828)</b>	<b>(3,804,526)</b>	<b>(6,267,047)</b>	<b>(4,796,766)</b>	<b>(6,232,655)</b>	<b>(16,429,612)</b>	<b>(49,786,948)</b>	<b>(49,842,524)</b>
<b>Total, net of allowance for impairment loss</b>	<b>614,823,082</b>	<b>185,011,096</b>	<b>207,527,800</b>	<b>139,131,450</b>	<b>21,946,078</b>	<b>11,500,205</b>	<b>3,925,663</b>	<b>2,655,971</b>	<b>-</b>	<b>1,185,423,382</b>	<b>1,069,977,734</b>
Current assets										234,618,602	209,242,821
Non-current assets										1,000,591,728	910,577,437

(1) Acquired credits with co-obligations of Banco BMG and Banco Mercantil.

(2) Consists of the provision accrued in addition to the minimum percentages required by CMN Resolution No. 2,682/1999, using the expected loss methodology adopted for managing CAIXA's credit risk.



(b) Breakdown by maturity and risk levels

PARENT COMPANY											
Loans not past due											
Description	AA	A	B	C	D	E	F	G	H	12/31/2024	12/31/2023
<b>Installments falling due</b>	<b>615,654,567</b>	<b>185,891,893</b>	<b>192,087,478</b>	<b>108,181,971</b>	<b>17,818,778</b>	<b>8,085,178</b>	<b>3,322,415</b>	<b>5,760,144</b>	<b>5,527,773</b>	<b>1,142,330,197</b>	<b>1,032,642,836</b>
Within 1-30 days	7,655,985	7,824,043	5,049,359	3,530,461	1,165,801	420,980	260,843	98,759	538,634	26,544,865	25,456,866
For 31-60 days	6,873,037	4,620,822	4,721,605	2,691,566	692,569	246,377	140,816	60,711	188,995	20,236,498	16,182,292
For 61-90 days	5,977,897	4,001,415	3,988,718	2,257,571	536,411	198,443	108,443	51,823	182,587	17,303,308	16,740,888
For 91-180 days	18,825,720	11,597,364	13,095,283	6,734,644	1,522,014	565,298	306,044	158,170	360,557	53,165,094	48,209,753
Within 181-360 days	34,510,335	16,769,259	22,665,588	12,275,188	2,458,303	893,939	486,788	280,487	555,019	90,894,906	78,715,001
More than 360 days	541,811,593	141,078,990	142,566,925	80,692,541	11,443,680	5,760,141	2,019,481	5,110,194	3,701,981	934,185,526	847,338,036
<b>Installments overdue</b>	<b>39,843</b>	<b>177,324</b>	<b>248,880</b>	<b>198,452</b>	<b>60,157</b>	<b>33,348</b>	<b>17,791</b>	<b>8,003</b>	<b>19,787</b>	<b>803,585</b>	<b>768,920</b>
Within 1-14 days	39,843	177,324	248,880	198,452	60,157	33,348	17,791	8,003	19,787	803,585	768,920
<b>Total</b>	<b>615,694,410</b>	<b>186,069,217</b>	<b>192,336,358</b>	<b>108,380,423</b>	<b>17,878,935</b>	<b>8,118,526</b>	<b>3,340,206</b>	<b>5,768,147</b>	<b>5,547,560</b>	<b>1,143,133,782</b>	<b>1,033,411,756</b>
Loans past due											
Description	AA	A	B	C	D	E	F	G	H	12/31/2024	12/31/2023
<b>Installments falling due</b>			<b>17,950,443</b>	<b>35,852,951</b>	<b>6,619,563</b>	<b>7,885,850</b>	<b>3,216,014</b>	<b>1,997,869</b>	<b>5,146,478</b>	<b>78,669,168</b>	<b>75,491,021</b>
Within 1-30 days	-	-	218,360	360,341	97,503	114,951	82,463	47,310	166,922	1,087,850	1,213,174
For 31-60 days	-	-	220,656	339,247	95,465	118,196	90,317	49,452	167,202	1,080,535	1,095,032
For 61-90 days	-	-	174,638	305,447	80,683	93,957	70,155	34,683	135,268	894,831	1,055,606
For 91-180 days	-	-	574,232	938,002	245,996	307,110	214,469	102,750	412,079	2,794,638	3,127,843
Within 181-360 days	-	-	1,103,107	1,833,853	516,423	556,535	381,475	196,330	719,193	5,306,916	5,839,755
More than 360 days	-	-	15,659,450	32,076,061	5,583,493	6,695,101	2,377,135	1,567,344	3,545,814	67,504,398	63,159,611
<b>Installments overdue</b>			<b>906,064</b>	<b>1,559,904</b>	<b>1,252,106</b>	<b>1,762,876</b>	<b>2,166,209</b>	<b>1,122,610</b>	<b>5,735,574</b>	<b>14,505,343</b>	<b>10,837,365</b>
Within 1-30 days	-	-	810,053	783,899	382,769	483,898	456,464	122,789	634,480	3,674,352	2,446,902
For 31-60 days	-	-	95,791	646,606	337,802	440,522	493,540	128,092	561,572	2,703,925	1,682,101
For 61-90 days	-	-	184	108,790	429,083	232,434	305,598	92,559	411,999	1,580,647	1,162,926
For 91-180 days	-	-	14	20,588	101,756	547,362	814,474	672,672	1,082,991	3,239,857	2,155,463
Within 181-360 days	-	-	22	21	696	58,660	96,133	106,498	2,850,323	3,112,353	3,038,355
More than 360 days	-	-	-	-	-	-	-	-	194,209	194,209	351,618
<b>Total</b>	<b>-</b>	<b>-</b>	<b>18,856,507</b>	<b>37,412,855</b>	<b>7,871,669</b>	<b>9,648,726</b>	<b>5,382,223</b>	<b>3,120,479</b>	<b>10,882,052</b>	<b>93,174,511</b>	<b>86,328,386</b>

(c) Breakdown of loan portfolio by activity sector

PARENT COMPANY				
Description	12/31/2024	%	12/31/2023	%
<b>PUBLIC SECTOR</b>	<b>80,315,471</b>	<b>6.50</b>	<b>74,536,562</b>	<b>6.66</b>
Government	71,385,618	5.78	62,655,778	5.60
Public enterprises - sanitation and infrastructure	5,401,572	0.43	6,481,045	0.58
Public enterprises - other	3,528,281	0.29	5,399,739	0.48
<b>PRIVATE SECTOR</b>	<b>1,154,894,859</b>	<b>93.50</b>	<b>1,045,283,696</b>	<b>93.34</b>
<b>LEGAL ENTITY</b>	<b>156,645,284</b>	<b>12.68</b>	<b>120,719,779</b>	<b>10.77</b>
Retail trade	26,319,529	2.13	20,370,720	1.82
Construction	26,204,058	2.12	17,559,077	1.57
Wholesale trade	16,163,657	1.31	12,369,007	1.10
Transport	12,157,985	0.98	10,111,240	0.90
Energy	12,057,568	0.98	12,740,298	1.14
Sanitation and infrastructure	10,217,465	0.83	7,760,305	0.69
Health	7,120,252	0.58	6,298,583	0.56
Agribusiness and extraction	5,405,170	0.44	4,646,013	0.41
Other industries	5,366,584	0.43	4,594,062	0.41
Food	3,800,308	0.31	3,321,471	0.30
Steel and metalwork	3,731,235	0.30	2,883,984	0.26
Financial services	3,136,648	0.25	934,403	0.08
Textile	1,890,831	0.15	1,637,433	0.15
Petrochemical	1,812,114	0.15	1,800,436	0.16
Communication	1,426,343	0.12	1,161,492	0.10
Personal services	561,593	0.05	287,740	0.03
Other services	19,273,944	1.56	12,243,515	1.09
<b>INDIVIDUALS</b>	<b>998,249,575</b>	<b>80.81</b>	<b>924,563,917</b>	<b>82.57</b>
<b>Total loan portfolio</b>	<b>1,235,210,330</b>	<b>100.00</b>	<b>1,119,820,258</b>	<b>100.00</b>

(d) Income from loan portfolio

The consolidated income from the loan portfolio amounts recognized are R\$ 127,806 in 2024 (R\$ 70,101 in 2023).

PARENT COMPANY			
Description	2024		2023
	2nd half	Year	Year
Real estate financing	33,739,706	64,488,225	61,311,527
Loans and discounted securities	21,872,748	42,729,420	44,101,602
Infrastructure and development financing	5,275,649	10,117,309	10,332,046
Crop and agroindustrial financing agreements	3,326,540	6,460,144	5,721,424
Gain (loss) from sale or transfer of financial assets	4,232	16,333	39,942
Receivables from securities and guarantees	1,338	4,186	6,602
<b>Total</b>	<b>64,220,213</b>	<b>123,815,617</b>	<b>121,513,143</b>

(e) Sale or transfer of financial assets

(e.1) Income related to the acquisition of loan portfolios

PARENT COMPANY / CONSOLIDATED			
Description	2024		2023
	2nd half	Year	Year
Portfolios acquired on a recourse basis	13,078	36,537	83,139
Portfolios acquired without recourse	770,796	1,718,280	2,106,307

(e.2) Gain (loss) on the assignment of loan portfolios

PARENT COMPANY / CONSOLIDATED			
Description	2024		2023
	2nd half	Year	Year
Income linked to portfolios assigned on a recourse basis	161,441	332,955	441,406
Expenses linked to portfolios assigned on a recourse basis	(170,287)	(353,159)	(484,603)
<b>Total</b>	<b>(8,846)</b>	<b>(20,204)</b>	<b>(43,197)</b>

(f) Recovered and renegotiated loans

PARENT COMPANY / CONSOLIDATED			
Description	2024		2023
	2nd half	Year	Year
<b>Recovered loans</b>	<b>3,913,625</b>	<b>6,837,228</b>	<b>5,160,063</b>
Commercial transactions	2,168,647	3,388,422	2,350,583
Housing Operations	1,744,978	3,448,806	2,809,480
<b>Renegotiated loans</b>	<b>19,296,708</b>	<b>75,910,622</b>	<b>71,189,491</b>
Commercial transactions	356,770	1,113,630	756,276
Housing Operations	18,939,938	74,796,992	70,433,215

(g) Movements in allowance for impairment loss on loans

PARENT COMPANY / CONSOLIDATED			
Description	2024		2023
	2nd half	Year (1)	Year
<b>Opening balance</b>	<b>(50,522,435)</b>	<b>(49,842,524)</b>	<b>(46,427,588)</b>
(Recognition)/Reversal of allowance for the period	(7,755,685)	(17,099,964)	(18,723,492)
Write off	8,491,172	17,155,540	15,308,556
<b>Closing balance</b>	<b>(49,786,948)</b>	<b>(49,786,948)</b>	<b>(49,842,524)</b>

(1) Includes the reversal of provision in accordance with art. 8th, §1st of Resolution 2,682/1999 in housing credit operations and credits honored by the Guarantee Funds.

(h) Concentration of debtors

Description	PARENT COMPANY / CONSOLIDATED			
	12/31/2024	%	12/31/2023	%
Largest debtor	9,143,418	0.74	9,297,320	0.83
10 largest debtors	38,402,113	3.11	35,128,250	3.14
20 largest debtors	53,025,265	4.29	50,270,246	4.49
50 largest debtors	72,307,653	5.85	68,649,276	6.13
100 largest debtors	89,764,316	7.26	84,811,872	7.57

(i) Government Credit Granting Programs

Description	PARENT COMPANY / CONSOLIDATED	
	12/31/2024	12/31/2023
Giro Caixa and microcredit PRONAMPE	20,657,095	25,790,315
Giro Caixa - FGI	10,213,209	8,896,668
Special credit granted by FAMPE	3,602,679	7,010,874
Targeted productive microcredit - MPO	40,126	285,451
<b>Total</b>	<b>34,513,109</b>	<b>41,983,308</b>

## Note 10 – Other financial assets

(a) Composition

Description	PARENT COMPANY		CONSOLIDATED	
	12/31/2024	12/31/2023	12/31/2024	12/31/2023
Receivables from the National Housing System (b)	30,195,018	32,051,579	30,195,018	32,051,579
Receivables from escrow deposits	21,460,624	20,751,842	21,460,624	20,751,842
Foreign exchange portfolio (d)	2,403,835	1,815,157	2,403,835	1,815,157
Receivables from assignment differences (c)	2,289,271	2,315,019	2,289,271	2,315,019
Income receivable from the public sector	1,935,261	1,911,136	1,935,261	1,911,136
Premium on acquisition of portfolios	1,363,880	2,268,334	1,363,880	2,268,334
Credit card	1,079,928	962,105	1,079,928	962,105
Royalty rights	744,844	755,565	744,844	755,565
Income receivable from the private sector	321,927	262,808	460,195	389,665
Other	225,930	355,073	234,605	388,560
<b>Total</b>	<b>62,020,518</b>	<b>63,448,618</b>	<b>62,167,461</b>	<b>63,608,962</b>
Impairment losses (b)	(2,715,444)	(2,741,191)	(2,715,444)	(2,741,191)
<b>Total net allowance</b>	<b>59,305,074</b>	<b>60,707,427</b>	<b>59,452,017</b>	<b>60,867,771</b>
Current assets	5,522,070	4,860,580	6,432,496	5,020,924
Non-current assets	53,783,004	55,846,847	53,019,521	55,846,847

## (b) Receivables from the National Housing System (SFH)

The Fund for The Compensation of Salary Changes (FCVS) is a public fund created by Resolution No. 25/1967 of the Board of Directors of BNH (National Housing Bank).

The FCVS, to fulfill its first purpose, which is the settlement of the outstanding balance, made it possible to contract financing until 04/24/1993 and, for the second purpose, which is to offer direct coverage to housing financing contracts endorsed in the SH/SFH Public Policy until December 31, 2009.

The FCVS interects exclusively with the financial agent, not the borrower, as the process for homologating the amounts due are initiated only after the borrower has honoured his / her obligations under the homeowners financing to the financing institution. Therefore, any non-compliances related to a homeowners financing, such as noncompliance with applicable legislation or violations found in the concession or subsequent management of the financing by the financial agent, may cause coverage to be negated by the FCVS, which can result in losses to the financial agent.

The table below presents the status of the contracts, subject to potential novation to the fund. The provision methodology takes into account the probability of possible irregularities in the documentation process identified by the FCVS system during the process of homologation:

- Registered – contracts registered by CAIXA, the financial agent, with the FCVS;
- Not registered – contracts under analysis by CAIXA, the financial agent, in order to re-apply for registration with the FCVS;
- Registered and not homologated – contracts registered with, but not yet analyzed by, the FCVS;
- Homologated with appeal – contracts registered with, and homologated by, the FCVS but with differences in amounts that are under appeal by CAIXA;
- Homologated without appeal – contracts registered with, and homologated by, the FCVS, awaiting analysis by CAIXA to determine whether or not to lodge an appeal with the FCVS;
- Coverage denied – contracts for which homologation has been denied, including contracts which may not be subject to further appeal with the FCVS.

Description	PARENT COMPANY / CONSOLIDATED					
	12/31/2024			12/31/2023		
	Gross Balance	Provision	Net Balance	Gross Balance	Provision	Net Balance
<b>SFH receivable</b>	<b>40,346,877</b>	<b>(10,178,480)</b>	<b>30,168,397</b>	<b>41,379,122</b>	<b>(9,363,775)</b>	<b>32,015,346</b>
Not registered	38,228	(21,525)	16,703	92,066	(18,447)	73,619
Registered and not homologated	385,857	(238,342)	147,515	525,259	(73,066)	452,193
Homologated with and without appeal	6,846,972	(2,062,109)	4,784,863	7,072,961	(2,005,941)	5,067,019
Homologated and in process of novation	19,400,349	(237,299)	19,163,050	20,821,224	(315,937)	20,505,287
Coverage denied (1)	13,675,471	(7,619,205)	6,056,266	12,867,612	(6,950,384)	5,917,228
<b>FGTS to reimburse</b>	<b>26,621</b>	<b>-</b>	<b>26,621</b>	<b>36,233</b>	<b>-</b>	<b>36,233</b>
<b>Total</b>	<b>40,373,498</b>	<b>(10,178,480)</b>	<b>30,195,018</b>	<b>41,415,355</b>	<b>(9,363,775)</b>	<b>32,051,579</b>

(1) Includes the multiplicity loss on CADMUT in the amount of R\$ 4,025,476 (December 31, 2023 - R\$ 4,249,366) net of allowance. There was a reduction in contracts in this situation due to the identification of 3,527 contracts that showed signs of containing reasons for denial other than Multiplicity of CADMUT, which resulted in a reduction in value compared to the 2023 fiscal year. CADMUT is the master file information about homeowners, asset and inactive financing agreements entered into by the National Housing System and the federal government's housing and social programs, as established by Act No. 10,150 of December 21, 2000. (2) There was a reduction in the amount of R\$1,434,367 in November 2024 relating to the provision for contracts with negative coverage due to multiplicity of CADMUT, which corresponds to an adjustment resulting from the methodological review to estimate the expected loss resulting from the novation process of the FCVS asset contracts, considering legal analysis that indicates a high probability of CAIXA's success in the ongoing legal action.

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

The calculation of the provision for the FCVS asset is carried out using a set of rules and statistical methodology and is based on concepts of operational risk, since the novation of credits depends on the documentation of the contracts, there is no credit process involved, that is, the constitution of the provision is to cover the expected losses resulting from the novation process of the contracts covered by the FCVS.

### (c) Receivables from assignment differences

Agreements for the mortgage portfolios assigned to CAIXA by other financial agents have a 'pro-solver' clause whereby the assignor undertakes to reimburse CAIXA for possible differences arising from the clearance and validation of the assigned contracts by the FCVS Board of Trustees.

The 'receivables from assignment differences' is the difference between the amounts informed by each financial agent in the related instrument for the assignment of mortgages covered by the FCVS to CAIXA, and the amount actually calculated by the FCVS as qualifying for assignment.

After analyzing the FCVS credits related to assignment differences and their recoverability, it is concluded that such amounts represent CAIXA's right to the assigning Financial Agent, contractually committed to reimbursing CAIXA for amounts not covered by FCVS.

Therefore, considering the low probability of reimbursement of these amounts by the assigning Financial Agents, given the time elapsed and the history of ongoing legal actions, it was decided to apply the impairment test to all credits in the amount of R\$ 2,289,271 (R\$ 2,315,019 as of December 31, 2023).

(d) Foreign exchange portfolio

PARENT COMPANY / CONSOLIDATED		
Description	12/31/2024	12/31/2023
Assets		
Exchange purchases pending settlement - foreign currency	2,378,466	1,813,106
Advances on exchange contracts - ACC/ACE (note 9 (a))	87,048	77,160
Receivables from foreign exchange sales - local currency	29,425	14,894
(-) Advances received - local currency	(4,056)	(12,353)
(-) Advances received - foreign currency	-	(490)
Ativo circulante	2,490,883	1,892,317
Liability		
Foreign exchange purchase obligations - local currency	2,095,169	1,837,664
Exchange sales pending settlement - foreign currency	29,370	14,724
(-) Advances on exchange contracts - ACC/ACE (note 9 (a))	(2,047,286)	(1,661,060)
Current liabilities	77,253	191,328
Net foreign exchange portfolio	2,413,630	1,700,989

(e) Income / (expense) from other financial assets

PARENT COMPANY			
Description	2024		2023
	2nd half	Year	Year
Receivables from the National Housing System	1,146,043	2,409,722	3,428,775
Foreign exchange results	367,931	720,252	10,608
<b>Total</b>	<b>1,513,974</b>	<b>3,129,974</b>	<b>3,439,383</b>

CONSOLIDATED			
Description	2024		2023
	2nd half	Year	Year
Receivables from the National Housing System	1,146,043	2,409,722	3,428,775
Foreign exchange results	367,931	720,252	2,633
<b>Total</b>	<b>1,513,974</b>	<b>3,129,974</b>	<b>3,431,408</b>

## Note 11 – Investments

The table below shows CAIXA's interests in subsidiaries, associates and joint ventures:

Company (1)	Country of formation	Headquarters	Nature of the relationship	Activity	Strategic participation (2)
<b>Caixa Econômica Federal</b>	<b>Brazil</b>	<b>Brasília (DF)</b>	<b>Conglomerate Leader</b>	<b>Banking</b>	
TecBan	Brazil	Barueri (SP)	Associate	Banking technology	Yes
Quod	Brazil	Barueri (SP)	Associate	Credit bureau	Yes
Galgo Sistemas de Informações	Brazil	São Paulo (SP)	Associate	Other activities	Yes
Núclea	Brazil	São Paulo (SP)	Associate	Other activities	Yes
<b>Caixa Seguridade</b>	<b>Brazil</b>	<b>Brasília (DF)</b>	<b>Controlled</b>	<b>Holding</b>	<b>Yes</b>
Caixa Holding	Brazil	Brasília (DF)	Subsidiary	Holding	Yes
Caixa Corretora	Brazil	Brasília (DF)	Subsidiary	Insurance brokerage firm	Yes
Too Seguros	Brazil	São Paulo (SP)	Joint control	Insurance company	No
PAN Corretora	Brazil	São Paulo (SP)	Joint control	Broker	No
XS3 Seguros	Brazil	São Paulo (SP)	Joint control	Insurance company	Yes
XS4 Capitalização	Brazil	Rio de Janeiro (RJ)	Joint control	Capitalization	Yes
XS5 Consórcios	Brazil	São Paulo (SP)	Joint control	Consortia	Yes
XS6 Assistência	Brazil	Barueri (SP)	Joint control	Assistance services	Yes
CNP Brasil	Brazil	Brasília (DF)	Associate	Holding	Yes
Holding XS1	Brazil	São Paulo (SP)	Associate	Holding	Yes
<b>Caixa Cartões Holding</b>	<b>Brazil</b>	<b>Brasília (DF)</b>	<b>Wholly owned subsidiary</b>	<b>Holding</b>	<b>Yes</b>
Elo Serviços	Brazil	Barueri (SP)	Joint control	Payment institution	Yes
Caixa Cartões Pré-Pagos	Brazil	São Paulo (SP)	Joint control	Issuance of meal and transportation vouchers and similars	Yes
<b>Caixa Loterias</b>	<b>Brazil</b>	<b>Brasília (DF)</b>	<b>Wholly owned subsidiary</b>	<b>Holding</b>	<b>Yes</b>
<b>Caixa Asset</b>	<b>Brazil</b>	<b>Brasília (DF)</b>	<b>Wholly owned subsidiary</b>	<b>Distribution of securities</b>	<b>Yes</b>

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

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



(a) Breakdown of the investment and share of profit (loss) of equity-accounted investees

Company	PARENT COMPANY											
	% of ownership interest				Equity		Carrying amount	Changes			Carrying amount	Share of profit of equity-accounted investees
	12/31/2024		12/31/2023									
	Total	Ordinary shares	Total	Ordinary shares	12/31/2024	12/31/2023	12/31/2023	Share of profit of equity-accounted investees	Dividends and interest on equity capital (2)	Other	12/31/2024	Year 2023
Caixa Seguridade	82.75%	82.75%	82.75%	82.75%	12,889,323	12,610,606	10,435,277	3,029,578	(2,342,382)	(456,558)	10,665,915	3,050,419
Caixa Cartões Holding	100.00%	100.00%	100.00%	100.00%	880,595	829,861	829,861	293,395	(244,191)	(3,382)	875,683	241,543
Caixa Loterias (1)	100.00%	100.00%	100.00%	100.00%	104,963	335	335	84,628	(17,376)	20,000	87,587	(2,907)
Caixa Asset	100.00%	100.00%	100.00%	100.00%	848,834	859,063	859,063	1,051,769	(1,061,998)	-	848,834	1,065,407
TecBan	13.01%	11.61%	13.01%	11.61%	962,269	976,260	182,047	1,259	(22)	(4,640)	178,644	489
Quod	15.29%	16.00%	15.29%	16.00%	333,066	362,536	55,432	(4,506)	-	-	50,926	(5,271)
Galgo Sistemas de Informações	6.67%	6.67%	6.67%	6.67%	40,209	34,550	2,303	485	(107)	-	2,681	481
Núclea	8.17%	8.17%	8.17%	8.17%	1,802,116	1,783,796	145,833	50,992	(48,268)	(1,226)	147,331	51,690
Other investments	-	-	-	-	-	-	1,492	-	-	-	1,492	-
Total					17,861,375	17,457,007	12,511,643	4,507,600	(3,714,344)	(445,806)	12,859,093	4,401,851

(1) Increase in equity and equity income resulting from the migration of CAIXA's lottery business to its wholly owned subsidiary Caixa Loterias S.A.

(2) Dividends and interest on equity capital actually received in the period totaled R\$ 4,058,734, of which R\$ 2,681,942 from Caixa Seguridade; R\$1,075,787 of Caixa Asset; R\$ 241,644 from Caixa Cartões; R\$ 59,254 from Núcleo; and R\$108 from Galgo.

Enterprise	CONSOLIDATED											
	% of ownership interest (1)				Equity		Carrying amount	Changes			Carrying amount	Share of profit of equity-accounted investees
	12/31/2024		12/31/2023		12/31/2024	12/31/2023	12/31/2023	Share of profit of equity-accounted investees	Dividends and interest on equity capital (4)	Other	12/31/2024	Year 2023
	Total shares	Ordinary shares	Total shares	Ordinary shares								
Holding XS1	60.00%	49.00%	60.00%	49.00%	12,012,645	12,510,633	7,574,688	1,111,004	(1,325,184)	(152,921)	7,207,587	1,324,896
CNP Brasil	48.25%	48.25%	48.25%	48.25%	4,820,560	4,801,026	2,316,495	464,808	(348,532)	(106,852)	2,325,919	564,469
XS3 Seguros	75.00%	49.99%	75.00%	49.99%	1,887,158	1,910,462	1,432,776	428,440	(364,542)	(81,375)	1,415,299	463,542
XS4 Capitalização	75.00%	49.99%	75.00%	49.99%	274,455	312,402	234,286	154,549	(145,191)	(37,817)	205,827	126,038
XS5 Consórcios	75.00%	49.99%	75.00%	49.99%	566,977	501,630	376,209	170,470	(121,462)	-	425,217	91,305
XS6 Assistência	75.00%	49.99%	75.00%	49.99%	45,177	41,854	31,390	23,237	(20,744)	-	33,883	17,629
Too Seguros	49.00%	49.00%	49.00%	49.00%	869,545	909,513	443,179	197,773	(177,745)	(39,612)	423,595	133,356
PAN Corretora (2)	49.00%	49.00%	49.00%	49.00%	35,141	61,900	30,331	22,124	(35,236)	-	17,219	29,705
Elo Serviços	41.41%	0.01%	41.41%	0.01%	1,102,668	891,852	369,360	245,915	(158,606)	-	456,669	199,082
Caixa Cartões Pré-Pagos	75.00%	50%-1	75.00%	50%-1	410,723	400,310	300,233	11,193	-	(3,383)	308,043	468
Tecban	13.01%	11.61%	13.01%	11.61%	962,269	976,260	182,047	1,259	(22)	(4,640)	178,644	489
Quod	15.29%	16.00%	15.29%	16.00%	333,066	362,536	55,432	(4,506)	-	-	50,926	(5,271)
Galgo Sistemas de Informações	6.67%	6.67%	6.67%	6.67%	40,209	34,550	2,303	485	(107)	-	2,681	481
Núcleo	8.17%	8.17%	8.17%	8.17%	1,802,116	1,783,796	145,833	50,992	(48,268)	(1,226)	147,331	51,690
Other investments (3)	-	-	-	-	-	-	1,752	-	-	-	1,752	-
<b>Total</b>					<b>25,162,708</b>	<b>25,498,724</b>	<b>13,496,314</b>	<b>2,877,743</b>	<b>(2,745,639)</b>	<b>(427,826)</b>	<b>13,200,592</b>	<b>2,997,879</b>

(1) The percentage of ownership interest in Holding XS1, CNP Brasil, XS3 Seguros, XS4 Capitalização, XS5 Consórcios, XS6 Assistência, Too Seguros and Pan Corretora are shown indirectly through the subsidiary Caixa Seguridade.

(2) Includes an impairment loss as of December 31, 2024, in the amount of R\$33 (December 31, 2023 – R\$33).

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

(4) Dividends and interest on equity capital actually received in the period totaled R\$ 2,600,911, of which R\$ 1,102,928 is held by Holding Company XS1; R\$ 482,457 from CNP Brasil; R\$ 330,376 from XS3 Seguros; R\$ 174,038 from XS4 Capitalização; R\$ 146,850 from Too Seguros; R\$ 146,310 from Elo Serviços; R\$ 111,188 from XS5 Consórcios; R\$ 59,254 from Núcleo; R\$ 29,705 from Pan Corretora; R\$ 17,699 from XS6 Assistência; and R\$ 108 from Galgo.

(b) Summarized financial information about associates and joint ventures not adjusted according to the percentages of interest held by CAIXA in the insurance and capitalization industries

Description	12/31/2024							
	Holding XS1	CNP Brasil	XS3 Seguros	XS4 Capitalização	XS5 Consórcios	XS6 Assistência	Too Seguros	PAN Corretora
Current assets	176,396,012	321,129	1,847,107	1,600,176	363,101	147,594	1,035,593	51,490
Non-current assets	14,479,707	4,534,693	1,248,035	1,098,968	703,574	30,334	1,602,251	76
Current liabilities	159,299,671	35,262	1,207,521	2,424,196	199,304	132,650	1,719,963	16,425
Non-current liabilities	19,563,403	-	463	493	300,394	101	48,336	-
Contingent liabilities	(212,737)	-	463	373	-	-	13,938	-
Income	22,437,912	989,178	1,701,503	1,590,078	485,534	215,979	1,664,130	57,008
Expenses	(20,328,864)	4,294	(1,085,734)	(1,384,002)	(362,528)	(184,996)	(1,209,868)	(11,857)
Profit/Loss for the period	2,109,048	993,472	615,769	206,076	123,006	30,983	454,262	45,151
Other comprehensive income	(280,098)	(564,807)	(108,506)	46,378	-	-	(80,843)	-
Total comprehensive income	1,828,950	428,665	507,263	252,454	123,006	30,983	373,419	45,151
Equity	12,012,645	4,820,560	1,887,158	274,455	566,977	45,177	869,545	35,141
% of ownership interest	60.00%	48.25%	75.00%	75.00%	75.00%	75.00%	49.00%	49.00%
Investment balance	7,207,587	2,325,919	1,415,299	205,831	425,217	33,883	426,077	17,219
Other adjustments (1)	-	-	-	(4)	-	-	(2,482)	-

Description	12/31/2023							
	Holding XS1	CNP Brasil	XS3 Seguros	XS4 Capitalização	XS5 Consórcios	XS6 Assistência	Too Seguros	PAN Corretora
Current assets	159,583,335	598,715	1,762,756	1,250,456	263,845	71,811	748,160	69,982
Non-current assets	14,471,420	4,767,277	1,314,148	651,864	570,831	29,308	1,594,120	105
Current liabilities	159,549,283	564,918	1,166,155	1,586,049	165,821	58,954	1,388,820	8,187
Non-current liabilities	1,994,839	48	287	3,869	167,225	311	43,947	-
Contingent liabilities	870,635	-	387	360	-	-	14,324	-
Income	24,758,869	1,202,305	1,069,737	545,796	340,988	152,412	1,359,082	76,290
Expenses	(22,487,606)	(33,614)	(451,650)	(377,736)	(262,778)	(128,907)	(1,040,862)	(15,668)
Profit/Loss for the period	2,271,263	1,168,691	618,087	168,060	78,210	23,505	318,220	60,622
Other comprehensive income	(96,046)	348,503	-	4,046	5	-	38,609	-
Total comprehensive income	2,175,217	1,517,194	618,087	172,106	78,215	23,505	356,829	60,622
Equity	12,510,633	4,801,026	1,910,462	312,402	501,630	41,854	909,513	61,900
% of ownership interest	60.00%	48.25%	75.00%	75.00%	75.00%	75.00%	49.00%	49.00%
Investment balance	7,506,380	2,316,495	1,432,776	234,290	376,209	31,390	445,661	30,331
Other adjustments (1)	68,308	-	-	(4)	-	-	(2,482)	-

(1) Holding XS1: adjustment related to mergers/acquisitions; and Too Seguros: consists of goodwill paid for expected future profitability.

(c) Summarized financial information about associates and joint ventures not adjusted according to the percentages of ownership interest held by CAIXA

Description	12/31/2024					
	TecBan	Quod	Galgo	Elo Serviços	Caixa Cartões Pré-Pagos	Núclea
Current assets	854,080	191,422	19,172	1,407,184	858,266	956,714
Non-current assets	2,354,233	1,052,123	32,587	523,794	377,291	1,181,787
Current liabilities	774,317	282,555	7,447	780,305	824,834	305,405
Non-current liabilities	1,471,727	627,924	4,103	48,005	-	30,980
Contingent liabilities	-	-	-	-	-	2,005
Income	2,847,461	325,181	20,415	1,924,716	287,584	1,572,914
Expenses	(2,846,761)	(354,651)	(12,389)	(1,330,932)	(277,104)	(946,728)
Profit/Loss for the period	700	(29,470)	8,026	593,784	10,480	626,186
Other comprehensive income	-	-	-	-	-	-
Total comprehensive income	700	(29,470)	8,026	593,784	10,480	626,186
Equity	962,269	333,066	40,209	1,102,668	410,723	1,802,116
% of ownership interest	13.01%	15.29%	6.67%	41.41%	75.00%	8.17%
Investment balance	125,191	50,926	2,681	456,669	308,043	147,331
Other adjustments (1)	53,453	-	-	-	-	-

  

Description	12/31/2023					
	TecBan	Quod	Galgo	Elo Serviços	Caixa Cartões Pré-Pagos	Núclea
Current assets	938,384	153,360	27,885	852,864	660,292	1,459,969
Non-current assets	2,300,906	1,092,647	15,735	417,818	393,926	685,157
Current liabilities	1,156,384	269,606	5,804	339,749	653,908	345,255
Non-current liabilities	1,106,646	613,865	3,266	39,081	-	16,075
Contingent liabilities	-	-	-	19,202	-	2,048
Income	2,924,727	284,062	2,942	1,630,137	193,175	1,577,597
Expenses	(2,886,935)	(322,634)	(1,198)	(1,120,451)	(192,551)	(988,754)
Profit/Loss for the period	37,792	(38,572)	1,744	509,686	624	588,843
Other comprehensive income	-	-	-	-	-	-
Total comprehensive income	37,792	(38,572)	1,744	509,686	624	588,843
Equity	976,260	362,536	34,550	891,852	400,310	1,783,796
% of ownership interest	13.01%	15.29%	6.67%	41.41%	75.00%	8.17%
Investment balance	127,011	55,432	2,303	369,360	300,233	145,833
Other adjustments (1)	55,036	-	-	-	-	-

(1) Consists of goodwill/intangible assets on investments on Tecban.

## Note 12 – Property and equipment

The property and equipment to equity ratio was 9.46% as of December 31, 2024 (December 31, 2023 – 8.70%), in compliance with CMN Resolution No. 4,957/2021, which sets the limit of 50% of total capital.

### (a) Composition

PARENT COMPANY						
Description	Useful life (in years)	12/31/2024			12/31/2023	
		Cost	Accumulated depreciation	Accumulated impairment	Net	Net
<b>Property</b>	-	<b>1,827,096</b>	<b>(894,563)</b>	<b>(25,175)</b>	<b>907,358</b>	<b>908,144</b>
Buildings	25	1,619,716	(894,563)	(23,521)	701,632	701,690
Land	-	207,380	-	(1,654)	205,726	206,454
<b>Leasehold improvements</b>	<b>5</b>	<b>2,578,937</b>	<b>(2,029,919)</b>	<b>(143)</b>	<b>548,875</b>	<b>499,576</b>
<b>Fixed assets in progress</b>	<b>-</b>	<b>385,768</b>	<b>-</b>	<b>-</b>	<b>385,768</b>	<b>260,853</b>
<b>Furniture and equipment in use</b>	<b>-</b>	<b>6,721,086</b>	<b>(4,904,585)</b>	<b>-</b>	<b>1,816,501</b>	<b>1,045,584</b>
Communication and security system	5 to 10	1,021,362	(775,071)	-	246,291	135,168
Data processing system	5	5,699,724	(4,129,514)	-	1,570,210	910,416
<b>Furniture and equipment in stock</b>	<b>-</b>	<b>733,172</b>	<b>(472,198)</b>	<b>(8,580)</b>	<b>252,394</b>	<b>188,569</b>
<b>Total</b>		<b>12,246,059</b>	<b>(8,301,265)</b>	<b>(33,898)</b>	<b>3,910,896</b>	<b>2,902,726</b>

CONSOLIDATED						
Description	Useful life (in years)	12/31/2024			12/31/2023	
		Cost	Accumulated Depreciation	Accumulated impairment	Net	Net
<b>Property</b>	-	<b>1,827,096</b>	<b>(894,563)</b>	<b>(25,175)</b>	<b>907,358</b>	<b>908,144</b>
Buildings	25	1,619,716	(894,563)	(23,521)	701,632	701,690
Land	-	207,380	-	(1,654)	205,726	206,454
<b>Leasehold improvements</b>	<b>5</b>	<b>2,578,937</b>	<b>(2,029,919)</b>	<b>(143)</b>	<b>548,875</b>	<b>499,576</b>
<b>Fixed assets in progress</b>	<b>-</b>	<b>385,768</b>	<b>-</b>	<b>-</b>	<b>385,768</b>	<b>260,853</b>
<b>Furniture and equipment in use</b>	<b>-</b>	<b>6,721,145</b>	<b>(4,904,637)</b>	<b>-</b>	<b>1,816,508</b>	<b>1,045,595</b>
Communication and security system	5 to 10	1,021,382	(775,091)	-	246,291	135,168
Data processing system	5	5,699,763	(4,129,546)	-	1,570,217	910,427
<b>Furniture and equipment in stock</b>	<b>-</b>	<b>733,172</b>	<b>(472,198)</b>	<b>(8,580)</b>	<b>252,394</b>	<b>188,569</b>
<b>Total</b>		<b>12,246,118</b>	<b>(8,301,317)</b>	<b>(33,898)</b>	<b>3,910,903</b>	<b>2,902,737</b>

(b) Changes

PARENT COMPANY							
Description	12/31/2023	Changes					12/31/2024
	Net	Transfers	Additions	Write-offs	Depreciation	Impairment loss	Net
<b>Property</b>	<b>908,144</b>	<b>45,949</b>	<b>7,261</b>	<b>(2,762)</b>	<b>(50,005)</b>	<b>(1,229)</b>	<b>907,358</b>
Buildings	701,690	46,629	6,408	(2,194)	(50,005)	(896)	701,632
Land	206,454	(680)	853	(568)	-	(333)	205,726
<b>Leasehold improvements</b>	<b>499,576</b>	<b>256,426</b>	<b>-</b>	<b>(1,711)</b>	<b>(205,416)</b>	<b>-</b>	<b>548,875</b>
<b>Fixed assets in progress</b>	<b>260,853</b>	<b>(301,521)</b>	<b>426,436</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>385,768</b>
<b>Furniture and equipment in use</b>	<b>1,045,584</b>	<b>26,374</b>	<b>1,469,672</b>	<b>(1,949)</b>	<b>(723,180)</b>	<b>-</b>	<b>1,816,501</b>
Communication and security system	135,168	(7,189)	187,942	(734)	(68,896)	-	246,291
Data processing system	910,416	33,563	1,281,730	(1,215)	(654,284)	-	1,570,210
<b>Furniture and equipment in stock</b>	<b>188,569</b>	<b>(110,574)</b>	<b>222,984</b>	<b>(4,667)</b>	<b>(44,425)</b>	<b>507</b>	<b>252,394</b>
<b>Total</b>	<b>2,902,726</b>	<b>(83,346)</b>	<b>2,126,353</b>	<b>(11,089)</b>	<b>(1,023,026)</b>	<b>(722)</b>	<b>3,910,896</b>

  

CONSOLIDATED							
Description	12/31/2023	Changes					12/31/2024
	Net	Transfers	Additions	Write-offs	Depreciation	Impairment loss	Net
<b>Property</b>	<b>908,144</b>	<b>45,949</b>	<b>7,261</b>	<b>(2,762)</b>	<b>(50,005)</b>	<b>(1,229)</b>	<b>907,358</b>
Buildings	701,690	46,629	6,408	(2,194)	(50,005)	(896)	701,632
Land	206,454	(680)	853	(568)	-	(333)	205,726
<b>Leasehold improvements</b>	<b>499,576</b>	<b>256,426</b>	<b>-</b>	<b>(1,711)</b>	<b>(205,416)</b>	<b>-</b>	<b>548,875</b>
<b>Fixed assets in progress</b>	<b>260,853</b>	<b>(301,521)</b>	<b>426,436</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>385,768</b>
<b>Furniture and equipment in use</b>	<b>1,045,595</b>	<b>26,374</b>	<b>1,469,672</b>	<b>(1,956)</b>	<b>(723,177)</b>	<b>-</b>	<b>1,816,508</b>
Communication and security system	135,168	(7,189)	187,942	(734)	(68,896)	-	246,291
Data processing system	910,427	33,563	1,281,730	(1,222)	(654,281)	-	1,570,217
<b>Furniture and equipment in stock</b>	<b>188,569</b>	<b>(110,574)</b>	<b>222,984</b>	<b>(4,667)</b>	<b>(44,425)</b>	<b>507</b>	<b>252,394</b>
<b>Total</b>	<b>2,902,737</b>	<b>(83,346)</b>	<b>2,126,353</b>	<b>(11,096)</b>	<b>(1,023,023)</b>	<b>(722)</b>	<b>3,910,903</b>

## Note 13 – Intangible assets

### (a) Composition

PARENT COMPANY					
Description	12/31/2024			12/31/2023	
	Cost	Accumulated amortization	Accumulated impairment	Net	Net
Payroll acquisition	3,432,456	(1,712,464)	-	1,719,992	1,164,663
Logistics projects – software	3,209,961	(2,045,079)	(35,257)	1,129,625	971,851
Other intangible assets	1,070,391	(619,209)	-	451,182	863,417
<b>Total</b>	<b>7,712,808</b>	<b>(4,376,752)</b>	<b>(35,257)</b>	<b>3,300,799</b>	<b>2,999,931</b>

CONSOLIDATED					
Description	12/31/2024			12/31/2023	
	Cost	Accumulated amortization	Accumulated impairment	Net	Net
Payroll acquisition	3,432,456	(1,712,464)	-	1,719,992	1,164,663
Logistics projects – software	3,209,961	(2,045,079)	(35,257)	1,129,625	971,851
Other intangible assets	1,100,391	(619,209)	-	481,182	863,417
<b>Total</b>	<b>7,742,808</b>	<b>(4,376,752)</b>	<b>(35,257)</b>	<b>3,330,799</b>	<b>2,999,931</b>

### (b) Changes

PARENT COMPANY							
Description	12/31/2023		Changes				12/31/2024
	Net	Transfers	Additions	Write-offs	Amortization	Impairment loss	Net
Payroll acquisition	1,164,663	-	1,065,568	(16,260)	(493,979)	-	1,719,992
Logistics projects – software	971,851	(100)	844,487	(331,036)	(346,871)	(8,706)	1,129,625
Other intangible assets	863,417	(59,434)	340,384	(27,961)	(665,224)	-	451,182
<b>Total</b>	<b>2,999,931</b>	<b>(59,534)</b>	<b>2,250,439</b>	<b>(375,257)</b>	<b>(1,506,074)</b>	<b>(8,706)</b>	<b>3,300,799</b>

CONSOLIDATED							
Description	12/31/2023		Changes				12/31/2024
	Net	Transfers	Additions	Write-offs	Amortization	Impairment loss	Net
Payroll acquisition	1,164,663	-	1,065,568	(16,260)	(493,979)	-	1,719,992
Logistics projects – software	971,851	(100)	844,487	(331,036)	(346,871)	(8,706)	1,129,625
Other intangible assets	863,417	(59,434)	370,384	(27,961)	(665,224)	-	481,182
<b>Total</b>	<b>2,999,931</b>	<b>(59,534)</b>	<b>2,280,439</b>	<b>(375,257)</b>	<b>(1,506,074)</b>	<b>(8,706)</b>	<b>3,330,799</b>

## Note 14 – Other assets

### (a) Composition

Description	PARENT COMPANY		CONSOLIDATED	
	12/31/2024	12/31/2023	12/31/2024	12/31/2023
Non-financial assets held for sale and supplies	6,250,850	4,758,230	6,250,850	4,758,230
Salary advances and other advances	1,687,763	1,211,356	1,687,891	1,211,602
Dividends and interest on equity capital receivable	1,064,175	1,358,422	616,770	621,236
Amounts to be allocated (1)	1,483,657	1,180,593	1,483,657	1,180,593
Receivables – assets not for use	762,016	723,031	762,016	723,031
Interbank and interbranch accounts	503,006	1,287,041	503,006	1,287,041
Specific credits	141,813	98,814	141,813	98,814
Prepaid expenses	111,425	140,929	113,562	142,888
Amounts to be refunded – FGTS	5,308	33,803	5,308	33,803
Sundry debtors	824,807	890,897	813,764	884,228
<b>Total</b>	<b>12,834,820</b>	<b>11,683,116</b>	<b>12,378,637</b>	<b>10,941,466</b>
Other impairment allowance	(604,001)	(1,042,719)	(604,001)	(1,042,719)
<b>Total net of allowance</b>	<b>12,230,819</b>	<b>10,640,397</b>	<b>11,774,636</b>	<b>9,898,747</b>
Current assets	12,050,562	10,282,447	11,618,365	9,540,797
Non-current assets	180,257	357,950	156,271	357,950

(1) Consist of assets registered in temporary accounts, mainly releases of real estate loans.

### (b) Non-financial assets held for sale and supplies

PARENT COMPANY / CONSOLIDATED		
Description	12/31/2024	12/31/2023
Non-financial assets held for sale – received	6,180,936	4,676,224
Non-financial assets held for sale – own	54,872	53,975
Supplies	15,042	28,031
<b>Total</b>	<b>6,250,850</b>	<b>4,758,230</b>
Other impairment allowance (1)	(560,193)	(998,910)
<b>Total net of allowance</b>	<b>5,690,657</b>	<b>3,759,320</b>

(1) The reduction is due to reversals made due to the change in the model for calculating the estimated fair value of properties.

### (c) Other impairment allowance

PARENT COMPANY / CONSOLIDATED			
Description	2024		2023
	2nd half	Year	Year
<b>Opening Balance</b>	<b>(1,101,868)</b>	<b>(998,910)</b>	<b>(927,853)</b>
Recognition	(290,890)	(654,330)	(711,062)
Write-off	832,565	1,093,047	640,005
<b>Closing Balance</b>	<b>(560,193)</b>	<b>(560,193)</b>	<b>(998,910)</b>



## Note 15 – Client funds

### (a) Deposits by maturity

Deposits	PARENT COMPANY				CONSOLIDATED			
	Without maturity	1-90 days	91-360 days	Over 360 days	12/31/2024	12/31/2023	12/31/2024	12/31/2023
<b>Demand deposits</b>	<b>54,419,898</b>	-	-	-	<b>54,419,898</b>	<b>49,376,365</b>	<b>54,419,210</b>	<b>49,375,983</b>
Individuals	25,483,928	-	-	-	25,483,928	22,133,720	25,483,928	22,133,720
Corporations	21,725,299	-	-	-	21,725,299	21,319,669	21,724,611	21,319,287
Government	2,993,793	-	-	-	2,993,793	2,133,798	2,993,793	2,133,798
Restricted	2,556,037	-	-	-	2,556,037	2,372,703	2,556,037	2,372,703
Deposits in foreign currencies	356,572	-	-	-	356,572	-	356,572	-
Closed accounts	271,796	-	-	-	271,796	281,859	271,796	281,859
Public entities	173,036	-	-	-	173,036	345,807	173,036	345,807
Financial institutions	37,056	-	-	-	37,056	9,839	37,056	9,839
Other	822,381	-	-	-	822,381	778,970	822,381	778,970
<b>Savings- deposits</b>	<b>385,360,328</b>	-	-	-	<b>385,360,328</b>	<b>358,327,553</b>	<b>385,360,328</b>	<b>358,327,553</b>
Individuals	374,513,459	-	-	-	374,513,459	348,521,583	374,513,459	348,521,583
Closed accounts	5,802,857	-	-	-	5,802,857	5,536,031	5,802,857	5,536,031
Corporations	5,044,012	-	-	-	5,044,012	4,268,029	5,044,012	4,268,029
Other	-	-	-	-	-	1,910	-	1,910
<b>Time deposits</b>	<b>110,180,394</b>	<b>7,164,240</b>	<b>30,129,731</b>	<b>139,896,856</b>	<b>287,371,221</b>	<b>274,997,042</b>	<b>287,371,221</b>	<b>274,997,042</b>
Judicial deposits	110,180,394	-	-	-	110,180,394	153,221,059	110,180,394	153,221,059
CDB	-	7,164,240	30,129,731	139,896,856	177,190,827	121,775,983	177,190,827	121,775,983
<b>Special deposits and funds and programs</b>	<b>51,021,807</b>	-	-	-	<b>51,021,807</b>	<b>31,373,499</b>	<b>51,021,807</b>	<b>31,373,499</b>
<b>Total</b>	<b>600,982,427</b>	<b>7,164,240</b>	<b>30,129,731</b>	<b>139,896,856</b>	<b>778,173,254</b>	<b>714,074,459</b>	<b>778,172,566</b>	<b>714,074,077</b>
Current liabilities					638,276,398	619,101,241	638,275,710	619,100,859
Non-current liabilities					139,896,856	94,973,218	139,896,856	94,973,218

(b) Special deposits and funds and programs

PARENT COMPANY / CONSOLIDATED			
Description	12/31/2024	12/31/2023	
Residential Lease Fund - FAR (1)	17,825,446	7,754,634	
High School Funding Fund - FIPEM	7,237,855	6,100,000	
Severance pay fund - FGTS	6,634,181	5,794,215	
Infrastructure Support Fund for Recovery and Adaptation from Extreme Climate Events - FIRECE	6,505,652	-	
Social Development Fund - FDS	2,739,765	1,624,393	
Environmental Compensation Fund - FCA	2,004,657	1,566,181	
Crop Guarantee Fund - FGS	1,922,327	1,935,056	
Deposits - PREVHAB	1,416,479	1,284,215	
Mortgage credit guarantee	1,354,151	1,479,573	
Special deposits with remuneration - Brazilian Federal Revenue Service	1,058,949	943,166	
Incra	898,608	810,454	
Microfinance Guarantee Fund - FGM	612,620	1,157,208	
Ppp support and development fund - FEP CAIXA	349,152	317,906	
Saúde CAIXA	99,538	102,568	
Other	362,427	503,930	
<b>Total</b>	<b>51,021,807</b>	<b>31,373,499</b>	

(1) Increase arising from the contribution of funds to the Minha Casa Minha Vida Program.

(c) Interest expenses on client funds

Description	PARENT COMPANY		
	2024		2023
	2nd half	Year	Year
Savings- deposits	(12,478,647)	(23,862,596)	(25,878,574)
Time deposits - CDB	(8,771,098)	(15,772,678)	(12,336,804)
Judicial deposits	(4,204,135)	(8,617,740)	(8,453,119)
Special deposits and funds and programs	(2,234,248)	(3,970,987)	(2,508,878)
Other funding	(470,201)	(898,482)	(727,935)
<b>Total</b>	<b>(28,158,329)</b>	<b>(53,122,483)</b>	<b>(49,905,310)</b>

Description	CONSOLIDATED		
	2024		2023
	2nd half	Year	Year
Savings- deposits	(12,478,647)	(23,862,596)	(25,878,574)
Time deposits - CDB	(8,771,098)	(15,772,678)	(12,323,252)
Judicial deposits	(4,204,135)	(8,617,740)	(8,453,119)
Special deposits and funds and programs	(2,234,248)	(3,970,987)	(2,508,878)
Other funding	(470,201)	(898,482)	(727,935)
<b>Total</b>	<b>(28,158,329)</b>	<b>(53,122,483)</b>	<b>(49,891,758)</b>

(d) Interest expenses on special deposits and funds and programs

PARENT COMPANY / CONSOLIDATED			
Description	2023		2022
	2nd half	Year	Year
Residential Lease Fund – FAR (1)	(763,405)	(1,220,690)	(385,709)
Secondary Education Fund – FIPEM (2)	(476,191)	(789,672)	-
Severance pay fund – FGTS	(347,128)	(691,374)	(645,707)
Social Development Fund – FDS	(152,369)	(275,102)	(201,917)
Environmental Compensation Fund – FCA	(104,924)	(193,022)	(154,691)
Crop guarantee fund – FGS	(84,485)	(165,070)	(183,146)
Deposits – PREVHAB	(72,402)	(139,307)	(148,558)
Microfinance Guarantee Fund – FGM	(43,606)	(83,212)	(325,299)
Deposits – National Treasury	(36,922)	(97,672)	(87,316)
Subsidies on housing programs	(17,403)	(31,577)	(95,586)
Deposits – Security	(14,050)	(42,260)	(43,230)
FUNGETUR	(13,728)	(30,246)	(62,425)
Infrastructure Support Fund for Recovery and Adaptation from Extreme Weather Events	(5,652)	(5,652)	-
Other	(101,983)	(206,131)	(175,294)
<b>Total</b>	<b>(2,234,248)</b>	<b>(3,970,987)</b>	<b>(2,508,878)</b>

(1) Variation in the year resulting from the contribution of resources to the Minha Casa Minha Vida Program.

(2) Contribution to the social fund intended for students to remain in high school.

## Note 16 – Funds from financial institutions and other

### (a) Composition

Description	PARENT COMPANY		CONSOLIDATED	
	12/31/2024	12/31/2023	12/31/2024	12/31/2023
<b>Borrowings and on-lendings</b>	<b>503,286,712</b>	<b>435,176,849</b>	<b>503,286,712</b>	<b>435,176,849</b>
FGTS	479,525,970	411,615,210	479,525,970	411,615,210
BNDES	18,302,427	18,582,325	18,302,427	18,582,325
Merchant Navy Fund	2,268,070	2,232,712	2,268,070	2,232,712
Foreign borrowings	2,176,983	1,428,282	2,176,983	1,428,282
Foreign on-lendings	215,786	259,590	215,786	259,590
National Treasury	16,282	13,666	16,282	13,666
Other	781,194	1,045,064	781,194	1,045,064
<b>Money market funding</b>	<b>227,650,558</b>	<b>227,605,105</b>	<b>226,682,985</b>	<b>226,703,277</b>
<b>Own portfolio</b>	<b>193,590,563</b>	<b>171,528,658</b>	<b>192,622,990</b>	<b>170,626,830</b>
Financial Treasury Bills	163,444,670	81,738,480	162,598,744	81,738,480
National Treasury Bills	23,344,868	83,834,036	23,223,221	82,932,208
Debentures	4,959,829	3,250,153	4,959,829	3,250,153
Mortgage-backed securities	1,841,196	2,705,989	1,841,196	2,705,989
<b>Third-party portfolio</b>	<b>34,059,995</b>	<b>56,076,447</b>	<b>34,059,995</b>	<b>56,076,447</b>
National Treasury Bills	34,059,995	28,902,560	34,059,995	28,902,560
National Treasury Notes	-	27,173,887	-	27,173,887
<b>Interbank deposits</b>	<b>2,412,282</b>	<b>2,242,722</b>	<b>2,412,282</b>	<b>2,242,722</b>
<b>Total</b>	<b>733,349,552</b>	<b>665,024,676</b>	<b>732,381,979</b>	<b>664,122,848</b>
Current liabilities	201,551,118	235,585,780	200,583,545	234,683,952
Non-current liabilities	531,798,434	429,438,896	531,798,434	429,438,896

### FGTS – domestic on-lendings

The funds transferred by the FGTS are allocated to invest in infrastructure, urban development and real estate credit transactions. These on-lendings are subject to adjustment for inflation according to the benchmark rate (TR), average interest rate of 4.85% p.a. (housing 4.77% p.a.; sanitation 6.00% p.a.; infrastructure 5.88% p.a.; health 5.82% p.a.) and average return period of 279 months (housing – 289 months; sanitation – 149 months; infrastructure – 152 months; health – 71 months).

## Foreign on-lendings

The balance of foreign on-lendings, related to the agreement entered into between CAIXA and the World Bank - BIRD to be invested in the Financing Program for Urban Solid Residues and Clean Development Mechanism is subject to the exchange rate variation of the US dollar (US\$), interest rate of 0.8% p.a., plus SOFR. The transaction's maturity ranges from 12 to 15 years.

## Foreign borrowings

The balance of foreign borrowings consists of credit facilities raised abroad to finance the exports and imports of customers and bears annual external interest rate of up to 6.77%, primarily pegged to the US dollar, and mature by 2025.

### (b) Interest expenses on funds from financial institutions and others

PARENT COMPANY			
Description	2023		2022
	2nd half	Year	Year
<b>Borrowings and on-lendings</b>	<b>(15,907,001)</b>	<b>(30,083,772)</b>	<b>(29,807,135)</b>
FGTS	(14,646,924)	(27,657,419)	(27,853,976)
BNDES	(722,927)	(1,425,643)	(1,612,882)
Other	(537,150)	(1,000,710)	(340,277)
<b>Money market funding</b>	<b>(12,187,450)</b>	<b>(24,759,745)</b>	<b>(33,498,067)</b>
Own portfolio	(8,163,224)	(16,264,297)	(19,261,976)
Third-party portfolio	(4,024,226)	(8,495,448)	(14,236,091)
<b>Interbank deposits</b>	<b>(117,330)</b>	<b>(234,239)</b>	<b>(320,690)</b>
<b>Total</b>	<b>(28,211,781)</b>	<b>(55,077,756)</b>	<b>(63,625,892)</b>

  

CONSOLIDATED			
Description	2024		2023
	2nd half	Year	Year
<b>Borrowings and on-lendings</b>	<b>(15,849,582)</b>	<b>(30,026,353)</b>	<b>(29,665,070)</b>
FGTS	(14,646,924)	(27,657,419)	(27,853,976)
BNDES	(722,927)	(1,425,643)	(1,612,882)
Other	(479,731)	(943,291)	(198,212)
<b>Money market funding</b>	<b>(12,149,107)</b>	<b>(24,674,591)</b>	<b>(33,354,903)</b>
Own portfolio	(8,124,881)	(16,179,143)	(19,261,976)
Third-party portfolio	(4,024,226)	(8,495,448)	(14,092,927)
<b>Interbank deposits</b>	<b>(117,330)</b>	<b>(234,239)</b>	<b>(320,690)</b>
<b>Total</b>	<b>(28,116,019)</b>	<b>(54,935,183)</b>	<b>(63,340,663)</b>

## Note 17 – Funds from the issuance of securities

### (a) Composition

Description	PARENT COMPANY		CONSOLIDATED	
	12/31/2024	12/31/2023	12/31/2024	12/31/2023
Funds from acceptance and issuance of securities (b)	221,572,409	165,377,995	221,572,409	165,377,995
Subordinated financial instruments (c)	35,703,833	36,706,423	35,703,833	36,706,424
IHCD –Debt instruments eligible for capital (d) (1)	33,927,964	33,047,744	-	-
Hybrid capital and debt instruments (2)	2,137,992	2,037,317	2,137,992	2,037,317
<b>Total</b>	<b>293,342,198</b>	<b>237,169,479</b>	<b>259,414,234</b>	<b>204,121,736</b>
Current liabilities	62,767,064	38,122,429	62,767,064	38,122,429
Non-current liabilities	230,575,134	199,047,050	196,647,170	165,999,307

(1) Consists of hybrid capital instruments and debt authorized to be part of regulatory capital. The balance is classified as equity in the consolidated in accordance with CMN Resolution No. 4,955/2021.

(2) Composed of remunerative interest payable and monetary adjustment not incorporated into the principal.

CAIXA has 13 subordinated financial instruments (IFS) authorized to make up Level II of total capital, of which 8 are subordinated debt instruments (IDS) with the FGTS and 5 are subordinated financial bills (LFS), according to details in item (c).

The total amount raised through subordinated financial instruments make up the institution's capital, improving the level I capital + level II capital, on the operating margin, on the Basel capital ratio, and on other indicators such as the public sector's fixed assets and debts.

#### Subordinated Debt Instrument – FGTS

CAIXA has 8 subordinated debt instruments authorized by the Central Bank of Brazil to make up level II capital, in accordance with the provisions of CMN Resolution No. 4,958/2021, which address the PR calculation method, entered into with the FGTS.

Inflation adjustment is applied to the total amount of debts by applying an adjustment coefficient identical to that used for paying FGTS related accounts and monthly capitalized interest.

#### Subordinated financial bills – Level I (supplementary)

CAIXA issued subordinated financial bills in the local market with a total face value of R\$ 1,718,700 in the local market of which R\$ 1,713,241 is authorized to form part of level I supplementary capital.

#### Subordinated financial bills – Level II

CAIXA has 5 subordinated financial bills raised in the local market, with a total face value of R\$ 6,000, all considered eligible for level II capital by Bacen.

(b) Funds from acceptance and issuance of bills

PARENT COMPANY / CONSOLIDATED							
Type of security issued	Index	Maturity				12/31/2024	12/31/2023
		1-90 days	91-180 days	181-360 days	Over 360 days		
Real Estate Credit Bill	CDI	7,177,032	6,821,544	43,053,956	124,839,598	181,892,130	146,535,425
Real Estate Credit Bill	IPCA						
	(Consumer Price Index)	-	-	-	132,264	132,264	-
Real Estate Credit Bill	Prefixed	-	-	2,709,765	1,633,657	4,343,422	-
Real Estate Credit Bill – FGTS	TR	-	-	-	13,164	13,164	19,591
Financial Bill	IPCA						
	(Consumer Price Index)	3,819	-	-	2,949,428	2,953,247	1,782,637
Financial Bill	CDI	-	-	-	18,045,830	18,045,830	4,165,683
Agribusiness Credit Bill	CDI	425,344	325,018	2,030,924	11,411,066	14,192,352	12,874,659
<b>Total</b>		<b>7,606,195</b>	<b>7,146,562</b>	<b>47,794,645</b>	<b>159,025,007</b>	<b>221,572,409</b>	<b>165,377,995</b>

(c) Subordinated financial instruments

PARENT COMPANY / CONSOLIDATED								
Maturity	Yield p.a. (%)	Funds capture date	Amount issued	Monetary adjustment and interest	Amortization	Impact of market risk hedge accounting	Balance on 12/31/2024	Balance on 12/31/2023
Level I - supplemental (1)								
Eligible financial bills								
Perpetual	114 % Selic	Sep/19	1,113,000	13,538	-	-	1,126,538	1,126,950
Perpetual	114 % Selic	Oct/19	4,200	42	-	-	4,242	4,243
Perpetual	114 % Selic	Nov/19	601,500	6,076	-	-	607,576	607,650
Level II capital								
Subordinated debt instrument - FGTS								
Feb/38	4.80%	Dec/14	4,000,000	2,862,729	(250,094)	-	6,612,635	6,648,042
May/44	4.75%	Sep/16	4,000,000	2,242,467	-	-	6,242,467	5,906,494
Aug/44	4.86%	May/17	4,000,000	2,044,657	-	-	6,044,657	5,713,245
Dec/40	4.75%	Sep/15	3,000,000	2,003,556	-	-	5,003,556	4,734,400
Jul/32	5.08%	Jun/12	3,000,000	1,891,098	(1,789,646)	-	3,101,452	3,482,107
Dec/33	5.15%	Oct/14	3,000,000	1,325,534	(1,432,385)	-	2,893,149	3,188,667
Apr/26	6.00%	Aug/11	3,000,000	2,124,089	(4,111,265)	-	1,012,824	1,758,184
May/44	5.23%	Sep/17	2,000,000	1,035,312	-	-	3,035,312	2,858,874
Eligible financial bills								
Jun/24	100%IPCA + 6.95%	Jun/14	-	-	-	-	-	659,595
Feb/25	100%IPCA + 6.74%	Feb/15	1,200	2,721	-	16	3,937	3,639
Feb/25	100%IPCA + 6.65%	Feb/15	1,200	2,680	-	11	3,891	3,604
Feb/25	100%IPCA + 6.58%	Feb/15	2,400	5,363	-	16	7,779	7,191
Mar/25	100%IPCA + 6.45%	Mar/15	1,200	2,608	-	10	3,818	3,538
<b>Total</b>			<b>27,724,700</b>	<b>15,562,470</b>	<b>(7,583,390)</b>	<b>53</b>	<b>35,703,833</b>	<b>36,706,423</b>

(1) The composition of the PR is detailed in Explanatory Note 33 (b).

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

In order to disclose the consolidated financial statements, CMN Resolution No. 4,955/2021 establishes the classification as equity of instruments that meet the characteristics of core capital.

Agreements have variable compensation clauses. Indexation amounts ('monetary adjustment') are added annually, after interest accrued in the previous year is paid.

Interest payable and indexation amounts not yet capitalized, totaling R\$ 2,137,992 as of December 31, 2024 (December 31, 2023 – R\$ 2,037,317), is presented as part of hybrid capital and debt instruments.

Interest payable on subordinated instruments eligible for supplementary capital totals R\$ 19,656 as of December 31, 2024 (December 31, 2023 – R\$20,143).

For purposes of the composition of the level I capital + level II capital, CAIXA considers only the principal value of IHCD contracts, and the indexation amounts capitalized in prior years. Considering that



agreements have fully variable compensation clauses, inflation adjustment is capitalized annually, after the payment of interest accrued in the previous year.

**(d) IHCD - debt instruments eligible for capital**

PARENT COMPANY / CONSOLIDATED			
Discrimination	12/31/2024	12/31/2023	
Contract 348/2007	16,217,366	14,937,146	
Contract 752/2012	6,800,000	6,800,000	
Contract 754/2012	6,310,598	6,310,598	
Contracts 869/2013	4,600,000	5,000,000	
<b>Total</b>	<b>33,927,964</b>	<b>33,047,744</b>	

**Partial amortization of the IHCD - agreement 869**

On October 16, 2024, the Ministry of Finance authorized the parcial amortization of hybrid capital and debt instruments under agreement No. 869/PGFN/CAF. The transaction was completed on November 14, 2024, and R\$ 400 million was paid to the National Treasury Department.

**(e) Interest expenses on funds from the issuance of securities**

PARENT COMPANY			
Description	2024		2023
	2nd half	Year	Year
<b>Funds from acceptance and the issuance of bills</b>	<b>(10,084,184)</b>	<b>(18,894,298)</b>	<b>(14,754,481)</b>
Real estate credit bills	(8,686,197)	(16,339,655)	(12,789,942)
Financial bills	(675,812)	(1,149,083)	(1,035,484)
Without subordination	(564,185)	(906,144)	(694,653)
Subordinated	(111,627)	(242,939)	(340,831)
Agribusiness credit bills	(722,175)	(1,405,560)	(929,055)
<b>Hybrid capital and debt instruments</b>	<b>(1,229,742)</b>	<b>(2,153,203)</b>	<b>(1,941,547)</b>
<b>Total</b>	<b>(11,313,926)</b>	<b>(21,047,501)</b>	<b>(16,696,028)</b>

CONSOLIDATED			
Description	2024		2023
	2nd half	Year	Year
<b>Funds from acceptance and the issuance of bills</b>	<b>(10,084,184)</b>	<b>(18,894,298)</b>	<b>(14,754,481)</b>
Real estate credit bills	(8,686,197)	(16,339,655)	(12,789,942)
Financial bills	(675,812)	(1,149,083)	(1,035,484)
Subordinated	(111,627)	(242,939)	(340,831)
Without subordination	(564,185)	(906,144)	(694,653)
Agribusiness credit bills	(722,175)	(1,405,560)	(929,055)
<b>Hybrid capital and debt instruments</b>	<b>(763,361)</b>	<b>(1,239,083)</b>	<b>(1,352,509)</b>
<b>Total</b>	<b>(10,847,545)</b>	<b>(20,133,381)</b>	<b>(16,106,990)</b>

## Note 18 – Other financial liabilities

### (a) Composition

Description	PARENT COMPANY		CONSOLIDATED	
	12/31/2024	12/31/2023	12/31/2024	12/31/2023
Funds for specific obligations (b)	21,729,660	19,953,147	21,697,053	19,953,147
Deferred revenues (c)	8,462,708	8,969,708	8,462,708	8,969,708
Obligations from assignment-related transactions	3,243,807	4,043,693	3,243,807	4,043,693
Foreign exchange portfolio	2,124,539	1,852,388	2,124,539	1,852,388
Funds from loan portfolio	1,160,366	1,051,931	920,561	1,051,931
FGTS funds for amortization	920,561	1,063,116	1,160,366	1,063,116
Trading account	8,271	7,433	8,297	7,479
Obligations from payment transactions	170	140	170	140
<b>Total</b>	<b>37,650,082</b>	<b>36,941,556</b>	<b>37,617,501</b>	<b>36,941,602</b>
Current liabilities	29,147,431	27,829,414	29,114,850	27,829,460
Non-current liabilities	8,502,651	9,112,142	8,502,651	9,112,142

### (b) Funds for specific obligations

Consist of liabilities arising from funds from lottery transactions, resources of funds and social programs managed by CAIXA and resources of funds from special programs held with Government funds or public entities, managed by CAIXA.

Resources for specific allocation showed a variation between the Parent Company and Consolidated of R\$ 17,024 on 12/31/2024 in the item Lottery Operations.

Description	PARENT COMPANY	
	12/31/2024	12/31/2023
<b>Funds and social programs</b>	<b>17,398,033</b>	<b>15,582,421</b>
Remuneration of Financial Agent – FGTS	10,048,992	8,912,147
Social-interest housing programs	1,819,865	1,676,866
Income transfer programs (1)	2,030,641	1,314,677
Minha Casa Minha Vida – MCMV	1,815,929	1,098,257
Remuneration of Financial Agent – OGU	561,639	832,418
FIES	508,873	654,482
FGTS funds	253,176	815,405
Other funds and programs	358,918	278,169
<b>Financial and development funds</b>	<b>847,735</b>	<b>982,484</b>
FAT	846,254	981,003
FINSOCIAL	1,481	1,481
<b>Lottery transactions</b>	<b>3,483,892</b>	<b>3,388,242</b>
<b>Total</b>	<b>21,729,660</b>	<b>19,953,147</b>

(1) It includes the amount of R\$786,234 (R\$ 852,963 as of December 31, 2023), consisting of funds allocated to pay the Novo Bolsa Família program.

### (c) Deferred revenues

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

- VISA, in the amount of R\$ 525,000 (December 31, 2023 – R\$ 625,000) consisting of the receipt of initial bonuses due to the agreement signed for ten years between CAIXA and VISA.
- CNP (Holding XS1) in the amount of R\$ 5,880,000 (December 31, 2023 – R\$ 6,160,000) in compliance with the distribution agreement. The balance is being amortized over the agreement term until 2045.
- Tokio Marine (XS3) in the amount of R\$ 1,216,000 (December 31, 2023 – R\$ 1,292,000), CNP (XS5) in the amount of R\$ 23,125 (12/31/2023 – R\$ 215,625), Icatu (XS4) in the amount of R\$ 146,250 (December 31, 2023 – R\$ 155,250) and Time (XS6) in the amount of R\$ 24,000 (December 31, 2023 – R\$ 25,500), in compliance with the distribution agreement for 20 years with Caixa Seguridade.
- FISERV, in the amount of R\$ 130,000 (December 31, 2023 – R\$ 138,000), seeking to strengthen its operations in the electronic means of payment market, establishes a 20-year contract with Caixa Cartões.
- VR BENEFITS and FLEETCOR ("VR-FLEETCOR"), in the amount of R\$338,333 (December 31, 2023 – R\$ 358,333), to operate in the prepaid payment segment for 20 years, according to the agreement entered with Caixa Cartões.

## Note 19 – Provisions

### (a) Composition

PARENT COMPANY / CONSOLIDATED			
Description	12/31/2024	12/31/2023	
Labor provisions (b.2)	5,933,123	7,014,653	
Civil provisions (b.3)	3,996,040	3,927,938	
Tax and social security provisions (b.4)	647,501	651,757	
Prepayment – FGTS (c)	1,869,447	1,592,649	
Bolsa Família Program	-	322,230	
Financial guarantees provided (d)	69,645	80,244	
Others	19,514	27,703	
<b>Total</b>	<b>12,535,270</b>	<b>13,617,174</b>	
Current liabilities	5,060,341	5,464,074	
Non-current liabilities	7,474,929	8,153,100	

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

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

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

CAIXA uses the following methods to calculate the probable disbursement amount of legal actions:

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

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

c) mass methodology to calculate the probable amount of disbursements for labor, housing, miscellaneous claims and tax debt lawsuits to be 100% of the routine expedients that are being known, which consists of measuring the likelihood and impact of the outcome that is unfavorable to CAIXA.

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

PARENT COMPANY / CONSOLIDATED							
Description	12/31/2023	Changes					12/31/2024
		New provisions	Monetary Adjustment	Additions to provisions	Reversals	Write-offs for payment	
<b>Labor proceedings (b.2)</b>	<b>7,014,653</b>	<b>711,059</b>	<b>405,768</b>	<b>3,654,086</b>	<b>(1,482,976)</b>	<b>(4,369,467)</b>	<b>5,933,123</b>
<b>Civil (b.3)</b>	<b>3,927,938</b>	<b>377,560</b>	<b>124,656</b>	<b>2,148,503</b>	<b>(1,055,795)</b>	<b>(1,526,822)</b>	<b>3,996,040</b>
Sundry achievements	1,436,313	301,926	58,729	1,397,788	(548,115)	(1,059,304)	1,587,337
Savings-account plans	765,770	18,247	10,826	140,809	(61,826)	(118,988)	754,838
Contingencies of FGTS	1,072,540	-	43,852	110,389	(257,211)	(111,932)	857,638
Housing	653,315	57,387	11,249	499,517	(188,643)	(236,598)	796,227
<b>Tax and social security proceedings (b.4)</b>	<b>651,757</b>	<b>41,542</b>	<b>57,745</b>	<b>100,844</b>	<b>(153,112)</b>	<b>(51,275)</b>	<b>647,501</b>
ISSQN	424,872	28,252	38,804	48,121	(131,755)	(12,021)	396,273
INSS	21,313	701	1,577	911	(2,027)	(16,574)	5,901
IPTU	82,061	6,013	11,448	25,101	(13,308)	(7,437)	103,878
Other	123,511	6,576	5,916	26,711	(6,022)	(15,243)	141,449
<b>Total</b>	<b>11,594,348</b>	<b>1,130,161</b>	<b>588,169</b>	<b>5,903,433</b>	<b>(2,691,883)</b>	<b>(5,947,564)</b>	<b>10,576,664</b>

#### (b.2) Labor lawsuits

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

As of December 31, 2024, there were 56,483 labor lawsuits provided for (57,791 as of December 31, 2023), of which 29,260 were subject to the group assessment methodology (30,015 as of December 31, 2023) and 27,223 subject to the individualized assessment methodology (27,776 as of December 31, 2023).

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

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

CAIXA is a party to civil lawsuits claiming indemnity/damages payable for its products and services. As of December 31, 2024, there were 374,020 civil lawsuits provided for (344,473 as of December 31, 2023), of which 343,520 were subject to the mass group assessment methodology (315,161 as of December 31, 2023) and 30,500 subject to the individual assessment methodology (29,312 as of December 31, 2023).

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

CAIXA was in compliance with the legal order in effect at the time. However, considering the lawsuits actually notified to CAIXA and the analysis of the current case law of the Superior Court of Justice – STJ, on December 31, 2024, R\$ 754,840 was provided for these contingencies (December 31, 2023 – R\$ 765,771).

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

At the end of 2017 FEBRABAN and CONSIF entered into an agreement with the main consumer protection entities to resolve the matter. This agreement was approved by the Federal Supreme Court and CAIXA adhered to its terms. Payments started in July 2018 and continue to be made in compliance with the regulatory administrator proceedings / and the administrative and judicial reconciliation.

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

Proceedings aimed at compensation for damages involving the contingencies of transfers of FGTS funds are also significant. As of December 31, 2024, the accrued amount for these proceedings is R\$ 857,636 (December 31, 2023 – R\$ 1,072,538).

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

In 2024, CAIXA continues to pursue its judicial and out-of-court settlement policy, which may include waiving its right to appeal and settling lower court decisions, and analyzing losses incurred to mitigate new litigation about similar cases. By December 31, 2024, CAIXA had made 58,227 procedural agreements (57% consisting of claims for damages and 43% on the recovery of receivables), which reduce legal expenses as well as the time to resolution for the customer.

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

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

Provisions accrued relate to lawsuits about taxes and contributions with a probable risk assessment. CAIXA regularly monitors the cycle of on-going lawsuits which, in the medium and long term, may have favorable outcomes for the Institution by reversing the related provisions.

The National Social Security Institute (INSS) assessed deficiencies in social security contributions on payments to CAIXA's employees. The purpose of these assessments is the indemnification and non-compensation of certain amounts, such as meal allowance, APIP and premium license, whose amounts, repositated to December 31, 2024, total R\$ 1,858,751 (December 31, 2023 – R\$ 1,798,813), for which the provision is accrued according to the track record of success and the scenario precedents, considered in a recent technical and legal analysis of the matter, was R\$ 5,900 (December 31, 2023 – R\$ 21,312).

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

However, tax inspections of a number of municipalities in Brazil assessed tax deficiencies against CAIXA, claiming that the amounts were not paid or were underpaid. CAIXA is discussing the issues raised including different interpretations related to materiality, applicable rates and the place where taxes were charged. The total amount as of December 31, 2024, was R\$ 1,486,508 (December 31, 2023 – R\$ 1,398,251).

Given previous outcomes and the case law scenario assessed in a technical and legal analysis of the matter, as of December 31, 2024, the provision accrued was R\$ 396,274 (December 31, 2023 – R\$ 424,873).

Moreover, CAIXA has been discussing the materiality of social contribution tax, corporate income tax and fines arising from the approval of the Electronic Refund Request Reimbursement or Reimbursement and Statement of Offset – PER/DCOMP which, as of December 31, 2024, total R\$ 24,647 (December 31, 2023 – R\$ 23,364), with respect to procedural issues, in what, according to jurisdictional pronouncements about each matter, the lawyers' analysis consisted of the full accrual of the amount.

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

Housing financing granted with FGTS funds and granted with a reduction in benefits, compensates the financial agent with total or partial payment of the subsidy through the FGTS, as defined in resolution 702/2012 of the Board of Trustees of the FGTS and its updates.

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

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

#### (d) Financial guarantees provided

PARENT COMPANY / CONSOLIDATED				
Exposure to financial guarantees provided				
Portfolio	12/31/2024		12/31/2023	
	Exposure	Provision	Exposure	Provision
On-lendings – entities	30,766,617	(45,165)	30,770,079	(43,121)
FIES	118,085	(23,516)	164,344	(37,123)
PAR (FAR Funds) (1)	3,981	(2,101)	7,081	(3,539)
<b>Total</b>	<b>30,888,683</b>	<b>(70,782)</b>	<b>30,941,504</b>	<b>(83,783)</b>

(1) Amount related to the Residential Lease Program with FAR funds, classified as asset losses associated with credit risk.

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

The provision for FIES (Fund for Student Financing) contracts is made according to an assessment of the credit risk posed by the granting of loans, and improves as established by CMN Resolution No. 2,682/1999.

The remaining inventory of the PAR portfolio with FAR funds is provided for according to the rating, considering the evolution of delays, according to CMN Resolution aforementioned.

**(e) Contingent liabilities classified as possible losses**

**(e.1) Tax claims**

CAIXA monitors administrative and judicial tax proceedings to which it is a liabilities or asset and, under the support of the reports of its legal units, CAIXA classified as risk of possible loss proceedings totaling R\$ 10,493,920 as of December 31, 2024 (December 31, 2023 – R\$ 10,019,712), among which the following demands stand out due to the amounts under discussion:

- a) Assessment of PIS/PASEP, for the original amount of R\$ 4,053,509, grounded in insufficient payments for the period from January 1991 to December 1995, while Decrees No. 2,445/1988 and No. 2,449/1988 came into effect, which changed the calculation method of the contribution, and alleged undue offset of overpaid payments in the period from January 1992 to May 1993. In order to proceed with the lawsuit, CAIXA made a collateral deposit of that amount on December 30, 2010, which, adjusted for inflation using the SELIC (Central Bank overnight rate), pursuant to Act No. 9,703/98, totaled R\$ 9,176,741 as of December 31, 2024 (December 31, 2023 – R\$ 8,757,608). On April 8, 2019, the Judge of the 9th Federal Court of the Judicial Section of Brasília/DF granted the request made by CAIXA to declare the termination of the tax credit outstanding, considering the evidence that the payments were sufficient at the time made. On June 10, 2019, the Federal Government filed an appeal requesting an amendment to the lower court sentence by the Federal Regional Court of the First Region, and the appeal was allocated by a draw on May 4, 2023, to the Eighth Panel of that Court, and has been waiting for a decision since;
- b) Assessment of PIS/PASEP deficiency in the total amount of R\$ 254,764 as of December 31, 2024 (December 31, 2023 – R\$ 248,295), according to the calculation base differences for the period from January 1996 to December 1998, from January to October 1999, arising from the deduction or failure to include income and expenses considered undue and non-deductible on taxable profit, respectively;
- c) Social contribution tax, in the amount of R\$ 212,766 as of December 31, 2024 (December 31, 2023 – R\$ 205,081), related to procedural issues with the overpayment of credits stated on the Corporate Income Tax Return (DIPJ) and offset in 2003; and
- d) Assessment of an ICMS deficiency in the total amount of R\$ 344,367 as of December 31, 2024 (December 31, 2023 – R\$ 303,484), discussing the demand for the tax considering the non-withholding and payment at source of the services classified by tax authorities as "communication" for tax purposes, and also a liability for tax liability is established under an agreement signed by the National Council of Finance Policy (CONFAZ).

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

- a) Federal totals R\$ 1,506 (December 31, 2023 – R\$ 1,467); b) Social security totals R\$ 67,318 (December 31, 2023 – R\$ 67,318); and c) Regional total R\$ 436,457 (December 31, 2023 – R\$ 436,457).



CAIXA monitors the underlying matters related to its contingent proceedings under discussion and performs an ongoing evaluation of the related risk.

**(f) Breakdown of deposits pledged as collateral for lawsuits**

The balances of judicial deposits for lawsuits that are probable, possible or remote:

PARENT COMPANY / CONSOLIDATED		
Description	12/31/2024	12/31/2023
Tax claims	14,191,735	13,414,537
Labor claims	6,394,441	6,426,404
Civil claims	874,448	910,901
<b>Total</b>	<b>21,460,624</b>	<b>20,751,842</b>

**Note 20 – Taxes**

**(a) IRPJ (corporate income tax) and CSLL (social contribution) expenses**

PARENT COMPANY			
Description	2024		2023
	2nd half	Year	Year
Current taxes	(12,740)	(54,638)	(107,323)
Deferred taxes	1,965,267	4,733,619	6,975,432
Deferred tax liabilities	(967,482)	(237,523)	(546,796)
Held-for-trading securities/hedged item	(819,255)	40,572	(370,261)
Deposits in guarantee	(148,227)	(278,095)	(176,535)
Deferred tax assets	2,932,749	4,971,142	7,522,228
Temporary differences - recognition/realization	2,945,942	5,735,008	7,570,511
Tax losses	(13,193)	(763,866)	(48,283)
<b>Income and social contribution taxes for the period</b>	<b>1,952,527</b>	<b>4,678,981</b>	<b>6,868,109</b>

  

CONSOLIDATED			
Description	2024		2023
	2nd half	Year	Year
Current taxes	(739,256)	(1,385,488)	(1,320,833)
Deferred taxes	1,968,684	4,733,502	6,973,874
Deferred tax liabilities	(963,800)	(237,635)	(546,842)
Held-for-trading securities/hedged item	(819,255)	40,572	(370,261)
Deposits in guarantee	(148,227)	(278,095)	(176,535)
Other	3,682	(112)	(46)
Deferred tax assets	2,932,484	4,971,137	7,520,716
Temporary differences - recognition/realization	2,945,677	5,735,003	7,568,999
Tax losses	(13,193)	(763,866)	(48,283)
<b>Income and social contribution taxes for the period</b>	<b>1,229,428</b>	<b>3,348,014</b>	<b>5,653,041</b>



(b) Calculation of IRPJ and CSLL expenses

PARENT COMPANY			
Description	2024		2023
	2nd Half	Year	Year
Profit before taxes and profit sharing	6,520,185	9,967,290	6,319,359
IRPJ and CSLL charges at statutory rate	(2,934,083)	(4,485,281)	(2,843,712)
Interest on equity capital	696,544	1,208,252	1,226,063
Share of profit of equity-accounted investees	1,138,951	2,028,420	1,980,833
Realization/calculation of income and social contribution tax losses	13,193	27,408	31,000
Employee profit sharing	383,781	8,986	168
Other	688,874	1,157,577	(501,675)
Current income and social contribution taxes	(12,740)	(54,638)	(107,323)

  

CONSOLIDATED			
Description	2024		2023
	2nd Half	Year	Year
Profit before taxes and profit sharing	8,099,957	12,870,235	8,793,155
IRPJ and CSLL charges at statutory rate	(3,644,981)	(5,791,606)	(3,956,920)
Interest on equity capital	696,544	1,208,252	1,226,063
Share of profit of equity-accounted investees	(501,253)	(227,848)	(1,132,290)
Realization/calculation of income and social contribution tax losses	13,193	27,408	31,000
Employee profit sharing	383,781	8,986	168
Other	2,313,460	3,389,320	2,511,146
Current income and social contribution taxes	(739,256)	(1,385,488)	(1,320,833)

(c) Deferred tax liabilities

Description	PARENT COMPANY		CONSOLIDATED	
	12/31/2024	12/31/2023	12/31/2024	12/31/2023
Fair value adjustments of trading securities	1,394,869	1,431,941	1,394,869	1,431,941
Adjustment for inflation of judicial deposits	3,183,082	2,904,986	3,183,082	2,904,986
Other	13,885	13,885	14,019	13,892
Total deferred tax liabilities (impacted profit or loss)	4,591,836	4,350,812	4,591,970	4,350,819
Fair value	147,147	550,328	147,147	550,328
Other	48,076	54,461	48,076	54,461
Total deferred tax liabilities (impacted equity)	195,223	604,789	195,223	604,789
Total deferred tax liabilities	4,787,059	4,955,601	4,787,193	4,955,608

(d) Deferred tax assets

Description	PARENT COMPANY				CONSOLIDATED			
	12/31/2023	Constitution	Reversal	12/31/2024	12/31/2023	Constitution	Reversal	12/31/2023
<b>Temporary differences</b>	<b>50,121,993</b>	<b>40,753,158</b>	<b>(35,005,058)</b>	<b>55,870,093</b>	<b>50,122,000</b>	<b>40,753,151</b>	<b>(35,005,058)</b>	<b>55,870,093</b>
Allowance for impairment loss on loans	30,660,536	31,665,890	(26,511,717)	35,814,709	30,660,536	31,665,890	(26,511,717)	35,814,709
Actuarial liabilities	4,231,814	718,915	(719,470)	4,231,259	4,231,814	718,915	(719,470)	4,231,259
Labor provisions	3,156,593	1,049,947	(1,536,635)	2,669,905	3,156,593	1,049,947	(1,536,635)	2,669,905
Adjustment to market value of derivative instruments	1,312,041	1,485,815	(1,351,920)	1,445,936	1,312,041	1,485,815	(1,351,920)	1,445,936
Allowance for Losses - FCVS receivable	3,298,177	882,959	(516,342)	3,664,794	3,298,177	882,959	(516,342)	3,664,794
Civil provisions	1,767,571	30,673	(26)	1,798,218	1,767,571	30,673	(26)	1,798,218
Provision for devaluation - non-use assets	449,511	496	(197,918)	252,089	449,511	496	(197,918)	252,089
Tax provisions	282,778	34,381	(36,874)	280,285	282,778	34,381	(36,874)	280,285
Other	4,962,972	4,884,082	(4,134,156)	5,712,898	4,962,979	4,884,075	(4,134,156)	5,712,898
<b>Income and social contribution tax losses</b>	<b>4,334,768</b>	<b>-</b>	<b>(763,866)</b>	<b>3,570,902</b>	<b>4,334,768</b>	<b>-</b>	<b>(763,866)</b>	<b>3,570,902</b>
Income and social contribution tax losses to be realized	4,334,768	-	(763,866)	3,570,902	4,334,768	-	(763,866)	3,570,902
<b>Total deferred tax assets which impacted profit or loss</b>	<b>54,456,761</b>	<b>40,753,158</b>	<b>(35,768,924)</b>	<b>59,440,995</b>	<b>54,456,768</b>	<b>40,753,151</b>	<b>(35,768,924)</b>	<b>59,440,995</b>
Actuarial liabilities	6,314,306	1,659,800	(1,501,305)	6,472,801	6,314,306	1,659,800	(1,501,305)	6,472,801
Other	915,522	-	-	915,522	915,522	-	-	915,522
<b>Total deferred tax assets which impacted equity</b>	<b>7,229,828</b>	<b>1,659,800</b>	<b>(1,501,305)</b>	<b>7,388,323</b>	<b>7,229,828</b>	<b>1,659,800</b>	<b>(1,501,305)</b>	<b>7,388,323</b>
<b>Total deferred tax assets</b>	<b>61,686,589</b>	<b>42,412,958</b>	<b>(37,270,229)</b>	<b>66,829,318</b>	<b>61,686,596</b>	<b>42,412,951</b>	<b>(37,270,229)</b>	<b>66,829,318</b>
<b>Total unrecognized deferred tax assets</b>	<b>120,791</b>	<b>-</b>	<b>-</b>	<b>120,791</b>	<b>120,791</b>	<b>-</b>	<b>-</b>	<b>120,791</b>

**(e) Expected realization – deferred tax assets**

CAIXA conducts a technical study every six months in relation to the expected realization of deferred tax assets within the next ten years. The estimated amounts of expected realization of deferred tax assets already consider the impacts of Law No. 14,467/2022. The amounts calculated in the study are as follows:

PARENT COMPANY / CONSOLIDATED		
Year of realization	Face Value	Present Value
2025	9,550,826	9,445,548
2026	7,600,611	6,864,904
2027	5,695,758	4,731,541
2028	9,898,520	7,606,974
2029	3,591,386	2,560,947
2030	4,036,612	2,678,405
2031	8,950,750	5,543,742
2032	2,569,345	1,490,731
2033	968,427	528,204
2034	13,967,083	7,124,026
<b>Total</b>	<b>66,829,318</b>	<b>48,575,022</b>

**Note 21 – Actuarial liabilities**

**(a) Short-term benefits**

Provisions related to short-term benefits basically consist of salaries payable, Christmas bonuses, vacation pay, premium leave, employee bonuses and profit sharing that fall due within twelve months after the period the financial statements refer to. Employee profit sharing is recognized monthly according to the budgeted annual profit sharing. After the Collective Bargaining Agreement is signed, this amount is adjusted considering approved rules.

**(b) Post-employment benefits**

CAIXA sponsors retirement benefit, pension, supplemental health care and food allowances. These benefits are provided to CAIXA's employees, managers and retired employees as well as to other pensioners as a result of CAIXA's succession to the rights and obligations of other entities, including the National Housing Bank – BNH.

(c) Breakdown of the provision for employee benefits

Description	PARENT COMPANY		CONSOLIDATED	
	12/31/2024	12/31/2023	12/31/2024	12/31/2023
<b>Short-term benefits</b>	<b>4,557,550</b>	<b>4,937,705</b>	<b>4,566,270</b>	<b>4,943,558</b>
Salary	3,612,426	3,597,313	3,612,426	3,597,313
Employee profit sharing	945,124	1,340,392	953,844	1,346,245
<b>Post-employment benefits</b>	<b>23,786,802</b>	<b>25,360,640</b>	<b>23,786,802</b>	<b>25,360,640</b>
Health care plans – Saúde CAIXA and PAMS (g.1)	10,527,881	12,088,211	10,527,881	12,088,211
Meal and food hamper allowance (g.2)	1,762,029	1,934,048	1,762,029	1,934,048
<b>Benefit plans – supplemental retirement benefit plans</b>	<b>11,496,892</b>	<b>11,338,381</b>	<b>11,496,892</b>	<b>11,338,381</b>
REG/REPLAN	10,014,538	10,450,808	10,014,538	10,450,808
New Plan	1,475,976	850,995	1,475,976	850,995
REB	6,378	36,578	6,378	36,578
<b>Total</b>	<b>28,344,352</b>	<b>30,298,345</b>	<b>28,353,072</b>	<b>30,304,198</b>
Current liabilities	12,608,670	12,333,101	12,617,390	12,338,954
Non-current liabilities	15,735,682	17,965,244	15,735,682	17,965,244

(d) Management of plans, organizational structure and corporate governance

The retirement benefit and pension plans sponsored by CAIXA are managed by Fundação dos Economizadores Federais – FUNCEF, a closed pension plan and not-for-profit entity with administrative and financial autonomy, created according to Law 6,435/1977 (revoked by Complementary Law 109/2001).

The foundation is ruled by specific industry legislation ([www.previdencia.gov.br/aprevidencia/previc/legislacao-da-previdencia-complementar/](http://www.previdencia.gov.br/aprevidencia/previc/legislacao-da-previdencia-complementar/)), by its charter, by the benefit plan regulations and other formalized practices, such as the Corporate Code of Conduct and the Code of Best Corporate Governance Practices ([www.funcef.com.br](http://www.funcef.com.br)).

In conformity with Complementary Law No. 108/2001, FUNCEF's organizational structure includes the Board of Trustees, the Executive Board and the Statutory Audit Board, the first two having management duties and the third one being part of internal control.

The Board of Trustees is the highest governing body in- FUNCEF's organizational structure. Its main function is to decide on the Foundation's funding plan and any changes to the Bylaws of the benefit plans. It also evaluates the foundation's quarterly and annual financial reports and the provision of accounts, analyzing and approving the contents and issuing opinions there-on. It consists of six members – three appointed by the sponsor (CAIXA) and three by participants.

The Statutory Audit Board is responsible for examining FUNCEF's accounts, books and records. It issues opinions on balance sheets, accounts and economic and financial reports and statements. It also assesses management's compliance with its legal and bylaws obligations. It has four members.

The purpose of the Executive Board is to execute on the decisions of the Board of Trustees and FUNCEF's internal regulations; authorize the execution of services and make decisions related to FUNCEF's assets sales or acquisitions, approve trial balances and the provision of accounts; decide on the plans and criteria necessary for management; decide on agreements that involve economic and financial commitments and approve commercial relationships with third parties to offer ancillary benefits to the participants of the plan.

The three bodies have internal rules and have their obligations, competencies, composition and criteria related to their mandates set forth in FUNCEF's bylaws.

The Bylaws also establish technical advisory committees that are linked to the Board of Trustees which approves their internal rules. With the aim of supporting the work of the three statutory boards, the committees for Investment, Benefit, Ethics and Quality of Accounting and Audit Information are appointed by the Board of Trustees, the sponsor (CAIXA) and the Executive Board.

The supplemental health care plans (Saúde CAIXA and PAMs), the meal and food hamper allowance and ex-PREVHAB benefit plan are all directly managed by CAIXA.

#### **(e) Actuarial risk**

The actuarial risk is characterized by the deviations from the assumptions and/or parameters adopted at the time of the actuarial calculation. This arises in particular from the inadequacy of the base scenario predictions and actuarial assumptions, established with the funding plan, which can cause volatility in expected results.

CAIXA's exposure to actuarial risk arises from its status as sponsor and maintainer of post-employment benefits offered to its employees, thus assuming part of the cost of these benefits.

Actuarial risk is considered a material risk considering its long-term liability related to lifetime benefits, in addition to the provision in the balance sheet, determined according to the guidelines of the Committee of Accounting Pronouncements – CPC 33(R1) and CVM Resolution 110/2022.

#### **(f) Strategy for matching assets and liabilities**

Only the pension plans managed by FUNCEF (REG/REPLAN, REB and Novo Plano), have financial assets to cover actuarial risks.

As established by CMN Resolution No. 4,661/2018, in order to determine the allocation of the assets between the different investment types, FUNCEF uses its own integrated management model of assets and liabilities, the English *Asset Liability Management* (ALM), which uses stochastic scenarios for the evolution of assets and liabilities, considering scenarios from pessimistic to optimistic built based on the scenarios approved by the Executive Board following wide ranging discussions with technical advisory and investment committees - which include representatives of entities that represent the participants, the sponsor and FUNCEF. This ALM model seeks to minimize the risk of the benefit plans by achieving an expected return over five years that exceeds the accumulated actuarial target by more than 1%, considering the individual characteristics of the plans, such as benefit payments, collection of contributions, committed capital, flow of receipts from assets and necessary liquidity.

For future projections in the ALM model, a stochastic methodology is used, in which several simulations of the actuarial liabilities are generated using simultaneous variations in all previously established assumptions. These simulations consider fluctuations in the principal actuarial assumptions, as follows:

- Economic variables of real interest rates and real growth in participants' salaries;
- Biometric and demographic variables regarding survival or death of the able-bodied participants (active or receiving benefits), survival or death of the disabled participants, survival or death of the spouses, permanence of the participants as able-bodied or becoming disabled, and participant turnover.

## **(g) Benefit plans – details**

### **(g.1) Health Care Plan – Saúde CAIXA and PAMS**

Saúde CAIXA is the health care program established by CAIXA under the self-management system. Its purpose is to provide medical, hospital, laboratory, radiological, dental, psychological, physiotherapeutic, therapeutic, social service, speech and nutritional care to the participants and their related dependents. The participants of this plan are CAIXA employees and retirees linked to FUNCEF, PREVHAB, SASSE, Fundo PMPP or INSS.

PAMS (Social Security Contribution for Social Security Funding) is a benefit granted by CAIXA to its participants and related dependents who are under judicial injunctions of any nature with a pending trial and legal actions. It was established by CAIXA and is self-managed, offering medical, hospital, dental and psychological coverage and providing services by a network of accredited people nationwide, in accordance with the rules and the PAMS Table.

### **(g.2) Meal and food hamper allowance**

CAIXA offers employees and managers a meal and food hamper allowance in accordance with prevailing law and the collective labor agreement. Actuarial results related to the meal and food hamper allowance refer only to the benefits granted to participants who are entitled on the date of evaluation.

The meal and food hamper allowance are benefits given only to retirees and pensioners entitled to them as a result of a court decision or a court or out-of-court settlement.

The monthly amounts of meal and food hamper allowance are set in September of every year. For the period from September 1, 2024, to August 31, 2025, the amount of meal allowance is R\$1,110.12 for the acquisition of ready-made meals in restaurants and the like. The amount of food hamper allowance for the same period is R\$ 874.78 for the acquisition of foodstuff in supermarkets or in commercial establishments of the same kind. They are not considered as salary amounts. Therefore, no tax amounts are charged either to the employer or to the employee.

### **(g.3) Benefit plan – assisted ex-PREVHAB**

Under Decree No. 2,291/1986, the National Housing Bank (BNH) was extinguished and CAIXA became its successor in all rights and obligations, including those arising from the relationship with its employees.

Among the obligations inherited by CAIXA in relation to BNH's employees, was the maintenance of the BNH – PREVHAB Employee Pension Plan, the pension fund responsible for supplementing the state pension benefits of BNH employees.

Aiming the absorption of PREVHAB by FUNCEF or the transfer of the beneficiaries from the former to the latter, in compliance with private law applicable to the respective situations, pension plan strategies were studied and implemented by CAIXA/FUNCEF. However, those beneficiaries who did not agree to CAIXA's proposal or did not meet the established conditions, continue to receive their benefits from CAIXA.

Given the plan's characteristics, the net assets were transferred to the sponsor (CAIXA) in the same amount as the obligation.

#### (g.4) Supplemental retirement benefit plans

CAIXA adopted the concept of *Risk Sharing* for all plans, considering that actuarial liabilities should be funded 50% by the sponsor and 50% by participants. CAIXA was responsible for adopting the risk sharing approach and made all analyses necessary to support it.

The pension plans managed by FUNCEF are divided into two types: Defined Benefit (REG/REPLAN) and Variable Contribution (REB and New Plan).

Defined benefit contributions are made to an independently managed fund, the actuarial risk and the investment risk fall partially or entirely on the sponsoring entity. The recognition of costs requires the measurement of the plan's obligations and expenses, given the possibility of actuarial gains or losses, and may generate a liability when the amount of actuarial obligations exceeds the value of the plan's assets. The present value of the benefit obligations, as well as the current service cost and, when applicable, the cost of past services, are determined using the projected unit credit method, attributing benefits to the periods in which the obligation to pay arises. If the employee's service in subsequent years leads to a materially higher level of benefit than previously expected, the benefit is allocated on a straight-line basis until the date that the additional service of the employee leads to an immaterial amount of additional benefits.

For variable contribution plans, during the contribution phase there is no guarantee regarding the value of the benefit to be received at the time of retirement, and they are therefore considered to be defined contribution plans. However, from the moment retirement is granted, the value of the benefit becomes fixed and is considered to be a defined benefit type plan, such that actuarial calculations must be applied.

##### ▪ REG/REPLAN

CAIXA sponsors the REG/REPLAN benefit plan, managed by FUNCEF, structured as a defined benefit plan. This plan was approved on May 17, 1977, and started operations on August 1, 1977. The plan aggregates the regulations established in 1977 (REG) and 1979 (REPLAN), considered as a single plan.

On June 14, 2006, changes were made to its regulation in order to freeze the plan. As part of this process, the accumulated benefit, which is subsequent subject to adjustments based on the fund's index, was calculated and ceased to be linked to participants' salaries. Normal, recurring contributions to the plan were cancelled and another benefit plan was offered by the sponsor (CAIXA) to its active participants.

As was the case with the modification of previous plans, the changes to the plan included rights established by the Supplementary Act No. 109/2001, such as: guarantees of redemption conditions and portability of the participants individual account balance.

The REG/REPLAN funding plan is the calculation prepared by the actuary responsible for the plan that establishes the level of contribution necessary to constitute the reserves for the payment of the benefits, funds, provisions and the coverage of the other expenses of the plan, pursuing actuarial equilibrium. It defines the contribution percentages to be made to the plan and is segregated between those that opted in to the freeze and those that did not, and is reviewed at least annually, in accordance with the plan's regulations.

The REG/REPLAN pension plan frozen and not-frozen groups recorded their third consecutive year of accumulated technical deficit in 2014 and 2015, respectively, and, therefore, deficit reduction plans were formulated. In the frozen group, there was a deficit reported in the years 2014, 2015 and 2016, while in the not-frozen group, the deficits were reported in 2015 and 2016. The deficit reduction plans are based on CGPC Resolution 26/2008 including all its amendments.

The deficit reduction plans set the specific criteria for the contributions of each party to the deficits, being equal between CAIXA and the participants in the frozen group.

Deficit	PARENT COMPANY / CONSOLIDATED			
	REG/REPLAN frozen		REG/REPLAN not-frozen	
	Total amortization period	Deficit amount adjusted for inflation d	Total amortization period	Deficit amount adjusted for inflation
Year 2014	208 months	1,069,796	-	-
Year 2015	211 months	3,467,467	237 months	231,010
Year 2016	220 months	5,095,453	240 months	150,812
<b>Total</b>		<b>9,632,716</b>		<b>381,822</b>

With respect to the REG/REPLAN plan, CAIXA has R\$10,014,538 provided for as of December 31, 2024 (December 31, 2023 – R\$10,450,808), of which R\$6,852,731 was calculated according to the provisions of CPC Technical Pronouncement 33 (R1), supplemented by R\$3,161,807 to ensure the deficit reduction plans.

CAIXA's payments to FUNCEF relating to the respective deficit reduction plans, amounted to R\$ 1,181,875 in 2024 (2023 – R\$ 1,115,764).

#### ▪ REB

CAIXA sponsors the REB Benefit Plan, managed by FUNCEF. The REB Benefit Plan was approved on August 5, 1998, and it began operations on the same date.

The REB plan is structured as a variable contribution plan. The participant's normal contribution is calculated by applying a percentage applied to their Participating Salary, defined at the time the participant was registered, which cannot be less than two percent (2%).

Upon the creation of the REB plan, new accessions to the REG/REPLAN stopped being offered to CAIXA employees. On February 4, 2002, its regulations were changed to allow the migration of participants from the REG/REPLAN to the REB Plan, a process challenged by its associates. This led to changes in the proposal for the freezing of REG/REPLAN and the creation of the New Plan.

The REB funding plan, defined as the calculation that determines the level of contributions from the sponsor and the participants (active and retired), is performed at least annually in order to define the cost of the benefit plan and ensure the adequate calculation of social contributions due and administrative costs, which must be consistent with the results of the actuarial evaluation of the plan, as defined by the plan's regulations.



## New Plan

CAIXA sponsors the New Plan benefits plan, managed by FUNCEF. Approved on June 16, 2006, it began operations on September 1, 2006. It is the only plan open to new CAIXA employee registrations.

The New Plan is structured as a variable contribution plan, with a defined contribution during the phase of reserve formation and a defined benefit during the benefits phase, as well as in case of risk benefits, such as disability and death benefits. It includes rights established by Law 109/2001 – such as guarantees of redemption and portability of the balance of each participant's individual account balance. It also adopts a new contribution basis, increasing the portion allocated by CAIXA to the participant's account balance. The participant's normal contribution, calculated by applying a percentage to the Participating Salary established on the day the participant is registered which may not be lower than five percent (5%).

The administrative expenses will be funded on an equal basis by the sponsor and the participants (active and retired), and must be approved by the Executive Board and the Board of Trustees of FUNCEF, observing the limits and criteria established by the regulatory agency.

The funding plan for the New Plan sets the level of contribution necessary to constitute the reserves for benefits, funds, provisions and coverage of other expenses. It is approved by the Executive Board, submitted for deliberation by FUNCEF's Board of Trustees and for the sponsor's approval, in accordance with criteria established by the regulatory and supervisory agency, according to the plan's regulations.

The funding plan is reviewed annually, but may be revised at any time if necessary as duly justified by FUNCEF and will occur under the responsibility of the sponsor and participants (active and retired).

FUNCEF's administrative expenses will be funded by the sponsor and participants (active and retired), according to the limit and criteria set by the regulatory and inspection agency.

### (h) Number of participants – post-employment benefits

Description	PARENT COMPANY / CONSOLIDATED					
	12/31/2024 (1)			12/31/2023 (2)		
	Active	Retired	Total	Active	Retired	Total
Saúde CAIXA (including dependents)	69,344	79,471	148,815	72,008	72,365	144,373
Meal and food hamper allowance (retired and pensioners)	-	16,449	16,449	-	16,430	16,430
PREVHAB (retired and pensioners)	-	51	51	-	53	53
REG/REPLAN frozen (3)	6,292	49,489	55,781	8,601	47,228	55,829
REG/REPLAN not-frozen (3)	752	5,252	6,004	939	5,086	6,025
REB (3)	5,137	1,262	6,399	5,381	1,210	6,591
New Plan (3)	75,171	10,657	85,828	78,294	10,051	88,345

(1) According to positions as of September 30, 2024.

(2) According to positions as of September 30, 2023.

(3) Includes assisted participants who are receiving the benefits through court decisions.

**(i) Actuarial assessment of benefit plans**

Deloitte Touche Tohmatsu Consultores Ltda. was hired to perform an actuarial assessment of the benefit plans sponsored by CAIXA. The actuarial assessment included the following plans: Saúde Caixa, meal and food hamper allowances, PREVHAB, REG/REPLAN, REB and New Plan.

The actuarial calculations and surveys performed by the advisory firm, in accordance with the CPC Technical Pronouncement 33 (R1), approved by CMN Resolution No. 4,877/2020, are consistent with CAIXA's equity and profit or loss accounting.

CAIXA is partially responsible for covering the liabilities of the Saúde Caixa, REG/REPLAN, REB and New Plan plans, and is fully responsible for covering commitments made for the meal and food hamper allowance and to PREVHAB's participants.

FUNCEF's existing liabilities, classified as probable loss and already provided for, are captured in the actuarial calculation and, respecting the 50% liability proportion, are part of CAIXA's actuarial reserve.

Contingencies classified by FUNCEF as possible loss, will be provided for in the respective plans if they are reclassified to probable loss, and consequently, these amounts be included in CAIXA's actuarial calculation at the reporting date immediately subsequent to this reclassification.

**(i.1) Recognition of actuarial gains and losses**

CAIXA's accounting policy is to recognize all actuarial gains and losses related to pension plans, allowances and other post-employment benefits structured as defined benefit plans, as determined by Technical Pronouncement CPC 33 (R1), in other comprehensive income.

For the plans in which CAIXA has reported a net actuarial asset, the asset is limited to the value of economic benefit that CAIXA may benefit from, and is calculated as the present value of cash flows from the amounts to be paid from the plans to CAIXA, or the reduction in future contributions, if any. On the presented period, no economic benefits that may be recognized by the sponsor were reported.

In relation to pension plans that are defined contribution plans, in accordance with CPC Technical Pronouncement 33 (R1) and in accordance with the nature of the benefit, they do not generate actuarial gains or losses to be recognized by CAIXA.

**(i.2) Main assumptions adopted for the actuarial valuation of plans:**

According to Technical Pronouncement CPC 33 (R1), the actuarial assessment of defined benefit plans requires that assumptions (financial and demographic) be used that reflect the entity's best estimates of the variables that will determine the final cost of providing these benefits to its employees.

The calculation of the annual actuarial discount rate considers the yield rate on government securities used as a reference, considering that there are no securities with the conditions defined in CPC 33 (R1). This alternative is permitted by the pronouncement.

Among the main actuarial assumptions adopted by Saúde Caixa, we highlight the *aging factor*, used to measure the cost difference between the different ages of the participants covered by the plan. The *aging factor* adopted for December 31, 2024, was 3.01%.

(i.3) Financial and demographic assumptions considered in the actuarial calculations of benefit plans

Description	PARENT COMPANY / CONSOLIDATED					
	Saúde CAIXA		Meal and food hamper allowance		PREVHAB	
	12/31/2024	12/31/2023	12/31/2024	12/31/2023	12/31/2024	12/31/2023
Nominal discount rate (p.a.)	10.80%	8.49%	10.95%	8.43%	11.02%	8.41%
Actual discount rate (p.a.)	7.57%	5.33%	7.72%	5.27%	7.79%	5.25%
Actual salary growth rate (p.a.)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Actual growth rate of projected benefits (p.a.)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Annual inflation rate (p.a.)	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Turnover rate	Turnover table - experience caixa 2024	Turnover table - caixa 2023 experience	Not applicable	Not applicable	Not applicable	Not applicable
General mortality table	RP 2000, segregated by gender and smoothed by 20%	RP 2000, segregated by gender and smoothed by 20%	RP 2000, segregated by gender and smoothed by 20%	RP 2000, segregated by gender and smoothed by 20%	RP 2000, segregated by gender and smoothed by 20%	RP 2000, segregated by gender and smoothed by 20%
Disability table	Weak Light CSO (Social Contribution Tax) – 58,	Weak Light CSO (Social Contribution Tax) – 58,	Not applicable	Not applicable	Not applicable	Not applicable
Mortality table for the disabled	segregated by gender	segregated by gender	CSO (Social Contribution Tax) - 58	CSO (Social Contribution Tax) - 58	CSO (Social Contribution Tax) - 58	CSO (Social Contribution Tax) - 58
Start of retirement	Retirement benefit table CAIXA/Deloitte 2024	Retirement benefit table CAIXA/Deloitte 2023	Not applicable	Not applicable	Not applicable	Not applicable

Description	PARENT COMPANY / CONSOLIDATED							
	REG/REPLAN frozen		REG/REPLAN not-frozen		REB		New Plan	
	12/31/2024	12/31/2023	12/31/2024	12/31/2023	12/31/2024	12/31/2023	12/31/2024	12/31/2023
Nominal discount rate (p.a.)	10.83%	8.47%	10.81%	8.48%	10.74%	8.51%	10.64%	8.55%
Actual discount rate (p.a.)	7.60%	5.31%	7.58%	5.32%	7.51%	5.35%	7.42%	5.39%
Actual salary growth rate (p.a.)	Not applicable	Not applicable	2.26%	2.26%	3.06%	3.06%	2.82%	2.99%
Actual growth rate of projected benefits (p.a.)	0.35%	0.35%	0.35%	0.35%	Not applicable	Not applicable	Not applicable	Not applicable
Annual inflation rate (p.a.)	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Turnover rate	Not applicable	Not applicable	Not applicable	Not applicable	FUNCEF REB Experience 2014/2023 IV2024	FUNCEF REB Experience 2019	FUNCEF REB Experience 2014/2023 IV2024	FUNCEF New Plan Experience 2022
General mortality table	RP 2000, segregated by gender and smoothed by 20%	RP 2000, segregated by gender and smoothed by 20%	RP 2000, segregated by gender and smoothed by 20%	RP 2000, segregated by gender and smoothed by 20%	RP 2000, segregated by gender and smoothed by 20%	RP 2000, segregated by gender and smoothed by 20%	RP 2000, segregated by gender and smoothed by 20%	RP 2000, segregated by gender and smoothed by 20%
Disability table	Weak Light CSO (Social Contribution Tax) – 58, segregated by gender	Weak Light CSO (Social Contribution Tax) – 58	Weak Light CSO (Social Contribution Tax) – 58, segregated by gender	Weak Light CSO (Social Contribution Tax) – 58	Weak Light CSO (Social Contribution Tax) – 58, segregated by gender	Weak Light CSO (Social Contribution Tax) – 58	Weak Light CSO (Social Contribution Tax) – 58, segregated by gender	Weak Light CSO (Social Contribution Tax) – 58
Mortality table for the disabled			Experience entering retirement	Experience entering retirement	Retirement benefit table CAIXA/Deloitte 2024	Retirement benefit table CAIXA/Deloitte 2023 both genders	Retirement benefit table CAIXA/Deloitte 2024	Retirement benefit table CAIXA/Deloitte 2023
Start of retirement	Man – 53 years Woman – 48 years	Man – 53 years Woman – 48 years	REG/REPLAN unpaid 2020 both sexes	REG/REPLAN unpaid 2020 both genders				

(i.4) Differences in assumptions of the social security plans

PARENT COMPANY / CONSOLIDATED					
Description	REG/REPLAN frozen	REG/REPLAN not-frozen	REB	New Plan	FUNCEF
Actual discount rate (p.a.)	7.60%	7.58%	7.51%	7.42%	4.5% for all plans
Valuation of assets - government bonds	Fair value	Fair value	Fair value	Fair value	Accrual/fair value
Capitalization system	Projected unit credit	Projected unit credit	Projected unit credit	Projected unit credit	Aggregate

(i.5) Change in present value of the obligation

The present value of the obligation - PVO is the present value of the final costs of the defined benefit plans for the sponsoring entities. In order to measure those costs, CAIXA considers several variables, such as salaries at the date the benefit is granted, turnover, mortality, employee contributions and health care cost trends. Therefore, this is an actuarial assessment whose primary purpose is to determine, as accurately as possible, the amount of obligation resulting from the employee's service in current and past periods.

The Projected Unit Credit Method is used to determine the present value of defined benefit obligations, the related current service cost and, when applicable, the cost of past service. It is also known as the "accrued benefit method" and notes each length of service as the origin of an additional unit of the right to the benefit and measures each unit separately to construct the final obligation.

PARENT COMPANY / CONSOLIDATED									
Description	Saúde CAIXA			Meal and food hamper allowance			PREVHAB		
	2nd half 2024	Year 2024	Year 2023	2nd half 2024	Year 2024	Year 2023	2nd half 2024	Year 2024	Year 2023
PVO at the beginning of the period	(11,889,250)	(12,088,211)	(10,513,464)	(1,875,375)	(1,934,048)	(1,842,961)	(63,689)	(77,059)	(72,862)
Current service cost	(109,619)	(232,859)	(223,271)	-	-	-	-	-	-
Cost of interest on PVO	(550,044)	(1,043,696)	(964,689)	(86,019)	(163,617)	(161,433)	(2,910)	(5,977)	(5,932)
Remeasurement of actuarial gains (losses):	1,596,462	1,985,629	(1,182,805)	91,298	125,737	(133,298)	20	12,770	(5,510)
Experience adjustments	(47,677)	(994,275)	(120,959)	(43,977)	(182,289)	(9,958)	941	8,359	(5,111)
Changes in demographic assumptions	620,386	638,327	279,423	(2,680)	(2,680)	-	-	-	(197)
Changes in financial assumptions	1,023,753	2,341,577	(1,341,269)	137,955	310,706	(123,340)	(921)	4,411	(202)
Benefits paid directly by the plan	-	-	-	-	-	-	3,811	7,498	7,245
Benefits paid directly by CAIXA	424,570	851,256	796,018	108,067	209,899	203,644	-	-	-
PVO at the end of the period	(10,527,881)	(10,527,881)	(12,088,211)	(1,762,029)	(1,762,029)	(1,934,048)	(62,768)	(62,768)	(77,059)

PARENT COMPANY / CONSOLIDATED												
Description	REG/REPLAN frozen			REG/REPLAN not-frozen			REB			New Plan		
	2nd half 2024	Year 2024	Year 2023	2nd half 2024	Year 2024	Year 2023	2nd half 2024	Year 2024	Year 2023	2nd half 2024	Year 2024	Year 2023
PVO at the beginning of the period	(64,963,423)	(71,312,057)	(65,244,834)	(6,897,395)	(7,520,794)	(6,610,869)	(742,336)	(854,794)	(729,022)	(4,463,153)	(5,175,920)	(4,388,031)
Current service cost	-	-	-	-	-	-	-	-	-	(36,202)	(88,066)	(97,676)
Cost of interest on PVO	(3,006,251)	(5,910,995)	(5,832,345)	(327,353)	(641,207)	(616,156)	(34,532)	(69,798)	(67,472)	(221,168)	(446,592)	(441,459)
Remeasurement of actuarial gains (losses):	-	-	-	(18,769)	(37,646)	(35,958)	(6,631)	(11,984)	(13,215)	(10,420)	(11,236)	(12,454)
Experience adjustments	2,969,349	9,649,935	(5,206,804)	517,970	1,228,555	(732,358)	34,249	158,393	(99,964)	127,501	994,596	(474,731)
Changes in demographic assumptions	191,630	42,614	(4,081,188)	89,620	40,142	(618,811)	10,079	15,132	(92,146)	127,343	94,168	(13,071)
Changes in financial assumptions	(2,869,564)	(2,869,564)	85,034	64,171	64,171	2,504	(63,882)	(63,882)	17,281	(2,370,070)	(2,370,070)	(103,599)
Benefits paid directly by the plan	5,647,283	12,476,885	(1,210,650)	364,179	1,124,242	(116,051)	88,052	207,143	(25,099)	2,370,228	3,270,498	(358,061)
Benefits paid directly by CAIXA	2,814,621	5,387,413	4,971,926	256,502	502,047	474,547	31,082	60,015	54,879	140,446	264,222	238,431
PVO at the end of the period	(62,185,704)	(62,185,704)	(71,312,057)	(6,469,045)	(6,469,045)	(7,520,794)	(718,168)	(718,168)	(854,794)	(4,462,996)	(4,462,996)	(5,175,920)

CGPAR's Resolution No. 25 established that federal state-owned companies that sponsor supplemental retirement benefit plans structured as defined benefits should change these plans. Among the items defined by the resolution, are: the closing of the plan to new accessions; exclusion of provisions which show the percentages of contribution for funding benefit plans and that are incorporated into their regulations; adopting an average of at least the last thirty-six Participating Salaries as the calculation base of the supplemental/supplemental retirement benefit; adopting a ceiling for Participating Salaries that does not exceed the highest remuneration for a non-statutory position of the sponsoring company; linking the readjustment in retiree's benefits with the plan's index; the decoupling of the amounts of supplementary pensions from the value of the benefit paid by the Brazilian General Social Security Regime (RGPS); and linking the supplemental retirement benefit amounts to the hypothetical RGPS amounts.

#### (i.6) Change in fair value of assets

The plans' assets consist of the amounts of funds (principal and accrual of interest, dividends and other revenues) held by the entity or pension fund to meet the actuarial obligations of each benefit plan sponsored by CAIXA. These funds are measured at fair value, i.e. considering what would actually be received for the sale of an asset or what would be paid for the transfer of a liability in a timely transaction between market participants at the measurement date. Some of the plan's assets consist of structured funds whose measurement criterion is specifically evaluated by CAIXA.

Health care plans and the meal and food hamper allowance plans are directly managed by CAIXA and do not have assets. The reconciliation below shows the evolution of the fair value of assets - FVA:

PARENT COMPANY/ CONSOLIDATED									
Description	PREVHAB			REG/REPLAN frozen			REG/REPLAN not-frozen		
	2nd half 2024	Year 2024	Year 2023	2nd half 2024	Year 2024	Year 2023	2nd half 2024	Year 2024	Year 2023
FVA at the beginning of the period	63,689	77,059	72,862	48,543,601	51,273,376	49,811,650	6,296,687	6,775,916	6,422,722
Interest income	2,910	5,977	5,932	2,267,723	4,372,115	4,210,533	298,396	580,891	551,737
Income on assets that are higher (lower) than the discount rate	(19)	(12,769)	5,510	(538,706)	(3,935,299)	47,263	(242,195)	(810,460)	164,422
Employer's contributions	-	-	-	593,040	1,148,488	1,081,843	30,175	61,444	60,579
Contributions from plan participants	-	-	-	738,252	1,318,022	1,094,013	33,437	54,254	51,002
Benefits paid by the plan	(3,812)	(7,499)	(7,245)	(2,814,621)	(5,387,413)	(4,971,926)	(256,502)	(502,047)	(474,546)
<b>FVA at the end of the period</b>	<b>62,768</b>	<b>62,768</b>	<b>77,059</b>	<b>48,789,289</b>	<b>48,789,289</b>	<b>51,273,376</b>	<b>6,159,998</b>	<b>6,159,998</b>	<b>6,775,916</b>

PARENT COMPANY / CONSOLIDATED						
Description	REB			New Plan		
	2nd half 2024	Year 2024	Year 2023	2nd half 2024	Year 2024	Year 2023
FVA at the beginning of the period	775,410	781,639	622,529	2,648,120	3,473,930	2,185,272
Interest income	36,642	69,290	58,443	125,040	270,945	294,038
Income on assets that are higher (lower) than the discount rate	(87,501)	(108,026)	131,416	(1,200,918)	(2,117,420)	1,076,773
Employer's contributions	5,313	10,541	10,915	68,828	136,574	143,824
Contributions from plan participants	6,631	11,984	13,215	10,420	11,236	12,454
Benefits paid by the plan	(31,082)	(60,015)	(54,879)	(140,446)	(264,221)	(238,431)
<b>FVA at the end of the period</b>	<b>705,413</b>	<b>705,413</b>	<b>781,639</b>	<b>1,511,044</b>	<b>1,511,044</b>	<b>3,473,930</b>

### (i.7) Reconciliation of the plans' assets/(liabilities) recognized in the balance sheet

The net amount of the asset/liability is determined by comparing the plans' actuarial liabilities to the related amounts of assets measured at fair value. A deficit (liability) indicates that the sponsoring entity has the need to provide funds to meet the actuarial obligations, in proportion to its participation in the plan ('sharing effect'). The existence of a surplus (asset) indicates a future distribution of the plan amounts to the sponsoring entity and the sponsored entities, to the extent of their participation and taking into account the limited recognition of the actuarial asset (effect of the asset ceiling). The effect of the restriction on actuarial obligations is observed for supplemental pension plans, i.e. risks are shared with the participants and assisted participants of each plan, limiting the actuarial obligation recognized by CAIXA.

Description	PARENT COMPANY / CONSOLIDATED								
	Saúde CAIXA			Meal and food hamper allowance			PREVHAB		
	2nd half 2024	Year 2024	Year 2023	2nd half 2024	Year 2024	Year 2023	2nd half 2024	Year 2024	Year 2023
PVO at the end of the period	(10,527,881)	(10,527,881)	(12,088,211)	(1,762,029)	(1,762,029)	(1,934,048)	(62,768)	(62,768)	(77,059)
FVA at the end of the period	-	-	-	-	-	-	62,768	62,768	77,059
<b>Surplus (deficit) of the plan</b>	<b>(10,527,881)</b>	<b>(10,527,881)</b>	<b>(12,088,211)</b>	<b>(1,762,029)</b>	<b>(1,762,029)</b>	<b>(1,934,048)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net assets/ (liabilities)</b>	<b>(10,527,881)</b>	<b>(10,527,881)</b>	<b>(12,088,211)</b>	<b>(1,762,029)</b>	<b>(1,762,029)</b>	<b>(1,934,048)</b>	<b>-</b>	<b>-</b>	<b>-</b>

Description	PARENT COMPANY / CONSOLIDATED											
	REG/REPLAN frozen			REG/REPLAN not-frozen			REB			New Plan		
	2nd half 2024	Year 2024	Year 2023	2nd half 2024	Year 2024	Year 2023	2nd half 2024	Year 2024	Year 2023	2nd half 2024	Year 2024	Year 2023
PVO at the end of the period	(62,185,704)	(62,185,704)	(71,312,057)	(6,469,045)	(6,469,045)	(7,520,794)	(718,168)	(718,168)	(854,794)	(4,462,996)	(4,462,996)	(5,175,920)
FVA at the end of the period	48,789,289	48,789,289	51,273,376	6,159,998	6,159,998	6,775,916	705,413	705,413	781,639	1,511,044	1,511,044	3,473,930
<b>Surplus (deficit) of the plan</b>	<b>(13,396,415)</b>	<b>(13,396,415)</b>	<b>(20,038,681)</b>	<b>(309,047)</b>	<b>(309,047)</b>	<b>(744,878)</b>	<b>(12,755)</b>	<b>(12,755)</b>	<b>(73,155)</b>	<b>(2,951,952)</b>	<b>(2,951,952)</b>	<b>(1,701,990)</b>
Effect of the restriction on the actuarial liability (Risk Sharing)	6,698,207	6,698,207	10,019,340	154,524	154,524	372,439	6,377	6,377	36,578	1,475,976	1,475,976	850,995
<b>Net assets/ (liabilities)</b>	<b>(6,698,208)</b>	<b>(6,698,208)</b>	<b>(10,019,341)</b>	<b>(154,523)</b>	<b>(154,523)</b>	<b>(372,439)</b>	<b>(6,378)</b>	<b>(6,378)</b>	<b>(36,577)</b>	<b>(1,475,976)</b>	<b>(1,475,976)</b>	<b>(850,995)</b>



(i.8) Maturity profile of the defined benefit obligation

PARENT COMPANY / CONSOLIDATED							
Description	Saúde CAIXA	Meal and food hamper allowance	PREVHAB	REG/REPLAN frozen	REG/REPLAN not-frozen	REB	New Plan
Expected benefits to be paid at the end of the annual tax period December 31, 2025	986,507	203,209	7,309	5,969,927	584,282	58,598	248,358
Expected benefits to be paid at the end of the annual tax period December 31, 2026	897,618	182,797	6,672	5,505,024	539,362	54,978	242,665
Expected benefits to be paid at the end of the annual tax period December 31, 2027	815,572	164,185	6,067	5,072,364	497,680	51,577	236,023
Expected benefits to be paid at the end of the annual tax period December 31, 2028	757,372	147,231	5,493	4,669,110	459,076	48,282	228,656
Expected benefits to be paid at the end of the annual tax period December 31, 2029, or later	7,070,812	1,064,607	37,227	40,969,279	4,388,645	504,733	3,507,294
<b>Total</b>	<b>10,527,881</b>	<b>1,762,029</b>	<b>62,768</b>	<b>62,185,704</b>	<b>6,469,045</b>	<b>718,168</b>	<b>4,462,996</b>
Duration of actuarial liabilities as of December 31, 2024	8.66 years	6.64 years	6.09 years	8.56 years	8.79 years	9.57 years	11.09 years

(i.9) Defined benefit expense recognized in profit or loss

PARENT COMPANY / CONSOLIDATED									
Description	Saúde CAIXA			Meal and food hamper allowance			REG/REPLAN frozen		
	2nd half 2024	Year 2024	Year 2023	2nd half 2024	Year 2023	Year 2023	2nd half 2024	Year 2024	Year 2023
Current service cost	(109,619)	(232,859)	(223,271)	-	-	-	-	-	-
Cost of interest on PVO	(550,044)	(1,043,696)	(964,689)	(86,019)	(163,617)	(161,433)	(1,503,126)	(2,955,498)	(2,916,173)
Interest income on assets	-	-	-	-	-	-	1,133,862	2,186,058	2,105,267
<b>Expense recognized in profit or loss</b>	<b>(659,663)</b>	<b>(1,276,555)</b>	<b>(1,187,960)</b>	<b>(86,019)</b>	<b>(163,617)</b>	<b>(161,433)</b>	<b>(369,264)</b>	<b>(769,440)</b>	<b>(810,906)</b>

PARENT COMPANY / CONSOLIDATED									
Description	REG/REPLAN not-frozen			REB			New Plan		
	2nd half 2024	Year 2024	Year 2023	2nd half 2024	Year 2024	Year 2023	2nd half 2024	Year 2024	Year 2023
Current service cost	-	-	-	-	-	(1,680)	(36,202)	(88,066)	(105,535)
Cost of interest on PVO	(163,677)	(320,604)	(308,078)	(17,266)	(34,899)	(32,467)	(110,584)	(223,296)	(201,506)
Interest income on assets	149,198	290,446	275,869	18,321	34,645	25,313	62,520	135,474	110,199
<b>Expense recognized in profit or loss</b>	<b>(14,479)</b>	<b>(30,158)</b>	<b>(32,209)</b>	<b>1,055</b>	<b>(254)</b>	<b>(8,834)</b>	<b>(84,266)</b>	<b>(175,889)</b>	<b>(196,842)</b>

(i.10) Amounts recognized in other comprehensive income

Description	Saúde CAIXA		Meal and food hamper allowance		REG/REPLAN		REB		New Plan	
	12/31/2024	12/31/2023	12/31/2024	12/31/2023	12/31/2024	12/31/2023	12/31/2024	12/31/2023	12/31/2024	12/31/2023
<b>Opening balance</b>	<b>(2,688,704)</b>	<b>(1,627,418)</b>	<b>(774,135)</b>	<b>(691,970)</b>	<b>(5,795,902)</b>	<b>(5,719,015)</b>	<b>(11,599)</b>	<b>(17,247)</b>	<b>(371,963)</b>	<b>(524,834)</b>
Carrying value adjustments	1,985,630	(1,182,804)	125,736	(133,297)	25,936	(139,794)	20,968	10,269	(585,666)	277,947
Tax effects	(36,218)	121,518	(47,730)	51,132	(11,671)	62,907	(9,436)	(4,621)	263,550	(125,076)
<b>Closing balance</b>	<b>(739,292)</b>	<b>(2,688,704)</b>	<b>(696,129)</b>	<b>(774,135)</b>	<b>(5,781,637)</b>	<b>(5,795,902)</b>	<b>(67)</b>	<b>(11,599)</b>	<b>(694,079)</b>	<b>(371,963)</b>

### (i.11) Composition of the plans' assets

Supplemental health care and meal and food hamper allowance plans are managed directly by CAIXA and do not have assets. The assets of the PREVHAB assisted benefit plan consist solely of fixed-rate financial investments.

Description	PARENT COMPANY / CONSOLIDATED							
	REG/REPLAN frozen		REG/REPLAN not-frozen		REB		New Plan	
	12/31/2024	12/31/2023	12/31/2024	12/31/2023	12/31/2024	12/31/2023	12/31/2024	12/31/2023
Fixed income	40,175,300	37,400,390	5,249,997	5,222,991	501,170	580,713	1,067,549	2,575,845
Variable rate	2,193,684	7,818,991	217,343	893,156	110,189	135,777	242,162	560,444
Structured investments	373,656	352,763	68,332	61,501	3,987	4,490	6,340	15,653
Real estate investments	4,616,051	4,455,119	518,521	514,214	43,735	31,208	54,782	86,517
Transactions with participants	1,386,054	1,246,113	99,119	84,054	21,058	20,610	56,634	111,199
Investments abroad	-	-	-	-	24,850	8,841	83,095	124,272
Outros realizáveis	44,544	-	6,686	-	424	-	482	-
<b>Total</b>	<b>48,789,289</b>	<b>51,273,376</b>	<b>6,159,998</b>	<b>6,775,916</b>	<b>705,413</b>	<b>781,639</b>	<b>1,511,044</b>	<b>3,473,930</b>

### (i.12) Properties owned by the plans and occupied by CAIXA

Description	PARENT COMPANY / CONSOLIDATED							
	REG/REPLAN frozen		REG/REPLAN not-frozen		REB		New Plan	
	12/31/2024	12/31/2023	12/31/2024	12/31/2023	12/31/2024	12/31/2023	12/31/2024	12/31/2022
Properties - leased to CAIXA	235,666	319,361	25,236	34,199	3,121	4,229	2,747	3,723
<b>Total</b>	<b>235,666</b>	<b>319,361</b>	<b>25,236</b>	<b>34,199</b>	<b>3,121</b>	<b>4,229</b>	<b>2,747</b>	<b>3,723</b>

FUNCEF does not have financial instruments issued by CAIXA (CPC33 (R1), item 143, in its assets.

(i.13) Expenses/Income and Payments expected for the next six months

PARENT COMPANY / CONSOLIDATED						
Expected income (expenses) – CPC 33 (R1)						
Description	Saúde CAIXA	Meal and food hamper allowance	REG/REPLAN frozen	REG/REPLAN not-frozen	REB	New Plan
	06/30/2025	06/30/2025	06/30/2025	06/30/2025	06/30/2025	06/30/2025
Current service cost	(85,493)	-	-	-	-	(36,532)
Cost of interest on PVO	(541,724)	(90,922)	(3,205,128)	(333,781)	(36,976)	(244,097)
Interest income on the plan's assets	-	-	2,543,117	319,452	36,865	77,477
Interest on the effect of Risk Sharing	-	-	331,005	7,164	55	83,310
<b>Total recognized revenue (expense)/revenue in the next six months</b>	<b>(627,217)</b>	<b>(90,922)</b>	<b>(331,006)</b>	<b>(7,165)</b>	<b>(56)</b>	<b>(119,842)</b>

PARENT COMPANY / CONSOLIDATED						
Expected payments – CPC 33 (R1)						
Description	Saúde CAIXA	Meal and food hamper allowance	REG/REPLAN frozen	REG/REPLAN not-frozen	REB	New Plan
	06/30/2025	06/30/2025	06/30/2025	06/30/2025	06/30/2025	06/30/2025
Benefits	493,254	101,604	-	-	-	-
Risk contributions	-	-	-	4,075	5,320	68,161
Extraordinary contributions	-	-	-	22,484	45	960
Outstanding contributions	-	-	584,326	-	-	-
<b>Total payments expected for the plan</b>	<b>493,254</b>	<b>101,604</b>	<b>584,326</b>	<b>26,559</b>	<b>5,365</b>	<b>69,121</b>

#### (i.14) Sensitivity analysis of the main financial and demographic assumptions

The purpose of the sensitivity analysis is to measure how the defined benefit obligation would be affected by changes in certain significant actuarial assumptions, while maintaining all others constant.

PARENT COMPANY /CONSOLIDATED						
Sensitivity analysis of the main assumptions - CPC 33 (R1)						
Description	Biometric table		Discount rate		Aging Factor	
	+ 1 year of age	- 1 year of age	+ 0.25%	- 0.25%	+ 1%	- 1%
<b>Saúde CAIXA</b>						
Interest cost	(522,561)	(547,177)	(543,099)	(540,268)	(563,128)	(524,151)
Present value of the liability	(10,057,238)	(10,619,354)	(10,325,675)	(10,738,108)	(10,939,289)	(10,190,793)
<b>Meal and food hamper allowance</b>						
Interest cost	(88,588)	(93,225)	(91,542)	(90,279)	Not applicable	Not applicable
Present value of the liability	(1,719,421)	(1,804,096)	(1,736,042)	(1,788,818)	Not applicable	Not applicable
<b>PREVHAB</b>						
Interest cost	(3,042)	(3,183)	(3,061)	(3,164)	Not applicable	Not applicable
Present value of the liability	(66,404)	(69,324)	(66,807)	(64,715)	Not applicable	Not applicable
<b>REG/REPLAN frozen</b>						
Interest cost	(2,849,809)	(2,945,962)	(2,840,814)	(2,958,957)	Not applicable	Not applicable
Present value of the liability	(61,725,832)	(63,715,729)	(61,539,678)	(63,984,666)	Not applicable	Not applicable
<b>REG/REPLAN not-frozen</b>						
Interest cost	(298,047)	(307,853)	(296,756)	(309,494)	Not applicable	Not applicable
Present value of the liability	(6,451,202)	(6,654,156)	(6,424,491)	(6,688,099)	Not applicable	Not applicable
<b>REB</b>						
Interest cost	(33,008)	(32,868)	(32,172)	(34,167)	Not applicable	Not applicable
Present value of the liability	(710,771)	(707,867)	(693,449)	(734,788)	Not applicable	Not applicable
<b>New Plan</b>						
Interest cost	(205,606)	(211,895)	(201,328)	(217,117)	Not applicable	Not applicable
Present value of the liability	(4,387,846)	(4,518,287)	(4,299,124)	(4,626,586)	Not applicable	Not applicable

(j) Expenses recognized with defined contribution pension plans

PARENT COMPANY / CONSOLIDATED			
Description	2nd half 2024	Year 2024	Year 2023
REB	28,491	56,846	53,175
New Plan	686,166	1,365,882	1,236,916
<b>Total</b>	<b>714,657</b>	<b>1,422,728</b>	<b>1,290,091</b>

(k) Expenses recognized to cover risks from legal cases related to benefit plans

PARENT COMPANY / CONSOLIDATED			
Description	2nd half 2024	Year 2024	Year 2023
Court cases	231	465	523
<b>Total</b>	<b>231</b>	<b>465</b>	<b>523</b>

Note 22 – Other liabilities

Description	PARENT COMPANY		CONSOLIDATED	
	12/31/2024	12/31/2023	12/31/2024	12/31/2023
Interbank and interbranch accounts	15,330,049	13,669,646	15,330,049	13,669,646
Sundry payables – domestic	7,766,622	6,322,522	7,794,322	6,327,152
Payables for funds to be released	6,374,582	7,196,583	6,374,582	7,196,583
Social and statutory liabilities	4,075,944	4,005,806	4,119,501	4,027,470
Provision for payments to be made	3,908,362	4,064,976	4,079,463	4,295,833
Payables to related parties	509,824	455,544	509,824	455,544
Payment services	472,720	598,430	473,042	598,430
Collected taxes and other	297,363	286,580	297,463	286,580
Sundry liabilities	495,850	493,469	495,850	493,469
<b>Total</b>	<b>39,231,316</b>	<b>37,093,556</b>	<b>39,474,096</b>	<b>37,350,707</b>
Current liabilities	39,231,316	37,093,556	39,474,096	37,350,707
Non-current liabilities	-	-	-	-

## Note 23 – Equity

### (a) Reconciliation of equity – PARENT COMPANY and CONSOLIDATED

	12/31/2024	12/31/2023
<b>Equity – PARENT COMPANY</b>	<b>103,968,123</b>	<b>93,220,539</b>
IHCD – Eligible for Capital	33,927,964	33,047,743
Non-controlling interests	2,255,677	2,206,978
<b>Equity – CONSOLIDATED</b>	<b>140,151,764</b>	<b>128,475,260</b>

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

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

In compliance with CMN Resolutions No. 4,955/2021 and No. 4,958/2021 which establish the minimum of level I capital + level II capital and the calculation of capital levels for financial institutions, according to the volumes of its operations, as of December 31, 2024, CAIXA's Basel index (PR/RWA) was 16.57% (December 31, 2023 – 16.68%) (note 33), above the regulatory minimum required in Brazil, which is 11.5%.

### (c) Profit reserves

PARENT COMPANY / CONSOLIDATED		
Description	12/31/2024	12/31/2023
<b>Revaluation Reserves</b>	<b>206,885</b>	<b>215,884</b>
<b>Profit Reserves</b>	<b>16,118,618</b>	<b>20,325,908</b>
Legal Reserves	6,788,508	6,112,183
Statutory reserve – Lottery Reserves	1,202,945	937,117
Statutory reserve – Operating Margin Reserves	8,127,165	13,276,608

(1) Variation resulting from transfer to increase capital in the amount of R\$ 13,204,474 as established in the Extraordinary General Meeting held on August 15, 2024.

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

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

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

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

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

## Note 24 – Service income and banking fees

In addition to the typical services provided by a financial institution, by delegation from the federal government CAIXA plays the role of an operating agent of funds and programs, including the Severance Pay Fund (FGTS) and, on an exclusive basis, federal lotteries.

As the Federal Government's main partner in the execution of social programs, CAIXA receives fees arising from the payment of income transfer programs, including the *Novo Bolsa Família*, Unemployment Insurance and Salary Allowance.

PARENT COMPANY			
Description	2024		2023
	2nd half	Year	Year
Government services	4,956,507	9,646,654	9,277,994
Administration and promotion of entities and programs	3,917,452	7,658,100	7,643,879
FGTS	1,542,352	3,107,278	2,884,929
Lotteries	1,351,150	2,668,423	2,569,022
Sanitation program	286,887	556,817	506,960
FIES	226,049	440,909	428,477
Minha Casa Minha Vida – MCMV	156,187	232,118	310,188
Other entities and programs	354,827	652,555	944,303
Transfer of benefits	802,961	1,527,613	1,250,655
Guarantees given - operating agente	236,094	460,941	383,460
Checking account and banking fees	2,248,165	4,251,764	3,850,195
Debit and credit cards	1,557,464	2,943,463	2,661,717
Loan transactions	1,306,622	2,640,659	2,490,462
Payment processing and collecting	1,038,427	2,137,615	2,269,145
Insurance, capitalization, pension plan and consortia	387,264	784,671	765,653
Investment funds	267,014	530,085	500,542
Other	172,219	310,776	176,564
<b>Total</b>	<b>11,933,682</b>	<b>23,245,687</b>	<b>21,992,272</b>



CONSOLIDATED			
Description	2024		2023
	2nd half	Year	Year
Government services	5,158,597	9,904,768	9,277,994
Administration and promotion of entities and programs	4,119,542	7,916,214	7,643,879
FGTS	1,542,352	3,107,278	2,884,929
Lotteries	1,553,240	2,926,537	2,569,022
Sanitation program	286,887	556,817	506,960
FIES	226,049	440,909	428,477
Minha Casa Minha Vida – MCMV	156,187	232,118	310,188
Other entities and programs	354,827	652,555	944,303
Transfer of benefits	802,961	1,527,613	1,250,655
Guarantees given - operating agente	236,094	460,941	383,460
Checking account and banking fees	2,248,066	4,251,592	3,850,072
Debit and credit cards	1,605,295	3,032,081	2,729,913
Loan transactions	1,306,622	2,640,659	2,490,462
Payment processing and collecting	1,038,427	2,137,615	2,269,145
Insurance, capitalization, pension plan and consortia	1,641,173	3,034,443	2,602,975
Investment funds	1,237,158	2,460,044	2,380,287
Other	193,738	351,854	207,278
<b>Total</b>	<b>14,429,076</b>	<b>27,813,056</b>	<b>25,808,126</b>

## Note 25 – Personnel expenses

PARENT COMPANY			
Description	2024		2023
	2nd Half	Year	Year
Salaries	(8,579,785)	(17,132,095)	(16,311,981)
Benefits	(2,362,909)	(4,396,504)	(4,419,886)
Labor indemnifications (1)	(250,563)	(1,230,467)	(211,831)
Other	(66,402)	(108,512)	(87,358)
Social charges	(3,511,494)	(7,072,654)	(6,778,504)
Social Security	(1,990,273)	(4,007,216)	(3,859,835)
FGTS	(671,219)	(1,343,529)	(1,288,029)
Pension plans	(640,823)	(1,303,472)	(1,231,631)
Other charges	(209,179)	(418,437)	(399,009)
<b>Total</b>	<b>(14,771,153)</b>	<b>(29,940,232)</b>	<b>(27,809,560)</b>

CONSOLIDATED			
Description	2024		2023
	2nd Half	Year	Year
Salaries	(8,653,348)	(17,271,003)	(16,446,947)
Benefits	(2,579,044)	(4,790,237)	(4,741,122)
Labor indemnifications (1)	(250,563)	(1,230,467)	(211,831)
Other	(78,021)	(127,418)	(88,919)
Social charges	(3,547,061)	(7,137,882)	(6,834,002)
Social Security	(2,009,816)	(4,044,308)	(3,890,960)
FGTS	(678,668)	(1,355,815)	(1,298,385)
Pension plans	(647,850)	(1,316,461)	(1,242,644)
Other charges	(210,727)	(421,298)	(402,013)
<b>Total</b>	<b>(15,108,037)</b>	<b>(30,557,007)</b>	<b>(28,322,821)</b>

(1) Variation in the year, resulting from the increase in expenses with compensation funds and aid from the 2024 Voluntary Severance Program.

## Note 26 – Other administrative expenses

PARENT COMPANY			
Description	2024		2023
	2nd half	Year	Year
Data processing	(1,358,351)	(2,428,802)	(2,289,463)
Leases and leases of assets	(898,546)	(1,901,891)	(2,342,508)
Amortization / Impairment	(794,174)	(1,534,618)	(1,105,494)
Maintenance and conservation of assets	(582,114)	(1,089,948)	(960,605)
Third-party services	(558,515)	(1,075,393)	(1,009,700)
Depreciation / Impairment	(556,160)	(1,024,255)	(867,020)
Surveillance and security services	(514,070)	(997,339)	(871,774)
Specialized services	(459,766)	(845,624)	(745,010)
Communications	(317,798)	(595,434)	(503,150)
Transportation services	(295,314)	(614,678)	(606,112)
Water and electricity	(269,966)	(545,848)	(510,365)
Financial system services	(247,782)	(450,186)	(549,589)
Advertising	(160,283)	(303,899)	(162,659)
Promotions and public relations	(141,474)	(181,012)	(74,549)
Materials	(71,924)	(155,163)	(130,210)
Other	(210,986)	(371,281)	(311,685)
<b>Total</b>	<b>(7,437,223)</b>	<b>(14,115,371)</b>	<b>(13,039,893)</b>

CONSOLIDATED			
Description	2024		2023
	2nd half	Year	Year
Data processing	(1,363,993)	(2,441,998)	(2,304,446)
Leases and leases of assets	(898,546)	(1,901,891)	(2,342,547)
Amortization / Impairment	(794,174)	(1,534,618)	(1,105,494)
Maintenance and conservation of assets	(582,114)	(1,089,948)	(960,690)
Third-party services	(558,598)	(1,075,476)	(1,009,700)
Depreciation / Impairment	(556,160)	(1,024,272)	(867,017)
Surveillance and security services	(514,070)	(997,339)	(871,774)
Specialized services	(479,842)	(868,629)	(748,227)
Communications	(317,819)	(595,478)	(503,187)
Transportation services	(295,314)	(614,678)	(606,112)
Water and electricity	(269,966)	(545,848)	(510,365)
Financial system services	(248,214)	(451,190)	(550,699)
Advertising	(160,467)	(304,182)	(162,706)
Promotions and public relations	(141,474)	(181,012)	(74,563)
Materials	(71,936)	(155,191)	(130,230)
Other	(271,795)	(482,232)	(404,818)
<b>Total</b>	<b>(7,524,482)</b>	<b>(14,263,982)</b>	<b>(13,152,575)</b>

## Note 27 – Tax expenses

PARENT COMPANY			
Description	2024		2023
	2nd half	Year	Year
COFINS	(1,388,559)	(2,733,622)	(2,765,657)
ISS	(438,337)	(856,734)	(841,523)
PIS/PASEP	(225,672)	(444,266)	(449,526)
IPTU	(6,729)	(93,010)	(91,203)
Other	(8,825)	(45,089)	(42,263)
<b>Total</b>	<b>(2,068,122)</b>	<b>(4,172,721)</b>	<b>(4,190,172)</b>

  

CONSOLIDATED			
Description	2024		2023
	2nd half	Year	Year
COFINS	(1,557,133)	(3,038,423)	(3,016,154)
ISS	(505,412)	(978,078)	(938,312)
PIS/PASEP	(259,798)	(505,603)	(499,046)
IPTU	(6,729)	(93,010)	(91,203)
Other	(9,874)	(46,600)	(44,302)
<b>Total</b>	<b>(2,338,946)</b>	<b>(4,661,714)</b>	<b>(4,589,017)</b>

## Note 28 – Other operating revenues

PARENT COMPANY			
Description	2024		2023
	2nd half	Year	Year
Deferred commissions and fees – financial agent – FGTS (1)	1,748,938	3,414,809	2,612,255
Upfront commissions and fees – ag, financial FGTS	1,121,087	2,351,980	1,954,431
Expense recovery	938,695	1,961,806	3,851,476
Adjustment for inflation on sundry transactions	781,638	1,510,652	2,291,773
Right of use – CAIXA Network	288,088	482,919	389,662
Recovery of operating losses	177,483	324,181	548,566
Credit cars	102,493	187,096	143,853
Derecognition of liabilities (2)	168,075	168,075	-
Commissions and fees on transactions	53,111	111,899	68,274
Discount on the acquisition of royalties	8,265	16,531	16,531
Trade Credit	2,505	9,725	14,446
Specific credits	-	-	154,092
Other	106,492	273,240	246,217
<b>Total</b>	<b>5,496,870</b>	<b>10,812,913</b>	<b>12,291,576</b>

CONSOLIDATED			
Description	2024		Year
	2nd half	Year	
Deferred commissions and fees – financial agent – FGTS (1)	1,748,938	3,414,809	2,612,255
Upfront commissions and fees – ag, financial FGTS	1,121,087	2,351,980	1,954,431
Expense recovery	902,774	1,897,640	3,806,094
Adjustment for inflation on sundry transactions	787,670	1,468,031	2,253,145
Right of use – CAIXA Network	288,088	482,919	389,662
Recovery of operating losses	177,483	324,184	548,566
Credit cars	102,493	187,096	143,853
Derecognition of liabilities (2)	168,075	168,075	-
Commissions and fees on transactions	169,302	320,712	225,524
Discount on the acquisition of royalties	8,265	16,531	16,531
Trade Credit	2,505	9,725	14,446
Specific credits	-	-	154,092
Other	74,131	241,067	128,922
<b>Total</b>	<b>5,550,811</b>	<b>10,882,769</b>	<b>12,247,521</b>

(1) For individual homeowners loans granted under FGTS subsidies, CAIXA recognizes revenues up to the limit of the costs related to each contract. In 2024, the costs related to each contract amounted to R\$ 9,458.43 (R\$ 9,241.72 in 2023), with a total of 333,384 contracts in 2024 (applied for 282,659 agreements in 2023).

(2) Includes derecognition of monetary restatement to the IHCD agreement No. 504/PGFN/CAF, settled on October 17, 2022.

## Note 29 – Other operating expenses

PARENT COMPANY			
Description	2024		2023
	2nd half	Year	Year
Lottery companies and business partners	(2,103,835)	(4,243,753)	(4,151,768)
Post-employment benefits	(1,067,870)	(2,096,044)	(2,047,465)
Operational risk losses	(943,276)	(1,645,117)	(1,449,344)
Credit card	(730,389)	(1,454,110)	(1,079,424)
Discounts granted (1) (2)	(1,150,974)	(1,443,033)	(318,778)
Real estate financing	(721,560)	(1,391,803)	(928,328)
Fund and program obligations	(523,584)	(1,047,419)	(1,387,591)
Properties awarded and leased	(485,520)	(985,950)	(1,063,537)
Business leverage	(464,230)	(885,160)	(759,039)
Social benefits	(347,235)	(695,658)	(959,108)
Automated services	(288,296)	(580,489)	(582,616)
Goodwill on the acquisition of commercial portfolio	(204,727)	(439,332)	(536,382)
Lotteries	(123,368)	(357,083)	(448,024)
FGTS (Severance Pay Fund) – collection/payment	(86,921)	(192,403)	(266,656)
FCVS receivable – allowance/losses	(29,319)	(35,674)	(213,015)
Other	(442,434)	(941,919)	(832,407)
<b>Total</b>	<b>(9,713,538)</b>	<b>(18,434,947)</b>	<b>(17,023,482)</b>

CONSOLIDATED			
Description	2024		2023
	2nd half	Year	Year
Lottery companies and business partners	(2,103,835)	(4,243,753)	(4,151,768)
Post-employment benefits	(1,067,870)	(2,096,044)	(2,047,465)
Operational risk losses	(943,335)	(1,645,177)	(1,449,344)
Credit card	(731,690)	(1,456,440)	(1,079,446)
Discounts granted (1) (2)	(1,150,974)	(1,443,033)	(318,778)
Real estate financing	(721,560)	(1,391,803)	(928,328)
Fund and program obligations	(523,584)	(1,047,419)	(1,387,591)
Properties awarded and leased	(485,520)	(985,950)	(1,063,537)
Business leverage	(464,230)	(885,160)	(759,039)
Social benefits	(347,235)	(695,658)	(959,108)
Automated services	(288,296)	(580,489)	(582,616)
Goodwill on the acquisition of commercial portfolio	(204,727)	(439,332)	(536,382)
Lotteries	(167,896)	(410,122)	(448,024)
FGTS (Severance Pay Fund) – collection/payment	(86,921)	(192,403)	(266,656)
FCVS receivable – allowance/losses	(29,319)	(35,674)	(213,015)
Other	(443,413)	(951,414)	(830,063)
<b>Total</b>	<b>(9,760,405)</b>	<b>(18,499,871)</b>	<b>(17,021,160)</b>

(1) Considers discounts granted in credit operations and account fees.

(2) Increase of R\$ 731,816 resulting from a discount for the payment bonus granted in the renegotiation of a large real estate project.

## Note 30 – Recognition and reversal of provisions

PARENT COMPANY / CONSOLIDATED			
Description	2024		2023
	2nd half	Year	Year
Lawsuits	(2,572,211)	(4,910,399)	(5,277,929)
Labor	(1,598,338)	(3,274,212)	(3,278,709)
Civil	(895,061)	(1,606,015)	(1,873,391)
Tax	(78,812)	(30,172)	(125,829)
Impairment - receivables (1)	-	25,748	(3,863,969)
Financial guarantees provided	(6,217)	10,600	(30,254)
Fund for the compensation for salary fluctuations - FCVS	271,311	(814,704)	(1,078,513)
Prepayment - FGTS	(60,149)	(138,378)	(167,783)
Performance rate of acquired portfolios	(35,149)	(71,794)	(124,705)
Other (2) (3)	(129,879)	(104,682)	243,700
<b>Total</b>	<b>(2,532,294)</b>	<b>(6,003,609)</b>	<b>(10,299,453)</b>

(1) Variation resulting from impairment due to difference in assignment (note 10 (c)), of Assets Together with the Union - Vote CMN 162/95 and BNH occurred in the year 2023.

(2) Includes the reversal of administrative provisions, unpaid balances and costs related to property maintenance.

(3) Variation arises mainly from the reversal of the PLR provision in 2023, which was the largest considering payments made to employees.

## Note 31 – Non-operating profit (loss)

PARENT COMPANY			
Description	2024		2023
	2nd half	Year	Year
Gain (loss) on disposal and write-off of investees and non-financial assets held for sale (1)	361,099	525,509	(33,470)
Recognition/Reversal of provisions (2)	513,672	410,714	(42,554)
Capital gains and losses (3)	(37,176)	213,656	(750,130)
Other	(185,116)	(354,434)	(181,887)
<b>Total</b>	<b>652,479</b>	<b>795,445</b>	<b>(1,008,041)</b>

CONSOLIDATED			
Description	2024		2023
	2nd half	Year	Year
Gain (loss) on disposal and write-off of investees and non-financial assets held for sale (1)	361,099	525,509	(33,470)
Recognition/Reversal of provisions (2)	513,672	410,714	(42,554)
Capital gains and losses (3)	(37,176)	213,656	(750,130)
Fair Value Remeasurements – Holdings	-	-	30,680
Other	(185,113)	(354,431)	(181,887)
<b>Total</b>	<b>652,482</b>	<b>795,448</b>	<b>(977,361)</b>

(1) Variation resulting from profit on the sale of non-use properties (AMV) received as a guarantee of housing credit.

(2) Variation in the year 2024 resulting from the reversal of the impairment of owned properties sold due to the change in the calculation methodology.

(3) Includes gains/losses arising from corporate reorganization and amounts pending reconciliation. The variation is mainly due to the recognition of losses related to differences in operational and accounting reconciliations in the commercial loan portfolio in 2023.

## Note 32 – Related parties

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

CAIXA's Code of Conduct for employees and managers prohibits them from establishing commercial or professional relationships, directly or through third parties, with its controlling shareholders and companies of the same economic group.

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

### (a) Controller

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

In the course of its operations, CAIXA recognizes amounts receivable from its relationship with the Union (Controller and Government Funds). Of the amount presented on 12/31/2024, R\$ 762,016 (12/31/2023 – R\$ 723,031) consists of balances relating to long-standing operations, relating to the National Development Fund – FND, for which the CAIXA Administration is in negotiations with the Union with the purpose of paying off the amounts involved.

### (b) Subsidiaries

In line with its strategy, CAIXA conducts business through its subsidiaries Caixa Seguridade, Caixa Cartões, Caixa Loterias and Caixa Asset.

### (c) Joint ventures

The companies Caixa Imóveis e Negócios Digitais are jointly controlled through CAIXA's direct ownership interest.

Also include entities over which CAIXA has indirect joint control, through its subsidiaries Caixa Seguridade and Caixa Cartões.



**(d) Associates**

CAIXA directly held associates are Galgo Sistemas de Informações, Núclea, TecBan and Quod.

Through Caixa Seguridade, CNP Seguros Holding Brasil S.A. (formerly Caixa Seguros Holding S.A.), is an affiliate, created to allow ownership interest in the companies of CNP Seguros Group, as well as the company Holding XS1, which owns XS2 Vida e Previdência S.A. and Caixa Vida e Previdência S.A. as wholly owned subsidiaries.

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

**(e) Key management personnel**

Key management personnel include the members of the Managing Board, the Statutory Audit Committee, the Board of Directors and the Executive Board of CAIXA, as well as the members of the other statutory bodies of CAIXA and the statutory bodies of CAIXA's subsidiaries.

**(f) Other entities**

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

FUNCEF, an entity that manages CAIXA employees' post-employment benefit plans, has agreements with CAIXA for providing banking services and leasing properties.

Description	PARENT COMPANY											
	12/31/2024						12/31/2023					
	Controller	Subsidiaries (1)	Joint ventures (2)	Associates (3)	Key management personnel	Other entities (4)	Controller	Subsidiaries	Joint ventures	Associates	Key management personnel	Other entities
<b>ASSETS:</b>	<b>505,375,951</b>	<b>2,425,002</b>	<b>162,919</b>	<b>1,749,421</b>	<b>37,988</b>	<b>35,402,044</b>	<b>264,905,417</b>	<b>2,400,292</b>	<b>1,794,798</b>	<b>142,497</b>	<b>33,943</b>	<b>36,521,142</b>
Cash and due from banks (1)	-	-	-	1,664,340	-	-	-	-	1,794,780	-	-	-
Interbank investments (2)	222,459,999	-	-	-	-	293,706	-	-	-	-	-	15,036
Securities (3)	282,057,157	1,324,834	-	-	-	1,286,039	262,101,501	1,017,521	-	-	-	1,271,216
Income receivable (4)	171,601	1,046,790	162,803	85,079	-	625,032	600,645	1,358,422	-	84,039	-	186,307
Loan portfolio	63	-	-	-	480,645	2,825,968	63	-	-	-	528,966	2,795,369
Allowance for impairment loss on loans	-	-	-	-	(444,990)	(848)	-	-	-	-	(496,780)	(839)
Other receivables (5)	2,236,080	53,378	119	2	2,357	40,550,627	2,203,208	24,349	18	58,458	1,774	41,671,600
Allowances for impairment loss on other receivables (6)	(1,548,949)	-	(3)	-	(24)	(10,178,480)	-	-	-	-	(17)	(9,417,547)
<b>LIABILITIES:</b>	<b>64,853,639</b>	<b>620</b>	<b>124,588</b>	<b>166,285</b>	<b>730,492</b>	<b>704,319,728</b>	<b>45,636,508</b>	<b>350</b>	<b>218,532</b>	<b>86,345</b>	<b>25,615</b>	<b>642,276,331</b>
Demand and savings-account deposits (7)	4,253	620	3,463	98,050	14,985	2,492,415	364,053	350	34,837	86,345	10,337	3,575,190
Time deposits and bills	3,850,376	-	110,752	-	633,494	16,411,339	1,266,900	-	97,349	-	15,278	13,492,997
Special deposits of funds and programs (8)	305,153	-	-	-	-	49,138,426	395,568	-	-	-	-	29,290,195
Funds from issuance of securities (9)	36,065,956	-	-	-	82,013	119,631,931	35,085,061	-	-	-	-	146,748,912
Domestic on-lendings - official institutions (10)	16,290	-	-	-	-	500,877,189	13,674	-	-	-	-	433,480,389
Earmarked funds (11)	18,291,531	-	-	-	-	12,068,234	1,751,718	-	-	-	-	12,023,480
Tax liabilities (12)	6,016,192	-	-	-	-	-	6,215,075	-	-	-	-	-
Other liabilities (13)	99,706	-	10,373	68,235	-	1,960,202	415,154	-	86,346	-	-	1,678,905
Other financial liabilities (14)	204,182	-	-	-	-	1,739,992	129,305	-	-	-	-	1,986,263
<b>Guarantees received (15)</b>	<b>11,764</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>298,672</b>	<b>7,197,400</b>	<b>110,202</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>293,010</b>	<b>3,468,572</b>
<b>Guarantees provided (16)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30,888,685</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30,941,504</b>

(1) Values for contracts with TecBan, relating to availability in service channels of the Banco24Horas network.

(2) In Parent Company, the balance presented comes from operations backed by public securities with Bacen. In Other entities, the balance consists of operations with Banco do Nordeste S.A.

(3) Federal Public Securities (Parent Company), as per Note 7(a), and investments in shares of FIDC ACR IV (Subsidiary), FGHab and FGI (Other entities).

(4) In Subsidiary, it corresponds to dividends proposed by subsidiaries and, in Affiliates, to the remuneration owed by the Caixa Seguridade group, for the use of the CAIXA distribution network.

(5) The amounts presented refer to assets of the Union (Controlling Company) and amounts to be reimbursed by the FGTS and FCVS (Other entities) as per Note 10 (b).

(6) Provisions for impairment of Union assets (CMN Vote 162/95 and BNH Bonus) in the Parent Company and, in Other entities, for losses with FCVS, as per Note 10 (b).

(7) In Other entities, the balance refers mainly to investment fund deposits.

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

(9) The balance in Parent Company is represented by IHCD, as per Note 17(a) and, in Other entities, by open market funding.

(10) In Other entities, the balance presented arises from obligations for loans and transfers from FGTS, BNDES, Merchant Marine Fund, National Treasury and other institutions, as per Note 16(b).

(11) In the Parent Company, it refers to transfers within the scope of federal programs such as Auxílio Reconstrução and MCMV-Rural, due to the public calamity in Rio Grande do Sul in 2024, with emphasis also on the Novo Bolsa Família and the Programa Pé-de-Meia (financial-educational incentive for high school students). In Other entities, the balance refers mainly to the remuneration of the financial agent CAIXA, received in housing operations with FGTS resources, as per Note 18(b).

(12) The balance presented corresponds to tax and social security obligations with the Union, as per Note 20.

(13) In Parent Company, the balance consists mainly of obligations to the Union.

(14) In Other entities, the balance consists of resources from FGTS, FAR and FDS for amortization of contracts in housing programs and respective remunerative interest due to the funds, as per Note 18(b).

(15) Government-guaranteed operations, promissory notes, pledges and personal guarantees.

(16) Financial guarantee provided by CAIXA to credit operations with resources from FGTS (co-obligation), FIES and FAR, as per Note 19(d).

Description	CONSOLIDATED									
	12/31/2024					12/31/2023				
	Controller	Joint ventures (1)	Associate (2)	Key management personnel	Other entities (3)	Controller	Joint ventures	Associate	Key management personnel	Other entities
<b>ASSETS:</b>	<b>505,375,951</b>	<b>162,919</b>	<b>1,884,911</b>	<b>37,988</b>	<b>35,404,971</b>	<b>264,905,417</b>	<b>1,794,798</b>	<b>277,430</b>	<b>33,943</b>	<b>37,371,973</b>
Cash and due from banks (1)	-	-	1,664,340	-	-	-	1,794,780	-	-	-
Interbank investments (2)	222,459,999	-	-	-	293,706	-	-	-	-	15,036
Securities (3)	282,057,157	-	-	-	1,288,966	262,101,501	-	-	-	2,076,590
Income receivable (4)	171,601	162,803	220,569	-	625,032	600,645	-	218,972	-	186,319
Loan portfolio	63	-	-	480,645	2,825,968	63	-	-	528,966	2,795,369
Allowance for impairment loss on loans	-	-	-	(444,990)	(848)	-	-	-	(496,780)	(839)
Other receivables (5)	2,236,080	119	2	2,357	40,550,627	2,203,208	18	58,458	1,774	41,717,045
Allowances for impairment loss on other receivables (6)	(1,548,949)	(3)	-	(24)	(10,178,480)	-	-	-	(17)	(9,417,547)
<b>LIABILITIES:</b>	<b>64,853,639</b>	<b>124,588</b>	<b>166,285</b>	<b>730,492</b>	<b>704,319,728</b>	<b>45,636,508</b>	<b>218,532</b>	<b>86,345</b>	<b>25,615</b>	<b>642,333,792</b>
Demand and savings-account deposits (7)	4,253	3,463	98,050	14,985	2,492,415	364,053	34,837	86,345	10,337	3,575,190
Time deposits and bills	3,850,376	110,752	-	633,494	16,411,339	1,266,900	97,349	-	15,278	13,492,997
Special deposits of funds and programs (8)	305,153	-	-	-	49,138,426	395,568	-	-	-	29,347,649
Funds from issuance of securities (9)	36,065,956	-	-	82,013	119,631,931	35,085,061	-	-	-	146,748,912
Domestic on-lendings - official institutions (10)	16,290	-	-	-	500,877,189	13,674	-	-	-	433,480,389
Earmarked funds (11)	18,291,531	-	-	-	12,068,234	1,751,718	-	-	-	12,023,487
Tax liabilities (12)	6,016,192	-	-	-	-	6,215,075	-	-	-	-
Other liabilities (13)	99,706	10,373	68,235	-	1,960,202	415,154	86,346	-	-	1,678,905
Other financial liabilities (14)	204,182	-	-	-	1,739,992	129,305	-	-	-	1,986,263
<b>Guarantees received (15)</b>	<b>11,764</b>	<b>-</b>	<b>-</b>	<b>298,672</b>	<b>7,197,400</b>	<b>110,202</b>	<b>-</b>	<b>-</b>	<b>293,010</b>	<b>3,468,572</b>
<b>Guarantees provided (16)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30,888,684</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30,941,504</b>

(1) Values for contracts with TecBan, relating to availability in service channels of the Banco24Horas network.

(2) In Parent Company, the balance presented comes from operations backed by public securities with BACEN. In Other entities, the balance consists of operations with Banco do Nordeste S.A.

(3) Federal Public Securities (Parent Company), as per Note 7(a), and investments in shares of FIDC ACR IV (Subsidiary), FGHab and FGI (Other entities).

(4) In Subsidiary, it corresponds to dividends proposed by subsidiaries and, in Affiliates, to the remuneration owed by the Caixa Seguridade group, for the use of the CAIXA distribution network.

(5) The amounts presented refer to assets of the Union (Controlling Company) and amounts to be reimbursed by the FGTS and FCVS (Other entities) according to Note 10(b).

(6) Provisions for impairment of Union assets (CMN Vote 162/95 and BNH Bonus) in the Parent Company and, in Other entities, for losses with FCVS, as per Note 10(b).

(7) In Other entities, the balance refers mainly to investment fund deposits.

(8) Presentation in Other entities corresponds to special deposits and funds and programs (FGTS, FAR, FDS, FGS, FIPEM and others), as per Note 15 (b).

(9) The balance in Parent Company is represented by IHCD, as per Note 17(a) and, in Other entities, by open market funding.

(10) In Other entities, the balance presented arises from obligations for loans and transfers from FGTS, BNDES, Merchant Marine Fund, National Treasury and other institutions, as per Note 16(b).

(11) In the Parent Company, it refers to transfers within the scope of federal programs such as Auxílio Reconstrução and MCMV-Rural, due to the public calamity in Rio Grande do Sul in 2024, with emphasis also on the Novo Bolsa Família and the Programa Pé-de-Meia (financial-educational incentive for high school students). In Other entities, the balance refers mainly to the remuneration of the financial agent CAIXA, received in housing operations with FGTS resources, as per Note 18(b).

(12) The balance presented corresponds to tax and social security obligations with the Union, as per Note 20.

(13) In Parent Company, the balance consists mainly of obligations to the Union.

(14) In Other entities, the balance consists of resources from FGTS, FAR and FDS for amortization of contracts in housing programs and respective remunerative interest due to the funds, as per Note 18(b).

(15) Government-guaranteed operations, promissory notes, pledges and personal guarantees.

(16) Financial guarantee provided by CAIXA to credit operations with resources from FGTS (co-obligation), FIES and FAR, as per Note 19(d).

Description	PARENT COMPANY				
	Second half of 2024				
	Controller	Subsidiaries	Joint ventures (1)	Associates (2)	Other entities (3)
<b>INCOME</b>	<b>3,393,100</b>	<b>36,175</b>	<b>538,334</b>	<b>386,173</b>	<b>8,333,668</b>
Income from securities	-	-	-	-	-
Income from services (1 to 4)	2,952,085	342	382,260	386,092	2,455,212
Income from investment fund management (6)	-	-	-	-	198,468
Other operating income (6)	441,015	35,833	156,074	81	5,679,988
<b>EXPENSES</b>	<b>(1,695,808)</b>	<b>(38,342)</b>	<b>(543,464)</b>	<b>(319,605)</b>	<b>(20,367,861)</b>
Expenses on the issue of securities (6)	(1,229,743)	(38,342)	(23,095)	-	(1,744,602)
Personnel (7)	-	-	-	-	(640,823)
Administrative expenses (8)	-	-	-	-	(18,406)
Other operating expenses (9)	(466,065)	-	(520,369)	(319,605)	(17,964,030)

Description	PARENT COMPANY									
	2024					2023				
	Controller	Subsidiaries	Joint ventures (1)	Associates (2)	Other entities (3)	Controller	Subsidiaries	Joint ventures (1)	Associates (2)	Other entities (3)
<b>INCOME</b>	<b>6,670,060</b>	<b>144,730</b>	<b>971,173</b>	<b>782,721</b>	<b>15,285,212</b>	<b>2,732,609</b>	<b>66,347</b>	<b>880,182</b>	<b>765,689</b>	<b>16,939,415</b>
Income from securities	-	61,666	-	-	-	-	-	-	-	1,183,570
Income from services (1 to 4)	5,776,877	646	809,295	782,522	4,865,335	1,244,175	166	878,036	765,689	4,955,046
Income from investment fund management (6)	-	-	-	-	397,016	-	-	-	-	362,403
Other operating income (6)	893,183	82,418	161,878	199	10,022,861	1,488,434	66,181	2,146	-	10,438,396
<b>EXPENSES</b>	<b>(3,098,717)</b>	<b>(113,631)</b>	<b>(780,479)</b>	<b>(640,562)</b>	<b>(38,580,556)</b>	<b>(2,953,813)</b>	<b>(240,189)</b>	<b>(969,143)</b>	<b>(33,109)</b>	<b>(36,051,016)</b>
Expenses on the issue of securities (6)	(2,153,202)	(113,631)	(32,534)	-	(3,000,582)	(2,038,328)	(240,189)	(27,455)	-	(790,671)
Personnel (7)	-	-	-	-	(1,303,472)	-	-	-	-	(1,231,631)
Administrative expenses (8)	-	-	-	-	(37,328)	-	-	-	-	(39,306)
Other operating expenses (9)	(945,515)	-	(747,945)	(640,562)	(34,239,174)	(915,485)	-	(941,688)	(33,109)	(33,989,408)

(1) Income from the provision of services in social programs and OGU (Controlling Company) transfer operations.

(2) Debit and credit card operations contracted with Elo Serviços (Jointly controlled company).

(3) Income from the sale of products from affiliates of the Caixa Seguridade group.

(4) Income from the provision of services and fees on FGTS, FIES, investment funds and other government entities and programs, represented in Note 24 (Other entities).

(5) In Jointly Controlled, the balance is made up of transactions with Elo Serviços and in Affiliate, with TecBan.

(6) Expenses with remunerative interest and monetary adjustment arising from IHCD (Parent Company). Operations with FGTS, FAR, FDS, FGS (Other entities).

(7) Supplementary pension expenses with Funcef, as per Note 25.

(8) Refers to property rental expenses owed to Funcef and Fil Porto Maravilha.

(9) In Other entities, expenses with onlending operations from FGTS, BNDES and others stand out, as per Note 16(b).

CONSOLIDATED				
Description	Second half of 2024			
	Controller	Joint ventures	Associates	Other entities (3)
<b>INCOME</b>	<b>3,393,100</b>	<b>538,334</b>	<b>593,210</b>	<b>8,333,668</b>
Income from securities	-	-	-	-
Income from services (1 to 4)	2,952,085	382,260	593,129	2,455,212
Income from investment fund management (6)	-	-	-	198,468
Other operating income (6)	441,015	156,074	81	5,679,988
<b>EXPENSES</b>	<b>(1,695,808)</b>	<b>(543,464)</b>	<b>(319,605)</b>	<b>(20,373,001)</b>
Expenses on the issue of securities (6)	(1,229,743)	(23,095)	-	(1,744,602)
Personnel (7)	-	-	-	(645,963)
Administrative expenses (8)	-	-	-	(18,406)
Other operating expenses (9)	(466,065)	(520,369)	(319,605)	(17,964,030)

CONSOLIDATED								
Description	2024				2023			
	Controller	Joint ventures (1)	Associates (2)	Other entities (3)	Controller	Joint ventures (1)	Associates (2)	Other entities (3)
<b>INCOME</b>	<b>6,670,060</b>	<b>971,173</b>	<b>1,071,066</b>	<b>15,285,212</b>	<b>2,732,609</b>	<b>880,182</b>	<b>921,195</b>	<b>17,511,403</b>
Income from securities	-	-	-	-	-	-	-	1,183,570
Income from services (1 to 4)	5,776,877	809,295	1,070,867	4,865,335	1,244,175	878,036	921,195	5,484,101
Income from investment fund management (6)	-	-	-	397,016	-	-	-	362,403
Other operating income (6)	893,183	161,878	199	10,022,861	1,488,434	2,146	-	10,481,329
<b>EXPENSES</b>	<b>(3,098,717)</b>	<b>(780,479)</b>	<b>(640,562)</b>	<b>(38,590,406)</b>	<b>(2,953,768)</b>	<b>(969,143)</b>	<b>(33,109)</b>	<b>(36,396,332)</b>
Expenses on the issue of securities (6)	(2,153,202)	(32,534)	-	(3,000,582)	(2,038,328)	(27,455)	-	(790,671)
Personnel (7)	-	-	-	(1,313,322)	-	-	-	(1,242,644)
Administrative expenses (8)	-	-	-	(37,328)	-	-	-	(39,306)
Other operating expenses (9)	(945,515)	(747,945)	(640,562)	(34,239,174)	(915,440)	(941,688)	(33,109)	(34,323,711)

(1) Income from the provision of services in social programs and OGU (Controlling Company) transfer operations.

(2) Debit and credit card operations contracted with Elo Serviços (Jointly controlled company).

(3) Income from the sale of products from affiliates of the Caixa Seguridade group.

(4) Income from the provision of services and fees on FGTS, FIES, investment funds and other government entities and programs, represented in Note 24 (Other entities).

(5) In Jointly Controlled, the balance is made up of transactions with Elo Serviços and in Affiliate, with TecBan.

(6) Expenses with remunerative interest and monetary adjustment arising from IHCD (Parent Company). Operations with FGTS, FAR, FDS, FGS (Other entities).

(7) Supplementary pension expenses with Funcef, as per Note 25.

(8) Refers to property rental expenses owed to Funcef and FII Porto Maravilha.

(9) In Other entities, expenses with onlending operations from FGTS, BNDES and others stand out, as per Note 16(b).

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

Description	PARENT COMPANY /CONSOLIDATED			
	12/31/2024		12/31/2023	
	Administrator	Employee	Administrator	Employee
Highest salary	64,084	75,928	61,254	71,614
Average Salary	51,209	14,957	48,929	14,231
Lowest salary	47,744	3,937	45,636	3,762
Benefits	74,165	4,209	14,462	4,053

(i) Key management personnel compensation

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

Compensation and other benefits granted to key management personnel are as follows:

Description	PARENT COMPANY /CONSOLIDATED		
	2024		2023
	2nd half	Year	Year
<b>Short-term benefits</b>	<b>20,291</b>	<b>56,908</b>	<b>40,969</b>
<b>Proceeds</b>	<b>14,439</b>	<b>27,295</b>	<b>24,973</b>
Board of Executive Officers	12,731	23,595	21,574
Managing Board	183	345	292
Statutory Audit Board	105	203	197
Audit Committee	861	1,813	1,681
Risk Committee	506	1,233	1,159
Personnel, Eligibility, Succession and Compensation Committees	53	106	70
<b>Variable compensation</b>	<b>-</b>	<b>13,980</b>	<b>4,925</b>
Board of Executive Officers	-	13,980	4,925
<b>Benefits</b>	<b>1,307</b>	<b>2,785</b>	<b>1,674</b>
Board of Executive Officers	1,307	2,785	1,674
<b>Training</b>	<b>133</b>	<b>261</b>	<b>324</b>
<b>Social charges</b>	<b>4,412</b>	<b>12,587</b>	<b>9,073</b>
<b>Benefits motivated by the termination of the position</b>	<b>15</b>	<b>384</b>	<b>679</b>
<b>Post-employment benefits</b>	<b>1,043</b>	<b>2,083</b>	<b>1,850</b>
Pension plans	1,043	2,083	1,850

Benefits include food allowance, housing allowance and health care plan for the Executive Board members.

Post-employment benefits are restricted to the members of CAIXA's Executive Board, Managing Board and Statutory Audit Board.

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

## Note 33 – Risk and capital management

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

Dedicated structures comprising systems, routines, procedures and models which are responsible for identifying, measuring, evaluating, monitoring, controlling, mitigating and communicating to senior management, aiming to support decision-making.

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

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

### (a) Integrated risk management

The CAIXA conglomerate recognizes that the assumption and management of risks is an integral and fundamental part of its activities and that the rigorous and comprehensive management of credit risks, in credit recovery, market risk, risk of variation in interest rates in banking portfolio operations – IRRBB, liquidity, operational, social, environmental and climate, integrity, reputation, strategy, actuarial, contagion, third party, model and other relevant risks produces stability in financial results and contributes to the generation of value and the consolidation of the image of a solid, integrated, profitable, socially responsible and efficient public bank.

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

CAIXA adopts a prospective attitude always observing its risk profile and the tolerance measures defined in Risk Appetite Statement – RAS. The identification, evaluation and decision-making regarding mitigation, sharing, or assumption of risk involves effective action by the responsible manager, according to the current authority regime, when applicable.

The criteria to define relevant exposures are approved by governance and reviewed with the aim of understanding their sources and identifying ways to reduce them to what is strictly necessary to achieving CAIXA's strategic objectives.

CAIXA establishes limits for risk categories in order to preserve its solvency, liquidity, profitability and capital structure, observing the Risk Appetite Declaration, good market practices, the controller's determinations and regulatory standards. and. Its limits are proactively updated observing the strategy, the business environment and macroeconomic factors, always considering the institution's resilience and ability to withstand losses.

Periodically assesses the degree of adequacy of the models used in risk and capital management, including considering their accuracy acceptance parameters, based on measuring the level of exposure to model risk, in line with best practices and in compliance with internal and external standards.

Risk management at CAIXA follows the premises established in the Three Lines Model, organized into specific roles and responsibilities regarding risk management and control environment, involving the annual and systematic review of the risks to which CAIXA is exposed.

### Credit risk

Credit risk, as defined in CMN Resolution No. 4,557/2017, is understood as the possibility of losses associated with non-compliance, by the borrower or counterparty, with their respective financial obligations under the agreed terms, as well as the devaluation, reduction of gains and remunerations resulting from the deterioration of the credit quality of the counterparty, the restructuring of financial instruments and the costs of recovering exposures characterized as problematic assets. Additionally, it includes counterparty credit risk, the possibility of disbursements occurring to honor financial guarantees provided, the possibility of losses associated with non-compliance with obligations under agreed terms and concentration risk.

The processes related to risk management are permanent and aim to maintain the quality of the credit portfolio at levels consistent with the Institution's risk appetite for each segment, and its rigorous and comprehensive management provides stability for financial results and contributes to the generation of value and the consolidation of the image of a solid, integrated, profitable, socially responsible and efficient public bank.

CAIXA has policies, standards and procedures, which establish the basic guidelines for managing credit risk and ensure that the Entity has a control structure compatible with the nature of its transactions, the complexity of its products and services, activities, processes, systems and the extent of its exposure to risks.

CAIXA establishes, in its Risk Appetite Statement, the maximum level of risk allowed for new credit operations or with characteristics of credit operations and renewals of previously contracted operations that imply an effective or potential increase in exposure to credit risk. The rules applicable to internal limits associated with credit risk are aligned with Brazil's prudential treatment and the recommendations made by the Basel Committee for Banking Supervision, and consider the critical elements associated with processes, systems and people that have a direct impact on the implementation of the Bank's strategic plan and results, and are directly linked to the RAS and CAIXA'S Conglomerated Risk Management Policy.

Credit risk management occurs through the monitoring of indicators, such as exposure, delay, default, guarantees, observed, expected and unexpected loss, provision and requirement of regulatory and economic capital, in different granularities and segmentations, which allows, based on the information collected, a broad view of the exposure profile of CAIXA's credit portfolio. Furthermore, the rules and limits of exposure to risks in force are reviewed regularly or whenever changes in macroeconomic conditions, financial market conditions, capital structure or CAIXA's strategy can bring significant impacts to credit risk.

CAIXA ensures the maintenance of effective monitoring measures and timely reporting of exceptions relating to the levels of risk appetite established in the RAS, in order to ensure alignment between the parts that help in decision-making to enable compliance with its strategies and guarantee the sustainability of its business.



## Market risk

The market risk management framework at CAIXA complies with the provisions of CMN Resolutions No. 3,464/2007 and No. 4,388/2014. With the publication of CMN Resolution No. 4,557/2017, which revoked CMN Resolution No. 3,464/2007, risk management incorporated a prospective view with continuous and integrated monitoring of risks. These management considers the bank's risk appetite and systemic importance, compatibility with the business model, the nature of operations and the complexity of products, services, activities and processes.

Market risk management activities are segregated and independent from business areas, registration and settlement of transactions, monitoring models and audit activities. It avoid conflicts of interest and guarantees the impartiality of the work performed.

The risk department proposes for the review of the risk appetite and other limits framework, submitting the proposals for approval by the internal risk governance bodies and finally for CAIXA's Managing Board. The communication of the proposals for review of limits is being processed in an internal automated system built for that purpose.

The market risk models are all monitored and validated by an independent internal unit. Changes and adjustments to the models are approved by CAIXA's risk governance and the Risk and Capital Committee.

The results of market risk indicators and their limits are monitored daily by the risk department, the Treasury Department and the Finance Department in charge of managing assets and liabilities. Monthly, these indicators are presented in an executive summary for Senior Management.

## Liquidity risk

CAIXA has a liquidity risk management framework compatible with the nature of transactions and the complexity of the products and services offered in accordance with the provisions of CMN Resolution No. 4,557/2017.

The purpose of liquidity risk is to show the entity's liquidity. Limits set for liquidity risk management are monitored daily and if there is a violation the PCL (liquidity contingency plan) may be activated.

## Operational risk

CMN Resolution No. 4,557/2017 defines operational risk as the possibility of losses arising from external events or failures, weaknesses or inadequacies in internal processes, people and systems, included in this definition the legal risk associated with inadequacy or weaknesses in agreements entered into, as well as sanctions as a result of noncompliance with legal provisions and damages payable to third parties arising from the activities carried out by the Bank.

Operational risk management considers internal (people, processes and systems) and external factors that may adversely affect the achievement of CAIXA's objectives, and on a preventive basis generates qualitative information associated with operational losses. Data on operational losses are presented in the Operational Risk Database – BDRO, calculated monthly and sent to the Central Bank of Brazil every six months.

CAIXA's operational risk management structure is compatible with the nature and complexity of the institution's products, services, activities, processes and systems.

## Social, Environmental and Climate Risks – RSAC

CAIXA's Risk and Capital Management Policy includes the update set forth by CMN Resolution No. 4,943/2021 on Social, Environmental and Climate Risks, previously ruled by the National Monetary Council (CMN) Resolution No. 4,327/2014.

Resolution No. 4,943/2021 changed Resolution No. 4,557/2017, which establishes the risk management framework, the capital management framework and the information disclosure policy, and established social, environmental and climate risks as significant risks.

Social risk assesses the possibility of losses to the entity caused by events associated with violation of fundamental rights and guarantees or acts that impair common interest.

In Environmental risk, the possibility of losses for the Bank caused by events associated with environmental degradation, including the excessive use of natural resources are verified.

Climate Risk is divided into transition and physical risks: a) Transition Climate Risk – the possibility of losses for CAIXA caused by events associated with the transition to a low-carbon economy; b) Physical Weather Risk – the possibility of losses for the institution caused by frequent and severe weather events or long-term environmental changes, which may be related to changes in climate patterns, is verified.

CAIXA's exposure to social, environmental and climate risk is evidenced by events classified and defined by the National Monetary Council (CMN), whose rules are internalized in CAIXA's internal processes and standards.

### (b) Capital management structure

CAIXA recognizes that capital management is an integral part of the achievement of strategic purposes and has a comprehensive and integrated understanding of the risks that may have an impact on capital, prioritizing capital sources with characteristics (source of funds, deadline and rates) that are in line with the Company's strategic purposes and capital needs, in order to optimize its capital structure and its operational efficiency.

It adopts prudential limits to safeguard the solidity of its capital structure, and the application of available capital considers strategic and business factors and the risk/return relationship, among others. The necessary measures to comply with the results distribution rules are consolidated in the Institution's capital planning, formalized in specific documents, which safeguard the resilience of the capital structure, observing the projections made and being periodically deliberated and approved by the CAIXA Board of Directors.

In its capital planning, CAIXA observes macroeconomic scenarios and carries out an assessment of stress scenarios, prospectively observing actions and management measures that may be taken in case of impacts that harm its capital structure. In this sense, decision-making bodies are based on capital indices and situations that represent a risk to the solidity of its capital structure whenever identified.

CAIXA, through the annual Internal Capital Adequacy Assessment Process – ICAAP and the preparation of a Capital Plan for a minimum horizon of 3 years, assesses the sufficiency and adequacy of its capital structure. In its operations, the need for capital to cover the risks assumed in its activities is assessed and/or measured, as appropriate.

The minimum capital limits are aimed at complying with regulatory limits and risk appetite definitions, observing the establishment of a capital contingency plan and recovery plan that are updated and appropriate to the business environment in which the Institution operates.

CAIXA assesses its tolerance and capacity to absorb losses and defines triggers for timely activation of the Capital Contingency Plan and the Recovery Plan, as appropriate, evaluating the systemic impact of its strategy.

The Capital Contingency Plan must be capable of directing actions that can be adopted by the Institution in a stressful situation to prevent the capital structure from being weakened and regulatory limits being breached, safeguarding business continuity.

The Recovery Plan must keep the Institution's priorities up to date, detailing its main activities/functions that may threaten financial and economic stability or the viability of the institution itself in situations of instability, when prospective actions adopted on a contingency basis do not prove to be sufficient.

### Calculating regulatory capital requirements

In compliance with CMN Resolutions No. 4,955/2021 and No. 4,958/2021, the calculation of level 1 capital + level 2 capital and the calculation of minimum capital requirements consider the Prudential Conglomerate (a sub-set of the consolidated defined by BACEN for regulatory capital purposes).

The table below shows the breakdown of these capital indicators.

Description	12/31/2024	12/31/2023
<b>Level I capital + Level II capital</b>	<b>136,184,106</b>	<b>126,431,245</b>
<b>Level I capital</b>	<b>120,011,235</b>	<b>107,020,333</b>
Capital Principal – CP	118,297,994	105,307,092
Prudential equity (1)	138,111,185	126,458,588
Prudential adjustments	(19,813,191)	(21,151,496)
<b>Complementary Capital – CC</b>	<b>1,713,241</b>	<b>1,713,241</b>
<b>Level II capital (2)</b>	<b>16,172,871</b>	<b>19,410,912</b>
<b>Risk-weighted assets – RWA</b>	<b>822,032,258</b>	<b>757,921,788</b>
Credit risk – RWACPAD	733,232,267	668,681,422
Market risk – RWAMPAD	5,036,930	13,748,115
Operational risk – RWAOPAD	83,763,061	75,492,251
<b>Additional Principal Capital – ACP</b>	<b>28,771,129</b>	<b>26,527,263</b>
<b>Minimum capital requirement – PRMR (RWA*Factor F) + ACP</b>	<b>94,533,710</b>	<b>87,161,006</b>
<b>Market risk – non-trading portfolio – RBAN</b>	<b>5,188,045</b>	<b>2,400,587</b>
<b>Capital margin (PR – PRMR – RBAN)</b>	<b>36,462,351</b>	<b>36,869,652</b>
<b>Core Capital Ratio (CP/RWA)</b>	<b>14.39%</b>	<b>13.89%</b>
<b>Level I capital ratio (Level I / RWA)</b>	<b>14.60%</b>	<b>14.12%</b>
<b>Basel capital ratio (PR/ RWA)</b>	<b>16.57%</b>	<b>16.68%</b>
<b>Factor F</b>	<b>8.00%</b>	<b>8.00%</b>

(1) Equity considers hybrid capital and debt instruments authorized in accordance with CMN Resolution No. 4,955/2021.

(2) In accordance with the provisions of art. 29 and 31 of CMN Resolution No. 4,955/2021.

**(c) Sensitivity analysis of significant positions**

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

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

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

- Scenario I: Probable scenario considering the most probable trajectory of macroeconomic variables and indicators.
- Scenario II: Possible scenario that considers a parallel shock of 25% in scenario I for the SELIC (Central Bank overnight rate) primitive risk factor for government bonds and an adjustment of 1% for the other risk factors;
- Scenario III: Possible scenario that considers a parallel shock of 50% to scenario I for the SELIC (Central Bank overnight rate) primitive risk factor for government bonds and an adjustment of 2.5% for the other risk factors;
- Scenario IV: Possible scenario that considers a parallel shock of 50% to scenario I for the SELIC (Central Bank overnight rate) rate for government bonds and an adjustment of 5% for the other risk factors;
- Scenario V: Possible scenario that considers a parallel shock of 0.75% to scenario I for the the SELIC (Central Bank overnight rate) rate for government bonds and a reduction of 1% for the other risk factors;
- Scenario VI: Possible scenario that considers a parallel shock of 0.50% in scenario I for the primitive risk factor of the SELIC (Central Bank overnight rate) rate for government bonds and a deduction of 2.5% for the other risk factors; And
- Scenario VII: Possible scenario that considers a parallel shock of 0.25% to scenario I for the SELIC (Central Bank overnight rate) rate for government bonds and a deduction of 5% for the other risk factors.

The results of financial instruments as of December 31, 2024, are summarized in the table below:

Risk Factor	Scenario I – FV R\$ thousand	Increase in interest rates			Decrease in interest rates		
		Scenario II	Scenario III	Scenario IV	Scenario V	Scenario VI	Scenario VII
		var. FV R\$ mil	var. FV R\$ mil	var. FV R\$ mil	var. FV R\$ mil	var. FV R\$ mil	var. FV R\$ mil
CDI	37,813,331	(832,588)	(2,021,548)	(3,857,004)	866,664	2,234,886	4,715,605
Meadow	11,211,922	(72,964)	(180,161)	(352,740)	74,140	187,488	381,715
IPCA coupon rate	1,998,145	(104,637)	(241,387)	(428,185)	117,859	325,513	787,289
Benchmark rate coupon rate	1,496,040	(66,604)	(156,826)	(285,371)	72,437	193,498	435,141
SELIC coupon rate	239,773,375	(343,867)	(687,056)	(1,029,571)	344,545	689,771	1,035,678
IGPM coupon rate	12,130	(489)	(1,171)	(2,184)	520	1,361	2,949
<b>EXPOSURE</b>	<b>292,304,943</b>	<b>(1,421,149)</b>	<b>(3,288,149)</b>	<b>(5,955,055)</b>	<b>1,476,165</b>	<b>3,632,517</b>	<b>7,358,377</b>
<b>% of variation</b>		<b>(0.49%)</b>	<b>(1.12%)</b>	<b>(2.04%)</b>	<b>0.51%</b>	<b>1.24%</b>	<b>2.52%</b>

#### (d) Fair Value

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

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

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

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

- Level 1 – quoted prices (unadjusted) in active markets for identical assets or liabilities. This level includes listed securities and debt instruments being traded on the stock, mercantile and futures exchange, for example.
- Level 2 – inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices), including most over-the-counter derivative contracts, traded loans and issuance of structured debt.
- Level 3 – inputs for the asset or liability that are not based on observable market data (unobservable inputs). This level includes equity and debt instruments that are composed significantly of unobservable inputs.

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

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

## Fair value hierarchy

Description	12/31/2024		Fair value levels		
	Carrying amount	Fair Value	Level 1	Level 2	Level 3
<b>Financial assets and liabilities measured at fair value</b>					
<b>ASSETS</b>					
<b>Financial assets</b>	<b>1,970,667,946</b>	<b>1,665,688,567</b>	<b>279,886,325</b>	<b>1,370,005,048</b>	<b>15,797,194</b>
Interbank investments	225,463,876	225,465,033	-	225,465,033	-
Compulsory deposits with the Central Bank of Brazil	144,991,062	131,258,372	-	131,258,372	-
Securities	302,976,857	297,810,049	279,886,325	2,126,530	15,797,194
Derivative financial instruments	5,303	5,303	-	5,303	-
Loan portfolio	1,235,210,330	955,110,190	-	955,110,190	-
Other financial assets	62,020,518	56,039,620	-	56,039,620	-
<b>LIABILITIES</b>					
<b>Financial liabilities</b>	<b>1,804,865,004</b>	<b>1,509,196,668</b>	<b>-</b>	<b>818,190,733</b>	<b>691,005,935</b>
Client funds	778,173,254	691,005,935	-	-	691,005,935
Funds from financial institutions and others	733,349,552	533,463,447	-	533,463,447	-
Funds from the issuance of securities	293,342,198	284,727,286	-	284,727,286	-

<b>PARENT COMPANY</b>					
Description	12/31/2023		Fair value levels		
	Carrying amount	Fair Value	Level 1	Level 2	Level 3
<b>Financial assets and liabilities measured at fair value</b>					
<b>ASSETS</b>					
<b>Financial assets</b>	<b>1,779,520,873</b>	<b>1,617,776,979</b>	<b>261,941,909</b>	<b>1,342,426,424</b>	<b>13,408,646</b>
Interbank investments	180,978,966	180,980,309	-	180,980,309	-
Compulsory deposits with the Central Bank of Brazil	133,393,149	126,694,762	-	126,694,762	-
Securities	281,716,676	276,816,851	261,941,909	1,466,296	13,408,646
Derivative financial instruments	163,206	163,154	-	163,154	-
Loan portfolio	1,119,820,258	972,508,550	-	972,508,550	-
Other financial assets	63,448,618	60,613,353	-	60,613,353	-
<b>LIABILITIES</b>					
<b>Financial liabilities</b>	<b>1,616,268,614</b>	<b>1,438,657,556</b>	<b>-</b>	<b>777,298,799</b>	<b>661,358,757</b>
Client funds	714,074,459	661,358,757	-	-	661,358,757
Funds from financial institutions and others	665,024,676	548,055,892	-	548,055,892	-
Funds from the issuance of securities	237,169,479	229,242,907	-	229,242,907	-

CONSOLIDATED					
Description	12/31/2024		Fair value levels		
	Carrying amount	Fair Value	Level 1	Level 2	Level 3
Financial assets and liabilities measured at fair value					
<b>ASSETS</b>					
<b>Financial assets</b>	<b>1,972,327,528</b>	<b>1,705,751,017</b>	<b>279,886,325</b>	<b>1,411,083,915</b>	<b>14,780,777</b>
Interbank investments	225,463,876	225,465,033	-	225,465,033	-
Compulsory deposits with the Central Bank of Brazil	144,991,062	131,258,372	-	131,258,372	-
Securities	303,542,203	296,793,632	279,886,325	2,126,530	14,780,777
Derivative financial instruments	5,501	5,303	-	5,303	-
Loan portfolio	1,236,157,425	995,253,997	-	995,253,997	-
Other financial assets	62,167,461	56,974,680	-	56,974,680	-
<b>LIABILITIES</b>					
<b>Financial liabilities</b>	<b>1,769,968,779</b>	<b>1,475,107,963</b>	<b>-</b>	<b>784,102,640</b>	<b>691,005,323</b>
Client funds	778,172,566	691,005,323	-	-	691,005,323
Funds from financial institutions and others	732,381,979	532,759,602	-	532,759,602	-
Funds from the issuance of securities	259,414,234	251,343,038	-	251,343,038	-

CONSOLIDATED					
Description	12/31/2023		Fair value levels		
	Carrying amount	Fair Value	Level 1	Level 2	Level 3
Financial assets and liabilities measured at fair value					
<b>ASSETS</b>					
<b>Financial assets</b>	<b>1,780,968,365</b>	<b>1,662,976,267</b>	<b>261,941,909</b>	<b>1,386,608,698</b>	<b>14,425,660</b>
Interbank investments	180,978,966	180,980,309	-	180,980,309	-
Compulsory deposits with the Central Bank of Brazil	133,393,149	126,694,762	-	126,694,762	-
Securities	281,956,233	277,833,865	261,941,909	1,466,296	14,425,660
Derivative financial instruments	163,206	163,154	-	163,154	-
Loan portfolio	1,120,867,849	1,017,929,624	-	1,017,929,624	-
Other financial assets	63,608,962	59,374,553	-	59,374,553	-
<b>LIABILITIES</b>					
<b>Financial liabilities</b>	<b>1,582,318,661</b>	<b>1,405,689,582</b>	<b>-</b>	<b>744,331,178</b>	<b>661,358,404</b>
Client funds	714,074,077	661,358,404	-	-	661,358,404
Funds from financial institutions and others	664,122,848	547,312,684	-	547,312,684	-
Funds from the issuance of securities	204,121,736	197,018,494	-	197,018,494	-

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

According to Bacen Resolution 2/2020 we highlight below recurring and non-recurring income, net of tax effects:

PARENT COMPANY			
Event	2024		2023
	2nd half	Year	Year
Net income (a)	7,311,709	12,612,390	11,143,504
Non-recurring events (b)	(138,626)	(1,013,760)	697,463
PDV (1)	(138,626)	(1,013,760)	-
Federal assets - impairment (2)	-	-	(1,555,260)
FGTS (Severance Pay Fund) - expense recovery (3)	-	-	2,252,723
Expenses impacted by Events (c) (4)	73,373	531,333	402,342
Non-recurring profit (d = b + c)	(65,253)	(482,427)	1,099,805
Regulatory recurring results (e = a - d)	7,376,962	13,094,817	10,043,699

  

CONSOLIDATED			
Event	2024		2023
	2nd half	Year	Year
Book profit (a)	7,778,091	13,526,510	11,732,541
Non-recurring events (b)	(138,626)	(1,013,760)	697,463
PDV (1)	(138,626)	(1,013,760)	-
Federal assets - impairment (2)	-	-	(1,555,260)
FGTS (Severance Pay Fund) - expense recovery (3)	-	-	2,252,723
Expenses impacted by Events (c) (4)	72,851	526,415	408,762
Non-recurring profit (d = b + c)	(65,775)	(487,345)	1,106,225
Regulatory recurring results (e = a - d)	7,843,866	14,013,855	10,626,316

- 2024

(1) Voluntary Dismissal Program (PDV) 2024.

(4) Expenses impacted by the events include tax effects, PLR expenses and IHCD on non-recurring items.

- 2023

(2) Impairment loss on CAIXA's assets with the Federal Government consisting of: (i) R\$ 1,183,844 originating from CAIXA assets, originating from CMN Vote No. 162/95; (ii) R\$ 365,105 consisting of a bonus granted by the former National Housing Bank; and (iii) R\$ 6,311 consists of the derecognition of amounts receivable from the financial support provided to Produban (Note 30).

(3) Recovery of expenses on the return of amounts by the FGTS operators due to the re-recognition of an average transaction rate.

(4) Expenses impacted by events include the tax effects, impact on profit sharing and IHCD expenses related to the non-recurring items.



## Note 35 – Other information

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

Description (1)	12/31/2024 (unaudited)	12/31/2023 (unaudited)
Financial investment funds	474,645,490	455,969,818
Investment funds – FIC (2)	318,188,608	310,756,753
Stock funds	21,021,146	27,344,917
<b>Total</b>	<b>813,855,244</b>	<b>794,071,488</b>

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

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

### (b) Problematic assets

According to CMN Resolution No. 4,557/2017, problematic assets are financial assets which are found to have been overdue for more than 90 days and/or there are signs that the obligations will not be fully honored without the need to make use of guarantees or collaterals.

As of December 31, 2024, the problematic portfolio reached R\$ 60,073,135 (December 31, 2023 – R\$ 88,577,816), for which a provision in the amount of R\$ 29,222,087 (December 31, 2023 – R\$ 30,247,431) was recognized.

The most important component of the problematic portfolio arises from default, which on December 31, 2024, accounts for 40.59% – R\$ 24,382,589 (December 31, 2023 – 27.27% (R\$ 24,154,972)) followed by the restructuring component with 39.82% – R\$ 23,922,485 (December 31, 2023 – 59.65% (R\$ 52,841,041)).

This scenario is justified by the long-term characteristic of CAIXA's housing loan portfolio, whose representation is 50.38% – R\$ 30,266,536 (December 31, 2023 – 71.04% (R\$ 62,926,718)) of the portfolio classified as problematic.

## Note 36 – Subsequent events

### Caixa Seguridade

According to a relevant fact disclosed on 02/04/2025, CAIXA communicated to Brazilian society, its customers, employees and the market in general that Caixa Seguridade Participações S.A is carrying out preparatory work to achieve a possible subsequent secondary public offering of ordinary shares issued by Caixa Seguridade, in connection with reaching the minimum percentage of shares in circulation of the Company in accordance with the rules of the Novo Mercado segment of B3, and without changing the control of the Company ("Potential Offer").

The effective realization of the Potential Offer is subject to capital market conditions, the procedures inherent to the carrying out of public offers in accordance with current regulations, in addition to other factors beyond the control of CAIXA.

Carlos Antonio Vieira Fernandes  
President

Adriano Assis Matias  
Vice President

Francisco Egidio Pelúcio Martins  
Vice President

Inês da Silva Magalhães  
Vice President

Marcos Brasiliano Rosa  
Vice President

Tarso Duarte de Tassis  
Vice President

Juliana Grigol Fonseca  
Director of Accounting and Controlling

Ana Paula Fernandes de Rezende Soares  
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Accountant CRC/DF 021323

Ânderson Aorivan da Cunha Possa  
Vice President

Henriete Alexandra Sartori Bernabé  
Vice President

Laércio Roberto Lemos de Souza  
Vice President

Paulo Rodrigues de Lemos Lopes  
Vice President

Tiago Cordeiro de Oliveira  
Acting Vice President



## Independents Auditor's Report

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# Report on the Audit of the Parent Company and Consolidated Financial Statements

To

**Shareholders, Board of Directors and Management of Caixa**

**Econômica Federal - CAIXA**

*Brasília – DF*

### Opinion

We have audited the parent company and consolidated financial statements of Caixa Econômica Federal ("Institution" and/or "CAIXA"), which comprise the parent company and consolidated balance sheets as of December 31, 2024, and the parent company and consolidated statements of income, comprehensive income, changes in equity and cash flows for the six-month period and year then ended, and notes, comprising material accounting policies and other explanatory information.

In our opinion, the parent company and consolidated financial statements referred to above present fairly, in all material respects, the parent company and consolidated financial position of Caixa Econômica Federal as of December 31, 2024, and its financial performance and cash flows for the six-month period and year then ended, in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Brazilian Central Bank ("BACEN").

### Basis for opinion

We conducted our audit in accordance with Brazilian and International Standards on Auditing. Our responsibilities under those standards are further described in the "Auditor's responsibilities for the audit of the parent company and consolidated financial statements" section of our report. We are independent of CAIXA in accordance with the ethical requirements established in the Code of Professional Ethics and Professional Standards issued by the Brazilian Federal Accounting Council, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### Key Audit Matters

Key audit matters are those that, in our professional judgment, were of most significance in our audit of the current semester and year. These matters were addressed in the context of our audit of the parent company and consolidated financial statements as a whole, and in forming our opinion thereon, and we do not express a separate opinion on these matters.

### **Measurement of the allowance for impairment loss on loans associated with credit risk**

As described in notes 3 (h) and 9 to the parent company and consolidated financial statements, as of December 31, 2024, CAIXA recognized R\$ 49,786,948 thousand (parent company and consolidated) in allowance for impairment loss for the loan portfolio associated with credit risk, which comprises loans operations, advances on exchange contracts, and other receivables with loan characteristics. To determine the allowance for impairment loss on loans associated with credit risk, CAIXA classifies its loans operations, advances on exchange contracts and other receivables with loan characteristics

into nine risk levels ("ratings"), from "AA" (minimum risk) to "H" (maximum risk) according to the parameters established by Conselho Monetário Nacional - CMN Resolution 2,682/1999 and observing CAIXA's periodic assessment, which considers the economic conditions, past experience and the specific and global risks in relation to the transactions, debtors, and guarantors. Additionally, CAIXA makes a provision in addition to the minimum percentages required by CMN Resolution 2,682/1999, using the expected loss methodology, adopted by CAIXA's credit risk management.

Given the significance of the loan portfolio and the amount of provision for losses associated with credit risk, the uncertainties, and the degree of judgment inherent in classifying loan operations into risk levels, as well as the complexity of the methods and assumptions used in determining the supplementary provision, we consider this as a key audit matter.

### **How our audit approached this matter**

Our audit procedures included, but were not limited to:

- Evaluation of the design and operational effectiveness, by sampling, of the key internal controls, manual and automated, related to the processes of: (i) approval and recognition of loan operations; and (ii) definition, approval and application of the main assumptions and judgments used in the classification of loan operations in risk levels ("ratings");

- Evaluation, based on sampling, if CAIXA met the requirements established by CMN Resolution 2,682/1999 such as: (i) analysis of the data supporting the definition and review of the ratings of customers and operations by CAIXA, such as the credit proposal, financial and registration information, operational and/or financial restructurings and guarantees, verifying the adherence of this rating attribution in relation to CAIXA's internal policies, including internal ratings complementary to those indicated in the referred Resolution; and (ii) analysis of the arithmetic calculation of the allowance for impairment loss on loans associated to the credit risk of the loan operations, including the application by CAIXA of the minimum ratings in relation to the days overdue, attribution of the lowest rating for operations of the same client or economic group and maintenance of the previous rating for cases of renegotiation/recovery of the credit; and

- Evaluation of the disclosures made in the parent company and consolidated financial statements, specifically related to the criteria for determining the allowance for impairment loss on loans associated with credit risk.

Based on the evidence obtained through the procedures summarized above, we consider the balance of allowance for impairment loss on loans, as well as the respective disclosures, acceptable in the context of the parent company and consolidated financial statements taken as a whole for the six-month period and year ended December 31, 2024.

### **Recognition and measurement of provisions for labor, civil and tax contingencies**

As described in notes 3 (q) and 19 (b) of the parent company and consolidated financial statements, CAIXA is a defendant in legal and administrative proceedings of labor, civil and tax contingencies arising in the normal course of its business, with the respective provisions recorded in the amount of R\$

10,576,664 thousand (parent company and consolidated).

Part of these provisions were measured considering: (i) the individualized assessment made by CAIXA's internal lawyers for the relevant contingencies, based on the economic repercussion of the claims made by the plaintiff, weighted by the status of the lawsuit and prevailing jurisprudence in similar cases, to determine the probability of loss and estimated amount; or (ii) the massed statistical method for labor and civil claims that consists in measuring the probability and impact of an unfavorable outcome to CAIXA.

Due to the significance of the amounts and the uncertainties and judgments involved in determining the probability of loss and estimated amounts of the relevant contingencies analyzed by individualized assessment and the massed statistical method used in measuring the provisions related to labor and civil claims, including the required disclosures of the provisions for labor, civil and tax contingencies, we consider this as a key audit matter.

### **How our audit approached this matter**

Our audit procedures included, but were not limited to:

- Evaluation of the design and effectiveness of certain internal controls related to: (i) evaluation on the massed statistical methodology used in the measurement of the provision for civil and labor contingencies; (ii) review of the estimate of the probability of loss and the amount attributed to the relevant contingencies analyzed by individualized assessment by CAIXA's internal lawyers; and (iii) retrospective analysis on the sufficiency of the provisions recognized, as well as the evaluation of the methods, data and assumptions supporting the provisions for tax, civil and labor contingencies;
- Evaluation, with the help of our professionals with statistical knowledge, of the massed statistical methodology used in the measurement of the provision of labor and civil claims and recalculation of the same provision according to the established criteria;
- For the relevant lawsuits (individualized assessment), evaluation, through statistical sampling and selection of specific items, of the technical studies prepared by CAIXA's internal lawyers, with the grounds for defining the probability of loss and estimated amount of the contingencies, and evaluation of the consistency of the information in the technical studies through consultations on the courts' websites. We used samples to involve our legal experts who assisted us in the evaluation of the technical merits and the supporting documentation to define the probability and estimated loss;
- Evaluation, of the sufficiency of the provision for labor, civil and tax contingencies, through the historical disbursement in relation to the respective provisioned amounts, intensifying the analysis in relation to the understanding of individually relevant cases that have diverged from the provisioned amount; and
- Evaluation of the adequacy of the disclosures made in the parent company and consolidated financial statements, specifically related to the criteria for determining the probability of loss and the estimated amounts of the relevant contingencies through the individualized assessment and the massed statistical method used in measuring the provisions related to labor and civil claims.

Based on the evidence obtained through the procedures summarized above, we consider acceptable the assessment of the recognition and measurement of the provisions for labor, civil and tax contingencies, as well as the disclosures, in the context of the parent company and consolidated financial statements taken as a whole for the six-month period and year ended December 31, 2024.

### **Measurement of post-employment benefits provisions (Actuarial liabilities)**

As described in notes 3 (r) and 21 to the parent company and consolidated financial statements, as of December 31, 2024, CAIXA recorded post-retirement benefit provisions of R\$ 28.344.352 thousand parent company and R\$ R\$ 28,353,072 thousand consolidated). CAIXA sponsors retirement benefits, pension, supplementary health care and aid and meal allowance plans made available to its employees, managers, retired employees, and pensioners. A significant part of these plans are classified as defined benefit plans, whose amounts are material in the context of the parent company and consolidated financial statements and its measurement requires the use of actuarial techniques and judgment in defining assumptions, such as: discount rate, inflation rate and mortality tables.

Due to the complexity and judgment in measuring actuarial liabilities and the material impact that any changes in those assumptions would have on the parent company and consolidated financial statements, we consider this as a key audit matter.

### **How our audit approached this matter**

Our audit procedures included, but were not limited to:

- Evaluation of the design and effectiveness of key internal controls related to the definition and approval of the assumptions used to measure actuarial liabilities;
- Analysis, with the assistance of our internal actuarial specialists, of the reasonableness and sensitivity of the assumptions, which include discount rate, inflation rate and mortality tables, used and reported in the actuarial reports of the relevant benefit plans. In addition, we examined by sampling whether the relevant information recorded in the database used by the external actuarial specialists in calculating the provisions for post-employment benefits was complete and accurate;
- Evaluation of the adequacy of the disclosures in the parent company and consolidated financial statements, specifically regarding the sensitivity analysis of the net value of the defined benefit plan in relation to the actuarial assumptions used.

Based on the evidence obtained through the procedures summarized above, we consider acceptable the measurement of the actuarial liabilities in the context of the parent company and consolidated financial statements taken as a whole for the six-month period and year ended December 31, 2024.

### **Assessment of deferred tax asset**

As described in notes 3 (i) and 20 of the parent company and consolidated financial statements, CAIXA recorded deferred tax assets in the amount of R\$ 59,440,995 thousand (parent company and consolidated) referring to tax losses and temporary differences.

The recognition of deferred tax assets is based on their ability to generate future taxable profits sufficient to utilize deductible tax losses and temporary differences, according to technical studies and analyses carried out by CAIXA. The expected realization of deferred tax assets is based on projections of future taxable income that require the application of judgment by CAIXA's management in the use of assumptions.

Due to the high degree of judgment required in the evaluation of the relevant assumptions that are considered in projecting future taxable profits, and the material impact that any changes in these assumptions would have on the parent company and consolidated financial statements, we consider this to be as a key audit matter.

### **How our audit approached this matter**

Our audit procedures included, but were not limited to:

- Evaluation of the design and effectiveness of key internal controls related to the preparation and approval of the study on the realization of deferred tax assets prepared by CAIXA, according to projections of future taxable income;
- With the help of our corporate finance specialists: (i) we evaluated the assumptions considered in the projections of future taxable income prepared by CAIXA considering whether they are consistent with the valuation practices and methodologies normally used, and whether they are based on historical and/or market data; (ii) we recalculated the amounts included in the technical study for the realization of the deferred tax assets;
- Involvement of our tax specialists to review the basis for establishing deferred tax assets; and
- Evaluation of the disclosures made in the parent company and consolidated financial statements, specifically the expectation of realization of deferred tax assets.

Based on the evidence obtained through the procedures summarized above, we consider the recognition of the deferred tax assets, as well as the respective disclosures, acceptable within the context of the parent company and consolidated financial statements taken as a whole for the six-month period and year ended December 31, 2024.

## Measurement of provisions for credits with the Fund for The Compensation of Salary Changes (FCVS)

As described in note 10 (b) to the parent company and consolidated financial statements, CAIXA has credits with the FCVS (Fund for The Compensation of Salary Changes) in the net amount of R\$ 30,168,397 thousand (parent company and consolidated), and FCVS provision in the amount of R\$ 10,178,480 thousand (parent company and consolidated).

The realization of the credits with the FCVS depends on adherence to a set of rules and procedures defined in specific regulations and follows a novation process (issuance of securities by the Federal Government). The methodology for calculating the provision for contracts to be reimbursed by FCVS aims to capture the possibility of possible claims for operations, regardless of their stage in the novation process (qualified, not qualified, qualified and not approved, approved with appeal, approved without funds and negative coverage), due to insufficient supporting documentation, as required by the rules in force.

Due to the high degree of judgment in determining the method and assumptions used to measure these provisions and the material impact that any changes in those assumptions would have on the parent company and consolidated financial statements, we consider this as a key audit matter.

### How our audit approached this matter

Our audit procedures included, but were not limited to:

- Evaluation of the design of key internal controls related to the review and approval of the methodology for calculating the provision for FCVS receivables, processing, and recognition of the provisions;
- Evaluation, with the help of our professionals with statistical expertise, of the methods and assumptions through: (i) analysis of whether the methodology allows capturing the possibility of loss for operations with the FCVS for all stages of the novation process; and (ii) test on the mathematical precision of the calculations performed to determine the provision for FCVS credits;
- Evaluation, by means of sampling, of the information on stages in the novation process used to calculate the provision for FCVS credits, as well as comparison of the accounting balances; and
- Evaluation of the disclosures made in the parent company and consolidated financial statements, specifically related to the measurement criteria of the provisions for FCVS credits.

Based on the evidence obtained through the procedures summarized above, we consider acceptable the balances of the provisions for FCVS credits in the context of the parent company and consolidated financial statements taken as a whole for the six-month period and year ended December 31, 2024.

### Information technology environment

CAIXA's technology environment has access and change management processes for systems and applications, the development of new programs, and automated internal controls in various relevant processes. To keep its operations running, CAIXA provides access to systems and applications to its employees, considering the functions performed by them and its organizational structure. The controls to authorize, monitor, restrict and/or revoke the respective accesses to this environment must provide reasonable assurance that accesses and information updates are performed with integrity and accuracy and by the appropriate professionals, to mitigate the potential risk of fraud or error arising from unauthorized access or change to a system or information, and to ensure the integrity of financial information and accounting records.

Given CAIXA's high dependence on its technology systems, the high volume of transactions processed daily, and the importance of access controls and change management on its systems and applications to plan the nature, timing, and extent of our audit procedures, we consider this as a key audit matter.

### How our audit approached this matter

Our audit procedures included, but were not limited to:

- With the assistance of our information technology professionals, we (i) tested the design and operating effectiveness and compensating controls of certain key internal controls over access to systems and applications, such as authorization of new users, revocation of disconnected users and review of active users; (ii) performed tests, on a sample basis, of relevant information extracted from certain systems for



preparation of the parent company and consolidated financial statements; (iii) in those areas where, in our judgment, there is a high dependence on information technology, our testing also included evaluating password policies, security configurations, and internal controls over systems and application developments and changes; and (iv) when we identified key internal controls over financial reporting and other relevant processes that are automated or have some component dependent on systems and applications, we tested the design, implementation, and operating effectiveness of those controls. The evidence obtained through the procedures summarized above allowed us to consider the information extracted from certain systems to plan the nature, timing, and extent of our substantive testing in the context of the parent company and consolidated financial statements taken as a whole for the six-month period and year ended December 31, 2024.

## Other matters

### Statement of value added

The parent company and consolidated statements of value added for the six-month period and year ended December 31, 2024, prepared under the responsibility of the CAIXA's Management and presented as supplementary information in relation to the accounting practices adopted in Brazil applicable to financial institutions authorized to operate by BACEN, was submitted to audit procedures performed in conjunction with the audit of CAIXA's parent company and consolidated financial statements. For the purposes of forming our opinion, we evaluated whether these statements are reconciled with the parent company and consolidated financial statements and accounting records, as applicable, and if their form and content are in accordance with the criteria defined in Technical Pronouncement CPC 09 "Statement of Value Added". In our opinion, these statements of value added have been properly prepared, in all material respects, in accordance with the criteria established in the Technical Pronouncement and are consistent with the parent company and consolidated financial statements taken as a whole.

### Consolidated financial statements

These consolidated financial statements for the six-month period and year ended December 31, 2024, which have been prepared in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil (BACEN), are being issued in an additional manner, as permitted by Article 77 of CMN Resolution 4,966, to the consolidated financial statements prepared in accordance with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB), which to date have not been prepared and disclosed by CAIXA.

## Responsibilities of Management and those in charge with governance for the parent company and consolidated financial statements

Management is responsible for the preparation and fair presentation of the parent company and consolidated financial statements in accordance with the accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil, and the internal controls as management determines is necessary to enable the preparation of parent company and consolidated financial statements that are free from material misstatement whether due to fraud or error.

In preparing the parent company and consolidated financial statements, Management is responsible for assessing CAIXA's ability to continue as going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting, unless Management either intends to liquidate CAIXA or to cease operations, or there has no realistic alternative but to do so.

Those charged with governance of CAIXA are those responsible for overseeing the process of preparing the parent company and consolidated financial statements.

## Auditors' responsibilities for the audit of the parent company and consolidated financial statements

Our objectives are to obtain reasonable assurance about whether the parent company and consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with the Brazilian and International Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with the Brazilian and International Standards on Auditing, we exercise professional judgment, and maintain professional skepticism throughout the audit.

We also:

- Identify and assess the risks of material misstatement of the parent company and consolidated financial statements, whether due to fraud or error, design and performed audit procedures responsive to those risks, and obtained audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting material misstatement resulting from fraud is higher than for the one resulting from error, as fraud may involve collusion, forgery, intentional omission or misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control of CAIXA.
- We evaluated the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of Management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Institution's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the individual and consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our report. However, future events or conditions may cause the Institution to cease to continue as a going concern.
- We evaluated the overall presentation, structure, and content of the parent company and consolidated financial statements, including the disclosures, and whether the parent company and consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- We obtained sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the group to express an opinion on the parent company and consolidated financial statements. We are responsible for the direction, supervision, and performance of the group audit and consequently for the audit opinion.



We communicate with Management regarding, among other matters, the scope and timing of our planned audit work and significant audit findings, including any significant deficiencies in internal controls that we identify during our work.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the parent company and consolidated financial statements of the current period and are, therefore, the key audit matters. We describe these matters in our auditor's report unless law or regulation has prohibited public disclosure of the matter or when, in extremely rare circumstances, we determine that the matter should not be communicated in our report because the adverse consequences of such communication would reasonably be expected to outweigh the public interest benefits of the communication.

Brasília, February 24, 2025

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

*Original report in Portuguese signed by*

André Dala Pola  
Accountant CRC 1SP214007/O-2