

4Q21 RESULTS PRESENTATION



AGENDA

1

HIGHLIGHTS

4

FINANCIAL
HIGHLIGHTS

2

ESG

5

CONCLUSION

3

OTHER
ACHIEVEMENTS

HIGHLIGHTS 2021



WE CONTINUE TO PROMOTE SOCIAL, BANKING AND DIGITAL INCLUSION WITH
SUSTAINABILITY IN OUR BUSINESS

FINANCIAL HIGHLIGHTS

R\$17.3 billion
NET INCOME 2021
↑ **31.1%** (2021/2020)

R\$3.2 billion
NET INCOME 4Q21
↑ **0.3%** (4Q21/3Q21)

R\$867.6 billion
LOAN PORTFOLIO
↑ **10.2%** (4Q21/4Q20)

R\$111.5 billion
NET EQUITY
↑ **20.2%** (4Q21/4Q20)

15.1%
TIER I CAPITAL 4Q21
↑ **2.6 p.p.** (4Q21/4Q20)

16.9%
ROE
↑ **1.7 p.p.**
(4Q21/4Q20)

LOAN ORIGINATION

R\$140.6 billion
MORTGAGE
↑ **20.8%** (2021/2020)

R\$ 82.8 billion
SBPE MORTGAGE
↑ **54.4%** (2021/2020)

R\$15.5 billion
AGRIBUSINESS
↑ **102.9%** (2021/2020)

INSURANCE

PENSION PLAN
↑ **28.5%** (2021/2020)

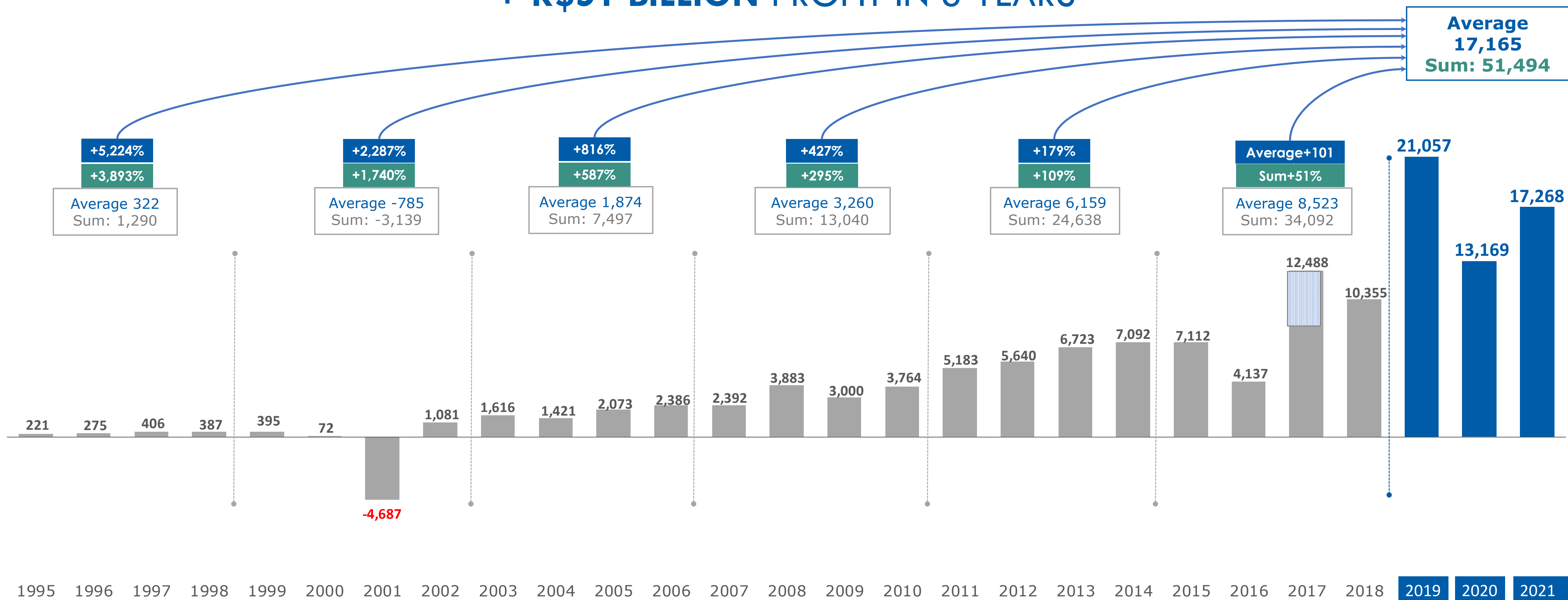
HOMEOWNER
↑ **28.3%** (2021/2020)

R\$1.1 billion
BROKERAGE REVENUES
↑ **25.6%** (2021/2020)

MORTGAGE
↑ **6.5%** (2021/2020)

INCOME EVOLUTION 2021

WE REACHED THE THREE **LARGEST RESULTS** IN THE BANK'S 161 YEARS
+ R\$51 BILLION PROFIT IN 3 YEARS



2017 results positively impacted by R\$4.0 billion due to the reversal of actuarial provisions - CPC 33

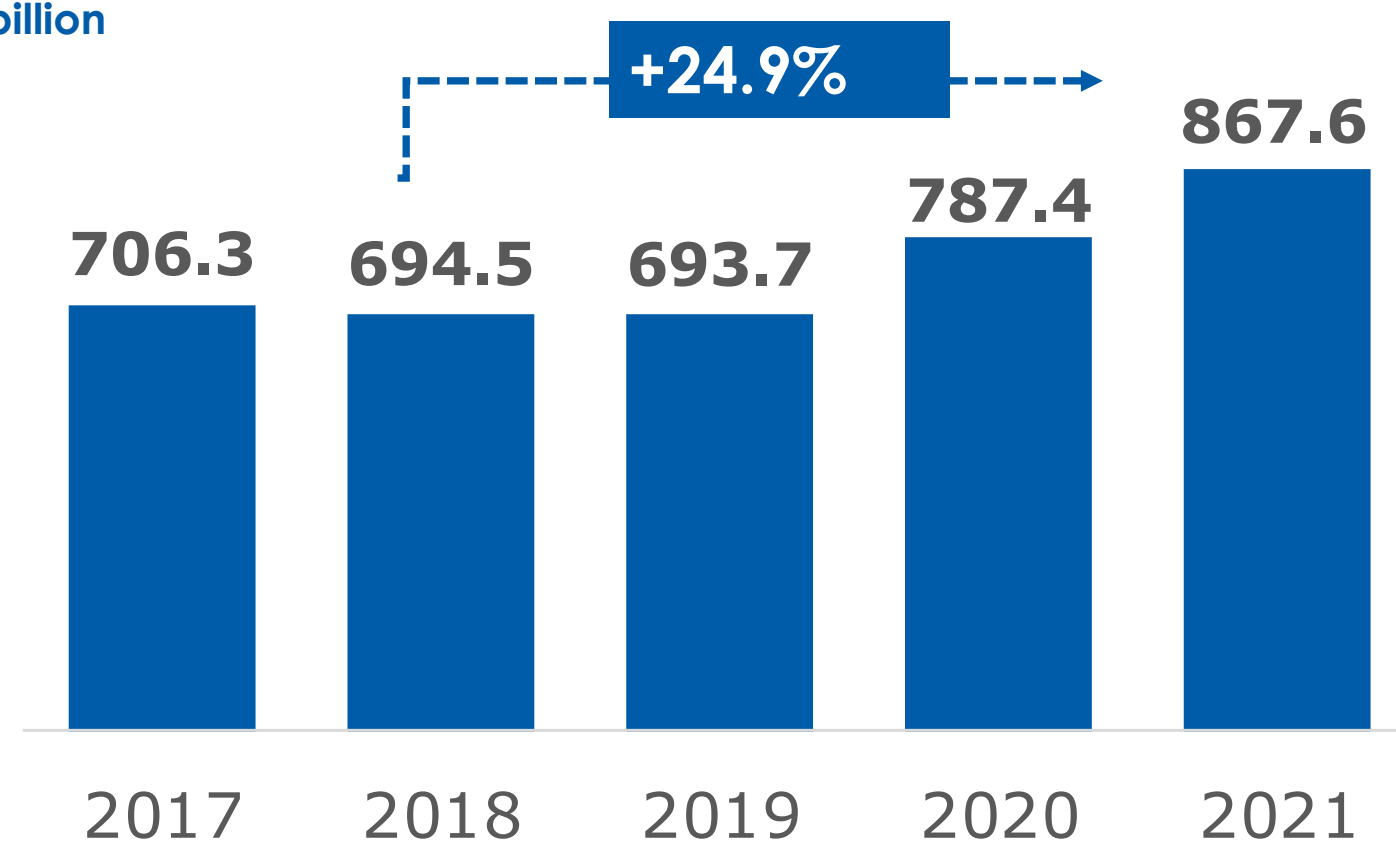
FINANCIAL HIGHLIGHTS 2021



CONSISTENT GROWTH WITH SOLIDITY AND PROFITABILITY

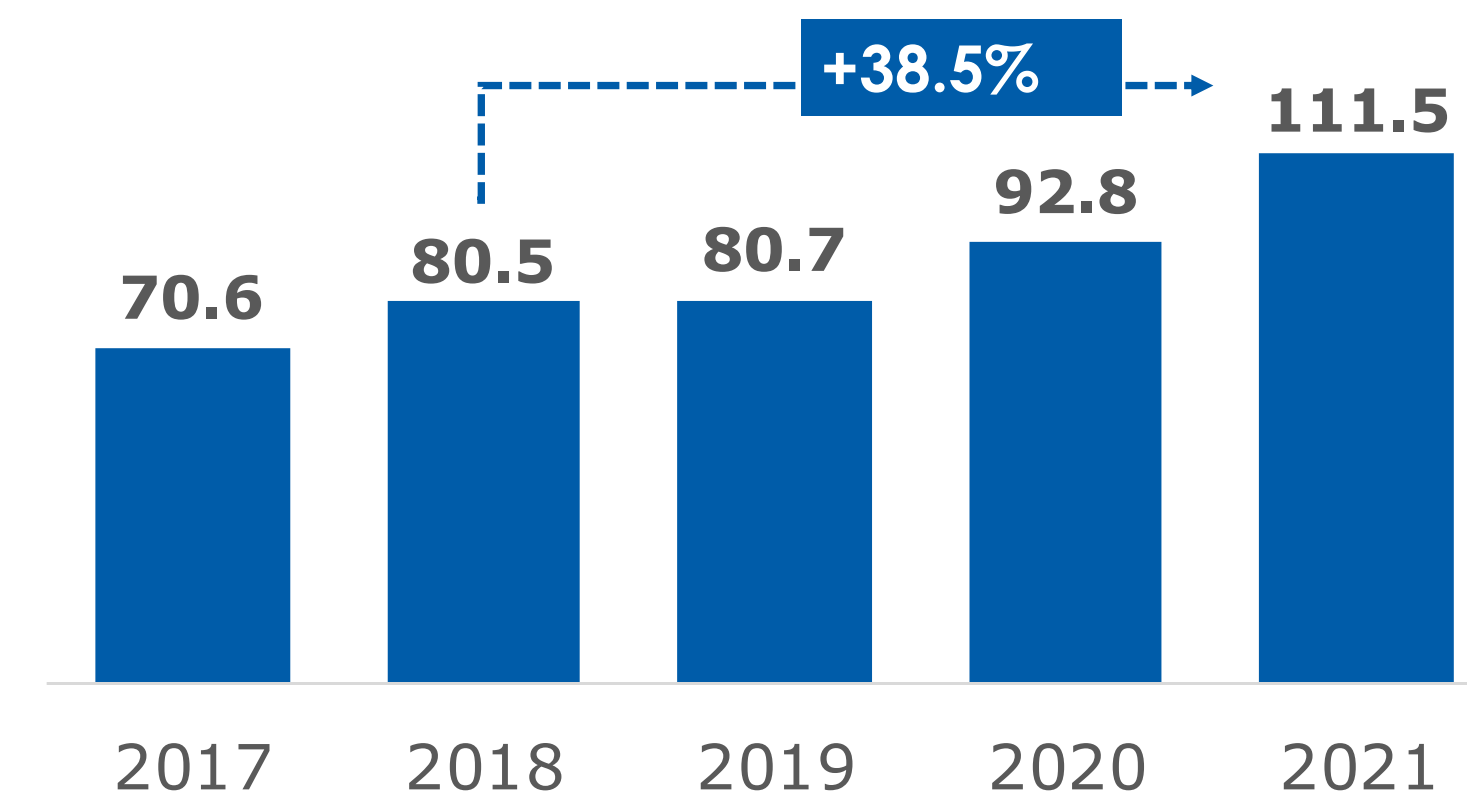
Loan Portfolio

In R\$ billion



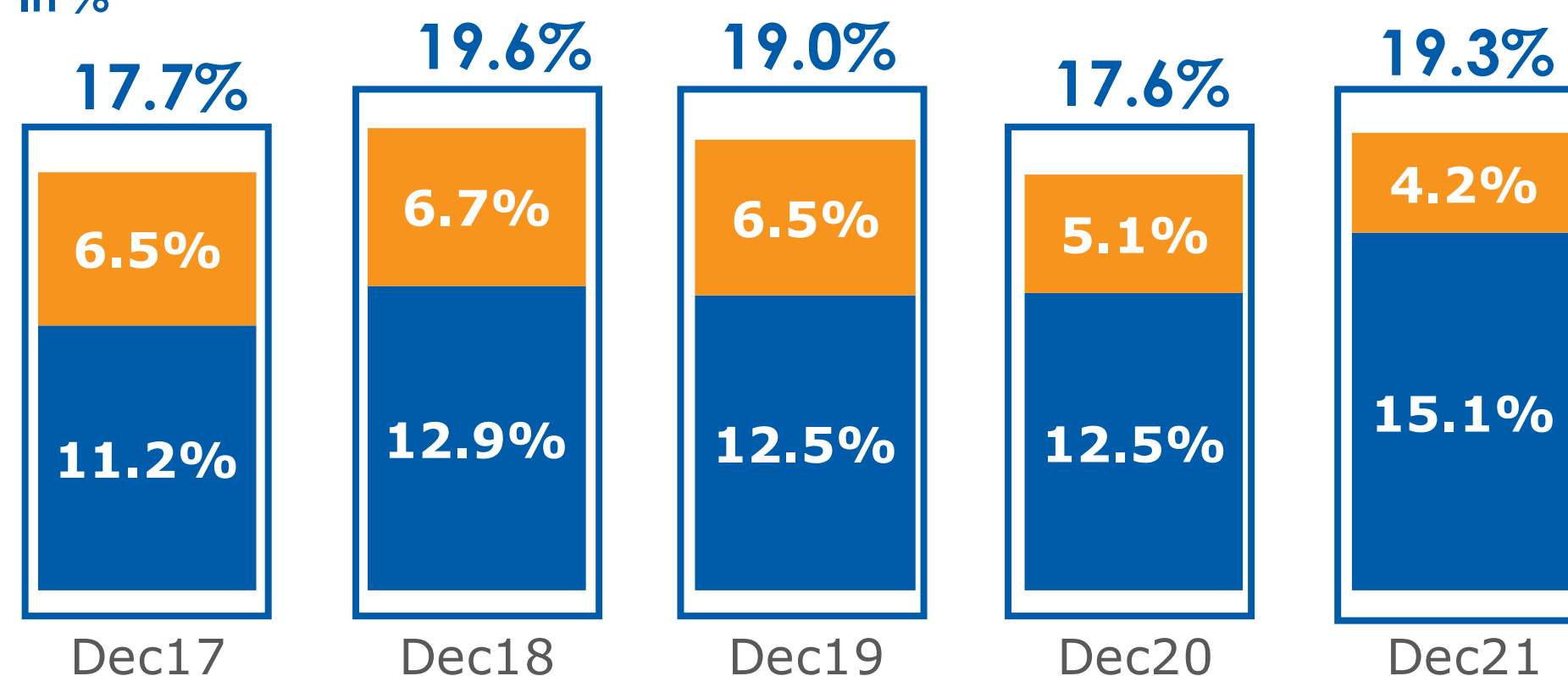
Net Equity

In R\$ billion



Basel Ratio

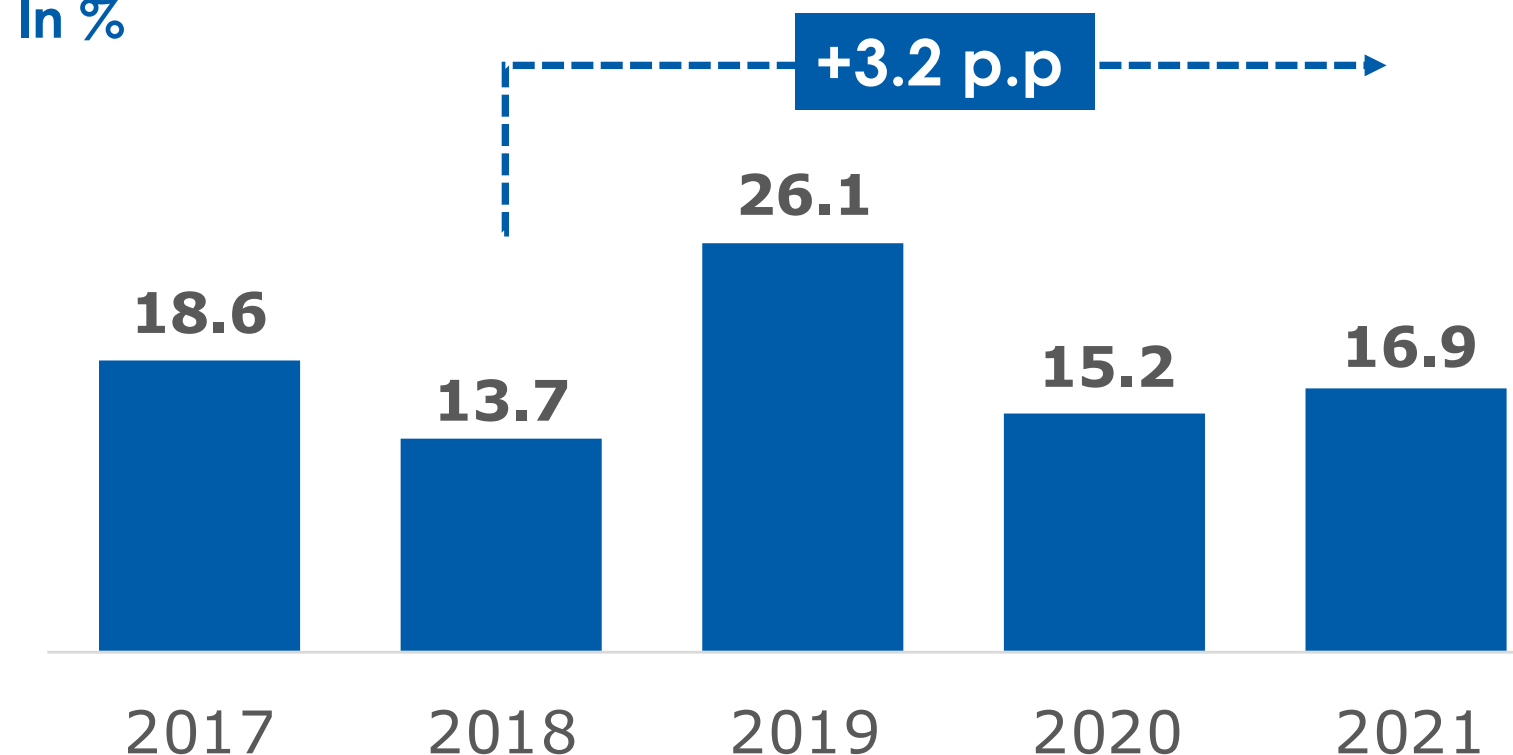
In %



■ Tier I ■ Tier II

Accounting ROE ¹

In %



¹ Accumulated in 12M

IMPROVEMENTS IN GOVERNANCE



COMMITMENT TO GOVERNANCE, INTEGRITY AND TRANSPARENCY

Before (Dec18)

Current Management

I. CAIXA Balance Sheet

Qualified opinion since 2016

Qualified opinion removed in Jun/19

II. FGTS Balance Sheet

Qualified opinion since 2016

Qualified opinion removed in Dec/20

III. FI-FGTS Balance Sheet

Qualified opinion since 2011

Qualified opinion removed in Dec/20

IV. CAIXAPAR

Qualified opinion in the balance sheet and notes from TCU and MPF (Federal Prosecutor)

Qualified opinion removed in 2020 and termination of the company in 2021

V. Audit of CGU Accounts

Irregular Certificate

2019 regular 2020 unqualified opinion

VI. Non-Use Goods (BNDU)

TCU and BACEN notes

64.4% drop in the inventory of repossessed properties

VII. IG-SEST Indicator

Score 9.75

As of 2019, reached 10.00 in an unprecedented way, repeating the result in 2020.

VIII. iGG¹ - TCU

Score 71% (39th)

Score 94% (3rd)

¹ Governance and Public Management Index

CAIXAPAR Dissolution:

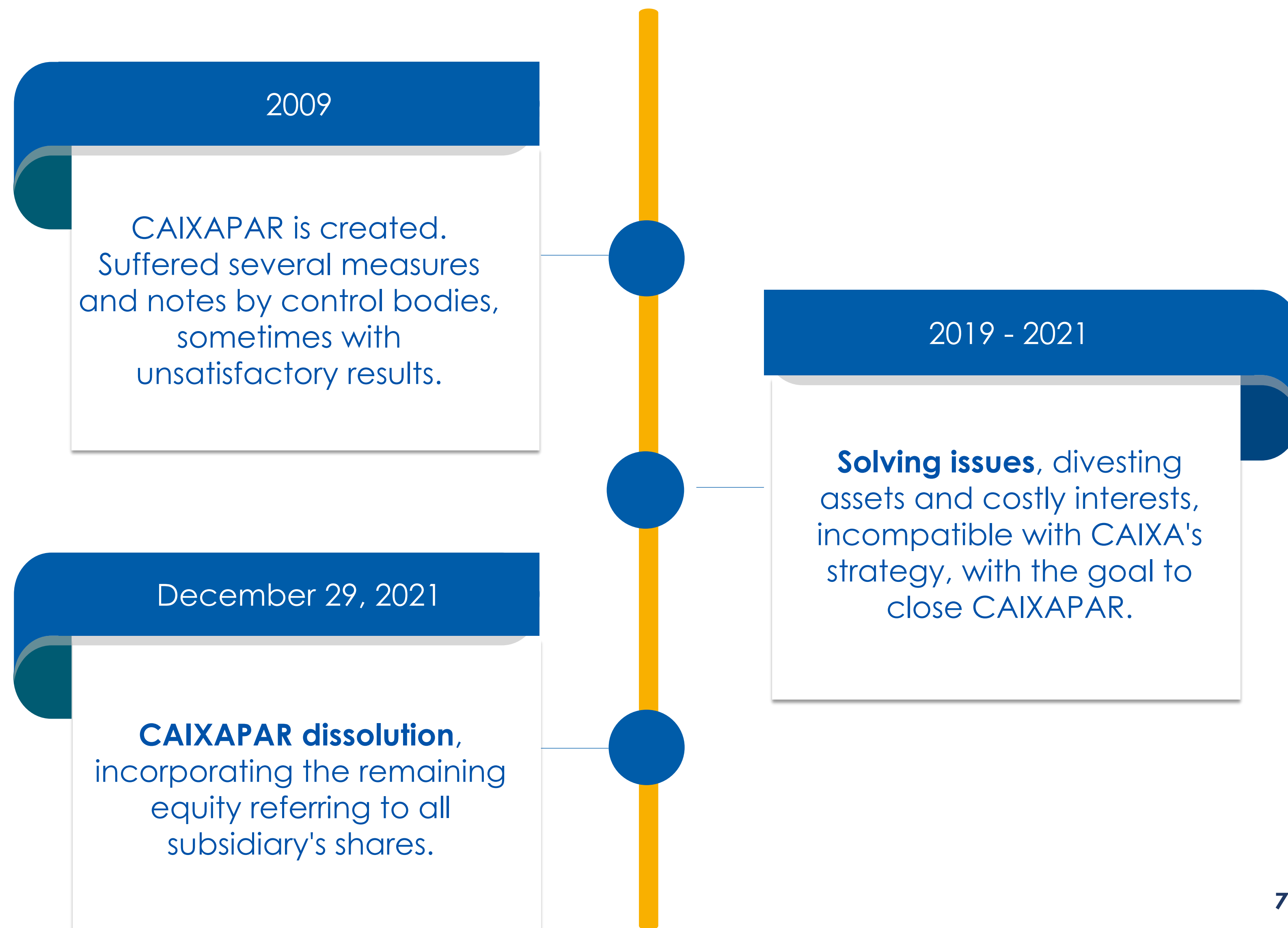
GOVERNANCE

INTEGRITY

TRANSPARENCY

CONGLOMERATE

Conglomerate Efficiency and Profitability



CAIXAPAR Dissolution:

GOVERNANCE

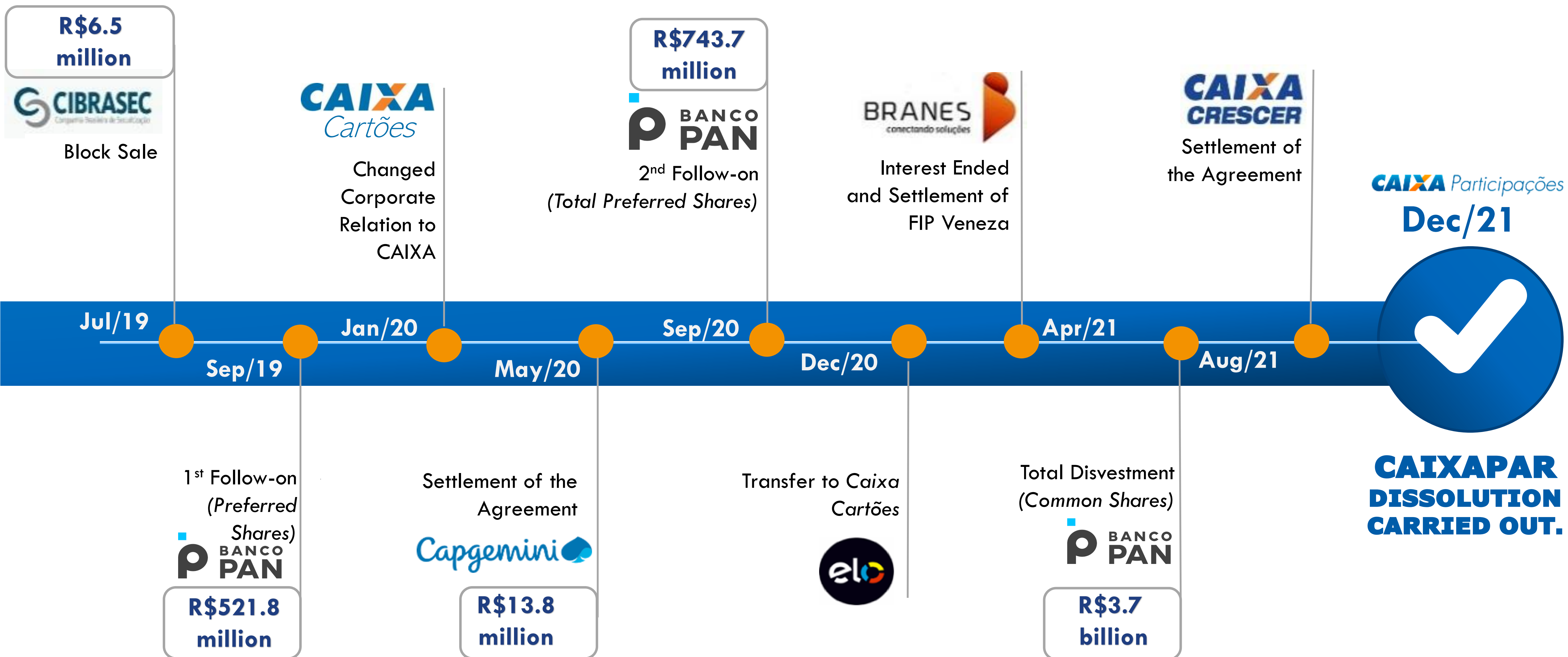
INTEGRITY

TRANSPARENCY

Costly investments incompatible with CAIXA's goals

	Situation in Dec/2018	Current Situation
I. Banco PAN	Problematic acquisition, need for contributions	Divestment in Apr/21 with 486% appreciation
II. Branes	Notes from Independent Audits (PWC and Grant Thornton), MPF and TCU	Divestment in Dec/20
III. Capgemini	Did not get the expected return	Settlement of the agreement in May/20
IV. CAIXA Crescer	TCU notes	Settlement of the agreement in Aug/21
V. CIBRASEC	Low performance and no business relationship	Divestment in Jul/19
VI. CAIXA Imóveis	Negative Result	Ongoing Partnership Dissolution
VII. Negócios Digitais	No operations since incorporation	Ongoing Partnership Dissolution

DIVESTMENTS 7 COMPANIES



CONGLOMERATE

CAIXAPAR: BANCO PAN RECOVERY AND DIVESTMENT



R\$5.0 BILLION IN GROSS INCOME BY CONCLUDING THE DIVESTMENT

- Dec/2018: Share Price: **R\$1.95**;
- Mar/2019: Call option, R\$2.42 per share, **22.4% discount on market price**;
- Sep/2019: First divestment, R\$8.25 per share, and **net income totaling R\$157.4 million**;
- Aug/2020: Second divestment, R\$8.30 per share, and **net income totaling R\$265.3 million**;
- Apr/2021: Total divestment agreement, R\$11.42 per share and **net income totaling R\$1.6 billion**.

Share Price when the Management Started: R\$1.95

Appreciated
486%

Share Price on the Last Sale: R\$11.42

AGENDA

1

HIGHLIGHTS

4

FINANCIAL
HIGHLIGHTS

2

ESG

5

CONCLUSION

3

OTHER
ACHIEVEMENTS

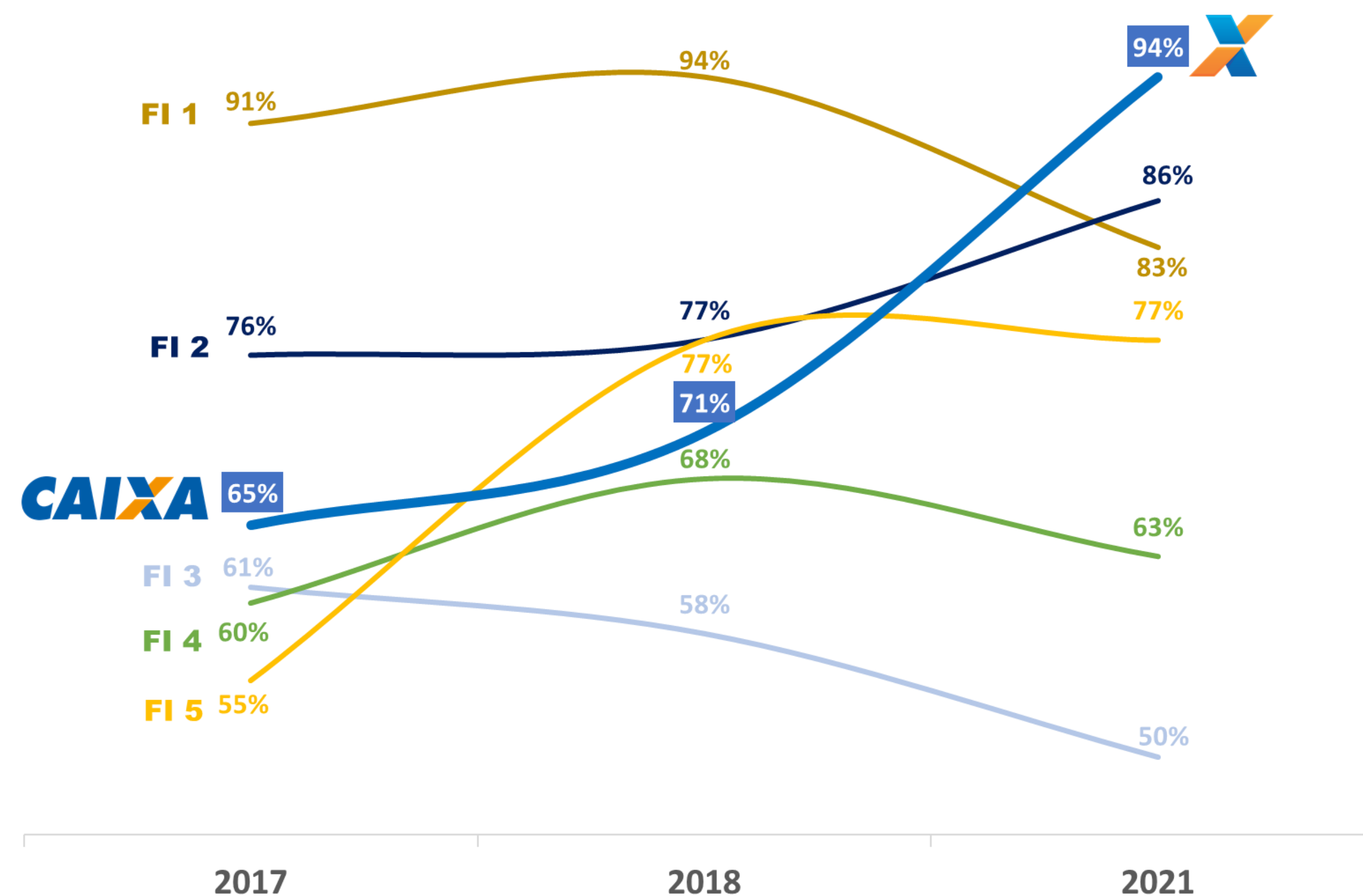
INTEGRATED GOVERNANCE AND PUBLIC MANAGEMENT INDEX

Promoted by **TCU**¹, the Integrated Governance and Public Management Index (iGG) assesses the **applicability level of governance and public management** to organizations.

- ✓ Leadership
- ✓ Strategy
- ✓ Control
- ✓ Personnel
- ✓ IT and Information Security
- ✓ Granted Loans
- ✓ Budget

1st place in the State-Owned FI ranking²

3rd place out of 378 institutions



¹ Federal Accountability Court ² Financial Institutions
Source: TCU website

*Note: CAIXA's current ranking compared to other organizations was based on comparing the iGG's scores and is not an official TCU ranking.

MAIN RECOGNITIONS

Federal Comptroller General (CGU)



II CONCURSO DE
BOAS PRÁTICAS
da Rede de Corregedorias



CAIXA: Only Institution awarded
in **all categories** and the **only**
Financial Institution.

- **2nd Place Category:** Liability Assessment - Private Entities
- **3rd Place Category:** Liability Assessment - Public Agents
- **3rd Place Category:** Innovation

OPINION OF THE ANNUAL ACCOUNTS AUDIT WITH **UNQUALIFIED OPINION.**

2021

- ✓ CGU¹ ISSUED A REGULAR ANNUAL AUDIT CERTIFICATE OF ACCOUNTS FOR 2019 AND AN UNQUALIFIED OPINION ON THE 2020 ACCOUNTS.
- ✓ CGU's conclusions reinforce this management's improved governance, committed to transparency, ethics and integrity, overcoming the irregular certification in 2018.



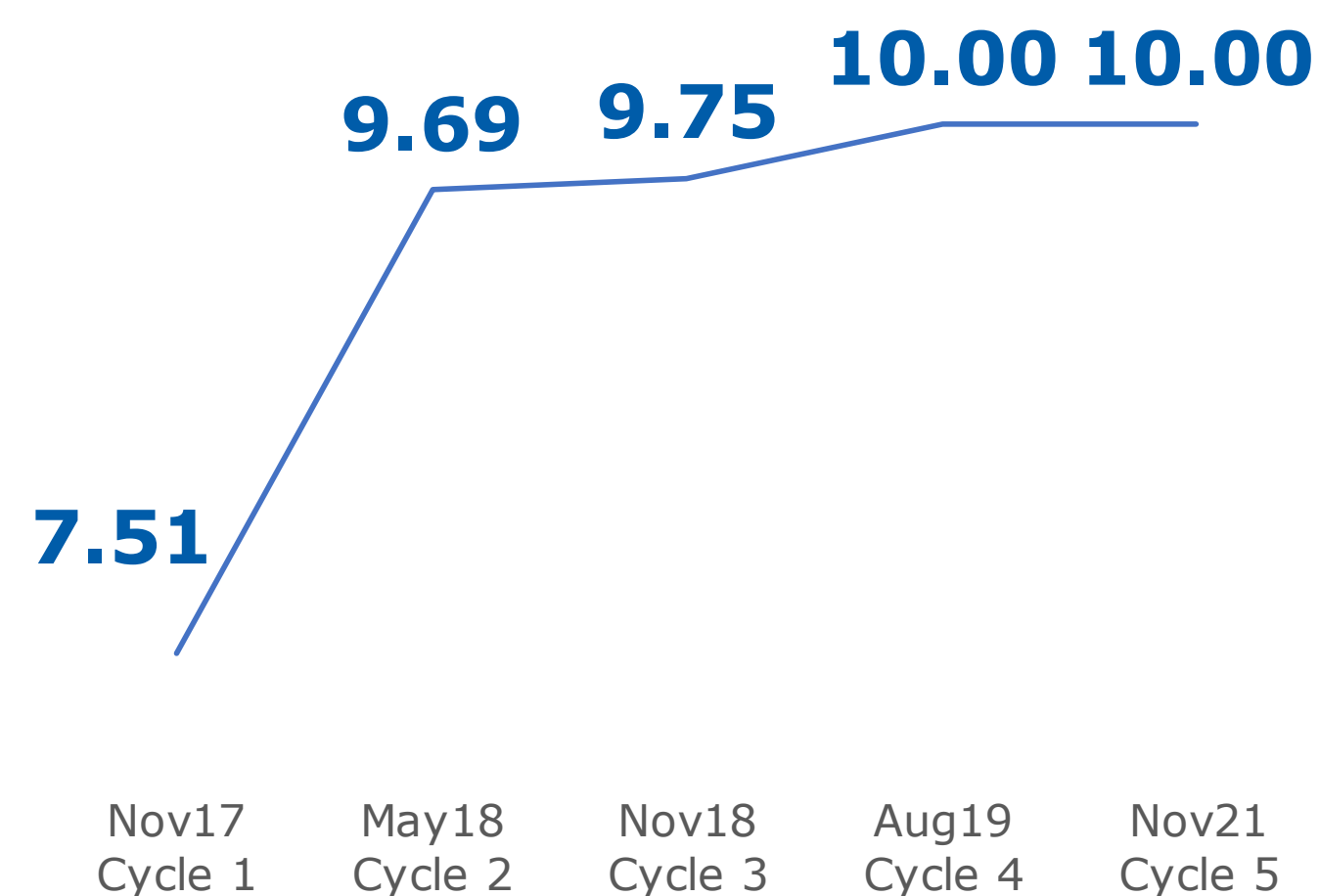
YEAR	CERTIFICATE
2020	Unqualified Opinion
2019	Regular
2018	Irregular

IG Sest

NÍVEL 1

5º CICLO

Evolution of CAIXA's scores



- CAIXA was certified at **Level 1** in the 5th cycle, with the highest score (**10**) for the **second consecutive time**
- **CAIXA Cartões e Seguridade** are also certified at Level 1, with **CAIXA Seguridade** scoring **10** for the **second consecutive time**
- Only State-Owned Company in which all participating subsidiaries **received Level I certification**
- Of the 60 federal state-owned companies and subsidiaries evaluated, only 3 got a **10**, among them **CAIXA** and **CAIXA Seguridade**

As of 2019, in the 4th cycle, CAIXA scored **10** in an unprecedented way

2021

GOVERNANCE

REMOVED THE QUALIFIED OPINION



IN THIS MANAGEMENT, FOR THE FIRST TIME IN THE PAST 10 YEARS¹, THE **BALANCE SHEET OF CAIXA, CAIXAPAR, FGTS² AND FI-FGTS³** WERE

PUBLISHED WITH

UNQUALIFIED OPINION.

The qualified opinion removed by the independent audits prove the **management's efforts towards good governance and transparency.**



¹ Disclaimers: CASH (4Q16 to 1Q19); FGTS (2016 to 2019); FI-FGTS (2011 to 2019); CAIXAPAR

² Severance Indemnity Fund.

³ FGTS Investment Fund.

EVALUATIONS OF CENTRAL BANK OF BRAZIL



Improvement in the RCS rating – Risk and Control System issued by the Central Bank's Banking Supervision

- ✓ CAIXA has improved and evolved in the assessment since 2019, and in 2020, in the supervision cycle from July/2020 to July/2021, it obtained **its best historical result**, which includes business model and risk analysis and controls (corporate governance and risk matrix).

HIRING PWDs

Largest call action for PWD ever carried out by a
Brazilian company

2018

1.3 thousand

PWD Employees

2022

Around

4.4 thousand

PWD Employees

992 convened in a single day (DEC 15, 2021)

Onboarding and Training

Inclusion with assistive technology and ergonomics with resources that support the employees' work.



AVALIATION ESG ACTIONS



- I. CAIXA Florestas Program created in May/21.
- II. Recovering forests, springs and conservation units in **all biomes**.
- III. Allocating **R\$150 million** from profit, per year, to social and environmental projects.
- IV. Planting **10 million** trees in the next **5 years**.
- V. Actions in progress foresee the neutralizing **ALL carbon emitted** by CAIXA by 2026.
- VI. **Environmental education, promoting acculturation to environmental issues.**
- VII. **Generating jobs and income**, promoting local economies and empowering communities.
- VIII. **Supporting vulnerable communities**, promoting social and economic insertion.
- IX. **Man-Forest Relationship**: Promoting conscious extraction and responsible land management.

MOODY'S

Best global score, in the environmental aspect, along with 3 other institutions from Ireland, Sweden and Switzerland, and is the only one in Latin America with the best evaluation in the same aspect.

FitchRatings

CAIXA is the only bank in South America with an **ESG Social 4** [+] for 'Community relations, social access, affordable prices.

THE LARGEST NATURE PRESERVATION PROGRAM IN THE COUNTRY

Preserving parks, forests and 5
thousand springs, besides planting
10 million trees over the next 5
years.



ESG CAIXA FLORESTAS



8 initiatives with investment totaling
**R\$60 million of CAIXA's Social
and Environmental Fund**



Social inclusion of people in
vulnerable situations
Over **1.4 million people** benefited



Planting over **3.7
million trees**



Preserving **2,2
thousand
springs**

SABARÁ-CAETÉ – Minas Gerais

I.



PROJETO NASCENTES VIVAS – Minas Gerais

II.



PROJETO RIO MANUEL ALVES DA NATIVIDADE - Tocantins

III.



ÁGUAS CERRATENSES – Goiás

IV.



RECUPERAÇÃO DE ÁREAS DEGRADADAS NA MICROBACIA DO ISIDORO – BACIA RIOS DAS VELHAS – Minas Gerais

V.



MARAJÓ SOCIOAMBIENTAL – Pará

VI.



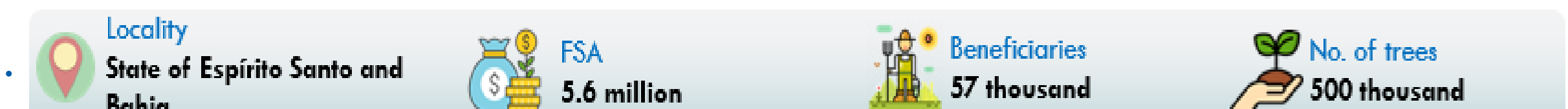
FOGÕES + EFICIENTES - Tocantins e Bahia

VII.



PROJETO POMARES DA MATA ATLÂNTICA

VIII.



ESG SUSTAINABILITY BANK



FOCUS ON ENVIRONMENTAL, SOCIAL AND CLIMATE DEVELOPMENT

Loan Lines for Sustainable Business

**Individuals, Legal Entities
and Agribusiness**

Acquiring machines and
equipment that **reduce
waste and emissions
generated**

Facilitated loans to **finance
photovoltaic electricity
generation systems** and
installation costs



Neutralizing the CO² emitted in CAIXA



- **40%** until 2023 (66.5 thousand tons)
- **100%** until 2026 (133 thousand tons)

CAIXA's Generation



- **166 photovoltaic plants** in the country
- **1 photovoltaic farm** in Uberlândia-MG
- **11.6 megawatt-peak** installed power
- **R\$11.9 million** saved in 2021



Photovoltaic Farm – Uberlândia -MG



Participation at COP26



Launched the ESG Investment
Fund



Seal Casa Azul + CAIXA

ESG BANKING INCLUSION



R\$401.5bi
Inserted into the economy

38MM
Brazilians with their first bank
accounts

415MM
Downloads made

6 bi
Transactions carried out



Loan CAIXA Tem

- Loan **directly through cell phones**, simply and easily;
- Loan from **R\$300 to R\$1,000** within 24 months, and rate of 3.99% p.m.;
- Modality: **For Personal and Production Purposes.**

ESG LOAN

Giro CAIXA Transportes

Unprecedented loan line, which will benefit **carriers and truck drivers** enabling the prepayment of the freight

Rates starting from **1.99%**

Balance credited **any day of the week**, directly to the **truck driver's account**

FGTS Anniversary Withdrawal Prepayment

R\$ 15.1 bi → **40%**
Loans Granted of the market

2.3 MM
clients served, including 1.3 million with
overdue debts

7.4 MM
in operations

Extended prepayment limit:

From: **3** To: **5**
years
As of FEB 22

ESG LOAN

CAIXA Hospitais

71 % drop in rates¹

R\$5.8 billion in loans
granted since **JAN/2019**

R\$3.5 billion in loans
granted and renegotiated in
2021, up by 137.0%¹

6-month grace period and up to
120 months term

Interest: Starting at **0.19% p.m. +**
CDI

Measures to support Santas
Casas and Philanthropic Hospitals
benefiting over **189 thousand**
hospital beds



¹ Compared to 2018.

\$ Micro and Small Businesses

Over **R\$77 billion¹** in loans granted to **+300 thousand** small and micro entrepreneurs during the pandemic.

PRONAMPE: **36%** of all
loans granted carried out
at CAIXA

R\$22.3 bi

loans granted

FAMPE: **81%** of all
loans granted carried
out at CAIXA

R\$6.9 bi

loans granted

**Largest bank supporting
Micro and Small Enterprises**



Social and Environmental Risk Mitigation

R\$6.0 billion in loan transactions subject to mitigating social and environmental risks in 2021.



Debt Renegotiation

Regularized **+459 thousand overdue contracts** for **342 thousand individual and corporate clients**.



Microfinance for Women

+R\$1.3 billion to SMEs with female owners or partners in 2021.

CAIXA MAIS BRASIL



GOALS

Knowing society's needs and improving CAIXA's strategy.

IN 123 EDITIONS: 85% of cities in the countryside and 63% of cities in the North and Northeast

+30
thousand
employees

+350
branches and
partners

+280
municipalities

+200
Companies

164
APAE, Hospitals
and Santas Casas

+127
Environmental
Preservation Units

95
Construction works and
Developments

57
Agro visits





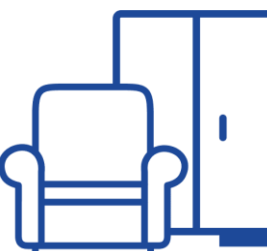
421 tons

food collected in over **4.2 thousand branches and administrative buildings**



319 social institutions

selected by the **Federal Government's Pátria Voluntária Program¹**



80.4 thousand pieces of furniture

were donated to over **1.7 thousand entities**

¹ Pátria Voluntária Program aims to promote volunteer work in an articulated manner between government, civil society organizations and the private sector, and encourage social engagement and citizen participation in actions that transform society.

R\$ 1.3 Trillion Paid¹

Divided into the following payments (R\$ billion):

398.4 Paid in the FGTS Regular and Emergency Withdrawal

354.4 Paid in the Emergency Aid

329.6 Paid at INSS

113.0 Paid in Unemployment Insurance

64.7 Paid in Bolsa Família

41.8 Paid in Abono Salarial (Bonus for Low-Income Individuals)

20.8 Paid in the BEm Program

9.0 Paid in Auxílio Brasil

3.3 Paid in regional emergency and continuing benefits

8 out of 10

Adults in the country received the
balances through **CAIXA**

100MM
Will benefit from
loans offered at
CAIXA Tem

68MM
Brazilians helped in the
pandemic and benefited
from the **emergency aid**

38MM
Invisible people²
were benefited

100
Agro Units,
opened in 2021

¹ Accumulated position from 2019 to 2021.

² People who were not in any Government registry

MUNICIPALITIES IN CALAMITY SITUATION

PROVIDING **SUPPORT** TO MUNICIPALITIES AFFECTED

56 Municipalities with FGTS Calamity Withdrawal Available

Bahia

Canavieiras	Coaraci	Eunápolis	Floresta Azul	Gandu
Ibicaraí	Ibicuí	Ilhéus	Itabela	Itabuna
Itaúipe	Itamaraju	Itapé	Itapetinga	Itapitanga
Itororó	Jaguaquara	Jequié	Jiquiriçá	Medeiros
Mundo Novo	Porto Seguro	Prado	Teixeira de Freitas	Teolândia
Ubaitaba	Vitória da	Wenceslau Guimarães	Ubaira	

Minas Gerais

Águas Formosas	Almenara	Dores do Indaiá	Governador Valadares	Igarapé
Itabirito	Juatuba	Machacalis	Mario Campos	Mateus Leme
Nova Lima	Poço Fundo	Rio Acima	Rio Manso	Sabará
São Joaquim de Bicas	Claudio	Santo Antônio do Monte	Onça de Pitangui	Raposos

Rio de Janeiro

Petrópolis	Natividade	Italva
------------	------------	--------

Santa Catarina

São Cristovão do Sul	Bom Jesus
----------------------	-----------

Paraná

Paulo Frontin

São Paulo

Barretos

Other Measures



- Emergency service through a **truck-agency**
- **Mortgage loan payments** suspended
- Incorporated **mortgage installments** from the debt balance of defaulting customers
- Loan payments suspended for **hospitals**
- Quick analysis for insurance policies, in partnership with **CAIXA Seguridade**
- Support to **outsourced CAIXA employees, Lotteries and CCA employees impacted**
- **Cleaning and maintenance** of affected units to resume service

AWARDS AND RECOGNITIONS



2021

1st Place State IF Ranking
94% in the Integrated Governance and Public Management Index (iGG)



2020
2019

Annual Accounts Audit with unqualified Opinion
Annual audit certificate of regular accounts for 2019 and unqualified for 2020.



2021

Good Practices in the Brokerage Network - CGU
2nd Place in: Liability Assessment - Private Entities
3rd Place in: Liability Assessment - Public Agents
3rd Place in: Innovation



2021

Balance sheet of CAIXA, CAIXAPAR, FGTS and FI-FGTS published with unqualified opinion for the first time in the last 10 years



2021

Certified at Level 1 in the 5th cycle,
highest score (10) for the second consecutive time



2021

1st Place Indirect Management
Rede Governança Brasil Award



2021

Excellent Rating
regarding CAIXA DTVM's investment management quality, the highest score



2021

Highest Score in Latin America
Only bank in South America with the highest ESG Social rating

MOODY'S
2021

ESG Rating
Highest **Global** Environmental Score, and the **only** one in Latin America with the best score in this category.



2020

MORNINGSTAR AWARD
5 stars Asset Management



2021

Best Company to Work for Certificate



2021

Top 500 Latin American leaders in generating value



2021

Highest Brand Strength Index
AAA only bank with this rating.
3rd Most Valuable Brand in Brazil for the 2nd Consecutive Year.



2020
2019

COMPANIES AND LEADERS WITH THE BEST REPUTATION



2021

Top 3 Digital Government Services
EMERGENCY AID
Popular Jury



2019

Certified at Level 1 in the 4th cycle
Highest score (10)



2021

Customer Experience/User Experience with the case "1st Homeownership Digital Fair".



2020

BANK OF THE YEAR
Solution for Instant Payments and Impact Mitigation



2021

Best Corporate Universities
UNIVERSITY CAIXA



2021

Pro-Gender and Race Equity Certificate



2020

Best bank to invest in FGV



2021

4th best fund manager in the country – FGV fund guide

AGENDA

1

HIGHLIGHTS

4

FINANCIAL
HIGHLIGHTS

2

ESG

5

CONCLUSION

3

OTHER
ACHIEVEMENTS

CONGLOMERATE

SEGURIDADE: NEW PARTNERSHIPS



R\$9.8 bi

R\$9.0 billion **received** and R\$0.8 billion in **Earn Out** in 5 Joint Ventures held:



Life, Credit Life and Private Pension



Mortgage and Homeowner



Assistance Services



Credit Letters (Consórcios)



Premium Bonds (*Capitalização*)

CAIXA

Seguridade

Created **100% Own Brokerage**

CAIXA

Corretora

CONGLOMERATE

SEGURIDADE: NEW BROKERAGE MODEL



- **The new brokerage model adds more value and results**
 - 100% own brokerage
 - Significant increase in brokerage fees in all segments
 - Bidding to select new partnerships with co-brokers listed and recognized nationally and internationally



- Mortgage
- Life
- Credit Life
- Private Pension
- Homeowner
- Premium Bonds
(Capitalização)

100% of the brokerage



- Corporate
- Engineering
- Agro
- Large Risks



- Health
- Dental



- Vehicles
- Retention

CONGLOMERATE

SEGURIDADE: GOVERNANCE OF PARTNERSHIPS



• New Multi-Partnership Model

 Expert partners in each segment, with national and international operations, leveraging strategic operations

• Larger Economic Share in Operating Companies

Life Credit Life Private Pension	Mortgage Residential Premium Bonds (<i>Capitalização</i>) Credit Letters (<i>Consórcio</i>)	Assistance Services	Own Broker
from 48% to 60%	from 48% to 75%	from 0% to 75%	from 12% indirect to 100%

Higher Governance Level

Currently...

Equal representation on the Board of Directors, Executive Board and Committees (shared)

Formerly...

Representation only in the Board of Directors (unbalanced)

CONGLOMERATE

SEGURIDADE: IPO and Governance



CXSE
B3 LISTED NM

IPO Financial Volume

R\$5.0_{bi}

≈ 150 thousand
Individual Investors

At the time, Caixa Seguridade's IPO had a **record participation of individual investors** and has shareholders in the **US, Asia and Europe**



**Highest
Governance
Level**



NOVO MERCADO

- ➔ Level 1 in IG-SEST, with the Highest Score (10.0), one of the 3 companies with Highest Score
- ➔ Capital Solely with Common Shares
- ➔ Own Internal Audit
- ➔ More Transparency in Corporate Policies
- ➔ More Independence for the Boards and Committees
- ➔ 100% Tag Along

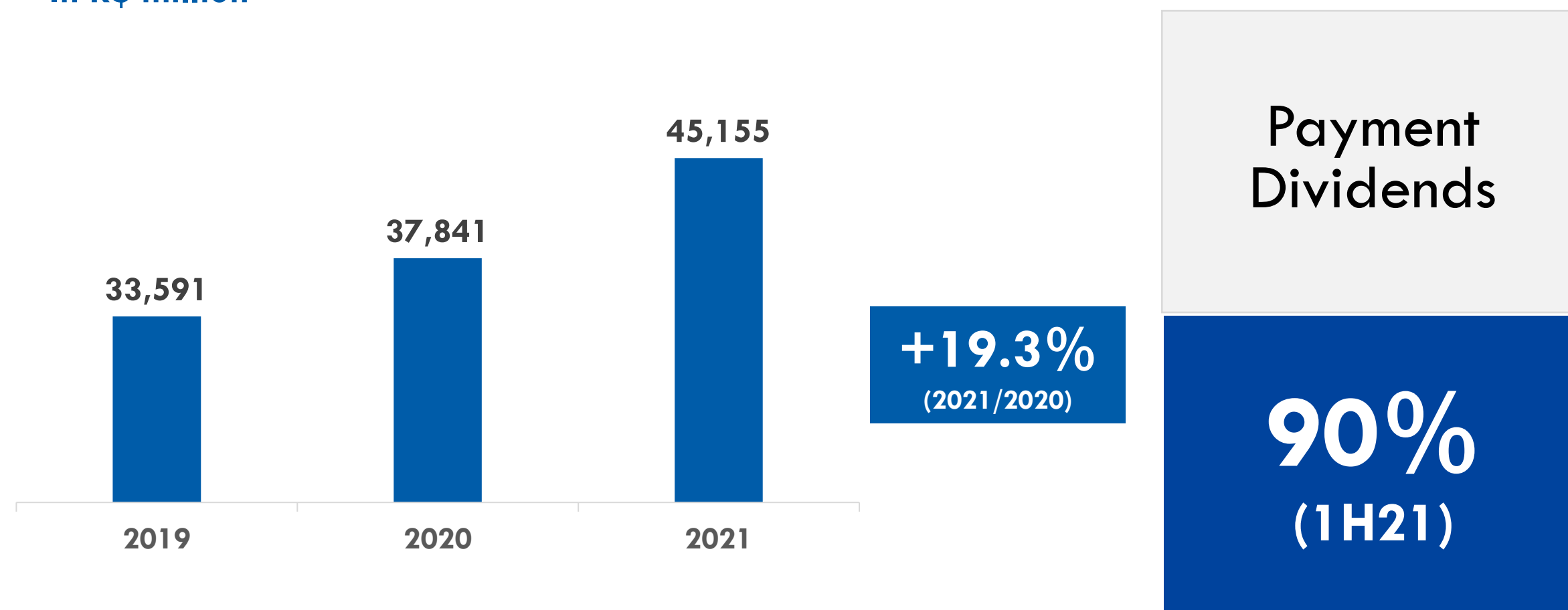
CONGLOMERATE

SEGURIDADE: CONSISTENT GROWTH



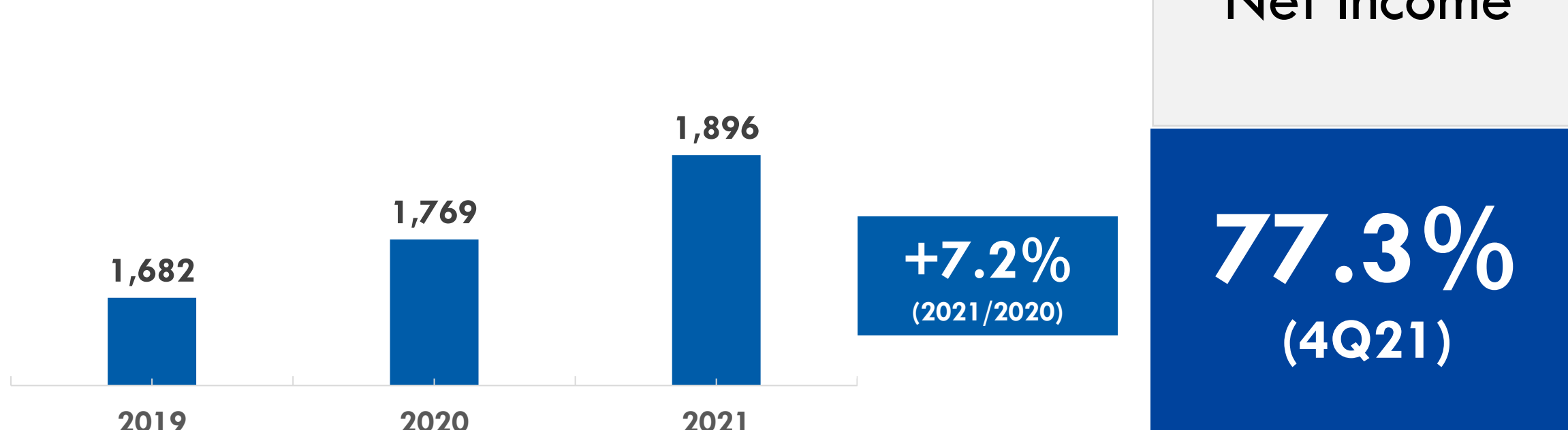
Commercial Performance

In R\$ million



Net Income

In R\$ million



COMMERCIAL HIGHLIGHTS

(2020 to 2021)

- ➔ **Best Result Ever in a Quarter:** Net income reaching R\$545.8 million in 4Q21 (+20.4% over 4Q20) and annual net income totaling **R\$1,896.2 million** (+7.2% over 2020)
- ➔ Leader in the market share in **Homeowner**, soon after starting operating the new partnership, up by **+28.3%** (2021/2020)
- ➔ **Pension plans contributions** grew by **+28.5%** (2021/2020), going from 3rd to **2nd place** in gross market funding, reaching R\$109.8 billion in reserves.
- ➔ Income from **Distribution and Brokerage** grew by **+25.6%** (2021/2020)

CONGLOMERATE

CAIXA ASSET



R\$465.4 bi
AuM¹

399

Products under Management¹

4th
Largest

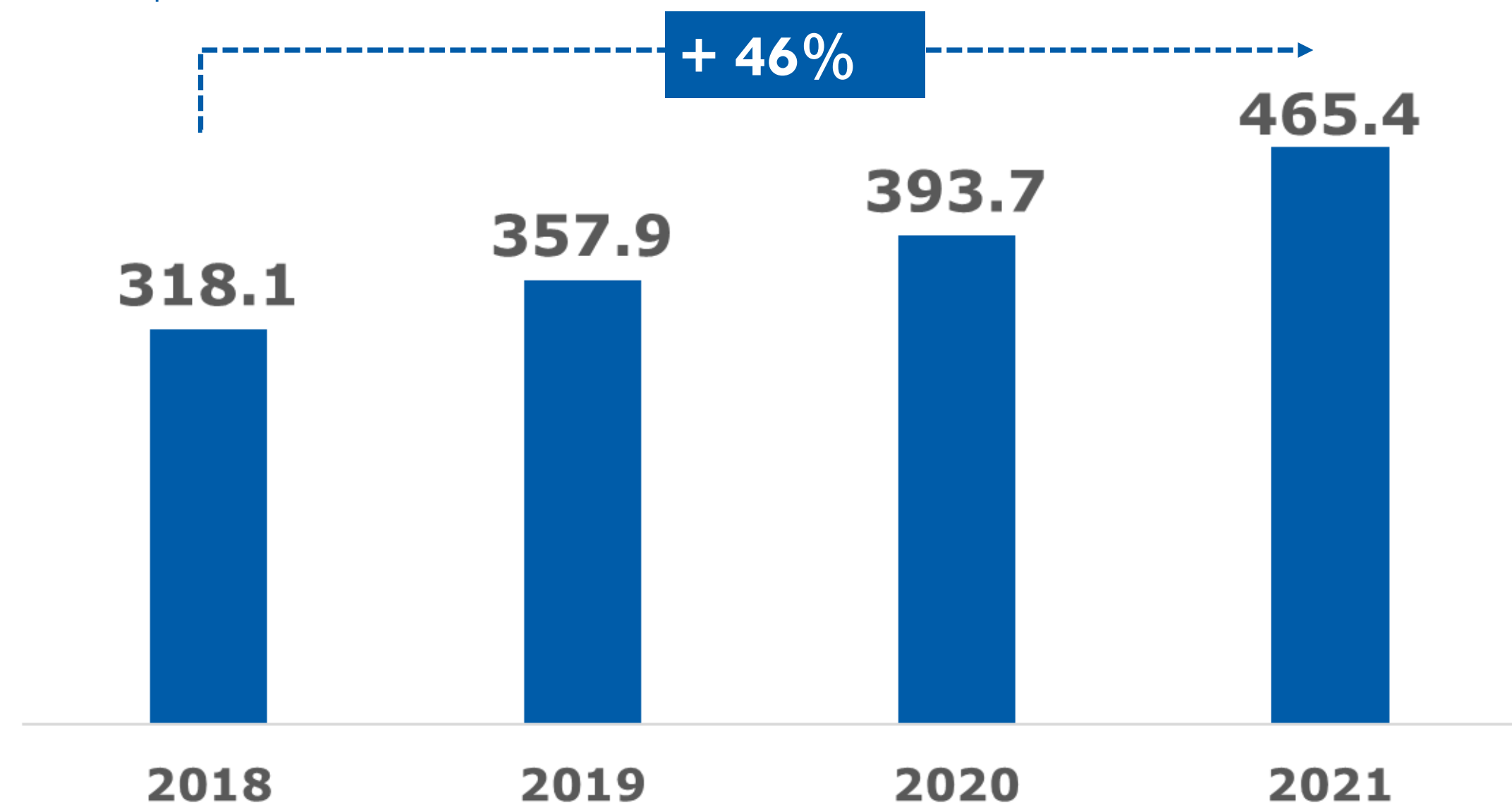
Fund manager with AuM totaling 437.9 Bi and 6.4% Market Share according to ANBIMA's data.²

- **Authorized** by BACEN to operate as of September 27, 2021;
- Constant **increase** in revenue from fund management;
- Fitch rates CAIXA Asset as an **Excellent Investment Management Quality**

FitchRatings

Investment Funds and Managed Portfolio Caixa Asset¹

In R\$ billion



¹Source: Custodians and internal CAIXA ASSET reports. DEC/2021

Considers the 382 funds migrated from CAIXA to CAIXA ASSET until DEC/2021 and 17 funds under migration.

²ANBIMA DEC 2021 Management Ranking Report, considers the Equity of Foundations, Insurance Companies to calculate the Market Share.

CONGLOMERATE

CAIXA CARTÕES



CONTINUOUSLY IMPROVING THE PAYMENT MEANS ECOSYSTEM

Preferred Global Partner to Issue CAIXA Credit and Debit Cards



- The partnership provides for VISA's preference when issuing credit and debit cards and other electronic payment means for 10 years.

Start of operations of CAIXA's payment terminal



- Partnership for the next 20 years with Fiserv, a **global leader** in financial and payments technology.
- CAIXA's starts operating in the **acquiring business** market: **annual potential reaching R\$ 457 billion in Total Payment Volume.**
- Strengthening the relationship with individual and corporate clients, especially **micro and small businesses.**



CONGLOMERATE

CAIXA CARTÕES



CONTINUOUSLY IMPROVING THE PAYMENT MEANS ECOSYSTEM

Increase in equity interest in Elo



- Up by 4.5%, from 36.9% to **41.4%**, in ELO, Aug/21.
- The increase is foreseen in the shareholders' agreement and occurred due to CAIXA Cartões' greater contribution to Elo's results.

Prepaid Card Segment



- Joint Venture with VR-FLEETCOR
- R\$400 million received by CAIXA

CAPITAL MARKET

+R\$ 114 BILLION IN RELEVANT OPERATIONS – 2019/2021



R\$ 3.8 billion DEC/21 Incorporation CAIXA Participações	R\$ 216 million DEC/21 Real Estate Investment Fund: Branches CAIXA	R\$ 320 million DEC/21 Debentures TecBan	R\$ 50 million DEC/21 Debentures FERRARI Agroindústria	R\$ 250 million NOV/21 Debentures oleoplan	R\$ 700 million NOV/21 Debentures JSL	R\$ 150 million SEP/21 Debentures TENDA Construindo Felicidade
R\$ 1.75 billion SEP/21 Debentures mov(da)	R\$ 3.0 billion MAY /21 Debentures [B]³ BRASIL BOLSA BALÇÃO	R\$ 550 million MAY/21 Debentures Celesc Distribuição S.A.	R\$ 50 million MAY/21 Debentures PATRIMAR Mude para melhor	R\$ 420 million MAY/21 M&A VR Benefícios FLEETCOR	R\$ 5.00 billion APR/21 IPO CAIXA seguridade	Commercial Agreement Acquiring Business APR/21 fiserv.
Participation Increase 41.41% APR/21 M&A Celo	R\$ 550 million APR/21 Debentures mov(da)	R\$ 897 million APR/21 Follow-on Alupar	R\$ 3.69 billion APR/21 M&A P BANCO PAN	R\$ 180 million MAR/21 M&A Icatu	R\$ 250 million MAR/21 M&A CNP assurances	R\$ 404 million MAR/21 Real Estate Investment Fund: CAIXA CAIXA
Co-Brokers FEB/21 Willis Towers Watson alper MDS	R\$ 4.97 billion FEB/21 IPO CSN MINERAÇÃO	R\$ 1.52 billion JAN/21 M&A TOKIOMARINE SEGURADORA	R\$ 70 million JAN/21 M&A tempo	R\$ 348 million DEC/20 M&A CAIXA cartões	R\$ 7.80 billion DEC/20 M&A CNP assurances	R\$ 2.50 billion OCT/20 FIDC stone
R\$ 633 million SEP/20 IPO PLANO&PLANO	R\$ 978 million SEP/20 IPO CURY	R\$ 744 million AGO/20 Follow-on P BANCO PAN	Card Brand Agreement MAR/20 Preferential issuance VISA	R\$ 1.10 billion FEB/20 IPO MD MOURA DUBEUX	R\$ 1.50 billion 2019 Market Sale BR PETROBRAS	R\$ 8.35 billion DEC/19 IHCD return TESOURO NACIONAL
R\$ 5.84 billion OCT/19 Follow-on BANCO DO BRASIL	R\$ 30.19 billion SEP/19 NTN-B Sale Tesouro IPCA+ NTN-B	R\$ 1.04 billion SEP/19 Follow-on P BANCO PAN	R\$ 405 million SEP/19 Follow-on TRISUL	R\$ 3.00 billion JUL/19 IHCD return TESOURO NACIONAL	R\$ 7.39 billion JUL/19 Follow-on IRB Brasil RE	R\$ 446 million JUL/19 Follow-on TECNISA
R\$ 1.25 billion JUL/19 Follow-on BANCO inter	R\$ 7.30 billion JUN/19 Follow-on BR PETROBRAS	R\$ 256 million MAR/19 Stock Option P BANCO PAN	R\$ 2.52 billion FEB/19 Follow-on IRB Brasil RE			

AGENDA

1

HIGHLIGHTS

4

FINANCIAL
HIGHLIGHTS

2

ESG

5

CONCLUSION


3

OTHER
ACHIEVEMENTS

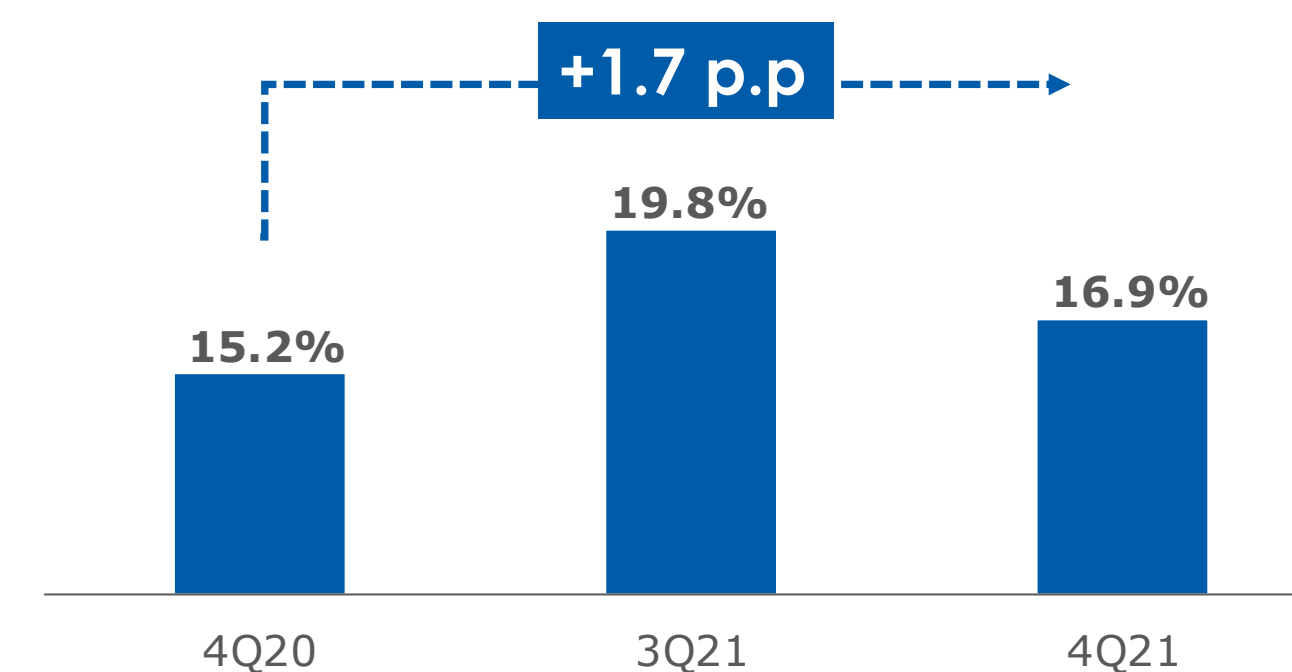
INCOME STATEMENT

NET INCOME REACHING **R\$17.3 BILLION** IN 2021, **UP BY 31.1%** OVER 2020

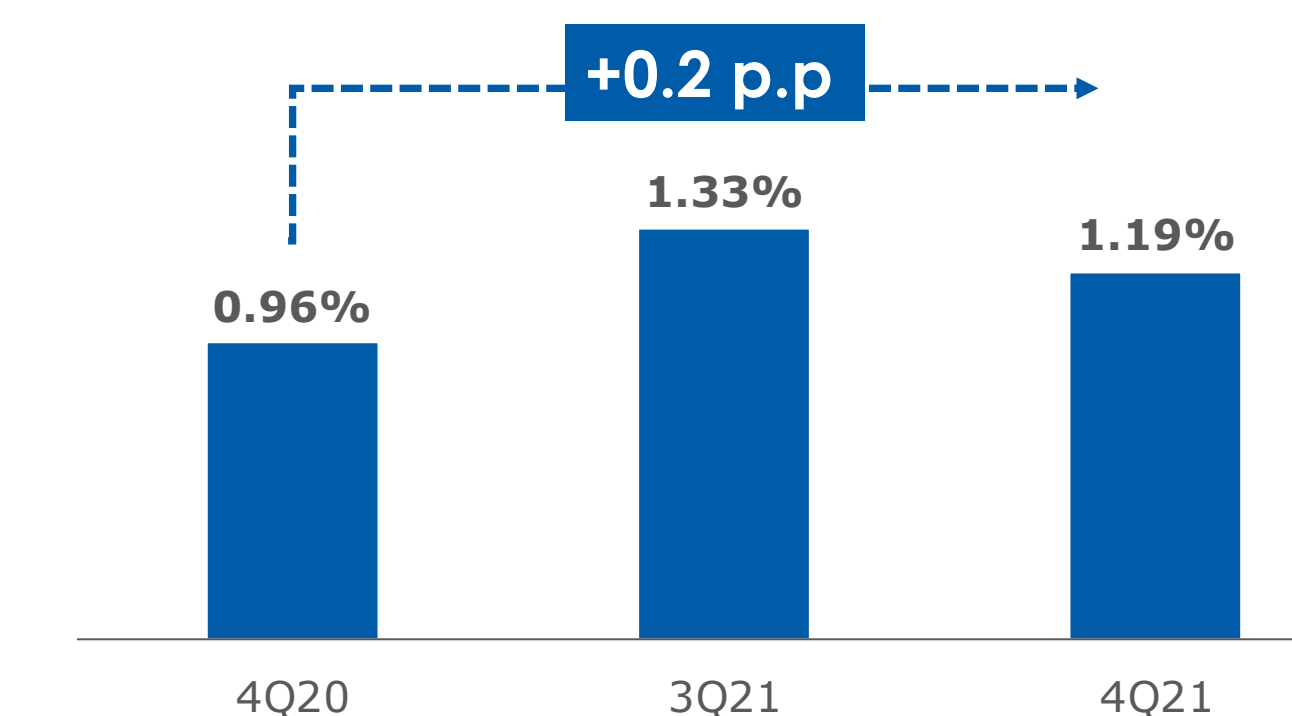
 **15.3 %** Financial Margin
(2021/2020)

 **-0.7 %** Loan Provisions
(2021/2020)

Accounting ROE²



Accounting ROA²



In R\$ billion	4Q21	4Q20	Δ3M	2021	2020	Δ12M
Financial Margin	11.5	12.2	-5.9%	45.8	39.7	15.3%
Income from Services	6.3	6.0	4.4%	23.9	23.5	1.7%
Loan Provisions	(2.9)	(3.0)	-0.9%	(11.1)	(11.1)	-0.7%
Personnel Expenses	(6.4)	(6.0)	6.1%	(23.2)	(22.7)	2.2%
Other Administrative Expenses	(3.3)	(2.9)	10.5%	(11.9)	(12.0)	-1.5%
Other Revenues and Expenses ¹	(2.0)	(3.1)	-36.0%	(6.3)	(4.2)	52.0%
Net Income	3.2	+ 3.2	0.3%	17.3	13.2	31.1%

¹ Including tax expenses.

² Accumulated in 12M

LOAN PORTFOLIO

Loan Balance

↑↑ **113.6%**
(4Q21/4Q20)
Agribusiness

↑↑ **18.9%**
(4Q21/4Q20)
Payroll-Deductible Loan

↑↑ **13.8%**
(4Q21/4Q20)
SPBE

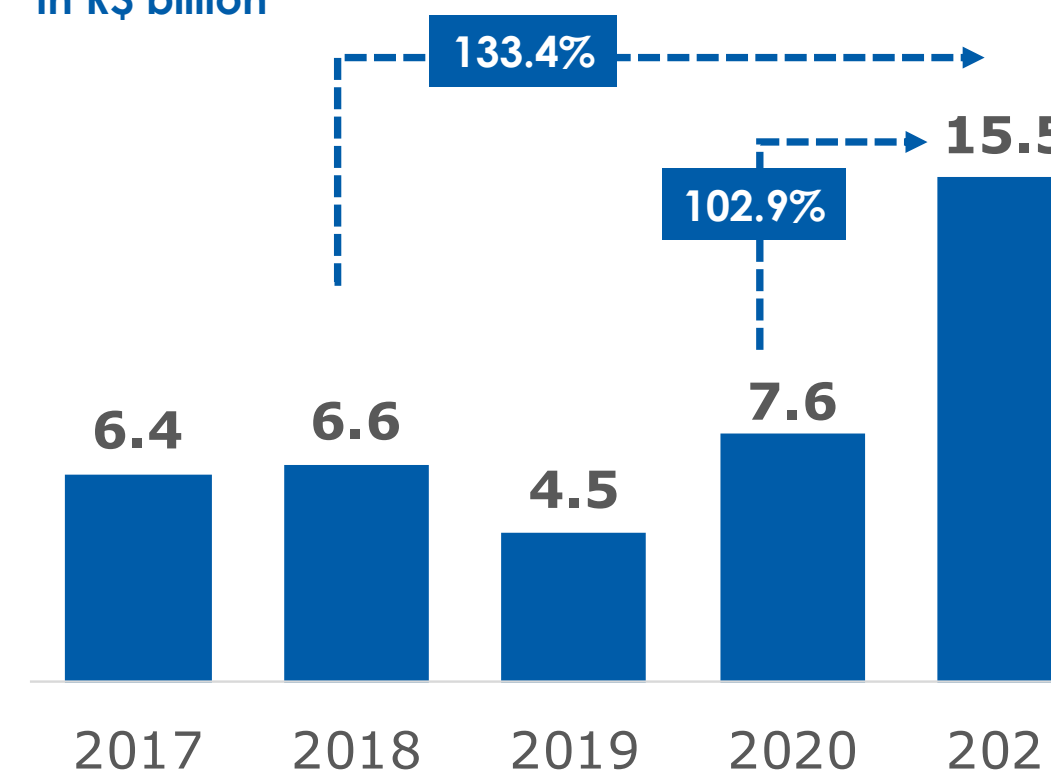
Balance in R\$ billion	4Q21	3Q21	Δ3M	4Q20	Δ12M
Mortgage	557.6	542.0	2.9%	510.6	9.2%
CAIXA/SBPE Resources	218.8	208.8	4.8%	192.3	13.8%
FGTS Resources	338.5	332.9	1.7%	317.7	6.5%
Individuals	107.6	102.0	5.4%	90.4	18.9%
Payroll-Deductible Loan	83.5	78.7	6.0%	70.2	18.9%
Others	24.1	23.3	3.4%	20.3	18.8%
Corporate	78.9	78.8	0.1%	71.5	10.4%
Micro and Small Companies	51.7	53.0	-2.4%	47.6	8.7%
Medium Company	18.0	17.0	5.9%	14.5	23.9%
Large Companies	9.2	8.9	3.9%	9.3	-1.5%
Infrastructure	91.6	91.8	-0.2%	90.5	1.2%
Agribusiness	16.5	12.3	34.0%	7.7	113.6%
Other Loans¹	15.5	15.3	1.3%	16.7	-7.0%
Total	867.6	842.3	3.0%	787.4	10.2%

¹ Includes Public Legal Entities. ² Includes subsidiaries

Loan Origination

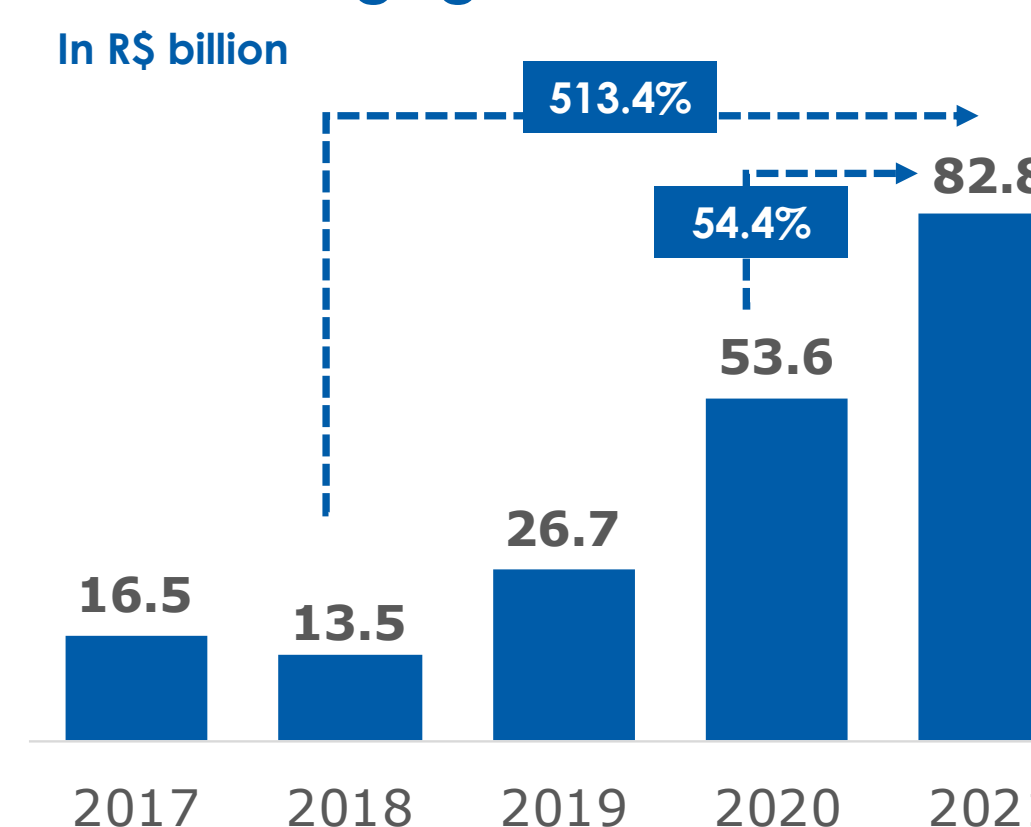
Agribusiness

In R\$ billion



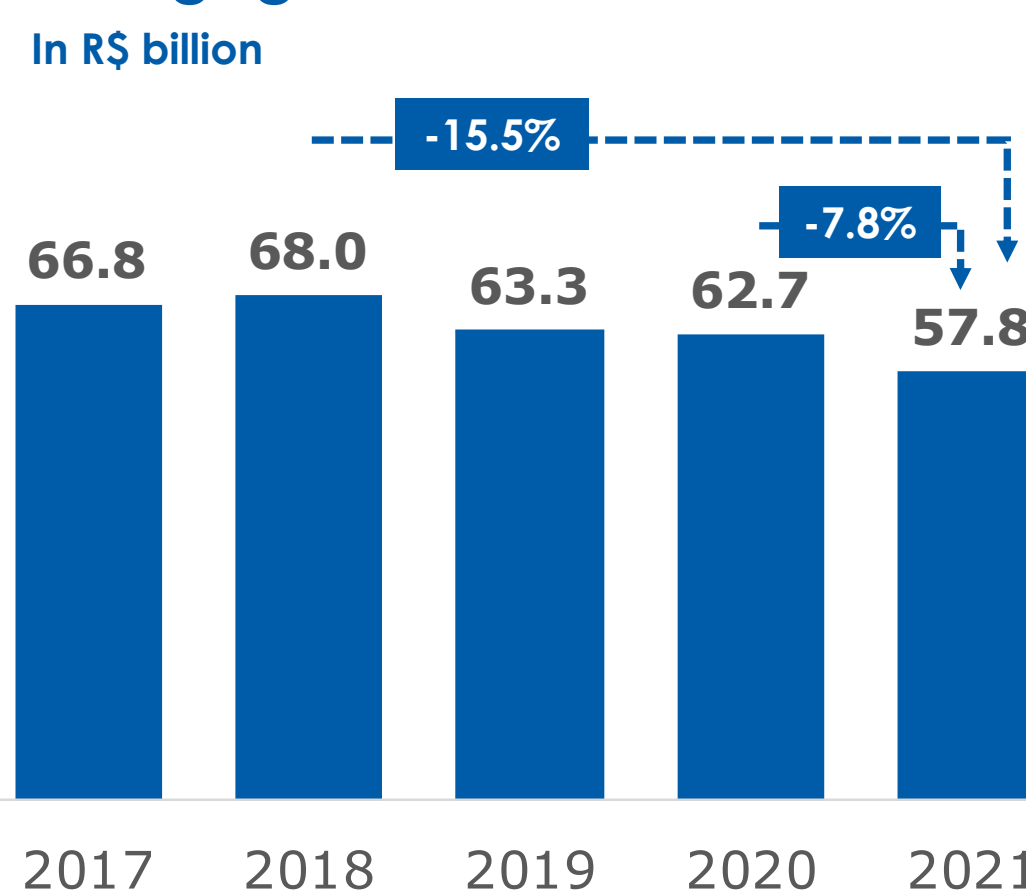
SBPE Mortgage

In R\$ billion



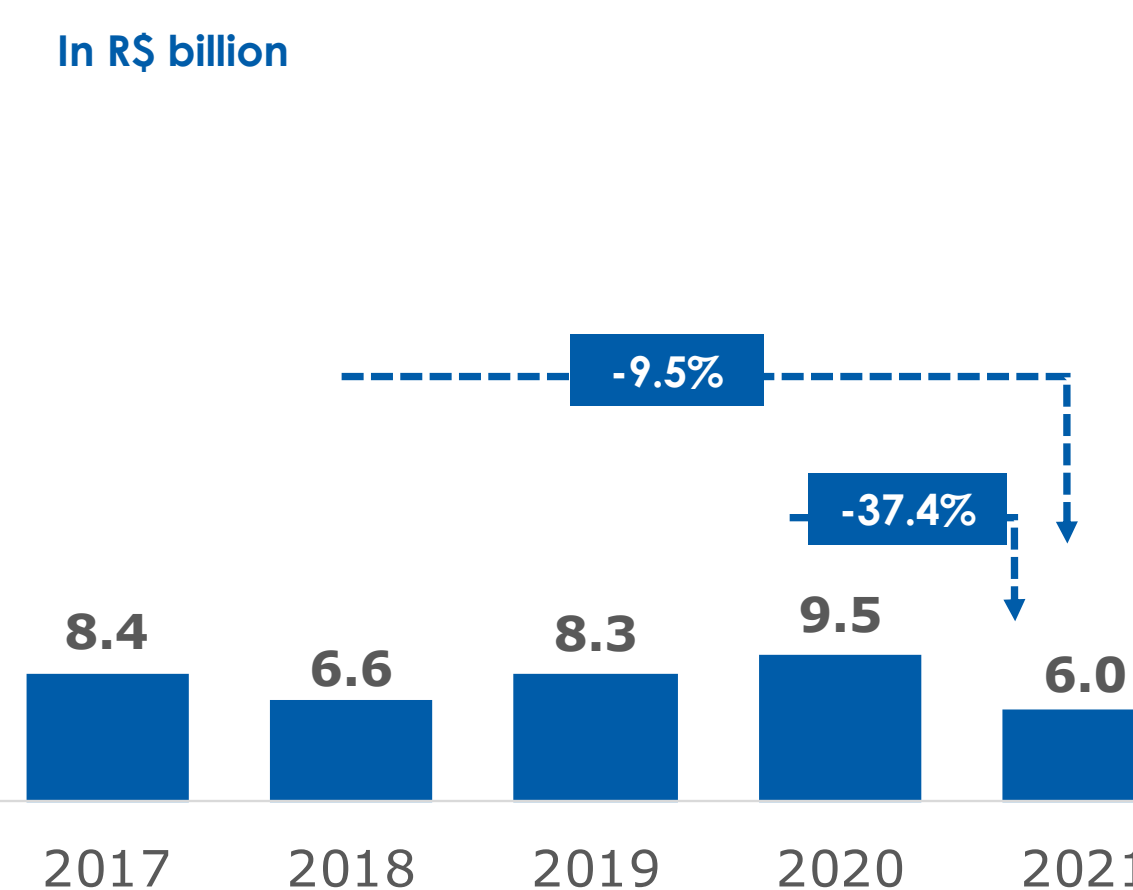
Mortgage FGTS²

In R\$ billion



Sanitation and Infrastructure

In R\$ billion



MORTGAGE

MORTGAGE LOAN HIGHLIGHTS



SBPE

CAIXA went from 4th place in 2018 to 1st place in **March 2019** in loans with SBPE funds

R\$ 347.1 billion
in loans granted

R\$140.6 billion in 2021

R\$116.3 billion in 2020

R\$90.2 billion in 2019

+1.8 million
properties financed

7.2 million
people with new
houses

6,816
new ventures with
loans granted

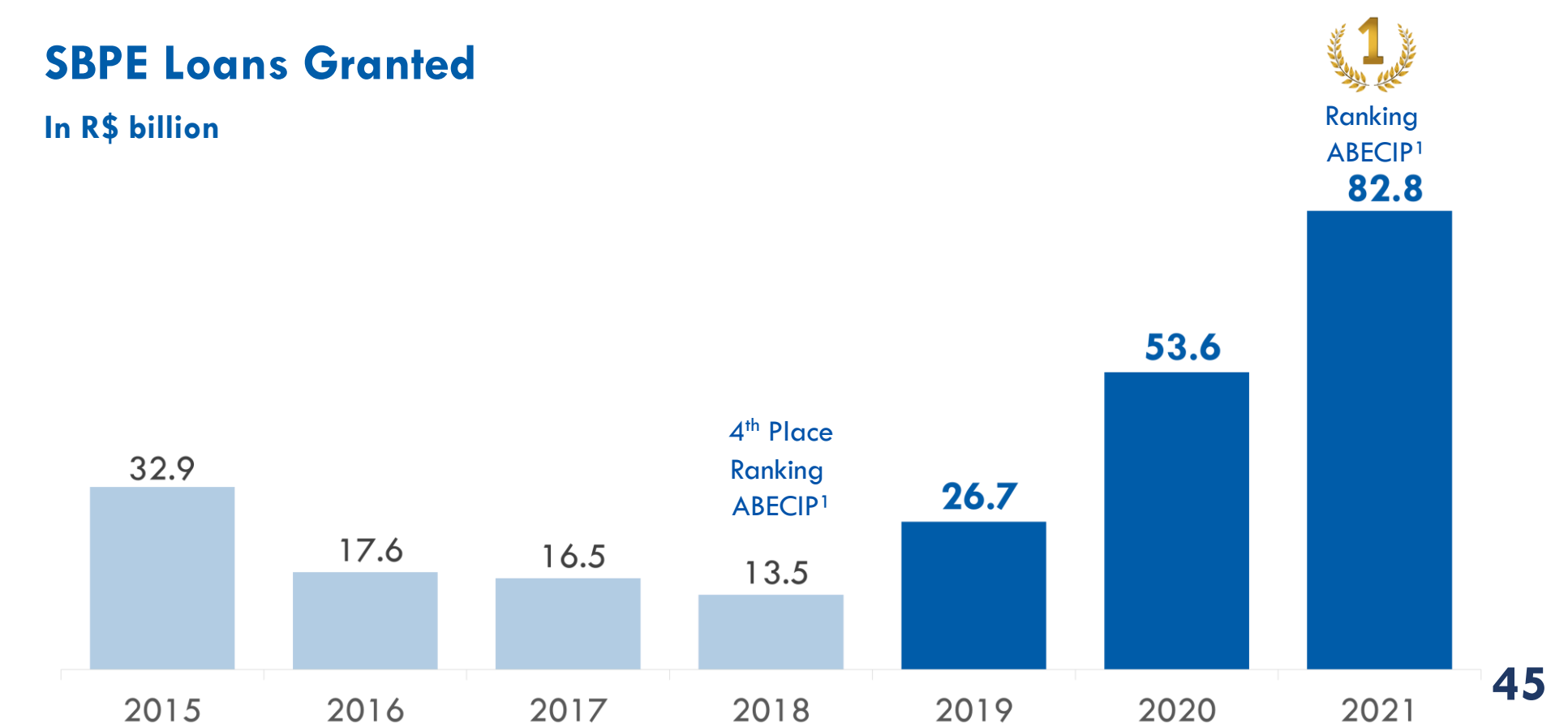
862,162
units with loans
granted

2.4 million
direct and indirect
jobs



99.99%
of FGTS funds
are carried out by CAIXA

SBPE Loans Granted
In R\$ billion



¹ Brazilian Association of Housing Loans and Savings Entities.

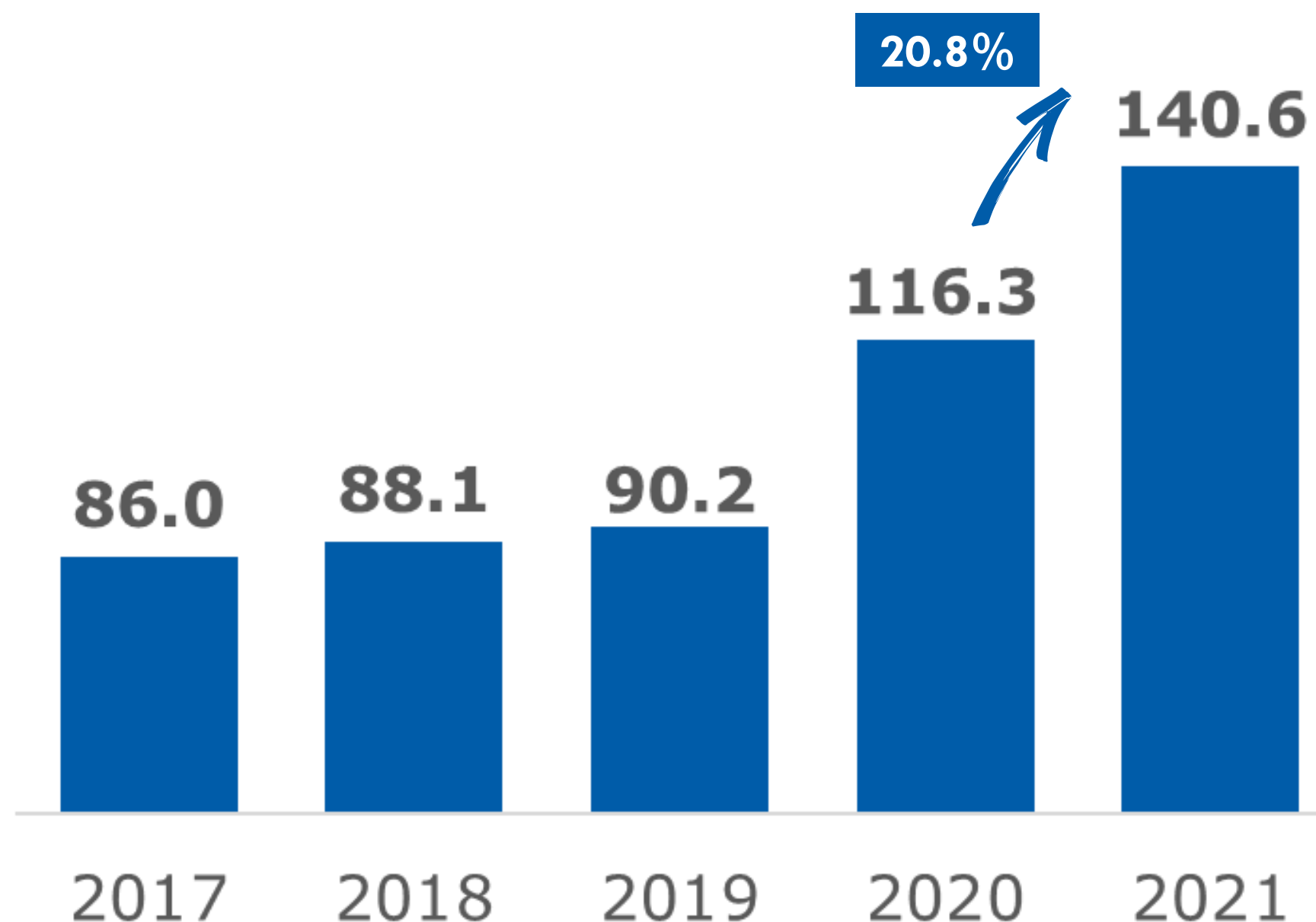
Edna Costa and Family
MCMV Resident

HOUSING LOAN

R\$140.6 BILLION IN LOANS GRANTED IN 2021, THE HIGHEST BALANCE IN CAIXA'S HISTORY

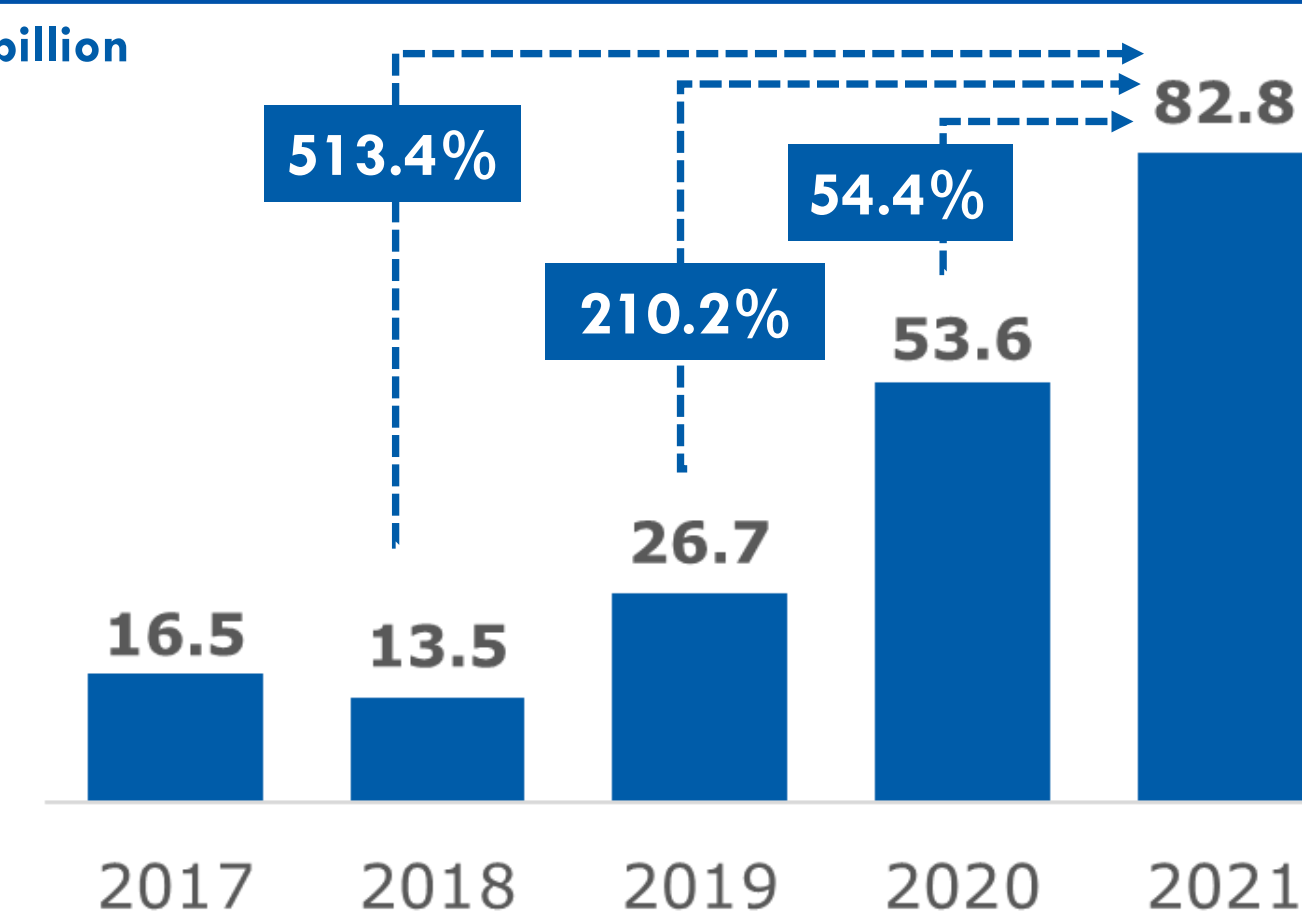
Total Loans Granted¹

In R\$ billion



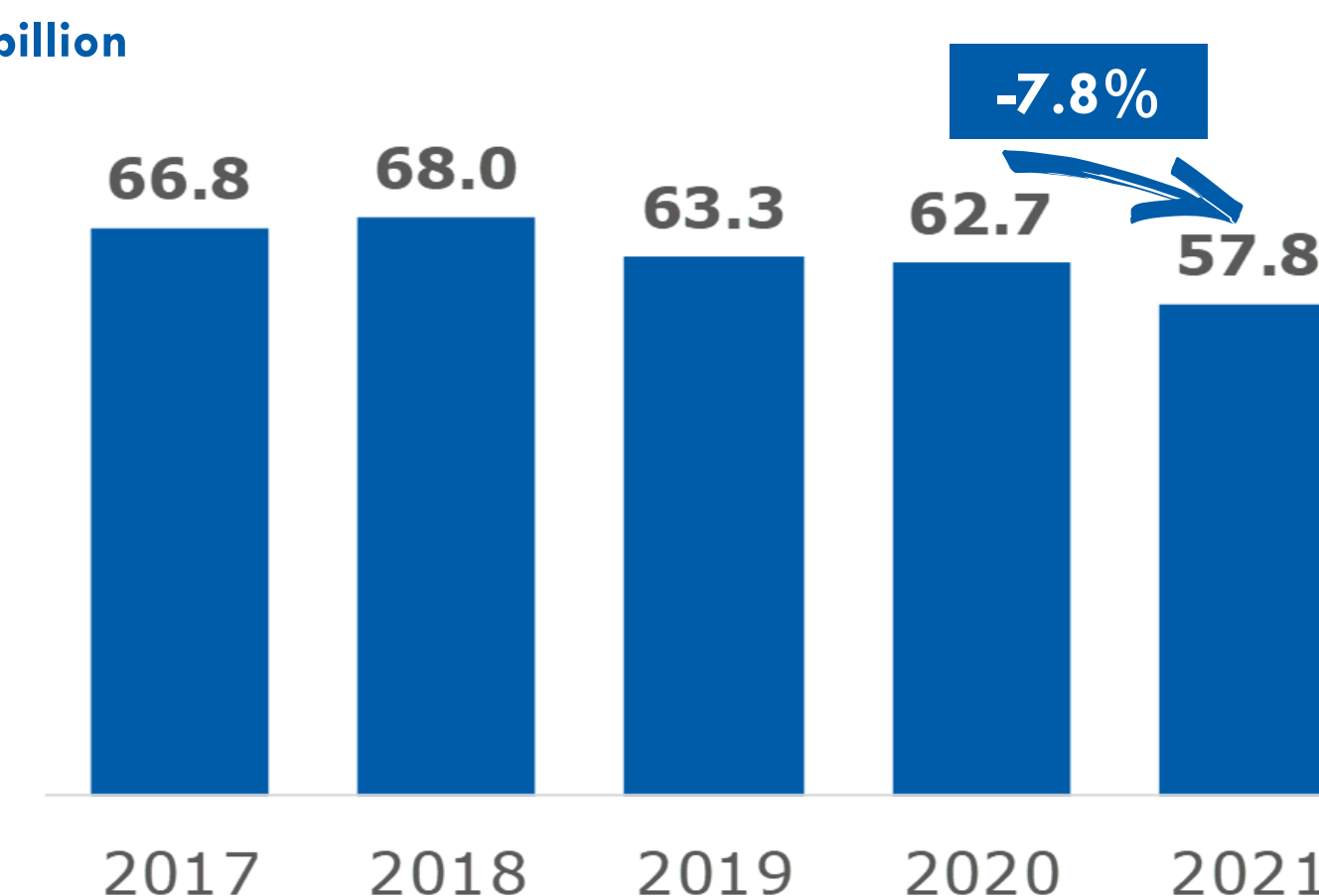
SBPE Loans Granted

In R\$ billion



Granted Loans FGTS¹

In R\$ billion



¹ Includes subsidies

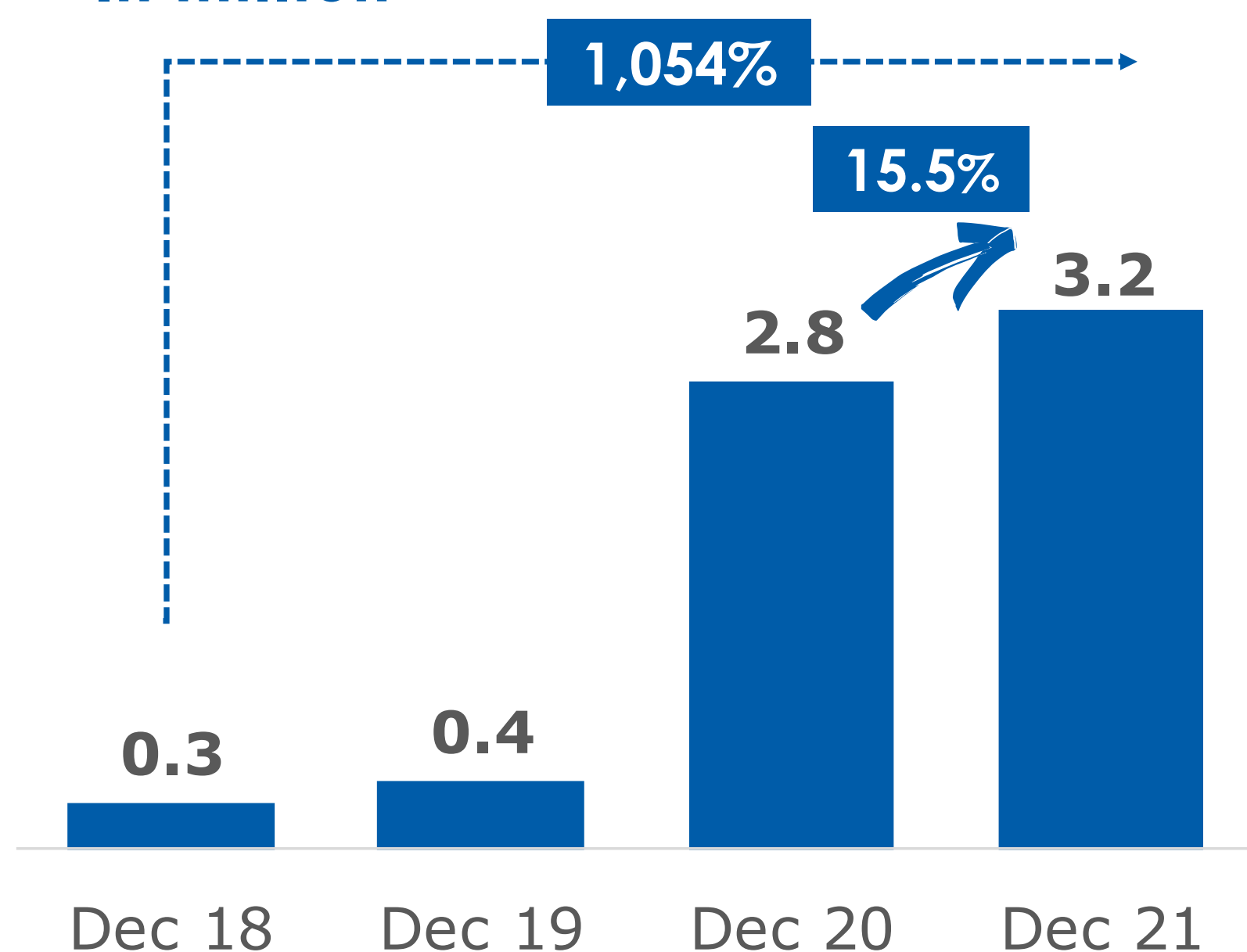
OUTSTANDING EVOLUTION OF DIGITAL LOANS GRANTED

APP Habitação

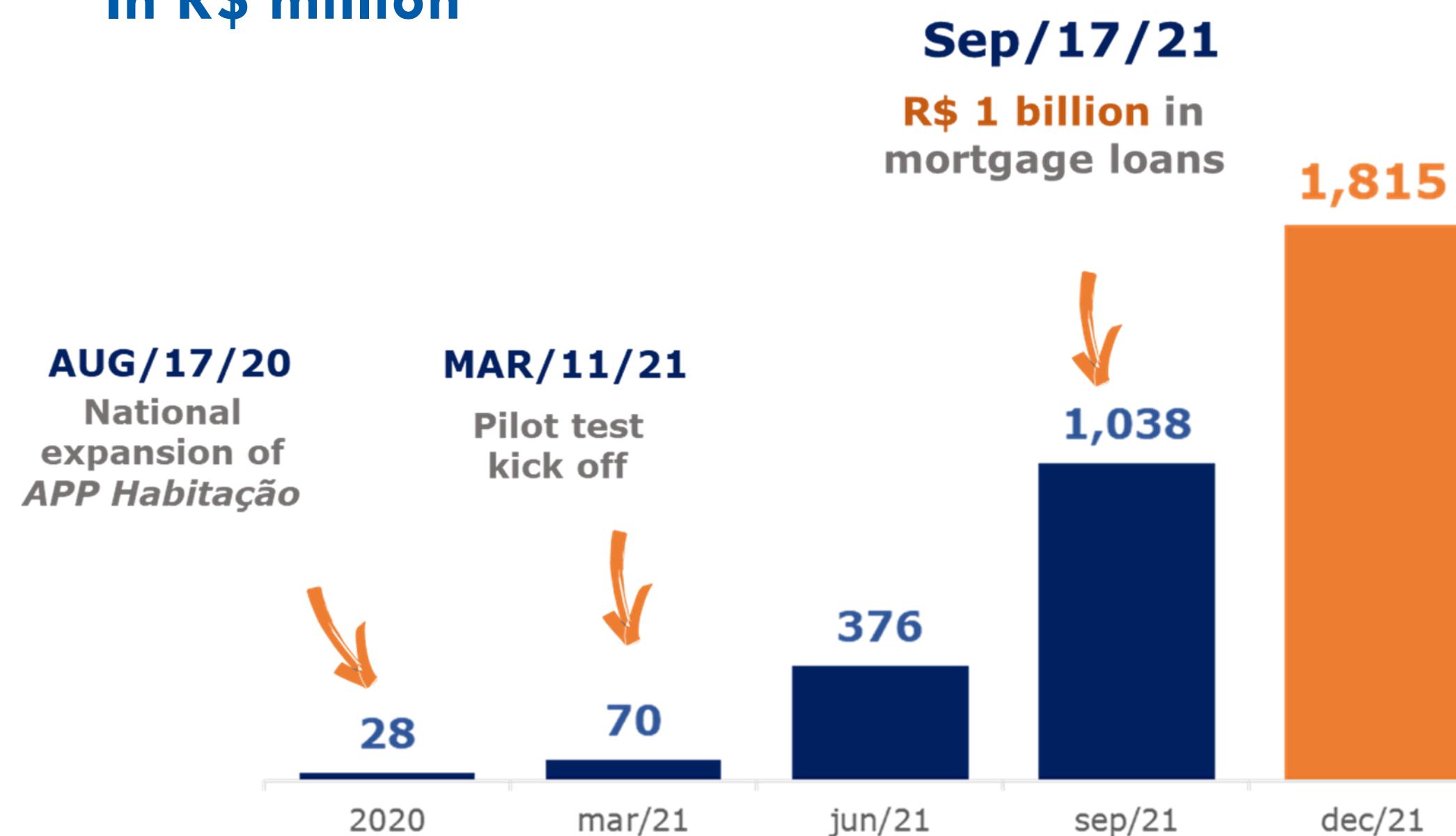


Granted Loans Mortgage Loans
Services for the Agreement

Users of CAIXA's App Habitação In million



Digital Loans Granted in the App In R\$ million

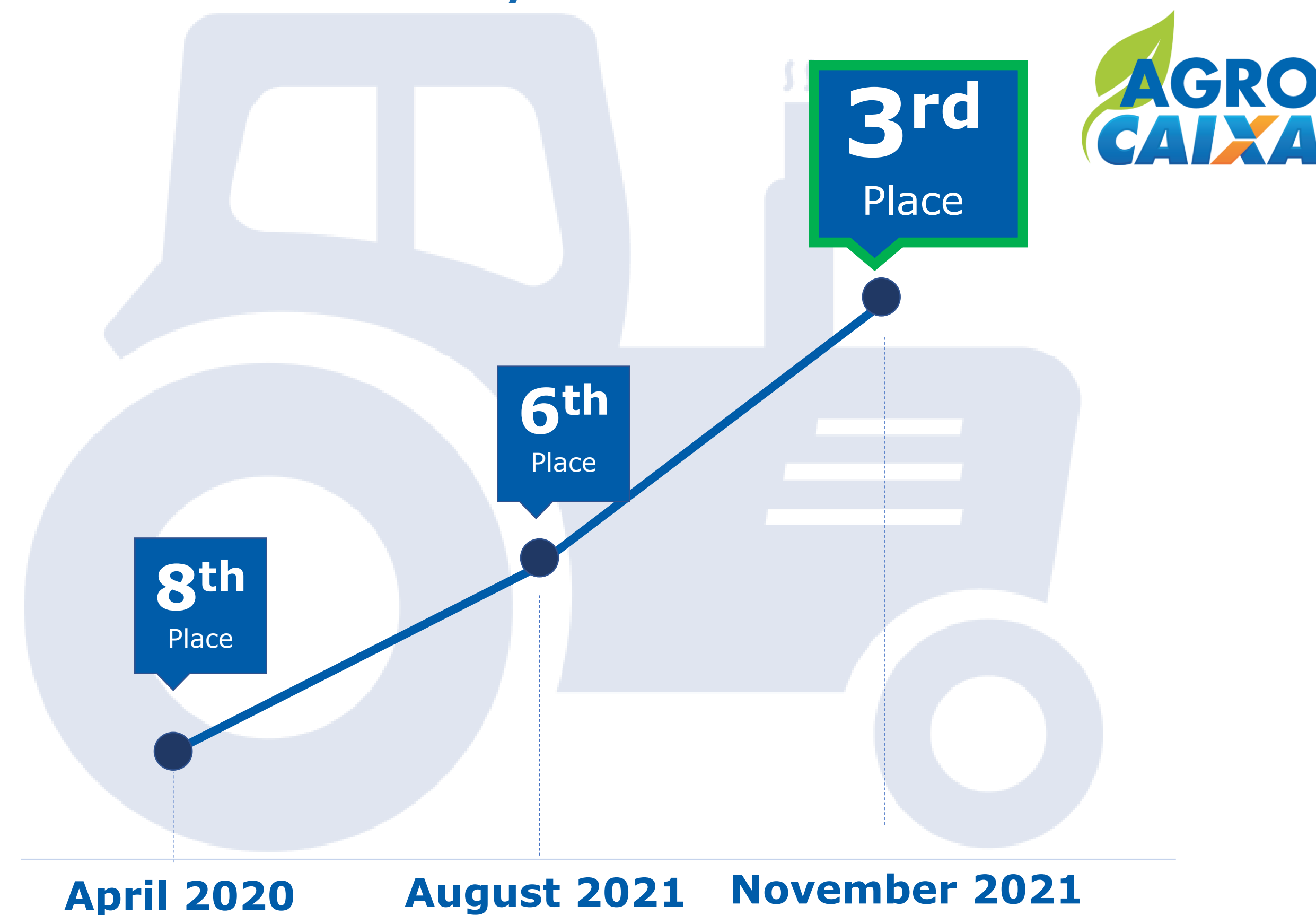


AGRIBUSINESS OPERATIONS

CAIXA is the **third largest** agro bank in Brazil¹

Ranking	BANK	BALANCE (R\$ BI)	SHARE
1 st	IF 1	224.7	65.7%
2 nd	IF 2	23.6	6.9%
3rd	CAIXA	15.1	4.4%
4 th	IF 3	13.5	3.9%
5 th	IF 4	12.5	3.6%
6 th	IF 5	10.9	3.2%
7 th	IF 6	7.4	2.1%

From 8th to 3rd place in less than two years



Growth of:

103 %

in Granted Loans 2021 x 2020



New investment lines
with long-term
payback

Reviewed the business
strategy and conditions
‣ **Interest Rate**
‣ **Guarantees Accepted**

Portfolio
diversification
prospecting new
cultures

Supporting and
developing the
fishing segment

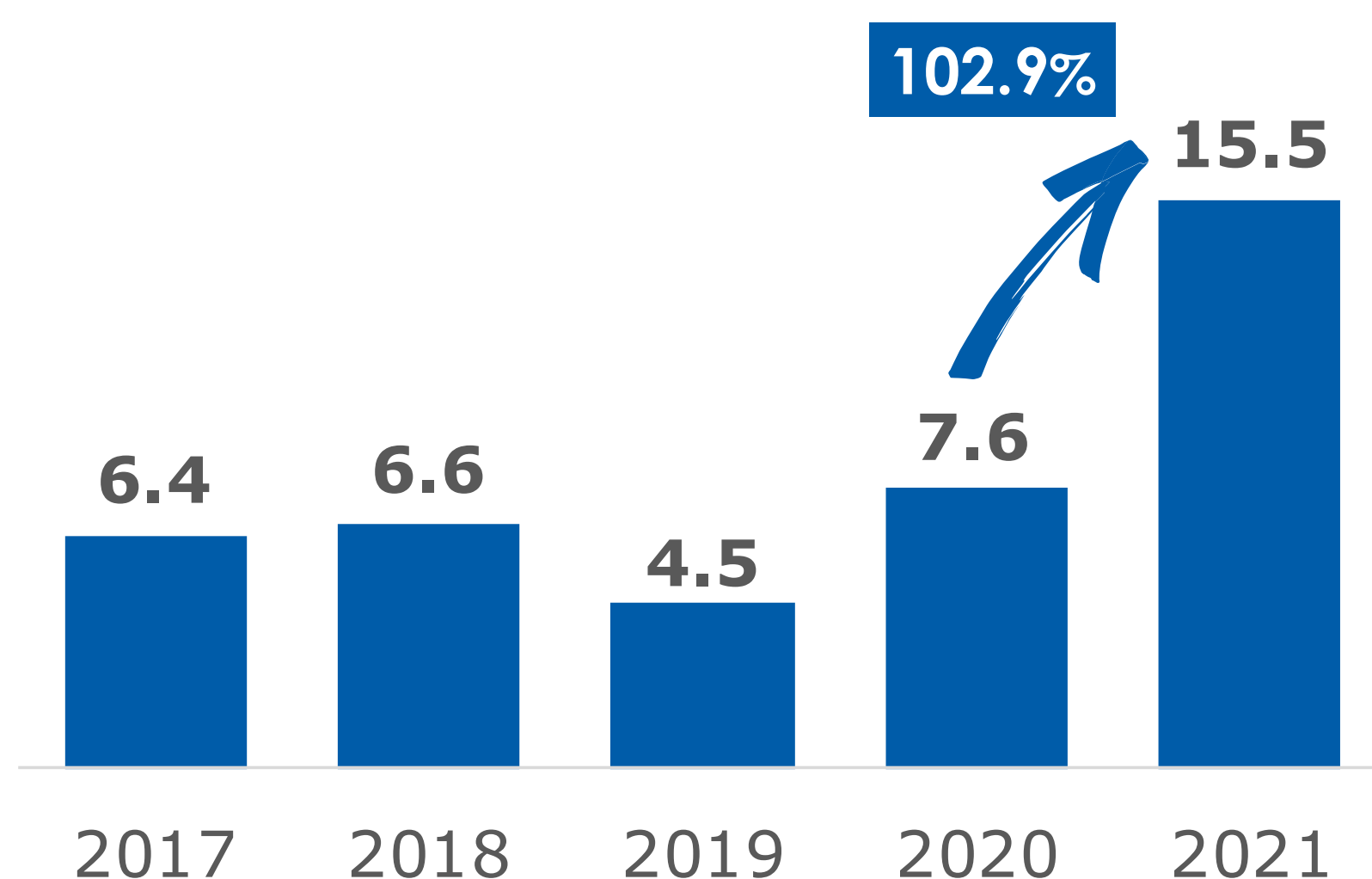
Unprecedented participation in the Plano Safra,
mainly supporting small producers

CAIXA PARTICIPATES FOR THE 1ST TIME IN THE PLANO SAFRA

- Solutions for all customers, serving producers who, until then, **were outside the loan system.**
- Focus on **long-term** financing: building **silos, warehouses, irrigation, and PRONAF**
- Loan lines for the fishing segment by **developing and professionalizing fishermen**

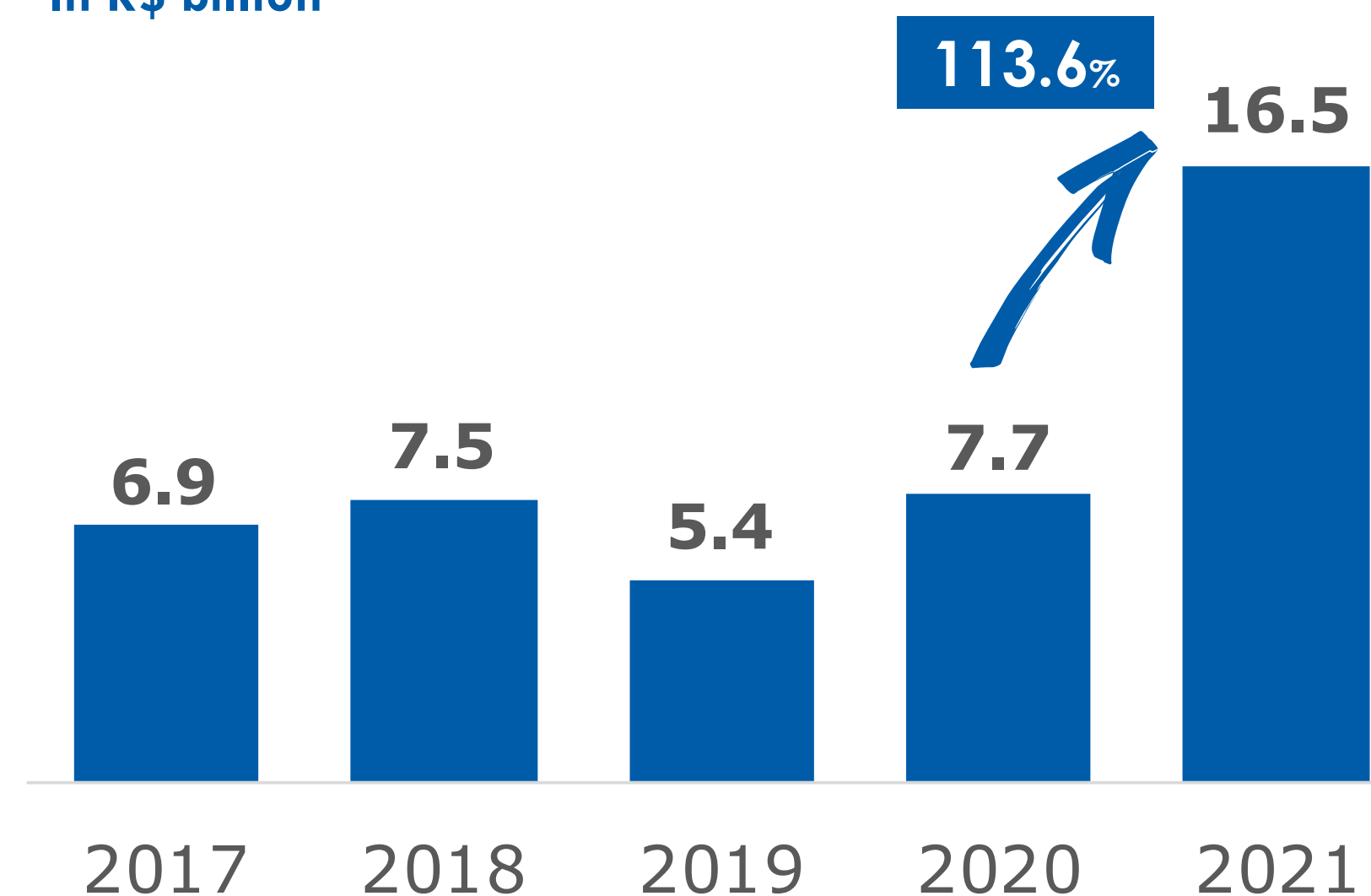
Agro Loans Granted

In R\$ billion



Agro Loan Balance

In R\$ billion



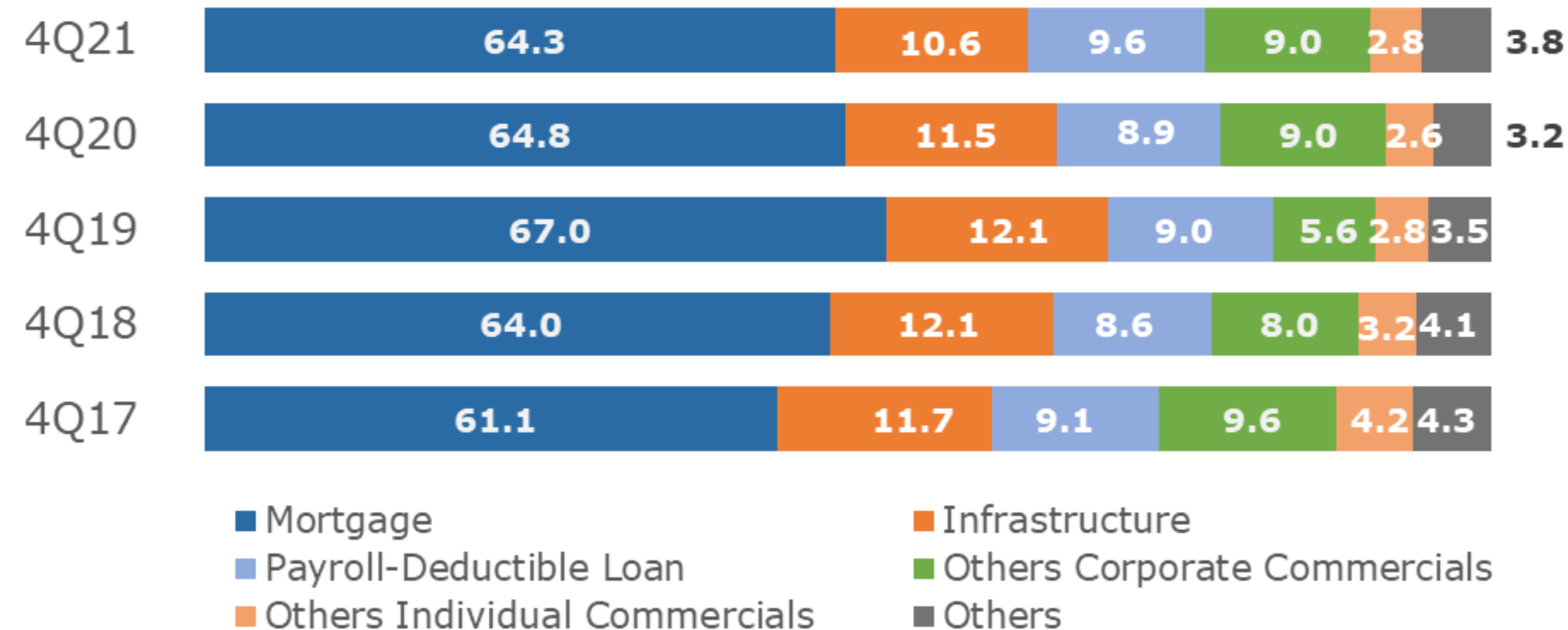
PORTFOLIO QUALITY

91% OF THE LOAN PORTFOLIO WITH COLLATERAL

Portfolio Structure

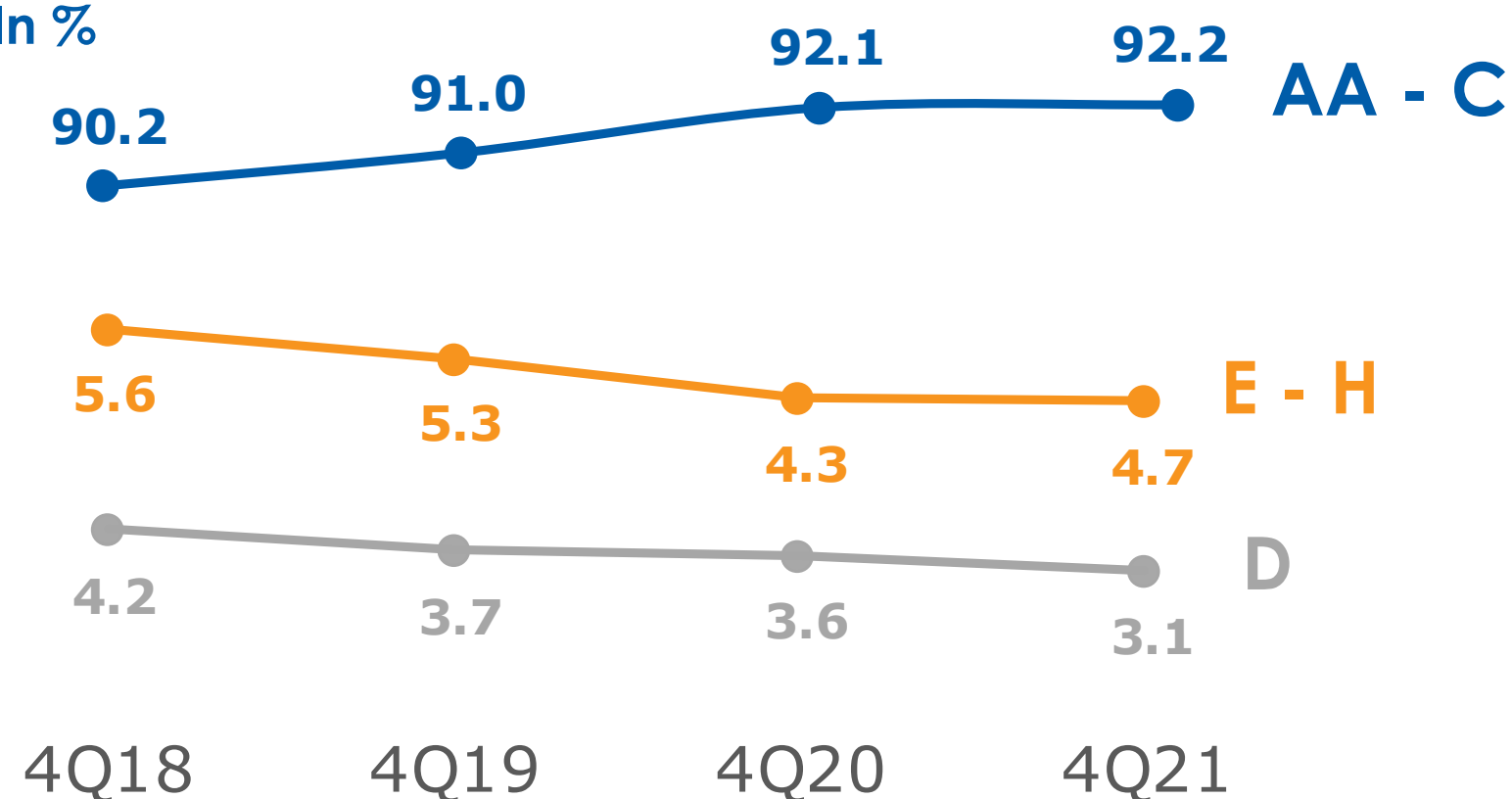
In %

91%¹



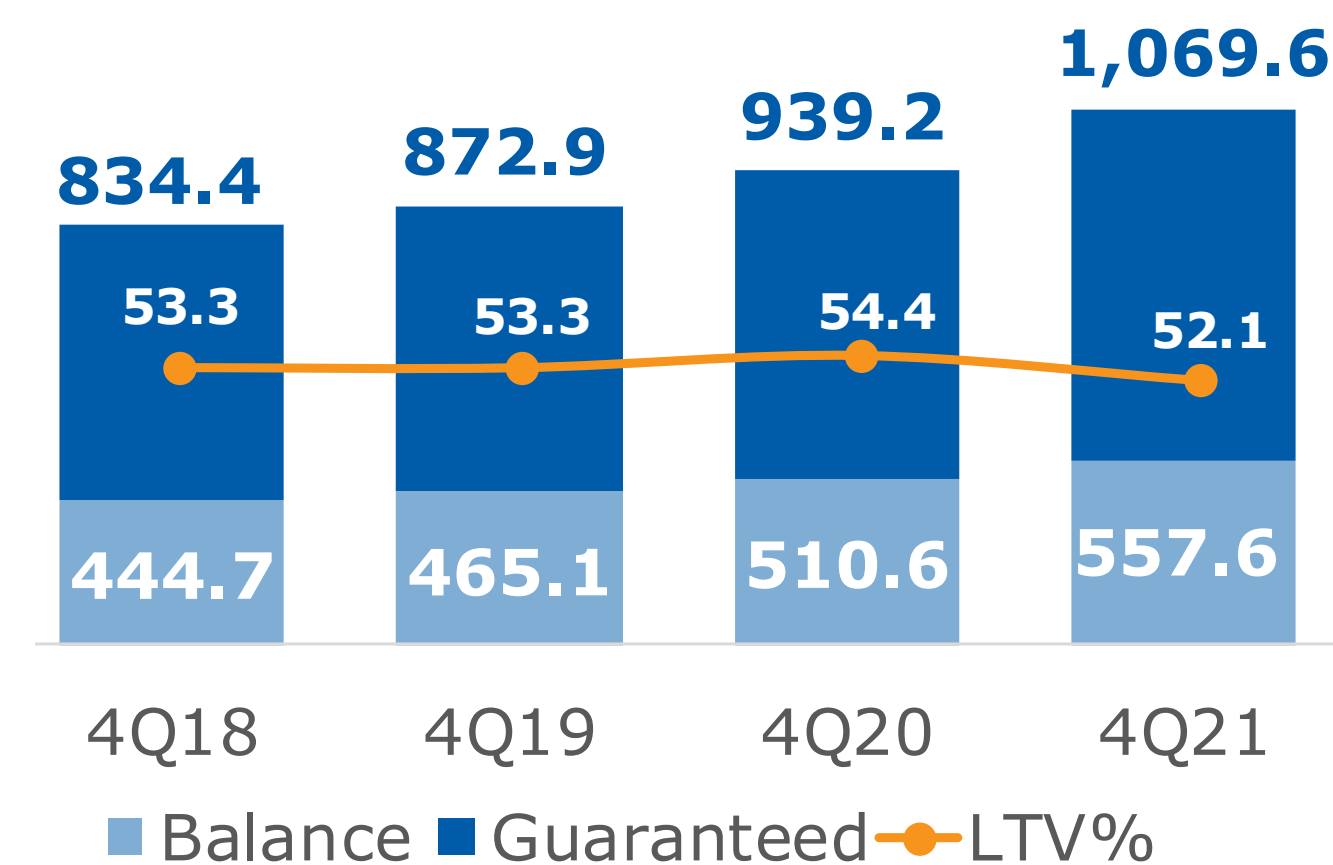
Total Portfolio Rating

In %



Mortgage Loans

Balance and Guarantee in R\$ billion and LTV² in %



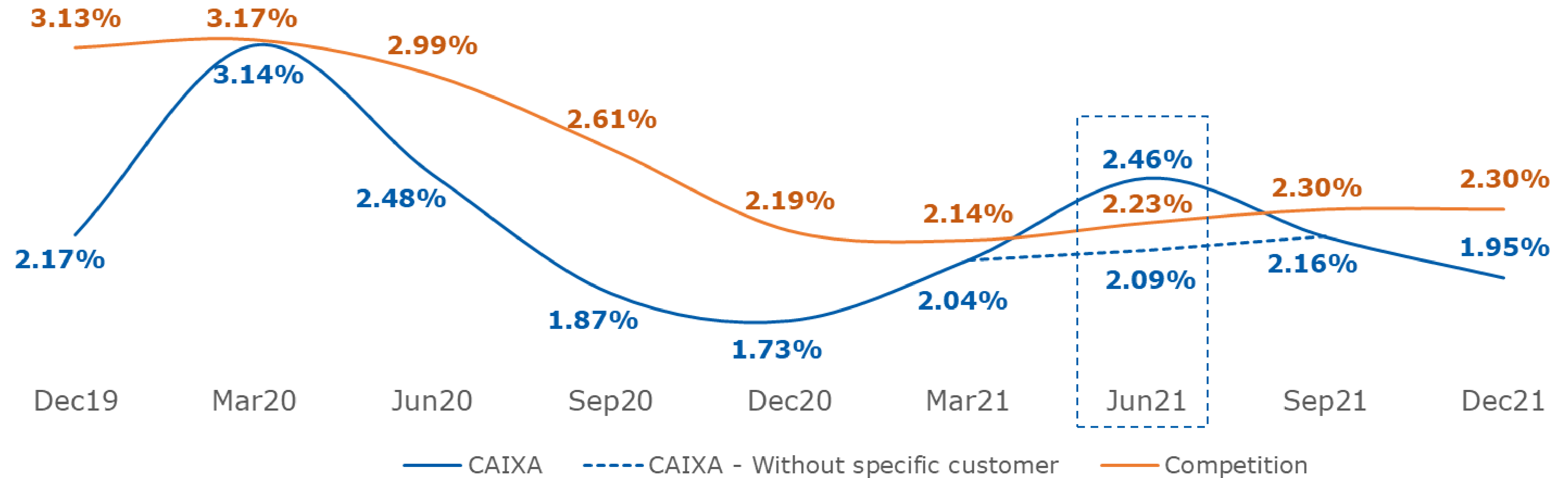
¹Considers Mortgage, Infrastructure, Payroll-Deductible, PRONAMPE, FGI, Pledge, Rural, and Caixa Hospitais.

²Loan to Value: Percentage of the loan value regarding the guarantee

PORTFOLIO QUALITY

Loan Quality - Delinquency - CAIXA and Competition

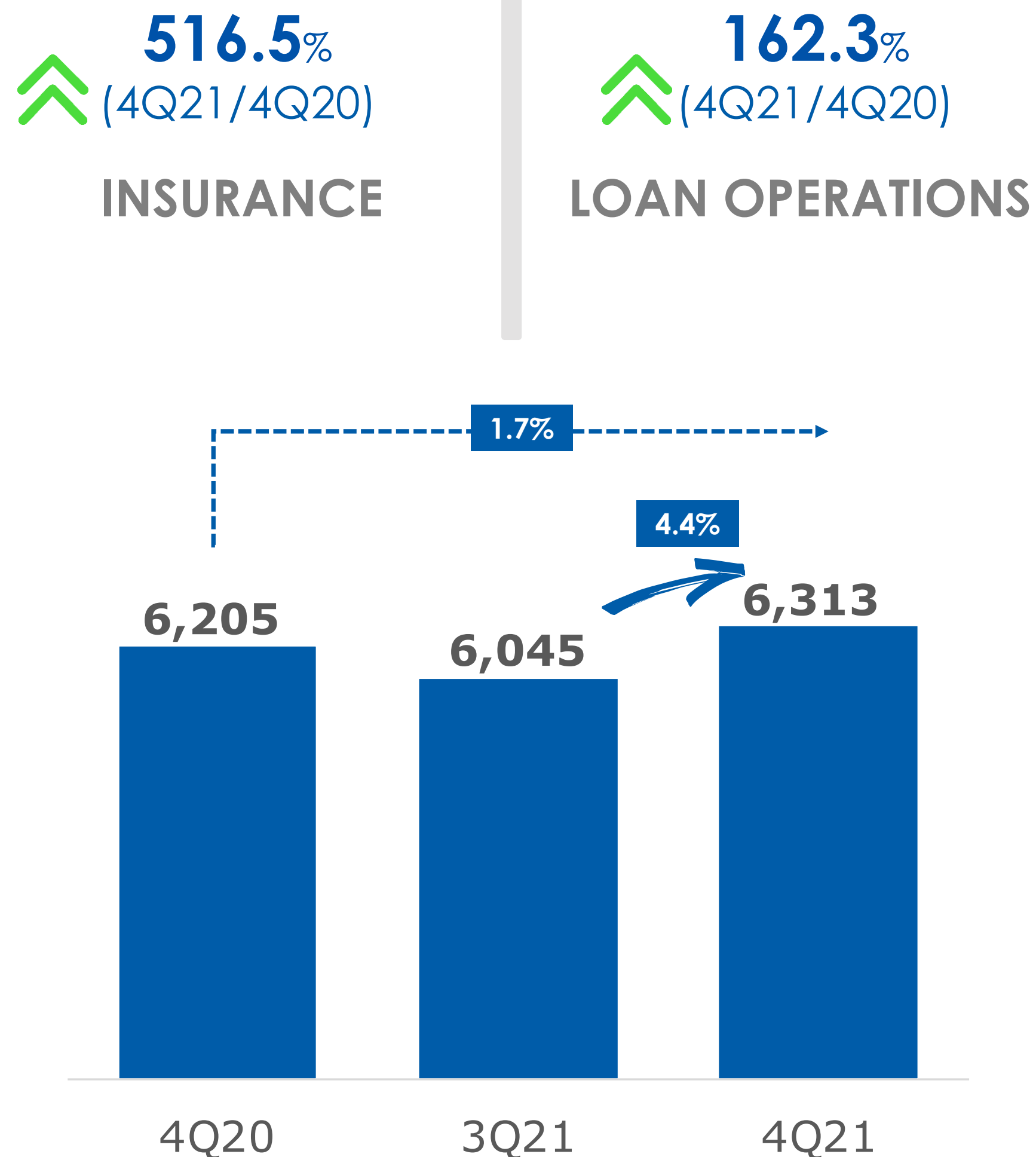
In %



 Delinquency impacted by a specific customer

INCOME FROM SERVICES

INCOME FROM INSURANCE **GREW BY 4.1 %** IN THE QUARTER, REFLECTING THE NEW PARTNERSHIP MODEL



In R\$ million	4Q21	3Q21	Δ3M	4Q20	Δ12M
Government Services	2,211	1,978	11.7%	2,232	-0.9%
Checking Accounts ¹	1,068	1,103	-3.1%	1,574	-32.2%
Agreements and Recovery	631	648	-2.6%	718	-12.2%
Debit and Credit Cards	670	644	4.0%	754	-11.2%
Investment Funds	592	611	-3.0%	521	13.7%
Loan Operations	652	593	10.1%	249	162.3%
Insurance	460	441	4.1%	75	516.5%
Others	30	28	6.7%	82	-63.6%
Income from Services and Banking Fees	6,313	6,045	4.4%	6,205	1.7%

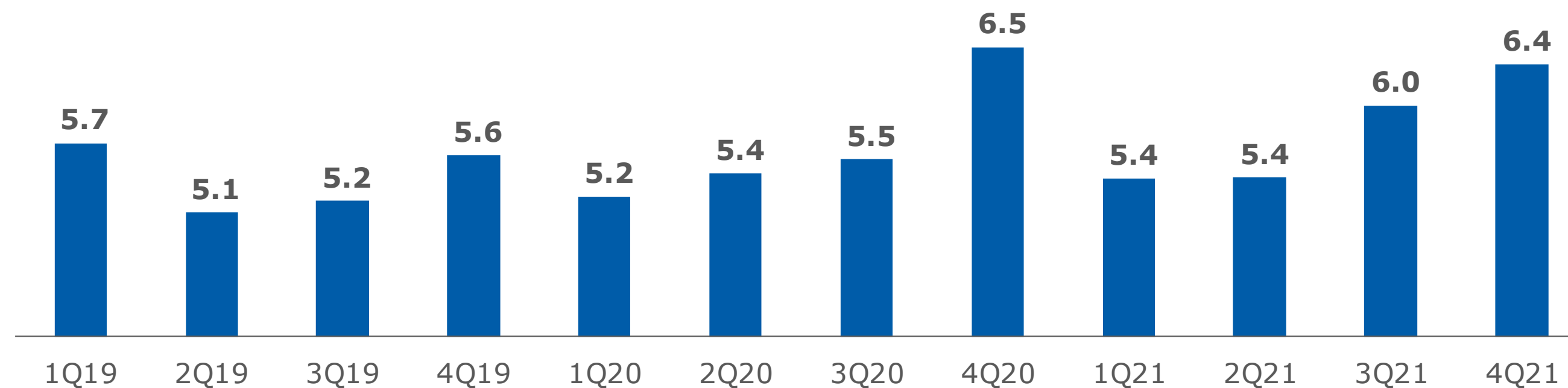
¹ Includes income from banking fees

COST CONTROL

SAVED **+R\$10.4 BILLION** IN NPV¹ FROM RETURNING SPACES AND RENEGOTIATING RENTALS

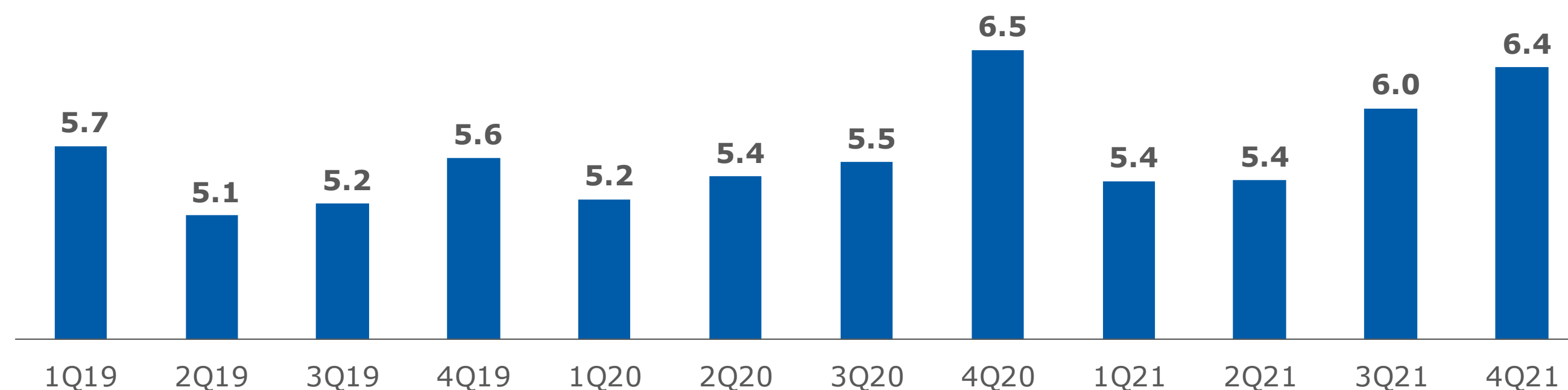
Personnel Expenses

In R\$ billion



Other Administrative Expenses

In R\$ billion



+R\$636 MM in estimated nominal savings²

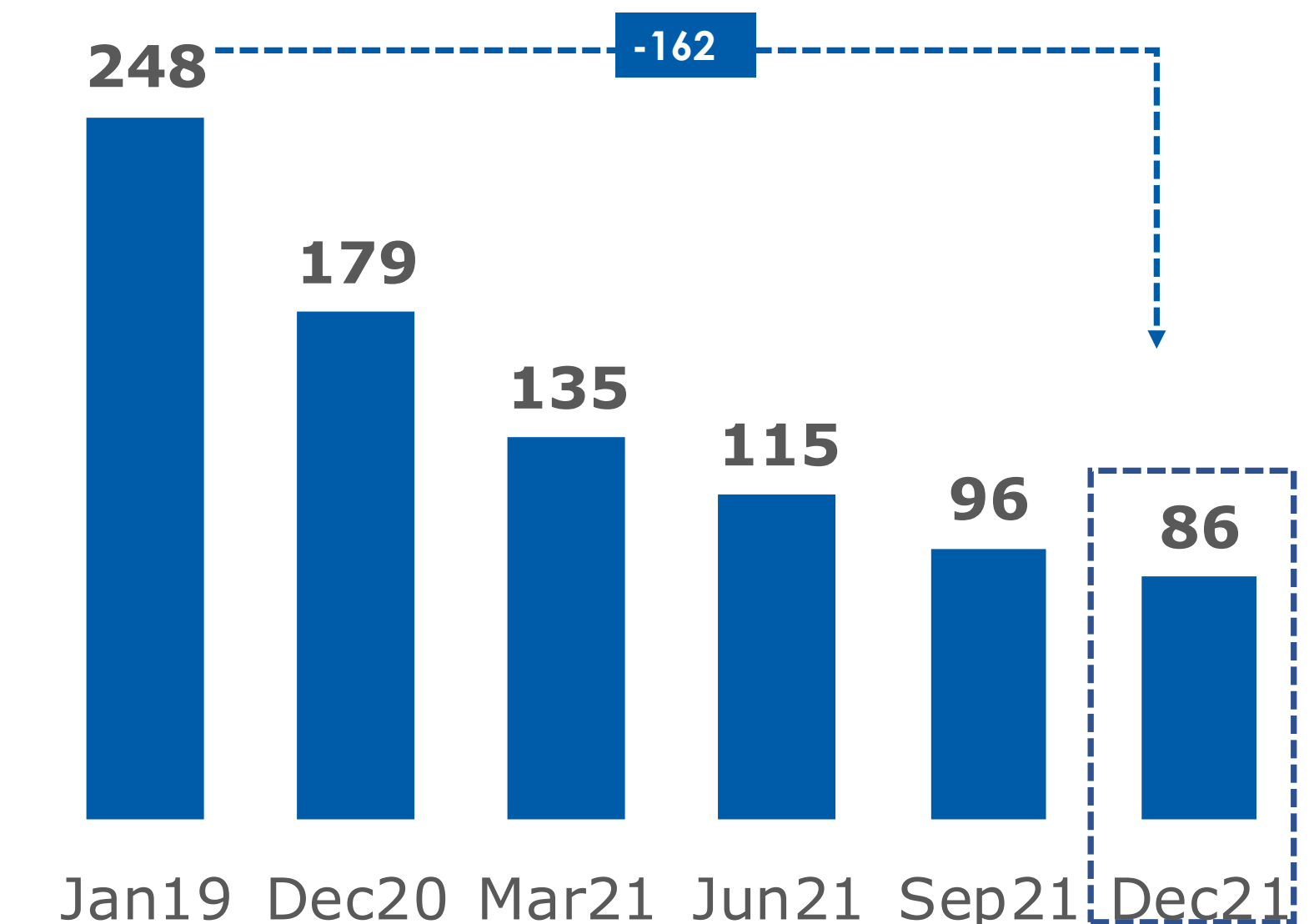
R\$378 MM from the total return of spaces

R\$258 MM from rent renegotiations

+R\$10.4 BI updated to NPV considering the perpetuity of the contracts

Administrative Buildings

Number



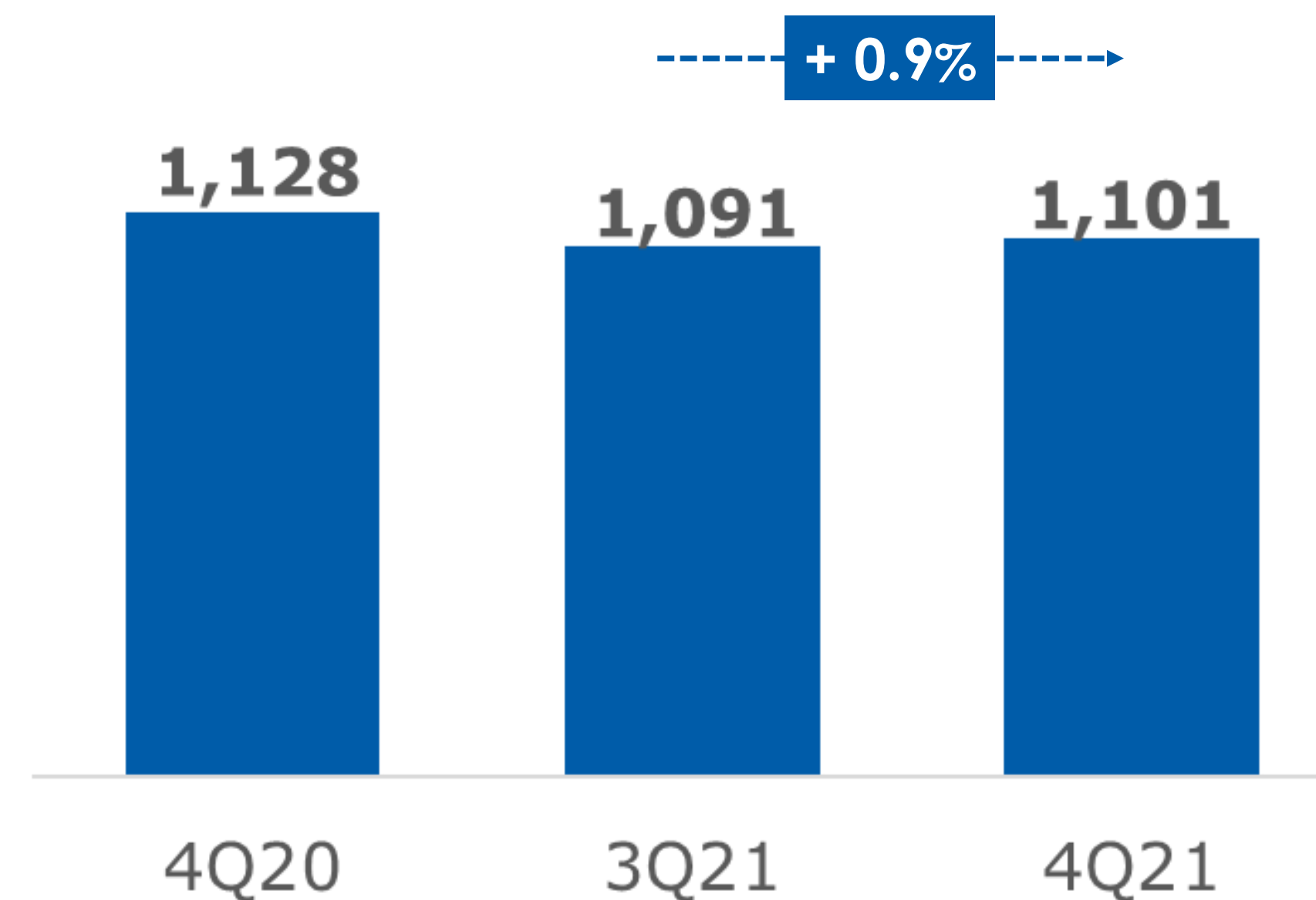
¹ Net Present Value

² Triennium 2019-2021

DIVERSIFIED AND PULVERIZED FUNDING

In R\$ billion	4Q21	3Q21	Δ 3M	4Q20	Δ 12M
Saving Deposits	365.1	370.0	-1.3%	389.8	-6.3%
Borrowings and Onlending	357.1	353.5	1.0%	342.1	4.4%
Time Deposits	146.0	160.1	-8.8%	160.2	-8.9%
Open Market Funding ¹	142.9	117.9	21.2%	124.7	14.6%
Demand Deposits	47.0	47.1	-0.2%	57.3	-18.0%
Bonds ²	24.6	26.8	-8.4%	39.4	-37.6%
Other Deposits	15.0	12.9	16.5%	12.1	24.5%
Others	2.8	2.9	-1.1%	2.7	4.1%
Total	1,100.5	1,091.2	0.9%	1,128.3	-2.5%

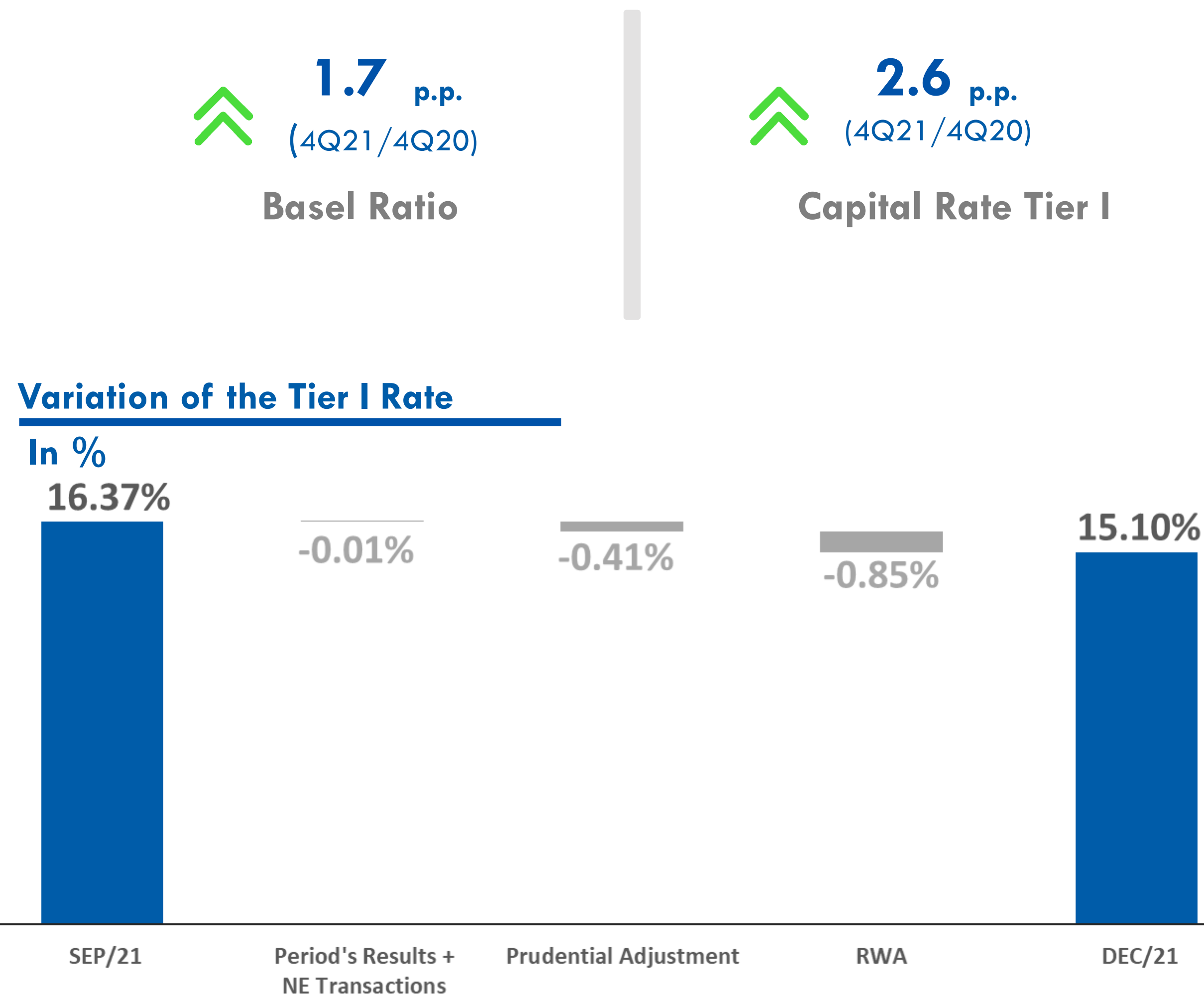
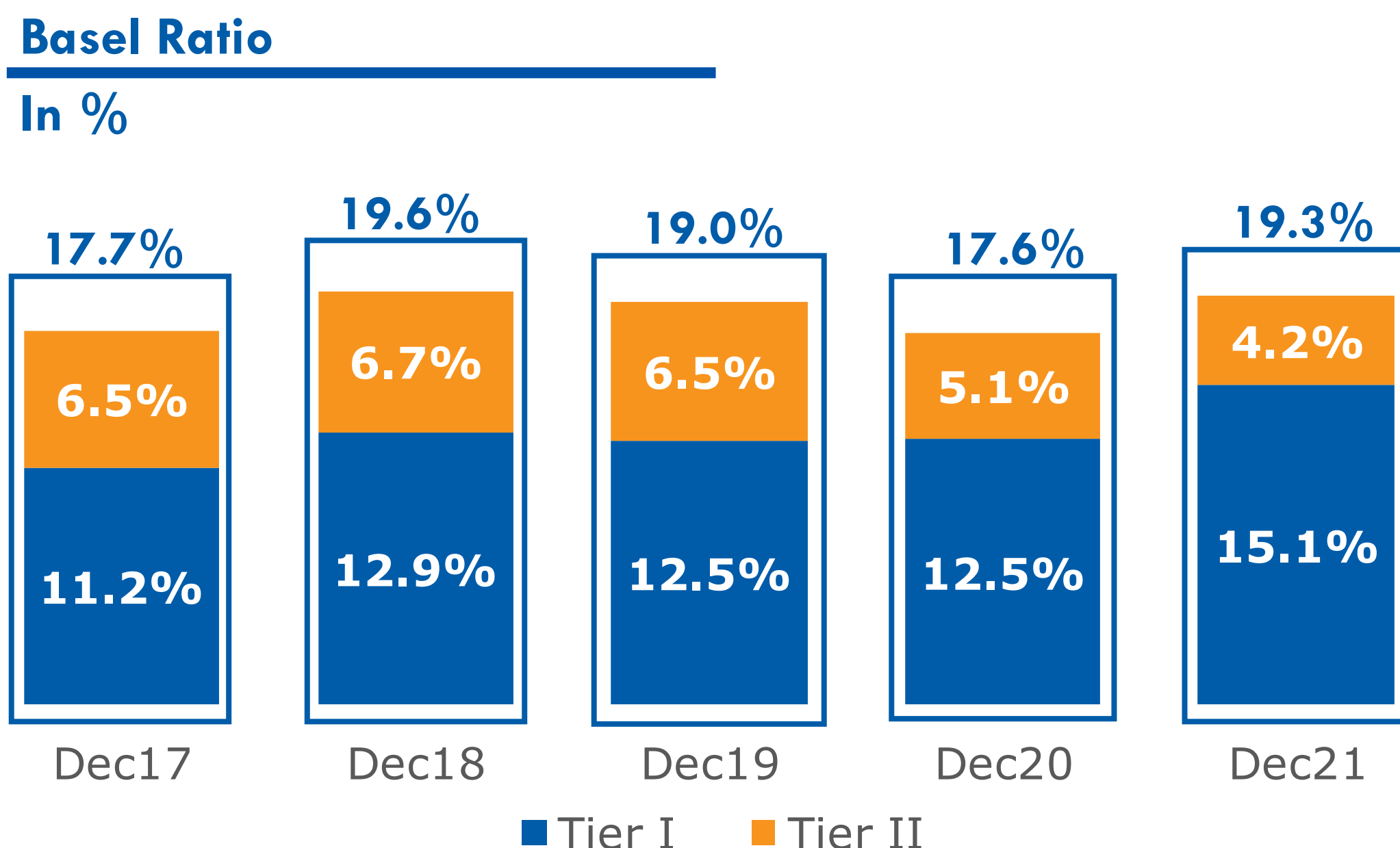
Total Funding
In R\$ billion



¹ Own Portfolio Commitments.

² Includes LCI, LCA and LF.

HIGH INCOME LEVEL SUPPORTS **COMFORTABLE** RATES WITH IMPROVED CAPITAL QUALITY



Robust Basel and Tier I Capital rates despite paying R\$11.35 billion in IHCD in 2019 and phase out totaling R\$6.5 billion in subordinated debt instruments of the 2019/2021 FGTS.

AGENDA

1

HIGHLIGHTS

4

FINANCIAL
HIGHLIGHTS

2

ESG

5

CONCLUSION

3

OTHER
ACHIEVEMENTS

BANK OF ALL BRAZILIANS



To be the **bank of all Brazilians** is to know, experience and contribute with **solutions to the needs of the entire society**.

- Support during the pandemic crisis, making the **largest payment of social programs and income transfer in Brazil**, for 8 out of 10 adults in the country.
- **Decisive social and mathematical measure**, changing in strategy, directing efforts to pulverize loans and **reduce interest rates**, providing **fairer access to loans**.
- Strong growth in the loan portfolio, with **support for micro and small companies**, focus on **housing** with savings, and **agribusiness**.
- Acknowledged by **Control Bodies and Public and Private Institutions** regarding **CAIXA's commitment to Governance, Transparency, Integrity and the Environment**.

Disclaimer



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

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

Factors that can affect performance include, but are not limited to: (i) CAIXA's services being accepted by the market; (ii) volatility of the Brazilian economy, the financial and securities markets and the very competitive segment in which CAIXA operates; (iii) changes in national and international laws and governmental and taxation policies for banking and financial markets; (iv) increased competition from new players in the Brazilian market; (v) keeping up with quick changes in the technological environment; (vi) keeping a continuous process to introduce new competitive products and services and keeping the competitiveness of the current products; and (vii) attracting customers.

Forward looking statements are not a guarantee of performance. They involve risks, uncertainties, and assumptions, as they refer to future events and, therefore, depend on circumstances that may or may not occur. The future condition of CAIXA's financial situation, operating results, strategies and market share may differ significantly if compared to those expressed or suggested in the said forward looking statements. Many of the factors that will determine these results and values are beyond CAIXA's ability to control or forecast.

All forward looking statements in this presentation are based on information and data available as of the date they were made, and CAIXA undertakes no obligation to update them in light of new information or future development.

Information recipients are cautioned not to unduly rely on forward looking statements.



www.caixa.gov.br/ri