



CAIXA ECONÔMICA FEDERAL
(State-owned Company)

MATERIAL FACT

Caixa Econômica Federal ("CAIXA") in line with good market practices, reinforcing financial transparency and accountability, announces its guidance for the year of 2026 to the Brazilian society, to its clients and employees, and to the market in general.

Items	Guidance 2026 (% change 2025)
Loan Portfolio (total)	9.0% to 13.0%
Sustainable Finance Portfolio	9.0% to 13.0%
Mortgage Loans - CAIXA Own Funding	9.5% to 13.5%
Mortgage Loans - FGTS Funding	8.0% to 12.0%
Sanitation and Infrastructure	5.0% to 9.0%
Administrative Expenses	3.0% to 7.0%
Financial Margin	11.5% to 15.5%

Business outlooks are based on Management's expectations and projections, considering economic scenario assumptions and market conditions that involve risks and uncertainties beyond Management's control, which may cause actual results to differ from those indicated in the guidance.

In its projections, CAIXA considers corporate responsibility, ethical business conduct, sustainable growth and the promotion of the country's economic and social development.

Brasília, March 4, 2026

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