



Earnings Presentation 2Q25



A smiling man with a beard, wearing a white t-shirt, is holding a baby. The baby is looking towards the camera and has its right arm extended forward. The background is a soft-focus indoor setting.

CAIXA

1

**IT'S FOR YOU
IT'S FOR ALL OF
BRAZIL**

2

**THE FUTURE IS BUILT
TODAY**

3

**FINANCIAL
PERFORMANCE**



IT'S FOR YOU
IT'S FOR ALL
OF BRAZIL



Highlights 1H25

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Accounting Net Income

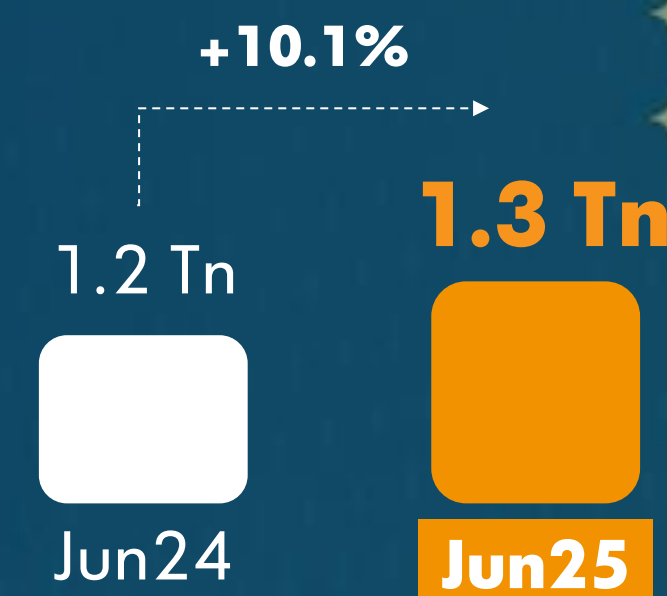
R\$ **9.8** Bn **+70.2%**
1H25/1H24

Recurring Net Income

R\$ **8.9** Bn **+44.9%**
1H25/1H24

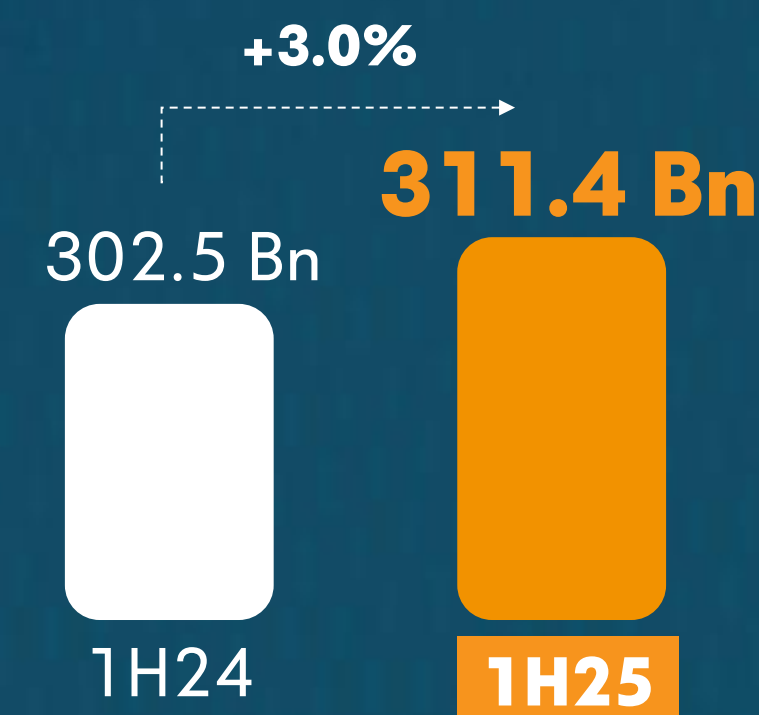
Loan Portfolio

R\$ **1.294** Tn



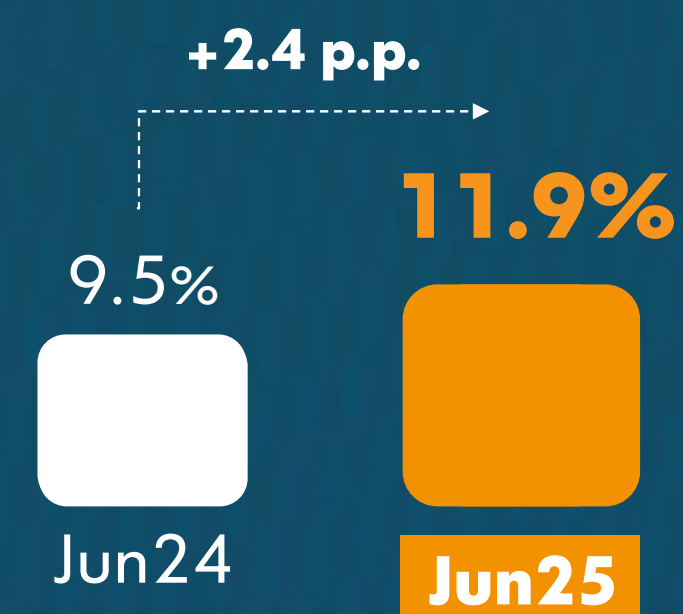
Total Origination

R\$ **311.4** Bn



Recurring ROE

11.9%



Doing
more
for those
who
need it

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Highlights 1H25

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People with Homeownership

1.1 Million

Families Served Social Benefits

56.0 Million people

Loans Granted¹

7.0 Million people



3.5 Million Women
(50 %)

243.1 Thousand companies



92 % Individual
Microentrepreneurs (MEI) and
Micro and small businesses (MPE)

Bolsa Família **20.8** Million

Pé de Meia
Program **5.3** Million
Students
(1.3 million new
students in the
quarter)



Loans for States and Municipalities

3.3 million People benefited
(in 393 municipalities / states)

61 thousand direct jobs

Doing
more
for those
who
need it

¹ Includes the use of revolving credits
and contract renewals

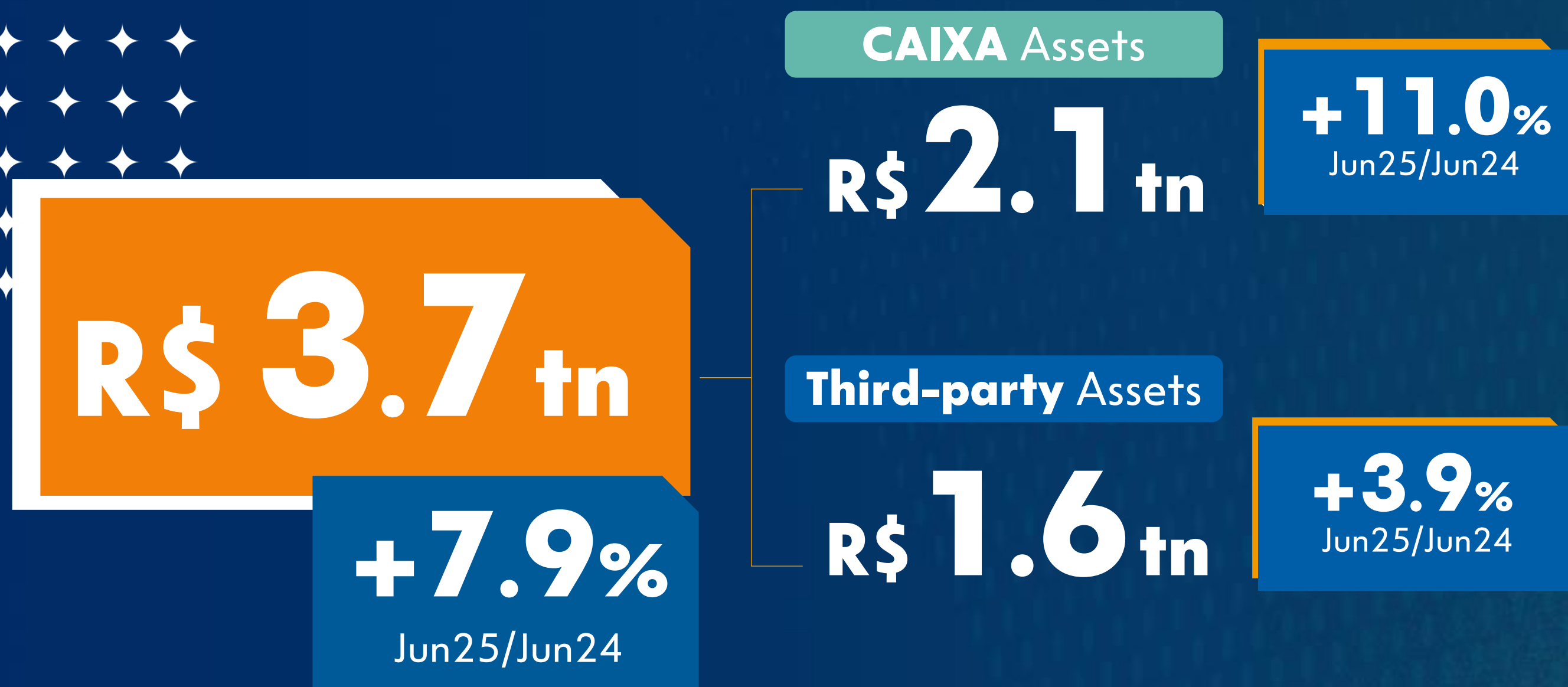


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Total Assets

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Breakdown In R\$ trillion



CAIXA Assets
Third-party Assets

CAIXA



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Mortgage in 1H25

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New Loans

R\$ **106.7** Bn



1.1 Million people
With access to **homeownership**



369.1 Thousand
New **contracts**



1.1 Million
Jobs **created**
(direct and indirect)



66.8%
Market share



+99%
Minha Casa, Minha Vida
Market Share

CAIXA



Partnerships with SEBRAE and SENAI to enhance technical and managerial capabilities



Support for MEI¹ formalization through tailored financial solutions and advisory services



New contracts signed in 1H25:

- ✓ **R\$ 130 million** in PRONAF B Rural Microcredit
- ✓ **R\$ 31 million** in Urban Microcredit through ProCred360



Onlending portfolio reaches **R\$ 480 million**



Projection of **R\$ 1.5 billion** in funding for 2025, including sources such as FNO, FCO, OGU and Programa Acredita

¹ MEI: Individual Microentrepreneur



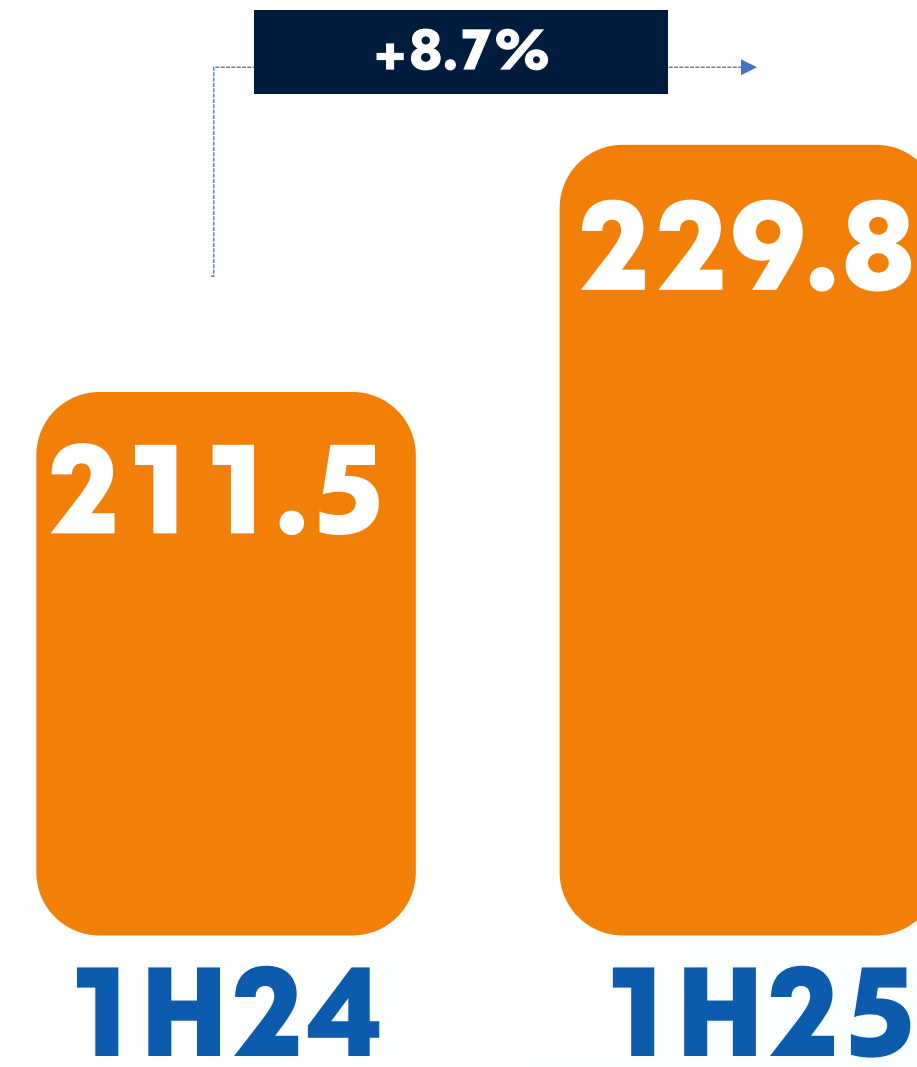
Expanding credit access for urban and rural **microentrepreneurs**, driving **job creation and income**



Social Benefits

Social benefits paid

In R\$ billion



R\$ **229.8** Bn
In benefits paid



20.8
million
families benefited

Main items

Bolsa Família

R\$ **81.4** Bn

Pé-de-meia

R\$ **6.4** Bn

INSS¹

R\$ **89.0** Bn

Salary Bonus

R\$ **17.7** Bn

Unemployment Insurance

R\$ **31.1** Bn

¹ National Institute of Social Security



Sustainability ESG

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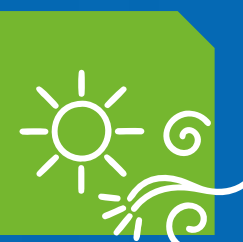
Towards COP30: R\$ 50 million Socioenvironmental Fund
Call supporting projects across the Legal Amazon states



R\$ 817.3 bn in the Sustainable Finance Portfolio



231 Municipalities awarded the **CAIXA Sustainable Management Seal**



Support provided to 453 municipalities affected by
disasters **through FGTS Calamity Withdrawal** program

Voluntary Agreements and Commitments



Programa Brasileiro
GHG Protocol



Pacto Global
Rede Brasil

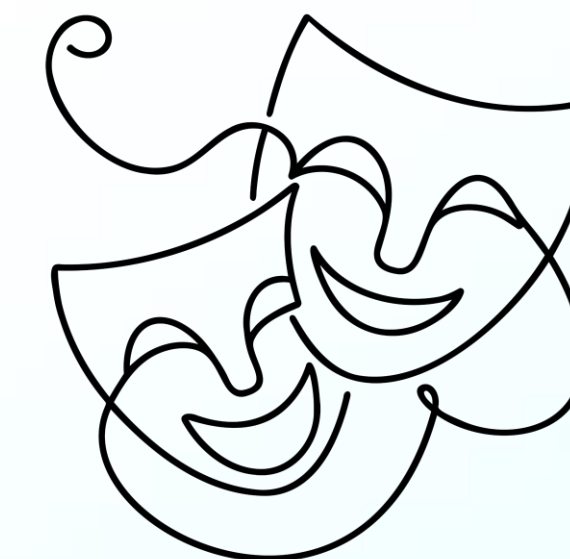


INSTITUTO
ETHOS



FINANCE
INITIATIVE





CAIXA Cultural in Recife, Pernambuco



450
thousand

Visitors at **CAIXA Cultural** units in 1H25,
up **30%**
compared to 1H24

CAIXA Cultural Selection

Programming for 2026 and 2027



5,831 Projects submitted
and currently under evaluation

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Sports Sponsorship

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R\$ **418.2** Million

In **active sports sponsorships**

R\$ **186.7** Million

In **contracts signed** in 1H25



Active Sponsorships



Brazilian Olympic Committee - **COB**



Brazilian Paralympic Committee - **CPB**



Brazilian Gymnastics Federation- **CBG**



Brazilian Athletics Confederation - **CBA†**



Novo Basquete Brasil - **NBB**



Women's Basketball League - **LBF**



CAIXA Street Racing Circuit



Other social projects and sports events



CAIXA

CAIXA Brand



Ranked 5th among the **most valuable brands** in Brazil¹, with an estimated value of US\$ 3.7 billion



Ranked 4th among the **strongest brands**



- ✓ **Credibility**
- ✓ **Trust**
- ✓ **Soundness**

¹ Brand Finance 100 Ranking – Brazil's Most Valuable and Strongest Brands, published in June 2025



CAIXA
2030

2

THE FUTURE IS
BUILT IN THE
PRESENT



Comprehensive strategic revision, guided by the purpose of “Transforming people’s lives”



+ 10 thousand
employees and
+ 15 thousand
Brazilians
heard...



...**+ 290 hours**
of discussions
with key leaders...



...to rethink the
strategic
objectives...



...unfolding into
3
transformations



Transformation Framework CAIXA 2030 Strategy

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ORGANIZATIONAL Transformation

**3 Ongoing
transformations to** build
the **CAIXA of the future**
through actions taken **today**

DIGITAL Transformation



CULTURAL Transformation

CAIXA

The **client** is at
the **center**.
Transformation
is **real**.



ORGANIZATIONAL Transformation

...from a traditional structure to an
agile, value-driven organization

Implementation of the **Organizational
Transformation Office (TMO)**

→ Governance and integration focused on clear
rules

Redesign of the **organizational
architecture**

→ Greater collaboration and autonomy

New **management and governance**
models

→ Efficiency, social impact, and client focus



CULTURAL Transformation

... to foster a culture of
ownership and purpose

Diagnosis and definition of the **target
culture**

→ Aligned with the 2030 Strategic Plan

Leading by Example Program

→ Leadership commitments and behavioral
change

Leadership engagement **as culture
agents**

→ Active listening, trust, and mobilization



DIGITAL Transformation

... from legacy systems to a modern,
customer-centric platform

Adoption of **emerging technologies**

→ APIs, microservices, cloud, and event-driven
architecture

Creation of **agile units and centers
of excellence**

→ Speed, innovation, and experimentation

Training in **digital competencies**

→ AI, automation, UX and data



Client Centricity (Cross-Cutting Axis)

Client Centricity Model for
Individuals and **Businesses**

→ End-to-end journey: from awareness to
loyalty, with targeted actions at each stage

Relationship strategy and
intelligent segmentation

→ Personas, *Value Proposition Canvas*,
Customer Journey Mapping

Defined ambitions

→ Primacy, leadership,
representation, and positioning



CAIXA is ready to lead the future.

With a renewed structure, cutting-edge technology, and a strong organizational culture, we move forward with **responsibility** and **boldness**.

Transformation is real. The client is at the center.
The future is built in the present.



FINANCIAL PERFORMANCE





Financial Highlights

Accounting Net Income

9.8 Bn

+70.2%

1H25/1H24



¹Includes personnel expenses and other administrative expenses, excluding amounts spent on the Voluntary Dismissal Program.

1H25

1H25x1H24

Financial Intermediation Revenue

115.1 Bn

+25.4%

Financial Intermediation Expenses

82.4 Bn

+34.9%

Financial Margin

32.7 Bn

+6.3%

Allowance for Loan Losses

5.6 Bn

-39.9%

Income from Services

13.2 Bn

-1.1%

Administrative Expenses¹

21.6 Bn

+1.2%

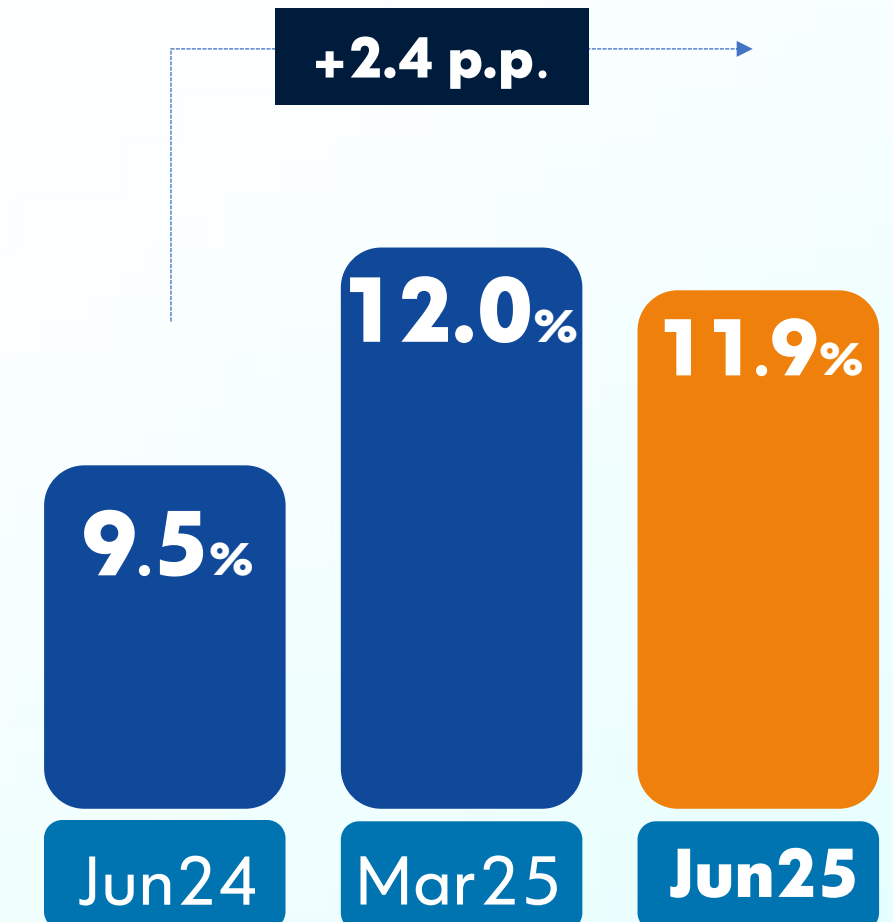
Recurring Net Income

8.9 Bn

+44.9%

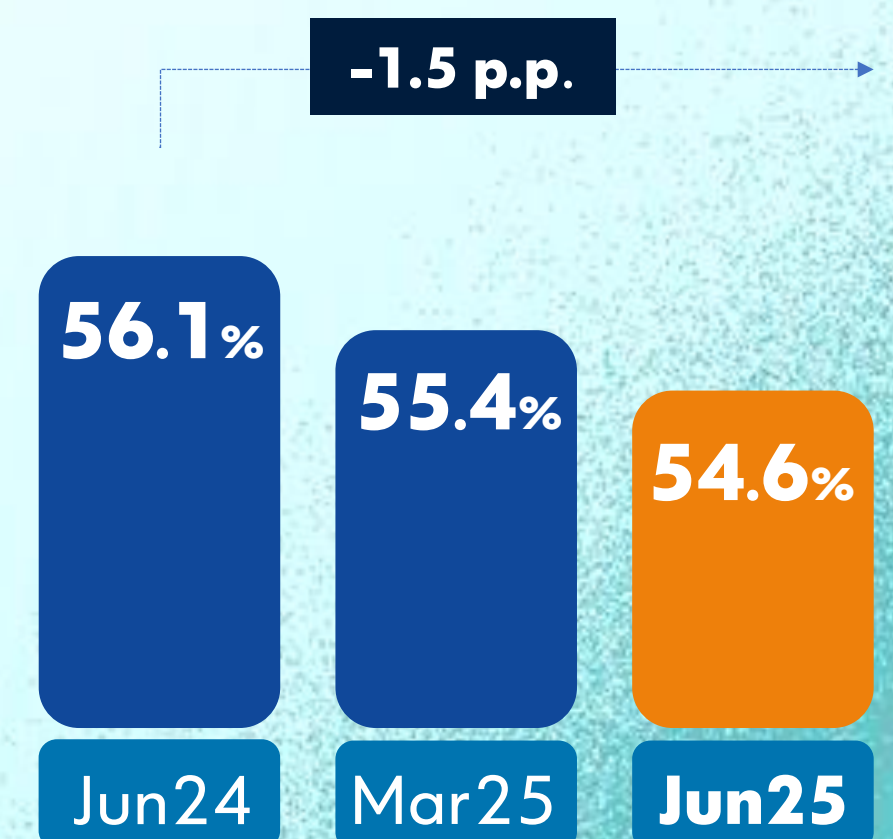
Recurring ROE

+2.4 p.p.



Recurring OEI

-1.5 p.p.

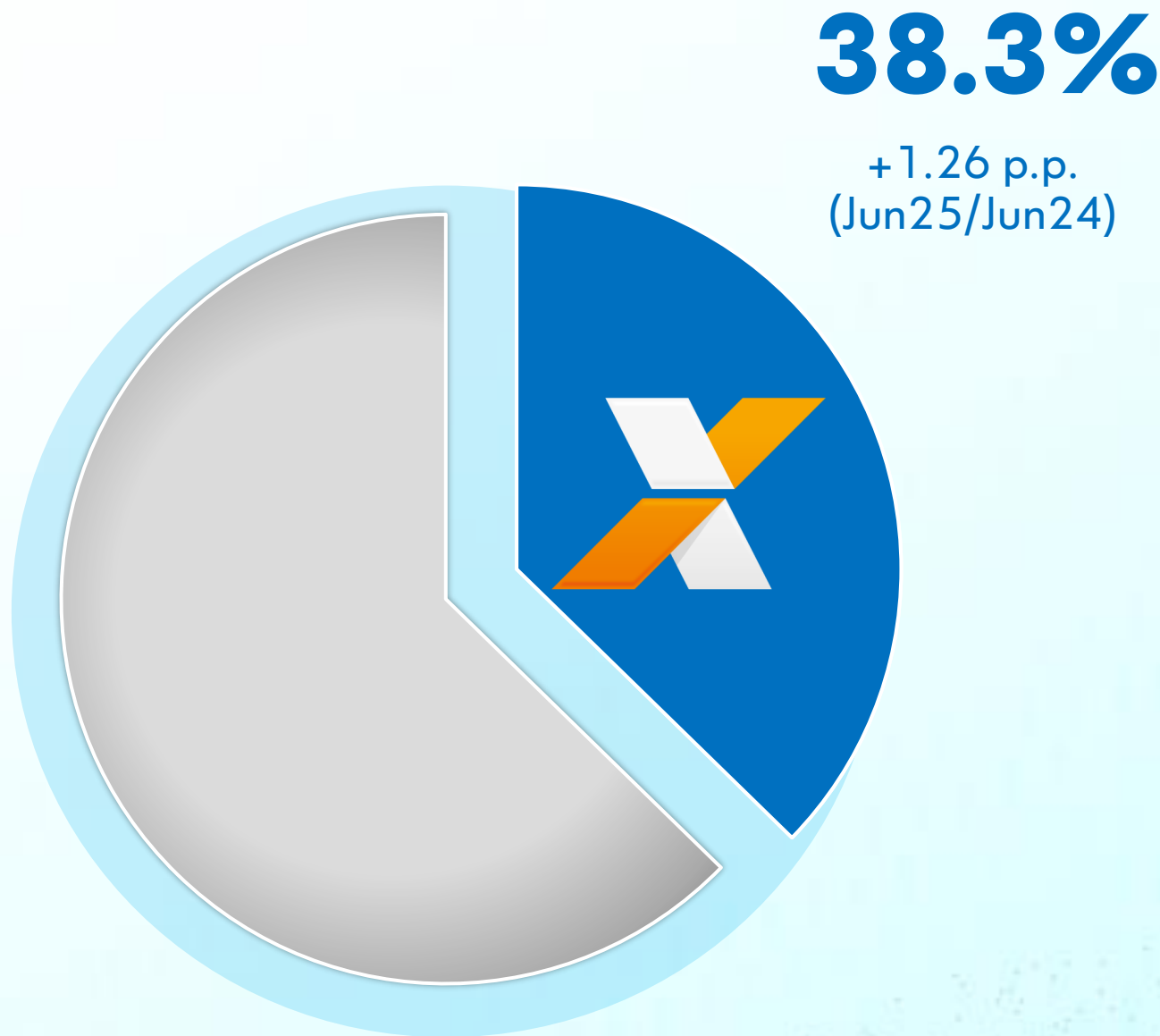




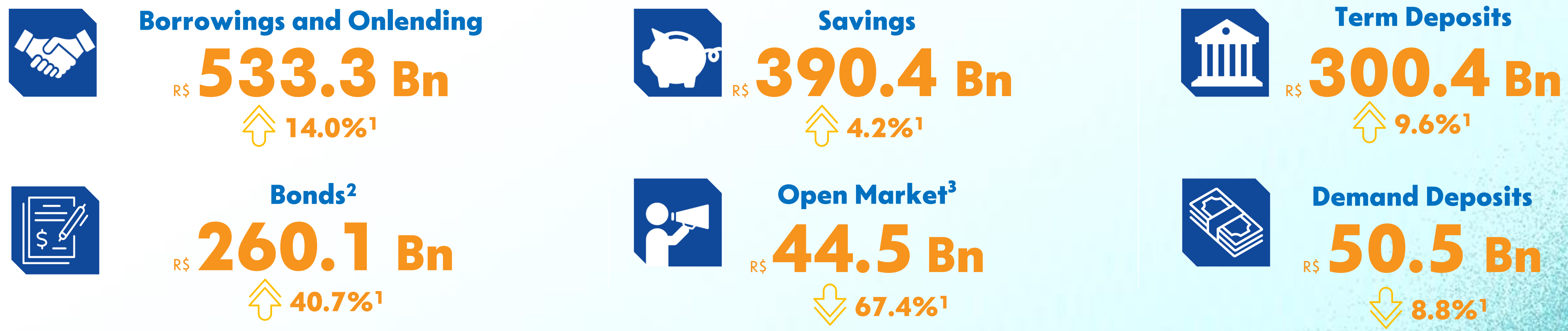
Funding Balance



Total Savings Share



Breakdown: Main Items



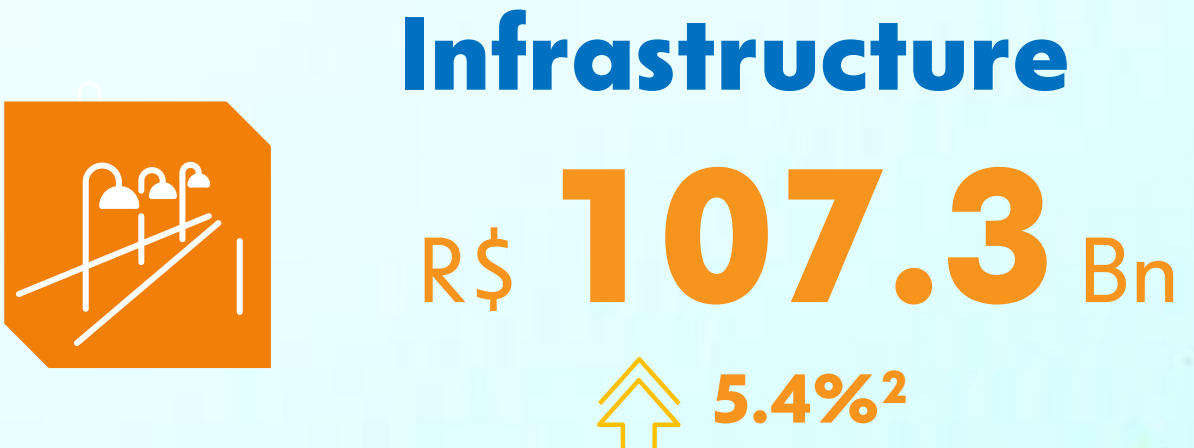
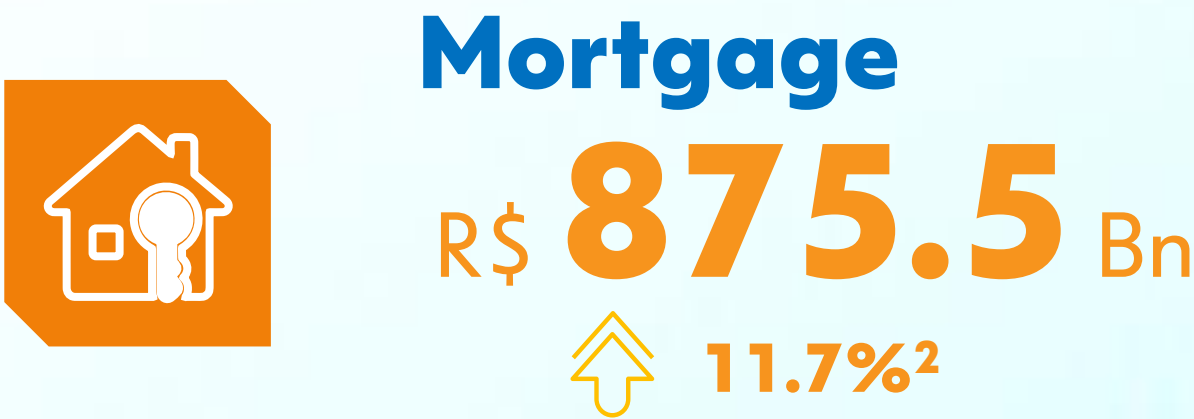
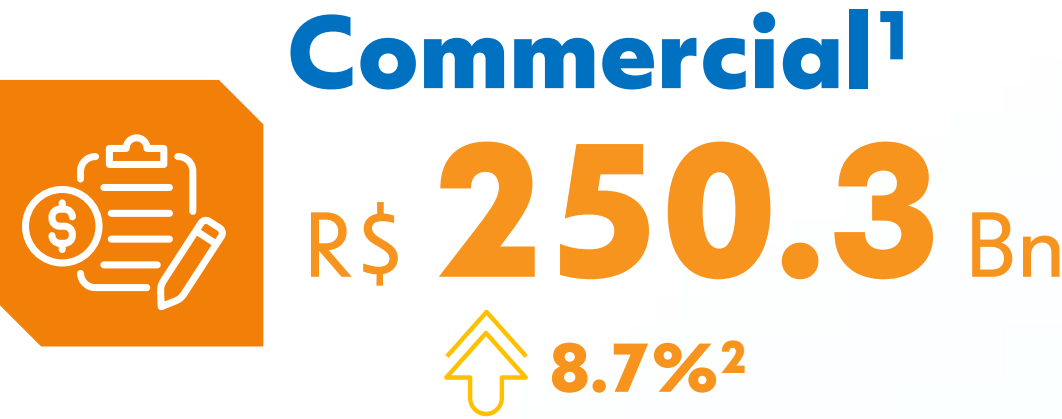
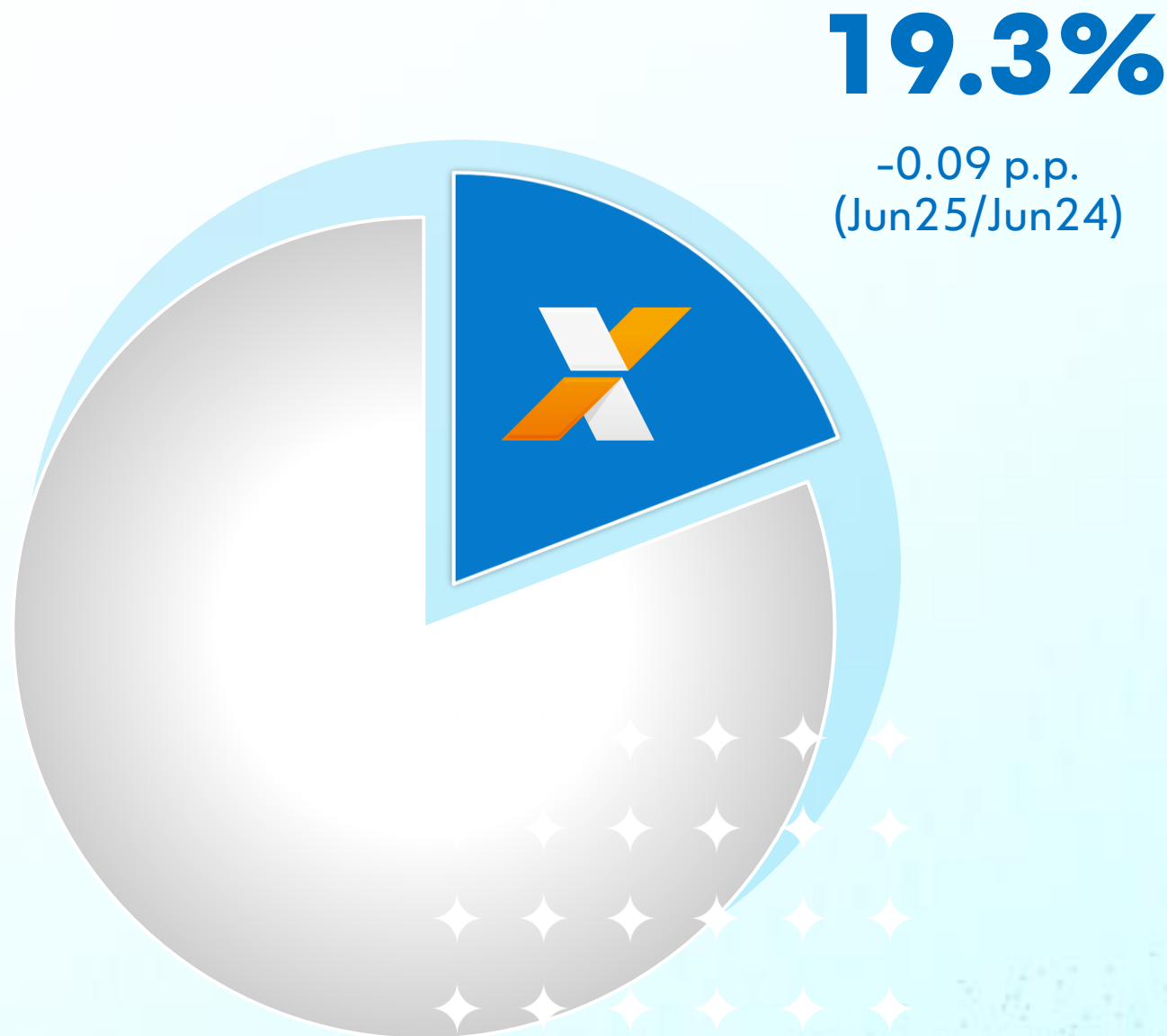
¹ Variation Jun25/Jun24 ² Includes Real Estate Bonds, Agribusiness Bonds, and Financial Bonds ³ Own Portfolio Repurchase Agreements



Loan Portfolio



Total Loan Share



¹ Includes Cards, Acquired Loans and Securitized Loans
² Variation Jun25/Jun24



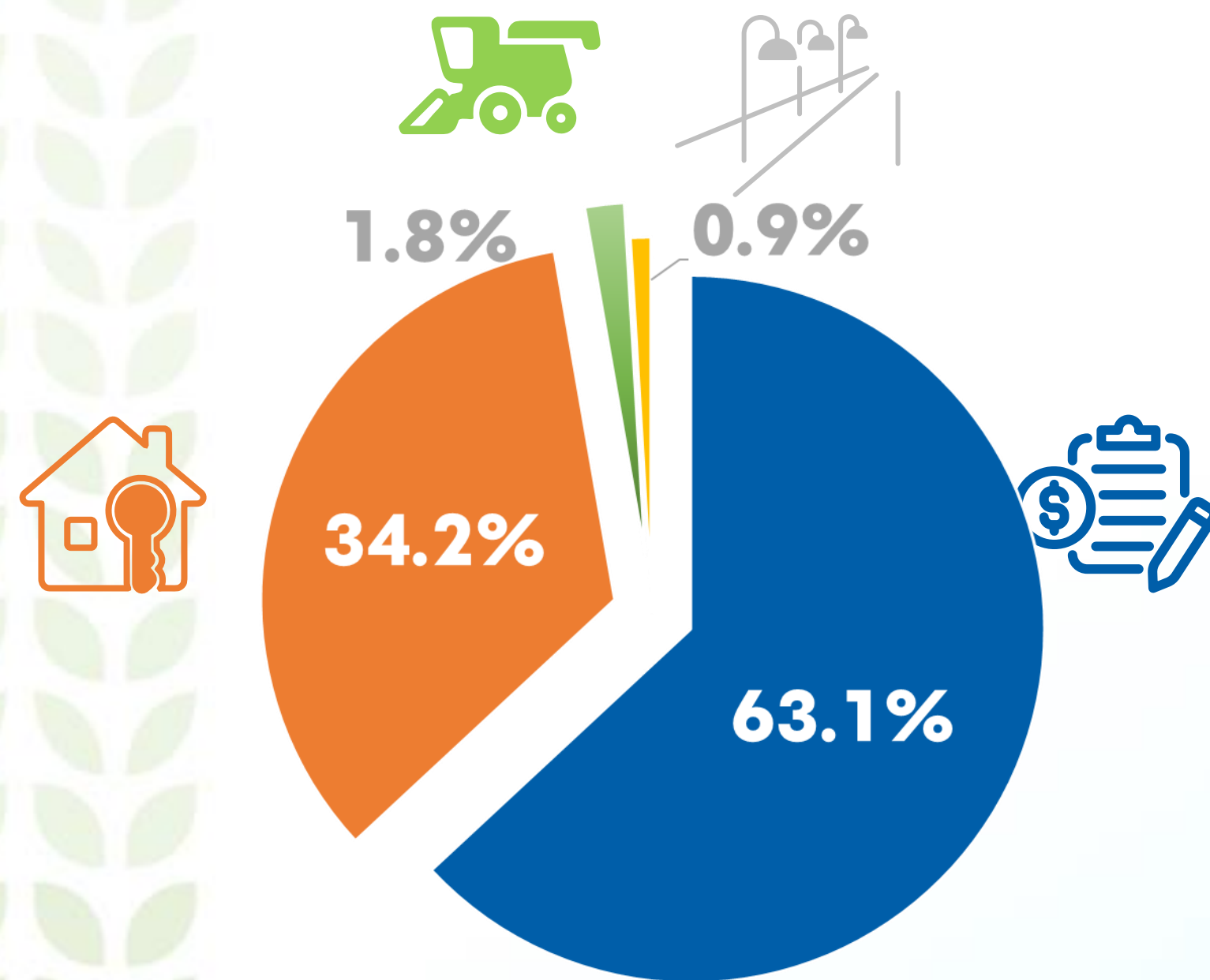
Total Origination



R\$ **311.4** Bn

3.0%
1H25/1H24

Origination Breakdown



Commercial¹

R\$ **196.5** Bn
↑ 13.8%²



Mortgage

R\$ **106.7** Bn
↓ 5.6%²



Agribusiness

R\$ **5.7** Bn
↓ 53.7%²



Infrastructure

R\$ **2.5** Bn
↓ 42.9%²

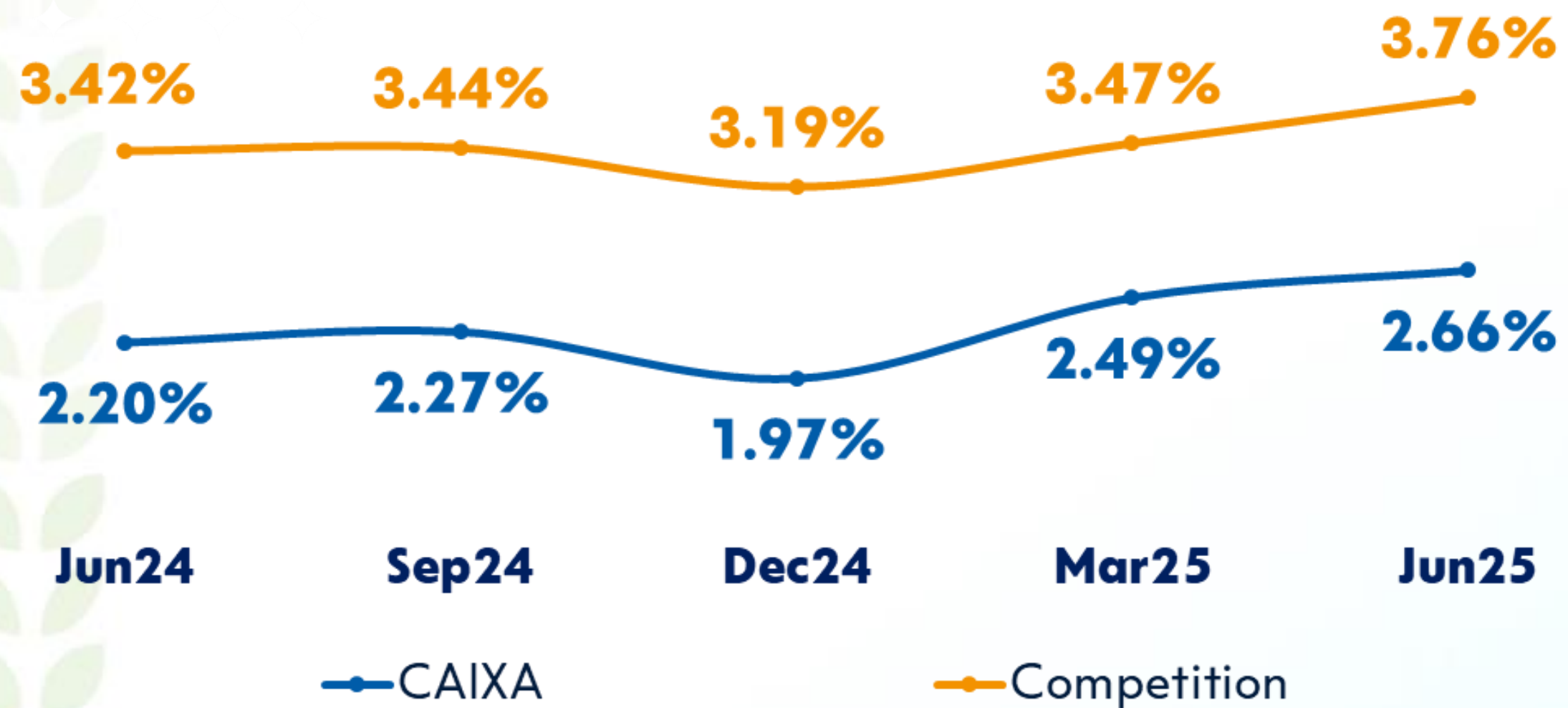
¹ Includes Cards, Acquired Loans and Securitized Loans

² Variation 1H25/1H24

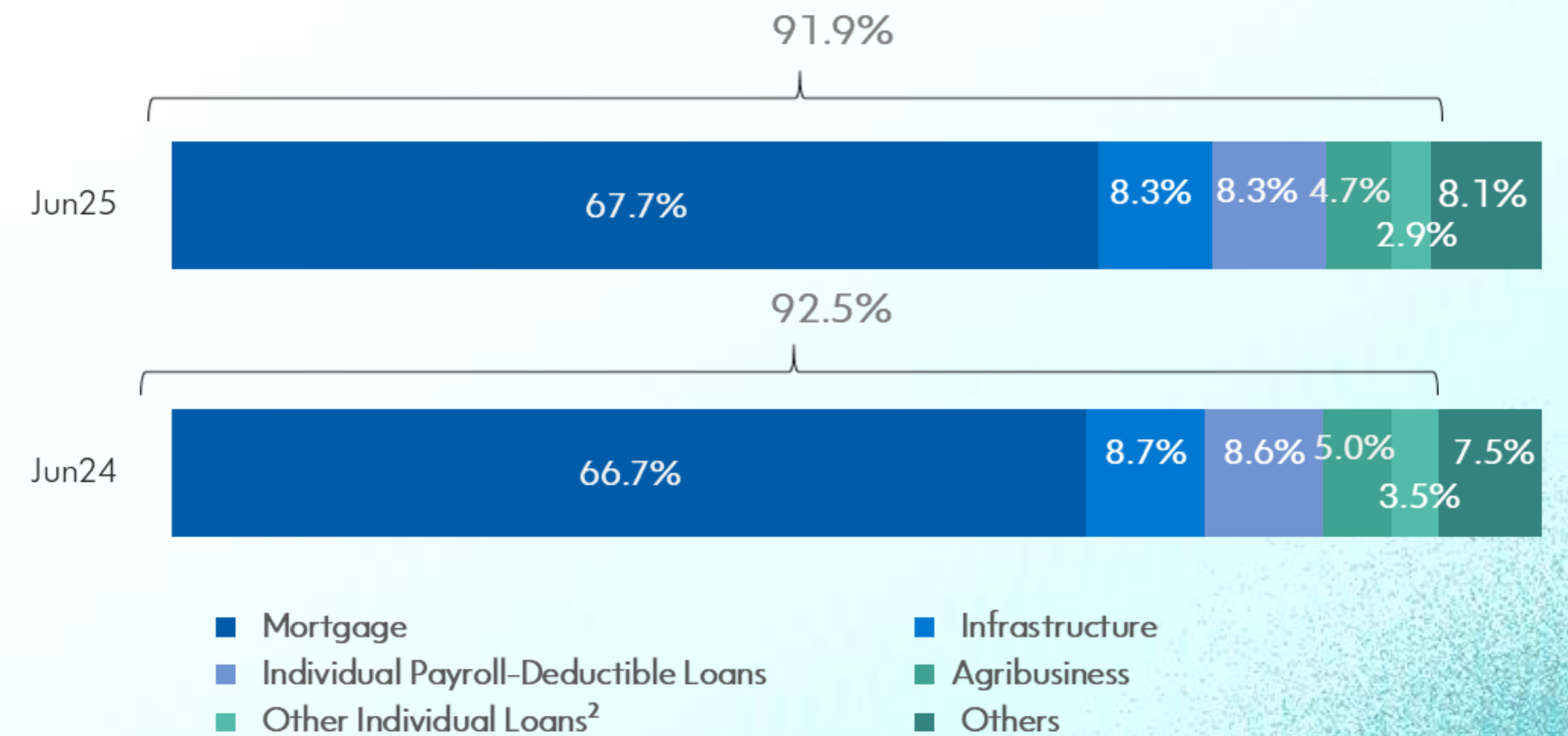


Portfolio Quality

Delinquency Rate¹



% of the Portfolio with lower risk



¹ Over 90 days

² Includes PRONAMPE, FGI, Lien and CAIXA Hospitais

³ Controladoria Geral da União

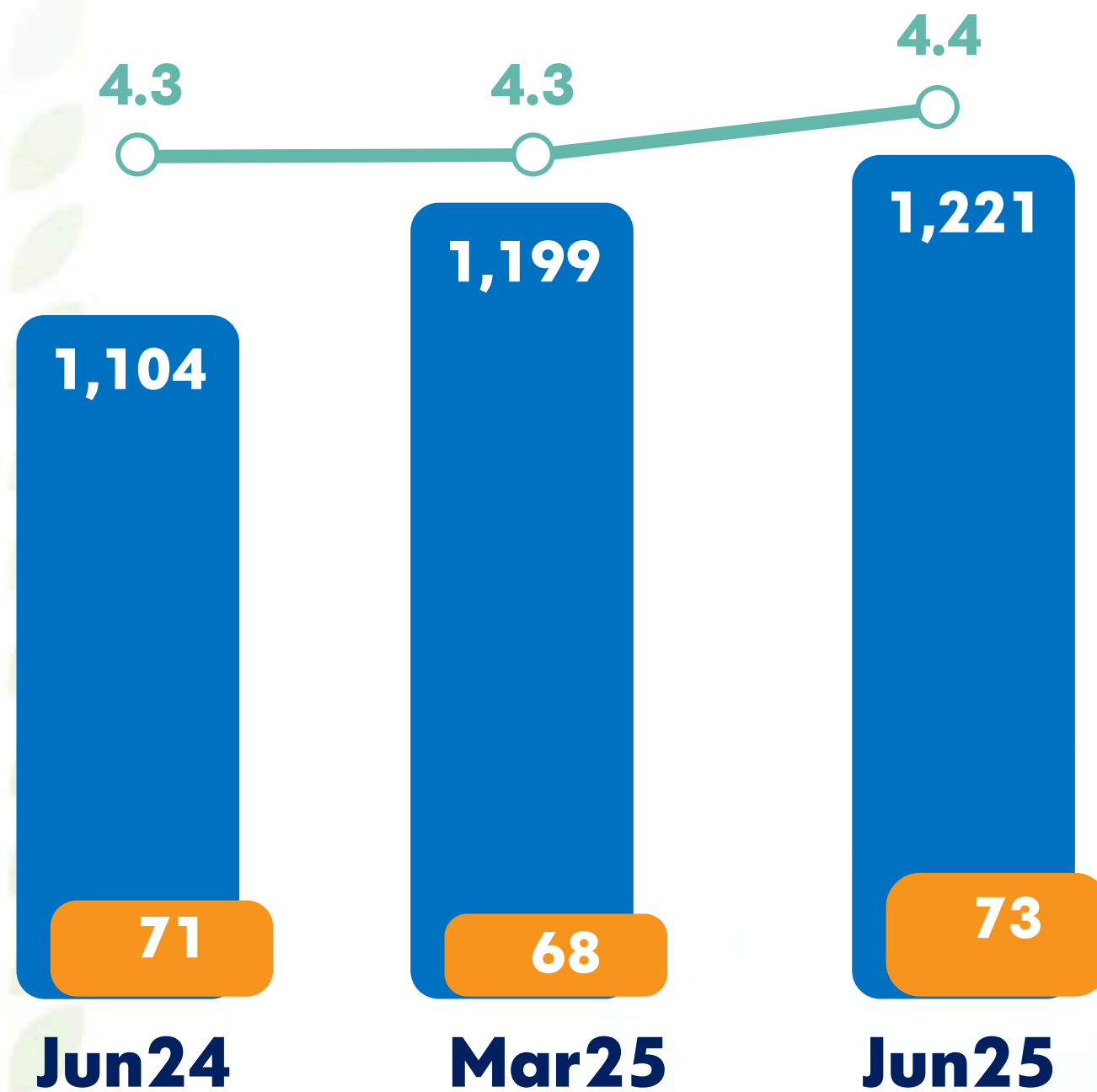
⁴ Prêmio Rede Governança Brasil (RGB)

Composition of Active Portfolio and Provision

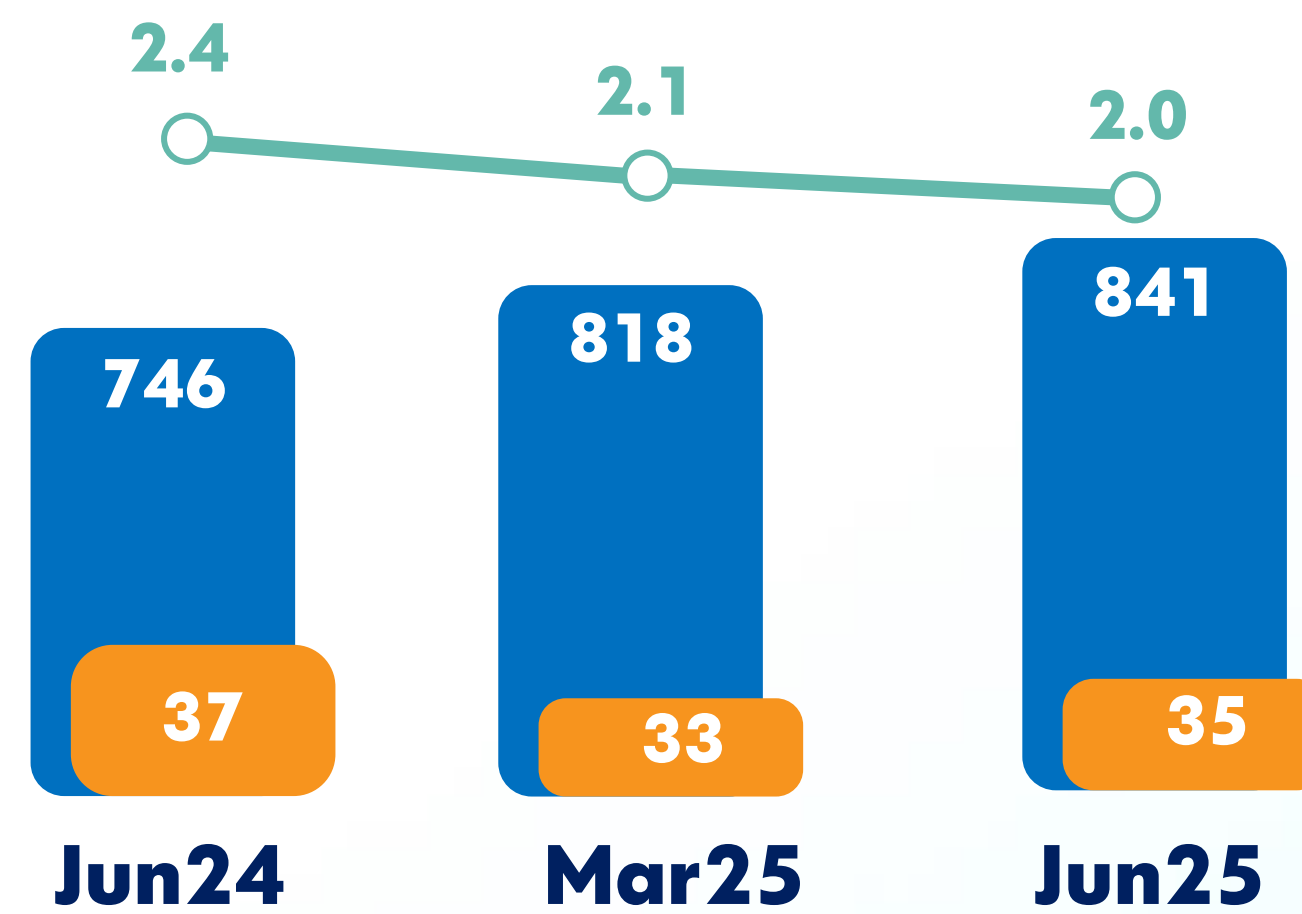
CMN Resolution No 4,966/21

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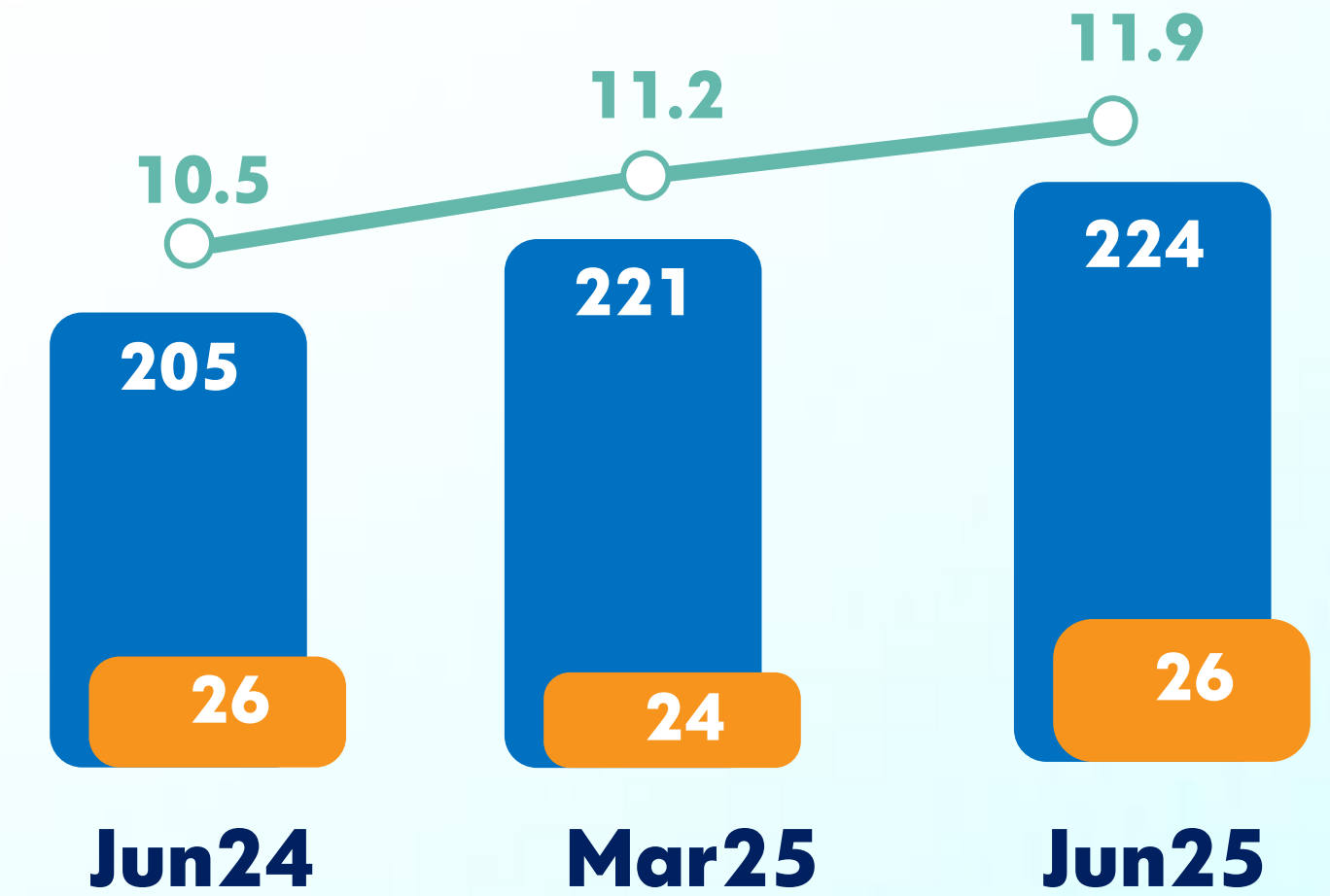
Loan Portfolio



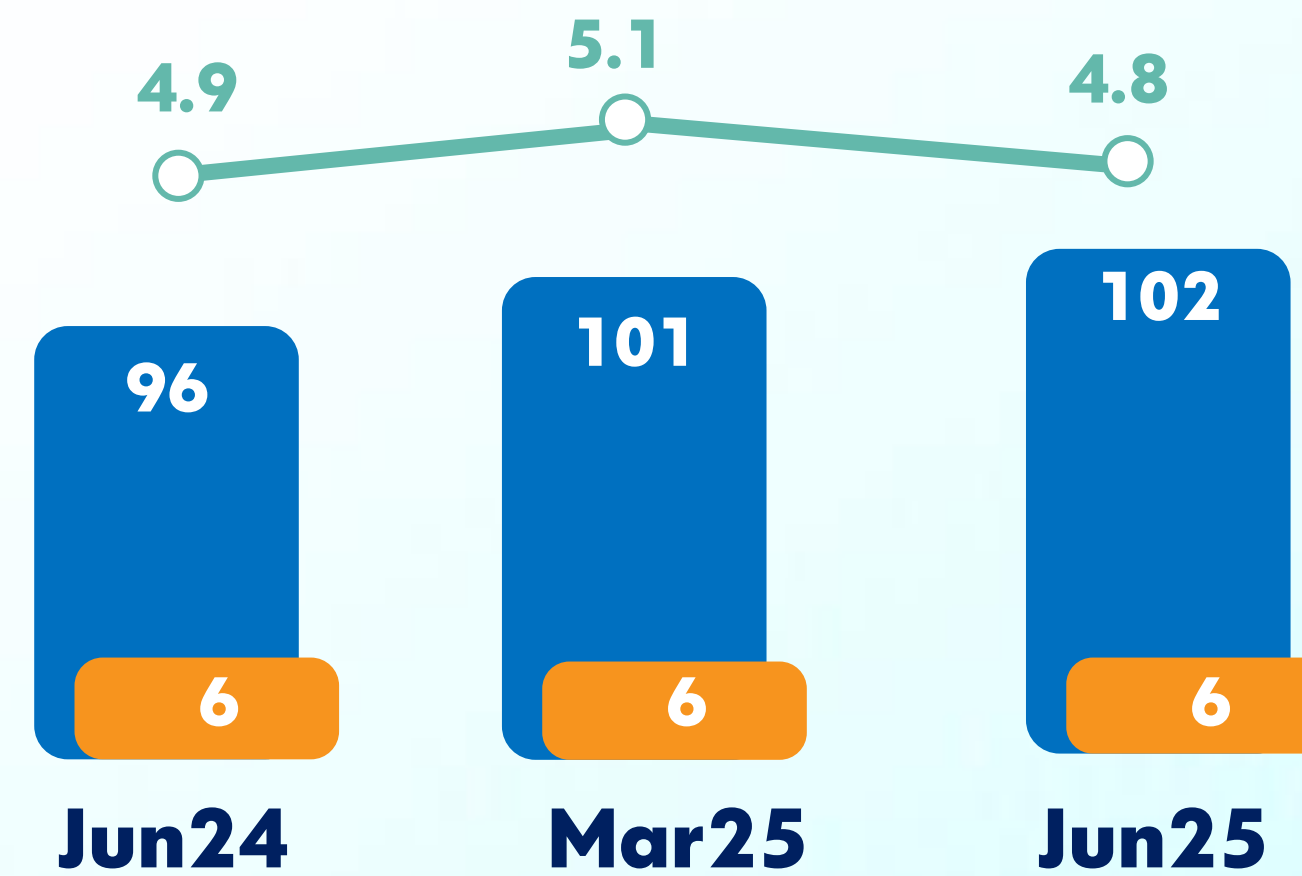
Mortgage



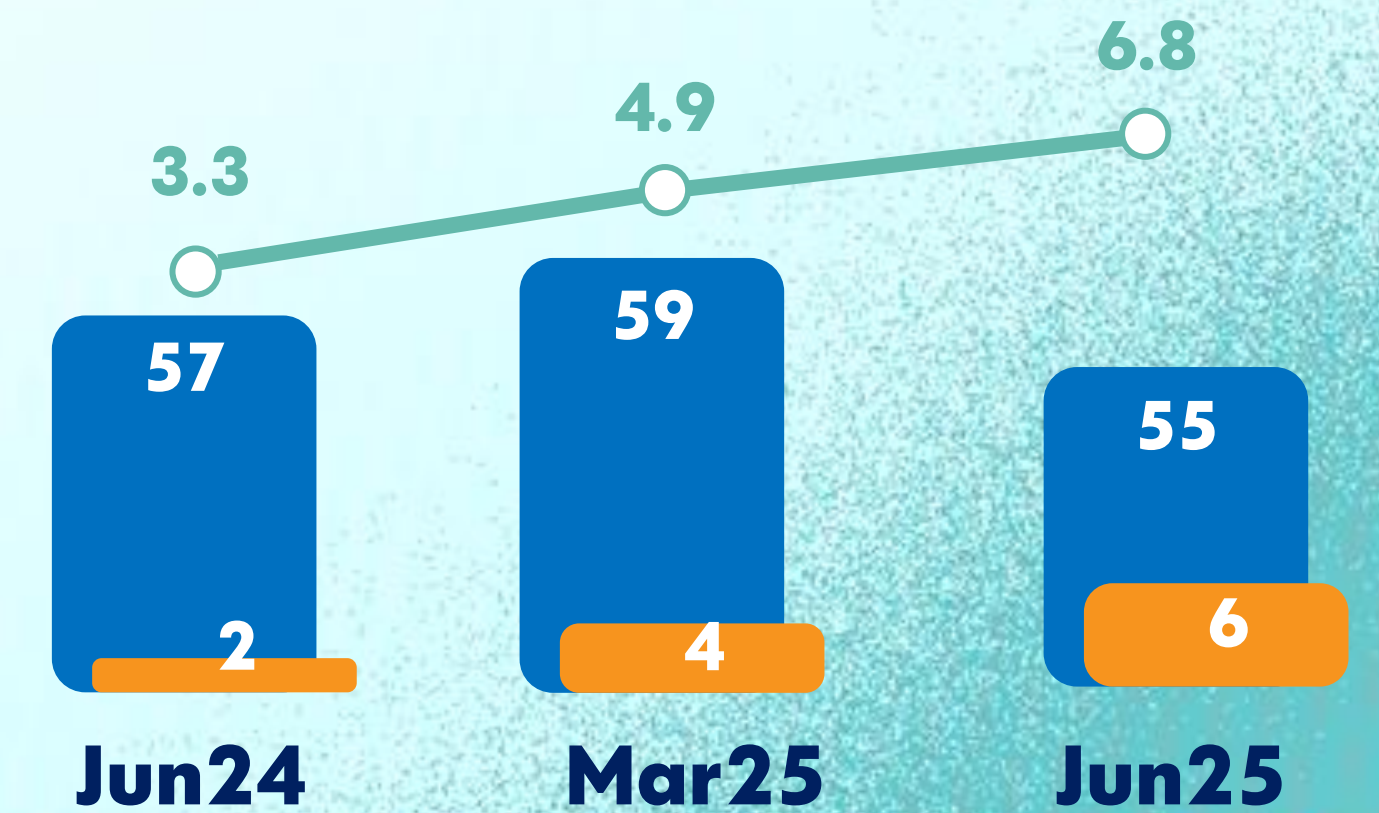
Commercial



Infrastructure



Agribusiness



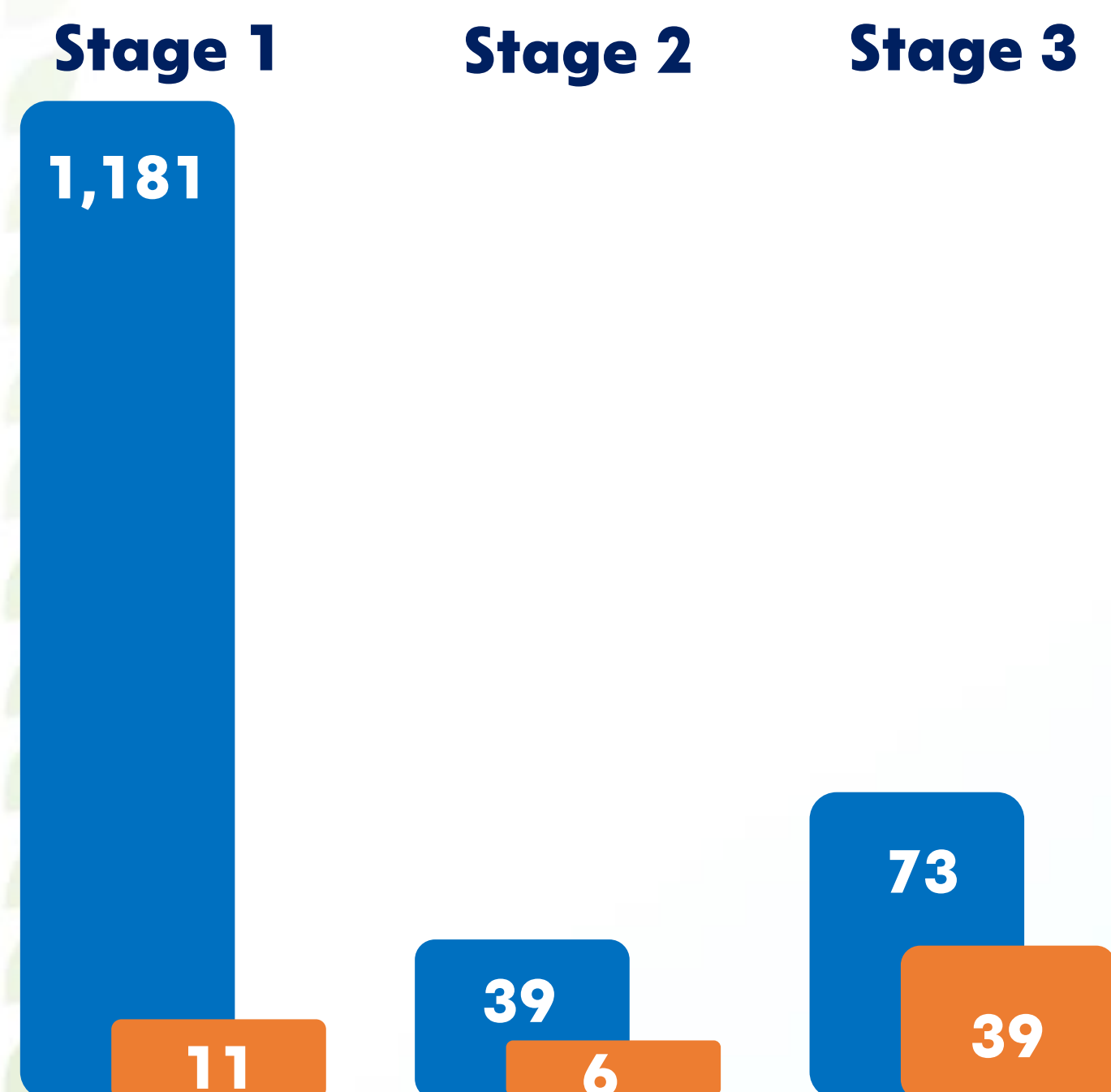
■ Stages 1 and 2 (in R\$ billion) ■ Non-performing Asset (in R\$ billion) ■ Provisioning Index (%)



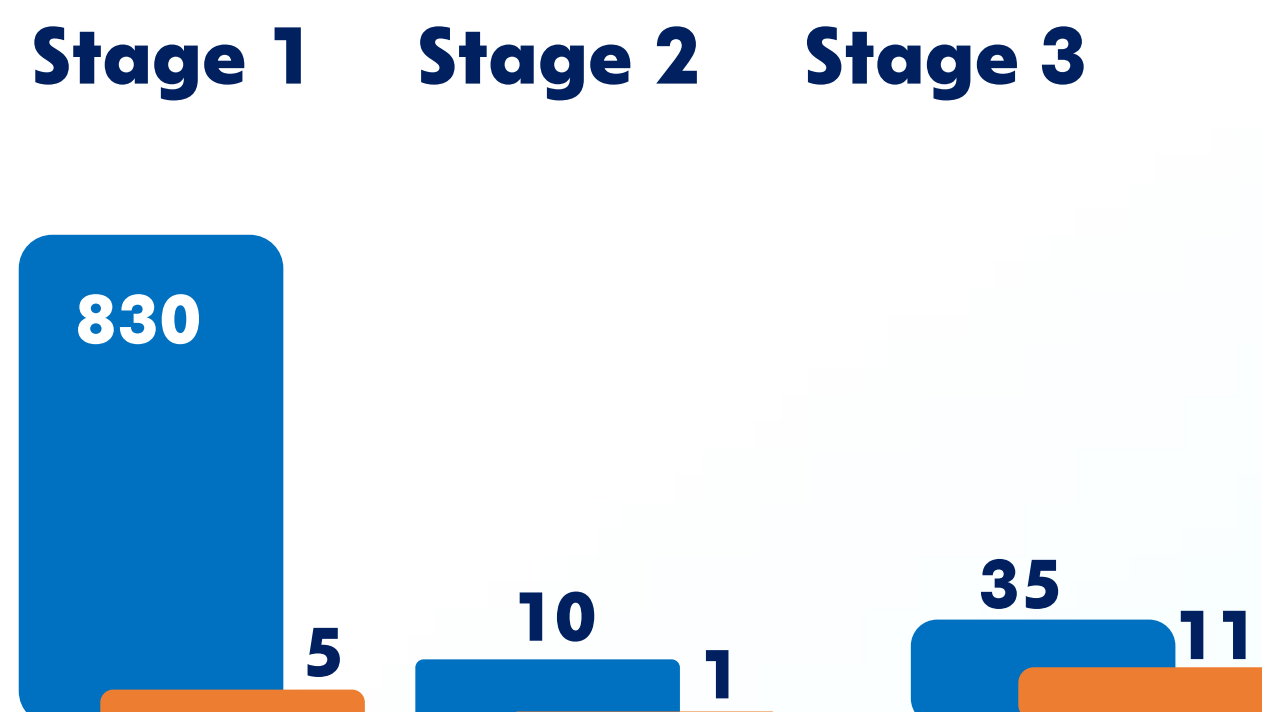
Stages¹

CMN Resolution No 4,966/21

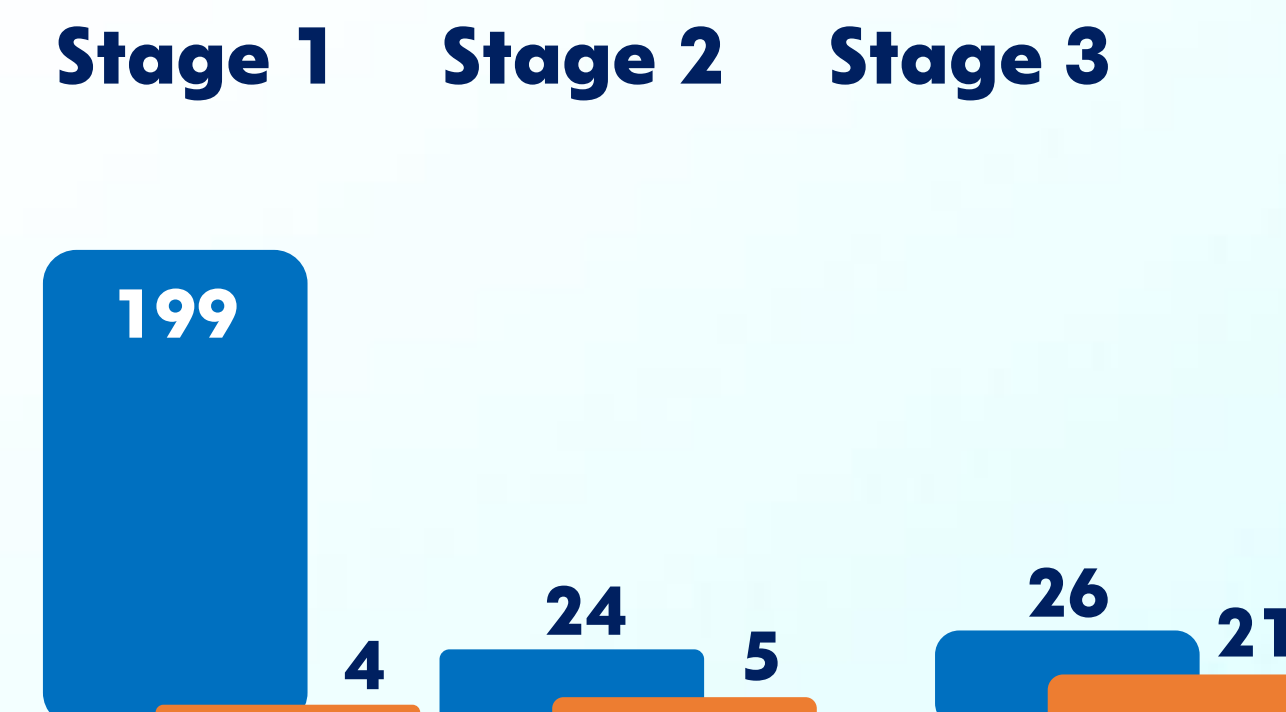
Total Loan Portfolio



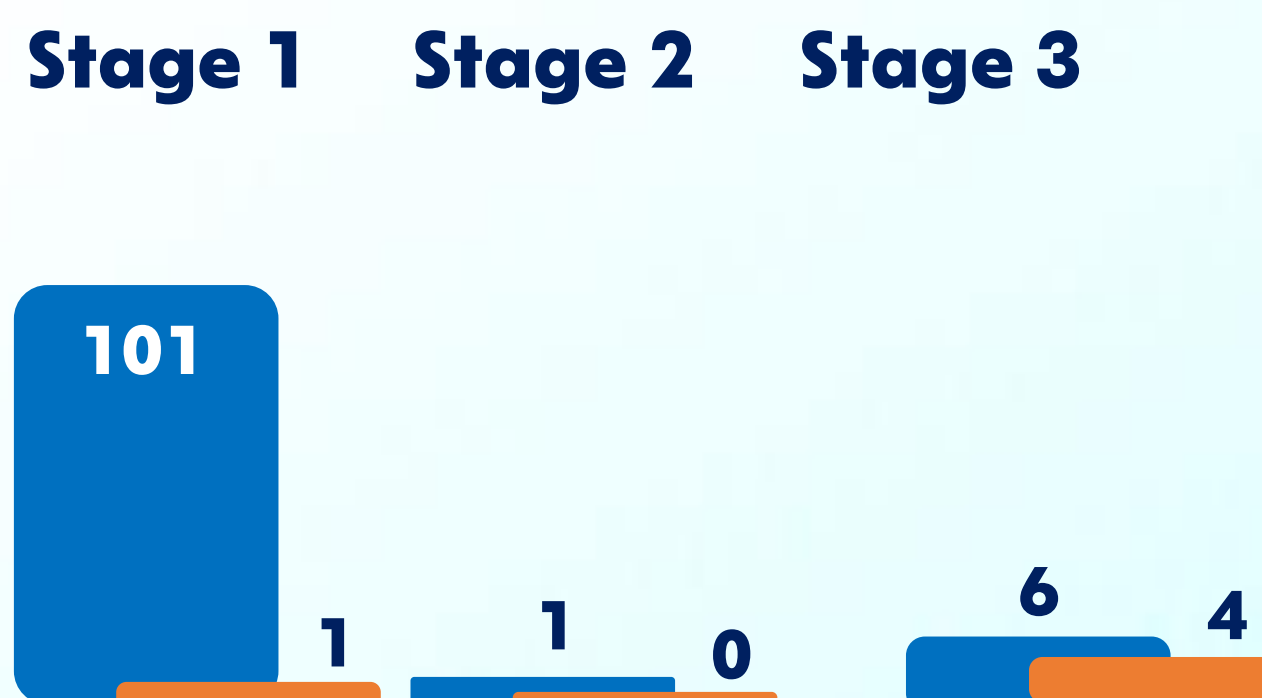
Mortgage



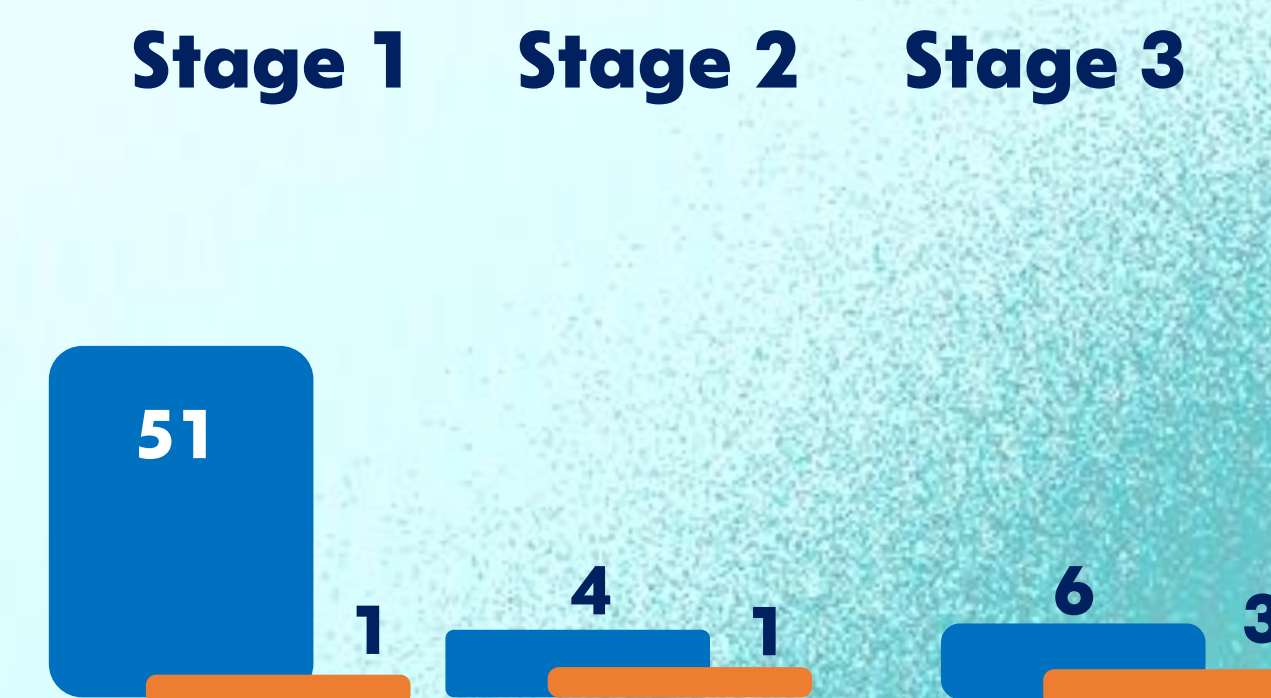
Commercial



Infrastructure



Agribusiness



■ Portfolio Balance

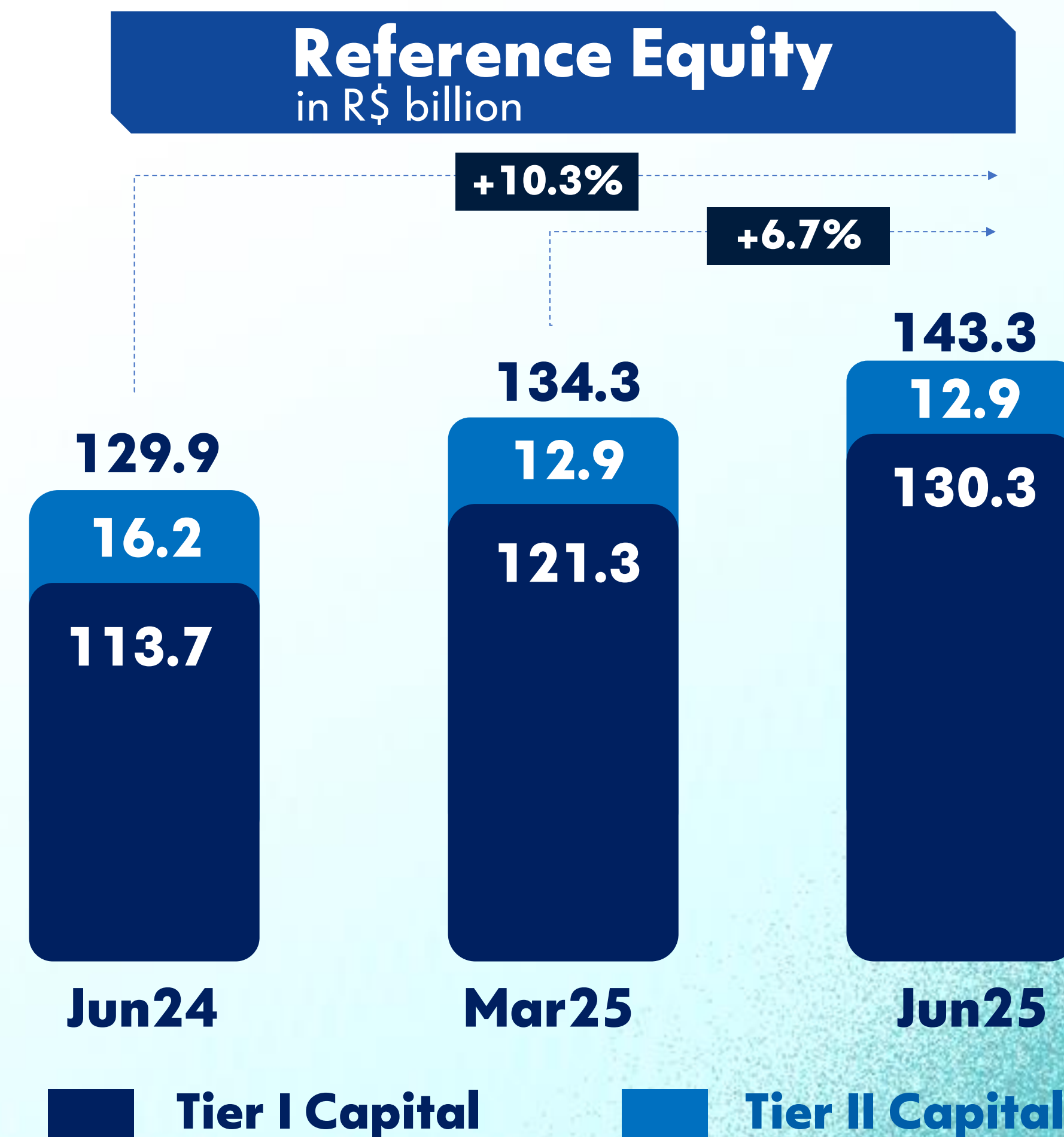
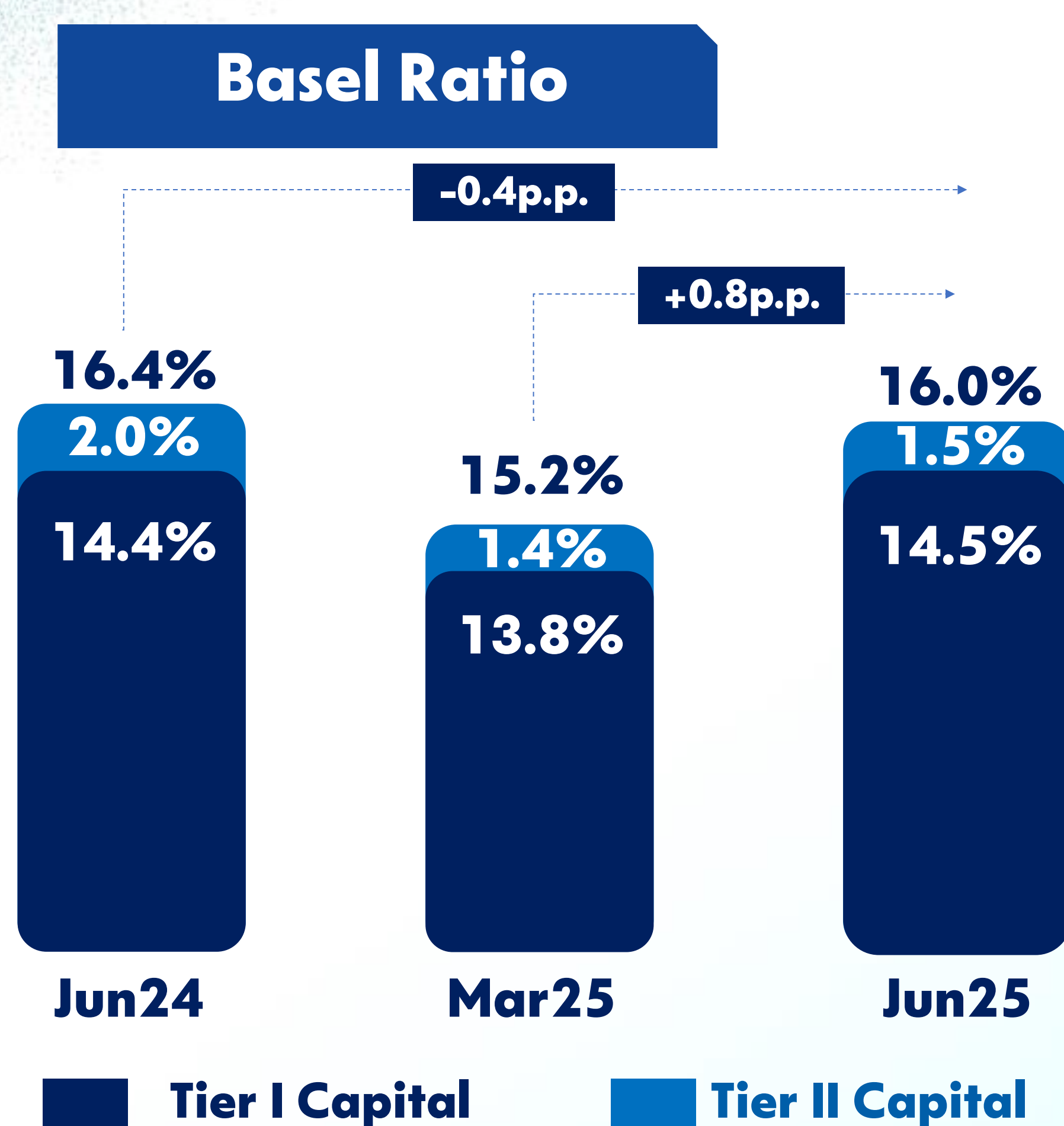
■ Provision Balance

¹ Reference date: Jun 25, with values in billions



Capital

Basel Ratio of **16.0%**





Value Added to Society

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R\$ **30.6** Bn
in 1H25



**Salaries and
benefits to
employees**

R\$ **13.8** Bn



**Return on
equity capital**

R\$ **10.2** Bn



**Taxes
Fees
Contributions**

R\$ **5.7** Bn

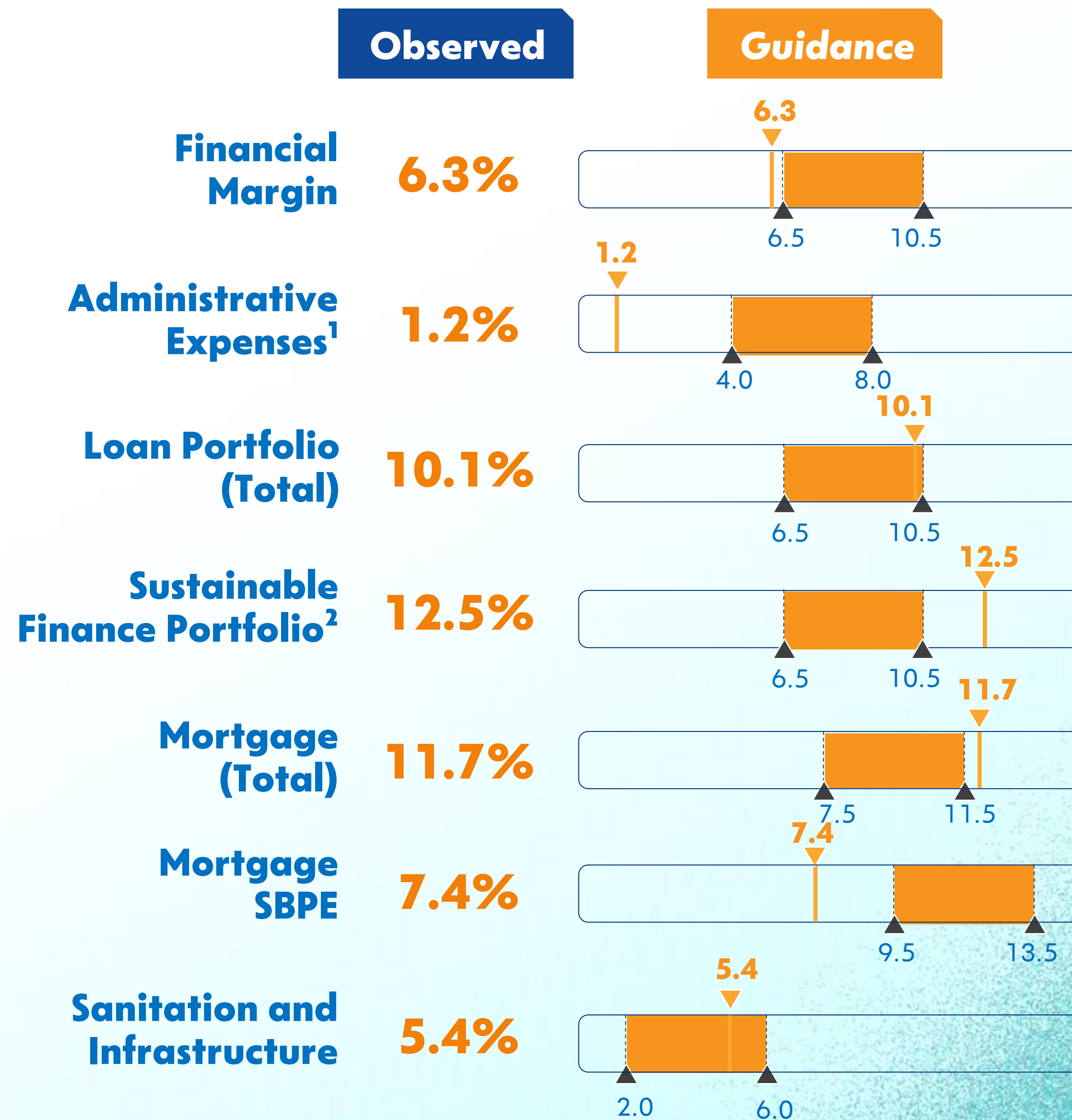


Rents

R\$ **0.9** Bn

164 years making a
difference for **Brazil**

CAIXA



¹ Excludes expenses relating to the Voluntary Dismissal Program (PDV)

² Excludes FIES and MCMV Bracket 1



É DA
NOSSA
NATUREZA
FAZER A CONTECER



CAIXA



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