



20Q25

MANAGEMENT
REPORT





Table of Contents

Management Report	3
Highlights.....	3
CAIXA 2030 Transformation	5
Housing.....	7
New PAC – Development and Sustainability.....	8
Sponsorship and Investments in Sports.....	9
Sponsorship and Investments in Culture	10
Service Structure.....	11
Strategy.....	11
Sustainability	12
Distribution of Social Benefits	15
Support to Government Programs.....	16
Performance Analysis and Results.....	17
CAIXA Conglomerate	22
Corporate Governance	25
Personnel Management.....	27
Integrity, Risks, and Internal Controls	29
Dividend Distribution.....	33
Independent Audit.....	34
Acknowledgments.....	34
Glossary	35

Management Report

To Brazilian society, employees, partners, investors, and clients, CAIXA presents the Management Report for the second quarter of 2025, in accordance with accounting practices and standards established in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil (BACEN).

Highlights

The first half of 2025 marked the consolidation of CAIXA's 2025–2030 Strategic Plan, following a Strategic Transformation movement launched in 2024. This initiative mobilized thousands of employees, clients, and senior leaders, all united by our purpose: to continue transforming people's lives. With a clear vision of becoming indispensable to Brazil, acting with agility, efficiency, and client-centricity, we reaffirmed our values and aligned our strategic goals around six pillars: client at the center, efficiency and profitability, technology and innovation, people, culture and agility, sustainability and citizenship, and ecosystem engagement. With our strategic roadmap in place, we established a Transformation Office to accelerate CAIXA 2030 and drive our key deliveries.

Guided by the belief that our results matter, we highlight a Net Income of R\$9.8 billion in 1H25, a 70.2% increase compared to 1H24. Recurring Net Income reached R\$8.9 billion, up 44.9% year-over-year, in line with the continued growth of Recurring Return on Equity (ROE), which reached 11.9%, an increase of 2.4 p.p. over the past twelve months.



Our strategic efforts are already delivering meaningful results, reaffirming our role in making a difference for Brazil. In June, the 2025 edition of the Brand Finance 100 – Brazil's Most Valuable and Strongest Brands ranking was released, where CAIXA rose to fifth place among the country's most valuable brands, with an estimated brand value of US\$3.7 billion – a 28% increase. We also secured fourth place among the strongest brands, underscoring our credibility, trust, and soundness.

These achievements are supported by consistent training and development initiatives for our employees, working together as one team that makes things happen. In this context,

we highlight the recognition of CAIXA as the best corporate university in the world, receiving the Gold Award at the Global CCU Awards 2025 in Paris, as well as winning two categories at the Trailblazer Awards in the United States. The continuous qualification of our employees drives innovation and helps turn goals into tangible results.

Reinforcing our commitment to the value that the client guides our decisions, the Client Council celebrated its first anniversary in the second quarter of 2025. Over the past year, the Council has served as a valuable space for active listening, where client suggestions, insights, and experiences have directly contributed to improving products, services, and clients journeys. This initiative fosters greater proximity, innovation, and alignment of actions to generate value for our clients.

We have shown the courage to innovate by driving a cultural, digital, and organizational transformation process that strengthens our ecosystem engagement and reinforces our active presence in clients' daily lives. This approach increases engagement, optimizes our human capital, and promotes competitiveness and agility. These efforts contribute to consolidating our position as Brazil's leading public bank.

This quarter, we highlight an important change to our Bylaws, which now include a provision requiring that at least one-third of the Executive Board be composed of women. This change reaffirms our commitment to fostering a corporate environment that promotes inclusion, equity, and the advancement of female leadership – aligned with our core value that integrity is non-negotiable.

Aligned with our core value of caring for people and the planet, we resumed our presence in the international debt market after more than a decade, with our first issuance of social bonds. The proceeds will be allocated to financial inclusion initiatives, such as microcredit and financing for individual microentrepreneurs (MEIs) and small businesses.

The transaction, initially planned for US\$500 million, exceeded expectations by attracting demand seven times higher, which made it possible to increase the issue to US\$700 million. This strong demand demonstrates the market's interest and confidence.



US\$ 700
Million

- First social bond issuance in the international market
- Allocation of funds to financial inclusion projects

By expanding access to credit for small urban and rural entrepreneurs, we are strengthening our role in microcredit. In addition to supporting the formalization of MEIs¹ through guidance and access to tailored financial products, partnerships were established with SEBRAE² and SENAI³ to provide technical and managerial training. In 1H25, R\$31 million was granted under ProCred⁴ Microcredit and R\$130 million under PRONAF B⁵ Rural Microcredit, underscoring our commitment to productive inclusion. The transfer portfolio reached R\$480 million in June 2025, and we expect to make R\$1.5 billion available in 2025 from sources such as FNO⁶, FCO⁷, OGU⁸, and the Acredita Program, expanding the impact of our initiatives and contributing to job and income generation in the country.

We reaffirm our operation as the government's main strategic partner in the operationalization of public policies and management of social programs. A total of R\$229.8 billion was paid in social benefits in 1H25, totaling 236.0 million installments.

During 1H25, we completed the review of 2,000 project proposals for the New PAC, totaling R\$17.3 billion in investments, enabling the start of the bidding process and, subsequently, the launch of these projects. The funds for these projects come from the Federal Government's General Budget (OGU).

The achievement of such expressive results was driven by advances in technological innovation and digital transformation agendas, which have been continuously improving our clients' journeys. The investments carried out to qualify our client service, combined with the adoption of artificial intelligence tools, system improvements, and digitalization of processes, foster innovative solutions and create value in our relationships with clients, reaffirming our purpose of "Transforming people's lives."

CAIXA 2030 Transformation

The CAIXA 2030 Strategy represents a significant step forward in how the institution is organized for the next five years. The development of our strategic roadmap marks a

¹ MEI: Individual Microentrepreneurs

² SEBRAE: Brazilian Service in the Support to Micro and Small Companies

³ SENAI: National Service for Industrial Training

⁴ ProCred360: CAIXA's working capital credit line, in partnership with the Federal Government, designed for Individual Microentrepreneurs (MEIs) and Microenterprises (MEs) with annual gross revenue equal to or below R\$360 thousand.

⁵ PRONAF B - Financing for family farmers and rural producers (individuals) with a gross family income of up to R\$50 thousand in the 12 months of normal production prior to applying for the PRONAF Eligibility Declaration (DAP).

⁶ FNO: Constitutional Financing Fund for the North

⁷ FCO: Constitutional Financing Fund for the Midwest

⁸ OGU: Federal Government's General Budget

milestone that reflects CAIXA's structured and unified vision for the future, aligning the entire organization around a clear and shared purpose.

This roadmap was built through a collaborative and participatory process, involving thousands of clients, employees, and leaders, and is structured around six core pillars:

1. Client at the Center
2. Efficiency and Profitability
3. Technology and Innovation
4. People, Culture, and Agility
5. Sustainability and Citizenship
6. Ecosystem Engagement

The pillars are intentionally designed to be cross-cutting, encouraging collaboration across different areas and fostering engagement from all teams to help transform the lives of Brazilians, as one team that makes things happen.

Strategy governance is led by the Transformation Office, a dedicated structure responsible for orchestrating governance, including strategic rituals and the initiative portfolio, with continuous monitoring of key deliveries. This model ensures agility, consistency, and a strong focus on value creation, with direct sponsorship from senior management.

CAIXA 2030 unfolds into a unified portfolio of pillar-driven and program-based initiatives – organizational, cultural, and digital. With over 500 milestones planned, we are just beginning to deliver on this transformation.

With a strong focus on the "Client at the Center" pillar and supported by digital transformation, we highlight the rollout of the new CAIXA 5.0 app to all clients, completed in May. The app offers enhanced modernity, usability, security, and performance, along with seven new features in the insurance journeys. Other key highlights include the redesigned account statement, the streamlined account opening journey, and "Minha Carteira" – our Open Finance Personal Wallet, which enables users to manage data from all accounts, cards, loans, and investments, both within and outside CAIXA.

We also highlight the launch of digital contracting for Payroll Loans for Workers, supported by a virtual assistant powered by artificial intelligence, available on CAIXA's website to answer product-related questions.

Reinforcing our ongoing modernization and pursuit of effective digital solutions, this quarter CAIXA enabled workers with registered biometric data to withdraw FGTS funds directly from self-service terminals, without the need for a card or password. Through digital identification, clients can now withdraw up to R\$3,000 with greater autonomy, security, and speed.

To reaffirm our role in the sustainability and citizenship agenda, CAIXA formally became a strategic partner of COP 30. The “CAIXA Journey Toward COP 30” was marked by the signing of a memorandum of understanding with the Ministry of Environment and Climate Change (MMA), strengthening key environmental and climate policies for Brazil’s future. We also signed an agreement with the Ministry of Agrarian Development and Family Farming (MDA) for a public call totaling R\$50 million, aimed at restoring degraded areas for productive use – solidifying CAIXA’s position as a promoter of sustainable credit.

Finally, to pave the way toward 2030, we are advancing cultural transformation alongside strategic transformation. More than 300 senior leaders have already committed to new target behaviors, and we expect to train over 150 cultural ambassadors by the end of 2025, accelerating the spread of a transformation-driven culture throughout the organization.

Housing



Jan25 – Jun25

Housing loans play a fundamental role in the country's development as they enable the creation of jobs and the generation of income. In 1H25, CAIXA was responsible for creating more than 1.1 million direct and indirect jobs by originating loans for the real estate market. These financings also positively impact many other sectors by creating demand for building construction materials, furniture, and appliances, thus stimulating the civil construction industry and driving the growth of cities and the economy.

At the end of June 2025, our mortgage loan portfolio reached R\$875.5 billion, up 11.7% in 12 months. We maintained our leadership in the housing segment, with a 66.8% market share.

In 1H25, a total of 369.1 thousand mortgage contracts were signed, generating R\$106.7 billion in loans and benefiting more than 1.1 million people with access to homeownership, reinforcing our role in expanding access to decent housing and helping reduce the housing deficit in Brazil, promoting improvements in the quality of life of the population, particularly lower-income individuals.

In the second quarter of 2025, we launched operations for a new modality of the Minha Casa, Minha Vida housing program, now extended to middle-income families earning up to R\$12,000. This expansion broadens access to mortgage financing, helping democratize homeownership across Brazil.

New PAC – Development and Sustainability

During 1H25, we completed the review of 2,000 project proposals for the New PAC, totaling R\$17.3 billion in investments, enabling the start of the bidding process and, subsequently, the launch of these projects. The funds for these projects come from the Federal Government's General Budget (OGU). New PAC is an investment program coordinated by the Federal Government in partnership with the private sector, states, municipalities, and social movements. The joint effort aims to accelerate economic growth and social inclusion, creating jobs, generating income, and reducing social and regional inequalities.



We currently have New PAC contracts signed with the Ministry of Health, the Ministry of Cities, the Ministry of Culture, the Ministry of Justice, the Ministry of Sports, and the National Education Development Fund (FNDE).

Through our participation in the program, we have contributed to the construction of hospitals, maternity wards, polyclinics, daycare centers, and early childhood education schools. We have also supported infrastructure projects across the country, including drainage systems, mobility improvements, slope containment, slum urbanization, and the development of sports, community, and cultural spaces in over a thousand municipalities nationwide.

The New PAC was structured around institutional measures and nine investment axes, covering the program's main areas of focus and encompassing all public works and services aimed at the population. The program is expected to mobilize R\$1.7 trillion in investments – both public and private – by 2026, generating 4 million jobs across the country.

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



Sponsorship and Investments in Sports

We highlight the importance of social transfers to sports through lottery betting revenues, as well as our role as the paying agent for Bolsa Atleta, a Federal Government program that provides individual sponsorship to Brazilian athletes.

Bolsa Atleta is one of the world's largest individual sponsorship programs for athletes, allowing Olympic and Paralympic athletes to dedicate themselves exclusively to training.

Sports sponsorship had a major highlight this quarter: the renewal of the sponsorship with the Brazilian Paralympic Committee for the Los Angeles 2025–2028 Olympic cycle, which reaffirmed our and CAIXA Loterias' commitment to the development of Paralympic sports, contributing to social inclusion through sports and strengthening our brand in this segment.

We also renewed our sponsorship of the 2025 Brazilian Futsal Championship, covering all



five regions of the country, which provided extensive exposure of the CAIXA brand across broadcast, cable, and streaming platforms.

Road running circuits also stood out this quarter with our sponsorship of the CAIXA Biomes Across Brazil 2025 Circuit, CAIXA Cross Parks, and CAIXA Sunset Running Circuit.

By supporting national sports, we highlight our initiatives aimed at inclusion and athletic development, reinforcing our image as a bank dedicated to serving Brazilian society and generating a positive impact on the lives of all citizens.

Sponsorship and Investments in Culture



In 2Q25, CAIXA Cultural continued its 45th-anniversary celebration program, offering a wide range of cultural events free of charge or at affordable prices across its seven units (Brasília, Curitiba, Fortaleza, Recife, Rio de Janeiro, Salvador, and São Paulo).

Reaffirming our commitment to transparency and decentralization of cultural investments, on April 28, we launched the CAIXA Cultural Selection – 2026 and 2027 Program, which will define the agenda for the bank's cultural spaces in the areas of visual arts, cinema, dance, music, theater, and experiences. Applications closed on June 13, totaling 5,831 projects, which are currently under evaluation. The results will be announced by December 2025.

In April, we signed technical cooperation agreements with the Brazilian Institute of Museums (IBRAM) and the National Institute of Historic and Artistic Heritage (IPHAN), to promote knowledge exchange and joint actions to enhance museums and cultural assets showcased at CAIXA Cultural units.

Accordingly, we ratified our commitment to preserving the country's historical and national heritage, contributing to the democratization of access to culture for the Brazilian population.

Service Structure

We are continuously improving our service structure and processes, always aiming to offer our 156.1 million clients the best experience when accessing our products and services. It is within this context that several digital solutions have been implemented, such as digital signatures in contracts for corporate clients, greater digitalization of mortgage processes, and the opening of accounts done 100% online.

In addition to serving through our digital channels, we operate in 98% of Brazil's municipalities, with 25.4 thousand service points. There are 4.2 thousand branches and banking service points, 21.1 thousand lottery units and CAIXA Aqui correspondents, 11 truck branches, and 2 boat branches. We also offer the population 23.6 thousand ATMs in banking agencies and self-service rooms, and 24.9 thousand Banco 24 Horas terminals.

Our extensive service network and broad geographic reach are fully aligned with the bank's mission, strengthening client relationships and enabling the implementation of public policies across the country.

Strategy

In December 2024, the new 2025-2030 CAIXA Conglomerate Institutional Strategic Plan (PEI) was approved, as well as the Business Plan for the 2025 fiscal year.

The strategic review involved updating our purpose, vision for the future, and corporate values. The new Purpose statement, "Transforming people's lives," is our reason to exist. It is worth noting that we have been present in every stage of the lives of Brazilians, acting as an agent that transforms lives and fulfills dreams.

The Vision for the Future, "To be indispensable to Brazil, acting with agility, efficiency, and client-centricity," guides the corporate transformation required for maintaining our relevance as a financial institution in the lives of Brazilians and ensuring our perpetuity.

Values are the foundations for cultural transformation, guide behaviors that generate a sense of belonging, and sustain long-term change and value generation. They were defined with inputs from employees and prioritized by the institution's leadership. Our values:

- We make a difference for Brazil
- We are one team that makes things happen
- We care for people and the planet

- The client guides our choices
- We have the courage to innovate
- Our integrity is non-negotiable
- Our result matters

Based on the definition of these values, vision for the future, and purpose, we established the company's priorities and the key projects to implement the strategy. The execution of these projects is led by the company's leadership, with the support and guidance of the Organizational Transformation Office. Furthermore, there is active involvement from the Board of Directors in overseeing every step of the transformation and approving key strategic decisions.

Sustainability

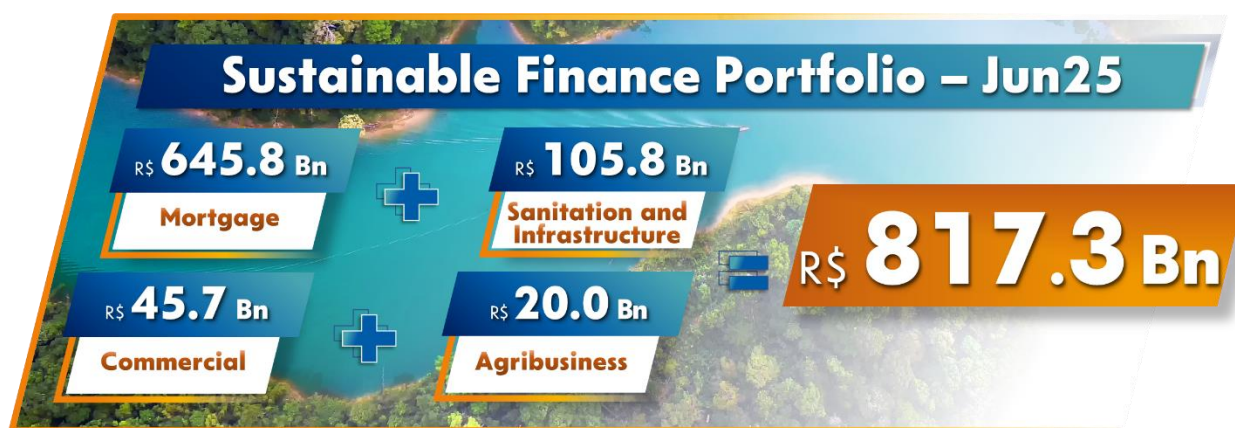
Sustainable Finance Portfolio

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

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

General loan products were considered for segments such as Housing, Commercial, Agribusiness, Sanitation, and Infrastructure. After assessing the business volume of the identified products, CAIXA's Sustainable Finance Portfolio totaled R\$817.3 billion⁹ at the end of June 2025.

⁹ There was a revision in the methodology of the Sustainable Finance Portfolio, which now measures only CAIXA's commercial loan portfolio, excluding FIES and MCMV Bracket 1 range.



Research, Development, and Innovation Agreement with UnB

In partnership with the University of Brasília (UnB), in June 2025, we officially launched the activities under a Partnership Agreement for Research, Development, and Innovation aimed at fostering innovative solutions focused on socio-environmental sustainability.

The research activities are progressing in a structured manner, following a timeline and work plan that includes the following objectives:

- Establish a Social Factory in the Cerrado biome, with a business plan and management systems for developing appropriate technologies as alternative sources of income for vulnerable communities;
- Develop and implement a platform to identify local socio-environmental challenges and connect them with solutions and partnerships for implementation;
- Assess the socio-environmental potential of evapotranspiration tanks as a nature-based sanitation technology suitable for rural and peri-urban areas in the Cerrado biome;
- Design and apply an index to promote sustainable cities, with a focus on transit-oriented development, as well as assess resilience and adaptation to climate change;
- Analyze technological trends and market opportunities for energy production from biomass and organic waste, including measurement and qualification of carbon credits.

The expected results may be incorporated into new processes, products, and solutions, supporting the development of more sustainable business lines, strengthening public policies, and expanding the Bank's role in impact-driven initiatives.

These actions represent a strategic step that connects science, technology, and social commitment, reinforcing our position as a financial institution of reference in practices

aligned with climate transition, sustainable development, and value creation for Brazilian society.

Signing of the Memorandum of Understanding with PISAC/UnB

In June 2025, we formalized the Memorandum of Understanding between CAIXA and the Innovation and Sustainability Park for the Built Environment at the University of Brasília (PISAC/UnB), marking an important step forward in the institution's sustainability and innovation agenda.

The protocol's main objective is to bring together technical, scientific, and institutional expertise to develop sustainable housing projects, with a focus on social housing in both urban and rural contexts. The initiative prioritizes solutions with low environmental impact, the use of local materials, and the adoption of innovative technologies such as Building Information Modeling (BIM).

Among the planned initiatives, special emphasis is placed on the development of environmental sanitation solutions adapted to isolated communities and small towns, contributing to improved health conditions, quality of life, and the promotion of housing dignity.

The institutional importance of this protocol lies in its potential to transform housing practices and models, support the development of more inclusive and sustainable public policies, and position us as a national reference in innovative solutions for the built environment.

CAIXA Sustainable Management Seal

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

The Seal recognizes actions linked to the Sustainable Development Goals established according to the 2030 Agenda of the United Nations (UN) by carrying out a broad assessment that measures municipal public management for 21 evaluation indicators in four categories: Environmental, Social, Governance, and Climate.

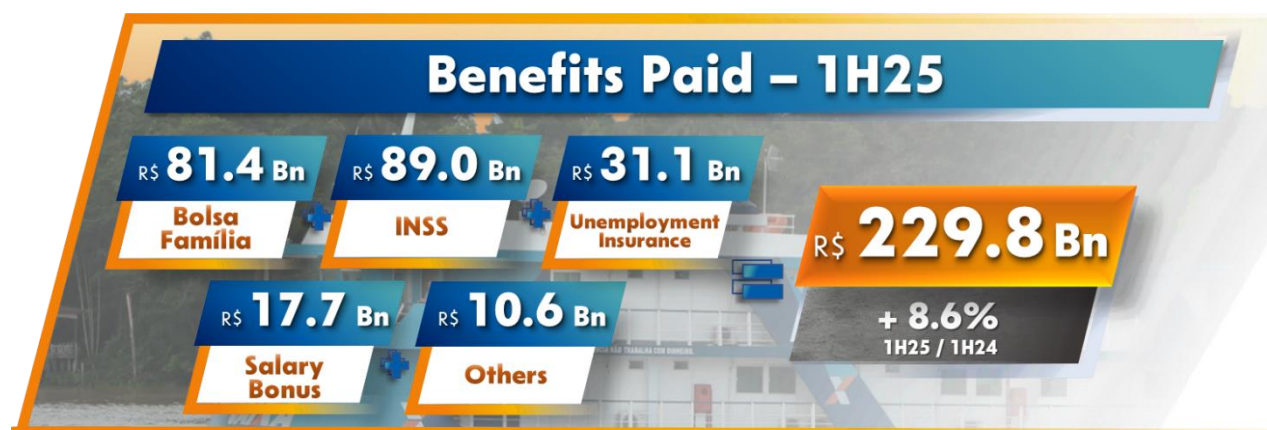
Considering the relevance of the ESG theme for us and society, this action, in addition to promoting and recognizing the good sustainability practices of the municipalities that were evaluated, also enables the approved municipalities to gain access to special conditions when contracting the bank's services and products. Likewise, we can also assist municipalities to improve the scores of their indicators through products and solutions for each indicator, thus supporting public entities in enhancing the quality of their management.

Since the Seal's creation until June 2025, 231 municipalities have been certified, with 31 municipalities earning the Seal in the last quarter.



Distribution of Social Benefits

Through physical and digital service channels and our partner network, in 1H25, we paid benefits totaling R\$229.8 billion and distributed 236.0 million installments of income transfer, social programs, employee benefits, and INSS benefits in all Brazilian municipalities.



We highlight the total payment of R\$81.4 billion in Bolsa Família benefits, distributed across 122.0 million installments to 20.8 million families; R\$89.0 billion in INSS payments, distributed in 42.5 million installments to 7.0 million beneficiaries; and R\$31.1 billion in Unemployment Insurance, distributed in 17.8 million installments to 5.6 million beneficiaries.

We began to operate payments of the Salary Bonus, totaling R\$17.7 billion to 15.1 million beneficiaries in the first half of the year. Additionally, a total of R\$6.4 billion was paid for

the *Pé-de-Meia* Program, benefiting 5.3 million students nationwide. Payments for the Gas Aid and other social and regional programs totaled R\$4.2 billion.

Support to regions affected by natural disasters

In 1H25, we supported 453 municipalities in different regions of Brazil hit by natural disasters through the FGTS Calamity Withdrawal. We sent specialized employees to provide technical support to the city halls of these regions and assistance to the affected population. We also highlight the Bank's truck branches, which can be used to offer support to the populations of the affected municipalities.

We mobilized a team specialized in releasing the FGTS Calamity Withdrawal, allowing workers to withdraw up to R\$6,220.00, limited to the balance available in their FGTS accounts.

Our teams also provide guidance to the municipalities on how to fill out the documents required to make them eligible for this type of FGTS withdrawal. Our units also supported clients in activating their home insurance policies and procedures to receive immediate indemnifications.

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

Support for Government Programs

Loan Programs for Government Entities

Regarding the loan portfolio with Government Entities (States, Federal District, and Municipalities), a total of 90 new contracts were executed in 1H25, totaling R\$2.7 billion.

At the end of 1H25, the loan portfolio with Government Entities totaled 4.2 thousand active operations, with a balance of R\$72.4 billion and serving 1.7 thousand clients in the Government segment throughout Brazil.

Transfer of Funds Agreements from the Federal Government's General Budget to States and Municipalities

We act as a representative of the Federal Government in the operationalization of transfer agreements from the General Budget, allowing municipalities across the country access to public resources through technical engineering and social assistance programs adapted to each of their realities, in addition to guaranteeing the use of public resources

according to the technical and budget parameters regulated by the Ministries that manage public policies and inspection bodies.

In 1H25, a total of 1.8 thousand works were completed, with R\$3.5 billion in transfer contracts. In the same period, 967 new contracts were signed, totaling R\$5.0 billion in investments.

In 1H25, we also highlight the resumption of 973 financing and transfer projects that had been paralyzed, with investments totaling R\$4.2 billion.

Performance Analysis and Results¹⁰

Net Income

CAIXA reached a recurring net income of R\$3.7 billion in 2Q25, up 12.0% over 2Q24 and down 29.9% from 1Q25. Recurring net income reached R\$8.9 billion in 1H25, up 44.9% over 1H24. The accounting net income was R\$3.7 billion in 2Q25, up 12.0% over 2Q24 and down 39.6% from 1Q25. In 1H25, the accounting net income reached R\$9.8 billion, up 70.2% over 1H24.

In R\$ million	2Q25	1Q25	Δ%	2Q24	Δ%	1H25	1H24	Δ%
Financial Margin	16,358	16,351	0.0	15,481	5.7	32,710	30,759	6.3
Allowance for Loan Losses	(3,525)	(2,093)	68.4	(4,399)	-19.9	(5,617)	(9,344)	-39.9
Income from Financial Intermediation	12,834	14,259	-10.0	11,082	15.8	27,093	21,415	26.5
Income from Services and Banking Fees	6,706	6,535	2.6	6,755	-0.7	13,241	13,384	-1.1
Administrative Expenses	(10,800)	(10,861)	-0.6	(10,769)	0.3	(21,661)	(22,188)	-2.4
Other Operational Revenues/Expenses	(2,857)	(612)	367.1	(1,845)	54.9	(3,469)	(3,408)	1.8
Tax Expenses	(1,320)	(1,153)	14.4	(1,080)	22.2	(2,473)	(2,323)	6.5
Income from Interests in Subsidiaries and Affiliated Companies	866	865	0.1	541	60.0	1,731	1,218	42.1
Constitution and Reversal of Provisions	(699)	(1,211)	-42.3	(1,758)	-60.2	(1,910)	(3,471)	-45.0
Operating Result	4,730	7,822	-39.5	2,926	61.6	12,552	4,627	171.3
Non-Operating Result	(104)	17	-	19	-	(87)	143	-
Income Tax, Social Contribution and Profit Sharing	(944)	(1,738)	-45.7	342	-	(2,681)	978	-
Consolidated Accounting Net Income	3,682	6,101	-39.6	3,287	12.0	9,784	5,748	70.2
Non-Recurring Events*	-	846	-	-	-	846	(422)	-
Consolidated Recurring Net Income	3,682	5,256	-29.9	3,287	12.0	8,938	6,170	44.9

*Voluntary Dismissal Program (PDV), extraordinary actuarial assessment of REG/REPLAN, and secondary public offering of CAIXA Seguridade Participações S.A.

The financial margin reached R\$16.4 billion in 2Q25, up 5.7% over 2Q24 and flat from 1Q25. The financial margin reached R\$32.7 billion in 1H25, up 6.3% over 1H24.

¹⁰ Information with a greater level of detail about CAIXA's operational and financial performance in the period is available in the Performance Analysis Report, which can be accessed on the website: <https://ri.caixa.gov.br/informacoes-financeiras/central-de-resultados/>.



Revenues from financial intermediation totaled R\$60.0 billion in 2Q25, up 29.9% over 2Q24 and 8.9% over 1Q25. In 1H25, these revenues totaled R\$115.1 billion, up 25.4% over 1H24.

Financial intermediation expenses totaled R\$43.7 billion in 2Q25, representing a 42.1% increase compared to the same period in 2024 and a 12.7% rise over 1Q25. In the first half of 2025, financial intermediation expenses reached R\$82.4 billion, up 34.9% year-over-year.

The provision for losses associated with credit risk totaled R\$3.5 billion in 2Q25, down 19.9% from 2Q24 and up 68.4% over 1Q25. In 1H25, these provisions totaled R\$5.6 billion, down 39.9% from 1H24. The reduction in expenses related to the establishment of provisions for expected credit losses reflects the increased accuracy of internal risk measurement models, in accordance with the criteria established by CMN Resolution 4,966/21. This development highlights the robustness of the loan portfolio and the effectiveness of the risk management practices implemented in preparation for the full adoption of the aforementioned regulatory provisions.

The performance of the financial margin, combined with the reduction in provision for losses associated with credit risk, contributed to the financial intermediation result growing 26.5% when comparing 1H25 and 1H24, reaching R\$27.1 billion.

Income from services (RPS) totaled R\$6.7 billion in 2Q25, down 0.7% from 2Q24 and up 2.6% over 1Q25. In 1H25, this income totaled R\$13.2 billion, down 1.1% from 1H24.

Administrative expenses (personnel + other administrative expenses) totaled R\$10.8 billion in 2Q25, up 0.3% over 2Q24 and down 0.6% from 1Q25. In 1H25, administrative expenses totaled R\$21.7 billion, down 2.4% from 1H24.

Assets

Our assets totaled R\$2.1 trillion in June 2025, up 11.0% over the same period in 2024 and 1.4% over March 2025. The 12-month growth was influenced by the 10.1% increase in the loan portfolio and the 27.8% growth in the securities and derivatives portfolio.

Loan Portfolio

The loan portfolio ended June 2025 with a balance of R\$1.294 trillion, up 10.1% over June 2024 and 2.1% over March 2025. In the 12-month comparison period, we highlight the increases of 11.7% in the mortgage segment and 5.4% in sanitation and infrastructure.

In 2Q25, a total of R\$159.7 billion was granted in loans, up representing a 0.4% increase compared to the same period in the previous year and a 5.3% rise over 1Q25.

We are the bank that supports Brazilians in achieving homeownership, maintaining the market leadership in the mortgage segment, with a market share of 66.8% of total mortgage loans, and the leading player in the MCMV Program, with a market share of more than 99%. The delinquency rate of our loan portfolio stood at 1.26% at the end of June 2025, a 0.3 p.p. decrease compared to June 2024.



*Includes cards, acquired credits and securitized credits

The mortgage loan portfolio ended June 2025 with a balance of R\$875.5 billion, up 11.7% over June 2024 and 2.9% over March 2025. In 2Q25, a total of R\$57.3 billion in loans were granted (considering SBPE and FGTS resources), down 6.5% from 2Q24 and up 16.1% over 1Q25. In 1H25, a total of R\$106.7 billion was granted in loans, down 5.6% from 1H24.



Commercial loans to individuals ended June 2025 with a portfolio balance of R\$144.5 billion, up 9.1% over June 2024 and 2.4% over March 2025. We continue to highlight the payroll-deductible loans, which had a balance of R\$107.7 billion (74.5% of the total loan portfolio for individuals). Regarding the loan portfolio for individuals, this segment ended 2Q25 with a balance of R\$71.9 billion, up 13.7% over 2Q24 and flat from 1Q25.

The commercial corporate loan portfolio ended June 2025 with a balance of R\$105.8 billion, up 8.1% compared to June 2024 and 1.8% compared to March 2025. In 2Q25, loans granted totaled R\$26.7 billion, an increase of 11.1% over 2Q24 and 1.9% over 1Q25.

Infrastructure operations totaled R\$107.3 billion at the end of June 2025, up 5.4% over June 2024 and flat from March 2025.

The agribusiness loan portfolio reached R\$60.5 billion at the end of June 2025, up 2.6% over June 2024 and down 4.8% from March 2025.

Portfolio Quality

The delinquency rate of the total loan portfolio stood at 2.66% at the end of June 2025, reflecting an increase of 0.46 p.p. compared to June 2024 and 0.21 p.p. versus March 2025. Provision coverage closed the quarter at 163.8%, representing a decrease of 31.6 p.p. year-over-year and 10.1 p.p. compared to March 2025.

CAIXA's loan portfolio has 91.9% of its balance with lower risk, largely concentrated in long-term operations, mainly due to the mortgage loan portfolio, which accounts for 67.7% of the total portfolio. The other items that comprise the collateralized portfolio are part of the infrastructure and sanitation segment, the agribusiness portfolio, the individual payroll-deductible loans, as well as credits linked to PRONAMPE, FGI, liens, and CAIXA Hospitais.

We reported R\$2.273 trillion in collateral assessed at the time of credit origination, without accounting for any subsequent appreciation relative to the loan portfolio balance of R\$1.294 trillion. This represents a guarantee-to-loan ratio of 175.7%.

Funding

The funding balance at the end of June 2025 reached R\$1.634 trillion, up 6.8% over June 2024 and down 4.1% from March 2025, with highlights to the savings accounts, which totaled R\$390.4 billion, increasing 4.2% in 12 months and 2.9% in the quarter. We remain the leading player for savings accounts, increasing our market share from 37.0% in June 2024 to 38.3% in June 2025.

Bonds reached R\$ 260.1 billion at the end of June 2025, up 40.7% over June 2024 and 4.6% over March 2025. Real estate bonds, in particular, grew 37.0% over June 2024 and 4.5% over March 2025, reaching a balance of R\$222.7 billion at the end of June 2025.

For term deposits, CDBs had the highest growth in the period, increasing 21.6% in 12 months and 1.0% over March 2025, with a balance of R\$188.0 billion at the end of June 2025.

Equity

We ended June 2025 with equity of R\$147.5 billion, growing 8.9% in 12 months and 4.5% in the quarter.

Liquidity

In 2Q25, the short-term liquidity ratio (LCR) was 247.3%, growing 38.2 p.p. in 12 months.

According to BACEN Resolution 54/20, short-term liquidity indicators are calculated from the simple average of the daily amounts in the quarter referring to the informed base date.

Basel Ratio

We recorded a Basel Ratio of 16.0% at the end of June 2025, being 4.5 p.p. higher than the minimum requirement of 11.5% established by National Monetary Council Resolutions 4,955 and 4,958, of October 21, 2021, which regulate the recommendations of the Basel Committee on Banking Supervision related to the capital structure of financial institutions.

We highlight the good capital structure, reinforcing the ability to execute our strategic planning in a sustainable manner.

Management of Court Deposits for the Federal Court

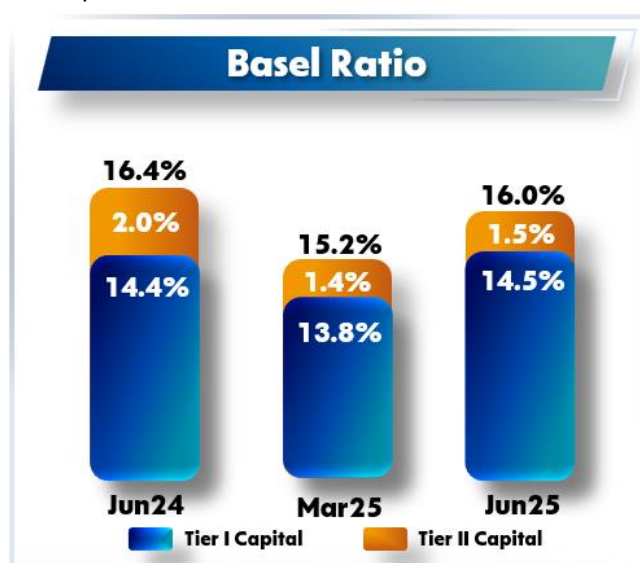
Regarding the judicial and extrajudicial deposits governed by Laws 9,703/1998 and 12,099/2009, which were repealed by Law 14,973/2024, since 2023, we have transferred approximately R\$12 billion to the National Treasury, thereby concluding the related actions.

Currently, our efforts are focused on the ongoing monitoring and mitigation of new irregular entries to ensure compliance and integrity in procedures related to these deposits.

We have implemented the acceptance of labor-related deposits via PIX. This solution expedited the payment of deposits, which can now be accepted at any time (24 hours a day, 7 days a week), with immediate proof of payment and greater convenience.

A court deposit is a legal instrument that ensures the payment of a financial obligation involved in a lawsuit. The modality also preserves disputed assets, enables judicial settlements, and provides financial security during the dispute.

The implementation of labor-related judicial deposits via PIX meets the expectations of partner courts and the Brazilian Bar Association (OAB) and represents our commitment to expanding payment methods for this segment.



Economic Outlooks

We continue 2025 with strong representation in Brazil's main macroeconomic forecast rankings, consolidating our position as one of the most accurate institutions in this field. In 2Q25, we stood out in the Ministry of Finance's Prisma Fiscal rankings, in the Central Bank's evaluations, and in the Broadcast Projections rankings.

In Prisma Fiscal, we ranked first place in the Central Government's Nominal Result in the Short-Term Annual Podium. In the Central Bank rankings, we were in the Top 5 Monthly Focus: 1st place for the Selic rate. In the Broadcast Projections rankings, we ranked third in the Annual Basic Top and fourth in the Annual Overall Top, both for 2024.

These results highlight our technical excellence and reaffirm our relevance in forecasting and monitoring the country's key economic indicators.

CAIXA Conglomerate

CAIXA Seguridade

In the year it celebrates its 10th anniversary, CAIXA Seguridade reinforced its track record of sustainable growth and value creation, reporting accumulated managerial net income of R\$2.1 billion in 1H25, up 21.0% over 1H24. Managerial net income totaled R\$1.04 billion in 2Q25, up 35.2% over 2Q24.

Recurring return on equity (ROE) reached a record-high 69.6% in 2Q25, representing an increase of 9.9 percentage points over the same period in 2024 (59.7%) and 11.0 percentage points over the previous quarter, driven by improvements in operational and financial indicators.

Reinforcing the Company's commitment to value creation for shareholders, while maintaining consistent remuneration aligned with financial performance, on August 11, 2025, the Board of Directors approved the distribution of R\$960.0 million in dividends, equivalent to 92.2% of adjusted net income for the second quarter, calculated under CPC 11 (IFRS 4). Payment is scheduled for November 17, 2025.

Aligned with the 2024–2025 Sustainability Plan, the Institutional Strategic Plan, and its ongoing commitment to responsible business practices, CAIXA Seguridade continues to advance initiatives that foster a fairer, more inclusive, and more sustainable society.

On the environmental front, the Company completed its Greenhouse Gas (GHG) Emissions Inventory for 2024, with external verification and inclusion in the Public Emissions Registry. This marks the third consecutive year CAIXA Seguridade has publicly disclosed its

inventory through the Brazilian GHG Protocol Program. Reaffirming its environmental responsibility, the Company fully offset its measured emissions (scopes 1, 2, and 3).

CAIXA Asset

At the end of 2Q25, CAIXA Asset reached a total of R\$557.2 billion in assets under management, up R\$26 billion over 2Q24, ending June with a 5.45% market share, maintaining its ranking as the 4th largest asset manager in the country, being the 2nd largest manager in the Retail Sector, Public Sector, and in Own Social Security Systems (RPPS).

Regarding the number of shareholders, in 2Q25, the funds managed by CAIXA Asset had more than 1.7 million investors, through the 442 products under management and distributed by CAIXA. This quarter, we launched a new investment fund with an automatic transaction feature, designed for corporate clients holding Azulzinha, operating in an integrated manner with CAIXA Cartões.

Awards also marked 2Q25. The Ministry of Finance published the results of the Prisma Fiscal Rankings for April, May, and June 2025. There were a total of four participations in these Projection Rankings. In these editions, CAIXA Asset reached the Monthly Short-Term Podium for Central Government Net Revenue (1st place in April, 2nd place in May, and 4th place in June), in addition to achieving a prominent position in a new evaluation metric for the Unemployment Rate (4th place in June).

In June, CAIXA Asset also received the award trophy for accuracy in the Broadcast Macroeconomic Projections Ranking of Agência Estado, in an event attended by several market institutions and covered by the specialized press. On this occasion, it achieved 9th place in the annual Overall Top 10 for 2024, ranking among the institutions with the highest accuracy in variables such as Selic, Exchange Rate, IPCA, IGP-M, Trade Balance, Net Debt, and GDP.

CAIXA Cartões

The results generated in 2Q25 related to card revenues stand out. Credit service fee revenues totaled R\$489.2 million in the quarter, while debit revenues reached R\$262.4 million. During this period, the expansion of the pre-printed card project is worth highlighting—an initiative aimed at enhancing the customer experience and streamlining operations at CAIXA branches. This measure helps reduce lines, increase service agility, and improve user satisfaction, while also bringing significant operational gains to the service network.

2Q25 was marked by an upward curve in Azulzinha's revenue, reaching R\$7.0 billion, a 7% growth over 1Q25. Compared to the same period in 2024, the growth was 37.3%.

This growth was driven by the implementation of new products and the maturation of the commercial portfolio, which resulted in R\$13.4 billion in acquiring volume in 1H25.

The prepaid segment continued to expand in 1H25, generating R\$3.2 billion in revenue, up 27.5% over 1H24. This segment's revenues totaled R\$25.4 million, up 7.4% over 1Q24.

CAIXA Pré-Pagos, in partnership with CAIXA Seguridade, began selling the tagCAIXA Pessoa Física combined with the 24-hour assistance product Rapidex. This initiative combines the benefits of both products, increasing engagement and improving the client experience.

CAIXA Cartões announced to the market the completion of the competitive process to establish a strategic partnership focused on loyalty-related businesses. The partnership was signed with the Sirius Consortium, composed of the following companies: Minutrade Marketing Ltda., a pioneer and leader in the micro-reward engagement marketing segment and a specialist in implementing and operating Benefits Clubs; GoPoints Tecnologia e Incentivos Ltda., a leader in loyalty program points management platforms and rewards marketplaces; and EasyLive Entretenimento S.A., a specialist in engagement with the most comprehensive portfolio of entertainment and sports content.

Regarding ESG initiatives, for the second consecutive year, CAIXA Cartões earned the Gold Seal of the Brazilian GHG Protocol Program by preparing, in May, its Greenhouse Gas Emissions Inventory (IGEE) for 2024. This qualification is granted to organizations that achieve the highest level of excellence and transparency in preparing the inventory.

Loterias CAIXA

In 1H25, we collected R\$11.6 billion through the Lotteries business, down 6.0% from 1H24. This performance is mainly due to the lower number of rollover jackpots this year compared to the same period of 2024. The Bank delivered R\$ 4.3 billion as net premium to bettors in the period, up 8.2% over 1H24¹¹.

In R\$ million	2Q25	1Q25	Δ%	2Q24	Δ%	1H25	1H24	Δ%
Net Prizes	2,139	2,138	0.0	1,977	8.2	4,278	3,954	8.2
Social Destination	2,297	2,125	8.1	2,439	-5.8	4,422	4,792	-7.7
Social Security	1,027	929	10.5	1,055	-2.7	1,956	2,093	-6.6
Security	583	532	9.6	628	-7.2	1,115	1,247	-10.6
Sports	435	389	11.8	445	-2.2	823	875	-5.9
Education	81	118	-31.5	133	-39.2	198	221	-10.1
Culture	171	155	10.0	177	-3.3	327	351	-6.9
Health	0.5	0.4	41.8	1.2	-56.1	0.9	3.1	-71.3
Others	0.9	1.7	-44.9	1.0	-10.4	2.6	1.6	65.6
Taxes (Income Tax on Premium)	411	631	-34.7	481	-14.5	1,042	1,106	-5.7
Costs and Maintenance	1,159	1,052	10.2	1,284	-9.7	2,211	2,455	-10.0
Total Collected*	6,065	5,504	10.2	6,181	-1.9	11,570	12,307	-6.0

¹¹ Change in the methodology for calculating costs and maintenance, which may result in differences in previously reported net premiums and taxes.

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

Loterias CAIXA are an important source of funds to promote social development in Brazil. In 1H25, a total of R\$4.4 billion, or 38.2% of the total collected amount, was transferred to the Federal Government's social programs in social security, sports, culture, public security, education, and health areas.

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

Corporate Governance

Our Corporate Governance is a system formed by principles, rules, structures, instruments, and processes that guide and monitor the Company, aimed at protecting the rights of all interested parties and generating sustainable value.

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

- **Integrity:** practice and promote the ongoing improvement of ethical culture, avoiding decisions under the influence of conflicts of interest, maintaining coherence between speech and actions, and preserving loyalty to the organization and care for its stakeholders, society in general, and the environment;
- **Transparency:** offer interested parties true, timely, coherent, clear, and relevant information, whether positive or negative, and not just that required by laws or regulations;
- **Accountability:** perform duties with diligence, independence, and aimed at generating sustainable value in the long term, assuming responsibility for the consequences of acts and omissions;
- **Equity:** treat the sole shareholder and other stakeholders fairly, taking into account their rights, duties, needs, interests, and expectations, as individuals or collectively, presupposing a unique approach according to the relationships and demands of each interested party with CAIXA, motivated by a sense of justice, respect, diversity, inclusion, pluralism, and equal rights and opportunities;

- **Sustainability:** ensure the economic and financial feasibility, reduce the negative externalities of our business and operations, and increase the positive ones, considering our business model, different capitals (financial, intellectual, human, social, natural, reputational) in the short, medium, and long terms, understanding that we operate in an interdependence relationship with the social, economic, climate, and environmental ecosystems.

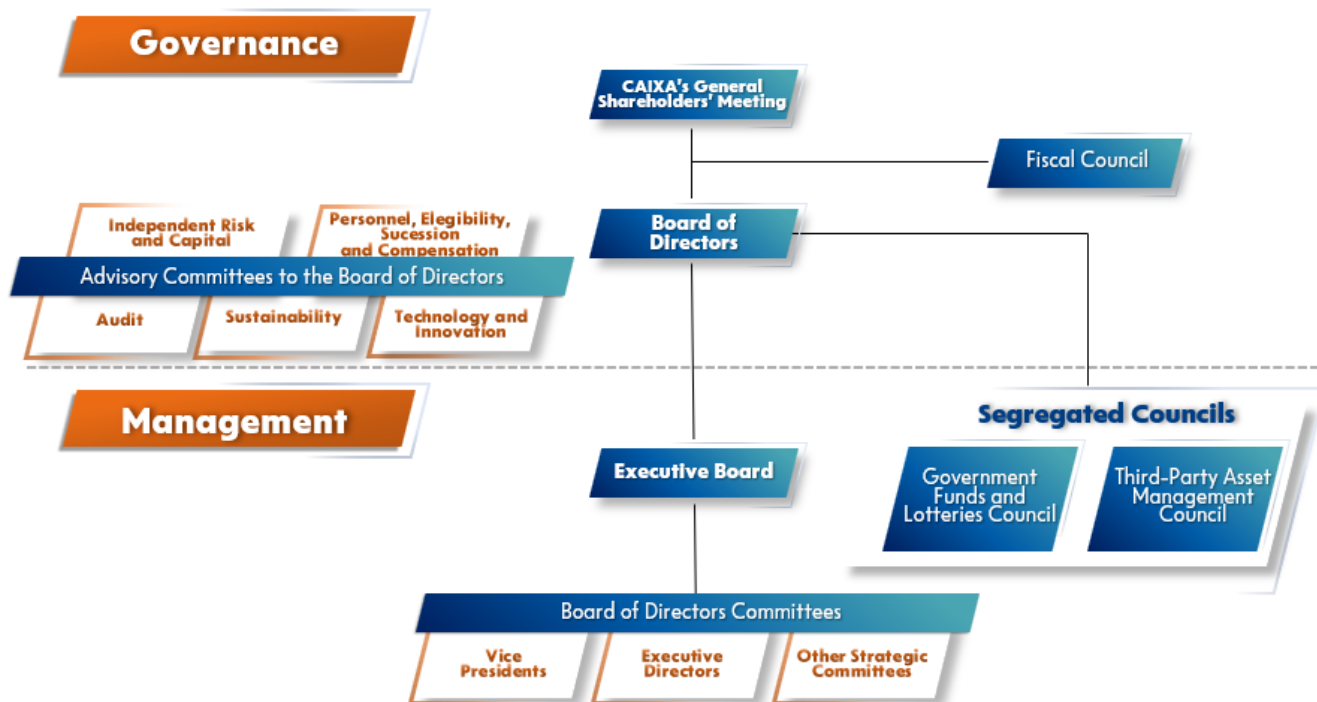
We highlight our key Corporate Governance instruments that guide the activities of our governance agents to ensure the effectiveness and quality of our decision-making processes:

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

Structure of the Senior Management Collective Bodies

Our governance is structured to prioritize collegial, agile and decentralized decision-making through the establishment of internal forums at strategic, tactical, and operational levels, promoting the synergy between the departments, preventing conflicts of interest, and thus safeguarding the interests of CAIXA and its subsidiaries.

Below we present the configuration of the Senior Management Collegiate Bodies, whose responsibilities and operations are governed by Internal Regulations and statutory provisions.



Personnel Management

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

In June 2025, we had 84.1 thousand employees working in branches and at the headquarters, of whom 46.7 thousand were men and 37.4 thousand were women. Of this total, 4.5 thousand are PwD employees, which accounts for 5.4% of the Bank's staff.

In terms of distribution between men and women in the Bank's management roles, there are 14.6 thousand men and 10.7 thousand women.

The Bank also provides opportunities for young people: there are 6.5 thousand new professionals who work as interns and apprentices in all regions of Brazil.

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

Digital Transformation – Certifications

To promote the continuous development of our employees in the models, frameworks, and assumptions of organizations focused on digital transformation, we offer reimbursable external certifications to professionals participating in the program, as well as a list of approved certifications according to the roles performed within the agile unit.

These certifications help prepare employees for the future of work, enhance our competitiveness in the banking market, foster innovation and creativity, and improve team productivity and efficiency, thereby driving cost reduction and greater adaptability to change.

Women Leadership

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

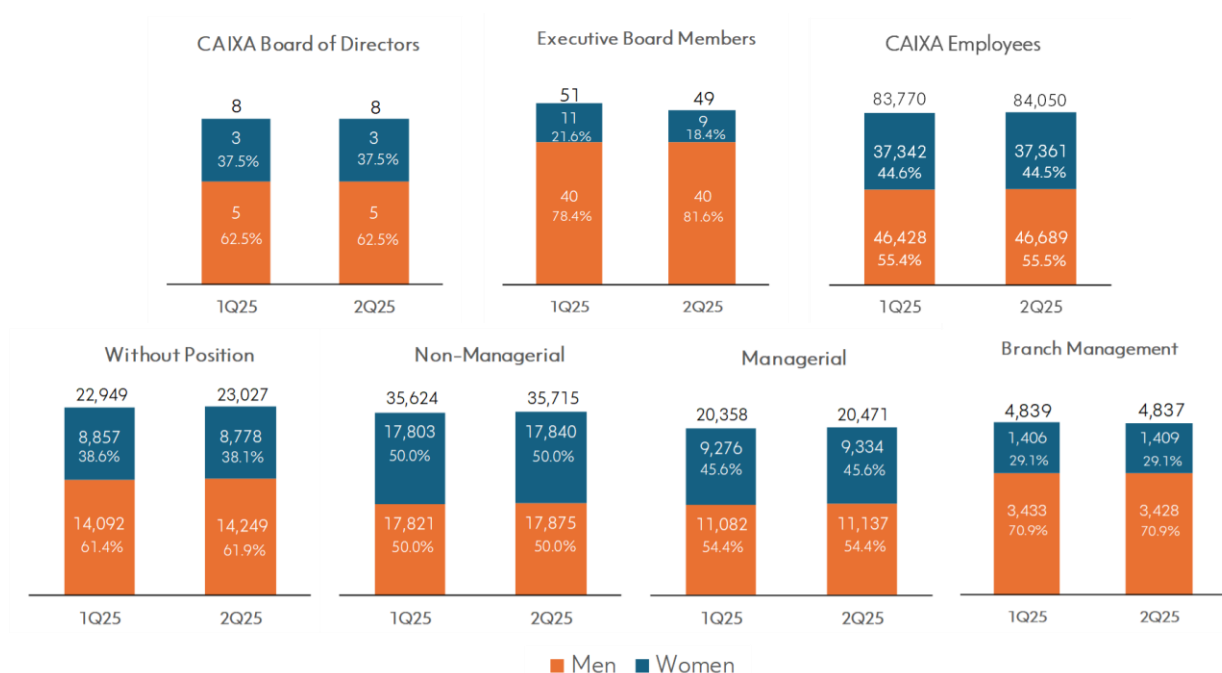
Accordingly, through the CAIXA Mentoring Program, an employee with experience and training (the mentor) assists another employee with their professional and personal development (the mentee). The action is a way of instrumentalizing and enhancing women's performance in their careers, as well as helping them prepare their successors, while allowing the transfer of knowledge, skills, and experiences.

In 1H25, CAIXA University enabled the participation of women in educational initiatives, such as the training program on Women's Leadership in Public Finance at Insper¹².

Equity Policy

In compliance with Law 15,177, of July 23, 2025, we present the following information regarding gender equity at our Institution:

¹² Insper is a private, non-profit higher education institution in Brazil, recognized for its academic excellence in business, economics, law, engineering, and public policy.



Initial compensation at CAIXA, as well as compensation for commissioned positions, is set at the same value, according to internal regulations, for both men and women.

We highlight the amendment to our Bylaws during this quarter, which now includes a clause requiring that at least one-third of the Executive Board be composed of women. This change reaffirms our commitment to building a corporate environment that fosters inclusion, equity, and the appreciation of female leadership.

Diversity at CAIXA

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

Integrity, Risks, and Internal Controls

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

Our Integrity Program aims to prevent, detect, and address illicit acts, whether active or passive, by ensuring the effective adoption of the Codes of Ethics, Conduct, Policies, and Guidelines by integrating control instruments and activities to manage integrity risk.

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

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



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

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

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



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

Prevention of Money Laundering, Terrorism Financing, and Proliferation of Weapons of Mass Destruction – AML/CFT

We operate in strict compliance with AML/CFT regulations, especially those issued by the Central Bank of Brazil and the Brazilian Securities and Exchange Commission (CVM). In this regard, we maintain policies, procedures, and internal controls aimed at preventing the use of our institution for such illicit activities.

We invest in applying the most advanced analytics, data science, and machine learning techniques and methodologies to the continuous improvement of monitoring and control mechanisms, aimed at identifying suspicious situations, which are duly reported to the Financial Activities Control Council (COAF), contributing to the integrity and protection of the National Financial System.

Culture management and training in this area are key tools to ensure compliance with our AML/CFT Policy. We continuously provide training and capacity building to employees, contributing to the strengthening of an organizational culture that is aware and proactive in preventing illicit activities.

Risk Management and Internal Controls

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

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

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



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

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

Reporting Channel

The Reporting Channel is a mechanism for receiving internal and external complaints, anonymous or not, about collaboration or the practice of suspected acts of corruption or

other acts harmful to national or foreign Public Administration, and with the establishment of rules of non-retaliation and protection for whistleblowers in good faith.

The channel is hosted in a secure environment, external to CAIXA's technological infrastructure, and is managed by Aliant (a member of the ICTS group), with operational oversight by the Ombudsman unit.

Through the Reporting Channel, employees, former employees, statutory members, collaborators, service providers, clients, partners, suppliers, or any other citizen can file complaints that indicate irregularity or illegal acts involving CAIXA.

Ombudsman

Feedback from clients and regulatory bodies in numbers:

- 35 thousand client complaints were addressed through the CAIXA Ombudsman, Consumer Protection and Defense Program (PROCON), and the Central Bank of Brazil (BACEN) channels from April to June, representing a 7% decrease in volume compared to the same period in the previous year.
- We held the 11th position in the Complaints Ranking of BACEN in 2Q25, with an index of 24.8 complaints per million clients. The ranking is based on complaints recorded through the BACEN customer service channels, and institutions are ranked in descending order of the complaint index, that is, from the most complained-about to the least complained-about.

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

Dividend Distribution

As provided in Decree 2,673/1998 and the Bylaws (Article 80), we distribute at least 25% of the adjusted net profit to the Federal Government, calculated for each fiscal year.

In 1H25, R\$2.77 billion was paid in interest on equity (IoE), settled on April 04, 2025.

Additionally, in 2Q25, a total of R\$949.81 million was paid to the Federal Government relating to interest on Hybrid Capital and Debt Instrument (IHCD) contracts.

Independent Audit

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

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

Acknowledgments

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

Management.

Glossary

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

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

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

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

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

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

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

Interest on Equity (IoE): Interest paid or credited individually to the holder, partners, or shareholders, as remuneration of equity, calculated over shareholders' equity balances.

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

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

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

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

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



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



CAIXA

É POR VOCÊ. É POR TODO O BRASIL.



ri.caixa.gov.br

