



20Q25

PERFORMANCE
ANALYSIS REPORT





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Forward-Looking Statements

This Performance Analysis Report is based on CAIXA's Consolidated Financial Statements as of June 30, 2025.

Managerial statements for previous periods may have been reclassified for comparative purposes in the event of changes in methodologies, which may generate possible differences due to reallocations or any grouping of items, aiming to provide a better understanding or vision of changes in assets, liabilities, results, or preserve data comparability between periods.

The figures shown as totals in certain tables and charts may not be an arithmetic aggregation of the balances that precede them due to rounding adjustments. All indexes and variations presented were calculated based on whole numbers. There may be divergences when the calculation is made on the rounded figures.

The information presented in this report may make references and statements about expectations, growth estimates, and results projections. These statements do not guarantee future performance and involve risks and uncertainties that could exceed the control of Management and may thus result in balances, incomes, expenses, and results different from those anticipated and discussed herein.

CMN Resolution 4,966, issued by the Central Bank of Brazil in 2021, came into effect on January 01, 2025. The regulation establishes the basis for the adoption of IFRS 9 by financial institutions in Brazil. It has impacts on various aspects of the financial statements, including credit risk assessment, the accounting of financial instruments, and the generation of financial information, thereby increasing comparability among financial institutions and facilitating the analysis and comparison of their performance. We note, however, that the adoption of this Resolution limits comparability with prior periods due to the reclassification of income statement items, as well as the new expected credit loss provisioning model.

2Q25 Conference Call Connection Details

Thursday, September 18, 2025

10:00 a.m. (Brasília time)

9:00 a.m. (New York time)

Webcast (Simultaneous Translation)

Live webcast: <https://ri.caixa.gov.br/>

Highlights

Net Income

Recurring net income was 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.

Recurring return on equity (ROE) was 11.86%, increasing 2.32 p.p. over June 2024 and reducing 0.14 p.p. from March 2025.

Financial Margin

The financial margin reached R\$16.4 billion in 2Q25, up 5.7% over 2Q24 and flat from 1Q25. In the comparison between 2Q25 and 2Q24, the growth was mainly due to the 29.9% increase in income from financial intermediation. The margin was R\$32.7 billion in 1H25, up 6.3% over 1H24.

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. The increase in balance from June 2024 was influenced by the growth of 11.7% in mortgage loans, 2.6% in agribusiness loans, 5.4% in sanitation and infrastructure loans, 8.1% in corporate loans, and 9.1% in commercial loans for individuals.

In 2Q25, CAIXA originated R\$159.7 billion in loans, with a highlight to commercial loans for individuals, totaling R\$71.9 billion, up 13.7% over 2Q24 and flat from 1T25.

CAIXA's loan portfolio, at the end of June 2025, had a delinquency rate of 2.66%, increasing 0.46 p.p. over June 2024 and 0.17 p.p. over March 2025.

In addition to considering the delinquency period, CMN Resolution 4,966/2021 assesses problematic assets across three stages. In June 2025, the ratio of expected loss to the loan portfolio balance stood at 1.0% in stage 1, 16.3% in stage 2, and 53.2% in stage 3.

Operational Efficiency

In 2Q25, revenue from services and banking fees totaled R\$6.7 billion, down 0.7% from 2Q24 and up 2.6% over 1Q25. In the comparison with 2Q24, we highlight the increases of 15.5% in debit and credit card revenues, 9.1% in checking accounts and banking fees, and 6.3% in government services. In 1H25, revenues from services reached 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 the 12-month comparison, the increase was driven by a 3.7% rise in other administrative expenses and offset by a 1.3% decline in personnel expenses. In 1H25, these expenses totaled R\$21.7 billion, down 2.4% from 1H24.

CAIXA's recurring operating efficiency ratio was 54.58% in June 2025, down 1.54 p.p. from June 2024 and by 0.79 p.p. from March 2025.

Funding

The funding balance was R\$1.634 trillion in June 2025, up 6.8% over June 2024 and down 4.1% from March 2025. We highlight the 4.2% increase in savings deposits over 12 months, which totaled R\$390.4 billion and had a market share of 38.3%.

Bonds issued in the domestic market reached R\$260.1 billion, up 40.7% over June 2024 and 4.6% over March 2025.

Clients and Service Network

In June 2025, CAIXA had 156.1 million holders of checking and savings accounts, being 154.1 million individual and 2.1 million corporate clients.

CAIXA's network operates in over 98% of the country'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. CAIXA also offers the population 23.6 thousand ATMs in banking agencies and self-service rooms and 24.9 thousand Banco 24 Horas terminals.



Key Numbers

Key Numbers Income Statement (R\$ million)	2Q25	1Q25	Δ%	2Q24	Δ%	1H25	1H24	Δ%
Accounting Net Income	3,682	6,101	-39.6	3,287	12.0	9,784	5,748	70.2
Recurring Net Income	3,682	5,256	-29.9	3,287	12.0	8,938	6,170	44.9
Operating Result	4,730	7,822	-39.5	2,926	61.6	12,552	4,627	171.3
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
Gross Income from Financial Intermediation	12,834	14,259	-10.0	11,082	15.8	27,093	21,415	26.5
Revenues from Services ¹	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
Personnel Expenses	(7,212)	(7,556)	-4.6	(7,310)	-1.3	(14,769)	(15,449)	-4.4
Other Administrative Expenses	(3,588)	(3,305)	8.6	(3,459)	3.7	(6,893)	(6,740)	2.3
Equity Items (R\$ million)	2Q25	1Q25	Δ%	2Q24	Δ%	1H25	1H24	Δ%
Assets under Management	3,673,777	3,620,729	1.5	3,405,359	7.9	3,673,777	3,405,359	7.9
Caixa Assets	2,120,435	2,091,005	1.4	1,910,697	11.0	2,120,435	1,910,697	11.0
Third-Party Assets	1,553,342	1,529,724	1.5	1,494,661	3.9	1,553,342	1,494,661	3.9
FGTS	799,467	786,780	1.6	731,227	9.3	799,467	731,227	9.3
Investment Funds ²	690,351	675,040	2.3	654,446	5.5	690,351	654,446	5.5
Other Assets	63,525	67,904	-6.4	108,989	-41.7	63,525	108,989	-41.7
Loan ³	1,293,616	1,266,425	2.1	1,174,696	10.1	1,293,616	1,174,696	10.1
Individual Commercial ⁴	144,473	141,066	2.4	132,367	9.1	144,473	132,367	9.1
Corporate Commercial ⁴	105,818	103,995	1.8	97,925	8.1	105,818	97,925	8.1
Mortgage	875,484	850,488	2.9	783,568	11.7	875,484	783,568	11.7
Infrastructure	107,330	107,340	0.0	101,833	5.4	107,330	101,833	5.4
Agribusiness	60,511	63,537	-4.8	59,004	2.6	60,511	59,004	2.6
Allowance for Loan Losses	(54,893)	(53,027)	3.5	(50,522)	8.6	(54,893)	(50,522)	8.6
Deposits	791,864	770,403	2.8	741,191	6.8	791,864	741,191	6.8
Saving	390,358	379,394	2.9	374,543	4.2	390,358	374,543	4.2
Term Deposits	300,442	298,362	0.7	274,066	9.6	300,442	274,066	9.6
Demand Deposits	50,544	47,668	6.0	55,443	-8.8	50,544	55,443	-8.8
Other Deposits	50,519	44,980	12.3	37,140	36.0	50,519	37,140	36.0
Bonds issued in the domestic market ⁵	260,071	248,702	4.6	184,817	40.7	260,071	184,817	40.7
Net Equity	147,524	141,192	4.5	135,524	8.9	147,524	135,524	8.9
Capital Indicators (in %)	2Q25	1Q25	Δ p.p.	2Q24	Δ p.p.	1H25	1H24	Δ p.p.
Basel Ratio	15.97	15.24	0.73	16.40	-0.43	15.97	16.40	-0.43
Principal Capital Ratio	14.34	13.58	0.76	14.14	0.20	14.34	14.14	0.20
Capital Rate Tier I	14.53	13.77	0.76	14.35	0.18	14.53	14.35	0.18
Indicators of Loan Portfolio (in %)	2Q25	1Q25	Δ p.p.	2Q24	Δ p.p.	1H25	1H24	Δ p.p.
Delinquency (overdue > 90 Days)	2.66	2.49	0.17	2.20	0.46	2.66	2.20	0.46
Free Individuals	6.11	4.85	1.26	4.52	1.59	6.11	4.52	1.59
Free Corporate	11.28	9.26	2.01	7.01	4.26	11.28	7.01	4.26
Mortgage ⁶	1.26	1.42	-0.16	1.55	-0.29	1.26	1.55	-0.29
Infrastructure	0.01	0.06	-0.05	0.00	0.01	0.01	0.00	0.01
Agribusiness	7.02	4.30	2.71	2.11	4.90	7.02	2.11	4.90
Allowance for Loan Losses/Loan	4.24	4.19	0.06	4.30	-0.06	4.24	4.30	-0.06
Coverage > 90 days ⁷	163.76	173.90	-10.14	195.35	-31.59	163.76	195.35	-31.59
Coverage > 60 days ⁷	115.34	115.49	-0.15	123.58	-8.24	115.34	123.58	-8.24

¹ Includes Banking Fees.

² Excludes Managed Portfolios of Funds and Government Programs, FIC FI, and FI FGTS.

³ Refers to the loan portfolio classified according to the Central Bank of Brazil criteria.

⁴ Includes Cards, Acquired Loans, and Securitized Loans

⁵ Includes housing and mortgage bonds, financial bonds, and agribusiness bonds.

⁶ Considers financing transactions for the acquisition of construction materials.

⁷ Considers the Balance of Allowance for Loan Losses/Delinquency Balance.



Performance Indicators (in %)	2Q25	1Q25	Δ p.p.	2Q24	Δ p.p.	1H25	1H24	Δ p.p.
Accounting ROA ⁸	0.87	0.86	0.01	0.71	0.16	0.87	0.71	0.16
Accounting ROE ⁹	12.41	12.57	-0.16	10.07	2.34	12.41	10.07	2.34
Recurring ROA ¹⁰	0.83	0.82	0.01	0.68	0.15	0.83	0.68	0.15
Recurring ROE ¹¹	11.86	12.00	-0.14	9.54	2.32	11.86	9.54	2.32
Recurring Operating Efficiency Index ¹²	54.58	55.37	-0.79	56.12	-1.54	54.58	56.12	-1.54
Recurring Administrative Expenses Coverage Ratio ¹²	62.80	62.95	-0.15	61.99	0.81	62.80	61.99	0.81
Recurring Personnel Expenses Coverage Ratio ¹²	93.34	93.19	0.14	91.29	2.05	93.34	91.29	2.05
Fixed Assets Ratio	9.82	10.43	-0.61	9.26	0.56	9.82	9.26	0.56
Public Sector Indebtedness	38.77	41.41	-2.64	44.11	-5.34	38.77	44.11	-5.34
Structure (Quantity)	2Q25	1Q25	Δ Qty	2Q24	Δ Qty	1H25	1H24	Δ Qty
Banking Service Points	25,357	25,798	-441	26,266	-909	25,357	26,266	-909
Branches	3,249	3,252	-3	3,371	-122	3,249	3,371	-122
PA (Banking Service Points)	996	992	4	784	212	996	784	212
CAIXA Aqui Correspondents	8,013	8,426	-413	8,896	-883	8,013	8,896	-883
Lottery Units	13,086	13,115	-29	13,203	-117	13,086	13,203	-117
Truck Branches	11	11	-	10	1	11	10	1
Boat Branches	2	2	-	2	-	2	2	-
Electronic Self-Service Points	23,618	24,111	-493	25,259	-1,641	23,618	25,259	-1,641
Banco 24 Horas Terminals	24,850	24,285	565	23,867	983	24,850	23,867	983
Workforce	90,515	90,175	340	95,135	-4,620	90,515	95,135	-4,620
CAIXA Employees	84,050	83,770	280	86,669	-2,619	84,050	86,669	-2,619
Interns and young apprentices	6,465	6,405	60	8,466	-2,001	6,465	8,466	-2,001
Clients and Accounts (in thousand)	2Q25	1Q25	Δ Qty	2Q24	Δ Qty	1H25	1H24	Δ Qty
Clients	156,139	155,408	731	151,119	5,020	156,139	151,119	5,020
Individuals	154,078	153,320	757	149,147	4,930	154,078	149,147	4,930
Corporate	2,061	2,087	-26	1,972	89	2,061	1,972	89
Total Number of Accounts	237,166	235,213	1,953	228,116	9,050	237,166	228,116	9,050
Checking accounts ¹³	19,000	18,450	551	17,341	1,659	19,000	17,341	1,659
Individuals	17,143	16,565	579	15,345	1,798	17,143	15,345	1,798
Corporate	1,857	1,885	-28	1,996	-139	1,857	1,996	-139
Savings Accounts	218,166	216,763	1,403	210,775	7,391	218,166	210,775	7,391
Market Share (in %)	2Q25	1Q25	Δ p.p.	2Q24	Δ p.p.	1H25	1H24	Δ p.p.
Savings Accounts	38.29	37.77	0.52	37.03	1.26	38.29	37.03	1.26
Demand Deposits	15.70	15.66	0.04	15.52	0.18	15.70	15.52	0.18
Certificate of Bank Deposit	7.52	7.69	-0.17	6.74	0.78	7.52	6.74	0.78
LCI	47.09	47.97	-0.88	44.83	2.26	47.09	44.83	2.26
LF	3.49	3.56	-0.07	1.31	2.18	3.49	1.31	2.18
LCA	2.55	2.53	0.02	3.25	-0.70	2.55	3.25	-0.70
Investment Funds	6.81	6.94	-0.13	7.09	-0.28	6.81	7.09	-0.28
Loans ¹⁴	19.29	19.20	0.09	19.38	-0.09	19.29	19.38	-0.09
Total Individuals	25.26	25.00	0.26	25.48	-0.22	25.26	25.48	-0.22
Total Corporate	9.58	9.71	-0.13	9.72	-0.14	9.58	9.72	-0.14
Mortgage	66.79	66.75	0.04	67.44	-0.64	66.79	67.44	-0.64
Agribusiness	9.47	9.96	-0.49	9.95	-0.49	9.47	9.95	-0.49

⁸ (Accrued Accounting Net Income in 12 months/Average Assets).

⁹ (Accrued Accounting Net Income in 12 months/Average Equity).

¹⁰ (Accrued Managerial Recurring Net Income in 12 months/Average Assets).

¹¹ (Accrued Managerial Recurring Net Income in 12 months/Average Equity).

¹² Accrued indicators in 12 months.

¹³ Checking accounts, except Salary Accounts and CAIXA Fácil accounts.

¹⁴ Considers classified loan portfolios, except securitized loans and acquired loan portfolios.

Balance Sheet

Below are the main data from the Balance Sheet with managerial consolidations.

Assets - Balance in R\$ million	Jun25	Mar25	Δ%	Jun24	Δ%
Cash and Cash Equivalents	8,755	8,254	6.1	10,257	-14.6
Financial Assets	2,057,436	2,027,626	1.5	1,852,219	11.1
Allowance for Loan Losses	(54,893)	(53,027)	3.5	(50,522)	8.6
Tax Assets	72,810	72,458	0.5	68,414	6.4
Investments	13,774	13,417	2.7	13,446	2.4
Fixed Assets for Use	4,888	4,332	12.8	3,063	59.6
Intangible Assets	3,192	3,330	-4.1	3,238	-1.4
Other Assets	14,473	14,616	-1.0	10,582	36.8
Total	2,120,435	2,091,005	1.4	1,910,697	11.0

Liabilities and Net Equity - Balance in R\$ million	Jun25	Mar25	Δ%	Jun24	Δ%
Financial Liabilities	1,888,821	1,863,216	1.4	1,690,009	11.8
Provisions	11,081	12,486	-11.3	13,230	-16.2
Expected losses on collateral provided and loan commitments	2,631	1,457	80.6	-	-
Tax Liabilities	5,800	5,893	-1.6	5,659	2.5
Actuarial Liabilities	20,428	23,997	-14.9	24,864	-17.8
Other Liabilities	44,151	42,764	3.2	41,412	6.6
Net Equity	147,524	141,192	4.5	135,524	8.9
Total	2,120,435	2,091,005	1.4	1,910,697	11.0

Ratings

CAIXA's ratings at the main credit risk agencies are:

Ratings Outlook	Global Scale				National Scale	
	Local Currency		Foreign Currency		Long-Term	Short-Term
	Long-Term	Short-Term	Long-Term	Short-Term		
Fitch Ratings	BB (Stable)	B	BB (Stable)	B	AAA(bra) (Stable)	F1+(bra)
Moody's	Ba1 (Stable)	Not Prime	Ba1 (Stable)	Not Prime	AAA.br (Stable)	ML A-1.br
Standard & Poor's	BB (Stable)	B	BB (Stable)	B	brAAA (Stable)	brA-1+

Fitch: Last Report on April 04, 2025

Moody's Global Scale: Last Report on June 23, 2025

Moody's National Scale: Last Report on October 10, 2024

S&P: Last Report on March 27, 2025

Net Income and Assets

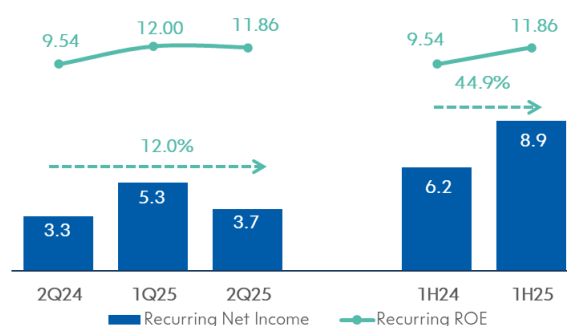
Recurring net income was R\$3.7 billion in 2Q25, up 12.0% over 2Q24 and down 29.9% from 1Q25. In 1H25, the result was R\$8.9 billion, up 44.9% over 1H24.

Accounting net income was R\$3.7 billion in 2Q25, up 12.0% over 2Q24 and down 39.6% from 1Q25. In 1H25, it totaled R\$9.8 billion, up 70.2% over 1H24.

Recurring ROE reached 11.86% in June 2025, increasing 2.32 p.p. over June 2024 and decreasing 0.14 p.p. from March 2025. Recurring ROA reached 0.83% in June 2025, increasing 0.15 p.p. over June 2024 and 0.01 p.p. over March 2025.

Recurring Net Income and Return on Equity

Figures in R\$ billion and Indicator in %

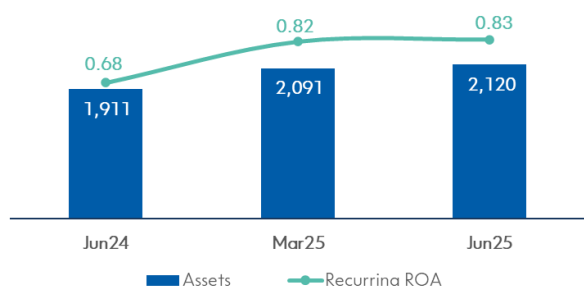


CAIXA's assets totaled R\$2.120 trillion, 11.0% higher than in June 2024, mainly influenced by the 10.1% increase in the loan portfolio. Compared to March 2025, assets grew 1.4%, mainly due to the 2.1% increase in the loan portfolio.

The financial margin reached R\$16.4 billion in 2Q25, up 5.7% over 2Q24 and flat from 1Q25. In the comparison with 2Q24, the increase was led by the 29.9% growth in income from financial intermediation. The stability compared with 1Q25 was mainly driven by a 12.7% increase in expenses from financial intermediation, offset by an 8.9% increase in income from financial intermediation. In 1H25, the financial margin totaled R\$32.7 billion, up 6.3% over 1H24, due to a 25.4% increase in income from financial intermediation.

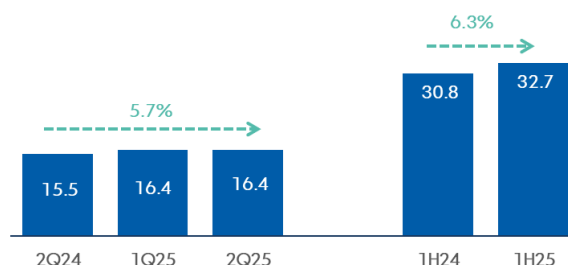
CAIXA's Assets and Recurring Return on Average Assets

Figures in R\$ billion and Indicator in %



Financial Margin

Figures in R\$ billion and Variation in %





Loan Portfolio

The loan portfolio reached a balance of R\$1.294 trillion in June 2025, up 10.1% over June 2024 and 2.1% over March 2025, corresponding to a market share of 19.3%, down 0.1 p.p. from June 2024 and up 0.1 p.p. over March 2025.

Mortgage loans was the most representative product in the total loan portfolio, with a share of 67.7% and a balance of R\$875.5 billion, 11.7% higher than in June 2024 and up 2.9% over March 2025. From this amount, R\$524.4 billion was provided through funds from the Worker's Severance Fund (FGTS), up 14.9% over June 2024 and 3.8% over March 2025; and R\$351.1 billion was granted through funds from the Brazilian System of Savings and Loan (SBPE), up 7.4% over June 2024 and 1.7% 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. Loans provided with FGTS funds totaled R\$40.5 billion, up 7.3% over 2Q24 and 25.9% over 1Q25. Loans provided with SBPE funds totaled R\$16.8 billion, down 28.6% from 2Q24 and 2.3% from 1Q25.

CAIXA is the leading bank in the real estate market, with a 66.8% market share in total mortgage loans, decreasing 0.6 p.p. from June 2024 and flat from March 2025, being also the leading financial agent for the Minha Casa Minha Vida Program, with a market share of more than 99%.

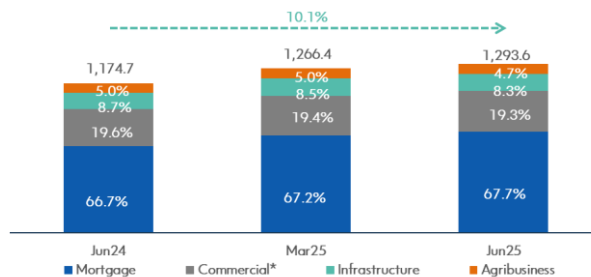
The infrastructure loan portfolio ended June 2025 with a balance of R\$107.3 billion, up 5.4% over June 2024 and flat from March 2025.

The balance of commercial loans for individuals reached R\$144.5 billion in June 2025, up 9.1% over June 2024 and 2.4% over March 2025. We highlight the payroll-deductible loan portfolio, which accounts for 74.5% of the commercial loans for individuals, totaling R\$107.7 billion. CAIXA's market share for this product totaled 15.3%.

The balance of commercial loans for corporate clients reached R\$105.8 billion in June 2025, up 8.1% over June 2024 and 1.8% from March 2025. In 2Q25, a total of R\$26.7 billion was granted in commercial loans for corporate clients, up 11.1% over 2Q24 and 1.9% over 1Q25.

Loan Breakdown

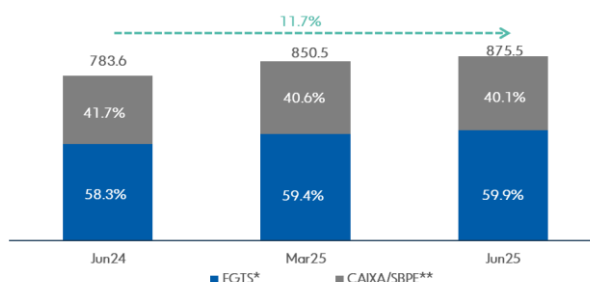
Figures in R\$ billion and Market Share in %



* Includes Cards, Acquired Loans, and Securitized Loans.

Breakdown of Mortgage Loans

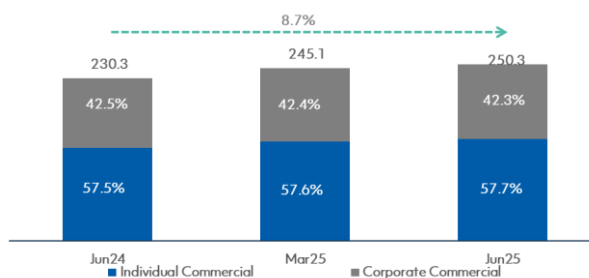
Figures in R\$ billion and Market Share in %



* Includes subsidies. ** Includes Construcard.

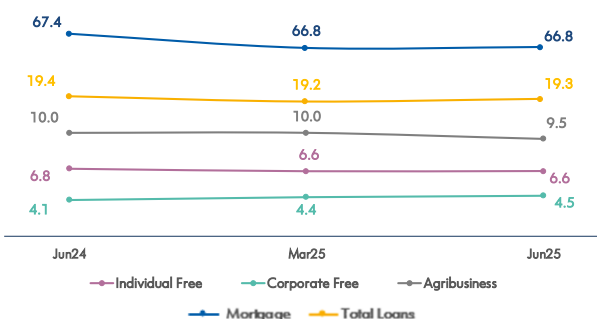
Breakdown of Commercial Loans

Figures in R\$ billion and Market Share in %



Market Share

In %





The agribusiness loan portfolio reached R\$60.5 billion in June 2025, up 2.6% over June 2024 and down 4.8% from March 2025, with highlight to loans for individuals, which grew 5.5% over June 2024 and fell 2.9% from March 2025. In 2Q25, a total of R\$1.9 billion was granted in loans, down 70.6% from 2Q24 and 49.6% from 1Q25.

Balance in R\$ million	Jun25	Mar25	Δ%	Jun24	Δ%
Mortgage	875,484	850,488	2.9	783,568	11.7
Commercial Loan	250,292	245,061	2.1	230,292	8.7
Individuals	144,473	141,066	2.4	132,367	9.1
Corporate	105,818	103,995	1.8	97,925	8.1
Sanitation and Infrastructure	107,330	107,340	0.0	101,833	5.4
Agribusiness	60,511	63,537	-4.8	59,004	2.6
Total Portfolio	1,293,616	1,266,425	2.1	1,174,696	10.1

As a result, a total of R\$159.7 billion in loans were granted in 2Q25, up 0.4% over 2Q24 and 5.3% over 1Q25. In 1H25, R\$311.4 billion in loans were granted, up 3.0% over 1H24.

Stages of CMN Resolution 4,966/21

The assessment of financial assets, according to CMN Resolution 4,966/2021, adopts macroeconomic estimates and scenarios, as well as delinquency periods, establishing the problematic asset as the target. In this sense, assets are now classified into three stages.

Stage 1 – refers to the probability of the financial instrument being classified as a financial asset with credit recovery problems within the next 12 months, or during the instrument's expected term if it is under 12 months, for financial assets that were originated or purchased without credit recovery problems.

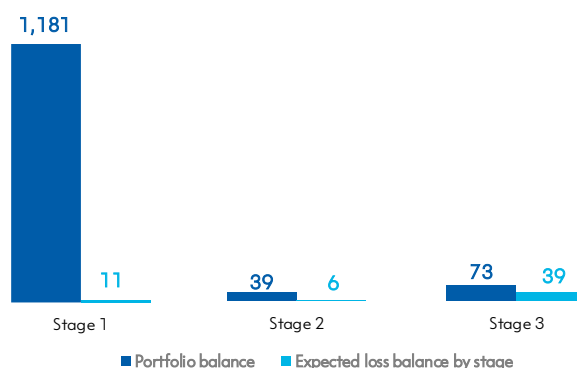
Stage 2 – refers to the probability of the financial instrument being classified as a financial asset with credit recovery problems expected during the instrument's entire term, for financial assets that were originated or purchased without credit recovery problems and whose credit risk has significantly increased.

Stage 3 – the instrument is characterized as an asset with a credit recovery problem.

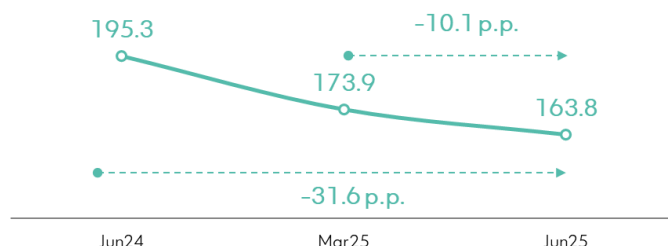
In June 2025, the ratio of expected loss to the loan portfolio balance stood at 1.0% in stage1, 16.3% in stage 2, and 53.2% in stage 3.

In June 2025, the portfolio's provisioning level reached 163.8% and covers more than 1.6 times the delinquency above 90 days.

Portfolio balance and expected loss balance by stage
In R\$ billion – Jun25



Allowance for Loan Losses Coverage/Delinquency Over 90 days
In %



Expenses with allowance for loan losses reached R\$3.5 billion in 2Q25, down 19.9% over 2Q24. The reduction in expenses related to the creation of provisions for expected credit losses reflects the greater accuracy of the Bank's internal risk measurement models, in line with the criteria established by CMN Resolution 4,966/21. This progress 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.

In June 2025, the allowance for loan losses corresponded to 4.2% of the total loan portfolio, down 0.1 p.p. from June 2024 and up 0.1 p.p. over March 2025.

The total delinquency rate was 2.66%, up 0.46 p.p. over June 2024 and 0.17 p.p. over March 2025.

In June 2025, the delinquency rate of the mortgage loan portfolio was 1.26%, down 0.29 p.p. from June 2024 and 0.16 p.p. from March 2025. This portfolio has R\$1.8 trillion in collateral, corresponding to a Loan to Value (LTV) of 48.9%, demonstrating the solidity and security of the Bank's loan portfolio.

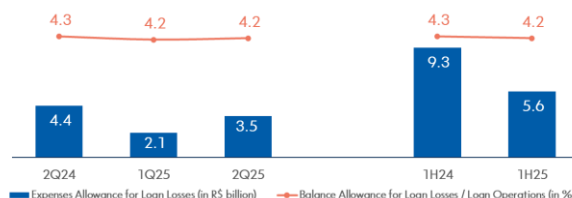
The free individual portfolio had a delinquency rate of 6.11% in June 2025, up 1.59 p.p. over June 2024 and 1.26 p.p. over March 2025. The free corporate portfolio delinquency rate reached 11.28% in June 2025, up 4.26 p.p. over June 2024 and 2.01 p.p. over March 2025.

Delinquency for the agribusiness portfolio was 7.02% in June 2025, up 4.90 p.p. over June 2024 and 2.71 p.p. over March 2025.

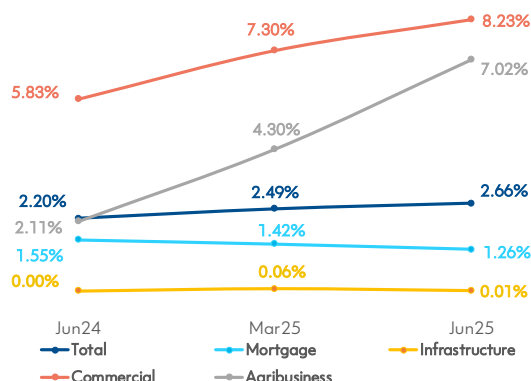
The sanitation and infrastructure sector ended the period with a delinquency rate of 0.01%, up 0.01 p.p. over June 2024 and down 0.05 p.p. from March 2025.

CAIXA's loan portfolio has 91.9% of the balance with lower risk, down 0.6 p.p. over June 2024. Thus, the Bank has R\$2.3 trillion in collateral for its portfolio of R\$1.3 trillion, corresponding to a ratio of 175.7% of the value of collateral on the outstanding balance.

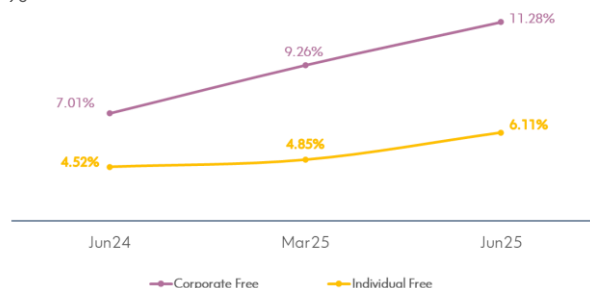
Expenses with Allowance for Loan Losses and Balance of Allowance for Loan Losses/Loan Operations



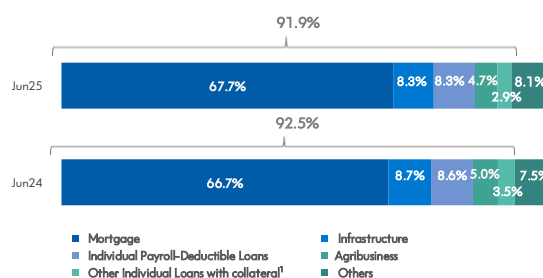
Delinquency Rate - Over 90 Days In %



Delinquency Rate - Over 90 Days In %



Lower Risk Loan Portfolio In %



¹ Includes PRONAMPE, FGI, liens, and CAIXA Hospitais.

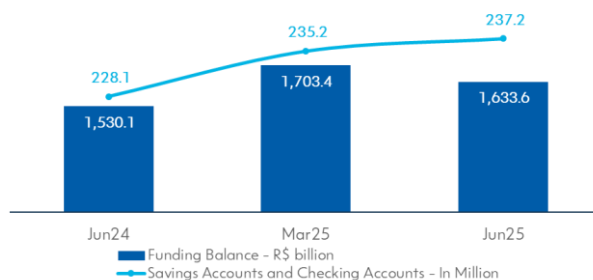


Funding

CAIXA's funding balance was R\$1.634 trillion at the end of June 2025, up 6.8% over June 2024 and down 4.1% from March 2025. The growth over June 2024 was mainly driven by the increases of 40.7% in Bonds issued in the domestic market, 21.6% in CDBs (Certificate of Bank Deposit), and 14.0% in borrowings and on-lending. We highlight savings accounts, which grew by 4.2% over June 2024 and by 2.9% over March 2025. The ratio between total funding and the loan portfolio corresponded to 126.3%.

The number of savings and checking accounts reached 237.2 million in June 2025, up 9.1 million over June 2024 and 2.0 million over March 2025. CAIXA currently has 156.1 million clients who entrust their resources to the Bank, corresponding to increases of 5.0 million over June 2024 and 731.1 thousand over March 2025. Funds from clients totaled R\$791.9 billion, up 6.8% over June 2024 and 2.8% over March 2025.

Funding and Accounts



Balance in R\$ million	Jun25	Mar25	Δ%	Jun24	Δ%
Funds from clients	791,864	770,403	2.8	741,191	6.8
Savings Accounts	390,358	379,394	2.9	374,543	4.2
Term Deposits	300,442	298,362	0.7	274,066	9.6
Demand Deposits	50,544	47,668	6.0	55,443	-8.8
Other Deposits	50,519	44,980	12.3	37,140	36.0
Bonds issued in the domestic market	260,071	248,702	4.6	184,817	40.7
Mortgage bonds	222,676	213,160	4.5	162,534	37.0
Other Bonds ¹	37,394	35,542	5.2	22,283	67.8
Issues of Securities Abroad	3,828	-	-	-	-
Funds Obtained In The Open Market ²	44,529	168,719	-73.6	136,399	-67.4
Borrowings and Onlending	533,265	515,664	3.4	467,714	14.0
Main Items of Funding	1,633,556	1,703,489	-4.1	1,530,121	6.8

¹ Includes financial bonds and agribusiness bonds.

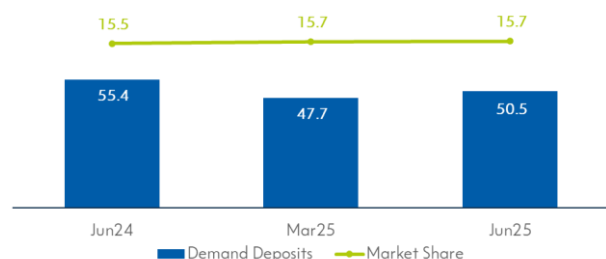
² Own portfolio repurchase agreement.

Demand Deposits

Demand deposits totaled R\$50.5 billion in June 2025, down 8.8% from June 2024 and up 6.0% over March 2024. Our market share in this type of funding was 15.7% at the end of June 2025, up 0.2 p.p. over June 2024 and flat from March 2025.

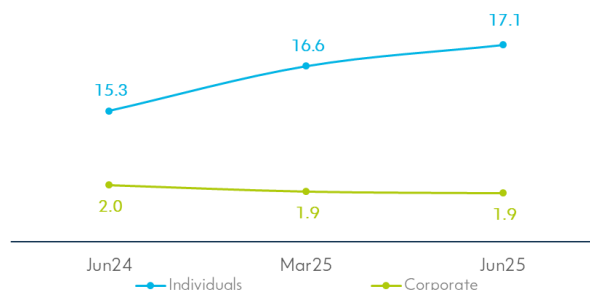
Demand Deposits

Balance in R\$ billion and Market Share in %



Demand Deposits - Number of Accounts

In million



CAIXA had 19.0 million checking accounts in June 2025, of which 17.1 million were individual accounts and 1.9 million were corporate accounts, increases of 1.7 million over June 2024 and 550.5 thousand over March 2025. We highlight the individual accounts, which grew 1.8 million over June 2024 and 578.5 thousand over March 2025.

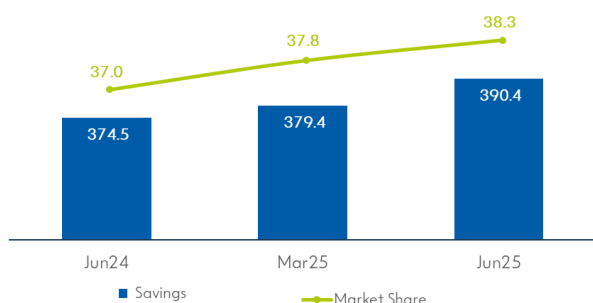


Savings Accounts

The savings account base ended June 2025 with 218.2 million accounts and a balance of R\$390.4 billion, up 4.2% over June 2024 and 2.9% over March 2025. In June 2025, CAIXA's savings accounts had a market share of 38.3%, up 1.3 p.p. over June 2024 and 0.5 p.p. over March 2025.

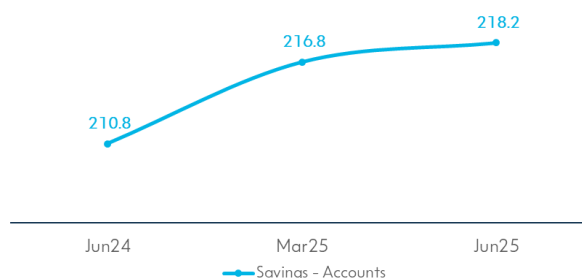
Savings Accounts Deposits

Balance in R\$ billion and Market Share in %



Savings Accounts - Number of Accounts

In million

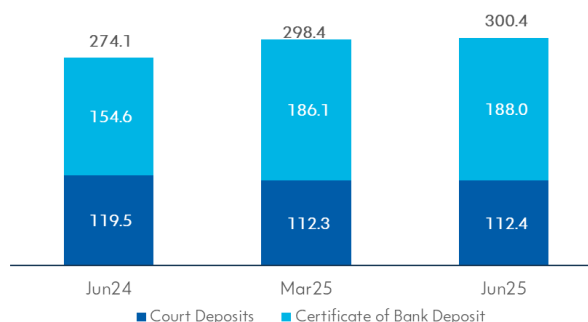


Term Deposits

Term deposits totaled R\$300.4 billion in June 2025, up 9.6% over June 2024 and 0.7% over March 2025. Certificate of Bank Deposits had a balance of R\$188.0 billion in June 2025, up 21.6% over June 2024 and 1.0% over March 2025. Court deposits fell 5.9% from June 2024 and increased 0.1% over March 2025, totaling R\$112.4 billion in June 2025.

Term Deposits

Balance in R\$ billion



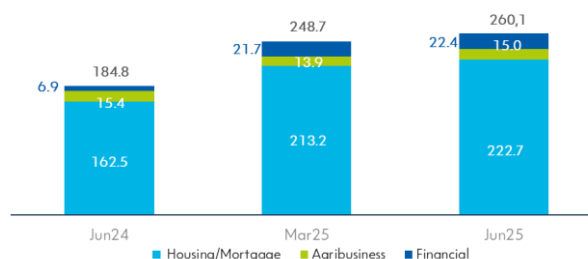
Bonds issued in the domestic market

In June 2025, CAIXA's Bonds issued in the domestic market reached R\$260.1 billion, up 40.7% over June 2024 and 4.6% over March 2025.

Real estate bonds had a balance of R\$222.7 billion, up 37.0% over June 2024 and 4.5% over March 2025. Agribusiness bonds totaled R\$15.0 billion, down 2.3% from June 2024 and 8.0% from March 2025. Financial bonds totaled R\$22.4 billion, up 223.5% over June 2024 and 3.4% over March 2025.

Bonds issued in the domestic market

Balance in R\$ billion



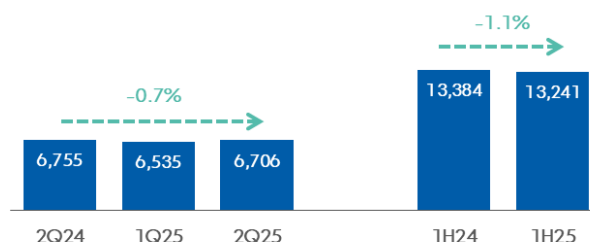
Income from Services and Banking Fees

In 2Q25, income from services and banking fees totaled R\$6.7 billion, down 0.7% from 2Q24 and up 2.6% over 1Q25. Over the last 12 months, highlights include increases of 15.5% in debit and credit card revenues, 9.1% in checking account and banking fees, and 6.3% in government services.

In 1H25, income from services reached R\$13.2 billion, down 1.1% from 1H24.

Income from Services and Banking Fees were impacted by CMN Resolution 4,966, which came into force on January 01, 2025.

Income from Services and Banking Fees
Figures in R\$ million and Variation in %



Balance in R\$ million	2Q25	1Q25	Δ%	2Q24	Δ%	1H25	1H24	Δ%
Government Services	2,557	2,308	10.8	2,406	6.3	4,865	4,746	2.5
Checking Account and Banking Fees	1,067	1,108	-3.7	978	9.1	2,174	2,004	8.5
Insurance	537	722	-25.7	732	-26.7	1,259	1,393	-9.6
Debit and Credit Cards	836	745	12.3	724	15.5	1,581	1,427	10.8
Revenues from Credit Services	558	527	5.7	611	-8.7	1,085	1,334	-18.7
Investment Funds	562	559	0.5	672	-16.4	1,121	1,223	-8.3
Agreements and Billing	501	493	1.5	552	-9.3	994	1,099	-9.6
Others	89	73	21.3	79	12.0	162	158	2.7
Total	6,706	6,535	2.6	6,755	-0.7	13,241	13,384	-1.1

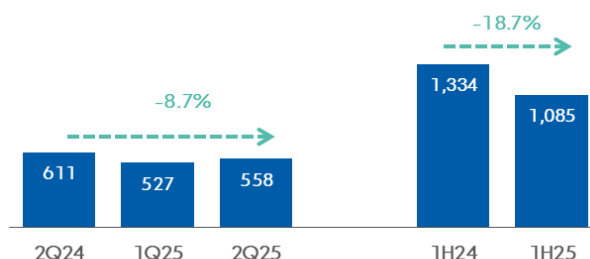
The main items in the income from services line are provided below:

Revenue from Loan Services

In 2Q25, revenue from loan services totaled R\$557.7 million, down 8.7% from 2Q24 and up 5.7% over 1Q25. In 1H25, they totaled R\$1.1 billion, down 18.7% from 1H24.

Revenue from Loan Services

Figures in R\$ million and variation in %

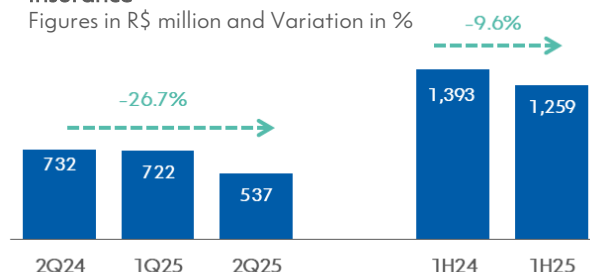


Insurance

In 2Q25, revenues from insurance products totaled R\$536.7 million, down 26.7% from 2Q24 and 25.7% from 1Q25. In 1H25, they totaled R\$1.3 billion, down 9.6% from 1H24.

Insurance

Figures in R\$ million and Variation in %





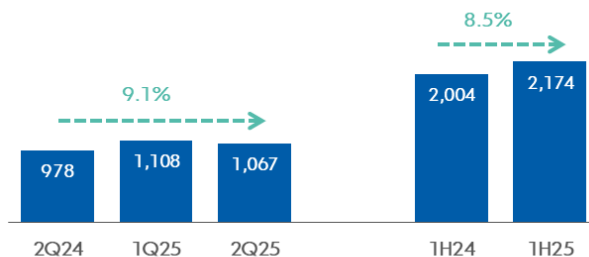
Checking Account and Banking Fees

Income from checking accounts, including income from banking fees, totaled R\$1.1 billion in 2Q25, up 9.1% over 2Q24 and down 3.7% from 1Q25.

In 1H25, they reached R\$2.2 billion, up 8.5% over 1H24.

Checking Account and Banking Fees

Figures in R\$ million and Variation in %



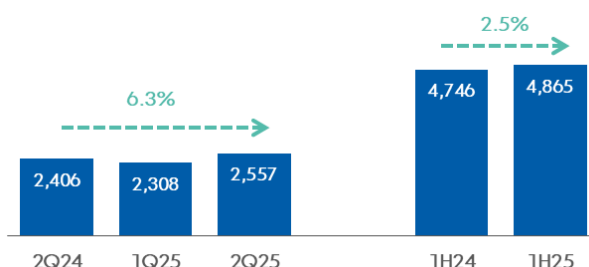
Government Services

Income from government services reached R\$2.6 billion in 2Q25, up 6.3% over 2Q24 and 10.8% over 1Q25. The quarterly increase is related to a rise of 11.2% in lotteries and 110.0% in other entities and programs.

In 1H25, they reached R\$4.9 billion, up 2.5% over 1H24.

Government Services

Figures in R\$ million and Variation in %



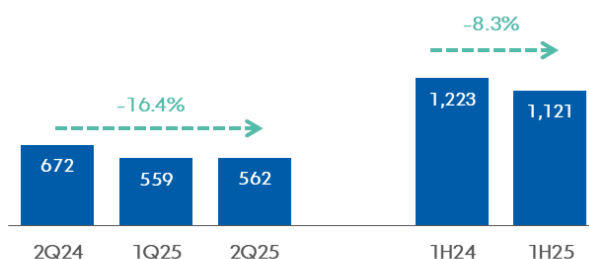
Investment Funds

Revenues from management fees of investment funds totaled R\$562.0 million in 2Q25, down 16.4% from 2Q24 and up 0.5% over 1Q25.

In 1H25, they reached R\$1.1 billion, down 8.3% from 1H24.

Investment Funds

Figures in R\$ million and variation in %



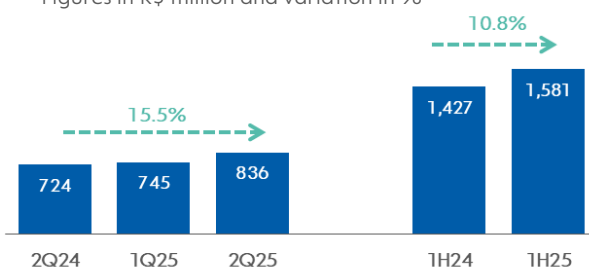
Cards

Revenues from cards totaled R\$836.4 million in 2Q25, up 15.5% over 2Q24 and 12.3% over 1Q25.

In 1H25, these revenues totaled R\$1.6 trillion, up 10.8% over 1H24.

Cards

Figures in R\$ million and variation in %





Transactions

In 2Q25, a total of 14.0 billion transactions were carried out through CAIXA's channels, increasing 6.8% over 2Q24 and 12.9% over 1Q25. Of this amount, 13.3 billion were digital transactions (APPs and Internet Banking), up 8.4% over 2Q24 and 14.0% over 1Q25.

We highlight our relevance in Pix transactions, with 16.3% of market operations passing through CAIXA in 1H25.

The expansion of digital journeys combined with service quality, system improvements, process digitalization, and the use of biometrics has significantly reduced lines at our branches.

In million	2Q25	1Q25	Δ%	2Q24	Δ%	1H25	1H24	Δ%
APPs	13,199	11,580	14.0	12,179	8.4	24,779	21,788	13.7
Internet Banking	79	70	11.5	73	7.6	149	137	8.8
Lottery Units ¹	443	467	-5.2	534	-17.0	910	1,061	-14.2
Banking Service Rooms	167	166	0.9	187	-10.6	333	353	-5.6
Banco 24h	74	75	-0.9	85	-12.7	149	171	-12.7
CAIXA AQUI Correspondents	17	19	-8.8	21	-20.6	36	43	-17.6
Branches and Banking Service Points (PAs)	15	16	-10.5	22	-34.6	31	44	-29.1
Electronic Service Points (ATMs)	1	1	-15.8	1	-20.6	2	2	-11.5
Total Transactions	13,995	12,394	12.9	13,103	6.8	26,389	23,599	11.8

¹ Excludes Lottery games.

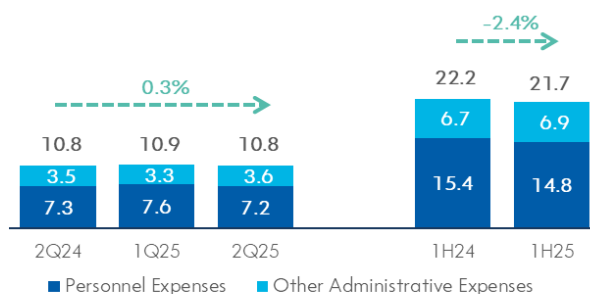
Administrative Expenses

In 2Q25, administrative expenses totaled R\$10.8 billion, up 0.3% over 2Q24. Compared to 1Q25, administrative expenses fell 0.6%, influenced by the 4.6% decline in personnel expenses, offset by the 8.6% increase in other administrative expenses.

In 1H25, these expenses totaled R\$21.7 billion, down 2.4% from 1H24, mainly influenced by a 4.4% decline in personnel expenses.

Administrative Expenses

Figures in R\$ billion and Variation in %





Personnel Expenses

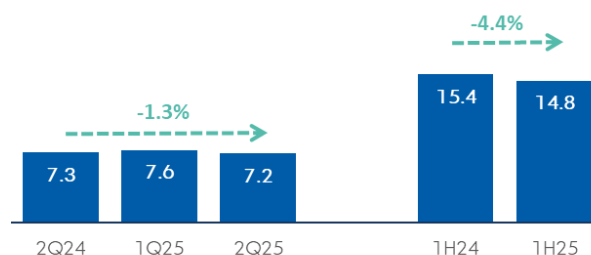
CAIXA currently has 84.1 thousand employees. Personnel expenses reached R\$7.2 billion in 2Q25, down 1.3% from 2Q24 and 4.6% from 1Q25.

In 1H25, these expenses totaled R\$14.8 billion, down 4.4% from 1H24, reflecting the normalization of the effects of the Voluntary Dismissal Program (VDP) that took place in 2024, which had pressured results in previous quarters.

The PDV, carried out in 2024, had over 4 thousand openings and is a measure included in CAIXA's staff management, as approved by the State Coordination Secretariat (SEST), according to criteria of organizational efficiency and sustainability of the Bank's business.

Personnel Expenses

Figures in R\$ billion and variation in %



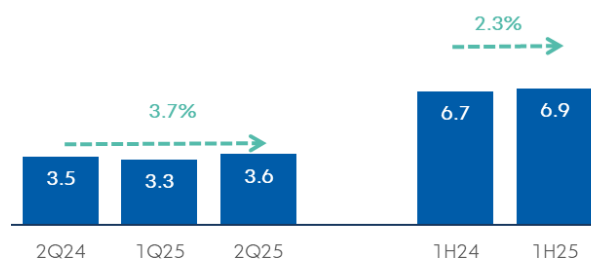
Other Administrative Expenses

Other administrative expenses reached R\$3.6 billion in 2Q25, up 3.7% over 2Q24 and 8.6% over 1Q25. The growth recorded against 2Q24 was mainly due to the increases of 35.1% in specialized services, 18.9% in asset maintenance and conservation, and 12.0% in data processing; offset by a 14.1% reduction in property rentals.

In 1H25, other administrative expenses totaled R\$6.9 billion, up 2.3% over 1H24.

Other Administrative Expenses

Figures in R\$ billion and Variation in %



Balance in R\$ million	2Q25	1Q25	Δ%	2Q24	Δ%	1H25	1H24	Δ%
Maintenance and Repairs	302	308	-2.2	255	18.4	610	508	20.1
Rentals and Leasing of Properties	420	445	-5.5	489	-14.1	865	1,003	-13.8
Surveillance and Security	253	244	3.6	249	1.5	497	483	2.9
Communications	131	137	-4.4	153	-14.3	269	278	-3.3
Material	7	10	-27.2	57	-87.6	17	83	-79.8
Water and Energy	137	137	0.0	141	-3.2	273	276	-0.9
Data Processing	674	475	41.7	602	12.0	1,149	1,078	6.6
Outsourced Services	287	273	5.1	264	8.7	559	517	8.2
Transport Services	184	206	-10.5	164	12.3	390	319	22.0
Amortization / Depreciation / Impairment	598	550	8.8	598	-0.1	1,148	1,209	-5.0
Publicity, Promotions and Public Relations	105	115	-9.1	69	51.6	220	183	19.8
Specialized Services	283	169	67.9	210	35.1	452	389	16.2
Financial System Services	104	128	-19.3	100	3.2	232	203	14.2
Others	104	108	-3.8	107	-2.8	213	210	1.0
Other Administrative Expenses	3,588	3,305	8.6	3,459	3.7	6,893	6,740	2.3

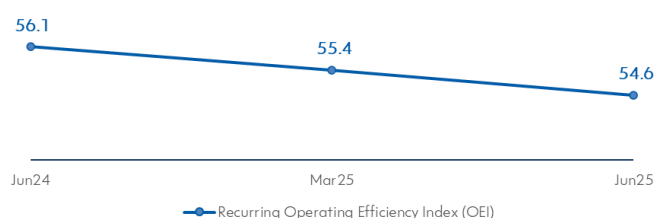
Operational Efficiency

CAIXA's recurring operating efficiency ratio was 54.6% in June 2025, down 1.5 p.p. from June 2024 and 0.8 p.p. from March 2025.

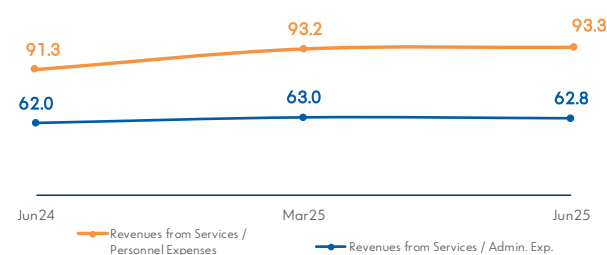
The coverage ratio of personnel expenses, which measures the ratio between income from services and personnel expenses, was 93.3% in June 2025, up 2.0 p.p. over June 2024 and 0.1 p.p. over March 2025.

The coverage ratio for administrative expenses, which measures the ratio between income from services and administrative expenses (other administrative and personnel), was 62.8% in June 2025, up 0.8 p.p. over June 2024 and down 0.2 p.p. from March 2025.

Recurring Operating Efficiency Index*
In %



Recurring Coverage Ratio – Administrative and Personnel
In %



* Operational Efficiency = (Personnel Expenses + Other Administrative Expenses) / (Gross Income from Financial Intermediation - Allowance for Loan Losses - Sale and Transfer of Financial Assets + Income from Services + Result from Affiliates and Subsidiaries + Creation and Reversal of Provisions + Other Operating Income and Expenses).

Risk and Capital Management

The methodology to calculate the Reference Equity and the minimum capital requirements are regulated by the National Monetary Council (CMN) through CMN Resolutions 4,955/2021 and 4,958/2021.

The calculation of capital installments and minimum requirements is defined based on the Conglomerate Prudential under CMN Resolution 4,950/2021.

The structure of capital management and internal capital adequacy assessment process (Icaap) are implemented at CAIXA under the new structure guidelines for risk management and capital of CMN Resolution 4,557/2017.

In June 2025, Risk-Weighted Assets (RWA) totaled R\$897.2 billion and Reference Equity was R\$143.3 billion.

Thus, the Principal Capital Ratio totaled 14.3%, above the regulatory minimum by 6.3 p.p. In the same period, the Tier I and Basel ratios ended at 14.5% and 16.0%, respectively, remaining above the regulatory minimums by 5.0 p.p. and 4.5 p.p., respectively.

Reference Equity (balance in R\$ million)	Jun25	Mar25	Δ	Jun24	Δ
Reference Equity - RE	143,286	134,270	6.7%	129,888	10.3%
Tier I	130,348	121,332	7.4%	113,715	14.6%
Principal Capital	128,635	119,619	7.5%	112,002	14.9%
Complementary Capital	1,713	1,713	0.0%	1,713	0.0%
Tier II	12,938	12,938	0.0%	16,173	-20.0%
Risk Weighted Assets - RWA	897,232	881,051	1.8%	792,217	13.3%
Principal Capital Ratio (Principal Capital/RWA)	14.3%	13.6%	0.8 p.p.	14.1%	0.2 p.p.
Tier I Ratio (Tier I/RWA)	14.5%	13.8%	0.8 p.p.	14.4%	0.2 p.p.
Basel Ratio (RE /RWA)	16.0%	15.2%	0.7 p.p.	16.4%	-0.4 p.p.

To ensure compliance with minimum capital requirements, according to the regulatory and prudential requirements outlined in the Basel III Agreement, CAIXA has been implementing measures to reinforce its capital structure by increasing share capital, among other measures.

The fixed asset ratio was 9.8%, maintaining CAIXA's compliance with CMN Resolution 4,957/2021, which establishes the maximum limit of 50%.

Fixed Assets Capital (balance in R\$ million)	Jun25	Mar25	Δ	Jun24	Δ
(A) Fixed Asset Adjusted	14,077	14,008	0.5%	12,027	17.0%
(B) Reference Equity	143,286	134,270	6.7%	129,888	10.3%
(C) Fixed Asset Adjusted Ratio ((A / B) x 100)	9.8%	10.4%	-0.6 p.p.	9.3%	0.6 p.p.

CAIXA's exposure to the Public Sector, considering operations not backed by the Federal Government, reached 38.8% of the Reference Equity in June 2025, down 5.3 p.p. from June 2024 and 2.6 p.p. from March 2025. According to CMN Resolution 4,995/2022, a financial institution's loan portfolio with public entities and institutions is limited to 45% of its Reference Equity.

More information can be found in CAIXA's Relatório de Gerenciamento de Riscos e Capital Pilar 3 report, available at <https://ri.caixa.gov.br/>, under Financial Information, CAIXA's Risk and Capital Management.

In 2Q25, the short-term liquidity ratio (LCR) was 247.3%, a 38.2 p.p. increase over June 2024 and up 11.7 p.p. over March 2025. 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.

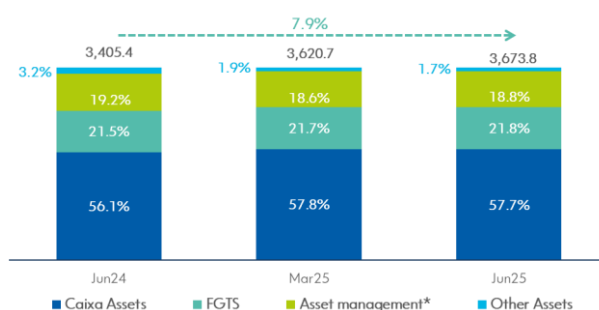
Assets under Management

In June 2025, CAIXA had R\$3.7 trillion in assets under management, of which R\$2.1 trillion in own assets and R\$1.6 trillion in third-party assets. Total assets grew 7.9% over June 2024, driven mainly by the increases of 11.0% in CAIXA assets, 9.3% in FGTS funds, and 5.5% in investment funds.

Among the R\$1.6 trillion of third-party funds managed by CAIXA, we highlight the FGTS funds, which totaled R\$799.5 billion and had a nominal increase of R\$68.2 billion over June 2024, and the investment funds, with a balance of R\$690.4 billion and up R\$35.9 billion over June 2024.

Assets under Management

Figures in R\$ billion and Market Share in %



*Excludes Managed Portfolios of Funds and Government Programs, FIC FI and FI FGTS.



Investment Funds and Managed Portfolios

In June 2025, CAIXA was responsible for managing R\$867.5 billion in investment funds and managed portfolios, up 5.1% over June 2024 and 1.0% over March 2025.

Retail funds and exclusive funds totaled R\$690.4 billion in June 2025, up 5.5% over June 2024 and 2.3% over March 2025. The exclusive funds had the highest level of managed net worth, with a balance of R\$388.3 billion, 10.0% higher than in June 2024 and up 2.9% over March 2025.

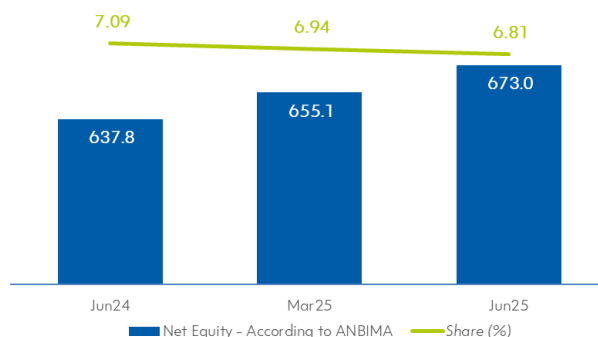
Balance in R\$ million	Jun25	Mar25	Δ%	Jun24	Δ%
Retail and Exclusive Funds	690,351	675,040	2.3	654,446	5.5
Retail Funds	302,008	297,582	1.5	301,561	0.1
Exclusive Funds	388,342	377,457	2.9	352,885	10.0
Managed Portfolios	177,103	183,519	-3.5	171,158	3.5
Social	175,029	181,521	-3.6	169,215	3.4
State Funds	1,494	1,432	4.3	1,317	13.4
Special Welfare Policy (RPPS)	580	566	2.6	626	-7.4
Investment Funds and Managed Portfolio	867,454	858,559	1.0	825,605	5.1

In June 2025, CAIXA managed 6.8% of the total net worth of market funds, according to standards of the Brazilian Financial and Capital Markets Association (ANBIMA), occupying the fifth place among resource managers.

These funds' equity totaled R\$673.0 billion, up 5.5% over June 2024 and 2.7% over March 2025.

Investment Funds

Figures in R\$ billion and Market Share in %



Debit and Credit Cards

In 2Q25, CAIXA's card clients performed 1.1 billion transactions, down 0.2% from 2Q24, with a financial volume of R\$77.7 billion, resulting from the use of 246.2 million cards in the base. There was an 8.2% reduction in the card base over the 12-month period, due to the expiration of cards that were not being used. In relation to the previous quarter, the number of cards grew 1.5%.

Cards (Debit and Credit) ¹	2Q25	1Q25	Δ%	2Q24	Δ%	1H25	1H24	Δ%
Number of Cards ² (in million)	246.2	242.6	1.5	268.1	-8.2	246.2	268.1	-8.2
Number of Transactions (in million)	1,090.0	1,062.5	2.6	1,091.9	-0.2	2,152.5	2,172.1	-0.9
Balance of Transactions (R\$ million)	77,699.7	75,300.8	3.2	74,998.9	3.6	153,000.5	149,272.8	2.5

¹ Includes virtual debit cards.

² Number of cards at the end of the period.



Contact

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About CAIXA Econômica Federal

CAIXA is the largest Brazilian bank in number of clients, responsible for 38.3% of deposits in Brazil's savings accounts. The Company has unparalleled capillarity, operating in more than 98% of the country's municipalities.



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