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4Q25

**MANAGEMENT
REPORT**



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Management Report

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

Highlights

The year was marked by progress in our strategic transformation journey, encompassing organizational, digital, and cultural initiatives that mobilized thousands of employees, clients, and senior leadership around our purpose of transforming people's lives. This progress was guided by our clear vision of being indispensable to Brazil, operating with agility, efficiency, and strong client-centric focus.



Guided by the principle that our results matter, we highlight **Accounting Net Income of R\$16.1 billion in 2025**, up 18.7% over 2024. Recurring Net Income was R\$15.5 billion, up 10.4% over the same period in 2024, in line with the continuous increase in recurring Return on Equity (ROE), which reached 10.7%, up 0.3 p.p. in the last twelve months.

We continued to advance in technological modernization through the implementation of enabling platforms, improved stability of digital channels, and the continuous enhancement of priority digital journeys. According to a survey released in December 2025 by the consulting firm RankMyApp, **the CAIXA App was ranked as the second-best application among 21 participating financial institutions**. This achievement reflects our efforts to ensure that every interaction is simple, secure, and efficient, placing the client at the center of the digital experience.

Our strategic agenda shows significant achievements, reinforcing the difference we make for society. In October 2025, **CAIXA was recognized as the most remembered brand in the Banks category in the "Marcas Mais 2025" ranking**, prepared by the newspaper O Estado de São Paulo and Troiano Branding. The study assessed brand relevance based on

criteria such as level of engagement, purchase preference, brand familiarity, and trust in our products and services. This recognition underscores the success of the initiatives implemented to continuously enhance our clients' journeys.

Still in October, we were **recognized for the 24th consecutive time with the Folha Top of Mind Award in the Savings Accounts category**, demonstrating the consistency of a trajectory built over time and the consolidation of organizational behaviors guided by trust, credibility, and client-centricity. This recognition reflects the strength of our brand and the effectiveness of our organizational transformation, reaffirming our role as the main national reference in savings accounts and as an institution capable of turning strategy into value perceived by clients.

In November 2025, **CAIXA was featured in the "As Marcas Mais Valiosas do Brasil 2025" ranking**, conducted by InfoMoney and TM20 Branding, placing first as the strongest brand in the country. The survey highlighted attributes such as client trust and loyalty, advances in digital solutions, and low rejection rates, underscoring our soundness and competitiveness in credit, investments, and financial services.



With a focus on the continuous improvement of client experiences, we highlight the receipt of the **"O Cliente Recomenda"** seal, awarded in November 2025 by the Experience Awards in the Bank Accounts and Payroll-Deductible Loans categories. This certification is granted to the brands most recommended by consumers, underscoring initiatives oriented toward client centricity.

Reinforcing the actions implemented throughout the year to fulfill our purpose of transforming people's lives, in November 2025, we actively participated in COP30, reaffirming our position as a relevant player in the transition to a low-carbon economy, while fostering discussions on social inequalities and climate justice, while advancing the identification of new business opportunities aligned with the sustainability agenda. With the **largest sustainable finance portfolio in the market**, which reached R\$867.5 billion in December 2025, we continue to connect innovation, inclusion, and social and environmental responsibility.

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\$428.7 billion was paid in social benefits in 2025**, totaling 455.7 million installments.

In 2025, **we completed the review of 4,600 project proposals for the New PAC**, totaling R\$37.8 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 sustainable growth of our results is directly linked to the continuous strengthening of foundational practices related to transparency, corporate governance, risk management, internal controls, compliance, and integrity, reflecting the internalization of these principles as central elements of our organizational culture. Demonstrating the effectiveness of this transformation journey, in December 2025, **we achieved the Diamond category in public transparency upon receiving the National Public Transparency Award granted by Brazil's Federal Court of Accounts (TCU)**, the highest level of recognition granted to institutions that excel in expanding access to information and promoting transparency.

The Diamond category award highlights our initiatives focused on the quality, clarity, and usability of information provided to society, reaffirming our ongoing commitment to governance, institutional integrity, and accountability to citizens.



In November 2025, **we received, for the second consecutive year, the Fraud Prevention Seal**, certifying the rigorous adoption of best practices and high security standards. This achievement reinforces our position among the leaders in the financial sector in digital security and integrity, strengthening society's trust and the resilience of our operating models in an increasingly complex and challenging environment.

The seal is an official certification of the financial sector, created by the National Confederation of Financial Institutions (FIN) in partnership with the Brazilian Federation of Banks (FEBRABAN), with the purpose of recognizing institutions that demonstrate strict compliance with requirements and the adoption of best practices in preventing fraud and financial scams. Obtaining this certification reinforces our ongoing commitment to the integrity of financial operations, public trust, and the provision of a secure and reliable environment for our clients.

In 2025, we achieved **19 leading positions in Brazil's main macroeconomic projection rankings**, consolidating our performance as one of the most accurate institutions in this field and reaffirming the excellence of our technical team in formulating projections and monitoring the country's key economic indicators.

These achievements are underpinned by consistent training and development initiatives aimed at our employees. In this context, we highlight the distinction received in 2025 as **the world's best corporate university, with CAIXA being awarded the gold prize at the Global CCU Awards 2025**, held in Paris. The continuous qualification of our employees fosters a culture of excellence and innovation.

The achievement of these significant results is driven by progress across the technological innovation and digital transformation agendas, aimed at aligning our actions with our clients' expectations. Investments in service quality, combined with the adoption of artificial intelligence tools, system improvements, and process digitalization, foster the creation of innovative solutions and the generation of value in our relationships with clients.

Strategy

CAIXA's 2030 Strategy represents our commitment to a profound and sustainable transformation, structured around six pillars that guide our actions: Client at the Center, Efficiency and Profitability, Technology and Innovation, People, Culture and Agility, Sustainability and Citizenship, and Ecosystem Engagement.



Each strategic pillar translates an essential dimension of our transformation and our future, supported by an integrated set of initiatives aimed at generating concrete, sustainable impact aligned with our institutional purpose. These pillars act as drivers of organizational change, connecting strategic guidelines and serving as effective instruments for implementing the Institutional Strategic Plan (PEI).

The goal is to position the Bank as a benchmark in client experience, operational efficiency, digital innovation, social impact, and sustainability. By translating strategy into execution with a focus on tangible results, we adopted a centralized portfolio of initiatives that ensures the deployment of strategic guidelines into coordinated actions, promoting integration between long-term objectives, operational performance, and financial sustainability. In this way, these initiatives strengthen the alignment between our vision for the future, management efficiency, and value creation for society, ensuring that each initiative directly contributes to achieving the goals established in the PEI.

Structural Policies

The execution of CAIXA's 2030 Strategy, which incorporates organizational, cultural, and digital transformation as core pillars of the program, has progressed consistently. This transformation process is supported by a set of structural programs that enable the achievement of our institutional objectives, reinforcing our commitment to modernization, efficiency, and value creation for clients and society.



Within the Client at the Center pillar, throughout the year we enhanced our segmentation model, defining positioning, aspirations, and service guidelines. The new model guides the review of our product, service, and channel portfolio, with an emphasis on modernization, agility, and user suitability. Relevant deliveries have expanded client engagement and loyalty, with improvements in digital journeys and the launch of the *UAU CAIXA* Loyalty Program, aimed at increasing client primacy.

Within the Sustainability and Citizenship pillar, the sustainable product portfolio exceeded the target projected for 2025, reinforcing our role as a social impact agent. Additionally,

we consolidated our leadership in the climate agenda by participating in COP30 through a set of strategic initiatives, aligning our corporate portfolio with environmental and social guidelines. On the Citizenship front, we highlight actions aimed at vulnerable populations, such as discounts on basic food basket items, the new payment method of the Gás do Povo Program, and the pilot of the Sustainability Tokenized Assets Platform.

In the Technology and Innovation pillar, we advanced in technological modernization, prioritizing channel stability, enhancing priority digital journeys, and unifying data to enable more accurate decision-making.

Under the People, Culture, and Agility pillar, we expanded learning journeys, digital platforms, and continuous training programs focused on client service, innovation, and digital transformation. We promoted initiatives aimed at strengthening digital and behavioral skills, employee well-being, and the development of healthier work environments. These initiatives support digital transformation and reinforce our organizational culture. We also worked to expand diversity and inclusion practices, contributing to greater representation and equity.

Within the Efficiency and Profitability pillar, the period was marked by recurring net income growth and improvement in the operational efficiency ratio. We made progress in process simplification, structural reviews, and expense rationalization, featuring the reformulation of the credit pricing model, enhancement of portfolio governance, and the redesign of our funding strategy, ensuring balance between growth, financial soundness, and public mission.

Regarding the Ecosystem Engagement pillar, we recognize that the world has changed and that value creation has evolved. Organizations no longer operate in isolation, and results arise from connection, collaboration, and the ability to integrate different players around a shared purpose. We understand that acting as an ecosystem means integrating the financial institution, its subsidiaries, and other strategic partners, serving as orchestrator of a business environment in which clients interact with a single brand while a network of solutions operates in an integrated manner to deliver more comprehensive, simple, and relevant experiences.

Even amid a challenging environment marked by accelerated digital transformation and structural changes in the business landscape, we demonstrated organizational resilience, adaptability, and discipline in strategic execution, maintaining focus on generating sustainable long-term results.

The results achieved demonstrate the effectiveness of these changes and our maturity in turning challenges into opportunities for evolution. Along this path, each achievement represents tangible progress in consolidating a future that materializes our institutional

purpose of transforming people's lives through increasingly efficient, secure, and aligned with society's needs.

Housing



Jan25 – Dec25

Mortgage loans play a fundamental role in the country's development as they enable the creation of jobs and the generation of income. In 2025, we were responsible for creating more than 2.3 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 construction materials, furniture, and appliances, thus stimulating the civil construction industry and driving the growth of cities and the economy.

At the end of 2025, our mortgage loan portfolio reached R\$938.0 billion, an increase of 13.0% in 12 months. We maintained our leadership in the housing segment, with a 67.7% market share.

In 2025, a total of 871.5 thousand mortgage contracts were signed, generating R\$246.4 billion in loans and benefiting more than 2.6 million people with access to home ownership, 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 November 2025, we began the operationalization of the Reforma Casa Brasil Program, aimed at families with a gross monthly income of up to R\$9,600 under the MCMV framework. The program seeks to promote access to credit for home renovations, expansions, and improvements in urban areas throughout the country. In this context, we highlight our efforts to structure and provide specific credit lines with simplified and predominantly digital credit origination, available through our institutional website, CAIXA App, and branch network, reinforcing our commitment to innovation, financial inclusion, and service capillarity to the population.

New PAC – Development and Sustainability

In 2025, we completed the review of 4,600 project proposals for the New PAC, totaling R\$37.8 billion in investments, enabling the start of the bidding process and, subsequently, the launch of these projects. The funds allocated to 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 promote social inclusion by generating employment and 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).

Thus, our actions within the scope of the Program contributed to the construction of hospitals, maternity wards, polyclinics, daycare centers, and early childhood education schools, in addition to promoting infrastructure works in the country, including drainage, mobility, hillside containment, urbanization of slums, and sporting, social, and cultural spaces distributed in more than 1,000 municipalities nationwide.

The New PAC was structured into institutional measures in nine investment axes, covering the main organizational areas of the program and reuniting all works and services destined for the population. The program is expected to reach R\$1.7 trillion in investments through public and private funding by 2026, generating 4 million jobs across the country.

Within the scope of the Program, we have played a prominent role through the transfer of funds from the Federal Government's General Budget (OGU), the allocation of our own resources,



financing operations using resources from the Worker's Severance Fund (FGTS), as well as by providing technical advisory services to states and municipalities.

Sponsorship and Investments in Sports



We highlight the relevance of social transfers directed to sports through lottery betting revenues as well as our role as the paying agent of the *Bolsa Atleta* Program, an individual sponsorship program for Brazilian athletes maintained by the Federal Government. *Bolsa Atleta* is one of the largest individual athlete sponsorship programs in the world, enabling representatives of Olympic and Paralympic sports to dedicate themselves exclusively to training.

One of the highlights of 4Q25 was the renewal of our sponsorship of the *Novo Basquete Brasil* (NBB). In December 2025, we announced an investment of R\$24 million, ensuring support for the 2025/2026 and 2026/2027 seasons. This contribution strengthens the development of Brazil's basketball, supporting infrastructure, athlete training, and the expansion of sports opportunities across the country, reaffirming our role as a transformative agent in sports.

4Q25 was also marked by the renewal of our sponsorship of *CAIXA Brasília Basquete*, a strategic initiative aimed at strengthening the sport in the Federal District and fostering the development of regional talents.

Additionally, we resumed the *Arena São Bernardo* project, reinforcing the Bank's commitment to expanding sports infrastructure and democratizing access to sports.

In the street running segment, 64 races were supported between October and December, representing 44% of all races sponsored throughout the year. These initiatives reinforce the promotion of health, leisure, and social inclusion in all regions of the country. Among the sponsored events in the period, we highlight the traditional *São Silvestre International Race*, one of the most emblematic events in the Brazilian sports calendar, which reached its 100th edition in 2025, bringing together thousands of professional and amateur athletes and generating strong national visibility at the close of the sports year.

Sponsorship and Investments in Culture

Closing the year of celebrations marking its 45th anniversary, CAIXA Cultural recorded a historic milestone, welcoming more than 1.2 million visitors across its eight venues. We highlight that CAIXA Cultural Belém, inaugurated in October 2025, attracted nearly 90 thousand visitors in its first month and joined COP30's official cultural circuit, showcasing the best of Pará's culture during the event. For the Christmas celebrations, CAIXA Cultural Recife and CAIXA Cultural Fortaleza hosted the sponsored project CAIXA de Natal. In Recife, where the event takes place through performances staged from the windows of the historic building facing Marco Zero, the city's main landmark, the initiative drew more than 80 thousand spectators.



In December 2025, the list of projects selected under the CAIXA Cultural Selection was disclosed. A total of 226 projects were selected out of 5,831 submissions to compose the 2026/2027 programming schedule.

Service Structure

We are continuously improving our service structure and processes, always aiming to offer our 157.2 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 loan processes, and the opening of accounts done 100% online.

In addition to providing services through our digital channels, we are present in 98% of Brazil's municipalities, with 24.8 thousand service points. There are 3.9 thousand branches and banking service points, 13.0 thousand lottery units and CAIXA Aqui correspondents, 11 truck branches, 2 boat branches, and 2 container branches. We also offer 21.8 thousand ATMs in banking agencies and self-service rooms, as well as access to 26.7 thousand Banco24Horas terminals.

Our extensive service network and broad nationwide reach are fully aligned with the Bank's operations, strengthening relationships with clients and ensuring the necessary coverage for the effective implementation of government public policies.

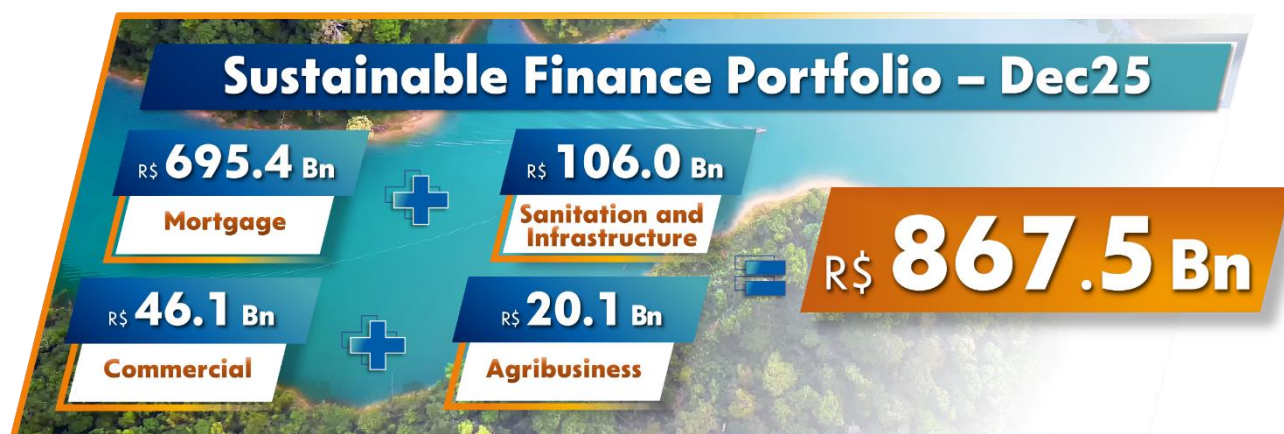
Sustainability

Sustainable Finance Portfolio

We included in our product and service portfolio information on the amount and percentage of resources allocated to initiatives and sectors promoting the transition to a fairer and more sustainable society, therefore classifying our business volume 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.

We considered credit products in a broad sense across the Housing, Commercial, Agribusiness, and Sanitation and Infrastructure segments. Following the assessment of the business volumes of the identified products, CAIXA's Sustainable Finance Portfolio totaled R\$867.5¹ billion as of December 2025.



¹ The methodology of CAIXA's Sustainable Finance Portfolio was revised to measure only the Bank's commercial credit portfolio, excluding the Student Financing Fund (FIES) and the Minha Casa, Minha Vida Program – Bracket 1.

CAIXA's Performance at COP30

Our participation in COP30 was structured around the following strategic pillars: Sustainable Housing, Sustainable and Resilient Cities, Support for Extreme Climate Events, Funding, Financing and Financial Arrangements, and Just Transition.

This approach reinforced our role as a relevant agent in the transition to a low-carbon economy, while fostering discussions on social inequalities and climate justice and driving the prospecting of new business opportunities aligned with the sustainability agenda. In this context, we highlight the main achievements during the event:

- Agreement with the Green Climate Fund (GCF) – paving the way for international funding focused on sustainability
- *Amazônia para Todos* – joint initiative with the Inter-American Development Bank (IDB) to democratize financing for sustainable development
- Protocol for Action in Climate and Environmental Disasters
- UN Global Compact: signature of the Net Zero Ambition Movement and the Circular Connection Movement, aimed at reducing greenhouse gas emissions and promoting responsible consumption and production
- Adherence to the UN Women's Empowerment Principles
- Participation in the "*Fome Não Tira Férias*" campaign, aimed at ensuring school meals during school recess periods
- Coalition for Net Zero Housing 2050, aimed at decarbonizing Brazil's housing value chain
- Launch of the "*Selo Casa Azul Uni*" – a new environmental certification focused on the construction of individual housing units

Our participation was structured through a qualified institutional presence, with the CAIXA Arena in the Green Zone, conceived as a strategic space for dialogue, cooperation, and opportunity generation. In this environment, we promoted bilateral agendas, expanded business and financing opportunities for ESG-oriented projects, and reinforced our positioning as a financial institution capable of articulating sustainable solutions for governments, companies, and multilateral organizations.

At COP30, by integrating financing, innovation, social impact, and environmental preservation, we reaffirmed our role as a leading public bank in Brazil's climate transition and sustainable development.

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 citizens, combined with sustainable urban development.

The Seal recognizes initiatives aligned with the Sustainable Development Goals (SDGs) established by the United Nations under the 2030 Agenda, based on a comprehensive assessment of municipal management using twenty-two evaluation indicators classified into four dimensions: Environmental, Social, Governance, and Climate.

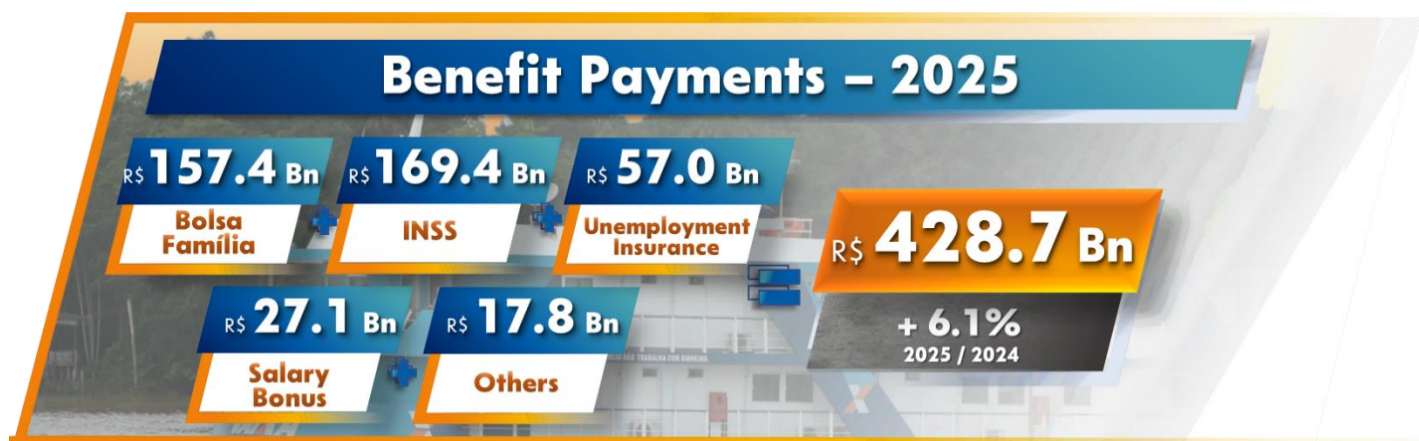
Given the relevance of the ESG agenda to CAIXA and to society, the initiative not only promotes and recognizes best sustainability practices among the evaluated municipalities, but also enables certified municipalities to access differentiated conditions for contracting the Bank's products and services. Likewise, we can also support municipalities in improving their performance across these indicators by offering products and solutions linked to each metric, thereby contributing to the strengthening of public management.

Since the Seal's creation until December 2025, 284 municipalities have been certified, with 34 municipalities earning the Seal in the last quarter.



Distribution of Social Benefits

Through physical and digital service channels and our partner network, in 2025, we paid benefits totaling R\$428.7 billion and distributed 455.7 million installments of income transfer, social programs, employee benefits, and INSS² benefits in all Brazilian municipalities.



We highlight the payment of R\$157.4 billion in Bolsa Família benefits through 234.9 million installments to 22.1 million families, R\$169.4 billion in INSS pension payments through 87.3 million installments to 8.0 million beneficiaries, and R\$57.0 billion in Unemployment Insurance payments through 31.9 million installments to 9.3 million beneficiaries.

In 2025, we paid the Salary Bonus, totaling R\$27.1 billion, to 22.9 million beneficiaries. Additionally, a total of R\$10.7 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\$7.1 billion.

Support to regions affected by natural disasters

Throughout 2025, we supported 681 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 municipal governments 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.

² INSS – Brazilian Social Security

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 municipalities on the preparation of the documentation required to qualify for this FGTS withdrawal modality. In addition, our branches supported clients in activating housing insurance coverage and in the procedures for the immediate payment of indemnities.

In support of local governments, we offer technical assistance for the operationalization of transfers of funds. Municipal governments receive support in assessing the damage and estimating the costs required to restore ongoing works or affected facilities that have a significant impact on local communities, such as bridges, access roads, water supply infrastructure, health clinics, and schools, among others.

The calamity withdrawal is essential to ensure social protection and economic resilience in critical moments. It provides immediate financial relief to families affected by natural disasters, enabling them to cover basic needs without resorting to indebtedness. In addition to fulfilling its role as an economic safety mechanism, this modality reinforces our social responsibility and that of the FGTS, aligning with ESG principles by supporting vulnerable communities in the face of extreme climate events, which tend to intensify as environmental changes progress.

Support for Government Programs

Loan Programs for Government Entities

Regarding the loan portfolio with Government Entities (States, Federal District, and Municipalities), a total of 88 new contracts were executed in 4Q25, totaling R\$4.6 billion. In 2025, 276 new contracts were signed, totaling R\$12.5 billion.

At the end of 2025, the loan portfolio with Government Entities totaled 4.4 thousand active operations, with a balance of R\$73.3 billion and serving 1.8 thousand clients in the Government segment throughout Brazil. The loan portfolio ended 4Q25 with a payment compliance rate of 99.9%.

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

We act as 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 budgetary parameters regulated by the Ministries that manage public policies and inspection bodies.

In 4Q25, a total of 4.3 thousand new construction contracts were signed, totaling R\$14.4 billion. Also, in 4Q25, we completed 792 works under OGU transfer agreements and commitment terms, in the amount of R\$2.26 billion. In 2025, we executed 6.0 thousand new public works contracts, totaling R\$20.9 billion. Also in 2025, we completed 3.8 thousand works under OGU transfer agreements and commitment terms, totaling R\$7.3 billion.

Performance Analysis and Results³

Net Income

CAIXA reached an accounting net income of R\$2.5 billion in 4Q25, down 44.6% from 4Q24 and 33.5% from 3Q25. In 2025, the accounting income reached R\$16.1 billion, up 18.7% over 2024. Recurring net income totaled R\$2.8 billion in 4Q25, down 39.6% from 4Q24 and 26.5% from 3Q25. In 2025, recurring net income reached R\$15.5 billion, up 10.4% over 2024.

In R\$ million	4Q25	3Q25	Δ%	4Q24	Δ%	2025.00	2024	Δ%
Financial Margin	17,543	16,523	6.2	16,332	7.4	66,776	61,587	8.4
Provision for Losses associated with Credit Risk	(5,356)	(5,073)	5.6	(4,672)	14.6	(16,046)	(17,100)	-6.2
Income from Financial Intermediation	12,188	11,450	6.4	11,660	4.5	50,730	44,487	14.0
Income from Services and Banking Fees	7,498	7,087	5.8	7,387	1.5	27,827	27,813	0.1
Administrative Expenses	(12,767)	(11,246)	13.5	(11,832)	7.9	(45,675)	(44,821)	1.9
Other Operational Revenues/Expenses	(3,541)	(2,275)	55.6	(1,735)	104.1	(9,284)	(7,617)	21.9
Tax Expenses	(1,390)	(1,274)	9.1	(1,183)	17.4	(5,137)	(4,662)	10.2
Income from Interests in Subsidiaries and Affiliated Companies	867	946	-8.4	806	7.6	3,545	2,878	23.2
Constitution and Reversal of Provisions	(309)	(978)	-68.4	(529)	-41.6	(3,197)	(6,004)	-46.7
Operating Result	2,546	3,711	-31.4	4,574	-44.3	18,809	12,075	55.8
Non-Operating Result	(90)	(54)	65.8	101	-	(230)	795	-
Income Tax, Social Contribution and Profit Sharing	47	108	-56.4	(160)	-	(2,527)	656	-
Consolidated Accounting Net Income	2,504	3,764	-33.5	4,515	-44.6	16,052	13,527	18.7
Non-Recurring Events	(263)	-	-	(66)	298.6	583	(487)	-
Recurring Net Income	2,767	3,764	-26.5	4,581	-39.6	15,469	14,014	10.4

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

The financial margin reached R\$17.5 billion in 4Q25, up 7.4% over 4Q24 and 6.2% over 3Q25. In 2025, the financial margin reached R\$66.8 billion, up 8.4% over 2024.

³ 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/en/financial-information/results-center/>.

Revenues from financial intermediation totaled R\$65.4 billion in 4Q25, up 28.4% over 4Q24 and 2.0% over 3Q25. In 2025, they reached R\$244.6 billion, up 28.9% over 2024.

Expenses with financial intermediation reached R\$47.9 billion in 4Q25, up 38.4% over 4Q24 and 0.6% over 3Q25. Expenses with financial intermediation totaled R\$177.9 billion in 2025, up 38.8% over 2024.

The provision for losses associated with credit risk totaled R\$5.4 billion in 4Q25, up 14.6% over 4Q24 and 5.6% over 3Q25. In 2025, these provisions totaled R\$16.0 billion, down 6.2% from 2024.

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 14.0% when comparing 2025 and 2024, reaching R\$50.7 billion.

Income from services totaled R\$7.5 billion in 4Q25, up 1.5% over 4Q24 and 5.8% over 3Q25. In 2025, this income totaled R\$27.8 billion, up 0.1% over 2024.

Administrative expenses (personnel + other administrative expenses) totaled R\$12.8 billion in 4Q25, up 7.9% over 4Q24 and 13.5% over 3Q25. In 2025, administrative expenses totaled R\$45.7 billion, up 1.9% over 2024.

Assets

Our assets totaled R\$2.2 trillion in December 2025, up 9.5% over the same period in 2024 and 0.5% over September 2025. The 12-month growth was influenced by the 11.5% increase in the loan portfolio and the 56.3% growth in the securities and derivatives portfolio.

Loan Portfolio

The loan portfolio ended December 2025 with a balance of R\$1.378 trillion, up 11.5% over December 2024 and 3.3% over September 2025. In the 12-month comparison period, we highlight the increases of 13.0% in the mortgage segment and 1.0% in sanitation and infrastructure.

In 4Q25, a total of R\$189.5 billion was granted in loans, up 27.1% over 4Q24 and 1.8% over 3Q25.



*Includes cards, acquired credits and securitized credits

We are the bank that supports Brazilians in achieving homeownership, maintaining the market leadership in the mortgage segment, with a market share of 67.7% of total mortgage loans, and the leading player in the MCMV Program, with a market share of more than 99%. The total delinquency rate was 1.18% at the end of December 2025, down 0.01 p.p. from December 2024.

The mortgage loan portfolio ended December 2025 with a balance of R\$938.0 billion, up 13.0% over December 2024 and 3.9% over September 2025. In 4Q25, a total of R\$72.6 billion in loans were granted (considering CAIXA and FGTS resources), up 54.0% over 4Q24 and 7.7% over 3Q25. In 2025, a total of R\$246.4 billion was granted in loans, up 10.2% over 2024.



Commercial loans to individuals ended December 2025 with a portfolio balance of R\$152.0 billion, increasing 13.4% over December 2024 and 2.9% over September 2025. We continue to highlight the payroll-deductible loans, which had a balance of R\$111.7 billion, up 10.0% over December 2024, and accounting for 73.5% of the total loan portfolio for individuals. Regarding the loan origination for individuals, this segment ended 4Q25 with a balance of R\$79.1 billion, up 14.5% over 4Q24 and 2.4% over 3Q25.

The balance of the corporate commercial loan portfolio ended December 2025 at R\$114.7 billion, representing growth of 14.2% compared to December 2024 and 3.5% compared to September 2025. Corporate loan originations in 4Q25 totaled R\$29.1 billion, an increase of 12.2% compared to 4Q24 and a decrease of 2.1% compared to 3Q25.

Infrastructure operations totaled R\$110.2 billion at the end of December 2025, up 1.0% over 4Q24 and down 0.4% from September 2025.

The agribusiness loan portfolio reached R\$62.9 billion at the end of December 2025, up 0.6% over December 2024 and 1.8% over September 2025.

Portfolio Quality

The delinquency rate for the total loan portfolio ended December 2025 at 3.07%, up 1.09 p.p. over December 2024 and 0.06 p.p. over September 2025. The provision rate remained stable during the period, ending December 2025 at 4.55%, up 0.52 p.p. from December 2024 and 0.11 p.p. compared to September 2025. Provision coverage ended the quarter at 149.5%, a decrease of 54.6 p.p. compared to December 2024 and an increase of 1.5 p.p. compared to September 2025.

CAIXA's loan portfolio has 91.5% of its balance classified as lower risk, largely concentrated in long-term operations, mainly due to the mortgage portfolio, which accounts for 68.1% of the total portfolio. The other items that comprise the collateralized portfolio are part of the infrastructure and sanitation segment and the agribusiness portfolio, as well as credits linked to PRONAMPE, FGI, liens, and CAIXA Hospitais.

Collateral assessed at the time of loan origination totaled R\$2.273 trillion, i.e., without considering potential appreciation, against a loan portfolio balance of R\$1.378 trillion, corresponding to a collateral-to-loan ratio of 164.9%.

Funding

The funding balance reached R\$1.902 trillion at the end of December 2025, up 10.0% over December 2024 and down 0.2% from September 2025, with savings deposits standing out, totaling R\$396.2 billion, up 2.8% year over year and 1.1% quarter over quarter. We maintained leadership in the savings segment, increasing our market share from 37.3% in December 2024 to 38.8% in December 2025.

As of December 2025, bonds outstanding totaled R\$290.5 billion, reflecting growth of 31.1% compared to December 2024 and 6.5% compared to September 2025. Real estate bonds, in particular, grew 36.2% year over year and 7.6% quarter over quarter, ending December 2025 with a balance of R\$253.9 billion.

For term deposits, CDBs had the highest growth in the period, increasing 14.0% in 12 months and 1.5% over September 2025, with a balance of R\$202.1 billion at the end of December 2025.

Liquidity

In 4Q25, the short-term liquidity ratio was 268.1%, growing 25.4 p.p. in 12 months and 7.1 p.p. in the quarter.

In accordance with BACEN Resolution No. 54/20, short-term liquidity indicators are calculated based on the simple average of the daily amounts observed during the quarter, as of the reported reference date.

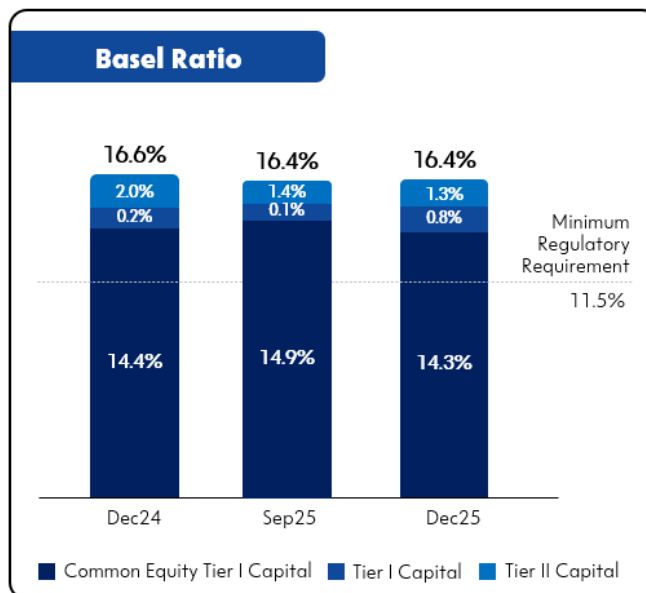
Equity

We ended December 2025 with equity of R\$149.7 billion, growing 6.8% in 12 months and reducing 1.0% in the quarter.

Basel Ratio

We recorded a Basel Ratio of 16.4% at the end of December 2025, exceeding by 4.9 p.p. the regulatory minimum of 11.5%, as established by National Monetary Council (CMN) Resolutions No. 4,955 and No. 4,958, dated October 21, 2021, which set forth the Basel Committee on Banking Supervision recommendations regarding the capital structure of financial institutions.

We highlight our sound capital structure, reinforcing our ability to execute our strategic plan in a sustainable manner.



CAIXA Conglomerate

CAIXA Seguridade

In 2025, CAIXA Seguridade celebrated its tenth anniversary of operations, reinforcing its position among the largest insurance platforms in Brazil. The year was marked by significant corporate advances, notably the completion of the Secondary Public Offering of Shares, which added 82,380,873 shares to the market and increased the free float to 20%.

In November 2025, the Company participated in COP30, where it promoted forums and discussions that reaffirmed its commitment to the ESG agenda and to the development of more inclusive, responsible, and sustainable insurance solutions. These milestones reinforce the Company's purpose of contributing to people's well-being, supporting the achievement of their life projects, and generating value for its shareholders.

CAIXA Seguridade ended 2025 with Managerial Net Income of R\$4,315.9 million, the highest result in the Company's history, representing growth of 14.9% compared to 2024. This performance reflects the consistency of strategic execution and the maturity of the Company's operating model, as well as the strength of its partnership structure, which continues to expand distribution capacity, strengthen channels, and make a decisive

contribution to the sustainable growth of the business. On a quarterly basis, net income of R\$1,124.8 million in 4Q25 represented growth of 6.4% compared to the same period of the previous year. From an accounting perspective, in accordance with CPC 50 (IFRS 17), the Company recorded accumulated net income of R\$4,291.6 million in 2025, an increase of 14.0% compared to 2024.

In the aggregated view, which considers the effect of all equity interests in the proportion attributable to CAIXA Seguridade, the accumulated financial result for 2025 accounted for 33.9% of annual net income. CAIXA Vida e Previdência remained the most relevant equity interest, representing 51.1% of this amount. Compared to 2024, this result grew 37.2%, mainly driven by the higher Selic rate throughout the year and the higher average balance of financial investments, factors that consistently contributed to the aggregated result.

As a synthesis of the Company's strategic execution and its operational and financial performance, recurring Return on Equity (ROE) reached 70.4% in 4Q25, the highest level in the Company's history, representing an increase of 2.9 p.p. compared to the level recorded at the end of 2024.

CAIXA Asset

At the end of 4Q25, CAIXA Asset recorded a total of R\$604.0 billion in assets under management, up R\$80.4 billion over 4Q24. In the same period, the institution held a 5.3% market share and was recognized as one of the largest third-party asset managers in Brazil, ranking as the second-largest manager in the Retail, Public Sector, and Brazilian Public Servants' Pension Scheme (RPPS) segments.

Regarding the number of investors, in 4Q25 the funds managed by CAIXA Asset ended the period with 1.7 million investors, across 448 products under management and distributed through CAIXA. Five new investment funds were launched this quarter, targeted at the retail individual segment. Highlights include the launch of two investment funds through external distribution channels, replicating investment strategies already well established under management in the market.

In 2H25, CAIXA Asset was highlighted by *Investidor Institucional* Magazine with 18 "excellent" funds, according to the Best Funds for Institutional Investors ranking, placing second among 80 asset management institutions — a result that was repeated when considering only fixed-income funds.

Investidor Institucional Magazine is one of the leading Brazilian publications focused on the institutional investor segment, including pension funds, RPPS, asset managers, and corporations. The magazine covers topics such as capital markets, macroeconomics, fund rankings, interviews with executives, and public policies.

CAIXA Cartões

The year 2025 was marked by advances in the growth trajectory and the strengthening of CAIXA Cartões' strategic positioning within the Payment Methods ecosystem.

In October 2025, CAIXA Cartões launched the CAIXA Ícone Visa Card, an evolution of CAIXA's high-income card portfolio, combining sophistication, premium benefits, and a strong market positioning strategy.

In November 2025, CAIXA Cartões introduced UAU CAIXA to the market, its new loyalty and benefits program for clients. The program is designed to strengthen client relationships by offering exclusive benefits and integrating various services within a modern and unified environment, enabling higher engagement across all Conglomerate products.

In the acquiring business, billings reached R\$28.6 billion, up 30.7% over 2024. Revenue from this vertical reached R\$48.4 million in the same period, up 17.8% over 2024.

For the Credit Card operation, the active cardholder base grew 17.3%, reaching a total portfolio of 8.4 million cards. This performance was driven by sales through digital channels, which accounted for 40% of total originations, with more than 1 million cards issued, representing growth of 228.5% compared to the previous year. The debit card client base also increased compared to the prior year, reaching 244.7 million cards, corresponding to growth of 5.6%.

CAIXA Loterias

In 4Q25, Loterias CAIXA collected R\$8.6 billion, up 11.1% over 4Q24. Total net prizes paid to bettors during the period amounted to R\$ 3.1 billion, a 16.4% increase compared to 4Q24.

In R\$ million	4Q25	3Q25	Δ%	4Q24	Δ%	2025	2024	Δ%
Net Prizes*	3,133	2,230	40.5	2,692	16.4	9,221	8,850	4.2
Social Destination	3,314	2,440	35.8	2,962	11.9	10,177	10,044	1.3
Social Security	1,436	1,077	33.3	1,322	8.6	4,469	4,411	1.3
Security	820	613	33.7	767	6.9	2,547	2,607	-2.3
Sports	630	474	32.8	551	14.3	1,928	1,847	4.4
Education	183	94	94.1	100	82.5	475	432	9.9
Culture	239	179	33.4	221	8.3	745	739	0.9
Health	1.9	1.0	96.4	1.1	70.8	3.7	5.5	-32.2
Others	4.5	1.3	257.4	0.4	1035.7	8.5	2.7	213.0
Taxes (Income Tax on Premium)	433	555	-21.9	616	-29.6	2,030	2,060	-1.4
Costs and Maintenance	1,648	1,230	34.0	1,483	11.1	5,091	4,956	2.7
Total Collected**	8,614	6,429	34.0	7,754	11.1	26,612	25,909	2.7

*It may include prizes resulting from bets placed in the previous quarter, as it considers the date of prize payment.

**Amounts consider resources allocated to the Lottery Development Fund and remuneration of Lottery units.

Loterias CAIXA are an important source of funds to promote social development in Brazil. In 4Q25, R\$3.3 billion was allocated to legal beneficiaries for investment in Federal

Government social programs in the areas of social security, sports, culture, public security, education, and health. This amount corresponds to 38.5% of total collections during the period.

During 2025, regarding the activities of CAIXA Loterias in the areas of risk, compliance, and integrity, processes were consolidated with a focus on Information Security management practices, aiming to maintain the ISO/IEC 27001 and WLA-SCS certifications. Loterias CAIXA's achievement of the highest WLA certification level (Level 2) expands compliance with and certification under the ISO/IEC 27001 Standard for information security management systems applied to the processes of draw management, results verification, and prize payments under the responsibility of Loterias CAIXA.

By attaining the highest certification level and continuously implementing the controls required by ISO/IEC 27001 and WLA-SCS, Loterias CAIXA ensures that its processes comply with legal requirements and global best practices, reaffirm their commitment to society regarding process transparency and security, and strengthen the credibility of their image as a gaming operator, enhancing the confidence of bettors and other stakeholders.

The Company holds the Level 3 Responsible Gaming certification, issued by the World Lotteries Association (WLA), which internationally validates the effectiveness of actions adopted under the Responsible Gaming Program. This program aims to curb compulsive behavior, prevent underage gambling, and provide guidance on treatment and harm prevention 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 to be observed in the exercise of a profession, underpins the following five principles of corporate governance — integrity, transparency, accountability, equity, and sustainability — as well as the best practices for achieving them.

- **Integrity:** to 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:** to offer interested parties true, timely, coherent, clear, and relevant information, whether positive or negative, and not just that required by laws or regulations;

- **Accountability:** to perform duties with diligence, independence, and aimed at creating sustainable value in the long term, assuming responsibility for consequences of acts and omissions;
- **Equity:** to treat the sole shareholder and other stakeholders fairly, taking into account their rights, duties, needs, interests, and expectations, as individuals or collectively;
- **Sustainability:** to ensure economic and financial viability, reduce the negative externalities of our businesses and operations, and enhance the positive ones, while considering, within the business model, the various forms of capital (financial, intellectual, human, social, natural, and reputational) in the short, medium, and long terms.

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:

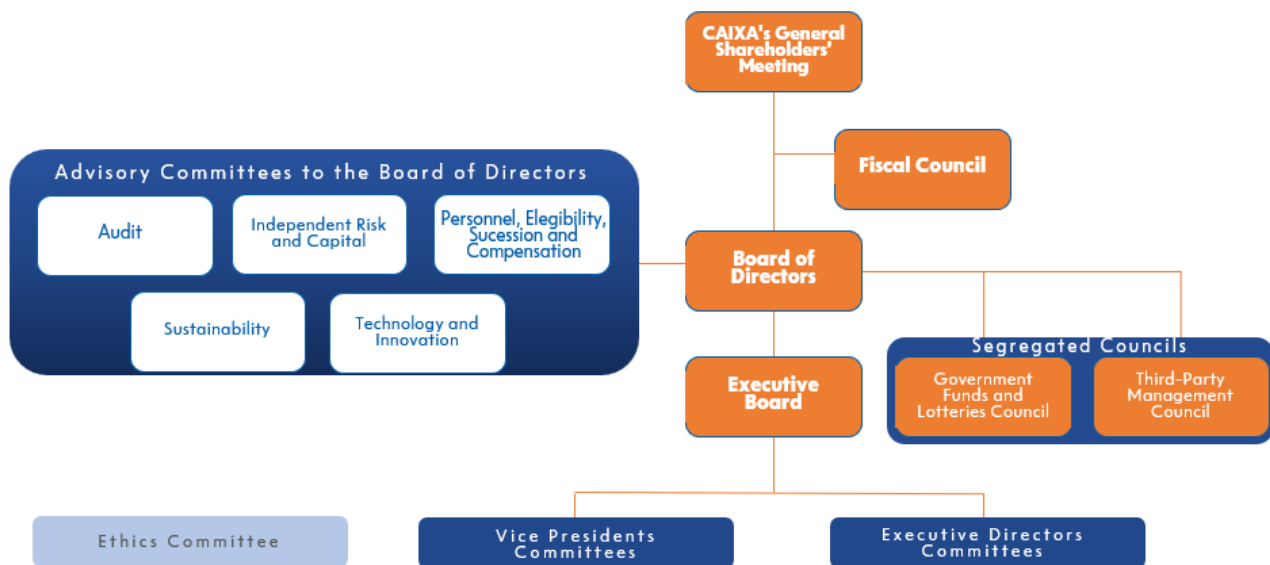
- Bylaws;
- Policies;
- Decision-making Model;
- Internal Norm Manuals;
- Code of Ethics, Conduct and Integrity;
- Authority Regime;
- Organizational Structure.

Structure of the Senior Management Collective Bodies

Our governance is structured to favor agile and decentralized collective decision-making processes through internal forums at strategic, tactical, or operational levels, promoting the synergy between the areas, avoiding conflicts of interest, and thus safeguarding the interests of CAIXA and its subsidiaries.

In 2025, we created the Digital Security Department, strengthening governance in cybersecurity, information security, and anti-fraud. Additionally, the Housing Network and Salary Variation Compensation Fund (FCVS) Strategy Department was established to structure the strategy, coordinate the stakeholders involved in the FCVS, monitor the results of the novation of housing loans linked to the FCVS within the scope of the Financial Agent, and operate within the Housing Network.

Senior Management Collective Bodies are presented below, with powers and functions regulated by Internal Regulations and statutory provisions:



Personnel Management

Activities in the personnel area permeate our entire strategy to maintain our leading role as the main partner of the Federal Government, States, and Municipalities in executing public policies, in addition to humanizing labor relationships, strengthening client relationships, enabling access to decent housing, strengthening governance and operational efficiency, promoting sustainability policies and generating value in relationships by offering innovative solutions in business, technology, and workplace environment.

In December 2025, we had 84.4 thousand employees working in branches and at the headquarters, of whom 47.1 thousand were men and 37.3 thousand were women. Of this total, 4.6 thousand are PwD employees, which accounts for 5.4% of the Bank's staff.

Additionally, we highlight opportunities offered for young people: there are 6.5 thousand new professionals working as interns and apprentices in all regions of Brazil.

Considering 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 foster the development of digital capabilities.

Digital Transformation - Certifications

To promote the continuous development of our employees in the models, structures, and principles 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, contribute to our competitiveness in the banking market, foster innovation and creativity, and enhance team productivity and efficiency, promoting cost reduction and greater adaptability to change.

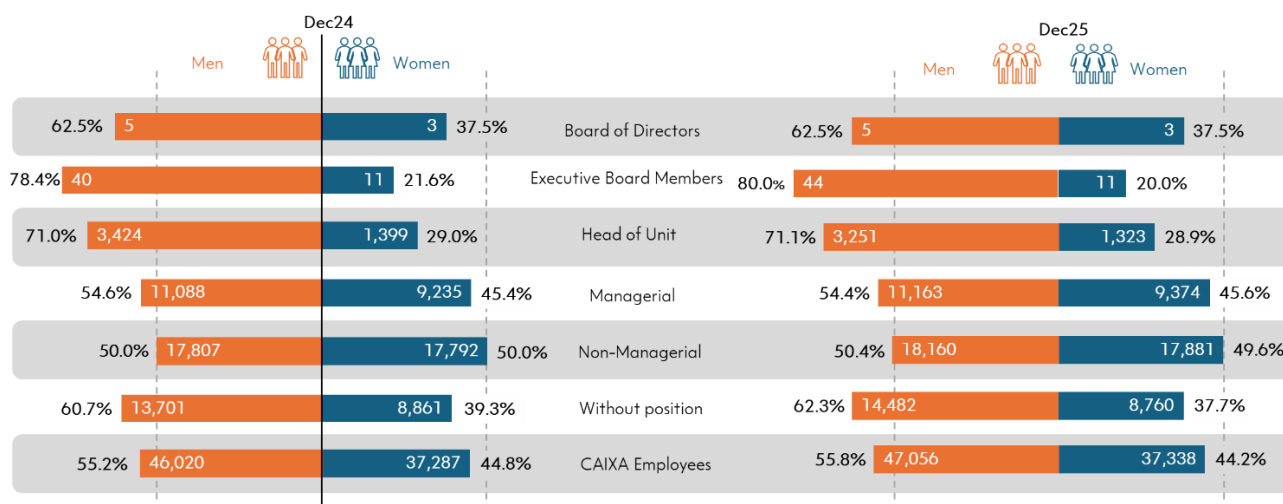
Women Leadership

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.

In this context, Universidade CAIXA plays a strategic role by developing and delivering educational initiatives aimed at raising awareness, training, and upskilling employees, with a focus on promoting gender equity and strengthening a more inclusive organizational culture. These initiatives enable the participation of women in educational programs such as Leadership for Black Women in Public Service, the CAIXA Mentorship Program, Women's Leadership Training in Public Finance at Insper, and the Women in Leadership Acceleration Program.

Equity Policy

In compliance with Law No. 15,177, of July 23, 2025, we present the following information regarding gender equity at our Institution:



We recognize and value cultural diversity, equity, and social inclusion, promoting management practices aimed at eliminating all forms of violence, prejudice, and discrimination.

Aligned with the UN Women's Empowerment Principles, with the goal of reaching 36% of women in leadership positions by 2030, and with the Pro-Equity of Gender and Race

Program, we reaffirm our commitment to gender equity by ensuring equal opportunities for women and men, strengthening female leadership, and fostering inclusive environments.

This stance seeks not only to ensure fundamental human rights, but also to drive innovation, competitiveness, and sustainable development, consolidating an organizational culture grounded in respect and diversity.

Ratio between base salary and remuneration of men and women					
		2024		2025	
Significant operational unit*	Functional category	Base salary ratio**	Total remuneration ratio***	Base salary ratio	Total remuneration ratio
Head office units	Unit head	0.96	1.02	1.04	1.02
	Managerial	1.01	0.99	1.01	0.99
	Non-managerial	0.95	0.92	0.95	0.93
	Operational	0.89	0.83	0.90	0.77
	Professional	1.01	1.04	0.99	0.97
	Total	0.91	0.87	0.91	0.88
Branches	Unit head	0.98	0.99	0.98	1.00
	Managerial	1.02	0.99	1.02	0.99
	Non-managerial	0.96	0.94	0.96	0.95
	Operational	0.91	0.82	0.93	0.85
	Total	0.96	0.91	0.96	0.92
Centralized units	Unit head	0.67	0.89	0.83	0.97
	Managerial	0.71	0.81	0.70	0.81
	Non-managerial	0.97	0.89	0.99	0.90
	Operational	1.01	0.93	1.11	1.10
	Professional	0.97	0.98	0.96	0.96
	Total	0.78	0.80	0.82	0.85
All units	Unit head	0.94	0.99	0.98	1.01
	Managerial	0.92	0.94	0.92	0.94
	Non-managerial	0.97	0.94	0.98	0.95
	Operational	0.92	0.83	0.95	0.87
	Professional	0.97	0.98	0.97	0.96
	Total	0.91	0.89	0.92	0.91

*Significant operational units are grouped into three subsystems: head office, centralized units and branches.

**Base salary: amount corresponding to each employee's substantive position at their respective salary grade as of December 2025.

***Compensation: net salary received by each employee in December 2025.

For the calculation of the base salary and remuneration ratios, the average salary of the active workforce as of December 2025 was considered. The ratio was calculated using the average female salary as the numerator and the average male salary as the denominator, by functional category. Therefore, a result equal to 1.00 indicates full pay equality between women and men; values below 1.00 indicate that the average salary of women

is lower than that of men; the closer the ratio is to 1.00, the more equal the observed pay proportion.

Remuneration, as well as the remuneration for positions with additional compensation, has the same value, in accordance with internal regulations, for both men and women. Considering the functional category of Executive Officers and Board Members, remuneration is equivalent regardless of gender.

The differences observed in the ratio between base salary and remuneration reflect the individual career progression of each employee. This indicator takes into account the professional trajectory, including tenure, career progression, promotions, and internal mobility, which directly impact salary composition.

Accordingly, variations between women and men result from factors such as employment history and opportunities presented throughout the career path, while maintaining our commitment to equity policies and equal opportunity.

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.

Parental Support

We strengthened our parental support initiatives, recognizing their role in promoting gender equity and fostering a more human-centered organizational culture. We implemented more flexible rules for maternity, paternity, and adoption leave, and promoted awareness initiatives such as the Parental Support Dialogue Circle.

Integrity, Risks, and Internal Controls

We continuously improve 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 the promotion of ethical and responsible conduct in activities.

Our Integrity Program is aimed at preventing, detecting, and correcting illicit acts, either actively or passively, 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, control, 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 Integrity Ecosystem work together in a coordinated manner to ensure the effectiveness of the Program, improving internal control mechanisms, and acting in accordance with ethical relationships and the sustainability of our business and results.

In this context, the "Integrity: this line must not be crossed" Campaign was launched in 2025, aligned with the institutional value "Our Integrity Is Non-Negotiable". With this initiative, we reaffirm our unwavering commitment to fostering an ethical, safe, respectful, and integrity-driven work environment for all.

The topics already addressed by the Campaign include (i) Sexual Harassment, with the launch of the Institutional Program to Combat Sexual Harassment, which throughout the year, the program included initiatives to strengthen prevention and response to potential cases of harassment and sexual violence at CAIXA, with the involvement of multiple units that make up the Integrity Ecosystem; (ii) Internal Fraud, under the theme "Say no to fraud", aimed to raise employee awareness about the importance of complying with CAIXA's rules

and guidelines in daily operations, as well as the tools available to prevent and report potential irregularities, including cyber fraud. In line with the campaign, a specific committee was established to address reports related to indications of employee coercion/improper recruitment.

The centralized coordination by the Vice-Presidency of Risks/Internal Controls and Integrity Department provides greater transparency and agility, supporting the procedures adopted by the players of the Ecosystem, aiming to strengthen our image and reputation at levels of excellence and be 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.

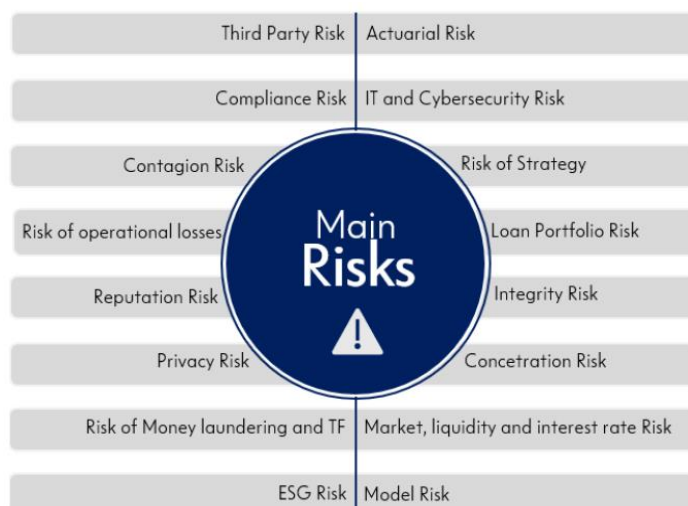
We invest in applying the most advanced analytics, data science, and machine learning techniques and methodologies to the continuous improvement of monitoring and control mechanisms, aimed at identifying suspicious situations, which are duly reported to the Financial Activities Control Council (COAF), 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 to all levels of the organization, in addition to the risk and audit area. This model strengthens governance and contributes to achieving organizational objectives, minimizing losses.

Through our risk and capital management structure, we implement models, methodologies, systems, routines, and indicators that enable the identification, measurement, assessment, monitoring, control, and reporting aimed at mitigating adverse effects resulting from incurred risks, including under normal and stressful scenarios.



We periodically monitor and evaluate the risk management model to enhance the maturity of its structure, in alignment with best practices and in compliance with internal regulations.

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

The importance of the Internal Control System (ICS) is corroborated by the issuance of National Monetary Council (CMN) Resolution No. 4,968/2021 and CMN Resolution No. 5,178/2024, which, among their main provisions, emphasize a focus on the continuous monitoring of control activities, the adequate segregation of duties, and the independence of areas, with a view to avoiding conflicts of interest and ensuring the active involvement of Senior Management in strengthening our internal controls.

We carried out the supervision of the internal controls related to equity investments, the Federal Employees' Pension Foundation (FUNCEF), and Capital Markets processes, encompassing brokerage, custody, and public offerings of securities, as well as monitoring first-line indicators in accordance with mandatory activities, reinforcing our commitment to regulatory compliance.

Reporting Channel

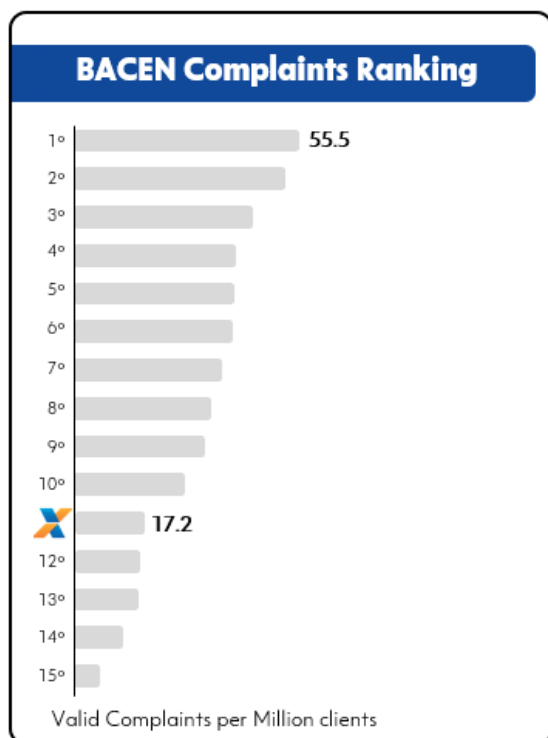
The Reporting Channel is a mechanism for receiving internal and external complaints, anonymous or not, about collaboration or the practice of suspected acts of corruption or other acts harmful to national or foreign Public Administration, and with the establishment of rules of non-retaliation and protection 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:



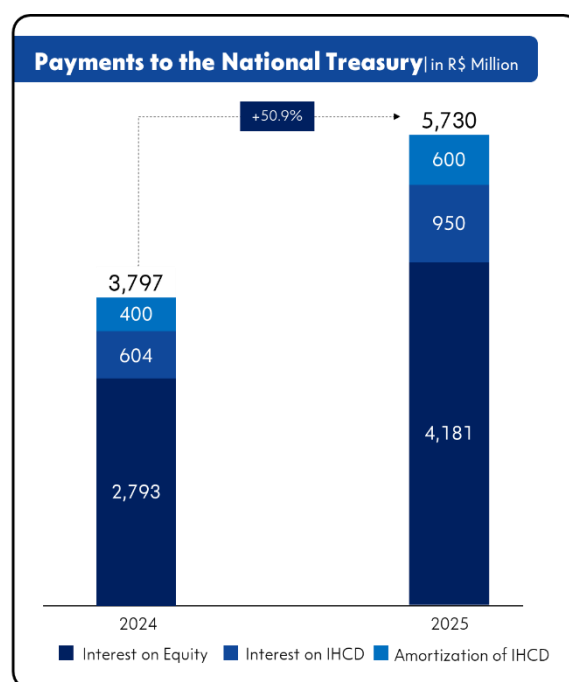
- 35 thousand client complaints dealt through the CAIXA Ombudsman, Consumer Protection and Defense Program (PROCON), and the Central Bank of Brazil (BACEN) channels from October to December, representing an increase of 27% in volume of complaints compared to the same period in the previous year.
- We maintained the 11th position in BACEN's Complaints Ranking in 4Q25, recording our best performance since the change in the methodology adopted for the current ranking framework. The ranking is based on complaints recorded through the BACEN customer service channels, and the institutions are ranked in descending order of the complaint, that is, from the most complained-about to the least complained-about institution.

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.

Distribution of Dividends and IoE

In accordance with Decree No. 2,673/1998 and the Bylaws (Article 80), we distribute to the Federal Government at least 25% of adjusted net income, calculated for each fiscal year.

In April, we distributed R\$2.77 billion to the Federal Government, our controlling shareholder, in the form of interest on equity (IoE), related to the 2024 fiscal year. Additionally, in 4Q25, the amount of R\$1.41 billion was advanced to the Federal Government, also in the form of interest on equity, related to the 2025 fiscal year, thus totaling R\$4.18 billion distributed in 2025.



Regarding the Hybrid Capital and Debt Instruments (IHCD), in April, R\$949.8 million was paid to the Federal Government as interest on Hybrid Capital and Debt Instrument (IHCD) contracts. Additionally, in October, R\$600 million was paid as reimbursement of IHCD amounts, in compliance with the schedule established with the National Treasury Secretariat and the Federal Court of Accounts.

Independent Audit

We have a process for hiring an Independent Auditor, considering aspects of transparency, compliance, objectivity, and independence of the Independent Auditor, 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 collaborators, 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 us in our constant search for improvement, essential for CAIXA and Brazil's development.

Management.

Glossary

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

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.

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

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.

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

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

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

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

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.

Net Promoter Score (NPS): Metric used to measure customer satisfaction and loyalty toward a company, product, or service.

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.

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.

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.



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