



4Q25

PERFORMANCE
ANALYSIS REPORT





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Forward-Looking Statements

This Performance Analysis Report is based on CAIXA's Consolidated Financial Statements as of December 31, 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 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 be beyond 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 impacts a broad range of 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.

4Q25 Conference Call Connection Details

Thursday, March 05, 2026

10:00 a.m. (Brasília time)

8:00 a.m. (New York time)

Webcast (Simultaneous Translation)

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

Highlights

Net Income

Recurring net income totaled R\$2.8 billion in 4Q25, compared to R\$4.6 billion in 4Q24 and R\$3.8 billion in 3Q25. Recurring net income reached R\$15.5 billion in 2025, up 10.4% over 2024. Recurring return on equity (ROE) was 10.67% in December 2025, up 0.24 p.p. over December 2024 and down 1.25 p.p. from September 2025.

Financial Margin

Financial margin reached R\$17.5 billion in 4Q25, up 7.4% over 4Q24 and 6.2% over 3Q25. Compared to 4Q24, growth was mainly driven by a 28.4% increase in financial intermediation revenues, offset by a 38.4% rise in financial intermediation expenses. The margin was R\$66.8 billion in 2025, up 8.4% over 2024.

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. The YoY increase was influenced by the growths of 13.0% in mortgage loans, 14.2% in corporate loans, 13.4% in commercial loans for individuals, 1.0% in sanitation and infrastructure, and 0.6% in agribusiness.

In 4Q25, CAIXA originated R\$189.5 billion in loans, up 27.1% over 4Q24 and 1.8% over 3Q25. In 2025, loans totaled R\$690.2 billion, up 12.2% over 2024.

A total of R\$72.6 billion in mortgage loans was granted, up 54.0% over 4Q24 and 7.7% over 3Q25. In 2025, a total of R\$246.4 billion was granted, 10.2% more than in 2024.

CAIXA's loan portfolio had a delinquency rate of 3.07% in December 2025, up 1.09 p.p. over December 2024 and 0.06 p.p. over September 2025. To a large extent, the increase compared to the previous year is due to the extension of the period during which transactions are maintained in the active portfolio, following the adoption of CMN Resolution No. 4,966/2021, which classifies assets into three stages according to their credit risk. In December 2025, it is noteworthy that 91.5% of CAIXA's credit portfolio was classified as Stage 1, highlighting the quality of the Institution's loan portfolio.

Additionally, regarding the distribution of assets across portfolios C1 to C5, it is worth noting that 76.9% of the portfolio is classified under categories C1 and C2, which correspond to operations backed by higher-quality collateral.

Operational Efficiency

In 4Q25, revenue from services and banking fees totaled R\$7.5 billion, up 1.5% over 4Q24 and 5.8% over 3Q25. Compared to 4Q24, we highlight the increases of 14.3% in investment funds, 11.8% in debit and credit card revenues, and 9.0% in government services. In 2025, income from services reached R\$27.8 billion, remaining stable 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 a 12-month comparison, the increase was impacted by growths of 9.5% in personnel expenses and 4.7% in other administrative expenses. In 2025, these expenses totaled R\$45.7 billion, up 1.9% over 2024. Excluding the Voluntary Separation Program (PDV) 2024/2025, expenses increased by 4.1% over a 12-month period.

CAIXA's recurring operating efficiency ratio was 53.61% in December 2025, down 2.13 p.p. from December 2024 and up 0.71 p.p. over September 2025.

Funding

The funding balance was R\$1.902 trillion in December 2025, up 10.0% over December 2024 and down 0.2% from September 2025. We highlight the 2.8% increase in savings deposits over 12 months, which totaled R\$396.2 billion and had a market share of 38.8%.

Bonds issued in the domestic market reached R\$290.5 billion, up 31.1% over December 2024 and 6.5% over September 2025.

Clients and Service Network

In December 2025, CAIXA had 157.2 million holders of checking and savings accounts, of which 155.0 million were individuals and 2.2 million were corporate clients.

CAIXA's network operates in 98% of the country's municipalities, with 24.8 thousand service points. There is a total of 3.9 thousand branches and banking service points, 20.9 thousand lottery units and CAIXA Aqui correspondents, 11 truck branches, 2 boat branches, and 2 container branches. CAIXA also offers the population 21.8 thousand ATMs in banking agencies and self-service rooms, and 26.7 thousand Banco24Horas terminals.

Additionally, CAIXA continues its technological modernization efforts and enhancement of its digital service channels, with 53.2 billion digital transactions (apps and Internet Banking) carried out in 2025.



Key Numbers

| Key Numbers Income Statement (R\$ million) | 4Q25 | 3Q25 | Δ% | 4Q24 | Δ% | 2025 | 2024 | Δ% |
|--|-----------|-----------|--------|-----------|--------|-----------|-----------|--------|
| Accounting Net Income | 2,504 | 3,764 | -33.5 | 4,515 | -44.6 | 16,052 | 13,527 | 18.7 |
| Recurring Net Income | 2,767 | 3,764 | -26.5 | 4,581 | -39.6 | 15,469 | 14,014 | 10.4 |
| Operating Result | 2,546 | 3,711 | -31.4 | 4,574 | -44.3 | 18,809 | 12,075 | 55.8 |
| Financial Margin | 17,543 | 16,523 | 6.2 | 16,332 | 7.4 | 66,776 | 61,587 | 8.4 |
| Allowance for Loan Losses | (5,356) | (5,073) | 5.6 | (4,672) | 14.6 | (16,046) | (17,100) | -6.2 |
| Gross Income from Financial Intermediation | 12,188 | 11,450 | 6.4 | 11,660 | 4.5 | 50,730 | 44,487 | 14.0 |
| Revenues from Services ¹ | 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 |
| Personnel Expenses | (8,672) | (7,613) | 13.9 | (7,921) | 9.5 | (31,054) | (30,557) | 1.6 |
| Other Administrative Expenses | (4,095) | (3,633) | 12.7 | (3,911) | 4.7 | (14,621) | (14,264) | 2.5 |
| Equity Items (R\$ million) | 4Q25 | 3Q25 | Δ% | 4Q24 | Δ% | 2025 | 2024 | Δ% |
| Assets under Management | 3,856,782 | 3,816,602 | 1.1 | 3,505,562 | 10.0 | 3,856,782 | 3,505,562 | 10.0 |
| Caixa Assets | 2,223,557 | 2,212,635 | 0.5 | 2,030,111 | 9.5 | 2,223,557 | 2,030,111 | 9.5 |
| Third-Party Assets | 1,633,225 | 1,603,967 | 1.8 | 1,475,451 | 10.7 | 1,633,225 | 1,475,451 | 10.7 |
| FGTS | 829,781 | 812,825 | 2.1 | 760,367 | 9.1 | 829,781 | 760,367 | 9.1 |
| Investment Funds ² | 739,349 | 725,164 | 2.0 | 647,373 | 14.2 | 739,349 | 647,373 | 14.2 |
| Other Assets | 64,095 | 65,977 | -2.9 | 67,711 | -5.3 | 64,095 | 67,711 | -5.3 |
| Loan ³ | 1,377,893 | 1,334,083 | 3.3 | 1,236,308 | 11.5 | 1,377,893 | 1,236,308 | 11.5 |
| Individual Commercial ⁴ | 151,988 | 147,635 | 2.9 | 133,995 | 13.4 | 151,988 | 133,995 | 13.4 |
| Corporate Commercial ⁴ | 114,734 | 110,842 | 3.5 | 100,427 | 14.2 | 114,734 | 100,427 | 14.2 |
| Mortgage | 938,028 | 903,128 | 3.9 | 830,162 | 13.0 | 938,028 | 830,162 | 13.0 |
| Infrastructure | 110,225 | 110,701 | -0.4 | 109,150 | 1.0 | 110,225 | 109,150 | 1.0 |
| Agribusiness | 62,919 | 61,777 | 1.8 | 62,575 | 0.6 | 62,919 | 62,575 | 0.6 |
| Allowance for Loan Losses | (62,709) | (59,298) | 5.8 | (49,787) | 26.0 | (62,709) | (49,787) | 26.0 |
| Deposits | 821,343 | 814,389 | 0.9 | 778,173 | 5.5 | 821,343 | 778,173 | 5.5 |
| Saving | 396,219 | 391,922 | 1.1 | 385,360 | 2.8 | 396,219 | 385,360 | 2.8 |
| Term Deposits | 320,590 | 325,696 | -1.6 | 287,371 | 11.6 | 320,590 | 287,371 | 11.6 |
| Demand Deposits | 54,013 | 48,529 | 11.3 | 54,419 | -0.7 | 54,013 | 54,419 | -0.7 |
| Other Deposits | 50,522 | 48,241 | 4.7 | 51,022 | -1.0 | 50,522 | 51,022 | -1.0 |
| Bonds issued in the domestic market ⁵ | 290,503 | 272,700 | 6.5 | 221,572 | 31.1 | 290,503 | 221,572 | 31.1 |
| Net Equity | 149,672 | 151,189 | -1.0 | 140,152 | 6.8 | 149,672 | 140,152 | 6.8 |
| Capital Indicators (in %) | 4Q25 | 3Q25 | Δ p.p. | 4Q24 | Δ p.p. | 2025 | 2024 | Δ p.p. |
| Basel Ratio | 16.39 | 16.44 | -0.05 | 16.57 | -0.17 | 16.39 | 16.57 | -0.17 |
| Core Capital Ratio | 14.28 | 14.87 | -0.59 | 14.39 | -0.11 | 14.28 | 14.39 | -0.11 |
| Level 1 Capital Ratio | 15.05 | 15.05 | -0.01 | 14.60 | 0.45 | 15.05 | 14.60 | 0.45 |
| Indicators of Loan Portfolio (in %) | 4Q25 | 3Q25 | Δ p.p. | 4Q24 | Δ p.p. | 2025 | 2024 | Δ p.p. |
| Delinquency (overdue > 90 Days) | 3.07 | 3.01 | 0.06 | 1.97 | 1.09 | 3.07 | 1.97 | 1.09 |
| Free Individuals | 6.02 | 5.68 | 0.34 | 4.13 | 1.89 | 6.02 | 4.13 | 1.89 |
| Free Corporate | 12.13 | 12.22 | -0.09 | 6.45 | 5.68 | 12.13 | 6.45 | 5.68 |
| Mortgage ⁶ | 1.18 | 1.30 | -0.12 | 1.20 | -0.01 | 1.18 | 1.20 | -0.01 |
| Infrastructure | 0.01 | 0.04 | -0.03 | 0.00 | 0.01 | 0.01 | 0.00 | 0.01 |
| Agribusiness | 14.09 | 11.20 | 2.89 | 3.73 | 10.36 | 14.09 | 3.73 | 10.36 |
| Allowance for Loan Losses/Loan | 4.55 | 4.44 | 0.11 | 4.03 | 0.52 | 4.55 | 4.03 | 0.52 |
| Coverage > 90 days ⁷ | 149.55 | 148.09 | 1.46 | 204.15 | -54.60 | 149.55 | 204.15 | -54.60 |
| Coverage > 60 days ⁷ | 100.48 | 98.97 | 1.52 | 132.80 | -32.32 | 100.48 | 132.80 | -32.32 |

¹ Banking Fees are included.

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

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

⁴ Cards, Acquired Loans, and Securitized Loans are included.

⁵ Housing and mortgage bonds, financial bonds, and agribusiness bonds are included.

⁶ Financing transactions for the acquisition of construction materials are considered.

⁷ The Balance of Allowance for Loan Losses/Delinquency Balance is considered.



| Performance Indicators (in %) | 4Q25 | 3Q25 | Δ p.p. | 4Q24 | Δ p.p. | 2025 | 2024 | Δ p.p. |
|--|---------|---------|--------|---------|--------|---------|---------|--------|
| Accounting ROA ⁸ | 0.75 | 0.86 | -0.11 | 0.70 | 0.05 | 0.75 | 0.70 | 0.05 |
| Accounting ROE ⁹ | 11.08 | 12.47 | -1.39 | 10.07 | 1.01 | 11.08 | 10.07 | 1.01 |
| Recurring ROA ¹⁰ | 0.73 | 0.82 | -0.10 | 0.73 | 0.00 | 0.73 | 0.73 | 0.00 |
| Recurring ROE ¹¹ | 10.67 | 11.93 | -1.25 | 10.43 | 0.24 | 10.67 | 10.43 | 0.24 |
| Recurring Operating Efficiency Index ¹² | 53.61 | 52.91 | 0.71 | 55.74 | -2.13 | 53.61 | 55.74 | -2.13 |
| Recurring Administrative Expenses Coverage Ratio ¹² | 61.84 | 62.27 | -0.44 | 63.49 | -1.65 | 61.84 | 63.49 | -1.65 |
| Recurring Personnel Expenses Coverage Ratio ¹² | 91.60 | 92.17 | -0.57 | 94.14 | -2.55 | 91.60 | 94.14 | -2.55 |
| Fixed Assets Ratio | 9.79 | 10.03 | -0.25 | 9.46 | 0.33 | 9.79 | 9.46 | 0.33 |
| Public Sector Indebtedness | 36.35 | 35.99 | 0.36 | 41.49 | -5.14 | 36.35 | 41.49 | -5.14 |
| Structure (Quantity) | 4Q25 | 3Q25 | Δ Qty | 4Q24 | Δ Qty | 2025 | 2024 | Δ Qty |
| Banking Service Points | 24,795 | 25,185 | -390 | 26,067 | -1,272 | 24,795 | 26,067 | -1,272 |
| Branches | 3,120 | 3,208 | -88 | 3,258 | -138 | 3,120 | 3,258 | -138 |
| PA (Banking Service Points) | 805 | 1,020 | -215 | 1,000 | -195 | 805 | 1,000 | -195 |
| CAIXA Aqui Correspondents | 7,853 | 7,889 | -36 | 8,660 | -807 | 7,853 | 8,660 | -807 |
| Lottery Units | 13,002 | 13,054 | -52 | 13,136 | -134 | 13,002 | 13,136 | -134 |
| Truck Branches | 11 | 11 | - | 11 | - | 11 | 11 | - |
| Boat Branches | 2 | 2 | - | 2 | - | 2 | 2 | - |
| Container Branch | 2 | 1 | 1 | - | 2 | 2 | - | 2 |
| Electronic Self-Service Points | 21,789 | 22,880 | -1,091 | 23,888 | -2,099 | 21,789 | 23,888 | -2,099 |
| Banco 24 Horas Terminals | 26,705 | 25,497 | 1,208 | 24,207 | 2,498 | 26,705 | 24,207 | 2,498 |
| Workforce | 90,898 | 90,821 | 77 | 91,465 | -567 | 90,898 | 91,465 | -567 |
| CAIXA Employees | 84,394 | 84,354 | 40 | 83,307 | 1,087 | 84,394 | 83,307 | 1,087 |
| Interns and young apprentices | 6,504 | 6,467 | 37 | 8,158 | -1,654 | 6,504 | 8,158 | -1,654 |
| Clients and Accounts (in thousand) | 4Q25 | 3Q25 | Δ Qty | 4Q24 | Δ Qty | 2025 | 2024 | Δ Qty |
| Clients | 157,207 | 156,681 | 526 | 153,681 | 3,526 | 157,207 | 153,681 | 3,526 |
| Individuals | 155,028 | 154,575 | 453 | 151,610 | 3,418 | 155,028 | 151,610 | 3,418 |
| Corporate | 2,179 | 2,106 | 73 | 2,071 | 108 | 2,179 | 2,071 | 108 |
| Total Number of Accounts | 240,472 | 238,677 | 1,795 | 232,497 | 7,976 | 240,472 | 232,497 | 7,976 |
| Checking accounts ¹³ | 21,020 | 19,816 | 1,204 | 18,036 | 2,985 | 21,020 | 18,036 | 2,985 |
| Individuals | 19,152 | 17,964 | 1,188 | 16,122 | 3,030 | 19,152 | 16,122 | 3,030 |
| Corporate | 1,868 | 1,852 | 16 | 1,914 | -46 | 1,868 | 1,914 | -46 |
| Savings Accounts | 219,452 | 218,861 | 591 | 214,461 | 4,991 | 219,452 | 214,461 | 4,991 |
| Market Share (in %) | 4Q25 | 3Q25 | Δ p.p. | 4Q24 | Δ p.p. | 2025 | 2024 | Δ p.p. |
| Savings Accounts | 38.76 | 38.80 | -0.04 | 37.35 | 1.42 | 38.76 | 37.35 | 1.42 |
| Demand Deposits | 16.31 | 14.82 | 1.50 | 13.24 | 3.07 | 16.31 | 13.24 | 3.07 |
| Certificate of Bank Deposit | 7.53 | 7.96 | -0.43 | 7.39 | 0.15 | 7.53 | 7.39 | 0.15 |
| LCI | 49.73 | 49.87 | -0.14 | 46.24 | 3.49 | 49.73 | 46.24 | 3.49 |
| LF | 3.42 | 3.38 | 0.05 | 3.59 | -0.17 | 3.42 | 3.59 | -0.17 |
| LCA | 2.09 | 2.20 | -0.11 | 2.74 | -0.65 | 2.09 | 2.74 | -0.65 |
| Investment Funds | 6.62 | 6.75 | -0.13 | 6.82 | -0.21 | 6.62 | 6.82 | -0.21 |
| Loans ¹⁴ | 19.29 | 19.42 | -0.13 | 19.09 | 0.20 | 19.29 | 19.09 | 0.20 |
| Total Individuals | 25.22 | 25.30 | -0.08 | 25.12 | 0.10 | 25.22 | 25.12 | 0.10 |
| Total Corporate | 9.57 | 9.74 | -0.17 | 9.51 | 0.06 | 9.57 | 9.51 | 0.06 |
| Mortgage | 67.70 | 67.12 | 0.58 | 67.15 | 0.54 | 67.70 | 67.15 | 0.54 |
| Agribusiness | 9.43 | 9.59 | -0.16 | 10.03 | -0.60 | 9.43 | 10.03 | -0.60 |

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 the loan portfolio, 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 | Dec25 | Sep25 | Δ% | Dec24 | Δ% |
|---------------------------------|------------------|------------------|------------|------------------|------------|
| Cash and Cash Equivalents | 10,070 | 8,939 | 12.7 | 10,442 | -3.6 |
| Financial Assets | 2,162,306 | 2,150,685 | 0.5 | 1,965,724 | 10.0 |
| Allowance for Loan Losses | (62,709) | (59,298) | 5.8 | (49,787) | 26.0 |
| Tax Assets | 76,364 | 73,635 | 3.7 | 71,515 | 6.8 |
| Investments | 13,698 | 13,728 | -0.2 | 13,201 | 3.8 |
| Fixed Assets for Use | 7,165 | 6,210 | 15.4 | 3,911 | 83.2 |
| Intangible Assets | 4,632 | 3,688 | 25.6 | 3,331 | 39.1 |
| Other Assets | 12,030 | 15,048 | -20.1 | 11,775 | 2.2 |
| Total | 2,223,557 | 2,212,635 | 0.5 | 2,030,111 | 9.5 |

| Liabilities and Net Equity - Balance in R\$ million | Dec25 | Sep25 | Δ% | Dec24 | Δ% |
|---|------------------|------------------|------------|------------------|------------|
| Financial Liabilities | 1,986,162 | 1,978,450 | 0.4 | 1,807,586 | 9.9 |
| Provisions | 9,440 | 10,818 | -12.7 | 12,535 | -24.7 |
| Expected losses on collateral provided and loan commitments | 1,763 | 1,377 | 28.0 | - | - |
| Tax Liabilities | 6,629 | 6,144 | 7.9 | 6,577 | 0.8 |
| Actuarial Liabilities | 21,937 | 20,432 | 7.4 | 23,787 | -7.8 |
| Other Liabilities | 47,954 | 44,225 | 8.4 | 39,474 | 21.5 |
| Net Equity | 149,672 | 151,189 | -1.0 | 140,152 | 6.8 |
| Total | 2,223,557 | 2,212,635 | 0.5 | 2,030,111 | 9.5 |

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 October 06, 2025

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

Moody's National Scale: Last Report on January 15, 2026

S&P Global Scale: Last Report on March 27, 2025

S&P National Scale: Last Report on October 31, 2025



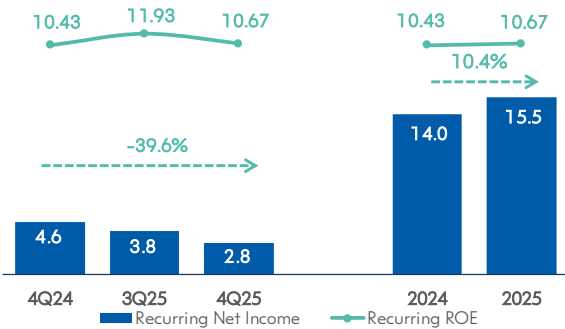
Net Income and Assets

Recurring net income totaled R\$2.8 billion in 4Q25, compared to R\$4.6 billion in 4Q24 and R\$3.8 billion in 3Q25. In 2025, the result was R\$15.5 billion, up 10.4% over 2024.

Accounting net income totaled R\$2.5 billion in 4Q25, compared to R\$4.5 billion in 4Q24 and R\$3.8 billion in 3Q25. In 2025, accounting net income totaled R\$16.1 billion, up 18.7% over 2024.

Recurring ROE was 10.67% in December 2025, up 0.24 p.p. over December 2024 and down 1.25 p.p. from September 2025. Recurring ROA was 0.73% in December 2025, flat from December 2024 and down 0.10 p.p. from September 2025.

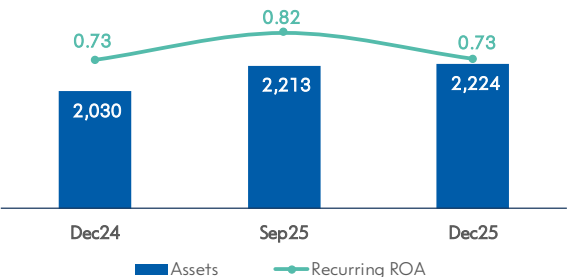
Recurring Net Income and Return on Equity
Figures in R\$ billion and Indicator in %



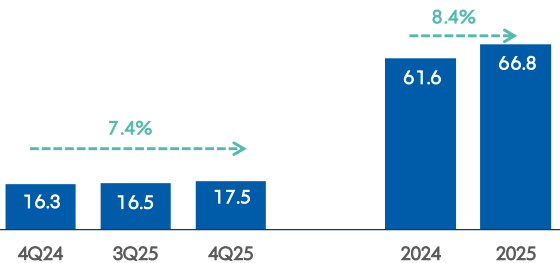
CAIXA's assets totaled R\$2.224 trillion, 9.5% higher than in December 2024, mainly influenced by the 11.5% increase in the loan portfolio. Compared to September 2025, assets grew 0.5%, mainly due to the 3.3% increase in the loan portfolio.

Financial margin reached R\$17.5 billion in 4Q25, up 7.4% over 4Q24 and 6.2% over 3Q25. Compared to 4Q24, the increase was led by the 28.4% rise in revenues from financial intermediation, offset by the 38.4% increase in expenses with financial intermediation. Compared to 3Q25, the margin increase was led by the 2.0% growth in income from financial intermediation. In 2025, the financial margin totaled R\$66.8 billion, up 8.4% over 2024, due to the 28.9% increase in financial intermediation revenues, offset by a 38.8% rise in financial intermediation expenses.

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 ended December 2025 with a balance of R\$1.378 trillion, up 11.5% over December 2024 and 3.3% over September 2025. Market share was 19.3%, up 0.2 p.p. over December 2024 and down 0.1 p.p. from September 2025.

Mortgage loans were the most representative product in the total loan portfolio, with a share of 68.1% and a balance of R\$938.0 billion, up 13.0% over December 2024 and 3.9% over September 2025. From this amount, R\$569.4 billion was provided through funds from the Worker's Severance Fund (FGTS), up 16.4% over December 2024 and 4.5% over September 2025; and R\$368.7 billion was granted through CAIXA¹ funds, up 8.1% over December 2024 and 2.8% over September 2025.

In 4Q25, a total of R\$72.6 billion in loans were granted (considering CAIXA and FGTS funds), up 54.0% over 4Q24 and 7.7% over 3Q25. Loans provided with FGTS funds totaled R\$45.6 billion, up 38.0% over 4Q24 and 10.5% over 3Q25. Loans provided with CAIXA funds totaled R\$27.0 billion, up 91.8% over 4Q24 and 3.3% over 3Q25.

CAIXA is the market leader in the real estate segment, with a market share of 67.7% of total mortgage loans. Market share was up 0.5 p.p. compared to December 2024 and 0.6% compared to September 2025.

CAIXA remains the leading financial agent for the *Minha Casa Minha Vida* Program, with a market share of more than 99%.

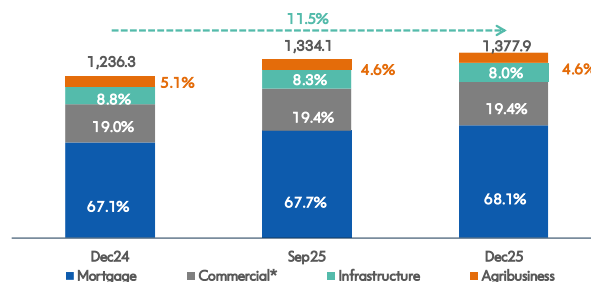
The infrastructure loan portfolio ended December 2025 with a balance of R\$110.2 billion, up 1.0% over December 2024 and down 0.4% from September 2025.

The balance of commercial loans for individuals reached R\$152.0 billion in December 2025, up 13.4% over December 2024 and 2.9% over September 2025. We highlight the payroll-deductible loan portfolio, which accounts for 73.5% of the commercial loans for individuals, totaling R\$111.7 billion, up 10.0% over December 2024 and 2.2% over September 2025. CAIXA's market share for this product totaled 15.2%.

The balance of commercial loans for corporate clients reached R\$114.7 billion in December 2025, up 14.2% over December 2024 and 3.5% over September 2025. In 4Q25, a total of R\$29.1 billion was granted in commercial loans for corporate clients, up 12.2% over 4Q24 and down 2.1% from 3Q25.

Loan Breakdown

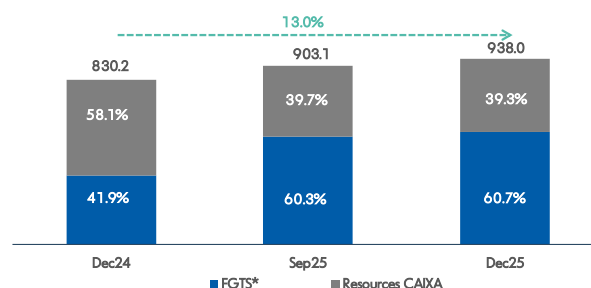
Figures in R\$ billion and Market Share in %



* Includes Cards, Acquired Loans, and Securitized Loans.

Breakdown of Mortgage Loans

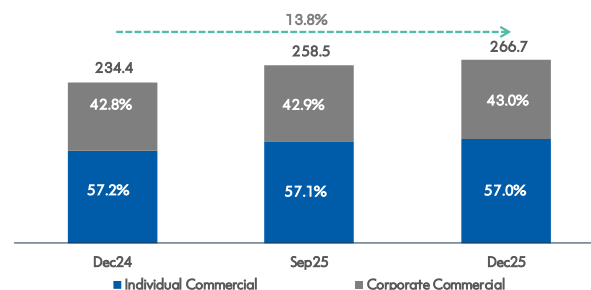
Figures in R\$ billion and Market Share in %



* Includes subsidies.

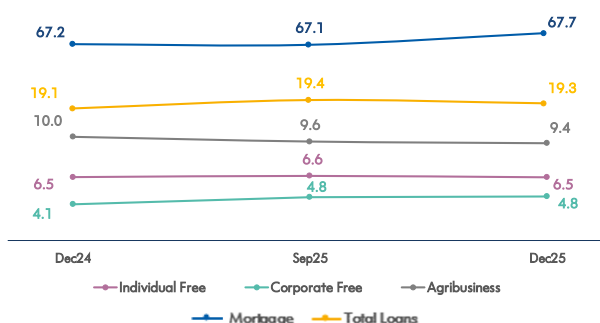
Breakdown of Commercial Loans

Figures in R\$ billion and Market Share in %



Market Share

In %



¹Construcard and Brazilian Savings and Loan System (SBPE) are included.



The agribusiness loan portfolio reached a R\$62.9 billion balance in December 2025, up 0.6% over December 2024 and 1.8% over September 2025. In 4Q25, a total of R\$4.3 billion in loans were granted, down 23.5% from 4Q24 and 26.7% from 3Q25.

| Balance in R\$ million | Dec25 | Sep25 | Δ% | Dec24 | Δ% |
|-------------------------------|-----------|-----------|------|-----------|------|
| Mortgage | 938,028 | 903,128 | 3.9 | 830,162 | 13.0 |
| Commercial Loan | 266,721 | 258,477 | 3.2 | 234,422 | 13.8 |
| Individuals | 151,988 | 147,635 | 2.9 | 133,995 | 13.4 |
| Corporate | 114,734 | 110,842 | 3.5 | 100,427 | 14.2 |
| Sanitation and Infrastructure | 110,225 | 110,701 | -0.4 | 109,150 | 1.0 |
| Agribusiness | 62,919 | 61,777 | 1.8 | 62,575 | 0.6 |
| Total Portfolio | 1,377,893 | 1,334,083 | 3.3 | 1,236,308 | 11.5 |

As a result, a total of R\$189.5 billion was granted in 4Q25, up 27.1% over 4Q24 and 1.8% over 3Q25. In 2025, loans granted by CAIXA totaled R\$690.2 billion, up 12.2% over 2024.

Stages of CMN Resolution 4,966/21

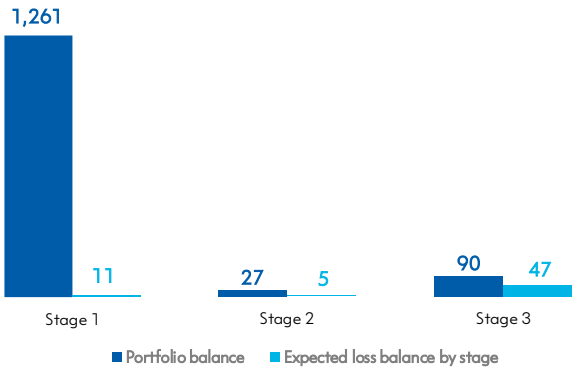
The assessment of financial assets, according to CMN Resolution 4,966/2021, adopts macroeconomic estimates and scenarios, as well as delinquency periods. In this sense, assets are now classified into three stages.

Stage 1 – Refers to instruments in a situation compatible with the level of risk observed in the concessions, where the expected loss considers the probability of the financial instrument being classified as a problematic asset within the next 12 months or over the instrument's remaining term if this is less than 12 months.

Stage 2 – Refers to instruments for which credit risk has already shown a significant increase, where the expected loss considers the probability of the financial instrument being classified as a problematic asset throughout the entire expected term of the financial instrument.

Stage 3 – refers to instruments that are already characterized as problematic assets, that is , with a delay of more than 90 days or indications that the respective obligation will not be fully honored under the agreed terms, without the need to resort to guarantees or collateral.

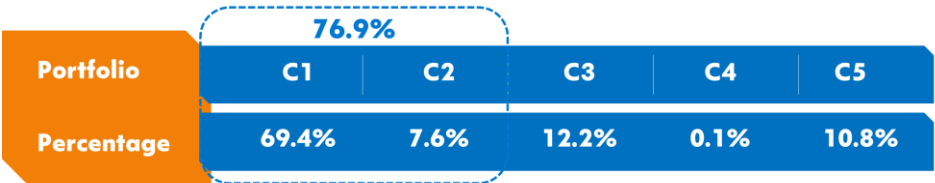
Portfolio balance and expected loss balance by stage
R\$ billion – December 2025



In December 2025, the ratio of expected loss to the loan portfolio balance stood at 0.9% in stage 1, 17.0% in stage 2, and 52.4% in stage 3.

CAIXA's loan operations are concentrated in the C1 and C2 portfolios, in accordance with the criteria established by the BCB Resolution No. 352/2023. These categories correspond to transactions with high-quality collateral, such as fiduciary assignment of real estate and robust real guarantees, which significantly mitigate credit risk exposure.

Portfolio from C1 to C5
In %





Expenses with allowance for loan losses reached R\$5.4 billion in 4Q25, up 14.6% over 4Q24 and 5.6% over 3Q25. In 2025 expenses with allowance for loan losses totaled R\$16.0 billion, down 6.2% YoY.

The loan portfolio provision balance reached R\$62.7 billion, up 26.0% over December 2024 and 5.8% over September 2025. The provision rate ended 4Q25 at 4.6%, up 0.5 p.p. over 4Q24 and 0.1 p.p. over 3Q25.

The total delinquency rate was 3.07%, up 1.09 p.p. over December 2024 and 0.06 p.p. over September 2025.

In December 2025, the mortgage loan portfolio had a delinquency rate of 1.18%, down 0.01 p.p. from December 2024 and 0.12 p.p. from September 2025. This portfolio has R\$1.9 trillion in collateral, corresponding to a Loan to Value (LTV) of 49.2%, demonstrating the solidity and soundness of the Bank's loan portfolio.

The breakdown of CAIXA's portfolio is highly concentrated in mortgage loans and transactions with solid collateral. As a result, lower loss levels and greater portfolio resilience are expected, reducing vulnerability to adverse scenarios and ensuring enhanced operational stability.

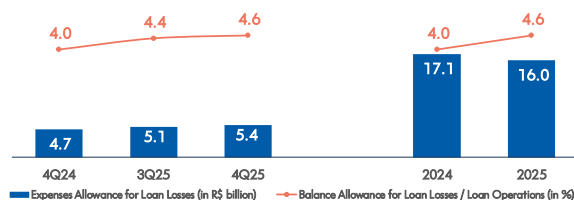
The free individual portfolio had a delinquency rate of 6.02% in December 2025, up 1.89 p.p. over December 2024 and 0.34 p.p. over September 2025. The free corporate portfolio delinquency rate reached 12.13% in December 2025, up 5.68 p.p. over December 2024 and down 0.09 p.p. from September 2025.

Delinquency for the agribusiness portfolio was 14.09% in December 2025, up 10.36 p.p. over December 2024 and 2.89 p.p. over September 2025.

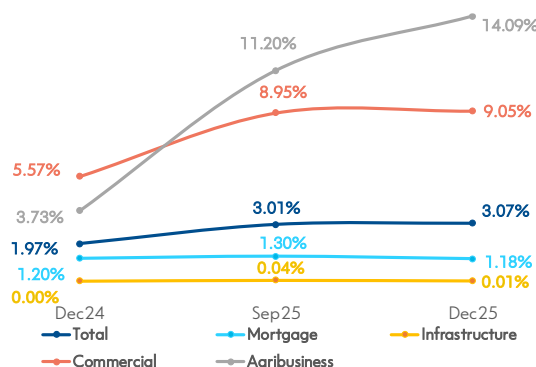
Throughout the year, agribusiness operations were impacted by rising delinquency levels. Working capital operations, aimed at financing the production cycle, were affected by falling commodity prices and increasing input costs. Investment operations, intended for modernizing production infrastructure and acquisition machinery, were also impacted, reflecting the interest rate environment and asset depreciation.

The sanitation and infrastructure sector ended the period with a delinquency rate of 0.01%, up 0.01 p.p. over December 2024 and down 0.03 p.p. from September 2025.

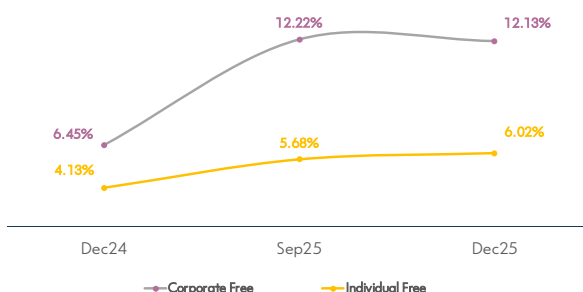
Expenses with Allowance for Loan Losses and Balance of Allowance for Loan Losses/Loan Operations



Delinquency Rate - Over 90 Days In %



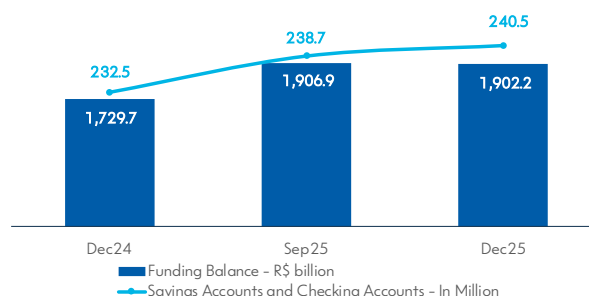
Delinquency Rate - Over 90 Days In %



Funding

CAIXA's funding balance was R\$1.902 trillion in December 2025, up 10.0% over December 2024. Compared to September 2025, the decrease was 0.2%. Year-over-year, the main changes were in funding from bonds issued in the domestic market, which increased 31.1%, while time deposits rose 11.6%. The ratio between total funding and the loan portfolio corresponded to 138.1%.

Funding and Accounts



The number of savings and checking accounts reached 240.5 million in December 2025, up 8.0 million over December 2024 and 1.8 million over September 2025. CAIXA currently has 157.2 million clients who entrusted their funds to the Institution, up 3.5 million over December 2024 and 526 thousand over September 2025. Funds from clients totaled R\$821.3 billion, up 5.5% over December 2024. Compared to September 2025, funds from clients were up 0.9%.

| Balance in R\$ million | Dec25 | Sep25 | Δ% | Dec24 | Δ% |
|--|------------------|------------------|-------------|------------------|-------------|
| Funds from clients | 821,343 | 814,389 | 0.9 | 778,173 | 5.5 |
| Savings Accounts | 396,219 | 391,922 | 1.1 | 385,360 | 2.8 |
| Term Deposits | 320,590 | 325,696 | -1.6 | 287,371 | 11.6 |
| Demand Deposits | 54,013 | 48,529 | 11.3 | 54,419 | -0.7 |
| Other Deposits | 50,522 | 48,241 | 4.7 | 51,022 | -1.0 |
| Bonds issued in the domestic market | 290,503 | 272,700 | 6.5 | 221,572 | 31.1 |
| Mortgage bonds | 253,942 | 236,100 | 7.6 | 186,381 | 36.2 |
| Other Bonds ¹ | 36,561 | 36,600 | -0.1 | 35,191 | 3.9 |
| Issues of Securities Abroad | 3,843 | 3,783 | 1.6 | - | - |
| Funds Obtained In The Open Market ² | 198,441 | 259,714 | -23.6 | 226,683 | -12.5 |
| Borrowings and Onlending | 588,105 | 556,347 | 5.7 | 503,287 | 16.9 |
| Main Items of Funding | 1,902,235 | 1,906,933 | -0.2 | 1,729,715 | 10.0 |

¹ Includes financial bonds and agribusiness bonds.

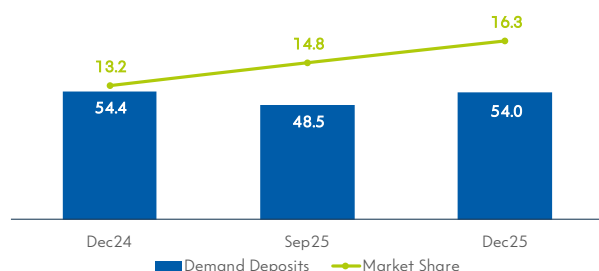
² Repurchase agreements – own and third-party portfolios

Demand Deposits

Demand deposits totaled R\$54.0 billion in December 2025, down 0.7% from December 2024. Compared to September 2025, they increased 11.3%. Market share in this funding category ended December 2025 at 16.3%, up 3.1 p.p. over December 2024. Compared to September 2025, market share was up 1.5 p.p.

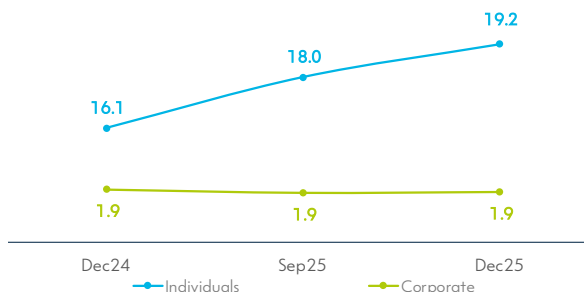
Demand Deposits

Balance in R\$ billion and Market Share in %



Demand Deposits - Number of Accounts

In million



CAIXA had 21.0 million checking accounts in December 2025, of which 19.2 million were individual accounts and 1.9 million were corporate accounts, an increase of 3.0 million over December 2024. Compared to September 2025, they increased 1.2 million accounts. We highlight the individual accounts, which grew 3.0 million over December 2024. Compared to September 2025, they increased 1.2 million accounts.



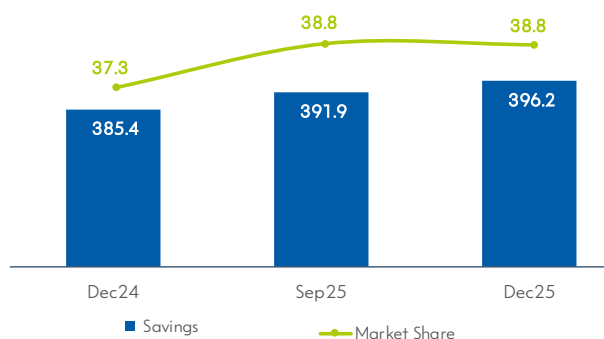
Savings Accounts

Savings deposits closed December 2025 with a balance of R\$396.2 billion, up 2.8% over December 2024. Compared to September 2025, they increased 1.1%. CAIXA ended the quarter with 219.5 million savings accounts.

In December 2025, CAIXA had a market share of 38.8%, up 1.4 p.p. from December 2024. Compared to September 2025, it was flat.

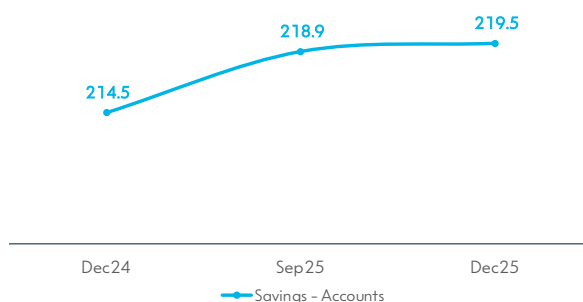
Savings Accounts Deposits

Balance in R\$ billion and Market Share in %



Savings Accounts - Number of Accounts

In million



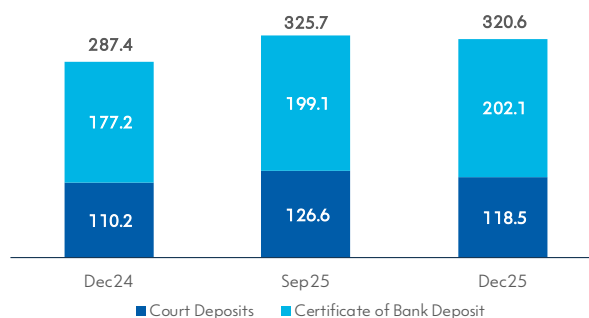
Term Deposits

Term deposits totaled R\$320.6 billion in December 2025, up 11.6% over December 2024. Compared to September 2025, they fell 1.6%, driven by the decrease in court deposits.

Certificate of Bank Deposits had a balance of R\$202.1 billion in December 2025, up 14.0% over December 2024. Compared to September 2025, the increase was 1.5%. Court deposits increased 7.6% over December 2024, totaling R\$118.5 billion. Compared to September 2025, they were down 6.4%.

Term Deposits

Balance in R\$ billion



Bonds issued in the domestic market

In December 2025, CAIXA's bonds reached R\$290.5 billion, up 31.1% over December 2024. Compared to September 2025, the increase was 6.5%.

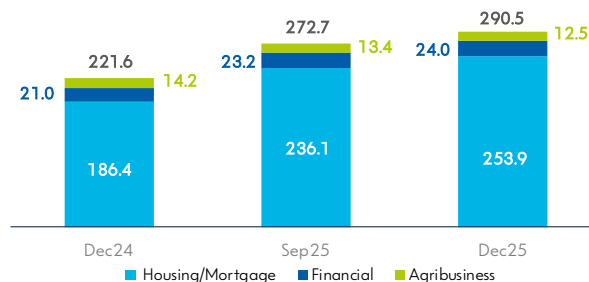
Mortgage bonds had a balance of R\$253.9 billion in December 2025, a 36.2% growth over December 2024. Compared to September 2025, they increased 7.6%.

Agribusiness bonds totaled R\$12.5 billion, declining 11.6% from December 2024. Compared to September 2025, the decrease was 6.4%.

Financial bonds closed December 2025 with a balance of R\$24.0 billion, up 14.3% over December 2024. Compared to September 2025, the increase was 3.5%.

Bonds issued in the domestic market

Balance in R\$ billion



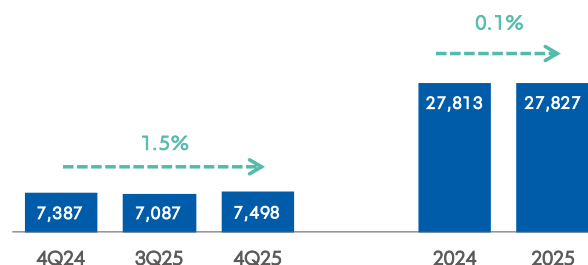
Income from Services and Banking Fees

In 4Q25, income from services and banking fees totaled R\$7.5 billion, up 1.5% over 4Q24. Compared to 3Q25, the increase was 5.8%. Over the last 12 months, highlights include increases of 14,3% in investment funds, 11.8% in debit and credit cards and 9.0% in government services.

In 2025, income from services reached R\$27.8 billion, up 0.1% over 2024.

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 | 4Q25 | 3Q25 | Δ% | 4Q24 | Δ% | 2025 | 2024 | Δ% |
|-----------------------------------|--------------|--------------|------------|--------------|------------|---------------|---------------|------------|
| Government Services | 2,975 | 2,660 | 11.8 | 2,730 | 9.0 | 10,500 | 9,905 | 6.0 |
| Checking Account and Banking Fees | 977 | 1,057 | -7.6 | 1,182 | -17.4 | 4,208 | 4,252 | -1.0 |
| Insurance | 716 | 683 | 4.8 | 820 | -12.7 | 2,658 | 3,034 | -12.4 |
| Debit and Credit Cards | 928 | 873 | 6.3 | 830 | 11.8 | 3,383 | 3,032 | 11.6 |
| Revenues from Credit Services | 627 | 572 | 9.6 | 622 | 0.8 | 2,284 | 2,460 | -7.2 |
| Investment Funds | 666 | 672 | -0.9 | 583 | 14.3 | 2,459 | 2,641 | -6.9 |
| Agreements and Billing | 487 | 467 | 4.5 | 509 | -4.3 | 1,948 | 2,138 | -8.9 |
| Others | 122 | 103 | 18.0 | 110 | 11.0 | 388 | 352 | 10.1 |
| Total | 7,498 | 7,087 | 5.8 | 7,387 | 1.5 | 27,827 | 27,813 | 0.1 |

The main items which comprise the income from services are provided below:

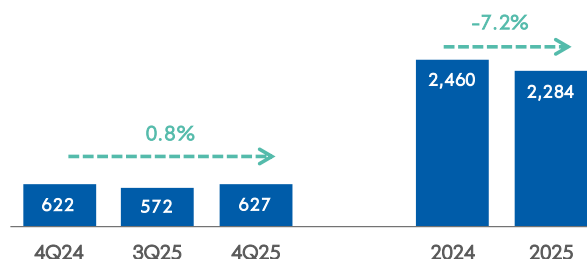
Revenue from Loan Services

In 4Q25, revenue from loan services totaled R\$626.7 million, up 0.8% over 4Q24. Compared to 3Q25, the increase was 9.6%.

In 2025, these revenues totaled R\$2.3 billion, down 7.2% from 2024.

Revenue from Loan Services

Figures in R\$ million and variation in %



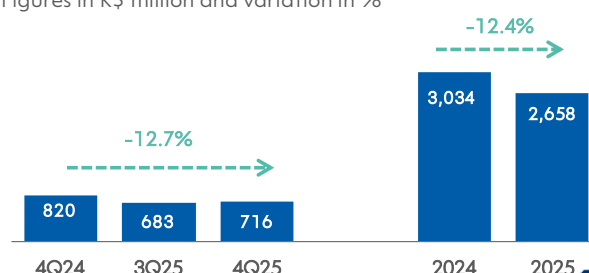
Insurance

In 4Q25, revenues from insurance products totaled R\$715.9 million, down 12.7% from 4Q24. Compared to 3Q25, the increase was 4.8%.

In 2025, these revenues totaled R\$2.7 billion, down 12.4% from 2024.

Insurance

Figures in R\$ million and variation in %





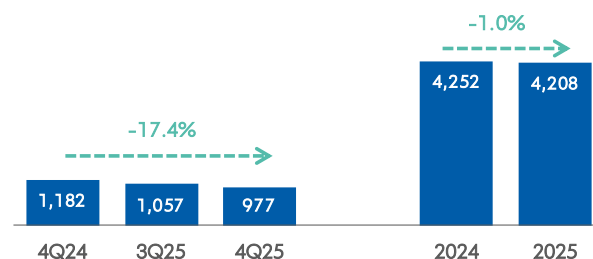
Checking Account and Banking Fees

Income from checking accounts, including income from banking fees, totaled R\$1.0 billion in 4Q25, down 17.4% from 4Q24. Compared to 3Q25, the decrease was 7.6%.

In 2025, they reached R\$4.2 billion, down 1.0% from 2024.

Checking Account and Banking Fees

Figures in R\$ million and Variation in %



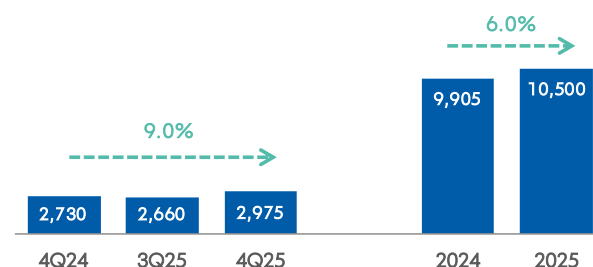
Government Services

Revenues from government services reached R\$3.0 billion in 4Q25, up 9.0% over 4Q24. Compared to 3Q25, the increase was 11.8%.

In 2025, these revenues totaled R\$10.5 billion, up 6.0% over 2024.

Government Services

Figures in R\$ million and Variation in %



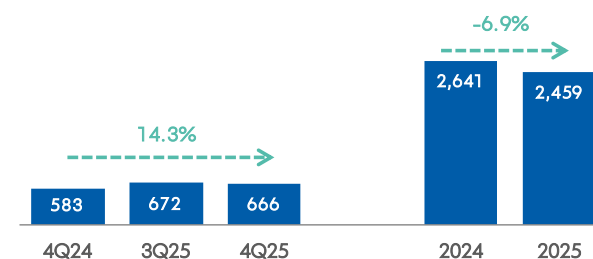
Investment Funds

Income from the management of investment funds totaled R\$665.8 million in 4Q25, up 14.3% over 4Q24. Compared to 3Q25, the decrease was 0.9%.

In 2025, they reached R\$2.5 billion, down 6.9% from 2024.

Investment Funds

Figures in R\$ million and Variation in %



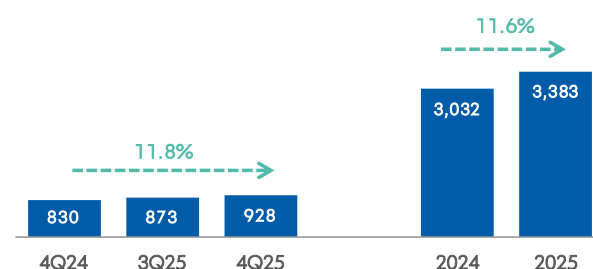
Cards

Revenues from cards totaled R\$928.5 million in 4Q25, up 11.8% over 4Q24. Compared to 3Q25, the increase was 6.3%.

In 2025, those revenues reached R\$3.4 billion, up 11.6% over 2024.

Cards

Figures in R\$ million and Variation in %





Transactions

In 4Q25, a total of 15.0 billion transactions were carried out through CAIXA's channels, up 25.6% over 4Q24. Compared to 3Q25, the increase was 3.1%. Of this amount, 14.4 billion were digital transactions (APPs and Internet Banking), up 28.5% over 4Q24. Compared to 3Q25, the increase was 3.4%. In 2025, a total of 55.8 billion transactions were carried out through CAIXA's channels, increasing by 18.2% over 2024, with 95.4% in digital transactions.

We highlight CAIXA's relevance in PIX transactions, with 15.8% of market operations passing through CAIXA during 2025.

With advances in the technological innovation and digital transformation agendas, our clients' journeys have been continuously improved. 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 our clients.

| In million | 4Q25 | 3Q25 | Δ% | 4Q24 | Δ% | 2025 | 2024 | Δ% |
|---|---------------|---------------|------------|---------------|-------------|---------------|---------------|-------------|
| APPs | 14,291 | 13,811 | 3.5 | 11,122 | 28.5 | 52,881 | 43,888 | 20.5 |
| Internet Banking | 76 | 79 | -4.1 | 58 | 29.7 | 303 | 253 | 20.1 |
| Lottery Units ¹ | 411 | 429 | -4.2 | 496 | -17.2 | 1,750 | 2,076 | -15.7 |
| Banking Service Rooms | 163 | 167 | -2.8 | 178 | -8.7 | 496 | 531 | -6.6 |
| Banco 24h | 73 | 74 | -1.5 | 83 | -11.5 | 222 | 253 | -12.3 |
| CAIXA AQUI Correspondents | 15 | 16 | -6.6 | 21 | -27.8 | 67 | 85 | -21.2 |
| Branches and Banking Service Points (PAs) | 12 | 14 | -11.5 | 20 | -39.5 | 56 | 83 | -32.5 |
| Electronic Service Points (ATMs) | 0.5 | 0.5 | -2.2 | 1.1 | -57.0 | 3.0 | 4.6 | -35.4 |
| Total Transactions | 15,041 | 14,591 | 3.1 | 11,979 | 25.6 | 55,778 | 47,173 | 18.2 |

¹ Excludes Lottery games.

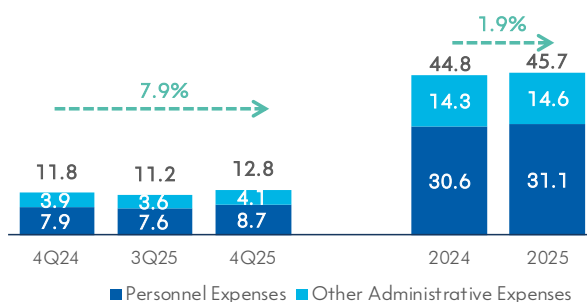
Administrative Expenses

In 4Q25, administrative expenses totaled R\$12.8 billion, up 7.9% over 4Q24. Compared to 3Q25, the increase was 13.5%. In 2025, these expenses reached R\$45.7 billion, up 1.9% over 2024.

Excluding the expenses from the Voluntary Separation Program (PDV) occurred in 2024 and 2025, these expenses increased 4.1% in 12 months.

Administrative Expenses

Figures in R\$ billion and Variation in %



The PDV 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.



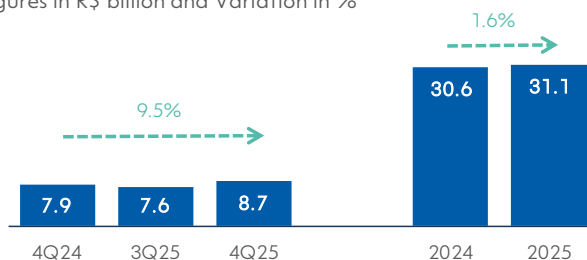
Personnel Expenses

CAIXA currently has 84.4 thousand employees. Personnel expenses totaled R\$8.7 billion in 4Q25, up 9.5% over 4Q24. Compared to 3Q25, the increase was 13.9%.

In 2025, these expenses totaled R\$31.1 billion, up 1.6% over 2024, driven by the Voluntary Separation Program (PDV) occurred in 2024.

Personnel Expenses

Figures in R\$ billion and Variation in %



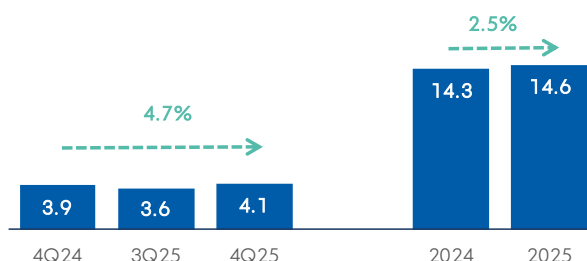
Other Administrative Expenses

In 4Q25, other administrative expenses totaled R\$4.1 billion, up 4.7% over 4Q24. Compared to 3Q25, the increase was 12.7%. The increase over 4Q24 was mainly driven by a 54.9% rise in advertising, promotions and public relations, a 31.1% increase in transportation services, and a 19.5% rise in specialized services, offset by a 39.0% decline in rentals and asset leasing and a 38.0% decrease in communications.

In 2025, other administrative expenses totaled R\$14.6 billion, up 2.5% over 2024.

Other Administrative Expenses

Figures in R\$ billion and Variation in %



| Balance in R\$ million | 4Q25 | 3Q25 | Δ% | 4Q24 | Δ% | 2025 | 2024 | Δ% |
|--|--------------|--------------|-------------|--------------|------------|---------------|---------------|------------|
| Maintenance and Repairs | 341 | 345 | -1.2 | 309 | 10.1 | 1,295 | 1,090 | 18.8 |
| Rentals and Leasing of Properties | 266 | 348 | -23.7 | 436 | -39.0 | 1,479 | 1,902 | -22.2 |
| Surveillance and Security | 270 | 262 | 3.2 | 258 | 4.7 | 1,029 | 997 | 3.2 |
| Communications | 94 | 97 | -3.1 | 152 | -38.0 | 461 | 595 | -22.7 |
| Material | 7 | 5 | 30.5 | 12 | -44.6 | 28 | 155 | -81.7 |
| Water and Energy | 125 | 119 | 5.1 | 146 | -14.4 | 518 | 546 | -5.1 |
| Data Processing | 790 | 638 | 24.0 | 769 | 2.8 | 2,577 | 2,442 | 5.5 |
| Outsourced Services | 324 | 307 | 5.5 | 279 | 16.1 | 1,190 | 1,075 | 10.6 |
| Transport Services | 184 | 172 | 7.4 | 141 | 31.1 | 746 | 615 | 21.3 |
| Amortization / Depreciation / Impairment | 721 | 643 | 12.2 | 671 | 7.5 | 2,511 | 2,559 | -1.9 |
| Publicity, Promotions and Public Relations | 303 | 174 | 74.0 | 196 | 54.9 | 697 | 485 | 43.6 |
| Specialized Services | 289 | 284 | 1.7 | 242 | 19.5 | 1,025 | 869 | 18.0 |
| Financial System Services | 190 | 126 | 51.6 | 143 | 33.5 | 548 | 451 | 21.4 |
| Others | 191 | 114 | 67.0 | 158 | 20.7 | 518 | 482 | 7.3 |
| Other Administrative Expenses | 4,095 | 3,633 | 12.7 | 3,911 | 4.7 | 14,621 | 14,264 | 2.5 |

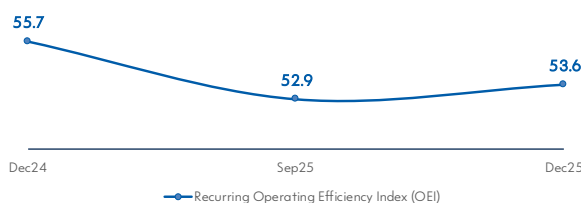
Operational Efficiency

CAIXA's recurring operational efficiency ratio was 53.6% in December 2025, down 2.1 p.p. from December 2024 and up by 0.7 p.p. over September 2025.

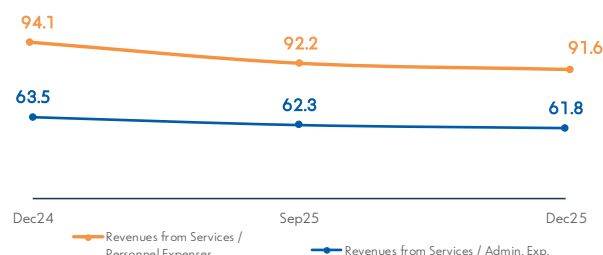
The coverage ratio of personnel expenses, which measures the ratio between income from services and personnel expenses, was 91.6% in December 2025, down 2.5 p.p. from December 2024 and 0.6 p.p. from September 2025.

The coverage ratio for administrative expenses, which measures the ratio between income from services and administrative expenses (other administrative and personnel), was 61.8% in December 2025, down 1.7 p.p. from December 2024 and 0.5 p.p. from September 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 Total Capital 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 Prudential Conglomerate under CMN Resolution 4,950/2021.

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

In December 2025, Risk-Weighted Assets (RWA) totaled R\$960.1 billion and Total Capital was R\$157.4 billion.

Thus, the Core Capital Ratio totaled 14.3%, above the regulatory minimum by 6.3 p.p. In the same period, the Level 1 Capital and Basel ratios ended at 15.0% and 16.4%, respectively, remaining above the regulatory minimums by 5.5 p.p. and 4.9 p.p.

Reference Equity
(balance in R\$ million)

| | Dec25 | Sep25 | Δ | Dec24 | Δ |
|---|---------|---------|-----------|---------|-----------|
| Total Capital | 157,390 | 153,434 | 2.6% | 136,184 | 15.6% |
| Level 1 Capital | 144,451 | 140,495 | 2.8% | 120,011 | 20.4% |
| Core Capital | 137,089 | 138,782 | -1.2% | 118,298 | 15.9% |
| Supplementary Capital | 7,363 | 1,713 | 329.7% | 1,713 | 329.7% |
| Level II Capital | 12,938 | 12,938 | 0.0% | 16,173 | -20.0% |
| Risk Weighted Assets - RWA | 960,072 | 933,242 | 2.9% | 822,032 | 16.8% |
| Core Capital Ratio (Principal Capital/RWA) | 14.3% | 14.9% | -0,6 p.p. | 14.4% | -0,1 p.p. |
| Level 1 Capital Ratio (Level 1 Capital/RWA) | 15.0% | 15.1% | 0 p.p. | 14.6% | 0,4 p.p. |
| Basel Ratio (Total Capital /RWA) | 16.4% | 16.4% | 0 p.p. | 16.6% | -0,2 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)

| | Dec25 | Sep25 | Δ | Dec24 | Δ |
|--|---------|---------|-----------|---------|----------|
| (A) Adjusted Fixed Asset | 15,403 | 15,391 | 0.1% | 12,881 | 19.6% |
| (B) Reference Equity | 157,390 | 153,434 | 2.6% | 136,184 | 15.6% |
| (C) Fixed Asset Adjusted Ratio ((A / B) x 100) | 9.8% | 10.0% | -0,2 p.p. | 9.5% | 0,3 p.p. |

CAIXA's exposure to the Public Sector, considering operations not backed by the Federal Government, reached 36.4% of the Total Capital in December 2025, down 5.1 p.p. from December 2024. Compared to September 2025, the increase was 0.4 p.p. According to CMN Resolution 4,995/2022, a financial institution's loan operations with public entities and institutions are limited to 45% of its Total Capital.

More information can be found in CAIXA's Risk Management and Tier 3 Capital Report, available at <https://ri.caixa.gov.br/>, under Financial Information, CAIXA's Risk and Capital Management.

In 4Q25, the short-term liquidity ratio was 268.1, up 41.4 p.p. over 4Q24. Compared to September 2025, the increase was 7.1 p.p. 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.

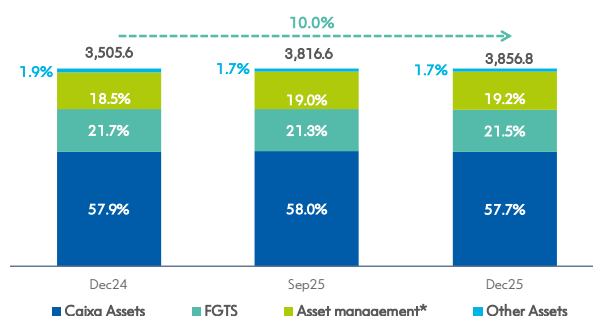
Assets under Management

In December 2025, CAIXA had R\$3.9 trillion in assets under management, of which R\$2.2 trillion in own assets and R\$1.6 trillion in third-party assets. Total assets grew 10.0% over December 2024, driven mainly by the increases of 9.5% in CAIXA assets, 9.1% in FGTS funds, and 14.2% in investment funds.

Among the R\$1.6 trillion of third-party assets managed by CAIXA, we highlight the FGTS funds, which totaled R\$829.8 billion, a nominal increase of R\$69.4 billion over December 2024, and the investment funds, with a balance of R\$739.3 billion and up R\$92.0 billion over December 2024.

Assets under Management

Figures in R\$ billion and Market Share in %



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

Investment Funds and Managed Portfolios

In December 2025, CAIXA was responsible for managing R\$912.2 billion in investment funds and managed portfolios, up 10.8% over December 2024 and 0.6% over September 2025.

Retail funds and exclusive funds totaled R\$739.3 billion in December 2025, growing 14.2% over December 2024 and 2.0% over September 2025. The exclusive funds had the highest level of managed net worth, totaling R\$418.4 billion, up 15.1% over December 2024 and 2.5% over September 2025.

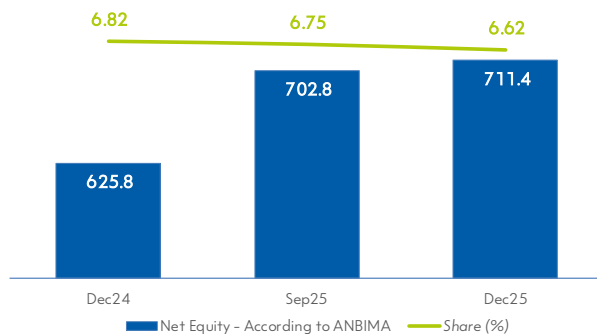
| Balance in R\$ million | Dec25 | Sep25 | Δ% | Dec24 | Δ% |
|---|----------------|----------------|-------------|----------------|-------------|
| Retail and Exclusive Funds | 739.349 | 725.164 | 2,0 | 647.373 | 14,2 |
| Retail Funds | 320.951 | 316.982 | 1,3 | 283.851 | 13,1 |
| Exclusive Funds | 418.398 | 408.182 | 2,5 | 363.522 | 15,1 |
| Managed Portfolios | 172.891 | 181.443 | -4,7 | 175.920 | -1,7 |
| Social | 170.663 | 179.342 | -4,8 | 173.950 | -1,9 |
| State Funds | 1.670 | 1.559 | 7,1 | 1.384 | 20,7 |
| Special Welfare Policy (RPPS) | 558 | 541 | 3,0 | 585 | -4,7 |
| Investment Funds and Managed Portfolio | 912.240 | 906.607 | 0,6 | 823.293 | 10,8 |

In December 2025, CAIXA managed 6.6% of the total net worth of market funds, according to the criteria of the Brazilian Financial and Capital Markets Association (ANBIMA), ranking sixth among resource managers.

These funds' net worth totaled R\$711.4 billion, up 13.7% over December 2024 and 1.2% over September 2025.

Investment Funds

Figures in R\$ billion and Market Share in %



Debit and Credit Cards

In 4Q25, CAIXA's card clients performed 1.1 billion transactions, up 4.2% over 4Q24, with a financial volume of R\$83.7 billion, resulting from the use of 253.1 million cards in the base.

CAIXA's card base increased 5.7% over 2024. Compared to the previous quarter, the number of cards grew 1.3%.

| Cards (Debit and Credit) ¹ | 4Q25 | 3Q25 | Δ% | 4Q24 | Δ% | 2025 | 2024 | Δ% |
|---|----------|----------|-----|----------|-----|-----------|-----------|-----|
| Number of Cards ² (in million) | 253.1 | 249.9 | 1.3 | 239.4 | 5.7 | 253.1 | 239.4 | 5.7 |
| Number of Transactions (in million) | 1,137.2 | 1,108.7 | 2.6 | 1,091.5 | 4.2 | 4,398.4 | 4,368.2 | 0.7 |
| Balance of Transactions (R\$ million) | 83,690.8 | 79,023.3 | 5.9 | 79,198.5 | 5.7 | 315,714.6 | 305,062.9 | 3.5 |

¹ Includes virtual debit cards.

² Number of cards at the end of the period.

In 2025, CAIXA's card clients performed 4.4 billion transactions, up 0.7% over 2024, with a financial volume of R\$315.7 billion.



Contact

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About Caixa Econômica Federal

CAIXA is the largest Brazilian bank in number of clients, responsible for 67.7% of mortgage loans in Brazil. The Company has unparalleled capillarity, operating in more than 98% of the country's municipalities.



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