



# Presentation of Results - 2Q22







1

**#TemCAIXApraMAIS**

2

**Sustainability**

3

**Financial Highlights**



# 1 #TemCAIXApraMAIS





# Adequacy of the Organizational Structure

Comptroller<sup>1</sup>

Migration

Board of Directors

- ✓ Reinforces the **autonomy** and **isonomy** of its performance
- ✓ Strengthens **internal governance**

VP Strategy and People



VP Logistics and Operations

Merger

VP Corporate Management

- ✓ Expands **integration/work** on corporate subjects, according to best market practices
- ✓ Best **internal communication**, optimization, **efficiency** and fluidity when **managing personnel** and procedures

Creation

VP Sustainability and Entrepreneurship

- ✓ **Strengthens** and **expands** the **sustainability work** in all its dimensions
- ✓ Entrepreneurship as a tool for **social transformation**

<sup>1</sup>Formerly linked to CAIXA's CEO





# CAIXA

*pra elas*

UMA CAIXA DE CUIDADO E OPORTUNIDADES PRA ELAS.

## Prevention

- ✓ Guidelines on tackling violence against women and child abuse
- ✓ CAIXA operates in over 99% of municipalities
- ✓ Social vocation and capillarity boost the reach of protagonism in the female cause
- ✓ Dedicated service spaces

## Promoting Entrepreneurship

- ✓ Financial education, guidance and encouragement to women's financial independence through entrepreneurship
- ✓ Focuses mainly on microentrepreneurs
- ✓ Partnership with SEBRAE

## Products

- ✓ Expands the product portfolio for the female audience
- ✓ Customer prospecting and retention
  - Women are responsible for most consumption decisions, but with little representation in access to loans



# #TemCaixaPraMais



## Strategic Vectors



Asset Monetization



Efficiency Measures



Optimization of  
Customer Journey



# #TemCaixaPraMais

Public Tender  
Process  
2014



**500 employees**  
Immediate hiring to reinforce service

Movimenta  
CAIXA



Supporting **employees moving**  
to locations of their interest

Scholarship  
Incentives



**800 language vacancies**



**500 graduate vacancies**



**300 undergraduate vacancies**

## #TEMCAIXA PRAMAI



Aonde sua vocação te leva,  
a CAIXA te apoia!







# 2 Sustainability



# Social Bank



**R\$154.7 billion** in Social Benefits paid in 1H22

Continued Social Benefits (a)*	1Q22	2Q22	1H22 <sup>1</sup>
INS S	28.2	38.2	66.4
Auxílio Brasil	21.5	21.3	42.8
Salary Bonus	19.4	0.1	19.5
Unemployment Insurance	10.2	10.3	20.5
Gas Aid	0.6	0.6	1.2
Continued Social Benefits	0.2	0.2	0.4
Other Social Programs	0.2	0.1	0.3

Emergency Social Benefits (b)*	1Q22	2Q22	1H22 <sup>1</sup>
Emergency Aid	2.9	0.4	3.3
Emergency Social Benefits	0.2	0.0	0.2

<b>Total (a) + (b)</b>	<b>83.5</b>	<b>71.2</b>	<b>154.7</b>
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\*Balance paid in R\$ billion

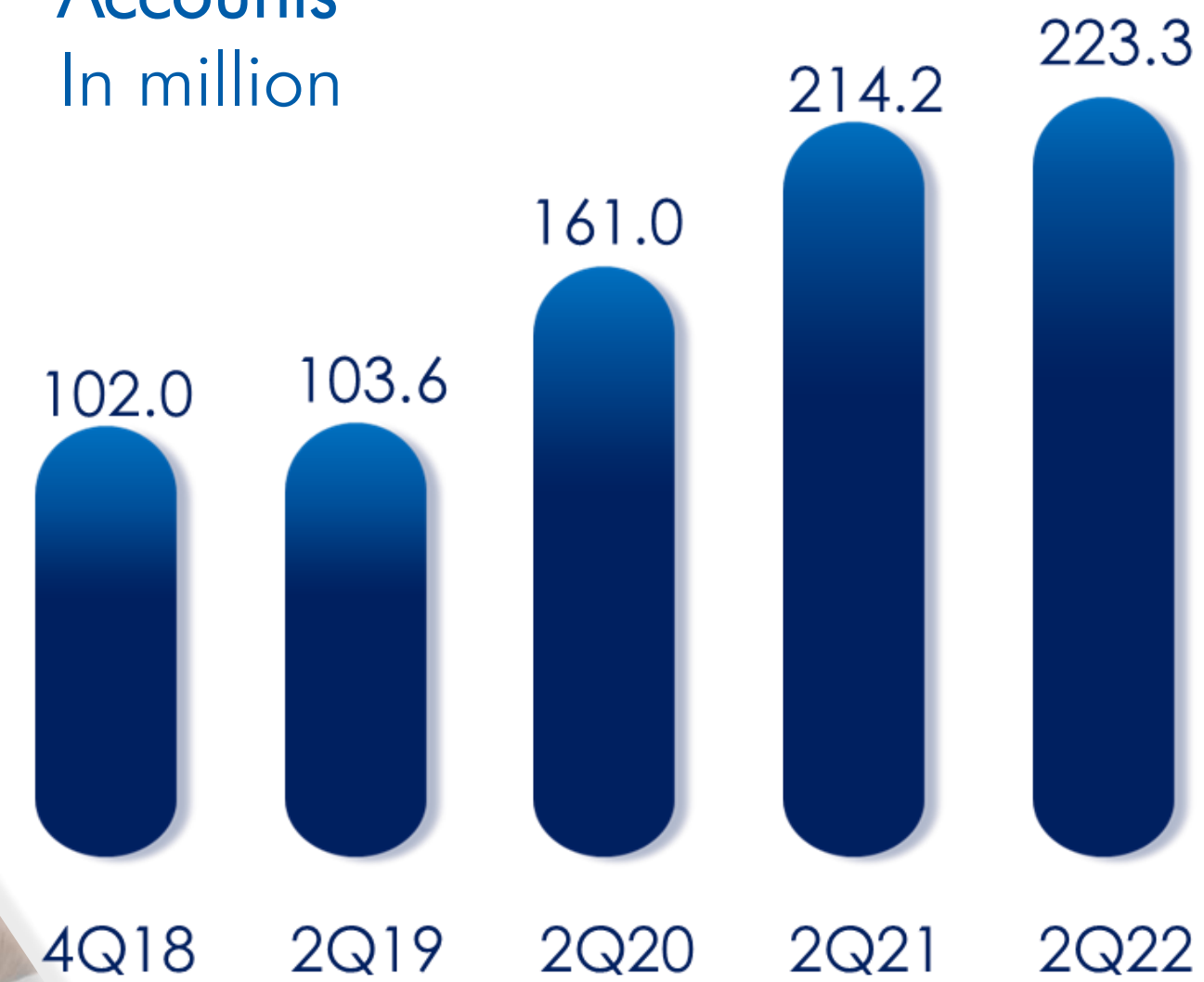
<sup>1</sup> Accrued balance paid in 1H2022



# Financial and Banking Inclusion

The bank of all Brazilians.

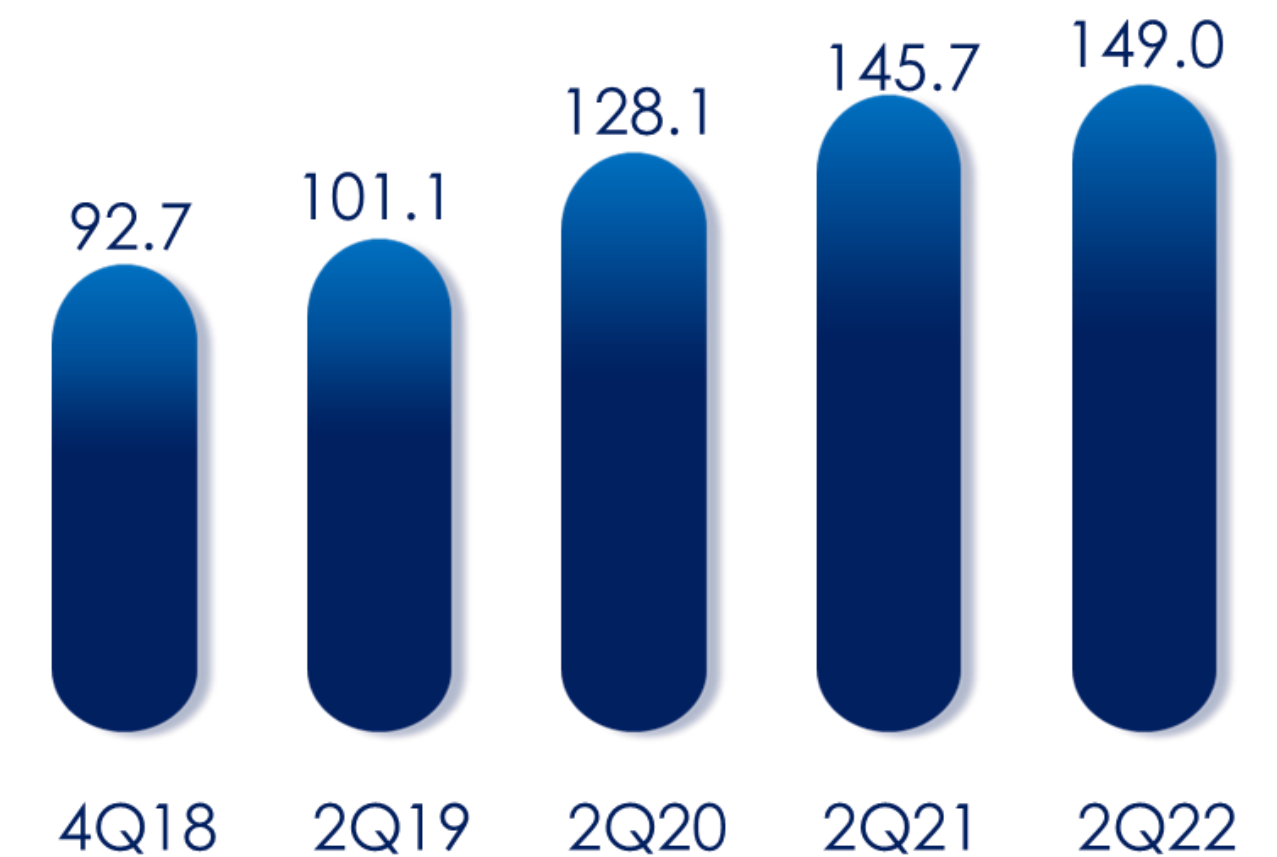
Accounts  
In million



**9.1 million**  
new accounts  
2Q22/2Q21

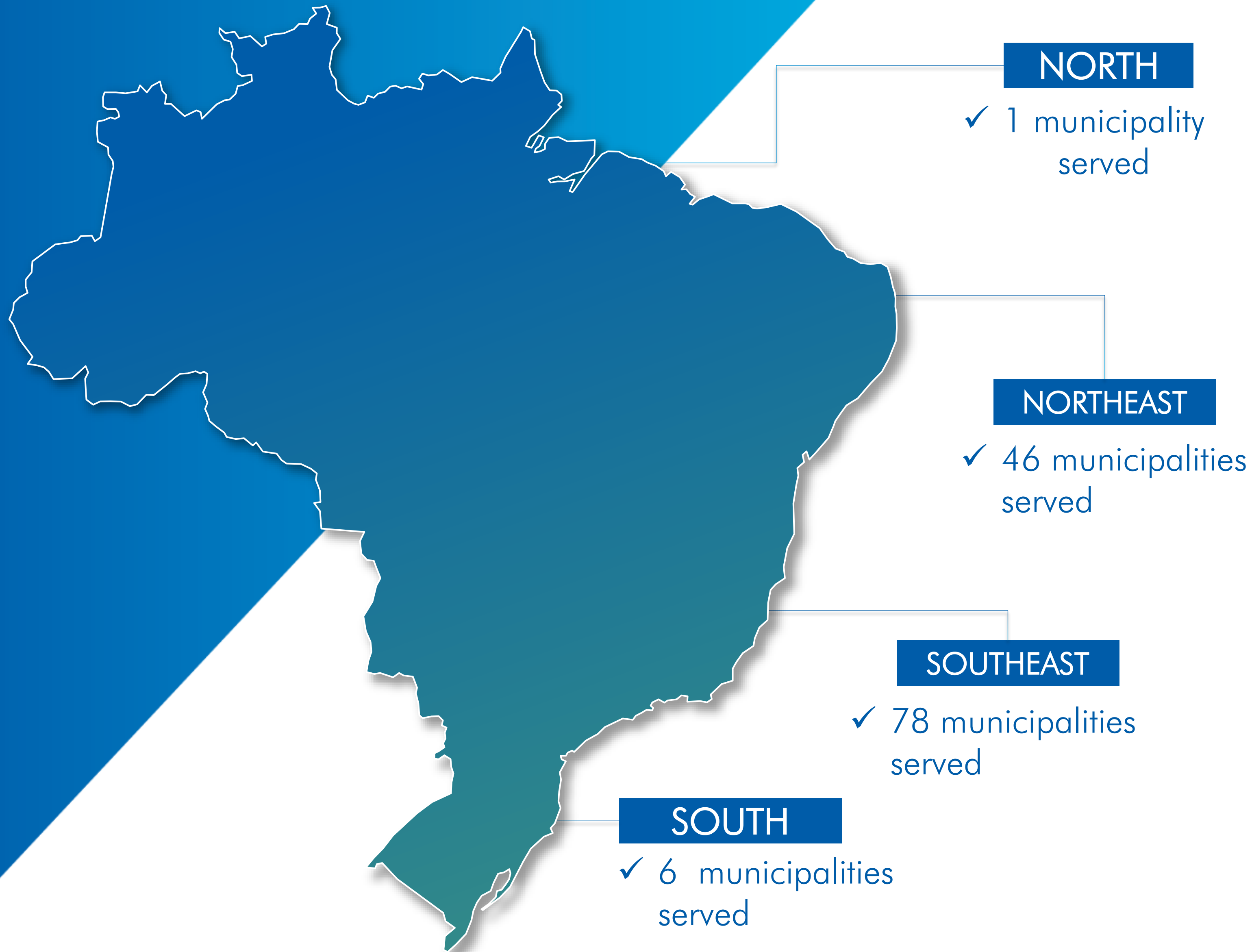
**3.3 million**  
new clients  
2Q22/2Q21

Clients  
In million





# Calamity Withdrawal



**131** municipalities eligible for the FGTS Calamity Withdrawal in 1H22, 29 of which remain with current payment



# Concessions

and public-private partnerships

Projects auctioned in all  
**5** regions of Brazil

Operating Areas of the  
Projects:

- ✓ Street lighting
- ✓ Solid Waste
- ✓ Water supply and sanitary sewage
- ✓ Social education
- ✓ Social leasing
- ✓ Daycare



**41**  
Portfolio projects under  
structuring (1 new project in 2Q22)



**R\$15.5 billion**  
In private investments



**163**  
Municipalities covered



**14.0 million**  
Benefited inhabitants



# CAIXA

O BANCO DE TODOS OS BRASILEIROS

Boat Branch

Truck Branch

## Sanitation and Infrastructure

**R\$3.4 billion** for the country's development

- **213** new contracts<sup>1</sup> with Public Entities for sanitation and infrastructure

## FGTS Birthday Withdrawal Prepayment

**R\$2.2 billion** in loans granted<sup>1</sup>

- **2.1 million** operations
- In 2022, there are already **1.3 million customers** served, **56.4%** of them on the blacklist of defaulters
- Advance of up to **5 years** of Birthday Withdrawal. Rate of 1.69% p.m.

## Caixa Hospitais

**R\$308 million** in operations<sup>1</sup>

- **71%** drop in rates<sup>2</sup>
- **6-month** grace period and term up to 120 months. Interest from **0.19% p.m.** + CDI

## Micro and Small Business

More than **R\$50.5 billion** in loan balance<sup>1</sup>:

- PRONAMPE: **Balance totaling R\$18.0 billion** (New hires as of 3Q22)
- FAMPE: **Balance totaling R\$9.0 billion**. R\$1.2 billion in loans granted<sup>1</sup>, supporting 20.9 thousand companies

<sup>1</sup> In 2Q22

<sup>2</sup> Compared to 2018







# Extraordinary FGTS Withdrawal

- ✓ Payment of up to R\$1,000 per worker

43

million

Workers Benefited

R\$ 30

billion

Resources Released  
in the economy





DVA\*

R\$ 19 billion

Distributed to society in 1H22

R\$ 11.2 bn + R\$ 4.6 bn + R\$ 2.2 bn + R\$ 1.0 bn

Direct remuneration  
Benefits  
FGTS

Interest on equity  
Dividends  
Retained income  
Interest on capital-eligible debt  
instruments

Taxes  
Rates  
Contributions

Remuneration of  
third-party capital



# Hiring PwDs

**Largest call action** for PwD ever carried out by a Brazilian company

**2018** | 1.3 thousand  
PwD Employees

**2022** | 4.3 thousand  
PwD Employees

**5.0% of PwD Employees**

**Onboarding and Training**

Inclusion with assistive technology and ergonomics with suitable resources







# 3 Financial Highlights





MANAGERIAL  
RECURRING INCOME


R\$ **4.9** bi

22.0%   
(1H22/1H21)

**CAIXA** *Seguridade*

Net Income


R\$ **680.8** mi

59.6%   
(2Q22/2Q21)

**CAIXA** *Asset*

AuM

R\$ **504.5** bi


21.9%   
(2Q22/2Q21)

# CAIXA in Numbers

R\$ **928.2** bn


Total  
Loans



  
13.7%  
(2Q22/2Q21)


R\$ **595.2** bn

Total  
Mortgage

  
11.0%  
(2Q22/2Q21)

R\$ **13.3** bn

 + Agro Loans  
Origination

  
247.3%  
(2Q22/2Q21)

R\$ **23.4** bn

Mortgage  
SBPE  
Origination

  
11.0%  
(2Q22/2Q21)





Semester Results  
Were Affected By  
The Conservative  
Position In The  
Guaranteed Loans  
Provision

# Managerial Income





In R\$ million	1H22	1H21	Δ12M
Recurring Net Income	4,374	6,265	-30.2%
Extraordinary Events	(1,189)	-	
Impact PRONAMPE and FGI Provision	(1,175)	-	
Impact PRONAMPE and FGI Interest	(14)	-	
Expenses Impacted by Events	677	-	
Extraordinary Result	(512)	-	
Managerial Result	4,887	6,265	-22.0%



# INCOME STATEMENT

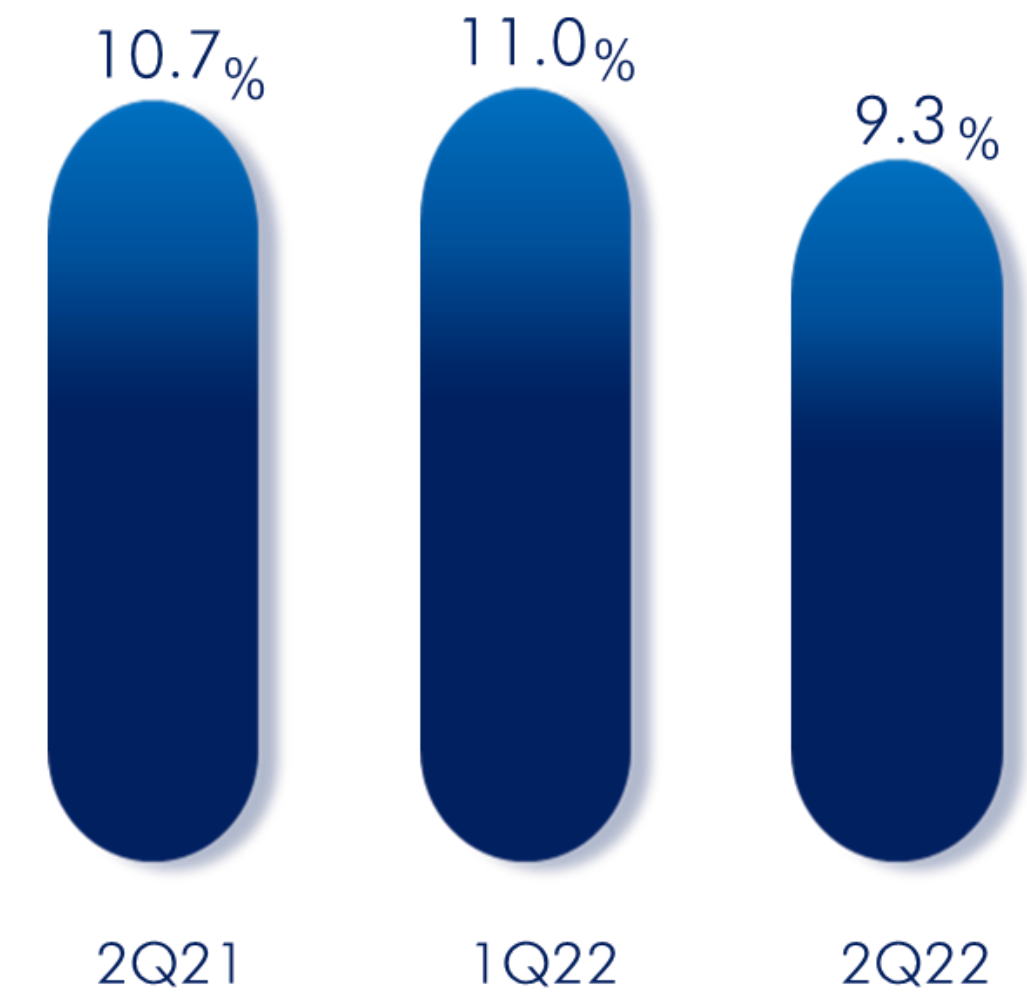


 **5.8%** Financial Margin  
(1H22/1H21)

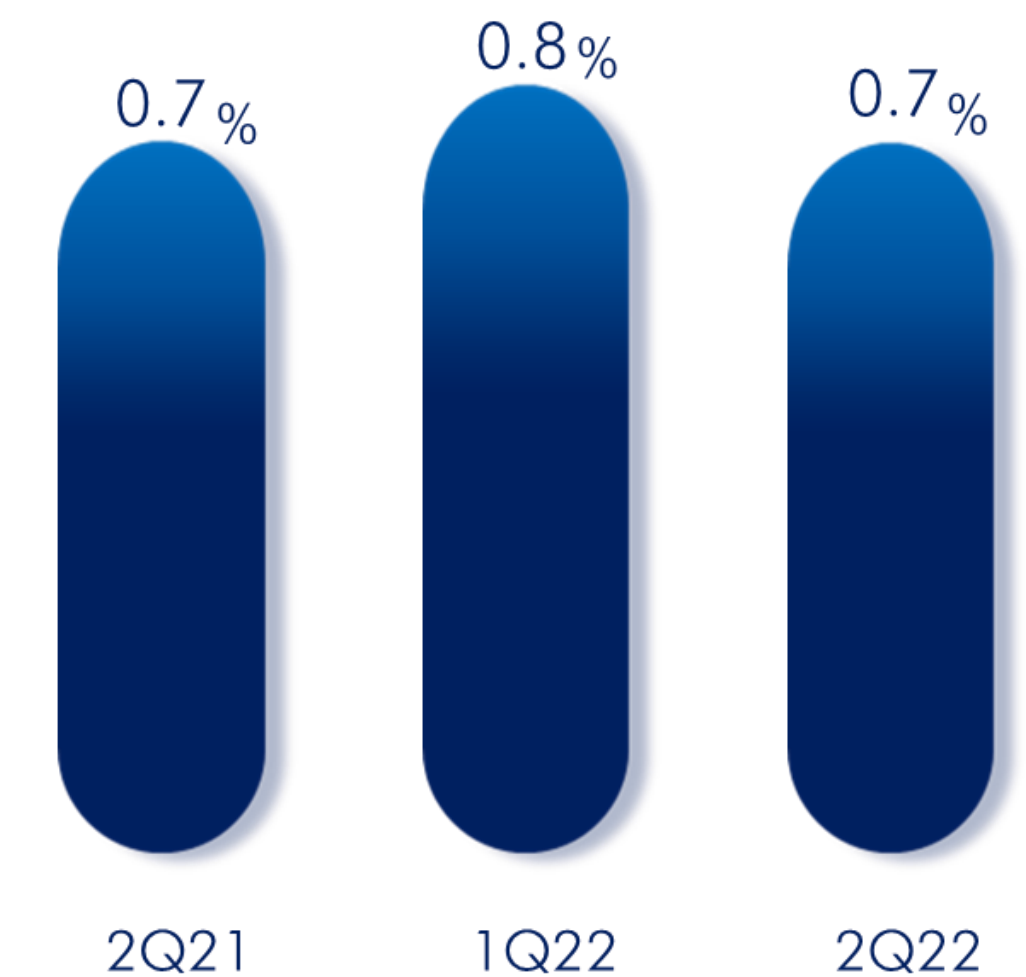
 **5.5%** Income from Services  
(1H22/1H21)

In R\$ billion	1H22	1H21	Δ12M
Financial Margin	23.4	22.1	5.8%
Income from Services	12.2	11.5	5.5%
Loan Provisions	(7.8)	(5.1)	51.9%
Personnel Expenses	(12.3)	(10.8)	13.4%
Other Administrative Expenses	(5.7)	(5.7)	0.3%
Other Revenues and Expenses <sup>1</sup>	(5.5)	(5.8)	-5.7%
<b>Recurring Net Income</b>	<b>4.4</b>	<b>6.3</b>	<b>-30.2%</b>
Non-recurring Net Income	-	4.6	-
Accounting Net Income	4.4	10.8	-59.7%
Events with Impact on Results	0.5	-	-
<b>Managerial Net Income<sup>2</sup></b>	<b>4.9</b>	<b>6.3</b>	<b>-22.0%</b>

## Recurring ROE<sup>2</sup>



## Recurring ROA<sup>2</sup>



<sup>2</sup> Accumulated in 12M

<sup>1</sup> Including tax expenses.

<sup>2</sup> Managerial Net Income does not consider non-recurring effects and considers a provision event of guaranteed credit lines that have a temporal misassociation between provision and the receipt of the guarantee

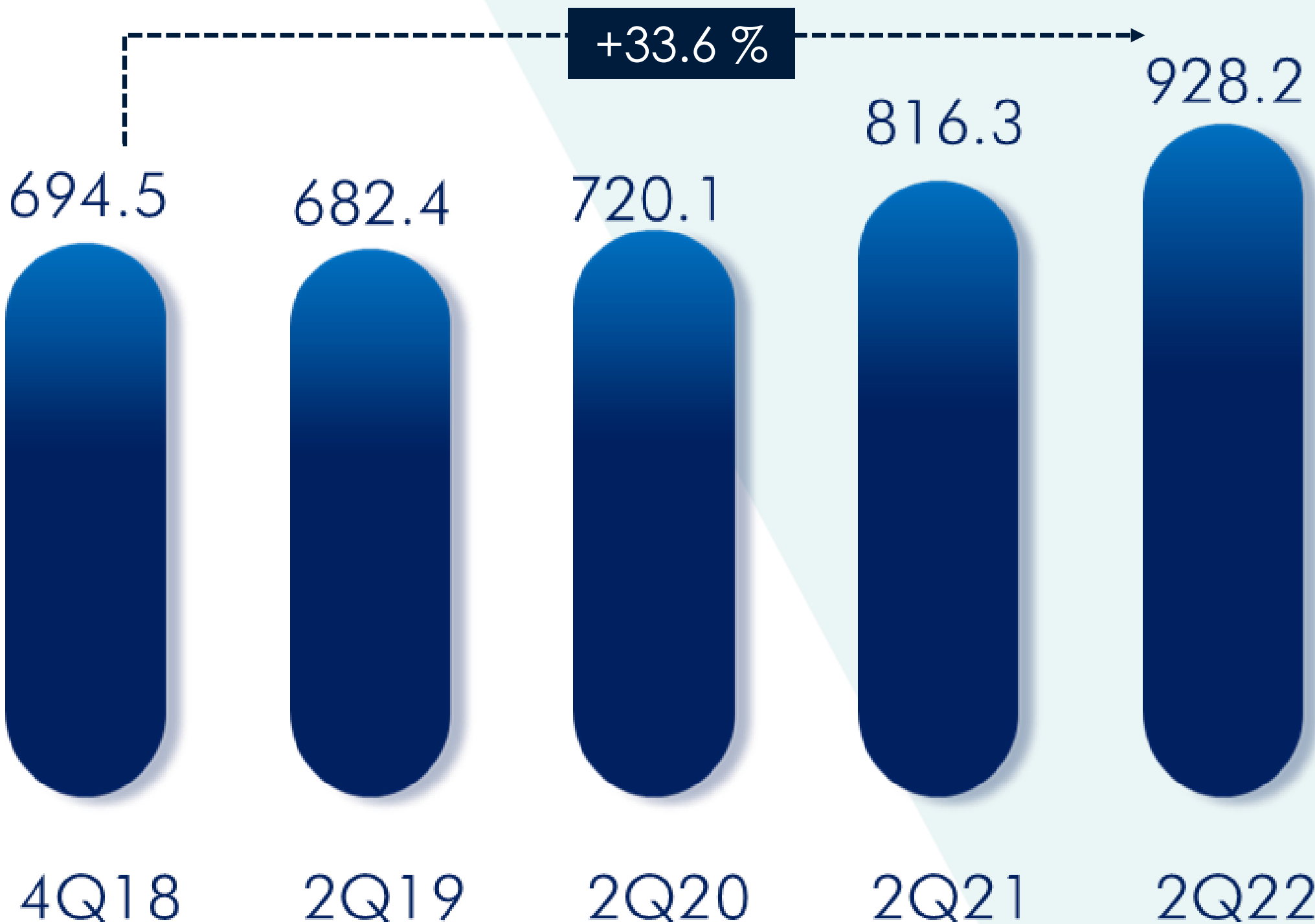




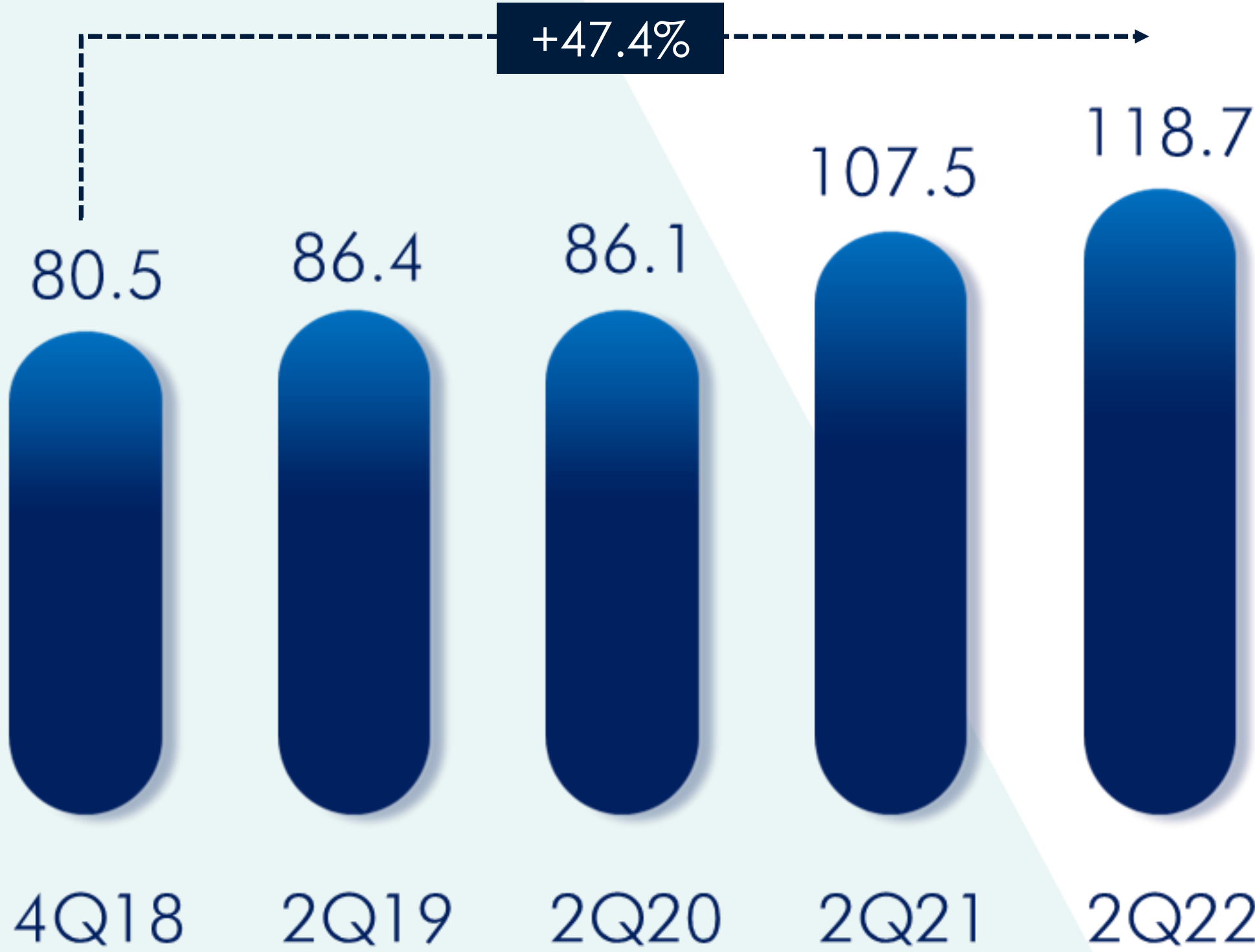
# Financial Highlights ▲

## Consistent growth

Loan Portfolio  
In R\$ billion



Net Equity  
In R\$ billion





## 13.7%

growth in the total balance  
in 12 Months

↑ **11.0%**  
(2Q22/2Q21)  
Mortgage

↑ **19.3%**  
(2Q22/2Q21)  
SBPE

↑ **6.7%**  
(2Q22/2Q21)  
FGTS

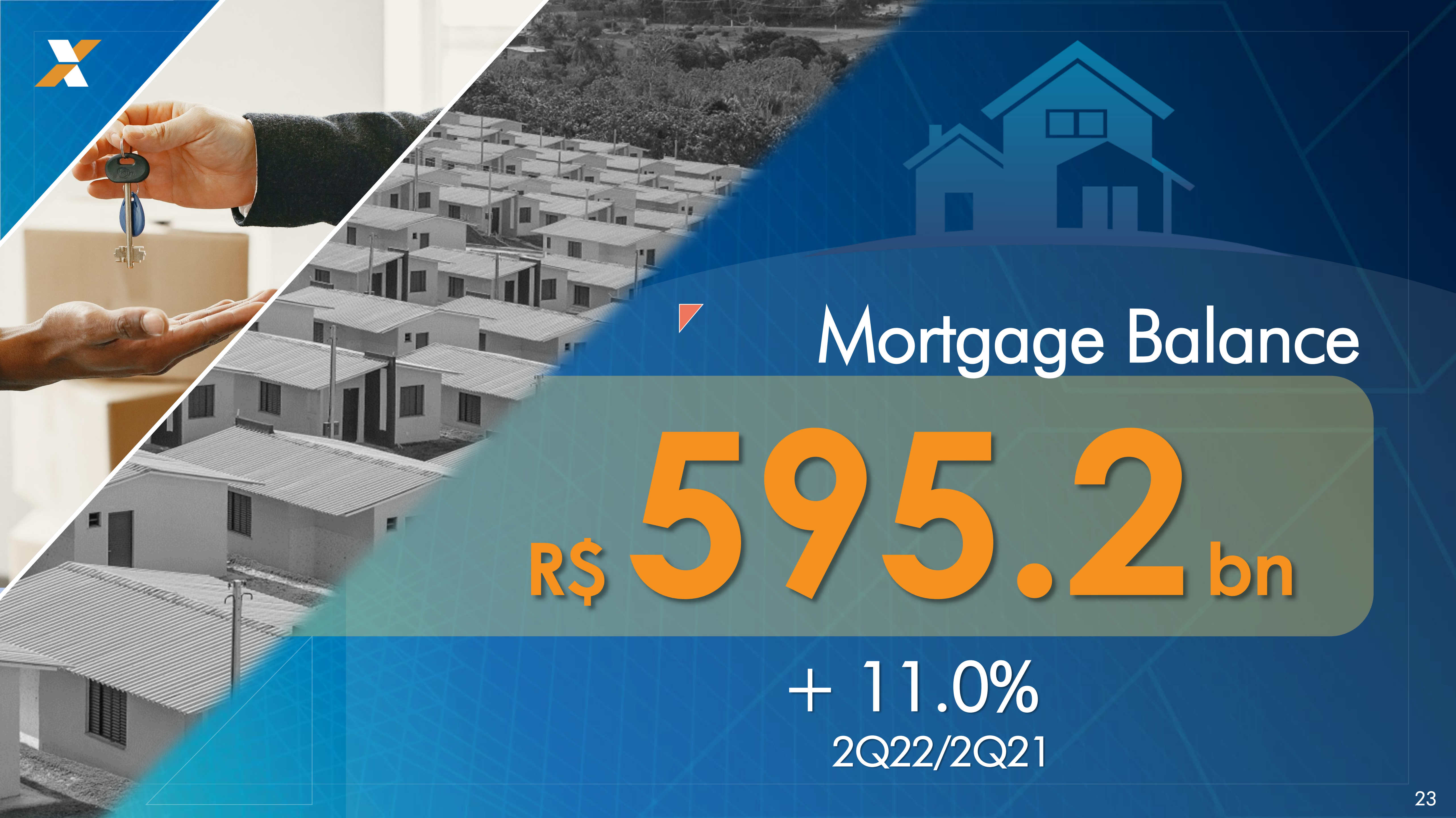
↑ **202.3%**  
(2Q22/2Q21)  
Agro Loans

↑ **23.2%**  
(2Q22/2Q21)  
Individual  
Commercial

↑ **8.2%**  
(2Q22/2Q21)  
Corporate  
Commercial

Balance in R\$ billion	2Q22	1Q22	Δ3M	2Q21	Δ12M
<b>Mortgage</b>	<b>595.2</b>	576.1	3.3%	536.1	11.0%
CAIXA/SBPE Resources	239.5	227.2	5.4%	200.7	19.3%
FGTS Resources	349.6	342.5	2.1%	327.7	6.7%
Others	6.1	6.4	-4.7%	7.7	-20.5%
<b>Individuals</b>	<b>127.3</b>	118.9	7.0%	103.3	23.2%
Payroll-Deductible Loan	90.2	85.7	5.3%	74.8	20.7%
Others	37.1	33.2	11.6%	28.5	30.0%
<b>Corporate</b>	<b>81.3</b>	80.6	0.9%	75.1	8.2%
Micro and Small Companies	50.5	50.5	0.0%	48.2	4.6%
Medium Company	18.6	18.3	1.9%	15.6	19.2%
Large Companies	10.8	10.1	7.4%	9.1	18.5%
Others	1.4	1.8	-20.7%	2.2	-34.7%
<b>Infrastructure</b>	<b>93.6</b>	92.1	1.6%	91.6	2.2%
<b>Agribusiness</b>	<b>30.8</b>	21.2	45.1%	10.2	202.3%
<b>Total</b>	<b>928.2</b>	889.0	4.4%	816.3	13.7%





# Mortgage Balance

R\$ **595.2** bn

+ 11.0%  
2Q22/2Q21

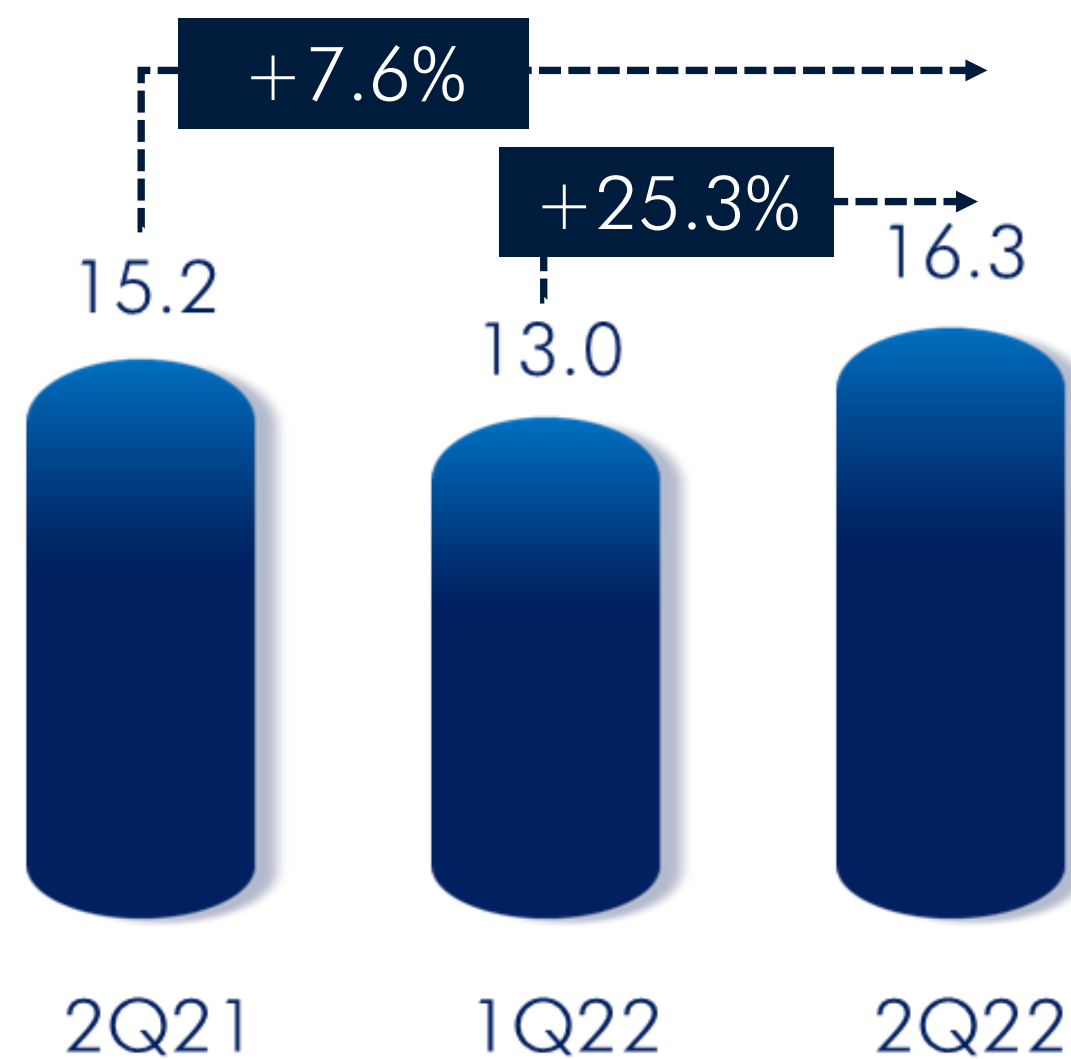




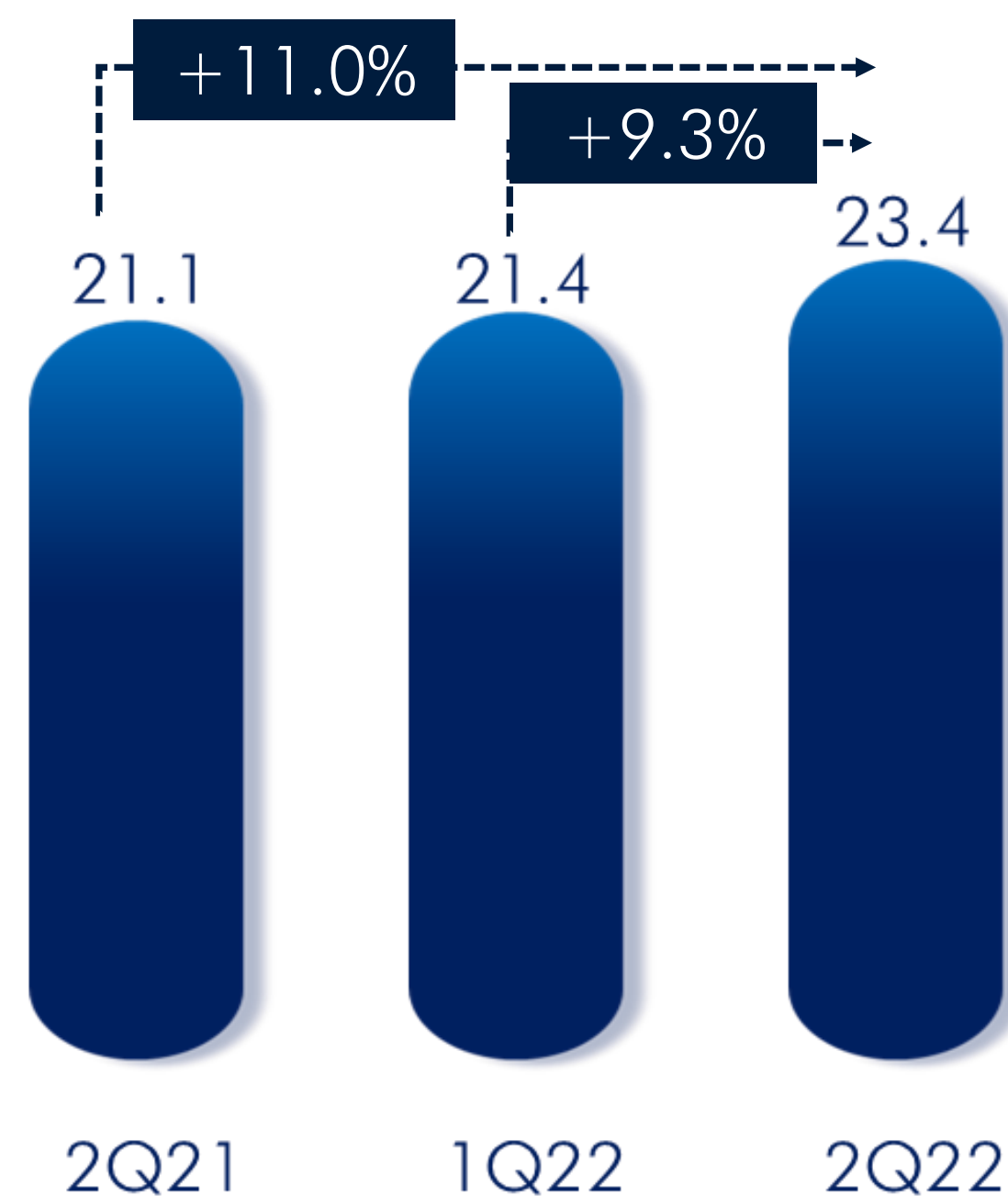
# R\$ 39.7 Billion

## Highest volume of Granted Loans in a Quarter ever

Evolution of Granted Loans  
Mortgage  
In R\$ billion



FGTS Resources<sup>1</sup>



SBPE Resources

# Mortgage

66.2%

Market Share  
Total Mortgage

99.9%

Market Share  
Casa Verde e Amarela

<sup>1</sup> Includes subsidies



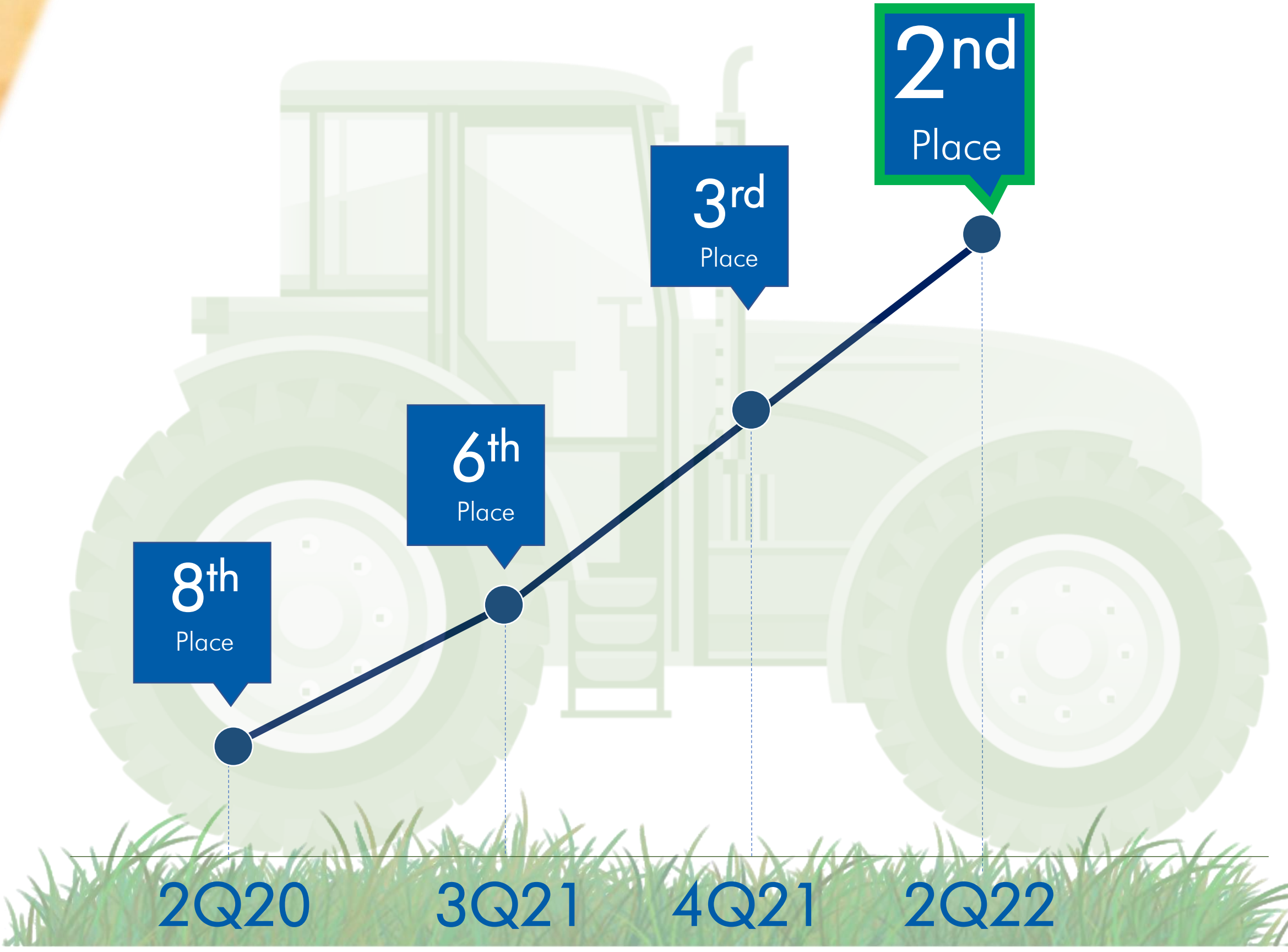


Balance  
**R\$30.8 bn**

+ 202.3%  
2Q22/2Q21

From 8<sup>th</sup> to 2<sup>nd</sup> place<sup>1</sup>

in 2 years



<sup>1</sup> Last position disclosed by Bacen (May/22).

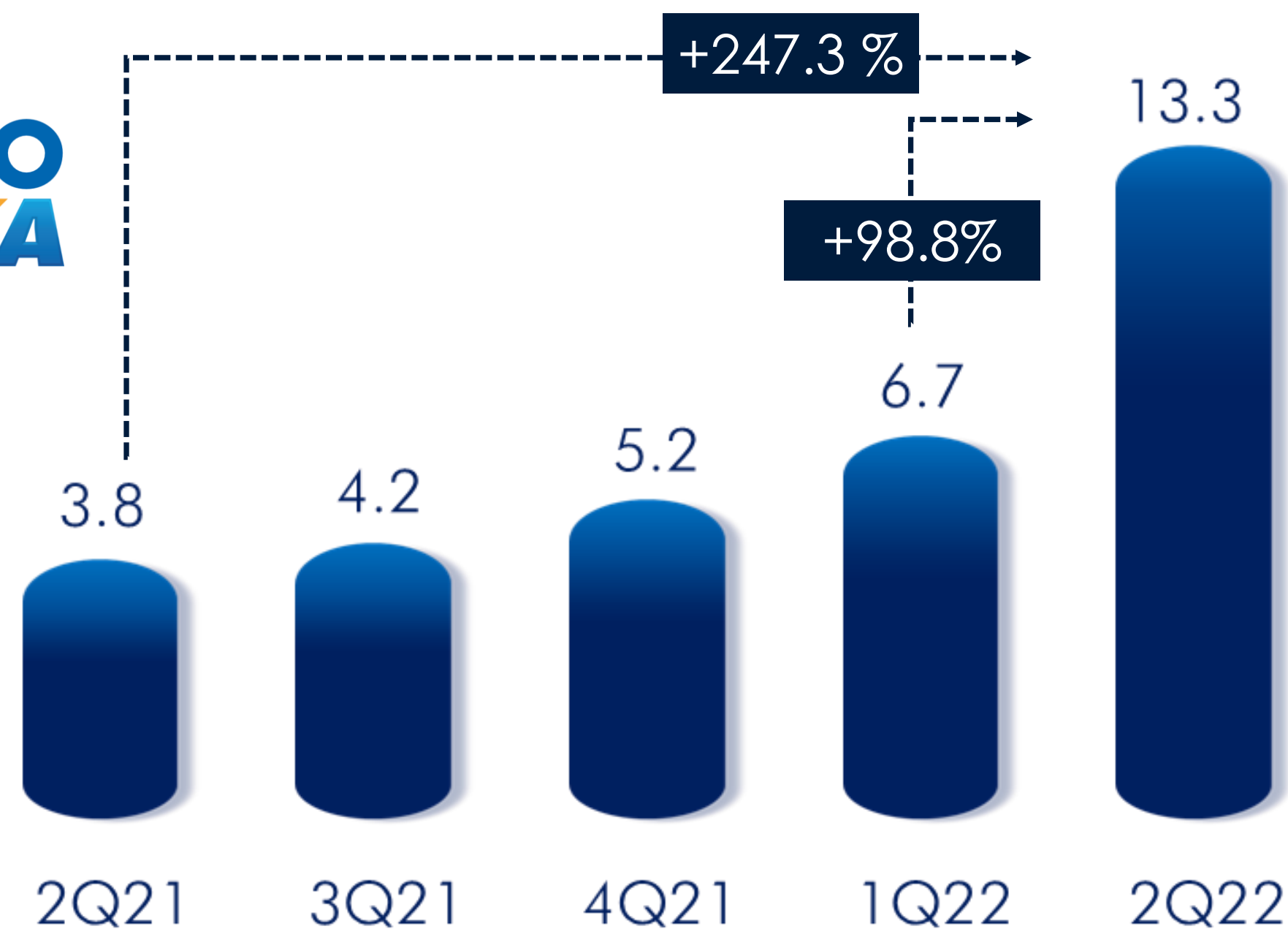


# 247.3% GROWTH IN LOANS GRANTED IN 12 MONTHS

## Evolution of Granted Loans

Agribusiness

In R\$ billion



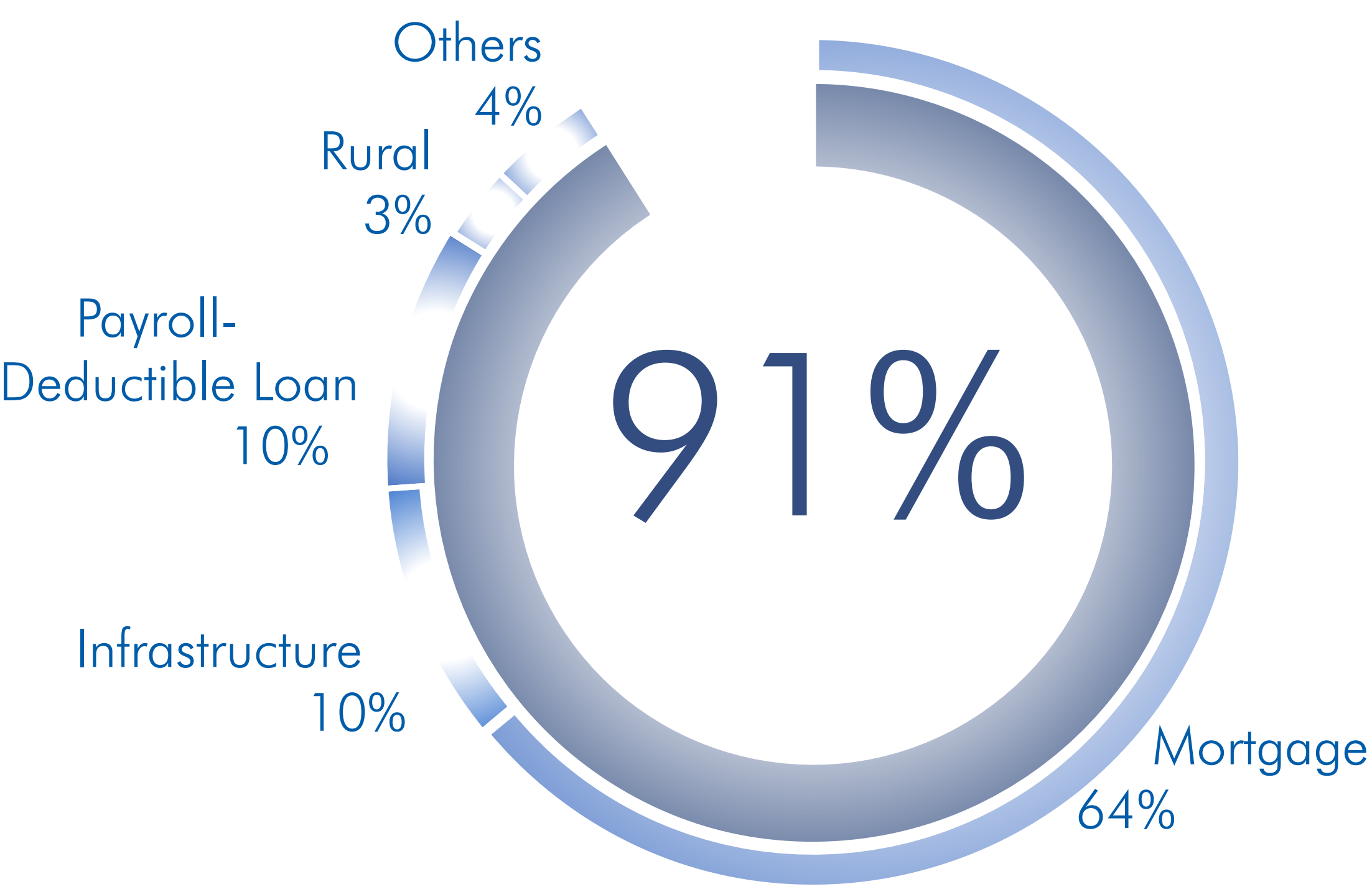
**413.9%** increase in new individuals contracts compared to 2Q21

- ✓ **Solutions** for all clients
- ✓ Focus on **long-term** financing

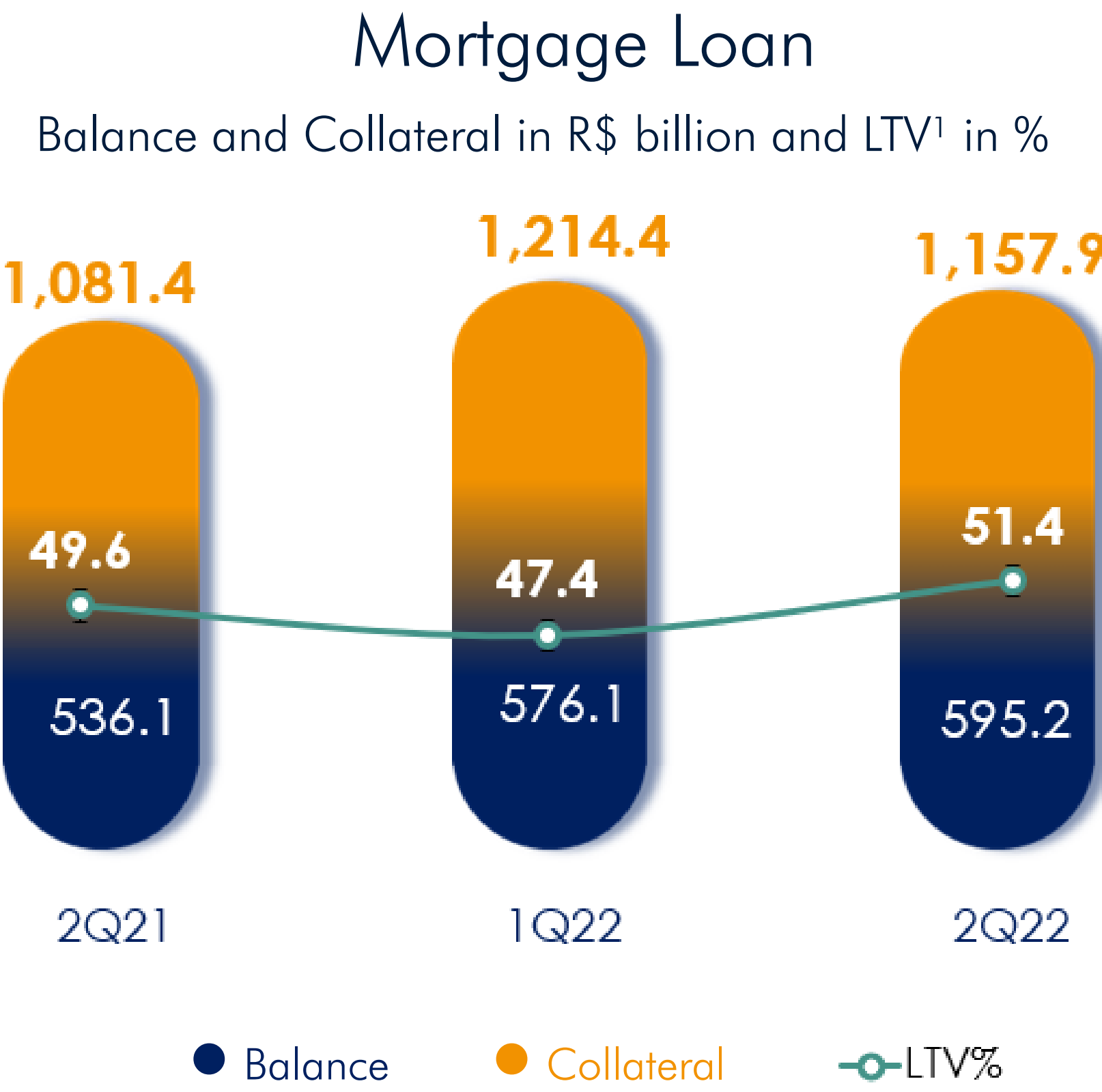




# Percentage of the Portfolio with Real Collateral



# Mortgage Portfolio with R\$1.2 trillion in collateral

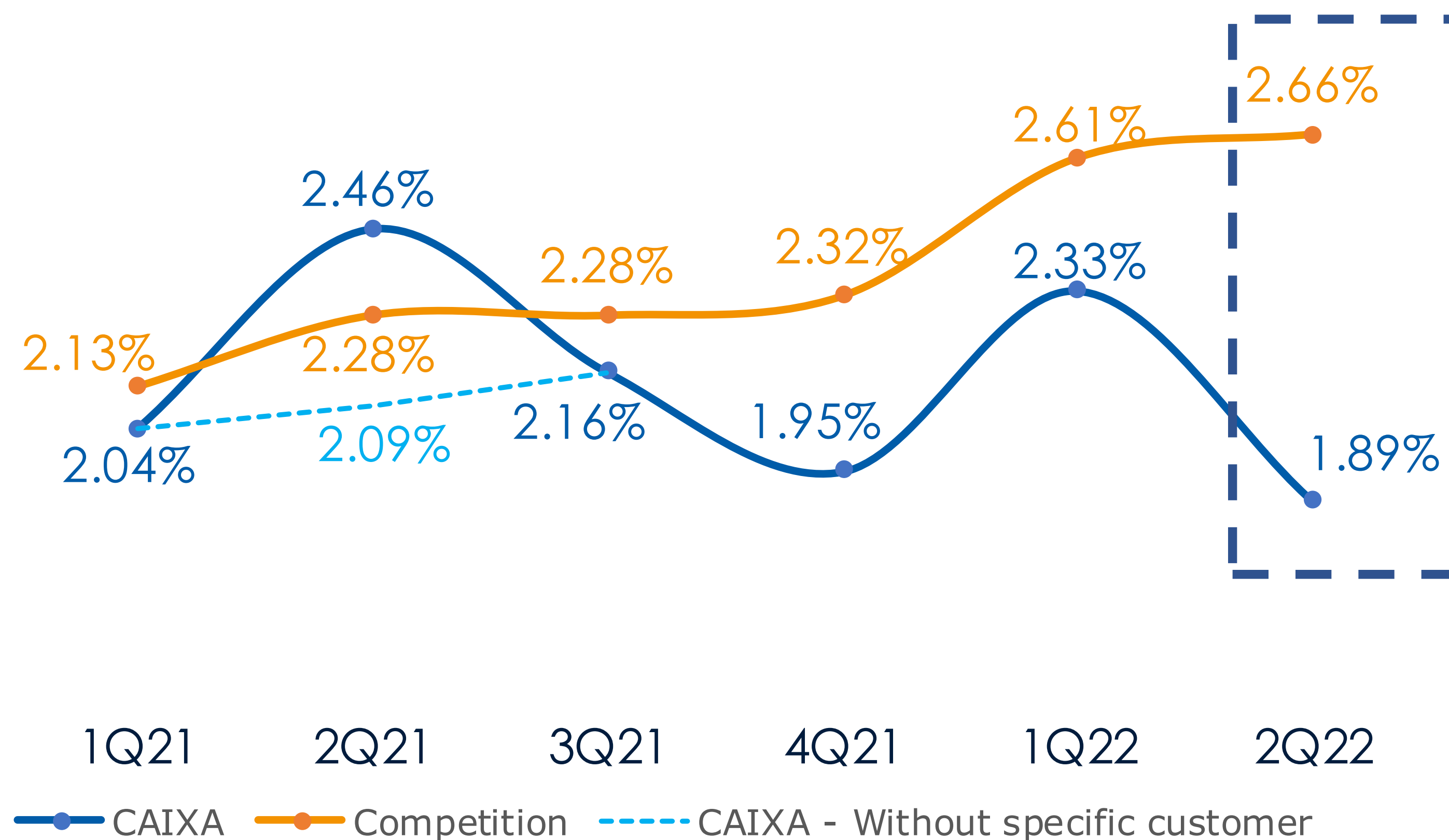


<sup>1</sup> Loan to Value: Percentage of the loan value regarding the collateral



# PORTFOLIO QUALITY

## Delinquency of CAIXA and Competition



**1.89%**  
Lowest  
delinquency rate  
of the **Market.**



<sup>1</sup> Market information updated until Apr/22, according to BACEN data

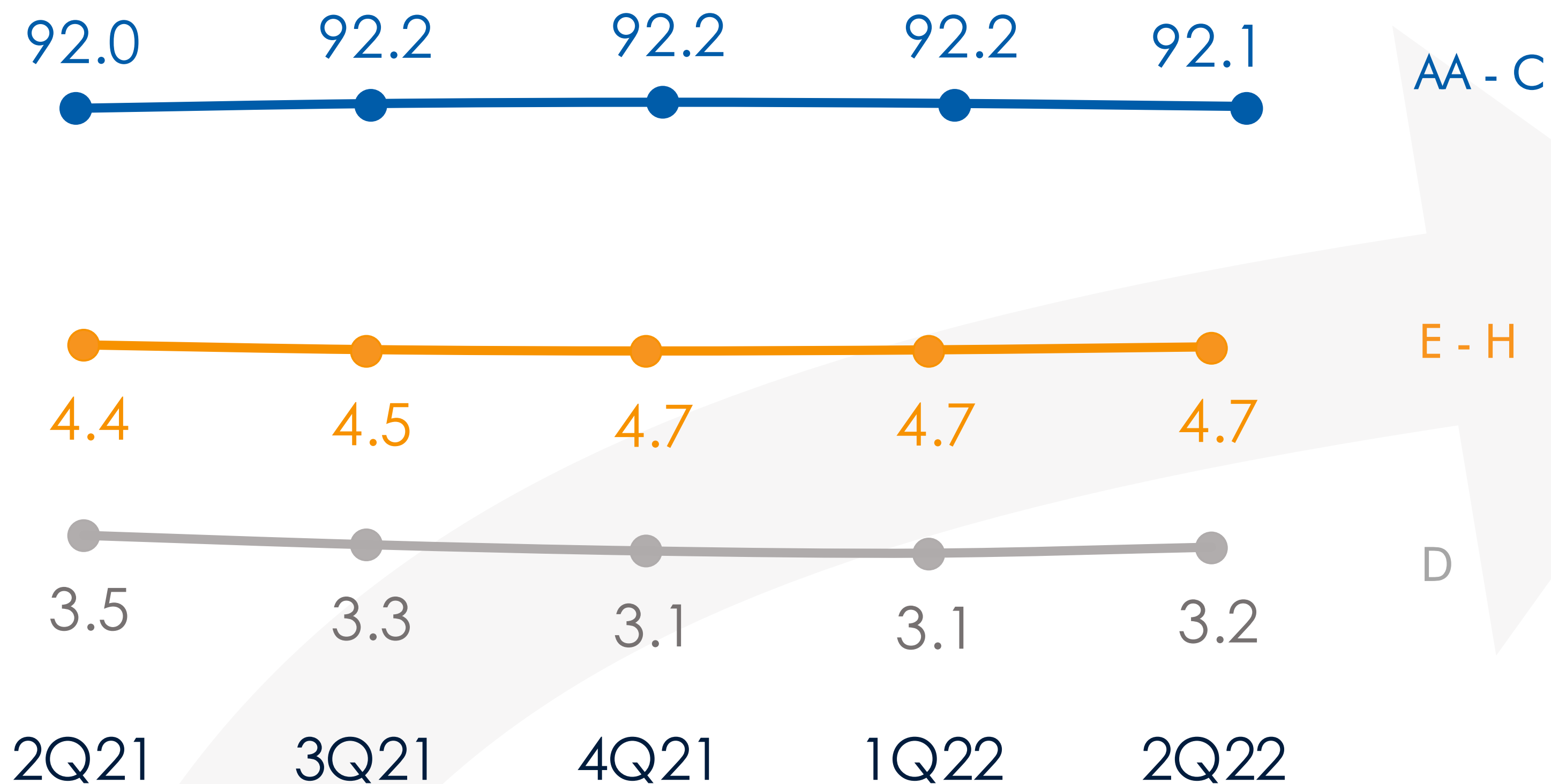


92.1%

of total credit  
portfolio with rating  
between AA - C



*Total Portfolio Rating*  
in %



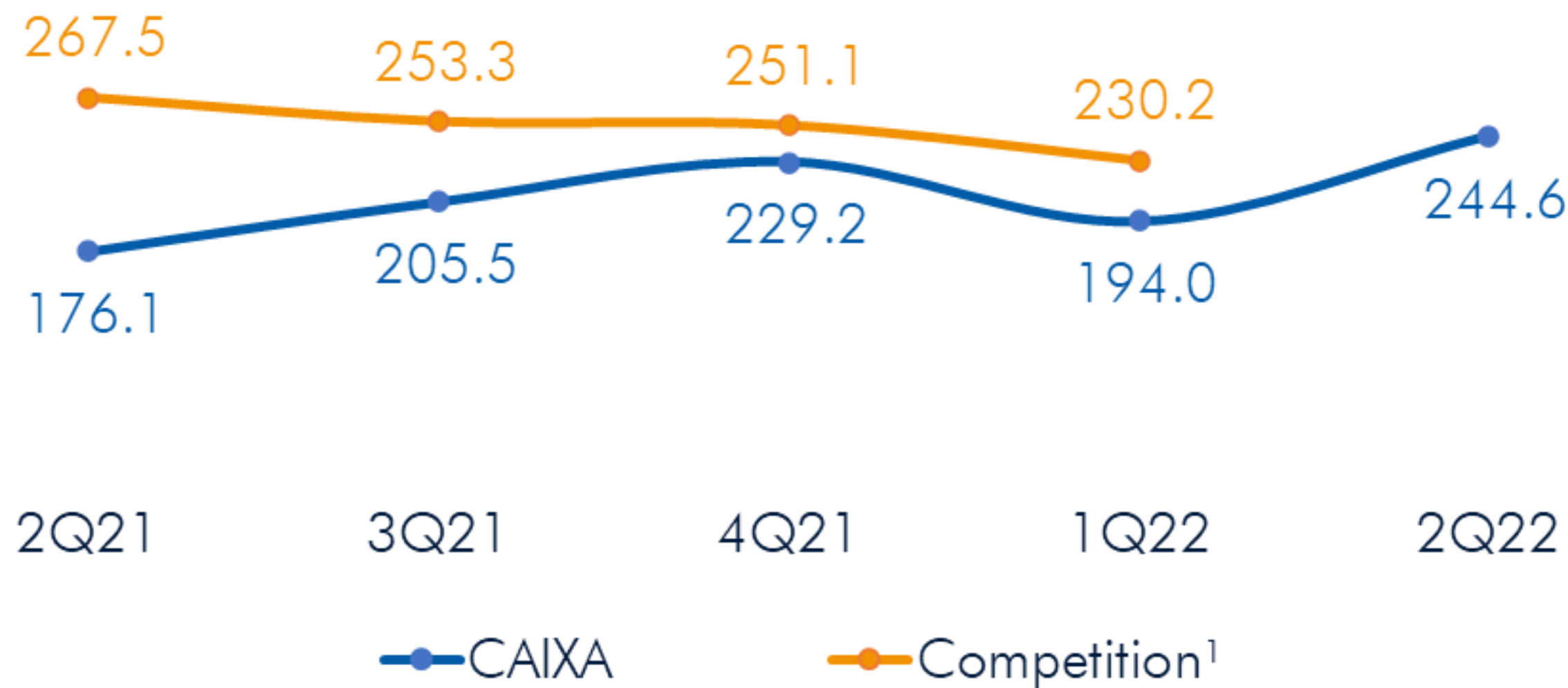




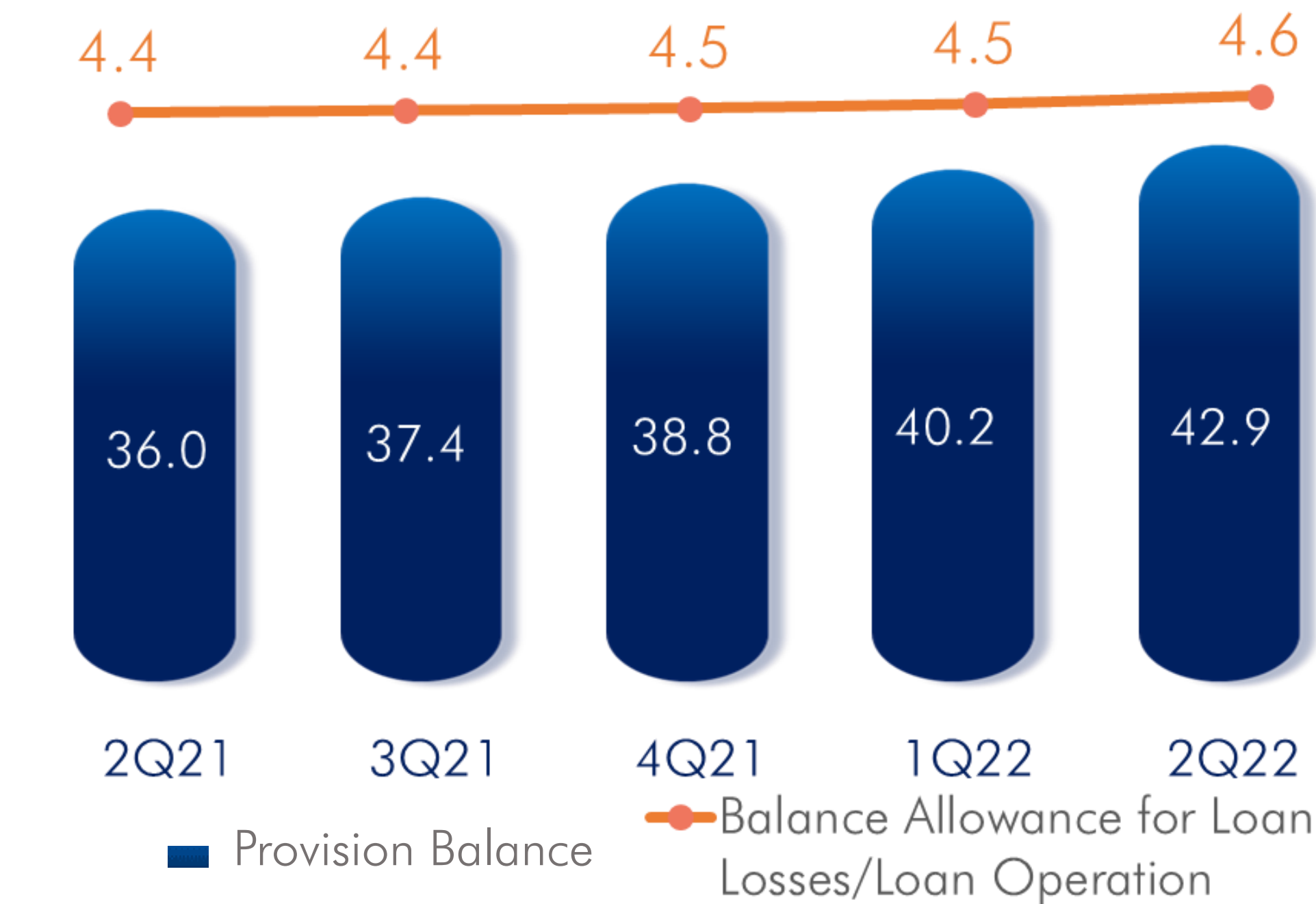
The balance of allowance for loan losses covers **2.4x** the delinquency balance

**Highest** provision coverage ratio since 4Q20

Provision Coverage  
In %



Provision Balance  
In %



<sup>1</sup> According to BACEN data, market information updated until Feb/22



## 135.4%<sup>1</sup>

### growth in Insurances

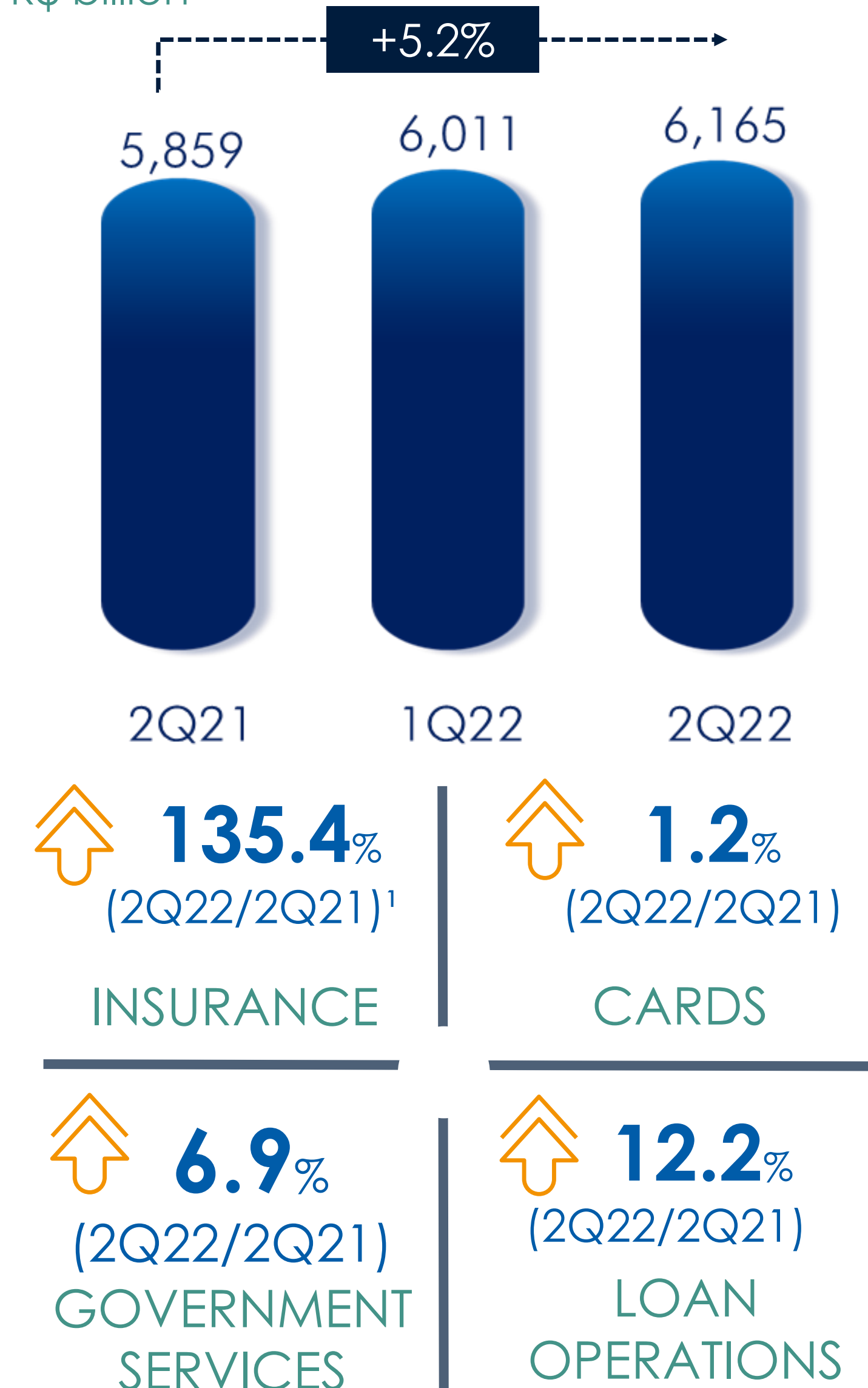
Insurance fees driven by the New Partnership Model

In R\$ million	1H22	1H21	Δ 12M
Government Services	4,247	3,921	8.3%
Checking Accounts <sup>2</sup>	1,983	2,244	-11.6%
Agreements and Recovery	1,256	1,345	-6.6%
Debit and Credit Cards	1,249	1,245	0.4%
Investment Funds	1,243	1,165	6.7%
Loan Operations	1,168	1,089	7.3%
Insurance	962	442	117.7%
Others	67	91	-26.3%
<b>Income from Services and Banking Fees</b>	<b>12,176</b>	<b>11,542</b>	<b>5.5%</b>

<sup>2</sup> Includes income from banking fees

## Service Revenue

In R\$ billion







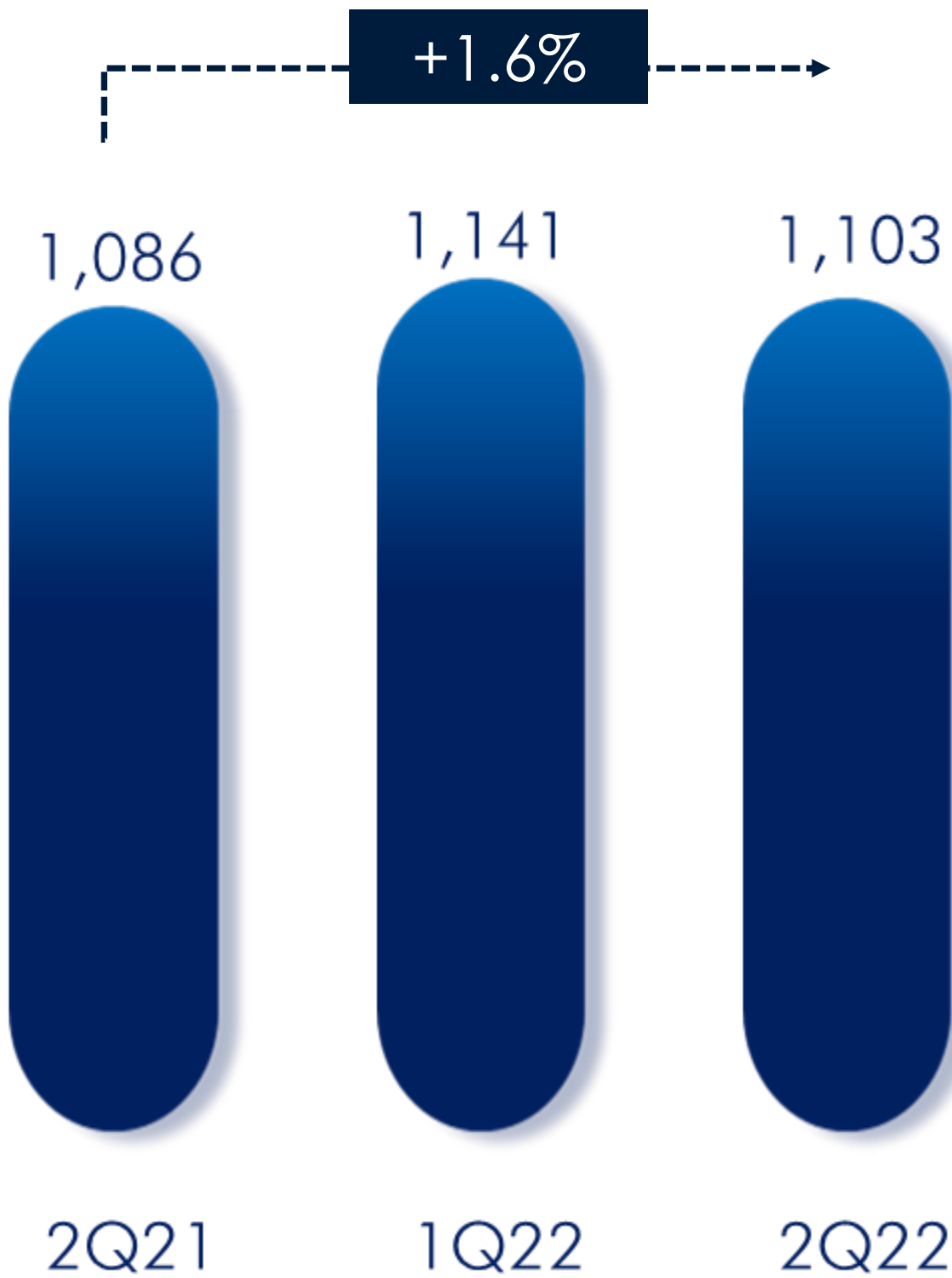
Adequate funding structure with  
**Diversified** and **Pulverized** Funding

In R\$ billion	2Q22	1Q22	Δ 3M	2Q21	Δ 12M
Saving Deposits	366.7	359.4	2.0%	371.4	-1.3%
Borrowings and Onlending	366.2	359.9	1.7%	351.0	4.3%
Time Deposits	150.9	145.8	3.5%	181.6	-16.9%
Open Market Funding <sup>1</sup>	123.1	189.2	-35.0%	89.2	37.9%
Demand Deposits	42.9	40.1	7.1%	48.7	-11.9%
Bonds <sup>2</sup>	35.0	27.1	29.2%	29.6	18.3%
Other Deposits	16.0	16.6	-3.8%	11.8	35.8%
Others	2.6	2.4	8.0%	2.6	1.5%
Total	1,103.3	1,140.5	-3.3%	1,085.9	1.6%

<sup>1</sup> Own Portfolio Commitments.  
<sup>2</sup> Includes LCI, LCA and LF.

Market Share  
**Savings Accounts**  
**36.2%**

Total Funding  
In R\$ billion







R\$ 680.8 MILLION

HIGHEST NET PROFIT IN HISTORY, 59.6% higher than 2Q21

Credit Letters\*

↑ **872.3%**  
(2Q22/2Q21)

R\$ **2.8** bn

Operational Revenue

↑ **66.8%**  
(2Q22/2Q21)

R\$ **903.3** million

ROE

**45.5%**  
↑ 11.6 p.p  
(2Q22/2Q21)

Home

(written premiums)

↑ **15.5%**  
(2Q22/2Q21)

R\$ **178** million

Credit Life  
(written premiums)

↑ **9.1%**  
(2Q22/2Q21)

R\$ **588** million

Premium bonds  
(fundraising)

↑ **33.7%**  
(2Q22/2Q21)

R\$ **402** million

Private Pension  
(contributions)

↑ **11.0%**  
(2Q22/2Q21)

R\$ **8.6** bn

Total Reserves

↑ **22.6%**  
(2Q22/2Q21)

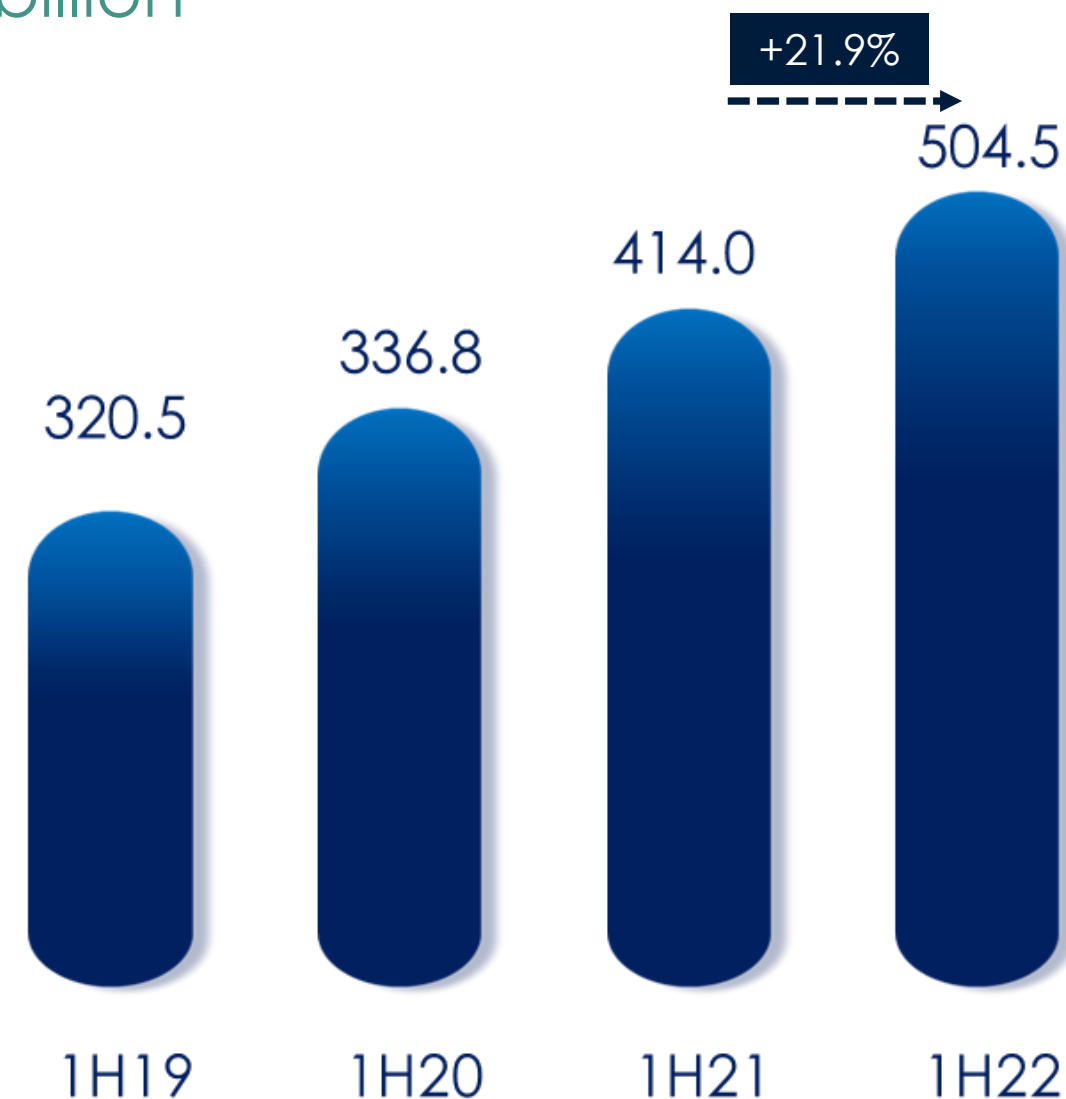
R\$ **123.0** bn



- ✓ **Excellent** Rating by Fitch on Investment Management Quality
- ✓ **Constant growth** in revenues from fund management
- ✓ **2.1 million of investors** in june 2022, up by **8.9% QoQ**

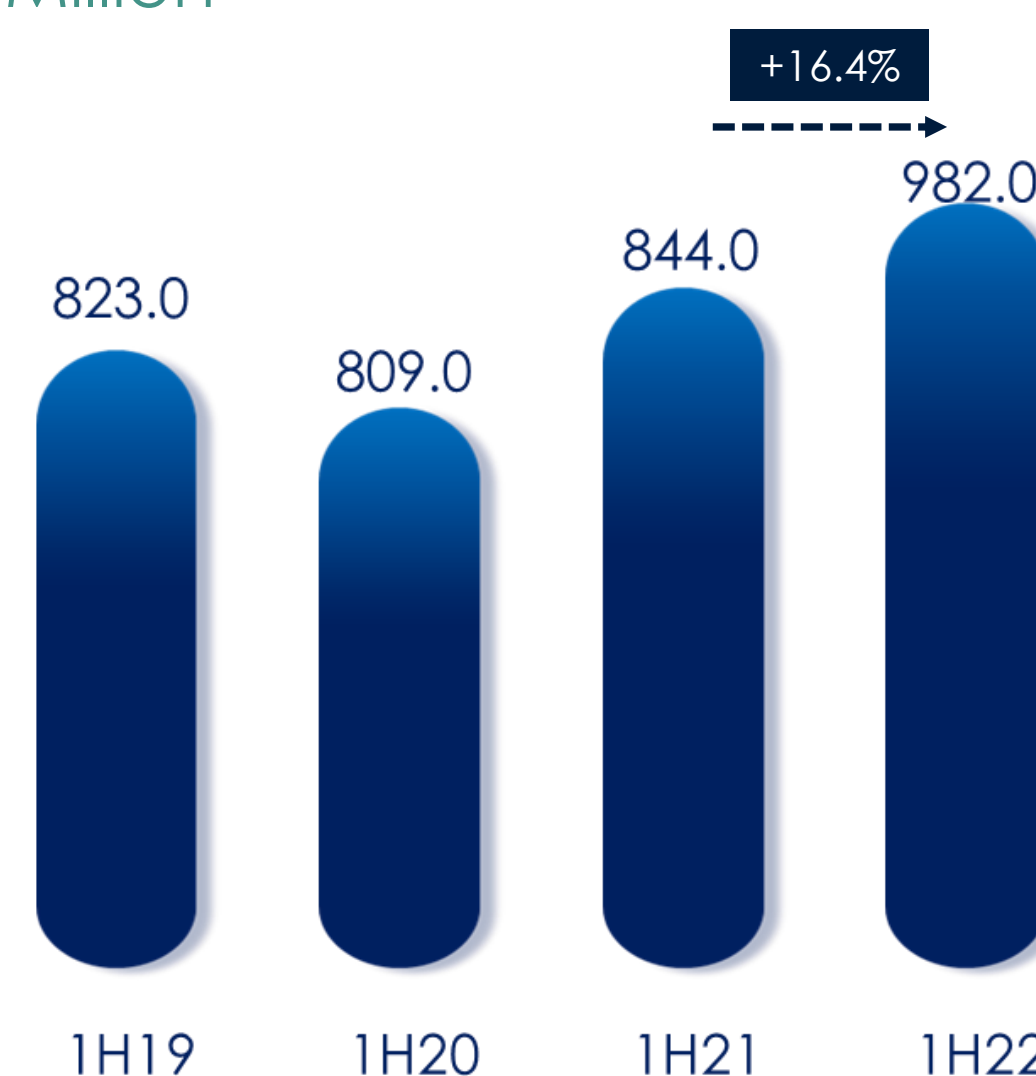
## Assets Under Management

In R\$ billion



## Administrative Income

In R\$ Million



27.3 bi

1H22

Fundinraising for investment funds

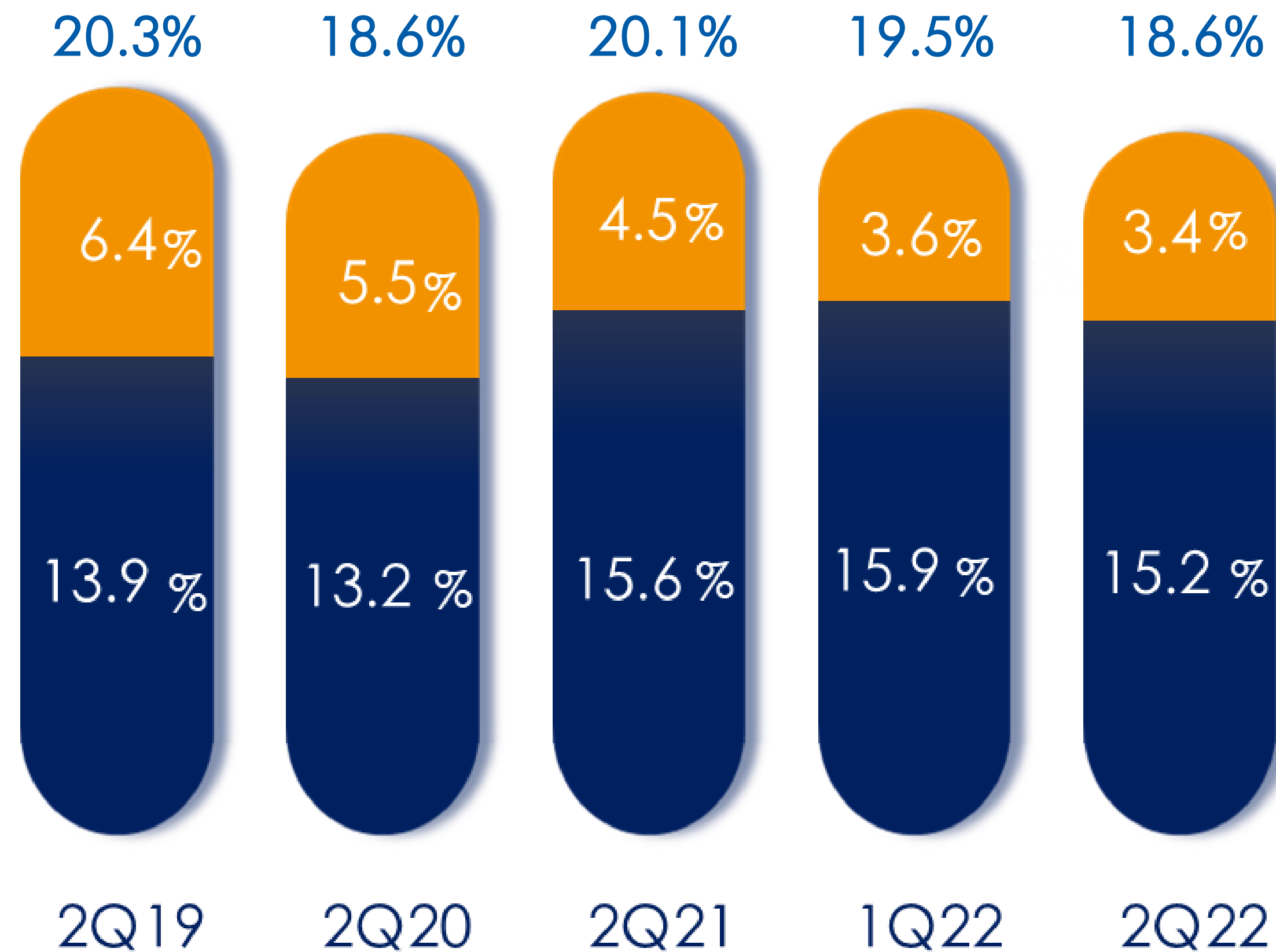
4<sup>th</sup>

Largest fund manager in Brazil



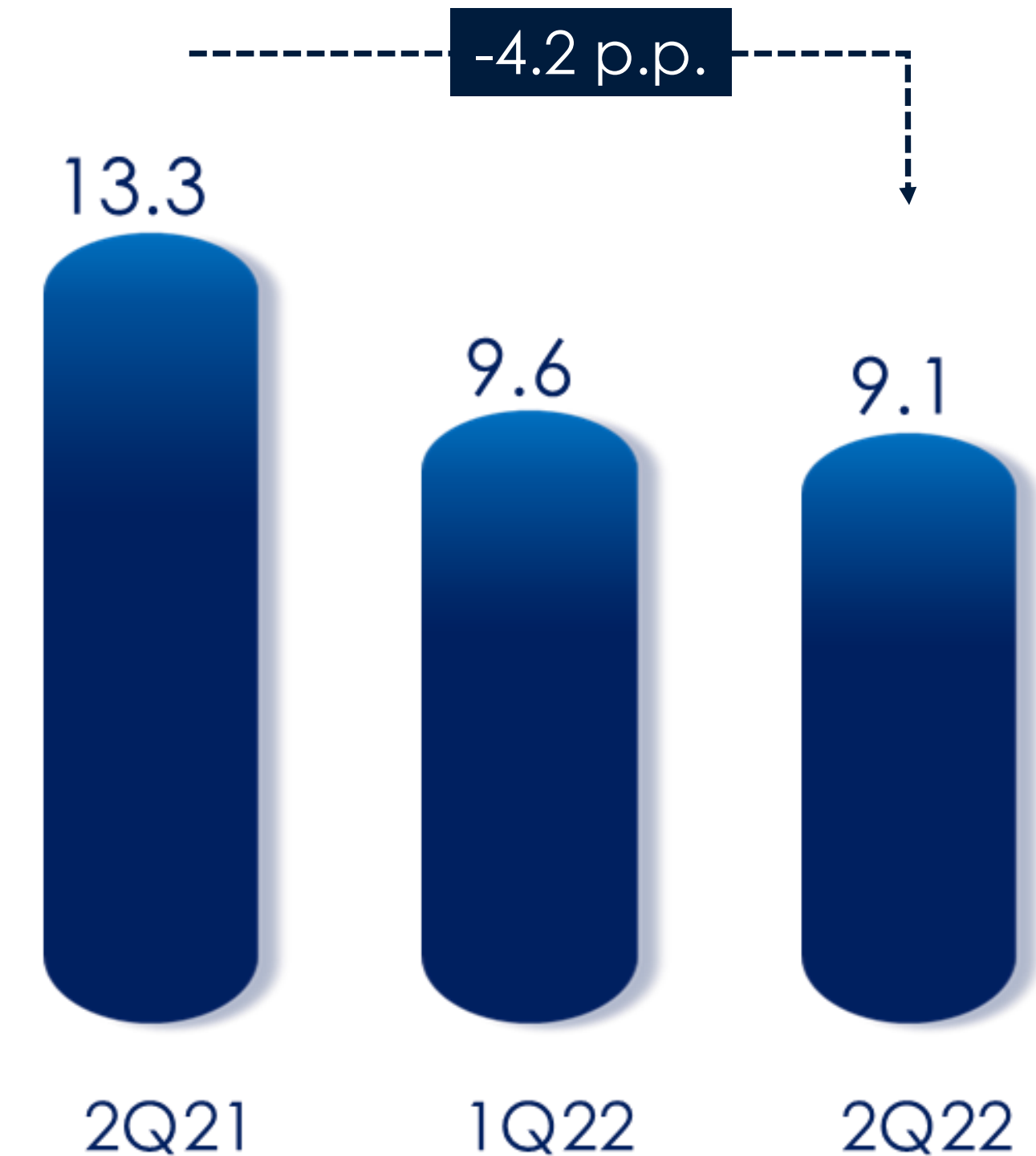
Comfortable ratios with improved capital quality despite the increase in the loan portfolio.

Basel Ratio



● Tier 1 Capital ● Tier 2 Capital

Fixed Assets Ratio





# #TemCAIXApraMAIS

# CAIXA

[ri.caixa.gov.br/](https://ri.caixa.gov.br/)







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The verbs "anticipate", "believe", "estimate", "expect", "forecast", "plan", "predict", "project", and other similar verbs are intended to identify these forward-looking statements, prospects of possible or assumed future results, based on beliefs, premises, intentions, information or forecasts on the date on which they were written, involving risks and uncertainties that may lead actual results to differ materially from those projected in this presentation and do not guarantee any future CAIXA performance

The factors that might affect performance include, but are not limited to; (i) market acceptance of CAIXA services; (ii) volatility related to the Brazilian economy and financial and securities markets, and the highly competitive industry CAIXA operates in; (iii) changes in domestic and foreign legislation and taxation, and government policies related to the financial and banking markets; (iv) increasing competition from new entrants to the Brazilian markets; (v) ability to keep up with rapid changes in the technological environment; (vi) ability to maintain an ongoing process for introducing competitive new products and services, while maintaining the competitiveness of existing ones; and (vii) ability to attract customers

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