



Results

PRESENTATION – 4Q22



Schedule



1 Management
Commitments

2 Highlights
4Q22

3 Financial
Performance

1 || Management Commitments

Management Actions



Revise **strategic,**
business and
budget
planning

Humanize **Work**
Relations

Return of **Minha**
Casa, Minha Vida

Service
Rooms for
Cities and
States

Operationalize the
return of **Bolsa**
Família

Expand IT and
Communication
investments

Accelerate
digital
businesses

Banking
inclusion





Missão CAIXA

Mulheres de Favela Program

Sustainability

Protocol of intentions with the MDS¹ to assist indigenous people in the states of Amazonas and Roraima

Project launched with the following objectives:

Agreement with the UK Embassy. Access to a **R\$ 73.5 billion³** fund for projects

- ✓ Banking service through **boat branch** and the **CAIXA truck branch**
- ✓ Issuance of **50 thousand debit cards** for the beneficiaries' accounts

- ✓ Boost **socioeconomic development** in the shantytowns and the emancipation of women
- ✓ Foster female **entrepreneurship** and **financial education**
- ✓ Investment of **R\$ 16,6 million²** in communities in Rio de Janeiro, Salvador and São Paulo

- ✓ **Green financing** and financial products aimed at **sustainable projects**
- ✓ Expansion of private sector participation in **projects that contribute to the climate agenda**

¹ Ministry of Development and Social Assistance, Family and Fight against Hunger

² Resources invested from the CAIXA Socio-environmental Fund (FSA) at the program's initial phase

³ £ 11.6 billion, considering the exchange rate at the MoU signature date on 01/27/2023. 1£ = R\$ 6.3335

2

Highlights 4Q22



Social Benefits

R\$308.9 billion paid in 2022

Main Programs

R\$111.4bn

Auxílio Brasil¹

↑ 345.7%

R\$20.4bn

Salary Bonus

↑ 119.7%

R\$123.8bn

INSS

↑ 9.1%

R\$40.5bn

Unemployment Insurance

↑ 14.1%

Auxílio Brasil and Gas Aid



23.7 millions of families served

Unemployment Insurance, Salary Bonus and INSS



33.3 millions of families served

* Variations refer to the comparison between 2022 and 2021

¹ Amounts paid in 2021 include Bolsa Família. Growth is partially due to Emergency Aid payments in 2021

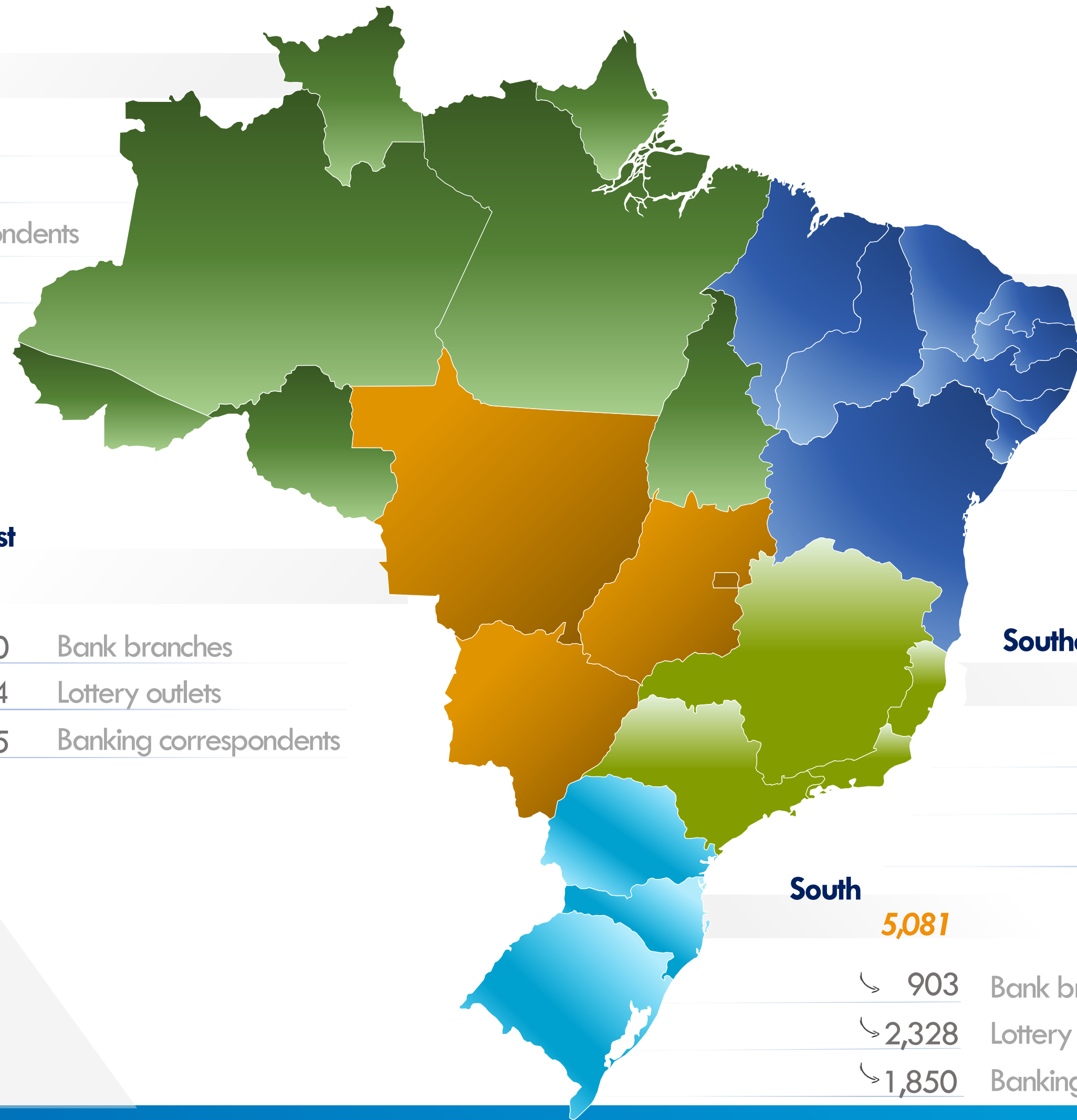
Largest Distribution Network in Brazil

Nearly 100% of municipalities supported by physical branches

North

1,560

- ↳ 247 Bank branches
- ↳ 824 Lottery outlets
- ↳ 487 Banking correspondents
- ↳ 2 Boat branches



Northeast

6,150

- ↳ 789 Bank branches
- ↳ 3,195 Lottery outlets
- ↳ 2,166 Banking correspondents

Midwest

2,549

- ↳ 450 Bank branches
- ↳ 1,174 Lottery outlets
- ↳ 925 Banking correspondents

Southeast

11,422

- ↳ 1,909 Bank branches
- ↳ 5,854 Lottery outlets
- ↳ 3,659 Banking correspondents

South

5,081

- ↳ 903 Bank branches
- ↳ 2,328 Lottery outlets
- ↳ 1,850 Banking correspondents

26,772

Total Branches

13,375

Lottery Outlets

9,087

Banking Correspondents

4,298

Banking Branches

10

Truck Branches

2

Boat Branches



DVA¹

R\$ **42.6** billion

Added to society in 2022

R\$24.0 bn

+

R\$10.3 bn

+

R\$6.1 bn

+

R\$2.2 bn

**Direct compensation
Benefits
FGTS²**

**Interest on capital
Dividends
Retained earnings
Interest on debt instrument
eligible to capital**

**Taxes
Fees
Contributions**

**Remuneration of
third-party capital**



¹Statement of Value Added

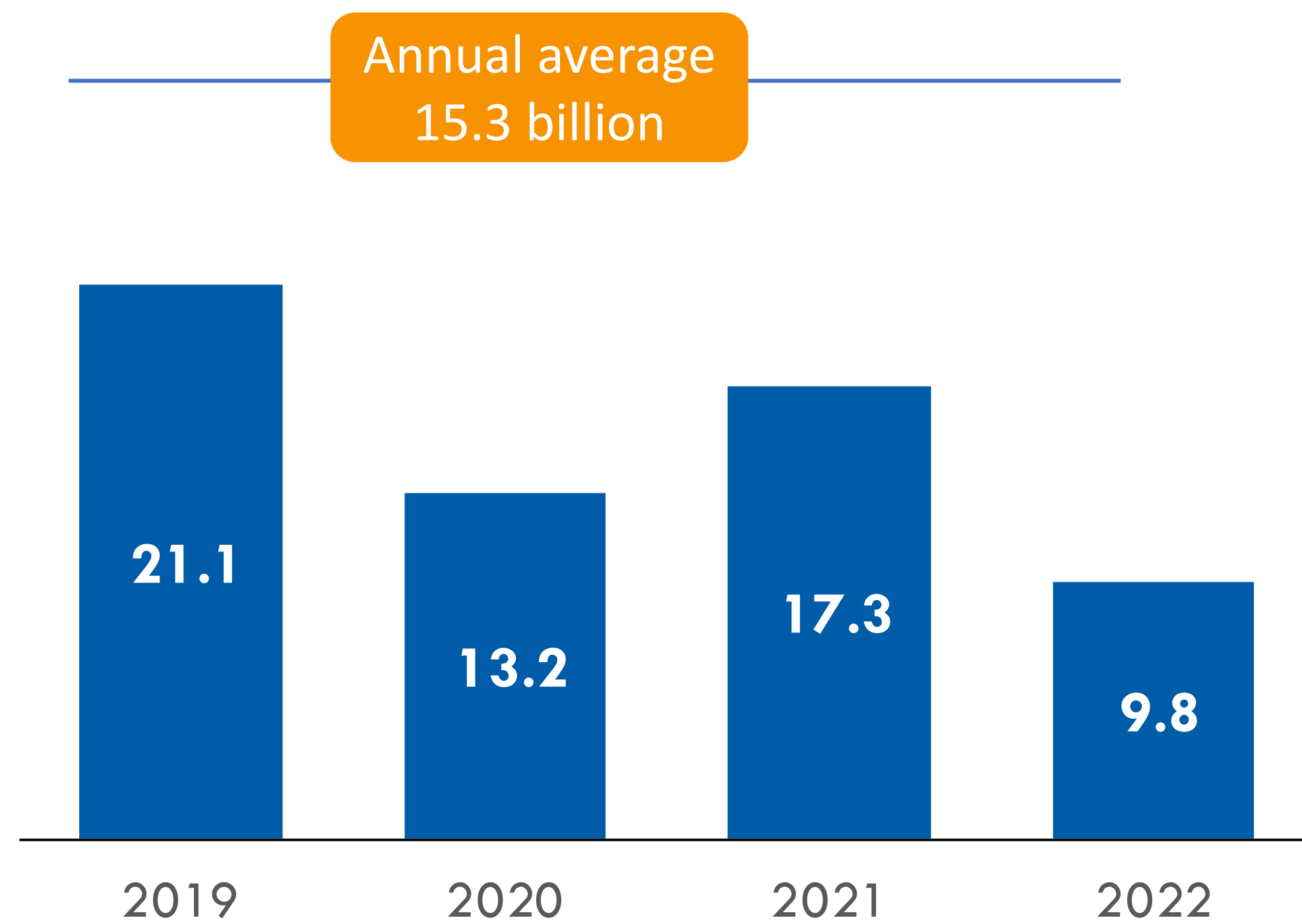
²Worker's Severance Fund

3 || Financial Performance

Result Evolution

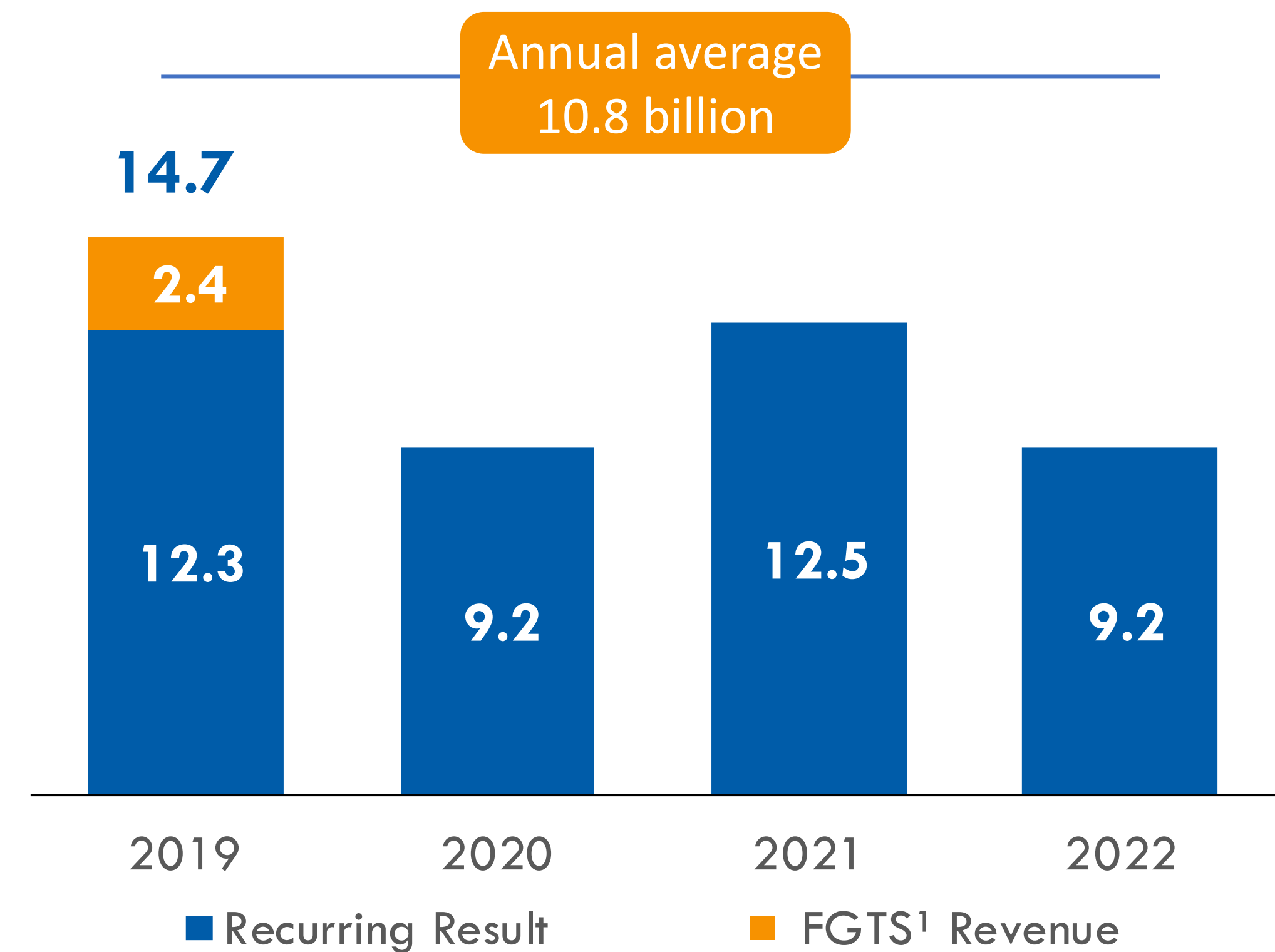
Accounting Result

(in R\$ billion)



Recurring Result

(in R\$ billion)



¹ Considers reduction in the FGTS rate of return from 1.0% to 0.5%.

Sale of Assets

R\$ 29.2 billion
2019 NTN-B3 Sale
Tesouro IPCA+
NTN-B

R\$ 9.4 billion
2019
 PETROBRAS

R\$ 5.0 billion
2019 and 2021
 BANCO PAN

R\$ 5.0 billion
IPO 2021
 CAIXA
seguridade

R\$ 409 million
2021
 assurances

R\$ 14 million
2021
 Capgemini

New businesses

R\$ 7.0 billion
2020
 assurances

R\$ 1.5 billion
2021
 **TOKIO MARINE
SEGURADORA**

R\$ 250 million
2021
 assurances

R\$ 180 million
2021 M&A
Icatu

R\$ 30 million
2021
 tempo

Asset Trading

Traded Assets

↪ R\$ **58.0** Billion

Gross Income

↪ R\$ **23.1** Billion

Net Income

↪ R\$ **14.6** Billion



Accounting Net Income

R\$ **9.8** bn
-43.4% ↓
(2022/2021)

R\$ **2.2** bn
-32.4% ↓
(4Q22/4Q21)

Recurring Net Income

R\$ **9.2** bn
-26.2% ↓
(4Q22/4Q21)

R\$ **2.0** bn
-31.6% ↓
(4Q22/4Q21)

Highlights in 2022

Loan Origination

R\$ **509.8** bn

Total

↑ 16.6%
(2022/2021)

R\$ **161.7** bn

Mortgage

↑ 15.0%
(2022/2021)

R\$ **300.6** bn

Commercial

↑ 9.3%
(2022/2021)

R\$ **39.5** bn

Agribusiness

150.2%
(2022/2021)

R\$ **8.0** bn

Infrastructure

↑ 34.6%
(2022/2021)

Income Statement

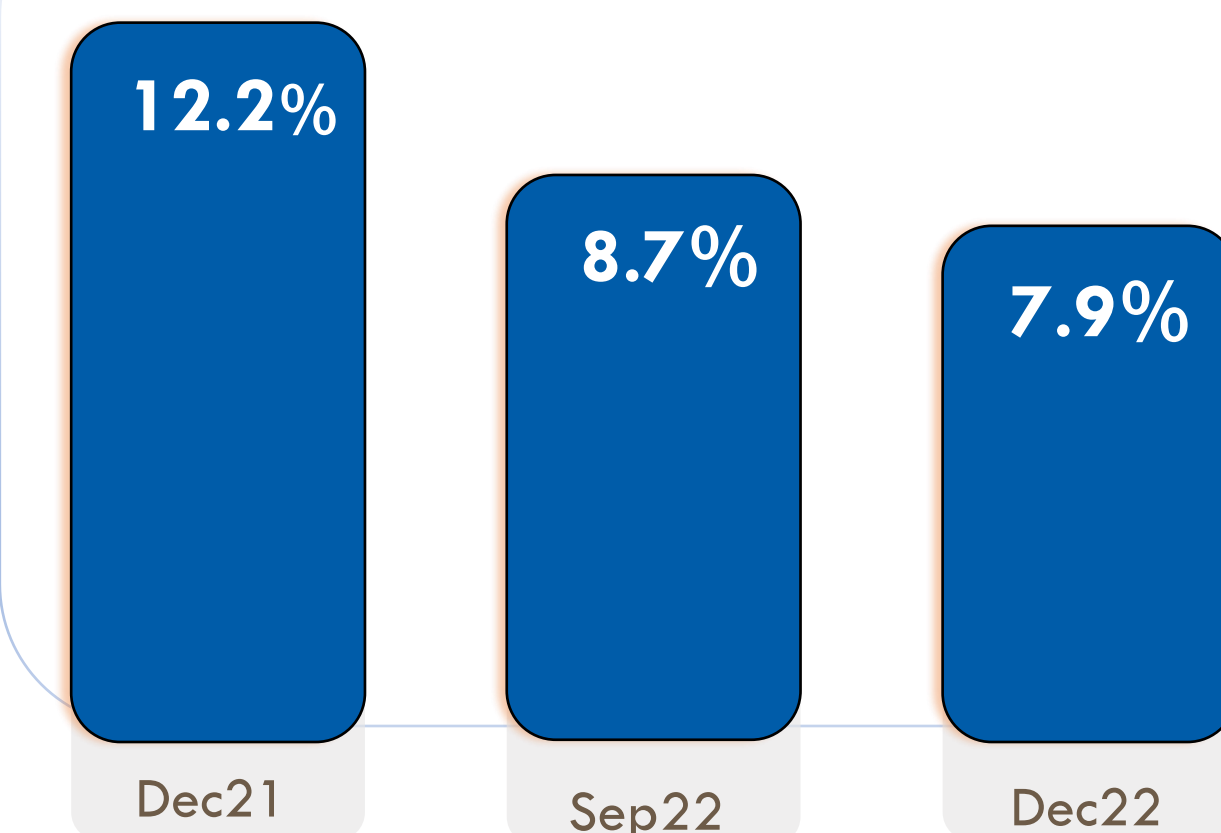
Recurring Net Income **9.2bn**
2022
↓ 26.2%

In R\$ billion	4Q22	3Q22	Δ3M	2022	2021	Δ12M
Financial Margin	15.0	12.5	19.3%	50.9	45.8	11.1%
Income from Services	6.5	6.5	-0.2%	25.1	23.9	5.0%
Loan Provisions	(4.9)	(2.9)	70.0%	(15.6)	(11.1)	41.5%
Personnel Expenses	(7.0)	(6.6)	6.0%	(25.9)	(23.2)	11.4%
Other Administrative Expenses	(3.7)	(3.3)	11.9%	(12.7)	(11.9)	7.1%
Other Revenues and Expenses ¹	(3.9)	(3.0)	30.6%	(12.7)	(13.6)	-6.0%
Non-operating income	0.3	(0.0)	-	0.7	7.2	-90.4%
Net Income	2.2	3.2	-32.5%	9.8	17.3	-43.4%
Non-recurring events ²	0.1	0.4	-69.9%	0.6	4.8	-88.0%
Recurring Net Income	2.0	2.8	-26.6%	9.2	12.5	-26.2%

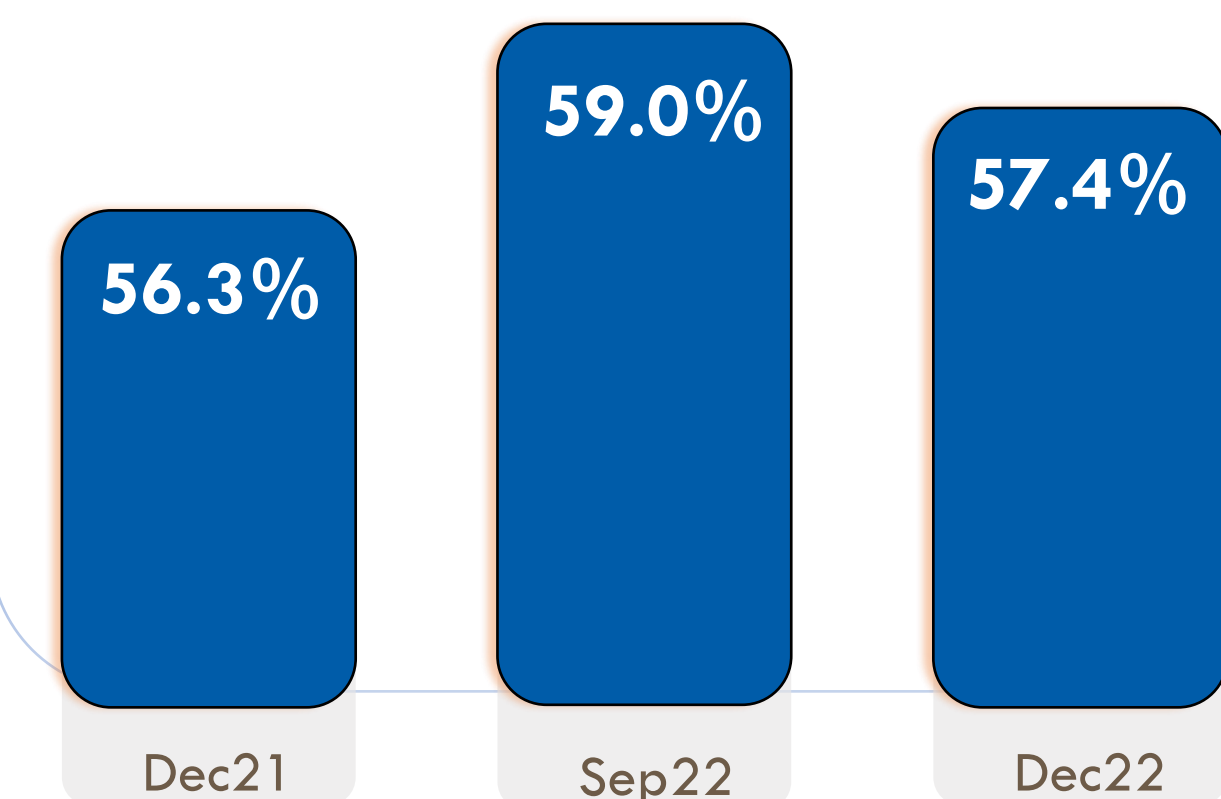
¹ Includes tax expenses.

² Considers net value of events

Recurring ROE³



Recurring OEI³



³ Accumulated in 12M.

Income from Services

In R\$ million	4Q22	3Q22	Δ3M	2022	2021	Δ12M
Government Services	2,456	2,334	5.2%	9,037	8,110	11.4%
Checking Accounts ¹	938	902	4.0%	3,823	4,415	-13.4%
Agreements and Recovery	577	602	-4.1%	2,434	2,623	-7.2%
Debit and Credit Cards	678	651	4.1%	2,578	2,558	0.8%
Investment Funds	621	682	-8.9%	2,545	2,292	11.0%
Loan Operations	579	554	4.5%	2,301	2,410	-4.5%
Insurance	550	700	-21.4%	2,212	1,343	64.7%
Others	59	49	18.8%	176	149	17.6%
Income from Services and Banking Fees	6,457	6,473	-0.2%	25,107	23,900	5.0%

↑ **64.7%**
(2022/2021)

INSURANCE

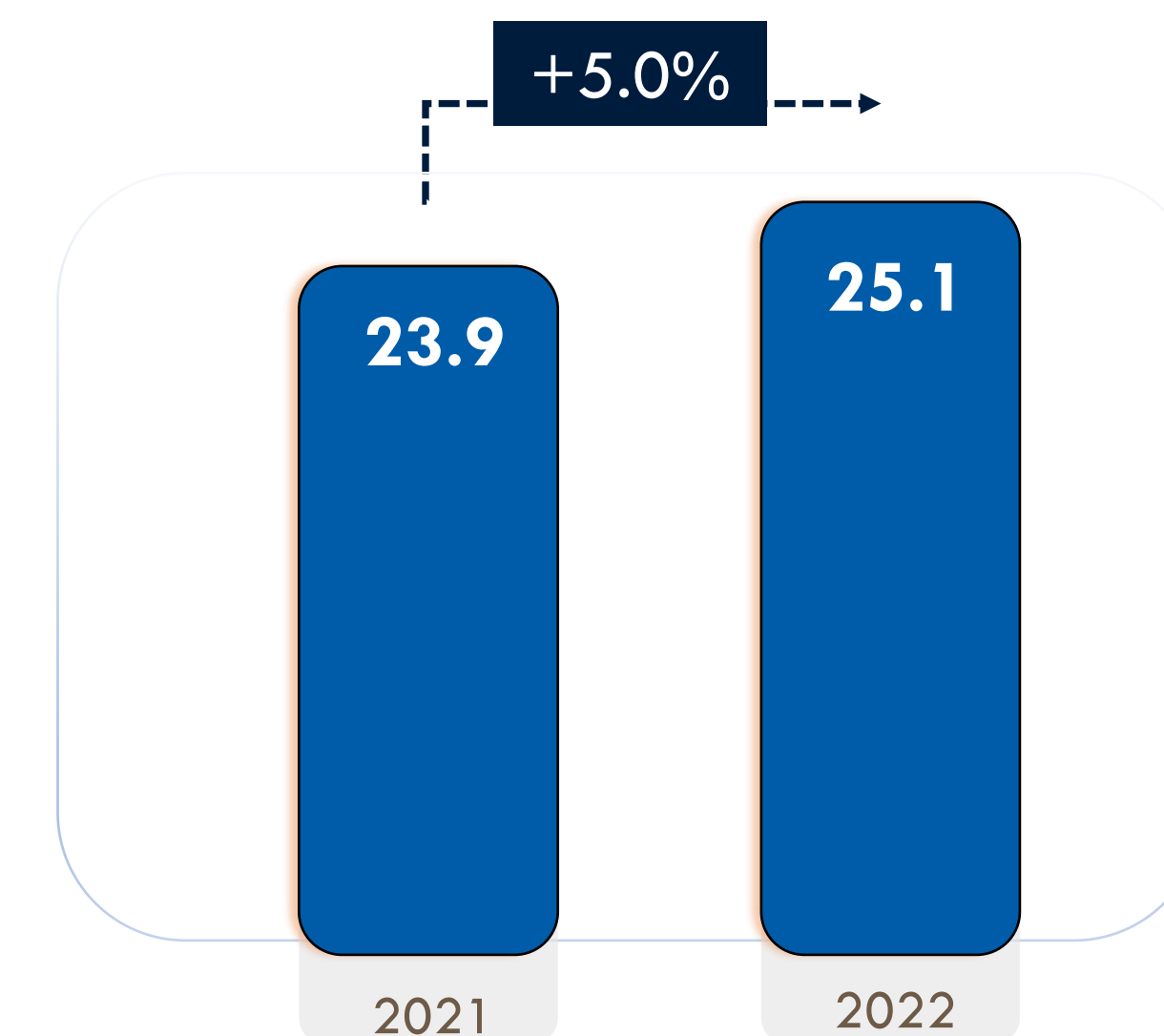
↑ **11.4%**
(2022/2021)

GOVERNMENT
SERVICES

↑ **11.0%**
(2022/2021)

INVESTMENT
FUNDS

Service Revenue (in R\$ billion)



¹ Includes income from banking fees.

Loan Portfolio

Total Credit Share

18.9%

R\$ **1.0** tn

+16.7%
Dec22/Dec21

Portfolio Breakdown

Mortgage

63%

Commercial

23%

San/Infra

10%

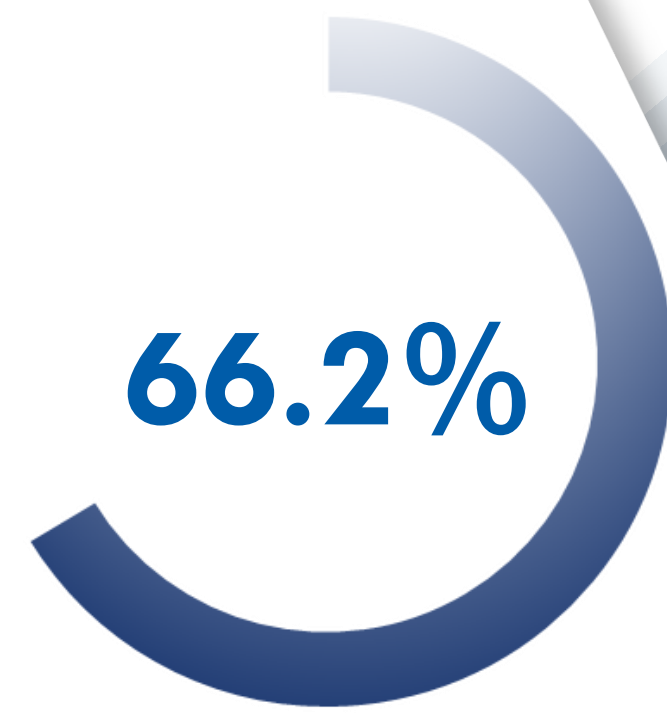
Agro

4%

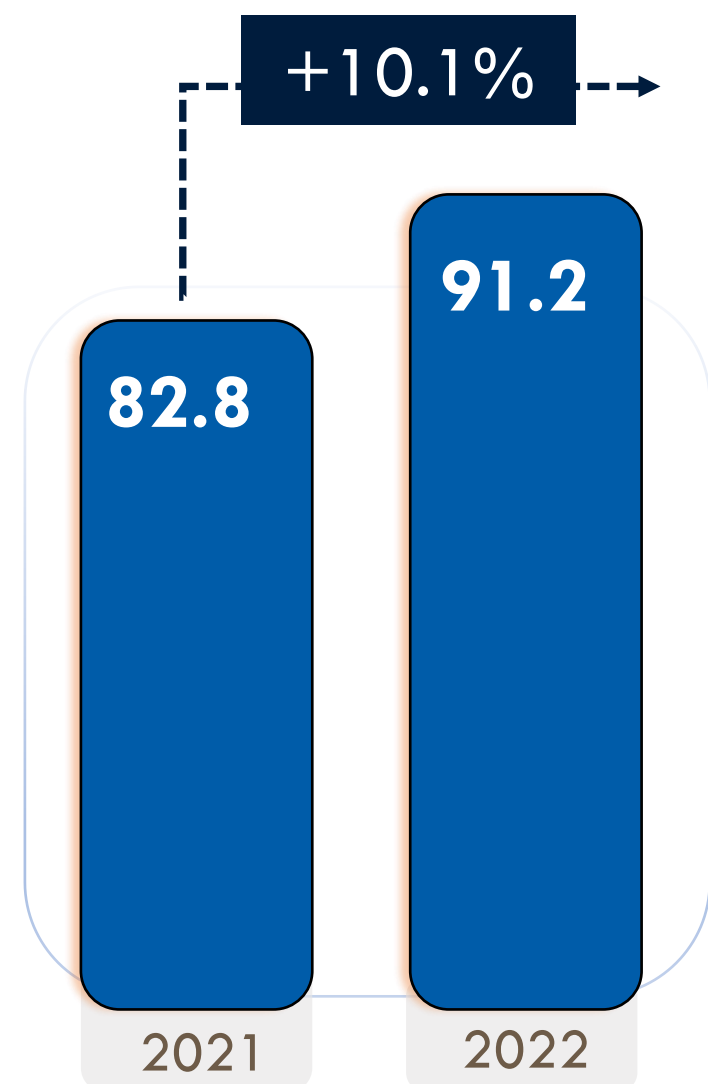


Mortgage Loans

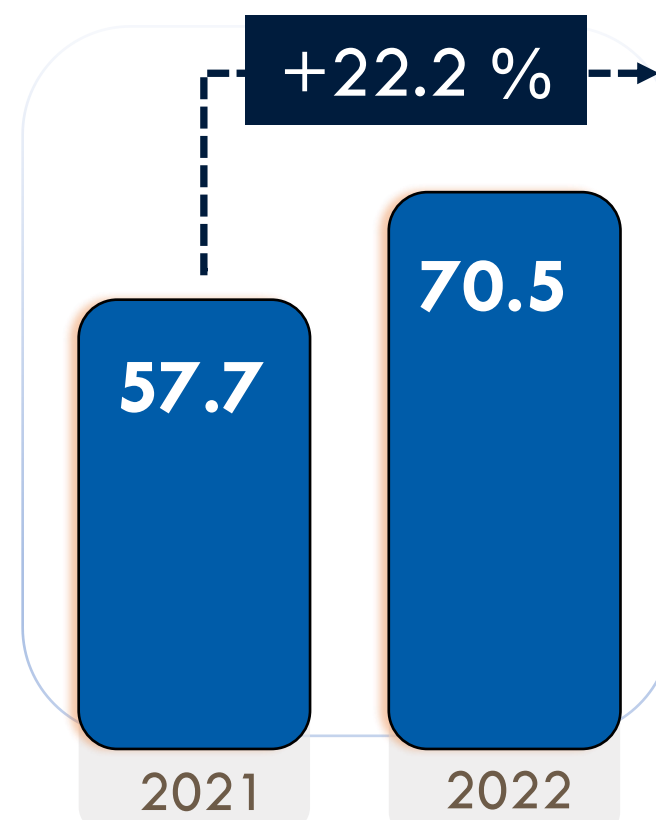
Market Share
(Total Mortgage)



New Loans
(in R\$ billion)



SBPE Resources



FGTS Resources¹

¹ Includes subsidiaries.

R\$ **637.9** bn

+13.6%
Dec22/Dec21



Commercial Loans

Commercial Portfolio

Balance

R\$ **231.0** bn

+17.9%

Dec22/Dec21

Payroll-Deductible Portfolio

Balance

R\$ **102.5** bn

+22.8%

Dec22/Dec21



PRONAMPE

National Program to Support
Microenterprises and
Small Businesses

R\$ **9.7** billion

Loans provided¹

108.8 thousand

Agreements signed¹

FAMPE

Guarantee Fund for Micro
and Small Businesses

R\$ **3.8** billion

Loans provided²

57.4 thousand

Agreements signed²



¹ Agreements for the 2022 fiscal year began in July. Total amount in 2022.

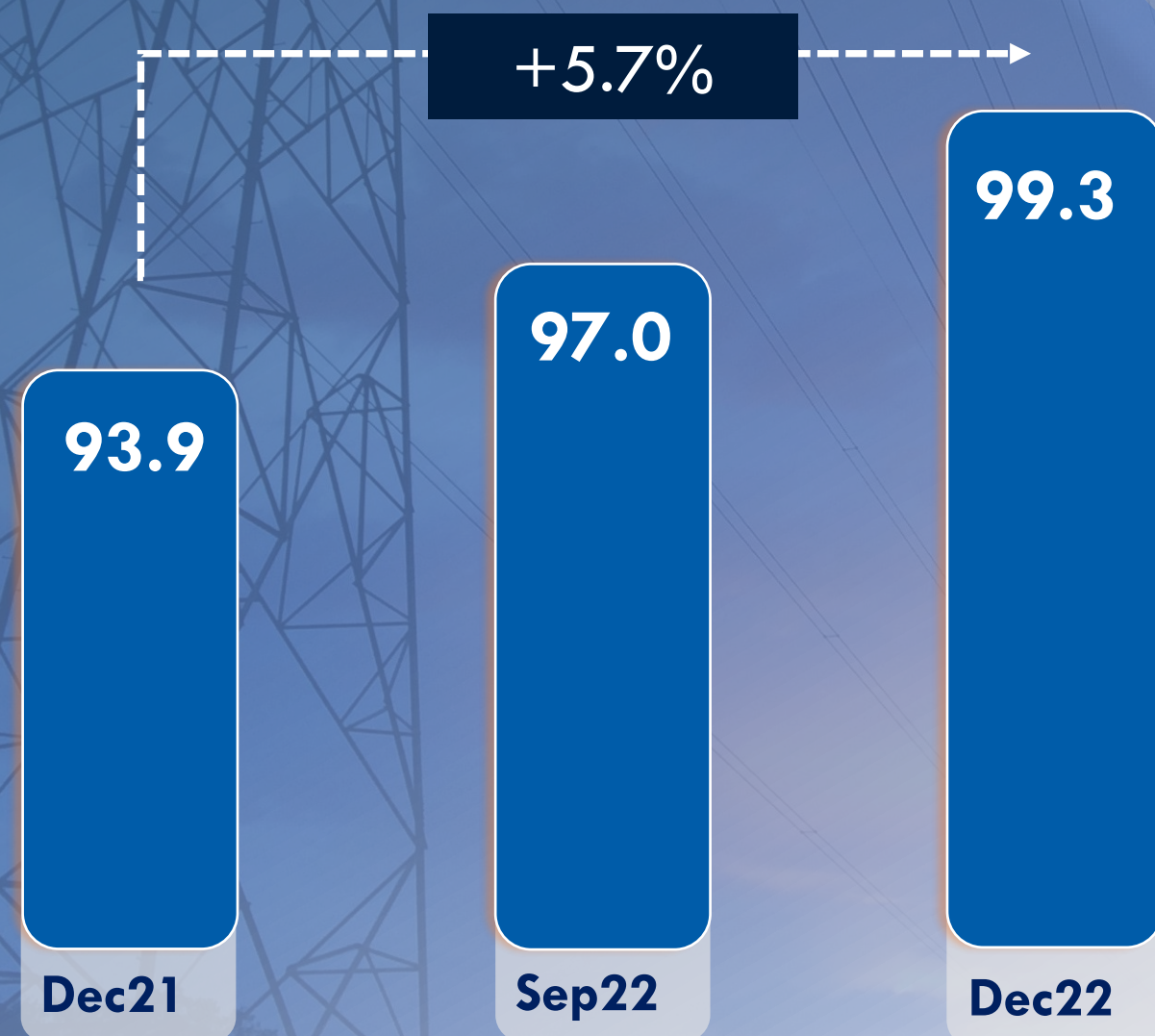
² Accumulated from January to December 2022

Infrastructure and Agro

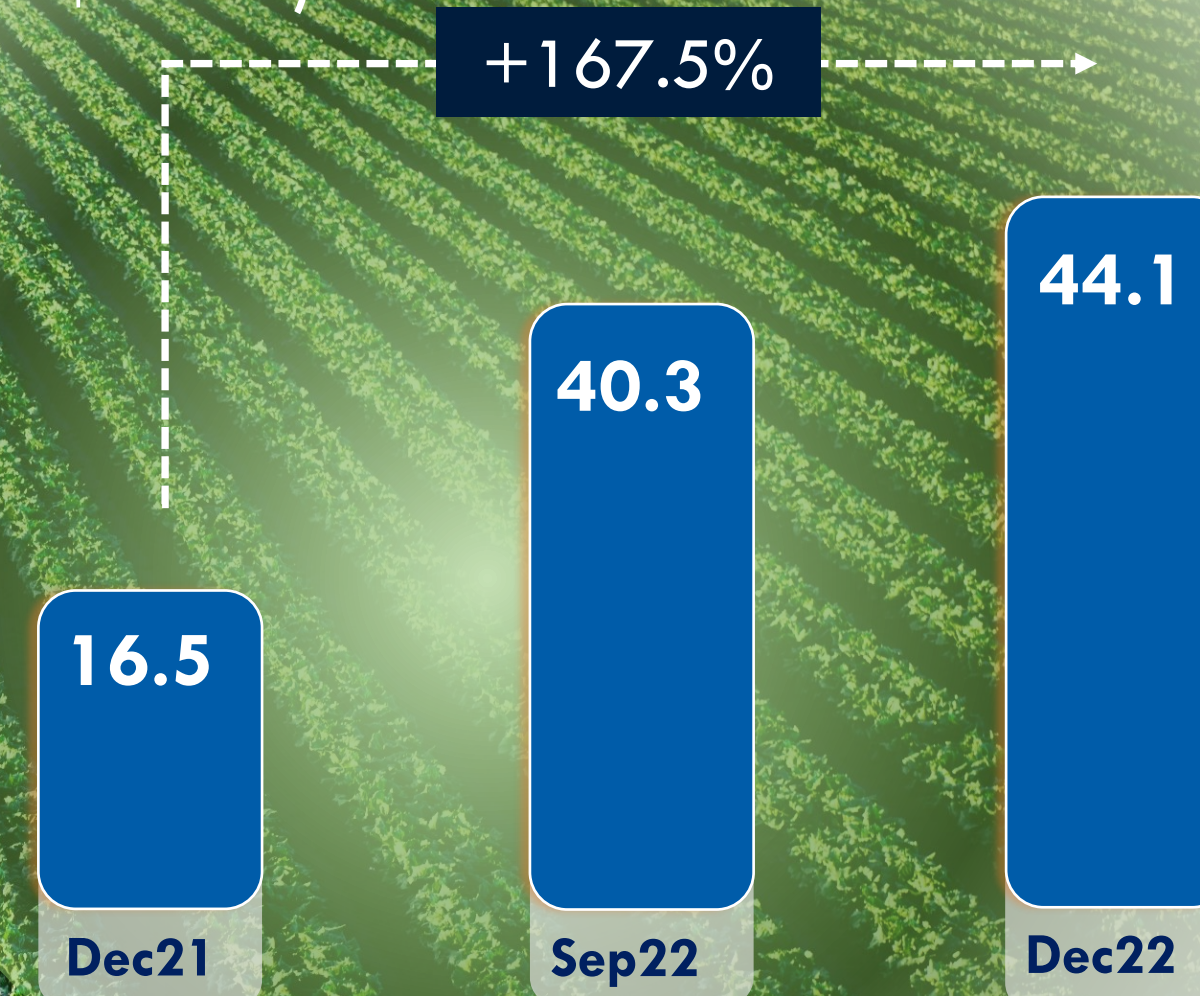
Infrastructure

R\$ **99.3** bn
+5.7%
Dec22/Dec21

Balance
(in R\$ billion)



Balance
(in R\$ billion)

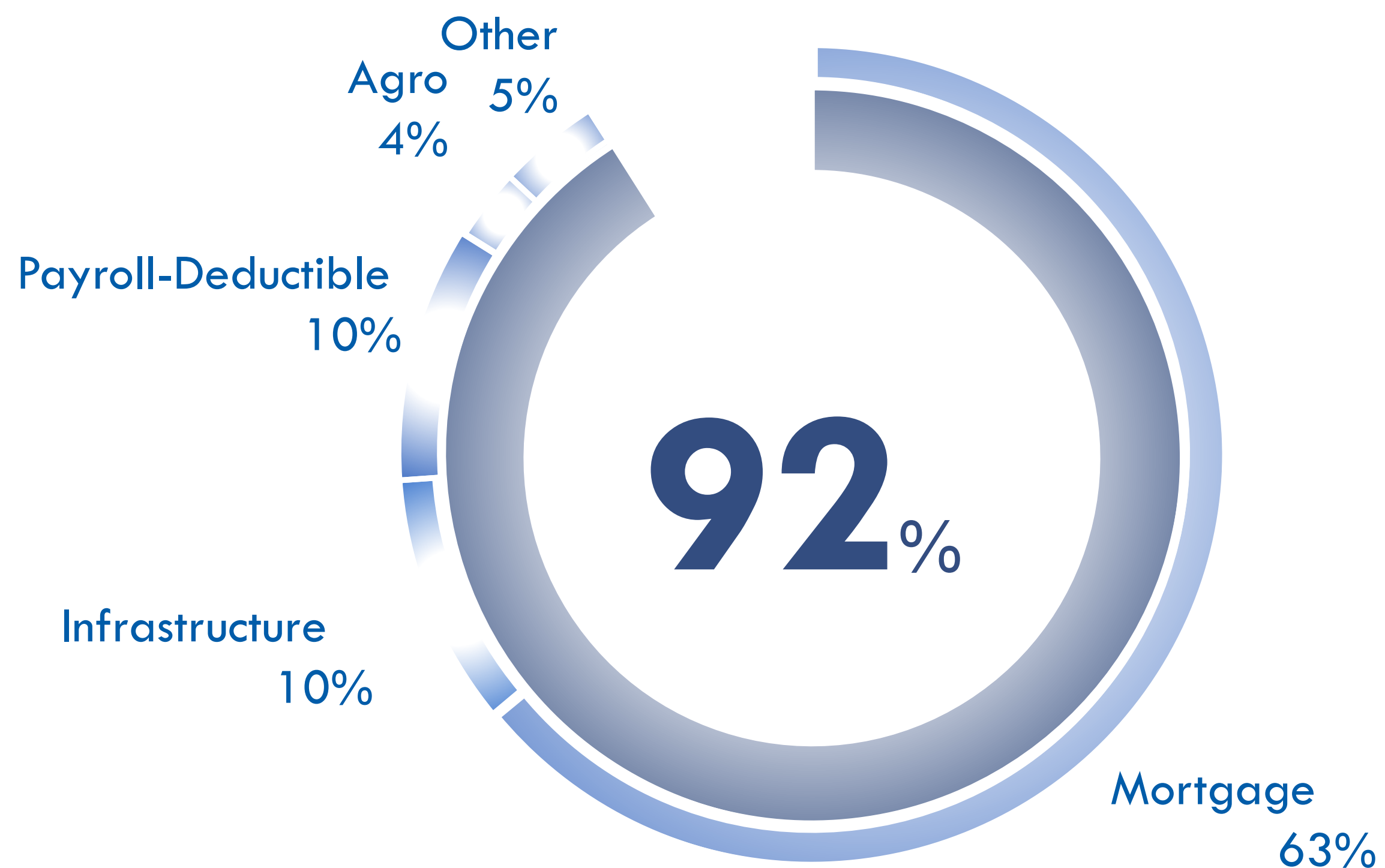


R\$ **44.1** bn
+167.5%
Dec22/Dec21

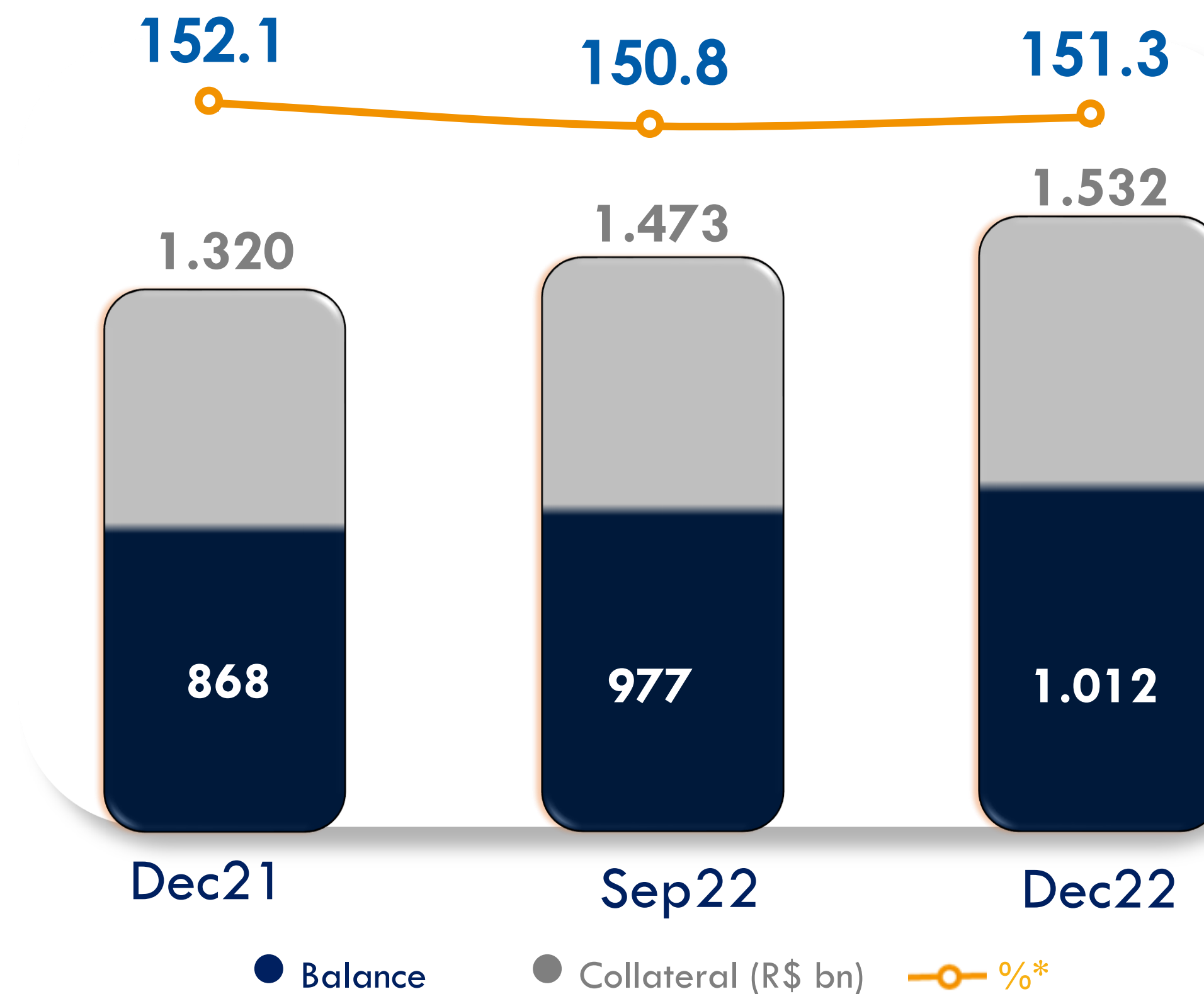
Agro

Portfolio Quality

Percentage of the Portfolio with Real Collateral



Total Loan Portfolio with R\$1.5 trillion in Collateral

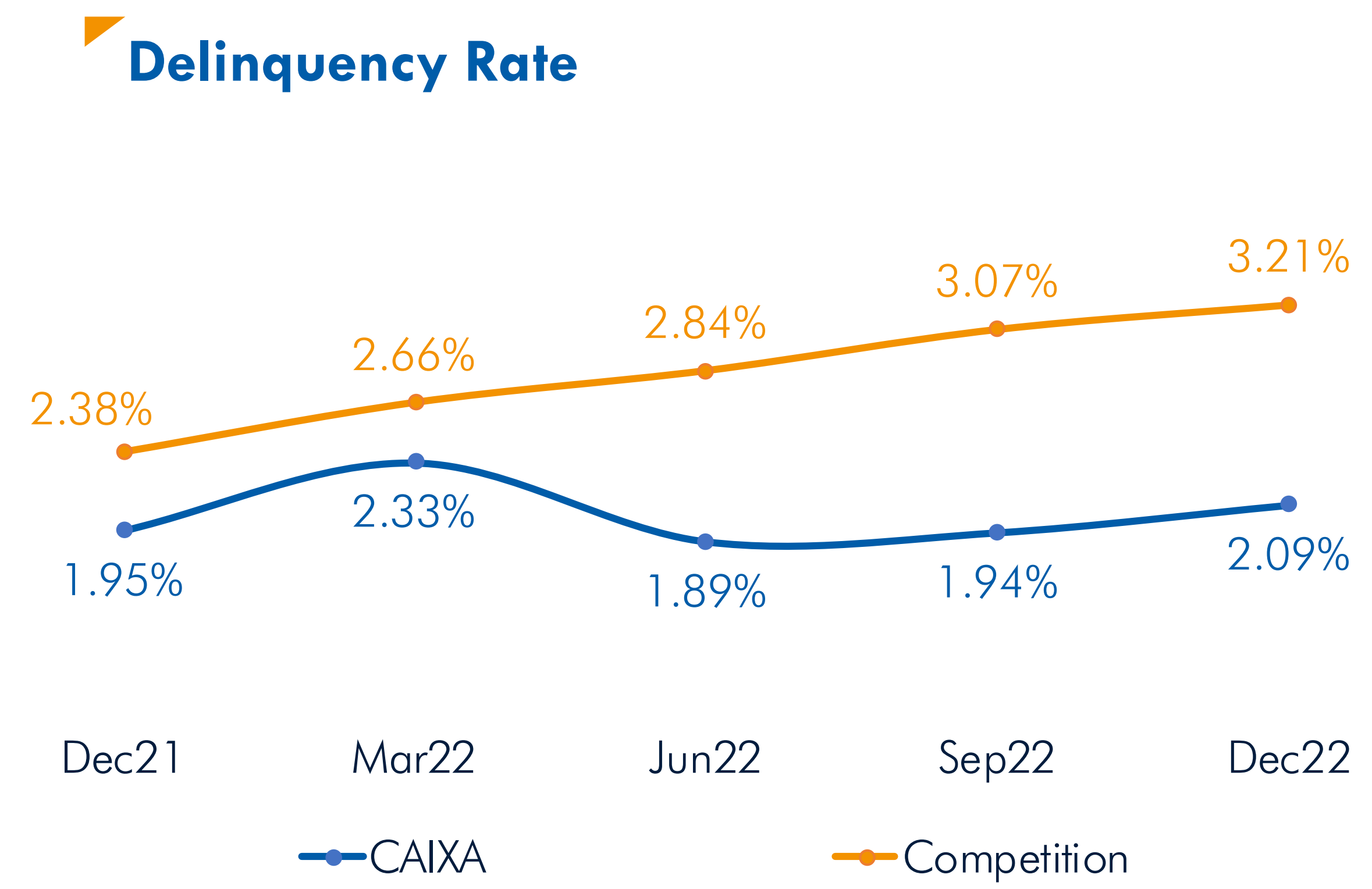
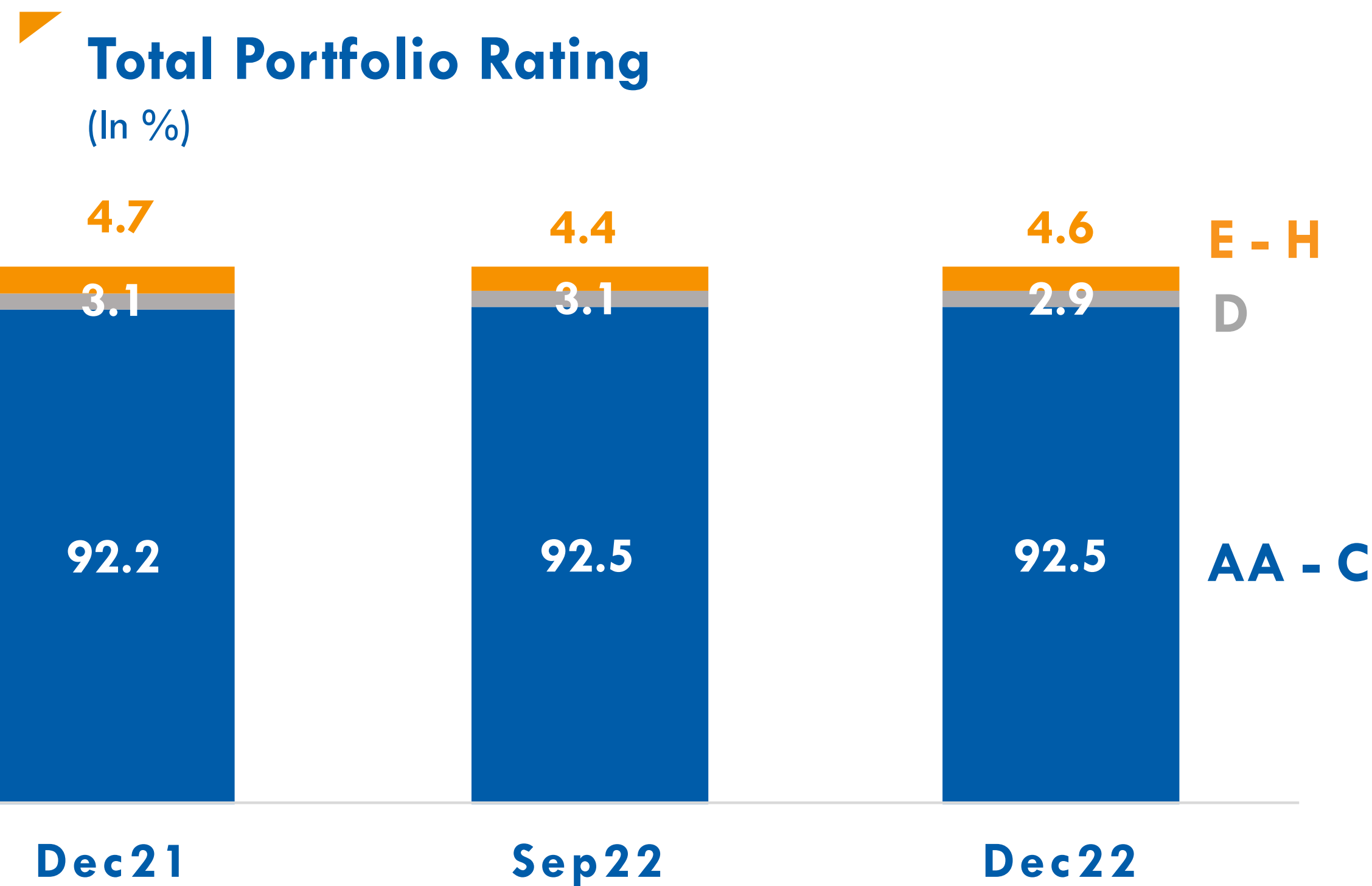


*Value of collateral under balance loans.

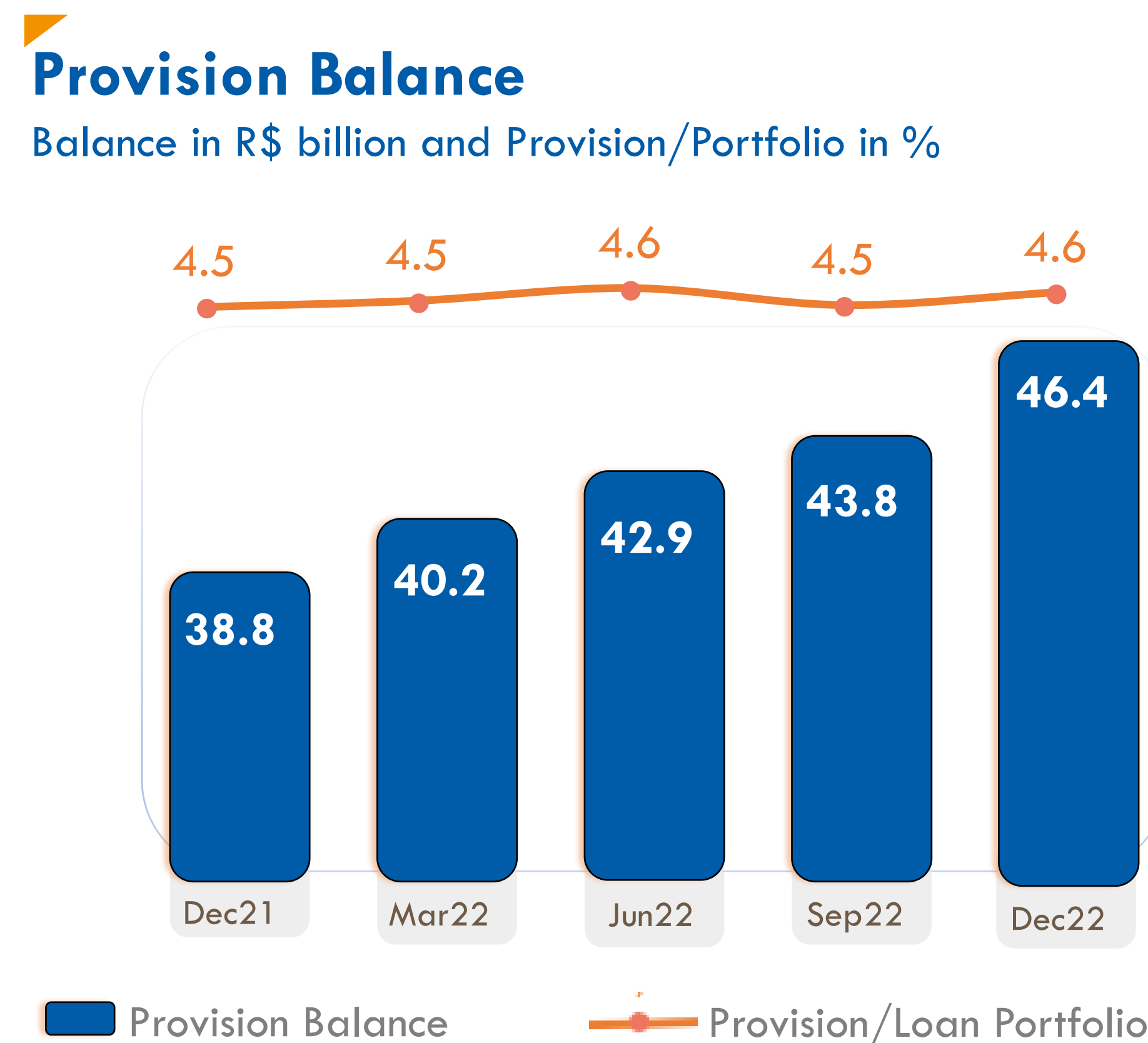
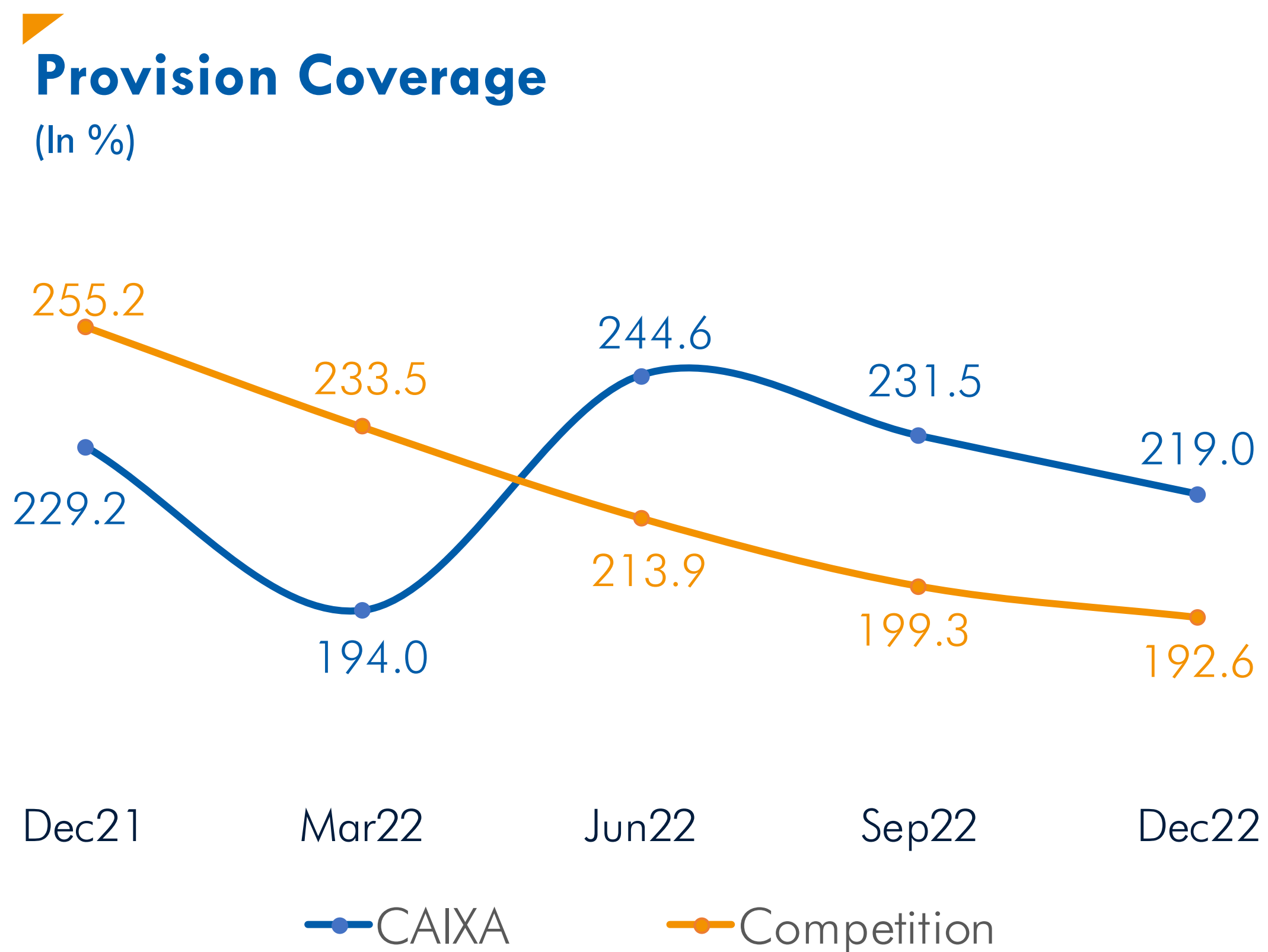
Portfolio Quality



92.5% of the loan portfolio rated between AA-C



Provision balance covers 2.2x the delinquency balance



Funding

Market Share Savings Account

36.1%

↑ 0.7 p.p
(Dec22/Dec21)

R\$360.7bn

Savings Deposits

↓ 1.2%
(Dec22/Dec21)

R\$83.9bn

Bonds¹

↑ 241.2%
(Dec22/Dec21)

R\$181.2bn

Term Deposits

↑ 24.1%
(Dec22/Dec21)

R\$153.6bn

Open Market Funding²

↑ 7.4%
(Dec22/Dec21)

R\$385.0bn

Borrowings and Onlending

↑ 7.8%
(Dec22/Dec21)

R\$43.2bn

Demand Deposits

↓ 8.0%
(Dec22/Dec21)

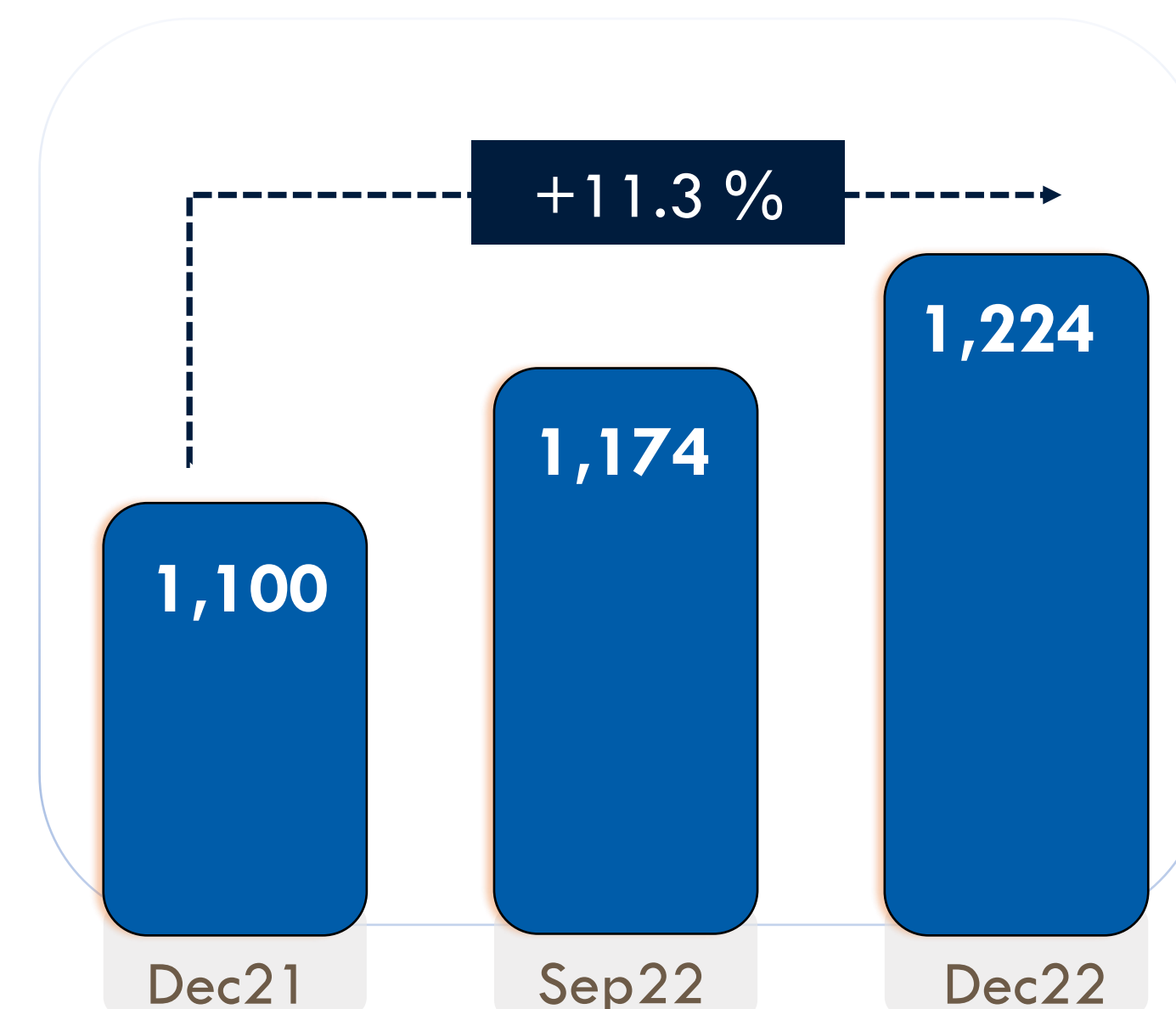
¹ Includes LCI, LCA and LF

² Own Portfolio Repurchase Agreements

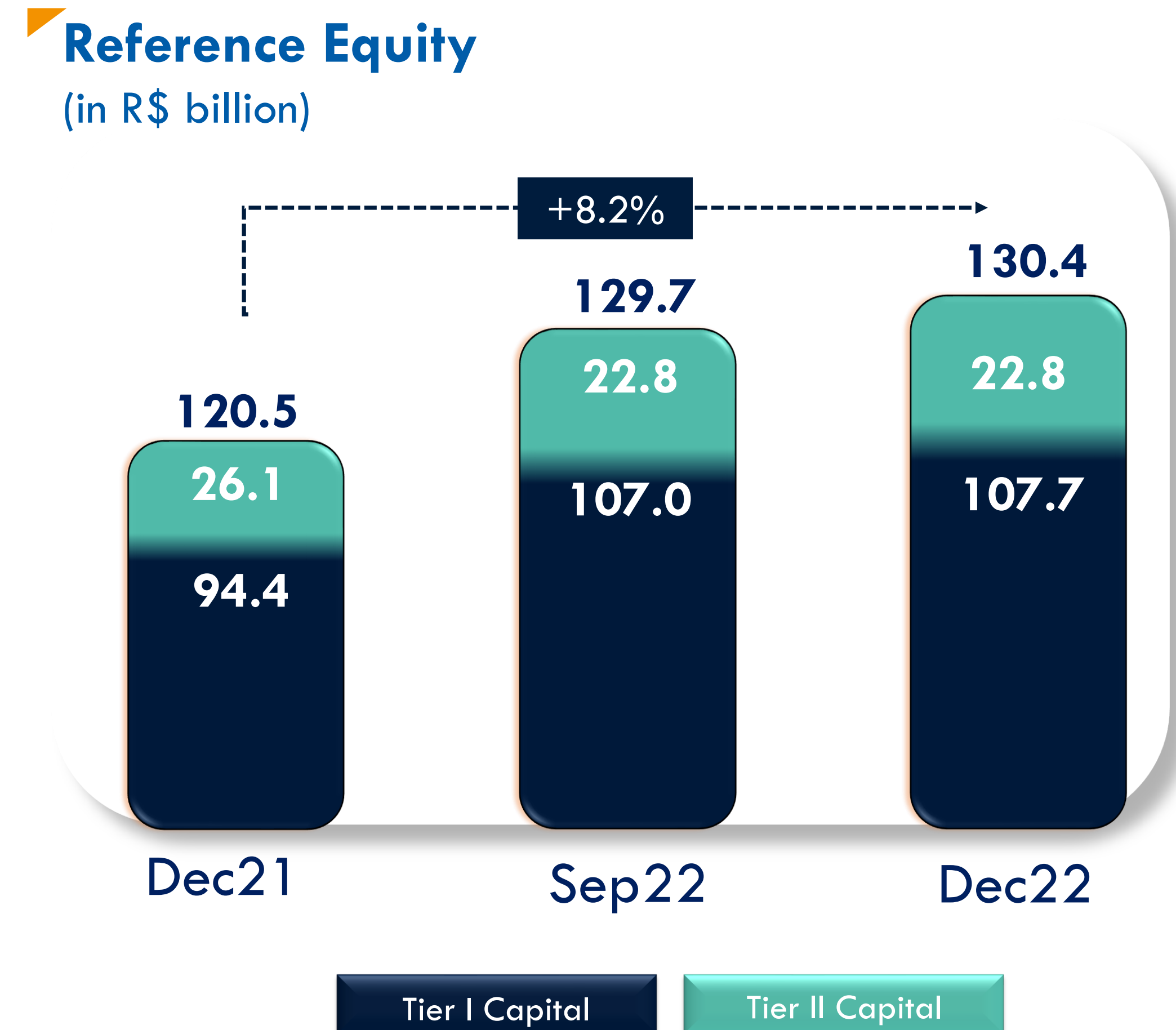
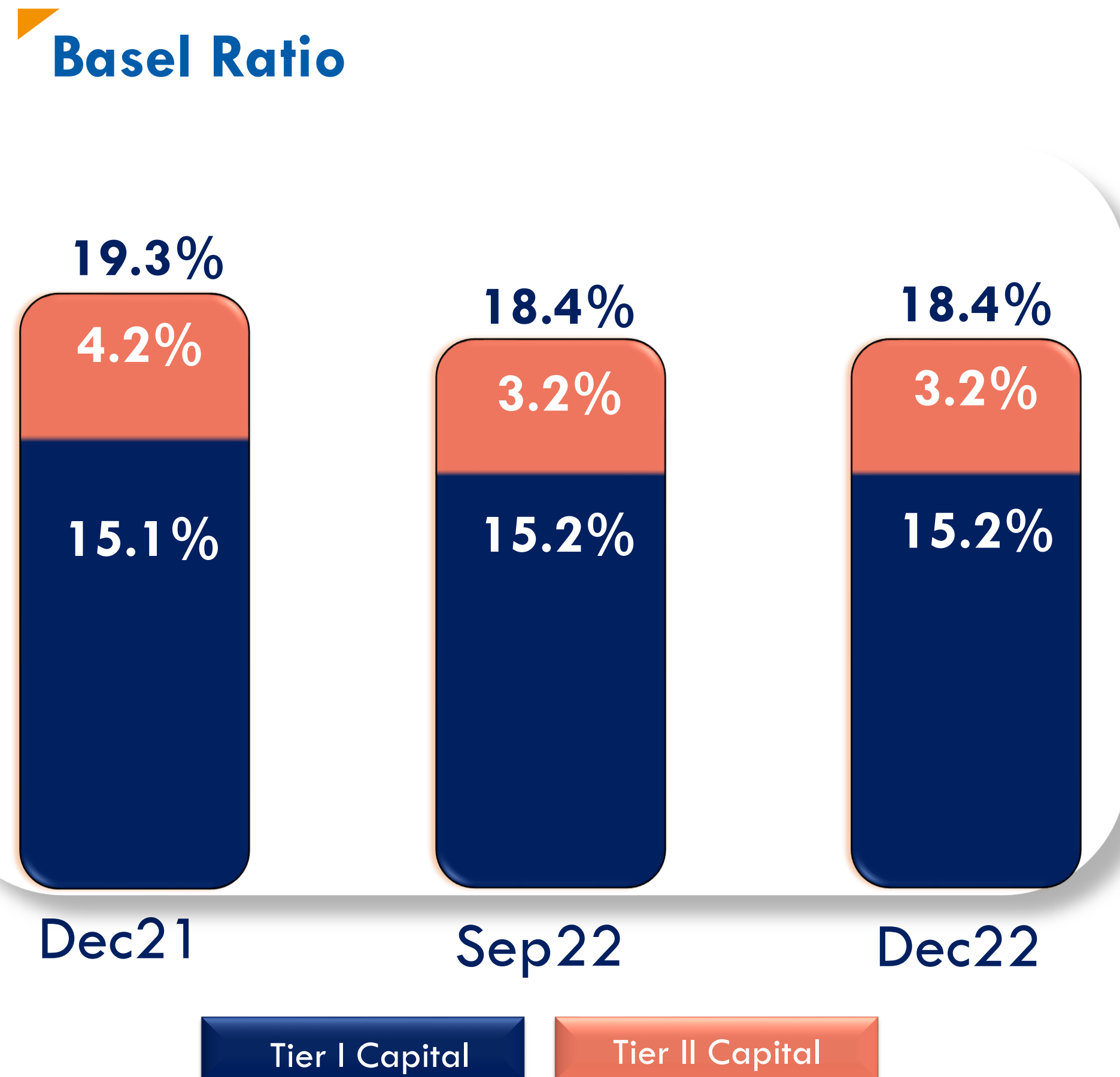
+R\$1.2tn in Total Funding

Total Funding

R\$ billion



Basel Ratio of 18.4%





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