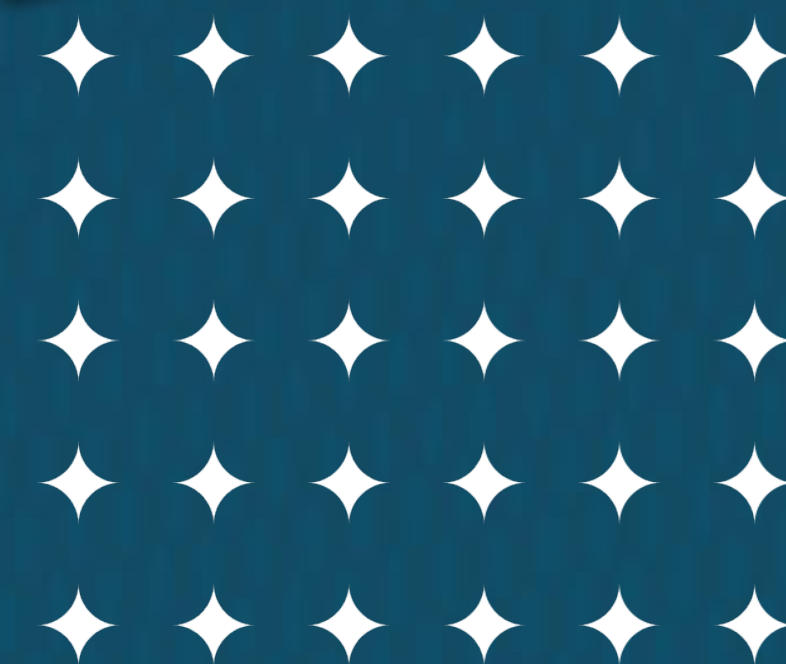




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Earnings Presentation

1Q25



CAIXA



Schedule

1

IT'S FOR YOU
**IT'S FOR ALL OF
BRAZIL**

CAIXA

2

**FINANCIAL
PERFORMANCE**



IT'S FOR YOU
IT'S FOR ALL
OF BRAZIL



Highlights 1Q25

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**Accounting
Net Income**

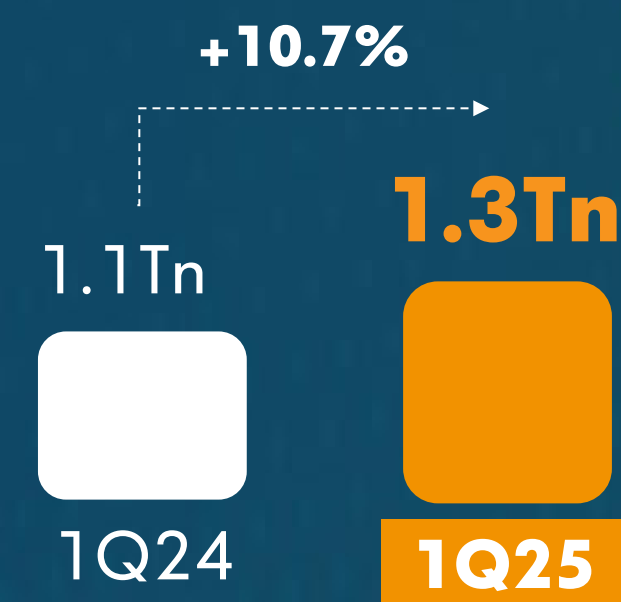
R\$ 5.8 Bn +133.9%
1Q25/1Q24

**Recurring
Net Income**

R\$ 4.9 Bn +71.5%
1Q25/1Q24

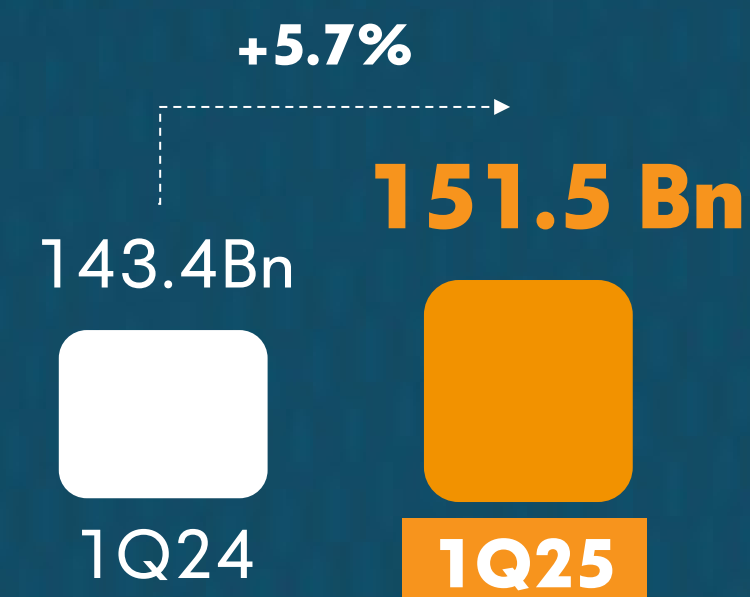
Loan Portfolio

R\$ 1.266 Tn



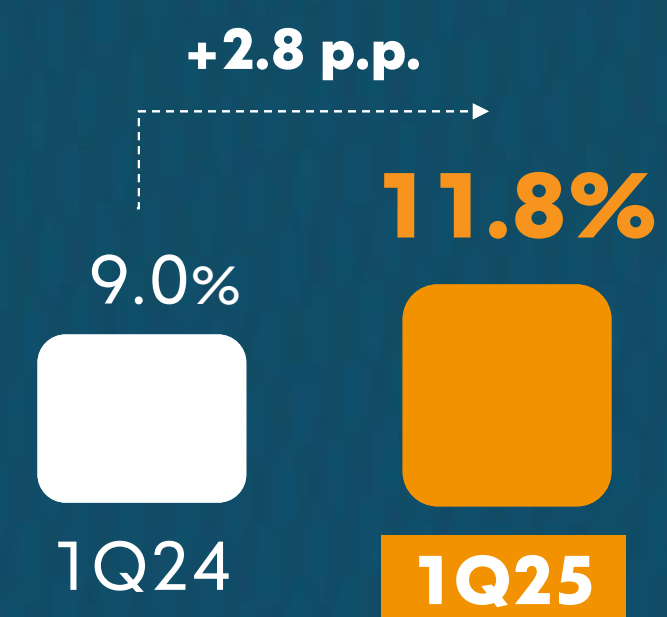
Total Origination

R\$ 151.5 Bn



Recurring ROE

11.8%



**Doing
more
for those
who
need it**

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Highlights 1Q25

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People with
Homeownership

656.7 Thousand

Families Served
Social Benefits

37.7 Million

Loans
Granted¹

5.4 Million people



2.6 Million Women
(51%)

184.8 Thousand companies



92 % Individual
Microentrepreneurs (MEI) and
Micro and small businesses (MPE)

Bolsa Família

20.7 Million

Pé de Meia
Program

3,4 Million
Students
(1.3 million new
students in the
quarter)



Loans for States and Municipalities

3 million People benefited
(in 238 municipalities / states)

58 thousand direct jobs

Doing
more
for those
who
need it

¹ Includes the use of revolving credits
and contract renewals



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Total Assets

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Assets under Management

+9.0%

Mar25/Mar24

CAIXA Assets

R\$ 3.6tn

R\$ 2.1tn

Own Assets

+11.1%

Mar25/Mar24

Third-party Assets

R\$ 1.5tn

+6.3%

Mar25/Mar24

Totais Assets In R\$ trillion

3.3

1.4

1.9

Mar24

3.6

1.5

2.1

Mar25

CAIXA Assets

Third-party Assets

CAIXA



Focus on the Client

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Personalized Service

- ✓ Open Finance
- ✓ Client Council



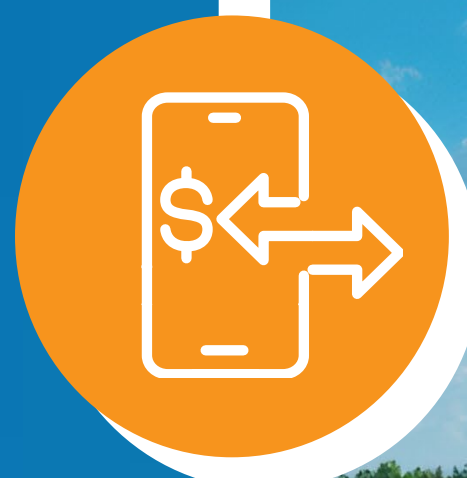
Expanded Access

- ✓ Partnerships with Correios and INSS, Boat and Truck Branches, to ensure access for underserved communities



Digital Journeys

- ✓ Convenience and Practicality



Focus on Client Satisfaction

- ✓ Best historical position in Bacen's Ranking



CAIXA

Digital Transformation



Expansion of the CAIXA Tem **onboarding**

- ✓ Migration of service to digital



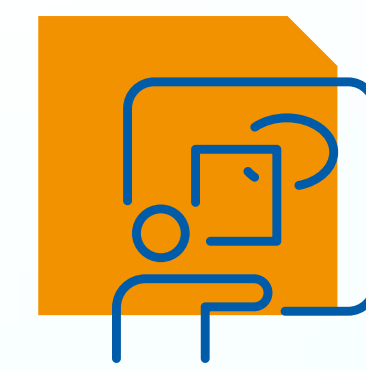
Digital Banking **Correspondent**

- ✓ CAIXA, wherever and whenever you need it



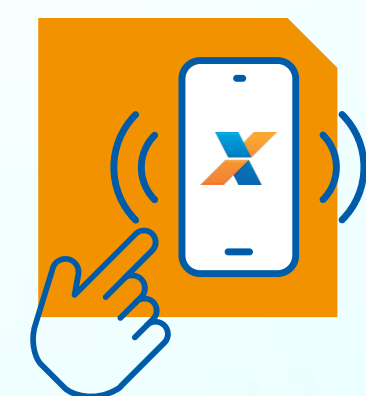
Open Finance **Digital Wallet**

- ✓ Manage your accounts and cards through the CAIXA app



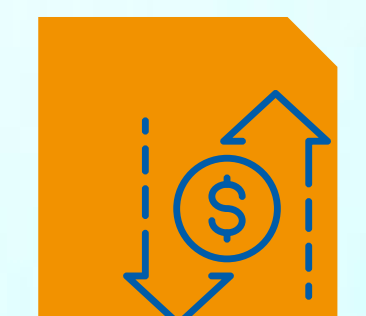
Inclusive Videocall

- ✓ Brazilian Sign Language (Libras) translation and interpretation service



CAIXA 5.0 **application**

- ✓ More modern, intuitive and comprehensive



Digital Payroll-**deductible** Loan

- ✓ Fast and simplified payroll loan for INSS beneficiaries and Worker's Credit¹

¹ Crédito do Trabalhador



DREX TOKENIZATION



The CAIXA, ELO, and Microsoft consortium has been leading innovative tokenization experiments for fund transfers since 2023

Offline Payment



In April 2025, we tested an offline payment solution in the municipality of São Sebastião da Boa Vista (PA), evaluating the user experience in areas with low connectivity

Tokenized Mortgage¹



The **digital deed transmission** process was **fully executed** within BACEN's DREX environment and integrated with the notary office



Optimization of the real estate purchase and sale registration process

¹ Pilot project carried out with Banco do Brasil, the Cooperative Financial System, the National Operator of the Electronic Real Estate Registry System, and BACEN

* Transactions conducted as part of a pilot program

Our People



Agile **Culture**



Training and **Development**



Transforming employee **knowledge** to
transform people's lives



**Awarded as the best
Corporate University in the World¹**

¹ Gold award in the Overall category at the Global CCU Awards 2025, held in May 2025 in Paris, France



CAIXA

Mortgage in 1Q25

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New Loans

R\$ **49.3** Bn



656.7 Thousand people

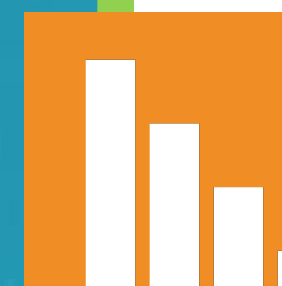
With access to **homeownership**



164.2 Thousand
New **contracts**



528.9 Thousand
Jobs **created**
(direct and indirect)



66.8 %
Market share



+99%
Minha Casa, Minha Vida
Minha Vida
Market Share

CAIXA



Worker's Credit

Over **R\$500 million¹** in **contracts signed**

- **Support** for employees under the CLT* regime, including domestic workers, rural workers, and individual micro-entrepreneurs
- Access to credit with the best rates, fair conditions, and a simple process, **supporting Brazilian families**



¹ Reference date: 03/21 (program launch) to 03/31

*CLT refers to Consolidação das Leis do Trabalho (Consolidation of Labor Laws), the main labor law in Brazil

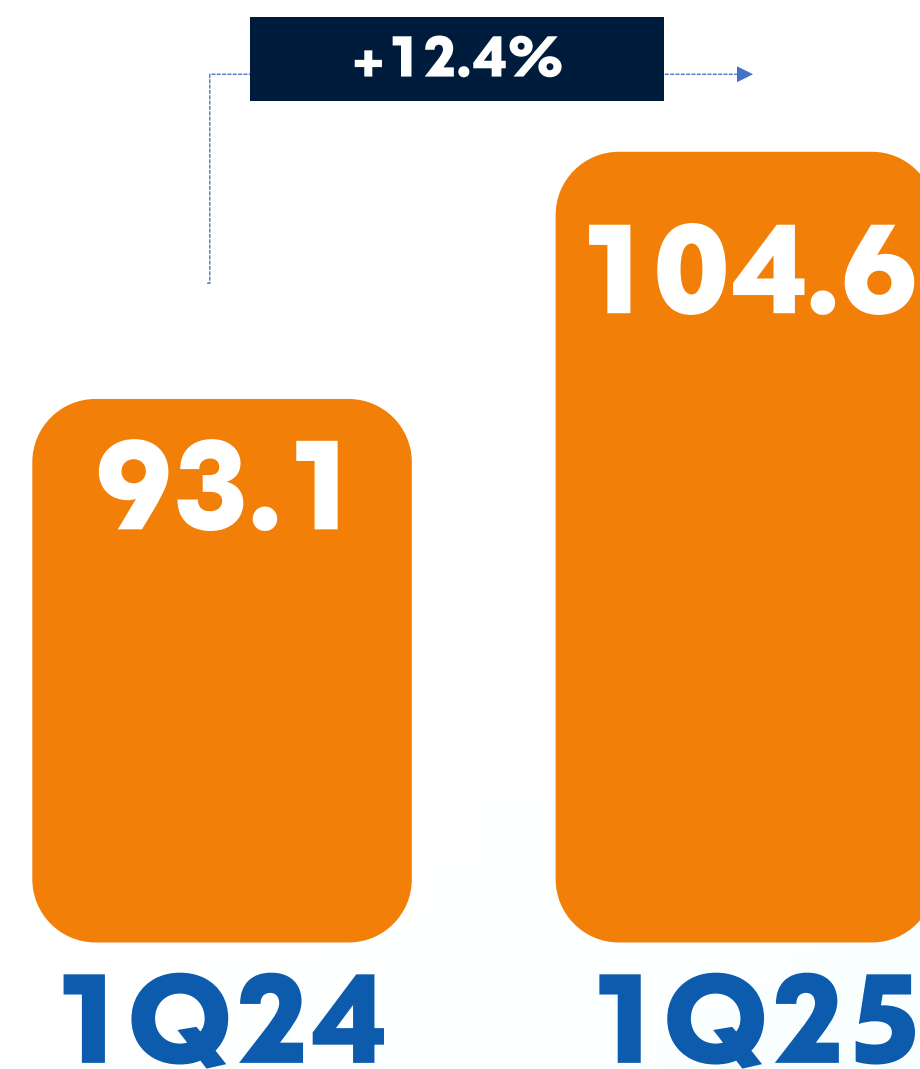


Social Benefits

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Social benefits paid

In R\$ billion



R\$ **104.6** Bn
In **benefits paid**

PROGRAMA
BOLSA
família

20.7
million
families benefited

Main Items

Bolsa Família

R\$ **41.3** Bn

Pé-de-meia

R\$ **3.4** Bn

INSS

R\$ **37.6** Bn

Salary Bonus

R\$ **4.2** Bn

Unemployment Insurance

R\$ **15.9** Bn

CAIXA



Technical support to States and Municipalities in **accessing funds** from **OGU¹**



640 works **resumed**
917 works **concluded** } **OGU**
6.3 thousand MCMV² housing units
with **finalized** construction works



R\$2.3 billion in financing and
R\$1.1 billion in transfers, **disbursed**
to States and Municipalities in 1Q25



Lever for signing
Public-Private Partnerships

¹ OGU: Orçamento Geral da União
(Federal Government General Budget)

² Bracket 1 of the Program

An investment program coordinated by the Federal Government in partnership with the private sector, States, Municipalities, and social movements

By 1Q25 the following had been **selected**:



1,190 Daycare Centers
698 Early Childhood Education Schools
R\$ 12.7 bn



247 Community Sports Centers
R\$ 0.4 bn



35 Maternity Wards
55 Polyclinics
21 Healthcare Complexes
R\$ 5.1 bn



205 Culture¹ CEUs – Cultural Centers
R\$ 0.4 bn



32 CONVIVES – Community Center for Life
R\$ 0.5 bn



2,410 Infrastructure and Housing Projects
R\$ 28.3 bn



Of these, **1,123 projects funded by OGU resources** have already been reviewed, enabling the start of the bidding process, corresponding to a total amount of **R\$ 7.7 billion**

¹ Unified Arts and Sports Centers for Culture.



200
thousand

Visitors in **CAIXA**
Cultural units in 1Q25,
a **37%** increase
compared to 1Q24



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Sports Sponsorship

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R\$ **414.5** Million

In **active sports sponsorships**

R\$ **10.4** Million

In **contracts signed in 1Q25**



Active Sponsorships



Brazilian Olympic Committee - **COB**



Brazilian Paralympic Committee - **CPB**



Brazilian Gymnastics Federation - **CBG**



Brazilian Athletics Confederation - **CBA†**



Novo Basquete Brasil - **NBB**



Women's Basketball League - **LBF**



CAIXA Street Racing Circuit



Other social projects and sports events

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Value Added to Society

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R\$ 16.6 Bn



**Salaries and
benefits to
employees**

R\$ 7.3 Bn



**Return on
equity capital**

R\$ 5.9 Bn



**Taxes
Fees
Contributions**

R\$ 3.0 Bn



Rents

R\$ 0.4 Bn

164 years making a
difference for **Brazil**

CAIXA



Sustainability ESG

CAIXA



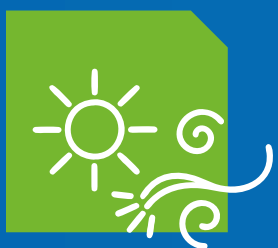
R\$ 795.7 bn in the Sustainable Finance Portfolio



"Amazonia, morar sustentável" Project: Decent housing with social inclusion, income generation, and environmental sustainability



212 Municipalities recognized with the **CAIXA Sustainable Management Seal**



Support provided to **311** municipalities affected by natural disasters through the **FGTS Calamity Withdrawal** program



CAIXA COP 30 Venue – Showcasing exclusive products and services for sustainable initiatives

Voluntary Pacts and Commitments



Pacto Global
Rede Brasil



FINANCE
INITIATIVE



Capital Markets

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Social Bond Issue

US\$ **700** million



Follow On

R\$ **1.2** billion



First thematic bond dedicated to promoting Financial Inclusion issued by CAIXA



Completion of the **Secondary Public Offering** of CAIXA Seguridade **Shares**



Largest deal of the year in terms of demand for Financial Institutions



An additional 82.4 million shares were made available to the market, reaching the 20% percentage of free float shares

Consolidated and well-established governance

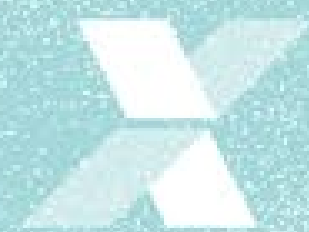
Strong acceptance in the Capital Markets

CAIXA



2

FINANCIAL PERFORMANCE



Financial Highlights

Accounting Net Income

5.8 Bn

+133.9%

1Q25/1Q24



Financial Intermediation Revenue

55.1 Bn

+20.7%

Financial Intermediation Expenses

39.1 Bn

+28.8%

Financial Margin

16.0 Bn

+4.8%

Income from Services

6.5 Bn

-1.4%

Allowance for Loan Losses

2.1 Bn

-57.7 %

Administrative Expenses¹

10.8 Bn

+2.1 %

Recurring Net Income

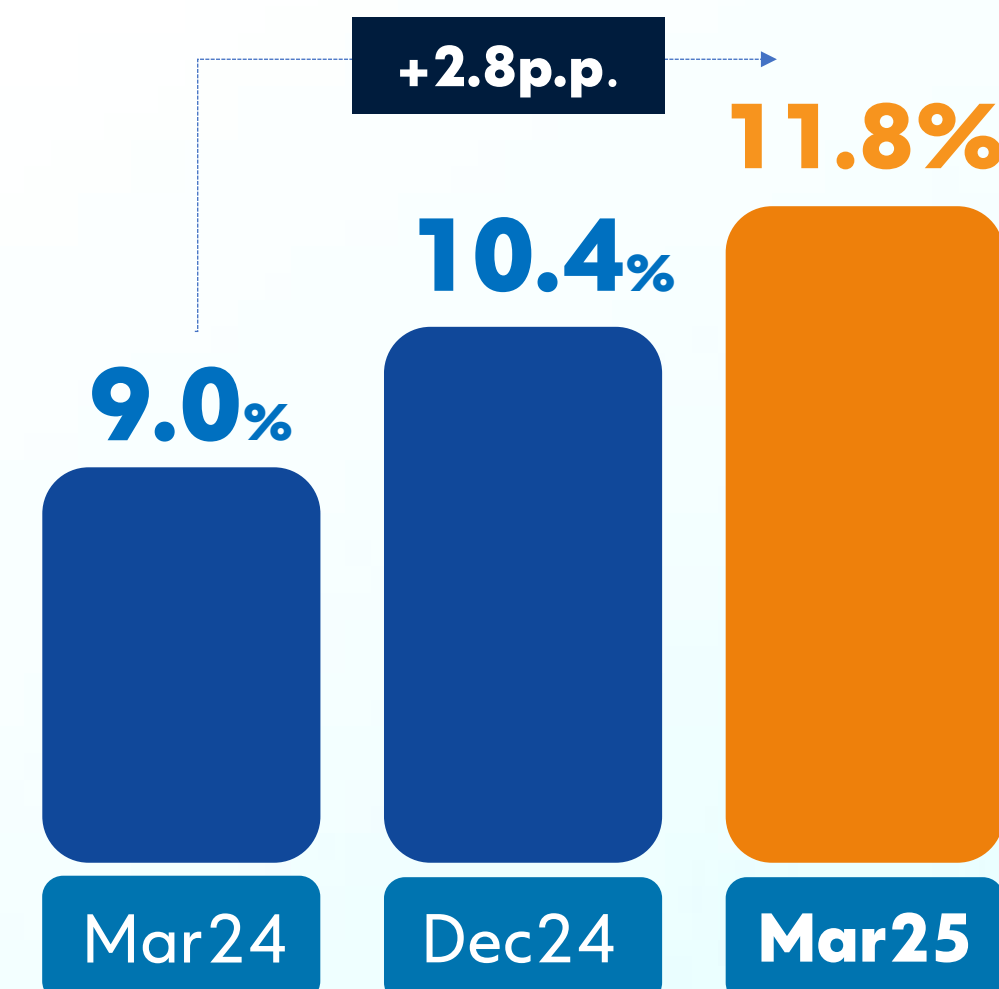
4.9 Bn

+71.5 %

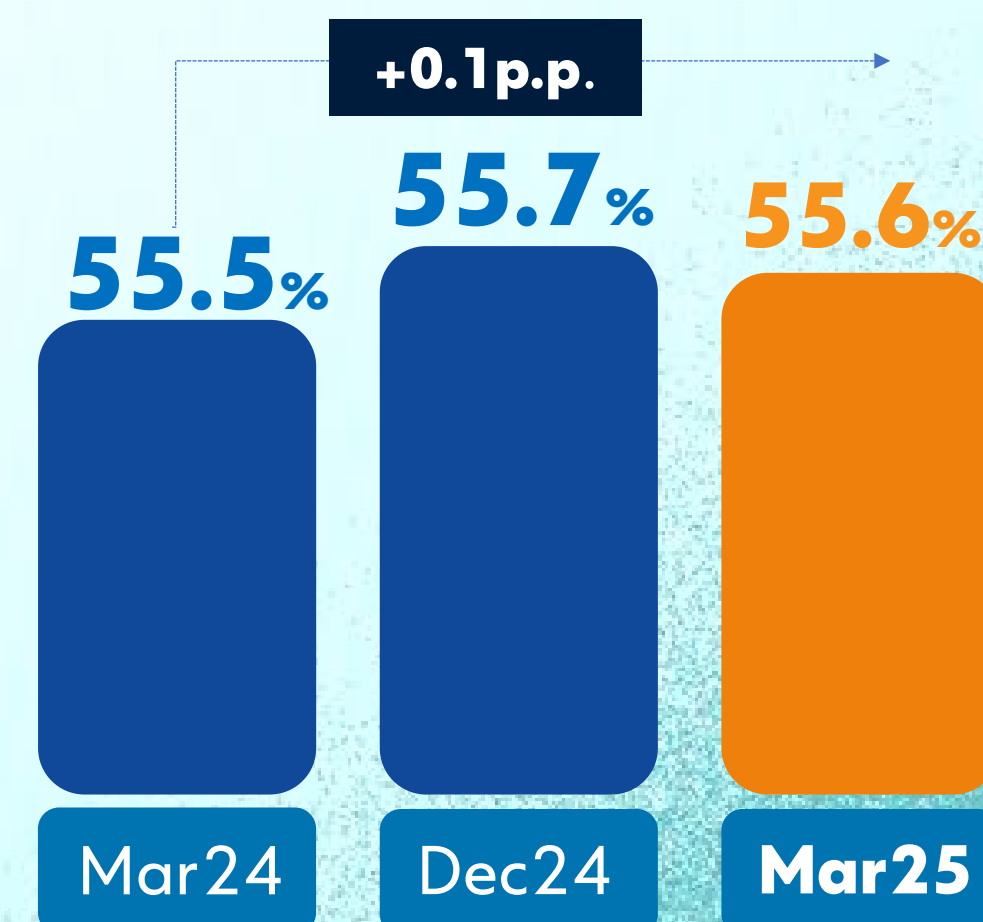
1Q25

1Q25x1Q24

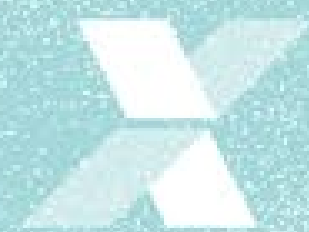
Recurring ROE



Recurring OEI



¹Includes personnel and other administrative expenses, excluding amounts related to the Voluntary Dismissal Program.



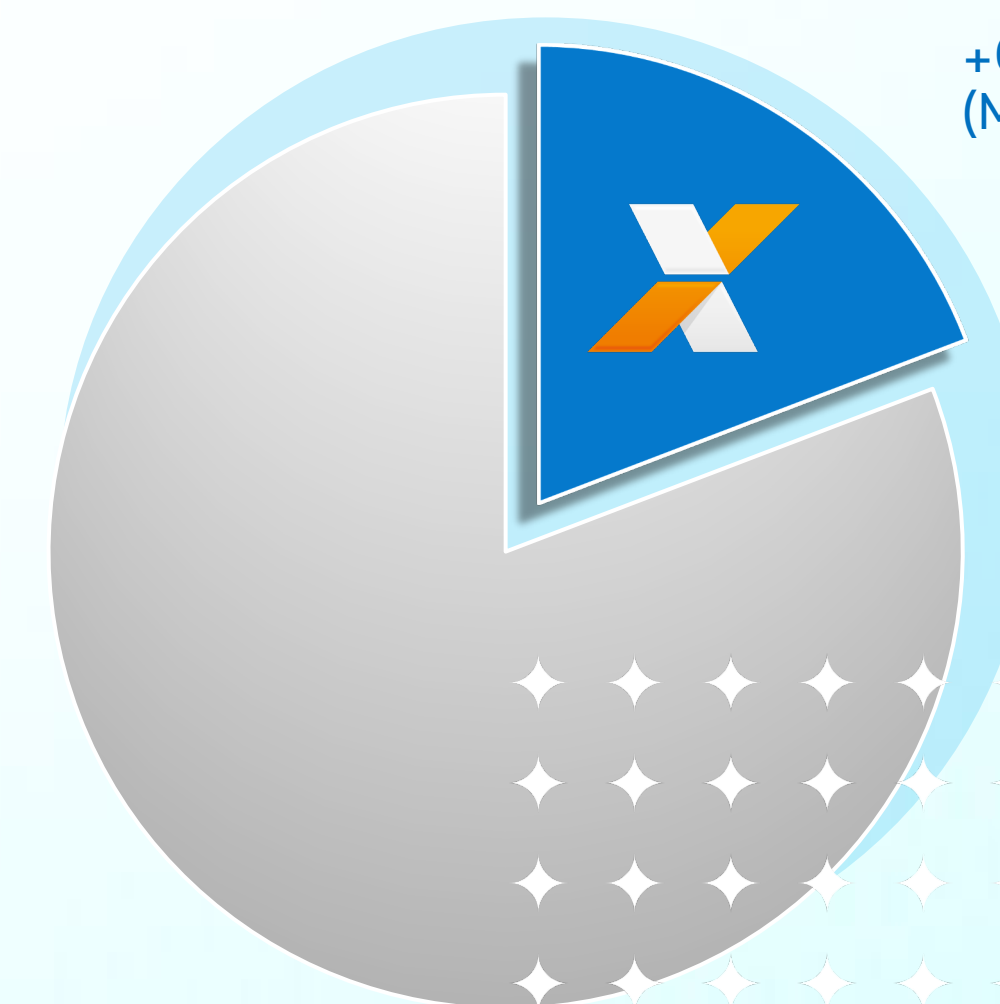
Loan Portfolio

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Total Loan Share

19.5%

+0.15 p.p
(Mar25/Mar24)



R\$ **1.266** Trillion

+10.7%
Mar25/Mar24



Commercial¹

R\$ **245.2** Bn

↑ 5.7 %²



Mortgage

R\$ **850.4** Bn

↑ 12.7 %²



Agribusiness

R\$ **63.5** Bn

↑ 9.9 %²



Infrastructure

R\$ **107.0** Bn

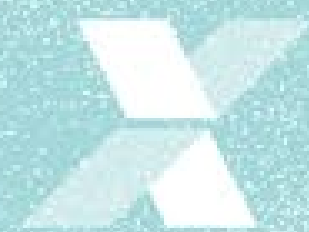
↑ 6.7 %²

Controladoria Geral da União

¹ Includes Cards, Acquired Loans and Securitized Loans

² Variation Mar25/Mar24

CAIXA



Total Origination



R\$ **151.5** Bn

+5.7%
1Q25/1Q24



Commercial¹

R\$ **97.9** Bn
↑ 14.3 %²



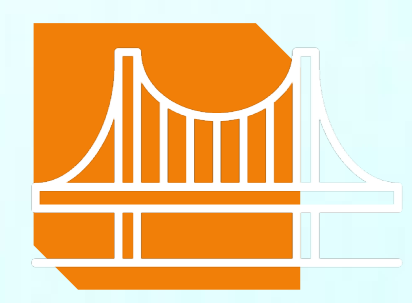
Mortgage

R\$ **49.3** Bn
↓ 4.6 %²



Agribusiness

R\$ **3.8** Bn
↓ 34.8 %²

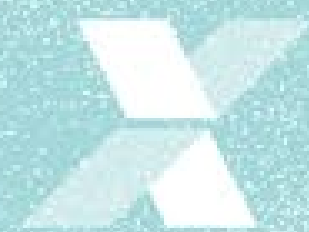


Infrastructure

R\$ **0.5** Bn
↑ 107.6 %²

¹ Includes Cards, Acquired Loans and Securitized Loans

² Variation 1Q25/1Q24



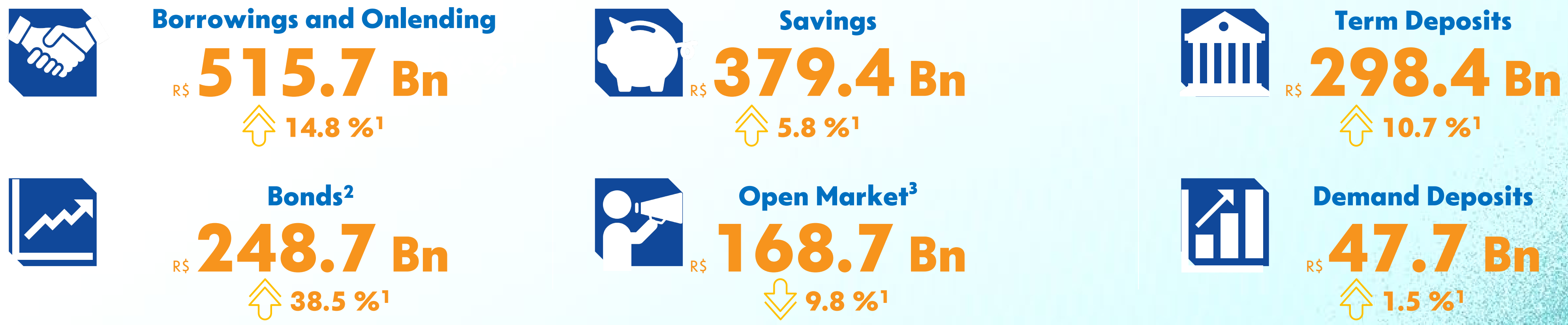
Funding Balance



Total Savings Share **37.8%**
+1.01 p.p
(Mar25/Mar24)

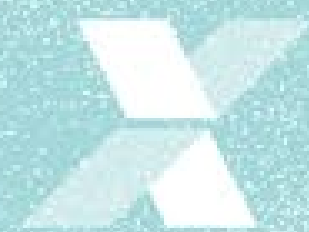


Breakdown: Main Items



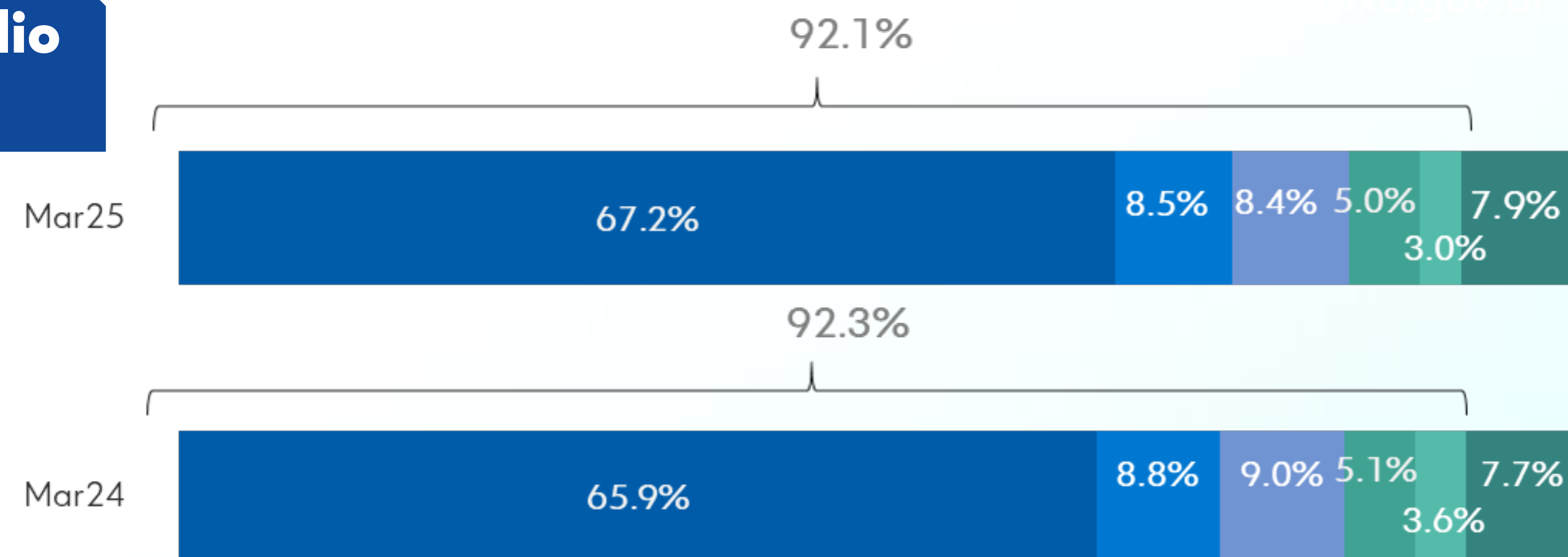
¹ Variation Mar25/Mar24 ² Includes Real Estate Bonds, Agribusiness Bonds, and Financial Bonds ³ Own Portfolio Repurchase Agreements





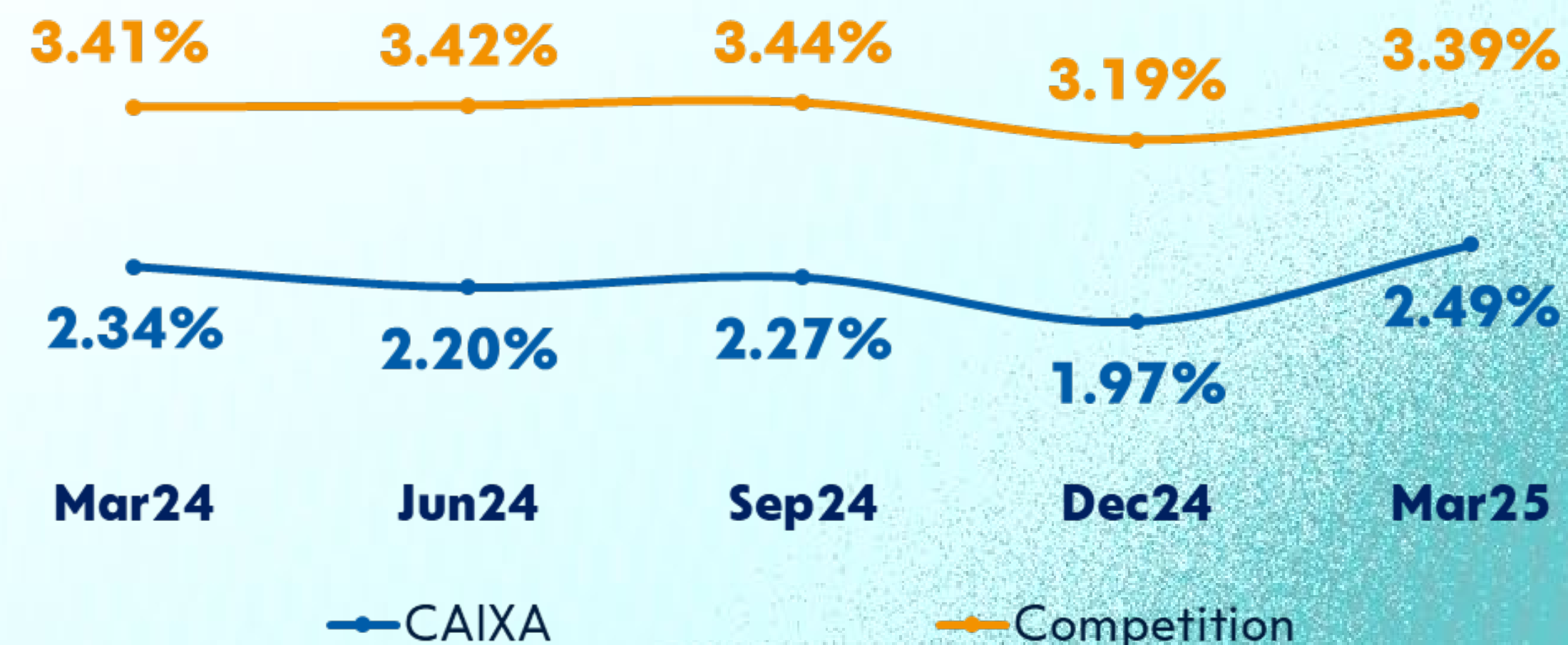
Portfolio Quality

% of the Portfolio with lower risk



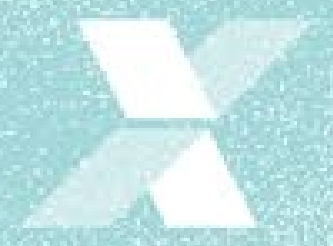
- Mortgage
- Infrastructure
- Individual Payroll-Deductible Loans
- Agribusiness
- Other Individual Loans¹
- Others

Delinquency Rate²



¹ Includes PRONAMPE, FGI, Pledge and CAIXA Hospitais

² Over 90 days

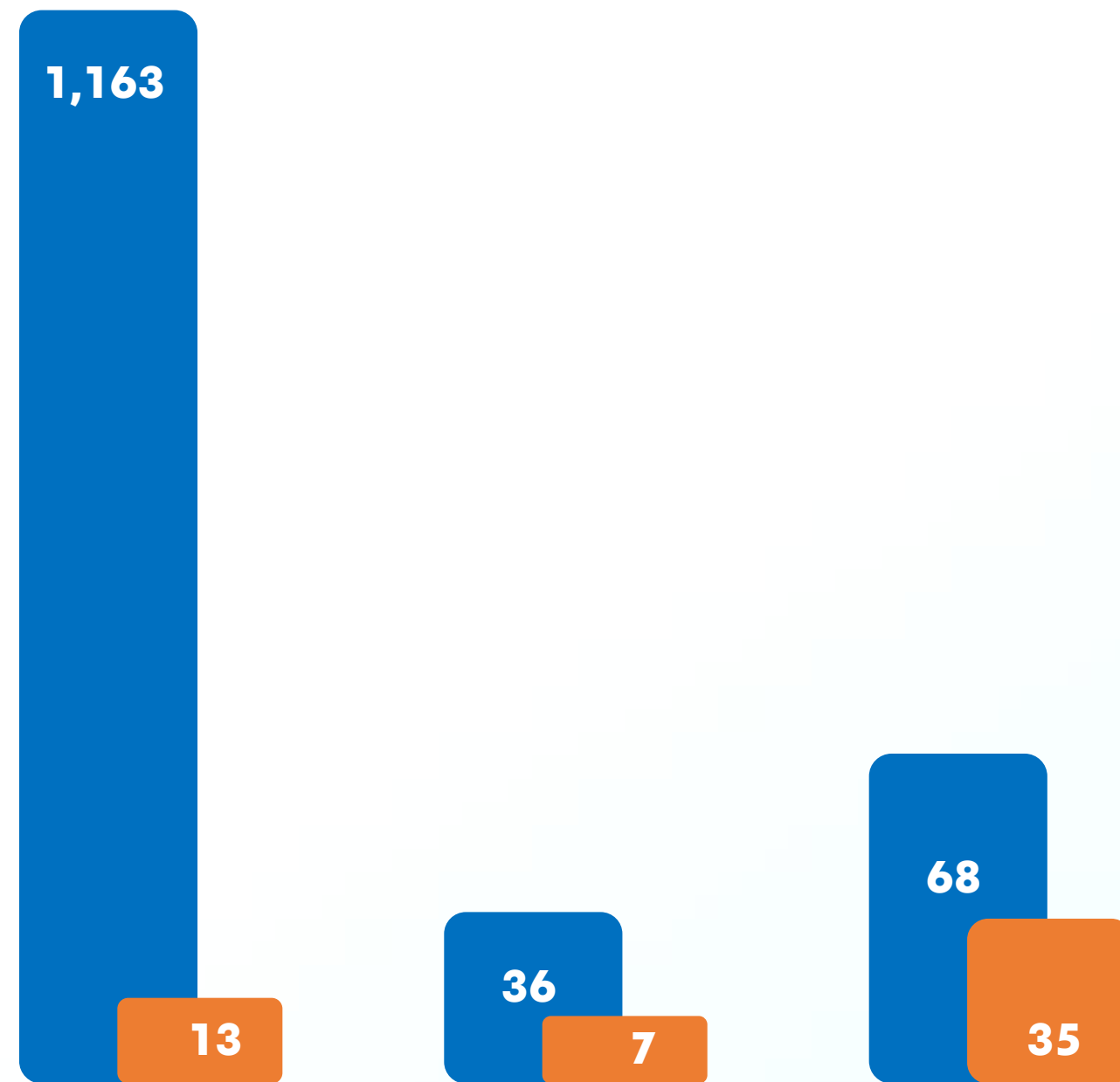


Stages CMN 4,966/21 Resolution

Total Loan Portfolio
R\$1,266.2

R\$ billion

Stage 1 **Stage 2** **Stage 3**



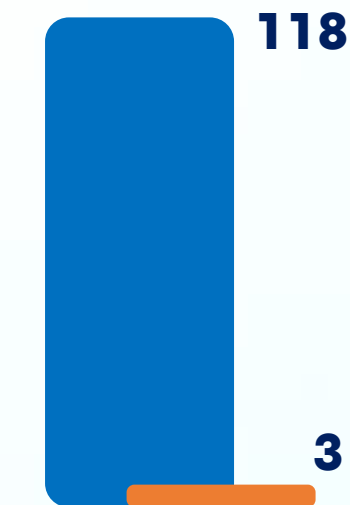
■ Portfolio Balance ■ Provision Balance

Individuals
R\$141.3

Corporate
R\$103.9

Mortgage
R\$850.4

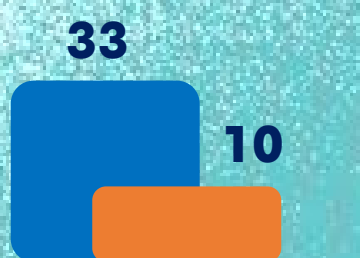
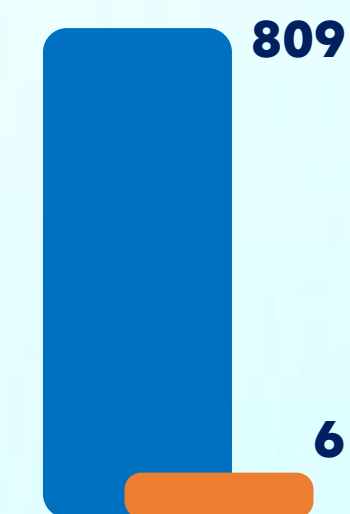
Stage 1



Stage 2

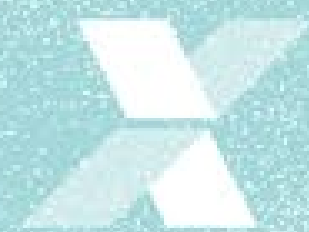


Stage 3



■ Portfolio Balance

■ Provision Balance

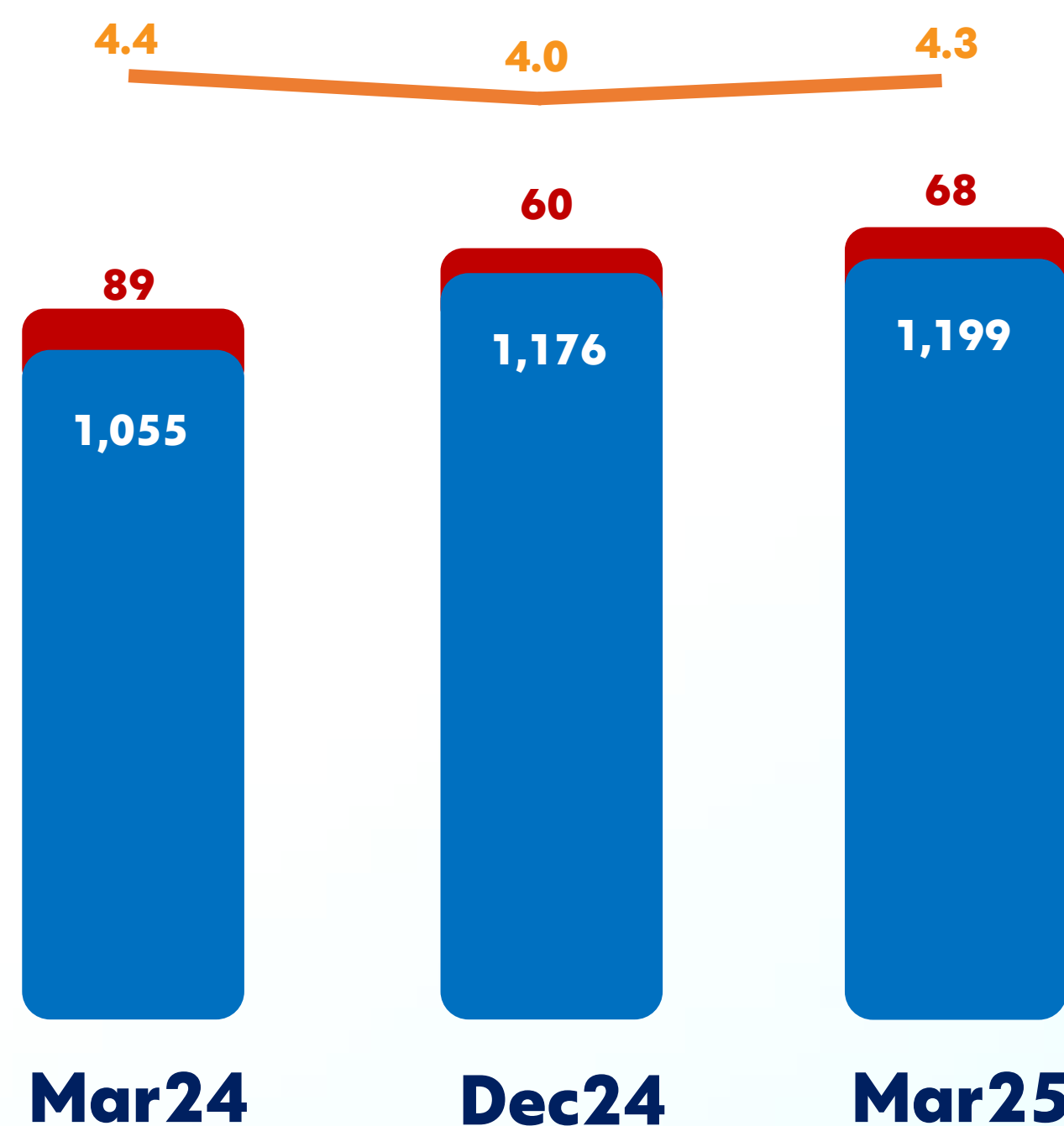


Composition of Active Portfolio and Provision

CMN 4,966/21 Resolution

Total Loan Portfolio
R\$1,266.2

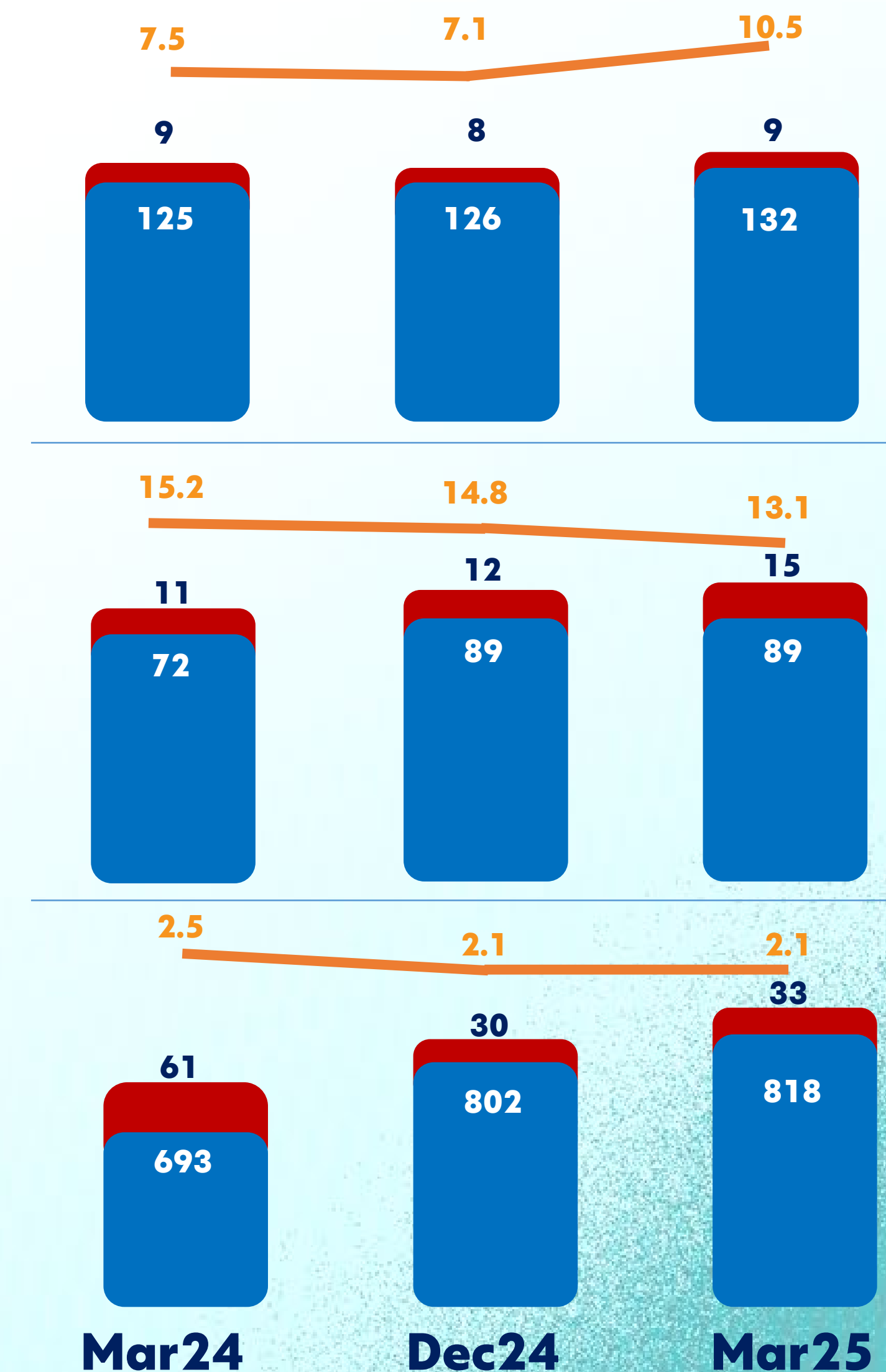
R\$ billion



Individuals
R\$141.3

Corporate
R\$103.9

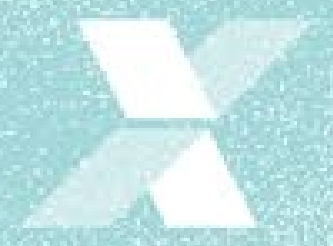
Mortgage
R\$850.4



■ Stages 1 and 2

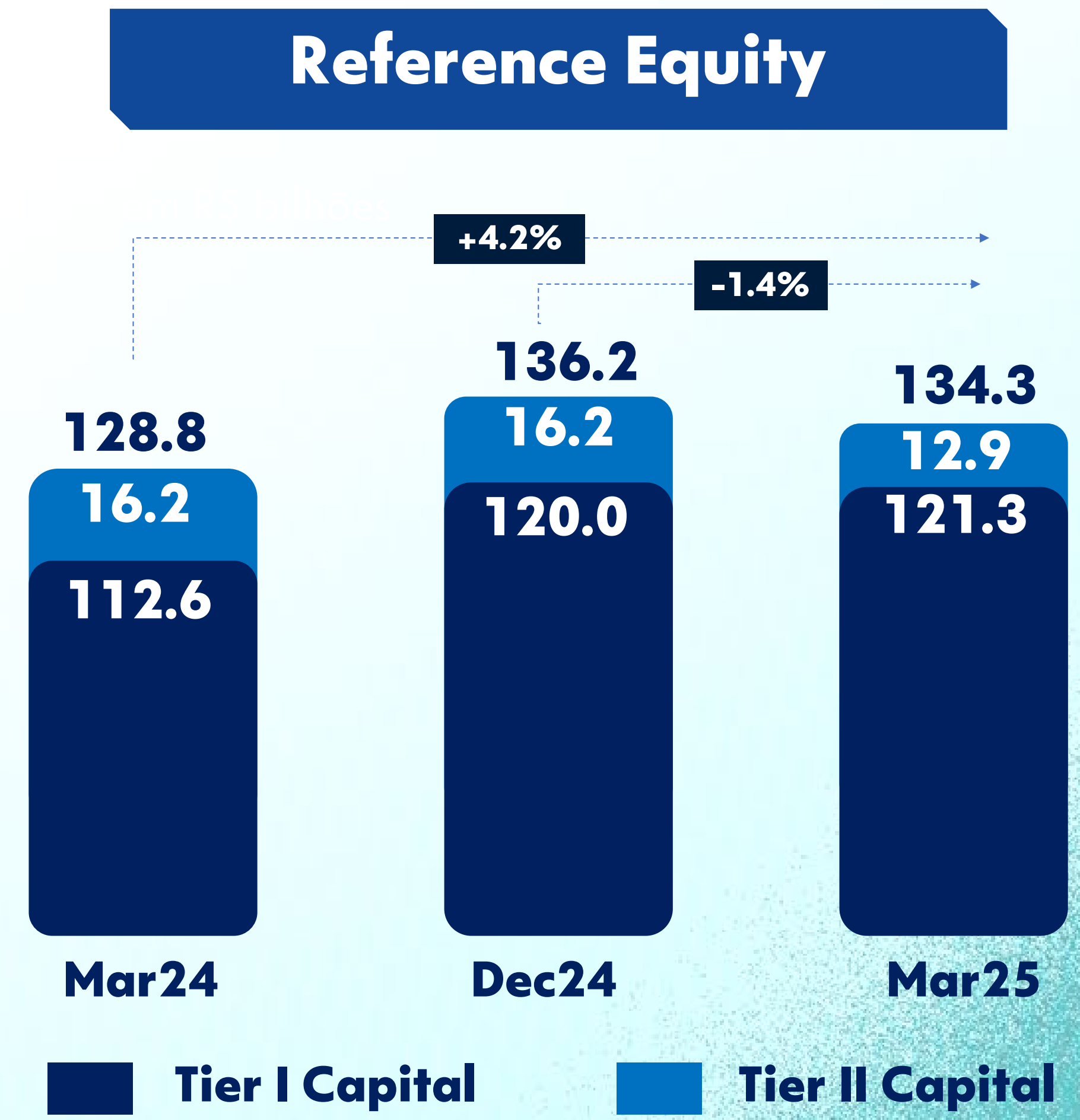
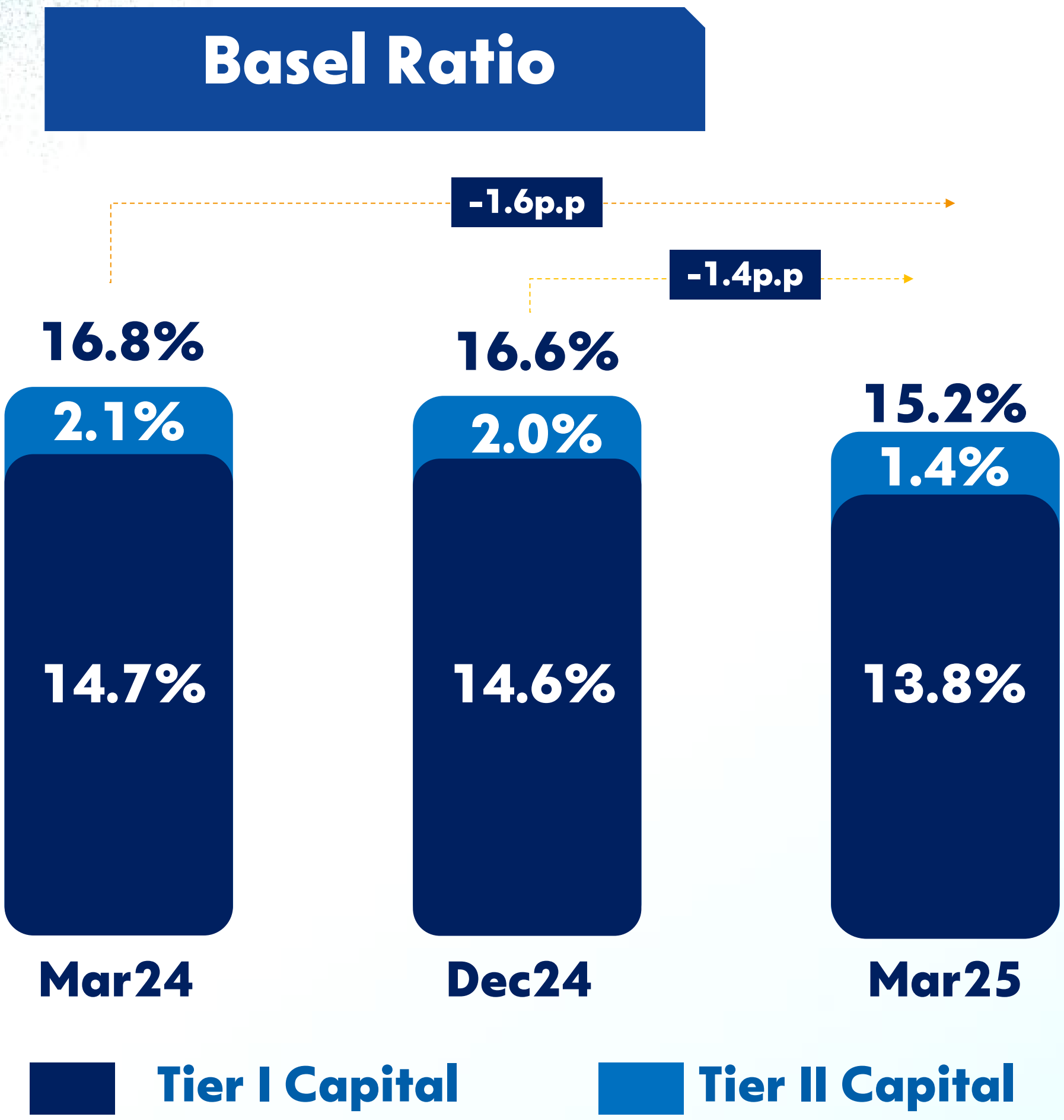
■ Non-Performing Asset

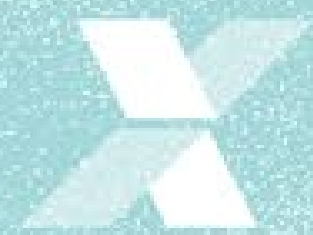
■ Provisioning Index (%)



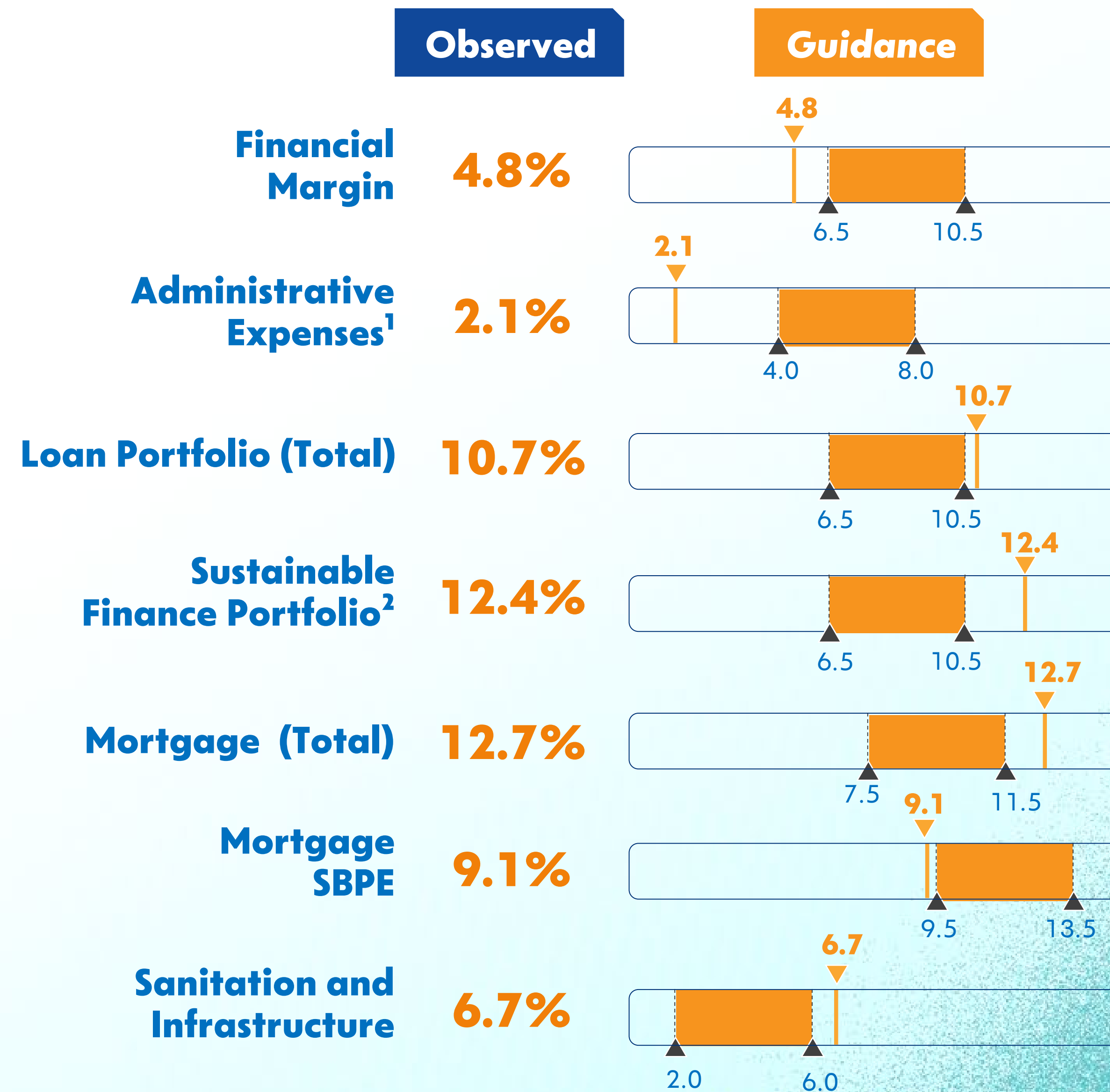
Capital

Basel Ratio of **15.2%**





Guidance



¹ Excludes expenses relating to the Voluntary Dismissal Program (PDV)

² Excludes FIES and MCMV Bracket 1



É DA
NOSSA
NATUREZA
FAZER ACONTECER



CAIXA



Disclaimer

This presentation contains forward-looking statements relating to the business outlook, estimates for operating and financial results, and those related to growth prospects of CAIXA. These are merely estimates and projections and, as such, are based exclusively on the expectations of CAIXA's management. Such forward-looking statements depend substantially on external factors and the risks disclosed in CAIXA's filed disclosure documents and are, therefore, subject to change without prior notice.

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