



MANAGEMENT REPORT

1Q25

Table of Contents

Management Report3

Highlights.....3

Digital Transformation Program.....4

Housing.....7

New PAC – Development and Sustainability8

Public Private Partnerships (PPP).....9

Sponsorship and Investments in Sports..... 10

Sponsorship and Investments in Culture 10

Service Structure..... 11

Strategy..... 12

Sustainability 13

Distribution of Social Benefits 15

Support to Government Programs..... 17

Performance Analysis and Results..... 18

CAIXA Conglomerate 23

Corporate Governance 26

Personnel Management..... 28

Integrity, Risks, and Internal Controls 30

Dividend Distribution..... 33

Independent Audit..... 34

Acknowledgments 34

Glossary 35

Management Report

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

Highlights

With a strategy grounded in the pillars of People, Processes, and Results, the first quarter of 2025 was marked by continued progress in the Bank's digital transformation and technological modernization agenda. Structural reforms were implemented to strengthen the client-centric model and drive sustainable results. We highlight the Accounting Net Income of R\$ 5.8 billion in 1Q25, a 133.9% increase compared to 1Q24. Recurring Net Income reached R\$ 4.9 billion, up 71.5% year-over-year, supported by a steady rise in Recurring Return on Equity (ROE), which reached 11.8%, up 2.9 p.p. in the last twelve months.



As a result of the initiatives implemented to improve processes and enhance client satisfaction, we reached 13th place among the 15 largest financial and payment institutions in the country in the Central Bank of Brazil's 1Q25 Complaints Ranking. The ranking is ordered from the most to the least complained-about institutions, making this our best position in the history of the index. Additionally, we began offering client service through the Reclame Aqui platform, expanding our communication and problem-resolution channels and reinforcing our commitment to service excellence.

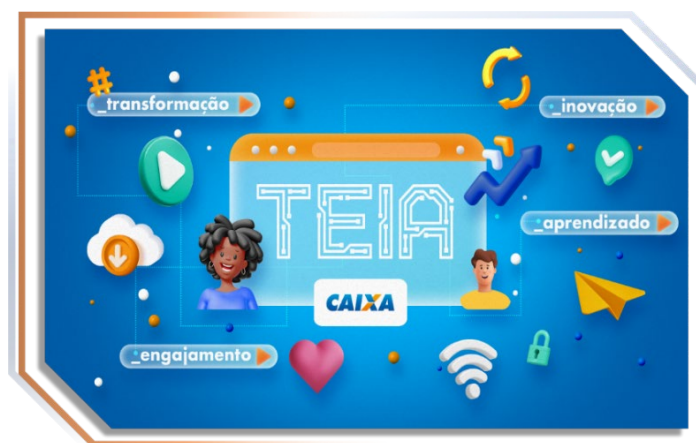
Reinforcing our commitment to diversity and excellence in client service, in 1Q25 we launched a Brazilian Sign Language (Libras) translation and interpretation service via video call in our branches. This initiative promotes inclusion and accessibility for deaf and hard-of-hearing clients, ensuring efficient and humanized communication.

In 1Q25, we reaffirmed our role as the government's main strategic partner in the implementation of public policies and the management of social programs. A total of R\$ 104.6 billion in social benefits was disbursed, covering 108.2 million individual payments. We also highlight the disbursements for contracts under the Growth Acceleration Program (PAC), with 875 new proposals selected under the New PAC and funded by the Federal Government General Budget (OGU), representing R\$ 4 billion in planned investments. Our Public-Private Partnerships (PPP) and Concessions portfolio includes 84 projects across sectors such as sanitation, housing, public lighting, education, and solid waste management, positively impacting over 28.5 million people in 378 municipalities across Brazil.

These significant results are driven by continued progress in technological innovation and digital transformation, which are constantly enhancing the client journey. Investments in service quality, combined with the adoption of artificial intelligence tools, system improvements, and process digitalization, are fostering the development of innovative solutions and generating value in our client relationships—reinforcing our purpose of “Transforming people’s lives.”

Digital Transformation Program

As part of our technological modernization efforts aimed at fostering innovative solutions and generating value in client relationships, we highlight the contribution of the TEIA¹ Program, which has accelerated digital transformation across our processes. The program promotes new ways of thinking and working, encouraging a culture of agility, experimentation, and continuous learning.



TEIA is our Digital Transformation movement, with over one thousand employees working in multidisciplinary teams dedicated to delivering solutions in strategic areas such as accounts, credit cards, housing, commercial credit, and citizenship.

This initiative is fully aligned with our corporate values, which place the client at the center of our decisions. Among other actions, we have implemented Client Councils, which

¹ TEIA: acronym in Portuguese for the principles of Transformation, Engagement, Innovation and Learning.

actively listen to clients and incorporate their feedback directly into our processes and strategy.

We highlight the rollout of the new CAIXA 5.0 app (currently being expanded to all clients), offering enhanced modernity, usability, security, and performance. By the end of 1Q25, more than 26 million clients were already using the new app. A new feature is also being introduced: the Open Finance Personal Account Manager, which allows users to manage data from all their accounts and cards, both within and outside CAIXA.

We also highlight the availability of digital contracting for payroll-deductible loans for clients receiving INSS benefits through CAIXA, as well as for the Payroll-deductible Loan for Private-sector Workers (*Crédito do Trabalhador*). CAIXA is a pioneer in offering these services through remote channels.

Still in 1Q25, we launched the New Onboarding process in the CAIXA Tem app, providing greater convenience and ease for clients through fully digital journeys and highly effective biometric identification. Onboarding refers to the process by which new clients gain access to CAIXA's digital solutions, covering all steps required for login — such as CPF² entry, password setup, device validation, and biometrics — as well as the entire account recovery process. Over 93% of applicants were approved through the new onboarding flow, preventing 1.4 million in-branch service requests per month and significantly reducing fraud cases.

We launched the new Social Benefits app, which replaces the former CAIXA Trabalhador app, in alignment with our service modernization efforts and client centrality. The new app enhances services and expands access to social benefit information, with improvements in accessibility and usability, and now includes the Pé-de-Meia program.

The Digital Transformation Program continues to accelerate our modernization journey, with ongoing investments in staff training and the expansion of digital capabilities such as client experience, artificial intelligence, and data intelligence. With culture and agile methodology as fundamental pillars, our teams have carried out training initiatives in design and agility, formed new squads dedicated to digital solutions, and adopted a Scaled Agile Framework.

Digital Real - Drex

After successfully executing all use cases suggested by BACEN in the first phase of the Drex Pilot, the CAIXA Consortium, in partnership with Elo and Microsoft, had the "Housing Tokenization" proposal selected in September 2024. This pilot initiative is being carried

² The CPF number (Cadastro de Pessoas Físicas; Portuguese for "Physical Persons Register") is the Brazilian individual taxpayer registry.

out in collaboration with Banco do Brasil, the Cooperative Financial System (SFCoop), the National Operator of the Electronic Real Estate Registry System (ONR), and BACEN.

We successfully completed the full execution of the intervening payer process, simulating the following operation: a CAIXA client purchases a property from a seller whose mortgage loan was active with another financial institution. In this operation, we transferred the property lien to CAIXA, settled the outstanding financing with the other institution, transferred the funds to the seller, and financed the remaining balance for the CAIXA client. This entire process was executed within BACEN's Drex environment and integrated with the ONR, enabling the digital transmission of the deed and the transfer of ownership from the seller's digital wallet to the buyer's.

The proposal aims to optimize the property purchase and sale registration process, ensuring that both buyers and sellers can carry out fund transfers and property registration with greater speed and security.

In addition to testing on the Drex platform, we have taken a proactive stance in exploring complementary technologies to the CBDC³, such as offline payment solutions. Although this type of solution is not among the prioritized use cases in Phase 2 of the Central Bank of Brazil's Pilot Project, we have identified the strategic potential of offline payments, particularly for serving regions with limited connectivity and restricted access to banking channels.

With this vision, two tests were conducted to assess the technical and social feasibility of this technology. The first took place in June 2024 in a controlled sandbox environment. The initial version of the technology enabled the execution of basic functionalities, integrated with a blockchain-based wallet orchestration and management infrastructure. This phase primarily aimed to validate the technical aspects of the solution in a lab setting.

In April 2025, a second test was conducted in a real-world environment in the municipality of São Sebastião da Boa Vista (PA), located in the island region of the Marajó archipelago. The city, home to over 7,000 social program beneficiaries, has only 54% internet coverage and no physical CAIXA branch, being served exclusively by a travelling boat branch. The proof of concept was carried out with two real users living in a riverside community near the municipality and involved an offline transaction using the tested solution. The chosen scenario presented logistical and structural challenges, such as low connectivity, river transport, and geographic isolation from major urban centers, offering a concrete view of the obstacles faced by populations on the margins of basic financial services.

³ Central Bank Digital Currency

The initiative demonstrated not only the functional viability of the solution in an adverse context, but also its potential for social transformation by enabling riverside communities to access traditional banking infrastructure.

Additionally, we highlight the ongoing selection process for companies to develop innovative solutions for a Digital Custody Wallet, which will support the Digital Real, Tokenized Federal Public Bonds (TPFt), and other digital assets (such as Tokenized LCI⁴, Tokenized Properties, among others). The selection process is in its final stage, with contracts for experimentation to be signed with the three startups selected through the public call.

The strategy is to offer our clients a reliable and regulated solution for managing digital assets, while preparing for a future in which these technologies will become increasingly integrated into both the national and international financial ecosystems.

These advancements reflect our commitment to digital transformation and the modernization of the Brazilian financial system, paving the way for new business opportunities.

Housing



Jan25 – Mar25

Mortgage loans play a fundamental role in the country's development by generating employment and income. In 1Q25, CAIXA was responsible for creating more than 528.9 thousand direct and indirect jobs through the origination of credit in the real estate segment. These financings also have a positive impact across various sectors, driving demand for construction materials, furniture, and home appliances, stimulating the construction industry, and fostering urban growth and economic development.

At the end of March 2025, our mortgage loan portfolio reached R\$850.4 billion, up

⁴ LCI: Real Estate Credit Letters

12.7% over 1Q24. We maintained our leadership in the housing segment, with a 66.8% market share.

In 1Q25, we executed 164.2 thousand housing contracts, originating R\$ 49.3 billion in credit and benefiting more than 656.7 thousand people with access to homeownership. This reinforces our commitment to expanding access to adequate housing and contributing to the reduction of the housing deficit in the country, thereby promoting improved quality of life, especially for low-income populations.

New PAC – Development and Sustainability

In 1Q25, a total of 875 new proposals selected under the New PAC were approved, with funding from the Federal Government General Budget (OGU), in partnership with the Ministry of Cities. These proposals will result in R\$ 4 billion in investments in housing construction, urban mobility, and other programs.

The New PAC is an investment program coordinated by the Federal Government in partnership with the private sector, state and municipal governments, and social movements. This joint effort aims to accelerate economic growth and social inclusion by generating employment and income, while reducing social and regional inequalities.



We currently have New PAC contracts in place with the Ministry of Health, Ministry of Cities, Ministry of Culture, Ministry of Justice, Ministry of Sports, and the National Fund for the Development of Education (FNDE).

Through our participation in the program, we have contributed to the construction of hospitals, maternity wards, polyclinics, daycare centers, and early childhood education schools. We have also supported infrastructure projects across the country, including drainage systems, urban mobility, slope containment, slum urbanization, and the development of sports, cultural, and community spaces in over one thousand municipalities nationwide.

The New PAC was structured around institutional measures and nine investment pillars, encompassing the program's main areas of focus and bringing together all works and services aimed at the population. The program is expected to reach R\$1.7 trillion in investments through public and private funding by 2026, generating 4 million jobs across the country.

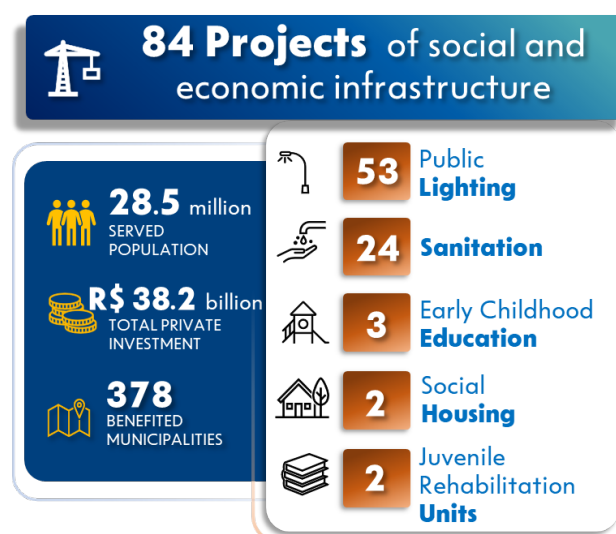
Within the scope of the Program, we play a prominent role through the transfer of funds from the Federal Government General Budget (OGU), the allocation of our own resources, financing operations using FGTS funds, and by providing technical assistance to states and municipalities.



Public-Private Partnerships (PPP)

Our Public-Private Partnerships (PPP) and Concessions portfolio currently includes 84 projects across sectors such as sanitation, housing, public lighting, education, and solid waste management. Of these, 55 are in the structuring phase and 29 have already been auctioned.

The projects in our portfolio represent an estimated R\$ 38.2 billion in potential private investment, impacting more than 28.5 million residents in 378 Brazilian municipalities.



PPPs play an important role in promoting and enabling strategic projects for Brazil, fostering economic development, generating jobs and income, as well as fostering improvements in the quality of life of the population. Our extensive reach, technical expertise, and strong relationships with public entities are our key differentiators in structuring and developing these partnerships.

We are recognized as a benchmark in the development of PPP and Concession projects aimed at modernizing economic and social infrastructure. We provide advisory services to municipalities throughout the entire structuring process, from the initial phase of technical,

legal, and fiscal studies, through the development of the bidding documents, to the auction and the signing of the contract between the municipality and the private partner.

Sponsorship and Investments in Sports

We highlight the importance of social transfers to sports through lottery betting revenues and our role as the paying agent for the Bolsa Atleta program — an individual sponsorship initiative for Brazilian athletes maintained by the Federal Government.

Bolsa Atleta is one of the largest individual athlete sponsorship programs in the world, enabling athletes in both Olympic and Paralympic disciplines to dedicate themselves exclusively to training.



In addition to social and sports projects, we maintain sponsorships with the Brazilian Paralympic Committee, the Brazilian Olympic Committee (COB), the Brazilian Athletics Confederation (CBAt), the Brazilian Gymnastics Confederation (CBG), and Novo Basquete Brasil (NBB). We also highlight the announcement of the renewal of our sponsorship of the Women's Basketball League (LBF), reinforcing our

commitment to the sport by supporting the country's premier women's basketball league.

We also highlight the investments made in street racing events during 1Q25, including support for the 18th São Paulo International Half Marathon, the Galo da Madrugada Run, the São Sebastião Run, and the Chapada Half Marathon.

By investing in Brazilian sports, we reaffirm our commitment to inclusion and the promotion of athletic activities, strengthening our image as a bank that seeks to serve Brazilian society and positively impact the lives of all Brazilians.

Sponsorship and Investments in Culture

CAIXA Cultural began celebrating its 45th anniversary under the theme "Culturando no Brasil," with all seven CAIXA Cultural venues offering a special commemorative program

featuring high-quality, culturally significant projects, with tickets either free or affordably priced.

The official launch took place at one of Latin America's largest theater festivals—the Curitiba Festival. CAIXA Cultural served as the “Festival House,” welcoming over 13,000 people, including artists and audience members. CAIXA Cultural Curitiba also hosted business rounds with more than 70 registered participants, generating 380 business opportunities totaling up to R\$ 18 million. On this occasion, the first season of PodCulturaR — CAIXA Cultural's first videocast — was recorded, with weekly episodes released on CAIXA's Spotify and YouTube platforms.

Since the beginning of 1Q25, all CAIXA Cultural units have launched their 2025 season programming, featuring projects selected through the CAIXA Cultural Call for Proposals. The lineup includes visual arts exhibitions, dance and theater performances, immersive experiences, film screenings, and music concerts, which have already attracted over 200,000 attendees, representing a 37% increase compared to the same period last year.

In February, we signed a Commitment Agreement with the State Government of Bahia, the Ministry of Culture, and the National Institute of Historic and Artistic Heritage (IPHAN) to expand CAIXA Cultural Salvador. The agreement includes the transfer of the Liceu de Artes e Ofícios building to CAIXA by the State Government. This expansion responds to a longstanding demand from the city and honors the legacy of CAIXA Cultural Salvador, the bank's first cultural unit in the Northeast region, inaugurated 25 years ago.

Through these initiatives, we reaffirm our commitment to preserving Brazil's historical and national heritage and to democratizing access to culture for the Brazilian population.

Service Structure

We are continuously enhancing our service structure and processes to ensure that our 155.4 million clients enjoy the best possible experience when accessing our products and services. In this context, several digital solutions have been implemented, such as digital



signatures for corporate contracts, increased digitalization of the mortgage loan process, and fully digital account opening.

In addition to digital service channels, we maintain a physical presence in 98% of Brazilian municipalities, with 25.8 thousand service points. These include 4.2 thousand branches and banking service points, 21.5 thousand lottery units and CAIXA Aqui correspondents, 11 mobile truck branches, and 2 boat branches. We also provide the population with 24.1 thousand self-service terminals (ATMs) located in banking agencies and self-service rooms, as well as 24.3 thousand terminals from the Banco24Horas network.

Our extensive service network and unmatched reach are fully aligned with the bank's mission, strengthening client relationships and enabling the effective implementation of government public policies.

Strategy

In December 2024, CAIXA Conglomerate's new Institutional Strategic Plan (PEI) for 2025–2030 and the Business Plan for the 2025 fiscal year were approved.

The strategic review included updates to our purpose, vision for the future, and corporate values. Our new Purpose statement — “Transforming people's lives” — reflects our reason for being: to meet the needs of society. We are present at every stage of Brazilians' lives, acting as a transformative agent and enabler of dreams.

Our Vision for the Future — “To be indispensable to Brazil, acting with agility, efficiency, and client centrality” — guides the organizational transformation needed to maintain our relevance as a financial institution in the lives of Brazilians and to ensure our long-term sustainability.

Our values form the foundation of our cultural transformation. They guide behaviors that foster a sense of belonging, support change, and drive long-term value creation. These values were defined with input from employees and prioritized by the institution's leadership. Our values are:

- We make a difference for Brazil
- We are a single team that makes things happen
- We care for people and the planet
- The client guides our choices
- We dare to innovate

- Our integrity is non-negotiable
- Our result matters

Based on these values, our vision for the future, and our purpose, we have defined the company's strategic priorities, and the key projects required to implement our strategy. The execution of these projects is led by the company's leadership, with support and guidance from the Organizational Transformation Office. The Board of Directors is also actively involved in monitoring each step of the transformation and approving major strategic decisions.

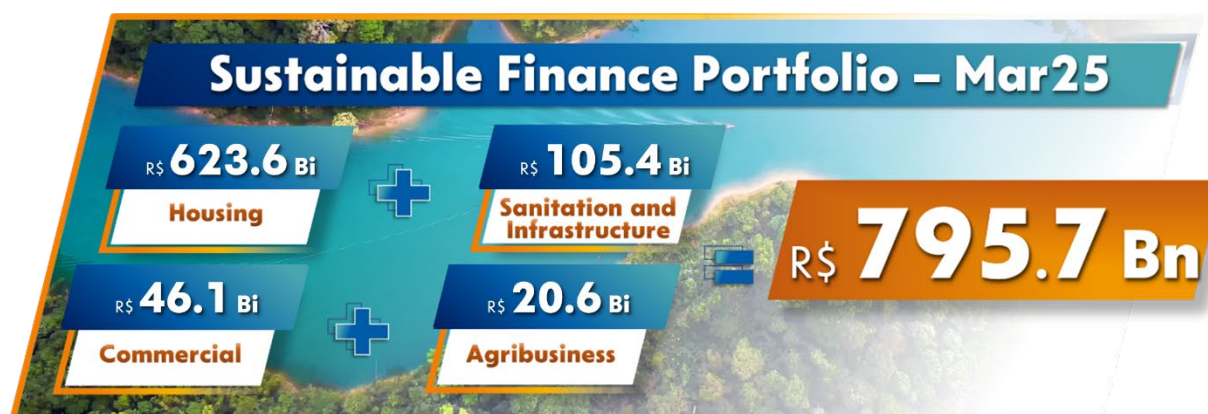
Sustainability

Sustainable Finance Portfolio

We have identified, within our portfolio of products and services, the amount and percentage of resources allocated to initiatives and sectors that support the transition to a fairer and more sustainable society. These business activities are classified based on their alignment with the United Nations (UN) Sustainable Development Goals (SDGs), thereby generating a positive impact on the environment, society, and climate.

The methodology adopted defines sustainable products and services as those that provide social benefits to the population and/or directly benefit the environment, contribute to achieving two or more SDG targets, and are not directed toward sectors with high exposure to social, environmental, or climate-related risks.

We considered credit products in a broad sense across the Housing, Commercial, Agribusiness, Sanitation, and Infrastructure segments. After assessing the business volume of the identified products, CAIXA's Sustainable Finance Portfolio totaled R\$795.7 billion⁵ at the end of March 2024.



⁵There was a revision in the methodology of the Sustainable Finance Portfolio, which now measures only CAIXA's commercial loan portfolio, excluding FIES and MCMV Bracket 1 range.

Eco Invest

In 4Q24, we were selected in the 1st Eco Invest Auction, receiving a R\$ 950 million contribution under the Blended Finance line, which mobilized an additional R\$ 5.15 billion in external capital. These funds are directed toward the strategic pillars of “Energy Transition,” “Circular Economy,” and “New Green Infrastructure and Climate Adaptation,” in accordance with Law No. 14,995/24. Eco Invest Brasil is a Federal Government initiative, created under the National Climate Change Fund (FNMC), aimed at boosting sustainability-focused investments and facilitating foreign exchange risk management. The Eco Invest program strengthens the integration of public and private resources to finance projects aligned with the Federal Government’s Ecological Transformation Plan.

The agreements between the Federal Government — represented by Banco do Brasil as the Operating Agent of the Eco Invest Brasil Program — and Caixa Econômica Federal as the Financial Agent, under the External Private Capital Mobilization and Foreign Exchange Protection Line of the Eco Invest Brasil Program, were signed in 1Q25.

As a financial agent, we play a crucial role in mobilizing external private capital, promoting the country’s ecological transformation through projects ranging from the electrification of public transport infrastructure to circular economy and green infrastructure initiatives.

Our participation in the Program underscores our commitment to sustainability and socio-environmental responsibility. By integrating public and private resources, we not only expand financing for sustainable projects but also contribute significantly to Brazil’s economic and environmental development, in alignment with the Sustainable Development Goals (SDGs) and the 2030 Agenda.

Innovative Housing Solutions in the Northern Region

Through the CAIXA Socio-Environmental Fund (FSA), we signed a Financial Cooperation Agreement to support housing innovation in the Amazon region. The initiative aims to introduce innovations such as the use of engineered wood and vernacular construction techniques, combined with contemporary methodologies. Sustainability will be ensured through active community participation and the development of a local construction chain based on certified wood.

The project “Amazon: Sustainable Living,” signed in the first quarter of 2025, involves an investment of R\$ 9.9 million. Its goal is to foster innovative processes for dignified housing, promoting social inclusion, income generation, and environmental sustainability in communities in the municipality of Tefé, Amazonas.

CAIXA Sustainable Management Seal

The CAIXA Sustainable Management Seal is a recognition granted to the municipalities with public indicators that denote the application of good practices in Environmental, Social, and Governance (ESG) in local public management, increasing the well-being and quality of life for its citizens, associated with sustainable urban development.

The Seal recognizes initiatives aligned with the United Nations Sustainable Development Goals (SDGs) set out in the 2030 Agenda, through a comprehensive assessment of municipal management based on twenty-one evaluation indicators, categorized into four dimensions: Environmental, Social, Governance, and Climate.

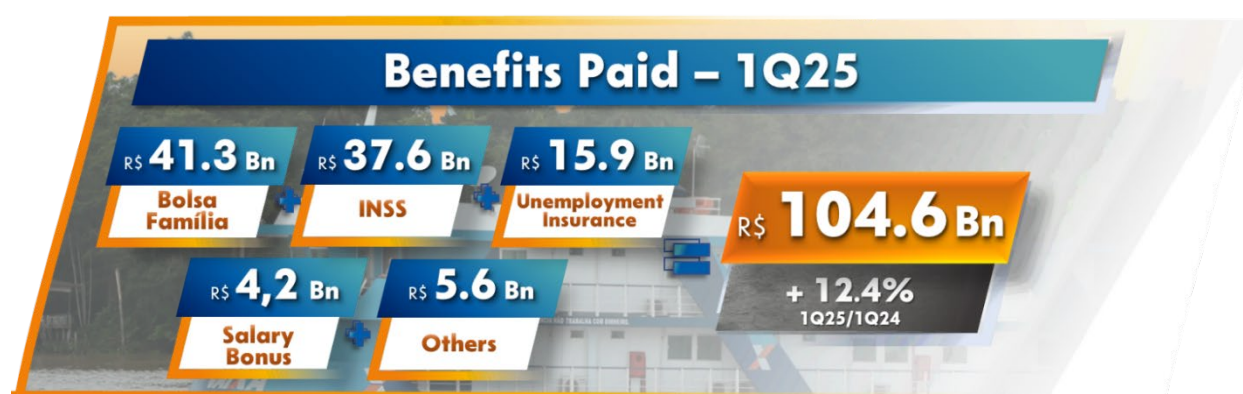
Given the importance of ESG for both CAIXA and society, this initiative not only promotes and acknowledges municipalities' sustainable practices but also grants certified municipalities access to differentiated conditions when contracting the bank's products and services. Additionally, we support municipalities in improving their indicator performance by offering products and solutions tailored to each indicator, thereby enhancing the quality of public administration.

Since the Seal's creation until March 2025, 212 municipalities have been certified, with 20 municipalities earning the Seal in the last quarter.



Distribution of Social Benefits

Through our physical and digital service channels, as well as our partner network, we disbursed R\$ 104.6 billion in benefits during the first quarter of 2025. This amount was distributed across 108.2 million installments related to income transfer programs, social initiatives, worker benefits, and INSS payments, reaching all municipalities across Brazil.



We highlight the total disbursement of R\$ 41.3 billion under the Bolsa Família program, distributed across 61.9 million installments to 20.7 million families; R\$ 37.6 billion in INSS payments, covering 21.2 million installments for 6.7 million beneficiaries; and R\$ 15.9 billion in Unemployment Insurance, distributed in 9.2 million installments to 3.9 million beneficiaries.

We also began disbursing the Salary Bonus, totaling R\$ 4.2 billion to 3.6 million beneficiaries this year. Additionally, R\$ 3.4 billion was paid through the Pé-de-Meia Program, benefiting 3.4 million students across the country. Payments under the Gas Allowance and other social and regional programs amounted to R\$ 2.2 billion.

Support to regions affected by natural disasters

During the first quarter of 2025, we supported 311 municipalities across various regions of the country affected by natural disasters through the FGTS Calamity Withdrawal. We deployed specialized employees to provide technical assistance to local governments and offer direct support and services to affected populations. Additionally, our Truck Branches were available to assist communities in impacted areas.

We mobilized a dedicated team to facilitate the release of FGTS Calamity Withdrawals, enabling workers to withdraw up to R\$ 6,220.00, subject to the available balance in their FGTS accounts.

Our teams also guided municipalities in completing the documentation required to qualify for this FGTS withdrawal modality. Furthermore, our branches supported clients in initiating housing insurance claims and processing compensation payments promptly.

In support of local governments, we provided technical advisory services for the execution of fund transfers. Municipalities received assistance in assessing damages and estimating the costs of restoring ongoing projects or damaged infrastructure critical to the population, such as bridges, access roads, water supply systems, health centers, and schools, among others.

Support for Government Programs

Loan Programs for Government Entities

In the first quarter of 2025, we signed 10 new credit agreements with public entities (States, Federal District, and Municipalities), totaling R\$ 664.3 million.

By the end of the quarter, our public sector credit portfolio comprised 4,200 active operations, with an outstanding balance of R\$ 72.4 billion, serving 1,700 clients in the Government segment across Brazil.

Worker Credit Programs

We established a partnership with the Ministry of Labor and Employment to launch the Worker Credit Program (Crédito do Trabalhador), aimed at supporting formal employees, including domestic workers, rural workers, and salaried employees of individual microentrepreneurs. From the program's launch on March 21 through the end of the quarter, over R\$ 500 million in credit was contracted, benefiting 40,000 clients in more than 3,000 municipalities. Initially available through the Work and Social Security Card app (CTPS Digital), the credit is now offered through financial institutions' service channels. The initiative, updated by Provisional Measure 1,092/25, which amended Law 10,820/03, reinforces our role as a driver of social development and sustainable growth in the country.

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

As a representative of the Federal Government, we manage the execution of transfer agreements under the Federal Government Budget, enabling municipalities across the country to access public funds with technical and social assistance tailored to their local realities. We ensure that public resources are applied in accordance with the technical and budgetary standards set by the managing ministries and oversight bodies.

In the first quarter of 2025, 917 projects were completed under these agreements, totaling R\$ 967.2 million. During the same period, 24 new agreements were signed, representing R\$ 58.2 million in investments.

In 1Q25, we also highlight the resumption of 640 financing and transfer projects that had been paralyzed, with investments totaling R\$2.0 billion.

Performance Analysis and Results⁶

Net Income

CAIXA reached a recurring net income of R\$4.9 billion in 1Q25, up 71.5% over 1Q24 and 7.9% over 4Q24. Accounting Net Income reached R\$5.8 billion in 1Q25, up 133.9% over 1Q24 and 27.5% over 4Q24.

In R\$ million	1Q25	4Q24	Δ%	1Q24	Δ%
Financial Margin	16,008	16,332	-2.0	15,278	4.8
Provision for Losses associated with Credit Risk	(2,093)	(4,672)	-55.2	(4,946)	-57.7
Income from Financial Intermediation	13,915	11,660	19.3	10,333	34.7
Income from Services and Banking Fees	6,535	7,387	-11.5	6,629	-1.4
Administrative Expenses	(10,861)	(11,832)	-8.2	(11,419)	-4.9
Other Operational Revenues/Expenses	(612)	(1,735)	-64.7	(1,563)	-60.9
Tax Expenses	(1,153)	(1,183)	-2.5	(1,243)	-7.2
Income from Interests in Subsidiaries and Affiliated Companies	865	806	7.3	677	27.7
Constitution and Reversal of Provisions	(1,211)	(529)	128.9	(1,713)	-29.3
Operating Result	7,478	4,574	63.5	1,701	339.6
Non-Operating Result	17	101	-83.0	124	-86.2
Income Tax, Social Contribution and Profit Sharing	(1,738)	(160)	989.4	637	-
Consolidated Accounting Net Income	5,758	4,515	27.5	2,462	133.9
Non-Recurring Events*	813	(66)	-	(422)	-
Recurring Net Income	4,945	4,581	7.9	2,883	71.5

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

The financial Margin totaled R\$16.0 billion in 1Q25, up 4.8% over 1Q24, driven by increased financial intermediation revenues. Compared to 4Q24, there was a 2.0% decrease.

In 1Q25, financial intermediation revenues totaled R\$ 55.1 billion, up 20.7% year-over-year and 8.2% quarter-over-quarter.

Financial intermediation expenses amounted to R\$ 39.1 billion in 1Q25, up 28.8% over 1Q24 and 12.9% over 4Q24.

The provision for losses associated with credit risk totaled R\$2.1 billion in 1Q25. The reduction in expenses related to the establishment of provisions for expected credit losses, reflects the increased accuracy of internal risk measurement models, in accordance with the criteria established by CMN Resolution No. 4,966/21. This development highlights the

⁶ Information with a greater level of detail about CAIXA's operational and financial performance in the period is available in the Performance Analysis Report, which can be accessed on the website: <https://ri.caixa.gov.br/en/financial-information/results-center/>.

robustness of the credit portfolio, and the effectiveness of the risk management practices implemented in preparation for the full adoption of the aforementioned regulatory provisions.

The performance of the financial margin, combined with the reduction in provision for losses associated with credit risk, contributed to a 34.7% year-over-year and 19.3% quarter-over-quarter increase in financial intermediation results, which reached R\$ 13.9 billion.

Income from services reached R\$6.5 billion in 1Q25, down 11.5% in the quarter and 1.4% in 12 months. Notable increases were recorded in revenues from insurance-related products (up 9.3%), current account and banking fees (up 8.0%), and card-related revenues (up 6.0%) compared to 1Q24.

Administrative expenses (personnel + other administrative expenses) totaled R\$10.9 billion in 1Q25, down 4.9% from 1Q24 and 8.2% from 4Q24. The quarterly decrease was driven by a 15.5% reduction in other administrative expenses and a 4.6% decline in personnel expenses.

Assets

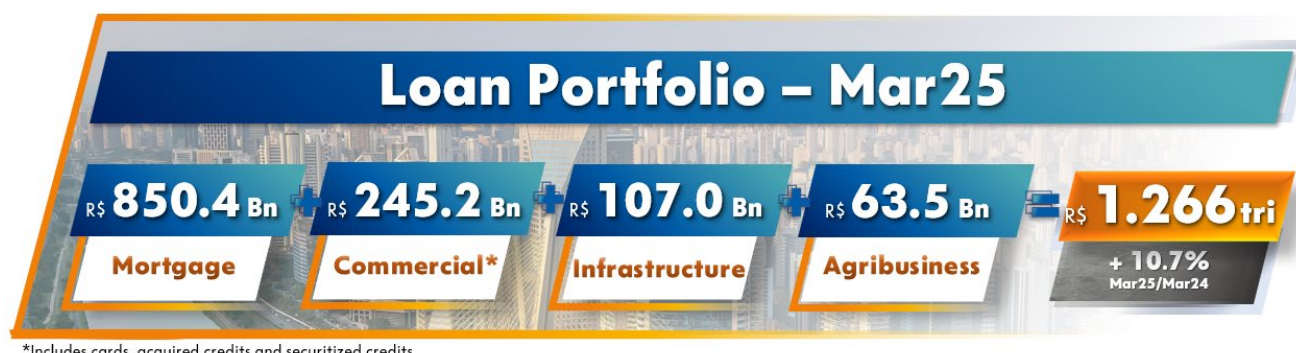
Our total assets reached R\$2.1 trillion in March 2025, up 11.1% over the same period in 2024 and 3.0% over December 2024. The 12-month growth was influenced by the 10.7% increase in the loan portfolio, which accounts for 60.6% of the Bank's total assets.

The real estate portfolio accounts for 40.7% of total assets, increasing 0.6 p.p. from March 2024.

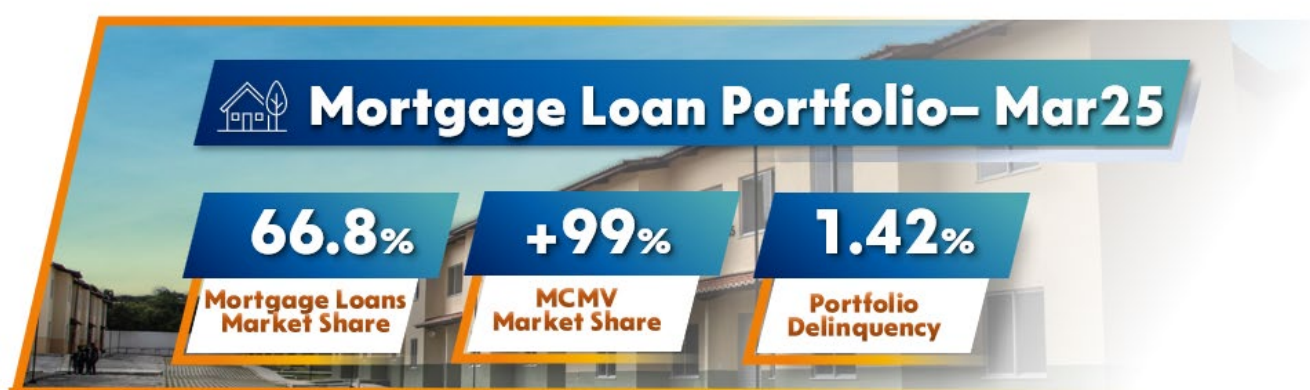
Loan Portfolio

The loan portfolio closed March 2025 with a balance of R\$1.266 trillion, up 10.7% over March 2024 and 2.4% over December 2024. Highlights over the 12-month period include increases of 12.7% in the mortgage segment, 9.9% in agribusiness, and 6.7% in sanitation and infrastructure.

In 1Q25, a total of R\$151.5 billion was granted in loans, increasing by 5.7% over the same period in the previous year, and by 1.7% over 4Q24.



We are the bank that supports Brazilians in achieving homeownership, maintaining the market leadership in the mortgage segment, with a market share of 66.8% of the total mortgage loans and the leading player in the MCMV Program, with a market share of more than 99%. The delinquency rate of the portfolio stood at 1.42% at the end of March 2025, down 0.3 p.p. from March 2024.



The mortgage loan portfolio ended March 2024 with a balance of R\$850.4 billion, up 12.7% over March 2024 and 2.2% over December 2024. In 1Q25, a total of R\$49.3 billion in loans were granted (considering SBPE and FGTS resources), down 4.6% from 1Q24 and up 4.6% over 4Q24.

Commercial loans to individuals closed March 2025 with a portfolio balance of R\$141.3 billion, increasing by 5.5% over March 2024 and by 5.4% over December 2024. Payroll-deductible loans remained the main highlight, with a balance of R\$ 106.3 billion (75.3% of the total loan portfolio for individuals). Regarding the loan portfolio for individuals, this segment ended 1Q25 with a balance of R\$71.7 billion, growing by 14.4% over 1Q24 and by 3.9% over 4Q24.

The commercial corporate loan portfolio ended March 2025 with a balance of R\$103.9 billion, up 6.0% over March 2024 and 3.5% over December 2024. In 1Q25, loans granted totaled R\$26.2 billion, growing by 14.1% over 1Q24 and up 0.8% over 4Q24.

Infrastructure operations totaled R\$107.0 billion at the end of March 2025, up 6.7% over 1Q24 and down 0.2% from December 2024.

The agribusiness loan portfolio reached R\$63.5 billion at the end of March 2025, up 9.9% over March 2024 and 1.5% over December 2024. We highlight the individuals segment, which increased by 10.0% in 12 months and by 1.8% in the quarter, totaling R\$52.9 billion.

Portfolio Quality

The delinquency rate for the total loan portfolio closed March 2025 at 2.49%, up 0.15 p.p. over March 2024 and 0.51 p.p. over December 2024. Provision coverage was 173.9% at the end of the quarter, down 15.5 p.p. from March 2024 and 30.2 p.p. from December 2024.

CAIXA's total loan portfolio has 92.1% of its balance with lower risk, with a strong concentration in long-term operations, primarily due to the mortgage portfolio, which accounts for 67.2% of the total. Other components of the secured portfolio include infrastructure and sanitation, agribusiness, payroll-deductible loans for individuals, as well as credits linked to PRONAMPE, FGI, liens, and CAIXA Hospitais.

We reported R\$ 2.072 trillion in collateral, assessed at the time of loan origination, that is, without considering any potential appreciation of these against a portfolio balance of R\$1.266 trillion, resulting in a collateral-to-loan ratio of 163.6%.

Funding

Total funding reached R\$ 1.703 trillion at the end of March 2025, up 12.0% over March 2024 and 0.5% over December 2024. Savings deposits stood out, totaling R\$ 379.4 billion, an increase of 5.8% year-over-year and a 1.5% decline quarter-over-quarter. We maintained our leadership in the savings segment, increasing our market share from 36.8% in March 2024 to 37.8% in March 2025.

Bonds reached R\$248.7 billion at the end of March 2025, up 38.8% over March 2024 and 12.2% over December 2024. Real estate bonds, in particular, grew 34.7% over March 2024 and 14.4% over December 2024, closing the quarter with a balance of R\$ 213.2 billion.

In term deposits, CDBs recorded strong growth during the period, increasing by 33.3% in 12 months and by 5.0% over December 2024, with a balance of R\$186.1 billion at the end of March 2025.

Equity

We ended March 2025 with a net equity of R\$140.8 billion, up 6.5% in 12 months and 0.5% in the quarter.

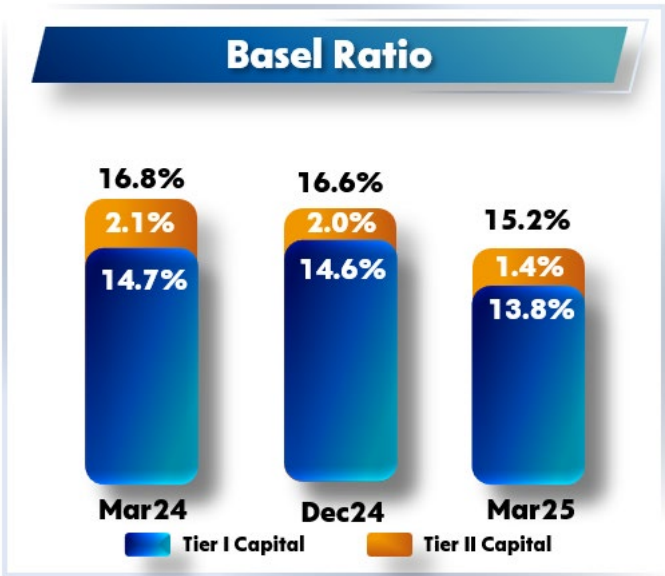
Liquidity

In 1Q25, the short-term liquidity ratio (LCR) reached 235.7%, up 43.0 p.p. in 12 months. According to BACEN Resolution 54/20, short-term liquidity indicators are calculated based on the simple average of daily values observed during the quarter corresponding to the reported reference date.

Basel Ratio

We recorded a Basel Ratio of 15.2% at the end of March 2025, 3.7 p.p. above the regulatory minimum of 11.5%, as established by the National Monetary Council Resolutions 4,955 and 4,958, of October 21, 2021, which regulate the recommendations of the Basel Committee on Banking Supervision related to the capital structure of financial institutions.

We highlight our solid capital structure, which reinforces our ability to execute our strategic planning in a sustainable manner.



Management of Court Deposits for the Federal Court

A court deposit is a legal instrument that ensures the payment of a financial obligation involved in a lawsuit. This modality also preserves disputed assets, enables judicial settlements, and provides financial security during the litigation process.

Regarding the judicial and extrajudicial deposits previously governed by Laws No. 9,703/1998 and No. 12,099/2009, which were repealed by Law No. 14,973/2024, we inform that we have participated in meetings with the Attorney General's Office of the National Treasury (PGFN), the National Treasury Secretariat (STN), the Brazilian Federal Revenue Office (RFB), and the Attorney General's Office (AGU) to identify and regularize deposits that were incorrectly classified by depositors at the time of execution. Since 2023, the amounts regularized have totaled approximately R\$ 12 billion.

Economic Scenarios

We began 2025 with strong representation in Brazil's main macroeconomic forecast rankings, consolidating our position as one of the most accurate institutions in this field. In 1Q25, we stood out both in the Ministry of Finance's Prisma Fiscal rankings and in the Central Bank's evaluations.

In Prisma Fiscal, we achieved six prominent positions, including three first places: Total Expenditure of the Central Government in the Long-Term Annual Podium, and Nominal Result of the Central Government in the Monthly and Annual Short-Term Podiums. Additionally, we earned three second places in the Nominal Result of the Central Government (Monthly Short-Term Podium), and Net Revenue of the Central Government and Federal Revenue Collection (both in the Long-Term Annual Podium).

In the Central Bank rankings, we featured three times in the Top 5 Annual Focus: 4th place for IPCA and IPCA Basket, and 5th place for the Exchange Rate.

These results highlight our technical excellence, reaffirming our relevance in forecasting and monitoring the country's key economic indicators.

CAIXA Conglomerate

Caixa Seguridade

Caixa Seguridade recorded a managerial net income of R\$1.0 billion in 1Q25, up 9.2% over 1Q24. Under the accounting view, the Company recorded a net income of R\$1.1 billion in the period, up 22.8% over 1Q24.

In 1Q25, in the insurance segment, highlights included premium issuance growth in the Mortgage (+12.4%) and Home (+26.5%) lines, as well as Assistance (+52.6%), compared to 1Q24. On a consolidated basis, insurance premiums issued in 1Q25 declined 1.2% versus the same period in 2024, reflecting a lower volume of credit life insurance premiums.

In the accumulation segment, pension contributions grew by 8.5% compared to 1Q24, contributing to total reserves of R\$179.0 billion, up 12.1% over March 2024.

Credit letters sold totaled R\$5.5 billion in 1Q25, up 37.8% over 1Q24, with real estate credit letters accounting for 73.5% of the total and growing by 50.7% between periods.

Funds raised through Premium Bonds reached a historic quarterly high of R\$423.0 million in 1Q25, up 8.7% over 1Q24, driven mainly by monthly payment plans, which grew 55.5% year-over-year.

On March 25, the Secondary Public Offering of CAIXA Seguridade common shares was completed, adding 82,4 million shares to the market. A key result of this offering is that CAIXA Seguridade reached the minimum free float threshold of 20%, as required by the B3 Novo Mercado segment regulation.

Aligned with the 2024-2025 Sustainability Plan, the Institutional Strategic Plan, and its ongoing commitment to responsible business practices, CAIXA Seguridade implemented new initiatives on the topic in the first quarter of 2025. In terms of climate management, the company acquired 3,000 carbon credits, ensuring the offsetting of three years of emissions from the Holding and Brokerage. Finally, its inclusion in the B3 ICO2 Index reflects its commitment to greenhouse gas (GHG) emissions efficiency and the adoption of management practices that promote greater performance in such emissions.

CAIXA Asset

At the end of 1Q25, CAIXA Asset reached R\$ 547.9 billion in assets under management, representing an increase of R\$ 5.6 billion year-over-year. The company closed March with a 5.6% market share, maintaining its position as the 4th largest third-party asset manager in the country, and ranking 2nd in the Retail, Public Sector, and Own Social Security Regimes (RPPS) segments.

In terms of shareholders, in 1Q25, the funds managed by CAIXA Asset had more than 1.7 million investors, across 443 products under management and distributed by CAIXA. During the quarter, CAIXA Asset launched two new investment funds targeting the Retail, Private, and RPPS segments.

The quarter was also marked by several awards. According to the Central Bank of Brazil (BACEN), CAIXA Asset received the 1st place certificate in the Top 5 Annual Focus for administered IPCA (Long-Term – Following Year) and 5th place in the Top 5 Focus for Selic Short-Term, referring to February.

Additionally, the Ministry of Finance published the results of the Prisma Fiscal Rankings for January, February, and March 2025. CAIXA Asset secured a total of nine placements in these rankings. In these editions, CAIXA Asset achieved positions in the Monthly Short-Term Podium for Net Revenue of the Central Government (1st place in January and March, 2nd place in February), Total Expenditure of the Central Government (3rd place in January), and Primary Result of the Central Government (3rd place in January, 4th place in February, and 2nd place in March). In the Annual Short-Term Podium, CAIXA Asset ranked 1st in January for the Federal Revenue Collection indicator. In the Annual Long-Term Podium, released in January, it attained 5th place in the Total Expenditure of the Central Government category.

Furthermore, in February 2025, FGV (Fundação Getulio Vargas) announced the Best Bank and Investment Platform ("MBPI"), considered the leading Fund Guide for retail investors. CAIXA Asset was awarded 3rd place among the best investment fund managers in the Multimarket, Equity, and Fixed Income categories, as well as recognition for efficiency in the quality of client service.

CAIXA Cartões

1Q25 was marked by an upward curve in Azulzinha's⁷ revenue, reaching R\$6.55 billion, a 54% growth over 1Q24. This growth was driven by the implementation of new products and the maturation of the existing commercial portfolio. Additionally, compared to 1Q24, the number of new acquisitions increased by 89%, totaling 15.2 thousand in the quarter.

The prepaid segment continued to expand in 1Q25, generating R\$1.5 billion in revenue, up 27% compared to the same period in 2024. CAIXA Prepaid consolidated its partnership and expanded sales channels by offering the tagCAIXA PF product for sale through its branch network, with the option of direct debit from a CAIXA account or CAIXA credit card.

CAIXA Loterias

We collected R\$5.5 billion through the Lotteries business, down 10.1% from the same period in the previous year. The Bank delivered R\$2.1 billion as net premium to bettors in the period, up 8.2% over 1Q24⁸.

In R\$ million	1Q25	4Q24	Δ %	1Q24	Δ %
Net Prizes	2,138	2,692	-20.6	1,977	8.2
Social Destination	2,125	2,962	-28.3	2,353	-9.7
Social Security	929	1,322	-29.7	1,038	-10.5
Security	532	767	-30.7	620	-14.2
Sports	389	551	-29.4	431	-9.8
Education	118	100	18.2	88	33.6
Culture	155	221	-29.8	174	-10.6
Health	0.4	1.1	-67.0	1.9	-80.7
Others	1.7	0.4	338.3	0.5	210.9
Taxes (Income Tax on Prizes)	631	616	2.3	624	1.0
Costs and Maintenance	1,052	1,483	-29.1	1,171	-10.2
Total Collected*	5,504	7,754	-29.0	6,126	-10.1

*Amounts consider resources destined for the Lottery Development Fund and the compensation of Lottery units.

⁷ Azulzinha: refers to a range of payment solutions offered by CAIXA, specifically designed for businesses to facilitate payments and manage their operations. It encompasses various payment technologies like card machines, digital wallets, QR codes, along with features like generating payment links and accepting WhatsApp payments.

⁸ Change in the methodology for calculating costs and maintenance, which may result in differences in previously reported net premiums and taxes.

CAIXA Loterias are an important source of funds to promote social development in Brazil. In 1Q25, a total of R\$2.1 billion, or 38.6% of the total collected amount, was transferred to the Federal Government's social programs in social security, sports, culture, public security, education, and health areas.

Also noteworthy in 1Q25 were the first social transfers resulting from the Exclusive Instant Lottery (LOTEX), which, since the product's launch in November 2024, recorded revenues of approximately R\$64 million, highlighting its positive impact on both the CAIXA Conglomerate and society. Accordingly, the expansion of CAIXA Loterias' portfolio not only strengthens the institution but also generates tangible impacts on the country's social development. With the launch and revenue from LOTEX, CAIXA Loterias reaffirms its commitment to innovation, sustainable growth, and value creation for society as a whole.

Corporate Governance

Our Corporate Governance framework comprises the principles, rules, structures, instruments, and processes through which the organization is directed and monitored, aiming to protect the rights of all stakeholders and to generate sustainable value.

Ethics, as a set of moral principles that must be observed in professional conduct, underpins the five following corporate governance principles: integrity, transparency, accountability, equity, and sustainability, as well as the best practices to achieve them:

- **Integrity:** to practice and promote the continuous improvement of ethical culture, avoiding decisions under the influence of conflicts of interest, maintaining coherence between speech and actions, and preserving loyalty to the organization and care for its stakeholders, society in general, and the environment;
- **Transparency:** to provide stakeholders with truthful, timely, coherent, clear, and relevant information, whether positive or negative, and not just that required by laws or regulations;
- **Accountability:** to perform duties with diligence and independence, aiming at the creation of sustainable value in the long term, while assuming responsibility for the consequences of acts and omissions;
- **Equity:** to treat the sole controller and other stakeholders fairly, taking into account their rights, duties, needs, interests and expectations, whether individually or collectively, presupposing a unique approach according to the relationships and demands of each stakeholder with CAIXA, motivated by sense of justice, respect, diversity, inclusion, pluralism and equal rights and opportunities;

- **Sustainability:** to ensure economic and financial viability, reduce negative externalities of our business and operations, and increase the positive ones, incorporating various forms of capital (financial, intellectual, human, social, natural, reputational) into the business model over the short, medium, and long term, recognizing our interdependence relationship with social, economic, climate, and environmental ecosystems.

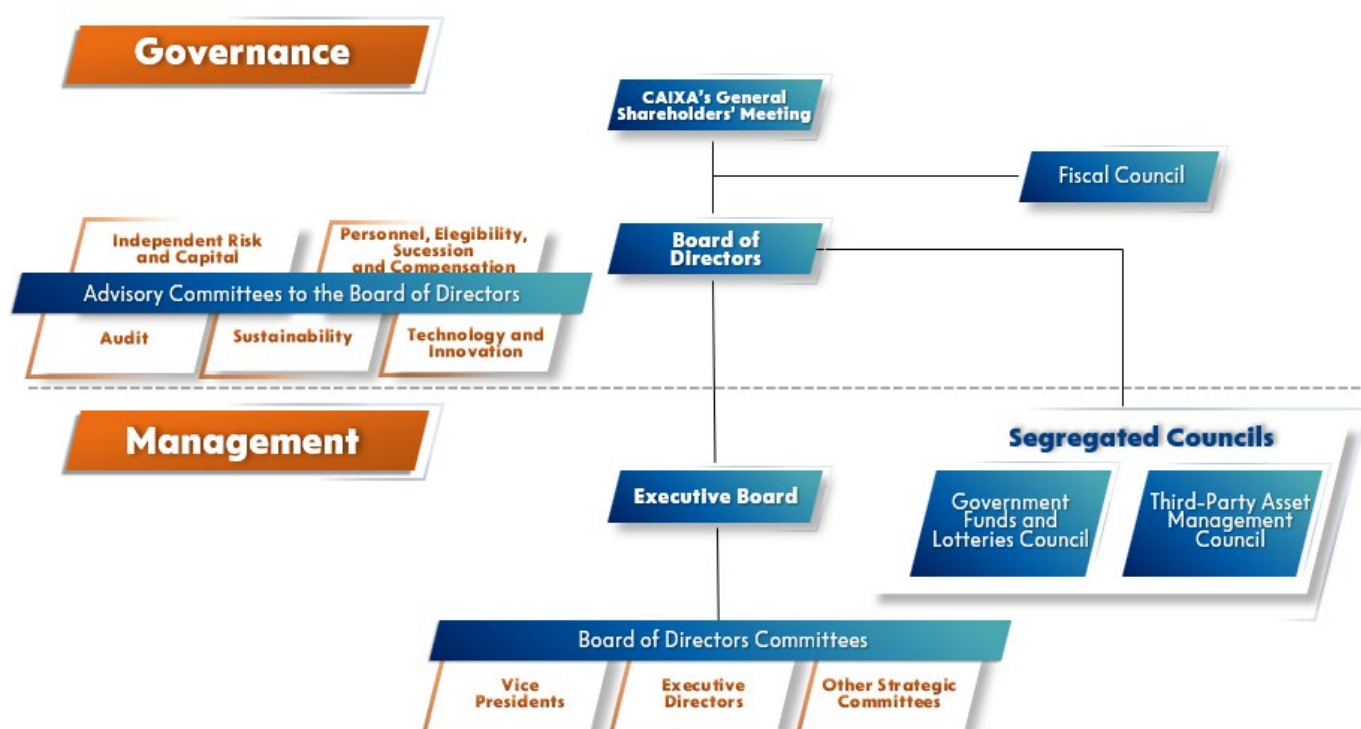
We highlight our key governance instruments that direct the activities of our governance agents to ensure the effectiveness and quality of our decision-making processes:

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

Structure of the Senior Management Collective Bodies

Management is structured to prioritize collegial, agile, and decentralized decision-making through the establishment of internal forums at strategic, tactical, and operational levels. This structure fosters the necessary synergy among departments, prevents conflicts of interest, and safeguards the interests of both CAIXA and its subsidiaries.

Below, we present the configuration of the Senior Management Collegiate Bodies, whose responsibilities and operations are governed by Internal Regulations and statutory provisions:



Personnel Management

Our activities in the people area permeate the entire strategy for us to remain the main partner of the Federal, State, and Municipal governments in executing public policies, in addition to humanizing work relationships, strengthening client relationships, enabling access to dignified housing, strengthening governance and operational efficiency, promoting sustainability policies and generating value in relationships by offering innovative solutions in business, technology, and environment.

In March 2025, we had 83.8 thousand employees working in branches and at the headquarters, of whom 46.4 thousand were men and 37.3 thousand women. Of this total, 4.5 thousand are PwD employees, which corresponds to 5.4% of the Bank's staff.

In terms of distribution between men and women in the Bank's management roles, there are 14.5 thousand men and 10.7 thousand women.

The Bank also provides opportunities for young people: there are 6.4 thousand new professionals who work as interns and apprentices in all regions of Brazil.

Given that training and development actions are essential for the Bank's digital transformation, we make recurring efforts to train our employees, offering educational solutions that enable the development of digital capabilities.

Digital Transformation – Certifications

Aiming to promote the continuous development of our employees in line with the models, frameworks and principles of organizations focused on digital transformation, we offer reimbursable external certifications to professionals involved in the program, along with a list of approved certifications aligned with each role within agile units.

These certifications help prepare employees for the future of work, enhance our competitiveness in the banking sector, foster innovation and creativity, and improve team productivity and efficiency — ultimately contributing to cost reduction and greater adaptability to change.

Women Leadership

One of the main objectives of gender equality actions is to promote and articulate adjustments in personnel management practices, when necessary, aiming at equal conditions and opportunities for women and men in their professional activities, as well as demystifying gender stereotypes and encouraging the increase of women in leadership roles.

In this context, through the CAIXA Mentoring Program, an employee with experience and training (the mentor) assists another employee (the mentee) with their professional and personal development. The action is a way of instrumentalizing and enhancing women's performance in their careers, as well as helping them prepare future successors by facilitating the transfer of knowledge, skills, and experience.

In 1Q25, CAIXA University enabled the participation of women in educational initiatives, such as the training program on Women's Leadership in Public Finance at Insper⁹.

Diversity at CAIXA

We promote a culture of respect and appreciation of differences through the Diversity and Inclusion program, which is structured around the priority themes for gender equity, people with disabilities, LGBTQIA+, race/color, and generations. The program aims to integrate diversity, equity, and inclusion into our governance, influencing our strategic planning and management practices.

⁹ Insper: Instituto de Ensino e Pesquisa. Insper is a non-profit institution dedicated to teaching and research.

Integrity, Risks, and Internal Controls

We have adopted a continuous improvement process in our anti-corruption and anti-harassment environment through mechanisms, procedures, and actions that guide our employees, leaders, outsourced workers, and suppliers, committing to good corporate governance practices, transparency, integrity, and promotion of ethical and responsible conduct in our activities.

Our Integrity Program aims to prevent, detect, and address illicit acts, whether active or passive, by ensuring the effective adoption of the Codes of Ethics, Conduct, Policies, and Guidelines through the integration of tools and control activities focused on managing integrity risks.

The Program is aligned with the principles and guidelines of our Internal Control, Compliance and Integrity Policy, also observing the guidelines of the Policy for Relationships with Clients and Users of CAIXA Products and Services (available at: <https://www.caixa.gov.br/sobre-a-caixa/governanca-corporativa/estatuto-politicas>).

We highlight that the Program is structured in five pillars: (i) Commitment by Senior Management; (ii) Adequate Risk Management; (iii) Integrity Protocols; (iv) Communication and Training, and (v) Monitoring and Disciplinary Measures, all of which work together and systemically, interrelating and enabling the continuous improvement of the CAIXA Integrity Program.

These pillars run through three action axes: Prevention, Detection, and Correction, according to the guidelines issued by the Federal Comptroller General (CGU).

The Program's management model is carried out through coordination, monitoring, controls, and evaluation of the transversal instruments and mechanisms under the responsibility of the players involved in the Integrity Ecosystem, helping mitigate the risk to integrity in their operating areas, as they identify weaknesses and unlawful practices.

Thus, it is a dynamic process by which the main players of the Integrity Ecosystem work together in a coordinated manner to ensure the effectiveness of the Program, improving



together in a coordinated manner to ensure the effectiveness of the Program, improving

internal control mechanisms, and acting in accordance with ethical relationships and the sustainability of our business and results.



The articulation centralized by the Vice-Presidency of Risks/Office of Internal Controls and Integrity brings more transparency and speed, contributing to the procedures adopted by the players of the Ecosystem, aiming to strengthen our image and reputation at levels of excellence and recognized by society and the market.

Prevention of Money Laundering, Terrorism Financing, and Proliferation of Weapons of Mass Destruction – AML/CFT

We operate in strict compliance with AML/CFT regulations, especially those issued by the Central Bank of Brazil and the Brazilian Securities and Exchange Commission (CVM). In this regard, we maintain policies, procedures, and internal controls aimed at preventing the use of our institution for such illicit activities.

Through advanced techniques and methodologies in analytics, data science, and machine learning, we identify suspicious activities and report them to the Financial Activities Control Council (COAF), contributing to the protection of the National Financial System.

Risk Management and Internal Controls

We adopt the Three Lines Model for risk management, which assigns roles and responsibilities across all levels of the organization, beyond the risk and audit areas. This

model strengthens governance and contributes to achieving organizational objectives, minimizing losses.

Through our risk and capital management framework, we implement models, methodologies, systems, routines, and indicators that enable the identification, measurement, assessment, monitoring, control, and reporting for the mitigation of adverse effects resulting from risks incurred, including in normal and stressful scenarios.

We periodically monitor and evaluate our risk management model, aimed at enhancing the maturity of its structure, in alignment to best practices, and complying with internal standards.



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

The importance of the SCI is reinforced by the publication of CMN Resolution 4,968/2021, which among the main provisions, highlights the focus on the continuous monitoring of control activities, the proper segregation of functions and the independence of areas in order to prevent conflicts of interest and ensure the active engagement of Senior Management in strengthening the SCI.

Reporting Channel

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

The channel is hosted in a secure environment, external to CAIXA's technological infrastructure, and is managed by Aliant (a member of the ICTS group), with operational oversight by the Ombudsman unit.

Through the Reporting Channel, employees, former employees, statutory members, collaborators, service providers, clients, partners, suppliers, or any other citizen can file complaints that indicate irregularity or illegal acts involving CAIXA.

Ombudsman

Feedback from clients and regulatory bodies in numbers:

- 32.1 thousand client complaints addressed through the CAIXA Ombudsman, Consumer Protection and Defense Program (PROCON), and the Central Bank of Brazil (BACEN) channels from January to March, representing a 7% decrease in the volume of complaints compared to the same period last year.
- We ranked 13th in BACEN's Complaints Ranking in 1Q25, with an index of 22.91 complaints per million clients. The ranking is constituted from the complaints registered in BACEN's service channels, and the overall classification is established in descending order from the complaints index, that is, institutions are listed in descending order of complaint index, from most to least complained about. In this edition, CAIXA improved its position compared to the previous ranking by the Regulator, achieving 13th place among the 15 largest financial and payment institutions in the country, representing CAIXA's best historical position in this ranking.

Quantitative and qualitative data on all registered complaints are generated on a routine basis by the Ombudsman, which are then forwarded to key Committees, directors, and managers of products and services for assessment and development of actions aimed at improving our clients' journey.

Dividend Distribution

As provided in Decree 2,673/1998 and the Bylaws (Article 80), we distribute at least 25% of the adjusted net profit to the Federal Government, calculated for each fiscal year.

During 1Q25, no dividends or interest on equity (IoE) were paid.

Independent Audit

We have a structured process for hiring Independent Auditors, based on principles of transparency, compliance, objectivity, and auditor independence. This process also ensures that the same firm is not contracted for other services that could pose a potential conflict of interest or compromise the auditor's independence or objectivity in performing their duties.

Information regarding the audit firm's fees is published in the Brazil's Official Gazette with each new contract or amendment.

Acknowledgments

The performance achieved in the period reflects the corporate strategy aligned with the engagement and work carried out by all employees and contractors, to whom we make a special acknowledgment for their effort and commitment. We also thank all clients and partners for their trust and loyalty, which motivates the Company in its constant search for improvement, essential for CAIXA and Brazil's development.

Management.

Glossary

Accountability: An English term used to describe practices related to taking on responsibility and reporting to stakeholders.

Environmental, Social, and Governance (ESG): Methods for measuring a company's environmental (including climate-related), social, and governance practices, which can be used for investments with sustainability criteria.

Blockchain: Chaining of blocks of encrypted and validated information in a shared, synchronized, and consensual manner across multiple nodes of the same network.

Bolsa Atleta: A program that financially assists high-performance Olympic and Paralympic athletes who are nominated by their respective federations and who achieve good results in competitions.

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

Drex: The Brazilian Real currency in digital format, having the same value and acceptance as the traditional currency, regulated by BACEN and issued only on its platform.

CAIXA Socio-Environmental Fund (FSA): A Financial instrument established to invest financial resources, whether reimbursable or not, to support projects and investments with a socio-environmental nature.

Delinquency: The ratio between the sum of loan operations overdue for more than 90 days (and not written off as a loss) by the total loan portfolio, measured as a percentage.

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

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

Real Estate Credit Letters (LCI): Fixed income securities issued by financial institutions, which grant their holders the right to credit at nominal value, interest, and, if applicable, monetary restatement.

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

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

Three Lines Model: A risk management model adopted by CAIXA, organized into three lines that have specific roles and responsibilities regarding risk management and control environment.

Sustainable Development Goals (SDGs): A global action plan to eliminate extreme poverty and hunger, provide lifelong quality education for everyone, protect the planet, and promote peaceful and inclusive societies by 2030.

Pé-de-Meia Program: A program that offers financial incentives to public high school students aimed at retaining them in school and completing their studies, in addition to participating in national and subnational educational exams.

Calamity Withdrawal: A modality in which workers have the right to withdraw the balance of their FGTS account for personal, urgent, and serious needs arising from a natural disaster in their residential area.

Tokenization: A process that transforms an asset or right into a digital representation. Also known as a digital token, it is registered and traded on the blockchain network.

CAIXA