



PERFORMANCE ANALYSIS REPORT 3Q2023

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Prospective Statements

This Performance Analysis Report is based on the Consolidated Financial Statements of CAIXA on September 30, 2023.

Managerial statements for previous periods may have been reclassified for comparative purposes in the event of changes in methodologies, which may generate possible differences due to reallocations or any grouping of items, aiming to provide a better understanding or vision of changes in assets, liabilities, results, or preserve data comparability between periods.

The figures shown as totals in certain tables may not be an arithmetic aggregation of the balances that precede them due to rounding adjustments. All indexes and variations presented were calculated based on whole numbers. There may be divergences when the calculation is made on the rounded figures.

The information presented in this report may make references and statements about expectations, growth estimates, and results projections. These statements do not guarantee future performance and involve risks and uncertainties that could extrapolate the control of Management and may thus result in balances, incomes, expenses and results different from those anticipated and discussed herein.

Conference Call Connection Details

3Q23 Conference Call - Tuesday, November 14, 2023.

10:00 a.m. (Brasília time)

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

Webcast (Simultaneous Translation)

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

Highlights

Result

In 3Q23, recurring net income was R\$3.2 billion, up by 16.5% from 3Q22, with highlight to the 15.7% growth in financial margin and 1.2% rise in service revenues. In 9M23, recurring net income totaled R\$7.8 billion, up by 8.4% YoY, with highlight to the increases of 20.4% in financial margin and 2.4% in service revenues.

Revenue from Financial Intermediation

Revenues from financial intermediation reached R\$49.3 billion in 3Q23, increasing by 17.9% from 3Q22, impacted mainly by the increases of 17.0% in revenues from loan operations, 30.3% in interbank liquidity investments, and the 6.4% rise in results from securities and derivative financial instruments. In 9M23, this revenue line totaled R\$142.2 billion, up by 27.7% from 9M22, with highlight to the 28.0% increase in revenues from loan operations, the 37.8% increase in interbank liquidity investments, and the 13.8% rise in results from securities and derivative financial instruments.

Loan Portfolio

The loan portfolio, at the end of Sep/23, had a balance of R\$1.091 trillion, up by 11.7% over Sep/22. The increase was influenced by the growth of 14.6% in mortgage loans, 6.0% in sanitation and infrastructure loans, 4.0% in commercial loans for individuals, 1.7% in corporate loans, mainly for the micro and small companies segment, and 29.9% in agribusiness loans.

In 3Q23, CAIXA originated R\$145.6 billion in loans, with highlight to mortgage loans, totaling R\$51.4 billion, up by 4.7% from 3Q22. In 9M23, origination totaled R\$404.7 billion, up by 4.9% over 9M22, with highlight to mortgage loans, totaling R\$136.9 billion, up by 10.3% from the same period of the previous year.

CAIXA's portfolio at the end of Sep/23 presented a delinquency rate of 2.67%, versus 1.94% in Sep/22. Excluding a default event for a client in the sanitation and infrastructure sector, the rate would have been 2.35%.

Operational Efficiency

In 3Q23, revenue from banking services and fees totaled R\$6.6 billion, up by 1.2% in 12 months, mainly due to the increases of 17.5% in service revenues from loan operations and 8.6% in checking account and banking fees. In 9M23, this revenue line was R\$19.1 billion, up by 2.4% in 12 months, with increases of 16.1% in insurance, 5.6% in cards, and 3.4% in government services.

Administrative expenses totaled R\$10.2 billion in 3Q23, up by 2.4% from 3Q22. In 9M23, this line totaled R\$30.0 billion, 7.6% higher than in 9M22.

Funding

The funding balance totaled R\$1.369 trillion in Sep/23, up by 21.0% from Sep/22. This balance represents 125.4% of the loan portfolio. Highlight to the savings deposit balance, which totaled R\$352.4 billion and had a market share of 36.4%. Bonds had a balance of R\$146.7 billion in Sep/23, up by 198.4% in 12 months.

Clients and Service Network

In Sep/23, CAIXA had 151.8 million holders of checking and savings accounts, being 149.9 million individuals and 1.9 million corporate clients.

CAIXA's network operates in over 99% of the country's municipalities, with 26.5 thousand service points. There are 4.3 thousand branches and banking service points, 22.2 thousand lottery units and CAIXA Aqui correspondents, 10 truck branches, 2 boat branches, and 1 container branch. CAIXA also offers the population 26.2 thousand ATMs available in banking agencies and self-service rooms, in addition to 24.1 thousand Banco 24 Horas terminals.

Key Numbers

Key Numbers Income Statement (R\$ million)	3Q23	2Q23	Δ%	3Q22	Δ%	9M23	9M22	Δ%
Net Income	3,241	2,582	25.5	3,224	0.5	7,757	7,599	2.1
Operating Result	2,956	2,735	8.1	4,179	-29.3	7,067	7,460	-5.3
Financial Margin	14,522	14,874	-2.4	12,549	15.7	43,294	35,952	20.4
Allowance for Loan Losses	(4,629)	(4,751)	-2.6	(2,905)	59.3	(14,371)	(10,704)	34.3
Gross Income from Financial Intermediation	9,893	10,124	-2.3	9,643	2.6	28,923	25,248	14.6
Revenues from Services ¹	6,552	6,342	3.3	6,473	1.2	19,096	18,649	2.4
Personnel Expenses	(6,914)	(6,825)	1.3	(6,607)	4.6	(20,619)	(18,859)	9.3
Other Administrative Expenses	(3,245)	(3,031)	7.1	(3,316)	-2.1	(9,344)	(8,987)	4.0
Equity Items (R\$ million)	3Q23	2Q23	Δ%	3Q22	Δ%	9M23	9M22	Δ%
Assets under Management	3,128,333	3,078,674	1.6	2,867,711	9.1	3,128,333	2,867,711	9.1
FGTS	698,378	681,053	2.5	622,482	12.2	698,378	622,482	12.2
Investment Funds ²	636,384	627,279	1.5	631,666	0.7	636,384	631,666	0.7
Total Assets	1,744,021	1,725,750	1.1	1,565,309	11.4	1,744,021	1,565,309	11.4
Portfolio of Securities and Derivative Fin. Instruments	250,458	253,894	-1.4	248,613	0.7	250,458	248,613	0.7
Loan ³	1,091,366	1,061,637	2.8	977,017	11.7	1,091,366	977,017	11.7
Individual Commercial	125,044	125,945	-0.7	120,259	4.0	125,044	120,259	4.0
Corporate Commercial	89,436	89,014	0.5	87,932	1.7	89,436	87,932	1.7
Mortgage	707,943	682,820	3.7	618,004	14.6	707,943	618,004	14.6
Infrastructure	100,587	98,530	2.1	94,932	6.0	100,587	94,932	6.0
Agro Loans	52,352	49,390	6.0	40,293	29.9	52,352	40,293	29.9
Others	16,004	15,938	0.4	15,598	2.6	16,004	15,598	2.6
Allowance for Loan Losses	(51,794)	(50,280)	3.0	(43,821)	18.2	(51,794)	(43,821)	18.2
Deposits	638,423	633,927	0.7	560,631	13.9	638,423	560,631	13.9
Saving	352,385	353,443	-0.3	353,436	-0.3	352,385	353,436	-0.3
Certificate of Bank Deposit	115,599	103,995	11.2	41,501	178.5	115,599	41,501	178.5
Bonds ⁴	146,723	123,093	19.2	49,170	198.4	146,723	49,170	198.4
Net Equity	125,174	121,911	2.7	122,813	1.9	125,174	122,813	1.9
Capital Indicators (in %)	3Q23	2Q23	Δ p.p.	3Q22	Δ p.p.	9M23	9M22	Δ p.p.
Basel Ratio	16.94	16.56	0.38	18.41	-1.47	16.94	18.41	-1.47
Principal Capital Ratio	14.11	13.70	0.41	14.94	-0.83	14.11	14.94	-0.83
Capital Rate Tier I	14.34	13.93	0.41	15.18	-0.84	14.34	15.18	-0.84
Indicators of Loan Portfolio (in %)	3Q23	2Q23	Δ p.p.	3Q22	Δ p.p.	9M23	9M22	Δ p.p.
Delinquency (overdue > 90 Days)	2.67	2.79	-0.11	1.94	0.73	2.67	1.94	0.73
Free Individuals	4.16	3.94	0.22	3.60	0.55	4.16	3.60	0.55
Free Corporate	6.76	5.93	0.83	3.24	3.52	6.76	3.24	3.52
Mortgage ⁵	2.02	2.08	-0.06	1.74	0.29	2.02	1.74	0.29
Infrastructure	3.59	3.67	-0.08	0.40	3.19	3.59	0.40	3.19
Agro Loans	0.75	0.47	0.28	0.23	0.52	0.75	0.23	0.52
Allowance for Loan Losses/Loan	4.75	4.74	0.01	4.49	0.26	4.75	4.49	0.26
Coverage > 90 days ⁶	177.54	169.93	7.60	231.51	-53.98	177.54	231.51	-53.98
Coverage > 60 days ⁶	121.40	104.92	16.48	128.13	-6.73	121.40	128.13	-6.73

¹ Includes Banking Fees.

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

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

⁴ Includes housing and mortgage bonds, financial bonds, and agribusiness bonds.

⁵ Considers financing transactions for the acquisition of construction materials.

⁶ Considers the Balance of Allowance for Loan Losses/Delinquency Balance.

PERFORMANCE ANALYSIS REPORT

Performance Indicators (in %)	3Q23	2Q23	Δ p.p.	3Q22	Δ p.p.	9M23	9M22	Δ p.p.
Accounting ROA ⁷	0.60	0.62	-0.02	0.71	-0.11	0.60	0.71	-0.11
Accounting ROE ⁸	8.01	8.24	-0.23	9.23	-1.22	8.01	9.23	-1.22
Recurring ROA ⁹	0.59	0.58	0.01	0.66	-0.07	0.59	0.66	-0.07
Recurring ROE ¹⁰	7.90	7.76	0.14	8.65	-0.75	7.90	8.65	-0.75
Recurring Operating Efficiency Index ¹¹	55.29	56.68	-1.39	59.34	-4.05	55.29	59.34	-4.05
Recurring Administrative Expenses Coverage Ratio ¹¹	62.82	62.99	-0.17	66.58	-3.76	62.82	66.58	-3.76
Recurring Personnel Expenses Coverage Ratio ¹¹	92.51	93.26	-0.75	98.85	-6.35	92.51	98.85	-6.35
Fixed Assets Ratio	8.65	9.30	-0.65	9.34	-0.69	8.65	9.34	-0.69
Public Sector Indebtedness	40.91	40.45	0.46	35.69	5.22	40.91	35.69	5.22
Structure (Quantity)	3Q23	2Q23	Δ Qty	3Q22	Δ Qty	9M23	9M22	Δ Qty
Banking Service Points	26,540	26,565	-25	26,867	-327	26,540	26,867	-327
Branches	3,371	3,371	0	3,372	-1	3,371	3,372	-1
PA (Banking Service Points)	911	910	1	918	-7	911	918	-7
CAIXA Aqui Correspondents	8,928	8,927	1	9,187	-259	8,928	9,187	-259
Lotteries	13,317	13,344	-27	13,378	-61	13,317	13,378	-61
Truck Branches	10	10	-	10	-	10	10	-
Boat Branches	2	2	-	2	-	2	2	-
Contêiner Branches	1	1	-	-	1	1	-	1
Electronic Self-Service Points	26,235	26,529	-294	26,815	-580	26,235	26,815	-580
Banco 24 Horas	24,085	24,172	-87	24,110	-25	24,085	24,110	-25
Contractors	95,490	94,801	689	95,978	-488	95,490	95,978	-488
CAIXA Employees	87,053	86,473	580	87,221	-168	87,053	87,221	-168
Interns and young apprentices	8,437	8,328	109	8,757	-320	8,437	8,757	-320
Clients and Accounts (in thousand)	3Q23	2Q23	Δ Qty	3Q22	Δ Qty	9M23	9M22	Δ Qty
Clients	151,838	151,476	362	150,475	1,363	151,838	150,475	1,363
Individuals	149,913	149,569	344	148,521	1,392	149,913	148,521	1,392
Corporate	1,925	1,908	18	1,954	-28	1,925	1,954	-28
Total Checking	231,550	230,871	680	226,226	5,324	231,550	226,226	5,324
Checking accounts ¹²	18,025	17,890	135	17,005	1,020	18,025	17,005	1,020
Individuals	16,036	15,930	106	14,966	1,070	16,036	14,966	1,070
Corporate	1,989	1,960	30	2,039	-50	1,989	2,039	-50
Savings Accounts	213,525	212,981	544	209,221	4,303	213,525	209,221	4,303
Market Share (in %)	3Q23	2Q23	Δ p.p.	3Q22	Δ p.p.	9M23	9M22	Δ p.p.
Savings Accounts	36.39	36.42	-0.03	35.61	0.78	36.39	35.61	0.78
Demand Deposits	12.11	13.14	-1.03	11.51	0.60	12.11	11.51	0.60
Certificate of Bank Deposit	5.29	5.04	0.25	2.26	3.03	5.29	2.26	3.03
LCI and LH	38.76	36.28	2.48	21.58	17.19	38.76	21.58	17.19
LF	1.18	1.25	-0.08	0.38	0.79	1.18	0.38	0.79
LCA	2.78	1.92	0.86	1.56	1.22	2.78	1.56	1.22
Investment Funds	7.64	7.75	-0.12	8.27	-0.64	7.64	8.27	-0.64
Loan ¹³	19.50	19.35	0.14	18.83	0.67	19.50	18.83	0.67
Total Individuals	25.70	25.51	0.19	25.00	0.70	25.70	25.00	0.70
Total Corporate	9.96	9.96	0.00	9.86	0.10	9.96	9.86	0.10
Mortgage	68.77	67.55	1.22	66.16	2.61	68.77	66.16	2.61
Agro Loans	9.85	10.27	-0.42	9.12	0.73	9.85	9.12	0.73

⁷ (Accrued Accounting Net Income in the 12 months/Average Assets).

⁸ (Accrued Accounting Net Income in the 12 months/Average Net Equity).

⁹ (Accrued Managerial Recurring Net Income in the 12 months/Average Assets).

¹⁰ (Accrued Managerial Recurring Net Income in the 12 months/Average Net Equity).

¹¹ Accrued accounting indicators in 12 months.

¹² Checking accounts, except Salary Accounts and CAIXA Fácil Accounts.

¹³ Considers classified loan portfolios, except securitized loans and acquired loan portfolios.

Balance Sheet

Below, we present the main data from the Balance Sheet with managerial consolidations.

Assets - Balance in R\$ million	Sep23	Jun23	Δ%	Sep22	Δ%
Cash and Cash Equivalents	10,038	10,356	-3.1	10,298	-2.5
Financial Assets	1,695,164	1,675,894	1.1	1,516,637	11.8
Allowance for Loan Losses	(51,794)	(50,280)	3.0	(43,821)	18.2
Tax Assets	61,735	60,932	1.3	54,752	12.8
Investments	11,923	12,009	-0.7	11,443	4.2
Fixed Assets for Use	2,800	2,833	-1.2	3,045	-8.0
Intangible Assets	2,096	2,146	-2.3	2,552	-17.8
Other Assets	13,097	12,900	1.5	11,410	14.8
Other Impairment Losses	(1,039)	(1,041)	-0.1	(1,008)	3.1
Total	1,744,021	1,725,750	1.1	1,565,309	11.4

Liabilities and Net Equity - Balance in R\$ million	Sep23	Jun23	Δ%	Sep22	Δ%
Financial Liabilities	1,535,843	1,520,703	1.0	1,364,145	12.6
Resources from Customers	638,423	633,927	0.7	560,631	13.9
Resources from Financial and Official Institutions	676,191	687,455	-1.6	675,718	0.1
Others	221,230	199,321	11.0	127,796	73.1
Provisions	13,731	13,481	1.9	13,594	1.0
Tax Liabilities	6,035	6,677	-9.6	6,907	-12.6
Actuarial Liabilities	27,400	27,342	0.2	25,209	8.7
Other Liabilities	35,837	35,635	0.6	32,642	9.8
Net Equity	125,174	121,911	2.7	122,813	1.9
Total	1,744,021	1,725,750	1.1	1,565,309	11.4

Ratings

CAIXA's ratings at the main credit risk agencies are:

Ratings Perspective	Global Scale				National Scale	
	Local Currency		Foreign Currency		Long-Term	Short-Term
	Long-Term	Short-Term	Long-Term	Short-Term		
Fitch Ratings	BB (Stable)	B	BB (Stable)	B	AAA(bra) (Stable)	F1 +(bra)
Moody's	Ba2 (Stable)	Not Prime	Ba2 (Stable)	Not Prime	AAA.br (Stable)	ML A-1.br
Standard & Poor's	BB- (Positive)	B	BB- (Positive)	B	brAAA (Stable)	brA-1 +

Fitch: Last report on June 14, 2023, global ratings updated on August 2, 2023, and local ratings updated on August 31, 2023.

Moody's Global Scale: Last report on April 28, 2023.

Moody's National Scale: Last report on September 14, 2022.

S&P: Last report on April 10, 2023, with outlook changed to "Positive" on June 15, 2023.

Net Income and Assets

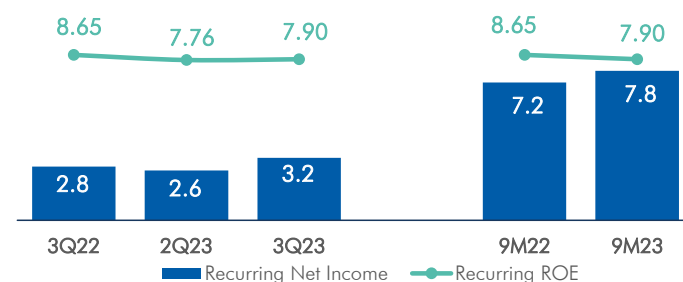
In 3Q23, recurring net income was R\$3.2 billion, up by 16.5% from 3Q22. In 9M23, recurring net income was R\$7.8 billion, 8.4% higher than in 9M22. Recurring return on equity was 7.90%, increasing by 0.14 p.p. over 2Q23, while recurring return on average assets reached 0.59%, flat QoQ.

CAIXA's assets totaled R\$1.744 trillion, up by 11.4% from Sep/22, mainly due to the 11.7% increase in the loan portfolio.

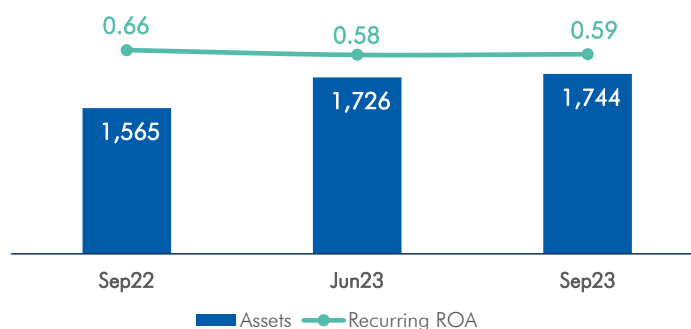
Financial margin reached R\$14.5 billion in 3Q23, increasing up 15.7% in 12 months, due to the rise of 17.0% in revenues from loan operations, 6.4% in results from securities and derivatives operations, and 30.3% in results from interbank liquidity investments.

In 9M23, financial margin reached R\$43.3 billion, up increasing by 20.4% from 9M22, mainly due to the increases of 28.0% in revenues from loan operations, 13.8% in results from securities and derivatives operations, and 37.8% in results from interbank liquidity investments.

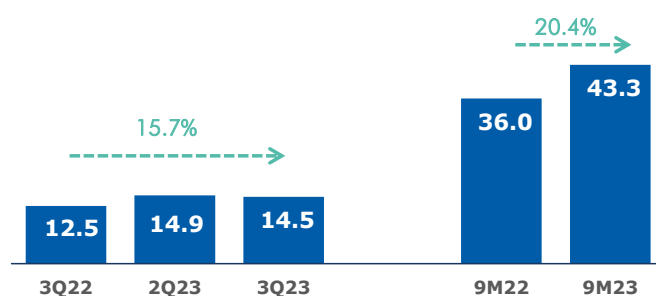
Recurring Net Income and Return on Equity
Figures in R\$ billion and Indicator in %



CAIXA's Assets and Return on Average Assets
Figures in R\$ billion and Indicator in %



Financial Margin
Figures in R\$ billion and Variation in %



In 3Q23, revenues from loan operations totaled R\$31.2 billion, R\$4.5 billion higher than the same quarter of the previous year. We highlight the 12-month growth of 13.5% in mortgage loans, 9.9% in loans to individuals, 61.5% in agribusiness loans, 4.7% in sanitation and infrastructure loans, and 26.2% in corporate loans. In the comparison between 9M23 and 9M22, we highlight the growth of the mortgage portfolio (+21.1%), the agribusiness portfolio (+122.9%), the commercial portfolio (+30.3%), and the sanitation and infrastructure portfolio (+12.8%).

In 3Q23, expenses with financial intermediation increased by 18.8% in 12 months, mainly due to the growth of 3.5% in funds from financial institutions and officials, 18.7% in customer funds, and 179.5% in funds from the issuance of securities. In the comparison between 9M23 and 9M22, these expenses grew by 31.2%, mainly impacted by the increases of 18.7% in funds from financial institutions and officials, 26.0% in customer funds, and 253.8% in funds from the issuance of securities.

Loan Portfolio

The loan portfolio at the end of Sep/23 had a balance of R\$1.091 trillion, increasing by 11.7% from Sep/22, with a market share of 19.5%, 0.7 p.p. higher YoY.

Mortgage was the most representative product in the total loan portfolio, with a share of 64.9% and a balance of R\$707.9 billion, increasing by 14.6% in 12 months. From this amount, R\$405.0 billion was granted through resources from the Worker's Severance Fund (FGTS), increasing by 12.8% in 12 months, and R\$303.0 billion was granted through funds from the Brazilian System of Savings and Loans (SBPE), up by 17.0% from Sep/22.

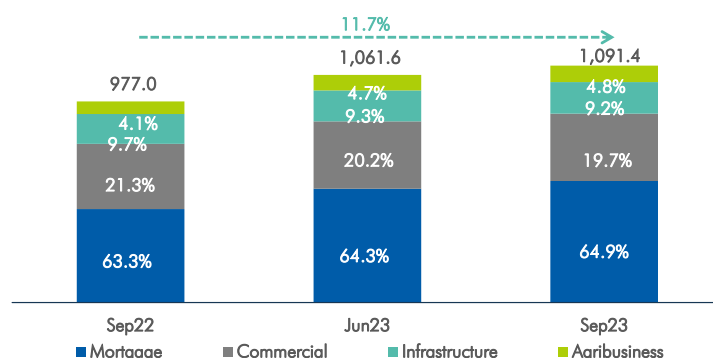
In 3Q23, a total of R\$51.4 billion was granted (including SBPE and FGTS), 4.7% higher than in 3Q22. Loans provided with FGTS funds totaled R\$32.5 billion, up by 67.1% from 3Q22, and loans provided with SBPE funds totaled R\$18.9 billion, down by 36.3% in 12 months.

CAIXA is the leading bank in the real estate market, with a 68.8% market share in total mortgage loans, up by 2.6 p.p. in 12 months. It is the leading player in the Minha Casa Minha Vida Program, with a market share of 98.6%.

Infrastructure loans had a balance of R\$100.6 billion in 3Q23, up by 6.0% YoY. Due to their importance and intrinsically leading role in the country's economic development, these operations are included in the scope of the CAIXA's strategic action plan.

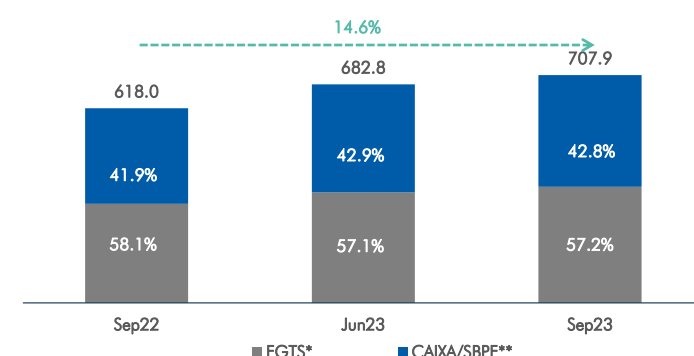
Loan Composition

Figures in R\$ billion and Market Share in %



Mortgage Loan Portfolio

Figures in R\$ billion and Market Share in %

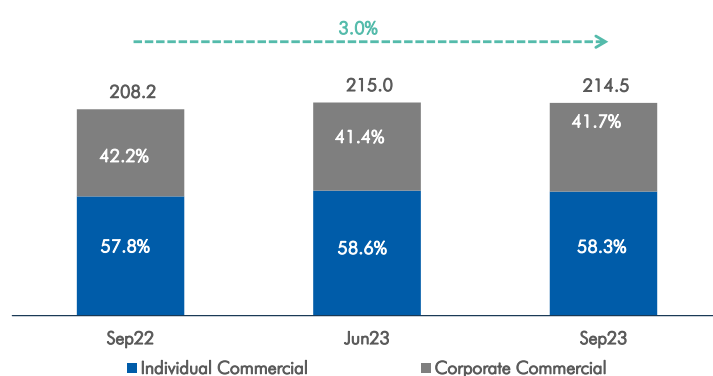


* Includes subsidies.

** Includes Construcard.

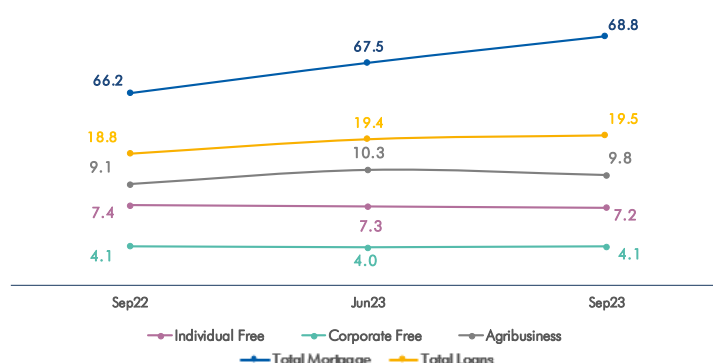
Commercial Loan Composition

Figures in R\$ billion and Market Share in %



Market Share

In %



In Sep/23, the payroll-deductible portfolio represented 82.4% of the commercial loans to individuals, totaling R\$103.0 billion, up by 9.5% YoY. CAIXA's market share for this product reached 16.7%.

By focusing on smaller companies, the corporate loans portfolio increased by 1.7% in 12 months, totaling R\$89.4 billion in Sep/23. In 3Q23, a total of R\$18.1 billion was granted to corporate segment, compared to R\$23.5 billion in the same period of the previous year.

The agribusiness loan portfolio had a balance of R\$52.3 billion in 3Q23, up by 29.9% YoY. We highlight the loan portfolio for individuals, which increased by 43.6% in 12 months.

As a result, a total of R\$145.6 billion in loans was granted in 3Q23, increasing by 9.8% from 2Q23. In 9M23, total granted loans reached R\$404.7 billion, 4.9% higher than the same period of the previous year.

Balance in R\$ million	Sep23	Jun23	Δ%	Sep22	Δ%
Mortgage	707,943	682,820	3.7	618,004	14.6
Commercial Loan	214,480	214,958	-0.2	208,191	3.0
Individuals	125,044	125,945	-0.7	120,259	4.0
Corporate	89,436	89,014	0.5	87,932	1.7
Sanitation and Infrastructure	100,587	98,530	2.1	94,932	6.0
Agribusiness	52,352	49,390	6.0	40,293	29.9
Other Credits	16,004	15,938	0.4	15,598	2.6
Loan	1,091,366	1,061,637	2.8	977,017	11.7

Quality of the Loan Portfolio

CAIXA's loan portfolio is 92.7% classified in the AA-C risk level. This indicator improved by 0.2 p.p. in 12 months, demonstrating the quality and selectivity of the loan portfolio. Mortgage loans correspond to 64.9% of the loan portfolio, and is 95.9% classified in the AA-C risk level.

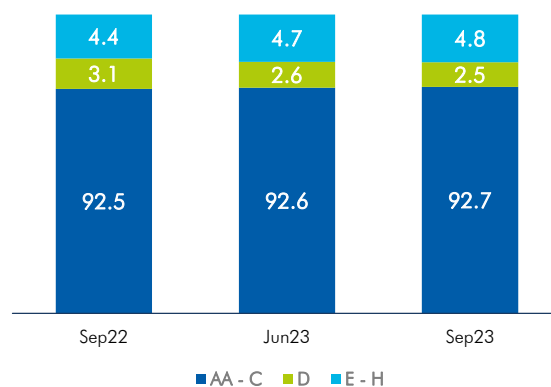
Commercial loans accounts for 19.7% of the loan portfolio, with 83.7% classified in the AA-C risk level.

Sanitation and infrastructure loans represents 9.2% of the loan portfolio, with 87.3% classified in the AA-C risk level.

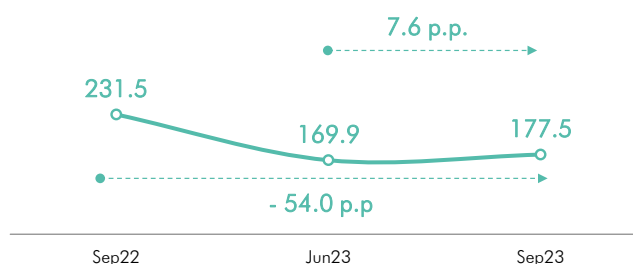
Agribusiness loans correspond to 4.8% of the loan portfolio, with 97.8% in the AA-C risk level.

The portfolio's provisioning level covers 1.8x the delinquency above 90 days.

Rating
In %



Allowance for Loan Losses Coverage/Delinquency Over 90 days
In %



Expenses with allowance for loan losses reached R\$4.6 billion in 3Q23, down by 2.6% from 2Q23 and 59.3% higher YoY. In 9M23, these expenses totaled R\$14.4 billion, up by 34.3% over 9M22. In Sep/23, expenses with allowance for loan losses represented 4.7% of the total loan portfolio, remaining flat in relation to the Jun23.

The total delinquency rate was 2.67%, down by 0.11 p.p. from Jun/23 and increasing by 0.73 p.p. from Sep/22. This growth was mainly driven by a default event with a specific client in the sanitation and infrastructure sector, with ended the quarter with a delinquency rate of 3.59%. Excluding this event, the rate would have been 2.35%.

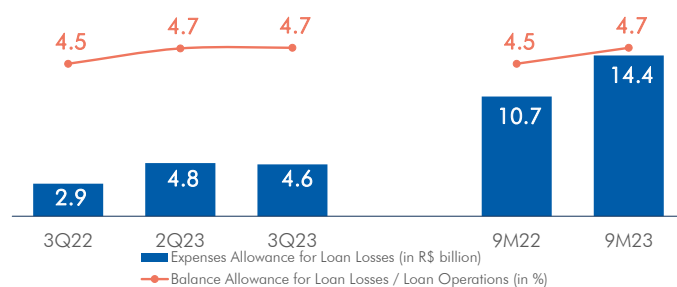
In Sep/23, the mortgage portfolio had a delinquency rate of 2.02%, down by 0.06 p.p. from the previous quarter and up by 0.29 p.p. YoY. In Sep/23, the mortgage portfolio had R\$1.4 trillion in collateral, with a Loan to Value (LTV) of 51.7%.

Delinquency for the agribusiness portfolio was 0.75% in 3Q23, up by 0.52 p.p. YoY.

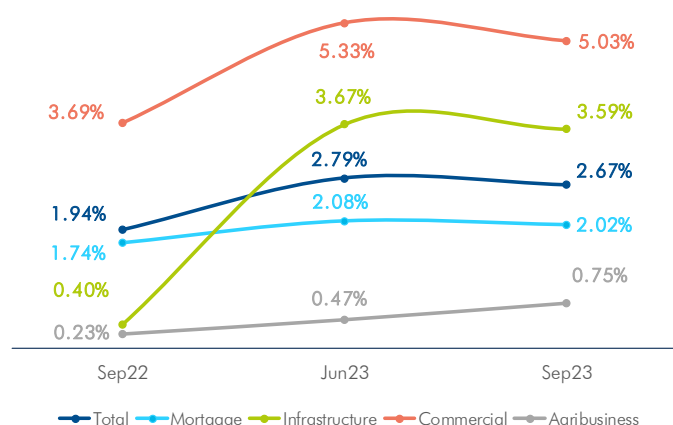
The free individual portfolio had a delinquency rate of 4.16% in Sep/23, up by 0.55 p.p. in 12 months. The delinquency rate for the free corporate portfolio reached 6.76% in 3T23, up by 3.52 p.p. in 12 months.

CAIXA's loan portfolio has 92% of the balance collateralized, increasing by 1.0 p.p. in 12 months. Thus, the Bank has R\$1.7 trillion in collateral for its loan portfolio balance of R\$1.1 trillion, representing 153.7% of the value of the guarantee on the outstanding balance.

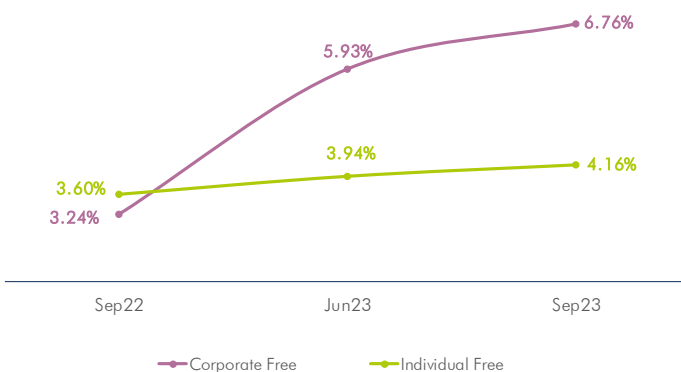
Expenses with Allowance for Loan Losses and Balance of Allowance for Loan Losses/Loan Operations



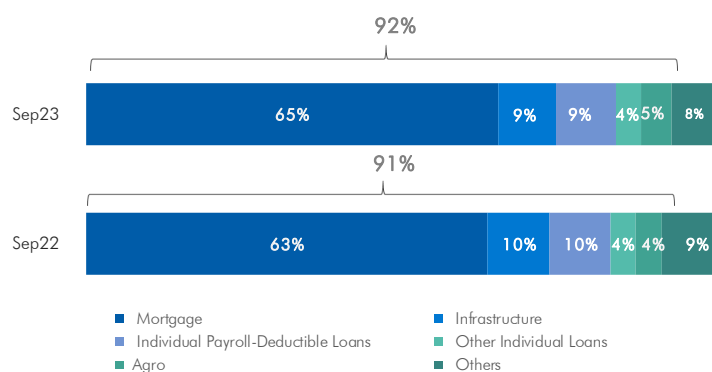
Delinquency Rate - Above 90 Days In %



Delinquency Rate - Above 90 Days In %



Collateralized Loan Portfolio In %



¹Includes PRONAMPE, FGI, liens, CAIXA Hospitais, and Home Equity

Securities and Derivative Financial Instruments

CAIXA's securities and derivatives portfolio, including accumulated impairment loss, totaled R\$248.0 billion in Sep/23, representing 14.2% of total assets.

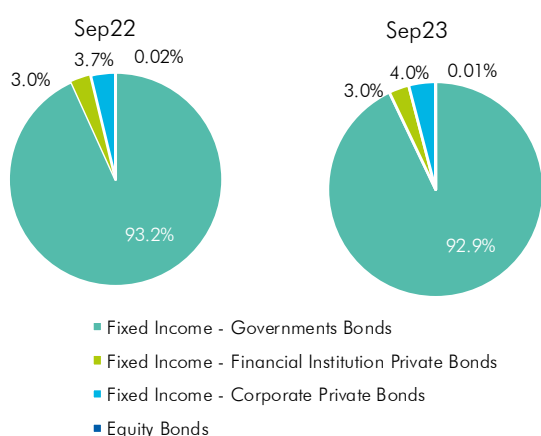
The increase of R\$9.8 billion from Sep/22, was due to the increases of 6.3% in trading securities and 7.1% in securities available for sale, along with the decline of 52.1% in securities held to maturity and a reduction of 22.0% in derivative financial instruments.

Balance in R\$ million	Sep23	Jun23	Δ%	Sep22	Δ%
Securities	247,576	250,859	-1.3	237,659	4.2
Trading Securities	120,868	127,337	-5.1	113,714	6.3
Securities Available for Sale	121,857	118,681	2.7	113,818	7.1
Securities Held to Maturity	4,850	4,841	0.2	10,126	-52.1
Derivative Financial Instruments	430	585	-26.5	551	-22.0
Securities and Derivative Financial Instruments¹	248,006	251,444	-1.4	238,210	4.1

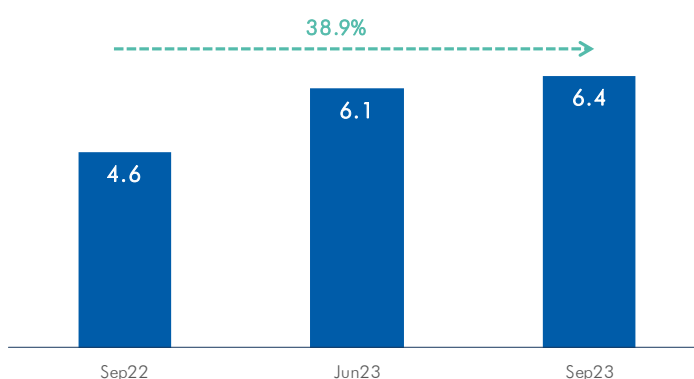
¹ Includes accumulated impairment loss.

In Sep/23, the balance of debentures in CAIXA's portfolio was R\$6.4 billion, up by 5.0%, from the previous quarter, and increasing by 38.9% in the last 12 months.

Composition of the Treasury Investment Balance
In %



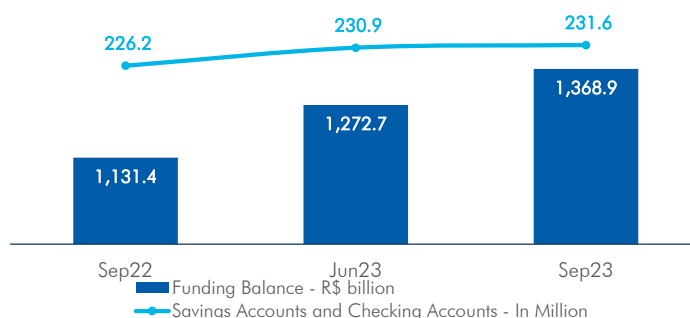
Inventory of Debentures and Promissory Notes of the Securities
Portfolio
In R\$ billion



Funding

CAIXA's total funding had a balance of R\$1.369 trillion at the end of Sep/23, increasing by 21.0% in 12 months, driven mainly by the increases of 198.4% in bonds, 47.4% in term deposits and 11.0% in borrowings and on-lending. The ratio between total funding and the loan portfolio corresponded to 125.4%.

Funding and Accounts



The number of checking and savings accounts reached 231.6 million in Sep/23, increasing by 5.3 million in total accounts in 12 months. CAIXA currently has 151.8 million customers who entrust their resources to the Bank, with total customer funds reaching R\$638.4 billion, growing by 13.9% in 12 months.

Balance in R\$ million	Sep23	Jun23	Δ%	Sep22	Δ%
Funds from customers	638,423	633,927	0.7	560,631	13.9
Savings Accounts	352,385	353,443	-0.3	353,436	-0.3
Term Deposits	225,780	222,855	1.3	153,154	47.4
Demand Deposits	40,435	40,152	0.7	38,680	4.5
Other Deposits	19,823	17,477	13.4	15,362	29.0
Bonds	146,723	123,093	19.2	49,170	198.4
Mortgage bonds	129,154	109,309	18.2	42,559	203.5
Other Bonds ¹	17,568	13,785	27.4	6,611	165.7
Issues of Securities Abroad ²	-	-	-	2,723	-
Funds Obtained In The Open Market ³	166,451	112,498	48.0	142,936	16.5
Borrowings and Onlending	417,282	403,177	3.5	375,892	11.0
Main Items of Funding	1,368,879	1,272,696	7.6	1,131,352	21.0

¹ Includes financial and agribusiness bonds.

² International issue liquidated in Nov/22.

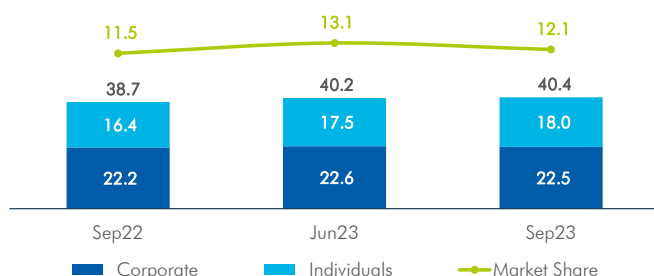
³ Own Portfolio Repurchase Agreement.

Demand Deposits

Demand deposits had a balance of R\$40.4 billion in Sep/23, with corporate deposits totaling R\$22.5 billion and individual deposits reached R\$18.0 billion.

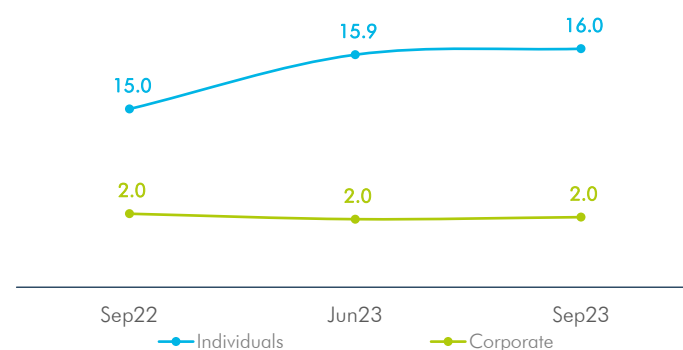
Demand Deposits

Figures in R\$ billion and Market Share in %



Demand Deposits - Number of Accounts

In million



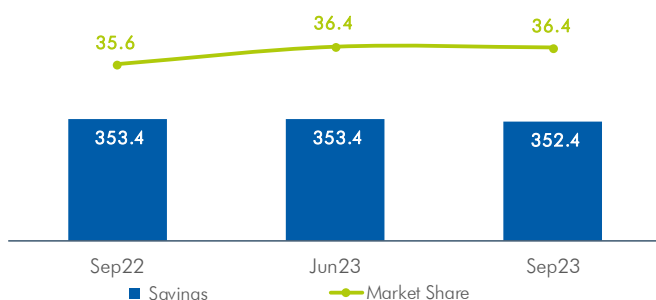
The checking account base increased by 1.0 million in the last 12 months, totaling 18.0 million in Sep/23, of which 16.0 million were individual accounts and 2.0 million were corporate accounts.

Savings Account

CAIXA's savings accounts reached a balance of R\$352.4 billion in Sep/23, with a market share of 36.4%. The savings account base in Sep/23 totaled 213.5 million, increasing by 4.3 million accounts over Sep/22.

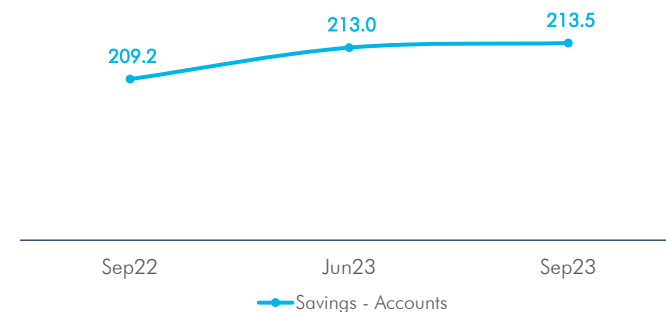
Savings Accounts Deposits

Figures in R\$ billion and Market Share in %



Number of Savings Accounts

In million

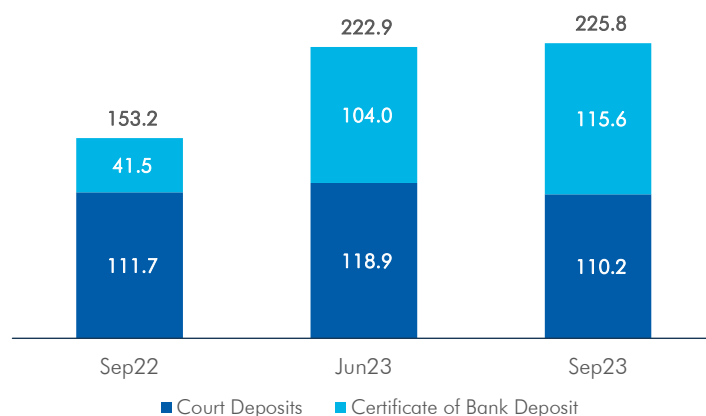


Term Deposits

Term deposits totaled R\$225.8 billion in Sep/23, up by 47.4% in 12 months. Certificate of Bank Deposits ended Sep/23 with a balance of R\$115.6 billion, increasing by 178.5% from Sep/22, and court deposits reduced by 1.3% in 12 months, totaling R\$110.2 billion.

Term Deposits

Figures in R\$ billion



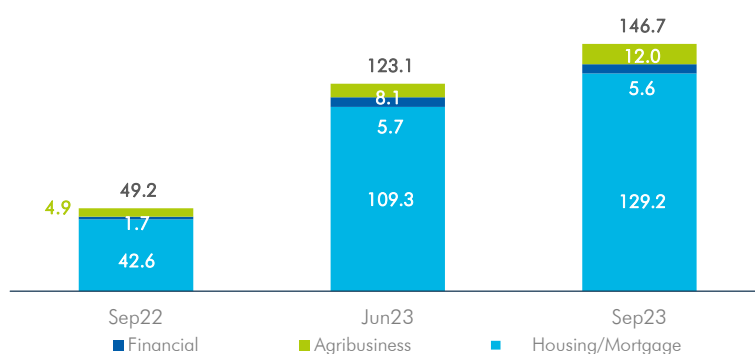
Bonds

In Sep/23, CAIXA's bonds reached a balance of R\$146.7 billion, up by 198.4% in 12 months, driven by a more favorable scenario in terms of profitability for fixed income products and CAIXA's large capacity to issue mortgage bonds.

As a result, mortgage bonds had a balance of R\$129.2 billion, increasing by 203.5% in 12 months. Agribusiness bonds totaled R\$12.0 billion, up by 142.7% in 12 months. Financial bonds totaled R\$5.6 billion, up by 233.8% in 12 months.

Bonds

Figures in R\$ billion

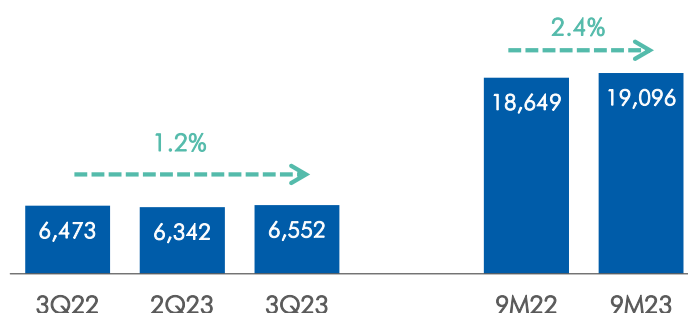


Revenue from Services and Banking Fees

In 3Q23, revenues from service and banking fees totaled R\$6.6 billion, up by 1.2% over 3Q22, mainly due to the increases of 17.5% in service revenues from loans, 8.6% in checking account and banking fees, and 3.8% in cards.

In 9M23, revenues from service and banking fees reached R\$19.1 billion, 2.4% higher than in 9M22.

Revenues from Services and Banking Fees
Figures in R\$ million and Variations in %



Balance in R\$ million	3Q23	2Q23	Δ%	3Q22	Δ%	9M23	9M22	Δ%
Government Services	2,326	2,297	1.3	2,334	-0.3	6,804	6,581	3.4
Checking Account and Banking Fees	979	945	3.6	902	8.6	2,873	2,885	-0.4
Agreements and Recovery	555	573	-3.1	602	-7.8	1,721	1,858	-7.3
Debit and Credit Cards	676	665	1.7	651	3.8	2,006	1,900	5.6
Investment Funds	623	573	8.6	682	-8.7	1,790	1,924	-7.0
Revenues from Credit Services	651	606	7.3	554	17.5	1,832	1,722	6.4
Insurance	687	636	8.1	700	-1.8	1,930	1,662	16.1
Others	55	48	16.4	49	12.0	140	117	20.3
Total	6,552	6,342	3.3	6,473	1.2	19,096	18,649	2.4

A detail of the main items in the revenues from services line is provided below:

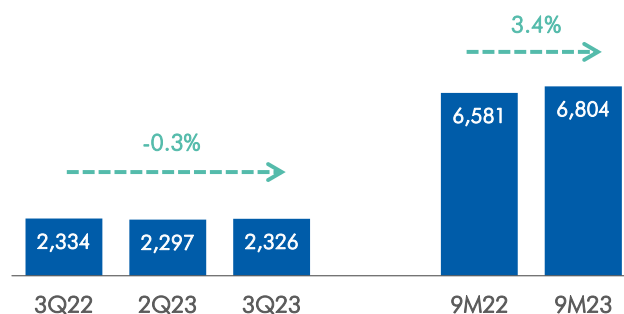
Government Services

Revenues from government services reached R\$2.3 billion in 3Q23, down by 0.3% from 3Q22.

In 9M23, revenues from government services reached R\$6.8 billion, increasing by 3.4% from 9M22, with highlight to revenues from management fees on government funds.

Government Services

Figures in R\$ million and Variation in %



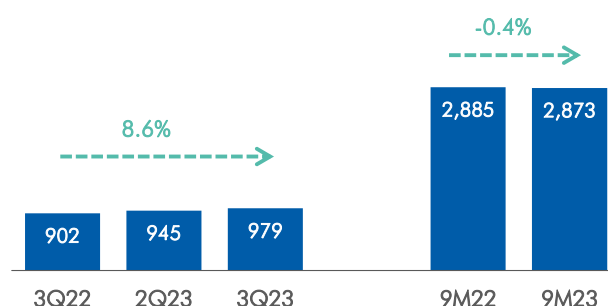
Checking Account and Banking Fees

Revenues from checking accounts, including revenues from banking fees, totaled R\$979.1 million in 3Q23, up by 8.6% over 3Q22.

In 9M23, these revenues reached R\$2.9 billion, down by 0.4% over 9M22.

Checking Account and Banking Fees

Figures in R\$ million and Variation in %



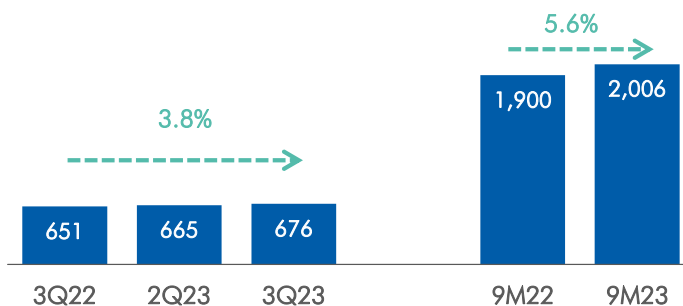
Cards

Revenues from cards totaled R\$675.9 million in 3Q23, compared to R\$651.3 million in 3Q22, up by 3.8% in 12 months.

In 9M23, these revenues reached R\$2.0 billion, increasing by 5.6% from 9M22.

Cards

Figures in R\$ million and Variation in %



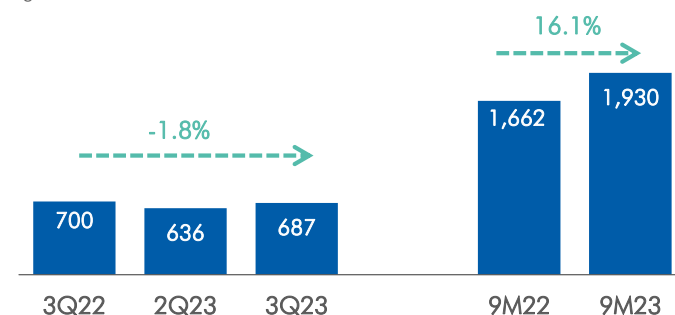
Insurance

In 3Q23, revenues from insurance totaled R\$687.3 million, declining by 1.8% from the same period of the previous year.

These revenues reached R\$1.9 billion in 9M23, increasing by 16.1% from the same period of the previous year.

Insurance

Figures in R\$ million and Variation in %



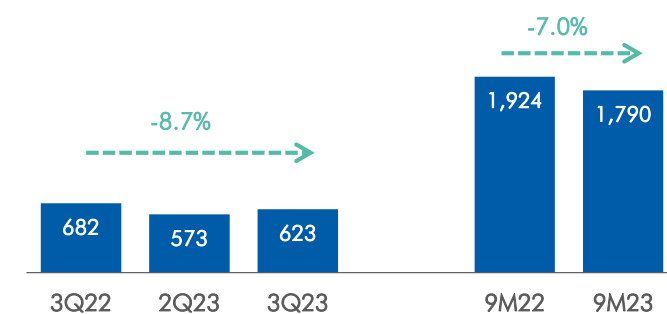
Investment Funds

Revenues from the management of investment funds totaled R\$622.7 million in 3Q23, down by 8.7% from 3Q22.

In 9M23, revenues from investment funds reached R\$1.8 billion, down by 7.0% from 9M22.

Investment Funds

Figures in R\$ million and Variation in %



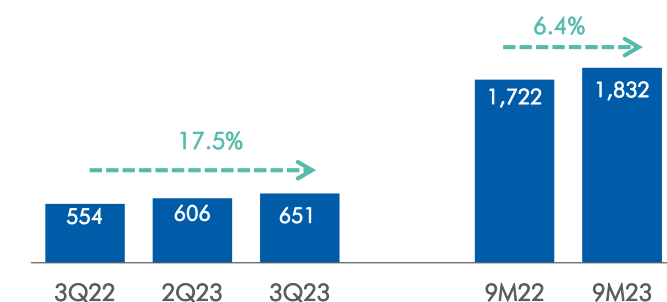
Revenues from Credit Services

In 3Q23, revenues from credit services totaled R\$650.6 million, increasing by 17.5% in 12 months.

These revenues totaled R\$1.8 billion in 9M23, increasing by 6.4% compared to 9M22.

Revenues From Credit Services

Figures in R\$ million and Variation in %



Transactions

A total of 9.2 billion transactions were carried out through CAIXA's channels in 3Q23, increasing by 54.8% from the same quarter of the previous year. Of this amount, 8.2 billion transactions were carried out through APPs, 73.3% higher than in 3Q22.

In 9M23, the number of transactions reached 24.6 billion, up by 59.8% from the same period of the previous year. Of this amount, 21.3 billion transactions were carried out through APPs, increasing by 82.0% from 9M22.

Regarding the strengthening of the Bank's digital channels, we highlight CAIXA's relevance in Pix transactions, with a market share of 19.7%.

In million	3Q23	2Q23	Δ%	3Q22	Δ%	9M23	9M22	Δ%
APPs	8,225	7,191	14.4	4,747	73.3	21,261	11,682	82.0
Internet Banking	66	239	-72.4	212	-68.9	440	621	-29.2
Lottery Units ¹	552	563	-1.9	607	-9.0	1,695	1,843	-8.0
Banking Service Rooms	182	190	-3.9	190	-3.9	567	617	-8.2
Banco 24h	93	96	-3.8	95	-2.6	279	287	-2.9
CAIXA AQUÍ Correspondents	86	84	2.5	84	1.9	250	245	1.9
Branches and Banking Service Points (PAs)	20	20	1.6	22	-10.8	61	66	-7.7
Electronic Service Points (ATMs)	1	1	-6.7	1	-22.2	2	2	-15.1
Total Transactions	9,225	8,383	10.0	5,959	54.8	24,554	15,364	59.8

¹ Excluding lottery games.

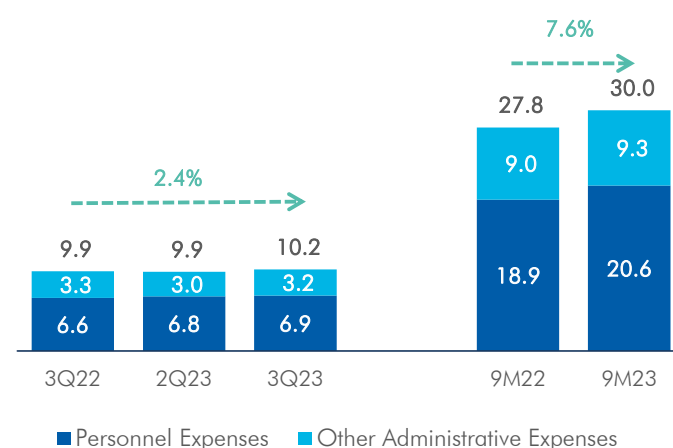
Administrative Expenses

Administrative expenses totaled R\$10.2 billion in 3Q23, increasing by 2.4% over the same quarter of the previous year, driven mainly by personnel expenses, which increased 4.6% from 3Q22. Other administrative expenses reduced by 2.1% in the same comparison period.

In 9M23, administrative expenses totaled R\$30.0 billion, an increase of 7.6% compared to 9M22, as a result of the 9.3% increase in personnel expenses and 4.0% in other administrative expenses.

Administrative Expenses

Figures in R\$ billion and Variation in %



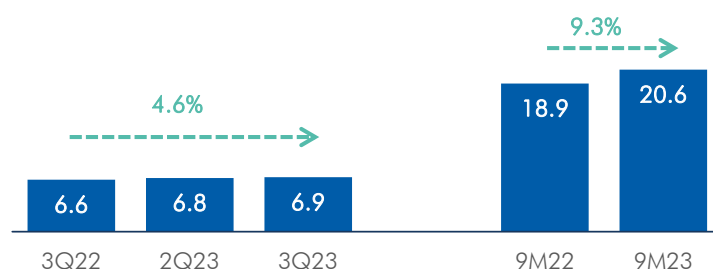
Personnel Expenses

Personnel expenses totaled R\$6.9 billion in 3Q23, increasing by 4.6% from 3Q22. This variation was due to the salary adjustment of 8.0% granted as of Sep/22. CAIXA currently has a workforce of 87.1 thousand employees, up by 580 in the quarter.

In 9M23, personnel expenses accumulated R\$20.6 billion, an increase of 9.3% compared to 9M22.

Personnel Expenses

Figures in R\$ billion and Variation in %



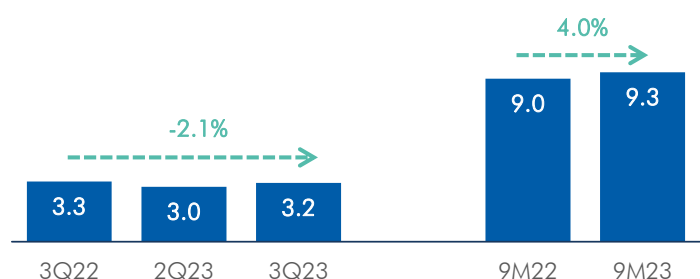
Other Administrative Expenses

In 3Q23, other administrative expenses totaled R\$3.2 billion, down by 2.1% over 3Q22, mainly due to the reductions of 79.8% in material, 19.9% in communications, 18.2% in maintenance and repairs, and 14.6% services of values transportation.

In 9M23, other administrative expenses totaled R\$9.3 billion, an increase of 4.0% compared to 9M22, mainly as a result of the 15.1% increase in specialized services, 10.9% in rent and leasing of goods and 10.4% in data processing.

Other Administrative Expenses

Figures in R\$ billion and Variation in %



Balance in R\$ million	3Q23	2Q23	Δ%	3Q22	Δ%	9M23	9M22	Δ%
Infrastructure	1,333	1,282	4.0	1,455	-8.4	3,860	3,768	2.5
Maintenance and Repairs	252	178	41.8	308	-18.2	704	768	-8.3
Rent and Leasing of Property	584	588	-0.8	578	1.0	1,752	1,580	10.9
Surveillance and Security	243	222	9.6	243	-0.0	627	599	4.6
Communications	133	129	3.1	166	-19.9	340	312	8.9
Material	10	40	-76.3	47	-79.8	69	86	-19.8
Water and Energy	111	125	-10.8	113	-1.2	368	422	-12.8
Others	1,912	1,749	9.3	1,861	2.7	5,484	5,220	5.1
Data Processing	550	472	16.3	528	4.1	1,623	1,470	10.4
Outsourced Services	268	228	17.4	251	6.7	718	656	9.5
Services of Values Transportation	154	163	-5.9	180	-14.6	455	544	-16.3
Amortization / Depreciation / Impairment	472	469	0.6	469	0.6	1,419	1,420	-0.1
Marketing, Publicity and Sales	62	48	27.2	47	31.1	136	99	37.3
Specialized Services	204	188	8.7	188	8.4	545	474	15.1
Financial System	95	92	3.3	92	3.2	298	271	10.0
Others	109	88	23.0	106	2.5	290	286	1.1
Other Administrative Expenses	3,245	3,031	7.1	3,316	-2.1	9,344	8,987	4.0

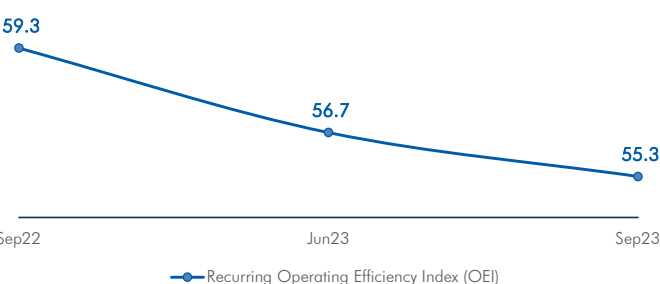
Operating Efficiency*

CAIXA's operating efficiency ratio reached 55.3% in Sep/23, improving by 4.0 p.p. in 12 months, impacted by actions taken to optimize CAIXA's structure and to control expenses.

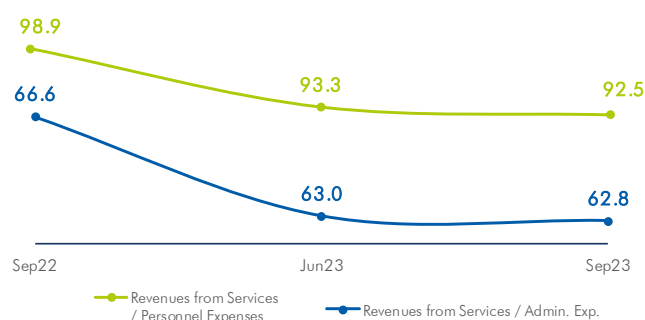
The coverage ratio of personnel expenses, which measures the ratio between revenues from services and personnel expenses, was 92.5% in Sep/23, declining by 6.3 p.p. in 12 months.

The coverage ratio for administrative expenses in Sep/23, which measures the ratio between service revenues and administrative expenses (other administrative and personnel), was 62.8%, declining by 3.8 p.p. in 12 months.

Operating Efficiency Index**
In %



Administrative and Personnel Coverage Ratio
In %



*Recurring
**Operational Efficiency = (Personnel Expenses + Other Administrative Expenses)/(Gross Income from Financial Intermediation - Allowance for Loan Losses - Transfers of Financial Assets + Revenues from Services + Result from Subsidiaries and Affiliates + Other Operational Revenues and Expenses).

Risk and Capital Management

The methodology to calculate the Reference Equity and the minimum capital requirements are regulated by the National Monetary Council (CMN) through CMN Resolutions 4,955/2021 and 4,958/2021.

The calculation of capital installments and minimum requirements is defined based on the Conglomerate Prudential under CMN Resolution 4,950/2021.

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

In Sep/23, Risk-Weighted Assets (RWA) totaled R\$746.0 billion and Reference Equity was R\$126.4 billion.

Thus, the Principal Capital, Tier I and Basel ratios were 14.1%, 14.3% and 16.9%, respectively, remaining above the regulatory minimum.

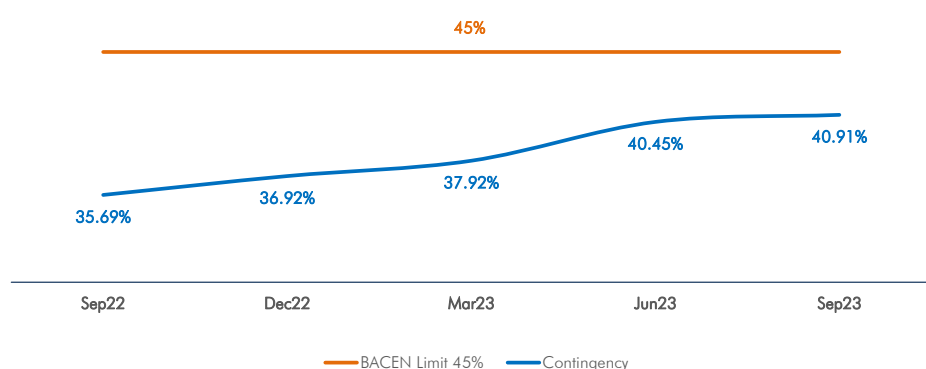
Reference Equity (balance in R\$ million)	Sep23	Jun23	Δ	Sep22	Δ
Reference Equity - RE	126,384	123,110	2.7%	129,747	-2.6%
Tier I	106,973	103,575	3.3%	106,985	0.0%
Principal Capital	105,260	101,861	3.3%	105,272	0.0%
Complementary Capital	1,713	1,713	0.0%	1,713	0.0%
Tier II	19,411	19,535	-0.6%	22,762	-14.7%
Risk Weighted Assets - RWA	745,971	743,525	0.3%	704,621	5.9%
Principal Capital Ratio (Principal Capital/RWA)	14.1%	13.7%	0.4 p.p.	14.9%	-0.8 p.p.
Tier I Ratio (Tier I/RWA)	14.3%	13.9%	0.4 p.p.	15.2%	-0.8 p.p.
Basel Ratio (RE /RWA)	16.9%	16.6%	0.4 p.p.	18.4%	-1.5 p.p.

The fixed asset ratio was 8.7%, maintaining CAIXA's compliance with CMN Resolution 4,957/2021, which establishes the 50% limit.

Fixed Assets Capital (balance in R\$ million)	Sep23	Jun23	Δ	Sep22	Δ
(A) Fixed Asset Adjusted	10,933	11,454	-4.5%	12,120	-9.8%
(B) Reference Equity	126,384	123,110	2.7%	129,747	-2.6%
(C) Fixed Asset Adjusted Ratio ((A / B) x 100)	8.7%	9.3%	-0.7 p.p.	9.3%	-0.7 p.p.

CAIXA's exposure to the Public Sector, considering operations not backed by the Federal Government, was 40.91% of the Reference Equity in Sep/23. According to CMN Resolution 4,589/2017, a financial institution's loan portfolio with public entities and institutions is limited to 45% of its Reference Equity.

Reference Equity and Contingency



More information can be found in CAIXA's Relatório de Gerenciamento de Riscos e Capital Pilar 3 report, available at <https://ri.caixa.gov.br/>, under Financial Information, CAIXA's Risk and Capital Management.

The Short-Term Liquidity Ratio (LCR*) lists highly liquid free assets and outflows (net) over a 30-day period. In Sep/23, CAIXA had a LCR of 198.5%, increasing by 22.4 p.p. from Sep/22.

* Pursuant to BACEN Resolution nº 54, short-term liquidity indicators are calculated based on the simple average of the daily values observed in the quarter referring to the informed base date.

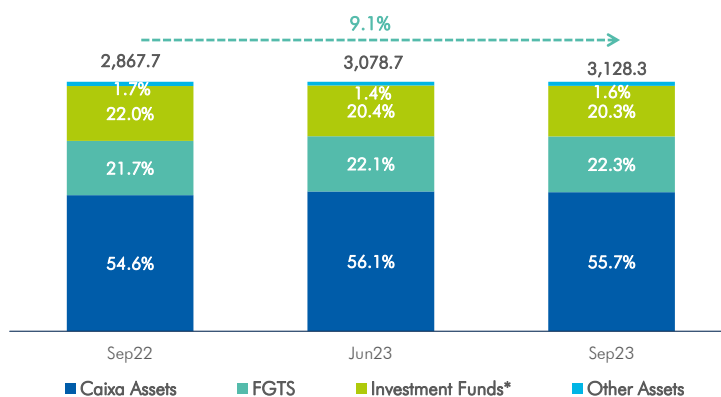
Assets under Management

In Sep/23, CAIXA had R\$3.1 trillion in assets under management, up by 9.1% in 12 months, mainly driven by the increases of 11.4% in CAIXA assets, 12.2% in FGTS and 0.7% in investment funds.

Among the R\$1.4 trillion of third-party resources managed by CAIXA, we highlight the balances of the FGTS fund, with R\$698.4 billion and a nominal increase of R\$75.9 billion from Sep/22, and investment funds, with R\$636.4 billion and a nominal increase of R\$4.8 billion in 12 months.

Assets under Management

Figures in R\$ billion and Market Share in %



* Excludes portfolio of Funds and Programs, FIC FI and FGTS FI.

Investment Funds and Managed Portfolios

In September 2023, CAIXA was responsible for managing R\$828.0 billion in investment funds and management funds, increasing by 1.6% in 12 months.

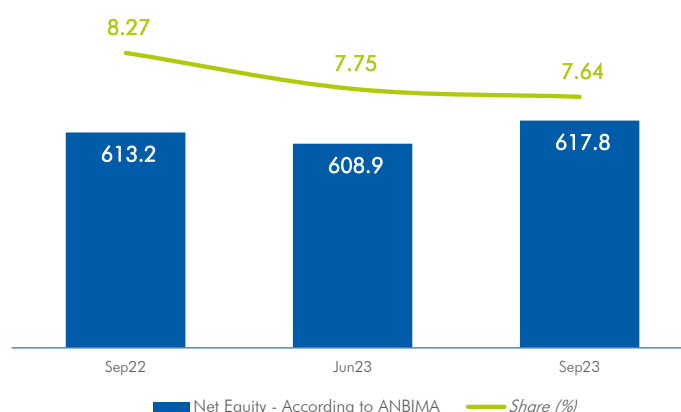
Retail funds and exclusive funds totaled R\$658.5 billion in September 2023 compared to R\$652.2 billion in September 2022, increasing by 1.0% in 12 months and 1.5% from the previous quarter. We highlight the exclusive funds, up by 13.7% in 12 months and 3.8% from the previous quarter.

Balance in R\$ million	Sep23	Jun23	Δ%	Sep22	Δ%
Retail and Exclusive Funds	658,524	648,833	1.5	652,217	1.0
Retail Funds	304,854	308,131	-1.1	341,088	-10.6
Exclusive Funds	353,670	340,702	3.8	311,129	13.7
Managed Portfolios	169,483	192,324	-11.9	163,064	3.9
Social	167,729	190,337	-11.9	161,465	3.9
State Funds	1,163	1,109	4.9	962	21.0
Special Welfare Policy (RPPS)	591	878	-32.7	637	-7.2
Investment Funds and Managed Portfolio	828,007	841,157	-1.6	815,280	1.6

In September 2023, CAIXA managed 7.6% of the total net worth of market funds, according to criteria of the Brazilian Financial and Capital Markets Association (ANBIMA), occupying the fifth position among resource managers.

The Net Equity of funds and portfolios totaled R\$617.8 billion, increasing by 0.7% in 12 months.

Investment Funds
Figures in R\$ billion and Market Share in %



Credit and Debit Cards

In 3Q23, CAIXA's cards clients performed 1.1 billion transactions, up by 1.5% over 3Q22, corresponding to a financial volume of R\$73.5 billion and resulting from the use of 255.3 million cards in the base. The card base grew by 7.5% in 12 months.

In 9M23, CAIXA's cards clients performed 3.2 billion transactions, 2.4% higher than the same period of the previous year, corresponding to a financial volume of R\$219.0 billion, up by 1.5% from 9M22.

Cards (Debit and Credit) ¹	3Q23	2Q23	Δ%	3Q22	Δ%	9M23	9M22	Δ%
Number of Cards ² (in million)	255.3	252.3	1.2	237.5	7.5	255.3	237.5	7.5
Number of Transactions (in million)	1,070.1	1,060.0	0.9	1,053.9	1.5	3,191.0	3,115.3	2.4
Balance of Transactions (R\$ million)	73,518.9	72,483.8	1.4	73,423.5	0.1	218,979.4	215,750.5	1.5

¹ Considers virtual debit cards.

² Number of cards at the end of the period.

Contact

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About Caixa Econômica Federal

CAIXA is the largest Brazilian bank in number of clients, responsible for 36.4% of deposits in Brazil's total savings accounts. The Company has great capillarity, operating in more than 99% of the country's municipalities.



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