



3Q24

**PERFORMANCE**

ANALYSIS REPORT

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# Prospective Statements

This Performance Analysis Report is based on CAIXA's Consolidated Financial Statements on September 30, 2024.

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 and charts 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 - 3Q24

Wednesday, November 13, 2024

10:00 a.m. (Brasília time)

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

Webcast (Simultaneous Translation)

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

# Highlights

## Net Income

Recurring net income was R\$3.3 billion in 3Q24, up 0.7% over 3Q23 and 0.7% lower than in 2Q24. In the comparison between 3Q24 and 3Q23, we highlight the 33.4% reduction in provisions for losses associated with credit risk and the 7.5% growth in revenues from services. In 9M24, net income totaled R\$9.4 billion, up 21.6% from 9M23, mainly due to the 13.5% reduction in provision for losses associated with credit risk and the 7.0% growth in revenues from services.

Recurring return on equity (ROE) was 9.33%, increasing 1.42 p.p. from Sep23, and 0.21 p.p. lower than in Jun24, demonstrating the Bank's continuous improvement in profitability.

## Financial Margin

Financial margin reached R\$14.5 billion in 3Q24, down 0.2% from 3Q23, and 6.4% from 2Q24. Comparing 3Q24 and 3Q23, the impact was mainly due to the 18.8% reduction in the result from securities and derivative financial instruments, offset by the 1.1% increase in income from credit operations.

In 9M24, financial margin reached R\$45.3 billion, growing 4.5% over 9M23, mainly due to the 18.4% reduction in expenses with funds from financial and official institutions.

## Loan Portfolio

The loan portfolio ended Sep24 with a balance of R\$1,209 trillion, 10.8% higher than in Sep23 and up 3.0% from Jun24. The increase in balance from Sep23 was influenced by the growth of 14.7% in mortgage loans, 3.9% in sanitation and infrastructure loans, 4.8% in corporate loans, and 13.8% in agribusiness loans.

In 3Q24, CAIXA originated R\$163.4 billion in loans, with highlight to mortgage loans, totaling R\$63.4 billion and increasing 23.4% from 3Q23 and 3.5% over 2Q24. In 9M24, the loan portfolio reached R\$465.5 billion, growing 15.3% from the same period in the previous year, with highlight to mortgage segment, which originated R\$176.0 billion in loans, increasing 28.6% from 9M23.

CAIXA's loan portfolio, at the end of Sep24, had a delinquency rate of 2.27%, reducing 0.40 p.p. from Sep23 and 0.07 p.p. higher than in Jun24.

## Operational Efficiency

In 3Q24, revenue from services and banking fees have been showing constant growth in recent quarters and totaled R\$7.0 billion, up 7.5% over 3Q23 and 4.3% from 2Q24. In the comparison with 3Q23 there were an increase of 19.4% in revenues from insurance products, 14.7% in revenues from cards, 8.8% in checking account and banking fees and 5.1% in investment funds. In comparison with 2Q24, we highlight the increase of 12.1% in revenues from insurance products, 7.0% in card revenues, 9.0% in current account and bank fees and 7.1% in investment funds. In 9M24, revenues from services and banking fees totaled R\$20.4 billion, up 7.0% from 9M23, mainly impacted by the increases of 14.7% in revenue from insurance products, 10.2% in service revenues from loan operations, 9.7% in cards and 6.8% in checking account and banking fees.

Administrative expenses totaled R\$10.8 billion in 3Q24, up 6.3% from 3Q23 and 0.3% from 2Q24. In 9M24, administrative expenses totaled R\$33.0 billion, increasing 10.1% over 9M23.

CAIXA's recurring operating efficiency ratio was 57.7% in Sep24, increasing 2.39 p.p. from Sep23 and 1.56 p.p. when compared to Jun24.

## Funding

The funding balance was R\$1,616 trillion in Sep24, increasing 18.0% over Sep23 and 5.6% from Jun24. We highlight the savings deposit balance, which totaled R\$381.0 billion and had a market share of 37.4%. Bonds reached R\$193.8 billion, up 32.1% over Sep23 and 4.9% over Jun24.

## Clients and Service Network

In Sep24, CAIXA had 153.2 million holders of checking and savings accounts, being 151.1 million individual and 2.1 million corporate clients.

CAIXA's network operates in 99% of the country's municipalities, with 26.0 thousand service points. There are 4.2 thousand branches and banking service points, 21.9 thousand lottery units and CAIXA Aqui correspondents, 11 truck branches, and 2 boat branches. CAIXA also offers the population 24.8 thousand ATMs in banking agencies and self-service rooms and 23.8 thousand Banco 24 Horas terminals.

# Key Numbers

Key Numbers Income Statement (R\$ million)	3Q 24	2Q 24	Δ%	3Q 23	Δ%	9M24	9M23	Δ%
Accounting Net Income	3,263	3,287	-0.7	3,241	0.7	9,011	7,757	16.2
Recurring Net Income	3,263	3,287	-0.7	3,241	0.7	9,433	7,757	21.6
Operating Result	2,873	2,926	-1.8	2,956	-2.8	7,501	7,067	6.1
Financial Margin	14,497	15,481	-6.4	14,522	-0.2	45,256	43,294	4.5
Allowance for Loan Losses	(3,084)	(4,399)	-29.9	(4,629)	-33.4	(12,428)	(14,371)	-13.5
Gross Income from Financial Intermediation	11,412	11,082	3.0	9,893	15.4	32,827	28,923	13.5
Revenues from Services <sup>1</sup>	7,042	6,755	4.3	6,552	7.5	20,426	19,096	7.0
Administrative Expenses	(10,801)	(10,769)	0.3	(10,159)	6.3	(32,989)	(29,963)	10.1
Personnel Expenses	(7,187)	(7,310)	-1.7	(6,914)	4.0	(22,636)	(20,619)	9.8
Other Administrative Expenses	(3,614)	(3,459)	4.5	(3,245)	11.4	(10,353)	(9,344)	10.8
Equity Items (R\$ million)	3Q 24	2Q 24	Δ%	3Q 23	Δ%	9M24	9M23	Δ%
Assets under Management	3,482,080	3,396,457	2.5	3,128,333	11.3	3,482,080	3,128,333	11.3
Caixa Assets	1,985,981	1,910,697	3.9	1,744,021	13.9	1,985,981	1,744,021	13.9
Third-Party Assets	1,496,099	1,485,760	0.7	1,384,312	8.1	1,496,099	1,384,312	8.1
FGTS	743,781	731,227	1.7	698,378	6.5	743,781	698,378	6.5
Investment Funds <sup>2</sup>	661,711	654,446	1.1	636,384	4.0	661,711	636,384	4.0
Other Assets	90,608	100,087	-9.5	49,550	82.9	90,608	49,550	82.9
Portfolio of Securities and Derivative Fin. Instruments	289,687	295,714	-2.0	250,458	15.7	289,687	250,458	15.7
Loan <sup>3</sup>	1,209,423	1,174,696	3.0	1,091,366	10.8	1,209,423	1,091,366	10.8
Individual Commercial <sup>4</sup>	133,198	132,390	0.6	135,112	-1.4	133,198	135,112	-1.4
Corporate Commercial <sup>4</sup>	99,978	97,902	2.1	95,372	4.8	99,978	95,372	4.8
Mortgage	812,152	783,568	3.6	707,943	14.7	812,152	707,943	14.7
Infrastructure	104,521	101,833	2.6	100,587	3.9	104,521	100,587	3.9
Agribusiness	59,574	59,004	1.0	52,352	13.8	59,574	52,352	13.8
Allowance for Loan Losses	(49,480)	(50,522)	-2.1	(51,794)	-4.5	(49,480)	(51,794)	-4.5
Deposits	754,801	741,191	1.8	638,423	18.2	754,801	638,423	18.2
Saving	380,986	374,543	1.7	352,385	8.1	380,986	352,385	8.1
Term Deposits	284,209	274,066	3.7	225,780	25.9	284,209	225,780	25.9
Demand Deposits	50,256	55,443	-9.4	40,435	24.3	50,256	40,435	24.3
Other Deposits	39,351	37,140	6.0	19,823	98.5	39,351	19,823	98.5
Bonds <sup>5</sup>	193,790	184,817	4.9	146,723	32.1	193,790	146,723	32.1
Net Equity	138,619	135,524	2.3	125,174	10.7	138,619	125,174	10.7
Capital Indicators (in %)	3Q 24	2Q 24	Δ p.p.	3Q 23	Δ p.p.	9M24	9M23	Δ p.p.
Basel Ratio	16.20	16.40	-0.19	16.94	-0.74	16.20	16.94	-0.74
Principal Capital Ratio	13.99	14.14	-0.15	14.11	-0.12	13.99	14.11	-0.12
Capital Rate Tier I	14.20	14.35	-0.15	14.34	-0.14	14.20	14.34	-0.14
Indicators of Loan Portfolio (in %)	3Q 24	2Q 24	Δ p.p.	3Q 23	Δ p.p.	9M24	9M23	Δ p.p.
Delinquency (overdue > 90 Days)	2.27	2.20	0.07	2.67	-0.40	2.27	2.67	-0.40
Free Individuals	4.45	4.50	-0.05	4.07	0.38	4.45	4.07	0.38
Free Corporate	7.77	7.01	0.76	6.76	1.00	7.77	6.76	1.00
Mortgage <sup>6</sup>	1.42	1.55	-0.13	2.02	-0.60	1.42	2.02	-0.60
Infrastructure	0.52	0.00	0.52	3.59	-3.08	0.52	3.59	-3.08
Agribusiness	3.35	2.11	1.24	0.75	2.61	3.35	0.75	2.61
Allowance for Loan Losses/ Loan	4.09	4.30	-0.21	4.75	-0.65	4.09	4.75	-0.65
Coverage > 90 days <sup>7</sup>	180.30	195.35	-15.05	177.54	2.76	180.30	177.54	2.76
Coverage > 60 days <sup>7</sup>	118.72	123.58	-4.86	121.40	-2.68	118.72	121.40	-2.68

<sup>1</sup> Includes Banking Fees.

<sup>2</sup> Excludes Managed Portfolios of Funds and Government Programs, FIC FI and FI FGTS.

<sup>3</sup> Refers to loan portfolio classified according to the Central Bank of Brazil criteria.

<sup>4</sup> Includes Cards, Acquired Loans, and Securitized Loans

<sup>5</sup> Includes housing and mortgage bonds, financial bonds, and agribusiness bonds.

<sup>6</sup> Considers financing transactions for the acquisition of construction materials.

<sup>7</sup> Considers the Balance of Allowance for Loan Losses/Delinquency Balance.

Performance Indicators (in %)	3Q 24	2Q 24	Δ p.p.	3Q 23	Δ p.p.	9M24	9M23	Δ p.p.
Accounting ROA <sup>8</sup>	0.70	0.71	-0.02	0.60	0.10	0.70	0.60	0.10
Accounting ROE <sup>9</sup>	9.85	10.07	-0.23	8.01	1.84	9.85	8.01	1.84
Recurring ROA <sup>10</sup>	0.66	0.68	-0.02	0.59	0.07	0.66	0.59	0.07
Recurring ROE <sup>11</sup>	9.33	9.54	-0.21	7.90	1.42	9.33	7.90	1.42
Recurring Operating Efficiency Index <sup>12</sup>	57.68	56.12	1.56	55.29	2.39	57.68	55.29	2.39
Recurring Administrative Expenses Coverage Ratio <sup>12</sup>	62.21	61.99	0.22	62.82	-0.61	62.21	62.82	-0.61
Recurring Personnel Expenses Coverage Ratio <sup>12</sup>	92.10	91.29	0.81	92.51	-0.40	92.10	92.51	-0.40
Fixed Assets Ratio	9.68	9.26	0.42	8.65	1.03	9.68	8.65	1.03
Public Sector Indebtedness	42.56	44.11	-1.55	40.91	1.65	42.56	40.91	1.65
Structure (Q quantity)	3Q 24	2Q 24	Δ Qty	3Q 23	Δ Qty	9M24	9M23	Δ Qty
Banking Service Points	26,037	26,300	-263	26,516	-479	26,037	26,516	-479
Branches	3,257	3,371	-114	3,371	-114	3,257	3,371	-114
PA (Banking Service Points)	913	818	95	890	23	913	890	23
CAIXA Aqui Correspondents	8,694	8,896	-202	8,927	-233	8,694	8,927	-233
Lottery Units	13,160	13,203	-43	13,316	-156	13,160	13,316	-156
Truck Branches	11	10	1	10	1	11	10	1
Boat Branches	2	2	-	2	-	2	2	-
Electronic Self-Service Points	24,752	25,373	-621	26,341	-1,589	24,752	26,341	-1,589
Banco 24 Horas Terminals	23,777	23,872	-95	24,098	-321	23,777	24,098	-321
Contractors	92,365	95,135	-2,770	95,490	-3,125	92,365	95,490	-3,125
CAIXA Employees	83,640	86,669	-3,029	87,053	-3,413	83,640	87,053	-3,413
Interns and young apprentices	8,725	8,466	259	8,437	288	8,725	8,437	288
Clients and Accounts (in thousand)	3Q 24	2Q 24	Δ Qty	3Q 23	Δ Qty	9M24	9M23	Δ Qty
Clients	153,196	151,119	2,077	152,002	1,194	153,196	152,002	1,194
Individuals	151,086	149,147	1,939	150,010	1,076	151,086	150,010	1,076
Corporate	2,110	1,972	138	1,992	118	2,110	1,992	118
Total Checking	231,265	228,116	3,149	231,659	-394	231,265	231,659	-394
Checking accounts <sup>13</sup>	17,879	17,341	538	18,048	-169	17,879	18,048	-169
Individuals	15,703	15,345	357	16,059	-356	15,703	16,059	-356
Corporate	2,176	1,996	180	1,989	187	2,176	1,989	187
Savings Accounts	213,386	210,775	2,612	213,611	-225	213,386	213,611	-225
Market Share (in %)	3Q 24	2Q 24	Δ p.p.	3Q 23	Δ p.p.	9M24	9M23	Δ p.p.
Savings Accounts	37.38	37.03	0.35	36.39	0.98	37.38	36.39	0.98
Demand Deposits	13.47	14.75	-1.28	12.80	0.67	13.47	12.80	0.67
Certificate of Bank Deposit	7.00	6.74	0.26	5.58	1.42	7.00	5.58	1.42
LCI and LH	46.79	44.83	1.96	38.76	8.03	46.79	38.76	8.03
LF	1.33	1.31	0.01	1.18	0.15	1.33	1.18	0.15
LCA	3.01	3.25	-0.24	2.78	0.23	3.01	2.78	0.23
Investment Funds	6.91	7.09	-0.18	7.64	-0.73	6.91	7.64	-0.73
Loan <sup>14</sup>	19.51	19.38	0.13	19.34	0.17	19.51	19.34	0.17
Total Individuals	25.63	25.52	0.12	25.42	0.21	25.63	25.42	0.21
Total Corporate	9.71	9.65	0.05	9.92	-0.21	9.71	9.92	-0.21
Mortgage	67.50	67.45	0.05	66.44	1.06	67.50	66.44	1.06
Agribusiness	9.82	9.95	-0.14	9.80	0.02	9.82	9.80	0.02

<sup>8</sup> (Accrued Accounting Net Income in 12 months/Average Assets).

<sup>9</sup> (Accrued Accounting Net Income in 12 months/Average Net Equity).

<sup>10</sup> (Accrued Managerial Recurring Net Income in 12 months/Average Assets).

<sup>11</sup> (Accrued Managerial Recurring Net Income in 12 months/Average Net Equity).

<sup>12</sup> Accrued indicators in 12 months.

<sup>13</sup> Checking accounts, except Salary Accounts and CAIXA Fácil accounts.

<sup>14</sup> 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	Sep24	Jun24	Δ%	Sep23	Δ%
Cash and Cash Equivalents	9,051	10,257	-11.8	10,038	-9.8
Financial Assets	1,923,654	1,852,219	3.9	1,695,164	13.5
Allowance for Loan Losses	(49,480)	(50,522)	-2.1	(51,794)	-4.5
Tax Assets	69,639	68,414	1.8	61,735	12.8
Investments	13,907	13,446	3.4	11,923	16.6
Fixed Assets for Use	3,772	3,063	23.2	2,800	34.7
Intangible Assets	3,312	3,238	2.3	2,096	58.0
Other Assets	12,755	11,728	8.8	13,097	-2.6
Other Impairment Losses	(630)	(1,146)	-45.0	(1,039)	-39.4
<b>Total</b>	<b>1,985,981</b>	<b>1,910,697</b>	<b>3.9</b>	<b>1,744,021</b>	<b>13.9</b>

Liabilities and Net Equity - Balance in R\$	Sep24	Jun24	Δ%	Sep23	Δ%
Financial Liabilities	1,762,631	1,690,009	4.3	1,535,843	14.8
Resources from Clients	754,801	741,191	1.8	638,423	18.2
Resources from Financial and Official Institutions	741,999	691,762	7.3	676,191	9.7
Others	265,831	257,055	3.4	221,230	20.2
Provisions	13,077	13,230	-1.2	13,731	-4.8
Tax Liabilities	6,279	5,659	10.9	6,035	4.0
Actuarial Liabilities	24,828	24,864	-0.1	27,400	-9.4
Other Liabilities	40,547	41,412	-2.1	35,837	13.1
Net Equity	138,619	135,524	2.3	125,174	10.7
<b>Total</b>	<b>1,985,981</b>	<b>1,910,697</b>	<b>3.9</b>	<b>1,744,021</b>	<b>13.9</b>

## Ratings

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

Ratings Outlook	Global Scale				National Scale	
	Local Currency		Foreign Currency		Long-Term	Short-Term
	Long-Term	Short-Term	Long-Term	Short-Term		
<b>Fitch Ratings</b>	BB (Stable)	B	BB (Stable)	B	AAA(bra) (Stable)	F1+(bra)
<b>Moody's</b>	Ba1 (Positive)	Not Prime	Ba1 (Positive)	Not Prime	AAA.br (Stable)	ML A-1.br
<b>Standard &amp; Poor's</b>	BB (Stable)	B	BB (Stable)	B	brAAA (Stable)	brA-1+

**Fitch:** Last Report on April 15, 2024.

**Moody's Global Scale:** Last Report on October 14, 2024.

**Moody's National Scale:** Last Report on October 10, 2024.

**S&P:** Last Report on March 28, 2024.

# Net Income and Assets

Recurring net income was R\$3.3 billion in 3Q24, up 0.7% over 3Q23 and 0.7% lower than in 2Q24. In 9M24, this line totaled R\$9.4 billion, increasing 16.2% over 9M23.

Accounting net income was R\$3.3 billion in 3Q24, up 0.7% over 3Q23 and 0.7% lower than in 2Q24. In 9M24, this line totaled R\$9.0 billion, increasing 16.2% over 9M23.

The recurring return on equity (ROE) reached 9.33% in Sep24, up 1.42 p.p. over Sep23 and down 0.21 p.p. from Jun24. Recurring ROA reached 0.66% in Sep24, up 0.07 p.p. over Sep23 and 0.02 p.p. lower than in Jun24.

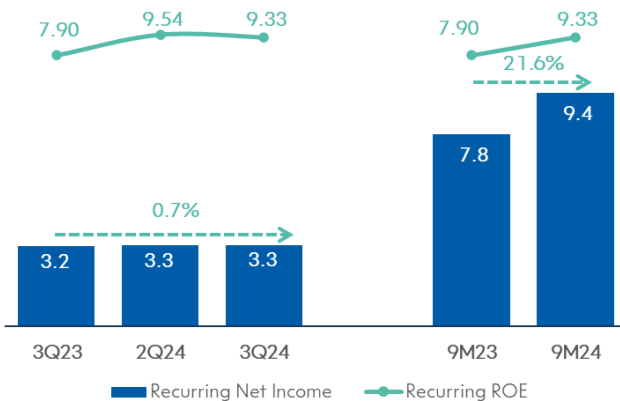
CAIXA's assets totaled R\$1,986 trillion, up 13.9% over Sep23, mainly influenced by 10.8% increase in the loan portfolio. Compared to Jun24, assets grew 3.9%, mainly due to the 3.0% increase in the loan portfolio.

Financial margin reached R\$14.5 billion in 3Q24, down 0.2% from 3Q23, and 6.4% from 2Q24. The reduction from 3Q23 was mainly impacted by the 4.6% decrease in revenues from financial intermediation. The decrease from 2Q24 was mainly due to the 5.9% increase in expenses with financial intermediation. In 9M24, the financial margin reached R\$ 45.3 billion, an increase of 4.5% compared to 9M23, impacted mainly by the 5.3% reduction in financial intermediation expenses.

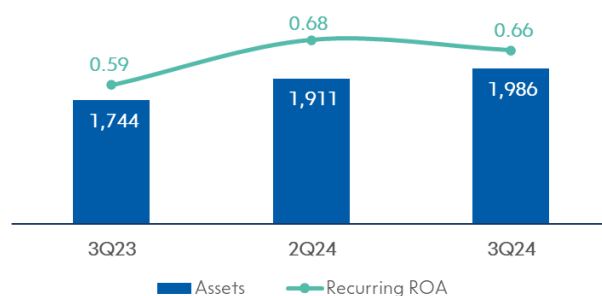
In 3Q24, revenue from financial intermediation totaled R\$ 47.0 billion, down 4.6% compared to 3Q23, impacted mainly by the 18.8% reduction in securities and derivative financial instruments. The 1.8% increase compared to 2Q24 was influenced by the 4.1% growth in credit services revenues. In 3Q24, revenues from loan operations totaled R\$31.6 billion, with highlight to the mortgage portfolio with R\$15.9 billion, commercial loans to individuals with R\$6.0 billion, and commercial corporate loans with R\$3.8 billion. In 9M24, these revenues totaled R\$91.2 billion, stable in comparison to 9M23.

In 3Q24, expenses with financial intermediation fell 6.4% from 3Q23, mainly with the reductions of 32.7% in repurchase operations and 8.1% in savings, offset by the 19.5% growth in CDBs. Compared to 2Q24, these expenses increased 5.9%, mainly impacted by the 13.3% increase in CDB and the 7.6% increase in bonds. In 9M24, expenses with financial intermediation amounted to R\$93.6 billion, down 5.3% from 9M23, mainly impacted by the reductions of 11.9% in savings and 29.6% in repurchase operations, offset by increases of 23.0% in CDB and 28.8% in bonds.

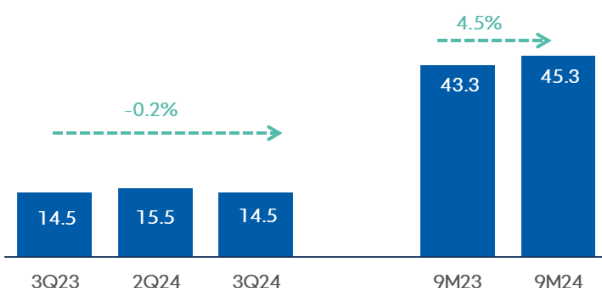
**Recurring Net Income and Return on Net Equity**  
Figures in R\$ billion and Indicator in %



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



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





# Loan Portfolio

The loan portfolio reached a balance of R\$1.209 trillion at the end of Sep24, increasing 10.8% from Sep23 and 3.0% over Jun24, corresponding to a market share of 19.5%, up 0.2 p.p. over Sep23 and 0.1 p.p. over Jun24.

Mortgage was the most representative product in the total loan portfolio, with a share of 67.2% and a balance of R\$812.2 billion, growing 14.7% over Sep23 and 3.6% over Jun24. From this amount, R\$474.9 billion was provided through funds from the Worker's Severance Fund (FGTS), increasing 17.3% over Sep23 and 4.0% over Jun24, and R\$337.3 billion was granted through funds from the Brazilian System of Savings and Loan (SBPE), which increased 11.3% over Sep23 and 3.1% over Jun24.

In 3Q24, a total of R\$63.4 billion was granted (including SBPE and FGTS funds), up 23.4% over 3Q23 and 3.5% higher than in 2Q24. Loans provided with FGTS funds totaled R\$37.6 billion, up 15.7% over 3Q23, and 0.5% lower than in 2Q24. Loans with SBPE funds totaled R\$25.8 billion, growing 36.5% over 3Q23 and 9.9% over 2Q24. In 9M24, new mortgage loans totaled R\$176.0 billion, an increase of 28.6% over 9M23.

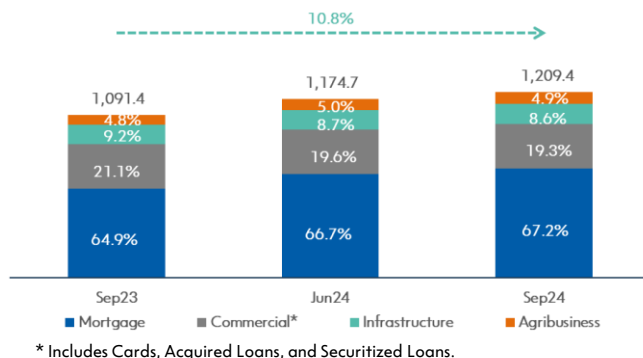
CAIXA is the leading bank in the real estate market, with a 67.5% market share in total mortgage loans, increasing 1.1 p.p. from Sep23 and 0.1 p.p. from Jun24, being also the leading financial agent for the Minha Casa Minha Vida Program, with a market share of 99.6%.

The infrastructure loan portfolio had a balance of R\$104.5 billion in Sep24, up 3.9% over Sep23 and 2.6% over Jun24.

The individual commercial portfolio, reached R\$133.2 billion in Sep24, a reduction of 1.4% compared to Sep23 and an increase of 0.6% compared to Jun24. The highlight was the payroll-deductible loan portfolio, which represented 75.9% of the individual commercial portfolio, totaling R\$101.1 billion. CAIXA's market share in this product reached 15.1%.

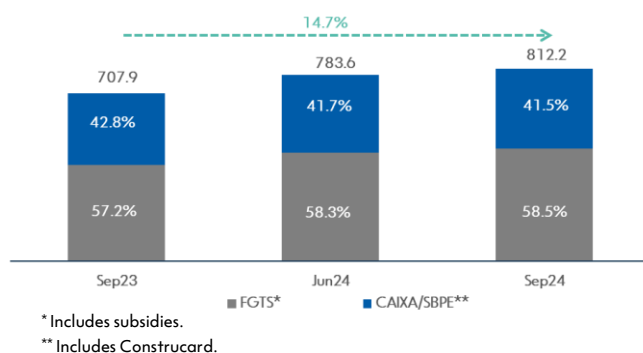
## Loan Composition

Figures in R\$ billion and Market Share in %



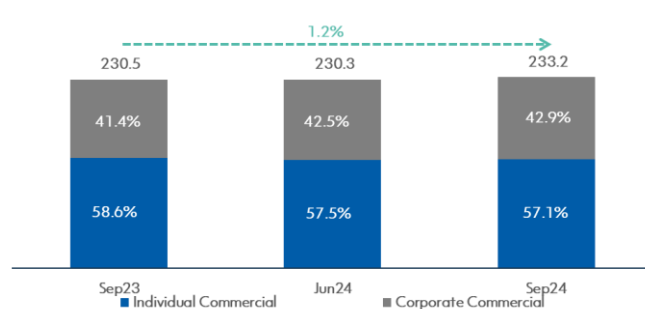
## Mortgage Loan Portfolio

Figures in R\$ billion and Market Share in %



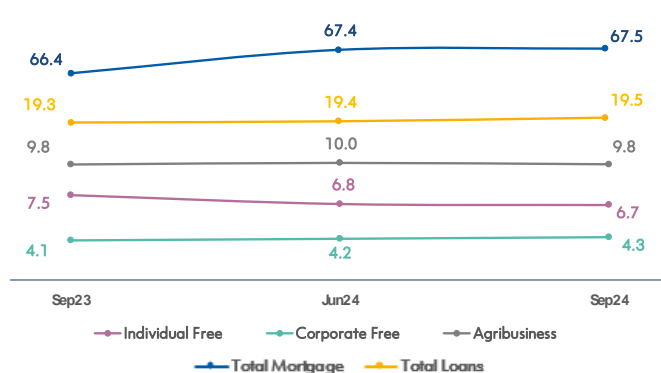
## Commercial Loan Composition

Figures in R\$ billion and Market Share in %



## Market Share

In %



The balance for corporate loan portfolio increased 4.8% over Sep23, reaching R\$100.0 billion in Sep24, being 57.3% of this balance allocated to micro and small companies, which is CAIXA's focus for this segment. In 3Q24, a total of R\$25.0 billion in credit was granted to this segment, compared to R\$21.4 billion in the same period of the previous year, increasing 16.7%; and up 4.2% when compared to 2Q24.

The agribusiness loan portfolio reached R\$59.6 billion in Sep24, up 13.8% over Sep23 and 1.0% in Jun24, with highlight to loans for individuals, which grew 20.3% over Sep23 and 1.5% in Jun24. In 3Q24, a total of R\$5.7 billion was granted, down 30.0% from 3Q23 and 12.7% lower than in 2Q24. In 9M24, a total of R\$18.1 billion was granted, down 25.5% compared to 9M23.

As a result, a total of R\$163.4 billion in credit was granted in 3Q24, up 12.8% over the volume recorded in 3Q23, and 2.7% higher than in 2Q24. In 9M24, a total of R\$465.5 billion was granted, 15.3% higher than in 9M23.

Balance in R\$ million	Sep24	Jun24	Δ%	Sep23	Δ%
Mortgage	812,152	783,568	3.6	707,943	14.7
Commercial Loan	233,176	230,292	1.3	230,484	1.2
Individuals	133,198	132,390	0.6	135,112	-1.4
Corporate	99,978	97,902	2.1	95,372	4.8
Sanitation and Infrastructure	104,521	101,833	2.6	100,587	3.9
Agribusiness	59,574	59,004	1.0	52,352	13.8
<b>Total Portfolio</b>	<b>1,209,423</b>	<b>1,174,696</b>	<b>3.0</b>	<b>1,091,366</b>	<b>10.8</b>

## Quality of the Loan Portfolio

The quality of CAIXA's loan portfolio has been improving, with 94.4% of its assets classified in the AA-C risk level, up 1.7 p.p. over Sep23 and 0.6 p.p. higher than Jun24. Mortgage loans, corresponding to 67.2% of the loan portfolio, are 97.4% classified at the AA-C risk level.

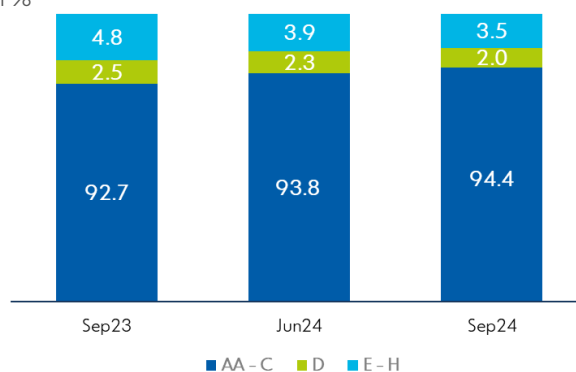
The commercial loan portfolio, which accounts for 19.3% of the total portfolio, has 84.5% of its balance in the AA-C risk level.

Sanitation and infrastructure operations, corresponding to 8.6% of the portfolio, are 93.4% classified in the AA-C risk level.

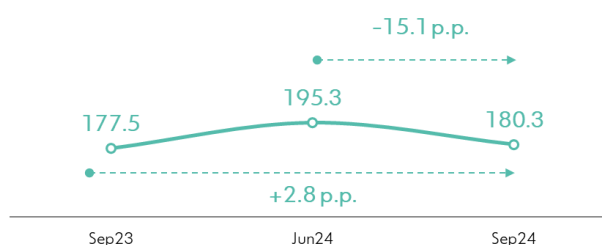
Agribusiness loans represent 4.9% of the portfolio, with 91.8% classified in the AA-C risk level.

The portfolio's provisioning level reached 180.3% and covers 1.8x the delinquency above 90 days.

Ratings  
In %



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



Expenses with allowance for loan losses reached R\$3.1 billion in 3Q24, down 33.4% from 3Q23 and 29.9% from 2Q24. In 9M24, these expenses totaled R\$12.4 billion, 13.5% lower than in 9M23. The reduction in the expenses with allowance were impacted, in part, by the reversal in 3Q24, due to debt renegotiation of a specific client.

In Sep24, the allowance for loan losses corresponded to 4.1% of the total loan portfolio, down 0.7 p.p. from Sep23 and 0.2 p.p. from Jun24.

The total delinquency rate was 2.27%, reducing 0.40 p.p. from Sep23 and 0.07 p.p. higher than in Jun24.

In Sep24, the mortgage loan portfolio had a delinquency rate of 1.42%, down 0.60 p.p. from Sep23 and 0.13 p.p. from Jun24. This portfolio has R\$1.6 trillion in collateral, corresponding to a Loan to Value (LTV) of 49.8%.

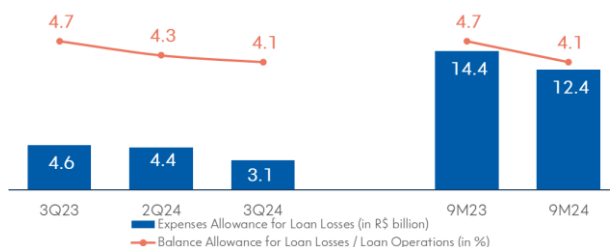
The free individual portfolio had a delinquency rate of 4.45% in Sep24, up 0.38 p.p. over Sep23 and down 0.05 p.p. from Jun24. The free corporate portfolio delinquency rate reached 7.77% in Sep24, growing 1.00 p.p. over Sep23 and 0.76 p.p. higher than in Jun24.

Delinquency for the agribusiness portfolio was 3.35% in Sep24, up 2.61 p.p. from Sep23 and 1.24 p.p. from Jun24.

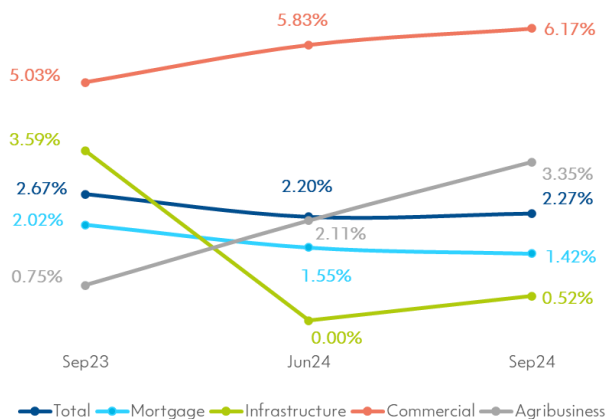
The sanitation and infrastructure sector ended the period with a delinquency rate of 0.52%, down 3.08 p.p. from Sep23 and 0.52 p.p. higher than in Jun24.

CAIXA's loan portfolio has 92.4% of the balance collateralized, increasing 0.3 p.p. over Sep23. Thus, the Bank has R\$2.0 trillion in collateral for its portfolio of R\$1.2 trillion, corresponding to a ratio of 161.6% of the value of collateral on the outstanding balance.

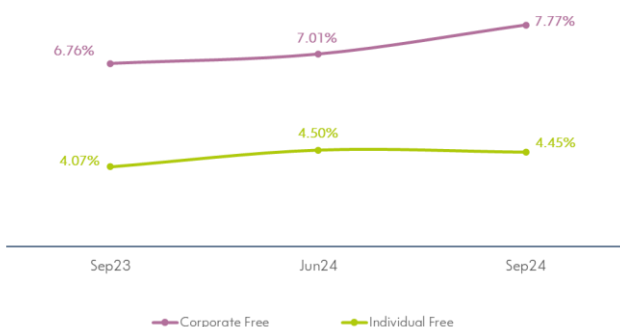
**Expenses with Allowance for Loan Losses and Balance of Allowance for Loan Losses/Loan Operations**



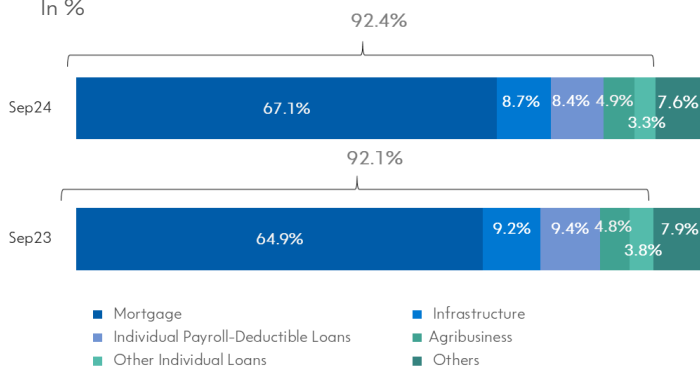
**Delinquency Rate - Over 90 Days**  
In %



**Delinquency Rate - Over 90 Days**  
In %



**Collateralized Loan Portfolio**  
In %



# Securities and Derivative Financial Instruments

The securities and derivatives portfolio, including accumulated impairment loss, totaled R\$285.9 billion in Sep24. This balance represents 14.4% of CAIXA's assets.

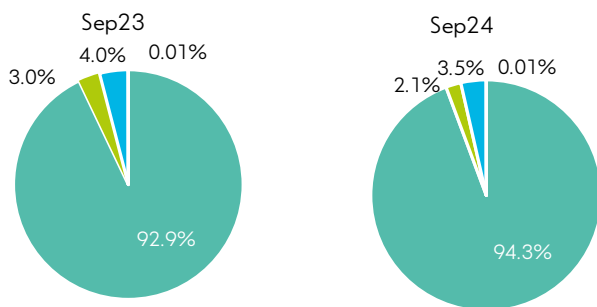
The R\$37.9 billion increase in the portfolio from Sep23, was impacted by the 38.2% increase in securities available for sale, offset by the declines of 24.3% in securities held to maturity, 5.8% in trading securities and 98.8% in derivative financial instruments.

Balance in R\$ million	Sep24	Jun24	Δ%	Sep23	Δ%
<b>Securities</b>	<b>285,916</b>	<b>293,228</b>	<b>-2.5</b>	<b>247,576</b>	<b>15.5</b>
Trading Securities	113,867	118,181	-3.7	120,868	-5.8
Securities Available for Sale	168,376	170,053	-1.0	121,857	38.2
Securities Held to Maturity	3,673	4,994	-26.5	4,850	-24.3
<b>Derivative Financial Instruments</b>	<b>5</b>	<b>7</b>	<b>-28.5</b>	<b>430</b>	<b>-98.8</b>
<b>Securities and Derivative Financial Instruments<sup>1</sup></b>	<b>285,922</b>	<b>293,235</b>	<b>-2.5</b>	<b>248,006</b>	<b>15.3</b>

<sup>1</sup> Includes accumulated impairment loss.

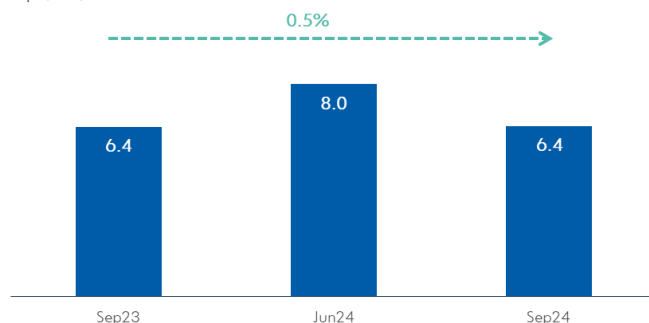
In Sep24, the debentures in CAIXA's portfolio had a balance of R\$6.4 billion, growing 0.5% from Sep23 and down 19.7% over Jun24.

**Composition of the Treasury Investment Balance**  
In %



- Fixed Income - Governments Bonds
- Fixed Income - Financial Institution Private Bonds
- Fixed Income - Corporate Private Bonds
- Equity Bonds

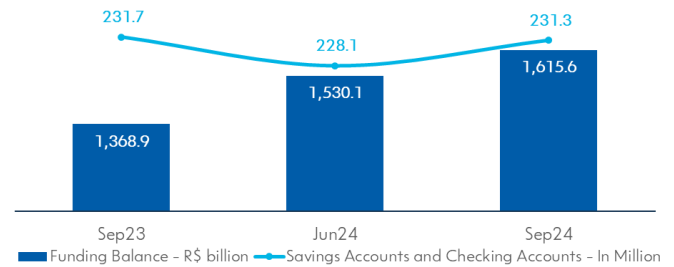
**Inventory of Debentures and Promissory Notes of the Securities Portfolio**  
In R\$ billion



# Funding

CAIXA's funding balance ended Sep24 at R\$1.616 trillion, up 18.0% over Sep23 and 5.6% from Jun24. The growth from Sep23 was mainly driven by the increases of 32.1% in bonds, 25.9% in term deposits and 17.0% in borrowings and on-lending. We highlight the growth in savings accounts, of 8.1% over Sep23 and 1.7% over Jun24. The ratio between total funding and the loan portfolio corresponded to 133.6%.

Funding and Accounts



The number of savings and checking accounts reached 231.3 million in Sep24, an increase of 3,1 millions compared to Jun24. CAIXA currently has 153.2 million clients who entrust their resources to the Bank, increase of 2,1 millions compared to Jun24. Funds from clients totaled R\$754.8 billion, increasing 18.2% from Sep23 and 1.8% higher than in Jun24.

Balance in R\$ million	Sep24	Jun24	Δ%	Sep23	Δ%
Funds from clients	754,801	741,191	1.8	638,423	18.2
Savings Accounts	380,986	374,543	1.7	352,385	8.1
Term Deposits	284,209	274,066	3.7	225,780	25.9
Demand Deposits	50,256	55,443	-9.4	40,435	24.3
Other Deposits	39,351	37,140	6.0	19,823	98.5
Bonds	193,790	184,817	4.9	146,723	32.1
Mortgage bonds	171,689	162,534	5.6	129,154	32.9
Other Bonds <sup>1</sup>	22,101	22,283	-0.8	17,568	25.8
Funds Obtained In The Open Market <sup>2</sup>	178,710	136,399	31.0	166,451	7.4
Borrowings and Onlending	488,276	467,714	4.4	417,282	17.0
<b>Main Items of Funding</b>	<b>1,615,577</b>	<b>1,530,121</b>	<b>5.6</b>	<b>1,368,879</b>	<b>18.0</b>

<sup>1</sup>Includes financial and agribusiness bonds.

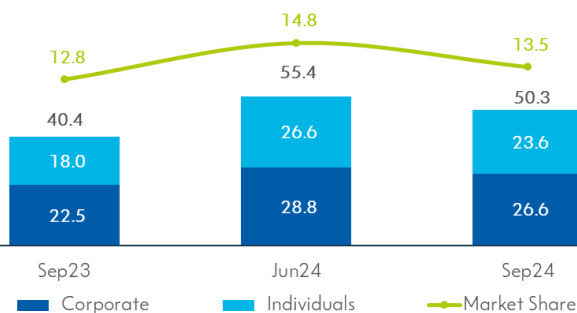
<sup>2</sup>Own portfolio repurchase agreement.

## Demand Deposits

Demand deposits had a balance of R\$50.3 billion in Sep24, up 24.3% from Sep23 and 9.4% lower than in Jun24. Corporate deposits totaled R\$26.6 billion and individual deposits reached R\$23.6 billion, up 18.6% and 31.4%, respectively compared to Sep23.

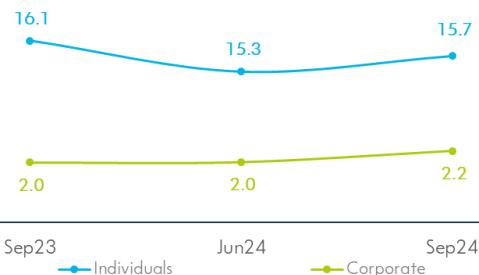
### Demand Deposits

Figures in R\$ billion and Market Share in %



### Demand Deposits - Number of Accounts

In million



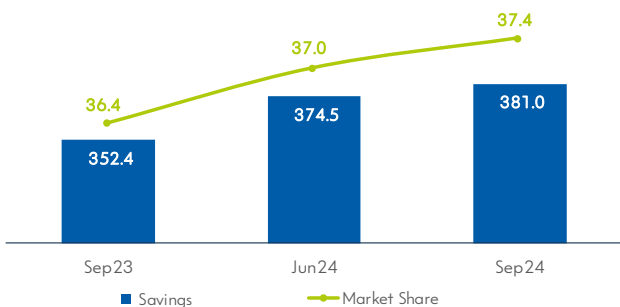
CAIXA had 17.9 million checking accounts in Sep24, with 15.7 million individual accounts and 2.2 million corporate accounts, down 0.9% from Sep23 and up 3.1% over Jun24. We highlight the growth in corporate accounts, of 9.4% from Sep23 and 9.0% compared to Jun24.

## Savings Accounts

In Sep24, CAIXA's savings accounts had a market share of 37.4%, growing 1.0 p.p. over Sep23 and 0.3 p.p. compared to Jun24. The savings account base ended the quarter with 213.4 million accounts and a balance of R\$381.0 billion, increasing 8.1% over Sep23 and 1.7% over Jun24.

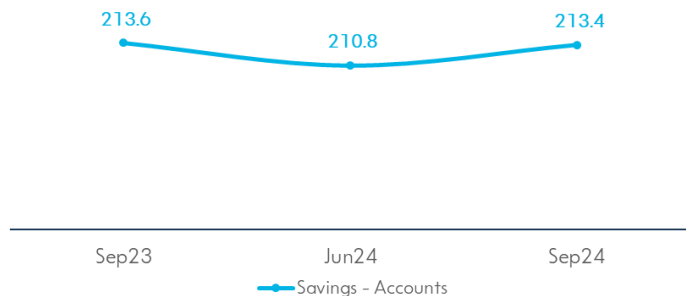
### Savings Accounts Deposits

Figures in R\$ billion and Market Share in %



### Savings Accounts - Number of Accounts

In million

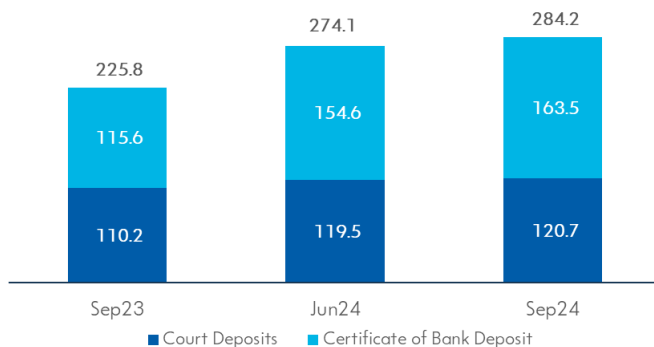


## Term Deposits

Term deposits totaled R\$284.2 billion in Sep24, increasing 25.9% from Sep23 and 3.7% over Jun24. Certificate of Bank Deposits had a balance of R\$163.5 billion, increasing 41.4% from Sep23 and 5.7% in relation to Jun24. Court deposits grew 9.6% over Sep23, totaling R\$120.7 billion in Sep24.

### Term Deposits

Figures in R\$ billion



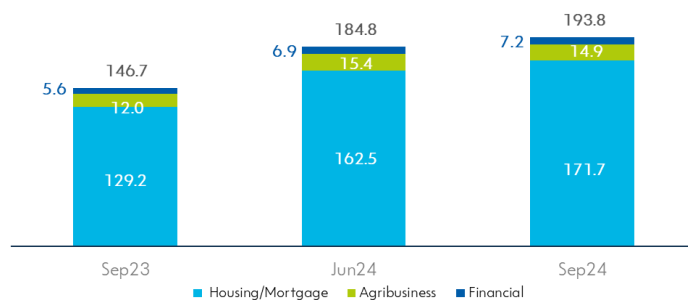
## Bonds

In Sep24, CAIXA's bonds reached R\$193.8 billion, up 32.1% over Sep23 and 4.9% higher than in Jun24, driven by a favorable scenario for return from fixed income products, on the other hand, negatively impacted by the reduction in liquidity, considering the new regulations implemented in 2024.

As a result, housing and mortgage bonds had a balance of R\$171.7 billion, growing 32.9% from Sep23 and 5.6% from Jun24. Agribusiness bonds reached R\$14.9 billion, up 24.3% over Sep23 and 2.9% lower than in Jun24. Financial bonds totaled R\$7.2 billion, increasing 29.0% over Sep23 and 3.9% compared to Jun24.

### Bonds

Figures in R\$ billion

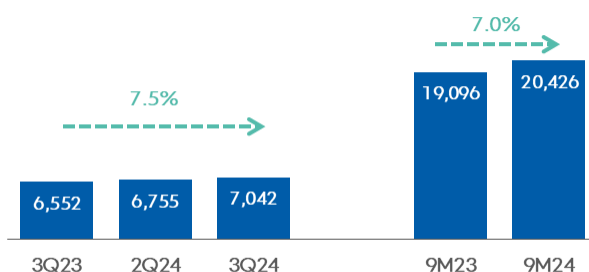


# Revenues from Services and Banking Fees

In 3Q24, revenue from services and banking fees totaled R\$7.0 billion, up 7.5% over 3Q23 and 4.3% from 2Q24. The growth recorded over 3Q23 was due to the increases of 19.4% in revenues from insurance products, 14.7% in revenues from cards, 8.8% in revenue from checking accounts and banking fees and 5.3% in credit services.

In 9M24, revenues from services reached R\$20.4 billion, growing 7.0% from 9M23. The growth recorded in relation to 9M23 was mainly impacted by the increases of 14.7% in revenues from insurance products, 10.2% in revenues credit services, 9.7% in cards and 6.8% in checking accounts and banking fees.

**Income from Services and Banking Fees**  
Figures in R\$ million and Variation in %



Balance in R\$ million	3Q24	2Q24	Δ%	3Q23	Δ%	9M24	9M23	Δ%
Government Services	2,428	2,406	0.9	2,326	4.4	7,174	6,804	5.4
Checking Account and Banking Fees	1,066	978	9.0	979	8.8	3,069	2,873	6.8
Insurance	821	732	12.1	687	19.4	2,214	1,930	14.7
Debit and Credit Cards	775	724	7.0	676	14.7	2,202	2,006	9.7
Revenues from Credit Services	685	672	1.9	651	5.3	2,019	1,832	10.2
Investment Funds	654	611	7.1	623	5.1	1,877	1,790	4.9
Agreements and Recovery	529	552	-4.2	555	-4.6	1,628	1,721	-5.4
Others	84	79	5.7	55	51.5	242	140	72.4
<b>Total</b>	<b>7,042</b>	<b>6,755</b>	<b>4.3</b>	<b>6,552</b>	<b>7.5</b>	<b>20,426</b>	<b>19,096</b>	<b>7.0</b>

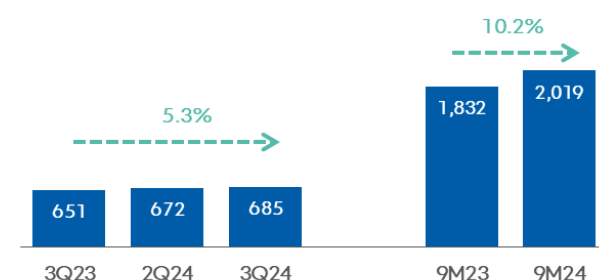
The main items in the revenues from services line are provided below:

## Revenue from Credit Services

In 3Q24, revenue from credit services totaled R\$684.8 million, up 5.3% over 3Q23 and 1.9% higher than in 2Q24.

In 9M24, these revenues totaled R\$2.0 billion, up 10.2% over 9M23, in line with the growth in loan portfolio which was 10.8% in the comparison of Sep24 with Sep23.

**Revenue from Credit Services**  
Figures in R\$ million and Variation in %

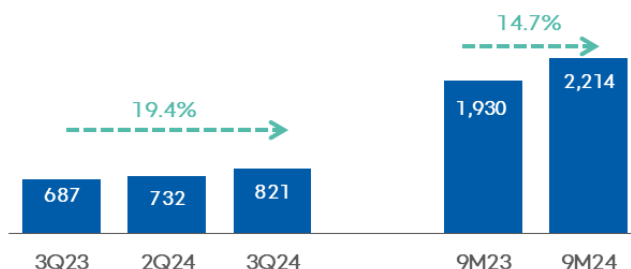


## Insurance

In 3Q24, revenues from insurance products totaled R\$820.9 million, up 19.4% over 3Q23 and 12.1% over 2Q24. It is noteworthy that when compared to 3Q21 the growth was almost 100.0%.

In 9M24, these revenues reached R\$2.2 billion, up 14.7% over 9M23. The revenues from security products represent 10.8% of all the revenues from services and banking fees.

**Insurance**  
Figures in R\$ million and Variation in %



### Checking Account and Banking Fees

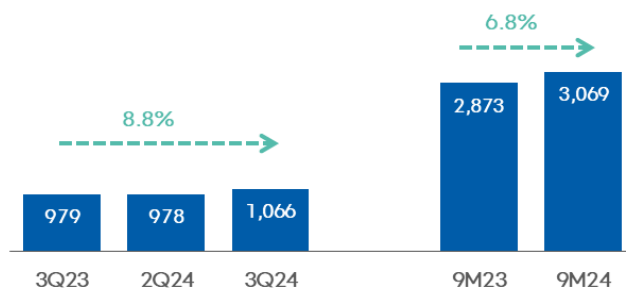
Income from checking accounts, including income from banking fees, totaled R\$1.1 trillion in 3Q24, increasing 8.8% over 3Q23 and 9.0% over 2Q24.

In 9M24, this line reached R\$3.1 billion, an increase of 6.8% over 9M23.

These growths were mainly impacted due to the increase in revenues resulting from real estate credit, which has been showing increases constant in recent periods.

### Checking Account and Banking Fees

Figures in R\$ million and Variation in %



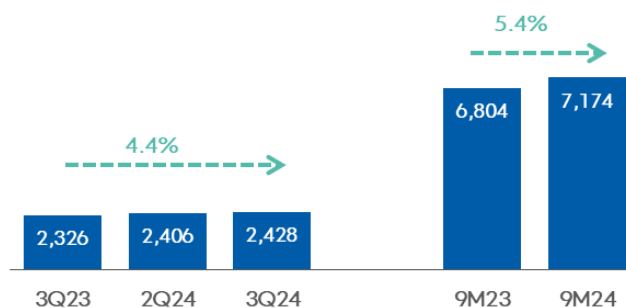
### Government Services

Revenues from government services reached R\$2.4 billion in 3Q24, up 4.4% over 3Q23, in which we highlight the income from lotteries. Compared to 2Q24 revenues from government services continued to grow, achieving 0.9%.

In 9M24, revenues from government services reached R\$7.2 billion, growing 5.4% over 9M23.

### Government Services

Figures in R\$ million and Variation in %



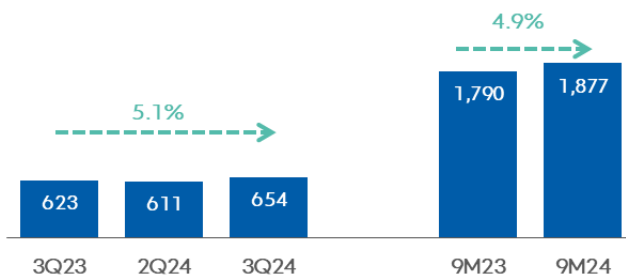
### Investment Funds

Revenues from the management of investment funds totaled R\$654.5 million in 3Q24, up 5.1% over 3Q23 and 7.1% over 2Q24.

In 9M24, these revenues reached R\$1.9 billion, growing 4.9% over 9M23.

### Investment Funds

Figures in R\$ million and Variation in %



### Cards

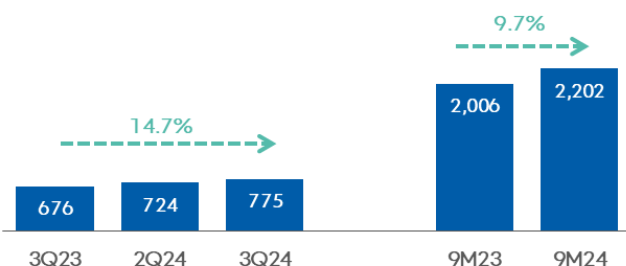
Revenues from cards totaled R\$775.0 million in 3Q24, increasing 14.7% from 3Q23 and 7.0% in relation to 2Q24.

In 9M24, revenues from cards reached R\$2.2 billion, up 9.7% over 9M23.

It is noteworthy that the increases are in line with the increases in transactions with CAIXA cards.

### Cards

Figures in R\$ million and Variation in %





# Transactions

In 3Q24, a total of 11.8 billion transactions were carried out through CAIXA's channels, increasing 29.2% over 3Q23, and 9.5% higher than in 2Q24. Of this amount, 11.0 billion transactions were carried out through APPs, up 33.1% from 3Q23, and a 9.9% growth over 2Q24.

In 9M24, a total of 35.4 billion transactions were carried out through CAIXA's channels, increasing 45.6% from 9M23, being 33.0 billion of these transactions carried out through APPs, up 52.4%.

We highlight CAIXA's relevance in Pix transactions, with 18.1% of market operations passing through CAIXA.

The expansion of digital journeys combined with service qualification, system improvements, digitization of processes and use of biometrics made it possible to significantly reduce queues at branches.

In million	3Q24	2Q24	Δ%	3Q23	Δ%	9M24	9M23	Δ%
APPs	10,978	12,179	-9.9	8,225	33.5	32,766	21,169	54.8
Internet Banking	57	73	-21.3	66	-13.2	194	465	-58.1
Lottery Units <sup>1</sup>	482	496	-2.9	530	-9.1	1,476	1,634	-9.7
Banking Service Rooms	178	187	-4.7	183	-2.5	531	567	-6.3
Banco 24h	83	85	-2.8	91	-8.9	253	279	-9.3
CAIXA AQUÍ Correspondents	20	21	-5.4	25	-18.4	63	79	-20.1
Branches and Banking Service Points (PAs)	19	22	-15.9	24	-22.3	62	74	-15.7
Electronic Service Points (ATMs)	1	1	-1.4	1	-15.7	3	5	-31.8
<b>Total Transactions</b>	<b>11,818</b>	<b>13,065</b>	<b>-9.5</b>	<b>9,145</b>	<b>29.2</b>	<b>35,350</b>	<b>24,272</b>	<b>45.6</b>

<sup>1</sup> Excludes Lottery games.

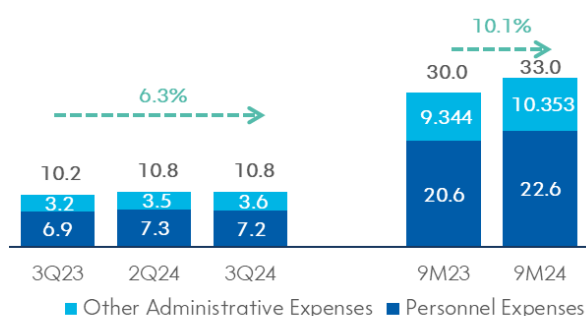
# Administrative Expenses

In 3Q24, administrative expenses totaled R\$10.8 billion, up 6.3% over 3Q23. In relation to 2Q24, administrative expenses increased 0.3%, influenced by the 1.7% reduction in personnel expenses and offset by the 4.5% increase in other administrative expenses.

These expenses totaled R\$33.0 billion in 9M24, up 10.1% from 9M23. Excluding the expenses from the voluntary dismissal program (PDV) underway, the increase would be 7.2% in the period.

## Administrative Expenses

Figures in R\$ billion and Variation in %



The PDV had a limit of 4.1 thousand employees and is a measure included in CAIXA's staff management, as approved by the State Coordination Secretariat (SEST), according to criteria of organizational efficiency and sustainability of the Bank's business.

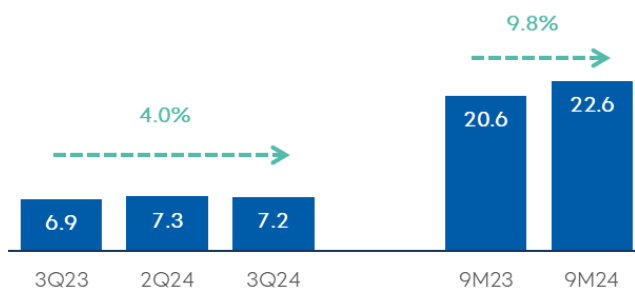
## Personnel Expenses

CAIXA currently has 83.6 thousand employees. Personnel expenses totaled R\$7.2 billion in 3Q24, increasing 4.0% over 3Q23 and 1.7% lower than in 2Q24.

In 9M24, personnel expenses totaled R\$22.6 billion, 9.8% higher than the same period in the previous year, mainly due to expenses from the voluntary dismissal program (PDV) underway and salary adjustments granted in accordance with the Agreement Work Collective.

### Personnel Expenses

Figures in R\$ billion and Variation in %

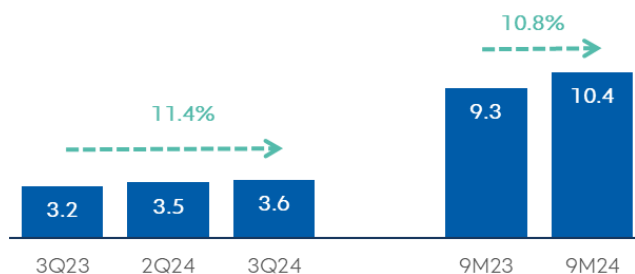


## Other Administrative Expenses

Administrative expenses reached R\$3.6 billion in 3Q24, up 11.4% over 3Q23 and 4.5% over 2Q24. The growth recorded against 3Q23 was mainly due to the increases of 72.7% in publicity, sales and public relations, 44.1% in amortization, depreciation and impairment and 16.6% in specialized services, offset by the 20.7% reduction in rentals and leasing of properties.

### Other Administrative Expenses

Figures in R\$ billion and Variation in %



In 9M24, other administrative expenses totaled R\$10.4 billion, up 10.8% over the same period in the previous year, mainly due to the increases of 33.1% in amortization, depreciation and impairment, 18.0% in surveillance and security service, and 113.4% in publicity, sales and public relations, offset by the 16.3% reduction in rentals and leasing of properties.

Balance in R\$ million	3Q24	2Q24	Δ%	3Q23	Δ%	9M24	9M23	Δ%
<b>Infrastructure</b>	<b>1,341</b>	<b>1,345</b>	<b>-0.3</b>	<b>1,333</b>	<b>0.6</b>	<b>3,972</b>	<b>3,860</b>	<b>2.9</b>
Maintenance and Repairs	273	255	7.0	252	8.1	781	704	10.9
Rentals and Leasing of Properties	463	489	-5.4	584	-20.7	1,466	1,752	-16.3
Surveillance and Security	256	249	2.8	243	5.2	739	627	18.0
Communications	165	153	8.0	133	24.5	443	340	30.3
Material	60	57	4.7	10	530.4	143	69	107.2
Water and Energy	124	141	-12.5	111	11.0	399	368	8.5
<b>Others</b>	<b>2,273</b>	<b>2,114</b>	<b>7.5</b>	<b>1,912</b>	<b>18.9</b>	<b>6,381</b>	<b>5,484</b>	<b>16.4</b>
Data Processing	595	602	-1.1	550	8.2	1,673	1,623	3.0
Outsourced Services	280	264	6.1	268	4.5	797	718	10.9
Transport Services	155	164	-5.6	154	0.7	474	455	4.1
Amortization / Depreciation / Impairment	680	598	13.6	472	44.1	1,888	1,419	33.1
Publicity, Sales and Public Relations	106	69	54.2	62	72.7	290	136	113.4
Specialized Services	238	210	13.5	204	16.6	627	545	14.9
Financial System Services	106	100	5.2	95	10.9	309	298	3.6
Others	114	107	6.0	109	4.8	324	290	11.9
<b>Other Administrative Expenses</b>	<b>3,614</b>	<b>3,459</b>	<b>4.5</b>	<b>3,245</b>	<b>11.4</b>	<b>10,353</b>	<b>9,344</b>	<b>10.8</b>

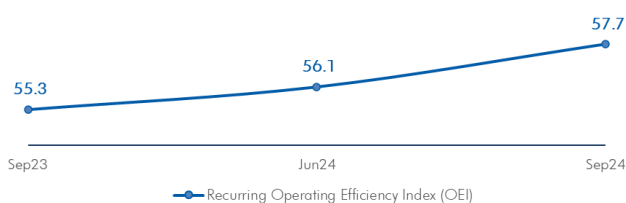
# Operational Efficiency

CAIXA's recurring operating efficiency ratio was 57.7% in Sep24, improving 2.4 p.p. from Sep23 and 1.6 p.p. in relation to Jun24.

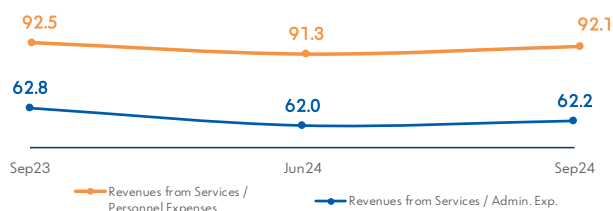
The coverage ratio of personnel expenses, which measures the ratio between revenues from services and personnel expenses, was 92.1% in Sep24, down 0.4 p.p. from Sep23 and increasing 0.8 p.p. from Jun24.

The coverage ratio for administrative expenses in Sep24, which measures the ratio between service revenues and administrative expenses (other administrative and personnel), was 62.2%, down 0.6 p.p. from Sep23 and 0.2 p.p. higher than in Jun24.

**Recurring Operating Efficiency Index\***  
In %



**Recurring Coverage Ratio - Administrative and Personnel**  
In %



\* 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 Incomes 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 Sep24, Risk-Weighted Assets (RWA) totaled R\$808.3 billion and Reference Equity ended with R\$131.0 billion.

Thus, the Principal Capital Ratio totaled 14.0% above the regulatory minimum by 6.0 p.p. In the same period, the Tier I and Basel ratios ended at 14.2% and 16.2%, respectively, remaining above the regulatory minimums by 4.7 p.p.

Reference Equity (balance in R\$ million)	Sep24	Jun24	Δ	Sep23	Δ
Reference Equity - RE	130,976	129,888	0.8%	126,384	3.6%
Tier I	114,803	113,715	1.0%	106,973	7.3%
Principal Capital	113,090	112,002	1.0%	105,260	7.4%
Complementary Capital	1,713	1,713	0.0%	1,713	0.0%
Tier II	16,173	16,173	0.0%	19,411	-16.7%
Risk Weighted Assets - RWA	808,291	792,217	2.0%	746,158	8.3%
Principal Capital Ratio (Principal Capital/RWA)	14.0%	14.1%	-0,1 p.p.	14.1%	-0,1 p.p.
Tier I Ratio (Tier I/RWA)	14.2%	14.4%	-0,2 p.p.	14.3%	-0,1 p.p.
Basel Ratio (RE /RWA)	16.2%	16.4%	-0,2 p.p.	16.9%	-0,7 p.p.

The fixed asset ratio was 9.7%, maintaining CAIXA's compliance with CMN Resolution 4,957/2021, which establishes the 50% limit.

Fixed Assets Capital (balance in R\$ million)	Sep24	Jun24	Δ	Sep23	Δ
(A) Fixed Asset Adjusted	12,678	12,027	5.4%	10,933	16.0%
(B) Reference Equity	130,976	129,888	0.8%	126,384	3.6%
(C) Fixed Asset Adjusted Ratio ((A / B) x 100)	9.7%	9.3%	0,4 p.p.	8.7%	1 p.p.

CAIXA's exposure to the Public Sector, considering operations not backed by the Federal Government, was 42.6% of the Reference Equity in Sep24, increasing 1.7 p.p. compared to Sep23 and reduction by 1.6 p.p. in relation to Jun24. According to CMN Resolution 4,995/2022, a financial institution's loan portfolio with public entities and institutions is limited to 45% of its Reference Equity.

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 Sep24, CAIXA had a LCR of 219.6%, up 21.2 p.p. over Sep23 and 10.5 p.p. over Jun24.

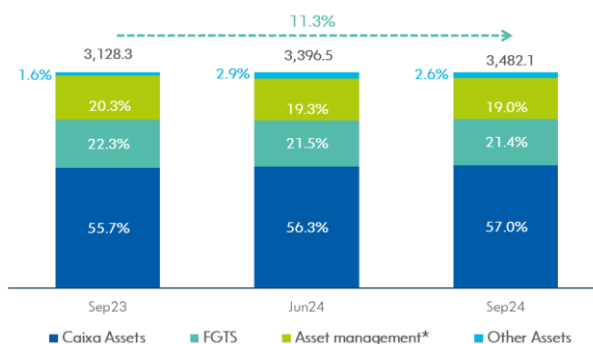
\* Pursuant to BACEN Resolution 54, short-term liquidity indicators are calculated based on the simple average of the daily values compared to 2Q24 referring to the informed base date.

## Assets under Management

In Sep24, CAIXA had R\$3.5 trillion in assets under management, being R\$2.0 trillion in own assets and R\$1.5 trillion in third-party assets. Total assets increased 11.3% over Sep23, driven mainly by increases of 13.9% in CAIXA assets, 6.5% in FGTS and 4.0% in investment funds.

Among the R\$1.5 trillion of third-party resources managed by CAIXA, we highlight FGTS funds, which totaled R\$743.8 billion and investment funds totaling R\$45.4 billion over Sep23, with investment funds totaling R\$661.7 billion and increasing R\$25.3 billion over Sep23.

**Assets under Management**  
Figures in R\$ billion and Market Share in %



## Investment Funds and Managed Portfolios

In Sep24, CAIXA was responsible for managing R\$850.7 billion in investment funds and managed portfolios, up 2.7% over Sep23 and 0.8% over Jun24.

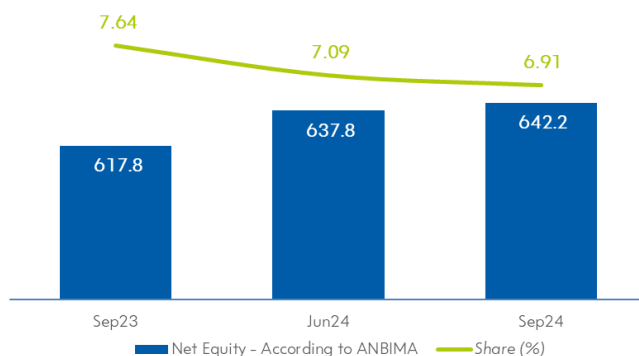
Retail funds and exclusive funds totaled R\$681.6 billion in Sep24, growing 3.5% over Sep23, and 1.3% higher over Jun24. Net Equity of the exclusive funds had the highest level of managed net worth, totaling R\$381.0 billion, growing 7.7% in relation to Sep23 and up 2.6% over Jun24.

Balance in R\$ million	Sep24	Jun24	Δ%	Sep23	Δ%
<b>Retail and Exclusive Funds</b>	<b>681,588</b>	<b>673,052</b>	<b>1.3</b>	<b>658,524</b>	<b>3.5</b>
Retail Funds	300,576	301,561	-0.3	304,854	-1.4
Exclusive Funds	381,013	371,491	2.6	353,670	7.7
<b>Managed Portfolios</b>	<b>169,111</b>	<b>171,158</b>	<b>-1.2</b>	<b>169,483</b>	<b>-0.2</b>
Social	167,174	169,215	-1.2	167,729	-0.3
State Funds	1,356	1,317	2.9	1,163	16.5
Special Welfare Policy (RPPS)	581	626	-7.3	591	-1.7
<b>Investment Funds and Managed Portfolio</b>	<b>850,699</b>	<b>844,210</b>	<b>0.8</b>	<b>828,007</b>	<b>2.7</b>

In Sep24, CAIXA managed 6.9% of the total net worth of market funds, according to criteria of the Brazilian Financial and Capital Markets Association (ANBIMA), occupying the sixth place among resource managers.

Net Equity of the funds and portfolios totaled R\$642.2 billion, up 3.9% from Sep23 and 0.7% higher than in Jun24.

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



## Debit and Credit Cards

In 3Q24, CAIXA's card clients performed 1.1 billion transactions, increasing 3.2% from 3Q23, with a financial volume of R\$76.6 billion, resulting from the use of 266.7 million cards in the base. The card base grew 4.4% over Sep23.

In 9M24, CAIXA's card clients performed 3.3 billion transactions, 2.7% higher than in 9M23, with a financial volume of R\$225.9 billion.

Cards (Debit and Credit) <sup>1</sup>	3Q24	2Q24	Δ%	3Q23	Δ%	9M24	9M23	Δ%
Number of Cards <sup>2</sup> (in million)	266.7	268.1	-0.5	255.3	4.4	266.7	255.3	4.4
Number of Transactions (in million)	1,104.6	1,091.9	1.2	1,070.1	3.2	3,276.7	3,191.0	2.7
Balance of Transactions (R\$ million)	76,591.6	74,998.9	2.1	73,518.9	4.2	225,864.4	218,977.7	3.1

<sup>1</sup> Includes virtual debit cards.

<sup>2</sup> 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 37.4% of deposits in Brazil's total savings accounts. The Company has great capillarity, operating in 99% of the country's municipalities.

# CAIXA

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