

CAIXA

**MANAGEMENT
REPORT
3Q22**



CAIXA

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Management Report

To the Brazilian society, employees, contractors, investors, and customers, CAIXA presents the Management Report for the third quarter of 2022, according to practices and standards established in the country applicable to institutions authorized to operate by the Central Bank of Brazil (BACEN).

Management Actions

On July 1, 2022, Mrs. Daniella Marques Consentino took office as CAIXA's CEO, as appointed by the Hon. Mr. President of the Republic, Jair Messias Bolsonaro.

Among the main actions implemented in the new management, we highlight measures focused on welcoming, encouraging and providing opportunities for all women in Brazil, besides fostering sustainability and entrepreneurship and strengthening internal governance based on adjusting CAIXA's organizational structure.

Changes took place in the following areas:

- Migration of the Internal Affairs and related units, previously reporting to the Presidency, to the Board of Directors, reinforcing their work's autonomy and isonomy.
- Creation of the Vice-Presidency of Corporate Management by merging the Vice-Presidencies of "Strategy and Personnel" and "Logistics and Operations", expanding the integration of activities in corporate subjects while adopting the best market practices, providing better internal communication, optimization, efficiency, fluidity in the management of processes and with a focus on people.
- Creation of the Vice-Presidency for Sustainability and Entrepreneurship to strengthen and expand the sustainability work in all dimensions, highlighting entrepreneurship as a tool for social transformation.

The Corporate Strategy of the CAIXA Conglomerate presents a temporal vision for the 2022-2026 quinquennium and was built from the guidelines of the Senior Management, the initiatives of the business and client units, considering the dynamics of the internal and external environment and the analysis of risks and opportunities, where the priorities and main directions to structure the organizational strategic goals are identified.

Therefore, the direction CAIXA and the companies from the Conglomerate must follow in the conduction of businesses, services, assets and people is defined, exploring the competitive potential based on the analysis of scenarios, tendencies and risks, establishing the imperatives of action so that the objectives are fulfilled, and the benefits are envisioned in the results.

In this way, CAIXA declares its Purpose of "To be the Bank of All Brazilians" seeking to be recognized for its capacity of transformation, with efficiency and profitability.

The Corporate Strategy translates CAIXA's commitment with social, environmental and climate responsibility, the strengthening of the client-focused vision, the acting in strategic businesses and

segments such as the agribusiness, housing and micro entrepreneurship, the profitability and efficiency, the complementarity and business synergy between the companies of the Conglomerate and the focus on development, performance and the acknowledgment of people.

As for the economic-financial performance, in 3Q22, CAIXA's net income reached R\$3.2 billion, up by 75.9% QoQ, and reached R\$7.6 billion until September 2022, reinforcing the bank's ability to keep sustainable and steady results.

CAIXA's loan portfolio kept its strong growth pace, totaling R\$977.0 billion in 3Q22, nominally growing R\$134.7 billion in 12 months. In the quarter, we had record numbers in total and mortgage loans granted, with the highest volume in the historical series.

The resilience of CAIXA's loan portfolio quality should also be noted, with the delinquency rate reaching 1.94%, down by 0.22 p.p. over 3Q21 and 92.5% of its loans rated between AA-C, the best number ever achieved.

CAIXA Pra Elas

Female entrepreneurship is a tool for social transformation to reduce inequalities and promote the country's growth. Aiming to strengthen CAIXA's actions related to supporting women's causes, the "CAIXA Pra Elas" Project was created based on the pillars of preventing violence against women, promoting female entrepreneurship and expanding the product portfolio for this audience.

To implement this project, CAIXA's capillarity and network power should be highlighted, which is present in more than 99% of Brazilian municipalities. The initiative can generate important results for the bank, aligning its social vocation with its market positioning, aiming at prospecting and retaining the female audience, which represents 52% of CAIXA's customer base.

Thus, given the opportunity to increase women's participation in accessing banking products and services, CAIXA created several initiatives in line with the needs of the female audience. Among the benefits, the following unique products/services and conditions stand out:

- Exemption of three months in the basket of checking account services;
- Exemption from renting the Azulinha payment terminals for revenues as of R\$100;
- Mortgage Loan Bond (LCI) with profitability of up to 1 percentage point above the CDI;
- Credit card with exclusive design and new benefits;
- Women's Life Insurance exempt from payment in case of cancer; and compensation in case of breast, ovary and uterus cancer;
- Women's Life Pension Plan, which also offers one gynecological appointment per year and payment of R\$50 thousand in the event of the birth of twins, triplets or more children;
- Possibility to pause payments for four months on the CAIXA Direct Loan line (CDC), renegotiation contracts and Renewable Energy Personal Loan for women;
- Grace period of up to six months to start the payment of installments when granting SBPE mortgage loans for pregnant women;
- Possibility of partial payment of the installment of mortgage loan contracts during maternity leave.

The project presented important milestones in 3Q22:

- 26.6 million accesses to the CAIXA Pra Elas space through the CAIXA Tem App;

- 7.9 million accesses on the official CAIXA Pra Elas website;
- 95.8 thousand services at branches in an exclusive environment provided by CAIXA Pra Elas;
- 8 thousand CAIXA employees as ambassadors of the initiative working in the branches network.

In the period, more than 100 thousand individual accounts were opened for the female public and 19.9 thousand accounts for Corporate Female Entrepreneurs. Furthermore, more than 100 thousand CAIXA Pra Elas credit cards were granted as well as 2.3 thousand Azulzinha CAIXA payment terminals.

The insurance products that make up the CAIXA Pra Elas portfolio showed solid results with Women's Life Insurance reaching more than R\$23 million in loans and light vehicle consortium exceeding R\$110 million at the end of 3Q22.

In addition to the internal measures implemented by the bank, CAIXA is partnering with other companies committed to building a protection network by adopting good practices to prevent violence against women.

The CAIXA Pra Elas partnership network has institutions such as: Elo, Brazilian Micro and Small Business Support Service (Sebrae), Brazilian Bank for Economic and Social Development (BNDES), Fundação Getúlio Vargas (FGV), Brazilian Chamber of Construction Industry (CBIC), among others. Seeking to consolidate and add efforts to the current group, more than 200 companies are negotiating adopting the protocol of intentions¹ to support women's causes.

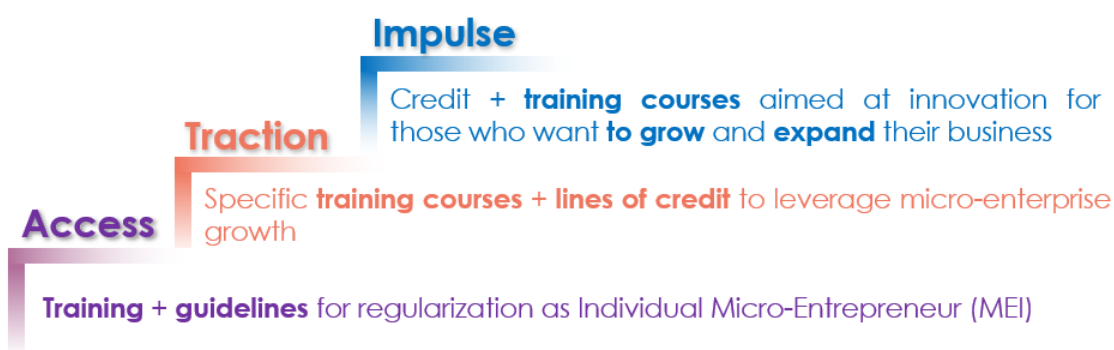
Also noteworthy are the actions related to Pink October, with a Technical Cooperation Agreement (ACT) with the Ministry of Health to disseminate information on the prevention of breast and cervical cancer, according to the booklet "Breast Cancer: Let's talk about it?" from the National Cancer Institute (INCA), which is also available on the CAIXA Tem application. As a strategic partner of the Ministry of Health in the prevention of breast cancer, we highlight the capillarity of our physical and digital service network at CAIXA.

CAIXA Pra Elas - Entrepreneurs

CAIXA, in partnership with Sebrae, launched CAIXA Pra Elas Entrepreneurs, a program that aims to boost and promote female entrepreneurship, with an integrated focus on formalizing women as individual micro-entrepreneurs (MEI), as well as provide training and offer loan solutions.

The project envisions an opportunity to encourage formalizing women as MEI. On the training front, free courses on entrepreneurship and guidance will be offered. Regarding loan lines, solutions were prepared for entrepreneurs in different phases: informal, formalized and for those who wish to expand their business.

¹Protocol of intentions that aims to help promote actions to fight domestic violence, protect women and foster their financial independence.



The concept that CAIXA seeks to offer in this context is to serve as an entrepreneurial leverage with personalized actions for women considering the phase of their business:



It is noteworthy that measures to promote female entrepreneurship, with actions aimed at education and financial independence, also strengthen the pillar of preventing violence against women, as financial independence strengthens their decision-making autonomy.

Sustainability and Entrepreneurship

In 3Q22, CAIXA created a specific Vice-Presidency for Sustainability and Entrepreneurship, aiming to develop businesses and solutions that enable financial citizenship and the access to basic rights to all Brazilians and that promote the conservation and recovery of the country's cultural and natural patrimony, seeking the achievement of the following goals:

- Being recognized nationally and internationally as a benchmark in sustainability and entrepreneurship;
- Being an agent of social transformation, leveraging CAIXA's business and results;
- Being the main bank promoting socio-environmental entrepreneurship, improving the quality of life of the low-income population;
- Maximizing the value generation to society and the environment, ensuring the economic, social and environmental balance in its activities, products and services.

The creation of its own unit, with integrated and transversal work to implement environmental and social agendas will help CAIXA strengthen and expand sustainability in all its dimensions, highlighting entrepreneurship as a tool for social transformation.

Additionally, there is a market positioning opportunity for the bank to become an ESG (Environmental, Social and Corporate Governance) connectivity HUB. CAIXA, together with international entities, will seize opportunities and resources to promote sustainable and

entrepreneurial initiatives in Brazil's sustainability agenda, focusing on sustainability and entrepreneurship.

Through these interactions with different segments, the bank will work as an ESG promoting agent, allowing CAIXA to become a benchmark in the carbon credit market as an investor, facilitator, and project structurer, as well as taking a leading role in the Brazilian economic agenda of green growth, clean energy and green infrastructure.

Regarding actions aimed at fostering entrepreneurship, the dedication to the issue as CAIXA's strategic guideline stands out.

In this context, the bank's operations are focused on implementing measures to help citizens on an income progression journey, promoting social transformation and financial independence through entrepreneurship.

Therefore, it is an initiative that reconciles CAIXA's social skill with its vocation for customer-focused results, helping build entrepreneurship among citizens who are at the base of the pyramid with financial education.

Through strategic partnerships, the bank positions itself as an ally of entrepreneurship, working in education, guidance, products and specific services for this audience.

The holistic and customer-focused approach enables CAIXA to actively participate as a financial leverage in the customer journey, generating an economic prosperity cycle. Implementing these measures helps increase the conversion of products and the loyalty of its broad customer base.

The capillarity of CAIXA's service network, as well as its experience as the main agent to implement government public policies, aligned with this model of interaction and knowledge exchange among market participants, provides an environment to develop and exchange experiences, resulting in actions that positively affect the entire Brazilian society.

Auxílio Brasil Payroll-Deductible Loan

After the Ministry of Citizenship published Decreed 816 on September 27, 2022, which regulates the payroll-deductible loan for beneficiaries of the Auxílio Brasil Program, CAIXA launched in October, the Auxílio Brasil Payroll-Deductible Loan. The loan can be contracted at CAIXA Tem, lottery outlets, CAIXA Aqui correspondents or CAIXA branches.

The maximum installment of the Auxílio Brasil Payroll-Deductible Loan is up to 40% of the base benefit, according to Law 14,431/22, which is deducted monthly directly from the benefit. The payroll-deductible loan has a term of up to 24 months, with a rate of 3.45% p.m. and installments as of fifteen reais. The loan is carried out in the same account where the customer receives the benefit. To contract the loan, customers must have the benefit active and receiving it for more than 90 days.

More information on Auxílio Brasil Payroll-Deductible Loan can be found on CAIXA's website: <https://www.caixa.gov.br/voce/credito-financiamento/consignado/consignado-auxilio>.

Você no Azul

In October, CAIXA launched the Você no Azul Campaign, which offers discounts of up to 90% to settle commercial loan debts owed by individuals and companies.

This action covered loans from 4 million individual customers and 396 thousand corporate customers. More than 80% of the customers can settle their debts for up to R\$1,000.

This edition's new feature was a wider renegotiation offer on its digital channels, with 70% of the campaign proposals enabled through the website, Cartões CAIXA app and WhatsApp, besides including new products in other campaigns.

Negotiated contracts will be removed from the restrictive loan registers within five business days after the agreement is signed through the payment of the bank slip. Você no Azul 2022 campaign is in effect nationwide until the end of December 2022.

More information on the campaign can be found on the website: www.caixa.gov.br/vocenoazul.

Strengthening Internal Governance

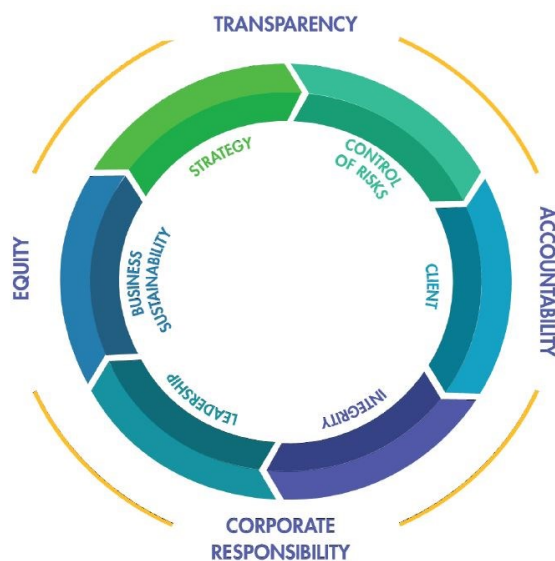
Aiming at continuously improving governance practices, in 3Q22 the Internal Affairs - previously linked to the Presidency - was migrated to CAIXA's Board of Directors, strengthening its work on ethics management and to prevent irregularities, preserving their work's autonomy and isonomy.

CAIXA created the Vice-Presidency of Corporate Management, following the guidelines of the Organization for Economic Cooperation and Development (OECD), with the challenge of promoting a social inclusion look on CAIXA's activities and with adjustments in the structure seeking to integrate corporative demands (logistics, operations and people) to the strategy, governance and communication. To achieve such challenges, the evolution of CAIXA's operating model was sought, promoting integrated management, process optimization and focus on people, developing the organizational culture, disseminating innovation concepts of sustainability solutions in the businesses, operations, channels and service network.

CAIXA's opportunity to take a leading role in topics that are its vocation and that are currently part of the most important international agendas, such as sustainability, impact business and social entrepreneurship, thus reinforce the purpose of "To be the Bank of all The Brazilians".

CAIXA's governance aims to direct, monitor and encourage performance optimization and protect all stakeholders' rights. It is based on transparency, equity, corporate responsibility and accountability and aligned with the business goals to maximize the economic and social results.

To achieve its goals, CAIXA works with a focus on leadership, customer, risk control, integrity, strategy, and sustainability of the business, which are put into practice through governance instruments.



- **Leadership:** Mobilizing knowledge, skills and attitudes of the heads to optimize organizational results;
- **Customer:** Ensuring due fair and equal treatment of all stakeholders involved in the conglomerate's operations;
- **Control and Risks:** Identifying, assessing, and monitoring the risks inherent to the products, services, operations, actions and activities of CAIXA and its subsidiaries;
- **Integrity:** Establishing the set of internal mechanisms and procedures for the integrity ecosystem, focusing on anti-corruption measures;
- **Strategy:** Aligning Senior Management guidelines with business initiatives;
- **Business Sustainability:** Ensuring the economic and financial viability of CAIXA's businesses and, at the same time, preserve integrity.

Concessions and Public-Private Partnerships (PPP)

PPPs play an important role in the economy in fostering and enabling the development of strategic projects for Brazil. The capillarity, technical skill and relationship with the public entity are CAIXA's advantages in its experience in modeling and structuring these partnerships.

The concession portfolio currently has 54 projects distributed in segments such as sanitation, housing, street lighting, education, solid waste. Of the total projects, 42 are in the structuring phase and 12 have already been auctioned. It is also noteworthy that the auctioned projects are in all regions of the country.

The projects under concession have an outlook of private investments of around R\$ 19 billion, impacting more than 20 million inhabitants in 183 Brazilian municipalities.

To multiply investments in infrastructure throughout Brazil, on September 20, CAIXA, the National Bank for Social Economic Development (BNDES) and the Special Secretariat of the Investment Partnerships Program (SPPI), of the Ministry of Economy, announced an unprecedented partnership aimed at the development of Concessions and PPP projects in the country. The partnership foresees the exchanging of experiences between the institutions, uniting national references in this market to develop actions on the matter.

Among the measures envisaged in the partnership, on September 26, CAIXA made available training on the PPP topic, accessible and free of charge for all municipal and state employees, through ENAP's Virtual School of Government, available on the website: www.escolavirtual.gov.br.

Another important action of the partnership was the publication by CAIXA at the end of September, of a public call for the selection of projects to be structured for the public lighting sector.

The call is aimed at municipalities with over 80 thousand inhabitants and inter-municipal consortium (from two to 30 municipalities) whose combined population exceeds 100 thousand inhabitants.

The projects will be structured by the bank, at no cost to public entities, through the Fund to Support the Structuring and Development of Concession Projects and Public-Private Partnerships (FEP CAIXA), and will provide for the modernization, expansion, and maintenance of street lighting.

CAIXA will develop the projects and provide advice to municipalities throughout the PPP structuring process, from the initial phase of technical, legal and fiscal studies, through the development of the public notice until the auction is held, and the municipality's agreement is signed with the private partner.

These PPPs will promote the modernization and exchange of the current lamps for LED in the first two years of the contract. The approach adopted by CAIXA allows environmental gains, with an outlook to cut over 50% of the electricity bill with street lighting in the municipality.

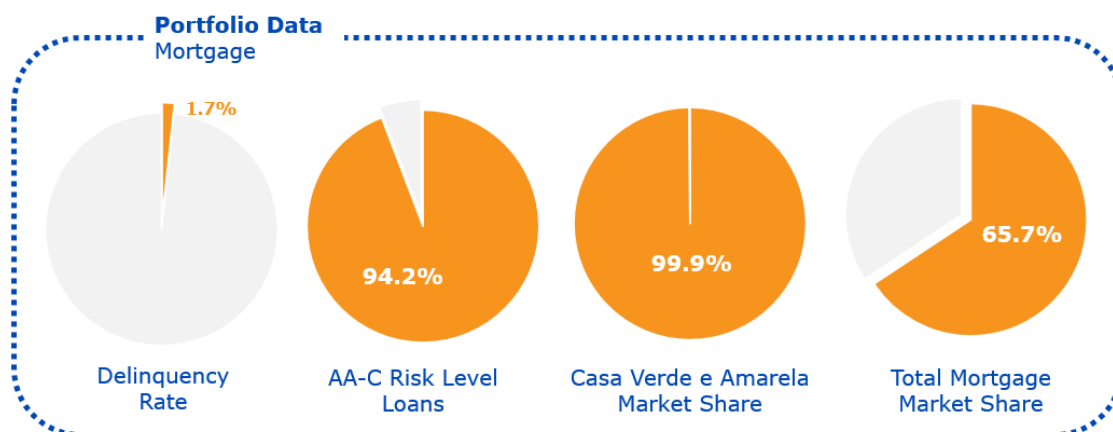
Modern and efficient street lighting brings other benefits to society, among which the following stand out:

- Reduction of crime and traffic accidents;
- Encouraging people to circulate at night to promote leisure, commerce and tourism;
- Appreciation of historical and cultural heritage;
- Greater availability of public lighting service.

Results

Considering its role as a **public policies agent**, CAIXA has relevant volumes of its total loan portfolio balance linked to long-term, such as the mortgage segment. It should also be noted that CAIXA seeks to maintain its leadership at the lowest market rates.

CAIXA is the bank that supports Brazilians in their dream of owning their home, remaining the market leader in the **mortgage segment**. In 3Q22, R\$48.2 billion were granted in loans (considering SBPE – savings and FGTS resources), up by 25.6% over 3Q21.



The record results in granted loans are due to innovative and long-term strategies, focusing on the base profitability, cross-selling and strengthening the relationship with the customer, with the launch of new and competitive products, as well as the digitization of processes, through the Habitação App. As a result, the **balance of the mortgage portfolio** closed the quarter at R\$618.6 billion, up by 12.8% compared to 3Q21.

The highlight continues to be mortgage with savings resources (SBPE), maintaining its leadership in 3Q22 in this loan modality in the Brazilian Association of Mortgage and Savings Entities (ABECIP) ranking. R\$28.9 billion were granted with SBPE resources alone in 3Q22, up by 19.3% YoY, reinforcing CAIXA's importance in this segment.

Regarding the **business segment**, keeping the focus on Micro and Small Enterprises and adopting practices that prioritize access to loans for the largest number of entrepreneurs, CAIXA operationalized granting loans with resources from the National Program to Support Microenterprises and Small Businesses (PRONAMPE) and the Guarantee Fund for Micro and Small Enterprises (FAMPE). In 3Q22, more than 88.7 thousand contracts were signed by PRONAMPE and R\$8.1 billion in loans were granted. Regarding FAMPE, 17.7 thousand contracts were signed and over R\$1.0 billion were granted in loans.

In **agribusiness**, CAIXA maintained strong growth in loans granted in 3Q22, up by 204.4% over 3Q21, reaching R\$12.9 billion, mainly focused on individual customers. The portfolio balance reached R\$40.3 billion at the end of 3Q22, up by 227.4% YoY, keeping CAIXA in second place in the segment's market share.

The **total loan portfolio** grew by 16.0% compared to 3Q21, reaching R\$977.0 billion. Highlight the growth in the mortgage segment with SBPE funds (22.1%); payroll-deductible loans (19.4%); and agribusiness (227.4%). It should be noted that this trend occurs in parallel with steadily strong Basel ratios, enabling the expansion of loans to many segments of the bank's operations and contributing to CAIXA's growth in the medium and long-term in a sustainable manner.

In 3Q22, **income from the loan portfolio** totaled R\$26.7 billion, up by 47.1% over 3Q21. Year-on-year, the following growths stand out: income from mortgage (46.8%); individual loans (45.2%); corporate loans (35.3%); sanitation and infrastructure (36.2%) and agribusiness loans (458.3%).

Income from Services (RPS) reached R\$6.5 billion in 3Q22, up by 7.1% compared to 3Q21. Highlighting the 11.6% increase in investment funds, 58.6% increase in insurance products and 18% increase in government services. This result was due to the work focused on improving the efficiency of our RPS services and expanding penetration in this market.

Working as a Social Bank

Payment of Social Benefits

As the main operating agent of the Federal Government's social programs, CAIXA actively helps eradicate poverty and improve income distribution for the Brazilian population.

In 3Q22, through its physical and digital service channels or its partner network, CAIXA paid 92.3 million installments of social programs, worker benefits and INSS benefits in all Brazilian municipalities, totaling R\$74.5 billion in benefits paid.

Social Programs - Amount Paid (R \$ billion)

	1Q22	2Q22	3Q22	9M22
INSS	28.2	38.2	28.7	95.1
Auxílio Brasil	21.5	21.3	31.6	74.4
Salary Bonus	19.4	0.1	0.4	19.9
Unemployment Insurance	10.2	10.3	10.4	30.9
Emergency Aid	2.9	0.4	0.6	3.9
Gas Aid	0.6	0.6	0.6	1.8
Truck Driver Aid	-	-	1.0	1.0
Taxi Driver Aid	-	-	0.9	0.9
Regional Benefits	0.5	0.2	0.2	0.9
Other Social Programs	0.2	0.1	0.1	0.4
Total	83.5	71.2	74.5	229.2

Auxílio Brasil Payment³

Auxílio Brasil is a federal government income transfer program whose target audience is families in situations of social vulnerability.

In 3Q22, CAIXA made 57.0 million benefit payments to 20.5 million beneficiaries, receiving R\$31.6 billion.

The benefit integrates, in a single program, different public policies for social assistance, health, education, employment and income. Auxílio Brasil includes nine modalities of benefits, set in Provisional Presidential Decree 1,061/2021.

Salary Bonus Payment

On February 8, 2022, CAIXA started paying the Salary Bonus, according to CODEFAT Resolution 934 of January 7, 2022. The regular calendar of the 2022 Salary Bonus provided for the payment of all benefits to be carried out in February and March. Therefore it was not necessary to carry out an exceptional anticipation of the calendar.

In 9M22, CAIXA made 22.1 million benefit payments to 22.0 million beneficiaries, who received R\$19.9 billion.

³Includes the Extraordinary Benefit.

Payment of Regional Benefits

In 3Q22, CAIXA operated the payment of 32 regional programs, through 1.4 million payments to 733.6 thousand beneficiaries, totaling R\$225.3 million distributed to the Brazilian population in situations of vulnerability.

Payment of the Brazilian Gas Aid

CAIXA operationalizes the payment of the Gas Aid for Brazilians. The Federal Government's program aims to mitigate the effect of the liquefied petroleum gas (LPG) price on the budget of low-income families. In 9M22, the benefit reached 5.9 million beneficiaries, with 27.2 million payments totaling R\$1.8 billion.

The criteria to grant the benefit are defined by the Ministry of Citizenship. The beneficiary families are entitled, every two months, to a monetary value corresponding to a portion of at least 50% of the average national reference price of the 13 kg LPG cylinder, established by the Price Survey System of the National Agency of Oil, Natural Gas and Biofuels, in the previous six months, as defined in the regulation.

With the enactment of Constitutional Amendment No. 123 of July 14, 2022, the amount was changed to 100% of the average national reference price of the 13-kilo LPG cylinder by December 2022.

Cards and passwords used to withdraw Auxílio Brasil can be used to withdraw Gas Aid. CAIXA operates and pays the benefit, making available the balances granted by the Ministry of Citizenship to the beneficiary families.

FGTS Birthday Withdrawal Advance

In 3Q22, the loan operation for FGTS (Worker's Severance Fund) Birthday Withdrawal Advance resulted in R\$2.0 billion in loans granted, distributed in 2.0 million operations.

With this system, workers do not have to wait until the month of their birthday to have access to funds. The line has gained even more advantages since, in the current year, it became possible to anticipate the benefit of the next five years with one of the lowest rates for individuals, of 1.79% p.m. and a fully digital journey to best serve CAIXA's customer.

FGTS Birthday Withdrawal Advance also allows Brazilians to re-enter the credit market, as it can be granted even to customers with restrictions

Extraordinary FGTS Withdrawal

The Federal Government and CAIXA disclosed, on March 17th, in a ceremony held at Palácio do Planalto, the payment schedule for the Extraordinary Withdrawal of the Worker's Severance Fund (FGTS). The FGTS Extraordinary Withdrawal calendar began on April 20th and was established according to the worker's month of birth. Around R\$31.2 billion were released to approximately 45.8 million workers with the right to withdraw until September 2022.

The withdrawal is up to R\$1 thousand per worker, considering the sum of the available balances of all your FGTS accounts. The FGTS Extraordinary Withdrawal was paid in a Digital Social Savings Account, automatically opened by CAIXA on behalf of the workers.

Digital Service for FIES Debt Renegotiation

CAIXA assists citizens who used resources from the Student Financing Fund (FIES) to pay for higher education courses and are currently in default. The renegotiation is done 100% digitally, with discounts reaching 99% of the total debt amount.

Until September 2022, 151.7 thousand adhesions to the FIES renegotiation were carried out, with 120.0 thousand requests linked to MP 1,090/2022 and 31.7 thousand linked to Law 14,375/2022. Thus, the total discounts granted totaled R\$4 billion.

Using FGTS in up to 12 Overdue Housing Installments

From May 2 to December 31, 2022, the worker may use the balance of their FGTS accounts to negotiate the payment of up to 80% of the overdue mortgage installments, limited to 12 installments, consecutive or not.

After this period, the worker can again use the balance of their FGTS accounts to pay the installment in situations with up to 03 overdue installments.

The measure aims to bring relief and assist the financial planning of families and must be requested according to the conditions below:

- a) The assessment value of the property must be up to R\$1.5 million;
- b) The worker must have 3 years of work under the FGTS regime, uninterrupted or not, and it is not necessary to have an active employment contract;
- c) You cannot own another property in the municipality where you work or reside;
- d) You cannot have other active financing in the Housing Finance System - SFH.

Actions to Support Municipalities Affected by Floods

CAIXA continues with measures to support municipalities affected by the floods in many regions of the country. The bank sent employees specialized in Government, Mortgage and FGTS to provide technical support to local governments in the region.

To assist the residents of the affected regions, CAIXA moved truck branches. These mobile branches carry out the same services as a physical branch, working from 8 a.m. to 4 p.m.

The bank also mobilized a team specialized in releasing the FGTS Calamity Withdrawal, enabling workers to withdraw up to R\$6,220, limited to the balance available in their account linked to FGTS. CAIXA team also advises municipalities on how to complete documents that make the municipality eligible for this modality of FGTS withdrawal.

In mortgage, CAIXA made it possible to pause mortgage loans for up to 90 days in the affected regions, upon request. CAIXA's units also helped customers file for mortgage insurance and in procedures to immediately pay indemnities. Besides, engineering teams from the bank were sent to the regions to provide the due support to the social housing affected and adopt the necessary measures.

Supporting local governments, CAIXA offered technical support to city halls to assess damages and estimate costs to recover construction works in progress or damaged buildings that greatly impact the population of the municipalities, such as bridges, access roads, water supply, health units, schools, among others.

During the first nine months of this year, 166 municipalities were eligible for the FGTS Calamity Withdrawal.

Municipalities with FGTS Calamity Withdrawal Available in 2022

Alagoas				
Atalaia	Barra de São Miguel	Capela	Coité do Nóia	Coqueiro Seco
Coruripe	Feliz Deserto	Igreja Nova	Jacuípe	Maceió
Maragogi	Marechal Deodoro	Matriz de Camaragibe	Murici	Palmeira dos Índios
Penedo	Pilar	Quebrangulo	Rio Largo	Santana do Mundaú
São José da Laje	São Miguel dos Campos	Satuba	Teotônio Vilela	União dos Palmares
Viçosa				
Amapá				
Vitória do Jari				
Bahia				
Canavieiras	Coaraci	Dario Meira	Floresta Azul	Gandu
Ibicarai	Ibicuí	Ilhéus	Itabela	Itabuna
Itaúpe	Itamaraju	Itapé	Itapetinga	Itapitanga
Itororó	Jaguaquara	Jequié	Jiquiriçá	Porto Seguro
Santa Inês	Teixeira de Freitas	Teolândia	Ubaíra	Ubaitaba
Uruçuca	Vitória da Conquista	Wenceslau Guimarães		
Espírito Santo				
Alegre	Bom Jesus do Norte	São Gabriel da Palha	São José do Calçado	
Minas Gerais				
Aimorés	Almenara	Alvinópolis	Barão de Cocais	Betim
Brumadinho	Cataguases	Cláudio	Conceição do Pará	Congonhas
Conselheiro Pena	Dores do Indaiá	Governador Valadares	Igarapé	Itabirito
Itatiaiuçu	Itaúna	Jequitibá	João Monlevade	Juatuba
Machacalis	Mario Campos	Mateus Leme	Mateus Leme	Nova Era
Nova Lima	Onça de Pitangui	Poço Fundo	Pompéu	Ponte Nova
Raposos	Rio Acima	Rio Manso	Rio Piracicaba	Sabará
Salinas	Santa Luzia	Santana do Deserto	Santo A. do Monte	Santo A. do Amparo
São G. do Rio Abaixo	São Joaquim de Bicas	Soledade de Minas	Timoteo	Tocos do Moji
Vespasiano				
Pernambuco				
Aliança	Cabo de Santo Agostinho	Camaragibe	Igarassu	Jaboatão dos Guararapes
Lagoa do Carro	Macaparana	Moreno	Olinda	Paudalho
Paulista	Recife	São José da C. Grande	São Vicente Ferrer	São Lourenço da Mata
Sirinhaém	Timbaúba			
Paraná				
Assis Chateaubriand	Juranda	Maripá	Rio Negro	
Rio de Janeiro				
Angra dos Reis	Aperibé	Belford Roxo	Bom J. do Itabapoana	Cambuci
Cardoso Moreira	Italva	Itaocara	Itaperuna	Laje do Muriaé
Mesquita	Miracema	Natividade	Nova Iguaçu	Paraty
Petrópolis	Porciúncula	Queimados	Santo A. de Pádua	São João da Barra
Rio Grande do Norte				
Ceará Mirim				
Rio Grande do Sul				
Lavras do Sul				
Santa Catarina				
Anitápolis	Cordilheira Alta	Curitibanos	Forquilha	Içara
Joinville	Lages	Lauro Muller	São Martinho	Tubarão
São Paulo				
Avaré	Campo Limpo Paulista	Capivari	Embu das Artes	Francisco Morato
Franco da Rocha	Jaú	Monte Mor		

Government

Resumption of Paralyzed Construction Works from Public Entities

In 3Q22, 484 construction works that were paralyzed were resumed, reaching R\$434.0 million in total investment. From 2019 to 3Q22, 6.8 thousand financing works and transfers from the Union's General Budget were resumed, with investments of R\$38.1 billion.

The results are due to the actions carried out by CAIXA based on technical assistance to the Entities, detailed diagnosis of the causes of the stoppages, promotion of agendas with the Entities aiming at the resumption of works and analysis of the reprogramming and budgets of the contracts to be resumed, in to verify the consistency of the solution presented and guarantee compliance with the program rules.

Loan Programs for Public Entities

In 3Q22, regarding the loan portfolio with Public Entities (States, Federal District and Municipalities), R\$2.3 billion was disbursed referring to signed contracts. In the same period, 157 new contracts were signed, totaling R\$2.8 billion.

Of the 157 new contracts, 59 were signed with Public Entities that did not have operations contracted with CAIXA, strengthening the strategy to pulverize loans started in 2021, whose focus is to contribute to the distribution of investments throughout the national territory.

At the end of 3Q22, the loan portfolio with Public Entities totaled 3.6 thousand active operations, reaching R\$55.9 billion, serving 1.5 thousand customers in the Government segment throughout Brazil.

Transfer Agreements of the General Budget of the Brazilian Union (OGU) to States and Municipalities

CAIXA acts as an agent of the Union, operationalizing contracts to transfer the General Budget, allowing Municipalities throughout the country to access public funds through technical and social assistance appropriate to the reality of each Municipality, besides ensuring the use of public funds within the technical and budgetary parameters regulated by the Ministries managing public policies and supervisory bodies.

In 3Q22, 1.2 thousand construction works were completed, totaling R\$1.0 billion in transfer contracts. Between 2019 and 3Q22, 24.6 thousand contracts were concluded, totaling R\$14.3 billion in onlendings. In the same period, 19.3 thousand new contracts were signed, totaling R\$20.2 billion.

Sustainability and Social and Environmental Responsibility

Micro and Small Businesses

Through the Loan Line of the National Program to Support Microenterprises and Small Businesses (PRONAMPE), in 3Q22, R\$8.1 billion was granted, distributed in 88.7 thousand contracts. The balance in CAIXA's portfolio related to PRONAMPE reached R\$24.8 billion at the end of 3Q22, up by 19.0% over 3Q21. Since the Program was launched in June 2020, CAIXA has already supported 266.1 thousand companies, with 33% of the market share in terms of volume granted.

Also regarding actions to promote entrepreneurship, CAIXA and the Brazilian Micro and Small Business Support Service (Sebrae) signed an agreement to facilitate access to working capital financing: a special line totaling R\$7.5 billion made available by the bank and guaranteed by Sebrae through the Guarantee Fund for Micro and Small Enterprises (FAMPE), which enhances access for small enterprises to a working capital line.

This partnership reinforces CAIXA's role as a bank to promote and implement public policies to persuade economic growth and the country's development.

In 3Q22, 17.7 thousand agreements were signed, totaling R\$1.0 billion. CAIXA's portfolio balance linked to FAMPE reached R\$9.6 billion at the end of 3Q22, up by 54.4% YoY. Since 2020, when loans granted were opened, CAIXA has supported 144.4 thousand companies.

Microfinance for Women

In 3Q22, over R\$711 million were granted to over 20 thousand micro and small enterprises with female owners or partners.

The volume of commercial loans calculated for the "Microfinance for Women" indicator, concerning micro and small companies, comprises companies that earn up to R\$360 thousand per year.

CAIXA Hospitais

In 3Q22, around R\$503.0 million were granted in the operations of the CAIXA Hospitais, destined for Santas Casas, improving the health structure for the Brazilian people. Celebrating "National Health Day" (August 5th) and the "National Day of the Santas Casas de Misericórdias" (August 15th), CAIXA launched the "Health Month" campaign, intensifying the loan solutions offered to hospitals and Santas Casas de Misericórdia by offering products with reduced interest rates.

Social and Environmental Risk Mitigation

In 3Q22, 187 social, environmental and climate fundamentalist risk analysis were issued to 148 corporate commercial loan borrowers, and of these assessments issued, 52 were conditioned to the fulfillment of social, environmental and climate risk mitigation actions. Of the 187 ratings issued, 128 ratings were favorable, and 59 were unfavorable.

Loan for Clean Energy Generation

In 3Q22, 1.1 thousand contracts were signed totaling R\$44.9 million in loans through the CAIXA Energia Renovável loan line, launched in December 2021, to provide savings on the electricity bill and contribute to sustainability with the use of clean and renewable energy.

CAIXA Florestas

CAIXA Florestas Program, through practical actions and financing, works to recover and protect forests and conservation units in all Brazilian biomes, besides valuing the country's biodiversity.

CAIXA will allocate around R\$150 million of its income to implement social and environmental projects to preserve the environment and support vulnerable communities, promoting social and economic insertion, and providing environmental education for sustainable management.

Eleven projects are already enabled, benefiting 119 municipalities in Minas Gerais, Tocantins, Pará, Goiás, Bahia and Espírito Santo. The projects will have an investment totaling R\$96 million from CAIXA's Social and Environmental Fund (FSA), planting 6.1 million trees, directly benefiting 1.85 million citizens and preserving over 2.6 thousand springs.

CAIXA Florestas is Brazil's largest environmental preservation program and demonstrates the bank's commitment to promote policies that preserve nature and include the communities using them for their livelihood, reinforcing its purpose of being the bank of all Brazilians.

CAIXA Conglomerate

3Q22 highlights regarding subsidiaries are presented below:

CAIXA Seguridade

Caixa Seguridade's commercial performance was the highlight for 3Q22, with record premiums issued in Housing, Life and Homeownership insurance lines, in Premium Bonds (*Capitalização*) collection, and in loan bonds trade from the Consortium, resulting in the Company's highest quarterly profit.

Caixa Seguridade had a 10.7% growth in premiums issued and income from assistance in 3Q22 YoY. Highlight the performance of the Life, Housing and Mortgage lines, which recorded the best historical result, up by 11.8%, 25.7% and 7.0% in the quarter, respectively. The Lender Insurance branch grew by 8.8%, nominally increasing R\$61.6 million YoY, due to the opportunity generated by the PRONAMPE loan offer and Agro loan in 3Q22.

Private pension plan reserves surpassed R\$130.0 billion in September 2022, up by 25.6% YoY, which resulted in a higher income from management fees and other fees, reaching 19.7% in the year-to-date. Contributions received from private pension plans and risk premiums issued grew by 10.9% in the year and 7.5% in 3Q 22 YoY, reaching R\$25.6 billion until September 2022.

Continuing the performance presented in the previous period, the Consortium segment registered a R\$3.7 billion trade in loan bonds at the CAIXA branch, up by 31.9% over 2Q 22, with the largest volume for a quarter of Caixa Seguridade.

In the same line, Premium Bonds (Capitalização) also recorded the best historical quarterly result in funding in 3Q22, up by 32.7% YoY. Year-to-date, the collection of the segment registered a 23.7% increase.

Also in 3Q22, the Company announced the divestment of non-strategic stakes by signing an agreement with CNP Assurances S.A. totaling R\$667.2 million for selling equity interests in the companies Companhia de Seguros Previdência do Sul, CNP Capitalização S.A., CNP Consórcio S.A., CNP Seguros Participações em Saúde Ltda and Odonto Empresas Convênios Dentários Ltda. CADE authorized these operations on October 13, 2022.

Caixa Seguridade announced, on October 27, the distribution of R\$1.1 billion in dividends, corresponding to 90.0% of the adjusted net income earned through June 30, 2022, with payment scheduled for November 11, 2022.

Among the commercial and product strategies for 3Q22, we highlight the launch of the First Edition of the Special Series of Premium Bonds (Capitalização), with sales in a limited period and higher ticket and premium than the traditional ones; adjustments in the sales process of Premium Bonds (Capitalização), residential and Assistance in lottery outlets, promoting greater agility in the sales journey; adjustments to life products, with the possibility of customizing assistance, including new plans with 12 new options that include more than 50 services, in addition to increasing the age limit for hiring; launch of the Rural Producer Life Insurance product, with a new package of benefits and assistance; offer of new Private Pension Plan Funds, with 42 new funds, totaling 70 options for sale; launch of the Rapidex Traditional Multi-annual product, extending the contracting period; national expansion of Individual Dental Insurance, in partnership with Alper Consultoria e Corretora de Seguros S.A; and implementation of the complete portfolio with 6 insurance companies in the multi-calculation platform for Auto insurance, through a partnership with MDS Corretora e Administradora de Seguros.

Caixa Seguridade is present in the "CAIXA para Elas" Project with customized products and conditions and insurance education actions for women, focusing on personal and property protection with special conditions to support them in future projects, realization of the dream to own a home or car, as well as personalized assistance for her and her family:

- Female Entrepreneur Consortium, for light vehicles, with a 10% discount on the administration fee for CAIXA corporate account holders, monthly installments as of R\$225 and loan line as of R\$15 thousand;
- Women's Life Insurance Pra Elas, with the availability of 3 different plans and an increase in assistance, such as Assistance Service for reducing the price of consultations and exams, Pregnant/Postpartum Assistance, Pet Assistance and Birth Card;
- Rapidex Woman Awarded Assistance, aimed at women with the possibility of hiring on every six months or annually. In addition to assistance for homes, cars, motorcycles and monthly raffles, it has three more exclusive assistance for customers: Nutriline, 24-hour School and Women's Support; and
- Prev pra Elas, a private pension plan with premiums as of R\$35.00 + R\$15.00 (risk) per month, with financial planning coverage and compensation in the event of death of the holder and assistance for gynecological consultation with Pap smear and Hello Med.

The Sales Team Program, a tool for engaging in product sales for Caixa Seguridade, maintained the growth in the participation of employees and partners, up by 12% in the rating in 3Q22 YoY. For 3Q22, the criterion of participation percentage of the Partner Network (Caixa Aqui Correspondents and Lottery Outlets) when assessing the classification of the units (branches and superintendencies) was added to the program, resulting in an 8% increase in the classification of partners quarter-on-quarter.

In July 2022, a commercial campaign began in the retail network to encourage the sustainable overcoming of the objectives established for insurance products, such as Mortgage, Life and Lender Insurance, Private Pension Plan, Consortium and Premium Bonds (Capitalização), with the engagement and mobilization of teams, thus contributing to increase the results of the units involved and of the employees in the Sales Team. The Company constantly invests in employee training, development and qualification actions to maximize the improvement of skills that directly impact organizational performance and the achievement of the Company's strategic goals.

Within the governance management, the Company approved the new versions of the Appointment and Eligibility Policy and the Internal Regulations of the Audit Committee and contracted a platform for collecting electronic/digital signatures in the Minutes of the members of the governance bodies.

CAIXA Cartões

Guided by the guidelines defined in its strategy and the constant improvement of the business, CAIXA Cartões made progress in the consolidation of its verticals of operation, highlighting the launch of the tagCAIXA product.

The new product is the third launched in 2022 by CAIXA Cartões and is available to Individual Customers, with or without a relationship with CAIXA, through the CAIXA Pré-Pagos marketplace.

TagCAIXA allows automatic and easy payment at tolls, parking lots, gas stations, car washes and drive-thrus, accepted throughout the Sem Parar network.

In line with CAIXA Pra Elas, an initiative created to welcome, encourage and provide opportunities for all women in Brazil, CAIXA Cartões made available a Value Package for Azulzinha that includes rent exemption for female entrepreneurs, enabling increased sales, business management and more ease and practicality in everyday life.

Additionally, new improvements were implemented in the management tools and incentives for the sale of CAIXA Cartões products, such as:

- Launch of Azulzinha's sales quality indicator on the azulzinha.caixa intranet portal, providing managerial information on installation, activation and billing of the portfolio, enabling monitoring of the terminal's life cycle;
- Creation of the Azulzinha and CAIXA Food and Meal commercial newsletter, containing information and business opportunities to support the trade of products at the desk of CAIXA's retail and wholesale network.

Also noteworthy is the "Acelerou, Ganhou!" Incentive Campaign, encompassing both Prepaid and Acquiring Business products, was launched from September 1st to October 31st and will distribute up to R\$230 thousand in prizes. The CAIXA Retail and Wholesale Network units participate in the Campaign, which will be awarded according to the achieve the goals proposed in the action.

As a result, in the third quarter, 23 thousand new companies were accredited, up by 11% regarding the accreditations carried out until June 2022, contributing to Azulzinha reaching R\$2.7 billion in revenue in the period.

In September, Azulzinha reached a historic number, R\$997.1 million in revenue, a new record since the launch of the product, as in August, it had already hit a record revenue when it reached R\$908.3 million.

Regarding the commercial performance of the CAIXA Food and Meal Cards operation, in August, the best historical result was achieved in selling cards at the CAIXA desk, with over 76 thousand cards sold.

By September 2022, 190.8 thousand new CAIXA Food and Meal accounts had been created through CAIXA Pré-Pagos, considering only non-registered agreements.

To generate the best experience for its customers, CAIXA Cartões has worked to increase the quality of its product sales, after-sales flows and internal and external customer service.

In addition to the progress of operations in the period, CAIXA Cartões remains committed to applying the guidelines set in its strategic plan for the businesses under its management and to reinforcing and strengthening its own governance structure and framework in line with best practices and committed to the principles of transparency, accountability, equity and corporate responsibility.

In this sense, it is worth mentioning, in the period, the elaboration and disclosure of the Annual Letter of Public Policies and Corporate Governance of the Company, referring to 2021, seeking to elucidate the issues related to the public policies that are carried out by CAIXA Cartões, in support of its Parent Company, in compliance with the goals recommended by current legislation and best practices.

The actions carried out in the period, as well as the evolution of CAIXA Cartões' product portfolio, prove the Company's values and commitment as a leader in simplifying the payment experience and democratizing this market for all Brazilians, besides its role as CAIXA's strategic subsidiary, aiming at leveraging the value generation in the means of payment industry and boosting the CAIXA conglomerate's share in this market.

CAIXA Asset

In the last 12 months, ending at 3Q22, CAIXA Asset's assets under management grew by 22.4%, totaling R\$529.15 billion. CAIXA Asset's business model remains focused on a long-term sustainable growth scenario.

With a 6.8% market share in August 2022, CAIXA Asset remained in 4th place in the ranking of the largest asset managers in the country. It should be noted that the institution reached 2nd place among the managers with the largest funding in 2022, according to the ANBIMA Manager Ranking.

Regarding the number of fund shareholders, 3Q22 had a positive variation of around 5% of the base QoQ, surpassing 2.28 million investors in investment funds managed by CAIXA Asset.

Regarding net funding, R\$2.4 billion was raised in 3Q22, totaling R\$29.7 billion in the year, highlighting Public and Institutional Entities segments, with R\$17.5 billion and R\$11.5 billion, respectively, accrued funding in the year.

Also, in 3Q22, CAIXA Asset launched two funds with the theme protected capital. The first was CAIXA FIC FIM CAPITAL PROTEGIDO CESTA AGRO, a product that seeks returns linked to the performance of 4 companies linked to agribusiness, and the second was CAIXA FIC FIM CAPITAL PROTEGIDO IBOV V LONGO PRAZO, which has a strategy that allows gains linked to the performance of the IBOVESPA index. Both products allow earnings without risking the invested capital.

Brief History

CAIXA Asset started its activities in September 2021 after being authorized by the Central Bank of Brazil and the Brazilian Securities and Exchange Commission. It is headquartered in São Paulo/SP and is a wholly owned subsidiary of Caixa Econômica Federal.

In November 2021, CAIXA granted CAIXA Asset the exclusive right to provide asset management services in investment vehicles in which CAIXA is a Trustee and Distributor and, in the same way, CAIXA has the exclusivity in the provision of services of trust administration and distribution of investment vehicles within CAIXA Distribution Network in the investment vehicles managed by CAIXA Asset.

In December 2021, Fitch Ratings assigned CAIXA Asset an 'Excellent' Investment Management Quality Rating with a stable outlook, the highest level on the rating agency's scale.

The rating of 'Excellent' reflected Fitch's opinion that the manager has very strong investment capabilities and operational characteristics regarding the investment strategies offered and considers the well-disciplined investment process, the well-segmented and robust organizational structure, the experienced team and qualified, besides solid technological resources.

In January 2022, CAIXA and CAIXA Asset completed the migration of all Investment Funds to CAIXA Asset, thus completing the implementation process and creating the fourth-largest asset manager in the country.

Performance and Result Analysis

Net Income

CAIXA's net income reached R\$3.2 billion in 3Q22, up by 75.9% over 2Q22 and 0.5% over 3Q21.

In R \$ million	3Q22	2Q22	Δ%	3Q21	Δ%
Financial Margin	12,549	12,744	-1.5%	12,209	2.8%
Allowance for Loan Losses	(2,905)	(4,608)	-37.0%	(2,975)	-2.3%
Income from Financial Intermediation	9,643	8,135	18.5%	9,234	4.4%
Income from Services and Banking Fees	6,473	6,165	5.0%	6,045	7.1%
Administrative Expenses	(9,923)	(9,244)	7.3%	(8,969)	10.6%
Other Operational Revenues/Expenses	73	(1,497)	-	(1,425)	-
Tax Expenses	(1,145)	(1,001)	14.4%	(961)	19.2%
Income from Interests in Subsidiaries and Affiliated Companies	591	513	15.0%	351	68.1%
Others	(1,533)	(1,790)	-14.4%	(970)	58.0%
Operating Result	4,179	1,281	226.2%	3,306	26.4%
Non-Operating Result	(10)	(52)	-80.0%	(73)	-85.7%
Income Tax, Social Contribution and Profit Sharing	(791)	730	-	59	-
Consolidated Accounting Net Income	3,224	1,833	75.9%	3,207	0.5%

The financial margin reached R\$12.5 billion in 3Q22, up by 2.8% over 3Q21, a good performance in income from loan operations and from securities operations.

Income from the loan portfolio totaled R\$26.7 billion in 3Q22, up by 47.1% YoY and 11.8% over 2Q22. In year-on-year income from loan operations, it should be noted the 458.3% growth in agro loans, 46.8% growth in mortgage, 45.2% growth in individual loans, 36.2% growth in sanitation and infrastructure and 35.3% growth in corporate loans.

Funding expenses were impacted in 3Q22 by the year-on-year 216.6% growth with repo, 183.9% growth with court deposits, 139.5% growth with savings operations and 76.2% with certificate of bank deposits. The behavior of these expenses reflects the rise in interest rates that have been taking place.

Regarding income from services, in 3Q22, CAIXA earned R\$6.5 billion, up by 7.1% over 3Q21, highlighting the 58.6% increase in insurance, premium bonds, private pension plan and consortium, due to the result of restructuring in the partnerships in these segments; 11.6% in investment funds; and 18.0% with government services, especially in lotteries, whose increase was 23.8%.

In 3Q22, administrative expenses (personnel + other administrative expenses) totaled R\$9.9 billion, up by 10.6% over 3Q21. This is due to CAIXA's effort to expand the volume and quality of its service points and workforce, which grew yearly by more than 4.1 thousand contractors, including employees, interns and young apprentices.

Performance Analysis – Assets and Liabilities

CAIXA's assets totaled R\$1.6 trillion, up by 5.1% compared to September 2021, affected by the 16.0% increase in the loan portfolio, as opposed to the 15.1% decrease in Securities and Derivative Financial Instruments.

In R \$ million	Sep22	Jun22	Δ%	Sep21	Δ%
Total Assets	1,565,309	1,494,178	4.8	1,488,998	5.1
Loan Portfolio	977,017	928,175	5.3	842,333	16.0
Securities and Derivative Financial Instruments	248,613	251,550	-1.2	292,884	-15.1
Allowance for Loan Losses	(43,821)	(42,894)	2.2	(37,366)	17.3
Liabilities ¹	1,442,497	1,375,429	4.9	1,377,427	4.7
Customer Resources	560,631	576,428	-2.7	590,097	-5.0
Bonds	49,170	35,037	40.3	26,829	83.3
Net Equity	122,813	118,750	3.4	111,570	10.1

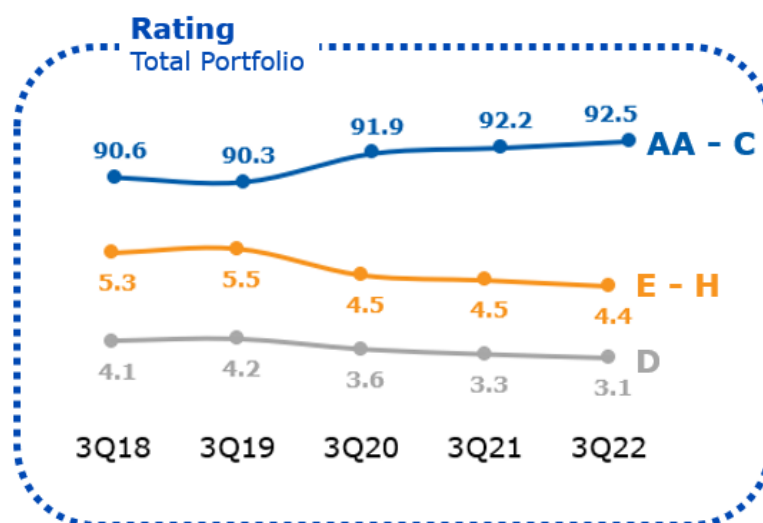
¹ Excludes Net Equity.

Loan Portfolio

The loan portfolio totaled R\$977.0 billion in 3Q22, up by 16.0% over September 2021 and 5.3% over 2Q22. In 3Q22, R\$146.6 billion in loans were granted to the Brazilian population, up by 23.4% compared to 3Q21 and 12.8% compared to 2Q22.

The delinquency of the loan portfolio closed 3Q22 at 1.94%, down by 0.22 p.p. over 3Q21. Provision coverage reached 231.5%, up by 26.0 p.p. YoY.

CAIXA's operations are concentrated in long-term operations, with real guarantees, mainly due to the mortgage portfolio, which corresponds to 63.3% of the total portfolio and has an LTV (Loan to Value) of 51.8%. The rating of the total portfolio has 92.5% of operations classified at risk levels between AA and C, demonstrating good quality and solidity due to CAIXA's consistent risk management.



Infrastructure Loan

Infrastructure operations reached balance of R\$94.9 billion at the end of 3Q22, up by 3.2% YoY and 1.4% in the quarter. Due to its great relevance and leading role and its deep connection to national economic development, this segment falls within CAIXA's strategic operations.

Funding

The table below shows the evolution in the Company's main funding lines YoY:

Funding (R \$ million)	Sep22	Jun22	Δ%	Sep21	Δ%
Saving Deposits	353,436	366,697	-3.6	370,017	-4.5
Term Deposits	153,154	150,851	1.5	160,088	-4.3
Bonds ¹	49,170	35,037	40.3	26,829	83.3
Demand Deposits	38,680	42,922	-9.9	47,079	-17.8
Other Deposits	15,362	15,958	-3.7	12,913	19.0
Issues of Securities Abroad	2,723	2,624	3.8	2,829	-3.8
Funds Obtained In The Open Market ²	185,203	123,055	50.5	117,890	57.1
Borrowings and Onlending	375,892	366,170	2.7	353,479	6.3
Total	1,173,619	1,103,314	6.4	1,091,124	7.6

¹ Includes housing and mortgage bonds and agribusiness bonds.

² Own Portfolio Commitments.

Total funding ended the quarter at R\$1.2 trillion, up by 7.6% compared to September 2021, highlighting savings at R\$353.4 billion. This savings balance allowed CAIXA to keep its leadership position, with a market share of 35.6%.

Net Equity

CAIXA ended 3Q22 with net equity totaling R\$122.8 billion, up by 10.1% YoY.

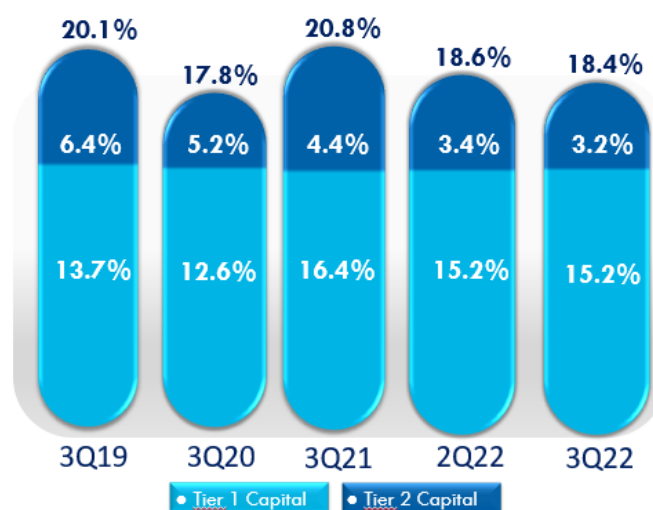
BACEN's Official Letter 3,068/2001

In compliance with BACEN's Official Letter 3,068, Article 8, of November 8, 2001, CAIXA stated the intention of maintaining the securities classified in Tier III (held until maturity), which totaled R\$9.9 billion in the period, until their respective maturities and attesting the required financial capability.



In 3Q22, CAIXA's Basel Ratio reached 18.4%, up by 6.9 percentage points than the minimum of 11.5% established by National Monetary Council (CMN) Resolutions 4,955 and 4,958, of October 21, 2021, which regulates the recommendations of the Basel Committee on Banking Supervision related to the capital structure of financial institutions. Thus, we highlight the comfortable ratios with improvement in capital quality despite the record up by the loan portfolio.

Basel Ratio



The Basel Ratio reached by generating recurring income and asset monetization reinforces CAIXA’s ability to keep moving with its strategic plan sustainably.

The fixed asset ratio was 9.3%, keeping CAIXA under the CMN Resolution 4,957, October 21, 2021, which sets the limit at 50.0%.

Lotteries

In 3Q22, Loterias CAIXA collected R\$5.6 billion, up by 20.9% YoY and 4.6% QoQ.

In R \$ million	3Q22	2Q22	Δ%	3Q21	Δ%
Net Premium	1,938	1,795	8.0	1,555	24.7
Social Destination	2,227	2,066	7.8	1,817	22.6
Social Security	944	891	5.9	783	20.6
Security	566	538	5.2	468	20.8
Sports	431	374	15.3	341	26.6
Education	124	109	14.1	92	34.5
Culture	158	149	6.1	131	20.8
Health	3	4	-28.6	2	44.9
Others	2	1.5	5.5	1	216.4
Taxes (Income Tax on Premium)	379	482	-21.2	388	-2.1
Costs and Maintenance	1,075	1,028	4.6	889	21.0
Total Collected*	5,620	5,370	4.6	4,648	20.9

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

Besides feeding the dreams of millions of players, Loterias CAIXA is an important source of funds to foster social development in Brazil. In 3Q22, R\$2.2 billion, equivalent to 39.6% of the total, was allocated to the Federal Government’s social programs in social security, sports, culture, public security, education and health, up by 22.6% over 3Q21, besides income tax payments.

Other Information

Integrity

CAIXA continuously improves its anti-corruption and the anti-harassment environment through mechanisms, procedures and actions that guide its employees, leaders, outsourced workers and suppliers, committing to good corporate governance practices, transparency, integrity and promotion of ethical and responsible conduct of its activities.

CAIXA Integrity Program aims to prevent, detect and correct illicit acts, either actively or passively, ensuring the effective adoption of the Codes of Ethics, Conduct, Policies and Guidelines by integrating control instruments and activities to manage integrity risk.

Continuous Improvement



The Program is based on five pillars, which work in a joint, systemic and interrelated manner: (i) Senior Management Commitment; (ii) Continuous Risk Analysis; (iii) Integrity Protocols, (iv) Communication and Training; (v) Monitoring and Outcome Measures. These pillars run through three axis of action: Prevention, Detection and Correction, as per the guidelines issued by the Federal Comptroller General (CGU).

With the sponsorship and commitment of the Senior Management to fulfill the actions foreseen in the Integrity Program, Internal Controls and Compliance Department coordinates, monitors, it controls and evaluates the transversal instruments and mechanisms under the responsibility of the players of the Integrity Ecosystem, helping mitigate the risk to integrity in their operating areas, as they identify weaknesses and practices against integrity.

Thus, it is a dynamic process that encourages the main players of the Integrity Ecosystem so that they work together and in a coordinated way, to ensure the effectiveness of the Program, improve the mechanisms of internal controls and an action based on ethical relationships and the business sustainability and CAIXA results.

Main Players of CAIXA's Integrity Ecosystem



The articulation centralized by the Internal Controls and Compliance Department brings more transparency and speed to CAIXA's performance to contribute to the procedures adopted by the Ecosystem players, aiming to strengthen the Company's image and reputation at levels of excellence and recognition by society and the market.

Ombudsman

Customer and regulatory feedback in numbers:

- 7.5 thousand customer demands handled from July to September, down by 20% QoQ;
- Preserving 1st place among the five largest Brazilian banks in the national indicator of PROCON Resolution Rate, with CAIXA obtaining 82.4% with 1.3 thousand claims deemed solved between July and August 2022.

Policy for Sponsorship and Investments in Culture and Sports

As one of Brazil's most traditional sponsors of sport, artistic and cultural events, CAIXA believes and invests in promoting sport and disseminating culture to encourage citizenship promotion. R\$20.8 million were invested in 3Q22, and R\$54.8 million was already disbursed in the year.

Investment in sports aims to provide Brazilian athletes with adequate training conditions and promote the education and social inclusion of children and adolescents, opening opportunities to new talents.

Through its sponsorship strategy, CAIXA prioritizes social sports projects, supports the development of athletes and prospects educational projects focused on the low-income segment. Similarly, in the cultural field, CAIXA encourages social projects that use music as an inclusion tool and popular culture events, and cultural projects are expected to reach different regions.

Successful partnerships in previous years were renewed among the sports and cultural projects. Together, the projects directly benefit thousands of people, including students, musicians and athletes in training, as well as family members, communities and professionals involved.

Acknowledgments

The results achieved in the period reflect all employees and contractors' commitment and work, to whom CAIXA thanks for their efforts and commitments. CAIXA also thanks all customers and partners for their trust and loyalty, which motivates the Company in its constant search for improvement, essential for CAIXA and Brazil's development.

Management

CAIXA