

INDIVIDUAL AND CONSOLIDATED
INTERIM FINANCIAL STATEMENTS

BRGAAP

3Q2022

CAIXA



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Independents Auditor's Report

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Independent Auditors' Review Report on the Interim Individual and Consolidated Financial Statements

To
The Board of Directors, Management and Shareholders of
Caixa Econômica Federal - CAIXA.
Brasília - DF

Introduction

We have reviewed the interim individual and consolidated financial statements of Caixa Econômica Federal ("CAIXA"), for the quarter ended September 30, 2022, which comprise the statement of financial position as of September 30, 2022, and the related statements of profit or loss and comprehensive income for the three-month and nine-month periods then ended, changes in equity and cash flows for the nine-month period then ended, including the main explanatory notes.

Management is responsible for the preparation of this interim individual and consolidated financial statements in accordance with accounting practices adopted in Brazil applicable to financial institutions authorized to operate by the Central Bank of Brazil. Our responsibility is to express a conclusion on this interim individual and consolidated financial statements based on our review.

Scope of review

We conducted our review in accordance with Brazilian and International Standards on Review (NBC TR 2410 - *Revisão de Informações Intermediárias Executada pelo Auditor da Entidade* and ISRE 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity, respectively). A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion on the interim individual and consolidated financial statements

Based on our review, nothing has come to our attention that causes us to believe that the interim individual and consolidated financial statements do not present fairly, in all material respects, the individual and consolidated financial position of CAIXA as of September, 30, 2022, the individual and consolidated performance of its operations and its individual and consolidated cash flows for the nine-month period then ended, in accordance with the accounting practices adopted in Brazil applicable to financial institutions authorized to operate by the Central Bank of Brazil.



Other matters - Statement of Added Value

The interim individual and consolidated financial statements, related to the Statement of Value Added (“DVA”) for the nine-month period ended September 30, 2022, prepared under the CAIXA Management responsibility, and whose presentation is not required in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil, were subject to review procedures performed together with the review of the individual and consolidated interim financial information, for the purposes of concluding if the DVA is reconciled with the interim individual and consolidated financial statements and accounting records, as applicable, and if their form and content are in accordance with the criteria set forth in Technical Pronouncement CPC 09 - Statement of Added Value. Based on our review, we are not aware of any fact that could lead us to believe that they were not prepared, in all material respects, consistently with the interim individual and consolidated financial statements taken as a whole.

Other matters – Interim Consolidated Financial Information

This interim consolidated financial information for the quarter ended September 30, 2022, which was prepared in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil (BACEN), is presented herein in an additional manner, as permitted by Article 77 of CMN Resolution No. 4,966, to the consolidated interim financial statements prepared in accordance with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB) and that were yet not prepared and presented by CAIXA.

Corresponding values

Examination of the individual and consolidated balance sheet as of December 31, 2021 and review of the interim individual and consolidated financial statements related to the statements of profit or loss and comprehensive income, changes in equity, cash flows and value added for the nine-month period ended as at September 30, 2021, were conducted under the responsibility of other independent auditors, who issued an audit report and review report without any modification, dated February 22, 2022 and November 17, 2021, respectively.

Brasília, November 7, 2022

KPMG Auditores Independentes
CRC SP-014428/O-6 F-DF

Original report in Portuguese signed by

André Dala Pola
Accountant CRC 1SP214007/O-2



Interim Balance Sheet

ASSETS	Note	INDIVIDUAL		CONSOLIDATED	
		09/30/2022	12/31/2021	09/30/2022	12/31/2021
CASH AND BANKS	4	10,297,843	12,349,967	10,297,876	12,370,639
FINANCIAL ASSETS		1,514,359,097	1,397,758,750	1,516,637,454	1,399,160,629
Linked to the Central Bank of Brazil	5	68,200,564	70,135,128	68,200,564	70,135,128
Interbank investments	6	161,113,051	130,721,139	161,113,051	130,721,139
Marketable securities	7	246,440,511	269,886,657	246,995,678	268,764,685
Derivative financial instruments	8	1,617,417	1,841,975	1,617,417	1,841,975
Loan portfolio	9	976,759,179	867,214,599	978,302,105	869,541,823
Other financial assets (Impairment)	10 7 and 10	63,101,552 (2,873,177)	60,655,307 (2,696,055)	63,281,816 (2,873,177)	60,851,934 (2,696,055)
PROVISION FOR CREDIT LOSSES	9	(43,820,621)	(38,814,960)	(43,820,621)	(38,814,960)
TAX ASSETS		54,745,519	52,744,683	54,752,220	52,748,994
Current		1,586,773	1,569,749	1,593,474	1,574,060
Deferred	20	53,158,746	51,174,934	53,158,746	51,174,934
ONLENDINGS	11	11,719,982	10,635,768	11,443,063	11,263,148
Investments in subsidiaries, associates and joint ventures		11,718,490	9,864,862	11,441,345	10,492,276
Other investments (Impairment)		1,492 (10,348)	781,254 (10,348)	1,752 (34)	781,254 (10,382)
PROPERTY AND EQUIPMENT	12	3,044,646	3,519,919	3,044,671	3,519,937
Property and equipment in use		10,872,413	11,144,020	10,872,478	11,144,069
Accumulated depreciation (Impairment)		(7,716,699) (111,068)	(7,513,034) (111,067)	(7,716,739) (111,068)	(7,513,065) (111,067)
INTANGIBLE ASSETS	13	2,551,878	3,026,320	2,551,878	3,026,320
Intangible assets		4,972,133	5,285,047	4,972,133	5,285,047
Accumulated amortization (Impairment)		(2,406,836) (13,419)	(2,245,308) (13,419)	(2,406,836) (13,419)	(2,245,308) (13,419)
OTHER ASSETS	14	11,378,386	10,503,963	11,410,460	10,950,742
(OTHER IMPAIRMENT)	14	(1,007,849)	(1,353,483)	(1,007,849)	(1,353,483)
TOTAL		1,563,268,881	1,450,370,927	1,565,309,152	1,452,871,966

LIABILITIES AND EQUITY	Note	INDIVIDUAL		CONSOLIDATED	
		09/30/2022	12/31/2021	09/30/2022	12/31/2021
FINANCIAL LIABILITIES		1,400,339,845	1,299,459,924	1,364,144,990	1,265,906,168
Funds from customers	15	560,631,950	573,084,858	560,631,144	573,084,420
Funds from financial institutions and other	16	676,363,804	583,899,712	675,717,916	583,899,712
Funds from issuance of marketable securities	17	125,280,558	102,694,662	89,732,387	69,141,344
Derivative financial instruments	8	1,218,965	1,680,715	1,218,965	1,680,715
Other financial liabilities	18	36,844,568	38,099,977	36,844,578	38,099,977
PROVISIONS	19	13,594,386	12,285,250	13,594,386	12,285,250
Tax, civil and labor		11,853,593	10,649,843	11,853,593	10,649,843
Other provisions		1,740,793	1,635,407	1,740,793	1,635,407
TAX LIABILITIES		6,769,922	6,438,965	6,906,535	6,568,855
Current		1,939,578	1,075,226	2,070,782	1,205,116
Deferred	20	4,830,344	5,363,739	4,835,753	5,363,739
ACTUARIAL LIABILITIES	21	25,208,599	24,365,944	25,208,599	24,365,944
OTHER LIABILITIES	22	32,540,122	31,665,875	32,641,994	32,216,075
EQUITY	23	84,816,007	76,154,969	122,812,648	111,529,674
Share capital		68,851,000	68,000,000	68,851,000	68,000,000
Instrument eligible to capital Revaluation reserves		209,478 209,478	225,521 225,521	35,548,171 209,478	33,553,318 225,521
Revenue reserves		16,979,582	17,830,582	16,979,582	17,830,582
Other comprehensive income		(8,784,942)	(9,901,134)	(8,784,942)	(9,901,134)
Retained earnings (accumulated deficit)		7,560,889	7,560,889	7,560,889	7,560,889
Participations of non controlling				2,448,470	1,821,387
TOTAL		1,563,268,881	1,450,370,927	1,565,309,152	1,452,871,966

The accompanying notes are an integral part of these interim financial statements.



Interim Statement of Income

DESCRIPTION	Note	INDIVIDUAL				CONSOLIDATED			
		2022		2021		2022		2021	
		3rd quarter	Accumulated september	3rd quarter	Accumulated september	3rd quarter	Accumulated september	3rd quarter	Accumulated september
INCOME FROM FINANCIAL INTERMEDIATION		41,739,791	111,161,100	25,802,496	67,448,909	41,797,231	111,285,620	25,853,117	67,540,268
Loan portfolio	9 (e)	26,645,868	71,090,139	18,100,293	52,005,032	26,699,302	71,260,765	18,145,229	52,105,681
Income from interbank investments	6 (b)	5,021,706	13,020,909	2,080,791	4,332,529	5,021,706	13,020,909	2,080,791	4,332,529
Marketable securities	7 (d)	9,078,663	18,958,161	1,175,732	1,990,645	9,082,670	18,922,997	1,181,417	1,981,355
Derivative financial instruments	8 (d)	(1,326,822)	2,265,078	3,075,912	5,802,493	(1,326,822)	2,265,078	3,075,912	5,802,493
Compulsory deposits with the Central Bank of Brazil	5 (b)	1,382,523	3,661,539	643,129	1,490,901	1,382,523	3,661,539	643,129	1,490,901
Gain (loss) on other financial assets	10 (d)	937,853	2,165,274	726,639	1,827,309	937,852	2,154,332	726,639	1,827,309
EXPENSES ON FINANCIAL INTERMEDIATION		(29,552,446)	(76,259,779)	(14,040,737)	(34,305,662)	(29,248,539)	(75,333,849)	(13,643,789)	(33,202,721)
Resources from financial institutions and other	16 (d)	(16,551,656)	(42,007,663)	(7,758,787)	(20,188,079)	(16,533,987)	(41,934,294)	(7,758,787)	(20,177,732)
Funds from customers	15 (c)	(11,134,309)	(30,059,128)	(4,715,096)	(10,887,312)	(11,134,309)	(30,059,128)	(4,715,096)	(10,887,312)
Funds from issuance of marketable securities	17 (e)	(1,866,481)	(4,192,988)	(1,566,854)	(3,230,271)	(1,580,243)	(3,340,427)	(1,169,906)	(2,137,677)
PROVISION FOR LOAN LOSSES	9 (i)	(2,905,294)	(10,703,840)	(2,975,071)	(8,107,451)	(2,905,294)	(10,703,840)	(2,975,071)	(8,107,567)
GROSS PROFIT FROM FINANCIAL INTERMEDIATION		9,282,051	24,197,481	8,786,688	25,035,796	9,643,398	25,247,931	9,234,257	26,229,980
OTHER OPERATING INCOME (EXPENSES)		(3,693,190)	(13,700,030)	(5,017,630)	(10,296,965)	(3,931,748)	(13,445,031)	(4,958,327)	(13,223,738)
Income from services and banking fees	24	5,425,544	15,932,630	5,724,610	16,959,167	6,473,355	18,649,263	6,044,924	17,586,834
Personnel expenses	25	(6,483,268)	(18,558,599)	(6,000,818)	(16,755,347)	(6,606,958)	(18,858,891)	(6,023,546)	(16,826,152)
Other administrative expenses	26	(3,287,712)	(8,914,020)	(2,932,418)	(8,570,192)	(3,316,223)	(8,987,245)	(2,945,139)	(8,598,483)
Taxes	27	(1,041,588)	(2,921,931)	(917,831)	(2,764,361)	(1,145,413)	(3,184,248)	(961,109)	(2,852,509)
Equity in the results of investees and associates	11	994,891	2,594,648	490,899	4,840,212	590,573	1,538,447	351,412	1,531,204
Other operating income	28	4,825,400	9,295,151	1,808,752	5,425,413	4,200,907	8,525,879	1,831,530	5,452,331
Other operating expenses	29	(4,126,457)	(11,127,909)	(3,190,824)	(9,431,857)	(4,127,989)	(11,128,236)	(3,256,399)	(9,516,963)
RECOGNITION AND REVERSAL OF PROVISIONS	30	(1,533,094)	(4,342,933)	(1,086,512)	(3,010,825)	(1,533,094)	(4,342,933)	(970,053)	(2,917,444)
Tax, civil and labor		(1,077,562)	(3,348,819)	(875,229)	(2,450,582)	(1,077,562)	(3,348,819)	(875,229)	(2,450,582)
Other		(455,532)	(994,114)	(211,283)	(560,243)	(455,532)	(994,114)	(94,824)	(466,862)
OPERATING PROFIT		4,055,767	6,154,518	2,682,546	11,728,006	4,178,556	7,459,967	3,305,877	10,088,798
NON-OPERATING EXPENSES	31	(10,423)	427,792	(58,027)	3,112,949	(10,423)	427,792	(72,955)	6,806,292
PROFIT BEFORE TAXATION		4,045,344	6,582,310	2,624,519	14,840,955	4,168,133	7,887,759	3,232,922	16,895,090
INCOME TAX AND SOCIAL CONTRIBUTION	20 (a)	13,931	2,081,061	332,818	(112,055)	(319,450)	1,206,742	205,526	(995,603)
EMPLOYEE PROFIT SHARING		(471,444)	(1,110,515)	(147,332)	(1,691,938)	(471,444)	(1,110,527)	(146,601)	(1,692,793)
NON-CONTROLLING INTERESTS						(152,965)	(385,300)	(84,894)	(156,228)
PROFIT FOR THE PERIOD		3,587,831	7,552,856	2,810,005	13,036,962	3,224,274	7,598,674	3,206,953	14,050,466

The accompanying notes are an integral part of these interim financial statements.



Interim Statement of Comprehensive Income

DESCRIPTION	INDIVIDUAL				CONSOLIDATED			
	2022		2021		2022		2021	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September	3rd quarter	Accumulated September	3rd quarter	Accumulated September
PROFIT ATTRIBUTABLE TO THE OWNER OF THE COMPANY	3,587,831	7,552,856	2,810,005	13,036,962	3,224,274	7,598,674	3,206,953	14,050,466
Non-controlling interests					152,965	385,300	84,894	156,228
TOTAL ADJUSTED PROFIT	3,587,831	7,552,856	2,810,005	13,036,962	3,377,239	7,983,974	3,291,847	14,206,694
ITEMS THAT CAN BE RECLASSIFIED TO PROFIT	259,175	1,223,450	(260,675)	(816,780)	271,747	1,236,855	(280,974)	(846,568)
Assets available for sale	198,762	1,159,169	2,357	(278,887)	198,762	1,159,169	2,357	(278,887)
Unrealized gains on financial assets available-for-sale - own assets	379,009	2,210,363	4,495	(531,795)	379,009	2,210,363	4,495	(531,795)
Tax effect	(180,247)	(1,051,194)	(2,138)	252,908	(180,247)	(1,051,194)	(2,138)	252,908
Share of comprehensive income of investments	60,310	66,087	(97,372)	(291,947)	72,882	79,863	(117,671)	(310,608)
Other comprehensive income of investments	103	(1,806)	(165,660)	(245,946)	103	(2,177)	(165,660)	(257,073)
ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT	(592)	(107,258)	(302,516)	2,918,483	(592)	(107,258)	(302,516)	2,918,483
Remeasurements of post-employment benefit obligations	(1,076)	(669,767)	(302,516)	4,968,787	(1,076)	(669,767)	(302,516)	4,968,787
Tax effect	484	562,509		(2,050,304)	484	562,509		(2,050,304)
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	3,846,414	8,669,048	2,246,814	15,138,665	3,648,394	9,113,571	2,708,357	16,278,609
Total comprehensive income attributable to the owner of the Company	3,846,414	8,669,048	2,246,814	15,138,665	3,482,857	8,714,866	2,643,761	16,141,188
Total comprehensive income attributable to non-controlling interests					165,537	398,705	64,596	137,421

The accompanying notes are an integral part of these interim financial statements.



Interim Statement of Changes in Equity

EVENTS	INDIVIDUAL						TOTAL
	CAPITAL	REVALUATION RESERVE	REVENUE RESERVES		CARRYING VALUE ADJUSTMENTS	RETAINED EARNINGS/ACCUMULATED DEFICIT	
			LEGAL	STATUTORY			
BALANCES AT DECEMBER 31, 2020	45,000,000	274,150	4,173,687	24,321,948	(12,756,780)	61,013,005	
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD					2,101,703	2,101,703	
Securities available for sale, net of tax					(570,834)	(570,834)	
Actuarial valuation, net of tax					2,918,483	2,918,483	
Other carrying value adjustments					(245,946)	(245,946)	
OTHER		(8,627)				8,842	215
ADJUSTMENT FROM PRIOR YEARS						13,036,962	13,036,962
BALANCES AT SEPTEMBER 30, 2021	45,000,000	265,523	4,173,687	24,321,948	(10,655,077)	76,151,885	
BALANCES AT DECEMBER 31, 2021	68,000,000	225,521	5,036,845	12,793,737	(9,901,134)	76,154,969	
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD					1,116,192	1,116,192	
Securities available for sale, net of tax					1,225,256	1,225,256	
Actuarial valuation, net of tax					(107,258)	(107,258)	
Other carrying value adjustments					(1,806)	(1,806)	
CAPITAL INCREASE	851,000			(851,000)			
OTHER		(16,043)				8,033	(8,010)
PROFIT FOR THE PERIOD						7,552,856	7,552,856
BALANCES AT SEPTEMBER 30, 2022	68,851,000	209,478	5,036,845	11,942,737	(8,784,942)	7,560,889	84,816,007



Interim Statement of Changes in Equity

EVENTS	CONSOLIDATED									
	CAPITAL	INSTRUMENT ELEGIBLE TO PRINCIPAL CAPITAL	REVALUATION RESERVE	REVENUE RESERVES		CARRYING VALUE ADJUSTMENTS	RETAINED EARNINGS/ ACCUMULATED DEFICIT	SUBTOTAL	NON- CONTROLLING PARTICIPATION	TOTAL
				LEGAL	STATUTORY					
BALANCES AT DECEMBER 31, 2020	45,000,000	31,808,129	274,150	4,173,687	24,321,948	(12,756,780)		92,821,134		92,821,134
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD						2,101,703	(5,097)	2,096,606		2,096,606
Securities available for sale, net of tax						(570,834)	(5,097)	(575,931)		(575,931)
Actuarial valuation, net of tax						2,918,483		2,918,483		2,918,483
Other carrying value adjustments						(245,946)		(245,946)		(245,946)
INCORPORATION OF IHCD REMUNERATION		1,745,189						1,745,189		1,745,189
CHANGES IN NON-CONTROLLING INTERESTS									1,864,951	1,864,951
OTHER			(8,627)				8,842	215		215
PROFIT FOR THE PERIOD							14,050,466	14,050,466		14,050,466
ALLOCATION OF PROFIT FOR THE PERIOD:										
Interest on debt instrument eligible to capital							(1,008,407)	(1,008,407)		(1,008,407)
BALANCES AT SEPTEMBER 30, 2021	45,000,000	33,553,318	265,523	4,173,687	24,321,948	(10,655,077)	13,045,804	109,705,203	1,864,951	111,570,154
BALANCES AT DECEMBER 31, 2021	68,000,000	33,553,318	225,521	5,036,845	12,793,737	(9,901,134)		109,708,287	1,821,387	111,529,674
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD						1,116,192		1,116,192		1,116,192
Securities available for sale, net of tax						1,225,256		1,225,256		1,225,256
Actuarial valuation, net of tax						(107,258)		(107,258)		(107,258)
Other carrying value adjustments						(1,806)		(1,806)		(1,806)
CAPITAL INCREASE	851,000				(851,000)					
INCORPORATION OF IHCD REMUNERATION		1,994,853						1,994,853		1,994,853
CHANGES IN NON-CONTROLLING INTERESTS			(16,043)				8,033	(8,010)		(8,010)
OTHER									627,083	627,083
PROFIT FOR THE PERIOD							7,598,674	7,598,674		7,598,674
ALLOCATION OF PROFIT FOR THE PERIOD:										
Interest on debt instrument eligible to capital (1)							(45,818)	(45,818)		(45,818)
BALANCES AT SEPTEMBER 30, 2022	68,851,000	35,548,171	209,478	5,036,845	11,942,737	(8,784,942)	7,560,889	120,364,178	2,448,470	122,812,648

(1) It includes the event shown in NE 36.

The accompanying notes are an integral part of these interim financial statements.



Interim Statement of Cash Flows

DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
	Accumulated September		Accumulated September	
	2022	2021	2022	2021
CASH FLOWS FROM OPERATING ACTIVITIES				
ADJUSTED PROFIT	23,395,583	27,067,691	23,652,718	24,570,964
Profit for the period	7,552,856	13,036,962	7,598,674	14,050,466
Adjustments to profit:	<u>15,842,727</u>	<u>14,030,729</u>	<u>16,054,044</u>	<u>10,520,498</u>
Fair value adjustments of marketable securities and derivative financial instruments (assets/liabilities)	2,672,778	4,768,903	2,519,341	4,707,322
(Gain)/Loss on investments		(1,643,647)		(7,412,937)
(Gain)/Loss on sale of property and equipment	778	(781)	778	(781)
(Gain)/Loss on sale of property and equipment not for own use	317,800	344,379	317,800	344,379
Allowance for loan losses	10,703,840	8,107,451	10,703,840	8,107,567
Actuarial liabilities/assets (employee benefits)	1,547,126	1,321,707	1,547,126	1,321,706
Depreciation and amortization	1,419,584	1,423,127	1,419,594	1,423,135
Deferred taxes	(2,938,868)	(73,326)	(2,934,711)	(53,410)
Expenses with provision for contingencies	3,348,819	2,450,582	3,348,819	2,450,582
Equity in the results of investees	(2,594,649)	(4,840,212)	(1,538,447)	(1,531,204)
Expenses on subordinated debt and hybrid instruments	1,365,519	2,172,546	669,904	1,164,139
CHANGES IN WORKING CAPITAL	(13,896,328)	(51,626,388)	(13,929,849)	(56,921,286)
(Increase) Decrease in interbank investments	(4,198,307)	3,110,944	(4,198,307)	3,110,944
(Increase) Decrease in marketable securities held for trading	4,745,059	(26,344,860)	4,056,229	(28,848,734)
(Increase) Decrease in compulsory deposits with the Central Bank of Brazil	1,934,564	13,075,365	1,934,564	13,075,365
(Increase) Decrease in loan portfolio	(115,242,759)	(59,769,742)	(114,458,461)	(62,450,792)
(Increase) Decrease in other financial assets	(2,446,245)	(931,829)	(2,429,882)	(946,085)
(Increase) Decrease in tax assets	938,032	1,008,047	931,485	1,020,888
(Increase) Decrease in other assets	(2,523,612)	(152,827)	(2,224,331)	(385,814)
(Decrease) Increase in funds from financial institutions and other	92,464,092	67,084,957	91,818,204	67,084,957
(Decrease) Increase in funds from customers	(12,452,908)	(29,282,910)	(12,453,276)	(29,316,606)
(Decrease) Increase in funds from issuance of securities	22,667,511	(12,645,683)	23,317,308	(12,645,683)
(Decrease) Increase in derivative financial instruments	(461,750)	157,645	(461,750)	157,645
(Decrease) Increase in other liabilities	(1,255,409)	(682,226)	(1,255,399)	(682,226)
(Decrease) Increase in provisions	(2,039,683)	(1,765,601)	(2,039,683)	(1,781,387)
(Decrease) Increase in tax liabilities	(379,371)	825,452	(372,648)	814,423
(Decrease) Increase in actuarial liabilities	(811,729)	(3,308,795)	(811,729)	(3,308,794)
(Decrease) Increase in other liabilities	4,455,859	(3,001,866)	4,007,499	(2,816,928)
Income tax and social contribution paid	710,328	997,541	710,328	997,541
NET CASH PROVIDED BY OPERATING ACTIVITIES	9,499,255	(24,558,697)	9,722,869	(32,350,322)
CASH FLOWS FROM INVESTING ACTIVITIES				
Acquisition and redemption of marketable securities available for sale	10,671,440	(25,494,357)	9,836,567	(23,261,244)
Acquisition and redemption of marketable securities held to maturity	7,750,368	(110,608)	7,750,368	(110,608)
Dividends received from associates and subsidiaries	985,755	4,973,860	1,101,179	8,667,431
Sale of investments	743,872	1,752,059	591,969	1,752,059
Sale of property and equipment in use	(1,453)	18,484	(1,453)	18,484
Acquisition of property and equipment in use	(207,610)	(720,250)	(207,627)	(720,250)
Write-off of intangible assets	2,232	295,445	2,232	295,445
Acquisition of intangible assets	(263,816)	(794,213)	(263,816)	(794,213)
NET CASH PROVIDED BY INVESTING ACTIVITIES	19,680,788	(20,079,580)	18,809,419	(14,152,896)
CASH FLOWS FROM FINANCING ACTIVITIES				
Remuneration of paid HICP	(1,447,134)	(547,895)	(1,447,134)	(547,895)
Dividends/Interest on own capital	(3,591,428)		(3,591,428)	
Variation in the participation of non-controlling shareholders			627,083	1,864,951
NET CASH USED IN FINANCING ACTIVITIES	(5,038,562)	(547,895)	(4,411,479)	1,317,056
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	24,141,481	(45,186,172)	24,120,809	(45,186,162)
CHANGES IN CASH AND CASH EQUIVALENTS, NET				
Cash and cash equivalents at the beginning of the period	135,828,095	221,571,944	135,848,767	221,571,949
Cash and cash equivalents at the end of the period	159,969,576	176,385,772	159,969,576	176,385,787
Increase (decrease) in cash and cash equivalents	24,141,481	(45,186,172)	24,120,809	(45,186,162)

The accompanying notes are an integral part of these interim financial statements.



Interim Statement of Value Added

DESCRIPTION	INDIVIDUAL								CONSOLIDATED							
	2022				2021				2022				2021			
	3rd quarter		Accumulated September		3rd quarter		Accumulated September		3rd quarter		Accumulated September		3rd quarter		Accumulated September	
	R\$	%	R\$	%	R\$	%	R\$	%	R\$	%	R\$	%	R\$	%	R\$	%
1. REVENUES	49,131,480		126,326,508		30,313,266		85,204,735		49,612,238		128,398,389		30,810,075		89,839,528	
Financial intermediation	41,739,791		111,161,100		25,802,496		67,448,909		41,797,231		111,285,620		25,853,117		67,540,268	
Rendering of services	5,425,544		15,932,630		5,724,610		16,959,167		6,473,355		18,649,263		6,044,924		17,586,834	
Provision for loan losses - constitution	(2,905,294)		(10,703,840)		(2,975,071)		(8,107,451)		(2,905,294)		(10,703,840)		(2,975,071)		(8,107,567)	
Other (1)	4,871,439		9,936,618		1,761,231		8,904,110		4,246,946		9,167,346		1,887,105		12,819,993	
2. EXPENSES ON FINANCIAL INTERMEDIATION	29,552,446		76,259,779		14,040,737		34,305,662		29,248,539		75,333,849		13,643,789		33,202,721	
3. MATERIAL AND SERVICES ACQUIRED FROM THIRD PARTIES	7,958,111		21,602,462		6,353,455		18,769,395		7,987,317		21,672,461		6,433,230		18,984,940	
Materials, energy and others	820,447		2,314,328		754,337		2,270,592		846,238		2,377,059		765,596		2,291,906	
Data processing and communications	693,181		1,781,236		612,894		1,643,398		693,821		1,782,689		613,025		1,643,801	
Advertising, publicity and promotions	47,001		98,857		68,406		143,602		47,001		98,857		68,406		143,602	
Outsourced and specialized services	438,086		1,124,294		406,979		1,227,000		439,289		1,129,682		408,215		1,233,435	
Surveillance and security services	243,383		599,230		222,997		676,373		243,423		599,330		223,006		676,419	
Other	<u>5,716,013</u>		<u>15,684,517</u>		<u>4,287,842</u>		<u>12,808,430</u>		<u>5,717,545</u>		<u>15,684,844</u>		<u>4,354,982</u>		<u>12,995,777</u>	
Services delegated by the Federal Government	522,656		1,330,331		269,170		738,596		522,656		1,330,331		269,170		738,596	
Expenses with lottery and business partners	1,201,846		3,348,864		1,085,036		3,102,305		1,201,846		3,348,864		1,085,036		3,102,305	
Discounts on loan operations	161,566		339,780		187,863		317,852		161,566		339,780		187,863		317,852	
Expenses on credit/debit cards	276,051		775,834		224,052		771,450		276,667		777,080		224,052		772,393	
Post-employment benefit	547,673		1,547,126		393,924		1,321,707		547,673		1,547,126		393,924		1,321,706	
Sundry operating provisions	1,746,948		4,834,206		1,093,571		3,493,699		1,746,948		4,834,206		1,095,136		3,595,940	
Other	1,259,273		3,508,376		1,034,226		3,062,821		1,260,189		3,507,457		1,099,801		3,146,985	
4. GROSS VALUE ADDED (1- 2- 3)	11,620,923		28,464,267		9,919,074		32,129,678		12,376,382		31,392,079		10,733,056		37,651,867	
5. RETENTIONS	468,737		1,419,584		465,091		1,423,127		468,740		1,419,594		465,092		1,423,135	
Depreciation, amortization and depletion	468,737		1,419,584		465,091		1,423,127		468,740		1,419,594		465,092		1,423,135	
6. NET VALUE ADDED (4- 5)	11,152,186		27,044,683		9,453,983		30,706,551		11,907,642		29,972,485		10,267,964		36,228,732	
7. VALUE ADDED RECEIVED THROUGH TRANSFER	994,891		2,594,648		490,899		4,840,212		590,573		1,538,447		351,412		1,531,204	
Equity in the results of investees	994,891		2,594,648		490,899		4,840,212		590,573		1,538,447		351,412		1,531,204	
8. VALUE ADDED TO BE DISTRIBUTED (6+7)	12,147,077		29,639,331		9,944,882		35,546,763		12,498,215		31,510,932		10,619,376		37,759,936	
9. DISTRIBUTION OF VALUE ADDED	12,147,077	100.00	29,639,331	100.00	9,944,882	100.00	35,546,763	100.00	12,498,215	100.00	31,510,932	100.00	10,619,376	100.00	37,759,936	100.00
Personnel	6,022,983	49.58	17,024,483	57.44	5,275,913	53.05	16,017,996	45.05	6,140,934	49.14	17,308,405	54.93	5,297,113	49.88	16,084,491	42.60
Direct compensation	4,416,443		12,417,818		3,806,937		11,894,238		4,446,100		12,504,802		3,810,842		11,920,108	
Benefits	1,292,429		3,709,793		1,178,694		3,317,489		1,378,429		3,900,030		1,195,670		3,356,312	
Government Severance Indemnity Fund for Employees (FGTS)	314,111		896,872		290,282		806,269		316,405		903,573		290,601		808,071	
Taxes, fees and contributions	1,959,386	16.13	3,485,501	11.76	1,457,250	14.65	5,305,705	14.93	2,402,331	19.22	4,638,519	14.72	1,628,617	15.34	6,282,566	16.64
Federal	1,769,187		2,858,712		1,260,672		4,662,257		2,200,886		3,980,238		1,431,811		5,637,714	
State	212		866		83		663		212		866		83		663	
Municipal	189,987		625,923		196,495		642,785		201,233		657,415		196,723		644,189	
Remuneration of third-party capital	576,877	4.75	1,576,491	5.32	401,714	4.04	1,186,100	3.34	577,711	4.62	1,580,034	5.01	401,799	3.78	1,186,185	3.14
Rentals	576,877		1,576,491		401,714		1,186,100		577,711		1,580,034		401,799		1,186,185	
Remuneration of own capital	3,587,831	29.54	7,552,856	25.48	2,810,005	28.26	13,036,962	36.68	3,377,239	27.02	7,983,974	25.34	3,291,847	31.00	14,206,694	37.62
Interest on capital and dividends	1,635,562		2,467,209		896,811		2,550,525		1,635,562		2,467,209		896,811		2,550,525	
Interest on debt instrument eligible to capital									(363,557)		45,818		396,948		1,008,407	
Retained earnings	1,952,269		5,085,647		1,913,194		10,486,437		1,952,269		5,085,647		1,913,194		10,491,534	
Non-controlling interests on retained earnings									152,965		385,300		84,894		156,228	

(1) It includes the event shown in NE 36.

The accompanying notes are an integral part of these interim financial statements.



Note 1 – General information

Caixa Econômica Federal (“CAIXA” or “Institution”) is a financial institution with 161 years, constituted by Decree Law 759 of August 12, 1969, as a government-owned entity, linked to the Federal Government through the Ministry of Economy. It is headquartered at Setor Bancário Sul, Quadra 4, Lotes 3 e 4, Brasília, Federal District, Brazil. In conformity with article 173 of the Federal Constitution and with article 2, Paragraph 1 of Law 13,303 of June 6, 2016, its establishment as a government-owned entity is justified by the significant collective interest marked by the promotion of citizenship and the country's development, either as a financial institution or as an agent of public policies and main strategic partner of the Brazilian Government.

The Institution offers to its customers a wide service network throughout the national territory, which includes service stations, branches, ATMs, CAIXA Aqui agents, lottery retailers, truck-units and boat branch. It also has electronic and digital channels to expand its service and the convenience for its customers.

CAIXA conducts its bank activities by raising, specially through saving accounts, and investing funds in various operations related to commercial portfolios; foreign exchange transactions; consumer credit, real estate and agribusiness and the provision of banking services, credit and debit card business, management of funds and activities related to the intermediation of marketable securities, counting on the operations of its subsidiaries CAIXA Cartões and CAIXA DTVM. The Institution also operates in the insurance, private pension plan, capitalization and consortium management segments, through investments held in CAIXA Seguridade S.A.

As determined by the Federal Government, CAIXA exclusively manages federal lottery services and holds a monopoly on civil pledge transactions, on an ongoing and continuous basis. CAIXA Lotteries are an important source of funds for the country's social development, with reflects on social programs from the federal government, especially in the areas of social security, sports, culture, public safety, education and health.

CAIXA has a tradition and leadership in the Savings market, an important source of funds for the housing loan and the formation of the Brazilian population's wealth. The Institution leads the housing loan market and operates as the main financial agent of the Casa Verde e Amarela program (“Green and Yellow House” program). The Institution also provides important advances in the country's economic development in the credit segments intended for sanitation and infrastructure, and fosters the local sustainable development and improvement to rural producers' life quality through the agribusiness credit.

As the main partner of the Federal Government in promoting social programs, CAIXA contributes actively to poverty eradication and to the improvement of income distribution for the Brazilian population. The Institution operates in the payment of Brazil Allowance Program (“Auxílio Brasil” program), which is fundamental for the reduction of child mortality and school dropout, besides operating the Government Severance Indemnity Fund for Employees (FGTS), Salary Allowance and retirement and pension linked to the INSS.

As one of the most traditional sponsors of sports and artistic and cultural events in Brazil, CAIXA believes and invests in fostering sports and spreading culture as manners of promoting citizenship. Investment in sports aims at both giving Brazilian athletes appropriate training conditions and promoting education and social inclusion of children and adolescents, giving opportunities for new talents.

Through sponsorship strategy, CAIXA prioritizes sports projects with social focus, supports the development of junior athletes and seeks educational projects directed to the lower-income segment population. In this same sense, in the cultural segment, CAIXA encourages social nature projects that use music lessons as an inclusion tool, as well as events of the pop culture and cultural projects expected to reach several regions.

As determined by the Federal Government, CAIXA exercises the role of an operating agent of funds and social programs, with emphasis on the Severance Indemnity Fund for Employees (FGTS), being the main financial agent, the Compensation Fund for Salary Variations (FCVS), the Residential Lease Fund (FAR); Compulsory Insurance Premium for Personal Injury caused by Motor Vehicles on Land, or by their cargo, to people on transportation or not (FDPVAT), Social Development Fund (FDS), among others. The administered funds are independent legal entities managed by specific regulations and governance structure, and they have their own accounting, thus not generating effects on CAIXA's balance sheets. Accordingly, the information presented related to these funds is not audited in the work of independent audit of CAIXA's financial statements.



Description	Main Funds and Social Programs	
	09/30/2022 (1)	12/31/2021
FGTS	622,482,473	605,637,000
FAR	24,633,312	26,863,895
FCVS	18,689,554	17,766,688
FDPVAT	3,773,241	3,796,291
FDS	3,483,594	3,717,652
FGHAB	3,042,652	2,882,021
FGS	1,421,500	1,421,500
FGCN	58,988	56,855
FAS	25,327	24,728
Total	677,610,641	662,166,630

(1) The FGTS balance refers to the asset position at September 30, 2020 and for the other funds the position is between January 31, 2022 and August 31, 2022, according to the Balance of Funds.

Note 2 – Presentation of financial statements

(a) Overview

CAIXA's individual and consolidated financial statements are the responsibility of Management.

The financial statements at September 30, 2022 were approved by the Managing Board on November 03, 2022 and by the Board of Directors on November 07, 2022.

(b) Basis of preparation and statement of compliance

The financial statements of CAIXA were prepared based on the accounting guidelines established by Law 4,595/1964 (National Financial System Law) and Law 6,404/1976 (Brazilian Corporate Law), including changes introduced by Laws 11,638/2007 and 11,941/2009 and in accordance with the standards and rules of the National Monetary Council ("CMN") – CMN Resolution 4,818/2020, the Central Bank of Brazil ("BACEN") – BCB Resolution 2/2020, Brazilian Federal Accounting Council (CFC), and the accounting practices adopted in Brazil.

These statements contain records that reflect the historical cost of transactions, except for the measurement of the portfolio of marketable securities classified as held for trading, available for sale and derivative financial instruments, at fair value.

The financial statements are presented in Brazilian reais and all amounts are rounded to thousands of reais, unless otherwise stated.

The accounting practices adopted in Brazil include Management's judgment regarding the estimates and assumptions for the measurement of the provision for credit losses, deferred tax assets, fair value of certain financial instruments, provision for civil, labor and tax contingencies, provision for impairment of financial and non-financial assets, supplementary pension plan, assets and liabilities related to post-employment benefits, and determination of the useful lives of certain assets. The definitive amounts may differ from those determined by these estimates and assumptions and will be known at the time of their settlement or due to the review of the adopted methodologies. The sensitivity of the carrying amounts to the estimates does not present a significant difference and the estimates are evaluated periodically. The nature and carrying amount of assets and liabilities are presented in the respective notes.

(c) Basis of consolidation

The consolidated financial statements include CAIXA; the subsidiaries CAIXA Loterias, CAIXA Cartões, CAIXA Seguridade, CAIXA DTVM; and the funds Fundo de Investimento em Direitos Creditórios Stone III and Fundo de Investimento Caixa Ibirapuera Renda Fixa, and were prepared considering the elimination of assets, liabilities, revenues, expenses and unrealized profits between the companies.



The consolidated financial statements for the period ended September 30, 2022, have been prepared in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil (BACEN), are presented herein in addition, as permitted by Article 77 of CMN Resolution 4,966/2021, to the consolidated financial statements prepared in accordance with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB).

The financial statements of CAIXA Loterias, CAIXA Cartões, CAIXA Seguridade, CAIXA DTVM, FIDC Stone III, FI CAIXA Ibirapuera and CAIXA are prepared using consistent accounting practices, when differences exist, adjustments are made in order to converge with CAIXA's accounting practices. Investments in joint ventures and associates are accounted for under the equity method of accounting.

The profit or loss of subsidiaries acquired or disposed of in the period are included in the consolidated statements of income as from the acquisition or disposal date. The acquisition cost of a subsidiary is measured at fair value of the offered assets, equity instruments issued, and liabilities incurred or assumed at the trade date.

The identifiable assets acquired, contingencies and liabilities assumed in a business combination are initially measured at their fair value on the acquisition date, irrespective of the proportion of any non-controlling interests. The excess of the acquisition cost of the net identifiable assets in relation to the fair value of the investment is recorded as goodwill based on future profitability. When the acquisition cost is lower than the fair value of a subsidiary's net assets, CAIXA recognizes the difference directly in profit or loss.

The companies in which CAIXA holds direct or indirect interests, and which are included in these consolidated financial statements, are presented in Notes 11 and 32.

(d) Standards applicable as of January 1st, 2022

CMN Resolution 4,817/2020 provides for the criteria for measurement and recognition of investments in associates, subsidiaries and joint ventures held by financial institutions and other institutions authorized to operate by the Central Bank of Brazil. Investments in entities other than associates, subsidiaries or joint ventures and measured at cost, as well as interests held in investment funds, are classified and measured according to the specific regulations applicable to financial instruments.

BCB Resolution 33/2020 provides for the procedures for disclosure in explanatory notes of information regarding the acquisition of interest in associates, subsidiaries and joint ventures, the interests already recorded, and the business combinations, mergers and split-off operations.

Note 3 – Significant accounting policies, judgments and estimates

(a) Foreign currency translation

The financial statements are presented in reais, which is CAIXA's functional currency. Items included in the financial statements of each of the group's entities are measured using the same functional currency of CAIXA.

Transactions in foreign currency are initially recorded at the exchange rate of the functional currency prevailing at the transaction date. Assets and liabilities denominated in foreign currency are translated at the foreign exchange rate of the functional currency at the balance sheet date. Gains or losses arising from the translation process are allocated in profit or loss.

(b) Computation of the result

In accordance with the accrual basis, income and expenses are recorded on the occurrence of the related generating event, simultaneously, when they correlate and irrespective of their receipt or payment.

Transactions with fixed financial charges are recorded at redemption value, and income and expenses corresponding to future periods are presented as a reduction of the respective assets and liabilities. Floating rate transactions or transactions indexed to foreign currencies are restated up to the balance sheet date.



Income and expenses of financial nature are recognized on a daily pro rata basis, calculated based on the exponential method, except for those referring to discounted securities or related to foreign operations, which are determined based on the straight-line method.

(c) Cash and cash equivalents

The amount of cash and cash equivalents in Brazilian currency is stated at its face value, while the amounts in foreign currencies are translated at the foreign exchange rate disclosed by BACEN at the end of the reporting period.

Cash equivalents are characterized by their high liquidity (interbank investments) and their aim at meeting short-term commitments with a maturity of 90 days or less than that at the date of acquisition. They present an immaterial risk of changes in market value.

The breakdown of cash and cash equivalents is presented in Note 4.

(d) Interbank investments

Interbank investments are stated at acquisition cost, plus earnings computed through the balance sheet date, less impairment, where applicable.

- **Sale with repurchase commitment (repo operations):** Third-party fixed income securities used to support repo operations and are recorded in assets, on the operation date, at the updated average carrying amount, by security type and maturity. Such funding is recorded as a financed position.
- **Purchase with resale commitment:** Financing backed by third-party fixed-income securities is recorded at the settlement amount in the own portfolio position. Securities acquired with a resale commitment are transferred to the financed position when used to support sales operations with repurchase agreements

For repurchase operations, executed under free movement agreements, when the securities are definitively sold, the liability referring to the obligation for the return of the securities is evaluated at market value.

The income from interbank investments is obtained from the expense incurred on repurchase operations (difference between repurchase and sale prices) and the income earned on loan operations backed by fixed income securities from third parties (difference between resale and purchase prices).

The breakdown, maturities and earnings computed for in interbank investments are presented in Note 6.

(e) Marketable securities

The marketable securities acquired for the Institution's own portfolio are recorded at the amount actually paid, in accordance with BACEN Circular Letter 3,068/2001, and are classified into three specific categories, according to Management's intent:

- **Trading securities:** securities acquired to be actively and frequently traded, which are adjusted to market value with a corresponding entry to profit or loss for the period;
- **Available-for-sale securities:** : instruments that do not fall within the categories of trading and held-to-maturity. They are adjusted at market value, net of taxes, with a corresponding entry to "Carrying value adjustments" in Equity. Gains and losses on the market value are recorded as profit or loss, for the period, net of tax effects, upon the realization of the respective securities.
- **Held-to-maturity securities:** acquired with the institution's intention and financial capacity to hold them to maturity in the portfolio and are stated at cost or market value when reclassified from another category. They include income earned, with a corresponding entry to profit or loss for the period and are not measured at market value.

The income from securities, irrespective of their classification, is recorded on a daily pro rata basis, on the accrual basis, based on the remuneration clauses, and is recognized in the statement of income.

Losses on available-for-sale securities and held-to-maturity securities, which are not considered temporary, are recognized in profit or loss for the period as realized losses.



The classification, breakdown and segmentation of the marketable securities are presented in Note 7.

(f) Derivative financial instruments

CAIXA utilizes derivative financial instruments for purposes of hedge (accounting or financial), directional, arbitration or to obtain benefits from fluctuations in actual or expected prices, accounted for in accordance with BACEN Circular Letter 3,082/2002.

Adjustments are accounted for at market value and maintained as assets when positive and liabilities when negative. They are subsequently revalued also at market value, and the corresponding increases or decreases are recognized directly in profit or loss.

Derivative financial instruments utilized to offset fully or partially the risks from foreign exchange and interest rate fluctuations and income tax on financial liabilities qualified for hedge accounting are classified as Market Risk Hedge. Financial instruments classified under this category, as well as the related financial assets and liabilities, are adjusted to market value with the gains and losses recognized directly in the statement of income.

The breakdown of the values recorded in derivative financial instruments, both in balance sheet accounts and memorandum accounts, is presented in Note 8.

(g) Determination of the market value of financial instruments

The market value is determined based on consistent and verifiable criteria, which considers the average negotiation price of financial instruments at the determination date or, on the lack of this, the quotations of market prices for assets or liabilities with similar characteristics. If this is also not available, the market value is obtained by quotations from market operators or valuation models that could require judgment by Management.

The market value of the financial instruments traded in active markets at the balance sheet date is based on market prices, without deductions for the transaction costs.

The mark-to-market of marketable securities is recorded in accordance with BACEN Circular Letter 3,068/2001. Following the best accounting practices, the value of financial instruments should be based on the fair value, which is the price that would be received for the sale of an asset or that would be paid for the transfer of a liability in an orderly transaction between market participants on the date of measurement.

Under normal conditions, quoted market prices are the best indicators of fair values for financial assets held for trading (including derivatives - assets and liabilities), financial assets designated at fair value through profit or loss, financial assets available-for-sale and financial assets held to maturity. However, not all instruments have liquidity or quotations, and, in such cases, it is necessary to adopt present value estimates and other pricing techniques.

The fair values of government securities are calculated based on the indicative rates provided by the National Association of Financial Market Institutions - Anbima.

Share values are determined based on their quoted market prices.

Derivative swap instruments are discounted to present value based on profitability curves that reflect the appropriate risk factors. These profitability curves can be traced mainly on the basis of the derivative trading prices at B3 S.A., of Brazilian government securities in the secondary market or of derivatives and marketable securities traded abroad and can be used to obtain the market value of currency, swaps, interest rate swaps and swaps based on other risk factors such as commodities and stock indexes.

(h) Loan portfolio and provision for credit losses

Loan operations, advances on exchange contracts and other receivables with credit concession characteristics are classified into nine levels, from "AA" to "H", with "AA" referring to minimum risk and "H" to maximum risk, according to the parameters established by CMN Resolution 2,682/1999, and in line with Management's periodic assessment, which considers the economic scenario, past experience, and specific and global risks in relation to the operations, debtors and guarantors.

Interest accrued on loans overdue by up to 59 days is recorded as income from loans, and, after the 60th day, is recognized as income only when effectively received.



The operations classified as risk level "H" for more than six months and in arrears for more than 180 days are written off against the existing provision, and controlled for at least five years in memorandum accounts.

Renegotiated operations are maintained, at least, at the same level in which they were classified upon renegotiation. Renegotiation operations which had already been written off as losses and which were controlled in memorandum accounts, are classified as being of risk level "H". When there is significant amortization, or new relevant facts, justifying a change in the risk level, the operation is reclassified to a lower risk level category. Any gains from renegotiation are only recognized when effectively received.

The provision for credit losses is calculated at an amount sufficient to cover probable losses and complies with CMN and BACEN standards and instructions, as well as the evaluations of Management in the classification of credit risk.

In accordance with the parameters established by CMN Resolution 3,533/2008, the results of loan assignments with substantial retention of risks and benefits remain recorded in assets under "Loan operations". The amounts received under assignment agreements are recorded in assets, with a corresponding entry in liabilities, according to the obligation assumed. Income and expenses relating to realized loan assignments are recognized in profit or loss, over the remaining term of the transactions.

The modalities, amounts, terms, risk levels, concentration, participation in economic activity sectors, renegotiations, and income from loan operations, as well as the breakdown of expenses and of the provision for credit losses are presented in Note 9.

(i) Taxes

The taxes applicable to CAIXA and its subsidiaries are calculated based on the rates shown in the table below:

Taxes	Rates
Income tax (15.00% + additional 10.00%)	25%
Social Contribution on Net Income - CSLL (1)	20%
PIS/Pasep (2)	0.65%
Tax on Services of Any Nature - Cofins (2)	4%
Imposto sobre Serviços de Qualquer Natureza - ISSQN	Up to 5%

(1) The 20% rate is applicable to CAIXA, 15% to CAIXA DTVM and 9% to the other companies of the conglomerate. Between August 31st until December 31st 2022 the rate of the Social Contribution on Net Profit is increased by 1% for banks and other financial entities, as set forth by Law 14,446 of September 2, 2022.

(2) For non-financial companies that have opted for the non-cumulative calculation regime, the PIS/Pasep rate is 1.65% and the Cofins rate is 7.6%.

The constitution of tax credits is based on the estimate of their realization, in accordance with technical and other analyses made by Management, considering the tax rates in effect in the period of realization of these assets. Beginning January 1, 2021, the criteria for measurement and recognition of current and deferred tax assets and liabilities, were consolidated through CMN Resolution 4,842/2020. The realization of tax credits depends on their origin. Those originated from temporary differences are realized by the utilization or reversal of provisions that were the basis for their recognition. The tax credits on tax losses are realized on the generation of taxable income, through the offset in the basis of the related taxes, limited to 30% of the taxable income for each year. CAIXA recognizes IRPJ, CSLL, PASEP and COFINS tax credits on the negative adjustments arising from the marking to market of marketable securities and derivative financial instruments recognized in profit or loss and in a separate account in equity.

The breakdown of income tax and social contribution amounts, evidence of calculations, the origin and estimate for the realization of tax credits are presented in Note 20.

(i) Investments

Investments in subsidiaries, joint ventures or companies under CAIXA's significant influence are valued under the equity method. To calculate the equity in the results of permanent investments in non-financial entities, the amounts are adjusted to converge with the standards and guidelines of the National Monetary Board (CMN) and of the Central Bank of Brazil (BACEN). Other permanent investments are stated at cost of acquisition.

The breakdown of investment amounts, as well as equity in the results of investees, are presented in Note 11.



(k) Property and equipment in use

Property and equipment for own use is represented by rights over tangible assets owned by CAIXA, intended for the maintenance of its operating activities. These assets are stated at acquisition or inception cost and depreciated under the straight-line method with no residual value (CMN Resolution 4,535/2016).

The estimated useful lives of property and equipment held for own use are reviewed at least at the end of the year presented, to detect possible significant changes. If changes are detected, the useful lives of the assets are adjusted by correcting the depreciation charge to be recognized in the statement of profit or loss for future periods, based on the new useful lives.

CAIXA does not have financing for property and equipment nor borrowing costs related to these assets. The breakdown of property and equipment is presented in Note 12.

(l) Intangible assets

CAIXA's intangible assets are comprised essentially of acquisition of payrolls and logistic projects - software.

These assets are initially recognized at acquisition or production cost, and, subsequently, less accumulated amortization, calculated under the straight-line method, according to the contractual terms (CMN Resolution 4,534/2016).

Acquisition of payrolls refer to amounts paid in connection with business partnerships with public and private sectors to ensure banking services relating to the processing of payroll credits and payroll deduction loans, maintenance of collection portfolios, payments to suppliers and other banking services. Its useful life is five years and its monthly amortization is calculated based on the division of the asset's value by its useful life, less the grace period.

Logistics projects - software refer to acquisitions of software and internally developed software, and the latter is recognized as intangible assets only if CAIXA is able to identify the capacity to use it or sell it and if the generation of future economic benefits can be demonstrated reliably. Its useful life is five years and amortization is calculated monthly based on 1/60 of the asset cost. The breakdown of intangible is presented in Note 13.

(m) Prepaid expenses

Prepaid expenses represent prepayments whose benefit or rendering of services will occur in future periods. They are recorded in assets on the accrual basis for the due recognition in profit or loss. The composition of the amounts recorded as prepaid expenses is presented in Note 14.

(n) Non-financial assets held for sale and supplies

Primarily comprised of adjudicated properties, properties received by grant as payment of loans, as well as properties that are no longer used in CAIXA's activities. They are recorded at the lower of fair value, net of selling expenses, land carrying amount, on the date they are classified in this category and are not depreciated. The breakdown of assets not for own use and supplies is presented in Note 14 (b).

(o) Impairment of assets

CAIXA promotes the valuation of financial and non-financial assets at least annually or at any time in which facts that may affect their value are identified, with the objective of identifying evidence of impairment. If there is any indication, the recoverable amount of the asset is estimated and, if it is confirmed, such impairment loss must be recognized immediately in the statement of income.

The recoverable amount of an asset is defined as the higher amount between its fair value, net of selling expense, and its value in use (CMN Resolution 4,924/2021).

(p) Deposits, funds obtained in the open market, funds from acceptance and issuance of marketable securities, and borrowings and onlendings

These liabilities are stated at the amounts payable and include, when applicable, charges accrued up to the balance sheet date on a daily pro rata basis.



Deposits and funds obtained in the open market, resources from issuance of marketable securities, and borrowings and onlendings are recognized in the balance sheet and profit or loss accounts, and their charges are appropriated monthly in accordance with the flow of their terms, as disclosed in Notes 15, 16 and 17, respectively.

For fundraising operations through the issuance of marketable securities, considering that they have fixed rates, the expenses are recognized in profit or loss over the operation term, and presented as a reduction of the corresponding liability.

(q) Provisions, contingent assets and liabilities, and legal, tax and social security obligations.

The recognition, measurement and disclosure of liability provisions, contingencies, and legal obligations are carried according to the criteria defined by CPC 25 - Provisions, Contingent Liabilities and Contingent Assets, approved by CMN Resolution 3,823/2009.

- **Contingent liabilities:** as established by CPC 25, contingent liabilities are not provisioned for, and administrative or judicial cases when considered to be possible losses are only disclosed in the explanatory notes, and, when individually significant, additional information about their characteristics is provided. Contingent liabilities whose likelihood of unfavorable outcome is remote do not require provision or disclosure. Losses are analyzed and evaluated according to the opinion of the Legal Management and Administration.
- **Provisions:** constituted considering the opinions of the Legal Counsel and Management, the nature of the proceeding, similarity with prior proceedings, complexity and positioning of the courts, whenever the chances of loss are considered probable, which will lead to a probable outflow of funds to settle the obligations, and when the amounts involved can be reliably measured.
- **Legal, tax and social security obligations:** involve ongoing judicial proceedings challenging the enforceability and constitutionality of the obligation and which, regardless of the likelihood of loss, have their amounts fully recognized in the financial statements.
- **Provision for financial guarantees provided:** is recognized based on the expected loss model, which is sufficient to cover probable losses over the term of the guarantee provided and is recognized in liabilities with a corresponding entry to profit or loss, as required by CMN Resolution 4,512/2016.
- **Contingent assets:** CAIXA has no contingent assets whose inflow of economic benefits is virtually certain.

The details of contingent liabilities, as well as on provisions, in addition to their corresponding changes, are presented in Note 19.

(r) Employee benefits

Benefits to employees, related to short-term benefits for current employees, are recognized on the accrual basis in accordance with the services provided. Post-employment benefits under the responsibility of CAIXA and related to supplementary retirement and healthcare are recognized in accordance with Technical Pronouncement CPC 33 (R1), approved by the Central Bank of Brazil through CMN Resolution 4,877/2020.

Pronouncement CPC 33 (R1) stipulates, for the sponsoring company, the specific parameters for measuring assets, liabilities and, consequently, the surplus and deficit of pension plans. However, due to legal provisions in Brazil, the financial statements of the respective plans should be prepared in accordance with the provisions introduced by the corresponding Brazilian authority, resulting in different calculations of surplus and deficit.

Considering that CAIXA has already recognized an actuarial reserve, in compliance with CPC 33 (R1), this reserve should only be increased if the deficit, the object of the equation of the plan, calculated in accordance with local legislation, is higher than that defined in CPC 33 (R1).

In this case, the increase in the reserve is affected with a corresponding entry to equity, in accordance with ICPC 20 - The Limit on a Defined Benefit Asset, Minimum Funding Requirements and their Interaction.

The actuarial assessments are performed on a semi-annual basis. Accordingly, the notes regarding Employee benefits are prepared for the six-month periods ended June 30 and December 31, and the details of the latter are presented in Note 21.



(s) Other financial and non-financial assets and liabilities

Other assets are stated at their realizable values, including, when applicable, earnings, monetary and foreign exchange variations accrued on a daily pro rata basis, and loss allowance, when necessary. The other liabilities shown include the known and measurable values, plus, when applicable, charges, monetary and foreign exchange variations incurred on a pro rata die basis. The breakdown of non-financial assets and liabilities is presented in Notes 10, 14, 18 and 22, respectively.

(t) Deferred income

Revenues received in advance to be recognized in profit or loss of subsequent periods and for which there is no provision, in the normal course of contract execution, for refund to the other parties involved in the contract. They are initially recorded as deferred income liability and subsequently recognized in profit or loss over their contractual term. Details of deferred income are presented in Note 18.

(u) Recurring and non-recurring profit or loss

BCB Resolution 2/2020 determined the disclosure in notes of the recurring and non-recurring profit or loss in a segregated manner. For the purposes of the Resolution, a non-recurring profit or loss is a profit or loss that: I - is not related or is incidentally related to the typical activities of the institution; and II - it is not expected to occur frequently in future years. Details of recurring and non-recurring profit or loss are presented in Note 34.

(v) Events after the reporting period

They correspond to events that occurred between the financial statement base date and the authorization date for their issue. These are comprised as follows:

- **Events that give rise to adjustments:** are those that show conditions that already existed on the financial statement base date; and
- **Events that do not give rise to adjustments:** are those that show conditions that did not exist on the financial statement base date.

Events after the reporting period, if any, will be described and are disclosed presented in Note 36 accordance with the criteria established by CPC 24 - Events after the Reporting Period, approved by CMN Resolution 4,818/2020.

Note 4 – Cash and cash equivalents

The amounts recognized as cash and cash equivalents are represented by funds in local currency and foreign currency and interbank investments made for a period of up to 90 days and with an insignificant risk of change in fair value.

Description	INDIVIDUAL	
	09/30/2022	12/31/2021
Total cash and banks	10,297,843	12,349,967
Cash and banks in local currency (1)	9,913,263	12,078,580
Cash and banks in foreign currency	384,580	271,387
Interbank investments	149,671,733	123,478,128
Total	159,969,576	135,828,095

(1) The items of cash and cash equivalents match each other in the individual and consolidated financial statements, except for the item "Cash and banks in local currency" that at September 30, 2022 presents in the consolidated financial statements the amount of R\$ 9,913,296 (R\$ 12,099,252 at December 31, 2021).



Note 5 – Deposits with the Central Bank of Brazil

(a) Compulsory deposits at BACEN

Comprised of compulsory deposits that yield monetary restatement and are not available to finance the routine transactions of CAIXA, and of deposit in an instant payments account.

Description	Remuneration	INDIVIDUAL / CONSOLIDATED	
		09/30/2022	12/31/2021
Compulsory on demand deposits	None	3,472,361	4,573,060
Compulsory on savings deposits	Savings deposits	52,817,492	51,015,414
Compulsory on time deposits	SELIC rate	7,500,690	10,167,758
Instant payments account	None	4,410,021	4,378,896
Total		68,200,564	70,135,128
Current assets		68,200,564	70,135,128
Non-current assets			

(b) Income from compulsory deposits with the Central Bank of Brazil

Description	INDIVIDUAL / CONSOLIDATED			
	2022		2021	
	3rd quarter	Acumulated september	3rd quarter	Acumulated september
Savings deposits	1,138,828	2,976,154	523,712	1,238,105
Time fund liabilities	243,695	685,385	119,417	252,796
Total	1,382,523	3,661,539	643,129	1,490,901

Note 6 – Interbank investments

(a) Breakdown and classification of portfolio by maturity

Description	INDIVIDUAL / CONSOLIDATED					
	01 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	09/30/2022	12/31/2021
Open market investments - own portfolio position	35,896,452	-	-	-	35,896,452	39,544,787
Financial Treasury Bills	8,601,473	-	-	-	8,601,473	56,295
National Treasury Bills	26,550,711	-	-	-	26,550,711	1,000,000
Federal Treasury Notes	744,268	-	-	-	744,268	38,488,492
Open market investments – inanced positions	113,775,281	-	-	-	113,775,281	83,702,805
Financial Treasury Bills	31,098,520	-	-	-	31,098,520	-
National Treasury Bills	43,262,793	-	-	-	43,262,793	-
Federal Treasury Notes	39,413,968	-	-	-	39,413,968	83,702,805
Investments in interbank deposits	9,676,803	-	1,605,806	158,709	11,441,318	7,473,547
Interbank deposits (1)	9,399,998	-	-	-	9,399,998	381,030
Interbank deposits - Rural credit	276,805	-	1,605,806	159,967	2,042,578	7,096,672
Provision for losses on interbank deposits	-	-	-	(1,258)	(1,258)	(4,155)
Total	159,348,536	-	1,605,806	158,709	161,113,051	130,721,139
Current assets	-	-	-	-	160,954,342	130,272,666
Non-current assets	-	-	-	-	158,709	448,473

(1) It includes the voluntary deposits made by CAIXA at the Central Bank of Brazil, as set forth by BCB Resolution 129/2021.



(a.1) Agreements for Compensation and Settlement of Obligations

The balances of investments in financial treasury bills, national treasury bills, interbank deposits and financial bills include agreements for the compensation and settlement of obligations between CAIXA and banks Banco BMG, Banco DAYCOVAL, Banco Mercantil do Brasil, BASER, Bank of America Merrill Lynch, Sicoob and Cresol, pursuant to CMN Resolution 3,263/2005, in the amounts detailed below:

Description	09/30/2022	12/31/2021
Financial Treasury Bills	573,189	1,689,471
BTG Pactual S.A	573,189	1,056,016
Sicoob S.A	-	633,455
National Treasury Bills	349,685	293,213
Bank of America Merrill Lynch S.A	138,640	267,763
BTG Pactual S.A	211,045	-
Coop. Central Cred. Rural Interação Solid. BASER	-	25,450
National Treasury Notes	69,044	-
Bank of America Merrill Lynch S.A	69,044	-
Interbank deposits	70,679	23,672
BMG S.A	8,366	23,594
DAYCOVAL	-	78
Coop. Central Cred. Rural Interação Solid. BASER	-	-
Banco Mercantil do Brasil	62,313	-
Financial bills	-	11,506
Cresol	-	11,506
Total	1,062,597	2,017,862

(b) Income from interbank investments

Description	INDIVIDUAL / CONSOLIDATED			
	2022		2021	
	3rd quarter	Acumulated september	3rd quarter	Acumulated september
Income from open market investments	4,910,422	12,861,118	2,062,609	4,229,480
Own portfolio position	984,311	3,288,686	731,334	1,662,871
Financed position	3,926,111	9,572,432	1,331,275	2,566,609
Income from investments in interbank deposits	111,284	159,791	18,182	103,049
Total	5,021,706	13,020,909	2,080,791	4,332,529



Note 7 – Marketable securities

(a) Breakdown

Description	INDIVIDUAL					Carrying amount (2)	(Impairment losses)	09/30/2022	12/31/2021
	Own Portfolio – Unrestricted	Repurchase commitments	Restricted Subject to guarantees	Central Bank of Brazil					
Federal Government Securities	23,002,959	182,155,131	14,709,473	7,602,030	227,469,593	-	227,469,593	254,307,376	
Financial Treasury Bills	16,315,970	87,999,854	10,721,498	7,602,030	122,639,352	-	122,639,352	149,755,428	
National Treasury Bills	3,384,157	87,302,429	3,983,065	-	94,669,651	-	94,669,651	93,622,025	
Federal Treasury Notes	3,112,082	6,852,848	4,910	-	9,969,840	-	9,969,840	10,704,565	
Federal Treasury/Securitization	190,750	-	-	-	190,750	-	190,750	225,358	
Corporate Securities	14,330,106	4,640,812	-	-	18,970,918	(2,410,532)	16,560,386	13,345,871	
Debentures	4,934,508	1,526,172	-	-	6,460,680	(2,066,967)	4,393,713	2,514,464	
Promissory notes	206,020	-	-	-	206,020	-	206,020	-	
Fund quotas (1)	3,275,201	-	-	-	3,275,201	-	3,275,201	1,967,252	
Mortgage-Backed Securities	344,211	3,114,640	-	-	3,458,851	(120,012)	3,338,839	3,441,857	
Shares	266,341	-	-	-	266,341	(223,553)	42,788	71,021	
Financial bills	5,303,825	-	-	-	5,303,825	-	5,303,825	5,351,277	
Total	37,333,065	186,795,943	14,709,473	7,602,030	246,440,511	(2,410,532)	244,029,979	267,653,247	
Current assets							127,510,301	141,276,853	
Non-current assets							116,519,678	126,376,394	

(1) The FGO, FGAB, FGI and ANBIMA investments were restated and classified as financial instruments in accordance with CMN Resolution 4,817/2020. The aforementioned funds have the following quota update date lags: FGO (Nov/21 base date), FGI and FGAB (May/22 base date).

(2) The carrying amount refers to the cost amount before the impairment amount of the period.



Description	CONSOLIDATED							
	Own Portfolio – Unrestricted	Restricted			Carrying amount (2)	(Impairment losses)	09/30/2022	12/31/2021
		Repurchase commitments	Subject to guarantees	Central Bank of Brazil				
Federal Government Securities	23,267,868	182,155,131	14,709,473	7,602,030	227,734,502	-	227,734,502	254,308,652
Financial Treasury Bills	16,580,879	87,999,854	10,721,498	7,602,030	122,904,261	-	122,904,261	149,756,704
National Treasury Bills	3,384,157	87,302,429	3,983,065	-	94,669,651	-	94,669,651	93,622,025
Federal Treasury Notes	3,112,082	6,852,848	4,910	-	9,969,840	-	9,969,840	10,704,565
Federal Treasury/Securitization	190,750	-	-	-	190,750	-	190,750	225,358
Corporate Securities	14,620,364	4,640,812	-	-	19,261,176	(2,410,531)	16,850,645	12,222,623
Debentures	4,934,508	1,526,172	-	-	6,460,680	(2,066,966)	4,393,714	2,514,464
Promissory notes	206,020	-	-	-	206,020	-	206,020	-
Fund quotas (1)	3,565,459	-	-	-	3,565,459	-	3,565,459	844,004
Mortgage-Backed Securities	344,211	3,114,640	-	-	3,458,851	(120,012)	3,338,839	3,441,857
Shares	266,341	-	-	-	266,341	(223,553)	42,788	71,021
Financial bills	5,303,825	-	-	-	5,303,825	-	5,303,825	5,351,277
Total	37,888,232	186,795,943	14,709,473	7,602,030	246,995,678	(2,410,531)	244,585,147	266,531,275
Current assets							128,065,468	140,154,881
Non-current assets							116,519,679	126,376,394

(1) The FGO, FGAB, FGI and ANBIMA investments were restated and classified as financial instruments in accordance with CMN Resolution 4,817/2020. The aforementioned funds have the following quota update date lags: FGO (Nov/21 base date), FGI and FGAB (May/22 base date).

(2) The carrying amount refers to the cost amount before the impairment amount.



(b) Classification of portfolio by maturity

As at September 30, 2022 the deadline classification of the securities portfolio - securities has the following segregation:

INDIVIDUAL									
Description	Cost adjusted to recoverable amount	MtM adjustment – P&L	Market adjustment - Equity	Carrying amount	Market value	No maturity	91 to 180 days	181 to 360 days	More than 360 days
Federal Government Securities	229,747,256	(2,193,717)	(83,946)	227,469,593	227,446,575	-	5,925,477	15,196,823	206,347,293
Financial Treasury Bills	122,606,075	75,892	(42,615)	122,639,352	122,639,352	-	355,413	4,716,125	117,567,814
National Treasury Bills	97,009,057	(2,306,899)	(32,507)	94,669,651	94,669,651	-	342,480	10,480,698	83,846,473
Federal Treasury Notes	9,928,009	37,290	4,541	9,969,840	9,946,822	-	5,227,584	-	4,742,256
Federal Treasury/Securitization	204,115	-	(13,365)	190,750	190,750	-	-	-	190,750
Corporate Securities	14,744,408	(77,381)	1,893,359	16,560,386	15,964,538	3,317,989	-	-	13,242,397
Debentures	4,224,488	-	169,225	4,393,713	3,589,351	-	-	-	4,393,713
Promissory notes	185,264	-	20,756	206,020	206,020	-	-	-	206,020
Fund quotas	1,691,407	-	1,583,794	3,275,201	3,275,201	3,275,201	-	-	-
Mortgage-Backed Securities	3,345,054	-	(6,215)	3,338,839	3,547,353	-	-	-	3,338,839
Shares	144,222	(77,381)	(24,053)	42,788	42,788	42,788	-	-	-
Financial bills	5,153,973	-	149,852	5,303,825	5,303,825	-	-	-	5,303,825
Total – marketable securities	244,491,664	(2,271,098)	1,809,413	244,029,979	243,411,113	3,317,989	5,925,477	15,196,823	219,589,690
Trading securities	120,087,515	(2,271,098)	-	117,816,417	117,816,417	23,067	12,107	14,711,231	103,070,012
Available-for-sale securities	114,502,909	-	1,809,413	116,312,322	116,312,322	3,294,922	685,786	485,592	111,846,022
Held-to-maturity securities	9,901,240	-	-	9,901,240	9,282,374	-	5,227,584	-	4,673,656
Total	244,491,664	(2,271,098)	1,809,413	244,029,979	243,411,113	3,317,989	5,925,477	15,196,823	219,589,690



Description	CONSOLIDATED								
	Cost adjusted to recoverable amount	MtM adjustment - P&L	Market adjustment - Equity	Carrying amount	Market value	No maturity	91 to 180 days	181 to 360 days	More than 360 days
Federal Government Securities	229,990,265	(2,171,817)	(83,946)	227,734,502	227,711,484	-	5,925,477	15,218,471	206,590,554
Financial Treasury Bills	122,849,084	97,792	(42,615)	122,904,261	122,904,261	-	355,413	4,737,773	117,811,075
National Treasury Bills	97,009,057	(2,306,899)	(32,507)	94,669,651	94,669,651	-	342,480	10,480,698	83,846,473
Federal Treasury Notes	9,928,009	37,290	4,541	9,969,840	9,946,822	-	5,227,584	-	4,742,256
Federal Treasury/Securitization	204,115	-	(13,365)	190,750	190,750	-	-	-	190,750
Corporate Securities	14,903,129	54,156	1,893,360	16,850,645	16,254,797	3,608,247	-	-	13,242,398
Debentures	4,224,488	-	169,226	4,393,714	3,589,352	-	-	-	4,393,714
Promissory notes	185,264	-	20,756	206,020	206,020	-	-	-	206,020
Fund quotas	1,850,128	131,537	1,583,794	3,565,459	3,565,459	3,565,459	-	-	-
Mortgage-Backed Securities	3,345,054	-	(6,215)	3,338,839	3,547,353	-	-	-	3,338,839
Shares	144,222	(77,381)	(24,053)	42,788	42,788	42,788	-	-	-
Financial bills	5,153,973	-	149,852	5,303,825	5,303,825	-	-	-	5,303,825
Total – marketable securities	244,893,394	(2,117,661)	1,809,414	244,585,147	243,966,281	3,608,247	5,925,477	15,218,471	219,832,952
Trading securities	121,621,625	(2,117,661)	-	119,503,964	119,503,964	1,445,705	12,107	14,732,879	103,313,273
Available-for-sale securities	113,370,529	-	1,809,414	115,179,943	115,179,943	2,162,542	685,786	485,592	111,846,023
Held-to-maturity securities	9,901,240	-	-	9,901,240	9,282,374	-	5,227,584	-	4,673,656
Total – Securities and derivative financial instruments	244,893,394	(2,117,661)	1,809,414	244,585,147	243,966,281	3,608,247	5,925,477	15,218,471	219,832,952

(c) Classification of portfolio by category and maturity

The market value of marketable securities is based on quoted prices at the balance sheet date. If there is no market price quotation, the amounts are estimated using the mark-to-market model based on the cash flows of the assets and the market interest curves.

Cash flows are prepared based on the characteristics of the marketable securities and interest rate curves using available information/pricing data/market rates of the financial instruments, such as: futures contracts, government securities, or swap transactions.

Securities with prices available in an active market are classified at level 1 of the fair value hierarchy, where listed securities and debt instruments traded on the stock exchange or standardized markets are classified. Assets with low or no liquidity are classified as level 3 of the fair value hierarchy since the market price calculation is based on the discounted cash flow methodology.

For securities classified at level 2 of the fair value hierarchy, quotations obtained using mathematical models with observable variables are used. At this level are most over-the-counter derivatives contracts, traded loans and structured debt issuance.



For assets classified at level 3 of the fair value hierarchy, the market price is calculated based on mathematical models with unobservable variables. This level includes equity and debt instruments.

For shares of investment funds, the share values calculated by the fund manager are used as the fair value.

(c.1) Category I – Trading securities

The securities included in the portfolio of Marketable securities - Trading securities were not adjusted for impairment, thus the cost adjusted to the recoverable amount presented corresponds to the cost of acquisition of the security at the respective dates.

Market-to-market adjustments in this category directly impact the institution's profit or loss.

The securities classified as "I - Trading securities" are classified in current assets, pursuant to BACEN Circular Letter 3,068/2001.

Description	INDIVIDUAL									
	09/30/2022					12/31/2021				
	No maturity	91 to 180 days	181 to 360 days	More than 360 days	Cust adjusted to amount	MtM adjustment-P&L	Market Value	Cust adjusted to recoverable amount	MtM adjustment-P&L	Market Value
Federal Government Securities	-	12,107	14,711,231	103,070,012	119,987,067	(2,193,717)	117,793,350	129,907,702	(5,113,421)	124,794,281
Financial Treasury Bills	-	3,253	4,230,533	16,336,354	20,494,248	75,892	20,570,140	31,956,135	9,194	31,965,329
National Treasury Bills	-	8,854	10,480,698	83,544,571	96,341,022	(2,306,899)	94,034,123	95,259,761	(5,102,816)	90,156,945
Federal Treasury Notes	-	-	-	3,189,087	3,151,797	37,290	3,189,087	2,691,806	(19,799)	2,672,007
Corporate Securities	23,067	-	-	-	100,448	(77,381)	23,067	100,448	(62,155)	38,293
Shares	23,067	-	-	-	100,448	(77,381)	23,067	100,448	(62,155)	38,293
Total	23,067	12,107	14,711,231	103,070,012	120,087,515	(2,271,098)	117,816,417	130,008,150	(5,175,576)	124,832,574



Description	CONSOLIDATED									
	09/30/2022					12/31/2021				
	No maturity	91 to 180 days	181 to 360 days	More than 360 days	Cost adjusted to amount	MiM adjustment - P&L	Market value	Cost adjusted to recoverable amount	MiM adjustment - P&L	Market value
Federal Government Securities	-	12,107	14,732,879	103,313,273	120,230,076	(2,171,817)	118,058,259	129,908,927	(5,113,370)	124,795,557
Financial Treasury Bills	-	3,253	4,252,181	16,579,615	20,737,257	97,792	20,835,049	31,957,360	9,245	31,966,605
National Treasury Bills	-	8,854	10,480,698	83,544,571	96,341,022	(2,306,899)	94,034,123	95,259,761	(5,102,816)	90,156,945
Federal Treasury Notes	-	-	-	3,189,087	3,151,797	37,290	3,189,087	2,691,806	(19,799)	2,672,007
Corporate Securities	1,445,705	-	-	-	1,391,549	54,156	1,445,705	924,239	(41,942)	882,297
Fund quotas	1,422,638	-	-	-	1,291,101	131,537	1,422,638	823,791	20,213	844,004
Shares	23,067	-	-	-	100,448	(77,381)	23,067	100,448	(62,155)	38,293
Total	1,445,705	12,107	14,732,879	103,313,273	121,621,625	(2,117,661)	119,503,964	130,833,166	(5,155,312)	125,677,854

(c.2) Category II – Available-for-sale securities

They are subject to the application of periodic impairment testing, as established by the Central Bank of Brazil (BACEN) Circular 3,068/2001. The cost adjusted to the recoverable amount of shares, debentures and real estate receivables certificates in category II presented at September 30, 2022, includes an impairment of these securities of R\$ 956,434 (shares and debentures at December 31, 2021 – R\$ 941,275).

The other securities included in the portfolio of Marketable securities - Available-for-sale were not adjusted for impairment, thus the cost adjusted to the recoverable amount presented corresponds to the cost of acquisition of the security on the respective dates.

The market value of these securities represents their book value.



Description	INDIVIDUAL									
	09/30/2022					12/31/2021				
	No maturity	91 to 180 days	181 to 360 days	More than 360 days	Cost adjusted to recoverable amount	Market adjustment - Equity	Market value	Cost adjusted to recoverable amount	Market adjustment - Equity	Market value
Federal Government Securities	-	685,786	485,592	101,819,662	103,074,986	(83,946)	102,991,040	115,659,351	(675,536)	114,983,815
Financial Treasury Bills	-	352,160	485,592	101,231,460	102,111,827	(42,615)	102,069,212	110,315,097	(275,246)	110,039,851
National Treasury Bills	-	333,626	-	301,902	668,035	(32,507)	635,528	3,788,073	(322,993)	3,465,080
Federal Treasury Notes	-	-	-	95,550	91,009	4,541	95,550	1,319,563	(66,037)	1,253,526
Federal Treasury/Securitization	-	-	-	190,750	204,115	(13,365)	190,750	236,618	(11,260)	225,358
Corporate Securities	3,294,922	-	-	10,026,360	11,427,923	1,893,359	13,321,282	9,920,641	264,609	10,185,250
Debentures	-	-	-	3,312,003	3,142,778	169,225	3,312,003	1,503,547	460	1,504,007
Promissory notes	-	-	-	206,020	185,264	20,756	206,020	-	-	-
Fund quotas (1)	3,275,201	-	-	-	1,691,407	1,583,794	3,275,201	1,903,521	63,731	1,967,252
Real estate notes	-	-	-	1,204,512	1,210,727	(6,215)	1,204,512	1,275,356	54,630	1,329,986
Shares	19,721	-	-	-	43,774	(24,053)	19,721	78,253	(45,525)	32,728
Financial bills	-	-	-	5,303,825	5,153,973	149,852	5,303,825	5,159,964	191,313	5,351,277
Total	3,294,922	685,786	485,592	111,846,022	114,502,909	1,809,413	116,312,322	125,579,992	(410,927)	125,169,065

(1) The FGO, FGAB, FGI and ANBIMA investments were restated and classified as financial instruments in accordance with CMN Resolution 4,817/2020. The aforementioned funds have the following quota update date lags: FGO (Nov/21 base date), FGI and FGAB (May/22 base date).



Description	CONSOLIDATED									
	09/30/2022					12/31/2021				
	No maturity	91 to 180 days	181 to 360 days	More than 360 days	Cost adjusted to recoverable amount	Market adjustment - Equity	Market value	Cost adjusted to recoverable amount	Market adjustment - Equity	Market value
Federal Government Securities	-	685,786	485,592	101,819,662	103,074,986	(83,946)	102,991,040	115,659,351	(675,536)	114,983,815
Financial Treasury Bills	-	352,160	485,592	101,231,460	102,111,827	(42,615)	102,069,212	110,315,097	(275,246)	110,039,851
National Treasury Bills	-	333,626	-	301,902	668,035	(32,507)	635,528	3,788,073	(322,993)	3,465,080
National Treasury Notes	-	-	-	95,550	91,009	4,541	95,550	1,319,563	(66,037)	1,253,526
National Treasury/Securitization	-	-	-	190,750	204,115	(13,365)	190,750	236,618	(11,260)	225,358
Corporate Securities	2,162,542	-	-	10,026,361	10,295,543	1,893,360	12,188,903	7,953,389	264,609	8,217,998
Debentures	-	-	-	3,312,004	3,142,778	169,226	3,312,004	1,503,547	460	1,504,007
Promissory notes	-	-	-	206,020	185,264	20,756	206,020	-	-	-
Fund quotas (1)	2,142,821	-	-	-	559,027	1,583,794	2,142,821	(63,731)	63,731	-
Real estate notes	-	-	-	1,204,512	1,210,727	(6,215)	1,204,512	1,275,356	54,630	1,329,986
Shares	19,721	-	-	-	43,774	(24,053)	19,721	78,253	(45,525)	32,728
Financial bills	-	-	-	5,303,825	5,153,973	149,852	5,303,825	5,159,964	191,313	5,351,277
Total	2,162,542	685,786	485,592	111,846,023	113,370,529	1,809,414	115,179,943	123,612,740	(410,927)	123,201,813

(1) The FGO, FGAB, FGI and ANBIMA investments were restated and classified as financial instruments in accordance with CMN Resolution 4,817/2020. The aforementioned funds have the following quota update date lags: FGO (Nov/21 base date), FGI and FGAB (May/22 base date).



(c.3) Category III – Securities held to maturity

The marketable securities classified under Category III are subject to periodic impairment testing, as established by the Central Bank of Brazil (BACEN) Circular Letter 3,068/2001. The cost adjusted to the recoverable amount of debentures presented at September 30, 2022 includes an impairment of these securities of R\$ 1,454,098 (R\$ 1,434,893 at December 31, 2021).

The other securities included in the portfolio of Marketable securities - Held-to-maturity were not adjusted for impairment, thus the cost adjusted to the recoverable amount presented at September 30, 2022 corresponds to the cost of acquisition of the security.

Securities in this category were marked to market only for disclosure and analysis purposes, and do not have any effect on profit or loss or equity. Assets in this category sensitize CAIXA's balance sheet only with their amortized cost.

Description	INDIVIDUAL / CONSOLIDATED						
	09/30/2022				12/31/2021		
	91 to 180 days	More than 360 days	Cost adjusted to recoverable amount	Market value	Cost adjusted to recoverable amount	Market value	
Federal Government Securities	5,227,584	1,457,619	6,685,203	6,662,185	14,529,280	14,558,290	
Financial Treasury Bills	-	-	-	-	7,750,248	7,749,807	
Federal Treasury Notes	5,227,584	1,457,619	6,685,203	6,662,185	6,779,032	6,808,483	
Corporate Securities	-	3,216,037	3,216,037	2,620,189	3,122,328	2,647,247	
Sharess	-	1,081,710	1,081,710	277,348	1,010,457	256,896	
Mortgage-Backed Securities	-	2,134,327	2,134,327	2,342,841	2,111,871	2,390,351	
Total	5,227,584	4,673,656	9,901,240	9,282,374	17,651,608	17,205,537	

(d) Income from marketable securities

Description	INDIVIDUAL				CONSOLIDATED			
	2022		2021		2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Assets held for trading	5,209,073	8,546,048	(878,783)	(2,330,283)	5,253,997	8,648,836	(837,090)	(2,264,669)
Assets available for sale	3,588,299	9,469,802	1,711,309	3,387,891	3,547,382	9,331,850	1,675,301	3,312,987
Assets held for maturity	281,587	943,175	343,503	933,936	281,587	943,175	343,503	933,936
Other	(296)	(864)	(297)	(899)	(296)	(864)	(297)	(899)
Total	9,078,663	18,958,161	1,175,732	1,990,645	9,082,670	18,922,997	1,181,417	1,981,355



Note 8 – Derivative financial instruments

CAIXA uses derivative financial instruments (IFD) recorded in the balance sheet and memorandum accounts, which are used to meet its own needs to manage its risk exposure (hedge). These operations involve DI futures contracts, US dollar, exchange coupons, and swap contracts.

Derivative financial instruments, when utilized as hedging instruments, are designed to hedge foreign exchange variations and variations in the interest rates of assets and liabilities.

CAIXA uses two strategies in the derivatives market:

1. Hedge of other financial instruments in both the trading portfolio and the banking portfolio;
2. Breakdown of renegotiation portfolio.

The main market risk associated with the first strategy, linked to the fair value hedge of loan operations, is exposure to interest rate changes for the ineffective portion of the hedge.

In relation to the second strategy, the main market risk is associated with the changes in the price of derivative instruments. These changes are recognized in profit or loss for the year.

CAIXA currently does not operate derivatives that are subject to non-linear price changes, which makes these changes less broad.

The Institution manages the market risk in the context of the trading portfolio, aiming at controlling the exposure to this risk, the expected loss and the capital consumption to cover this risk.

Daily, the exposure to market risk, VaR - Value at Risk, the concentration in risk factors, the term structure, the duration and the capital allocation of the trading portfolio are calculated. In addition, weekly stress tests are performed. In addition, weekly stress tests are performed.

CAIXA has a structure of limits for these indicators, which are monitored daily and reported to risk governance when some extrapolation occurs.

Derivatives usually represent future commitments to exchange currencies or indexes, or to purchase/sell other financial instruments under the terms and dates specified in the contracts. Swap agreements are recorded with or without a guarantee in the B3.

In case they are registered with a guarantee, there is a clearing that becomes responsible for calculating the daily adjustments and the guarantee margin to be deposited for payment in the event of default of any party. Therefore, the clearing becomes the counterparty to the contracts. Accordingly, there is no credit risk in this type of registration.

If they are registered without a guarantee, there is no clearing to calculate the daily adjustments and guaranteeing the payments, these amounts are calculated between the parties. In this case, however, there is the possibility of entering into contracts (Master Derivative Agreement - CGD and Assignment in Trust), which establish clauses guaranteeing the payment between the parties. Furthermore, in this type of registration, there is a defined credit limit which, when exceeded, requires assets to be deposited in an escrow account, which is managed by the parties. In this case, there is a credit risk up to the limit established in the contract.

The reference values of these derivatives are recorded in memorandum accounts, and the differences receivable or payable in balance sheet accounts.

CAIXA does not have derivative instruments that have gains or losses recorded in a separate account of equity, a fact that occurs only in cash flow hedge accounting structures.

Caixa Econômica Federal, as the operating agent of the Severance Indemnity Fund for Employees (FGTS) is responsible for operating the Fund's financial assets and liabilities, thus providing a minimum return guarantee over FGTS assets, pursuant to Law 8,036/1990 and Resolutions 578/2008, 591/2009, 637/2010, 681/2012, 764/2014, 553/2007, 633/2010, 295/1998, 570/2008, 649/2010 and 798/2016 of the FGTS Board of Trustees.

Given its legal obligation and pursuant to the effective accounting standards, CAIXA should measure, at least annually, the carrying amount to be recognized in relation to the minimum return guarantee undertaken with the FGTS.



Considering that CAIXA provides the FGTS with a financial guarantee whose minimum obligation will be zero if the minimum remuneration is reached and there is no benefit if the performance is higher than agreed, this obligation is characterized as a passive derivative arising from the obligations foreseen for the FGTS administration.

Thus, the FGTS Derivative aims to recognize in CAIXA's financial statements the carrying amount as a guarantee of minimum profitability assumed with the FGTS, which should correspond to the actual estimated loss on investments, considering the proper compensations established in the standard.

(a) Hedge Accounting

CAIXA established a fair value hedging structure to hedge against the exposure to variations in market risk in the payment of interest and principal of foreign issues and issues in financial bills indexed to the Amplified Consumer Price Index (IPCA) and to protect interest rate changes for loan operations.

The hedge accounting of foreign issues has the objective of protection against the USD variation and the USD coupon in the payment of principal, interest and 15% tax on the payment of interest, which is hedged.

The structure is built for internalized balances and is hedged through swap agreements, as follows:

- Swap long position: US dollar variation + coupon;
- Swap short position: DI variation %.

The structured hedge accounting for financial bills indexed to IPCA aims to protect against the variation in IPCA and IPCA coupon, object of the hedge, and occurs through swap contracts, as follows:

- Swap long position: IPCA variation + coupon;
- Swap short position: DI variation %.

The structured hedge accounting for current loan operations, called Macro Hedge of banking portfolio, aims to protect the market value of credit contracts, and the protection occurs through DI futures contracts, as described below:

- Long position DI futures: DI variation %;
- Short position DI futures: Fixed rate.

Since future flows of the hedged items are matched with the swap long position, in the case of foreign issues and financial bills, the effectiveness of operations remains close to 100%, within the range of 80% and 125% established in BACEN Circular Letter 3,082/2002.

The same level of effectiveness is observed in the hedge of loan operations.

The item Mark-to-Market of Hedge instruments consists of the cumulative adjustment of the swap contracts and future DI.



(a.1) Time structure of Hedge Accounting

Strategy	INDIVIDUAL / CONSOLIDATED HEDGE ACCOUNTING							
	09/30/2022				12/31/2021			
	Hedge Instrument			Hedged item	Hedge Instrument			Hedged item
	Principal value	Interest	Mark-to-Market	Carrying amount	Principal value	Interest	Mark-to-Market	Carrying amount
Foreign exchange risk								
Foreign onlendings	1,874,415	867,195	1,076,333	2,720,753	1,974,403	847,919	1,314,710	2,791,072
Interest rate risk								
Financial bills	772,650	1,474,264	541,084	2,253,651	772,650	1,267,041	527,265	2,042,984
Total	2,647,065	2,341,459	1,617,417	4,974,404	2,747,053	2,114,960	1,841,975	4,834,056

Maturity	INDIVIDUAL / CONSOLIDATED			
	09/30/2022		12/31/2021	
	Foreign onlendings	Financial bills	Foreign onlendings	Financial bills
2022	1,874,415	-	1,974,403	-
2023	-	562,000	-	562,000
2024	-	203,450	-	203,450
2025	-	7,200	-	7,200
Total	1,874,415	772,650	1,974,403	772,650



(a.2) Macro Hedge of banking portfolio

Strategy	INDIVIDUAL / CONSOLIDATED							
	09/30/2022				12/31/2021			
	Hedge Instrument		Hedged item		Hedge instrument		Hedged item	
	Nominal value	Market value variation	Market value	MtM adjustment	Nominal value	Market value variation	Market value	MtM adjustment
Loan operations	21,593,088	209,381	21,984,618	(257,972)	12,464,940	449,129	11,575,436	(431,458)

The time structure of the hedge of loan operations has maturities in the amounts of R\$1,627 million, R\$13,200 million, R\$6,633 million and R\$ 133 million for 2022, 2023, 2024 and 2025, respectively.

(b) Breakdown of derivative financial instruments portfolio by index, type of instrument and term, stated at notional amount in memorandum accounts

Description	INDIVIDUAL / CONSOLIDATED					
	Notional amount					
	09/30/2022				12/31/2021	
	01 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	Market Value	Market Value
Futures contracts						
Subject to purchase agreements	120,222	1,086,558	1,764,196	26,519	2,997,495	17,195,674
Interbank market	120,222	1,086,558	1,764,196	26,519	2,997,495	17,195,674
Subject to sale agreements	2,214,267	4,776,435	18,533,075	92,917,962	118,441,739	103,889,805
Interbank market	1,630,672	4,776,435	18,533,075	92,917,962	117,858,144	102,926,503
Foreign currency	583,595	-	-	-	583,595	963,302
Swap contracts						
Swaps	705,324	-	230,000	542,650	1,477,974	1,492,447
Index	-	-	230,000	542,650	772,650	772,650
Foreign currency	705,324	-	-	-	705,324	719,797
Other derivatives						
FGTS derivative	-	-	-	3,985,017	3,985,017	3,910,210



(c) Breakdown of derivative financial instruments portfolio by index, type of instrument and term, stated at equity value.

Description	INDIVIDUAL / CONSOLIDATED							
	09/30/2022						12/31/2021	
	Equity value receivable (received) / payable (paid)	Adjustments to market value (Profit or loss / Equity)	1 to 90 days	181 to 360 days	More than 360 days	Equity value	Equity value	
Long Position:								
Swap contracts – adjustments receivable	1,662,375	(44,958)	1,076,333	140,934	400,150	1,617,417	1,841,975	
Index/B3	569,319	(28,235)	-	140,934	400,150	541,084	527,265	
Foreign currency/Financial Institutions	1,093,056	(16,723)	1,076,333	-	-	1,076,333	1,314,710	
Current assets						1,217,267	1,314,710	
Non-current assets						400,150	527,265	
Short Position								
Other derivatives - adjustments payable	757,216	461,749	-	-	1,218,965	1,218,965	1,680,715	
FGTS derivative	757,216	461,749	-	-	1,218,965	1,218,965	1,680,715	
Current liabilities						-	-	
Non-current liabilities						1,218,965	1,680,715	

(d) Gain (loss) on the portfolio of derivative financial instruments

Description	INDIVIDUAL / CONSOLIDATED			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Swap	(13,349)	(204,344)	220,217	100,891
Future	(1,329,706)	2,007,673	2,820,607	5,859,247
FGTS	16,233	461,749	35,088	(157,645)
Total realized	(1,326,822)	2,265,078	3,075,912	5,802,493



Note 9 – Loan portfolio

(a) Breakdown of the loan portfolio by type of transaction and risk levels

The Loan portfolio presented a variation of R\$ 1,542,926 between Individual and Consolidated in the 3rd quarter of 2022 (09/30/2021 – R\$ 2,680,934), arising from loan operations and discounted securities (AA rating) of Fundo FIDC STONE III.

Loan portfolio	INDIVIDUAL									09/30/2022	12/31/2021
	AA	A	B	C	D	E	F	G	H		
Loan operations	452,369,573	172,966,349	153,800,358	113,492,322	29,408,031	8,774,512	5,202,446	14,093,481	14,123,939	964,231,011	856,746,991
Loans and discounted notes	36,948,556	43,567,126	59,043,621	43,017,122	7,906,147	3,520,287	2,236,779	1,408,011	7,491,712	205,139,361	181,175,997
Financing	1,097,023	1,491,845	1,873,230	1,007,592	222,911	74,116	35,434	19,722	95,037	5,916,910	4,473,597
Rural and agribusiness	5,495,637	17,027,128	13,239,496	4,114,152	207,128	98,619	19,808	30,504	44,744	40,277,216	16,491,550
Real estate financing	380,589,116	60,679,367	74,690,235	61,630,783	17,727,552	4,674,584	2,876,658	5,084,679	5,155,312	613,108,286	557,225,388
Infrastructure and development financing	23,975,539	49,959,296	4,807,086	3,597,926	3,278,531	357,668	-	7,528,695	1,247,522	94,752,263	91,600,475
Loan operations linked to assignments	4,263,702	241,587	146,690	124,747	65,762	49,238	33,767	21,870	89,612	5,036,975	5,779,984
Other receivables with loan characteristics	1,384,805	5,969,732	1,565,796	2,496,604	538,605	256,514	114,551	47,372	412,161	12,786,140	10,899,066
Credit card	948,100	5,214,684	921,099	1,480,435	530,778	223,672	106,559	46,524	191,721	9,663,572	8,752,337
Advance on export contracts	389,518	673,591	617,837	138,794	4,917	30,916	-	-	208,726	2,064,299	1,601,735
Acquired credits (1)	-	76,049	-	822,087	-	-	-	-	-	898,136	328,946
Sundry	47,187	5,408	26,860	55,288	2,910	1,926	7,992	848	11,714	160,133	216,048
Subtotal	453,754,378	178,936,081	155,366,154	115,988,926	29,946,636	9,031,026	5,316,997	14,140,853	14,536,100	977,017,151	867,646,057
Hedge of loan portfolio										(257,972)	(431,458)
Total	453,754,378	178,936,081	155,366,154	115,988,926	29,946,636	9,031,026	5,316,997	14,140,853	14,536,100	976,759,179	867,214,599
Provision for credit losses	(725,883)	(1,074,061)	(2,707,720)	(5,584,872)	(3,669,141)	(2,873,753)	(2,733,582)	(9,915,509)	(14,536,100)	(43,820,621)	(38,814,960)
Total net of provision	453,028,495	177,862,020	152,658,434	110,404,054	26,277,495	6,157,273	2,583,415	4,225,344	-	932,938,558	828,399,639
Current assets										185,930,123	156,820,249
Non-current assets										790,829,056	710,394,350

(1) Credits acquired with co-obligation from the banks Cruzeiro do Sul, BMG and Daycoval.

CAIXA provided credit facilities to small and medium-sized companies with special rates and conditions, being the first institution to operate the National Program to Support Micro and Small Enterprises (PRONAMPE) credit facility, and at September 30, 2022, the total amount contracted under the program was R\$ 24,876,056 (R\$ 19,957,136 at December 31, 2021). Under the Guarantee Fund for Micro and Small Enterprises (FAMPE), which includes SEBRAE Assisted Credit, the total amount contracted at September 30, 2022 was R\$ 9,614,949 (R\$ 6,845,313 at December 31, 2021). CAIXA also started to make available as of August 2020, to small and medium-sized companies the new working capital credit facility with a guarantee from the Investment Guarantee Fund (FGI), with a total amount of R\$ 7,633,293 contracted up to September 30, 2022 (R\$ 9,711,729 at December 31, 2021).



(b) Breakdown of provision for credit losses

Loan portfolio	INDIVIDUAL / CONSOLIDATED									09/30/2022	12/31/2021
	AA	A	B	C	D	E	F	G	H		
Regulatory provision	-	(894,680)	(1,553,661)	(3,479,669)	(2,994,664)	(2,709,308)	(2,658,497)	(9,898,599)	(14,536,100)	(38,725,178)	(34,686,464)
Loan operations	-	(864,832)	(1,538,003)	(3,404,770)	(2,940,803)	(2,632,353)	(2,601,222)	(9,865,439)	(14,123,938)	(37,971,360)	(34,110,423)
Loans and discounted notes	-	(217,836)	(590,436)	(1,290,514)	(790,615)	(1,056,086)	(1,118,389)	(985,610)	(7,491,711)	(13,541,197)	(11,388,280)
Financing	-	(7,459)	(18,732)	(30,228)	(22,291)	(22,235)	(17,717)	(13,805)	(95,037)	(227,504)	(210,336)
Rural and agribusiness financing	-	(85,136)	(132,395)	(123,425)	(20,713)	(29,586)	(9,904)	(21,353)	(44,744)	(467,256)	(214,288)
Real estate financing	-	(303,397)	(746,902)	(1,848,923)	(1,772,755)	(1,402,375)	(1,438,329)	(3,559,275)	(5,155,312)	(16,227,268)	(16,079,829)
Infrastructure and development financing	-	(249,796)	(48,071)	(107,938)	(327,853)	(107,300)	-	(5,270,087)	(1,247,522)	(7,358,567)	(6,053,181)
Loan operations linked to assignments	-	(1,208)	(1,467)	(3,742)	(6,576)	(14,771)	(16,883)	(15,309)	(89,612)	(149,568)	(164,509)
Other receivables with loan characteristics	-	(29,848)	(15,658)	(74,899)	(53,861)	(76,955)	(57,275)	(33,160)	(412,162)	(753,818)	(576,041)
Credit card	-	(26,073)	(9,211)	(44,413)	(53,078)	(67,102)	(53,279)	(32,567)	(191,722)	(477,445)	(430,010)
Advance on export contracts	-	(3,368)	(6,178)	(4,164)	(492)	(9,275)	-	-	(208,726)	(232,203)	(20,787)
Acquired credits	-	(380)	-	(24,663)	-	-	-	-	-	(25,043)	(7,302)
Sundry	-	(27)	(269)	(1,659)	(291)	(578)	(3,996)	(593)	(11,714)	(19,127)	(117,942)
Supplementary provision (1)	(725,883)	(179,381)	(1,154,059)	(2,105,203)	(674,477)	(164,445)	(75,085)	(16,910)	-	(5,095,443)	(4,128,496)
Loan operations	(722,336)	(177,807)	(1,143,127)	(2,053,942)	(640,536)	(145,711)	(67,806)	(15,164)	-	(4,966,429)	(4,028,503)
Loans and discounted notes	(92,166)	(54,401)	(585,709)	(1,048,236)	(463,187)	(133,625)	(65,307)	(14,962)	-	(2,457,591)	(1,922,860)
Financing	(2,620)	(1,148)	(12,121)	(25,911)	(13,866)	(9,316)	(1,849)	-	-	(66,832)	(64,549)
Rural and agribusiness financing	(6,567)	(5,675)	(11,771)	(4,194)	(978)	(1,704)	(216)	(43)	-	(31,149)	(24,417)
Real estate financing	(609,239)	(114,565)	(521,199)	(934,364)	(136,145)	(1,067)	(434)	(159)	-	(2,317,172)	(1,929,134)
Infrastructure and development financing	(8,580)	(1,922)	(12,036)	(41,185)	(26,345)	-	-	-	-	(90,068)	(83,489)
Loan operations linked to assignments	(3,163)	(96)	(291)	(52)	(16)	-	-	-	-	(3,618)	(4,054)
Other receivables with loan characteristics	(3,547)	(1,575)	(10,931)	(51,261)	(33,941)	(18,734)	(7,279)	(1,746)	-	(129,014)	(99,993)
Credit card	(56)	(160)	(1,303)	(11,965)	(6,207)	(1,803)	(531)	(29)	-	(22,055)	(16,872)
Advance on export contracts	(975)	(372)	(4,145)	(2,157)	(40)	-	-	-	-	(7,689)	(9,128)
Acquired credits	-	(190)	-	-	-	-	-	-	-	(190)	(255)
Sundry	(2,515)	(852)	(5,483)	(37,139)	(27,694)	(16,931)	(6,748)	(1,718)	-	(99,080)	(73,738)
Total provision	(725,883)	(1,074,061)	(2,707,720)	(5,584,872)	(3,669,141)	(2,873,753)	(2,733,582)	(9,915,509)	(14,536,100)	(43,820,621)	(38,814,960)
Current assets										(15,880,882)	(12,839,956)
Non-current assets										(27,939,739)	(25,975,004)

(1) Refers to the provision supplementary to the minimum percentages required by CMN Resolution 2,682/1999, using the expected loss methodology, adopted in the Institution's credit risk management.



(c) Maturity buckets and risk levels

(c.1) Normal loan portfolio

Description	INDIVIDUAL / CONSOLIDATED										
	AA	A	B	C	D	E	F	G	H	09/30/2022	12/31/2021
Falling due	453,458,038	178,706,560	140,768,542	86,937,904	17,199,447	4,512,783	2,114,025	11,800,546	5,758,367	901,256,212	814,201,004
01 to 30 days	6,403,063	6,265,211	2,985,667	2,351,785	742,815	298,681	154,529	1,955,959	344,872	21,502,582	18,551,724
31 to 60 days	5,558,652	3,641,767	2,350,374	2,039,725	831,272	223,269	78,965	284,248	178,068	15,186,340	13,336,346
61 to 90 days	5,489,402	3,321,777	2,362,215	1,552,509	351,614	135,993	70,765	274,650	362,224	13,921,149	11,769,312
91 to 180 days	16,809,402	9,837,476	6,965,524	4,434,296	910,900	337,910	171,394	809,674	424,586	40,701,162	35,889,464
181 to 360 days	30,869,508	17,808,480	14,277,688	8,610,217	1,369,714	484,529	197,534	1,700,526	515,049	75,833,245	63,625,553
More than 360 days	388,328,011	137,831,849	111,827,074	67,949,372	12,993,132	3,032,401	1,440,838	6,775,489	3,933,568	734,111,734	671,028,605
Overdue	38,457	166,070	115,680	108,561	38,155	22,138	11,936	6,561	29,358	536,916	428,657
01 to 14 days	38,457	166,070	115,680	108,561	38,155	22,138	11,936	6,561	29,358	536,916	428,657
Total	453,496,495	178,872,630	140,884,222	87,046,465	17,237,602	4,534,921	2,125,961	11,807,107	5,787,725	901,793,128	814,629,661

Below we present the classification of customers by risk levels according to the periods in arrears in relation to the maturities of the contracted transactions. This classification is in conformity with the provisions of CMN Resolution 2,682/1999.

Period in arrears	Special term	Customer classification
15 to 30 days	30 to 60 days	B
31 to 60 days	61 to 120 days	C
61 to 90 days	121 to 180 days	D
91 to 120 days	181 to 240 days	E
121 to 150 days	241 to 300 days	F
151 to 180 days	301 to 360 days	G
over 180 days	over 360 days	H



(c.2) Abnormal loan portfolio

Description	INDIVIDUAL / CONSOLIDATED									09/30/2022	12/31/2021
	AA	A	B	C	D	E	F	G	H		
Falling due			14,161,253	27,742,979	11,755,925	3,809,360	2,563,397	1,805,520	5,217,217	67,055,651	46,275,960
01 to 30 days	-	-	176,899	315,422	177,858	88,276	52,552	31,772	162,554	1,005,333	649,606
31 to 60 days	-	-	155,306	458,752	786,786	384,809	187,080	33,977	116,437	2,123,147	582,289
61 to 90 days	-	-	154,976	256,410	110,600	46,540	35,916	25,906	97,630	727,978	529,803
91 to 180 days	-	-	454,830	745,751	324,309	141,123	105,117	75,917	285,843	2,132,890	1,609,907
181 to 360 days	-	-	879,175	1,451,050	624,262	262,797	192,518	144,130	536,191	4,090,123	3,107,055
More than 360 days	-	-	12,340,067	24,515,594	9,732,110	2,885,815	1,990,214	1,493,818	4,018,562	56,976,180	39,797,300
Overdue	-	-	642,013	1,199,482	953,109	686,745	627,639	528,226	3,531,158	8,168,372	6,740,436
01 to 30 days	-	-	496,857	483,647	289,352	136,598	87,475	60,224	685,056	2,239,209	1,624,068
31 to 60 days	-	-	145,156	525,171	254,844	168,177	106,768	62,343	247,699	1,510,158	867,054
61 to 90 days	-	-	-	161,138	308,748	121,489	98,704	52,723	188,055	930,857	591,934
91 to 180 days	-	-	-	29,521	98,723	231,026	287,957	293,994	506,651	1,447,872	1,197,973
181 to 360 days	-	-	-	5	1,442	29,455	46,735	58,942	1,336,168	1,472,747	1,737,820
More than 360 days	-	-	-	-	-	-	-	-	567,529	567,529	721,587
Total			14,803,266	28,942,461	12,709,034	4,496,105	3,191,036	2,333,746	8,748,375	75,224,023	53,016,396



(c.3) Loan Operations- Emergency Employment Support Program (PESE)

Caixa is part of the Emergency Employment Support Program (PESE), as established in CMN Resolution 4,846/2020. Financial institutions taking part in the program are allowed to finance the payroll of small business entrepreneurs, companies and cooperative corporations, with the exception of loan companies. A total of 15% of each financed amount is paid for with the financial institutions' own funds and 85% of the financed amount is paid for with the Federal Government's funds.

Risk level	INDIVIDUAL / CONSOLIDATED			
	09/30/2022		12/31/2021	
	Value of the operations	Provision	Value of the operations	Provision
AA	7,637	(7)	21,939	(13)
A	32,032	(39)	61,393	(57)
B	16,000	(72)	37,435	(118)
C	21,251	(186)	45,365	(401)
D	6,873	(173)	13,998	(367)
E	1,720	(93)	3,927	(223)
F	987	(77)	1,313	(104)
G	535	(56)	1,123	(118)
H	3,122	(468)	3,667	(550)
Total	90,157	(1,171)	190,160	(1,951)

(d) Breakdown of loan portfolio by activity sector

Description	INDIVIDUAL / CONSOLIDATED			
	09/30/2022	%	12/31/2021	%
PUBLIC SECTOR	65,205,167	6.7	63,527,043	7.3
Direct administration	55,444,241	5.70	53,418,642	6.1
Indirect administration - sanitation and infrastructure	5,791,617	0.60	5,396,640	0.6
Indirect administration – other	3,969,309	0.40	4,711,761	0.5
PRIVATE SECTOR	911,554,012	93.3	803,687,556	92.7
LEGAL ENTITY	136,888,221	14.0	127,880,411	14.8
Electric energy	15,803,230	1.6	15,310,387	2.8
Civil construction	20,458,039	2.1	18,142,787	2.1
Retail	24,607,561	2.5	24,229,690	1.8
Steel and metallurgy	4,584,506	0.5	5,013,093	1.3
Transport	10,358,924	1.1	9,724,638	1.1
Sanitation and infrastructure	7,557,530	0.8	7,423,593	0.9
Wholesale	13,231,423	1.4	11,266,436	0.7
Other industries	5,729,148	0.6	5,045,841	0.6
Health	6,075,318	0.6	5,889,621	0.6
Agribusiness and extractive activities	4,234,450	0.4	3,328,778	0.5
Food	4,032,126	0.4	3,354,588	0.4
Textile	2,092,496	0.2	2,043,049	0.2
Financial services	1,367,609	0.1	743,947	0.2
Communications	1,430,865	0.1	1,343,396	0.2
Petrochemical	1,720,781	0.2	1,589,167	0.2
Personal services	361,230	-	377,158	-
Other services	13,242,985	1.4	13,054,242	1.5
INDIVIDUAL	774,665,791	79.3	675,807,145	77.9
Total	976,759,179	100.0	867,214,599	100.0



(e) Income from loan portfolio

Income from loan portfolio presented variations between the Individual and Consolidated in the amount of R\$ 170,626 on the Accumulated september (R\$ 100,649 on the Accumulated september of 2021).

Description	INDIVIDUAL			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Loans, discounted notes and financing	9,727,490	25,635,205	7,019,177	19,469,362
Rural and agribusiness financing	921,516	1,850,350	165,058	426,250
Real estate financing	13,639,332	37,070,521	9,225,755	27,579,502
Financing of infrastructure and development	2,471,526	7,096,566	1,814,477	4,920,732
Credits by endorsements and sureties	1,849	5,793	1,790	5,521
Gain (loss) from financial asset sale or transfer operations	(115,845)	(568,296)	(125,964)	(396,335)
Total	26,645,868	71,090,139	18,100,293	52,005,032

(f) Financial asset sale or transfer operations

CMN Resolution 3,533/2008 establishes procedures to classify, record and disclose financial asset sale and transfer transactions.

(f.1) Income related to acquisition of loan portfolios

Description	INDIVIDUAL / CONSOLIDATED			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Loan portfolios acquired with joint liability				
BMG	(648)	2,973	3,600	14,950
Daycoval	-	8	111	646
Mercantil	30,229	64,360	-	-
Total	29,581	67,341	3,711	15,596
Loan portfolios acquired without joint liability				
Banco PAN	555,876	1,527,636	450,195	1,405,181
Total	555,876	1,527,636	450,195	1,405,181

(f.2) Income (expenses) related to assignment of loan portfolios

Description	INDIVIDUAL / CONSOLIDATED			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Income related to assignment	134,824	395,342	128,006	409,654
Portfolios assigned with joint liability	134,824	395,342	128,006	409,654
Expenses related to assignment	(145,426)	(635,637)	(129,675)	(411,931)
Portfolios assigned with joint liability	(145,426)	(635,637)	(129,675)	(411,931)
Total	(10,602)	(240,295)	(1,669)	(2,277)



(g) Recovered Loans

Description	INDIVIDUAL / CONSOLIDATED			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Commercial	498,846	1,290,907	505,663	1,448,961
Housing	237,846	454,875	58,572	212,392
Total	736,692	1,745,782	564,235	1,661,353

(h) Renegotiated Loans

Description	INDIVIDUAL / CONSOLIDATED			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Commercial	142,710	412,327	125,106	359,515
Housing (1)	14,690,257	39,234,775	44,710,450	144,004,803
Total	14,832,967	39,647,102	44,835,556	144,364,318

(1) Variation resulting from renegotiations under special conditions, due to the COVID-19 pandemic.

(i) Changes in provision for credit losses

Description	INDIVIDUAL			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Opening balance	(42,893,917)	(38,814,960)	(36,014,552)	(34,570,638)
Provision recognized in the period	(2,940,114)	(13,043,477)	(3,065,073)	(11,154,765)
Reversal of provision in the period	34,820	2,339,637	90,002	3,047,314
Losses	1,978,590	5,698,179	1,631,316	5,319,782
Closing balance	(43,820,621)	(43,820,621)	(37,358,307)	(37,358,307)

(i) Concentration of main debtors

Description	INDIVIDUAL / CONSOLIDATED			
	09/30/2022	%	12/31/2021	%
Main debtor	9,436,094	0.97	9,060,619	1.04
10 major debtors	37,319,472	3.82	37,358,900	4.31
20 major debtors	53,395,646	5.47	52,964,099	6.10
50 major debtors	72,293,393	7.40	71,042,072	8.19
100 major debtors	86,486,339	8.85	84,108,804	9.69



Note 10 – Other financial assets

(a) Breakdown

Description	INDIVIDUAL		CONSOLIDATED	
	09/30/2022	12/31/2021	09/30/2022	12/31/2021
Credits linked to the National Housing System (SFH) (b)	34,250,108	33,226,479	34,250,108	33,226,479
Receivables for escrow deposits (Note 19 (g))	20,248,055	18,915,114	20,248,055	18,915,114
Premium on purchase of loan portfolios	2,779,397	2,225,023	2,779,397	2,225,023
Income receivable from public sector	2,057,962	1,865,364	2,057,962	1,865,364
Foreign exchange portfolio (c)	2,213,403	2,000,009	2,213,403	2,000,009
Rights on royalties	825,554	794,612	825,554	794,612
Income receivable from private sector	286,200	222,667	441,917	414,931
Credit card	228,530	1,130,342	228,530	1,130,342
Other	212,343	275,697	236,890	280,060
Total	63,101,552	60,655,307	63,281,816	60,851,934
Provision for impairment (1)	(462,645)	(462,645)	(462,645)	(462,645)
Total net of provision	62,638,907	60,192,662	62,819,171	60,389,289
Current assets	4,503,831	4,953,600	4,684,095	5,150,227
Non-current assets	58,135,076	55,239,062	58,135,076	55,239,062

(1) Contractual applicability, still in negotiation between the parties, referring to FIES and INSS service fees.

(b) Credits linked to the National Housing System (SFH)

Includes amounts to be refunded to FGTS and the residual amounts of contracts terminated and to be reimbursed by FCVS, which are in the process of novation with that Fund.

Description	INDIVIDUAL / CONSOLIDATED	
	09/30/2022	12/31/2021
FCVS receivable - net of provision	34,218,165	33,191,874
FCVS receivable - not yet approved	14,317,515	13,815,140
FCVS receivable - qualified and approved	26,069,497	24,753,795
Provision for FCVS receivable	(6,168,847)	(5,377,061)
FGTS reimbursable	31,943	34,605
Total (net of provision)	34,250,108	33,226,479

The contracts to be reimbursed by FCVS accrue interest of up to 6.17% p.a. and are monetarily restated based on the Referential Interest Rate (TR). The effective realization of these credits depends on compliance with a set of rules and procedures defined in regulations issued by the FCVS.

The balance of FCVS receivable - not yet approved is comprised of contracts in the process of qualification by CAIXA, not yet submitted for the approval of the FCVS, in the amount of R\$ 1,224,718 (R\$ 1,289,363 at December 31, 2021) and contracts already qualified by CAIXA, which are under analysis by FCVS for final approval, in the amount of R\$ 742,812 (R\$ 805,701 at December 31, 2021).

The new methodology for the calculation of the provision of contracts to be reimbursed by FCVS, in accordance with best practices, aims at capturing the risk linked to the receipt of the assets. The methodology, in addition to incorporating the possibility of claims for contracts with negative coverage, added another feature to calculate the provision for the other contracts covered by FCVS, that is, the calculation of the provision of contracts classified as: Not Enabled, Enabled Not Approved, Approved, Renewed Not Written-Off. The incorporation of the new functionality allowed the definition of the provision levels of all transactions covered by FCVS, regardless of the credit situation. For September 2022, there was no change in the methodology applied.



(c) Foreign exchange portfolio

INDIVIDUAL / CONSOLIDATED			
Description	09/30/2022	12/31/2021	
Asset – other financial assets			
Foreign exchange purchases pending settlement - foreign currency	2,155,829	1,970,491	
Income receivable from advances granted - ACC/ACE (Note 9 (a))	39,143	45,668	
Rights on foreign exchange sales – local currency	62,245	30,783	
(-) Advances received – local currency	(3,680)	(743)	
(-) Advances received – foreign currency	(991)	(522)	
Current assets	2,252,546	2,045,677	
Liability – other financial liabilities			
Payables for foreign exchange purchases – local currency	2,056,906	1,839,017	
Foreign exchange sales pending settlement – foreign currency	62,533	30,778	
(-) Advances on foreign exchange contracts (ACC/ACE) (Note 9 (a))	(2,025,156)	(1,556,067)	
Current liabilities	94,283	313,728	
Net foreign exchange portfolio	2,158,263	1,731,949	

(d) Gain (loss) on other financial assets

As determined by BACEN Circular Letter 3,731/2015, the presented amount for the 3rd quarter of 2022 referring to the item "Gain (loss) from foreign exchange" reflects the restatement to "Other operating income - Note 28" of the credit-nature exchange variation portion that exceeded the sum of the remuneration component recorded in the expense account. The aforementioned Circular Letter produced effects only on the Individual Financial Statements.

The items of Income of others financial assets are coincident with both individual and consolidated statements, with the exception of the item " Gain (loss) from foreign exchange", which in the consolidated statement for 2022, presented the amount of R\$ 92,480 on the 3rd quarter of 2022 and R\$ 10,266 on the accumulated of September 2022.

Description	INDIVIDUAL			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Gain (loss) from foreign exchange	92,481	21,208	158,688	116,747
Credits linked to the National Housing System (SFH)	845,372	2,144,066	567,951	1,710,562
Total	937,853	2,165,274	726,639	1,827,309

Note 11 – Investments

The consolidated investment portfolio is comprised of subsidiaries, associates and joint ventures, over which CAIXA, CAIXA Cartões, CAIXA Loterias, CAIXA DTVM and CAIXA Seguridade exercise control, significant influence or have joint control.

The investments in which CAIXA Seguridade has control are consolidated in the preparation of the consolidated financial statements of CAIXA Seguridade, which are used for the consolidation of the CAIXA Conglomerate.



(a) Definitions

CAIXA Conglomerate

CAIXA Conglomerate is the set of companies formed by comprised of CAIXA and the companies in which CAIXA holds a direct or indirect interest. Direct interest occurs when CAIXA holds the shares of a company or partnership. Indirect, on the other hand, occurs when CAIXA invests through another company.

Strategic Interest

Strategic Interest is defined as the partnership in a company that brings similarity, complementarity, support, and synergy to the businesses of CAIXA, in line with the strategic planning of the latter.

Wholly-Owned Subsidiary

These are the companies in which CAIXA has a full interest, acts as the only shareholder, and exercises governance, as documented in corporate instruments and translated into representations in the governance bodies.

Subsidiary

Interests in which CAIXA holds the control are considered subsidiaries, that is, the exercises the role of Parent Company, directly or through other subsidiaries, being the holder of shareholder's rights that assure it, permanently, in the corporate resolutions and the power to elect the majority of Management.

Interests are higher than 50% and lower than 100%, including other shareholders and majority governance, as documented incorporate instruments and translated into representations in the governance bodies.

Associate

These are the companies in which CAIXA, as an investor, holds significant influence and exercises the power to actively participate in the decision-making of the investee's financial or operational policies without controlling it, as documented incorporate instruments and translated into representations in the governance bodies.

The following table shows the interests in subsidiaries, jointly-owned subsidiaries and affiliates of the CAIXA conglomerate.

(b) Corporate Restructuring

Payments Interbank Chamber – CIP

The Extraordinary General Meeting (EGM) held on February 25, 2022 approved the demutualization of CIP Associação, which is a non-profit association that aims to provide services in the local financial market scope, with its partial spin-off and incorporation into CIP S.A. CIP's equity positioned on December 31, 2021 is R\$ 747,761,773.26 and will be increased to R\$ 965,603,987.27 (subject to approval at the EGM) immediately before the partial spin-off.

With the effectiveness of CMN Resolution 4,817/2020, CIP's investment began to be measured using the equity accounting method, as it is an associated company in which Caixa Econômica Federal has significant influence due to holding the power to actively participate in the financial or operating policy decision-making of the investee, without controlling the latter, through its representative.

CAIXA holds 8.33% of both spun-off entities' capital, situation which generated a capital gain arising from corporate reorganization in the amount of R\$ 156,607. It is worth stressing the fact that the demutualization will bring, among numerous advantages, the flexibility to make strategic alliances with other institutions and easier access to sources of funds that may be necessary.



The following table shows the interests in subsidiaries, jointly-owned subsidiaries and associates of the CAIXA conglomerate.

Company (1)	Country of incorporation	Head office	Nature of the relationship	Activity	Strategic interest (2)
CAIXA	Brazil	Brasília (DF)	Conglomerate leader	Caixa Econômica Federal	
TecBan	Brazil	Barueri (SP)	Joint control	Banking technology	Yes
Quod	Brazil	Barueri (SP)	Joint control	Credit bureau	Yes
Galgo Sistemas de Informações	Brazil	São Paulo (SP)	Associate	Other activities	Yes
CIP	Brazil	São Paulo (SP)	Associate	Other activities	Yes
CAIXA Seguridade	Brazil	Brasília (DF)	Subsidiary	Holding Company	Yes
Caixa Holding	Brazil	Brasília (DF)	Subsidiary	Holding Company	Yes
CAIXA Corretora	Brazil	Brasília (DF)	Subsidiary	Insurance broker	Yes
Too Seguros	Brazil	São Paulo (SP)	Joint control	Insurance company	No
PAN Corretora	Brazil	São Paulo (SP)	Joint control	Broker	No
XS3 Seguros	Brazil	São Paulo (SP)	Joint control	Insurance company	Yes
XS4 Capitalização	Brazil	Rio de Janeiro (RJ)	Joint control	Capitalization	Yes
XS5 Consórcios	Brazil	Brasília (DF)	Joint control	Purchasing pool companies	Yes
XS6 Assistência	Brazil	Barueri (SP)	Joint control	Assistance services	Yes
CNP Brasil	Brazil	Brasília (DF)	Associate	Holding Company	Yes
Holding XS1	Brazil	Brasília (DF)	Associate	Holding Company	Yes
CAIXA Cartões	Brazil	Brasília (DF)	Wholly-owned subsidiary	Holding company	Yes
Elo Serviços	Brazil	Barueri (SP)	Joint control	Payment institution	Yes
CAIXA Cartões Pré-Pagos S.A	Brazil	São Paulo (SP)	Joint control	Issuance of meal and transportation vouchers and similars	Yes
CAIXA Loterias	Brazil	Brasília (DF)	Wholly-owned subsidiary	Holding company	Yes
CAIXA DTVM	Brazil	Brasília (DF)	Wholly-owned subsidiary	Distribution of marketable securities	Yes

(1) All the companies mentioned uses the Real as their functional currency.

(2) Strategic interests are considered to be investments in companies whose activities complement or support the activities of the Bank.



(c) Breakdown of the investment and share of profit of equity-accounted investees

Company	INDIVIDUAL													
	Equity interest %				Investee's adjusted equity		Investment carrying value		Share of profit of equity-accounted investees				Dividends and interest on own capital	
	09/30/2022		12/31/2021		09/30/2022	12/31/2021	09/30/2022	12/31/2021	2022		2021		2022	2021
	Total	Ordinary Shares	Total	Ordinary Shares					3rd quarter	Accumulated september	3rd quarter	Accumulated september	Accumulated september	Accumulated september
CAIXA Seguridade	82.75%	82.75%	82.75%	82.75%	11,753,184	10,376,036	9,725,760	8,733,680	663,866	1,662,073	407,243	2,666,618	734,299	1,101,242
CAIXA Cartões	100.00%	100.00%	100.00%	100.00%	723,826	806,277	723,826	806,277	24,085	88,887	23,820	124,944	148,382	258,223
CAIXA Loterias	100.00%	100.00%	100.00%	100.00%	4,473	(3,130)	4,473	-	(1,197)	(1,898)	(51)	(144)	-	-
CAIXA DTVM	100.00%	100.00%	100.00%	100.00%	884,712	132,439	884,712	132,439	297,021	829,300	410	524	103,074	-
TecBan	13.01%	11.61%	13.01%	11.61%	1,003,460	860,843	187,565	170,752	4,401	12,482	-	-	-	-
Quod	19.11%	20.00%	19.11%	20.00%	39,520	105,688	7,552	20,197	(2,109)	(12,645)	-	-	-	-
Galgo Sistemas de Informações	6.67%	6.67%	6.67%	6.67%	26,746	20,771	1,783	1,381	118	402	23	61	-	-
CIP	8.33%	8.33%	-	-	2,194,704	-	182,819	-	8,706	16,048	-	-	-	-
Other Investments (1) (2)	-	-	-	-	-	-	1492	771,042	-	-	59,454	2,048,209	-	-
Total	-	-	-	-	-	-	11,719,982	10,635,768	994,891	2,594,649	490,899	4,840,212	985,755-	1,359,465

(1) It includes the investment of CAIXAPAR and Pre-operating investments of Negócios Digitais and Caixa Imóveis and other investments presented at cost value.

(2) The FGO, FGAB, FGI and ANBIMA investments were restated and classified as financial instruments in accordance with CMN Resolution 4,817/2020 (Note 7).



CONSOLIDATED														
Company	Equity interest % (1)				Investee's Adjusted Equity		Investment carrying value		Share of profit of equity-accounted investees				Dividends and interest on own capital	
	09/30/2022		12/31/2021		09/30/2022	12/31/2021	09/30/2022	12/31/2021	2022		2021		2022	2021
	Total	Ordinary Shares	Total	Ordinary Shares					3rd quarter	Accumulated september	3rd quarter	Accumulated september	Accumulated september	Accumulated september
Holding XS1	60.00%	49.00%	60.00%	49.00%	10,269,370	9,731,712	6,268,636	5,839,027	291,565	828,025	200,938	612,277	755,154	-
CNP Brasil	48.25%	48.25%	48.25%	48.25%	4,144,795	4,019,430	1,999,863	1,847,994	118,454	349,647	97,741	353,116	331,314	637,783
XS3 Seguros	75.00%	49.99%	75.00%	49.99%	1,753,617	1,615,466	1,315,148	1,211,539	43,588	103,609	(1,195)	(43,227)	-	-
XS4 Capitalização	75.00%	49.99%	75.00%	49.99%	326,223	258,862	244,655	191,158	27,861	53,497	2,635	1,962	2,978	-
XS5 Consórcios	75.00%	49.99%	75.00%	49.99%	366,701	363,355	275,015	272,507	34,551	(685)	(1,499)	(2,610)	-	-
XS6 Assistência	75.00%	49.99%	75.00%	49.99%	33,957	32,366	25,467	24,274	1,017	1,193	(634)	(1,024)	-	-
Elo Serviços	41.41%	0.01%	41.41%	0.01%	702,394	734,909	290,896	304,362	35,823	125,318	43,833	147,358	-	-
CAIXA Cartões Pré-Pagos S.A	75.00%	50% -1	-	-	395,717	-	296,788	-	(10,940)	(18,362)	-	-	-	-
Too Seguros	49.00%	48.99%	49.00%	49.00%	650,330	554,657	316,180	269,413	28,331	60,455	3,266	22,568	-	9,529
Tecban	13.01%	11.61%	13.01%	11.61%	1,003,460	860,843	187,564	170,752	4,401	12,482	4,920	13,950	-	-
PAN Corretora (2)	49.00%	49.00%	49.00%	49.00%	59,072	49,168	28,945	24,092	6,146	16,586	4,575	18,107	11,733	10,052
Quod	19.11%	20.00%	19.11%	20.00%	39,520	105,688	7,552	20,197	(2,109)	(12,645)	(3,192)	(10,008)	-	-
Galgo Sistemas de Informações	6.67%	6.67%	6.67%	6.67%	26,746	20,771	1,783	1,381	118	402	24	62	-	-
CIP	8.33%	8.33%	-	-	2,194,704	-	182,819	-	8,706	16,048	-	-	-	-
Banco PAN (3)	-	-	-	-	-	-	-	-	-	-	-	418,631	-	-
Other Investments (4)	-	-	-	-	-	-	1,752	1,086,452	3,061	2,877	-	42	-	-
Total	-	-	-	-	-	-	11,443,063	11,263,148	590,573	1,538,447	351,412	1,531,204	1,101,179	657,364-

(1) The % of interest in Holding Company XS1, CNP Brasil, XS3 Seguros, XS4 Capitalização, XS5 Consórcios, XS6 Assistência, Too Seguros and Pan Corretora are stated from the standpoint of subsidiary Caixa Seguridade.

(2) Includes an impairment loss as of September 30, 2022 in the amount of (R\$34) (12/31/2021 - (R\$34))

(3) In the second quarter of 2021, Banco PAN shares were totally disposed of.

(4) Includes pre-operating investments: Negócios Digitais, Caixa Imóveis, CAIXA Cartões Adquirência, CAIXA Cartões PAT, CAIXA Cartões Fidelidade, CAIXA Cartões Contas de Pagamento, and other investments stated at cost.



(d) Summarized financial information on associates and joint ventures unadjusted by the interest held by CAIXA in the insurance and capitalization segment

Description	09/30/2022							
	Holding XS1	CNP Brasil	XS3 Seguros	XS4 Capitalização	XS5 Consórcios	XS6 Assistência	Too Seguros	PAN Corretora
Current assets	137,878,460	436,138	990,350	671,394	89,870	42,667	1,452,882	64,435
Non current assets	11,779,748	3,752,149	1,472,373	174,874	385,099	30,688	1,413,646	141
Current liabilities	134,106,372	43,196	518,949	517,189	66,026	38,740	1,965,445	5,504
Non current liabilities	5,282,466	296	190,157	2,856	42,242	658	250,753	-
Contingent liabilities	587,176	-	-	-	-	-	51,451	-
Revenues	36,331,795	768,018	403,319	152,589	128,159	41,525	309,810	44,189
Expenses	(35,130,111)	(43,361)	(265,167)	(81,257)	(124,989)	(39,934)	(214,047)	(10,340)
Profit/ loss for the period	1,201,684	724,657	138,152	71,332	3,170	1,591	95,763	33,849
Other comprehensive income	91,065	(163,216)	-	-	175	-	(205)	-
Total comprehensive income	1,292,749	561,441	138,152	71,332	3,345	1,591	95,558	33,849
Adjusted equity	10,269,370	4,144,795	1,753,617	326,223	366,701	33,957	650,330	59,072
Equity interest %	60.00%	48.25%	75.00%	75.00%	75.00%	75.00%	49.00%	49.00%
Investment's balance	6,161,622	1,999,863	1,315,148	244,655	275,015	25,467	316,180	28,945
Other adjustments	107,014 ⁽¹⁾	-	-	-	-	-	112,442 ⁽²⁾	-

(1) Earn out/LPC adjustment.

(2) R\$ 109,950 consists of goodwill.



Description	12/31/2021							
	Holding XS1	CNP Brasil	XS3 Seguros	XS4 Capitalização	XS5 Consórcios	XS6 Assistência	Too Seguros	PAN Corretora
Current assets	112,494,025	4,289,274	614,081	232,414	83,208	8,970	1,422,199	53,359
Non current assets	16,387,427	10,661,186	1,502,251	181,735	290,108	30,946	1,147,916	245
Current liabilities	114,130,542	6,146,312	373,917	152,377	9,961	6,976	1,316,848	4,436
Non current liabilities	5,019,198	4,784,718	126,949	2,910	-	574	698,610	-
Contingent liabilities	592,265	3,361,735	-	-	-	-	44,329	-
Revenues	43,106,438	4,820,321	281,762	197,553	14,909	18,933	1,338,028	60,174
Expenses	(41,711,315)	(3,802,730)	(326,307)	(193,373)	(27,414)	(21,569)	(1,256,184)	(12,285)
Profit/ loss for the period	1,395,123	1,017,591	(44,545)	4,180	(12,505)	(2,636)	81,844	47,889
Other comprehensive income	(343,708)	(436,952)	-	-	(1,006)	-	(2,018)	-
Total comprehensive income	1,051,414	580,639	(44,545)	4,180	(13,511)	(2,636)	79,825	47,889
Adjusted equity	9,731,712	4,019,430	1,615,466	258,862	363,355	32,366	554,657	49,168
Equity interest %	60.00%	48.25%	75.00%	75.00%	75.00%	75.00%	49.00%	49.00%
Investment's balance	5,839,027	1,847,994	1,211,539	191,158	276,207	24,274	159,453	24,092
Other adjustments	-	-	-	-	-	-	109.960 (1)	-

(1) Amount refers to the goodwill from expected future profitability in Too Seguros.

(e) Summarized financial information on associates and joint ventures unadjusted by the interest held by CAIXA in the other segments

Description	09/30/2022					
	TecBan	Quod	Galgo	Elo Serviços S.A	Caixa Cartões Pré-Pagos S.A	CIP S.A
Current assets	1,224,747	90,730	28,197	991,515	104,682	895,704.00
Non current assets	2,074,715	1,084,869	6,685	360,952	391,956	1,613,823.00
Current liabilities	1,212,860	386,069	4,870	600,453	100,921	284,766
Non current liabilities	1,083,142	750,010	3,266	49,620	-	30,057
Contingent liabilities	-	-	-	12,238	-	-
Revenues	2,169,478	171,532	22,350	1,153,517	7,216	656,593
Expenses	(2,067,954)	(237,700)	(16,861)	(850,925)	(31,698)	(463,939)
Profit/ loss for the period	101,524	(66,168)	5,489	302,592	(24,483)	192,654
Other comprehensive income	-	-	-	-	-	-
Total comprehensive income	-	(66,168)	5,489	-	-	6,030
Adjusted equity	1,003,460	39,520	26,746	702,394	395,717	2,194,704
Equity interest %	13.01%	19.11%	6.67%	41.41%	75.00%	8.33%
Investment's balance	130,550	7,552	1,783	290,896	296,788	182,819.00
Other adjustments	57.014 (1)	-	-	-	-	-

(1) Consists of appreciation adjustment, gain for bargain purchase, intangible assets and amortization of Tecban's intangible assets.



Description	12/31/2021			
	TecBan	Quod	Galgo	Elo Serviços
Current assets	621,087	133,126	20,636	1,243,844
Non current assets	1,958,529	1,084,848	2,468	387,984
Current liabilities	749,289	175,558	2,333	850,352
Non current liabilities	969,484	936,728	-	46,567
Contingent liabilities	-	-	-	-
Revenues	2,649,241	186,734	11,273	1,489,823
Expenses	(2,384,259)	(258,273)	(7,980)	(982,868)
Profit/ loss for the period	264,982	(71,539)	3,293	506,955
Other comprehensive income	-	-	-	-
Total comprehensive income	178,605	(71,539)	-	506,955
Adjusted equity	860,843	105,688	20,771	734,909
Equity interest %	13.01%	19.11%	6.67%	41.41%
Investment's balance	112,550	20,197	1,381	304,362
Other adjustments	58,202 (1)	-	-	-

(1) Refers to goodwill/intangible on investment.



Note 12 – Property and equipment in use

With the capitalization index computed at 9.34 % at September 30, 2022 (10.12% at December 31, 2021), CAIXA is classified as defined by CMN Resolution 4,957/2021, which determines a 50% limit of Notional Capital.

(a) Breakdown

The items of property and equipment in use are the same in the individual and consolidated statements, with the exception of the items “Communication systems”, which presented cost of R\$ 118,214 and depreciation of R\$ 48,963 and “Data processing system”, which presented cost of R\$ 5,354,857 and depreciation of R\$ 4,106,880.

INDIVIDUAL						
Description	Useful life (in years)	09/30/2022			12/31/2021	
		Cost	Depreciation	Impairment	Net	Net
Properties in use	-	1,729,810	(798,445)	(110,925)	820,440	807,765
Buildings	25	1,519,715	(798,445)	(84,302)	636,968	624,211
Land	-	210,095	-	(26,623)	183,472	183,554
Leasehold improvements	5	2,096,940	(1,642,784)	(143)	454,013	486,719
PP&E in progress	-	187,028	-	-	187,028	169,973
Furniture and equipment in use	-	5,907,839	(4,516,188)	-	1,391,651	1,841,013
Communications systems	10	118,194	(48,677)	-	69,517	77,907
Data processing system	5	5,354,812	(4,106,856)	-	1,247,956	1,665,361
Security system	5	434,833	(360,655)	-	74,178	97,745
Furniture and other equipment in inventories	-	950,796	(759,282)	-	191,514	214,449
Total	-	10,872,413	(7,716,699)	(111,068)	3,044,646	3,519,919

(b) Changes

The items related to the changes in property and equipment in use are same in the individual and consolidated statements, with the exception of the items: “Communication systems”, which presented net amount of R\$ 69,521 (12/31/2021 - R\$ 77,915) and the item “Data processing system”, with net amount of R\$ 1,247,977 (R\$ 1,665,372 at December 31, 2021).

INDIVIDUAL						
Description	12/31/2021	Changes – Accumulated september/2022				09/30/2022
	Net	Transfers	Net	Write-offs	Depreciation	Net
Properties in use	807,765	46,278	-	-	(33,603)	820,440
Buildings	624,211	46,360	-	-	(33,603)	636,968
Land	183,554	(82)	-	-	-	183,472
Leasehold improvements	486,719	87,554	-	(1,953)	(118,307)	454,013
PP&E in progress	169,973	(93,076)	133,998	(23,867)	-	187,028
Furniture and equipment in use	1,841,013	77	44,138	(284)	(493,293)	1,391,651
Communications systems	77,907	-	6,199	-	(14,589)	69,517
Data processing system	1,665,361	-	29,731	(282)	(446,854)	1,247,956
Security system	97,745	77	8,208	(2)	(31,850)	74,178
Furniture and other equipment in inventories	214,449	(12,163)	29,474	(1,891)	(38,355)	191,514
Total	3,519,919	28,670	207,610	(27,995)	(683,558)	3,044,646

Note 13 – Intangible assets

(a) Breakdown

Description	INDIVIDUAL / CONSOLIDATED				
	09/30/2022			12/31/2021	
	Cost	Accumulated amortization	Impairment	Net	Net
Payroll acquisitions	1,894,417	(818,615)	(550)	1,075,252	1,209,421
Logistics projects – software	2,349,829	(1,280,663)	(12,869)	1,056,297	1,211,391
Other intangible assets	727,887	(307,558)	-	420,329	605,508
Total	4,972,133	(2,406,836)	(13,419)	2,551,878	3,026,320

CAIXA has a significant acquisition of payroll agreement in the amount of R\$ 503,576 and remaining term of 18 months.

(b) Changes

Description	INDIVIDUAL / CONSOLIDATED					
	12/31/2021	Changes – Accumulated september/2022				09/30/2022
	Net	Transfers	Additions	Write-offs	Amortizations	Net
Payroll acquisitions	1,209,421	-	174,714	(33)	(308,850)	1,075,252
Logistics projects – software	1,211,391	-	77,017	(1,727)	(230,384)	1,056,297
Other intangible assets	605,508	-	12,085	(1,657)	(195,607)	420,329
Total	3,026,320	-	263,816	(3,417)	(734,841)	2,551,878

Note 14 – Other assets

(a) Breakdown

Description	INDIVIDUAL		CONSOLIDATED	
	09/30/2022	12/31/2021	09/30/2022	12/31/2021
Non-financial assets held for sale and supplies (b)	3,373,020	4,113,181	3,373,020	4,113,181
Interbank and interbranch accounts	1,733,781	1,155,172	1,733,781	1,155,172
Specific receivables (1)	1,284,738	1,195,819	1,284,738	1,195,819
Salary advances and other advances	1,501,456	874,563	1,501,456	874,563
Amounts to be allocated (2)	1,440,155	1,190,745	1,440,155	1,190,745
FND receivable (1)	674,125	640,834	674,125	640,834
Prepaid expenses	164,788	132,624	166,884	133,907
Amounts to be refunded – FGTS (3)	33,137	64,991	33,137	64,991
Dividends and interest on capital receivable	-	31,194	13,531	441,722
Sundry debtors (1)	1,173,186	1,104,840	1,189,633	1,139,808
Total	11,378,386	10,503,963	11,410,460	10,950,742
Provision for impairment	(1,007,849)	(1,353,483)	(1,007,849)	(1,353,483)
Total net of provision	10,370,537	9,150,480	10,402,611	9,597,259
Current assets	10,343,466	9,017,758	10,375,540	9,464,537
Non-current assets	27,071	132,722	27,071	132,722

(1) It includes CAIXA credits with the Federal Government (Note 14 (d)) in the amount of R\$ 2,038,860 at September 30, 2022 (R\$ 1,904,252 at December 31, 2021).

(2) They represent assets classified in memorandum accounts, mainly real estate credit releases.

(3) Amounts to be reimbursed due to the payment of FGTS.

Prepaid expenses represent prepayments whose benefit or rendering of services will occur in future periods. Include mainly the performance fee on commercial portfolios acquired from Banco PAN in the amount of R\$ 30,673 at September 30, 2022 (R\$ 52,787 at December 31, 2021).

(b) Non-financial assets held for sale and supplies

INDIVIDUAL / CONSOLIDATED			
Description	09/30/2022	12/31/2021	
Non-financial assets held for sale - received	3,233,610	3,953,452	
Non-financial assets held for sale - own	62,675	77,155	
Consumption materials	76,735	82,574	
Total	3,373,020	4,113,181	
Allowance for asset impairment loss	(964,040)	(1,309,166)	
Total net of provision	2,408,980	2,804,015	

(c) Allowance for non-financial asset impairment loss

INDIVIDUAL / CONSOLIDADO				
Description	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Opening balance	(1,069,121)	(1,309,166)	(1,705,680)	(1,811,842)
Recognition	(108,178)	(324,246)	(179,180)	(1,407,504)
Write-offs	213,259	669,372	315,471	1,649,957
Closing balance	(964,040)	(964,040)	(1,569,389)	(1,569,389)

(d) CAIXA credits with the Federal Government

INDIVIDUAL / CONSOLIDATED			
Description	09/30/2022	12/31/2021	
Loans granted (Vote CMN 162/1995)	1,023,853	940,259	
Social Development Fund - Quotas and dividends	674,125	640,833	
BNH – incentive to beneficiaries of SFH (Decree Law 2,164/1984)	331,631	313,633	
PRODUBAN - deposit transfer	6,311	6,311	
Other assets	2,940	3,216	
Total (1)	2,038,860	1,904,252	

(1) Balances of old operations, for which CAIXA's Management is negotiating with the Federal Government the settlement of the involved amounts (Note 32).



Note 15 – Deposits from customers

(a) Deposits by maturity

Deposits	INDIVIDUAL				CONSOLIDATED			
	No maturity	01 to 90 days	91 to 360 days	More than 360 days	09/30/2022	12/31/2021	09/30/2022	12/31/2021
Demand deposits	38,680,697	-	-	-	38,680,697	46,984,652	38,679,891	46,984,214
Companies	17,270,861	-	-	-	17,270,861	21,981,277	17,270,055	21,980,839
Individuals	16,259,289	-	-	-	16,259,289	20,039,313	16,259,289	20,039,313
Restricted	2,551,153	-	-	-	2,551,153	2,060,629	2,551,153	2,060,629
Government	1,478,803	-	-	-	1,478,803	1,930,190	1,478,803	1,930,190
Public entities	155,403	-	-	-	155,403	405,035	155,403	405,035
Accounts closed	224,358	-	-	-	224,358	242,961	224,358	242,961
Financial institutions	9,793	-	-	-	9,793	21,189	9,793	21,189
Foreign currencies	-	-	-	-	-	1,549	-	1,549
Other	731,037	-	-	-	731,037	302,509	731,037	302,509
Savings deposits	353,435,579	-	-	-	353,435,579	365,091,413	353,435,579	365,091,413
Individuals	346,862,711	-	-	-	346,862,711	358,933,046	346,862,711	358,933,046
Accounts closed	5,145,586	-	-	-	5,145,586	4,689,762	5,145,586	4,689,762
Companies	1,425,160	-	-	-	1,425,160	1,466,320	1,425,160	1,466,320
Other	2,122	-	-	-	2,122	2,285	2,122	2,285
Time deposits	111,652,785	1,424,456	4,699,836	35,376,965	153,154,042	145,962,643	153,154,042	145,962,643
Judicial deposits	111,652,785	-	-	-	111,652,785	102,234,084	111,652,785	102,234,084
CDB	-	1,424,456	4,699,836	35,376,965	41,501,257	43,728,559	41,501,257	43,728,559
Special deposits and deposits of funds and programs	15,361,632	-	-	-	15,361,632	15,046,150	15,361,632	15,046,150
Total	519,130,693	1,424,456	4,699,836	35,376,965	560,631,950	573,084,858	560,631,144	573,084,420
Current liabilities					525,254,985	540,511,172	525,254,179	540,510,734
Non-current liabilities					35,376,965	32,573,686	35,376,965	32,573,686



(b) Special deposits and deposits of funds and programs

INDIVIDUAL / CONSOLIDATED		
Description	09/30/2022	12/31/2021
Severance Fund – FGTS	3,736,324	5,718,781
Special deposits including yield	2,771,049	3,384,670
Microfinance Guarantee Fund – FGM (1)	3,352,001	-
Social Development Fund - FDS	1,035,966	1,100,477
Deposits – PREVHAB	1,108,864	1,022,853
Harvest Guarantee Fund - FGS	1,181,291	1,090,743
Environmental Compensation Fund -FCA	989,637	791,156
Residential Lease Fund - FAR	435,626	733,172
Saúde CAIXA	212,395	672,945
Deposits – PRODEC	80,555	76,961
Fund – DPVAT	89,046	150,017
Student Financing - FIES fund	16,113	9,459
Other	352,765	294,916
Total	15,361,632	15,046,150

(1) Established by Executive Act (MP) No 1,107/2022, the Microfinance Guarantee Fund (FGM) is a fund managed by CAIXA, organized using FGTS resources, which aims to mitigate the risks of microcredit operations granted to individuals and individual microentrepreneurs in the scope of the Digital Microcredit Streamlining Program - Digital SIM.

(c) Expenses on deposits from customers

INDIVIDUAL / CONSOLIDATED				
Description	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Savings deposits	(6,991,439)	(19,176,185)	(2,919,469)	(6,907,997)
Time deposits CDB/RDB	(1,185,207)	(3,287,235)	(672,531)	(1,433,276)
Judicial deposits	(2,248,122)	(5,747,644)	(791,893)	(1,701,205)
Special deposits and deposits of funds and programs	(566,215)	(1,421,807)	(178,236)	(380,535)
Other resources	(143,326)	(426,257)	(152,967)	(464,299)
Total	(11,134,309)	(30,059,128)	(4,715,096)	(10,887,312)



(d) Expenses on special deposits and deposits of funds and programs

INDIVIDUAL / CONSOLIDATED					
Description	Remuneration rate	2022		2021	
		3rd quarter	Accumulated september	3rd quarter	Accumulated september
Deposits – FGTS	Selic	(161,690)	(419,041)	(63,399)	(96,070)
Deposits – FDS	Selic day factor	(43,339)	(110,758)	(9,559)	(1,918)
Deposits – FUNGETUR	Selic	(20,715)	(84,611)	(15,302)	(31,618)
Deposits – PREVHAB	Selic day factor	(35,575)	(90,882)	(12,238)	(24,808)
Deposits – FGS	Selic day factor/ Extra market	(36,860)	(87,258)	(13,445)	(26,966)
Deposits – State of São Paulo Housing Fund	CDI	(32,631)	(89,920)	(6,034)	(12,368)
Deposits – FAR	Selic	(25,749)	(68,783)	(8,524)	(19,879)
Environmental Compensation Fund -FCA	Selic	(31,117)	(83,369)	(17,139)	(48,455)
National Treasury deposits	Selic	(20,776)	(52,966)	(7,080)	(14,337)
Microfinance Guarantee Fund - FGM	Selic	(107,058)	(208,246)	-	-
Escrow deposits	TR	(10,644)	(24,563)	(1,789)	(3,736)
Deposits – DPVAT Fund	Selic	(3,778)	(8,584)	-	(44,509)
Deposits – PRODEC	TR + Interest 0.4868% p.m.	(1,520)	(4,217)	(1,097)	(3,248)
Other specials deposits – interest		(13,414)	(38,648)	(12,945)	(35,629)
Other		(21,349)	(49,961)	(9,685)	(16,994)
Total		(566,215)	(1,421,807)	(178,236)	(380,535)

Note 16 – Funds from financial institutions and other

(a) Breakdown

INDIVIDUAL			
Description	09/30/2022	12/31/2021	
Borrowings and onlendings (b)	375,891,669	357,073,680	
Open market funding (c) (1)	298,978,006	226,638,755	
Interbank deposits	1,494,129	187,277	
Total	676,363,804	583,899,712	
Current liabilities	284,953,925	218,662,953	
Non-current liabilities	391,409,879	365,236,759	

(1) The items of Funds from financial institutions and others are the same in the individual and consolidated statements, with the exception of the item "Funding in the open market" which at September 30, 2022 presents in the consolidated statement the amount of R\$ 298,332,118 (12/31/2021 - 226,638,755).



(b) Borrowings and onlendings

INDIVIDUAL / CONSOLIDATED			
Description	09/30/2022	12/31/2021	
Local onlendings	374,010,169	355,675,961	
FGTS	348,809,569	329,402,238	
BNDES	21,695,903	22,714,203	
Merchant Marine Fund	2,362,799	2,411,075	
Federal Treasury	13,626	14,719	
Other institutions	1,128,272	1,133,726	
Foreign onlendings	362,306	396,591	
Foreign borrowings	1,519,194	1,001,128	
Total	375,891,669	357,073,680	
Current liabilities	370,215	654,641	
Non-current liabilities	375,521,454	356,419,039	

Local onlendings

These mainly comprise funds transferred by the FGTS for investments in infrastructure, urban development and housing loan operations. These are monetary restated based on the Referential Rate (TR) and an average interest rate of 5.028% p.a. (housing 4.965% p.a.; sanitation 5.448% p.a.; infrastructure 5.826% p.a; health 6.049% p.a.) and average return period of 257 months (housing - 268 months; sanitation - 138 months; infrastructure - 170 months; health – 89 months).

Foreign onlendings

The balance of foreign onlendings, referring to an agreement entered into between CAIXA and the World Bank (IBRD), for application in the Program of Financing for Urban Solid Waste Management and Clean Development Mechanism, is subject to US dollar (US\$) variation and an interest rate of 0.8 % p.a., plus LIBOR. The transaction matures between 12 and 15 years.

Foreign borrowings

The balance of foreign borrowings comprises mainly credit facilities raised abroad to finance customers' exports, which are subject to a foreign interest rate of up to 4.4280% p.a., is substantially pegged to the USD rate and matures up to 2023.



(c) Open market funding

Description	INDIVIDUAL	
	09/30/2022	12/31/2021
Own portfolio	185,202,726	142,935,950
Financial Treasury Bills (1)	87,607,995	49,107,575
National Treasury Bills	86,285,388	85,553,867
Federal Treasury Notes	6,773,375	4,189,192
Mortgage Backed-Securities	3,061,862	3,134,904
Debentures	1,474,106	950,412
Third-party portfolio	113,775,280	83,702,805
Financial Treasury Bills	31,098,519	-
National Treasury Bills	43,262,793	-
Federal Treasury Notes	39,413,968	83,702,805
Total	298,978,006	226,638,755
Current liabilities	283,160,261	212,902,100
Non-current liabilities	15,817,745	13,736,655

(1) The Money Market Funding items are coincident in the individual and consolidated statements as of September 30, 2022, with the exception of the item "Financial Treasury Bills" which presents in the consolidated statement the amount of R\$ 86,962,107. On December 31, 2021 the totals of the individual and consolidated statements are the same.

(d) Expenses on funds from financial institutions and other

As determined by BACEN Circular Letter 3,731/2015, the amounts presented herein referring to the items "Foreign onlendings" and "Foreign borrowings" result, until September 2022, the restatement of the credit-nature exchange variation portion that exceeded the sum of the remuneration component recorded in the expense account to "Other operating income – Note 28", of the portion of the exchange variation of a creditor nature that exceeded the sum of the remuneration component registered in the expense account. The aforementioned Circular Letter only produced effects on the Individual Financial Statements.

Description	INDIVIDUAL			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Open market funding	(8,935,810)	(22,250,859)	(2,822,266)	(5,422,329)
Own portfolio	(5,023,598)	(12,708,587)	(1,536,539)	(3,032,241)
Third-party portfolio	(3,912,212)	(9,542,272)	(1,285,727)	(2,390,088)
Interbank deposits	(26,108)	(34,037)	(1,098)	(3,164)
Local onlendings	(7,534,011)	(19,667,040)	(4,847,760)	(14,674,529)
FGTS	(7,030,608)	(18,243,767)	(4,368,192)	(13,455,364)
BNDES	(419,802)	(1,272,474)	(391,723)	(1,093,330)
Merchant Marine Fund	(48,683)	(69,802)	(73,517)	(90,292)
Other institutions	(34,918)	(80,997)	(14,328)	(35,543)
Foreign onlendings	(13,311)	(13,311)	(35,332)	(35,332)
Foreign borrowings	(42,416)	(42,416)	(52,331)	(52,725)
Total	(16,551,656)	(42,007,663)	(7,758,787)	(20,188,079)



Description	CONSOLIDATED			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Open market funding	(8,918,141)	(22,221,894)	(2,822,266)	(5,422,329)
Own portfolio	(5,023,598)	(12,708,587)	(1,536,539)	(3,032,241)
Third-party portfolio	(3,894,543)	(9,513,307)	(1,285,727)	(2,390,088)
Interbank deposits	(26,108)	(34,037)	(1,098)	(3,164)
Local onlendings	(7,534,011)	(19,667,040)	(4,847,760)	(14,674,529)
FGTS	(7,030,608)	(18,243,767)	(4,368,192)	(13,455,364)
BNDES	(419,802)	(1,272,474)	(391,723)	(1,093,330)
Merchant Marine Fund	(48,683)	(69,802)	(73,517)	(90,292)
Other institutions	(34,918)	(80,997)	(14,328)	(35,543)
Foreign onlendings	(13,311)	7,797	(35,332)	(24,985)
Foreign borrowings	(42,416)	(19,120)	(52,331)	(52,725)
Total	(16,533,987)	(41,934,294)	(7,758,787)	(20,177,732)

Note 17 – Funds from issuance of marketable securities

(a) Breakdown

Description	INDIVIDUAL		CONSOLIDATED	
	09/30/2022	12/31/2021	09/30/2022	12/31/2021
Funds from acceptance and issuance of securities (b)	51,893,647	27,405,635	51,893,647	27,405,635
Subordinated financial instruments (c) (1)	36,337,523	36,002,978	36,337,523	36,002,978
IHCD – Authorized principal (d) (2)	35,548,171	33,553,318	-	-
Hybrid capital and debt instruments (1)	1,501,217	5,732,731	1,501,217	5,732,731
Total	125,280,558	102,694,662	89,732,387	69,141,344
Current liabilities	12,379,433	14,945,365	12,379,433	14,945,365
Non-current liabilities	112,901,125	87,749,297	77,352,954	54,195,979

(1) It involves the event presented in note 36.

(2) Comprised of hybrid capital and debt instruments authorized to form part of the capital. In the consolidated, the balance is reclassified to Equity, pursuant to CMN Resolution 4,995/202

CAIXA has 14 Subordinated Financial Instruments (IFS) authorized to compose Level II of Notional Capital (NC), being 8 Subordinated Debt Instruments (IDS) with the FGTS and 6 Subordinated Financial Bills (LFS), as detailed in item (c) below.

The total amount raised through these IFS form part of the capital of the Institution, positively reflecting on Notional Capital (NC), on the operating margin, Basel index, and other indexes, such as capitalization and public sector debt.



Subordinated Debt Instrument – FGTS

CAIXA has 8 subordinated debt instruments authorized by the Central Bank of Brazil to comprise Level II of NC, in accordance with the Resolution of the National Monetary Council addressing the methodology for calculating the NC, contracted with the Government Severance and Indemnity Fund for Employees (FGTS).

Monetary restatement is applicable to the total debt amount, through the application of the restatement coefficient identical to that utilized for the yield of accounts linked to FGTS and interest capitalized monthly.

In the calculation of the NC SET/2022, R\$ 22,64 billion were considered in the Level II capital in compliance with the provisions of art. 31 of CMN Resolution No 4,955/2021 - "The amount of resources of the funds referred to in Law 7,827, of September 27, 1989, art. 10 of Law 7,998, of January 11, 1990, and acr 8,036, of May 11, 1990, recognized in Level II is limited to the following percentages, applied to the amount of these resources computed in the mentioned level at June 30, 2018:" (emphasis added)

Subordinated Financial Bills – Level I (Supplementary)

CAIXA raised in the local market Subordinated Financial Bills, in the total face value of R\$ 1,718,700, of this total, R\$ 1,713,241 are authorized to compose Level I - Supplementary Capital.

Subordinated Financial Bills – Level II

CAIXA has 6 Subordinated Financial Bills raised in the local market with a total face value of R\$ 206,000 and all are considered eligible for Level II of RE by BACEN.



(b) Funds from acceptance and issuance of securities

Fundings	Amount issued	Yield p.a. /Index	INDIVIDUAL / CONSOLIDATED				09/30/2022	12/31/2021
			Maturity					
			01 to 90 days	91 to 180 days	181 to 360 days	More than 360 days		
Bills								
Real estate bills	-	CDI	2,002,998	2,379,148	4,569,492	33,580,241	42,531,879	22,423,121
Real estate bills	-	TR	-	-	-	27,115	27,115	31,533
Financial Bill	-	IPCA	-	-	657,801	989,172	1,646,973	1,524,039
Financial Bill	-	CDI	22,769	-	-	-	22,769	99,912
Agribusiness Credit Notes	-	CDI	287,368	231,923	553,446	3,868,833	4,941,570	494,569
Marketable securities issued abroad								
Senior tranche (2nd series) (1)	US\$ 500,000	3.50%	44,093	-	-	2,679,248	2,723,341	2,832,461
Total							51,863,647	27,405,635

(1) Funding in November 2012 with maturity in November 2022.



(c) Subordinated Financial Instruments

INDIVIDUAL / CONSOLIDATED								
Maturity	Yield p.a. (%)	Funds capture date	Amount issued	Monetary adjustment and interest	Amortization	Impact of market risk hedge accounting	Debt balance 09/30/2022	Debt balance 12/31/2021
Level I – Supplementary (1)								
Eligible financial bills								
Perpetual	114% Selic	Sep/19	1,113,000	115,355	-	-	1,228,355	1,124,038
Perpetual	114% Selic	Oct/19	4,200	469	-	-	4,669	4,237
Perpetual	114% Selic	Nov/19	601,500	67,104	-	-	668,604	606,738
Level II (2)								
Subordinated Debt Instrument (FGTS)								
Feb/38	4.80%	Dec/14	4,000,000	2,124,571	-	-	6,124,571	5,845,345
May/44	4.75%	Sep/16	4,000,000	1,444,384	-	-	5,444,384	5,197,867
Aug/44	4.86%	May/17	4,000,000	1,259,265	-	-	5,259,265	5,017,140
Dec/40	4.75%	Sep/15	3,000,000	1,364,151	-	-	4,364,151	4,166,636
Jul/32	5.08%	Jun/12	3,000,000	1,782,208	(882,302)	-	3,899,906	4,151,523
Dec/33	5.15%	Oct/14	3,000,000	1,226,165	(719,228)	-	3,506,937	3,699,888
Apr/26	6.00%	Aug/11	3,000,000	2,065,987	(2,426,373)	-	2,639,614	3,157,292
May/44	5.23%	Sep/17	2,000,000	618,095	-	-	2,618,095	2,492,997
Eligible financial bills								
Jun/24	100%IPCA + 6.95%	Jun/14	200,000	368,767	-	(5,006)	563,761	525,024
Feb/25	100%IPCA + 6.58%	Feb/15	1,200	1,855	-	21	3,076	5,700
Feb/25	100%IPCA + 6.74%	Feb/15	1,200	1,834	-	14	3,048	2,892
Feb/25	100%IPCA + 6.65%	Feb/15	2,400	3,689	-	2	6,091	2,860
Mar/25	100%IPCA + 6.45%	Mar/15	1,200	1,798	-	(2)	2,996	2,801
Total (3)			27,924,700	12,445,697	(4,027,903)	(4,971)	36,337,523	36,002,978

(1) The amounts eligible to Level I - Supplementary Capital are in compliance with the requirements which addresses the methodology for calculating the PR.

(2) The amounts eligible to Level II are in compliance with the Resolution requirements that address the methodology for calculating the notional capital (PR).

In the calculation of the Notional Capital (PR) for SEP/2022, R\$ 22,64 billion were considered in Tier II capital in compliance with the provisions of art. 31 of CMN Resolution 4,955/2021 – “The amount of funds resources addressed by Law 7,827, of September 27, 1989, art. 10 of Law 7,998, of January 11, 1990, and Law 8,036, of May 11, 1990, recognized in Level II, is limited to the following percentages, applied to the amount of these funds considered in the aforementioned level on June 2018:” (our bold).

(3) It includes the event shown in note 36.

Notional Capital Level I comprises Principal Capital and Supplementary Capital. CAIXA has Hybrid Capital and Debt Instruments - IHCD authorized to form part of its Principal Capital.

The National Monetary Council (CMN) Resolution 4,995/2021 determines, for financial statements purposes, that instruments which meet the characteristics of principal capital be reclassified to equity.

The agreements have fully variable remuneration clauses; the monetary restatement is included annually, after the payment of interest for prior year.

Interest payable and monetary restatement not incorporated make up the Hybrid Capital and Debt Instruments, totaling R\$ 1,501,217 at September 30, 2022 (R\$ 5,732,731 at December 31, 2021).



Interest payable on Subordinated Financial Instruments eligible to Supplementary Capital amount to R\$ 193,138 at September 30, 2022 (R\$ 16,313 at December 31, 2021).

For the purpose of the breakdown of the Notional Capital, only the face value of the contracts added to the monetary restatement of prior years is considered. Whereas the contracts have fully variable yield clauses, the monetary restatement is annually added after the payment of prior-year interest.

On 03/28/2022, CAIXA performed the payment of remuneratory interest for the year 2021 in the amount of R\$ 1,447,134, already monetarily restated, and the addition of the amount of R\$ 1,994,853 as adjustment for inflation.

(d) Debt instruments eligible to capital

INDIVIDUAL / CONSOLIDATED			
Description	09/30/2022	12/31/2021	
Agreement 348/2007	14,437,573	12,442,720	
Agreement 752/2012	6,800,000	6,800,000	
Agreement 754/2012	6,310,598	6,310,598	
Agreements 868 and 869/2013	8,000,000	8,000,000	
Total	35,548,171	33,553,318	

(e) Expenses on funds from issuance of marketable securities

As determined by BACEN Circular Letter 3,731/2015, the amounts presented for the item "Marketable securities issued abroad" result, until September 2022, in the restatement of the portion of the exchange variation of a credit nature that exceeded the sum of the remuneration component recorded in the expense account to "Other operating income - Note 28", in the 1st semester of 2022. The aforementioned Circular Letter produced consequences only in the Individual Financial Statements.

INDIVIDUAL				
Description	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Funds from issuance of bills	(1,232,817)	(2,728,241)	(324,907)	(812,697)
Real estate bills	(1,028,589)	(2,181,999)	(279,859)	(624,419)
Mortgage bills	-	-	-	(104,410)
Financial bills	(76,915)	(343,076)	(43,414)	(81,594)
With subordination	(71,574)	(216,521)	(26,238)	(51,255)
Without subordination	(5,341)	(126,555)	(17,176)	(30,339)
Agribusiness Credit Notes	(127,313)	(203,166)	(1,634)	(2,274)
Marketable securities issued abroad	(99,228)	(99,228)	(245,028)	(245,028)
Hybrid capital and debt instruments	(534,436)	(1,365,519)	(996,919)	(2,172,546)
Total	(1,866,481)	(4,192,988)	(1,566,854)	(3,230,271)



Description	CONSOLIDATED			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Funds from issuance of bills	(1,232,817)	(2,728,241)	(324,907)	(812,697)
Real estate bills	(1,028,589)	(2,181,999)	(279,859)	(624,419)
Mortgage bills	-	-	-	(104,410)
Financial bills	(76,915)	(343,076)	(43,414)	(81,594)
With subordination	(71,574)	(216,521)	(26,238)	(51,255)
Without subordination	(5,341)	(126,555)	(17,176)	(30,339)
Agribusiness Credit Notes	(127,313)	(203,166)	(1,634)	(2,274)
Marketable securities issued abroad	(99,228)	57,718	(245,028)	(160,841)
Hybrid capital and debt instruments	(248,198)	(669,904)	(599,971)	(1,164,139)
Total	(1,580,243)	(3,340,427)	(1,169,906)	(2,137,677)

Note 18 – Other financial liabilities

(a) Breakdown

Description	INDIVIDUAL	
	09/30/2022	12/31/2021
Funds for specific obligations (b)	17,744,108	18,565,960
Deferred Income	9,603,458	9,983,708
Operations linked to assignment	4,920,932	5,461,492
Foreign exchange portfolio	2,119,439	1,869,795
Funds linked to loan operations	1,123,636	1,063,565
FGTS resources for repayment	1,119,973	1,030,138
Negotiation and intermediation of securities (1)	212,999	125,307
Obligations for payment transactions	23	12
Total	36,844,568	38,099,977
Current liabilities	17,812,466	16,922,096
Non-current liabilities	19,032,102	21,177,881

(1) The items of other financial liabilities coincide in the individual and consolidated financial statements, except for the item "Negotiation and intermediation of securities" which, as of September 30, 2022, shows in the consolidated statement the amount of R\$213,009 (December 31, 2021 - R\$125,307).



(b) Funds for specific purposes

These refer to obligations arising from lottery operations, resources of social funds and programs managed by CAIXA, and funds of special funds or programs supported by the Federal Government or public entities administered by CAIXA.

Description	INDIVIDUAL / CONSOLIDATED	
	09/30/2022	12/31/2021
Social funds and programs	15,586,536	15,663,329
Remuneration of Financial Agent - FGTS	9,154,156	9,757,149
Income Transfer Programs (1)	3,072,563	2,100,852
Remuneration of Financial Agent - OGU	1,286,821	1,944,024
Contribution – Casa Verde e Amarela	751,749	731,485
FGTS Funds	371,378	199,205
Housing Subsidy Program (PSH) (2)	61,473	342,552
Other funds and programs	888,396	588,062
Financial and development funds	510,248	655,814
FAT	507,250	651,336
Salary Allowance	1,516	2,996
FINSOCIAL	1,482	1,482
Lottery operations	1,647,324	2,246,817
Total	17,744,108	18,565,960

(1) They include the balance at September 30, 2022, for the funds aimed at the payment of the Brazil Emergency Allowance ("Auxílio Brasil") in the amount of R\$ 1,434,594 (R\$ 82,848 at December 31, 2021), for the payment of Jobs and Income Preservation Emergency Benefit - BEm in the amount of R\$ 543,331 (R\$ 479,644 at December 31, 2021) and for the payment of the Emergency Allowance in the amount of R\$ 344,005 (R\$ 720,713 at December 31, 2021).

(2) As a result of the Housing Subsidy Program (PSH) termination, CAIXA settled, in March 2022, the liability that had been recorded for the program, with only the remaining balance of the guarantee insurance still left.

(c) Deferred income

The deferred income correspond to the amount of transactions between CAIXA, partner companies, and its subsidiaries for the right to explore the branch, customer base and use of the brand. At September 30, 2022 the deferred income refer to the following partnerships:

- VISA, in the amount of R\$ 750,000 (R\$ 825,000 at December 31, 2021) referring to the initial bonus received as a result of the agreement signed, for a ten-year term, between CAIXA and VISA. The balance is appropriated monthly to income, on a straight-line basis, for 120 months.
- CNP (Holding XS1) in the amount of R\$ 6,510,000 (R\$ 6,720,000 at December 31, 2021) in compliance with the distribution contract. The balance is appropriated monthly for the term of the agreement, until 2045.
- Tokio Marine (XS3) for the amount of R\$ 1,387,000 (R\$ 1,444,000 at December 31, 2021); CNP (XS5) for the amount of R\$ 231,250 (R\$ 240,625 at December 31, 2021); Icatu (XS4) for the amount of R\$ 166,500 (R\$ 173,250 at December 31, 2021) and Tempo (XS6) for the amount of R\$ 27,375 (R\$ 28,500 at December 31, 2021), in compliance with the distribution contract for a 20-year term with Caixa Seguridade.
- FISERV, for the amount of R\$ 148,000 (R\$ 154,000 at December 31, 2021), seeking to strengthen its performance in the market of electronic means of payment, foresees a contract with Caixa Cartões for 20 years.
- VR BENEFÍCIOS and FLEETCOR ("VR-FLEETCOR"), in the amount of R\$ 383,333 (R\$ 398,333 at December 31, 2021), to operate in the segment related to Prepaid means of payment, for a period of 20 years, in accordance with the contract signed with Caixa Cartões.



Note 19 - Provisions

(a) Breakdown

Description	INDIVIDUAL / CONSOLIDADO	
	09/30/2022	12/31/2021
Labor proceedings (b.1)	7,371,931	6,991,311
Civil proceedings (b.1)	3,901,483	3,279,719
Tax proceedings (b.1)	580,179	378,813
FGTS prepayment	1,350,144	1,259,083
"Bolsa família" program	314,204	288,479
Financial guarantees provided	44,876	49,418
Other	31,569	38,427
Total	13,594,386	12,285,250
Current liabilities	5,097,292	5,068,749
Non-current liabilities	8,497,094	7,216,501

(b) Provision for litigation and legal obligations – tax and social security

CAIXA is party to various judicial and administrative proceedings of a tax, labor and civil nature, arising in the ordinary course of business. Based on the opinion of the legal counsel, and considering that the procedures adopted by CAIXA comply with the legal and regulatory determinations, Management understands that the provisions recognized are sufficient to cover the risks arising from any unfavorable outcome.

Considering the high number of administrative and judicial proceedings, CAIXA utilizes the following methodology to compute the probable disbursement amount:

- a) individually, where the probable judgment amount is estimated (accrued); this calculation is based on the economic effect of the claims filed and is weighed according to the status of the proceeding and the prevailing case law in similar cases; these claims are classified as probable, possible or remote losses;
- b) mass litigation, in which the provisioned value corresponds to the historical average amount of conviction paid in similar processes in the last 36 months, multiplied by the total number of active provisionable processes, and are classified as probable.

We present below the lawsuits that are grouped into tax, civil and labor claims considering the matter addressed and the economic relevance of the group.



(b.1) Changes in provisions for litigation and legal obligations – tax and social security

Description	INDIVIDUAL / CONSOLIDATED						
	12/31/2021	Changes in 2022					09/30/2022
		New provisions	Monetary restatement	Additions to existing provisions	Reversals of existing provisions	Write-offs after payment	
Labor proceedings (b.3) (1)	6,991,311	409,664	219,362	2,225,724	(1,096,852)	(1,377,278)	7,371,931
Civil proceedings (b.4)	3,279,719	332,906	110,058	987,390	(299,892)	(508,698)	3,901,483
Losses and damages	1,270,383	188,040	52,027	453,100	(123,876)	(153,462)	1,686,212
Savings accounts - economic plans	952,773	23,028	19,998	183,654	(114,692)	(227,862)	836,899
Contingencies related to FGTS	641,112	-	30,157	145,256	(19,785)	(43,573)	753,167
Real estate	415,451	121,838	7,876	205,380	(41,539)	(83,801)	625,205
Tax proceedings (b.5)	378,813	40,177	17,210	200,646	(48,427)	(8,240)	580,179
ISSQN	284,209	10,846	11,966	109,517	(35,249)	(3,260)	378,029
INSS	48,115	56	2,682	342	(709)	-	50,486
IPTU	17,090	4,231	412	38,478	(7,630)	(1,927)	50,654
Other	29,399	25,044	2,150	52,309	(4,839)	(3,053)	101,010
Total	10,649,843	782,747	346,630	3,413,760	(1,445,171)	(1,894,216)	11,853,593

(1) In the first quarter of 2022, a mass methodology was implemented to calculate the probable disbursement amount for labor lawsuits to be 100% of the routine expedients that are being known, which consist of measuring the likelihood and the impact of the result that is unfavorable to the institution. The change in the methodology for calculating the probable disbursement amount for routine labor proceedings in the hearing phase, carried out until September 2022, resulted in the net recognition of a provision, in the same period, in the amount of R\$ 570 million.

In general, the provisions related to lawsuits are considered long-term, due to the unpredictability of the duration of the processes in the Brazilian judicial system, reason why no estimate has been disclosed in relation to the specific year in which these lawsuits will be closed.

(b.2) Labor proceedings

CAIXA is the defendant in claims filed by employees, former employees of CAIXA or service providers and workers' unions, related to their labor activities, career plans, collective bargaining agreements, severance pay, benefits, retirement, subsidiary charges, among others.

At September 30, 2022, a provision was recognized for 59,517 labor claims accrued (56,754 on December 31, 2021), of which 48,362 "immaterial claims" (45,811 on December 31, 2021) and 11,155 "material claims" (10,943 on December 31, 2021), whose amounts are adjusted by the IPCA-E.

CAIXA continues executing its policy of in-court and out-of-court reconciliations, realizes spontaneous compliance with certain court decisions and effects the analysis of losses incurred in order to mitigate further litigation involving similar cases. Accordingly, the significant claims are not individually disclosed in order not to adversely affect possible agreements.

(b.3) Civil proceedings

CAIXA is the defendant in civil proceedings of a compensatory/contractual nature relating to its products, and banking and other services. At September 30, 2022, a provision was recognized for 408,689 civil proceedings (413,504 on December 31, 2021), of which 406,149 were considered "immaterial" (411,303 on December 31, 2021) and 2,540 "material" (2,201 on December 31, 2021).

The most important proceedings relate to the contesting of the elimination of the effects of indexes of economic plans, as part of the economic policy of the Federal Government to combat inflation rates in the past, on the restatement of savings account balances.



CAIXA complied with the legal requirements in force at the time, however, considering the lawsuits effectively filed and an analysis of the current case laws of the High Court of Justice (STJ), a provision of R\$ 836,898 was recognized for these proceedings at September 30, 2022 (R\$ 952,773 at December 31, 2021).

The Federal Supreme Court (STF) suspended the analysis of all the appeals filed until decisions are rendered on the matters of general repercussion relating to the Bresser and Verão Economic Plans (topic 264), of amounts not blocked under the Collor I Economic Plan (topic 265), Collor I Economic Plan (topic 284) and Collor II Economic Plan (topic 285), which will have binding effects on all related cases.

At the end of 2017, FEBRABAN and CONSIF signed an agreement with the main consumer protection agencies to solve the problem. This agreement was approved by the STF and CAIXA adhered to its conditions. Payments began in July 2018 and continue to be made in compliance with adhesions processed on the website <https://portalacordo.pagamentodapoupanca.com.br/> and administrative and judicial conciliation efforts.

The agreement had a deadline on March 12, 2020, and for this reason FEBRABAN and consumer protection entities came agreed to extend the previous agreement for another five years, which was ratified by the STF for 30 months, with the possibility of reach 60 months, subject to the analysis of the results obtained.

The proceedings seeking compensation for damages involving the transfer of funds from FGTS are also significant. At September 30, 2022, the provision for these proceedings is R\$ 753,165 (R\$ 641,112 on December 31, 2021).

The claims seeking indemnities for losses and damages refer to possible problems with banking services, with the rendering of other services or with product acquisition/maintenance.

In 2022, CAIXA continues to conduct its in-court and out-of-court reconciliation realizing the spontaneous compliance with court decisions and analyzing losses incurred in order to mitigate new litigations in similar cases. Until September 30, 2022, CAIXA carried out 33,253 agreements (68% referring to indemnity claims and 32% to credit recoveries), decreasing the amounts that would be disbursed if the court decision remained unaltered, offering the customer the possibility of a quick solution to settle the issue.

(b.4) Legal obligations – tax and social security

Because CAIXA regularly complies with the tax and labor obligations affecting its activities, operations and services, it discusses the legality of the collection parameters adopted by finance departments from the various bodies of the Federal Government, in accordance with the corresponding specific nature of each case.

Provisions recognized for lawsuits in which the likelihood of loss is probable, based on the opinion of the legal counsel, refer to income tax and social contribution lawsuits. CAIXA regularly monitors the status of the ongoing lawsuits, which, in the medium and long term, could result in favorable outcomes with the reversal of the respective provisions.

It should be emphasized that the assessments by the National Institute of Social Security (INSS) for the collection of social security taxes on payments to CAIXA employees, where the indemnity and non-remuneration nature of certain amounts are challenged, such as meal vouchers, absence allowed for personal reasons (APIP), and premium license, the updated amounts of which at September 30, 2022 correspond to R\$ 2,234,903 (R\$ 2,233,577 at December 31, 2021), for which a provision of R\$ 50,486 (R\$ 48,115 at December 31, 2021) was recognized based on the history of success and the case law scenario, considered in a recent technical and legal analysis of the issue.

In relation to the Service Tax (ISSQN), CAIXA applies the provisions of Federal Supplementary Law 116/2003 adjusting its systems and procedures for the determination of the tax basis and payment of the tax on services rendered.

Nevertheless, tax audits conducted in various Brazilian cities filed suits against CAIXA alleging non-payment or underpayment of the tax, initiating the discussion on different interpretations of the aspects, such as materiality, applicable rates and location where the tax should be levied, the total amount of which at September 30, 2022 corresponded to R\$ 1,226,398 (R\$ 1,127,117 at December 31, 2021).

Considering the history of success and the case law scenario, evaluated in a technical and legal analysis of the matter at September 30, 2022, the provision recognized amounted to R\$ 378,029 (R\$ 284,209 at December 31, 2021).



Also, as a highlight, CAIXA has been discussing the materiality of the CSLL and IRPJ debts and fines arising from non-approval of Electronic Request for Restitution, Refund or Reimbursement and Statement of Offsetting - PER/DCOMP, which at September 30, 2022 totaled R\$ 38,523 (R\$ 17,843 at December 31, 2021), in connection with procedural issues, which, based on court pronouncements on each matter, the analysis of the lawyers was to recognize a provision for the full amount.

(c) Provision for prepayment of real estate receivables with FGTS funds

The real estate financing granted with FGTS funds with a subsidy to reduce the installment remunerates the Financial Agent with the total or partial amount of the subsidy by the FGTS, as defined in the Resolution 702/2012 of the Board of Trustees of the FGTS and its amendments.

These amounts are transferred to the Financial Agent CAIXA at the contracting date, in order to cover the whole period of the transaction. Changes in the flow initially contracted, such as the early settlement, extraordinary amortization, extraordinary amortization with reduction of term, transfer, or reduction of the contracted financing term, require CAIXA to return to FGTS a proportional part of the yield received.

To cover this return of funds to FGTS, a provision is recognized for the return of income in case of prepayments. The amounts accrued are calculated based on the average prepayments of the back payments and their respective impacts on the balance of the remuneration amounts of the Financial Agent CAIXA.

(d) Provision for returning the "Bolsa Família" Program funds

Within the scope of the provision of services governed by a contractual instrument, the then Ministry of Social Development and Poverty Reduction (MDS), currently the Ministry of Citizenship (MC), submitted to CAIXA a request for the refund of amounts related to the "Bolsa Família" Program. It is important to note that in December 2021, Law 14,284 was sanctioned establishing Auxílio Brasil, a financial assistance program for low-income families that replaced Bolsa Família.

(e) Financial guarantees provided

INDIVIDUAL / CONSOLIDATED				
Exposure of Guarantees Provided				
Portfolio	09/30/2022		12/31/2021	
	Exposure	Provision	Exposure	Provision
Onlendings – Entities	30,197,012	15,099	30,979,459	15,490
Loan operations linked to assignments	7,944,061	-	9,369,737	-
FIES	209,883	29,777	259,253	33,928
PAR (FAR funds) (1)	11,800	5,025	15,173	8,009
Total	38,362,756	49,901	40,623,622	57,427

(1) Amount related to the Residential Lease Program with FAR funds, classified in assets as provision for credit losses.

The portfolio of loan operation linked to assignments is comprised of SBPE contracts, assigned with a clause of adjustment in the assignment amount, whose monthly payment, whenever necessary, is made by CAIXA, as assignor. For this group, the exposure is characterized by the obligation assumed by CAIXA to cover any shortage of funds for payment of the flow.

For FIES agreements, the provision is recognized based on the credit risk assessment of the concession and it evolves as established by CMN Resolution 2,682/1999.

The remaining balance of PAR portfolio with FAR funds is accrued in rating in view of the development of the default, pursuant to CMN Resolution 2,682/1999.



(f) Contingent liabilities classified as possible losses

In accordance with CMN Resolution 3,823/2009, companies are not required to record provisions for contingencies classified as possible losses:

Description	INDIVIDUAL / CONSOLIDATED	
	09/30/2022	12/31/2021
Tax proceedings (f.1)	9,322,216	8,966,993
Civil proceedings (f.2)	2,116,651	1,985,291
Total	11,438,867	10,952,284

(f.1) Tax proceedings

CAIXA continuously monitors administrative and tax proceedings in which it is the defendant or a claimant and, supported by the opinions of its legal units, classified cases that amounted to R\$ 9,322,216, at September 30, 2022 as possible losses (R\$ 8,966,993 at December 31, 2021), including the following main claims based on the amounts under dispute:

a) PIS/PASEP assessments, amounting to R\$ 4,053,509, based on underpayments for the period from January 1991 to December 1995, when Decree-Law 2,445/1988 and 2,449/1988 were effective, which changed the tax calculation system, and the alleged improper offset of overpayments made from January 1992 to May 1993. For the filing of the lawsuit, a, escrow deposit was made as a guarantee of that amount on December 30, 2010, which, updated by SELIC, pursuant to Law 9,703/1998, totals R\$ 8,123,234 at September 30, 2022 (R\$ 7,788,008 at December 31, 2021). On April 8, 2019, the Judge of the 9th Federal Court of the Brasilia/Judicial District upheld the request made by CAIXA to declare the termination of the tax credit in question, in order to evidence the adequacy of the payments for the period in which these were made. On June 10, 2019, the Federal Government filed an appeal seeking the amendment of the decision at issue at the Federal Regional Court for the 1st Region. The proceedings are under review for judgment and decision;

b) PIS/PASEP assessment amounting to R\$ 238,505 at September 30, 2022 (R\$ 233,332 at December 31, 2021), based on the identification of different calculation bases for payment from January 1996 to December 1998, and from January to October 1999, resulting from the exclusion of revenues (or failure to include them) and from computing expenses considered incorrect and non-deductible from the tax base, respectively;

c) CSLL amounting to R\$ 193,449 at September 30, 2022 (R\$ 187,303 at December 31, 2021) relating to credit arising from overpayment reported in the tax declaration (DIPJ) and offset in 2003, discussing procedural issues; and

d) ICMS assessment by the São Paulo State Finance Department, totaling R\$ 289,183 at September 30, 2022 (R\$ 281,626 at December 31, 2021), claiming the tax payment because of the failure to withhold and collect the tax at source on services classified under "communication" for tax purposes. This assessment further determines that CAIXA is the entity responsible for the payment of the tax liability under the special agreement published by Brazil's National Council for Fiscal Policy (CONFAZ).

The other contingencies whose unfavorable outcome is considered possible have the following balance as of September 30, 2022: a) Federal government bonds total R\$1,409 (December 31, 2021 – R\$1,378); b) Social security charges total R\$67,318 (December 31, 2021 – R\$67,318); and c) Regional offices total R\$409,118 (December 31, 2021 – R\$408,028).

The matters in dispute in the proceedings are monitored considering the possible consolidation or changes in case laws, thereby enabling their maintenance because of the loss risks continually evaluated by CAIXA.

(f.2) Civil proceedings

Based on the opinion of its legal counsel, CAIXA systematically monitors all proceedings considered to be a possible or remote loss.



The amount of R\$ 2,116,651 at September 30, 2022 (R\$ 1,985,291 at December 31, 2021) refers to a class action with chances of possible loss, which alleges illegality by CAIXA in the management of funds from PREVHAB at the time of the succession of BNH.

(g) Breakdown of fund escrows

The balances of escrows in connection with probable, possible and/or remote losses on contingent liabilities are as follows:

INDIVIDUAL / CONSOLIDATED			
Description	09/30/2022	12/31/2021	
Tax proceedings	13,541,692	12,996,498	
Labor proceedings	5,917,385	5,090,395	
Civil proceedings	788,978	828,221	
Total	20,248,055	18,915,114	

Note 20 – Taxes

(a) Statement of IRPJ and CSLL expenses

INDIVIDUAL				
Description	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Current taxes	(305,711)	(857,807)	385,039	(185,381)
Deferred taxes	319,642	2,938,868	(52,221)	73,326
Deferred tax liabilities	1,309,173	1,245,749	(1,181,206)	(1,594,487)
Trading securities/Hedged item	1,391,542	1,448,920	(1,148,064)	(1,546,392)
Escrow deposits	(82,369)	(203,171)	(33,142)	(48,095)
Deferred tax assets	(989,531)	1,693,119	1,128,985	1,667,813
Temporary differences – recognition/realization	(856,072)	2,074,580	965,195	1,759,259
Tax losses	(133,459)	(381,461)	163,790	(91,446)
Income tax and social contribution for the period	13,931	2,081,061	332,818	(112,055)

CONSOLIDATED				
Description	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Current taxes	(637,628)	(1,727,969)	300,867	(1,049,014)
Deferred taxes	318,178	2,934,711	(95,341)	53,411
Deferred tax liabilities	1,307,709	1,241,592	(1,182,234)	(1,580,084)
Trading securities/Hedged item	1,391,542	1,448,920	(1,148,064)	(1,546,392)
Escrow deposits	(82,369)	(203,171)	(33,142)	(48,095)
Other	(1,464)	(4,157)	(1,028)	14,403
Deferred tax assets	(989,531)	1,693,119	1,086,893	1,633,495
Temporary differences – recognition/realization	(856,072)	2,074,580	923,103	1,725,061
Tax losses	(133,459)	(381,461)	163,790	(91,566)
Income tax and social contribution for the period	(319,450)	1,206,742	205,526	(995,603)



(b) Statement of calculation of IRPJ and CSLL (expenses) credits

Description	INDIVIDUAL			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Profit before tax and profit sharing	4,045,344	6,582,310	2,624,519	14,840,955
IRPJ and CSLL charges	(1,639,317)	(2,501,745)	(1,114,734)	(5,921,239)
Tax effects - additions and exclusions	177,260	(504,373)	172,117	2,740,077
Interest on capital	368,132	742,371	403,565	1,147,736
Equity in the results of investees	454,568	1,174,459	220,903	2,178,096
Realization of tax losses	133,459	381,459	(163,789)	91,446
Employee profit sharing	218,981	(60,616)	745,708	4,181
Other	(18,794)	(89,362)	121,269	(425,678)
Current income tax and social contribution	(305,711)	(857,807)	385,039	(185,381)

Description	CONSOLIDATED			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Profit before tax and profit sharing	4,168,133	7,887,759	3,232,922	16,895,090
IRPJ and CSLL charges	(1,881,194)	(3,549,492)	(1,454,815)	(7,602,791)
Tax effects - additions and exclusions	483,054	481,633	838,027	3,585,413
Interest on capital	368,132	742,371	403,565	1,147,736
Equity in the results of investees	300,928	753,430	(18,877)	360,440
Realization of tax losses	133,459	381,459	(163,789)	91,446
Employee profit sharing	218,981	(60,616)	(941,119)	(1,682,645)
Other	(260,988)	(476,754)	1,637,875	3,051,387
Current income tax and social contribution	(637,628)	(1,727,969)	300,867	(1,049,014)

(c) Deferred tax liabilities

Description	INDIVIDUAL		CONSOLIDATED	
	09/30/2022	12/31/2021	09/30/2022	12/31/2021
Mark-to-Market of trading securities	1,768,440	2,589,243	1,768,440	2,589,243
Monetary restatement of escrow	2,903,146	2,699,976	2,903,146	2,699,976
Other	14,654	-	18,811	-
Total deferred tax liabilities in profit or loss	4,686,240	5,289,219	4,690,397	5,289,219
Other	144,104	74,520	145,356	74,520
Total deferred tax liabilities in equity	144,104	74,520	145,356	74,520
Total deferred tax liabilities	4,830,344	5,363,739	4,835,753	5,363,739



(d) Deferred tax assets

Description	INDIVIDUAL / CONSOLIDATED			
	12/31/2021	Recognition	Reversal	06/30/2022
Temporary differences	40,360,541	21,178,890	(19,185,445)	42,353,986
Provision for loan losses	23,008,060	15,802,461	(13,969,204)	24,841,317
Actuarial liabilities	4,081,072	449,581	(417,023)	4,113,630
Provision for labor contingencies	3,146,090	765,503	(594,223)	3,317,370
Mark-to-market of derivatives	2,666,564	46,461	(1,528,908)	1,184,117
Provision for losses - FCVS receivable	2,419,678	373,666	(17,362)	2,775,982
Provision for civil contingencies	1,475,873	1,755,667	(1,475,874)	1,755,666
Impairment of assets not for own use	589,125	86,239	(241,545)	433,819
Provision for tax contingencies	157,236	189,645	(108,336)	238,545
Funding expenses not incurred - IHCD	-	675,236	-	675,236
Other	2,816,843	1,034,431	(832,970)	3,018,304
Tax losses	4,629,056	-	(381,460)	4,247,596
Tax losses realizable	4,629,056	-	(381,460)	4,247,596
Total credits impacting equity	44,989,597	21,178,890	(19,566,905)	46,601,582
Actuarial liabilities	5,994,655	562,509	-	6,557,164
Mark-to-market adjustment Available-for-sale securities	190,682	-	(190,682)	-
Total credits impacting profit or loss	6,185,337	562,509	(190,682)	6,557,164
Total tax credits (1)	51,174,934	21,741,399	(19,757,587)	53,158,746

(1) The amount of tax credits in the individual and consolidated statements are coincident at September 30, 2022.

(e) Expected realization – deferred tax assets

CAIXA carries out a semi-annual study of the expected realization of tax credits in 10 years. The amounts determined in the study as follows:

Year of realization	INDIVIDUAL / CONSOLIDATED	
	Notional amount	Present value
2022	3,849,005	3,809,652
2023	8,404,385	7,945,039
2024	5,574,429	5,038,007
2025	6,123,365	5,295,808
2026	4,335,041	3,587,724
2027	4,084,578	3,234,869
2028 to 2031	20,787,943	14,204,079
Total	53,158,746	43,115,178

Note 21 – Employee benefits

The actuarial evaluations are half-yearly, therefore, the note on Employee Benefit is prepared for the semesters ended at June 30 and December 31 and are available at: <https://ri.caixa.gov.br/informacoes-financeiras/central-de-resultados/>.



Note 22 – Other liabilities

Description	INDIVIDUAL		CONSOLIDATED	
	09/30/2022	12/31/2021	09/30/2022	12/31/2021
Interbank and interbranch accounts	13,167,096	10,188,625	13,167,096	10,188,625
Sundry creditors – domestic	5,896,887	6,201,149	5,917,805	6,219,057
Creditors for funds to be released	6,082,230	5,181,557	6,082,230	5,181,557
Provision for payments to be made	4,609,460	3,295,459	4,689,187	3,324,115
Collections of taxes and similar charges (1)	1,101,186	396,232	1,101,186	396,232
Payables to related parties	628,081	948,866	628,081	952,453
Provision of payment services	413,460	439,309	413,460	439,308
Social and statutory obligations	289,162	4,699,209	290,389	4,701,616
Participation of entities that are not part of the conglomerate (2)	-	-	-	497,643
Other	352,560	315,469	352,560	315,469
Total	32,540,122	31,665,875	32,641,994	32,216,075
Current liabilities	32,540,122	31,665,875	32,641,994	31,718,432
Non-current liabilities	-	-	-	497,643

(1) Variation derives from the absence of bank transactions as of 12/31/2021.

(2) The amounts referring to non-controlling investment funds previously classified as liabilities were restated to equity, as determined by BCB Normative Instruction 206/2021.

Note 23 – Equity

(a) Reconciliation of Equity – INDIVIDUAL vs. CONSOLIDATED

Description	09/30/2022	12/31/2021
Equity - INDIVIDUAL	84,816,007	76,154,969
IHCD – eligible to capital	35,548,171	33,553,318
Interest of non-controllers	2,448,470	1,821,387
Equity - CONSOLIDATED	122,812,648	111,529,674

In the individual financial statements, the hybrid capital and debt instruments eligible to comprise Principal Capital are recorded in liabilities and the financial charges recognized as operating expenses, whereas in the consolidated financial statements these are reclassified to equity, based on the understanding and orientation of the Central Bank of Brazil, in order to improve the quality of the consolidated financial statements.

(b) Compliance with the levels required by CMN Resolution 2,099/1994 (Basel Accord)

Pursuant to CMN Resolution 2,099/1994 and subsequent regulations, which establish the minimum levels of Notional Capital for financial institutions, based on the volume of their operations, CAIXA presented a ration of 18.41% at September 30, 2022 (19.27 % at December 31, 2021) (Note 33), above the minimum ratio required in Brazil.

(c) Revaluation and revenue reserves

In the 3rd quarter of 2022, reserves in the amount of R\$ 16,043 (R\$ 48,629 at December 31, 2021) were realized in profit or loss, arising from write-off and depreciation of property and equipment in use (Note 12) and non-financial assets held for sale (Note 14), net of taxes. The remaining balance will be maintained until the effective date of realization in accordance with CMN Resolution 3,565/2008. The residual value of the Revaluation Reserve at September 30,2022 totaled R\$ 209,478 (R\$ 225,521 at December 31, 2021).



The revenue reserves are formed by the legal reserve, calculated at 5% of profit, the lottery reserve and the operating margin reserve.

The lottery reserve is constituted by 100% of the result of the management of the federal lotteries for which CAIXA is responsible as the executor of such public services, and is incorporated to equity.

The operating margin reserve is recognized through the justification of the percentage considered of up to 100% of the balance of profit after deducting the allocations to the legal reserve, to the unrealized profit reserves, to contingency reserves, to tax incentive reserves, and for the minimum payment (25% of the adjusted profit) of dividends and interest on capital; the reserve balance cannot exceed 80% of the share capital.

At a General Meeting held on April 26, 2022 shareholders approved an increase in CAIXA's share capital through the addition of the balance of the statutory reserve - lottery reserve, in the amount of R\$851,000,000. The new value of share capital is R\$68,851,000,000.

Description	INDIVIDUAL / CONSOLIDATED	
	09/30/2022	12/31/2021
Revaluation reserves	209,478	225,521
Revenue reserves	16,979,582	17,830,582
Legal reserve	5,036,845	5,036,845
Statutory reserves – lotteries	142	851,142
Statutory reserves - operating margin	11,942,595	11,942,595

(d) Dividends and interest on capital

CAIXA formalized its principles and guidelines in the approval of parameters for profit distribution.

In accordance with the Bylaws and approved parameters, the amount to be distributed as profit for the year is at least 25% of the Adjusted Net Income, as defined in the Bylaws.

The distribution of profit for the year is approved at the General Meeting, after resolution by the Board of Directors, as proposed by the Executive Board and observing the opinion of the Supervisory Board, taking into consideration the legal provisions, the CAIXA Bylaws' conditions.

For the purpose of calculating dividends, interest is calculated on capital, at the long-term interest rate (TJLP) yield for the period on adjusted equity, limited to 50% of the profit for the period. On 02/24/2022, CAIXA performed the prepayment of interest on equity and dividends for the year 2021 in the amount of R\$ 3,591,428.

Note 24 – Income from service and banking fees

In addition to the services typical of a financial institution, by determination of the Federal Government, CAIXA exercises the role of an operating agent of funds and social programs, with emphasis on the FGTS, and on an exclusive basis, the Federal Lotteries.

As the main partner of the Federal Government in the execution of social programs, CAIXA receives fees arising from the provision of the payment service for income transfer programs, with emphasis on the "Auxílio Brasil" Program, Unemployment Insurance, Salary Allowance, Emergency Benefit - Covid-19 and BEm – Emergency Employment and Income Preservation Benefit.



INDIVIDUAL				
Description	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Government Services	2,333,822	6,580,978	1,978,462	5,899,191
Management of entities and programs	1,830,631	5,310,591	1,566,682	4,645,297
FGTS	676,941	2,026,885	660,750	1,982,250
Lotteries	613,927	1,751,690	495,874	1,374,053
FIES	117,105	329,179	116,422	345,928
“Casa Verde e Amarela” Program	87,710	270,490	100,307	303,761
“Saneamento para Todos” Program	75,703	224,196	73,363	276,095
Other entities and programs	259,245	708,151	119,966	363,210
Income transfer	402,701	993,316	321,160	953,717
Guaranteed provided – Operating agent	100,490	277,071	90,620	300,177
Current accounts and banking fees	901,861	2,884,959	1,102,524	3,346,635
Agreements and collection	601,607	1,857,529	647,506	1,992,343
Debit and credit cards	649,015	1,895,701	639,611	1,860,805
Investment funds	141,388	403,446	610,787	1,699,879
Loan operations	553,656	1,721,821	592,625	1,757,692
Insurance	200,275	498,607	125,576	283,782
Other	43,920	89,589	27,519	118,840
Total	5,425,544	15,932,630	5,724,610	16,959,167

CONSOLIDATED				
Description	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Government Services	2,333,822	6,580,978	1,978,462	5,899,191
Management of entities and programs	1,830,631	5,310,591	1,566,682	4,645,297
FGTS	676,941	2,026,885	660,750	1,982,250
Lotteries	613,927	1,751,690	495,874	1,374,053
FIES	117,105	329,179	116,422	345,928
“Casa Verde e Amarela” Program	87,710	270,490	100,307	303,761
“Saneamento para Todos” Program	75,703	224,196	73,363	276,095
Other entities and programs	259,245	708,151	119,966	363,210
Income transfer	402,701	993,316	321,160	953,717
Guaranteed provided – Operating agent	100,490	277,071	90,620	300,177
Current accounts and banking fees	901,859	2,884,956	1,102,523	3,346,632
Agreements and collection	601,607	1,857,529	647,506	1,992,343
Debit and credit cards	651,262	1,900,465	643,646	1,888,366
Investment funds	681,835	1,924,419	610,787	1,699,879
Loan operations	553,656	1,721,821	592,625	1,757,692
Insurance	699,845	1,662,327	441,346	883,381
Other	49,469	116,768	28,029	119,350
Total	6,473,355	18,649,263	6,044,924	17,586,834



Note 25 – Personnel expenses

Description	INDIVIDUAL			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Salaries	(3,898,782)	(11,171,272)	(3,617,629)	(10,088,657)
Labor indemnities	(46,217)	(136,031)	(41,976)	(113,643)
Benefits	(913,314)	(2,541,797)	(838,473)	(2,319,908)
Other	(17,593)	(46,520)	(19,788)	(52,082)
Social charges:	(1,607,362)	(4,662,979)	(1,482,952)	(4,181,057)
FGTS	(314,111)	(896,872)	(290,282)	(806,269)
Private pension	(931,729)	(2,644,631)	(872,237)	(2,429,289)
Supplementary pension	(265,670)	(806,305)	(244,225)	(725,297)
Other charges	(95,852)	(315,171)	(76,208)	(220,202)
Total	(6,483,268)	(18,558,599)	(6,000,818)	(16,755,347)

Description	CONSOLIDATED			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Salaries	(3,928,439)	(11,258,244)	(3,622,266)	(10,113,672)
Labor indemnities	(46,217)	(136,031)	(41,975)	(113,643)
Benefits	(994,164)	(2,718,721)	(854,311)	(2,355,638)
Other	(19,681)	(50,992)	(19,844)	(52,301)
Social charges:	(1,618,457)	(4,694,903)	(1,485,150)	(4,190,898)
FGTS	(316,405)	(903,573)	(290,601)	(808,071)
Private pension	(937,468)	(2,661,013)	(873,034)	(2,434,454)
Supplementary pension	(268,062)	(813,234)	(245,082)	(727,557)
Other charges	(96,522)	(317,083)	(76,433)	(220,816)
Total	(6,606,958)	(18,858,891)	(6,023,546)	(16,826,152)



Note 26 – Other administrative expenses

Description	INDIVIDUAL			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Communications	(165,788)	(312,350)	(150,495)	(404,357)
Maintenance and conservation of assets	(307,838)	(766,355)	(219,845)	(643,537)
Water and electricity	(112,622)	(422,090)	(120,050)	(364,106)
Rentals and leases	(576,877)	(1,576,491)	(401,714)	(1,186,100)
Materials	(47,219)	(86,258)	(31,854)	(108,797)
Data processing	(527,393)	(1,468,886)	(462,399)	(1,239,041)
Promotions and public relations	(16,335)	(24,279)	(2,376)	(4,881)
Advertising and publicity	(30,666)	(74,578)	(66,030)	(138,721)
Transportation services	(180,028)	(544,158)	(188,206)	(596,927)
Financial system services	(91,715)	(269,264)	(92,865)	(295,184)
Third-party services	(250,943)	(655,177)	(239,625)	(724,297)
Specialized services	(187,143)	(469,117)	(167,354)	(502,703)
Surveillance and security services	(243,383)	(599,230)	(222,997)	(676,373)
Amortization/impairment (Note 13 (b))	(242,146)	(736,027)	(230,719)	(723,465)
Depreciation/impairment (Note 12 (b))	(226,591)	(683,557)	(234,372)	(699,662)
Other administrative expenses	(81,025)	(226,203)	(101,517)	(262,041)
Total	(3,287,712)	(8,914,020)	(2,932,418)	(8,570,192)

Description	CONSOLIDATED			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Communications	(165,788)	(312,350)	(150,495)	(404,357)
Maintenance and conservation of assets	(308,218)	(767,504)	(219,994)	(643,781)
Water and electricity	(112,638)	(422,142)	(120,059)	(364,116)
Rentals and leases	(577,711)	(1,580,034)	(401,799)	(1,186,185)
Materials	(47,222)	(86,266)	(31,854)	(108,797)
Data processing	(528,033)	(1,470,339)	(462,530)	(1,239,444)
Promotions and public relations	(16,335)	(24,279)	(2,376)	(4,881)
Advertising and publicity	(30,666)	(74,578)	(66,030)	(138,721)
Transportation services	(180,028)	(544,161)	(188,206)	(596,927)
Financial system services	(92,208)	(270,549)	(93,106)	(295,918)
Third-party services	(251,087)	(655,591)	(239,731)	(724,501)
Specialized services	(188,202)	(474,091)	(168,484)	(508,934)
Surveillance and security services	(243,423)	(599,330)	(223,006)	(676,419)
Amortization/impairment (Nota 13 (b))	(242,146)	(736,027)	(230,719)	(723,465)
Depreciation/impairment (Nota 12 (b))	(226,594)	(683,567)	(234,373)	(699,670)
Other administrative expenses	(105,924)	(286,437)	(112,377)	(282,367)
Total	(3,316,223)	(8,987,245)	(2,945,139)	(8,598,483)



Note 27 – Tax expenses

Description	INDIVIDUAL			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
COFINS	(732,069)	(1,963,219)	(649,017)	(1,896,733)
PIS/PASEP	(118,959)	(319,377)	(100,742)	(294,373)
ISS	(183,411)	(528,144)	(189,360)	(552,460)
IPTU	(3,796)	(81,080)	(3,464)	(75,509)
Other	(3,353)	(30,111)	24,752	54,714
Total	(1,041,588)	(2,921,931)	(917,831)	(2,764,361)

Description	CONSOLIDATED			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
COFINS	(797,579)	(2,129,266)	(678,646)	(1,956,865)
PIS/PASEP	(131,869)	(351,820)	(107,083)	(307,283)
ISS	(208,451)	(591,426)	(196,667)	(567,527)
IPTU	(3,796)	(81,080)	(3,465)	(75,509)
Other	(3,718)	(30,656)	24,752	54,675
Total	(1,145,413)	(3,184,248)	(961,109)	(2,852,509)

Note 28 – Other operating income

Description	INDIVIDUAL			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Derecognition of liabilities (1)	2,155,047	2,155,047	-	-
Recovery of expenses	568,006	1,844,468	490,990	1,399,118
Exchange variations of opposite nature - liability transactions	-	201,352	-	94,534
Commissions and fees - monthly deferred quota - financial agent FGTS (2)	803,933	1,710,685	437,956	1,254,578
Spot fees and commissions – FGTS financial agent (3)	618,709	1,478,435	453,893	1,469,226
Monetary restatement on sundry operations	333,126	859,187	138,349	346,197
Right-of-use - CAIXA Network	97,416	292,247	92,416	270,266
Recovery of operating losses	88,417	229,272	65,831	203,733
Income from specific credits	40,475	101,593	15,683	35,966
Revenue from discount on acquisition of royalties	9,219	48,030	19,406	58,217
Commissions and fees on transactions	5,500	25,391	14,006	57,963
Other income from commercial loan operations	2,461	6,845	3,221	12,473
Other operating income	103,091	342,599	77,001	223,142
Total	4,825,400	9,295,151	1,808,752	5,425,413

(1) Contemplates the event presented in NE 36.

(2) Changes in revenue from earlier deferral due to the write-off of contracts due to settlement.



(3) For housing loan operations of individuals with funds from the FGTS, CAIXA recognizes the revenues to the extent of the costs related to each agreement. In 2022 costs were R\$ 9,310.34 (R\$ 5,226.36 indirect costs and R\$ 4,083.97 direct costs). A total of 158,795 agreements were contracted in the accumulated of september of 2022 (175,794 agreements in the accumulated of september of 2021).

CONSOLIDATED

Description	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Derecognition of liabilities (1)	1,505,251	1,505,251	-	-
Recovery of expenses	558,482	1,812,452	474,467	1,357,291
Commissions and fees - monthly deferred quota - financial agent FGTS (2)	803,933	1,710,685	437,956	1,254,578
Spot fees and commissions – FGTS financial agent (3)	618,709	1,478,435	453,893	1,469,226
Monetary restatement on sundry operations	333,126	859,187	138,349	346,197
Right-of-use - CAIXA Network	97,416	292,247	92,416	270,266
Recovery of operating losses	88,417	229,272	65,831	203,733
Income from specific credits	40,475	101,593	15,683	35,966
Revenue from discount on acquisition of royalties	9,219	48,030	19,406	58,217
Commissions and fees on transactions	39,060	132,593	52,126	221,459
Other income from commercial loan operations	2,461	6,845	3,221	12,473
Other operating income	104,358	349,289	78,182	222,925
Total	4,200,907	8,525,879	1,831,530	5,452,331

(1) Contemplates the event presented in NE 36.

(2) Changes in revenue from earlier deferral due to the write-off of contracts due to settlement.

(3) For housing loan operations of individuals with funds from the FGTS, CAIXA recognizes the revenues to the extent of the costs related to each agreement. In 2022 costs were R\$ 9,310.34 (R\$ 5,226.36 indirect costs and R\$ 4,083.97 direct costs). A total of 158,795 agreements were contracted in the accumulated of september of 2022 (175,794 agreements in the accumulated of september of 2021).

Note 29 – Other operating expenses

INDIVIDUAL

Description	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Expenses with lottery resellers and business partners	(1,106,029)	(3,071,057)	(1,015,947)	(2,902,975)
Post-employment benefit	(547,673)	(1,547,126)	(393,924)	(1,321,707)
Expenses on cards	(276,051)	(775,834)	(224,052)	(771,450)
Operational risk losses	(323,829)	(924,438)	(359,808)	(1,262,437)
Real estate financing operations	(340,228)	(803,587)	(102,277)	(257,826)
Business leverage	(172,991)	(500,551)	(121,367)	(321,280)
Goodwill on the purchase of commercial portfolios	(84,869)	(343,986)	(138,681)	(429,438)
Social benefits	(213,916)	(499,876)	(67,719)	(126,142)
Automated services	(143,363)	(432,401)	(145,255)	(477,793)
Expenses on obligations with funds and programs	(114,761)	(337,715)	(108,854)	(302,381)
Expenses on lotteries	(95,817)	(277,807)	(69,089)	(199,330)
Loan operations discounts	(161,566)	(339,780)	(187,863)	(317,852)
FGTS - Collection/payment	(67,667)	(189,029)	(58,039)	(178,389)
Expenses on FCVS receivable – losses	(157,392)	(277,598)	3,447	(117,126)
Commercial loan operations	(51,408)	(169,752)	(2,008)	(9,636)
Other	(268,897)	(637,372)	(199,388)	(436,095)
Total	(4,126,457)	(11,127,909)	(3,190,824)	(9,431,857)



Description	CONSOLIDATED			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Expenses with lottery resellers and business partners	(1,106,029)	(3,071,057)	(1,015,947)	(2,902,975)
Post-employment benefit	(547,673)	(1,547,126)	(393,924)	(1,321,706)
Expenses on cards	(276,667)	(777,080)	(224,052)	(772,393)
Operational risk losses	(323,829)	(924,438)	(359,808)	(1,262,613)
Real estate financing operations	(340,228)	(803,587)	(102,277)	(257,826)
Business leverage	(172,991)	(500,551)	(121,367)	(321,280)
Goodwill on the purchase of commercial portfolios	(84,869)	(343,986)	(138,681)	(429,438)
Social benefits	(213,916)	(499,876)	(67,719)	(126,142)
Automated services	(143,363)	(432,401)	(145,255)	(477,793)
Expenses on obligations with funds and programs	(114,761)	(337,715)	(108,854)	(302,381)
Expenses on lotteries	(95,817)	(277,807)	(69,089)	(199,330)
Loan operations discounts	(161,566)	(339,780)	(187,863)	(317,852)
FGTS - Collection/payment	(67,667)	(189,029)	(58,039)	(178,389)
Expenses on FCVS receivable – losses	(157,392)	(277,598)	3,447	(117,126)
Commercial loan operations	(51,408)	(169,752)	(2,008)	(9,636)
Other	(269,813)	(636,453)	(264,963)	(520,083)
Total	(4,127,989)	(11,128,236)	(3,256,399)	(9,516,963)

Note 30 – Recognition and reversal of provisions

Description	INDIVIDUAL			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Lawsuits	(1,077,562)	(3,348,819)	(875,229)	(2,450,582)
Labor (1)	(751,066)	(1,880,873)	(601,445)	(1,562,015)
Civil	(249,842)	(1,251,254)	(253,229)	(911,142)
Tax	(76,654)	(216,692)	(20,555)	22,575
Performance fee of loan portfolios acquired	(28,162)	(112,690)	(84,621)	(319,426)
Prepayment – FGTS	(44,411)	(89,140)	(64,332)	(216,178)
Financial guarantee provided	(10,539)	4,542	(4,611)	21,944
Compensation fund for salary variations - FCVS	(335,914)	(791,786)	(72,701)	(284,814)
Other operating (2)	(36,506)	(5,040)	14,982	238,231
Total	(1,533,094)	(4,342,933)	(1,086,512)	(3,010,825)

(1) Increase in provision due to the establishment of a new methodology for calculating the probable amount of disbursements for labor proceedings.

(2) Includes the reversal of administrative provision, remainder payable, costs related to the maintenance of properties.



Description	CONSOLIDATED			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Lawsuits	(1,077,562)	(3,348,819)	(875,229)	(2,450,582)
Labor (1)	(751,066)	(1,880,873)	(601,445)	(1,562,015)
Civil	(249,842)	(1,251,254)	(253,229)	(911,142)
Tax	(76,654)	(216,692)	(20,555)	22,575
Performance fee of loan portfolios acquired	(28,162)	(112,690)	(84,621)	(319,426)
Prepayment – FGTS	(44,411)	(89,140)	(64,332)	(216,178)
Financial guarantee provided	(10,539)	4,542	(4,611)	21,944
Compensation fund for salary variations - FCVS	(335,914)	(791,786)	(72,701)	(284,814)
Other operating (2)	(36,506)	(5,040)	131,441	331,612
Total	(1,533,094)	(4,342,933)	(970,053)	(2,917,444)

(1) Increase in provision due to the establishment of a new methodology for calculating the probable amount of disbursements for labor proceedings.

(2) Includes the reversal of administrative provision, remainder payable, costs related to the maintenance of properties.

Note 31 – Non-operating income (expenses)

Description	INDIVIDUAL			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Gain (loss) on disposal and write-off of investments and non-financial assets held for sale	(67,759)	(236,000)	(161,338)	2,936,822
Recognition/Reversal of non-operating provisions	105,081	345,125	136,291	235,998
Other (1)(2)	(47,745)	318,667	(32,980)	(59,871)
Total	(10,423)	427,792	(58,027)	3,112,949

(1) They include CIP's capital gain in the amount of R\$163,838 as a result of the corporate reorganization (Note 11)

(2) They include the capital gain from the termination of the Social Interest Housing Subsidy Program - PSH due to the settlement of obligations with the program, allowing any income obtained by CAIXA (Financial Agent) with the investment of the amounts available and risk being added as gains (Note 18 (b)).

Description	CONSOLIDATED			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Gain (loss) on disposal and write-off of investments and non-financial assets held for sale	(67,759)	(236,000)	(161,338)	5,172,675
Recognition/Reversal of non-operating provisions	105,081	345,125	136,291	235,998
Capital gains - remeasurements at fair value (3)	-	-	(14,928)	1,457,490
Other (1)(2)	(47,745)	318,667	(32,980)	(59,871)
Total	(10,423)	427,792	(72,955)	6,806,292

(1) They include CIP's capital gain in the amount of R\$163,838 as a result of the corporate reorganization (Note 11)

(2) They include the capital gain from the termination of the Social Interest Housing Subsidy Program - PSH due to the settlement of obligations with the program, allowing any income obtained by CAIXA (Financial Agent) with the investment of the amounts available and risk being added as gains (Note 18 (b)).

(3) Capital gain variation resulting from the profit change on the sale of shares of CAIXA Seguridade.



Note 32 – Related Parties

Related-party transactions are conducted in the course of CAIXA operating activities, and their attributions are established in specific regulations.

The Code of Conduct of the Employees and Managing Officers of CAIXA prevents its employees and officers from establishing commercial or professional relationship, whether directly or through third parties, with its controllers and companies of the same economic group.

In accordance with the prevailing legislation, applicable to CAIXA as a government-owned and its related parties, key management personnel are allowed to raise loans or advances under the same conditions of the market, especially regarding limits, interest rates, grace periods, terms, guarantees, and criteria for risk classification for purposes of allowance for loan losses and write-offs due to losses, and there are not additional benefits compared to the transactions carried out with other customers with the same profile in the company.

(a) Parent company

CAIXA is a government-owned financial institution, linked to the Ministry of Economy, and its capital was fully paid up by the Federal Government. Therefore, it is directly controlled by the Federal Government. The balances with the parent company are restated due to the transactions with the Federal Government, their respective ministries, government agencies, government secretariats and other bodies.

Federal government securities are listed in Note 7. Dividends and interest on capital payable to the Federal Treasury are presented in Note 23 (d). Information about Hybrid Capital and Debt Instruments - IHCD is presented in note 17. Finally, taxes with the Federal Government are presented in Note 20.

In the course of its operations, CAIXA recognizes amounts receivable from the Federal Government (Parent Company and Government Funds) in loan operations and provision of services, which at September 30, 2022 totaled R\$ 2,671,886 (R\$ 2,476,938 at December 31, 2021). Of the amount presented at September 30, 2022, R\$ 2,039,106 (R\$ 1,904,252 at December 31, 2021) refers to balances of former operations, for which CAIXA's Management is negotiating with the Federal Government the settlement of the amounts involved - Note 14 (d).

(b) Subsidiaries

Considering the period covered by the financial statements, CAIXA carries out business through its subsidiaries CAIXA Seguridade, CAIXA Loterias, CAIXA Cartões and CAIXA DTVM.

CAIXA also indirectly controls Caixa Holding Seguritária S.A., Caixa Seguridade Corretagem e Administração de Seguros S.A., through CAIXA Seguridade Participações S.A.

Caixa Cartões controls the following entities (in pre-operating phase): CAIXA Cartões Adquirência S.A., CAIXA Cartões PAT S.A., CAIXA Cartões Fidelidade S.A. and CAIXA Cartões Contas de Pagamento S.A.

CAIXA, through CAIXA DTVM, holds the control of Caixa Ibirapuera Renda Fixa Investment Fund.

CAIXA has control over the investment fund Fundo de Investimento em Direitos Creditórios Stone III (FIDC Stone III), holding a 72.90% interest.

(c) Joint Ventures

The related parties are entities in which CAIXA participates in a joint control regime through its subsidiaries CAIXA Seguridade and CAIXA Cartões.

Joint ventures through CAIXA Seguridade Participações S.A. are: PAN Corretora de Seguros Ltda, Too Seguros S.A., XS3 Seguros S.A., XS4 Capitalização S.A., XS5 Administradora de Consórcios S.A. and XS6 Assistência S.A.

Through Caixa Cartões, the following are jointly controlled: Elo Serviços S.A, who aims at providing services related to payment solutions and means of payments, including the use of electronic means, and CAIXA Cartões Pré-Pagos S.A., whose purpose is to explore any commercial rights and activities related to the prepaid means of payment market.

Jointly controlled, directly at Caixa: Tecban, Caixa Imóveis, Quod and Negócios Digitais.



CAIXA maintains with Tecban servisse agreements aimed at using ATMs. At September 30, 2022, CAIXA's cash amount held by Tecban totaled R\$ 2,191,656 (R\$ 2,433,472 at December 31, 2021).

(d) Associates

Galgo Sistemas de Informações and CIP S.A. are direct associates to CAIXA.

CNP Seguros Holding Brasil S.A. (former Caixa Seguros Holding S.A.) is an indirect associate established with the objective of holding interests in the companies of the Caixa Seguros Group and has the following composition: Caixa Seguradora S.A., CNP Capitalização S.A., CNP Consórcio S.A. Administradora de Consórcios, Wiz Soluções e Corretagem de Seguros S.A., Caixa Seguros Participações em Saúde Ltda, Caixa Seguradora Especializada em Saúde S.A., Youse Seguradora S.A., Youse Tecnologia e Assistência em Seguros LTDA (former Caixa Seguros Assessoria e Consultoria Ltda), and Companhia de Seguros e Previdência do Sul (Previsul).

Through CAIXA Seguridade Participações S.A., is associate of Holding XS1 S.A., which owns XS2 Vida e Previdência S.A., is affiliated and Caixa Vida e Previdência S.A. as wholly-owned subsidiaries.

CAIXA conducts various transactions with CAIXA Seguridade Participações S.A., including its investees. The availability of its service network for sale, by the referred to investees, of insurance, capitalization securities, private pension plans and consortiums should be highlighted. On the other hand, CAIXA renders several bank services to these related parties, such as maintenance of deposit accounts, short-term investments and payment/collection agreements.

(e) Compensation of key management personnel

Key management personnel includes persons who have authority and responsibility for planning, directing and controlling the activities, directly or indirectly. Members up to the 2nd degree of the family and legal entity from which one can exert influence or are influenced by the person in the business with the entity.

At CAIXA key management personnel with direct and indirect responsibilities in the activities are: the Board of Directors, Supervisory Board, Managing Board, Audit Committee and Independent Risk Committee.

(f) Other entities

Entities that are controlled or are under the direct or indirect significant influence of the Federal Government are classified in "Other entities". This item is comprised of transactions with public companies and publicly-controlled companies, such as: Petrobras, Banco do Brasil, BNDES, Banco do Nordeste and Emgea, as well as government funds operated and/or managed by CAIXA, such as FGTS, FAR, FCVS and FIES.

Transactions with FGTS are presented according to the characteristics of each operation, in Notes: Note 8 – Derivative financial instruments, 10 (a) – Other financial assets, 14 (a) – Other assets; 15 (b) – Special deposits and deposits of funds and programs, 16 (b) – Borrowings and onlendings, 18 – Other financial liabilities, 24 – Income from services and banking fees, 28 – Other operating income and 29 – Other operating expenses and 30 – Constitution and reversal of provisions.

The assets with FCVS are presented in Note 10 - Other financial assets and the financial guarantees provided are presented in Note 19 (f) - Financial guarantees provided.

FUNCEF, the entity that manages the post-employment benefits plan of CAIXA employees, maintains with CAIXA contracts for the provision of banking services and lease of properties owned by FUNCEF.

The tables below presents the income statement balances and profit or loss balances arising from related-party transactions, considering the nature of the relationship with such entities.



Description	INDIVIDUAL											
	09/30/2022						12/31/2021					
	Parent company	Subsidiary (1)	Joint venture (2)	Associate (3)	Key Management Personnel	Other entities (4)	Parent company	Subsidiary	Joint venture	Associate	Key Management Personnel	Other entities
ASSETS:	2,773,418	1,150,434	3	61,658	31,594	6,093,093	2,422,081	2,016,748	29,197	5,735	26,155	5,865,548
Interbank investments (5)	-	-	-	-	-	-	-	-	-	-	-	325,556
Marketable securities (6)	-	1,132,380	-	-	-	2,185,592	-	1,967,252	-	-	-	70,993
Income receivable	790,716	-	-	61,658	-	192,212	562,973	31,194	29,197	5,735	-	544,490
Loan operations (7)	6,195	-	-	-	581,461	3,541,650	12,628	-	-	-	25,009	3,950,134
Provision for loan losses	-	-	-	-	(551,398)	(1,062)	-	-	-	-	(389)	(1,894)
Other receivables (8)	1,976,507	18,054	3	-	1,587	376,428	1,846,480	18,302	-	-	1,457	196,905
Provision for other receivables (9)	-	-	-	-	(56)	(208,726)	-	-	-	-	78	-
Other investments, values and assets (10)	-	-	-	-	-	6,999	-	-	-	-	-	779,364
LIABILITIES:	3,769,742	1,197	108,724	147,169	26,339	229,057,558	2,445,998	851	154,946	1,629,682	12,832	177,234,781
Demand and savings deposits	671,963	1,197	12,408	147,169	20,767	3,351,154	598,790	851	1,403	209,227	8,572	3,488,087
Time deposits and bills (11)	298,750	-	15,913	-	5,572	565,735	256,346	-	79,406	-	4,260	615,706
Special deposits of funds and programs	283,067	-	-	-	-	7,057,958	216,262	-	-	-	-	3,856,187
Open market funding (12)	-	-	-	-	-	182,860,731	-	-	-	1,420,455	-	132,119,136
Local transfers - official institutions (13)	13,634	-	-	-	-	24,059,730	14,727	-	-	-	-	25,126,414
Resources for specific purpose (14)	2,105,335	-	-	-	-	11,082,861	993,909	-	-	-	-	11,949,751
Sundry liabilities (15)	396,993	-	80,403	-	-	79,389	365,964	-	74,137	-	-	79,500
Guarantees received (16)	18,281	-	-	-	293,540	6,452,804	83,290	-	-	-	41,909	6,254,021
Guarantees provided (17)	-	-	-	-	-	30,197,012	-	-	-	-	-	30,979,459

(1) The amount of R\$ 1,132,380 in parent company refers to FIDC Stone III shares.

(2) It is composed mainly of transactions entered into with Elo Serviços and TecBan.

(3) They refer mainly to transactions performed with the CAIXA Seguros Group.

(4) They refer mainly to FGTS, BNDES, FAT, FGS, FIES, Investment funds and FMM. The asset related to FCVS is presented in Note 10.

(5) The variation in interbank investments in other entities refers to settlements made by CAIXA in the period.

(6) The variation in marketable securities in other entities corresponds mostly to quotas of shares recorded at fair value (FGI, FGAB and FGO), reclassified to marketable securities, according to CMN Resolution 4,817/2020. The balances are presented in Note 7(c.2).

(7) Balance disclosed in Other entities rectified on December 31, 2021, according to item Guarantees Provided (17), below.

(8) The variation in other entities refers to credit operations granted to Paranapanema.

(9) The variation in other entities refers to the provision of credit granted to Paranapanema.

(10) The variation in other entities refers to the reclassification of fund shares recorded at fair value, as explained in item 6 above.

(11) The variation in other entities refers to the Microbank Guarantee Fund – FGM.

(12) The balance in other entities is mostly formed by investment fund shares. The variation in associates refers to repo operations with CAIXA Consórcios.

(13) In other entities, R\$ 21,695,903 arise from onlending operations with BNDES (Note 16).

(14) The variation in parent company mainly reflects the payment destined to "Auxílio Brasil". The balance in other entities refers mainly to obligations with the Fundo de Amparo ao Trabalhador (FAT).

(15) In the parent company, R\$ 314,204 refers to liabilities under the "Bolsa Família" Program (Note 19 (a)).

(16) They refer mainly to transactions guaranteed by the federal government, promissory notes, pledge and personal guarantees.

(17) Refers to the joint liability guarantee provided by CAIXA in credit operations, as the operating agent, to the FGTS.



Description	CONSOLIDATED									
	09/30/2022					12/31/2021				
	Parent company	Joint venture (1)	Associate (2)	Key Management Personnel	Other entities (3)	Parent company	Joint venture	Associate	Key Management Personnel	Other entities
ASSETS:	2,773,418	3	174,946	31,594	6,093,093	2,422,081	29,197	140,794	26,155	5,865,548
Interbank investments	-	-	-	-	-	-	-	-	-	325,556
Marketable securities (4)	-	-	-	-	2,185,592	-	-	-	-	70,993
Income receivable	790,716	-	174,946	-	192,212	562,973	29,197	140,794	-	544,490
Loan operations (5)	6,195	-	-	581,461	3,541,650	12,628	-	-	25,009	3,950,134
Provision for loan losses	-	-	-	(551,398)	(1,062)	-	-	-	(389)	(1,894)
Other receivables (6)	1,976,507	3	-	1,587	376,428	1,846,480	-	-	1,457	196,905
Provision for other receivables (7)	-	-	-	(56)	(208,726)	-	-	-	78	-
Other investments, values and assets (8)	-	-	-	-	6,999	-	-	-	-	779,364
LIABILITIES:	3,769,742	108,724	147,169	26,339	229,057,558	2,445,998	154,946	1,629,682	12,832	177,234,781
Demand and savings deposits	671,963	12,408	147,169	20,767	3,351,154	598,790	1,403	209,227	8,572	3,488,087
Time deposits and bills (9)	298,750	15,913	-	5,572	565,735	256,346	79,406	-	4,260	615,706
Special deposits of funds and programs	283,067	-	-	-	7,057,958	216,262	-	-	-	3,856,187
Open market funding (10)	-	-	-	-	182,860,731	-	-	1,420,455	-	132,119,136
Local transfers - official institutions (11)	13,634	-	-	-	24,059,730	14,727	-	-	-	25,126,414
Resources for specific purpose (12)	2,105,335	-	-	-	11,082,861	993,909	-	-	-	11,949,751
Sundry liabilities (13)	396,993	80,403	-	-	79,389	365,964	74,137	-	-	79,500
Guarantees received (14)	18,281	-	-	293,540	6,452,804	83,290	-	-	41,909	6,254,021
Guarantees provided (15)	-	-	-	-	30,197,012	-	-	-	-	30,979,459

(1) It is composed mainly of transactions entered into with Elo Serviços and TecBan.

(2) They refer mainly to transactions performed with the CAIXA Seguros Group.

(3) They refer mainly to FGTS, BNDES, FAT, FGS, FIES, Investment funds and FMM. The asset related to FCVS is presented in Note 10.

(4) The variation in marketable securities in other entities corresponds mostly to quotas of shares recorded at fair value (FGI, FGHAB and FGO), reclassified to marketable securities, according to CMN Resolution 4,817/2020. The balances are presented in Note 7(c.2).

(5) Balance disclosed in Other entities rectified on December 31, 2021, according to item Guarantees Provided (15), below.

(6) The variation in other entities refers to credit operations granted to Paranapanema.

(7) The variation in other entities refers to the provision of credit granted to Paranapanema.

(8) The variation in other entities refers to the reclassification of fund shares recorded at fair value, as explained in item 4 above.

(9) The variation in other entities refers to the Microbank Guarantee Fund - FGM.

(10) The balance in other entities is mostly formed by investment fund shares. The variation in associates refers to repo operations with CAIXA Consórcios.

(11) In other entities, R\$ 21,695,903 arise from onlending operations with BNDES (Note 16).

(12) The variation in parent company mainly reflects the payment destined to "Auxílio Brasil". The balance in other entities refers mainly to obligations with the Fundo de Amparo ao Trabalhador (FAT).

(13) In the parent company, R\$ 134,204 refers to liabilities under the "Bolsa Família" Program (Note 19 (a)).

(14) They refer mainly to transactions guaranteed by the federal government, promissory notes, pledge and personal guarantees.

(15) Refers to the joint liability guarantee provided by CAIXA in credit operations, as the operating agent, to the FGTS.



Description	INDIVIDUAL									
	3rd quarter - 2022					3rd quarter - 2021				
	Parent company	Subsidiary	Joint venture (1)	Associate (2)	Other entities (3)	Parent company	Subsidiary	Joint venture	Associate	Other entities
REVENUES	517,460	9,530	193,860	200,819	1,255,179	264,084	52,811	232,372	125,900	1,307,517
Gain (loss) on marketable securities (4)	-	-	-	-	-	-	30,353	-	-	-
Service income (5)	422,243	1	193,810	200,819	249,893	170,538	1	185,960	125,900	163,107
Income from investment fund management (6)	-	-	-	-	105,189	-	-	-	-	559,756
Other operating income (7)	95,217	9,529	50	-	900,097	93,546	22,457	46,412	-	584,654
EXPENSES	(226,510)	(17,668)	(176,440)	(5,314)	(1,227,491)	(12,233)	-	(262,306)	(432)	(830,404)
Open market funding (8)	(22,912)	(17,668)	(2,493)	-	(106,240)	(7,762)	-	(1,005)	-	(31,801)
Personnel (9)	-	-	-	-	(265,670)	-	-	-	-	(244,225)
Administrative expenses (10)	-	-	-	-	(12,248)	-	-	-	-	(12,033)
Other operating expenses (11)	(203,598)	-	(173,947)	(5,314)	(843,333)	(4,471)	-	(261,301)	(432)	(542,345)
	Accumulated september - 2022					Accumulated september - 2021				
REVENUES	1,315,540	32,026	540,602	501,126	3,243,284	885,009	121,054	722,232	285,771	3,889,737
Gain (loss) on marketable securities (4)	-	-	-	-	-	-	69,250	-	-	-
Service income (5)	993,577	5	540,467	501,126	683,704	619,355	3	575,799	285,771	572,463
Income from investment fund management (6)	-	-	-	-	295,930	-	-	-	-	1,553,820
Other operating income (7)	321,963	32,021	135	-	2,263,650	265,654	51,801	146,433	-	1,763,454
EXPENSES	(500,666)	(28,964)	(547,809)	(12,806)	(3,319,089)	(50,292)	-	(791,664)	(1,422)	(2,297,393)
Open market funding (8)	(58,555)	(28,964)	(5,321)	-	(267,628)	(15,962)	-	(2,277)	-	(49,479)
Personnel (9)	-	-	-	-	(806,305)	-	-	-	-	(725,297)
Administrative expenses (10)	-	-	-	-	(32,655)	-	-	-	-	(39,923)
Other operating expenses (11)	(442,111)	-	(542,488)	(12,806)	(2,212,501)	(34,330)	-	(789,387)	(1,422)	(1,482,694)

(1) Refers to transactions with Elo Serviços and Tecban.

(2) Refer mainly to transactions with the CAIXA Seguridade group.

(3) Refer mainly to transactions with BNDES, FUNCEF, FAR, FCVS and Investment Funds.

(4) The variation in Parent company refers to the income from fixed income securities of the FIDC Stone III.

(5) The variation in Parent company refers to the income from services rendered in social programs and onlending operations of the OGU (Federal government general budget).

(6) The variation in Other entities refers to the reduce of the income with the administrated funds by CAIXA.

(7) The variation in Other entities arises mainly from interest income on receivables from FCVS in housing contracts, in the other hand, join ventures the biggest income is related to Elo.

(8) The variation in Subsidiary refers to the transaction with IBIRAPUERA fund and, in Other entities, refers to the operations with FDS, FGS and FAR.

(9) Transactions with FUNCEF. The actuarial assets and liabilities with this entity are presented semi-annually in the "Employee benefits" (Note 21).

(10) Refers to lease expenses with FUNCEF.

(11) The change in Parent company refers to adjustment for social benefits programs. The jointly-owned subsidiary arises from the reduce of expenses with Elo. In other entities, there is an emphasis on expenses with onlending operations to BNDES.



Description	CONSOLIDATED							
	3rd quarter - 2022				3rd quarter - 2021			
	Parent Company	Joint venture (1)	Associate (2)	Other entities (3)	Parent company (1)	Joint venture (3)	Associate (4)	Other entities (5)
REVENUES	517,460	193,860	233,291	1,255,179	264,084	232,372	164,020	1,307,517
Service income (4)	422,243	193,810	233,291	249,893	170,538	185,960	164,020	163,107
Income from investment fund management (5)	-	-	-	105,189	-	-	-	559,756
Other operating income (6)	95,217	50	-	900,097	93,546	46,412	-	584,654
EXPENSES	(226,510)	(176,440)	(5,314)	(1,229,883)	(12,233)	(262,306)	(432)	(831,261)
Open market funding (7)	(22,912)	(2,493)	-	(106,240)	(7,762)	(1,005)	-	(31,801)
Personnel (8)	-	-	-	(268,062)	-	-	-	(245,082)
Administrative expenses (9)	-	-	-	(12,248)	-	-	-	(12,033)
Other operating expenses (10)	(203,598)	(173,947)	(5,314)	(843,333)	(4,471)	(261,301)	(432)	(542,345)
	Acumulated september - 2022				Acumulated september - 2021			
REVENUES	1,315,540	540,602	604,575	3,243,284	885,009	722,232	444,698	3,889,737
Service income (4)	993,577	540,467	604,575	683,704	619,355	575,799	444,698	572,463
Income from investment fund management (5)	-	-	-	295,930	-	-	-	1,553,820
Other operating income (6)	321,963	135	-	2,263,650	265,654	146,433	-	1,763,454
EXPENSES	(500,666)	(547,809)	(12,806)	(3,326,018)	(50,292)	(791,664)	(1,422)	(2,299,653)
Open market funding (7)	(58,555)	(5,321)	-	(267,628)	(15,962)	(2,277)	-	(49,479)
Personnel (8)	-	-	-	(813,234)	-	-	-	(727,557)
Administrative expenses (9)	-	-	-	(32,655)	-	-	-	(39,923)
Other operating expenses (10)	(442,111)	(542,488)	(12,806)	(2,212,501)	(34,330)	(789,387)	(1,422)	(1,482,694)

(1) Refers to transactions with Elo Serviços and Tecban.

(2) Refer mainly to transactions with the CAIXA Seguridade group.

(3) Refer mainly to transactions with BNDES, FUNCEF, FAR, FCVS and Investment Funds.

(4) The amount in Parent company refers to the income from services rendered in social programs and onlending operations of the OGU (Federal government general budget). The variation related with Associates refers to the operations with invested from CAIXA Seguridade.

(5) The variation in the Other entities become from the reduce of revenues with the fund administrated by CAIXA.

(6) The variation in Other entities arises mainly from interest income on receivables from FCVS in housing contracts. The variation in joint venture has its largest portion related to Elo.

(7) The variation in Parent company refers to the transaction with IBIRAPUERA fund and, in the Other entities, refers to operations with FDS, FGS and FAR.

(8) Transactions with FUNCEF. The actuarial assets and liabilities with this entity are presented semi-annually in the "Employee benefits" (Note 21).

(9) Refers to lease expenses with FUNCEF.

(10) The variation in parent company was due to the monetary restatement on the social benefit programs. The variation in the joint venture is due to the reduction of expenses with Elo. In other entities, there is a highlight for expenses with onlending operations to BNDES).



(g) Average salary (amounts in R\$)

Description	INDIVIDUAL / CONSOLIDATED			
	09/30/2022		12/31/2021	
	Management	Employee	Management	Employee
Highest salary	56,197	67,854	56,197	63,911
Average salary	44,889	13,240	44,889	12,143
Lowest salary	41,868	3,597	41,868	3,330
Benefits	7,987	4,381	8,630	3,515

(h) Key management personnel compensation

The total amount of remuneration of CAIXA's management and members of the statutory audit board is submitted annually by the Board of Directors for the approval of CAIXA's General Meeting.

The costs incurred with the remuneration and other benefits attributed to key management personnel (Board of Directors, Supervisory Board, Managing Board, Audit Committee and Independent Risk Committee) are shown below:

Description	INDIVIDUAL / CONSOLIDATED			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Short-term benefits	7,676	41,206	7,620	32,142
Salaries	5,699	16,957	5,685	16,134
Executive Board	4,940	14,664	4,882	13,737
Board of Directors	87	258	98	255
Supervisory Board	44	151	78	259
Audit Committee	427	1,281	426	1,278
Independent Risk Committee	201	603	201	605
Variable compensation	-	13,938	-	8,090
Executive Board	-	13,938	-	8,090
Benefits	191	564	234	634
Executive Board	191	564	234	634
Training	93	467	26	66
Social charges	1,693	9,280	1,675	7,218
Benefits due to the termination of prior function	151	151	-	94
Post-employment benefits	502	1,425	464	1,309
Supplementary pension	502	1,425	464	1,309

Benefits include meal allowance, housing allowance and healthcare plan to the members of the executive board.

In Supplementary Pension, the item Post-employment benefits are only offered to CAIXA's members of the Executive Board, Board of Directors and Supervisory Board.

CAIXA does not have share-based compensation plan or other long-term benefits to its employees and key management personnel.



Note 33 – Capital and risk management

In CAIXA, the management of risks and of capital is understood to be a distinguishing factor for competitiveness in the financial market and the principal means for safeguarding solvency, liquidity and profitability.

The dedicated structures that comprise systems, routines, procedures and models are in charge of identifying, measuring, evaluating, monitoring, controlling, mitigating and communicating to top management in order to support decision-making.

In accordance with prevailing regulation and good corporate governance practices, risk and capital structures consist of the Board of Directors – CA; the Independent Risk Committee – CORIS, which subsidizes CA in making decisions on risk and capital management issues; the Board of Directors – CD; the Vice-Presidency of Risks – VICOR and the Executive Risk Director – DECOR as *Chief Risk Officer* – CRO.

The National Superintendence of Corporate Risks – SUCOR, subordinated to DECOR, coordinates CAIXA's compliance with the New Basel Capital Accord and is in charge of proposing the risk management policy of CAIXA conglomerate, the capital management and profit distribution policy of CAIXA, as well as evaluating and issuing reports for businesses and other actions related to the conglomerate's risk and capital management.

Risk Management Framework

CAIXA has risk management frameworks adequate to the nature of transactions and the complexity of its products, services, activities and processes compatible with its exposure to each type of risk.

The risk management frameworks comprise systems, routines, procedures and models that allow the identification, measurement, monitoring, control, mitigation and communication of the significant risks incurred by CAIXA, including simulations under normal and stress conditions.

CAIXA adopts a prospective attitude according to the risk levels it is willing to take, included in the Risk Appetite Statement - RAS.

The manager in charge of identifying, evaluating and making decisions about mitigating, transferring or assuming risk is actually assessed by the manager in charge, and when this is a significant exposure, all decisions are approved by relevant collectives.

The criteria to define significant exposures are approved by governance and reviewed with the purpose of understanding their sources and identifying ways to reduce them to what is strictly necessary for achieving CAIXA's strategic purposes.

CAIXA also sets limits for each risk category to preserve its solvency, liquidity, profitability and capital structure, in accordance with regulatory standards, controller's determinations and good market practices. These limits are adjusted periodically, considering the business strategy and environment, macroeconomic factors and each subsidiary's ability to assume risks and support losses.

Credit Risk

Under Resolution CMN 4,557/2017, credit risk is understood to be the risk of financial loss to the Bank if a customer or counterparty to a financial obligation fails to meet its contractual obligations, and also in the case of a devaluation of loan agreements due to a deterioration in the borrower's risk rating, a reduction in gains or profitability. The advantages granted upon renegotiation, recovery costs and other amounts related to non-compliance with the counterparty's financial obligations. In addition, it includes concentration risk and country risk/transfer risk.

The purpose of credit risk management is to maintain the quality of the loan portfolio at levels consistent with the institution's risk appetite for each segment, and its strict and comprehensive management provides stability to financial results and contributes to creating value and consolidating the image of a solid, integrated, profitable public bank, socially responsible and efficient manner.

CAIXA has policies, standards and procedures, which establish the basic guidelines for managing credit risk, and ensure that the Entity has a control framework compatible with the nature of its transactions, the complexity of its products and services, activities, processes, systems and the size of its risk exposure.



The rules applicable to internal limits associated with credit risk are aligned with Brazil's prudential treatment and the recommendations made by the Basel Committee for Banking Supervision. They take into consideration the critical elements associated with processes, systems and people that have a direct impact on the implementation of the Bank's strategic plan and results, and are directly linked to the Risk Appetite Statement (RAS) and to the Conglomerate's Risk Management Policy BOX.

Moreover, current risk exposure rules and limits are reviewed regularly or whenever changes in macroeconomic conditions, financial market conditions, capital structure or CAIXA strategy can have significant impacts on credit risk.

Therefore, the strategic guideline of maintaining the quality of the credit portfolio without compromising its expansion, in line with risk and credit policies, requires the continued improvement of the processes related to the credit risk management framework.

Market Risk

The market risk management framework implemented by CAIXA complied with the provisions of CMN Resolutions 3,464/2007 and 4,388/2014. The enactment of CMN Resolution 4,557/2017 revoked CMN Resolution 3,464/2007. Risk management assumed a prospective view, with continuous and integrated monitoring of risks, considering the Bank's risk appetite and system importance, compatibility with the business model, the nature of transactions and the complexity of the Bank's products, services, activities and processes.

Market risk management activities are segregated from business activities, the registration and settlement of transactions, the monitoring of models and the audit to avoid conflicts of interest and to ensure the impartiality of the work performed.

The Risk Department makes the proposal for the review of the risk appetite and other limits framework and submits it for approval by the internal bodies of risk governance and finally for approval by CAIXA's Board of Directors. The disclosure of the proposals for reviewing limits is being processed in an internal automated system built for that purpose.

The results of market risk indicators and their limits are daily monitored by the Risk Department, the Treasury Department and the Finance Department in charge of asset and liability management.

Liquidity Risk

CAIXA has a liquidity risk management framework compatible with the nature of transactions and the complexity of products and services offered in accordance with the provisions of CMN Resolution 4,557/2017.

The limits set for managing liquidity risk, whose purpose is to show the Bank's liquidity and that in case of violation can trigger the impairment loss claim and are daily monitored.

Operational risk

CMN Resolution 4,557/2017 defines operational risk as the possibility of losses arising from external events or failure, deficiency or inadequacy of internal processes, people and systems, included in this definition, the legal risk associated with inadequacies or weaknesses in the agreements signed by the Bank, as well as sanctions imposed for violation of legal provisions and damages payable to third parties arising from the activities carried out by the Entity.

Operational risk management considers internal (people, processes, systems) and external factors that may negatively affect the achievement of CAIXA's objectives, and generates qualitative information associated with operating losses in a preventative manner.

This information is stored in structured databases and hosted on a large server. They are presented through a corporate system and their construction, maintenance and operations are documented by internal standards.

Operational risk management is also part of crisis management, information security and business continuity, acting on the latter when possible interruptions in services and activities, as a key element for the success of any initiative to preserve or reassess the Company's ability to do business.

In addition to the credit, market, liquidity and operational risks, the risks of the jute rates of transactions not classified in the trading portfolio are also considered relevant, credit standing of the counter-party, concentration level, strategy, image/reputation, actuarial and social, environmental and climate events.



Capital Management Framework

CMN Resolution 4,557/2017 defines capital management as a continuous process of monitoring and controlling the capital held by the Entity, assessing the Entity's capital needs to face the risks it is exposed to, and planning goals and capital needs, considering the Entity's strategic purposes.

CAIXA recognizes that capital management is an integral part of and crucial for the attainment of strategic purposes, and has a comprehensive and integrated understanding of the risks that may have an impact on capital. It considers its strategic plan, the Risk Appetite Statement and the risks it is subject to in assessing capital sufficiency through the Internal Capital Adequacy Assessment Process - ICAAP and preparing a Capital Plan for a minimum time of three years.

Minimum capital limits and profit distribution rules that comply with CAIXA's capital planning are formalized on specific documents such as the Risk Appetite Statement and other internal rules, periodically approved by CAIXA's Board of Directors.

CAIXA prioritizes capital sources with characteristics (source of funds, deadline and rates) that are compatible with the Company's strategic purposes and capital needs, in order to optimize its capital structure and operational efficiency.

The Internal Capital Adequacy Assessment – ICAAP is set by CMN Resolution 4,557/2017, which establishes the Risk and Capital Management Framework. ICAAP procedures and parameters are set by BACEN Circular Letter 3,846/2017.

ICAAP was implemented in CAIXA in accordance with the regulations and is the subject matter of an annual report, with reporting date of December 31, validated by the independent unit and approved by the Board of Directors before being provided to BACEN.

CAIXA tracks the sufficiency of its capital by assessing and measuring capital needed to cover credit risks (including the credit risk of the counterparty and the concentration risk), market, operational, and interest rate fluctuations for the instruments classified in the banking portfolio. Assessing capital needs to cover other significant risks, considering at least liquidity, strategy, reputation and social and environmental risks and also by assessing capital needs according to the results of the stress testing program.

The preparation of stress scenarios is part of a discussion aimed at identifying events that could characterize a stress situation and can produce significant effects on the economy and on CAIXA. Events are selected according to the expected impacts they will have on CAIXA's economy and business and on the likelihood of occurrence.

The result reported by the last ICAAP, considering the normal normality scenario for December 2021, showed that CAIXA has capital to cover all material risks and significant capital margin, reflecting the Entity's ability to guarantee its assets.

(a) Calculation of regulatory capital required

In compliance with CMN Resolutions 4,955/2021 and 4,958/2021, the calculation of the notional capital and the calculation of minimum capital requirements consider the Prudential Conglomerate.



The table below shows the breakdown of these capital indicators.

Description	09/30/2022	12/31/2021
Notional Capital – NC	129,746,827	120,529,287
Level I	106,984,983	94,438,894
Principal Capital – PC	105,271,742	92,725,653
Prudential Equity (1)	120,503,295	110,018,509
Prudential adjustments	(15,231,552)	(17,292,856)
Supplementary Capital – SC	1,713,241	1,713,241
Level II	22,761,843	26,090,393
Risk-weighted assets – RWA	704,621,305	625,604,870
Credit risk – RWACPAD	625,314,501	540,773,799
Market risk – RWAMPAD	3,576,200	7,429,099
Operational risk – RWAOPAD	75,730,604	77,401,972
Additional Principal Capital – APC	24,661,746	18,768,146
Minimum Required Notional Capital - (RWA*Fator F) – PRMR + ACP	81,031,450	68,816,536
Market Risk – non-trading portfolio - RBAN	711,419	1,910,680
Capital margin (RE - MRRE - RBAN)	48,003,958	49,802,071
Principal Capital index (PC / RWA)	14.94%	14.82%
Capital index – Level I (Level I / RWA)	15.18%	15.10%
Basel index (PR / RWA)	18.41%	19.27%
Factor F (CMN Resolution 4,193/2013)	8.00%	8.00%

(1) Equity considers hybrid capital and debt instruments authorized pursuant to CMN Resolution 4,955/2021.

(b) Sensitivity analysis of the significant positions

The sensitivity analysis allows the Company to check the impact of fluctuations in interest rates on the prices of assets and liabilities, by risk factor. These hypothetical studies become a tool for managing market risk, allowing the definition of mitigation measures if these scenarios are fulfilled, given that exposures are daily monitored and negative market movements can cause the units involved in the process to immediately operate so as to minimize possible losses.

The instruments that are the subject matter of the sensitivity analysis are those measured at fair value, in this case the securities portfolio instruments classified into categories I - for trading and II - available for sale, according to the classification of THE Central Bank of Brazil Circular Letter 3,068/2001, in addition to financial derivatives that are measured at market value according to Circular Letter 3,082/2002. Fluctuations in interest and exchange rates, share prices and commodity prices may bring future uncertainties about the prices of assets linked to these risk factors recognized in the balance sheet. Therefore, the volatility of risk factors causes volatility in the amounts recognized in the balance sheet.

The sensitivity analysis captures the possibility of volatility in risk factors and establishes the impacts on the amounts accounted for in financial instruments. However, some important qualifications are worth it: i – the exercise is applied considering a static balance sheet composition, disregarding the Institution's exposure management capacity. Mainly for the fixed-rate securities of the trading portfolio, the hedging capacity from the use of derivative instruments is high; ii – no shocks were applied to the credit spread on private financial instruments or government bonds; iii – the instruments that are hedged and their related hedging instruments are not within the scope of the year, because CAIXA systematically tracks the effectiveness of these structures that are somehow immune to shocks in risk factors.



Instruments that are not stated at fair value in the balance sheet, such as category III securities – held-to-maturity securities, cash and cash equivalents, interbank investments/funding, loan transactions, bank deposits, special deposits, as well as other balance sheet instruments that are subject to the risk of fluctuations in interest rates have their risks identified, measured, monitored, mitigated and reported to CAIXA's risk governance framework, in accordance with CMN Resolution 4,557/2017 and Central Bank of Brazil Circular Letter 3,876/2019, and therefore are not part of this year. The sensitivities of these instruments are analyzed and monitored, and the Entity separates part of its capital to fight the losses arising from changes in these risk factors. Information about those risks is included in the Pillar III report, available on CAIXA's website.

The sensitivity analyses for each type of market risk considered relevant by Top Management, to which CAIXA was exposed, included all material transactions with financial instruments and considered the largest losses in each of the scenarios below:

Scenario I: Probable scenario, considering the most probable trend of macroeconomic variables and indicators;

Scenario II: Possible scenario that considers a parallel shock in scenario I, of more or less 25% in risk variables at the reporting date;

Scenario III: According to a possible scenario that considers a parallel shock of more or less than 50% in scenario I in risk variables at the reporting date, the worst losses are considered Resulting.

Scenario IV: Possible scenario that considers a multiplicative parallel shock of 50% for scenario I for the primitive risk factor, SELIC (Central Bank overnight rate) government bonds and an amendment of 5% for the other risk factors;

Scenario V: Possible scenario that considers a multiplicative parallel shock of 0.75% in scenario I for the primitive factor of the SELIC (Central Bank overnight rate) risk on government bonds and a decrease of 1% for the other risk factors;

Scenario VI: Possible scenario that considers a multiplicative parallel shock of 0.5% in scenario I for the primitive risk factor selic bonds and a subtraction of 2.5% for the other risk factors; And Scenario VII: Possible scenario that considers a multiplicative parallel shock of 0.25% in scenario I for the primitive factor of the SELIC (Central Bank overnight rate) risk on government bonds and a decrease of 5% for the other risk factors.

Scenario VII: Possible scenario that considers a multiplicative parallel shock of 0.25% in scenario I for the primitive factor of the SELIC (Central Bank overnight rate) risk on government bonds and a decrease of 5% for the other risk factors.

The results of financial instruments at September 30, 2022 were summarized in the table below:

Risk Factor	Scenario I - MtM R\$ mil	Shock of rise interest rates			Shock of low interest rates		
		Scenario II	Scenario III	Scenario IV	Scenario V	Scenario VI	Scenario VII
		Var. MtM R\$ mil	Var. MtM R\$ mil	Var. MtM R\$ mil	Var. MtM R\$ mil	Var. MtM R\$ mil	Var. MtM R\$ mil
CDI	102,071,787	(1,840,046)	(4,491,864)	(8,643,915)	1,901,008	4,873,367	10,177,054
Pre	4,121,359	(13,308)	(34,182)	(70,764)	12,712	30,425	55,218
Coupon IPCA	641,199	(22,674)	(54,641)	(102,981)	23,844	61,965	132,474
Coupon TR	1,342,628	(3,232)	(7,883)	(15,147)	3,342	8,574	17,925
Coupon SELIC	122,615,569	(115,508)	(230,779)	(345,814)	115,745	231,727	347,949
Coupon IGPM	14,061	(761)	(1,799)	(3,291)	823	2,186	4,859
EXPOSURE RATE	230,806,603	(1,995,529)	(4,821,148)	(9,181,912)	2,057,474	5,208,244	10,735,479
Variation %		-0.86%	-2.09%	-3.98%	0.89%	2.26%	4.65%

Fair Value

Considering the concept of fair value, when there are no quoted prices in an active market for a financial instrument and recent transactions with similar financial instruments are not possible, CAIXA defines the fair value of financial instruments according to market pricing methods, such as the present value method obtained by applying the discounted cash flow approach, and assuming assumptions such as the adoption of a credit spread based on the issuer's credit rating, the inclusion of an early redemption model by discount rate defined in the construction of the binomial probability tree (for instruments with possibility of early redemption) or other valuation techniques.



According to the present value method to value financial instruments, future cash flows estimated according to the instrument's profitability ratios are discounted to present value considering interest flows, repayment of principal and discount curves.

The purpose of the credit spread is to adjust the price according to market or internal perception of the issuer of a certain instrument at the reporting date.

Hull probability binomial tree construction model is used to evaluate private instruments with early redemption clause.

IFRS 7 specifies a valuation technical hierarchy based on the use criterion for observable or unobservable inputs.

Observable data reflects market information from independent sources, and unobservable inputs reflect the market assumptions used by the Bank.

These two types of data have created the following fair value hierarchy:

- Level one - quoted prices (unadjusted) in the asset markets for identical assets or liabilities. This level includes listed securities and debt instruments being traded on the stock, mercantile and futures exchanges, for example.
- Level 2: inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices).
- Level 3: inputs for the asset or liability that are not based on observable market information (unobservable inputs). This level includes equity and debt instruments made up of significant unobservable inputs.

The methods and assumptions described above may result in a fair value that does not indicate the net realizable value of an instrument in a specific transaction, considering market conditions. However, CAIXA believes that the methods and assumptions adopted by the Company are appropriate to the contractual characteristics of each instrument and are consistent with best market practices. Additionally, the application of methods or the use of different assumptions in the determination of fair value may generate other fair value results at the reporting date, given that these instruments are naturally sensitive to the methods and assumptions assumed given their contractual characteristics.

Data collection inputs that make up instrument prices as primary sources are obtained from the following sources:

- Secondary market of federal government bonds: ANBIMA;
- Quotations of shares, prices and adjustments in futures contracts, market rates for swaps, DI rate: B3 S.A. – Brasil, Bolsa, Balcão;



Note 34 – Recurring and non-recurring profit or loss

According to BCB's Resolution 2/2020, we highlight below the recurring and non-recurring profit or loss, net of tax effects:

Event	INDIVIDUAL			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Accounting profit (a)	3,587,831	7,552,856	2,810,005	13,036,962
Non-recurring items (b)	2,155,047	2,155,047	-	6,702,789
PDVE (1)	-	-	-	97,404
CAIXA Seguridade (2)	-	-	-	4,742,586
Banco PAN (3)	-	-	-	1,862,799
Derecognition of IHCD (4)	2,155,047	2,155,047	-	-
Expenses impacted by event (5) (c)	(1,152,261)	(1,152,261)	-	(2,283,492)
Non-recurring P&L (d = b + c)	1,002,786	1,002,786	-	4,419,297
Recurring regulatory P&L (e = a - d)	2,585,045	6,550,070	2,810,005	8,617,665

Event	CONSOLIDATED			
	2022		2021	
	3rd quarter	Accumulated september	3rd quarter	Accumulated september
Accounting profit (a)	3,224,274	7,598,674	3,206,953	14,050,466
Non-recurring items (b)	1,505,251	1,505,251	-	6,702,789
PDVE (1)	-	-	-	97,404
CAIXA Seguridade (2)	-	-	-	4,742,586
Banco PAN (3)	-	-	-	1,862,799
Derecognition of IHCD (4)	1,505,251	1,505,251	-	-
Expenses impacted by event (5) (c)	(1,062,216)	(1,062,216)	-	(2,124,684)
Non-recurring P&L (d = b + c)	443,035	443,035	-	4,578,105
Recurring regulatory P&L (e = a - d)	2,781,239	7,155,639	3,206,953	9,472,361

▪ Accumulated until September of 2022

(4) Income from the derecognition of interest liability and adjustment for inflation of IHCD agreement 504/PGFN/CAF.

(5) Expenses impacted by events include tax effects, profit sharing and IHCD expenses on non-recurring items.

▪ Accumulated until September of 2021

(1) Reversal of expenses incurred with employee termination incentive programs.

(2) Gain arising from the change in the relative interest assessed on CAIXA Seguridade's investments, due to the conclusion of corporate partnerships in the amount of R\$ 1,472,418. It also comprehends gain from the sale of CAIXA Seguridade, in 2nd trimester, shares R\$ 3,270,168.

(3) Gain from the sale of Banco Pan.

(5) Expenses impacted by the events include: tax effects, Profit sharing and IHCD expense effects on non-recurring items.



Note 35 – Other information

(a) Investment Fund Assets managed by CAIXA

Description (1)	09/30/2022	12/31/2021
Financial investment funds	409,136,970	352,961,172
Share investment funds - FIC (2)	326,810,489	291,895,979
Share Funds	32,542,756	32,526,871
Total	768,490,215	677,384,022

(1) The information presented is not audited by the independent auditors.

(2) Include quota investment funds not ranked by AMBIMA.

(b) Economic outlook and the Covid-19 Pandemic

Since the beginning of 2020, the world has been facing a pandemic with a significant negative impact on the economy. The Coronavirus (Covid-19) outbreak brought many challenges to be managed by countries and populations.

Customers and society

CAIXA has been adopting several measures in order to minimize the impact on the lives of people and companies, particularly micro and small business entrepreneurs. Among the various measures in progress, we highlight some mentioned in the management report:

- The Emergency Aid 2021 is a new emergency benefit that is part of some of the main measures adopted by the Federal Government, with a vital role for the most vulnerable population, with the objective of providing emergency protection through this time of fighting the pandemic. Considering payments to heads of single-parent families and residual and judicial payments, from January to September 2022, an amount of R\$ 3,9 billions was injected into the economy.
- Acting strategically with states and municipalities within the scope of the Regional Emergency Programs, in the third quarter of 2022, CAIXA operated the payment of 32 regional programs, thus reaching a total of 1,4 million installments paid and the approximate amount of R\$ 225 millions paid to beneficiaries, highlighting the importance of CAIXA as an agent of social transformation through the implementation of social programs.
- In 2021, Law n° 14,237/2021 approved the establishment of the LPG (liquefied petroleum gas) allowance program for Brazilians. The Program Aims to Mitigate the Effect of the Price of Liquefied Petroleum Gas (LPG) on the budget of low-income families and bimonthly it grants financial assistance equivalent to the value of half a cylinder to be paid to families that meet the legal requirements. Until September, 2022, CAIXA paid 27,2 millions in benefits, in the total amount of R\$ 1,8 billion.
- Maintenance of the decreases in interest rate for its main products. The measure aims to provide financial relief to people and help companies to recover their cash flow.

Accounting and Capital Impacts related to Covid-19

In relation to the financial statements, CAIXA has adopted cautious and careful judgment given the atypical scenario we are facing. CAIXA will continue to monitor the developments of the Covid-19 pandemic and its impact on the economy, particularly in relation to the following:

- **Fair value of financial instruments**

Changes in the fair value of financial instruments identified so far as a result of the pandemic have already impacted these financial statements. Even considering the Covid-19 pandemic, market volatility elements and other changes in the business environment, CAIXA has the financial capacity to hold to maturity the securities classified in the category "held-to-maturity securities".

The Internal Policies, based on Circular 3,068/2001 guidelines and approved by the institution's Board of Directors, impose governance procedures for any restatement of financial instruments between categories.



Throughout 2022, there was no intention to restate held-to-maturity securities, maintaining the value of the assets in criteria compatible with their maintenance.

▪ **Credit Risk provision**

CAIXA observes the guidelines contained in CMN Resolutions 2,682/1999 and 4,855/2020, regarding the measurement of the allowance for loan losses, for the operations included in the credit portfolio, including the operations carried out within the scope of the programs instituted with the purpose of facing the effects of the Covid-19 pandemic in the economy.

As for the total credit portfolio, it is worth highlighting the characteristics of CAIXA's operations, concentrated in long-term operations, with real guarantees and with more than 90% of the operations classified in risk levels from AA to C. . Among the segments, it is worth highlighting the expansion of the Rural and the Commercial Personal Income segment, with products from the Microfinance portfolio and new contracts at the third stage of Pronampe, started in July 2022.

We emphasize that CAIXA continuously monitors the portfolio risk indicators, through periodic reports of Credit Portfolio Risk, which, among other follow-ups, contemplate the provision coverage, especially for the portfolio constituted by operations created as a result of the crisis established by the Covid-19 pandemic.

We also highlight the fact that specific monthly monitoring is carried out in order to monitor the management of the allowance for loan losses, including reporting to Senior Management.

(c) Standards to be applied as from January 2025

Under CMN Resolution 4,966/2021, BACEN provides for the concepts and criteria applicable to financial instruments, as well as to allocation and recognition of hedge transactions (hedge accounting). The standard seeks alignment with the international standard provided for in IFRS 9. The impacts arising from the implementation of this standard are under CAIXA's analysis.

CMN Resolution 4,975/2021 provides for the accounting criteria applicable to lease operations carried out by financial institutions and other institutions authorized to operate by the Central Bank of Brazil. The impacts arising from the implementation of this standard are under CAIXA's analysis.

Note 36 – Events after the reporting period

(a) Settlement of hybrid capital and debt instruments

On October 17, 2022, the National Treasury Department and CAIXA signed an agreement to settle the hybrid capital and debt instrument related to agreement 504/PGFN/CAF, that had been paid in two installments disbursed on July 12, 2019 and December 27, 2019. Disputes remained about the payment of interest on a pro rata basis and the adjustment for inflation of the debt balance between January 1, 2019 and the date of the related repayments. The statement of commitment has granted a broad, unrestricted and irrevocable settlement of each and every receivable or debit between the parties arising from the aforementioned agreement, and fulfills the negotiations in the course of September 2022. This is a subsequent event confirming that CAIXA had no present obligation at the end of the reported period. therefore, derecognition of the monetary restatement and interest added to the liability, with a net impact of taxes of R\$1,109,612 thousand on the individual company financial statements and R\$459,816 thousand on the consolidated financial statements. (a) Settlement of hybrid capital and debt instruments.



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