Parent Company and Consolidated Financial Statements

BRGAAP

Year 2025

Index Page

Financial Statements

Notes

Amounts in thousands of Brazilian real, except when otherwise indicated.

Balance sheets

in R$ thousand

Assets	Note	Parent Company 12/31/2025	Consolidated 12/31/2025
Cash equivalents	5	10,057,712	10,070,353
Financial assets at fair value through profit or loss	6	157,198,435	161,363,222
Securities (net of allowance for impairment loss on loans)	6.1	156,938,782	161,103,569
Derivative financial instruments	6.2	46	46
Other financial assets	6.3	259,607	259,607
Financial assets at fair value through other comprehensive income	7	451,991,763	450,970,105
Interbank investments	7.1	139,988,308	139,988,308
Securities (net of allowance for impairment loss on loans)	7.2	312,003,455	310,981,797
Financial assets at amortized cost	8	1,530,942,293	1,549,973,060
Central Bank deposits	8.1	116,891,800	116,891,800
Interbank investments	8.2	7,808,018	7,808,018
Securities (net of allowance for impairment loss on loans)	8.3	2,238,931	2,238,931
Credit portfolio	8.4	1,359,382,759	1,377,893,253
Other financial assets (net of allowance for impairment loss)	8.5	44,620,785	45,141,058
Allowance for impairment loss on loans with credit-granting characteristics	8.4	(61,406,969)	(62,708,883)
Tax assets		76,208,562	76,364,270
Currents		4,459,344	4,460,581
Deferred	10	71,749,218	71,903,689
Other assets	14	12,512,461	12,029,942
Investments	11	13,831,309	13,698,375
Investments in associates, subsidiaries and joint subsidiaries		13,831,309	13,698,408
(Impairment losses)			(33)
Property and equipment in use	12	7,155,400	7,165,069
Property and equipment in use		15,292,552	15,303,403
Accumulated depreciation		(8,095,305)	(8,096,487)
(Impairment losses)		(41,847)	(41,847)
Intangible assets	13	4,607,542	4,631,582
Intangible assets		8,644,866	8,674,915
Accumulated amortization		(4,001,939)	(4,007,948)
(Impairment losses)		(35,385)	(35,385)
Total		2,203,098,508	2,223,557,095

Equity and liabilities	Note	Parent Company 12/31/2025	Consolidated 12/31/2025
Financial liabilities at fair value through profit or loss		372,346	372,406
Derivative financial instruments	6.2	372,346	372,406
Financial liabilities at amortized cost	15	2,021,004,251	1,985,789,418
Customer Resources	15.1	821,927,213	821,343,025
Funds from financial and other institutions	15.2	793,405,932	791,926,312
Funds from securities issues	15.3	371,507,164	336,405,906
Other financial liabilities	15.4	34,163,942	36,114,175
Provisions	16	9,425,429	9,440,177
Labor, civil and tax proceedings		8,545,334	8,560,082
Other provisions		880,095	880,095
Expected impairment loss on loans, credit to be released and financial guarantees provided	17	3,065,343	1,763,429
Tax liabilities		6,188,544	6,628,630
Currents		1,710,920	2,150,508
Deferred	10	4,477,624	4,478,122
Actuarial liabilities (employee benefits)	18	21,936,713	21,936,713
Other liabilities	19	29,310,058	47,953,950
Equity	20	111,795,824	149,672,372
Capital		105,300,000	105,300,000
Instruments eligible for common equity			35,101,258
Revaluation reserve		194,005	194,005
Profit reserves		14,865,371	14,865,371
Other comprehensive income		(8,563,552)	(8,563,552)
Non-controlling interests			2,775,290
Total		2,203,098,508	2,223,557,095

Amounts in thousands of Brazilian real, except when otherwise indicated.

Statements of profit or loss

in R$ thousand

Description	Note	Parent Company		Consolidated	
		2025		2025	
		2nd half	Exercise	2nd half	Exercise
Interest income	21, 22 and 23	129,275,035	244,263,329	129,537,258	244,646,480
At fair value through profit or loss		10,475,354	17,817,018	10,730,269	18,196,400
Income from securities		10,454,284	20,375,498	10,709,693	20,754,497
Income from derivative financial instruments	6.2	214,375	(2,335,735)	213,703	(2,335,530)
Income from other financial assets		(193,305)	(222,745)	(193,127)	(222,567)
At fair value through other comprehensive income		33,865,093	61,898,654	33,780,506	61,741,551
Income from interbank investments		14,042,681	29,485,935	14,041,456	29,484,710
Income from securities		19,822,412	32,412,719	19,739,050	32,256,841
At amortized cost		84,934,588	164,547,657	85,026,483	164,708,529
Income from loan portfolio		77,369,248	149,463,848	77,461,143	149,624,720
Income from interbank investments		174,317	487,787	174,317	487,787
Income from securities		147,352	293,452	147,352	293,452
Income from Central Bank investments		6,534,575	12,427,903	6,534,575	12,427,903
Income from other financial assets		709,096	1,874,667	709,096	1,874,667
Interest expenses	21	(95,934,829)	(179,483,603)	(95,471,003)	(177,870,263)
At amortized cost		(95,934,829)	(179,483,603)	(95,471,003)	(177,870,263)
Customer Resources		(38,872,712)	(72,764,935)	(38,872,712)	(72,764,935)
Funds from financial and other institutions		(36,459,536)	(70,182,087)	(36,401,717)	(70,039,842)
Funds from securities issues		(20,602,581)	(36,536,581)	(20,196,574)	(35,065,486)
Allowance for impairment loss on loans	9	(10,428,805)	(16,046,158)	(10,428,805)	(16,046,158)
Interest income		22,911,401	48,733,568	23,637,450	50,730,059
Other operating income/expenses		(17,329,500)	(31,017,760)	(16,093,540)	(28,724,066)
Income from services and banking fees	24	9,858,399	20,321,527	14,585,572	27,827,034
Personnel expenses	25	(16,050,035)	(30,605,373)	(16,284,713)	(31,053,648)
Other administrative expenses	26	(7,668,329)	(14,499,042)	(7,728,524)	(14,621,045)
Tax expenses	27	(2,057,728)	(4,143,573)	(2,664,057)	(5,137,114)
Share of profit of equity-accounted associates and subsidiaries	11	3,412,069	5,931,524	1,813,746	3,544,797
Other operating income	28	6,748,169	12,704,383	7,023,950	13,157,892
Other operating expenses	29	(11,572,045)	(20,727,206)	(12,839,514)	(22,441,982)
Recognition and reversal of provisions	30	(1,258,461)	(3,088,105)	(1,286,794)	(3,197,047)
Labor, civil and tax proceedings		(2,263,605)	(4,658,448)	(2,263,605)	(4,658,448)
Other		1,005,144	1,570,343	976,811	1,461,401
Operating profit		4,323,440	14,627,703	6,257,116	18,808,946
Non-operating profit (loss)	31	(143,491)	(230,237)	(143,491)	(230,237)
Net income (losses) before income tax and social contribution on net income		4,179,949	14,397,466	6,113,625	18,578,709
Income and social contribution taxes	10	2,857,803	2,442,619	1,775,730	586,814
Profit sharing of employees and management		(1,175,693)	(2,259,362)	(1,173,528)	(2,266,622)
Non-controlling interests				(447,760)	(847,082)
Profit for the period		5,862,059	14,580,723	6,268,067	16,051,819

Amounts in thousands of Brazilian real, except when otherwise indicated.

Statements of comprehensive income

in R$ thousand

Description	Parent Company		Consolidated	
	2025		2025	
	2nd half	Exercise	2nd half	Exercise
Profit attributable to owners of the Company	5,862,059	14,580,723	6,268,067	16,051,819
Non-controlling interests			447,760	847,082
Total profit	5,862,059	14,580,723	6,715,827	16,898,901
Items that will be reclassified to profit or loss	366,497	977,395	369,903	1,024,792
Financial instruments classified at FVOCI	325,582	862,255	325,582	862,255
Non-equity securities	431,104	1,255,868	431,104	1,255,868
Equity financial instruments	180,324	264,123	180,324	264,123
Tax effects	(285,846)	(657,736)	(285,846)	(657,736)
Other comprehensive income from investments	40,915	115,140	44,321	162,537
Items that will not be reclassified to profit or loss	(1,138,136)	(1,183,567)	(1,138,136)	(1,183,567)
Remeasurements of post-employment benefit obligations	(2,165,763)	(2,200,573)	(2,165,763)	(2,200,573)
Tax effects	1,027,627	1,017,006	1,027,627	1,017,006
Comprehensive income for the period	5,090,420	14,374,551	5,947,594	16,740,126
Comprehensive income attributable to owners of the Company	5,090,420	14,374,551	5,577,175	15,926,394
Comprehensive income attributable to NCI			370,419	813,732

Amounts in thousands of Brazilian real, except when otherwise indicated.

Statements of changes in equity

in R$ thousand

Parent Company							
Events	Capital	Revaluation reserve	Profit reserve		Other comprehensive	Retained earnings/Accumulat	Total
			Cool	Statutory			
Balances as of December 31, 2024	96,000,000	206,885	6,112,182	10,006,436	(8,357,380)		103,968,123
Impacts of the adoption of CMN Resolution No. 4,966/2021						(4,090,439)	**(4,090,439)**
Balances as of January 1, 2025	96,000,000	206,885	6,112,182	10,006,436	(8,357,380)	(4,090,439)	99,877,684
LPA Adjustments - Credit Card Limits and Corporate Reorganization						(474,188)	(474,188)
Comprehensive income for the period					(206,172)		(206,172)
Financial assets at fair value through other comprehensive income					862,255		862,255
Remeasurements of post-employment benefit obligations					(1,183,567)		(1,183,567)
Other equity valuation adjustments					115,140		115,140
Capital increase	9,300,000			(9,300,000)			
Prepaid dividends						(1,409,683)	(1,409,683)
Other		(12,880)				7,622	(5,258)
Profit for the period						14,580,723	14,580,723
Appropriations of profit							
Legal reserve (profit reserves)			729,035			(729,035)	
Lottery Reserve (Revenue Reserve)				1,386,824		(1,386,824)	
Operating margin reserve (profit reserve)				5,930,894		(5,930,894)	
Proposed interest on equity capital						(567,282)	(567,282)
Balances as of December 31, 2025	105,300,000	194,005	6,841,217	8,024,154	(8,563,552)		111,795,824
Balances as of June 30, 2025	105,300,000	203,263	6,112,182	706,436	(7,791,913)	4,630,929	109,160,897
LPA Adjustments - Credit Card Limits and Corporate Reorganization						(474,188)	(474,188)
Comprehensive income for the period					(771,639)		(771,639)
Financial assets at fair value through other comprehensive income					325,582		325,582
Remeasurements of post-employment benefit obligations					(1,138,136)		(1,138,136)
Other equity valuation adjustments					40,915		40,915
Capital increase							
Prepaid dividends						(1,409,683)	(1,409,683)
Other		(9,258)				4,918	(4,340)
Profit for the period						5,862,059	5,862,059
Legal reserve (profit reserves)			729,035			(729,035)	
Lottery Reserve (Revenue Reserve)				1,386,824		(1,386,824)	
Operating margin reserve (profit reserve)				5,930,894		(5,930,894)	
Proposed interest on equity capital						(567,282)	(567,282)
Balances as of December 31, 2025	105,300,000	194,005	6,841,217	8,024,154	(8,563,552)		111,795,824

Amounts in thousands of Brazilian real, except when otherwise indicated.

Statements of changes in equity

in R$ thousand

Consolidated										
Events	Capital	Instruments eligible for common equity	Revaluation reserve	Profit reserve: Cool	Profit reserve: Statutory	Other comprehensive	Retained earnings/Accumulat	Subtotal	Non-controlling interests	Total
Balances as of December 31, 2024	96,000,000	33,927,964	206,885	6,112,182	10,006,436	(8,357,380)		137,896,087	2,255,677	140,151,764
Impacts of the adoption of CMN Resolution No. 4,966/2021							(4,090,439)	(4,090,439)		(4,090,439)
Balances as of January 1, 2025	96,000,000	33,927,964	206,885	6,112,182	10,006,436	(8,357,380)	(4,090,439)	133,805,648	2,255,677	136,061,325
LPA Adjustments - Credit Card Limits and Corporate Reorganization							(474,188)	(474,188)		(474,188)
Comprehensive income for the period						(206,172)		(206,172)		(206,172)
Financial assets at fair value through other comprehensive income						862,255		862,255		862,255
Remeasurements of post-employment benefit obligations						(1,183,567)		(1,183,567)		(1,183,567)
Other equity valuation adjustments						115,140		115,140		115,140
Capital increase	9,300,000				(9,300,000)					
Addition of IHCD remuneration		1,223,906						1,223,906		1,223,906
Adjustment for inflation of IHCD		549,388					(549,388)			
Partial repayment of instruments eligible for capital		(600,000)						(600,000)		(600,000)
Changes in non-controlling interests									519,613	519,613
Prepaid dividends							(1,409,683)	(1,409,683)		(1,409,683)
Other			(12,880)				7,622	(5,258)		(5,258)
Profit for the period							16,051,819	16,051,819		16,051,819
Appropriations of profit										
Legal reserve (profit reserves)				729,035			(729,035)			
Lottery Reserve (Revenue Reserve)					1,386,824		(1,386,824)			
Operating margin reserve (profit reserve)					5,930,894		(5,930,894)			
Proposed interest on equity capital							(567,282)	(567,282)		(567,282)
Interest on debt instruments eligible to capital							(921,708)	(921,708)		(921,708)
Balances as of December 31, 2025	105,300,000	35,101,258	194,005	6,841,217	8,024,154	(8,563,552)		146,897,082	2,775,290	149,672,372
Balances as of June 30, 2025	105,300,000	35,664,249	203,263	6,112,182	706,436	(7,791,913)	4,630,929	144,825,146	2,698,821	147,523,967
LPA Adjustments - Credit Card Limits and Corporate Reorganization							(474,188)	(474,188)		(474,188)
Comprehensive income for the period						(771,639)		(771,639)		(771,639)
Financial assets at fair value through other comprehensive income						325,582		325,582		325,582
Remeasurements of post-employment benefit obligations						(1,138,136)		(1,138,136)		(1,138,136)
Other equity valuation adjustments						40,915		40,915		40,915
Capital increase										
Addition of IHCD remuneration										
Adjustment for inflation of IHCD		37,009					(37,009)			
Partial repayment of instruments eligible for capital		(600,000)						(600,000)		(600,000)
Changes in non-controlling interests									76,469	76,469
Prepaid dividends							(1,409,683)	(1,409,683)		(1,409,683)
Other			(9,258)				4,918	(4,340)		(4,340)
Profit for the period							6,268,067	6,268,067		6,268,067
Appropriations of profit										
Legal reserve (profit reserves)				729,035			(729,035)			
Lottery Reserve (Revenue Reserve)					1,386,824		(1,386,824)			
Operating margin reserve (profit reserve)					5,930,894		(5,930,894)			
Proposed interest on equity capital							(567,282)	(567,282)		(567,282)
Interest on debt instruments eligible to capital							(368,999)	(368,999)		(368,999)
Balances as of December 31, 2025	105,300,000	35,101,258	194,005	6,841,217	8,024,154	(8,563,552)		146,897,082	2,775,290	149,672,372

Amounts in thousands of Brazilian real, except when otherwise indicated.

Statements of cash flows

in R$ thousand

Description	Parent Company 2025		Consolidated 2025	
	2nd half	Exercise	2nd half	Exercise
Cash flows from operating activities				
Adjusted profit	13,644,144	29,020,768	15,303,811	31,832,758
Profit	5,862,059	14,580,723	6,268,067	16,051,819
Adjustments in net income	7,782,085	14,440,045	9,035,744	15,780,939
Market value adjustments of securities and derivative financial instruments (assets/liabilities)	356,002	(256,123)	95,636	(639,892)
(Gain)/Loss on sale of property, plant and equipment	673	1,024	673	1,024
(Gain)/Loss on the disposal of non-financial assets	(589,211)	(1,911,421)	(589,211)	(1,911,421)
Allowance for impairment loss on financial instruments	10,428,805	16,046,158	10,428,805	16,046,158
Actuarial liabilities (employee benefits)	831,737	1,835,610	831,737	1,835,610
Depreciation and amortization	1,359,483	2,504,015	1,363,571	2,511,154
Deferred taxes	(2,857,803)	(2,442,619)	(3,016,275)	(2,596,751)
Expenses on provisions for legal and other cases	1,258,461	3,088,105	1,286,794	3,197,047
Share of profit of equity-accounted subsidiaries and affiliates	(3,412,069)	(5,931,524)	(1,813,746)	(3,544,797)
Non-controlling interests			447,760	847,082
Expenses on subordinated debts and hybrid instruments	406,007	1,506,820		35,725
Changes in equity	136,179	11,145,130	(426,168)	12,111,099
(Increase) Decrease in interbank investments	(4,555,614)	(4,701,576)	(4,555,614)	(4,701,576)
(Increase) Decrease in securities at FVTPL	(21,803,085)	(37,161,095)	(23,777,406)	(39,360,143)
(Increase) Decrease in compulsory deposits with the Central Bank of Brazil	18,409,619	14,049,261	18,409,619	14,049,261
(Increase) Decrease in the loan portfolio	(85,733,467)	(128,353,013)	(86,802,992)	(144,614,498)
(Increase) Decrease in other financial assets	137,693	7,930,875	89,301	7,557,554
(Increase) Decrease in tax assets	(544,178)	(39,228)	(538,076)	(40,804)
(Increase) Decrease in other assets	697,889	(1,627,142)	1,048,954	(583,291)
(Decrease) Increase in funds from financial and other institutions	30,139,419	60,056,381	28,961,176	59,544,333
(Decrease) Increase in customer resources	29,832,601	43,664,610	29,479,113	43,081,111
(Decrease) Increase in funds from issuance of securities	35,374,121	77,607,960	35,974,117	78,207,959
(Decrease) Increase in derivative financial instruments	216,194	372,339	216,254	372,399
(Decrease) Increase in other financial liabilities	912,314	(1,361,602)	2,342,519	621,212
(Decrease) Increase in provisions	(4,308,884)	(7,293,759)	(4,329,174)	(7,387,953)
(Decrease) Increase in impairment loss on loans with guarantees	801,012	801,012	(500,903)	(500,903)
(Decrease) Increase in tax liabilities	593,884	(300,709)	829,087	(35,486)
(Decrease) Increase in actuarial liabilities	(461,243)	(4,869,266)	(461,243)	(4,869,266)
(Decrease) Increase in other liabilities	427,904	(7,629,918)	3,189,100	10,771,190
Net cash from operating activities	13,780,323	40,165,898	14,877,643	43,943,857
Cash flows from investing activities				
Acquisition and redemption of securities at FVOCI	(72,474,277)	(135,704,471)	(72,474,033)	(135,699,243)
Acquisition and redemption of AC securities	(22,838)	1,500,346	(22,838)	1,500,346
(Increase) Decrease in investments	2,167,141	4,083,056	1,857,272	2,170,761
Disposal of investments		842,922		842,922
Dividends received from associates and subsidiaries	2,080,907	4,604,583	2,277,375	3,587,069
Disposal of property and equipment in use	62,192	80,431	62,189	80,428
Acquisition of property and equipment in use	(2,968,499)	(4,437,520)	(2,968,882)	(4,448,309)
Disposal of intangible assets	54,294	301,224	54,294	301,224
Acquisition of intangible assets	(2,228,651)	(2,999,064)	(2,228,650)	(2,999,113)
Net cash used in investing activities	(73,329,731)	(131,728,493)	(73,443,273)	(134,663,915)
Cash flows from financing activities				
Prepaid dividends	(1,409,683)	(1,409,683)	(1,409,683)	(1,409,683)
Dividends and interest on equity capital		(2,770,957)		(2,770,957)
IHCD remuneration paid		(949,814)		(949,814)
Partial repayment of instruments eligible for capital			(600,000)	(600,000)
Non-controlling interests			(371,291)	(327,469)
Net cash used in financing activities	(1,409,683)	(5,130,454)	(2,380,974)	(6,057,923)
Net increase (decrease) in cash and cash equivalents	(60,959,091)	(96,693,049)	(60,946,604)	(96,777,981)
Changes in cash and cash equivalents, net				
Cash and cash equivalents at beginning of period	216,905,521	252,639,479	216,905,675	252,737,052
Cash and cash equivalents at end of period	155,946,430	155,946,430	155,959,071	155,959,071
Increase (Decrease) in cash and cash equivalents	(60,959,091)	(96,693,049)	(60,946,604)	(96,777,981)

Amounts in thousands of Brazilian real, except when otherwise indicated.

Statements of value added

in R$ thousand

Description	Parent Company				Consolidated			
	2025				2025			
	2nd half		Exercise		2nd half		Exercise	
	R$	%	R$	%	R$	%	R$	%
1. Recipes	135,560,181		262,387,434		140,828,442		270,788,663	
Income	129,275,035		244,263,329		129,537,258		244,646,480	
Fee-based services	9,858,399		20,321,527		14,585,572		27,827,034	
Allowance for impairment loss on loans	(10,428,805)		(16,046,158)		(10,428,805)		(16,046,158)	
Other	6,855,552		13,848,736		7,134,417		14,361,307	
2. Interest expenses	95,934,829		179,483,603		95,471,003		177,870,263	
3. Inputs purchased from third parties	18,777,047		35,708,543		20,131,294		37,703,577	
Materials energy and others	1,913,561		3,643,452		1,918,466		3,652,806	
Data processing and communications	1,610,370		3,014,385		1,619,785		3,037,277	
Advertising and promotions	462,040		680,087		477,054		696,662	
Third-party and specialized services	1,177,651		2,151,497		1,203,678		2,214,930	
Surveillance and security services	532,045		1,029,221		532,045		1,029,221	
Other	13,081,380		25,189,901		14,380,266		27,072,681	
Services delegated by the Federal Government	1,348,534		2,493,481		1,348,534		2,493,481	
Expenses on lottery companies and commercial partners	1,624,669		3,248,682		1,667,017		3,326,678	
Discounts on loans	392,355		743,529		421,477		799,568	
Credit/debit card expenses	73,465		622,281		974,338		1,784,185	
Post-employment benefit	831,737		1,835,610		831,737		1,835,610	
Sundry operating provisions	1,509,335		4,462,695		1,540,752		4,630,699	
Other	7,301,285		11,783,623		7,596,411		12,202,460	
4. Gross value added (1-2-3)	20,848,305		47,195,288		25,226,145		55,214,823	
5. WITHHOLDINGS	1,359,483		2,504,015		1,363,570		2,511,154	
Depreciation, amortization and depletion	1,359,483		2,504,015		1,363,570		2,511,154	
6. Net value added (4-5)	19,488,822		44,691,273		23,862,575		52,703,669	
7. Value added received by transfer	3,412,069		5,931,524		1,813,746		3,544,797	
Share of profit of equity-accounted investees	3,412,069		5,931,524		1,813,746		3,544,797	
8. Value added to be distributed (6+7)	22,900,891		50,622,797		25,676,321		56,248,466	
9. Distribution of value added	22,900,891	100.00	50,622,797	100.00	25,676,321	100.00	56,248,466	100.00
Personnel	15,062,260	65.77	28,665,531	56.63	15,262,414	59.44	29,062,799	51.67
Direct compensation	10,312,953		20,272,727		10,436,145		20,505,659	
Benefits	4,028,693		6,995,354		4,095,122		7,140,723	
FGTS	720,614		1,397,450		731,147		1,416,417	
Taxes fees and contributions	1,363,393	5.95	5,900,158	11.65	3,084,154	12.01	8,807,771	15.66
Federal	1,016,317		5,111,825		2,582,895		7,762,442	
State	454		1,822		468		1,846	
Municipal	346,622		786,511		500,791		1,043,483	
Return on debt capital	613,179	2.68	1,476,385	2.92	613,926	2.39	1,478,995	2.63
Rents	613,179		1,476,385		613,926		1,478,995	
Return on equity capital	5,862,059	25.60	14,580,723	28.80	6,715,827	26.16	16,898,901	30.04
Interest on equity capital and dividends	3,386,622		3,386,622		3,386,622		3,386,622	
Interest on debt instruments eligible to capital					368,995		921,703	
Retained earnings	2,475,437		11,194,101		2,512,450		11,743,494	
Non-controlling interests in retained earnings					447,760		847,082	

Note 1 – Operations

Caixa Econômica Federal ("CAIXA" or "Entity") is a 165-year-old financial institution that was set up by Decree Law 759 of August 12, 1969, as a public company set up under Brazilian private law and linked to the Federal Government through the Ministry of Finance. It is headquartered and domiciled at Setor Bancário Sul, Quadra 4, Lotes 3 e 4, Brasília, Distrito Federal, Brazil. In accordance with article 173 of the Federal Constitution and article 2, paragraph 1 of Law No. 13,303, of 06/30/2016, its constitution as a public company is justified by the relevant collective interest marked by the promotion of citizenship and the development of the country, both as a financial institution and agent of public policies, and as the main strategic partner of the Brazilian State.

The Institution offers its customers a wide service network throughout the national territory, which includes service stations, branches, self-service terminals, Caixa Aqui correspondents, lottery units, truck units, boat agencies and automated containers. In addition, it maintains electronic and digital channels to expand the service and convenience of its customers.

It develops its banking activities by raising, in particular, savings, and investing funds in various operations: commercial portfolios; infrastructure; Foreign exchange transactions; consumer credit; real estate and agribusiness; banking services; debit and credit card deals; managing investment funds and portfolios and carrying out activities related to the intermediation of securities, relying on the operations of its subsidiaries Caixa Cartões Holding, Caixa Asset and Caixa Loterias. It also operates in the insurance, pension plan, capitalization and pool management industries through subsidiary Caixa Seguridade Participações S.A.

By determination of the Federal Government, CAIXA manages, on an exclusive basis, the services of federal Loterias, as well as exercises the monopoly of civil pledge operations, on a permanent and continuous basis. The CAIXA Loterias are an important source of funds for the social development of the country, reflecting on the social programs of the Federal Government, especially in the areas of social security, sports, culture, public safety, education and health.

CAIXA has tradition and leadership in the savings market, an important source of funds for real estate loans and for the formation of wealth for the Brazilian population. It leads the housing credit market, acting as the main financial agent of the Minha Casa, Minha Vida program. The Bank also provides important advances in the country's economic development in the segments of credit aimed at sanitation and infrastructure, as well as encourages local sustainable development and the improvement of rural producers' lives through agribusiness credit.

As the Federal Government's main partner in the implementation of social programs, CAIXA actively contributes to the eradication of poverty and to the improvement of the income distribution of the Brazilian population. The Institution works in the payment of the Bolsa Família Program, which is essential for the reduction of infant mortality and school dropout, in addition to Unemployment Insurance, FGTS, Salary Allowance, retirement and pensions linked to the INSS.

As one of the most traditional sponsors of sport and artistic and cultural events in Brazil, CAIXA believes in and invests in the promotion of sport and the dissemination of culture as ways to encourage the promotion of citizenship. The investment in sports aims both to provide Brazilian athletes with the appropriate training conditions, as well as to promote the education and social inclusion of children and adolescents, opening opportunities for new talents.

Amounts in thousands of Brazilian real, except when otherwise indicated.

Through the sponsorship strategy, CAIXA prioritizes sports projects of a social nature, supports the development of grassroots athletes and prospectizes educational projects aimed at the segment of the population with lower income. In the same vein, in the cultural sector, CAIXA encourages social projects that use music as a tool for inclusion, as well as popular culture events and cultural projects that are expected to reach several regions.

By delegation of the Federal Government, CAIXA operates funds and social programs, among which the Severance Pay Fund (FGTS) stands out. Its main financial agent is the Fund for the Compensation for Salary Fluctuations (FCVS), the Residential Lease Fund (FAR), the Social Development Fund (FDS), High School Funding Fund (FIPEM), Microfinance Guarantee Fund (FGM), the Infrastructure Support Fund for Recovery and Adaptation to Extreme Weather Events (FIRECE), among others. The funds are independent legal entities managed by specific regulations and governance structure and their own accounting, whose assets are segregated from CAIXA. Therefore, the information about those funds was not part of the scope of the audit of CAIXA's financial statements carried out by the independent auditors.

Main Social Funds and Programs	
Description	12/31/2025 (1)
Severance Pay Fund - FGTS	829,780,877
Residential Lease Fund - FAR	24,934,456
Fund for the Compensation for Salary Changes - FCVS	19,575,947
Infrastructure Support Fund for Recovery and Adaptation to Extreme Weather Events – FIRECE	7,307,942
Social Development Fund - FDS	5,950,005
Popular Housing Guarantee Fund – FGHab	4,050,773
High School Funding Fund – FIPEM	1,632,038
Microfinance Guarantee Fund – FGM	434,594
Guarantee Fund for Shipbuilding - FGCN	58,333
Total	893,724,965

(1) The amounts shown reflect the most recent closing position of the funds' assets.

Note 2 – Presentation of financial statements

(a) Context

CAIXA's parent company and consolidated financial statements are the responsibility of Management and were approved by the Board of Directors on 02/24/2026 and by the Management Board on 03/02/2026.

On initial adoption of CMN Resolution No. 4,966/2021, CAIXA opted for the exemption provided for in article 79 of the presentation in the financial statements of comparative amounts for prior periods, resulting from changes in the classification and measurement of financial assets and liabilities, including expected losses associated with credit risk.

Amounts in thousands of Brazilian real, except when otherwise indicated.

(b) Basis of preparation and statement of compliance

CAIXA's parent company and consolidated financial statements were prepared in accordance with the accounting guidelines set out by Laws No. 4,595/1964 (National Financial System Law) and No. 6,404/1976 (Brazilian Corporate Law), CMN Resolution No. 4,966/2021 – which establishes the accounting criteria applicable to financial instruments, as well as the designation and recognition of hedging instruments (*hedge* accounting), and the related subsequent amendments, CMN Resolution No. 4,818/2020 – which consolidates the general criteria for the preparation and disclosure of parent company and consolidated financial statements and in accordance with the regulations issued by the Central Bank of Brazil (Bacen) – BCB Resolution No. 2/2020 and BCB Resolution No. 352/2023 and, in addition, the standards issued by the Brazilian Securities and Exchange Commission (CVM) to the extent that they do not conflict with the standards issued by BACEN, in accordance with accounting policies adopted in Brazil.

The parent company and consolidated financial statements are presented in reais, and all amounts have been rounded to the nearest thousand, except when otherwise indicated.

Brazilian accounting policies involve management's judgment about estimates and assumptions related to the measurement of allowances for credit losses; deferred tax assets; fair value of certain financial instruments; Provisions for civil, labor and tax lawsuits; Allowances for impairment losses; supplementary private pension plans; assets and liabilities related to post-employment benefits; and determination of the useful life of some assets. Definitive values may be different from those established by these estimates and assumptions and will be known at the time of their settlement or due to the review of the methodologies adopted by the Company. The sensitivity of book values to estimates does not show significant disparity and estimates are periodically evaluated. The nature and book values of assets and liabilities are presented in the related notes.

(c) Consolidation

The parent company and consolidated financial statements include the financial statements of CAIXA and its direct and indirect subsidiaries, exclusive investment funds and receivables investment funds, as shown below:

Parent Company	Activity	% of interest As of December 31, 2025
CAIXA ECONÔMICA FEDERAL	Financial institution	Conglomerate Leader
Caixa Loterias	Lottery services	100%
Fundo de Investimento CAIXA Extramercado Exclusivo Loterias	Investment funds	100% ownership interest of the subsidiary
Caixa Cartões	Holding	100%
Fundo de Investimento CAIXA Extramercado Exclusivo Cartões	Investment funds	100% ownership interest of the subsidiary
Caixa Seguridade	Holding	80%
Caixa Holding	Holding	100%
Caixa Corretora	Insurance brokerage	100%
Fundo de Investimento CAIXA Extramercado Exclusivo Seguridade	Investment funds	100% ownership interest in the subsidiary
Fundo de Investimento CAIXA Extramercado Exclusivo Corretora	Investment funds	100% ownership interest in the subsidiary
Caixa Asset	Distribution of securities	100%
Fundo de Investimento CAIXA Ibirapuera Renda Fixa	Investment funds	100% ownership interest by subsidiary
Receivables Investment Fund - ACR IV	Investment funds	96.90%
Ânima Cooasgo Receivables Investment Fund	Investment funds	68.47%

Controlled entities are those over which CAIXA has power, is exposed to or has rights to variable returns arising from its involvement and is able to exert influence over such returns through said power. The financial statements of subsidiaries are included in the consolidated financial statements from the date that control is established until the date that control ceases and control is evaluated on an ongoing basis.

The consolidated financial statements for the period ended December 31, 2025, have been prepared in accordance with Brazilian accounting policies applicable to institutions authorized to operate by the Central Bank of Brazil and are being presented in an additional manner, as allowed by article 77 of CMN Resolution No. 4,966/2021 and article 100 of BCB Resolution No. 352/2023 to the consolidated financial statements prepared in accordance with the international standard until 2027.

The parent company and consolidated financial statements are prepared using uniform accounting policies. The balances of balance sheet and profit or loss accounts and the amounts of intercompany transactions are eliminated.

The companies in which CAIXA Conglomerate holds direct or indirect interest and which are included in the consolidated financial statements are presented in notes 11 and 32.

(d) Impacts resulting from the adoption of new standards

(d.1) CMN Resolutions No. 4,966/2021 and BCB Resolutions No. 352/2023

CMN Resolutions No. 4,966/2021 and BCB Resolutions No. 352/2023, effective as from January 1, 2025, have had impacts on the accounting concepts and criteria applicable to financial instruments by financial institutions and other institutions authorized to operate by the Central Bank of Brazil. The purpose of the new standard was to align the criteria for classification, measurement, recognition, write-off and disclosure of financial instruments with international accounting standards.

The effects arising from the application of the accounting criteria established by CMN Resolutions No. 4,966/2021 and BCB Resolutions No. 352/2023 were recognized as an offsetting entry to the equity account, as established by CPC 23 - Accounting Policies, Changes in Accounting Estimates and Errors.

Due to the new categories of financial instruments, the nomenclatures of the main equity and profit or loss items were revised, while CMN Resolution No. 4,966/2021 incorporates the concept of business model and the assessment of the contractual characteristics of cash flows. To internalize the changes, CAIXA conducted analyses and surveys about its business models. The main changes resulting from the adoption of the new standard are listed below:

i. The "held-to-maturity", "available-for-sale" and "held-for-trading" categories of financial instruments were terminated; And

ii. New measurement categories for financial instruments have been introduced:

- **Amortized Cost**: the financial asset is managed within a business model whose objective is to receive contractual cash flows, consisting only of payments of principal and interest. Loans and other held-to-maturity instruments fall into that category.

- **Fair value through other comprehensive income: the financial asset** is managed within a business model whose objective is to receive contractual cash flows, consisting solely of payment of principal and interest, and of sale. Available-for-sale instruments fell into this category. Moreover, reverse sale and repurchase agreements were allocated to this category upon initial recognition.
- **Fair value through** profit or loss: remaining financial assets and *royalty rights*.

Impairment loss on loans

The valuation of financial assets, in accordance with CMN Resolution No. 4,966/2021, employs macroeconomic estimates and scenarios in addition to considering the default period, establishing the problematic asset as a target. In this sense, assets are now classified into three stages:

Stage 1 - Stage 1 includes financial instruments that, upon initial recognition, are not classified as credit-impaired financial assets, as well as those whose credit risks have not increased significantly since initial recognition. At this stage, the accrual is calculated considering the expected losses over the next 12 months, reflecting the probability that the instrument presents a deterioration in risk within this horizon;

Stage 2 - Stage 2 includes financial instruments whose credit risk has increased significantly in relation to initial recognition, as well as those assets that have ceased to be classified as having credit recovery problems. At this stage, the accrual of provisions reflects losses expected throughout the instrument's remaining term, considering the increased risk of default associated with a significant increase in credit risk; And

Stage 3 - Stage 3 includes financial instruments classified as credit-impaired assets. At this stage, the allowance is recognized according to the expected losses over the entire remaining term, taking into account that the assets already show evidence of substantial deterioration in recoverability.

Credit and credit commitments to be released

A credit commitment is the commitment to grant credit under pre-established terms and conditions. On the other hand, the credit to be released is the commitment to release credits already contracted, linked to revolving operations.

Securities

The main impact on securities is the introduction of the allowance for impairment loss on loans. These financial assets, which were classified into the categories "held for trading", "available for sale" and "held to maturity", according to Circular Letter No. 3,068/2001, have given way to the following business models: fair value through profit or loss, fair value through other comprehensive income and amortized cost.

Income from services and banking fees

Loans are now measured at an effective rate. As a result, revenues from the provision of services considered incremental are no longer recognized in cash in their entirety. Revenues that meet the concept of incremental are added to the contractual value of the loan transactions and make up the gross carrying amount. Therefore, incremental revenue is deferred on a straight-line basis over the term of the contract.

Amounts in thousands of Brazilian real, except when otherwise indicated.

The table below shows the effects of the adoption of CMN Resolution No. 4,966/2021 on shareholders' equity:

Reconciliation of equity	Parent Company	Consolidated
Equity as of December 31, 2024	103,968,123	140,151,764
Adjustments arising from the first-time adoption of CMN Resolution No. 4,966/2021	(4,090,439)	(4,090,439)
Expected loss on other financial assets	(4,411,136)	(4,411,136)
Expected loss on loan commitments, credits to be released and financial guarantees provided	(1,488,575)	(1,488,575)
Fair value adjustment - *royalties*	(279,024)	(279,024)
Expected loss on the loan portfolio	(28,606)	(28,606)
Expected loss on securities	(7,590)	(7,590)
Taxes	2,124,492	2,124,492
Equity as of January 1, 2025, after adjustments set forth by CMN Resolution No. 4,966/2021	99,877,684	136,061,325

(d.2) Transition to CMN Resolution No. 4,975/2021 – Leases

To adopt CMN Resolution No. 4,975/2021 as from January 1, 2025, CAIXA opted to adopt the prospective approach for first-time adoption. Therefore, no impacts were recognized on the balance sheet account upon first-time adoption, only prospectively for new lease agreements.

CAIXA leases several properties and equipment. However, the most relevant items that fall into the category are rents and assignments for consideration for the installation of administrative units and branches. CAIXA does not have sub-lease agreements.

When setting lease terms, the Company considers, in addition to contractual terms, the possibility of renewing contracts for the legal terms allowed.

(d.3) Standards applicable to future periods

In addition to CMN Resolution No. 4,966/2021, CMN Resolution No. 5,146/2024 allows the use of the renegotiated effective interest rate to determine the present value of contractual cash flows restructured until December 31, 2026. This option was adopted by CAIXA.

Under CMN Resolution No. 5,100/2023, CAIXA will defer the application of the new accounting hedging requirements to January 1, 2027.

CMN Resolution No. 5,185/2024 consolidates the general criteria for the preparation and disclosure of parent company and consolidated financial statements by financial institutions and other institutions authorized to operate by the Central Bank of Brazil and brings, in its Article 12-A, the creation of a sustainability-related financial information report, adopting the following technical pronouncements from the Brazilian Committee for Sustainability Pronouncements – CBPS:

I - CBPS Technical Pronouncement 01 – General Requirements for Disclosure of Financial Information related to Sustainability, as approved on September 12, 2024; and

II - CBPS Technical Pronouncement 02 – Climate-Related Disclosures, as approved on September 12, 2024.

CMN Resolution No. 5,252/2025 standardizes the accounting treatment applicable to assets and liabilities arising from sustainability initiatives by financial institutions. Therefore, as from January 2027, financial institutions must recognize, measure and disclose sustainability assets and liabilities.

CAIXA continues to assess and analyze the impacts under the standards to be finalized until the date the standards come into effect.

Note 3 – Significant accounting policies

(a) Foreign currency translation

The parent company and consolidated financial statements are presented in Brazilian real, which is CAIXA's functional currency.

Transactions in foreign currencies are translated into the Company's functional currency at the exchange rates at the dates of the transactions. Monetary assets and liabilities denominated in foreign currencies are translated at the exchange rates of the functional currency at the reporting date. Gains or losses resulting from translation are recognized in profit or loss for the period.

(b) Results of operations

Under the accrual basis, revenues and expenses are recognized when taxable events are reported, simultaneously, when they relate to each other, and regardless of receipt or payment.

Transactions that bear fixed interest rates are stated at redemption value and income and expenses for the future period are stated as write-downs in asset and liability values. Variable-rate or foreign currency-denominated transactions are adjusted for inflation through the reporting date.

Finance income and costs are recognized on *a pro rata basis* and calculated according to the exponential method, except those related to discounted receivables or foreign transactions, which are calculated under the straight-line method.

(c) Cash and cash equivalents

The amount of cash and cash equivalents in local currency is presented at face value, while foreign currency amounts are translated using the exchange rate disclosed by the Central Bank of Brazil on the reporting date.

Cash equivalents are characterized by their high liquidity and purpose for fulfilling short-term commitments that mature within 90 days or less from the acquisition date and pose an insignificant risk of changes in their fair value.

The breakdown of cash and cash equivalents is presented in note 5.

(d) Financial instruments – Recognition, classification and measurement

(d.1) Date of recognition

All financial assets and liabilities are initially recognized on the trade date, i.e., the date on which CAIXA becomes party to the contractual relationship of the instrument, including purchases or sales of financial assets that require their delivery within a time frame established by market regulation or practice.

(d.2) Initial recognition of financial instruments

Management initially classifies financial instruments on the date of their acquisition, origination or issue:

I - Transaction price calculated according to prevailing regulation for receivables from contracts with clients without a significant financing component; Or

II - Fair value calculated according to prevailing regulations in the other cases.

(d.3) Classification of financial assets according to the business model

CAIXA classifies and measures financial assets according to the business model and contractual cash flow characteristics. Financial assets are classified into three categories: amortized cost (AC); fair value through other comprehensive income (FVOCI); and fair value through profit or loss (FVTPL).

The entity's business model for managing financial assets is normally observable and not defined in an imposing manner, through specific activities performed by the entity such as:

- The way the performance of financial assets under that particular business model is reported to key management personnel; And
- What are the risks linked to each defined aggregation of financial assets and how are they managed?

The business model refers to the way CAIXA manages its financial assets to generate cash flows. When financial assets are managed within business models, CAIXA should apply the SPPJ (Payment of Principal and Interest Only) test. The purpose of the SPPJ test is to evaluate the contractual terms of financial instruments to determine whether they give rise to cash flows on specific dates that fall solely as payments of principal and interest on the principal amount. Principal is the fair value of the financial asset upon initial recognition, and interest is the consideration for the time value of money, the credit risk associated with the principal, other risks, other costs and profit margin.

Financial assets that do not pass the SPPJ test cannot be classified as "solely payments of principal and interest" assets and must be classified as at FVTPL. In such scenario, management defines to which of the following business models the portfolios belong to:

(d.3.1) Financial assets measured at amortized cost (AC)

Loans and receivables are non-derivative financial assets with fixed or determinable payments and a fixed maturity, for which CAIXA intends to receive the related cash flows, as well as to collect the principal and interest payments. Therefore, to be classified as CA, assets must undergo the SPPJ test. Assets resulting from restructuring or renegotiation also fall into this category.

Financial assets measured at amortized cost, which consist of receivables from contracts with customers without a significant financing component, are initially recognized at the transaction price and in all other cases are initially recognized at fair value. Transaction costs individually attributable to the transaction are added to the acquisition or origination of assets and are deducted.

All loan transactions are classified as amortized cost, except if the purpose is to generate a return on the sale of the asset or the cash flows do not consist solely of payments of principal and interest on specified dates.

Revenues and charges are recognized in profit or loss at least on a pro *rata basis at the time of trial balances and balance* sheets, using the effective interest method.

(d.3.2) Financial assets measured at fair value through other comprehensive income (FVOCI)

The fair value through other comprehensive income category includes assets that are managed under a business model whose purpose is both to maintain the contractual cash flows and to generate returns from the sale of financial assets. CAIXA may also irrevocably designate an equity instrument for which the purpose is not to generate return from its sale to the category of Fair Value in Other Comprehensive Income.

Transaction costs individually attributable to the transaction are added to the acquisition or origination of assets and are deducted.

Interest income is recognized in profit or loss. Dividends and other similar forms of remuneration on equity instruments are deducted from the instruments' book value, when CAIXA obtains the right to receive them, if they refer to the year of the instrument's acquisition and represent a recovery of the initial investment or are recognized in profit or loss for the period, in the other cases. Foreign exchange translation gains and losses are recognized in profit or loss.

Financial assets classified as at FVOCI are stated at fair value, at least at the time of trial balance sheets and balance sheets, and the valuation or devaluation is computed as an offsetting entry to the appropriate other comprehensive income account, at the net of tax effects, until the financial asset is no longer recognized.

(d.3.3) Financial assets measured at fair value through profit or loss (FVTPL)

The fair value through profit or loss category includes assets whose objective is to generate return solely by selling financial assets, as well as assets that do not meet the criteria for measurement at amortized cost or FVOCI.

Interest income is recognized in profit or loss. Dividends and other similar forms of remuneration on equity instruments are recognized by CAIXA when it obtains the right to receive them, measured according to the amount declared by the investee. Foreign exchange translation gains and losses are recognized in profit or loss.

Financial assets classified as at FVTPL are stated at fair value, at least at the time of trial balance sheets and balance sheets, and the appreciation or depreciation is recorded as an offsetting entry to the proper revenue or expense account in profit or loss for the period.

(e) Derivative financial instruments and *hedging instruments*

CAIXA enters into derivative financial instruments for *hedging purposes*, whether accounting or financial, for the purpose of hedging against risks, accounted for according to Circular Letter No. 3,082/2002.

Adjustments are measured at fair value and held as assets when positive and as liabilities when negative. They are subsequently revalued at fair value, and the appreciations or devaluations are recognized directly in profit or loss for the period.

Derivative financial instruments are used to offset, wholly or in part, the risks arising from exchange rate gains and losses on financial liabilities qualified for hedge accounting are classified as *market risk hedges*. Financial instruments classified in this category, as well as the related financial assets and liabilities, are adjusted to fair value with gains and losses, which are recognized directly in profit or loss.

The breakdown of amounts recorded in derivative financial instruments is presented in note 6.2.

(f) Interbank investments

Interbank investments were allocated to the category of fair value through other comprehensive income upon initial recognition in the case of money market investments (own portfolio and third-party funds) and to the category of amortized cost for interbank deposits. Income from interbank investments is obtained from expenses incurred on reverse sale-and-repurchase agreements (difference between repurchase and sale amounts) and from revenue on financing transactions backed by third-party fixed-rate securities (difference between resale and purchase amounts).

Interbank investments are measured at fair value, at least at the time of trial balance sheets and balance sheets, and their valuation or devaluation is recorded as an offsetting entry to the appropriate other comprehensive income account, net of taxes, until the investment is no longer recognized.

The composition and terms of interbank investments are presented in notes 7.1 and 8.2.

(g) Financial liabilities

Financial liabilities are classified as amortized cost. Subsequent measurement is also at amortized cost, except for:

- Financial liabilities measured at fair value through profit or loss: derivatives and financial liabilities involving loans or leases of financial assets;
- Financial liabilities generated by the transfer of a financial asset: recorded as an offsetting entry to the amounts received for the transaction in assets;

- Financial liabilities measured at present value: credit commitments and credits to be released; And
- Financial guarantees: measured at the higher of the ECL allowance and the fair value on initial recognition, less the cumulative revenue recognized in accordance with specific regulations.

The reclassification of financial liabilities is prohibited.

(h) Derecognition of financial assets and liabilities

(h.1) Financial assets

A financial asset (or where applicable, a part of a financial asset or part of a group of similar financial assets) is written off when:

- The rights to receive the cash flows from the financial asset are past due; Or
- CAIXA transfers the right to receive the cash flows from the financial asset or enters into a pass-on agreement and substantially transfers all the risks and rewards of this asset.

When CAIXA transfers the right to receive the contractual cash flows from the asset or enters into a pass-on agreement and does not substantially transfer or retain all of the risks and rewards, but retains control of the asset, it continues to recognize such risk to the extent of its continuing involvement with the transferred asset, recognizing a related liability.

The transferred assets and the related liabilities are measured based on the rights and liabilities retained by CAIXA.

The continuing involvement, which takes the form of a security interest in the transferred asset, is measured at the lower level of the original amount recorded in the books of account and the maximum amount of compensation that CAIXA may be required to pay.

In transactions that involve a substantial transfer of risks and rewards, recognition is made upon the write-off of the asset and its allocation in profit or loss. On the other hand, in transactions where substantial retention of risks and rewards is maintained, the recognition is made with the financial asset sold or transferred, which remains, in its entirety, recorded in assets. There is also the income receivable against an assumed liability and the income and expenses that are recognized monthly.

For transactions without substantial transfer or retention of risks and rewards, the asset should be written off and the new asset and the new liability should be recognized separately when recognizing the transfer of control.

When control is recorded, the following events occur:

- The asset remains in proportion to the continued involvement (exposure);
- Assumed liabilities must be recorded; And
- The results of the transaction are determined.

(h.2) Financial liabilities

Where an existing financial liability is replaced by another from the same lender on substantially different terms or the terms of an existing liability are substantially modified, such an exchange or modification is treated as a derecognition of the original liability and the recognition of a new liability. The difference in the book value is recognized in profit or loss. The Company derecognizes a financial liability when its contractual obligations expire, are settled, canceled or terminated.

(i) Deposits and money market funding, funds from acceptance and issuance of securities and borrowings and on-lendings

Deposits and bills of exchange are stated at settlement amounts and consider charges payable by the reporting date, recorded *on a pro rata basis*.

Deposits; money market funding and borrowings and on-lendings; and the terms and amounts of the funds from the issuance of securities are recognized in balance sheet and profit or loss accounts, and their charges are recognized monthly according to the flow of their terms, as shown in notes 15.1, 15.2 and 15.3, respectively.

Because these transactions have fixed rates, funding through the issuance of securities has its expenses recognized in profit or loss according to the terms of the transactions and is presented as a contra account to the related liabilities.

(j) Deferred revenue

Revenue received earlier to be recognized in profit or loss in subsequent periods and for which there is no forecast, over the normal course of performance of the contract, of refund to the other parties to the contract. Revenues are recognized initially as revenue advances and recognized in profit or loss over the term of the agreement.

(k) Provisions, contingent assets and liabilities and tax and social security liabilities

The recognition, measurement and disclosure of provisions for contingent liabilities and contingent liabilities are made in accordance with the criteria set by CPC 25 – Provisions, Contingent Liabilities and Contingent Assets, approved by CMN Resolution No. 3,823/2009.

- **Contingent liabilities**: under CPC 25, contingent liabilities are not provided for, and administrative or legal cases assessed as possible losses are only disclosed in the notes to the financial statements;
- **Provisions for liabilities**: provisions for liabilities are recognized whenever loss is considered probable, which is a probable outflow of economic benefits to settle the obligation, and provided that the amounts involved can be measured reliably.
- **Contingent assets:** CAIXA does not have contingent assets whose inflow of economic benefits is virtually certain.

Details about contingent liabilities and provisions, as well as their movements, is presented in note 16.

(l) Loan commitments, credits to be released and financial guarantees provided

Guarantees are entered into to protect the financial liabilities of third parties. The accounting treatment of guarantees is crucial for a proper assessment of CAIXA's risk and financial exposure.

The allocation to the internships must consider the chances of future disbursements by the institution in the event that the counterparty does not honor the contractual obligations.

CAIXA provides for expected loss on loans and credits to be released to cover losses arising from the possible need to honor obligations. Appointments must meet at least one of the following characteristics:

- The commitment is not cancellable unconditionally and unilaterally by the institution;
- The institution does not have the capacity to cancel, block or suspend the contract or the disbursement of funds or does not execute the cancellation, blocking or suspension in the normal day-to-day management of the financial instrument;
- The institution does not have the capacity to monitor the financial instrument or the financial situation of the counterparty individually so as to allow the immediate cancellation, blocking or suspension of the commitment or disbursement of funds if the counterparty's financial capacity is reduced; Or

The recognition of the provision for financial guarantees provided by CAIXA follows the criteria established by CMN Resolution No. 4,966/2021, which fall into the following categories:

Loans to other entities - on-lendings to financial institutions and public entities, where CAIXA provides FGTS as collateral for the transferred amounts. Therefore, the allowance for impairment loss is recognized according to expected losses, taking into consideration the borrowing entities' risk associated with the recourse guarantees, which consist of the loan portfolios formed by the borrowing institutions and funding FGTS (Severance Pay Fund).

FIES – These are credits intended for individual students, selected by the FNDE Operator Agent (National Fund for the Development of Education), with resources from FIES, according to rules established by MEC and by the FNDE Operator Agent, directed to the financing of non-free undergraduate courses.

The administration and operation of credit cards, as well as debit cards, was migrated to Caixa Cartões Holding. However, CAIXA maintained its exposure to the credit risk of these transactions, and a substantial retention of risks. Accordingly, a financial guarantee was recognized for the potential obligations associated with the credit card transactions. In the consolidated financial statements, card transactions are once again included in the credit portfolio to reflect the conglomerate's transactions.

CAIXA has changed its accounting practice regarding the classification of credit limits granted in credit card transactions, which are now classified as non-cancellable commitments. This change represents a shift in accounting policy, in accordance with current regulations.

(m) Actuarial liabilities

Employee benefits, consisting of short-term benefits granted to current employees, are recognized on an accrual basis and are expensed as the related service is provided. Post-employment benefits under CAIXA's responsibility related to supplementary retirement benefits and health care are recognized according to the criteria set by Technical Pronouncement CPC 33 (R1), adopted by the Central Bank of Brazil through CMN Resolution No. 4,877/2020.

CPC 33 (R1) establishes specific parameters for the sponsoring company to measure the assets, liabilities and, consequently, the retirement plan surplus and deficit. However, due to legal provisions present in Brazil, the financial statements of the related plans must be prepared in accordance with the provisions established by the national competent body, which leads to different surplus and deficit calculations.

Considering that CAIXA has already recognized an actuarial reserve, in accordance with the provisions of CPC 33 (R1), there is only a prerogative to supplement this provision if the deficit, which is the subject matter of a reduction plan, determined in accordance with local legislation, is higher than that provided for by CPC 33 (R1).

In this case, the addition is made in advance of equity, according to Technical Interpretation ICPC 20 - Defined Benefit Asset Limit, Minimum Funding Requirements and their Interaction.

Actuarial reviews are made every six months. Therefore, the notes on employee benefits are prepared in the six-month periods ended June 30 and December 31, and their details are presented in note 18.

(n) Other financial assets and liabilities

The other financial assets are non-transitory funds invested by CAIXA and do not fall into the category of cash and cash equivalents, interbank liquidity transactions, securities transactions, loan transactions and loan-granting transactions, given that there are defined groups for these specific transactions.

Other financial liabilities consist of liabilities that do not fit into deposits, repurchase and reverse repurchase agreements, debt instruments and derivatives, and borrowings and on-lendings.

Details about financial assets and liabilities are presented in notes 8.5 and 15.4, respectively.

(o) Other non-financial assets and liabilities

Other assets are measured at the realizable value including, when applicable, earnings and monetary and foreign currency gains and losses allocated on *a pro rata basis* and impairment loss, when considered necessary. The other liabilities included known and estimated amounts plus, when applicable, monetary and foreign currency gains and losses allocated on *a pro rata basis*. Details about non-financial assets and liabilities are presented in notes 14 and 19, respectively.

(p) Allocation of financial instruments in stages

The process of classifying CAIXA's financial instruments into stages is based on credit quality, where the deterioration in credit risk is assessed since initial recognition. The correct allocation of instruments into stages is important for the disclosure of accurate information and a correct assessment of the risks inherent in these assets.

CMN Resolution No. 4,966/2021 introduced the definition of stages for the classification of financial instruments, which replaces the classification of loans in *ratings*.

CAIXA classifies its financial instruments into the following stages:

(p.1) Stage 1

12-month expected credit loss: Assets classified into this stage are normal and with no significant increase in credit risk. In this case, the expected loss is the product of the probability of default over the next 12 months (PD) and the loss given the *default* (LGD). Applicable to financial assets originated or acquired with risk adequate to the Company's Risk and Capital Management Policy.

(p.2) Stage 2

Expected credit loss over the life of the asset: Assets classified into this stage showed a significant increase in credit risk. For these assets, the expected loss is the difference between the probability of default by the end of the life of the asset (PD *Lifetime*) and the loss given default (LGD).

(p.3) Stage 3

Expected credit losses on problematic assets: Assets that fall into this stage are considered problematic assets and are credit-impaired. For these assets, the expected loss is the default loss (LGD).

(p.4) Allocation review

The stage allocation should be reviewed:

- Monthly, in view of the late payment of principal or charges;
- Every six months for a financial instrument of the same counterparty that is higher than 5% of the institution's equity;
- Once every 12 months for the other months, except for financial instruments proven to be of low risk;
- Whenever new facts indicate a significant change in the credit quality, considering, for example, the economic scenario; And
- When the instrument is renegotiated.

(p.5) Relocation

A reallocation occurs when it becomes evident that the credit quality of a financial instrument has changed significantly since initial recognition, which results in a change in the stage from that in which the instrument was previously classified. Reallocation assessment aims to accurately reflect any deterioration or improvement in credit quality over time.

(p.6) Relevant aspects of the classification into stages:

Reallocation from stage 3 to stage 1 – when a financial asset no longer qualifies as a credit-impaired asset (problematic asset).

Reallocation from the 2nd to the 1st stage – when there is a significant reduction in credit risk.

Allocation to the third stage - When a financial instrument is allocated to the third stage, all financial instruments of the same counterparty must be allocated to the third stage, except if the financial instrument has demonstrably low risk (*drag effect*).

(q) Credit risk

There may be a significant increase in credit risk when:

- Changes occur in external or internal indicators;
- Adverse changes in business conditions occur;
- Other obligations of the counterparty are restructured; And
- Late payment of principal or charges.

Credit risk also includes:

- Counterparty credit risk, which is the possibility of losses arising from the default on obligations related to the settlement of transactions involving bilateral flows, including the trading of financial assets or derivatives; And
- Concentration risk, understood as the possibility of losses associated with significant exposures: to the same counterparty; counterparties that operate in the same economic segment, geographic region or segment; to counterparties whose revenues depend on the same type of merchandise or activity; to financial instruments whose risk factors are significantly related; associated with the same type of financial product or service; and whose risk is mitigated by the same type of instrument.

(q.1) Criteria applied to mischaracterize the instrument as a problematic financial asset.

The de-characterization (cure) of problematic financial assets occurs from the finding that an asset shows evidence of overcoming the deterioration in credit quality, observing the application of the criteria established for a specific minimum period after its marking, and provided that there are no overdue installments, including charges.

(r) Restructured operations

Transactions are classified as restructured when they involve renegotiation which entails significant concessions to the counterparty due to a significant deterioration in its credit quality, which would not be granted if such deterioration were not reported, among other cases that show renegotiation with increased risk. Renegotiations are exempt from being marked for restructuring if their credit quality has deteriorated, and are due to decisions of the National Monetary Council, regulatory body or other legal measures that expressly make this exception possible.

(s) Treatment of financial instruments by portfolios

CAIXA may collectively assess credit risk and may group financial instruments as follows:

- Same homogeneous risk group;
- Retail transactions; And
- They need to be managed on a mass basis.

Amounts in thousands of Brazilian real, except when otherwise indicated.

(s.1) Homogeneous risk group

Consists of the set of financial instruments with similar characteristics that allow the assessment and quantification of credit risk collectively, considering the characteristics of the counterparty's credit risk, the type of financial instrument, type of collateral or collateral, the stage to which it is allocated, late payment of the principal or charges, as well as the economic segment, geographic location, origination and term.

(t) Method used to calculate the allowance for impairment loss on loans

CAIXA recognizes the allowance in an amount corresponding to the expected losses associated with the credit risk of financial instruments. The provision should be recognized on the initial recognition of the financial instrument as an expense for the period, with an offsetting entry to the proper account:

1) assets, in the case of losses on financial assets; And
2) Liabilities, in the case of losses related to:

- Financial guarantees provided;
- commitments of credits to be released; And
- Consideration falling due on operating leases.

(u) Taxes

Taxes applicable to CAIXA and its subsidiaries are calculated according to the rates presented in the table below:

Taxes	Rate
Income tax (15,00% + surtax of 10,00%)	25%
Social Contribution Tax – CSLL (1)	20%
PIS/Pasep (2)	0.65%
Contribution for Social Security Funding – COFINS (2)	4%
Service Tax – ISS	Up to 5%

(1) The rate of 20% is applicable to CAIXA, 15% to CAIXA Asset and 9% to the other companies of the conglomerate.
(2) For non-financial companies under the non-cumulative taxation system, the PIS/PASEP rate is 1.65%, and the COFINS rate is 7.6%.

The recognition of deferred tax assets is based on technical studies and analyses by Management, considering prevailing tax rates. The criteria for measuring and recognizing tax assets and liabilities have been consolidated by CMN Resolution No. 4,842/2020 since January 1, 2021.

As from January 2025, the realization estimates of AFD include expected and incurred losses, according to CMN Resolution No. 4,966/2021 and Law No. 14,467/2022 for transactions defaulted on by December 31, 2024. Losses from delinquent transactions and from companies that are undergoing bankruptcy or court-supervised reorganization may be deducted from the income and social contribution tax bases.

Law No. 14,467/2022, amended by Law No. 15,078/2024, allows credits that were unpaid on 12/31/2024 to be utilized at the rate of 1/84 or 1/120 per calculation period as of January 2026.

The new regulatory framework was considered by the study that originated CAIXA's Tax Policy, published in 2024, establishing the guidelines for governance and management of compliance with tax rules, through legislative monitoring, control of the application of the related legislation and the bank's tax compliance situation.

The breakdown of IRPJ and CSLL amounts, their calculations, origin and expected realization of tax credits were supported in note 10.

(v) Investments

Investments in subsidiaries, joint ventures or companies over which CAIXA has significant influence are accounted for under the equity method. In order to calculate the share of profit (loss) of equity-accounted investees of permanent investments in non-financial companies, the amounts are adjusted for convergence with the standards and instructions issued by the National Monetary Council (CMN) and the Central Bank of Brazil (BACEN). Other permanent investments are stated at acquisition cost.

The breakdown of investments and of equity-accounted investees is presented in note 11.

(w) Property and equipment

Property and equipment includes tangible assets used for the maintenance of its operating activities, recorded at acquisition cost and depreciated using the straight-line method, according to CMN Resolution No. 4,535/2016.

CAIXA started to apply CMN Resolution No. 4,975/2021 and related CPCs, according to a prospective approach, and agreements entered into or renewed as from January 1, 2025, will be recognized according to the new regulations.

CAIXA, as a lessee, has operating leases that basically consist of lease agreements and assignments for consideration granted for the installation of administrative units and branches; No sub-lease agreements.

In addition to the contractual terms, the possibility of renewing the contracts for the legal periods allowed, starting from the date the agreement is signed. For lease agreements of low value, such as mobile phones and printers, a lease exemption applies.

The useful lives of property and equipment for own use are reviewed at least at the end of the reporting period and adjusted as necessary. Right-of-use assets are depreciated over the lease term and revalued annually or when there is sign of impairment.

CAIXA does not have property, plant and equipment held as investment property or leased as operating leases, and does not enter into a finance lease agreement as a lessor.

The breakdown of the amounts recorded as property and equipment is in note 12.

(x) Intangible assets

CAIXA's intangible assets basically consist of payroll acquisitions and *software*.

These assets are initially recognized at acquisition or production cost and subsequently minus accumulated amortization calculated using the straight-line method, according to contractual terms (CMN Resolution No. 4,534/2016).

Payroll acquisitions consist of amounts paid under business partnership agreements with the public and private sectors to provide banking services consisting of processing payroll and payroll loans, maintenance of the collection portfolio, payment services to suppliers and other banking services. Its useful life is five years and its monthly amortization is calculated by dividing the value of the asset by the useful life, less the grace period.

Software comprises both software acquired and internally developed, and internally developed software is recognized as an intangible asset only if CAIXA can identify the Company's capacity to use or sell it, and the generation of future economic benefits can be reliably demonstrated. Its useful life is five years and its amortization is calculated monthly according to one sixtieth (1/60) of the asset's cost value. The breakdown of the amounts recorded in intangible assets is presented in note 13.

(y) Impairment losses

CAIXA evaluates non-financial assets at least annually or at any time when facts that interfere with their value become known, with the purpose of identifying evidence of devaluation in their book value. If there is an indication that an asset is impaired, an impairment loss is estimated and if it is confirmed, it should be recognized immediately in profit or loss.

The recoverable value of an asset is the higher of its fair value, net of selling expenses, and its value in use (CMN Resolution No. 4,924/2021).

(z) Recognition of revenues and expenses

CAIXA prepares its consolidated financial statements on the accrual basis.

The following specific recognition criteria must be met before the income or expense is recognized.

(z.1) Interest income and expense

Interest income, fees and commissions are recognized when the amount of the income and its associated costs and the stage of completion of the transaction can be measured reliably and it is probable that the economic benefits associated with the transaction will be realized.

Interest income or expenses are recognized by using the TJEO (Effective Interest Rate) for all financial instruments measured at amortized cost, interest-bearing financial assets classified as at fair value through other comprehensive income, and financial instruments designated at fair value through profit or loss.

The ECA is the rate that exactly discounts estimated future receipts or payments over the expected life of the financial instrument or, when appropriate, in a shorter period, to the net carrying amount of the financial asset or liability. The calculation of the TJEO considers all contractual terms of the financial instrument and includes any incremental rates or costs directly attributable to the instrument and which are part of the effective rate, except for expected credit losses.

The book values of financial assets and liabilities are adjusted whenever CAIXA reviews its estimates for payment and collection. It is calculated according to the original interest rate of the contract. The respective adjustment is recorded as "Interest and related income". However, for a financial asset that has been reclassified to which CAIXA subsequently increases its estimate of future cash collection as a result of an increase in the probability of credit recovery, the effect of this increase is recognized as an adjustment in the effective rate since the date of the change in the estimate.

(z.2) Income from services and banking fees

Income from services and banking fees is recognized by CAIXA, when it provides or makes the services available to clients, in an amount that reflects the consideration expected in exchange for the services. Incremental costs, when material, are recognized in assets, thus impacting the effective interest rate of the transaction, and are recognized in profit or loss only when contracts are evolving.

For purpose determining the recognition of revenues, CAIXA evaluates judgment to check whether the performance obligation is satisfied when the service is provided or over the term of the contracts.

(z.3) Income from dividends

Dividends received from investments in associates and jointly controlled entities are recognized as income when approved at the related shareholders' meetings.

(aa) Recurring and non-recurring results

Under BCB Resolution No. 2/2020 the recurring and non-recurring profit (loss) is to be disclosed in a segregated manner in notes to the financial statements. For the purposes of the Resolution, non-recurring profit (loss) is considered to be profit or loss if: I - is not related or is incidentally related to the institution's typical activities; and II - is not expected to occur very often in future fiscal years. Details about recurring and non-recurring profit (loss) are presented in note 36.

(bb) Subsequent events

A subsequent event is an event that occurs between the end of the reporting period and the date that the financial statements are authorized for issue. They consist of:

- **Events that give rise to adjustments** – events that show conditions that already existed on the reporting date; and
- **Events that do not give rise to adjustments** are those events that show conditions that did not exist on the reporting date.

Subsequent events, if any, will be described and disclosed in note 38 according to the criteria set by CPC 24 – Subsequent Events, approved by CMN Resolution No. 4,818/2020.

(cc) Change in accounting policy related to the inflation adjustment of Hybrid Capital and Debt Instruments (IHCD).

CAIXA promoted a change in the accounting policy applied exclusively to the consolidated financial statements, with regard to the way of presentation of the inflation adjustment of Hybrid Capital and Debt Instruments (IHCD) eligible for common capital.

Considering that these instruments meet the criteria for classification as equity instruments, and that compensation interest is already treated as a distribution of income, we concluded that inflation adjustment should receive the same treatment, and is recognized as a change in equity.

The reclassification results from a voluntary review of the Company's accounting policy aligned with international best practices to provide more useful and relevant information to the users of the consolidated financial statements, as provided for in item 14 of CPC 23.

The new accounting policy started to be adopted in 2025, with the necessary adjustments in the opening balances of the affected components of equity, as shown in the statement of changes in equity. Due to the entry into force of CMN Resolution No. 4,966/2021, which in its article 79 exempts the presentation of comparative balances for the year 2025, no retrospective republication of prior periods was made.

Note 4 - Significant judgments and estimates

CAIXA makes estimates and judgments in accordance with its accounting policies, which reflect the complexity and subjectivity involved in the preparation of its statements and notes, and assumptions are determined in accordance with the applicable accounting standard.

(a) Expected credit loss

CAIXA recognizes an allowance for ECL based on prudential and consistent criteria, taking into consideration the probability of default and the risks inherent in each transaction. Provisions are not a static fact and may be adjusted whenever there are significant changes in risk factors.

The process of determining the level of provision requires continuous estimates and judgments. Therefore, it is possible that actual losses, when they occur in subsequent periods, may differ from the estimates made according to the assumptions and assumptions in effect at the time of valuation.

The allowance for impairment loss on loans and other receivables with credit granting characteristics is a probability-weighted estimate of credit losses and a combination of three parameters is used to achieve that result: (i) *Probability of Default (PD*); (ii) *Loss Given Default (LGD*); and (iii) exposure at default *(EAD*).

To assess the credit risk posed by wholesale transactions, CAIXA conducts individual analyses based on assumptions that involve financial indicators and qualitative aspects of the companies, the business environment and financial instruments.

At CAIXA loss is reviewed monthly for retail and wholesale segments are reviewed half yearly or annually.

CAIXA sets accounting concepts and criteria for recognizing the allowance for impairment loss on loans to the following financial instruments:

- Financial assets;
- Financial guarantees provided; And
- Credit commitments and credits to be released.

CAIXA assesses the expected loss associated with the credit risk considering the probability of the instrument being characterized as a credit-impaired asset and the expected recovery of the financial instrument.

CAIXA uses the complete methodology for calculating the allowance for impairment loss on loans, which takes a comprehensive approach to risk assessment and management and recognizes expected losses at different stages of the credit cycle, according to the evolution of the quality of the credit cycle.

(b) Tax assets and liabilities

CAIXA accounts for deferred tax assets when there are deductible temporary differences that will result in future reductions in income taxes. Deferred tax liabilities, on the other hand, arise when there are taxable temporary differences that will result in higher taxes payable in the future.

Such differences arise when the tax basis of an asset or liability is lower than its carrying amount and these differences are expected to reverse, increasing the company's taxable profit in future years.

(c) Amortization and depreciation

Amortization and depreciation are concepts that involve the analysis of the allocation of the depreciable value of a tangible or intangible asset over its useful life.

Amortization refers to the process of gradually allocating the cost of an intangible asset over time. This means that, over the useful life of the asset, CAIXA recognizes an expense corresponding to the consumption of that asset, reducing its book value.

Depreciation is the depreciation of the Bank's tangible material assets according to their time of use. As physical assets are used, they lose value due to wear and tear, obsolescence, or deterioration. Depreciation allows CAIXA to recognize this impairment loss in a systematic manner, ensuring that the residual value of assets is faithfully represented in the accounting records.

(d) Provisions

CAIXA recognizes provisions for liabilities considering the opinion of the General Counsel and Management, the nature of the actions, their similarity with previous proceedings, the complexity and position of appeal courts. The amount recognized as a provision should be the best estimate of the outflow of funds required to settle the current obligation at the reporting date.

A provision is also recognized to cover losses on financial guarantees provided in any manner in the proper liability account, with an offsetting entry to profit or loss for the period.

Contingent liabilities whose likelihood of unfavorable outcome is remote do not require provision or disclosure. The analysis and assessment of losses is based on the opinion of the Legal Department and Management.

Provisions are recognized when:

- CAIXA has a present obligation (legal or constructive) as a result of a past event;
- It is probable that an outflow of resources that embody economic benefits will be required to settle the obligation; and
- The amount of the obligation can be estimated reliably.

(e) Fair value and fair value hierarchy

Considering the concept of fair value, when there is no quoted price in an active market available for a financial instrument, CAIXA defines the fair value of financial instruments according to market pricing methods, such as the present value method obtained from the discounted cash flow, and assuming assumptions such as the adoption of a credit *spread* based on the *rating* of the issuer, the inclusion of an early redemption model using a defined discount rate in the construction of a binomial probability tree (for instruments with the possibility of early redemption) or other valuation techniques.

Under the present value valuation of financial instruments, future cash flows estimated according to the instruments' profitability indexes are discounted to present value considering interest flows, principal payments and discount curves.

The purpose of the credit spread is to adjust the price based on market or internal perception of the status of the issuer of a particular instrument at the reporting date.

The Hull binomial probability tree construction model is used to value private instruments with early redemption clauses.

CPC 46 (IFRS 7) specifies a hierarchy of valuation techniques based on the criterion of using observable or unobservable inputs.

Observable data reflects information obtained in the market from independent sources and unobservable data reflects the market assumptions used by the Institution.

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

- **Level 1** – quoted prices (unadjusted) in asset markets for identical assets or liabilities. This level includes listed securities and debt instruments traded on the stock, mercantile and futures exchange, for example;
- **Level 2** – inputs other observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices), except for those included in Level 1, including most over-the-counter derivative contracts, negotiated loans and structured debt issuance; and
- **Level 3** – inputs for the asset or liability that are not based on observable market data (unobservable inputs). This level includes equity and debt instruments significantly composed of 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 particular transaction given market conditions. However, CAIXA believes that the methods and assumptions adopted by it are appropriate to the contractual characteristics of each instrument and consistent with best market practices. In addition, the application of different methods or the use of different assumptions in determining fair value may generate other fair value results at the reporting date, given that those instruments are naturally sensitive to the methods and assumptions made given their contractual characteristics.

Amounts in thousands of Brazilian real, except when otherwise indicated.

The inputs for data collection that make up the process of establishing the price of instruments, as a primary source, are obtained from the following sources:

- Secondary markets for federal government securities: ANBIMA; and
- Share prices, prices and adjustments of futures contracts, market rates for *swaps*, DI rate: B3 S.A., I – Brasil, Bolsa, Balcão.

CAIXA bases its judgment decisions on its own knowledge and observations of market behavior relevant to the individual assets and liabilities, and the judgments made may vary based on market conditions.

Items observed by CAIXA when measuring fair value:

- Clear definition of fair value as the market price in a transaction between knowledgeable and willing parties;
- Using the three-level hierarchy for measurement based on observable and unobservable data;
- Importance of robust documentation and justifications for methods used, particularly for Level 3 measurements;
- Need for proper disclosure of measurement criteria and hierarchical levels in the financial statements; And
- Strict governance of measurement processes, with an emphasis on transparency and reliability of reported information.

(f) Actuarial liabilities

The actuarial assessment comprises calculations and estimates, as well as the provision of information, reports, statements, projections and other support as may be necessary for the accounting recognition and tax adjustments of all post-employment benefits under CAIXA's responsibility.

CAIXA performs the actuarial assessment every six months, in June and December every year.

Note 5 - Cash and cash equivalents

Amounts recognized as cash and cash equivalents consist of cash assets in local currency, foreign currency and interbank investments acquired within 90 days or less and with insignificant risk of change in value.

Parent Company	
Description	12/31/2025
Total cash and cash equivalents	10,057,712
Cash and cash equivalents in local currency	9,769,208
Cash and cash equivalents in foreign currency	288,504
Interbank investments	140,138,719
Voluntary deposits – Central Bank of Brazil (note 8.1)	5,749,999
Total	155,946,430

Consolidated	
Description	12/31/2025
Total cash and cash equivalents	10,070,353
Cash and cash equivalents in local currency	9,781,849
Cash and cash equivalents in foreign currency	288,504
Interbank investments	140,138,719
Voluntary deposits – Central Bank of Brazil (note 8.1)	5,749,999
Total	155,959,071

Amounts in thousands of Brazilian real, except when otherwise indicated.

Note 6 - Financial assets at fair value through profit or loss

Note 6.1 – Securities at fair value through profit or loss

(a) Composition of the portfolio by aging schedule

Parent Company						
Description	12/31/2025					
	Without maturity	Over Within 360 days	Fair value	Total gross carrying amount	Expected losses	Adjustment to at fair value
Brazilian federal government bonds	-	152,466,860	152,466,860	152,198,245	-	268,615
Private securities of financial institutions	-	163,855	163,855	162,163	(811)	2,503
Private securities of non-financial entities	-	3,300,077	3,300,077	3,345,020	(75,019)	30,076
Investment fund shares	131,002	-	131,002	130,000	-	1,002
Shares	876,988	-	876,988	917,736	-	(40,748)
Total	1,007,990	155,930,792	156,938,782	156,753,164	(75,830)	261,448

Consolidated								
Description	12/31/2025							
	Without maturity	Within 91-180 days	Within 181-360 days	Over 360 days	Fair value	Total gross carrying amount	Expected losses	Fair value adjustment
Brazilian federal government bonds	-	814	136,972	156,477,243	156,615,029	156,081,920	-	533,109
Private securities of financial institutions	-	-	-	163,855	163,855	162,163	(811)	2,503
Private securities of non-financial entities	-	-	-	3,300,077	3,300,077	3,345,020	(75,019)	30,076
Investment fund shares	147,620	-	-	-	147,620	27,147	-	120,473
Shares	876,988	-	-	-	876,988	917,736	-	(40,748)
Total	1,024,608	814	136,972	159,941,175	161,103,569	160,533,986	(75,830)	645,413

Amounts in thousands of Brazilian real, except when otherwise indicated.

(a.1) Unrecognized revenues in profit or loss

In 2025, revenues from securities at fair value through profit or loss not recognized because the asset is considered to have credit recovery problems totaled R$6,932.

(b) Changes in the securities portfolio by stages

There was no movement from/to stage 2 in the securities portfolio at fair value through profit or loss.

Parent Company					
Stage 1	Balance as of 01/01/2025	Purchase/ (settlement)	Transfer of/ to Stage 2	Transfer of/ to Stage 3	Balance as of 12/31/2025
Brazilian federal government bonds	120,920,014	31,278,231	-	-	152,198,245
Private securities of financial institutions	-	162,163	-	-	162,163
Private securities of non-financial entities	448,694	2,772,782	-	36,996	3,258,472
Investment fund shares	-	130,000	-	-	130,000
Shares	100,448	817,288	-	-	917,736
Total	121,469,156	35,160,464	-	36,996	156,666,616

Consolidated					
Stage 1	Balance as of 01/01/2025	Purchase/ (settlement)	Transfer from/ to stage 2	Transfer from/ to stage 3	Balance as of 12/31/2025
Brazilian federal government bonds	122,323,519	33,758,401	-	-	156,081,920
Private securities of financial institutions	-	162,163	-	-	162,163
Private securities of non-financial entities	448,694	2,772,782	-	36,996	3,258,472
Investment fund shares	18,768	8,379	-	-	27,147
Shares	100,448	817,288	-	-	917,736
Total	122,891,429	37,519,013	-	36,996	160,447,438

Amounts in thousands of Brazilian real, except when otherwise indicated.

Parent Company/Consolidated					
Stage 3	Balance as of 01/01/2025	Purchase/ (settlement)	Transfer of/ to Stage 1	Transfer from/ to stage 2	Balance as of 12/31/2025
Private securities of non-financial entities	36,996	86,548	(36,996)	-	86,548
Total	36,996	86,548	(36,996)	-	86,548

Note 6.2 – Derivatives

CAIXA uses derivative financial instruments (DFis), recorded in balance sheet accounts, which are intended to meet the Company's own needs to manage its risk exposure (*hedge*). These transactions involve

DI futures contracts, US dollar contracts, coupon exchange rate and *swap agreements*.

Derivative financial instruments, when used as *hedging* instruments, are intended for hedging against foreign exchange gains and losses on assets and liabilities.

CAIXA uses two strategies to operate in the derivative instruments market:

Hedging of financial instruments both in the trading portfolio and in the banking portfolio; and

Make the trading portfolio more profitable.

The main market risk associated with the first strategy, linked to the fair value hedge of loan transactions, is the exposure to interest rate fluctuations due to the ineffective portion of the *hedge*.

Regarding the second strategy, the main market risk is associated with changes in the prices of derivative instruments. These variations are recognized in profit or loss.

CAIXA does not currently hold derivatives subject to non-linear price fluctuations, which makes these fluctuations less extensive.

The Institution manages market risk in its trading portfolios (interest rate, *instrument and counterparty* spread, issuer *default risk*, shares, foreign exchange and commodities) and banking (*counterparty spread*, exchange and commodities) portfolios in order to control exposure and capital consumption required to cover it.

Net exposure, VaR (*Value at Risk*), CVaR (*Conditional VaR*), concentration on risk factors, forward structure, *duration*, *hedging*, stress tests, limits and capital requirements are daily calculated according to the standardized and managerial approaches.

Derivatives generally represent future commitments to exchange currencies or indexes, or to buy/sell other financial instruments on the terms and dates specified in the contracts. Swap agreements are registered with or without collateral at B3.

A *clearing house* is responsible for calculating the daily adjustments and the security margin to be deposited for payment if any of the parties defaults. Thus, it is the *clearing house* that becomes a counterparty to the contracts. Therefore, this type of record does not pose any credit risk.

The notional values of futures contracts are recorded in memorandum accounts and adjustments are recorded in balance sheet accounts.

CAIXA does not have derivative instruments whose gains or losses are recorded in a separate equity account, which occurs only in *cash flow* hedge accounting frameworks.

(a) FGTS derivative

Caixa Econômica Federal, as the operating agent of the Severance Pay Fund – FGTS, is responsible for running the Fund's assets and liabilities, providing a guarantee of minimum profitability for FGTS assets pursuant to Law No. 8,036/1990 and the Resolutions of the FGTS Board of Trustees No. 681/2012, 764/2014, 553/2007, 633/2010, 295/1998 and 649/2010.

Given its legal obligation and according to current accounting rules, CAIXA must measure, at least annually, the book value to be recognized in connection with the guarantee of minimum profitability assumed with the FGTS.

Considering that CAIXA provides 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 derivative liability arising from the obligations established for the administration of FGTS.

Therefore, the purpose of the FGTS derivative is to recognize the book value in CAIXA's financial statements as a guarantee of minimum profitability assumed against the FGTS, which should correspond to the estimated real loss on the investments made, considering the due offsets provided for in the standard.

(b) Foreign Exchange Contracts

With respect to foreign exchange derivatives, CAIXA makes use of US dollar futures contracts and FRA (*Foward Rate Agreement*) of coupon exchange rates to hedge proprietary positions and cash flows in foreign currency against foreign exchange gains and losses. Swaps may be entered into as derivatives for foreign market issues that occur sporadically to *hedge* these transactions.

All foreign exchange derivatives traded by CAIXA are registered with B3, and there is no credit risk because the *Clearing Company* plays the role of counterparty to the transactions, making daily adjustments in positions and requiring the deposit of a security margin. The settlement of US dollar futures contracts and FRA of coupon exchange are linked to PTAX, while swap contracts have their indicators negotiated between the parties, the most common being the exchange of exchange rate + fixed rate x DI percentage. On the maturity of these instruments, the US dollar futures contracts are traded by CAIXA for terms of up to 30 days, while the FRA contracts of the coupon exchange rate are contracted with a maturity of up to one year. Swap agreements can have maturities higher than 5 years, depending on the *hedging* needs.

(c) *Hedge accounting*

The purpose of the *foreign issuance* hedge is to protect the fluctuation in the US dollar and the US dollar coupon rate on the repayment of the principal, the interest and the 15% tax on the payment of interest, which is *hedged*.

The structure is built for the internalized balances and the hedging occurs through *swap* agreements, as described:

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

The *structured hedge* for loan receivable transactions, called banking portfolio macro *hedge*, aims at managing the banking portfolio's interest rate risk. Under this program, credit agreements are used as *hedging* instruments and protection is made through DI futures contracts, as described.

- DI futures long position: % of the DI variation; And
- DI futures short position: Fixed rate.

Because the future flows of the *hedged* item are matched to the *swap long position*, the effectiveness of transactions remains close to 100%.

The same level of effectiveness is observed in the *hedging* of loan transactions.

The item Fair value adjustment of *hedging* instruments consists of the accumulated adjustment *in* swap and futures contracts (DI).

Amounts in thousands of Brazilian real, except when otherwise indicated.

(c.1) *Hedge* Accounting

Parent Company/Consolidated							
Strategy		12/31/2025					
		Hedging instruments				Object	
Interest rate risk		Nominal amount	Quant.	Fair value (1)		Fair value	Mark-to-market adjustments
Object	Instrument			Effective portion	Ineffective portion		
Hedge of the loan portfolio	Futures contracts (2)	16,243,577	178,045	268,976	74,629	14,473,407	(268,976)
Foreign issuance hedges	*Swap*	3,780,785	36	358,190	-	4,138,976	(358,190)

(1) Mark-to-market portion of the hedging instrument.
(2) Instrument settled in D+1 with B3 counterparty.

(c.2) Temporal structure of the *Hedge*

Parent Company/Consolidated		
Maturity	*Banking portfolio* hedge	*Foreign issuance* hedges
	12/31/2025	12/31/2025
2026	9,372,833	237,821
2027	5,958,019	221,685
2028	697,465	207,631
2029	169,851	195,289
2030	-	2,918,359
2031	45,409	-
Total	16,243,577	3,780,785

Amounts in thousands of Brazilian real, except when otherwise indicated.

(d) Breakdown of the derivative financial instruments portfolio by index, type of instrument and term, demonstrated at notional value in memorandum accounts

Parent Company					
	Notional value				
	12/31/2025				
Description	Within 1-90 days	Within 91-180 days	Within 181-360 days	Over 360 days	Fair value
Futures contracts					
Purchase commitments	70,922	14,104	163,801	2,110,652	2,359,479
Interbank market	70,922	14,104	163,801	2,110,652	2,359,479
Sales commitments	6,004,582	38,492	4,305,173	69,921,510	80,269,757
Interbank market	5,364,202	38,492	4,305,173	69,921,510	79,629,377
Foreign currency	640,380	-	-	-	640,380
Forward contracts (1)					
Forward exchange contract - assets	83,328	-	-	-	83,328
Foreign exchange contract - liabilities	18,390	-	-	-	18,390
Swap					
Swap - US dollar	-	121,082	116,739	3,542,964	3,780,785
Other					
Derivative FGTS (Severance Pay Fund)	-	-	-	3,090,992	3,090,992

Amounts in thousands of Brazilian real, except when otherwise indicated.

Consolidated					
Notional value					
Description	12/31/2025				
	Within 1-90 days	Within 91-180 days	Within 181-360 days	Over 360 days	Fair value
Futures contracts					
Purchase commitments	70,922	3,616,193	163,801	2,110,652	5,961,568
Interbank market	70,922	3,616,193	163,801	2,110,652	5,961,568
Sales commitments	6,004,582	38,492	4,305,173	69,921,510	80,269,757
Interbank market	5,364,202	38,492	4,305,173	69,921,510	79,629,377
Foreign currency	640,380	-	-	-	640,380
Forward contracts (1)					
Forward exchange contract - assets	83,328	-	-	-	83,328
Foreign exchange contract - liabilities	18,390	-	-	-	18,390
Swap					
Swap - US dollar	-	121,082	116,739	3,542,964	3,780,785
Swap - DI	204,768	-	-	-	204,768
Other					
Derivative FGTS (Severance Pay Fund)	-	-	-	3,090,992	3,090,992

(1) Foreign exchange contracts denominated in foreign currencies and translated using PTAX.

Amounts in thousands of Brazilian real, except when otherwise indicated.

(e) Breakdown of the derivative financial instruments portfolio by type of instrument, counterparty and maturity date, stated at equity value.

Description	Parent Company						
	12/31/2025						
	Equity value receivable/payable	Fair value adjustment	Within 1-90 days	Within 91-180 days	Within 181-360 days	Over 360 days	Equity value
Receivables	68	(22)	46	-	-	-	46
Term	68	(22)	46	-	-	-	46
Financial institutions and clients	68	(22)	46	-	-	-	46
Payables	156,084	216,262	4	10,987	10,299	351,056	372,346
Swap	156,077	216,265	-	10,987	10,299	351,056	372,342
Indexes/B3	156,077	216,265	-	10,987	10,299	351,056	372,342
Term	7	(3)	4	-	-	-	4
Financial institutions and clients	7	(3)	4	-	-	-	4

Description	Consolidated						
	12/31/2025						
	Book value receivable/ payable	Fair value adjustment	Within 1-90 days	Within 91-180 days	Within 181-360 days	Over 360 days	Equity value
Receivables	68	(22)	46	-	-	-	46
Term	68	(22)	46	-	-	-	46
Financial institutions and clients	68	(22)	46	-	-	-	46
Payables	156,134	216,272	14	11,037	10,299	351,056	372,406
Swap	156,077	216,275	10	10,987	10,299	351,056	372,352
Indexes/B3	156,077	216,275	10	10,987	10,299	351,056	372,352
Term	7	(3)	4	-	-	-	4
Financial institutions and clients	7	(3)	4	-	-	-	4
Future	50	-	-	50	-	-	50
Future	50	-	-	50	-	-	50

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

Description	Parent Company		Consolidated	
	2025		2025	
	2nd half	Year	2nd half	Year
Swap	(230,163)	(386,264)	(230,408)	(386,628)
Future	444,328	(1,945,089)	443,901	(1,944,520)
Exchange	210	(4,382)	210	(4,382)
Total	214,375	(2,335,735)	213,703	(2,335,530)

Amounts in thousands of Brazilian real, except when otherwise indicated.

Note 6.3 - Other financial assets at fair value through profit or loss

CAIXA initially assigned *royalties* irrevocably due to the asset's characteristics. Consists of an agreement entered into by CAIXA, whereby rights were granted *royalties* and special participation arising from the exploration of oil and natural gas.

Description	Parent Company/Consolidated		
	12/31/2025		
	Total gross carrying amount	Fair value adjustment in profit or loss	Fair value
Royalties	761,375	(501,768)	259,607
Total	761,375	(501,768)	259,607

Note 7 - Financial assets at fair value through other comprehensive income

Note 7.1 – Interbank investments - reverse sale-and-repurchase agreements

(a) Breakdown of the portfolio of repurchase and reverse repurchase agreements

Parent Company/Consolidated			
Description	Within 1-90 days	Fair value adjustment	Carrying value 12/31/2025
Money market instruments - own portfolio	98,743,168	3,129	98,746,297
Financial Treasury Bills	65,862,148	759	65,862,907
National Treasury Bills	24,975,103	1,459	24,976,562
National Treasury Notes	7,905,917	911	7,906,828
Money market instruments - third-party portfolio	41,241,497	514	41,242,011
Financial Treasury Bills	18,347,552	-	18,347,552
National Treasury Bills	22,893,945	514	22,894,459
Total	139,984,665	3,643	139,988,308

Amounts in thousands of Brazilian real, except when otherwise indicated.

Note 7.2 – Securities at fair value through other comprehensive income

(a) Composition of the portfolio by aging schedule

Parent Company									
	12/31/2025								
Description	Without maturity	For 1-90 days	From 91 to 180 days	Within 181-360 days	Over 360 days	Fair value	Total gross carrying amount	Expected losses	Fair value adjustment
Brazilian federal government bonds	-	3,641,590	2,758,402	1,359,292	285,708,822	293,468,106	293,460,576	-	7,530
Private securities of financial institutions	-	439,201	284,093	436,357	422,268	1,581,919	1,574,865	(3,360)	10,414
Private securities of non-financial entities	-	-	-	151,655	14,107,109	14,258,764	14,396,286	(499,588)	362,066
Investment fund shares (1)	2,680,595	-	-	-	-	2,680,595	1,495,411	-	1,185,184
Shares (1)	14,071	-	-	-	-	14,071	18,970	-	(4,899)
Total	2,694,666	4,080,791	3,042,495	1,947,304	300,238,199	312,003,455	310,946,108	(502,948)	1,560,295

Consolidated									
	12/31/2025								
Description	Without maturity	For 1-90 days	Within 91-180 days	Within 181-360 days	Over 360 days	Fair value	Carrying value Gross	Expected losses	Fair value adjustment
Brazilian federal government bonds	-	3,641,590	2,758,402	1,359,292	285,708,822	293,468,106	293,460,576	-	7,530
Private securities of financial institutions	-	439,201	284,093	436,357	422,268	1,581,919	1,574,865	(3,360)	10,414
Private securities of non-financial entities	-	-	-	151,655	14,107,109	14,258,764	14,396,286	(499,588)	362,066
Investment fund shares (1)	1,658,937	-	-	-	-	1,658,937	495,411	-	1,163,526
Shares(1)	14,071	-	-	-	-	14,071	18,970	-	(4,899)
Total	1,673,008	4,080,791	3,042,495	1,947,304	300,238,199	310,981,797	309,946,108	(502,948)	1,538,637

(1) CAIXA has irrevocably designated equity instruments at fair value through other comprehensive income due to the strategy and characteristics of these securities. As of December 31, 2025, these securities total R$11,222 in investment fund shares and R$11,865 in shares.

(a.1) Unrecognized revenues in profit or loss

In 2025, income from securities at fair value through other comprehensive income not recognized because the asset is considered to have credit recovery problems totaled R$15,988.

Amounts in thousands of Brazilian real, except when otherwise indicated.

(b) Changes in the securities portfolio by stages

Parent Company					
Stage 1	Balance as of 01/01/2025	Purchase/ (settlement)	Transfer of/ to Stage 2	Transfer of/ to Stage 3	Balance as of 12/31/2025
Brazilian federal government bonds	162,083,246	131,377,330	-	-	293,460,576
Private securities of financial institutions	2,854,322	(1,279,457)	-	-	1,574,865
Private securities of non-financial entities	8,979,453	4,965,064	(241,129)	(140,460)	13,562,928
Investment fund shares	1,557,330	(61,919)	-	-	1,495,411
Shares	18,970	-	-	-	18,970
Total	175,493,321	135,001,018	(241,129)	(140,460)	310,112,750

Consolidated					
Stage 1	Balance as of 01/01/2025	Purchase/ (settlement)	Transfer of/ to Stage 2	Transfer of/ to Stage 3	Balance as of 12/31/2025
Brazilian federal government bonds	162,083,246	131,377,330	-	-	293,460,576
Private securities of financial institutions	2,854,322	(1,279,457)	-	-	1,574,865
Private securities of non-financial entities	8,979,453	4,965,064	(241,129)	(140,460)	13,562,928
Investment fund shares	557,330	(61,919)	-	-	495,411
Shares	18,970	-	-	-	18,970
Total	174,493,321	135,001,018	(241,129)	(140,460)	309,112,750

Amounts in thousands of Brazilian real, except when otherwise indicated.

Parent Company/Consolidated					
Stage 2	Balance as of 01/01/2025	Purchase/ (settlement)	Transfer of/ to Stage 1	Transfer of/ to Stage 3	Balance as of 12/31/2025
Private securities of non-financial entities	-	182,035	241,129	-	423,164
Total	-	182,035	241,129	-	423,164

Parent Company/Consolidated					
Stage 3	Balance as of 01/01/2025	Purchase/ (settlement)	Transfer of/ to Stage 1	Transfer of/ to Stage 2	Balance as of 12/31/2025
Private securities of non-financial entities	30,022	239,712	140,460	-	410,194
Total	30,022	239,712	140,460	-	410,194

Amounts in thousands of Brazilian real, except when otherwise indicated.

Note 8 - Financial assets at amortized cost

Note 8.1 – Central Bank deposits

Parent Company/Consolidated		
Description	Remuneration	12/31/2025
Reserve for demand deposits	Unpaid	10,061,220
Reserve for savings-account deposits	Savings Index	59,315,401
Time deposits are legal reserve requirements	SELIC rate	40,408,928
Instant payouts account	SELIC rate	1,356,252
Voluntary deposits	SELIC rate	5,749,999
Total		116,891,800

Note 8.2 – Interbank investments – interbank deposits

(a) Breakdown of the portfolio of interbank deposits by aging schedule

Parent Company/Consolidated					
	12/31/2025				
Wallet	For 1-90 days	Within 181-360 days	Over Within 360 days	Expected losses	Net carrying amount
Interbank deposits	150,410	7,562,935	107,805	(13,132)	7,808,018
Interbank deposits	150,410	-	-	(45)	150,365
Interbank deposits - crop loans	-	7,562,935	107,805	(13,087)	7,657,653
Total	150,410	7,562,935	107,805	(13,132)	7,808,018

(1) The entire interbank deposit portfolio is allocated to Stage 1

Amounts in thousands of Brazilian real, except when otherwise indicated.

(a.1) Agreement for offsetting and settling obligations

The balances of interbank deposits include the agreements for offsetting and settling obligations entered into between CAIXA and Banco BMG, Banco Mercantil do Brasil and Banestes, in accordance with CMN Resolution No. 3,263/2005, in the amounts listed below:

Parent Company	
Description	12/31/2025
BMG S.A.	12,371
BANCO MERCANTIL DO BRASIL	2,746
Banestes S.A.	103,909
Total	119,026

Note 8.3 – Securities measured at amortized cost

(a) Composition of the portfolio by aging schedule

Parent Company/Consolidated				
Description	12/31/2025			
	Over 360 days	Total gross carrying amount	Expected losses	Book value, net of allowance
Private securities of non-financial entities	2,238,931	2,239,603	(672)	2,238,931
Total	2,238,931	2,239,603	(672)	2,238,931

(b) Changes in the portfolio's stages

Parent Company/Consolidated					
Stage 1	Balance as of 01/01/2025	Purchase/ (settlement)	Transfer of/ to Stage 2	Transfer of/ to Stage 3	Balance as of 12/31/2025
Brazilian federal government bonds	1,541,305	(1,541,305)	-	-	-
Private securities of non-financial entities	2,198,643	40,960	-	-	2,239,603
Total	3,739,948	(1,500,345)	-	-	2,239,603

Amounts in thousands of Brazilian real, except when otherwise indicated.

Note 8.4 – Portfolio measured at amortized cost

(a) Breakdown of the loan portfolio

Description	Parent Company			Consolidated		
	12/31/2025			12/31/2025		
	Carrying value	Expected losses	Book value, net of allowance	Carrying value	Expected losses	Book value, net of allowance
Loans and discounted receivables (1) (2)	236,975,990	(30,211,369)	206,764,621	238,119,347	(30,211,369)	207,907,978
Financing agreements (2)	13,516,909	(1,381,549)	12,135,360	13,516,909	(1,381,549)	12,135,360
Crop financing agreements	62,053,408	(6,594,249)	55,459,159	62,053,408	(6,594,249)	55,459,159
Real estate financing agreements (1)	930,687,442	(18,111,147)	912,576,295	930,687,442	(18,111,147)	912,576,295
Infrastructure financing	110,146,098	(4,812,460)	105,333,638	110,146,098	(4,812,460)	105,333,638
Assignment of receivables	2,870,790	(26,325)	2,844,465	2,870,790	(26,325)	2,844,465
Other assets considered to be credit granting	3,132,122	(269,870)	2,862,252	20,499,259	(1,571,784)	18,927,475
Total	1,359,382,759	(61,406,969)	1,297,975,790	1,377,893,253	(62,708,883)	1,315,184,370

(1) Includes *hedging* loans and receivables that are discounted to the amount of R$259,044 and real estate financing in the amount of R$9,932.
(2) In December 2025, government programs (Giro CAIXA and PRONAMPE microcredit, Giro CAIXA FGI and PROCRED) totaled R$31,702,837 granted in the year.

Amounts in thousands of Brazilian real, except when otherwise indicated.

(b) Changes in the loan portfolio by stages

Parent Company					
Stage 1 (1)	Balance as of 01/01/2025	Recognition/ (liquidation)	Transfer of/ for Stage 2	Transfer of/ to Stage 3	Balance as of 12/31/2025
Loans and discounted receivables	168,993,688	24,746,681	9,259,105	(6,758,151)	196,241,323
Financing	7,910,356	3,893,960	(80,365)	(350,639)	11,373,312
Crop financing agreements	57,442,005	(584,814)	(2,361,887)	(6,224,495)	48,270,809
Real estate financing agreements	786,474,231	107,941,089	(5,922,477)	(9,250,518)	879,242,325
Infrastructure financing	100,829,120	3,241,054	36,038	(102,162)	104,004,050
Assignment of receivables	3,293,659	(512,086)	(12,809)	(29,106)	2,739,658
Other assets with credit-granting characteristics (2)	16,078,584	(13,060,167)	(16,739)	(215,036)	2,786,642
Total	1,141,021,643	125,665,717	900,866	(22,930,107)	1,244,658,119

(1) Includes the amount of R$44,570,102 consisting of contracts overdue for more than 30 days.
(2) The movement considers the migration of debit and credit card transactions to Caixa Cartões, which occurred in April 2025.

Parent Company					
Stage 2	Balance as of 01/01/2025	Recognition/ (liquidation)	Transfer of/ to Stage 1	Transfer from/ to stage 3	Balance as of 12/31/2025
Loans and discounted receivables	21,288,406	1,958,260	(9,259,105)	(4,286,274)	9,701,287
Financing	437,628	165,909	80,365	(166,542)	517,360
Crop financing agreements	850,510	155,378	2,361,887	(301,461)	3,066,314
Real estate financing agreements	6,118,306	684,978	5,922,477	(1,227,340)	11,498,421
Infrastructure financing	453,491	(37,280)	(36,038)	(4,379)	375,794
Assignment of receivables	26,741	(2,575)	12,809	(5,554)	31,421
Other assets considered to be credit granting	1,258,829	(1,254,264)	16,739	(1,172)	20,132
Total	30,433,911	1,670,406	(900,866)	(5,992,722)	25,210,729

Amounts in thousands of Brazilian real, except when otherwise indicated.

Parent Company					
Stage 3	Balance as of 01/01/2025	Recognition/ (liquidation)	Transfer of/ to Stage 1	Transfer of/ to Stage 2	Balance as of 12/31/2025
Loans and discounted receivables	21,745,337	(1,756,382)	6,758,151	4,286,274	31,033,380
Financing	578,823	530,233	350,639	166,542	1,626,237
Crop financing agreements	4,008,564	181,765	6,224,495	301,461	10,716,285
Real estate financing agreements	32,603,630	(3,134,792)	9,250,518	1,227,340	39,946,696
Infrastructure financing	5,865,448	(205,735)	102,162	4,379	5,766,254
Assignment of receivables	76,597	(11,546)	29,106	5,554	99,711
Other assets considered to be credit granting	523,548	(414,408)	215,036	1,172	325,348
Total	65,401,947	(4,810,865)	22,930,107	5,992,722	89,513,911

Consolidated					
Stage 1 (1)	Balance as of 01/01/2025	Recognition/ (liquidation)	Transfer of/ to Stage 2	Transfer from/ to stage 3	Balance as of 12/31/2025
Loans and discounted receivables	170,043,830	24,839,934	9,259,105	(6,758,151)	197,384,718
Financing	7,910,356	3,893,960	(80,365)	(350,639)	11,373,312
Crop financing agreements	57,442,005	(584,814)	(2,361,887)	(6,224,495)	48,270,809
Real estate financing agreements	786,474,231	107,941,089	(5,922,477)	(9,250,518)	879,242,325
Infrastructure financing	100,829,120	3,241,054	36,038	(102,162)	104,004,050
Assignment of receivables	3,293,659	(512,086)	(12,809)	(29,106)	2,739,658
Other receivables considered to be credit granting	16,078,584	2,581,174	(357,492)	(317,052)	17,985,214
Total	1,142,071,785	141,400,311	560,113	(23,032,123)	1,261,000,086

(1) Includes the amount of R$44,570,102 consisting of contracts overdue for more than 30 days.

Amounts in thousands of Brazilian real, except when otherwise indicated.

Consolidated					
Stage 2	Balance as of 01/01/2025	Recognition/ (liquidation)	Transfer from/ to stage 1	Transfer from/ to stage 3	Balance as of 12/31/2025
Loans and discounted receivables	21,288,406	1,958,260	(9,259,105)	(4,286,274)	9,701,287
Financing	437,628	165,909	80,365	(166,542)	517,360
Crop financing agreements	850,510	155,378	2,361,887	(301,461)	3,066,314
Real estate financing agreements	6,118,306	684,978	5,922,477	(1,227,340)	11,498,421
Infrastructure financing	453,491	(37,280)	(36,038)	(4,379)	375,794
Assignment of receivables	26,741	(2,575)	12,809	(5,554)	31,421
Other assets considered to be credit granting	1,258,829	155,536	357,492	(53,848)	1,718,009
Total	30,433,911	3,080,206	(560,113)	(6,045,398)	26,908,606

Consolidated					
Stage 3	Balance as of 01/01/2025	Constitution/ (settlement)	Transfer from/ to stage 1	Transfer from/ to stage 2	Balance as of 12/31/2025
Loans and discounted receivables	21,745,337	(1,756,420)	6,758,151	4,286,274	31,033,342
Financing	578,823	530,233	350,639	166,542	1,626,237
Crop financing agreements	4,008,564	181,765	6,224,495	301,461	10,716,285
Real estate financing agreements	32,603,630	(3,134,792)	9,250,518	1,227,340	39,946,696
Infrastructure financing	5,865,448	(205,735)	102,162	4,379	5,766,254
Assignment of receivables	76,597	(11,546)	29,106	5,554	99,711
Other assets considered to be credit granting	523,548	(98,412)	317,052	53,848	796,036
Total	65,401,947	(4,494,907)	23,032,123	6,045,398	89,984,561

Amounts in thousands of Brazilian real, except when otherwise indicated.

(c) Breakdown of the portfolio by range of arrears

Description	Parent Company					
	12/31/2025					
	Portfolio C 1	Portfolio C 2	Portfolio C 3	Portfolio C 4	Portfolio C 5	Total
Not problematic	**913,830,227**	**81,708,975**	**155,806,790**	**1,174,242**	**117,348,654**	**1,269,868,888**
Within 1-30 days	859,216,348	80,133,359	154,302,549	1,151,017	115,040,333	1,209,843,606
Within 31-60 days	43,895,744	973,593	1,117,842	7,116	1,632,065	47,626,360
Within 61-90 days	10,718,135	602,023	386,399	16,109	676,256	12,398,922
Defaulted problematics	**30,422,686**	**10,357,449**	**4,262,952**	**305,476**	**1,957,709**	**47,306,272**
Within 1-90 days	30,422,686	10,357,449	4,262,952	305,476	1,957,709	47,306,272
Delinquent Problematics	**11,531,127**	**12,128,319**	**7,895,847**	**310,973**	**10,341,333**	**42,207,599**
Within 91-180 days	7,959,894	5,756,446	3,704,735	195,254	4,567,730	22,184,059
Within 181-360 days	2,130,074	3,482,807	2,826,898	32,620	3,725,128	12,197,527
Over 360 days	1,441,159	2,889,066	1,364,214	83,099	2,048,475	7,826,013
Total	**955,784,040**	**104,194,743**	**167,965,589**	**1,790,691**	**129,647,696**	**1,359,382,759**

Amounts in thousands of Brazilian real, except when otherwise indicated.

Description	Consolidated					
	12/31/2025					
	Portfolio C 1	Portfolio C 2	Portfolio C 3	Portfolio C 4	Portfolio C 5	Total
Not problematic	**913,830,227**	**81,708,975**	**155,806,790**	**1,174,242**	**135,859,148**	**1,288,379,382**
Within 1-30 days	859,216,348	80,133,359	154,302,549	1,151,017	133,550,827	1,228,354,100
Within 31-60 days	43,895,744	973,593	1,117,842	7,116	1,632,065	47,626,360
Within 61-90 days	10,718,135	602,023	386,399	16,109	676,256	12,398,922
Defaulted problematics	**30,422,686**	**10,357,449**	**4,262,952**	**305,476**	**1,957,709**	**47,306,272**
Within 1-90 days	30,422,686	10,357,449	4,262,952	305,476	1,957,709	47,306,272
Delinquent Problematics	**11,531,127**	**12,128,319**	**7,895,847**	**310,973**	**10,341,333**	**42,207,599**
Within 91-180 days	7,959,894	5,756,446	3,704,735	195,254	4,567,730	22,184,059
Within 181-360 days	2,130,074	3,482,807	2,826,898	32,620	3,725,128	12,197,527
Over 360 days	1,441,159	2,889,066	1,364,214	83,099	2,048,475	7,826,013
Total	**955,784,040**	**104,194,743**	**167,965,589**	**1,790,691**	**148,158,190**	**1,377,893,253**

Article 81 of BCB Resolution No. 352/2023 provides that, in order to calculate the expected loss allowance for credit risk, financial institutions must classify their financial assets into five portfolios, according to the type of collateral or lack thereof:

- **Portfolio 1**: Receivables with solid guarantees, such as real estate under conditional sale or guarantees from the Federal Government and international organizations.
- **Portfolio 2**: Receivables that are secured by leases, mortgages, pledges, chattels, bank deposits, guarantees from institutions authorized by the Central Bank of Brazil and credit insurance policies from unrelated entities.
- **Portfolio 3**: receivables related to receivables, such as discounts or guarantees by fiduciary assignment, pledge or pledge of receivables, in addition to other guarantees not provided for in previous portfolios.
- **Portfolio 4**: Unsecured transactions, such as working capital, foreign exchange advances, debentures and rural credit for investment.
- **Portfolio 5**: Riskier credits, such as personal loans with or without payroll, revolving and rural credit without guarantees, in addition to other commercial operations with credit characteristics also without guarantees.

Amounts in thousands of Brazilian real, except when otherwise indicated.

(d) Composition of the portfolio by line of business

Description	Parent Company		Consolidated	
	12/31/2025	%	12/31/2025	%
Public sector	85,038,188	6.26	85,038,226	6.17
Direct administration	72,989,329	5.37	72,989,329	5.30
Indirect administration – sanitation and infrastructure	5,853,054	0.43	5,853,054	0.42
Indirect administration - other	6,195,805	0.46	6,195,843	0.45
Private sector	1,274,344,571	93.74	1,292,855,027	93.83
Legal entity	169,825,901	12.49	171,531,561	12.45
Construction	31,214,567	2.3	31,473,866	2.28
Retail trade	25,332,661	1.86	25,986,054	1.89
Wholesale trade	18,576,632	1.37	18,676,807	1.36
Transport	12,715,721	0.94	12,790,568	0.93
Electricity	12,564,908	0.92	12,565,392	0.91
Sanitation and infrastructure	10,413,177	0.77	10,439,183	0.76
Health	7,526,241	0.55	7,569,821	0.55
Agribusiness and extractivism	6,524,951	0.48	6,538,115	0.47
Other industries	6,413,304	0.47	6,460,385	0.47
Food	4,618,938	0.34	4,642,599	0.34
Steel and metallurgy	3,737,905	0.27	3,768,982	0.27
Financial services	3,573,251	0.26	3,581,128	0.26
Petrochemical	2,084,058	0.15	2,089,675	0.15
Textile	1,947,631	0.14	1,977,112	0.14
Communication	1,439,375	0.11	1,468,769	0.11
Personal services	586,058	0.04	606,669	0.04
Other services	20,556,523	1.51	20,896,436	1.52
Individuals	1,104,518,670	81.25	1,121,323,466	81.38
Total	1,359,382,759	100.00	1,377,893,253	100.00

Amounts in thousands of Brazilian real, except when otherwise indicated.

(e) Renegotiated loans

Parent Company/Consolidated	
Description	12/31/2025
Renegotiations (1)	417,493,101
Write-offs as loss	(1,230,787)

(1) Amount of renegotiations not characterized as restructuring,

(f) Credit-impaired financial instruments (problematic asset)

In December 2025, the percentage of financial assets restructured in relation to total financial instruments renegotiated was 5.54%, totaling R$24,491,686.

The total CAIXA credit portfolio classified as Problematic Asset, i.e. Stage 3, reached the amount of R$89,513,911, and an allowance was accrued in the amount of R$46,674,920 for that portfolio.

The most relevant components of the portfolio classified as problematic result from default and restructuring, which account for 72.87% and 13.94%, totaling R$65,227,140 and R$12,474,891, respectively.

Considering the marking to problematic assets by segment, the housing segment (individuals and legal entities) stands out, which accounts for 45.32% (R$40,564,065) of the total problematic assets, with default accounting for 71.94% (R$29,180,871) and restructuring accounting for 26% (R$10,546,569).

The expected recovery of financial instruments with credit recovery problems in December 2025 totals R$89,091,304

In December 2025, unrecognized revenues due to the asset being considered to have credit recovery problems totaled R$8,647,325.

(g) Crop loans

Parent Company/Consolidated				
12/31/2025				
Description	Allocated resources	Total liabilities	Total liabilities (%)	Cost for non-compliance with liabilities
Cash deposits	16,236,411	16,609,739	31%	(57,337)
Rural savings-account deposits	7,409,399	9,449,560	70%	(14,485)
LCA – Agribusiness Letter of Credit	8,527,770	10,605,952	60%	-
Total	32,173,580	36,665,251		(71,822)

Amounts in thousands of Brazilian real, except when otherwise indicated.

Note 8.5 – Other financial assets at amortized cost

(a) Composition

Description	Parent Company		Consolidated	
	12/31/2025		12/31/2025	
	Carrying value	Carrying amount net of losses	Carrying value	Carrying amount net of losses
Receivables from the National Housing System (b)	22,544,916	19,141,390	22,544,916	19,141,390
Debtors for guarantee deposits (note 16 (e))	22,468,788	22,468,788	22,468,788	22,468,788
Income receivable from the public sector (1)	1,714,142	1,713,238	1,714,142	1,713,238
Credit card	882,989	882,989	1,162,931	1,162,931
Income receivable from the private sector (1)	255,250	254,705	495,581	495,036
Other	159,675	159,675	159,675	159,675
Total	48,025,760	44,620,785	48,546,033	45,141,058

(1) Article one, paragraph two, item II of CMN Resolution No. 4,966/2021 specifies the accounting criteria that are not applied to assets arising from the Bank's contracts with customers, which consist of amounts receivable that are received under CPC 47 – Revenue from Contracts with Customers.

(b) Restricted loans - National Housing System (SFH)

The FCVS is a public fund of an accounting and financial nature, created within the scope of the Housing Financial System (SFH) by Resolution No. 25 of 1967 of the Board of Directors of the BNH (National Housing Bank).

The institutional responsibility of the FCVS is presented in the following purposes:

- Guarantee the term limit for the repayment of housing loans, contracted by borrowers under the SFH, assuming, on behalf of the borrower, the residual debt balance during the term of the contracted financing;
- Assume, on behalf of the borrower, the discounts granted in early settlements, renegotiations and transfers of housing financing agreements, in compliance with the governing legislation;
- Assume, due to Law No. 12,409, of 2011, the outstanding balance of housing financing, total or partial, in case of death or permanent disability, and also assume the recovery or indemnification expenses arising from Physical Damage to the Property and the losses of Civil Liability of the Builder; And
- Settle the remaining transactions of the terminated Credit Insurance to the Acquirer.

It should be noted that the FCVS relates exclusively to the financial agent, since the qualification only occurs after the borrower's relationship with the financing institution of the contract ceases. Therefore, possible non-compliance with a housing agreement covered by the FCVS, such as non-compliance with relevant legislation or non-conformities found in the concession or maintenance of the contract by the financial agent, may cause the agent operating the FCVS to deny coverage, which causes losses for the financial agent.

The table below shows the FCVS credits, segregating them into the following statuses:

- Qualified - registration of the contract by CAIXA as the financial agent in the FCVS system (CAIXA Operating Agent);
- Not qualified – agreements under analysis by CAIXA financial agent for the qualification procedures at the FCVS;
- Qualified and not approved - Qualified agreements not yet analyzed by the FCVS;

Amounts in thousands of Brazilian real, except when otherwise indicated.

- Approved under appeal - agreements with funds issued by CAIXA financial agent and not yet analyzed by the FCVS, with difference in values;
- Approved without recourse – agreements under analysis by CAIXA financial agent to validate with the FCVS for the issue or not of an appeal; and
- Denial of coverage – includes contracts with denial of coverage with and without recourse, and contracts that may not be appealed due to exhaustion of the possibilities of reversal of the denial, by the FCVS.
- Financial impediment – Credit risk – includes financial instruments linked to the FCVS agreements approved and with financial impediments, due to debts with the FGTS, which are subject to credit risk, characterized as problematic assets, light the definitions of CMN Resolution 4,966/2021, assigning them an expected loss of 100% and allocating them to stage 3.

Parent Company/Consolidated			
Description	12/31/2025		
	Base balance	Expected losses	Net balance
FCVS (Salary Changes Compensation Fund) receivable	31,402,290	(12,278,326)	19,123,964
Not enabled	38,959	(27,749)	11,210
Qualified and not approved	83,362	(50,390)	32,972
Approved with/without appeal or manifestation	6,356,839	(2,175,340)	4,181,499
Approved, validated and under novation	9,350,513	(107,093)	9,243,420
Coverage denial (1)	12,169,091	(6,514,228)	5,654,863
Financial impediment – credit risk (Stage 3) (2)	3,403,526	(3,403,526)	-
FGTS (Severance Pay Fund) to be reimbursed	17,426	-	17,426
Total	31,419,716	(12,278,326)	19,141,390

(1) Includes the negative amount due to multiplicity of CADMUT in the amount of R$4,661,557, net of allowance for expected losses. CADMUT is the registry for recording information on housing financing contracts, active and inactive, signed within the scope of the Housing Financial System (SFH) and the housing and social programs of the federal government, as provided for in Law No. 10,150 of 12/21/2000.
(2) All the financing agreements are classified into stage three and there have been no changes in stages in the period.

The agreements to be reimbursed by the FCVS bear interest of up to 6.17% per year and are adjusted for inflation according to the benchmark interest rate (TR), in accordance with Act No. 10,150 of December 21, 2000, amended by Act No. 13,932 of December 11, 2019. The actual realization of these credits depends on compliance with a set of standards and procedures set forth on regulations issued by the FCVS.

The calculation of the allowance for FCVS assets is carried out according to a set of rules, statistical methodology and operational risk concepts; Given that the novation of credits depends on the documents of the contracts, no credit proceedings are involved, i.e. the recognition of the provision is to cover the expected losses arising from the novation of the contracts covered by the FCVS.

Amounts in thousands of Brazilian real, except when otherwise indicated.

Note 9 – Allowance for impairment loss on financial instruments

(a) Expected losses by class

Description	Parent Company			Consolidated		
	12/31/2025			12/31/2025		
	Loss incurred	Expected loss	Total	Loss incurred	Expected loss	Total
Financial assets	(26,074,767)	(39,316,627)	(65,391,394)	(26,074,767)	(40,618,541)	(66,693,308)
Securities	-	(579,450)	(579,450)	-	(579,450)	(579,450)
Credit portfolio	(22,669,792)	(38,737,177)	(61,406,969)	(22,669,792)	(40,039,091)	(62,708,883)
Other financial assets	(3,404,975)	-	(3,404,975)	(3,404,975)	-	(3,404,975)
Financial liabilities	-	(3,065,343)	(3,065,343)	-	(1,763,429)	(1,763,429)
Loan and credit commitments to be released	-	(1,712,733)	(1,712,733)	-	(1,712,733)	(1,712,733)
Financial guarantees provided	-	(1,352,610)	(1,352,610)	-	(50,696)	(50,696)
Total	(26,074,767)	(42,381,970)	(68,456,737)	(26,074,767)	(42,381,970)	(68,456,737)

(b) Changes in the ECL allowance by financial instrument and stage

Parent Company					
Stage 1	Balance as of 01/01/2025	Recognition/Reversal	Transfer of/ to Stage 2	Transfer of/ to Stage 3	Balance as of 12/31/2025
Financial assets	(11,317,223)	7,588,131	(3,598,233)	(3,455,271)	(10,782,596)
Securities	(139,813)	39,172	2,878	(10,397)	(108,160)
Credit portfolio	(11,177,410)	7,548,959	(3,601,111)	(3,444,874)	(10,674,436)
Financial liabilities	(898,057)	(124,097)	(44,637)	(67,298)	(1,134,089)
Commitments of loans and credits to be released	(878,405)	165,711	(10,413)	(11,639)	(734,746)
Financial guarantees provided	(19,652)	(289,808)	(34,224)	(55,659)	(399,343)
Total	(12,215,280)	7,464,034	(3,642,870)	(3,522,569)	(11,916,685)

Amounts in thousands of Brazilian real, except when otherwise indicated.

Parent Company					
Stage 2	Balance as of 01/01/2025	Recognition/Reversal	Transfer of/ to Stage 1	Transfer of/ to Stage 3	Balance as of 12/31/2025
Financial assets	(7,465,777)	(1,802,629)	3,598,233	1,284,744	(4,385,429)
Securities	-	(95,846)	(2,878)	-	(98,724)
Credit portfolio	(7,465,777)	(1,706,783)	3,601,111	1,284,744	(4,286,705)
Financial liabilities	(139,701)	(656,957)	44,637	507	(751,514)
Commitments of loans and credits to be released	(139,699)	(151,887)	10,413	(232)	(281,405)
Financial guarantees provided	(2)	(505,070)	34,224	739	(470,109)
Total	(7,605,478)	(2,459,586)	3,642,870	1,285,251	(5,136,943)

Parent Company					
Stage 3	Balance as of 01/01/2025	Recognition/Reversal	Transfer of/ to Stage 1	Transfer of/ to Stage 2	Balance as of 12/31/2025
Financial assets	(36,045,891)	(16,348,005)	3,455,271	(1,284,744)	(50,223,369)
Securities	(43,599)	(339,364)	10,397	-	(372,566)
Credit portfolio	(32,305,678)	(16,300,280)	3,444,874	(1,284,744)	(46,445,828)
Other financial assets	(3,696,614)	291,639	-	-	(3,404,975)
Financial liabilities	(520,462)	(726,069)	67,298	(507)	(1,179,740)
Commitments of loans and credits to be released	(460,240)	(248,213)	11,639	232	(696,582)
Financial guarantees provided	(60,222)	(477,856)	55,659	(739)	(483,158)
Total	(36,566,353)	(17,074,074)	3,522,569	(1,285,251)	(51,403,109)

Amounts in thousands of Brazilian real, except when otherwise indicated.

Consolidated					
Stage 1	Balance as of 01/01/2025	Recognition/Reversal	Transfer from/to stage 2	Transfer of/ to Stage 3	Balance as of 12/31/2025
Financial assets	(11,317,223)	7,279,565	(3,632,797)	(3,510,068)	(11,180,523)
Securities	(139,813)	39,172	2,878	(10,397)	(108,160)
Credit portfolio	(11,177,410)	7,240,393	(3,635,675)	(3,499,671)	(11,072,363)
Financial liabilities	(898,057)	184,469	(10,073)	(12,501)	(736,162)
Commitments of loans and credits to be released	(878,405)	165,711	(10,413)	(11,639)	(734,746)
Financial guarantees provided	(19,652)	18,758	340	(862)	(1,416)
Total	(12,215,280)	7,464,034	(3,642,870)	(3,522,569)	(11,916,685)

Consolidated					
Stage 2	Balance as of 01/01/2025	Recognition/Reversal	Transfer from/ to stage 1	Transfer of/ to Stage 3	Balance as of 12/31/2025
Financial assets	(7,465,777)	(2,307,314)	3,632,797	1,285,819	(4,854,475)
Securities	-	(95,846)	(2,878)	-	(98,724)
Credit portfolio	(7,465,777)	(2,211,468)	3,635,675	1,285,819	(4,755,751)
Financial liabilities	(139,701)	(152,272)	10,073	(568)	(282,468)
Commitments of loans and credits to be released	(139,699)	(151,887)	10,413	(232)	(281,405)
Financial guarantees provided	(2)	(385)	(340)	(336)	(1,063)
Total	(7,605,478)	(2,459,586)	3,642,870	1,285,251	(5,136,943)

Amounts in thousands of Brazilian real, except when otherwise indicated.

Consolidated					
Stage 3	Balance as of 01/01/2025	Recognition/Reversal	Transfer from/ to stage 1	Transfer of/ to Stage 2	Balance as of 12/31/2025
Financial assets	(36,045,891)	(16,836,667)	3,510,068	(1,285,819)	(50,658,309)
Securities	(43,599)	(339,364)	10,397	-	(372,566)
Credit portfolio	(32,305,678)	(16,788,942)	3,499,671	(1,285,819)	(46,880,768)
Other financial assets	(3,696,614)	291,639	-	-	(3,404,975)
Financial liabilities	(520,462)	(237,407)	12,502	568	(744,799)
Commitments of loans and credits to be released	(460,240)	(248,213)	11,639	232	(696,582)
Financial guarantees provided	(60,222)	10,806	863	336	(48,217)
Total	(36,566,353)	(17,074,074)	3,522,570	(1,285,251)	(51,403,108)

(c) Changes in the allowance for expected credit losses by class

Parent Company							
Description	Year						
	Interbank investments	Securities	Credit portfolio	Other assets	Credit Comp./ Créd. To be released	Financial guarantees provided	Total
Constitution	(13,132)	(536,738)	(16,308,606)	(49,494)	(686,775)	(1,372,662)	(18,967,407)
Reversal	7,316	140,701	22,750	1,397,157	1,256,411	96,914	2,921,249
Closing balance	(5,816)	(396,037)	(16,285,856)	1,347,663	569,636	(1,275,748)	(16,046,158)

Consolidated							
Description	Year						
	Interbank investments	Securities	Credit portfolio	Other assets	Credit Comp./ Créd. To be released	Financial guarantees provided	Total
Constitution	(13,132)	(536,738)	(17,737,693)	(49,494)	(686,775)	56,425	(18,967,407)
Reversal	7,316	140,701	1,206,920	1,397,157	1,256,411	(1,087,256)	2,921,249
Closing balance	(5,816)	(396,037)	(16,530,773)	1,347,663	569,636	(1,030,831)	(16,046,158)

Amounts in thousands of Brazilian real, except when otherwise indicated.

Note 10 – Tax assets and liabilities

(a) Statement of income and social contribution tax expenses

Description	Parent Company		Consolidated	
	2025		2025	
	2nd half	Year	2nd half	Year
Current taxes	-	-	(1,240,546)	(2,009,937)
Deferred taxes	2,857,803	2,442,619	3,016,276	2,596,751
Deferred tax liabilities	9,927	919,540	14,531	915,915
FVTPL securities/Hedged item	(170,863)	582,883	(170,861)	582,883
Guarantee deposits	180,790	336,657	180,790	336,657
Other	-	-	4,602	(3,625)
Deferred tax assets	2,847,876	1,523,079	3,001,745	1,680,836
Temporary differences - recognition/realization	2,857,683	1,532,886	3,011,552	1,690,643
Income and social contribution tax losses	(9,807)	(9,807)	(9,807)	(9,807)
Income tax and social contribution for the period	2,857,803	2,442,619	1,775,730	586,814

(b) Statement of the calculation of corporate income and social contribution tax charges

Description	Parent Company		Consolidated	
	2025		2025	
	2nd half	Year	2nd half	Year
Profit before taxes and profit sharing	4,179,949	14,397,466	6,113,625	18,578,709
IRPJ and CSLL charges	(1,880,976)	(6,478,860)	(2,751,132)	(8,360,420)
Interest on equity capital	255,178	889,524	255,178	889,524
Interests in associates and subsidiaries	1,535,431	2,669,186	(1,217,981)	802,189
Employee profit sharing	475,760	-	475,760	-
Other	(385,393)	2,920,150	1,997,629	4,658,770
Current income and social contribution taxes	-	-	(1,240,546)	(2,009,937)

(c) Deferred tax liabilities

Description	Parent Company	Consolidated
	12/31/2025	12/31/2025
Deferred tax liabilities in profit or loss	3,672,740	3,673,238
Fair value adjustments of securities at FVTPL	98,694	98,694
Adjustment for inflation of guarantee deposits	3,519,739	3,519,739
Other	54,307	54,805
Deferred tax liabilities in equity	804,884	804,884
Mark to market	804,884	804,884
Total deferred tax liabilities	4,477,624	4,478,122

Amounts in thousands of Brazilian real, except when otherwise indicated.

(d) Deferred tax assets

Description	Parent Company				Consolidated			
	01/01/2025	Constitution	Reversal	12/31/2025	01/01/2025	Constitution	Reversal	12/31/2025
Temporary differences	61,802,996	44,417,702	(45,522,383)	60,698,315	61,802,996	44,572,173	(45,522,383)	60,852,786
Allowance for expected credit losses	41,747,612	39,455,052	(32,922,250)	48,280,414	41,747,612	39,455,052	(32,922,250)	48,280,414
Actuarial liabilities	4,231,259	782,165	(2,604,963)	2,408,461	4,231,259	782,165	(2,604,963)	2,408,461
Accrued payroll charges	2,669,905	374,746	(1,018,134)	2,026,517	2,669,905	374,746	(1,018,134)	2,026,517
Adjustment to fair value of derivative instruments	1,445,936	88,766	(1,318,019)	216,683	1,445,936	88,766	(1,318,019)	216,683
Allowance for losses - FCVS receivable	3,664,794	839,232	(510,366)	3,993,660	3,664,794	839,232	(510,366)	3,993,660
Provisions for civil proceedings	1,798,218	-	(284,717)	1,513,501	1,798,218	-	(284,717)	1,513,501
Impairment – assets held for sale (AMV)	252,089	-	(101,187)	150,902	252,089	-	(101,187)	150,902
Tax accruals	280,285	32,523	(7,426)	305,382	280,285	32,523	(7,426)	305,382
Other	5,712,898	2,845,218	(6,755,321)	1,802,795	5,712,898	2,999,689	(6,755,321)	1,957,266
Income tax and social contribution loss	3,570,902	-	(9,806)	3,561,096	3,570,902	-	(9,806)	3,561,096
Income and social contribution tax losses	3,570,902	-	(9,806)	3,561,096	3,570,902	-	(9,806)	3,561,096
Total receivables with an impact on profit or loss	65,373,898	44,417,702	(45,532,189)	64,259,411	65,373,898	44,572,173	(45,532,189)	64,413,882
Actuarial liabilities	6,472,801	1,341,140	(324,134)	7,489,807	6,472,801	1,341,140	(324,134)	7,489,807
Other	915,522	-	(915,522)	-	915,522	-	(915,522)	-
Total credits with an impact on equity	7,388,323	1,341,140	(1,239,656)	7,489,807	7,388,323	1,341,140	(1,239,656)	7,489,807
Total tax credits	72,762,221	45,758,842	(46,771,845)	71,749,218	72,762,221	45,913,313	(46,771,845)	71,903,689
Total unrecognized receivables	57,819	-	(8,151)	49,668	57,819	-	(8,151)	49,668

Amounts in thousands of Brazilian real, except when otherwise indicated.

(e) Expected realization - deferred tax assets

Year of Realization	Parent Company		Consolidated	
	Nominal amount	Present value	Nominal amount	Present value
2026	7,698,806	7,614,813	7,698,806	7,614,813
2027	10,490,661	9,512,745	10,490,661	9,512,745
2028	6,368,903	5,326,794	6,368,903	5,326,794
2029	5,929,815	4,598,609	5,929,815	4,598,609
2030	5,860,199	4,227,089	5,860,199	4,227,089
Over 2030	35,400,834	20,836,180	35,555,305	20,836,343
	71,749,218	52,116,230	71,903,689	52,116,393

Note 11 – Investments

The table below shows the Company's interests in subsidiaries, jointly controlled subsidiaries and affiliated companies of CAIXA Conglomerate.

Parent Company (1)	Country of incorporation	Headquarters	Nature of the relationship	Activity	Strategic participation (2)
CAIXA	Brazil	Brasília (DF)	Conglomerate Leader	Financial institution	
TecBan	Brazil	Barueri (São Paulo)	Related	Banking tecnology	Yes
Quod	Brazil	Barueri (São Paulo)	Related	Credit Bureau	Yes
Núclea	Brazil	São Paulo (SP)	Related	Other activities	Yes
Caixa Seguridade	Brazil	Brasília (DF)	Controlled	Holding	Yes
Caixa Holding	Brazil	Brasília (DF)	Controlled	Holding	Yes
Caixa Corretora	Brazil	Brasília (DF)	Controlled	Insurance brokerage	Yes
Too Seguros	Brazil	São Paulo (SP)	Joint control	Insurer	No
PAN Corretora	Brazil	São Paulo (SP)	Joint control	Broker	No
XS3 Seguros	Brazil	São Paulo (SP)	Joint control	Safe	Yes
XS4 Capitalização	Brazil	Rio de Janeiro (RJ)	Joint control	Capitalization	Yes
XS5 Consórcios	Brazil	São Paulo (SP)	Joint control	Consortia	Yes
XS6 Assistência	Brazil	Barueri (São Paulo)	Joint control	Charitable services	Yes
CNP Brasil	Brazil	Brasília (DF)	Related	Holding	Yes
Holding XS1	Brazil	São Paulo (SP)	Related	Holding	Yes
Caixa Cartões	Brazil	Brasília (DF)	Wholly-owned subsidiary	Holding	Yes
Elo Holding	Brazil	Barueri (São Paulo)	Joint control	Holding	Yes
Caixa Cartões Pré-Pagos	Brazil	São Paulo (SP)	Joint control	Issuance of food vouchers, transportation vouchers and the like	Yes
Caixa Loterias	Brazil	Brasília (DF)	Wholly-owned subsidiary	Lottery services	Yes
Caixa Asset	Brazil	Brasília (DF)	Wholly-owned subsidiary	Distribution of securities	Yes

(1) All of the companies mentioned above adopt the real as their functional currency.
(2) Investments in companies whose activities supplement or support the Bank's activities are considered to be strategic interests.

Amounts in thousands of Brazilian real, except when otherwise indicated.

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

Parent Company	% of interest 12/31/2025		Equity	Carrying value	Changes			Carrying value
	Total	Shares Ordinary	12/31/2025	01/01/2025	Share of profit of equity-accounted investees	Dividends and interest on equity capital (1)	Other	12/31/2025
Caixa Seguridade	80.00%	80.00%	13,550,484	10,665,915	3,452,012	(3,110,963)	(166,576)	10,840,388
Caixa Cartões Holding	100.00%	100.00%	1,222,941	875,683	703,702	(365,630)	9,186	1,222,941
Caixa Loterias	100.00%	100.00%	539,052	87,587	670,558	(219,093)	-	539,052
Caixa Asset	100.00%	100.00%	849,357	848,834	1,052,467	(1,051,944)	-	849,357
TecBan	13.01%	11.61%	991,596	178,644	4,975	(1,160)	(1,583)	180,876
Quod	15.29%	16.00%	307,668	50,926	(3,884)	-	-	47,042
Galgo Sistemas de Informações (2)	6.67%	6.67%	-	2,681	(599)	-	(2,082)	-
Núclea	8.18%	8.18%	1,853,320	147,331	52,293	(48,137)	30	151,517
Outros investimentos (3)	-	-	136	136	-	-	-	136
Total			19,314,554	12,857,737	5,931,524	(4,796,927)	(161,025)	13,831,309

(1) Dividends and interest on equity capital proposed in the period totaled R$3,366,690, of which R$3,629,950 was actually received.
(2) Sale of the ownership interest in Galgo in May 2025 for R$3,458.
(3) Includes pre-operating investments: Negócios Digitais, Caixa Imóveis.

Amounts in thousands of Brazilian real, except when otherwise indicated.

Consolidated								
Parent Company	% of interest (1) 12/31/2025		Equity	Carrying value	Changes			Carrying value
	Total	Shares Ordinary	12/31/2025	01/01/2025	Share of profit of equity-accounted investees	Dividends and Interest on equity capital (2)	Other	12/31/2025
Holding XS1	60.00%	49.00%	12,261,104	7,207,587	1,497,516	(1,413,414)	64,973	7,356,662
CNP Brasil	48.25%	48.25%	5,281,860	2,325,920	428,782	(342,675)	136,470	2,548,497
XS3 Seguros	75.00%	49.99%	2,029,644	1,415,299	589,725	(525,563)	42,698	1,522,159
XS4 Capitalização	75.00%	49.99%	367,748	205,827	202,569	(137,674)	5,071	275,793
XS5 Consórcios	75.00%	49.99%	666,868	425,217	260,578	(185,662)	-	500,133
XS6 Assistência	75.00%	49.99%	59,417	33,883	37,144	(26,464)	-	44,563
Too Seguros	49.00%	49.00%	904,300	423,595	208,503	(229,081)	37,608	440,625
PAN Corretora	49.00%	49.00%	41,966	17,219	26,583	(23,238)	-	20,564
Elo Serviços	41.41%	0.01%	-	456,669	201,409	(310,267)	(347,811)	-
Elo Holding (3)	33.34%	-	859,329	-	18,554	-	267,903	286,457
Caixa Cartões Pré-Pagos	75.00%	50%-1	430,789	308,043	20,649	(5,600)	-	323,092
TecBan	13.01%	11.61%	991,596	178,644	4,975	(1,160)	(1,583)	180,876
Quod	15.29%	16.00%	307,668	50,926	(3,884)	-	-	47,042
Galgo Sistemas de Informações (4)	6.67%	6.67%	-	2,681	(599)	-	(2,082)	-
Núclea	8.18%	8.18%	1,853,320	147,331	52,293	(48,137)	30	151,517
Other investments (5)			395	395	-	-	-	395
Total			26,056,004	13,199,236	3,544,797	(3,248,935)	203,277	13,698,375

(1) The percentages of ownership interest in holding company XS1, CNP Brasil, XS3 Seguros, XS4 Capitalização, XS5 Consórcios, XS6 Ajuda, Too Seguros and Pan Corretora are shown from the point of view of subsidiary Caixa Seguridade.
(2) Dividends and interest on equity capital actually received totaled R$3,587,069, of which R$1,752,755 from Holding XS1; R$634,036 from XS3 Seguros; R$342,675 from CNP Brasil; R$234,439 from Elo Holding; R$219,115 from Too Seguros; R$168,422 from XS5 Consórcios; R$140,731 from XS4 Capitalização; R$48,137 from Núclea; R$22,124 from PAN Corretora; R$ 19,036 from XS6 Assistance; and R$5,600 from Caixa Cartões Pré-Pagos.
(3) In October 2025, Grupo Elo underwent a corporate restructuring, leading to: the sale at book value of the interest in Elo Serviços, with a reduction from 41.41% to 33.34%; the creation of Elo Holding by Caixa Cartões (33.34%) and Elo Participações Ltda – Elopar (66.66%), with the migration of their respective ownership interests in Elo Serviços to the new company; and the takeover of Elo Serviços by Elo Holding as a wholly-owned subsidiary.
(4) Sale of the stake in Galgo in May 2025 for R$3.LIFE 458.
(5) Includes pre-operating investments: Digital Business, Caixa Real Estate, Caixa Cartões Adquirência, Caixa Cartões PAT, Caixa Cartões Fidelidade, Caixa Cartões Contas de Pagamento.

Amounts in thousands of Brazilian real, except when otherwise indicated.

(b) Summarized financial information about the joint subsidiaries and associates not adjusted for the percentages of interest held by CAIXA in the insurance and capitalization segments

Consolidated								
	12/31/2025							
Description	Holding XS1	CNP Brasil	XS3 Seguros	XS4 Capitalização	XS5 Consórcios	XS6 Assistência	Too Seguros	PAN Corretora
Current assets	204,685,124	470,328	2,530,000	1,734,952	446,977	211,032	1,167,073	59,110
Non-current assets	12,185,622	4,850,991	1,215,154	2,051,906	1,033,292	52,427	1,494,799	38
Current liabilities	184,837,459	39,459	1,714,708	3,411,085	261,000	140,437	1,670,249	17,181
Non-current liabilities	19,772,184	-	801	8,025	552,400	63,604	87,323	-
Contingent liabilities	(211,329)	-	801	6	-	-	21,530	-
Income	32,549,420	1,053,810	1,560,116	2,068,299	1,162,259	293,365	1,964,523	65,195
Expenses	(30,053,534)	(165,144)	(773,777)	(1,798,193)	(814,810)	(243,838)	(1,480,845)	(10,944)
Profit/loss for the period	2,495,886	888,666	786,339	270,106	347,449	49,527	483,678	54,251
Other comprehensive income	(108,262)	(122,668)	(85,956)	(39,617)	-	-	(71,990)	-
Total comprehensive income	2,387,624	765,998	700,383	230,489	347,449	49,527	411,688	54,251
Adjusted equity	12,261,103	5,281,860	2,029,645	367,748	666,869	59,418	904,300	41,965
% of interest	60,00	48,25	75,00	75,00	75,00	75,00	49,00	49,00
Investment balance	7,356,662	2,548,497	1,522,159	275,797	500,133	44,563	443,107	20,564
Other adjustments	-	-	-	(4)	-	-	(2,482)	-

Amounts in thousands of Brazilian real, except when otherwise indicated.

(c) Summarized financial information about joint subsidiaries and associates not adjusted by the percentages of ownership interest held by CAIXA in other segments

Parent Company					
Description	12/31/2025				
	TecBan	Quod	Elo Holding	Caixa Cartões Pré-Pagos	Núclea
Current assets	766,711	187,906	-	1,068,468	823,353
Non-current assets	2,473,255	1,025,754	859,407	358,856	1,334,903
Current liabilities	668,796	377,032	78	996,535	277,299
Non-current liabilities	1,579,574	528,960	-	-	33,086
INCOME	2,982,215	373,386	55,737	415,677	1,539,850
Expenses	(2,943,971)	(398,779)	(78)	(388,144)	(905,676)
Profit/loss for the period	38,244	(25,393)	55,659	27,533	634,174
Total comprehensive income	38,244	(25,393)	55,659	27,533	634,174
Adjusted equity	991,596	307,668	859,329	430,789	1,853,320
% of interest	13,01%	15,29%	33,34%	75,00%	8,18%
Investment balance	129,007	47,042	286,457	323,092	151,517
Other adjustments	51,869	-	-	-	-

(d) Disposal of Caixa Seguridade shares

In March 2025, CAIXA, through a secondary public offering of shares, sold 82,380,893 ordinary shares issued by Caixa Seguridade. As a result of this transaction, CAIXA's ownership interest in that company was reduced from 82.75% to 80%. The transaction generated a gain of R$841,114 (note 28), recognized in profit or loss for the period, according to criteria established by current accounting standards.

Amounts in thousands of Brazilian real, except when otherwise indicated.

Note 12 – Property and equipment

(a) Composition

Parent Company					
Description	Life (in years)	12/31/2025			
		Cost	Depreciation	Impairment loss	Liquid
Property and equipment	-	1,945,543	(944,100)	(33,062)	968,381
Buildings	25	1,738,568	(944,100)	(31,301)	763,167
Land	-	206,975	-	(1,761)	205,214
Right-of-use assets	-	2,663,536	(140,674)	-	2,522,862
Real estate	-	2,403,835	(109,861)	-	2,293,974
Vehicles, vessels and others	-	259,701	(30,813)	-	228,888
Leasehold improvements	5	2,782,968	(2,035,132)	(143)	747,693
Construction in progress	-	381,300	-	-	381,300
Property and equipment	-	6,527,352	(4,459,481)	(62)	2,067,809
Communication and security system	5 to 10	1,120,325	(769,280)	-	351,045
Data processing system	5	5,407,027	(3,690,201)	(62)	1,716,764
Inventory furniture and other equipment	-	990,496	(515,918)	(8,580)	465,998
Works of art	-	1,357	-	-	1,357
Total		15,292,552	(8,095,305)	(41,847)	7,155,400

Consolidated					
Description	Life (in years)	12/31/2025			
		Cost	Depreciation	Reduction to Value Recoverable	Liquid
Property and equipment	-	1,945,543	(944,100)	(33,062)	968,381
Buildings	25	1,738,568	(944,100)	(31,301)	763,167
Land	-	206,975	-	(1,761)	205,214
Right-of-use assets	-	2,674,327	(141,801)	-	2,532,526
Real estate	-	2,414,626	(110,988)	-	2,303,638
Vehicles, vessels and others	-	259,701	(30,813)	-	228,888
Leasehold improvements	5	2,782,968	(2,035,132)	(143)	747,693
Construction in progress	-	381,300	-	-	381,300
Property and equipment	-	6,527,412	(4,459,536)	(62)	2,067,814
Communication and security system	5 to 10	1,120,345	(769,300)	-	351,045
Data processing system	5	5,407,067	(3,690,236)	(62)	1,716,769
Inventory furniture and other equipment	-	990,496	(515,918)	(8,580)	465,998
Works of art	-	1,357	-	-	1,357
Total		15,303,403	(8,096,487)	(41,847)	7,165,069

Amounts in thousands of Brazilian real, except when otherwise indicated.

(b) Changes

Parent Company							
Description	01/01/2025 Net	Changes					12/31/2025 net
		Transfer.	Additions	Low	Depreciation	Impairment loss	
Property and equipment	907,358	90,295	31,760	(2,264)	(53,625)	(5,143)	968,381
Buildings	701,632	89,990	31,899	(1,589)	(53,625)	(5,140)	763,167
Land	205,726	305	(139)	(675)	-	(3)	205,214
Right-of-use assets	-	-	2,715,664	-	(142,349)	(50,453)	2,522,862
Real estate	-	-	2,455,963	-	(111,536)	(50,453)	2,293,974
Vehicles, vessels and others	-	-	259,701	-	(30,813)	-	228,888
Leasehold improvements	548,875	423,036	-	(14,858)	(209,360)	-	747,693
Construction in progress	385,768	(510,610)	506,142	-	-	-	381,300
Property and equipment	1,816,501	6,062	902,436	(4,319)	(652,809)	(62)	2,067,809
Communication and security system	246,291	(38,994)	242,750	(1,692)	(97,310)	-	351,045
Data processing system	1,570,210	45,056	659,686	(2,627)	(555,499)	(62)	1,716,764
Inventory furniture and other equipment	252,394	(11,407)	281,518	(1,732)	(54,775)	-	465,998
Works of art	1,357	-	-	-	-	-	1,357
Total	3,912,253	(2,624)	4,437,520	(23,173)	(1,112,918)	(55,658)	7,155,400

Consolidated							
Description	01/01/2025 Net	Changes					12/31/2025 net
		Transfer.	Additions	Low	Depreciation	Impairment loss	
Property and equipment	907,358	90,295	31,760	(2,264)	(53,625)	(5,143)	968,381
Buildings	701,632	89,990	31,899	(1,589)	(53,625)	(5,140)	763,167
Land	205,726	305	(139)	(675)	-	(3)	205,214
Right-of-use assets	-	-	2,726,455	-	(143,476)	(50,453)	2,532,526
Real estate	-	-	2,466,754	-	(112,663)	(50,453)	2,303,638
Vehicles, vessels and others	-	-	259,701	-	(30,813)	-	228,888
Leasehold improvements	548,875	423,036	-	(14,858)	(209,360)	-	747,693
Construction in progress	385,768	(510,610)	506,142	-	-	-	381,300
Property and equipment	1,816,508	6,062	902,434	(4,319)	(652,809)	(62)	2,067,814
Communication and security system	246,291	(38,994)	242,750	(1,692)	(97,310)	-	351,045
Data processing system	1,570,217	45,056	659,684	(2,627)	(555,499)	(62)	1,716,769
Inventory furniture and other equipment	252,394	(11,407)	281,518	(1,732)	(54,775)	-	465,998
Works of art	1,357	-	-	-	-	-	1,357
Total	3,912,260	(2,624)	4,448,309	(23,173)	(1,114,045)	(55,658)	7,165,069

Amounts in thousands of Brazilian real, except when otherwise indicated.

(c) Lease

Right-of-use assets consist of property lease agreements and other assets used for administrative and banking transactions, which generated cash outflows of R$ 287,268.

We show below the analysis of lease liabilities per maturity according to the remaining term of lease agreements.

Maturity date	Parent Company	Consolidated
Within one year	31,454	31,920
Within 1-5 years	1,873,393	1,883,056
Over five years	573,114	573,114
Total (note 15.4)	2,477,961	2,488,090

Note 13 - Intangible assets

(a) Composition

Parent Company				
Description	12/31/2025			
	Cost	Accumulated amortization	Impairment loss	Liquid
Payroll acquisition	3,914,982	(2,205,038)	-	1,709,944
Software	2,329,461	(1,045,264)	(35,385)	1,248,812
Licenses & Copyrights	1,783,335	(679,629)	-	1,103,706
Other intangible assets	617,088	(72,008)	-	545,080
Total	8,644,866	(4,001,939)	(35,385)	4,607,542

Consolidated				
Description	12/31/2025			
	Cost	Accumulated amortization	Impairment loss	Liquid
Payroll acquisition	3,914,982	(2,205,038)	-	1,709,944
Software	2,329,461	(1,045,264)	(35,385)	1,248,812
Licenses & Copyrights	1,783,335	(679,629)	-	1,103,706
Other intangible assets	647,137	(78,017)	-	569,120
Total	8,674,915	(4,007,948)	(35,385)	4,631,582

(b) Changes

Parent Company							
Description	01/01/2025 Net	Changes					12/31/2025 net
		Transfer.	Additions	Low	Amortization	Impairment loss	
Payroll acquisition	1,719,992	-	561,212	9,044	(580,304)	-	1,709,944
Software	1,129,625	(48,783)	695,401	(246,368)	(280,935)	(128)	1,248,812
Licenses & Copyrights	396,535	(4,459)	1,153,283	(17,706)	(423,947)	-	1,103,706
Other intangible assets	54,647	-	589,168	-	(98,735)	-	545,080
Total	3,300,799	(53,242)	2,999,064	(255,030)	(1,383,921)	(128)	4,607,542

Amounts in thousands of Brazilian real, except when otherwise indicated.

Consolidated							
Description	01/01/2025 Net	Changes					12/31/2025 net
		Transfer.	Additions	Low	Amortization	Impairment loss	
Payroll acquisition	1,719,992	-	561,212	9,044	(580,304)	-	1,709,944
Software	1,129,625	(48,783)	695,401	(246,368)	(280,935)	(128)	1,248,812
Licenses & Copyrights	396,535	(4,459)	1,153,283	(17,706)	(423,947)	-	1,103,706
Other intangible assets	84,647	-	589,217	-	(104,744)	-	569,120
Total	3,330,799	(53,242)	2,999,113	(255,030)	(1,389,930)	(128)	4,631,582

Note 14 – Other assets

(a) Composition

Description	Parent Company 12/31/2025	Consolidated 12/31/2025
Non-financial assets held for sale and inventory materials (b)	6,130,953	6,130,953
Unrecognized amounts	1,536,461	1,562,461
Salary prepayments and other advances	1,325,415	1,325,543
Dividends and interest on equity capital receivable	1,285,353	287,945
Interbank accounts and interbranch accounts	581,598	581,598
Specific credits	120,581	120,581
Prepaid expenses	116,111	117,994
Amounts to be reimbursed - FGTS	44,855	44,855
Sundry receivables	1,371,134	1,858,012
Total	12,512,461	12,029,942

(b) Non-financial assets held for sale and inventory materials

Parent Company/Consolidated	
Description	12/31/2025
Non-financial assets held for sale – received	6,401,038
Non-financial assets held for sale - own	47,809
Consumables	17,438
Total	6,466,285
Impairment losses – received	(332,875)
Own impairment losses	(2,457)
Total net of allowance	6,130,953

(c) Allowance for impairment losses

Parent Company/Consolidated	
Description	12/31/2025
Opening balance	(418,905)
Constitution	(82,916)
Low	166,489
Closing balance	(335,332)

Amounts in thousands of Brazilian real, except when otherwise indicated.

Note 15 – Financial liabilities at amortized cost

Note 15.1 – Customer Resources

(a) Deposits per payable period

Deposits	Parent Company					Consolidated
	Without maturity	Within 1-90 days	Within 91-360 days	Over 360 days	12/31/2025	12/31/2025
Cash deposits	54,596,876	-	-	-	54,596,876	54,012,688
Individuals	29,394,279	-	-	-	29,394,279	29,394,279
Legal entities	17,609,771	-	-	-	17,609,771	17,609,490
Linked	2,211,464	-	-	-	2,211,464	1,627,557
Government	1,948,524	-	-	-	1,948,524	1,948,524
Financial system institutions	571,103	-	-	-	571,103	571,103
Closed accounts	261,376	-	-	-	261,376	261,376
Required deposits	1,849,361	-	-	-	1,849,361	1,849,361
Foreign-currency deposits	11,343	-	-	-	11,343	11,343
Other	739,655	-	-	-	739,655	739,655
Savings-account deposits	396,218,727	-	-	-	396,218,727	396,218,727
Individuals	374,496,436	-	-	-	374,496,436	374,496,436
Legal entities	15,420,822	-	-	-	15,420,822	15,420,822
Closed accounts	6,301,469	-	-	-	6,301,469	6,301,469
Time deposits	118,538,999	14,065,541	42,006,977	145,978,090	320,589,607	320,589,607
Court deposits	118,538,999	-	-	-	118,538,999	118,538,999
CBD	-	14,065,541	42,006,977	145,978,090	202,050,608	202,050,608
Special Deposits and Funds and Programs	50,429,954	-	-	-	50,429,954	50,429,954
Other deposits	92,049	-	-	-	92,049	92,049
Total	619,876,605	14,065,541	42,006,977	145,978,090	821,927,213	821,343,025

Amounts in thousands of Brazilian real, except when otherwise indicated.

(b) Special Deposits and Funds and Programs

Parent Company/Consolidated	
Description	12/31/2025
Residential Lease Fund – FAR	20,123,758
Severance Pay Fund – FGTS	7,539,249
Infrastructure Support Fund for Recovery and Adaptation from Extreme Weather Events – FIRECE	7,384,932
Social Development Fund – FDS	2,728,517
Environmental Compensation Fund - FCA	2,721,347
Crop Guarantee Fund – FGS	2,009,645
Mortgage guarantee	1,745,746
Deposits – PREVHAB	1,611,248
Special interest-bearing deposits – SRF	1,179,437
Incra	1,027,338
High School Funding Fund – FIPEM	1,009,685
Microfinance Guarantee Fund – FGM	428,411
PPP Support and Development Fund– FEP CAIXA	414,739
Other	505,902
Total	50,429,954

Note 15.2 – Funds from financial and other institutions

(a) Composition

Description	Parent Company	Consolidated
	12/31/2025	12/31/2025
Borrowings and on-lendings	588,104,550	588,104,550
FGTS	552,470,376	552,470,376
BNDES	17,453,409	17,453,409
Social fund - Law No.12,351/2010	11,651,109	11,651,109
Foreign borrowings	2,471,995	2,471,995
Merchant Marine Fund	2,143,054	2,143,054
Amazon Development Fund	911,951	911,951
Northeast Development Fund	345,608	345,608
Other	657,048	657,048
Money market funding	199,920,878	198,441,258
Own portfolio	158,673,837	157,194,217
Financial Treasury Bills	85,886,264	85,695,223
National Treasury Bills	65,999,321	64,710,742
Debentures	5,851,615	5,851,615
Mortgage-backed securities	874,453	874,453
Agribusiness receivables certificate	62,184	62,184
Third-party portfolio	41,247,041	41,247,041
National Treasury Bills	22,899,489	22,899,489
Financial Treasury Bills	18,347,552	18,347,552
Interbank deposits	5,380,504	5,380,504
Total	793,405,932	791,926,312

Amounts in thousands of Brazilian real, except when otherwise indicated.

Domestic on-lendings - FGTS

The funds transferred by FGTS are intended for investment in infrastructure, urban development and real estate credit operations. These on-lendings are subject to adjustment for inflation using the benchmark rate (TR), which bears an average annual interest rate of 4.82%. (housing - 4.73%p.a.; sanitation - 6.01%p.a.; infrastructure - 5.90%p.a.; health care - 5.80%p.a.) and average payback period of 289 months (housing - 300 months; sanitation - 145 months; infrastructure - 138 months; health care - 64 months).

Foreign borrowings

The balance of foreign loans consists of credit facilities raised abroad to finance exports and imports of clients, and of debt securities issued in international markets that bear annual foreign interest rates of up to 5.74%p.a. and are pegged to the US dollar and mature by 2030.

Note 15.3 – Funds from securities issues

(a) Composition

Description	Parent Company	Consolidated
	12/31/2025	12/31/2025
Funds accepted and issuance of securities (b)	294,345,710	294,345,710
Subordinated financial instruments (c)	41,138,493	41,138,493
Debt instruments eligible to capital - IHCD (d) (1)	34,551,870	-
Debt instruments eligible to capital (2)	1,471,091	921,703
Total	371,507,164	336,405,906

(1) In the consolidated financial statements, the main authorized IHCD in the amount of R$34,551,870 and its adjustment for inflation in the amount of R$549,388 are reclassified to equity.
(2) The individual plan comprises IHCD interest payable in the amount of R$921,703 and adjustment for inflation of R$549,388.

(a.1) Subordinated debt instrument - FGTS

CAIXA has eight subordinated debt instruments authorized by the Central Bank of Brazil as part of Level II of the mandatory capital, in accordance with the provisions of CMN Resolution No. 4,958/2021, which addresses the methodology for calculating total capital, entered into with the Severance Pay Fund (FGTS).

On the total amount of debts, monetary adjustment is applied through the application of the adjustment coefficient identical to that used for the remuneration of FGTS blocked accounts and monthly capitalized interest.

(a.2) Subordinated financial bills – Level I (Complementary)

CAIXA raised subordinated financial bills in the local market with a total par value of R$7,368,000. Of this total R$7,362,541 is authorized to make up Level I supplementary capital.

(b) Funds from acceptance and issuance of securities

Parent Company/Consolidated						
Captures	Rem. p.a. / Index	Maturity				12/31/2025
		Within 1-90 days	Within 91-180 days	Within 181-360 days	Over Within 360 days	
Real estate credit bills	CDI	20,214,973	17,327,852	49,968,430	148,338,653	235,849,908
Real estate credit bills	IPCA (Extended Consumer Price Index)	747,768	-	-	-	747,768
Real estate credit bills	Prefixed	9,088,061	2,461,387	4,012,485	1,775,926	17,337,859
Real estate credit bills - FGTS	TR	-	-	6,710	-	6,710
Financial bills	IPCA (Extended Consumer Price Index)	-	-	-	3,282,571	3,282,571
Financial bills	CDI	-	-	6,524,814	14,204,058	20,728,872
Agribusiness letters of credit	CDI	611,651	2,946,955	3,778,058	5,212,634	12,549,298
Foreign securities						
Social bond (B1)	5,625%	-	-	-	3,842,724	3,842,724
Total		30,662,453	22,736,194	64,290,497	176,656,566	294,345,710

(b.1) Foreign securities

In May 2025, CAIXA held its first issue of social-themed bonds in the international market. The issuance aims to raise funds to finance projects that promote financial inclusion, in accordance with the best global sustainable finance practices, following guidelines to ensure the transparent and traceable allocation of resources to projects with a positive social impact.

Parent Company/Consolidated						
Title	Currency	Amount written (1)	Annual compensation	Funding	Maturity	12/31/2025
Social Bond	US$	700,000	5.625%	13/05/2025	13/05/2030	3,842,724

(1) Amounts in thousands of US$.

Amounts in thousands of Brazilian real, except when otherwise indicated.

(c) Subordinated financial instruments

Parent Company/Consolidated						
Maturity	Annual compensation (%)	Start date	Amount written	Inflation adjustment and interest	Amortization	Debt balance as of 12/31/2025
Level I - Complementary (1)						
Eligible financial bills						
Perpetual	114% of SELIC (Central Bank overnight rate)	Sep/19	1,113,000	17,930	-	1,130,930
Perpetual	114% of SELIC (Central Bank overnight rate)	Oct/19	4,200	56	-	4,256
Perpetual	114% of SELIC (Central Bank overnight rate)	Nov/19	601,500	7,989	-	609,489
Perpetual	100% of CDI + 1.25%	Oct/25	3,460,500	89,258	-	3,549,758
Perpetual	100% of CDI + 1.25%	Nov/25	2,188,800	52,479	-	2,241,279
Level II capital (1)						
Subordinated debt instrument - FGTS						
Apr/26	6.00%	Aug/11	3,000,000	2,133,108	(4,874,960)	258,148
Jul/32	5.08%	Jun/12	3,000,000	1,947,110	(2,201,580)	2,745,530
Dec/33	5.15%	Oct/14	3,000,000	1,378,076	(1,755,705)	2,622,371
Feb/38	4.80%	Dec/14	4,000,000	2,986,152	(755,321)	6,230,831
Dec/40	4.75%	Sep/15	3,000,000	2,348,027	-	5,348,027
May/44	4.75%	Sep/16	4,000,000	2,672,426	-	6,672,426
Aug/44	4.86%	May/17	4,000,000	2,467,853	-	6,467,853
May/44	5.23%	Sep/17	2,000,000	1,257,595	-	3,257,595
Total			33,368,000	17,358,059	(9,587,566)	41,138,493

(1) The composition of total capital is detailed in note 33 (c).

Compensatory interest payable on subordinated instruments eligible for supplementary capital totaled R$167,712 as of December 31, 2025.

Level I of total capital is divided into core capital and supplementary capital. CAIXA has Hybrid Capital and Debt Instruments – IHCD authorized to make up its core capital.

CMN Resolution No. 4,955/2021 determines, for purposes of disclosure of the consolidated financial statements, the reclassification to equity of instruments that meet the characteristics of core capital.

For presentation purposes in the consolidated balance sheet, hybrid equity and debt instruments eligible for capital (IHCD) consist of authorized principal and their monetary adjustment for the current period and presented in equity, because both meet the criteria for accounting recognition as equity instruments. In the reference capital (note 33 (c)), only the face value of the authorized principal is considered plus the inflation adjustment incorporated from prior years, since the contracts have fully variable remuneration clauses. The monetary adjustment is incorporated annually, after the payment of interest related to the previous year.

Amounts in thousands of Brazilian real, except when otherwise indicated.

(d) Hybrid debt instruments eligible to capital - IHCD

Description	12/31/2025
Contract No. 348/2007	17,441,272
Contract No. 752/2012	6,800,000
Contract No. 754/2012	6,310,598
Contracts No. 869/2013 (1)	4,000,000
Individual Total - Liabilities	34,551,870
Adjustment for inflation of principal	549,388
Consolidated totals - equity	35,101,258

(1) On October 13, 2025 IHCD agreement No. 869 was partially repaid, in the amount of R$600,000.

Note 15.4 – Other financial liabilities

(a) Composition

Description	Parent Company	Consolidated
	12/31/2025	12/31/2025
Funds for specific obligations (b)	18,909,872	20,395,130
Deferred revenue (c)	7,530,708	7,985,513
Obligations arising from assignment-related transactions	2,827,858	2,827,858
Lease liability	2,477,961	2,488,090
Funds linked to loans	1,356,784	1,356,784
FGTS funds for amortization	1,008,477	1,008,477
Trading account	52,168	52,209
Obligations from payment transactions	114	114
Total	34,163,942	36,114,175

(b) Funds for specific obligations

Consist of obligations arising from funds from transactions related to lotteries, resources from funds and social programs managed by CAIXA and resources from special funds or programs maintained with funds from the government or public entities, managed by CAIXA.

Description	Parent Company	Consolidated
	12/31/2025	12/31/2025
Social funds and programs	15,447,409	15,447,409
Financial agent compensation - FGTS	7,972,914	7,972,914
Social housing programs	2,240,861	2,240,861
Cash transfer programs (1)	2,026,487	2,026,487
Novo Minha Casa Minha Vida – NMCMV	1,533,221	1,533,221
FIES	429,163	429,163
Financial Agent Compensation – OGU	298,935	298,935
FGTS funds	349,244	349,244
Other funds and programs	596,584	596,584
Financial and development funds	657,454	657,454
FAT	655,973	655,973
FINSOCIAL	1,481	1,481
Lottery transactions	2,805,009	4,290,267
Total	18,909,872	20,395,130

(1) Includes the amount of R$1,462,583 consisting of funds earmarked for the payment of the Novo Bolsa Família.

Amounts in thousands of Brazilian real, except when otherwise indicated.

(c) Deferred revenue

Deferred revenue consists of the deferral balance of the transactions between CAIXA, its partner companies and its subsidiaries for the right to explore the over-the-counter market, the client base and the use of the brand. As of December 31, 2025, Deferred revenue consists of the following partnerships:

- VISA, the balances were transferred fully to Caixa Cartões Holding, after the migration (or verticalization) of operations in April 2025;
- CNP (Holding XS1) in the amount of R$5,600,000 under the distribution agreement. The balance is recognized monthly for the term of the contract until 2045;
- Tokio Marine (XS3) in the amount of R$1,140,000, Icatu (XS4) in the amount of R$137,250, CNP (XS5) in the amount of R$190,625, and Tempo (XS6) in the amount of R$22,500, under a 20-year distribution agreement with Caixa Seguridade;
- FISERV, in the amount of R$122,000, seeking to strengthen its operations in the market of electronic means of payment, has entered into a 20-year agreement with Caixa Cartões Pré-Pagos; And
- VR BENEFITS and FLEETCOR ("VR-FLEETCOR"), in the amount of R$318,333, to operate in the segment related to prepaid means of payment, for a period of 20 years, according to an agreement entered into with Caixa Cartões Pré-Pagos.

Note 16 – Provisions

(a) Composition

Description	Parent Company	Consolidated
	12/31/2025	12/31/2025
Labor proceedings (b.2)	4,503,372	4,503,372
Civil (b.3)	3,363,335	3,378,083
Tax proceedings (b.4)	678,627	678,627
FGTS prepayment (c)	871,322	871,322
Other	8,773	8,773
Total	9,425,429	9,440,177

(b) Provisions for legal cases, tax and social security liabilities

CAIXA is party to lawsuits and administrative proceedings of tax, civil and labor nature, arising over the normal course of its business. According to the opinion of its lawyers and considering that the procedures followed by CAIXA comply with legal and regulatory provisions, Management understands that the provisions accrued are sufficient to bear the risks of possible unfavorable decisions on these proceedings.

Considering the high number of administrative and judicial proceedings, CAIXA uses the following methodologies to calculate the probable amount of disbursement:

a) Individualized method, in which the probable amount of the conviction (accrued amount) is estimated; This calculation is based on the economic repercussion of the claims made by the plaintiff and is weighed against the situation of the case and the prevailing jurisprudence in similar cases; These lawsuits are classified as whose unfavorable outcome is considered probable, possible or remote; Mass actions that are being implemented are also provided for by this methodology; And

b) Mass testing is a statistical method used to calculate the probable amount of disbursement for 100% of routine procedures in the discovery phase, which consists of measuring the likelihood and impact of an outcome unfavorable to the entity.

(b.1) Changes in provisions for legal cases, tax and social security liabilities

Amounts in thousands of Brazilian real, except when otherwise indicated.

The changes in provisions for lawsuits, tax and social security liabilities coincide in the parent company and consolidated financial statements, except for "Civil", which as of December 31, 2025, presented the amount of R$3,378,083 in the consolidated financial statements

Description	01/01/2025	Changes					12/31/2025
		New provisions	Adjustment for inflation	Additions to provisions	Reversed provisions	Write-offs for payment	
Labor proceedings (b.2)	5,933,123	768,957	344,844	3,844,802	(1,671,710)	(4,716,644)	4,503,372
Civil (b.3)	3,996,040	378,319	114,009	2,636,446	(1,834,853)	(1,926,626)	3,363,335
Sundry achievements	1,587,337	248,043	53,693	1,325,127	(661,757)	(1,075,577)	1,476,866
Savings - economic plans	754,838	46,542	9,969	459,185	(369,761)	(202,770)	698,003
FGTS Contingency	857,638	46	37,696	40,162	(21,768)	(293,666)	620,108
Housing	796,227	83,688	12,651	811,972	(781,567)	(354,613)	568,358
Tax proceedings (b.4)	647,501	57,468	37,290	99,066	(84,990)	(77,708)	678,627
ISSQN	396,273	34,801	28,399	37,082	(46,846)	(32,247)	417,462
INSS	5,901	-	611	219	(1,067)	-	5,664
IPTU	103,878	14,479	2,607	30,835	(28,233)	(14,228)	109,338
Other	141,449	8,188	5,673	30,930	(8,844)	(31,233)	146,163
Total	10,576,664	1,204,744	496,143	6,580,314	(3,591,553)	(6,720,978)	8,545,334

(b.2) Labor lawsuits

CAIXA is a defendant to lawsuits filed by employees, former employees of the Company itself or of service providers and trade unions, related to labor activities, job plans, collective bargaining agreements, indemnities, benefits, pensions, subsidiarity, among others.

As of December 31, 2025, there were 57,856 labor cases provided for, of which 27,704 were subject to the mass method and 30,152 were subject to the individualized methodology.

In order to reduce litigation in court and decrease the amounts spent on proceedings, CAIXA continues to pursue its policy of judicial and out-of-court conciliation, voluntarily complies with certain court decisions and analyzes losses incurred in order to mitigate the occurrence of new litigation from similar causes. Because of that, significant lawsuits are not individually disclosed in order not to make agreements impossible.

(b.3) Civil lawsuits

CAIXA is a defendant in civil actions seeking damages/contracts related to its products, services and assistances. As of December 31, 2025, 346,516 civil cases were provided for, of which 308,744 were subject to the mass processing method and 37,772 were subject to the individualized methodology.

Of particular note are demands that contest the purging of indexes of economic plans, as part of the federal government's economic policy to combat inflationary rates in the past, when correcting balances in deposits in savings accounts.

CAIXA complied with the legal order in effect at the time. However, considering the lawsuits actually notified and the analysis of the current case law of the Superior Court of Justice – STJ, as of December 31, 2025, the amount accrued for these proceedings is R$698,003.

The Federal Supreme Court – STF suspended the analysis of all appeals filed until the decisions are rendered on matters of general repercussion related to the Bresser and Summer Plans (topic 264), of unblocked amounts of the Collor I Plan (theme 265), Collor I Plan (theme 284) and the Collor II Plan (theme 285) that will have binding effects on all related cases.

At the end of 2017, FEBRABAN and CONSIF entered into an agreement with the main consumer protection entities to solve the problem. This agreement was approved by the Federal Supreme Court and CAIXA adhered to its terms. Payments started in July 2018 and continue to be made in compliance with adhesions processed on the https://portalacordo.pagamentodapoupanca.com.br/ site and administrative and judicial conciliation task forces.

The agreement had a final deadline on 03/12/2020, which is why FEBRABAN and consumer protection entities reached a good agreement to extend the previous agreement for another 5 years, and an initial extension of 30 months was approved by the STF and after analyzing the results obtained, in December 2022, STF approved a second extension of another 30 months.

On 05/23/2025, the plenary of the STF finalized the judgment of ADPF 165, in the sense of declaring the constitutionality of the Bresser, Summer Plans, Collor I and Collor II Plans, reaffirming, however, the ratification of the collective agreement and its amendments, in all its provisions, determining its application to all processes that discuss the so-called inflationary purges of savings. In addition to determining the application of the terms of the agreement to all cases that discuss the so-called inflationary purges, the aforementioned decision also determined the extension, for another 24 months, of the possibility of new adhesions under the same terms already entered into as of 06/03/2025, the date of publication of the judgment minutes.

Also significant are the lawsuits aimed at repairing damages involving the contingency of FGTS resource transfers. The amount provided for as of December 31, 2025, for these proceedings is R$620,106.

Damages lawsuits filed for damages consist of possible problems with bank service, service provision or the acquisition/maintenance of a product.

In 2025, CAIXA continues to implement its policy of judicial and extrajudicial conciliation, spontaneously complying with court decisions and analyzing losses incurred, in order to mitigate new litigation of similar causes. By December 31, 2025 the Company had reached 66,233 procedural settlements (67% referring to damages lawsuits and 33% referring to credit recovery), reducing the amount that would be spent if the court conviction persisted and providing the client with a quick solution to the problem.

(b.4) Tax lawsuits

CAIXA, as an institution that regularly fulfills the tax obligations that affect its activities, operations and services, is discussing in court the legitimacy of the collection parameters enforced by tax authorities of the various entities of the Federation, according to the specific characteristics of each case.

Provisions accrued under a probable risk assessment based on the opinions of its legal advisers relate to lawsuits about taxes and contributions. CAIXA regularly monitors the cycle of ongoing lawsuits which, in the medium and long term, may have favorable outcomes for the Bank if the reversal of the related provisions will result from the reversal.

The National Institute of Social Security (INSS) has issued notices of deficiency in social security contributions on payments to CAIXA's employees, challenging the indemnity and non-compensation nature of some amounts, such as meal allowance, APIP and bonus leave. The amounts restated for December 31, 2025, total R$1,287,975, for which the provision was accrued according to the track record of success and case law, considering in a recent technical and legal analysis on the matter, it is R$ 5,664.

Regarding the ISSQN, CAIXA applies the guidelines of Federal Supplementary Act No. 116/2003 to adapt its systems and procedures for determining the calculation base and paying the tax on rendered services.

Notwithstanding, tax inspections from different municipalities of the federation assessed a deficiency against the institution under the allegation of non-payment or underpayment, initiating a discussion based on a different interpretation of aspects such as materiality, applicable rates and place of incidence of the tax, whose total amount, as of 12/31/2025, corresponds to the amount of R$ 1,764,775.

Considering the track record of success and the case law scenario evaluated in a technical and legal analysis about the matter, as of December 31, 2025, the provision accrued is R$417,462.

Also, as a highlight, CAIXA has been discussing the materiality of CSLL and IRPJ debts and fines arising from failure to approve the Electronic Request for Refund, Reimbursement or Reimbursement and Statement of Offset – PER/DCOMP, which, as of December 31, 2025, totaled R$26,143, with respect to procedural issues. According to court rulings on each matter, the lawyers' analysis was for the constitution of the full provision of the amount.

(c) Provision for prepayments of real estate loans using FGTS funds

- Housing loans, granted with FGTS funds and contemplated with a subsidy for a reduction in the installment, remunerate the Financial Agent with total or partial payment of the subsidy by FGTS, according to the definition described in FGTS Resolution No. 702/2012 and its updates;
- These amounts are transferred to the CAIXA Financial Agent when the contract is signed, in order to cover the entire period of the transaction. Changes in the flow initially agreed on, such as early settlement, extraordinary amortization, extraordinary amortization with reduced term, transfer or reduction of the financing agreement's term require CAIXA to return to FGTS part of the remuneration received on a pro rata basis; And
- To cover this return of funds to FGTS, a provision is made for the return of revenues in case of prepayments. The accrued amounts are calculated according to the average flows of return of compensation and their related impacts on the balance of the remuneration amounts paid to the CAIXA financial agent.

(d) Contingent liabilities classified as possible losses

(d.1) Tax claims

CAIXA monitors tax, administrative and judicial proceedings to which it is a defendant or plaintiff and, supported by the opinions of its legal units, classified as possible risk of loss proceedings totaling R$10,833,974 as of December 31, 2025, among which the following demands stand out due to the amounts under dispute:

a) The Company was assessed a deficiency in PIS/PASEP in the historic amount of R$4,053,509 because of insufficient payments for the period from January 1991 to December 1995, at the time Decree-Laws 2.445/1988 and 2.449/1988 came into effect, which changed the taxation regime, and alleged undue offset of overpayments made in the period from January 1992 to May 1993. A deposit was made for the filing of the lawsuit on December 30, 2010 which, adjusted for inflation using the SELIC (Central Bank overnight rate), totals R$9,710,993 as of December 31, 2025. On April 8, 2019, the Honorable Judge of the 9th Federal Court of the Judiciary of Brasília/DF granted the request made by CAIXA to declare the extinction of the tax credit in question, considering the proof of the sufficiency of the payments made at the time. On 06/10/2019, the Union filed an appeal requesting the reform of the sentence in question by the Honorable Federal Regional Court of the 1st Region, and the appeal was distributed by lot on 05/04/2023 to the 8th Panel of that Court, awaiting judgment since then;

Amounts in thousands of Brazilian real, except when otherwise indicated.

b) Assessment of a PIS/PASEP deficiency in the total amount of R$263,009 on December 31, 2025, based on the assessment of differences in the calculation base for payments for the period from January 1996 to December 1998 and January to October 1999, arising from the deduction or non-inclusion of revenues and the calculation of expenses considered improper and non-deductible on taxable profit, respectively;

c) ICMS deficiency (São Paulo State Treasury) in the total amount of R$357,475. The assessment of the tax is being discussed in view of the Company's failure to withhold taxes and to pay taxes at source on services which fall into the concept of "communication" for tax purposes, and also the determination of the liability to pay liabilities for tax purposes under an agreement with the National Council of Treasury Policy (CONFAZ).

The other contingencies with indications of possible loss have the following balance, as of 12/31/2025:

(a) Federal investments total R$10,598; (b) social security contributions total R$67,318; and (c) Regional accounts for R$424,582.

The matters related to the contingent proceedings under discussion are monitored from the prospect of a possible sedimentation or change in the jurisprudential scenario, allowing the maintenance of the related risk classifications as a result of CAIXA's continuous evaluation.

(e) Breakdown of deposits that secure funds

The balances of court deposits accrued for probable, possible and/or remote passive lawsuits:

Parent Company/Consolidated	
Description	12/31/2025
Tax deposits	15,145,028
Labor deposits	6,377,163
Civil deposits	946,597
Total	22,468,788

Amounts in thousands of Brazilian real, except when otherwise indicated.

Note 17 - Loan commitments, credits to be released and financial guarantees provided

Parent Company												
12/31/2025												
Description	Stage 1			Stage 2			Stage 3			Total		
	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure
Loan and credit commitments to be released	164,518,511	(734,746)	163,783,765	832,399	(281,405)	550,994	758,732	(696,582)	62,150	166,109,642	(1,712,733)	164,396,909
Financial guarantees provided	47,053,970	(399,343)	46,654,627	1,704,592	(470,109)	1,234,483	531,572	(483,158)	48,414	49,290,134	(1,352,610)	47,937,524
On-lendings - entities	31,795,702	(67)	31,795,635	-	-	-	19,931	(19,931)	-	31,815,633	(19,998)	31,795,635
FIES	59,677	(1,349)	58,328	6,715	(1,063)	5,652	22,415	(16,119)	6,296	88,807	(18,531)	70,276
Bail	-	-	-	-	-	-	18,538	(12,167)	6,371	18,538	(12,167)	6,371
Credit card	15,198,591	(397,927)	14,800,664	1,697,877	(469,046)	1,228,831	470,688	(434,941)	35,747	17,367,156	(1,301,914)	16,065,242
Total	211,572,481	(1,134,089)	210,438,392	2,536,991	(751,514)	1,785,477	1,290,304	(1,179,740)	110,564	215,399,776	(3,065,343)	212,334,433

Amounts in thousands of Brazilian real, except when otherwise indicated.

Consolidated												
12/31/2025												
Description	Stage 1			Stage 2			Stage 3			Total		
	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure
Loan and credit commitments to be released	164,518,511	(734,746)	163,783,765	832,399	(281,405)	550,994	758,732	(696,582)	62,150	166,109,642	(1,712,733)	164,396,909
Financial guarantees provided	31,855,379	(1,416)	31,853,963	6,715	(1,063)	5,652	60,884	(48,217)	12,667	31,922,978	(50,696)	31,872,282
On-lendings - entities	31,795,702	(67)	31,795,635	-	-	-	19,931	(19,931)	-	31,815,633	(19,998)	31,795,635
FIES	59,677	(1,349)	58,328	6,715	(1,063)	5,652	22,415	(16,119)	6,296	88,807	(18,531)	70,276
Bail	-	-	-	-	-	-	18,538	(12,167)	6,371	18,538	(12,167)	6,371
Total	196,373,890	(736,162)	195,637,728	839,114	(282,468)	556,646	819,616	(744,799)	74,817	198,032,620	(1,763,429)	196,269,191

(1) Expected losses on unused credit card limits total R$ 804,026.

Amounts in thousands of Brazilian real, except when otherwise indicated.

Note 18 – Actuarial liabilities

(a) Short-term benefits

Provisions for short-term benefits basically consist of salaries payable, Christmas bonus, vacation pay, premium leave, attendance bonus and employee profit sharing, falling due within twelve months after the period the financial statements refer to.

(b) Post-employment benefits

CAIXA sponsors retirement, pension, supplemental health and food and meal assistance plans. These benefits are made available to the Bank's employees, managers, retirees and pensioners as a result of employment relationships or succession to rights and obligations from other entities (situation of the former National Housing Bank - BNH).

(c) Breakdown of provision for employee benefits

Parent Company/Consolidated	
Description	12/31/2025
Short-term benefits	5,081,346
Salary	3,898,987
Employees' profit sharing	1,182,359
Post-employment benefits	21,936,713
Saúde CAIXA (actuarial calculation (g.1))	12,219,006
Allowance and food and meal assistance (actuarial calculation (g.2))	1,791,097
Benefit plans - private pension (actuarial calculation (g.4)):	7,926,610
REG/REPLAN	6,882,554
New Plan	1,044,056
Total	27,018,059

(d) Management of plans, organizational structure and corporate governance

The supplementary pension plans sponsored by CAIXA are managed by Fundação dos Economiários Federais – FUNCEF, a non-profit pension plan entity with administrative and financial autonomy, created based on Law No. 6,435/1977 (repealed by Complementary Law No. 109/2001).

The foundation is governed by sector-specific legislation (http://www.previdencia.gov.br/a-previdencia/previc/legislacao-da-previdencia-complementar/), its bylaws, the regulations of the Benefit Plans and management acts, such as the Code of Corporate Conduct and the Code of Best Corporate Governance Practices (www.funcef.com.br).

FUNCEF has, in its organizational structure, a Deliberative Council, Executive Board and Fiscal Council, in accordance with Complementary Law No. 108/2001, the first two being management bodies and the last one being internal control.

The Deliberative Council, the highest body of FUNCEF's organizational structure, is responsible for defining the general management policy of the entity and its benefit plans. It consists of six members – three appointed by the sponsor and three by the participants and their respective alternates

The Fiscal Council, FUNCEF's internal control body, is composed of four members – two appointed by the sponsor and two by the participants and their respective alternates.

The Executive Board is the management body of FUNCEF, and is responsible for managing its Benefit Plans and respective guarantee resources, in strict compliance with the provisions of the Bylaws, the Regulations of the Benefit Plans, the Administrative Management Plan and the legislation and standards in force, in harmony with the guidelines and resolutions issued by the Deliberative Council.

The three bodies have internal regulations and have their obligations, competencies, composition and criteria related to the mandates defined in the FUNCEF Statute.

The Bylaws also provide for the creation of Technical Advisory Committees, linked to the Deliberative Council or Executive Board, and with their internal regulations approved by that body according to the configuration. In order to support the work of these statutory bodies, these committees are composed of members appointed by the Decision-making Council, by the Executive Board, and by selection process, in accordance with its internal rules and purpose.

Supplementary health care plans (Saúde CAIXA), food and meal assistance and PREVHAB assisted participants are directly managed by CAIXA.

(e) Actuarial risk

Actuarial risk is characterized by variation or non-compliance with the assumptions and/or parameters adopted when making the actuarial calculation. Actuarial assumptions and assumptions arising from the inadequacy of the actuarial assumptions and assumptions established in the base scenario at the time the plans are costed, which can cause volatility in expected results.

CAIXA's exposure to actuarial risk is evidenced by its sponsorship and sponsor of post-employment benefits offered to its employees, partially committing these benefits to the Bank.

Actuarial risk is considered a material risk in view of the Company's long-term liability for lifetime benefits, in addition to the provision in balance sheet calculated according to the guidelines of the Committee of Accounting Pronouncements – CPC 33 (R1) and CVM Resolution No. 110/2022.

(f) Asset/liability management strategy

Only the pension plans managed by FUNCEF (REG/REPLAN, REB and New Plan) have financial assets to cover actuarial risks.

The pension plans managed by FUNCEF comply with the guidelines for the application of guarantee funds determined by CMN Resolution No. 4,994/2022, as established in the Investment Policy, which makes use of *Asset Liability Management* (ALM) in the composition of the investment portfolio in order to produce the best possible profitability to face liabilities and according to the characteristics of each plan.

(g) Benefit plans - details

(g.1) Health Plan - Saúde CAIXA and PAMS

Saúde CAIXA is a health care program introduced by CAIXA under the self-management system. Its purpose is to provide medical, hospital, laboratory, radiological, dental, psychological, physiotherapy, occupational therapeutic, social, speech therapy and nutritional services to the holders and their respective dependents. The holders of this plan are CAIXA employees and retirees linked to FUNCEF, PREVHAB, SASSE, PMPP Fund or INSS.

PAMS is a benefit granted by CAIXA to holders and their dependents who are under a court injunction pending judgment and lawsuits. It was established by CAIXA and is managed by it, under the self-management modality, offering medical, hospital, dental and psychological coverage, with assistance from a network of accredited persons, nationwide, in compliance with the standards and the PAMS Table.

(g.2) Food and meal assistance

CAIXA offers employees and managers a meal allowance in accordance with current legislation and the Collective Bargaining Agreement. The actuarial results reported for the food and meal assistance refer only to the benefits granted to the assisted participants to whom they are entitled on the evaluation date.

The Allowance and food and meal assistance are benefits paid exclusively to retirees and pensioners by judicial determination, judicial or extrajudicial settlement.

The monthly amounts of the Aid and food and meal assistance t are defined in September of each year. For the period from September 1, 2025, to August 31, 2026, the value of the meal/food assistance is R$ 1,173.26 for the purchase of ready meals in restaurants and similar. The food and meal assistance for the same period is R$ 924.47 for the purchase of foodstuffs in supermarkets or in commercial establishments of the same kind. They are of an indemnity nature, and are not considered as a salary amount. Therefore, no charges are imposed on either the employer or the employee.

(g.3) Benefit plan – assisted EX-PREVHAB

By virtue of Decree No. 2,291/1986, the National Housing Bank (BNH) was terminated and CAIXA succeeded in all rights and obligations, including those arising from the employment relationship of the Bank's employees.

Among the obligations inherited by CAIXA in relation to BNH's employees was the maintenance of the BNH Employees' Pension Fund – PREVHAB, a pension fund responsible for supplementing the social security benefits granted to BNH's employees.

In order for the absorption of the PREVHAB by the Foundation of Federal Savings – FUNCEF or the transfer of the beneficiaries of that to the latter, in compliance with the rules of private law applicable to the respective situations, CAIXA/FUNCEF studied and implemented social security strategies. However, because they do not agree with CAIXA's proposal or do not meet the established conditions, some assisted beneficiaries continue to receive CAIXA's earnings.

Given the characteristics of the plan, the net assets will be paid by the sponsor in the same amount as the obligation.

(g.4) Supplementary private pension plans

CAIXA has adopted the concept of risk sharing for all plans, considering that actuarial liabilities should be 50% covered by the Sponsor and 50% by the Participants. We highlight that the adoption of risk sharing is under the responsibility of CAIXA, as defined, which has carried out all the analyses necessary for its technical concept.

The pension plans administered by FUNCEF are divided into two modalities: Defined Benefit (REG/REPLAN) and Variable Contribution (REB and New Plan).

Under the defined benefit plan of REG/REPLAN, the benefits are calculated according to specific regulatory rules, and actuarial obligations are measured according to the capitalization system, whereby the actuarial and financial risk is shared between participants, beneficiaries and sponsor, as established in the costing plan. The measurement of obligations involves the calculation of the present value of the benefits granted and to be granted, considering biometric, demographic and economic assumptions, so that possible deviations between the assumptions adopted and actual experience may generate actuarial gains or losses and result in a technical deficit to be solved. The capitalization method used under the projected unit credit method is applied to the unsettled payment model, while the paid benefit consists of the balanced benefit adjusted according to the plan's index, with no future normal cost being charged; In both cases, provisions are accrued according to the methodologies set forth in an actuarial technical note, using the regulations in effect that define the benefit and its related provisions.

Under the variable contribution plan, during the contribution phase there is no guarantee that the benefit will be received when the employee retiress and is therefore considered a defined contribution plan. However, from the moment retirement is granted, the benefit amount becomes fixed and is classified into a defined benefit plan, and the procedures related to actuarial calculations must be applied.

- REG/REPLAN

CAIXA sponsors the REG/REPLAN benefit plan, managed by FUNCEF, structured as a defined benefit plan. This plan was approved by the competent authority on May 17, 1977, and was implemented on August 1, 1977. The plan brings together the regulations instituted in 1977 (REG) and 1979 (REPLAN), considered as a single plan.

The defined benefit balance of the plan was achieved through amendments to its regulations, which were made on June 14, 2006. This procedure requires that the benefit amount is calculated and adjusted according to the plan's index, with the decoupling of the participation salary from the granting and maintenance by an official social security agency, causing the cancellation of the normal contribution to this plan and the adhesion, in the case of assets, to another benefit plan offered by the Sponsor.

As in the modification of previous plans, it includes institutes established by Complementary Law No. 109/2001, such as: the guarantee of redemption conditions and portability of the balance of the individual participant's account.

In relation to the REG/REPLAN costing plan, defined as the calculation made by the actuary in charge of the plan, which defines the level of contribution necessary for the recognition of benefit guarantee reserves, funds, provisions and the coverage of the other expenses of the benefit plan, aiming at its actuarial balance, the latter will set the contribution percentages to be practiced in the plan and will be segregated between opting and not opting for the payment, minimum annual periodicity is reviewed, according to the plan's regulations (available at: www.funcef.com.br/).

Because the REG/REPLAN pension plan, funded by CAIXA, reported in 2014 and 2015, respectively, its third consecutive year of accumulated technical deficit, plans were prepared to address the deficits. Deficits were reported in 2014, 2015 and 2016 in the unsettled finance modality, while deficits were reported in 2015 and 2016. The equalization plans are based on CNPC Resolution No. 30/2018, including all its amendments.

The equalization plans establish specific criteria for each party's contribution to the deficits, being equal between CAIXA and the participants and assisted in the balanced modality.

In February 2025, after approvals by FUNCEF, CAIXA, SEST and PREVIC, the regulation of the REG/REPLAN Solvedmodality plan was amended, which promoted the adjustment of the provisions and the form of calculation of the benefits to be granted of death pension and death savings, as well as the rules for the beginning of accumulation of the Benefits Accumulation Fund (FAB).

As a direct consequence of the change in regulations, a special actuarial assessment was carried out due to a Material Fact that identified a reduction in the actuarial liabilities of the REG/REPLAN settled plan in the amount of R$3,117,849. The 2014, 2015 and 2016 PED were unified in the so-called "Unified PED".

This impact was used to amortize the balances of the Deficit Solving Plans under the responsibility of participants and assisted participants. CAIXA is responsible for making the equal contribution, anticipating amounts related to its share of the reduced deficit, in accordance with article 32, paragraphs one and two of CNPC Resolution No. 30/2018, which addresses parity responsibility in deficit solving plans.

CAIXA made the initial repayment of R$2,621,980 in May 2025, and the remaining portion that, adjusted for inflation according to the actuarial target and INPC (National Consumer Price Index) until December 2025, totaled R$592,967 remains provided for.

Amounts in thousands of Brazilian real, except when otherwise indicated.

As from the formalization of the first Amendment to the Unified PED of REG REPLAN Balanced, in December 2025 CAIXA made a contribution of the remaining portion of the extraordinary contribution, in the amount of R$592,967, thus extinguishing the obligation of its share, with the corresponding reduction in the provision for post-employment benefits of the respective plan/modality.

Parent Company/Consolidated				
Deficit	REG/REPLAN frozenSolved		REG/REPLAN not-frozenUnsolved	
	Total amortization period	Inflation-adjusted deficit	Total repayment period	Inflation-adjusted deficit
Year 2015	-	-	237 months	221,572
Year 2016	-	-	240 months	144,982
Unified (Years 2014, 2015 and 2016)	184 months	6,516,000	-	-
Total		6,516,000		366,554

As of December 31, 2025, CAIXA had R$6,882,554 provided for in the REG/REPLAN plans, of which R$3,086,568 was calculated in accordance with the provisions of Technical Pronouncement CPC 33 (R1), supplemented by R$3,795,986 to ensure plans for addressing actuarial deficits.

Payments by CAIXA to FUNCEF related to the related equalization plans, in the year 2025, amount to R$ 3,887,036.

- REB

CAIXA sponsors the REB Benefit Plan, managed by FUNCEF. The REB Benefit Plan was approved by the competent body on August 5, 1998, and started operations on the same date.

The REB is structured in the modality of Variable Contribution, and the normal contribution of the participant is calculated by applying a percentage incident to the Participation Salary, defined at the time of registration, and cannot be less than 2% (two percent).

After its creation, new adhesions to the REG/REPLAN were interrupted and this was offered to CAIXA employees hired from 1998 onwards. On February 4, 2002, its regulations were changed to allow the migration of participants from REG/REPLAN to REB, a process contested by members. This experience influenced the preparation of the proposal for the REG/REPLAN Solved and the creation of the New Plan Benefit Plan.

With respect to the REB plan's funding plan, defined as the calculation that determines the level of contributions of the sponsor, participants and assisted participants, in order to set the benefit plan's cost, it will be set at least once a year, in order to properly set the level of social contribution taxes due and administrative costs, and must be included in the results of the plan's actuarial valuation, as set forth by the plan's regulations (available at: (www.funcef.com.br).

- New Plan

CAIXA sponsors the New Plan Benefit Plan, managed by FUNCEF. Approved by the competent body on June 16, 2006, it started operations on September 1, 2006. It is the only plan open to new registrations of CAIXA employees.

The new plan is structured as a variable contribution plan, with defined contribution when reserves are built up and defined benefit when benefits are received, as well as in the case of risk benefits, such as disability and death pension. It includes institutes established by Complementary Law No. 109/2001 – such as the guarantee of redemption conditions and portability of the balance of the individual participant's account. It also adopts a new contribution basis, increasing the portion allocated by CAIXA to the balance of the member's account. The participant's normal contribution, calculated by applying a percentage to the Participation Salary, defined at the time of registration, cannot be lower than 5% (five percent).

Amounts in thousands of Brazilian real, except when otherwise indicated.

The cost of administrative expenses will be the joint responsibility of the Sponsor, Participants and Assisted Persons, and must be approved by FUNCEF's Executive Board and Deliberative Council, observing the limits and criteria established by the regulatory body.

The New Plan's costing plan will set the level of contributions required for setting up the reserves that guarantee benefits, institutes, funds, provisions and to cover other expenses. The plan will be approved by the Executive Board and submitted to the deliberation of FUNCEF's Board of Governors and approval by the sponsor, according to the criteria set by the regulatory and inspection body. according to the plan's regulations (available at: www.funcef.com.br/).

The costing plan will be published annually, but may be reviewed at any time if there is a need duly justified by FUNCEF. It will be under the responsibility of the sponsor and participants, including assisted participants.

FUNCEF's administrative expenses will be borne by the sponsor and participants, including assisted participants, observing the limit and criteria established by the regulatory and inspection body.

(h) Number of participants - post-employment benefits

Parent Company/Consolidated			
Description	12/31/2025 (1)		
	Active	Retired	Total
Saúde CAIXA (including dependents)	67,635	79,293	146,928
Allowance and food and meal assistance (retirees and pensioners)	-	15,889	15,889
PREVHAB assisted (retirees and pensioners)	-	50	50
REG/REPLAN Solved (2)	5,871	49,766	55,637
REG/REPLAN Unsolved(2)	653	5,323	5,976
REB (2)	4,903	1,327	6,230
New Plan (2)	77,033	11,017	88,050

(1) According to positions as of September 30, 2025.
(2) Includes assisted participants who are receiving the benefit through court decisions.
Note: There are active and assisted participants who belong to the REG/REPLAN Solved and New Plan concomitantly.

(i) Actuarial valuation of benefit plans

Deloitte Touche Tohmatsu Consultores Ltda. was hired to perform an actuarial valuation of the benefit plans sponsored by CAIXA. That actuarial assessment comprised the following health benefit plans CAIXA, Food and meal assistance, Assisted Persons PREVHAB, REG/REPLAN, REB and New Plan.

The actuarial calculations and surveys conducted by the advisory firm, in accordance with CPC Technical Pronouncement 33 (R1), approved by CMN Resolution No. 4,877/2020, support the balance sheet and profit or loss accounting records made by CAIXA.

CAIXA is partially responsible for covering the liabilities of the REG/REPLAN, REB and New Plan plans, and fully responsible for covering the commitments kept in order to provide food and meal assistance, Saúde CAIXA Care and to the PREVHAB Assisted Persons.

As for the existing liabilities at FUNCEF, classified as probable loss and already provided for, these are captured in the actuarial calculation and, according to the 50% liability ratio, make up CAIXA's actuarial provision reserve.

Regarding the liabilities classified by FUNCEF as possible loss, to the extent that they are reclassified to probable loss, they will be provided for in the related plans and, consequently, these amounts will make up

CAIXA's actuarial calculation, and their impacts will be recognized at the balance sheet closing of the first six-month period following the reclassification of these liabilities.

(i.1) Recognition of actuarial gains and losses

CAIXA's accounting policy for recognizing actuarial gains and losses recognized in its financial statements for pension and social security plans and post-employment benefits structured as defined benefit plans, as set forth by Technical Pronouncement CPC 33 (R1), consists of the recognition of all actuarial gains and losses in the period they occur as equity valuation adjustment.

In the plans in which net actuarial assets were observed, they are limited to the value of the economic benefit that CAIXA may enjoy, and are calculated as the present value of the cash flows of the reversed amounts of the plans to CAIXA or the effective reduction of future contributions, if any. In the reported period, no economic benefits were calculated that could be recognized by the sponsor.

Regarding pension plans that have benefits structured as defined contribution, in accordance with CPC Technical Pronouncement 33 (R1) and according to the nature of the benefit, they do not generate actuarial gains or losses to be recognized by CAIXA.

(i.2) Main assumptions used in the actuarial valuation of the plans

As established by CPC Technical Pronouncement CPC 33 (R1), the actuarial valuation of defined benefit plans requires the use of assumptions (financial, biometric and demographic) that reflect the entity's best estimates about the variables that will determine the final cost of providing these benefits to its employees.

The calculation of the annual actuarial discount interest rate considers the yield rate of first-level federal government bonds used as a benchmark, considering the non-existence of securities with the conditions set forth by CPC Technical Pronouncement 33 (R1). This alternative is provided for by that regulation.

Amounts in thousands of Brazilian real, except when otherwise indicated.

(i.3) Financial and demographic assumptions considered in the actuarial calculations of benefit plans

Parent Company/Consolidated			
Description	Saúde CAIXA 12/31/2025	Food and meal assistance 12/31/2025	Assisted ex-PREVHAB 12/31/2025
Nominal discount rate (p.a.)	10.63%	10.80%	10.87%
Actual discount rate (p.a.)	7.41%	7.57%	7.64%
Real wage growth rate (p.a.)	Not applicable.	Not applicable.	Not applicable.
Actual projected benefit growth rate (p.a.)	Not applicable.	Not applicable.	Not applicable.
Annual inflation rate	3.00%	3.00%	3.00%
Turnover rate	Turnover table for 2025 CAIXA experience	Not applicable.	Not applicable.
General mortality table	RP 2000, segregated by gender and attenuated by 20%	RP 2000, segregated by gender and attenuated by 20%	RP 2000, segregated by gender and attenuated by 20%
Disability table	Light dim	Not applicable.	Not applicable.
Mortality table for the disabled	CSO - 58, segregated by gender	CSO - 58, segregated by gender	CSO – 58 segregated by gender
Start of retirement	CAIXA/Deloitte retirement table, 2025	Not applicable.	Not applicable.
Aging Factor (1)	2.92%	Not applicable.	Not applicable.

(1) Used to measure the difference in cost between the different ages of participants covered by the plan.

Amounts in thousands of Brazilian real, except when otherwise indicated.

Description	Parent Company/Consolidated			
	REG/REPLAN Solved	REG/REPLAN Unsolved	REB	New Plan
	12/31/2025	12/31/2025	12/31/2025	12/31/2025
Nominal discount rate (p.a.)	10.69%	10.66%	10.60%	10.51%
Actual discount rate (p.a.)	7.47%	7.44%	7.38%	7.29%
Real wage growth rate (p.a.)	Not applicable.	2.26%	3.12%	2.82%
Actual benefit growth rate - court accounts (p.a.)	Null	Null	Not applicable.	Not applicable.
Annual inflation rate	3.00%	3.00%	3.00%	3.00%
Turnover table	Not applicable.	Null rate	Experience FUNCEF REB 2014/2023_IV2024	Experience FUNCEF New Plan for 2014/2023_IV2024
General mortality table	RP 2000, segregated by gender and attenuated by 20%	RP 2000, segregated by gender and attenuated by 20%	RP 2000, segregated by gender and attenuated by 20%	RP 2000, segregated by gender and attenuated by 20%
Disability table	Light dim	Light dim	Light dim	Light dim
Mortality table for the disabled	CSO - 58, segregated by gender	CSO - 58, segregated by gender	CSO - 58, segregated by gender	CSO - 58, segregated by gender
Start of retirement	Men - 53 years old Women - 48 years old	Experience Entry into retirement Unpaid REG/REPLAN 2025 both sexes	CAIXA/Deloitte retirement table, 2025	CAIXA/Deloitte retirement table, 2025

(i.4) Differences in pension plan assumptions

Parent Company/Consolidated					
Description	REG/REPLAN solved	REG/REPLAN Unsolved	REB	New Plan	FUNCEF
Actual discount rate (p.a.)	7.47%	7.44%	7.38%	7.29%	4.75% - REG/REPLAN Solved 4.85% - REG/REPLAN Unsolved, REB and New Plan
Asset valuation - government bonds	Mark to market	Mark to market	Mark to market	Mark to market	Marked on the curve/market
Capitalization system	Projected Unit Credit	Projected Unit Credit	Projected Unit Credit	Projected Unit Credit	Aggregate

Amounts in thousands of Brazilian real, except when otherwise indicated.

(i.5) Change in the present value of the liability

The present value of the liability represents the final costs, stated at present value, of the defined benefit plans for the sponsoring entities. Several variables are considered to determine these costs, such as salaries on the date the benefit was granted, turnover and mortality, employee contributions, and health care cost trends. Therefore, it is an actuarial assessment whose main purpose is to ascertain, as accurately as possible, the amount of obligation resulting from the employee's service in current and past periods.

The Projected Unit Credit Method is used to determine the present value of defined benefit obligations and the related cost of current service and, when applicable, the cost of past service. It is also known as the "accrued benefit method" and observes each period of service as the origin of an additional unit of the right to the benefit and measures each unit separately to construct the final obligation.

Parent Company/Consolidated						
Description	Saúde CAIXA 2025		Food and meal assistance 2025		Assisted ex-PREVHAB 2025	
	2nd half	Year	2nd half	Year	2nd half	Year
VPO at the beginning of the period	(11,351,163)	(10,527,881)	(1,869,664)	(1,762,029)	(57,699)	(62,768)
Current service cost	(93,004)	(178,497)	-	-	-	-
Interest cost on VPO	(559,408)	(1,101,132)	(92,146)	(183,068)	(2,840)	(6,010)
Remeasurements of actuarial gains/(losses):	(701,574)	(1,361,825)	60,736	(63,601)	(7,422)	(2,788)
Adjustment from experience	120,735	(119,253)	12,962	(55,361)	(9,031)	(3,117)
Changes in demographic assumptions	(30,260)	(30,260)	-	-	2	2
Changes in financial assumptions	(792,049)	(1,212,312)	47,774	(8,240)	1,607	327
Benefits paid by the plan	-	-	-	-	4,008	7,613
Benefits paid directly by the company	486,143	950,329	109,977	217,601	-	-
VPO at the end of the period	(12,219,006)	(12,219,006)	(1,791,097)	(1,791,097)	(63,953)	(63,953)

Amounts in thousands of Brazilian real, except when otherwise indicated.

Description	Parent Company/Consolidated							
	REG/REPLAN Solved		REG/REPLAN Unsolved		REB		New Plan	
	2025		2025		2025		2025	
	2nd half	Year	2nd half	Year	2nd half	Year	2nd half	Year
VPO at the beginning of the period	(63,748,604)	(60,991,121)	(6,722,166)	(6,467,845)	(800,990)	(718,168)	(5,132,637)	(4,462,996)
Current service cost	-	-	-	-	-	-	(37,393)	(73,925)
Interest cost on VPO	(3,149,164)	(4,725,525)	(332,078)	(499,448)	(39,657)	(76,633)	(254,615)	(498,712)
Expected employee contributions	-	-	(19,235)	(27,636)	(6,600)	(12,459)	(6,191)	(11,565)
Remeasurements of actuarial gains/(losses):	2,334,269	(174,747)	300,130	94,368	44,268	(29,607)	341,689	(197,081)
Adjustment from experience	(7,107,657)	(6,928,915)	60,281	127,268	14,766	(2,661)	(202,228)	(146,438)
Changes in demographic assumptions	3,809,801	3,809,801	20,837	20,837	1,084	1,084	342,420	342,420
Changes in financial assumptions	5,632,125	2,944,367	219,012	(53,737)	28,418	(28,030)	201,497	(393,063)
Benefits paid by the plan	2,867,082	4,194,976	274,917	402,129	34,139	68,027	158,344	313,476
VPO at the end of the period	(61,696,417)	(61,696,417)	(6,498,432)	(6,498,432)	(768,840)	(768,840)	(4,930,803)	(4,930,803)

CGPAR Resolution No. 37 established that federal state-owned companies that sponsor supplemental retirement benefit plans structured as defined benefit plans must change these plans. Among the items defined by the resolution, we highlight: the closure of the plan to new adhesions; the exclusion of provisions that indicate percentages of contribution to the cost of the benefit plans and that are incorporated into their regulations; The adoption of the average of, at least, the last thirty-six participation salaries as the basis for the calculation of the actual benefit salary of the supplement/supplemental retirement for length of contribution/service; the introduction of a ceiling for participation salaries not higher than the highest remuneration for a position not established by the sponsoring company's by-laws; linking the adjustment of the beneficiaries' benefits to the plan's index; the decoupling of the supplemental/supplemental amounts of pensions from the value of the benefit paid by the RGPS; and the linkage of the values of supplemental/supplemental pensions to the value of hypothetical RGPS.

Amounts in thousands of Brazilian real, except when otherwise indicated.

(i.6) Change in fair value of assets

Plan assets consist of amounts of funds (principal and interest return, dividends and other incomes) held by the entity or pension fund to meet the actuarial obligations of each benefit plan sponsored by CAIXA. These funds are measured at fair value, i.e. considering what would actually be received for the sale of an asset or what would be paid for the transfer of a liability in arm's length transactions on the date of measurement.

Supplemental health care and food allowance/basket are directly managed by CAIXA and do not have assets. The reconciliation presented below shows the evolution of the fair value of assets – FVTPL:

	Parent Company/Consolidated									
Description	Assisted ex-PREVHAB 2025		REG/REPLAN Solved 2025		REG/REPLAN Unsolved 2025		REB 2025		New Plan 2025	
	2nd half	Year	2nd half	Year	2nd half	Year	2nd half	Year	2nd half	Year
FVA at the beginning of the period	57,699	62,768	56,553,271	50,394,845	6,719,369	6,378,705	1,119,566	705,413	4,690,077	1,511,044
Interest income	2,840	6,010	2,806,360	4,142,962	333,869	503,444	56,649	93,514	235,262	312,739
Earnings on assets higher than (lower) than the discount rate	7,422	2,788	(2,190,435)	1,117,111	(273,830)	5,663	(232,553)	167,266	(1,994,854)	1,190,531
Employer contributions	-	-	923,147	3,579,200	28,702	35,005	6,940	12,438	64,359	130,287
Contributions of plan participants	(4,008)	(4,008)	298,020	484,140	19,259	31,764	6,600	12,459	6,191	11,565
Benefits paid by the plan	-	(3,605)	(2,867,082)	(4,194,977)	(274,917)	(402,129)	(34,139)	(68,027)	(158,344)	(313,475)
FVA at end of period	63,953	63,953	55,523,281	55,523,281	6,552,452	6,552,452	923,063	923,063	2,842,691	2,842,691

(i.7) Reconciliation of plan assets to (liabilities) of plans recognized in the balance sheet

The net value of assets/liabilities results from the matching of the amounts of the plans' actuarial liabilities to their corresponding amounts of assets measured at fair value. The existence of a possible deficit (liabilities) gives rise to the need for the sponsoring entity to provide for funds to meet the incremental actuarial obligation raised, to the extent of its participation in the plan (sharing effect). The existence of a surplus (asset), in turn, may cause the reversal of plan amounts in favor of the sponsoring entity and the sponsored entity, to the extent of their interest, taking into consideration the limitation on the recognition of actuarial assets (asset ceiling effect). The effect of the restriction on the actuarial obligation is observed for pension plans, i.e. risks are shared with the participants and assisted participants of each plan in order to limit the actuarial liability to be recognized by CAIXA.

In order to accrue the provision for post-employment benefits to be recognized for the REG/REPLAN Solved and Unsolved plans, in addition to analyzing the actuarial assessments of those plans, it is necessary to consider CAIXA's adjusted debit balance for the deficit reduction plans in effect at FUNCEF. Therefore, if the adjusted debt balance of the deficit reduction plans is higher than the provision established based on the actuarial assessment, CAIXA supplements the provision by the difference in amounts to ensure that the Company has accrued sufficient funds to meet its obligations under those plans. Additions made in December 2025 to the REG/REPLAN Solved, R$3,429,432 and Unsolved, R$366,554.

Amounts in thousands of Brazilian real, except when otherwise indicated.

Description	Parent Company/Consolidated					
	Saúde CAIXA		Food and meal assistance		Assisted ex-PREVHAB	
	2025		2025		2025	
	2nd half	Year	2nd half	Year	2nd half	Year
VPO at the end of the period	(12,219,006)	(12,219,006)	(1,791,097)	(1,791,097)	(63,953)	(63,953)
FVA at end of period	-	-	-	-	63,953	63,953
Plan surplus/(deficit)	**(12,219,006)**	**(12,219,006)**	**(1,791,097)**	**(1,791,097)**	**-**	**-**
Net assets/(liabilities)	**(12,219,006)**	**(12,219,006)**	**(1,791,097)**	**(1,791,097)**	**-**	**-**

Description	Parent Company/Consolidated							
	REG/REPLAN Solved		REG/REPLAN Unsolved		REB		New Plan	
	2025		2025		2025		2025	
	2nd half	Year	2nd half	Year	2nd half	Year	2nd half	Year
VPO at the end of the period	(61,696,417)	(61,696,417)	(6,498,432)	(6,498,432)	(768,840)	(768,840)	(4,930,803)	(4,930,803)
FVA at end of period	55,523,281	55,523,281	6,552,452	6,552,452	923,063	923,063	2,842,691	2,842,691
Plan surplus/(deficit)	**(6,173,136)**	**(6,173,136)**	**54,020**	**54,020**	**154,223**	**154,223**	**(2,088,112)**	**(2,088,112)**
Effect of the asset limit	-	-	(54,020)	(54,020)	(154,223)	(154,223)	-	-
Effect of the restriction on the actuarial liability (*risk sharing*)	3,086,568	3,086,568	-	-	-	-	1,044,056	1,044,056
Net assets/(liabilities)	**(3,086,568)**	**(3,086,568)**	**-**	**-**	**-**	**-**	**(1,044,056)**	**(1,044,056)**

Amounts in thousands of Brazilian real, except when otherwise indicated.

(i.8) Defined benefit obligation maturity profile

Parent Company/Consolidated							
Description	Saúde CAIXA	Food and meal assistance	Assisted Ex-PREVHAB	REG/REPLAN Solved	REG/REPLANN Unsolved	REB	New Plan
Benefits payment expected at the end of the fiscal year December 31, 2026	1,144,183	205,968	8,077	5,953,496	593,547	63,580	321,034
Benefits payment expected at year-end December 31, 2027	1,043,202	185,595	7,279	5,469,312	547,733	59,484	308,412
Benefits payment expected at the end of the fiscal year December 31, 2028	950,327	166,955	6,528	5,019,280	505,236	55,642	295,530
Benefits payment expected at the end of the fiscal year December 31, 2029	863,070	149,916	5,824	4,600,681	465,779	51,990	283,286
Payment of benefits expected at the end of the fiscal year December 31, 2030 or later	8,218,224	1,082,663	36,245	40,653,648	4,386,137	538,144	3,722,541
Total	12,219,006	1,791,097	63,953	61,696,417	6,498,432	768,840	4,930,803
Duration of actuarial liabilities as of December 31, 2025	8.80 years	6.67 years	5.86 years	7.95 years	8.36 years	9.24 years	11.08 years

(i.9) Defined benefit cost recognized in profit or loss

Parent Company/Consolidated						
Description	Saúde CAIXA		Food and meal assistance		REG/REPLAN Solved	
	2025		2025		2025	
	2nd half	Year	2nd half	Year	2nd half	Year
Current service cost	(93,004)	(178,497)	-	-	-	-
Interest cost on VPO	(559,408)	(1,101,132)	(92,146)	(183,067)	(3,149,164)	(4,725,525)
Interest income on assets	-	-	-	-	2,806,360	4,142,961
(Expense)/Revenue recognized in profit or loss	(652,412.00)	(1,279,629.00)	(92,146.00)	(183,067.00)	(342,804.00)	(582,564.00)

Parent Company/Consolidated						
Description	REG/REPLAN Unsolved		REB		New Plan	
	2025		2025		2025	
	2nd Half	Year	2nd half	Year	2nd half	Year
Current service cost	-	-	-	-	(37,393)	(73,925)
Interest cost on VPO	(332,078)	(499,449)	(39,657)	(76,633)	(254,615)	(498,712)
Interest income on assets	333,869	503,444	56,649	93,514	235,262	312,740
(Expense)/Revenue recognized in profit or loss	1,791	3,995	16,992	16,881	(56,746)	(259,897)

Amounts in thousands of Brazilian real, except when otherwise indicated.

(i.10) Amounts recognized in other comprehensive income

Parent Company/Consolidated					
Description	Saúde CAIXA	Food and meal assistancce	REG/REPLAN - Consolidated	REB	New Plan
	12/31/2025	12/31/2025	12/31/2025	12/31/2025	12/31/2025
Opening balance	**(739,292)**	**(696,129)**	**(5,781,637)**	**(67)**	**(694,079)**
Equity valuation adjustments	(1,361,825)	(63,602)	(1,237,685)	(6,005)	468,544
Tax effects	639,570	28,621	556,958	2,702	(210,845)
Closing balance	**(1,461,547)**	**(731,110)**	**(6,462,364)**	**(3,370)**	**(436,380)**

(i.11) Composition of the plans' assets

Supplemental health care and food and meal assistance plans are managed directly by CAIXA and do not have assets. The assets of the PREVHAB Assisted Benefit Plan basically consist of fixed-rate financial investments.

Parent Company/Consolidated				
Description	REG/REPLAN Solved	REG/REPLAN Unsolved	REB	New Plan
	12/31/2025	12/31/2025	12/31/2025	12/31/2025
Fixed income	47,227,386	5,687,450	726,156	2,185,903
Variable income	1,501,826	167,280	76,802	266,548
Structured Investments	269,861	44,900	3,080	6,522
Real estate Investments	4,807,798	531,451	55,191	120,741
Transactions with participants	1,628,788	112,275	31,322	129,666
Investments abroad	-	-	28,468	132,495
Other receivables	87,622	9,096	2,045	816
Total	**55,523,281**	**6,552,452**	**923,064**	**2,842,691**

Amounts in thousands of Brazilian real, except when otherwise indicated.

(i.12) Property owned by the plans occupied by CAIXA

Parent Company/Consolidated				
Description	REG/REPLAN Solved	REG/REPLAN Unsolved	REB	New Plan
	12/31/2025	12/31/2025	12/31/2025	12/31/2025
Property – leased to CAIXA	119,116	12,756	1,578	1,389
Total	119,116	12,756	1,578	1,389

(i.13) (Expenses)/Revenues and payments expected for the next six-month period

Parent Company/Consolidated						
	(Expenses) / Expected revenue – CPC 33 (R1)					
Description	Saúde CAIXA	Food and meal assistance	REG/REPLAN Solved	REG/REPLAN Unsolved	REB	New Plan
	06/30/2026	06/30/2026	06/30/2026	06/30/2026	06/30/2026	06/30/2026
Current service cost	(99,676)	-	-	-	-	(33,173)
Interest cost on VPO	(619,167)	(91,134)	(3,139,770)	(330,648)	(39,069)	(250,648)
Interest income on the plan's assets	-	-	2,827,085	335,592	47,747	143,724
Interest on the asset ceiling	-	-	-	(4,944)	(8,678)	-
Interest on the effect of *risk sharing*	-	-	156,343	-	-	53,462
Total cost to be recognized in the next period	(718,843)	(91,134)	(312,685)	-	-	(86,635)

Parent Company/Consolidated						
	Expected payments - CPC 33 (R1)					
Description	Saúde CAIXA	Food and meal assistance	REG/REPLAN Solved	REG/REPLAN Ulsolved	REB	New Plan
	06/30/2026	06/30/2026	06/30/2026	06/30/2026	06/30/2026	06/30/2026
Expected benefit payment	572,092	102,984	-	-	-	-
Risk contributions	-	-	-	4,073	4,743	53,162
Equalization contributions	-	-	302,391	16,256	-	-
Total expected payments for the plan	572,092	102,984	302,391	20,329	4,743	53,162

Amounts in thousands of Brazilian real, except when otherwise indicated.

(i.14) Sensitivity analysis of the main financial and demographic assumptions

The purpose of the sensitivity analysis is to measure how the defined benefit obligation would be affected by changes in certain relevant actuarial assumptions, all other things being held constant.

Parent Company/Consolidated						
Sensitivity analysis of the main assumptions - CPC 33 (R1)						
Description	Biometric table		Discount rate		*Aging Factor*	
	+ 1 year in age	- 1 year in age	+ 0,25%	- 0,25%	+ 1%	- 1%
Saúde CAIXA						
Interest cost	(441,365)	(418,502)	(436,759)	(426,027)	(524,136)	(355,198)
Present value of the liability	(12,500,133)	(11,725,168)	(11,975,719)	(12,472,295)	(14,853,005)	(10.039.563)
Food and meal assistance						
Interest cost	(89,010)	(92,265)	(92,100)	(90,724)	Not applicable.	Not applicable.
Present value of the liability	(1,752,087)	(1,812,373)	(1,769,588)	(1,824,900)	Not applicable.	Not applicable.
EX-PREVHAB						
Interest cost	(3,163)	(3,349)	(3,283)	(3,229)	Not applicable.	Not applicable.
Present value of the liability	(62,232)	(65,671)	(63,042)	(64,890)	Not applicable.	Not applicable.
REG/REPLAN (SPECIAL PLAN ADJUSTMENT FUND) Solved						
Interest cost	(3,088,894)	(3,187,506)	(3,151,773)	(3,126,976)	Not applicable.	Not applicable.
Present value of the liability	(60,744,933)	(62,589,170)	(60,534,975)	(62,900,018)	Not applicable.	Not applicable.
REG/REPLAN Unsolved						
Interest cost	(326,291)	(334,458)	(331,628)	(329,589)	Not applicable.	Not applicable.
Present value of the liability	(6,416,728)	(6,569,903)	(6,370,151)	(6,631,550)	Not applicable.	Not applicable.
REB						
Interest cost	(56,738)	(58,273)	(57,759)	(57,241)	Not applicable.	Not applicable.
Present value of the liability	(1,102,173)	(1,131,140)	(747,568)	(789,098)	Not applicable.	Not applicable.
New Plan						
Interest cost	(247,399)	(254,029)	(250,032)	(254,003)	Not applicable.	Not applicable.
Present value of the liability	(4,868,981)	(4,995,161)	(4,805,274)	(5,116,098)	Not applicable.	Not applicable.

Amounts in thousands of Brazilian real, except when otherwise indicated.

(j) Expenses on defined contribution plans

Parent Company/Consolidated		
Description	2025	
	2nd half	Year
REB	29,539	58,115
New Plan	740,552	1,433,668
Total	770,091	1,491,783

(k) Expenses recognized for covering the risks incurred with lawsuits related to benefit plans

Parent Company/Consolidated		
Description	2025	
	2nd half	Year
Legal cases	269	524
Total	269	524

Note 19 – Other liabilities

Description	Parent Company	Consolidated
	12/31/2025	12/31/2025
Payables for funds to be released	12,489,194	12,489,194
Sundry payables – domestic	7,852,664	8,434,813
Provision for payments to be made	4,176,981	4,556,064
Social charges and liabilities established by the Entity's by-laws	1,749,642	1,959,642
Interbank accounts and interbranches (1)	1,163,514	18,591,772
Obligations from official partnerships - INSS	548,388	548,388
Obligations from payment services	497,968	497,968
Collected taxes and other	350,124	350,124
Payables to related companies	264,228	308,626
Other sundry liabilities	217,355	217,359
Total	29,310,058	47,953,950

(1) Difference between the parent company and the consolidated financial statements results from the temporary settlement flows of the Conglomerate's card transactions.

Note 20 – Equity

(a) Reconciliation of equity - Company x Consolidated

Discrimination	12/31/2025
Equity - Company	**111,795,824**
IHCD – Eligible for capital (1)	35,101,258
Non-controlling interests	2,775,290
Equity - Consolidated	**149,672,372**

(1) Consists of authorized principal (IHCD) and its adjustment for inflation, which are reclassified to equity (note 15.3 (a)).

Amounts in thousands of Brazilian real, except when otherwise indicated.

In the individual financial statements, hybrid capital and debt instruments eligible to be part of core capital are recorded in liabilities and finance charges are recognized as operating expenses, while in the consolidated financial statements they are reclassified to equity, based on the understanding and guidelines of the Central Bank of Brazil, with the purpose of improving the quality of these consolidated financial statements.

(b) Profit reserves

Profit reserves consist of legal reserve, calculated at the rate of 5% on profit, lottery reserve and operating margin reserve.

Lottery reserves are constituted by the result of the administration of federal lotteries that are incumbent on CAIXA as the executor of these public services for incorporation into its net assets.

The reserve for operating margin is recognized according to the justification of the considered percentage of up to 100% of the balance of profit, less the allocation to the legal reserve, unrealized profit reserves, contingency reserves, tax incentive reserve and minimum payment (25% of adjusted profit) of dividends and interest on equity capital, up to the limit of 80% of the share capital.

Parent Company/Consolidated	
Description	12/31/2025
Revaluation reserves	**194,005**
Profit reserves	**14,865,371**
Statutory reserve	7,517,544
Reserve established by the Company's by-laws – lotteries	1,386,823
Statutory reserves - operating margin	5,961,004

(c) Dividends and interest on equity capital

According to the Company's bylaws and approved parameters, profit distribution for the year is at least twenty-five percent (25%) of adjusted profit, as established by the Company's bylaws.

The distribution of the year's profit is approved by the Annual Meeting, after a decision by the Board of Directors, at the proposal of the Board of Directors and in compliance with the position of the Fiscal Council, taking into consideration legal provisions and the conditions of CAIXA's Bylaws.

For the calculation of the dividend liability, interest on equity capital is computed, calculated using the yield of the TJLP for the period on adjusted equity, limited to 50% of the net income for the period.

On April 4, 2025, CAIXA paid interest on equity capital and dividends for 2024 to the National Treasury, totaling R$2,770,957.

On December 5, 2025 the amount of R$1,409,683 was transferred to the National Treasury as early interest on equity capital for 2025.

Amounts in thousands of Brazilian real, except when otherwise indicated.

Note 21 – Interest income and expenses and the like

(a) Interest income

Description	Parent Company		Consolidated	
	2025		2025	
	2nd half	Year	2nd half	Year
At fair value through profit or loss	10,475,186	18,305,246	10,735,754	18,689,524
Securities	10,475,186	18,305,246	10,735,576	18,689,346
Other financial assets	-	-	178	178
At fair value through other comprehensive income	33,782,324	61,671,077	33,697,737	61,513,974
Interbank investments	14,042,681	29,485,935	14,041,456	29,484,710
Securities	19,739,643	32,185,142	19,656,281	32,029,264
At amortized cost	84,934,588	164,547,657	85,026,483	164,708,529
Securities	147,352	293,452	147,352	293,452
Credit portfolio (1)	77,369,248	149,463,848	77,461,143	149,624,720
Real estate financing agreements	42,616,998	82,045,022	42,616,998	82,045,022
Loans, discounted receivables and financing	24,958,350	48,538,811	25,050,245	48,699,683
Infrastructure and development financing	6,354,914	12,227,187	6,354,914	12,227,187
Rural and agro-industrial financing agreements	3,468,601	6,741,224	3,468,601	6,741,224
Income from other receivables	(29,615)	(88,396)	(29,615)	(88,396)
Interbank investments	174,317	487,787	174,317	487,787
Income from interbank deposits	174,317	487,787	174,317	487,787
Central Bank deposits	6,534,575	12,427,903	6,534,575	12,427,903
Savings-account deposits	2,934,102	5,864,634	2,934,102	5,864,634
Liabilities on time funds	2,823,667	5,107,557	2,823,667	5,107,557
Voluntary deposits	776,806	1,455,712	776,806	1,455,712
Other financial assets	709,096	1,874,667	709,096	1,874,667
Gain (loss) on other financial assets	709,096	1,874,667	709,096	1,874,667
Total	129,192,098	244,523,980	129,459,974	244,912,027

(1) Includes recovery of losses in the amount of R$5,602,695.

Amounts in thousands of Brazilian real, except when otherwise indicated.

(b) Interest expense

Description	Parent Company 2025		Consolidated 2025	
	2nd half	Year	2nd half	Year
At amortized cost	(95,934,829)	(179,483,603)	(95,471,003)	(177,870,263)
Customer Resources	(38,872,712)	(72,764,935)	(38,872,712)	(72,764,935)
Savings-account deposits	(15,120,438)	(29,075,041)	(15,120,438)	(29,075,041)
Time deposits CDB/RDB	(14,124,739)	(25,532,461)	(14,124,739)	(25,532,461)
Court deposits	(5,655,004)	(10,625,979)	(5,655,004)	(10,625,979)
Special Deposits and Funds and Programs	(3,440,624)	(6,498,054)	(3,440,624)	(6,498,054)
Other funding	(531,907)	(1,033,400)	(531,907)	(1,033,400)
Funds from financial and other institutions	(36,459,536)	(70,182,087)	(36,401,717)	(70,039,842)
Borrowings and on-lendings	(19,318,633)	(37,763,413)	(19,318,633)	(37,726,709)
Money market funding	(16,964,952)	(32,092,471)	(16,907,133)	(31,986,930)
Interbank deposits	(175,951)	(326,203)	(175,951)	(326,203)
Funds from securities issue	(20,602,581)	(36,536,581)	(20,196,574)	(35,065,486)
Funds from the issuance of bills	(20,124,750)	(34,918,500)	(20,124,750)	(34,918,500)
Debt instruments eligible to capital	(406,007)	(1,506,820)	-	(35,725)
Income from foreign issuance funds	(71,824)	(111,261)	(71,824)	(111,261)
Total	(95,934,829)	(179,483,603)	(95,471,003)	(177,870,263)
Net interest income	33,257,269	65,040,377	33,988,971	67,041,764

Note 22 – Gains and losses on the fair value of financial instruments

Description	Parent Company 2025		Consolidated 2025	
	2nd half	Year	2nd half	Year
At fair value through profit or loss	(575,880)	2,023,200	(580,548)	2,018,925
Brazilian federal government bonds	(399,302)	2,153,839	(403,970)	2,149,564
Private securities of financial institutions	(239)	2,502	(239)	2,502
Private securities of non-financial entities	(44,697)	24,687	(44,697)	24,687
Investment fund shares	8,748	9,047	8,748	9,047
Shares	52,915	55,870	52,915	55,870
Other financial instruments (*Royalties*)	(193,305)	(222,745)	(193,305)	(222,745)
Total	(575,880)	2,023,200	(580,548)	2,018,925

Amounts in thousands of Brazilian real, except when otherwise indicated.

Note 23 – Gains and losses on securities trading

Description	Parent Company		Consolidated	
	2025		2025	
	2nd half	Year	2nd half	Year
At fair value through comprehensive income	82,769	227,577	82,769	227,577
Brazilian federal government bonds	82,769	227,653	82,769	227,653
Private securities of non-financial entities	-	(76)	-	(76)
At fair value through profit or loss	361,673	(175,693)	361,360	(176,519)
Brazilian federal government bonds	361,673	(175,693)	361,360	(176,519)
Total	444,442	51,884	444,129	51,058

Note 24 – Service income and banking fee income

Description	Parent Company		Consolidated	
	2025		2025	
	2nd half	Year	2nd half	Year
Government Services	4,528,186	9,161,595	5,635,616	10,500,236
Management and promotion of entities and programs	3,477,317	7,062,082	4,584,747	8,400,723
FGTS	1,700,896	3,402,005	1,700,896	3,402,005
Loterias	644,958	1,750,647	1,752,388	3,089,288
FIES	218,215	434,315	218,215	434,315
Minha Casa, Minha Vida	92,185	207,280	92,185	207,280
Sanitation program	255,516	464,606	255,516	464,606
Other entities and programs	565,547	803,229	565,547	803,229
Transfer of benefits	811,559	1,626,772	811,559	1,626,772
Guarantees given - operating agent	239,310	472,741	239,310	472,741
Checking account and banking fees	2,034,005	4,208,212	2,033,867	4,207,972
Partnership and billing	953,940	1,947,803	953,940	1,947,803
Debit and credit cards	76,125	835,527	1,801,758	3,382,695
Loan transactions	1,198,528	2,283,653	1,198,528	2,283,653
Investment funds	295,303	517,590	1,337,814	2,459,071
Safe	496,913	879,334	1,398,838	2,658,068
Other	275,399	487,813	225,211	387,536
Total	9,858,399	20,321,527	14,585,572	27,827,034

Amounts in thousands of Brazilian real, except when otherwise indicated.

Note 25 – Personnel expenses

(a) Employee compensation

Description	Parent Company		Consolidated	
	2025		2025	
	2nd half	Year	2nd half	Year
Wages	(9,011,606)	(17,658,641)	(9,136,963)	(17,884,313)
Benefits	(3,016,193)	(5,035,694)	(3,052,402)	(5,128,023)
Compensation payable to terminated employees	(125,654)	(354,724)	(125,654)	(354,724)
Other	(98,527)	(150,368)	(114,067)	(177,045)
Social charges	(3,798,055)	(7,405,946)	(3,855,627)	(7,509,543)
Social Security	(2,163,468)	(4,199,204)	(2,195,827)	(4,257,471)
FGTS	(720,614)	(1,397,450)	(731,147)	(1,416,417)
Supplemental retirement benefit plan	(690,404)	(1,374,227)	(702,409)	(1,395,854)
Other charges	(223,569)	(435,065)	(226,244)	(439,801)
Total	(16,050,035)	(30,605,373)	(16,284,713)	(31,053,648)

(b) Average compensation (in real)

Description (1)	Parent Company	
	2025	2025
	2nd half	Year
Highest salary	79,534	78,050
Average salary	15,571	15,285
Lowest salary	4,086	4,012
Benefits	4,616	4,443

(1) In 2025, 40 employees were hired.

Amounts in thousands of Brazilian real, except when otherwise indicated.

Note 26 – Other administrative expenses

Description	Parent Company		Consolidated	
	2025		2025	
	2nd half	Year	2nd half	Year
Data processing	(1,418,431)	(2,553,871)	(1,427,830)	(2,576,734)
Amortization / Impairment	(726,088)	(1,385,632)	(729,093)	(1,391,641)
Maintenance and conservation of assets	(685,206)	(1,295,097)	(685,254)	(1,295,146)
Depreciation/Impairment	(633,395)	(1,118,383)	(634,477)	(1,119,513)
Third-party services	(630,287)	(1,189,734)	(630,287)	(1,189,747)
Rents and leases of assets	(613,179)	(1,476,386)	(613,926)	(1,478,995)
Specialized Services	(547,365)	(961,763)	(573,392)	(1,025,183)
Surveillance and security services	(532,045)	(1,029,221)	(532,045)	(1,029,221)
Transportation services	(356,013)	(745,772)	(356,013)	(745,772)
Financial system services	(315,504)	(546,649)	(316,109)	(547,870)
Promotions and public relations	(248,463)	(350,856)	(249,950)	(352,369)
Water and electricity	(244,637)	(518,089)	(244,637)	(518,089)
Advertising	(213,576)	(329,231)	(227,104)	(344,293)
Communications	(191,939)	(460,514)	(191,955)	(460,543)
Material	(11,542)	(28,374)	(11,555)	(28,398)
Other	(300,659)	(509,470)	(304,897)	(517,531)
Total	(7,668,329)	(14,499,042)	(7,728,524)	(14,621,045)

Note 27 – Tax expenses

Description	Parent Company		Consolidated	
	2025		2025	
	2nd half	Year	2nd half	Year
COFINS	(1,463,584)	(2,858,414)	(1,807,516)	(3,430,990)
ISS	(333,604)	(668,867)	(487,773)	(925,839)
PIS/PASEP (Contribution for Social Integration Program)	(241,825)	(468,525)	(313,527)	(587,535)
IPTU (PROPERTY TAX)	(7,565)	(96,120)	(7,565)	(96,120)
Other	(11,150)	(51,647)	(47,676)	(96,630)
Total	(2,057,728)	(4,143,573)	(2,664,057)	(5,137,114)

Amounts in thousands of Brazilian real, except when otherwise indicated.

Note 28 – Other income

Description	Parent Company		Consolidated	
	2025		2025	
	2nd half	Year	2nd half	Year
Foreign exchange gain (loss)	3,022,377	3,436,435	3,022,377	3,436,435
Commissions and fees Monthly deferred quota - agent FGTS (1)	1,134,869	2,332,538	1,134,869	2,332,538
Expense recovery	1,236,253	2,306,842	1,148,150	2,180,833
Adjustment for inflation of sundry transactions	878,962	1,723,574	880,681	1,711,111
Extraordinary Actuarial Assessment (2)	-	900,784	-	900,784
Gains on disposal of investments (3)	-	841,114	-	841,114
Right of use - Rede CAIXA	206,647	401,478	206,647	401,478
Recovery of operational losses	89,330	245,585	89,330	245,620
Credit card	51	61,988	14,658	160,838
Other	179,680	454,045	527,238	947,141
Total	6,748,169	12,704,383	7,023,950	13,157,892

(1) The deferred inventory will continue to be recognized as other income. New contracts are recognized by TJEO according to the term of the loan agreement as loan income.
(2) In March 2025, an extraordinary actuarial assessment was carried out due to the regulatory changes to the REG/REPLAN Plan made in February 2025, which resulted in the reversal of the expense related to the cost of previous services in the amount of R$900,784.
(3) Income from the disposal of an interest in Caixa Seguridade made in a secondary public offering of shares, as well as from the sale of 100% of the shares of Galgo, as described in note 11.

Note 29 – Other expenses

Description	Parent Company		Consolidated	
	2025		2025	
	2nd half	Year	2nd half	Year
Foreign exchange gain (loss)	(3,124,033)	(3,541,768)	(3,137,264)	(3,554,999)
Lotteries & Business Partners	(1,497,479)	(3,003,001)	(1,497,479)	(3,003,001)
Losses on operational risk	(746,141)	(2,022,154)	(986,442)	(2,384,631)
Post-employment benefit	(831,737)	(1,835,610)	(831,737)	(1,835,610)
Debit and credit card	(73,465)	(622,281)	(974,338)	(1,784,185)
Properties won/sold	(710,298)	(1,338,175)	(710,298)	(1,338,175)
Obligations from funds and programs	(661,121)	(1,273,607)	(661,121)	(1,273,607)
Real estate financing agreements	(687,413)	(1,219,874)	(687,413)	(1,219,874)
Business leverage	(502,654)	(977,086)	(502,654)	(977,086)
Social benefits	(515,002)	(966,763)	(515,002)	(966,763)
Granted discounts	(392,355)	(743,529)	(421,477)	(799,568)
Automated services	(318,332)	(612,981)	(318,332)	(612,981)
Goodwill from acquisition of commercial portfolios	(157,797)	(341,096)	(157,797)	(341,096)
Lotteries	(127,190)	(245,681)	(169,538)	(323,677)
Lease liability	(166,980)	(196,688)	(167,771)	(197,514)
Other	(1,060,048)	(1,786,912)	(1,100,851)	(1,829,215)
Total	(11,572,045)	(20,727,206)	(12,839,514)	(22,441,982)

Amounts in thousands of Brazilian real, except when otherwise indicated.

Note 30 – Recognition and reversal of provisions

Description	Parent Company		Consolidated	
	2025		2025	
	2nd half	Year	2nd half	Year
Legal contingencies	(2,263,605)	(4,658,448)	(2,263,605)	(4,658,448)
Labor	(1,660,141)	(3,260,915)	(1,660,141)	(3,260,915)
Civil	(539,410)	(1,288,770)	(539,410)	(1,288,770)
Tax	(64,054)	(108,763)	(64,054)	(108,763)
Fund for the Compensation for Salary Changes - FCVS	1,041,704	830,761	1,041,704	830,761
Prepayment - FGTS	84,002	997,912	84,002	997,912
Performance fee of the acquired portfolios	(82,242)	(107,517)	(82,242)	(107,517)
Other	(38,320)	(150,813)	(66,653)	(259,755)
Total	(1,258,461)	(3,088,105)	(1,286,794)	(3,197,047)

Note 31 – Non-operating profit (loss)

Parent Company/Consolidated		
Description	2025	2025
	2nd half	Year
Proceeds from disposal and write-off of investments and non-financial assets held for sale	174,629	525,130
Recognition/reversal of provisions	(20,688)	(64,408)
Capital gains and losses	(12,085)	(30,310)
Other (1)	(285,347)	(660,649)
Total	(143,491)	(230,237)

(1) Includes expenses incurred with the maintenance, valuation or termination of assets held for sale (AMV), in the amount of R$754,863.

Note 32 – Related parties

Transactions with related parties are carried out over the course of CAIXA's operating activities and its duties established by specific regulations.

CAIXA's Code of Conduct for Employees and Management prohibits its employees and managers from establishing business or professional relationships, directly or through third parties, with their controlling shareholders and companies belonging to the same economic group.

Under prevailing legislation, as far as CAIXA as a state-owned company and its related parties are allowed to carry out transactions under the same conditions as those presented to the market, particularly with respect to limits, interest rates, grace periods, deadlines, collateral, as well as risk assessment criteria for recognizing impairment loss and write-offs as loss. There are no additional or special benefits when compared with the transactions carried out with other clients of the same profile in the company.

(a) Parent Company

Balances with the parent company consist of transactions with the Federal Government, its related ministries, autonomous agencies, government departments and other agencies.

(b) Subsidiaries

In line with its strategy, CAIXA carries out business through its subsidiaries Caixa Seguridade, Caixa Cartões, Caixa Loterias and Caixa Asset.

(c) Joint Ventures

The entities in which CAIXA holds indirect interest through subsidiaries Caixa Seguridade and Caixa Cartões are jointly controlled.

(d) Associates

CAIXA's direct associates are Núclea, TecBan and Quod, as well as the pre-operating companies Caixa Imóveis and Negócios Digitais.

CNP Seguros Holding Brasil S.A. is an associated company, CNP Seguros Holding Brasil S.A., set up to allow it to hold ownership interest in the companies of CNP Seguros Group, as well as Holding XS1, whose subsidiaries are XS2 Vida e Previdência S.A. and Caixa Vida e Previdência S.A. as wholly owned subsidiaries.

CAIXA has several transactions with Caixa Seguridade, including its investees.

(e) Key management personnel

Consists of the members of the Executive Board, the Board of Directors, the Statutory Audit Committee and the other statutory bodies of CAIXA and its subsidiaries.

(f) Other entities

This item consists of transactions with state-owned companies and mixed capital companies controlled by the federal government, such as Petrobras, Banco do Brasil, BNDES, Banco do Nordeste, Correios and Emgea, among others, in addition to investment funds and government funds operated and/or managed by CAIXA, such as FGTS, FAR, FCVS, FIES.

Funcef, the entity that manages the post-employment benefit plan for CAIXA's employees, has agreements with CAIXA for the provision of banking services and for the lease of real estate owned by that entity.

Amounts in thousands of Brazilian real, except when otherwise indicated.

Description	Parent Company					
	12/31/2025					
	Parent Company	Subsidiaries	Joint Ventures	Associates	Key management personnel	Other entities
Assets	**140,747,611**	**1,306,454**	**760,031**	**1,840,601**	**34,685**	**10,303,563**
Cash and cash equivalents	-	-	-	1,838,408	-	-
Interbank investments	139,411,682	-	-	-	-	-
Securities	379,954	-	-	-	-	4,775
Income receivable	638,719	1,270,901	85,788	2,193	-	288,863
Loan transactions	-	-	-	-	31,165	9,815,311
Impairment loss on loans	-	-	-	-	(410)	(396,159)
Other financial assets	317,261	35,553	674,245	-	3,974	590,857
Expected impairment loss on other financial assets	(5)	-	(2)	-	(44)	(84)
Liabilities	**18,607,897**	**621,781**	**79,914**	**555**	**53,523**	**149,613,311**
Customer Resources	3,162,790	457	60,113	555	53,523	31,104,150
Funds from financial and other institutions	-	584,139	-	-	-	116,079,939
Funds for specific obligations	15,329,417	37,185	-	-	-	258,149
Sundry liabilities	28,890	-	19,801	-	-	1,983,739
Other financial liabilities	86,800	-	-	-	-	187,334
Guarantees	**-**	**-**	**-**	**-**	**58,306**	**61,760,488**
Received	-	-	-	-	58,306	12,498,568
Provided	-	-	-	-	-	49,261,920

Description	Consolidated				
	12/31/2025				
	Parent Company	Joint Ventures	Associates	Personnel Key	Other Entities
Assets	**143,888,627**	**760,031**	**1,840,623**	**34,685**	**10,413,149**
Cash and cash equivalents	-	-	1,838,408	-	-
Interbank investments	139,411,682	-	-	-	-
Securities	3,520,970	-	-	-	4,775
Income receivable	638,719	85,788	2,215	-	294,214
Loan transactions	-	-	-	31,165	9,919,546
Expected impairment loss on loans	-	-	-	(410)	(396,159)
Other financial assets	317,261	674,245	-	3,974	590,857
Expected impairment loss on other financial assets	(5)	(2)	-	(44)	(84)
Liabilities	**18,607,897**	**79,914**	**555**	**53,523**	**149,613,311**
Customer Resources	3,162,790	60,113	555	53,523	31,104,150
Funds from financial and other institutions	-	-	-	-	116,079,939
Funds for specific obligations	15,329,417	-	-	-	258,149
Sundry liabilities	28,890	19,801	-	-	1,983,739
Other financial liabilities	86,800	-	-	-	187,334
Guarantees	**-**	**-**	**-**	**58,306**	**61,760,488**
Received	-	-	-	58,306	12,498,568
Provided	-	-	-	-	49,261,920

Amounts in thousands of Brazilian real, except when otherwise indicated.

Parent Company										
Descrição	2025					2025				
	2nd half					Year				
	Parent Company	Subsidiaries	Joint Ventures	Associates	Other Entities	Parent Company	Subsidiaries	Joint Ventures	Associates	Other Entities
Income	1,841,104	2	45,345	(7,169)	5,205,483	4,010,267	9,962	45,345	32,691	12,603,170
Income from services rendered	828,570	-	-	7,571	692,804	1,772,806	-	-	29,919	996,662
Income from loans	8,500	-	-	-	1,192,107	8,500	-	-	-	2,357,259
Income from securities	381,584	-	-	-	-	1,069,526	-	-	-	-
Other operating income	622,450	2	45,345	(16,390)	3,320,572	1,159,435	9,962	45,345	1,122	9,249,249
Other finance income	-	-	-	1,650	-	-	-	-	1,650	-
Expenses	(1,478,134)	(7)	(286,329)	(386,800)	(1,411,822)	(3,361,083)	(7)	(286,329)	(419,463)	(2,906,365)
Operating expenses	(63,607)	-	(29,393)	-	(354,371)	(63,607)	-	(29,393)	-	(997,003)
Other operating expenses	(1,414,527)	(7)	(256,936)	(386,800)	(1,057,451)	(3,297,476)	(7)	(256,936)	(419,463)	(1,909,362)

Consolidated								
Descrição	2025				2025			
	2nd half				Year			
	Parent Company	Joint Ventures	Associates	Other entities	Parent Company	Joint Ventures	Associates	Other entities
Income	1,938,381	45,345	34,800	5,205,483	4,178,491	45,345	113,852	12,603,170
Income from services rendered	828,570	-	49,540	692,804	1,772,806	-	111,080	996,662
Income from loans	8,500	-	-	1,192,107	8,500	-	-	2,357,259
Income from securities	478,861	-	-	-	1,237,750	-	-	-
Other operating income	622,450	45,345	(16,390)	3,320,572	1,159,435	45,345	1,122	9,249,249
Other finance income	-	-	1,650	-	-	-	1,650	-
Expenses	(1,478,756)	(286,329)	(679,179)	(1,420,793)	(3,361,706)	(286,329)	(991,602)	(2,922,129)
Operating expenses	(64,229)	(29,393)	(292,379)	(363,342)	(64,230)	(29,393)	(572,139)	(1,012,767)
Other operating expenses	(1,414,527)	(256,936)	(386,800)	(1,057,451)	(3,297,476)	(256,936)	(419,463)	(1,909,362)

Amounts in thousands of Brazilian real, except when otherwise indicated.

(g) Key management personnel compensation

The global compensation paid to key management personnel is annually submitted by the Board of Directors for approval by CAIXA's Annual Shareholders' Meeting.

Expenses on key personnel compensation and benefits are shown in the table below, by collegiate:

Description	Parent Company	
	2025	
	2nd half	Year
Short-term benefits	23,901	67,450
Proceeds	17,160	30,776
Executive Board	14,809	26,312
Board of Directors	198	399
Fiscal council	115	227
Audit Committee	1,120	2,109
Independent Risk Committee	857	1,611
Personnel, Eligibility, Succession and Compensation Committee	61	118
Variable compensation	-	18,728
Executive Board	-	18,728
Benefits	1,432	2,696
Executive Board	1,432	2,696
Staff Training	118	218
Social charges	5,191	15,032
Benefits due to the cessation of the job	-	-
Post-employment benefits	1,607	2,791
Pension plans	1,607	2,791

Benefits include food allowance, housing allowance and health insurance for Board members.

Post-employment benefits are restricted to members of CAIXA's Top Management, Board of Directors and Audit Committee.

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

(h) Average compensation (in real)

Description (1)	Parent Company		
	12/31/2025		
	Higher Value	Average value	Lowest value
Executive Board	158,538	143,418	139,746
Board of Directors and Audit Committee	6,377	6,377	6,377

(1) Monthly compensation, including advantages and benefits.

Note 33 – Risk and capital management

At CAIXA, Risk and Capital Management is perceived as a competitive advantage in financial markets and the most important means of preserving its solvency, liquidity and profitability.

Risk and Capital Management is performed by dedicated structures that comprise systems, routines, procedures and models, and are responsible for identifying, measuring, evaluating, monitoring, controlling, mitigating, and communicating to Top Management to support decision making.

Linked to the Board of Directors, CAIXA has an Independent Risk and Capital Committee that comprises the companies of the CAIXA Financial Conglomerate, and its relationship with the Company's other bodies, in accordance with the provisions of CAIXA's bylaws, legislation and standards in force.

The National Superintendence of Corporate Risks – SUCOR, subordinated to DECOR, is in charge of proposing the Risk and Capital Management Policy, the Capital Limits, the Limits for Dividends and Payments of Dividends and Interest on Equity Capital, as well as for evaluating and issuing business reports and other actions related to the Conglomerate's Risk and Capital Management.

According to CAIXA's Risk and Capital Management Policy, the Credit, Market/Liquidity and Operational Risk models used in the Bank's Risk Management process are validated before they start operations and continuously monitored to remain adherent to the purpose for which they were developed.

(a) Risk Management

CAIXA Conglomerate recognizes that assuming and managing risks is an integral and fundamental part of generating and protecting the Company's value and of consolidating CAIXA's image as a solid, integrated, profitable, efficient and socially responsible public bank.

To that end, CAIXA follows guidelines for managing Credit, Credit Recovery, Market, Risk of Fluctuation in Interest Rates on Banking Portfolio Transactions (IRRBB), Liquidity, Operational, Social, Environmental and Climate, Integrity, Reputation, Strategy, Actuarial, Contagion, Third Parties, Model and other risks considered relevant. The purpose is to keep exposures at levels compatible with the appetite set by management, preserving solvency, liquidity and institutional sustainability.

Risk management structures are maintained that are compatible with the nature of transactions, the complexity and volume of their transactions, products, services, activities and processes. These frameworks consist of systems, routines, procedures and models that allow the identification, measurement, evaluation, monitoring, control, mitigation and communication of significant risks, including simulations under normal and stress conditions.

A detailed description of the Bank's risk and capital management frameworks is available at: https://ri.caixa.gov.br/informacoes-financeiras/gerenciamento-de-riscos-e-capital/.

(b) Sensitivity analysis of significant positions

The sensitivity analysis allows the Company to check the impact of changes in interest rates on the prices of assets and liabilities, by risk factor. These hypothetical studies become market risk management tools, allowing the formulation of mitigation measures if these scenarios occur, given that exposures are monitored daily and negative market movements require immediate action by the units involved in the process to mitigate possible losses that may occur.

The instruments whose subject matter of the sensitivity analysis are those measured at fair value, in this case the instruments of the securities portfolio measured at fair value by levels I – quoted value in an active market – level II – quoted value according to observable market data – and level III – unobservable market data – according to CPC 046/2012.

Fluctuations in interest rates, exchange rates, share prices and merchandise prices may cause future uncertainties about the prices of assets linked to these risk factors recognized in the balance sheet. Therefore, the volatility of risk factors causes fluctuations in the amounts accounted for in the balance sheet.

The sensitivity analysis captures possibilities of volatility in risk factors and estimates the impacts on the amounts recorded in financial instruments. However, there are some important caveats regarding the methodology of the exercise:

(i) the exercise is applied considering a static balance sheet composition, ignoring the Institution's capacity to manage exposures. Hedging capabilities involving derivative instruments are high, particularly for fixed-rate trading portfolio securities;

(ii) no shocks were applied to the credit spread of private financial instruments or government bonds; And

(iii) the instruments that are subject to hedge accounting and their related hedging instruments are not in the scope for the year, because CAIXA systematically monitors the effectiveness of these frameworks which, to a certain extent, are immune to shocks in risk factors.

It should be noted that instruments that are not measured at fair value in the balance sheet, such as financial instruments at amortized cost of the securities portfolio, cash and cash equivalents, interbank investments/funding, loan transactions, bank deposits, special deposits, as well as other instruments on the balance sheet that are subject to the risk of interest rate fluctuations, have their risks identified, measured, monitored, mitigated and reported to CAIXA's risk governance, under its own risk management framework, set forth by CMN Resolution No. 4,557/2017 and BCB Circular Letter No. 3,876/2018, and, therefore, are not part of this fiscal year.

The sensitivities of these instruments are analyzed and monitored, and the Entity sets aside part of its capital to cover losses on changes in these risk factors. Information for these risks is contained 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 biggest losses in each of the scenarios below:

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

Scenario II: Possible scenario that considers a parallel multiplicative shock OF 25% for scenario I for the primitive risk factor SELIC coupon rate government bonds and a 1% addendum to the other risk factors;

Scenario III: Possible scenario that considers a parallel multiplicative shock OF 50% for scenario I for the primitive risk factor SELIC coupon rate government bonds and a 5% addendum to the other risk factors

Scenario IV: Possible scenario that considers a parallel multiplier shock of 0.75% to scenario I for the primitive risk factor SELIC coupon rate government bonds and subtraction of 1% for the other risk factors;

Amounts in thousands of Brazilian real, except when otherwise indicated.

Scenario V: Possible scenario that considers a parallel multiplier shock of 0.75% to scenario I for the primitive risk factor SELIC coupon rate government bonds and subtraction of 1% for the other risk factors;

Scenario VI: Possible scenario that considers a parallel multiplier shock of 0.5% to scenario I for the primitive risk factor SELIC coupon rate for government bonds and subtraction of 2.5% for the other risk factors;

Scenario VII: Possible scenario that considers a parallel multiplier shock of 0.25% to scenario I for the primitive risk factor SELIC coupon rate government bonds and subtractive shock of 5% for the other risk factors;

The results of financial instruments as of December 31, 2025 are summarized in the table below:

Risk factor	Scenario I - MtM R$ thousand	Shock of upward interest rates			Downward shock in interest rates		
		Scenario II	Scenario III	Scenario IV	Scenario V	Scenario VI	Scenario VII
		Var. MtM R$ thousand	Var. MtM R$ thousand	Var. MtM R$ thousand	Var. MtM R$ thousand	Var. MtM R$ thousand	Var. MtM R$ thousand
CDI	78,926,902	(2,312,136)	(5,596,571)	(10,623,458)	2,416,780	6,251,712	13,259,992
Pre	11,453,803	(106,927)	(261,462)	(504,401)	110,198	281,923	586,470
IPCA coupon rate	2,117,271	(102,477)	(236,005)	(417,687)	115,726	320,321	777,777
Benchmark coupon rate	1,635,688	(67,266)	(158,737)	(289,804)	72,920	194,266	434,704
SELIC coupon rate	371,014,921	(400,937)	(801,280)	(1,201,030)	401,532	803,661	1,206,387
IGPM coupon rate	11,239	(384)	(925)	(1,742)	404	1,052	2,252
Exposure rate	465,159,824	(2,990,127)	(7,054,980)	(13,038,122)	3,117,560	7,852,935	16,267,582
% variation		-0.64%	-1.52%	-2.80%	0.67%	1.69%	3.50%

Amounts in thousands of Brazilian real, except when otherwise indicated.

(c) Calculation of regulatory capital requirement

CMN Resolution No. 5,199/2024 amended CMN Resolution No. 4,955/2021 and included in the calculation of core capital the absolute amount of the negative adjustment recorded in equity, arising from the application, on January 1, 2025, of the criteria for accruing the allowance for ECLs set forth by CMN Resolution No. 4,966/2021, in accordance with the percentages below:

- 75% by December 31, 2025;
- 50% by December 31, 2026;
- 25% by December 31, 2027; And
- 0% from 1 January 2028.

In accordance with CMN Resolutions No. 4,955/2021 and 4,958/2021, the calculation of regulatory capital and the calculation of minimum capital requirements consider the Prudential Conglomerate.

The table below shows details about these capital indicators.

Description	12/31/2025
Total capital	157,389,708
Level I capital	144,451,411
Core Capital - CC	137,088,871
Prudential equity (1)	149,567,175
Prudential adjustments (c.1)	(12,478,304)
Supplementary Capital	7,362,541
Level II capital (2)	12,938,297
Risk-weighted assets - RWA	960,072,334
Credit risk – RWACPAD	827,493,440
Market risk – RWAMPAD	8,881,416
Operational risk – RWAOPAD	123,697,478
Additional Common Equity – ACC	33,602,532
Minimum capital requirement (RWA*F Factor) + ACE	110,408,318
Market risk - nontrading portfolio - RBAN	9,421,450
Capital margin (PR – PRMR – RBAN)	37,559,940
Core capital ratio (CP/RWA)	14.28%
Level I capital ratio (Level I / RWA)	15.05%
Basel capital ratio (RC/RWA)	16.39%
F Factor	8.00%

(1) Equity considers only hybrid equity and debt instruments authorized by CMN Resolution No. 4,955/2021.
(2) In accordance with the provisions of articles 29 and 31 of CMN Resolution No. 4,955/2021.

Amounts in thousands of Brazilian real, except when otherwise indicated.

(c.1) Prudential adjustments less common equity

Description	12/31/2025
Prudential adjustments in pricing of financial instruments	(53,077)
Intangible assets	(4,629,003)
Tax credits arising from income and social contribution tax losses and those originating from such taxes relating to assessment periods ending up to December 31, 1998	(3,561,095)
Total amount of deductions related to reciprocal acquisitions of core capital	(266,749)
Total amount of deductions related to tax credits arising from temporary differences that depend on the generation of future taxable profit or revenues for their realization, which exceed 10% of the core capital of the institution or conglomerate itself, disregarding specific deductions	(1,034,707)
Amount that exceedes, in aggregate form, 15% of the core capital of the institution or conglomerate itself:	(2,933,673)
(i) of which: deriving from significant net equity interests in core capital of institutions authorized to operate by the Central Bank of Brazil and from unconsolidated financial institutions abroad and in share capital of companies similar to unconsolidated financial institutions, insurers, reinsurers, capitalization companies and open supplementary private pension fund entities	(1,172,530)
(ii) of which: deriving from tax credits arising from temporary differences that depend on the generation of future taxable profit or revenue for their realization	(1,761,143)
Total	(12,478,304)

(c.2) Regulatory indicators versus reported indicators

The table below shows the minimum regulatory requirement established by CMN Resolution No. 4,958/2021, as well as the amounts observed in CAIXA:

Description	Regulatory	12/31/2025
Main capital ratio (1)	8.00%	14.28%
Level I capital ratio (1)	9.50%	15.05%
Basel capital ratio (1)	11.50%	16.39%
Fixed assets to equity ratio (2)	up to 50% of total capital	9.79%

(1) It includes the additional main capital for conservation, countercyclical and systemic, totaling 3.50%.
(2) According to CMN Resolution No. 4,957/2021.

Amounts in thousands of Brazilian real, except when otherwise indicated.

Note 34 – Fair values of financial assets and liabilities

(a) Fair value hierarchy

Parent Company					
Financial assets and liabilities measured at fair value in the balance sheet on a recurring basis	Book value as of December 31, 2025	Fair value as of December 31, 2025	Fair value levels		
			Level 1	Level 2	Level 3
Assets	2,140,132,491	1,932,069,618	446,277,333	1,465,460,595	20,331,690
Financial assets at fair value through profit or loss	157,198,435	157,199,001	153,166,180	2,193,348	1,839,473
Securities (net of allowance for impairment loss on loans)	156,938,782	156,939,348	153,166,134	1,933,741	1,839,473
Derivative financial instruments	46	46	46	-	-
Other financial assets	259,607	259,607	-	259,607	-
Financial assets at fair value through other comprehensive income	451,991,763	450,574,931	293,111,153	141,210,492	16,253,286
Interbank investments	139,988,308	139,991,952	-	139,991,952	-
Securities (net of allowance for impairment loss on loans)	312,003,455	310,582,979	293,111,153	1,218,540	16,253,286
Financial assets at amortized cost	1,530,942,293	1,324,295,686	-	1,322,056,755	2,238,931
Central Bank deposits	116,891,800	109,496,183	-	109,496,183	-
Interbank investments	7,808,018	7,808,222	-	7,808,222	-
Securities (net of allowance for impairment loss on loans)	2,238,931	2,238,931	-	-	2,238,931
Loan transactions	1,359,382,759	1,163,634,903	-	1,163,634,903	-
Other financial assets (net of allowance for impairment loss)	44,620,785	41,117,447	-	41,117,447	-
Liabilities	2,021,376,597	1,732,138,074	-	978,957,230	753,180,844
Financial liabilities at fair value through profit or loss	372,346	372,342	-	372,342	-
Derivative financial instruments	372,346	372,342	-	372,342	-
Financial liabilities at amortized cost	2,021,004,251	1,731,765,732	-	978,584,888	753,180,844
Customer Resources	821,927,213	753,180,844	-	-	753,180,844
Funds from financial and other institutions	793,405,932	578,105,351	-	578,105,351	-
Funds from securities issues	371,507,164	366,315,595	-	366,315,595	-
Other financial liabilities	34,163,942	34,163,942	-	34,163,942	-

Amounts in thousands of Brazilian real, except when otherwise indicated.

Consolidated					
Financial assets and liabilities measured at fair value in the balance sheet on a recurring basis	Book Value as of December 31, 2025	Fair value as of December 31, 2025	Fair value levels		
			Level 1	Level 2	Level 3
Assets	2,162,306,387	1,948,585,116	446,277,333	1,481,976,093	20,331,690
Financial assets at fair value through profit or loss	161,363,222	157,199,001	153,166,180	2,193,348	1,839,473
Securities (net of allowance for impairment loss on loans)	161,103,569	156,939,348	153,166,134	1,933,741	1,839,473
Derivative financial instruments	46	46	46	-	-
Other financial assets	259,607	259,607	-	259,607	-
Financial assets at fair value through other comprehensive income	450,970,105	450,765,977	293,111,153	141,401,538	16,253,286
Interbank investments	139,988,308	140,182,998	-	140,182,998	-
Securities (net of allowance for impairment loss on loans)	310,981,797	310,582,979	293,111,153	1,218,540	16,253,286
Financial assets at amortized cost	1,549,973,060	1,340,620,138	-	1,338,381,207	2,238,931
Central Bank deposits	116,891,800	109,496,183	-	109,496,183	-
Interbank investments	7,808,018	7,808,222	-	7,808,222	-
Securities (net of allowance for impairment loss on loans)	2,238,931	2,238,931	-	-	2,238,931
Loan transactions	1,377,893,253	1,179,479,931	-	1,179,479,931	-
Other financial assets (net of allowance for impairment loss)	45,141,058	41,596,871	-	41,596,871	-
Liabilities	1,986,161,824	1,698,573,911	-	945,899,526	752,674,385
Financial liabilities at fair value through profit or loss	372,406	372,342	-	372,342	-
Derivative financial instruments	372,406	372,342	-	372,342	-
Financial liabilities at amortized cost	1,985,789,418	1,698,201,569	-	945,527,184	752,674,385
Customer Resources	821,343,025	752,674,385	-	-	752,674,385
Funds from financial and other institutions	791,926,312	577,166,444	-	577,166,444	-
Funds from securities issues	336,405,906	332,246,565	-	332,246,565	-
Other financial liabilities	36,114,175	36,114,175	-	36,114,175	-

Amounts in thousands of Brazilian real, except when otherwise indicated.

There was no transfer between levels 1 and 2 in the period. For assets rated in Level 3, the gains, losses, transfers between levels and the effect of measurements are described in the table below:

(b) Changes in financial assets measured at fair value in a recurring manner in level 3 of the fair value hierarchy

Parent Company						
Description	Fair value as of January 1, 2025	Total gains and losses (realized/unrealized)	Purchase	Settlements	Transfer from Level 3	Fair value as of December 31, 2025
Financial assets at fair value through profit or loss						
Securities	286,312	(6,013)	1,559,174	-	-	1,839,473
Financial assets at fair value through other comprehensive income						
Securities	9,981,209	(182,963)	7,330,147	(617,186)	(257,921)	16,253,286
Total	10,267,521	(188,976)	8,889,321	(617,186)	(257,921)	18,092,759

Consolidated						
Description	Fair value as of January 1, 2025	Total gains and losses (realized/unrealized)	Purchase	Settlements	Transfer from Level 3	Fair value as of December 31, 2025
Financial assets at fair value through profit or loss						
Securities	336,590	(56,291)	1,559,174	-	-	1,839,473
Financial assets at fair value through other comprehensive income						
Securities	11,276,251	(1,478,005)	7,330,147	(617,186)	(257,921)	16,253,286
Total	11,612,841	(1,534,296)	8,889,321	(617,186)	(257,921)	18,092,759

(1) Securities transferred from level 3 to level 2 due to their measurement based on indicative market rates disclosed by ANBIMA.

The following unobservable inputs were used for Level 3 measurements in the fair value hierarchy:

Financial instrument	Description of the valuation technique for instruments classified into level 3
Securities (FVTPL, FVOCI and AC)	Discounted cash flow methodology, whereby instruments are evolved to maturity using the agreed rate and discounted to present value using the risk-free curve + credit spread calculated according to the rating stipulated by CAIXA + early redemption spread (if any).
Derivative financial instruments - FGTS Derivative (1)	Own methodology to guarantee profitability to the shareholders of the funds: CA-FGTS (TR+6%) and FI-FGTS (TR+3%). If the investments are sufficient to guarantee profitability, there is no derivative. If they are insufficient, the derivative liability is calculated and valued using the discounted cash flow approach.
Customer Resources	Internal methodology for cash flows without maturity.

(1) Derivative that is not recognized in the balance sheet because of compliance with a profitability guarantee.

Amounts in thousands of Brazilian real, except when otherwise indicated.

Note 35 – Balance sheet by maturity

Assets	Parent Company			Consolidated		
	Within 360 days	Over 360 days	Total	Within 360 days	Over 360 days	Total
Cash and cash equivalents	10,057,712	-	10,057,712	10,070,353	-	10,070,353
Financial assets at fair value through profit or loss	1,008,036	156,190,399	157,198,435	1,162,440	160,200,782	161,363,222
Securities (net of allowance for impairment loss on loans)	1,007,990	155,930,792	156,938,782	1,162,394	159,941,175	161,103,569
Derivative financial instruments	46	-	46	46	-	46
Other financial assets	-	259,607	259,607	-	259,607	259,607
Financial assets at fair value through other comprehensive income	151,753,564	300,238,199	451,991,763	150,731,906	300,238,199	450,970,105
Interbank investments	139,988,308	-	139,988,308	139,988,308	-	139,988,308
Securities (net of allowance for impairment loss on loans)	11,765,256	300,238,199	312,003,455	10,743,598	300,238,199	310,981,797
Financial assets at amortized cost	378,190,759	1,152,751,534	1,530,942,293	396,018,212	1,153,954,848	1,549,973,060
Central Bank deposits	116,891,800	-	116,891,800	116,891,800	-	116,891,800
Interbank investments	7,700,213	107,805	7,808,018	7,700,213	107,805	7,808,018
Securities (net of allowance for impairment loss on loans)	-	2,238,931	2,238,931	-	2,238,931	2,238,931
Loan transactions	250,628,755	1,108,754,004	1,359,382,759	267,893,884	1,109,999,369	1,377,893,253
Other financial assets (net of allowance for impairment loss)	2,969,991	41,650,794	44,620,785	3,532,315	41,608,743	45,141,058
Allowance for impairment loss on loans	(11,321,574)	(50,085,395)	(61,406,969)	(12,192,038)	(50,516,845)	(62,708,883)
Tax assets	12,158,150	64,050,412	76,208,562	12,159,387	64,204,883	76,364,270
Currents	4,459,344	-	4,459,344	4,460,581	-	4,460,581
Deferred	7,698,806	64,050,412	71,749,218	7,698,806	64,204,883	71,903,689
Other assets	12,430,370	82,091	12,512,461	6,661,458	5,368,484	12,029,942
Investments in subsidiaries and associates	-	13,831,309	13,831,309	-	13,698,375	13,698,375
Property and equipment	-	7,155,400	7,155,400	-	7,165,069	7,165,069
Intangible assets	-	4,607,542	4,607,542	-	4,631,582	4,631,582
Total assets	554,277,017	1,648,821,491	2,203,098,508	564,611,718	1,658,945,377	2,223,557,095

Amounts in thousands of Brazilian real, except when otherwise indicated.

Equity and liabilities	Parent Company			Consolidated		
	Within 360 days	Over 360 days	Total	Within 360 days	Over 360 days	Total
Financial liabilities at fair value through profit or loss	21,290	351,056	372,346	21,350	351,056	372,406
Derivative financial instruments	21,290	351,056	372,346	21,350	351,056	372,406
Financial liabilities at amortized cost	1,025,344,056	995,660,195	2,021,004,251	1,023,280,248	962,509,170	1,985,789,418
Customer Resources	675,949,123	145,978,090	821,927,213	675,364,935	145,978,090	821,343,025
Funds from financial and other institutions	210,830,651	582,575,281	793,405,932	209,351,031	582,575,281	791,926,312
Funds from securities issues	120,308,749	251,198,415	371,507,164	120,308,749	216,097,157	336,405,906
Other financial liabilities	18,255,533	15,908,409	34,163,942	18,255,533	17,858,642	36,114,175
Provisions	3,256,700	6,168,729	9,425,429	3,271,448	6,168,729	9,440,177
Expected losses on guarantees provided and loan commitments	2,390,011	675,332	3,065,343	1,133,445	629,984	1,763,429
Tax liabilities	6,188,544	-	6,188,544	6,628,630	-	6,628,630
Currents	1,710,920	-	1,710,920	2,150,508	-	2,150,508
Deferred	4,477,624	-	4,477,624	4,478,122	-	4,478,122
Actuarial liabilities	8,281,808	13,654,905	21,936,713	8,281,808	13,654,905	21,936,713
Other liabilities	29,310,058	-	29,310,058	47,953,950	-	47,953,950
Equity	-	111,795,824	111,795,824	-	149,672,372	149,672,372
Total equity and liabilities	1,074,792,467	1,128,306,041	2,203,098,508	1,090,570,879	1,132,986,216	2,223,557,095

Amounts in thousands of Brazilian real, except whe otherwise indicated.

Note 36 – Recurring and non-recurring results

According to BCB Resolution No. 2/2020, we list below recurring and non-recurring profit (loss), net of tax effects:

Event	Parent Company		Consolidated	
	2025		2025	
	2nd half	Year	2nd half	Year
Net Income(a)	5,862,059	14,580,723	6,268,067	16,051,819
Non-recurring events (b)	(581,098)	1,066,288	(581,098)	1,066,288
PDV 2024 (1)	-	(92,862)	-	(92,862)
Actuarial assessment REG REPLAN (2)	-	900,784	-	900,784
Gain on disposal - CAIXA Seguridade (3)	-	839,464	-	839,464
Saúde CAIXA (4)	(581,098)	(581,098)	(581,098)	(581,098)
Expenses impacted by the Events (c) (5)	311,020	(529,608)	318,037	(483,672)
Non-recurring results (d = b + c)	(270,078)	536,680	(263,061)	582,617
Regulatory recurring results (e = a - d)	6,132,137	14,044,043	6,531,128	15,469,202

- 2025

(1) Future benefit indemnity with food allowance for retirees who joined the 2024 Voluntary Dismissal Program (PDV);

(2) Performing an extraordinary actuarial assessment of the REG/REPLAN due to regulatory amendments approved by the competent authorities;

(3) Consists of the disposal of 82,380,893 ordinary shares issued by CAIXA Seguridade Participações S.A. through secondary public offering;

(4) Regarding CAIXA's contribution to the plan arising from a legacy of lawsuits, according to the amendment to the 2024/2026 ACT; and

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

Note 37 – Other information

(a) Assets of investment funds managed by CAIXA

Parent Company	
Description (1)	12/31/2025
Financial investment funds	543,567,757
Investment fund shares - FIC (2)	366,102,847
Equity funds	17,883,859
Total	927,554,463

(1) The information presented is not audited by the independent auditors.
(2) Includes funds invested in shares which are not considered in the ANBIMA ranking.

Amounts in thousands of Brazilian real, except whe otherwise indicated.

(b) Off-balance sheet information - guarantees

In December 2025, CAIXA's loan portfolio was covered by security interest for 86.8% of its exposure. The amount of collateral consists of the value of the guarantees considered to cover the debt balance, according to the applicable limits and eligibility criteria.

Parent Company/Consolidated		
Description	12/31/2025	
	Amount of exposure	Collateral Value
Loans and discounted receivables	236,975,990	82,461,836
Financing	13,516,909	6,177,735
Crop financing agreements	62,053,408	52,821,140
Real estate financing agreements	930,687,442	930,503,299
Infrastructure financing	110,146,098	102,822,645
Assignment of receivables	2,870,790	2,868,855
Other assets considered to be credit granting	3,132,122	2,474,330
Total	1,359,382,759	1,180,129,840

Note 38 – Subsequent events

No subsequent events were reported in the period.

Carlos Antonio Vieira Fernandes
President

Adriano Assis Matias
Vice president

Anderson Aorivan da Cunha Possa
Vice president

Cintia Lima Gonçalves Teixeira
Vice president in Office

Henriete Alexandra Sartori Bernabé
Vice president

Inês da Silva Magalhães
Vice president

José Marcos de Carvalho Araujo
Vice president

Lúcio Camilo Oliva Pereira
Vice president

Marcos Brasiliano Rosa
Vice president

Paulo César Leopoldino Palácios Seabra
Vice president

Tarso Duarte de Assis
Vice president

Juliana Grigol Fonsechi
Chief Accounting and Controllership Officer

Ana Paula Fernandes de Rezende Soares
National Superintendent
Accountant CRC/DF 021323

Independents Auditor's Report

KPMG Auditores Independentes Ltda.
SAI/SO, Área 6580 - Bloco 02, 3º andar, sala 302 - Torre Norte
ParkShopping - Industrial Zone (Guará)
Caixa Postal 11619 - CEP: 71219-900 - Brasília/DF – Brasil
Telephone number +55 (61) 3362 3700
kpmg.com.br

Report on the Audit of the Parent Company and Consolidated Financial Statements

To

Shareholders, Board of Directors and Management of

Caixa Econômica Federal - CAIXA

Brasília – DF

Opinion

We have audited the parent company and consolidated financial statements of Caixa Econômica Federal ("CAIXA"), which comprise the balance sheet as of December 31, 2025, and the statements of profit or loss, comprehensive income, changes in equity and cash flows for the six-month period and year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, CAIXA's parent company and consolidated financial statements as of December 31, 2025, have been prepared, in all material respects, in accordance with Brazilian accounting policies applicable to the entities authorized to operate by the Central Bank of Brazil ("BCB").

Basis for Opinion

We conducted our audit in accordance with International and Brazilian Standards on Auditing. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Parent company and Consolidated Financial Statements section of our report. We are independent of CAIXA in accordance with the ethical requirements that are relevant to our audit of the financial statements and are set forth on the Professional

Code of Ethics for Accountants and on the professional standards issued by the Regional Association of Accountants applicable to the audit of financial statements prepared by public-interest entities in Brazil. We also comply with other ethical responsibilities in accordance with these standards. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis

We call attention to note two to the parent company and consolidated financial statements, which describes that those financial statements were prepared in accordance with Brazilian accounting policies applicable to the entities authorized to operate by the Central Bank of Brazil, considering the exemption from the requirement to present the parent company and consolidated financial statements for the 2025 periods, comparative amounts for prior periods, as set forth by Resolution No. 4,966/2021 issued by the National Monetary Council (CMN) and Central Bank of Brazil (BCB) Resolution No. 352. Our opinion does not have a qualification on that issue.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current six-month period and year. These matters were addressed in the context of our audit of the parent company and consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Measurement of the allowance for impairment loss on loans and other assets with credit-granting characteristics

As described in notes 2(d), 3 (p), (s), (t) and 8.4 of the parent company and consolidated financial statements, as of December 31, 2025, CAIXA recognized R$61,406,969 thousand in the parent company and R$62,708,883 in the consolidated financial statements as allowance for impairment loss on loans and other assets with credit granting characteristics.

CAIXA classifies financial instruments into stages according to their credit quality, macroeconomic scenarios and default periods, where the deterioration in credit risk is assessed since initial recognition. A reallocation occurs when it becomes evident that the credit quality of a financial instrument has changed significantly since initial recognition (Stage 2) or when the following are classified as problematic assets (Stage 3), and for the other transactions the expected loss is calculated over the next 12 months (Stage 1). The expected loss is calculated in homogeneous groups that have similar characteristics that allow the assessment and quantification of credit risk collectively. The allowance for impairment loss on loans and other receivables with credit granting characteristics is a weighted estimate of credit losses and a combination of three parameters is used to achieve this result: (i) Probability of Default (PD); (ii) Loss Given Default (LGD); and (iii) exposure at default (EAD); Moreover, CAIXA carries out individual analyses whose assumptions involve financial indicators and qualitative aspects of the companies and the business environment.

Due to the relevance and complexity of the allowance for impairment loss on loans and other assets with loan characteristics, mainly as a result of the uncertainties about the assumptions and methods used to calculate the parameters mentioned above, we considered that this is a key audit matter.

How the matter was addressed in our audit

Our audit procedures in this area included, among others:

- Assessing the design and effectiveness of key internal controls related to: (i) Approving the models used to calculate the allowance for ECL; (ii) marking transactions as problematic assets; and (iii) expected loss assessment for transactions analyzed individually;
- With the help of our internal experts with specialized knowledge in credit risk, we carried out: (i) qualitative evaluation of the expected loss methodologies by reviewing the models based on the technical requirements of CMN Resolution 4,966/21; (ii) independent recalculation of PDs, LGDs, EAD and weighted macroeconomic scenarios, including the application of the minimum percentages set by BCB Resolution 352/23 and allocation by stages; And
- Evaluating whether disclosures in the parent company and consolidated financial statements are in accordance with the requirements of applicable accounting standards and consider all relevant information.

According to the evidence obtained by applying the procedures summarized above, we considered the balance of the allowance for impairment loss on loans and other assets with loan characteristics, as well as the related disclosures, to be acceptable in the context of the parent company and consolidated financial statements taken as a whole, for the six-month period and year ended December 31, 2025.

Recognition and measurement of contingent liabilities and provisions for tax, civil and labor contingencies

As described in notes 3(k) and 16(b) to the parent company and consolidated financial statements, CAIXA is a defendant in lawsuits and administrative proceedings of tax, civil and labor nature, arising over the normal course of its business. The related provisions have been recognized in the amount of R$8,545,334 thousand (Parent company) and R$8,560,082 (Consolidated).

Part of these provisions were accrued considering: (i) the individual analysis made by CAIXA's in-house lawyers for the relevant actions, based on the economic repercussions of the claims made by the plaintiff, weighted by the situation of the case and prevailing case law on similar cases, to determine the likelihood of unfavorable outcome and the estimated amount of damages; or (ii) a statistical model for mass processing processes that consist of measuring the likelihood and impact of an unfavorable outcome for CAIXA.

Due to the materiality of the amounts and the uncertainties and judgment involved in determining the likelihood of loss and the estimated amount of disbursement, we considered this to be a key audit matter.

How the matter was addressed in our audit

Our audit procedures in this area included, among others:

- Evaluating the design and effectiveness of certain internal controls related to: (i) a review made by Management of the mass models used to measure the provision for contingent liabilities; (ii) reviewing the estimate of the likelihood of unfavorable outcome and the value assigned to the relevant lawsuits, analyzed individually by CAIXA's in-house legal counselors; and (iii) control of the retrospective review of the provision's sufficiency by CAIXA;
- Evaluating, with the help of our professionals with knowledge of statistics, the mass management method used to measure and recalculate the reserve according to set criteria;

- For the relevant lawsuits (individualized analysis), evaluation, by means of statistical sampling and selection of specific items, of the technical studies prepared by CAIXA's internal legal consultants, with the grounds for defining the probability of loss and the estimated amount of condemnation in the cases, and evaluation of the consistency of the information of the technical studies through consultations on the courts' websites. For a specific selection, we involved our legal experts who helped us to evaluate the technical merits and the supporting documentation to determine the likelihood and estimate of loss;
- Assessing the sufficiency of the provision for civil and labor lawsuits according to the history of disbursements in relation to the related provision amounts, intensifying analyses to understand individually relevant cases that have differed from the accrued amount; And
- Evaluating the adequacy of the disclosures made in the parent company and consolidated financial statements, specifically related to the criteria for determining the likelihood of unfavorable outcome and the estimated amount of damages on the relevant lawsuits analyzed individually, and of the mass statistical method used for measuring provisions for civil and labor lawsuits.

According to the evidence obtained by applying the procedures summarized above, we considered that the recognition and measurement of provisions for tax, civil and labor contingencies are acceptable in the context of the parent company and consolidated financial statements for the six-month period and year ended December 31, 2025, taken as a whole.

Measurement of post-employment benefit provisions

As described in notes 3(m) and 18 to the parent company and consolidated financial statements, as of December 31, 2025, CAIXA recognized provisions for post-employment benefits in the amount of R$21,936,713 thousand (parent company and consolidated).

CAIXA sponsors retirement, pension, supplemental health and food allowance plans. These benefits are made available to employees, managers, retirees and pensioners as a result of employment relationships or succession, in rights and obligations of other entities. A significant portion of these plans are classified as defined benefit plans, and the measurement of these liabilities requires the use of actuarial techniques and judgment to set assumptions, such as discount rate, inflation rate and mortality tables.

Due to the complexity and judgment involved in measuring actuarial liabilities and the material impact that possible changes in those assumptions would have on the parent company and consolidated financial statements, we considered this to be a key audit matter.

How the matter was addressed in our audit

Our audit procedures in this area included, among others:

- Evaluating the design and effectiveness of key internal controls related to defining and approving the assumptions used to measure actuarial liabilities;
- analyzing, with the help of our actuarial specialists, the reconciliation of actuarial results, as well as the reasonableness and sensitivity of the assumptions, which include discount rate, inflation rate, mortality tables, among others, used and informed in the actuarial reports of the relevant benefit plans. Moreover, we analyzed samples to check whether the significant information inputted into the database used by external actuaries to calculate the provisions for post-employment benefits was complete and accurate; And
- Evaluating whether disclosures in the parent company and consolidated financial statements are in accordance with the requirements of applicable accounting standards and consider all relevant information.

According to the evidence obtained by applying the procedures summarized above, we considered that the measurement of actuarial liabilities in the context of the parent company and consolidated financial statements for the six-month period and year ended December 31, 2025, taken as a whole is acceptable.

Assessment of the recoverability of tax credits

As described in notes 3(u) and 10 of the parent company and consolidated financial statements, CAIXA recognized tax credits in the amount of R$71,749,218 (Parent company) and R$71,903,689 (Consolidated), consisting of income and social contribution tax losses and temporary differences.

The recognition of tax credits is based on their estimated realization, according to technical studies and analyses carried out by CAIXA. Tax credits originating from temporary differences are realized by utilizing or reversing the provisions that served as a basis for their recognition, while tax credits on income and social contribution tax losses are realized when taxable income is generated. The expected realization of tax credits is based on estimated future tax profits, which require management to apply judgment.

Due to the high level of judgment required to evaluate the material assumptions that are considered in forecasting future taxable profit, and to the material impact that possible changes in these assumptions would have on the parent company and consolidated financial statements, we considered this to be a key audit matter.

How the matter was addressed in our audit

Our audit procedures in this area included, among others:

- Evaluating the design and effectiveness of internal controls related to the preparation and approval of a study on the realization of tax credits prepared by CAIXA, in accordance with forecasts of future taxable profit;
- With the help of our corporate finance experts: (i) we evaluated the assumptions considered in the forecasts of future taxable profit prepared by CAIXA, considering whether they are consistent with the valuation practices and methodologies normally used, and whether they are grounded in historical and/or market data; (ii) We recalculated the amounts included in the technical study on the realization of tax credits;
- Involving our tax experts to review the tax credit recognition basis and review the financial statement disclosures; And
- Evaluation of the disclosures made in the parent company and consolidated financial statements

According to the evidence obtained by applying the procedures summarized above, we considered the tax credit balances recognized in the context of the parent company and consolidated financial statements for the six-month period and year ended December 31, 2025, taken as a whole.

Measurement of the provisions for loans to the Fund for the Compensation for Salary Changes - FCVS

As described in note 8.5(b) to the parent company and consolidated financial statements, CAIXA has receivables from the Fund for the Compensation for Salary Fluctuations (FCVS) in the amount of R$31,402,290 thousand (parent company and consolidated), and a provision for the FCVS in the amount of R$12,278,326 thousand (parent company and consolidated).

The realization of credits covered by the FCVS depends on compliance with a set of standards and procedures set forth by specific regulations and follows a novation process according to status (Qualified, Not Qualified, Qualified and not approved, Approved on appeal, Approved without recourse and Denial of coverage). The calculation of the allowance for FCVS assets is carried out according to a set of rules, statistical methodology and operational risk concepts; Given that the novation of credits depends on the documents of the contracts, no credit proceedings are involved, i.e. the recognition of the provision is to cover the expected losses arising from the novation of the contracts covered by the FCVS. In addition, FCVS agreements that have been approved and are subject to financial impediments due to FGTS debts are subject to credit risk, and are characterized as problematic assets.

Due to the high level of judgment involved in determining the method and assumptions used to measure those reserves, we considered this to be a key audit matter.

How the matter was addressed in our audit

Our audit procedures in this area included, among others:

- Assessing the design and effectiveness of key internal controls related to the review and approval of the methodology for calculating the allowance for impairment loss on loans to the FCVS (operational risk and credit risk), processing and accounting recognition of the provisions;
- Evaluating, with the help of our professionals knowledgeable in statistics, the methods and assumptions through: (i) analyzing whether the methodology allows capturing the possibility of a loss for the operations covered by the FCVS for all stages of the novation process; and (ii) testing the mathematical accuracy of the calculations made to determine the operating provision and to recognize FCVS receivables;
- Identify transactions that pose a credit risk, and assess the measurement of the ECL allowance and the consistency of the amounts allocated to each stage;
- Evaluating, by means of sampling, the supporting documentation for classifying the operational status of the receivables with the FCVS, and checking book balances; And
- Evaluating whether disclosures in the parent company and consolidated financial statements are in accordance with the requirements of applicable accounting standards and consider all relevant information.

According to the evidence obtained by applying the procedures summarized above, we considered that the balance of the allowances for impairment at the FCVS is acceptable in the context of the parent company and consolidated financial statements taken as a whole for the six-month period and year ended December 31, 2025.

Information technology environment

CAIXA's technology environment includes processes for managing accesses, changes in systems and applications, for developing new programs, in addition to automated internal controls over the several relevant processes. To keep its operations running, CAIXA provides its employees with access to systems and applications, taking into consideration the roles they perform and its organizational structure.

Controls to authorize, monitor, restrict and/or revoke related accesses to this environment should provide reasonable assurance that accesses to and updates of information are performed in a complete, accurate manner and by the appropriate professionals to mitigate the potential risk of fraud or error arising from improper access to or change in a system or information, and to ensure the integrity of financial information and accounting records.

Due to CAIXA's high dependence on its technology systems, the high volume of transactions processed daily, and the importance of access controls and change management in its systems and applications to plan the nature, timing and extent of our audit procedures, we consider this to be a key audit matter.

How the matter was addressed in our audit

Our audit procedures in this area included, among others:

- With the help of our information technology professionals (i) we tested the design and effectiveness of IT and automated controls over business processes, such as: authorizing new users, revoking terminated users and reviewing active users; and (ii) in areas where, in our judgment, a high dependence on information technology exists, our tests also included the evaluation of password policies, security configurations and internal controls over developments and changes in systems and applications.

The evidence obtained by applying the procedures summarized above allowed us to consider the information extracted from certain systems to plan the nature, timing and extent of our substantive tests in the context of the parent company and consolidated financial statements for the six-month period and year ended December 31, 2025, taken as a whole.

Other Matters

Statements of value added

The parent company and consolidated statements of value added for the six-month period and year ended December 31, 2025, prepared under the responsibility of CAIXA's management, and presented herein as supplementary information in accordance with Brazilian accounting policies applicable to institutions authorized to operate by the Central Bank of Brazil (BCB), were submitted to audit procedures jointly performed with the audit of the financial statements parent company and consolidated financial statements. In order to form our opinion, we evaluated whether these statements are reconciled to the parent company and consolidated financial statements and to the accounting records, as applicable, and whether their form and content are in accordance with the criteria set on Technical Pronouncement CPC 09 - Statement of Value Added. In our opinion, these statements of value added have been adequately prepared, in all material respects, according to the criteria set on this Technical Pronouncement and are consistent with the parent company and consolidated financial statements taken as a whole.

Consolidated financial statements

These consolidated financial statements for the six-month period and year ended December 31, 2025, which were prepared in accordance with Brazilian accounting practices applicable to institutions authorized to operate by the Central Bank of Brazil (BACEN), are being presented in an additional manner, as authorized by article 77 of CMN Resolution No. 4,966, the consolidated financial statements prepared in accordance with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB), which to date have not been prepared and disclosed by CAIXA.

Other information that accompanies the parent company and consolidated financial statements and the independent auditors' report

Management is responsible for the other information. The other information comprises the information included in the Management Report.

Our opinion on the parent company and consolidated financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the parent company and consolidated financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the parent company and consolidated financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work that we have performed, we conclude that there is material misstatement of this other information, then we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Parent Company and Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting policies adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil (BACEN), and for such internal control as management determines is necessary to enable the preparation of parent company and consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the parent company and consolidated financial statements, management is responsible for assessing CAIXA's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management intends to liquidate CAIXA or to cease operations, or have no realistic alternative to avoid shutting down operations.

Those charged with governance are responsible for overseeing CAIXA's and its subsidiaries' financial reporting process.

Auditors' Responsibilities for the Audit of the Parent Company and Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the parent company and consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. 'Reasonable assurance' is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Brazilian and international standards on auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these parent company and consolidated financial statements.

As part of an audit in accordance with Brazilian and international standards on auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the parent company and consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control;
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's and its subsidiaries' internal controls;
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management;
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on CAIXA's ability to continue as a going concern. If we conclude that a material uncertainty exists, then we are required to draw attention in our auditors' report to the related disclosures in the parent company and consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause CAIXA to cease to continue as a going concern; and

- We have planned and performed the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the Group to form an opinion on the financial statements of the group. We are responsible for directing, supervising and reviewing the audit work performed for the purposes of the group audit. We are responsible for the direction, supervision, and performance of the group audit and consequently for the audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

From the matters communicated with those charged with governance, we determined those matters that were of most significance in the audit of the parent company and consolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Brasília, March 2, 2026

KPMG Auditores Independentes Ltda.
CRC SP-014428/F-0

Original report in Portuguese signed by

Carlos Massao Takauthi
Accountant CRC 1SP-206103/O-4