

Condensed Parent Company and Consolidated Interim Financial Statements

BrGaap

3st quarter 2024

CAIXA

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Condensed Interim Balance Sheet

ASSETS	Note	PARENT COMPANY		CONSOLIDATED	
		09/30/2024	12/31/2023	09/30/2024	12/31/2023
CASH AND DUE FROM BANKS	4	9,050,694	10,384,753	9,050,848	10,384,821
FINANCIAL ASSETS		1,922,096,728	1,774,323,587	1,923,654,391	1,775,771,079
Interbank investments	5	229,195,887	180,978,966	229,195,887	180,978,966
Central Bank deposits	6	141,141,467	133,393,149	141,141,467	133,393,149
Securities	7	289,352,367	281,716,676	289,681,710	281,956,233
Derivative financial instruments	8	5,185	163,206	5,185	163,206
Loan portfolio	9	1,208,865,304	1,119,820,258	1,209,943,735	1,120,867,849
Other financial assets	10	60,017,339	63,448,618	60,167,228	63,608,962
Accumulated impairment	7 and 10	(6,480,821)	(5,197,286)	(6,480,821)	(5,197,286)
ALLOWANCE FOR IMPAIRMENT LOSS ON LOANS	9	(49,479,842)	(49,842,524)	(49,479,842)	(49,842,524)
TAX ASSETS		69,638,754	65,117,197	69,639,361	65,124,192
Current		4,617,604	3,430,608	4,618,000	3,437,596
Deferred	20	65,021,150	61,686,589	65,021,361	61,686,596
INVESTMENTS	11	13,128,865	12,511,643	13,906,625	13,496,314
Investments in subsidiaries, associates and joint ventures		13,127,373	12,510,151	13,904,906	13,494,595
Other investments		1,492	1,492	1,752	1,752
Accumulated impairment				(33)	(33)
PROPERTY AND EQUIPMENT	12	3,772,427	2,902,726	3,772,435	2,902,737
Property and equipment		12,599,954	11,492,081	12,600,013	11,492,147
Accumulated depreciation		(8,789,032)	(8,549,844)	(8,789,083)	(8,549,899)
Accumulated impairment		(38,495)	(39,511)	(38,495)	(39,511)
INTANGIBLE ASSETS	13	3,312,058	2,999,931	3,312,058	2,999,931
Intangible assets		7,661,341	6,753,853	7,661,341	6,753,853
Accumulated amortization		(4,322,732)	(3,727,371)	(4,322,732)	(3,727,371)
Accumulated impairment		(26,551)	(26,551)	(26,551)	(26,551)
OTHER ASSETS	14	13,112,876	11,683,116	12,754,899	10,941,466
OTHER IMPAIRMENT ALLOWANCE	14	(629,807)	(1,042,719)	(629,807)	(1,042,719)
TOTAL		1,984,002,753	1,829,037,710	1,985,980,968	1,830,735,297

EQUITY AND LIABILITIES	Note	PARENT COMPANY		CONSOLIDATED	
		09/30/2024	12/31/2023	09/30/2024	12/31/2023
FINANCIAL LIABILITIES		1,797,595,629	1,653,210,170	1,762,630,996	1,619,260,350
Client funds	15	754,801,282	714,074,459	754,800,908	714,074,077
Funds from financial institutions and others	16	742,634,012	665,024,676	741,999,417	664,122,848
Funds from the issuance of securities	17	265,737,481	237,169,479	231,409,517	204,121,736
Derivative financial instruments	8			83	87
Other financial liabilities	18	34,422,854	36,941,556	34,421,071	36,941,602
PROVISIONS	19	13,076,558	13,617,174	13,076,558	13,617,174
Labor, civil and tax contingencies		11,198,963	11,594,348	11,198,963	11,594,348
Other provisions		1,877,595	2,022,826	1,877,595	2,022,826
TAX LIABILITIES		6,129,871	6,535,631	6,278,729	6,671,166
Current		1,846,173	1,580,030	1,987,430	1,715,558
Deferred	20	4,283,698	4,955,601	4,291,299	4,955,608
POST-EMPLOYMENT BENEFITS	21	24,828,065	25,360,640	24,828,065	25,360,640
OTHER LIABILITIES	22	40,368,898	37,093,556	40,547,272	37,350,707
EQUITY	23	102,003,732	93,220,539	138,619,348	128,475,260
Capital		96,000,000	81,858,410	96,000,000	81,858,410
Instruments eligible for common equity				34,327,964	33,047,743
Revaluation reserves		210,150	215,884	210,150	215,884
Profit reserves		6,184,318	20,325,908	6,184,318	20,325,908
Other comprehensive income		(8,702,940)	(9,179,663)	(8,702,940)	(9,179,663)
Retained earnings (accumulated losses)		8,312,204		8,312,204	
Non-controlling interests				2,287,652	2,206,978
TOTAL		1,984,002,753	1,829,037,710	1,985,980,968	1,830,735,297

The notes are an integral part of these condensed parent company and consolidated interim financial statements.

Condensed Interim Statement of Income

DESCRIPTION	Note	PARENT COMPANY				CONSOLIDATED			
		2024		2023		2024		2023	
		3rd quarter	Accumulated September	3rd quarter	Accumulated September	3rd quarter	Accumulated September	3rd quarter	Accumulated September
INTEREST INCOME		46,975,604	138,727,630	49,219,589	142,001,285	47,014,524	138,842,915	49,264,170	142,165,123
Income from loan portfolio	9 (d)	31,542,028	91,137,432	31,235,826	91,177,873	31,574,219	91,232,788	31,235,826	91,229,616
Income from interbank investments	5 (b)	5,821,042	17,146,243	6,543,940	17,939,757	5,821,042	17,146,268	6,543,940	17,940,508
Income from securities	7 (c)	6,240,291	17,941,486	6,968,111	25,912,118	6,249,263	17,965,251	7,012,972	26,031,716
Income (loss) from derivative financial instruments	8 (d)	447,029	3,674,279	1,236,702	(1,913,278)	446,585	3,672,218	1,236,422	(1,913,557)
Income from Central Bank deposits	6 (b)	2,378,270	6,665,245	2,340,697	6,451,778	2,378,270	6,665,245	2,340,697	6,451,778
Gain on other financial assets	10 (d)	546,944	2,162,945	894,313	2,433,037	545,145	2,161,145	894,313	2,425,062
INTEREST EXPENSES		(32,847,660)	(94,411,363)	(34,993,557)	(99,606,470)	(32,517,987)	(93,587,141)	(34,742,528)	(98,871,402)
Funds from financial institutions and others	16 (b)	(13,890,386)	(40,756,361)	(17,150,904)	(49,995,338)	(13,817,595)	(40,636,759)	(17,104,509)	(49,776,596)
Client funds	15 (b)	(13,693,970)	(38,658,124)	(13,221,257)	(37,890,117)	(13,693,970)	(38,658,124)	(13,221,257)	(37,876,564)
Funds from the issuance of securities	17 (e)	(5,263,304)	(14,996,878)	(4,621,396)	(11,721,015)	(5,006,422)	(14,292,258)	(4,416,762)	(11,218,242)
ALLOWANCE FOR IMPAIRMENT LOSS ON LOANS EXPENSE	9 (f)	(3,084,055)	(12,428,334)	(4,628,877)	(14,370,681)	(3,084,055)	(12,428,334)	(4,628,877)	(14,370,681)
GROSS PROFIT		11,043,889	31,887,933	9,597,155	28,024,134	11,412,482	32,827,440	9,892,765	28,923,040
OTHER OPERATING INCOME/EXPENSES		(6,987,483)	(21,056,073)	(5,588,289)	(17,924,757)	(6,535,880)	(19,852,211)	(5,206,140)	(16,970,479)
Service income and banking fees	24	5,760,925	17,072,931	5,562,404	16,266,496	7,042,021	20,426,001	6,551,634	19,095,910
Personnel expenses	25	(7,029,568)	(22,198,647)	(6,779,042)	(20,237,927)	(7,187,404)	(22,636,374)	(6,914,070)	(20,619,270)
Other administrative expenses	26	(3,577,827)	(10,255,976)	(3,217,187)	(9,259,640)	(3,613,531)	(10,353,031)	(3,244,975)	(9,343,949)
Tax expenses	27	(1,022,054)	(3,126,652)	(1,039,346)	(3,099,723)	(1,155,527)	(3,478,294)	(1,142,203)	(3,394,241)
Share of profit of equity-accounted investees	11	1,305,413	3,282,010	1,120,415	3,130,981	853,120	2,071,555	762,565	2,081,985
Other operating income	28	2,690,426	8,006,469	2,760,837	7,422,249	2,660,736	7,992,694	2,777,601	7,354,060
Other operating expenses	29	(5,114,798)	(13,836,208)	(3,996,370)	(12,147,193)	(5,135,295)	(13,874,762)	(3,996,692)	(12,144,974)
RECOGNITION AND REVERSAL OF PROVISIONS	30	(2,003,143)	(5,474,458)	(1,730,377)	(4,885,619)	(2,003,143)	(5,474,458)	(1,730,377)	(4,885,619)
Labor, civil and tax contingencies		(1,347,749)	(3,685,937)	(1,299,692)	(3,907,012)	(1,347,749)	(3,685,937)	(1,299,692)	(3,907,012)
Other provisions		(655,394)	(1,788,521)	(430,685)	(978,607)	(655,394)	(1,788,521)	(430,685)	(978,607)
OPERATING PROFIT		2,053,263	5,357,402	2,278,489	5,213,758	2,873,459	7,500,771	2,956,248	7,066,942
NON-OPERATING PROFIT (LOSS)	31	551,492	694,458	27,644	(189,591)	551,492	694,458	27,644	(158,911)
PROFIT BEFORE INCOME TAX		2,604,755	6,051,860	2,306,133	5,024,167	3,424,951	8,195,229	2,983,892	6,908,031
INCOME AND SOCIAL CONTRIBUTION TAXES	20 (a)	890,311	3,616,765	1,061,003	3,369,483	516,249	2,634,835	748,450	2,466,424
EMPLOYEE PROFIT SHARING		(489,339)	(1,362,217)	(330,622)	(1,139,203)	(489,795)	(1,367,935)	(333,085)	(1,141,666)
NON-CONTROLLING INTERESTS						(188,796)	(451,101)	(158,109)	(475,569)
PROFIT ATTRIBUTABLE TO OWNERS OF THE COMPANY		3,005,727	8,306,408	3,036,514	7,254,447	3,262,609	9,011,028	3,241,148	7,757,220

The notes are an integral part of these condensed parent company and consolidated interim financial statements.

Condensed Interim Statement of Comprehensive Income

DESCRIPTION	PARENT COMPANY				CONSOLIDATED			
	2024		2023		2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September	3rd quarter	Accumulated September	3rd quarter	Accumulated September
PROFIT ATTRIBUTABLE TO OWNERS OF THE COMPANY	3,005,727	8,306,408	3,036,514	7,254,447	3,262,609	9,011,028	3,241,148	7,757,220
Non-controlling interests					188,796	451,101	158,109	475,569
PROFIT FOR THE PERIOD	3,005,727	8,306,408	3,036,514	7,254,447	3,451,405	9,462,129	3,399,257	8,232,789
ITEMS THAT MAY BE RECLASSIFIED TO PROFIT OR LOSS	19,319	(227,280)	(127,379)	173,374	17,916	(255,961)	(130,410)	189,734
Available-for-sale financial assets	26,574	(101,566)	(113,848)	90,144	26,574	(101,566)	(113,848)	90,144
Unrealized gains on own available-for-sale securities	50,672	(193,672)	(217,091)	171,891	50,672	(193,672)	(217,091)	171,891
Tax effect	(24,098)	92,106	103,243	(81,747)	(24,098)	92,106	103,243	(81,747)
Share of comprehensive income of investments	(11,653)	(118,634)	(14,540)	78,688	(14,082)	(143,364)	(17,571)	81,865
Other comprehensive income in investments	4,398	(7,080)	1,009	4,542	5,424	(11,031)	1,009	17,725
ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS	3,998	704,003		(2,317,900)	3,998	704,003		(2,317,900)
Remeasurements of post-employment benefit obligations	7,270	518,710		(3,258,638)	7,270	518,710		(3,258,638)
Tax effect	(3,272)	185,293		940,738	(3,272)	185,293		940,738
COMPREHENSIVE INCOME FOR THE PERIOD	3,029,044	8,783,131	2,909,135	5,109,921	3,473,319	9,910,171	3,268,847	6,104,623
Comprehensive income attributable to owners of the Company	3,029,044	8,783,131	2,909,135	5,109,921	3,285,926	9,484,314	3,107,707	5,645,414
Comprehensive income attributable to NCI					187,393	425,857	161,140	459,209

The notes are an integral part of these condensed parent company and consolidated interim financial statements.

Condensed Interim Statement of Changes in Equity

PARENT COMPANY							
EVENTS	CAPITAL	REVALUATION RESERVE	PROFIT RESERVES		OTHER COMPREHENSIVE INCOME	RETAINED EARNINGS/ ACCUMULATED LOSSES	TOTAL
			LEGAL	STATUTORY			
BALANCES AS OF DECEMBER 31, 2022	68,851,000	224,426	5,525,555	18,110,964	(7,898,407)		84,813,538
COMPREHENSIVE INCOME FOR THE PERIOD					(2,144,526)		(2,144,526)
Securities available for sale, net of taxes					168,832		168,832
Actuarial valuation, net of taxes					(2,317,900)		(2,317,900)
Other asset valuation adjustments					4,542		4,542
CAPITAL INCREASE	13,007,410			(13,007,410)			
OTHER		(6,542)				8,477	1,935
PROFIT FOR THE PERIOD						7,254,447	7,254,447
BALANCES AS OF SEPTEMBER 30, 2023	81,858,410	217,884	5,525,555	5,103,554	(10,042,933)	7,262,924	89,925,394
BALANCES AS OF DECEMBER 31, 2023	81,858,410	215,884	6,112,182	14,213,726	(9,179,663)		93,220,539
COMPREHENSIVE INCOME FOR THE PERIOD					476,723		476,723
Securities available for sale, net of taxes					(220,200)		(220,200)
Actuarial valuation, net of taxes					704,003		704,003
Other asset valuation adjustments					(7,080)		(7,080)
CAPITAL INCREASE	14,141,590						14,141,590
OTHER		(5,734)				5,796	62
PROFIT FOR THE PERIOD						8,306,408	8,306,408
APPROPRIATIONS OF PROFIT:							
Lottery Reserve (Profit Reserve)				(937,116)			(937,116)
Proposed interest on equity				(13,204,474)			(13,204,474)
Proposed interest on equity capital							
BALANCES AS OF SEPTEMBER 30, 2024	96,000,000	210,150	6,112,182	72,136	(8,702,940)	8,312,204	102,003,732

Condensed Interim Statement of Changes in Equity

EVENTS	CONSOLIDATED									
	CAPITAL	INSTRUMENTS ELIGIBLE FOR COMMON EQUITY	REVALUATION RESERVE	PROFIT RESERVES		OTHER COMPREHENSIVE INCOME	RETAINED EARNINGS/ ACCUMULATED LOSSES	SUBTOTAL	NON-CONTROLLING INTERESTS	TOTAL
				LEGAL	STATUTORY					
BALANCES AS OF DECEMBER 31, 2022	68,851,000	35,548,171	224,426	5,525,555	18,110,964	(7,898,407)		120,361,709	2,245,965	122,607,674
COMPREHENSIVE INCOME FOR THE PERIOD						(2,144,526)		(2,144,526)		(2,144,526)
Securities available for sale, net of taxes						168,832		168,832		168,832
Actuarial valuation, net of taxes						(2,317,900)		(2,317,900)		(2,317,900)
Other asset valuation adjustments						4,542		4,542		4,542
CAPITAL INCREASE	13,007,410				(13,007,410)					
INCORPORATION OF IHCD REMUNERATION		499,572						499,572		499,572
CHANGES IN NON-CONTROLLING INTERESTS									(44,791)	(44,791)
PARTIAL AMORTIZATION OF INSTRUMENTS ELIGIBLE FOR CAPITAL		(3,000,000)						(3,000,000)		(3,000,000)
OTHER			(6,542)				8,477	1,935		1,935
PROFIT FOR THE PERIOD							7,757,220	7,757,220		7,757,220
APPROPRIATIONS OF PROFIT:										
Interest on debt instruments eligible for capital							(502,773)	(502,773)		(502,773)
BALANCES AS OF SEPTEMBER 30, 2023	81,858,410	33,047,743	217,884	5,525,555	5,103,554	(10,042,933)	7,262,924	122,973,137	2,201,174	125,174,311
BALANCES AS OF DECEMBER 31, 2023	81,858,410	33,047,743	215,884	6,112,183	14,213,725	(9,179,663)		126,268,282	2,206,978	128,475,260
COMPREHENSIVE INCOME FOR THE PERIOD						476,723		476,723		476,723
Securities available for sale, net of taxes						(220,200)		(220,200)		(220,200)
Actuarial valuation, net of taxes						704,003		704,003		704,003
Other asset valuation adjustments						(7,080)		(7,080)		(7,080)
CAPITAL INCREASE	14,141,590							14,141,590		14,141,590
INCORPORATION OF IHCD REMUNERATION		1,280,221						1,280,221		1,280,221
CHANGES IN NON-CONTROLLING INTERESTS									80,674	80,674
OTHER			(5,734)				5,796	62		62
PROFIT FOR THE PERIOD							9,011,028	9,011,028		9,011,028
APPROPRIATIONS OF PROFIT:										
Lottery Reserve (Profit Reserve)					(937,116)			(937,116)		(937,116)
Operating margin reserve (Profit Reserve)					(13,204,474)			(13,204,474)		(13,204,474)
Interest on debt instruments eligible for capital							(704,620)	(704,620)		(704,620)
BALANCES AS OF SEPTEMBER 30, 2024	96,000,000	34,327,964	210,150	6,112,183	72,135	(8,702,940)	8,312,204	136,331,696	2,287,652	138,619,348

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

Condensed Interim Statement of Cash Flows

DESCRIPTION	PARENT COMPANY		CONSOLIDATED	
	Accumulated September		Accumulated September	
	2024	2023	2024	2023
CASH FLOWS FROM OPERATING ACTIVITIES				
ADJUSTED NET PROFIT	25,658,945	21,779,705	26,758,888	22,699,634
Profit for the period	8,306,408	7,254,447	9,011,028	7,757,220
Adjustments to profit:	<u>17,352,537</u>	<u>14,525,258</u>	<u>17,747,860</u>	<u>14,942,414</u>
Fair value adjustments of marketable securities and Derivative financial instruments	2,431,488	(1,329,347)	2,315,319	(1,463,927)
(Gain)/Loss on the sale of property and equipment in use	5,857	881	5,857	881
(Gain)/Loss on the sale of assets not for use	(909,506)	307,870	(909,506)	307,870
Allowance for impairment loss on loans	12,428,334	14,370,681	12,428,334	14,370,681
Actuarial assets/liabilities (employee benefits)	1,562,109	1,496,950	1,562,109	1,496,950
Depreciation and amortization	1,888,257	1,418,494	1,888,273	1,418,504
Deferred taxes	(3,643,359)	(3,715,270)	(3,637,719)	(3,709,767)
Expenses on provisions for contingencies	5,426,780	3,907,012	5,426,780	3,907,012
Equity in the results of associates	(3,282,010)	(3,130,981)	(2,071,555)	(2,081,985)
Expenses on subordinated debt and hybrid instruments	1,444,587	1,198,968	739,968	696,195
CHANGES IN EQUITY	51,403,744	37,875,451	52,700,545	38,968,328
(Increase) Decrease in interbank investments	(567,698)	(482,598)	(567,698)	(627,463)
(Increase) Decrease in marketable securities held for trading	23,784,985	(4,944,963)	23,781,936	(5,552,303)
(Increase) Decrease in Central Bank deposits	(10,048,320)	(4,437,135)	(10,048,320)	(4,437,135)
(Increase) Decrease in loan portfolio	(101,836,062)	(88,196,158)	(101,866,902)	(87,097,399)
(Increase) Decrease in other financial assets	1,876,839	(1,531,613)	1,887,294	(1,533,269)
(Increase) Decrease in tax assets	(878,198)	(1,589,935)	(877,450)	(1,597,481)
(Increase) Decrease in other assets	(4,298,713)	(4,368,352)	(3,179,179)	(3,773,985)
(Decrease) Increase in Funds from financial institutions and others	77,609,336	47,497,942	77,876,569	47,818,190
(Decrease) Increase in funds from customers	40,726,823	36,440,950	40,726,831	36,442,060
(Decrease) Increase in funds from issuance of marketable securities	27,727,647	60,416,983	27,727,646	60,416,983
(Decrease) Increase in derivative financial instruments		5,234	(4)	5,241
(Decrease) Increase in other financial liabilities	(2,518,702)	(3,592,902)	(2,520,531)	(3,592,899)
(Decrease) Increase in provisions	(4,383,083)	(2,883,596)	(4,383,083)	(2,883,596)
(Decrease) Increase in tax liabilities	(418,751)	(545,156)	(405,428)	(540,452)
(Decrease) Increase in actuarial liabilities	(1,390,681)	(536,045)	(1,390,681)	(536,045)
(Decrease) Increase in other liabilities	6,005,331	6,238,166	5,926,554	6,073,252
Income and social contribution taxes paid	12,991	384,629	12,991	384,629
NET CASH PROVIDED BY (USED IN) OPERATING ACTIVITIES	77,062,689	59,655,156	79,459,433	61,667,962
CASH FLOWS FROM INVESTING ACTIVITIES				
Acquisition and redemption of marketable securities available for sale	(33,856,807)	(7,037,243)	(33,827,375)	(7,886,530)
Acquisition and redemption of marketable securities held to maturity	1,251,747	5,275,569	1,251,747	5,275,569
Dividends received from associates and subsidiaries	3,365,547	2,543,933	1,862,340	1,843,513
(Increase) Decrease in investments	2,664,788	1,517,352	1,661,244	1,099,269
Disposal of property and equipment in use	12,826	13,054	12,826	13,054
Acquisition of property and equipment in use	(1,630,899)	(450,213)	(1,630,912)	(450,213)
Disposal of intangible assets	426,862	15,387	426,862	15,387
Acquisition of intangible assets	(1,884,730)	(349,596)	(1,884,730)	(349,596)
NET CASH PROVIDED BY (USED IN) INVESTING ACTIVITIES	(29,650,666)	1,528,243	(32,127,998)	(439,547)
CASH FLOWS FROM FINANCING ACTIVITIES				
Compensation for paid IHCD	(604,232)	(1,037,763)	(604,232)	(1,037,763)
Dividends and interests on equity	(2,792,629)	(1,817,829)	(2,792,629)	(1,817,829)
Changes in the participation of non-controlling interests			80,674	(44,791)
NET CASH PROVIDED BY (USED IN) FINANCING ACTIVITIES	(3,396,861)	(2,855,592)	(3,316,187)	(2,900,383)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	44,015,162	58,327,807	44,015,248	58,328,032
CHANGES IN CASH AND CASH EQUIVALENTS, NET				
Cash and cash equivalents at the beginning of period	213,848,405	134,748,695	213,848,473	134,748,514
Cash and cash equivalents at the end of period	257,863,567	193,076,502	257,863,721	193,076,546
Increase (Decrease) in cash and cash equivalents	44,015,162	58,327,807	44,015,248	58,328,032

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

Condensed Interim Statement of Value Added

DESCRIPTION	PARENT COMPANY								CONSOLIDATED							
	2024				2023				2024				2023			
	3rd quarter		Accumulated September		3rd quarter		Accumulated September		3rd quarter		Accumulated September		3rd quarter		Accumulated September	
	R\$	%	R\$	%	R\$	%	R\$	%	R\$	%	R\$	%	R\$	%	R\$	%
1. REVENUES	52,903,423		152,559,611		52,955,982		151,900,151		54,193,749		156,014,191		54,006,557		154,855,894	
Financial operations	46,975,604		138,727,630		49,219,589		142,001,285		47,014,524		138,842,915		49,264,170		142,165,123	
Services with fees	5,760,925		17,072,931		5,562,404		16,266,496		7,042,021		20,426,001		6,551,634		19,095,910	
Allowance for impairment loss	(3,084,055)		(12,428,334)		(4,628,877)		(14,370,681)		(3,084,055)		(12,428,334)		(4,628,877)		(14,370,681)	
Other	3,250,949		9,187,384		2,802,866		8,003,051		3,221,259		9,173,609		2,819,630		7,965,542	
2. EXPENSES FROM FINANCIAL INTERMEDIATION	32,847,660		94,411,363		34,993,557		99,606,470		32,517,987		93,587,141		34,742,528		98,871,402	
3. INPUTS ACQUIRED FROM THIRD PARTIES	9,562,290		26,698,707		7,903,260		23,892,546		9,618,491		26,834,300		7,931,253		23,974,512	
Materials, energy and others	801,124		2,350,144		706,032		2,113,501		830,417		2,430,166		730,441		2,184,001	
Data processing and communications	756,259		2,104,346		679,501		1,952,333		760,351		2,116,016		682,490		1,963,538	
Advertising and promotions	106,337		289,491		61,596		135,735		106,397		289,651		61,597		135,736	
Third-party and specialized services	515,470		1,418,206		471,597		1,261,096		517,729		1,423,394		471,869		1,263,575	
Surveillance and security services	256,128		739,397		243,402		626,676		256,128		739,396		243,402		626,676	
Other	7,126,972		19,797,123		5,741,132		17,803,205		7,147,469		19,835,677		5,741,454		17,800,986	
Services delegated by the federal government	560,919		1,690,665		485,879		1,451,975		560,919		1,690,665		485,879		1,451,975	
Expenses on lottery and business partners	1,164,931		3,538,566		1,136,193		3,428,619		1,186,124		3,568,271		1,136,193		3,428,619	
Discounts on loans	905,913		1,197,972		100,660		232,332		905,913		1,197,972		100,660		232,332	
Credit/debit card expenses	368,614		1,092,334		219,215		724,423		369,581		1,094,330		219,215		724,445	
Post-employment benefit	533,935		1,562,109		550,514		1,496,950		533,935		1,562,109		550,514		1,496,950	
Other operating provisions	2,026,762		5,981,858		1,761,033		5,861,496		2,026,762		5,981,858		1,761,033		5,861,496	
Other	1,565,898		4,733,619		1,487,638		4,607,410		1,564,235		4,740,472		1,487,960		4,605,169	
4. GROSS VALUE ADDED (1-2-3)	10,493,473		31,449,541		10,059,165		28,401,135		12,057,271		35,592,750		11,332,776		32,009,980	
5. WITHHOLDINGS	679,719		1,888,257		471,569		1,418,494		679,719		1,888,273		471,572		1,418,504	
Depreciation, amortization and depletion	679,719		1,888,257		471,569		1,418,494		679,719		1,888,273		471,572		1,418,504	
6. NET VALUE ADDED (4-5)	9,813,754		29,561,284		9,587,596		26,982,641		11,377,552		33,704,477		10,861,204		30,591,476	
7. VALUE ADDED RECEIVED BY TRANSFER	1,305,413		3,282,010		1,120,415		3,130,981		853,120		2,071,555		762,565		2,081,985	
Share of profit of investees	1,305,413		3,282,010		1,120,415		3,130,981		853,120		2,071,555		762,565		2,081,985	
8. ADDED VALUE TO BE DISTRIBUTED (6+7)	11,119,167		32,843,294		10,708,011		30,113,622		12,230,672		35,776,032		11,623,769		32,673,461	
9. DISTRIBUTION OF VALUE ADDED	11,119,167	100.00	32,843,294	100.00	10,708,011	100.00	30,113,622	100.00	12,230,672	100.00	35,776,032	100.00	11,623,769	100.00	32,673,461	100.00
Personnel	6,520,694	58.65	20,545,707	62.56	6,137,339	57.31	18,513,515	61.48	6,669,816	54.54	20,962,434	58.59	6,266,749	53.92	18,874,004	57.76
Direct compensation	4,817,250		15,222,342		4,467,343		13,419,850		4,852,155		15,327,855		4,502,885		13,524,681	
Benefits	1,375,292		4,322,904		1,347,189		4,140,145		1,485,490		4,625,262		1,438,435		4,387,897	
FGTS	328,152		1,000,461		322,807		953,520		332,171		1,009,317		325,429		961,426	
Taxes, fees and contributions	1,129,956	10.16	2,525,044	7.69	950,668	8.88	2,593,855	8.61	1,646,661	13.46	3,885,334	10.86	1,374,159	11.82	3,814,749	11.68
Federal	908,567		1,784,898		695,012		1,850,849		1,392,361		3,058,008		1,107,323		3,039,851	
State	560		1,454		254		1,143		564		1,458		254		1,143	
Municipal	220,829		738,692		255,402		741,863		253,736		825,868		266,582		773,755	
Return on third-party capital	462,790	4.16	1,466,135	4.46	583,490	5.45	1,751,805	5.82	462,790	3.78	1,466,135	4.10	583,604	5.02	1,751,919	5.36
Rents	462,790		1,466,135		583,490		1,751,805		462,790		1,466,135		583,604		1,751,919	
Return on equity capital	3,005,727	27.03	8,306,408	25.29	3,036,514	28.36	7,254,447	24.09	3,451,405	28.22	9,462,129	26.45	3,399,257	29.24	8,232,789	25.20
Interest on equity and dividends	1,789,580		1,789,580		1,518,440		1,518,440		1,789,580		1,789,580		1,518,440		1,518,440	
Interest on debt instruments eligible for capital									256,882		704,620		204,634		502,773	
Retained profits	1,216,147		6,516,828		1,518,074		5,736,007		1,216,147		6,516,828		1,518,074		5,736,007	
Non-controlling interests in retained profits									188,796		451,101		158,109		475,569	

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

Note 1 – Operations

Caixa Econômica Federal ("CAIXA" or "Institution") is a financial institution with 163 years of operations, set up as a state-owned company by decree law 759 of January 12, 1969 and established by the federal government through the Ministry of Finance. CAIXA's head office is located and domiciled in the Setor Bancário Sul, Quadra 4, Lotes 3 e 4, Brasília, Distrito Federal, Brazil. In compliance with article 173 of the Federal Constitution and article two, paragraph one of Law 13.303 of June 30, 2016, CAIXA's recognition as a state-owned company is justified by the significant collective interest marked by the promotion of citizenship and the development of the country, both as a financial institution and an agent of public policies, and as the main strategic partner of the Brazilian state.

As delegated by the federal government, CAIXA performs the role of operating agent for a number of funds and social programs, such as the Severance Pay Fund (FGTS), for which CAIXA is the principal financial agent, the Fund for Compensation for Salary Fluctuations (FCVS), the Residential Lease Fund (FAR), the Fund for the Mandatory Personal Damages Caused by Automotive Vehicles on Land vehicles (or by their cargo, to people transported or not) (FDPVAT), among others. The funds are independent legal entities managed by specific regulation and governance frameworks and with their own accounting, whose equity is segregated from CAIXA. Therefore, the information about those funds is not included in the scope of the limited review of CAIXA's interim financial statements performed by the independent auditors.

Main funds and social programs		
Description	09/30/2024 (1)	12/31/2023
Severance Pay Fund - FGTS	743,780,692	687,004,937
Residential Lease Fund - FAR	19,214,224	25,957,799
Fund for the Compensation for Salary Fluctuations - FCVS	21,032,901	19,961,810
High School Funding Fund - FIPEM	9,684,722	6,105,337
Fund for Personal Damages for Automotive Vehicles OnShore - FDPVAT	255,262	1,158,178
Social Development Fund - FDS	4,751,702	4,288,210
Fundo Garantidor da Habitação Popular – FGHab	3,718,511	3,555,774
Microbank Guarantee Fund - FGM	311,733	1,193,956
Guarantee Fund for Shipbuilding - FGCN	59,300	61,255
Total	802,809,047	749,287,256

(1) The amounts presented reflect the most current closing position of the funds' assets.

Note 2 – Presentation of financial statements

(a) Context

CAIXA's condensed parent company and consolidated interim financial statements are the responsibility of Management and were authorized for issue by the Managing Board on 11/05/2024 and by the Board of Directors on 11/08/2024.

(b) Basis of preparation and statement of compliance

CAIXA's condensed parent company and consolidated interim financial statements have been prepared according to the accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil (BACEN), supplemented when applicable set forth by Acts No. 4,595/1964 (Brazilian Financial System Act) and No. 6,404/1976 (Brazilian Corporate Law), Actions) and in compliance with the regulations issued by the National Monetary Council (CMN) – CMN Resolution No. 4,818/2020 issued by the Federal Association of Accountants (CFC).

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

CAIXA's accounting policies involve management's judgment about the estimates and assumptions related to the measurement of the allowance for impairment loss on loans; deferred tax assets; the fair value of certain financial instruments; provisions for civil, labor and tax lawsuits; allowances for impairment losses on financial and non-financial assets; supplemental retirement benefit plans; assets and liabilities related to post-employment benefits; and determination of the useful lives of some assets. Final amounts may differ from those established by these estimates and assumptions and will be known when they are settled or as a result of the review of the methodologies adopted by CAIXA. The sensitivity of book values to estimates is not relevant to the disparity and estimates are periodically evaluated. The nature and book values of assets and liabilities are presented in the related notes.

(c) Consolidation

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

Enterprise	Activity	% of ownership interest
CAIXA Econômica Federal	Banking	Conglomerate Leader
Caixa Lotteries	Holding company	100%
Exclusive Outmarket Investment Fund for Lotteries	Investment funds	100% interest of the subsidiary
Caixa Cartões	Holding company	100%
Caixa Security	Holding company	82,75%
Caixa holding company	Holding company	100%
Caixa Corretora	Insurance Brokerage Firm	100%
Caixa Extramercado Exclusivo Seguridade investment fund	Investment funds	100% of the subsidiary's interest
Caixa Extramercado Exclusivo Corretora de Investimento Fund	Investment funds	100% of the subsidiary's interest
CAIXA Asset	Distribution of insurances	100%
Caixa Ibirapuera Fixed-Rate Investment Fund	Investment funds	100% interest of the subsidiary
Receivables investment fund ACR IV	Investment funds	% variation

Controlled entities are all entities to which CAIXA is exposed, or has rights, to variable returns from its involvement with the entity and are capable of affecting these returns through their power over the entity. Control is evaluated on an ongoing basis. The financial statements of subsidiaries are included in the consolidated financial statements from the date on which control commences until the date on which control ceases.

Pursuant to the option provided for in article 77 of CMN Resolution No. 4,966/22, these condensed consolidated interim financial statements for the 3rd quarter and nine-month period ended September 30, 2024 ('accumulated September'), which have been prepared in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by BACEN, were prepared in addition to CAIXA's consolidated financial statements prepared in accordance with the International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB).

The interim financial statements are prepared using consistent accounting policies. Intercompany transactions are eliminated in the consolidated interim financial statements.

The subsidiaries in which CAIXA has a direct or indirect interest are presented in notes 11 and 32.

(d) Standards applicable to future periods

Standards to be applied from January 1, 2025

CMN Resolution No. 4,966/2021 establishes the accounting concepts and criteria applicable to financial instruments, and on the designation and recognition of hedging accounting relationships in search of convergence to the international standard established by CPC 48.

CMN Resolution No. 4,975/2021 sets forth the accounting criteria applicable to leases by financial institutions and other institutions authorized to operate by BACEN.

CMN Resolution No. 4,858/2020 sets out the new accounting standards of institutions regulated by the Central Bank of Brazil (COSIF).

The Law 14.467 of November 16, 2022 was enacted, which establishes the tax treatment applicable to losses incurred with the collection of credits arising from the activities of financial and other institutions authorized to operate by Bacen. Therefore, as from January 1, 2025, CAIXA should be prepared to adopt new procedures to deduct the reported losses from the calculation bases of the Corporate Income Tax and Social Contribution Tax, considering: (i) the tax deductibility of transactions overdue for more than 90 days, when the deduction factors contained in the standard CAIXA Std Book

Note 3 – Material accounting practices, judgments and estimates

There were no changes in the material accounting practices adopted by CAIXA for the period ended September 30, 2024. The material accounting practices, judgments and estimates adopted by CAIXA are described in the material accounting practices, judgments and estimates note of the parent company and consolidated financial statements as of December 31, 2023 and available on the website: <https://ri.caixa.gov.br/informacoes-financeiras/central-de-resultados/>.

Note 4 – Cash and cash equivalents

As of September 30, 2024, cash and cash equivalents had a balance of R\$257,863,567 in the parent company (December 31, 2023 – R\$2 13,848,405) and R\$257,863,721 in the consolidated (December 31, 2023 – R\$213,848,473).

Note 5 – Interbank investments

(a) Composition and classification of the portfolio by maturity

Description	PARENT COMPANY / CONSOLIDATED				09/30/2024	12/31/2023
	1 to 90 days	91 to 180 days	181 to 360 days	More than 360 days		
Money market instruments – own portfolio	153,671,991	-	-	-	153,671,991	122,587,196
Financial Treasury Bills	66,838,618	-	-	-	66,838,618	50,446,754
National Treasury Bills	26,222,524	-	-	-	26,222,524	19,383,460
National Treasury Notes	60,610,849	-	-	-	60,610,849	52,756,982
Money market instruments – third-party portfolio	72,640,884	-	-	-	72,640,884	56,076,455
National Treasury Bills	43,066,227	-	-	-	43,066,227	28,902,560
National Treasury Notes	29,574,657	-	-	-	29,574,657	27,173,895
Interbank deposits	498,564	107,547	2,171,404	105,497	2,883,012	2,315,315
Interbank deposits	498,660	107,547	-	-	606,207	613,186
Interbank deposits – crop loans	-	-	2,171,404	105,692	2,277,096	1,702,565
Allowance for losses on interbank deposits	(96)	-	-	(195)	(291)	(436)
Total	226,811,439	107,547	2,171,404	105,497	229,195,887	180,978,966
Current assets					229,090,390	180,874,931
Non-current assets					105,497	104,035

(b) Income from interbank investments

Description	PARENT COMPANY			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Money market instruments	5,752,752	16,942,367	6,479,699	17,795,747
Own portfolio	3,410,417	10,125,566	2,422,745	6,059,529
Third-party portfolio	2,342,335	6,816,801	4,056,954	11,736,218
Income from interbank deposits	68,290	203,876	64,241	144,010
Total	5,821,042	17,146,243	6,543,940	17,939,757

Descrição	CONSOLIDADO			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Money market instruments	5,752,752	16,942,392	6,479,699	17,796,498
Own portfolio	3,410,417	10,125,591	2,422,745	6,060,280
Third-party portfolio	2,342,335	6,816,801	4,056,954	11,736,218
Income from interbank deposits	68,29	203,876	64,241	144,01
Total	5,821,042	17,146,268	6,543,940	17,940,508

Note 6 – Central Bank Deposits

(a) Central Bank deposits

Description	Remuneration	PARENT COMPANY / CONSOLIDATED	
		09/30/2024	12/31/2023
Compulsory for demand deposits	Unpaid	7,647,185	7,361,410
Compulsory for savings-account deposits	Savings-account index	75,745,708	71,014,770
Compulsory for time deposits	SELIC rate	32,499,757	23,967,982
Instant payment account	SELIC rate	2,748,819	6,248,987
Voluntary deposits	SELIC rate	22,499,998	24,800,000
Total		141,141,467	133,393,149
Current assets		141,141,467	133,393,149
Non-current assets		-	-

(b) Income from Central Bank deposits

Description	PARENT COMPANY / CONSOLIDATED			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Savings-account deposits	1,297,301	3,731,737	1,393,856	3,722,075
Voluntary deposits	257,427	728,484	260,278	948,354
Liabilities on time funds	823,542	2,205,024	686,563	1,781,349
Total	2,378,270	6,665,245	2,340,697	6,451,778

Note 7 – Securities

(a) Composition

Description	PARENT COMPANY									
	09/30/2024					12/31/2023				
	Cost	Fair value adjustment gains or losses	Fair value adjustment equity	Carrying amount	Fair value	Cost	Fair value adjustment gains or losses	Fair value adjustment of equity	Carrying amount	Fair value
Federal Government Securities	270,508,856	(870,819)	(63,496)	269,574,541	269,576,485	259,045,400	3,009,029	47,071	262,101,500	262,123,846
Financial Treasury Bills	216,936,656	147,379	194,392	217,278,427	217,278,427	162,296,953	96,220	35,037	162,428,210	162,428,210
National Treasury Bills	48,269,234	(998,173)	(165,885)	47,105,176	47,105,176	91,640,239	2,870,771	(226)	94,510,784	94,510,784
National Treasury Notes	5,004,773	(20,025)	(79,887)	4,904,861	4,906,805	4,913,749	42,038	17,570	4,973,357	4,995,703
National Treasury/Securitization	298,193	-	(12,116)	286,077	286,077	194,459	-	(5,310)	189,149	189,149
Corporate Securities	15,078,805	(93,364)	1,027,008	16,012,449	16,191,453	16,127,146	(78,178)	1,110,113	17,159,081	16,750,538
Debentures	5,764,723	1,024	57,199	5,822,946	5,822,946	6,387,585	5,832	(2,511)	6,390,906	5,638,976
Promissory note	60,170	-	1,331	61,501	61,501	224,261	-	1,000	225,261	225,261
Fund quotas (1)	1,582,638	-	1,089,125	2,671,763	2,671,763	1,270,709	-	987,545	2,258,254	2,258,254
Mortgage-backed securities	3,556,348	-	(43,930)	3,512,418	3,691,422	3,498,603	-	53,361	3,551,964	3,895,351
Shares	235,215	(94,388)	(117,861)	22,966	22,966	124,654	(84,010)	(10,162)	30,482	30,482
Financial bills	3,277,825	-	41,297	3,319,122	3,319,122	4,621,334	-	80,880	4,702,214	4,702,214
Commercial Note	531,470	-	2,584	534,054	534,054	-	-	-	-	-
Agribusiness Receivables Certificate	70,416	-	(2,737)	67,679	67,679	-	-	-	-	-
Total - securities classified into categories	285,587,661	(964,183)	963,512	285,586,990	285,767,938	275,172,546	2,930,851	1,157,184	279,260,581	278,874,384
Trading securities	113,455,062	(964,183)	-	112,490,879	112,490,879	134,309,196	2,930,851	-	137,240,047	137,240,047
Available-for-sale securities	168,459,700	-	963,512	169,423,212	169,423,212	135,938,704	-	1,157,184	137,095,888	137,095,888
Held-to-maturity securities	3,672,899	-	-	3,672,899	3,853,847	4,924,646	-	-	4,924,646	4,538,449
Total	285,587,661	(964,183)	963,512	285,586,990	285,767,938	275,172,546	2,930,851	1,157,184	279,260,581	278,874,384
Current assets				121,238,571					141,282,518	
Non-current assets				164,348,419					137,978,063	

Description	CONSOLIDATED									
	09/30/2024					12/31/2023				
	Cost	Fair value adjustment gains or losses	Fair value adjustment equity	Carrying amount	Fair value	Cost	Fair value adjustment gains or losses	Fair value adjustment equity	Carrying amount	Fair value
Federal Government Securities	271,620,566	(768,137)	(63,496)	270,788,933	270,790,877	259,961,793	3,088,162	47,071	263,097,026	263,119,372
Financial Treasury Bills	218,048,366	250,061	194,392	218,492,819	218,492,819	163,213,346	175,353	35,037	163,423,736	163,423,736
National Treasury Bills	48,269,234	(998,173)	(165,885)	47,105,176	47,105,176	91,640,239	2,870,771	(226)	94,510,784	94,510,784
National Treasury Notes	5,004,773	(20,025)	(79,887)	4,904,861	4,906,805	4,913,749	42,038	17,570	4,973,357	4,995,703
National Treasury/Securitization	298,193	-	(12,116)	286,077	286,077	194,459	-	(5,310)	189,149	189,149
Corporate Securities	14,227,221	(79,878)	980,057	15,127,400	15,306,404	15,288,465	22,054	1,092,593	16,403,112	15,994,569
Debentures	5,764,723	1,024	57,199	5,822,946	5,822,946	6,387,585	5,832	(2,511)	6,390,906	5,638,976
Promissory note	60,170	-	1,331	61,501	61,501	224,261	-	1,000	225,261	225,261
Fund quotas (1)	731,054	13,486	1,042,174	1,786,714	1,786,714	432,028	100,232	970,025	1,502,285	1,502,285
Mortgage-backed securities	3,556,348	-	(43,930)	3,512,418	3,691,422	3,498,603	-	53,361	3,551,964	3,895,351
Shares	235,215	(94,388)	(117,861)	22,966	22,966	124,654	(84,010)	(10,162)	30,482	30,482
Financial bills	3,277,825	-	41,297	3,319,122	3,319,122	4,621,334	-	80,880	4,702,214	4,702,214
Commercial Note	531,470	-	2,584	534,054	534,054	-	-	-	-	-
Agribusiness Receivables Certificate	70,416	-	(2,737)	67,679	67,679	-	-	-	-	-
Total - securities classified into categories	285,847,787	(848,015)	916,561	285,916,333	286,097,281	275,250,258	3,110,216	1,139,664	279,500,138	279,113,941
Trading securities	114,715,188	(848,015)	-	113,867,173	113,867,173	135,386,908	3,110,216	-	138,497,124	138,497,124
Available-for-sale securities	167,459,700	-	916,561	168,376,261	168,376,261	134,938,704	-	1,139,664	136,078,368	136,078,368
Held-to-maturity securities	3,672,899	-	-	3,672,899	3,853,847	4,924,646	-	-	4,924,646	4,538,449
Total	285,847,787	(848,015)	916,561	285,916,333	286,097,281	275,250,258	3,110,216	1,139,664	279,500,138	279,113,941
Current assets				121,567,914					142,539,595	
Non-current assets				164,348,419					136,960,543	

(1) FGHAB and FGI investments have delay in the inflation adjustment due to the reporting in arrears as of August 2024.

(b) Classification of the portfolio per category and maturity

(b.1) Category I – Trading securities

Description	PARENT COMPANY							
	09/30/2024				12/31/2023			
	Without maturity	More than 360 days	Cost	Fair value adjustment gains or losses	Fair value	Cost	Fair value adjustment gains or losses	Fair value
Federal Government securities	-	112,202,603	113,073,422	(870,819)	112,202,603	133,973,256	3,009,029	136,982,285
Financial Treasury Bills	-	71,797,658	71,650,279	147,379	71,797,658	41,097,289	96,220	41,193,509
National Treasury Bills	-	38,980,421	39,978,594	(998,173)	38,980,421	90,490,516	2,870,771	93,361,287
National Treasury Notes	-	1,424,524	1,444,549	(20,025)	1,424,524	2,385,451	42,038	2,427,489
Corporate Securities	6,060	282,216	381,640	(93,364)	288,276	335,940	(78,178)	257,762
Debentures	-	282,216	281,192	1,024	282,216	235,492	5,832	241,324
Shares	6,060	-	100,448	(94,388)	6,060	100,448	(84,010)	16,438
Total	6,060	112,484,819	113,455,062	(964,183)	112,490,879	134,309,196	2,930,851	137,240,047

CONSOLIDATED

Description	09/30/2024					12/31/2023				
	Without maturity	91 to 180 days	181 to 360 days	More than 360 days	Cost	Fair value adjustment gains or losses	Fair value	Cost	Fair value adjustment gains or losses	Fair value
Federal Government securities	-	14,331	10,525	113,392,139	114,185,132	(768,137)	113,416,995	134,889,649	3,088,162	137,977,811
Financial Treasury Bills	-	14,331	10,525	72,987,194	72,761,989	250,061	73,012,050	42,013,682	175,353	42,189,035
National Treasury Bills	-	-	-	38,980,421	39,978,594	(998,173)	38,980,421	90,490,516	2,870,771	93,361,287
National Treasury Notes	-	-	-	1,424,524	1,444,549	(20,025)	1,424,524	2,385,451	42,038	2,427,489
Corporate Securities	167,962	-	-	282,216	530,056	(79,878)	450,178	497,259	22,054	519,313
Debentures	-	-	-	282,216	281,192	1,024	282,216	235,492	5,832	241,324
Fund quotas	161,902	-	-	-	148,416	13,486	161,902	161,319	100,232	261,551
Shares	6,060	-	-	-	100,448	(94,388)	6,060	100,448	(84,010)	16,438
Total	167,962	14,331	10,525	113,674,355	114,715,188	(848,015)	113,867,173	135,386,908	3,110,216	138,497,124

(b.2) Category II - Available-for-sale securities

Available-for-sale securities were adjusted for impairment in the amount of R\$18,556 for the nine-month period ended September 30, 2024 (R\$ 0 for the nine-month period ended September 30, 2023).

Description	PARENT COMPANY										
	09/30/2024						12/31/2023				
	Without maturity	1 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	Cost	Fair value adjustment of equity	Fair value	Cost	Fair value adjustment of equity	Fair value
Federal Government securities	-	-	-	2,981,398	152,890,914	155,935,808	(63,496)	155,872,312	123,552,099	47,071	123,599,170
Financial Treasury Bills	-	-	-	2,697,128	142,783,641	145,286,377	194,392	145,480,769	121,199,664	35,037	121,234,701
National Treasury Bills	-	-	-	284,270	7,840,485	8,290,640	(165,885)	8,124,755	1,149,723	(226)	1,149,497
National Treasury Notes	-	-	-	-	1,980,711	2,060,598	(79,887)	1,980,711	1,008,253	17,570	1,025,823
National Treasury/ securitized	-	-	-	-	286,077	298,193	(12,116)	286,077	194,459	(5,310)	189,149
Corporate Securities	2,688,669	290,173	426,197	861,629	9,284,232	12,523,892	1,027,008	13,550,900	12,386,605	1,110,113	13,496,718
Debentures	-	-	-	-	5,540,730	5,483,531	57,199	5,540,730	4,928,436	(2,511)	4,925,925
Promissory note	-	-	-	-	61,501	60,170	1,331	61,501	224,261	1,000	225,261
Fund quotas	2,671,763	-	-	-	-	1,582,638	1,089,125	2,671,763	1,270,709	987,545	2,258,254
Mortgage-backed securities	-	-	-	-	1,339,145	1,383,075	(43,930)	1,339,145	1,317,659	53,361	1,371,020
Shares	16,906	-	-	-	-	134,767	(117,861)	16,906	24,206	(10,162)	14,044
Financial bills	-	290,173	426,197	861,629	1,741,123	3,277,825	41,297	3,319,122	4,621,334	80,880	4,702,214
Commercial Note	-	-	-	-	534,054	531,470	2,584	534,054	-	-	-
Agribusiness Receivables Certificate	-	-	-	-	67,679	70,416	(2,737)	67,679	-	-	-
Total	2,688,669	290,173	426,197	3,843,027	162,175,146	168,459,700	963,512	169,423,212	135,938,704	1,157,184	137,095,888

Description	CONSOLIDATED										
	09/30/2024						12/31/2023				
	Without maturity	1 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	Cost	Fair value adjustment equity	Fair value	Cost	Fair value adjustment of equity	Fair value
Federal Government securities	-	-	-	2,981,398	152,890,914	155,935,808	(63,496)	155,872,312	123,552,099	47,071	123,599,170
Financial Treasury Bills	-	-	-	2,697,128	142,783,641	145,286,377	194,392	145,480,769	121,199,664	35,037	121,234,701
National Treasury Bills	-	-	-	284,270	7,840,485	8,290,640	(165,885)	8,124,755	1,149,723	(226)	1,149,497
National Treasury Notes	-	-	-	-	1,980,711	2,060,598	(79,887)	1,980,711	1,008,253	17,570	1,025,823
National Treasury/ securitized	-	-	-	-	286,077	298,193	(12,116)	286,077	194,459	(5,310)	189,149
Corporate Securities	1,641,718	290,173	426,197	861,629	9,284,232	11,523,892	980,057	12,503,949	11,386,605	1,092,593	12,479,198
Debentures	-	-	-	-	5,540,730	5,483,531	57,199	5,540,730	4,928,436	(2,511)	4,925,925
Promissory note	-	-	-	-	61,501	60,170	1,331	61,501	224,261	1,000	225,261
Fund quotas	1,624,812	-	-	-	-	582,638	1,042,174	1,624,812	270,709	970,025	1,240,734
Mortgage-backed securities	-	-	-	-	1,339,145	1,383,075	(43,930)	1,339,145	1,317,659	53,361	1,371,020
Shares	16,906	-	-	-	-	134,767	(117,861)	16,906	24,206	(10,162)	14,044
Financial bills	-	290,173	426,197	861,629	1,741,123	3,277,825	41,297	3,319,122	4,621,334	80,880	4,702,214
Commercial Note	-	-	-	-	534,054	531,470	2,584	534,054	-	-	-
Agribusiness Receivables Certificate	-	-	-	-	67,679	70,416	(2,737)	67,679	-	-	-
Total	1,641,718	290,173	426,197	3,843,027	162,175,146	167,459,700	916,561	168,376,261	134,938,704	1,139,664	136,078,368

(b.3) Category III – Held-to-maturity securities

Held to maturity securities were adjusted for impairment in the amount of R\$1,283,752 for the nine-month period ended September 30, 2024 (R\$ 0 for the nine-month period ended September 30, 2023).

Description	PARENT COMPANY / CONSOLIDATED					
	09/30/2024			12/31/2023		
	91 to 180 days	More than 360 days	Cost	Fair value	Cost	Fair value
Public Securities	1,499,626	-	1,499,626	1,501,570	1,520,045	1,542,391
National Treasury Notes	1,499,626	-	1,499,626	1,501,570	1,520,045	1,542,391
Titles – companies	-	2,173,273	2,173,273	2,352,277	3,404,601	2,996,058
Debentures	-	-	-	-	1,223,657	471,727
Mortgage-backed securities	-	2,173,273	2,173,273	2,352,277	2,180,944	2,524,331
Total	1,499,626	2,173,273	3,672,899	3,853,847	4,924,646	4,538,449

(c) Income from securities

Description	PARENT COMPANY				CONSOLIDATED			
	2024		2023		2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Trading financial assets	2,820,713	6,314,860	2,582,887	13,898,831	2,860,956	6,431,028	2,627,748	14,047,201
Available-for-sale financial assets	3,323,689	11,265,714	4,242,789	11,588,004	3,292,418	11,173,311	4,242,789	11,559,232
Held-to-maturity financial assets	95,889	360,912	142,435	425,283	95,889	360,912	142,435	425,283
Total	6,240,291	17,941,486	6,968,111	25,912,118	6,249,263	17,965,251	7,012,972	26,031,716

Note 8 - Derivative financial instruments

(a.1) Hedge Accounting

Strategy		PARENT COMPANY/CONSOLIDATED							
		09/30/2024				12/31/2023			
		Hedge Instruments		Hedge Object		Hedge Instruments		Hedge Object	
		Notional value	Changes in fair value	Fair Value	Fair value adjustment	Notional Value	Changes in fair value	Fair Value	Fair value adjustment
Interest rate risk (1)									
<i>Hedge of loans</i>	Future Contract (2)	23,974,877	635,998	20,980,332	(557,968)	18,360,702	(77,309)	15,982,990	80,116
<i>Hedge of financial bills</i>	Swap (3)	7,200	15,509	22,709	(15,509)	210,650	482,687	693,337	(482,687)

(1) The effectiveness reported in the hedging portfolio is in compliance with the provisions of BACEN Circular Letter No, 3,082/02.

(2) Instrument settled in D+1.

(3) Receivable or payable adjustments of the instrument are recognized as derivative financial instruments.

(a.2) Hedge maturity

Maturity date	PARENT COMPANY/CONSOLIDATED			
	<i>Hedge of loans</i>		<i>Hedge of financial bills</i>	
	09/30/2024	12/31/2023	09/30/2024	12/31/2023
2024	947,120	8,569,139	-	203,450
2025	8,876,846	4,194,816	7,200	7,200
2026	8,134,701	3,594,046	-	-
2027	5,214,907	1,986,132	-	-
2028	610,701	-	-	-
2029	149,557	13,027	-	-
2031	41,045	3,542	-	-
Total	23,974,877	18,360,702	7,200	210,650

(b) Breakdown of the portfolio of derivative financial instruments by index, type of instrument and maturity in notional value.

PARENT COMPANY						
Notional Value						
Description	09/30/2024				12/31/2023	
	1 to 90 days	91– to 180 days	181– to 360 days	More than 360 days	Fair Value	Fair Value
Futures Contracts						
Purchase commitments	28,788	3,408,384	143,314	120,528	3,701,014	356,144
Interbank market	28,788	3,408,384	143,314	120,528	3,701,014	356,144
Sales commitments	1,208,057	3,853,692	5,238,253	54,035,266	64,335,268	113,188,649
Interbank market	975,608	3,853,692	5,238,253	54,035,266	64,102,819	112,796,692
Foreign currency	232,449	-	-	-	232,449	391,957
Swap Contracts						
Swaps	-	7,200	-	-	7,200	210,650
Indexes	-	7,200	-	-	7,200	210,650
Other derivatives						
Derivative FGTS	-	-	-	3,525,885	3,525,885	3,526,810

CONSOLIDATED						
Notional Value						
Description	09/30/2024				12/31/2023	
	1 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	Fair Value	Fair Value
Futures Contracts						
Purchase commitments	28,788	3,705,400	362,413	120,528	4,217,129	838,766
Interbank market	28,788	3,705,400	362,413	120,528	4,217,129	838,766
Sales commitments	1,208,057	3,853,692	5,238,253	54,035,266	64,335,268	113,188,649
Interbank market	975,608	3,853,692	5,238,253	54,035,266	64,102,819	112,796,692
Foreign currency	232,449	-	-	-	232,449	391,957
Swap Contracts						
Swaps	931,537	7,200	-	-	938,737	892,701
Indexes	931,537	7,200	-	-	938,737	892,701
Other derivatives						
Derivative FGTS	-	-	-	3,525,885	3,525,885	3,526,810

(c) Breakdown of the portfolio of derivative financial instruments by type of instrument, counterparty and maturity date at carrying amount

PARENT COMPANY							
Description	09/30/2024					12/31/2023	
	Accrual value receivable (received)/Payable (paid)	Fair value adjustment in profit or loss	1 to 90 days	91 to 180 days	181 to 360 days	Carrying amount	Carrying amount
Receivables							
Swap agreements – adjustment receivable	5,054	131	-	5,185	-	5,185	163,206
Indexes/B3	5,054	131	-	5,185	-	5,185	163,206
Current assets	-	-	-	-	-	5,185	157,809
Non-current assets	-	-	-	-	-	-	5,397
CONSOLIDATED							
Description	09/30/2024					12/31/2023	
	Accrual value receivable (received)/Payable (paid)	Fair value adjustment in profit or loss	1 to 90 days	91 to 180 days	181 to 360 days	Carrying amount	Carrying amount
Receivables							
Swap agreements – adjustment receivable	5,054	131	-	5,185	-	5,185	163,206
Indexes/B3	5,054	131	-	5,185	-	5,185	163,206
Current assets	-	-	-	-	-	5,185	157,809
Non-current assets	-	-	-	-	-	-	5,397
Payables							
Swap agreements – adjustment payable	355	(272)	85	(2)	-	83	87
Indexes/B3	355	(272)	85	(2)	-	83	87
Current liabilities	-	-	-	-	-	83	87
Non-current liabilities	-	-	-	-	-	-	-

(d) Income (loss) from the portfolio of derivative financial instruments

PARENT COMPANY				
Description	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Swap contracts	31	2,118	(1,020)	32,785
Future contracts	446,998	3,672,161	1,224,386	(1,940,830)
Other derivatives - FGTS derivative	-	-	13,336	(5,233)
Total	447,029	3,674,279	1,236,702	(1,913,278)

CONSOLIDATED				
Description	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Swap contracts	(132)	2,007	(1,020)	32,785
Future contracts	446,717	3,670,211	1,224,106	(1,941,109)
Other derivatives - FGTS derivative	-	-	13,336	(5,233)
Total	446,585	3,672,218	1,236,422	(1,913,557)

Note 9 – Loan portfolio

The consolidated loan portfolio amount is R\$ 1,078,431 as of September 30, 2024 (December 31, 2023 – R\$ 1.047.591) such difference compared with the parent company loan portfolio amounts are related to loans and discounted receivables held in a consolidated FIDC fund, all with an AA rating.

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

Loan portfolio	PARENT COMPANY									09/30/2024	12/31/2023
	AA	A	B	C	D	E	F	G	H		
Loan transactions	610,719,762	170,172,180	193,681,416	144,445,849	24,000,523	17,084,077	8,375,521	8,712,142	16,687,318	1,193,878,788	1,105,230,960
Real estate financing agreements	542,570,030	74,352,429	92,459,063	71,334,094	8,642,131	8,605,809	2,464,409	1,651,621	3,464,632	805,544,218	727,800,413
Loans and discounted notes	18,705,514	20,424,500	82,131,528	54,096,356	12,337,100	6,520,529	5,456,363	1,865,773	11,079,514	212,617,177	212,529,231
Infrastructure financing	30,766,183	57,903,189	4,840,067	3,948,445	1,063,835	68,437	-	4,795,396	1,017,397	104,402,949	98,232,241
Crop and agroindustrial financing agreements	14,802,280	13,868,432	11,823,235	14,210,064	1,618,678	1,657,283	301,720	284,253	705,291	59,271,236	56,071,207
Financing	799,548	3,532,512	2,223,564	741,406	321,595	218,675	145,397	110,204	401,495	8,494,396	6,506,622
Assignment of receivables	3,076,207	91,118	203,959	115,484	17,184	13,344	7,632	4,895	18,989	3,548,812	4,091,246
Other receivables with credit exposure	1,063,580	8,168,788	1,990,046	3,109,349	516,121	265,126	102,689	41,017	287,768	15,544,484	14,509,182
Credit card	578,931	7,642,278	1,268,677	2,612,278	512,103	260,137	88,509	35,126	211,364	13,209,403	12,088,660
Advances on exchange contracts	455,689	492,552	712,192	236,036	1,352	2,498	12189	5313	15,302	1,933,123	1,738,220
Credits Purchased (1)	-	28,282	-	235,637	-	-	-	-	-	263,919	455,853
Others	28,960	5,676	9,177	25,398	2,666	2,491	1,991	578	61,102	138,039	226,449
Subtotal	611,783,342	178,340,968	195,671,462	147,555,198	24,516,644	17,349,203	8,478,210	8,753,159	16,975,086	1,209,423,272	1,119,740,142
Loan portfolio hedge										(557,968)	80,116
Total	611,783,342	178,340,968	195,671,462	147,555,198	24,516,644	17,349,203	8,478,210	8,753,159	16,975,086	1,208,865,304	1,119,820,258
Minimum regulatory provision	-	(891,705)	(1,956,716)	(4,426,656)	(2,451,664)	(5,204,760)	(4,239,105)	(6,127,211)	(16,975,086)	(42,272,903)	(43,268,244)
Additional provision (2)	(900,385)	(184,778)	(1,457,861)	(2,250,050)	(1,062,004)	(932,395)	(408,156)	(11,310)	-	(7,206,939)	(6,574,280)
Total allowance for impairment loss	(900,385)	(1,076,483)	(3,414,577)	(6,676,706)	(3,513,668)	(6,137,155)	(4,647,261)	(6,138,521)	(16,975,086)	(49,479,842)	(49,842,524)
Total net of allowance of impairment loss	610,882,957	177,264,485	192,256,885	140,878,492	21,002,976	11,212,048	3,830,949	2,614,638	-	1,159,385,462	1,069,977,734
Current assets										229,536,843	209,242,821
Non-current assets										979,328,461	910,577,437

(1) Acquired credits with co-obligations of Banco BMG and Banco Mercantil.

(2) Consists of the provision accrued in addition to the minimum percentages required by CMN Resolution No. 2,682/1999, using the expected loss methodology adopted for managing 'CAIXA's credit risk.

(b) Breakdown by maturity and risk levels

PARENT COMPANY											
Loans not past due											
Description	AA	A	B	C	D	E	F	G	H	09/30/2024	12/31/2023
Installments falling due	611,586,318	178,021,734	178,613,811	109,416,040	16,339,277	7,398,833	2,543,581	5,577,795	4,750,174	1,114,247,563	1,032,642,836
Within 1-30 days	7,436,372	8,087,114	5,543,445	4,813,358	1,315,670	529,725	217,930	124,880	519,474	28,587,968	25,456,866
For 31-60 days	6,397,711	4,047,244	3,707,593	2,798,886	675,261	220,961	86,333	56,066	159,638	18,149,693	16,182,292
For 61-90 days	6,284,340	3,329,269	3,538,105	2,482,863	466,190	190,087	82,256	51,519	134,332	16,558,961	16,740,888
For 91-180 days	19,042,161	9,222,487	10,815,722	7,176,216	1,296,506	534,088	215,429	146,872	358,219	48,807,700	48,209,753
Within 181-360 days	36,736,222	16,420,906	20,637,930	12,242,468	2,220,256	837,367	360,479	269,532	450,462	90,175,622	78,715,001
More than 360 days	535,689,512	136,914,714	134,371,016	79,902,249	10,365,394	5,086,605	1,581,154	4,928,926	3,128,049	911,967,619	847,338,036
Installments overdue	137,223	215,866	274,610	348,632	74,087	51,842	14,007	4,208	23,365	1,143,840	768,920
Within 1-14 days	137,223	215,866	274,610	348,632	74,087	51,842	14,007	4,208	23,365	1,143,840	768,920
Total	611,723,541	178,237,600	178,888,421	109,764,672	16,413,364	7,450,675	2,557,588	5,582,003	4,773,539	1,115,391,403	1,033,411,756
Loans past due											
Description	AA	A	B	C	D	E	F	G	H	09/30/2024	12/31/2023
Installments falling due	-	-	16,130,836	35,837,170	6,917,146	8,284,432	4,565,002	2,115,440	7,137,840	80,987,866	75,491,021
Within 1-30 days	-	-	192,777	389,507	181,998	170,403	144,615	68,522	257,806	1,405,628	1,213,174
For 31-60 days	-	-	174,556	357,391	180,802	158,208	140,847	57,001	233,223	1,302,028	1,095,032
For 61-90 days	-	-	169,066	323,526	101,933	134,871	115,318	41,194	204,305	1,090,213	1,055,606
For 91-180 days	-	-	496,205	948,764	296,919	382,221	334,329	117,759	605,934	3,182,131	3,127,843
Within 181-360 days	-	-	958,526	1,876,095	576,371	757,593	608,338	214,670	1,049,245	6,040,838	5,839,755
More than 360 days	-	-	14,139,706	31,941,887	5,579,123	6,681,136	3,221,555	1,616,294	4,787,327	67,967,028	63,159,611
Installments overdue	-	-	815,374	1,953,356	1,186,134	1,614,096	1,355,620	1,055,716	5,063,707	13,044,003	10,837,365
Within 1-30 days	-	-	653,976	753,597	381,474	310,149	199,400	89,967	326,151	2,714,714	2,446,902
For 31-60 days	-	-	161,398	1,052,070	293,812	346,645	210,400	75,802	315,737	2,455,864	1,682,101
For 61-90 days	-	-	-	112,577	408,042	288,469	167,299	70,222	301,059	1,347,668	1,162,926
For 91-180 days	-	-	-	34,965	102,691	619,972	678,113	739,730	940,255	3,115,726	2,155,463
Within 181-360 days	-	-	-	147	115	48,861	100,408	79,995	2,951,190	3,180,716	3,038,355
More than 360 days	-	-	-	-	-	-	-	-	229,315	229,315	351,618
Total	-	-	16,946,210	37,790,526	8,103,280	9,898,528	5,920,622	3,171,156	12,201,547	94,031,869	86,328,386

(c) Breakdown of loan portfolio by activity sector

PARENT COMPANY					
Description	09/30/2024	%	12/31/2023	%	
PUBLIC SECTOR	77,389,859	6.40	74,536,562	6.66	
Government (1)	68,631,431	5.68	62,655,778	5.60	
Public enterprises - sanitation and infrastructure (2)	5,279,668	0.44	6,481,045	0.58	
Public enterprises - other (2)	3,478,760	0.28	5,399,739	0.48	
PRIVATE SECTOR	1,131,475,445	93.60	1,045,283,696	93.34	
LEGAL ENTITY	154,632,111	12.80	120,719,779	10.77	
Retail trade	26,933,465	2.23	20,370,720	1.82	
Construction	24,717,659	2.05	17,559,077	1.57	
Energy	12,168,721	1.01	12,740,298	1.14	
Wholesale trade	15,615,122	1.29	12,369,007	1.10	
Transport	11,891,772	0.98	10,111,240	0.90	
Sanitation and infrastructure	10,072,888	0.83	7,760,305	0.69	
Health	7,045,209	0.58	6,298,583	0.56	
Agribusiness and extraction	5,390,051	0.45	4,646,013	0.41	
Other industries	5,334,145	0.44	4,594,062	0.41	
Food	3,669,388	0.30	3,321,471	0.30	
Steel and metalwork	3,589,440	0.30	2,883,984	0.26	
Petrochemical	1,635,848	0.14	1,800,436	0.16	
Textile	1,774,550	0.15	1,637,433	0.15	
Communication	1,582,807	0.13	1,161,492	0.10	
Financial services	3,282,331	0.27	934,403	0.08	
Personal services	580,492	0.05	287,740	0.03	
Other services	19,348,223	1.60	12,243,515	1.09	
INDIVIDUAL	976,843,334	80.8	924,563,917	82.57	
Total loan portfolio	1,208,865,304	100.00	1,119,820,258	100.00	

(1) Directly linked to the Executive Branch, at the federal, state and municipal levels, they are legal entities of public law and have their own autonomy.

(2) Provide public services and are linked to a direct administration entity, but have their own legal personality and are subject to the control and inspection of the State.

(d) Income from Loan portfolio

Revenue from the loan portfolio in the Parent Company was R\$95,356 lower than the consolidated in the nine-month period ended September 30, 2024 (R\$51,743 lower in the nine-month period ended September 30, 2023).

Description	PARENT COMPANY			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Real estate financing	16,655,650	47,404,171	15,857,475	46,164,793
Loans, discounted securities and financing	10,779,446	31,636,117	11,290,757	32,843,130
Infrastructure and development financing	2,476,638	7,318,299	2,589,693	8,007,843
Crop and agroindustrial financing agreements	1,625,186	4,758,789	1,488,583	4,123,925
Gain from sale or transfer of financial assets	4,293	16,394	7,583	32,944
Receivables from securities and guarantees	815	3,662	1,735	5,238
Total	31,542,028	91,137,432	31,235,826	91,177,873

(e) Recovered and renegotiated loans

Description	PARENT COMPANY / CONSOLIDATED			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Recovered loans	1,874,465	4,798,068	1,440,569	3,915,834
Commercial transactions	851,769	2,071,544	709,784	1,844,122
Homeowners insurance	1,022,696	2,726,524	730,785	2,071,712
Renegotiated loans	22,962,960	56,613,913	23,116,611	44,763,199
Commercial transactions	297,733	756,859	287,091	569,705
Homeowners insurance	22,665,227	55,857,054	22,829,520	44,193,494

(f) Movements in allowance for impairment losses on loans

Description	PARENT COMPANY / CONSOLIDATED			
	2024		2023	
	3rd quarter	Accumulated September (1)	3rd quarter	Accumulated September
Opening balance	(50,522,435)	(49,842,524)	(50,280,400)	(46,427,588)
(Recognition) / Reversal of allowance for the period	(3,084,055)	(12,428,334)	(4,628,877)	(14,370,681)
Write off	4,126,648	12,791,016	3,114,960	9,003,952
Closing balance	(49,479,842)	(49,479,842)	(51,794,317)	(51,794,317)

(1) Includes the reversal of the allowance for impairment in respect of homeowners loans and credits guaranteed claims by Guarantor Funds, pursuant to article 8, paragraph 1 of Resolution No. 2,682/99.

(g) Government Credit Granting Programs

PARENT COMPANY / CONSOLIDATED			
Description	09/30/2024	12/31/2023	
Giro Caixa and microcredit PRONAMPE	22,849,994	25,790,315	
Giro Caixa - FGI	9,014,786	8,896,668	
Special credit granted by FAMPE	4,415,266	7,010,874	
Targeted productive microcredit - MPO	29,795	285,451	
Total	36,309,841	41,983,308	

Note 10 – Other financial assets

(a) Composition

Description	PARENT COMPANY		CONSOLIDATED	
	09/30/2024	12/31/2023	09/30/2024	12/31/2023
Receivables from the National Housing System (c)	28,910,870	32,051,579	28,910,870	32,051,579
Receivables from escrow deposits (note 19 (g))	21,377,666	20,751,842	21,377,666	20,751,842
Receivables from assignment differences (b)	2,289,271	2,315,019	2,289,271	2,315,019
Premium on acquisition of portfolios	1,574,363	2,268,334	1,574,363	2,268,334
Income receivable from the public sector	2,006,475	1,911,136	2,006,475	1,911,136
Foreign exchange portfolio (d)	2,105,603	1,815,157	2,105,603	1,815,157
Credit card	241,639	962,105	241,639	962,105
Royalty rights	740,711	755,565	740,711	755,565
Income receivable from the private sector	292,722	262,808	430,742	389,665
Other	478,019	355,073	489,888	388,560
Total	60,017,339	63,448,618	60,167,228	63,608,962
Impairment losses	(2,715,444)	(2,741,191)	(2,715,444)	(2,741,191)
Total net allowance	57,301,895	60,707,427	57,451,784	60,867,771
Current assets	4,679,755	4,860,580	5,588,885	5,020,924
Non-current assets	52,622,140	55,846,847	51,862,899	55,846,847

(b) Receivables from assignment differences

Agreements for the mortgage portfolios assigned to CAIXA by other financial agents have a 'pro-solver' clause whereby the assignor undertakes to reimburse CAIXA for possible differences arising from the clearance and validation of the assigned contracts by the Board of Trustees of the FCVS.

The assignment difference is the difference between the amount informed by each financial agent in the related instrument for the assignment of mortgages covered by the FCVS and CAIXA, and the amount actually calculated by the management of the FCVS as qualifying for assignment.

After analyzing the FCVS credits related to assignment and recoverability differences, these amounts represent CAIXA's right with the assignor, who is contractually committed to refunding CAIXA the amounts not covered by the FCVS.

Considering the time elapsed and the history of ongoing lawsuits, CAIXA determined to recognize the receivables from assignment differences as impairment, considering the low likelihood of recovering in the amount of R\$ 2,289,271 (December 31, 2023 - R\$ 2,315,019).

(c) Receivables from the National Housing System (SFH)

The Fund for The Compensation of Salary Changes (FCVS) is a public fund created by Resolution No. 25, 1967 of the Board of Directors of BNH (National Housing Bank).

In order to fulfill its first purpose, which is the settlement of the debt balance, the FCVS provided coverage for financing agreements entered into until April 24, 1993 and, for its second purpose, consisting of offering direct coverage for homeowners financing agreements covered by SH/SFH Public Policy, until December 31, 2009.

The FCVS interacts exclusively with the financial agent, not the borrower, as the process for homologating the amounts due are initiated only after the borrower has honored his / her obligations under the homeowners financing to the financing institution. Therefore, any non-compliances related to a homeowners financing, such as noncompliance with applicable legislation or violations found in the concession or subsequent management of the financing by the financial agent, may cause coverage to be negated by the FCVS, which can result in losses to the financial agent.

The table below presents the status of the contracts, subject to potential novation to the fund:

- Registered – contracts registered by CAIXA, the financial agent, with the FCVS;
- Not registered – contracts under analysis by CAIXA, the financial agent, in order to re-apply for registration with the FCVS;
- Registered and not homologated – contracts registered with, but not yet analyzed by, the FCVS;
- Homologated with appeal – contracts registered with, and homologated by, the FCVS but with differences in amounts that are under appeal by CAIXA;
- Homologated without appeal – contracts registered with, and homologated by, the FCVS, awaiting analysis by CAIXA to determine whether or not to lodge an appeal with the FCVS;
- Coverage denied – contracts for which homologation has been denied, including contracts which may not be subject to further appeal with the FCVS.

Description	PARENT COMPANY / CONSOLIDATED					
	09/30/2024			12/31/2023		
	Gross Balance	Provision	Net Balance	Gross Balance	Provision	Net Balance
SFH receivable	39,798,555	(10,918,215)	28,880,341	41,379,122	(9,363,775)	32,015,346
Not registered	42,636	(22,594)	20,043	92,066	(18,447)	73,619
Registered and not homologated	392,431	(189,146)	203,285	525,259	(73,066)	452,193
Homologated with and without appeal	6,604,835	(1,941,898)	4,662,937	7,072,961	(2,005,941)	5,067,019
Homologated and in process of novation	19,123,808	(232,202)	18,891,606	20,821,224	(315,937)	20,505,287
Coverage denied (1)	13,634,845	(8,532,375)	5,102,470	12,867,612	(6,950,384)	5,917,228
FGTS to reimburse	30,529	-	30,529	36,233	-	36,233
Total	39,829,084	(10,918,215)	28,910,870	41,415,355	(9,363,775)	32,051,579

(1) Includes the multiplicity loss on CADMUT in the amount of R\$3,367,502 (December 31, 2023 - R\$4,249,366) net of allowance, CADMUT is the master file information about homeowners, asset and inactive financing agreements entered into by the National Housing System and the federal government's housing and social programs, as established by Act No. 10,150 of December 21, 2000.

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

The entity calculates the allowance for impairment loss on the FCVS assets by applying a statistical method, adjusted for inflation in January 2024, and according to operational risk concepts, given that the novation of funds depends on the documentation of the contracts (no credit procedures are involved) i.e. the allowance is accrued to cover expected losses resulting from the novation of the contracts covered by the FCVS.

(d) Gain on other financial assets

Description	PARENT COMPANY			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Receivables from the National Housing System	523,290	1,786,970	764,850	2,389,292
Foreign exchange results	23,654	375,975	129,463	43,745
Total	546,944	2,162,945	894,313	2,433,037

Description	CONSOLIDATED			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Receivables from the National Housing System	523,290	1,786,970	764,850	2,389,292
Foreign exchange results	21,855	374,175	129,463	35,770
Total	545,145	2,161,145	894,313	2,425,062

Note 11 – Investments

The table below shows CAIXA's interests in subsidiaries associates and joint ventures.

Company (1)	Country of formation	Headquarters	Nature of the relationship	Activity	Strategic participation (2)
CAIXA	Brazil	Brasília (DF)	Conglomerate Leader	Banking	
TecBan (BankTecBan)	Brazil	Barueri (SP)	Associate	Banking technology	Yes
Quod	Brazil	Barueri (SP)	Associate	Credit bureau	Yes
Galgo Information Systems	Brazil	São Paulo (SP)	Associate	Other activities	Yes
Núcleo	Brazil	São Paulo (SP)	Associate	Other activities	Yes
Caixa Seguridade	Brazil	Brasília (DF)	Controlled	Holding company	Yes
CAIXA holding company	Brazil	Brasília (DF)	Subsidiary	Holding company	Yes
Caixa Corretora	Brazil	Brasília (DF)	Subsidiary	Insurance brokerage firm	Yes
Too Seguros	Brazil	São Paulo (SP)	Joint control	Insurance company	No
PAN Corretora	Brazil	São Paulo (SP)	Joint control	Broker	No
XS3 Seguros	Brazil	São Paulo (SP)	Joint control	Insurance company	Yes
XS4 Capitalização	Brazil	Rio de Janeiro (RJ)	Joint control	Capitalization	Yes
XS5 Consórcios	Brazil	São Paulo (SP)	Joint control	Consortia	Yes
XS6 Assistência	Brazil	Barueri (SP)	Joint control	Social care services	Yes
CNP Brasil	Brazil	Brasília (DF)	Associate	Holding company	Yes
Holding XS1	Brazil	São Paulo (SP)	Associate	Holding company	Yes
Caixa Cartões	Brazil	Brasília (DF)	Wholly owned subsidiary	Holding company	Yes
Elo Serviços	Brazil	Barueri (SP)	Joint control	Payment institution	Yes
Caixa Cartões Pré-Pagos	Brazil	São Paulo (SP)	Joint control	Food vouchers, transportation vouchers and similar	Yes
Caixa Loterias	Brazil	Brasília (DF)	Wholly owned subsidiary	Holding company	Yes
CAIXA asset	Brazil	Brasília (DF)	Wholly owned subsidiary	Distribution of securities	Yes

(1) All companies mentioned above adopt the Brazilian real as functional currency.

(2) Investments in companies whose activities supplement or support CAIXA's activities are considered to be strategic.

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

Enterprise	PARENT COMPANY											
	% of ownership interest				Equity		Carrying amount	Changes			Carrying amount	Share of profit of equity-accounted investees
	09/30/2024		12/31/2023		09/30/2024	12/31/2023	12/31/2023	Share of profit of equity-accounted investee	Dividends and interest on equity capital	Other	09/30/2024	Accumulated September
	Total	Ordinary Shares	Total	Ordinary Shares	09/30/2024	12/31/2023	12/31/2023				09/30/2024	
Caixa Seguridade	82.75%	82.75%	82.75%	82.75%	13,069,011	12,610,606	10,435,277	2,063,887	(1,563,460)	(121,097)	10,814,607	2,134,555
Caixa Cartões	100.00%	100.00%	100.00%	100.00%	988,039	829,861	829,861	336,873	(175,313)	(3,382)	988,039	165,847
Caixa Loterias (1)	100.00%	100.00%	100.00%	100.00%	48,941	335	335	48,606	-	-	48,941	(2,667)
Caixa asset	100.00%	100.00%	100.00%	100.00%	861,950	859,063	859,063	801,943	(799,056)	-	861,950	805,198
TecBan	13.01%	11.61%	13.01%	11.61%	981,545	976,260	182,047	688	-	(1,187)	181,548	(3,296)
Quod	15.29%	16.00%	15.29%	16.00%	340,891	362,536	55,432	(3,310)	-	-	52,122	(4,612)
Galgo Information Systems	6.67%	6.67%	6.67%	6.67%	38,143	34,550	2,303	347	(107)	-	2,543	263
Núclea	8.18%	8.18%	8.18%	8.18%	2,172,648	1,783,796	145,833	32,976	48	(1,234)	177,623	35,693
Other investments	-	-	-	-	-	-	1,492	-	-	-	1,492	-
Total							12,511,643	3,282,010	(2,537,888)	(126,900)	13,128,865	3,130,981

(1) Increase in equity and share of profit (loss) of equity-accounted investees due to the migration of the cash lotteries' business to its wholly-owned subsidiary Caixa Loterias S.A.

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

Enterprise	CONSOLIDATED											
	% of ownership interest (1)				Equity		Carrying amount	Changes			Carrying amount	Share of profit of equity-accounted investees
	09/30/2024		12/31/2023		09/30/2024	12/31/2023	12/31/2023	Share of profit of equity-accounted investees	Dividends and interest on equity capital	Other	09/30/2024	2023
	Total shares	Ordinary Shares	Total shares	Ordinary Shares							Accumulated	September
Holding XS1	60.00%	49.00%	60.00%	49.00%	12,133,090	12,510,633	7,574,688	757,120	(975,409)	(76,545)	7,279,854	1,021,388
CNP Brasil	48.25%	48.25%	48.25%	48.25%	5,360,178	4,801,026	2,316,495	362,429	(203,565)	110,926	2,586,285	375,685
XS3 Seguros	75.00%	49.99%	75.00%	49.99%	1,941,880	1,910,462	1,432,776	182,760	(159,198)	-	1,456,338	206,027
XS4 Capitalização	75.00%	49.99%	75.00%	49.99%	300,914	312,402	234,286	112,202	(103,743)	(17,075)	225,670	91,591
XS5 Consórcios	75.00%	49.99%	75.00%	49.99%	675,392	501,630	376,209	130,319	-	(3)	506,525	57,618
XS6 Assistência	75.00%	49.99%	75.00%	49.99%	50,996	41,854	31,390	14,915	(8,057)	-	38,248	12,393
Elo Serviços	41.41%	0.01%	41.41%	0.01%	1,268,417	891,852	369,360	302,264	(146,310)	-	525,314	150,365
Caixa Cartões Pré-Pagos	75.00%	50%-1	75.00%	50%-1	409,307	400,310	300,233	10,131	-	(3,383)	306,981	(6,562)
Too Seguros	49.00%	49.00%	49.00%	49.00%	1,077,173	909,513	443,179	151,129	(38,480)	(30,496)	525,332	124,904
PAN Corretora (2)	49.00%	49.00%	49.00%	49.00%	82,633	61,900	30,331	17,585	(7,426)	-	40,490	(3,296)
Tecban	13.01%	11.61%	13.01%	13.01%	981,545	976,260	182,047	688	-	(1,187)	181,548	20,528
Quod	15.29%	16.00%	15.29%	16.00%	340,891	362,536	55,432	(3,310)	-	-	52,122	(4,612)
Galgo Information Systems	6.67%	6.67%	6.67%	6.67%	38,143	34,550	2,303	347	(107)	-	2,543	263
Núcleoa	8.18%	8.18%	8.18%	8.18%	2,172,648	1,783,796	145,833	32,976	48	(1,234)	177,623	35,693
Other investments (3)	-	-	-	-	-	-	1,752	-	-	-	1,752	-
Total							13,496,314	2,071,555	(1,642,247)	(18,997)	13,906,625	2,081,985

(1) The percentage of ownership interest in Holding XS1, CNP Brasil, XS3 Seguros, XS4 Capitalização, XS5 Consórcios, XS6 Assistência, Too Seguros and Pan Corretora are shown indirectly through the of subsidiary Caixa Seguridade.

(2) Includes an impairment loss as of September 30, 2024 in the amount of R\$33 (December 31, 2023 – R\$33).

(3) Includes pre-operating investments: Negócios Digitais, Caixa Imóveis, Caixa Cartões Adquirência, Caixa Cartões PAT, Caixa Cartões Fidelidade, Caixa Cartões Contas de Pagamento.

Note 12 – Property and equipment

The property and equipment to equity ratio was 9.68% on September 30, 2024 (December 31, 2023 – 8.70%), with CMN Resolution No. 4,957/2021, which sets the limit of 50% of total capital.

(a) Composition

PARENT COMPANY						
Description	Useful life (in years)	09/30/2024			12/31/2023	
		Cost	Accumulated depreciation	Accumulated impairment	Net	Net
Property	-	1,807,251	(881,878)	(29,265)	896,108	908,144
Buildings	25	1,599,871	(881,878)	(27,520)	690,473	701,690
Land	-	207,380	-	(1,745)	205,635	206,454
Leasehold improvements	5	2,510,864	(1,980,626)	(143)	530,095	499,576
Construction in progress	-	323,473	-	-	323,473	260,853
Furniture and equipment in use	-	7,154,521	(5,366,456)	-	1,788,065	1,045,584
Communication and security system	5 to 10	995,586	(769,824)	-	225,762	135,168
Data processing system	5	6,158,935	(4,596,632)	-	1,562,303	910,416
Furniture in inventory and other equipment	-	803,845	(560,072)	(9,087)	234,686	188,569
Total		12,599,954	(8,789,032)	(38,495)	3,772,427	2,902,726

CONSOLIDATED						
Description	Useful life (in years)	09/30/2024			12/31/2023	
		Cost	Accumulated depreciation	Accumulated impairment	Net	Net
Property	-	1,807,251	(881,878)	(29,265)	896,108	908,144
Buildings	25	1,599,871	(881,878)	(27,520)	690,473	701,690
Land	-	207,380	-	(1,745)	205,635	206,454
Leasehold improvements	5	2,510,864	(1,980,626)	(143)	530,095	499,576
Construction in progress	-	323,473	-	-	323,473	260,853
Furniture and equipment in use	-	7,154,580	(5,366,507)	-	1,788,073	1,045,595
Communication and security system	5 to 10	995,606	(769,844)	-	225,762	135,168
Data processing system	5	6,158,974	(4,596,663)	-	1,562,311	910,427
Furniture in inventory and other equipment	-	803,845	(560,072)	(9,087)	234,686	188,569
Total		12,600,013	(8,789,083)	(38,495)	3,772,435	2,902,737

Note 13 – Intangible assets

(a) Composition

Description	PARENT COMPANY / CONSOLIDATED				
	09/30/2024			12/31/2023	
	Cost	Accumulated amortization	Accumulated impairment	Net	Net
Payroll acquisition	3,321,222	(1,601,895)	-	1,719,327	1,164,663
Logistics projects - software	3,015,262	(1,952,816)	(26,551)	1,035,895	971,851
Other intangible assets	1,324,857	(768,021)	-	556,836	863,417
Total	7,661,341	(4,322,732)	(26,551)	3,312,058	2,999,931

Note 14 – Other assets

Description	PARENT COMPANY		CONSOLIDATED	
	09/30/2024	12/31/2023	09/30/2024	12/31/2023
Non-financial assets held for sale and inventory materials	6,165,932	4,758,230	6,165,932	4,758,230
Interbank and interbranch accounts	1,369,492	1,287,041	1,369,492	1,287,041
Salary advances and other advances	2,188,355	1,211,356	2,188,713	1,211,602
Amounts to be allocated (1)	969,067	1,180,593	969,067	1,180,593
Dividends and interest on equity capital receivable	580,905	1,358,422	230,859	621,236
Receivables - assets not for use	750,040	723,031	750,040	723,031
Prepaid expenses	226,592	140,929	229,315	142,888
Specific credits	91,707	98,814	91,707	98,814
Amounts to be refunded - FGTS	16,688	33,803	16,689	33,803
Sundry receivables	754,098	890,897	743,085	884,228
Total	13,112,876	11,683,116	12,754,899	10,941,466
Other impairment allowance	(629,807)	(1,042,719)	(629,807)	(1,042,719)
Total net of allowance	12,483,069	10,640,397	12,125,092	9,898,747
Current assets	12,279,369	10,282,447	11,944,399	9,540,797
Non-current assets	203,700	357,950	180,693	357,950

(1) Consist of assets registered in temporary accounts, mainly releases of real estate loans.

Note 15 – Client funds

(a) Deposits by maturity

Deposits	PARENT COMPANY				CONSOLIDATED			
	Without maturity	1 to 90 days	91 to 360 days	More than 360 days	09/30/2024	12/31/2023	09/30/2024	12/31/2023
Demand deposits	50,256,167	-	-	-	50,256,167	49,376,365	50,255,793	49,375,983
Saving- deposits	380,985,651	-	-	-	380,985,651	358,327,553	380,985,651	358,327,553
Time deposits	120,718,087	10,351,942	24,705,615	128,433,062	284,208,706	274,997,042	284,208,706	274,997,042
Judicial deposits	120,718,087	-	-	-	120,718,087	153,221,059	120,718,087	153,221,059
CDB	-	10,351,942	24,705,615	128,433,062	163,490,619	121,775,983	163,490,619	121,775,983
Special deposits and funds and programs (1)	39,350,758	-	-	-	39,350,758	31,373,499	39,350,758	31,373,499
Total	591,310,663	10,351,942	24,705,615	128,433,062	754,801,282	714,074,459	754,800,908	714,074,077
Current liabilities					626,368,220	619,101,241	626,367,846	619,100,859
Non-current liabilities					128,433,062	94,973,218	128,433,062	94,973,218

(1) As of September 30, 2024 it includes deposits of FAR in the amount of R\$14,596,574 (December 31, 2023 – R\$7,754,634); FIPEM in the amount of R\$9,102,077 (December 31, 2023 – R\$6,100,000); and FGTS in the amount of R\$4,021,652 (December 31, 2023 – R\$5,794,215).

(b) Interest expenses on client funds

Description	PARENT COMPANY				CONSOLIDATED			
	2024		2023		2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Savings- deposits	(6,178,128)	(17,562,077)	(6,722,267)	(19,942,803)	(6,178,128)	(17,562,077)	(6,722,267)	(19,942,803)
Time deposits – (CDB)	(4,132,288)	(11,133,868)	(3,457,738)	(9,063,893)	(4,132,288)	(11,133,868)	(3,457,738)	(9,050,340)
Judicial deposits	(2,075,808)	(6,489,413)	(2,185,371)	(6,523,505)	(2,075,808)	(6,489,413)	(2,185,371)	(6,523,505)
Special deposits and funds and programs	(1,077,181)	(2,813,919)	(668,206)	(1,829,041)	(1,077,181)	(2,813,919)	(668,206)	(1,829,041)
Other funding	(230,565)	(658,847)	(187,675)	(530,875)	(230,565)	(658,847)	(187,675)	(530,875)
Total	(13,693,970)	(38,658,124)	(13,221,257)	(37,890,117)	(13,693,970)	(38,658,124)	(13,221,257)	(37,876,564)

Note 16 - Funds from financial institutions and others

(a) Composition

Description	PARENT COMPANY		CONSOLIDATED	
	09/30/2024	12/31/2023	09/30/2024	12/31/2023
Borrowings and on-lendings	488,275,927	435,176,849	488,275,927	435,176,849
FGTS	464,793,385	411,615,210	464,793,385	411,615,210
BNDES	18,425,997	18,582,325	18,425,997	18,582,325
Merchant Navy Fund	2,225,023	2,232,712	2,225,023	2,232,712
National Treasury	13,569	13,666	13,569	13,666
Foreign on-lendings	177,037	259,590	177,037	259,590
Foreign borrowings	1,786,317	1,428,282	1,786,317	1,428,282
Other	854,599	1,045,064	854,599	1,045,064
Money market funding	251,985,503	227,605,105	251,350,908	226,703,277
Own portfolio	179,344,619	171,528,658	178,710,024	170,626,830
Financial Treasury Bills	129,219,335	81,738,480	129,219,335	81,738,480
National Treasury Bills	42,572,706	83,834,036	41,938,111	82,932,208
Mortgage-backed securities	2,976,315	2,705,989	2,976,315	2,705,989
Debentures	4,576,263	3,250,153	4,576,263	3,250,153
Third-party portfolio	72,640,884	56,076,447	72,640,884	56,076,447
National Treasury Bills	43,066,227	28,902,560	43,066,227	28,902,560
National Treasury Notes	29,574,657	27,173,887	29,574,657	27,173,887
Interbank deposits	2,372,582	2,242,722	2,372,582	2,242,722
Total	742,634,012	665,024,676	741,999,417	664,122,848
Current liabilities	256,432,237	235,585,780	255,797,642	234,683,952
Non-current liabilities	486,201,775	429,438,896	486,201,775	429,438,896

(b) Interest expenses on funds from financial institutions and others

Description	PARENT COMPANY			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Borrowings and on-lendings	(7,688,625)	(21,865,396)	(7,908,823)	(23,126,661)
Domestic on-lendings - FGTS	(7,266,725)	(20,277,221)	(7,370,953)	(21,582,424)
BNDES	(344,696)	(1,047,412)	(372,862)	(1,263,268)
Other	(77,204)	(540,763)	(165,008)	(280,969)
Money market funding	(6,146,378)	(18,718,673)	(9,153,315)	(26,601,201)
Own portfolio	(3,805,752)	(11,906,825)	(5,099,342)	(14,876,094)
Third-party portfolio	(2,340,626)	(6,811,848)	(4,053,973)	(11,725,107)
Interbank deposits	(55,383)	(172,292)	(88,766)	(267,476)
Total	(13,890,386)	(40,756,361)	(17,150,904)	(49,995,338)

Description	CONSOLIDATED			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Borrowings and on-lendings	(7,631,205)	(21,807,976)	(7,904,816)	(23,026,915)
Domestic on-lendings - FGTS	(7,266,725)	(20,277,221)	(7,370,953)	(21,582,424)
BNDES	(344,696)	(1,047,412)	(372,862)	(1,263,268)
Other	(19,784)	(483,343)	(161,001)	(181,223)
Money market funding	(6,131,007)	(18,656,491)	(9,110,927)	(26,482,205)
Own portfolio	(3,790,381)	(11,844,643)	(5,099,342)	(14,876,094)
Third-party portfolio	(2,340,626)	(6,811,848)	(4,011,585)	(11,606,111)
Interbank deposits	(55,383)	(172,292)	(88,766)	(267,476)
Total	(13,817,595)	(40,636,759)	(17,104,509)	(49,776,596)

Note 17 - Funds from the issuance of securities

(a) Composition

Description	PARENT COMPANY		CONSOLIDATED	
	09/30/2024	12/31/2023	09/30/2024	12/31/2023
Funds from acceptance and issuance of securities (b)	193,790,312	165,377,995	193,790,312	165,377,995
Subordinated financial instruments (c)	36,021,752	36,706,423	36,021,752	36,706,424
IHCD – Debt instruments eligible for capital (d) (1)	34,327,964	33,047,744	-	-
Hybrid capital and debt instruments (2)	1,597,453	2,037,317	1,597,453	2,037,317
Total	265,737,481	237,169,479	231,409,517	204,121,736
Current liabilities	47,627,915	38,122,429	47,627,915	38,122,429
Non-current liabilities	218,109,566	199,047,050	183,781,602	165,999,307

(1) Consists of hybrid capital instruments and debt authorized to be part of regulatory capital. The balance is classified as equity in the consolidated in accordance with CMN Resolution No. 4,955/2021.

(2) Consists of interest payable and the monetary adjustment.

CAIXA has 13 subordinated financial instruments (IFS) authorized to make up tier II of total capital, of which eight are subordinated debt instruments (IDS) with the FGTS and five are subordinated financial bills (LFS), according to details in item (c).

The total amount raised through subordinated financial instruments make up the institution's capital, making a positive impact on the tier I capital + tier II capital, on the operating margin, on the Basel capital ratio, and on other indicators such as the public sector's fixed assets and debts.

Subordinated Debt Instrument - FGTS

CAIXA has eight subordinated debt instruments authorized by the Central Bank of Brazil to make up tier II capital, in accordance with the provisions of CMN Resolution No. 4,958/2021, which address the regulatory capital (PR) calculation method, entered into with the FGTS.

Inflation adjustment is applied to the total amount of debts by applying an adjustment coefficient identical to that used for paying FGTS related accounts and monthly capitalized interest.

Subordinated financial bills – Tier I (supplementary)

CAIXA captured the total face value of R\$ 1,718,700 in the local market of which R\$ 1,713,241 is authorized to form part of Tier I supplementary capital.

Subordinated financial bills – Tier II

CAIXA has five subordinated financial bills raised in the local market, with a total face value of R\$ 206,000. All considered eligible for BACEN's Tier II capital.

(b) Funds from acceptance and issuance of securities

PARENT COMPANY / CONSOLIDATED							
Type of security issued	Index	Maturity				09/30/2024	12/31/2023
		1 to 90 days	91 to 180 days	181 to 360 days	More than 360 days		
Real Estate Credit Bill	CDI	13,457,930	7,515,822	16,831,370	133,868,914	171,674,036	146,535,425
Real Estate Credit Bill	IPCA (Consumer Price Index)	-	-	-	1	1	-
Real Estate Credit Bill	Prefixed	-	-	103	-	103	-
Real Estate Credit Bill	TR	-	-	-	14,775	14,775	19,591
Financial bills	IPCA (Consumer Price Index)	-	3,736	-	2,666,599	2,670,335	1,782,637
Financial bills	CDI	4,517,514	-	-	-	4,517,514	4,165,683
Agribusiness credit bill	CDI	278,576	449,423	1,700,784	12,484,765	14,913,548	12,874,659
Total		18,254,020	7,968,981	18,532,257	149,035,054	193,790,312	165,377,995

(c) Subordinated financial instruments

PARENT COMPANY / CONSOLIDATED								
Maturity	Yield p.a. (%)	Funds capture date	Amount Issued	Monetary adjustment and interest	Amortization	Impact of market risk hedge accounting	Balance on 09/30/2024	Balance on 12/31/2023
Tier I - supplemental (1)								
Eligible financial bills								
Perpetual	114% of SELIC	Sep/19	1,113,000	106,143	-	-	1,219,143	1,126,950
Perpetual	114% of SELIC	Oct/19	4,200	432	-	-	4,632	4,243
Perpetual	114% of SELIC	Nov/19	601,500	61,801	-	-	663,301	607,650
Tier II capital								
Subordinated debt instrument - FGTS								
Aug/44	4.86%	May/17	4,000,000	1,957,444	-	-	5,957,444	5,713,245
May/44	4.75%	Sep/16	4,000,000	2,154,040	-	-	6,154,040	5,906,494
May/44	5.23%	Sep/17	2,000,000	989,066	-	-	2,989,066	3,188,667
Dec/40	4.75%	Sep/15	3,000,000	1,932,715	-	-	4,932,715	4,734,400
Feb/38	4.80%	Dec/14	4,000,000	2,846,094	(124,906)	-	6,721,188	6,648,042
Dec/33	5.15%	Oct/14	3,000,000	1,318,256	(1,352,264)	-	2,965,992	1,758,184
Jul/32	5.08%	Jun/12	3,000,000	1,883,306	(1,687,708)	-	3,195,598	3,482,107
Apr/26	6.00%	Aug/11	3,000,000	2,121,652	(3,921,971)	-	1,199,681	2,858,874
Eligible financial bills								
Mar/25	100%IPCA + 6.45%	Mar/15	1,200	2,500	-	25	3,725	3,538
Feb/25	100%IPCA + 6.74%	Feb/15	1,200	2,603	-	37	3,840	3,639
Feb/25	100%IPCA + 6.65%	Feb/15	1,200	2,565	-	31	3,796	3,604
Feb/25	100%IPCA + 6.58%	Feb/15	2,400	5,137	-	54	7,591	7,191
Jun/24	100%IPCA + 6.95%	Jun/14	-	-	-	-	-	659,595
Total			27,724,700	15,383,754	(7,086,849)	147	36,021,752	36,706,423

(1) The breakdown of total capital is detailed in note 33 (a).

Tier I capital is divided into core capital and additional capital. CAIXA has hybrid capital and debt instruments - IHCD authorized to make up its core capital.

In order to disclose the consolidated financial statements, CMN Resolution No. 4,955/2021 establishes the classification as equity of instruments that meet the characteristics of core capital.

Agreements have variable compensation clauses. Monetary restatement is added annually, after interest accrued in the previous year is paid.

Interest payable and monetary restatement not yet capitalized, totaling R\$ 1,597,452 as of September 30, 2024 (December 31, 2023 – R\$ 2,037,317), is presented as part of hybrid capital and debt instruments.

Interest payable on subordinated instruments eligible for supplementary capital totals R\$ 168,376 as of September 30, 2024 (December 31, 2023 – R\$ 20,143)

For purposes of the composition of the Tier I capital + Tier II capital, CAIXA considers only the principal value of IHCD contracts and the monetary restatements capitalized in prior years. Considering that agreements have fully variable compensation clauses, inflation adjustment is capitalized annually, after the payment of interest accrued in the previous year.

(d) IHCD - debt instruments eligible for capital

PARENT COMPANY/CONSOLIDATED			
Description	09/30/2024	12/31/2023	
Contract 348/2007	16,217,366	14,937,146	
Contract 752/2012	6,800,000	6,800,000	
Contract 754/2012	6,310,598	6,310,598	
Contracts 869/2013	5,000,000	5,000,000	
Total	34,327,964	33,047,744	

(e) Interest expenses on funds from the issuance of securities

PARENT COMPANY				
Description	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Funds from acceptance and the issuance of securities	(4,742,176)	(13,552,291)	(4,139,366)	(10,522,047)
Real estate credit bills	(4,140,486)	(11,793,946)	(3,578,500)	(9,127,360)
Financial bills	(236,143)	(709,413)	(260,611)	(794,219)
Subordinated	(55,666)	(186,978)	(82,271)	(254,679)
Without subordination	(180,477)	(522,435)	(178,340)	(539,540)
Agribusiness credit bills	(365,547)	(1,048,932)	(300,255)	(600,468)
Hybrid capital and debt instruments	(521,128)	(1,444,587)	(482,030)	(1,198,968)
Total	(5,263,304)	(14,996,878)	(4,621,396)	(11,721,015)

CONSOLIDATED				
Description	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Funds from acceptance and the issuance of securities	(4,742,176)	(13,552,290)	(4,139,366)	(10,522,047)
Real estate credit bills	(4,140,486)	(11,793,946)	(3,578,500)	(9,127,360)
Financial bills	(236,143)	(709,413)	(260,611)	(794,219)
Subordinated	(55,666)	(186,978)	(82,271)	(254,679)
Without subordination	(180,477)	(522,435)	(178,340)	(539,540)
Agribusiness credit bills	(365,547)	(1,048,931)	(300,255)	(600,468)
Hybrid capital and debt instruments	(264,246)	(739,968)	(277,396)	(696,195)
Total	(5,006,422)	(14,292,258)	(4,416,762)	(11,218,242)

Note 18 – Other financial liabilities

(a) Composition

Description	PARENT COMPANY		CONSOLIDATED	
	09/30/2024	12/31/2023	09/30/2024	12/31/2023
Funds for specific obligations (b)	18,106,343	19,953,147	18,104,527	19,953,147
Deferred revenues (c)	8,589,458	8,969,708	8,589,458	8,969,708
Obligations from assignment-related transactions	3,507,553	4,043,693	3,507,553	4,043,693
Foreign exchange portfolio	2,029,356	1,852,388	2,029,356	1,852,388
FGTS funds for amortization	1,037,017	1,063,116	1,037,017	1,063,116
Funds from loan portfolio	1,145,470	1,051,931	1,145,470	1,051,931
Trading account	7,501	7,433	7,534	7,479
Obligations from payment transactions	156	140	156	140
Total	34,422,854	36,941,556	34,421,071	36,941,602
Current liabilities	15,805,538	27,829,414	15,803,755	27,829,460
Non-current liabilities	18,617,316	9,112,142	18,617,316	9,112,142

(b) Funds for specific obligations

Consist of liabilities arising from funds from lottery transactions, resources of funds and social programs managed by CAIXA and resources of funds from special programs held with government funds or public entities, managed by CAIXA.

The consolidated funds for specific obligations was R\$ 1,816 less than in the Parent Company as of September 30, 2024.

Description	PARENT COMPANY	
	09/30/2024	12/31/2023
Funds and social programs	16,716,616	15,582,421
Finance agent compensation - FGTS	9,662,339	8,912,147
Social-interest housing programs	1,541,873	1,676,866
Income transfer programs (1)	1,964,743	1,314,677
Minha Casa Minha Vida - MCMV	1,899,010	1,098,257
Remuneration of Financial Agent - OGU	600,605	832,418
FGTS funds	215,250	815,405
FIES	551,476	654,482
Other funds and programs	281,320	278,169
Financial and development funds	67,908	982,484
FAT	66,427	981,003
FINSOCIAL	1,481	1,481
Lottery transactions	1,321,819	3,388,242
Total	18,106,343	19,953,147

(1) It includes the amount of R\$ 600,681 (December 31, 2023 – R\$ 852,963) for the payment of Novo Bolsa Família.

(c) Deferred revenues

Deferred revenues consist of the balance that differs from the transactions between CAIXA, partner companies and its subsidiaries for the right to operate over the counter, access its customers basis and use the brand. As of September 30, 2024 prepaid revenues consist of the following partnerships:

- VISA, in the amount of R\$ 550,000 (December 31, 2023 - R\$ 625,000) consisting of the receipt of initial bonuses due to the ten-year agreement signed between CAIXA and VISA.
- CNP (Holding XS1) in the amount of R\$ 5,950,000 (December 31, 2023 - R\$ 6,160,000) in compliance with the distribution agreement. The balance is being amortized over the agreement term until 2045.
- Tokio Marine (XS3) in the amount of R\$ 1,235,000 (December 31, 2023 - R\$ 1,292,000), CNP (XS5) in the amount of R\$ 206,250 (December 31, 2023 - R\$ 215,625), Icatu (XS4) in the amount of R\$ 148,500 (December 31, 2023 - R\$ 155,250) and Tempo (XS6) in the amount of R\$ 24,375 (December 31, 2023 - R\$ 25,500), in compliance with the distribution agreement for 20 years with Caixa Seguridade.
- FISERV, in the amount of R\$ 132,000 (December 31, 2023 - R\$ 138,000), seeking to strengthen its operations in the electronic means of payment market, establishes a 20-year contract with Caixa Cartões.
- VR BENEFITS and FLEETCOR ("VR-FLEETCOR"), in the amount of R\$ 343,333 (December 31, 2023 - R\$ 358,333), to operate in the prepaid payment segment for 20 years, according to the agreement entered into with Caixa Cartões.

Note 19 - Provisions

(a) Composition

PARENT COMPANY / CONSOLIDATED			
Description	09/30/2024	12/31/2023	
Labor provisions (b,2)	6,343,978	7,014,653	
Civil provisions (b,3)	4,202,380	3,927,938	
Tax provisions (b,4)	652,605	651,757	
Prepayment - FGTS (c)	1,794,591	1,592,649	
Bolsa Família Program (d)	-	322,230	
Financial guarantees provided (d)	61,836	80,244	
Others	21,168	27,703	
Total	13,076,558	13,617,174	
Current liabilities	5,223,901	5,464,074	
Non-current liabilities	7,852,657	8,153,100	

CAIXA does not have contingent assets whose inflow of economic benefits is classified as probable.

(b) Provisions for legal cases and tax and social security obligations

CAIXA is a party to administrative and judicial proceedings involving tax, civil and labor matters, incidental to its business. Considering the opinion of its lawyers and the procedures followed by CAIXA to comply with legal and regulatory requirements, Management understands that the provisions accrued are sufficient to support the risks of possible unfavorable decisions on these proceedings.

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

a) individual assessment, whereby the damages are estimated probable (accrued amount); this calculation is part of the economic repercussion of the claims made by the plaintiff and is weighed with the situation of the case and case law prevailing in similar cases. these lawsuits are classified as probable, possible or remote loss;

b) group assessment in which the accrued amount consists of the average historic damages paid in similar cases over the past 36 months, multiplied by total asset provisionable proceedings, and classified as probable;

c) group assessment applied to calculate the probable amount of disbursements for labor and homeowners lawsuits and other lawsuits of a routine nature in the discovery phase, which consists of measuring the likelihood and impact of the outcome that is unfavorable to CAIXA.

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

Description	12/31/2023	PARENT COMPANY / CONSOLIDATED					09/30/2024
		New provisions	Monetary Adjustment	Changes Additions to provisions	Reversals	Write-offs for payment	
Labor proceedings (b.2)	7,014,653	444,233	312,830	2,751,620	(1,021,769)	(3,157,589)	6,343,978
Civil (b.3)	3,927,938	317,680	91,557	1,611,207	(858,189)	(887,813)	4,202,380
Sundry achievements	1,436,313	260,945	42,382	1,031,246	(442,683)	(585,522)	1,742,681
Savings-account plans	765,770	14,600	8,078	106,309	(38,811)	(86,824)	769,122
Contingencies of FGTS	1,072,540	-	32,746	110,388	(239,098)	(41,497)	935,079
Housing	653,315	42,135	8,351	363,264	(137,597)	(173,970)	755,498
Tax proceedings (b.4)	651,757	34,119	50,556	82,821	(122,228)	(44,420)	652,605
ISSQN (Service Tax)	424,872	25,407	33,267	42,738	(108,531)	(9,228)	408,525
INSS (Social Contribution)	21,313	-	1,456	895	(1,926)	(16,574)	5,164
IPTU	82,061	4,529	10,946	18,918	(6,696)	(5,169)	104,589
Other	123,511	4,183	4,887	20,270	(5,075)	(13,449)	134,327
Total	11,594,348	796,032	454,943	4,445,648	(2,002,186)	(4,089,822)	11,198,963

(b.2) Labor lawsuits

CAIXA is a party to lawsuits filed by employees, former employees or service providers and trade unions related to work, job plans, collective bargaining agreements, indemnities, benefits, retirement, subsidiarity, among others.

As of September 30, 2024, there were 58,072 labor lawsuits provided for (57,791 as of December 31, 2023), of which 29,317 were subject to the group assessment (30,015 as of December 31, 2023) and 28,755 subjects to the individualized assessment methodology (27,776 as of December 31, 2023).

In order to reduce legal litigation and reduce the amounts spent on legal proceedings, CAIXA continues to follow its judicial and out-of-court reconciliation policy, spontaneously complies with certain court decisions and analyzes the losses incurred to mitigate new litigation for similar cases. Accordingly, significant lawsuits are not individually disclosed in order not to have a negative impact on the realization of agreements.

(b.3) Civil lawsuits

CAIXA is a party to civil lawsuits claiming indemnity/damages payable for its products and services. As of September 30, 2024, there were 375,983 civil lawsuits provided for (344,473 as of December 31, 2023), of which 345,165 were subject to the group assessment methodology (315,161 as of December 31, 2023) and 30,818 subject to the individual assessment methodology (29,312 as of December 31, 2023).

CAIXA is a party to challenge the discount of indexes to economic plans as part of the federal government's economic policy to fight inflation rates in the past when it corrects deposit balances in savings-account booklets.

CAIXA was in compliance 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, on September 30, 2024, R\$769,122 was provided for these contingencies (December 31, 2023 – R\$765,771).

The Federal Supreme Court – STF suspended the analysis of all appeals filed until decisions are rendered on matters of general repercussion over the Bresser and Summer Plans (topic 264), amounts not blocked from Collor I Plan (topic 265), Collor I Plan (topic 284) and Collor II Plan (topic 285) which 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 resolve 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 the proceedings processed at <https://portalacordo.pagamentodapoupanca.com.br/> and the administrative and judicial reconciliation.

The agreement's final deadline was March 12, 2020, and for that reason Febraban and the consumer protection entities reached an agreement to extend the previous agreement for five more years. The Federal Supreme Court approved an initial extension of 30 months. After the results obtained in December 2022 were analyzed, the Federal Supreme Court approved a second extension of 30 months more.

Proceedings aimed at compensation for damages involving the contingencies of transfers of FGTS funds are also significant. As of September 30, 2024 the accrued amount for these proceedings is R\$935,077 (December 31, 2023 – R\$1,072,538).

Damages payable for losses and damages refer to possible problems incurred with banking services, provision of services or in the acquisition/maintenance of a product.

In 2024, CAIXA continues to pursue its judicial and out-of-court reconciliation policy, by making spontaneous compliance with court decisions and analyzing losses incurred to mitigate new litigation on similar cases. By September 30, 2024, 41,815 procedural agreements were reached (47% consisting of claims for damages and 53% for the recovery of credits). It had been reduced the amount that would be spent if damages were persisted and allowed the client to solve the problem quickly.

(b.4) Tax and social security liabilities

CAIXA, as an institution that seeks to fulfill its tax obligations related to its activities, operations and services, is discussing, in court, the legitimacy of collection parameters taken into account by the tax law enforcement agencies, according to the specific characteristics of each case.

Provisions accrued relate to lawsuits about taxes and contributions with a probable risk assessment. CAIXA regularly monitors the cycle of ongoing lawsuits which, in the medium and long term, may have favorable outcomes for the Institution including the reversion of the related provisions.

The National Social Security Institute (INSS) assessed deficiencies in social security contributions on payments to CAIXA's employees. The purpose of these assessments is the indemnification and non-compensation of certain amounts, such as meal allowance, APIP and premium license, whose amounts, repositated to September 30, 2024, an amount of R\$ 1,842,259 (December 31, 2023 – R\$ 1,798,813), for which the provision is accrued according to the track record of success and the scenario precedents, considered in a recent technical and legal analysis of the matter, is R\$ 5,164 (December 31, 2023 – R\$ 21,312).

With respect to the ISSQN, CAIXA applies the guidelines of Federal Supplementary Law 116/2003, in compliance with its systems and procedures for determining the calculation base and paying taxes on rendered services.

However, tax inspections of a number of locations in Brazil assessed tax deficiencies against CAIXA, claiming that the amounts were not paid or were underpaid. CAIXA is discussing the issues raised including different interpretations related to materiality, applicable rates and the place where taxes were charged. The total amount as of September 30, 2024 was R\$ 1,473,853 (December 31, 2023 – R\$ 1,389,251).

Given previous outcomes and the case law scenario assessed in a technical and legal analysis of the matter, as of September 30, 2024, the provision accrued is R\$ 408,526 (December 31, 2023 – R\$ 424,873).

Moreover, CAIXA has been discussing the materiality of social contribution tax, corporate income tax and fines arising from the approval of the Electronic Refund Request. Reimbursement or Reimbursement and Statement of Offset – PER/DCOMP, which, as of September 30, 2024, total R\$ 24,329 (December 31, 2023 – R\$ 23,364), with respect to procedural issues, in what, according to jurisdictional pronouncements on each matter, the lawyers' analysis consisted of the full accrual of the amount.

(c) Provision for prepayment of real estate credit using FGTS funds

Housing financing, granted with FGTS funds and granted with a reduction in installments, compensates the financial agent with total or partial payment of the funds through the FGTS, according to the definition described in the Resolution of the Board of Trustees of the FGTS 702/2012 and its updates.

The total amount is transferred to CAIXA, as a financial agent, on the finance agreement date. Changes in the contract initially agreed with CAIXA, such as early settlement, extraordinary amortization, extraordinary amortization with a reduction in the term, transfer or reduction in the term set forth by the finance agreement, require that CAIXA reimburse the proportionate compensation received to the FGTS funds.

In order to allow the return of funds to FGTS a provision is made for the return of revenues in the case of prepayments. Accrued amounts are calculated according to the average return flows of incurred compensation, and their related impacts on the balance of the remuneration of the cash agent.

(d) Provision for the return of funds from the Bolsa Família Program

The currently Ministry of Development and Social Care, Family and Combat to Hunger (MDS) (former Ministry of Social Development and Combating Hunger), submitted to CAIXA a request for reimbursement of the Bolsa Família program for services ruled by an agreement. The accrued amounts were reimbursed to the MDS on 1/08/2024, according to the legal proceedings entered into between CAIXA and the Ministry of the National Treasury Attorney General's Office (PGFN).

(e) Financial guarantees provided

PARENT COMPANY / CONSOLIDATED				
Exposure to financial guarantees provided				
Portfolio	09/30/2024		12/31/2023	
	Exposure	Provision	Exposure	Provision
On-lendings - entities	30,210,377	(36,415)	30,770,079	(43,121)
FIES	126,945	(25,061)	164,344	(37,123)
PAR (FAR Funds) (1)	4,624	(2,177)	7,081	(3,539)
Total	30,341,946	(63,653)	30,941,504	(83,783)

(1) Amount related to the Residential Lease Program (PAR) with FAR funds, classified as asset losses associated with credit risk.

On-lendings to other entities are concentrated at financial institutions and public entities, where caixa provides FGTS guarantees on the amounts due. Therefore, the calculation of the allowance takes into account the rating of borrowing entities and the LGD (recoverable value) of loan portfolio related to the collateral subrogated to the institution.

The provision for FIES (Fund for Student Financing) contracts is made according to an assessment of the credit risk posed by the granting of loans, as established by CMN Resolution No. 2,682/1999.

The remaining inventory of the PAR portfolio with FAR funds is provided for according to the rating, considering the evolution of delays, according to the CMN Resolution mentioned above.

(f) Contingent liabilities classified as possible losses

(f.1) Tax claims

CAIXA monitors administrative and judicial tax claims to which it is party and, with the support of its legal units, CAIXA classified as risk of possible loss proceedings totaling R\$ 10,383,962 as of September 30, 2024 (December 31, 2023 – R\$ 10,019,712), among which the following demands stand out due to the amounts under discussion:

a) Assessment of PIS/PASEP, in the historical amount of R\$ 4,053,509, grounded in insufficient payments for the period from January 1991 to December 1995, while Decrees No. 2,445/1988 and No. 2,449/1988 came into effect, which changed the calculation method of the contribution, and alleged undue offset of overpaid payments in the period from January 1992 to May 1993. CAIXA made a collateral deposit of that amount on December 30, 2010 which, adjusted for inflation using the SELIC, pursuant to Act No. 9,703/98, totaled R\$ 9,072,971 as of September 30, 2024 (December 31, 2023 – R\$8,757,608). On April 8, 2019, the Judge of the 9th Federal Court of the Judicial Section of Brasília/Df granted the request made by CAIXA to declare the termination of the tax credit outstanding, considering the evidence that the payments were sufficient at the time made. On June 10, 2019, the Federal Government filed an appeal requesting an amendment to the lower court sentence by the Federal Regional Court of the First Region, and the appeal was allocated by a draw on May 4, 2023 to the Eighth Panel of that Court, and has been waiting for a decision since;

- b) Assessment of PIS/PASEP in the total amount of R\$ 253,162 as of September 30, 2024 (December 31, 2023 – R\$ 248,295), according to the calculation base differences for the period from January 1996 to December 1998, from January to October 1999, arising from the deduction or failure to include income and expenses considered undue and non-deductible on taxable profit, respectively;
- c) Social Contribution Tax, in the amount of R\$ 210,864 as of September 30, 2024 (December 31, 2023 – R\$ 205,081), related to procedural issues with the overpayments declared as corporate income tax return and offset in 2003; and
- d) Assessment of an ICMS deficiency in the total amount of R\$ 341,693 as of September 30, 2024 (December 31, 2024)³ – R\$ 303,484), discussing the demand for the tax considering the non-withholding and payment at source of the services classified by tax inspection authorities as "communication" for tax purposes, and also a liability for tax liability is established under an agreement signed by the National Council of Finance Policy (CONFAZ).

The other contingencies whose unfavorable outcome is classified as possible have the following balance as of September 30, 2024:

- a) Federal government bonds totaled R\$ 1,496 (December 31, 2023 – R\$ 1,467); b) Social security totals R\$ 67,318 (December 31, 2023 – R\$ 67,318); and c) Regional total R\$ 436,457 (December 31, 2023 – R\$ 436,457).

CAIXA monitors the underlying matters related to its contingent proceedings under discussion and performs an ongoing evaluation of the related risk.

(g) Breakdown of deposits pledged as collateral for lawsuits

The balances of deposits in guarantee for lawsuits that are probable, possible or remote:

PARENT COMPANY / CONSOLIDATED			
Description	09/30/2024	12/31/2023	
Tax claims	14,049,679	13,414,537	
Labor claims	6,467,592	6,426,404	
Civil claims	860,395	910,901	
Total	21,377,666	20,751,842	

Note 20 – Tax Liabilities

(a) IRPJ (corporate income tax) and CSLL (social contribution) expenses

PARENT COMPANY				
Description	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Current taxes	15,303	(26,595)	52,945	(345,787)
Deferred taxes	875,008	3,643,360	1,008,058	3,715,270
Deferred tax liabilities	(227,315)	502,645	428,915	184,741
Held-for-trading securities/Hedged item	(144,511)	715,316	507,033	289,948
Deposits in guarantee	(82,804)	(212,671)	(78,118)	(105,207)
Deferred tax assets	1,102,323	3,140,715	579,143	3,530,529
Temporary differences - recognition/realization	(580,865)	2,208,200	560,112	3,678,387
Tax losses	1,683,188	932,515	19,031	(147,858)
Income and social contribution taxes for the period	890,311	3,616,765	1,061,003	3,369,483

CONSOLIDATED				
Description	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Current taxes	(356,652)	(1,002,884)	(257,848)	(1,243,343)
Deferred taxes	872,901	3,637,719	1,006,298	3,709,767
Deferred tax liabilities	(229,405)	496,760	427,155	179,238
Held-for-trading securities/Hedged item	(144,511)	715,316	507,033	289,948
Deposits in guarantee	(82,802)	(212,671)	(78,118)	(105,207)
Other	(2,092)	(5,885)	(1,760)	(5,503)
Deferred tax assets	1,102,306	3,140,959	579,143	3,530,529
Temporary differences - recognition/realization	(580,882)	2,208,444	560,112	3,678,387
Tax losses	1,683,188	932,515	19,031	(147,858)
Income and social contribution taxes for the period	516,249	2,634,835	748,450	2,466,424

(b) Calculation of IRPJ and CSLL expenses

PARENT COMPANY				
Description	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Profit before taxes and profit sharing	2,604,755	6,051,860	2,306,133	5,024,167
IRPJ and CSLL charges at statutory rate	(1,172,140)	(2,723,337)	(1,037,760)	(2,260,875)
Interest on equity capital	293,603	805,311	293,543	683,298
Share of profit of equity-accounted investees	587,435	1,476,904	504,186	1,408,941
Realization/calculation of income and social contribution tax losses	(1,684,295)	(1,670,080)	(19,032)	130,573
Employee profit sharing	141,707	(233,088)	171,296	(192,230)
Other	1,848,993	2,317,695	140,712	(115,494)
Current income and social contribution taxes	15,303	(26,595)	52,945	(345,787)

Description	CONSOLIDATED			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Profit before taxes and profit sharing	3,424,951	8,195,229	2,983,892	6,908,031
IRPJ and CSLL charges at statutory rate	(1,541,228)	(3,687,853)	(1,342,751)	(3,108,614)
Interest on equity capital	293,603	805,311	293,543	683,298
Share of profit of equity-accounted investees	(654,533)	(381,128)	(797,552)	(799,632)
Realization/calculation of income and social contribution tax losses	(1,684,295)	(1,670,080)	(19,032)	130,573
Employee profit sharing	141,707	(233,088)	171,296	(192,230)
Other	3,088,094	4,163,954	1,436,648	2,043,262
Current income and social contribution taxes	(356,652)	(1,002,884)	(257,848)	(1,243,343)

(c) Deferred tax liabilities

Description	PARENT COMPANY		CONSOLIDATED	
	09/30/2024	12/31/2023	09/30/2024	12/31/2023
Fair value adjustments of trading securities	643,504	1,431,941	643,504	1,431,941
Monetary adjustment of judicial deposits	3,117,659	2,904,986	3,117,659	2,904,986
Other	14,657	13,885	22,258	13,892
Total deferred tax liabilities (impacted profit or loss)	3,775,820	4,350,812	3,783,421	4,350,819
Fair value	458,222	550,328	458,222	550,328
Other	49,656	54,461	49,656	54,461
Total deferred tax liabilities (impacted equity)	507,878	604,789	507,878	604,789
Total deferred tax liabilities	4,283,698	4,955,601	4,291,299	4,955,608

(d) Deferred tax assets

Description	PARENT COMPANY				CONSOLIDATED			
	12/31/2023	Constitution	Reversal	09/30/2024	12/31/2023	Constitution	Reversal	09/30/2024
Temporary differences	50,121,993	26,824,404	(24,607,652)	52,338,745	50,122,000	26,824,608	(24,607,652)	52,338,956
Allowance for impairment loss on loans	30,660,536	19,469,925	(18,328,673)	31,801,788	30,660,536	19,469,925	(18,328,673)	31,801,788
Actuarial liabilities	4,231,814	419,773	(510,998)	4,140,589	4,231,814	419,773	(510,998)	4,140,589
Provisions for labor proceedings	3,156,593	787,818	(1,089,622)	2,854,789	3,156,593	787,818	(1,089,622)	2,854,789
Fair value adjustment of derivative financial instruments	1,312,041	759,608	(1,351,920)	719,729	1,312,041	759,608	(1,351,920)	719,729
Allowance for impairment losses on the FCVS receivable	3,298,177	1,055,439	(443,422)	3,910,194	3,298,177	1,055,439	(443,422)	3,910,194
Provisions for civil proceedings	1,767,571	123,526	(26)	1,891,071	1,767,571	123,526	(26)	1,891,071
Allowance for impairment - assets not for use	449,511	341	(186,151)	263,701	449,511	341	(186,151)	263,701
Tax provisions	282,778	38,457	(38,510)	282,725	282,778	38,457	(38,510)	282,725
Funding expenses not incurred - IHCD	-	679,790	(14)	679,776	-	679,790	(14)	679,776
Other	4,962,972	3,489,727	(2,658,316)	5,794,383	4,962,979	3,489,931	(2,658,316)	5,794,594
Income and social contribution tax losses	4,334,768	932,516	-	5,267,284	4,334,768	932,516	-	5,267,284
Income and social contribution tax losses to be realized	4,334,768	932,516	-	5,267,284	4,334,768	932,516	-	5,267,284
Total deferred tax assets which impacted profit or loss	54,456,761	27,756,920	(24,607,652)	57,606,029	54,456,768	27,757,124	(24,607,652)	57,606,240
Actuarial liabilities	6,314,306	976,429	(791,136)	6,499,599	6,314,306	976,429	(791,136)	6,499,599
Other	915,522	-	-	915,522	915,522	-	-	915,522
Total deferred tax assets which impacted equity	7,229,828	976,429	(791,136)	7,415,121	7,229,828	976,429	(791,136)	7,415,121
Total deferred tax assets	61,686,589	28,733,349	(25,398,788)	65,021,150	61,686,596	28,733,553	(25,398,788)	65,021,361
Total unrecognized deferred tax assets	120,791	84,390	-	205,181	120,791	84,390	-	205,181

(e) Expected realization of deferred tax assets

CAIXA conducts a technical study every six months in relation to the expected realization of deferred tax assets within the next ten years. The amounts calculated in the study are as follows:

Year of realization	PARENT COMPANY		CONSOLIDATED	
	Face value	Present Value	Face value	Present Value
2024	4,539,985	4,491,788	4,539,954	4,491,758
2025	8,132,421	7,381,731	8,132,421	7,381,731
2026	13,240,350	11,025,830	13,240,350	11,025,830
2027	6,997,763	5,370,829	6,997,763	5,370,829
2028	5,978,709	4,238,983	5,978,709	4,238,983
2029	5,783,290	3,814,352	5,783,290	3,814,352
2030	4,559,081	2,797,142	4,559,081	2,797,142
2031	2,270,043	1,295,576	2,270,043	1,295,576
2032	2,221,048	1,184,685	2,221,048	1,184,685
2033	8,202,084	4,088,702	8,202,084	4,088,702
2034	3,096,376	1,442,551	3,096,618	1,442,776
Total	65,021,150	47,132,169	65,021,361	47,132,364

Note 21 – Post-employment benefits

The actuarial assessments are made every six months, and therefore the post-employment benefit notes are prepared as of June 30, 2024 and December 31, 2023 and are available on Company's website: <https://ri.caixa.gov.br/en/financial-information/results-center/>.

Note 22 – Other liabilities

Description	PARENT COMPANY		CONSOLIDATED	
	09/30/2024	12/31/2023	09/30/2024	12/31/2023
Interbank and interbranch accounts	16,351,900	13,669,646	16,351,900	13,669,646
Payables for funds to be released	7,668,381	7,196,583	7,668,381	7,196,583
Sundry payables – domestic	7,869,990	6,322,522	7,884,403	6,327,152
Social and statutory liabilities	551,790	4,064,976	680,658	4,295,833
Provision for payments to suppliers	5,294,864	4,005,806	5,329,515	4,027,470
Payables to related parties	502,758	598,430	503,200	598,430
Payment services	455,606	455,544	455,606	455,544
Collected taxes and others	1,224,824	286,580	1,224,824	286,580
Sundry liabilities	448,785	493,469	448,785	493,469
Total	40,368,898	37,093,556	40,547,272	37,350,707
Current liabilities	40,368,898	37,093,556	40,547,272	37,350,707
Non-current liabilities	-	-	-	-

Note 23 – Equity

(a) Reconciliation of equity – PARENT COMPANY and CONSOLIDATED

Description	09/30/2024	12/31/2023
Equity – PARENT COMPANY	102,003,732	93,220,539
IHCD – Eligible for Capital	34,327,964	33,047,743
Non-controlling interests	2,287,652	2,206,978
EQUITY - CONSOLIDATED	138,619,348	128,475,260

In the parent company financial statements, IHCD – Eligible for Capital are recognized in “Funds from the issuance of securities”, as described on note 17, and the financial charges are recognized as operating expenses. In the consolidated financial statements, IHCD – Eligible for Capital are reclassified to equity, according to BACEN's guidelines .

(b) Classification into the levels required under the Basel Accord

In compliance with CMN Resolutions No. 4,955/2021 and No. 4,958/2021, which set the minimum of tier I capital + tier II capital for financial institutions, and according to the volumes of its transactions, as of September 30, 2024 CAIXA has a Basel index (PR/RWA) equal to 16.20% (December 31, 2023 – 16.68%) (note 33), above the regulatory minimum required in Brazil, which is 11.5%.

(c) Profit reserves

PARENT COMPANY / CONSOLIDATED		
Description	09/30/2024	12/31/2023
Revaluation reserves	210,150	215,884
Profit reserves	6,184,318	20,325,908
Legal reserves	6,112,183	6,112,183
Statutory reserve - Lottery Reserves	1	937,117
Statutory reserve - Operating Margin Reserves (1)	72,134	13,276,608

(1) Variation arising from the transfer to “capital increase” in the amount of R\$ 13,204,474, as established in the Extraordinary Shareholders' Meeting.

(d) Dividends and interest on equity capital

According to CAIXA's bylaws, the distribution of profit for the year is at least twenty-five percent (25%) of adjusted net profit.

The distribution of profit for the year is approved by shareholders at their annual meeting after the Managing Board decides on a proposal by the Board of Directors, considering the provisions of the Statutory Audit Committee and the conditions of CAIXA's bylaws.

In order to calculate dividends payable, CAIXA calculates interest on equity using the long-term interest rate and adjusted net equity, limited to 50% of the period's net profit.

On March 26, 2024, CAIXA paid dividends and interest on equity capital related to the profit for the year ended December 31, 2023, to the National Treasury Department, totaling R\$ 2,792,630.

Note 24 – Service income and banking fees

In addition to the typical services provided by a financial institution, by delegation from the federal government, CAIXA plays the role of operating agent of funds and programs, including the Severance Pay Fund (FGTS) and, on an exclusive basis, federal lotteries.

As the Federal Government's main partner in the execution of social programs, CAIXA receives fees arising from the payment of income transfer programs, including the Novo Bolsa Família, Unemployment Insurance and Salary Allowance.

Description	PARENT COMPANY			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Government services	2,353,685	7,043,832	2,325,868	6,803,757
Management and development of entities and programs	1,822,397	5,563,045	1,928,808	5,578,991
FGTS	771,178	2,336,104	721,232	2,163,672
Lotteries	599,214	1,916,487	629,791	1,763,032
FIES	112,765	327,625	106,279	325,387
Minha Casa Minha Vida - MCMV	84,895	160,827	76,353	236,814
Sanitation program	123,134	393,064	82,235	238,974
Other entities and programs	131,211	428,938	312,918	851,112
Transfer of benefits	410,543	1,135,195	300,387	938,127
Guarantees provided - operating agent	120,745	345,592	96,673	286,639
Checking account and banking fees	1,065,702	3,069,301	979,133	2,872,726
Payment processing and collecting	529,114	1,628,302	554,864	1,721,129
Debit and credit cards	752,768	2,138,768	657,918	1,959,158
Loan transactions	684,754	2,018,791	650,552	1,832,314
Investment funds	140,417	403,489	131,569	377,199
Insurance, capitalization, pension plan and consortia	160,469	557,876	214,909	581,604
Other	74,016	212,572	47,591	118,609
Total	5,760,925	17,072,931	5,562,404	16,266,496

Description	CONSOLIDATED			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Government services	2,428,183	7,174,355	2,325,868	6,803,757
Administration and promotion of entities and programs	1,896,895	5,693,568	1,928,808	5,578,991
FGTS	771,178	2,336,104	721,232	2,163,672
Lotteries	673,712	2,047,010	629,791	1,763,032
FIES	112,765	327,625	106,279	325,387
Minha Casa Minha Vida - MCMV	84,895	160,827	76,353	236,814
Sanitation program	123,134	393,064	82,235	238,974
Other entities and programs	131,211	428,938	312,918	851,112
Transfer of benefits	410,543	1,135,195	300,387	938,127
Guarantees given - operating agent	120,745	345,592	96,673	286,639
Checking account and banking fees	1,065,653	3,069,179	979,099	2,872,637
Partnership and collection	529,114	1,628,302	554,864	1,721,129
Debit and credit cards	774,963	2,201,748	675,896	2,006,151
Loan transactions	684,754	2,018,791	650,552	1,832,314
Investment funds	654,489	1,877,375	622,680	1,789,670
Insurance, capitalization, pension plan and consortia	820,946	2,214,216	687,292	1,929,834
Other	83,919	242,035	55,383	140,418
Total	7,042,021	20,426,001	6,551,634	19,095,910

Note 25 – Personnel expenses

Description	PARENT COMPANY			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Salaries	(4,274,764)	(12,827,074)	(4,082,555)	(12,124,002)
Benefits	(951,695)	(2,985,290)	(946,423)	(2,893,433)
Labor indemnifications (1)	(53,147)	(1,033,051)	(54,166)	(156,645)
Other	(24,421)	(66,530)	(21,808)	(57,442)
Social charges	(1,725,541)	(5,286,702)	(1,674,090)	(5,006,405)
Social Security	(998,213)	(3,015,157)	(972,325)	(2,863,615)
FGTS	(328,152)	(1,000,461)	(322,807)	(953,520)
Pension plans	(295,670)	(958,318)	(278,739)	(894,118)
Other charges	(103,506)	(312,766)	(100,219)	(295,152)
Total	(7,029,568)	(22,198,647)	(6,779,042)	(20,237,927)

Description	CONSOLIDATED			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Salaries	(4,309,213)	(12,926,869)	(4,115,634)	(12,226,370)
Benefits	(1,054,063)	(3,265,257)	(1,033,681)	(3,129,673)
Labor indemnifications (1)	(53,147)	(1,033,051)	(54,166)	(156,645)
Other	(28,317)	(77,714)	(22,197)	(58,406)
Social charges	(1,742,664)	(5,333,483)	(1,688,392)	(5,048,176)
Social Ssecurity	(1,007,383)	(3,041,875)	(980,406)	(2,886,932)
FGTS	(332,171)	(1,009,317)	(325,429)	(961,426)
Pension plans	(298,899)	(967,509)	(281,573)	(902,376)
Other charges	(104,211)	(314,782)	(100,984)	(297,442)
Total	(7,187,404)	(22,636,374)	(6,914,070)	(20,619,270)

(1) Variation due to the increase in expenses on indemnities and aid granted by the 2024 Voluntary Termination Program in the first quarter of 2024.

Note 26 – Other administrative expenses

Description	PARENT COMPANY			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Data processing	(590,804)	(1,661,255)	(546,652)	(1,612,201)
Leases and leases of assets	(462,790)	(1,466,135)	(583,490)	(1,751,805)
Third-party services	(279,871)	(796,749)	(267,901)	(718,129)
Surveillance and security services	(256,128)	(739,397)	(243,402)	(626,676)
Depreciation/Impairment	(274,420)	(742,515)	(209,516)	(649,256)
Maintenance and conservation of assets	(272,672)	(780,506)	(252,162)	(703,745)
Amortization/Impairment	(405,299)	(1,145,742)	(262,053)	(769,238)
Transportation services	(154,723)	(474,088)	(153,687)	(455,384)
Specialized services	(235,599)	(621,457)	(203,696)	(542,967)
Communications	(165,455)	(443,091)	(132,849)	(340,132)
Water and energy	(123,581)	(399,463)	(111,297)	(368,269)
Financial system services	(105,366)	(307,770)	(94,944)	(296,723)
Advertising	(64,587)	(208,203)	(50,530)	(111,101)
Materials	(60,123)	(143,363)	(9,533)	(69,179)
Promotions and public relations	(41,750)	(81,288)	(11,066)	(24,634)
Other	(84,659)	(244,954)	(84,409)	(220,201)
Total	(3,577,827)	(10,255,976)	(3,217,187)	(9,259,640)

Description	CONSOLIDATED			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Data processing	(594,884)	(1,672,890)	(549,634)	(1,623,381)
Leases and leases of assets	(462,790)	(1,466,135)	(583,604)	(1,751,919)
Third-party services	(279,872)	(796,750)	(267,901)	(718,129)
Surveillance and security services	(256,128)	(739,396)	(243,402)	(626,676)
Depreciation/ Impairment	(274,421)	(742,531)	(209,519)	(649,266)
Maintenance and conservation of assets	(272,672)	(780,506)	(252,162)	(703,830)
Amortization/ Impairment	(405,298)	(1,145,742)	(262,053)	(769,238)
Transportation services	(154,723)	(474,088)	(153,687)	(455,384)
Specialized services	(237,857)	(626,644)	(203,968)	(545,446)
Communications	(165,467)	(443,126)	(132,856)	(340,157)
Water and energy	(123,581)	(399,463)	(111,297)	(368,269)
Financial system services	(105,541)	(308,517)	(95,147)	(297,707)
Advertising	(64,647)	(208,363)	(50,531)	(111,101)
Materials	(60,130)	(143,385)	(9,538)	(69,196)
Promotions and public relations	(41,750)	(81,288)	(11,066)	(24,635)
Other	(113,770)	(324,207)	(108,610)	(289,615)
Total	(3,613,531)	(10,353,031)	(3,244,975)	(9,343,949)

Note 27 – Tax expenses

Description	PARENT COMPANY			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
COFINS	(687,178)	(2,032,241)	(673,830)	(2,010,650)
ISS	(215,032)	(633,429)	(249,632)	(636,902)
PIS/PASEP	(111,683)	(330,278)	(109,506)	(326,760)
IPTU	(3,711)	(89,991)	(3,180)	(87,540)
Other	(4,450)	(40,713)	(3,198)	(37,871)
Total	(1,022,054)	(3,126,652)	(1,039,346)	(3,099,723)

Description	CONSOLIDATED			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
COFINS	(770,561)	(2,251,850)	(738,189)	(2,195,776)
ISS	(247,939)	(720,605)	(274,926)	(708,282)
PIS/PASEP	(128,458)	(374,264)	(122,215)	(363,266)
IPTU	(3,711)	(89,991)	(3,180)	(87,540)
Other	(4,858)	(41,584)	(3,693)	(39,377)
Total	(1,155,527)	(3,478,294)	(1,142,203)	(3,394,241)

Note 28 – Other operating revenues

PARENT COMPANY				
Description	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Expense recovery	478,496	1,501,607	787,105	1,663,710
Upfront commissions and fees – financial agent - FGTS (1)	842,310	2,508,181	681,189	1,873,675
Adjustment for inflation on sundry transactions	389,047	1,118,061	404,026	1,199,346
Deferred commissions and fees - financial agent - FGTS	563,629	1,794,521	490,120	1,446,307
Recovery of operating losses	61,951	208,648	112,630	448,340
Right of use - CAIXA Network	190,673	385,504	97,415	292,247
Specific credits	-	-	43,194	125,490
Credit card	45,207	129,810	35,617	108,653
Commissions and fees on transactions	30,989	89,779	32,221	52,834
Discount on the acquisition of royalties	4,133	12,398	4,133	12,398
Commercial credit	1,966	9,185	3,307	10,090
Other	82,025	248,775	69,880	189,159
Total	2,690,426	8,006,469	2,760,837	7,422,249

CONSOLIDATED				
Description	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Expense recovery	464,328	1,459,194	775,704	1,628,966
Upfront commissions and fees – financial agent - FGTS (1)	842,310	2,508,181	681,189	1,873,675
Adjustment for inflation on sundry transactions	389,570	1,069,931	397,667	1,148,208
Deferred commissions and fees - financial agent - FGTS	563,629	1,794,521	490,120	1,446,307
Recovery of operating losses	61,951	208,651	112,630	448,340
Right of use - CAIXA Network	190,673	385,504	97,415	292,247
Specific credits	-	-	43,194	125,490
Credit card	45,207	129,810	35,617	108,653
Commissions and fees on transactions	72,222	223,633	70,692	169,916
Discount on the acquisition of royalties	4,133	12,398	4,133	12,398
Commercial credit	1,966	9,185	3,307	10,090
Other	24,747	191,686	65,933	89,770
Total	2,660,736	7,992,694	2,777,601	7,354,060

(1) For individual homeowners loans granted under FGTS funds, CAIXA recognizes income up to the limit of contract costs. In 2024, contract costs were R\$9,458 (In September 2023 - R\$9,241), totaling 242,530 agreements in the nine-month period ended September 30, 2024 (202,741 agreements in the nine-month period ended September 2023).

Note 29 – Other operating expenses

Description	PARENT COMPANY			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Lottery companies and commercial partners	(1,101,807)	(3,241,726)	(1,055,351)	(3,109,220)
Post-employment benefits	(533,935)	(1,562,109)	(550,514)	(1,496,950)
Operational risk losses	(351,963)	(1,053,804)	(337,470)	(1,126,434)
Fund and program obligations	(263,511)	(787,346)	(177,092)	(483,716)
Credit card	(368,614)	(1,092,334)	(219,215)	(724,423)
Real estate financing	(257,258)	(757,688)	(243,437)	(780,589)
Social benefits	(194,427)	(542,851)	(229,413)	(772,107)
Properties awarded and leased	(373,247)	(1,043,489)	(252,248)	(675,421)
Business leverage	(232,494)	(653,425)	(210,771)	(561,951)
Automated services	(92,290)	(384,483)	(145,358)	(437,699)
Goodwill on the acquisition of commercial portfolios	(105,656)	(340,261)	(127,144)	(405,861)
Lotteries	(63,124)	(296,840)	(80,842)	(319,399)
Granted discounts (1)	(905,913)	(1,197,972)	(100,660)	(232,332)
FGTS - collection/payment	(40,150)	(145,631)	(65,350)	(187,670)
FCVS receivable – additions / write-offs	(14,588)	(20,943)	(16,271)	(205,484)
Other	(215,821)	(715,306)	(185,234)	(627,937)
Total	(5,114,798)	(13,836,208)	(3,996,370)	(12,147,193)

Description	CONSOLIDATED			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Lottery companies and commercial partners	(1,101,807)	(3,241,726)	(1,055,351)	(3,109,220)
Post-employment benefits	(533,935)	(1,562,109)	(550,514)	(1,496,950)
Operational risk losses	(351,998)	(1,053,839)	(337,470)	(1,126,434)
Fund and program obligations	(263,511)	(787,346)	(177,092)	(483,716)
Credit card	(369,581)	(1,094,330)	(219,215)	(724,445)
Real estate financing	(257,258)	(757,688)	(243,437)	(780,589)
Social benefits	(194,427)	(542,851)	(229,413)	(772,107)
Properties awarded and leased	(373,247)	(1,043,489)	(252,248)	(675,421)
Business leverage	(232,494)	(653,425)	(210,771)	(561,951)
Automated services	(92,290)	(384,483)	(145,358)	(437,699)
Goodwill on the acquisition of commercial portfolios	(105,656)	(340,261)	(127,144)	(405,861)
Lotteries	(84,317)	(326,545)	(80,842)	(319,399)
Granted discounts (1) (2)	(905,913)	(1,197,972)	(100,660)	(232,332)
FGTS - collection/payment	(40,150)	(145,631)	(65,350)	(187,670)
FCVS receivable - additions / write-offs	(14,588)	(20,943)	(16,271)	(205,484)
Other	(214,123)	(722,124)	(185,556)	(625,696)
Total	(5,135,295)	(13,874,762)	(3,996,692)	(12,144,974)

(1) Takes into consideration discounts granted on loan transactions and account fees.

(2) The increase is mainly due to an increase of R\$705,853 due to a discount on payment bonuses granted for the renegotiation of a major real estate development project.

Note 30 – Recognition and reversal of provisions

PARENT COMPANY / CONSOLIDATED				
Description	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Provision for contingencies	(1,347,749)	(3,685,937)	(1,299,692)	(3,907,012)
Labor	(807,723)	(2,483,597)	(798,715)	(2,459,392)
Civil	(462,707)	(1,173,660)	(447,163)	(1,345,408)
Tax	(77,319)	(28,680)	(53,814)	(102,212)
Reversal of Impairment - receivables	-	25,748	-	-
FCVS	(468,423)	(1,554,439)	(215,466)	(1,073,978)
Prepayment - FGTS	(96,709)	(174,938)	(54,862)	(102,297)
Performance rate of acquired portfolios	(18,977)	(55,622)	(37,596)	(94,653)
Financial guarantees provided	1,591	18,408	(29,960)	(43,171)
Other (1) (2)	(72,876)	(47,678)	(92,801)	335,492
Total	(2,003,143)	(5,474,458)	(1,730,377)	(4,885,619)

(1) Includes the reversal of the administrative provision, leftovers payable and property maintenance costs.

(2) The variation is mainly due to the reversal of the 2023 provision for profit sharing which was greater than the eventual payments made to employees.

Note 31 – Non-operating profit (loss)

PARENT COMPANY				
Description	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Gain (loss) on disposal and write-off of investees and non-financial assets held for sale	147,487	311,899	35,759	(37,157)
Recognition/Reversal of provisions (1)	515,871	412,911	1,481	(56,904)
Capital gains and losses (2)	(20,673)	230,159	40,576	18,085
Other	(91,193)	(260,511)	(50,172)	(113,615)
Total	551,492	694,458	27,644	(189,591)

CONSOLIDATED				
Description	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Gain (loss) on disposal and write-off of investees and non-financial assets held for sale	147,487	311,899	35,759	(37,157)
Recognition/Reversal of provisions (1)	515,871	412,911	1,481	(56,904)
Capital gains and losses (2)	(20,673)	230,159	40,576	18,085
Remeasurements to fair value – equity investments	-	-	-	30,680
Other	(91,193)	(260,511)	(50,172)	(113,615)
Total	551,492	694,458	27,644	(158,911)

(1) Variation in the accumulated September 2024 to 2023 is mainly from the reversal of impairment due to a review of the estimated fair value calculation for assets held for sale.

(2) Includes capital gain on the write-off due to the expropriation of own property held for sale.

Note 32 – Related parties

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

CAIXA's Code of Conduct for employees and managers prohibits them from establishing commercial or professional relationships, directly or through third parties, with its controlling shareholders and companies of the same economic group.

Under prevailing legislation, with regard to CAIXA as a state-owned company and its related parties, transactions may be carried out under the same conditions presented to the market, particularly with respect to limits, interest rates, grace periods, terms, guarantees, as well as risk assessment criteria for recognizing impairment losses and write-offs. There are no additional or differentiated benefits when compared with the transactions carried out with other clients with the same profile.

(a) Controller

Balances with the controller consist of transactions with the Federal Government, their respective ministries, autonomous agencies, government departments, government funds and other agencies.

Of the amount reported on September 30, 2024, R\$750,040 (December 31, 2023 – R\$723,031) consists of balances related to long-standing transactions carried out with the National Development Fund – FND, for which CAIXA's management is in negotiation with the Federal Government to settle the amounts.

(b) Subsidiaries

CAIXA has transactions with its subsidiaries, CAIXA Seguridade, CAIXA Cartões, CAIXA Loterias and CAIXA Asset.

(c) Joint Ventures

CAIXA Imóveis e Negócios Digitais are jointly controlled through the direct ownership interest of CAIXA. The entities that CAIXA has an indirect jointly controlling interest through the subsidiaries, CAIXA Seguridade and CAIXA Cartões, are also related parties.

(d) Associates

CAIXA's directly held associates are Galgo Sistemas de Informações, Núclea, TecBan and Quod.

Through CAIXA Seguridade, CNP Seguros Holding Brasil S.A. (formerly CAIXA Seguros Holding S.A.) is an associate, created aiming to enable interest ownership in CNP Seguros Group, as well as Holding XS1, which has XS2 Vida e Previdência S.A. and CAIXA Vida e Previdência S.A. as wholly owned subsidiaries.

CAIXA maintains several transactions with CAIXA Seguridade, including its subsidiaries and associates.

(e) Key management personnel

Key management personnel include the members of the Managing Board, the Statutory Audit Committee, the Board of Directors and the Executive Board of CAIXA, as well as the members of the other statutory bodies of CAIXA and the statutory bodies of CAIXA's subsidiaries.

(f) Other entities

Consists of transactions with state-owned and government-controlled companies such as Petrobras, Banco do Brasil, BNDES, Banco do Nordeste and Emgea; in addition to investment funds and government funds operated and/or managed by CAIXA, such as FGTS, FAR, FCVS, FIES.

FUNCEF, an entity that manages CAIXA employees' post-employment benefit plans, has agreements with CAIXA for providing banking services and leasing properties.

NOTES TO THE CONDENSED PARENT COMPANY AND CONSOLIDATED INTERIM FINANCIAL STATEMENTS
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Amounts in thousands of Brazilian real, except when otherwise indicated.

Description	PARENT COMPANY											
	09/30/2024						12/31/2023					
	Controller	Subsidiaries	Joint ventures	Associates	Key management personnel	Other entities	Controller	Subsidiaries	Joint ventures	Associates	Key management personnel	Other entities
ASSETS	496,614,012	1,982,216	15,693	1,576,440	35,970	34,045,024	264,905,417	2,400,292	1,794,798	142,497	33,943	36,521,142
Cash and due from banks (1)	-	-	-	1,487,341	-	-	-	-	1,794,780	-	-	-
Interbank investments (2)	226,161,000	-	-	-	-	199,252	-	-	-	-	-	15,036
Securities (3)	269,574,541	1,372,443	-	-	-	1,310,561	262,101,501	1,017,521	-	-	-	1,271,216
Income receivable (4)	202,070	580,905	15,653	89,087	-	660,300	600,645	1,358,422	-	84,039	-	186,307
Loan portfolio	62	-	-	-	492,260	2,765,559	63	-	-	-	528,966	2,795,369
Allowance for impairment loss on loans	-	-	-	-	(458,292)	(830)	-	-	-	-	(496,780)	(839)
Other receivables (5)	2,225,288	28,868	40	12	2,042	40,017,050	2,203,208	24,349	18	58,458	1,774	41,671,600
Allowances for impairment loss on other receivables (6)	(1,548,949)	-	-	-	(40)	(10,918,215)	-	-	-	-	(17)	(9,417,547)
Other investments,	-	-	-	-	-	11,347	-	-	-	-	-	-
LIABILITIES	48,447,895	595	146,994	206,752	247,529	701,442,018	45,636,508	350	218,532	86,345	25,615	642,276,331
Demand and savings-account deposits (7)	403,389	595	5,155	81,502	15,429	3,177,761	364,053	350	34,837	86,345	10,337	3,575,190
Time deposits and bills	2,513,406	-	131,613	-	232,100	13,843,902	1,266,900	-	97349	-	15,278	13,492,997
Special deposits of funds and programs (8)	280,087	-	-	-	-	37,814,659	395,568	-	-	-	-	29,290,195
Funds from the issuance of securities (9)	35,925,416	-	-	-	-	145,722,459	35,085,061	-	-	-	-	146,748,912
Domestic on-lendings - official institutions (10)	13,577	-	-	-	-	486,298,998	13,674	-	-	-	-	433,480,389
Earmarked funds (11)	3,285,282	-	-	-	-	11,097,948	1,751,718	-	-	-	-	12,023,480
Tax liabilities (12)	5,798,091	-	-	-	-	-	6,215,075	-	-	-	-	-
Other liabilities (13)	98,906	-	10,226	125,250	-	1,884,386	415,154	-	86,346	-	-	1,678,905
Other financial liabilities (14)	129,741	-	-	-	-	1,601,905	129,305	-	-	-	-	1,986,263
Guarantees received (15)	-	-	-	-	291,092	7,197,115	110,202	-	-	-	293,010	3,468,572
Guarantees provided (16)	-	-	-	-	-	30,341,946	-	-	-	-	-	30,941,504

(1) Agreements with TecBan for cash equivalents in Banco24Horas ATM's network's service channels.

(2) In other entities column, the balance consists of transactions with Banco do Nordeste S.A. In controller column, the balance originates from transactions backed by government bonds with BACEN.

(3) Federal Government Bonds (Controller), described on note 7(a), and investments in shares in FIDC ACR IV (Subsidiaries), FGHab and FGI (Other entities).

(4) In the subsidiaries column, consists of dividends proposed by the subsidiaries and in the associates column, compensation due by Caixa Seguridade for the use of CAIXA's distribution network.

(5) Related to federal government assets (Controller) and amounts to be reimbursed by the FGTS and the FCVS (Other entities column), described on notes 10(b) and 14(a).

(6) Allowances for impairment loss on federal government assets (CMN Vote 162/95 and BNH Bonus) in Controller and in Other entities related to losses on the FCVS, described on note 10.

(7) In other entities, the balance consists mainly of investment fund deposits.

(8) In other entities, consists of special deposits, funds and programs (FGTS, FAR, FDS, FGS, FIPEM and others), described on note 15(b).

(9) In Controller consists of IHCD, described on note 17(a) and in Other entities, by money market funding.

(10) In Other entities, the balance arises from liabilities with FGTS borrowings and on-lendings, BNDES, Merchant Marine Fund, National Treasury and other institutions, described on note 16(b).

(11) In the Controller, consists of transfers under federal programs such as Reconstruction Aid and MCMV-Rural, due to the public calamity in Rio Grande do Sul in 2024, also with the Novo Bolsa Família and Pé-de-Meia programs (financial and education incentive for high school students). In Other entities, the balance mainly consists of remuneration to CAIXA, as a financial agent, received in homeowners transactions with FGTS funds, described on note 18(b).

(12) The balance consists of tax and social security liabilities payable to the federal government, described on note 20.

(13) In the Controller, the balance mainly consists of obligations to the Federal Government.

(14) In Other entities, the balance consists of FGTS, FAR and FDS funds to repay homeowners agreements and related interest payable to the funds, described on note 18(b).

(15) Guarantees received by the government, promissory notes, pledge and accessory guarantees.

(16) Guarantees provided by CAIXA to loans consisting of FGTS (recourse), FIES and FAR funds, described on note 19(e).

NOTES TO THE CONDENSED PARENT COMPANY AND CONSOLIDATED INTERIM FINANCIAL STATEMENTS
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Amounts in thousands of Brazilian real, except when otherwise indicated.

Description	CONSOLIDATED									
	09/30/2024					12/31/2023				
	Controller	Joint ventures	Associate	Key management personnel	Other entities	Controller	Joint ventures	Associate	Key management personnel	Other entities
ASSETS	497,475,407	15,693	1,695,998	35,970	34,048,904	264,905,417	1,794,798	277,430	33,943	37,371,973
Cash and cash equivalents (1)	-	-	1,487,341	-	-	-	1,794,780	-	-	-
Interbank investments (2)	226,161,000	-	-	-	199,252	-	-	-	-	15,036
Securities (3)	270,435,936	-	-	-	1,314,441	262,101,501	-	-	-	2,076,590
Income receivable (4)	202,070	15,653	208,645	-	660,300	600,645	-	218,972	-	186,319
Loan portfolio	62	-	-	492,260	2,765,559	63	-	-	528,966	2,795,369
Allowance for impairment loss on loans	-	-	-	(458,292)	(830)	-	-	-	(496,780)	(839)
Other receivables (5)	2,225,288	40	12	2,042	40,017,050	2,203,208	18	58,458	1,774	41,717,045
Allowances for impairment loss on other receivables (6)	(1,548,949)	-	-	(40)	(10,918,215)	-	-	-	(17)	(9,417,547)
Other investments, assets	-	-	-	-	11,347	-	-	-	-	-
LIABILITIES	48,447,895	146,994	206,752	247,529	701,442,018	45,636,508	218,532	86,345	25,615	642,333,792
Demand and savings-account deposits (7)	403,389	5,155	81,502	15,429	3,177,761	364,053	34,837	86,345	10,337	3,575,190
Time deposits and bills	2,513,406	131,613	-	232,100	13,843,902	1,266,900	97,349	-	15,278	13,492,997
Special deposits of funds and programs (8)	280,087	-	-	-	37,814,659	395,568	-	-	-	29,347,649
Funds from the issue of securities (9)	35,925,416	-	-	-	145,722,459	35,085,061	-	-	-	146,748,912
Domestic on-lendings - official institutions (10)	13,577	-	-	-	486,298,998	13,674	-	-	-	433,480,389
Earmarked funds (11)	3,285,282	-	-	-	11,097,948	1,751,718	-	-	-	12,023,487
Tax liabilities (12)	5,798,091	-	-	-	-	6,215,075	-	-	-	-
Other liabilities (13)	98,906	10,226	125,250	-	1,884,386	415,154	86,346	-	-	1,678,905
Other financial liabilities (14)	129,741	-	-	-	1,601,905	129,305	-	-	-	1,986,263
Guarantees received (15)	-	-	-	291,092	7,197,115	110,202	-	-	293,010	3,468,572
Guarantees provided (16)	-	-	-	-	30,341,946	-	-	-	-	30,941,504

(1) Agreements with TecBan for cash equivalents in Banco24Horas ATM's network's service channels.

(2) In other entities column, the balance consists of transactions with Banco do Nordeste S.A. In controller column, the balance originates from transactions backed by government bonds with BACEN.

(3) Federal Government Bonds (Controller), described on note 7(a), and investments in shares in FIDC ACR IV (Subsidiaries), FGHab and FGI (Other entities).

(4) In the subsidiaries column, consists of dividends proposed by the subsidiaries and in the associates column, compensation due by Caixa Seguridade for the use of CAIXA's distribution network.

(5) Related to federal government assets (Controller) and amounts to be reimbursed by the FGTS and the FCVS (Other entities column), described on notes 10(b) and 14(a).

(6) Allowances for impairment loss on federal government assets (CMN Vote 162/95 and BNH Bonus) in Controller and in Other entities related to losses on the FCVS, described on note 10.

(7) In other entities, the balance consists mainly of investment fund deposits.

(8) In other entities, consists of special deposits, funds and programs (FGTS, FAR, FDS, FGS, FIPEM and others), described on note 15(b).

(9) In Controller consists of IHCD, described on note 17(a) and in Other entities, by money market funding.

(10) In Other entities, the balance arises from liabilities with FGTS borrowings and on-lendings, BNDES, Merchant Marine Fund, National Treasury and other institutions, described on note 16(b).

(11) In the Controller, consists of transfers under federal programs such as Reconstruction Aid and MCMV-Rural, due to the public calamity in Rio Grande do Sul in 2024, also with the Novo Bolsa Família and Pé-de-Meia programs (financial and education incentive for high school students). In Other entities, the balance mainly consists of remuneration to CAIXA, as a financial agent, received in homeowners transactions with FGTS funds, described on note 18(b).

(12) The balance consists of tax and social security liabilities payable to the federal government, described on note 20.

(13) In the Controller, the balance mainly consists of obligations to the Federal Government.

(14) In Other entities, the balance consists of FGTS, FAR and FDS funds to repay homeowners agreements and related interest payable to the funds, described on note 18(b).

(15) Guarantees received by the government, promissory notes, pledge and accessory guarantees.

(16) Guarantees provided by CAIXA to loans consisting of FGTS (coobligation), FIES and FAR funds, described on note 19(e).

Description	CONSOLIDATED							
	3rd Quarter - 2024				3rd Quarter - 2023			
	Controller	Joint ventures	Associates	Other entities	Controller	Joint ventures	Associates	Other entities
INCOME	664,793	205,540	304,315	3,180,561	597,536	221,341	253,304	3,580,928
Income from securities	-	-	-	-	-	-	-	13,336
Income from services (1-4)	401,877	201,612	304,252	1,185,500	305,635	220,734	253,304	1,581,309
Income from the management of investment funds	-	-	-	102,667	-	-	-	94,262
Other operating income (5)	262,916	3,928	63	1,892,394	291,901	607	-	1,892,021
EXPENDITURE	(717,386)	(257,011)	(156,366)	(9,842,218)	(721,061)	(260,133)	(9,804)	(9,307,178)
Expenses on the issue of securities (6)	(544,750)	(10,054)	-	(270,816)	(507,488)	(8,082)	-	(240,022)
Personnel (7)	-	-	-	(298,899)	-	-	-	(281,573)
Administrative expenses (8)	-	-	-	(9,025)	-	-	-	(10,008)
Other operating expenses (9)	(172,636)	(246,957)	(156,366)	(9,263,478)	(213,573)	(252,051)	(9,804)	(8,775,575)
	Accumulated September - 2024				Accumulated September - 2023			
INCOME	1,831,259	648,281	782,168	10,183,156	1,782,364	645,598	697,583	10,239,708
Income from securities	-	-	-	-	-	-	-	13,336
Income from services (1-4)	1,116,176	638,549	781,987	3,595,626	918,221	644,247	697,583	4,056,978
Income from the management of investment funds	-	-	-	301,215	-	-	-	268,455
Other operating income (5)	715,083	9,732	181	6,286,315	864,143	1,351	-	5,900,939
EXPENDITURE	(2,056,386)	(494,026)	(480,446)	(27,898,470)	(2,008,028)	(675,666)	(22,660)	(27,927,581)
Interest expenses on funds from the issuance of securities (6)	(1,512,214)	(19,493)	-	(751,750)	(1,272,577)	(16,771)	-	(486,655)
Personnel (7)	-	-	-	(967,509)	-	-	-	(902,378)
Administrative expenses (8)	-	-	-	(27,946)	-	-	-	(29,461)
Other operating expenses (9)	(544,172)	(474,533)	(480,446)	(26,151,265)	(735,451)	(658,895)	(22,660)	(26,509,087)

(1) Income from services provided under social programs and on-lendings from the OGU (Parent Company).

(2) Debit and credit card transactions carried out with Elo Serviços (Joint venture).

(3) Income from the sale of products from associates of Caixa Seguridade.

(4) Income from services and fees charged on FGTS, FIES, investment funds and other government entities and programs, described in note 24 (Other entities and programs).

(5) In the joint ventures column, the balance consists of transactions with Elo Serviços and in the Associates column with TecBan.

(6) Expenses on compensation interest and monetary adjustment resulting from the IHCD (Controller) with transactions of FGTS, FAR, FDS, FGS (Other entities). In the joint venture column is related to funding expenses.

(7) Supplemental retirement benefit expenses with FUNCEF, described on note 25.

(8) Consists of rent of properties expenses payable to FUNCEF (Federal Revenue Service).

(9) In other entities, expenses on onlendings from FGTS, BNDES and others, described on note 16(b).

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

Description	PARENT COMPANY/CONSOLIDATED			
	09/30/2024		12/31/2023	
	Administrator	Employee	Administrator	Employee
Highest salary	64,084	75,928	61,254	71,614
Average Salary	51,209	15,003	48,929	14,231
Lowest salary	47,744	3,937	45,636	3,762
Benefits	63,995	4,112	14,462	4,053

(h) Key management personnel compensation

The global compensation paid to management, members of CAIXA'S Board of directors, Managing Board, Statutory Audit Board, Audit Committee, Risk Committee and Personnel, Eligibility, Succession and Compensation Committee is submitted annually by the Managing Board for approval at CAIXA's general meeting.

Compensation and other benefits granted to key management personnel are as follows:

Description	PARENT COMPANY			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Short-term benefits	9,042	45,659	8,841	30,456
Proceeds	6,358	19,214	6,362	17,432
Board of directors	5,504	16,368	5,403	15,011
Managing Board	83	245	74	201
Statutory Audit Board	55	153	53	150
Audit Committee	412	1,364	465	1,215
Risk Committee	277	1,005	355	803
Personnel, Eligibility, Succession and Compensation Committee	27	79	12	52
Variable compensation	-	13,980	-	4,925
Board of Executive Officers	-	13,980	-	4,925
Benefits	671	2,148	506	1,069
Board of Executive Officers	671	2,148	506	1,069
Training	78	207	43	252
Social charges	1,935	10,110	1,930	6,778
Benefits motivated by the termination of the position	15	384	146	679
Post-employment benefits	517	1,557	501	1,355
Pension plans	517	1,557	501	1,355

Benefits include food allowance, housing allowance and health care plan for the Executive Board members.

Post-employment benefits are restricted to the members of CAIXA's Executive Board, Managing Board and Statutory Audit Board.

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

Note 33 – Risk and capital management

At CAIXA, risk and capital management is perceived as a competitive advantage in financial markets and the main means of preserving their solvency, liquidity and profitability.

Dedicated structures comprising systems, routines, procedures and models which are responsible for identifying, measuring, evaluating, monitoring, controlling, mitigating and communicating to senior management, aiming to support decision-making.

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

The National Superintendence of Corporate Risks – SUCOR, subordinate to DECOR, coordinates CAIXA's efforts to adapt it to the New Basel Capital Accord and is in charge of proposing the risk management policy of CAIXA conglomerate, the capital management and distribution policy of CAIXA's results, and evaluating and issuing a report for businesses and other actions related to CAIXA conglomerate's risk and capital management.

Risk management framework

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

Risks are defined considering quantitative and qualitative criteria and lead to the following significant risks:

- Credit Risk;
- Market risk – trading portfolio and banking portfolio;
- Liquidity Risk;
- Operational risk;

Other risks considered relevant to CAIXA's risk profile, particularly contagion risks; Strategy; Reputation; Social, Environmental and Climate; Actuarial, Cyber and Compliance.

A detailed description of the risk and capital management frameworks is available on our website: <https://ri.caixa.gov.br/informacoes-financeiras/gerenciamento-de-riscos-e-capital/>.

(a) Calculating regulatory capital requirements

In compliance with CMN Resolutions No. 4,955/2021 and No. 4,958/2021, the calculation of tier I capital + tier II capital and the calculation of minimum capital requirements consider CAIXA Conglomerate.

The table below shows the breakdown of these capital indicators.

Description	09/30/2024	12/31/2023
Tier I capital + Tier II capital	130,975,888	126,431,245
Tier I capital	114,803,017	107,020,333
Capital Principal – CP	113,089,776	105,307,092
Prudential equity (1)	136,587,924	126,458,588
Prudential adjustments	(23,498,148)	(21,151,496)
Complementary Capital – CC	1,713,241	1,713,241
Tier II capital (2)	16,172,871	19,410,912
Risk-weighted assets - RWA	808,291,368	757,921,788
Credit Index – RWACPAD	718,664,917	668,681,422
Market Cliff – RWAMPAD	5,863,390	13,748,115
Operational risk – RWAOPAD	83,763,061	75,492,251
Additional Principal Capital - ACP	28,290,198	26,527,263
Minimum capital requirement – RCMR (RWA*Factor F) + ACE	92,953,507	87,161,006
Market risk – non-trading portfolio - RBAN	4,647,695	2,400,587
Capital margin (Tier I + Tier II capital - RBAN)	33,374,686	36,869,652
Core Capital Ratio (CP/RWA)	13.99%	13.89%
Tier I capital ratio (Tier I / RWA)	14.20%	14.12%
Basel Index (PR/RWA)	16.20%	16.68%
Factor F	8.00%	8.00%

(1) Prudential equity considers hybrid capital and debt instruments authorized in accordance with CMN Resolution No. 4,955/2021.

(2) According to the provisions of articles 29 and 31 of CMN Resolution No. 4,955/2021.

(b) Sensitivity analysis of significant positions

The sensitivity analysis allows CAIXA to check the impact of interest rate fluctuations on the prices of assets and liabilities, by risk factor. These hypothetical studies become a tool for managing market risk, allowing the definition of mitigation measures if these scenarios are realized, given that exposures are monitored daily and adverse market movements produce immediate action by the units involved in the process aimed at minimizing any possible losses that may occur.

The instruments that are the subject matter of the sensitivity analysis are those measured at fair value, in this case the securities portfolio classified into categories I – Trading securities and II – Available-for-sale securities, according to the classification of BACEN Circular 3.068/2001, in addition to derivatives financial instruments that are measured at fair value according to Circular 3.082/2002.

The sensitivity analyses for each type of market risk considered relevant by management, to which CAIXA was exposed, included all material transactions with financial instruments and considered the 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 shock of 25% in scenario I for the SELIC rate for government bonds and an adjustment of 1% for the other risk factors;

- Scenario III: Possible scenario that considers a parallel shock of 50% to scenario I for the SELIC rate for government bonds and an adjustment of 2.5% for the other risk factors;
- Scenario IV: Possible scenario that considers a parallel shock of 50% to scenario I for the SELIC rate for government bonds and an adjustment of 5% for the other risk factors;
- Scenario V: Possible scenario that considers a parallel shock of 0.75% to scenario I for the SELIC rate for government bonds and a reduction of 1% for the other risk factors;
- Scenario VI: Possible scenario that considers a parallel shock of 0.50% in scenario I for the SELIC rate for government bonds and a reduction of 2.5% for the other risk factors; and
- Scenario VII: Possible scenario that considers a parallel shock of 0.25% to scenario I for the SELIC rate for government bonds and a reduction of 5% for the other risk factors.

The results of financial instruments as of September 30, 2024 are summarized in the table below:

Risk Factor	Scenario I - FV R\$ thousand	Increase in interest rates			Decrease in interest rates		
		Scenario II	Scenario III	Scenario IV	Scenario V	Scenario VI	Scenario VII
		VAR, FV R\$ thousand	VAR, FV R\$ thousand	VAR, FV R\$ thousand	VAR, FV R\$ thousand	VAR, FV R\$ thousand	VAR, FV R\$ thousand
CDI	46,261,773	(1,120,063)	(2,719,753)	(5,189,661)	1,165,759	3,005,836	6,340,891
Pre-fixed	11,606,326	(154,026)	(376,299)	(724,901)	158,930	406,967	847,892
IPCA coupon rate	2,660,427	(136,774)	(316,357)	(563,518)	153,514	422,922	1,019,327
Benchmark rate coupon rate	1,495,607	(73,293)	(172,007)	(311,426)	80,096	214,795	486,518
SELIC coupon rate	217,278,428	(338,068)	(675,396)	(1,011,988)	338,808	678,359	1,018,654
IGPM coupon rate	11,853	(508)	(1,215)	(2,260)	541	1,418	3,082
EXPOSURE RATE	279,314,414	(1,822,732)	(4,261,027)	(7,803,754)	1,897,648	4,730,297	9,716,364
% of variation		(0.65%)	(1.53%)	(2.79%)	0.68%	1.69%	3.48%

(c) Fair value

Considering the concept of fair value, when there is no quoted price in an active market available for a financial instrument and it is not possible to identify recent transactions with similar financial instruments, CAIXA determines the fair value of financial instruments according to market pricing methods, as the present value method obtained by applying the discounted cash flow approach. and assuming that the bank adopts a credit spread based on the issuer's credit rating, including an early redemption using a discount rate defined in the construction of the binomial probability tree (for instruments with early redemption) or other valuation techniques.

CPC 46 specifies a valuation technique hierarchy based on the use of observable or unobservable inputs.

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

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

- Level 1 - quoted prices (unadjusted) in active markets for identical assets or liabilities. This level includes listed securities and debt instruments being traded on the stock, mercantile and futures exchange, for example.
- Level 2 : inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices), including most over-the-counter derivative contracts, traded loans and issuance of structured debt.

- 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 that are composed significantly of unobservable inputs.

Data collection inputs that make up the price of instruments as a primary source are obtained from the following sources:

- Secondary market of federal government bonds: ANBIMA;
- Share quotations, futures contracts prices and adjustments, swap market rates, DI rate: B3 (Brasil, Bolsa, Balcão).

(d) Fair value hierarchy

Description	PARENT COMPANY				
	09/30/2024		Fair value levels		
	Carrying amount	Fair value	Level 1	Level 2	Level 3
Financial assets and liabilities measured at fair value					
ASSETS					
Financial assets	1,928,577,549	1,709,614,456	269,408,873	1,427,150,315	13,055,269
Interbank investments	229,195,887	229,197,444	-	229,197,444	-
Central Bank deposits	141,141,467	131,529,181	-	131,529,181	-
Securities	289,352,367	287,449,139	269,408,873	4,984,997	13,055,269
Derivative financial instruments	5,185	5,226	-	5,226	-
Loan portfolio	1,208,865,304	1,006,426,904	-	1,006,426,904	-
Other financial assets	60,017,339	55,006,562	-	55,006,562	-
LIABILITIES					
Financial liabilities	1,763,172,775	1,544,529,744	-	850,050,391	694,479,353
Client funds	754,801,282	694,479,353	-	-	694,479,353
Funds from financial institutions and others	742,634,012	589,858,071	-	589,858,071	-
Funds from the issuance of securities	265,737,481	260,192,320	-	260,192,320	-

PARENT COMPANY					
Description	12/31/2023		Fair value levels		
	Carrying amount	Fair value	Level 1	Level 2	Level 3
Financial assets and liabilities measured at fair value					
ASSETS					
Financial assets	1,779,520,873	1,617,776,979	261,941,909	1,342,426,424	13,408,646
Interbank investments	180,978,966	180,980,309	-	180,980,309	-
Central Bank deposits	133,393,149	126,694,762	-	126,694,762	-
Securities	281,716,676	276,816,851	261,941,909	1,466,296	13,408,646
Derivative financial instruments	163,206	163,154	-	163,154	-
Loan portfolio	1,119,820,258	972,508,550	-	972,508,550	-
Other financial assets	63,448,618	60,613,353	-	60,613,353	-
LIABILITIES					
Financial liabilities	1,616,268,614	1,438,657,556	-	777,298,799	661,358,757
Client funds	714,074,459	661,358,757	-	-	661,358,757
Funds from financial institutions and others	665,024,676	548,055,892	-	548,055,892	-
Funds from the issuance of securities	237,169,479	229,242,907	-	229,242,907	-
CONSOLIDATED					
Description	09/30/2024		Fair value levels		
	Carrying amount	Fair value	Level 1	Level 2	Level 3
Financial assets and liabilities measured at fair value					
ASSETS					
Financial assets	1,930,135,212	1,753,661,395	269,408,873	1,471,197,253	13,055,269
Interbank investments	229,195,887	229,197,444	-	229,197,444	-
Central Bank deposits	141,141,467	131,529,181	-	131,529,181	-
Securities	289,681,710	287,449,139	269,408,873	4,984,997	13,055,269
Derivative financial instruments	5,185	5,226	-	5,226	-
Loan portfolio	1,209,943,735	1,049,573,566	-	1,049,573,566	-
Other financial assets	60,167,228	55,906,839	-	55,906,839	-
LIABILITIES					
Financial liabilities	1,728,209,842	1,510,162,193	-	815,683,184	694,479,009
Client funds	754,800,908	694,479,009	-	-	694,479,009
Funds from financial institutions and others	741,999,417	589,354,026	-	589,354,026	-
Funds from the issuance of securities	231,409,517	226,329,158	-	226,329,158	-

Description	CONSOLIDATED				
	12/31/2023		Fair value levels		
	Carrying amount	Fair value	Level 1	Level 2	Level 3
Financial assets and liabilities measured at fair value					
ASSETS					
Financial assets	1,780,968,365	1,662,976,267	261,941,909	1,386,608,698	14,425,660
Interbank investments	180,978,966	180,980,309	-	180,980,309	-
Central Bank deposits	133,393,149	126,694,762	-	126,694,762	-
Securities	281,956,233	277,833,865	261,941,909	1,466,296	14,425,660
Derivative financial instruments	163,206	163,154	-	163,154	-
Loan portfolio	1,120,867,849	1,017,929,624	-	1,017,929,624	-
Other financial assets	63,608,962	59,374,553	-	59,374,553	-
LIABILITIES					
Financial liabilities	1,582,318,661	1,405,689,582	-	744,331,178	661,358,404
Client funds	714,074,077	661,358,404	-	-	661,358,404
Funds from financial institutions and others	664,122,848	547,312,684	-	547,312,684	-
Funds from the issuance of securities	204,121,736	197,018,494	-	197,018,494	-

Note 34 – Recurring and non-recurring net income

Following BCB Resolution 2/2020, the tables below describe the recurring and non-recurring net income:

Event	PARENT COMPANY			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Net income (a)	3,005,727	8,306,408	3,036,514	7,254,447
Non-recurring events (b)	-	(875,13)	-	-
2024 POS (1)	-	(875,13)	-	-
Expenses impacted by events (c) (2)	-	457,960	-	-
Non-recurring income (d = b + c)	-	(417,173)	-	-
Regulatory recurring income (e = a - d)	3,005,727	8,723,581	3,036,514	7,254,447
Event	CONSOLIDATED			
	2024		2023	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Net income (a)	3,262,609	9,011,028	3,241,148	7,757,220
Non-recurring events (b)	-	(875,13)	-	-
2024 POS (1)	-	(875,13)	-	-
Expenses impacted by events (c) (2)	-	453,564	-	-
Non-recurring income (d = b + c)	-	(421,569)	-	-
Regulatory recurring income (e = a - d)	3,262,609	9,432,597	3,241,148	7,757,220

(1) 2024 Voluntary Termination Program (PDV).

(2) Expenses impacted by events includes tax effects, profit sharing and IHCD expenses on non-recurring income.

Note 35 – Other information

(a) Assets of investment funds managed by CAIXA

Description (1)	09/30/2024	12/31/2023
Financial investment funds	474,531,938	455,969,818
Investment funds - FIC (2)	323,650,912	310,756,753
Stock funds	24,452,111	27,344,917
Total	822,634,961	794,071,488

(1) The information presented were not reviewed by the independent auditors.

(2) It includes funds of investment in shares, which are not considered in the ANBIMA ranking.

(b) Problematic assets

According to CMN Resolution No. 4,557/2017, problematic assets are financial assets which are overdue for more than 90 days or there are signs that the obligation will not be fully honored, without third-party resources such as guarantees or collateral.

As of September 30, 2024, the problematic assets portfolio reached R\$70,870,654 (R\$88,577,816 as of December 31, 2023). A provision was accrued in the amount of R\$31,803,906 (R\$30,247,431 as of December 31, 2023).

The most important component of the problematic assets portfolio is the restructuring which accounts for 35.95% of these debts on September 30, 2024, amounting to R\$23,319,678 (R\$52,841,041 as of December 31, 2023, 59.65% of the problematic assets portfolio), followed by the default component with 42.31% and amounting to R\$27,443,731 on September 30, 2024 (R\$24,154,972 as of December 31, 2023 and 27.27% of the problematic assets portfolio). This scenario is due to the long-term characteristic of CAIXA's homeowners credit portfolio, which accounted for 47.62% of the problematic assets portfolio amounting to R\$30,891,984 on September 30, 2024 (R\$47,646,442 as of December 31, 2023 and 75.73% of the problematic assets portfolio).

Note 36 – Subsequent events

Voluntary termination program

In accordance with the guideline rules approved by CAIXA's Board of Directors and the SEST, the vacancies of the Voluntary Termination Program - PDV announced on March 4, 2024 were expanded from 3,200 to 4,147 vacancies. The termination period for employees who join the program with this expansion will occur from November 2, 2024 to December 13, 2024.

CAIXA Seguridade

CAIXA Seguridade informed its shareholders and the market in general, that it received an official letter from its parent company CAIXA reporting that at its annual meeting the procedures were authorized for a possible secondary public offering of ordinary shares issued by CAIXA Seguridade, in connection with the attainment of the minimum percentage of public float required by the rules of B3 for the New Market (Novo Mercado) segment, without there being a change in CAIXA's control ("Potential Offer") and with proposed minimum conditions and amount per share, including the engagement of financial institutions to work as coordinators.

The actual realization of the Potential Offer, as well as the definition of its terms are subject to capital market conditions and to the obtaining necessary approvals in accordance with applicable legislation and regulation.

CAIXA will keep the market informed according to prevailing regulations about the evolution of potential supply issues.

Carlos Antonio Vieira Fernandes
President

Adriano Assis Matias
Vice president

Francisco Egidio Pelúcio Martins
Vice president

Laércio Roberto Lemos de Souza
Vice president

Paulo Rodrigo de Lemos Lopes
Vice president

Suely Patrão Buriham
Acting Vice president

Juliana Grigol Fonsechi
Chief Accountant and Controllershship Officer

Celio Cesario de Torres
National Superintendent
Accountant CRC/GO 00957

Ânderson Aorivan da Cunha Possa
Vice president

Henriete Alexandra Sartori Bernabé
Vice president

Marcos Brasiliano Rosa
Vice president

Roberto Carlos Ceratto
Acting Vice president

Tiago Cordeiro de Oliveira
Acting Vice president



Independents Auditor's Report

Caixa Econômica Federal

**Condensed Parent Company and
Consolidated Interim Financial
Statements**

September 30, 2024



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Independent Auditors' Report on Review of Condensed Parent Company and Consolidated Interim Financial Statements

To
Shareholders, Board of Directors and Management of
Caixa Econômica Federal – CAIXA
Brasília - Federal District

Introduction

We have reviewed the condensed parent company and consolidated interim financial statements of Caixa Econômica Federal (“CAIXA”) as of September 30, 2024, which comprise the parent company and consolidated condensed interim balance sheet as of September 30, 2024, the related parent company and consolidated condensed interim statements of income and comprehensive income for the three- and nine-month periods then ended and the related parent company and consolidated condensed interim statements of changes in equity and cash flows for the nine-month period then ended, and notes to the condensed parent company and consolidated interim financial statements.

CAIXA's management is responsible for the preparation and presentation of these condensed parent company and consolidated interim financial statements in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil (“BACEN”). Our responsibility is to express a conclusion on these condensed parent company and consolidated interim financial statements based on our review.

Scope of review

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



Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the condensed parent company and consolidated interim financial statements as of September 30, 2024 do not present fairly, in all material respects, the parent company and consolidated financial position of CAIXA as of September 30, 2024, its parent company and consolidated financial performance for the three- and nine-month periods ended on that date, and its parent company and consolidated cash flows for the nine-month period ended on that date, in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil.

Other matters

Interim statements of value added

The condensed parent company and consolidated interim financial statements referred to above include the condensed parent company and consolidated interim statements of value added for the three- and nine-month periods ended September 30, 2024, prepared under the responsibility of CAIXA's management, the presentation of which is not required in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil. The condensed parent company and consolidated interim statements of value added were submitted to review procedures performed together with the review of the condensed parent company and consolidated interim financial statements with the purpose of concluding whether they reconcile to the condensed parent company and consolidated interim financial statements and accounting records, as applicable, and whether their form and content are in accordance with the criteria set forth in Technical Pronouncement CPC 09 – Statement of Value Added. Based on our review, we are not aware of any fact that could lead us to believe that these condensed parent company and consolidated interim statements of value added were not prepared, in all material respects, according to the criteria set forth by this standard and consistently with the condensed parent company and consolidated interim financial statements taken as a whole.

Consolidated interim financial statements

As permitted by the provisions of article 77 of CMN Resolution No. 4,966, these condensed parent company and consolidated interim financial statements as of September 30, 2024, which were prepared in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil (“BACEN”), are being issued separately from, and in addition to, the consolidated financial statements prepared in accordance with IAS 34 – Interim Financial Reporting as issued by the International Accounting Standards Board (IASB), which as of this date, have not yet been issued by CAIXA.

Brasília, November 11, 2024

KPMG Auditores Independentes Ltda.
CRC SP-014428/F-0

Original report in Portuguese signed by

André Dala Pola
Accountant CRC 1SP214007/O-2