

Condensed Parent Company and Consolidated Interim Financial Statements

BRGAAP

September 30, 2025



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Condensed Interim Balance Sheets

Assets	Note	in R\$ thousand	
		Parent Company	Consolidated
		09/30/2025	09/30/2025
Cash equivalents	5	8,939,139	8,939,373
Financial assets at fair value through profit or loss	6	156,700,239	159,585,844
Securities (net of allowance for impairment loss on loans)	6.1	156,418,116	159,299,706
Derivative financial instruments	6.2	62	65
Other financial assets	6.3	282,061	286,073
Financial assets at fair value through other comprehensive income	7	466,964,840	465,901,324
Interbank investments	7.1	192,957,479	192,957,479
Securities (net of allowance for impairment loss on loans)	7.2	274,007,361	272,943,845
Financial assets at amortized cost	8	1,507,788,756	1,525,197,588
Central bank deposits	8.1	138,825,432	138,825,432
Interbank investments	8.2	6,775,327	6,775,327
Securities (net of allowance for impairment loss on loans)	8.3	2,227,390	2,227,390
Credit portfolio	8.4	1,317,141,993	1,334,083,265
Other financial assets (net of allowance for impairment loss)	8.5	42,818,614	43,286,174
Allowance for impairment loss on loans with credit-granting characteristics	9	(58,134,576)	(59,297,590)
Tax assets		73,633,428	73,634,705
Currents		4,783,444	4,784,490
Deferred	10	68,849,984	68,850,215
Other assets	14	14,679,185	15,047,766
Investments	11	13,390,571	13,727,682
Investments in associates, subsidiaries and joint subsidiaries		13,390,571	13,727,715
(Impairment losses)			(33)
Property and equipment in use	12	6,200,162	6,210,371
Property and equipment in use		14,104,273	14,115,124
Accumulated depreciation		(7,870,213)	(7,870,855)
(Impairment losses)		(33,898)	(33,898)
Intangible assets	13	3,662,852	3,688,397
Intangible assets		7,378,989	7,409,038
Accumulated amortization		(3,680,880)	(3,685,384)
(Impairment losses)		(35,257)	(35,257)
Total		2,193,824,596	2,212,635,460

Equity and liabilities	Note	in R\$ thousand	
		Parent Company	Consolidated
		09/30/2025	09/30/2025
Financial liabilities at fair value through profit or loss		358,043	358,045
Derivative financial instruments	6.2	358,043	358,045
Financial liabilities at amortized cost	15	2,013,833,295	1,978,091,541
Customer Resources	15.1	814,555,899	814,388,840
Funds from financial and other institutions	15.2	817,179,021	816,299,306
Funds from securities issues	15.3	348,656,702	312,817,798
Other financial liabilities	15.4	33,441,673	34,585,597
Provisions	16	10,814,682	10,818,063
Labor, civil and tax proceedings		9,882,363	9,885,744
Other provisions		932,319	932,319
Expected impairment loss on loans, credit to be released and financial guarantees p	17	2,540,469	1,377,455
Tax liabilities		5,831,548	6,143,715
Currents		1,662,238	1,965,390
Deferred		4,169,310	4,178,325
Actuarial liabilities (employee benefits)	18	20,432,486	20,432,486
Other liabilities	19	27,430,042	44,225,029
Equity	20	112,584,031	151,189,126
Capital		105,300,000	105,300,000
Instruments eligible for common equity			35,838,907
Revaluation reserve		201,350	201,350
Profit reserves		6,818,618	6,818,618
Other comprehensive income		(7,784,778)	(7,784,778)
Retained earnings or accumulated losses		8,048,841	8,048,841
Non-controlling interests			2,766,188
Total		2,193,824,596	2,212,635,460

Condensed interim statements of profit or loss

Description	Note	in R\$ thousand	
		Parent Company	Consolidated
		2025	2025
		Accumulated September	Accumulated September
Interest income	21(a), 22 and 23	178,995,258	179,220,793
At fair value through profit or loss		12,157,409	12,383,884
Income from securities		14,855,288	15,080,784
Income from derivative financial instruments		(2,501,722)	(2,500,783)
Income from other financial assets		(196,157)	(196,117)
At fair value through other comprehensive income		45,308,112	45,193,259
Income from interbank investments		23,316,073	23,316,073
Income from securities		21,992,039	21,877,186
At amortized cost		121,529,737	121,643,650
Income from loan portfolio		110,218,002	110,331,915
Income from interbank investments		399,827	399,827
Income from securities		219,710	219,710
Income from Central Bank investments		9,260,736	9,260,736
Income from other financial assets		1,431,462	1,431,462
Interest expenses	21(b)	(131,512,213)	(129,987,830)
At amortized cost		(131,512,213)	(129,987,830)
Customer Resources		(53,440,381)	(53,440,381)
Funds from financial and other institutions		(51,840,613)	(51,730,025)
Funds from securities issues		(26,231,219)	(24,817,424)
Allowance for impairment loss on loans	9	(10,690,577)	(10,690,577)
Interest income		36,792,468	38,542,386
Other operating income/expenses		(21,031,628)	(19,392,089)
Income from services and banking fees	24	15,457,003	20,328,725
Personnel expenses	25	(22,051,458)	(22,381,850)
Other administrative expenses	26	(10,433,207)	(10,525,671)
Tax expenses	27	(3,089,358)	(3,747,379)
Share of profit of equity-accounted associates and subsidiaries	11	4,078,404	2,677,495
Other operating income	28	9,447,963	9,757,496
Other operating expenses	29	(14,440,975)	(15,500,905)
Recognition and reversal of provisions	30	(2,890,754)	(2,887,787)
Labor, civil and tax proceedings		(3,733,256)	(3,733,256)
Other		842,502	845,469
Operating profit		12,870,086	16,262,510
Non-operating profit (loss)	31	(140,723)	(140,723)
Net income (losses) before income tax and social contribution on net income		12,729,363	16,121,787
Income and social contribution taxes	10	848,926	(482,986)
Profit sharing of employees and management		(1,444,061)	(1,461,242)
Non-controlling interests			(629,537)
Profit for the period		12,134,228	13,548,022

Condensed interim statements of comprehensive income

Description	in R\$ thousand	
	Parent Company	Consolidated
	2025 Accumulated September	2025 Accumulated September
Profit attributable to owners of the Company	12,134,228	13,548,022
Non-controlling interests		629,537
Total profit	12,134,228	14,177,559
Items that will be reclassified to profit or loss	595,620	670,425
Financial instruments classified at FVOCI	515,715	515,715
Non-equity securities	714,595	714,595
Equity financial instruments	158,210	158,210
Tax effects	(357,090)	(357,090)
Other comprehensive income from investments	79,905	154,710
Items that will not be reclassified to profit or loss	(23,018)	(23,018)
Remeasurements of post-employment benefit obligations	(32,891)	(32,891)
Tax effects	9,873	9,873
Comprehensive income for the period	12,706,830	14,824,966
Comprehensive income attributable to owners of the Company	12,706,830	14,238,259
Comprehensive income attributable to NCI		586,707

Condensed interim statements of changes in equity

in R\$ thousand

Parent Company						
Events	Capital	Revaluation reserve	Profit reserve		Other comprehensive income	Retained earnings/ Accumulated losses
			Legal	Statutory		
Balances as of December 31, 2024	96,000,000	206,885	6,112,182	10,006,436	(8,357,380)	
Impacts of the adoption of CMN Resolution No. 4,966/2021						(4,090,439)
Balances as of January 1, 2025	96,000,000	206,885	6,112,182	10,006,436	(8,357,380)	(4,090,439)
Comprehensive income for the period					572,602	
Financial assets at fair value through other comprehensive income					515,715	
Remeasurements of post-employment benefit obligations					(23,018)	
Other equity valuation adjustments					79,905	
Capital increase	9,300,000			(9,300,000)		
Other		(5,535)				5,052
Profit for the period						12,134,228
Balances as of September 30, 2025	105,300,000	201,350	6,112,182	706,436	(7,784,778)	8,048,841

in R\$ thousand

Consolidated									
Events	Capital	Instruments eligible for common equity	Revaluation reserve	Profit reserve		Other comprehensive income	Retained earnings/ Accumulated losses	Subtotal	Non-controlling interests
				Legal	Statutory				
Balances as of December 31, 2024	96,000,000	33,927,964	206,885	6,112,182	10,006,436	(8,357,380)		137,896,087	2,255,677
Impacts of the adoption of CMN Resolution No. 4,966/2021							(4,090,439)	(4,090,439)	
Balances as of January 1, 2025	96,000,000	33,927,964	206,885	6,112,182	10,006,436	(8,357,380)	(4,090,439)	133,805,648	2,255,677
Comprehensive income for the period						572,602		572,602	
Financial assets at fair value through other comprehensive income						515,715		515,715	
Remeasurements of post-employment benefit obligations						(23,018)		(23,018)	
Other equity valuation adjustments						79,905		79,905	
Capital increase	9,300,000				(9,300,000)				
Addition of IHCD remuneration		1,223,906						1,223,906	
Adjustment for inflation of IHCD		687,037					(687,037)		
Changes in non-controlling interests									510,511
Other			(5,535)				5,052	(483)	
Profit for the period							13,548,022	13,548,022	
Appropriations of profit									
Interest on debt instruments eligible to capital							(726,757)	(726,757)	
Balances as of September 30, 2025	105,300,000	35,838,907	201,350	6,112,182	706,436	(7,784,778)	8,048,841	148,422,938	2,766,188

Condensed interim statements of cash flows

Description	in R\$ thousand	
	Parent Company	Consolidated
	Accumulated September 2025	Accumulated September 2025
Cash flows from operating activities		
Adjusted profit	78,047,264	79,860,152
Profit	12,134,228	13,548,022
Adjustments in net income	65,913,036	66,312,130
Market value adjustments of securities and derivative financial instruments (assets/liabilities)	(429,088)	(655,399)
(Gain)/Loss on sale of property, plant and equipment	510	510
(Gain)/Loss on the disposal of non-financial assets	(1,510,445)	(1,510,445)
Allowance for impairment loss on financial instruments	64,649,317	64,649,317
Actuarial liabilities (employee benefits)	1,419,742	1,419,742
Depreciation and amortization	1,785,058	1,790,152
Deferred taxes	(848,926)	(842,299)
Expenses on provisions for legal and other cases	2,890,754	2,887,787
Share of profit of equity-accounted subsidiaries and affiliates	(4,078,404)	(2,677,495)
Non-controlling interests		629,537
Expenses on subordinated debts and hybrid instruments	2,034,518	620,723
Changes in equity	(21,074,019)	(20,074,392)
(Increase) Decrease in interbank investments	(3,597,448)	(3,593,436)
(Increase) Decrease in securities at FVTPL	(36,467,480)	(37,540,802)
(Increase) Decrease in compulsory deposits with the Central Bank of Brazil	(3,534,371)	(3,534,371)
(Increase) Decrease in the loan portfolio	(131,233,360)	(147,227,537)
(Increase) Decrease in other financial assets	8,973,359	8,648,739
(Increase) Decrease in tax assets	942,213	934,309
(Increase) Decrease in other assets	(8,269,843)	(7,668,053)
(Decrease) Increase in funds from financial and other institutions	83,829,470	83,917,327
(Decrease) Increase in customer resources	36,293,296	36,126,926
(Decrease) Increase in funds from issuance of securities	54,229,800	54,229,804
(Decrease) Increase in derivative financial instruments	358,036	358,038
(Decrease) Increase in other financial liabilities	(2,083,871)	(907,366)
(Decrease) Increase in provisions	(4,572,694)	(4,566,346)
(Decrease) Increase in impairment loss on loans with guarantees	(1,558,220)	(1,558,220)
(Decrease) Increase in tax liabilities	(657,705)	(520,401)
(Decrease) Increase in actuarial liabilities	(4,797,076)	(4,797,076)
(Decrease) Increase in other liabilities	(8,928,125)	7,624,073
Net cash from operating activities	56,973,245	59,785,760
Cash flows from investing activities		
Acquisition and redemption of securities at FVOCI	(97,931,184)	(97,884,085)
Acquisition and redemption of AC securities	1,511,890	1,511,890
(Increase) Decrease in investments	2,702,648	1,306,126
Disposal of investments	842,922	842,922
Dividends received from associates and subsidiaries	3,629,950	2,203,397
Disposal of property and equipment in use	28,177	28,177
Acquisition of property and equipment in use	(3,091,744)	(3,102,535)
Disposal of intangible assets	290,220	290,220
Acquisition of intangible assets	(1,662,183)	(1,662,232)
Net cash used in investing activities	(93,679,304)	(96,466,120)
Cash flows from financing activities		
Dividends and interest on equity capital	(2,770,957)	(2,770,957)
IHCD remuneration paid	(949,814)	(949,814)
Non-controlling interests		(119,026)
Net cash used in financing activities	(3,720,771)	(3,839,797)
Net increase (decrease) in cash and cash equivalents	(40,426,830)	(40,520,157)
Changes in cash and cash equivalents, net		
Cash and cash equivalents at beginning of period	252,639,479	252,737,052
Cash and cash equivalents at end of period	212,212,649	212,216,895
Increase (Decrease) in cash and cash equivalents	(40,426,830)	(40,520,157)

Condensed interim statements of value added

Description	in R\$ thousand			
	Parent Company		Consolidated	
	2025		2025	
	Accumulated September		Accumulated September	
	R\$	%	R\$	%
1. Recipes	194,255,990		199,859,942	
Income	178,995,258		179,220,793	
Fee-based services	15,457,003		20,328,725	
Allowance for impairment loss on loans	(10,690,577)		(10,690,577)	
Other	10,494,306		11,001,001	
2. Interest expenses	131,512,213		129,987,830	
3. Inputs purchased from third parties	25,955,549		27,295,181	
Materials energy and others	2,602,723		2,614,743	
Data processing and communications	2,134,490		2,152,547	
Advertising and promotions	387,245		393,741	
Third-party and specialized services	1,553,225		1,602,159	
Surveillance and security services	759,071		759,071	
Other	18,518,795		19,772,920	
Services delegated by the Federal Government	1,779,730		1,779,730	
Expenses on lottery companies and commercial partners	2,428,750		2,483,494	
Discounts on loans	517,222		565,037	
Credit/debit card expenses	585,420		1,277,169	
Post-employment benefit	1,419,742		1,419,742	
Sundry operating provisions	4,077,820		4,272,015	
Too	7,710,111		7,975,733	
4. Gross value added (1-2-3)	36,788,228		42,576,931	
5. WITHHOLDINGS	1,785,058		1,790,152	
Depreciation, amortization and depletion	1,785,058		1,790,152	
6. Net value added (4-5)	35,003,170		40,786,779	
7. Value added received by transfer	4,078,404		2,677,495	
Share of profit of equity-accounted investees	4,078,404		2,677,495	
8. Value added to be distributed (6+7)	39,081,574		43,464,274	
9. Distribution of value added	39,081,574	100.00	43,464,274	100.00
Personnel	20,384,260	52.16	20,690,085	47.60
Direct compensation	14,861,714		15,040,246	
Benefits	4,489,716		4,576,308	
FGTS	1,032,830		1,073,531	
Taxes fees and contributions	5,351,691	13.69	7,383,372	16.99
Federal	4,746,842		6,601,169	
State	1,618		1,635	
Municipal	603,231		780,568	
Return on debt capital	1,211,395	3.10	1,213,258	2.79
Rents	1,211,395		1,213,258	
Return on equity capital	12,134,228	31.05	14,177,559	32.62
Interest on equity capital and dividends	1,890,180		1,890,180	
Interest on debt instruments eligible to capital			726,756	
Retained earnings	10,244,048		10,931,086	
Non-controlling interests in retained earnings			629,537	

Note 1 – Operations

Caixa Econômica Federal ("CAIXA" or "Institution") is a financial institution with 164 years of operations. It was set up by Decree-Law 759 on August 12, 1969, as a public company set up under private law and linked to the Federal Government through the Ministry of Finance. It is headquartered and domiciled at Setor Bancário Sul, Quadra 4, Lotes 3 e 4, Brasília, Federal District, Brazil. In accordance with article 173 of the Federal Constitution and article 2, paragraph 1 of Law No. 13,303, of 06/30/2016, its constitution as a public company is justified by the relevant collective interest marked by the promotion of citizenship and the development of the country, both as a financial institution and agent of public policies, and as the main strategic partner of the Brazilian State.

By delegation of the Federal Government, CAIXA operates the role of operating agent of funds and social programs, among which the Guarantee Fund for Length of Service (FGTS) stands out, being its main financial agent, the Fund for the Compensation for Salary Variations (FCVS), the Residential Lease Fund (FAR), among others. The funds are independent legal entities managed by specific regulations and governance structure and their own accounting, whose assets are segregated from CAIXA. Therefore, the information about those funds is not part of the limited review of CAIXA's interim financial statements by independent auditors.

Main Social Funds and Programs	
Description	09/30/2025 (1)
Severance Pay Fund - FGTS	812,824,959
Residential Lease Fund - FAR	24,934,456
Fund for the Compensation for Salary Changes - FCVS	19,606,069
Infrastructure Support Fund for Recovery and Adaptation to Extreme Weather Events – FIRECE	7,066,078
Social Development Fund - FDS	5,942,102
Popular Housing Guarantee Fund – FGHab	3,893,773
High School Funding Fund – FIPEM	3,646,792
Microfinance Guarantee Fund – FGM	662,601
Guarantee Fund for Shipbuilding - FGCN	57,733
Total	878,634,563

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

Note 2 – Presentation of financial statements

(a) Context

CAIXA's parent company and consolidated financial statements are the responsibility of Management and were approved by the Management Board on 11/10/2025 and by the Board of Directors on 11/17/2025.

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

(b) Basis of preparation and statement of compliance

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

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

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

(c) Consolidation

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

Enterprise	Activity	% of interest
		As of September 30, 2025
Caixa Econômica Federal	Bank	Leader of the Conglomerate
Caixa Loterias	Lottery services	100%
Fundo de Investimento CAIXA Extramercado Exclusivo Loterias	Investment Funds	100% ownership interest of the subsidiary
Caixa Cartões	Holding company	100%
Fundo de Investimento CAIXA Extramercado Exclusivo Cartões	Investment Funds	100%
Caixa Seguridade	Holding company	80%
Caixa Holding	Holding company	100%
Caixa Corretora	Insurance Brokerage	100%
Fundo de Investimento CAIXA Extramercado Exclusivo Seguridade	Investment Funds	100% ownership interest in the subsidiary
Fundo de Investimento CAIXA Extramercado Exclusivo Corretora	Investment Funds	100% ownership interest in the subsidiary
Caixa Asset	Distribution of securities	100%
Fundo de Investimento CAIXA Ibirapuera Renda Fixa	Investment Funds	100% ownership interest by subsidiary
Receivables Investment Fund – ACR IV	Investment Funds	% of variable
Ânima COOASGO Receivables Investment Fund	Investment Funds	% of variable

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

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

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

(d) Impacts resulting from the adoption of new standards

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

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

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

The consolidated financial statements for the period ended June 30, 2025, have been prepared in accordance with Brazilian accounting practices applicable to institutions authorized to operate by the Central Bank of Brazil and are being presented in an additional manner, as allowed by article 77 of CMN Resolution No. 4,966/2021 and article 100 of BCB Resolution No. 352/2023 to the consolidated financial statements prepared in accordance with the international standard until 2027.

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

- i. The "held-to-maturity", "available-for-sale" and "held-for-trading" categories of financial instruments were terminated; and
- ii. New measurement categories for financial instruments have been introduced:
 - **Amortized Cost:** the financial asset is managed within a business model whose objective is to receive contractual cash flows, consisting only of payments of principal and interest. Loans and other held-to-maturity instruments fall into that category.
 - **Fair value through other comprehensive income: the financial asset** is managed within a business model whose objective is to receive contractual cash flows, consisting solely of payment of principal and interest, and of sale. Available-for-sale instruments fell into this category. Moreover, reverse sale and repurchase agreements were allocated to this category upon initial recognition.
 - **Fair value through profit or loss:** remaining financial assets and *royalty rights*.

Impairment loss on loans

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

Stage 1 - consists of the probability of the financial instrument being classified as a financial asset with credit recovery problems within the next 12 months, or over the expected term of the instrument if it is lower than 12 months, for financial assets originated or purchased without credit recovery problems;

Stage 2 - considers the probability of the financial instrument becoming a credit-impaired asset over the entire expected term of the financial instrument for financial assets originated or purchased without a credit recovery problem and whose credit risk has increased significantly; and

Stage 3 - the instrument is an asset with credit recovery problems.

Credit and credit commitments to be released

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

Securities

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

Income from services and banking fees

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

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

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

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

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

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

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

(d.3) Standards applicable to future periods

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

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

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

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

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

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

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

Note 3 – Significant accounting policies

There were no changes in accounting practices and policies adopted by CAIXA for the period ended 30 September 30, 2025. The accounting practices, estimates and judgments adopted by CAIXA are described in the note to the main accounting practices, judgments and estimates to the parent company and consolidated financial statements as of June 30, 2025 available at: <https://ri.caixa.gov.br/informacoes-financeiras/central-de-resultados/>.

Note 4 – Significant judgments and estimates

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

(a) Expected credit loss

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

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

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

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

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

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

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

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

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

(b) Tax assets and liabilities

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

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

(c) Amortization and depreciation

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

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

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

(d) Provisions

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

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

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

Provisions are recognized when:

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

(e) Fair value and fair value hierarchy

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

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

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

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

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

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

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

- **Level 1** - quoted prices (unadjusted) in asset markets for identical assets or liabilities. This level includes listed securities and debt instruments traded on the stock, mercantile and futures exchange, for example;
- **Level 2** - inputs other observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices), except for those included in Level 1, including most over-the-counter derivative contracts, negotiated loans and structured debt issuance; and
- **Level 3** - inputs for the asset or liability that are not based on observable market data (unobservable inputs). This level includes equity and debt instruments significantly composed of unobservable inputs.

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

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

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

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

Items observed by CAIXA when measuring fair value:

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

(f) Actuarial liabilities

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

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

Note 5 – Cash and cash equivalents

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

Parent Company	
Description	09/30/2025
Total cash and cash equivalents	8,939,139
Cash and cash equivalents in local currency	8,730,363
Cash and cash equivalents in foreign currency	208,776
Interbank investments	193,173,511
Voluntary deposits – Central Bank of Brazil (note 8.1)	10,099,999
Total	212,212,649

Consolidated	
Description	09/30/2025
Total cash and cash equivalents	8,939,373
Cash and cash equivalents in local currency	8,730,597
Cash and cash equivalents in foreign currency	208,776
Interbank investments	193,177,523
Voluntary deposits – Central Bank of Brazil (note 8.1)	10,099,999
Total	212,216,895

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

Note 6.1 – Securities at fair value through profit or loss

(a) Composition of the portfolio by aging schedule

Parent Company							
Description	09/30/2025						
	Without maturity	For 1-90 days	Higher than Within 360 days	Fair value	Total gross carrying amount	Provision	Adjustment to at fair value
Brazilian federal government bonds	-	49,972	154,152,179	154,202,151	153,712,658	-	489,493
Private securities of financial institutions	-	-	158,152	158,152	156,321	(782)	2,613
Private securities of non-financial entities	-	-	1,921,395	1,921,395	1,958,439	(73,365)	36,321
Investment fund shares	131,003	-	-	131,003	130,000	-	1,003
Shares	5,415	-	-	5,415	100,448	-	(95,033)
Total	136,418	49,972	156,231,726	156,418,116	156,057,866	(74,147)	434,397

Consolidated									
Description	09/30/2025								
	Without maturity	For 1-90 days	Within 91-180 days	Within 181-360 days	Over 360 days	Fair value	Total gross carrying amount	Provision	Adjustment to at fair value
Brazilian federal government bonds	-	49,972	88,083	228,252	156,577,552	156,943,859	156,258,742	-	685,117
Private securities of financial institutions	-	-	-	-	158,152	158,152	156,321	(782)	2,613
Private securities of non-financial entities	-	-	-	-	1,921,395	1,921,395	1,958,439	(73,365)	36,321
Investment fund shares	270,885	-	-	-	-	270,885	239,009	-	31,876
Shares	5,415	-	-	-	-	5,415	100,448	-	(95,033)
Total	276,300	49,972	88,083	228,252	158,657,099	159,299,706	158,712,959	(74,147)	660,894

(b) Changes in the securities portfolio by stages

Parent Company					
Stage 1	Balance as of 01/01/2025	Purchase/ (settlement)	Transfer of/ to Stage 2	Transfer of/ to Stage 3	Balance as of 09/30/2025
Brazilian federal government bonds	120,920,014	32,792,644	-	-	153,712,658
Private securities of financial institutions	-	156,321	-	-	156,321
Private securities of non-financial entities	448,694	1,385,229	-	36,996	1,870,919
Investment fund shares	-	130,000	-	-	130,000
SharesShares	100,448	-	-	-	100,448
Total	121,469,156	34,464,194	-	36,996	155,970,346

Consolidated					
Stage 1	Balance as of 01/01/2025	Purchase/ (settlement)	Transfer from/to stage 2	Transfer from/ to stage 3	Balance as of 09/30/2025
Brazilian federal government bonds	122,323,519	33,935,223	-	-	156,258,742
Private securities of financial institutions	-	156,321	-	-	156,321
Private securities of non-financial entities	448,694	1,385,229	-	36,996	1,870,919
Investment fund shares	18,768	220,241	-	-	239,009
SharesShares	100,448	-	-	-	100,448
Total	122,891,429	35,697,014	-	36,996	158,625,439

Parent Company/Consolidated					
Stage 3	Balance as of 01/01/2025	Purchase/ (settlement)	Transfer from/ to stage 1	Transfer of/ to Stage 3	Balance as of 09/30/2025
Private securities of non-financial entities	36,996	87,520	(36,996)	-	87,520
Total	36,996	87,520	(36,996)	-	87,520

Note 6.2 – Derivatives

(a) Hedge Accounting

Parent Company/Consolidated							
Strategy		09/30/2025					
		Hedging instruments				Object	
Interest rate risk		Face value	Quantity	Market value (1)		Market value	Mark-to-market adjustments
Object	Instrument			Effective portion	Ineffective portion		
Hedge of the loan portfolio	Futures contracts (2)	15,681,206	178,045	393,487	113,228	16,522,462	(393,487)
Foreign issuance hedges	Swap	3,906,467	40	221,581	-	4,128,047	(221,581)

(1) Mark-to-market portion of the hedging instrument.

(2) Instrument settled in D+1 with B3 counterparty.

(b) Time structure of the hedge

Parent Company/Consolidated			
Maturity	Banking portfolio hedge		Foreign issuance hedges
	09/30/2025		09/30/2025
2025	-		125,681
2026	9,049,354		237,821
2027	5,749,659		221,685
2028	673,623		207,632
2029	164,483		195,289
2030	-		2,918,359
2031	44,087		-
Total	15,681,206		3,906,467

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

Parent Company					
Notional value					
Description	09/30/2025				
	Within 1-90 days	Within 91-180 days	Within 181-360 days	Over 360 days	Market value
Futures contracts					
Purchase commitments	-	68,502	156,318	495,555	720,375
Interbank market	-	68,502	156,318	495,555	720,375
Sales commitments	608,576	5,180,917	4,140,169	62,627,452	72,557,114
Interbank market	87,114	5,180,917	4,140,169	62,627,452	72,035,652
Foreign currency	521,462	-	-	-	521,462
Forward contracts (1)					
Forward exchange contract - assets	171,310	-	-	-	171,310
Foreign exchange contract - liabilities	84,488	-	-	-	84,488
Swap					
Swap - US dollar	125,681	-	121,082	3,659,703	3,906,466
Other					
Derivative FGTS (Severance Pay Fund)	-	-	-	3,044,543	3,044,543

Consolidated					
Notional value					
Description	09/30/2025				
	Within 1-90 days	Within 91-180 days	Within 181-360 days	Over 360 days	Market value
Futures contracts					
Purchase commitments	8,895	2,123,555	156,318	495,555	2,784,323
Interbank market	8,895	2,123,555	156,318	495,555	2,784,323
Sales commitments	608,576	5,180,917	4,140,169	62,627,452	72,557,114
Interbank market	87,114	5,180,917	4,140,169	62,627,452	72,035,652
Foreign currency	521,462	-	-	-	521,462
Forward contracts (1)					
Forward exchange contract - assets	171,310	-	-	-	171,310
Foreign exchange contract - liabilities	84,488	-	-	-	84,488
Swap					
Swap - US dollar	125,681	-	121,082	3,659,703	3,906,466
Swap - DI	300,310	-	-	-	300,310
Other					
Derivative FGTS (Severance Pay Fund)	-	-	-	3,044,543	3,044,543

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

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

As of September 30, 2025, the breakdown of the portfolio of derivative financial instruments was R\$65 for receivables and R\$358,045 for payables.

Parent Company						
Description	09/30/2025					
	Equity value receivable (received)/payable (paid)	Market value adjustment (equity - revenue)	Within 1-90 days	Within 181-360 days	Over 360 days	Equity value
Receivables	68	(6)	62	-	-	62
Term						
Financial institutions and clients	68	(6)	62	-	-	62
Payables	156,084	201,959	11,675	11,070	335,298	358,043
Swap						
Indexes/B3	156,077	201,942	11,651	11,070	335,298	358,019
Term						
Financial institutions and clients	7	17	24	-	-	24

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

Description	Parent Company	Consolidated
	2025	2025
	Accumulated September	Accumulated September
Swap	(358,043)	(358,236)
Future	(2,139,292)	(2,138,160)
Exchange	(4,387)	(4,387)
Total	(2,501,722)	(2,500,783)

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

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

Description	Parent Company			Consolidated		
	09/30/2025			09/30/2025		
	Total gross carrying amount	Fair value adjustment in profit or loss	Fair value	Total gross carrying amount	Fair value adjustment in profit or loss	Fair value
Royalties	757,242	(475,181)	282,061	757,242	(475,181)	282,061
Reverse sale and repurchase agreements - LTN (1)	-	-	-	4,012	-	4,012
Total	757,242	(475,181)	282,061	761,254	(475,181)	286,073

(1) Consists of the reverse sale-and-repurchase agreement classified as FVTPL of a consolidated investment fund.

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

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

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

Description	Parent Company/Consolidated		
	Within 1-90 days	Fair value adjustment	Carrying value 09/30/2025
Money market instruments - own portfolio	103,992,705	1,737	103,994,442
Financial Treasury Bills	69,936,599	579	69,937,178
National Treasury Bills	2,450,052	260	2,450,312
National Treasury Notes	31,606,054	898	31,606,952
Money market instruments - third-party portfolio	88,963,013	24	88,963,037
Financial Treasury Bills	19,549,444	-	19,549,444
National Treasury Bills	30,465,941	24	30,465,965
National Treasury Notes	38,947,628	-	38,947,628
Total	192,955,718	1,761	192,957,479

Note 7.2 – Securities at fair value through other comprehensive income

(a) Composition of the portfolio by aging schedule

Parent Company									
Description	09/30/2025					Fair value	Total gross carrying amount	Expected losses	Fair value adjustment
	Without maturity	For 1-90 days	From 91 to 180 days	Within 181-360 days	Over 360 days				
Brazilian federal government bonds	-	1,491,049	7,442,850	2,243,726	245,723,707	256,901,332	257,029,408	-	(128,076)
Private securities of financial institutions	-	294,504	429,199	868,677	357,784	1,950,164	1,938,242	(3,131)	15,053
Private securities of non-financial entities	-	-	9,008	-	12,450,394	12,459,402	12,685,103	(194,354)	(31,347)
Investment fund shares (1)	2,678,101	-	-	-	-	2,678,101	1,495,411	-	1,182,690
Shares(1)	18,362	-	-	-	-	18,362	18,970	-	(608)
Total	2,696,463	1,785,553	7,881,057	3,112,403	258,531,885	274,007,361	273,167,134	(197,485)	1,037,712

Consolidated									
Description	09/30/2025					Fair value	Carrying value gross	Expected losses	Fair value adjustment
	Without maturity	For 1-90 days	Within 91-180 days	Within 181-360 days	Over 360 days				
Brazilian federal government bonds	-	1,491,049	7,442,850	2,243,726	245,723,707	256,901,332	257,029,408	-	(128,076)
Private securities of financial institutions	-	294,504	429,199	868,677	357,784	1,950,164	1,938,242	(3,131)	15,053
Private securities of non-financial entities	-	-	9,008	-	12,450,394	12,459,402	12,685,103	(194,354)	(31,347)
Investment fund shares (1)	1,614,585	-	-	-	-	1,614,585	495,411	-	1,119,174
Shares (1)	18,362	-	-	-	-	18,362	18,970	-	(608)
Total	1,632,947	1,785,553	7,881,057	3,112,403	258,531,885	272,943,845	272,167,134	(197,485)	974,196

(1) CAIXA has irrevocably designated equity instruments at fair value through other comprehensive income due to the strategy and characteristics of these securities. As of September 30, 2025, these securities total R\$ 10,822 in investment fund shares and R\$ 13,732 in shares.

(b) Changes in the securities portfolio by stages

Parent Company					
Stage 1	Balance as of 01/01/2025	Purchase/ (settlement)	Transfer from/to stage 2	Transfer from/ to stage 3	Balance as of 09/30/2025
Brazilian federal government bonds	162,083,246	94,946,162	-	-	257,029,408
Private securities of financial institutions	2,854,322	(916,080)	-	-	1,938,242
Private securities of non-financial entities	8,979,453	3,511,581	(241,129)	-	12,249,905
Investment fund shares	1,557,330	(61,919)	-	-	1,495,411
Shares	18,970	-	-	-	18,970
Total	175,493,321	97,479,744	(241,129)	-	272,731,936

Consolidated					
Stage 1	Balance as of 01/01/2025	Purchase/ (settlement)	Transfer of/ to Stage 2	Transfer of/ to Stage 3	Balance as of 09/30/2025
Brazilian federal government bonds	162,083,246	94,946,162	-	-	257,029,408
Private securities of financial institutions	2,854,322	(916,080)	-	-	1,938,242
Private securities of non-financial entities	8,979,453	3,511,581	(241,129)	-	12,249,905
Investment fund shares	557,330	(61,919)	-	-	495,411
Shares	18,970	-	-	-	18,970
Total	174,493,321	97,479,744	(241,129)	-	271,731,936

Parent Company/Consolidated					
Stage 2	Balance as of 01/01/2025	Purchase/ (settlement)	Transfer of/ to Stage 1	Transfer of/ to Stage 2	Balance as of 09/30/2025
Private securities of non-financial entities	-	164,047	241,129	-	405,176
Total	-	164,047	241,129	-	405,176

Parent Company/Consolidated					
Stage 3	Balance as of 01/01/2025	Purchase/ (settlement)	Transfer of/ to Stage 1	Transfer of/ to Stage 2	Balance as of 09/30/2025
Private securities of non-financial entities	30,022	-	-	-	30,022
Total	30,022	-	-	-	30,022

Note 8 – Financial assets at amortized cost

Note 8.1 – Central Bank deposits

Parent Company/Consolidated			
Description	Remuneration	09/30/2025	
Reserve for demand deposits	Unpaid	10,729,273	
Reserve for savings-account deposits	Savings Index	78,280,715	
Time deposits are legal reserve requirements	SELIC rate	39,522,615	
Instant payouts account	SELIC rate	192,830	
Voluntary deposits	SELIC rate	10,099,999	
Total		138,825,432	

Note 8.2 – Interbank investments – interbank deposits

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

Parent Company/Consolidated				
Wallet	09/30/2025			
	For 1-90 days	Within 181-360 days	Over 360 days	Net carrying amount
Interbank deposits	470,477	6,197,473	107,377	6,775,327
Interbank deposits	470,477	-	-	470,477
Interbank deposits - crop loans	-	6,197,473	107,377	6,304,850
Total	470,477	6,197,473	107,377	6,775,327

The entirety of the financial deposit portfolio is allocated to Stage 1.

(a.1) Agreement for offsetting and settling obligations

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

Parent Company/Consolidated	
Description	09/30/2025
Banco BMG S/A	11,942
BANCO MERCANTIL DO BRASIL	2,651
Total	14,593

Note 8.3 – Securities measured at amortized cost

(a) Composition of the portfolio by aging schedule

Parent Company/Consolidated				
Description	09/30/2025			
	Over 360 days	Total gross carrying amount	Expected losses	Book value, net of allowance
Private securities of non-financial entities	2,227,390	2,228,059	(669)	2,227,390
Total	2,227,390	2,228,059	(669)	2,227,390

(b) Changes in the portfolio's stages

Parent Company/Consolidated					
Stage 1	Balance as of 01/01/2025	Purchase/ liquidation	Transfer of/ to Stage 2	Transfer of/ to Stage 3	Balance as of 09/30/2025
Brazilian federal government bonds	1,541,305	(1,541,305)	-	-	-
Private securities of non-financial entities	2,198,643	29,416	-	-	2,228,059
Total	3,739,948	(1,511,889)	-	-	2,228,059

Note 8.4 – Portfolio measured at amortized cost

(a) Breakdown of the loan portfolio

Description	Parent Company			Consolidated		
	09/30/2025			09/30/2025		
	Carrying value	Expected losses	Book value, net of allowance	Carrying value	Expected losses	Book value, net of allowance
Loans and discounted receivables (1) (2)	230,730,847	(28,675,060)	202,055,787	231,922,950	(28,675,060)	203,247,890
Financing agreements (2)	13,030,709	(1,282,897)	11,747,812	13,030,709	(1,282,897)	11,747,812
Crop financing agreements	60,997,426	(5,100,539)	55,896,887	60,997,426	(5,100,539)	55,896,887
Real estate financing agreements (1)	896,271,765	(17,842,165)	878,429,600	896,271,765	(17,842,165)	878,429,600
Infrastructure financing	110,613,632	(4,942,842)	105,670,790	110,613,632	(4,942,842)	105,670,790
Assignment of receivables	2,991,429	(24,584)	2,966,845	2,991,429	(24,584)	2,966,845
Other assets considered to be credit granting	2,506,185	(266,489)	2,239,696	18,255,354	(1,429,503)	16,825,851
Total	1,317,141,993	(58,134,576)	1,259,007,417	1,334,083,265	(59,297,590)	1,274,785,675

(1) Includes *hedging* loans and receivables that are discounted to the amount of R\$380,593 and real estate financing in the amount of R\$12,893.

(2) In September 2025, government programs (Giro CAIXA and PRONAMPE microcredit, Giro CAIXA FGI, Desenrola Brasil and PROCRED) totaled R\$32,192,724. granted.

(b) Changes in the loan portfolio by stages

Stage 1 (1)	Parent Company				Balance as of 09/30/2025
	Balance as of 01/01/2025	Recognition/(liquidation)	Transfer of/ for Stage 2	Transfer of/ to Stage 3	
Loans and discounted receivables	168,993,688	18,644,030	8,278,831	(4,527,185)	191,389,364
Financing	7,910,356	3,520,672	(77,807)	(265,104)	11,088,117
Crop financing agreements	57,442,005	(1,418,017)	(3,165,185)	(3,741,667)	49,117,136
Real estate financing agreements	786,474,231	73,081,011	(5,827,539)	(6,642,937)	847,084,766
Infrastructure financing	100,829,120	3,755,744	(130,086)	(144,896)	104,309,882
Assignment of receivables	3,293,659	(394,364)	(13,987)	(19,012)	2,866,296
Other assets with credit-granting characteristics (2)	16,078,584	(13,667,447)	(4,216)	(220,146)	2,186,775
Total	1,141,021,643	83,521,629	(939,989)	(15,560,947)	1,208,042,336

(1) Includes the amount of R\$39,461,483 consisting of contracts overdue for more than 30 days.

(2) The movement considers the migration of debit and credit card transactions to Caixa Cartões, which occurred in April 2025.

Stage 2	Parent Company				Balance as of 09/30/2025
	Balance as of 01/01/2025	Recognition/(liquidation)	Transfer of/ to Stage 1	Transfer from/ to stage 3	
Loans and discounted receivables	21,288,406	1,918,215	(8,278,831)	(3,658,743)	11,269,047
Financing	437,628	153,447	77,807	(145,916)	522,966
Crop financing agreements	850,510	211,159	3,165,185	(89,065)	4,137,789
Real estate financing agreements	6,118,306	400,415	5,827,539	(1,158,343)	11,187,917
Infrastructure financing	453,491	(33,256)	130,086	(4,379)	545,942
Assignment of receivables	26,741	(2,179)	13,987	(5,342)	33,207
Other assets considered to be credit granting	1,258,829	(1,250,750)	4,216	(3,810)	8,485
Total	30,433,911	1,397,051	939,989	(5,065,598)	27,705,353

Parent Company					
Stage 3	Balance as of 01/01/2025	Recognition/(liquidation)	Transfer of/ to Stage 1	Transfer of/ to Stage 2	Balance as of 09/30/2025
Loans and discounted receivables	21,745,337	(1,858,829)	4,527,185	3,658,743	28,072,436
Financing	578,823	429,783	265,104	145,916	1,419,626
Crop financing agreements	4,008,564	(96,795)	3,741,667	89,065	7,742,501
Real estate financing agreements	32,603,630	(2,514,708)	6,751,817	1,158,343	37,999,082
Infrastructure financing	5,865,448	(148,035)	36,016	4,379	5,757,808
Assignment of receivables	76,597	(9,025)	19,012	5,342	91,926
Other assets considered to be credit granting	523,548	(436,579)	220,146	3,810	310,925
Total	65,401,947	(4,634,188)	15,560,947	5,065,598	81,394,304

Consolidated					
Stage 1 (1)	Balance as of 01/01/2025	Recognition/(liquida tion)	Transfer to/from stage 2	Transfer to/from stage 3	Balance as of 09/30/2025
Loans and discounted receivables	170,043,830	18,785,991	8,278,831	(4,527,185)	192,581,467
Financing	7,910,356	3,520,672	(77,807)	(265,104)	11,088,117
Crop financing agreements	57,442,005	(1,418,017)	(3,165,185)	(3,741,667)	49,117,136
Real estate financing agreements	786,474,231	73,081,011	(5,827,539)	(6,642,937)	847,084,766
Infrastructure financing	100,829,120	3,755,744	(130,086)	(144,896)	104,309,882
Assignment of receivables	3,293,659	(394,364)	(13,987)	(19,012)	2,866,296
Other receivables considered to be credit granting	16,078,584	598,107	(322,661)	(252,449)	16,101,581
Total	1,142,071,785	97,929,144	(1,258,434)	(15,593,250)	1,223,149,245

(1) Includes the amount of R\$42,045,228 consisting of contracts overdue for more than 30 days.

Consolidated					
Stage 2	Balance as of 01/01/2025	Recognition/(liquidation)	Transfer from/ to stage 1	Transfer from/ to stage 3	Balance as of 09/30/2025
Loans and discounted receivables	21,288,406	1,918,215	(8,278,831)	(3,658,743)	11,269,047
Financing	437,628	153,447	77,807	(145,916)	522,966
Crop financing agreements	850,510	211,159	3,165,185	(89,065)	4,137,789
Real estate financing agreements	6,118,306	400,415	5,827,539	(1,158,343)	11,187,917
Infrastructure financing	453,491	(33,256)	130,086	(4,379)	545,942
Assignment of receivables	26,741	(2,179)	13,987	(5,342)	33,207
Other assets considered to be credit granting	1,258,829	(54,784)	322,661	(26,668)	1,500,038
Total	30,433,911	2,593,017	1,258,434	(5,088,456)	29,196,906

Consolidated					
Stage 3	Balance as of 01/01/2025	Constitution/ (settlement)	Transfer from/ to stage 1	Transfer to/from stage 2	Balance as of 09/30/2025
Loans and discounted receivables	21,745,337	(1,858,829)	4,527,185	3,658,743	28,072,436
Financing	578,823	429,783	265,104	145,916	1,419,626
Crop financing agreements	4,008,564	(96,795)	3,741,667	89,065	7,742,501
Real estate financing agreements	32,603,630	(2,405,828)	6,642,937	1,158,343	37,999,082
Infrastructure financing	5,865,448	(256,915)	144,896	4,379	5,757,808
Assignment of receivables	76,597	(9,025)	19,012	5,342	91,926
Other assets considered to be credit granting	523,548	(148,930)	252,449	26,668	653,735
Total	65,401,947	(4,346,539)	15,593,250	5,088,456	81,737,114

(c) Breakdown of the portfolio by range of arrears

Description	Parent Company					
	09/30/2025					
	Portfolio C 1	Portfolio C 2	Portfolio C 3	Portfolio C 4	Portfolio C 5	Total
Not problematic	882,303,177	103,220,644	134,008,263	-	116,197,647	1,235,729,731
Within 1-30 days	832,469,981	99,417,183	132,001,200	-	114,139,716	1,178,028,080
Within 31-60 days	39,146,660	2,679,632	1,270,677	-	1,429,388	44,526,357
Within 61-90 days	10,686,536	1,123,829	736,386	-	628,543	13,175,294
Defaulted problematics	27,255,630	8,658,121	3,305,970	-	2,052,358	41,272,079
Within 1-90 days	27,255,630	8,658,121	3,305,970	-	2,052,358	41,272,079
Delinquent Problematics	12,325,800	11,678,796	6,174,561	-	9,961,026	40,140,183
Within 91-180 days	8,710,092	6,727,631	2,929,090	-	4,525,881	22,892,694
Within 181-360 days	2,156,555	2,890,558	2,323,357	-	3,587,644	10,958,114
Over 360 days	1,459,153	2,060,607	922,114	-	1,847,501	6,289,375
Total	921,884,607	123,557,561	143,488,794	-	128,211,031	1,317,141,993

Description	Consolidated					
	09/30/2025					
	Portfolio C 1	Portfolio C 2	Portfolio C 3	Portfolio C 4	Portfolio C 5	Total
Not problematic	882,303,177	103,220,644	134,008,263	-	133,138,917	1,252,671,001
Within 1-30 days	832,469,981	99,417,183	132,001,200	-	131,080,986	1,194,969,350
Within 31-60 days	39,146,660	2,679,632	1,270,677	-	1,429,388	44,526,357
Within 61-90 days	10,686,536	1,123,829	736,386	-	628,543	13,175,294
Defaulted problematics	27,255,630	8,658,121	3,305,970	-	2,052,358	41,272,079
Within 1-90 days	27,255,630	8,658,121	3,305,970	-	2,052,358	41,272,079
Delinquent Problematics	12,325,800	11,678,796	6,174,561	-	9,961,028	40,140,185
Within 91-180 days	8,710,092	6,727,631	2,929,090	-	4,525,883	22,892,696
Within 181-360 days	2,156,555	2,890,558	2,323,357	-	3,587,644	10,958,114
Over 360 days	1,459,153	2,060,607	922,114	-	1,847,501	6,289,375
Total	921,884,607	123,557,561	143,488,794	-	145,152,303	1,334,083,265

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

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

(d) Renegotiated loans

Parent Company/Consolidated	
Description	09/30/2025
Contracts (1)	33,109,631
Write-offs as loss	672,806

(1) Amount of renegotiations not characterized as restructuring.

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

In September 2025, the percentage of financial assets restructured in relation to total financial instruments renegotiated was 5.05%, totaling R\$ 22,081,822.

The most relevant component in the portfolio classified as problematic is default and restructuring, which account for 69.28% and 14.70%, totaling R\$ 56,397,595 and R\$11,968,318, respectively.

Considering the mark to pieces of problematic assets by segment, the housing industry (individuals and legal entities) stands out, accounting for 47,13% (R\$ 38.365.850) of the total problematic assets, with default accounting for 68,89% (R\$ 26.431.290) and restructuring accounting for 29,33% (R\$ 11.251.234).

The expected recovery of financial instruments with credit recovery problems in September 2025 totals R\$42,207,531.

In September 2025, unrecognized income due to the fact that the asset is considered to have credit recovery problems totaled R\$8,052,292.

Note 8.5 – Other financial assets at amortized cost

(a) Composition

Description	Parent Company		Consolidated	
	09/30/2025		09/30/2025	
	Carrying value	Carrying amount net of losses	Carrying value	Carrying amount net of losses
Receivables from the National Housing System (c)	21,793,287	18,097,448	21,793,287	18,097,448
Debtors for guarantee deposits (note 16 (e))	22,530,922	22,530,922	22,530,922	22,530,922
Income receivable from the public sector (1)	1,739,895	1,737,991	1,739,895	1,737,991
Income receivable from the private sector (1)	273,220	268,992	474,781	470,553
Credit card	10,133	10,133	276,132	276,132
Other	173,128	173,128	173,128	173,128
Total	46,520,585	42,818,614	46,988,145	43,286,174

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

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

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

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

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

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

The table below shows the status of the cases that have been novated against the fund:

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

- Qualified and not approved – Qualified agreements not yet analyzed by the FCVS;
- Approved under appeal – agreements with funds issued by CAIXA financial agent and not yet analyzed by the FCVS, with difference in values;
- Approved without recourse – agreements under analysis by CAIXA financial agent to validate with the FCVS for the issue or not of an appeal; and
- Denial of coverage – includes contracts with denial of coverage with and without recourse, and contracts that may not be appealed due to exhaustion of the possibilities of reversal of the denial, by the FCVS.

Parent Company/Consolidated			
Description	09/30/2025		
	Base balance	Expected losses	Net balance
FCVS (Salary Changes Compensation Fund) receivable	31,380,791	(13,307,872)	18,072,919
Not enabled	39,619	(27,758)	11,861
Qualified and not approved	233,121	(172,831)	60,290
Approved with/without appeal or manifestation	5,934,770	(1,934,970)	3,999,800
Approved, validated and under novation	8,513,069	(143,683)	8,369,386
Coverage denial (1)	12,964,373	(7,332,791)	5,631,582
Financial impediment – credit risk (Stage 3) (2)	3,695,839	(3,695,839)	-
FGTS (Severance Pay Fund) to be reimbursed	24,529	-	24,529
Total	31,405,320	(13,307,872)	18,097,448

(1) Includes the negative amount due to multiplicity of CADMUT in the amount of R\$4,612,362, net of allowance for expected losses. CADMUT is the registry for recording information on housing financing contracts, active and inactive, signed within the scope of the Housing Financial System (SFH) and the housing and social programs of the federal government, as provided for in Law No. 10,150 of 12/21/2000.

(2) All the impediment contracts are classified into stage 3 and there were no movements in the period.

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

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

In addition, it was considered that the financial instruments linked to the FCVS agreements approved and with financial impediments, due to debts with the FGTS, are subject to credit risk, characterized as problematic assets, light the definitions of CMN Resolution 4,966/2021, attributing to them an expected loss of 100% and allocating them to stage 3.

Note 9 – Allowance for impairment loss on financial instruments

(a) Expected losses by class

Description	Parent Company			Consolidated		
	09/30/2025			09/30/2025		
	Loss incurred	Expected loss	Total	Loss incurred	Expected loss	Total
Financial assets	(24,005,850)	(38,102,998)	(62,108,848)	(24,005,850)	(39,266,012)	(63,271,862)
Securities	-	(272,301)	(272,301)	-	(272,301)	(272,301)
Credit portfolio	(20,303,879)	(37,830,697)	(58,134,576)	(20,303,879)	(38,993,711)	(59,297,590)
Other financial assets	(3,701,971)	-	(3,701,971)	(3,701,971)	-	(3,701,971)
Financial liabilities	-	(2,540,469)	(2,540,469)	-	(1,377,455)	(1,377,455)
Loan and credit commitments to be released	-	(1,296,999)	(1,296,999)	-	(1,296,999)	(1,296,999)
Financial guarantees provided	-	(1,243,470)	(1,243,470)	-	(80,456)	(80,456)
Total	(24,005,850)	(40,643,467)	(64,649,317)	(24,005,850)	(40,643,467)	(64,649,317)

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

Stage 1	Parent Company				
	Balance as of 01/01/2025	Recognition/Reversal	Transfer from/to stage 2	Transfer of/ to Stage 3	Balance as of 09/30/2025
Financial assets	(11,317,223)	7,533,644	(3,615,038)	(3,573,362)	(10,971,979)
Securities	(139,813)	58,426	2,878	(11,099)	(89,608)
Credit portfolio	(11,177,410)	7,475,218	(3,617,916)	(3,562,263)	(10,882,371)
Financial liabilities	(898,057)	(104,453)	(63,737)	(143,214)	(1,209,461)
Commitments of loans and credits to be released	(878,405)	246,182	(25,975)	(82,835)	(741,033)
Financial guarantees provided	(19,652)	(350,635)	(37,762)	(60,379)	(468,428)
Total	(12,215,280)	7,429,191	(3,678,775)	(3,716,576)	(12,181,440)

Parent Company					
Stage 2	Balance as of 01/01/2025	Recognition/Reversal	Transfer from/ to stage 1	Transfer of/ to Stage 3	Balance as of 09/30/2025
Financial assets	(7,465,777)	(1,849,713)	3,615,037	995,890	(4,704,563)
Securities	-	(91,649)	(2,879)	-	(94,528)
Credit portfolio	(7,465,777)	(1,758,064)	3,617,916	995,890	(4,610,035)
Financial liabilities	(139,701)	(399,729)	63,737	(70,367)	(546,060)
Commitments of loans and credits to be released	(139,699)	11,591	25,975	(3,704)	(105,837)
Financial guarantees provided	(2)	(411,320)	37,762	(66,663)	(440,223)
Total	(7,605,478)	(2,249,442)	3,678,774	925,523	(5,250,623)

Parent Company					
Stage 3	Balance as of 01/01/2025	Recognition/Reversal	Transfer from/ to stage 1	Transfer of/ to Stage 2	Balance as of 09/30/2025
Financial assets	(36,045,891)	(12,963,887)	3,573,362	(995,890)	(46,432,306)
Securities	(43,599)	(55,665)	11,099	-	(88,165)
Credit portfolio	(32,305,678)	(12,902,865)	3,562,263	(995,890)	(42,642,170)
Other financial assets	(3,696,614)	(5,357)	-	-	(3,701,971)
Financial liabilities	(520,462)	(478,067)	143,214	70,367	(784,948)
Commitments of loans and credits to be released	(460,240)	(76,428)	82,835	3,704	(450,129)
Financial guarantees provided	(60,222)	(401,639)	60,379	66,663	(334,819)
Total	(36,566,353)	(13,441,954)	3,716,576	(925,523)	(47,217,254)

Stage 1	Consolidated				
	Balance as of 01/01/2025	Recognition/Reversal	Transfer from/to stage 2	Transfer of/ to Stage 3	Balance as of 09/30/2025
Financial assets	(11,317,223)	7,199,139	(3,653,265)	(3,633,350)	(11,404,699)
Securities	(139,813)	58,426	2,878	(11,099)	(89,608)
Credit portfolio	(11,177,410)	7,140,713	(3,656,143)	(3,622,251)	(11,315,091)
Financial liabilities	(898,057)	230,051	(25,510)	(83,226)	(776,742)
Commitments of loans and credits to be released	(878,405)	246,182	(25,975)	(82,835)	(741,033)
Financial guarantees provided	(19,652)	(16,131)	465	(391)	(35,709)
Total	(12,215,280)	7,429,190	(3,678,775)	(3,716,576)	(12,181,441)

Stage 2	Consolidated				
	Balance as of 01/01/2025	Recognition/Reversal	Transfer from/ to stage 1	Transfer of/ to Stage 3	Balance as of 09/30/2025
Financial assets	(7,465,777)	(2,287,349)	3,653,265	979,826	(5,120,037)
Securities	-	(91,648)	(2,878)	-	(94,528)
Credit portfolio	(7,465,777)	(2,195,701)	3,656,143	979,826	(5,025,509)
Financial liabilities	(139,701)	37,908	25,510	(54,303)	(130,586)
Commitments of loans and credits to be released	(139,699)	11,591	25,975	(3,704)	(105,837)
Financial guarantees provided	(2)	26,317	(465)	(50,599)	(24,749)
Total	(7,605,478)	(2,249,441)	3,678,775	925,523	(5,250,623)

Consolidated					
Stage 3	Balance as of 01/01/2025	Recognition/Reversal	Transfer from/ to stage 1	Transfer of/ to Stage 2	Balance as of 09/30/2025
Financial assets	(36,045,891)	(13,354,759)	3,633,350	(979,826)	(46,747,126)
Securities	(43,599)	(55,665)	11,099	-	(88,165)
Credit portfolio	(32,305,678)	(13,293,737)	3,622,251	(979,826)	(42,956,990)
Other financial assets	(3,696,614)	(5,357)	-	-	(3,701,971)
Financial liabilities	(520,462)	(87,194)	83,226	54,303	(470,127)
Commitments of loans and credits to be released	(460,240)	(76,428)	82,835	3,704	(450,129)
Financial guarantees provided	(60,222)	(10,766)	391	50,599	(19,998)
Total	(36,566,353)	(13,441,953)	3,716,576	(925,523)	(47,217,253)

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

Parent Company							
Accumulated September							
Description	Interbank investments	Securities	Credit portfolio	Other assets	Credit Comp./ Créd, To be released	Financial guarantees provided	Total
Constitution	-	(229,590)	(10,697,108)	(49,776)	(503,272)	(1,252,438)	(12,732,184)
Reversion	7,316	140,701	22,700	1,100,442	684,616	85,832	2,041,607
Closing balance	7,316	(88,889)	(10,674,408)	1,050,666	181,344	(1,166,606)	(10,690,577)

Consolidated							
Accumulated September							
Description	Interbank investments	Securities	Credit portfolio	Other assets	Credit Comp./ Créd, To be released	Financial guarantees provided	Total
Constitution	-	(229,590)	(11,987,295)	(49,776)	(503,272)	37,749	(12,732,184)
Reversion	7,316	140,701	1,206,870	1,100,442	684,616	(1,098,338)	2,041,607
Closing balance	7,316	(88,889)	(10,780,425)	1,050,666	181,344	(1,060,589)	(10,690,577)

Note 10 – Tax assets and liabilities

(a) Statement of income and social contribution tax expenses

Description	Parent Company	Consolidated
	2025	2025
	Accumulated September	Accumulated September
Current taxes	-	(1,325,285)
Deferred taxes	848,926	842,299
Deferred tax liabilities	933,914	923,468
FVTPL securities/Hedged item	688,118	688,118
Guarantee deposits	245,796	245,796
Other	-	(10,446)
Deferred tax assets	(84,988)	(81,169)
Temporary differences - recognition/realization	(75,181)	(71,362)
Income and social contribution tax losses	(9,807)	(9,807)
Income tax and social contribution for the period	848,926	(482,986)

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

Description	Parent Company	Consolidated
	2025	2025
	Accumulated September	Accumulated September
Profit before taxes and profit sharing	12,729,363	16,121,787
IRPJ and CSLL charges	(5,728,213)	(7,254,804)
Interest on equity capital	850,581	850,581
Interests in associates and subsidiaries	1,835,282	3,217,399
Employee profit sharing	(155,814)	(155,814)
Other	3,198,164	2,017,353
Current income and social contribution taxes	-	(1,325,285)

(c) Deferred tax liabilities

Description	Parent Company	Consolidated
	09/30/2025	09/30/2025
Deferred tax liabilities in profit or loss	3,665,072	3,674,087
Market value adjustments of securities at FVTPL	178,782	178,782
Adjustment for inflation of guarantee deposits	3,428,877	3,428,877
Other	57,413	66,428
Deferred tax liabilities in equity	504,238	504,238
Mark to market	504,238	504,238
Total deferred tax liabilities	4,169,310	4,178,325

(d) Deferred tax assets

Description	Parent Company				Consolidated			
	01/01/2025	Constitution	Reversion	09/30/2025	01/01/2025	Constitution	Reversion	09/30/2025
Temporary differences	61,802,996	12,915,831	(15,912,613)	58,806,214	61,802,996	12,916,062	(15,912,613)	58,806,445
Allowance for expected credit losses	41,747,612	9,010,295	(6,084,092)	44,673,815	41,747,612	9,010,295	(6,084,092)	44,673,815
Actuarial liabilities	4,231,259	464,780	(2,088,873)	2,607,166	4,231,259	464,780	(2,088,873)	2,607,166
Accrued payroll charges	2,669,905	252,698	(617,463)	2,305,140	2,669,905	252,698	(617,463)	2,305,140
Market value adjustment of derivative instruments	1,445,936	152,653	(1,258,804)	339,785	1,445,936	152,653	(1,258,804)	339,785
Allowance for losses - FCVS receivable	3,664,794	1,160,475	(499,854)	4,325,415	3,664,794	1,160,475	(499,854)	4,325,415
Provisions for civil proceedings	1,798,218	40,174	(4,097)	1,834,295	1,798,218	40,174	(4,097)	1,834,295
Impairment – assets held for sale (AMV)	252,089	-	(95,190)	156,899	252,089	-	(95,190)	156,899
Tax accruals	280,285	16,835	(1,058)	296,062	280,285	16,835	(1,058)	296,062
Other	5,712,898	1,817,921	(5,263,182)	2,267,637	5,712,898	1,818,152	(5,263,182)	2,267,868
Income tax and social contribution loss	3,570,902	-	(9,806)	3,561,096	3,570,902	-	(9,806)	3,561,096
Income and social contribution tax losses	3,570,902	-	(9,806)	3,561,096	3,570,902	-	(9,806)	3,561,096
Total receivables with an impact on profit or loss	65,373,898	12,915,831	(15,922,419)	62,367,310	65,373,898	12,916,062	(15,922,419)	62,367,541
Actuarial liabilities	6,472,801	9,873	-	6,482,674	6,472,801	9,873	-	6,482,674
Other	915,522	-	(915,522)	-	915,522	-	(915,522)	-
Total credits with an impact on equity	7,388,323	9,873	(915,522)	6,482,674	7,388,323	9,873	(915,522)	6,482,674
Total tax credits	72,762,221	12,925,704	(16,837,941)	68,849,984	72,762,221	12,925,935	(16,837,941)	68,850,215
Total unrecognized receivables	57,819	99,850	-	157,669	57,819	99,850	-	157,669

(e) Expected realization - deferred tax assets

Year of Realization	Parent Company		Consolidated	
	Face value	Present value	Face value	Present value
2025	1,689,030	1,670,412	1,689,030	1,670,412
2026	11,635,700	10,509,413	11,635,700	10,509,413
2027	6,495,231	5,395,673	6,495,231	5,395,673
2028	9,382,946	7,210,758	9,382,946	7,210,758
2029	5,269,879	3,757,847	5,269,879	3,757,847
Over 2029	34,377,198	19,576,911	34,377,429	19,577,022
	68,849,984	48,121,014	68,850,215	48,121,125

Note 11 – Investments

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

Company (1)	Country of incorporation	Headquarter	Nature of the relationship	Activity	Strategic participation (2)
CAIXA	Brazil	Brasília (DF)	Leader of the Conglomerate	CAIXA ECONÔMICA FEDERAL	
TecBan	Brazil	Barueri (São Paulo)	Related	TECNOLOGIA BANCÁRIA	Yes
Quod	Brazil	Barueri (São Paulo)	Related	Credit Bureau	Yes
Núclea	Brazil	São Paulo (SP)	Related	Other activities	Yes
Caixa Seguridade	Brazil	Brasília (DF)	Controlled	Holding company	Yes
Caixa Holding	Brazil	Brasília (DF)	Controlled	Holding company	Yes
Caixa Corretora	Brazil	Brasília (DF)	Controlled	Insurance brokerage	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	Yes
XS4 Capitalização	Brazil	Rio de Janeiro (RJ)	Joint control	Capitalization	Yes
XS5 Consórcios	Brazil	São Paulo (SP)	Joint control	Consortia	Yes
XS6 Assistência	Brazil	Barueri (São Paulo)	Joint control	Charitable services	Yes
CNP Brasil	Brazil	Brasília (DF)	Related	Holding company	Yes
Holding XS1	Brazil	São Paulo (SP)	Related	Holding company	Yes
Caixa Cartões	Brazil	Brasília (DF)	Wholly-owned subsidiary	Holding company	Yes
Elo Serviços	Brazil	Barueri (São Paulo)	Joint control	Payment institution	Yes
Caixa Cartões Pré-Pagos	Brazil	São Paulo (SP)	Joint control	Issuance of food vouchers, transportation vouchers and the like	Yes
Caixa Loterias	Brazil	Brasília (DF)	Wholly-owned subsidiary	Lottery Services	Yes
Caixa Asset	Brazil	Brasília (DF)	Wholly-owned subsidiary	Distribution of securities	Yes

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

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

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

Parent Company								
Enterprise	% of interest		Equity	Carrying value		Drive		Carrying value
	09/30/2025							
	Total	Shares Ordinary	09/30/2025	01/01/2025	Share of profit of equity- accounted investees	Dividends and interest on equity capital (1)	Other	09/30/2025
Caixa Seguridade	80.00%	80.00%	13,505,669	10,665,915	2,594,429	(2,270,963)	(184,846)	10,804,535
Caixa Cartões Holding	100.00%	100.00%	1,148,615	875,683	470,379	(206,634)	9,187	1,148,615
Caixa Loterias	100.00%	100.00%	251,274	87,587	215,816	(52,129)	-	251,274
Caixa Asset	100.00%	100.00%	824,028	848,834	764,021	(788,827)	-	824,028
TecBan	13.01%	11.61%	991,013	178,644	3,718	-	(1,166)	181,196
Quod	15.29%	16.00%	315,466	50,926	(2,691)	-	-	48,235
Galgo Sistemas de Informações (2)	6.67%	6.67%	-	2,681	(599)	-	(2,082)	-
Núclea	8.17%	8.17%	1,621,346	147,331	33,331	(48,137)	27	132,552
Other investments (3)	-	-	136	136	-	-	-	136
Total			18,657,547	12,857,737	4,078,404	(3,366,690)	(178,880)	13,390,571

(1) Dividends and interest on equity capital proposed in the period totaled R\$3,366,690, of which R\$3,629,950 was actually received.

(2) Sale of the ownership interest in Galgo in May 2025 for R\$3,458.

(3) Includes pre-operating investments: Negócios Digitais, Caixa Imóveis.

Enterprise	Consolidated							
	% of interest (1)		Equity	Carrying value		Drive		Carrying value
	09/30/2025							
	Total	Shares Ordinary	09/30/2025	01/01/2025	Share of profit of equity- accounted investees	Dividends and Interest on equity capital (2)	Other	09/30/2025
Holding XS1	60.00%	49.00%	12,204,211	7,207,587	1,066,710	(1,025,384)	73,614	7,322,527
CNP Brasil	48.25%	48.25%	5,072,595	2,325,920	343,350	(342,676)	120,932	2,447,526
XS3 Seguros	75.00%	49.99%	2,087,150	1,415,299	474,624	(361,052)	36,414	1,565,285
XS4 Capitalização	75.00%	49.99%	357,250	205,827	151,388	(90,083)	787	267,919
XS5 Consórcios	75.00%	49.99%	764,444	425,217	199,099	(51,006)	-	573,310
XS6 Assistência	75.00%	49.99%	84,508	33,883	29,497	-	-	63,380
Too Seguros	49.00%	49.00%	868,429	423,595	184,448	(188,728)	3,734	423,049
PAN Corretora	49.00%	49.00%	38,541	17,219	18,259	(16,593)	-	18,885
Elo Serviços	41.41%	0.01%	1,101,375	456,669	162,524	(172,141)	(79,908)	367,144
Caixa Cartões Pré-Pagos	75.00%	50%-1	421,706	308,043	13,837	(5,601)	-	316,279
Tecban	13.01%	11.61%	991,013	178,644	3,718	-	(1,166)	181,196
Quod	15.29%	16.00%	315,466	50,926	(2,691)	-	-	48,235
Galgo Sistemas de Informações (3)	-	-	-	2,681	(599)	-	(2,082)	-
Núclea	8.17%	8.17%	1,621,346	147,331	33,331	(48,137)	27	132,552
Other investments (4)	-	-	395	395	-	-	-	395
Total			25,928,429	13,199,236	2,677,495	(2,301,401)	152,352	13,727,682

(1) The percentages of ownership interest in holding company XS1, CNP Brasil, XS3 Seguros, XS4 Capitalização, XS5 Consórcios, XS6 Ajuda, Too Seguros and Pan Corretora are shown from the point of view of subsidiary Caixa Seguridade.

(2) Dividends and interest on equity capital actually received in the period totaled R\$2,203,397, of which R\$1,035,706 from Holding XS1; R\$171,387 from CNP Brasil; R\$349,784 from XS3 Seguros; R\$93,140 from XS4 Capitalização; R\$116,736 from XS5 Consórcios; R\$ 5,370 from XS6 Assistance; R\$219,115 from Too Seguros; R\$22,124 from PAN Corretora; R\$184,436 from Elo Serviços; R\$5,600 from Caixa Cartões Pré Pagos.

(3) Sale of the ownership interest in Galgo in May 2025 for R\$3,458.

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

(b) Disposal of Caixa Seguridade shares

In March 2025, CAIXA, through a secondary public offering of shares, sold 82,380,893 ordinary shares issued by CAIXA Seguridade Participações S.A. As a result of this transaction, CAIXA's ownership interest in that company was reduced from 82.75% to 80%. The transaction generated a gain of R\$839,464 (note 28), recognized in profit or loss for the period, according to criteria established by current accounting standards.

Note 12 – Property and equipment

(a) Composition

Parent Company					
Description	Life (in years)	09/30/2025			
		Cost	Depreciation	Impairment loss	Liquid
Property and equipment	-	1,919,163	(931,384)	(25,175)	962,604
Buildings	25	1,711,671	(931,384)	(23,521)	756,766
Land	-	207,492	-	(1,654)	205,838
Right-of-use assets	-	1,986,736	(66,300)	-	1,920,436
Real estate	-	1,888,015	(55,011)	-	1,833,004
Vehicles, vessels and others	-	98,721	(11,289)	-	87,432
Leasehold improvements	5	2,711,735	(1,985,979)	(143)	725,613
Construction in progress	-	341,078	-	-	341,078
Property and equipment	-	6,228,672	(4,383,441)	-	1,845,231
Communication and security system	5 to 10	1,044,596	(780,435)	-	264,161
Data processing system	5	5,184,076	(3,603,006)	-	1,581,070
Inventory furniture and other equipment	-	915,532	(503,109)	(8,580)	403,843
Works of art	-	1,357	-	-	1,357
Total		14,104,273	(7,870,213)	(33,898)	6,200,162

Consolidated					
Description	Life (in years)	09/30/2025			
		Cost	Depreciation	Impairment loss	Liquid
Property and equipment	-	1,919,163	(931,384)	(25,175)	962,604
Buildings	25	1,711,671	(931,384)	(23,521)	756,766
Land	-	207,492	-	(1,654)	205,838
Right-of-use assets	-	1,997,528	(66,887)	-	1,930,641
Real estate	-	1,898,807	(55,598)	-	1,843,209
Vehicles, vessels and others	-	98,721	(11,289)	-	87,432
Leasehold improvements	5	2,711,735	(1,985,979)	(143)	725,613
Construction in progress	-	341,078	-	-	341,078
Property and equipment	-	6,228,731	(4,383,496)	-	1,845,235
Communication and security system	5 to 10	1,044,615	(780,455)	-	264,160
Data processing system	5	5,184,116	(3,603,041)	-	1,581,075
Inventory furniture and other equipment	-	915,532	(503,109)	(8,580)	403,843
Works of art	-	1,357	-	-	1,357
Total		14,115,124	(7,870,855)	(33,898)	6,210,371

Note 13 – Intangible assets

(a) Composition

Parent Company				
Description	09/30/2025			
	Cost	Accumulated amortization	Impairment loss	Liquid
Payroll acquisition	3,720,258	(2,104,098)	-	1,616,160
Logic projects – software	2,048,410	(976,532)	(35,257)	1,036,621
Other intangible assets	1,610,321	(600,250)	-	1,010,071
Total	7,378,989	(3,680,880)	(35,257)	3,662,852

Consolidated				
Description	09/30/2025			
	Cost	Accumulated amortization	Impairment loss	Liquid
Payroll acquisition	3,720,258	(2,104,098)	-	1,616,160
Logic projects – software	2,048,410	(976,532)	(35,257)	1,036,621
Other intangible assets	1,640,370	(604,754)	-	1,035,616
Total	7,409,038	(3,685,384)	(35,257)	3,688,397

Note 14 – Other assets

(a) Composition

Description	Parent Company	Consolidated
	09/30/2025	09/30/2025
Non-financial assets held for sale and inventory materials (b)	6,014,291	6,014,291
Salary prepayments and other advances	1,863,895	1,864,023
Interbank accounts and interbranch accounts	1,013,878	1,013,878
Unrecognized amounts	2,245,058	2,245,892
Receivables – National Development Fund	794,929	794,929
Dividends and interest on equity capital receivable	791,205	689,813
Amounts to be reimbursed – FGTS	272,954	272,954
Prepaid expenses	231,623	234,152
Specific credits	129,684	129,684
Sundry receivables	1,321,668	1,788,150
Total	14,679,185	15,047,766

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

Parent Company/Consolidated	
Description	09/30/2025
Non-financial assets held for sale – received	55,516
Non-financial assets held for sale – own	6,293,195
Consumables	14,244
Total	6,362,955
Impairment losses – received	(2,457)
Own impairment losses	(346,207)
Total net of allowance	6,014,291

Note 15 – Financial liabilities at amortized cost

Note 15.1 – Customer Funds

(a) Deposits per payable period

Deposits	Parent Company				Consolidated	
	Without maturity	Within 1-90 days	Within 91-360 days	Over 360 days	09/30/2025	09/30/2025
Cash deposits	48,695,983	-	-	-	48,695,983	48,528,924
Individuals	25,408,469	-	-	-	25,408,469	25,408,469
Legal entities	16,005,449	-	-	-	16,005,449	16,005,307
Linked	2,845,872	-	-	-	2,845,872	2,678,955
Government	1,612,869	-	-	-	1,612,869	1,612,869
Financial system institutions	454,162	-	-	-	454,162	454,162
Closed accounts	257,406	-	-	-	257,406	257,406
Required deposits	1,351,685	-	-	-	1,351,685	1,351,685
Public entities	640	-	-	-	640	640
Foreign-currency deposits	56,224	-	-	-	56,224	56,224
Other	703,207	-	-	-	703,207	703,207
Savings-account deposits	391,922,245	-	-	-	391,922,245	391,922,245
Individuals	370,280,878	-	-	-	370,280,878	370,280,878
Legal entities	15,419,610	-	-	-	15,419,610	15,419,610
Closed accounts	6,221,757	-	-	-	6,221,757	6,221,757
Time deposits	126,578,642	10,226,104	34,474,174	154,417,326	325,696,246	325,696,246
Court deposits	126,578,642	-	-	-	126,578,642	126,578,642
CBD	-	10,226,104	34,474,174	154,417,326	199,117,604	199,117,604
Special Deposits and Funds and Programs	48,140,038	-	-	-	48,140,038	48,140,038
Other deposits	101,387	-	-	-	101,387	101,387
Total	615,438,295	10,226,104	34,474,174	154,417,326	814,555,899	814,388,840

(b) Special Deposits and Funds and Programs

Parent Company/Consolidated	
Description	09/30/2025
Residential Lease Fund - FAR (1)	20,319,413
Infrastructure Support Fund for Recovery and Adaptation from Extreme Weather Events – FIRECE	7,142,282
Severance Pay Fund - FGTS	4,306,464
High School Funding Fund – FIPEM	2,961,838
Social Development Fund - FDS	2,815,371
Environmental Compensation Fund - FCA	2,428,736
Mortgage guarantee	1,721,547
Crop Guarantee Fund – FGS	1,615,654
Deposits – PREVHAB	1,557,391
Special interest-bearing deposits – SRF	1,220,879
Incra	991,728
Microfinance Guarantee Fund – FGM	659,733
PPP support and development fund – FEP CAIXA	384,392
Other	14,610
Total	48,140,038

Note 15.2 – Funds from financial and other institutions

(a) Composition

Description	Parent Company	Consolidated
	09/30/2025	09/30/2025
Borrowings and on-lendings	556,346,589	556,346,589
FGTS	527,157,076	527,157,076
BNDES	17,949,359	17,949,359
Social fund - Law 12.351	5,447,362	5,447,362
Merchant Marine Fund	2,145,704	2,145,704
Foreign borrowings	1,850,311	1,850,311
Amazon Development Fund	903,256	903,256
Northeast Development Fund	343,271	341,732
Other	550,250	551,789
Money market funding	260,593,666	259,713,951
Own portfolio	171,630,653	170,750,938
Financial Treasury Bills	117,896,097	117,896,097
National Treasury Bills	47,946,555	47,066,840
Debentures	4,991,778	4,991,778
Mortgage-backed securities	702,162	702,162
Agribusiness receivables certificate	94,061	94,061
Third-party portfolio	88,963,013	88,963,013
National Treasury Notes	38,947,628	38,947,628
National Treasury Bills	30,465,941	30,465,941
Financial Treasury Bills	19,549,444	19,549,444
Interbank deposits	238,766	238,766
Total	817,179,021	816,299,306

Note 15.3 – Funds from securities issues

(a) Composition

Description	Parent Company	Consolidated
	09/30/2025	09/30/2025
Funds accepted and issuance of securities (b)	276,483,785	276,483,785
Subordinated financial instruments (c)	35,607,257	35,607,257
IHCD – Authorized principal (d) (1)	35,151,870	-
Debt instruments eligible to capital (2)	1,413,790	726,756
Total	348,656,702	312,817,798

(1) In the consolidated financial statements, the authorized principal IHCD in the amount of R\$35,151,870 and its adjustment for inflation in the amount of R\$ 687,033 are reclassified to equity.

(2) The individual portfolio comprises IHCD interest payable in the amount of R\$726,756 and the adjustment for inflation of R\$ 687,033.

(a.1) Subordinated debt instrument – FGTS

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

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

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

CAIXA raised subordinated financial bills in the local market with a total par value of R\$1,718,700. Of this total R\$1,713,241 is authorized to make up level 1 supplementary capital.

(b) Funds from acceptance and issuance of securities

Parent Company/Consolidated						
Captures	Rem.p.a. / Index	Maturity				09/30/2025
		From 1 to 90 Days	From 91 to 180 Days	From 181 to 360 Days	Higher than Within 360 days	
Real estate credit bills	CDI	32,630,501	20,339,446	35,046,669	136,602,064	224,618,680
Real estate credit bills	IPCA (Extended Consumer Price)	-	-	-	411,556	411,556
Real estate credit bills	Prefixed	3,392,828	2,853,970	1,773,506	3,041,515	11,061,819
Real estate credit bills – FGTS	TR	-	-	-	8,343	8,343
Financial bills	IPCA (Extended Consumer Price)	-	-	-	3,209,252	3,209,252
Financial bills	CDI	-	-	-	19,984,898	19,984,898
Agribusiness letters of credit	CDI	598,327	637,198	5,830,715	6,339,622	13,405,862
Foreign securities						
Social bond (B7)	5.625%	-	-	-	3,783,375	3,783,375
Total		36,621,656	23,830,614	42,650,890	173,380,625	276,483,785

(b.1) Foreign securities

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

Parent Company/Consolidated						
Title	Coin	Amount written (1)	Annual compensation	Funding	Maturity	09/30/2025
Social Bond	US\$	700,000	5.625%	05/13/2025	05/13/2030	3,783,375

(1) Amounts in thousands of US\$.

(c) Subordinated financial instruments

Parent Company/Consolidated							
Maturity	Annual compensation (%)	Start date	Amount written	Inflation adjustment and interest	Amortization	Impact hedge accounting market risk	Debt balance as of 09/30/2025
Level I - Complementary (1)							
Eligible financial bills							
Perpetual	114% of SELIC (Central Bank overnight rate)	Sep/19	1,113,000	134,502	-	-	1,247,502
Perpetual	114% of SELIC (Central Bank overnight rate)	Oct/19	4,200	547	-	-	4,747
Perpetual	114% of SELIC (Central Bank overnight rate)	Nov/19	601,500	78,274	-	-	679,774
Level 2 capital (1)							
Subordinated debt instrument - FGTS							
Apr/26	6.00%	Aug/11	3,000,000	2,131,732	(4,682,284)	-	449,448
Jul/32	5.08%	Jun/12	3,000,000	1,932,774	(2,097,821)	-	2,834,953
Dec/33	5.15%	Oct/14	3,000,000	1,364,389	(1,674,152)	-	2,690,237
Feb/38	4.80%	Dec/14	4,000,000	2,953,681	(627,895)	-	6,325,786
Dec/40	4.75%	Sep/15	3,000,000	2,258,153	-	-	5,258,153
May/44	4.75%	Sep/16	4,000,000	2,560,246	-	-	6,560,246
Aug/44	4.86%	May/17	4,000,000	2,357,419	-	-	6,357,419
May/44	5.23%	Sep/17	2,000,000	1,198,992	-	-	3,198,992
Total			27,718,700	16,970,709	(9,082,152)	-	35,607,257

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

Compensatory interest payable on subordinated instruments eligible for supplementary capital totaled R\$213,323 as of September 30, 2025.

Level 1 of total capital is divided into core capital and supplementary capital. CAIXA has Hybrid Capital and Debt Instruments – IHCD authorized to make up its core capital.

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

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

(d) Hybrid debt instruments eligible to capital - IHCD

Description	Parent Company 09/30/2025
Contract 348/2007	17,441,272
Contract No. 752/2012	6,800,000
Contract No. 754/2012	6,310,598
Contracts 869/2013	4,600,000
Total	35,151,870
Adjustment for inflation of principal	687,033
Consolidated totals - equity	35,838,903

Note 15.4 – Other financial liabilities

(a) Composition

Description	Parent Company 09/30/2025	Consolidated 09/30/2025
Funds for specific obligations (b)	18,531,192	19,214,378
Prepaid revenue (c)	7,632,458	8,082,458
Obligations arising from assignment-related transactions	2,944,593	2,944,593
Lease liability	1,896,752	1,907,459
Funds linked to loans	1,289,919	1,289,919
FGTS funds for amortization	1,051,895	1,051,895
Trading account	94,304	94,335
Obligations from payment transactions	560	560
Total	33,441,673	34,585,597

(b) Funds for specific obligations

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

Description	Parent Company	Consolidated
	09/30/2025	09/30/2025
Social funds and programs	16,601,406	16,601,406
Financial agent compensation - FGTS	8,485,539	8,485,539
Social housing programs	2,135,463	2,135,463
Cash transfer programs (1)	2,786,385	2,786,385
Novo Minha Casa Minha Vida – NMCMV	1,968,870	1,968,870
FIES	448,473	448,473
Financial Agent Compensation – OGU	350,470	350,470
FGTS funds	30,714	30,714
Other funds and programs	395,492	395,492
Financial and development funds	781,712	781,712
FAT	780,231	780,231
FINSOCIAL	1,481	1,481
Lottery transactions	1,148,074	1,831,260
Total	18,531,192	19,214,378

(1) Includes the amount of R\$1,798,578 consisting of funds earmarked for the payment of the Novo Bolsa Família.

Unearned revenue consists of the deferral balance of the transactions between CAIXA, its partner companies and its subsidiaries for the right to explore the over-the-counter market, the client base and the use of the brand. As of September 30, 2025, unearned revenue consists of the following partnerships:

- VISA, the balances were transferred fully to Caixa Cartões Holding, after the migration (or verticalization) of operations in April 2025;
- CNP (Holding XS1) in the amount of R\$5,670,000 under the distribution agreement. The balance is recognized monthly for the term of the contract until 2045;
- Tokio Marine (XS3) in the amount of R\$1,159,000, Icatu (XS4) in the amount of R\$139,500, CNP (XS5) in the amount of R\$193,750, and Tempo (XS6) in the amount of R\$22,875, under a 20-year distribution agreement with Caixa Seguridade;
- FISERV, in the amount of R\$124,000, seeking to strengthen its operations in the market of electronic means of payment, establishes a 20-year agreement with Caixa Cartões Pré-Pagos; and
- VR BENEFITS and FLEETCOR ("VR-FLEETCOR"), in the amount of R\$323,333, to operate in the segment related to prepaid means of payment, for a period of 20 years, according to an agreement entered into with Caixa Cartões Pré-Pagos.

Note 16 – Provisions

(a) Composition

Description	Parent Company	Consolidated
	09/30/2025	09/30/2025
Labor proceedings (b.2)	5,122,533	5,122,533
Civil (b.3)	4,076,211	4,079,592
Tax proceedings (b.4)	683,619	683,619
FGTS prepayment (c)	914,565	914,565
Other	17,754	17,754
Total	10,814,682	10,818,063

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

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

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

- Individualized method, in which the probable amount of the conviction (accrued amount) is estimated; This calculation is based on the economic repercussion of the claims made by the plaintiff and is weighed against the situation of the case and the prevailing jurisprudence in similar cases; These lawsuits are classified as whose unfavorable outcome is considered probable, possible or remote; mass actions that are in the execution phase are also provided for by this methodology; and
- Mass testing is a statistical method used to calculate the probable amount of disbursement for 100% of routine procedures in the discovery phase, which consists of measuring the likelihood and impact of an outcome unfavorable to the entity.

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

The changes in the provisions for court cases, tax and social security liabilities coincide in the parent company and consolidated financial statements, except for the "Civil law" item, which as of September 30, 2025, presents the amount of R\$4,079,592 in the consolidated financial statements.

Description	01/01/2025	Drive					09/30/2025
		New provisions	Adjustment for inflation	Additions to provisions	Reversed provisions	Write-offs for payment	
Labor lawsuits (b.2)	5,933,123	630,607	272,754	2,824,829	(1,232,135)	(3,306,645)	5,122,533
Civil (b.3)	3,996,040	253,567	91,610	2,012,949	(1,176,628)	(1,101,327)	4,076,211
Sundry achievements	1,587,337	142,636	42,515	955,583	(495,994)	(656,889)	1,575,188
Savings - economic plans	754,838	40,032	8,645	411,946	(323,424)	(156,980)	735,057
FGTS Contingency	857,638	46	31,406	22,259	(21,721)	(58,931)	830,697
Housing	796,227	70,853	9,044	623,161	(335,489)	(228,527)	935,269
Tax proceedings (b.4)	647,501	44,942	26,933	78,237	(67,047)	(46,947)	683,619
ISSQN	396,273	29,796	20,376	26,491	(35,732)	(11,877)	425,327
INSS	5,901	-	441	98	(1,049)	-	5,391
IPTU	103,878	10,677	1,909	25,596	(22,612)	(10,062)	109,386
Other	141,449	4,469	4,207	26,052	(7,654)	(25,008)	143,515
Total	10,576,664	929,116	391,297	4,916,015	(2,475,810)	(4,454,919)	9,882,363

(b.2) Labor lawsuits

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

As of September 30, 2025, there were 55,639 labor cases provided for, of which 26,617 were subject to the mass testing method and 29,022 were subject to the individualized methodology.

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

(b.3) Civil lawsuits

CAIXA is a defendant in civil actions seeking damages/contracts related to its products, services and services. As of September 30, 2025, 343,709 civil cases were provided for, of which 306,442 were subject to the mass testing method and 37,267 were subject to the individualized methodology.

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

CAIXA complied with the legal order in effect at the time. However, considering the lawsuits notified and the analysis of the current case law of the Superior Court of Justice – STJ, as of September 30, 2025, the amount accrued for these proceedings is R\$735,058.

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

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

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

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

Also significant are the lawsuits aimed at repairing damages involving the contingency of FGTS resource transfers. The amount provided for as of September 30, 2025, for these proceedings is R\$830,694.

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

In 2025, CAIXA continues to implement its policy of judicial and extrajudicial conciliation, spontaneously complying with court decisions and analyzing losses incurred, in order to mitigate new litigation of similar causes. By September 30, 2025, the Company had reached 45,666 court settlements (66% referring to damages lawsuits and 34% referring to credit recovery), reducing the amount that would be spent if the court decision remains unfavorable and providing the customer with a quick solution to the problem.

(b.4) Tax liabilities

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

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

The National Institute of Social Security (INSS) has issued social security contributions on payments to CAIXA's employees, challenging the indemnity and non-compensation nature of some amounts, such as meal allowance, APIP and bonus leave. The amounts restated for September 30, 2025, total R\$1,058,627, for which the provision was accrued according to the track record of success and the prevailing precedent, considering in a recent technical and legal analysis on the matter, it is R\$ 5,391.

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

However, tax authorities from different federal municipalities assessed tax deficiencies against the Company under the allegation of non-payment or underpayment, thus initiating a discussion based on a different interpretation of aspects such as materiality, applicable rates and place of incidence of the tax, whose total amount, as of 09/30/2025, corresponds to the amount of R\$ 1,754,105.

Considering the track record of success and the case law scenario evaluated in a technical and legal analysis about the matter, as of September 30, 2025, the provision accrued is R\$425,330.

Also, as a highlight, CAIXA has been discussing the materiality of CSLL and IRPJ debts and fines arising from failure to approve the Electronic Request for Refund, Reimbursement or Reimbursement and Statement of Offset – PER/DCOMP, which, as of September 30, 2025, totaled R\$25,704, with reference to procedural issues. According to judicial decisions on each matter, the lawyers' analysis was for the constitution of the full provision of the amount.

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

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

(d) Contingent liabilities classified as possible losses

(d.1) Tax claims

CAIXA keeps track of tax, administrative and judicial proceedings to which it is a defendant or plaintiff and, supported by the opinions of its legal units, classified as possible risk of loss proceedings totaling R\$10,693,212 as of September 30, 2025, among which the following demands stand out due to the amounts under dispute:

- a) The Company was assessed a deficiency in PIS/PASEP in the historic amount of R\$4,053,509 because of insufficient payments for the period from January 1991 to December 1995, at the time Decree-Laws 2.445/1988 and 2.449/1988 came into effect, which changed the taxation regime, and alleged undue offset of overpayments made in the period from January 1992 to May 1993. On December 30, 2010, a deposit was made to file the lawsuit, which, adjusted for inflation using the SELIC (Central Bank overnight rate), totals R\$9,567,094 as of September 30, 2025. On April 8, 2019, the Honorable Judge of the 9th Federal Court of the Judiciary of Brasília/DF granted the request made by CAIXA to declare the extinction of the tax credit in question, considering the proof of the sufficiency of the payments made at the time. On 06/10/2019, the Federal Government filed an appeal requesting the reform of the sentence in question by the Honorable Federal Regional Court of the 1st Region, and the case was ordered to be sent for regular consideration and judgment;
- b) Assessment of PIS/PASEP deficiency in the total amount of R\$260,788 on September 30, 2025, based on the calculation of differences in the calculation base for payments for the period from January 1996 to December 1998, and January to October 1999, arising from the deduction or non-inclusion of revenues and calculation of expenses considered undue and non-deductible from taxable profit, respectively;

- c) Assessment of ICMS deficiency (São Paulo State Treasury) in the total amount of R\$354,027. The assessment of the tax is being discussed in view of the Company's failure to withhold taxes and to pay them at source on services which fall into the concept of "communication" for tax purposes, and also the determination of the liability to pay liabilities for tax purposes under an agreement with the National Council of Treasury Policy (CONFAZ).

The other contingencies whose unfavorable outcome is considered possible have the following balance as of September 30, 2025:

(a) Federal investments total R\$1,542; (b) social security contributions total R\$67,318; and (c) Regional accounts for R\$442,443.

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

(e) Breakdown of deposits that secure funds

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

Parent Company/Consolidated	
Description	09/30/2025
Tax claims	14,947,716
Labor claims	6,604,780
Civil claims	978,426
Total	22,530,922

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

Parent Company												
09/30/2025												
Description	Stage 1			Stage 2			Stage 3			Total		
	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure
Loan and credit commitments to be released	154,370,082	(741,033)	153,629,049	685,166	(105,837)	579,329	738,589	(450,129)	288,460	155,793,837	(1,296,999)	154,496,838
Financial guarantees provided	45,405,241	(468,428)	44,936,813	1,523,434	(440,223)	1,083,211	376,062	(334,819)	41,243	47,304,737	(1,243,470)	46,061,267
On-lendings – entities	31,427,107	(24,652)	31,402,455	23,326	(23,326)	-	-	-	-	31,450,433	(47,978)	31,402,455
FIES	63,328	(11,057)	52,271	8,555	(1,423)	7,132	14,130	(7,392)	6,738	86,013	(19,872)	66,141
Bail	-	-	-	-	-	-	19,123	(12,606)	6,517	19,123	(12,606)	6,517
Credit card	13,914,806	(432,719)	13,482,087	1,491,553	(415,474)	1,076,079	342,809	(314,821)	27,988	15,749,168	(1,163,014)	14,586,154
Total	199,775,323	(1,209,461)	198,565,862	2,208,600	(546,060)	1,662,540	1,114,651	(784,948)	329,703	203,098,574	(2,540,469)	200,558,105

Consolidated												
09/30/2025												
Description	Stage 1			Stage 2			Stage 3			Total		
	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure
Loan and credit commitments to be released	154,370,082	(741,033)	153,629,049	685,166	(105,837)	579,329	738,589	(450,129)	288,460	155,793,837	(1,296,999)	154,496,838
Financial guarantees provided	31,490,435	(35,709)	31,454,726	31,881	(24,749)	7,132	33,253	(19,998)	13,255	31,555,569	(80,456)	31,475,113
On-lendings – entities	31,427,107	(24,652)	31,402,455	23,326	(23,326)	-	-	-	-	31,450,433	(47,978)	31,402,455
FIES	63,328	(11,057)	52,271	8,555	(1,423)	7,132	14,130	(7,392)	6,738	86,013	(19,872)	66,141
Bail	-	-	-	-	-	-	19,123	(12,606)	6,517	19,123	(12,606)	6,517
Total	185,860,517	(776,742)	185,083,775	717,047	(130,586)	586,461	771,842	(470,127)	301,715	187,349,406	(1,377,455)	185,971,951

Note 18 – Actuarial liabilities

Actuarial assessments are made every six months. Therefore, the note on actuarial liabilities is prepared in the six-month periods ended June 30 and December 31 and is available at: <https://ri.caixa.gov.br/informacoes-financeiras/central-de-resultados/>.

Note 19 – Other liabilities

Description	Parent Company	Consolidated
	09/30/2025	09/30/2025
Interbank accounts and interbranch accounts (1)	2,086,212	17,899,271
Payables for funds to be released	9,802,508	9,802,508
Sundry payables – domestic	7,375,806	7,690,327
Provision for payments to be made	5,187,821	5,452,020
Collected taxes and other	1,005,949	1,005,949
Obligations from official partnerships - INSS	546,446	546,446
Payment services	471,416	471,416
Social charges and liabilities established by the Entity's by-laws	367,058	563,408
Payables to related companies	364,625	571,483
Sundry liabilities	222,201	222,201
Total	27,430,042	44,225,029

(1) Difference between the parent company and the consolidated financial statements represents the migration of card transactions, as disclosed in the first half of 2025, verticalized through an agreement between CAIXA and Caixa Cartões Holding.

Note 20 – Equity

(a) Reconciliation of equity – Company x Consolidated

Discrimination	09/30/2025
Equity – Company	112,584,031
IHCD – Eligible for capital (1)	35,838,907
Non-controlling interests	2,766,188
Equity – Consolidated	151,189,126

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

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

(b) Profit reserves

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

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

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

Parent Company/Consolidated	
Description	09/30/2025
Revaluation reserves	201,350
Profit reserves	6,818,618
Statutory reserve	6,788,508
Statutory reserves - operating margin	30,110

(c) Dividends and interest on equity capital

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

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

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

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

Note 21 – Interest income and expenses and the like

(a) Interest income

Description	Parent Company	Consolidated
	2025	2025
	Accumulated September	Accumulated September
At fair value through profit or loss	12,861,789	13,088,358
Securities	12,861,789	13,088,318
Other financial assets	–	40
At fair value through other comprehensive income	45,086,567	44,971,714
Interbank investments	23,316,073	23,316,073
Securities	21,770,494	21,655,641
At amortized cost	121,529,737	121,643,650
Securities	219,710	219,710
Credit portfolio (1)	110,218,002	110,331,915
Real estate financing agreements	60,194,172	60,194,171
Loans, discounted receivables and financing	36,096,869	36,210,783
Infrastructure and development financing	8,996,589	8,996,589
Rural and agro-industrial financing agreements	5,001,909	5,001,909
Income from other receivables	(71,537)	(71,537)
Interbank investments	399,827	399,827
Income from interbank deposits	399,827	399,827
Central Bank deposits	9,260,736	9,260,736
Savings-account deposits	4,519,544	4,519,544
Liabilities on time funds	3,686,096	3,686,096
Voluntary deposits	1,055,096	1,055,096
Other financial assets	1,431,462	1,431,462
Gain (loss) on other financial assets	1,431,462	1,431,462
Total	179,478,093	179,703,722

(1) Includes the recovery of losses in the amount of R\$4,485,560.

(b) Interest expense

Description	Parent Company	Consolidated
	2025	2025
	Accumulated September	Accumulated September
At amortized cost	(131,512,213)	(129,987,830)
Customer Resources	(53,440,381)	(53,440,381)
Savings-account deposits	(21,538,342)	(21,538,342)
Time deposits CDB/RDB	(18,440,983)	(18,440,983)
Court deposits	(7,859,125)	(7,859,125)
Special Deposits and Funds and Programs	(4,838,010)	(4,838,010)
Other funding	(763,921)	(763,921)
Funds from financial and other institutions	(51,840,613)	(51,730,025)
Borrowings and on-lendings	(27,759,000)	(27,722,295)
Money market funding	(23,922,177)	(23,848,294)
Interbank deposits	(159,436)	(159,436)
Funds from securities issue	(26,231,219)	(24,817,424)
Proceeds from issue of bills	(24,093,638)	(24,093,638)
Debt instruments eligible to capital	(2,034,518)	(620,723)
External issuance funds	(103,063)	(103,063)
Total	(131,512,213)	(129,987,830)
Net interest income	47,965,880	49,715,892

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

Description	Parent Company	Consolidated
	2025	2025
	Accumulated September	Accumulated September
At fair value through profit or loss	2,216,506	2,216,110
Brazilian federal government bonds	2,374,718	2,374,322
Private securities of financial institutions	2,612	2,612
Private securities of non-financial entities	30,933	30,933
Investment fund shares	2,848	2,848
Shares	1,552	1,552
Other financial instruments (Royalties)	(196,157)	(196,157)
Total	2,216,506	2,216,110

Note 23 – Gains and losses on securities trading

Description	Parent Company	Consolidated
	2025	2025
	Accumulated September	Accumulated September
At fair value through comprehensive income	221,545	221,545
Brazilian federal government bonds	221,621	221,621
Private securities of non-financial entities	(76)	(76)
At fair value through profit or loss	(419,164)	(419,801)
Brazilian federal government bonds	(419,164)	(419,801)
Total	(197,619)	(198,256)

Note 24 – Service income and banking fee income

Description	Parent Company	Consolidated
	2025	2025
	Accumulated September	Accumulated September
Government services	7,000,860	7,524,973
Management and promotion of entities and programs	5,418,820	5,942,933
FGTS	2,551,628	2,551,628
Lotteries	1,559,917	2,084,030
FIES	323,878	323,878
Minha Casa Minha Vida	155,849	155,849
Sanitation program	332,783	332,783
Other entities and programs	494,765	494,765
Transfer of benefits	1,236,004	1,236,004
Guarantees given - operating agent	346,036	346,036
Checking account and banking fees	3,231,317	3,231,155
Loan transactions	1,656,942	1,656,942
Partnership and billing	1,460,371	1,460,371
Debit and credit cards	798,583	2,454,211
Insurance, capitalization, pension plans and layaway agreements	590,351	1,942,191
Investment funds	378,154	1,793,263
Other	340,425	265,619
Total	15,457,003	20,328,725

Note 25 – Personnel expenses

(a) Employee compensation

Description	Parent Company	Consolidated
	2025	2025
	Accumulated September	Accumulated September
Salaries	(13,127,799)	(13,289,150)
Benefits	(3,024,285)	(3,102,598)
Compensation payable to terminated employees	(289,854)	(289,854)
Other	(84,091)	(100,644)
Social charges	(5,525,429)	(5,599,604)
Social security	(3,111,259)	(3,153,007)
FGTS	(1,058,069)	(1,046,420)
Pension plans	(1,032,830)	(1,073,531)
Other charges	(323,271)	(326,646)
Total	(22,051,458)	(22,381,850)

(b) Average compensation (in real)

Description (1)	Parent Company
	2025
	Accumulated September
Highest salary	78,083
Average salary	15,287
Lowest salary	4,012
Benefits	4,460

(1) In September 2025, 931 employees were hired.

Note 26 – Other administrative expenses

Description	Parent Company	Consolidated
	2025	2025
	Accumulated September	Accumulated September
Data processing	(1,768,434)	(1,786,470)
Rents and leases of assets	(1,211,395)	(1,213,258)
Amortization / Impairment	(1,009,910)	(1,014,414)
Maintenance and conservation of assets	(954,502)	(954,514)
Third-party services	(866,086)	(866,099)
Depreciation/ Impairment	(775,148)	(775,738)
Surveillance and security services	(759,071)	(759,071)
Specialized Services	(687,139)	(736,060)
Transportation services	(561,404)	(561,404)
Water and electricity	(392,741)	(392,741)
Communications	(366,056)	(366,077)
Financial system services	(356,422)	(357,386)
Advertising	(205,332)	(211,790)
Promotions and public relations	(181,913)	(181,951)
Material	(21,840)	(21,856)
Other	(315,814)	(326,842)
Total	(10,433,207)	(10,525,671)

Note 27 – Tax expenses

Description	Parent Company	Consolidated
	2025	2025
	Accumulated September	Accumulated September
COFINS	(2,112,269)	(2,488,978)
ISS	(493,056)	(670,394)
PIS/PASEP	(347,243)	(425,288)
IPTU	(92,038)	(92,038)
Other	(44,752)	(70,681)
Total	(3,089,358)	(3,747,379)

Note 28 – Other income

Description	Parent Company	Consolidated
	2025	2025
	Accumulated September	Accumulated September
Foreign exchange gain (loss)	1,938,303	1,938,303
Commissions and fees monthly deferred shares - FGTS financing agent (1)	1,769,661	1,769,661
Expense recovery	1,752,075	1,664,659
Adjustment for inflation of sundry transactions	1,345,530	1,332,175
Extraordinary Actuarial Assessment (2)	900,784	900,784
Gains on disposal of investments (3)	841,114	841,114
Right of use - Rede CAIXA	304,063	304,063
Recovery of operational losses	188,218	188,253
Credit card	61,988	158,911
Other	346,227	659,573
Total	9,447,963	9,757,496

(1) From 2025, the deferred inventory will continue to be recognized as other income. For new contracts, both the cash installment and the installment to be deferred are recognized by TJEO according to the term of the loan agreement as loan income.

(2) In March 2025, an extraordinary actuarial assessment was carried out due to the regulatory changes to the REG/REPLAN Plan made in February 2025, which resulted in the reversal of the expense related to the cost of previous services in the amount of R\$900,784.

(3) Income from the disposal of an interest in Caixa Seguridade made in a secondary public offering of shares, as well as from the sale of 100% of the shares of Galgo, as described in note 11.

Note 29 – Other expenses

Description	Parent Company	Consolidated
	2025	2025
	Accumulated September	Accumulated September
Lotteries & Business Partners	(2,245,698)	(2,245,698)
Losses on operational risk	(1,659,006)	(1,896,344)
Foreign exchange gain (loss)	(1,593,887)	(1,594,966)
Post-employment benefit	(1,419,742)	(1,419,742)
Properties won/sold	(942,586)	(942,586)
Obligations from funds and programs	(923,002)	(923,002)
Real estate financing agreements	(856,728)	(856,728)
Social benefits	(725,800)	(725,800)
Business leverage	(721,829)	(721,829)
Debit and credit card	(585,420)	(1,277,169)
Granted discounts	(517,222)	(565,037)
Automated services	(452,718)	(452,718)
Goodwill from acquisition of commercial portfolios	(238,348)	(238,348)
Lotteries	(183,052)	(237,796)
Lease liability	(64,274)	(64,711)
Other	(1,311,663)	(1,338,431)
Total	(14,440,975)	(15,500,905)

Note 30 – Recognition and reversal of provisions

Description	Parent Company	Consolidated
	2025	2025
	Accumulated September	Accumulated September
Legal contingencies	(3,733,256)	(3,733,256)
Labor	(2,475,817)	(2,475,817)
Civil	(1,174,438)	(1,174,438)
Tax	(83,001)	(83,001)
Fund for the Compensation for Salary Changes - FCVS	93,528	93,528
Prepayment - FGTS	954,669	954,669
Performance fee of the acquired portfolios	(62,531)	(62,531)
Other	(143,164)	(140,197)
Total	(2,890,754)	(2,887,787)

Note 31 – Non-operating profit (loss)

Parent Company/Consolidated	
Description	2025
	Accumulated September
Proceeds from disposal and write-off of investments and non-financial assets held for sale	466,173
Recognition/reversal of provisions	(34,928)
Capital gains and losses	(26,139)
Other (1)	(545,829)
Total	(140,723)

(1) Includes expenses incurred with the maintenance, valuation or termination of assets held for sale (AMV), in the amount of R\$614,344.

Note 32 – Related parties

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

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

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

(a) Company

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

(b) Subsidiaries

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

(c) Jointly controlled subsidiaries

The direct subsidiaries of Caixa Móveis, and Negócios Digitais are directly controlled by the Company.

Also classified as related parties are the entities in which CAIXA holds indirect interest, through its subsidiaries Caixa Seguridade and Caixa Cartões.

(d) Related

CAIXA's direct associates are Núclea, TecBan and Quod.

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

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

(e) Key management personnel

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

(f) Other entities

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

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

Parent Company						
Description	09/30/2025					
	Company	Controlled	Jointly controlled company	Related	Key management personnel	Other entities
Assets	603,685,765	2,233,448	835,831	1,508,592	32,983	31,525,680
Cash and cash equivalents	-	-	-	1,484,936	-	-
Interbank investments	192,466,034	-	-	-	-	215,985
Securities	410,221,641	1,448,416	-	-	-	1,818,787
Income receivable	663,445	768,320	85	23,655	-	291,990
Loan transactions	-	-	-	-	30,473	6,207,757
Impairment loss on loans	-	-	-	-	(383)	(405,342)
Other financial assets	334,645	16,712	835,746	1	2,925	33,008,541
Expected impairment loss on other financial assets	-	-	-	-	(32)	(9,612,038)
Liabilities	114,865,384	1,105,466	16,045	170,189	33,195	746,487,950
Customer Resources	3,750,747	1,127	12,474	88,286	33,195	31,456,022
Funds from financial and other institutions	1,675,918	911,081	-	-	-	700,335,757
Funds for specific obligations	75,428,031	-	-	-	-	10,342,488
Tax and social security liabilities	-	-	-	-	-	4,242,612
Sundry liabilities	17,498,919	193,258	3,571	81,903	-	-
Other financial liabilities	16,511,769	-	-	-	-	111,071
Guarantees	-	-	-	-	52,178	40,065,101
Received	-	-	-	-	52,178	8,596,505
Provided	-	-	-	-	-	31,468,596

Consolidated					
Description	09/30/2025				
	Company	Controlled Together	Related	Personnel key	Other Entities
Assets	605,557,954	835,831	1,508,641	32,983	31,526,513
Cash and cash equivalents	-	-	1,484,936	-	-
Interbank investments	192,470,046	-	-	-	215,985
Securities	412,089,818	-	-	-	1,819,620
Income receivable	663,445	85	23,704	-	291,990
Loan transactions	-	-	-	30,473	6,207,757
Impairment loss on loans	-	-	-	(383)	(405,342)
Other financial assets	334,645	835,746	1	2,925	33,008,541
Expected impairment loss on other financial assets	-	-	-	(32)	(9,612,038)
Liabilities	114,865,384	16,045	170,189	33,195	746,458,061
Customer Resources	3,750,747	12,474	88,286	33,195	31,456,022
Funds from financial and other institutions	1,675,918	-	-	-	700,305,868
Funds for specific obligations	75,428,031	-	-	-	10,342,488
Tax and social security liabilities	-	-	-	-	4,242,612
Sundry liabilities	17,498,919	3,571	81,903	-	-
Other financial liabilities	16,511,769	-	-	-	111,071
Guarantees	-	-	-	52,178	40,065,101
Received	-	-	-	52,178	8,596,505
Provided	-	-	-	-	31,468,596

Parent Company					
Description	2025				
	Accumulated September				
	Company	Controlled	Controlled Together	Related	Other Entities
INCOME	6,715,784	636,056	12	868,734	73,886,376
Income from services rendered	4,747,235	-	6	797,005	5,739,737
Income from loans	-	619,167	-	-	60,468,779
Income from securities	1,198,727	6,927	-	-	356,034
Other operating income	769,822	9,962	6	70,079	7,321,826
Other finance income	-	-	-	1,650	-
Expenditure	(6,623,113)	(803)	(110)	(533,058)	(36,978,533)
Operating expenses	(5,368,507)	-	(13)	-	(1,742,920)
Other operating expenses	(1,254,606)	(803)	(97)	(533,058)	(35,235,613)
Finance costs	-	-	-	-	-
Finance costs other	-	-	-	-	-

Consolidated					
Description	2025				
	Accumulated September				
	Company	Controlled Together	Related	Other Entities	
INCOME	6,832,726	12	1,057,242	73,886,376	
Income from services rendered	4,747,235	6	985,513	5,739,737	
Income from loans	-	-	-	60,468,779	
Income from securities	1,198,917	-	-	356,034	
Other operating income	886,574	6	70,079	7,321,826	
Other finance income	-	-	1,650	-	
Expenditure	(6,983,775)	(110)	532,770	(36,978,821)	
Operating expenses	(5,369,265)	(13)	-	(1,742,920)	
Other operating expenses	(1,614,510)	(97)	532,770	(35,235,901)	
Finance costs	-	-	-	-	
Finance costs other	-	-	-	-	

(g) Key management personnel compensation

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

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

Description	Parent Company
	2025 Accumulated September
Short-term benefits	53,886
Proceeds	21,002
Board of Executive Officers	17,711
Managing Board	303
Statutory Audit Board	169
Audit Committee	1,549
Independent Risk Committee	1,182
Personnel, Eligibility, Succession and Compensation Committee	88
Variable compensation	18,728
Board of Executive Officers	18,728
Benefits	1,930
Board of Executive Officers	1,930
Training	160
Social charges	12,066
Benefits due to the cessation of the office	-
Post-employment benefits	1,881
Pension plans	1,881

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

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

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

(h) Average compensation (in real)

Description (1)	Parent Company		
	09/30/2025		
	Higher Value	Average value	Lowest value
Executive Board	152,688	137,661	133,897
Board of Directors and Audit Committee	6,377	6,377	6,377

(1) Monthly compensation, including advantages and benefits.

Note 33 – Risk and capital management

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

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

In accordance with current regulation and good corporate governance practices, the risk and capital structures are composed of the Board of Directors – Bo, the Independent Risk Committee – CORIS, which assists the Board of Directors in decision-making on issues related to risk and capital management; the Board of Directors – DC; the Vice-Presidency of Risks – VICOR and the Chief Risk Officer – DECOR as *Chief Risk Officer* – CRO.

The National Superintendence of Corporate Risks – SUCOR, subordinate to DECOR, is in charge of proposing the risk management policy of the CAIXA conglomerate, the capital management and profit distribution policy of CAIXA, as well as evaluating and issuing business reports and other actions related to the conglomerate's risk and capital management.

(a) Risk Management

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

Risks are defined considering quantitative and qualitative criteria and result in the following significant risks:

- Credit Risk;
- Market Risk – Trading Portfolio and *Banking Portfolio*;
- Liquidity Risk; and
- Operational risk.

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

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

(b) Sensitivity analysis of significant positions

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

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

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

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

- (i) The exercise is applied considering a static balance sheet composition, ignoring the Institution's capacity to manage exposures. Hedging capabilities involving derivative instruments are high, particularly for fixed-rate trading portfolio securities;
- (ii) No shocks were applied to the credit spread of private financial instruments or government bonds; and
- (iii) the instruments that are subject to hedge accounting and their related hedging instruments are not in the scope for the year, because CAIXA systematically monitors the effectiveness of these frameworks which, to a certain extent, are immune to shocks in risk factors.

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

The sensitivities of these instruments are analyzed and monitored, and the Entity sets aside part of its capital to cover losses on changes in these risk factors. Information for these risks is contained in the Pillar III report, available on CAIXA's website.

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

- Scenario I: Probable scenario considering the most probable trajectory of macroeconomic variables and indicators;
- Scenario II: Possible scenario that considers a parallel multiplicative shock OF 25% for scenario I for the primitive risk factor SELIC coupon rate government bonds and a 1% addendum to the other risk factors;
- Scenario III: Possible scenario that considers a parallel multiplicative shock OF 50% for scenario I for the original risk factor SELIC coupon rate government bonds and addendum of 2.5% to the other risk factors;
- Scenario IV: Possible scenario that considers a parallel multiplicative shock OF 50% to scenario I for the primitive risk factor SELIC coupon rate government bonds and a 5% addendum to the other risk factors;
- Scenario V: Possible scenario that considers a parallel multiplier shock of 0.75% to scenario I for the primitive risk factor SELIC coupon rate government bonds and subtraction of 1% for the other risk factors;
- Scenario VI: Possible scenario that considers a parallel multiplier shock of 0.5% to scenario I for the primitive risk factor SELIC coupon rate for government bonds and subtraction of 2.5% for the other risk factors;
- Scenario VII: Possible scenario that considers a parallel multiplier shock of 0.25% to scenario I for the primitive risk factor SELIC coupon rate government bonds and subtractive shock of 5% for the other risk factors;

The results of financial instruments as of September 30, 2025, are summarized in the table below:

Risk factor	Scenario I - MtM R\$ thousand	Shock of upward interest rates			Downward shock in interest rates		
		Scenario II	Scenario III	Scenario IV	Scenario V	Scenario VI	Scenario VII
		Var. MtM R\$ thousand	Var. MtM R\$ thousand	Var. MtM R\$ thousand	Var. MtM R\$ thousand	Var. MtM R\$ thousand	Var. MtM R\$ thousand
CDI	70,659,291	(2,080,441)	(5,030,685)	(9,534,447)	2,177,718	5,639,782	11,986,825
Pre	11,007,802	(107,550)	(263,121)	(507,976)	110,753	283,151	588,244
IPCA coupon rate	2,154,758	(105,873)	(244,233)	(433,294)	119,268	329,461	797,143
Benchmark coupon rate	1,687,507	(68,946)	(162,591)	(296,550)	74,819	199,504	447,189
SELIC coupon rate	342,898,957	(380,774)	(760,963)	(1,140,566)	381,362	763,311	1,145,850
IGPM coupon rate	11,150	(410)	(985)	(1,850)	432	1,126	2,419
Exposure rate	428,419,465	(2,743,994)	(6,462,578)	(11,914,683)	2,864,352	7,216,335	14,967,670
% variation		(0.64%)	(1.51%)	(2.78%)	0.67%	1.68%	3.49%

(c) Calculation of regulatory capital requirement

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

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

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

The table below shows details about these capital indicators.

Description	09/30/2025
Total capital	153,433,579
Level 1 capital	140,495,282
Core Capital - CC	138,782,041
Prudential equity (1)	150,994,411
Prudential adjustments (c.1)	(12,212,370)
Supplementary Capital	1,713,241
Level 2 capital (2)	12,938,297
Risk-weighted assets - RWA	933,241,586
Credit risk – RWACPAD	802,594,461
Market risk – RWAMPAD	6,949,647
Operational risk – RWAOPAD	123,697,478
Additional Common Equity – ACC	32,663,455
Minimum capital requirement (RWA*F Factor) + ACE	107,322,782
Market risk - nontrading portfolio - RBAN	9,721,967
Capital margin (PR – PRMR – RBAN)	36,388,829
Core capital ratio (CP/RWA)	14.87%
Level 1 capital ratio (Level 1 / RWA)	15.05%
Basel capital ratio (RC/RWA)	16.44%
F Factor	8.00%

(1) Equity considers only hybrid equity and debt instruments authorized by CMN Resolution No. 4,955/2021.

(2) In accordance with the provisions of articles 29 and 31 of CMN Resolution No. 4,955/2021.

(c.1) Prudential adjustments less common equity

Description	09/30/2025
Prudential adjustments in pricing of financial instruments	(13,140)
Intangible assets	(3,677,956)
Tax credits arising from income and social contribution tax losses and those originating from such taxes relating to assessment periods ending up to December 31, 1998	(3,561,096)
Total amount of deductions related to reciprocal acquisitions of core capital	(305,778)
Total amount of deductions related to tax credits arising from temporary differences that depend on the generation of future taxable profit or revenues for their realization, which exceed 10% of the core capital of the institution or conglomerate itself, disregarding specific deductions	(1,818,071)
Amount that exceeds, in aggregate form, 15% of the core capital of the institution or conglomerate itself:	(2,836,329)
(i) of which: deriving from significant net equity interests in core capital of institutions authorized to operate by the Central Bank of Brazil and from unconsolidated financial institutions abroad and in share capital of companies similar to unconsolidated financial institutions, insurers, reinsurers, capitalization companies and open supplementary private pension fund entities	(1,116,369)
(ii) of which: deriving from tax credits arising from temporary differences that depend on the generation of future taxable profit or revenue for their realization	(1,719,960)
Total	(12,212,370)

(c.2) Regulatory indicators versus reported indicators

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

Description	Regulatory	09/30/2025
Main capital ratio (1)	8.00%	14.87%
Level 1 capital ratio (1)	9.50%	15.05%
Basel capital ratio (1)	11.50%	16.44%
Fixed assets to equity ratio (2)	up to 50% of total capital	10.03%

(1) It includes the additional main capital for conservation, countercyclical and systemic, totaling 3.50%.

(2) According to CMN Resolution No. 4,957/2021.

Note 34 – Fair values of financial assets and liabilities

(a) Fair value hierarchy

Financial assets and liabilities measured at fair value in the balance sheet on a recurring basis	Parent Company				
	Carrying value as of September 30, 2025	Fair value as of September 30, 2025	Fair value levels		
			Level 1	Level 2	Level 3
Assets	2,131,453,835	1,930,020,531	410,692,815	1,501,484,747	17,842,969
Financial assets at fair value through profit or loss	156,700,239	160,828,224	154,207,566	5,064,720	1,555,938
Securities (net of allowance for impairment loss on loans)	156,418,116	156,418,116	154,207,566	654,612	1,555,938
Derivative financial instruments	62	4,128,047	-	4,128,047	-
Other financial assets	282,061	282,061	-	282,061	-
Financial assets at fair value through other comprehensive income	466,964,840	465,605,906	256,485,249	195,061,016	14,059,641
Interbank investments	192,957,479	192,959,239	-	192,959,239	-
Securities (net of allowance for impairment loss on loans)	274,007,361	272,646,667	256,485,249	2,101,777	14,059,641
Financial assets at amortized cost	1,507,788,756	1,303,586,401	-	1,301,359,011	2,227,390
Central Bank deposits	138,825,432	127,972,230	-	127,972,230	-
Interbank investments	6,775,327	6,775,389	-	6,775,389	-
Securities (net of allowance for impairment loss on loans)	2,227,390	2,227,390	-	-	2,227,390
Loan transactions	1,317,141,993	1,127,086,285	-	1,127,086,285	-
Other financial assets (net of allowance for impairment loss)	42,818,614	39,525,107	-	39,525,107	-
Liabilities	2,014,191,338	1,744,079,067	-	1,000,621,791	743,457,276
Financial liabilities at fair value through profit or loss	358,043	4,486,066	-	4,486,066	-
Derivative financial instruments	358,043	4,486,066	-	4,486,066	-
Financial liabilities at amortized cost	2,013,833,295	1,739,593,001	-	996,135,725	743,457,276
Customer Resources	814,555,899	743,457,276	-	-	743,457,276
Funds from financial and other institutions	817,179,021	618,434,077	-	618,434,077	-
Funds from securities issues	348,656,702	344,259,975	-	344,259,975	-
Other financial liabilities	33,441,673	33,441,673	-	33,441,673	-

Financial assets and liabilities measured at fair value in the balance sheet on a recurring basis	Consolidated				
	Carrying amount as of 9/30/2025	Fair value as of 9/30/2025	Fair value levels		
			Level 1	Level 2	Level 3
Assets	2,150,684,756	1,944,944,972	410,692,815	1,516,409,188	17,842,969
Financial assets at fair value through profit or loss	159,585,844	160,828,224	154,207,566	5,064,720	1,555,938
Securities (net of allowance for impairment loss on loans)	159,299,706	156,418,116	154,207,566	654,612	1,555,938
Derivative financial instruments	65	4,128,047	-	4,128,047	-
Other financial assets	286,073	282,061	-	282,061	-
Financial assets at fair value through other comprehensive income	465,901,324	465,605,428	256,485,249	195,060,538	14,059,641
Interbank investments	192,957,479	192,958,761	-	192,958,761	-
Securities (net of allowance for impairment loss on loans)	272,943,845	272,646,667	256,485,249	2,101,777	14,059,641
Financial assets at amortized cost	1,525,197,588	1,318,511,320	-	1,316,283,930	2,227,390
Central Bank deposits	138,825,432	127,971,832	-	127,971,832	-
Interbank investments	6,775,327	6,775,389	-	6,775,389	-
Securities (net of allowance for impairment loss on loans)	2,227,390	2,227,390	-	-	2,227,390
Loan transactions	1,334,083,265	1,141,580,006	-	1,141,580,006	-
Other financial assets (net of allowance for impairment loss)	43,286,174	39,956,703	-	39,956,703	-
Liabilities	1,978,449,586	1,708,208,135	-	964,902,701	743,305,434
Financial liabilities at fair value through profit or loss	358,045	4,486,066	-	4,486,066	-
Derivative financial instruments	358,045	4,486,066	-	4,486,066	-
Financial liabilities at amortized cost	1,978,091,541	1,703,722,069	-	960,416,635	743,305,434
Customer Resources	814,388,840	743,305,434	-	-	743,305,434
Funds from financial and other institutions	816,299,306	617,768,278	-	617,768,278	-
Funds from securities issues	312,817,798	309,206,684	-	309,206,684	-
Other financial liabilities	34,585,597	33,441,673	-	33,441,673	-

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

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

Parent Company							
Description	Fair value as of January 1, 2025	Total gains and losses (realized/unrealized)	Purchase	Liquidation	Transfer from Level 3	Transfer to Level 3	Fair value as of September 30, 2025
Financial assets at fair value through profit or loss							
Securities	286,312	(13,922)	1,283,548	-	-	-	1,555,938
Financial assets at fair value through other comprehensive income							
Securities	9,981,209	291,418	4,580,275	(535,340)	(257,921)	-	14,059,641
Total	10,267,521	277,496	5,863,823	(535,340)	(257,921)	-	15,615,579

Consolidated							
Description	Fair value as of January 1, 2025	Total gains and losses (realized/unrealized)	Purchase	Liquidation	Transfer from Level 3	Transfer to Level 3	Fair value as of September 30, 2025
Financial assets at fair value through profit or loss							
Securities	336,591	(64,201)	1,283,548	-	-	-	1,555,938
Financial assets at fair value through other comprehensive income							
Securities	11,276,251	(1,003,624)	4,580,275	(535,340)	(257,921)	-	14,059,641
Total	11,612,842	(1,067,825)	5,863,823	(535,340)	(257,921)	-	15,615,579

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

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

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

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

Note 35 – Balance sheet by deadline

Assets	Parent Company			Consolidated		
	Within 360 days	Higher than Within 360 days	Total	Within 360 days	Higher than Within 360 days	Total
Cash equivalents	8,939,139	-	8,939,139	8,939,373	-	8,939,373
Financial assets at fair value through profit or loss	186,452	156,513,787	156,700,239	646,684	158,939,160	159,585,844
Securities (net of allowance for impairment loss on loans)	186,390	156,231,726	156,418,116	642,607	158,657,099	159,299,706
Derivative financial instruments	62	-	62	65	-	65
Other financial assets	-	282,061	282,061	4,012	282,061	286,073
Financial assets at fair value through other comprehensive income	208,432,955	258,531,885	466,964,840	207,369,439	258,531,885	465,901,324
Interbank investments	192,957,479	-	192,957,479	192,957,479	-	192,957,479
Securities (net of allowance for impairment loss on loans)	15,475,476	258,531,885	274,007,361	14,411,960	258,531,885	272,943,845
Financial assets at amortized cost	390,909,822	1,116,878,934	1,507,788,756	407,058,700	1,118,138,888	1,525,197,588
Central Bank deposits	138,825,432	-	138,825,432	138,825,432	-	138,825,432
Interbank investments	6,667,950	107,377	6,775,327	6,667,950	107,377	6,775,327
Securities (net of allowance for impairment loss on loans)	-	2,227,390	2,227,390	-	2,227,390	2,227,390
Loan transactions	243,242,802	1,073,899,191	1,317,141,993	258,907,514	1,075,175,751	1,334,083,265
Other financial assets (net of allowance for impairment loss)	2,173,638	40,644,976	42,818,614	2,657,804	40,628,370	43,286,174
Allowance for impairment loss on loans	(10,664,856)	(47,469,720)	(58,134,576)	(11,509,662)	(47,787,928)	(59,297,590)
Tax assets	15,199,249	58,434,179	73,633,428	15,200,295	58,434,410	73,634,705
Currents	4,783,444	-	4,783,444	4,784,490	-	4,784,490
Deferred	10,415,805	58,434,179	68,849,984	10,415,805	58,434,410	68,850,215
Other assets	14,610,031	69,154	14,679,185	15,016,303	31,463	15,047,766
Investments in subsidiaries and associates	-	13,390,571	13,390,571	-	13,727,682	13,727,682
Property and equipment	-	6,200,162	6,200,162	-	6,210,371	6,210,371
Intangible assets	-	3,662,852	3,662,852	-	3,688,397	3,688,397
Total assets	627,612,792	1,566,211,804	2,193,824,596	642,721,132	1,569,914,328	2,212,635,460

Equity and liabilities	Parent Company			Consolidated		
	Within 360 days	Higher than Within 360 days	Total	Within 360 days	Higher than Within 360 days	Total
Financial liabilities at fair value through profit or loss	22,745	335,298	358,043	22,747	335,298	358,045
Derivative financial instruments	22,745	335,298	358,043	22,747	335,298	358,045
Financial liabilities at amortized cost	1,048,636,653	965,196,642	2,013,833,295	1,047,589,879	930,501,662	1,978,091,541
Customer Resources	660,138,573	154,417,326	814,555,899	659,971,514	154,417,326	814,388,840
Funds from financial and other institutions	265,906,362	551,272,659	817,179,021	265,026,647	551,272,659	816,299,306
Funds from securities issues	105,758,429	242,898,273	348,656,702	105,758,429	207,059,369	312,817,798
Other financial liabilities	16,833,289	16,608,384	33,441,673	16,833,289	17,752,308	34,585,597
Provisions	3,760,405	7,054,277	10,814,682	3,763,786	7,054,277	10,818,063
Expected losses on guarantees provided and loan commitments	2,047,761	492,708	2,540,469	932,539	444,916	1,377,455
Tax liabilities	5,831,548	-	5,831,548	6,143,715	-	6,143,715
Currents	1,662,238	-	1,662,238	1,965,390	-	1,965,390
Deferred	4,169,310	-	4,169,310	4,178,325	-	4,178,325
Actuarial liabilities	8,040,284	12,392,202	20,432,486	8,040,284	12,392,202	20,432,486
Other liabilities	27,430,042	-	27,430,042	44,225,029	-	44,225,029
Equity	-	112,584,031	112,584,031	-	151,189,126	151,189,126
Total equity and liabilities	1,095,769,438	1,098,055,158	2,193,824,596	1,110,717,979	1,101,917,481	2,212,635,460

Note 36 – Recurring and non-recurring results

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

Event	Parent Company	Consolidated
	2025	2025
	Accumulated September	Accumulated September
Net profit (a)	12,134,228	13,548,022
Non-recurring events (b)	1,647,386	1,647,386
PDV 2024 (1)	(92,862)	(92,862)
Actuarial assessment REG/REPLAN (2)	900,784	900,784
Gain on disposal - CAIXA Seguridade (3)	839,464	839,464
Expenses impacted by the events (c) (4)	(840,628)	(801,709)
Non-recurring results (d = b + c)	806,758	845,677
Regulatory recurring results (e = a - d)	11,327,470	12,702,345

- **Accumulated September 30, 2025**

- (1) Future benefit indemnity with food allowance for retirees who joined the 2024 Voluntary Dismissal Program (PDV);
- (2) Performing an extraordinary actuarial assessment of the REG/REPLAN due to regulatory amendments approved by the competent bodies;
- (3) Consists of the disposal of 82,380,893 ordinary shares issued by CAIXA Seguridade Participações S.A. through secondary public offering; and
- (4) Expenses impacted by the events include tax effects, profit sharing expenses and IHCD expenses on non-recurring items.

Note 37 – Other information

(a) Assets of investment funds managed by CAIXA

Description (1)	09/30/2025
Financial investment funds	534,192,787
Investment fund shares - FIC (2)	359,486,645
Equity funds	17,044,084
Total	910,723,515

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

(2) Includes funds invested in shares which are not considered in the ANBIMA ranking.

Note 38 – Subsequent events

On October 13, 2025, the IHCD agreement No. 869 was partially repaid in the amount of R\$600,000 in cash. The event mentioned above did not cause adjustments in the financial statements as of September 30, 2025.

Carlos Antonio Vieira Fernandes
President

Anderson Aorivan da Cunha Possa
Vice president

Cintia Lima Gonçalves Teixeira,
Vice-President in Office

Henriete Alexandra Sartori Bernabé
Vice president

Inês da Silva Magalhães
Vice president

Jean Rodrigues Benevides
Vice-President in Office

José Marcos de Carvalho Araujo
Vice president

Lúcio Camilo Oliva Pereira
Vice president

Marcos Brasiliano Rosa
Vice president

Tarso Duarte de Tassis
Vice-President

Juliana Grigol Fonsechi
Chief Accounting and Controllershhip Officer

Ana Paula Fernandes de Rezende Soares
National Superintendent
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Independents Auditor's Report

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

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

Introduction

We have reviewed the condensed parent company and consolidated interim financial statements of Caixa Econômica Federal ("CAIXA") as of September 30, 2025, which comprise the condensed balance sheet as of September 30, 2025, and the condensed statements of profit or loss, comprehensive income, and the 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 (BCB). Our responsibility is to express a conclusion on this 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 (NBC TR 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity and ISRE 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity, respectively). The review of interim financial statements 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 parent company and consolidated interim financial statements as of September 30, 2025 is not prepared, in all material respects, in accordance with Brazilian accounting policies applicable to institutions authorized to operate by the Central Bank of Brazil.

Emphasis of a matter - Presentation of comparative amounts in the financial statements

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

Other issues - Statements of Value Added

The condensed parent company and consolidated interim financial statements include the parent company and consolidated statements of value added for the nine-month period ended September 30, 2025, prepared under the responsibility of CAIXA's management, whose presentation is not required for the purposes of Brazilian accounting policies applicable to institutions authorized to operate by the Central Bank of Brazil. These statements have been submitted to review procedures performed together with the review of the condensed parent company and consolidated interim financial statements to conclude whether they are reconciled 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 by Technical Pronouncement CPC 09 - Statement of Value Added. Based on our review, we are not aware of any fact that leads us to believe that these statements of value added have not been prepared, in all material respects, according to the requirements of this Standard and in a manner consistent with the condensed parent company and consolidated interim financial statements, taken as a whole.

Other matters - Consolidated interim financial statements

These consolidated interim financial statements for the nine-month period ended September 30, 2025, which were prepared in accordance with Brazilian accounting practices applicable to institutions authorized to operate by the Central Bank of Brazil (BCB), are being presented in an additional manner, as allowed by article 77 of CMN Resolution No. 4,966/2021, the condensed consolidated interim financial statements prepared in accordance with IAS 34 International Financial Reporting Standard – Interim Financial Reporting, issued by the International Accounting Standards Board – (IASB), which to date have not been prepared and disclosed by CAIXA.

Brasília, November 18, 2025

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

Original report in Portuguese signed by

Carlos Massao Takauthi
Accountant CRC 1SP-206103/O-4