



3Q25

MANAGEMENT REPORT



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Management Report

To the Brazilian society, employees, collaborators, investors, and clients, CAIXA presents the Management Report for the third quarter of 2025, in accordance with accounting practices and standards established in the country applicable to institutions authorized to operate by the Central Bank of Brazil (BACEN).

Highlights

The quarter was marked by progress in the Bank's Strategic Transformation program, mobilizing thousands of employees, clients, and senior leaders around our purpose of continuing to transform people's lives. With a clear vision of becoming indispensable to Brazil, acting with agility, efficiency, and client-centric approach, we consolidate our values and align our strategic objectives around six pillars: client at the center; efficiency and profitability; technology and innovation; people, culture, and agility; sustainability and citizenship; and ecosystem engagement.



Driven by the principle that our results matter, we highlight Accounting Net Income of R\$13.5 billion in 9M25, up 50.3% from 9M24. Recurring Net Income was R\$12.7 billion, up 34.7% over the same period in 2024, in line with the ongoing improvement in recurring Return on Equity (ROE), which reached 11.9%, up 2.6 p.p. in the last twelve months.

We continued to advance in technological modernization through the implementation of enabling platforms, improved stability of digital channels, and the ongoing evolution of priority digital journeys. These improvements have enhanced the client experience, as reflected in the rising NPS of our apps, supported by ongoing investments to enhance the digital journey.

Our strategic agenda shows significant achievements, recognizing the difference we make for Brazil. We consolidated our leadership in Open Finance among traditional banks and, as of September 2025, we exceeded seven million consents, reflecting the positive impact of our relationship strategy and intelligent use of data to strengthen competitiveness and continuously improve client experience.

In June 2025, the digital account was expanded to all clients through the new app, reaching 832 thousand digital accounts opened by the end of September 2025. Of these, 42% were users aged 25 or younger, demonstrating the product's appeal to a new audience that previously did not seek out CAIXA when account opening was limited to physical channels. The renewal of our account holder base reinforces alignment with digital transformation and strategic planning, creating opportunities to build solid and sustainable relationships with the new generation.



832 Thousand
digital accounts



42%
users **aged up to 25 years**



Revitalization
of the client base

In August 2025, the Agile Trends Gov 2025 event took place – Brazil's largest agility-focused conference for the public sector – bringing together more than 2,500 participants, 350 institutions, and 200 case studies on agility. We highlight that the CAIXA Sandbox project won 1st place in the *Agilidade Brasil 2025 Awards* – Public Sector category, recognized as the most innovative and impactful initiative among Brazilian public institutions.

The CAIXA Sandbox is a controlled and regulated environment for testing innovations, allowing products, services, and processes to be safely explored with governance and a focus on clients. The goal is to scale validated experiments, expand the model's reach, and launch continuous experimentation cycles, strengthening CAIXA's innovation strategy.

We showed that we dare to innovate by mobilizing a process of cultural, digital, and organizational transformation that drives our performance in the ecosystem and strengthens our active presence in our clients' daily lives, generating greater engagement and optimizing our human capital, while also promoting competitiveness and dynamism. These actions contribute to consolidating our position as the leading public bank in the country.

The digital, cultural, and organizational transformation efforts move forward simultaneously to fulfill our purpose of transforming people's lives. In this context, in August 2025, the House of Representatives approved the creation of *Fundação CAIXA*, established to expand our social impact by supporting cultural, educational, environmental, and regional inequality reduction projects. It will be a nonprofit institution, organized as a private legal entity, with strong capacity for coordination – combining

resources, talent, and innovation for the benefit of Brazilian society. The proposal now moves to the Senate for voting and presidential sanction.

We advanced strategic initiatives for COP30 and for Brazil's sustainable development. We participated in nationwide discussions on fiscal and ESG instruments, inaugurated the CAIXA Empresa COP30 Center in Macapá (AP), and prepared to open the first CAIXA Concept Branch in Belém (PA), strengthening our presence in the Amazon region and supporting entrepreneurship. With the largest sustainable finance portfolio in the market – reaching R\$842.2 billion in September 2025 – we continue to connect innovation, inclusion, and social and environmental responsibility to transform lives and prepare Brazil for a leading role at COP30.



We reaffirm our operation as the government's main strategic partner in the operationalization of public policies and management of social programs. A total of R\$332.8 billion was paid in social benefits in 9M25, totaling 345.4 million installments.

During 9M25, we completed the review of 3,100 project proposals for the New PAC, totaling R\$25 billion in investments, enabling the start of the bidding process and, subsequently, the launch of these projects. The funds for these projects come from the Federal Government's General Budget (OGU).

We highlight that the growth in results is aligned with the actions taken to strengthen our transparency, corporate governance, risk management, internal controls, compliance, and integrity practices. In August 2025, we received Level 3 international certification in the Internal Audit Capability Model (IA-CM), becoming the first public financial institution to achieve this recognition.

Attaining Level 3 in the IA-CM confirms that we have integrated planned and measurable actions, with institutional support and strategic alignment, enabling internal audits to effectively contribute to improved governance and risk prevention.



The achievement of such expressive results was driven by advances in technological innovation and digital transformation agendas, which have been continuously improving our clients' journeys. The investments carried out to qualify our client service, combined with the adoption of artificial intelligence tools, system improvements, and digitalization of processes, foster innovative solutions and create value in our relationships with clients, reaffirming our purpose of "Transforming people's lives".

Housing



Jan25 – Sep25

Housing financing plays a key role in the country's development, generating jobs and income. In 9M25, CAIXA was responsible for creating more than 1.7 million direct and indirect jobs through the origination of credit for the real estate segment. These financings also positively impact many other sectors by creating demand for construction materials, furniture, and appliances, stimulating the construction industry and boosting the growth of cities and the economy.

At the end of September 2025, our mortgage loan portfolio reached R\$905.0 billion, up 11.4% in 12 months. We maintained our market leadership in the housing segment, with a 67.1% share.

By the end of September 2025, a total of 590.5 thousand mortgage contracts were signed, generating R\$174.4 billion in loans and benefiting more than 1.7 million people with access to homeownership, reinforcing our role in expanding access to decent housing and helping reduce the housing deficit in the country, fostering improvements in the population's quality of life, particularly for lower-income individuals.

New PAC – Development and Sustainability

During 9M25, we completed the review of 3,100 project proposals under the New PAC (Growth Acceleration Program), totaling R\$25 billion in investments, enabling the start of the bidding process and, subsequently, the launch of these projects. The funds allocated to these projects come from the Federal Government's General Budget (OGU). The New PAC is an investment program coordinated by the Federal Government in partnership with the private sector, states, municipalities, and social movements. This joint effort aims to accelerate economic growth and promote social inclusion, creating jobs, generating income, and reducing social and regional inequalities.



We currently have New PAC contracts signed with the Ministry of Health, the Ministry of Cities, the Ministry of Culture, the Ministry of Justice, the Ministry of Sports, and the National Education Development Fund (FNDE).

Thus, our actions within the scope of the Program contributed to the construction of hospitals, maternity wards, polyclinics, daycare centers, and early childhood education schools, in addition to promoting infrastructure works in the country, including drainage, mobility, hillside containment, slum upgrading, and sporting, social, and cultural spaces distributed in more than 1,000 municipalities nationwide.

The New PAC was structured into institutional measures across nine investment areas, covering the main organizational dimensions of the program, which brings together all works and services intended for the population. The program is expected to reach R\$1.7 trillion in investments, from public and private funding, by 2026, generating 4 million jobs across the country.

Within the scope of the Program, we play a prominent role through transfers of funds from the Federal Government's General Budget (OGU), the use of our own resources, financing operations with funds from the Worker's Severance Fund (FGTS), and by providing technical assistance to states and municipalities.



Sponsorship and Investments in Sports

We highlight the social contributions to sports made through lottery betting and our role as the paying agent for *Bolsa Atleta*, an individual sponsorship program for Brazilian athletes maintained by the Federal Government.

Bolsa Atleta is one of the world's largest individual sponsorship programs for athletes, enabling Olympic and Paralympic athletes to dedicate themselves exclusively to training.

This quarter, we renewed our partnership with the Brazilian Athletics Confederation (CBAt), strengthening the foundation of Brazilian athletics through projects focused on sports initiation and the development of young talents. This joint effort promotes social inclusion and creates opportunities for children and adolescents across different regions of the country.

We also continued our support for the Brazilian Gymnastics Confederation (CBG), which contributes to the technical and social development of athletes from base to high-performance levels. With a focus on the comprehensive development of children and



young people, this initiative promotes the dissemination of gymnastics and enables internationally renowned events, such as the Rhythmic Gymnastics World Championships.

Additionally, we reaffirmed our commitment to promoting health and quality of life by supporting sports for transplant recipients, in partnership with the Brazilian Transplant Association (ABTx). The initiative recognizes sport as an instrument for rehabilitation, inclusion, and well-being, engaging transplant athletes, donors, and healthcare professionals.

In the road racing scene, we actively participated in more than 50 events held across the country. By supporting Brazilian sports in its various forms and categories, CAIXA reaffirms its role as a driver of social transformation, promoting inclusion, health, education, and opportunities for thousands of Brazilians nationwide.

Sponsorship and Investments in Culture



The celebration of CAIXA Cultural's 45th anniversary culminated in the third quarter of 2025. In August, the month marking the inauguration of its first unit, musical performances featuring prominent Brazilian artists were held across all seven units, with affordable ticket prices or free admission.

Reaffirming our commitment to promoting access to culture, PodCulturaR – the videocast produced by CAIXA Cultural – began broadcasting free of charge on Canal Gov, expanding the reach of artistic and cultural content. The second season premiered in August, offering additional insights into theater, literature, music, and visual arts, and is available free of charge on a streaming platform.

To enhance the services offered to visitors of CAIXA Cultural, the first cultural café was opened at the Brasília unit. Implemented through the "Business Opportunity" model, the initiative will serve as a model for the other units, aligning the institutional mission of CAIXA Cultural with CAIXA's business operations.

Service Structure

We are continuously improving our service structure and processes, always aiming to offer our 156.7 million clients the best experience when accessing our products and services. In this context, several digital solutions have been implemented, such as digital signatures in contracts for corporate clients, increased digitalization of mortgage processes, and fully online account opening.

In addition to providing service through digital channels, we are present in 98% of Brazilian municipalities, with 25.2 thousand service points. These include 4.2 thousand branches and banking service points, 20.9 thousand lottery units and CAIXA Aqui correspondents, 11 mobile branches (trucks), 2 boat branches, and 1 container branch. We also offer 22.9 thousand ATMs in branches and self-service rooms, as well as access to 25.5 thousand Banco24 Horas terminals.

Our broad service network and extensive capillarity are aligned with the Bank's operations, aiming to strengthen client relationships and ensure reach for the implementation of government public policies.

Strategy

The CAIXA 2030 Strategy represents our commitment to a profound and sustainable transformation, built on six pillars that guide our actions: Client at the Center, Efficiency and Profitability, Technology and Innovation, People, Culture and Agility, Sustainability and Citizenship, and Ecosystem Engagement.

Each pillar represents an essential dimension for the institution's future, with initiatives designed to generate concrete, sustainable impact aligned with our purpose, serving as an instrument for implementing the Institutional Strategic Plan (PEI).

Our goal is to position the Bank as a national benchmark in client experience, operational efficiency, digital innovation, social impact, and sustainability. By translating strategy into execution with a focus on tangible results, the portfolio ensures the deployment of strategic guidelines into coordinated actions, promoting integration between long-term objectives, operational performance, and financial sustainability. This strengthens the alignment between our long-term vision, management efficiency, and value creation for society, ensuring that each initiative directly contributes to achieving the goals established in the PEI.

From a conglomerate perspective, we advanced discussions on the banking ecosystem to enhance our presence across key life moments for Brazilians. In this regard, we launched a public notice to develop BaaS (Banking as a Service) technology, aimed at accelerating partnerships, innovation, and diversifying offerings for strategic client segments and niches – individuals, corporations, and government.

The execution of the strategy has shown concrete progress, highlighting our institutional commitment to transformation and value creation for clients and society. Among the positive highlights are the significant growth in recurring net income and the improvement in the operational efficiency ratio, reflecting the ongoing effort to optimize processes and control costs.

With a stronger focus on client needs, throughout this year, we enhanced our segmentation model, defining the positioning, aspiration, and guidelines for our service model. The new model drives the review of our product, service, and channel portfolio, emphasizing modernization, agility, and client suitability.

Sustainability

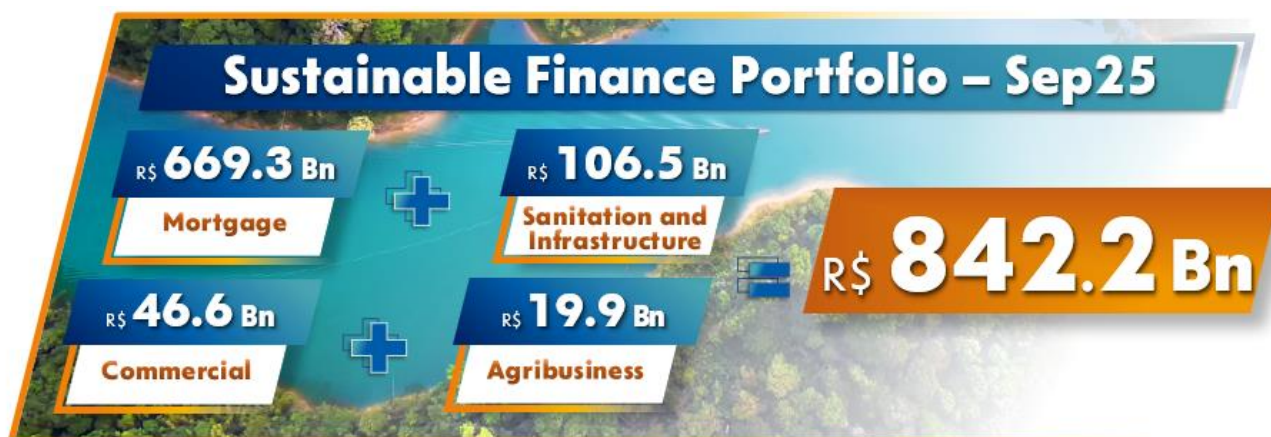
Sustainable Finance Portfolio

We identified in our product and service portfolio the amount and percentage of resources allocated to initiatives and sectors that promote the transition into a fairer and more sustainable society, classifying businesses based on their alignment with the United Nations (UN) Sustainable Development Goals (SDGs), thereby generating a positive impact to the environment, society, and climate.

The methodology adopted considers products and services classified as sustainable that provide social benefits to the low-income population and/or directly benefit the environment, contribute to achieving two or more SDGs, and are not intended for sectors with high exposure to social, environmental, and climate risks.

Loan products were considered broadly for segments such as Housing, Commercial, Rural, Sanitation, and Infrastructure. After assessing the business volume of the identified products, CAIXA's Sustainable Finance Portfolio totaled R\$842.2 billion¹ at the end of September 2025.

¹ There was a revision in the methodology of the Sustainable Finance Portfolio, which now measures only CAIXA's commercial loan portfolio, excluding FIES and MCMV Bracket 1.



Maximum recognition by the Brazilian GHG Protocol Program for the 12th time

In August 2025, our Greenhouse Gas (GHG) Emissions Inventory was published and awarded the Gold Seal for the 2025 Cycle of the Brazilian GHG Protocol Program (PBGHG) for the 12th consecutive time.

The GHG Protocol is a global standard for measuring greenhouse gas emissions, enabling public and private entities to monitor their emissions in a transparent and verifiable manner. It is used as a reference in various climate reporting initiatives and programs, facilitating the integration of emissions data with corporate sustainability, governance, and performance reports.

The Gold Seal is the highest level of qualification and recognition offered by the Brazilian GHG Protocol Program (PBGHG), intended only for companies that meet all program requirements. Achieving this certification for the 12th consecutive year demonstrates our commitment to transparency and quality in measuring and disclosing greenhouse gas emissions.

Prospecting socioenvironmental projects – progress of FSA CAIXA's public notices

CAIXA's Socioenvironmental Fund (FSA CAIXA) successfully completed five public notices aimed at selecting transformative projects in strategic areas for the country's sustainable development. These initiatives mobilized institutions from across Brazil and demonstrated strong engagement from organized civil society.

A total of 825 proposals were submitted and will now undergo the selection process to receive support from FSA CAIXA. The projects focus on women's autonomy, circular economy, regenerative tourism, and the sustainable development of territories.

The implementation of these initiatives reaffirms our commitment to the Sustainable Development Goals (SDGs), promoting productive inclusion, income generation, and environmental preservation in vulnerable communities across all regions of the country,

especially in the Legal Amazon. We continue to drive a just transition to a low-carbon economy, with a focus on innovation and strengthening citizenship.

CAIXA Sustainable Management Seal

The CAIXA Sustainable Management Seal is a recognition granted to municipalities that present public indicators demonstrating the application of good Environmental, Social, and Governance (ESG) practices in local public management, fostering increasing well-being and quality of life for citizens, associated with sustainable urban development.

The Seal recognizes actions linked to the Sustainable Development Goals established by the United Nations (UN) in the 2030 Agenda, through a comprehensive assessment of municipal management based on 22 evaluation indicators classified into four categories: Environmental, Social, Governance, and Climate.

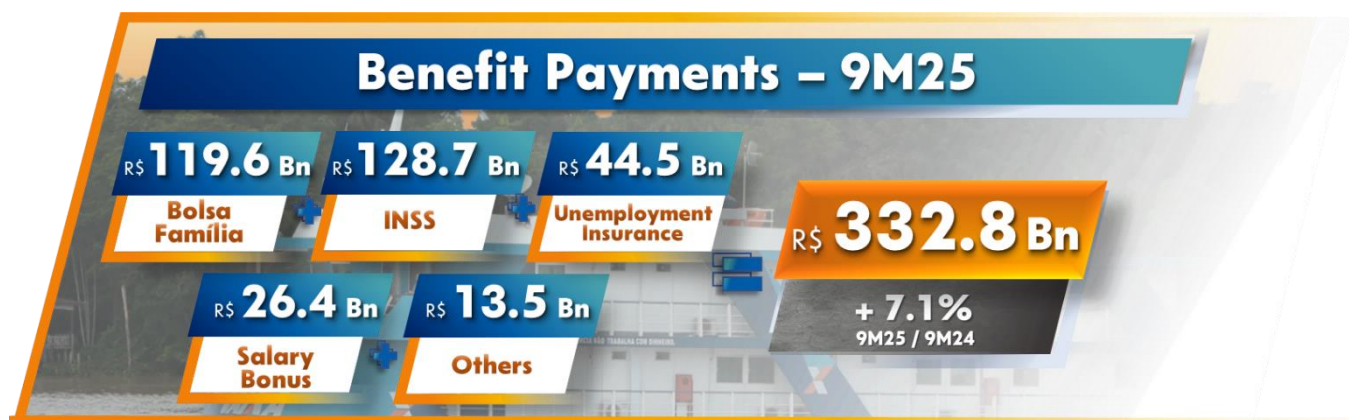
Considering the relevance of the ESG theme for us and society, this initiative, in addition to promoting and recognizing good sustainability practices in the evaluated municipalities, also enables certified municipalities to access special conditions when contracting the bank's services and products. Likewise, we can assist municipalities in improving their indicator scores through tailored products and solutions, supporting public entities in enhancing the quality of their management.

Since the Seal's creation until September 2025, 259 municipalities have been certified, with 34 municipalities earning the Seal in the last quarter.



Distribution of Social Benefits

Through physical and digital service channels and our partner network, in 9M25 we made benefit payments totaling R\$332.8 billion, and distributed 345.4 million installments of income transfers, social programs, worker benefits, and INSS benefits in all Brazilian municipalities.



We highlight the payment of R\$119.6 billion under Bolsa Família, distributed in 178.9 million installments to 21.4 million families, R\$128.7 billion in INSS pension payments, distributed in 64.8 million installments to 7.4 million beneficiaries, and R\$44.5 billion in Unemployment Insurance, distributed in 25.2 million installments to 7.0 million beneficiaries.

We paid the Salary Bonus, totaling R\$26.4 billion to 22.4 million beneficiaries in 9M25. Additionally, R\$8.1 billion was paid under the Pé-de-Meia Program, benefiting 5.3 million students nationwide. Payments for the Gas Aid and other social and regional programs amounted to R\$5.4 billion.

Support to regions affected by natural disasters

During 9M25, we supported 554 municipalities in different regions of Brazil affected by natural disasters through the FGTS Calamity Withdrawal. We deployed specialized staff to provide technical assistance to municipal governments and support to the affected population. We also have mobile branches (trucks) that can be used to assist communities in impacted municipalities.

We mobilized a specialized team to process FGTS Calamity Withdrawals, allowing workers to withdraw up to R\$6,220.00, limited to the balance available in their FGTS accounts.

Our teams also guide municipalities on completing the required documentation to qualify for this type of FGTS withdrawal. Additionally, our branches supported clients in activating home insurance policies and processing immediate indemnity payments.

To assist local governments, we provided technical assistance for the operationalization of fund transfers. Municipal governments received assistance in damage assessment and cost estimation for restoring ongoing works or repairing affected structures that significantly impact local populations, such as bridges, access roads, water supply equipment, health clinics, and schools, among others.

Support for Government Programs

Loan Programs for Government Entities

Regarding the loan portfolio with Government Entities (States, Federal District, and Municipalities), a total of 98 new contracts were executed in 3Q25, totaling R\$5.2 billion. In 9M25, 188 new contracts were signed, totaling R\$8.0 billion.

At the end of 3Q25, the loan portfolio with Government Entities totaled 4.3 thousand active operations, with a balance of R\$73.1 billion and serving 1.7 thousand clients in the Government segment throughout Brazil. The loan portfolio ended 3Q25 with a payment compliance rate of 99.9%.

Transfer of Funds Agreements from the Federal Government's General Budget to States and Municipalities

We act as a representative of the Federal Government in the operationalization of transfer agreements from the General Budget, allowing municipalities across the country access to public resources through technical engineering and social assistance programs adapted to each of their realities, in addition to guaranteeing the use of public resources according to the technical and budget parameters regulated by the Ministries that manage public policies and inspection bodies.

Considering the Commitment Terms under the New PAC and the budget transfer agreements funded by the OGU, 1.7 thousand new contracts were executed in 9M25, totaling R\$6.3 billion in investments. Also, in 9M25, a total of 2.8 thousand works were completed, with R\$4.9 billion in transfer contracts.

Performance Analysis and Results²

Net Income

CAIXA reached an accounting net income of R\$3.8 billion in 3Q25, up 15.4% over 3Q24 and 2.2% over 2Q25. In 9M25, the accounting income reached R\$13.5 billion, up 50.3% over 9M24. Recurring net income in the quarter-over-quarter comparisons was the same as the accounting net income, as there were no non-recurring events in these periods. Recurring net income reached R\$12.7 billion in 9M25, up 34.7% over 9M24.

² Information with a greater level of detail about CAIXA's operational and financial performance in the period is available in the Performance Analysis Report, which can be accessed on the website: <https://ri.caixa.gov.br/en/financial-information/results-center/>.

In R\$ million	3Q25	2Q25	Δ%	3Q24	Δ%	9M25	9M24	Δ%
Financial Margin	16,523	16,358	1.0	14,497	14.0	49,233	45,256	8.8
Provision for Losses associated with Credit Risk	(5,073)	(3,525)	43.9	(3,084)	64.5	(10,691)	(12,428)	-14.0
Income from Financial Intermediation	11,450	12,834	-10.8	11,412	0.3	38,542	32,827	17.4
Income from Services and Banking Fees	7,087	6,706	5.7	7,042	0.6	20,329	20,426	-0.5
Administrative Expenses	(11,246)	(10,800)	4.1	(10,801)	4.1	(32,908)	(32,989)	-0.2
Other Operational Revenues/Expenses	(2,275)	(2,857)	-20.4	(2,475)	-8.1	(5,743)	(5,882)	-2.4
Tax Expenses	(1,274)	(1,320)	-3.4	(1,156)	10.3	(3,747)	(3,478)	7.7
Income from Interests in Subsidiaries and Affiliated Companies	946	866	9.3	853	10.9	2,677	2,072	29.3
Constitution and Reversal of Provisions	(978)	(699)	39.8	(2,003)	-51.2	(2,888)	(5,474)	-47.2
Operating Result	3,711	4,730	-21.5	2,873	29.1	16,263	7,501	116.8
Non-Operating Result	(54)	(104)	-48.0	551	-	(141)	694	-
Income Tax, Social Contribution and Profit Sharing	108	(944)	-	(162)	-	(2,574)	816	-
Consolidated Accounting Net Income	3,764	3,682	2.2	3,263	15.4	13,548	9,011	50.3
Non-Recurring Events*	-	-	-	-	-	846	(422)	-
Recurring Net Income	3,764	3,682	2.2	3,263	15.4	12,702	9,433	34.7

*Voluntary Dismissal Program (PDV), extraordinary actuarial assessment of REG/REPLAN, and secondary public offering of CAIXA Seguridade Participações S.A.

Financial margin reached R\$16.5 billion in 3Q25, up 14.0% over 3Q24 and 1.0% over 2Q25. In 9M25, the financial margin totaled R\$49.2 billion, up 8.8% over 9M24.

Revenues from financial intermediation totaled R\$64.1 billion in 3Q25, up 36.4% over 3Q24 and 6.8% over 2Q25. In 9M25, these revenues totaled R\$179.2 billion, up 29.1% over 9M24.

Financial intermediation expenses reached R\$47.6 billion in 3Q25, up 46.3% over 3Q24 and 9.0% over 2Q25. In 9M25, financial intermediation expenses totaled R\$130.0 billion, up 38.9% over 9M24.

The provision for losses associated with credit risk reached R\$5.1 billion in 3Q25, up 64.5% over 3Q24 and 43.9% over 2Q25. In 9M25, these provisions totaled R\$10.7 billion, down 14.0% from 9M24.

The performance of the financial margin, combined with the reduction in provision for losses associated with credit risk, contributed to a 17.4% growth in financial intermediation results in the comparison between 9M25 and 9M24, reaching R\$38.5 billion.

Income from services (RPS) totaled R\$7.1 billion in 3Q25, up 0.6% over 3Q24 and 5.7% over 2Q25. In 9M25, this income totaled R\$20.3 billion, down 0.5% from 9M24.

Administrative expenses (personnel + other administrative expenses) totaled R\$11.2 billion in 3Q25, an increase of 4.1% compared to both 3Q24 and 2Q25. In 9M25, administrative expenses reached R\$32.9 billion, down 0.2% from 9M24.

Assets

Our assets totaled R\$2.2 trillion in September 2025, up 11.4% over the same period in 2024 and 4.3% over June 2025. The 12-month growth was influenced by the 10.3%

increase in the loan portfolio and the 50.0% growth in the securities and derivatives portfolio.

Loan Portfolio

The loan portfolio ended September 2025 with a balance of R\$1.334 trillion, up 10.3% over September 2024 and 3.1% over June 2025. In the 12-month comparison period, we highlight the increases of 11.4% in the mortgage segment and 4.1% in sanitation and infrastructure.

In 3Q25, loan originations totaled R\$185.1 billion, up 13.3% over 3Q24 and 15.9% over 2Q25.



*Includes cards, acquired credits and securitized credits

We are the bank that supports Brazilians in achieving homeownership, maintaining the market leadership in the mortgage segment, with a market share of 67.1% of total mortgage loans, and the leading player in the MCMV Program, with a market share of more than 99%. The total delinquency rate was 1.30% at the end of September 2025, down 0.1 p.p. from September 2024.

The mortgage loan portfolio ended September 2025 with a balance of R\$905.0 billion, up 11.4% over September 2024 and 3.4% over June 2025. In 3Q25, new loan originations totaled R\$67.8 billion (including SBPE and FGTS resources), up 6.9% from 3Q24 and 18.3% compared to 2Q25. In 9M25, originations reached R\$174.4 billion, a decrease of 1.1% compared to 9M24.



Commercial loans to individuals ended September 2025 with a portfolio balance of R\$147.6 billion, up 10.9% over September 2024 and 2.6% over June 2025. We continue to highlight the payroll-deductible loans, which had a balance of R\$109.3 billion (74.1% of the total loan portfolio for individuals). Regarding the loan portfolio for individuals, this segment ended 3Q25 with a balance of R\$77.1 billion, up 15.7% over 3Q24 and 7.3% over 2Q25.

The commercial corporate loan portfolio closed September 2025 with a balance of R\$110.8 billion, up 10.8% over September 2024 and 3.7% over June 2025. Loan originations in 3Q25 totaled R\$29.6 billion, up 18.4% over 3Q24 and 11.0% over 2Q25.

Infrastructure operations totaled R\$108.8 billion at the end of September 2025, up 4.1% over 3Q24 and 1.4% over June 2025.

The agribusiness loan portfolio reached R\$61.8 billion at the end of September 2025, up 3.7% over September 2024 and down 2.1% from June 2025.

Portfolio Quality

The delinquency rate for the total loan portfolio closed September 2025 at 3.01%, up 0.74 p.p. over September 2024 and 0.35 p.p. over June 2025. The provision rate remained stable during the period, ending September 2025 at 4.44%, up 0.35 p.p. over September 2024 and 0.20 p.p. over June 2025. Provision coverage closed the quarter at 148.1%, down 32.2 p.p. from September 2024 and 15.7 p.p. from June 2025.

CAIXA's loan portfolio has 91.8% of its balance classified as lower risk, with a strong concentration in long-term operations, mainly due to the mortgage loan portfolio, which accounts for 67.8% of the total portfolio. The other items that comprise the collateralized portfolio are part of the infrastructure and sanitation segment, the agribusiness portfolio, the individual payroll-deductible loans, as well as credits linked to PRONAMPE, FGI, liens, and CAIXA Hospitais.

We reported R\$2.261 trillion in collateral assessed at the time of credit origination, not considering any subsequent appreciation, compared to the loan portfolio balance of R\$1.334 trillion. This represents a collateral-to-loan ratio of 169.5%.

Funding

Funding balance closed September 2025 at R\$1.818 trillion, up 12.5% over September 2024 and 11.3% from June 2025, with highlights to the savings deposits, which totaled R\$391.9 billion, up 2.9% year-over-year and 0.4% quarter-over-quarter. We maintain leadership in the savings segment, increasing our market share from 37.4% in September 2024 to 38.8% in September 2025. Including the third-party portfolio in open market funding, total funding closed September 2025 with a balance of R\$ 1.907 trillion.

Bonds reached R\$272.7 billion at the end of September 2025, up 40.7% over September 2024 and 4.9% over June 2025. Real estate bonds, in particular, grew 37.5% over September 2024 and 6.0% over June 2025, reaching a balance of R\$236.1 billion at the end of September 2025.

For term deposits, CDBs recorded the strongest growth in the period, up 21.8% year-over-year and 5.9% compared to June 2025, closing September 2025 with a balance of R\$199.1 billion.

Liquidity

In 3Q25, the short-term liquidity coverage ratio (LCR) stood at 261.0%, an increase of 41.4 p.p. over the past 12 months and 13.7% in the quarter.

In accordance with BACEN Resolution No. 54/20, short-term liquidity indicators are calculated based on the simple average of daily values observed during the quarter corresponding to the reported reference date.

Equity

We ended September 2025 with equity of R\$151.2 billion, growing 9.1% in 12 months and 2.5% in the quarter.

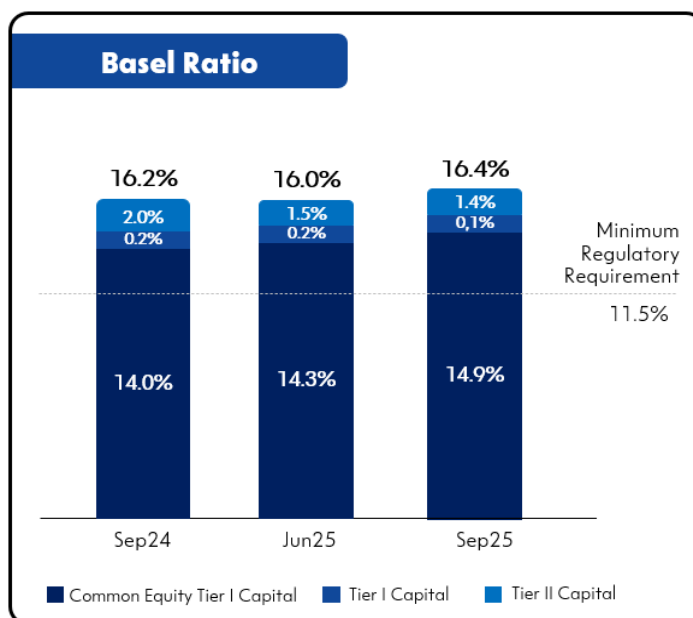
Basel Ratio

We recorded a Basel Ratio of 16.4% at the end of September 2025, 4.9 p.p. above the minimum requirement of 11.5% established by National Monetary Council Resolutions No. 4,955 and No. 4,958, dated October 21, 2021, which regulate the Basel Committee on Banking Supervision recommendations regarding the capital structure of financial institutions.

We highlight our good capital structure, reinforcing our ability to execute our strategic plan in a sustainable manner.

Economic Outlooks

In 2025, we continued to hold a strong presence in Brazil's main macroeconomic forecast rankings, consolidating our position as one of the most accurate institutions in this field.



In 3Q25, we stood out in the Ministry of Finance's rankings under the *Prisma Fiscal* program, reaching third place on the Short-Term Podium for Federal Revenue Collection. We also ranked fifth in the Central Bank's quarterly IPCA Basket ranking.

These results highlight our technical excellence and reaffirm our relevance in forecasting and monitoring the country's key economic indicators.

CAIXA Conglomerate

CAIXA Seguridade

With managerial net income of R\$1.1 billion, CAIXA Seguridade delivered another record quarterly result, up 13.4% over 3Q24 and 9.5% over 2Q25. The performance underscores the Company's consistency and financial strength, with year-to-date net income reaching R\$3.2 billion, 18.2% higher than in 9M24.

This result was also reflected in profitability, with recurring return on equity (ROE) reaching 69.2% in 3Q25, up 6.3 p.p. compared to 3Q24, driven by improved operating and financial indicators. On an accounting basis, accumulated net income totaled R\$3.2 billion, a 23.9% increase compared to the same period last year.

CAIXA Seguridade approved its 2025–2026 Sustainability Plan, a strategic document that outlines the Company's key guidelines, targets, and initiatives aimed at advancing sustainability. The plan serves as an important management tool aligned with market best practices and with the Company's voluntary commitments, reinforcing its sustainability agenda.

CAIXA Seguridade will participate in COP30, the leading multilateral forum dedicated to addressing the climate crisis. The Company will host several thematic forums, reaffirming its commitment to the ESG agenda and its strategic positioning in offering inclusive insurance solutions. These solutions play a key role in supporting a just transition toward a low-carbon economy, while also contributing to recovery and resilience in the face of losses and damages caused by extreme climate events.

CAIXA Asset

At the end of 3Q25, CAIXA Asset reached a total of R\$589 billion in assets under management, up R\$53 billion over 3Q24, ending September with a 5.4% market share, maintaining its ranking as the 4th largest asset manager in the country, being the 2nd largest manager in the Retail Sector, Public Sector, and in Own Social Security Systems (RPPS).

Regarding the number of shareholders, in 3Q25, the funds managed by CAIXA Asset had more than 1.7 million investors, through 444 products under management and distributed by CAIXA. This quarter, CAIXA Asset launched a new incentivized debenture investment fund aimed at Private Banking and Upper Retail clients, expanding the range of strategy options within its product portfolio.

In September 2025, CAIXA Asset was featured in *Investidor Institucional* magazine with 18 “excellent” funds, according to the Best Funds for Institutional Investors ranking, securing second place among 80 asset management institutions — a result that was repeated when considering only fixed-income funds.

Investidor Institucional is one of Brazil's leading publications focused on institutional investors, such as pension funds, Own Social Security Regimes (RPPS), asset managers, and corporations. The magazine covers topics such as capital markets, macroeconomics, fund rankings, executive interviews, and public policies.

Awards were also a constant for the institution during 3Q25. The Ministry of Finance published the results of the Prisma Fiscal Rankings for July, August, and September 2025. In total, there were four participations in these projection rankings. During these months, CAIXA Asset reached the Monthly Short-Term Podium for Federal Revenue Collection (2nd place in July) and for Central Government Net Revenue (5th place in August). Additionally, CAIXA Asset appeared for the first time on the Podium for Employed Population, ranking 2nd in August and 1st in September.

CAIXA Cartões

In 3Q25, the Company's performance was driven by card-related revenues. Credit service fee revenues totaled R\$515.2 million in the quarter, while debit revenues reached R\$261.7 million. In 9M25, credit card volume reached R\$1.0 billion, and debit card volume totaled R\$524.1 million.

Credit card revenue grew 17.6% over 3Q24, reaching R\$23.4 billion. Enhancements and expansion of digital channels enabled new sales and activations originating from these channels to expand the active client base by 9% compared to the same period in 2024. In line with the strategy, the debit card base reached 241 million physical and virtual cards, generating R\$55.7 billion in revenue.

3Q25 was marked by a strong upward trend in Azulzinha's revenue, reaching R\$7.3 billion, a 24.4% increase compared to 3Q24. This growth was driven by the launch of new products and the maturation of the commercial portfolio, resulting in R\$ 20.8 billion in acquiring services revenue through September 2025.

The prepaid segment continued to expand in 9M25, generating R\$5.2 billion in revenue, up 29.5% over 9M24. This segment's revenues totaled R\$27.6 million in 3Q25, up 8.3% over 2Q25.

CAIXA Cartões announced to the market of the completion of the competitive process to establish a strategic partnership in businesses related to Loyalty. The partnership was signed with the Sirius Consortium, composed of the following companies: Minutrade Marketing Ltda. ("Minu"), a pioneer and leader in the engagement marketing segment with micro-rewards and a specialist in the implementation and operation of Benefits Clubs; GoPoints Tecnologia e Incentivos Ltda. ("Gopoints"), a leader in platform management for loyalty program points and rewards marketplace; and EasyLive Entretenimento S.A. ("EasyLive"), a specialist in engagement with the most comprehensive portfolio of entertainment and sports content.

CAIXA Loterias

In 3Q25, Loterias CAIXA collected R\$6.4 billion, up 9.9% over 3Q24. Mega-Sena and Lotofácil products accounted for 72% of total sales, with combined growth of 21.5%. Mega-Sena, which accounts for 33% of total sales, grew 5.3%, with only one draw exceeding R\$100 million in sales, both in 2025 and in the same period of 2024. Lotofácil, responsible for 40% of sales, posted growth of 19.9%.

Additionally, in September 2025, the Lotofácil da Independência Special Draw generated R\$781.2 million, an increase of 7% compared with the 2024 edition. Other lottery products totaled R\$1.8 billion, with highlights including *+Milionária*, *Dupla Sena*, and *Timemania*, which together reached R\$ 620.7 million. Quina, with R\$ 680.5 million in sales during the period, recorded a 26.5% decline compared to the same period in 2024.

In R\$ million	3Q25	2Q25	Δ%	2Q24	Δ%	9M25	9M24	Δ%
Net Prizes	2,230	2,139	4.3	2,358	-5.4	6,508	6,257	4.0
Social Allocation	2,440	2,297	6.2	2,289	6.6	6,862	7,081	-3.1
Social Security	1,077	1,027	4.9	996	8.1	3,033	3,089	-1.8
Security	613	583	5.2	593	3.4	1,727	1,840	-6.1
Sports	474	435	9.1	421	12.7	1,298	1,296	0.2
Education	94	81	16.7	112	-16.0	292	332	-12.0
Culture	179	171	4.9	167	7.5	506	518	-2.3
Health	1.0	0.5	82.6	1.0	-4.4	1.8	4.0	-53.8
Others	1.3	0.9	35.6	-	-	3.9	2.0	95.4
Taxes (Income Tax on Premium)	555	409	35.6	621	-10.6	1,595	1,774	-10.1
Costs and Maintenance	1,230	1,159	6.1	580	112.0	3,441	3,044	13.0
Total Collected*	6,429	6,065	6.0	5,848	9.9	17,998	18,155	-0.9

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

Loterias CAIXA are an important source of funds to promote social development in Brazil. In 3Q25, a total of R\$2.4 billion was transferred to legal beneficiaries for investment in the Federal Government's social programs in social security, sports, culture, public security, education, and health areas.

During the quarter, regarding CAIXA Loterias' activities in the areas of risk, compliance, and integrity, efforts were focused on practices related to Information Security management, aiming to maintain ISO/IEC 27001 and WLA-SCS certifications. Achieving the highest level of WLA certification (Level 2) adds compliance with and certification under the ISO/IEC 27001 standard for information security management systems in processes related to draw management, result verification, and prize payments under CAIXA Loterias' responsibility.

By certifying at the highest level and continuously implementing controls under ISO/IEC 27001 and WLA-SCS standards, Loterias CAIXA ensures that its processes comply with legal requirements and global best practices, reinforces its commitment to society with respect to process transparency and security, and strengthens its image as a trusted lottery operator, enhancing the confidence of bettors and other stakeholders.

In addition, Loterias CAIXA carried out planning and assessments necessary for the Responsible Gaming Week, including actions covering fixed-odds betting, with a focus on raising awareness among employees, retailers, and bettors. The Company holds Level 3 Responsible Gaming certification, issued by the World Lottery Association (WLA), which internationally validates the effectiveness of actions adopted under the Responsible Gaming Program. This program aims to curb compulsive behavior, prevent underage gambling, and provide guidance on treatment and harm prevention related to gambling.

Corporate Governance

Our Corporate Governance is a system formed by principles, rules, structures, instruments, and processes that guide and monitor the Company, aimed at protecting the rights of all interested parties and generating sustainable value.

Ethics, as a set of moral principles that must be observed when exercising a profession, provides support to corporate governance principles, such as: integrity, transparency, accountability, equity, and sustainability, covering best practices to achieve them.

- **Integrity:** practice and promote the ongoing improvement of ethical culture, avoiding decisions under the influence of conflicts of interest, maintaining coherence between speech and actions and preserving loyalty to the organization and care for its stakeholders, society in general and the environment;
- **Transparency:** offer interested parties true, timely, coherent, clear and relevant information, whether positive or negative, and not just that required by laws or regulations;

- **Accountability:** perform duties with diligence, independence and aimed at generating sustainable value in the long term, assuming responsibility for the consequences of acts and omissions;
- **Equity:** treat the sole shareholder and other stakeholders fairly, taking into account their rights, duties, needs, interests and expectations, as individuals or collectively;
- **Sustainability:** ensure the economic and financial viability, reduce the negative externalities of our businesses and operations, and enhance the positive ones, while considering, within the business model, the various forms of capital (financial, intellectual, human, social, natural, and reputational) over the short, medium, and long term..

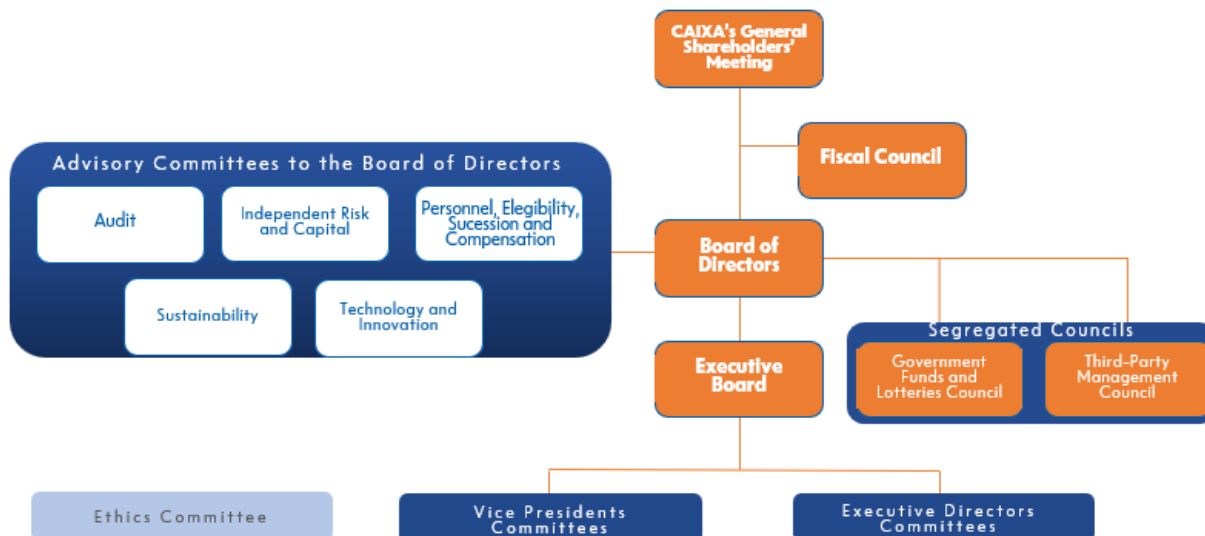
We highlight our key Corporate Governance instruments that guide the activities of our governance agents to ensure the effectiveness and quality of our decision-making processes:

- Bylaws;
- Policies;
- Decision-making Model;
- Internal Norm Manuals;
- Code of Ethics, Conduct, and Integrity;
- Authority Regime;
- Organizational Structure.

Structure of the Senior Management Collective Bodies

Our governance structure is designed to prioritize collegial, agile, and decentralized decision-making through the establishment of internal forums at strategic, tactical, and operational levels. This approach fosters synergy among areas, prevents conflicts of interest, and safeguards our interests and those of our subsidiaries.

Below is the configuration of the Senior Management Collegiate Bodies, whose responsibilities and operations are governed by Internal Regulations and statutory provisions:



Personnel Management

People-related activities permeate our entire strategy to maintain our leading role as the main partner of the Federal Government, States, and Municipalities in implementing public policies, while humanizing labor relations, strengthening client relationships, enabling access to decent housing, reinforcing governance and operational efficiency, promoting sustainability policies, and creating value in relationships by offering innovative solutions in business, technology, and workplace environment.

As of September 2025, we had 84.3 thousand employees working in branches and at the headquarters, of whom 46.9 thousand were men and 37.4 thousand were women. Of this total, 4.5 thousand are PwD employees, which accounts for 5.4% of the Bank's staff.

Additionally, we highlight opportunities offered to young people: 6.5 thousand new professionals working as interns and apprentices across all regions of Brazil.

Considering that training and development actions are essential for the Bank's digital transformation, we make recurring efforts to train our employees, offering educational solutions that foster the development of digital capabilities.

Digital Transformation - Certifications

To promote the continuous development of our employees in models, structures, and principles of organizations focused on digital transformation, we provide reimbursable external certifications for professionals participating in the program, as well as a list of approved certifications according to the role performed within the agile unit.

These certifications help prepare employees for the future of work, strengthen our competitiveness in the banking market, foster innovation and creativity, and improve team productivity and efficiency, while reducing costs and increasing adaptability to change.

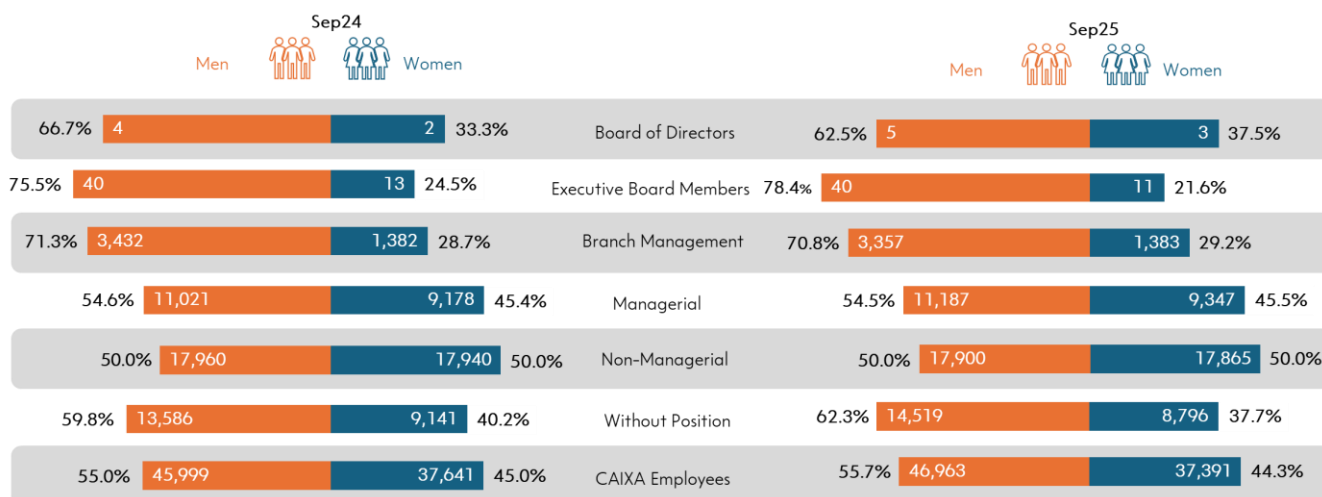
Women Leadership

One of the main objectives of gender equality actions is to promote and articulate adjustments in personnel management practices, when necessary, aiming at equal conditions and opportunities for women and men in their professional activities, as well as demystifying gender stereotypes and encouraging the increase of women in leadership roles.

In this context, Universidade CAIXA plays a strategic role by developing and offering educational initiatives focused on awareness, training, and employee development, with an emphasis on promoting gender equity and strengthening a more inclusive organizational culture. These efforts enable the participation of women in educational programs such as Leadership for Black Women in Public Service, the CAIXA Mentorship Program, the Women Leaders in Public Finance program at Insper, and the Women in Leadership Acceleration Program.

Equity Policy

In compliance with Law No. 15,177, dated July 23, 2025, we present the following information regarding gender equity within our Institution:



Initial compensation at CAIXA, as well as compensation for commissioned positions, is set at the same value, according to internal regulations, for both men and women.

Diversity at CAIXA

We promote a culture of respect and appreciation of differences through the Diversity and Inclusion program, which is structured around the priority themes for gender equity, people with disabilities, LGBTQIA+, race/color, and generations. The program aims to integrate

diversity, equity, and inclusion into our governance, influencing our strategic planning and management practices.

Parental Support

We strengthened our parental support initiatives, recognizing their role in promoting gender equity and fostering a more human-centered organizational culture. We implemented more flexible rules for maternity, paternity, and adoption leave, and promoted awareness initiatives such as the Parental Support Dialogue Circle.

Integrity, Risks, and Internal Controls

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

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

The Program is aligned with the principles and guidelines of our Internal Control, Compliance and Integrity Policy, also observing the guidelines of the Policy for Relationships with Clients and Users of CAIXA Products and Services (available at: <https://www.caixa.gov.br/sobre-a-caixa/governanca-corporativa/estatuto-politicas>).

We highlight that the Program is structured around five pillars: (i) Commitment by Senior Management; (ii) Adequate Risk Management; (iii) Integrity Protocols; (iv) Communication and Training, and (v) Monitoring and Disciplinary Measures, which operate in an integrated and systemic manner, interrelating to enable the continuous improvement of the CAIXA Integrity Program.



These pillars span across three areas of action: Prevention, Detection, and Correction according to the guidelines issued by the Federal Comptroller General (CGU).

The Program's management model operates through the coordination, monitoring, control, and evaluation of cross-cutting instruments and mechanisms under the responsibility of actors within the Integrity Ecosystem, who contribute to mitigating integrity risks in their respective areas of activity by identifying weaknesses and illicit practices.

Thus, it is a dynamic process by which the main players of the Ecosystem work together in a coordinated manner to ensure the effectiveness of the Program and the improvement of internal control mechanisms, and act in accordance with ethical relationships and the sustainability of our business and results.

In this context, the "Integrity: this line must not be crossed" Campaign was launched in 2025, aligned with the institutional value "Our Integrity Is Non-Negotiable". With this initiative, we reaffirm our unwavering commitment to fostering an ethical, safe, respectful, and integrity-driven work environment for all.

The topics already addressed by the Campaign include: Sexual Harassment, with the launch of the Institutional Program to Combat Sexual Harassment: throughout the year, the program includes initiatives to strengthen prevention and response to potential cases of harassment and sexual violence at CAIXA, with the involvement of multiple units that make up the Integrity Ecosystem. Internal Fraud, under the theme "Say no to fraud": this initiative aims to raise employee awareness about the importance of complying with CAIXA's rules and guidelines in daily operations, as well as the tools available to prevent and report potential irregularities, including cyber fraud.

The centralized coordination by the Vice-Presidency of Risks/Office of Internal Controls and Integrity provides greater transparency and agility, supporting the procedures adopted by actors within the Ecosystem and aiming to strengthen our image and reputation to levels of excellence and recognition by society and the market.



Prevention of Money Laundering, Terrorism Financing, and Proliferation of Weapons of Mass Destruction – AML/CFT

We operate in strict compliance with AML/CFT regulations, especially those issued by the Central Bank of Brazil and the Brazilian Securities and Exchange Commission (CVM). In this regard, we maintain policies, procedures, and internal controls aimed at preventing the use of our institution for such illicit activities.

We invest in applying the most advanced analytics, data science, and machine learning techniques and methodologies to the continuous improvement of monitoring and control mechanisms, aimed at identifying suspicious situations, which are duly reported to the Financial Activities Control Council (COAF), contributing to the integrity and protection of the National Financial System.

Culture management and training in this area are key tools to ensure compliance with our AML/CFT Policy. We continuously provide training and capacity building to employees, contributing to the strengthening of an organizational culture that is aware and proactive in preventing illicit activities.

Risk Management and Internal Controls

We adopt the Three Lines Model for risk management, which assigns roles and responsibilities to all levels of the organization in addition to the risk and audit areas. This model strengthens governance and contributes to achieving organizational objectives, minimizing losses.

Through our risk and capital management structure, we implement models, methodologies, systems, routines, and indicators that enable the identification, measurement, assessment, monitoring, control, and reporting aimed at mitigating adverse effects resulting from incurred risks, including under normal and stress scenarios.

We periodically monitor and evaluate the risk management model to enhance the maturity of its structure, in alignment with best practices and in compliance with internal regulations.

Additionally, we have the Internal Control System (SCI), an important management tool, set up by policies, methodologies, procedures, and institutional players in pursuit of a common interest: achieving the organization's strategic objectives.

The importance of the SCI is corroborated by the publication of CMN Resolution 4,968/2021, which, among the main provisions, highlights the focus on the continuous monitoring of control activities, the adequate segregation of functions, and the independence of areas, aimed at avoiding conflicts of interest and ensuring the active engagement of Senior Management in strengthening our internal controls.

Reporting Channel

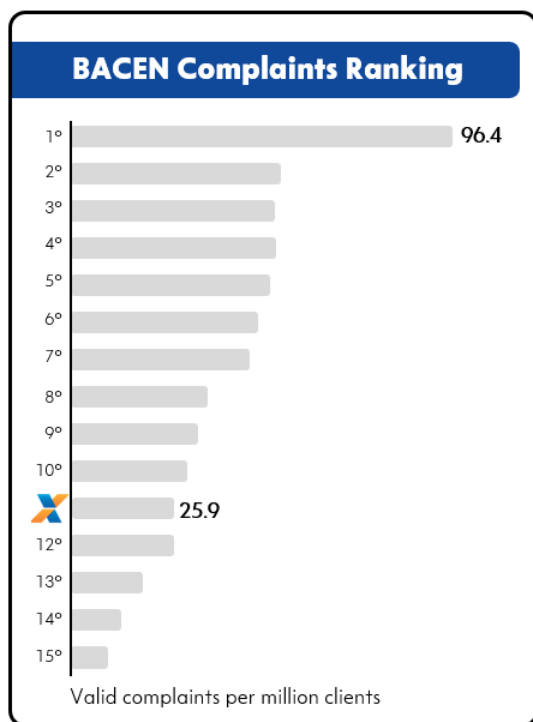
The Reporting Channel is a mechanism for receiving internal and external complaints, anonymous or not, about collaboration or the practice of suspected acts of corruption or other acts harmful to national or foreign Public Administration, and with the establishment of rules of non-retaliation and protection for whistleblowers in good faith.

The channel is hosted in a secure environment, external to CAIXA's technological infrastructure, and is managed by Aliant (a member of the ICTS group), with operational oversight by the Ombudsman unit.



Through the Reporting Channel, employees, former employees, statutory members, collaborators, service providers, clients, partners, suppliers, or any other citizen can file complaints that indicate irregularity or illegal acts involving CAIXA.

Ombudsman



Feedback from clients and regulatory bodies in numbers:

- 36 thousand client complaints dealt through the CAIXA Ombudsman, Consumer Protection and Defense Program (PROCON), and the Central Bank of Brazil (BACEN) channels from July to September, increasing by 14% in volume from the same period in the previous year.
- We held the 11th position in the Complaints Ranking of BACEN in 3Q25, with an index of 25.9 complaints per million clients. The ranking is based on complaints filed by the public through BACEN's service channels, and institutions are classified in descending order of complaint index, from the most complained about to the least.

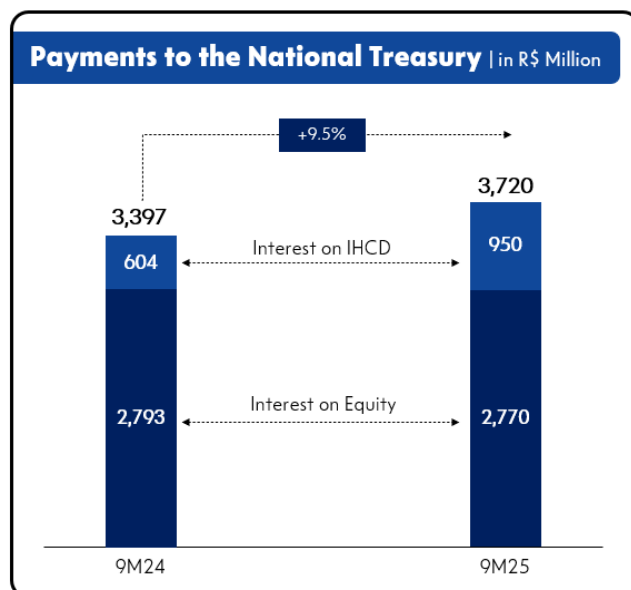
Quantitative and qualitative data on all registered complaints are generated on a routine basis by the Ombudsman, which are then forwarded to key Committees, directors, and managers of products and services for assessment and development of actions aimed at improving our clients' journey.

Distribution of Dividends and IoE

As provided in Decree 2,673/1998 and the Bylaws (Article 80), we distribute at least 25% of the adjusted net profit to the Federal Government, calculated for each fiscal year.

By the end of 9M25, we paid R\$2.8 billion in interest on equity (IoE) to the Federal Government, related to the 2024 results.

Additionally, a total of R\$949.81 million was paid to the Federal Government relating to



interest on Hybrid Capital and Debt Instrument (IHCD) contracts.

Independent Audit

We have a process for hiring an Independent Auditor, considering aspects of transparency, compliance, objectivity, and independence of the Independent Auditor, as well as ensuring that the same company is not hired for other services that could create a potential conflict of interest and compromise independence or objectivity in performing its activities.

Information related to the auditing company's fees is published in Brazil's Official Gazette with each contract or amendment.

Acknowledgments

The performance achieved in the period reflects the corporate strategy aligned with the engagement and work carried out by all employees and collaborators, to whom we make a special acknowledgment for their effort and commitment. We also thank all clients and partners for their trust and loyalty, which motivates us in our constant search for improvement, essential for CAIXA and Brazil's development.

Management.

Glossary

Environmental, Social, and Governance (ESG): Methods for measuring a company's environmental (including climate-related), social, and governance practices, which can be used for investments with sustainability criteria

Bolsa Atleta: A program that financially assists high-performance Olympic and Paralympic athletes who are nominated by their respective federations and who achieve good results in competitions.

Provision Coverage: Allowance for loan losses divided by the delinquency balance.

Delinquency: The ratio between the sum of loan operations overdue for more than 90 days (and not written off as a loss) by the total loan portfolio, measured as a percentage.

Basel Ratio: Measures the capacity of a financial institution to face credit, market, and operational risks.

Interest on Equity (IoE): Interest paid or credited individually to the holder, partners, or shareholders, as remuneration of equity, calculated over shareholders' equity balances.

Financial Margin: The difference between revenues and expenses from financial intermediation before provision for losses linked to credit risk.

Market Share: A market indicator that calculates the percentage of a company's share in the segment in which it operates.

Three Lines Model: A risk management model adopted by CAIXA, organized into three lines that have specific roles and responsibilities regarding risk management and control environment.

Net Promoter Score (NPS): Metric used to measure client satisfaction and loyalty toward a company, product, or service.

Sustainable Development Goals (SDGs): A global action plan to eliminate extreme poverty and hunger, provide lifelong quality education for everyone, protect the planet, and promote peaceful and inclusive societies by 2030.

Pé-de-Meia Program: A program that offers financial incentives to public high school students aimed at retaining them in school and completing their studies, in addition to participating in national and subnational educational exams.

Calamity Withdrawal: A modality in which workers have the right to withdraw the balance of their FGTS account for personal, urgent, and serious needs arising from a natural disaster in their residential area.



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