



3Q25

PERFORMANCE  
**ANALYSIS REPORT**





# Table of Contents

Highlights	4
Key Numbers	5
Balance Sheet	7
Ratings	7
Net Income and Assets	8
Loan Portfolio	9
Stages of CMN Resolution 4,966/21	10
Funding	12
Demand Deposits	12
Savings Accounts	13
Term Deposits	13
Bonds issued in the domestic market	13
Revenues from Services and Banking Fees	14
Revenues From Credit Services	14
Insurance	14
Checking Account and Banking Fees	15
Government Services	15
Investment Funds	15
Cards	15
Transactions	16
Administrative Expenses	16
Personnel Expenses	17
Other Administrative Expenses	17
Operational Efficiency	18
Risk and Capital Management	18
Assets under Management	19
Investment Funds and Managed Portfolios	20
Credit and Debit Cards	20

# Forward-Looking Statements

This Performance Analysis Report is based on CAIXA's Consolidated Financial Statements on September 30, 2025.

Managerial statements for previous periods may have been reclassified for comparative purposes in the event of changes in methodologies, which may generate possible differences due to reallocations or any grouping of items, aiming to provide a better understanding or vision of changes in assets, liabilities, results, or to preserve data comparability between periods.

The figures shown as totals in certain tables and charts may not be an arithmetic aggregation of the balances that precede them due to rounding adjustments. All indices and variations presented were calculated based on whole numbers. There may be discrepancies when calculations are made using rounded figures.

The information presented in this report may make references and statements about expectations, growth estimates, and results projections. These references and statements do not guarantee future performance and involve risks and uncertainties that may be beyond Management's control and may thus result in balances, incomes, expenses, and results that differ from those anticipated and discussed herein.

CMN Resolution 4,966, issued by the Central Bank of Brazil in 2021, came into effect on January 01, 2025. The regulation establishes the basis for the adoption of IFRS 9 by financial institutions in Brazil. It has impacts on various aspects of the financial statements, including credit risk assessment, the accounting of financial instruments, and the generation of financial information, thereby increasing comparability among financial institutions and facilitating the analysis and comparison of their performance. We note, however, that the adoption of this Resolution limits comparability with prior periods due to the reclassification of income statement items, as well as the new expected credit loss provisioning model.

## 3Q25 Conference Call Connection Details

Thursday, November 27, 2025

10:00 a.m. (Brasília time)

8:00 a.m. (New York time)

Webcast (Simultaneous Translation)

Live webcast: <https://ri.caixa.gov.br/>

# Highlights

## Net Income

Recurring net income was R\$3.8 billion in 3Q25, up 15.4% over 3Q24 and 2.2% over 2Q25. Recurring net income reached R\$12.7 billion in 9M25, up 34.7% over 9M24.

Recurring return on equity (ROE) was 11.93%, increasing 260 bps over September 2024 and 7 bps from June 2025.

## Financial Margin

Financial margin reached R\$16.5 billion in 3Q25, up 14.0% over 3Q24 and 1.0% over 2Q25. In the comparison between 3Q25 and 3Q24, growth was mainly driven a 36.4% increase in financial intermediation revenues, offset a 46.3% rise in financial intermediation expenses. The margin was R\$49.2 billion in 9M25, up 8.8% over 9M24.

## Loan Portfolio

The loan portfolio ended September 2025 with a balance of R\$1.334 trillion, which is a 10.3% increase over September 2024 and 3.1% over June 2025. The YoY increase was influenced by the growths of 11.4% in mortgage loans, 10.9% in commercial loans for individuals, 10.8% in corporate loans, 4.1% in sanitation and infrastructure, and 3.7% in agribusiness.

In 3Q25, CAIXA originated R\$185.1 billion in loans, up 13.3% over 3Q24 and 15.9% over 2Q25. In 9M25, loans totaled R\$496.8 billion, up 6.6% in 12 months.

A total of R\$67.8 billion in mortgage loans was granted, up 6.9% over 3Q24 and 18.3% over 2Q25. In 9M25, a total of R\$174.4 billion was granted, 1.1% lower in 12 months.

CAIXA's loan portfolio, at the end of September 2025, had a delinquency rate of 3.01%, increasing 74 bps over September 2024 and 35 bps over June 2025.

In addition to considering the delinquency period, CMN Resolution 4,966/2021 assesses problematic assets across three stages. In September 2025, it is noteworthy that 91.7% of CAIXA's loan portfolio was in Stage 1, highlighting the quality of the institution's credit portfolio. Additionally, 78.4% of the portfolio is classified under categories C1 and C2, which represent operations with higher-quality collateral and lower provisioning requirements.

## Operational Efficiency

In 3Q25, revenue from services and banking fees totaled R\$7.1 billion, up 0.6% over 3Q24 and 5.7% over 2Q25. Compared to 3Q24, we highlight the increases of 12.7% in debit and credit card revenues and 9.6% in government services. In 9M25, income from services reached R\$20.3 billion, down 0.5% from 9M24.

Administrative expenses (personnel + other administrative expenses) totaled R\$11.2 billion in 3Q25, up 4.1% over 3Q24 and also 4.1% over 2Q25. In the 12-month comparison, the increase was driven by a 5.9% rise in personnel expenses and 0.5% in other administrative expenses. In 9M25, these expenses totaled R\$32.9 billion, down 0.2% from 9M24.

CAIXA's recurring operating efficiency ratio was 52.91% in September 2025, down 478 bps from September 2024 and 167 bps from June 2025.

## Funding

The funding balance was R\$1.907 trillion in September 2025, up 13.0% over September 2024 and 5.0% over June 2025. We highlight the 2.9% increase in savings deposits over 12 months, which totaled R\$391.9 billion and had a market share of 38.8%.

Bonds issued in the domestic market reached R\$272.7 billion, up 40.7% over September 2024 and 4.9% over June 2025.

## Clients and Service Network

In September 2025, CAIXA had 156.7 million holders of checking and savings accounts, of which 154.6 million were individuals and 2.1 million corporate clients.

CAIXA's network operates in over 98% of the country's municipalities, with 25.2 thousand service points. There are a total of 4.2 thousand branches and banking service points, 20.9 thousand lottery units and CAIXA Aqui correspondents, 11 truck branches, 2 boat branches, and 1 container branch. CAIXA also offers the population 22.9 thousand ATMs in banking agencies and self-service rooms, and 25.5 thousand Banco 24 Horas terminals.

Additionally, CAIXA continues to advance in technological modernization and improvements in digital channel services, with 13.9 billion digital transactions (Apps and Internet Banking) carried out during the period.



# Key Numbers

Key Numbers Income Statement (R\$ million)	3Q25	2Q25	Δ%	3Q24	Δ%	9M25	9M24	Δ%
Accounting Net Income	3,764	3,682	2.2	3,263	15.4	13,548	9,011	50.3
Recurring Net Income	3,764	3,682	2.2	3,263	15.4	12,702	9,433	34.7
Operating Result	3,711	4,730	-21.5	2,873	29.1	16,263	7,501	116.8
Financial Margin	16,523	16,358	1.0	14,497	14.0	49,233	45,256	8.8
Allowance for Loan Losses	(5,073)	(3,525)	43.9	(3,084)	64.5	(10,691)	(12,428)	-14.0
Gross Income from Financial Intermediation	11,450	12,834	-10.8	11,412	0.3	38,542	32,827	17.4
Revenues from Services <sup>1</sup>	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
Personnel Expenses	(7,613)	(7,212)	5.6	(7,187)	5.9	(22,382)	(22,636)	-1.1
Other Administrative Expenses	(3,633)	(3,588)	1.3	(3,614)	0.5	(10,526)	(10,353)	1.7
Equity Items (R\$ million)	3Q25	2Q25	Δ%	3Q24	Δ%	9M25	9M24	Δ%
Assets under Management	3,816,602	3,673,777	3.9	3,495,844	9.2	3,816,602	3,495,844	9.2
Caixa Assets	2,212,635	2,120,435	4.3	1,985,981	11.4	2,212,635	1,985,981	11.4
Third-Party Assets	1,603,967	1,553,342	3.3	1,509,863	6.2	1,603,967	1,509,863	6.2
FGTS	812,825	799,467	1.7	743,781	9.3	812,825	743,781	9.3
Investment Funds <sup>2</sup>	725,164	690,351	5.0	661,711	9.6	725,164	661,711	9.6
Other Assets	65,977	63,525	3.9	104,372	-36.8	65,977	104,372	-36.8
Loan <sup>3</sup>	1,334,083	1,294,140	3.1	1,209,423	10.3	1,334,083	1,209,423	10.3
Individual Commercial <sup>4</sup>	147,635	143,947	2.6	133,179	10.9	147,635	133,179	10.9
Corporate Commercial <sup>4</sup>	110,842	106,869	3.7	99,997	10.8	110,842	99,997	10.8
Mortgage	904,980	875,484	3.4	812,152	11.4	904,980	812,152	11.4
Infrastructure	108,848	107,330	1.4	104,521	4.1	108,848	104,521	4.1
Agribusiness	61,777	60,511	2.1	59,574	3.7	61,777	59,574	3.7
Allowance for Loan Losses	(59,298)	(54,893)	8.0	(49,480)	19.8	(59,298)	(49,480)	19.8
Deposits	814,389	791,864	2.8	754,801	7.9	814,389	754,801	7.9
Saving	391,922	390,358	0.4	380,986	2.9	391,922	380,986	2.9
Term Deposits	325,696	300,442	8.4	284,209	14.6	325,696	284,209	14.6
Demand Deposits	48,529	50,544	-4.0	50,256	-3.4	48,529	50,256	-3.4
Other Deposits	48,241	50,519	-4.5	39,351	22.6	48,241	39,351	22.6
Bonds issued in the domestic market <sup>5</sup>	272,700	260,071	4.9	193,790	40.7	272,700	193,790	40.7
Net Equity	151,189	147,524	2.5	138,619	9.1	151,189	138,619	9.1
Capital Indicators (in %)	3Q25	2Q25	Δ p.p.	3Q24	Δ p.p.	9M25	9M24	Δ p.p.
Basel Ratio	16.44	15.97	0.47	16.20	0.24	16.44	16.20	0.24
Principal Capital Ratio	14.87	14.34	0.53	13.99	0.88	14.87	13.99	0.88
Capital Rate Tier I	15.05	14.53	0.52	14.20	0.85	15.05	14.20	0.85
Indicators of Loan Portfolio (in %)	3Q25	2Q25	Δ p.p.	3Q24	Δ p.p.	9M25	9M24	Δ p.p.
Delinquency (overdue > 90 Days)	3.01	2.66	0.35	2.27	0.74	3.01	2.27	0.74
Free Individuals	6.25	6.11	0.14	4.46	1.79	6.25	4.46	1.79
Free Corporate	12.50	11.28	1.23	7.77	4.73	12.50	7.77	4.73
Mortgage <sup>6</sup>	1.30	1.26	0.04	1.42	-0.12	1.30	1.42	-0.12
Infrastructure	0.04	0.01	0.02	0.52	-0.48	0.04	0.52	-0.48
Agribusiness	11.20	7.02	4.19	3.35	7.85	11.20	3.35	7.85
Allowance for Loan Losses/Loan	4.44	4.24	0.20	4.09	0.35	4.44	4.09	0.35
Coverage > 90 days <sup>7</sup>	148.09	163.76	-15.67	180.30	-32.21	148.09	180.30	-32.21
Coverage > 60 days <sup>7</sup>	98.97	115.34	-16.37	118.72	-19.75	98.97	118.72	-19.75

<sup>1</sup> Includes Banking Fees.

<sup>2</sup> Excludes Managed Portfolios of Funds and Government Programs, FIC FI, and FI FGTS.

<sup>3</sup> Refers to the loan portfolio classified according to the Central Bank of Brazil criteria.

<sup>4</sup> Includes Cards, Acquired Loans, and Securitized Loans

<sup>5</sup> Includes housing and mortgage bonds, financial bonds, and agribusiness bonds.

<sup>6</sup> Considers financing transactions for the acquisition of construction materials.

<sup>7</sup> Considers the Balance of Allowance for Loan Losses/Delinquency Balance.



Performance Indicators (in %)	3Q25	2Q25	Δ p.p.	3Q24	Δ p.p.	9M25	9M24	Δ p.p.
Accounting ROA <sup>8</sup>	0.86	0.87	-0.01	0.70	0.16	0.86	0.70	0.16
Accounting ROE <sup>9</sup>	12.47	12.41	0.06	9.85	2.62	12.47	9.85	2.62
Recurring ROA <sup>10</sup>	0.82	0.83	-0.01	0.66	0.16	0.82	0.66	0.16
Recurring ROE <sup>11</sup>	11.93	11.86	0.07	9.33	2.60	11.93	9.33	2.60
Recurring Operating Efficiency Index <sup>12</sup>	52.91	54.58	-1.67	57.68	-4.78	52.91	57.68	-4.78
Recurring Administrative Expenses Coverage Ratio <sup>12</sup>	62.27	62.80	-0.53	62.21	0.07	62.27	62.21	0.07
Recurring Personnel Expenses Coverage Ratio <sup>12</sup>	92.17	93.34	-1.17	92.10	0.06	92.17	92.10	0.06
Fixed Assets Ratio	10.03	9.82	0.21	9.68	0.35	10.03	9.68	0.35
Public Sector Indebtedness	35.99	38.77	-2.78	42.56	-6.57	35.99	42.56	-6.57
Structure (Quantity)	3Q25	2Q25	Δ Qty	3Q24	Δ Qty	9M25	9M24	Δ Qty
Banking Service Points	25,185	25,336	-151	26,037	-852	25,185	26,037	-852
Branches	3,208	3,249	-41	3,257	-49	3,208	3,257	-49
PA (Banking Service Points)	1,020	996	24	913	107	1,020	913	107
CAIXA Aqui Correspondents	7,889	8,013	-124	8,694	-805	7,889	8,694	-805
Lottery Units	13,054	13,065	-11	13,160	-106	13,054	13,160	-106
Truck Branches	11	11	-	11	-	11	11	-
Boat Branches	2	2	-	2	-	2	2	-
Container Branch	1	-	1	-	1	1	-	1
Electronic Self-Service Points	22,880	23,618	-738	24,752	-1,872	22,880	24,752	-1,872
Banco 24 Horas Terminals	25,497	24,850	647	23,777	1,720	25,497	23,777	1,720
Workforce	90,821	90,515	306	92,365	-1,544	90,821	92,365	-1,544
CAIXA Employees	84,354	84,050	304	83,640	714	84,354	83,640	714
Interns and young apprentices	6,467	6,465	2	8,725	-2,258	6,467	8,725	-2,258
Clients and Accounts (in thousand)	3Q25	2Q25	Δ Qty	3Q24	Δ Qty	9M25	9M24	Δ Qty
Clients	156,681	156,139	542	153,196	3,485	156,681	153,196	3,485
Individuals	154,575	154,078	497	151,086	3,489	154,575	151,086	3,489
Corporate	2,106	2,061	45	2,110	-4	2,106	2,110	-4
Total Number of Accounts	238,569	237,166	1,403	231,265	7,304	238,569	231,265	7,304
Checking accounts <sup>13</sup>	19,708	19,000	708	17,879	1,829	19,708	17,879	1,829
Individuals	17,948	17,143	805	15,703	2,245	17,948	15,703	2,245
Corporate	1,760	1,857	-97	2,176	-416	1,760	2,176	-416
Savings Accounts	218,861	218,166	695	213,386	5,475	218,861	213,386	5,475
Market Share (in %)	3Q25	2Q25	Δ p.p.	3Q24	Δ p.p.	9M25	9M24	Δ p.p.
Savings Accounts	38.80	38.29	0.51	37.38	1.43	38.80	37.38	1.43
Demand Deposits	14.90	15.64	-0.74	14.48	0.43	14.90	14.48	0.43
Certificate of Bank Deposit	7.96	7.77	0.19	7.13	0.84	7.96	7.13	0.84
LCI	49.87	47.09	2.78	46.79	3.08	49.87	46.79	3.08
LF	3.38	3.49	-0.11	1.33	2.05	3.38	1.33	2.05
LCA	2.20	2.55	-0.35	3.01	-0.81	2.20	3.01	-0.81
Investment Funds	6.75	6.81	-0.06	6.91	-0.16	6.75	6.91	-0.16
Loans <sup>14</sup>	19.44	19.25	0.19	19.40	0.04	19.44	19.40	0.04
Total Individuals	25.35	25.19	0.16	25.42	-0.06	25.35	25.42	-0.06
Total Corporate	9.73	9.57	0.17	9.73	0.01	9.73	9.73	0.01
Mortgage	67.12	66.80	0.32	67.49	-0.37	67.12	67.49	-0.37
Agribusiness	9.63	9.46	0.18	9.72	-0.08	9.63	9.72	-0.08

<sup>8</sup> (Accrued Accounting Net Income in 12 months/Average Assets).

<sup>9</sup> (Accrued Accounting Net Income in 12 months/Average Equity).

<sup>10</sup> (Accrued Managerial Recurring Net Income in 12 months/Average Assets).

<sup>11</sup> (Accrued Managerial Recurring Net Income in 12 months/Average Equity).

<sup>12</sup> Accrued indicators in 12 months.

<sup>13</sup> Checking accounts, except Salary Accounts and CAIXA Fácil accounts.

<sup>14</sup> Considers classified loan portfolios, except securitized loans and acquired loan portfolios.



# Balance Sheet

Below are the main data from the Balance Sheet with managerial consolidations.

Assets - Balance in R\$ million	Sep25	Jun25	Δ%	Sep24	Δ%
Cash and Cash Equivalents	8,939	8,755	2.1	9,051	-1.2
Financial Assets	2,150,685	2,057,436	4.5	1,923,654	11.8
Allowance for Loan Losses	(59,298)	(54,893)	8.0	(49,480)	19.8
Tax Assets	73,635	72,810	1.1	69,639	5.7
Investments	13,728	13,774	-0.3	13,907	-1.3
Fixed Assets for Use	6,210	4,888	27.1	3,772	64.6
Intangible Assets	3,688	3,192	15.6	3,312	11.4
Other Assets	15,048	14,473	4.0	12,125	24.1
<b>Total</b>	<b>2,212,635</b>	<b>2,120,435</b>	<b>4.3</b>	<b>1,985,981</b>	<b>11.4</b>

Liabilities and Net Equity - Balance in R\$ million	Sep25	Jun25	Δ%	Sep24	Δ%
Financial Liabilities	1,978,450	1,888,821	4.7	1,762,631	12.2
Provisions	10,818	11,081	-2.4	13,077	-17.3
Expected losses on collateral provided and loan commitments	1,377	2,631	-47.6	-	-
Tax Liabilities	6,144	5,800	5.9	6,279	-2.2
Actuarial Liabilities	20,432	20,428	0.0	24,828	-17.7
Other Liabilities	44,225	44,151	0.2	40,547	9.1
Net Equity	151,189	147,524	2.5	138,619	9.1
<b>Total</b>	<b>2,212,635</b>	<b>2,120,435</b>	<b>4.3</b>	<b>1,985,981</b>	<b>11.4</b>

# Ratings

CAIXA's ratings at the main credit risk agencies are:

Ratings Outlook	Global Scale				National Scale	
	Local Currency		Foreign Currency			
	Long-Term	Short-Term	Long-Term	Short-Term	Long-Term	Short-Term
<b>Fitch Ratings</b>	BB (Stable)	B	BB (Stable)	B	AAA(bra) (Stable)	F1+(bra)
<b>Moody's</b>	Ba1 (Stable)	Not Prime	Ba1 (Stable)	Not Prime	AAA.br (Stable)	ML A-1.br
<b>Standard &amp; Poor's</b>	BB (Stable)	B	BB (Stable)	B	brAAA (Stable)	brA-1+

**Fitch:** Last Report on October 06, 2025

**Moody's Global Scale:** Last Report on June 23, 2025

**Moody's National Scale:** Last Report on October 10, 2024

**S&P:** Last Report on March 27, 2025

# Net Income and Assets

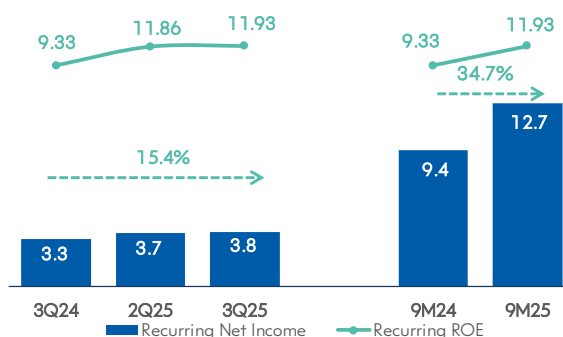
Recurring net income was R\$3.8 billion in 3Q25, up 15.4% over 3Q24 and 2.2% over 2Q25. In 9M25, the result was R\$12.7 billion, up 34.7% over 9M24.

In 3Q25, there were no non-recurring events, therefore, the accounting net income was R\$3.8 billion. In 9M25, the accounting net income totaled R\$13.5 billion, representing a 50.3% increase compared to 9M24.

Recurring ROE reached 11.93% in September 2025, consistently remaining above double digits and showing continuous evolution over the periods, increasing 260 bps over September 2024 and 7 bps over June 2025. Recurring ROA reached 0.82% in September 2025, increasing 16 bps over September 2024 and reducing 1 bps from June 2025.

## Recurring Net Income and Return on Equity

Figures in R\$ billion and Indicator in %

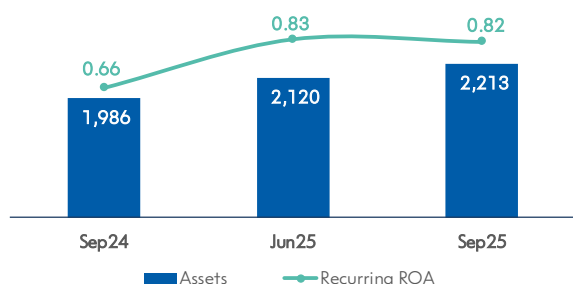


CAIXA's assets totaled R\$2.213 trillion, 11.4% higher than in September 2024, mainly influenced by the 10.3% increase in the loan portfolio. Compared to June 2025, assets grew 4.3%, mainly due to the 3.1% increase in the loan portfolio.

Financial margin reached R\$16.5 billion in 3Q25, up 14.0% over 3Q24 and 1.0% over 2Q25. In the comparison with 3Q24, the increase was led by a 36.4% increase in revenues from financial intermediation, offset by a 46.3% increase in expenses with financial intermediation. In a comparison with 2Q25, the margin increase was led by the 6.8% growth in income from financial intermediation. In 9M25, the financial margin totaled R\$49.2 billion, up 8.8% over 9M24, due to the 29.1% increase in financial intermediation revenues, offset by a 38.9% rise in financial intermediation expenses.

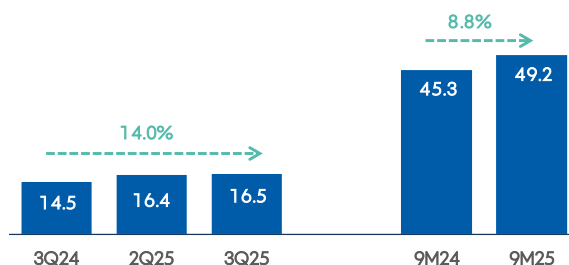
## CAIXA's Assets and Recurring Return on Average Assets

Figures in R\$ billion and Indicator in %



## Financial Margin

Figures in R\$ billion and Variation in %





## Loan Portfolio

The loan portfolio reached a balance of R\$1.334 trillion in September 2025 increasing 10.3% over September 2024 and 3.1% over June 2025, corresponding to a market share of 19.4%, flat from September 2024 and up 20 bps over June 2025.

Mortgage loans was the most representative product in the total loan portfolio, with a share of 67.8% and a balance of R\$905.0 billion, 11.4% higher than in September 2024 and up 3.4% over June 2025. From this amount, R\$546.5 billion were provided through funds from the Worker's Severance Fund (FGTS), increasing 15.1% over September 2024 and 4.2% over June 2025; and R\$358.5 billion were granted through CAIXA's<sup>1</sup> own resources, which increased 6.3% over September 2024 and 2.1% over June 2025.

In 3Q25, a total of R\$67.8 billion in loans were granted (considering funds from CAIXA and FGTS), up 6.9% over 3Q24 and 18.3% over 2Q25. Loans provided with FGTS funds totaled R\$41.8 billion, up 11.1% over 3Q24 and 2.4% from 2Q25. Loans provided with CAIXA's funds totaled R\$26.0 billion, up 0.7% over 3Q24 and 57.9% over 2Q25.

CAIXA is the market leader in the real estate segment, with a market share of 67.1% of total mortgage loans. Market share was down 40 bps from September 2024 and up 30 bps over June 2025.

CAIXA remains the leading financial agent for the Minha Casa Minha Vida Program, with a market share of more than 99%.

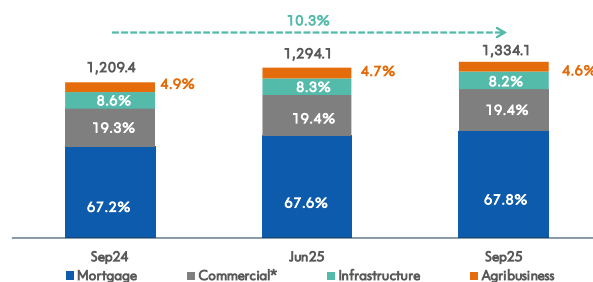
The infrastructure loan portfolio, with an outstanding balance of R\$108.8 billion in September 2025, grew 4.1% over September 2024 and 1.4% over June 2025.

The balance of commercial loans for individuals reached R\$147.6 billion in September 2025, up 10.9% over September 2024 and 2.6% over June 2025. We highlight the payroll-deductible loan portfolio, which accounts for 74.1% of the commercial loans for individuals, totaling R\$109.3 billion, up 8.1% over September 2024 and 1.5% over June 2025. CAIXA's market share for this product totaled 15.2%.

The balance of corporate loans reached R\$110.8 billion in September 2025, up 10.8% over September 2024 and 3.7% over June 2025. In 3Q25, a total of R\$29.6 billion in commercial loans for corporate clients was granted, up 18.4% over 3Q24 and 11.0% over 2Q25.

### Loan Breakdown

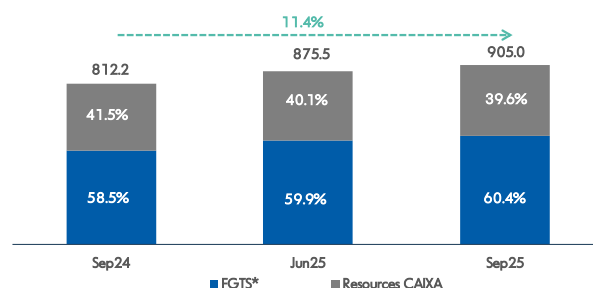
Figures in R\$ billion and Market Share in %



\* Includes Cards, Acquired Loans, and Securitized Loans.

### Breakdown of Mortgage Loans

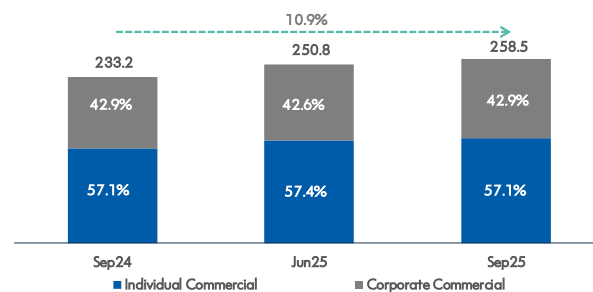
Figures in R\$ billion and Market Share in %



\* Includes subsidies.

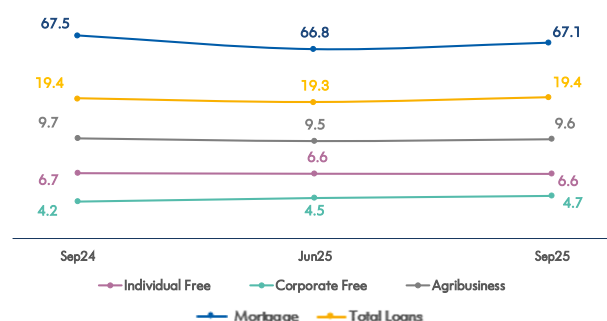
### Breakdown of Commercial Loans

Figures in R\$ billion and Market Share in %



### Market Share

In %



<sup>1</sup>Includes Construcard and Brazilian Savings and Loan System (SBPE).



The agribusiness loan portfolio reached R\$61.8 billion in September 2025, up 3.7% over September 2024 and 2.1% over June 2025. In 3Q25, a total of R\$5.9 billion in loans were granted, up 3.6% over 3Q24 and 206.6% over 2Q25.

Balance in R\$ million	Sep25	Jun25	Δ%	Sep24	Δ%
Mortgage	904,980	875,484	3.4	812,152	11.4
Commercial Loan	258,477	250,816	3.1	233,176	10.9
Individuals	147,635	143,947	2.6	133,179	10.9
Corporate	110,842	106,869	3.7	99,997	10.8
Sanitation and Infrastructure	108,848	107,330	1.4	104,521	4.1
Agribusiness	61,777	60,511	2.1	59,574	3.7
Total Portfolio	1,334,083	1,294,140	3.1	1,209,423	10.3

As a result, a total of R\$185.1 billion was granted in 3Q25, up 13.3% over the volume recorded in 3Q24, and 15.9% higher than in 2Q25. In 9M25, the granted loans totaled R\$496.8 billion, up 6.6% over 9M24.

## Stages of CMN Resolution 4,966/21

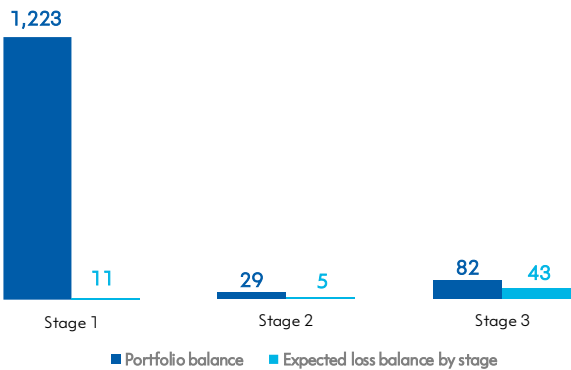
The assessment of financial assets, according to CMN Resolution 4,966/2021, adopts macroeconomic estimates and scenarios, as well as delinquency periods, establishing the problematic asset as the target. In this sense, assets are now classified into three stages.

Stage 1 – Refers to instruments in a situation compatible with the level of risk observed in the concessions, where the expected loss considers the probability of the financial instrument being classified as a problematic asset within the next 12 months or over the instrument's remaining term if this is less than 12 months.

Stage 2 – Refers to instruments for which credit risk has already shown a significant increase, where the expected loss considers the probability of the financial instrument being classified as a problematic asset throughout the entire expected term of the financial instrument.

Stage 3 – Refers to instruments that are already characterized as problematic assets, that is, with a delay of more than 90 days or indications that the respective obligation will not be fully honored under the agreed terms, without the need to resort to guarantees or collateral.

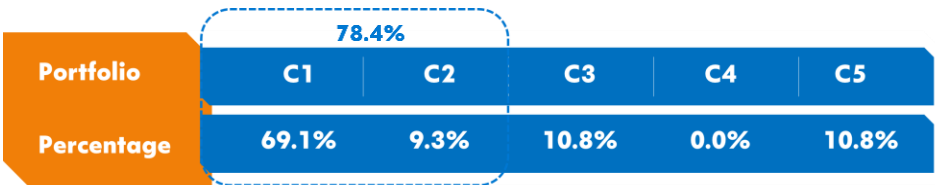
Portfolio balance and expected loss balance by stage  
R\$ billion – September 2025



In September 2025, the ratio of expected loss to the loan portfolio balance stood at 0.9% in stage 1, 17.2% in stage 2, and 52.5% in stage 3.

CAIXA's credit operations are concentrated in portfolios C1 and C2, in accordance with the criteria established by the BCB Resolution No. 352/2023. These categories correspond to transactions with high-quality collateral, such as fiduciary assignment of real estate and robust real guarantees, which significantly mitigate credit risk exposure.

Portfolio from C1 to C5  
In %





Expenses with allowance for loan losses reached R\$5.1 billion in 3Q25, up 64.5% over 3Q24 and 43.9% over June 2025.

The credit portfolio provision balance reached R\$ 59.3 billion, an increase of 19.8% compared to 3Q24 and 8.0% compared to 2Q25. The provisioning ratio remained stable during the period, ended 3Q25 at 4.44%, an increase of 40 bps over 3Q24 and 20 bps over 2Q25.

The total delinquency rate was 3.01%, up 74 bps over September 2024 and 35 bps over June 2025.

In September 2025, the mortgage loan portfolio had a delinquency rate of 1.30%, down 12 bps from September 2024 and up 4 bps over June 2025. This portfolio has R\$1.9 trillion in collateral, corresponding to a Loan to Value (LTV) of 48.6%, demonstrating the solidity and security of the Bank's loan portfolio.

CAIXA's portfolio composition shows a strong concentration in mortgage loans and transactions with solid guarantees. This results in lower expected loss levels and greater portfolio resilience, reducing vulnerability to adverse scenarios and ensuring higher operational stability.

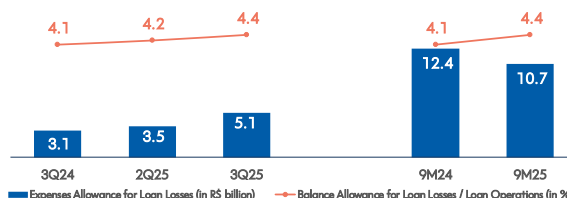
The free individual portfolio had a delinquency rate of 6.25% in September 2025, up 179 bps over September 2024 and 14 bps over June 2025. The free corporate portfolio delinquency rate reached 12.50% in September 2025, up 473 bps over September 2024 and 123 bps over June 2025.

Delinquency for the agribusiness portfolio was 11.20% in September 2025, up 785 bps over September 2024 and 419 bps over June 2025.

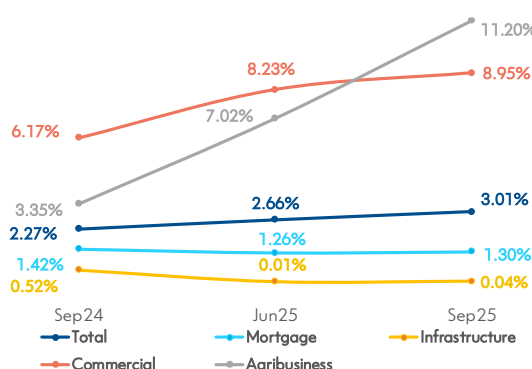
In 3Q25 and throughout the year, Agribusiness operations were impacted by rising delinquency rates. Working capital operations, aimed at financing the production cycle, were affected by falling commodity prices and increasing input costs. Investment operations, intended for modernizing production infrastructure and acquiring machinery, were also impacted, reflecting the interest rate environment and asset depreciation.

The sanitation and infrastructure sector ended the period with a delinquency rate of 0.04%, down 48 bps from September 2024 and up 2 bps over June 2025.

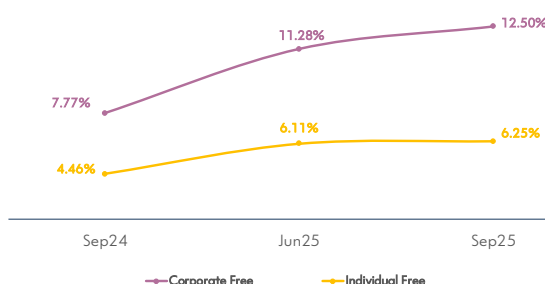
## Expenses with Allowance for Loan Losses and Balance of Allowance for Loan Losses/Loan Operations



## Delinquency Rate - Over 90 Days In %



## Delinquency Rate - Over 90 Days In %

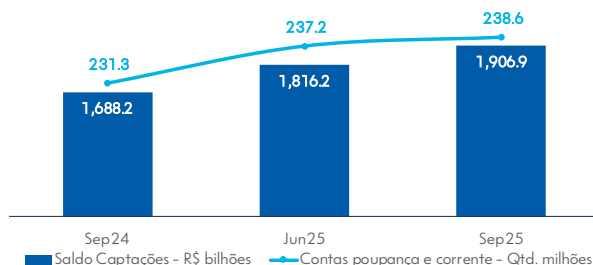




## Funding

CAIXA's funding balance was R\$1.907 trillion in September 2025, up 13.0% over September 2024. Compared to June 2025, the increase was 5.0%. Year-over-year, the main changes were in funding from bonds issued in the domestic market, which was 40.7%, while term deposits were up 14.6%. The ratio between total funding and the loan portfolio corresponded to 142.9%.

Funding and Accounts



The number of savings and checking accounts reached 238.6 million in September 2025, growths of 7.3 million over September 2024 and 1.4 million over June 2025. CAIXA currently has 156.7 million clients who entrusted their funds to the Institution, up 3.5 million over September 2024 and 542 thousand over June 2025. Funds from clients totaled R\$814.4 billion, up 7.9% over September 2024. Compared to June 2025, funds from clients were up 2.8%.

Balance in R\$ million	Sep25	Jun25	Δ%	Sep24	Δ%
Funds from clients	814,389	791,864	2.8	754,801	7.9
Savings Accounts	391,922	390,358	0.4	380,986	2.9
Term Deposits	325,696	300,442	8.4	284,209	14.6
Demand Deposits	48,529	50,544	-4.0	50,256	-3.4
Other Deposits	48,241	50,519	-4.5	39,351	22.6
Bonds issued in the domestic market	272,700	260,071	4.9	193,790	40.7
Mortgage bonds	236,100	222,676	6.0	171,689	37.5
Other Bonds <sup>1</sup>	36,600	37,394	-2.1	22,101	65.6
Issues of Securities Abroad	3,783	3,828	-1.2	-	-
Funds Obtained In The Open Market <sup>2</sup>	259,714	227,192	14.3	251,351	3.3
Borrowings and Onlending	556,347	533,265	4.3	488,276	13.9
<b>Main Items of Funding</b>	<b>1,906,933</b>	<b>1,816,219</b>	<b>5.0</b>	<b>1,688,218</b>	<b>13.0</b>

<sup>1</sup> Includes financial bonds and agribusiness bonds.

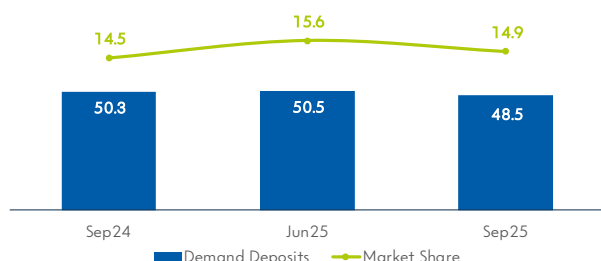
<sup>2</sup> Own portfolio repurchase agreement.

## Demand Deposits

Demand deposits totaled R\$48.5 billion in September 2025, down 3.4% from September 2024. Compared to June 2025, they were down 4.0%. Market share in this funding category ended September 2025 at 14.9%, up 43 bps from September 2024. Compared to June 2025, market share was down 74 bps.

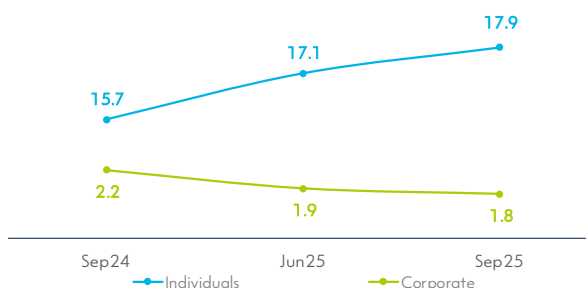
### Demand Deposits

Balance in R\$ billion and Market Share in %



### Demand Deposits - Number of Accounts

In million



CAIXA had 19.7 million checking accounts in September 2025, of which 17.9 million were individual accounts and 1.8 million were corporate accounts, an increase of 1.8 million over September 2024. Compared to June 2025, the increase was 707.9 thousand accounts. We highlight the individual accounts, which grew 2.2 million over September 2024. Compared to June 2025, the increase was 804.5 thousand accounts.



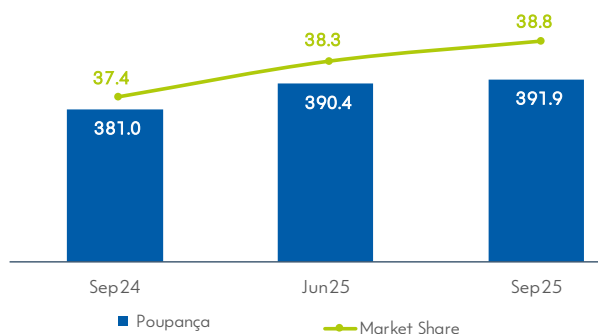
## Savings Accounts

Savings deposits closed September 2025 with a balance of R\$391.9 billion, up 2.9% over September 2024. Compared to June 2025, the increase was 0.4%. CAIXA ended the quarter with 218.9 million savings accounts.

In September 2025, CAIXA had a market share of 38.8%, up 140 bps over September 2024. Compared to June 2025, the increase was 50 bps.

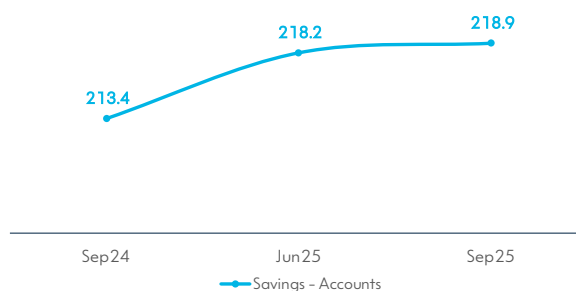
### Savings Accounts Deposits

Balance in R\$ billion and Market Share in %



### Savings Accounts - Number of Accounts

In million



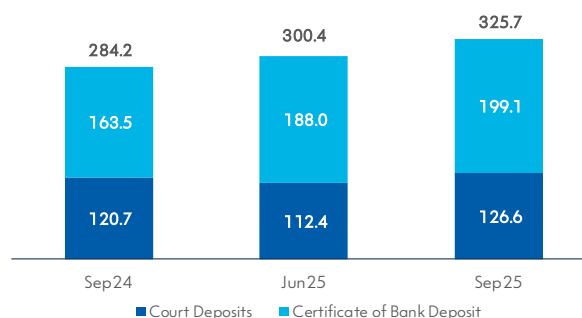
## Term Deposits

Term deposits totaled R\$325.7 billion in September 2025, up 14.6% over September 2024. Compared to June 2025, the increase was 8.4%, driven by the growth of Certificate of Bank Deposits (CDBs) during the period.

Certificate of Bank Deposits (CDB) had a balance of R\$199.1 billion in September 2025, increasing 21.8% over September 2024. Compared to June 2025, the increase was 5.9%. Court deposits increased 4.9% over September 2024, totaling R\$126.6 billion. Compared to June 2025, they were up 12.6%.

### Term Deposits

Balance in R\$ billion



## Bonds issued in the domestic market

In September 2025, CAIXA's bonds issued in the domestic market reached R\$272.7 billion, up 40.7% over September 2024. Compared to June 2025, the increase was 4.9%.

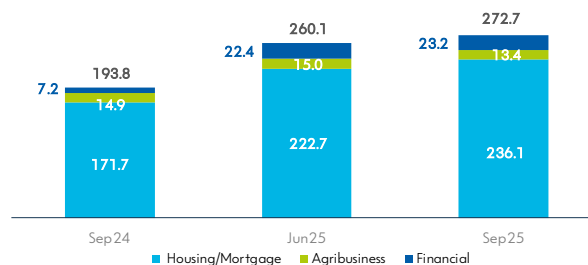
Real estate bonds had a balance of R\$236.1 billion in September 2025, growing 37.5% over September 2024. Compared to June 2025, the increase was 6.0%.

Agribusiness bonds totaled R\$13.4 billion, down 10.1% from September 2024. Compared to June 2025, the decrease was 10.7%.

Financial bonds ended September 2025 with a balance of R\$23.2 billion, up 222.7% over September 2024. Compared to June 2025, the increase was 3.6%.

### Bonds issued in the domestic market

Balance in R\$ billion



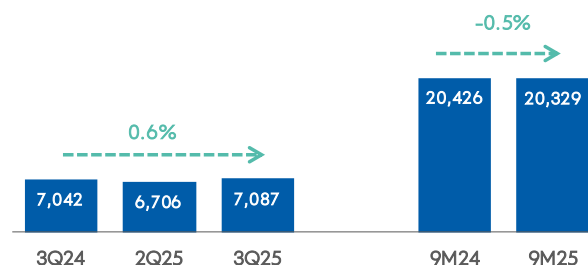
# Income from Services and Banking Fees

In 3Q25, income from services and banking fees totaled R\$7.1 billion, up 0.6% over 3Q24. Compared to 2Q25, the increase was 5.7%. Over the last 12 months, highlights include increases of 12.7% in debit and credit cards and 9.6% in government services.

In 9M25, income from services reached R\$20.3 billion, down 0.5% from 9M24.

Income from Services and Banking Fees were impacted by CMN Resolution 4,966, which came into force on January 01, 2025.

Income from Services and Banking Fees  
Figures in R\$ million and Variation in %



Balance in R\$ million	3Q25	2Q25	Δ%	3Q24	Δ%	9M25	9M24	Δ%
Government Services	2,660	2,557	4.0	2,428	9.6	7,525	7,174	4.9
Checking Account and Banking Fees	1,057	1,067	-0.9	1,066	-0.8	3,231	3,069	5.3
Insurance	683	537	27.2	821	-16.8	1,942	2,214	-12.3
Debit and Credit Cards	873	836	4.4	775	12.7	2,454	2,202	11.5
Revenues from Credit Services	572	558	2.5	685	-16.5	1,657	2,019	-17.9
Investment Funds	672	562	19.6	654	2.7	1,793	1,877	-4.5
Agreements and Billing	467	501	-6.8	529	-11.8	1,460	1,628	-10.3
Others	103	89	16.1	84	23.1	266	242	9.7
<b>Total</b>	<b>7,087</b>	<b>6,706</b>	<b>5.7</b>	<b>7,042</b>	<b>0.6</b>	<b>20,329</b>	<b>20,426</b>	<b>-0.5</b>

The main items which comprise the income from services are provided below:

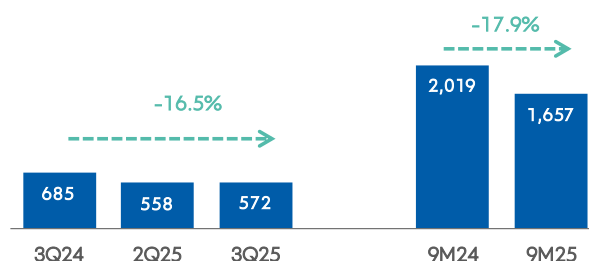
## Revenue from Loan Services

In 3Q25, revenue from loan services totaled R\$571.8 million, down 16.5% from 3Q24. Compared to 2Q25, the increase was 2.5%.

In 9M25, they totaled R\$1.7 billion, down 17.9% from 9M24.

## Revenue from Loan Services

Figures in R\$ million and variation in %



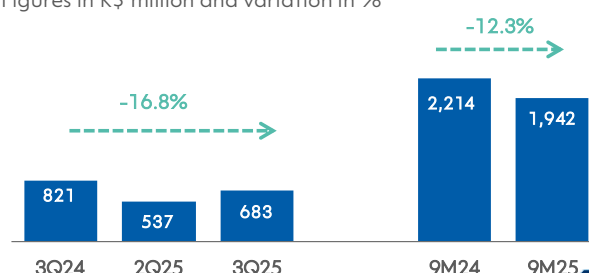
## Insurance

In 3Q25, revenues from insurance products totaled R\$683.0 million, down 16.8% from 3Q24. Compared to 2Q25, the increase was 27.2%.

In 9M25, they totaled R\$1.9 billion, down 12.3% from 9M24.

## Insurance

Figures in R\$ million and variation in %





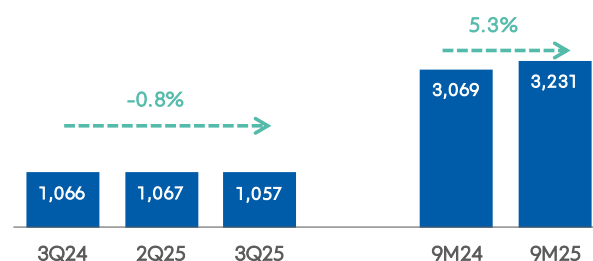
## Checking Account and Banking Fees

Income from checking accounts, including income from banking fees, totaled R\$1.1 billion in 3Q25, down 0.8% from 3Q24. Compared to 2Q25, the decrease was 0.9%.

In 9M25, they reached R\$3.2 billion, up 5.3% over 9M24.

## Checking Account and Banking Fees

Figures in R\$ million and Variation in %



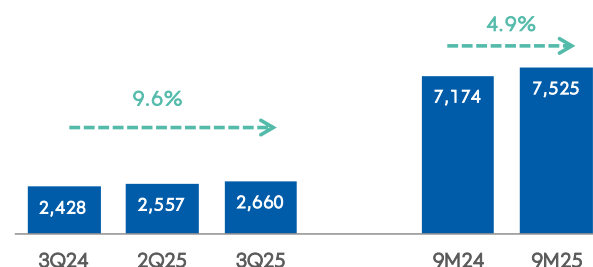
## Government Services

Revenues from government services reached R\$2.7 billion in 3Q25, up 9.6% over 3Q24. Compared to 2Q25, the increase was 4.0%.

In 9M25, these revenues totaled R\$7.5 billion, up 4.9% over 9M24.

## Government Services

Figures in R\$ million and Variation in %



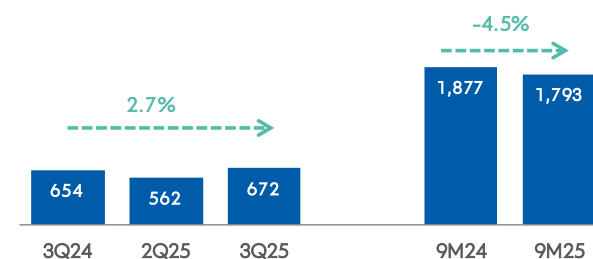
## Investment Funds

Income from the management of investment funds totaled R\$672.0 millions in 3Q25, up 2.7% over 3Q24. Compared to 2Q25, the increase was 19.6%.

In 9M25, they reached R\$1.8 billion, down 4.5% from 9M24.

## Investment Funds

Figures in R\$ million and Variation in %



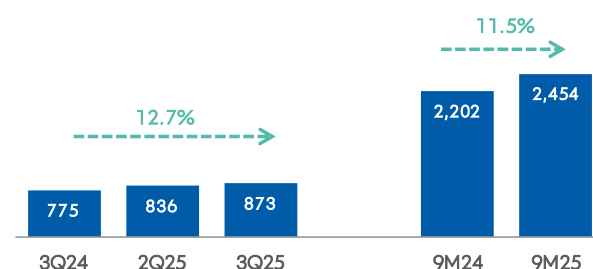
## Cards

Revenues from cards totaled R\$873.3 million in 3Q25, up 12.7% over 3Q24. Compared to 2Q25, the increase was 4.4%.

In 9M25, these revenues reached R\$2.5 billion, up 11.5% over 9M24.

## Cards

Figures in R\$ million and Variation in %



## Transactions

In 3Q25, a total of 14.6 billion transactions were carried out through CAIXA's channels, increasing 23.0% over 3Q24. Compared to 2Q25, the increase was 4.2%. Of this amount, 13.9 billion were digital transactions (APPs and Internet Banking), up 25.9% over 3Q24. Compared to June 2025, the increase was 4.6%.

We highlight CAIXA's relevance in PIX transactions, with 16.2% of market operations passing through CAIXA during 9M25.

With advances in technological innovation and digital transformation initiatives, clients journeys are continuously enhanced. Investments in service quality, combined with the adoption of artificial intelligence tools, system improvements, and process digitalization, foster the creation of innovative solutions and generate value in our relationships with clients.

In million	3Q25	2Q25	Δ%	3Q24	Δ%	9M25	9M24	Δ%
APPs	13.811	13.199	4,6	10.978	25,8	38.591	32.766	17,8
Internet Banking	79	79	0,3	57	37,2	228	194	17,2
Lottery Units <sup>1</sup>	429	443	-3,1	521	-17,6	1.340	1.590	-15,7
Banking Service Rooms	163	167	-2,8	178	-8,7	496	531	-6,6
Banco 24h	73	74	-1,5	83	-11,5	222	253	-12,3
CAIXA AQUI Correspondents	16	17	-4,9	21	-21,9	52	64	-19,0
Branches and Banking Service Points (PAs)	14	15	-5,7	19	-28,7	45	63	-29,0
Electronic Service Points (ATMs)	0,5	0,9	-44,9	1,1	-56,3	2,5	3,4	-26,6
<b>Total Transactions</b>	<b>14.585</b>	<b>13.995</b>	<b>4,2</b>	<b>11.859</b>	<b>23,0</b>	<b>40.975</b>	<b>35.465</b>	<b>15,5</b>

<sup>1</sup> Excludes Lottery games.

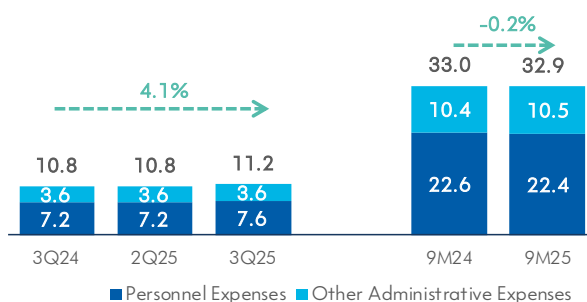
## Administrative Expenses

In 3Q25, administrative expenses totaled R\$11.2 billion, up 4.1% over 3Q24. Compared to 2Q25, the increase was 4.1%. In 9M25, these expenses totaled R\$32.9 billion, down 0.2% from 9M24.

Excluding the impact of expenses related to the Voluntary Dismissal Program (PDV) that occurred in 2024 and 2025, these expenses increased 2.2% over the past 12 months.

### Administrative Expenses

Figures in R\$ billion and Variation in %



The PDV offered over 4 thousand openings and is a measure included in CAIXA's staff management, as approved by the State Coordination Secretariat (SEST), according to criteria of organizational efficiency and sustainability of the Bank's business.



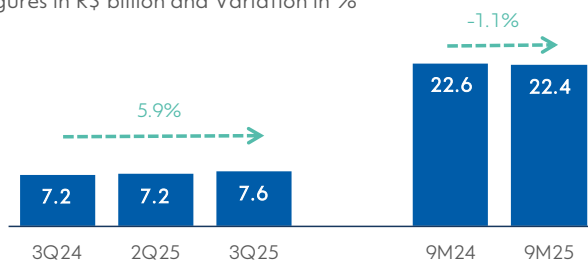
## Personnel Expenses

CAIXA currently has 84.4 thousand employees. Personnel expenses totaled R\$7.6 billion in 3Q25, up 5.9% over 3Q24. Compared to 2Q25, the increase was 5.6%.

In 9M25, these expenses totaled R\$22.4 billion, down 1.1% from 9M24, driven by the Voluntary Separation Program (PDV) occurred in 2024.

### Personnel Expenses

Figures in R\$ billion and Variation in %



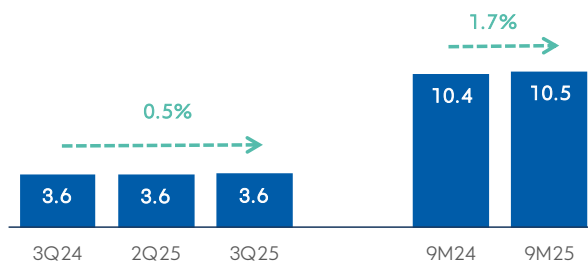
## Other Administrative Expenses

In 3Q25, other administrative expenses totaled R\$3.6 billion, up 0.5% over 3Q24. Compared to 2Q25, the increase was 1.3%. The increase over 3Q24 was mainly driven by a 63.7% rise in publicity, promotions and public relations, and a 26.4% increase in asset maintenance and conservation, offset by a 41.1% decline in communications and a 24.8% reduction in rentals and asset leasing.

In 9M25, other administrative expenses totaled R\$10.5 billion, up 1.7% over 9M24, and below inflation for the period.

### Other Administrative Expenses

Figures in R\$ billion and Variation in %



Balance in R\$ million	3Q25	2Q25	Δ%	3Q24	Δ%	9M25	9M24	Δ%
Maintenance and Repairs	345	302	14.3	273	26.4	955	781	22.3
Rentals and Leasing of Properties	348	420	-17.1	463	-24.8	1,213	1,466	-17.2
Surveillance and Security	262	253	3.5	256	2.3	759	739	2.7
Communications	97	131	-25.7	165	-41.1	366	443	-17.4
Material	5	7	-29.4	60	-91.7	22	143	-84.8
Water and Energy	119	137	-12.8	124	-3.5	393	399	-1.7
Data Processing	638	674	-5.4	595	7.2	1,786	1,673	6.8
Outsourced Services	307	287	7.0	280	9.6	866	797	8.7
Transport Services	172	184	-6.7	155	10.9	561	474	18.4
Amortization / Depreciation / Impairment	643	598	7.5	680	-5.5	1,790	1,888	-5.2
Publicity, Promotions and Public Relations	174	105	66.5	106	63.7	394	290	35.9
Specialized Services	284	283	0.4	238	19.5	736	627	17.5
Financial System Services	126	104	21.4	106	19.0	357	309	15.8
Others	114	104	9.5	114	0.4	327	324	0.8
<b>Other Administrative Expenses</b>	<b>3,633</b>	<b>3,588</b>	<b>1.3</b>	<b>3,614</b>	<b>0.5</b>	<b>10,526</b>	<b>10,353</b>	<b>1.7</b>

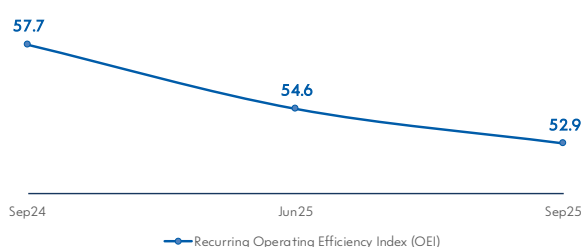
## Operational Efficiency

CAIXA's recurring operating efficiency ratio was 52.9% in September 2025, down 480 bps from September 2024 and 170 bps from June 2025.

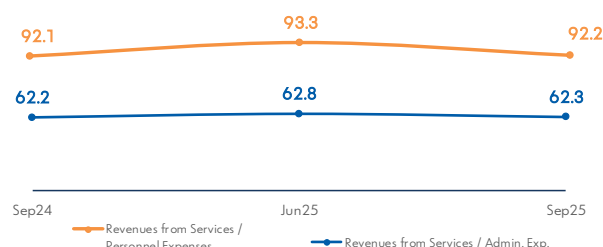
The coverage ratio of personnel expenses, which measures the ratio between income from services and personnel expenses, was 92.2% in September 2025, up 10 bps from September 2024 and down 120 bps over June 2025.

The coverage ratio for administrative expenses, which measures the ratio between income from services and administrative expenses (other administrative and personnel), was 62.3% in September 2025, up 10 bps from September 2024 and down 50 bps over June 2025.

**Recurring Operating Efficiency Index\***  
In %



**Recurring Coverage Ratio - Administrative and Personnel**  
In %



\* Operational Efficiency = (Personnel Expenses + Other Administrative Expenses) / ((Gross Income from Financial Intermediation - Allowance for Loan Losses - Sale and Transfer of Financial Assets + Income from Services + Result from Affiliates and Subsidiaries + Creation and Reversal of Provisions + Other Operating Income and Expenses).

## Risk and Capital Management

The methodology to calculate the Reference Equity and the minimum capital requirements are regulated by the National Monetary Council (CMN) through CMN Resolutions 4,955/2021 and 4,958/2021.

The calculation of capital installments and minimum requirements is defined based on the Conglomerate Prudential under CMN Resolution 4,950/2021.

The structure of capital management and internal capital adequacy assessment process (Icaap) are implemented at CAIXA under the new structure guidelines for risk management and capital of CMN Resolution 4,557/2017.

In September 2025, Risk-Weighted Assets (RWA) totaled R\$933.2 billion and Reference Equity was R\$153.4 billion.

Thus, the Principal Capital Ratio totaled 14.9%, above the regulatory minimum by 690 bps. In the same period, the Tier I and Basel ratios ended at 15.1% and 16.4%, respectively, remaining above the regulatory minimums by 560 bps and 490 bps.

**Reference Equity**  
(balance in R\$ million)

	Sep25	Jun25	Δ	Sep24	Δ
Reference Equity - RE	153,434	143,286	7.0%	130,976	17.1%
Tier I	140,495	130,348	7.7%	114,803	22.3%
Principal Capital	138,782	128,635	7.8%	113,090	22.6%
Complementary Capital	1,713	1,713	0.0%	1,713	0.0%
Tier II	12,938	12,938	0.0%	16,173	-20.0%
Risk Weighted Assets - RWA	933,242	897,232	4.0%	808,291	15.4%
Principal Capital Ratio (Principal Capital/RWA)	14.9%	14.3%	0.5 p.p.	14.0%	0.9 p.p.
Tier I Ratio (Tier I/RWA)	15.1%	14.5%	0.5 p.p.	14.2%	0.8 p.p.
Basel Ratio (RE /RWA)	16.4%	16.0%	0.5 p.p.	16.2%	0.2 p.p.

To ensure compliance with minimum capital requirements, according to the regulatory and prudential requirements outlined in the Basel III Agreement, CAIXA has been implementing measures to reinforce its capital structure by increasing share capital, among other measures.

The fixed asset ratio was 10.0%, maintaining CAIXA's compliance with CMN Resolution 4,957/2021, which establishes the maximum limit of 50%.

Fixed Assets Capital (balance in R\$ million)	Sep25	Jun25	Δ	Sep24	Δ
(A) Fixed Asset Adjusted	15,391	14,077	9.3%	12,678	21.4%
(B) Reference Equity	153,434	143,286	7.1%	130,976	17.1%
(C) Fixed Asset Adjusted Ratio ((A / B) x 100)	10.0%	9.8%	0.2 p.p.	9.7%	0.4 p.p.

CAIXA's exposure to the Public Sector, considering operations not backed by the Federal Government, reached 36.0% of the Reference Equity in September 2025, down 660 bps from September 2024. Compared to June 2025, they were down 280 bps. According to CMN Resolution 4,995/2022, a financial institution's loan portfolio with public entities and institutions is limited to 45% of its Reference Equity.

More information can be found in CAIXA's Relatório de Gerenciamento de Riscos e Capital Pilar 3 report, available at <https://ri.caixa.gov.br/>, under Financial Information, CAIXA's Risk and Capital Management.

In 3Q25, the short-term liquidity ratio (LCR) was 261.0%, up 4,140 bps over 3Q24. Compared to June 2025, the increase was 1.370 bps. According to BACEN Resolution 54/20, short-term liquidity indicators are calculated from the simple average of the daily amounts in the quarter referring to the informed base date.

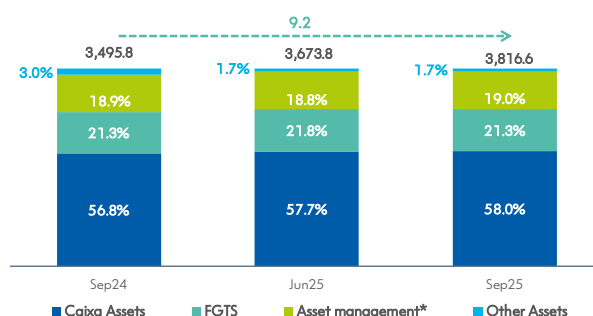
## Assets under Management

In September 2025, CAIXA had R\$3.8 trillion in assets under management, of which R\$2.2 trillion in own assets and R\$1.6 trillion in third-party assets. Total assets grew 9.2% over September 2024, driven mainly by the increases of 11.4% in CAIXA assets, 9.3% in FGTS funds, and 9.6% in investment funds.

Among the R\$1.6 trillion of third-party funds managed by CAIXA, we highlight the FGTS funds, which totaled R\$812.8 billion and had a nominal increase of R\$69.0 billion over September 2024, and the investment funds, with a balance of R\$725.2 billion and up R\$63.5 billion over September 2024.

### Assets under Management

Figures in R\$ billion and Market Share in %



\* Excludes Managed Portfolios of Funds and Government Programs, FIC FI and FI FGTS.



## Investment Funds and Managed Portfolios

In September 2025, CAIXA was responsible for managing R\$906.6 billion in investment funds and managed portfolios, up 9.1% over September 2024 and 4.5% over June 2025.

Retail funds and exclusive funds totaled R\$725.2 billion in September 2025, growing 9.6% over September 2024, and 5.0% over June 2025. Net equity of the exclusive funds had the highest level of managed net worth, totaling R\$408.2 billion, up 13.0% over September 2024 and 5.1% over June 2025.

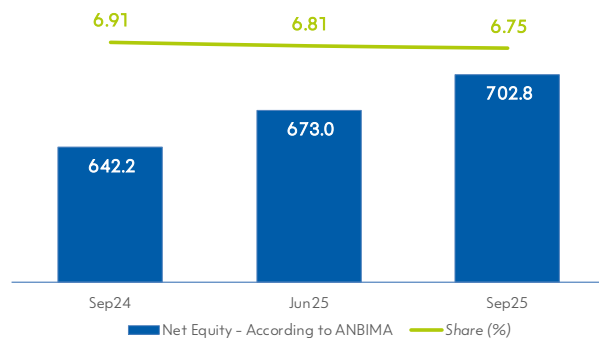
Balance in R\$ million	Sep25	Jun25	Δ%	Sep24	Δ%
<b>Retail and Exclusive Funds</b>	<b>725,164</b>	<b>690,351</b>	<b>5.0</b>	<b>661,711</b>	<b>9.6</b>
Retail Funds	316,982	302,008	5.0	300,576	5.5
Exclusive Funds	408,182	388,342	5.1	361,135	13.0
<b>Managed Portfolios</b>	<b>181,443</b>	<b>177,103</b>	<b>2.5</b>	<b>169,111</b>	<b>7.3</b>
Social	179,342	175,029	2.5	167,174	7.3
State Funds	1,559	1,494	4.4	1,356	15.0
Special Welfare Policy (RPPS)	541	580	-6.7	581	-6.8
<b>Investment Funds and Managed Portfolio</b>	<b>906,607</b>	<b>867,454</b>	<b>4.5</b>	<b>830,821</b>	<b>9.1</b>

In September 2025, CAIXA managed 6.8% of the total net worth of market funds, according to the criteria of the Brazilian Financial and Capital Markets Association (ANBIMA), occupying the fifth place among resource managers.

These funds' equity totaled R\$702.8 billion, up 9.4% over September 2024 and 4.4% over June 2025.

### Investment Funds

Figures in R\$ billion and Market Share in %



## Debit and Credit Cards

In 3Q25, CAIXA's card clients performed 1.1 billion transactions, down 0.2% from 3Q24, with a financial volume of R\$79.0 billion, resulting from the use of 249.9 million cards in the base.

There was an 8.2% reduction in the card base over the 12-month period, due to the expiration of cards that were not being used. Compared to the previous quarter, the number of cards grew 1.5%.

Cards (Debit and Credit) <sup>1</sup>	3Q25	2Q25	Δ%	3Q24	Δ%	9M25	9M24	Δ%
Number of Cards <sup>2</sup> (in million)	249.9	246.2	1.5	266.7	-8.2	249.9	266.7	-6.3
Number of Transactions (in million)	1,108.7	1,090.0	2.6	1,104.6	-0.2	3,261.2	3,276.7	-0.5
Balance of Transactions (R\$ million)	79,023.3	77,699.7	3.2	76,591.6	3.6	232,023.8	225,864.4	2.7

<sup>1</sup> Includes virtual debit cards.

<sup>2</sup> Number of cards at the end of the period.

In 9M25, CAIXA's card clients performed 3.3 billion transactions, down 0.5% from 9M24, with a financial volume of R\$232.0 billion.



### Contact

Investor Relations: [relacoes.investidores@caixa.gov.br](mailto:relacoes.investidores@caixa.gov.br)

### About CAIXA Econômica Federal

CAIXA is the largest Brazilian bank in number of clients, responsible for 67.1% of housing loans in Brazil. The Company has unparalleled capillarity, operating in more than 98% of the country's municipalities.



# CAIXA

É POR VOCÊ. É POR TODO O BRASIL.



[ri.caixa.gov.br](https://ri.caixa.gov.br)

