



PERFORMANCE
ANALYSIS REPORT

4Q21

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Prospective Statements

This document is based on the Consolidated Financial Statements of CAIXA on December 31, 2021 and includes the statements of the Financial Institution CAIXA and its subsidiaries.

Managerial statements for previous periods may have been reclassified for comparative purposes, generating possible differences with accounting publications due to reallocations or any grouping of items, which aim to provide a better understanding or vision of changes in assets, liabilities and results, or preserve data comparability between periods.

The balances shown as totals in certain tables may not be an arithmetic aggregation of the balances that precede them due to rounding adjustments. All indexes and variations presented were calculated based on whole numbers, there may be divergence when the calculation is made on the rounded values.

The information presented here may make references and statements about expectations, estimates of growth and projections of results. These statements do not guarantee future performance and involve risks and uncertainties that could extrapolate the control of Management, and may thus result in balances, incomes, expenses and results different from those anticipated and discussed herein.

Conference Call Connection Details

4Q21 Conference Call - Thursday, February 24, 2022.

10:00 a.m. (Brasília time)

08:00 a.m. (New York time)

Webcast Only (Simultaneous Translation)

Live Webcast: www.caixa.gov.br/sobre-a-caixa/relacoes-com-investidores/

Highlights

Result

In 2021, Net Income reached R\$17.3 billion, up by 31.1% YoY. In 4Q21, Net Income reached R\$3.2 billion, up by 0.3% over 3Q21.

Financial Margin

The Financial Margin reached R\$45.8 billion in 2021, up by 15.3% over 2020, mainly due to the 10.0% growth in the income from loan operations and 19.9% growth in the income from liquid interbank investments; offset by the 21.9% growth in expenses from issuing funds from financial institutions and 22.6% growth in expenses with customer resources.

In 4Q21, the financial margin reached R\$11.5 billion, up by 8.5% over 4Q20, highlighting the 16.2% growth in income from loan operations, 27.2% growth in the income from securities operations and 152.0% growth in the income from liquid interbank investments.

Loan Portfolio

4Q21 Amplified Loan Portfolio reached R\$867.6 billion, up by 10.2% over 4Q20 and 3.0% in the quarter. The higher balance was due to the 9.2% growth YoY in mortgage, 18.9% growth in individual commercial loan, 10.2% growth in corporate commercial loan, mainly to micro and small business, 1.2% growth in sanitation and infrastructure, and 113.6% growth in agribusiness.

In 2021, R\$436.5 billion were granted in loans, up by 3.9% over 2020. In 4Q21, R\$114.7 billion were granted in loans to the Brazilian population, up by 3.0% over 4Q20, highlighting the 5.4% growth in mortgage, 1,066.0% growth in sanitation and infrastructure and 179.9% growth in agribusiness.

The delinquency rate in CAIXA's portfolio totaled 1.95% in 4Q21, down by 0.21 p.p. in the quarter. Operations with a risk rating between AA and C totaled 92.2% at the end of 4Q21.

The portfolio's provisioning level covers around 2.3x delinquency over 90 days, totaling 229.2% in December 2021.

Operating Efficiency

In 4Q21, income from services and banking fees totaled R\$6.3 billion, up by 4.4% in the quarter, highlighting 11.7% growth in income from government services, 10.1% from income of loan operations, 4.1% growth in insurance, premium bonds (*capitalização*), private pension and credit letters (*consórcio*) and 4.0% growth in debit and credit cards.

With this result, the coverage ratio of administrative expenses was 68.1%, while the coverage ratio of personnel expenses stood at 102.9%, both growing 1.1 p.p.

In 4Q21, other administrative expenses fell by 7.4% over 4Q20, while personnel expenses down by 2.1% YoY, reflecting the administrative costs under control in line with the ongoing optimization.

Funding

Funding totaled R\$1.1 trillion in December 2021, enough to cover 126.8% of the loan portfolio. We highlight our saving accounts deposits, which totaled R\$365.1 billion, representing a market share of 35.4%.

Customers and Network

At the end of 4Q21, CAIXA had 146.2 million account holders and savers, with 144.4 million individuals and 1.8 million corporate accounts.

CAIXA's network has 53.8 thousand banking service points. There are 4.3 thousand branches and banking service points, 22.5 thousand lotteries and CAIXA Aqui correspondents, and 27.1 thousand ATMs available at the banking service rooms and self service.

Digital Platform – CAIXA Tem

Reaching a record number of over 109 million free digital social savings accounts opened by the end of December 2021, CAIXA Tem's App has enabled the largest social, digital, and financial inclusion movement in Brazil.

Key Numbers

Key Numbers Income Statement (R\$ million)	4Q21	3Q21	Δ%	4Q20	Δ%	2021	2020	Δ%
Net Income	3,218	3,207	0.3	5,671	-43.3	17,268	13,169	31.1
Operating Result	1,852	3,306	-44.0	1,456	27.2	11,941	8,704	37.2
Financial Margin	11,489	12,209	-5.9	10,585	8.5	45,827	39,735	15.3
Allowance for Loan Losses	(2,949)	(2,975)	-0.9	(2,635)	11.9	(11,056)	(11,135)	-0.7
Gross Income from Financial Intermediation	8,541	9,234	-7.5	7,950	7.4	34,771	28,600	21.6
Income from Services ¹	6,313	6,045	4.4	6,205	1.7	23,900	23,502	1.7
Personnel Expenses	(6,393)	(6,024)	6.1	(6,532)	-2.1	(23,219)	(22,730)	2.2
Other Administrative Expenses	(3,255)	(2,945)	10.5	(3,515)	-7.4	(11,854)	(12,039)	-1.5
Equity Items (R\$ million)	4Q21	3Q21	Δ%	4Q20	Δ%	2021	2020	Δ%
Assets under Management	2,674,585	2,675,671	0.0	2,549,756	4.9	2,674,585	2,549,756	4.9
FGTS	605,637	588,494	2.9	550,146	10.1	605,637	550,146	10.1
Investment Funds ²	566,282	546,978	3.5	495,516	14.3	566,282	495,516	14.3
Total Assets	1,452,872	1,488,998	-2.4	1,450,767	0.1	1,452,872	1,450,767	0.1
Portfolio of Securities and Derivative Fin. Instruments	270,607	292,884	-7.6	245,927	10.0	270,607	245,927	10.0
Amplified Loan ³	867,646	842,333	3.0	787,422	10.2	867,646	787,422	10.2
Individual Commercial	107,554	102,048	5.4	90,443	18.9	107,554	90,443	18.9
Corporate Commercial	79,446	79,392	0.1	72,120	10.2	79,446	72,120	10.2
Mortgage	557,573	542,024	2.9	510,636	9.2	557,573	510,636	9.2
Infrastructure	91,586	91,778	-0.2	90,473	1.2	91,586	90,473	1.2
Agribusiness	16,492	12,308	34.0	7,719	113.6	16,492	7,719	113.6
Allowance for Loan Losses	(38,815)	(37,366)	3.9	(34,571)	12.3	(38,815)	(34,571)	12.3
Deposits	573,084	590,097	-2.9	619,413	-7.5	573,084	619,413	-7.5
Saving	365,091	370,017	-1.3	389,771	-6.3	365,091	389,771	-6.3
Certificate of Bank Deposit	43,729	55,363	-21.0	63,121	-30.7	43,729	63,121	-30.7
Bonds ⁴	24,573	26,829	-8.4	39,354	-37.6	24,573	39,354	-37.6
Net Equity	111,530	111,570	0.0	92,821	20.2	111,530	92,821	20.2
Operating Limits (in %)	4Q21	3Q21	Δ p.p.	4Q20	Δ p.p.	2021	2020	Δ p.p.
Basel Ratio	19.27	20.77	-1.50	17.62	1.65	19.27	17.62	1.65
Principal Capital Ratio	14.82	16.08	-1.26	12.24	2.58	14.82	12.24	2.58
Capital Rate Tier I	15.10	16.37	-1.27	12.54	2.56	15.10	12.54	2.56
Indicators of Loan Portfolio (in %)	4Q21	3Q21	Δ p.p.	4Q20	Δ p.p.	2021	2020	Δ p.p.
Delinquency (overdue > 90 Days)	1.95	2.16	-0.21	1.73	0.22	1.95	1.73	0.22
Free Individuals	4.06	4.17	-0.11	4.63	-0.57	4.06	4.63	-0.57
Free Corporate	3.52	4.50	-0.98	3.99	-0.48	3.52	3.99	-0.48
Mortgage ⁵	1.67	1.97	-0.30	1.31	0.36	1.67	1.31	0.36
Infrastructure	0.07	0.03	0.04	0.25	-0.18	0.07	0.25	-0.18
Agribusiness	0.47	0.58	-0.11	1.53	-1.06	0.47	1.53	-1.06
Allowance for Loan Losses/Amplified Loan	4.47	4.44	0.04	4.39	0.08	4.47	4.39	0.08
Coverage > 90 days ⁶	229.23	205.53	23.70	252.87	-23.64	229.23	252.87	-23.64
Coverage > 60 days ⁶	155.09	142.25	12.84	165.93	-10.84	155.09	165.93	-10.84

¹ Includes Banking Fees.

² Excludes Managed Portfolios of Funds and Government Programs, FIC FI and FI FGTS.

³ Refers to loan portfolio classified according to criteria of the Central Bank of Brazil.

⁴ Includes offshore securities.

⁵ Considers financing transactions for the purchase of construction materials.

⁶ Considers the Balance of Allowance for Loan Losses/Delinquent Balance.

Key Numbers

Performance indicators (in % accumulated 12 months)	4Q21	3Q21	Δ p.p.	4Q20	Δ p.p.	2021	2020	Δ p.p.
Accounting ROA ⁷	1.19	1.33	-0.14	0.96	0.23	1.19	0.96	0.23
Accounting ROE ⁸	16.90	19.78	-2.88	15.18	1.72	16.90	15.18	1.72
Recurring ROA ⁹	0.86	0.80	0.06	0.67	0.19	0.86	0.67	0.19
Recurring ROE ¹⁰	12.19	11.83	0.37	10.59	1.60	12.19	10.59	1.60
Operating Efficiency Index ¹¹	56.21	57.11	-0.90	58.97	-2.76	56.21	58.97	-2.76
Administrative Expenses Coverage Ratio ¹¹	68.14	67.07	1.07	67.59	0.55	68.14	67.59	0.55
Personnel Expenses Coverage Ratio ¹¹	102.93	101.86	1.07	103.40	-0.47	102.93	103.40	-0.47
Fixed Assets Ratio	10.12	12.85	-2.74	12.06	-1.94	10.12	12.06	-1.94
Public Sector Indebtedness	36.46	35.50	0.96	40.61	-4.15	36.46	40.61	-4.15
Structure (Quantity)	4Q21	3Q21	Δ Qty	4Q20	Δ Qty	2021	2020	Δ Qtde
Banking Service Points	53,801	53,849	-48	54,196	-395	53,801	54,196	-395
Branches	3,372	3,372	0	3,372	0	3,372	3,372	0
PA (Banking Service Points)	906	895	11	797	109	906	797	109
CAIXA Aqui Correspondents	9,049	8,984	65	8,810	239	9,049	8,810	239
Lotteries	13,422	13,393	29	13,056	366	13,422	13,056	366
Electronic Self-Service Points	27,052	27,205	-153	28,161	-1,109	27,052	28,161	-1,109
Banco 24 Horas	24,255	23,881	374	23,798	457	24,255	23,798	457
Employees	94,404	91,926	2,478	88,748	5,656	94,404	88,748	5,656
CAIXA Employees	86,004	84,751	1,253	81,945	4,059	86,004	81,945	4,059
Interns and Trainees	8,400	7,175	1,225	6,803	1,597	8,400	6,803	1,597
Customers and Accounts (in thousand)	4Q21	3Q21	Δ Qty	4Q20	Δ Qty	2021	2020	Δ Qtde
Customers	146,203	145,917	286	145,834	369	146,203	145,834	369
Individuals	144,357	144,072	285	143,840	516	144,357	143,840	516
Corporate	1,847	1,845	1	1,994	-147	1,847	1,994	-147
Total Checking	216,487	214,926	1,561	212,259	4,229	216,487	212,259	4,229
Checking accounts ¹²	15,890	15,632	258	15,536	354	15,890	15,536	354
Individuals	14,024	13,776	248	13,558	466	14,024	13,558	466
Corporate	1,867	1,857	10	1,978	-111	1,867	1,978	-111
Saving Accounts	200,597	199,294	1,303	196,723	3,874	200,597	196,723	3,874
Market Share (in %)	4Q21	3Q21	Δ p.p.	4Q20	Δ p.p.	2021	2020	Δ p.p.
Saving	35.43	35.87	-0.45	37.64	-2.21	35.43	37.64	-2.21
Demand Deposits	13.61	14.28	-0.68	17.25	-3.65	13.61	17.25	-3.65
Certificate of Bank Deposit	2.67	3.44	-0.77	4.21	-1.54	2.67	4.21	-1.54
LCI and LH	15.95	20.70	-4.75	30.59	-14.64	15.95	30.59	-14.64
LF	0.49	0.49	0.00	0.47	0.02	0.49	0.47	0.02
Investment Funds	8.04	7.76	0.28	8.00	0.04	8.04	8.00	0.04
Amplified Loan ¹³	18.40	18.83	-0.43	19.40	-1.00	18.40	19.40	-1.00
Total Individuals	24.81	25.44	-0.63	26.92	-2.12	24.81	26.92	-2.12
Total Corporate	9.62	9.92	-0.30	9.92	-0.30	9.62	9.92	-0.30
Mortgage	66.49	66.71	-0.22	69.25	-2.76	66.49	69.25	-2.76

⁷ (Accumulated Accounting Net Income in the 12 months/Average Assets).

⁸ (Accumulated Accounting Net Income in the 12 months/Average Net Equity).

⁹ (Accumulated Managerial Recurring Net Income in the 12 months/Average Assets).

¹⁰ (Accumulated Managerial Recurring Net Income in the 12 months/Average Net Equity).

¹¹ Accumulated annual indicators.

¹² Checking accounts, except Salary Accounts and CAIXA Fácil accounts.

¹³ Considers classified loan portfolios, except securitized loans and acquired loan portfolios.

Managerial Balance Sheet

Below, we present the main data from the Managerial Balance Sheet, with consolidated information.

Assets - Balance in R\$ million	4Q21	3Q21	Δ%	4Q20	Δ%
Cash and Cash Equivalents	12,371	12,141	1.9	17,032	-27.4
Financial Assets	1,399,161	1,435,718	-2.5	1,387,178	0.9
Allowance for Loan Losses	(38,815)	(37,366)	3.9	(34,571)	12.3
Tax Assets	52,749	50,298	4.9	51,265	2.9
Investments	11,263	11,372	-1.0	11,096	1.5
Fixed Assets for Use	3,520	3,695	-4.7	3,693	-4.7
Intangible Assets	3,026	2,239	35.2	2,463	22.9
Other Assets	10,951	12,514	-12.5	14,553	-24.8
Other Impairment Losses	(1,353)	(1,614)	-16.1	(1,942)	-30.3
Total	1,452,872	1,488,998	-2.4	1,450,767	0.1

Liabilities and Net Equity - Balance in R\$ million	4Q21	3Q21	Δ%	4Q20	Δ%
Financial Liabilities	1,265,906	1,303,552	-2.9	1,279,079	-1.0
Resources from Customers	573,084	590,097	-2.9	619,413	-7.5
Resources from Financial and Official Institutions	583,900	603,808	-3.3	536,723	8.8
Others	108,922	109,647	-0.7	122,942	-11.4
Provisions	12,285	11,606	5.9	10,937	12.3
Tax Liabilities	6,569	6,523	0.7	4,707	39.6
Actuarial Liabilities	24,366	23,602	3.2	28,507	-14.5
Other Liabilities	32,216	32,145	0.2	34,716	-7.2
Net Equity	111,530	111,570	0.0	92,821	20.2
Total	1,452,872	1,488,998	-2.4	1,450,767	0.1

Ratings

CAIXA's ratings at the main risk branches are:

Ratings Perspective	Global Scale				National Scale	
	Local Currency		Foreign Currency		Long-Term	Short-Term
	Long-Term	Short-Term	Long-Term	Short-Term		
Fitch Ratings	BB- (Negative)	B	BB- (Negative)	B	AA(bra) (Stable)	F1+(bra)
Moody's	Ba2 (Stable)	Not Prime	Ba2 (Stable)	Not Prime	Aaa.br (Stable)	ML A-1.br
Standard & Poor's	BB- (Stable)	B	BB- (Stable)	B	brAAA (Stable)	brA-1+

Fitch: Last Report July 7, 2021.

Moody's Global Scale: Last Report December 17, 2021.

Moody's National Scale: Last Report September 6, 2021.

S&P: Last Report December 20, 2021.

Net Income and Assets

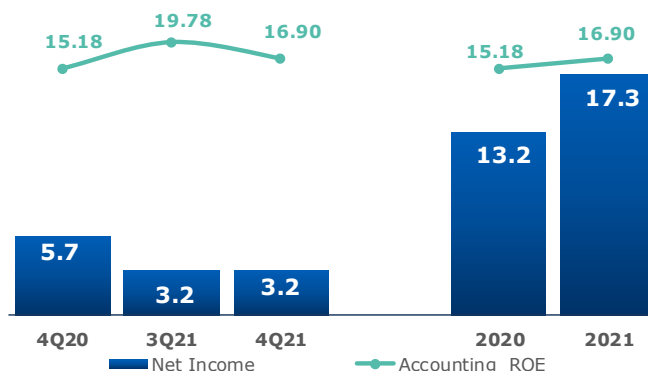
CAIXA's net income reached R\$17.3 billion in 2021, up by 31.1% over 2020. In 4Q21, net income totaled R\$3.2 billion, up by 0.3% QoQ. The growth over 2020 was possible due to the 15.3% increase in the financial margin and 1.7% increase in income from services; and the 0.7% decrease in the allowance for loan losses.

The return on net equity reached 16.9% and the return on average assets reached 1.19%, up by 1.7 p.p. and 0.2 p.p. YoY, respectively.

CAIXA's assets totaled R\$1.5 trillion, composed mainly of 58.3% of the amplified loan portfolio and 18.6% of the securities and derivative financial instruments portfolio.

The financial margin reached R\$11.5 billion in 4Q21, up by 8.5% over 4Q20, due to the 16.2% increase in income from loan operations, 27.2% increase in income from securities operations, 152.0% increase in income from liquid interbank investments and 133.6% increase in income from compulsory applications.

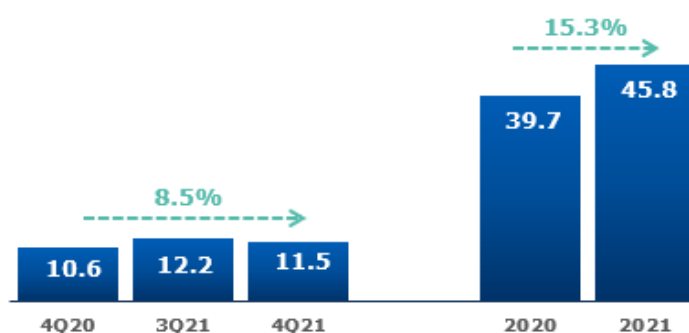
Net Income and Return on Net Equity
Balance in R\$ billion - Indicator in %



CAIXA Assets and Return on Average Assets
Balance in R\$ billion - Indicator in %



Financial Margin
Balance in R\$ billion - variation in %



In 4Q21, income from mortgage loan operations totaled R\$10.0 billion, up by 13.6% over 4Q20. These revenues represent 50.4% of total loan revenues. In the income from loan operations we highlight the 187.9% growth in agribusiness loans, 43.5% growth in sanitation and infrastructure, 21.8% growth in corporate and 14.4% growth in individual commercial loan.

Funding expenses were impacted in 4Q21 by the year-on-year 395.0% growth with buyback agreements, 231.7% growth with judicial deposits, 177.8% in Certificate of Bank Deposit and 128.1% growth with savings operations. The growth in these expenses reflects the economy's higher basic interest rate.

Amplified Loan Portfolio

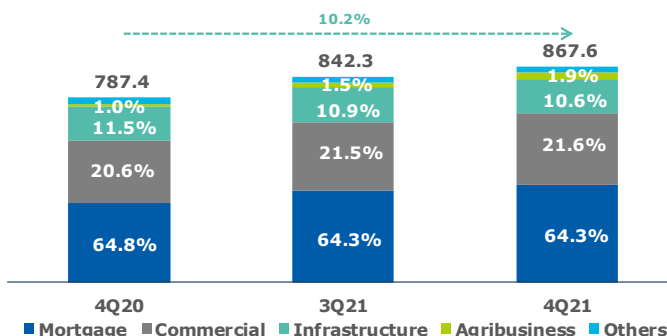
4Q21 Amplified Loan Portfolio reached R\$867.6 billion, up by 10.2% over 4Q20 and 3.0% in the quarter. The higher balance was due to the 9.2% growth YoY in mortgage, 18.9% growth in individual commercial loan, 10.2% growth in corporate commercial loan, mainly to micro and small business, 1.2% growth in sanitation and infrastructure, and 113.6% growth in agribusiness.

Mortgage loans is the most representative in the total loan portfolio in the period, with a 64.3% share and total balance of R\$557.6 billion, a nominal 9.2% growth YoY. Of this balance, R\$338.5 billion was granted with FGTS funds, up by 6.5% YoY, and R\$218.8 billion with SBPE funds, up by 13.8% over December 2020.

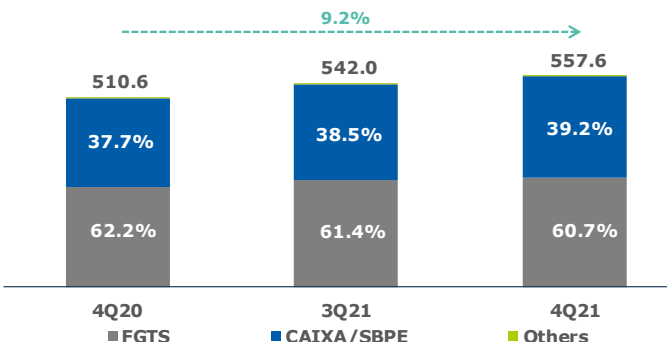
In 2021, R\$140.6 billion in new loans were granted (considering SBPE and FGTS funds), consolidating as the year with the largest volume of mortgage loans granted in CAIXA's history. In 2021, new loans with SBPE funds totaled R\$82.2 billion, up by 54.4%, and R\$21.2 billion in 4Q21, up by 12.9% over 4Q20. In 4Q21, R\$15.5 billion were granted in the Casa Verde and Amarela Program, including subsidies, corresponding to 86.0 thousand new housing units. In 2021, R\$57.8 billion were granted in loans, referring to 353.2 thousand new housing units.

In 2021, new loans in the agribusiness segment totaled R\$15.5 billion, up by 102.9% over 2020. In 4Q21 alone, R\$5.2 billion were granted in loans. The portfolio balance reached R\$16.5 billion in 4Q21, up by 113.6% in 12 months, highlighting individual loans, which totaled R\$8.9 billion, up by 113.2% vs. 4Q20. With this balance, CAIXA has a 4.5% market share, already the third largest agribusiness bank in Brazil.

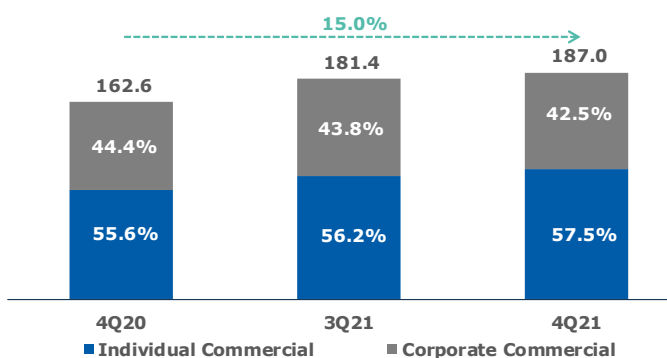
Amplified Loan Composition
Balance in R\$ billion and Market Share in %



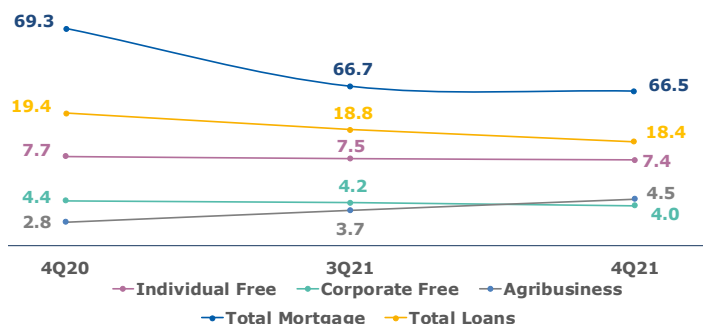
Mortgage Loan Composition
Balance in R\$ billion and Market Share in %



Commercial Loan Composition
Balance in R\$ billion and Market Share in %



Market Share
in %



Amplified Loan Portfolio

The payroll-deductible loan portfolio totaled R\$83.5 billion in 4Q21, up by 18.9% YoY and 6.0% QoQ.

Sanitation and infrastructure operations grew by 1.2% YoY, totaling R\$91.6 billion in December 2021. In 4Q21, R\$4.1 billion in credit was granted to this segment, an increase of 1,066.0% compared to 4Q20.

As a result, in 4Q21 alone, over R\$114.7 billion were granted in loans, up by 5.2% over 4Q20. In 2021, contracts totaled R\$436.5 billion, up by 3.9% YoY. With a balance of R\$867.6 billion at the end of December 2021, the Institution's market share totaled 18.4%.

Balance in R\$ million	4Q21	3Q21	Δ%	4Q20	Δ%
Loan Operations	858,430	833,642	3.0	778,663	10.2
Commercial Loan	187,000	181,440	3.1	162,563	15.0
Individuals	107,554	102,048	5.4	90,443	18.9
Corporate	79,446	79,392	0.1	72,120	10.2
Mortgage	557,573	542,024	2.9	510,636	9.2
Sanitation and Infrastructure	91,586	91,778	-0.2	90,473	1.2
Agribusiness	16,492	12,308	34.0	7,719	113.6
Loans linked to Assignments	5,780	6,091	-5.1	7,271	-20.5
Other Loans	9,216	8,691	6.0	8,759	5.2
Amplified Loan	867,646	842,333	3.0	787,422	10.2

Quality of the Loan Portfolio

CAIXA's loan portfolio is 92.2% classified in the AA-C risk level, up by 0.1 p.p. YoY and stable in the quarter, demonstrating its good quality and strength as result of the company's consistent credit risk management.

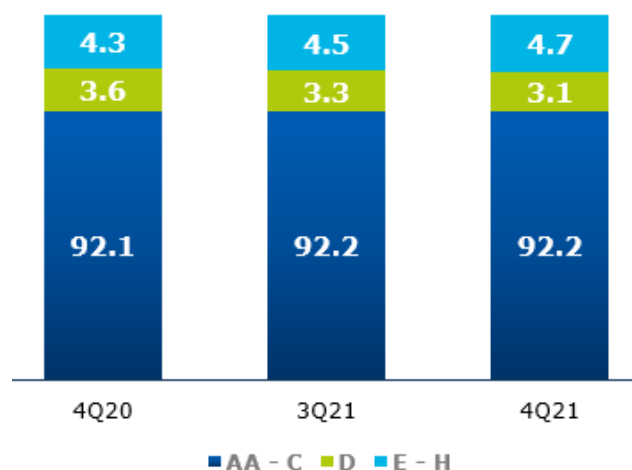
Mortgage loans, corresponding to 64.3% of the loan portfolio, is 93.6% classified as AA-C risk level.

Sanitation and infrastructure operations, corresponding to 10.6% of the portfolio, is 87.5% classified in the AA-C risk level.

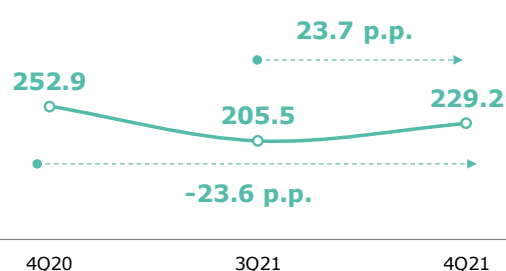
Commercial loan operations, which represent 21.6% of the amplified loan portfolio, is 89.6% classified in the AA-C risk level.

The portfolio's provisioning level covers 2.3x the delinquency over 90 days.

Rating
in %



Allowance for Loan Losses Coverage/Delinquency
Over 90 Days in %



Quality of the Loan Portfolio

Expenses with Allowance for Loan Losses reached R\$2.9 billion in 4Q21, down by 0.9% QoQ. In 2020, these expenses totaled R\$11.1 billion, down by 0.7% YoY.

CAIXA's loan portfolio has 91% of the balance guaranteed, characteristic that translates into a high quality portfolio.

Allowance for Loan Losses balance corresponded to 4.5% of the total loan portfolio, stable QoQ and YoY.

The total delinquency rate reached 1.95%, down by 0.21 p.p. on 3Q21.

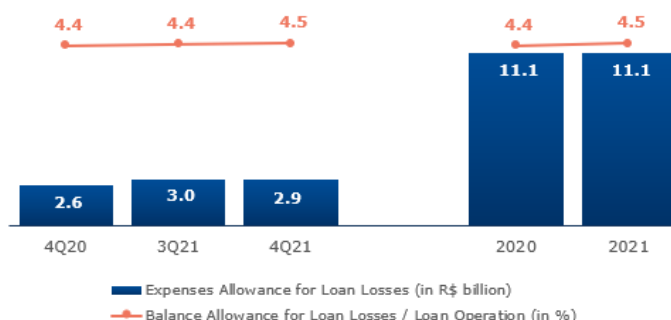
The Sanitation and Infrastructure portfolio's delinquency rate closed the quarter at 0.07%, a 0.18 p.p. drop YoY.

In agribusiness, delinquency totaled 0.47% in 4Q21, up by 1.06 p.p. YoY and 0.11 p.p. in the quarter.

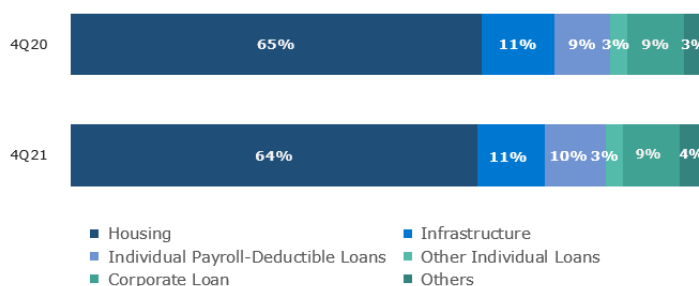
The mortgage portfolio had a 1.67% delinquency rate in 4Q21, compared to 1.97% QoQ, down by 0.30 p.p. In 4Q21, the mortgage loan portfolio, representing 64.3% of the total loan portfolio, had an LTV (Loan to Value) totaling 52.1%, showing the strength of the mortgage loan guarantees granted by CAIXA, which it has over R\$1.1 trillion in actual guarantees.

The delinquency of the free individual portfolio totaled 4.06% in December 2021, down by 0.57 p.p. YoY and 0.09 p.p. QoQ. The delinquency percentage for free corporate resources reached 3.52%, down by 0.98 p.p. over 3Q21 and 0.48 p.p. over 4Q20.

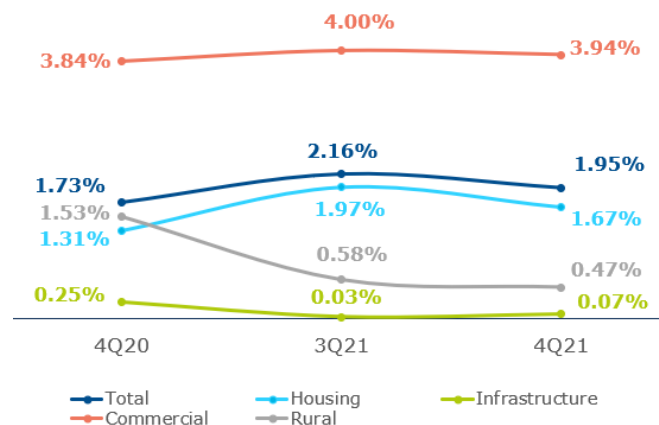
Expense with Allowance for Loan Losses and Balance of Allowance for Loan Losses and Loan Operations



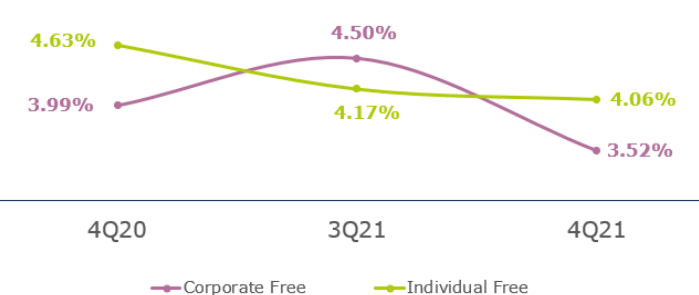
Breakdown of Amplified Loan Portfolio



Delinquency Ratio - Above 90 Days in %



Delinquency Ratio - Above 90 Days in %



Securities and Derivative Financial Instruments

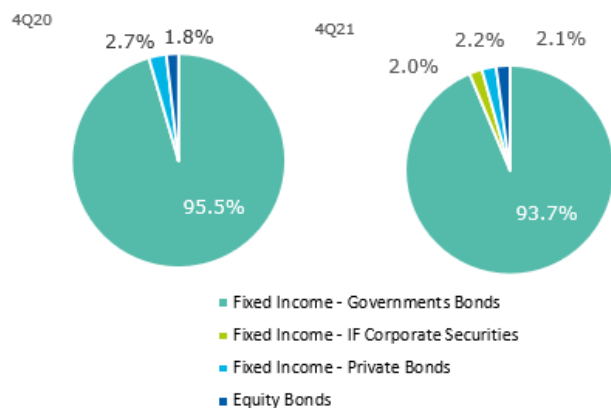
CAIXA's securities and derivative financial instruments portfolio totaled R\$270.6 billion in December 2021, up by 10.0% YoY. This balance represents 18.6% of total assets, ensuring the maintenance of a robust treasury and an adequate level of liquidity for the company.

The R\$24.7 billion increase over December 2020 was driven by the 18.5% increase in securities available for sale, 4.0% increase in securities available for trade, 3.2% increase in financial instruments and derivatives, 2.6% increase in securities held to maturity and 1.5% increase in impairment.

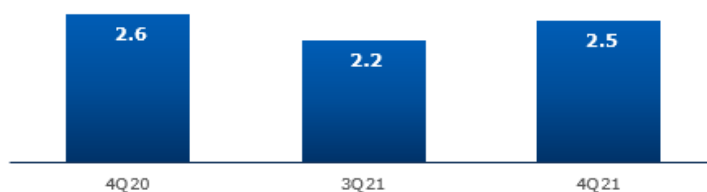
Balance in R\$ million	4Q21	3Q21	Δ%	4Q20	Δ%
Securities	268,765	291,031	-7.7	244,142	10.1
Trading Securities	125,678	144,893	-13.3	120,800	4.0
Securities Available for Sale	123,202	126,607	-2.7	103,942	18.5
Securities Held to Maturity	17,652	17,310	2.0	17,199	2.6
Impairment	2,233	2,220	0.6	2,200	1.5
Derivative Financial Instruments	1,842	1,853	-0.6	1,785	3.2
Securities and Derivative Financial Instruments	270,607	292,884	-7.6	245,927	10.0

At the end of December 2021, the balance of debentures in CAIXA's portfolio reached R\$2.5 billion, down by 3.8% YoY and up by 16.0% QoQ.

Composition of the Treasury Investment Balance
in %



Inventory of Debentures and Promissory Notes of the Securities Portfolio
in R\$ billion

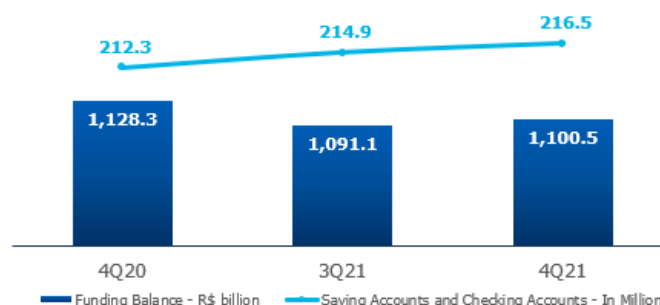


Funding

Deposits totaled R\$573.1 billion in December 2021, highlighting savings accounts, keeping the largest balance, at R\$365.1 billion, remaining as the institution's main source of funds.

CAIXA is the leader in savings account funding, with a 35.4% market share, strengthening its presence in the lowest cost funding lines.

Funding and Accounts



CAIXA's total funding closed the year with a balance totaling R\$1.1 trillion. The relation between the total funding and the loan portfolio corresponded to 126.8%, in line with the Company's Assets and Liabilities allocation strategy. The 0.9% growth in the quarter was mainly driven by the 21.2% increase in funding in the open market and 1.0% increase in borrowings and onlending.

Balance in R\$ million	4Q21	3Q21	Δ%	4Q20	Δ%
Deposits	573,084	590,097	-2.9	619,413	-7.5
Demand Deposits	46,984	47,079	-0.2	57,314	-18.0
Saving Accounts	365,091	370,017	-1.3	389,771	-6.3
Term Deposits	145,963	160,088	-8.8	160,242	-8.9
Other Deposits	15,046	12,913	16.5	12,086	24.5
Bonds ¹	24,573	26,829	-8.4	39,354	-37.6
Issues of Securities Abroad	2,832	2,829	0.1	2,722	4.0
Funds Obtained In The Open Market ²	142,936	117,890	21.2	124,741	14.6
Borrowings and Onlending	357,074	353,479	1.0	342,073	4.4
Main Items of Funding	1,100,500	1,091,125	0.9	1,128,304	-2.5

¹ Includes housing loan, mortgage, financial and agribusiness bonds.

² Own Portfolio Commitments.

Demand Deposits

Demand Deposits reached a balance of R\$47.0 billion in December 2021 and a market share of 13.6%. Corporate deposits' balance remained stable compared to the previous quarter, at R\$26.7 billion, and individual deposits reached R\$20.2 billion in 4Q21.

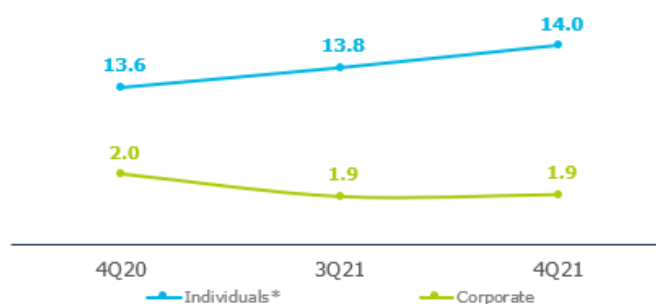
Demand Deposits

Balance in R\$ billion and Market Share in %



Accounts – Demand Deposits

Number in million



* Series reprocessed excluding CAIXA Fácil accounts.

CAIXA had 15.9 million checking accounts at the end of the quarter, with 14.0 million were individual accounts, which continuously grew, and 1.9 million corporate accounts.

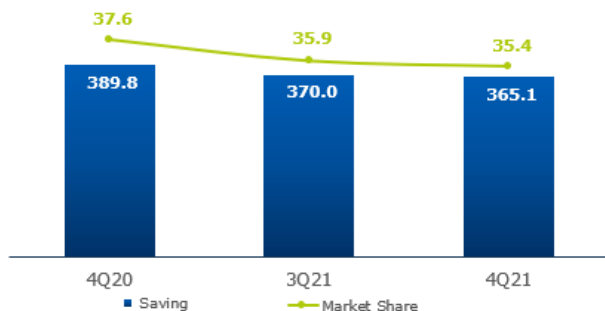
Savings Accounts

CAIXA's savings reached a total balance of R\$365.1 billion in December 2021. The savings base at the end of 4Q21 totaled 200.6 million, up by 3.9 million accounts compared to 4Q20.

This result reinforces the institution's leadership in the saving accounts market, with a 35.4% market share, and provides CAIXA with an important source of resources for SBPE funding mortgage loan contracts.

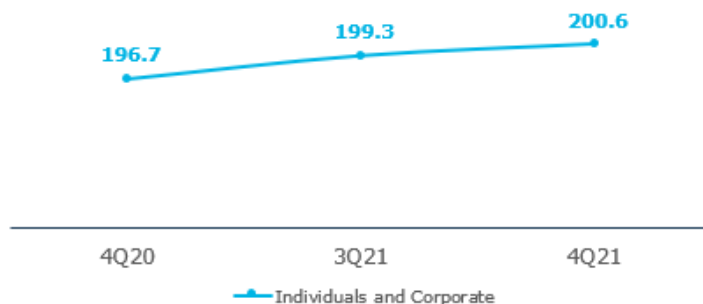
Saving Accounts Deposits

Balance in R\$ billion and Market Share in %



Accounts - Saving Accounts

Number in million

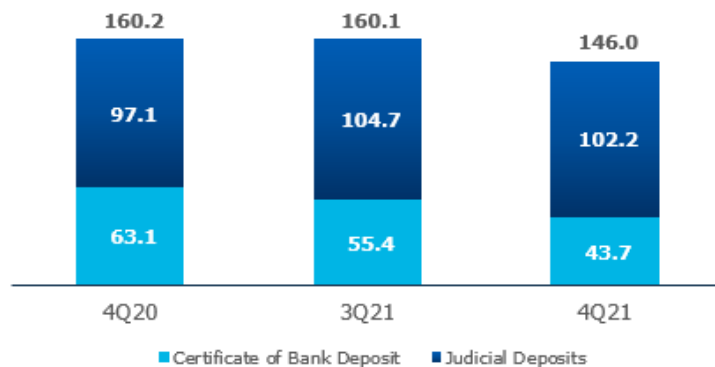


Term Deposits

Term Deposits totaled R\$146.0 billion in December 2021, with judicial deposits up by 5.3% over 4Q20, totaling R\$102.2 billion at the end of 4Q21. In turn, the Certificate of Bank Deposit reached R\$43.7 billion in 4Q21.

Term Deposits

Balance in R\$ billion

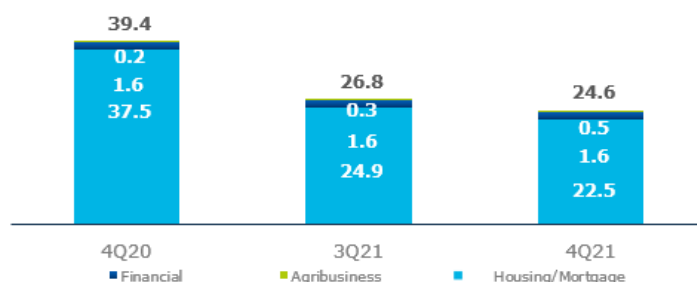


Bonds

In December 2021, CAIXA bonds reached R\$24.6 billion, down by 8.4% QoQ and 37.6% YoY. Housing and mortgage bonds had a balance of R\$22.5 billion, financial bonds reached R\$1.6 billion and agricultural bonds R\$494.6 million.

Bonds

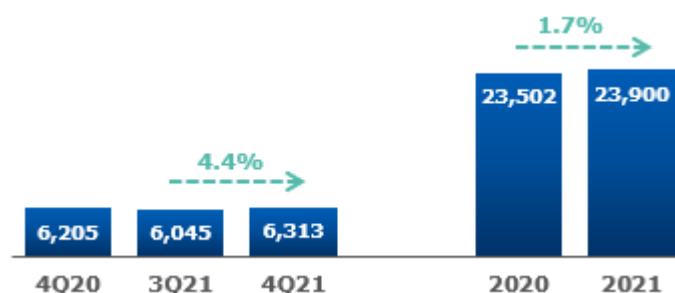
Balance in R\$ billion



Income from Services and Banking Fees

In 4Q21, income from services and banking fees totaled R\$6.3 billion and grew 4.4% QoQ, mainly due to the 11.7% increase in government services; 10.1% with income from credit operations; 4.1% increase in insurance, premium bonds (*capitalização*), private pensions, and credit letters (*consórcio*), due to restructuring partnerships in these segments; and 4.0% increase in debit and credit cards.

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



In 2021, revenues also grew 1.7% YoY, totaling R\$23.9 billion. The period's highlights were the income from insurance, premium bonds (*capitalização*), private pension, credit letters (*consórcio*), up by 497.7%, income from investment funds, up by 51.9% and income from loan operations, up by 7.7%.

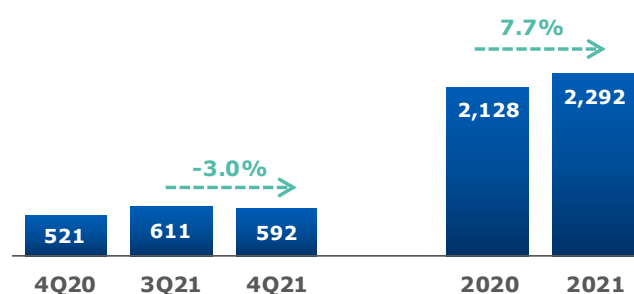
Balance in R\$ million	4Q21	3Q21	Δ%	4Q20	Δ%	2021	2020	Δ%
Government Services	2,211	1,978	11.7	2,232	-0.9	8,110	7,961	1.9
Checking Account and Banking Fees	1,068	1,103	-3.1	1,574	-32.2	4,415	5,498	-19.7
Agreements and Recovery	631	648	-2.6	718	-12.2	2,623	3,128	-16.2
Debit and Credit Cards	670	644	4.0	754	-11.2	2,558	2,796	-8.5
Investment Funds	592	611	-3.0	521	13.7	2,292	2,128	7.7
Loan Operations	652	593	10.1	249	162.3	2,410	1,587	51.9
Insurance, Capitalization, Pension Plans and consortium	460	441	4.1	75	516.5	1,343	225	497.7
Others	30	28	6.7	82	-63.6	149	179	-16.8
Total	6,313	6,045	4.4	6,205	1.7	23,900	23,502	1.7

The following are the main items in the composition of income from services:

Investment Funds

Income from management of investment funds totaled R\$2.3 billion in 2021, up by 7.7% over 2020.

Investment Funds
Balance in R\$ million and Variation in %

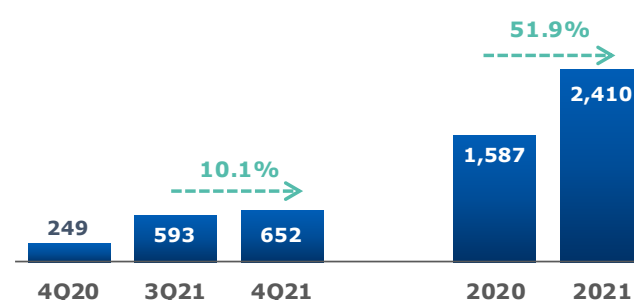


Loan Operations

In 2021, this income totaled R\$2.4 billion, up by 51.9% over 2020.

In 4Q21, income from the loan operations portfolio totaled R\$652.2 million, up by 10.1% compared to 4Q20.

Loan Operations
Balance in R\$ million and Variation in %



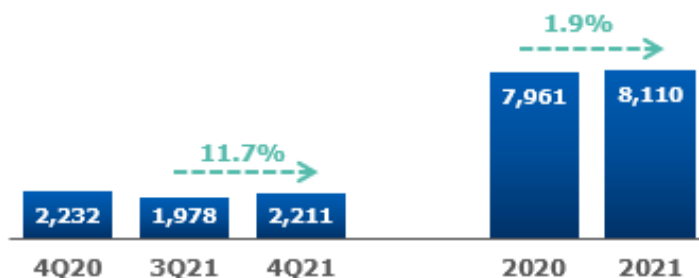
Government Services

Income from government services reached R\$2.2 billion in 4Q21, up by 11.7% in the quarter, highlighting the income from lotteries, which totaled R\$604.9 million in the period, up by 22.0% over 3Q21.

In 2021, this income reached R\$8.1 billion, up by 1.9% over 2020, highlighting the income from lotteries, which totaled R\$2.0 billion in the period, up by 6.6% over 2020. Income from guarantees provided as an operating agent also had a good performance, totaling R\$413.2 million, up by 6.6% over 2020.

Government Services

Balance in R\$ million and Variation in %



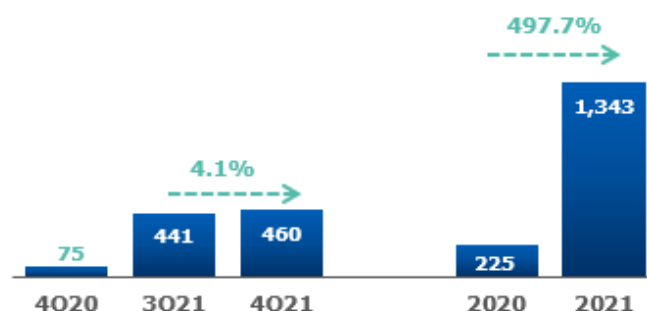
Insurance, Premium Bonds (Capitalização), Private Pension and Credit Letters (Consórcio)

In 2021, income from social security products totaled R\$1.3 billion, up by 497.7% YoY and by 4.1% over 3Q21.

The performance in income from insurance, premium bonds (*capitalização*), private pension, and credit letters (*consórcio*) fees due to restructuring partnerships in this segment.

Insurance, Premium Bonds (Capitalização), Private Pension and Credit Letters (Consórcio)

Balance in R\$ million and Variation in %



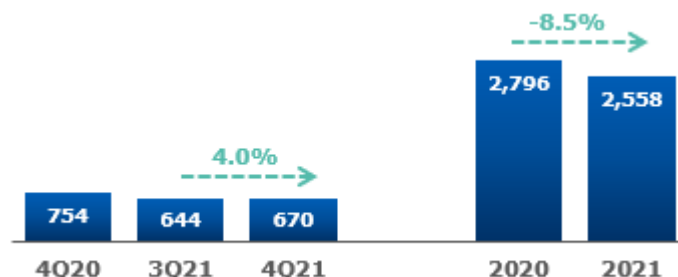
Cards

In 4Q21, income from cards totaled R\$669.7 million, up by 4.0% QoQ.

In 2021, income from cards totaled R\$2.6 billion.

Cards

Balance in R\$ million and Variation in %



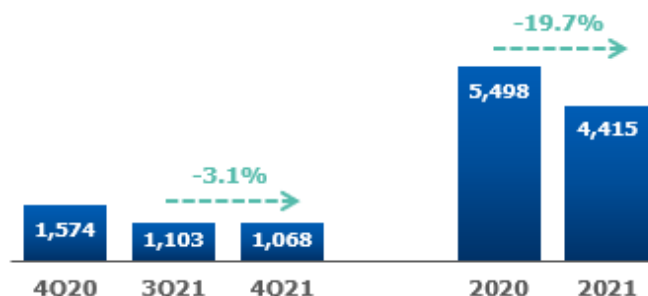
Checking Account and Banking Fees

Income from checking accounts, including income from banking fees, totaled R\$1.1 billion in 4Q21, down by 3.1% in the quarter.

In 2021, this income totaled R\$4.4 billion.

Checking Accounts and Banking Fees

Balance in R\$ million and Variation in %



Transactions

CAIXA has been improving its digital means of payment and has made available to users the option to carry out transactions through QR Code and virtual card, in line with the purpose to offer customers the best experience when using the bank's physical or digital channels.

With a large share of transactions carried out via PIX, CAIXA has 21.3% of the market keys, totaling 81.8 million PIX keys since the new service was launched. In 4Q21 alone, 8.1 million new keys were registered, with 801.8 million transactions carried out and financial volume reaching R\$284.6 billion. In 2021, 2.1 billion of transactions were carried out, totaling R\$798.3 billion.

Regarding total transactions carried out in all CAIXA's channels, 4.5 billion of transactions were carried out in the fourth quarter, up by 11.4% YoY. Of this total, 2.9 billion of transactions were carried out on smartphones, up by 28.0% over 4Q20. Lottery transactions also increased their share by 32.1% over 4Q20.

In million	4Q21	3Q21	Δ%	4Q20	Δ%	2021	2020	Δ%
Mobile - Smartphone	2,886	2,767	4.3	2,254	28.0	10,222	9,825	4.0
Internet Banking	191	224	-14.6	318	-39.9	965	1,219	-20.8
Lotteries ¹	631	658	-4.1	477	32.1	2,627	2,611	0.6
Banking Service Rooms	610	608	0.4	736	-17.1	2,539	2,632	-3.5
Banco 24h Network and BB Partake	112	121	-7.4	160	-29.6	495	653	-24.2
CAIXA AQUI Correspondents	75	78	-3.8	75	0.4	304	287	5.7
Branches and Banking Service Points (PAs)	23	28	-17.7	44	-48.7	114	206	-44.3
Electronic Service Points (ATMs)	2	2	3.1	3	-31.8	9	14	-37.8
Total Transactions	4,531	4,486	1.0	4,068	11.4	17,276	17,446	-1.0

¹ - Exclude Lottery Plays.

Administrative Expenses

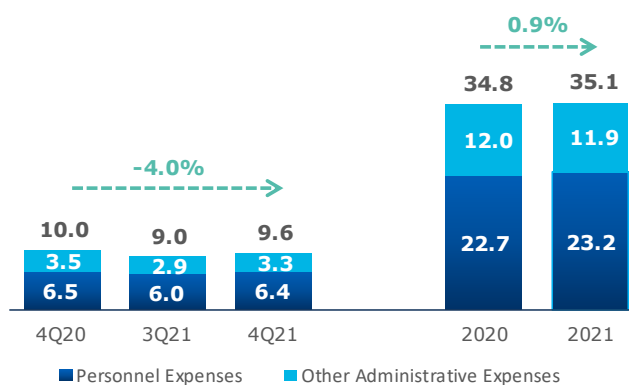
CAIXA continuously seeks efficiency through cost reduction in processes, products and services by using technological optimizations, rationalization in the use of administrative buildings, adequate employee base, review of sponsorships and improvement of operational processes.

Through actions of returning buildings administrative activities carried out during the year 2021, the Institution achieved savings in rent and administrative expenses of approximately R\$ 179 million. During the same period, CAIXA saved approximately R\$ 81 million with the renegotiations of rental contracts carried out. These actions increased operational efficiency and ensured sustainable results for the company.

In 4Q21, administrative expenses fell by 4.0% YoY, below inflation for the period, despite the expansion carried out by CAIXA to better serve its customers, both in physical and digital media.

Administrative Expenses

Figures in R\$ billion and Variation in %



Personnel Expenses

Personnel Expenses totaled R\$6.4 billion in 4Q21, down by 2.1% over 4Q20. In 2021, such expenses totaled R\$23.2 billion, up by 2.2% YoY, again below inflation for the period, even considering the 10.97% salary adjustment in the collective agreement of the banking category and the higher headcount in recent quarters.

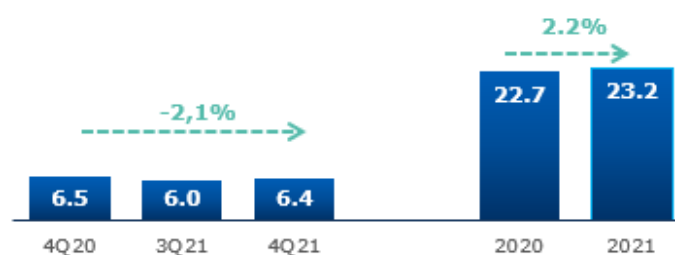
CAIXA continuously takes measures to reinforce the strategy to cut costs and favor a balance in the cost with personnel expenses, always considering the quality of the service to the Brazilian population. Currently, CAIXA has 86.0 thousand employees in its staff.

CAIXA announced over 17.8 thousand new people hired in 2021, including employees, providers and interns. In 4Q21, regarding only employees, 1,511 people were hired, totaling 5,105 people hired in 2021.

Currently, CAIXA has around 3.5 thousand PWD employees, representing 4.0% of its staff and reinforcing its role as a bank of inclusion. The 992 people approved in the exam exclusive for PWDs will all be hired in 2022, which will make CAIXA exceed 5.0% of PWD employees required by law. In 2018, it reached 1.5%.

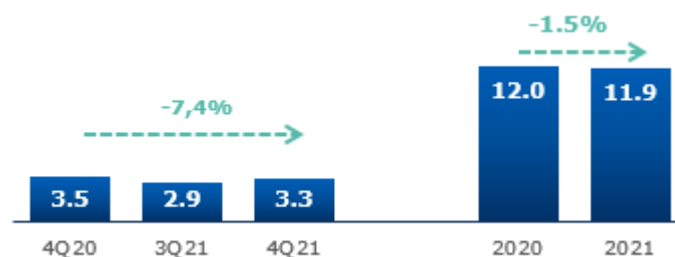
Personnel Expenses

Figures in R\$ billion and Variation in %



Other Administrative Expenses

Figures in R\$ billion and Variation in %



Other Administrative Expenses

In 4Q21, other administrative expenses totaled R\$3.3 billion, down by 7.4% over 4Q20, mainly due to the 51.6% drop in services of values transportation; 47.4% drop in material; 22.4% drop in amortization and depreciation; 13.7% drop in specialized services; and 10.1% drop with the financial system.

Balance in R\$ million	4Q21	3Q21	Δ%	4Q20	Δ%	2021	2020	Δ%
Infrastructure	1,260	1,147	9.8	1,275	-1.2	4,644	4,713	-1.5
Maintenance and Repairs	248	220	12.9	264	-6.0	892	1,039	-14.2
Rent and Leasing of Property	415	402	3.2	372	11.7	1,601	1,491	7.4
Surveillance and Security	270	223	21.3	299	-9.4	947	1,036	-8.6
Communications	171	150	13.9	182	-6.0	576	581	-0.9
Material	21	32	-32.9	41	-47.4	130	118	10.1
Water and Energy	134	120	11.4	118	13.6	498	448	11.3
Others	1,995	1,798	11.0	2,240	-10.9	7,210	7,326	-1.6
Data Processing	608	463	31.5	566	7.5	1,848	1,881	-1.7
Outsourced Services	282	240	17.5	235	20.0	1,006	991	1.5
Services of Values Transportation	187	188	-0.9	385	-51.6	783	1,102	-28.9
Amortization / Depreciation	392	465	-15.7	505	-22.4	1,815	1,591	14.1
Marketing, Publicity and Sales	167	68	144.2	168	-0.4	311	279	11.5
Specialized Services	165	168	-2.3	191	-13.7	673	638	5.5
Financial System	104	93	12.2	116	-10.1	400	563	-28.9
Others	91	112	-19.1	75	21.6	373	281	32.8
Other Administrative Expenses	3,255	2,945	10.5	3,515	-7.4	11,854	12,039	-1.5

Operating Efficiency

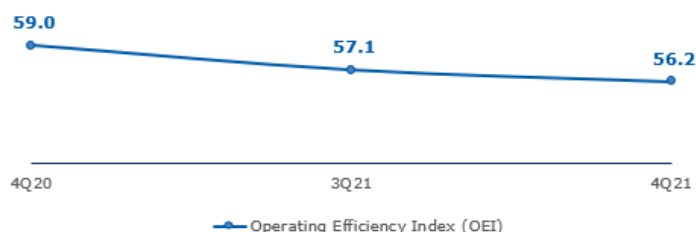
CAIXA's operating efficiency index totaled 56.2% in 4Q21, down by 2.8 p.p. YoY and 0.9 p.p. QoQ, an improvement in both comparisons.

The coverage ratio of personnel expenses, which measures the ratio between income from services and personnel expenses, totaled 102.9% in 4Q21, up by 1.1 p.p. in the quarter.

The coverage ratio of administrative expenses reached 68.1%, up by 1.1 p.p. YoY and 0.5 p.p. QoQ.

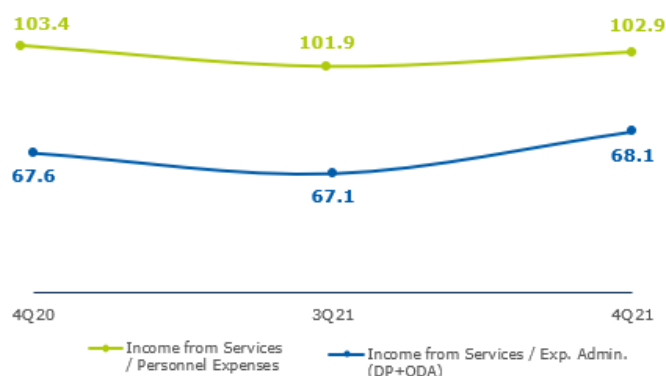
Over the last few quarters, the actions to optimize CAIXA's structure and control expenses - advancing below inflation in the period - brought results. CAIXA will continue offering the best market rates and, therefore, it continuously seek to improve operating efficiency.

Operating Efficiency Index*
in %



* Operating Efficiency = (Personnel Expenses + Other Administrative Expenses) / (Gross Income from Financial Intermediation - Allowance for Loan Losses - Transfers of Financial Assets + Income from services + Result subsidiaries and affiliates + Other operational incomes and expenses)

Administrative and Personnel Coverage Ratio
in %



Risk and Capital Management

The methodology for calculating the Reference Equity (PR) and the minimum capital requirements are regulated by the National Monetary Council - CMN through CMN Resolutions No. 4,955/2021 and 4,958/2021.

The calculation of capital installments and minimum requirements is based on the Prudential Conglomerate, which is defined under the terms of CMN Resolution No. 4,950/2021.

The capital management structure and the internal capital adequacy assessment process (Icaap) are implemented at CAIXA in accordance with the new risk and capital management structure guidelines, pursuant to CMN Resolution No. 4,557/2017.

In December 2021, Risk Weighted Assets (RWA) totaled R\$625.6 billion and Reference Equity totaled R\$120.5 billion.

Accordingly, the Principal Capital, Tier I and Basel ratios were 14.8%, 15.1% and 19.3%, above the regulatory minimum.

Reference Equity (balance in R\$ million)	4Q21	3Q21	Δ	4Q20	Δ
Reference Equity - PR	120,529	123,032	-2.0%	101,856	18.3%
Tier I	94,439	96,952	-2.6%	72,475	30.3%
Principal Capital	92,726	95,239	-2.6%	70,762	31.0%
Complementary Capital	1,713	1,713	0.0%	1,713	0.0%
Tier II	26,090	26,080	0.0%	29,381	-11.2%
Risk Weighted Assets - RWA	625,605	592,336	5.6%	578,085	8.2%
Principal Capital Ratio (Principal Capital/RWA)	14.8%	16.1%	-1,3 p.p.	12.2%	2,6 p.p.
Tier I Ratio (Tier I/RWA)	15.1%	16.4%	-1,3 p.p.	12.5%	2,6 p.p.
Basel Ratio (TC /RWA)	19.3%	20.8%	-1,5 p.p.	17.6%	1,6 p.p.

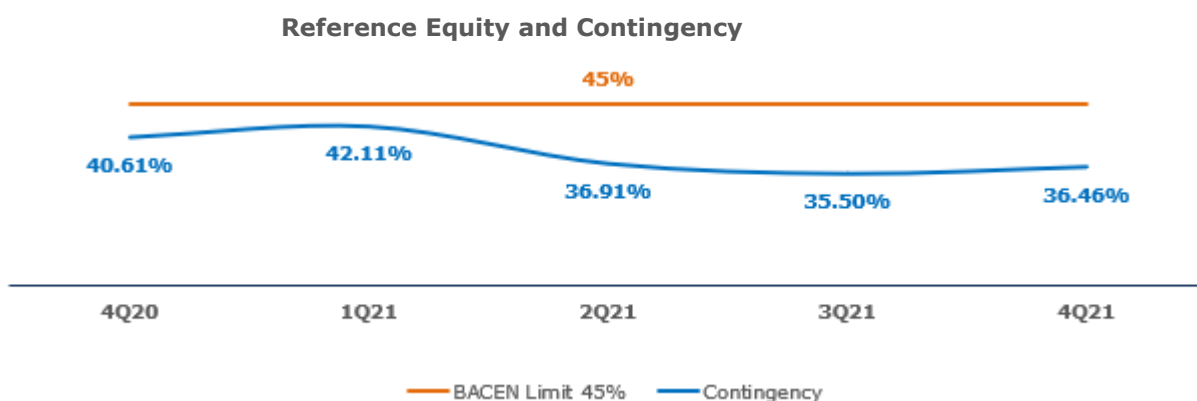
CAIXA implemented measures to strengthen its capital structure, such as reduction of expenses, adjustment of capital allocation processes, usage of the risk-adjusted return on equity metric (RAROC) to manage its loan portfolio, increase the contribution margin of its products and services, adjustment of post-employment benefits to equalize actuarial liabilities, dissemination a risk culture, among other actions. The above results confirm the effectiveness of these actions.

The fixed assets ratio was 10.1%, keeping CAIXA under the CMN Resolution 4,957/2021, which sets the limit at 50%.

Fixed Assets Capital (balance in R\$ million)	4Q21	3Q21	Δ	4Q20	Δ
(A) Fixed Asset Adjusted	12,194	15,813	-22.9%	12,283	-0.7%
(B) Reference Equity	120,529	123,032	-2.0%	101,856	18.3%
(C) Fixed Asset Adjusted Ratio ((A / B) x 100)	10.1%	12.9%	-2,7 p.p.	12.1%	-1,9 p.p.

Capital Management

CAIXA's exposure to the Public Sector, considering operations not backed by the Federal Government, reached 36.5% of the Reference Equity in December 2021. According to CMN Resolution 4,589/2017, a financial institution's loan operations with government entities are limited to 45% of its Reference Equity.



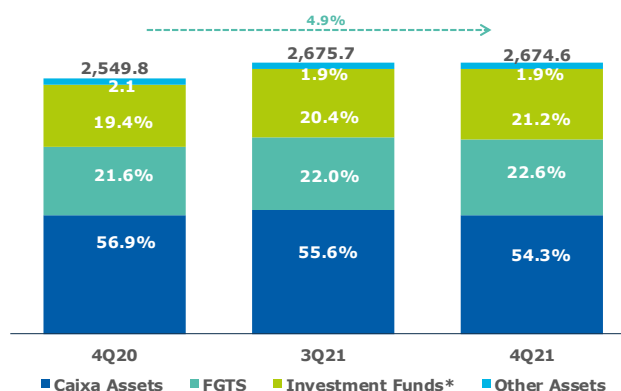
Additional information is provided in CAIXA's Relatório de Pilar 3 (in Portuguese), available at [http://www.caixa.gov.br/Sobre a CAIXA, Relação com Investidores, Informações Financeiras, Gerenciamento de Riscos, Relatórios, Gerenciamento de Riscos and Capital CAIXA](http://www.caixa.gov.br/Sobre_a_CAIXA_Relacao_com_Investidores_Informacoes_Financeiras_Gerenciamento_de_Riscos_Relatorios_Gerenciamento_de_Riscos_and_Capital_CAIXA).

Assets under Management

In December 2021, CAIXA had R\$2.7 trillion in managed assets, up by 4.9% YoY, mainly driven by the 14.3% increase in investment funds and 10.1% increase in FGTS.

Among the R\$1.2 trillion of third-party funds managed by CAIXA, we highlight FGTS funds totaling R\$605.6 billion and investment funds totaling R\$566.3 billion, up by R\$55.5 billion and R\$70.8 billion, respectively, over December 2020.

Assets under Management
Balance in R\$ billion and market share in %



* Excludes portfolio of Funds and Programs, FIC FI and FGTS FI.

Investment Funds and Managed Portfolios

In 4Q21, CAIXA was responsible for managing R\$746.8 billion in investment funds and managed portfolios, up by 16.4% YoY and 3.6% QoQ.

Retail funds and exclusive funds totaled R\$583.5 billion, versus R\$518.0 billion in December 2020, up by 12.6% YoY, representing an increase of 12.6% in 12 months. Retail funds stood out, up by 20.9% YoY, and social managed portfolios grew by 32.7%.

Balance in R\$ million	4Q21	3Q21	Δ%	4Q20	Δ%
Retail and Exclusive Funds¹	583,498	571,172	2.2	518,002	12.6
Retail Funds	307,593	295,004	4.3	254,430	20.9
Exclusive Funds	275,906	276,169	-0.1	263,572	4.7
Managed Portfolios	163,261	149,577	9.1	123,447	32.3
Social	161,420	147,852	9.2	121,645	32.7
Commercials	990	918	7.8	978	1.3
Special Welfare Policy (RPPS)	851	806	5.6	825	3.2
Investment Funds and Managed Portfolio	746,760	720,749	3.6	641,449	16.4

Source: Custodians.

* Change in the presentation of fund information to disregard managed resources of funds and portfolios receiving investments from other funds and portfolios (double counting).

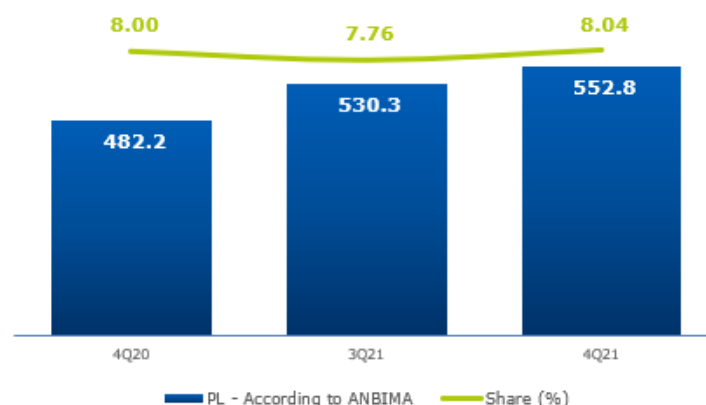
1 Change in the classification of "Retail Funds" and "Exclusive Funds" of 8 investment funds as of 2Q21, with an impact of around R\$11.6 billion.

At the end of December 2021, CAIXA managed 8.0% of the total net equity of market funds, according to criteria of the National Association of Capital Markets Participants (ANBIMA), occupying the fourth place among resource managers.

Net Equity of the funds and portfolios totaled R\$552.8 billion, up by 14.6% YoY and 4.2% QoQ.

Investment Funds

Balance in R\$ billion and Market Share in %



Source: Ranking of the Investment Fund Administrators (ANBIMA - Ranking de Administradores de Fundos de Investimento)

Debit and Credit Cards

In 4Q21, CAIXA's card customers performed over 1.1 billion transactions, up by 4.5% QoQ, representing a financial volume of R\$75.8 billion, as a result of use of 221.9 million cards in the base. The card base grew 6.2% over 4Q20.

Cards ¹	4Q21	3Q21	Δ%	4Q20	Δ%	2021	2020	Δ%
Number of Cards ² (in million)	221.9	225.7	-1.7	209.0	6.2	221.9	209.0	6.2
Number of Transactions (in million)	1,071.7	1,025.7	4.5	1,150.8	-6.9	3,985.6	3,880.6	2.7
Balance of Transactions (R\$ million)	75,794.6	71,607.7	5.8	94,738.2	-20.0	281,645.8	307,771.1	-8.5

¹ Considers virtual debit cards.

² Number of cards at the end of the period.

CAIXA's credit card base totaled 8.4 million plastics at the end of 4Q21, up by 43.5% YoY and 3.6% over 3Q21. 102.4 million transactions were carried out in the quarter, totaling R\$13.5 billion, up by 10.3% over 3Q21 and 8.2% over 4Q20.

Credit Cards	4Q21	3Q21	Δ%	4Q20	Δ%	2021	2020	Δ%
Number of Cards ¹ (in million)	8.4	8.1	3.6	5.8	43.5	8.4	5.8	43.5
Number of Transactions (in million)	102.4	97.5	4.9	97.8	4.6	363.4	361.2	6.1
Balance of Transactions (R\$ million)	13,515.3	12,256.1	10.3	12,486.0	8.2	48,474.3	44,009.5	10.1

¹ Number of cards at the end of the period.

Debit cards reached 969.3 million operations in 4Q21, up by 4.4% QoQ, totaling R\$62.3 billion, up by 4.9% over 3Q21. The debit card client base reached 213.6 million cards, up by 5.1% over 4Q20.

Debit Cards ¹	4Q21	3Q21	Δ%	4Q20	Δ%	2021	2020	Δ%
Number of Cards ² (in million)	213.6	217.6	-1.9	203.2	5.1	213.6	203.2	5.1
Number of Transactions (in million)	969.3	928.1	4.4	1,052.9	-7.9	3,602.2	3,519.4	2.4
Balance of Transactions (R\$ million)	62,279.3	59,351.6	4.9	82,252.2	-24.3	233,171.5	263,761.6	-11.6

¹ Considers virtual debit cards.

² Number of cards at the end of the period.

Contact

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About CAIXA Econômica Federal

CAIXA is the largest Brazilian bank in terms of number of customers, responsible for 35.4% of Brazil's saving accounts deposits and 66.5% of mortgage loans. The Company has unparalleled capilarity, operating in more than 99% of the country's municipalities. CAIXA is the Bank of all Brazilians.

For more information, visit www.caixa.gov.br/sobre-a-caixa/relacoes-com-investidores/.





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