



PERFORMANCE

ANALYSIS REPORT

2Q24

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Prospective Statements

This Performance Analysis Report is based on CAIXA's Consolidated Financial Statements on June 30, 2024.

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 preserve data comparability between periods.

The figures 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 divergences when the calculation is made on the rounded figures.

The information presented in this report may make references and statements about expectations, growth estimates, and results projections. These statements do not guarantee future performance and involve risks and uncertainties that could reach ranges outside of management's control and may thus result in balances, incomes, expenses and results different from those anticipated and discussed herein.

2Q24 Conference Call Connection Details

Thursday, August 22, 2024

10:00 a.m. (Brasília time)

9:00 a.m. (New York time)

Webcast (Simultaneous Translation)

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

Highlights

Result

Recurring net income was R\$3.3 billion in 2Q24, up 27.3% from 2Q23 and 14.0% higher than in 1Q24. In the 12-month period, we highlight the 4.1% increase in financial margin and the 6.5% growth in revenues from services. In the first six months of the year, net income totaled R\$6.2 billion, up 36.6% from 1H23.

Recurring return on equity (ROE) was 9.54%, up 1.78 p.p. from Jun23 and 0.53 p.p. from Mar24, demonstrating the Bank's continuous improvement in profitability.

Financial Margin

Financial margin reached R\$15.5 billion in 2Q24, up 4.1% in 12 months, mainly impacted by the 17.7% drop in expenses with funds from financial and official institutions.

In 1H24, financial margin reached R\$30.8 billion, up 6.9% in 12 months, mainly due to the 17.9% drop in expenses with funds from financial and official institutions.

Loan Portfolio

The loan portfolio ended Jun24 with a balance of R\$1.175 trillion, up 10.6% from Jun23. The increase was influenced by the growth of 14.8% in mortgage loans, 3.4% in sanitation and infrastructure loans, 2.9% in corporate loans and 19.5% in agribusiness loans.

In 2Q24, CAIXA originated R\$159.1 billion in loans, with highlight to mortgage loans, totaling R\$61.3 billion, up 38.9% over 2Q23 and 19.4% over 1Q24. In 1H24, the loan portfolio reached R\$302.1 billion, up 16.7% in 12 months.

CAIXA's loan portfolio, at the end of Jun24, had a delinquency rate of 2.20%, down 0.59 p.p. from Jun23 and 0.14 p.p. from Mar24.

Operational Efficiency

In 2Q24, revenue from services and banking fees totaled R\$6.8 billion, up 6.5% in 12 months and 1.9% in the quarter. In the 12-month period, we highlight the increases of 15.2% in revenues from insurance products, 10.8% in revenues from credit services, 9.0% in revenue from cards and 6.6% in investment funds.

Administrative expenses totaled R\$10.8 billion in 2Q24, increasing by 9.3% from 2Q23 and down 5.7% from 1Q24. In 1H24, administrative expenses totaled R\$22.2 billion, increasing by 12.0% from 1H23.

CAIXA's recurring operating efficiency ratio was 56.1% in Jun24, improving by 0.6 p.p. in 12 months.

Funding

The funding balance was R\$1.530 trillion in Jun24, increasing by 20.2% from Jun23 and 0.6% over Mar24. We highlight the savings deposit balance, which amounted to R\$374.5 billion, with a market share of 37.0%. Bonds reached R\$184.8 billion, up 50.1% in 12 months.

Clients and Service Network

In Jun24, CAIXA had 151.1 million holders of checking and savings accounts, being 149.1 million individual and 2.0 million corporate clients.

CAIXA's network operates in 99% of the country's municipalities, with 26.3 thousand service points. There are 4.2 thousand branches and banking service points, 22.1 thousand lottery units and CAIXA Aqui correspondents, 10 truck branches and 2 boat branches. CAIXA also offers the population 25.4 thousand ATMs in bank branches and self-service rooms and 23.9 thousand Banco 24 Horas terminals.

Key Numbers

Key Numbers Income Statement (R\$ million)	2Q24	1Q24	Δ%	2Q23	Δ%	1H24	1H23	Δ%
Accounting Net Income	3,287	2,462	33.5	2,582	27.3	5,748	4,516	27.3
Recurring Net Income	3,287	2,883	14.0	2,582	27.3	6,170	4,516	36.6
Operating Result	2,926	1,701	72.0	2,735	7.0	4,627	4,111	12.6
Financial Margin	15,481	15,278	1.3	14,874	4.1	30,759	28,772	6.9
Allowance for Loan Losses	(4,399)	(4,946)	-11.1	(4,751)	-7.4	(9,344)	(9,742)	-4.1
Gross Income from Financial Intermediation	11,082	10,333	7.3	10,124	9.5	21,415	19,030	12.5
Revenues from Services ¹	6,755	6,629	1.9	6,342	6.5	13,384	12,544	6.7
Administrative Expenses	(10,769)	(11,419)	-5.7	(9,856)	9.3	(22,188)	(19,804)	12.0
Personnel Expenses	(7,310)	(8,139)	-10.2	(6,825)	7.1	(15,449)	(13,705)	12.7
Other Administrative Expenses	(3,459)	(3,280)	5.5	(3,031)	14.1	(6,740)	(6,099)	10.5
Equity Items (R\$ million)	2Q24	1Q24	Δ%	2Q23	Δ%	1H24	1H23	Δ%
Assets under Management	3,396,457	3,310,281	2.6	3,078,674	10.3	3,396,457	3,078,674	10.3
Caixa Assets	1,910,697	1,881,894	1.5	1,725,750	10.7	1,910,697	1,725,750	10.7
Third-Party Assets	1,485,760	1,428,387	4.0	1,352,924	9.8	1,485,760	1,352,924	9.8
FGTS	731,227	710,129	3.0	681,053	7.4	731,227	681,053	7.4
Investment Funds ²	654,446	666,771	-1.8	627,279	4.3	654,446	627,279	4.3
Other Assets	100,087	51,488	94.4	44,592	124.4	100,087	44,592	124.4
Portfolio of Securities and Derivative Fin. Instruments	295,714	287,673	2.8	253,894	16.5	295,714	253,894	16.5
Loan ³	1,174,696	1,144,248	2.7	1,061,637	10.6	1,174,696	1,061,637	10.6
Individual Commercial ⁴	132,390	133,955	-1.2	135,749	-2.5	132,390	135,749	-2.5
Corporate Commercial ⁴	97,902	97,967	-0.1	95,148	2.9	97,902	95,148	2.9
Mortgage	783,568	754,257	3.9	682,820	14.8	783,568	682,820	14.8
Infrastructure	101,833	100,264	1.6	98,530	3.4	101,833	98,530	3.4
Agribusiness	59,004	57,805	2.1	49,390	19.5	59,004	49,390	19.5
Allowance for Loan Losses	(50,522)	(50,720)	-0.4	(50,280)	0.5	(50,522)	(50,280)	0.5
Deposits	741,191	705,609	5.0	633,927	16.9	741,191	633,927	16.9
Saving	374,543	358,684	4.4	353,443	6.0	374,543	353,443	6.0
Term Deposits	274,066	269,452	1.7	222,855	23.0	274,066	222,855	23.0
Demand Deposits	55,443	46,972	18.0	40,152	38.1	55,443	40,152	38.1
Other Deposits	37,140	30,501	21.8	17,477	112.5	37,140	17,477	112.5
Bonds ⁵	184,817	179,140	3.2	123,093	50.1	184,817	123,093	50.1
Net Equity	135,524	132,292	2.4	121,911	11.2	135,524	121,911	11.2
Capital Indicators (in %)	2Q24	1Q24	Δ p.p.	2Q23	Δ p.p.	1S24	1S23	Δ p.p.
Basel Ratio	16.40	16.85	-0.45	16.56	-0.16	16.40	16.56	-0.16
Principal Capital Ratio	14.14	14.51	-0.37	13.70	0.44	14.14	13.70	0.44
Capital Rate Tier I	14.35	14.73	-0.38	13.93	0.42	14.35	13.93	0.42
Indicators of Loan Portfolio (in %)	2Q24	1Q24	Δ p.p.	2Q23	Δ p.p.	1S24	1S23	Δ p.p.
Delinquency (overdue > 90 Days)	2.20	2.34	-0.14	2.79	-0.59	2.20	2.79	-0.59
Free Individuals	4.64	4.75	-0.11	3.94	0.70	4.64	3.94	0.70
Free Corporate	7.01	7.29	-0.28	5.93	1.08	7.01	5.93	1.08
Mortgage ⁶	1.55	1.72	-0.17	2.08	-0.54	1.55	2.08	-0.54
Infrastructure	0.00	0.00	0.00	3.67	-3.67	0.00	3.67	-3.67
Agribusiness	2.11	1.73	0.38	0.47	1.64	2.11	0.47	1.64
Allowance for Loan Losses/Loan	4.30	4.43	-0.13	4.74	-0.44	4.30	4.74	-0.44
Coverage > 90 days ⁷	195.35	189.36	5.99	169.93	25.42	195.35	169.93	25.42
Coverage > 60 days ⁷	123.58	117.10	6.48	104.92	18.66	123.58	104.92	18.66

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 the Central Bank of Brazil criteria.

⁴ Includes Cards, Acquired Loans, and Securitized Loans.

⁵ Includes housing and mortgage bonds, financial bonds, and agribusiness bonds.

⁶ Considers financing transactions for the acquisition of construction materials.

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

Performance Indicators (in %)	2Q24	1Q24	Δ p.p.	2Q23	Δ p.p.	1H24	1H23	Δ p.p.
Accounting ROA ⁸	0.71	0.69	0.02	0.62	0.10	0.71	0.62	0.10
Accounting ROE ⁹	10.07	9.55	0.53	8.24	1.83	10.07	8.24	1.83
Recurring ROA ¹⁰	0.68	0.65	0.03	0.58	0.10	0.68	0.58	0.10
Recurring ROE ¹¹	9.54	9.01	0.53	7.76	1.78	9.54	7.76	1.78
Recurring Operating Efficiency Index ¹²	56.12	55.46	0.66	56.68	-0.56	56.12	56.68	-0.56
Recurring Administrative Expenses Coverage Ratio ¹²	61.99	62.36	-0.37	62.99	-1.00	61.99	62.99	-1.00
Recurring Personnel Expenses Coverage Ratio ¹²	91.29	91.39	-0.10	93.26	-1.97	91.29	93.26	-1.97
Fixed Assets Ratio	9.26	9.43	-0.18	9.30	-0.04	9.26	9.30	-0.04
Public Sector Indebtedness	44.11	44.09	0.02	40.45	3.66	44.11	40.45	3.66
Structure (Quantity)	2Q24	1Q24	Δ Qty	2Q23	Δ Qty	1H24	1H23	Δ Qty
Banking Service Points	26,300	26,431	-131	26,537	-237	26,300	26,537	-237
Branches	3,371	3,371	-	3,371	-	3,371	3,371	-
PA (Banking Service Points)	818	893	-75	883	-65	818	883	-65
CAIXA Aqui Correspondents	8,896	8,904	-8	8,927	-31	8,896	8,927	-31
Lottery Units	13,203	13,251	-48	13,344	-141	13,203	13,344	-141
Truck Branches	10	10	-	10	-	10	10	-
Boat Branches	2	2	-	2	-	2	2	-
Electronic Self-Service Points	25,373	25,833	-460	26,554	-1,181	25,373	26,554	-1,181
Banco 24 Horas Terminals	23,872	24,123	-251	24,172	-300	23,872	24,172	-300
Contractors	95,135	94,573	562	94,800	335	95,135	94,800	335
CAIXA Employees	86,669	86,794	-125	86,473	196	86,669	86,473	196
Interns and young apprentices	8,466	7,779	687	8,327	139	8,466	8,327	139
Clients and Accounts (in thousand)	2Q24	1Q24	Δ Qty	2Q23	Δ Qty	1H24	1H23	Δ Qty
Clients	151,119	154,033	-2,914	151,830	-711	151,119	151,830	-711
Individuals	149,147	152,100	-2,953	149,920	-773	149,147	149,920	-773
Corporate	1,972	1,932	40	1,910	62	1,972	1,910	62
Total Checking	228,116	233,407	-5,291	231,154	-3,038	228,116	231,154	-3,038
Checking accounts ¹³	17,341	17,041	301	18,080	-739	17,341	18,080	-739
Individuals	15,345	15,057	289	16,121	-775	15,345	16,121	-775
Corporate	1,996	1,984	12	1,960	36	1,996	1,960	36
Savings Accounts	210,775	216,366	-5,592	213,073	-2,299	210,775	213,073	-2,299
Market Share (in %)	2Q24	1Q24	Δ p.p.	2Q23	Δ p.p.	1H24	1H23	Δ p.p.
Savings Accounts	37.03	36.76	0.27	36.42	0.61	37.03	36.42	0.61
Demand Deposits	14.96	13.45	1.50	12.72	2.24	14.96	12.72	2.24
Certificate of Bank Deposit	6.74	6.48	0.26	5.04	1.70	6.74	5.04	1.70
LCI and LH	44.83	43.58	1.25	36.28	8.55	44.83	36.28	8.55
LF	1.31	1.18	0.13	1.25	0.06	1.31	1.25	0.06
LCA	3.25	3.12	0.13	1.92	1.33	3.25	1.92	1.33
Investment Funds	7.09	7.41	-0.32	7.75	-0.66	7.09	7.75	-0.66
Loan ¹⁴	19.46	19.33	0.13	19.31	0.15	19.46	19.31	0.15
Total Individuals	25.61	25.39	0.22	25.40	0.21	25.61	25.40	0.21
Total Corporate	9.69	9.75	-0.06	9.96	-0.27	9.69	9.96	-0.27
Mortgage	67.97	67.52	0.45	66.61	1.36	67.97	66.61	1.36
Agribusiness	9.95	9.84	0.12	10.27	-0.31	9.95	10.27	-0.31

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

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

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

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

¹² Accrued indicators in 12 months.

¹³ Checking accounts, except Salary Accounts and CAIXA Fácil accounts.

¹⁴ Considers classified loan portfolios, except securitized loans and acquired loan portfolios.

Balance Sheet

Below, we present the main data from the Balance Sheet with managerial consolidations.

Assets - Balance in R\$ million	Jun24	Mar24	Δ%	Jun23	Δ%
Cash and Cash Equivalents	10,257	9,678	6.0	10,356	-1.0
Financial Assets	1,852,219	1,825,270	1.5	1,675,894	10.5
Allowance for Loan Losses	(50,522)	(50,720)	-0.4	(50,280)	0.5
Tax Assets	68,414	66,839	2.4	60,932	12.3
Investments	13,446	13,589	-1.0	12,009	12.0
Fixed Assets for Use	3,063	2,997	2.2	2,833	8.1
Intangible Assets	3,238	2,825	14.6	2,146	50.9
Other Assets	11,728	12,580	-6.8	12,900	-9.1
Other Impairment Losses	(1,146)	(1,163)	-1.5	(1,041)	10.1
Total	1,910,697	1,881,894	1.5	1,725,750	10.7

Liabilities and Net Equity - Balance in R\$ million	Jun24	Mar24	Δ%	Jun23	Δ%
Financial Liabilities	1,690,009	1,666,383	1.4	1,520,703	11.1
Resources from Clients	741,191	705,609	5.0	633,927	16.9
Resources from Financial and Official Institutions	691,762	708,684	-2.4	687,455	0.6
Others	257,055	252,090	2.0	199,321	29.0
Provisions	13,230	13,311	-0.6	13,481	-1.9
Tax Liabilities	5,659	6,703	-15.6	6,677	-15.2
Actuarial Liabilities	24,864	25,317	-1.8	27,342	-9.1
Other Liabilities	41,412	37,889	9.3	35,635	16.2
Net Equity	135,524	132,292	2.4	121,911	11.2
Total	1,910,697	1,881,894	1.5	1,725,750	10.7

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		
Fitch Ratings	BB (Stable)	B	BB (Stable)	B	AAA(bra) (Stable)	F1+(bra)
Moody's	Ba2 (Positive)	Not Prime	Ba2 (Positive)	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 on April 15, 2024.

Moody's Global Scale: Last Report on May 15, 2024.

Moody's National Scale: Last Report on December 26, 2023.

S&P: Last Report March 28, 2024.

Net Income and Assets

Recurring net income was R\$3.3 billion in 2Q24, up 27.3% from 2Q23 and 14.0% over 1Q24. In 1H24, this line totaled R\$6.2 billion, increasing 36.6% from 1H23.

Accounting net income was R\$3.3 billion in 2Q24, up 27.3% from 2Q23 and 33.5% higher than in 1Q24. In the first six months of the year, this item totaled R\$5.7 billion, up by 27.3% from 1H23.

Recurring ROE reached 9.54%, increasing 1.78 p.p. from 2Q23 and 0.53 p.p. from 1Q24. Recurring ROA was 0.68%, up by 0.10 p.p. from 2Q23 and 0.03 p.p. over 1Q24.

CAIXA's assets totaled R\$1.911 trillion, 10.7% higher than in Jun23, mainly influenced by the 10.6% increase in the loan portfolio. Quarterly asset grew was 1.5% due to the 2.7% increase in the loan portfolio.

Financial margin reached R\$15.5 billion in 2Q24, up by 4.1% in 12 months and 1.3% over 1Q24. The increase in 12 months was mainly due to the 17.7% drop in expenses with funds from financial and official institutions for repurchase operations. The increase in the quarterly comparison was mainly driven by 3.4% growth in revenue from loan operations.

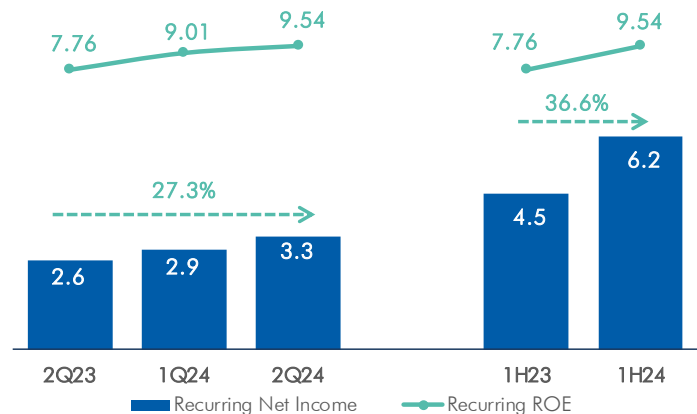
In the first six months, financial margin reached R\$30.8 billion, increasing by 6.9% in 12 months, mainly due to the 17.9% drop in funds from financial and official institutions.

In 2Q24, revenues from loan operations totaled R\$30.3 billion, in which we highlight the mortgage portfolio with R\$15.3 billion, commercial loans to individuals with R\$6.1 billion and commercial corporate loans with R\$3.7 billion. In 1H24, these revenues totaled R\$59.7 billion, down 0.6% in 12 months.

In 2Q24, expenses with financial intermediation decreased by 6.2% in 12 months, mainly due to reductions of 31.9% in repurchase operations and 12.5% in savings, offset by the 28.6% growth in expenses with bonds. Compared to the previous quarter, the expenses with financial intermediation increased by 1.2%, mainly due to the growth of 12.3% in loans and transfers, 8.6% in CDBs and 2.2% in savings, offset by the 10.8% growth in expenses with repurchase operations. In 1H24, expenses with financial intermediation totaled R\$61.1 billion, down by 4.8% from the same period in the previous year.

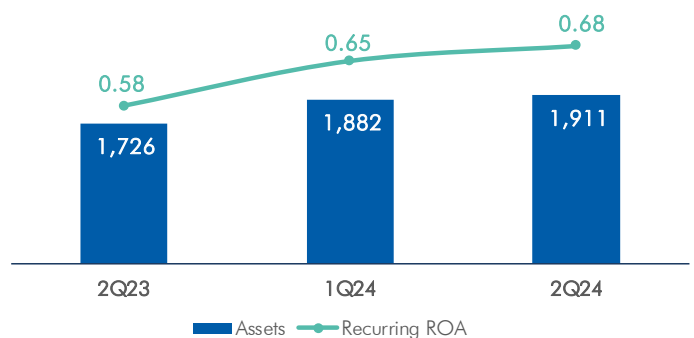
Recurring Net Income and Return on Equity

Figures in R\$ billion and Indicator in %



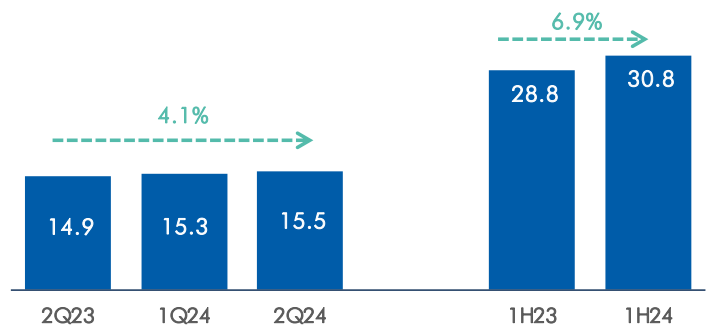
CAIXA's Assets and Return on Average Assets

Figures in R\$ billion and Indicator in %



Financial Margin

Figures in R\$ billion and Indicator in %



Loan Portfolio

The loan portfolio had a balance of R\$1.175 trillion in Jun24, up 10.6% from Jun23 and 2.7% from Mar24, with a market share of 19.5%, up 0.2 p.p. from Jun23 and 0.1 p.p. from Mar24.

Mortgage loan was the flagship product in the total loan portfolio, with a share of 66.7% and a balance of R\$783.6 billion, increasing by 14.8% in 12 months and by 3.9% in the quarter. From this amount, R\$456.6 billion was provided through the Worker's Severance Fund (FGTS), increasing 17.1% in 12 months and 4.2% in the quarter, and R\$327.0 billion was provided through the Brazilian System of Savings and Loan (SBPE), up 11.7% from Jun23 and 3.4% over Mar24.

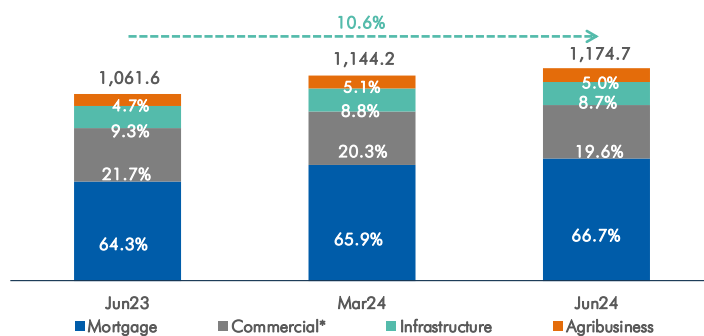
In 2Q24, a total of R\$61.3 billion was granted (including SBPE and FGTS funding), increasing 38.9% from 2Q23 and by 19.4% from 1Q24. Loans granted with FGTS funding totaled R\$37.8 billion, up by 55.1% from 2Q23, and 8.1% higher than in 1Q24. Loans with SBPE funding totaled R\$23.5 billion, growing 18.8% in 12 months and 43.6% in the quarter. In 1H24, new mortgage loans totaled R\$112.6 billion, increasing by 31.7% from 1H23.

CAIXA is the leading bank in the real estate market, with a 68.0% market share in total mortgage loans, increasing by 1.4 p.p. in 12 months and 0.4 p.p. in the quarter, and is also the leading financial agent for the Minha Casa Minha Vida Program, with a market share of 99.5%.

Infrastructure loans totaled R\$101.8 billion in Jun24, up 3.4% from the same period in the previous year and 1.6% higher than in the previous quarter. We also highlight CAIXA's role in the New Growth Acceleration Program (Novo PAC), which provides financing to projects aimed at the country's development.

Loan Composition

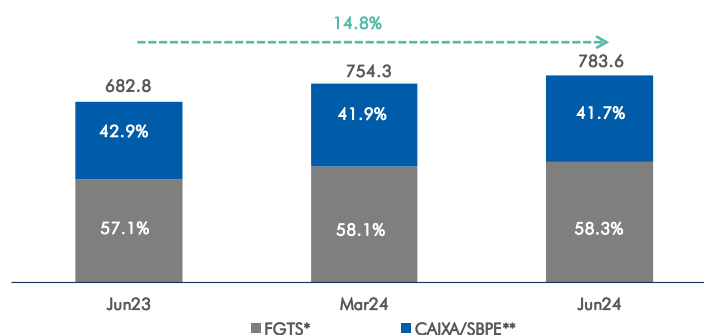
Figures in R\$ billion and Market Share in %



* Includes Cards, Acquired Loans, and Securitized Loans.

Mortgage Loan Portfolio

Figures in R\$ billion and Market Share in %

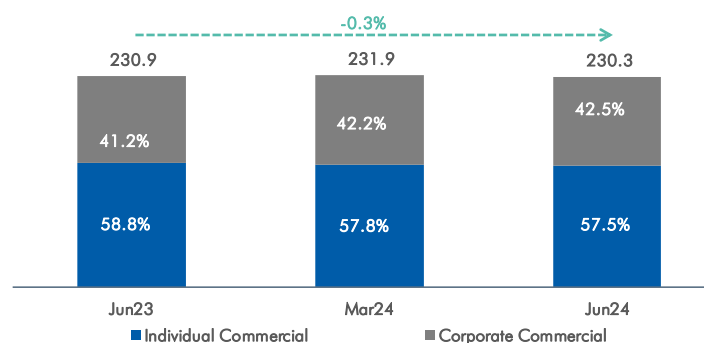


* Includes subsidies.

** Includes Construcard.

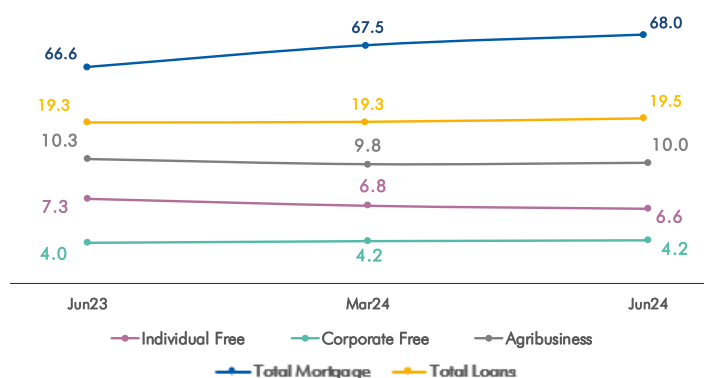
Commercial Loan Composition

Figures in R\$ billion and Market Share in %



Market Share

In %



In Jun24, the payroll-deductible loan portfolio corresponded to 76.5% of the individual commercial portfolio, totaling R\$101.2 billion. CAIXA's market share for this product reached 15.4%.

The balance for the corporate loan portfolio grew 2.9% in 12 months, reaching R\$97.9 billion in Jun24, being 59.5% of this balance allocated to micro and small companies, which is CAIXA's focus. In 2Q24, a total of R\$24.0 billion in loans was granted to this segment, compared to R\$21.5 billion in the same period of the previous year, up 11.6%.

The agribusiness loan portfolio reached R\$59.0 billion in Jun24, up 19.5% from Jun23, with highlight to loans for individuals, which grew 24.2% in 12 months. In 2Q24, a total of R\$6.5 billion was granted, down 18.7% from 2Q23, and 11.8% higher than in 1Q24. In 1H24, R\$12.4 billion was granted, down 23.3% in 12 months.

As a result, a total of R\$159.1 billion was granted in loans in 2Q24, up 20.0% from the volume recorded in 2Q23, and 11.3% higher than in 1Q24. In 1H24, a total of R\$302.1 billion was granted, up 16.7% from 1H23.

Balance in R\$ million	Jun24	Mar24	Δ%	Jun23	Δ%
Mortgage	783,568	754,257	3.9	682,820	14.8
Commercial Loan	230,292	231,922	-0.7	230,896	-0.3
Individuals	132,390	133,955	-1.2	135,749	-2.5
Corporate	97,902	97,967	-0.1	95,148	2.9
Sanitation and Infrastructure	101,833	100,264	1.6	98,530	3.4
Agribusiness	59,004	57,805	2.1	49,390	19.5
Total Portfolio	1,174,696	1,144,248	2.7	1,061,637	10.6

Quality of the Loan Portfolio

The quality of CAIXA's loan portfolio has been constantly improving, with 93.8% of its assets classified within the AA-C risk level, increasing by 1.2 p.p. in 12 months. Mortgage loans, corresponding to 66.7% of the loan portfolio, are 96.6% classified within the AA-C risk level.

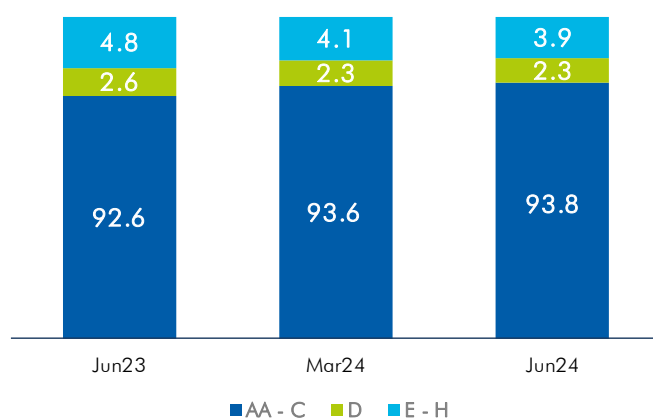
The commercial loan portfolio, which accounts for 19.6% of the total portfolio, has 83.8% of its balance within the AA-C risk level.

Sanitation and infrastructure operations, corresponding to 8.7% of the portfolio, are 93.3% classified within the AA-C risk level.

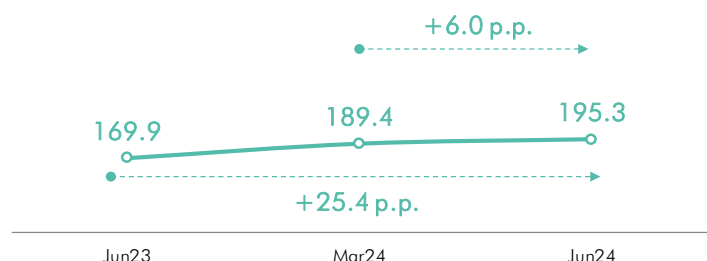
Agribusiness loans represent 5.0% of the portfolio, with 93.9% classified within the AA-C risk level.

The portfolio's provisioning level reached 195.3% and covers 2.0x the delinquency above 90 days.

Rating
In %



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



Expenses with allowance for loan losses reached R\$4.4 billion in 2Q24, down 7.4% from the same period in the previous year, and 11.1% lower than in 1Q24. These expenses totaled R\$9.3 billion in 1H24, declining by 4.1% in 12 months.

In Jun24, allowance for loan losses corresponded to 4.3% of the total loan portfolio, down 0.4 p.p. in 12 months and 0.1 p.p. in the quarter.

The total delinquency rate was 2.20%, down 0.59 p.p. from Jun23 and 0.14 p.p. from Mar24.

In Jun24, the delinquency rate of the mortgage loan portfolio was 1.55%, down 0.54 p.p. in 12 months and 0.17 p.p. from Mar24. This portfolio had R\$1.5 trillion in collateral, corresponding to a Loan to Value (LTV) of 51.7%.

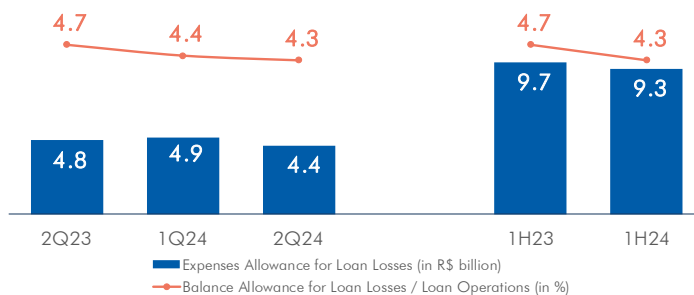
The free individual portfolio had a delinquency rate of 4.64% in Jun24, up 0.70 p.p. in 12 months and down 0.11 p.p. in the quarter. The free corporate portfolio delinquency rate reached 7.01% in Jun24, growing 1.08 p.p. in 12 months and 0.28 p.p. in the quarter.

Delinquency for the agribusiness portfolio was 2.11% in Jun24, up 1.64 p.p. from Jun23 and 0.38 p.p. from Mar24.

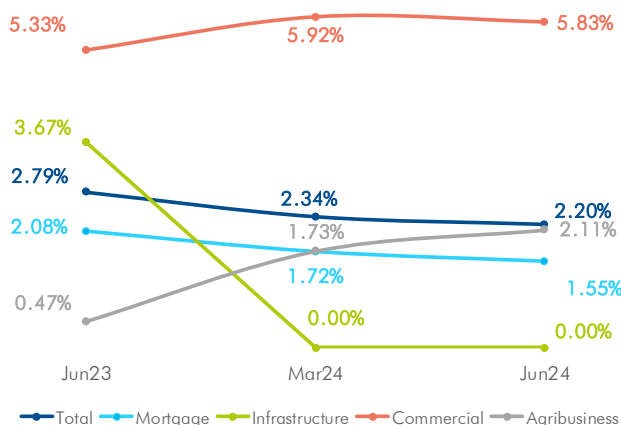
The sanitation and infrastructure sector ended the period with a delinquency rate of 0.00%, down 3.67 p.p. in 12 months, as there was a write-off for losses in a specific case scored in previous quarters, and stable when compared to 2024.

CAIXA's loan portfolio has 92.5% of the balance collateralized, increasing 0.7 p.p. in 12 months. Thus, the Bank has R\$1.8 trillion in collateral for its portfolio of R\$1.2 trillion, corresponding to a ratio of 156.5% of the value of collateral on the outstanding balance.

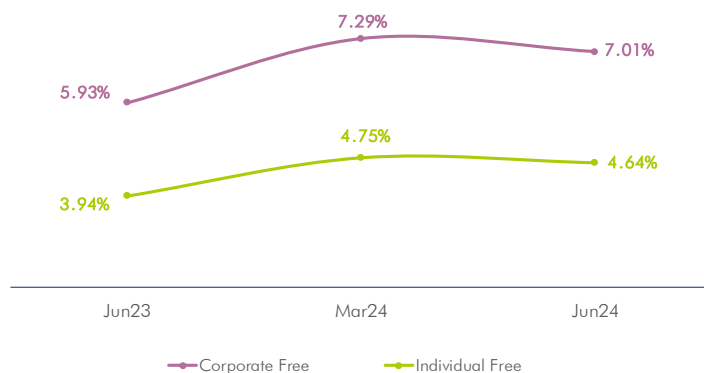
Expenses with Allowance for Loan Losses and Balance of Allowance for Loan Losses/Loan Operations



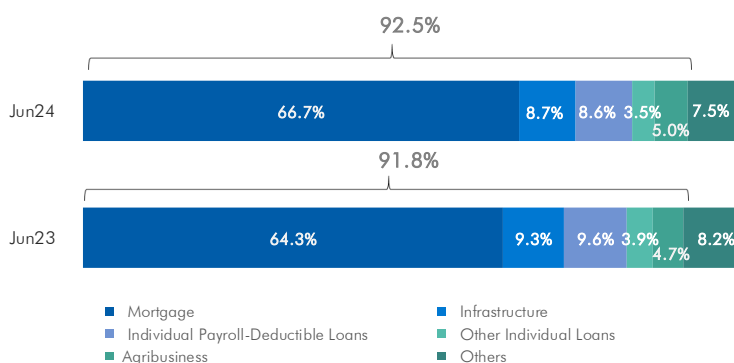
Delinquency Rate - Over 90 Days In %



Delinquency Rate - Over 90 Days In %



Collateralized Loan Portfolio In %



¹Includes PRONAMPE, FGI, liens and CAIXA Hospitais.

Securities and Derivative Financial Instruments

The securities and derivatives portfolio, including accumulated impairment loss, totaled R\$293.2 billion in Jun24. This balance represents 15.3% of CAIXA assets.

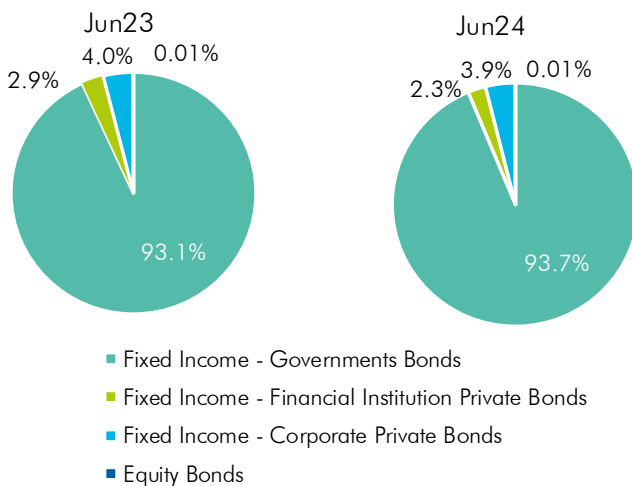
There was an increase of R\$41.8 billion in the portfolio compared to Jun23, which was impacted by a 43.3% increase in securities available for sale and a 3.2% growth in securities held to maturity, offset by a 7.2% drop in trading securities and a 98.8% drop in derivative financial instruments.

Balance in R\$ million	Jun24	Mar24	Δ%	Jun23	Δ%
Securities	293,228	285,032	2.9	250,859	16.9
Trading Securities	118,181	130,056	-9.1	127,337	-7.2
Securities Available for Sale	170,053	150,053	13.3	118,681	43.3
Securities Held to Maturity	4,994	4,923	1.4	4,841	3.2
Derivative Financial Instruments	7	166	-95.6	585	-98.8
Securities and Derivative Financial Instruments¹	293,235	285,198	2.8	251,444	16.6

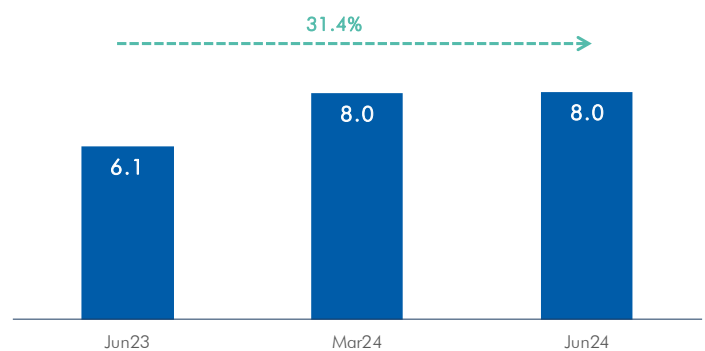
¹ Includes accumulated impairment loss.

In Jun24, the balance of debentures in CAIXA's portfolio was R\$8.0 billion, growing by 31.4% from Jun23 and in line with the previous quarter.

Composition of the Treasury Investment Balance
In %



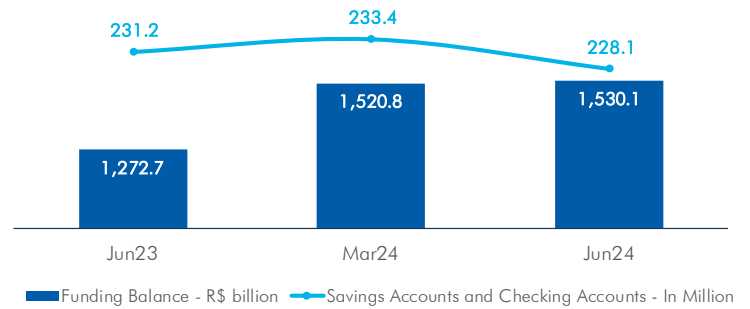
Inventory of Debentures and Promissory Notes of the Securities Portfolio
In R\$ billion



Funding

CAIXA's funding balance was R\$1.530 trillion in Jun24, up 20.2% in 12 months and 0.6% in the quarter. The performance in the 12-month period was mainly driven by the growth of 50.1% in bonds, 23.0% in term deposits and 16.0% in borrowings and on-lending. We highlight the increase in savings accounts, by 6.0% in 12 months and 4.4% in the quarter. The ratio between total funding and the loan portfolio corresponds to 130.3%

Funding and Accounts



The number of savings and checking accounts reached 228.1 million in Jun24, compared to 231.2 million in Jun23. CAIXA currently has 151.1 million clients who entrust their resources to the Bank. Funds from clients reached R\$741.2 billion, increasing by 16.9% in 12 months and 5.0% in the quarter.

Balance in R\$ million	Jun24	Mar24	Δ%	Jun23	Δ%
Funds from clients	741,191	705,609	5.0	633,927	16.9
Savings Accounts	374,543	358,684	4.4	353,443	6.0
Term Deposits	274,066	269,452	1.7	222,855	23.0
Demand Deposits	55,443	46,972	18.0	40,152	38.1
Other Deposits	37,140	30,501	21.8	17,477	112.5
Bonds	184,817	179,140	3.2	123,093	50.1
Mortgage bonds	162,534	158,225	2.7	109,309	48.7
Other Bonds ¹	22,283	20,916	6.5	13,785	61.6
Funds Obtained In The Open Market ²	136,399	186,974	-27.0	112,498	21.2
Borrowings and Onlending	467,714	449,062	4.2	403,177	16.0
Main Items of Funding	1,530,121	1,520,786	0.6	1,272,696	20.2

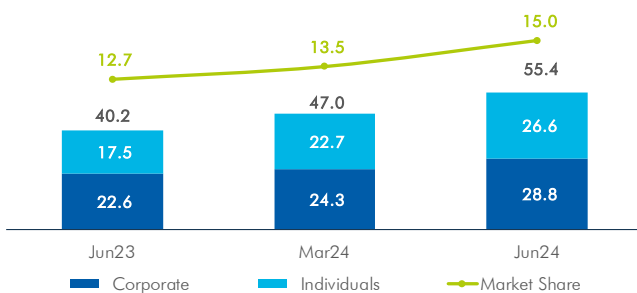
¹ Includes financial and agribusiness bonds.
² Own portfolio repurchase options.

Demand Deposits

Demand deposits had a balance of R\$55.4 billion in Jun24, up 38.1% in 12 months and 18.0% in the quarter. Corporate deposits totaled R\$28.8 billion and individual deposits R\$26.6 billion, up 27.4% and 51.9%, respectively, in 12 months.

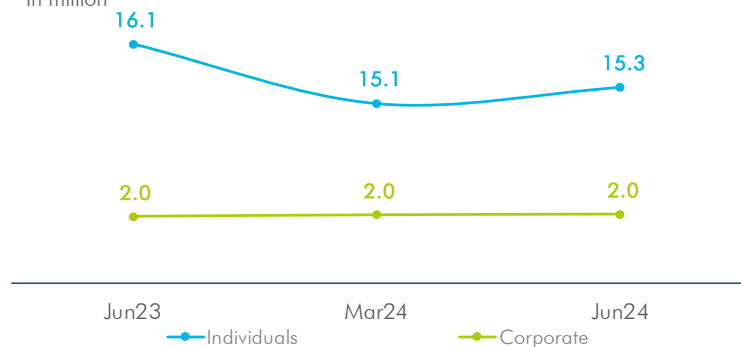
Demand Deposits

Saldo em R\$ bilhões e Participação em %



Demand Deposits - Number of Accounts

In million



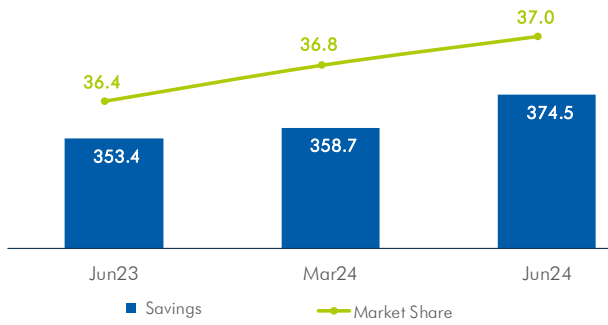
CAIXA had 17.3 million checking accounts in Jun24, being with 15.3 million individual accounts and 2.0 million corporate accounts. It is worth highlighting that no reduction in active client accounts (those that carried out transactions in the last six months) were recorded in the last 12 months.

Savings Account

In Jun24, CAIXA's savings accounts had a market share of 37.0%, up 0.6 p.p. in 12 months and 0.3 p.p. in the quarter. The savings account base ended the quarter with 210.8 million accounts and a balance of R\$374.5 billion, increasing by 6.0% in 12 months and 4.4% in the quarter.

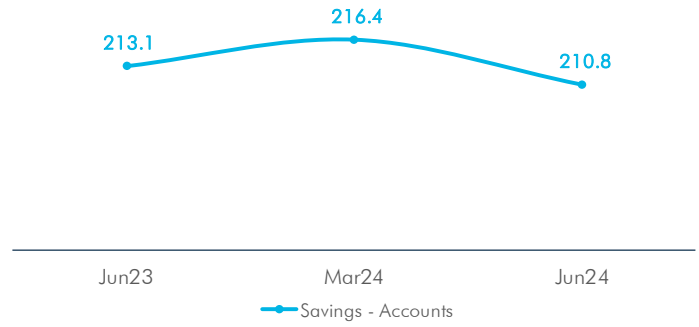
Savings Accounts Deposits

Figures in R\$ billion and Market Share in %



Number of Savings Accounts

In million

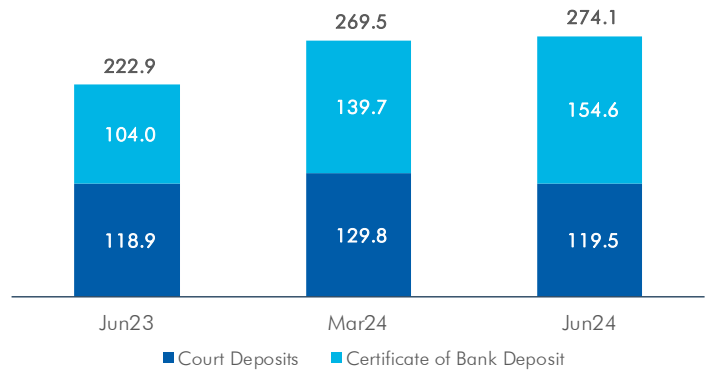


Term Deposits

Term deposits totaled R\$274.1 billion in Jun24, up 23.0% in 12 months and 1.7% in the quarter. Certificate of Bank Deposits had a balance of R\$154.6 billion, increasing by 48.7% from Jun23 and 10.7% from Mar24. Court deposits grew by 0.5% in 12 months, totaling R\$119.5 billion in Jun24.

Term Deposits

Balance in R\$ billion



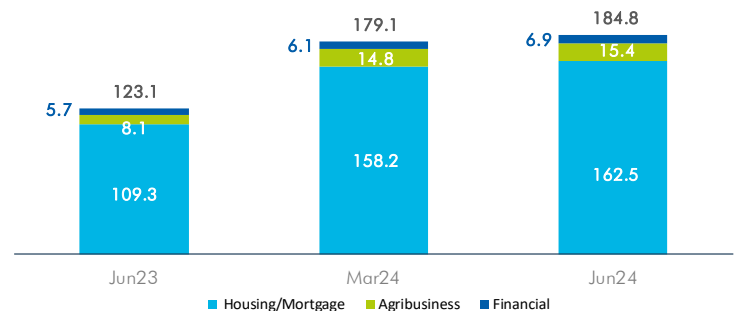
Bonds

In Jun24, CAIXA's bonds had a balance of R\$184.8 billion, up 50.1% in 12 months and 3.2% in the quarter, driven by the more favorable scenario for profitability in fixed income products.

As a result, housing and mortgage bonds had a balance of R\$162.5 billion, growing by 48.7% in 12 months and 2.7% in the quarter. Agribusiness bonds reached R\$15.4 billion, up 90.4% from Jun23 and 3.8% from Mar24. Financial bonds totaled R\$6.9 billion, up 21.0% in 12 months and 13.1% in the quarter.

Bonds

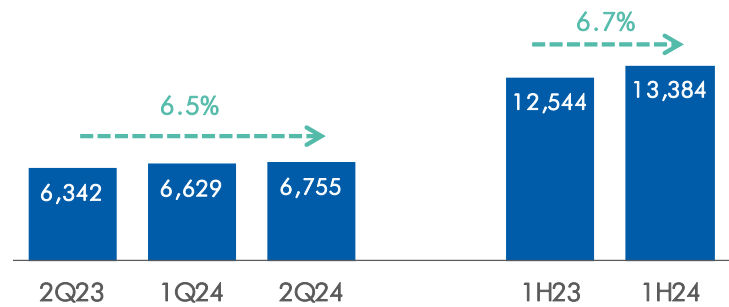
Balance in R\$ billion



Revenue from Services and Banking Fees

In 2Q24, revenues from services and banking fees reached R\$6.8 billion, increasing by 6.5% from 2Q23 and 1.9% from 1Q24. The growth recorded in the 12-month period was due to the increases of 15.2% in revenues from insurance products, 10.8% in revenues from credit services, 9.0% in revenue from cards and 6.6% in investment funds.

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



In 1H24, these revenues from services reached R\$13.4 billion, growing by 6.7% from 1H23.

Balance in R\$ million	2Q24	1Q24	Δ%	2Q23	Δ%	1H24	1H23	Δ%
Government Services	2,406	2,340	2.8	2,297	4.8	4,746	4,478	6.0
Checking Account and Banking Fees	978	1,026	-4.7	945	3.4	2,004	1,894	5.8
Insurance	732	661	10.7	636	15.2	1,393	1,243	12.1
Debit and Credit Cards	724	702	3.1	665	9.0	1,427	1,330	7.3
Revenues from Credit Services	672	662	1.5	606	10.8	1,334	1,182	12.9
Investment Funds	611	612	-0.2	573	6.6	1,223	1,167	4.8
Agreements and Recovery	552	547	0.9	573	-3.6	1,099	1,166	-5.8
Others	79	79	0.9	48	66.9	158	85	85.9
Total	6,755	6,629	1.9	6,342	6.5	13,384	12,544	6.7

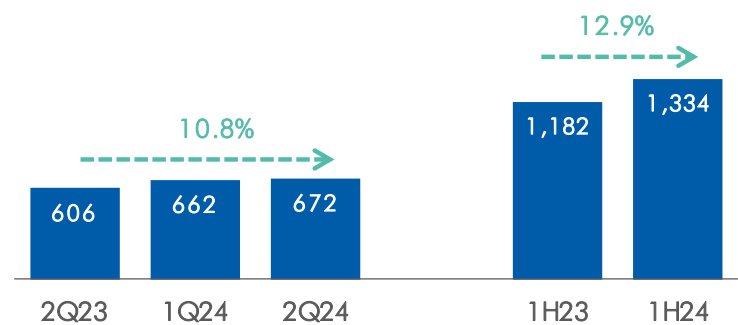
A detail of the main items in the revenues from services line is provided below:

Revenues From Credit Services

In 2Q24, revenue from credit services totaled R\$672.0 million, up 10.8% in 12 months and 1.5% in the quarter, in line with the growth in loan portfolio.

In 1H24, these revenues totaled R\$1.3 billion, up 12.9% from 1H23.

Revenue from Credit Services
Figures in R\$ million and Variation in %

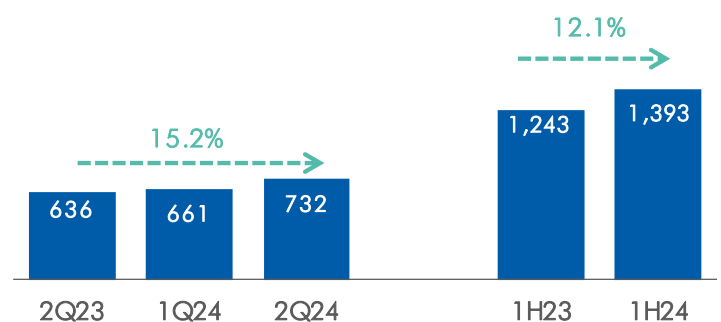


Insurance

In 2Q24, revenues from insurance products totaled R\$732.1 million, up 15.2% from the same period in the previous year, and 10.7% from the previous quarter.

In 1H24, this revenue line reached R\$1.4 billion, up 12.1% from the same period in the previous year.

Insurance
Figures in R\$ million and Variation in %

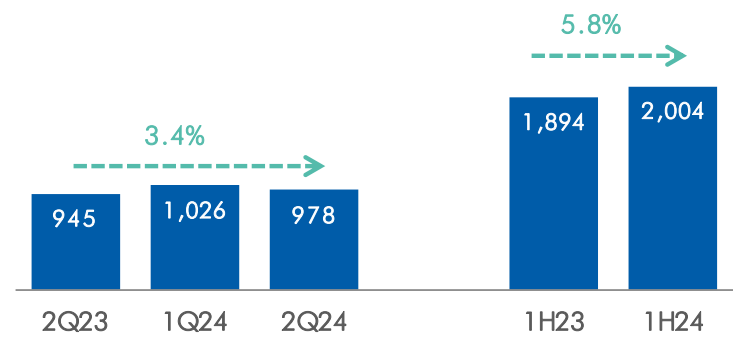


Checking Account and Banking Fees

Income from checking accounts, including income from banking fees, totaled R\$977.6 million in 2Q24, increasing by 3.4% over 2Q23 and down 4.7% from 1Q24.

In 1H24, this line reached R\$2.0 billion, growing by 5.8% from 1H23.

Checking Account and Banking Fees
Figures in R\$ million and Variation in %

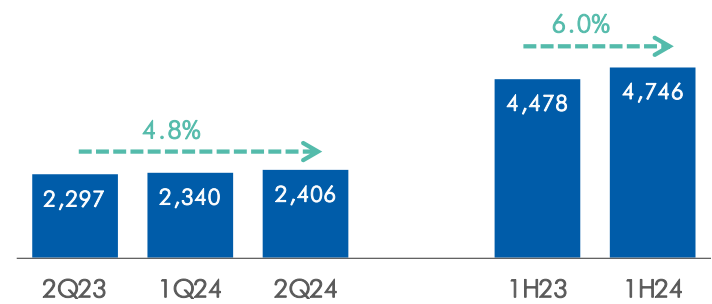


Government Services

Revenues from government services reached R\$2.4 billion in 2Q24, up 4.8% from 2Q23, in which we highlight the income from lotteries. The growth recorded in the quarter was 2.8%, from R\$2.3 billion to R\$2.4 billion.

In 1H24, revenues from government services reached R\$4.7 billion, growing by 6.0% from 1H23.

Government Services
Figures in R\$ million and Variation in %

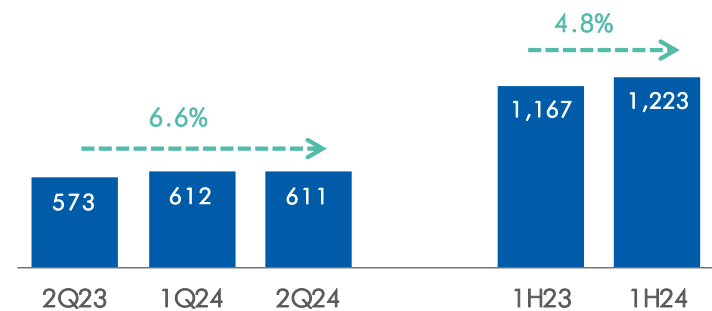


Investment Funds

Revenues from the management of investment funds totaled R\$611.0 million in 2Q24, up 6.6% in 12 months and down 0.2% in the quarter.

In the first six months of the year, these revenues reached R\$1.2 billion, growing by 4.8% from 1H23.

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

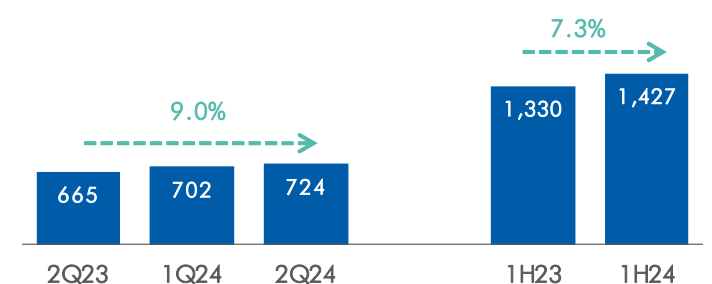


Cards

Revenues from cards totaled R\$724.4 million in 2Q24, compared to R\$664.5 million in 2Q23, up 9.0% in 12 months. In relation to the previous quarter, this line grew by 3.1%.

In 1H24, revenues from cards reached R\$1.4 billion, up 7.3% from 1H23.

Cards
Figures in R\$ million and Variation in %



Transactions

In 2Q24, a total of 13.1 billion transactions were carried out through CAIXA's channels, increasing by 63.7% from 2Q23, and 24.8% higher than in 1Q24. Of this amount, 12.2 billion transactions were carried out through APPs, up 75.9% from 2Q23 and 26.8% compared to 1Q24.

In 1H24, a total of 23.5 billion transactions were carried out through CAIXA's channels, increasing by 55.7% from the same period of the previous year, with 21.8 billion of these transactions carried out through APPs, up 68.3%.

We highlight CAIXA's relevance in Pix transactions, with 18.3% of market operations done through CAIXA.

In million	2Q24	1Q24	Δ%	2Q23	Δ%	1H24	1H23	Δ%
APPs	12,179	9,609	26.8	6,924	75.9	21,788	12,944	68.3
Internet Banking	73	64	14.0	177	-58.8	137	398	-65.6
Lottery Units ¹	496	498	-0.4	544	-8.7	995	1,105	-10.0
Banking Service Rooms	187	166	12.8	188	-0.7	353	384	-8.2
Banco 24h	85	86	-1.0	94	-9.6	171	189	-9.5
CAIXA AQUÍ Correspondents	21	22	-1.9	26	-19.2	43	54	-20.8
Branches and Banking Service Points (PAs)	22	21	4.8	26	-13.5	44	40	9.0
Electronic Service Points (ATMs)	1	1	4.1	2	-30.3	2	4	-37.1
Total Transactions	13,065	10,467	24.8	7,981	63.7	23,532	15,118	55.7

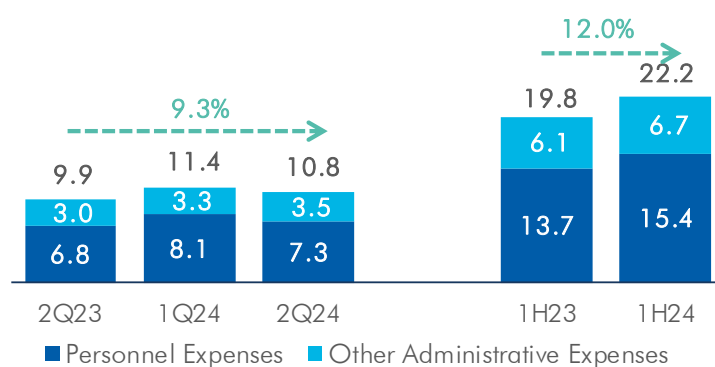
¹ Excludes lottery games.

Administrative Expenses

In 2Q24, administrative expenses totaled R\$10.8 billion, up 9.3% from 2Q23. In relation to the previous quarter, administrative expenses reduced by 5.7%, mainly influenced by the 10.2% drop in personnel expenses and offset by the 5.5% increase in other administrative expenses.

In 1H24, these expenses totaled R\$22.2 billion, up 12.0% from 1H23. Excluding the expenses from the voluntary dismissal program (PDV) underway, the increase would have been 7.6% in the period.

Administrative Expenses
Figures in R\$ billion and Variation in %



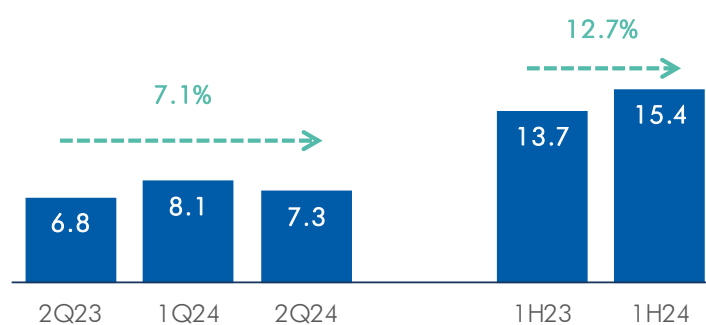
The PDV has a limit of 3.2 thousand employees and is a measure included in CAIXA's staff management, as approved by the State Companies Coordination Secretariat (SEST), according to criteria of organizational efficiency and sustainability of the Bank's business.

Personnel Expenses

CAIXA currently has 86.7 thousand employees. Personnel expenses totaled R\$7.3 billion in 2Q24, increasing by 7.1% from 2Q23 and 10.2% lower than in 1Q24.

In 1H24, personnel expenses totaled R\$15.4 billion, up 12.7% from the same period in the previous year, mainly due to expenses from the voluntary dismissal program (PDV) underway.

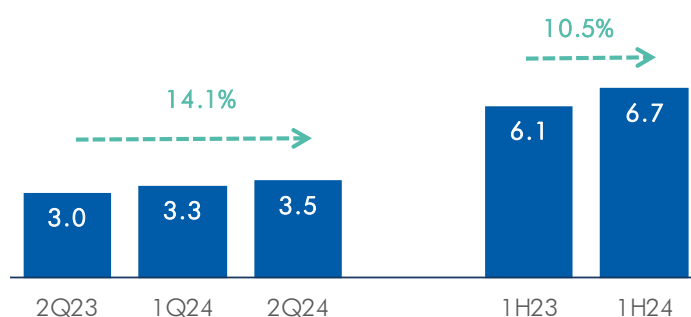
Personnel Expenses
Figures in R\$ billion and Variation in %



Other Administrative Expenses

In 2Q24, other administrative expenses totaled R\$3.5 billion, increasing by 14.1% from 2Q23 and 5.5% from 1Q24. The growth recorded in the 12-month period was mainly due to the increases of 27.4% in data processing, 27.6% in amortization, depreciation and impairment, and 43.3% in maintenance and repairs, offset by the 16.8% reduction in rentals and leasing of properties.

Other Administrative Expenses
Figures in R\$ billion and Variation in %



In the first six months, other administrative expenses totaled R\$6.7 billion, up 10.5% from the same period in the previous year, mainly due to the increases of 27.6% in amortization, depreciation and impairment, 26.1% in surveillance and security services, and 147.2% in publicity, sales and public relations, offset by the 14.1% reduction in rentals and leasing of properties.

Balance in R\$ million	2Q24	1Q24	Δ%	2Q23	Δ%	1H24	1H23	Δ%
Infrastructure	1,345	1,286	4.6	1,282	4.9	2,631	2,527	4.1
Maintenance and Repairs	255	253	0.7	178	43.3	508	452	12.4
Rentals and Leasing of Properties	489	514	-4.8	588	-16.8	1,003	1,168	-14.1
Surveillance and Security	249	234	6.5	222	12.2	483	383	26.1
Communications	153	124	23.1	129	18.9	278	207	33.9
Material	57	26	122.2	40	42.7	83	60	39.6
Water and Energy	141	135	4.9	125	13.2	276	257	7.4
Others	2,114	1,994	6.0	1,749	20.9	4,108	3,572	15.0
Data Processing	602	476	26.3	472	27.4	1,078	1,074	0.4
Outsourced Services	264	253	4.3	228	15.6	517	450	14.8
Transport Services	164	155	5.4	163	0.3	319	302	5.9
Amortization / Depreciation / Impairment	598	610	-2.0	469	27.6	1,209	947	27.6
Publicity, Sales and Public Relations	69	114	-39.6	48	42.5	183	74	147.2
Specialized Services	210	179	17.0	188	11.7	389	341	13.9
Financial System Services	100	103	-2.3	92	8.9	203	203	0.2
Others	107	103	4.0	88	21.5	210	181	16.3
Other Administrative Expenses	3,459	3,280	5.5	3,031	14.1	6,740	6,099	10.5

Operating Efficiency*

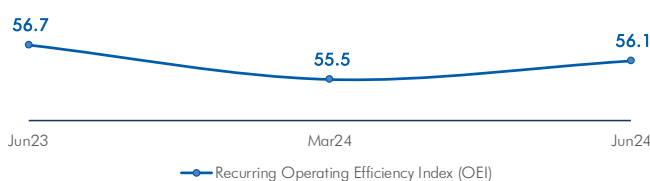
CAIXA's operating efficiency index was 56.1% in Jun24, down 0.6 p.p. in 12 months, due to better operating results.

The coverage ratio of personnel expenses, which measures the ratio between revenues from services and personnel expenses, was 91.3% in Jun24, down 2.0 p.p. in 12 months and 0.1 p.p. in the quarter.

The coverage ratio for administrative expenses in Jun24, which measures the ratio between service revenues and administrative expenses (other administrative and personnel), was 62.0%, down 1.0 p.p. in 12 months and 0.4 p.p. in the quarter.

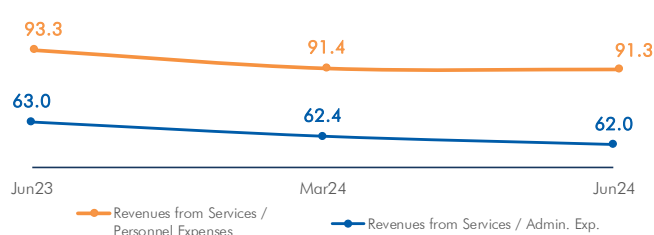
Recurring Operating Efficiency Index **

In %



Administrative and Personnel Recurring Coverage Ratio

In %



*Recurring

**Operational Efficiency = (Personnel Expenses + Other Administrative Expenses)/(Gross Income from Financial Intermediation - Allowance for Loan Losses - Transfers of Financial Assets + Revenues from Services + Result from Subsidiaries and Affiliates + Other Operational Incomes 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 pursuant to the new structure guidelines for risk management and capital of CMN Resolution 4,557/2017.

In Jun24, Risk-Weighted Assets (RWA) totaled R\$792.2 billion and Reference Equity was R\$129.9 billion.

Thus, the Principal Capital Ratio totaled 14.1% above the regulatory minimum by 6.1 p.p. In the same period, the Tier I and Basel ratios ended at 14.4% and 16.4%, respectively, remaining above the regulatory minimums by 4.9 p.p.

Reference Equity (balance in R\$ million)	Jun24	Mar24	Δ	Jun23	Δ
Reference Equity - RE	129,888	128,797	0.8%	123,110	5.5%
Tier I	113,715	112,624	1.0%	103,575	9.8%
Principal Capital	112,002	110,911	1.0%	101,861	10.0%
Complementary Capital	1,713	1,713	0.0%	1,713	0.0%
Tier II	16,173	16,174	0.0%	19,535	-17.2%
Risk Weighted Assets - RWA	792,217	764,573	3.6%	743,525	6.5%
Principal Capital Ratio (Principal Capital/RWA)	14.1%	14.5%	-0.4 p.p.	13.7%	0.4 p.p.
Tier I Ratio (Tier I/RWA)	14.4%	14.7%	-0.4 p.p.	13.9%	0.4 p.p.
Basel Ratio (RE /RWA)	16.4%	16.8%	-0.5 p.p.	16.6%	-0.2 p.p.

The fixed asset ratio was 9.3%, maintaining CAIXA's compliance with CMN Resolution 4,957/2021, which establishes the 50% limit.

Fixed Assets Capital (balance in R\$ million)	Jun24	Mar24	Δ	Jun23	Δ
(A) Fixed Asset Adjusted	12,027	12,152	-1.0%	11,454	5.0%
(B) Reference Equity	129,888	128,797	0.8%	123,110	5.5%
(C) Fixed Asset Adjusted Ratio ((A / B) x 100)	9.3%	9.4%	-0.2 p.p.	9.3%	0.0 p.p.

CAIXA's exposure to the Public Sector, considering operations not backed by the Federal Government, was 44.1% of the Reference Equity in Jun24, increasing by 3.7 p.p. in 12 months and in line with the previous quarter. 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.

The Short-Term Liquidity Ratio (LCR*) lists highly liquid free assets and outflows (net) over a 30-day period. In Jun24, CAIXA had a LCR of 209.1%, increasing by 13.7 p.p. from Jun23 and 16.5 p.p. over Mar24.

* Pursuant to BACEN Resolution n° 54, short-term liquidity indicators are calculated based on the simple average of the daily values observed in the quarter referring to the informed base date.

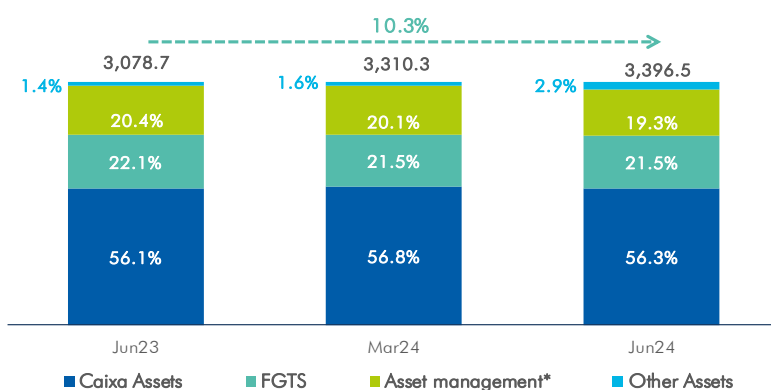
Assets under Management

In Jun24, CAIXA had R\$3.4 trillion in assets under management, being R\$1.9 trillion in own assets and R\$1.5 trillion in third-party assets. Total assets increased by 10.3% in 12 months, driven mainly by the increases of 10.7% in CAIXA assets, 7.4% in FGTS and 4.3% in investment funds.

Among the R\$1.5 trillion of third-party resources managed by CAIXA, we highlight FGTS funds, which totaled R\$731.2 billion and had a nominal increase of R\$50.2 billion from Jun23, and investment funds, with R\$654.4 billion and a R\$27.2 billion growth in 12 months.

Assets under Management

Figures in R\$ billion and Market Share in %



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

Investment Funds and Managed Portfolios

In Jun24, CAIXA was responsible for managing R\$844.2 billion in investment funds and managed portfolios, up 0.4% in 12 months and down 2.1% lower in the quarter.

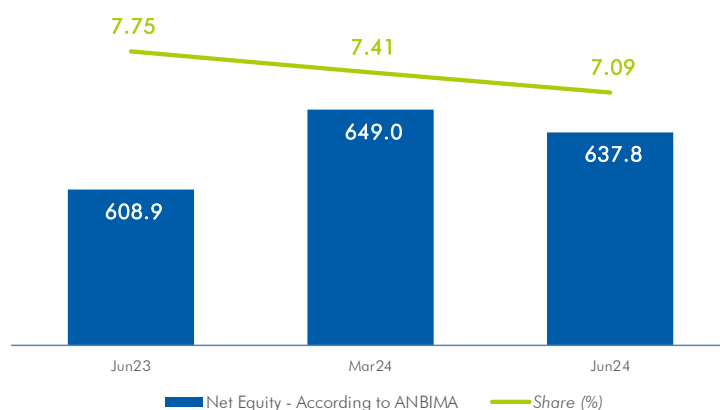
Retail funds and exclusive funds totaled R\$673.1 billion in Jun24, growing 3.7% in 12 months, and down 1.8% in the quarter. Net Equity of the exclusive funds had the highest level of managed net worth, totaling R\$371.5 billion, growing 9.0% in 12 months and down 0.7% in the quarter.

Balance in R\$ million	Jun24	Mar24	Δ%	Jun23	Δ%
Retail and Exclusive Funds	673,052	685,303	-1.8	648,833	3.7
Retail Funds	301,561	311,139	-3.1	308,131	-2.1
Exclusive Funds	371,491	374,164	-0.7	340,702	9.0
Managed Portfolios	171,158	177,217	-3.4	192,324	-11.0
Social	169,215	175,352	-3.5	190,337	-11.1
State Funds	1,317	1,247	5.6	1,109	18.8
Special Welfare Policy (RPPS)	626	618	1.4	878	-28.7
Investment Funds and Managed Portfolio	844,210	862,520	-2.1	841,157	0.4

In Jun24, CAIXA managed 7.1% of the total net worth of market funds, according to criteria of the Brazilian Financial and Capital Markets Association (ANBIMA), occupying the sixth place among resource managers.

Net Equity of the funds and portfolios totaled R\$637.8 billion, up 4.7% in 12 months and down 1.7% in the quarter.

Investment Funds
Figures in R\$ billion and Market Share in %



Source: Ranking of Investment Fund Administrators - ANBIMA

Credit and Debit Cards

In 2Q24, CAIXA's card clients performed 1.1 billion transactions, increasing by 3.0% over 2Q23, with a financial volume of R\$75.0 billion from the use of 268.1 million cards in the base. The card base grew by 6.3% in 12 months and by 0.5% in the quarter.

In 1H23, CAIXA's card clients performed 2.2 billion transactions, up 2.4% from the same period in the previous year, with a financial volume of R\$149.3 billion.

Cards (Debit and Credit) ¹	2Q24	2Q24	Δ%	2Q23	Δ%	1H24	1H23	Δ%
Number of Cards ² (in million)	268.1	266.7	0.5	252.3	6.3	268.1	252.3	6.3
Number of Transactions (in million)	1,091.9	1,080.2	1.1	1,060.0	3.0	2,172.1	2,120.9	2.4
Balance of Transactions (R\$ million)	74,998.9	74,273.9	1.0	72,483.8	3.5	149,272.8	145,458.7	2.6

¹ Includes 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 number of clients, responsible for 37.0% of deposits in Brazil's total savings accounts. The Company has great capillarity, operating in 99% of the country's municipalities.



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