



MANAGEMENT REPORT

4Q24

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Management Report

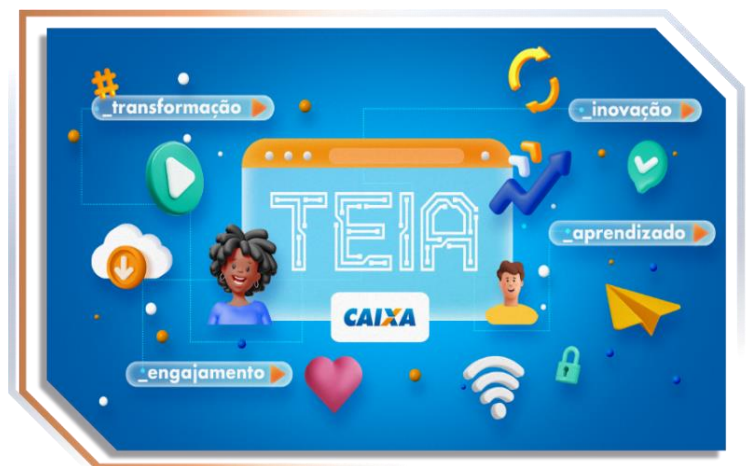
To the Brazilian society, employees, collaborators, investors, and clients, CAIXA presents the Management Report for the fourth quarter of 2024, according to accounting practices and standards established in the country applicable to institutions authorized to operate by the Central Bank of Brazil (BACEN).

Highlights

With operations based on the pillars of People, Processes and Results, the year was marked by advances made in the Bank's digital transformation and technological modernization agenda, implementing structural reforms to promote the client-oriented model to achieve sustainable results. We highlight our recurring net income of R\$14.0 billion in the year, a 31.9% growth from 2023 and in line with a continuous rise in recurring ROE, which reached 10.4%, up 2.0 p.p. in the last twelve months.

Strengthening our service network and enhancing operational efficiency, we held a public tender, after a ten-year period, to fill over 4,000 job positions across Brazil, of which 2,000 were exclusively dedicated for the technology area. Additionally, 2024 marked the year with the highest investment in training and development ever carried out in CAIXA's history, continuously improving the work journey at our branches and focusing on an integrated client view.

In addition to the largest budget in our history for technology and innovation investments, in 2024 we launched the TEIA program (acronym in Portuguese for the principles of Transformation, Engagement, Innovation and Learning), with the participation of over 1,300 employees in the project, delivering innovative solutions and creating value in our client relationships.



In this context, we highlight that process optimization has led to significant achievements, such as the introduction of digital account opening using facial biometrics, the launch of fully digital mortgage loans, with 100% digital credit analysis, the anticipation of anniversary withdrawals and the contracting of Student Financing (FIES) loans through a

completely digital format. Additionally, we introduced digital signatures for corporate contracts, launched a Digital Wallet for CAIXA Cartões, and enabled biometrics withdrawals. As a result of these initiatives, we have significantly reduced lines at our branches, with 8.9 million service interactions migrated to the digital platform. We also highlight the reduction in fraud cases, driven by the transformation and automation of processes.

The new Digital MEI¹ Package for corporate clients introduced a portfolio of solutions tailored for microentrepreneurs, resulting in the opening of over 104 thousand digital accounts in 2024. This initiative has facilitated access to credit for businesses, improved financial management and contributed to the country's economic growth. Additionally, we approved a new microcredit business model in 2024, which includes urban and rural microcredit lines funded through various sources, including the Bank's own funding, constitutional funds and funds from the Federal Government's General Budget.

In line with our modernization efforts and commitment to achieving sustainable results, we also highlight the actions taken to strengthen our transparency, corporate governance, risks, internal controls, compliance and integrity practices. CAIXA was recognized with the Gold Seal in the 2024 evaluation conducted by the National Public Transparency Program (PNTTP) and achieved a score of 100% in active transparency for the items monitored by the Federal Comptroller General (CGU).

We received the Fraud Prevention Seal from the Brazilian Federation of Banks (FEBRABAN), highlighting our alignment with best market practices in security and client protection. We were also recognized with the 2024 Rede de Governança Brasil (RGB) Award, in the "Government-Owned, Joint-Capital and Parapublic Companies" category. Additionally, we achieved the Level 5 score in the Correctional Maturity Model (CRG-MM), the highest rating awarded by the CGU, positioning CAIXA as an integrity and governance benchmark within the Brazilian public sector.



¹ MEI stands for Microempreendedor Individual (Individual Microentrepreneur).

In 2024, we reaffirmed our commitment as the government's primary strategic partner in the operationalization of public policies and management of social programs. We facilitated social benefits payment totaling R\$404.1 billion, disbursing 452.9 million installments. Furthermore, we highlight the allocation of funds for new contracts under the Growth Acceleration Program (PAC), with 3,900 new contracts for construction works under the New PAC funded by the OGU, totaling R\$40.1 billion.

With a 67.2% market share in the real estate segment, we highlight the origination of a record R\$223.6 billion in mortgage loans in 2024, representing a 20.6% increase from the previous year, contributing to job creation and income generation in Brazil.

By doing more for those in need and doing it the right way, we continue to strengthen our role as the Federal Government's main strategic partner for the execution of public policies and management of social programs, reaffirming our purpose of "Transforming people's lives".

Digital Transformation Program

As part of our technological modernization efforts aimed at offering innovative business solutions and generating value in client relationships, we highlight the contribution of the TEIA Program in accelerating the bank's digital transformation. This program fosters new ways of thinking and doing, promoting a culture of agility, experimentation, and continuous learning.

We emphasize the allocation of 1,300 employees across multidisciplinary teams dedicated to delivering solutions in strategic areas for the Bank, such as housing, credit cards, digital relationships, and commercial credit. TEIA is an organic and systemic movement connected to the future.

This initiative is aligned with our corporate values of putting our clients at the core of our decisions. To this end, we established, among other measures, the Client Council, which actively listens to clients and incorporates their feedback directly into our processes and strategy.

Among the various deliveries of the year, we launched the new CAIXA 5.0 App, offering enhanced modernity, usability, security and performance. The key new feature is that digital accounts can now be opened using facial biometrics. By the end of 2024, over 25 million clients were already using the new App, and over 150 thousand accounts were opened through this platform.

We inaugurated TEIA Space, the first location dedicated to bringing together GovTech startups from across the country. Known as the Open Innovation Hub, this environment aims to provide a physical and digital environment dedicated to interconnecting CAIXA with companies focused on public services, infrastructure, and sanitation. This initiative seeks to drive improvements and support innovation and work logistics at federal, state, and municipal levels, benefiting society as a whole. So far, 15 GovTechs have already been selected, in addition to partnerships with 4 Bigtechs.



We highlight having received the Innovations Award, which fosters connections between innovators, investors, companies and government institutions. We also conquered the third place in the Reinvention of Organizations category with the Sandbox CAIXA project.

The TEIA Program accelerates our modernization efforts with recurring investments in personnel and the expansion digital competencies, such as client experience (CX), artificial intelligence (AI) and data intelligence. Agile culture and model are fundamental pillars, providing 9,000 hours of training in design and agility, forming 100 new Squads for digital fronts, and adopting the Scaled Agile Framework.

Digital Real - Drex

After successfully executing all use cases suggested by the Central Bank of Brazil (BACEN) in the first phase of the Drex Pilot, the CAIXA Consortium, in partnership with Elo and Microsoft, had its "Housing Tokenization" proposal selected in September 2024. This Pilot project is being carried out jointly with Banco do Brasil, the Cooperative Financial System (SFCoop), the National Operator of the Electronic Real Estate Registration System (ONR), and BACEN. We are currently in the phase of defining requirements and designing the workflow, including ONR and Financial Institutions.

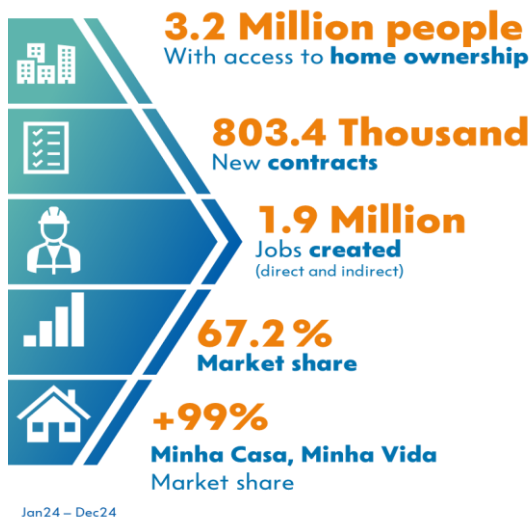
The proposal aims to optimize the registration process for the purchase and sale of real estate properties, ensuring that both buyers and sellers can transfer funds and register property more quickly and securely. In addition to testing on the DREX platform, the Consortium is exploring offline payment solutions using the same blockchain technology as the BACEN project.

Additionally, we are in the process of selecting companies to develop innovative solutions for a Digital Custody Wallet. This wallet will support Digital Real, Tokenized Federal Public Securities (TPFt), and other digital assets (Tokenized LCI, Tokenized Real Estate, and others). The selection process is currently in the negotiation phase with the shortlisted companies.

Our strategy is to provide our clients with a reliable and regulated solution for managing digital assets while simultaneously preparing for a future where these technologies become increasingly integrated into the financial ecosystem, both domestically and internationally.

This advancement reflects our commitment to digital transformation and the modernization of the Brazilian financial system, in line with global best practices and paving the way for new business opportunities and economic growth.

Housing



Mortgage loans play a fundamental role in the country's development by generating employment and income. In 2024, CAIXA was responsible for creating more than 1.9 million direct and indirect jobs through the origination of credit for the real estate market. These financings also positively impact many other sectors, driving demand for construction materials, furniture, and appliances, stimulating the civil construction industry, and boosting the urban growth and the economy.

We increased our leading position in the housing segment by 0.4 p.p. over 2023, reaching a market share of 67.2%. By the end of 2024, we recorded a balance of R\$832.1 billion in the mortgage loan portfolio.

In 2024, a total of 803.4 thousand mortgage contracts were signed, an increase of 15.7% over 2023, generating R\$223.6 billion in loans. This benefited over 3.2 million people by providing access to home ownership, reinforcing our role as the Federal Government's main partner in expanding access to decent housing and to helping reduce the housing deficit in Brazil. These efforts contribute to improving the quality of life for the population, especially those with low incomes.

In 4Q24, we launched a real estate credit line for individuals, featuring a floating interest rate pegged to the CDI. The new modality is an alternative option for clients who want to finance properties above R\$1.5 million or those who already have a mortgage contract with CAIXA. The available payment terms extends up to 360 months, and the conditions apply for both new and used residential properties.

New Growth Acceleration Program (PAC) – Development and Sustainability

In 2024, a total of 3.9 thousand new construction contracts were signed for the New PAC, through funds from the OGU, totaling R\$40.1 billion.

New PAC is an investment program coordinated by the Federal Government in partnership with the private sector, states, municipalities and social movements. The joint effort aims to accelerate economic growth and social inclusion, creating jobs, generating income, and reducing social and regional inequalities.



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

Thus, our actions within the scope of the Program contributed to the construction of hospitals, maternity wards, polyclinics, daycare centers and early childhood education schools. Additionally, we have supported infrastructure works across the country, including drainage systems, mobility, hillside containment, slum urbanization, and the development of sports, community and cultural spaces distributed in more than 1,000 municipalities nationwide.

The New PAC is structured around institutional measures in nine investment pillars, encompassing the major organizational areas of the program, which includes all works and services intended for the population. The program is expected to reach R\$1.7 trillion in investments from both public and private sources by 2026, generating 4 million jobs across the country.

Within the context of the Program, we have played a prominent role through the allocation of funds from the Federal General Budget (OGU), the application of our own resources, financing operations with FGTS funds, and providing technical assistance to states and municipalities.



Computers for Inclusion Program

We signed a Technical Cooperation Agreement (ACT) with the Ministry of Communications to donate equipment under the Computers for Inclusion Program.

We highlight that 23 thousand equipment were donated by the end of 2024. The equipment is allocated to Digital Inclusion Points (PID), which include public schools and institutions in the basic education network, elementary, middle, and high schools, higher education, and technical education institutions, as well as research and extension entities, libraries and computer labs, among other points. These points promote free public access to information and communication technologies, contributing to the training of youth in vulnerable situations and promoting digital inclusion.

CAIXA's contribution to the Program reinforces our social role by offering opportunities for young individuals to expand their learning tools, fostering education in the country.



 **over 23 thousand** equipment **donated**

Sponsorship and Investments in Sports

We emphasize the importance of social transfers to sports made through the lottery units and our role as the paying agent for the Bolsa Atleta program, an individual sponsorship initiative for Brazilian athletes maintained by the Federal Government.

Bolsa Atleta is one of the largest individual sponsorship programs for athletes globally, allowing representatives of Olympic and Paralympic sports to dedicate themselves exclusively to training. As the program approaches its 20th anniversary, we highlight that at the Paris Olympic and Paralympic Games, 100% of the medalists carried the Bolsa Atleta DNA.

In 2024, we announced our sponsorship of the Brazilian Olympic Committee and the Brazilian Futsal Championship, in addition to renewing our sponsorship of the Women's Basketball League (LBF). We have also been sponsoring the Brazilian Paralympic Committee since 2004, making it the longest-lasting sponsorship of a national committee in the history of world parasports. Our initiatives contribute to maintaining 72 Reference Centers nationwide, serving 3,500 athletes.



We also sponsor the Brazilian Athletics Confederation (CBA+), the Brazilian Gymnastics Confederation (CBG), and the New Brazilian Basketball (NBB), in addition to social projects and sporting events.

We highlight the resumption of the Circuito de Corridas CAIXA², along with our presence in the Circuito das Estações street running events in three cities: Brasília, Salvador, and Belo Horizonte. Including other events, the street running calendar sponsored by CAIXA featured over 60 races in 2024, covering all regions of Brazil.

By investing in Brazilian sports, we reinforce our commitment to inclusion and the promotion of sports, solidifying our image as a bank dedicated to serving Brazilian society and positively impacting the lives of all Brazilians.

² CAIXA Running Circuit.

Sponsorship and Investments in Culture

CAIXA Cultural events had a significant nationwide presence throughout 2024, offering high-quality programming with affordable or free tickets, initiating restorations of historic buildings, introducing new online programming, and announcing more selected projects for its seven units.

During 2024, CAIXA Cultural spaces welcomed more than 750 thousand visitors, a 46% increase compared to the same period last year.

In November, CAIXA Cultural announced the results of the CAIXA Cultural Selection process, which received 6,144 submissions in the fields of visual arts, cinema, dance, music, theater and experiences. From these, 138 projects were selected to compose the programming for our seven units, in the year that CAIXA Cultural will celebrate its 45th anniversary.

Among the many projects presented, the CAIXA de Natal event, held at CAIXA Cultural Recife, completed its 10th anniversary and was recognized as the city's intangible cultural heritage, with a record attendance of over 100 thousand spectators at Marco Zero, where CAIXA Cultural is located.

We reaffirm our commitment to preserving the country's historical and national heritage, contributing to democratizing access to culture for the Brazilian population.



CAIXA Cultural in Recife/PE

Service Structure

We are continuously enhancing our service structure and processes, always aiming to offer our 153.7 million clients the best user experience when accessing our products and services. In this context, several digital solutions have been implemented, such as digital signatures in contracts for corporate clients, increased digitalization of mortgage loan processes and the ability to open accounts 100% online.

In addition to the availability of digital channels service, we operate in over 99% of Brazil's municipalities, with 26.1 thousand service points. These include 4.3 thousand branches and banking service points, 21.8 thousand lottery units and CAIXA Aqui correspondents, 11 truck branches, and 2 boat branches. Furthermore, CAIXA provides the public with 24.4

thousand ATMs available in banking agencies and self-service rooms, as well as 23.8 thousand Banco 24 Horas terminals.

CAIXA's unparalleled service network and capillarity demonstrates the Bank's adherence to its activities aimed at strengthening client relationships and reach to execute the government's public policies.

Strategy

In December 2024, we approved the new 2025-2030 CAIXA Conglomerate Strategic Plan, as well as the Integrated Business Plan for the 2025 fiscal year.

Therefore, we carried out an in-depth review of our corporate strategy to guide the transformation of our conglomerate for the 2025-2030 period. It is worth highlighting that, to assess our purpose, vision for the future and corporate values, we carried out an employee survey, also with the participation of our management.

The new Purpose statement, as of 2025, is: "Transforming people's lives", which objectively expresses what defines us and what needs of society we serve, without, however, renouncing the timeless nature why we exist, which has been consolidated over the past 164 years, as we are present in the entire journey of all Brazilians, acting as an agent that transforms lives and fulfills dreams.

The Vision for the Future of "Becoming indispensable to Brazil, acting with agility, efficiency and client-oriented" strengthens the corporate transformation required for our perpetuity and to be client-oriented, in such a way that we remain a financial institution capable of continuing to be relevant in the lives of Brazilians.

Values are the foundations for cultural transformation and guide daily behaviors that generate a sense of belonging and sustain change and value generation in the long-term. These values were developed with contributions from our employees and prioritized by our management. We highlight our values below:

- We make a difference for Brazil
- We are a single team that makes things happen
- We care for people and the planet
- The client guides our choices
- We have the courage to innovate
- Our integrity is non-negotiable
- Our result matters

The monitoring and evaluation of our conglomerate's Strategy is aimed at keeping track of the execution of the Corporate Strategy, ensuring alignment with the guidelines of the Strategic Plan and the Business Plan. This is a continuous and systematic process of monitoring and analyzing strategic objectives, guaranteeing that our Institutional Strategy is executed, and supporting Senior Management in evaluating results and meeting the goals established in the long-term strategy.

Sustainability

Sustainable Finance Portfolio

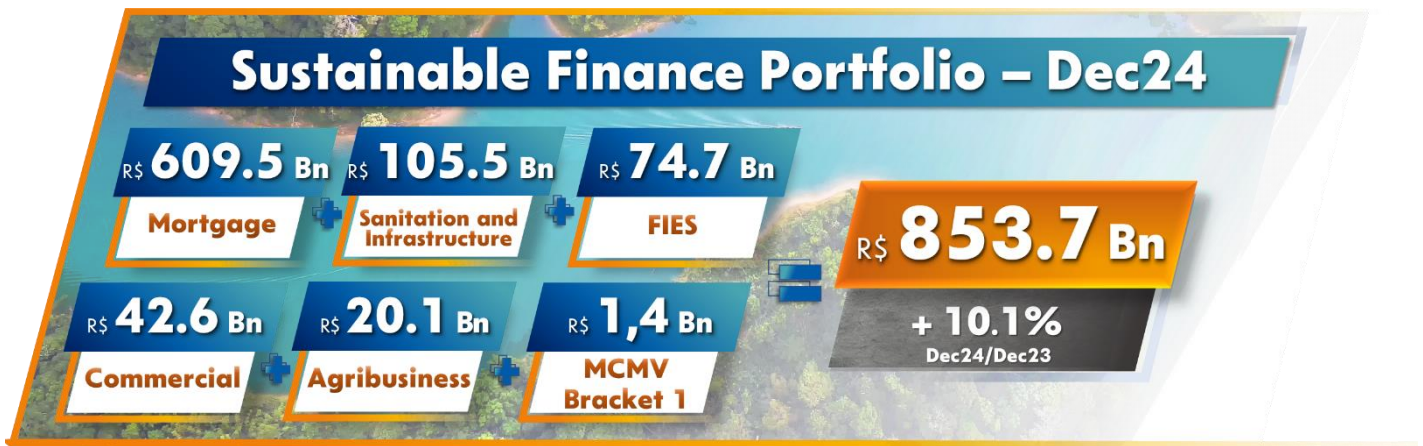
We have identified the amount and percentage of resources allocated in our product and service portfolio to initiatives and sectors that promote the transition to a fairer and more sustainable society. These businesses are classified based on their contribution with the United Nations' (UN) Sustainable Development Goals (SDGs), consequently bringing a positive impact to the environment, society, and climate.

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

General loan products were considered for segments such as Housing, Commercial, Rural, Sanitation and Infrastructure, Student Financing (FIES), and the initial bracket (Bracket 1) of Minha Casa Minha Vida (MCMV).

The FIES and MCMV (Bracket 1) products were also included, as we are responsible for managing and developing these contracts, with both having highly relevant social impacts.

After assessing the business volume of the identified products, CAIXA's Sustainable Finance Portfolio amounted to R\$853.7 billion at the end of December 2024.



Signing of a Technical Cooperation Agreement with the National Bank for Economic and Social Development (BNDES) for the execution of Federal Government programs

We signed with BNDES a Technical Cooperation Agreement to facilitate the execution of Federal Government programs, with emphasis on the Amazon regions. The protocol brings initiatives that converge with Brazil's objectives in the 30th United Nations Conference on Climate Change (COP 30).

The actions foreseen in the agreement include investments and cooperation programs such as the New Industry Brazil (NIB), the New Growth Acceleration Program (New PAC) and Ecological Transformation Plan (PTE).

With the agreement, the banks will develop projects that enable the construction of affordable housing, environmental sanitation and urban mobility. The initiative will contribute with investments in the project portfolio and will identify alternative funds to the FGTS and SBPE.

Furthermore, through public-private partnerships (PPPs) and Concessions, the structuring of infrastructure investment projects will be carried out using specific funds, such as: the Universalization of Services and Telecommunications Fund, the National Climate Change Fund, the General Tourism Fund, and the Social Infrastructure Investment Fund (FIIS).

The signing of this protocol strengthens our partnership with BNDES to leverage Brazil's development agenda.

G20 Social: Signing of a Technical Cooperation Agreement with the Ministry of Racial Equality

During the G20 Social program, we signed a Technical Cooperation Agreement with the Ministry of Racial Equality to create decolonial financial solutions that incorporate the principles of the solidarity economy in favor of communities that are invisible in the traditional banking system.

The partnership foresees the creation of solutions to promote financial citizenship among minority groups. Through the Technical Cooperation Agreement, projects, products and banking services will be developed to promote socio-productive inclusion and sustainable entrepreneurship in black, quilombola, gypsy and African-descent communities, and will also train our employees in relation to racial literacy.

The initiatives strengthen our commitment to the UN Sustainable Development Goals, reaffirming our work on issues related to sustainable development, social inclusion and a fair transition.

CAIXA Sustainable Management Seal

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

The seal recognizes actions linked to the Sustainable Development Goals established according to Agenda 2030 of the United Nations (UN) by carrying out a broad assessment that measures municipal public management for 21 evaluation indicators in four categories: Environmental, Social, Governance, and Climate.

Given the importance of ESG themes for CAIXA and society, this initiative not only promotes and acknowledges the good sustainability practices of the evaluated municipalities but also provides certified municipalities with access to differentiated conditions when contracting the bank's services and products. Likewise, CAIXA can also assist municipalities to improve the scores of their indicators, through products and solutions for each indicator, supporting public entities in enhancing the quality of their management.

We have certified 190 municipalities since the Seal's creation until December 2024. Throughout the year, 96 cities were recognized, with 18 municipalities earning the Seal in the fourth quarter.



Baseline of Embodied Carbon in Housing Constructions of the MCMV Program and Self-Managed Housing

We have commissioned a Baseline Study on Embedded Carbon in Housing Constructions under the MCMV Program and Self-Managed Housing. This initiative aims to develop a decarbonization plan for the Brazilian housing construction sector.

The study, currently being conducted by the Foundation for Technological Development of Engineering (FDTE-USP), will enable the development of a methodology to quantify the embedded carbon in both formal and informal self-managed projects and housing, and will also establish guidelines to define possible routes for mitigating greenhouse gases (GHG), contributing to the adoption of more sustainable practices and aligning the market with current environmental regulations, even enabling new investment and partnership possibilities.

Digitalization of Brazilian Municipalities

We will develop, in partnership with the International Bank for Reconstruction and Development (IBRD), a Digital Transformation Program for states and municipalities, in the amount of US\$500 million, for a financing line focused on the digitalization and digital efficiency of federated entities.

The Program seeks to connect public administration with the reality of the digital age, where interactivity between citizens and government can be expanded through new technologies, requiring robust infrastructure to modernize public services at various levels, promoting digitalization and operational efficiency.

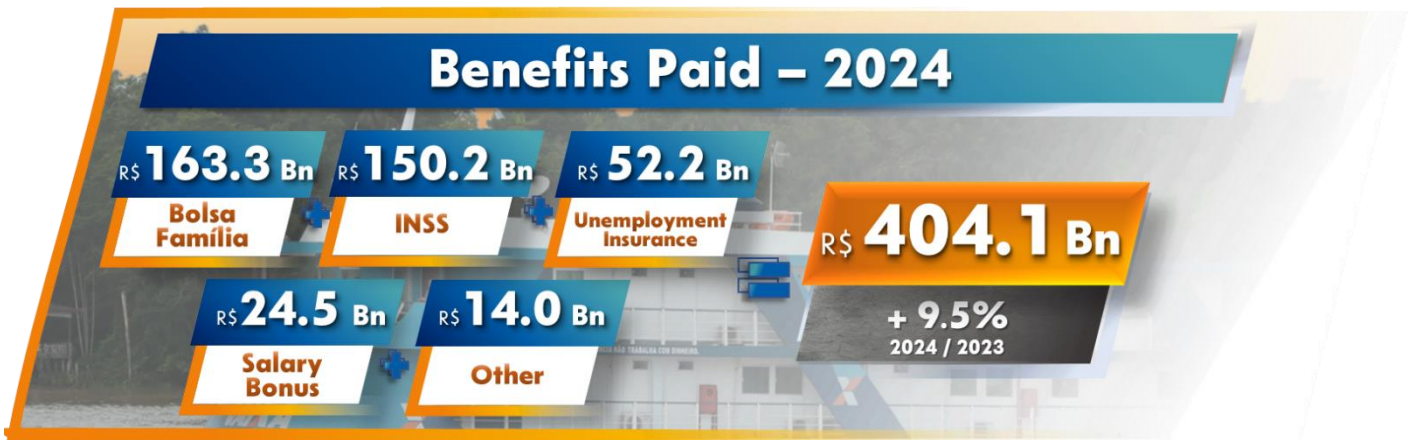
The main expected results include better governance, optimization of public resources, digital inclusion, increased productivity, training of public servants in developing their digital skills, giving citizens access to public services and expanding the number of channels that allow services to be requested in a digital format.

To support the Program, we launched the FINISA – Digital Transformation financing line for states and municipalities, aimed at reducing gaps in terms of credit supply to accelerate the digital transformation in states and municipalities.

The strategic partnership combines our capillarity with the IBRD's expertise in innovative projects, necessary for Brazil to achieve its commitments in digitalizing the federated entities.

Distribution of Social Benefits

Through our physical and digital service channels and partner network, in 4Q24, we paid benefits in the amount of R\$93.4 billion. These payments were distributed across 116.2 million installments, covering income transfer programs, social programs, employee benefits, and INSS benefits in all Brazilian municipalities. In 2024, we paid out R\$404.1 billion in benefits, amounting to a total of 452.9 million installments.



We highlight the total disbursement of R\$163.3 billion for the Bolsa Família program, distributed across 248.0 million installments to 23.0 million families; the disbursement of R\$150.2 billion for INSS pension payments, distributed across 81.3 million installments to 7.2 million beneficiaries; and the disbursement of R\$52.2 billion in Unemployment Insurance, distributed across 31.1 million installments to 8.8 million beneficiaries.

In February 2024, we began to operate payments of the Salary Bonus, totaling R\$24.5 billion to 22.7 million beneficiaries through the year. Additionally, a total of R\$5.6 billion was paid under the Pé-de-Meia Program, benefiting 4 million students nationwide. Payments for the Gas Aid and other social and regional programs totaled R\$8.4 billion.

Support to regions affected by natural disasters

Throughout 2024, we supported 603 municipalities across various regions of Brazil affected by natural disasters through the FGTS Calamity Withdrawal. We deployed specialist employees to provide technical support to local governments and assist the affected population. We also highlight the Bank's truck branches, which can be used to offer support to the populations of the affected municipalities.

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

Our teams also guided municipalities on how to fill out the necessary documentation to qualify them for this type of FGTS withdrawal.

Our units also supported clients in activating home insurance and in procedures to receive immediate indemnity payments. Furthermore, we dispatched the bank's engineering teams to the regions to assist with affected social housing.

In support of local governments, we provided technical advisory for the operationalization of transfers of funds. Municipalities received support for the assessment on damages and estimating costs for the recovery of works in progress or impacted structures that are crucial to the population, such as bridges, access roads, equipment for water supply, health clinics, schools, among others.

Support to Government Programs

Loan Programs for Government Entities

In 4Q24, the loan portfolio with government entities (States, Federal District and Municipalities) signed 29 new contracts, totaling R\$1.7 billion. In 2024, 104 new contracts were signed, totaling R\$8.6 billion.

At the end of 4Q24, the loan portfolio with government entities totaled 4.2 thousand active operations, with a balance of R\$72.0 billion and serving 1.7 thousand clients in the Government segment throughout Brazil.

Transfer of Funds Agreements from the Federal General Budget (OGU) to States and Municipalities

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

In 4Q24, a total of 1.4 thousand works were completed, with R\$2.4 billion in transfer contracts. In the same period, 1.9 thousand new contracts were signed, totaling R\$19.6 billion in investments. In 2024, a total of 6.3 thousand new construction contracts were

signed, totaling R\$43.4 billion. In 2024, a total of 5.5 thousand works were completed under transfer contracts and OGU Commitment Terms, in the amount of R\$6.5 billion.

We also highlight that, in 4Q24, we resumed 247 financing and transfer projects that had been paralyzed, with investments totaling R\$2.69 billion. In 2024, a total of 1.7 thousand construction works with transfer of funds from the OGU were resumed, with investments totaling R\$10.2 billion.

Performance Analysis and Results³

Net Income

CAIXA reached a recurring net income of R\$4.6 billion in 4Q24, up 59.7% from 4Q23 and 40.4% from 3Q24. In 2024, net income totaled R\$14.0 billion, up 31.9% over 2023.

In R\$ million	4Q24	3Q24	Δ%	4Q23	Δ%	2024	2023	Δ%
Financial Margin	16,332	14,497	12.7	17,532	-6.8	61,587	60,826	1.3
Allowance for Loan Losses	(4,672)	(3,084)	51.5	(4,353)	7.3	(17,100)	(18,723)	-8.7
Income from Financial Intermediation	11,660	11,412	2.2	13,179	-11.5	44,487	42,102	5.7
Income from Services and Banking Fees	7,387	7,042	4.9	6,712	10.1	27,813	25,808	7.8
Administrative Expenses	(11,832)	(10,801)	9.5	(11,512)	2.8	(44,821)	(41,475)	8.1
Other Operational Revenues/Expenses	(1,735)	(2,475)	-29.9	17	-	(7,617)	(4,774)	59.6
Tax Expenses	(1,183)	(1,156)	2.4	(1,195)	-1.0	(4,662)	(4,589)	1.6
Income from Interests in Subsidiaries and Affiliated Companies	806	853	-5.5	916	-12.0	2,878	2,998	-4.0
Constitution and Reversion of Provisions	(529)	(2,003)	-73.6	(5,414)	-90.2	(6,004)	(10,299)	-41.7
Operating Result	4,574	2,873	59.2	2,704	69.2	12,075	9,771	23.6
Non-Operating Result	101	551	-81.7	(818)	-	795	(977)	-
Income Tax, Social Contribution and Profit Sharing	(160)	(162)	-1.7	2,090	-	656	2,939	-77.7
Consolidated Accounting Net Income	4,515	3,263	38.4	3,975	13.6	13,527	11,733	15.3
Non-Recurring Events	(66)	-	-	1,106	-	(487)	1,106	-
Recurring Net Income	4,581	3,263	40.4	2,869	59.7	14,014	10,626	31.9

The financial margin reached R\$16.3 billion in 4Q24, down 6.8% from 4Q23 and up 12.7% over 3Q24. In 2024, the financial margin totaled R\$61.6 billion, 1.3% higher than in 2023, influenced by the reduction in financial expenses.

Revenues from financial intermediation amounted to R\$50.9 billion in 4Q24, up 6.1% over 4Q23 and 8.3% over 3Q24. In 2024, revenues totaled R\$189.8 billion, reducing 0.2% from 2023, mainly impacted by the 10.7% drop in Securities and derivatives, offset by the 1.9% growth in revenues from the loan portfolio.

Expenses with financial intermediation reached R\$34.6 billion in 4Q24, up 13.6% from 4Q23 and 6.4% from 3Q24. In 2024, expenses totaled R\$128.2 billion, down 0.9% from

³ Information with a greater level of detail about CAIXA's operational and financial performance in the period is available in the Performance Analysis Report, which can be accessed on the website: <https://ri.caixa.gov.br/en/financial-information/results-center/>.

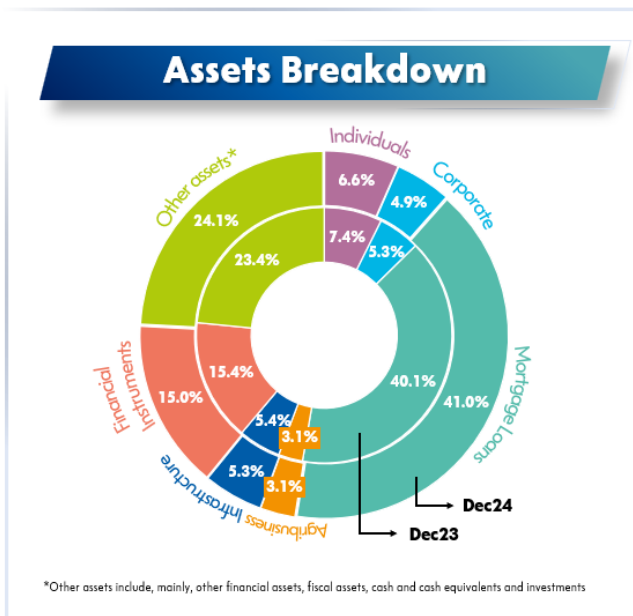
2023. This decrease was primarily driven by the 13.3% reduction in funds from financial and official institutions, offset by a 6.5% increase in expenses with client resources.

Allowance for loan losses reached R\$4.7 billion in 4Q24, up 7.3% over 4Q23 and 51.5% from 3Q24. In 2024, this allowance totaled R\$17.1 billion, reducing 8.7% from 2023. The growth in the financial margin combined with the reduction in allowance for loan losses contributed to the financial intermediation result, which grew 5.7% in 12 months, reaching R\$44.5 billion.

Revenues from services has shown continuous growth, reaching R\$7.4 billion in 4Q24, increasing 10.1% over 4Q23 and 4.9% higher than in 3Q24. For the year 2024, revenues from services totaled R\$27.8 billion, marking an increase of 7.8% from 2023, with highlight to the increases of 13.9% in revenues from lotteries, 16.6% in revenues from security products, 11.1% in revenues from cards and 6.0% in loan operation services.

Administrative expenses (personnel + other administrative expenses) totaled R\$11.8 billion in 4Q24, up 2.8% over 4Q23 and 9.5% over 3Q24. In 2024, these expenses were R\$44.8 billion, up 8.1% over 2023, impacted by the 8.5% growth in other administrative expenses and the 7.9% growth in personnel expenses.

Assets



CAIXA's assets totaled R\$2.0 trillion in December 2024, increasing 10.9% from the same period in 2023 and 2.2% over September 2024. The 12-month growth was influenced by the 10.4% increase in the loan portfolio, which corresponds to 60.9% of the Bank's total assets.

The mortgage loan portfolio accounts for 41.0% of total assets, increasing 0.9 p.p. from December 2023. The securities and derivatives portfolio accounts for 15.0%, decreasing 0.4 p.p. in the last 12 months.

Loan Portfolio

The loan portfolio ended December 2024 with a balance of R\$1.236 trillion, up 10.4% over December 2023 and 2.2% from September 2024. In the 12-month comparison

period, we highlight the increases of 13.5% in the housing segment, 11.4% in agribusiness, and 9.0% in sanitation and infrastructure.



*Includes cards, acquired credits and securitized credits

In 4Q24, total loans granted amounted to R\$149.0 billion, increasing 5.0% over the same period in the previous year, and falling 8.8% from 3Q24. In 2024, total loans granted reached R\$614.9 billion, 12.7% higher than in 2023.

CAIXA is the bank that supports Brazilians in conquering their dream of owning their own home, maintaining the market leadership in the mortgage loan segment, with a market share of 67.2% of total mortgage loans and the leading player in the MCMV Program, with a market share of more than 99%.

We also highlight the quality of the mortgage loan portfolio, in which 97.3% of contracts have ratings between AA and C, with the portfolio's default rate at 1.19%.



The mortgage loan portfolio ended December 2024 with a balance of R\$832.1 billion, increasing 13.5% from December 2023 and 2.5% over September 2024. In 4Q24, a total of R\$47.2 billion in loans were granted (considering SBPE and FGTS resources), down 2.7% from 4Q23 and 25.6% over 3Q24. In 2024, a total of R\$223.6 billion in loans were granted, growing 20.6% over 2023.

Commercial loans to individuals ended the year with a portfolio balance of R\$134.0 billion, declining 0.5% from December 2023, and growing 0.6% over September 2024.

We continue to highlight the payroll-deductible loans, which had a balance of R\$101.5 billion (75.8% of the total loan portfolio for individuals). Regarding the loan portfolio for individuals, this segment ended 4Q24 with a balance of R\$69.1 billion, growing 14.1% over 4Q23 and 3.6% over 3Q24. In 2024, loans for this segment totaled R\$261.7 billion, up 15.6% from 2023.

The commercial corporate loan portfolio ended December 2024 with a balance of R\$100.4 billion, up 3.2% over December 2023 and 0.4% over September 2024. In 4Q24, loans granted totaled R\$25.9 billion, growing 10.4% over 4Q23 and 3.7% over 3Q24. In 2024, this amount reached R\$97.8 billion, 13.4% higher than in the previous year.

Infrastructure operations amounted to R\$107.3 billion at the end of December 2024, up 9.0% over the same period in the previous year, and 2.6% higher than in September 2024. In 2024, this amount reached R\$8.1 billion, falling 47.4% from 2023.

The agribusiness loan portfolio reached R\$62.6 billion at the end of December 2024, an increase of 11.4% over December 2023 and 5.0% higher than in September 2024. We highlight the Individuals segment, which increased 14.5% in 12 months and 5.2% in the quarter, totaling R\$52.0 billion.

Portfolio Quality

The delinquency rate for the total loan portfolio ended December 2024 at 1.97%, down 0.18 p.p. from December 2023 and 0.30 p.p. from September 2024. Provision coverage was 204.1% at the end of the year, down 2.2 p.p. from December 2023 and 23.8 p.p. higher than in September 2024.

The portfolio's rating has 94.6% of operations classified at the AA-C risk level, increasing 1.2 p.p. in 12 months, and up 0.1 p.p. in the quarter, demonstrating quality and solidity for the loans granted.

CAIXA's loan portfolio has 92.4% of its balance with collateral, largely concentrated in long-term operations, mainly due to the mortgage portfolio, which corresponds to 67.3% of the total portfolio. The other items that comprise the collateralized portfolio are part of the infrastructure and sanitation segment, the agribusiness portfolio, the individual payroll-deductible loans, as well as credits linked to PRONAMPE, FGI, liens and CAIXA Hospitais.

We reported R\$2.027 trillion in collateral assessed at the time of credit issuance, that is, without considering any potential appreciation relative to the portfolio balance of R\$1.236 trillion, corresponding to a ratio of 164.0% of the collateral value over the outstanding balance.

Funding

The funding balance at the end of December 2024 reached R\$1.696 trillion, up 14.2% over December 2023 and 5.0% over September 2024. Notably, savings accounts accounted for R\$385.4 billion, showing a 7.5% annual increase and a 1.1% quarterly increase. CAIXA remains the leading player for savings accounts, increasing our market share from 36.5% in December 2023 to 37.3% in December 2024.

At the end of December 2024, CAIXA's bonds had a balance of R\$221.6 billion, growing 34.0% over December 2023 and 14.3% over September 2024, driven by the more favorable scenario for profitability in fixed income products exempt from income taxes but negatively impacted with the drop in liquidity, considering the new regulations implemented in 2024. Real estate bonds, in particular, grew 27.2% over December 2023 and 8.6% over September 2024, reaching a balance of R\$186.4 billion at the end of December 2024.

For term deposits, CDB had the highest growth in the period, increasing 45.5% in 12 months and 8.4% over September 2024, with a balance of R\$177.2 billion at the end of December 2024.

Equity

We ended December 2024 with a net equity of R\$140.2 billion, up 9.1% in 12 months and 1.1% in the quarter.

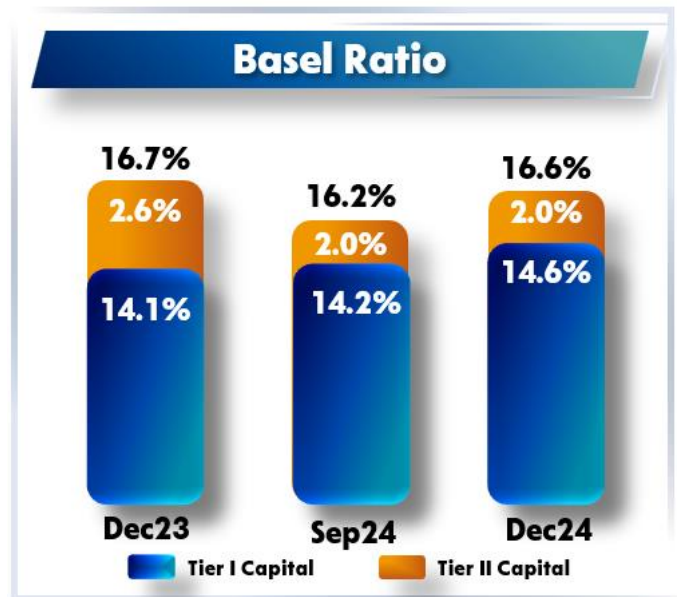
Liquidity

In 4Q24, the short-term liquidity ratio (LCR) was 242.7%, up 47.1 p.p. in 12 months. According to BACEN Resolution 54/20, short-term liquidity indicators are calculated from the simple average of the daily values observed during the quarter for the reported reference date.

Basel Ratio

We recorded a Basel Ratio of 16.6% at the end of December 2024, being 5.1 p.p. higher than the minimum requirement of 11.5% established by National Monetary Council Resolutions 4,955 and 4,958, of October 21, 2021, which regulate the recommendations of the Basel Committee on Banking Supervision related to the capital structure of financial institutions.

We highlight the good capital structure, reinforcing the ability to carry out our strategic planning in a sustainable way.



Management of Court Deposits for the Federal Court

We engaged in agendas with the Attorney-General's Office of the National Treasury (PGFN), the National Treasury Secretariat (STN), the Brazilian Federal Revenue Office (RFB), and the Attorney General's Office (AGU), to identify and regularize the classification of court deposits provided in Laws 9,703/98 and 12,099/09, which were unduly made by depositors at the time of deposit. The list of accounts with signs of compliance to the respective Laws was shared with the PGFN/AGU for evaluation of the framework.

Since the beginning of the regularization actions, we have made approximately R\$12 billion in judicial transfers of deposits from accounts identified by the PGFN/AGU as falling under said laws, to a single account at the National Treasury.

For Federal and State court deposits, we implemented the receipt of amounts via Pix. This solution expedited the payment of deposits, with special emphasis on bail, which can now be accepted at any time (24 hours a day, 7 days a week), with immediate proof of payment and greater convenience.

A court deposit is a legal instrument that guarantees the payment of a financial obligation involved in a lawsuit. The modality also preserves disputed assets, carries out judicial settlements and guarantees financial security during the dispute.

BACEN Official Letter 3,068/2001

In compliance with article 8 of BACEN Official Letter 3,068, of November 08, 2001, we stated our intention of holding the securities classified as Tier III (held until maturity),

totaling R\$3.7 billion in the period, until their respective maturities, and attested the required financial capability for this decision.

CAIXA Conglomerate

CAIXA Seguridade

In 2024, CAIXA Seguridade recorded a Managerial Net Income of R\$3,756.8 million, up 7.9% from 2023. In the quarter, CAIXA Seguridade recorded its best historical result of R\$1,056.8 billion in 4Q24, increasing 14.6% from the same period in 2023, and 5.1% higher than in 3Q24. In the accounting view, and pursuant to accounting standard CPC 50 (IFRS 17), the Company recorded a net income of R\$3,765.2 million in the year, up 5.1% from 2023.

Within its strategic scope, CAIXA Seguridade carried out the simplification of the corporate structure of its economic group during 2024, concentrating the life, credit life and pension operations in Caixa Vida e Previdência S.A. (CVP), and reaffirmed its focus on Caixa Bancassurance, with the full divestment of the stake held through CNP Seguros Holding Brasil S.A. in the share capital of Wiz Co Participações e Corretagem de Seguros S.A.

CAIXA Seguridade has intensified its search for improvements in products and journeys with its Subsidiaries and CAIXA and, as a result of these ongoing efforts - which includes greater clarity of information about products, simplification of the sales journey, improvements in the ombudsman flow and in the product SAC - it ended 2024 with a 70.1% drop in the complaints related to insurance products made to the BACEN Ombudsman's Office compared to 2023.

In line with its Strategic Planning, the Company's Executive Board approved the 2024-2025 Sustainability Plan, which establishes goals and indicators aimed at the progressive incorporation of sustainable processes. The plan aims to improve its security business, in line with the "new economy", which prioritizes inclusion, low carbon emissions and the preservation of biodiversity.

In 2024, CAIXA Seguridade also became a signatory to the UN Global Compact, reaffirming its commitment to align its operations and strategy to widely accepted universal principles. The Company also adhered to the Pact for Racial Equity. In Environmental Management, CAIXA Seguridade was awarded the gold seal of the Green House Gases Protocol Program (PBGHG), which is operated in Brazil by Fundação Getúlio

Vargas. The gold seal ensures a high degree of reliability for the inventory, covering scopes 1 (direct emissions), 2 (electricity) and 3 (indirect emissions).

CAIXA Asset

At the end of 4Q24, CAIXA Asset reached a total of R\$523.6 billion in assets under management, which represents a growth of R\$1.3 billion over 4Q23, ending December with a 5.49% market share, maintaining its ranking as the 4th largest asset manager in the country, being the 2nd largest manager in the Retail Sector, Public Sector, and in Own Social Security System (RPPS).

In relation to the number of shareholders, in 4Q24, the funds managed by CAIXA Asset had more than 2.25 million investors, through the 441 products under management and distributed by CAIXA.

In the quarter, CAIXA Asset launched a new investment fund focused on complementing the private credit strategy portfolio, mainly for the RPPS and Private segments, with a total net inflow of R\$14.9 million.

We highlight that in 4Q24, CAIXA Asset was featured in the Revista Investidor Institucional, the main Brazilian publication aimed at pension fund and investment professionals, with 32 funds classified as EXCELLENT in the assessed period.

CAIXA Cartões

The year of 2024 was marked by an upward curve in Azulzinha's revenue, reaching R\$21.9 billion (a 31.3% growth from 2023). This was achieved with the implementation of new products and the maturation of the commercial portfolio.

In 2024, CAIXA Cartões strengthened its portfolio with the launch of new products, including "Azulzinha no CAIXA Tem", which transforms the client's mobile phone into a payment machine, "Pix CAIXA na Azulzinha", which allows payments to be received via Pix with QR Code, and "Grupo Comercial Azulzinha", which offers attractive sales conditions for groups of companies in the same sector.

The prepaid vertical was also marked by continued growth. In the year, we highlight the revenue line, totaling R\$5.6 billion, 38.2% higher than in 2023.

In 2024, CAIXA Pré-Pagos consolidated its partnership and expanded its portfolio with new products: vtCAIXA, to help manage transportation vouchers; frotaCAIXA, to help control fuel costs for corporate vehicles; and tagCAIXA.

CAIXA Loterias

In 4Q24, Loterias CAIXA collected R\$7.8 billion, 7.3% higher than that recorded in the same period of the previous year. The Bank delivered R\$2.7 billion⁴ as net prizes to bettors in the period. In 2024, revenue totaled R\$ 25.9 billion, 10.6 % higher than in 2023.

In R\$ million	4Q24	3Q24	Δ %	4Q23	Δ %	2024	2023	Δ %
Net Prizes	2,692	1,976	36.2	2,653	1.5	8,850	7,898	12.0
Social Destination	2,962	2,289	29.4	2,800	5.8	10,044	9,191	9.3
Social Security	1,322	996	32.8	1,231	7.4	4,411	3,981	10.8
Security	767	593	29.4	733	4.7	2,607	2,372	9.9
Sports	551	421	30.9	517	6.5	1,847	1,676	10.2
Education	100	112	-10.9	110	-9.3	432	486	-11.1
Culture	221	167	32.8	206	7.2	739	667	10.9
Health	1.1	1.3	-11.5	1.7	-34.2	5.5	5.9	-7.5
Others	0.4	0.4	7.2	1.1	-65.3	2.7	4.2	-34.4
Taxes (Income Tax on Prizes)	616	465	32.6	392	57.2	2,060	1,863	10.6
Costs and Maintenance	1,483	1,119	32.6	1,383	7.3	4,956	4,483	10.6
Total Collected¹	7,754	5,848	32.6	7,228	7.3	25,909	23,435	10.6

¹Amounts consider resources destined for the Lottery Development Fund and the compensation of Lottery units.

CAIXA Loterias are an important source of funds to promote social development in Brazil. In 2024, a total of R\$10.0 billion, or 38.8% of the total collected amount, was transferred to the Federal Government's social programs in social security, sports, culture, public security, education, and health areas.

In 4Q24, we highlight the launch of the Exclusive Instant Lottery (Lotex), as authorized by the Ministry of Finance, through MF Ordinance N°. 1,646/2023. The authorization allows the exploration of the modality for a period of 24 months, which can be extended until the start of execution by the operator who wins the concession bidding process.

CAIXA Loterias also joined the United Lotteries for Integrity in Sports (ULIS), with the aim of creating a safe and transparent environment for bettors. Furthermore, it is permanently committed to maintaining international standards of sporting integrity. This partnership with ULIS is an important milestone, reinforcing the pursuit of the highest standards of integrity in Lottery operations.

Furthermore, CAIXA Loterias have Level 3 Responsible Gaming certification, issued by the World Lottery Association (WLA), internationally validating the effectiveness of the actions adopted within the scope of the Responsible Gaming Program, which contains a set of actions with the objective of establishing a healthy relationship between lottery games and the bettors. This program seeks to inhibit compulsive behavior, prevent gambling among children under 18 years of age and guide people regarding the existence of treatment and prevention of harm related to gambling.

⁴ Change in the costing and maintenance calculation methodology, which may generate differences in net prizes values and taxes reported in previous periods.

Corporate Governance

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

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

- **Integrity:** practice and promote the continuous improvement of ethical culture, avoiding decisions influenced by conflicts of interest, maintaining coherence between speech and actions, and preserving loyalty to the organization while caring for its stakeholders, society at large and the environment;
- **Transparency:** provide stakeholders with truthful, timely, consistent, clear, and relevant information, whether positive or negative, and not just those required by laws or regulations;
- **Accountability:** perform duties with diligence, independence and aimed at generating sustainable long-term value creation, and taking responsibility for the consequences of acts and omissions;
- **Equity:** treat the sole controller and other interested parties fairly, taking into account their rights, duties, needs, interests and expectations, both individually and collectively, presupposing a unique approach according to the relationships and demands of each interested party with CAIXA, motivated by sense of justice, respect, diversity, inclusion, pluralism and equal rights and opportunities;
- **Sustainability:** ensure the economic and financial feasibility of CAIXA, reduce the negative externalities of its business and operations and increase the positive ones, considering its business model, different capitals (financial, intellectual, human, social, natural, reputational) in the short, medium and long term, understanding that CAIXA operates in an interdependence relationship with the social, economic, climate and environmental ecosystems.

We highlight CAIXA's key governance instruments that direct the activities of our governance agents to ensure the effectiveness and quality of our decision-making processes:

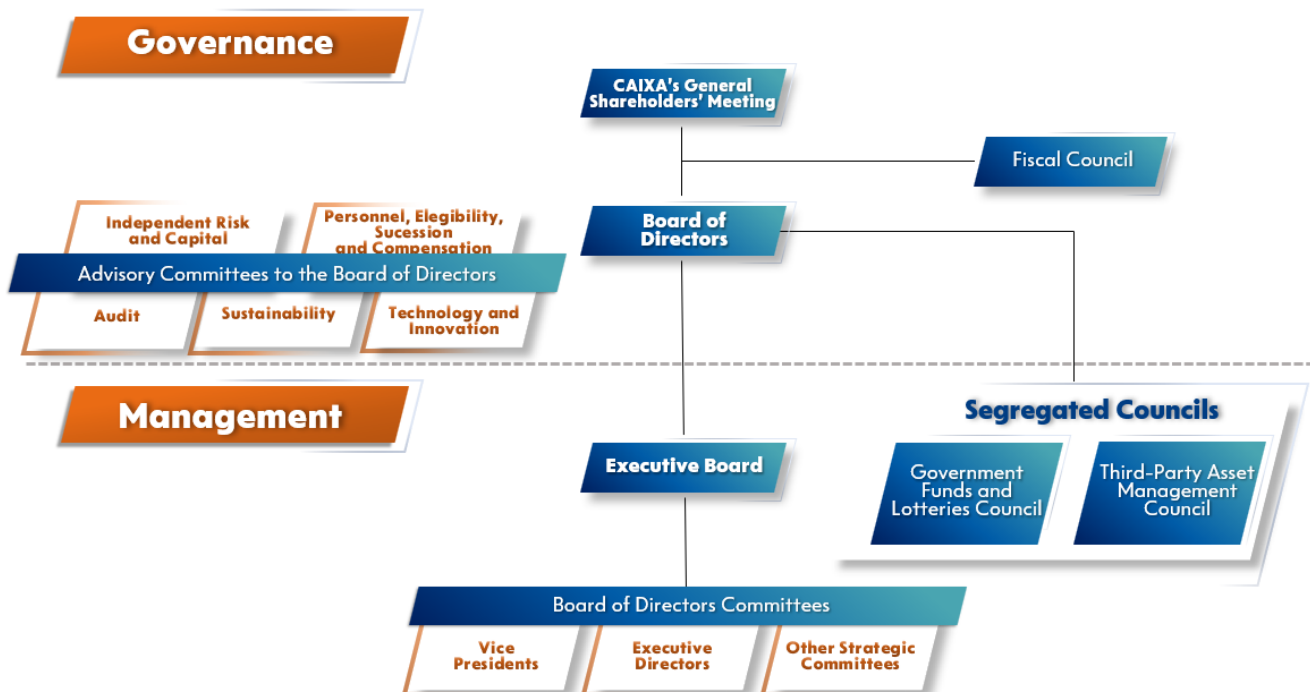
- Bylaws;
- Policies;

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

Structure of the Senior Management Collective Bodies

Management is structured to favor agile and decentralized collective decision-making processes through internal forums at strategic, tactical, or operational levels, promoting the necessary synergy between the areas, avoiding conflicts of interest, thus safeguarding the interests of CAIXA and its subsidiaries.

CAIXA's Senior Management Collegiate Bodies is presented below, with powers and functions regulated by Internal Regulations:



Personnel Management

Our activities in the people area permeate the entire strategy for us to remain the main partner of the Federal, State, and Municipal governments in executing public policies, in addition to humanizing work relationships, strengthening customer relationships, enabling access to dignified housing, strengthening governance and operational efficiency,

promoting sustainability policies and generating value in relationships by offering innovative solutions in business, technology, and environment.

In December 2024, we had 83.3 thousand employees working in branches and at the headquarters, being 46.0 thousand men and 37.3 thousand women. Of this total, 4.4 thousand are PwD employees, which corresponds to 5.3% of the Bank's staff.

In terms of distribution between men and women in the Bank's management roles, there are 14.5 thousand men and 10.6 thousand women.

The Bank also provides opportunities for young people: there are 8.2 thousand new professionals who work as interns and apprentices in all regions of Brazil.

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

Digital Transformation – Incentive for Postgraduate Studies

Aiming to promote the continuous training of our employees with the models, structures and premises of organizations focused on digital transformation, Universidade CAIXA published an incentive notice for lato sensu postgraduate studies focused exclusively on digital transformation themes.

The initiative aims to contribute with strategic guidance and search for in-depth technical knowledge on best market practices, in addition to enabling employees access to emerging trends, focused on developing a vision that is aligned with our business objectives and to guide the efficient implementation of innovative technologies.

International Awards – CLN Trailblazers Awards

Through CAIXA University (UC), we were internationally recognized in the Corporate Learning Week (CLW) event, held in Atlanta, USA, from October 7th to 9th.

The CLW is North America's premier Training and Development (L&D) event, gathering speakers, thought leaders and people management teams. The award was in the T&D Team of the Year - Collaboration category, which recognizes training and development initiatives that encourage innovation, creativity and a positive workplace culture, using cooperative problem-solving methods to overcome challenges and achieve results.

Women Leadership

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

demystifying gender stereotypes and encouraging the increase of women in leadership roles.

Accordingly, through the CAIXA Mentoring Program, an employee, with experience and training (the mentor), assists another employee with their professional and personal development (the mentee). This action is a way of instrumentalizing and enhancing women's performance in their careers, as well as helping them prepare their successors, while allowing the transfer of knowledge, skills and experiences.

Furthermore, in 2024, CAIXA University also fostered women to participate in educational activities such as: Leadership for Black Women in Public Service, at the National School of Public Administration (ENAP) and Training of Female Leaders in Public Finance, at Insper.

Diversity at CAIXA

We promote a culture of respect and appreciation of differences through the Diversity and Inclusion program, which is structured around the priority themes for gender equity, people with disabilities, LGBTQIA+, race/color and generations. The program aims to integrate diversity, equity and inclusion into our governance, influencing our strategic planning and management practices.

Integrity, Risks, and Internal Controls

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

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

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

We highlight that the Program is structured in five pillars: (i) Commitment by Senior Management; (ii) Adequate Risk Management; (iii) Integrity Protocols; (iv) Communication and Training, and (v) Monitoring and Disciplinary Measures, all of which work together and

systemically, interrelating and enabling the continuous improvement of the CAIXA Integrity Program.



These pillars span three operational axes: Prevention, Detection, and Correction, according to the guidelines issued by the Federal Comptroller General (CGU).

The Program's management model involves the coordination, monitoring, control, and evaluation of the transversal instruments and mechanisms under the responsibility of the players involved in the Integrity Ecosystem, helping mitigate integrity risk in their respective areas of operation by identifying weaknesses and unlawful practices.

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



The articulation centralized by the Vice-Presidency of Risks/Office of Internal Controls and Integrity brings more transparency and speed, contributing to the procedures adopted by the players of the Ecosystem, aiming to strengthen our image and reputation at levels of excellence and recognized by society and the market.

Risk Management and Internal Controls

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

Through our risk and capital management framework, we implement models, methodologies, systems, routines and indicators that enable the identification, measurement, assessment, monitoring, control, and reporting to mitigate adverse effects resulting from incurred risks, including in normal and stress scenarios.

We periodically monitor and evaluate our risk management model, aimed at enhancing the maturity of its structure, adhering to best practices and complying with internal standards.



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

The importance of the SCI is reinforced by the publication of CMN Resolution 4,968/2021, which, among its main provisions, highlights the focus on the continuous monitoring of control activities, the proper assessment of function segregation, and the independence of

areas to avoid conflicts of interest. It also ensures the active engagement of Senior Management in strengthening the SCI.

Reporting Channel

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

Through the Reporting Channel, which is hosted in a secure environment outside of CAIXA's technological environment and managed by a third-party company, employees, former employees, statutory members, collaborators, service providers, clients, partners, suppliers, or any other citizen can file complaints that indicate irregularity or illegal acts involving CAIXA.

Ombudsman

Feedback from clients and regulatory bodies in numbers:

- 27.8 thousand client complaints dealt through the CAIXA Ombudsman, Consumer Protection and Defense Program (PROCON), and the Central Bank of Brazil (BACEN) channels from October to December, representing a decrease of 6% in volume from the same period in the previous year.
- We ranked 12th in the Complaints Ranking of BACEN in 4Q24, with an index of 21.3 complaints per million clients. This ranking is based on complaints from the public registered through BACEN's service channels, and institutions are classified in descending order of complaint index, from most to least complained about.

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

Dividend Distribution

As provided in Decree 2,673/1998 and our Bylaws (Article 86), we distribute at least 25% of the adjusted net profit to the Federal Government, calculated for each fiscal year.

In 2024, as part of the distribution of results to the controlling shareholder, we paid the Federal Government a total of R\$2.8 billion as Interest on Equity (IoE) for the year 2023.

In March 2024, a total of R\$604 million was paid to the Federal Government relating to interest on Hybrid Capital and Debt Instrument (IHCD) contracts. Additionally, in November 2024, another R\$400 million was paid relating to reimbursement of IHCD amounts.

Independent Audit

We have a process for hiring an Independent Audit that considers aspects of transparency, compliance, objectivity, and the independence of the Independent Auditor. This process also ensures that the same firm is not hired for other services that could potentially create a conflict of interest and compromise independence or objectivity in the execution of their activities.

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

Acknowledgments

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

Management.

Glossary

Accountability: Term used to describe practices related to taking on responsibility and reporting to stakeholders.

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

Blockchain: Chaining of blocks of encrypted and validated information in a shared, synchronized and consensual manner across multiple nodes of the same network.

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

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

Derivative Financial Instruments: Financial contracts whose value is derived from an underlying asset, benchmark rate or index.

DREX: The Brazilian Real currency in digital format, having the same value and acceptance as the traditional currency, regulated by BACEN and issued only on its platform.

Student Financing Fund (FIES): A program of the Ministry of Education (MEC) aimed at granting loans to students in private higher education courses.

CAIXA Socio-Environmental Fund (FSA): A Financial instrument established with the objective of investing financial resources, either reimbursable or not, to support projects and investments with a socio-environmental nature.

GHG Protocol: A set of standards, guidance, tools and training for companies and governments to measure and manage anthropogenic emissions that are responsible for global warming. This covers standards for accounting and removing greenhouse gas (GHG) emissions in cities, the corporate sector, the value chain, agriculture and the life cycle of a product, among others.

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

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

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

Real Estate Credit Letters (LCI): Fixed income securities issued by financial institutions, which grant their holders the right to credit at nominal value, interest and, if applicable, monetary restatement.

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

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

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

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

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

Rating: Concept or level of risk classification of a borrower or an operation that reflects the probability of non-compliance with credit obligations. The lower the probability of loss or non-compliance with obligations by the rating object, the higher the rating level.

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

Tokenization: A process that transforms an asset or right into a digital representation. Also known as a digital token, it is registered and traded on the blockchain network.

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