



CAIXA ECONÔMICA FEDERAL  
(State-owned Company)

MATERIAL FACT

Caixa Econômica Federal (“CAIXA”) in line with good market practices, reinforcing financial transparency and accountability, announces its guidance for the year of 2025 to the Brazilian society, to its clients and employees, and to the market in general.

Items	Guidance 2025 (% change 2024)
Loan Portfolio (total)	6.5 to 10.5
Mortgage (total)*	7.5 to 11.5
CAIXA own funding – includes SBPE (Brazilian Savings and Loan System)	9.5 to 13.5
Sanitation and Infrastructure	2.0 to 6.0
Financial Margin	6.5 to 10.5
Administrative Expenses	4.0 to 8.0
Sustainable Finance Portfolio**	6.5 to 10.5

\* Includes Crédito Real Fácil - a secured loan where you can use your property as collateral to obtain credit with special interest rates

\*\*Includes the operations of the Student Financing Fund (FIES) and the initial bracket (Faixa 1) of Minha Casa, Minha Vida (MCMV)

Business outlooks are forecasts based on the management's current expectations and projections, linked to the country's general economic performance and market conditions, involving risks and uncertainties that may go beyond the management's control and may therefore result in a different performance from that forecast in the guidance.

In its projections, CAIXA considers corporate responsibility, ethical business conduct, sustainable growth and the promotion of the country's economic and social development.

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Caixa Econômica Federal