

A decorative cluster of small white stars arranged in a grid-like pattern above the '1Q' part of the title.

# 1Q26

**MANAGEMENT  
REPORT**

A decorative graphic in the lower right quadrant featuring a bar chart with blue bars of increasing height and a blue line graph with an upward-pointing arrow, set against a dark blue background.

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## Management Report

To the Brazilian society, employees, collaborators, investors, and clients, CAIXA presents the Management Report for the first quarter of 2026, according to accounting practices and standards established in the country applicable to institutions authorized to operate by the Central Bank of Brazil (BACEN).

### Highlights

The first quarter was marked by progress in our organizational, digital, and cultural transformation journey, mobilizing thousands of employees, clients, and senior leadership and focusing on our purpose of transforming people's lives.

We continued to advance in technological modernization through the implementation of enabling platforms, improved stability of digital channels, and the ongoing evolution of priority digital journeys. We maintained our leadership in mortgage loans with a 68.0% market share, with highlight to the evolution of the credit granting process, in which **50% of loans granted in 2026 originated through our digital channel, providing our clients with faster and more efficient journeys.**

We launched the **new mortgage simulator** in 1Q26, a fully redesigned platform created to put **clients at the core of the digital experience**. This new solution combines simplicity, transparency, and personalization, establishing itself as the primary gateway for mortgage loans within our digital environment.

The new simulator experience is supported by **Ca, CAIXA's virtual assistant**, which serves as a permanent support touchpoint. It explains technical terms, guides choices, and helps users move forward with confidence, without the need to rely on external channels, reinforcing our commitment to **accessible and increasingly human-centered services**.

With the Virtual Assistant  
**Ca from CAIXA!**

Hi, I am Ca!  
How can I help?



We also enhanced the **salary portability and payroll account linkage features on the CAIXA app**, which are now **100% digital**. This new flow takes place in a secure logged-in environment that is simpler, more convenient and faster, ensuring elevated client experience while improving payroll management efficiency and reducing demand on bank service channels, ultimately leading to shorter lines at our branches.

In 2025, the digital account opening process was expanded to all clients through the new app, reaching **3.4 million digital accounts opened by March 2026**, with **49% of them opened by Generation Z clients**, reflecting a rejuvenation of our client base and creating opportunities to build solid and sustainable relationships with the new generation. In 1Q26, we recorded 1.6 million new accounts opened, reinforcing our alignment with the bank's digital transformation.



Our clients guide our choices, and the **Client Council** has established itself as a valuable space for active listening among the Bank's clients and its executives, where **suggestions, insights, and experiences shared have directly contributed to improving products, services, and journeys**. This initiative brings greater proximity, innovation, and alignment of strategic actions to generate value for our clients. In 1Q26, we held four meetings in the cities of Belo Horizonte, São Paulo, Belém, and João Pessoa.

Through our Digital CCA<sup>1</sup> and CCA Master, we facilitated **R\$21 million in worker credit** in 1Q26 via a **100% digital journey**, further expanding our reach beyond conventional channels such as physical branches.



Strengthening our accessibility and inclusion efforts, we highlight the **possibility of receiving services in Libras (Brazilian Sign Language)** at the CAIXA Aqui Correspondents (CCA) units, at our CAIXA branches, and at over 13,000 Loterias CAIXA units nationwide. In addition, through active listening and the participation of employees with visual impairments in the process, **we resumed the issuance of bank statements in Braille** for individual savings accounts in 4Q25. This service is provided free of charge and can be requested at any branch. Once requested, clients will receive their monthly statements at their registered address.

<sup>1</sup> CCA: CAIXA Aqui Correspondents.



In 1Q26, we are carrying out the necessary work to expand the availability of this service to both individual and corporate checking accounts, with deployment expected in the second quarter of this year.

During the quarter, through resources from FSA CAIXA<sup>2</sup> and partnership with Fundo Casa, we selected 203 projects to form the Sociobiodiversity Network<sup>3</sup>. In total, we will support 405 initiatives and allocate R\$40 million, with the potential to directly benefit 384 thousand people, reaching up to 1.7 million individuals when considering the indirect impacts of all the projects.

With the **largest sustainable finance portfolio in the market**, which reached R\$886.1 billion in March 2026, we continue to connect innovation, inclusion, and socioenvironmental responsibility. Furthermore, in recognition of our role in advancing the sustainable finance agenda, **we were awarded LatinFinance's Sustainable Deal of the Year (Financial Institutions) for our inaugural US\$700 million social bond issuance**, a benchmark for the Latin American capital markets. This recognition reinforces our purpose of transforming lives by expanding financing for Individual Microentrepreneurs and Small Businesses, thereby promoting financial inclusion.



In March 2026, the Regional Integration and Development Forum, organized by the Ministry of Integration and Regional Development (MIDR), was held, during which we received the **Strategic Partner of Regional Brazil Award**. The recognition highlights our commitment to the country's development, the reduction of inequalities, and social transformation.

In 1Q26, we paid a total of R\$105.5 billion in social benefits, totaling 106.0 million installments. We also concluded the technical analysis of 1,100 project proposals linked

<sup>2</sup> FSA CAIXA: CAIXA's Social and Environmental Fund.

<sup>3</sup> The Sociobiodiversity Network Project was created to support and monitor 400 projects related to sociobiodiversity businesses and nature-based solutions. Each initiative receives up to R\$ 100,000 and has food security as a cross-cutting theme. The two calls for proposals strengthen and support traditional and local community organizations.

to the New PAC, amounting to R\$8.7 billion in investments, enabling the launch of the bidding process and, subsequently, the start of these projects. The funds for these projects are provided by Federal Government's General Budget (OGU). These figures reinforce our role as the government's main strategic partner in the operationalization of public policies and the management of social programs.

The sustainable growth of our results is directly associated with the continuous strengthening of structural practices related to transparency, corporate governance, risk management, internal controls, compliance, and integrity. In 1Q26, we were **recognized by Microsoft as a global success case in cybersecurity modernization**, and we presented our digital security journey at the RSA Conference 2026, held in March 2026 in San Francisco (USA), participating in an executive panel during Microsoft Pre-Day alongside representatives from Microsoft and ManpowerGroup, further strengthening our institutional positioning as an international reference in digital security.

In 1Q26, the results of the State-Owned Companies Governance and Public Policy Indicator (IG-Sest), referring to the 2025 fiscal year, were released, highlighting that we achieved the "Excellence" tier (highest level) across all three assessed dimensions, evidencing the maturity of our corporate governance, alignment with priority public policies, as well as the adoption of best practices and innovation, in line with the ESG agenda.



After achieving 19 top placements in Brazil's main macroeconomic forecast rankings throughout 2025, we remained in a prominent position at the beginning of the year, securing 12 rankings by the end of the quarter. Within the scope of the Ministry of Finance's Prisma Fiscal, we achieved ten placements, in addition to securing two first-place rankings for the Selic rate in the Central Bank's Monthly Top 5. This set of results demonstrates the consistency of our methodology, as well as our technical and analytical capacity to monitor and produce forecasts for the country's key macroeconomic indicators.

The advancements and recognitions achieved during the period are supported by consistent training and development initiatives. In this context, we highlight the **25th anniversary of Universidade CAIXA** in January 2026, which, since its foundation, has promoted initiatives focused on training, developing, and transforming employees, always with an emphasis on excellence and delivering value to our clients. In 2025, we were recognized as **the best corporate university in the world**, receiving the Gold Award at the 2025 Global CCU Awards, in Paris. The continuous development of our employees contributes to fostering a culture of excellence and innovation.

The achievement of these significant results has been driven by advances in technological innovation and our digital transformation agendas, aimed at aligning our actions with our clients' expectations. Investments in service quality, combined with the adoption of artificial intelligence tools, system improvements, and process digitalization, foster the creation of innovative solutions and the generation of value in our relationships with clients.



The CAIXA 2030 Strategy represents our commitment to sustainable transformation, structured around six pillars that guide our actions: Client-Centric, Efficiency and Profitability, Technology and Innovation, People, Culture and Agility, Sustainability and Citizenship, and Ecosystem Engagement.



Each strategic pillar translates an essential dimension of our transformation and our future, supported by an integrated set of initiatives aimed at generating concrete, sustainable impact aligned with our institutional purpose. These pillars act as drivers of organizational change, connecting strategic guidelines and serving as effective instruments for implementing the Institutional Strategic Plan (PEI).

The CAIXA 2030 Portfolio encompasses all our strategic pillars and covers Digital Transformation, Organizational Transformation, Cultural Transformation, and Efficiency Programs. These foundational programs work in an integrated manner to modernize operating models and strengthen institutional capacities. The progress of these programs supports the generation of sustainable results, in alignment with our public mission.

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<sup>4</sup> More detailed information regarding our corporate strategy, purpose, vision, and values can be accessed on our website: <https://www.caixa.gov.br/sobre-a-caixa/apresentacao/Paginas/default.aspx>



The goal is to position the Bank as a benchmark in client experience, operational efficiency, digital innovation, social impact, and sustainability. By translating strategy into execution with a focus on concrete results, we have adopted a centralized portfolio of initiatives that ensures the cascading of strategic guidelines into coordinated actions, promoting integration among long-term objectives, operational performance, and financial sustainability. In this way, we strengthen alignment between our vision for the future, management efficiency, and value creation for society, ensuring that each initiative directly contributes to achieving the goals established in the PEI.

## Housing



Mortgage loans plays a fundamental role in the country's development, generating jobs and income. In 1Q26, we were responsible for creating more than 517 thousand direct and indirect jobs through the origination of credit for the real estate segment. These financings also positively impact several sectors by generating demand for construction materials, furniture, and appliances, stimulating the construction industry and driving the growth of cities and the economy.

At the end of 1Q26, with a balance of R\$966.2 billion in the mortgage loan portfolio, representing growth of 13.9% over 12 months, we maintained our leadership in the mortgage segment, with a 68.0% market share.

In 1Q26, we originated 234.1 thousand mortgage loan contracts, totaling R\$64.2 billion in credit, benefiting more than 702.4 thousand people with access to homeownership. These results reinforce our role in expanding access to decent housing and supporting the



reduction of Brazil's housing deficit, fostering improvements in quality of life, particularly for lower-income populations.

In 2026, we launched a new financing line for the construction of properties valued above R\$2.25 million, within the scope of the Housing Finance System, funded by SBPE resources and now linked to sustainability criteria. This financing line covers construction projects that adopt energy efficiency, mitigate environmental impacts, and incorporate sustainable technological solutions. The expansion of our operational scope was enabled by changes promoted by the Central Bank of Brazil (BACEN) to compulsory deposit rules, which increased the availability of SBPE resources, contributing to strengthening relationships with high-net-worth clients and fostering growth in the real estate market.

## New PAC – Development and Sustainability

During 1Q26, we completed the technical analysis of 1.1 thousand projects linked to the New PAC, representing total investments of R\$8.7 billion. During this same period, we initiated the bidding process for 2.2 thousand instruments, enabling the hiring of companies responsible for executing works totaling R\$13.6 billion in investments.

In addition, more than 800 operations were authorized to begin construction works, totaling R\$7 billion in investments. These advances highlight the evolution of the portfolio, which currently comprises 8.6 thousand instruments, representing a global value of R\$66.4 billion in investments allocated to the execution of public policies.



The funds for these projects come from the Federal Government's General Budget (OGU). 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, generating jobs and income, and reducing social and regional inequalities.

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

Accordingly, our actions within the scope of the Program contributed to the construction of hospitals, maternity wards, polyclinics, daycare centers, and early childhood education schools, in addition to fostering infrastructure works across the country, including drainage, mobility, hillside containment, slum urbanization, and sporting, community, and cultural spaces in more than 1,000 municipalities nationwide.

The New PAC was structured around institutional measures and nine investment axes, covering the main organizational areas of the program and bringing together all works and services destined for the population. The program is expected to reach R\$ 1.7 trillion in investments, combining public and private funds, by 2026, generating 4 million jobs across the country.



Within the context of the Program, we play a prominent role through the transfer of OGU resources, the application of our own resources, financing operations with resources from the Worker's Severance Fund (FGTS), and by providing technical advisory services to states and municipalities.

## Sponsorship and Investments in Sports

We highlight the relevance of social transfers to sports carried out through lottery betting, as well as our role as the paying agent for Bolsa Atleta, an individual sponsorship program for Brazilian athletes maintained by the Federal Government. Bolsa Atleta is one of the world's largest individual athlete sponsorship programs, enabling Olympic and Paralympic athletes to dedicate themselves exclusively to training.



Within the national sports landscape, 1Q26 was marked by the sponsorship of team sports and participation-based events, with an emphasis on basketball and street running. Among the structuring initiatives, we highlight the strengthening of Brazilian basketball through support for official leagues. In March 2026, we formalized our sponsorship of the Women's Basketball League (LBF) for the

2026 and 2027 seasons, reaffirming our commitment to promoting women's sports, athlete development, and increasing the national visibility of the sport.

In the street running segment, we continued as one of the main sponsors of the national sporting calendar, supporting events across different regions of Brazil, including the Recife Half Marathon, the Galo da Madrugada Race, and the Circuito das Estações in Brasília. These initiatives reinforce the encouragement of sports participation, the promotion of health, and support for both amateur and professional sports.

During the period, our engagement in high-performance sports also included supporting Team Brazil at the Milano-Cortina 2026 Olympic and Paralympic Winter Games, under the structuring partnership maintained with the Brazilian Olympic Committee (COB) throughout the current Olympic cycle. This initiative supported the largest Brazilian delegation ever sent to a Winter Games, strengthening our institutional positioning in promoting sports excellence and the country's presence in international competitions.

Taken together, these actions underscore our role as a driving agent of sports development, contributing to the consolidation of strategic sports modalities, social inclusion through sports, and the expansion of public access to sporting events of national and regional scope.

## Sponsorship and Investments in Culture

In 1Q26, we were handed the keys to the Palacete Saldanha, located in Salvador's Historic Center, marking the start of the implementation of the new CAIXA Cultural Salvador unit. In January 2026, we also began the contracting and execution of cultural projects selected under the CAIXA Cultural 2026–27 Selection Program, which renew the programming of CAIXA Cultural's eight units.

In addition, on January 20, the exhibition "Reinado do Riso" opened at CAIXA Cultural Brasília, under a Technical Cooperation Agreement with the National Institute of Historic and Artistic Heritage (IPHAN). During the quarter, we also inaugurated the Cultural Café at CAIXA Cultural Recife, concluded the second season of the PodCulturaR videocast, and began the broadcast of the videocast on Canal Gov.



Under the CAIXA Gente Arteira Educational Program, 445 art-education activities were carried out. In the first quarter of 2026, CAIXA Cultural received 283.6 thousand visitors, representing a 30% increase compared to 1Q25.

## Service Structure

We are continuously enhancing our service structure and processes, always aiming to enable our 159.2 million clients to have the best possible experience when accessing our products and services. Within this context, several digital solutions have been implemented, such as digital signatures on contracts for corporate clients, greater digitalization of mortgage financing processes, and 100% digital account opening.

In addition to service through our digital channels, we are present in 97% of Brazilian municipalities, with 24.6 thousand service points. These include 3.9 thousand branches and service outlets, 20.7 thousand lottery units and CAIXA Aqui correspondents, 11 mobile branches (truck branches), 2 boat branches, and 3 container branches. We also provide the population with 20.7 thousand ATMs located in branches and self-service areas, as well as access to 27.3 thousand terminals from the Banco24Horas network.

Our broad service network and extensive capillarity are aligned with the Bank's role, contributing to the strengthening of client relationships and ensuring reach for the operationalization of government public policies.

## Sustainability

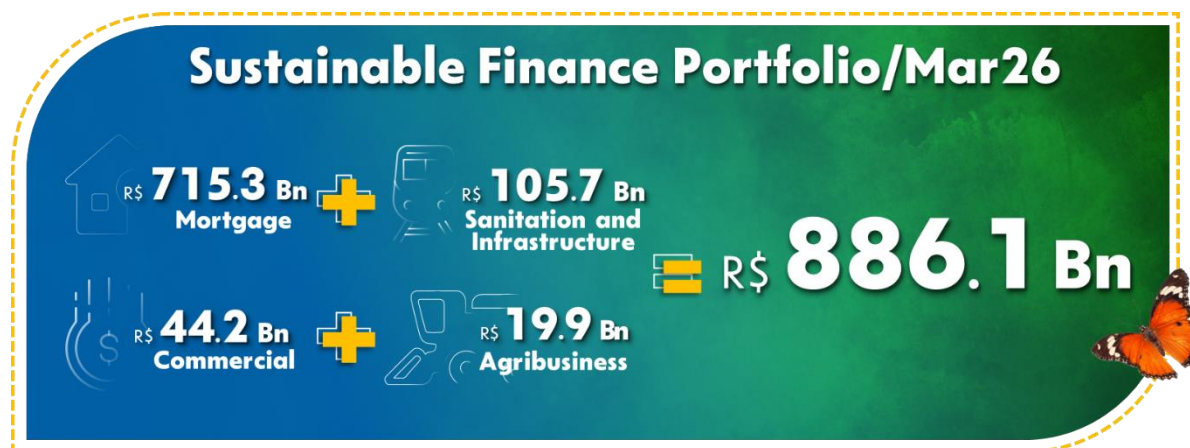
### Sustainable Finance Portfolio

We identified, within our portfolio of products and services, the amount and percentage of resources allocated to initiatives and sectors that promote the transition to a fairer and more sustainable society. Businesses are classified based on their contribution to the United Nations (UN) Sustainable Development Goals (SDGs), which consequently generates positive impacts on the environment, society, and climate.

The methodology adopted considered as sustainable those products and services that provide social benefits to the population and/or directly benefit the environment, contribute to achieving two or more SDGs, and are not intended for sectors with high exposure to social, environmental, and climate risks.



We considered credit products in a broad sense within the Mortgage, Commercial, Agribusiness, Sanitation, and Infrastructure segments. After assessing the business volume of the identified products, CAIXA's Sustainable Finance Portfolio totaled R\$886.1 billion at the end of March 2026.



### Projects under execution supported by the CAIXA Social and Environmental Fund (FSA)<sup>5</sup>

Since its establishment, CAIXA's Social and Environmental Fund (FSA) has committed more than R\$473 million to 245 projects focused on supporting socioeconomic inclusion, driving innovation for CAIXA's policies and business operations, and fostering the development of urban and environmental public policies.

Currently, the FSA has 39 projects under execution in its portfolio. In 1Q26, a total of R\$12.8 million was disbursed to 13 projects carrying out social and environmental activities across various regions of Brazil.

### Approval of the funding proposal with the International Finance Corporation (IFC) for ECOHAB.

In March 2026, we approved a US\$200 million funding arrangement with the International Finance Corporation (IFC) for the establishment of a blended finance structure, which will enable the creation of a credit line aimed at the construction and retrofit of environmentally certified housing units. This represents a strategic milestone, as it strengthens the diversification of funding sources and expands our footprint in sustainable finance.

The operation is structured under the Hab-Ecoinvest framework and aligned with our institutional strategy to promote decent and sustainable housing, contributing to the reduction of greenhouse gas emissions, fostering technological innovation in the construction sector, and mobilizing private capital. Additionally, it strengthens our

<sup>5</sup> More detailed information regarding the CAIXA FSA fund can be accessed on our website: <https://www.caixa.gov.br/sustentabilidade/fundo-socioambiental-caixa/Paginas/default.aspx>

relationship with multilateral organizations and consolidates our credibility with partners and society, demonstrating our ability to scale environmentally responsible housing solutions across Brazil.

### CAIXA Sustainable Management Seal

The CAIXA Sustainable Management Seal is a recognition granted to municipalities that present public indicators evidencing the adoption of good Environmental, Social, and Governance (ESG) practices in local public management, contributing to increased well-being and quality of life for citizens in association with sustainable urban development.

The Seal recognizes initiatives linked to the United Nations (UN) Sustainable Development Goals (SDGs) set out in the 2030 Agenda, based on a comprehensive assessment of municipal management using 22 evaluation indicators, grouped into four dimensions: Environmental, Social, Governance, and Climate.

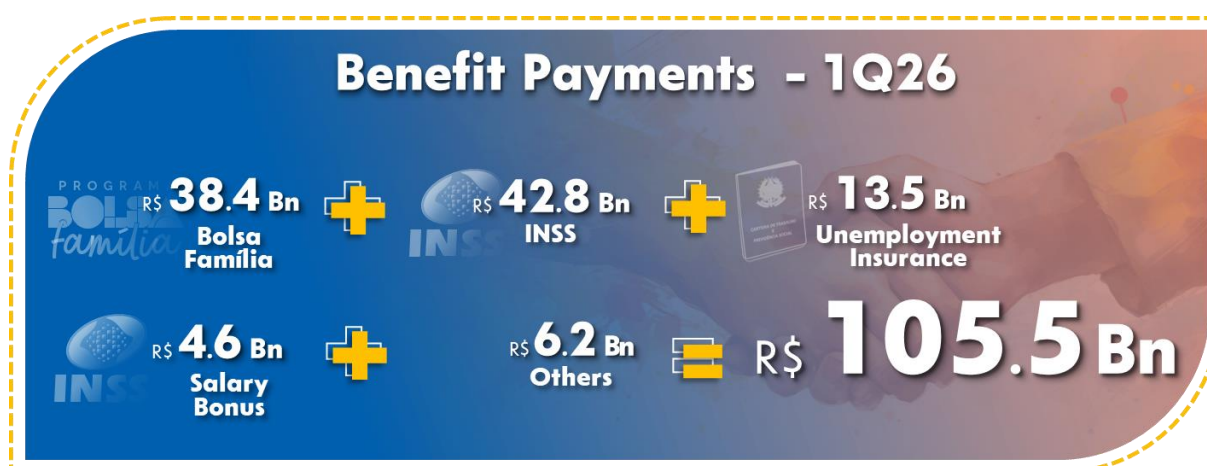
Considering the relevance of ESG issues for both CAIXA and society, this initiative not only promotes and recognizes good sustainability practices among the evaluated municipalities, but also enables certified municipalities to access differentiated conditions when contracting the Bank's products and services. Likewise, CAIXA can support municipalities in improving their indicator results through products and solutions associated with each indicator, assisting public entities in enhancing the quality of their management.

Since the creation of the Seal through March 2026, 305 municipalities have been certified. In the last quarter alone, 38 municipalities earned the Seal, of which 19 reached the Crystal level, 11 the Topaz level, and 8 the Sapphire level.



## Distribution of Social Benefits

Through our physical and digital service channels and partner network, we paid a total of R\$105.5 billion in benefits in 1Q26, distributed across 106.0 million installments related to income transfer programs, social programs, worker benefits, and INSS benefits in all Brazilian municipalities.



We highlight the payment of R\$38.4 billion under the Bolsa Família Program, distributed through 57.2 million installments to 19.0 million families; R\$42.8 billion in INSS benefits, distributed through 22.7 million installments to 7.1 million beneficiaries; and R\$13.5 billion in Unemployment Insurance, distributed through 7.1 million installments to 3.6 million beneficiaries.

In 1Q26, we paid the Salary Bonus, totaling R\$4.6 billion to 3.6 million beneficiaries. Additionally, R\$4.1 billion was paid under the Pé-de-Meia Program, benefiting 4.9 million students nationwide. Payments related to the Gas Aid and other social and regional programs totaled R\$2.1 billion.

### Support to regions affected by natural disasters

In 1Q26, we supported 260 municipalities across different regions of Brazil affected by calamities through the FGTS Calamity Withdrawal. We deployed specialized employees to provide technical support to municipal governments and to deliver assistance to the affected population. Additionally, the Bank has mobile truck branches, which can be used to support populations in affected municipalities.

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

Our teams also provide guidance to municipalities regarding the completion of documentation required to make them eligible for this withdrawal modality. Our units further supported clients in activating housing insurance policies and in the procedures required to receive immediate indemnity payments.

In support of local governments, we provided technical advisory services for the operationalization of fund transfers. Municipal governments received assistance in assessing damages and estimating costs for the recovery of ongoing works or affected buildings with significant impact on local populations, such as bridges, access roads, water supply systems, health clinics, and schools, among others.

The calamity withdrawal is essential to ensure social protection and economic resilience in critical moments. It provides immediate financial relief to families affected by natural disasters, enabling them to cover basic needs without resorting to indebtedness. In addition to fulfilling its role as an economic safety mechanism, this modality reinforces CAIXA's and the FGTS's social responsibility, aligning with ESG principles by supporting vulnerable communities in the face of extreme climate events, which tend to intensify as environmental changes progress.

## Support for Government Programs

### Loan Programs for Government Entities

Regarding the loan portfolio with Government Entities (States, the Federal District, and Municipalities), a total of 90 new contracts were executed in 1Q26, totaling R\$3.2 billion.

At the end of 1Q26, the loan portfolio with Government Entities totaled 4.4 thousand active operations, with an outstanding balance of R\$73.0 billion and serving 1.8 thousand clients in the Government segment nationwide. The loan portfolio closed the quarter with a 99.9% payment compliance rate.

### Transfer of Funds Agreements from the Federal Government's General Budget to States and Municipalities

We act as the Federal Government's agent in the operationalization of transfer agreements funded by the General Budget, enabling municipalities across Brazil to access public resources through engineering and social technical assistance tailored to the specific realities of each municipality, while also ensuring the proper use of public funds in accordance with technical and budgetary parameters regulated by the Ministries responsible for public policies and by oversight bodies.



In 1Q26, we executed 659 new transfer operations, totaling R\$2.31 billion in investments. During the same period, 679 construction works were completed, representing a total of R\$1.16 billion in investments.

## Performance Analysis and Results<sup>6</sup>

### Net Income

CAIXA reached an accounting net income of R\$3.5 billion in 1Q26, down 43.2% compared to 1Q25 and up 38.5% in relation to 4Q25. Recurring net income totaled R\$3.5 billion in 1Q26, down 34.4% compared to 1Q25 and up 25.4% in relation to 4Q25.

In R\$ million	1Q25	1Q25	Δ%	2Q24	Δ%
Financial Margin	18,280	17,543	4.2	16,351	11.8
Provision for Losses associated with Credit Risk	(6,518)	(5,356)	21.7	(2,093)	211.5
<b>Income from Financial Intermediation</b>	<b>11,762</b>	<b>12,188</b>	<b>-3.5</b>	<b>14,259</b>	<b>-17.5</b>
Income from Services and Banking Fees	7,355	7,498	-1.9	6,535	12.5
Administrative Expenses	(11,511)	(12,767)	-9.8	(10,861)	6.0
Other Operational Revenues/Expenses	(3,696)	(3,541)	4.4	(612)	504.2
Tax Expenses	(1,451)	(1,390)	4.4	(1,153)	25.8
Income from Interests in Subsidiaries and Affiliated Companies	988	867	14.0	865	14.3
Constitution and Reversal of Provisions	(787)	(309)	154.6	(1,211)	-35.0
<b>Operating Result</b>	<b>2,660</b>	<b>2,546</b>	<b>4.5</b>	<b>7,822</b>	<b>-66.0</b>
<b>Non-Operating Result</b>	<b>(70)</b>	<b>(90)</b>	<b>-22.0</b>	<b>17</b>	<b>-</b>
Income Tax, Social Contribution and Profit Sharing	879	47	1774.3	(1,738)	-
<b>Consolidated Accounting Net Income</b>	<b>3,469</b>	<b>2,504</b>	<b>38.5</b>	<b>6,101</b>	<b>-43.2</b>
Non-Recurring Events	-	(263)	-	813	-
<b>Recurring Net Income</b>	<b>3,469</b>	<b>2,767</b>	<b>25.4</b>	<b>5,289</b>	<b>-34.4</b>

The financial margin reached R\$18.3 billion in 1Q26, up 11.8% over 1Q25 and 4.2% over 4Q25.

Revenues from financial intermediation totaled R\$65.1 billion in 1Q26, increasing 18.1% from 1Q25 and declining 0.6% in relation to 4Q25.

Expenses with financial intermediation reached R\$46.8 billion in 1Q26, a 20.8% growth over 1Q25, and down 2.3% in relation to 4Q25.

The provision for losses associated with credit risk reached R\$6.5 billion in 1Q26, representing an increase of 21.7% compared to 4Q25. The comparison with the first quarter of 2025 should take into account the adoption of CMN Resolution No. 4,966/21, effective as of January 1, 2025.

<sup>6</sup> 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/>.

The aforementioned regulation introduced significant changes to the criteria for measurement, recognition, and establishment of provisions for losses associated with credit risk, replacing the previous model, predominantly based on incurred losses, with a forward-looking methodology founded on the concept of expected loss.

Accordingly, the variations observed between the periods primarily reflect the effects of the regulatory transition and should not be interpreted as a direct evolution of credit risk or portfolio performance.

Income from services (RPS) totaled R\$7.4 billion in 1Q26, a 12.5% increase from 1Q25 and 1.9% lower than in 4Q25.

Administrative expenses (personnel + other administrative expenses) totaled R\$11.5 billion in 1Q26, up 6.0% from 1Q25 and down 9.8% over 4Q25.

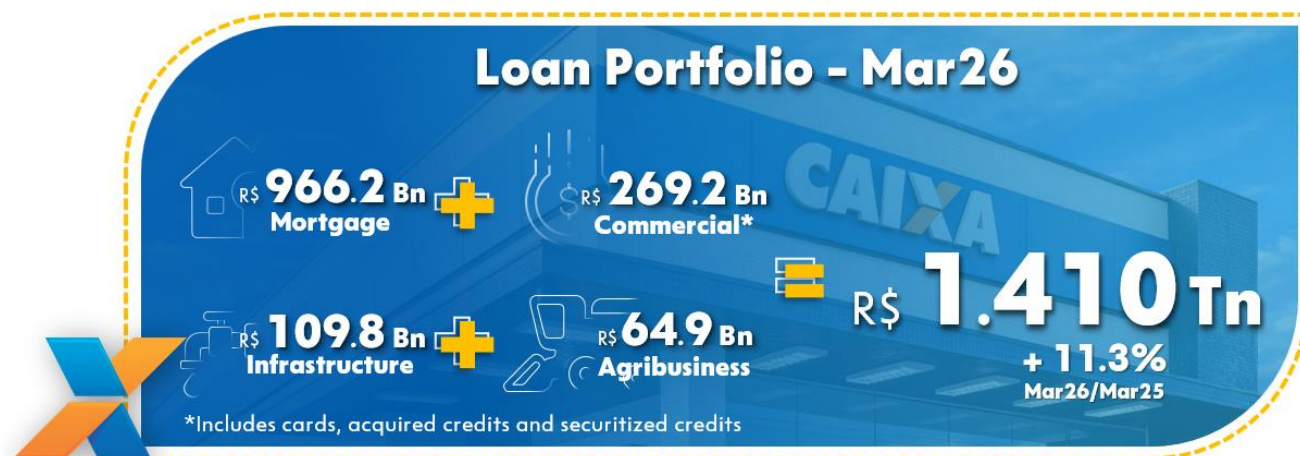
## Assets

Our assets totaled R\$2.4 trillion in March 2026, up 12.9% over the same period in the previous year and 6.2% compared to December 2025. The 12-month growth was influenced by the 11.3% increase in the loan portfolio and the 44.9% growth in the securities and derivatives portfolio.

## Loan Portfolio

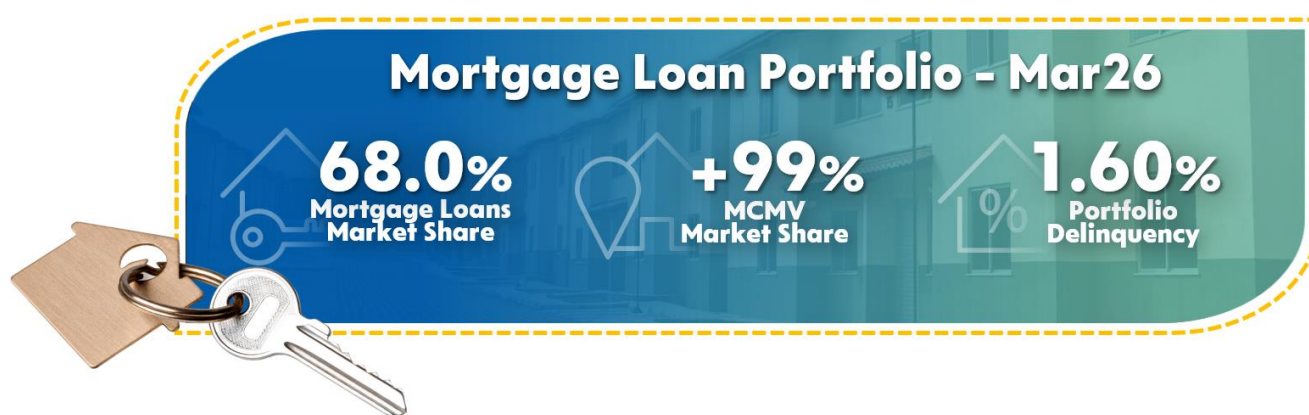
The loan portfolio ended March 2026 with a balance of R\$1.410 trillion, increasing 11.3% compared to March 2025 and 2.3% compared to December 2025. In the 12-month period, we highlight increases of 13.9% in the mortgage segment and 2.2% in agribusiness.

In 1Q26, a total of R\$179.4 billion in loans was granted, representing an increase of 17.9% compared to the same period of the previous year and a decrease of 6.4% compared to 4Q25.



We are the bank that supports Brazilians in achieving homeownership, maintaining market leadership in the mortgage segment, with a 68.0% market share in total mortgage financing, in addition to being the leading operator of the MCMV Program, with a market share of more than 99%. The delinquency rate of the portfolio stood at 1.60% at the end of March 2026, representing an increase of 0.18 p.p. compared to March 2025.

The mortgage loan portfolio ended March 2026 with a balance of R\$966.2 billion, up 13.9% compared to March 2025 and 3.0% compared to December 2025. In 1Q26, a total of R\$64.2 billion in mortgage loans was originated (considering CAIXA and FGTS resources), an increase of 30.6% compared to 1Q25 and a decrease of 11.9% compared to 4Q25.



Commercial loans to individuals ended March 2026 with a portfolio balance of R\$154.9 billion, representing an increase of 10.4% compared to March 2025 and 1.9% compared to December 2025. Payroll-deductible loans remain the highlight, with a balance of R\$114.2 billion, up 7.6% compared to March 2025, accounting for 73.7% of the commercial loan portfolio for individuals.

Regarding loan originations in the individuals segment, total originations in 1Q26 reached R\$82.1 billion, an increase of 14.0% compared to 1Q25 and 3.1% compared to 4Q25.

The commercial corporate loan portfolio ended March 2026 with a balance of R\$114.3 billion, representing growth of 8.8% compared to March 2025 and a decline of 0.4% compared to December 2025. With respect to loan originations in 1Q26, total originations amounted to R\$25.4 billion, a decrease of 4.3% compared to 1Q25 and 15.5% compared to 4Q25.

Infrastructure operations reached a balance of R\$109.8 billion at the end of March 2026, an increase of 0.5% compared to the same period of the previous year and a decline of 0.4% compared to December 2025.

In agribusiness, the loan portfolio balance totaled R\$64.9 billion at the end of March 2026, up 2.2% compared to March 2025 and 3.2% compared to December 2025.

## Portfolio Quality

The delinquency rate of the total loan portfolio ended March 2026 at 3.71%, representing an increase of 1.22 p.p. compared to March 2025 and 0.64 p.p. compared to December 2025. The provision rate stood at 4.73% at the end of March 2026, an increase of 0.54 p.p. compared to March 2025 and of 0.18 p.p. compared to December 2025. Provision coverage ended the quarter at 127.7%, declining 46.2 p.p. compared to March 2025 and 21.9 p.p. compared to December 2025.

CAIXA's total loan portfolio has 91.0% of its balance classified as Stage 1 (lowest risk classification), with a strong concentration in long-term operations, mainly due to the mortgage portfolio, which accounts for 68.5% of the total portfolio. In addition to the mortgage portfolio, collateralized operations are concentrated in the Infrastructure and Sanitation, Government, Agribusiness, and commercial credit segments covered by guarantee funds, as well as lien (pawn) operations and CAIXA Hospitais.

## Funding

The funding balance ended March 2026 at R\$2.034 trillion, representing growth of 13.7% compared to March 2025 and 6.9% compared to December 2025, with highlights to savings accounts, which totaled R\$392.4 billion, increasing 3.4% year over year and declining 1.0% quarter over quarter. We remain the leading player in the savings segment, increasing our market share from 37.8% in March 2025 to 39.2% in March 2026.

At the end of March 2026, bonds reached a balance of R\$302.1 billion, up 21.5% compared to March 2025 and 4.0% compared to December 2025. Real estate bonds, in particular, increased 24.6% compared to March 2025 and 4.6% compared to December 2025, ending March 2026 with a balance of R\$265.6 billion.

As for term deposits, CDBs posted growth during the period, with a 12.1% increase over the last 12 months and 3.3% growth compared to December 2025, closing March 2026 with a balance of R\$208.7 billion.

## Liquidity

In 1Q26, the short-term liquidity ratio (LCR) stood at 266.0%, representing an increase of 30.4 p.p. over a 12-month period and a decrease of 2.0 p.p. in the quarter.

According to BACEN Resolution No. 54/20, short-term liquidity indicators are calculated based on the simple average of daily values observed during the quarter, with reference to the disclosed base date.

## Equity

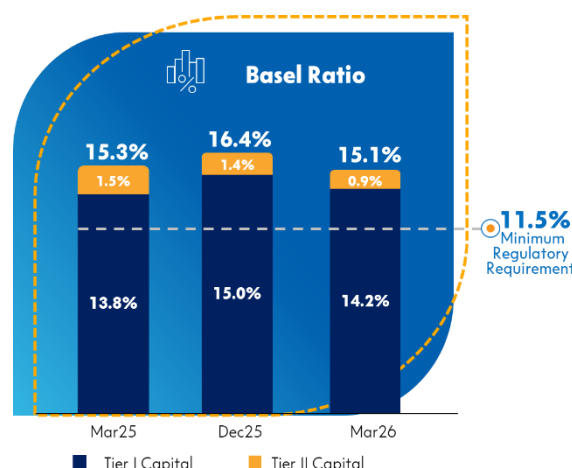
We ended March 2026 with equity of R\$153.2 billion, reflecting growth of 8.5% over 12 months and an increase of 2.3% in the quarter.



## Basel Ratio

We recorded a Basel Ratio of 15.1% at the end of March 2026, 3.6 p.p. above the minimum requirement of 11.5% established by National Monetary Council (CMN) Resolutions No. 4,955 and No. 4,958, of October 21, 2021, which set forth the recommendations of the Basel Committee on Banking Supervision regarding the capital structure of financial institutions.

We highlight our sound capital structure, reinforcing our ability to execute our strategic planning in a sustainable manner.



## CAIXA Conglomerate

### Caixa Seguridade

CAIXA Seguridade began 2026 by recording the strongest quarterly performance in its history, highlighting the robustness and high level of maturity of its business model. In 1Q26, Managerial Net Income reached R\$1,143.0 million, representing a year-over-year increase of 13.2% and a 1.6% improvement compared to the fourth quarter of 2025.

The performance reflects the consistent execution of the strategy and the strength of its partnership structure, which continue to support value creation and the recurring delivery of results. From an accounting perspective, in accordance with CPC 50 (IFRS 17), net income recognized in the period totaled R\$1,150.3 million, representing growth of 9.5% compared with both the first quarter of 2025 and the fourth quarter of 2025.

In 1Q26, financial income, on an aggregated basis — reflecting CAIXA Seguridade's proportional share in all equity interests — grew 18.2% compared to 1Q25 and accounted for 31.8% of net income for the period. This variation reflects changes in interest rates across periods and an increase in the average balance of financial investments, with Caixa Vida e Previdência standing out as the most significant investment, accounting for approximately half of this amount. As a result, the Expanded Combined Ratio (ECR) improved 3.3 p.p. on the same comparison basis, driven by stronger financial income and lower claims ratios between periods.

## CAIXA Asset

At the end of 1Q26, CAIXA Asset recorded a total of R\$632.92 billion in assets under management, up R\$28.94 billion compared to the year-end of the previous year. At the end of March 2026, the institution held a 5.52% market share and was recognized as one of the largest third-party asset managers in Brazil, ranking as the second-largest manager in the Retail, Public Sector, and Brazilian Public Servants' Pension Scheme (RPPS) segments.

Regarding the number of shareholders, in 1Q26, the funds managed by CAIXA Asset had more than 1.66 million investors, through the 448 products under management and distributed by CAIXA.

Awards and distinctions remained a consistent highlight for the institution during 1Q26. The Ministry of Finance published the results of the Prisma Fiscal Rankings for November and December 2025, as well as the ranking for January 2026. There was a total of 6 participations in these Projection Rankings. During these months, CAIXA Asset reached the Monthly Short-Term Podium for the Employed Population (1st place in November and December 2025, and 3rd place in January 2026), for the Central Government Nominal Result (4th place in November 2025 and 2nd place in December 2025), and for the Unemployment Rate (2nd place in January 2026). Additionally, CAIXA Asset was featured in the Top 5 Focus Survey ranking, securing 1st place for its Selic Rate projections for the last Copom (Central Bank of Brazil's Monetary Policy Committee) meeting in 2025 and the first meeting in 2026.

## CAIXA Cartões

In 1Q26, credit card revenue grew 16.5% over 1Q25, reaching R\$24.2 billion. The performance of our digital channels contributed to a 15.5% increase in the active client base in relation to the same period of the previous year.

The quarter was also marked by advancements in client experience, with the Credit Card Customer Satisfaction Score (CSAT) reaching 90.55% at the end of 1Q26. Additionally, the volume of infractions registered with the Central Bank of Brazil fell by 12% compared to 4Q25, which highlights the evolution of internal controls, operational monitoring, and regulatory compliance within the credit card business.

The Prepaid segment maintained its growth trajectory during the period, reaching a billing volume of R\$1.8 billion, 21.2% higher than in 1Q25. Revenues for this segment reached R\$27.3 million, 15.1% higher than in the same period of the previous year.

In the acquiring segment, revenues reached R\$7.3 billion in the quarter, up 11.1% from 1Q25. This segment recorded revenues of R\$14.4 million, a 25.5% annual growth due to the expansion of commercial efforts for the product portfolio.

## CAIXA Loterias

In 1Q26, CAIXA Loterias collected R\$5.97 billion, representing an increase of 8.4% compared to the same period in 2025. Mega-Sena and Lotofácil products accounted for 74.8% of total collections, posting a combined growth of 15.45%. Mega-Sena, with a 39.8% share, grew 30.3% compared to the same period in 2025, driven by a sequence of accumulated draws, with highlights to draws 2978 and 2979, which surpassed R\$123.6 million and R\$124.0 million in collections, respectively. Lotofácil, which represents 35% of total collections, recorded 2.2% growth in the period.

All other lottery products generated R\$1.5 billion in the first quarter of 2026, with highlights for Quina, Lotomania, and +Milionária, which together totaled R\$1.05 billion.

In R\$ million	1Q26	4Q25	Δ%	1Q25	Δ%
Net Prizes*	2,526	3,133	-19.4	2,138	18.1
Social Destination	3,167	3,314	-4.4	2,125	49.0
Social Security	1,006	1,436	-29.9	929	8.3
Security	572	820	-30.2	532	7.6
Sports	431	630	-31.6	389	10.9
Education	75	183	-59.2	118	-36.6
Culture	168	239	-30.0	155	7.9
Health	0.6	1.9	-69.2	0.4	56.7
Others	1.1	4.5	-76.4	1.7	-36.9
Taxes (Income Tax on Premium)	914	433	110.9	631	44.9
Costs and Maintenance	1,141	1,648	-30.7	1,052	8.5
<b>Total Collected**</b>	<b>5,967</b>	<b>8,614</b>	<b>-30.7</b>	<b>5,504</b>	<b>8.4</b>

\*It may include prizes resulting from bets placed in the previous quarter, as it considers the prize payment date.

\*\*Amounts consider resources allocated to the Lottery Development Fund and the remuneration of Lottery Units.

CAIXA Loterias are an important source of funds to foster social development in Brazil. In 1Q26, a total of R\$3.2 billion was transferred to legal beneficiaries for investment in Federal Government social programs in the areas of social security, sports, culture, public security, education, and health. This amount corresponds to 53.1% of the total collected during the period.

During the quarter, regarding CAIXA Loterias' activities related to risk, compliance, and integrity, efforts were focused on Information Security management practices, aiming to maintain ISO/IEC 27001 and WLA-SCS certifications. The achievement by CAIXA Loterias of the highest WLA certification level (Level 2) expands compliance with and certification under the ISO/IEC 27001 Standard for information security management systems applied to draw management, results verification, and prize payments under the responsibility of CAIXA Loterias.

By maintaining certification at the highest level and continuously implementing the controls required by ISO/IEC 27001 and WLA-SCS, CAIXA Loterias ensures that its

processes comply with legal requirements and best global practices, reinforces its commitment to society with regard to process transparency and security, and strengthens its image as a trusted lottery operator, enhancing the confidence of bettors and other stakeholders.

The Company holds the Level 3 Responsible Gaming certification, issued by the World Lotteries Association (WLA), which internationally validates the effectiveness of the actions adopted under the Responsible Gaming Program. This program seeks to curb compulsive behavior, prevent gambling by individuals under the age of 18, and raise awareness regarding the availability of treatment and prevention of gambling-related harms.

## Corporate Governance<sup>7</sup>

Our Corporate Governance is a system formed by principles, rules, structures, instruments, and processes through which the Company is directed and monitored, with the aim of protecting the rights of all stakeholders and generating sustainable value.

Ethics, understood as the set of moral principles that must be observed in the exercise of a profession, underpins the corporate governance principles—integrity, transparency, accountability, equity, and sustainability—as well as the best practices for achieving them.

- **Integrity:** to practice and promote the continuous improvement of ethical culture, avoiding decisions influenced by conflicts of interest, maintaining consistency between discourse and actions, and preserving loyalty to the organization and care for its stakeholders, society in general, and the environment;
- **Transparency:** to provide stakeholders with true, timely, coherent, clear, and relevant information, whether positive or negative, and not only that required by laws or regulations;
- **Accountability:** to perform duties with diligence and independence, with a focus on generating sustainable value in the long term, assuming responsibility for the consequences of acts and omissions;
- **Equity:** to treat the sole shareholder and other stakeholders fairly, taking into account their rights, duties, needs, interests, and expectations, individually or collectively;
- **Sustainability:** to safeguard economic and financial viability, reduce negative externalities from our businesses and operations, and enhance positive ones, considering our business model and the various types of capital (financial, intellectual, human, social, natural, and reputational) in the short, medium, and long term.

<sup>7</sup> More detailed information regarding CAIXA's corporate governance can be accessed on our website: <https://www.caixa.gov.br/sobre-a-caixa/governanca-corporativa/paginas/default.aspx>



We highlight our key Corporate Governance instruments, which guide the actions of governance agents to ensure the effectiveness and quality of the decision-making processes:

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

## Personnel Management

Our activities in the personnel area permeate the entire strategy to ensure that we remain the main partner of the Federal, State, and Municipal governments in executing public policies, in addition to humanizing work relationships, strengthening client relationships, enabling access to decent housing, strengthening governance and operational efficiency, promoting sustainability policies, and generating value through the offer of innovative solutions in business, technology, and operating environment.

In March 2026, we had 84.3 thousand employees working in branches, subsidiaries, and at headquarters, of whom 47.0 thousand were men and 37.3 thousand were women. Of this total, 4 thousand employees are People with Disabilities (PwD). The Bank also provides opportunities for young people: 5.6 thousand professionals work as interns and apprentices across all regions of Brazil.

Given that training and qualification actions are essential for the Bank's digital transformation, we continuously invest in developing our employees, offering educational solutions that support the development of digital capabilities.

### Digital Transformation - Certifications

To promote the continuous development of our employees in the models, frameworks, and assumptions of organizations focused on digital transformation, we offer reimbursable external certifications to professionals participating in the program, as well as a list of approved certifications according to the roles performed within the agile units.

These certifications help prepare employees for the future of work, enhance our competitiveness in the banking market, foster innovation and creativity, and improve team

productivity and efficiency, thereby contributing to cost reduction and greater adaptability to change.

### Digital Talent Recruitment

In March 2026, we launched the Digital Talent Recruitment model aimed at identifying, qualifying, and allocating individuals to critical roles within CAIXA's digital transformation, specifically linked to agile units (Chapters and Centers of Excellence – CoE).

This initiative is part of the strategic actions to strengthen the Bank's digital transformation by enabling the identification of employees whose skill profiles and readiness levels are aligned with the requirements of agile roles.

This new selection approach contributes to reducing time, costs, and rework in recruitment processes, accelerates the provision of critical digital capabilities, and establishes a continuous talent identification pipeline aligned with the organization's current and future business needs and with CAIXA's 2030 Strategy.

### Women Leadership

One of the main objectives of gender-equity actions is to promote and articulate adjustments in personnel management practices, when necessary, aiming to ensure equal conditions and opportunities for women and men in their professional activities, as well as to demystify gender stereotypes and foster an increase in the participation of women in leadership positions.

In this context, Universidade CAIXA plays a strategic role by developing and offering educational initiatives focused on awareness-raising, training, and professional development, with emphasis on promoting gender equity and strengthening a more inclusive organizational culture. These initiatives also enable women's participation in educational programs such as the CAIXA Mentorship Program.

### Diversity at CAIXA

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

### Parental Support

We strengthened our parental support initiatives, recognizing their role in promoting gender equity and fostering a more human-centered organizational culture. We implemented more flexible rules for maternity, paternity, and adoption leave and promoted awareness initiatives such as the Parental Support Dialogue Circle.

## Integrity, Risks, and Internal Controls

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

Our Integrity Program is aimed at preventing, detecting, and correcting illicit acts, whether committed actively or passively, ensuring the effective adoption of the Codes of Ethics and Conduct, Policies, and Guidelines, through the integration of control instruments and activities focused on integrity risk management.

The Program is aligned with the principles and guidelines of our Internal Control, Compliance and Integrity Policy, and also observes 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, which operate jointly and systemically, interrelating with one another and enabling the continuous improvement of the CAIXA Integrity Program.



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

The Program's management model is carried out through the coordination, monitoring, control, and evaluation of transversal instruments and mechanisms under the responsibility of the actors of the Integrity Ecosystem, contributing to the mitigation of integrity risks in their respective areas of operation, as weaknesses and unlawful practices are identified.

Thus, it is a dynamic process in which the main actors of the Ecosystem work together in a coordinated manner to ensure the effectiveness of the Program, the continuous

improvement of internal control mechanisms, and conduct grounded in ethical relationships and the sustainability of our business and results.

The coordination centralized by the Vice-Presidency of Risks / Office of Internal Controls and Integrity provides greater transparency and agility, supporting the procedures adopted by the actors of the Ecosystem and aiming to strengthen our image and reputation at levels of excellence recognized by society and the market.

### Prevention of Money Laundering, Terrorism Financing, and Proliferation of Weapons of Mass Destruction – AML/CFT

We operate in strict compliance with AML/CFT regulations, especially those issued by the Central Bank of Brazil (BACEN) and the Brazilian Securities and Exchange Commission (CVM). In this regard, we maintain policies, procedures, and internal controls aimed at preventing the use of our institution for such illicit activities.

We invest in applying the most advanced analytics, data science, and machine learning techniques and methodologies to the continuous improvement of monitoring and control mechanisms, aimed at identifying suspicious situations, which are duly reported to the Financial Activities Control Council (COAF), contributing to the integrity and protection of the Brazilian National Financial System.

The management of organizational culture and capacity building in this area are essential tools to ensure compliance with our AML/CFT Policy. We continuously promote training and professional development for employees, contributing to the strengthening of an organizational culture that is aware and proactive in the prevention of illicit activities.

Furthermore, in the first quarter of 2026, we renewed the ABRACAM (Brazilian Exchange Association) Compliance Seal for the Foreign Exchange Market, following an audit that attested, among other aspects, to the excellence of our AML/CFT procedures.

### 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 areas. This model strengthens governance and contributes to achieving organizational objectives while minimizing losses.



Through our risk and capital management structure, models, methodologies, systems, routines, and indicators are implemented to enable the identification, measurement, assessment, monitoring, control, and reporting for the mitigation of adverse effects resulting from risks incurred, including under normal and stress scenarios.

We periodically monitor and evaluate our risk management model in order to enhance the maturity of its structure, in adherence to best practices and compliance with internal standards.

Additionally, we maintain an Internal Control System (SCI), an important management tool composed of policies, methodologies, procedures, and institutional actors pursuing a common interest: the achievement of the organization's strategic objectives.

The relevance of the SCI is reinforced by the publication of CMN Resolution No. 4,968/2021 and CMN Resolution No. 5,178/2024, which, among their main provisions, emphasize continuous monitoring of control activities, adequate segregation of duties, and the independence of organizational areas, with a view to avoiding conflicts of interest and ensuring the active involvement of Senior Management in strengthening internal controls.

We carried out supervision of internal controls related to equity investments, the Federal Employees' Pension Foundation (FUNCEF), and Capital Markets processes, including brokerage, custody, and public securities offerings, as well as the monitoring of first-line indicators in accordance with mandatory activities, reinforcing our commitment to regulatory compliance.

### Reporting Channel<sup>8</sup>

The Reporting Channel is a mechanism for receiving internal and external reports, anonymous or identified, regarding the collaboration in or the practice of suspected acts of corruption or other acts harmful to national or foreign Public Administration, with established rules on non-retaliation and protection for whistleblowers acting in good faith.

The Channel is hosted in a secure environment, external to CAIXA's technological infrastructure, and is managed by Aliant (a member of the ICTS Group), with operational management by the Ombudsman unit, which may suggest improvements to processes and



<sup>8</sup> The Reporting Channel can be accessed through our website:

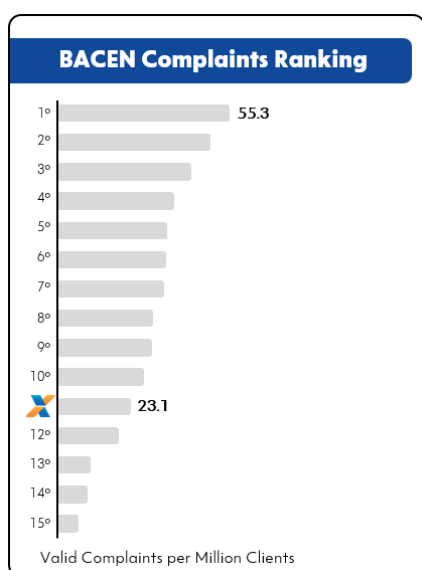
<https://www.caixa.gov.br/atendimento/canal-denuncia/paginas/default.aspx>

systems in its capacity as a first-line unit. In addition, there is a second-line unit that assesses whether the processes for receiving and investigating reports are adequate, in order to mitigate operational and integrity risks.

Through the Reporting Channel, employees, former employees, statutory members, collaborators, service providers, clients, partners, suppliers, or any citizen may submit reports indicating suspected irregularities or illegal acts involving CAIXA.

## Ombudsman

Feedback from clients and regulatory bodies in numbers:



- 38.3 thousand client cases handled through CAIXA's Ombudsman, the Consumer Protection and Defense Program (PROCON), and the Central Bank of Brazil (BACEN) channels between October and December, representing a 19% increase in complaints compared to the same period of the previous year.
- CAIXA maintained the 11th position in BACEN's Complaints Ranking in 1Q26. The ranking is based on complaints registered through BACEN's service channels and classifies institutions in descending order of complaint levels, from the most to the least complained-about institution.

Quantitative and qualitative information on all registered complaints is routinely produced by the Ombudsman and forwarded to key Committees, as well as to executives and product and service managers, for evaluation and for the development of actions aimed at improving the client journey.

## Independent Audit

We have a process in place for the hiring of an Independent Auditor, considering aspects of transparency, compliance, objectivity, and independence, as well as ensuring the non-engagement of the same firm for other services that could give rise to potential conflicts of interest or compromise independence or objectivity in the performance of its activities.

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



## Acknowledgments

The performance achieved during the period reflects the corporate strategy aligned with the engagement and work of all employees and collaborators, to whom we extend our appreciation for their effort and commitment. We also thank all clients and partners for their trust and loyalty, which drive our ongoing pursuit of continuous improvement, essential to the development of CAIXA and Brazil.

Management.

## Glossary

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

**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.

**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.

**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.

**Net Promoter Score (NPS):** Metric used to measure client satisfaction and loyalty toward a company, product, or service.

**Sustainable Development Goals (SDGs):** 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.

**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.





# CAIXA

É POR VOCÊ. É POR TODO O BRASIL.



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