



1Q26

PERFORMANCE  
**ANALYSIS REPORT**





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## Forward-Looking Statements

This Performance Analysis Report is based on CAIXA's Consolidated Financial Statements as of March 31, 2026.

Managerial statements for previous periods may have been reclassified for comparative purposes in the event of changes in methodologies, which may generate possible differences due to reallocations or any grouping of items, aiming to provide a better understanding or vision of changes in assets, liabilities, results, or preserve data comparability between periods.

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

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

CMN Resolution No. 4,966, issued by the Central Bank of Brazil in 2021, came into effect on January 01, 2025. The regulation establishes the basis for the adoption of IFRS 9 by financial institutions in Brazil. It impacts a broad range of aspects of the financial statements, including credit risk assessment, the accounting of financial instruments, and the generation of financial information, thereby increasing comparability among financial institutions and facilitating the analysis and comparison of their performance. We note, however, that the adoption of this Resolution limits comparability with prior periods due to the reclassification of income statement items, as well as the new expected credit loss provisioning model.

### 1Q26 Conference Call Connection Details

Friday, May 15, 2026

10:00 a.m. (Brasília Time)

9:00 a.m. (US Eastern Time)

Webcast (Simultaneous translation)

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



# Highlights

## 1Q26

1Q26/1Q25

**Financial  
Intermediation  
Revenues**

**65.1 Bn**  
+18.1%

**Financial  
Intermediation  
Expenses**

**46.8 Bn**  
+20.8%

**Financial  
Margin**

**18.3 Bn**  
+11.8%

**Allowance for  
Loan Losses**

**6.5 Bn**  
+211.5%

**Income from  
Services**

**7.4 Bn**  
+12.5%

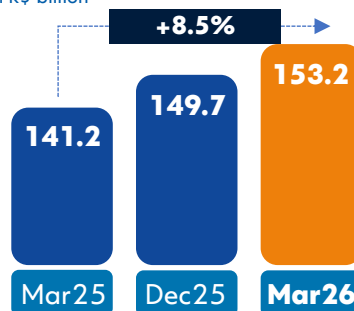
**Administrative  
Expenses<sup>1</sup>**

**11.5 Bn**  
+6.0%

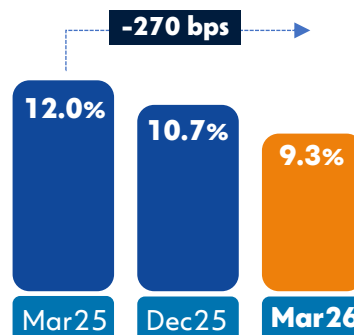
<sup>1</sup> Includes personnel expenses and other administrative expenses.

**Net Equity**

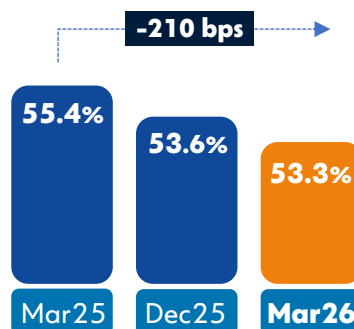
in R\$ billion



**Recurring ROE**



**Recurring OEI**



**Recurring Net  
Income**

**3.5 Bn**

**-34.4%**  
1Q26/1Q25

**+25.4%**  
1Q26/4Q25



# Highlights

## Result

Recurring net income in 1Q26 totaled R\$ 3.5 billion, a decrease of 34.4% compared to 1Q25 and an increase of 25.4% compared to 4Q25.

Recurring return on equity (ROE) was 9.31%, down 269 bps compared to Mar25 and 137 bps from Dec25.

## Financial Margin

Financial margin reached R\$ 18.3 billion in 1Q26, increasing 11.8% compared to 1Q25 and 4.2% compared to 4Q25. In the YoY comparison (1Q26 vs. 1Q25), financial intermediation income (FII) increased 18.1%, while financial intermediation expenses (FIE) increased 20.8%. The difference between the growth rates of FII and FIE has been narrowing, a favorable trend that contributes to margin expansion and to the improvement of CAIXA's profitability.

## Allowance for Loan Losses

Allowance for loan losses related to credit risk reached R\$ 6.5 billion in 1Q26, an increase of 21.7% compared to 4Q25.

The YoY comparison with 1Q25 should consider the adoption of CMN Resolution No. 4,966/21, effective as of January 1, 2025.

## Loan Portfolio

The loan portfolio ended Mar26 with a balance of R\$ 1.410 trillion, up 11.3% compared to Mar25 and 2.3% compared to Dec25. The increase in balance versus Mar25 was driven by growth of 13.9% in mortgage loans, 10.4% in retail commercial loans, 8.8% in corporate commercial loans, and 2.2% in agribusiness.

In 1Q26, CAIXA originated R\$ 179.4 billion in loans, up 17.9% over 1Q25 and down 6.4% compared to 4Q25.

Mortgage loan originations totaled R\$ 64.2 billion, representing an increase of 30.6% compared to 1Q25 and a decrease of 11.9% compared to 4Q25.

CAIXA's portfolio ended Mar26 with a delinquency rate of 3.71%, up 122 bps compared to Mar25, and 64 bps compared to Dec25.

The increase compared to the previous year is due to the extension of the period during which operations remain in the active portfolio, following the adoption of CMN Resolution No. 4,966/2021, which classifies assets into three stages according to their credit risk. As of Mar26, 91.0% of CAIXA's loan portfolio was classified in Stage 1, highlighting the overall quality of the institution's loan portfolio.

Additionally, regarding the distribution of assets across categories C1 to C5, it is worth noting that 77.0% of the portfolio is classified in categories C1 and C2, which correspond to operations with higher-quality collateral. The C5 portfolio shows a high concentration in payroll-deductible loans, which account for more than 70% of this segment. Although this modality does not have real collateral, it has historically exhibited low delinquency rates, supported by the payroll deduction mechanism, which mitigates credit risk and reduces the likelihood of actual losses.

## Recurring Net Income



**R\$ 3.5 Bn**



**-34.4%**  
1Q26/1Q25

## Financial Margin



**R\$ 18.3 Bn**



**+11.8%**  
1Q26/1Q25

## Loan Portfolio



**R\$ 1.410 Tn**



**+11.3%**  
Mar26/Mar25





# Highlights

## Revenues from Services and Banking Fees and Operational Efficiency

Revenues from Services and Banking Fees (RSB) totaled R\$ 7.4 billion in 1Q26, an increase of 12.5% compared to 1Q25 and a decrease of 1.9% compared to 4Q25. In the YoY comparison, positive highlights include increases of 27.3% in government services, 19.9% in debit and credit card revenues, 17.2% in investment funds, and 10.5% in credit-related services.

Administrative expenses (personnel expenses and other administrative expenses) totaled R\$ 11.5 billion in 1Q26, an increase of 6.0% compared to 1Q25 and a decrease of 9.8% compared to 4Q25. On a 12-month basis, the increase was driven by a 6.1% rise in personnel expenses and a 5.7% increase in other administrative expenses.

CAIXA's recurring operating efficiency index stood at 53.27% as of Mar26, down 210 bps compared to Mar25 and 35 bps compared to Dec25.

## Funding

Total funding balances reached R\$ 2.034 trillion as of Mar26, up 13.7% compared to Mar25 and 6.9% over Dec25. Highlights include a 3.4% increase in savings deposits over 12 months, totaling R\$ 392.4 billion and representing a 39.2% market share.

Bonds issued in the domestic market reached a balance of R\$ 302.1 billion, increasing 21.5% compared to Mar25 and 4.0% compared to Dec25.

## Clients and Service Network


As of Mar26, CAIXA had 159.2 million checking and savings account holders, of which 157.0 million were individuals and 2.2 million were corporate clients.

CAIXA's network is present in more than 97% of the country's municipalities, with 24.6 thousand service points. This includes 3.9 thousand branches and banking service points, 20.7 thousand lottery units and CAIXA Aqui correspondents, 11 truck branches, 2 boat branches, and 3 container branches. In addition, CAIXA provides the population with 20.7 thousand ATMs available at service points and self-service rooms, as well as 27.3 thousand Banco24Horas terminals.

Additionally, CAIXA continues to advance in technological modernization and improvements in digital channels, with 14.4 billion digital transactions (apps and internet banking) carried out in 1Q26.


## Revenues from Services and Banking Fees

 **R\$ 7.4 Bn**


 **+12.5%**  
1Q26/1Q25

## Funding Balance

 **R\$ 2.034 Tn**

 **+13.7%**  
Mar26/Mar25

## Recurring Operating Efficiency Index

 **53.27%**

 **-210 bps**  
Mar26/Mar25



# Key Numbers

Key Numbers Income Statement (R\$ million)	1Q26	4Q25	Δ%	1Q25	Δ%
Accounting Net Income	3,469	2,504	38.5	6,101	-43.2
Recurring Net Income	3,469	2,767	25.4	5,289	-34.4
Operating Result	2,660	2,546	4.5	7,822	-66.0
Financial Margin	18,280	17,543	4.2	16,351	11.8
Allowance for Loan Losses	(6,518)	(5,356)	21.7	(2,093)	211.5
Gross Income from Financial Intermediation	11,762	12,188	-3.5	14,259	-17.5
Revenues from Services <sup>1</sup>	7,355	7,498	-1.9	6,535	12.5
Administrative Expenses	(11,511)	(12,767)	-9.8	(10,861)	6.0
Personnel Expenses	(8,018)	(8,672)	-7.5	(7,556)	6.1
Other Administrative Expenses	(3,493)	(4,095)	-14.7	(3,305)	5.7
Equity Items (R\$ million)	1Q26	4Q25	Δ%	1Q25	Δ%
Assets under Management	4,046,543	3,856,782	4.9	3,620,729	11.8
Caixa Assets	2,360,943	2,223,557	6.2	2,091,005	12.9
Third-Party Assets	1,685,599	1,633,225	3.2	1,529,724	10.2
FGTS	851,547	829,781	2.6	786,780	8.2
Investment Funds <sup>2</sup>	769,156	739,349	4.0	675,040	13.9
Other Assets	64,897	64,095	1.3	67,904	-4.4
Loan <sup>3</sup>	1,410,090	1,377,893	2.3	1,266,710	11.3
Individual Commercial <sup>4</sup>	154,900	151,988	1.9	140,270	10.4
Corporate Commercial <sup>4</sup>	114,310	114,734	-0.4	105,076	8.8
Mortgage	966,163	938,028	3.0	848,608	13.9
Infrastructure	109,805	110,225	-0.4	109,220	0.5
Agribusiness	64,912	62,919	3.2	63,537	2.2
Allowance for Loan Losses	(66,679)	(62,709)	6.3	(53,027)	25.7
Deposits	854,706	821,343	4.1	770,403	10.9
Saving	392,371	396,219	-1.0	379,394	3.4
Term Deposits	363,275	320,590	13.3	298,362	21.8
Demand Deposits	49,974	54,013	-7.5	47,668	4.8
Other Deposits	49,086	50,522	-2.8	44,980	9.1
Bonds issued in the domestic market <sup>5</sup>	302,142	290,503	4.0	248,702	21.5
Net Equity	153,154	149,672	2.3	141,192	8.5
Capital Indicators (in %)	1Q26	4Q25	Δ p.p.	1Q25	Δ bps
Basel Ratio	15.13	16.39	-1.26	15.26	-13
Core Capital Ratio	13.46	14.28	-0.82	13.59	-13
Level 1 Capital Ratio	14.18	15.05	-0.87	13.79	39
Indicators of Loan Portfolio (in %)	1Q26	4Q25	Δ p.p.	1Q25	Δ bps
Delinquency (overdue > 90 Days)	3.71	3.07	0.64	2.49	122
Free Individuals	6.12	6.02	0.10	4.85	127
Free Corporate	13.20	12.13	1.07	9.29	391
Mortgage <sup>6</sup>	1.60	1.18	0.42	1.42	18
Infrastructure	0.03	0.01	0.02	0.06	-3
Agribusiness	18.29	14.09	4.20	4.30	1399
Allowance for Loan Losses/Loan	4.73	4.55	0.18	4.19	54
Coverage > 90 days <sup>7</sup>	127.66	149.55	-21.89	173.90	-4624
Coverage > 60 days <sup>7</sup>	87.28	100.48	-13.20	115.49	-2821

<sup>1</sup> Banking Fees are included.

<sup>2</sup> Managed Portfolios of Funds and Government Programs, FIC FI, and FI FGTS are excluded.

<sup>3</sup> It refers to the loan portfolio classified according to the Central Bank of Brazil criteria.

<sup>4</sup> Cards, Acquired Loans, and Securitized Loans are included.

<sup>5</sup> Real estate and mortgage bonds, financial bonds, and agribusiness bonds are included.

<sup>6</sup> Financing transactions for the acquisition of construction materials are considered.

<sup>7</sup> The Balance of Allowance for Loan Losses/Delinquency Balance is considered.



# Key Numbers

Performance Indicators (in %)	1Q26	4Q25	Δ p.p.	1Q25	Δ bps
Accounting ROA <sup>8</sup>	0.60	0.75	-0.15	0.86	-26
Accounting ROE <sup>9</sup>	9.13	11.08	-1.95	12.57	-344
Recurring ROA <sup>10</sup>	0.61	0.73	-0.11	0.82	-21
Recurring ROE <sup>11</sup>	9.31	10.67	-1.37	12.00	-269
Recurring Operating Efficiency Index <sup>12</sup>	53.27	53.62	-0.35	55.37	-210
Recurring Administrative Expenses Coverage Ratio <sup>12</sup>	62.62	61.84	0.79	62.95	-33
Recurring Personnel Expenses Coverage Ratio <sup>12</sup>	92.61	91.60	1.01	93.19	-59
Fixed Assets Ratio	10.63	9.79	0.84	10.43	20
Public Sector Indebtedness	35.12	36.35	-1.23	41.41	-629
Structure (Quantity)	1Q26	4Q25	Δ Qty	1Q25	Δ Qty
Banking Service Points	24,613	24,795	-182	25,798	-1,185
Branches	3,002	3,120	-118	3,252	-250
PA (Banking Service Points)	859	805	54	992	-133
CAIXA Aqui Correspondents	7,770	7,853	-83	8,426	-656
Lottery Units	12,966	13,002	-36	13,115	-149
Truck Branches	11	11	-	11	-
Boat Branches	2	2	-	2	-
Container Branch	3	2	1	-	3
Electronic Self-Service Points	20,710	21,789	-1,079	23,823	-3,113
Banco 24 Horas Terminals	27,312	26,705	607	24,285	3,027
Workforce	90,039	90,898	-859	90,175	-136
CAIXA Employees	84,363	84,394	-31	83,770	593
Interns and young apprentices	5,676	6,504	-828	6,405	-729
Clients and Accounts (in thousand)	1Q26	4Q25	Δ Qty	1Q25	Δ Qty
Clients	159,249	157,207	2,042	155,408	3,841
Individuals	157,034	155,028	2,006	153,320	3,713
Corporate	2,215	2,179	36	2,087	128
Total Number of Accounts	244,781	240,472	4,308	235,229	9,552
Checking accounts <sup>13</sup>	23,068	21,020	2,047	18,466	4,602
Individuals	21,166	19,152	2,013	16,581	4,585
Corporate	1,902	1,868	34	1,885	17
Savings Accounts	221,713	219,452	2,261	216,763	4,950
Market Share (in %)	1Q26	4Q25	Δ p.p.	1Q25	Δ bps
Savings Accounts	39.25	38.76	0.48	37.77	147
Demand Deposits	16.28	16.09	0.20	14.57	171
Certificate of Bank Deposit	7.67	7.53	0.14	7.69	-2
LCI	49.74	49.73	0.01	47.97	177
LF	3.40	3.42	-0.03	3.56	-16
LCA	2.01	2.09	-0.08	2.53	-52
Investment Funds	6.78	6.62	0.16	6.94	-16
Loans <sup>14</sup>	19.49	19.27	0.23	19.20	29
Total Individuals	25.29	25.18	0.11	25.00	29
Total Corporate	9.71	9.56	0.15	9.71	0
Mortgage	68.03	67.68	0.36	66.75	128
Agribusiness	9.34	9.42	-0.07	9.96	-62

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

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

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

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

<sup>12</sup> Accrued indicators in 12 months.

<sup>13</sup> Checking accounts, except Payroll Accounts and CAIXA Fácil accounts.

<sup>14</sup> Considers the loan portfolio, except securitized loans and acquired loan portfolios.





# Balance Sheet

Below are the main data from the Balance Sheet with managerial consolidations.

Assets - Balance in R\$ million	Mar26	Dec25	Δ%	Mar25	Δ%
Cash and Cash Equivalents	9,471	10,070	-5.9	8,254	14.7
Financial Assets	2,293,040	2,162,306	6.0	2,027,626	13.1
Allowance for Loan Losses	(66,679)	(62,709)	6.3	(53,027)	25.7
Tax Assets	78,575	76,364	2.9	72,458	8.4
Investments	13,858	13,698	1.2	13,417	3.3
Fixed Assets for Use	7,634	7,165	6.5	4,332	76.2
Intangible Assets	4,590	4,632	-0.9	3,330	37.9
Other Assets	20,453	12,030	70.0	14,616	39.9
<b>Total</b>	<b>2,360,943</b>	<b>2,223,557</b>	<b>6.2</b>	<b>2,091,005</b>	<b>12.9</b>

Liabilities and Net Equity - Balance in R\$ million	Mar26	Dec25	Δ%	Mar25	Δ%
Financial Liabilities	2,120,046	1,986,162	6.7	1,863,216	13.8
Provisions	9,504	9,440	0.7	12,486	-23.9
Expected losses on collateral provided and loan commitments	1,308	1,763	-25.8	1,457	-10.2
Tax Liabilities	6,610	6,629	-0.3	5,893	12.2
Actuarial Liabilities	21,858	21,937	-0.4	23,997	-8.9
Other Liabilities	48,464	47,954	1.1	42,764	13.3
Net Equity	153,154	149,672	2.3	141,192	8.5
<b>Total</b>	<b>2,360,943</b>	<b>2,223,557</b>	<b>6.2</b>	<b>2,091,005</b>	<b>12.9</b>

## Ratings

CAIXA's ratings at the main credit risk agencies are:

Ratings Outlook	Global Scale				National Scale	
	Local Currency		Foreign Currency			
	Long-Term	Short-Term	Long-Term	Short-Term	Long-Term	Short-Term
Fitch Ratings	BB (Stable)	B	BB (Stable)	B	AAA(bra) (Stable)	F1+(bra)
Moody's	Ba1 (Stable)	Not Prime	Ba1 (Stable)	Not Prime	AAA.br (Stable)	ML A-1.br
Standard & Poor's	BB (Stable)	B	BB (Stable)	B	brAAA (Stable)	brA-1+

**Fitch:** Last Report– Mar/26

**Moody's Global Scale:** Last Report– Apr/26

**Moody's National Scale:** Last Report– Jan/26

**S&P Global Scale:** Last Report– Mar/26

**S&P National Scale:** Last Report– Apr/26



# Net Income and Assets

Recurring net income in 1Q26 totaled R\$ 3.5 billion, down 34.4% over 1Q25 and up 25.4% from 4Q25.

In 1Q26, there were no non-recurring events; therefore, accounting net income totaled R\$ 3.5 billion, down 43.2% over 1Q25 and up 38.5% from 4Q25.

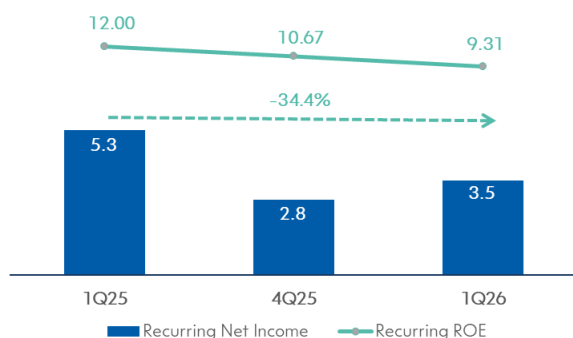
Recurring ROE was 9.31% in March 2026, down 269 bps over March 2025 and 137 bps from December 2025.

In Mar26 the net equity was R\$ 153.2 billion, up 8.5% over the last 12 months and up 2.3% quarter-over-quarter. Considering CAIXA's 25% payout ratio, the increase in equity may exert pressure on the return on equity (ROE), particularly when compared to market peers, which have historically maintained payout levels above 25%.

Recurring ROA reached 0.61% in Mar26, down 21 bps over Mar25 and 11 bps from Dec25.

## Recurring net income and ROE

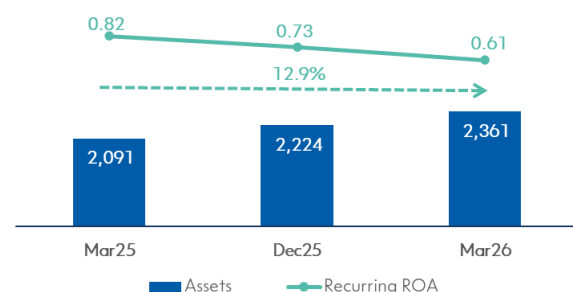
Figures in R\$ billion and indicator in %



CAIXA's assets totaled R\$ 2.361 trillion, up 12.9% over Mar25, mainly driven by the 11.3% growth in the loan portfolio. Compared to Dec25, assets grew 6.2%, primarily reflecting the 2.3% increase in the loan portfolio.

## CAIXA's Assets and Recurring Return on Average Assets

Figures in R\$ billion and indicator in %



## Recurring net income

**R\$ 3.5 Bn**

**-34.4%**  
1Q26/1Q25

## Recurring ROE

**9.3%**

**-270 bps**  
Mar26/Mar25

## CAIXA's Assets

**R\$ 2.361 Tn**

**+12.9%**  
Mar26/Mar25

## Recurring ROA

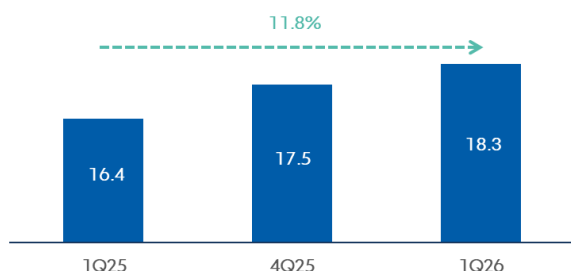
**0.61%**

**-21 bps**  
Mar26/Mar25

Financial margin reached R\$ 18.3 billion in 1Q26, up 11.8% over 1Q25 and 4.2% over 4Q25. The YoY variation was driven by an 18.1% increase in revenues from financial intermediation, partially offset by a 20.8% rise in financial intermediation expenses. On a quarterly basis, the change in margin reflected a 2.3% decrease in financial intermediation expenses, offset by a 0.6% decline in revenues from financial intermediation.

#### Financial Margin

Figures in R\$ billion and variation in %



#### Revenues from Financial Intermediation

R\$ **65.1** Bn

+18.1%  
1Q26/1Q25

#### Expenses with Financial Intermediation

R\$ **46.8** Bn

+20.8%  
1Q26/1Q25

## Recurring and non-recurring results

According to BCB Resolution No. 2/2020, we list below recurring and non-recurring results, net of tax effects:

In million	1Q26	1Q25
Net Income(a)	3,469	6,101
Non-recurring events (b)	-	1,647
PDV 2024 (1)	-	(93)
Actuarial assessment REG REPLAN (2)	-	901
Gain on disposal - CAIXA Seguridade (3)	-	839
Expenses impacted by the Events (c) (4)	-	(835)
Non-recurring results (d = b + c)	-	813
<b>Regulatory recurring results (e = a - d)</b>	<b>3,469</b>	<b>5,289</b>

#### • 1Q26

There were no impacts from non-recurring events in the 1Q26.

#### • 1Q25

- (1) Compensation for future benefits related to meal allowance for retirees who joined the 2024 Voluntary Separation Program (PDV);
- (2) Extraordinary actuarial valuation of REG/REPLAN due to regulatory changes approved by the competent authorities;
- (3) Related to the sale of 82,380,893 common shares issued by CAIXA Seguridade Participações S.A., through a secondary public offering;
- (4) Expenses affected by these events include tax impacts, as well as profit-sharing (PLR) and IHCD expenses related to non-recurring items.



## Loan Portfolio

The loan portfolio ended Mar26 with a balance of R\$ 1.410 trillion, up 11.3% compared to Mar25 and 2.3% compared to Dec25. Market share was 19.5%, up 30 bps compared to Mar25 and 20 bps compared to Dec25.

Mortgage loans were the most representative segment in the total portfolio, with a share of 68.5% and a balance of R\$ 966.2 billion, up 13.9% compared to Mar25 and 3.0% compared to Dec25. Of this amount, R\$ 589.7 billion was funded by the Worker's Severance Fund (FGTS), up 17.1% compared to Mar25 and 3.6% compared to Dec25; and R\$ 376.5 billion was funded with CAIXA funds<sup>1</sup>, up 9.1% YoY and 2.1% QoQ.

In 1Q26, total originations reached R\$ 64.2 billion, considering CAIXA and FGTS funds, up 30.6% compared to 1Q25 and down 11.9% compared to 4Q25. Originations with FGTS funds totaled R\$ 38.6 billion, up 20.5% YoY and down 15.8% QoQ. Originations with CAIXA funds totaled R\$ 25.6 billion, up 49.4% compared to 1Q25 and down 5.2% compared to 4Q25.

CAIXA is the market leader in the real estate segment, with a 68.0% market share in total mortgage loans. Market share increased by 130 bps compared to Mar25 and by 40 bps compared to Dec25.

CAIXA remains the main financial agent for the Minha Casa Minha Vida Program, with a market share of over 99%.

The Infrastructure loan portfolio ended Mar26 with a balance of R\$ 109.8 billion, up 0.5% compared to Mar25 and down 0.4% compared to Dec25.

The balance of commercial loans for individuals reached R\$ 154.9 billion in Mar26, up 10.4% compared to Mar25 and 1.9% compared to Dec25. We highlight the payroll-deductible loan portfolio, which accounts for 73.7% of the commercial loans for individuals, totaling R\$ 114.2 billion, up 7.6% YoY and 2.2% QoQ. CAIXA's market share in this segment totaled 14.8%.

The balance of commercial loans for corporate clients reached R\$ 114.3 billion in Mar26, up 8.8% compared to Mar25 and down 0.4% compared to Dec25. In 1Q26, R\$ 25.4 billion was granted in corporate commercial loans, representing a decrease of 4.3% compared to 1Q25 and 15.5% compared to 4Q25.

Balance in R\$ million	Mar26	Dec25	Δ%	Mar25	Δ%
Mortgage	966,163	938,028	3.0	848,608	13.9
Commercial Loan	269,210	266,721	0.9	245,345	9.7
Individuals	154,900	151,988	1.9	140,270	10.4
Corporate	114,310	114,734	-0.4	105,076	8.8
Sanitation and Infrastructure	109,805	110,225	-0.4	109,220	0.5
Agribusiness	64,912	62,919	3.2	63,537	2.2
<b>Total Portfolio</b>	<b>1,410,090</b>	<b>1,377,893</b>	<b>2.3</b>	<b>1,266,710</b>	<b>11.3</b>

The agribusiness loan portfolio reached a R\$ 64.9 billion balance in Mar26, up 2.2% over Mar25 and up 3.2% over Dec25. In 1Q26 a total of R\$ 4.4 billion in loans was granted, up 14.8% over 1Q25 and 0.5% over 4Q25.

As a result, total loan originations reached R\$ 179.4 billion in 1Q26, up 17.9% over 1Q25 and down 6.4% over 4Q25.

<sup>1</sup> Construcard and Brazilian Savings and Loan System (SBPE) are included.



## Loan Portfolio Balance



R\$ **1.410** Tn

+11.3%  
Mar26/Mar25

## Mortgage Loans balance



R\$ **966.2** Bn

+13.9%  
Mar26/Mar25

## Commercial Loans Balance



R\$ **269.2** Bn

+9.7%  
Mar26/Mar25

## Mortgage Market share

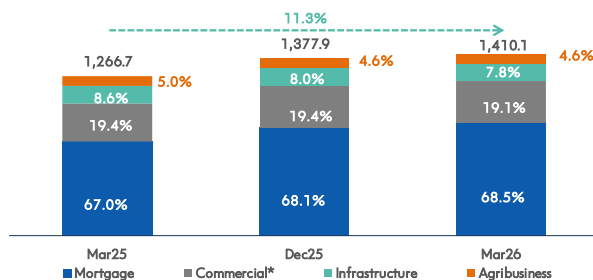


**68.0%**

+130 bps  
Mar26/Mar25

## Loans Breakdown

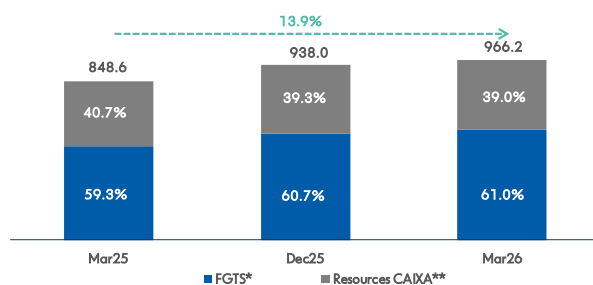
Figures in R\$ billion and Market Share in %



\* Includes Cards, Acquired Loans, and Securitized Loans.

## Breakdown of Mortgage Loans

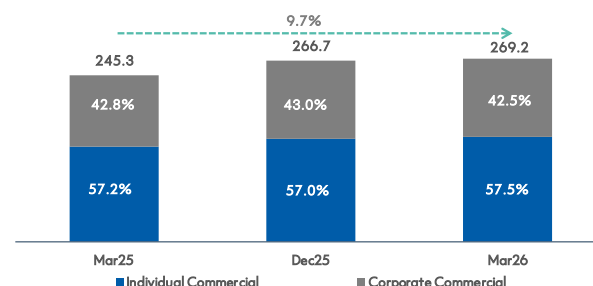
Figures in R\$ billion and Market Share in %



\* Includes subsidies. \*\* Includes Construcard.

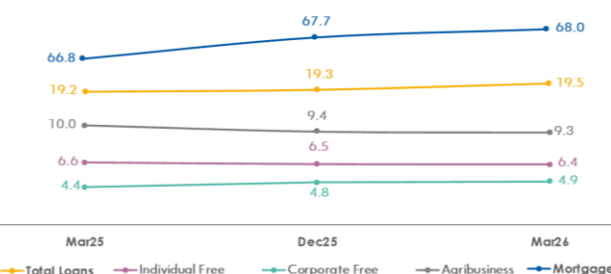
## Breakdown of Commercial Loans

Figures in R\$ billion and Market Share in %



## Market Share

In %







# Loan Portfolio Quality

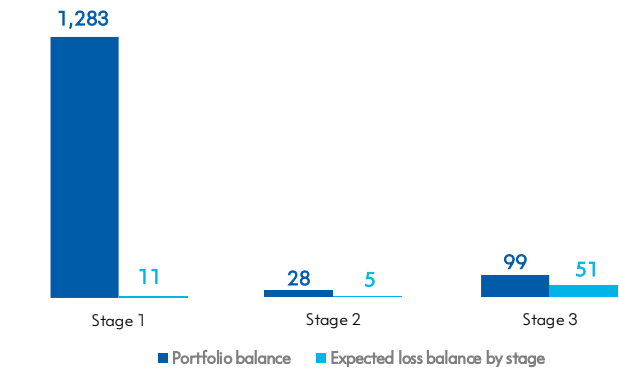
The assessment of financial assets, according to CMN Resolution 4,966/2021, adopts macroeconomic estimates and scenarios, as well as delinquency periods, with a focus on identifying problem assets. In this sense, assets are now classified into three stages.

Stage 1 – Refers to instruments in a situation compatible with the level of risk observed in the concessions, where the expected loss considers the probability of the financial instrument being classified as a problematic asset within the next 12 months or over the instrument's remaining term if this is less than 12 months.

Stage 2 – Refers to instruments for which credit risk has already shown a significant increase, where the expected loss considers the probability of the financial instrument being classified as a problematic asset throughout the entire expected term of the financial instrument.

Stage 3 – refers to instruments that are already characterized as problematic assets, that is , with a delay of more than 90 days or indications that the respective obligation will not be fully honored under the agreed terms, without the need to resort to guarantees or collateral.

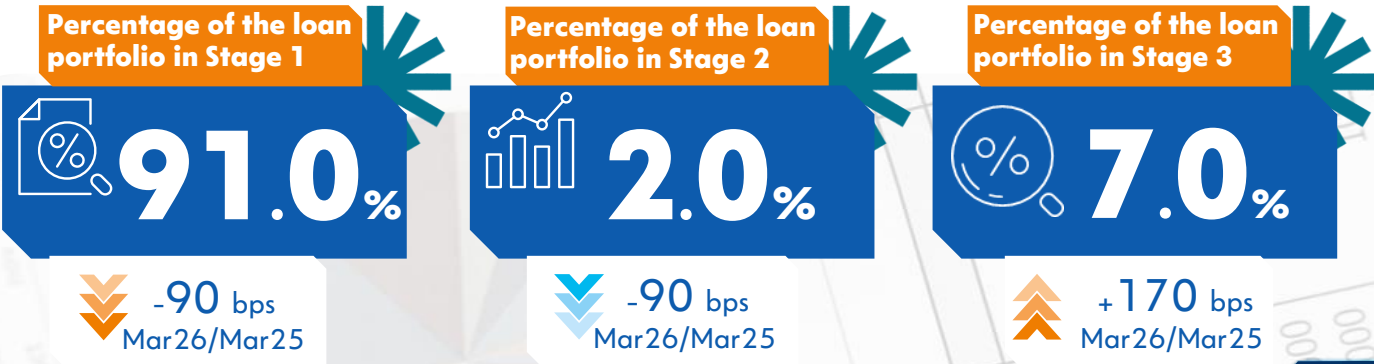
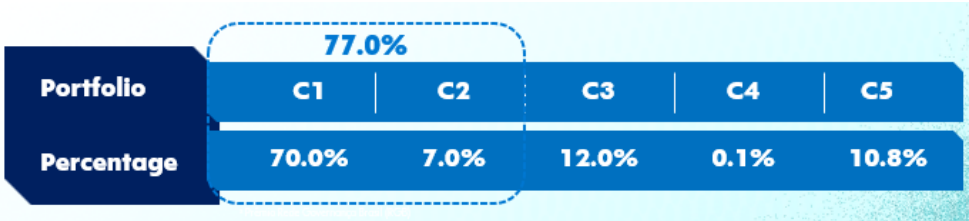
Portfolio balance and expected loss balance by stage  
In R\$ billion



In March 2026, the ratio of expected credit losses to the loan portfolio balance stood at 0.9% in Stage 1, 16.6% in Stage 2, and 51.6% in Stage 3.

CAIXA's loan operations are concentrated in the C1 and C2 portfolios, in accordance with the criteria established by BCB Resolution No. 352/2023. These categories correspond to transactions with high-quality collateral, such as fiduciary assignment of real estate and robust real collateral, which significantly mitigate credit risk exposure.

Portfolio from C1 to C5  
In %





Expenses with allowance for loan losses reached R\$ 6.5 billion in 1Q26, representing an increase of 211.5% over 1Q25 and 21.7% over 4Q25. The comparison with the first quarter of 2025 should consider the adoption of CMN Resolution No. 4,966/21, effective January 1, 2025.

This regulation introduced significant changes to the criteria for measurement, recognition, and provision for credit risk losses, replacing the previous model, predominantly based on incurred losses, with a forward-looking expected credit loss framework.

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

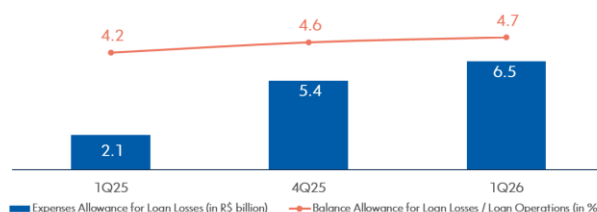
The loan portfolio provision balance reached R\$ 66.7 billion, up 25.7% over Mar25 and 6.3% over Dec25. The provision rate ended Mar26 at 4.7%, up 50 bps over Mar25 and 20 bps over Dec25.

The total delinquency rate stood at 3.71%, up 122 bps over Mar25 and 64 bps over Dec25.

In Mar26, the mortgage loan portfolio had a delinquency rate of 1.60%, up 18 bps over Mar25 and 42 bps over Dec25. This portfolio has R\$ 2.0 trillion in collateral, corresponding to a Loan to Value (LTV) of 48.0%, demonstrating the solidity and soundness of the Bank's loan portfolio.

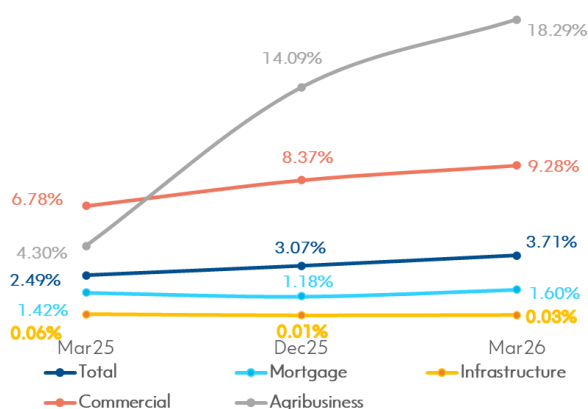
The breakdown of CAIXA's portfolio is highly concentrated in mortgage loans and transactions secured by solid collateral. As a result, lower expected loss levels and greater portfolio resilience are observed, reducing vulnerability to adverse scenarios and ensuring greater operational stability.

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



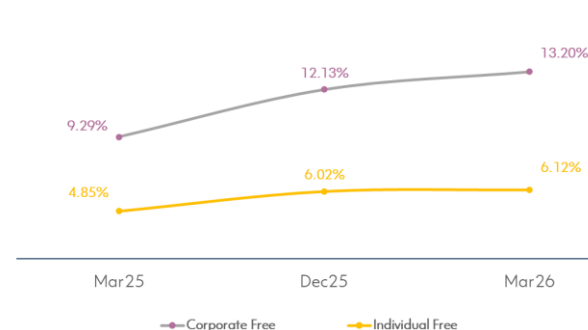
## Delinquency Rate - Over 90 Days

In %



## Delinquency Rate - Over 90 Days

In %



The free individual portfolio had a delinquency rate of 6.12% in Mar26, up 127 bps over Mar25 and 10 bps over Dec25. The free corporate portfolio delinquency rate reached 13.2% in Mar26, up 391 bps over Mar25 and 107 bps over Dec25.

Delinquency for the agribusiness portfolio stood at 18.29% in Mar26, up 1,399 bps over Mar25 and 420 bps over Dec25.

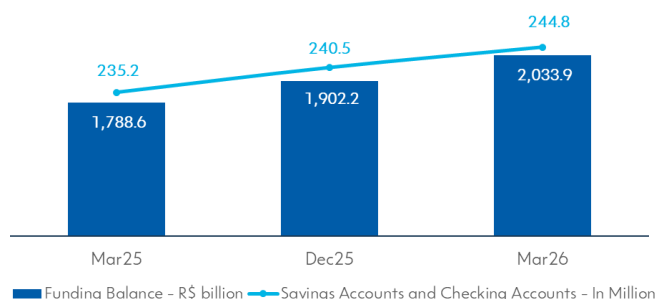
The sanitation and infrastructure sector ended the period with a delinquency rate of 0.03% in Mar26, down 3 bps over Mar25 and up 2 bps over Dec25.



## Funding

CAIXA's funding balance amounted to R\$ 2.034 trillion in Mar26, up 13.7% over Mar25 and 6.9% over Dec25. Year-over-year, the main highlights were mortgage bonds (LCI), up 24.6%, and term deposits, up 21.8%. The ratio between total funding and the loan portfolio stood at 144.2%.

### Funding and Accounts



The number of savings and checking accounts reached 244.8 million in Mar26, up 9.6 million accounts over Mar25 and 4.3 million over Dec25. CAIXA currently has 159.2 million clients who entrust their funds to the institution, up 3.8 million over Mar25 and 2.0 million over Dec25. Funds from clients totaled R\$ 854.7 billion, up 10.9% over Mar25 and 4.1% over Dec25.

Balance in R\$ million	Mar26	Dec25	Δ%	Mar25	Δ%
Funds from clients	854,706	821,343	4.1	770,403	10.9
Savings Accounts	392,371	396,219	-1.0	379,394	3.4
Term Deposits	363,275	320,590	13.3	298,362	21.8
Demand Deposits	49,974	54,013	-7.5	47,668	4.8
Other Deposits	49,086	50,522	-2.8	44,980	9.1
Bonds issued in the domestic market	302,142	290,503	4.0	248,702	21.5
Mortgage bonds	265,557	253,942	4.6	213,160	24.6
Other Bonds <sup>1</sup>	36,585	36,561	0.1	35,542	2.9
Issues of Securities Abroad	3,588	3,843	-6.6	-	-
Funds Obtained In The Open Market <sup>2</sup>	255,583	198,441	28.8	253,859	0.7
Borrowings and Onlending	617,906	588,105	5.1	515,664	19.8
<b>Main Items of Funding</b>	<b>2,033,925</b>	<b>1,902,235</b>	<b>6.9</b>	<b>1,788,628</b>	<b>13.7</b>

<sup>1</sup> Includes financial bonds and agribusiness bonds.

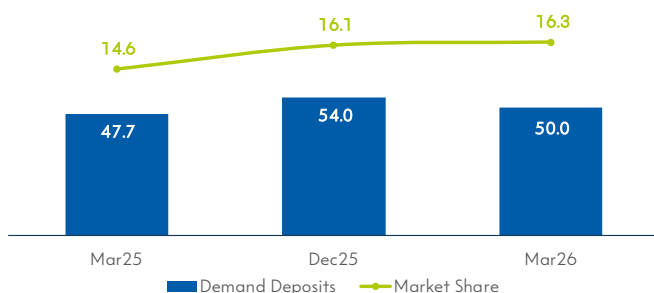
<sup>2</sup> Repurchase agreements – own and third-party portfolios

## Demand Deposits

Demand deposits totaled R\$ 50.0 billion in Mar26, up 4.8% over Mar25 and down 7.5% over Dec25. Market share in this funding category ended Mar26 at 16.3%, up 170 bps over Mar25 and 20 bps over Dec25.

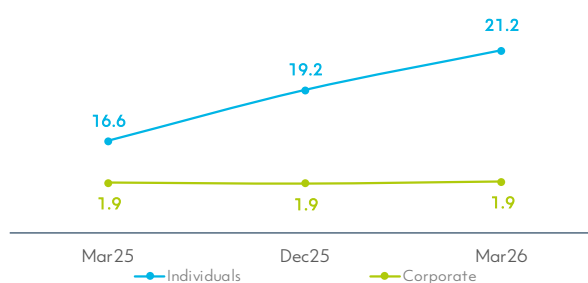
### Demand Deposits

Balance in R\$ billion and Market Share in %



### Demand Deposits - Number of Accounts

In million



CAIXA had 23.1 million checking accounts in Mar26, of which 21.2 million were individual accounts and 1.9 million were corporate accounts, up 4.6 million over Mar25. Compared to Dec25, there was an increase of 2.0 million accounts. Highlights include the individual accounts, which grew 4.6 million over Mar25 and 2.0 million over Dec25.



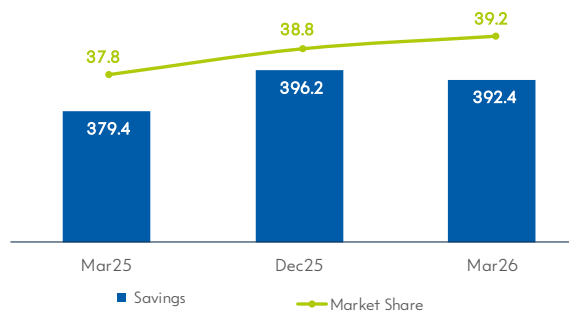
## Savings Accounts

Savings deposits closed Mar26 with a balance of R\$ 392.4 billion, up 3.4% over Mar25 and down 1.0% over Dec25. CAIXA ended the quarter with 221.7 million savings accounts.

In Mar26, CAIXA had a market share of 39.2%, up 150 bps over Mar25 and 50 bps over Dec25.

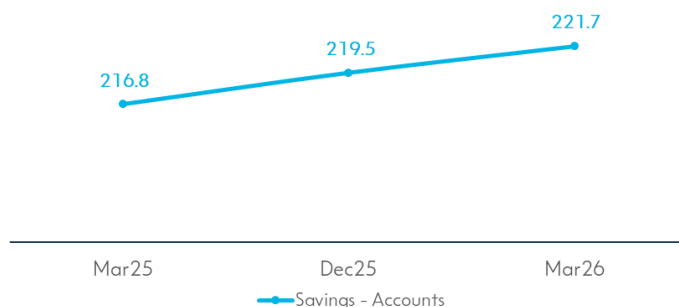
### Savings Accounts Deposits

Balance in R\$ billion and Market Share in %



### Savings Accounts - Number of Accounts

In million



## Term Deposits

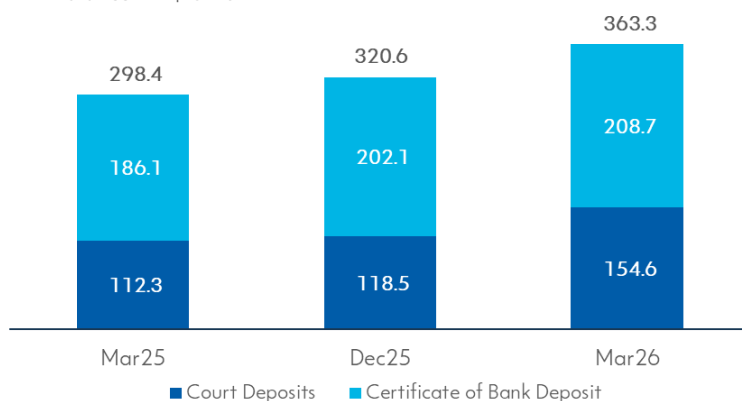
Term deposits totaled R\$ 363.3 billion in Mar26, up 21.8% over Mar25 and 13.3% over Dec25.

Certificate of Bank Deposits reached a balance of R\$ 208.7 billion in Mar26, up 12.1% over Mar25 and 3.3% over Dec25.

Court deposits totaled R\$ 154.6 billion, up 37.7% over Mar25 and 30.4% over Dec25.

### Term Deposits

Balance in R\$ billion



## Bonds issued in the domestic market

In Mar26, CAIXA's bonds reached R\$ 302.1 billion, up 21.5% over Mar25 and 4.0% over Dec25.

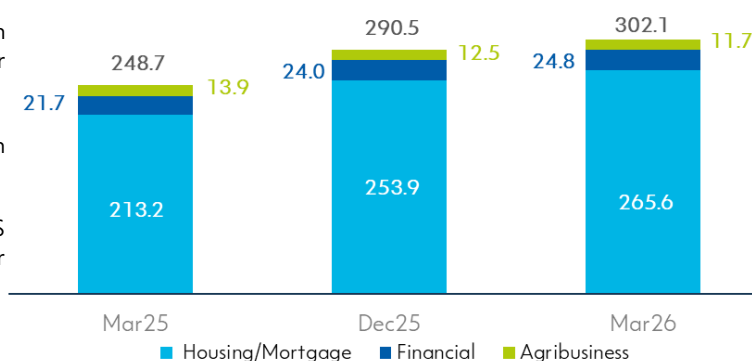
Mortgage bonds had a balance of R\$ 265.6 billion in Mar26, up 24.6% over Mar25 and 4.6% over Dec25.

Agribusiness bonds totaled R\$ 11.7 billion, down 15.4% over Mar25 and 6.4% over Dec25.

Financial bonds closed Mar26 with a balance of R\$ 24.8 billion, up 14.7% over Mar25 and 3.4% over Dec25.

### Bonds issued in the domestic market

Balance in R\$ billion



## Income from Services and Banking Fees

### Income from Services total

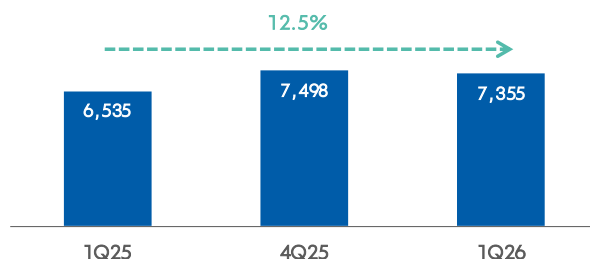


R\$ **7.4** bn



+12.5%  
Mar26/Mar25

Income from Services and Banking Fees  
Figures in R\$ million and variation in %



Balance in R\$ million	1Q26	4Q25	Δ%	1Q25	Δ%
Government Services	2,938	2,975	-1.3	2,308	27.3
Checking Account and Banking Fees	951	977	-2.6	1,108	-14.1
Debit and Credit Cards	893	928	-3.9	745	19.9
Insurance	691	716	-3.5	722	-4.4
Investment Funds	655	666	-1.6	559	17.2
Revenues from Credit Services	583	627	-7.0	527	10.5
Agreements and Billing	463	487	-5.0	493	-6.1
Others	181	122	48.7	73	147.2
<b>Total</b>	<b>7,355</b>	<b>7,498</b>	<b>-1.9</b>	<b>6,535</b>	<b>12.5</b>

### Government Services

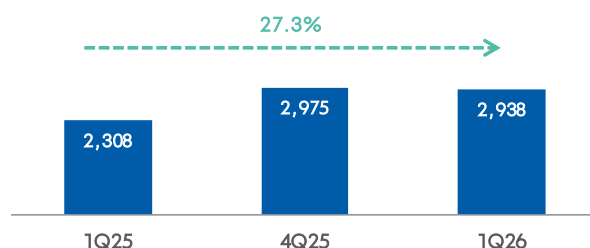


R\$ **2.9** bn



+27.3%  
Mar26/Mar25

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



### Checking Account and Banking Fees

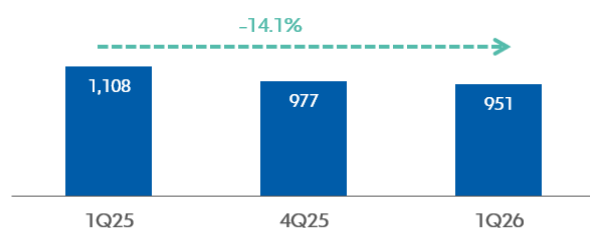


R\$ **1.0** bn



-14.1%  
Mar26/Mar25

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







## Cards

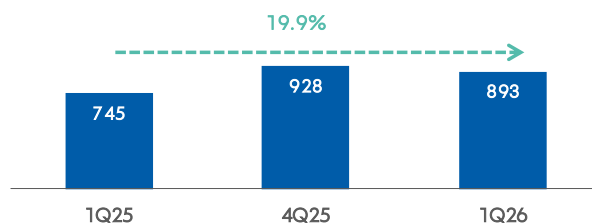


R\$ **0.9** bn

+19.9%  
Mar26/Mar25

## Cards

Figures in R\$ million and variation in %



## Insurance

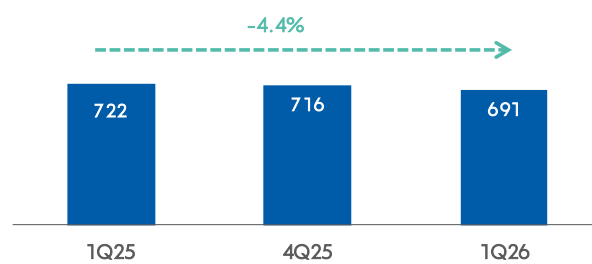


R\$ **0.7** bn

-4.4%  
Mar26/Mar25

## Insurance

Figures in R\$ million and variation in %



## Investment Funds

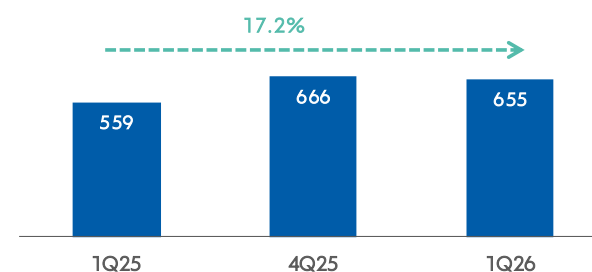


R\$ **0.7** bn

+17.2%  
Mar26/Mar25

## Investment Funds

Figures in R\$ million and variation in %



## Revenue from Loan Services

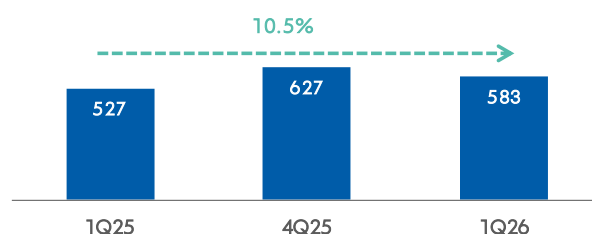


R\$ **0.6** bn

+10.5%  
Mar26/Mar25

## Revenue from Loan Services

Figures in R\$ million and variation in %



# Transactions

In 1Q26, a total of 15.0 billion transactions were carried out through CAIXA's channels, up 21.3% over 1Q25 and stable over 4Q25. Of this total, 14.4 billion were digital transactions (apps and Internet Banking), up 23.5% over 1Q25 and 0.1% over the previous quarter.

We highlight CAIXA's relevance in PIX transactions, with 15.1% of market operations processed through CAIXA during 1Q26.

With advances in the technological innovation and digital transformation agendas, client journeys have been continuously improved. 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 client relationships.

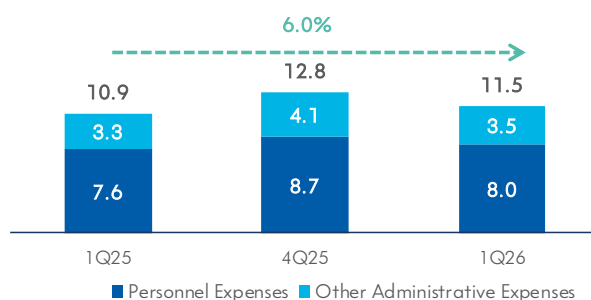
In million	1Q26	4Q25	Δ%	1Q25	Δ%
APPs	14,311	14,291	0.1	11,580	23.6
Internet Banking	73	76	-3.2	70	3.8
Lottery Units <sup>1</sup>	405	411	-1.6	467	-13.4
Banking Service Rooms	150	159	-5.8	166	-9.6
Banco 24h	69	72	-4.2	75	-7.4
CAIXA AQUI Correspondents	14	15	-6.9	19	-24.5
Branches and Banking Service Points (PAs)	11	12	-8.0	16	-31.4
Electronic Service Points (ATMs)	0.4	0.5	-11.7	1.1	-59.9
<b>Total Transactions</b>	<b>15,033</b>	<b>15,037</b>	<b>-0.0</b>	<b>12,394</b>	<b>21.3</b>

<sup>1</sup> Excludes Lottery games.

# Administrative Expenses

In 1Q26, administrative expenses totaled R\$ 11.5 billion, up 6.0% over 1Q25 and down 9.8% over 4Q25.

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



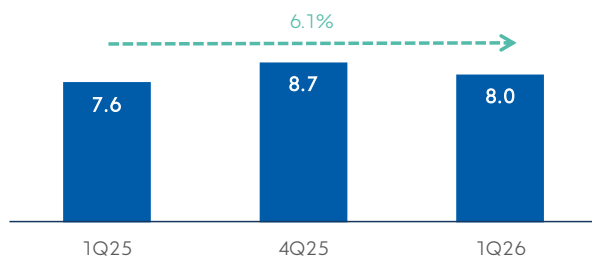


## Personnel Expenses

CAIXA currently has 84.4 thousand employees. Personnel expenses totaled R\$ 8.0 billion in 1Q26, up 6.1% over 1Q25 and down 7.5% over 4Q25.

### Personnel Expenses

Figures in R\$ billion and variation in %



## Other Administrative Expenses

In 1Q26, other administrative expenses totaled R\$ 3.5 billion, up 5.7% over 1Q25 and down 14.7% over 4Q25. The increase over 1Q25 was mainly driven by a 52.1% rise in amortization, depreciation and impairment and a 41.9% increase in specialized services, partially offset by a 27.0% decline in rentals and leasing of assets and a 16.8% decrease in transportation services.

### Personnel Expenses

R\$ **8.0** Bn



+6.1%  
1Q26/1Q25

### Other Administrative Expenses

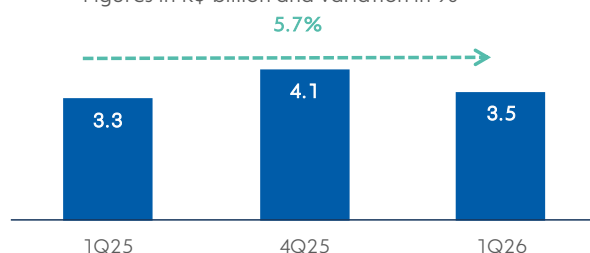
R\$ **3.5** Bn



+5.7%  
1Q26/1Q25

### Other Administrative Expenses

Figures in R\$ billion and variation in %



Balance in R\$ million	1Q26	4Q25	Δ%	1Q25	Δ%
Maintenance and Repairs	294	341	-13.6	308	-4.6
Rentals and Leasing of Properties	325	266	22.1	445	-27.0
Surveillance and Security	257	270	-4.9	244	5.2
Communications	86	94	-8.8	137	-37.3
Materials	2	7	-64.3	10	-76.0
Water and Energy	137	125	9.5	137	0.4
Data Processing	449	790	-43.2	475	-5.6
Outsourced Services	289	324	-10.8	273	5.8
Transport Services	171	184	-7.2	206	-16.8
Amortization / Depreciation / Impairment	836	721	16.0	550	52.1
Publicity, Promotions and Public Relations	161	303	-46.8	115	40.1
Specialized Services	239	289	-17.3	169	41.9
Financial System Services	123	190	-35.3	128	-3.9
Others	124	191	-35.0	108	14.4
<b>Other Administrative Expenses</b>	<b>3,493</b>	<b>4,095</b>	<b>-14.7</b>	<b>3,305</b>	<b>5.7</b>

## Operational Efficiency

CAIXA's recurring operating efficiency ratio was 53.3% in Mar26, down 210 bps over Mar25 and 40 bps over the previous quarter.

The coverage ratio of personnel expenses, which measures the ratio between income from services and personnel expenses, was 92.6% in Mar26, down 60 bps over Mar25 and up 100 bps over Dec25.

The coverage ratio for administrative expenses, which measures the ratio between income from services and administrative expenses (other administrative and personnel), was 62.6% in Mar26, down 30 bps over Mar25 and up 80 bps over the previous quarter.

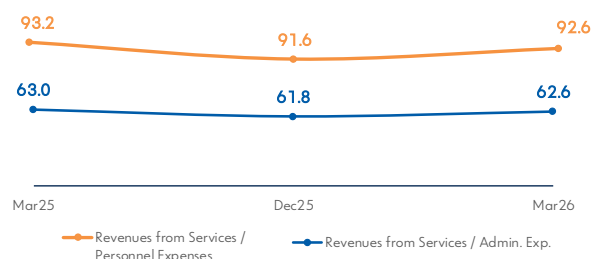
### Recurring Operating Efficiency Index\*

In %



### Recurring Coverage Ratio - Administrative and Personnel

In %



\*Operational Efficiency = (Personnel Expenses + Other Administrative Expenses)/(Gross Income from Financial Intermediation - Allowance for Loan Losses - Sale and Transfer of Financial Assets + Income from Services + Result from Affiliates and Subsidiaries + Creation and Reversal of Provisions + Other Operating Income and Expenses).

## Risk and Capital Management

The methodology for calculating Total Capital and minimum capital requirements are established by the National Monetary Council (CMN) through CMN Resolutions 4,955/2021 and 4,958/2021.

The calculation of capital components and minimum requirements is defined based on the prudential conglomerate, as defined by CMN Resolution 4,950/2021.

The capital management structure and Internal Capital Adequacy Assessment Process (Icaap) are implemented at CAIXA in accordance with the risk and capital management framework established by CMN Resolution 4,557/2017.

In Mar26, Risk-Weighted Assets (RWA) totaled R\$ 1.017 trillion, while Reference Equity (Capital) amounted to R\$ 153.9 billion.

As a result, the Core Capital Ratio stood at 13.5%, above the regulatory minimum by 550 bps. In the same period, the Level 1 Capital Ratio and Basel Ratios stood at 14.2% and 15.1%, respectively, remaining above the regulatory minimum by 470 bps and 360 bps.

### Reference Equity

(balance in R\$ million)

	Mar26	Dec25	Δ	Mar25	Δ
Total Capital	153,864	157,390	-2.2%	134,270	14.6%
Level I Capital	144,160	144,451	-0.2%	121,332	18.8%
Core Capital	136,798	137,089	-0.2%	119,619	14.4%
Supplementary Capital	7,363	7,363	0.0%	1,713	329.7%
Level II Capital	9,704	12,938	-25.0%	12,938	-25.0%
Risk Weighted Assets - RWA	1,016,653	960,072	5.9%	880,046	15.5%
Core Capital Ratio (Principal Capital/RWA)	13.5%	14.3%	-0,8 p.p.	13.6%	-0,1 p.p.
Level I Capital Ratio (Level I Capital/RWA)	14.2%	15.0%	-0,9 p.p.	13.8%	0,4 p.p.
Basel Ratio (Total Capital /RWA)	15.1%	16.4%	-1,3 p.p.	15.3%	-0,1 p.p.

To ensure compliance with minimum capital requirements, according to the regulatory and prudential requirements outlined in the Basel III Agreement, CAIXA has been implementing measures to reinforce its capital structure by increasing share capital, among other measures.

The fixed asset ratio stood at 10.6%, maintaining CAIXA's compliance with CMN Resolution 4,957/2021, which establishes the maximum limit of 50%.

Fixed Assets Capital (balance in R\$ million)	Mar26	Dec25	Δ	Mar25	Δ
(A) Adjusted Fixed Asset	16,354	15,403	6.2%	14,008	16.7%
(B) Total Capital	153,864	157,390	-2.2%	134,270	14.6%
(C) Fixed Asset Adjusted Ratio ((A / B) x 100)	10.6%	9.8%	0,8 p.p.	10.4%	0,2 p.p.

CAIXA's exposure to the public sector, considering operations not backed by the Federal Government, stood at 35.1% of Total Capital in Mar26, down 630 bps over Mar25 and 120 bps over Dec25. According to CMN Resolution 4,995/2022, a financial institution's loan operations with public entities and institutions are limited to 45% of its Total Capital.

More information can be found in CAIXA's Risk Management and Tier 3 Capital Report, available at <https://ri.caixa.gov.br/>, under Financial Information, CAIXA's Risk and Capital Management.

In 1Q26, the short-term liquidity Ratio stood at 266.0%, up 3,040 bps over 1Q25 and down 200 bps over the previous quarter. According to BACEN Resolution 54/20, short-term liquidity indicators are calculated based on the simple average of daily values observed in the quarter for the reported reference date.

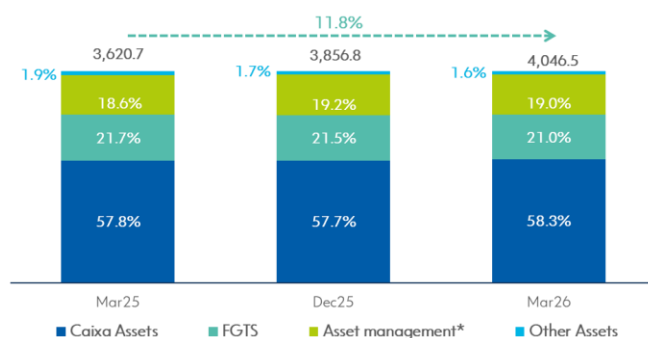
## Assets under Management

In Mar26, CAIXA had R\$ 4.0 trillion in assets under management, of which R\$ 2.4 trillion in own assets and R\$ 1.7 trillion in third-party assets. Total assets grew 11.8% over Mar25, driven mainly by increases of 12.9% in CAIXA assets, 8.2% in FGTS funds, and 13.9% in investment funds.

Among the R\$ 1.7 trillion in third-party assets managed by CAIXA, highlights include FGTS funds, which totaled R\$ 851.5 billion, a nominal increase of R\$ 64.8 billion over Mar25, and investment funds, which totaled R\$ 769.2 billion, up R\$ 94.1 billion over Mar25.

### Assets under Management

Figures in R\$ billion and Market Share in %



\* Managed Portfolios of Funds and Government Programs, FIC FI and FI FGTS are excluded.







## Investment Funds and Managed Portfolios

In Mar26, CAIXA was responsible for managing R\$ 944.7 billion in investment funds and managed portfolios, up 10.0% over Mar25 and 3.6% over Dec25.

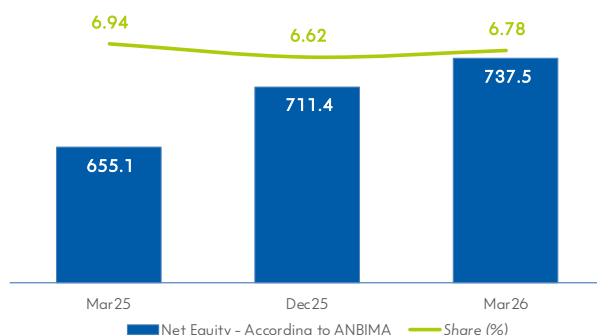
Retail funds and exclusive funds totaled R\$ 769.2 billion in Mar26, growing 13.9% over Mar25 and 4.0% over Dec25. Exclusive funds had the largest level of managed net worth, totaling R\$ 429.8 billion, up 13.9% over Mar25 and 2.7% over Dec25.

Balance in R\$ million	Mar26	Dec25	Δ%	Mar25	Δ%
<b>Retail and Exclusive Funds</b>	<b>769,156</b>	<b>739,349</b>	<b>4.0</b>	<b>675,040</b>	<b>13.9</b>
Retail Funds	339,377	320,951	5.7	297,582	14.0
Exclusive Funds	429,779	418,398	2.7	377,457	13.9
<b>Managed Portfolios</b>	<b>175,541</b>	<b>172,891</b>	<b>1.5</b>	<b>183,519</b>	<b>-4.3</b>
Social	173,254	170,663	1.5	181,521	-4.6
State Funds	1,710	1,670	2.4	1,432	19.4
Special Welfare Policy (RPPS)	577	558	3.4	566	1.9
<b>Investment Funds and Managed Portfolio</b>	<b>944,696</b>	<b>912,240</b>	<b>3.6</b>	<b>858,559</b>	<b>10.0</b>

In Mar26, CAIXA managed 6.8% of the total net worth of market funds, according to the criteria of Brazilian Financial and Capital Markets Association (ANBIMA), ranking sixth among asset managers.

These funds' net worth totaled R\$ 737.5 billion, up 12.6% over Mar25 and 3.7% over Dec25.

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



## Cards

In 1Q26, CAIXA's card clients performed 1.1 billion transactions, down 1.0% over 1Q25, representing a financial volume of R\$ 76.3 billion, driven by the use of 256.7 million cards in the base.

CAIXA's card base increased 5.8% over Mar25. Compared to the previous quarter, the number of cards grew 1.4%.

Cards <sup>1</sup>	1Q26	4Q25	Δ%	1Q25	Δ%
Number of cards <sup>2</sup> (in million)	256.7	253.1	1.4	242.6	5.8
Number of transactions (in million)	1,052.2	1,137.2	-7.5	1,062.5	-1.0
Balance of transactions (R\$ million)	76,290.9	83,690.8	-8.8	75,300.8	1.3

<sup>1</sup>Includes virtual debit cards.

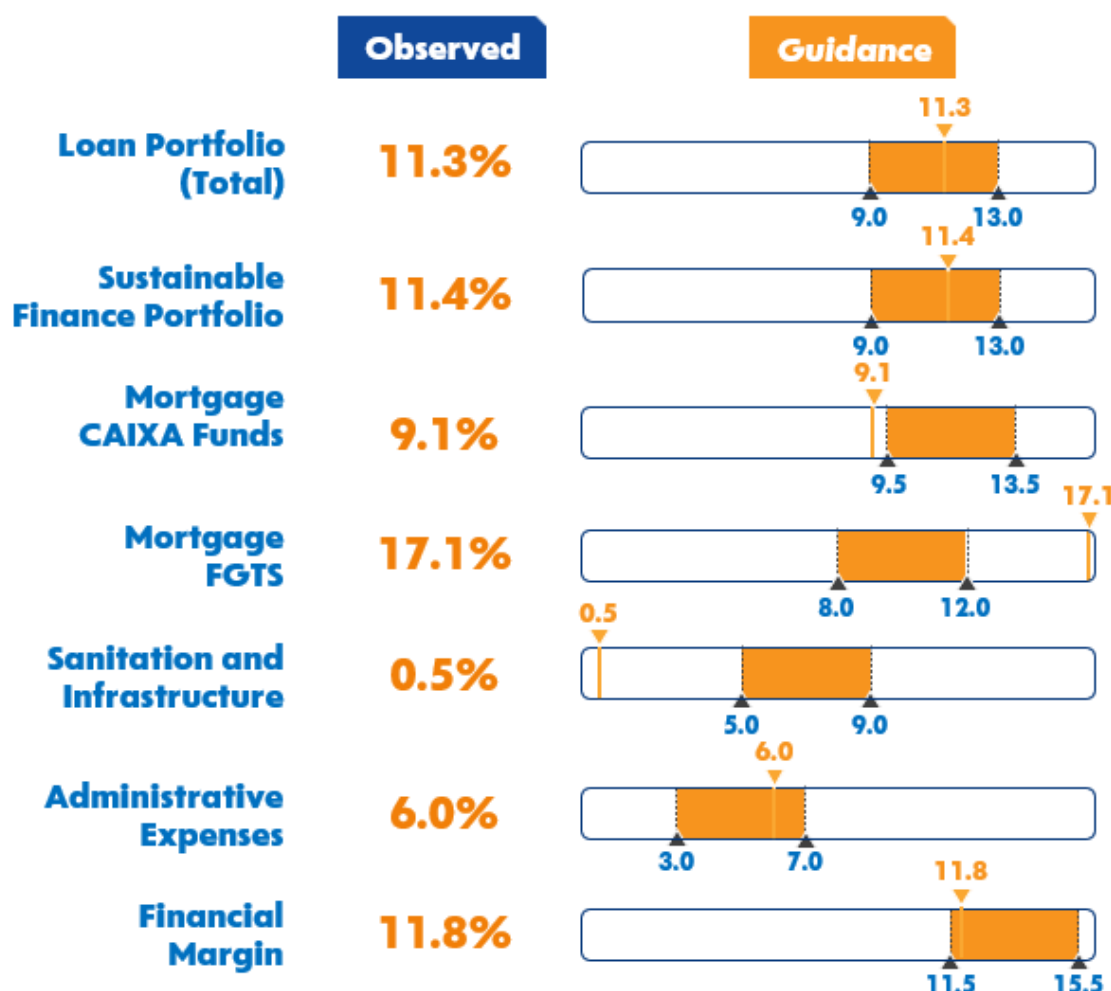
<sup>2</sup>Number of cards at the end of the period.

## Guidance 2026

CAIXA's corporate guidance is defined and disclosed on an annual basis and is monitored and updated throughout the year on a quarterly basis.

These projections are based on Management's current assumptions, expectations, and assessments regarding the evolution of future scenarios and financial trends that may impact the activities and results of the CAIXA Conglomerate. It is important to note that such projections do not constitute a guarantee of future performance and are subject to risks, uncertainties, and events beyond Management's control, which may lead to actual results differing from those estimated.

Management's expectations reflect, among other factors, the market environment—including technological advances and the level of competition in products and pricing—domestic macroeconomic conditions, such as interest and exchange rates, inflation, changes in economic and monetary policies, and tax legislation, as well as factors related to the international economic and financial environment.





## Contact

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## About Caixa Econômica Federal

CAIXA is the **largest Brazilian bank** in number of clients, responsible for 68.0% of mortgage loans in Brazil. The Company has unparalleled capillarity, **with 24,600 service points across the country.**



# CAIXA

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