

# 1Q22 PRESENTATION OF RESULTS

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# AGENDA

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FINANCIAL  
HIGHLIGHTS

# HIGHLIGHTS

## 1Q22



WE CONTINUE TO PROMOTE SOCIAL, BANKING AND DIGITAL  
**INCLUSION** WITH **SUSTAINABILITY** IN OUR BUSINESS

### FINANCIAL HIGHLIGHTS

**R\$3.0 billion**  
1Q22 MANAGERIAL  
NET INCOME  
⬇️ 3.8% (1Q22/1Q21)

**R\$889.0 billion**  
LOAN PORTFOLIO  
⬆️ 11.2% (1Q22/1Q21)

**15.9%**  
1Q22 TIER I CAPITAL  
⬆️ 2.9 p.p. (1Q22/1Q21)

**11.5%**  
MANAGERIAL ROE  
⬆️ 1.2 p.p. (1Q22/1Q21)

**R\$118.2 billion**  
NET EQUITY  
⬆️ 22.1% (1Q22/1Q21)

**19.5%**  
1Q22 BASEL  
⬆️ 1.9 p.p. (1Q22/1Q21)'

### LOAN ORIGINATION

**R\$34.4 billion**  
TOTAL MORTGAGE  
⬆️ 17.8% (1Q22/1Q21)

**R\$21.4 billion**  
SBPE MORTGAGE  
⬆️ 31.2% (1Q22/1Q21)

**R\$6.7 billion**  
AGRO LOANS  
⬆️ 204.6% (1Q22/1Q21)

### INSURANCE

**CREDIT LETTERS (Consortium)**  
⬆️ 543.9% (1Q22/1Q21)

**PRIVATE PENSION<sup>1</sup>**  
⬆️ 14.5% (1Q22/1Q21)

**HOMEOWNER<sup>2</sup>**  
⬆️ 6.0% (1Q22/1Q21)

**R\$327 million**  
REVENUES FROM BROKERAGE  
⬆️ 67.7% (1Q22/1Q21)

# HIGHLIGHTS

## MANAGERIAL INCOME



QUARTER'S RESULTS WERE AFFECTED BY THE PROVISION OF GUARANTEED LOANS

In R\$ million	1Q22	1Q21	Δ12M
<b>Recurring Net Income</b>	<b>2,542</b>	<b>3,160</b>	<b>-19.6%</b>
Extraordinary Events	<b>-1,157</b>		
Impact PRONAMPE and FGI Provision	<b>-1,071</b>		
Impact PRONAMPE and FGI Interest	<b>(86)</b>		
Expenses Impacted by Events	<b>659</b>		
<b>Extraordinary Result</b>	<b>(498)</b>		
<b>Managerial Result</b>	<b>3,040</b>	<b>3,160</b>	<b>-3.8%</b>

# FINANCIAL HIGHLIGHTS

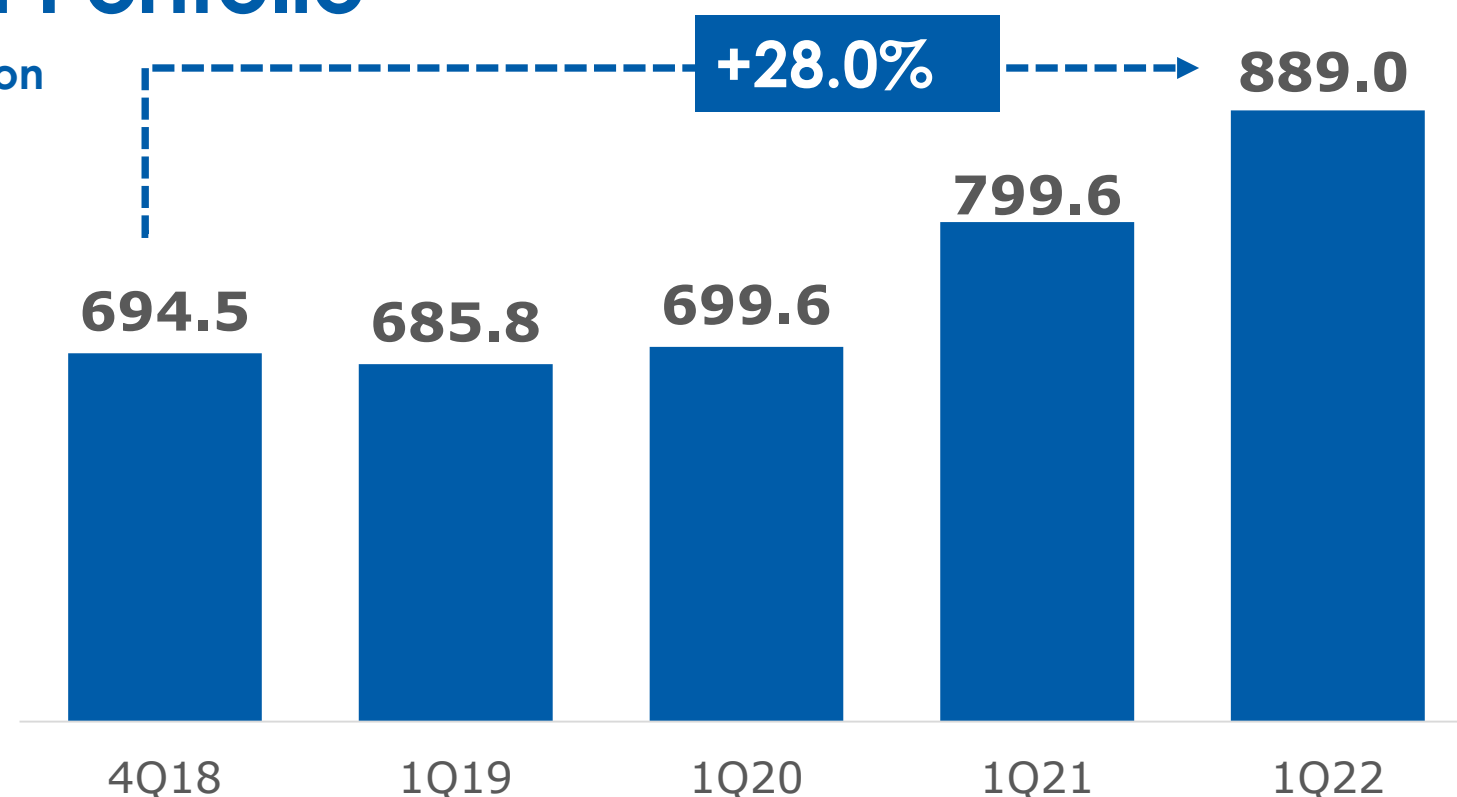
## 1Q22



### CONSISTENT GROWTH WITH SOLIDITY AND PROFITABILITY

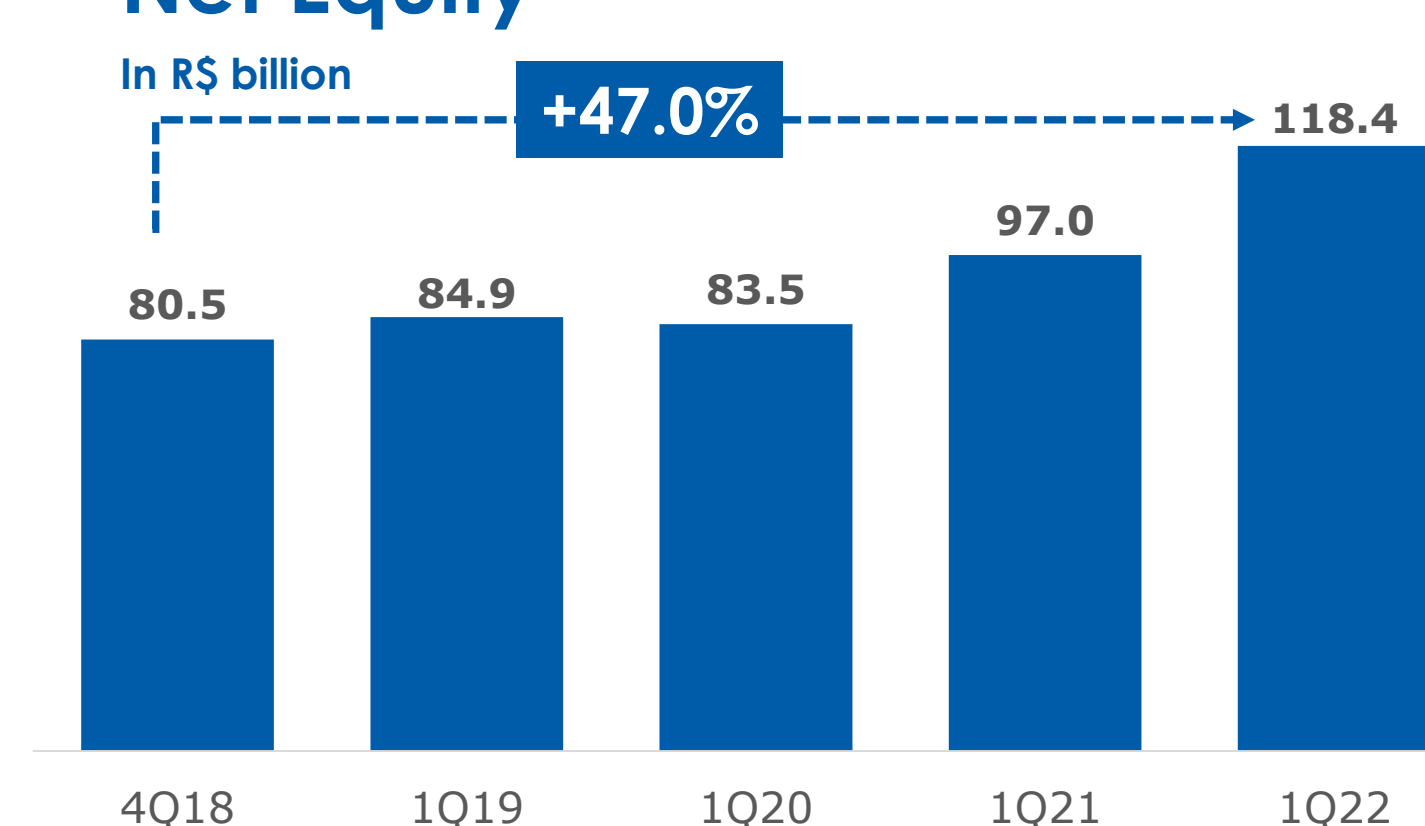
#### Loan Portfolio

In R\$ billion



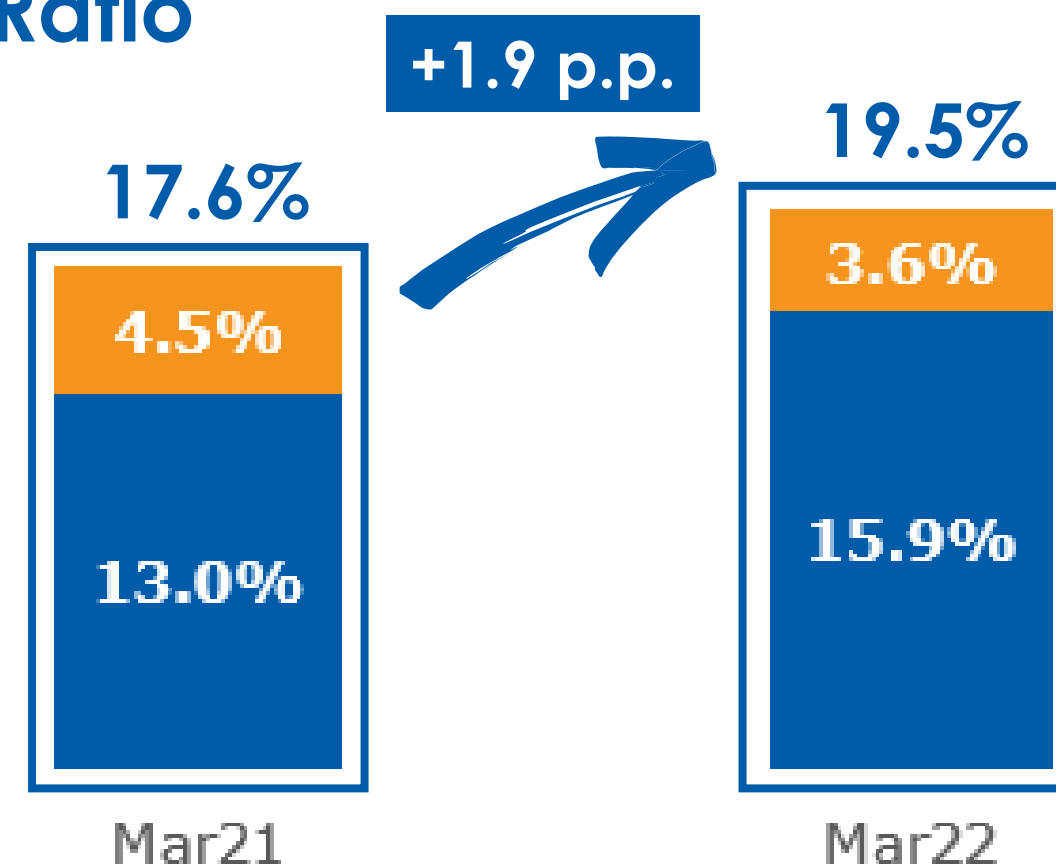
#### Net Equity

In R\$ billion



#### Basel Ratio

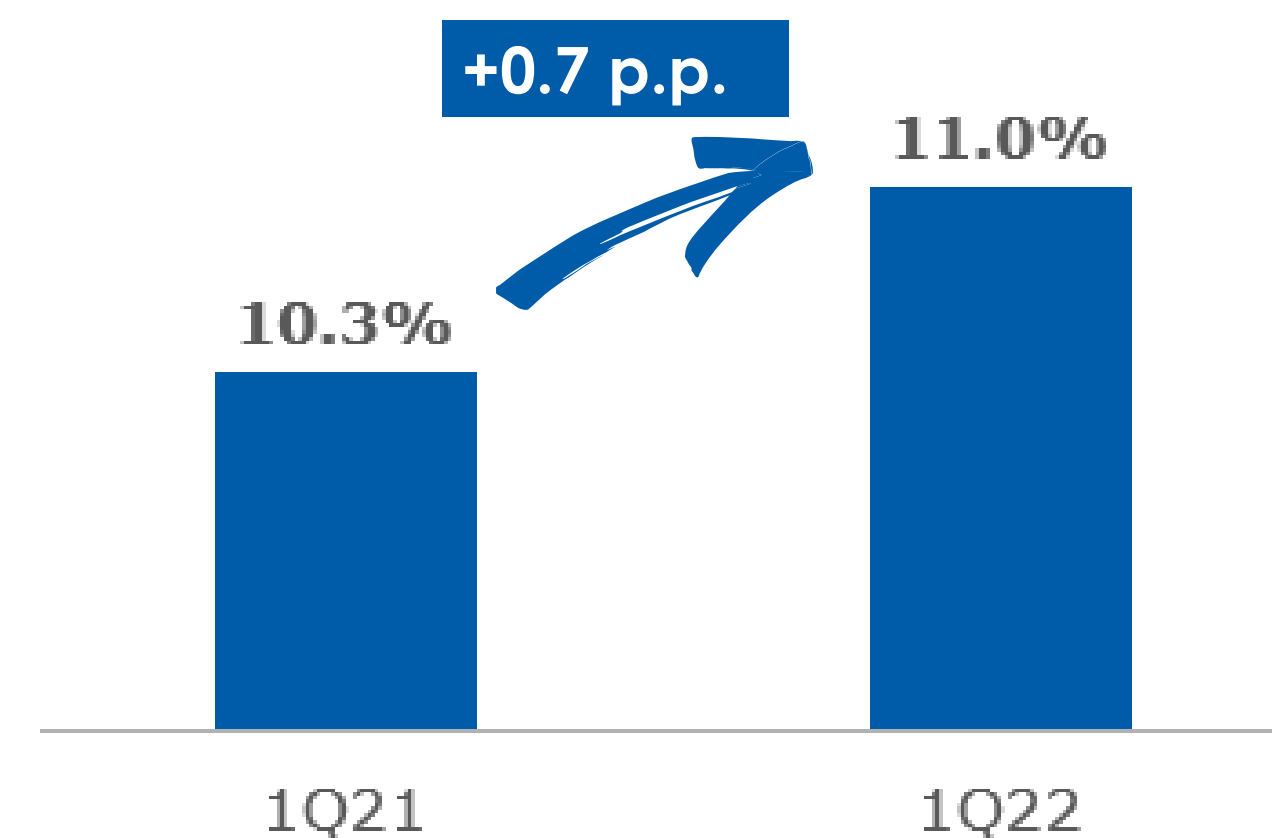
In %



■ Tier I ■ Tier II

#### Recurring ROE<sup>1</sup>

In %



<sup>1</sup> Accrued in 12M



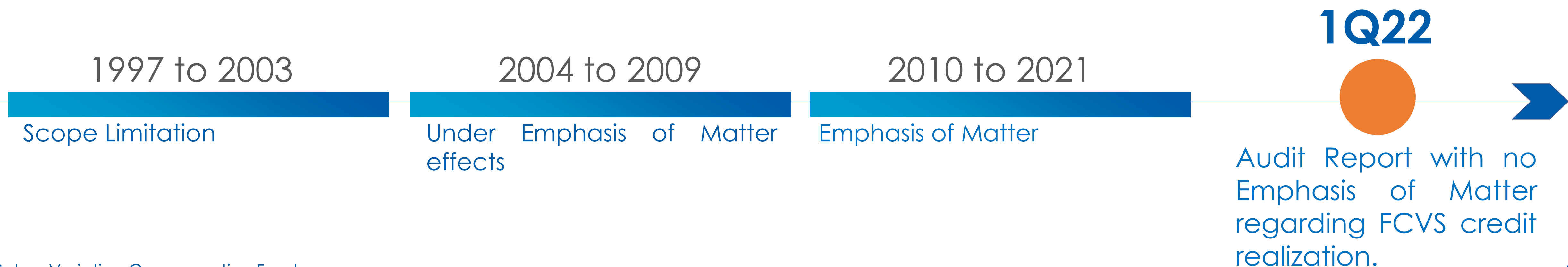
# WITHDRAW OF QUALIFIED OPINION

## FCVS

**AFTER 18 YEARS, CAIXA'S MANAGEMENT WAS ABLE TO WITHDRAW THE EMPHASIS OF MATTER FROM INDEPENDENT AUDIT REPORTS REGARDING FCVS' CREDIT REALIZATION.**



The withdraw is **direct result** of technical discussions carried out with Independent Audit.



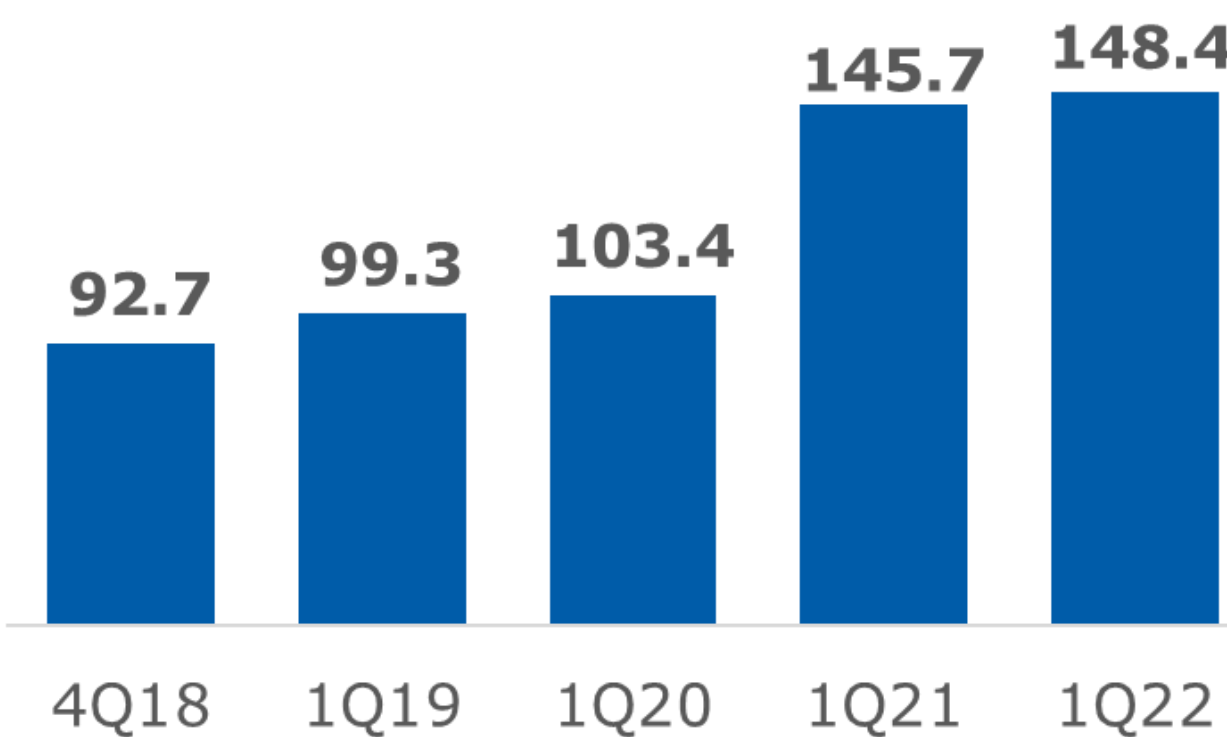


### CAIXA'S **NEW** OPERATIONAL **LEVEL** REQUIRES A SUITABLE STRUCTURE



#### Customers

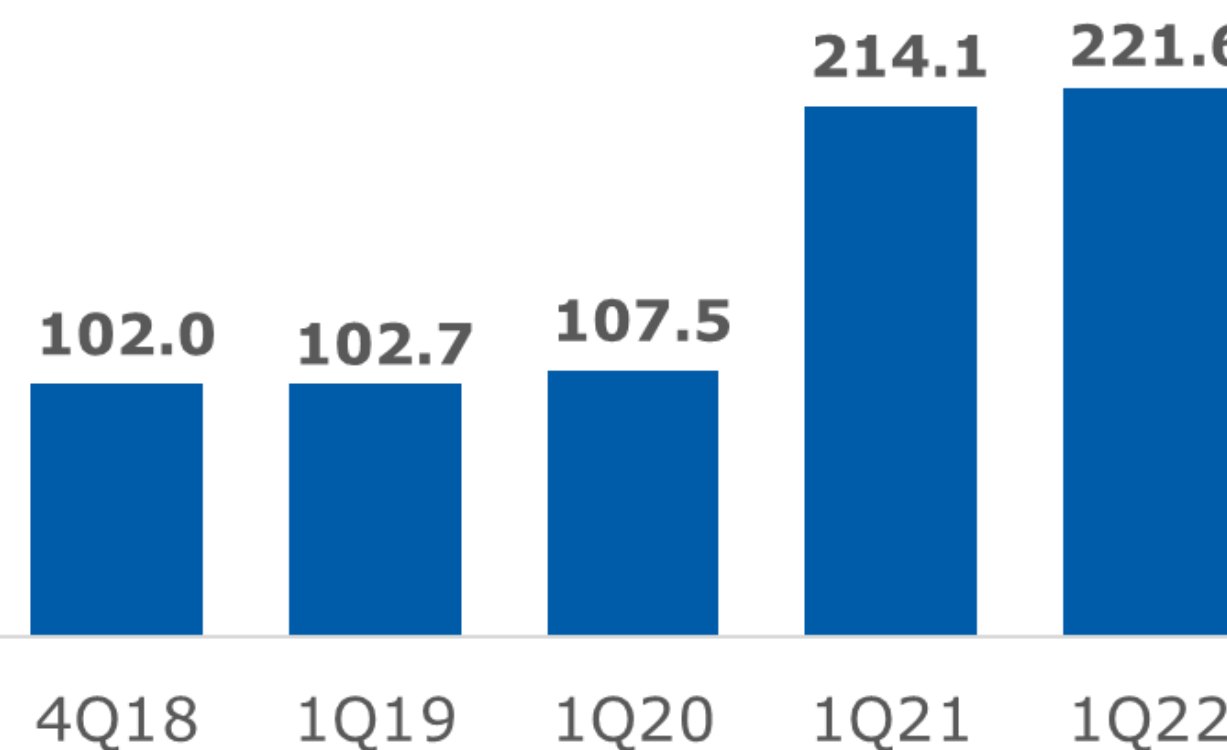
In million



55 MILLION  
NEW  
CUSTOMERS  
1Q22/4Q18

#### Accounts

In million



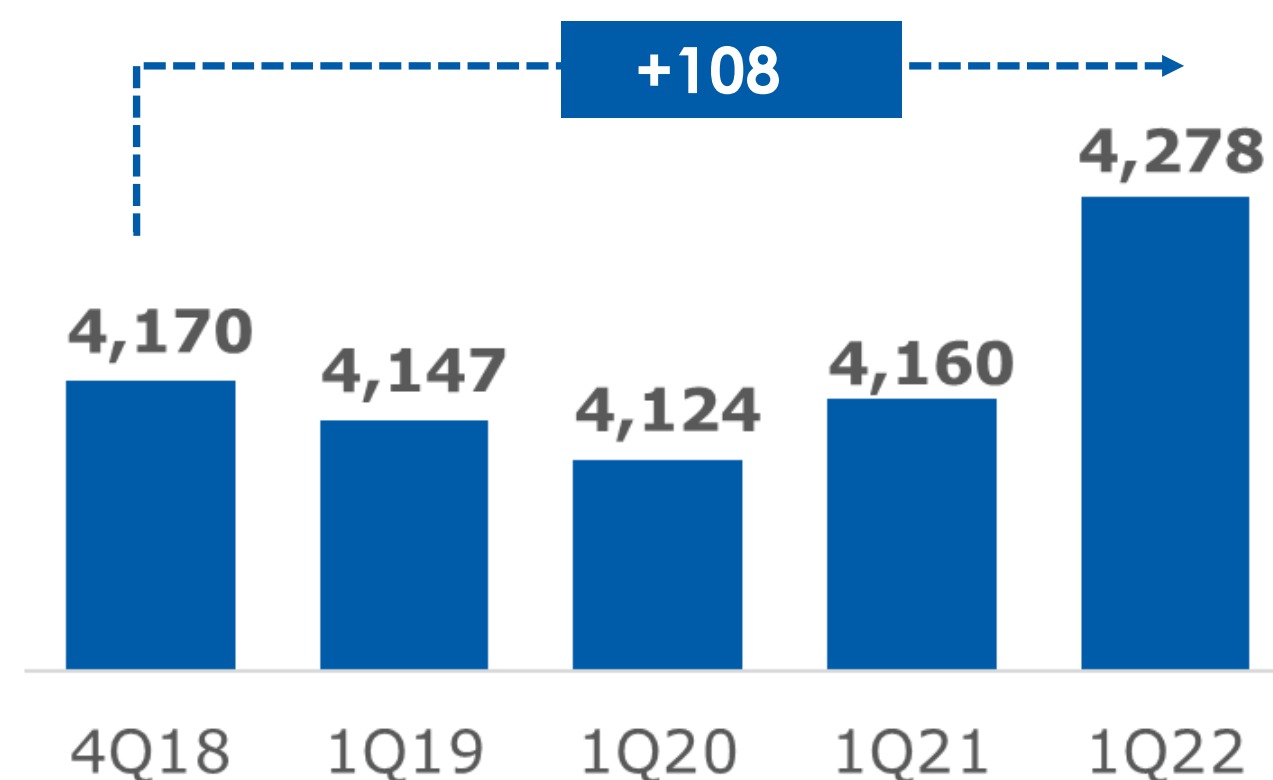
120 MILLION  
NEW  
ACCOUNTS  
1Q22/4Q18



## EXPANSION OF THE SERVICE NETWORK REQUIRED STRENGTHENING THE STAFF

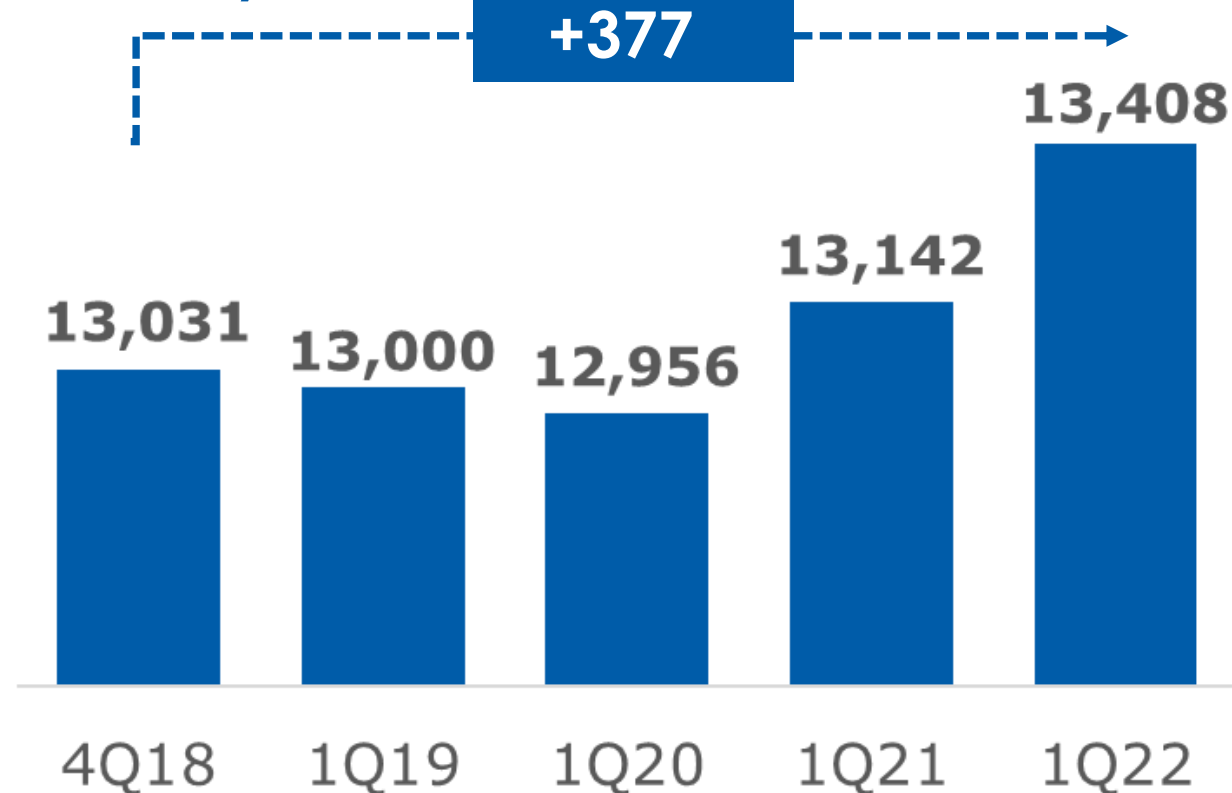
### Branches and Service Points

Units



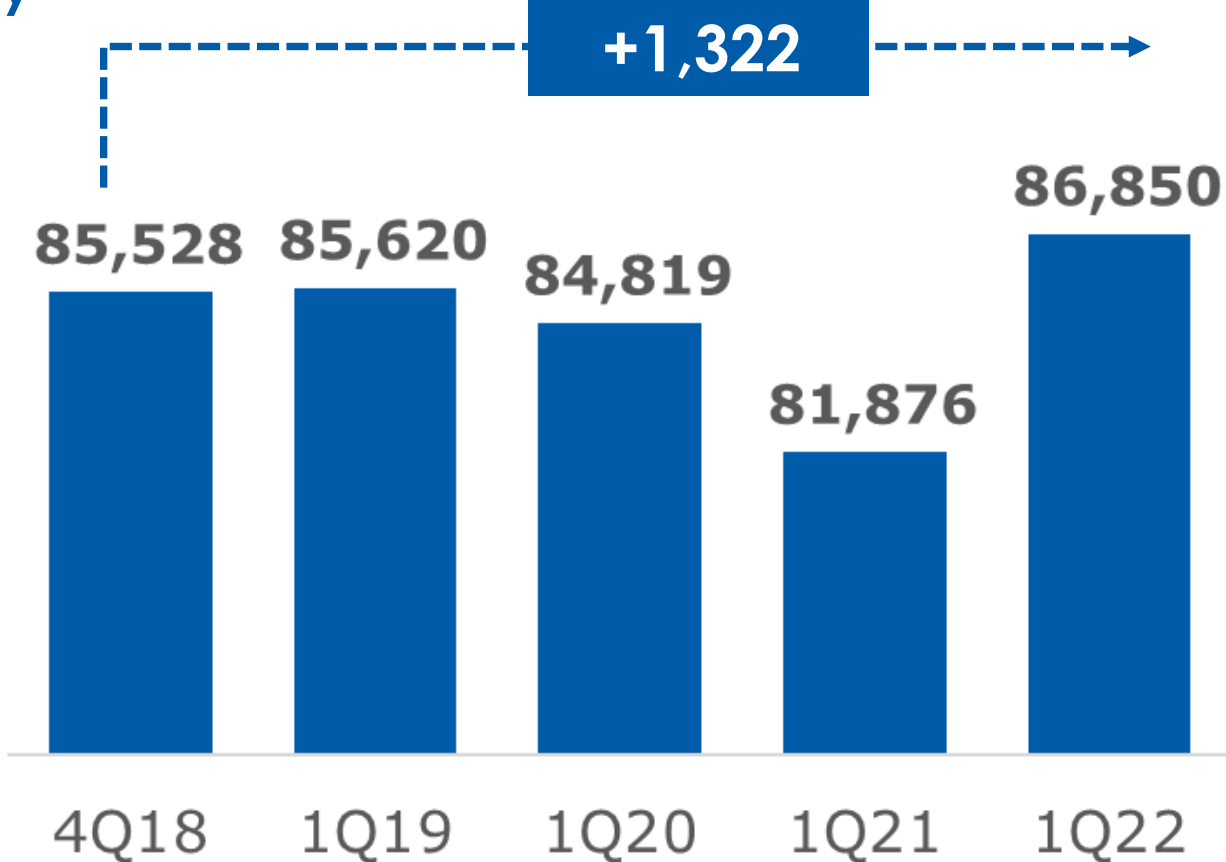
### Lotteries

Quantity



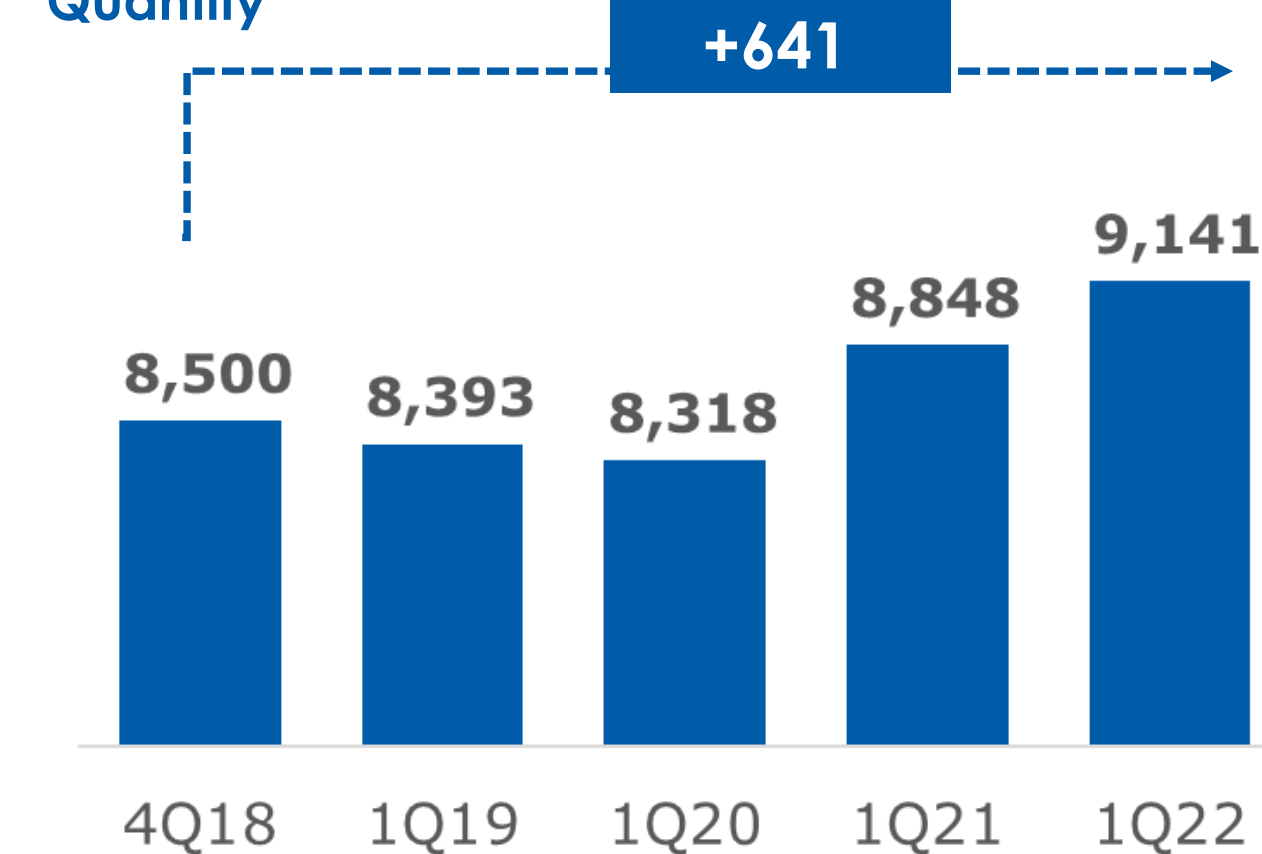
### Employees

Quantity



### Exclusive Correspondents

Quantity





## BRANCHES OPENING IN THE NORTH REGION - PARÁ AND MARANHÃO



Opening branches in  
underserved regions

Up to **5 hours less by boat**, improving the  
population's quality of life.

Population benefited from the  
opening of the 3 branches  
**300 thousand** inhabitants

High social and  
economic impact  
in those regions



# AGRO LOANS PERFORMANCE



+ **204.6%**

New Loans

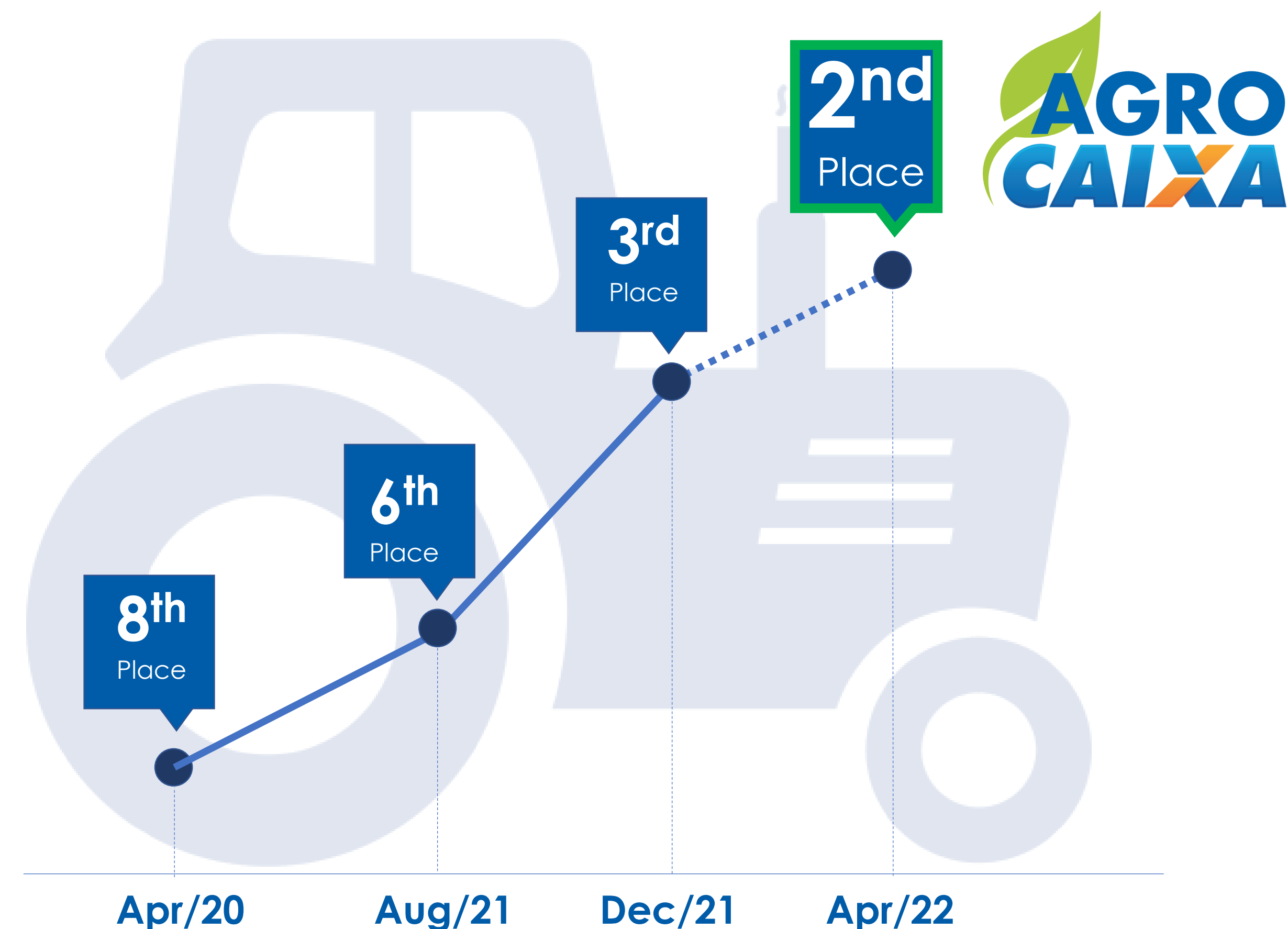
1Q22/1Q21

+ **142.9%**

Balance

1Q22/1Q21

| From 8<sup>th</sup> to **2<sup>nd</sup> place**<sup>1</sup> in two years




<sup>1</sup> Information not yet disclosed by BACEN, estimated position considering new loans



# MICROCREDIT

## INTERNACIONAL BENCHMARKING

 CAIXA is researching pioneering foreign markets when it comes to granting microcredit to improve the strategy for the low-income clients



Manikganj, Bangladesh  
Village served by Grameen Bank





# MICROCREDIT

## INTERNACIONAL BENCHMARKING

WE VISITED **GLOBAL BENCHMARK** INSTITUTIONS IN MICROCREDIT

### 1<sup>st</sup> Mission 2<sup>nd</sup> Mission

FEB 24 to MAR 06

MAR 22 to 30

- BANGLADESH
- KENYA



### 3<sup>rd</sup> Mission

APR 18 to 24

- MEXICO
- PERU





# MICROCREDIT PERFORMANCE

## REVOLUTION IN MICROCREDIT GRANTING IN BRAZIL

- **3.8 million** Customers APPROVED
- **R\$1.2 billion** in LOANS GRANTED
- **1.7 million** CONTRACTS
- **370 thousand** Contracts for Auxílio Brasil beneficiaries
- **Only** bank already operating with FGM resources<sup>1</sup>

LARGEST  
VOLUME OF  
LOANS GRANTED  
TO CUSTOMERS  
WITH OVERDUE  
DEBT

<sup>1</sup> Microfinance Guarantee Fund

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# CAIXA MAIS BRASIL



## GOALS

Getting to know society's needs and improving CAIXA's strategy.



IN 134 EDITIONS:

85% of cities in the countryside and  
63% of cities in the North and Northeast

**+30**

Thousand  
Employees

**+350**

Branches and  
Partners

**+280**

Municipalities

**+200**

Companies

**64**

APAE, Hospitals  
and Santas  
Casas

**+129**

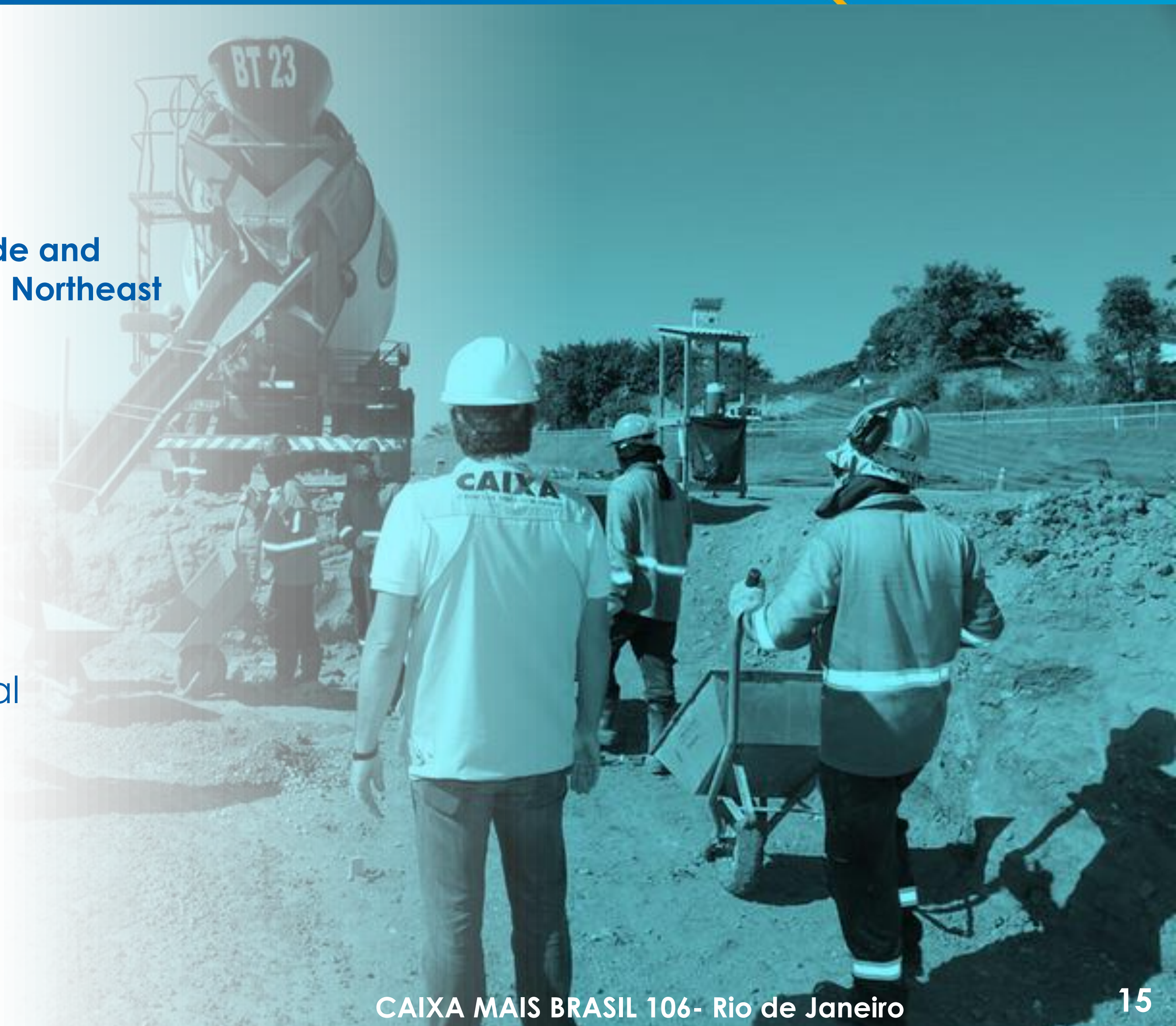
Environmental  
Preservation  
Units

**100**

Construction  
Works and  
Developments

**79**

Agro  
Visits





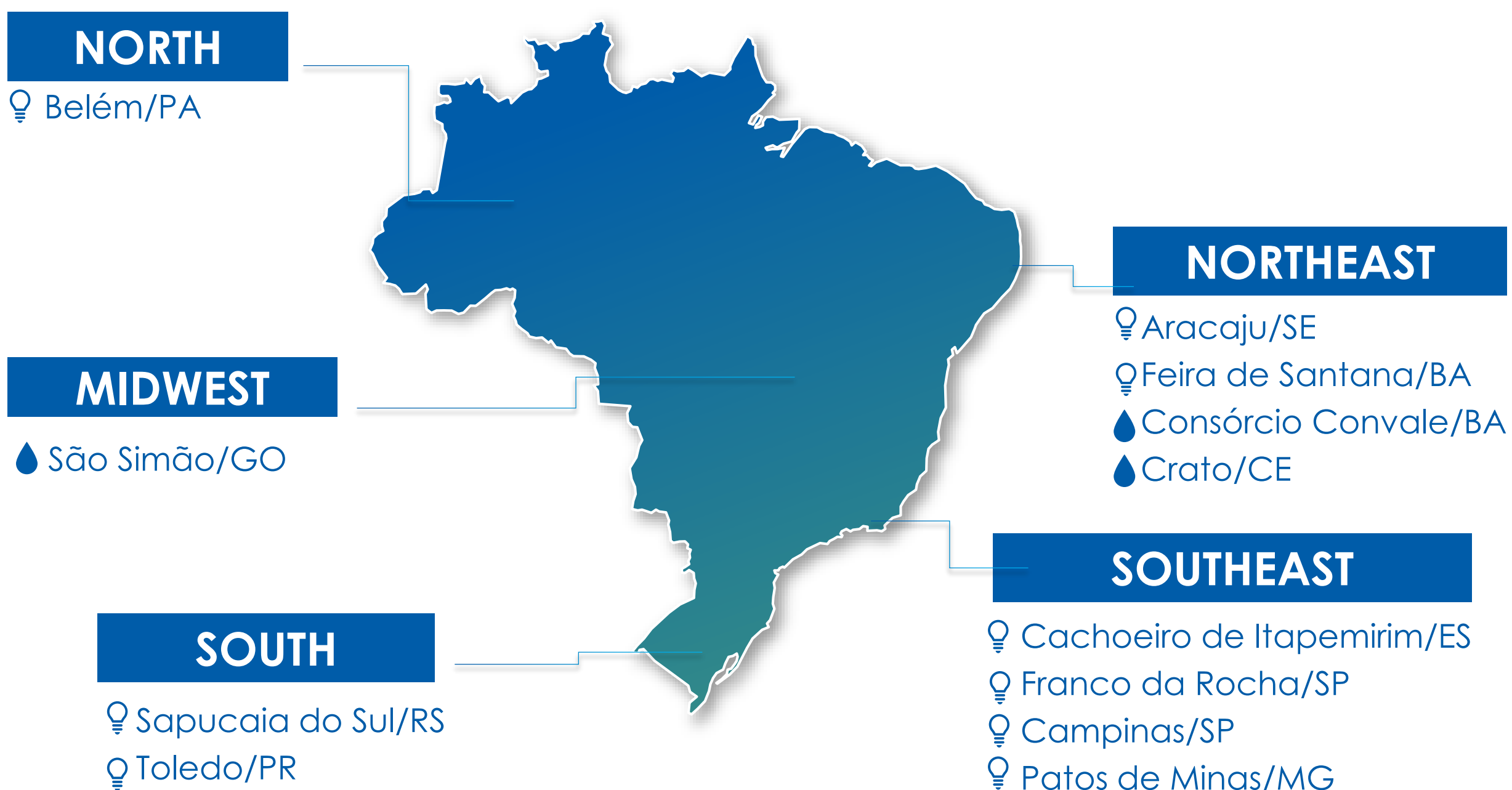
# CONCESSIONS

## AND PUBLIC-PRIVATE PARTNERSHIP PROJECTS



### TOTAL PROJECTS AUCTIONED

PROJECTS IN ALL 5 REGIONS OF BRAZIL



### STRUCTURED PROJETS

40 PROJECTS

- 25 public lighting
- 8 solid waste
- 1 water supply and sanitation
- 2 socio educational
- 1 social leasing
- 1 child daycare

**CAPEX – R\$ 3.5 bn**    **OPEX – R\$ 12.3 bn**

Beneficiaries – 14.2 million    Municipalities - 154

**R\$ 15.8 billion in private resources**

+ quality + efficiency in public services

CAIXA's performance in the PPP market was strengthened  
in the current management

💡 **9 Public Lighting Projects – R\$ 1.16 Bn in investments**

CAPEX – R\$ 632 mm	OPEX – R\$ 532 mm	Beneficiaries – 4.7 mm	Municipalities - 9
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💧 **3 Sanitation Projects – R\$ 1.96 Bn in investments**

CAPEX – R\$ 462 mm	OPEX – R\$ 1.5 bn	Beneficiaries – 568 thousand	Municipalities - 10
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# PWDHIRING

**Largest call action** for PWD ever carried out  
by a Brazilian company

2018 1.3 thousand  
PWD Employees

2022 4.3 thousand  
PWD Employees

**100% of PWD** from the 2014 public tender were called

**Exclusive PWD public tender process** in 2021

**992 PWD convened** in a single day (15 DEC 21)

**Onboarding and Training**

Inclusion with assistive technology and ergonomics, with resources that support the employees' work.





# THE LARGEST NATURE PRESERVATION PROGRAM IN THE COUNTRY

Preserving parks, forests, and **5 thousand springs**, besides planting **10 million trees** over the next five years.





# ESG

## CAIXA FLORESTAS

**CAIXA**  
O BANCO DE TODOS OS BRASILEIROS

**PÁTRIA AMADA  
BRASIL**  
GOVERNO FEDERAL



10 initiatives with investment reaching **R\$86 million of CAIXA's Social and Environmental Fund**



Social inclusion of people in **vulnerable situations**  
Over **1.7 million people** benefited



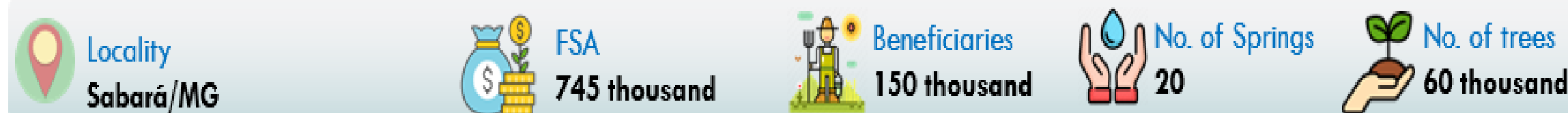
Planted over **4.9 million trees**



Preserved **2.5 thousand springs**

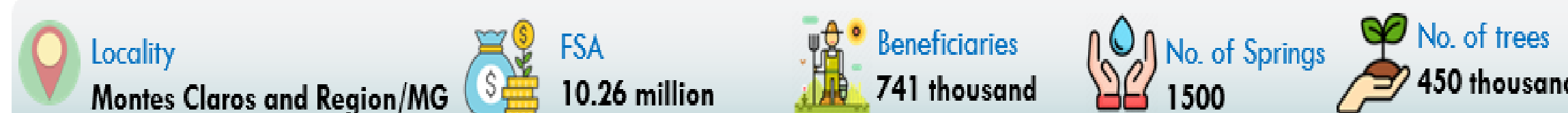
### SABARÁ-CAETÉ – Minas Gerais

I.



### PROJETO NASCENTES VIVAS – Minas Gerais

III.



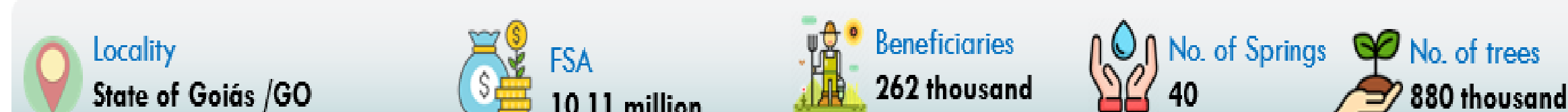
### PROJETO RIO MANUEL ALVES DA NATIVIDADE - Tocantins

V.



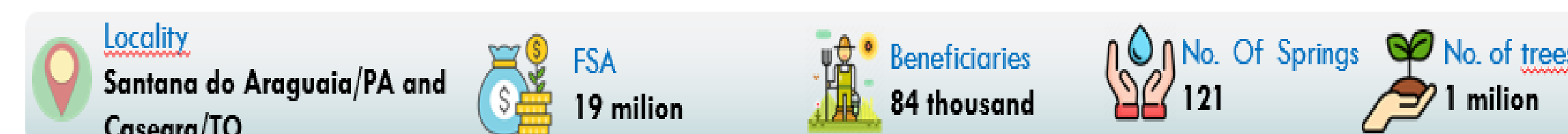
### AGUÁS CERRATENSES - Goiás

VII.



### CORREDOR OF BLACK JAGUAR ECOLOGICAL RESTORATION

IX.



### MARAJÓ SOCIOAMBIENTAL – Pará

II.



### FOGÕES + EFICIENTES – Tocantins e Bahia

IV.



### RECUPERAÇÃO DE ÁREAS DEGRADADAS NA MICROBACIA DO ISIDORO – BACIA RIOS DAS VELHAS – Minas Gerais

VI.



### PROJETO POMARES DA MATA ATLÂNTICA – Bahia e Espírito Santo

VIII.



### PROFISSIONALIZAÇÃO DA CADEIA PRODUTIVA DA JABUTICABA

X.



# ESG

## SOCIO-ENVIRONMENTAL ACTIONS



- I. CAIXA Florestas Program created in May/21;
- II. Recovering of forests, springs and conservation units in **all biomes**;
- III. Allocating around **R\$150 million** from income, per year, to social and environmental projects;
- IV. Planting **10 million trees** in the next **five years**;
- V. Actions in progress foresee neutralizing **all carbon emitted** by CAIXA by 2026;
- VI. **Environmental education**, promoting acculturation to environmental issues;
- VII. **Generating jobs and income**, promoting local economies and empowering communities;
- VIII. **Supporting vulnerable communities**, promoting social and economic insertion;
- IX. **Man-Forest Relationship**: promoting conscious extraction and responsible land management;
- X. **172 loan operations** for companies based on **socio-environmental risks** in the 1Q22.

### MOODY'S

**Best global score, in the environmental aspect**, among three other institutions from Ireland, Sweden and Switzerland, and the only one in Latin America with the best score in this category.

### FitchRatings

CAIXA is the **only bank in South America** with a **Social ESG 4 [+]** for 'Community Relations, Social Access, Affordable Prices'.



# ESG SUSTAINABILITY BANK



## FOCUS ON ENVIRONMENTAL, SOCIAL AND CLIMATE DEVELOPMENT

Loan Lines for Sustainable Business



### Individuals, Companies and Agribusiness

Acquiring machines and equipment that **reduce waste and emissions generated**

Facilitated loans to **finance photovoltaic electricity generation systems** and installation costs

Neutralizing CO<sup>2</sup> emitted by CAIXA



- **40%** until 2023 (66.5 thousand tons)
- **100%** until 2026 (133 thousand tons)

CAIXA's Own Generation



- **165 photovoltaic plants** in the country
- **1 photovoltaic farm** in Uberlândia-MG
- **11.6 megawatt-peak** installed power
- **R\$2.5 million** saved in 1Q22



Photovoltaic Farm – Uberlândia -MG



ESG Investment Fund



Stamp Casa Azul + CAIXA



# ESG LOAN



## GIRO CAIXA TRANSPORTES

Unprecedented loan line, which benefits **carriers and truck drivers**, enabling the payment of the freight in advance

Rates starting at **1.99%** p.m.

Balance credited **any day of the week**, directly to the truck driver's account



## FGTS

**CAIXA** AGENTE  
OPERADOR  
**FGTS BIRTHDAY  
WITHDRAWAL  
ANTICIPATION**

**R\$2.1 billion** in Loans Granted in the 1Q22  
40% of the market share

**835 thousand** customers served, of which **59%** were people with overdue debt

**1.9 million** operations

Advance limit Extended:  
from **3 to 5 years** as of MAR22



## Santa Casa Barra Mansa

## CAIXA HOSPITAIS

**71%** drop in rates<sup>1</sup>

**R\$705 million** in operations in the 1Q22

**6-month** grace period and up to 120 months term

Interest: starting at **0.19% p.m.** + CDI



## MICRO AND SMALL ENTERPRISES

Over **R\$50 billion** in loan balance for small and micro entrepreneurs in the 1Q22

PRONAMPE: 36.0% of all loans granted carried out at CAIXA  
**Balance: R\$18.9 bn**  
**+19.5%** (1Q22/1Q21)

FAMPE: **81.8%** of all loans granted carried out at CAIXA  
**Balance: R\$7.9 bn**  
**+91.1%** (1Q22/1Q21)

<sup>1</sup>Compared to 2018



In 1Q22 R\$ **115.7** billion paid

Divided into (R\$ billion):

<b>28.2</b>	INSS
<b>21.5</b>	Auxílio Brasil
<b>19.4</b>	Salary Bonus
<b>32.2</b>	FGTS Regular Withdrawal
<b>10.2</b>	Unemployment Insurance
<b>2.9</b>	Emergency Aid
<b>0.6</b>	Gas Aid
<b>0.5</b>	Regional Social Benefits
<b>0.2</b>	Other Social Programs





# R\$ 1.4 Trillion Paid<sup>1</sup>

**414.4 bn**

Regular and  
Emergency FGTS and  
Withdrawal

**123.2 bn**

Unemployment  
Insurance

**20.8 bn**

BEm Program

**357.3 bn**

Emergency Aid

**64.7 bn**

Bolsa Família

**30.5 bn**

Auxílio Brasil

**357.8 bn**

INSS

**61.2 bn**

Salary Bonus

**3.8 bn**

Regional Social  
Benefits



**Auxílio  
Emergencial**

2021

Janilce Silva Ferreira and Children  
Porto Velho/RO

<sup>1</sup> Accrued from 2019 to 1Q22



## 96 MUNICIPALITIES ELIGIBLE FOR THE FGTS SAQUE CALAMIDADE IN 1 Q22, WITH 28 REMAINING WITH CURRENT PAYMENT

### Bahia

Canavieiras	Coaraci	Dario Meira	Floresta Azul	Gandu	Ibicaraí	Ibicuí
Ilhéus	Itabela	Itabuna	Itaúpe	Itamaraju	Itapé	Itapetinga
Itapitanga	Itororó	Jaguaquara	Jequié	Jiquiriçá	Porto Seguro	Santa Inês
Teixeira de Freitas	Teolândia	Ubaíra	Ubaitaba	Uruçuca	Vitória da Conquista	Wenceslau Guimarães

### Espírito Santo

São Gabriel da Palha	São José do Calçado
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### Minas Gerais

Aimorés	Almenara	Alvinópolis	Barão de Cocais	Betim	Brumadinho	Cataguases
Cláudio	Conceição do Pará	Congonhas	Conselheiro Pena	Dores do Indaiá	Governador Valadares	Igarapé
Itabirito	Itatiaiuçu	Itaúna	Jequitibá	João Monlevade	Juatuba	Machacalis
Mario Campos	Mateus Leme	Nova Era	Nova Lima	Onça de Pitangui	Poço Fundo	Pompéu
Ponte Nova	Raposos	Rio Acima	Rio Manso	Rio Piracicaba	Sabará	Salinas
Santa Luzia	Santana do Deserto	Santo Ant. do Monte	São G. do Rio Abaixo	São Joaquim de Bicas	Timoteo	Tocos do Moji

Vespasiano

### Rio de Janeiro

Angra dos Reis	Aperibé	Bom J. do Itabapoana	Cambuci	Cardoso Moreira	Italva	Itaocara
Itaperuna	Laje do Muriaé	Miracema	Natividade	Petrópolis	Porciúncula	Santo Antônio de Pádua

### São Paulo

Avaré	Campo Limpo Paulista	Capivari	Embu das Artes	Francisco Morato	Franco da Rocha	Jaú
Monte Mor						



# EXTRAORDINARY WITHDRAWAL

## FGTS



Entire Program:

**42**  
million

**WORKERS BENEFITED**

R\$ **30**  
billion

**RELEASED INTO THE  
ECONOMY**

Until April 30

**7.1**  
million

**WORKERS BENEFITED**

R\$ **4.9**  
billion

**PAID**





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# INCOME STATEMENT

## MANAGERIAL NET INCOME OF **R\$3.0 BILLION** IN 1Q22

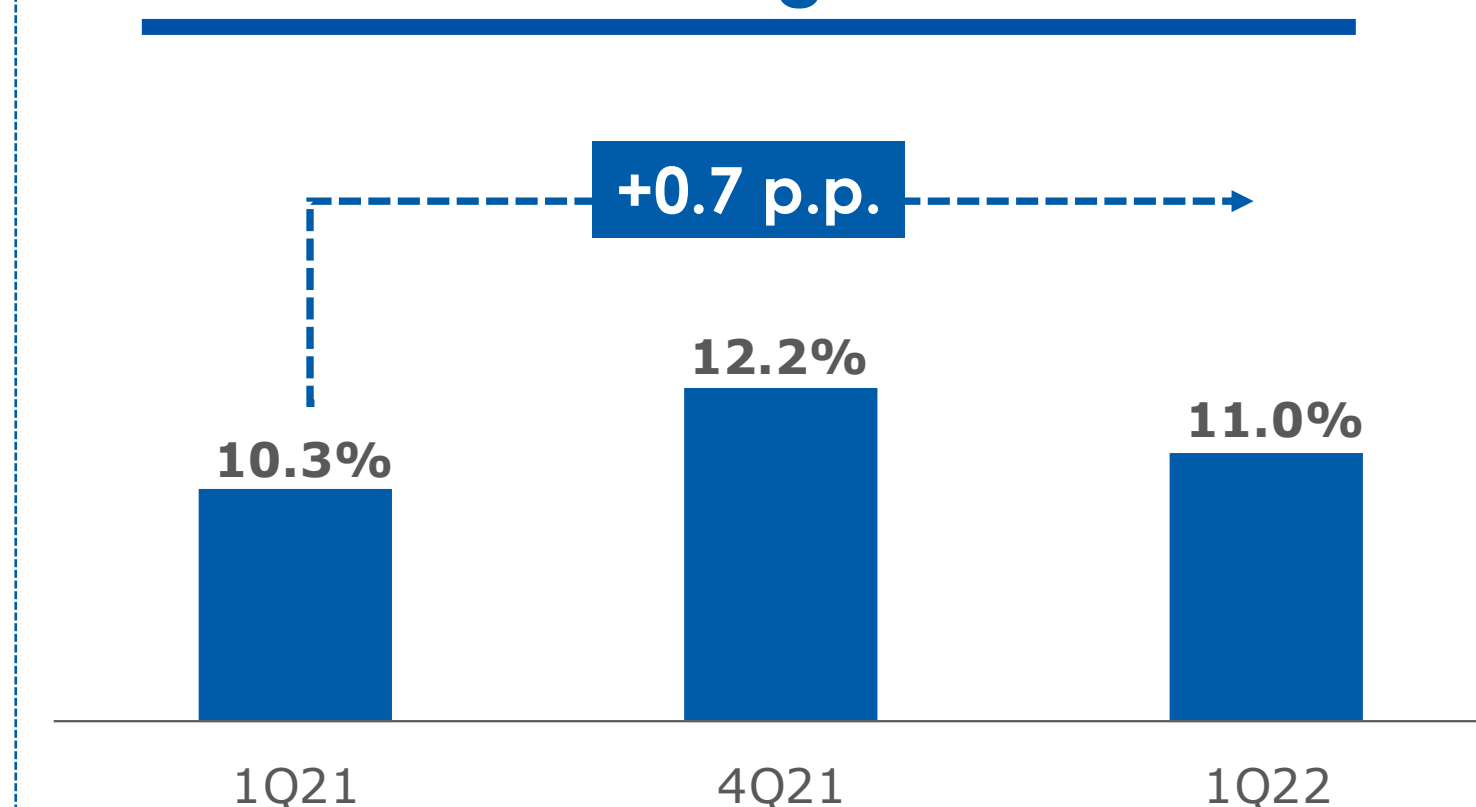
**+5.8%** Income from Services  
(1Q22/1Q21)

**-2.7 %** Administrative  
expenses  
(1Q22/1Q21)

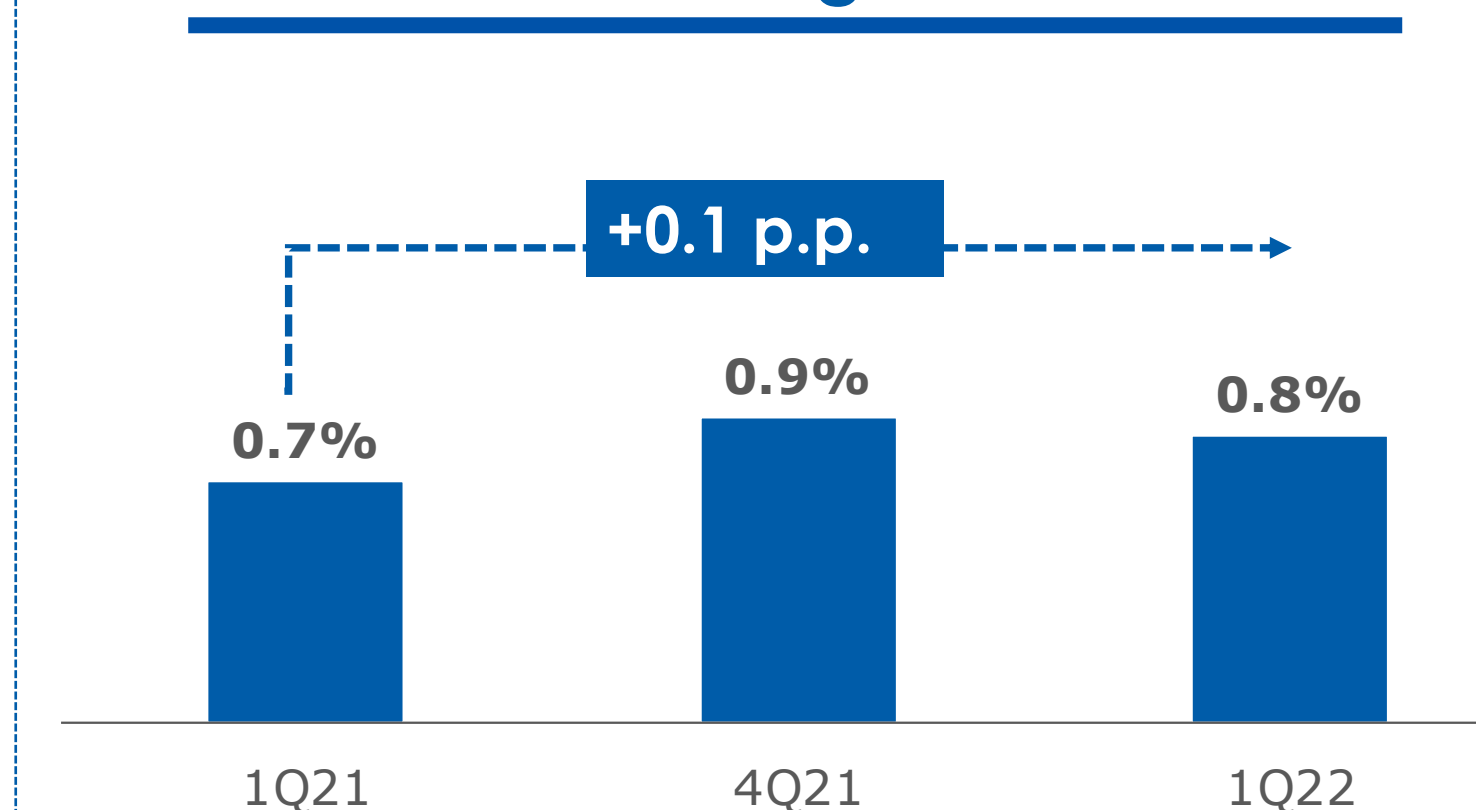
In R\$ billion	1Q22	4Q21	Δ3M	1Q21	Δ12M
Financial Margin	<b>10.7</b>	11.5	-7.2%	<b>11.0</b>	-3.3%
Income from Services	<b>6.0</b>	6.3	-4.8%	<b>5.7</b>	5.8%
Loan Provisions	<b>(3.2)</b>	(2.9)	8.2%	<b>(2.5)</b>	25.3%
Personnel Expenses	<b>(6.1)</b>	(6.4)	-4.3%	<b>(5.4)</b>	13.0%
Administrative Expenses	<b>(2.6)</b>	(3.3)	-21.3%	<b>(2.6)</b>	-2.7%
Other Revenues and Expenses <sup>1</sup>	<b>(2.3)</b>	(2.0)	13.7%	<b>(1.5)</b>	48.0%
<b>Net Income</b>	<b>2.5</b>	3.2	-21.0%	<b>4.6</b>	-44.5%
Non-Recurring Net Income	-	(0.1)		(1.4)	
Events with Impact on Results	0.5	-	-	-	-
<b>Managerial Result</b>	<b>3.0</b>	<b>3.2</b>	-3.5%	<b>3.2</b>	-3.8%

<sup>1</sup> Including tax expenses.

### Recurring ROE<sup>2</sup>



### Recurring ROA<sup>2</sup>



<sup>2</sup>Accrued in 12M



# LOAN PORTFOLIO - BALANCE



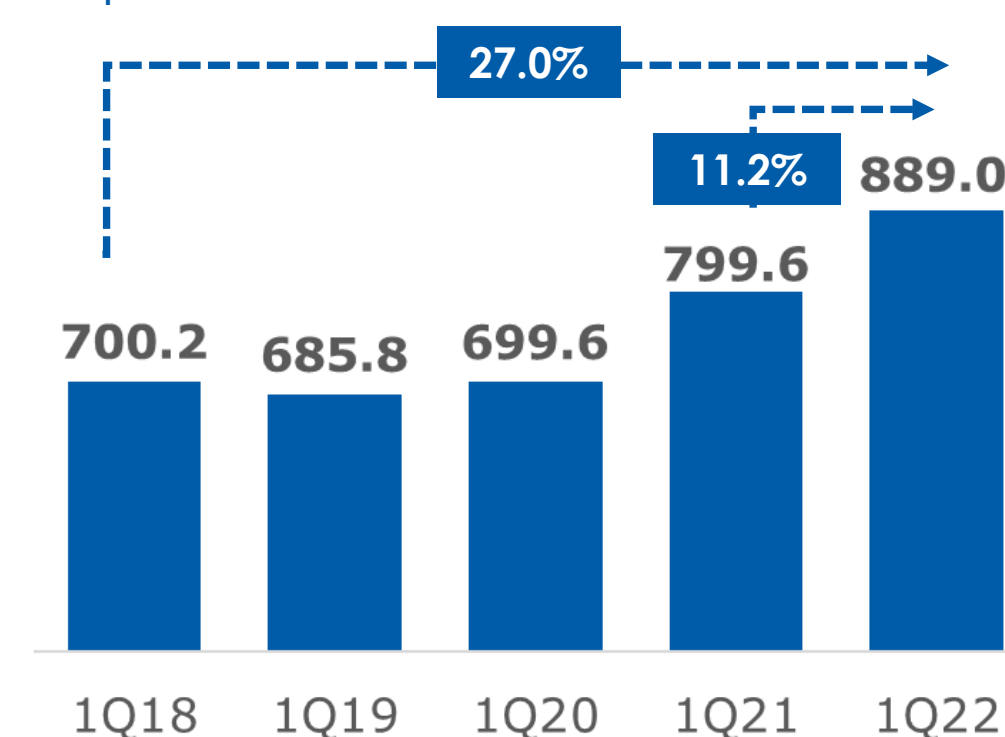
↑ **142.9%**  
(1Q22/1Q21)  
**Agro Loans**

↑ **20.2%**  
(1Q22/1Q21)  
**Payroll-Deductible**

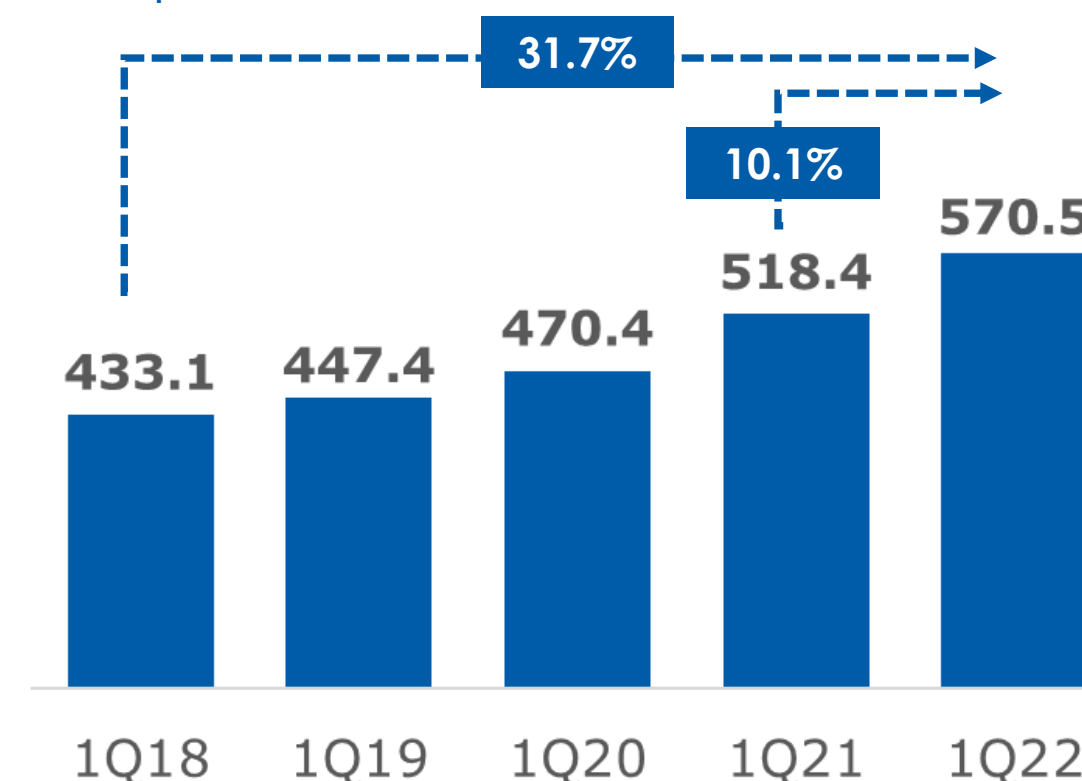
↑ **16.7%**  
(1Q22/1Q21)  
**SPBE**

Balance in R\$ billion	1Q22	4Q21	Δ3M	1Q21	Δ12M
<b>Mortgage</b>	<b>570.5</b>	557.6	2.3%	518.4	10.1%
CAIXA/SBPE Resources	<b>227.7</b>	218.8	4.0%	195.2	16.7%
FGTS Resources	<b>342.6</b>	338.5	1.2%	322.7	6.2%
<b>Individuals</b>	<b>111.3</b>	107.6	3.5%	92.9	19.8%
Payroll-Deductible Loan	<b>85.7</b>	83.5	2.7%	71.3	20.2%
Others	<b>25.7</b>	24.1	6.5%	21.6	18.7%
<b>Corporate</b>	<b>78.8</b>	78.8	0.0%	72.5	8.7%
Micro and Small Companies	<b>50.5</b>	51.1	-1.2%	49.0	2.9%
Medium Company	<b>18.3</b>	17.8	2.7%	14.8	24.0%
Large Companies	<b>10.1</b>	9.9	1.4%	8.7	15.3%
<b>Infrastructure</b>	<b>91.9</b>	91.6	0.4%	91.7	0.2%
<b>Agro Loans</b>	<b>21.2</b>	16.5	28.6%	8.7	142.9%
<b>Other Loans<sup>1</sup></b>	<b>15.2</b>	15.6	-2.5%	15.3	-0.9%
<b>Total</b>	<b>889.0</b>	867.6	2.5%	799.6	11.2%

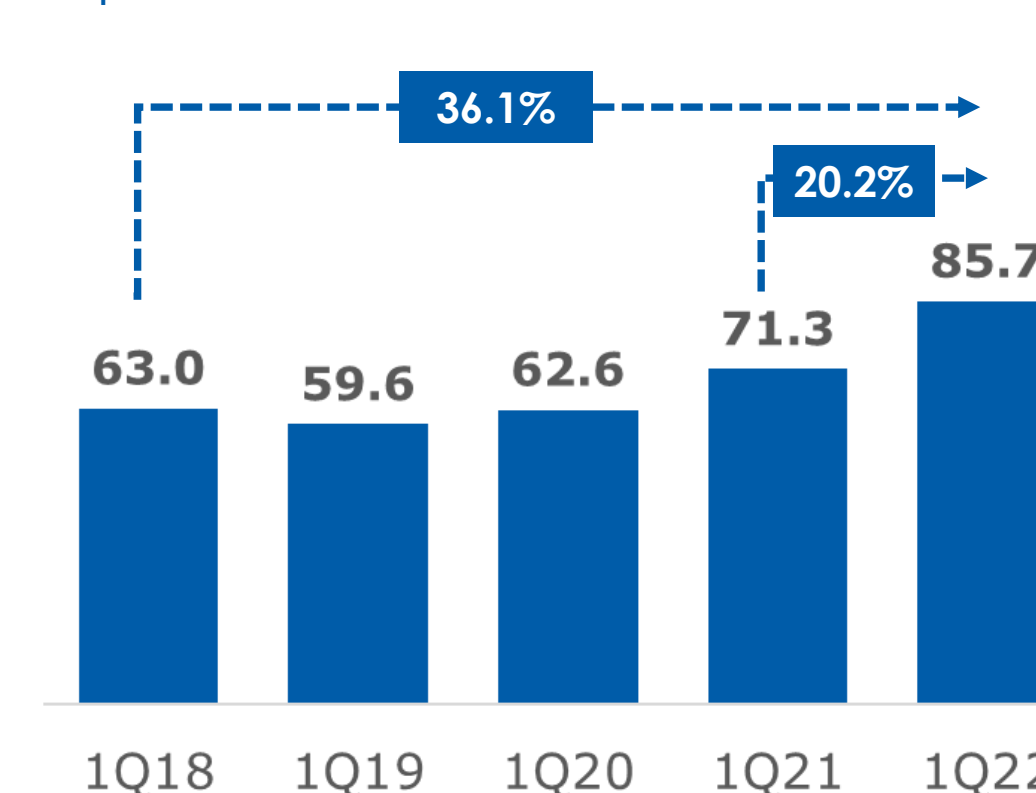
**Total**  
In R\$ billion



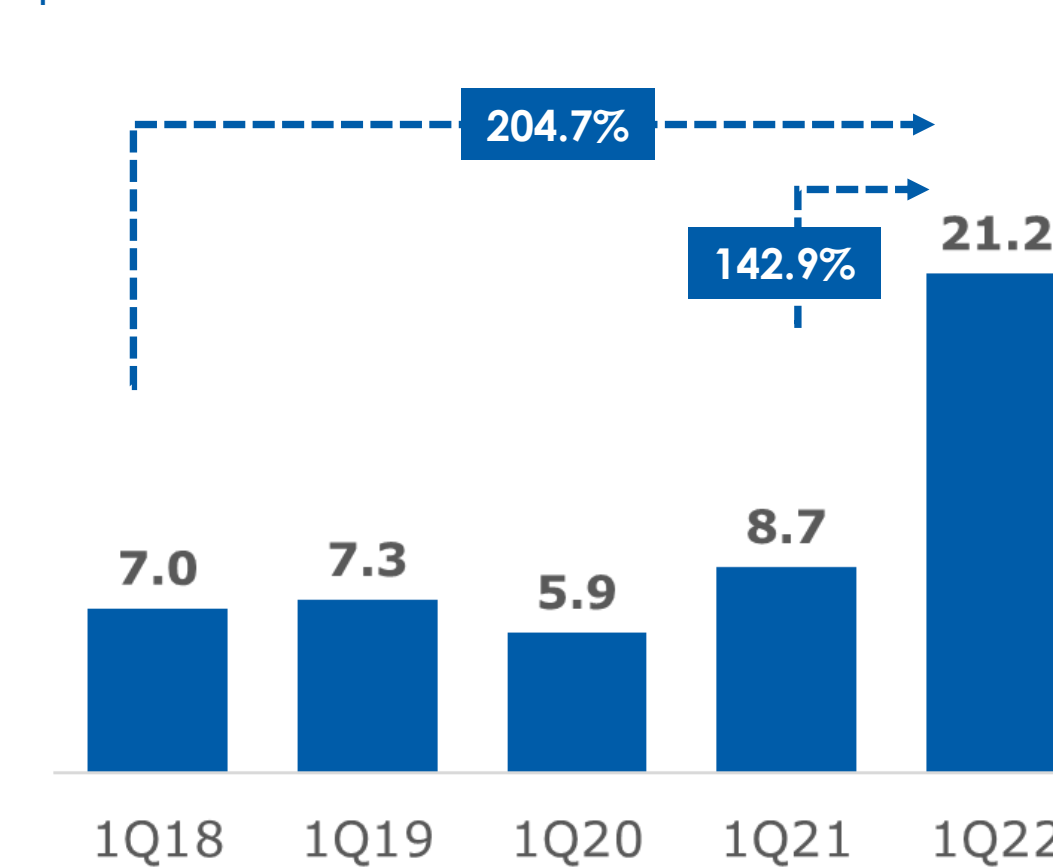
**Mortgage**  
In R\$ billion



**Payroll-Deductible Loan**  
In R\$ billion



**Agro Loans**  
In R\$ billion



<sup>1</sup> Includes Public Companies. <sup>2</sup> Includes subsidiaries

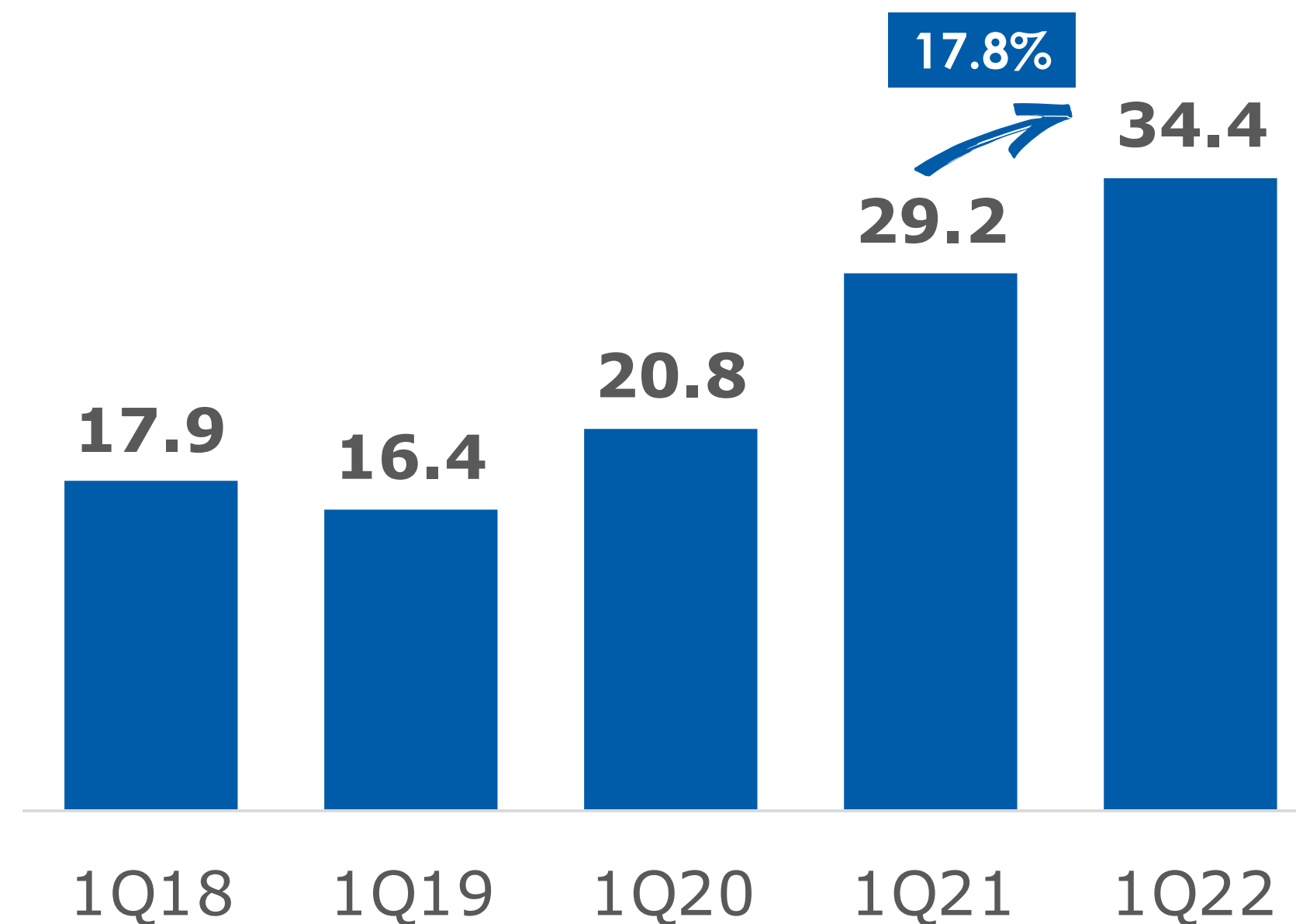


# MORTGAGE MORTGAGE LOANS

**R\$34.4 BILLION** IN LOANS GRANTED IN 1Q22, THE **HIGHEST BALANCE** IN CAIXA'S HISTORY FOR A FIRST QUARTER

## Total Loans Granted<sup>1</sup>

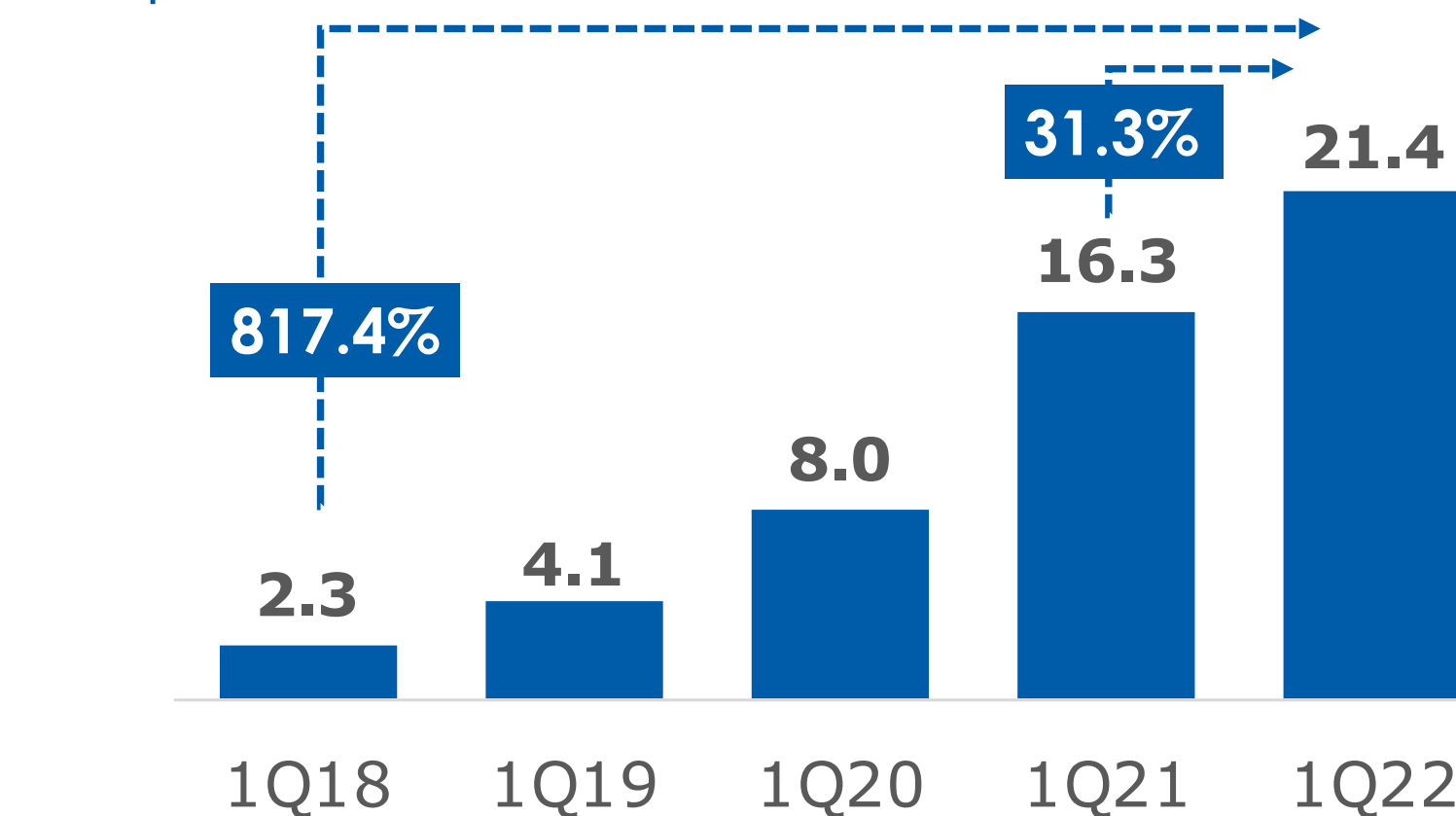
In R\$ billion



**99.99%**  
of FGTS funds  
are carried out by CAIXA

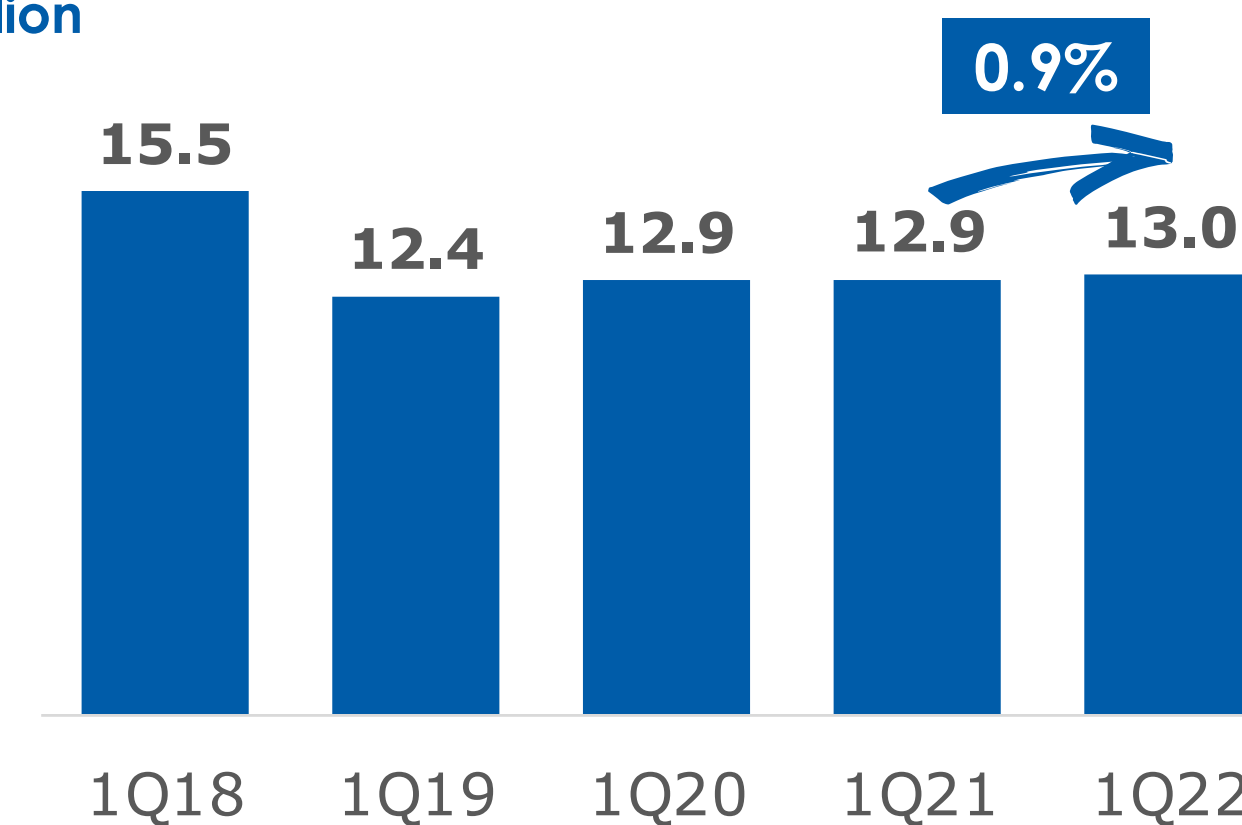
## SBPE Loans Granted

In R\$ billion



## FGTS Loans Granted<sup>1</sup>

In R\$ billion





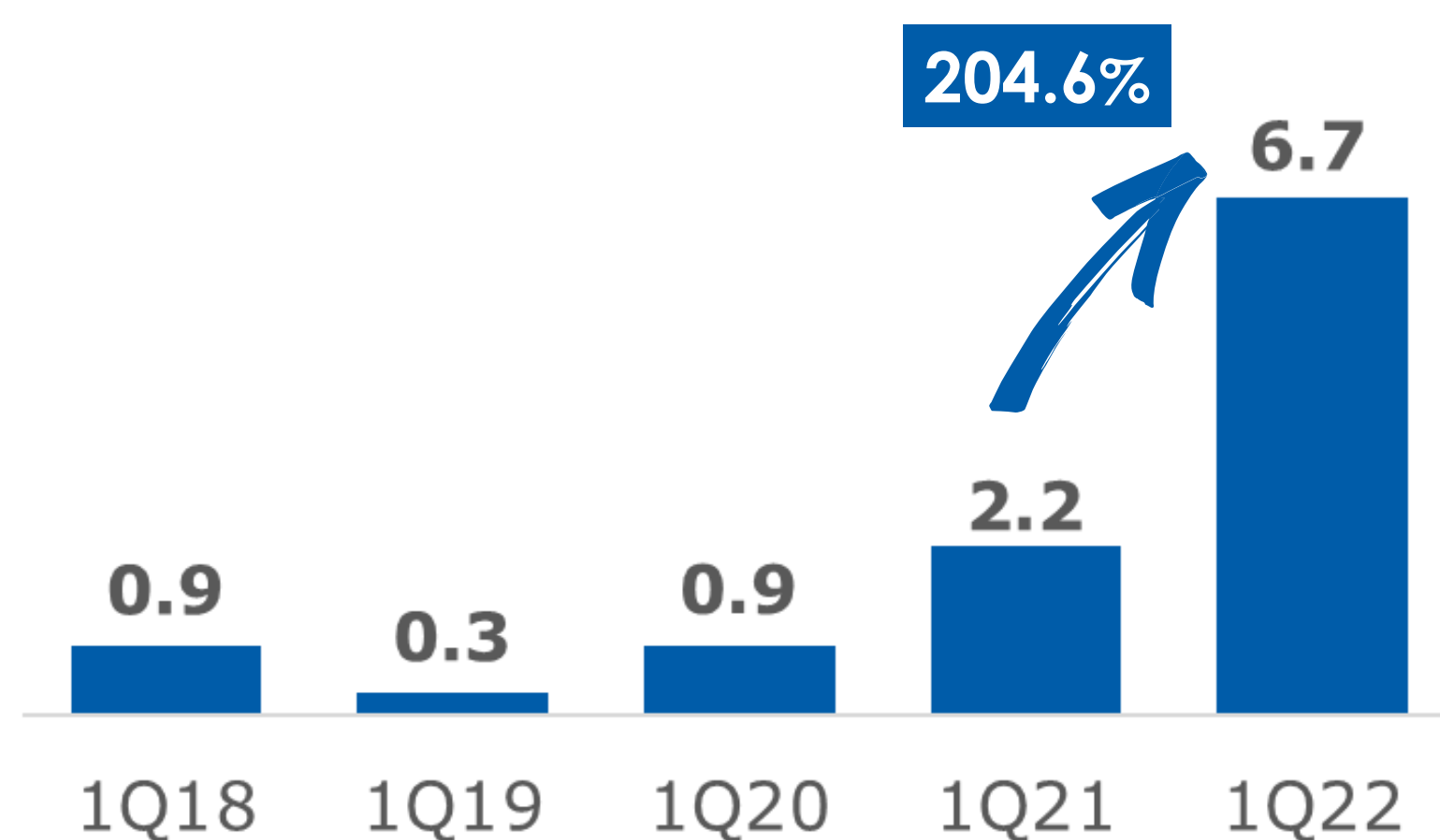
# AGRO LOANS OPERATIONS

CAIXA participates for the 1<sup>st</sup> time in the Plano Safra (Harvest Plan)

- Solutions for all customers, serving producers who, until then, **were outside the loan system.**
- Focus on **long-term** financing: building **silos, warehouses, irrigation, and PRONAF**
- Loan lines for the fishing segment by **developing and professionalizing fishermen**

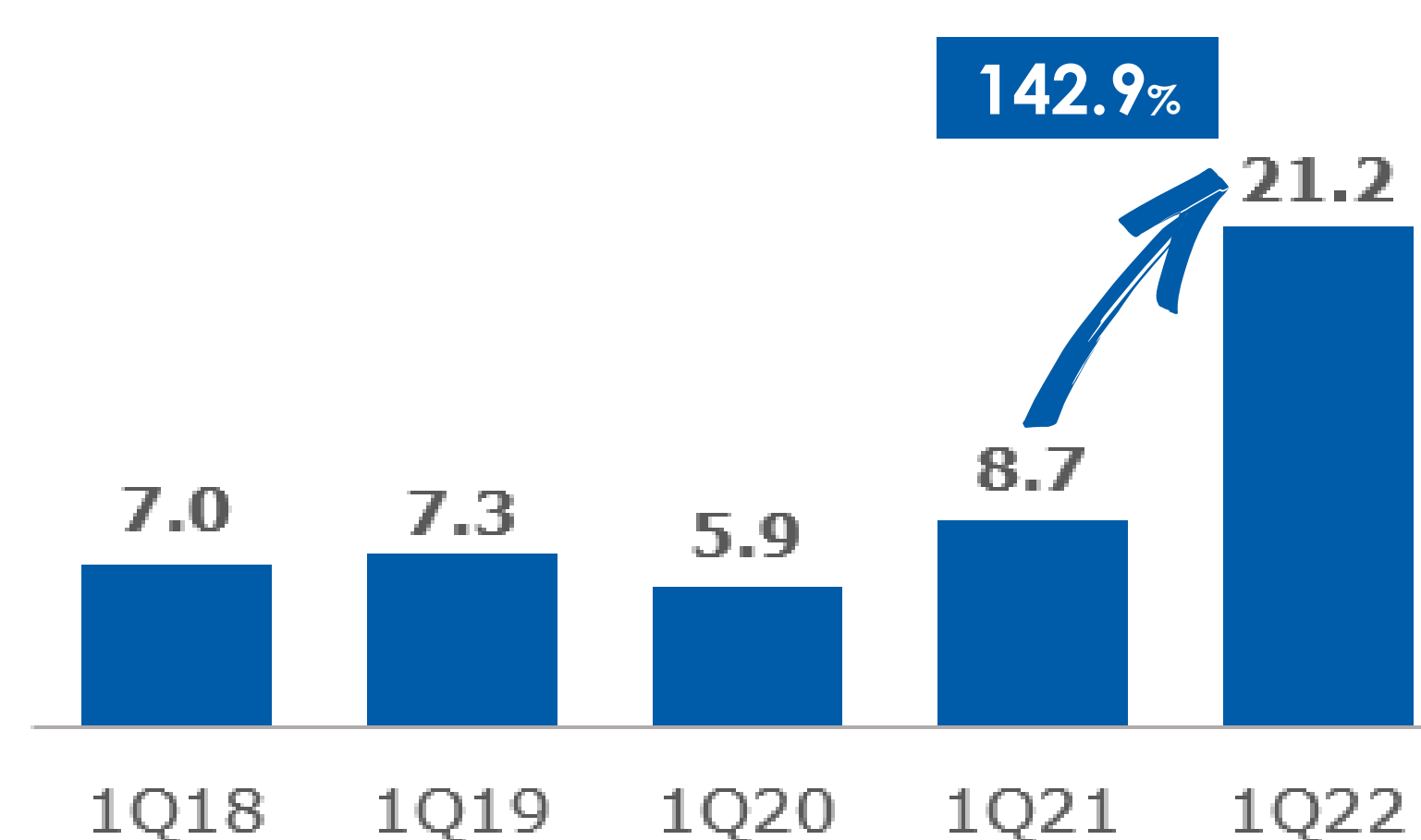
## Agro Loans Granted

In R\$ billion



## Agro Loans Balance

In R\$ billion





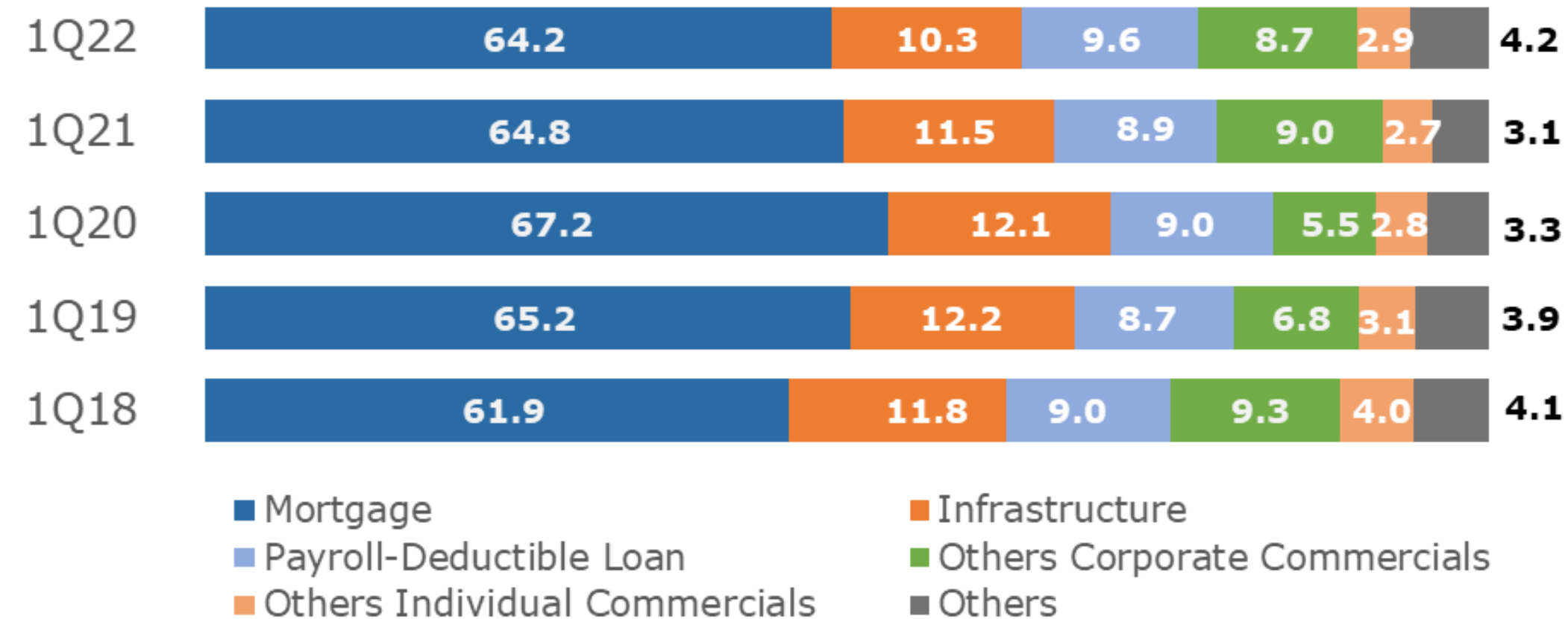
# PORTFOLIO QUALITY

## 90% OF THE LOAN PORTFOLIO WITH COLLATERAL

### Portfolio Structure

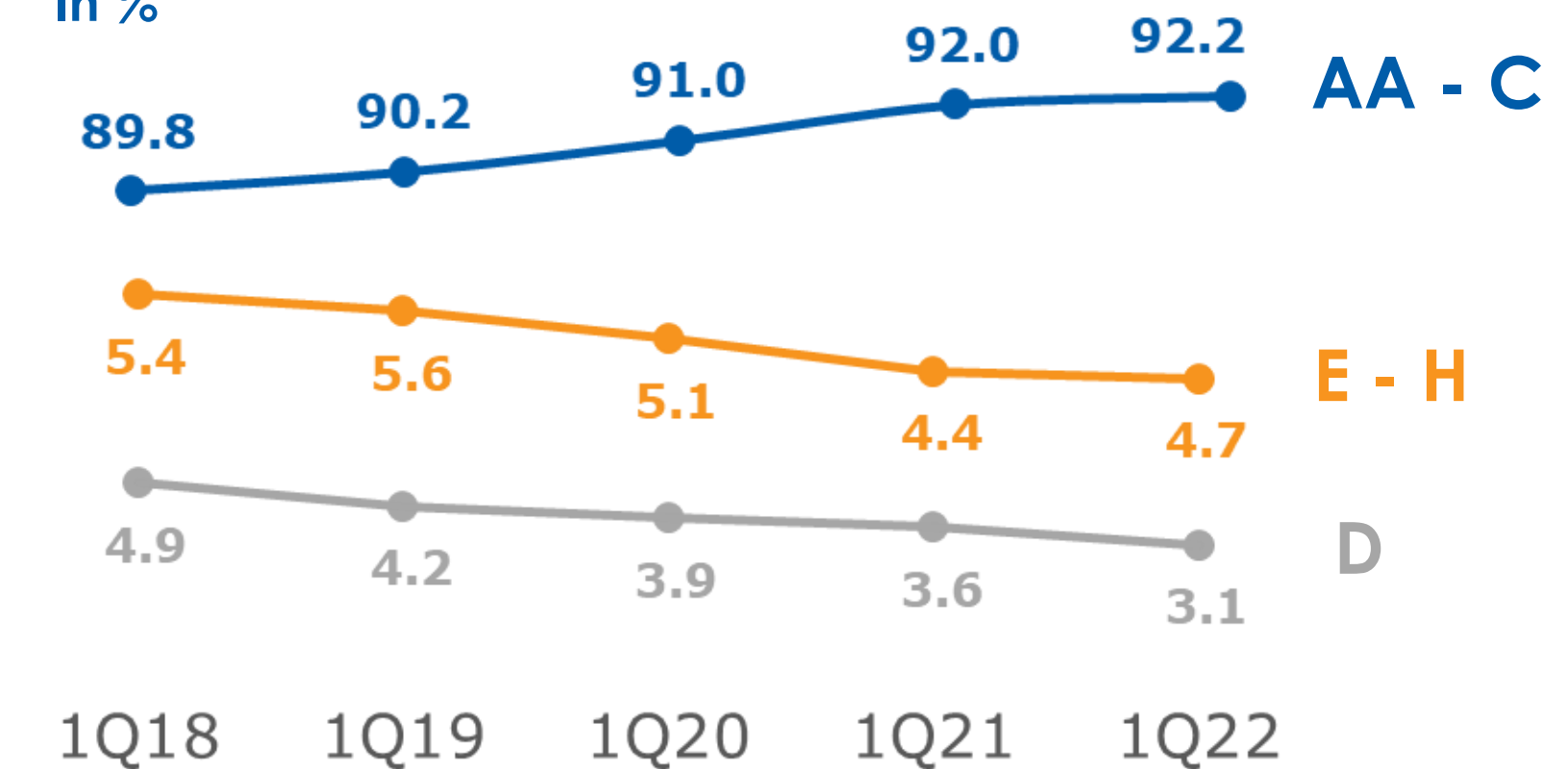
In %

90%<sup>1</sup>



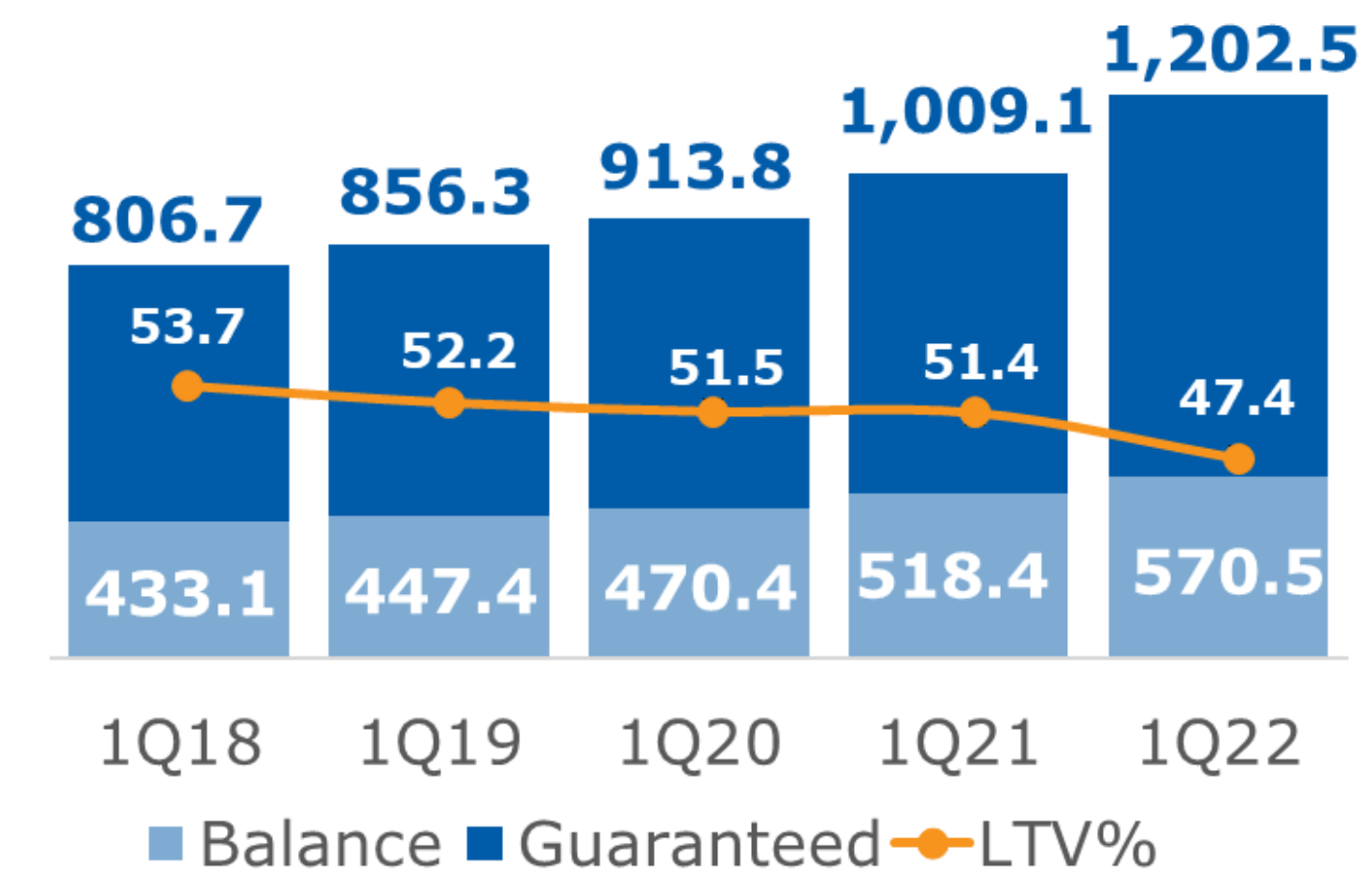
### Total Portfolio Rating

In %



### Mortgage Loans

Balance and Guarantee in R\$ billion and LTV<sup>2</sup> in %



<sup>1</sup>Considers Mortgage, Infrastructure, Payroll-Deductible, PRONAMPE, FGI, Pledge, Rural, and Caixa Hospitais.

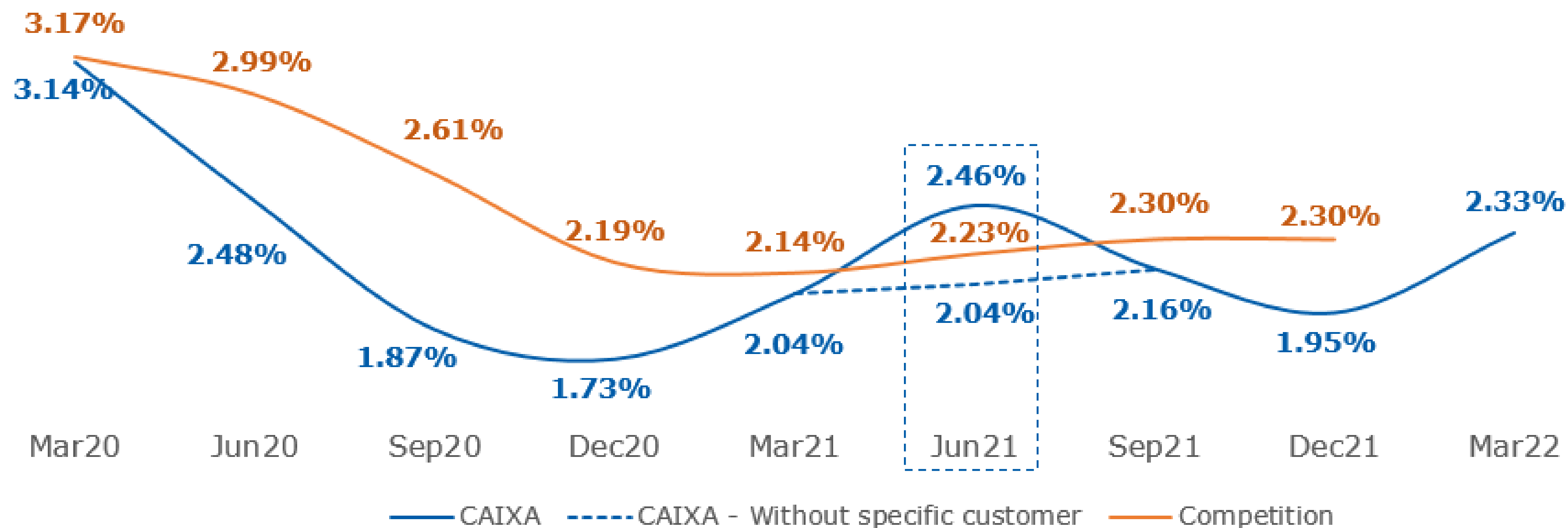
<sup>2</sup> Loan to Value: Percentage of the loan value regarding the guarantee



# PORTFOLIO QUALITY

## Loan Quality - Delinquency - CAIXA and Competition<sup>1</sup>

In %



  Delinquency impacted by a specific customer

<sup>1</sup>Delinquency data not yet available for March/22

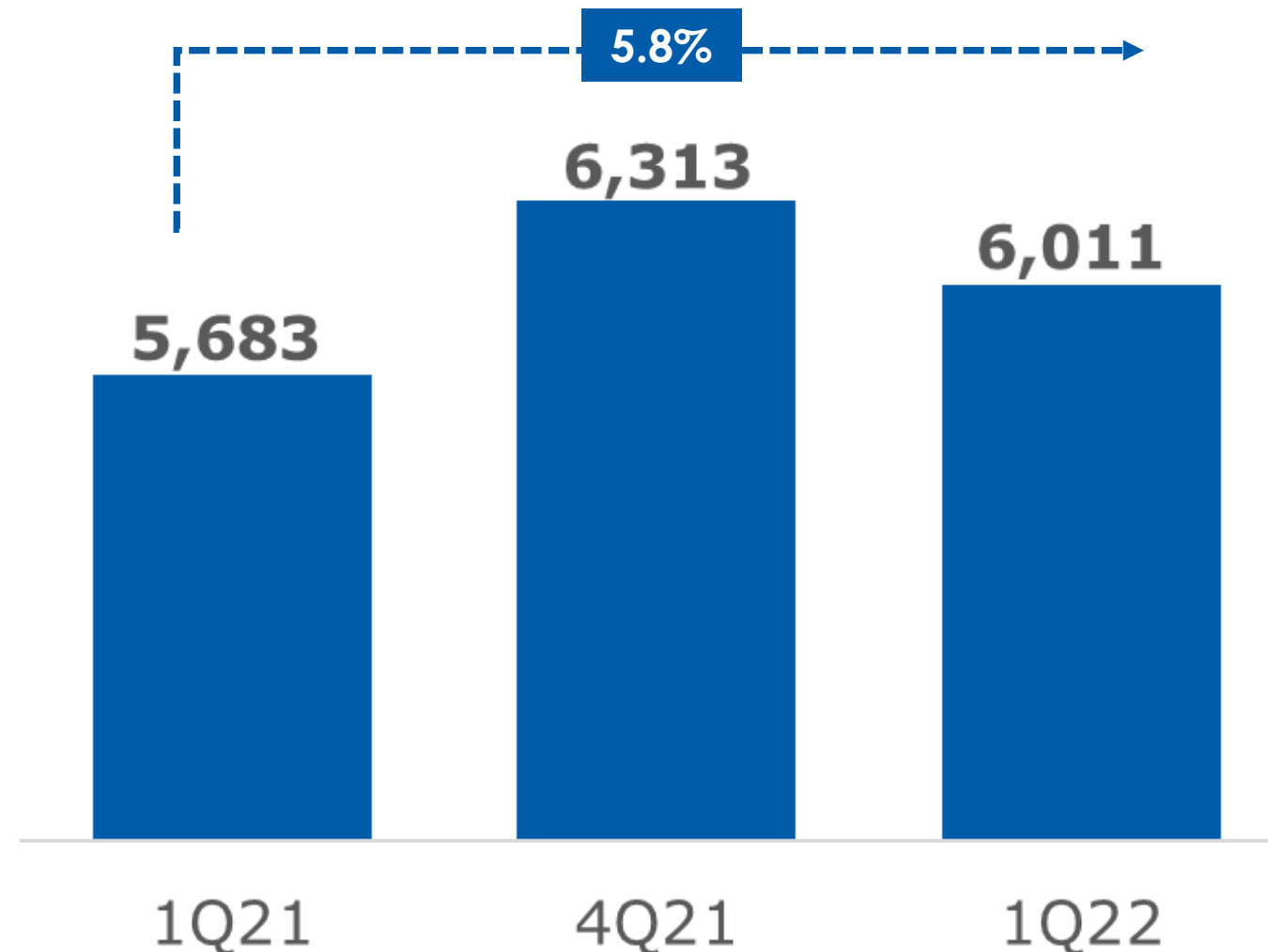


# INCOME FROM SERVICES

INCOME FROM INSURANCE **GREW BY 97.5%** YOY, REFLECTING THE NEW PARTNERSHIP MODEL

**16.1%**  
(1Q22/1Q21)  
**INVESTMENT FUNDS**

**2.6%**  
(1Q22/1Q21)  
**Loan Operations**



In R\$ million	4Q21	3Q21	Δ3M	4Q20	Δ12M
Government Services	2,114	2,211	-4.3%	1,926	9.8%
Checking Accounts <sup>1</sup>	1,012	1,068	-5.3%	1,131	-10.6%
Agreements and Recovery	632	631	0.2%	681	-7.2%
Debit and Credit Cards	611	670	-8.8%	614	-0.5%
Investment Funds	617	652	-5.4%	532	16.1%
Loan Operations	579	592	-2.2%	564	2.6%
Insurance	407	460	-11.4%	206	97.5%
Others	39	30	31.5%	29	34.9%
<b>Income from Services and Banking Fees</b>	<b>6,011</b>	<b>6,313</b>	<b>-4.8%</b>	<b>5,683</b>	<b>5.8%</b>

<sup>1</sup> Includes income from banking fees

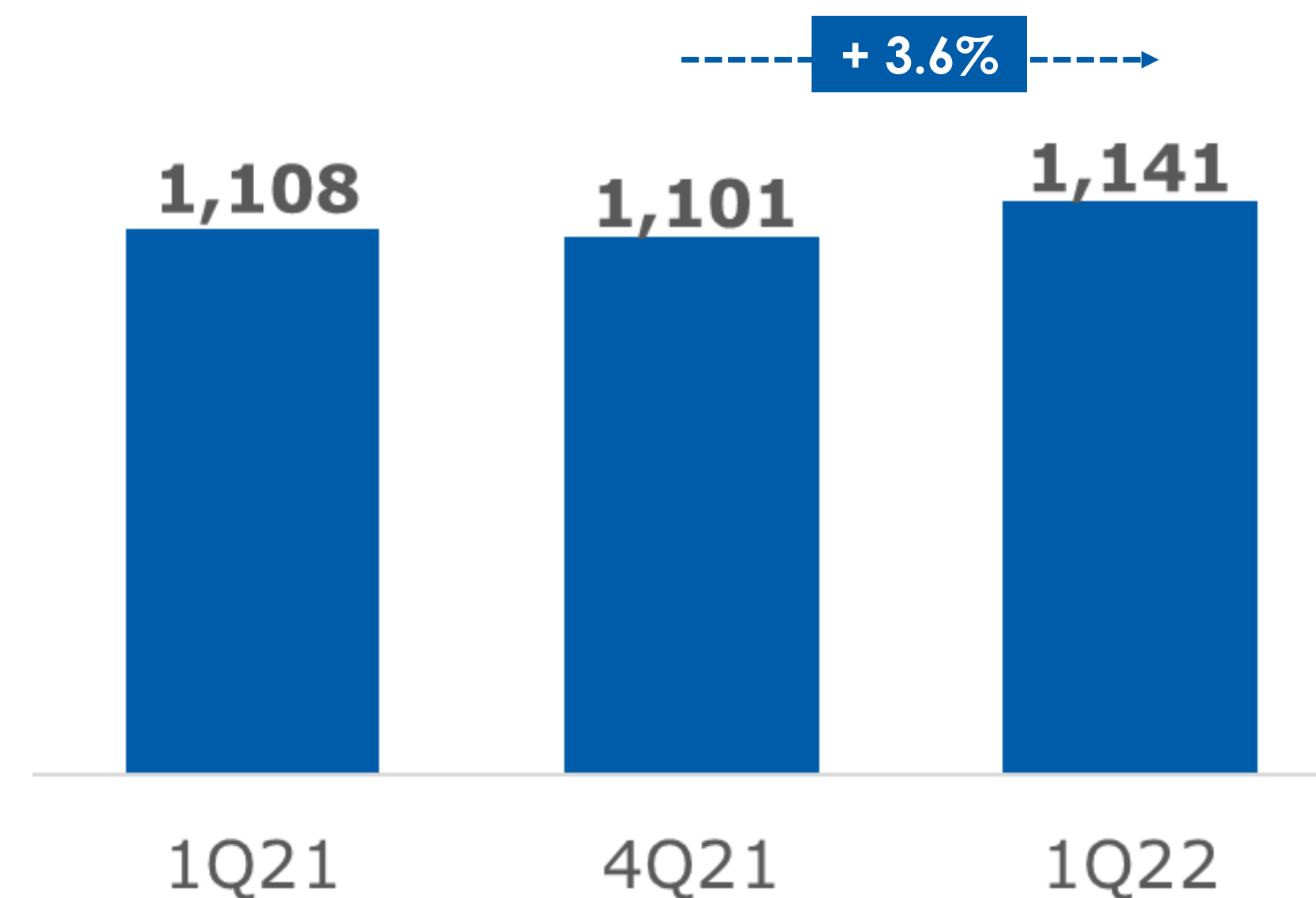


## SUITABLE FUNDING STRUCTURE WITH **DIVERSIFIED** AND **PULVERIZED** FUNDING

In R\$ billion	1Q22	4Q21	Δ 3M	1Q21	Δ 12M
Saving Deposits	359.4	365.1	-1.6%	368.5	-2.5%
Borrowings and Onlending	359.9	357.1	0.8%	346.2	4.0%
Time Deposits	145.8	146.0	-0.1%	160.1	-9.0%
Open Market Funding <sup>1</sup>	189.2	142.9	32.4%	137.6	37.5%
Demand Deposits	40.1	47.0	-14.7%	46.4	-13.6%
Bonds <sup>2</sup>	27.1	24.6	10.3%	33.9	-19.9%
Other Deposits	16.6	15.0	10.3%	12.5	32.7%
Others	2.4	2.8	-14.2%	3.0	-17.9%
<b>Total</b>	<b>1,140.5</b>	<b>1,100.5</b>	<b>3.6%</b>	<b>1,108.1</b>	<b>2.9%</b>

### Total Funding

In R\$ billion



<sup>1</sup> Own Portfolio Commitments.

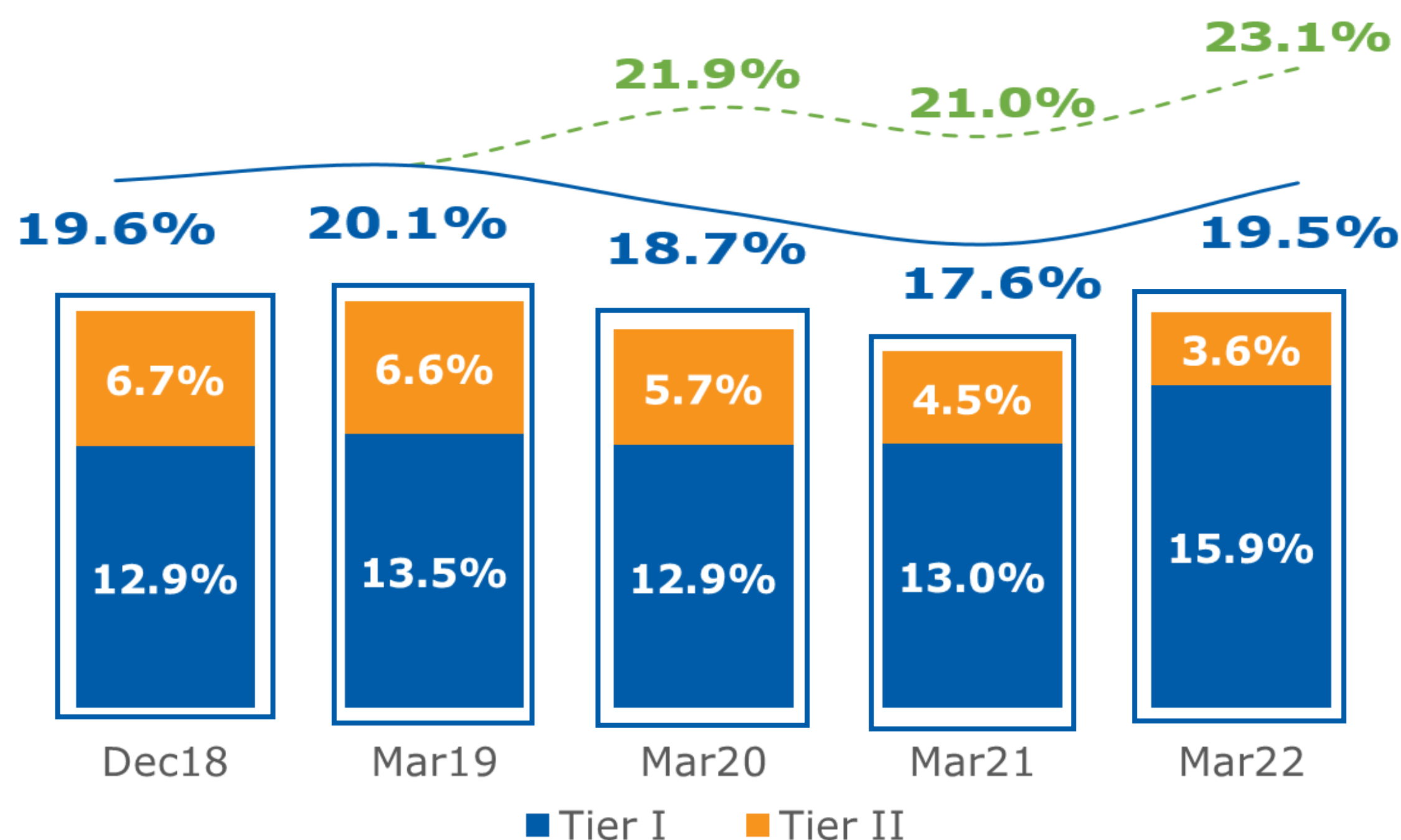
<sup>2</sup> Includes LCI, LCA and LF.



## COMFORTABLE RATIOS WITH IMPROVED CAPITAL QUALITY DESPITE THE RECORD LOAN PORTFOLIO GROTH

### Basel Ratio

In %



1.9 p.p.  
(1Q22/1Q21)  
**Basel Ratio**

2.9 p.p.  
(1Q22/1Q21)  
**Tier I Capital Ratio**

**Robust Basel and Tier I Capital Ratios** despite paying R\$11.35 billion in IHCD in 2019 and phase out totaling R\$9.7 billion in subordinated debt instruments of the 2019/1Q22 FGTS.



# CAPITAL MARKET

+R\$114 BILLION IN RELEVANT OPERATIONS - 2019/1Q22



R\$205 million MAR/22 FII Carteira Imob. <b>CAIXA</b>	R\$50 million MAR/22 CRI <b>PORTO5</b> EMPREENHIMENTOS	R\$50 million MAR/22 Debentures <b>CAMBUCISA</b>	R\$3.8 billion DEC/21 Incorporation <b>CAIXA</b> Participações	R\$216 million DEC/21 FII Branches <b>CAIXA</b>	R\$320 million DEC/21 Debentures <b>TecBan</b>	R\$50 million DEC/21 Debentures <b>FERRARI</b> Agroindústria
R\$250 million NOV/21 Debentures <b>oleoplan</b>	R\$700 million NOV/21 Debentures <b>JSL</b>	R\$150 million SEP/21 Debentures <b>TENDA</b> Construindo Felicidade	R\$1.75 billion SEP/21 Debentures <b>mov(da)</b>	R\$3.0 billion MAY/21 Debentures <b>[B]<sup>3</sup></b> BRASIL BOLSA BALCÃO	R\$550 million MAY/21 Debentures <b>Celesc</b> Distribuição S.A.	R\$50 million MAY/21 Debentures <b>PATRIMAR</b> Mude para melhor
R\$420 million MAY/21 M&A <b>VR</b> Benefícios <b>FLEETCOR</b>	R\$5.00 billion APR/21 IPO <b>CAIXA</b> seguridade	Commercial Agreement Acquiring Business <b>fiserv.</b>	Increased Equity Interest 41.41% - APR/21 M&A <b>elo</b>	R\$550 million APR/21 Debentures <b>mov(da)</b>	R\$897 million APR/21 Follow-on <b>Alupar</b>	R\$3.69 billion APR/21 M&A <b>BANCO PAN</b>
R\$180 million MAR/21 M&A <b>Icatu</b>	R\$250 million MAR/21 M&A <b>CNP</b> assurances	R\$404 million MAR/21 FII Caixa <b>CAIXA</b>	Co-Brokers FEB/21 Co-Brokerage <b>Willis Towers Watson</b> <b>alper</b> <b>MDS</b>	R\$4.97 billion FEB/21 IPO <b>CSN</b> MINERAÇÃO	R\$1.52 billion JAN/21 M&A <b>TOKIOMARINE</b> SEGURADORA	R\$70 million JAN/21 M&A <b>tempo</b>
R\$348 million DEC/20 M&A <b>CAIXA</b> cartões	R\$7.80 billion DEC/20 M&A <b>CNP</b> assurances	R\$2.50 billion OCT/20 FIDC <b>stone</b>	R\$633 million SEP/20 IPO <b>PLANO&amp;PLANO</b>	R\$978 million SEP/20 IPO <b>CURY</b>	R\$744 million AUG/20 Follow-on <b>BANCO PAN</b>	Card Brand Agreement Preferred Shares MAR/20 <b>VISA</b>
R\$1.10 billion FEB/20 IPO <b>MD</b> <b>Moura Dubeux</b>	R\$1.50 billion 2019 Market Sale <b>BR</b> <b>PETROBRAS</b>	R\$8.35 billion DEC/19 IHCD Return <b>TESOURO NACIONAL</b>	R\$5.84 billion OCT/19 Follow-on <b>BANCO DO BRASIL</b>	R\$30.19 billion SEP/19 NTN-B Sale Tesouro IPCA+ NTN-B	R\$1.04 billion SEP/19 Follow-on <b>BANCO PAN</b>	R\$405 million SEP/19 Follow-on <b>TRISUL</b>
R\$3.00 billion JUL/19 IHCD Return <b>TESOURO NACIONAL</b>	R\$7.39 billion JUL/19 Follow-on <b>IRB</b> <b>Brasil RE</b>	R\$446 million JUL/19 Follow-on <b>TECNISA</b>	R\$1.25 billion JUL/19 Follow-on <b>BANCO inter</b>	R\$7.30 billion JUL/19 Follow-on <b>BR</b> <b>PETROBRAS</b>	R\$256 million MAR/19 Stock Option <b>BANCO PAN</b>	R\$2.52 billion FEB/19 Follow-on <b>IRB</b> <b>Brasil RE</b>

# AGENDA

1

HIGHLIGHTS

4

CONCLUSION

2

ESG

3

FINANCIAL  
HIGHLIGHTS



To be the **bank of all Brazilians** is to know, experience and contribute with **solutions to the needs of the entire society**

- Support during the pandemic crisis, making the **largest payment of social programs and income transfer in Brazil**, for 8 out of 10 adults in the country
- **Decisive social and mathematical measures**, changes in strategy, directing efforts to pulverize loans and **reduce interest rates**, providing **fairer access to loans**
- Strong growth of the loan portfolio, with **support for micro and small enterprises**, focus on **mortgage** with savings funding, and **agro loans**
- Recognition by **Control Bodies** and **Public and Private Institutions** regarding **CAIXA's commitment to Governance, Transparency, Integrity and the Environment**

# Disclaimer



This presentation contains forward-looking statements relating to the business outlook, estimates for operating and financial results, and those related to the growth prospects of CAIXA. These are merely estimates and projections and, as such, are based exclusively on the expectations of CAIXA's management. Such forward-looking statements depend substantially on external factors and the risks disclosed in CAIXA's filed disclosure documents and are, therefore, subject to change without prior notice.

The verbs “anticipate”, “believe”, “estimate”, “expect”, “forecast”, “plan”, “predict”, “project”, and other similar verbs are intended to identify these forward-looking statements, prospects of possible or assumed future results, based on beliefs, premises, intentions, information or forecasts on the date on which they were written, involving risks and uncertainties that may lead actual results to differ materially from those projected in this presentation and do not guarantee any future CAIXA performance

The factors that might affect performance include, but are not limited to; (i) market acceptance of CAIXA services; (ii) volatility related to the Brazilian economy and financial and securities markets, and the highly competitive industry CAIXA operates in; (iii) changes in domestic and foreign legislation and taxation, and government policies related to the financial and banking markets; (iv) increasing competition from new entrants to the Brazilian markets; (v) ability to keep up with rapid changes in the technological environment; (vi) ability to maintain an ongoing process for introducing competitive new products and services, while maintaining the competitiveness of existing ones; and (vii) ability to attract customers

Forward-looking statements are not a guarantee of performance. They involve risks, uncertainties, and premises, as they refer to future events and depend on circumstances that may or may not occur. The future condition of CAIXA's financial situation, operating results, strategies and market share may differ significantly if compared to those expressed or suggested in the said forward-looking statements. Many factors that will determine these results and values are beyond CAIXA's ability to control or forecast.

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