

Individual and Consolidated Financial Statements

BrGaap

1st semester 2024

CAIXA

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Balance Sheet

ASSETS	Note	INDIVIDUAL		CONSOLIDATED	
		06/30/2024	12/31/2023	06/30/2024	12/31/2023
CASH AND BANKS	4	10,256,457	10,384,753	10,256,512	10,384,821
FINANCIAL ASSETS		1,850,711,807	1,774,323,587	1,852,219,267	1,775,771,079
Interbank investments	5	184,470,736	180,978,966	184,470,736	180,978,966
Central Bank deposits	6	140,257,502	133,393,149	140,257,502	133,393,149
Securities	7	295,380,965	281,716,676	295,706,773	281,956,233
Derivative financial instruments	8	7,248	163,206	7,437	163,206
Loan portfolio	9	1,174,179,348	1,119,820,258	1,175,225,425	1,120,867,849
Other financial assets	10	61,610,509	63,448,618	61,745,895	63,608,962
(Impairment)	7 and 10	(5,194,501)	(5,197,286)	(5,194,501)	(5,197,286)
ALLOWANCE FOR IMPAIRMENT LOSS ON LOANS	9	(50,522,436)	(49,842,524)	(50,522,436)	(49,842,524)
TAX ASSETS		68,412,184	65,117,197	68,414,205	65,124,192
Currents		4,515,403	3,430,608	4,517,161	3,437,596
Deferred	20	63,896,781	61,686,589	63,897,044	61,686,596
INVESTMENTS	11	12,412,008	12,511,643	13,446,355	13,496,314
Investments in subsidiaries, associates and joint ventures		12,410,516	12,510,151	13,444,636	13,494,595
Other investments		1,492	1,492	1,752	1,752
(Impairment)				(33)	(33)
PROPERTY AND EQUIPMENT IN USE	12	3,063,271	2,902,726	3,063,280	2,902,737
Property and equipment in use		11,787,088	11,492,081	11,787,147	11,492,147
Accumulated depreciation		(8,684,342)	(8,549,844)	(8,684,392)	(8,549,899)
(Impairment)		(39,475)	(39,511)	(39,475)	(39,511)
INTANGIBLE ASSETS	13	3,238,068	2,999,931	3,238,068	2,999,931
Intangible assets		7,668,893	6,753,853	7,668,893	6,753,853
Accumulated amortization		(4,404,274)	(3,727,371)	(4,404,274)	(3,727,371)
(Impairment)		(26,551)	(26,551)	(26,551)	(26,551)
OTHER ASSETS	14	12,076,112	11,683,116	11,727,724	10,941,466
(OTHER IMPAIRMENT)	14	(1,145,677)	(1,042,719)	(1,145,677)	(1,042,719)
TOTAL		1,908,501,794	1,829,037,710	1,910,697,298	1,830,735,297

LIABILITIES AND EQUITY	Note	INDIVIDUAL		CONSOLIDATED	
		06/30/2024	12/31/2023	06/30/2024	12/31/2023
FINANCIAL LIABILITIES		1,724,672,943	1,653,210,170	1,690,008,647	1,619,260,350
Funds from customers	15	741,191,576	714,074,459	741,191,056	714,074,077
Funds from financial institutions and others	16	692,098,001	665,024,676	691,762,420	664,122,848
Funds from issuance of marketable securities	17	256,381,716	237,169,479	222,053,752	204,121,736
Derivative financial instruments	8				87
Other financial liabilities	18	35,001,650	36,941,556	35,001,419	36,941,602
PROVISIONS	19	13,229,748	13,617,174	13,229,748	13,617,174
Tax, civil and labor		11,444,397	11,594,348	11,444,397	11,594,348
Other provisions		1,785,351	2,022,826	1,785,351	2,022,826
TAX LIABILITIES		5,520,246	6,535,631	5,659,324	6,671,166
Currents		1,503,862	1,580,030	1,638,004	1,715,558
Deferred	20	4,016,384	4,955,601	4,021,320	4,955,608
ACTUARIAL LIABILITIES	21	24,864,269	25,360,640	24,864,269	25,360,640
OTHER LIABILITIES	22	41,239,916	37,093,556	41,411,645	37,350,707
EQUITY	23	98,974,672	93,220,539	135,523,665	128,475,260
Share capital		82,795,526	81,858,410	82,795,526	81,858,410
Instruments eligible to capital				34,327,964	33,047,743
Revaluation reserves		212,066	215,884	212,066	215,884
Profit reserves		19,388,792	20,325,908	19,388,792	20,325,908
Other comprehensive income		(8,726,258)	(9,179,663)	(8,726,258)	(9,179,663)
Retained earnings or accumulated deficit		5,304,546		5,304,546	
Non-controlling interests				2,221,029	2,206,978
TOTAL		1,908,501,794	1,829,037,710	1,910,697,298	1,830,735,297

The accompanying notes are an integral part of these financial statements.

Statement of Income

DESCRIPTION	Note	INDIVIDUAL		CONSOLIDATED	
		2024	2023	2024	2023
		1st semester	1st semester	1st semester	1st semester
INCOME FROM FINANCIAL INTERMEDIATION		91,752,027	92,781,695	91,828,392	92,900,953
Loan portfolio	9 (d)	59,595,404	59,942,046	59,658,569	59,993,791
Income from interbank investments	5 (b)	11,325,201	11,395,817	11,325,226	11,396,568
Marketable securities	7 (d)	11,701,196	18,944,007	11,715,989	19,018,744
Derivative financial instruments	8 (d)	3,227,251	(3,149,980)	3,225,633	(3,149,980)
Central Bank of Brazil compulsory deposits	6 (b)	4,286,974	4,111,081	4,286,974	4,111,081
Gain (loss) on other financial assets	10 (e)	1,616,001	1,538,724	1,616,001	1,530,749
EXPENSES FROM FINANCIAL INTERMEDIATION		(61,563,703)	(64,612,913)	(61,069,154)	(64,128,875)
Funds from financial institutions and others	16 (b)	(26,865,975)	(32,844,434)	(26,819,164)	(32,672,087)
Funds from customers	15 (c)	(24,964,153)	(24,668,860)	(24,964,153)	(24,655,308)
Funds from issuance of marketable securities	17 (e)	(9,733,575)	(7,099,619)	(9,285,837)	(6,801,480)
ALLOWANCE FOR IMPAIRMENT LOSS ON LOANS	9 (g)	(9,344,280)	(9,741,803)	(9,344,280)	(9,741,803)
GROSS INCOME FROM FINANCIAL INTERMEDIATION		20,844,044	18,426,979	21,414,958	19,030,275
OTHER OPERATING INCOME (EXPENSES)		(14,068,590)	(12,336,467)	(13,316,332)	(11,764,338)
Service income and banking fees	24	11,312,005	10,704,091	13,383,980	12,544,276
Personnel expenses	25	(15,169,079)	(13,458,885)	(15,448,970)	(13,705,200)
Other administrative expenses	26	(6,678,148)	(6,042,452)	(6,739,500)	(6,098,974)
Tax expenses	27	(2,104,598)	(2,060,376)	(2,322,768)	(2,252,038)
Share of profit of associates and subsidiaries	11 (a)	1,976,597	2,010,566	1,218,435	1,319,420
Other operating income	28	5,316,043	4,661,412	5,331,958	4,576,460
Other operating expenses	29	(8,721,410)	(8,150,823)	(8,739,467)	(8,148,282)
RECOGNITION AND REVERSAL OF PROVISIONS	30	(3,471,315)	(3,155,243)	(3,471,315)	(3,155,243)
Tax, civil and labor		(2,338,189)	(2,607,320)	(2,338,189)	(2,607,320)
Other		(1,133,126)	(547,923)	(1,133,126)	(547,923)
OPERATING PROFIT		3,304,139	2,935,269	4,627,311	4,110,694
NON-OPERATING PROFIT	31	142,966	(217,235)	142,966	(186,555)
PROFIT BEFORE TAXES AND PROFIT SHARING		3,447,105	2,718,034	4,770,277	3,924,139
INCOME AND SOCIAL CONTRIBUTION TAXES	20 (a)	2,726,454	2,308,480	2,118,587	1,717,974
EMPLOYEE PROFIT SHARING		(872,878)	(808,581)	(878,140)	(808,581)
NON-CONTROLLING INTERESTS				(262,305)	(317,460)
PROFIT FOR THE PERIOD		5,300,681	4,217,933	5,748,419	4,516,072

The accompanying notes are an integral part of these financial statements.

Statement of Comprehensive Income

DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st semester	1st semester	1st semester	1st semester
PROFIT ATTRIBUTABLE TO THE OWNER OF THE COMPANY	5,300,681	4,217,933	5,748,419	4,516,072
Non-controlling interests			262,305	317,460
TOTAL NET PROFIT	5,300,681	4,217,933	6,010,724	4,833,532
ITEMS THAT MAY BE RECLASSIFIED TO PROFIT OR LOSS	(246,599)	300,754	(273,877)	320,145
Available-for-sale financial assets	(128,140)	203,992	(128,140)	203,992
Unrealized gains on own available-for-sale financial assets	(244,344)	388,982	(244,344)	388,982
Tax effect	116,204	(184,990)	116,204	(184,990)
Share of comprehensive income (loss) of investments	(106,981)	93,228	(129,282)	99,436
Other comprehensive income (loss) on investments	(11,478)	3,534	(16,455)	16,717
ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS	700,004	(2,317,900)	700,004	(2,317,900)
Remeasurements of post-employment benefit obligations	511,439	(3,258,638)	511,439	(3,258,638)
Tax effect	188,565	940,738	188,565	940,738
COMPREHENSIVE INCOME FOR THE PERIOD	5,754,086	2,200,787	6,436,851	2,835,777
Comprehensive income attributable to the owner of the Company	5,754,086	2,200,787	6,198,387	2,537,708
Comprehensive income attributable to non-controlling interests			238,464	298,069

The accompanying notes are an integral part of these financial statements.

Statement of Changes in Equity

EVENTS	INDIVIDUAL						TOTAL
	CAPITAL	REVALUATION RESERVE	PROFIT RESERVES		OTHER COMPREHENSIVE INCOME	RETAINED EARNINGS / ACCUMULATED LOSSES	
			LEGAL	STATUTORY			
BALANCES AS OF DECEMBER 31, 2022	68,851,000	224,426	5,525,555	18,110,964	(7,898,407)	84,813,538	
COMPREHENSIVE INCOME FOR THE PERIOD					(2,017,146)	(2,017,146)	
Securities available for sale, net of taxes					297,220	297,220	
Actuarial valuation, net of taxes					(2,317,900)	(2,317,900)	
Other asset valuation adjustments					3,534	3,534	
CAPITAL INCREASE							
OTHER		(4,667)				6,372	
PROFIT FOR THE PERIOD						4,217,933	
APPROPRIATIONS OF PROFIT:							
Proposed interest on equity							
BALANCES AS OF JUNE 30, 2023	68,851,000	219,759	5,525,555	18,110,964	(9,915,553)	87,016,030	
BALANCES AS OF DECEMBER 31, 2023	81,858,410	215,884	6,112,182	14,213,726	(9,179,663)	93,220,539	
COMPREHENSIVE INCOME FOR THE PERIOD					453,405	453,405	
Securities available for sale, net of taxes					(235,121)	(235,121)	
Actuarial valuation, net of taxes					700,004	700,004	
Other asset valuation adjustments					(11,478)	(11,478)	
CAPITAL INCREASE	937,116					937,116	
OTHER		(3,818)				3,865	
PROFIT FOR THE PERIOD						5,300,681	
APPROPRIATIONS OF PROFIT:							
Lottery Reserve (Profit Reserve)				(937,116)		(937,116)	
Proposed interest on equity							
BALANCES AS OF JUNE 30, 2024	82,795,526	212,066	6,112,182	13,276,610	(8,726,258)	98,974,672	

Statement of Changes in Equity

EVENTS	CONSOLIDATED									
	CAPITAL	INSTRUMENTS ELIGIBLE FOR COMMON EQUITY	REVALUATION RESERVE	PROFIT RESERVES		OTHER COMPREHENSIVE INCOME	RETAINED EARNINGS / ACCUMULATED LOSSES	SUBTOTAL	NON- CONTROLLING INTERESTS	TOTAL
				LEGAL	STATUTORY					
BALANCES AS OF DECEMBER 31, 2022	68,851,000	35,548,171	224,426	5,525,555	18,110,964	(7,898,407)		120,361,709	2,245,965	122,607,674
COMPREHENSIVE INCOME FOR THE PERIOD						(2,017,146)		(2,017,146)		(2,017,146)
Securities available for sale, net of taxes						297,220		297,220		297,220
Actuarial valuation, net of taxes						(2,317,900)		(2,317,900)		(2,317,900)
Other asset valuation adjustments						3,534		3,534		3,534
CAPITAL INCREASE										
PARTIAL AMORTIZATION OF INSTRUMENTS ELIGIBLE FOR CAPITAL		(3,000,000)						(3,000,000)		(3,000,000)
CHANGES IN NON-CONTROLLING INTERESTS									101,228	101,228
OTHER			(4,667)				6,371	1,704		1,704
PROFIT FOR THE PERIOD							4,516,072	4,516,072		4,516,072
APPROPRIATIONS OF PROFIT:										
Interest on debt instruments eligible for capital							(298,138)	(298,138)		(298,138)
BALANCES AS OF JUNE 30, 2023	68,851,000	32,548,171	219,759	5,525,555	18,110,964	(9,915,553)	4,224,305	119,564,201	2,347,193	121,911,394
BALANCES AS OF DECEMBER 31, 2023	81,858,410	33,047,743	215,884	6,112,183	14,213,725	(9,179,663)		126,268,282	2,206,978	128,475,260
COMPREHENSIVE INCOME FOR THE PERIOD						453,405		453,405		453,405
Securities available for sale, net of taxes						(235,121)		(235,121)		(235,121)
Actuarial valuation, net of taxes						700,004		700,004		700,004
Other asset valuation adjustments						(11,478)		(11,478)		(11,478)
CAPITAL INCREASE	937,116							937,116		937,116
INCORPORATION OF IHCD REMUNERATION		1,280,221						1,280,221		1,280,221
CHANGES IN NON-CONTROLLING INTERESTS									14,051	14,051
OTHER			(3,818)				3,865	47		47
PROFIT FOR THE PERIOD							5,748,419	5,748,419		5,748,419
APPROPRIATIONS OF PROFIT:										
Lottery Reserve (Profit Reserve)				(937,116)				(937,116)		(937,116)
Interest on debt instruments eligible for capital							(447,738)	(447,738)		(447,738)
BALANCES AS OF JUNE 30, 2024	82,795,526	34,327,964	212,066	5,175,067	14,213,725	(8,726,258)	5,304,546	133,302,636	2,221,029	135,523,665

The accompanying notes are an integral part of these financial statements.

Statement of Cash Flows

DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st semester	1st semester	1st semester	1st semester
CASH FLOWS FROM OPERATING ACTIVITIES				
ADJUSTED NET PROFIT	17,071,657	12,157,196	17,757,254	12,742,587
Profit for the period	5,300,681	4,217,933	5,748,419	4,516,072
Adjustments to profit:	<u>11,770,976</u>	<u>7,939,263</u>	<u>12,008,835</u>	<u>8,226,515</u>
Fair value adjustments of marketable securities and derivative financial instruments (assets/liabilities)	1,153,947	(2,661,144)	1,077,832	(2,770,650)
(Gain) Loss on the sale of property, plant and equipment	4,983	769	4,983	769
(Gain) Loss on the sale of assets not for own use	(643,972)	357,996	(643,972)	357,996
Allowance for impairment loss on loans	9,344,280	9,741,803	9,344,280	9,741,803
Actuarial assets/liabilities (employee benefits)	1,028,174	946,436	1,028,174	946,436
Depreciation and amortization	1,208,539	946,924	1,208,555	946,931
Deferred taxes	(2,768,352)	(2,707,213)	(2,764,818)	(2,703,469)
Expenses on provisions for contingencies	3,496,514	2,607,320	3,496,514	2,607,320
Equity in the results of associates	(1,976,597)	(2,010,566)	(1,218,435)	(1,319,420)
Expenses on subordinated debt and hybrid instruments	923,460	716,938	475,722	418,799
CHANGES IN EQUITY	17,809,579	60,239,905	19,232,277	61,371,939
(Increase) Decrease in interbank investments	(1,144,753)	27,592	(1,144,753)	(185,659)
(Increase) Decrease in marketable securities held for trading	19,425,694	(10,950,706)	19,416,883	(10,871,011)
(Increase) Decrease in Central Bank of Brazil compulsory deposits	(8,764,355)	3,070,065	(8,764,355)	3,070,065
(Increase) Decrease in loan portfolio	(63,023,458)	(55,324,842)	(63,021,944)	(54,549,304)
(Increase) Decrease in other financial assets	752,093	309,060	777,051	271,595
(Increase) Decrease in tax assets	(526,635)	(1,789,681)	(525,195)	(1,799,858)
(Increase) Decrease in other assets	(2,316,513)	(3,276,776)	(1,396,781)	(2,118,805)
(Decrease) Increase in funds from financial institutions and others	27,073,325	59,591,534	27,639,572	59,082,330
(Decrease) Increase in funds from customers	27,117,117	31,944,948	27,116,979	31,946,210
(Decrease) Increase in funds from issuance of marketable securities	18,893,056	36,610,679	18,893,056	36,610,680
(Decrease) Increase in derivative financial instruments		18,570	(87)	18,570
(Decrease) Increase in other financial liabilities	(1,939,906)	(2,765,806)	(1,940,183)	(2,765,803)
(Decrease) Increase in provisions	(2,787,027)	(1,833,615)	(2,787,027)	(1,833,615)
(Decrease) Increase in tax liabilities	(1,028,376)	51,353	(1,024,833)	61,126
(Decrease) Increase in actuarial liabilities	(824,541)	(43,243)	(824,541)	(43,243)
(Decrease) Increase in other liabilities	6,890,867	4,174,366	6,805,444	4,052,254
Paid income and social contribution taxes	12,991	426,407	12,991	426,407
NET CASH PROVIDED BY (USED IN) OPERATING ACTIVITIES	34,881,236	72,397,101	36,989,531	74,114,526
CASH FLOWS FROM INVESTING ACTIVITIES				
Acquisition and redemption of marketable securities available for sale	(34,230,723)	(4,013,436)	(34,232,237)	(4,579,627)
Acquisition and redemption of marketable securities held to maturity	(69,408)	5,284,827	(69,408)	5,284,827
Dividends received from associates and subsidiaries	2,670,447	1,267,014	1,357,453	336,749
(Increase) Decrease in investments	2,076,232	572,847	1,268,394	250,893
Disposal of property and equipment in use	21,580	550	21,580	550
Acquisition of property and equipment in use	(655,203)	(261,109)	(655,216)	(261,109)
Disposal of intangible assets	97,714	183	97,714	183
Acquisition of intangible assets	(1,076,295)	(122,343)	(1,076,295)	(122,343)
NET CASH PROVIDED BY (USED IN) INVESTING ACTIVITIES	(31,165,656)	2,728,533	(33,288,015)	910,123
CASH FLOWS FROM FINANCING ACTIVITIES				
Compensation for paid IHCD	(604,232)		(604,232)	
Dividends and interests on equity	(2,792,629)		(2,792,629)	
Changes in the participation of non-controlling interests			14,051	101,228
NET CASH PROVIDED BY (USED IN) FINANCING ACTIVITIES	(3,396,861)		(3,382,810)	101,228
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	318,719	75,125,634	318,706	75,125,877
CHANGES IN CASH AND CASH EQUIVALENTS, NET				
Cash and cash equivalents at the beginning of period	213,848,405	134,748,695	213,848,473	134,748,514
Cash and cash equivalents at the end of period	214,167,124	209,874,329	214,167,179	209,874,391
Increase (decrease) in cash and cash equivalents	318,719	75,125,634	318,706	75,125,877

The accompanying notes are an integral part of these financial statements.

Statement of Value Added

DESCRIPTION	INDIVIDUAL				CONSOLIDATED			
	2024		2023		2024		2023	
	1st semester		1st semester		1st semester		1st semester	
	R\$	%	R\$	%	R\$	%	R\$	%
1. REVENUES	99,656,187		98,944,167		101,820,442		100,849,338	
Financial operations	91,752,027		92,781,695		91,828,392		92,900,953	
Services with fees	11,312,005		10,704,091		13,383,980		12,544,276	
Allowance for impairment loss	(9,344,280)		(9,741,803)		(9,344,280)		(9,741,803)	
Other	5,936,435		5,200,184		5,952,350		5,145,912	
2. EXPENSES FROM FINANCIAL INTERMEDIATION	61,563,703		64,612,913		61,069,154		64,128,875	
3. INPUTS ACQUIRED FROM THIRD PARTIES	17,136,415		15,989,286		17,215,807		16,043,260	
Materials, energy and others	1,549,019		1,407,471		1,599,747		1,453,561	
Data processing and communications	1,348,087		1,272,833		1,355,664		1,281,047	
Advertising and promotions	183,154		74,137		183,254		74,139	
Third-party and specialized services	902,735		789,498		905,665		791,707	
Surveillance and security services	483,269		383,274		483,269		383,274	
Other	12,670,151		12,062,073		12,688,208		12,059,532	
Services delegated by the federal government	1,129,747		966,096		1,129,747		966,096	
Expenses on lottery and business partners	2,373,633		2,292,426		2,382,146		2,292,426	
Discounts on loans	180,210		131,669		180,210		131,669	
Credit/debit card expenses	723,721		505,208		724,750		505,230	
Post-employment benefit	1,028,174		946,436		1,028,174		946,436	
Other operating provisions	3,955,096		4,100,463		3,955,096		4,100,463	
Other	3,279,570		3,119,775		3,288,085		3,117,212	
4. GROSS VALUE ADDED (1-2-3)	20,956,069		18,341,968		23,535,481		20,677,203	
5. WITHHOLDINGS	1,208,539		946,924		1,208,556		946,931	
Depreciation, amortization and depletion	1,208,539		946,924		1,208,556		946,931	
6. NET VALUE ADDED (4-5)	19,747,530		17,395,044		22,326,925		19,730,272	
7. VALUE ADDED RECEIVED BY TRANSFER	1,976,597		2,010,566		1,218,435		1,319,420	
Share of profit of investees	1,976,597		2,010,566		1,218,435		1,319,420	
8. ADDED VALUE TO BE DISTRIBUTED (6+7)	21,724,127		19,405,610		23,545,360		21,049,692	
9. DISTRIBUTION OF VALUE ADDED	21,724,127	100.00	19,405,610	100.00	23,545,360	100.00	21,049,692	100.00
Personnel	14,025,014	64.56	12,376,177	63.77	14,292,618	60.70	12,607,255	59.90
Direct compensation	10,405,092		8,952,506		10,475,700		9,021,795	
Benefits	2,947,613		2,792,958		3,139,772		2,949,463	
FGTS	672,309		630,713		677,146		635,997	
Taxes, fees and contributions	1,395,087	6.42	1,643,185	8.47	2,238,673	9.51	2,440,590	11.59
Federal	876,331		1,155,837		1,665,647		1,932,528	
State	894		889		894		889	
Municipal	517,862		486,459		572,132		507,173	
Return on third-party capital	1,003,345	4.62	1,168,315	6.02	1,003,345	4.26	1,168,315	5.55
Rents	1,003,345		1,168,315		1,003,345		1,168,315	
Return on equity capital	5,300,681	24.40	4,217,933	21.74	6,010,724	25.53	4,833,532	22.96
Interest on equity and dividends	1,137,128		866,119		1,137,128		866,119	
Interest on debt instruments eligible for capital					447,738		298,139	
Retained profits	4,163,553		3,351,814		4,163,553		3,351,814	
Non-controlling interests in retained profits					262,305		317,460	

The accompanying notes are an integral part of these financial statements.

Note 1 – Operations

Caixa Econômica Federal ("CAIXA" or "Institution") is a financial institution with 163 years of operations, set up as a state-owned company set up by decree law 759 of August 12, 1969 as a state-owned company set up under private law and bounded to the Federal Government through the Ministry of Finance. Its head office is located and domiciled in the Sul Banking Sector, Quadra 4, Lotes 3 and 4, Brasília, Distrito Federal, Brazil. In compliance with article 173 of the Federal Constitution and article two, paragraph one of Law 13.303 of June 30, 2016, its recognition as a state-owned company is justified by the significant collective interest marked by the promotion of citizenship and the development of the country, both as a financial institution and an agent of public policies, and as the main strategic partner of the Brazilian state.

The Bank offers its clients a broad service network nationwide, comprising banking service points, branches, self-service terminals, Caixa Aqui correspondents, lottery units, truck units, boat agencies and automated container. Moreover, it has electronic and digital channels to increase the service and convenience of its clients.

Carries out banking activities by raising savings-account funds, investing funds in several transactions: commercial portfolios; infrastructure; foreign exchange transactions; consumer credit; real estate and agribusiness; providing banking services; debit and credit card businesses; managing funds and investment portfolios, as well as intermediating securities, it relies on the activities of its subsidiaries Caixa Cartões Holding and Caixa Asset. CAIXA also operates in the insurance, pension plan, equity capitalization and management of consortia through subsidiary Caixa Seguridade Participações S.A.

By order of the federal government, CAIXA manages, in an exclusive manner, the services of federal lotteries, and exercises the monopoly over permanent and continuous lien transactions. Caixa Loterias are a major source of resources for the social development of Brazil, with an impact on the Federal Government's social programs, particularly in the areas of social security, sport, culture, public security, education and health.

CAIXA has a long experience and leadership in the savings-account market, a major source of real estate credit and equity funds for the Brazilian population. He leads the homeowners credit market, working as the main financial agent of the Minha Casa Minha Vida program. The Company also provides major breakthroughs in Brazil's economic development in the sanitation and infrastructure credit segments, and encourages local sustained development and the improvement in the lives of rural producers by offering credit to the agribusiness industry.

As the Federal Government's main partner in the implementation of social programs, CAIXA actively contributes to eradicating poverty and improving the income distribution of the Brazilian population. The Company pays the Bolsa Família program, which is of utmost importance for reducing infant mortality and school drop-outs, in addition to the Unemployment Insurance, FGTS (Severance Pay Fund), wage and retirement bonus and social security contribution payments linked to the INSS.

As one of Brazil's most traditional sponsors of sports and artistic and cultural events, CAIXA believes in and invests in fostering sports and the dissemination of culture as ways to encourage the promotion of citizenship. The purpose of investment in sports is to allow Brazilian athletes to have proper training conditions and to promote the education and social inclusion of children and teenagers, opening opportunities for new talents.

Through its sponsorship strategy, CAIXA prioritizes social sports projects, supports the development of basic athletes and prospects for education projects aimed at the segment of the lowest-income population. Likewise, CAIXA encourages social projects that use musicalization as a tool for inclusion, as well as popular culture events and cultural projects expected to be implemented in several regions.

CAIXA performs the role of fund operator and social programs delegated by the federal government, among which the Fundo de Garantia do Tempo de Serviço (FGTS), and its main financial agent, is the Fundo de Compensação de Variações Salariais (FCVS), of the Fundo de Arrendamento Residencial (FAR), of the Fundo de Danos Pessoais por Veículos Automotores Terrestres (FDPVAT), from the Fundo de Desenvolvimento Social (FDS), from the Fundo de Custeio do Ensino Médio (FIPEM), from the Fundo Garantidor de Microfinanças (FGM), among others. The funds are independent legal entities managed by specific regulation and governance framework and own accounting, whose equity is segregated from CAIXA. Therefore, the information presented about those funds is not audited in the independent audit of CAIXA's financial statements.

Funds and social programs		
Description	06/30/2024 (1)	12/31/2023
Fundo de Garantia do Tempo de Serviço - FGTS	731,226,963	687,004,937
Fundo de Arrendamento Residencial - FAR	20,907,732	25,957,799
Fundo de Compensação de Variações Salariais - FCVS	20,605,641	19,961,810
Fundo de Custeio do Ensino Médio - FIPEM	4,799,916	6,105,337
Fundo de Danos Pessoais por Veículos Automotores Terrestres - FDPVAT	334,725	1,158,178
Fundo de Desenvolvimento Social - FDS	4,722,036	4,288,210
Fundo Garantidor da Habitação Popular - FGHab	3,660,938	3,555,774
Fundo Garantidor de Microfinanças - FGM	941,144	1,193,956
Fundo de Garantia Para Construção Naval - FGCN	60,715	61,255
Total	787,259,810	749,287,256

(1) The amounts presented reflect the most current closing position of the funds' assets.

Note 2 - Presentation of financial statements

(a) Context

CAIXA's individual company and consolidated financial statements are the responsibility of management and were approved by the Managing Board on 08/15/2024 and by the Board of Directors on 08/19/2024.

(b) Basis of preparation and statement of compliance

CAIXA's individual company and consolidated financial statements have been prepared according to the accounting policies set forth by Acts No. 4,595/1964 (Brazilian Financial System Act) and Act No. 6,404/1976 (Brazilian Corporate Law) and in accordance with the regulations issued by the National Monetary Council (CMN) – CMN Resolution No. 4,818/2020 issued by the Central Bank of Brazil (BACEN) – BCB Resolution 2/2020, of the Federal Association of Accountants (CFC) and of Brazilian accounting policies.

The individual company and consolidated financial statements are presented in reais, and all amounts have been rounded to the nearest thousand, except when otherwise indicated.

Brazilian accounting policies involve management's judgment about the estimates and assumptions related to the measurement of the allowance for impairment loss on loans; deferred tax assets; the fair value of certain financial instruments; provisions for civil, labor and tax lawsuits; allowances for impairment losses on financial and non-financial assets; supplemental retirement benefit plans; assets and liabilities related to post-employment benefits; and determination of the useful lives of some assets. Final amounts may differ from those established by these estimates and assumptions and will be known when they are settled or as a result of the review of the methodologies adopted by the Company. The sensitivity of book values to estimates is not relevant to the disparity and estimates are periodically evaluated. The nature and book values of assets and liabilities are presented in the related notes.

(c) Consolidation

The consolidated financial statements include CAIXA and subsidiaries: Caixa Loterias, Caixa Holding, Caixa Seguridade, Caixa Asset, Fundo de Investimento Caixa Ibirapuera Renda Fixa and Fundo de Investimento em Direitos Creditórios ACR IV.

Controlled entities are all entities to which CAIXA is exposed, or has rights, to variable returns from its involvement with the entity and are capable of affecting these returns through their power over the entity. Control is evaluated on an ongoing basis. The financial statements of subsidiaries are included in the consolidated financial statements from the date that control ceases.

The consolidated financial statements for the period ended June 30, 2024, have been prepared in accordance with accounting policies adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil (BACEN), and are presented in a supplementary manner, according to the provisions of article 77 of CMN Resolution No. 4,966/2021, to the consolidated financial statements prepared in accordance with the International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB).

The consolidated financial statements are prepared using consistent accounting policies. Balance sheet and profit or loss accounts and intercompany transactions are eliminated.

The companies in which CAIXA conglomerate has a direct or indirect interest and which are included in the consolidated financial statements are presented in Notes 11 and 32.

(d) Standards applicable to future periods

Standards to be applied from 1 January 2025

CMN Resolution No. 4,966/2021 establishes the accounting concepts and criteria applicable to financial instruments, and on the designation and recognition of hedging accounting relationships in search of convergence to the international standard established by IFRS 9.

CMN Resolution No. 4,975/2021 sets forth the accounting criteria applicable to leases by financial institutions and other institutions authorized to operate by the Central Bank of Brazil.

CMN Resolution No. 4,858/2020 on the new accounting standard of institutions regulated by the Central Bank of Brazil (COSIF).

As a result of the conversion of Executive Act 1.128 of July 5, 2022, Law 14.467 of November 16, 2022 was enacted, which establishes the tax treatment applicable to losses incurred with the collection of credits arising from the activities of financial and other institutions authorized to operate by the Central Bank of Brazil. Therefore, as from January 1, 2025, CAIXA should be prepared to adopt new procedures to deduct the reported losses from the calculation bases of the Corporate Income Tax and Social Contribution Tax, considering: (i) the tax deductibility of transactions overdue for more than 90 days, when the deduction factors contained in the standard are applied; and (ii) that credits defaulted on and not utilized by December 31, 2024 may only be deducted at the rate of thirty-six as from January 2025.

The assessment of the impacts of the implementation of the aforementioned standards is underway at CAIXA and is expected to be completed by the date they are effective.

Note 3 – Significant accounting practices, judgments and estimates

(a) Foreign currency translation

These financial statements are presented in real, which is CAIXA's functional currency. The items included in the financial statements of each group entity are measured using CAIXA's functional currency.

Transactions in foreign currencies are translated into the Company's functional currency at exchange rates at the dates of the transactions. Monetary assets and liabilities denominated in foreign currencies at the reporting date are re-translated to the functional currency at the exchange rate at that date. Gains or losses arising from translation are allocated to profit or loss for the period.

(b) Results of operations

Under the accrual basis, revenues and expenses are recognized when the taxable event is calculated, simultaneously, when they relate to each other and regardless of receipt or payment.

Fixed-rate finance charge transactions are stated at redemption value and income and expenses for the future period are stated as a contra account to the related assets and liabilities. Variable-rate or foreign currency-denominated transactions are adjusted for inflation through the reporting date.

Finance income and costs are calculated on a pro rata basis using the exponential method, except those related to discounted receivables or foreign transactions, which are calculated using the straight-line method.

(c) Cash and cash equivalents

Cash and cash equivalents in local currencies are stated at face values, while amounts in foreign currency are translated using the exchange rate disclosed by BACEN on the reporting date.

Cash equivalents (interbank investments) are highly liquid and have the purpose of fulfilling short-term commitments that fall due within 90 days or less from the acquisition date and pose an insignificant risk of changes in their value.

The breakdown of cash and cash equivalents is presented in Note 4.

(d) Interbank investments

Interbank investments are measured at acquisition cost, plus income earned through the balance sheet date less possible allowances for impairment, when applicable.

- **Purchase with resale commitment:** Financing granted under fixed-rate third-party securities is recognized at the settlement amount in the Bank's own portfolio. The securities acquired under repurchase agreements are transferred to the financed position when used to back up sales under repurchase agreements.

Income from interbank investments is obtained from expenses incurred with repurchase and reverse repurchase agreements (difference between repurchase and sales amounts) and revenue recognized on financing agreements granted through collateral using fixed-rate third party securities (difference between resale and purchase amounts).

The breakdown, terms and earnings from interbank investments are presented in Note 5.

(e) Securities

Securities acquired to make up the Bank's own portfolio are recognized at the amount actually paid, in accordance with BCB Circular Letter No. 3,068/2001, and are classified into three specific categories, according to Management's intention:

- **Held-for-trading securities:** they are acquired to be actively and frequently traded and adjusted to market value as an offsetting entry to profit or loss for the period;
- **Available-for-sale securities:** securities that do not fall into the trading and held-to-maturity categories. They are adjusted to market value, with an offsetting entry to the "Equity valuation adjustment" account in equity, except for tax effects. Gains and losses at market value are recognized in profit or loss, net of tax effects, when securities are realized;
- **Held-to-maturity securities** – securities that the Bank intends and has the financial capacity to hold in its portfolio until maturity. They are stated at acquisition cost or market value when reclassified from another category. They are added to the income earned, with an offsetting entry to profit or loss for the period, and not stated at market value.

Securities' earnings, regardless of their classification, are recognized on a *pro rata* basis, on the accrual basis, according to their compensation clauses, and recognized in profit or loss.

Losses on available-for-sale securities and held-to-maturity securities, which are not considered temporary, are recognized in profit or loss as realized losses.

The classification, composition and segmentation of securities are presented in Note 7.

(f) Derivative financial instruments

CAIXA uses derivative financial instruments for the purpose of *hedging* (accounting or financial), directional, arbitrage or obtaining benefits from actual or expected price movements, recorded in accordance with BCB Circular Letter No. 3,082/2002.

Adjustments are accounted for at market value and held as assets, when positive, and as liabilities, when negative. They are subsequently revalued at market value, and their appreciations and depreciations are recognized directly in profit or loss for the period.

Derivative financial instruments are used to offset, wholly or in part, the risks arising from foreign exchange gains (losses) and changes in interest rates and taxes from financial liabilities qualified for hedge accounting are classified as market risk hedge. Financial instruments classified into this category, as well as related financial assets and liabilities, are adjusted to market value with gains and losses, recognized directly in profit or loss.

The breakdown of the amounts recorded in derivative financial instruments, both in balance sheet and memorandum accounts, is presented in Note 8.

(g) Determining the market value of financial instruments

Market value is determined in accordance with consistent and verifiable criteria that take into consideration the trading price of financial instruments on the calculation date or, if this price is not available, market price quotations for assets or liabilities with similar characteristics. If this price is not available, the market value is obtained from quotations with market players or valuation models which may require management's judgment.

The market value of financial instruments traded in active markets on the reporting date is based on the market price with no deduction of transaction costs.

The mark to market of securities is recognized in accordance with BCB Circular Letter No. 3,068/2001. Following best accounting policies, the value of financial instruments should be based on the fair value, which consists of the price that would be received for the sale of an asset or that would be paid for the transfer of a liability in an orderly transaction between market participants at the measurement date.

Under normal conditions, quoted market prices are the best fair value indicators for held-for-trading financial assets (including derivatives - assets and liabilities), financial assets designated at fair value through profit or loss, available-for-sale financial assets and held-to-maturity financial assets. However, not all instruments have liquidity or quotations, and in these cases present value estimates and other pricing techniques are necessary.

The fair values of government bonds are calculated according to the indicative rates provided by the Brazilian Association of Financial and Capital Market Entities - Anbima.

Share values are calculated according to quoted market prices.

Derivative instruments are discounted to present value according to profitability curves that reflect appropriate risk factors. These profitability curves can be devised mainly according to the exchange prices of derivatives at B3, Brazilian government bonds in the secondary market or derivatives and securities traded abroad, and can be used to obtain the market value of currency swaps, interest rate swaps and swaps according to other risk factors, such as commodities and exchange indexes.

(h) Loan portfolio and allowance for impairment loss on loans

Loans, advances on exchange contracts and other receivables with loan characteristics are classified into nine risk levels, from "AA" to "H", and are "AA" (minimum risk) and "H" (maximum risk), according to the parameters established by CMN Resolution No. 2,682/1999, in accordance with Management's periodic assessment, which takes into consideration economic conditions, past experience and specific and global risks posed by transactions, debtors and guarantors.

The restatement of loan transactions overdue by the 59th day is accounted for as loan income, and as from the 60th day will only be recognized as income when actually received.

Transactions classified as risk level "H" for more than six months and overdue for more than 180 days are written off against the allowance and controlled in memorandum accounts for at least five years.

Renegotiated transactions are maintained at least at the same level of risk into which they were classified at the time of renegotiation. Renegotiated transactions that had already been written off as loss and were controlled in memorandum accounts are classified as of risk level "H". When the transaction is repaid significantly or when new significant facts justify the change in risk level, the transaction will be reclassified to a lower-risk category. Possible gains from renegotiation are only recognized when actually received.

The allowance for impairment loss on loans is accrued in an amount sufficient to cover probable losses according to the rules and instructions of the CMN and BACEN and with management's assessment of credit risk.

According to the parameters set by CMN Resolution No. 3,533/2008, assignments of loan transactions including substantial retention of risks and benefits remain recorded in assets as "Loans". Funds received under assignment agreements are recognized as assets with an offsetting entry to liabilities, according to the obligation assumed by the Company. Revenues and expenses resulting from assignments of receivables are recognized in profit or loss, according to the remaining term of the transactions.

The types, amounts, terms, risk levels, concentration, participation of the economic sectors, renegotiations and revenues from loan transactions, as well as the breakdown of expenses and balance sheet accounts for allowance for impairment loss on loans, are presented in note 9.

(i) Taxes

Taxes applicable to CAIXA and its subsidiaries are calculated according to the rates presented in the table below:

Taxes	Rate
Income tax (15.00% + surtax of 10.00%)	25%
Social Contribution Tax - CSLL (1)	20%
PIS/PASEP (2)	0.65%
Contribution for Social Security Funding - COFINS (2)	4%
ISS (Service Tax)	Up to 5%

(1) The rate of 20% is applicable to CAIXA, 15% for Caixa Asset and 9% for the other companies of the conglomerate.

(2) For non-financial companies under the non-cumulative taxation system, the PIS/PASEP rate is 1.65%, and the COFINS rate is 7.6%.

Tax credits are recognized according to their estimated realization, according to technical studies and analyses conducted by Management, considering tax rates in effect in the period these assets are realized. Tax credits are realized according to their origin. Temporary differences originate from the utilization or reversal of the provisions used to recognize them. Tax credits, in turn, are recognized on income and social contribution tax losses when taxable profit is generated by offsetting them in the calculation base of those taxes, in compliance with the limit of 30% of that base. CAIXA recognizes IRPJ, CSLL, PASEP and COFINS tax credits on negative adjustments arising from the mark to market of securities and derivative financial instruments recognized in profit or loss and in a special shareholders' equity account.

The breakdown of income and social contribution taxes, the evidence of calculations, the origin and expected realization of tax credits are presented in Note 20.

(j) Investments

Investments in subsidiaries, jointly controlled subsidiaries or companies over which CAIXA has significant influence are accounted for under the equity method. In order to calculate the share of profit (loss) of equity-accounted investees in non-financial companies, the amounts are adjusted for convergence with the standards and instructions of the National Monetary Council (CMN) and the Central Bank of Brazil (BACEN). Other permanent investments are stated at acquisition cost.

The profit (loss) of subsidiaries acquired or disposed of during the period is included in the consolidated financial statements from the acquisition date or until the date of disposal. The acquisition cost of a subsidiary is measured at the fair value of the assets offered, the equity instruments issued and the liabilities incurred or assumed on the exchange date.

Identifiable assets acquired, contingencies and liabilities assumed in a business combination are initially measured at fair value at the date of acquisition, regardless of the proportion of any interest in the investee. The amount in excess of the acquisition cost of identifiable net assets in relation to fair value is recognized as goodwill grounded in future profitability. When the acquisition cost is lower than the fair value of the net assets acquired, CAIXA recognizes the difference directly in profit or loss.

The breakdown of investments and the share of profit (loss) of equity-accounted investees is presented in Notes 11 and 32.

(k) Property and equipment in use

Property and equipment in use consist of receivables whose subject matter are tangible assets owned by CAIXA and meant for the maintenance of their operating activities. These assets are recognized at acquisition or formation cost and depreciated using the straight-line method without residual value (CMN Resolution No. 4,535/2016).

The estimated useful lives of property and equipment for own use are reviewed at least at year end to detect significant fluctuations. If variations are reported, the useful lives of assets are adjusted according to the depreciation expense to be recognized in profit or loss in future years according to the new useful lives.

CAIXA does not finance property, plant and equipment or has no borrowing costs related to those assets. The breakdown of the amounts recorded in property and equipment in use is presented in Note 12.

(l) Intangible assets

CAIXA's intangible assets basically consist of the acquisition of payrolls and software projects.

These assets are recognized initially at acquisition or production cost and subsequently less accumulated amortization, calculated using the straight-line method, in compliance with the contractual terms (CMN Resolution No. 4,534/2016).

Payroll acquisitions consist of amounts paid under commercial partnership agreements with public and private sectors to provide banking services consisting of processing payroll and payroll loans, maintaining collection portfolios, providing payment services to suppliers and other banking services. The asset's useful life is five years and its monthly amortization is calculated by dividing the asset's value by the useful life, less the grace period.

Software projects consist of software acquisitions and internal development. Internal development is recognized internally as an intangible asset only if CAIXA can identify the ability to use or sell them and if the generation of future economic benefits can be reliably demonstrated. The asset's useful life is five years and its amortization is calculated monthly according to one six hundred (1/60) of the cost of the asset. The breakdown of the amounts recognized as intangible assets is presented in Note 13.

(m) Prepaid expenses

Prepaid expenses consist of prepayments whose benefit or service will be rendered in future periods. Trade and other receivables are recognized as assets, on the accrual basis. The breakdown of the amounts recognized as prepaid expenses is presented in note 14.

(n) Non-financial assets held for sale and inventory materials

Other assets basically consist of adjudicated property, properties received by the Company in repayment of loans, as well as CAIXA real estate that was used and the entity decided to discontinue its use. They are measured at the lower of fair value net of selling expenses and book value on the date they are classified into this category and are not depreciated. The breakdown of amounts recorded as other assets and assets not for use are presented in Note 14 (b).

(o) Impairment losses

CAIXA assesses financial and non-financial assets at least annually or at any time when facts that have an impact on the Company's carrying values are known to evidence of devaluation. If there are any signs of impairment, then the asset's recoverable value is estimated and, if confirmed, such loss should be recognized immediately in profit or loss.

The recoverable amount of an asset is the greater of its fair value, net of selling expenses and value in use (CMN Resolution No. 4,924/2021).

(p) Deposits and money market funding, funds from acceptance and issuance of securities and borrowings and on-lendings

Loans are stated at settlement amounts and consider charges payable by the reporting date, recorded on a *pro rata* basis.

Deposits and money market funding, funds from the issuance of securities and borrowings and on-lendings are accounted for in balance sheet and profit or loss accounts, and charges are monthly recognized on the basis of their terms, as shown in Notes 15, 16 and 17, respectively.

Funding through the issue of securities is recognized in profit or loss according to the terms of transactions and is presented as a contra account to the related liability because of fixed-rate transactions.

(q) Provisions, contingent assets and liabilities and tax and social security liabilities

The recognition, measurement and disclosure of provisions for liabilities and contingent liabilities are made in accordance with the criteria set by CPC 25 - Provisions, Contingent Liabilities and Contingent Assets, approved by CMN Resolution No. 3,823/2009.

- **Contingent liabilities:** as established by CPC 25, contingent liabilities are not provided for, and administrative or judicial cases are assessed as possible losses only disclosed in notes. Contingent liabilities whose likelihood of unfavorable outcome is remote do not require provision or disclosure. Losses are analyzed and evaluated according to the opinion of legal officers and Management.
- **Provisions for liabilities:** they are recognized considering the opinion of legal officers and management, the nature of lawsuits, their similarity with previous proceedings, the complexity and position of appeal courts. The recognition of provisions for liabilities occurs whenever loss is considered as probable, which is a probable outflow of resources for the settlement of the obligations, and provided that the amounts involved can be measured reliably.
- **Provision for financial guarantees provided:** the provision for financial guarantees provided is recognized according to the expected loss model, which is sufficient to cover probable losses during the whole term of the guarantee provided and recognized in liabilities as an offsetting entry to profit or loss for the period, according to CMN Resolution No. 4,512/2016.
- **Contingent assets:** CAIXA does not have contingent assets.

Details about contingent liabilities and provisions, in addition to their movements, are presented in Note 19.

(r) Employee benefits

Employee benefits, consisting of short-term benefits granted to current employees, are recognized on the accrual basis and are expensed as the related service is provided. The post-employment benefits under CAIXA's responsibility and related to supplementary retirement benefits and health care are recognized according to the criteria set by CPC Technical Pronouncement 33 (R1), approved by the Central Bank of Brazil under CMN Resolution No. 4,877/2020.

CPC 33 (R1) establishes for the sponsoring company the specific parameters for measuring assets, obligations and therefore retirement plan surplus and deficit. However, due to the legal provisions in Brazil, the financial statements of the related plans should be prepared in accordance with the provisions established by the Brazilian competent agency, which leads to different surpluses and deficits.

Considering that CAIXA has already recognized an actuarial provision, pursuant to the provisions of CPC 33 (R1), it is only allowed to supplement this provision if the deficit is addressed by a solvency plan calculated in accordance with local law and is higher than that provided for by CPC 33 (R1).

In such case, addition is made as an offsetting entry to equity, as set forth by ICPC Technical Interpretation 20 - Limit of Defined Benefit Asset, Minimum Funding Requirements and their Interaction.

Actuarial assessments are made every six months. Therefore, the employee benefit notes are prepared in the six-month periods ended June 30 and December 31, and details of those notes are presented in Note 21.

(s) Other financial and non-financial assets and liabilities

Other assets are stated at their realizable values, including, when applicable, earnings and monetary and foreign exchange gains and losses on a pro rata basis and impairment loss, when considered necessary. Other liabilities include known and measurable amounts plus, when applicable, monetary and exchange rate fluctuations incurred on a pro rata basis. Details about non-financial assets and liabilities are presented respectively in Notes 10, 14, 18 and 22.

(t) Unearlier revenue

Revenue received earlier to be recognized in profit or loss in the following periods and for which no refund to the other parties involved in the agreement is expected over the normal course of the agreement. They are recognized initially as an prepaid revenue liability and are recognized in profit or loss over the term of the agreement. Prepaid revenues are detailed in Note 18.

(u) Recurring and non-recurring profit (loss)

BCB Resolution No. 2/2020 established the segregated disclosure of recurring and non-recurring profit (loss) in notes. For the purposes of the Resolution, non-recurring profit (loss) is considered as profit that: I - is not related or is incidentally related to the Bank's typical activities; and II - is not expected to occur frequently in future years. The breakdown of recurring and non-recurring profit (loss) is presented in Note 34.

(v) Subsequent Events

A subsequent event is an event that occurred between the reporting date and the date that the financial statements were authorized for issue. They consist of:

- **Events that originate adjustments:** are those events that show conditions that already existed on the reporting date; and
- **Events that do not lead to adjustments:** are those events that show conditions that did not exist on the reporting date.

Subsequent events, when they exist, will be described and disclosed in note 36 in accordance with the criteria set by CPC 24 – Subsequent Events, approved by CMN Resolution No. 4,818/2020.

Note 4 – Cash and cash equivalents

Amounts recognized as cash and cash equivalents consist of cash and cash equivalents in local currency, foreign currency and interbank investments acquired that mature within 90 days or less and pose an insignificant risk of change in value.

Description	INDIVIDUAL	
	06/30/2024	12/31/2023
Total cash and cash equivalents	10,256,457	10,384,753
Cash and cash equivalents in local currency (1)	10,000,118	10,174,722
Cash and cash equivalents in foreign currency	256,339	210,031
Interbank investments	181,010,669	178,663,652
Voluntary deposits at the Central Bank of Brazil	22,899,998	24,800,000
Total	214,167,124	213,848,405

(1) The items of cash and cash equivalents coincide in the Company and Consolidated financial statements, except for the "Cash and cash equivalents in local currency" which as of June 30, 2024 shows R\$10,000,173 (December 31, 2023 – R\$10,174,790) in the consolidated financial statements.

Note 5 – Interbank investments

(a) Composition and classification of the portfolio per term

Description	INDIVIDUAL / CONSOLIDATED			06/30/2024	12/31/2023
	Within 1-90 days	For 91-180 days	Over 360 days		
Money market instruments – own portfolio	95,404,938	-	-	95,404,938	122,587,196
Financial Treasury Bills	35,611,964	-	-	35,611,964	50,446,754
National Treasury Bills	24,846,025	-	-	24,846,025	19,383,460
National Treasury Notes	34,946,949	-	-	34,946,949	52,756,982
Money market instruments – third-party portfolio	85,605,731	-	-	85,605,731	56,076,455
National Treasury Bills	39,529,338	-	-	39,529,338	28,902,560
National Treasury Notes	46,076,393	-	-	46,076,393	27,173,895
Interbank deposits	3,271,608	83,417	105,042	3,460,067	2,315,315
Interbank deposits	507,526	83,417	-	590,943	613,186
Interbank deposits – crop loans	2,764,464	-	105,272	2,869,736	1,702,565
Allowance for losses on interbank deposits	(382)	-	(230)	(612)	(436)
Total	184,282,277	83,417	105,042	184,470,736	180,978,966
Current assets				184,365,694	180,874,931
Non-current assets				105,042	104,035

(a.1) Clearing and Settlement of Liabilities

The balances of interbank deposits include the settlement and offsetting agreements entered into between CAIXA and Banco BMG and Banco Mercantil do Brasil, according to CMN Resolution No. 3,263/2005, in the amounts described below:

Description	INDIVIDUAL	
	06/30/2024	12/31/2023
BMG S.A	10,270	9,760
Banco Mercantil do Brasil	22,959	34,604
Total	33,229	44,364

(b) Income from interbank investments

INDIVIDUAL				
Description	2024		2023	
	1st semester		1st semester	
Money market instruments	11,189,615		11,316,048	
Own portfolio (1)	6,715,149		3,636,784	
Third-party portfolio	4,474,466		7,679,264	
Income from interbank deposits	135,586		79,769	
Total	11,325,201		11,395,817	

(1) Interbank investment income items coincide with the Company and Consolidated financial statements, except for "Income from money market investments - own portfolio" which, in the first semester of 2024, has R\$6,715,174 (first semester of 2023 - R\$3,637,535) in the consolidated financial statements.

Note 6 – Central Bank deposits

(a) Linked loans – Central Bank deposits

INDIVIDUAL / CONSOLIDATED				
Description	Remuneration	06/30/2024	12/31/2023	
Legal reserve for cash deposits	Unpaid	7,958,575	7,361,410	
Compulsory for savings-account deposits	Savings-account index	74,176,821	71,014,770	
Compulsory for time deposits	SELIC rate	30,439,633	23,967,982	
Instant payment account	SELIC rate	4,782,475	6,248,987	
Voluntary deposits	SELIC rate	22,899,998	24,800,000	
Total		140,257,502	133,393,149	
Current assets		140,257,502	133,393,149	
Non-current assets		-	-	

(b) Gains (losses) on investments in the Central Bank of Brazil

INDIVIDUAL / CONSOLIDATED				
Description	2024		2023	
	1st semester		1st semester	
Savings-account deposits	2,434,435		2,328,219	
Voluntary deposits	471,058		688,076	
Liabilities on time funds	1,381,481		1,094,786	
Total	4,286,974		4,111,081	

Note 7 – Securities

(a) Composition

Description	INDIVIDUAL				06/30/2024	12/31/2023
	Free Own Portfolio	Repurchase agreement	Linked Pledge of guarantees	Central bank		
Federal government bonds	123,172,143	129,466,418	15,321,568	7,011,647	274,971,776	262,101,500
Financial Treasury Bills	111,347,282	75,765,575	15,321,568	7,011,647	209,446,072	162,428,210
National Treasury Bills	5,712,657	53,700,843	-	-	59,413,500	94,510,784
National Treasury Notes	5,827,129	-	-	-	5,827,129	4,973,357
National Treasury/Securitization	285,075	-	-	-	285,075	189,149
Titles – companies	10,023,535	7,906,597	-	-	17,930,132	17,159,081
Debentures	2,316,415	4,921,022	-	-	7,237,437	6,390,906
Promissory notes	240,620	-	-	-	240,620	225,261
Fund quotas (1)	2,644,761	-	-	-	2,644,761	2,258,254
Real estate receivables certificates	494,510	2,985,575	-	-	3,480,085	3,551,964
Shares	16,718	-	-	-	16,718	30,482
Financial bills	3,791,649	-	-	-	3,791,649	4,702,214
Commercial notes	518,862	-	-	-	518,862	-
Total	133,195,678	137,373,015	15,321,568	7,011,647	292,901,908	279,260,581
Current assets					122,633,242	141,282,518
Non-current assets					170,268,666	137,978,063

Description	CONSOLIDATED				06/30/2024	12/31/2023
	Free Own Portfolio	Repurchase agreement	Linked Pledge of guarantees	Central bank		
Federal government bonds	124,353,130	129,466,418	15,321,747	7,011,647	276,152,942	263,097,026
Financial Treasury Bills	112,528,269	75,765,575	15,321,747	7,011,647	210,627,238	163,423,736
National Treasury Bills	5,712,657	53,700,843	-	-	59,413,500	94,510,784
National Treasury Notes	5,827,129	-	-	-	5,827,129	4,973,357
National Treasury/Securitization	285,075	-	-	-	285,075	189,149
Titles – companies	9,168,177	7,906,597	-	-	17,074,774	16,403,112
Debentures	2,316,415	4,921,022	-	-	7,237,437	6,390,906
Promissory notes	240,620	-	-	-	240,620	225,261
Fund quotas (1)	1,789,403	-	-	-	1,789,403	1,502,285
Real estate receivables certificates	494,510	2,985,575	-	-	3,480,085	3,551,964
Shares	16,718	-	-	-	16,718	30,482
Financial bills	3,791,649	-	-	-	3,791,649	4,702,214
Commercial notes	518,862	-	-	-	518,862	-
Total	133,521,307	137,373,015	15,321,747	7,011,647	293,227,716	279,500,138
Current assets					122,959,050	142,539,595
Non-current assets					170,268,666	136,960,543

(1) FGHAB and FGI investments have a gap in the inflation adjustment of shares for May, 2024.

(b) Classification of the portfolio per term

INDIVIDUAL										
Position as of June 30, 2024										
Description	Cost	Market adjustment of gains or losses	Market adjustment of equity	Carrying value	Market value	Without maturity	Within 1 to 90 days	For 91 to 180 days	Within 181 to 360 days	More than 360 days
Federal government bonds	276,035,546	(874,568)	(189,202)	274,971,776	274,976,129	-	2,447,039	-	1,530,563	270,994,174
Financial Treasury Bills	209,271,246	105,525	69,301	209,446,072	209,446,072	-	-	-	-	209,446,072
National Treasury Bills	60,503,595	(950,906)	(139,189)	59,413,500	59,413,500	-	2,447,039	-	-	56,966,461
National Treasury Notes	5,962,551	(29,187)	(106,235)	5,827,129	5,831,482	-	-	-	1,530,563	4,296,566
National Treasury/Securitization	298,154	-	(13,079)	285,075	285,075	-	-	-	-	285,075
Titles – companies	16,928,549	(100,458)	1,102,041	17,930,132	17,287,669	2,661,479	289,987	426,049	894,852	13,657,765
Debentures	7,186,460	(9,025)	60,002	7,237,437	6,439,527	-	-	-	25,149	7,212,288
Promissory note	239,467	-	1,153	240,620	240,620	-	-	-	-	240,620
Fund quotas	1,612,302	-	1,032,459	2,644,761	2,644,761	2,644,761	-	-	-	-
Real estate receivables certificates	3,523,879	-	(43,794)	3,480,085	3,635,532	-	-	-	-	3,480,085
Shares	114,033	(91,433)	(5,882)	16,718	16,718	16,718	-	-	-	-
Financial bills	3,737,813	-	53,836	3,791,649	3,791,649	-	289,987	426,049	869,703	2,205,910
Commercial notes	514,595	-	4,267	518,862	518,862	-	-	-	-	518,862
Total – TVM	292,964,095	(975,026)	912,839	292,901,908	292,263,798	2,661,479	2,737,026	426,049	2,425,415	284,651,939
For trading	117,814,353	(975,026)	-	116,839,327	116,839,327	9,015	2,447,039	-	-	114,383,273
Available-for-sale	170,155,688	-	912,839	171,068,527	171,068,527	2,652,464	289,987	426,049	894,852	166,805,175
Held-to-maturity securities	4,994,054	-	-	4,994,054	4,355,944	-	-	-	1,530,563	3,463,491
Total	292,964,095	(975,026)	912,839	292,901,908	292,263,798	2,661,479	2,737,026	426,049	2,425,415	284,651,939

CONSOLIDATED

Position as of June 30, 2024

Description	Cost	Market adjustment of gains or losses	Market adjustment of equity	Carrying value	Market value	Without maturity	Within 1 to 90 days	For 91 to 180 days	Within 181 to 360 days	More than 360 days
Federal government bonds	277,150,089	(807,945)	(189,202)	276,152,942	276,157,295	-	2,545,443	-	1,643,599	271,963,900
Financial Treasury Bills	210,385,789	172,148	69,301	210,627,238	210,627,238	-	98,404	-	113,036	210,415,798
National Treasury Bills	60,503,595	(950,906)	(139,189)	59,413,500	59,413,500	-	2,447,039	-	-	56,966,461
National Treasury Notes	5,962,551	(29,187)	(106,235)	5,827,129	5,831,482	-	-	-	1,530,563	4,296,566
National Treasury/Securitization	298,154	-	(13,079)	285,075	285,075	-	-	-	-	285,075
Titles – companies	16,079,894	(91,156)	1,086,036	17,074,774	16,432,311	1,806,121	289,987	426,049	894,852	13,657,765
Debentures	7,186,460	(9,025)	60,002	7,237,437	6,439,527	-	-	-	25,149	7,212,288
Promissory notes	239,467	-	1,153	240,620	240,620	-	-	-	-	240,620
Fund quotas	763,647	9,302	1,016,454	1,789,403	1,789,403	1,789,403	-	-	-	-
Real estate receivables certificates	3,523,879	-	(43,794)	3,480,085	3,635,532	-	-	-	-	3,480,085
Shares	114,033	(91,433)	(5,882)	16,718	16,718	16,718	-	-	-	-
Financial bills	3,737,813	-	53,836	3,791,649	3,791,649	-	289,987	426,049	869,703	2,205,910
Commercial notes	514,595	-	4,267	518,862	518,862	-	-	-	-	518,862
Total – TVM	293,229,983	(899,101)	896,834	293,227,716	292,589,606	1,806,121	2,835,430	426,049	2,538,451	285,621,665
For trading	119,080,241	(899,101)	-	118,181,140	118,181,140	169,662	2,545,443	-	113,036	115,352,999
Available-for-sale	169,155,688	-	896,834	170,052,522	170,052,522	1,636,459	289,987	426,049	894,852	166,805,175
Held-to-maturity securities	4,994,054	-	-	4,994,054	4,355,944	-	-	-	1,530,563	3,463,491
Total	293,229,983	(899,101)	896,834	293,227,716	292,589,606	1,806,121	2,835,430	426,049	2,538,451	285,621,665

(c) Classification of the portfolio per category and term

The market value of securities is based on prices quoted on the reporting date. If there is no market price quotation, then values are estimated according to a mark to market model based on the construction of the cash flows of the assets and market interest curves.

Cash flows are constructed based on the characteristics of securities and the curves based on information/data about the market prices/rates of available financial instruments, such as futures contracts, government bonds or swap transactions.

Investment fund shares are valued using the shares calculated by the fund's manager as their fair value.

(c.1) Category I - Trading securities

"I - Held-for-trading" securities are classified as current assets, according to BCB Circular Letter No. 3.068/2001, and the related market value adjustments directly impact the Bank's results.

Description	INDIVIDUAL									
	06/30/2024					12/31/2023				
	Without maturity	Within 1 to 90 days	More than 360 days	Cost	Market adjustment of gains or losses	Market value	Cost	Market adjustment of gains or losses	Market value	
Federal government bonds	-	2,447,039	114,301,773	117,623,380	(874,568)	116,748,812	133,973,256	3,009,029	136,982,285	
Financial Treasury Bills	-	-	62,694,948	62,589,423	105,525	62,694,948	41,097,289	96,220	41,193,509	
National Treasury Bills	-	2,447,039	49,789,164	53,187,109	(950,906)	52,236,203	90,490,516	2,870,771	93,361,287	
National Treasury Notes	-	-	1,817,661	1,846,848	(29,187)	1,817,661	2,385,451	42,038	2,427,489	
Titles - companies	9,015	-	81,500	190,973	(100,458)	90,515	335,940	(78,178)	257,762	
Debentures	-	-	81,500	90,525	(9,025)	81,500	235,492	5,832	241,324	
Shares	9,015	-	-	100,448	(91,433)	9,015	100,448	(84,010)	16,438	
Total	9,015	2,447,039	114,383,273	117,814,353	(975,026)	116,839,327	134,309,196	2,930,851	137,240,047	

Description	CONSOLIDATED									
	06/30/2024					12/31/2023				
	Without maturity	Within 1 to 90 days	Within 181 to 360 days	More than 360 days	Cost	Market adjustment of gains or losses	Market value	Cost	Market adjustment of gains or losses	Market value
Federal government bonds	-	2,545,443	113,036	115,271,499	118,737,923	(807,945)	117,929,978	134,889,649	3,088,162	137,977,811
Financial Treasury Bills	-	98,404	113,036	63,664,674	63,703,966	172,148	63,876,114	42,013,682	175,353	42,189,035
National Treasury Bills	-	2,447,039	-	49,789,164	53,187,109	(950,906)	52,236,203	90,490,516	2,870,771	93,361,287
National Treasury Notes	-	-	-	1,817,661	1,846,848	(29,187)	1,817,661	2,385,451	42,038	2,427,489
Titles - companies	169,662	-	-	81,500	342,318	(91,156)	251,162	497,259	22,054	519,313
Debentures	-	-	-	81,500	90,525	(9,025)	81,500	235,492	5,832	241,324
Fund quotas	160,647	-	-	-	151,345	9,302	160,647	161,319	100,232	261,551
Shares	9,015	-	-	-	100,448	(91,433)	9,015	100,448	(84,010)	16,438
Total	169,662	2,545,443	113,036	115,352,999	119,080,241	(899,101)	118,181,140	135,386,908	3,110,216	138,497,124

(c.2) Category II - Available-for-sale securities

Securities classified in this category may be tested for impairment, as established by BCB Circular Letter No. 3,068/2001. Market value adjustments directly impact the Bank's equity.

The securities that make up the portfolio of available-for-sale securities were adjusted for impairment in the amount of R\$10,621 in the first semester of 2024 (there was no impairment in the first semester of 2023).

Description	INDIVIDUAL										
	06/30/2024						12/31/2023				
	Without maturity	Within 1 to 90 days	For 91 to 180 days	Within 181 to 360 days	More than 360 days	Cost	Market adjustment of equity	Market value	Cost	Market adjustment of equity	Market value
Federal government bonds	-	-	-	-	156,692,401	156,881,603	(189,202)	156,692,401	123,552,099	47,071	123,599,170
Financial Treasury Bills	-	-	-	-	146,751,124	146,681,823	69,301	146,751,124	121,199,664	35,037	121,234,701
National Treasury Bills	-	-	-	-	7,177,297	7,316,486	(139,189)	7,177,297	1,149,723	(226)	1,149,497
National Treasury Notes	-	-	-	-	2,478,905	2,585,140	(106,235)	2,478,905	1,008,253	17,570	1,025,823
National Treasury/Securitized	-	-	-	-	285,075	298,154	(13,079)	285,075	194,459	(5,310)	189,149
Titles – companies	2,652,464	289,987	426,049	894,852	10,112,774	13,274,085	1,102,041	14,376,126	12,386,605	1,110,113	13,496,718
Debentures	-	-	-	25,149	5,856,277	5,821,424	60,002	5,881,426	4,928,436	(2,511)	4,925,925
Promissory note	-	-	-	-	240,620	239,467	1,153	240,620	224,261	1,000	225,261
Fund quotas	2,644,761	-	-	-	-	1,612,302	1,032,459	2,644,761	1,270,709	987,545	2,258,254
Real estate receivables certificates	-	-	-	-	1,291,105	1,334,899	(43,794)	1,291,105	1,317,659	53,361	1,371,020
Shares	7,703	-	-	-	-	13,585	(5,882)	7,703	24,206	(10,162)	14,044
Financial bills	-	289,987	426,049	869,703	2,205,910	3,737,813	53,836	3,791,649	4,621,334	80,880	4,702,214
Commercial notes	-	-	-	-	518,862	514,595	4,267	518,862	-	-	-
Total	2,652,464	289,987	426,049	894,852	166,805,175	170,155,688	912,839	171,068,527	135,938,704	1,157,184	137,095,888

Description	CONSOLIDATED										
	06/30/2024						12/31/2023				
	Without maturity	Within 1 to 90 days	For 91 to 180 days	Within 181 to 360 days	More than 360 days	Cost	Market adjustment of equity	Market value	Cost	Market adjustment of equity	Market value
Federal government bonds	-	-	-	-	156,692,401	156,881,603	(189,202)	156,692,401	123,552,099	47,071	123,599,170
Financial Treasury Bills	-	-	-	-	146,751,124	146,681,823	69,301	146,751,124	121,199,664	35,037	121,234,701
National Treasury Bills	-	-	-	-	7,177,297	7,316,486	(139,189)	7,177,297	1,149,723	(226)	1,149,497
National Treasury Notes	-	-	-	-	2,478,905	2,585,140	(106,235)	2,478,905	1,008,253	17,570	1,025,823
National Treasury/Securitized	-	-	-	-	285,075	298,154	(13,079)	285,075	194,459	(5,310)	189,149
Titles – companies	1,636,459	289,987	426,049	894,852	10,112,774	12,274,085	1,086,036	13,360,121	11,386,605	1,092,593	12,479,198
Debentures	-	-	-	25,149	5,856,277	5,821,424	60,002	5,881,426	4,928,436	(2,511)	4,925,925
Promissory note	-	-	-	-	240,620	239,467	1,153	240,620	224,261	1,000	225,261
Fund quotas	1,628,756	-	-	-	-	612,302	1,016,454	1,628,756	270,709	970,025	1,240,734
Real estate receivables certificates	-	-	-	-	1,291,105	1,334,899	(43,794)	1,291,105	1,317,659	53,361	1,371,020
Shares	7,703	-	-	-	-	13,585	(5,882)	7,703	24,206	(10,162)	14,044
Financial bills	-	289,987	426,049	869,703	2,205,910	3,737,813	53,836	3,791,649	4,621,334	80,880	4,702,214
Commercial notes	-	-	-	-	518,862	514,595	4,267	518,862	-	-	-
Total	1,636,459	289,987	426,049	894,852	166,805,175	169,155,688	896,834	170,052,522	134,938,704	1,139,664	136,078,368

(c.3) Category III – Held-to-maturity securities

Securities classified in this category may be tested for *impairment*, as established by BCB Circular Letter No. 3,068/2001.

The securities that make up the portfolio of held-to-maturity securities were not adjusted for impairment in the first semester of 2024 and 2023.

Securities of this category were marked to market for disclosure and analysis purposes only, and do not produce effects on profit or loss or equity. The assets of this category sensitize CAIXA's balance sheet to its amortized cost.

Description	INDIVIDUAL / CONSOLIDATED						
	06/30/2024			12/31/2023			
	Without maturity	Within 181 to 360 days	More than 360 days	Cost	Market value	Cost	Market value
Federal government bonds	-	1,530,563	-	1,530,563	1,534,916	1,520,045	1,542,391
National Treasury Notes	-	1,530,563	-	1,530,563	1,534,916	1,520,045	1,542,391
Titles – companies	-	-	3,463,491	3,463,491	2,821,028	3,404,601	2,996,058
Debentures	-	-	1,274,511	1,274,511	476,601	1,223,657	471,727
Real estate receivables certificates	-	-	2,188,980	2,188,980	2,344,427	2,180,944	2,524,331
Total	-	1,530,563	3,463,491	4,994,054	4,355,944	4,924,646	4,538,449

(d) Income from securities

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st semester	1st semester	1st semester	1st semester
Held-for-trading financial assets	3,494,147	11,315,944	3,570,072	11,419,453
Available-for-sale financial assets	7,942,026	7,345,215	7,880,894	7,316,443
Held-to-maturity financial assets	265,023	282,848	265,023	282,848
Total	11,701,196	18,944,007	11,715,989	19,018,744

Note 8 – Derivative financial instruments

CAIXA uses derivative financial instruments (IFDs) recognized in balance sheet accounts and memorandum accounts, which are intended to meet the Company's own needs to manage its risk exposure (hedge). These transactions involve interbank deposit rate, US dollar, coupon exchange rate and swap agreements.

Derivative financial instruments, when used as hedging instruments, are used as hedging instruments against exchange rate fluctuations and changes in interest rates of assets and liabilities.

CAIXA adopts two strategies to operate in the derivative instruments market:

1. Hedge of financial instruments both in the trading portfolio and the banking portfolio;
2. Make the trading portfolio more profitable.

The main market risk associated with the first strategy, consisting of the fair value hedge of loan transactions, is the exposure to interest rate fluctuations to the ineffective portion of the hedge.

Regarding the second strategy, the main market risk is associated with fluctuations in the prices of derivative instruments. These changes are recognized in profit or loss.

CAIXA currently does not hold derivative instruments subject to non-linear price fluctuations, which makes these fluctuations less broad.

The Company manages market risk in the trading portfolio with the purpose of controlling the Company's exposure to this risk, expected loss and capital consumption to cover this risk.

The Net exposure to market risk, VaR – Value at Risk, the concentration of risk factors, the forward structure, the duration and the allocation of capital of the trading portfolio are daily calculated. In addition, stress tests are performed weekly.

CAIXA has a limit structure for these indicators, which are monitored on a daily basis and reported to risk governance when any extrapolation occurs.

Derivatives usually consist of future commitments to exchange currencies or indexes or to buy/sell other financial instruments under the terms and dates specified in the contracts. Swap agreements are entered into with or without guarantee at B3.

A clearing house is in charge of calculating daily adjustments and the collateral margin to be deposited for payment if any of the parties default. Thus, it is the clearing corporation that becomes the counterparty of the contracts. Therefore, under this type of record, there is no credit risk.

In the case of unsecured registration, there is not a clearing that calculates daily adjustments and guarantees payments; amounts are calculated between the parties. However, in these cases contracts may be signed (Global Derivative Agreement – CGD and Fiduciary Assignment) wherein clauses are in effect ensuring payment between the parties. A defined credit limit is set for this type of transaction which, when exceeded, requires the need to deposit assets in a guarantee account, which is managed by the parties. In this case, there is credit risk up to the limit set on the agreement.

The notary public values of futures contracts are recorded in memorandum accounts and adjustments in balance sheet accounts.

CAIXA does not have a derivative instrument that has gains or losses recognized in a designated equity account, which occurs only in cash flow hedge account structures.

Caixa Econômica Federal, as operator of the Fundo de Garantia do Tempo de Serviço - FGTS, is in charge of running the Fund's assets and liabilities, providing minimum profitability guarantee to the fgts assets pursuant to Act No. 8,036/1990 and Resolutions of the Board of Trustees of the FGTS No. 681/2012, 764/2014, 553/2007, 633/2010, 295/1998 and 649/2010.

Given its legal obligation and in accordance with current accounting rules, CAIXA must measure, at least annually, the book value to be recognized consisting of the minimum profitability guarantee assumed under the FGTS.

Considering that CAIXA provides FGTS with a financial guarantee whose minimum obligation will be zero if the minimum compensation is reached and no benefit is granted if the performance is higher than the one agreed by the parties, this obligation is a derivative liability arising from the obligations established for the management of FGTS.

Therefore, the purpose of the FGTS derivative is to recognize in CAIXA's financial statements the book value as a minimum profitability guarantee assumed at the FGTS, which shall consist of the estimated actual loss on investments made, considering the proper offsets established by the standard.

(a) Hedge Accounting

CAIXA has established fair value hedging structures to hedge its exposure to market risk on the repayment of interest and principal on issues of financial bills indexed to the IPCA and to hedge against interest rate fluctuations for loan transactions.

The purpose of the hedged hedge structured for financial bills indexed to the IPCA is to hedge against IPCA (Extended Consumer Price Index) and IPCA (Extended Consumer Price Index) coupon rate hedged through swap agreements, as described below:

- Long position of swap contract: IPCA fluctuation + coupon rate;
- Swap short position: % of the fluctuation in the interbank deposit rate.

The purpose of the hedged accounting structured for receivables, called macro hedge of the banking portfolio, is to hedge the market value of loan agreements, and hedge occurs through interbank deposit futures contracts, as described:

- Active future position of DI: % of the variation in d_i ;
- Short position of interbank deposit future: fixed rate.

Because the future cash flows of the hedged item are matched to financial bills and the swap long position, the effectiveness of transactions remains close to 100%, within the range of 80% and 125% established by BCB Circular Letter No. 3,082/2002.

The same level of effectiveness is observed when loan transactions are hedged.

The market value adjustment of hedging instruments consists of the accumulated adjustment in swap and interbank deposit futures contracts.

(a.1) Hedge Accounting

		INDIVIDUAL / CONSOLIDATED							
		06/30/2024				12/31/2023			
Strategy		Hedge Instruments		Hedge Object		Hedge Instruments		Hedge Object	
		Core Value	Changes in market value	Market Value	Mark-to-Market Adjustment	Core Value	Changes in market value	Market Value	Mark-to-Market Adjustment
Interest rate risk (1)									
Credit portfolio hedge	Future Contract (2)	24,223,758	545,923	21,718,667	(516,811)	18,360,702	(77,309)	15,982,990	80,116
Hedging financial bills	Swap (3)	10,650	22,328	32,978	32,978	210,650	482,687	693,337	(482,687)

(1) The effectiveness reported in the hedging portfolio is in compliance with the provisions of BCB Circular Letter No. 3,082/02.

(2) Instrument settled in D+1.

(3) Receivable or payable adjustments of the instrument are recognized as derivative financial instruments.

(a.2) Time hedge framework

		INDIVIDUAL / CONSOLIDATED			
Salary		Banking portfolio hedge		Hedging financial bills	
		06/30/2024	12/31/2023	06/30/2024	12/31/2023
2024		2,360,623	8,569,139	3,450	203,450
2025		8,541,682	4,194,816	7,200	7,200
2026		7,790,008	3,594,046	-	-
2027		4,918,986	1,986,132	-	-
2028		596,699	-	-	-
2029		12,479	13,027	-	-
2031		3,281	3,542	-	-
Total		24,223,758	18,360,702	10,650	210,650

(b) Breakdown of the portfolio of derivative financial instruments by index, type of instrument and term, demonstrated in notional value in memorandum accounts

INDIVIDUAL						
Notional Value						
Description	06/30/2024				12/31/2023	
	Within 1-90 days	For 91-180 days	Within 181-360 days	Over 360 days	Market Value	Market Value
Futures Contracts						
Purchase commitments	-	28,046	3,347,430	3,290,332	6,665,808	356,144
Interbank market	-	28,046	3,347,430	3,290,332	6,665,808	356,144
Sales commitments	4,228,294	950,441	3,712,510	60,742,582	69,633,827	113,188,649
Interbank market	3,884,974	950,441	3,712,510	60,742,582	69,290,507	112,796,692
Foreign currency	343,320	-	-	-	343,320	391,957
Swap Contracts						
Swaps	3,450	-	7,200	-	10,650	210,650
Indexes	3,450	-	7,200	-	10,650	210,650
Other derivatives						
FGTS derivative	-	-	-	3,525,885	3,525,885	3,526,810
CONSOLIDATED						
Notional Value						
Description	06/30/2024				12/31/2023	
	Within 1-90 days	For 91-180 days	Within 181-360 days	Over 360 days	Market Value	Market Value
Futures Contracts						
Purchase commitments	-	280,069	3,529,785	3,290,332	7,100,186	838,766
Interbank market	-	280,069	3,529,785	3,290,332	7,100,186	838,766
Sales commitments	4,228,294	950,441	3,712,510	60,742,582	69,633,827	113,188,649
Interbank market	3,884,974	950,441	3,712,510	60,742,582	69,290,507	112,796,692
Foreign currency	343,320	-	-	-	343,320	391,957
Swap Contracts						
Swaps	801,432	210,236	20,652	-	1,032,320	892,701
Indexes	801,432	210,236	20,652	-	1,032,320	892,701
Other derivatives						
FGTS derivative	-	-	-	3,525,885	3,525,885	3,526,810

(c) Breakdown of the portfolio of derivative financial instruments by type of instrument, counterparty and maturity date, stated at book value

INDIVIDUAL							
Description	06/30/2024				12/31/2023		
	Book value receivable (received)/Payable (paid)	Market value adjustment in profit or loss	Within 1-90 days	Within 181-360 days	Equity Value	Equity Value	
Receivables							
Swap agreements - adjustment receivable	6,936	312	2,071	5,177	7,248	163,206	
Indexes/B3	6,936	312	2,071	5,177	7,248	163,206	
Current assets					7,248	157,809	
Non-current assets					-	5,397	
CONSOLIDATED							
Description	06/30/2024					12/31/2023	
	Book value receivable (received)/Payable (paid)	Market value adjustment in profit or loss	Within 1-90 days	For 91-180 days	Within 181-360 days	Equity Value	Equity Value
Receivables							
Swap agreements - adjustment receivable	6,850	587	2,208	47	5,182	7,437	163,206
Indexes/B3	6,850	587	2,208	47	5,182	7,437	163,206
Current assets						7,437	157,809
Non-current assets						-	5,397
Payables							
Swap agreements - adjustment payable	-	-	-	-	-	-	87
Indexes/B3	-	-	-	-	-	-	87
Current liabilities						-	87
Non-current liabilities						-	-

(d) Income from the portfolio of derivative financial instruments

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st semester	1st semester	1st semester	1st semester
Swap	2,087	33,806	2,140	33,806
Future	3,225,164	(3,165,216)	3,223,493	(3,165,216)
FGTS	-	(18,570)	-	(18,570)
Total realized	3,227,251	(3,149,980)	3,225,633	(3,149,980)

Note 9 – Loan portfolio

(a) Breakdown of the portfolio by types and risk levels

The loan portfolio reported fluctuations between Individual and Consolidated, in the amount of R\$1,046,077 as of June 30, 2024 (December 31, 2023 – R\$1,047,591) arising from loan transactions and discounted receivables, rating AA FIDC by funds.

Loan portfolio	INDIVIDUAL									06/30/2024	12/31/2023
	AA	A	B	C	D	E	F	G	H		
Loan transactions	583,446,002	167,184,340	195,728,685	135,139,988	26,283,667	15,292,117	8,786,596	11,597,102	16,534,006	1,159,992,503	1,105,230,960
Real estate financing agreements	521,235,434	71,373,993	93,233,991	62,887,083	9,797,676	7,307,660	2,572,938	4,920,623	4,123,757	777,453,155	727,800,413
Loans and discounted notes	14,485,000	19,719,022	83,035,336	55,098,498	13,763,834	6,489,978	5,855,196	1,809,416	10,396,621	210,652,901	212,529,231
Infrastructure financing	28,526,509	57,664,000	4,722,034	3,930,814	1,041,366	75,973	-	4,702,176	1,040,386	101,703,258	98,232,241
Crop and agroindustrial financing agreements	15,093,854	15,719,592	12,236,196	12,236,258	1,315,437	1,138,469	216,118	113,805	612,847	58,682,576	56,071,207
Financing	832,189	2,617,858	2,293,738	906,137	341,658	266,633	132,356	44,906	338,008	7,773,483	6,506,622
Assignment of receivables	3,273,016	89,875	207,390	81,198	23,696	13,404	9,988	6,176	22,387	3,727,130	4,091,246
Other receivables considered to be credit granting	819,127	7,635,997	1,911,843	3,023,502	534,553	270,694	111,922	48,695	347,323	14,703,656	14,509,182
Credit card	492,063	7,264,153	1,149,864	2,445,653	518,829	260,011	93,510	34,951	197,217	12,456,251	12,088,660
Advances on exchange contracts	294,071	333,374	748,801	273,682	14,120	8,526	17586	12296	3,458	1,705,914	1,738,220
Credits Purchased (1)	-	33,235	-	275,712	-	-	-	-	-	308,947	455,853
Sundry	32,993	5,235	13,178	28,455	1,604	2,157	826	1,448	146,648	232,544	226,449
Subtotal	584,265,129	174,820,337	197,640,528	138,163,490	26,818,220	15,562,811	8,898,518	11,645,797	16,881,329	1,174,696,159	1,119,740,142
Credit portfolio hedge										(516,811)	80,116
Total	584,265,129	174,820,337	197,640,528	138,163,490	26,818,220	15,562,811	8,898,518	11,645,797	16,881,329	1,174,179,348	1,119,820,258
Minimum regulatory provision	-	(874,101)	(1,976,405)	(4,144,904)	(2,681,823)	(4,668,843)	(4,449,259)	(8,152,056)	(16,881,329)	(43,828,720)	(43,268,244)
Additional provision (2)	(891,664)	(180,499)	(1,453,901)	(1,882,622)	(1,007,979)	(843,979)	(418,172)	(14,900)	-	(6,693,716)	(6,574,280)
Total provisions	(891,664)	(1,054,600)	(3,430,306)	(6,027,526)	(3,689,802)	(5,512,822)	(4,867,431)	(8,166,956)	(16,881,329)	(50,522,436)	(49,842,524)
Total net provisions	583,373,465	173,765,737	194,210,222	132,135,964	23,128,418	10,049,989	4,031,087	3,478,841	-	1,123,656,912	1,069,977,734
Current assets										218,046,469	209,242,821
Non-current assets										956,132,879	910,577,437

(1) Receivables from BMG and Mercantil banks under recourse.

(2) Consists of the provision accrued in addition to the minimum percentages required by CMN Resolution No. 2,682/1999, using the expected loss methodology adopted for managing the entity's credit risk.

(b) Breakdown by maturity ranges and risk levels

INDIVIDUAL / CONSOLIDATED											
Portfolio in normal course											
Description	AA	A	B	C	D	E	F	G	H	06/30/2024	12/31/2023
Falling due installments	584,123,965	174,473,979	179,054,932	105,220,792	17,476,013	7,002,453	2,917,354	8,614,824	5,145,530	1,084,029,842	1,032,642,836
Within 1-30 days	6,989,380	7,957,313	5,493,914	4,467,573	1,344,257	558,360	230,139	165,756	535,386	27,742,078	25,456,866
For 31-60 days	6,942,187	4,275,105	3,703,526	2,748,177	684,779	240,650	90,047	89,598	150,770	18,924,839	16,182,292
For 61-90 days	6,529,310	3,753,940	3,113,039	2,478,390	634,237	220,793	86,169	85,781	129,906	17,031,565	16,740,888
For 91-180 days	18,047,171	8,633,957	8,520,478	5,979,580	1,547,200	510,857	228,905	256,882	315,853	44,040,883	48,209,753
Within 181-360 days	34,366,929	15,721,014	16,964,674	10,178,574	2,279,294	824,542	388,173	477,983	467,245	81,668,428	78,715,001
Over 360 days	511,248,988	134,132,650	141,259,301	79,368,498	10,986,246	4,647,251	1,893,921	7,538,824	3,546,370	894,622,049	847,338,036
Overdue plots	91,956	198,466	229,592	203,577	62,105	34,661	19,292	4,630	18,220	862,499	768,920
Within 1-14 days	91,956	198,466	229,592	203,577	62,105	34,661	19,292	4,630	18,220	862,499	768,920
Total	584,215,921	174,672,445	179,284,524	105,424,369	17,538,118	7,037,114	2,936,646	8,619,454	5,163,750	1,084,892,341	1,033,411,756
Credit portfolio in unusual course											
Description	AA	A	B	C	D	E	F	G	H	06/30/2024	12/31/2023
Falling due installments	-	-	17,477,708	30,731,754	7,142,469	6,066,298	3,264,450	1,944,817	5,256,239	71,883,735	75,491,021
Within 1-30 days	-	-	199,071	325,375	152,850	104,144	83,197	40,878	158,269	1,063,784	1,213,174
For 31-60 days	-	-	191,310	296,594	147,718	95,515	78,605	36,385	143,199	989,326	1,095,032
For 61-90 days	-	-	169,352	279,230	134,619	89,755	78,408	34,708	136,950	923,022	1,055,606
For 91-180 days	-	-	499,840	802,329	343,321	248,480	211,293	95,006	371,171	2,571,440	3,127,843
Within 181-360 days	-	-	957,929	1,444,843	414,529	420,953	330,308	147,514	592,120	4,308,196	5,839,755
Over 360 days	-	-	15,460,206	27,583,383	5,949,432	5,107,451	2,482,639	1,590,326	3,854,530	62,027,967	63,159,611
Overdue plots	-	-	1,075,396	2,007,367	2,137,633	2,459,399	2,697,422	1,081,526	6,461,340	17,920,083	10,837,365
Within 1-30 days	-	-	794,135	898,307	761,421	645,621	597,084	129,641	671,488	4,497,697	2,446,902
For 31-60 days	-	-	281,258	902,904	590,919	710,776	695,810	135,853	713,414	4,030,934	1,682,101
For 61-90 days	-	-	3	164,812	624,380	445,312	394,582	107,307	574,908	2,311,304	1,162,926
For 91-180 days	-	-	-	39,553	160,431	596,200	899,542	607,111	1,273,522	3,576,359	2,155,463
Within 181-360 days	-	-	-	1,791	482	61,490	110,404	101,614	2,912,853	3,188,634	3,038,355
Over 360 days	-	-	-	-	-	-	-	-	315,155	315,155	351,618
Total	-	-	18,553,104	32,739,121	9,280,102	8,525,697	5,961,872	3,026,343	11,717,579	89,803,818	86,328,386

(c) Composition of the portfolio by line of business

INDIVIDUAL / CONSOLIDATED					
Description	06/30/2024	%	12/31/2023	%	
PUBLIC SECTOR	76,244,093	6.50	74,536,562	6.66	
Direct management	66,064,757	5.63	62,655,778	5.60	
Indirect management - sanitation and infrastructure	6,556,184	0.56	6,481,045	0.58	
Indirect management - other	3,623,152	0.31	5,399,739	0.48	
PRIVATE SECTOR	1,097,935,255	93.50	1,045,283,696	93.34	
LEGAL ENTITY	118,793,654	10.10	120,719,779	10.77	
Retail trade	18,301,687	1.56	20,370,720	1.82	
Construction	17,337,380	1.48	17,559,077	1.57	
Electrical energy	12,697,629	1.08	12,740,298	1.14	
Wholesale trade	12,447,485	1.06	12,369,007	1.10	
Transport	10,126,503	0.86	10,111,240	0.90	
Sanitation and infrastructure	8,015,446	0.68	7,760,305	0.69	
Health	6,340,195	0.54	6,298,583	0.56	
Agribusiness and deactivism	4,695,701	0.40	4,646,013	0.41	
Other industries	4,388,624	0.37	4,594,062	0.41	
Feeding	3,074,401	0.26	3,321,471	0.30	
Steel and metalurgy	2,745,610	0.23	2,883,984	0.26	
Petrochemical	1,593,646	0.14	1,800,436	0.16	
Textile	1,427,554	0.12	1,637,433	0.15	
Communication	1,113,720	0.09	1,161,492	0.10	
Financial services	808,642	0.07	934,403	0.08	
Personal services	258,582	0.02	287,740	0.03	
Other services	13,420,849	1.14	12,243,515	1.09	
NATURAL PERSON	979,141,601	83.40	924,563,917	82.57	
Total	1,174,179,348	100.00	1,119,820,258	100.00	

(d) Loan portfolio revenue

Income from the loan portfolio varied between the individual and the consolidated financial statements of R\$63,165 for the first semester of 2024 (R\$51,745 in the first semester of 2023).

INDIVIDUAL				
Description	2024		2023	
	1st semester		1st semester	
Real estate financing agreements	30,748,521		30,307,319	
Loans, discounted securities and financing	20,856,671		21,552,372	
Infrastructure and development finance	4,841,660		5,418,150	
Crop and agroindustrial financing agreements	3,133,603		2,635,342	
Proceeds from the sale or transfer of financial assets	12,101		25,360	
Receivables from securities and guarantees	2,848		3,503	
Total	59,595,404		59,942,046	

(e) Sale or transfer of financial assets

CMN Resolution No. 3,533/2008 establishes procedures for the classification, accounting recognition and disclosure of financial assets sales or transfer transactions.

(e.1) Income related to the acquisition of loan portfolios

INDIVIDUAL / CONSOLIDATED		
Description	2024	2023
	1st semester	1st semester
Portfolios acquired on a recourse basis	23,458	46,519
Portfolios acquired without recourse	947,484	1,079,843

(e.2) Gain (loss) on the assignment of loan portfolios

INDIVIDUAL / CONSOLIDATED		
Description	2024	2023
	1st semester	1st semester
Revenues linked to portfolios assigned on a recourse basis	171,515	235,305
Expenses linked to portfolios assigned on a recourse basis	(182,872)	(256,464)
Total	(11,357)	(21,159)

(f) Recovered and renegotiated credits

INDIVIDUAL / CONSOLIDATED		
Description	2024	2023
	1st semester	1st semester
Recovered Credits	2,923,603	2,475,265
Commercial transactions	1,219,775	1,134,343
Housing Operations	1,703,828	1,340,922
Renegotiated Credits	33,650,954	21,646,588
Commercial transactions	459,127	282,614
Housing Operations	33,191,827	21,363,974

(g) Changes in the allowance for impairment loss on loans

INDIVIDUAL / CONSOLIDATED		
Description	2024	2023
	1st semester	1st semester
Opening balance	(49,842,524)	(46,427,588)
Recognition/Reversal of allowance for the period	(9,344,280)	(9,741,803)
Transfer as loss	8,664,368	5,888,991
Ending balance	(50,522,436)	(50,280,400)

(h) Concentration of main debtors

Description	INDIVIDUAL / CONSOLIDATED			
	06/30/2024	%	12/31/2023	%
Main debtor	9,208,524	0.78	9,297,320	0.83
10 largest debtors	35,827,783	3.05	35,128,250	3.14
20 largest debtors	50,719,947	4.32	50,270,246	4.49
50 largest debtors	68,915,329	5.87	68,649,276	6.13
100 largest debtors	85,634,946	7.29	84,811,872	7.57

(i) Government Credit Granting Programs

Description	INDIVIDUAL / CONSOLIDATED	
	06/30/2024	12/31/2023
Giro Caixa e microcrédito PRONAMPE	23,960,569	25,790,315
Giro Caixa FGI	9,240,545	8,896,668
FAMPE company special credit	5,399,173	7,010,874
Microcrédito produtivo orientado - MPO	58,569	285,451
Total	38,658,856	41,983,308

Note 10 – Other financial assets

(a) Composition

Description	INDIVIDUAL		CONSOLIDATED	
	06/30/2024	12/31/2023	06/30/2024	12/31/2023
Receivables from the National Housing System (c)	30,626,261	32,051,579	30,626,261	32,051,579
Receivables from escrow deposits (note 19 (g))	21,123,125	20,751,842	21,123,125	20,751,842
Receivables from assignment differences (b)	2,289,271	2,315,019	2,289,271	2,315,019
Premium on acquisition of portfolios	1,745,784	2,268,334	1,745,784	2,268,334
Income receivable from the public sector	1,931,032	1,911,136	1,931,032	1,911,136
Foreign exchange portfolio (d)	1,930,842	1,815,157	1,930,842	1,815,157
Credit card	217,353	962,105	217,353	962,105
Royalty rights	736,579	755,565	736,579	755,565
Income receivable from the private sector	311,528	262,808	438,348	389,665
Other (1)	698,734	355,073	707,300	388,560
Total	61,610,509	63,448,618	61,745,895	63,608,962
Impairment losses (b)	(2,715,444)	(2,741,191)	(2,715,444)	(2,741,191)
Total net allowance	58,895,065	60,707,427	59,030,451	60,867,771
Current assets	5,395,370	4,860,580	5,535,283	5,020,924
Non-current assets	53,499,695	55,846,847	53,495,168	55,846,847

(1) Includes amounts receivable of R\$ 192,081, relating to economic subsidies granted to PRONAMPE operations – State of Rio Grande do Sul, to assist companies in the region affected by extreme weather events that occurred in the state in April 2024.

(b) Assignment difference

Agreements for the assignment of real estate portfolios assigned to CAIXA by other financial agents have a pro-solver clause whereby the assignor undertakes to reimburse CAIXA for possible differences arising from the clearance and validation of the contracts assigned by the Board of Trustees of the FCVS.

The assignment difference is the amount calculated between the amount informed by each cedent financial agent in the related instrument for the assignment of homeowners contracts that cover the FCVS and CAIXA, and the amount actually calculated by the manager of the FCVS as novationable.

After analyzing the FCVS credits related to assignment and recoverability differences, these amounts represent CAIXA's right with the assignor, who is contractually committed to refunding CAIXA the amounts not covered by the FCVS.

Therefore, considering that the assignment difference assets would be separated from CAIXA's own FCVS receivables, their reclassification into other financial assets from "Receivables from the National Housing System (c)" was necessary to be classified into "Receivables from assignment differences".

Therefore, given the low likelihood of reimbursement of these amounts by ceding financial agents, considering the time elapsed and the history of ongoing lawsuits, the Company decided to test *all the* receivables in the amount of R\$2,289,271 as of June 30, 2024 (R\$2,315,019 as of December 31, 2023).

(c) Restricted Credits - Financial Housing System (SFH)

The FCVS (Fund for The Compensation of Salary Changes) is a public accounting and financial fund created by Resolution No. 25, 1967 of the Board of Directors of BNH (National Housing Bank).

The FCVS's institutional responsibility lies with the following purposes:

- Guarantee the deadline for the repayment of homeowners financing taken out by borrowers at the National Housing System, assuming, on behalf of the borrower, the residual debt balance over the term of the finance agreement;
- Assuming, on behalf of the borrower, the discounts granted on early settlements, renegotiations and transfers of homeowners financing agreements, in compliance with prevailing law;
- Assuming, due to Act No. 12,409 of 2011, the total or partial debt balance of housing financing in the case of permanent death or disability, and also assuming expenses on rehabilitation or indemnity arising from physical damages to the property and the losses of civil liability incurred by the builder; and
- Settle the transactions remaining from the former credit insurance to the purchaser.

The FCVS relates exclusively to the finance agent, given that qualification occurs only after the borrower's relationship with the financing agreement ceased to be effective. Therefore, possible non-compliances related to a homeowners contract that cover the FCVS, such as noncompliance with applicable legislation or violations found when the financial agent concession or maintenance of the contract, may cause negative coverage by the FCVS operator agent, which causes losses to the financial agent.

The table below includes the status of the proceedings that are novated with the fund. The reserve method considers the likelihood of possible losses when submitting the required documentation:

- Qualified - registration of the contract by CAIXA, financial agent, with the FCVS system (CAIXA Agente Operador);
- Not qualified - agreements under analysis by CAIXA Agente Financeiro to apply qualification procedures to the FCVS;
- Qualified and not approved - agreements already approved and not yet analyzed by the FCVS;

- Approved when the company filed an appeal - contracts with funds issued by CAIXA , a financial agent and not yet analyzed by the FCVS, with differences in amounts;
- Approved without funds - agreements analyzed by CAIXA - financial agent to validate with the FCVS to be issued or not to be appealed;
- Negative coverage - includes contracts on which coverage is negative with or without funds, and contracts which may not be appealed due to the depletion of the possibility of negative reversal by the FCVS.

Description	INDIVIDUAL / CONSOLIDATED					
	06/30/2024			12/31/2023		
	Base Balance	Impairment loss balance	Liquid Balance	Base Balance	Impairment loss balance	Liquid Balance
FCVS (Compensation for Salary Changes) receivable	41,049,921	(10,449,791)	30,600,130	41,379,122	(9,363,775)	32,015,346
Not qualified	45,181	(22,812)	22,369	92,066	(18,447)	73,619
Qualified and not approved	399,955	(177,921)	222,034	525,259	(73,066)	452,193
Approved with and without appeal or statement	6,797,688	(2,021,213)	4,776,475	7,072,961	(2,005,941)	5,067,019
Approved and validated and being novation	20,414,609	(236,848)	20,177,761	20,821,224	(315,937)	20,505,287
Refusal to cover (1)	13,392,488	(7,990,997)	5,401,491	12,867,612	(6,950,384)	5,917,228
FGTS to reimburse	26,131	-	26,131	36,233	-	36,233
Total (net of allowance)	41,076,052	(10,449,791)	30,626,261	41,415,355	(9,363,775)	32,051,579

(1) Includes the multiplicity loss on CADMUT in the amount of R\$3,698,199,317 (December 31, 2023 - R\$4,249,366,151) net of the allowance. CADMUT is the master file information about homeowners, asset and inactive financing agreements entered into by the National Housing System and the federal government's housing and social programs, as established by Act No. 10,150 of December 21, 2000.

The agreements to be reimbursed by the FCVS bear annual interest of up to 6.17% and are adjusted for inflation according to the benchmark interest rate (TR) adjusted for inflation in accordance with Act No. 10,150 of December 21, 2000, amended by Law 13,932 of December 11, 2019. The actual realization of those credits depends on compliance with a set of standards and procedures set forth on regulation issued by the FCVS.

The entity calculates the allowance for impairment loss on fcvs assets by applying a statistical method, updated in January 2024, and according to operational risk concepts, given that the novation of receivables depends on the documentation of the contracts, and no credit procedures are involved, i.e. the allowance is accrued to cover expected losses resulting from the novation of the contracts covered by the FCVS.

(d) Foreign exchange portfolio

INDIVIDUAL / CONSOLIDATED			
Description	06/30/2024	12/31/2023	
Assets			
Purchased foreign exchange to be settled - foreign currency	1,894,980	1,813,106	
Income receivable from advances - ACC/ACE (note 9 (a))	81,708	77,160	
Receivables from foreign exchange sales - local currency	42,588	14,894	
(-) Advances received - local currency	(6,511)	(12,353)	
(-) Advances received - foreign currency	(215)	(490)	
Current assets	2,012,550	1,892,317	
Liabilities			
Foreign exchange purchase obligations - local currency	1,710,163	1,837,664	
Sold foreign exchange to be settled - foreign currency	42,794	14,724	
(-) Advances on exchange contracts - ACC/ACE (note 9 (a))	(1,624,206)	(1,661,060)	
Current liabilities	128,751	191,328	
Net foreign exchange portfolio	1,883,799	1,700,989	

(e) Gain (loss) on other financial assets

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st semester	1st semester	1st semester	1st semester
Receivables from the National Housing System	1,263,679	1,624,443	1,263,679	1,624,443
Foreign exchange gains (losses)	352,322	(85,719)	352,322	(93,694)
Total	1,616,001	1,538,724	1,616,001	1,530,749

Note 11 – Investments

The consolidated investment portfolio consists of subsidiaries, associates and jointly controlled companies over which CAIXA, Caixa Cartões, Caixa Loterias, Caixa Asset and Caixa Seguridade control or have significant influence or have shared control.

The interests held by CAIXA, whether directly or indirectly, are consolidated in the preparation of the consolidated financial statements of CAIXA Conglomerate.

The table below shows the company's interests in subsidiaries, joint subsidiaries and associates of CAIXA conglomerate.

Company (1)	Country of formation	Headquarter	Nature of the relationship	Activity	Strategic participation (2)
CAIXA	Brazil	Brasília (DF)	Conglomerate Leader	Caixa Econômica Federal	
TecBan (BankTecBan)	Brazil	Barueri (São Paulo)	Associates	Banking technology	Yes
Quod	Brazil	Barueri (São Paulo)	Associates	Credit bureau	Yes
Galgo Sistemas de Informações	Brazil	São Paulo (SP)	Associates	Other activities	Yes
Núcleo	Brazil	São Paulo (SP)	Associates	Other activities	Yes
Caixa Seguridade	Brazil	Brasília (DF)	Controlled	Holding company	Yes
Caixa Holding	Brazil	Brasília (DF)	Controlled	Holding company	Yes
Caixa Corretora	Brazil	Brasília (DF)	Controlled	Insurance brokerage firm	Yes
Too Seguros	Brazil	São Paulo (SP)	Joint control	Insurance company	No
PAN Corretora	Brazil	São Paulo (SP)	Joint control	Broker	No
XS3 Seguros	Brazil	São Paulo (SP)	Joint control	Insurance	Yes
XS4 Capitalização	Brazil	Rio de Janeiro (RJ)	Joint control	Capitalization	Yes
XS5 Consórcios	Brazil	São Paulo (SP)	Joint control	Consortia	Yes
XS6 Assistência	Brazil	Barueri (São Paulo)	Joint control	Social care services	Yes
CNP Brasil	Brazil	Brasília (DF)	Associates	Holding company	Yes
Holding XS1	Brazil	São Paulo (SP)	Associates	Holding company	Yes
Caixa Cartões	Brazil	Brasília (DF)	Wholly owned subsidiary	Holding company	Yes
Elo Serviços	Brazil	Barueri (São Paulo)	Joint control	Payment institution	Yes
Caixa Cartões Pré-Pagos	Brazil	São Paulo (SP)	Joint control	Food vouchers, transportation vouchers and the like are issued	Yes
Caixa Loterias	Brazil	Brasília (DF)	Wholly owned subsidiary	Holding company	Yes
Caixa Asset	Brazil	Brasília (DF)	Wholly owned subsidiary	Distrib. of securities	Yes

(1) All companies mentioned above adopt the Brazilian real as functional currency.

(2) Investments in companies whose activities supplement or support the Bank's activities are considered to be strategic.

(a) Breakdown of the investment and share of profit (loss) of equity-accounted investees

Company	INDIVIDUAL											
	% of ownership interest				Equity		Book value	Changes			Book value	Equity income
	06/30/2024		12/31/2023		06/30/2024	12/31/2023	12/31/2023	Equity income	Dividends and interest on equity capital (2)	Other	06/30/2024	Equity income
	Total	Ordinary Shares	Total	Ordinary Shares	06/30/2024	12/31/2023	12/31/2023				2023	
Caixa Seguridade (1)	82.75%	82.75%	82.75%	82.75%	12,690,432	12,610,606	10,435,277	1,162,977	(982,555)	(114,367)	10,501,332	1,376,090
Caixa Cartões	100.00%	100.00%	100.00%	100.00%	894,935	829,861	829,861	243,769	(175,313)	(3,382)	894,935	100,248
Caixa Loterias	100.00%	100.00%	100.00%	100.00%	22,585	335	335	22,250	-	-	22,585	(2,329)
Caixa Asset	100.00%	100.00%	100.00%	100.00%	583,441	859,063	859,063	523,434	(799,056)	-	583,441	523,462
TecBan	13.01%	11.61%	13.01%	11.61%	1,000,980	976,260	182,047	3,216	-	(791)	184,472	(6,392)
Quod	15.29%	16.00%	15.29%	16.00%	345,845	362,536	55,432	(2,552)	-	-	52,880	(3,611)
Galgo Sistemas de Informações	6.67%	6.67%	6.67%	6.67%	36,414	34,550	2,303	232	(107)	-	2,428	200
Núclea	8.17%	8.17%	8.17%	8.17%	2,060,356	1,783,796	145,833	23,271	48	(709)	168,443	22,898
Other investments	-	-	-	-	-	-	1,492	-	-	-	1,492	-
Total							12,511,643	1,976,597	(1,956,983)	(119,249)	12,412,008	2,010,566

(1) Includes a negative impact on CAIXA's share of profit (loss) of equity-accounted investees of R\$101,940 (82.75% of R\$123,190 of Caixa Seguridade's equity-accounted investee), originating from the changes in credit life insurance, in the second quarter of 2024, according to a Significant Fact disclosed by Caixa Seguridade on July 8, 2024 (note 35 (d)).

(2) Dividends and interest on equity capital actually received in the period totaled R\$2,670,447, of which R\$1,405,937 from Caixa Seguridade; R\$1,075,787 from Caixa Asset; R\$177,677 from Caixa Cartões; R\$10,938 from Núclea; and R\$108 from Galgo.

Company	CONSOLIDATED											
	% of ownership interest (1)				Equity		Book value	Changes			Book value	Equity income
	06/30/2024		12/31/2023		06/30/2024	12/31/2023	12/31/2023	Equity income	Dividends and interest on equity capital (4)	Other	06/31/2024	2023
	Total	Ordinary Shares	Total	Ordinary Shares	06/30/2024	12/31/2023	12/31/2023				06/31/2024	1st semester
Holding XS1	60.00%	49.00%	60.00%	49.00%	11,836,368	12,510,633	7,574,688	423,488	(763,245)	(61,218)	7,173,713	667,973
CNP Brasil	48.25%	48.25%	48.25%	48.25%	5,069,767	4,801,026	2,316,495	222,042	(203,566)	111,191	2,446,162	231,222
XS3 Seguros	75.00%	49.99%	75.00%	49.99%	1,883,522	1,910,462	1,432,776	51,466	(71,670)	-	1,412,572	126,171
XS4 Capitalização	75.00%	49.99%	75.00%	49.99%	350,395	312,402	234,286	73,809	(29,933)	(15,382)	262,780	57,900
XS5 Consórcios	75.00%	49.99%	75.00%	49.99%	605,927	501,630	376,209	78,221	(3)	-	454,427	32,649
XS6 Assistência	75.00%	49.99%	75.00%	49.99%	48,645	41,854	31,390	9,281	(4,187)	-	36,484	7,196
Elo Serviços	41.41%	0.01%	41.41%	0.01%	1,070,977	891,852	369,360	220,494	(146,310)	-	443,544	94,806
Caixa Cartões Pré-Pagos	75.00%	50%-1	75.00%	50%-1	406,013	400,310	300,233	7,710	-	(3,383)	304,560	(6,568)
Too Seguros	49.00%	49.00%	49.00%	49.00%	956,089	909,513	443,179	94,525	(32,055)	(39,648)	466,001	81,232
PAN Corretora (2)	49.00%	49.00%	49.00%	49.00%	73,748	61,900	30,331	13,232	(7,426)	-	36,137	(6,392)
Tecban	13.01%	11.61%	13.01%	11.61%	1,000,980	976,260	182,047	3,216	-	(791)	184,472	13,744
Quod	15.29%	16.00%	15.29%	16.00%	345,845	362,536	55,432	(2,552)	-	-	52,880	(3,611)
Galgo Sistemas de Informações	6.67%	6.67%	6.67%	6.67%	36,414	34,550	2,303	232	(107)	-	2,428	200
Núcleo	8.17%	8.17%	8.17%	8.17%	2,060,356	1,783,796	145,833	23,271	48	(709)	168,443	22,898
Other investments (3)			-	-	-	-	1,752	-	-	-	1,752	-
Total							13,496,314	1,218,435	(1,258,454)	(9,940)	13,446,355	1,319,420

(1) The percentage of ownership interest in Holding XS1, CNP Brasil, XS3 Seguros, XS4 Capitalização, XS5 Consórcios, XS6 Assistência, Too Seguros and Pan Corretora are shown from the viewpoint of subsidiary Caixa Seguridade.

(2) Includes an impairment loss as of June 30, 2024 in the amount of (R\$33) (December 31, 2023 – (R\$33)).

(3) Includes pre-operating investments: Negócios Digitais, Caixa Imóveis, Caixa Cartões Adquirência, Caixa Cartões PAT, Caixa Cartões Fidelidade, Caixa Cartões Contas de Pagamento.

(4) Dividends and interest on equity capital actually received in the period totaled R\$1,357,453, of which R\$551,084 from Holding XS1; R\$337,490 from CNP Brasil; R\$160,507 from XS3 Seguros; R\$146,310 from Elo Serviços; R\$61,837 from XS4 Capitalização; R\$55,456 from XS5 Consórcios; R\$19,784 from Too Seguros; R\$10,938 from Nuclea; R\$7,426 from Pan Corretora; R\$6,513 from XS6 Assistência; and R\$108 from Galgo.

(b) Summarized financial information about associates and joint ventures not adjusted according to the percentages of interest held by CAIXA in the insurance and capitalization industries

Description	06/30/2024							
	Holding XS1	CNP Brasil	XS3 Seguros	XS4 Capitalização	XS5 Consórcios	XS6 Assistência	Too Seguros	PAN Corretora
Current assets	166,482,728	4,616,050	1,612,226	1,382,570	294,629	105,620	902,336	79,464
Non-current assets	15,711,071	5,385,586	1,277,859	952,270	616,212	28,505	1,558,332	91
Current liabilities	4,707,913	436,255	1,006,154	1,983,371	83,537	85,272	1,460,777	5,807
Non-current liabilities	165,649,518	4,495,614	409	1,074	221,377	208	43,803	-
Contingent liabilities	904,506	-	409	636	-	-	13,673	-
Income	10,647,884	1,833,314	100,788	299,422	423,126	94,456	792,993	33,574
Expenses	(9,804,526)	(1,342,984)	(32,164)	(201,005)	(318,829)	(82,081)	(600,085)	(6,571)
Profit/Loss for the period	843,358	490,330	68,624	98,417	104,297	12,375	192,908	27,003
Other comprehensive income	127,253	91,349	-	(16,464)	-	-	(80,913)	-
Total comprehensive income	970,611	581,679	68,624	81,953	104,298	12,375	111,995	27,003
Equity	11,836,368	5,069,767	1,883,522	350,395	605,927	48,645	956,088	73,748
% of ownership interest	60.00%	48.25%	75.00%	75.00%	75.00%	75.00%	49.00%	49.00%
Investment balance	7,101,821	2,446,163	1,412,572	262,783	454,428	36,484	468,483	36,137
Other adjustments (1)	71,892	-	-	4	-	-	(2,482)	-

(1) Holding XS1: Amounts related to mergers/acquisitions.

Description	12/31/2023							
	Holding XS1	CNP Brasil	XS3 Seguros	XS4 Capitalização	XS5 Consórcios	XS6 Assistência	Too Seguros	PAN Corretora
Current assets	159,583,335	598,715	1,762,756	1,250,456	263,845	71,811	748,160	69,982
Non-current assets	14,471,420	4,767,277	1,314,148	651,864	570,831	29,308	1,594,120	105
Current liabilities	159,549,283	564,918	1,166,155	1,586,049	165,821	58,954	1,388,820	8,187
Non-current liabilities	1,994,839	48	287	3,869	167,225	311	43,947	-
Contingent liabilities	870,635	-	387	360	-	-	14,324	-
Income	24,758,869	1,202,305	1,069,737	545,796	340,988	152,412	1,359,082	76,290
Expenses	(22,487,606)	(33,614)	(451,650)	(377,736)	(262,778)	(128,907)	(1,040,862)	(15,668)
Profit/Loss for the period	2,271,263	1,168,691	618,087	168,060	78,210	23,505	318,220	60,622
Other comprehensive income	(96,046)	348,503	-	4,046	5	-	38,609	-
Total comprehensive income	2,175,217	1,517,194	618,087	172,106	78,215	23,505	356,829	60,622
Equity	12,510,633	4,801,026	1,910,462	312,402	501,630	41,854	909,513	61,900
% of ownership interest	60.00%	48.25%	75.00%	75.00%	75.00%	75.00%	49.00%	49.00%
Investment balance	7,506,380	2,316,495	1,432,776	234,290	376,209	31,390	445,661	30,331
Other adjustments (1)	68,308	-	-	4	-	-	(2,481)	-

(1) Holding XS1: Amounts related to mergers/acquisitions.

(c) Summarized financial information about associates and joint ventures not adjusted according to the percentages of ownership interest held by CAIXA in other segments

Description	06/30/2024					
	TecBan	Quod	Galgo	Elo Serviços	Caixa Cartões Pré-Pagos	Núcleo
Current assets	910,726	128,331	20,932	1,054,061	710,401	1,584,661
Non-current assets	2,332,560	1,070,852	24,736	389,172	386,094	757,366
Current liabilities	441,155	265,129	5,151	336,718	690,482	265,622
Non-current liabilities	1,801,151	588,209	4,103	35,538	-	16,049
Contingent liabilities	-	-	-	17,012	-	2,110
Income	1,428,709	156,179	9,762	1,233,371	128,652	760,842
Expenses	(1,412,965)	(172,870)	(5,532)	(700,968)	(122,883)	(473,723)
Profit/Loss for the period	15,744	(16,691)	4,230	532,403	5,769	287,119
Other comprehensive income	-	-	-	-	-	-
Total comprehensive income	-	-	-	532,403	5,770	-
Equity	1,000,980	345,845	36,414	1,070,977	406,013	2,060,356
% of ownership interest	13.01%	15.29%	6.67%	41.41%	75.00%	8.17%
Investment balance	130,227	52,880	2,428	443,544	304,510	168,443
Other adjustments (1)	54,245	-	-	-	50	-

(1) Amounts related to goodwill/intangible assets on the investment in Tecban.

Description	12/31/2023					
	TecBan	Quod	Galgo	Elo Serviços	Caixa Cartões Pré-Pagos	Núcleo
Current assets	938,384	153,360	27,885	852,864	660,292	1,459,969
Non-current assets	2,300,906	1,092,647	15,735	417,818	393,926	685,157
Current liabilities	1,156,384	269,606	5,804	339,749	653,908	345,255
Non-current liabilities	1,106,646	613,865	3,266	39,081	-	16,075
Contingent liabilities	-	-	-	19,202	-	2,048
Income	2,924,727	284,062	2,942	1,630,137	193,175	1,577,597
Expenses	(2,886,935)	(322,634)	(1,198)	(1,120,451)	(192,551)	(988,754)
Profit/Loss for the period	37,792	(38,572)	1,744	509,686	624	588,843
Other comprehensive income	-	-	-	-	-	-
Total comprehensive income	-	-	-	363,070	-	-
Equity	976,260	362,536	34,550	891,852	400,310	1,783,796
% of ownership interest	13.01%	15.29%	6.67%	41.41%	75.00%	8.17%
Investment balance	127,011	55,432	2,303	369,360	300,233	145,833
Other adjustments (1)	55,036	-	-	-	-	-

(1) Amounts related to goodwill/intangible assets on the investment in Tecban.

Note 12 – Property and equipment in use

The fixed assets to equity ratio was 9.26% on June 30, 2024 (December 31, 2023 - 8.70%), and CAIXA falls into the manner established by CMN Resolution No. 4,957/2021, which sets the limit of 50% of total capital.

(a) Composition

Description	Useful life (in years)	INDIVIDUAL				
		06/30/2024			12/31/2023	
		Cost	Depreciation	Impairment loss	Liquid	Liquid
Property and equipment in use	-	1,803,979	(871,117)	(30,245)	902,617	908,144
Buildings	25	1,596,402	(871,117)	(28,500)	696,785	701,690
Land	-	207,577	-	(1,745)	205,832	206,454
Leasehold improvements	5	2,464,955	(1,944,382)	(143)	520,430	499,576
Construction in progress	-	294,029	-	-	294,029	260,853
Furniture and equipment in use	-	6,436,816	(5,310,861)	-	1,125,955	1,045,584
Communication and security system	5 to 10	857,193	(713,301)	-	143,892	135,168
Data processing system	5	5,579,623	(4,597,560)	-	982,063	910,416
Furniture in inventory and other equipment	-	787,309	(557,982)	(9,087)	220,240	188,569
Total		11,787,088	(8,684,342)	(39,475)	3,063,271	2,902,726

Description	Useful life (in years)	CONSOLIDATED				
		06/30/2024			12/31/2023	
		Cost	Depreciation	Impairment loss	Liquid	Liquid
Property and equipment in use	-	1,803,979	(871,117)	(30,245)	902,617	908,144
Buildings	25	1,596,402	(871,117)	(28,500)	696,785	701,690
Land	-	207,577	-	(1,745)	205,832	206,454
Leasehold improvements	5	2,464,955	(1,944,382)	(143)	520,430	499,576
Construction in progress	-	294,029	-	-	294,029	260,853
Furniture and equipment in use	-	6,436,875	(5,310,911)	-	1,125,964	1,045,595
Communication and security system	5 to 10	857,213	(713,321)	-	143,892	135,168
Data processing system	5	5,579,662	(4,597,590)	-	982,072	910,427
Furniture in inventory and other equipment	-	787,309	(557,982)	(9,087)	220,240	188,569
Total		11,787,147	(8,684,392)	(39,475)	3,063,280	2,902,737

(b) Drive

Description	INDIVIDUAL					
	12/31/2023		Drive			06/30/2024
	Liquid	Transf.	Additions	Write offs	Depreciation	Liquid
Property and equipment in use	908,144	19,322	-	-	(24,849)	902,617
Buildings	701,690	19,944	-	-	(24,849)	696,785
Land	206,454	(622)	-	-	-	205,832
Leasehold improvements	499,576	120,614	-	(166)	(99,594)	520,430
Construction in progress	260,853	(140,782)	173,958	-	-	294,029
Furniture and equipment in use	1,045,584	3,915	398,895	(56)	(322,383)	1,125,955
Communication and security system	135,168	10,050	26,405	(11)	(27,720)	143,892
Data processing system	910,416	(6,135)	372,490	(45)	(294,663)	982,063
Furniture in inventory and other equipment	188,569	(27,479)	82,350	(1,931)	(21,269)	220,240
Total	2,902,726	(24,410)	655,203	(2,153)	(468,095)	3,063,271

Description	CONSOLIDATED					
	12/31/2023		Drive			06/30/2024
	Liquid	Transf,	Additions	Write offs	Depreciation	Liquid
Property and equipment in use	908,144	19,322	-	-	(24,849)	902,617
Buildings	701,690	19,944	-	-	(24,849)	696,785
Land	206,454	(622)	-	-	-	205,832
Leasehold improvements	499,576	120,614	-	(166)	(99,594)	520,430
Construction in progress	260,853	(140,782)	173,958	-	-	294,029
Furniture and equipment in use	1,045,595	3,915	398,889	(56)	(322,379)	1,125,964
Communication and security system	135,168	10,050	26,405	(11)	(27,720)	143,892
Data processing system	910,427	(6,135)	372,484	(45)	(294,659)	982,072
Furniture in inventory and other equipment	188,569	(27,479)	82,350	(1,931)	(21,269)	220,240
Total	2,902,737	(24,410)	655,197	(2,153)	(468,091)	3,063,280

Note 13 – Intangible assets

(a) Composition

Description	INDIVIDUAL / CONSOLIDATED				
	06/30/2024			12/31/2023	
	Cost	Accumulated amortization	Impairment loss	Liquid	Liquid
Payroll acquisition	3,234,444	(1,473,766)	-	1,760,678	1,164,663
Logistics projects – software	2,704,535	(1,834,375)	(26,551)	843,609	971,851
Other intangible assets	1,729,914	(1,096,133)	-	633,781	863,417
Total	7,668,893	(4,404,274)	(26,551)	3,238,068	2,999,931

(b) Drive

Description	INDIVIDUAL / CONSOLIDATED				
	12/31/2023	Drive			06/30/2024
	Liquid	Additions	Write offs	Depreciation	Liquid
Payroll acquisition	1,164,663	832,759	(15,617)	(221,127)	1,760,678
Logistics projects – software	971,851	95,029	(58,435)	(164,836)	843,609
Other intangible assets	863,417	148,507	(24,454)	(353,689)	633,781
Total	2,999,931	1,076,295	(98,506)	(739,652)	3,238,068

Note 14 – Other assets

(a) Composition

Description	INDIVIDUAL		CONSOLIDATED	
	06/30/2024	12/31/2023	06/30/2024	12/31/2023
Non-financial assets held for sale and inventory material (b) (1)	5,701,669	4,758,230	5,701,669	4,758,230
Interbank and interbranch accounts	1,128,609	1,287,041	1,128,609	1,287,041
Salary prepayments and other advances	1,704,555	1,211,356	1,704,903	1,211,602
Unreappropriated amounts (2)	986,296	1,180,593	986,296	1,180,593
Dividends and interest on equity capital receivable	695,100	1,358,422	351,950	621,236
Receivables - assets not for use (3)	742,751	723,031	742,751	723,031
Prepaid expenses	225,337	140,929	226,608	142,888
Specific credits	97,194	98,814	97,194	98,814
Amounts to be refunded - FGTS	15,048	33,803	15,048	33,803
Sundry receivables	779,553	890,897	772,696	884,228
Total	12,076,112	11,683,116	11,727,724	10,941,466
Allowance for impairment loss	(1,145,677)	(1,042,719)	(1,145,677)	(1,042,719)
Total net allowance	10,930,435	10,640,397	10,582,047	9,898,747
Current assets	10,718,212	10,282,447	10,369,795	9,540,797
Non-current assets	212,223	357,950	212,252	357,950

(1) Fluctuation mainly due to the higher number of repossessed properties, in the amount of R\$736,091.

(2) Consist of assets classified as temporary accounts, mainly releases of real estate loans.

(3) It includes CAIXA receivables from the Federal Government consisting of shares and dividends of FND in the amount of R\$742,751, as of June 30, 2024 (December 31, 2023 – R\$723,021).

(b) Non-financial assets held for sale and inventory materials

INDIVIDUAL/CONSOLIDATED		
Description	06/30/2024	12/31/2023
Non-financial assets held for sale - received	5,625,097	4,676,224
Non-financial assets held for sale - own	54,828	53,975
Consumables	21,744	28,031
Total	5,701,669	4,758,230
Allowance for impairment loss	(1,101,869)	(998,910)
Total net allowance	4,599,800	3,759,320

(c) Allowance for impairment losses on non-financial assets

INDIVIDUAL / CONSOLIDATED		
Description	2024	2023
	1st semester	1st semester
Opening balance	(998,910)	(927,853)
Constitution	(363,440)	(377,492)
Write-off	260,481	308,435
Ending balance	(1,101,869)	(996,910)

Note 15 – Costumers resources

(a) Deposits per payment period

Deposits	INDIVIDUAL				CONSOLIDATED			
	Without maturity	Within 1-90 days	For 91-360 days	Over 360 days	06/30/2024	12/31/2023	06/30/2024	12/31/2023
Cash deposits	55,443,097	-	-	-	55,443,097	49,376,365	55,442,577	49,375,983
Legal entities	22,973,053	-	-	-	22,973,053	21,319,669	22,972,533	21,319,287
Individuals	26,383,891	-	-	-	26,383,891	22,133,720	26,383,891	22,133,720
Linked	2,787,766	-	-	-	2,787,766	2,372,703	2,787,766	2,372,703
Government	2,118,875	-	-	-	2,118,875	2,133,798	2,118,875	2,133,798
Public entities	96,568	-	-	-	96,568	345,807	96,568	345,807
Closed accounts	274,829	-	-	-	274,829	281,859	274,829	281,859
Financial system institutions	24,371	-	-	-	24,371	9,839	24,371	9,839
Other	783,744	-	-	-	783,744	778,970	783,744	778,970
Savings-account deposits	374,543,004	-	-	-	374,543,004	358,327,553	374,543,004	358,327,553
Individuals	363,880,668	-	-	-	363,880,668	348,521,583	363,880,668	348,521,583
Closed accounts	5,657,930	-	-	-	5,657,930	5,536,031	5,657,930	5,536,031
Legal entities	5,004,406	-	-	-	5,004,406	4,268,029	5,004,406	4,268,029
Other	-	-	-	-	-	1,910	-	1,910
Time deposits	119,458,340	7,753,301	29,727,707	117,126,316	274,065,664	274,997,042	274,065,664	274,997,042
Court deposits	119,458,340	-	-	-	119,458,340	153,221,059	119,458,340	153,221,059
CDB	-	7,753,301	29,727,707	117,126,316	154,607,324	121,775,983	154,607,324	121,775,983
Special deposits and funds and programs	37,139,811	-	-	-	37,139,811	31,373,499	37,139,811	31,373,499
Total	586,584,252	7,753,301	29,727,707	117,126,316	741,191,576	714,074,459	741,191,056	714,074,077
Current liabilities					624,065,260	619,101,241	624,064,740	619,100,859
Non-current liabilities					117,126,316	94,973,218	117,126,316	94,973,218

(b) Special deposits and funds and programs

Description	INDIVIDUAL / CONSOLIDATED	
	06/30/2024	12/31/2023
Fundo de Arrendamento Residencial – FAR (1)	10,256,369	7,754,634
Fundo de Custeio do Ensino Médio – FIPEM (2)	10,147,275	6,100,000
Fundo de Garantia do Tempo de Serviço – FGTS	4,795,856	5,794,215
Fundo Garantia Safra – FGS	1,386,693	1,935,056
Fundo de Desenvolvimento Social – FDS	2,122,753	1,624,393
Fundo de Compensação Ambiental – FCA	1,967,917	1,566,181
Mortgage credit guarantee	1,295,731	1,479,573
Deposits – PREVHAB	1,347,655	1,284,215
Fundo Garantidor de Microfinanças – FGM	1,227,902	1,157,208
Depósitos especiais com remuneração – SRF	1,074,605	943,166
Incra	852,736	810,454
Fundo de apoio e desenvolvimento PPP – FEP CAIXA	310,102	317,906
Other	354,217	606,498
Total	37,139,811	31,373,499

(1) Variation arising from the contribution of funds to the Minha Casa Minha Vida Program.

(2) Fluctuation arising from a contribution of funds.

(c) Expenses on client funds

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st semester	1st semester	1st semester	1st semester
Savings-account deposits	(11,383,949)	(13,220,536)	(11,383,949)	(13,220,536)
Time deposits - certificates of bank deposit (CDB)/RDB (bank deposit certificates)	(7,001,580)	(5,606,155)	(7,001,580)	(5,592,603)
Court deposits	(4,413,606)	(4,338,134)	(4,413,606)	(4,338,134)
Special deposits and funds and programs	(1,736,737)	(1,160,835)	(1,736,737)	(1,160,835)
Other funding	(428,281)	(343,200)	(428,281)	(343,200)
Total	(24,964,153)	(24,668,860)	(24,964,153)	(24,655,308)

(d) Expenses on special deposits and funds and programs

Description	INDIVIDUAL/CONSOLIDATED	
	2024	2023
	1st semester	1st semester
Deposits - FAR (1)	(457,285)	(58,350)
Fundo de Garantia do Tempo de Serviço - FGTS	(344,246)	(314,073)
Fundo de Custeio do Ensino Médio - FIPEM (2)	(313,481)	-
Fundo de Desenvolvimento Social - FDS	(122,733)	(86,211)
Fundo de Compensação Ambiental - FCA	(88,098)	(72,781)
Fundo Garantia Safra - FGS	(80,584)	(82,509)
Deposits - PREVHAB	(66,905)	(74,135)
Fundo Garantidor de Microfinanças - FGM	(60,750)	(224,208)
Deposits - National Treasury	(39,606)	(43,510)
Subsidies on housing programs	(28,210)	(59,854)
FUNGETUR	(16,518)	(36,111)
Deposits - security	(14,174)	(21,603)
Other	(104,147)	(87,490)
Total	(1,736,737)	(1,160,835)

(1) Changes resulting from the contribution of funds to the Minha Casa Minha Vida Program,

(2) Contribution to the social fund aimed at the permanence of students in high school.

Note 16 - Funds from financial institutions and others

(a) Composition

Description	INDIVIDUAL		CONSOLIDATED	
	06/30/2024	12/31/2023	06/30/2024	12/31/2023
Borrowings and on-lendings	467,714,128	435,176,849	467,714,128	435,176,849
FGTS	444,875,956	411,615,210	444,875,956	411,615,210
BNDES	17,895,471	18,582,325	17,895,471	18,582,325
Fundo da Marinha Mercante	2,255,631	2,232,712	2,255,631	2,232,712
National Treasury	19,253	13,666	19,253	13,666
Foreign on-lendings	218,177	259,590	218,177	259,590
Foreign borrowings	1,525,370	1,428,282	1,525,370	1,428,282
Other	924,270	1,045,064	924,270	1,045,064
Money market funding	222,339,919	227,605,105	222,004,338	226,703,277
Own portfolio	136,734,203	171,528,658	136,398,622	170,626,830
Financial Treasury Bills	75,537,371	81,738,480	75,537,371	81,738,480
National Treasury Bills	53,267,905	83,834,036	52,932,324	82,932,208
Mortgage-backed securities	3,052,173	2,705,989	3,052,173	2,705,989
Debentures	4,876,754	3,250,153	4,876,754	3,250,153
Third-party portfolio	85,605,716	56,076,447	85,605,716	56,076,447
National Treasury Bills	39,529,338	28,902,560	39,529,338	28,902,560
National Treasury Notes	46,076,378	27,173,887	46,076,378	27,173,887
Interbank deposits	2,043,954	2,242,722	2,043,954	2,242,722
Total	692,098,001	665,024,676	691,762,420	664,122,848
Current liabilities	228,416,575	235,585,780	228,080,994	234,683,952
Non-current liabilities	463,681,426	429,438,896	463,681,426	429,438,896

Domestic on-lendings - FGTS

The funds transferred by the FGTS are allocated to invest in infrastructure, urban development and real estate credit transactions. These on-lendings are subject to adjustment for inflation according to the benchmark rate (TR) and average interest rate of 4.85% p.a. (housing 4.77% p.a.; sanitation 5.61% p.a.; infrastructure 5.86% p.a.; health 5.83% p.a.) and average return period of 272 months (housing - 284 months; sanitation - 137 months; infrastructure - 156 months; health - 74 months).

Foreign on-lendings

The balance of foreign on-lendings, related to the agreement entered into between CAIXA and the World Bank - BIRD, to be invested in the Financing Program for Urban Solid Residues Management and Clean Development Mechanism is subject to the exchange rate of the US dollar (US\$), interest rate of 0.8% p.a., plus LIBOR. The transaction's maturity ranges from 12 to 15 years.

Foreign borrowings

The balance of foreign loans consists of credit facilities raised abroad to finance the export of clients and bear annual external interest rate of up to 6.92%, basically pegged to the US dollar, and mature by 2025.

(b) Expenses on funds from financial institutions and others

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st semester	1st semester	1st semester	1st semester
Borrowings and on-lendings	(14,176,772)	(15,217,838)	(14,176,772)	(15,122,099)
FGTS	(13,010,496)	(14,211,471)	(13,010,496)	(14,211,471)
BNDES	(702,716)	(890,406)	(702,716)	(890,406)
Merchant Marine Fund	(121,750)	(30,948)	(121,750)	(30,948)
Foreign on-lendings	(37,142)	(21,730)	(37,142)	18,961
Foreign borrowings	(249,091)	-	(249,091)	55,048
Other	(55,577)	(63,283)	(55,577)	(63,283)
Money market funding	(12,572,294)	(17,447,886)	(12,525,483)	(17,371,278)
Own portfolio	(8,101,073)	(9,776,752)	(8,054,262)	(9,776,752)
Third-party portfolio	(4,471,221)	(7,671,134)	(4,471,221)	(7,594,526)
Interbank deposits	(116,909)	(178,710)	(116,909)	(178,710)
Total	(26,865,975)	(32,844,434)	(26,819,164)	(32,672,087)

Note 17 – Resources from issuance of marketable securities

(a) Composition

Description	INDIVIDUAL		CONSOLIDATED	
	06/30/2024	12/31/2023	06/30/2024	12/31/2023
Funds from acceptance and issuance of securities (b)	184,816,760	165,377,995	184,816,760	165,377,995
Subordinated financial instruments (c)	36,160,668	36,706,423	36,160,668	36,706,424
IHCD – Authorized Principal (d)(1)	34,327,964	33,047,744	-	-
Hybrid capital and debt instruments (2)	1,076,324	2,037,317	1,076,324	2,037,317
Total	256,381,716	237,169,479	222,053,752	204,121,736
Current liabilities	38,819,981	38,122,429	38,819,981	38,122,429
Non-current liabilities	217,561,735	199,047,050	183,233,771	165,999,307

(1) Consists of hybrid capital instruments and debt authorized to be part of capital. The balance is reclassified to equity on the consolidated basis according to CMN Resolution No. 4,955/2021.

(2) Consists of interest payable and the adjustment for inflation not added to the principal.

CAIXA has 13 subordinated financial instruments (IFS) authorized to make up Level II of total capital, of which eight are subordinated debt instruments (IDS) with the FGTS and five are subordinated financial bills (LFS), according to details in subsequent item (c).

The total amount raised through subordinated financial instruments make up the institution's capital, making a positive impact on the level 1 capital + level 2 capital, on the operating margin, on the Basel capital ratio, and on other indicators such as the public sector's fixed assets and debts.

Subordinated Debt Instrument – FGTS

CAIXA has eight subordinated debt instruments authorized by the Central Bank of Brazil to make up Level II capital, in accordance with the provisions of CMN Resolution No. 4,958/2021, which address the pr calculation method, entered into with the Fundo de Garantia do Tempo de Serviço - FGTS.

Inflation adjustment is applied to the total amount of debts by applying an adjustment coefficient identical to that used for paying FGTS (Severance Pay Fund) related accounts and monthly capitalized interest.

Subordinated financial bills – Level I (supplementary)

CAIXA collected the total face value of R\$1,718,700 of this total of R\$1,713,241 in the local market. It is authorized to make up Level 1 supplementary capital.

Subordinated financial bills – Level II

CAIXA has five subordinated financial bills raised in the local market, with a total face value of R\$6,000. All considered eligible for Level II capital by BACEN.

(b) Funds from acceptance and issuance of securities

Captures	Rem, a.a. /Index	INDIVIDUAL / CONSOLIDATED				06/30/2024	12/31/2023
		Salary					
		Within 1-90 days	For 91-180 days	Within 181-360 days	Higher than Within 360 days		
Securities backed by real estate loans	CDI	6,353,979	13,836,059	14,496,120	127,831,428	162,517,586	146,535,425
Securities backed by real estate loans	TR	-	-	-	16,379	16,379	19,591
Financial bills	IPCA (Consumer Price Index)	10,779	-	3,631	2,510,449	2,524,859	1,782,637
Financial bills	CDI	-	4,395,420	-	-	4,395,420	4,165,683
Agribusiness letters of credit	CDI	628,105	299,149	775,429	13,659,833	15,362,516	12,874,659
Total		6,992,863	18,530,628	15,275,180	144,018,089	184,816,760	165,377,995

(c) Subordinated financial instruments

INDIVIDUAL / CONSOLIDATED								
Salary	Remuneration a.a. (%)	Start date	Value Issued	Adjustment for inflation and interest	Amortization	Impact of Hedge Accounting - Market Risk	Balance borrowers 06/30/2024	Debt balance as of 12/31/2023
Level one - supplemental (1)								
Eligible financial bills								
Perpetual	114% of SELIC (Central Bank overnight rate)	Sep/19	1,113,000	81,269	-	-	1,194,269	1,126,950
Perpetual	114% of SELIC (Central Bank overnight rate)	Oct/19	4200	296	-	-	4,496	4,243
Perpetual	114% of SELIC (Central Bank overnight rate)	Nov/19	601,500	42,448	-	-	643,948	607,650
Level two – capital (1)								
Subordinated debt instrument - FGTS								
Feb/38	4.80%	Dec/14	4,000,000	2,832,007	-	-	6,832,007	6,648,042
May/44	4.75%	Sep/16	4,000,000	2,068,616	-	-	6,068,616	5,906,494
Ago/44	4.86%	May/17	4,000,000	1,873,177	-	-	5,873,177	5,713,245
Dec/40	4.75%	Sep/15	3,000,000	1,864,280	-	-	4,864,280	4,734,400
Jul/32	5.08%	Jun/12	3,000,000	1,876,639	(1,586,000)	-	3,290,639	3,482,107
Dec/33	5.15%	Oct/14	3,000,000	1,312,060	(1,272,323)	-	3,039,737	3,188,667
Apr/26	6.00%	Aug/11	3,000,000	2,119,293	(3,733,105)	-	1,386,188	1,758,184
May/44	5.23%	Sep/17	2,000,000	944,712	-	-	2,944,712	2,858,874
Eligible financial bills (1)								
Jun/24	100%IPCA + 6.95%	Jun/14	-	-	-	-	-	659,595
Feb/25	100%IPCA + 6.74%	Feb/15	1,200	2,518	-	50	3,768	3,639
Feb/25	100%IPCA + 6.65%	Feb/15	1,200	2,483	-	44	3,727	3,604
Feb/25	100%IPCA + 6.58%	Feb/15	2,400	4,971	-	77	7,448	7,191
Mar/25	100%IPCA + 6.45%	Mar/15	1,200	2,419	-	37	3,656	3,538
Total			27,724,700	15,027,188	(6,591,428)	208	36,160,668	36,706,423

(1) The breakdown of total capital is detailed in note 33 (h).

Level 1 capital is divided into core capital and additional capital. CAIXA has hybrid capital and debt instruments - IHCD authorized to make up its core capital.

In order to disclose the consolidated financial statements, CMN Resolution No. 4,955/2021 establishes the reclassification to equity of instruments that meet the characteristics of core capital.

Agreements have variable compensation clauses. Monetary restatement is added annually, after interest accrued in the previous year is paid.

Interest payable on subordinated instruments eligible for supplementary capital totals R\$124,013 as of June 30, 2024 (December 31, 2023 - R\$20,143).

For purposes of the composition of the level 1 capital + level 2 capital, the Company considers only the face value of IHCD contracts and the monetary restatements added to prior years. Considering that agreements have fully variable compensation clauses, inflation adjustment is added annually, after the payment of interest accrued in the previous year.

(d) Debt instruments eligible for capital

INDIVIDUAL / CONSOLIDATED		
Description	06/30/2024	12/31/2023
Contract 348/2007	16,217,366	14,937,146
Contract 752/2012	6,800,000	6,800,000
Contract 754/2012	6,310,598	6,310,598
Contracts 869/2013	5,000,000	5,000,000
Total	34,327,964	33,047,744

(e) Expenses on funds from the issue of securities

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st semester	1st semester	1st semester	1st semester
Funds from the issue of bills	(8,810,115)	(6,382,681)	(8,810,115)	(6,382,681)
Real estate credit bills	(7,653,459)	(5,548,859)	(7,653,459)	(5,548,859)
Financial bills	(473,271)	(533,609)	(473,271)	(533,609)
Subordinated	(131,312)	(172,409)	(131,312)	(172,409)
Without subordination	(341,959)	(361,200)	(341,959)	(361,200)
Agribusiness credit bills	(683,385)	(300,213)	(683,385)	(300,213)
Hybrid capital and debt instruments	(923,460)	(716,938)	(475,722)	(418,799)
Total	(9,733,575)	(7,099,619)	(9,285,837)	(6,801,480)

Note 18 – Other financial liabilities

(a) Composition

Description	INDIVIDUAL		CONSOLIDATED	
	06/30/2024	12/31/2023	06/30/2024	12/31/2023
Earmarked funds (b)	18,600,628	19,953,147	18,600,242	19,953,147
Advance revenues (c)	8,716,208	8,969,708	8,716,208	8,969,708
Obligations from assignment-related transactions	3,682,695	4,043,693	3,682,695	4,043,693
Foreign exchange portfolio	1,752,957	1,852,388	1,752,957	1,852,388
FGTS funds for amortization	1,093,739	1,063,116	1,093,739	1,063,116
Funds from loan transactions	1,115,008	1,051,931	1,115,008	1,051,931
Trading account	38,391	7,433	38,546	7,479
Obligations from payment transactions	2,024	140	2,024	140
Total	35,001,650	36,941,556	35,001,419	36,941,602
Current liabilities	26,272,217	27,829,414	26,271,986	27,829,460
Non-current liabilities	8,729,433	9,112,142	8,729,433	9,112,142

(b) Funds for specific obligations

Consist of liabilities arising from funds from lottery-related transactions, funds and social programs managed by CAIXA and funds from funds or special programs held with government funds or public entities, managed by CAIXA.

Proceeds from specific allocation reported differences between The Company and the Consolidated financial statements of R\$386 as of June 30, 2024 in "Transactions with lotteries" as of June 30, 2024.

Description	INDIVIDUAL	
	06/30/2024	12/31/2023
Funds and social programs	16,347,790	15,582,421
Finance agent compensation - FGTS	9,245,106	8,912,147
Social-interest housing programs	1,655,959	1,676,866
Income transfer programs (1)	1,995,871	1,314,677
Minha Casa Minha Vida - MCMV	1,701,596	1,098,257
Finance agent compensation - OGU	675,534	832,418
FGTS funds	254,313	815,405
FIES	529,437	654,482
Other funds and programs	289,974	278,169
Financial and development funds	438,735	982,484
FAT	437,254	981,003
FINSOCIAL	1,481	1,481
Lottery transactions	1,814,103	3,388,242
Total	18,600,628	19,953,147

(1) As of June 30, 2024 the amount of R\$663,456 (December 31, 2023 – R\$852,963) consisting of funds to pay for the Novo Bolsa Família.

(c) Unearlier revenue

Prepaid revenues consist of the balance that differs from the transactions between CAIXA, partner companies and its subsidiaries for the right to operate over the counter, the client base and the use of the brand. As of June 30, 2024 prepaid revenues consist of the following partnerships:

- VISA, in the amount of R\$575,000 (December 31, 2023 - R\$625,000) consisting of the receipt of initial bonuses due to the agreement signed for ten years between CAIXA and VISA.
- CNP (Holding XS1) in the amount of R\$6,020,000 (December 31, 2023 - R\$6,160,000) in compliance with the distribution agreement. The balance is monthly recognized according to the agreement term until 2045.
- Tokio Marine (XS3) in the amount of R\$1,254,000 (December 31, 2023 - R\$1,292,000), CNP (XS5) in the amount of R\$209,375 (December 31, 2023 - R\$215,625), Icatu (XS4) in the amount of R\$150,750 (December 31, 2023 - R\$155,250) and Time (XS6) in the amount of R\$24,750 (December 31, 2023 - R\$25,500) in compliance with the distribution agreement for 20 years with Caixa Seguridade.
- FISERV, in the amount of R\$134,000 (December 31, 2023 - R\$138,000), seeking to strengthen its operations in the electronic means of payment market, establishes a 20-year contract with Caixa Cartões.
- VR BENEFITS and FLEETCOR ("VR-FLEETCOR"), in the amount of R\$348,333 (December 31, 2023 - R\$358,333, to operate in the prepaid payment segment for 20 years, according to the agreement entered into with Caixa Cartões.

Note 19 - Provisions

(a) Composition

Description	INDIVIDUAL / CONSOLIDATED	
	06/30/2024	12/31/2023
Labor proceedings (b.2)	6,675,884	7,014,653
Civil (b.3)	4,183,292	3,927,938
Tax proceedings (b.4)	585,221	651,757
Prepayment - FGTS (c)	1,697,882	1,592,649
Family allowance (d)	-	322,230
Financial guarantees provided (e)	63,427	80,244
Other	24,042	27,703
Total	13,229,748	13,617,174
Current liabilities	5,193,761	5,464,074
Non-current liabilities	8,035,987	8,153,100

CAIXA does not have contingent assets whose inflow of economic benefits is classified as probable.

(b) Provisions for legal cases and tax and social security obligations

CAIXA is a party to administrative and judicial proceedings involving tax, civil and labor matters, incidental to its business. Relying on the opinion of its lawyers and considering that the procedures followed by CAIXA comply with legal and regulatory forecasts, Management understands that the provisions accrued are sufficient to support the risks of possible unfavorable decisions on these proceedings.

Considering the high number of administrative and judicial proceedings, CAIXA uses the following methods to calculate the probable disbursement amount:

- a) an individual methodology whereby the damages are estimated probable (accrued amount); this calculation is part of the economic repercussion of the claims made by the author and is weighed with the situation of the case and case law prevailing in similar cases. these lawsuits are classified as probable, possible or remote loss;
- b) methodology massed in which the accrued amount consists of the average historic damages paid in similar cases over the past 36 months, multiplied by total asset provisionable proceedings, and are classified as probable;
- c) methodology applied to calculate the probable amount of disbursements for labor and homeowners lawsuits and several lawsuits to be made to 100% of routine expedients that are being known, which consists of measuring the likelihood and impact of the outcome that is unfavorable to the Institution.

(b.1) Changes in provisions for legal cases and tax and social security liabilities

Description	INDIVIDUAL / CONSOLIDATED						06/30/2024
	12/31/2023	Drive				Write-offs for payment	
		New provisions	Adjustment for inflation	Additions to provisions	Reversed provisions		
Labor proceedings (b.2)	7,014,653	278,905	207,929	1,799,643	(608,472)	(2,016,774)	6,675,884
Civil (b.3)	3,927,938	176,710	62,359	1,167,768	(699,890)	(451,593)	4,183,292
Sundry achievements	1,436,313	142,905	25,401	748,738	(354,971)	(269,782)	1,728,604
Savings-account plans	765,770	7,047	5,373	83,409	(22,685)	(51,350)	787,564
Contingencies of FGTS	1,072,540	-	25,508	103,666	(233,695)	(14,620)	953,399
Housing	653,315	26,758	6,077	231,955	(88,539)	(115,841)	713,725
Tax proceedings (b.4)	651,757	28,965	11,918	38,300	(111,234)	(34,485)	585,221
ISSQN (Service Tax)	424,872	22,189	9,156	17,330	(105,094)	(4,694)	363,759
INSS (Social Contribution)	21,313	-	634	825	(53)	(16,531)	6,188
IPTU	82,061	3,614	679	10,274	(3,973)	(2,228)	90,427
Other	123,511	3,162	1,449	9,871	(2,114)	(11,032)	124,847
Total	11,594,348	484,580	282,206	3,005,711	(1,419,596)	(2,502,852)	11,444,397

(b.2) Labor lawsuits

CAIXA is a party to lawsuits filed by employees, former employees or service providers and trade unions related to work, job plans, collective bargaining agreements, indemnities, benefits, retirement, subsidiarity, among others.

As of June 30, 2024, there were 56,673 labor lawsuits provided for (57,791 as of December 31, 2023), of which 29,259 were subject to the massed methodology (30,015 as of December 31, 2023) and 27,414 subject to the individualized method (27,776 as of December 31, 2023).

In order to reduce legal litigation and reduce the amounts spent on proceedings, CAIXA continues to follow its judicial and out-of-court reconciliation policy, spontaneously complies with certain court decisions and analyzes the losses incurred to mitigate new litigation about similar cases. Accordingly, significant lawsuits are not individually disclosed in order not to make the realization of agreements unfeasible.

(b.3) Civil lawsuits

CAIXA is a party to civil lawsuits claiming damages/damages payable for its products, services and services. As of June 30, 2024, there were 366,598 civil lawsuits provided for (344,473 as of December 31, 2023), of which 336,692 were subject to the proposed methodology (315,161 as of December 31, 2023) and 29,906 subject to the individualized method (29,312 as of December 31, 2023).

The Company is a party to challenge the discount of indexes to economic plans as part of the federal government's economic policy to fight inflation rates in the past when it corrects deposit balances in savings-account booklets.

CAIXA was in compliance with the legal order in effect at the time. However, considering the lawsuits actually notified to the Company and the analysis of the current case law of the Superior Court of Justice – STJ, on June 30, 2024, R\$787,564 was provided for for these proceedings (December 31, 2023 - R\$765,771).

The Federal Supreme Court – STF suspended the analysis of all appeals filed until decisions are rendered on matters of general repercussion over the Bresser and Summer Plans (topic 264), amounts not blocked from Collor I Plan (topic 265), Collor I Plan (topic 284) and Collor II Plan (topic 285) which will have binding effects on all related cases.

At the end of 2017, FEBRABAN and CONSIF entered into an agreement with the main consumer protection entities to solve the problem. This agreement was approved by the Federal Supreme Court and CAIXA adhered to its terms. Payments started in July 2018 and continue to be made in compliance with the proceedings processed at the [site https://portalacordo.pagamentodapoupanca.com.br/](https://portalacordo.pagamentodapoupanca.com.br/), administrative and judicial reconciliation.

The agreement's final deadline was March 12, 2020, and for that reason FEBRABAN and the consumer protection entities reached a good term to extend the previous agreement for five more years. The Federal Supreme Court approved an initial extension of 30 months. After the results obtained in December 2022 were analyzed, the Federal Supreme Court approved a second extension of 30 months more

Proceedings aimed at compensation for damages involving the contingencies of transfers of FGTS funds are also significant. As of June 30, 2024 the accrued amount for these proceedings is R\$953,398 (December 31, 2023 - R\$1,072,538).

Damages payable for losses and damages refer to possible problems incurred with banking services, provision of services or in the acquisition/maintenance of a product.

In 2024 CAIXA continues to implement its judicial and out-of-court reconciliation policy, making spontaneous compliance with court decisions and analyzing losses incurred to mitigate new litigation on similar cases. By June 30, 2024, the Company had 29,759 procedural agreements (46% consisting of claims for damages and 54% on the recovery of receivables), reducing the amount that would be spent if convictions persisted in court and allowing the client to solve the problem quickly.

(b.4) Tax and social security liabilities

CAIXA, as an institution that regularly fulfills tax and tax obligations related to its activities, operations and services, is discussing, at court headquarters, the legitimacy of collection parameters taken into account by tax law enforcement agencies of several Brazilian states, according to the specific characteristics of each case.

Provisions accrued under a probable risk assessment according to the opinions of the Company's legal counselors refer to lawsuits about taxes and contributions. CAIXA regularly monitors the cycle of ongoing lawsuits which, in the medium and long term, may have favorable outcomes for the Institution by reversing the related provisions.

The National Social Security Institute (INSS) assessed deficiencies in social security contributions on payments to CAIXA's employees. The purpose of these assessments is the indemnification and non-compensation of certain amounts, such as meal allowance, APIP and premium license, whose amounts, repositated to June 30, 2024, total R\$1,828,050 (December 31, 2023 – R\$1,798,813), for which the provision is accrued according to the success history and scenario precedents, considered in a recent technical and legal analysis of the matter, is R\$6,188 (December 31, 2023 – R\$21,312).

With respect to the ISSQN, CAIXA applies the guidelines of Federal Supplementary Law 116/2003, in compliance with its systems and procedures for determining the calculation base and paying taxes on rendered services.

However, tax inspections of municipalities different from Brazil assessed tax deficiencies against the Bank, claiming that the amounts were underpaid or were underpaid. That the Company is discussing the issues based on an interpretation different from materiality, applicable rates and the place where taxes were charged. The total amount as of June 30, 2024 is R\$1,426,857 (December 31, 2023 – R\$1,389,251).

Given the success record and the case law scenario assessed in a technical and legal analysis of the matter as of June 30, 2024, the provision accrued is R\$363,762 (December 31, 2023 – R\$424,873).

Moreover, CAIXA has been discussing the materiality of social contribution tax, corporate income tax and fines arising from the approval of the Electronic Refund Request. Reimbursement or Reimbursement and Statement of Offsetting – PER/DCOMP which, as of June 30, 2024, total R\$24,010 (December 31, 2023 – R\$23,364), with respect to procedural issues, in what, according to jurisdictional pronouncements about each matter, the lawyers' analysis consisted of the full accrual of the amount.

(c) Provision for prepayment of real estate credit using FGTS funds

Housing financing, granted with FGTS funds and granted with a reduction in benefits, compensates the Finance Agent with total or partial payment of the subsidy through the FGTS, according to the definition described in the Resolution of the Board of Trustees of the FGTS 702/2012 and its updates.

These amounts are passed on to the CAIXA financial agent on the day of the transaction to cover the whole period of the transaction. Changes in the flow initially agreed on with the Company, such as early settlement, extraordinary amortization, extraordinary amortization with a reduction in the term, transfer or reduction in the term set forth by the finance agreement, require that CAIXA return part of the compensation received in a proportionate manner.

In order to allow the return of funds to FGTS, a provision is made for the return of revenues in the case of prepayments. Accrued amounts are calculated according to the average return flows of incurred compensation, and their related impacts on the balance of the remuneration of CAIXA's financial agent.

(d) Provision for the return of funds from the Bolsa Família Program

The Ministry of Social Development and Combating Hunger (MDS), current Ministry of Development and Social Care, Family and Combat to Hunger (MDS), submitted CAIXA a request for reimbursement of the Bolsa Família (Family Allowance) program for services ruled by an agreement. The accrued amounts were reimbursed to the Ministry of Social Security on 1/08/2024, according to the legal proceedings entered into between CAIXA and the Ministry at the approval of the National Treasury Attorney General's Office (PGFN).

(e) Financial guarantees provided

Wallet	INDIVIDUAL / CONSOLIDATED			
	Exposure of Guarantees Given			
	06/30/2024		12/31/2023	
	Exposure	Provision	Exposure	Provision
On-lendings - entities	30,505,800	(37,471)	30,770,079	(43,121)
FIES	136,456	(25,956)	164,344	(37,123)
PAR (FAR Funds) (1)	5,030	(2,600)	7,081	(3,539)
Total	30,647,286	(66,027)	30,941,504	(83,783)

(1) Amount related to the Programa de Arrendamento Residencial with FAR funds, classified as asset losses associated with credit risk.

On-lendings to other entities are concentrated at financial institutions and public entities, where caixa provides FGTS guarantees on the amounts passed on. Therefore, the calculation of the allowance takes into account the rating of borrowing entities and the LGD (recoverable value) of loan transactions related to the collateral subrogated to the institution.

The provision for FIES contracts is made according to an assessment of the credit risk posed by the granting of loans, and improves as established by CMN Resolution No. 2,682/1999.

The remaining inventory of the par portfolio with FAR funds is provided for for according to the rating, considering the evolution of delays, according to CMN Resolution No. 2,682/1999.

(f) Contingent liabilities classified as possible losses

(f.1) Tax claims

CAIXA monitors administrative and judicial tax proceedings to which it is a liabilities or asset and, under the support of the reports of its legal units, the Company classified as risk of possible loss proceedings, which total R\$10,273,636 as of June 30, 2024 (December 31, 2023 – R\$10,019,712), among which the following demands stand out due to the amounts under discussion:

a) Assessment of PIS/PASEP, in the historic amount of R\$4,053,509, grounded in insufficient payments for the period from January 1991 to December 1995, while Decrees No. 2,445/1988 and No. 2,449/1988 came into effect, which changed the calculation method of the contribution, and alleged undue offset of overpaid payments in the period from January 1992 to May 1993. In order to propose the lawsuit, a deposit was made as collateral of that amount on December 30, 2010 which, adjusted for inflation using the SELIC (Central Bank overnight rate), pursuant to Act No. 9,703/98, totaled R\$8,968,796 as of June 30, 2024 (December 31, 2023 - R\$8,757,608). On April 8, 2019, the Judge of the 9th Federal Court of the Judicial Section of Brasília/Df granted the request made by CAIXA to declare the termination of the tax credit outstanding, considering the evidence that the payments were sufficiency at the time made. On June 10, 2019, the Federal Government filed an appeal requesting an amendment to the lower court sentence by the Federal Regional Court of the First Region, and the appeal has been granted by a draw on May 4, 2023 to the Eighth Panel of that Court, and has been waiting for a decision since;

b) Assessment of PIS/PASEP deficiency in the total amount of R\$251,555 as of June 30, 2024 (December 31, 2023 – R\$248,295), according to the calculation base differences for the period from January 1996 to December 1998, from January to October 1999, arising from the deduction or failure to include revenues and expenses considered undue and non-deductible on taxable profit, respectively;

c) Social contribution tax, in the amount of R\$208,954 as of June 30, 2024 (December 31, 2023 - R\$205,081), consisting of overpayments declared as corporate income tax return and offset in 2003. There is discussion of procedural issues; and

d) Assessment of ICMS (State of São Paulo Finance) in the total amount of R\$339,070 as of June 30, 2024 (December 31, 2023 - R\$303,484), discussed the demand for the tax considering the non-withholding and payment at source of the services classified by tax inspection authorities as "communication" for tax purposes, and also a liability for tax liability is established under an agreement signed by the National Council of Finance Policy (CONFAZ).

The other contingencies whose unfavorable outcome is possible have the following balance as of June 30, 2024 a) total R\$1,486 (December 31, 2023 - R\$1,467); b) Social security totals R\$67,318 (December 31, 2023 - R\$67,318); and c) Regional revenues total R\$436,457 (December 31, 2023 - R\$436,457).

The issues related to contingent proceedings under discussion are monitored from the prospect of possible sedimentation or change in the case law scenario, allowing the maintenance as a result of an ongoing evaluation by CAIXA of the related risk assessments.

(f.2) Civil claims

CAIXA, according to the opinion of its lawyers, systematically tracks all proceedings whose unfavorable outcome is considered possible or remote.

The amount of R\$2,292,472 as of June 30, 2024 (December 31, 2023 - R\$2,236,008) consists of a popular lawsuit whose unfavorable outcome is considered possible. The illegality of CAIXA's management of funds from PREVHAB is allegedly due to BNH's succession. In June a monocratic decision was published rejecting the plaintiff's special appeal and a final decision was expected for the third quarter of 2024.

(g) Breakdown of deposits pledged as collateral for funds

The balances of court deposits in court that are probable, possible and/or remote:

INDIVIDUAL / CONSOLIDATED			
Description	06/30/2024	12/31/2023	
Tax claims	13,795,532	13,414,537	
Labor claims	6,414,577	6,426,404	
Civil claims	913,016	910,901	
Total	21,123,125	20,751,842	

Note 20 – Taxes

(a) Statement of IRPJ and CSLL expenses

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st semester	1st semester	1st semester	1st semester
Current taxes	(41,898)	(398,733)	(646,232)	(985,495)
Deferred taxes	2,768,352	2,707,213	2,764,819	2,703,469
Deferred tax liabilities	729,959	(244,173)	726,166	(247,917)
Held-for-trading securities/Hedged item	859,828	(217,084)	859,828	(217,084)
Guarantee deposits	(129,869)	(27,089)	(129,869)	(27,089)
Other	-	-	(3,793)	(3,744)
Deferred tax assets	2,038,393	2,951,386	2,038,653	2,951,386
Temporary differences - recognition/realization	2,789,066	3,118,275	2,789,326	3,118,275
Income and social contribution tax losses	(750,673)	(166,889)	(750,673)	(166,889)
Income and social contribution taxes for the period	2,726,454	2,308,480	2,118,587	1,717,974

(b) Statement of the calculation of IRPJ and CSLL charges

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st semester	1st semester	1st semester	1st semester
Profit before taxes and profit sharing	3,447,105	2,718,034	4,770,277	3,924,139
IRPJ and CSLL charges	(1,551,197)	(1,223,115)	(2,146,625)	(1,765,863)
Tax effects - add-backs and deductions	1,037,937	(313,056)	2,523,776	1,730,454
Interest on equity capital	511,708	389,755	511,708	389,755
Equity in associates and subsidiaries	889,469	904,755	273,405	(2,080)
Realization/calculation of income and social contribution tax losses	14,215	149,605	14,215	149,605
Employee profit sharing	(374,795)	(363,526)	(374,795)	(363,526)
Other	(569,235)	56,849	(1,447,916)	(1,123,840)
Current income and social contribution taxes	(41,898)	(398,733)	(646,232)	(985,495)

(c) Deferred tax liabilities

Description	INDIVIDUAL		CONSOLIDATED	
	06/30/2024	12/31/2023	06/30/2024	12/31/2023
Market value adjustments of held-for-trading securities	480,727	1,431,941	480,727	1,431,941
Adjustment for inflation of court deposits	3,034,855	2,904,986	3,034,855	2,904,986
Other	15,427	13,885	20,363	13,892
Total deferred tax liabilities in profit or loss	3,531,009	4,350,812	3,535,945	4,350,819
Mark to market	434,123	550,328	434,123	550,328
Other	51,252	54,461	51,252	54,461
Total deferred tax liabilities in equity	485,375	604,789	485,375	604,789
Total deferred tax liabilities	4,016,384	4,955,601	4,021,320	4,955,608

(d) Deferred tax assets

Description	INDIVIDUAL				CONSOLIDATED			
	12/31/2023	Constitution	Reversion	06/30/2024	12/31/2023	Constitution	Reversion	06/30/2024
Temporary differences	50,121,993	16,518,344	(13,746,045)	52,894,292	50,122,000	16,518,600	(13,746,045)	52,894,555
Allowance for impairment loss on loans	30,660,536	12,312,020	(10,497,466)	32,475,090	30,660,536	12,312,020	(10,497,466)	32,475,090
Actuarial liabilities	4,231,814	318,021	(311,239)	4,238,596	4,231,814	318,021	(311,239)	4,238,596
Provisions for labor proceedings	3,156,593	498,572	(651,018)	3,004,147	3,156,593	498,572	(651,018)	3,004,147
Market value adjustment of derivative instruments	1,312,041	778,907	(1,313,031)	777,917	1,312,041	778,907	(1,313,031)	777,917
Allowance for impairment losses on the FCVS receivable	3,298,177	855,057	(366,350)	3,786,884	3,298,177	855,057	(366,350)	3,786,884
Provisions for civil proceedings	1,767,571	114,936	(26)	1,882,481	1,767,571	114,936	(26)	1,882,481
Allowance for impairment – assets held for sale	449,511	69,769	(23,438)	495,842	449,511	69,769	(23,438)	495,842
Tax provisions	282,778	31,201	(61,433)	252,546	282,778	31,201	(61,433)	252,546
Funding expenses not incurred - IHCD	-	450,960	(14)	450,946	-	450,960	(14)	450,946
Other	4,962,972	1,088,901	(522,030)	5,529,843	4,962,979	1,089,157	(522,030)	5,530,106
Income and social contribution tax losses	4,334,768	-	(750,672)	3,584,096	4,334,768	-	(750,672)	3,584,096
Income and social contribution tax losses to be realized	4,334,768	-	(750,672)	3,584,096	4,334,768	-	(750,672)	3,584,096
Total credits with an impact on profit or loss	54,456,761	16,518,344	(14,496,717)	56,478,388	54,456,768	16,518,600	(14,496,717)	56,478,651
Actuarial liabilities	6,314,306	979,701	(791,136)	6,502,871	6,314,306	979,701	(791,136)	6,502,871
Other	915,522	-	-	915,522	915,522	-	-	915,522
Total credits with an impact on equity	7,229,828	979,701	(791,136)	7,418,393	7,229,828	979,701	(791,136)	7,418,393
Total tax credits	61,686,589	17,498,045	(15,287,853)	63,896,781	61,686,596	17,498,301	(15,287,853)	63,897,044
Total unre recognized credits	120,791	-	(106)	120,685	120,791	-	(106)	120,685

(e) Expected realization of deferred tax assets

CAIXA conducts a technical study every six months about the expected realization of tax credits in ten years. The amounts calculated in the study are as follows:

Year of realization	INDIVIDUAL		CONSOLIDATED	
	Face value	Present Value	Face value	Present Value
2024	5,884,984	5,822,509	5,884,984	5,822,509
2025	7,411,730	6,727,566	7,411,730	6,727,566
2026	12,396,321	10,322,970	12,396,321	10,322,970
2027	6,554,619	5,030,713	6,554,619	5,030,713
2028	5,874,985	4,165,441	5,874,985	4,165,441
2029	5,847,680	3,856,820	5,847,680	3,856,820
2030	4,577,095	2,808,195	4,577,095	2,808,195
2031	2,193,679	1,251,993	2,193,679	1,251,993
2032	2,030,261	1,082,921	2,030,261	1,082,921
2033	8,117,793	4,046,684	8,117,793	4,046,684
2034	3,007,634	1,401,207	3,007,897	1,401,454
Total	63,896,781	46,517,019	63,897,044	46,517,266

Note 21 – Employee benefits

(a) Short-term benefits

Provisions related to short-term benefits basically consist of salaries payable, Christmas bonus, vacation pay, premium leave, employee bonus and profit sharing that fall due within twelve months after the period the financial statements refer to. Employee profit sharing is monthly recognized according to the budgeted annual profit sharing. After the Collective Bargaining Agreement is signed, this amount is adjusted considering approved rules.

(b) Post-employment benefits

CAIXA sponsors retirement benefit, pension, supplemental health care and food allowances. These benefits are provided to employees, managers, retired people and pensioners due to the succession, rights and obligations of other entities (situation of the former National Housing Bank - BNH).

(c) Breakdown of the provision for employee benefits

Description	INDIVIDUAL		CONSOLIDATED	
	06/30/2024	12/31/2023	06/30/2024	12/31/2023
Short-term benefits	6,063,002	4,937,705	6,070,069	4,943,558
Salary nature	5,196,307	3,597,313	5,196,307	3,597,313
Employee profit sharing	866,695	1,340,392	873,762	1,346,245
Post-employment benefits	24,864,269	25,360,640	24,864,269	25,360,640
Saúde CAIXA (actuarial calculation (g.1))	11,889,250	12,088,211	11,889,250	12,088,211
Food allowance and basket (actuarial calculation (g.2))	1,875,375	1,934,048	1,875,375	1,934,048
Benefit plans – supplemental retirement benefit plans	11,099,644	11,338,381	11,099,644	11,338,381
REG/REPLAN	10,192,127	10,450,808	10,192,127	10,450,808
Novo Plano	907,517	850,995	907,517	850,995
REB	-	36,578	-	36,578
Total	30,927,271	30,298,345	30,934,338	30,304,198
Current liabilities	13,637,669	12,333,101	13,644,736	12,338,954
Non-current liabilities	17,289,602	17,965,244	17,289,602	17,965,244

(d) Management of plans, organizational structure and corporate governance

The retirement benefit and pension plans sponsored by CAIXA are managed by Fundação dos Economizários Federais – FUNCEF, a closed pension plan entity, not-for-profit entity with administrative and financial autonomy, created according to Law 6.435/1977 (revoked by Complementary Law 109/2001).

The foundation is ruled by specific industry legislation (<http://www.previdencia.gov.br/a-previdencia/previc/legislacao-da-previdencia-complementar/>), by its charter, by the regulations of Benefit Plans and by managerial acts, such as the Corporate Code of Conduct and the Code of Best Corporate Governance Practices (www.funcef.com.br).

FUNCEF has the first two management bodies and the last one internal control bodies in compliance with Statutory Law 108/2001.

The Decision-making Board is the top body of FUNCEF's organizational structure. Its main function is to decide on the Foundation's Costing Plan and the changes in the Bylaws in the benefit plans. It also evaluates the company's quarterly trial balance sheets, annual balance sheets and rendering of accounts, analyzing and approving its contents and opinions. Consists of six members - three appointed by the Sponsor and three by participants.

The Audit Committee is in charge of examining accounts, books and records. Issues opinions on balance sheets, accounts, economic and financial acts and statements. Audits management's compliance with its legal and bylaws obligations. It consists of four members.

The purpose of the Executive Management is to perform the acts performed by the Board of Trustees and its Internal Regulations; authorizing services and deciding on goods; approve trial balances and render accounts; decide on the plans and criteria necessary for management; decide on agreements that involve economic and financial liability and approve partnerships aimed at associates.

The three bodies have internal rules and have their obligations, competencies, composition and criteria related to the mandates set forth by FUNCEF's bylaws.

The Bylaws also establish technical advisory committees that are linked to the Decision-Making Board and their internal rules approved by that body. In order to support the work carried out by three bylaws, the Investment, Benefit, Ethics and Quality Committees of the Accounting and Audit Information are appointed by the Board of Trustees, sponsor CAIXA and Top Management.

Regarding supplemental health care plans (Saúde CAIXA), food allowance/basket and PREVHAB assisted parties, they are directly managed by CAIXA.

(e) Actuarial risk

The actuarial risk is characterized by the variation or non-compliance of the assumptions and/or parameters adopted at the time of the actuarial calculation. This arises in particular from the inadequacy of actuarial assumptions and assumptions established in a base scenario at the moment when plans are funded, which can cause volatility in expected results.

CAIXA's exposure to actuarial risk is evidenced by the company's status as sponsor and maintainer of post-employment benefits offered to its employees, thus repromising part of the funding of these benefits to the Bank.

Actuarial risk is considered a material risk considering its long-term liability related to lifetime benefits, in addition to the provision in the balance sheet, determined according to the guidelines of the Committee of Accounting Pronouncements – CPC 33(R1) and CVM Resolution 110/2022.

(f) Strategy for checking assets/liabilities

Only the pension plans managed by FUNCEF (REG/REPLAN, REB and Novo Plano), have financial assets to cover actuarial risks.

As established by CMN Resolution No. 4,661/2018, in order to set the goal of allocating funds that guarantee benefit plans by investment segment, FUNCEF uses its own integrated management model of assets and liabilities, the English *Asset Liability Management* (ALM), which uses storage scenarios for the evolution of assets and liabilities, considering from pessimistic scenarios to optimistic scenarios built according to the scenarios approved by the National Treasury. The Executive Board has wide discussions at technical advisory and investment committees – which have representatives of entities that represent participants, sponsors and FUNCEF (Fundação dos Economizários Federais). This model seeks to minimize the risk of benefit plans with expected five-year profitability exceeding the accumulated actuarial goal of more than 1%, considering the individual characteristics of the plans, such as benefit payments, collection of contributions, committed capital, flow of receipt of assets and necessary liquidity.

With respect to the management of actuarial liabilities and the risk management associated with it for future projections for ALM purposes, the Company uses the inventory methodology, in which several simulations of actuarial liabilities are generated, including simultaneous variations in all previously established assumptions, using the SAS system. Estocastic flows consider fluctuations in the principal actuarial assumptions, as follows:

- Real interest rate and real growth variables in the participation salaries;
- Biometric and demographic variables regarding survival or death of the valid participant (active or assisted), survival or death of the disabled participant, survival or death of the spouse, permanence of the participant as valid or entry of the participant into disability, and rotation of the participant.

(g) Benefit plans - details

(g.1) Health Care Plan - Saúde CAIXA and PAMS

Saúde CAIXA is the health care program established by CAIXA under the self-management system. Its purpose is to provide medical, hospital, laboratory, dental care, dental care, psychological, physiotherapeutic, occupational therapy, social service, speech and nutrition services to the holders and their related dependents. The holders of this plan are CAIXA employees and retired people linked to FUNCEF, PREVHAB, SASSE, Fundo PMPP or INSS.

PAMS (Programa de Assistência Médica Supletiva) is a benefit granted by CAIXA to its principals and related dependents who are being granted injunction and are awaiting judgment and are being pursued in court. It was established by CAIXA and it is managed by self-management, offering medical, hospital, dental and psychological coverage and providing services by a network of accredited people nationwide, in accordance with the rules and the PAMS Table.

(g.2) Allowance and basket of food

CAIXA offers employees and managers a meal allowance and a basket of food according to prevailing law and the collective labor agreement. Actuarial results related to food allowance and basket consist only of benefits granted to assisted participants who are entitled on the assessment date.

The allowance and basket of food are benefits paid exclusively to retirees and pensioners through a court decision, court or out of court.

Monthly amounts of food allowance and basket of food are set in September every year. For the period from September 1, 2023 to August 31, 2024, the amount of meal allowance is R\$1,060.84 for the acquisition of ready-made meals in restaurants and the like. The basket of food for the same period is R\$ 835.99 for the acquisition of foodstuff in supermarkets or in commercial establishments of the same kind. They are not considered as salary amounts. Therefore, no charges are imposed either to the employer or to the employee.

(g.3) Benefit plan - Assisted ex-PREVHAB

Under Decree No. 2,291/1986, the National Housing Bank (BNH) was terminated and CAIXA became the subject matter of all rights and obligations, including those deriving from the working relationships of the Bank's employees.

Among the obligations inherited by CAIXA in relation to BNH's employees, was the maintenance of the BNH - PREVHAB Employee Pension Plan, the pension fund in charge of supplementing the social security benefits of BNH's employees.

Aiming at the absorption of PREVHAB by Fundação dos Economistas Federais - FUNCEF or the transfer of the beneficiaries from the fund to the latter, in compliance with private law applicable to the respective situations, the pension plan strategies were studied and implemented by FUNCEF. However, because they do not agree with CAIXA's proposal or do not meet set conditions, some assisted beneficiaries who continue to receive caixa's proceeds.

Given the plan's characteristics, the net assets will be paid in by the sponsor in the same amount as the liability.

(g.4) Supplemental retirement benefit plans

CAIXA adopted the concept of *Risk Sharing* for all plans, considering that actuarial liabilities should be funded 50% by the sponsor and 50% by Participants. The Company is responsible for adopting risk sharing, as established by the company, and has made all analyses necessary for its technical concept.

The pension plans managed by FUNCEF are divided into two types: Defined Benefit (REG/REPLAN) and Variable Contribution (REB and Novo Plano).

Defined Benefit contributions are made to an managed fund in an independent manner, and the actuarial risk and the risk of investments being incurred partially or fully by the sponsoring entity. The recognition of costs requires the measurement of the plan's obligations and expenses, given the possibility of actuarial gains or losses, and may cause the recognition of liabilities when the amount of actuarial obligations exceeds the benefit plan's assets. The present value of this benefit's obligations, the current service cost and, when applicable, the cost of past services, are calculated using the projected unit credit method, and granting benefits to the periods in which the obligation to provide post-employment benefits arises. If the employee's service in subsequent years leads to a materially higher level of benefit than the one reported before, the benefit is allocated on a straight-line basis to the date that the additional service of the employee leads to an immaterial amount of additional benefits.

During the phase of the variable contribution plan, no guarantee is pledged for the amount of the benefit to be received at the time of retirement, and therefore is considered as a defined contribution plan. However, from the moment retirement is granted, the benefit starts to be fixed and the defined benefit plan must be applied to actuarial calculations.

▪ REG/REPLAN (Plan For The Reimbursement of Taxes and Contributions)

CAIXA sponsors the REG/REPLAN benefit plan, managed by FUNCEF, structured as a defined benefit plan. This plan was approved by a competent body on May 17, 1977 and started operations on August 1, 1977. The plan aggregates the regulations established in 1977 (re-plan) and 1979 (REPLAN), considered as a single plan.

The plan was vested with defined benefits through changes in its regulations, and this regulatory amendment occurred on June 14, 2006. This procedure implies that the amount of the benefit paid, calculated and adjusted according to the plan's index, with the unlinking of the salary from the participation and the grant and maintenance by the pension plan's official agency, causing the cancellation of the normal contribution to this plan and the company's joining another benefit plan offered by the sponsor in the case of the asset.

As occurred when the previous plans were changed, the pension plan includes institutes established by Supplementary Act No. 109/2001, such as: guarantees of redemption conditions and portability of the balance of the individual participant's account.

With respect to the REG/REPLAN costing plan, defined as the calculation prepared by the actuary in charge of the plan that establishes the level of contribution necessary for setting up the reserves that secure benefits, funds, provisions and the coverage of the other expenses of the benefit plan, aiming at their actuarial balance, it will determine the percentages of contribution to be made in the Plan and will be segregated between those who have opted for salt parsing, reviewing the minimum annual frequency according to the plan's regulations (available in: www.funcef.com.br/).

Because the REG/REPLAN pension plan types, sponsored by CAIXA, registered in 2014 and 2015, respectively, their third consecutive year of accumulated technical deficit, have been devised plans to address deficits. There was a deficit reported in the years 2014, 2015 and 2016, while the deficits reported in the unsettled type were reported in 2015 and 2016. The solving plans are based on CGPC Resolution 26/2008 with all its changes.

The solving plans set the specific criteria for contributing each party to deficits, being equal between CAIXA and participants and assisted participants in the supplemented care fund.

Deficit	INDIVIDUAL / CONSOLIDATED			
	REG/REPLAN Settled		REG/REPLAN Unsettled	
	Amortization period	Adjusted for inflation deficit amount	Amortization period	Adjusted for inflation deficit amount
Year 2014	208 months	1,099,538	-	-
Year 2015	211 months	3,535,362	237 months	235,093
Year 2016	221 months	5,168,850	241 months	153,285
Total		9,803,750		388,378

Regarding REG/REPLAN plans, CAIXA has R\$10,192,127 provided for as of June 30, 2024 (December 31, 2023 – R\$10,44 R\$8,510,266, calculated according to the provisions of CPC Technical Pronouncement 33 (R1), supplemented by R\$1,681,861 to ensure plans to address actuarial deficits.

CAIXA's payments to FUNCEF for the related termination plans totaled R\$577,166 (first semester of 2023 – R\$647,461) in the first semester of 2024.

▪ REB

CAIXA sponsors the REB Benefit Plan, managed by FUNCEF. The REB Benefit Plan was approved by a competent authority on August 5, 1998, and it started operations on the same date.

The ReB is structured as a variable contribution plan. The participant's normal contribution is calculated by applying a percentage to the Participation Salary, defined when the participant is registered, and may not be lower than two percent (2%).

Because of its creation, new accession to the REG/REPLAN stopped being offered to CAIXA employees hired in 1998. On February 4, 2002, its regulations were changed to allow the migration of participants from the REG/REPLAN to the REB, a process challenged by associates. This experience had an influence on the preparation of the proposal for the REG/REPLAN Saldado and the creation of the Novo Plano.

Regarding the costing plan of the REB plan, defined as the calculation that determines the level of contributions of the sponsor, participants and assisted participants, in order to set the cost of the benefit plan, it will be set at the minimum annual rate, so as to properly set the level of social contributions due and administrative costs, mandatorily included in the result of the actuarial assessment of the plan, as defined by the plan's regulations (available in: www.funcef.com.br).

▪ Novo Plano

CAIXA sponsors the Novo Plano of Benefits, managed by FUNCEF. Approved by a competent body on June 16, 2006, it started operations on September 1, 2006. It is the only plan open to the new enrollments of CAIXA employees.

The Novo Plano is structured as a variable contribution plan, with a defined contribution at the stage of reserve formation and defined benefit at the stage of receipt of benefits, as well as in the cases of risk benefits, such as disability and death benefit. It includes institutions established by Law 109/2001 – such as guarantees of redemption and portability of the balance of the individual participant's account. It also adopts a new contribution tax basis, increasing the portion allocated for CAIXA to the related party's account balance. The participant's normal contribution, calculated by applying a percentage to the participation salary established on the day he/she is registered, and may not be lower than five percent (5%).

The administrative expenses will be funded on a parity basis between sponsors, participants and assisted participants, and should be approved by FUNCEF's Executive Board and Decision-Making Board, in compliance with the limits and criteria established by the regulatory agency.

The costing plan of the Novo Plano will set the contribution level necessary for setting up the guarantee reserves for benefits, institutes, funds, provisions and coverage for the other expenses. It is approved by Executive Board, submitted to the decision of FUNCEF's Decision-Making Board and the sponsor's approval, in accordance with criteria set by the regulatory and inspection agency according to plan regulations (available at: www.funcef.com.br/).

The costing plan will be annually reviewed at any time if it is necessary duly justified by FUNCEF and will be under the responsibility of the sponsor and participants, including assisted participants.

FUNCEF's administrative expense will be funded by the sponsor and participants, including assisted participants, according to the limit and criteria set by the regulatory and inspection agency.

(h) Number of participants – post-employment benefits

Description	INDIVIDUAL / CONSOLIDATED					
	06/30/2024 (1)			12/31/2023 (2)		
	Assets	Assist	Total	Assets	Assist	Total
Saúde CAIXA (including dependents)	72,123	74,348	146,471	72,008	72,365	144,373
Allowance and basket of food (retired and pensioners)	-	16,421	16,421	-	16,430	16,430
Assisted former PREVHAB (retired and pensioners)	-	53	53	-	53	53
REG/REPLAN Settled (3)	8,573	47,199	55,772	8,601	47,228	55,829
REG/REPLAN Unsettled (3)	931	5,090	6,021	939	5,086	6,025
REB (3)	5,307	1,208	6,515	5,381	1,210	6,591
Novo Plano (3)	78,365	10,109	88,474	78,294	10,051	88,345

(1) According to positions as of March 31, 2024,

(2) According to positions as of September 30, 2023.

(3) Includes assisted participants who are receiving the benefit through court decisions.

(i) Actuarial assessment of benefit plans

Deloitte Touche Tohmatsu Consultores Ltda. was hired to make an actuarial assessment of the benefit plans sponsored by CAIXA. The actuarial assessment comprised the plans for health benefits, assistance and food allowances, assisted by PREVHAB, REG/REPLAN, REB and Novo Plano.

The actuarial calculations and surveys made by the advisory firm, in accordance with the CPC Technical Pronouncement 33 (R1), approved by CMN Resolution No. 4,877/2020, support caixa's equity and profit or loss accounting.

CAIXA is partially responsible for covering the liabilities of the CAIXA Health, REG/REPLAN, REB and Novo Plano plans, and is fully responsible for covering commitments made to aid and meal vouchers and to PREVHAB's assisted.

In relation to the liabilities existing in FUNCEF, classified as probable loss and already provided for, they are captured in the actuarial calculation and, according to the proportion of 50% liability, make up CAIXA's actuarial reserve.

Regarding liabilities classified by FUNCEF as possible loss, as they are reclassified as probable losses, they will be provided for in the related plans and therefore these amounts will make up CAIXA's actuarial calculation, and their impacts are recognized at the reporting date of the first half subsequent to the reclassification of these liabilities.

(i.1) Recognition of actuarial gains and losses

CAIXA's accounting policy, when recognizing actuarial gains and losses recognized in its financial statements, for social security and social security plans and post-employment benefits structured as defined benefits, as determined by Technical Pronouncement CPC 33 (R1), consists of recognizing all actuarial gains and losses in the period in which an equity valuation adjustment occurs.

Under the plans in which the Company has reported a net actuarial asset, they are limited to the amount of economic benefit that CAIXA may enjoy, and are calculated as the present value of cash flows from the amounts reversed from the plans to CAIXA or the actual reduction in future contributions, if any. No economic benefits for which the sponsor was recognized for the period presented by the Company.

In relation to pension plans that have defined contribution structured benefits, in accordance with CPC Technical Pronouncement 33 (R1) and in accordance with the nature of the benefit, they do not generate actuarial gains or losses to be recognized by CAIXA.

(i.2) Main assumptions adopted for the actuarial valuation of plans:

According to Technical Pronouncement CPC 33 (R1), the actuarial assessment of defined benefit plans requires that assumptions (financial and demographic) be used that reflect the entity's best estimates of the variables that will determine the final cost of providing these benefits to its employees.

The calculation of the annual actuarial discount interest rate considers the remuneration rate of top level federal government bonds used as reference, considering the lack of securities with the conditions provided for by CPC Technical Pronouncement 33 (R1). This alternative is established by that standard.

Among the main actuarial assumptions adopted by Saúde CAIXA, we highlight the Aging Factor, used to measure the cost difference between the different ages of the participants covered by the plan. The aging factor adopted on June 30, 2024 is 3.21%.

(i.3) Financial and demographic assumptions considered in the actuarial calculations of benefit plans

Description	INDIVIDUAL / CONSOLIDATED					
	Saúde CAIXA		Allowance/Basket-food		Assisted from EX-PREVHAB	
	06/30/2024	12/31/2023	06/30/2024	12/31/2023	06/30/2024	12/31/2023
Nominal discount rate (p.a.)	9.66%	8.49%	9.68%	8.43%	9.69%	8.41%
Actual discount rate (p.a.)	6.47%	5.33%	6.49%	5.27%	6.50%	5.25%
Actual salary growth rate (p.a.)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Actual growth rate of projected benefits (p.a.)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Annual inflation rate	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Turnover rate	Turnover table - experience caixa 2023	Turnover table - experience caixa 2023	Not applicable	Not applicable	Not applicable	Not applicable
General mortality table	RP 2000, segregated by gender and smoothened by 20%	RP 2000, segregated by gender and smoothened by 20%	RP 2000, segregated by gender and smoothened by 20%	RP 2000, segregated by gender and smoothened by 20%	RP 2000, segregated by gender and smoothened by 20%	RP 2000, segregated by gender and smoothened by 20%
Disability table	Weak Light CSO (Social Contribution Tax) - 58	Weak Light CSO (Social Contribution Tax) - 58	Not applicable CSO (Social Contribution Tax) - 58	Not applicable CSO (Social Contribution Tax) - 58	Not applicable CSO (Social Contribution Tax) - 58	Not applicable CSO (Social Contribution Tax) - 58
Mortality table for the disabled						
Start of retirement	Retirement benefit table CAIXA/Deloitte 2023	Retirement benefit table CAIXA/Deloitte 2023	Not applicable	Not applicable	Not applicable	Not applicable

Description	INDIVIDUAL / CONSOLIDATED							
	REG/REPLAN Settled		REG/REPLAN Unsettled		REB		Novo Plano	
	06/30/2024	12/31/2023	06/30/2024	12/31/2023	06/30/2024	12/31/2023	06/30/2024	12/31/2023
Nominal discount rate (p.a.)	9.66%	8.47%	9.66%	8.48%	9.65%	8.51%	9.64%	8.55%
Actual discount rate (p.a.)	6.47%	5.31%	6.47%	5.32%	6.46%	5.35%	6.45%	5.39%
Actual salary growth rate (p.a.)	Not applicable	Not applicable	2.26%	2.26%	3.06%	3.06%	2.99%	2.99%
Actual growth rate of projected benefits (p.a.)	0.35%	0.35%	0.35%	0.35%	Not applicable	Not applicable	Not applicable	Not applicable
Annual inflation rate	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Turnover rate	Not applicable	Not applicable	Not applicable	Not applicable	FUNCEF REB 2019 Experience RP 2000, segregated by gender and smoothed by 20%	FUNCEF REB 2019 Experience RP 2000, segregated by gender and smoothed by 20%	FUNCEF Novo Plano 2022 Experience RP 2000, segregated by gender and smoothed by 20%	FUNCEF Novo Plano 2022 Experience RP 2000, segregated by gender and smoothed by 20%
General mortality table	RP 2000, segregated by gender and smoothed by 20%	RP 2000, segregated by gender and smoothed by 20%	RP 2000, segregated by gender and smoothed by 20%	RP 2000, segregated by gender and smoothed by 20%	RP 2000, segregated by gender and smoothed by 20%	RP 2000, segregated by gender and smoothed by 20%	RP 2000, segregated by gender and smoothed by 20%	RP 2000, segregated by gender and smoothed by 20%
Disability table	Weak Light CSO (Social Contribution Tax) - 58	Weak Light CSO (Social Contribution Tax) - 58	Weak Light CSO (Social Contribution Tax) - 58	Weak Light CSO (Social Contribution Tax) - 58	Weak Light CSO (Social Contribution Tax) - 58	Weak Light CSO (Social Contribution Tax) - 58	Weak Light CSO (Social Contribution Tax) - 58	Weak Light CSO (Social Contribution Tax) - 58
Mortality table for the disabled								
Start of retirement	Men - 53 years Women - 48 years	Men - 53 years Women - 48 years	Experience in retirement under 2020 reg/REPLAN	Experience in retirement under 2020 reg/REPLAN	Retirement benefit table CAIXA/Deloitte 2023 both men and women	Retirement benefit table CAIXA/Deloitte 2023 both men and women	Retirement benefit table CAIXA/Deloitte 2023	Retirement benefit table CAIXA/Deloitte 2023

(i.4) Differences in assumptions of the social security plans

Description	INDIVIDUAL / CONSOLIDATED				
	REG/REPLAN Settled	REG/REPLAN Unsettled	REB	Novo Plano	FUNCEF (Tax for Tax Funcef)
Actual discount rate (p.a.)	6.47%	6.47%	6.46%	6.45%	4.5% for all plans
Valuation of assets - government bonds	Marked to market	Marked to market	Marked to market	Marked to market	Marked on the curve/market
Capitalization system	Projected unit credit	Projected unit credit	Projected unit credit	Projected unit credit	Aggregate Method

(i.5) Change in present value of the liability

The present value of the obligation - VPO is about the final costs determined at present value of the defined benefit plans for the sponsoring entities. In order to measure those costs, the Company considers several variables, such as salaries at the date the benefit is granted, turnover and mortality, employee contributions and health care cost trends. Therefore, this is an actuarial assessment whose primary purpose is to determine, as accurately as possible, the amount of obligation resulting from the employee's service in current and past periods.

The Projected Unit Credit Method is used to determine the present value of defined benefit obligations, the related current service cost and, when applicable, the cost of past service. It is also known as the "accrued benefit method" and notes each length of service as the origin of an additional unit of the right to the benefit and measures each unit separately to construct the final obligation.

Description	INDIVIDUAL / CONSOLIDATED									
	Saúde CAIXA			Allowance/Basket-food			EX-PREVHAB Assisted			
	1st semester of 2024	Year 2023	1st semester of 2023	1st semester of 2024	Year 2023	1st semester of 2023	1st semester of 2024	Year 2023	1st semester of 2023	
VPO at the beginning of the period	(12,088,211)	(10,513,464)	(10,513,464)	(1,934,048)	(1,842,961)	(1,842,961)	(77,059)	(72,862)	(72,862)	
Current service cost	(123,240)	(223,271)	(103,060)	-	-	-	-	-	-	
Interest cost on VPO	(493,652)	(964,689)	(470,001)	(77,598)	(161,433)	(81,117)	(3,067)	(5,932)	(3,183)	
Actuarial gains/(losses) remeasurements:	389,167	(1,182,805)	(1,556,175)	34,439	(133,298)	(211,472)	12,750	(5,510)	2,186	
Adjustment in experience	(946,598)	(120,959)	(72,170)	(138,312)	(9,958)	(67,852)	7,418	(5,111)	3,645	
Changes in demographic assumptions	17,941	279,423	-	-	-	-	-	(197)	-	
Changes in financial assumptions	1,317,824	(1,341,269)	(1,484,005)	172,751	(123,340)	(143,620)	5,332	(202)	(1,459)	
Benefits paid directly by the plan	-	-	-	-	-	-	3,687	7,245	3,557	
Benefits paid directly by the company	426,686	796,018	386,482	101,832	203,644	101,287	-	-	-	
VPO at the end of the period	(11,889,250)	(12,088,211)	(12,256,218)	(1,875,375)	(1,934,048)	(2,034,263)	(63,689)	(77,059)	(70,302)	

Description	INDIVIDUAL / CONSOLIDATED											
	REG/REPLAN Settled		REG/REPLAN Unsettled				REB		Novo Plano			
	1st semester of 2024	Year 2023	1st semester of 2023	1st semester of 2024	Year 2023	1st semester of 2023	1st semester of 2024	Year 2023	1st semester of 2023	1st semester of 2024	Year 2023	1st semester of 2023
VPO at the beginning of the period	(71,312,057)	(65,244,834)	(65,244,834)	(7,520,794)	(6,610,869)	(6,610,869)	(854,794)	(729,022)	(729,022)	(5,175,920)	(4,388,031)	(4,388,031)
Current service cost	-	-	-	-	-	-	-	-	-	(51,864)	(97,676)	(42,138)
Interest cost on VPO	(2,904,744)	(5,832,345)	(2,905,137)	(313,854)	(616,156)	(301,875)	(35,266)	(67,472)	(32,729)	(225,424)	(441,459)	(209,976)
Contributions paid from participants	-	-	-	(18,877)	(35,958)	(18,380)	(5,353)	(13,215)	(7,294)	(816)	(12,454)	(3,798)
Actuarial gains/(losses) remeasurements:	6,680,586	(5,206,804)	(7,187,441)	710,585	(732,358)	(948,297)	124,144	(99,964)	(112,643)	867,095	(474,731)	(815,310)
Adjustment in experience	(149,016)	(4,081,188)	(4,784,705)	(49,478)	(618,811)	(533,062)	5,053	(92,146)	(47,007)	(33,175)	(13,071)	(156,606)
Changes in demographic assumptions	-	85,034	-	-	2,504	-	-	17,281	-	-	(103,599)	-
Changes in financial assumptions	6,829,602	(1,210,650)	(2,402,736)	760,063	(116,051)	(415,235)	119,091	(25,099)	(65,636)	900,270	(358,061)	(658,704)
Benefits paid directly by the plan	2,572,792	4,971,926	2,485,631	245,545	474,547	238,091	28,933	54,879	27,193	123,776	238,431	119,859
VPO at the end of the period	(64,963,423)	(71,312,057)	(72,851,781)	(6,897,395)	(7,520,794)	(7,641,330)	(742,336)	(854,794)	(854,495)	(4,463,153)	(5,175,920)	(5,339,394)

CGPAR's Resolution No. 25 established that federal state-owned companies that sponsor supplemental retirement benefit plans structured as defined benefits should change these plans. Among the items defined by the resolution, we highlight: the closing of the plan to new accessions; exclusion of provisions which show the percentages of contribution for funding benefit plans and that are incorporated into their regulations; adopting average of at least the last thirty-six participation salaries as the calculation base of the actual calculation base of the supplemental/supplemental retirement benefit by time of contribution/service; adopting a ceiling for participation salaries does not exceed the higher compensation for the sponsoring company's non-by-articles of organization; link between the adjustment in assisted parties' benefits and the plan's index; the delinking of the supplemental/supplemental retirement benefits from the benefit paid by the Brazilian Social Security System; and linking the supplemental/supplemental retirement benefits amounts to a hypothetical GSR.

(i.6) Change in fair value of assets

The plans' assets consist of the amounts of funds (principal and profitability of interest, dividends and other revenues) held by the entity or pension fund to meet the actuarial obligations of each benefit plan sponsored by CAIXA. These funds are measured at fair value, i.e. considering what would actually be received for the sale of an asset or what would be paid for the transfer of a liability in an untimely transaction between market participants at the measurement date. Some of the plan's assets consist of structured funds whose measurement criterion is specifically evaluated by CAIXA.

Supplemental health care plans and food allowances are directly managed by CAIXA and do not have assets. The reconciliation shown below shows the evolution of the fair value of assets - FVTPL:

Description	INDIVIDUAL / CONSOLIDATED								
	Assisted from EX-PREVHAB			REG/REPLAN Settled			REG/REPLAN Unsettled		
	1st semester of 2024	Year 2023	1st semester of 2023	1st semester of 2024	Year 2023	1st semester of 2023	1st semester of 2024	Year 2023	1st semester of 2023
VJA at the beginning of the period	77,059	72,862	72,862	51,273,376	49,811,650	49,811,650	6,775,916	6,422,722	6,422,722
Interest income	3,067	5,932	3,183	2,104,392	4,210,533	2,236,782	282,495	551,737	293,547
Income on assets that are higher (lower) than the discount rate	(12,750)	5,510	(2,186)	(3,396,593)	47,263	(1,665,692)	(568,265)	164,422	(244,625)
Employer's contributions	-	-	-	555,448	1,081,843	527,632	31,269	60,579	30,535
Contributions from plan participants	-	-	-	579,770	1,094,013	536,750	20,817	51,002	27,394
Benefits paid by the plan	(3,687)	(7,245)	(3,557)	(2,572,792)	(4,971,926)	(2,485,631)	(245,545)	(474,546)	(238,091)
VJA at the end of the period	63,689	77,059	70,302	48,543,601	51,273,376	48,961,491	6,296,687	6,775,916	6,291,482

Description	INDIVIDUAL / CONSOLIDATED					
	REB				Novo Plano	
	1st semester of 2024	Year 2023	1st semester of 2023	1st semester of 2024	Year 2023	1st semester of 2023
VJA at the beginning of the period	781,639	622,529	622,529	3,473,930	2,185,272	2,185,272
Interest income	32,648	58,443	28,322	145,905	294,038	100,432
Income on assets that are higher (lower) than the discount rate	(20,525)	131,416	95,826	(916,502)	1,076,773	2,350,397
Employer's contributions	5,228	10,915	5,482	67,746	143,824	77,763
Contributions from plan participants	5,353	13,215	7,294	816	12,454	3,798
Benefits paid by the plan	(28,933)	(54,879)	(27,193)	(123,775)	(238,431)	(119,859)
VJA at the end of the period	775,410	781,639	732,260	2,648,120	3,473,930	4,597,803

(i.7) Reconciliation of the plans' assets/(liabilities) recognized in the balance sheet

The net amount of the asset/liability arises from the reconciliation of the plans' actuarial liabilities to the related amounts of assets measured at fair value. A possible deficit (liabilities) allows the sponsoring entity to have the need to provide for funds to meet the incremental actuarial obligation reported by the sponsor, as the entity participates in the plan (sharing effect). The existence of surplus (assets) in turn may lead to the reversal of the plan amounts on behalf of the sponsoring entity and the sponsored entities, to the extent of their ownership interests, and should take into account the limited recognition of the actuarial asset (effect of the asset ceiling). The effect of the restriction on actuarial obligations is observed for supplemental pension plans, i.e. risks are shared with the participants and assisted participants of each plan, in order to limit actuarial responsibility to be recognized by CAIXA.

Description	INDIVIDUAL / CONSOLIDATED								
	Saúde CAIXA			Allowance/Basket-food			Assisted from EX-PREVHAB		
	1st semester of 2024	Year 2023	1st semester of 2023	1st semester of 2024	Year 2023	1st semester of 2023	1st semester of 2024	Year 2023	1st semester of 2023
VPO at the end of the period	(11,889,250)	(12,088,211)	(12,256,218)	(1,875,375)	(1,934,048)	(2,034,263)	(63,689)	(77,059)	(70,302)
VJA at the end of the period	-	-	-	-	-	-	63,689	77,059	70,302
Surplus/(deficit) of the plan	(11,889,250)	(12,088,211)	(12,256,218)	(1,875,375)	(1,934,048)	(2,034,263)	-	-	-
Net assets/ (liabilities)	(11,889,250)	(12,088,211)	(12,256,218)	(1,875,375)	(1,934,048)	(2,034,263)	-	-	-

Description	INDIVIDUAL / CONSOLIDATED											
	REG/REPLAN Settled		REG/REPLAN Unsettled				REB		Novo Plano			
	1st semester of 2024	Year 2023	1st semester of 2023	1st semester of 2024	Year 2023	1st semester of 2023	1st semester of 2024	Year 2023	1st semester of 2023	1st semester of 2024	Year 2023	1st semester of 2023
VPO at the end of the period	(64,963,423)	(71,312,057)	(72,851,781)	(6,897,395)	(7,520,794)	(7,641,330)	(742,336)	(854,794)	(854,495)	(4,463,153)	(5,175,920)	(5,339,394)
VJA at the end of the period	48,543,601	51,273,376	48,961,491	6,296,687	6,775,916	6,291,482	775,410	781,639	732,260	2,648,120	3,473,930	4,597,803
Surplus/(deficit) of the plan	(16,419,822)	(20,038,681)	(23,890,290)	(600,708)	(744,878)	(1,349,848)	33,074	(73,155)	(122,235)	(1,815,033)	(1,701,990)	(741,591)
Effect of the asset limit	-	-	-	-	-	-	(33,074)	-	-	-	-	-
Effect of the restriction on the actuarial liability (Risk Sharing)	8,209,911	10,019,340	11,945,145	300,354	372,439	674,924	-	35,578	61,118	907,516	850,995	370,795
Net assets/ (liabilities)	(8,209,911)	(10,019,341)	(11,945,145)	(300,354)	(372,439)	(674,924)	-	(37,577)	(61,117)	(907,517)	(850,995)	(370,796)

(i.8) Maturity profile of the defined benefit obligation

Description	INDIVIDUAL / CONSOLIDATED						
	Saúde CAIXA	Allowance/Basket-food	Assisted from EX-PREVHAB	REG/REPLAN Settled	REG/REPLAN Unsettled	REB	Novo Plano
Expected benefits will be paid at the end of the annual tax period June 30, 2025	1,012,009	197,972	7,309	5,497,209	566,164	53,875	247,438
Expected benefits will be paid at the end of the annual tax period June 30, 2026	930,225	180,317	6,672	5,117,458	527,662	50,913	241,409
Expected benefit payments at the end of the annual tax period June 30, 2027	853,969	163,999	6,067	4,759,470	491,532	48,171	234,667
Expected benefit payments at the end of the annual tax period June 30, 2028	802,083	148,921	5,493	4,422,549	457,776	45,491	227,384
Expected benefit payment at the end of the annual tax period June 30, 2029 or later	8,290,964	1,184,166	38,148	45,166,737	4,854,261	543,886	3,512,255
Total	11,889,250	1,875,375	63,689	64,963,423	6,897,395	742,336	4,463,153
<i>Duration of actuarial liabilities as of June 30, 2024</i>	9.34 years old	7.19 years old	6.37 years old	8.90 years	9.15 years	10.20 years	12.18 years

(i.9) Defined benefit cost recognized in profit or loss

Description	INDIVIDUAL / CONSOLIDATED								
	Saúde CAIXA			Allowance/Basket-food			REG/REPLAN Settled		
	1st semester of 2024	Year 2023	1st semester of 2023	1st semester of 2024	Year 2023	1st semester of 2023	1st semester of 2024	Year 2023	1st semester of 2023
Current service cost	(123,240)	(223,271)	(103,060)	-	-	-	-	-	-
Interest cost on VPO	(493,652)	(964,689)	(470,001)	(77,598)	(161,433)	(81,117)	(1,452,372)	(2,916,173)	(1,452,569)
Interest income on assets	-	-	-	-	-	-	1,052,196	2,105,267	1,118,391
Revenue recognized in profit or loss	(616,892)	(1,187,960)	(573,061)	(77,598)	(161,433)	(81,117)	(400,176)	(810,906)	(334,178)

Description	INDIVIDUAL / CONSOLIDATED								
	REG/REPLAN Unsettled			REB			Novo Plano		
	1st semester of 2024	Year 2023	1st semester of 2023	1st semester of 2024	Year 2023	1st semester of 2023	1st semester of 2024	Year 2023	1st semester of 2023
Current service cost	-	-	-	-	-	-	(51,864)	(97,676)	(42,138)
Interest cost on VPO	(156,927)	(308,078)	(150,938)	(17,633)	(33,736)	(16,365)	(112,712)	(220,730)	(104,988)
Interest income on assets	141,248	275,869	146,774	16,324	29,222	14,161	72,953	147,019	50,216
Revenue recognized in profit or loss	(15,679)	(32,209)	(4,164)	(1,309)	(4,514)	(2,204)	(91,623)	(171,387)	(96,910)

(i.10) Amounts recognized in OCI

Description	Saúde CAIXA		Allowance/Basket-food		REG/REPLAN Consolidated		REB		Novo Plano	
	06/30/2024	12/31/2023	06/30/2024	12/31/2023	06/30/2024	12/31/2023	06/30/2024	12/31/2023	06/30/2024	12/31/2023
Opening balance	(2,688,704)	(1,627,418)	(774,135)	(691,970)	(5,795,902)	(5,719,015)	(11,599)	(17,247)	(371,963)	(524,834)
Equity valuation adjustments	389,167	(1,182,804)	34,439	(133,297)	87,820	(139,794)	32,658	10,269	(32,644)	277,947
Tax effects	234,736	121,518	(6,646)	51,132	(39,519)	62,907	(14,696)	(4,621)	14,690	(125,076)
Ending balance	(2,064,801)	(2,688,704)	(746,342)	(774,135)	(5,747,601)	(5,795,902)	6,363	(11,599)	(389,917)	(371,963)

(i.11) Composition of the plans' assets

Supplemental health care and assistance/basket-of-food items are managed directly by CAIXA and do not have assets. The assets of the PREVHAB assisted benefit plan consist solely of fixed-rate financial investments.

Description	INDIVIDUAL / CONSOLIDATED							
	REG/REPLAN Settled		REG/REPLAN Unsettled		REB		Novo Plano	
	06/30/2024	12/31/2023	06/30/2024	12/31/2023	06/30/2024	12/31/2023	06/30/2024	12/31/2023
Fixed income	36,830,415	37,400,390	4,913,650	5,222,991	565,493	580,713	1,953,178	2,575,845
Variable rate	5,469,125	7,818,991	696,908	893,156	124,129	135,777	395,687	560,444
Structured investments	308,337	352,763	55,093	61,501	4,094	4,490	10,288	15,653
Real estate investments	4,318,684	4,455,119	502,541	514,214	34,106	31,208	70,051	86,517
Transactions with participants	1,294,649	1,246,113	90,826	84,054	23,006	20,610	95,400	111,199
Investments abroad	-	-	-	-	23,588	8,841	123,181	124,272
Certificates of certificate of payment	322,390	-	37,669	-	994	-	335	-
Total	48,543,600	51,273,376	6,296,687	6,775,916	775,410	781,639	2,648,120	3,473,930

(i.12) Properties owned by the plans occupied by CAIXA

Description	INDIVIDUAL / CONSOLIDATED							
	REG/REPLAN Settled		REG/REPLAN Unsettled		REB		Novo Plano	
	06/30/2024	12/31/2023	06/30/2024	12/31/2023	06/30/2024	12/31/2023	06/30/2024	12/31/2023
Properties - leased to CAIXA	256,355	319,361	27,452	34,199	3,395	4,229	2,989	3,723
Total	256,355	319,361	27,452	34,199	3,395	4,229	2,989	3,723

FUNCEF does not have financial instruments issued by CAIXA (CPC33 (R1), item 143, in its assets.

(i.13) (Expenses)/ Expected revenues and payments for the next six-month period

INDIVIDUAL / CONSOLIDATED						
Expected income (expenses) – CPC 33 (R1)						
Description	Saúde CAIXA	Allowance/Basket- food	REG/REPLAN Settled	REG/REPLAN Unsettled	REB	Novo Plano
	12/31/2024	12/31/2024	12/31/2024	12/31/2024	12/31/2024	12/31/2024
Current service cost	(109,619)	-	-	-	-	36,202
Interest cost on the VPO	(550,044)	(86,019)	3,006,251	327,353	34,532	221,168
Interest income on the plan's assets	-	-	(2,267,723)	(298,395)	(36,642)	(125,040)
Interest on the asset ceiling	-	-	-	-	2,110	-
Interest on the effect of <i>Risk Sharing</i>	-	-	(369,264)	(14,479)	-	(48,064)
Total recognized revenue (expense)/revenue in the next period	(659,663)	(86,019)	369,264	14,479	-	84,266

INDIVIDUAL / CONSOLIDATED						
Expected payments – CPC 33 (R1)						
Description	Saúde CAIXA	Allowance/Basket- food	REG/REPLAN Settled	REG/REPLAN Unsettled	REB	Novo Plano
	12/31/2024	12/31/2024	12/31/2024	12/31/2024	12/31/2024	12/31/2024
Benefits	506,005	98,986	-	-	-	-
Risk contributions	-	-	-	3,633	5,304	67,880
Extraordinary contributions	-	-	-	20,808	45	960
Outstanding contributions	-	-	567,937	-	-	-
Total payments expected for the plan	506,005	98,986	567,937	24,441	5,349	68,840

(i.14) Sensitivity analysis of the main financial and demographic assumptions

The purpose of the sensitivity analysis is to measure how the defined benefit obligation would be affected by changes in certain significant actuarial assumptions, maintained all other constants.

INDIVIDUAL/CONSOLIDATED						
Sensitivity analysis of the main assumptions – CPC 33 (R1)						
Description	Biometric table		Discount rate		Aging Factor	
	+ 1 year at age	- 1 year at age	+ 0.25%	- 0.25%	+ 1%	- 1%
Saúde CAIXA						
Interest cost	(564,895)	(541,552)	(552,094)	(547,863)	(577,477)	(527,454)
Present value of the liability	(12,210,969)	(11,576,706)	(11,643,548)	(12,145,216)	(12,476,392)	(11,406,571)
Allowance/Basket-food						
Interest cost	(83,673)	(88,344)	(86,755)	(85,254)	Not applicable	Not applicable
Present value of the liability	(1,826,922)	(1,923,393)	(1,845,486)	(1,906,239)	Not applicable	Not applicable
EX-PREVHAB						
Interest cost	(2,845)	(2,977)	(2,862)	(2,960)	Not applicable	Not applicable
Present value of the liability	(62,335)	(65,060)	(62,694)	(64,715)	Not applicable	Not applicable
REG/REPLAN settled						
Interest cost	(2,948,094)	(3,062,906)	(2,936,751)	(3,073,051)	Not applicable	Not applicable
Present value of the liability	(63,759,847)	(66,135,902)	(63,525,116)	(66,345,857)	Not applicable	Not applicable
REG/REPLAN Unsettled						
Interest cost	(313,652)	(325,445)	(312,146)	(327,017)	Not applicable	Not applicable
Present value of the liability	(6,774,161)	(7,018,220)	(6,742,997)	(7,050,747)	Not applicable	Not applicable
REB						
Interest cost	(33,804)	(35,214)	(33,808)	(36,073)	Not applicable	Not applicable
Present value of the liability	(727,267)	(756,480)	(727,343)	(774,263)	Not applicable	Not applicable
Novo Plano						
Interest cost	(205,396)	(212,713)	(200,403)	(217,827)	Not applicable	Not applicable
Present value of the liability	(4,383,490)	(4,535,257)	(4,279,958)	(4,641,309)	Not applicable	Not applicable

(j) Expenses recognized with defined contribution pension plans

Description	INDIVIDUAL / CONSOLIDATED		
	1st semester of 2024	Year 2023	1st semester of 2023
REB	28,355	53,175	27,378
Novo Plano	679,716	1,236,916	630,124
Total	708,071	1,290,091	657,502

(k) Expenses recognized to cover risks from legal cases related to benefit plans

Description	INDIVIDUAL / CONSOLIDATED		
	1st semester of 2024	Year 2023	1st semester of 2023
Legal cases	234	523	373
Total	234	523	373

Note 22 – Other liabilities

Description	INDIVIDUAL		CONSOLIDATED	
	06/30/2024	12/31/2023	06/30/2024	12/31/2023
Interbank and interbranch accounts	15,089,281	13,669,646	15,089,281	13,669,646
Credores for resources to be released	10,033,775	7,196,583	10,033,775	7,196,583
Sundry payables – domestic	7,054,164	6,322,522	7,071,133	6,327,152
Social charges and liabilities established by the Entity's by-laws	866,695	4,064,976	1,018,668	4,295,833
Provision for payments to be made	5,647,663	4,005,806	5,648,568	4,027,470
Payables to related companies	499,904	598,430	501,786	598,430
Payment services	460,629	455,544	460,629	455,544
Collected taxes and other	1,038,658	286,580	1,038,658	286,580
Sundry liabilities	549,147	493,469	549,147	493,469
Total	41,239,916	37,093,556	41,411,645	37,350,707
Current liabilities	41,239,916	37,093,556	41,411,645	37,350,707
Non-current liabilities	-	-	-	-

Note 23 – Equity

(a) Reconciliation of equity – INDIVIDUAL vs. CONSOLIDATED

Discrimination	06/30/2024	12/31/2023
Equity - INDIVIDUAL	98,974,672	93,220,539
IHCD – Eligible for Capital	34,327,964	33,047,743
Non-controlling interests	2,221,029	2,206,978
Equity - CONSOLIDATED	135,523,665	128,475,260

In the individual financial statements, hybrid capital and debt instruments eligible to make up core capital are recognized as liabilities and their finance charges are recognized as operating expenses, while in the consolidated financial statements they are reclassified to equity, according to the understanding and guidelines of the Central Bank of Brazil in order to improve the quality of these consolidated financial statements.

(b) Classification into the levels required under the Basel Accord

In compliance with CMN Resolutions No. 4,955/2021 and No. 4,958/2021, which set minimum level 1 capital + level 2 capital for financial institutions, according to the volumes of its operations, as of June 30, 2024 CAIXA has a Basel capital ratio (level 16/RWA) equal to 16.40% (December 31, 2023 – 16.68%) (note 33), above the regulatory minimum required in Brazil, which is 11.5%.

(c) Profit reserves

Profit reserves consist of legal reserves, calculated at the rate of 5% on profit, lottery reserve and operating margin reserve.

The lottery reserves consist of the result of the management of federal beteries that fall under CAIXA as the performer of these public services to be added to its equity.

The operating margin reserve is set up according to a reason for the percentage considered to be up to 100% of the balance of profit less the appropriation to the legal reserve, for unrealized profit reserves, for reserves for contingencies, for tax incentive reserve and for minimum payment (25% of adjusted profit) of dividends and interest on equity capital. up to the limit of 80% of share capital.

Description	06/30/2024	12/31/2023
Revaluation reserves	212,066	215,884
Profit reserves	19,388,792	20,325,908
Legal reserve	6,112,183	6,112,183
Reserve established by the Bank's by-laws - lotteries (1)	1	937,117
Reserves established by the Bank's by-laws - operating margin	13,276,608	13,276,608

(1) The variation arises from the incorporation of the Lottery Reserve into the Share Capital that occurred in March 2024.

(d) Dividends and interest on equity capital

According to the Company's bylaws and approved parameters, the distribution of profit for the year is at least twenty-five percent (25%) of adjusted profit, as defined in the bylaws.

The distribution of profit for the year is approved by shareholders at their annual meeting after the Board of Directors decides on a proposal by the Board of Directors, considering the provisions of the Statutory Audit Committee and the conditions of CAIXA's bylaws.

In order to calculate dividend liabilities, the Company calculates interest on equity capital calculated according to the long-term interest rate for the period on adjusted equity, up to 50% of the period's profit.

On March 26, 2024, CAIXA paid interest on equity capital to the National Treasury Department and dividends for 2023, totaling R\$2,792,630.

Note 24 – Service fee income

In addition to the typical services provided by a financial institution delegated by the federal government, CAIXA operates as an agent of funds and programs, including the Fundo de Garantia do Tempo de Serviço (FGTS) and federal lotteries on an exclusive basis.

As the Federal Government's main partner in carrying out social programs, CAIXA receives fees arising from the payment of income transfer programs, including the Novo Bolsa Família, Seguro Desemprego, and the Abono Salarial.

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st semester	1st semester	1st semester	1st semester
Government services	4,690,146	4,477,888	4,746,171	4,477,888
Management and development of entities and programs	3,740,647	3,650,182	3,796,672	3,650,182
FGTS	1,564,926	1,442,440	1,564,926	1,442,440
Lotteries	1,317,273	1,133,241	1,373,298	1,133,241
FIES	214,860	219,107	214,860	219,107
Minha Casa Minha Vida	75,931	160,460	75,931	160,460
Program Saneamento para todos	269,930	156,740	269,930	156,740
Other entities and programs	297,727	538,194	297,727	538,194
Transfer of benefits	724,652	637,740	724,652	637,740
Guarantees given - operating agent	224,847	189,966	224,847	189,966
Checking account and banking fees	2,003,599	1,893,593	2,003,526	1,893,539
Partnership and collection	1,099,188	1,166,265	1,099,188	1,166,265
Debit and credit cards	1,386,000	1,301,240	1,426,786	1,330,255
Loan transactions	1,334,037	1,181,763	1,334,037	1,181,763
Investment funds	263,072	245,630	1,222,886	1,166,990
Insurance, capitalization, pension plan and consortia	397,408	366,695	1,393,270	1,242,541
Other	138,555	71,017	158,116	85,035
Total	11,312,005	10,704,091	13,383,980	12,544,276

Note 25 – Personnel expenses

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st semester	1st semester	1st semester	1st semester
Wages	(8,552,310)	(8,041,447)	(8,617,656)	(8,110,736)
Benefits	(2,033,595)	(1,947,010)	(2,211,194)	(2,095,992)
Labor damages (1)	(979,904)	(102,478)	(979,904)	(102,478)
Other	(42,110)	(35,634)	(49,397)	(36,209)
Social charges	(3,561,160)	(3,332,316)	(3,590,819)	(3,359,785)
Social security	(2,016,943)	(1,891,289)	(2,034,492)	(1,906,526)
FGTS	(672,309)	(630,713)	(677,146)	(635,997)
Supplemental retirement benefit plan	(662,649)	(615,379)	(668,611)	(620,803)
Other charges	(209,259)	(194,935)	(210,570)	(196,459)
Total	(15,169,079)	(13,458,885)	(15,448,970)	(13,705,200)

(1) Increase in expenses on indemnities and aid granted to the 2024 Voluntary Termination Program,

Note 26 – Other administrative expenses

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st semester	1st semester	1st semester	1st semester
Data processing	(1,070,451)	(1,065,550)	(1,078,005)	(1,073,746)
Leases and leases of assets	(1,003,345)	(1,168,315)	(1,003,345)	(1,168,315)
Third-party services	(516,878)	(450,228)	(516,878)	(450,228)
Surveillance and security services	(483,269)	(383,274)	(483,269)	(383,274)
Depreciation/Impairment	(468,095)	(439,740)	(468,111)	(439,747)
Maintenance and conservation of assets	(507,834)	(451,584)	(507,834)	(451,670)
Amortization/Impairment	(740,444)	(507,184)	(740,444)	(507,184)
Transportation services	(319,364)	(301,697)	(319,364)	(301,697)
Specialized services	(385,857)	(339,270)	(388,787)	(341,479)
Communications	(277,636)	(207,283)	(277,659)	(207,301)
Water and electricity	(275,881)	(256,972)	(275,881)	(256,972)
Financial system services	(202,404)	(201,778)	(202,976)	(202,560)
Advertising	(143,616)	(60,570)	(143,716)	(60,570)
Material	(83,240)	(59,646)	(83,255)	(59,657)
Promotions and public relations	(39,538)	(13,567)	(39,538)	(13,569)
Other	(160,296)	(135,794)	(210,438)	(181,005)
Total	(6,678,148)	(6,042,452)	(6,739,500)	(6,098,974)

Note 27 – Tax expenses

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st semester	1st semester	1st semester	1st semester
COFINS (Tax for Social Security Contributions)	(1,345,063)	(1,336,820)	(1,481,289)	(1,457,587)
ISS	(418,397)	(387,270)	(472,666)	(433,356)
PIS/PASEP (Contribution for Social Integration Program)	(218,594)	(217,254)	(245,806)	(241,052)
IPTU	(86,281)	(84,360)	(86,281)	(84,360)
Other	(36,263)	(34,672)	(36,726)	(35,683)
Total	(2,104,598)	(2,060,376)	(2,322,768)	(2,252,038)

Note 28 – Other operating income

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st semester	1st semester	1st semester	1st semester
Expense recovery	1,023,111	876,605	994,867	853,261
Commissions and cash fees – financial agent FGTS	1,665,871	1,192,487	1,665,871	1,192,487
Adjustment for inflation on sundry transactions	729,015	795,320	680,362	750,541
Deferred monthly commissions and share fees – financial agent FGTS (1)	1,230,893	956,187	1,230,893	956,187
Recovery of operating losses	146,697	335,710	146,700	335,710
Right of use - CAIXA Network	194,831	194,831	194,831	194,831
Specific credits	-	82,296	-	82,296
Credit card	84,602	73,036	84,602	73,036
Commissions and fees on transactions	58,789	20,613	151,411	99,225
Discount on the acquisition of royalties	8,265	8,265	8,265	8,265
Trade Credit	7,219	6,783	7,219	6,783
Other	166,750	119,279	166,937	23,838
Total	5,316,043	4,661,412	5,331,958	4,576,460

(1) CAIXA recognizes revenues for individual homeowners loans granted under FGTS subsidies, up to the limit of contract costs. In June 2024, it recognized the amount of R\$9,458.43 reais (In June 2023 - R\$9,241.72 reais), totaling 160,255 agreements in the first semester of 2024 (129,033 agreements in the first semester of 2023).

Note 29 – Other operating expenses

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st semester	1st semester	1st semester	1st semester
Lottery companies and business partners	(2,139,918)	(2,053,869)	(2,139,918)	(2,053,869)
Post-employment benefit	(1,028,174)	(946,436)	(1,028,174)	(946,436)
Operational risk losses	(701,841)	(788,963)	(701,841)	(788,963)
Fund and program obligations	(523,835)	(306,624)	(523,835)	(306,624)
Credit card	(723,721)	(505,208)	(724,750)	(505,230)
Real estate financing	(500,430)	(537,152)	(500,430)	(537,152)
Social benefits	(348,424)	(542,694)	(348,424)	(542,694)
Properties awarded and leased	(670,242)	(423,173)	(670,242)	(423,173)
Business leverage	(420,931)	(351,181)	(420,931)	(351,181)
Automated services	(292,193)	(292,341)	(292,193)	(292,341)
Goodwill on the acquisition of commercial portfolios	(234,605)	(278,717)	(234,605)	(278,717)
Lotteries	(233,715)	(238,557)	(242,228)	(238,557)
Discounts on loans	(180,210)	(131,669)	(180,210)	(131,669)
FGTS (Severance Pay Fund) - collection/payment	(105,482)	(122,320)	(105,482)	(122,320)
FCVS receivable - allowance/losses	(6,355)	(189,213)	(6,355)	(189,213)
Other	(611,334)	(442,706)	(619,849)	(440,143)
Total	(8,721,410)	(8,150,823)	(8,739,467)	(8,148,282)

Note 30 – Recognition and reversal of provisions

Description	INDIVIDUAL/CONSOLIDATED	
	2024	2023
	1st semester	1st semester
Legal contingencies	(2,338,189)	(2,607,320)
Labor	(1,675,874)	(1,660,677)
Civil	(710,954)	(898,245)
Tax	48,639	(48,398)
Impairment loss receivable	25,748	-
Fundo de compensação de variações salariais - FCVS	(1,086,016)	(858,512)
Prepayment - FGTS	(78,229)	(47,436)
Performance rate of acquired portfolios	(36,645)	(57,057)
Financial guarantees provided	16,817	(13,211)
Other (1) (2)	25,199	428,293
Total	(3,471,315)	(3,155,243)

(1) Includes the reversal of the administrative provision, leftovers payable and property maintenance costs.

(2) Variation is mainly due to the reversal of the provision for profit sharing overpayments considering the payments made to employees.

Note 31 - Net non-operating Income

Description	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st semester	1st semester	1st semester	1st semester
Gain (loss) on disposal and write-off of investees and non-financial assets held for sale	164,411	(72,915)	164,411	(72,915)
Recognition/Reversal of provisions (1)	(102,959)	(58,385)	(102,959)	(58,385)
Capital gains and losses (2)	250,832	(22,492)	250,832	(22,492)
Remeasurements to fair value - equity investments	-	-	-	30,680
Other	(169,318)	(63,443)	(169,318)	(63,443)
Total	142,966	(217,235)	142,966	(186,555)

(1) Fluctuation arises principally from the devaluation of non-financial assets held for sale.

(2) Includes capital gain on the write-off due to the expropriation of own property available for sale.

Note 32 – Related parties

Transactions with related parties are carried out over CAIXA's operating activities and its duties established by specific regulations.

CAIXA's Code of Conduct prohibits employees and managers from establishing business or professional relationships, directly or by third parties, with their controlling shareholders and companies of the same economic group.

Under prevailing legislation, with respect to CAIXA as a state-owned company and its related parties, transactions may be carried out under the same conditions presented to the market, particularly with respect to limits, interest rates, grace periods, terms, guarantees, as well as risk assessment criteria for recognizing impairment losses and write-offs. There are no additional or different benefits when compared with the transactions carried out with the other clients with the same profile clients.

(a) Controller

Balances with the controlling company consist of transactions with the Federal Government, their respective ministries, autonomous agencies, government departments, government funds and other agencies.

Over the course of its operations, CAIXA recognizes receivables from its relationship with the federal government (controlling company and government funds). Of the amount reported as of June 30, 2024, R\$742,751 (12/31/2023 - R\$723,030) consists of balances related to long-outstanding transactions carried out with the National Development Fund - FND, for which CAIXA's management is involved with the Federal Government to settle the amounts involved.

(b) Controlled

In line with its strategy, CAIXA does business through its subsidiaries CAIXA Seguridade, CAIXA Cartões and CAIXA Asset, and CAIXA Loterias is at a pre-operating stage.

(c) Jointly controlled subsidiaries

Caixa Imóveis e Negócios Digitais are jointly controlled through the direct ownership interest of CAIXA. THE entities to which CAIXA takes part in jointly controlled companies through their subsidiaries CAIXA Seguridade and CAIXA Cartões fall into related parties.

(d) Related

The company is CAIXA's direct affiliates to Galgo Sistemas de Informações, Núclea, Tecban and Quod. THROUGH CAIXA Seguridade, CNP Seguros Holding Brasil S.A. (formerly Caixa Seguros Holding S.A.), set up to allow ownership interest in the companies of CNP Seguros Group, as well as Holding XS1, which has XS2 Vida e Previdência S.A. and Caixa Vida e Previdência S.A. as wholly owned subsidiaries. CAIXA has several transactions with CAIXA Seguridade Participações S.A., including its investees.

(e) Key management personnel

At CAIXA the members of the Board of Directors, of the Statutory Audit Committee, of the Board of Directors and of the Executive Board, as well as of the members of CAIXA's other statutory bodies and of the bylaws of CAIXA's subsidiaries are part of the list of key personnel.

(f) Other entities

This item consists of transactions with state-owned companies and government-controlled private companies such as Petrobras, Banco do Brasil, BNDES, Banco do Nordeste and Emgea; in addition to investment funds and government funds operated and/or managed by CAIXA, such as FGTS, FAR, FCVS, FIES.

Funcef, an entity that manages CAIXA employees' post-employment benefit plans, has agreements with CAIXA for providing banking services and leasing properties owned by that entity.

Amounts in thousands of Brazilian real, except when otherwise indicated.

Description	INDIVIDUAL											
	06/30/2024						12/31/2023					
	Controller	Controlled	Jointly controlled subsidiary	Related	Key management personnel	Other entities	Controller	Controlled	Jointly controlled subsidiary	Related	Key management personnel	Other entities
ASSETS:	275,827,553	2,081,380	14,090	1,921,871	30,029	37,676,637	264,905,417	2,400,292	1,794,798	142,497	33,943	36,521,142
Cash and cash equivalents (1)	-	-	-	1,781,292	-	-	-	-	1,794,780	-	-	-
Interbank investments	-	-	-	-	-	2,217,367	-	-	-	-	-	15,036
Securities (2)	274,971,776	1,361,724	-	-	-	1,299,756	262,101,501	1,017,521	-	-	-	1,271,216
Income receivable (3)	185,809	695,100	14,037	140,577	-	604,967	600,645	1,358,422	-	84,039	-	186,307
Loan portfolio (4)	62	-	-	-	498,800	2,735,841	63	-	-	-	528,966	2,795,369
Allowance for impairment loss on loans	-	-	-	-	(470,805)	(821)	-	-	-	-	(496,780)	(839)
Other receivables (5)	2,218,855	24,556	53	2	2,059	41,330,960	2,203,208	24,349	18	58,458	1,774	41,671,600
Allowances for impairment loss on other receivables (6)	(1,548,949)	-	-	-	(25)	(10,520,072)	-	-	-	-	(17)	(9,417,547)
Other investments, assets	-	-	-	-	-	8,639	-	-	-	-	-	-
LIABILITIES:	46,145,844	747	167,079	189,458	253,027	665,382,430	45,636,508	350	218,532	86,345	25,615	642,276,331
Demand and savings-account deposits (7)	401,287	747	14,985	92,079	20,796	2,438,207	364,053	350	34,837	86,345	10,337	3,575,190
Time deposits and bills	1,634,245	-	121,073	-	232,231	14,202,120	1,266,900	-	97,349	-	15,278	13,492,997
Special deposits of funds and programs (8)	275,255	-	-	-	-	35,529,305	395,568	-	-	-	-	29,290,195
Funds from the issue of securities (9)	35,404,288	-	-	-	-	132,641,078	35,085,061	-	-	-	-	146,748,912
Domestic on-lendings - official institutions (10)	19,261	-	-	-	-	465,952,091	13,674	-	-	-	-	433,480,389
Earmarked funds (11)	3,083,171	-	-	-	-	11,204,508	1,751,718	-	-	-	-	12,023,480
Tax and social security liabilities (12)	5,090,157	-	-	-	-	-	6,215,075	-	-	-	-	-
Sundry liabilities (13)	96,780	-	31,021	97,379	-	1,786,441	415,154	-	86,346	-	-	1,678,905
Other financial liabilities (14)	141,400	-	-	-	-	1,628,680	129,305	-	-	-	-	1,986,263
Guarantees received (15)	11,758	-	-	-	284,627	7,196,854	110,202	-	-	-	293,010	3,468,572
Guarantees given (16)	-	-	-	-	-	30,647,287	-	-	-	-	-	30,941,504

(1) Amounts under agreements with TecBan for cash equivalents in Banco24Horas network's service channels.

(2) Federal Government Bonds (Parent Company), according to note 7(a), and investments in shares in FIDC ACR IV (Subsidiary), FGHab and FGI (Other entities).

(3) In the subsidiary, consists of dividends proposed by subsidiaries and associates, of compensation due by Caixa Seguridade group for the use of CAIXA distribution network.

(4) In other entities, the amount presented consists of the balance of loan transactions with Eletrobras.

(5) The amounts reported consist of assets of the federal government (parent company) and amounts to be reimbursed by the FGTS (Severance Pay Fund) and the FCVS (Other entities), according to notes 10(b) and 14(a).

(6) Allowances for impairment loss on federal government assets (CMN Vote 162/95 and BNH Bonus) and, in Other entities, for losses on the FCVS, according to note 10.

(7) In other entities, the balance basically consists of investment fund deposits.

(8) The presentation to Other entities consists of special deposits and funds and programs (FGTS, FAR, FDS, FGS, FIPEM and others), according to note 15(b).

(9) The balance in company consists of IHCD, according to note 17(a) and in Other entities, by money market funding.

(10) In other entities, the balance arises from liabilities for FGTS (Severance Pay Fund), BNDES (National Bank for Economic and Social Development), Merchant Marine Fund, National Treasury and other institutions, according to note 16(b).

(11) In the Parent Company, the variation consists of transfers under federal programs such as Reconstruction Aid and MCMV-Rural, due to the public calamity in Rio Grande do Sul in 2024, also with the highlight of Novo Bolsa Família and the Pé-de-Meia Program (financial and education incentive for high school students). In Other entities, the balance basically consists of compensation paid to CAIXA, a financial agent, received in homeowners transactions with FGTS funds, according to note 18(b).

(12) The balance consists of tax and social security liabilities payable to the federal government, according to note 20.

(13) As a parent company, the balance basically consists of obligations to the Federal Government.

(14) In Other entities, the balance consists of FGTS, FAR and FDS funds to repay homeowners agreements and related interest payable to the funds, according to note 18(b).

(15) Transactions secured by the government, promissory notes, pledge and accessory guarantees.

(16) Financial guarantee provided by CAIXA to loans consisting of FGTS (recourse), FIES and FAR funds, according to note 19(e).

Amounts in thousands of Brazilian real, except when otherwise indicated.

Description	CONSOLIDATED									
	06/30/2024					12/31/2023				
	Controller	Jointly controlled subsidiary	Related	Key management personnel	Other entities	Controller	Jointly controlled subsidiary	Related	Key management personnel	Other entities
ASSETS:	276,693,833	14,090	2,076,673	30,029	37,678,613	264,905,417	1,794,798	277,430	33,943	37,371,973
Cash and cash equivalents (1)	-	-	1,781,292	-	-	-	1,794,780	-	-	-
Interbank investments	-	-	-	-	2,217,367	-	-	-	-	15,036
Securities (2)	275,838,056	-	-	-	1,301,732	262,101,501	-	-	-	2,076,590
Income receivable (3)	185,809	14,037	295,379	-	604,967	600,645	-	218,972	-	186,319
Loan portfolio (4)	62	-	-	498,800	2,735,841	63	-	-	528,966	2,795,369
Allowance for impairment loss on loans	-	-	-	(470,805)	(821)	-	-	-	(496,780)	(839)
Other receivables (5)	2,218,855	53	2	2,059	41,330,960	2,203,208	18	58,458	1,774	41,717,045
Allowances for impairment loss on other receivables (6)	(1,548,949)	-	-	(25)	(10,520,072)	-	-	-	(17)	(9,417,547)
Other investments, assets	-	-	-	-	8,639	-	-	-	-	-
LIABILITIES:	46,145,844	167,079	189,458	253,027	665,382,430	45,636,508	218,532	86,345	25,615	642,333,792
Demand and savings-account deposits (7)	401,287	14,985	92,079	20,796	2,438,207	364,053	34,837	86,345	10,337	3,575,190
Time deposits and bills	1,634,245	121,073	-	232,231	14,202,120	1,266,900	97,349	-	15,278	13,492,997
Special deposits of funds and programs (8)	275,255	-	-	-	35,529,305	395,568	-	-	-	29,347,649
Funds from the issue of securities (9)	35,404,288	-	-	-	132,641,078	35,085,061	-	-	-	146,748,912
Domestic on-lendings - official institutions (10)	19,261	-	-	-	465,952,091	13,674	-	-	-	433,480,389
Earmarked funds (11)	3,083,171	-	-	-	11,204,508	1,751,718	-	-	-	12,023,487
Tax and social security liabilities (12)	5,090,157	-	-	-	-	6,215,075	-	-	-	-
Sundry liabilities (13)	96,780	31,021	97,379	-	1,786,441	415,154	86,346	-	-	1,678,905
Other financial liabilities (14)	141,400	-	-	-	1,628,680	129,305	-	-	-	1,986,263
Guarantees received (15)	11,758	-	-	284,627	7,196,854	110,202	-	-	293,010	3,468,572
Guarantees given (16)	-	-	-	-	30,647,287	-	-	-	-	30,941,504

(1) Amounts under agreements with TecBan for cash equivalents in Banco24Horas network's service channels.

(2) Federal Government Bonds (Parent Company), according to note 7(a), and investments in shares in FIDC ACR IV (Subsidiary), FGHab and FGI (Other entities).

(3) In the subsidiary, consists of dividends proposed by subsidiaries and associates, of compensation due by Caixa Seguridade group for the use of CAIXA distribution network.

(4) In other entities, the amount presented consists of the balance of loan transactions with Eletrobras.

(5) The amounts reported consist of assets of the federal government (parent company) and amounts to be reimbursed by the FGTS (Severance Pay Fund) and the FCVS (Other entities), according to notes 10(b) and 14(a).

(6) Allowances for impairment loss on federal government assets (CMN Vote 162/95 and BNH Bonus) and, in Other entities, for losses on the FCVS, according to note 10.

(7) In other entities, the balance basically consists of investment fund deposits.

(8) The presentation to Other entities consists of special deposits and funds and programs (FGTS, FAR, FDS, FGS, FIPEM and others), according to note 15(b).

(9) The balance in company consists of IHCD, according to note 17(a) and in Other entities, by money market funding.

(10) In other entities, the balance arises from liabilities for FGTS (Severance Pay Fund), BNDES (National Bank for Economic and Social Development), Merchant Marine Fund, National Treasury and other institutions, according to note 16(b).

(11) In the Parent Company, the variation consists of transfers under federal programs such as Reconstruction Aid and MCMV-Rural, due to the public calamity in Rio Grande do Sul in 2024, also with the highlight of Novo Bolsa Família and the Pé-de-Meia Program (financial and education incentive for high school students). In Other entities, the balance basically consists of compensation paid to CAIXA, a financial agent, received in homeowners transactions with FGTS funds, according to note 18(b).

(12) The balance consists of tax and social security liabilities payable to the federal government, according to note 20.

(13) As a parent company, the balance basically consists of obligations to the Federal Government.

(14) In Other entities, the balance consists of FGTS, FAR and FDS funds to repay homeowners agreements and related interest payable to the funds, according to note 18(b).

(15) Transactions secured by the government, promissory notes, pledge and accessory guarantees.

(16) Financial guarantee provided by CAIXA to loans consisting of FGTS (recourse), FIES and FAR funds, according to note 19(e).

Description	INDIVIDUAL									
	1st semester of 2024					1st semester of 2023				
	Controller	Controlled	Jointly controlled subsidiary	Related	Other entities	Controller	Controlled	Jointly controlled subsidiary	Related	Other entities
INCOME	1,166,472	108,555	432,839	396,549	6,951,542	1,184,829	32,802	424,257	367,411	6,658,786
Income from securities	-	61,666	-	-	-	-	-	-	-	-
Income from services (1-4)	714,304	304	427,035	396,431	2,410,118	612,587	69	423,513	367,411	2,475,671
Income from the management of investment funds	-	-	-	-	198,549	-	-	-	-	174,196
Other operating income (5)	452,168	46,585	5,804	118	4,342,875	572,242	32,733	744	-	4,008,919
EXPENSES	(1,339,001)	(75,289)	(237,015)	(320,957)	(18,050,288)	(1,286,965)	(131,245)	(415,533)	(12,855)	(18,614,973)
Expenses on the issue of securities (6)	(967,465)	(75,289)	(9,439)	-	(480,935)	(765,089)	(131,245)	(8,689)	-	(246,635)
Personnel (7)	-	-	-	-	(662,649)	-	-	-	-	(615,379)
Administrative expenses (8)	-	-	-	-	(18,921)	-	-	-	-	(19,452)
Other operating expenses (9)	(371,536)	-	(227,576)	(320,957)	(16,887,783)	(521,876)	-	(406,844)	(12,855)	(17,733,507)

(1) In company, consists of income from services provided under social programs and on-lendings from the OGU.

(2) Jointly controlled subsidiary consists of debit and credit card transactions carried out with Elo Serviços.

(3) Associates consist of income from the sale of products from associates of the Caixa Seguridade group.

(4) In other entities, income consists of income from services and fees on FGTS (Severance Pay Fund), FIES (Fund for Social Security Funding), investment funds and other entities and government programs, represented in note 24.

(5) In the joint subsidiary, the balance consists of transactions with Elo Serviços and an associate with TecBan.

(6) Expenses on compensation interest and adjustment for inflation resulting from the IHCD (Parent Company). Transactions with FGTS, FAR, FDS, FGS (Other entities).

(7) Supplemental retirement benefit expenses with FUNCEF, according to note 25.

(8) Consists of expenses on the rent of properties due to FUNCEF (Federal Revenue Service).

(9) In other entities, expenses on onlendings from FGTS, BNDES and others stand out, according to note 16(b).

CONSOLIDATED								
Description	1st semester of 2024				1st semester of 2023			
	Controller	Jointly controlled subsidiary	Related	Other entities	Controller	Jointly controlled subsidiary	Related	Other entities
INCOME	1,166,472	432,839	477,855	7,002,588	1,184,829	424,257	444,278	6,658,786
Income from services (1-4)	714,304	427,035	477,737	2,410,118	612,587	423,513	444,278	2,475,671
Income from the management of investment funds	-	-	-	198,549	-	-	-	174,196
Other operating income (5)	452,168	5,804	118	4,393,921	572,242	744	-	4,008,919
EXPENSES	(1,339,001)	(237,015)	(324,079)	(18,056,250)	(1,286,965)	(415,533)	(12,855)	(18,620,397)
Expenses on the issue of securities (6)	(967,465)	(9,439)	-	(480,935)	(765,089)	(8,689)	-	(246,635)
Personnel (7)	-	-	-	(668,611)	-	-	-	(620,803)
Administrative expenses (8)	-	-	-	(18,921)	-	-	-	(19,452)
Other operating expenses (9)	(371,536)	(227,576)	(324,079)	(16,887,783)	(521,876)	(406,844)	(12,855)	(17,733,507)

(1) In company, consists of income from services provided under social programs and on-lendings from the OGU.

(2) Jointly controlled subsidiary consists of debit and credit card transactions carried out with Elo Serviços.

(3) Associates consist of income from the sale of products from associates of the Caixa Seguridade group.

(4) In other entities, income consists of income from services and fees on FGTS (Severance Pay Fund), FIES (Fund for Social Security Funding), investment funds and other entities and government programs, represented in note 24.

(5) In the joint subsidiary, the balance consists of transactions with Elo Serviços and an associate with TecBan.

(6) Expenses on compensation interest and adjustment for inflation resulting from the IHCD (Parent Company). Transactions with FGTS, FAR, FDS, FGS (Other entities).

(7) Supplemental retirement benefit expenses with FUNCEF, according to note 25.

(8) Consists of expenses on the rent of properties due to FUNCEF (Federal Revenue Service).

(9) In other entities, expenses on onlendings from FGTS, BNDES and others stand out, according to note 16(b).

(g) Average salary (amounts in R\$)

Description	INDIVIDUAL/CONSOLIDATED			
	06/30/2024		12/31/2023	
	Administrator	Employee	Administrator	Employee
Highest salary	64,084	72,558	61,254	71,614
Average Salary	51,209	14,475	48,929	14,231
Lowest salary	47,744	3,768	45,636	3,762
Benefits	69,659	3,962	14,462	4,053

(i) Key management personnel compensation

The global compensation paid to management, members of the Board of Directors, Statutory Audit Committee, Audit Committee, Risk Committee and People Committee, Eligibility, Succession and Compensation to CAIXA is annually submitted by the Board of Directors for approval by CAIXA's General Meeting.

Compensation and other benefits granted to key management personnel are as follows:

Description	INDIVIDUAL/CONSOLIDATED	
	2024	2023
	1st semester	1st semester
Short-term benefits	36,617	21,615
Proceeds	12,856	11,070
Board of Executive Officers	10,864	9,608
Board of Directors	162	127
Statutory Audit Committee	98	97
Audit Committee	952	750
Independent Risk Committee	728	448
Personnel, Eligibility, Succession and Compensation Committee	52	40
Variable compensation	13,980	4,925
Board of Executive Officers	13,980	4,925
Benefits	1,477	563
Board of Executive Officers	1,477	563
Training	129	209
Social charges	8,175	4,848
Benefits motivated by the termination of the position	369	533
Post-employment benefits	1,040	854
Supplemental retirement benefit plan	1,040	854

Benefits include food allowance, housing allowance and health care plan for top management members.

Post-employment benefits are restricted to the members of CAIXA's Top Management, Board of Directors and Audit Committee.

CAIXA does not have share-based compensation or other long-term benefits to its employees and key management personnel.

Note 33 – Risk and capital management

At CAIXA, risk and capital management is perceived as a competitive advantage in financial markets and the main means of preserving their solvency, liquidity and profitability.

Dedicated structures comprising systems, routines, procedures and models are in charge of identifying, measuring, evaluating, monitoring, controlling, mitigating and communicating to top management to support decision-making.

In accordance with prevailing regulation and good corporate governance practices, the risk and capital structures are made up of the Board of Directors – CA; the Independent Risk Committee – CORIS, which subsidizes the CA for making decisions on risk and capital management issues; the Board of Directors – CD; the Vice-Presidency of Risks – VICOR and the Executive Risk Director – DECOR as *Chief Risk Officer* – CRO.

The National Superintendence of Corporate Risks – SUCOR, subordinated to DECOR, coordinates CAIXA's efforts to adapt it to the New Basel Capital Accord and is in charge of proposing the risk management policy of CAIXA conglomerate, the capital management and distribution policy of CAIXA's results, and evaluating and issuing a report for businesses and other actions related to the conglomerate's risk and capital management.

(a) Risk management framework

CAIXA has risk management frameworks adapted to the nature of transactions and to the complexity of its products, services, activities and processes compatible with their exposure to each type of risk.

The risk management framework comprises systems, routines, procedures and models that allow the identification, measurement, monitoring, control, mitigation and communication of the significant risks incurred by CAIXA, including simulations under normal and stress conditions.

CAIXA adopts a prospective attitude according to the risk levels it is willing to take, included in the Risk Appetite Statement – RAS.

The managers in charge of identifying, evaluating and making decisions about mitigating, transferring or assuming risk are actually affected. When the exposure is relevant, all decisions are approved by relevant collectives.

The criteria to define relevant exposures are approved by governance and reviewed with the purpose of understanding their sources and identifying ways to reduce them to the limits strictly necessary for achieving CAIXA's strategic purposes.

CAIXA also sets limits for each risk category to preserve its solvency, liquidity, profitability and capital structure, in accordance with regulatory standards, controller's determinations and good market practices. These limits are adjusted periodically, considering the business strategy and environment, macroeconomic factors and each subsidiary's ability to assume risks and bear losses.

(b) Credit risk

Under CMN Resolution No. 4,557/2017, credit risk is understood as the possibility of financial loss to the Bank if a customer or counterparty to a financial obligation fails to meet its contractual obligations, and arises from a devaluation of loan agreements due to a deterioration in the borrower's risk rating, a reduction in gains or profitability, the advantages granted upon renegotiation, recovery costs and other amounts related to non-compliance with the counterparty's financial obligations. In addition, it includes the concentration risk and country risk/transfer risk.

The purpose of credit risk management is to maintain the quality of the loan portfolio at levels consistent with the institution's risk appetite for each segment, and its strict and comprehensive management provides stability for financial results, contributing to create value and consolidate the image of a solid, integrated, profitable, socially responsible and efficient public bank.

CAIXA has policies, standards and procedures, which establish the basic guidelines for managing credit risk and ensure that the Entity has a control structure compatible with the nature of its transactions, the complexity of its products and services, activities, processes, systems and the extent of its exposure to risks.

The rules applicable to internal limits associated with credit risk are aligned with Brazil's prudential treatment and the recommendations made by the Basel Committee for Banking Supervision, and consider the critical elements associated with processes, systems and people that have a direct impact on the implementation of the Bank's strategic plan and results, and are directly linked to the Risk Appetite Statement (RAS) and the CAIXA's Conglomerate Risk Management Policy.

Moreover, rules and limits of exposure to current risks are reviewed regularly or whenever changes in macroeconomic conditions, financial market conditions, capital structure or CAIXA strategy can bring significant impacts to credit risk.

Therefore, the strategic guideline of maintaining the quality of the loan portfolio without compromising its expansion, in line with risk and credit policies, requires continued improvement in the procedures related to the credit risk management framework.

(c) Market risk

The market risk management framework implemented in CAIXA complied with the provisions of CMN Resolutions No. 3,464/2007 and No. 4,388/2014. With the publication of CMN Resolution No. 4,557/2017, which revoked CMN Resolution No. 3,464/2007, risk management incorporated as assumption the prospective view, with continuous and integrated monitoring of risks, considering the bank's risk appetite and systemic importance, compatibility with the business model, the nature of transactions and the complexity of products, services, activities and processes.

Market risk management activities are segregated and independent from business, registration and settlement of transactions, monitoring models and audit activities to avoid conflicts of interest and to protect the impartiality of the work carried out by the engagements.

The risk department makes the proposal for the review of the risk appetite and other limits framework, and submits it for approval by the internal risk governance bodies and finally for approval by CAIXA's Board of Directors. The communication of the proposals for review of limits is being processed in an internal automated system built for that purpose.

The results of market risk indicators and their limits are daily monitored by the risk department, the Treasury Department and the Finance Department in charge of managing assets and liabilities.

(d) Liquidity risk

CAIXA has a liquidity risk management framework compatible with the nature of transactions and the complexity of the products and services offered in accordance with the provisions of CMN Resolution No. 4,557/2017.

The purpose of liquidity risk is to show the entity's liquidity. Limits set for liquidity risk management are monitored daily and if there is a violation the PCL may be activated.

(e) Operational risk

CMN Resolution No. 4,557/2017 defines operational risk as the possibility of losses arising from external events or failures, weaknesses or inadequacies in internal processes, people and systems, included in this definition the legal risk associated with inadequacy or weaknesses in agreements entered into, as well as sanctions as a result of noncompliance with legal provisions and damages payable to third parties arising from the activities carried out by the Bank.

Operational risk management considers internal (people, processes and systems) and external factors that may have a negative effect on CAIXA's fulfillment of purposes, and generates qualitative information related to operating losses on a preventive basis.

This information is stored in a structured and hosted database on a large server. They are presented through the corporate system and their construction, maintenance and operations are documented by internal standards.

Operational risk management is also part of crisis management, information security and business continuity, acting the latter against possible interruptions in services and activities, as a key element for the success of any initiative aimed at preserving or reassessing the Company's ability to do business.

In addition to the credit, market, liquidity and operational risks, the cash rate risks posed by transactions not classified into the trading portfolio are also considered relevant; counterparty credit; concentration rate; strategy; image/reputation; actuarial; environmental and climate actions.

(f) Social, Environmental and Climate Risks - RSAC

CAIXA's Risk and Capital Management Policy comprises the update set forth by CMN Resolution No. 4,943/2021 on Social, Environmental and Climate Risks, previously ruled by the National Monetary Council (CMN) Resolution No. 4,327/2014.

Resolution No. 4,943/2021 changed Resolution No. 4,557/2017, which establishes the risk management framework, the capital management framework and the information disclosure policy, and established social, environmental and climate risks as significant risks.

Social risk assesses the possibility of losses to the entity caused by events associated with violation of fundamental rights and guarantees or acts that impair common interest.

The possibility of losses for the Bank is checked for environmental risk because of events associated with the deterioration of the environment, including the excessive use of natural resources.

Climate Risk is divided into physical and transition risks: a) Transition Climate Risk – the possibility of losses for the institution is found, caused by events associated with the transition to a low-carbon economy; b) Physical Weather Risk – the possibility of losses for the institution is verified, caused by frequent and severe weather events or long-term environmental changes, which may be related to changes in weather patterns.

CAIXA's exposure to social, environmental and climate risk is evidenced by events classified and defined by the National Monetary Council (CMN), whose rules are internalized in CAIXA's internal processes and standards.

These risks are better managed in detail on the Report on Risks and Social, Environmental and Climate Opportunities, a public document made available on CAIXA's site (<https://www.caixa.gov.br/sustentabilidade/riscos-socioambientais/Paginas/default.aspx>).

(g) Capital management framework

CMN Resolution No. 4,557/2017 establishes capital management as a continuous process of monitoring and controlling the capital held by the entity, of assessing the entity's capital needs to face the risks the entity is exposed to, and planning goals and capital needs, considering the entity's strategic purposes.

CAIXA recognizes that capital management is an integral part of the achievement of strategic purposes and has a comprehensive and integrated understanding of the risks that may have an impact on capital. It considers its Strategic Plan, the Risk Appetite Statement and the risks it is subject to in assessing capital sufficiency through an Internal Capital Adequacy Assessment Process (ICAAP) and a Capital Plan for a minimum time frame of three years.

Minimum capital limits and distribution rules in compliance with CAIXA's capital planning framework are formalized on specific documents such as the Risk Appetite Statement and other internal rules, approved periodically by CAIXA's Board of Directors.

CAIXA prioritizes capital sources with characteristics (source of funds, deadline and rates) that are in line with the Company's strategic purposes and capital needs, in order to optimize its capital structure and its operational efficiency.

The Internal Capital Adequacy Assessment Process - ICAAP is established by CMN Resolution No. 4,557/2017, which establishes the Risk and Capital Management Framework. ICAAP procedures and parameters are standardized in BCB Circular Letter No. 3,846/2017.

ICAAP was implemented in CAIXA in accordance with the provisions of regulations. It is the subject matter of an annual report on December 31, validated by an independent unit and approved by the Board of Directors and Board of Directors before being made available to BACEN.

CAIXA tracks the sufficiency of its capital by assessing and measuring capital needs to cover credit risks (including the credit risk of the counterparty and the concentration risk), market, operational and interest rate fluctuations for the instruments classified in the banking portfolio; assessing capital needs to cover other significant risks, considering liquidity, strategy, reputation and social and environmental risks at least; and also by assessing capital needs according to stress testing program results.

Preparing stress scenarios is part of a discussion to identify events that could characterize a stress situation that could produce significant effects on the economy and on CAIXA. Events are selected according to both the expected impacts of these events on CAIXA's economy and business and on the likelihood of occurrence.

The result of the last ICAAP, considering the normal scenario for December 2022, showed that CAIXA has capital to face all material risks and a significant capital margin, reflecting the Company's ability to ensure its assets.

(h) Calculating regulatory capital requirements

In compliance with CMN Resolutions No. 4,955/2021 and No. 4,958/2021, the calculation of level 1 capital + level 2 capital and the calculation of minimum capital requirements consider the Prudential Conglomerate.

The table below shows the breakdown of these capital indicators.

Description	06/30/2024	12/31/2023
Level 1 capital + level 2 capital	129,887,763	126,431,245
Level 1 capital	113,714,892	107,020,333
Capital Principal – CP	112,001,650	105,307,092
Prudential equity (1)	133,532,510	126,458,588
Prudential adjustments	(21,530,860)	(21,151,496)
Complementary Capital – CC	1,713,241	1,713,241
Level 2 capital (2)	16,172,871	19,410,912
Risk-weighted assets - RWA	792,216,916	757,921,788
Credit Index – RWACPAD	694,956,868	668,681,422
Market Cliff – RWAMPAD	17,775,311	13,748,115
Operational risk – RWAOPAD	79,484,737	75,492,251
Additional Principal Capital - ACP	27,727,592	26,527,263
Patrim, minimum capital requirement - RCMR (RWA*Factor F) + ACE	91,104,945	87,161,006
Market risk – non-trading portfolio - RBAN	4,722,769	2,400,587
Capital margin (level 1 + level 2 capital - RBAN)	34,060,048	36,869,652
Core Capital Ratio (CP/RWA)	14.14%	13.89%
Level 1 capital ratio (Level I / RWA)	14.35%	14.12%
Basel Index (PR/RWA)	16.40%	16.68%
Factor F	8.00%	8.00%

(1) Equity considers hybrid capital and debt instruments authorized in accordance with CMN Resolution No. 4,955/2021.

(2) In compliance with the provisions of articles 29 and 31 of CMN Resolution No. 4,955/2021.

(i) Sensitivity analysis of significant positions

The sensitivity analysis allows the Company to check the impact of interest rate fluctuations on the prices of assets and liabilities, by risk factor. These hypothetical studies become a tool for managing market risk, allowing the definition of mitigation measures if these scenarios are implemented, given that exposures are daily monitored and negative market movements produce the immediate operation of the units involved in the process to minimize possible losses that may occur.

The instruments that are the subject matter of the sensitivity analysis are those measured at fair value, in this case the securities portfolio instruments classified into categories I – For trading and II – Available-for-sale, according to the classification of BCB Circular Letter No. 3,068/2001, in addition to financial derivatives that are measured at market value according to BCB Circular Letter No. 3,082/2002.

Fluctuations in interest rates, exchange rates, share prices and merchandise prices may cause future uncertainties about the prices of assets linked to these risk factors recognized in the balance sheet. Therefore, the volatility of risk factors causes volatility in the amounts recognized in the balance sheet.

The sensitivity analysis year captures the possibility of volatility in risk factors and establishes the impacts on the amounts accounted for in financial instruments. However, there are some important qualifications about the year's methodology: i – the year is applied considering a static composition of the balance sheet, disregarding the Institution's ability to manage its exposures. The hedging capacity, mainly for fixed-rate trading portfolio securities, through the use of derivative instruments, is high; ii – no shocks were applied to the *credit spread* on private financial instruments or government bonds; iii – the instruments that are hedged and their related *hedging instruments* are not within the scope of the year, because CAIXA systematically tracks the effectiveness of these structures that, in a certain manner, are immune to shocks from risk factors.

Instruments that are not measured at fair value in the balance sheet, such as securities classified as Securities classified as Securities – Held-to-maturity, cash and cash equivalents, interbank investments/funding, loan transactions, bank deposits, special deposits, as well as other instruments in the balance sheet that are subject to the risk of interest rate fluctuations, their risks are identified, measured, monitored, mitigated and reported to CAIXA's risk governance framework, supported by CMN Resolution No. 4,557/2017 and BCB Circular Letter No. 3,876/2019, and therefore are not part of this year. The sensitivities of these instruments are analyzed and monitored, and the Institution separates part of its capital to fight the losses resulting from changes in these risk factors. Information for those risks is included in the Pillar III report, available on CAIXA's website.

The sensitivity analyses for each type of market risk considered relevant by Top Management, to which CAIXA was exposed, included all material transactions with financial instruments and considered the greatest losses in each of the scenarios below:

- Scenario I: Probable scenario considering the most probable trajectory of macroeconomic variables and indicators;
- Scenario II: Possible scenario that considers a multiplicative parallel shock of 25% in scenario I for the SELIC (Central Bank overnight rate) risk factor for government bonds and an amendment of 1% for the other risk factors;
- Scenario III: Possible scenario that considers a multiplicative parallel shock of 50% to scenario I for the SELIC (Central Bank overnight rate) risk factor for government bonds and an amendment of 2.5% for the other risk factors;
- Scenario IV: Possible scenario that considers a multiplicative parallel shock of 50% to scenario I for the primitive risk factor of the SELIC (Central Bank overnight rate) rate for government bonds and an amendment of 5% for the other risk factors;
- Scenario V: Possible scenario that considers a multiplicative parallel shock of 0.75% to scenario I for the primitive risk factor of the SELIC (Central Bank overnight rate) rate for government bonds and a deduction of 1% for the other risk factors;
- Scenario VI: Possible scenario that considers a multiplicative parallel shock of 0.5% in scenario I for the primitive risk factor of the SELIC (Central Bank overnight rate) rate for government bonds and a deduction of 2.5% for the other risk factors; and
- Scenario VII: Possible scenario that considers a multiplicative parallel shock of 0.25% to scenario I for the primitive risk factor of the SELIC (Central Bank overnight rate) risk for government bonds and a deduction of 5% for the other risk factors.

The results of financial instruments as of June 30, 2024 are summarized in the table below:

Risk Factor	Scenario I - MtM R\$ thousand	Shock rate increase in interest rates			Shock on the write-off of interest rates		
		Scenario II	Scenario III	Scenario IV	Scenario V	Scenario VI	Scenario VII
		VAR. MTM R\$ Mill	VAR. MTM R\$ Mill	VAR. MTM R\$ Mill	VAR. MTM R\$ Mill	VAR. MTM R\$ Mill	VAR. MTM R\$ Mill
CDI	48,910,103	(919,102)	(2,244,299)	(4,320,264)	949,112	2,432,060	5,074,241
Pre	20,884,196	(466,925)	(1,132,078)	(2,154,960)	486,995	1,257,738	2,660,763
IPCA coupon rate	3,723,963	(225,023)	(512,373)	(894,575)	259,441	733,554	1,873,855
Benchmark rate coupon rate	1,476,353	(73,586)	(172,561)	(312,067)	80,508	216,105	490,343
SELIC coupon rate	209,446,071	(355,712)	(710,534)	(1,064,469)	356,604	714,103	1,072,500
IGPM coupon rate	12,006	(520)	(1,241)	(2,303)	555	1,456	3,174
EXPOSURE RATE	284,452,692	(2,040,868)	(4,773,086)	(8,748,638)	2,133,215	5,355,016	11,174,876
% of variation		(0.72%)	(1.68%)	(3.08%)	0.75%	1.88%	3.93%

(j) Fair value

Considering the concept of fair value, when there is no quoted price in an active market available for a financial instrument and it is not possible to identify recent transactions with similar financial instrument, CAIXA determines the fair value of financial instruments according to market pricing methods, as the present value method obtained by applying the discounted cash flow approach. and assuming that the bank adopts a credit spread based on the issuer's credit rating, including an early redemption using a discount rate defined in the construction of the binomial probability tree (for instruments with early redemption) or other valuation techniques.

According to the present value method to value financial instruments, future cash flows estimated according to the instrument's profitability rates are discounted to present value considering interest flows, repayment of principal and discount curves.

The purpose of the credit spread is to adjust the price according to market or internal perception of the issuer of a certain instrument at the reporting date.

Hull probability binomial tree construction model is used to evaluate private instruments with early redemption clauses.

IFRS 7 (CPC 46) specifies a valuation technique hierarchy based on the use of observable or unobservable inputs.

Observable data reflect market information from independent sources and unobservable inputs reflect the market assumptions used by the Bank.

These two data types have created the following fair value hierarchy:

- Level one - quoted prices (unadjusted) in active markets for identical assets or liabilities. This level includes listed securities and debt instruments being traded on the stock, mercantile and futures exchange, for example.
- Level 2 : inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices), including most over-the-counter derivative contracts, traded loans and issuance of structured debt.
- Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs). This level includes equity and debt instruments that are composed significantly of unobservable inputs.

The methods and assumptions described above may result in a fair value that does not indicate the net realizable value of an instrument in a specific transaction, considering market conditions. However, CAIXA believes that the methods and assumptions adopted are appropriate for the contractual characteristics of each instrument and are consistent with best market practices. In addition, the application of methods or the use of different assumptions in the determination of fair value may generate other fair value results at the reporting date, given that these instruments are naturally sensitive to the methods and assumptions assumed considering their contractual characteristics.

Data collection inputs that make up the price of instruments as a primary source are obtained from the following sources:

- Secondary market of federal government bonds: ANBIMA;
- Share quotations, futures contracts prices and adjustments, swap market rates, DI rate: B3 S.A. – Brasil, Bolsa, Balcão.

(j.1) Fair value hierarchy

Description	INDIVIDUAL				
	06/30/2024		Fair value levels		
	Carrying value	Fair value	Level 1	Level 2	Level 3
Financial assets and liabilities measured at fair value					
ASSETS					
Financial assets	1,855,906,308	1,622,424,766	272,379,168	1,339,081,786	10,963,812
Interbank investments	184,470,736	184,471,234	-	184,471,234	-
Compulsory deposits with the Central Bank of Brazil	140,257,502	130,902,511	-	130,902,511	-
Securities	295,380,965	285,831,129	272,379,168	2,488,149	10,963,812
Derivative financial instruments	7,248	7,229	-	7,229	-
Loan portfolio	1,174,179,348	965,911,522	-	965,911,522	-
Other financial assets	61,610,509	55,301,141	-	55,301,141	-
LIABILITIES					
Financial liabilities	1,689,671,293	1,475,768,461	-	794,798,327	680,970,134
Customer Resources	741,191,576	680,970,134	-	-	680,970,134
Funds from financial institutions and others	692,098,001	552,759,327	-	552,759,327	-
Funds from the issue of securities	256,381,716	242,039,000	-	242,039,000	-

Description	INDIVIDUAL				
	12/31/2023		Fair value levels		
	Carrying value	Fair value	Level 1	Level 2	Level 3
Financial assets and liabilities measured at fair value					
ASSETS					
Financial assets	1,779,520,873	1,617,776,979	261,941,909	1,342,426,424	13,408,646
Interbank investments	180,978,966	180,980,309	-	180,980,309	-
Compulsory deposits with the Central Bank of Brazil	133,393,149	126,694,762	-	126,694,762	-
Securities	281,716,676	276,816,851	261,941,909	1,466,296	13,408,646
Derivative financial instruments	163,206	163,154	-	163,154	-
Loan portfolio	1,119,820,258	972,508,550	-	972,508,550	-
Other financial assets	63,448,618	60,613,353	-	60,613,353	-
LIABILITIES					
Financial liabilities	1,616,268,614	1,438,657,556	-	777,298,799	661,358,757
Customer Resources	714,074,459	661,358,757	-	-	661,358,757
Funds from financial institutions and others	665,024,676	548,055,892	-	548,055,892	-
Funds from the issue of securities	237,169,479	229,242,907	-	229,242,907	-

Description	CONSOLIDATED				
	06/30/2024		Fair value levels		
	Carrying value	Fair value	Level 1	Level 2	Level 3
Financial assets and liabilities measured at fair value					
ASSETS					
Financial assets	1,857,413,768	1,665,526,228	272,379,168	1,383,544,971	9,602,089
Interbank investments	184,470,736	130,902,511	-	130,902,511	-
Compulsory deposits with the Central Bank of Brazil	140,257,502	184,471,234	-	184,471,234	-
Securities	295,706,773	284,469,406	272,379,168	2,488,149	9,602,089
Derivative financial instruments	7,437	7,229	-	7,229	-
Loan portfolio	1,175,225,425	1,009,446,728	-	1,009,446,728	-
Other financial assets	61,745,895	56,229,120	-	56,229,120	-
LIABILITIES					
Financial liabilities	1,655,007,228	1,442,669,712	-	761,700,055	680,969,657
Customer Resources	741,191,056	680,969,657	-	-	680,969,657
Funds from financial institutions and others	691,762,420	552,491,307	-	552,491,307	-
Funds from the issue of securities	222,053,752	209,208,748	-	209,208,748	-

Description	CONSOLIDATED				
	12/31/2023		Fair value levels		
	Carrying value	Fair value	Level 1	Level 2	Level 3
Financial assets and liabilities measured at fair value					
ASSETS					
Financial assets	1,780,968,365	1,662,976,267	261,941,909	1,386,608,698	14,425,660
Interbank investments	180,978,966	180,980,309	-	180,980,309	-
Compulsory deposits with the Central Bank of Brazil	133,393,149	126,694,762	-	126,694,762	-
Securities	281,956,233	277,833,865	261,941,909	1,466,296	14,425,660
Derivative financial instruments	163,206	163,154	-	163,154	-
Loan portfolio	1,120,867,849	1,017,929,624	-	1,017,929,624	-
Other financial assets	63,608,962	59,374,553	-	59,374,553	-
LIABILITIES					
Financial liabilities	1,582,318,661	1,405,689,582	-	744,331,178	661,358,404
Customer Resources	714,074,077	661,358,404	-	-	661,358,404
Funds from financial institutions and others	664,122,848	547,312,684	-	547,312,684	-
Funds from the issue of securities	204,121,736	197,018,494	-	197,018,494	-

Note 34 – Recurring and non-recurring net income

According to BCB Resolution 2/2020, we highlight below recurring and non-recurring results, net of tax effects:

Event	INDIVIDUAL		CONSOLIDATED	
	2024	2023	2024	2023
	1st semester	1st semester	1st semester	1st semester
Book profit (a)	5,300,681	4,217,933	5,748,419	4,516,072
Non-recurring events (b)	(875,134)	-	(875,134)	-
2024 PDV (1)	(875,134)	-	(875,134)	-
Expenses impacted by Events (c) (2)	457,960	-	453,564	-
Non-recurring profit (d = b + c)	(417,174)	-	(421,570)	-
Regulatory recurring results (e = a - d)	5,717,855	4,217,933	6,169,989	4,516,072

(1) 2024 Voluntary Termination Program (PDV).

(2) Expenses impacted by events include tax effects, profit sharing and IHCD expenses on non-recurring items.

Note 35 – Other information

(a) Assets of investment funds managed by CAIXA

Description (1)	06/30/2024	12/31/2023
Financial investment funds	465,676,501	455,969,818
Investment funds - FIC (2)	318,510,845	310,756,753
Stock funds	25,972,780	27,344,917
Total	810,160,126	794,071,488

(1) The information presented is not audited by the independent auditors.

(2) It includes funds of investment in shares, which are not considered in the ANBIMA ranking.

(b) Problematic assets

According to CMN Resolution No. 4,557/2017, problematic assets are financial assets in which the liability has been overdue for more than 90 days and/or there are signs that this obligation will not be fully honored, without the need to obtain collateral or collateral.

As of June 30, 2024, the problematic portfolio reached R\$70,870,654 (December 31, 2023 - R\$88,577,816), with a provision being constituted in the amount a provision of R\$31,803,906 (December 31, 2023 - R\$30,247,431) for that portfolio.

The most relevant component of the problematic portfolio is the restructuring that accounts for 38.53% (R\$27,309,192), followed by the default component with 36.48% (R\$25,854,211).

The homeowners portfolio accounts for 52.84% (R\$21,933,483) of the problematic portfolio, when considered all the marking components.

(c) Measures to combat the Rio Grande do Sul (RS) calamity

Provisional Measure 1.229/24 established financial support for displaced or homeless families in the municipalities of the state of Rio Grande do Sul with a public calamity situation or emergency situation recognized by federal executive authority.

The measure predicted financial support of R\$ 5.1 thousand, in a lump portion, for each family of Rio Grande do Sul affected by recent rains and floods. The financial support, named Programa Auxílio Reconstrução, was transferred by Caixa Econômica Federal through Pix to the beneficiaries' accounts. Under penalty of law, the person must declare himself/herself affected by recent events.

Payments began on May 31, 2024, covering about 235.8 thousand beneficiaries, totaling R\$1.2 billion in aid for the replacement of domestic goods due to the current public calamity situation. Moreover, R\$30 million from Fundo Socioambiental CAIXA (FSA) was provided for projects aimed at recomposing material losses and the production capacity of families. Actions should be taken within 30 months, focusing on improving homeowners, recovering micro-enterprises and solutions for the post-crisis. The aim is to create a project bank suitable for receiving resources from R\$500 thousand to R\$3 million.

Pronampe Solidário started operations in Rio Grande do Sul, with credit of up to 60% of the prior year's revenue, limited to R\$150 thousand. The credit facility in municipalities with public calamity situation is subsidized by the federal government, with a repayment of 40% on the hiring of funds. The amounts can be accessed by micro, small and medium-sized companies with annual sales of up to R\$4.8 million. The resources provided by the Company should mitigate the economic losses sustained by local businessmen, by supporting business restructuring and the maintenance of the jobs created by the company.

The bank made available its structure to install the federal government's monitoring office, and sent experts from areas such as housing, FGTS and government to the affected region. CAIXA has been reinforced during the disaster by directing branch trucks, installing the container unit and the temporary structure, 600 additional employees are allocated to provide live services or through a digital agency.

In June, CAIXA and the Government of Rio Grande do Sul entered into a Technical Cooperation Agreement (ACT) to provide logistics support to infrastructure companies, allowing the state of Rio Grande do Sul to continue as a going concern and serving the gaucho population, and helping to fight the public disaster. The bank considers the agreement consisting of a donation of securities and computers not used by the bank. The set of measures announced and the bank's operations since the beginning of the strong rains that hit Rio Grande do Sul have ratified CAIXA's support and commitment to the southern Brazilian people.

CMN Resolutions

CMN Resolution No. 5,132/24 establishes that the financial institutions are authorized to automatically defer to August 15, 2024 the maturity of principal and interest on crop loans that fall due from May 1, 2024 to August 14, 2024, for enterprises located in municipalities of the state of Rio Grande do Sul.

CMN Resolution No. 5,137/24 establishes the criteria to be complied with the minimum reserve levels different from loan transactions, due to the economic consequences arising from climate events in the state of Rio Grande do Sul.

Caixa measures

The following special conditions were met for Caixa clients:

- Housing: Short-term pause of up to six months in housing finance agreements in the affected regions, support for triggering the implementation of insurance and payment of indemnities in a fast manner;
- Direct consumer credit: Interruption of up to six months in installments and grace period of up to 90 days for paying the first installment on the credit line;
- Payroll loans: Decrease in the rate to 872 payroll loan agreements in Rio Grande do Sul that may increase the concession period;
- Pledge: Suspension of the auction of the pledge for the deadline of the decree and exemption from charges for late renewal of contracts, automatically for 90 days;
- Special credit Empresa Pós: pause in payment for up to six months and contracting at special rates;
- Giro Caixa Empresarial: 80% guaranteed joint credit offered to companies that meet the program's criteria and are located in municipalities of Rio Grande do Sul. In addition to the reduction in interest rates, a grace period of up to 12 months for the service agreement and up to 60 months for repayment;
- Azulzinha: One-month exemption on the rental of the blue product to clients in the affected regions;
- Rural credit: extension of the investment portion for up to 12 months, extension of the cost by up to 24 months, payment of 50% of the debt balance by 12 months and the remaining 50% by the end of the 24 months;
- Individual and Legal Entities renegotiated: pause in payment for up to six installments;
- Loan transactions for municipalities: extension of disbursement deadlines, use of credits and evidence for up to 90 days, exemption from the contractual fee;
- Charitable and non-charitable hospitals and charitable hospitals: A break of up to 12 months in installments and up to 6 months of grace period for new hirings.

CAIXA Seguridade measures

CAIXA Seguridade provides support to the residents of municipalities affected by the rains. Among the actions taken, the following stand out:

- Service center (losses and assistance) with a reinforced team;
- Facilitated flow for triggering loss claims, with simplified documentation allowing services to be quickly serviced;
- Technical support to serve insurance beneficiaries;
- Fast loss insurance track: approval of up to R\$4 thousand in advance, when it was not possible to inspect Caixa Residencial's homeowners insurance;
- 1% of the amount collected from residential insurance taken out nationwide in the period from May 3 to May 10 was directed at donations to low-income families affected by the rains;
- 1% of the amount collected from the acquisition of Rapidex do Bem all over Brazil was guided to not-for-profit institutions that support affected families.

Moreover, Caixa Vida e Previdência, Caixa Consórcio, Caixa Capitalização and CNP Seguros Holding made donations to the NGO Housing and Citizenship to support the affected families.

(d) Significant Fact about the Insurance Industry

According to the Significant Fact disclosed by Caixa Seguridade on July 8, 2024, they received from the applicant of credit life insurance policies, CAIXA, a database containing the list of deceased persons, who appeared as holders of credit contracts, without notice of loss by the stipulator until then. Thus, considering the expectation of disbursement based on the analysis of the received database, the Insurance Companies carried out, between May and June of 2024, the provisioning of claims in the amount of R\$ 342,196.

Note 36 – Subsequent events

No subsequent events were reported in the period.

Carlos Antonio Vieira Fernandes
President

Adriano Assis Matias
Vice-President

Francisco Egidio Pelucio Martins
Vice-President

Henriete Alexandra Sartori Bernabé
Vice-President

Inês da Silva Magalhães
Vice-President

Laércio Roberto Lemos de Souza
Vice-President

Marconi Nogueira Plácido
Acting Vice-President

Marcos Brasiliano Rosa
Vice-President

Paulo Rodrigo De Lemos Lopes
Vice-President

Saulo Farhat Paiva
Acting Vice-President

Thiago Cordeiro de Oliveira
Acting Vice-President

Juliana Grigol Fonseca
Chief Accountant and Controllershship Officer

Celio Cesario de Torres
National Superintendent
Accountant CRC/GO 009577/O-1-T-DF



Independents Auditor's Report

To

Shareholders, Board of Directors and Management of

Caixa Econômica Federal - CAIXA

Brasília – DF

Opinion

We have audited the individual and consolidated financial statements of Caixa Econômica Federal ("Institution" and/or "CAIXA"), which comprise the balance sheet as of June 30, 2024, and the statements of income, comprehensive income, changes in equity and cash flows for the six-month period then ended, as well as the accompanying consolidated financial statements, including a summary of significant accounting policies.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Caixa Econômica Federal as of June 30, 2024, and its financial performance and cash flows, as well as the consolidated financial performance and cash flows, for the six-month period then ended, in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Brazilian Central Bank ("BACEN"). Our responsibilities under those standards are further described in the Auditors'.

Basis for opinion

We conducted our audit in accordance with Brazilian and International Standards on Auditing. Our responsibilities under those standards are further described in the "Auditor's responsibilities for the audit of the consolidated financial statements" section of our report. We are independent of CAIXA in accordance with the ethical requirements established in the Code of Professional Ethics and Professional Standards issued by the Brazilian Federal Accounting Council, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Key Audit Matters

Key audit matters are those that, in our professional judgment, were of most significance in our audit of the current semester. These matters were treated in the context of our audit of the consolidated financial statements as a whole, and in forming our opinion thereon, and we do not express a separate opinion on these matters.

Measurement of the provision for loan losses

As described in notes 3 (h) and 9 to the individual and consolidated financial statements, as of June 30, 2024, CAIXA recorded R\$ 50,522,436 thousand (individual and consolidated) in provision expected for losses associated with credit risk for the loan portfolio, which comprises loan operations, advances on foreign exchange contracts, and other credits with credit granting characteristics.

To determine the provision for expected losses associated with credit risk, CAIXA classifies its credit operations, advances on foreign exchange contracts and other credits with credit granting characteristics into nine risk levels ("ratings"), from "AA" (minimum risk) to "H" (maximum risk) according to the parameters established by CMN Resolution 2,682/1999 and observing CAIXA's periodic evaluation, which



considers the economic environment, past experience and the specific and global risks in relation to the operations, debtors, and guarantors/collateral. Additionally, CAIXA makes a provision in addition to the minimum percentages required by CMN Resolution 2,682/1999, using the expected loss methodology, adopted in CAIXA's credit risk management.

Given the significance of the loan portfolio and the amount of provision for losses associated with credit risk, the uncertainties, and the degree of judgment inherent in classifying loan operations into risk levels, as well as the complexity of the methods and assumptions used in determining the supplementary provision, we consider this to be a significant matter for our audit.

How our audit approached this matter

Our audit procedures included, but were not limited to:

- Evaluation of the design and operational effectiveness, by sampling, of the key internal controls, manual and automated, related to the processes of: (i) approval and registration of loan operations; and (ii) definition, approval and application of the main assumptions and judgments used in the classification of loan operations in risk levels ("ratings");
- Evaluation, based on sampling, if CAIXA met the requirements established by CMN Resolution 2,682/99 such as: (i) analysis of the data supporting the definition and review of the ratings of customers and operations by CAIXA, such as the credit proposal, financial and registration information, operations and/or financial restructurings and guarantees, verifying the adherence of this rating attribution in relation to CAIXA's internal policies, including internal ratings complementary to those indicated in the referred Resolution; and (ii) analysis of the arithmetic calculation of the allowance for expected losses associated to the credit risk of the credit operations, including the application by CAIXA of the minimum ratings in relation to the days overdue, attribution of the worst rating for operations of the same client or economic group and maintenance of the previous rating for cases of renegotiation/recovery of the credit; and
- Evaluation of the disclosures made in the individual and consolidated financial statements, specifically related to the criteria for determining the provision for expected losses associated with credit risk.

Based on the evidence obtained through the procedures summarized above, we consider the balance of provision for loan losses associated with credit risk, as well as the respective disclosures, acceptable in the context of the individual and consolidated financial statements taken as a whole for the six-month period ended June 30, 2024.

Recognition and measurement of contingent liabilities and provisions for tax, civil and labor contingencies

As described in notes 3 (q) and 19 (b) of the individual and consolidated financial statements, CAIXA is a defendant in legal and administrative proceedings of a tax (fiscal), civil, and labor nature arising in the normal course of its business, with the respective provisions recorded in the amount of R\$11,444,397 thousand (individual and consolidated).

Part of these provisions were recorded considering: (i) the individual analysis made by CAIXA's internal lawyers for the relevant lawsuits, based on the economic repercussion of the claims made by the author, weighted by the status of the lawsuit and prevailing jurisprudence in similar cases, to determine the probability of loss and estimated amount of the conviction; or (ii) the mass statistical model for labor and civil housing lawsuits that consists in measuring the probability and impact of an unfavorable outcome to CAIXA.

Due to the significance of the amounts and the uncertainties and judgments involved in determining the probability of loss and estimated value of conviction of the relevant lawsuits analyzed individually, and the mass statistical method used in measuring the provisions related to labor and civil housing claims, including the required disclosures of contingent liabilities, we consider that this is a significant matter for our audit.

How our audit approached this matter

Our audit procedures included, but were not limited to:

- Evaluation of the design and effectiveness of certain internal controls related to: (i) evaluation on the massive models used in the measurement of the provision for contingent liabilities; (ii) review of the estimate of the probability of loss and the amount attributed to the relevant lawsuits analyzed individually by CAIXA's internal lawyers; and (iii) retrospective analysis on the sufficiency of the provision by CAIXA, as well as the evaluation of the methods, data and assumptions supporting the provisions for tax, civil and labor contingencies;



- Evaluation, with the help of our professionals with statistical knowledge, of the mass statistical methodology used in the measurement of the provision in labor and civil housing action and recalculation of the same provision according to the established criteria;

- For the relevant lawsuits (individual analysis), evaluation, through statistical sampling and selection of specific items, of the technical studies prepared by CAIXA's internal legal advisors, with the grounds for defining the probability of loss and estimated value of conviction of the lawsuits, and evaluation of the consistency of the information in the technical studies through consultations on the courts' websites. For a specific selection, we involved our legal experts who assisted us in the evaluation of the technical merits and the supporting documentation to define the probability and estimated loss;

- Evaluation, of the sufficiency of the provision for tax, civil and labor lawsuits, through the disbursement history in relation to the respective provision amounts, intensifying the analysis in relation to the understanding of individually relevant cases that have diverged from the provisioned amount; and

- Evaluation of the adequacy of the disclosures made in the individual and consolidated financial statements, specifically related to the criteria for determining the probability of loss and the estimated value of the conviction of the relevant lawsuits analyzed individually, and the mass statistical method used in measuring the provisions related to labor claims.

Based on the evidence obtained through the procedures summarized above, we consider acceptable the assessment of the recognition and measurement of the provisions related to the relevant lawsuits analyzed individually, and the assessment of the measurement of the labor and civil housing claims analyzed by mass statistical criteria, as well as the disclosures and measurement of the contingent liabilities, in the context of the individual and consolidated financial statements taken as a whole for the six-month period ended June 30, 2024.

Measurement of post-employment benefit provisions

As described in notes 3 (r) and 21 to the individual and consolidated financial statements, CAIXA sponsors retirement plans, pension plans, supplementary health care plans and meal voucher and food basket allowance plans made available to its employees, officers, retirees, and pensioners. A significant part of these plans are classified as defined benefit plans, whose amounts are material in the context of the individual and consolidated financial statements and the measurement of these liabilities requires the use of actuarial techniques and judgment in defining assumptions, such as: discount rate, inflation rate and mortality tables.

Due to the complexity and judgment in measuring actuarial liabilities and the material impact that any changes in those assumptions would have on the individual and consolidated financial statements, we consider this to be a significant matter for our audit.

How our audit approached this matter

Our audit procedures included, but were not limited to:

- Evaluation of the design and effectiveness of key internal controls related to the definition and approval of the assumptions used to measure actuarial liabilities;

- Analysis, with the assistance of our actuarial specialists, of the reasonableness and sensitivity of the assumptions, which include discount rate, inflation rate and mortality tables, used and reported in the actuarial reports of the relevant benefit plans, as well as the adequacy of the amounts of actuarial liabilities and recalculation of selected plans. In addition, we examined by sampling whether the relevant information recorded in the database used by the external actuaries in calculating the provisions for post-employment benefits was complete and accurate;

- Evaluation of the adequacy of the disclosures in the individual and consolidated financial statements, specifically regarding the sensitivity analysis of the net value of the defined benefit liability in relation to the actuarial assumptions used.

Based on the evidence obtained through the procedures summarized above, we consider the measurement of the actuarial liabilities in the context of the individual and consolidated financial



statements taken as a whole for the six-month period ended June 30, 2024, to be acceptable.

Assessment of tax credit recoverability

As described in notes 3 (i) and 20 of the individual and consolidated financial statements, CAIXA recorded tax credits in the amount of R\$63,896,781 and R\$63,897,044 thousand (individual and consolidated) referring to tax losses, negative basis of social contribution and temporary differences.

The recognition of tax credits is based on their estimated realization, according to technical studies and analyses carried out by CAIXA. Tax credits arising from temporary differences are realized through the use or reversal of the provisions that served as a basis for their recognition, while the realization of tax credits on tax losses and negative social contribution base are realized when taxable profits are generated. The expected realization of tax credits is based on projections of future taxable income that require the application of judgment by CAIXA's management in the use of assumptions.

Due to the high degree of judgment required in the evaluation of the relevant assumptions that are considered in projecting future taxable profits, and the material impact that any changes in these assumptions would have on the individual and consolidated financial statements, we consider this to be a significant matter for our audit.

How our audit approached this matter

Our audit procedures included, but were not limited to:

- Evaluation of the design and effectiveness of key internal controls related to the preparation and approval of the study on the realization of tax credits prepared by CAIXA, according to projections of future taxable income;
- With the help of our corporate finance specialists: (i) we evaluated the assumptions considered in the projections of future taxable income prepared by CAIXA considering whether they are consistent with the valuation practices and methodologies normally used, and whether they are based on historical and/or market data; and (ii) we recalculated the amounts included in the technical study for the realization of the tax credits;
- Involvement of our tax specialists to review the basis for establishing tax credits; and
- Evaluation of the disclosures made in the individual and consolidated financial statements, specifically the expectation of realization of tax credits.

Based on the evidence obtained through the procedures summarized above, we consider the tax credit balances recorded, as well as the respective disclosures, acceptable within the context of the individual and consolidated financial statements taken as a whole for the six-month period ended June 30, 2024.

Measurement of provisions for credits with the Compensation Fund for Salary

Variations – FCVS

As described in note 10 (c) to the individual and consolidated financial statements, CAIXA has credits with the Compensation Fund for Salary Variations (FCVS) in the net amount of R\$30,600,130 thousand (individual and consolidated), and receivable FCVS provision in the amount of R\$10,449,791 thousand (individual and consolidated).

The realization of the credits covered by FCVS depends on adherence to a set of rules and procedures defined in specific regulations and follows a novation process (issuance of securities by the Federal Government). The methodology for calculating the provision for contracts to be reimbursed by FCVS, aims to capture the possibility of eventual loss for operations, regardless of their stage in the novation process (Enabled, Not Enabled, Enabled Not Approved, Approved with funds, Approved without funds and Negative Coverage), due to insufficient supporting documentation, as required by the rules in force.

Due to the high degree of judgment in determining the method and assumptions used to measure these provisions, we consider this issue to be a significant matter for our audit.

How our audit approached this matter

Our audit procedures included, but were not limited to:

- Evaluation of the design of key internal controls related to the review and approval of the methodology for calculating the provision for FCVS receivables, processing, and accounting for the provisions;
- Evaluation, with the help of our professionals with statistical expertise, of the methods and assumptions through: (i) analysis of whether the methodology allows capturing the possibility of loss for operations covered by the FCVS for all stages of the novation process; and (ii) test on the mathematical precision of the calculations performed to determine the provision for FCVS credits.



- Evaluation, by means of sampling, of the information on stages in the novation process used to calculate the provision for FCVS credits, as well as comparison of the accounting balances;
- Evaluation of the disclosures made in the individual and consolidated financial statements, specifically related to the measurement criteria of the provisions for FCVS credits.

Based on the evidence obtained through the procedures summarized above, we consider the balances of the provisions for FCVS loans in the context of the individual and consolidated financial statements taken as a whole for the six-month period ended June 30, 2024, to be acceptable.

Information technology environment

CAIXA's technology environment has access and change management processes for systems and applications, the development of new programs, and automated internal controls in the various relevant processes. To keep its operations running, CAIXA provides access to systems and applications to its employees, considering the functions performed by them and its organizational structure. The controls to authorize, monitor, restrict and/or revoke the respective accesses to this environment must provide reasonable assurance that accesses and information updates are performed with integrity and accuracy and by the appropriate professionals, to mitigate the potential risk of fraud or error arising from unauthorized access or change to a system or information, and to ensure the integrity of financial information and accounting records.

Given CAIXA's high dependence on its technology systems, the high volume of transactions processed daily, and the importance of access controls and change management on its systems and applications to plan the nature, timing, and extent of our audit procedures, we consider this to be a significant matter for our audit.

How our audit approached this matter

Our audit procedures included, but were not limited to:

- With the assistance of our information technology professionals, we (i) tested the design and operating effectiveness and compensating controls of certain key internal controls over access to systems and applications, such as authorization of new users, revocation of disconnected users and review of active users; (ii) performed tests, on a sample basis, of relevant information extracted from certain systems for preparation of the individual and consolidated financial statements; (iii) in those areas where, in our judgment, there is a high dependence on information technology, our testing also included evaluating password policies, security configurations, and internal controls over systems and application developments and changes; and (iv) when we identified key internal controls over financial reporting and other relevant processes that are automated or have some component dependent on systems and applications, we tested the design, implementation, and operating effectiveness of those controls. The evidence obtained through the procedures summarized above allowed us to consider the information extracted from certain systems to plan the nature, timing, and extent of our substantive testing in the context of the consolidated financial statements taken as a whole for the six-month period ended June 30, 2024.

Other matters

Statement of value added

The individual and consolidated financial statement of value added for the six-month period ended June 30, 2024, prepared under the responsibility of the CAIXA's Management and presented as supplementary information in relation to the accounting practices adopted in Brazil applicable to financial institutions authorized to operate by the Central Bank of Brazil (BACEN), was submitted to audit procedures performed in conjunction with the audit of CAIXA's individual and consolidated financial statements. For the purposes of forming our opinion, we evaluated whether these statements are reconciled with the individual and consolidated financial statements and accounting records, as applicable, and if their form and content are in accordance with the criteria defined in Technical Pronouncement CPC 09 "Statement of Value Added". In our opinion, these statements of value added have been properly prepared, in all material respects, in accordance with the criteria established in the Technical Pronouncement and are consistent with the individual and consolidated financial statements taken as a whole.

Consolidated financial statements

These consolidated financial statements for the six-month period ended June 30, 2024, which have been prepared in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil (BACEN), are being presented in an additional manner, as permitted



by Article 77 of CMN Resolution 4,966, to the consolidated financial statements prepared in accordance with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB), which to date have not been prepared and disclosed by CAIXA.

Other information that accompanying the consolidated financial statements and the auditor report

CAIXA's Management is responsible for the other information. The other information comprises the Management's Report.

Our opinion on the individual and consolidated financial statements does not cover other information, and we do not express any form of assurance conclusion thereon.

In connection with our audit of the individual and consolidated financial statements, our responsibility is to read the other information and, and, in doing so, consider whether the other information is materially inconsistent with the individual consolidated financial statements or with our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of management and those in charge with governance for the consolidated financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil, and the internal controls as management determines is necessary to enable the preparation of individual and consolidated financial statements that are free from material misstatement whether due to fraud or error.

In preparing the individual and consolidated financial statements, Management is responsible for assessing Caixa's ability to continue as going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting, unless management either intends to liquidate Caixa or to cease operations, or there has no realistic alternative but to do so.

Those charged with governance of Caixa are those responsible for overseeing the process of preparing the individual and consolidated financial statements.

Auditors' responsibilities for the audit of the consolidated financial statements

Our objectives are to obtain reasonable assurance about whether the individual consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with the Brazilian and International Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with the Brazilian and International Standards on Auditing, we exercise professional judgment, and maintain professional skepticism throughout the audit.

We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and performed audit procedures responsive to those risks, and obtained audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting material misstatement resulting from fraud is higher than for the one resulting from error, as fraud may involve collusion, forgery, intentional omission or misrepresentations, or the override of internal controls.



- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control of CAIXA.
- We evaluated the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Institution's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the individual and consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our report. However, future events or conditions may cause the Institution to cease to continue as a going concern.
- We evaluated the overall presentation, structure, and content of the individual and consolidated financial statements, including the disclosures, and whether the individual and consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- We obtained sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the group to express an opinion on the individual and consolidated financial statements. We are responsible for the direction, supervision, and performance of the group audit and consequently for the audit opinion.

We communicate with management regarding, among other matters, the scope and timing of our planned audit work and significant audit findings, including any significant deficiencies in internal controls that we identify during our work.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the individual and consolidated financial statements of the current period and are, therefore, the key audit matters. We describe these matters in our auditor's report unless law or regulation has prohibited public disclosure of the matter or when, in extremely rare circumstances, we determine that the matter should not be communicated in our report because the adverse consequences of such communication would reasonably be expected to outweigh the public interest benefits of the communication.

Brasília, August 19, 2024

KPMG Auditores Independentes
CRC SP-014428/O-6 F-DF

Original report in Portuguese signed by
André Dala Pola
Accountant CRC 1SP214007/O-2