

CAIXA

Results
Presentation – 3Q22

CAIXA

The image shows the exterior of a CAIXA building. The building has a modern design with a large glass facade. A prominent CAIXA sign is visible above the entrance. The sign features the CAIXA logo, which consists of a stylized 'X' shape. The building is surrounded by some greenery and a paved area. The overall scene is captured in a wide-angle shot, showing the building's entrance and the surrounding environment.



1 Highlights 3Q22

2 Sustainability Initiatives

3 Financial
Highlights



1 || Highlights 3Q22



CAIXA

Accounting
Net Income

R\$ **3.2** bn
75.9% ↑
(3Q22/2Q22)

CAIXA *Seguridade*

Net Income

R\$ **766.2** mi
55.7% ↑
(3Q22/3Q21)

CAIXA *Asset*

Assets under Management

R\$ **529.2** bn
22.4% ↑
(3Q22/3Q21)

CAIXA in Numbers

R\$ **977.0** bn

Total Loans  16.0% ↑
(3Q22/3Q21)

R\$ **146.6** bn

Record Origination  23.4% ↑
Total Loans (3Q22/3Q21)

R\$ **618.6** bn

Total Mortgage  12.8% ↑
(3Q22/3Q21)

R\$ **48.2** bn

Record Mortgage  25.6% ↑
Origination (3Q22/3Q21)

R\$ **12.9** bn

Agro Loans  Origination 204.4% ↑
(3Q22/3Q21)

92.5%

Of the loan portfolio is rated between AA-C, the best number ever achieved



Implemented actions at the start of the new management

1 Necessary Layoffs

3 Independent Committee for Monitoring

TCU – CGU – AGU

5 Permanent program to combat harassment

- Financial Education
- Leadership and Progression of women's career
- Permanent internal communication campaigns about awareness and prevention of harassment

2 Assessment Governance

- Legal
- Internal Affairs
- Integrity
- Independent body
- CGU

4 Creation of direct and secure channel administered by women appointed by the president

CAIXA becomes the Mother of the Cause of Women

- Vulnerable Aid
- Domestic Violence
- Harassment
- Leadership and Career Progression
- Financial Education and Entrepreneurship



Adequacy of the Organizational Structure

Internal Affairs¹

Migration

Board of Directors

- ✓ Reinforces the **autonomy** and **isonomy** of its performance
- ✓ Strengthens **internal governance**

VP Strategy and People

+

VP Logistics and Operations

Merger

VP Corporate Management

- ✓ Expands **integration/work** on corporate subjects, according to best market practices
- ✓ Improves **internal communication**, optimization, **efficiency** and fluidity when **managing personnel** and procedures

Creation

VP Sustainability and Entrepreneurship

- ✓ **Strengthens** and **expands** the **sustainability work** in all its dimensions
- ✓ Entrepreneurship as a tool for **social transformation**

¹Formerly linked to CAIXA's CEO



Vice Presidency of Sustainability and Entrepreneurship

Objectives



- ✓ To be a bank recognized nationally and internationally as a reference in Sustainability and Entrepreneurship
- ✓ To be an agent of social transformation, enhancing CAIXA's business and results
- ✓ To be the main bank for promoting socio-environmental entrepreneurship, generating an improvement in the quality of life of the lower-income population
- ✓ Maximize the generation of value to society and the environment, ensuring economic, social and environmental balance in its activities, products and services

Customer Focus

Microentrepreneurs and green entrepreneurs, extractive communities, riverside communities, quilombolas, fishermen, sertanejas, weavers, artisans, indigenous populations, family farmers and urban communities

Special focus on women

Fronts of Operation

- ✓ **Sustainability**
- ✓ **Entrepreneurship and Innovation**
- ✓ **Social and Environmental Responsibility**



2 || Sustainability Initiatives



Strategy of
strengthening
women's
entrepreneurship
for social
transformation



CAIXA *pra elas*

Products created for
women inclusion in
the financial system



than

74

Million

women are clients of

81

%

Of the Benefits of Auxílio Brasil are received by families headed by women

(17.2 million)

- ✓ Grace period of up to six months to start the payment of installments when granting SBPE mortgage loans for pregnant women
- ✓ Possibility of partial payment of the installment of mortgage loan contracts during maternity leave
- ✓ Women's Life Pension Plan, which also offers one gynecological appointment per year and payment of R\$50 thousand in the event of the birth of twins or more children
- ✓ Exemption of 03 months in the fee of checking account services
- ✓ Mortgage Loan Bond (LCI) with profitability of up to 1 percentage point above the CDI (interbank deposit rate)

CAIXA IS PRESENT IN EVERY WOMAN'S LIFE



1.0
Thousand

Physical Channels with
CAIXA pra elas
dedicated spaces

8.0
Thousand

Ambassadors present in
all branches throughout
Brazil

95.8
Thousand

Services carried out **at**
branches with **CAIXA pra**
elas exclusive spaces

26.6 MN



Total accesses in the
CAIXA pra elas space
through App **CAIXA Tem**

7.9 MN

Access to the **official**
CAIXA pra elas
website

+ 200 Companies
In negotiation

Protocol of intentions aimed
at the adoption of good
practices in the **prevention**
of violence against women



CAIXA
pra elas
EMPREENDEDORAS

1

Informal Women Entrepreneur

- ✓ CAIXA Tem Account
- ✓ Individual Credit Card
- ✓ CAIXA Tem Loan
- ✓ Family Support Insurance

2

Newly-Formalized Women Entrepreneur

- ✓ Corporate Checking Account
- ✓ Payment Terminal Azulzinha
- ✓ Individual Microcredit

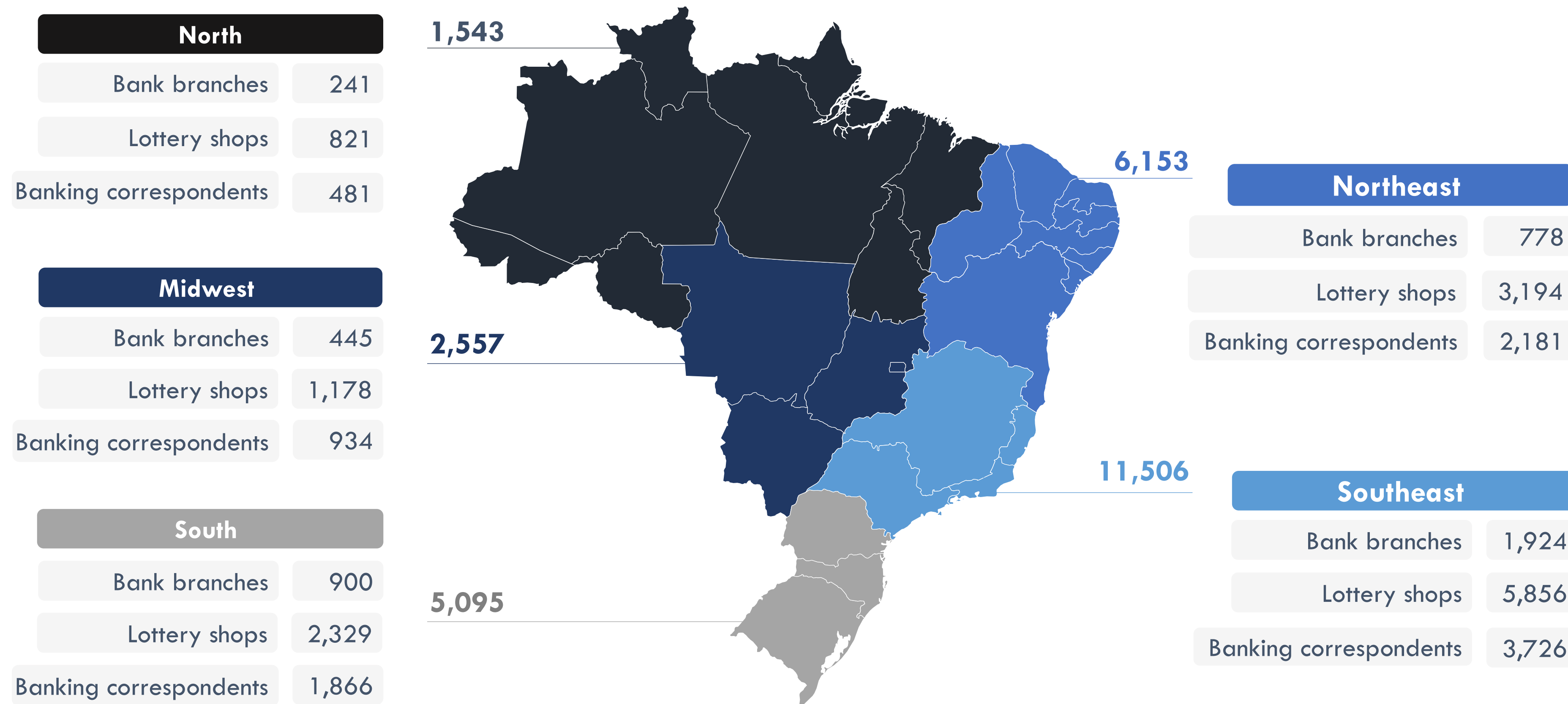
3

Formalized Woman Entrepreneur + 12 months

- ✓ Receivables Advance
- ✓ Operations in Installments
- ✓ FAMPE and PRONAMPE

LARGEST DISTRIBUTION NETWORK IN BRAZIL

ALMOST 100% OF MUNICIPALITIES SUPPORTED BY PHYSICAL BRANCH DISTRIBUTION



26,854

Total Branches

13,378

Lottery shops

9,188

Banking correspondents

4,288

Bank branches

CAIXA ESG Connectivity HUB



CAIXA aims to be an ESG connectivity hub that will capture **opportunities and resources** together with **international actors** in order to **foster sustainable and entrepreneurial initiatives** to Brazil's sustainability agenda

SUSTAINABILITY

- ✓ Renewable Energy and Energy Efficiency
- ✓ Climate: mitigation and adaptation to climate change
- ✓ Sustainable Regional Development

ENTREPRENEURSHIP

- ✓ Women's entrepreneurship
- ✓ Impacting entrepreneurship in the pyramid's base
- ✓ Bioeconomic entrepreneurship

Capillarity

Main partner of the Brazilian Government in the implementation of public policies

Consolidated position in the Brazilian market as a large, solid and modern bank

Concessions in BRAZIL

PIPELINE - CAIXA



NORTH

4 assets
1.84 mm

NORTHEAST

18 assets
6.56 mm

MIDWEST

4 assets
1.22 mm

SOUTHEAST

19 assets
8.33 mm

SOUTH

9 assets
2.33 mm

- 11 Negotiating
- 42 Appraisal
- 12 Successful Bids



More than **7.8 thousand**

EMPLOYEES FROM SEVERAL¹ AREAS SUITABLE FOR CARRYING OUT THE MODELING OF PROJECTS



R\$ 19.2 bn

PRIVATE INVESTMENTS



183

MUNICIPALITIES



20.3 mm

POPULATION



54 ASSETS



1 Education



35 Public Lighting



2 Housing



14 Sanitation



2 Socio-educational

¹ Engineers, architects, lawyers, social technicians, among others.

Social Bank



R\$229.2 billion in social benefits paid in 9M22

Social Programs - Amount Paid (R \$ billion)

	1Q22	2Q22	3Q22	9M22
INS S	28.2	38.2	28.7	95.1
Auxílio Brasil	21.5	21.3	31.6	74.4
Salary Bonus	19.4	0.1	0.4	19.9
Unemployment Insurance	10.2	10.3	10.4	30.9
Emergency Aid	2.9	0.4	0.6	3.9
Gas Aid	0.6	0.6	0.6	1.8
Truck Driver Aid	-	-	1.0	1.0
Taxi Driver Aid	-	-	0.9	0.9
Regional Benefits	0.5	0.2	0.2	0.9
Other Social Programs	0.2	0.1	0.1	0.4
Total	83.5	71.2	74.5	229.2





Extraordinary FGTS Withdrawal*

- ✓ Payment of up to R\$ 1,000 per worker

46 million

Workers benefited

R\$ **31** billion

Resources released in
the economy



CAIXA

PRONAMPE

National Program to Support
Microenterprises and Small
Businesses

88.7 thousand

Agreements signed¹

R\$ **8.1** billion

In loans granted¹

*Focus on Micro and Small Enterprises and in the adoption of practices that **prioritize credit access** to the largest number of entrepreneurs.*

FAMPE

Guarantee Fund for Micro and
Small Enterprises

54.6 thousand

Agreements signed²

R\$ **3.5** billion

In loans granted²

¹ New loans for the 2022 fiscal year started in July, amounts referring to 3Q22

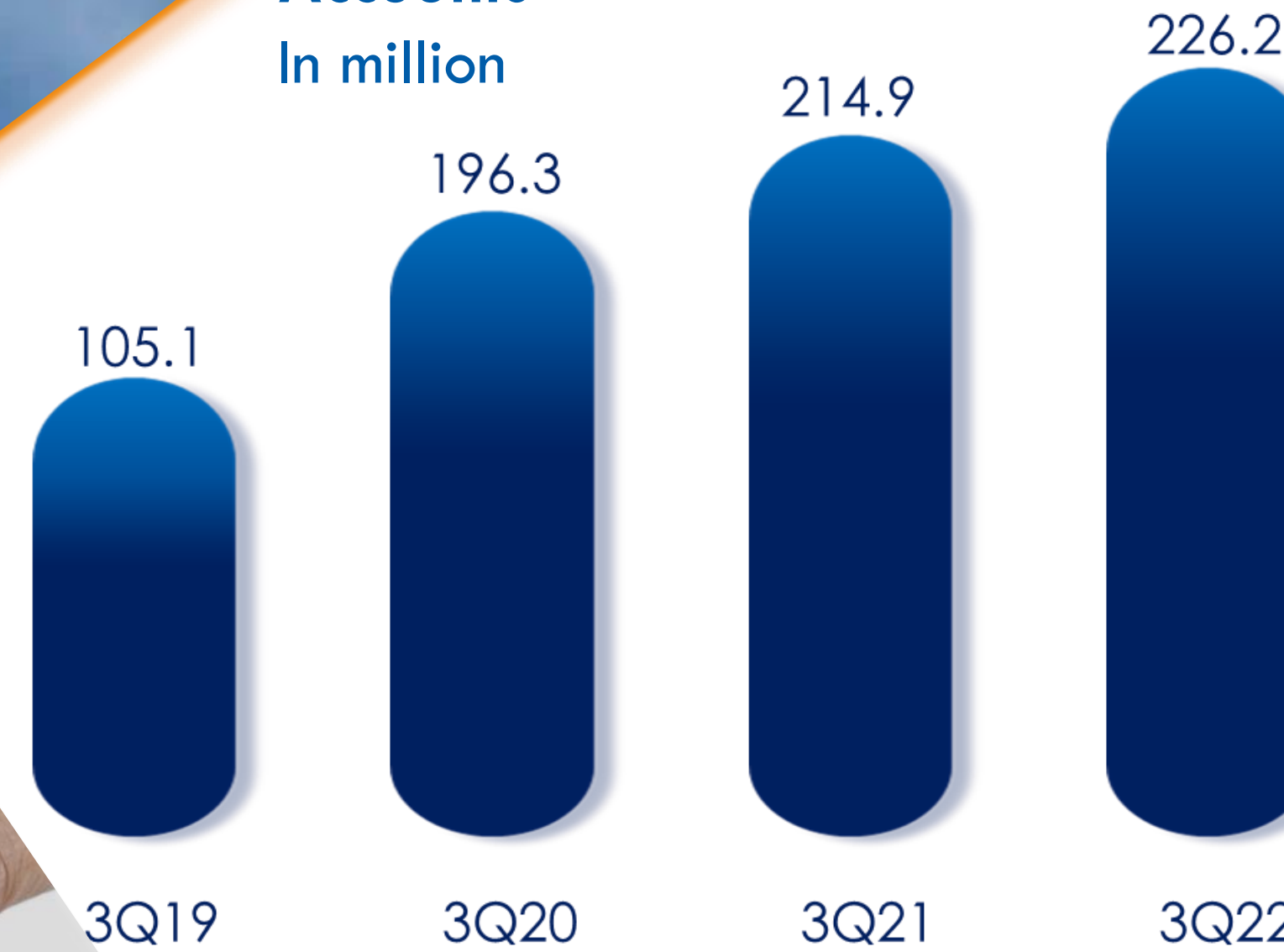
² Accumulated from January to September 2022



Financial and Banking Inclusion

The bank of all Brazilians.

Accounts
In million

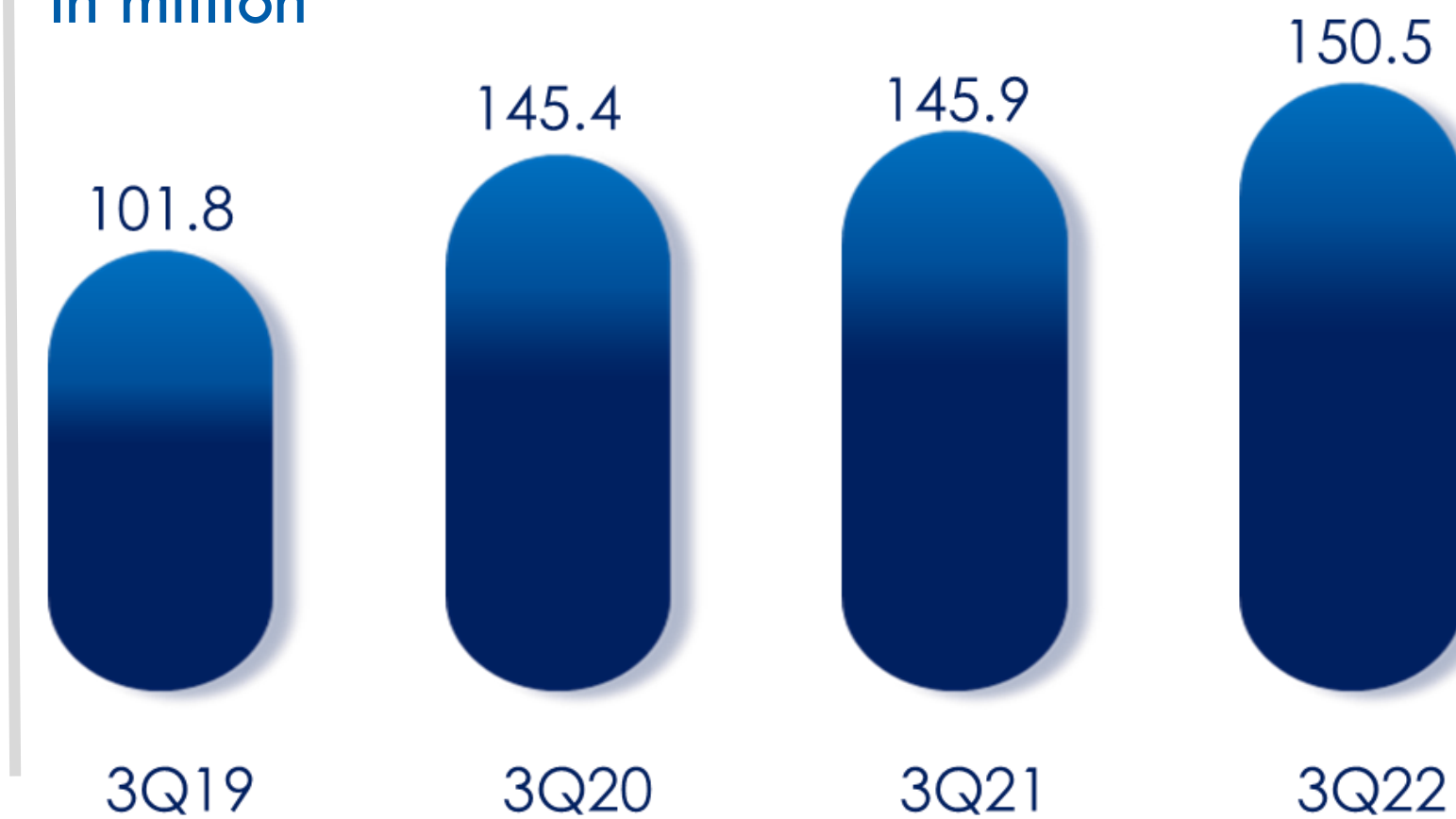


11.3 million

new accounts

3Q22/3Q21

Clients
In million



4.6 million

new clients

3Q22/3Q21

DVA*



R\$ 31.5 billion

Distributed to society in the 9M22

R\$ 17.3 bn + R\$ 8.0 bn + R\$ 4.6 bn + R\$ 1.6 bn

Direct remuneration
Benefits
FGTS

Interest on equity
Dividends
Retained income
Interest on capital-eligible debt
instruments

Taxes
Rates
Contributions

Remuneration of
third-party capital

*Added Value Distribution





3 || Financial Highlights



Managerial Income

Result Impacted
by The Provision
of Guaranteed
Credits

In R\$ million	3Q22	2Q22	Δ3M	3Q21	Δ12M
Accounting Net Income	3,224	1,833	75.9%	3,207	0.5%
Derecognition of IHCD Obligation	443	-	-	-	-
Recurring Net Income	2,781	1,833	51.7%	3,207.0	-13.3%
Extraordinary Events	(260)	70	-	-	-
PRONAMPE, FGI and FGM Provision Impact	(246)	41	-	-	-
PRONAMPE, FGI and FGM Interest impact	(14)	30	-	-	-
Expenses Impacted by Events	148	(40)	-	-	-
Extraordinary Result	(112)	30	-	-	-
Managerial Result	2,893	1,803	60.5%	3,207	-9.8%

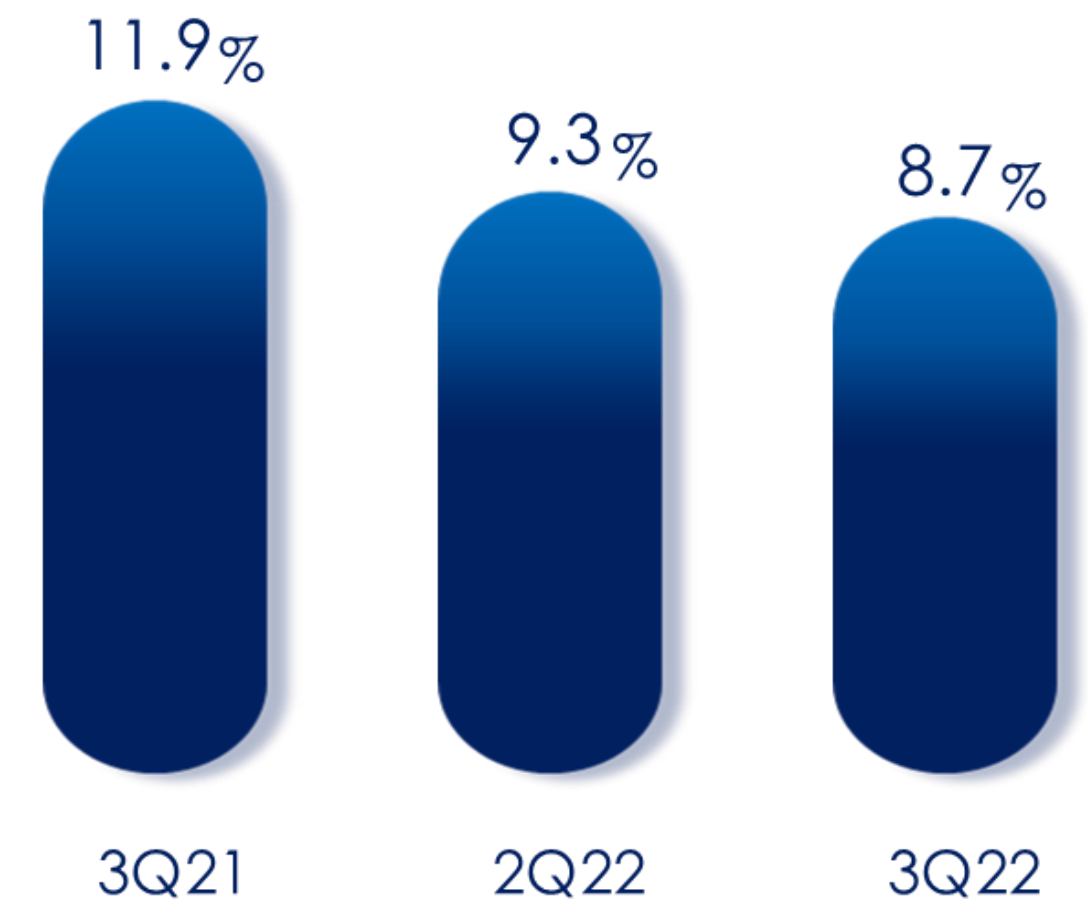


↑ **2.8%** Financial Margin
(3Q22/3Q21)

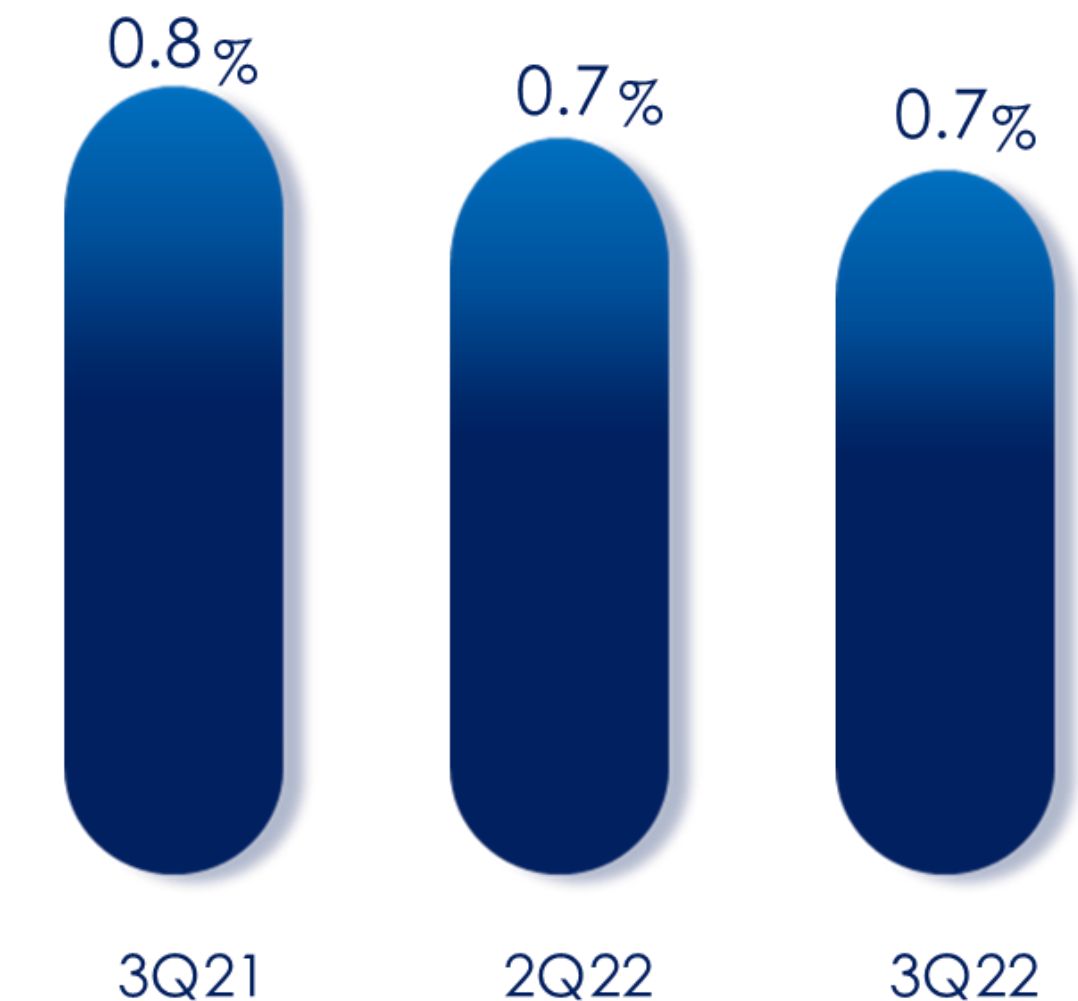
↑ **7.1%** Income from Services
(3Q22/3Q21)

In R\$ billion	3Q22	2Q22	Δ3M	3Q21	Δ12M
Financial Margin	12.5	12.7	-1.5%	12.2	2.8%
Income from Services	6.5	6.2	5.0%	6.0	7.1%
Loan Provisions	(2.9)	(4.6)	-37.0%	(3.0)	-2.3%
Personnel Expenses	(6.6)	(6.1)	7.7%	(6.0)	9.7%
Other Administrative Expenses	(3.3)	(3.1)	6.7%	(2.9)	12.6%
Other Revenues and Expenses ¹	(3.0)	(3.2)	-7.9%	(3.1)	-4.3%
Net Income	3.2	1.8	75.9%	3.2	0.5%

Recurring ROE²



Recurring ROA²



¹ Including tax expenses.

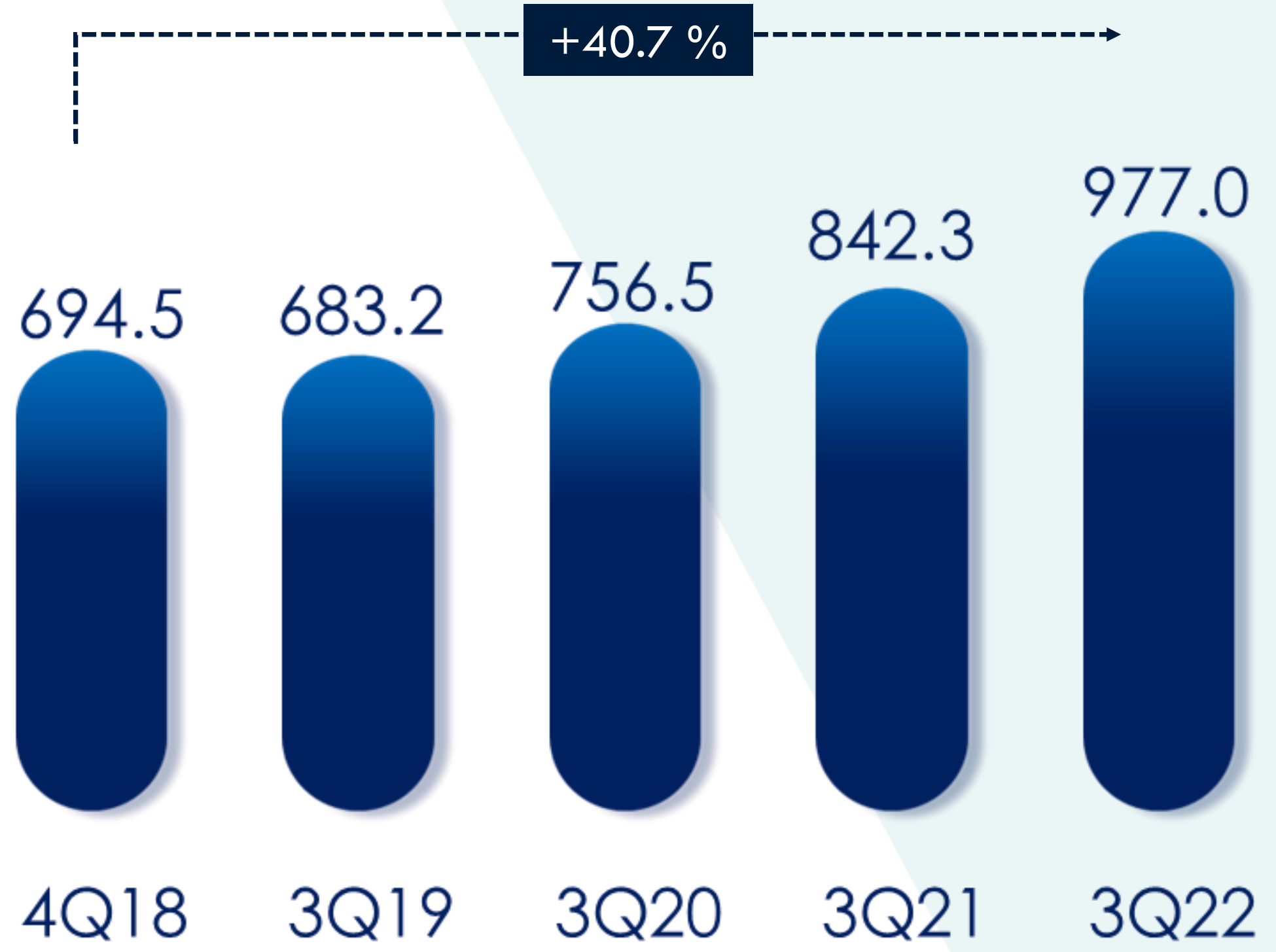
²Accrued in 12M



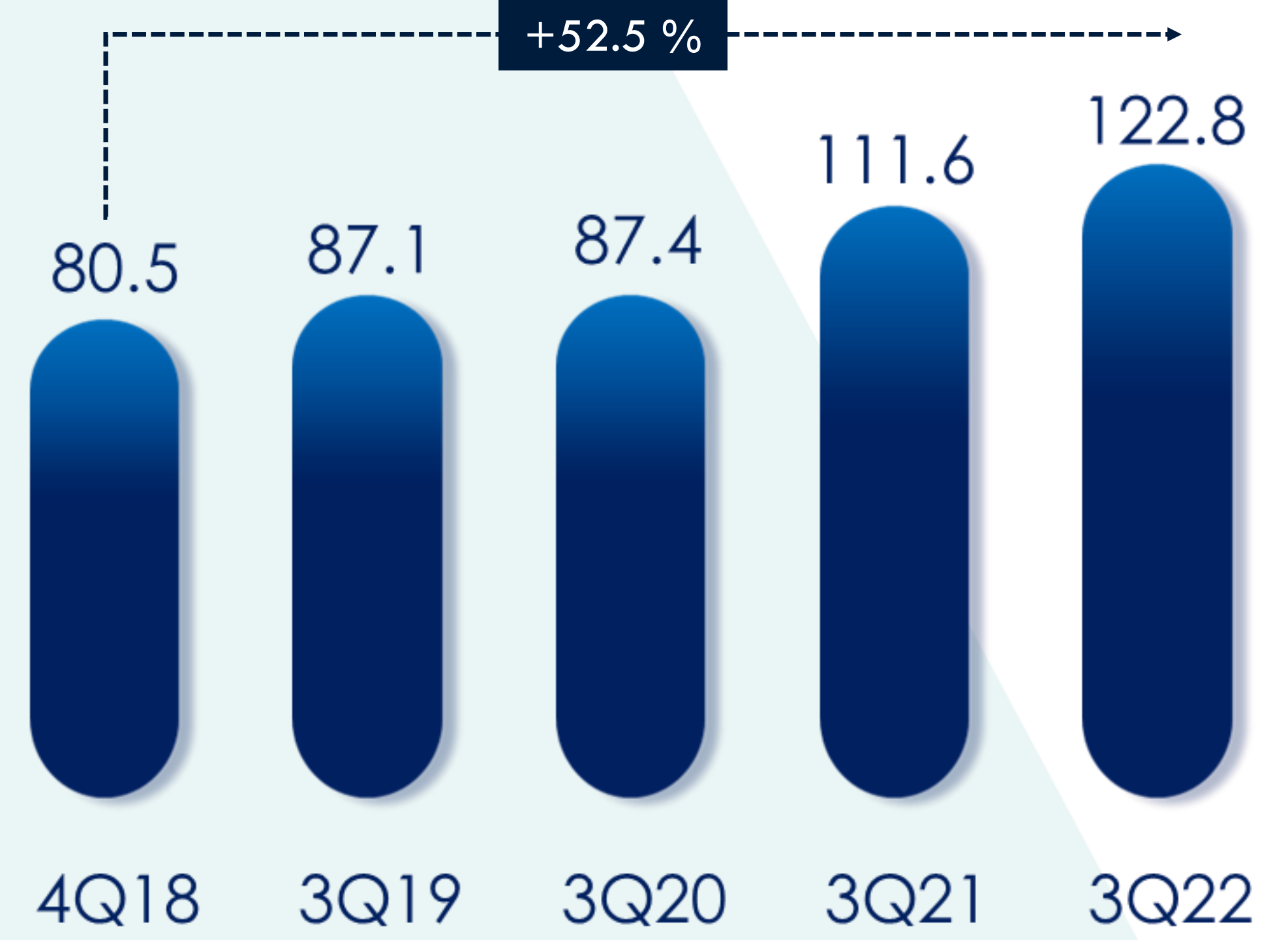
Financial Highlights

Steady Growth

Loan Portfolio
In R\$ billion



Net Equity
In R\$ billion





 **16.0%**

growth in the total balance
in 12 months

 **12.8 %**

(3Q22/3Q21)

Mortgage

 **22.1 %**

(3Q22/3Q21)

SBPE

 **7.8 %**

(3Q22/3Q21)

FGTS

 **227.4 %**

(3Q22/3Q21)

Agribusiness

 **22.6 %**

(3Q22/3Q21)

Individual
Commercial

 **10.9 %**

(3Q22/3Q21)

Corporate
Commercial

Balance in R\$ billion

Mortgage

CAIXA/SBPE Resources

FGTS Resources

Others

Individuals

Payroll-Deductible Loan¹

Others

Corporate

Micro and Small Companies

Medium Company

Large Companies

Others

Infrastructure

Agribusiness

Total

3Q22

618.6

254.2

358.5

5.8

133.6

94.0

39.5

89.7

57.5

19.5

11.2

1.4

94.9

40.3

977.0

2Q22

595.2

239.5

349.6

6.1

127.3

90.2

37.1

81.3

50.5

18.6

10.8

1.4

93.6

30.8

928.2

Δ3M

3.9%

6.2%

2.6%

-5.0%

4.9%

4.2%

6.5%

10.3%

13.9%

4.7%

3.8%

3.2%

1.4%

30.9%

5.3%

3Q21

548.2

208.3

332.7

7.2

108.9

78.7

30.2

80.9

53.0

17.0

8.9

2.0

92.0

12.3

842.3

Δ12M

12.8%

22.1%

7.8%

-19.4%

22.6%

19.4%

30.8%

10.9%

8.4%

15.1%

26.7%

-27.8%

3.2%

227.4%

16.0%

¹ Includes acquired portfolios



R\$ 48.2 BILLION

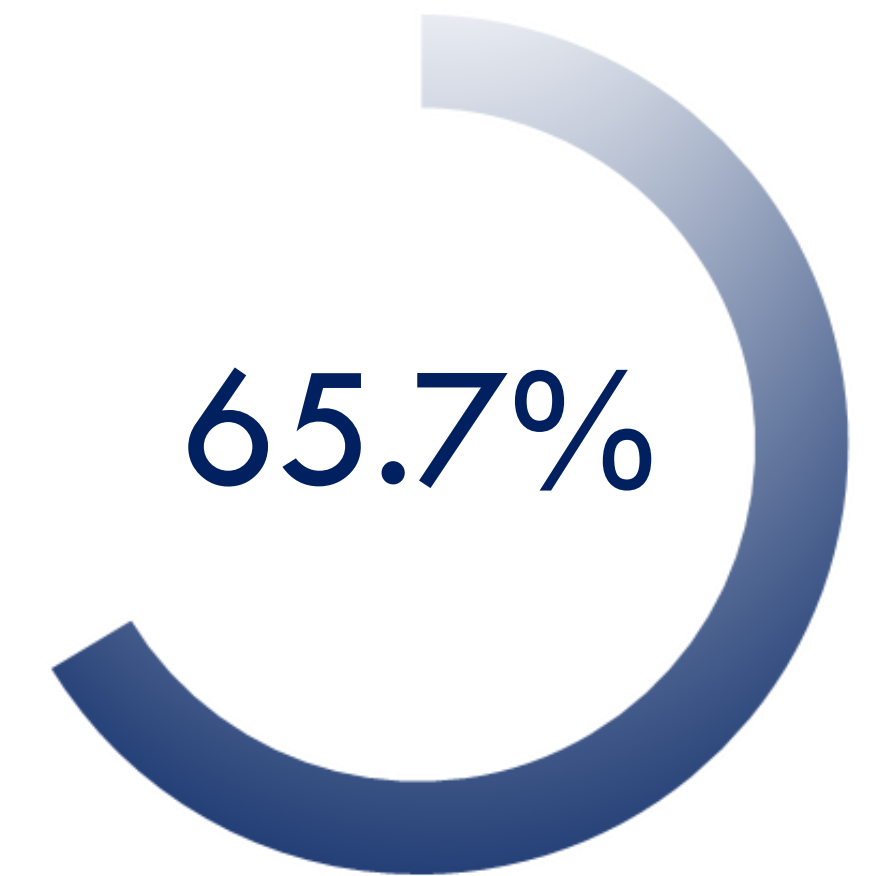
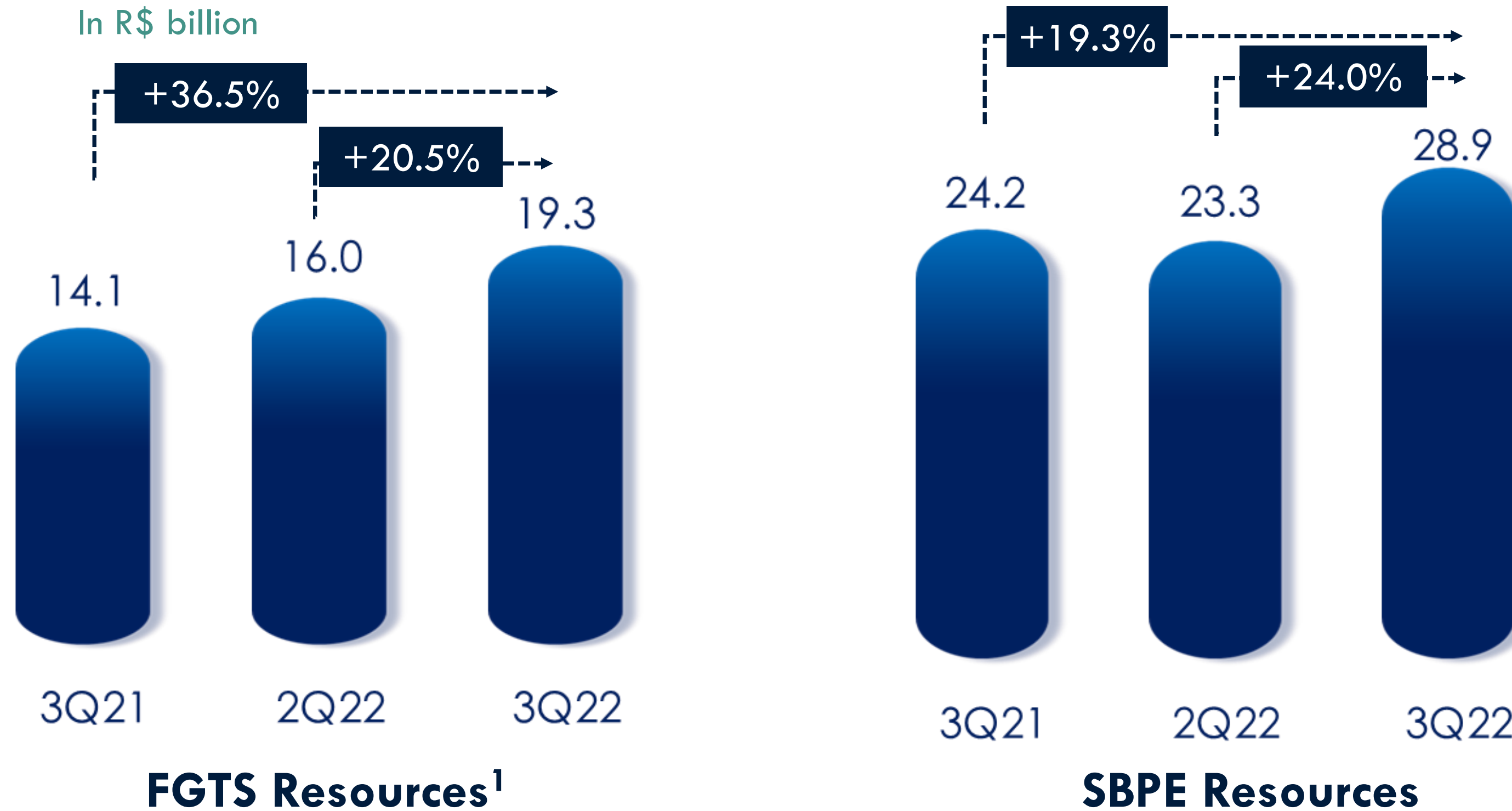
Record Number of Loans Granted in a Quarter

Mortgage

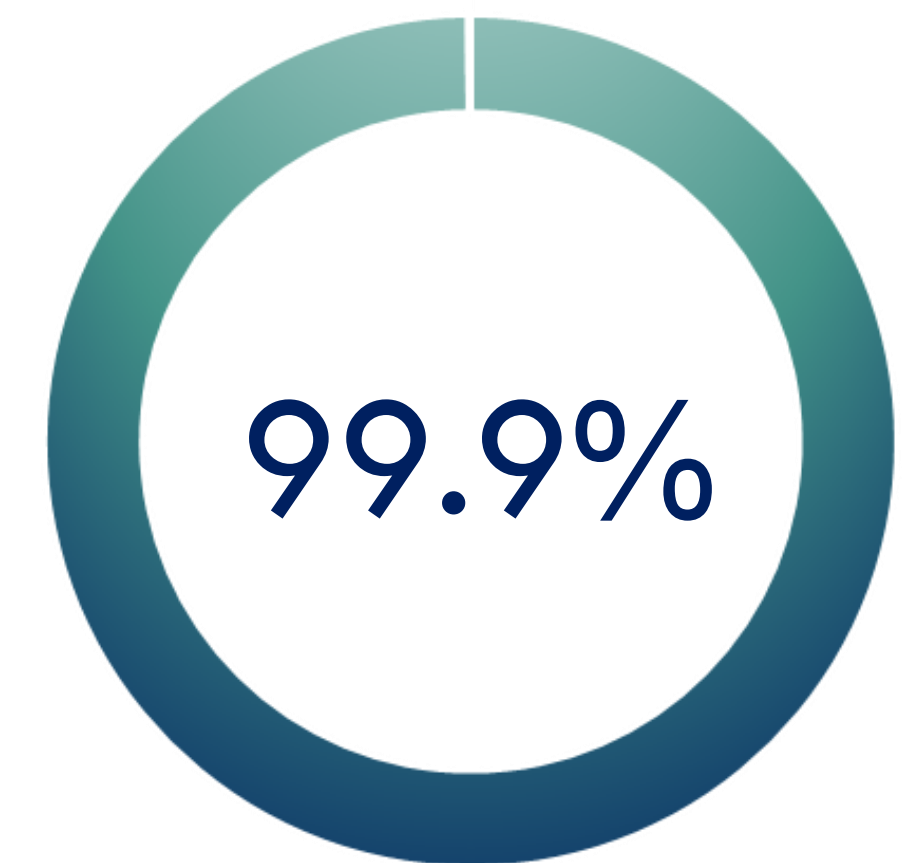
Evolution of Granted Loans

Mortgage

In R\$ billion



Market Share
Total Mortgage



Market Share
Casa Verde e Amarela

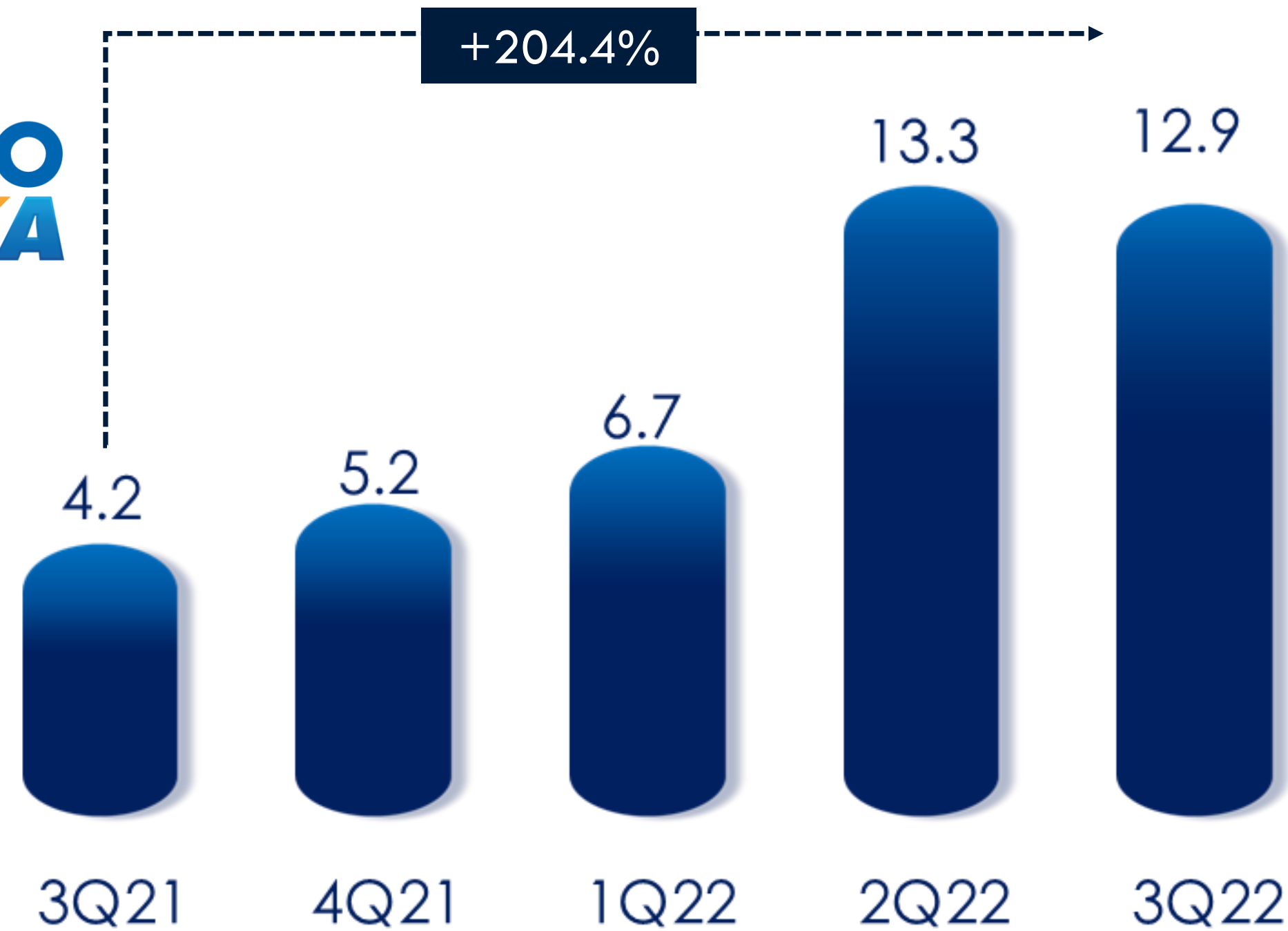
¹ Includes subsidies

204.4% GROWTH IN NEW LOANS IN 12 MONTHS

Evolution of Granted Loans

Agro Loans

In R\$ billion

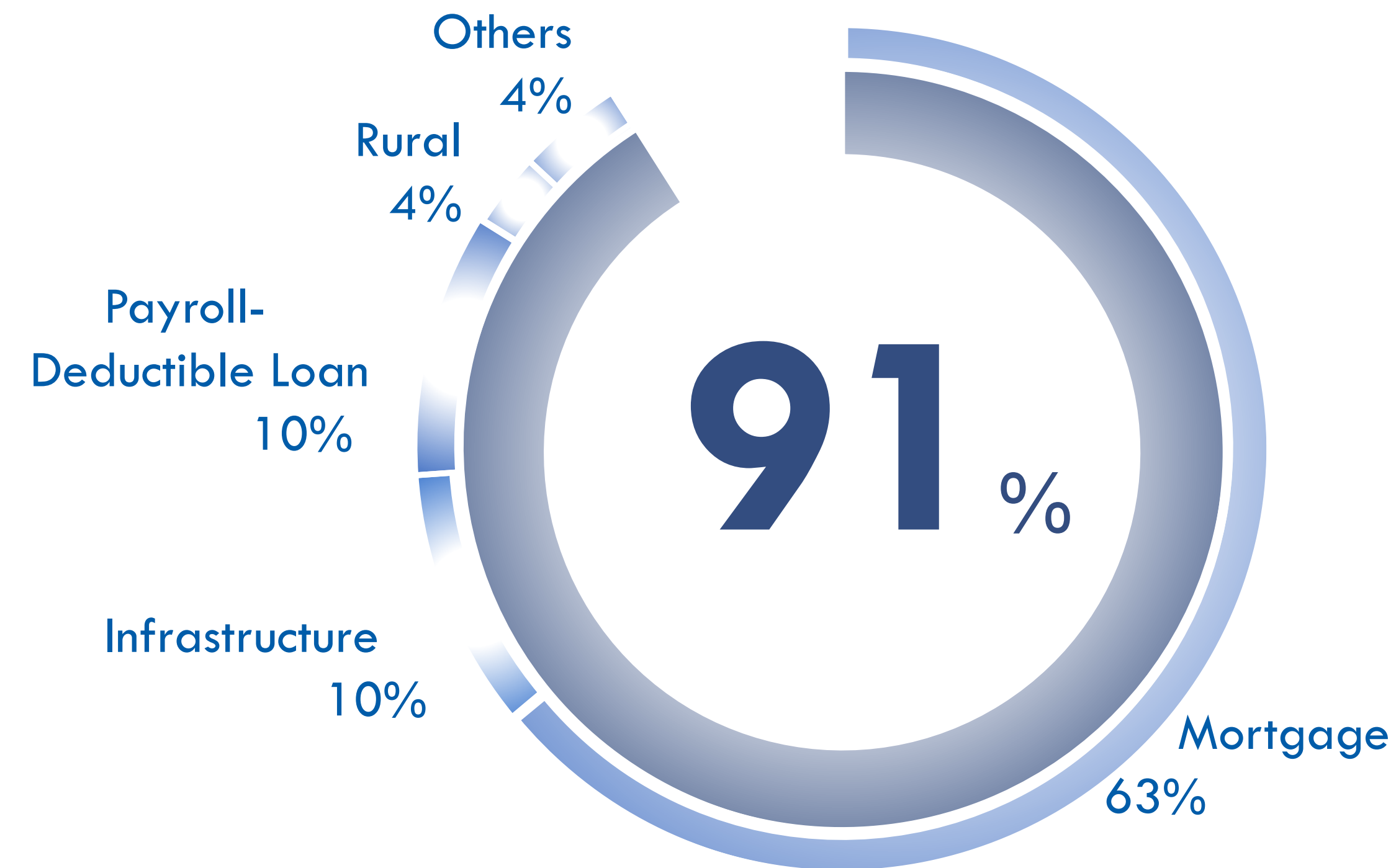


466.7% growth in new loans to individuals when compared to 3Q21

- ✓ **Solutions** for all customers
- ✓ Focus on **long-term** financing

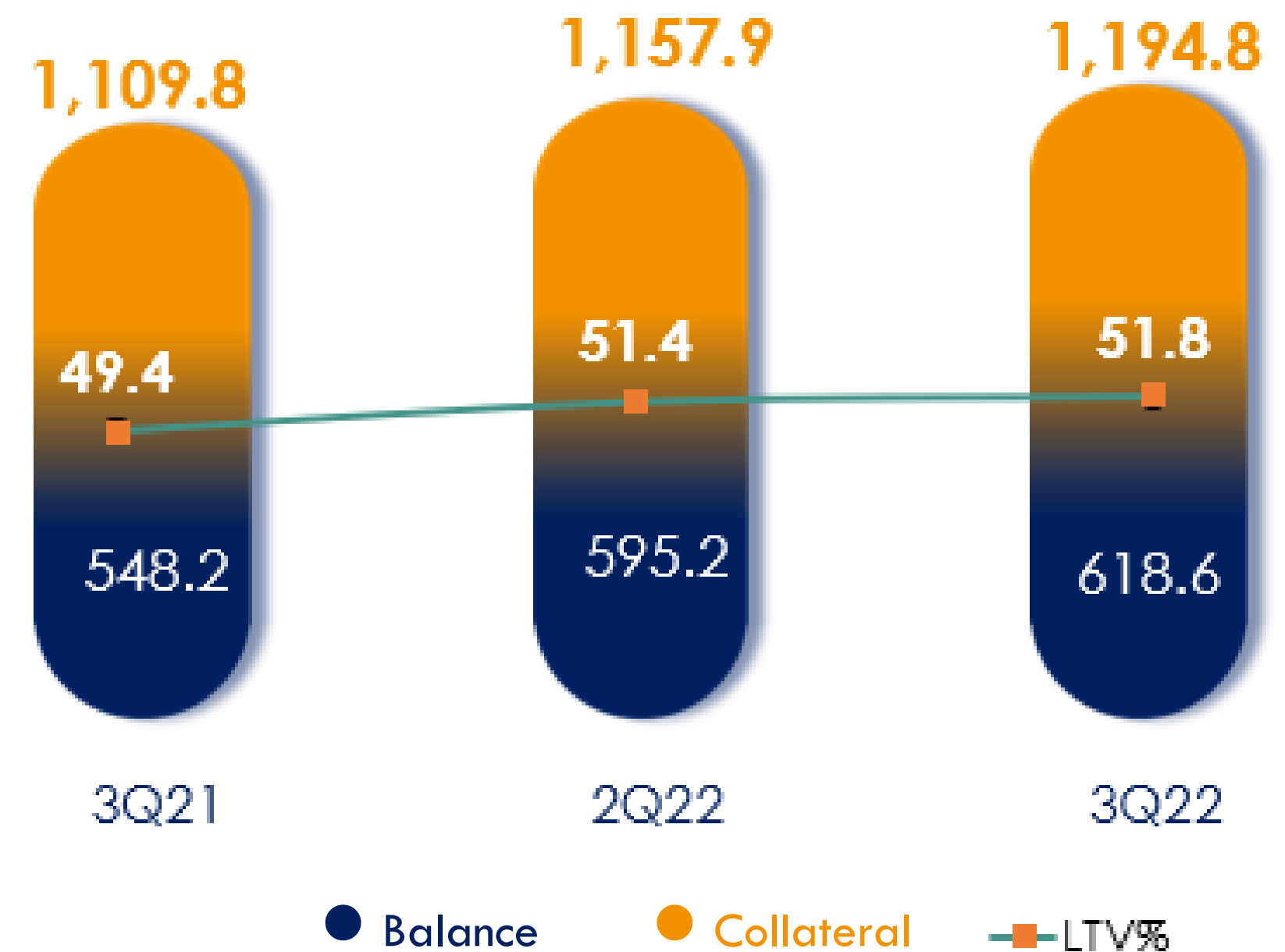


Percentage of the Portfolio with **Real Collateral**



Mortgage Portfolio with **R\$1.2 trillion in collateral**

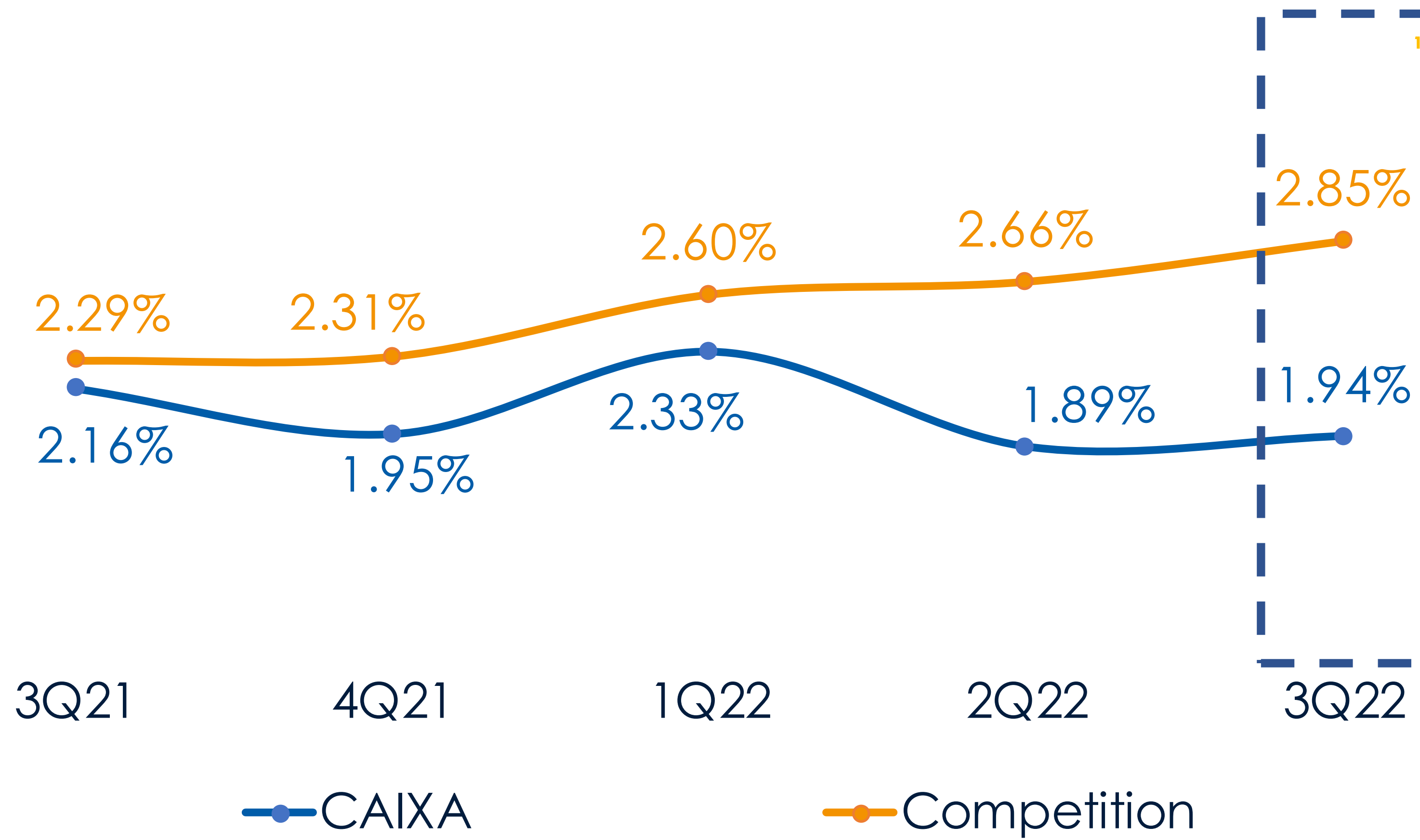
Mortgage Loan
Balance and Collateral in R\$ billion and LTV¹ in %



¹ Loan to Value: Percentage of the loan value regarding the guarantee

Portfolio Quality ▲

Delinquency rate of CAIXA and Competition



1.94%
One of the lowest delinquency rates in the **Market.**

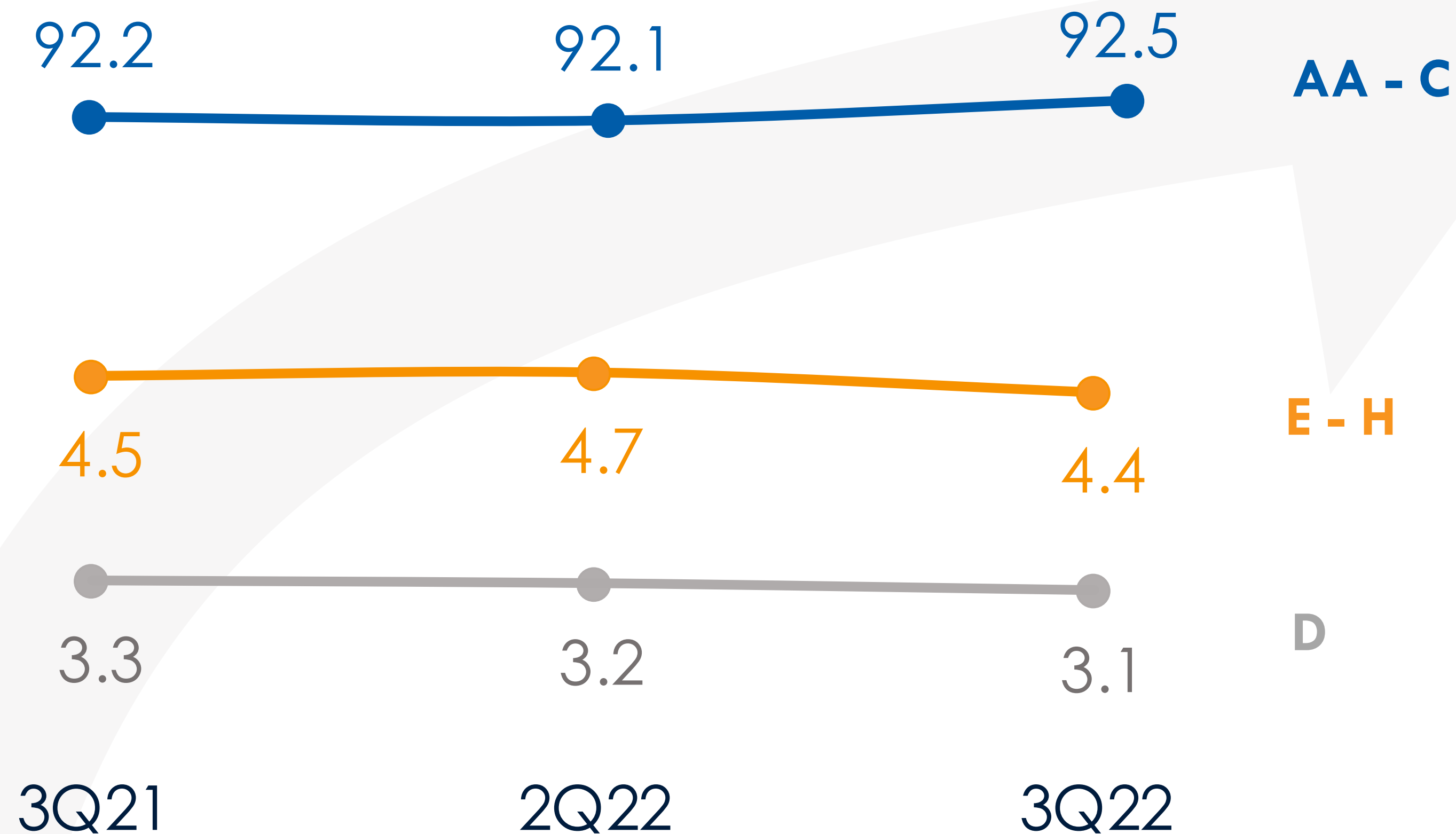


Best number in CAIXA's historical series

92.5%
of the Total Loan
Portfolio rated
between
AA - C



Total Portfolio Rating
In %



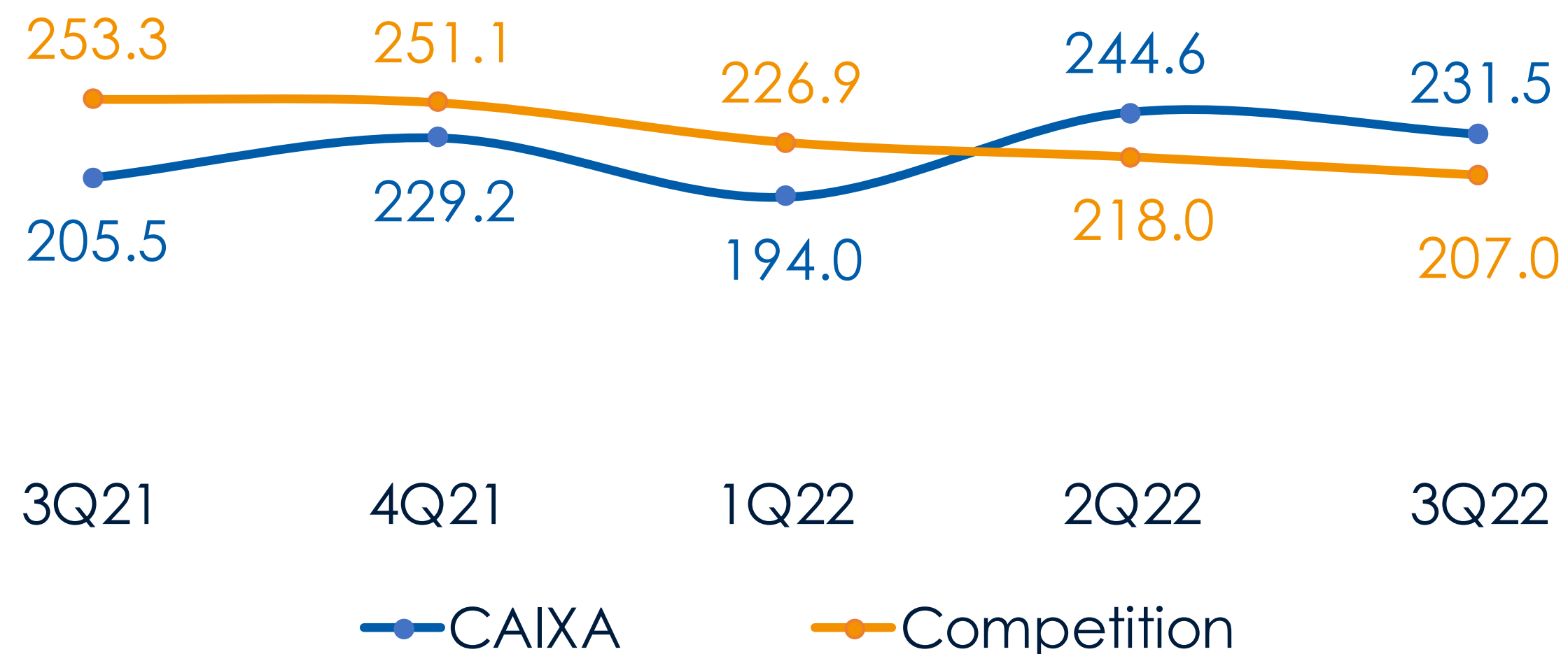


Balance provisioned covers **2.3x** the delinquency balance

Improvement in coverage by **26.0** p.p. in 12 months

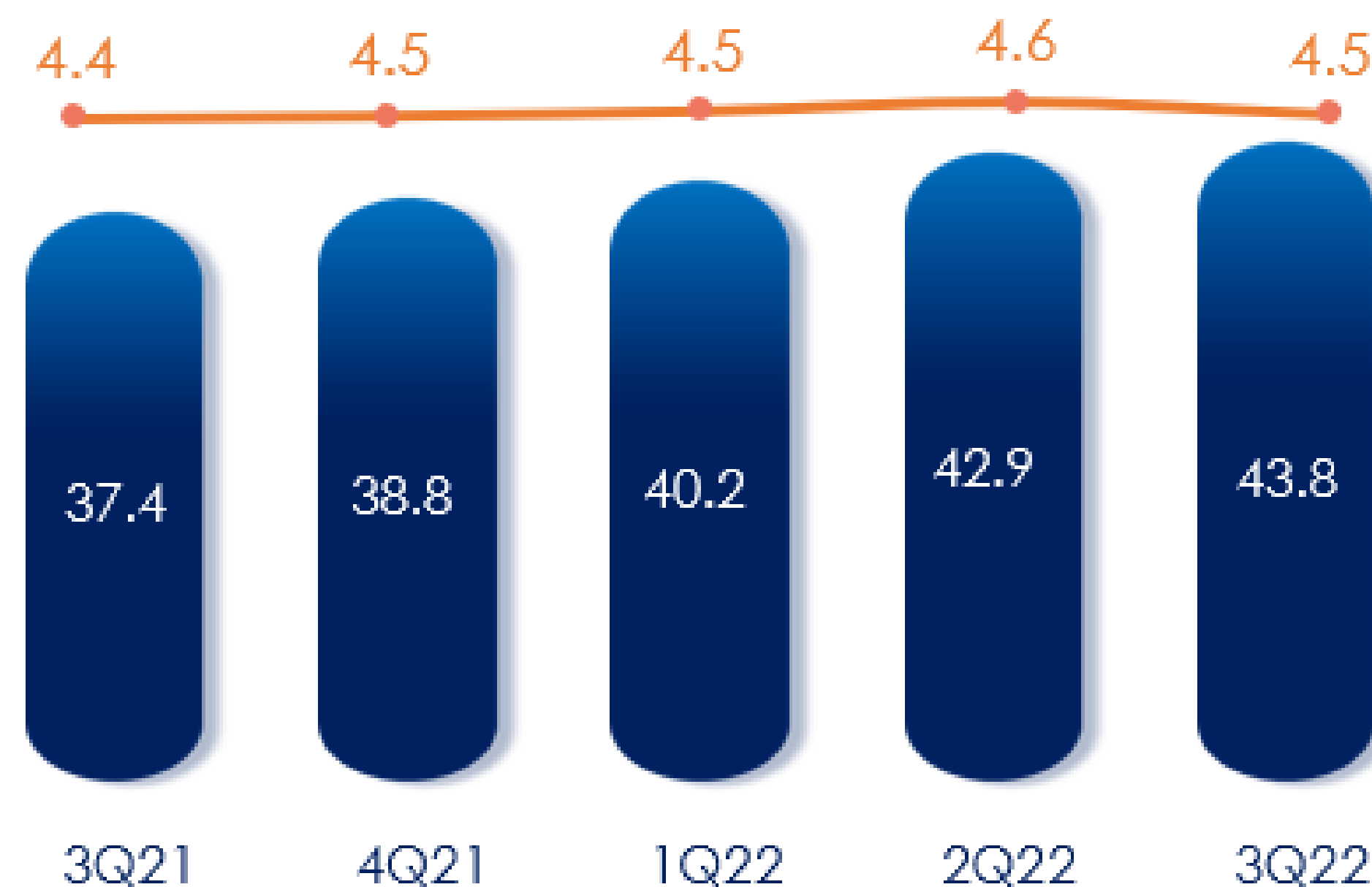
Provision Coverage

In %



Provision Balance

Balance in R\$ billion and Provision/Portfolio in %



■ Provision Balance ● Balance Allowance for Loan Losses/Loan Operation

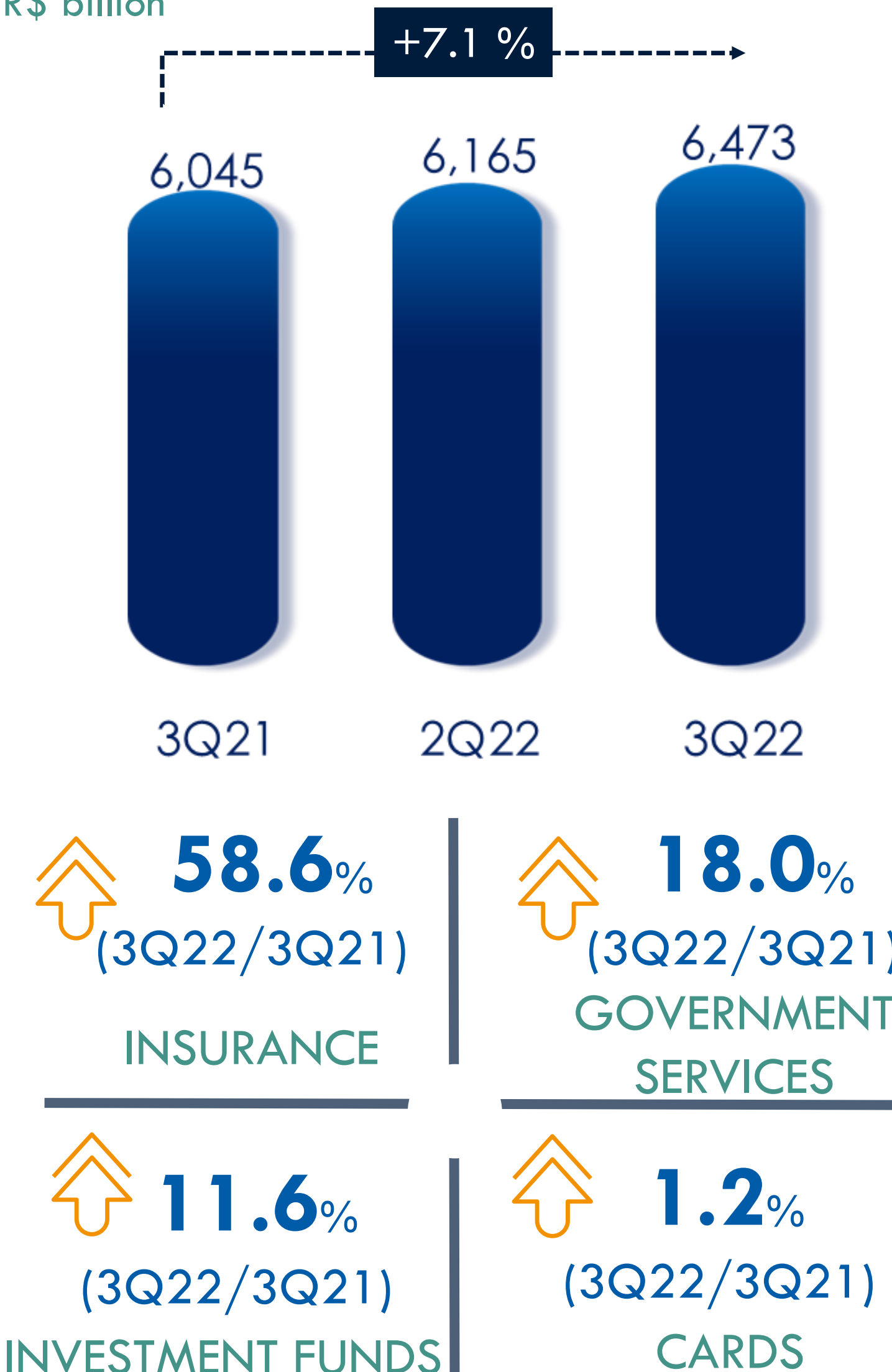


58.6%
growth in Insurance
(3Q22/3Q21)

In R\$ million	3Q22	2Q22	Δ3M	3Q21	Δ12M
Government Services	2,334	2,133	9.4%	1,978	18.0%
Checking Accounts ¹	902	971	-7.2%	1,103	-18.2%
Agreements and Recovery	602	624	-3.6%	648	-7.1%
Debit and Credit Cards	651	639	2.0%	644	1.2%
Investment Funds	682	626	9.0%	611	11.6%
Loan Operations	554	589	-6.0%	593	-6.6%
Insurance	700	555	26.0%	441	58.6%
Others	49	28	76.9%	28	76.5%
Income from Services and Banking Fees	6,473	6,165	5.0%	6,045	7.1%

Service Revenue

In R\$ billion



¹Includes income from banking fees



Adequate Funding Structure with Diversified and Pulverized Funding

In R\$ billion	3Q22	2Q22	Δ 3M	3Q21	Δ 12M
Saving Deposits	353.4	366.7	-3.6%	370.0	-4.5%
Borrowings and Onlending	375.9	366.2	2.7%	353.5	6.3%
Time Deposits	153.2	150.9	1.5%	160.1	-4.3%
Open Market Funding ¹	185.2	123.1	50.5%	117.9	57.1%
Demand Deposits	38.7	42.9	-9.9%	47.1	-17.8%
Bonds ²	49.2	35.0	40.3%	26.8	83.3%
Other Deposits	15.4	16.0	-3.7%	12.9	19.0%
Others	2.7	2.6	3.8%	2.8	-3.8%
Total	1,173.6	1,103.3	6.4%	1,091.1	7.6%

¹ Own Portfolio Commitments.

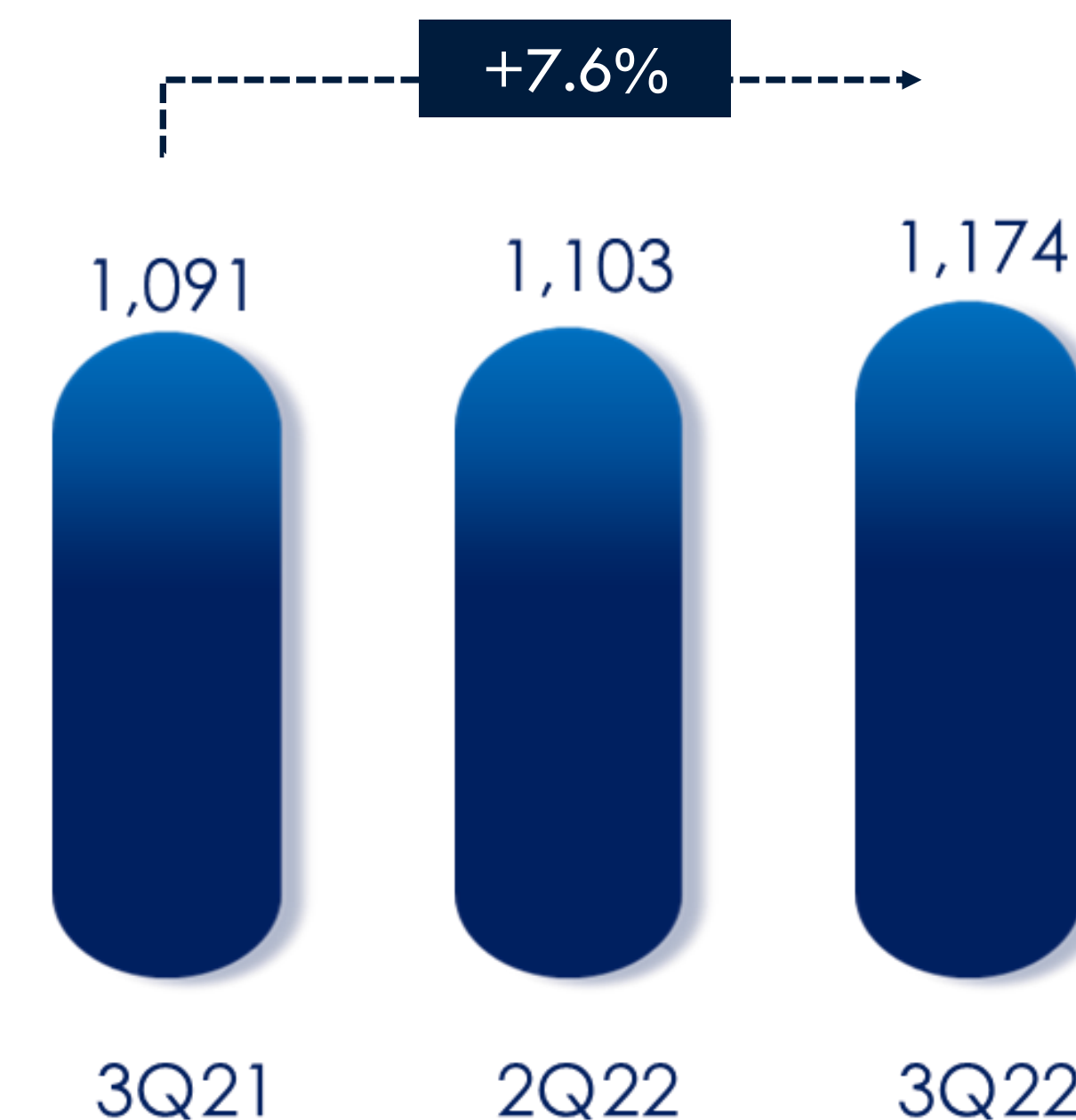
² Includes LCI, LCA and LF

Market Share Savings Accounts

35.6%

Total Funding

In R\$ billion





R\$ 766.2 MILLION

HIGHEST NET PROFIT IN HISTORY, up by **55.7%** over 3Q21

Commercial Highlights

Life Insurance

Premiums



11.8%

(3Q22/3Q21)

Private Pension Reserves



25.6%

(3Q22/3Q21)

Homeowner Insurance

Premiums



25.7%

(3Q22/3Q21)

Pra Elas Products

- ✓ Women Entrepreneur Consortium
- ✓ Women's life insurance Pra Elas
- ✓ Rapidex Mulher Premium Assistance
- ✓ Women's Private Pension Pra Elas

Dividends

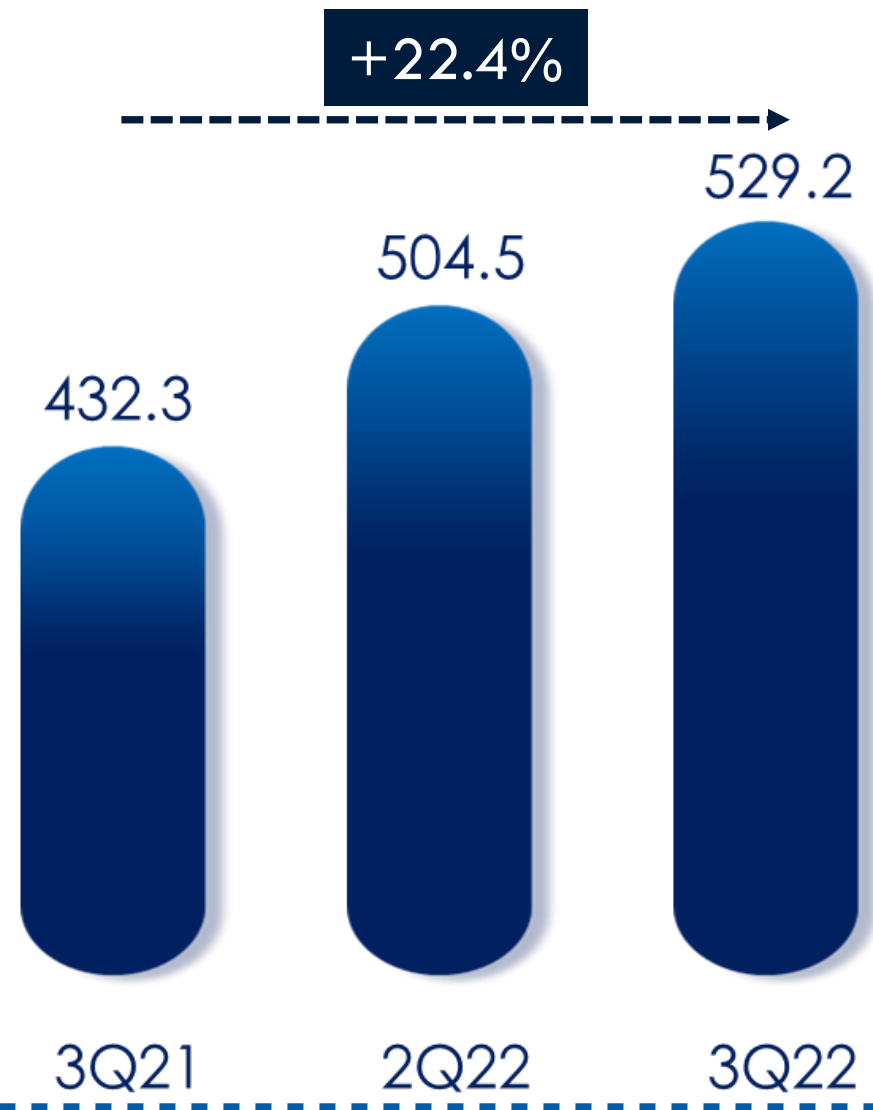
+ R\$ 1 bi

Announced in October

90% of adjusted net income earned until June 30, 2022

Assets under Management

In R\$ billion



Total Investors

2.3
million

↑ **5.0%**
(3Q22/2Q22)

- ✓ **Excellent Rating** by Fitch on Investment Management Quality
- ✓ **Steady growth** from fund management income
- ✓ **R\$ 29.7 bn** in funding in 9M22

2nd place: Managers with largest funding in 2022

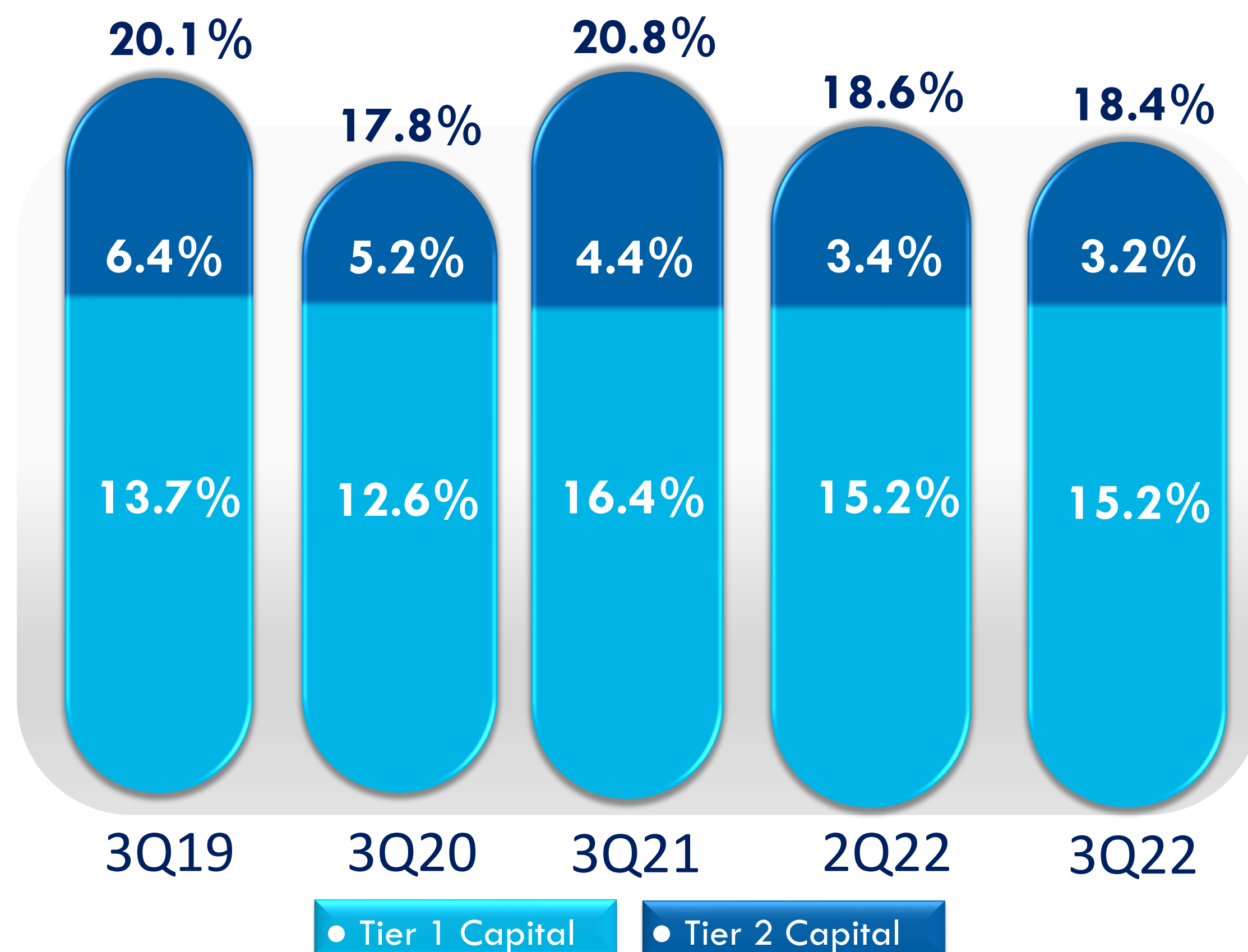
3rd Best manager in the country elected by FGV's 2022 Investment Funds Guide

4th Largest fund manager

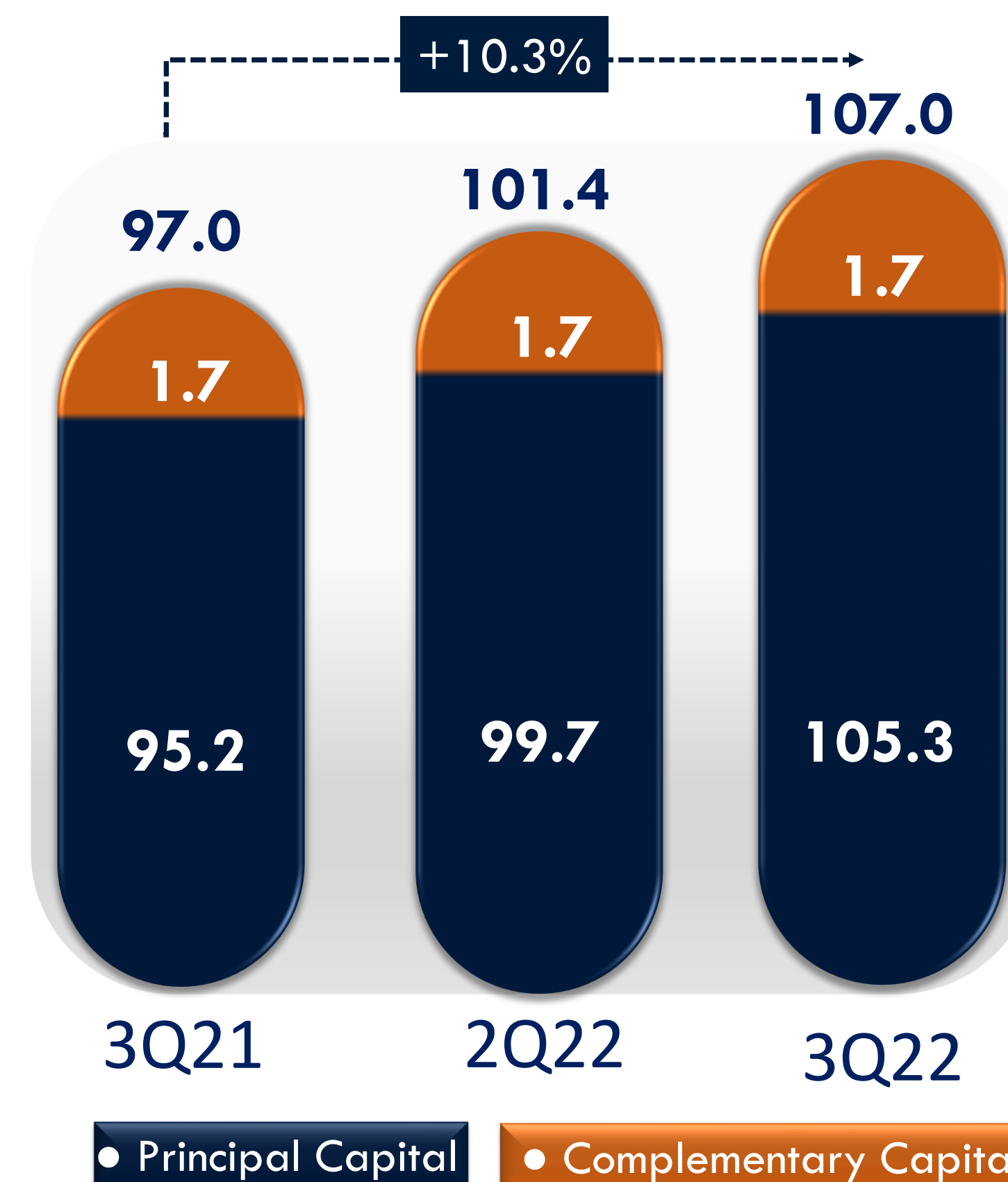


Comfortable rates with improved capital quality despite the loan portfolio growth

Basel Ratio



Reference Equity
Tier I Capital (in R\$ billion)



CAIXA

ri.caixa.gov.br/





Disclaimer

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

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

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