



MANAGEMENT REPORT 2Q24

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Management Report

To the Brazilian society, employees, contractors, investors, and clients, CAIXA presents the Management Report for the second quarter of 2024, according to practices and standards established in the country, applicable to institutions authorized to operate by the Central Bank of Brazil (BACEN).

Highlights

CAIXA maintains its role as the government's main strategic partner in the operationalization of public policies and management of social programs, carrying out several actions that positively impact the lives of Brazilians.

We highlight our actions in the state of Rio Grande do Sul, including several credit actions, such as the initial signing of Pronampe Solidário contracts, aimed at mitigating the effects caused by the floods. We also increased our service efforts, through dedicated employees and our truck branches, in addition to allocating R\$30 million from the CAIXA Social and Environmental Fund (FSA) for reconstruction projects. Additionally, the Bank operationalized the payment of the Reconstruction Aid Program, totaling R\$1.2 billion, distributed to 235.8 thousand people.

CAIXA achieved significant institutional advancements in its transparency agenda, reaching 100% compliance with items monitored by the Federal Comptroller General (CGU).

Within the scope of the New Growth Acceleration Program (PAC), we signed 1.1 thousand new contracts with resources from the Federal General Budget (OGU), totaling R\$6.0 billion. Simultaneously, based on CAIXA's expertise in structuring Public-Private Partnerships (PPPs), in June 2024, the Bank launched a course, jointly with the National Treasury Secretariat (STN), to contribute to the formation of public municipal and state agents across the country.

CAIXA continues to advance in the technological modernization and digital transformation agenda. In this front, we highlight the availability of opening a digital account by using facial biometrics through the app, thus improving the user's experience. Additionally, for the Drex pilot project, the Real Digital, we highlight that the consortium signed with Elo and Microsoft completed the first testing phase for offline payments.

The improvements implemented in our clients' journey, along with the qualified services offered, reduced in-person services by 6.2 million from 1H23. Among the actions carried out, we highlight the expansion of products and services that are available 100% in the

digital format, in addition to the possibility of withdrawing money without a bank card at branches and lottery units.

Reinforcing its role in supporting access to dignified housing for the Brazilian population, CAIXA participated in the initial signings of contracts for the Periferia Viva program, while expanding its leadership in the segment, reaching the mark of R\$783.6 billion in the mortgage loan portfolio and a market share of 68.0%.

As the operating agent of the Federal Lotteries, in 2Q24, CAIXA promoted structural changes in the conglomerate, aimed at improving the exploration of the lottery business through product diversification, modernization of the business chain and prospecting of new partnerships.

The Bank also invests in sports and disseminates cultural actions to encourage the promotion of citizenship. In 2Q24, we also resumed the Circuito de Corridas CAIXA street running events. In terms of the cultural agenda in 1H24, visitors to the CAIXA Cultural spaces increased by 80.5% from the same period in the previous year, democratizing access to culture for the Brazilian population.

Support for Rio Grande do Sul

Within the context of the calamity in the state of Rio Grande do Sul, CAIXA has been working, since day one, through measures that support the people of the affected regions, including loans and institutional actions.

CAIXA offered special conditions such as temporary pauses in payments, reductions in fees, grace periods and postponement in deadlines for loans granted in the housing, rural, individual and corporate segments, as well as on loans involving municipalities and philanthropic hospitals.

The bank is operationalizing payments for the Reconstruction Aid program, established by Provisional Measure 1,219, on May 15, 2024, aimed at assisting displaced or homeless families in the State of Rio Grande do Sul, in which the Federal Executive Branch recognized the state of public calamity and emergency caused by the flooding event.

The financial support is being paid by CAIXA through funds from the Federal Government, in a single installment of R\$5,100, in which 235.8 thousand people were benefited, reaching a total of R\$1.2 billion. Payments began on May 31, 2024.

The benefit is credited to a checking or savings account at CAIXA. If the beneficiary does not have an account at CAIXA, it can be opened by the bank through the CAIXA Tem App.



Furthermore, R\$30 million was made available from the CAIXA Social and Environmental Fund (FSA) for projects aimed at compensating for material losses and families' productive capacity. The actions must be carried out within a deadline of 30 months, focusing on housing improvements, recovery of micro enterprises and post-crisis solutions. The aim is to develop a database with projects that are entitled to receive funds, ranging from R\$500 thousand to R\$3 million.

The Pronampe Solidário operation was also launched for companies in Rio Grande do Sul, offering credit for up to 60% of these companies' revenues in the previous year, limited to R\$150 thousand. The credit line in municipalities with a state of public calamity is subsidized by the Federal Government, with an amortization of 40% upon the contracting of these funds. The amounts can be requested by micro, small and medium-sized companies, with annual revenues of up to R\$4.8 million. The available funds are expected to reduce the financial losses of local entrepreneurs, supporting the restructuring of businesses and the maintenance of jobs created.

The Bank used its structure to install the Federal Government's monitoring office and also sent specialists from the housing, FGTS and government areas to the affected region.



We also highlight the reinforcement provided by CAIXA during the calamity, offering services through truck branches and the installation of a container branch and a temporary bank unit, in addition to allocating 600 extra employees for in-person services or through a digital agency.

In June, CAIXA and the Government of Rio Grande do Sul signed a Technical Cooperation Agreement (ACT) to provide logistical infrastructure support, thus enabling the continuation of state activities and services to the population of Rio Grande do Sul, in addition to assisting with measures that address the public calamity. The agreement includes the donation of furniture and computers not used by the Bank.

These measures, and the Bank's actions since the beginning of the heavy rainfalls that hit Rio Grande do Sul, confirm CAIXA's support and commitment to the people of the affected regions.

CAIXA achieves 100% in Public Transparency for the areas monitored by the Federal Comptroller General (CGU)

Active Transparency is one of the fundamental pillars for building efficient and responsible public management. Through proactive and voluntary disclosure of material information regarding their activities, institutions promote the increase in public trust, stimulate social control, promote good governance, fight corruption and, most importantly, improve the quality of services provided to the population.

Therefore, this is a necessary topic for all Federal Government bodies. We can also conclude that Active Transparency is a fundamental tool for offering access to information for the entire Brazilian population, providing awareness of CAIXA's initiatives, strategies and results. Therefore, it is also an opportunity to provide greater visibility to projects and actions that contribute to promoting inclusion, financial citizenship, sustainable development and to strengthen the Bank's transformative role in people's lives.

Promoting Active Transparency at the Bank also translates into improving the Company's image, increasing the effectiveness of its communication with citizens and clients, and strengthening its digital channels as the main service tool.

From 2011 to 2022, the active transparency process was managed in a decentralized way at CAIXA, and the items monitored by the CGU, at that time, had a performance level of 4% (full compliance of 02 from a total of 49 items monitored).

As of March 2023, with the beginning of the mandate at CAIXA, we initiated several studies on the topic, including benchmarking, and intensified dialogues with other areas at the Bank aiming to position it as an institution that adheres to Transparency requirements.

With the execution of the planned actions, and by coordinating the improvements required for CAIXA's active transparency, in 2Q24, CAIXA achieved 100% compliance with the active transparency items monitored by the CGU, reaching the highest assessment level for a state-owned company.

The advancements implemented reflect CAIXA's commitment to the topic, providing qualified information to the market and society.

New Growth Acceleration Program (PAC) – Development and Sustainability

In 1H24, a total of 1.1 thousand new construction contracts were signed for the Novo PAC, through funds from the OGU, totaling R\$6.0 billion.

The Novo PAC is an investment program coordinated by the Federal Government in partnership with the private sector, states, municipalities, and social movements. The joint effort aims to accelerate economic growth and social inclusion, creating jobs, generating income, and reducing social and regional inequalities.



CAIXA has Novo PAC contracts signed with the Ministry of Health, Ministry of Cities, Ministry of Culture, Ministry of Justice, Ministry of Sports and the National Education Development Fund (FNDE). In total, CAIXA will carry out the operational management of approximately 4 thousand projects, transferring over R\$35 billion in investments through resources from the Federal General Budget (OGU).

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

In the context of the Program, CAIXA plays a prominent role, whether through transfers of funds from the Federal General Budget (OGU), the application of its own resources, the financing operations with FGTS resources and the technical advice to states and municipalities.



Public-Private Partnerships (PPP)

CAIXA's PPPs and Concessions portfolio is currently comprised of 76 projects¹ distributed in sectors such as sanitation, housing, public lighting, education, and solid waste. Of this amount, 49 projects are in the structuring phase and 27 projects have already been auctioned.

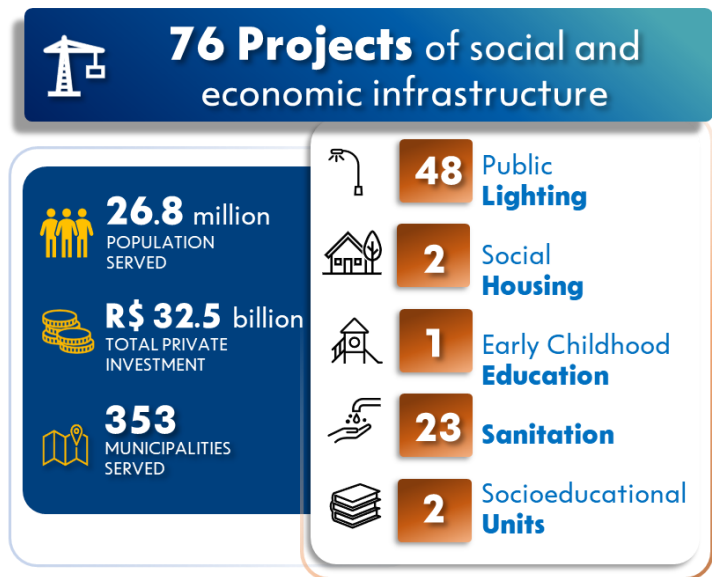
The projects in the portfolio are expected to generate approximately R\$32.5 billion in private investments, impacting more than 26.8 million inhabitants in 353 Brazilian municipalities.

PPPs play an important role in promoting and enabling strategic projects for Brazil, promoting economic development, generating jobs and income, as well as fostering improvements in quality of life for the population. CAIXA's differentials in the Bank's experience in modeling and structuring these partnerships include its capillarity and technical capacity, as well as its relationship with public entities.

Given the Bank's expertise and relevance in this segment, we highlight the partnership signed with the National Treasury Secretariat (STN), in June 2024, in which CAIXA designed and initiated a course for the Structuring and Management of Public-Private Partnerships for Social Infrastructure, aimed at public municipal and state agents across the country. The course is aimed at addressing practical and conceptual aspects of the PPP structure and management for projects in the social housing sectors and educational units.

Also in June 2024, the Ministry of Education, in partnership with the National Education Development Fund (FNDE), CAIXA and the Special Secretariat of the Civil House Investment Partnership Program (SEPPI) published the first public call notice for municipalities and intermunicipal consortiums interested in developing concession projects and public-private partnerships (PPPs) to support services for early childhood education. The call notice and information on the registration period are available at: <http://www.concessoes.caixa.gov.br>.

CAIXA is a reference in the development of PPP projects and Concessions for the modernization of economic and social infrastructure. The Bank provides advisory services to municipalities throughout the structuring process, from the initial phase of technical, legal, and tax studies, through the elaboration of public notices, to the actual auction and signing of the contract between the municipality and the private partner.



¹ Information considering July 1, 2024, as the base date.

TEIA Program

Through the TEIA Program (a Portuguese acronym for the principles of Transformation, Engagement, Innovation and Learning), CAIXA promoted relevant advances in the technological modernization and digital transformation of the bank, aiming to promote the offering of innovative business solutions and value generation in the relationship with clients.



In June, the new CAIXA 5.0 app became available, more modern, usable, safe and offering a better performance. The key new feature is that digital accounts can now be opened using facial biometrics.

In the quarter, CAIXA also signed a partnership agreement with a company called Cesar, to provide specialized technical services in the co-creation of new business models based on the actions from the TEIA Program. Cesar is a center for innovation, research and experimentation in the technology field, providing services and technological solutions to several large companies in the domestic and international market.

Adhering to the digital transformation context, TEIA accelerates the Bank's modernization movement, through recurring investments in staff training and expanding the use of digital skills, such as customer experience (CX), artificial intelligence (AI), and data intelligence.

Supporting the Creation of the Digital Real - Drex

Within the context of the pilot project of the new Brazilian digital currency, CAIXA initiated the privacy tests, which were conducted with the purpose of validating market solutions, as established by the Central Bank of Brazil (BACEN).

Through the consortium signed with ELO and Microsoft, conducting the privacy tests involves detailed analysis of security protocols and data safeguards, aiming to ensure not only technical effectiveness, but also compliance with all privacy guidelines and regulations. This milestone represents the ongoing commitment to ensure data protection and integrity, in line with best market practices and adhering to the highest security standards.

Recently, the consortium concluded the first laboratory testing phase of offline payments, one of the most disruptive technologies for the tokenization of the economy. This solution is crucial to benefit Brazilians living in regions with low internet connectivity, facilitating access to social benefits in remote areas. The tests included the use of devices with offline

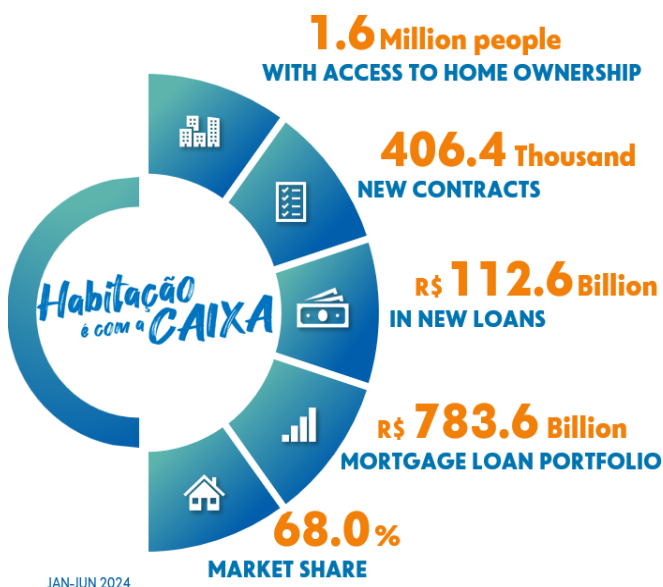
payment technology, blockchain wallets and simulating transfers of financial resources, in which transactions were carried out securely without the need of internet connection or a mobile network.

This project, jointly with the “Housing Tokenization” proposal, was enrolled in the second phase of the BACEN pilot. These initiatives aim to modernize the National Financial System, promoting higher efficiency, security and financial inclusion for the Brazilian population.

The expectation with Drex and the use of blockchain and “tokenization” technology is that financial services can be improved, made cheaper and more democratized.

With this initiative, CAIXA reiterates its commitment to innovation and modernization of the National Financial System (SFN), to lead the digital transformation movement that will benefit the Brazilian population and the economy as a whole, by adding efficiency in financial transactions.

Housing



Mortgage loans play a fundamental role in the country's development as it creates jobs and generates income. In 1H24, CAIXA was responsible for creating more than 803.9 thousand direct and indirect jobs by originating loans for the real estate market. These financings also positively impact many other sectors by creating demand for building materials, furniture, and appliances, thus stimulating the civil construction industry, and driving the growth of cities and the economy.

CAIXA increased its leading position in the housing sector by 1.36 p.p. from June 2023, reaching a market share of 68.0%. At the end of June 2024, the Bank reached a mark of R\$783.6 billion in its mortgage loan portfolio.

In 1H24, 406.4 thousand mortgage contracts were signed, originating R\$112.6 billion in loans and benefitting 1.6 million people with access to home ownership.

It is also worth noting that, in June 2024, CAIXA participated in the initial signing of contracts for the Periferia Viva land regularization and housing improvement program, regulated by the Ministry of Cities. The initiative's main objective is to consolidate families in the areas where they already live through subsidized financing, aimed at mitigating social needs by offering adequate housing for low-income population residing in informal urban centers.

As a representative of the Salary Variation Compensation Fund (FCVS), CAIXA and the Federal Government carried out the payment of the first compensation agreements for owners of properties built as “box” buildings in the state of Pernambuco. Box buildings began to be constructed in the 1970s, using resistant materials in their structural form instead of reinforced concrete beams. In this model, the walls themselves support the building’s structure, without beams or pillars. The agreement foresees that 431 “box” buildings are entitled to receive compensation in the state of Pernambuco, totaling approximately R\$1.7 billion.

CAIXA reinforces its role as the Federal Government's main partner to expand access to decent housing and to help reduce the housing deficit in Brazil, promoting improvements in the population's life quality, particularly low-income individuals.

Migration of the Lotteries Business to the CAIXA Loterias subsidiary

In April 2024, the Board of Directors approved a proposal for the Restructuring of the Lotteries Business, through migration of the administration of the Federal Lotteries to the subsidiary CAIXA Loterias S.A., with the signing of a Grant Instrument to CAIXA Loterias S.A., definition of the Business Model, adjustments to the CAIXA Loterias S.A. organizational structure and adjustments to the organizational structure of the Operating Agent Vice-Presidency, consequently reviewing the Bylaws of said subsidiary.

The restructuring of the Lotteries Business, with its migration to CAIXA Loterias, will potentially enhance results and reinforce the Conglomerate's equity structure through the modernization of this business, expansion of the lottery games market, diversification of products, improvement in results and development of new partnerships.

This migration is also aimed at offering positive effects, mainly regarding autonomy and agility in decision-making and execution of the necessary initiatives to sustain and expand the lottery business, considering the exclusive dedication of the organizational structure and the focus of governance forums, thus enabling value generation to be maximized.

Sponsorship and Investments in Sports

We highlight the social transfers to sports made through the lottery units, in which CAIXA acts as the paying agent for Bolsa Atleta, an individual sponsorship program for Brazilian athletes maintained by the Federal Government.

In 2024, a total of 8,716 athletes were included in Bolsa Atleta sponsorship program, the largest number in the program's history. The operationalization of public policies aimed at this segment ratifies the Bank's commitment to the development of national sports.

Bolsa Atleta is one of the world's largest individual sponsorship programs for athletes, allowing Olympic and Paralympic athletes to dedicate themselves exclusively to training.

In 2Q24, CAIXA expanded its sponsored modalities and announced a partnership with the Brazilian Futsal Championship. Other sport championships also began to be sponsored, bringing closer proximity and identification with sports fans.

The Bank also has sponsorships with the Women's Basketball League (LBF), the Brazilian Athletics Confederation (CBAt), the Brazilian Gymnastics Confederation (CBG), the Brazilian Paralympic Committee (CPB) and the New Brazilian Basketball (NBB), in addition to social projects and sporting events.

It is also worth highlighting the return of the Circuito de Corridas CAIXA street running events, after 6 years of inactivity. The circuit calendar will cover 10 capital cities during the second semester. CAIXA will also be present at the Circuito das Estações seasonal street running event. In addition to other events, the street running calendar sponsored by CAIXA includes more than 50 races in all regions of Brazil.

By investing in sports in Brazil, CAIXA reinforces its commitment to the inclusion and promotion of sports, consolidating its image as a bank that seeks to serve and positively impact the Brazilian society and the lives of all Brazilians.



Sponsorship and Investments in Culture

CAIXA Cultural had extensive operations across Brazil throughout 1H24, offering quality programming with affordable or free tickets, initiating restorations of historic buildings, new online programming and disseminating new selected projects at its seven units.

During 1H24, CAIXA's Cultural spaces received more than 343 thousand visitors, an increase of 80.5% compared to the same period last year.

In June, the CAIXA Cultural Selection program for the 2025 season was launched, when CAIXA Cultural will celebrate its 45th anniversary. The projects include areas such as visual arts, cinema, dance, music, theater and experiences at the agendas of its units in Brasília, Curitiba, Fortaleza, Recife, Rio de Janeiro, Salvador, and São Paulo.

CAIXA ratifies its commitment to preserving the country's historical and national heritage, contributing with the democratization of access to culture for the Brazilian population.

Service Structure

To better serve its 151.1 million clients, of which 149.1 million are individuals and 2.0 million are corporate, CAIXA's network is present in 99% of Brazil's municipalities through 26.3 thousand service points. There are a total of 4.2 thousand branches and banking service points, 22.1 thousand lottery units and CAIXA Aqui correspondents, 10 truck branches, and 2 boat branches. CAIXA also offers 25.4 thousand ATMs, available in bank branches and self-service rooms, in addition to access to 23.9 thousand Banco 24 Horas terminals.

CAIXA's unparalleled service network and capillarity demonstrates the Bank's adherence to its activities aimed at strengthening client relationships and reach to execute the government's public policies.

Strategy

CAIXA's strategy outlined for the 2023-2028 period demonstrates the progress intended for the Company to take on the leading role as the government's main partner and transformation agent for a fairer and more equal society. This strategy is guided by seven institutional objectives, addressed under the following key themes: Personnel, Clients, Housing, Government, Governance, Sustainability and Technology.

To achieve the strategic objectives and boost its historical vocation of generating value to society, CAIXA's long-term strategy foresees major institutional advances aimed at being converted into effective responses to the opportunities that allow the Company to grow and consolidate itself as a solid public financial institution that is in full development, diversified and expanding its activities.

Therefore, for the 2023-2028 period, we revitalized our strategic institutional identity, which was approved by the Board of Directors and defined a new Purpose, Vision for the Future, Business Values, Strategic Objectives and Business and Corporate Positioning, to represent CAIXA's guidelines and priorities in conducting its business.

The Purpose of "becoming the public financial institution that fosters inclusion and sustainable development, transforming people's lives" is the reason for CAIXA's existence and expresses the milestones it has achieved over its more than 160 years of history, by making the dreams of the Brazilian population come true.

The Vision for the Future of "becoming a reference for the Brazilian society through social and commercial relationships, fostering financial citizenship, sustainable development and excellence in executing public policies with efficiency and profitability" strengthens CAIXA's

performance as an important promotional agent for social integration and the construction of an inclusive financial market, respecting the environment and business efficiency.

Seeking a lasting connection with clients, according to their needs and preferences, aiming to guarantee relevance in all moments of their lives, the 2023 fiscal year materialized important institutional guidelines. In December, based on client centricity, declarations of marketing ambitions and tactical objectives were defined that will guide, throughout 2024, the execution of essential actions for the transformation of CAIXA, to stimulate innovation, the forward-thinking vision, and the business' dynamic adaptation.

Sustainability

Sustainable Business Portfolio

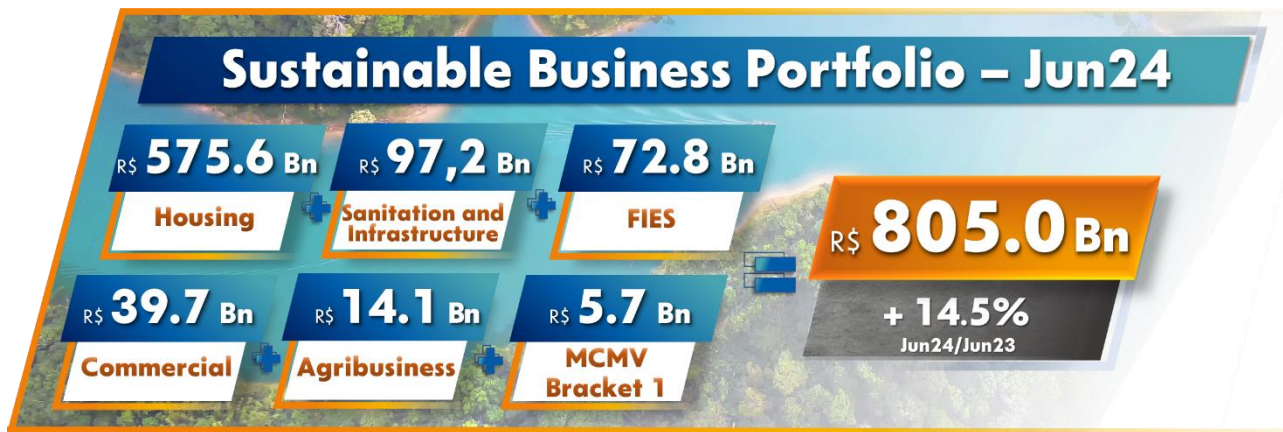
CAIXA identifies in its portfolio of products and services the amount and percentage of resources allocated to initiatives and sectors promoting the transition to a fairer and more sustainable society, therefore classifying its portfolio and business volume according to the collaboration with the United Nations (UN) Sustainable Development Goals (SDGs), consequently bringing a positive impact to the environment, society, and climate.

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

General loan products were considered for segments such as Housing, Commercial, Rural, Sanitation and Infrastructure, Student Financing (FIES), and the initial bracket (Faixa 1) of Minha Casa, Minha Vida (MCMV).

The FIES and MCMV (Faixa 1) products were included, since CAIXA is responsible for managing and developing these contracts, therefore, they bring highly relevant social impacts.

After assessing the business volume of the identified products, CAIXA's Sustainable Business portfolio totals more than R\$805.0 billion in business at the end of June 2024.



Publication of the first CAIXA Sustainable Finance Framework

In May 2024, CAIXA published its first Sustainable Finance Framework, an instrument that integrates environmental, social and governance aspects into financial practices, demonstrating commitment to sustainability, citizenship and reduction of social inequalities and vulnerabilities.

The Framework is aligned with international standards and taxonomies, such as the Green Bonds Principles, the Social Bonds Principles and the Sustainable Business Guide of the International Capital Markets Association (ICMA).

In compliance with best international practices, the Framework was submitted to a Second Party Opinion, conducted by Moody's Investors Service. The assessment granted to CAIXA was "SQS2 – Very Good", with emphasis on the significant contribution to Sustainability.

The publication of the Framework, developed through technical cooperation with the Inter-American Development Bank (IDB), contributes to the expansion of CAIXA's activities in the social and environmental agendas, and demonstrates the commitment and alignment with the ESG (Environmental, Social and Governance) agenda, as well the Bank's contribution with the Sustainable Development Goals (SDGs).

The instrument qualifies CAIXA to issue green, social and sustainability bonds linked to its loan portfolios. Twelve categories were selected as eligible for financing through this instrument, including: clean transportation, sustainable sanitation management, and energy efficiency.

With the publication, the Bank expands the possibilities for financing projects and credit lines that address the country's main socioeconomic and environmental concerns.

CAIXA offers the sale of over 1 million tons of carbon credits

In May, CAIXA issued a call notice for the sale of over 1 million tons of carbon credits, arising from one of the projects under the Urban Solid Waste Management Activity Program: the Santa Rosa Waste Treatment Center (CTR), located in Seropédica (RJ).

Carbon credits are certificates issued to a person or entity to compensate their greenhouse gas emissions. Each ton of carbon dioxide not emitted corresponds to one carbon credit.

Through the program, created in 2012, the Bank encourages compliance with the National Solid Waste Policy, supporting environmentally feasible solutions and closure of landfills. The program is currently registered with the United Nations and has three projects for landfills.

CAIXA Sustainable Management Seal

The CAIXA Sustainable Management Seal is a recognition granted by CAIXA for municipalities with public indicators that denote the application of good practices in Environmental, Social and Governance (ESG) in local public management, increasing the well-being and quality of life for its citizens, associated with sustainable urban development.

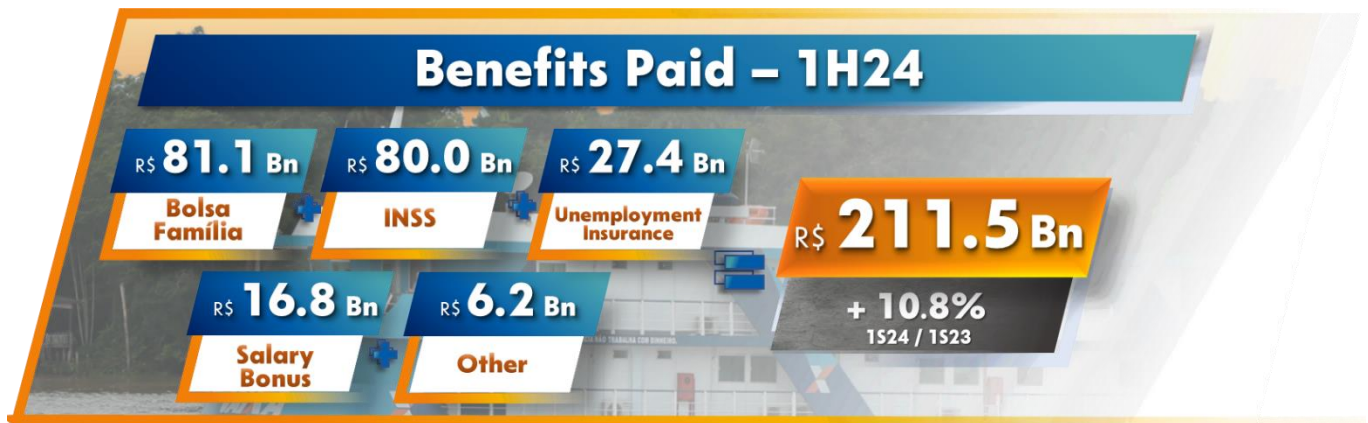
The Seal recognizes actions linked to the Sustainable Development Goals established according to 2030 Agenda of the United Nations (UN) by carrying out a broad assessment that measures municipal public management for 21 evaluation indicators in four categories: Environmental, Social, Governance, and Climate.

Considering the relevance of the ESG theme for CAIXA and society, the action, in addition to promoting and recognizing the good sustainability practices in the evaluated municipalities, enables the approved municipalities to gain access to special conditions when contracting CAIXA's services and products. Likewise, CAIXA can also assist municipalities to improve the scores of their indicators, through products and solutions associated with each indicator, supporting public entities in qualifying their management. By the end of 2Q24, 149 municipalities had been certified, an increase of 32 municipalities compared to the previous quarter.



Distribution of Social Benefits

Through its physical and digital service channels and partner network, in 2Q24, CAIXA paid benefits in the amount of R\$118.4 billion and distributed 124.8 million installments of social programs, employee benefits, and INSS benefits in all Brazilian municipalities. In the first six months of the year, a total of 226.2 million installments were paid, totaling R\$211.5 billion.



We highlight the payment of R\$81.1 billion in Bolsa Família benefits through 123.6 million installments to 21.7 million families, R\$80.0 billion in INSS through 40.0 million installments to 6.5 million beneficiaries, and R\$27.4 billion in Unemployment Insurance through 16.6 million installments to 5.8 million beneficiaries.

In February 2024, CAIXA began to operate payments of the Salary Bonus, totaling R\$16.8 billion to 15.5 million beneficiaries in 1H24. During the semester, the Bank also made payments for the Pé-de-Meia program, Gas Aid and other social and regional programs, in the amount of R\$6.2 billion.

Support to regions affected by natural disasters

In 2Q24, CAIXA supported 512 municipalities in different regions of Brazil hit by natural disasters through the FGTS Calamity Withdrawal. The Bank sent specialized employees to provide technical support to the city halls of these regions and assistance to the affected population. We also highlight that CAIXA has truck branches that can be used to reinforce support to the populations of the municipalities that were affected.

The Bank mobilized a team specialized in releasing the FGTS Calamity Withdrawal, allowing workers to withdraw up to R\$6,220.00, limited to the balance available in their FGTS accounts. In 2Q24, the Bank paid 1.5 million calamity withdrawal payments, totaling R\$2.9 billion.

CAIXA's team also provides guidance to the municipalities on how to fill out the documents required to make them eligible for this type of FGTS withdrawal.

CAIXA's service units also provided support to clients in activating home insurance and procedures on how to request indemnities. In addition, the Bank's engineering teams were sent to the affected regions to provide support to the affected social housing units.

In support of local governments, CAIXA offered technical assistance for the operationalization of transfers of funds. The city halls received support for the assessment on damages and calculating estimated costs to recover works in progress or affected buildings that greatly impact the population of these municipalities, such as bridges, access roads, equipment for water supply, health clinics, schools, among others.

Support to Government Programs

Loan Programs for Government Entities

In 2Q24, the loan portfolio with government entities (States, Federal District and Municipalities) signed 29 new contracts, totaling R\$4.1 billion. Year-to-date, 54 new contracts were signed, totaling R\$4.3 billion.

In 2Q24, the loan portfolio with government entities totaled 4.2 thousand active operations, with a balance of R\$66.6 billion and serving 1.7 thousand clients in the Government segment throughout Brazil.

Transfer Agreements from the Federal General Budget (OGU) to States and Municipalities

CAIXA acts as a representative of the Federal Government in the operationalization of transfer agreements from the Federal General Budget, allowing states and municipalities across the country access to public resources through technical engineering and social assistance programs adapted to each of their realities, in addition to guaranteeing the use of public resources according to the technical and budget parameters regulated by the Ministries that manage public policies and inspection bodies.

In 2Q24, 500 construction works were completed, totaling R\$622.1 million in funds transferred. In the same period, 1.6 thousand new contracts were signed, totaling R\$6.5 billion in investments. In 1H24, a total of 1.7 thousand new construction contracts were signed, totaling R\$7.0 billion. Also, in 1H24, more than 900 construction works with transfer of funds from the OGU were concluded, totaling R\$1.1 billion.

We also highlight the resumption of 382 financing and transfer projects that had been paralyzed, with investments totaling R\$2.9 billion. In 1H24, a total of 1.3 thousand

construction works with transfer of funds from the OGU were resumed, with investments totaling R\$7.0 billion.

Performance Analysis and Results²

Net Income

CAIXA's recurring net income was R\$3.3 billion in 2Q24, up 27.3% from 2Q23 and 14.0% over 1Q24. In 1H24, recurring net income reached R\$6.2 billion, up 36.6% from the amount recorded in 1H23.

In R\$ million	2Q24	1Q24	Δ%	2Q23	Δ%	1H24	1H23	Δ%
Financial Margin	15,481	15,278	1.3	14,874	4.1	30,759	28,772	6.9
Allowance for Loan Losses	(4,399)	(4,946)	-11.1	(4,751)	-7.4	(9,344)	(9,742)	-4.1
Income from Financial Intermediation	11,082	10,333	7.3	10,124	9.5	21,415	19,030	12.5
Income from Services and Banking Fees	6,755	6,629	1.9	6,342	6.5	13,384	12,544	6.7
Administrative Expenses	(10,769)	(11,419)	-5.7	(9,856)	9.3	(22,188)	(19,804)	12.0
Other Operational Revenues/Expenses	(1,845)	(1,563)	18.0	(1,794)	2.8	(3,408)	(3,572)	-4.6
Tax Expenses	(1,080)	(1,243)	-13.1	(1,095)	-1.4	(2,323)	(2,252)	3.1
Income from Interests in Subsidiaries and Affiliated Companies	541	677	-20.1	661	-18.1	1,218	1,319	-7.7
Constitution and Reversion of Provisions	(1,758)	(1,713)	2.6	(1,647)	6.8	(3,471)	(3,155)	10.0
Operating Result	2,926	1,701	72.0	2,735	7.0	4,627	4,111	12.6
Non-Operating Result	19	124	-84.5	(130)	-	143	(187)	-
Income Tax, Social Contribution and Profit Sharing	342	637	-46.3	(23)	-	978	592	65.2
Consolidated Accounting Net Income	3,287	2,462	33.5	2,582	27.3	5,748	4,516	27.3
Non-Recurring Events	-	(422)	-	-	-	(422)	-	-
Recurring Net Income	3,287	2,883	14.0	2,582	27.3	6,170	4,516	36.6

Financial margin reached R\$15.5 billion in 2Q24, increasing 4.1% in 12 months and 1.3% in the quarter. In the first six months, financial margin totaled R\$30.8 billion, up 6.9% over 1H23, influenced by the reduction in financial expenses, particularly with resources from financial and official institutions, by 17.9%.

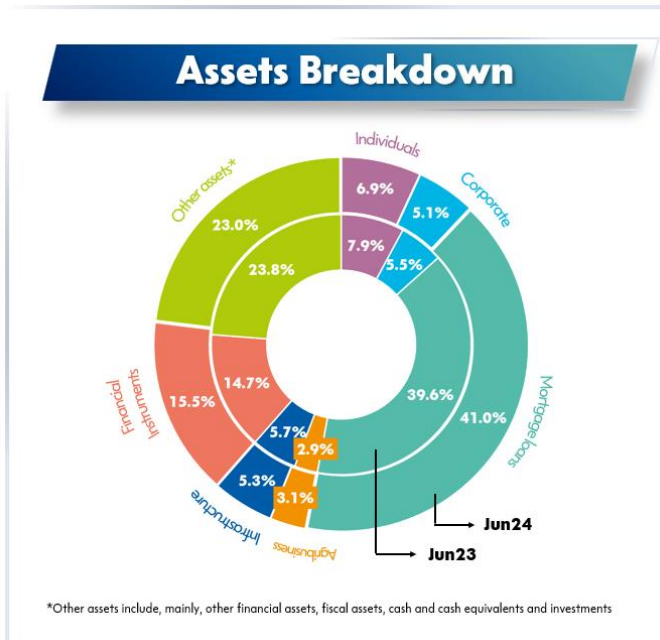
Revenues from financial intermediation totaled R\$46.2 billion in 2Q24, declining 3.0% in 12 months and up 1.3% in the quarter. In 1H24, these revenues totaled R\$91.8 billion, down 1.2% from 1H23, mainly impacted by the 0.6% reduction in income from the loan portfolio.

Expenses with financial intermediation reached R\$30.7 billion in 2Q24, down 6.2% over 2Q23, and up 1.2% from 1Q24. These expenses totaled R\$61.1 billion in 1H24, down 4.8% in relation to 1H23.

Allowance for loan losses reached R\$4.4 billion in 2Q24, down 7.4% from 2Q23 and 11.1% over 1Q24. In 1H24, provisions totaled R\$9.3 billion, down 4.1% from 1H23,

² Information with a greater level of detail about CAIXA's operational and financial performance in the period is available in the Performance Analysis Report, which can be accessed on the website: <https://ri.caixa.gov.br/en/financial-information/results-center/>

contributing to the financial intermediation result, which grew 12.5% in the 12-month period, reaching R\$21.4 billion.



Revenues from services reached R\$6.8 billion in 2Q24, increasing 6.5% in 12 months and 1.9% in the quarter. In 1H24, revenues from services totaled R\$13.4 billion, up 6.7% from 1H23, with highlight to the 21.2% increase in lottery revenues, in addition to the 12.9% growth in loan operation services, the 12.1% growth in revenue from insurance products, and the 7.3% growth in revenue from cards.

Administrative expenses (personnel + other administrative expenses) totaled R\$10.8 billion in 2Q24, up 9.3% in 12

months and down 5.7% in the quarter. In 1H24, these expenses totaled R\$22.2 billion, up 12.0% from 1H23, impacted by the 12.7% growth in personnel expenses and the 10.5% growth in other administrative expenses.

Assets

CAIXA's assets totaled R\$1.9 trillion in Jun24, up 10.7% from the same period in the previous year, and 1.5% from Mar24. The 12-month growth was influenced by the 10.6% increase in the loan portfolio, which corresponds to 61.5% of the Bank's total assets.

In the 12-month comparison period, the securities and derivatives portfolio grew 16.5%, representing 15.5% of CAIXA's assets, while other assets increased 7.3%, accounting for 23.0% of total assets.

Loan Portfolio

The loan portfolio ended Jun24 with a balance of R\$1.175 trillion, up 10.6% from Jun23 and 2.7% higher than in Mar24. In the 12-month comparison period, we highlight the increases of 14.8% in the mortgage segment, 19.5% in agribusiness, and 3.4% in sanitation and infrastructure.

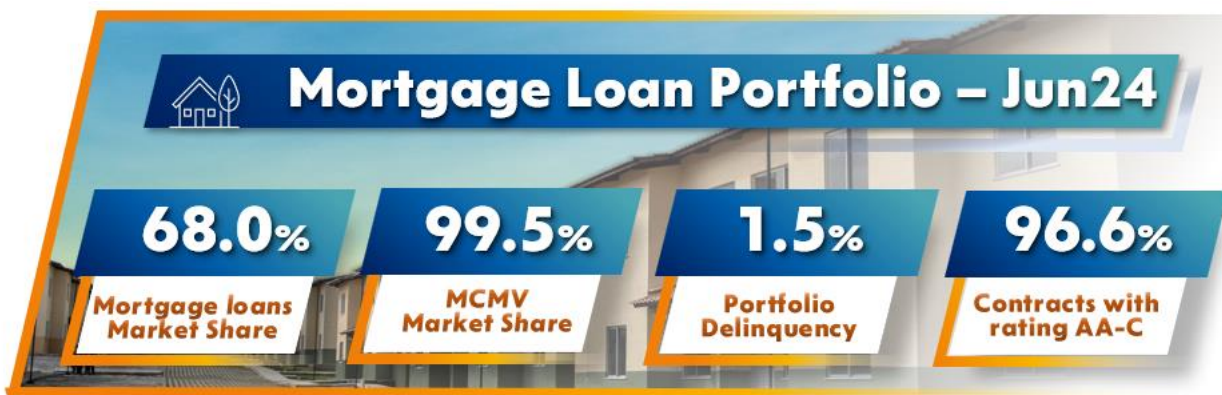


*Includes cards, acquired credits and securitized credits

In 2Q24, a total of R\$159.1 billion was granted in loans, an increase of 20.0% from the same period in the previous year and up 11.3% from 1Q24. In 1H24, a total of R\$302.1 billion was granted in loans, 16.7% higher than in 1H23.

CAIXA is the bank that supports Brazilians in conquering their dream of owning their own home, maintaining its market leadership in the mortgage loan segment, with a market share of 68.0% of total mortgage loans and the leading player in the MCMV Program, with a market share of 99.5%.

We also highlight the quality of the mortgage loan portfolio, in which 96.6% of contracts are in the AA-C risk level, with the portfolio's default rate at 1.5%.



The mortgage loan portfolio ended Jun24 with a balance of R\$783.6 billion, up 14.8% from Jun23 and 3.9% from Mar24. In 2Q24, a total of R\$61.3 billion in loans were granted (considering SBPE and FGTS resources), 38.9% higher than in 2Q23 and up 19.4% from 1Q24.

Commercial loans to individuals ended the quarter with a portfolio balance of R\$132.4 billion, declining 2.5% from Jun23, and 1.2% from Mar24. We continue to highlight the payroll-deductible loans, which had a balance of R\$101.2 billion (76.5% of the total loan portfolio for individuals). Regarding the loan portfolio for individuals, this segment ended 2Q24 with a balance of R\$63.2 billion, growing 17.3% from 2Q23, and 0.9% from 1Q24.

As for the commercial corporate loan portfolio, the balance at the end of Jun24 was R\$97.9 billion, up 2.9% from Jun23 and down 0.1% from Mar24. Loans granted in 2Q24 totaled R\$24.0 billion, a growth of 11.6% from 2Q23, and up 4.7% from 1Q24.

Keeping its focus on micro and small companies, CAIXA operationalized loans through the PRONAMPE (National Support Program for Micro and Small Enterprises) credit line, with a total of R\$1.6 billion in resources provided in 2Q24. We highlight that CAIXA has maintained a 28.3% market share in loan volumes granted through PRONAMPE since this product was launched.

Infrastructure operations amounted to R\$101.8 billion at the end of Jun24, up 3.4% in relation to the same period of the previous year, and 1.6% from Mar24. Due to their great relevance and leading role, as well as its deep connection to the national economic development, these operations are within the scope of CAIXA's strategic operations.

The agribusiness loan portfolio reached R\$59.0 billion at the end of Jun24, up 19.5% over Jun23 and 2.1% over Mar24. The individuals segment increased 24.2% and 0.3% in 12 months and in the quarter, respectively, totaling R\$47.4 billion.

In 2Q24, agribusiness new loans totaled R\$6.5 billion, of which R\$3.4 billion was allocated for funding, R\$775.4 million for investment, R\$1.2 billion for sales, and R\$1.2 billion for industrialization.

Portfolio Quality

The delinquency rate for the total loan portfolio ended Jun24 at 2.20%, down 0.59 p.p. from Jun23, and 0.14 p.p. from Mar24. Provision coverage was 195.3% at the end of the quarter, increasing 25.4 p.p. from Jun23, and 6.0 p.p. from Mar24.

The portfolio's rating has 93.8% of operations classified at the AA-C risk level, increasing 1.20 p.p. in 12 months, and up 0.25 p.p. in the quarter, demonstrating quality and solidity for the loans granted.

CAIXA's loan portfolio has 92.5% of its balance with collateral, largely concentrated in long-term operations, mainly due to the mortgage portfolio, which corresponds to 66.7% of the total portfolio. The other items that comprise the collateralized portfolio are part of the infrastructure and sanitation segment, the agribusiness portfolio, the individual payroll-deductible loans, as well as credits linked to PRONAMPE, FGI, liens and CAIXA Hospitais.

The Bank has R\$1,839 trillion in collateral on the date the loans were granted, that is, without considering possible appreciation of these against the portfolio balance of R\$1,175 trillion, corresponding to a ratio of 156.5% of the value of the collateral on the outstanding balance.

Funding

The funding balance at the end of Jun24 reached R\$1.530 trillion, increasing 20.2% over Jun23 and 0.6% from Mar24, with highlight to the savings accounts, which totaled R\$374.5 billion and increased 6.0% in 12 months and 4.4% in the quarter. CAIXA remains the leading player for savings accounts, increasing its market share from 36.4% in Jun23 to 37.0% in Jun24.

At the end of Jun24, CAIXA's bonds had a balance of R\$184.8 billion, up 50.1% from Jun23 and 3.2% higher than in Mar24, driven by the more favorable scenario for profitability in fixed income products exempt from income taxes. Real estate bonds, in particular, grew 48.7% from Jun23 and 2.7% from Mar24, with a balance of R\$162.5 billion at the end of Jun24.

For term deposits, CDBs had the highest growth in the period, increasing 48.7% in 12 months and 10.7% over Mar24, with a balance of R\$154.6 billion at the end of Jun24.

Equity

CAIXA ended Jun24 with a net equity of R\$135.5 billion, increasing 11.2% in 12 months and 2.4% higher in the quarter.

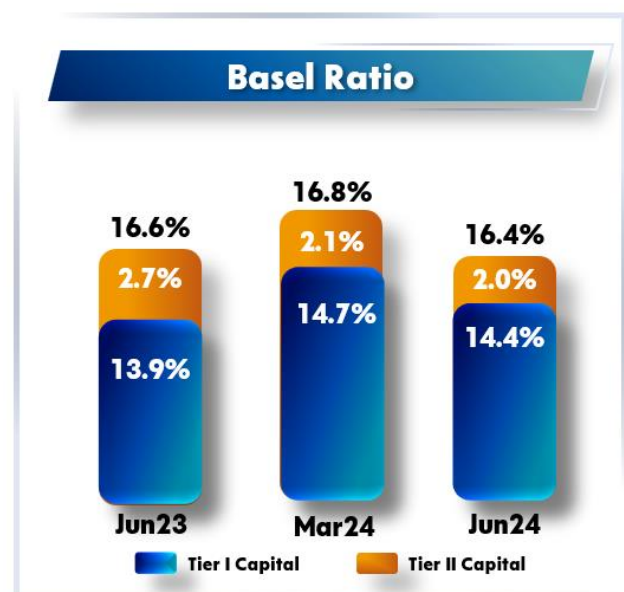
Liquidity

In 2Q24, CAIXA's short-term liquidity ratio (LCR³) was 209.1%, up 13.7 p.p. in 12 months. The ratio considers highly liquid free assets and net outflows during a period of 30 days.

Basel Ratio

CAIXA recorded a Basel Ratio of 16.4% at the end of Jun24, being 4.9 p.p. higher than the minimum requirement of 11.5% established by National Monetary Council Resolutions 4,955 and 4,958, of October 21, 2021, which regulate the recommendations of the Basel Committee on Banking Supervision related to the capital structure of financial institutions.

We highlight CAIXA's good capital structure, reinforcing the Bank's ability to carry out its strategic planning in a sustainable way.



³ According to BACEN Resolution No.54, short-term liquidity indicators are calculated from the simple average of the daily amounts in the quarter referring to the informed base date.

Management of Court Deposits for the Federal Court

CAIXA participates in agendas with the Attorney-General's Office of the National Treasury (PGFN), the National Treasury Secretariat (STN), the Brazilian Federal Revenue Office (RFB), and the Attorney General's Office (AGU), to identify and regularize the classification of court deposits provided in Laws 9,703/98 and 12,099/09, which were unduly made by depositors when the deposit was made. The list of accounts with signs of compliance to the respective Laws was shared with the PGFN/AGU for evaluation of the framework.

Since the beginning of the regularization actions, CAIXA has made approximately R\$6.2 billion in judicial transfers of deposits from accounts identified by the PGFN/AGU as falling under said laws, to the National Treasury's single account

As soon as new deposits are identified by the PGFN/AGU, CAIXA will carry out the regularization actions and transfer the amount to the Federal Government.

BACEN Official Letter 3,068/2001

In compliance with article 8 of BACEN Official Letter 3,068, of November 08, 2001, CAIXA stated its intention of holding the securities classified as Tier III (held until maturity), totaling R\$5.0 billion in the period, until their respective maturities, and attested the required financial capability for this decision.

Lotteries

In 1H24, Loterias CAIXA collected R\$12.3 billion, 19.0% higher than that recorded in the same period of the previous year. The Bank delivered R\$4.0 billion as net premium to bettors in the period.

In R\$	2Q24	1Q24	Δ %	2Q23	Δ %	1H24	1H23	Δ %
Net Prizes	1,977	1,977	0.0	1,782	11.0	3,954	3,244	21.9
Social Destination	2,439	2,353	3.7	2,084	17.0	4,792	4,049	18.3
Social Security	1,055	1,038	1.6	908	16.2	2,093	1,754	19.4
Security	628	620	1.3	540	16.3	1,247	1,046	19.3
Sports	445	431	3.2	378	17.5	875	743	17.9
Education	133	88	50.5	104	27.6	221	208	5.8
Culture	177	174	1.7	152	16.3	351	293	19.5
Health	1	2	-37.7	1	49.9	3	3	8.6
Others	1	1	91.2	1	10.0	2	3	-39.7
Taxes (Income Tax on Prizes)	481	624	-22.9	438	9.9	1,106	1,072	3.2
Costs and Maintenance	1,284	1,171	9.6	1,017	26.3	2,455	1,977	24.2
Total collected*	6,181	6,126	0.9	5,321	16.2	12,307	10,342	19.0

*Amounts consider resources destined for the Lottery Development Fund and the compensation of Lottery units.

Loterias CAIXA are an important source of funds to promote social development in Brazil. In 1H24, a total of R\$4.8 billion, or 38.9% of the total collected amount, was transferred

to the Federal Government's social programs in social security, sports, culture, public security, education, and health areas, up 18.3% over 1H23, in addition to being returned to society through income tax payments.

CAIXA Conglomerate

CAIXA Seguridade

In 2Q24, the insurance segment of CAIXA Seguridade, which also considers assistance services, increased 8.6% over the same period in 2023, with growth recorded for all its business segments between the periods. We highlight the performance of the Mortgage (+10.4%), Home (+18.2%), Credit Life (+11.2%) and Assistance (+36.2%) segments.

In the accumulation business, Private Pension reserves grew 12.8% between Jun24 and Jun23. In the Premium Bonds segment, funding grew 6.7% in 2Q24 over 2Q23. The Credit Letters segment recorded a 2.2% growth in comparison to 2Q23.

Due to the heavy rain falls and floods that hit municipalities in the State of Rio Grande do Sul, CAIXA Seguridade provided 8,468 assistances related to insurance policies, affecting mostly the loss ratio in the Mortgage and Home segments, with claims volume reaching R\$461.3 million, of which R\$349.7 million was covered by reinsurance. This even impacted the Company's net income by R\$34.7 million, already discounting tax effects and the Company's share percentages in the insurance companies.

The loss ratio in the quarter was also impacted by information from deceased holders of insurance policies, who appeared as holders of credit contracts, without the loss having been reported. This database resulted in a provisioning for claims in the amount of R\$342.2 million, according to the Material Fact disclosed on July 8, 2024, impacting the Company's net income by R\$123.2 million in 2Q24.

CAIXA Seguridade maintains its commitment to Sustainability and continues to take proactive measures to ensure this agenda is incorporated into the Company's strategy. In terms of climate impact management, the Company achieved, for the second consecutive year, the Gold Seal of the Brazilian GHG Protocol Program, which is recognized by Fundação Getúlio Vargas (FGV) and was granted to organizations that achieve the highest level of qualification and transparency in their greenhouse gas (GHG) emissions inventory during 2023, through the Public Emissions Registry (RPE).

The gold category is the maximum seal granted to organizations that present a complete and audited balance of their emissions, duly verified, proving their efforts to reduce environmental impacts.

CAIXA Asset

At the end of 1H24, CAIXA Asset recorded a total of R\$531.21 billion in assets under management, up 1.70% in the year.

CAIXA Asset ended the month of June with a market share of 5.69%, maintaining its ranking as the 4th largest asset manager in the country, being the 2nd largest manager in the Retail Sector, Public Sector, and in Own Social Security System (RPPS).

In relation to the number of shareholders, in 1H24, the funds managed by CAIXA Asset had more than 2.3 million investors, through the 444 products under management and distributed by CAIXA.

Since the beginning of the year, CAIXA Asset has launched 8 new investment funds with a total net inflow of R\$743 million. With these new funds, we seek to complement the portfolio through the launch of products focused on serving mainly the RPPS, Private and High-Income Retail segments. Among the highlights, the Company has 4 funds focused on the RPPS segment, with a total net funding of R\$670 million.

On April 2024, Moody's assigned a local rating of MQ1.br to CAIXA Asset. The rating was mainly based on: (i) the fund manager's disciplined investment management process; (ii) a strong fiduciary culture and well-structured risk management procedures; (iii) relevant market position, among the largest fund managers in the country, with considerable diversification of products and investors; and (iv) support and supervision from the CAIXA parent company (AAA.br stable).

CAIXA Cartões

CAIXA Cartões recorded an increase in revenue from the acquiring vertical, of 21% in 1H24 over 1H23, and 28% in 2Q24 over 2Q23, being the month of Jun24 the best month in this operation's history, with R\$1.78 billion in revenue. An increase was also recorded in number of accreditations, of 144% in 2Q24 over 1Q24, growing from 8,506 (1Q24) to 20,806 (2Q24).

In the Prepaid vertical, revenue increased 47% in 1H24 over 1H23, and 38% in 2Q24 over 2Q23. We highlight the start of sales of the new prepaid products nationwide as of 1Q24, namely: (i) vtCAIXA – a product that unifies all transportation voucher requests, centralizing purchases for different regions from a single supplier; (ii) frotaCAIXA – a solution that manages the fuel supply for corporate fleets; and (iii) tagCAIXA – a solution that facilitates tolls and parking payments.

Aiming to further increase the Prepaid card portfolio, the company initiated the pilot tests for the CAIXA Multi card in June 2024, consisting of offering a single card with the unified

balance of Meal and Supermarket benefits. The new product is expected to be launched in 3Q24.

In the aspect of Social and Environmental Responsibility, the company adhered to the Brazilian GHG Protocol Program, an entity linked to the World Resources Institute (WRI) and World Business Council for Sustainable Development (WBCSD) and used as a methodological basis for estimating Greenhouse Gas (GHG) emissions.

Corporate Governance

CAIXA's Corporate Governance is a system formed by principles, rules, structures, instruments, and processes which guides and monitors the Company, aimed at protecting the rights of all interested parties and generating sustainable value for the Bank.

Ethics, as a set of moral principles that must be observed when exercising a profession, provides support to corporate governance principles, such as: integrity, transparency, equity, accountability, and sustainability, covering best practices to achieve them.

- **Integrity:** practice and promote the ongoing improvement of ethical culture at CAIXA, avoiding decisions under the influence of conflicts of interest, maintaining coherence between speech and actions and preserving loyalty to the organization and care for its stakeholders, society in general and the environment;
- **Transparency:** offer interested parties true, timely, coherent, clear and relevant information, whether positive or negative, and not just that required by laws or regulations;
- **Accountability:** perform duties with diligence, independence and aimed at generating sustainable value in the long term, assuming responsibility for consequences of acts and omissions;
- **Equity:** treat the sole controller and other interested parties fairly, taking into account their rights, duties, needs, interests and expectations, as individuals or collectively, presupposing a unique approach according to the relationships and demands of each interested party with CAIXA, motivated by sense of justice, respect, diversity, inclusion, pluralism and equal rights and opportunities;
- **Sustainability:** ensure the economic and financial feasibility of CAIXA, reduce the negative externalities of its business and operations and increase the positive ones, considering its business model, different capitals (financial, intellectual, human, social, natural, reputational) in the short, medium and long term, understanding that CAIXA operates in an interdependence relationship with the social, economic, climate and environmental ecosystems.

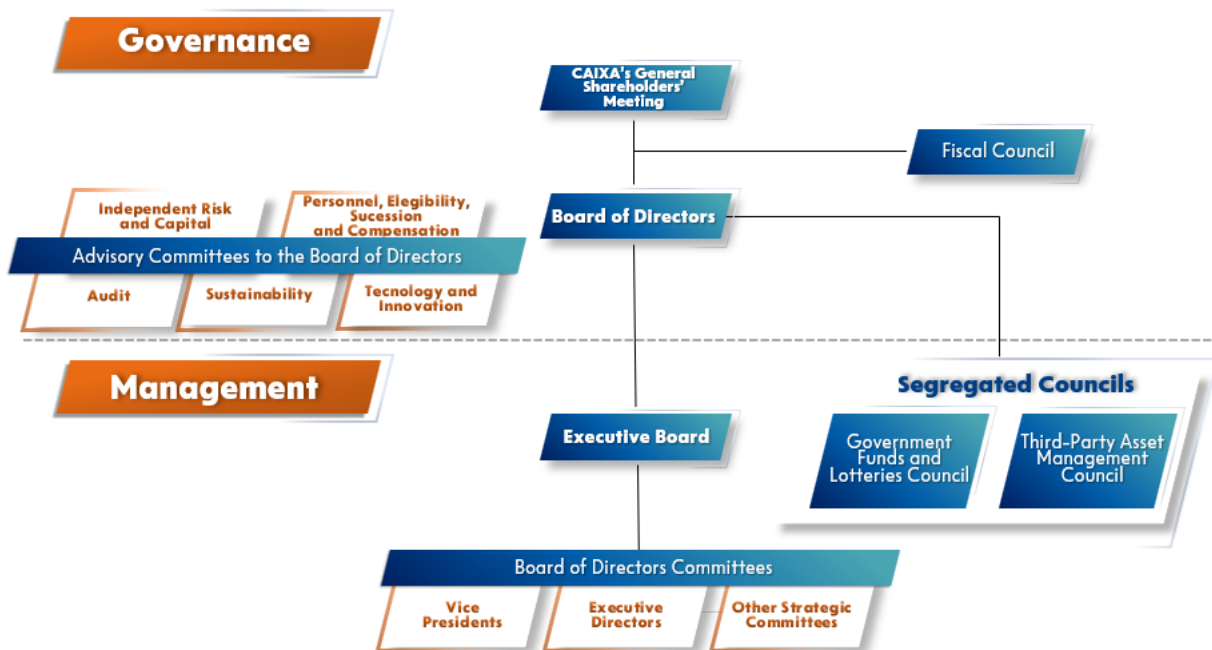
We highlight CAIXA's key governance instruments that direct the activities of our governance agents to ensure the effectiveness and quality of our decision-making processes:

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

Structure of the Senior Management Collegiate Bodies

CAIXA's governance structure, illustrated below, is organized in a way that favors agile, responsible, assertive, and decentralized collegiate decision-making processes through internal forums at strategic, tactical, or operational levels, promoting the necessary synergy between the areas and avoiding conflicts of interest, thus safeguarding CAIXA and its subsidiaries.

CAIXA's Senior Management Collegiate Bodies is presented below, with powers and functions regulated by Internal Regulations:



Personnel Management

Activities in the personnel area permeate the entire strategy so that CAIXA remains the main partner of the Federal, State and Municipal governments in implementing public policies, in addition to humanizing work relationships, strengthening client relationships, enabling access to dignified housing, strengthening governance and operational efficiency, promoting sustainability policies and generating value in relationships by offering innovative solutions in business, technology and environment.

In Jun24, CAIXA had 86.7 thousand employees working in branches and at the headquarters, being 47.7 thousand men and 39.0 thousand women. Of this total, 4.4 thousand are PwD employees, which corresponds to 5.1% of the Bank's staff.

In terms of distribution between men and women in the Bank's management roles, there are 14.6 thousand men in management roles and 10.7 thousand women.

The Bank also provides opportunities for young people of the new generation: there are 8.5 thousand new professionals who work as interns and apprentices in all regions of Brazil.

Given that training and development actions are essential for the Bank's digital transformation, CAIXA makes recurring efforts to train its employees, offering educational solutions that enable the development of digital capabilities, through:

- Availability of the Caixa Digital certification, with study materials relating to the following topics: Digital Transformation, Intrapreneurship and Innovation, User Experience (UX), Agile Methodology and Digital Technology;
- Construction of training days considering the different roles needed to execute digital strategies, such as: Database Administrator, Accessibility Agent, Data Analyst, Customer Experience, Agility Specialist and Artificial Intelligence;
- Training (online and in-person) for the Company's leaders on topics related to leadership, innovation and digital transformation, aimed at fostering a digital mindset at the Company;
- Availability of the Coursera platform, in which all employees have free access to many courses that address digital skills, with licenses extended to specific audiences, allowing access to over 8 thousand courses and 30 professional certifications developed by the best educational institutions and corporations worldwide.

Women Leadership

One of the main objectives of gender equality actions is to promote and articulate adjustments in personnel management practices, when necessary, aiming at equal conditions and opportunities for women and men in their professional activities, as well as

demystifying gender stereotypes and encouraging the increase of women in leadership roles.

In this sense, we list below the main actions carried out in 2Q24:

- **Mentoring Program**

The CAIXA Mentoring Program is a professional guidance program, in which an employee, with experience and training (the mentor), assists another employee with their professional and personal development (the mentee). The Program is a way of instrumentalizing and enhancing women's actions during their careers.

- **Adhesion to the 7th Edition of the Pro-Equity Gender and Race Program**

CAIXA adhered to the 7th edition of the Pro-Equity of Gender and Race Program, promoted by the Ministry of Women, formalizing a public commitment to promote equity measures among women and men in the formal employment environment to fight against gender and racial discrimination. To join the program, the Bank committed to complying with an Action Plan aimed at promoting the agenda, enabling it to receive the Seal at the end of the edition, which certifies that the Company is committed to equality among women and men in the work environment.

Integrity, Risks and Internal Controls

CAIXA continuously improves its anti-corruption and the anti-harassment environment through mechanisms, procedures and actions that guide its employees, leaders, outsourced workers, and suppliers, committing to good corporate governance practices, transparency, integrity, and promotion of ethical and responsible conducts in its activities.

The Bank has an Integrity Program aimed to prevent, detect, and correct illicit acts, either actively or passively, ensuring the effective adoption of the Codes of Ethics, Conduct, Policies and Guidelines by integrating control instruments and activities to manage integrity risk.

The Program is aligned with the principles and guidelines of CAIXA's Internal Control, Compliance and Integrity Policy, also observing the guidelines of the Client Relationship Policy and Users of CAIXA's Products and Services (available at: <https://www.caixa.gov.br/sobre-a-caixa/governanca-corporativa/estatuto-politicas>).

We highlight that the Program is based on five pillars: (i) Commitment by Senior Management; (ii) Adequate Risk Management; (iii) Integrity Protocols; (iv) Communication and Training; and (v) Monitoring and Disciplinary Measures, which work together and

systemically, interrelating and enabling the continuous improvement of the CAIXA Integrity Program.

Continuous improvement



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

The Program's management model is carried out through coordination, monitoring, controls, and evaluation of the transversal instruments and mechanisms under the responsibility of the players involved in the Integrity Ecosystem, helping mitigate the risk to integrity in their operating areas, as they identify weaknesses and practices against integrity.

Thus, it's a dynamic process that encourages the main players of the Integrity Ecosystem to work together in a coordinated manner, ensuring the effectiveness of the Program, improving the mechanisms of internal controls, and acting in accordance with ethical relationships, business sustainability and CAIXA's results.



The articulation centralized by the Risks/Internal Controls and Integrity Departments brings more transparency and speed to CAIXA's performance, contributing to the procedures adopted by the players of the Ecosystem and aiming to strengthen the Company's image and reputation at levels of excellence and recognized by society and the market.

Risk Management and Internal Controls

CAIXA adopts the Three Lines Model for risk management, which assigns roles and responsibilities to all levels of the organization in addition to the risk and audit area. This model strengthens governance and contributes to achieving organizational objectives, minimizing losses.

CAIXA's risk and capital management structure is comprised of models, methodologies, systems, routines and indicators that enable the identification, measuring, assessment, monitoring, control, and reporting for the mitigation of adverse effects resulting from risks incurred, including in normal and stressful scenarios.

CAIXA periodically monitors and evaluates its risk management model, aimed at increasing the maturity of its structure, adhering to best practices and complying with internal standards.



Additionally, the Bank implements the Internal Control System (SCI), an important management tool, set up by policies, methodologies, procedures and institutional actors in pursuit of a common interest: achieving the organization's strategic objectives.

The importance of the SCI is corroborated by the publication of CMN Resolution 4,968/2021 which, among the main provisions, highlights the focus on the recurring monitoring of control activities, the adequate assessment of the segregation of functions and the independence of areas aimed at avoiding situations of conflict of interest and ensure the active involvement of Senior Management in strengthening SCI CAIXA.

Reporting Channel

The Reporting Channel is a company mechanism for receiving internal and external complaints, anonymous or not, about collaboration or the practice of suspected acts of corruption or other acts harmful to national or foreign Public Administration, and with the establishment of rules of non-retaliation and protection for complainants in good faith.

Ombudsman

Feedback from clients and regulatory bodies in numbers:

- 32.7 thousand client complaints dealt through the CAIXA Ombudsman, Consumer Protection and Defense Program (PROCON), and the Central Bank of Brazil (BACEN) channels from April to June, increasing 3% in volume from the same period in the previous year.
- CAIXA held the 8th position in the Complaints Ranking of BACEN in 2Q24, with an index of 35.5 complaints per million clients. The ranking is constituted from the complaints registered in BACEN's service channels, and the overall classification established in descending order from the complaints index, that is, institutions are ranked according to complaints received, from most to least.

Quantitative and qualitative data on all registered complaints are generated on a routine basis by the Ombudsman, which are then forwarded to key Committees, directors and managers of products and services for assessment and development of actions aimed at improving clients' journey with CAIXA.

Dividend Distribution

CAIXA, as provided in Decree 2,673/1998 and its Bylaws (Article 86), distributes at least 25% of the adjusted net profit to the Federal Government, calculated for each fiscal year.

In 1H24, as part of the distribution of results to the controlling shareholder, CAIXA paid the Federal Government a total of R\$2.8 billion as interest on equity for the year of 2023.

Independent Audit

CAIXA has a process for hiring an Independent Audit considering aspects of transparency, compliance, objectivity, and independence of the Independent Auditor, as well as for observing the non-hiring of the same company for other services that may constitute a possible conflict of interest and loss of independence or objectivity in carrying out its activities.

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

Acknowledgments

The performance achieved in the period reflects the corporate strategy aligned with the engagement and work carried out by all employees and contractors, to whom CAIXA makes a special acknowledgment for their effort and commitment. CAIXA also thanks all clients and partners for their trust and loyalty, which motivates the Company in its constant search for improvement, essential for CAIXA and Brazil's development.

Management.

Glossary

Acquiring Business: The intermediation of payments made through credit and debit cards, connecting businesses, card flags and issuing banks.

Basel Ratio: Measures the capacity of a financial institution to face credit, market and operational risks.

Blockchain: Chaining of blocks of encrypted and validated information in a shared, synchronized and consensual manner across multiple nodes of the same network.

Calamity Withdrawal: A modality in which workers have the right to withdraw the balance of their FGTS account for personal, urgent, and serious needs arising from a natural disaster in their residential area.

Delinquency: The ratio between the sum of loan operations overdue for more than 90 days (and not written-off as a loss) by the total loan portfolio, measured as a percentage.

Derivative Financial Instruments: Financial contracts whose value is derived from an underlying asset, benchmark rate or index.

Financial Margin: The difference between revenues and expenses from financial intermediation before provision for losses linked to credit risk.

Framework: A structured set of guidelines, standards and procedures established to guide and standardize the issuance of sustainable financial bonds, ensuring the funds raised are allocated to projects that bring positive environmental and social impacts.

Green Bonds: Financial instruments issued to raise funds to finance lines and projects that promote environmental benefits, such as renewable energy, energy efficiency, clean transportation, sustainable agriculture, water and sewage.

Interest on Equity: A mechanism used for distributing profits to shareholders. Differently from dividends, in which the amount received is exempt from income tax, individual investors must pay a tax rate of 15% on the amounts received as interest on equity.

Market Share: The percentage corresponding to the relevance of a company against competitors in the same industry/market/segment in which it operates.

Memorandum of Understanding (MoU): A preliminary contract between two or more parties, with the objective of aligning expectations, rights and duties of the parties involved to formalize what was agreed.

Provision Coverage: Allowance for loan losses divided by the delinquency balance.

Rating: A credit risk score used as an indicator of the quality level of a credit, security, or issuer.

Second Party Opinion: An independent assessment provided by a specialized firm to confirm if the Framework is aligned with international sustainability standards, ensuring transparency and credibility for society and investors.

Social Bonds: Financial instruments issued to raise funds to finance lines and projects that promote social benefits, such as affordable housing, health, education and financial inclusion.

Sustainable Development Goals (SDG): A global action plan to eliminate extreme poverty and hunger, provide lifelong quality education for everyone, protect the planet, and promote peaceful and inclusive societies by 2030.

Three Lines Model: A risk management model adopted by CAIXA organized into three lines that have specific roles and responsibilities regarding risk management and control environment.

Tokenization: A process that transforms an asset or right into a digital representation. Also known as a digital token, it is registered and traded on the blockchain network.

CAIXA