Condensed Parent Company and Consolidated Interim Financial Statements

BrGaap

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Financial Statements

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Condensed interim balance sheets

in R$ thousand

Assets	Note	Parent Company		Consolidated	
		09/30/2026	12/31/2025	09/30/2026	12/31/2025
Cash and cash equivalentes	**5**	**9,834,152**	**10,057,712**	**9,834,579**	**10,070,353**
Financial assets at fair value through profit or loss	**6**	**168,880,007**	**157,198,435**	**173,921,236**	**161,363,222**
Securities at fair value through profit or loss	6.1	168,594,640	156,938,782	173,635,869	161,103,569
Derivative	6.2	6,169	46	6,169	46
Other financial assets	6.3	279,198	259,607	279,198	259,607
Financial assets at fair value through other comprehensive income	**7**	**520,706,725**	**451,991,763**	**520,176,631**	**450,970,105**
Interbank investments	7.1	220,831,551	139,988,308	220,831,551	139,988,308
Securities (net of allowance for losses associated with credit risk)	7.2	299,875,174	312,003,455	299,345,080	310,981,797
Financial assets at amortized cost	**8**	**1,652,818,273**	**1,530,942,293**	**1,672,009,566**	**1,549,973,060**
Central Bank deposits	8.1	132,774,202	116,891,800	132,774,202	116,891,800
Interbank investments	8.2	9,625,966	7,808,018	9,625,966	7,808,018
Securities (net of allowance for losses associated with credit risk)	8.3	3,696,741	2,238,931	3,696,741	2,238,931
Loan portfolio measured at amortized cost	8.4	1,463,661,267	1,359,382,759	1,482,316,793	1,377,893,253
Other financial assets (net of allowance for losses associated with credit risk)	8.5	43,060,097	44,620,785	43,595,864	45,141,058
Allowance for losses associated with credit risk on assets with credit-granting characteristics	**8.4**	**(68,716,343)**	**(61,406,969)**	**(69,978,502)**	**(62,708,883)**
Tax assets		**82,883,892**	**76,208,562**	**83,011,166**	**76,364,270**
Currents		4,459,434	4,459,344	4,468,205	4,460,581
Deferred tax liabilities	10	78,424,458	71,749,218	78,542,961	71,903,689
Other assets	**14**	**21,299,758**	**12,512,461**	**21,060,056**	**12,029,942**
Investments	**11**	**15,150,947**	**13,831,309**	**14,509,194**	**13,698,375**
Investments in associates, subsidiaries and joint ventures		15,150,947	13,831,309	14,509,227	13,698,408
(Impairment losses)				(33)	(33)
Property and equipment	**12**	**8,402,262**	**7,155,400**	**8,410,353**	**7,165,069**
Property and equipment in use		16,891,808	15,292,552	16,902,702	15,303,403
Accumulated depreciation		(8,450,004)	(8,095,305)	(8,452,807)	(8,096,487)
(Impairment losses)		(39,542)	(41,847)	(39,542)	(41,847)
Intangible assets	**13**	**4,503,466**	**4,607,542**	**4,523,006**	**4,631,582**
Intangible assets		9,266,423	8,644,866	9,296,472	8,674,915
Accumulated amortization		(4,762,570)	(4,001,939)	(4,773,079)	(4,007,948)
(Impairment losses)		(387)	(35,385)	(387)	(35,385)
Total		**2,415,763,139**	**2,203,098,508**	**2,437,477,285**	**2,223,557,095**

Liabilities and equity	Note	Parent Company		Consolidated	
		09/30/2026	12/31/2025	09/30/2026	12/31/2025
Financial liabilities at fair value through profit or loss		**1,233,485**	**372,346**	**1,233,528**	**372,406**
Derivative	6.2	1,233,485	372,346	1,233,528	372,406
Financial liabilities at amortized cost	**15**	**2,220,996,301**	**2,021,004,251**	**2,186,853,821**	**1,985,789,418**
Customer Resources	15.1	872,953,307	821,927,213	872,680,299	821,343,025
Funds from financial and other institutions	15.2	922,150,282	793,405,932	921,286,498	791,926,312
Funds from securities issues	15.3	392,842,030	371,507,164	357,707,924	336,405,906
Other financial liabilities	15.4	33,050,682	34,163,942	35,179,100	36,114,175
Provisions	**16**	**9,091,314**	**9,425,429**	**9,108,873**	**9,440,177**
Tax, civil and labor		8,334,100	8,545,334	8,351,659	8,560,082
Other provisions		757,214	880,095	757,214	880,095
Loan commitments, undisbursed credit facilities and financial guarantees issued	**17**	**2,702,141**	**3,065,343**	**1,439,982**	**1,763,429**
Tax liabilities		**6,055,166**	**6,188,544**	**6,342,301**	**6,628,630**
Current		1,497,976	1,710,920	1,774,433	2,150,508
Tax assets and liabilities	10	4,557,190	4,477,624	4,567,868	4,478,122
Actuarial liabilities (Employee benefits)	**18**	**22,117,115**	**21,936,713**	**22,117,115**	**21,936,713**
Other liabilities	**19**	**32,032,510**	**29,310,058**	**50,854,288**	**47,953,950**
Equity	**20**	**121,535,107**	**111,795,824**	**159,527,377**	**149,672,372**
Capital		112,600,000	105,300,000	112,600,000	105,300,000
Instrument eligible for Common Equity Tier 1 capital				35,134,106	35,101,258
Revaluation reserve		188,313	194,005	188,313	194,005
Profit reserves		7,565,371	14,865,371	7,565,371	14,865,371
Other comprehensive income		(8,681,419)	(8,563,552)	(8,681,419)	(8,563,552)
Retained earnings/Accumulated losses		9,862,842		9,862,842	
Non-controlling interests				2,858,164	2,775,290
Total		**2,415,763,139**	**2,203,098,508**	**2,437,477,285**	**2,223,557,095**

Condensed interim statements of profit or loss

in R$ thousand

Description		Parent Company		Consolidated	
		2026	2025	2026	2025
		Accumulated through September	Accumulated through September	Accumulated through September	Accumulated through September
Income from financial intermediation	**21, 22 and 23**	**201,870,077**	**178,995,258**	**202,344,829**	**179,220,793**
At fair value through profit or loss		**15,019,290**	**12,157,409**	**15,462,886**	**12,383,884**
Income from securities		14,185,609	14,855,288	14,629,461	15,080,784
Income from derivative financial instruments	6.2	755,261	(2,501,722)	754,826	(2,500,783)
Income from other financial assets		78,420	(196,157)	78,599	(196,117)
At fair value through other comprehensive income		**53,245,530**	**45,308,112**	**53,159,395**	**45,193,259**
Income from interbank investments		23,562,381	23,316,073	23,562,381	23,316,073
Income from securities		29,683,149	21,992,039	29,597,014	21,877,186
At amortized cost		**133,605,257**	**121,529,737**	**133,722,548**	**121,643,650**
Income from loan portfolio		122,478,341	110,218,002	122,595,632	110,331,915
Income from interbank investments		284,925	399,827	284,925	399,827
Income from securities		284,645	219,710	284,645	219,710
Income from Central Bank investments		9,168,728	9,260,736	9,168,728	9,260,736
Income from other financial assets		1,388,618	1,431,462	1,388,618	1,431,462
Expenses from financial intermediation	**21**	**(147,312,465)**	**(131,512,213)**	**(146,062,695)**	**(129,987,830)**
At amortized cost		**(147,312,465)**	**(131,512,213)**	**(146,062,695)**	**(129,987,830)**
Customer Resources		(58,846,344)	(53,440,381)	(58,846,344)	(53,440,381)
Funds from financial and other institutions		(56,273,733)	(51,840,613)	(56,166,459)	(51,730,025)
Funds from securities issues		(32,192,388)	(26,231,219)	(31,049,892)	(24,817,424)
Allowance for expected losses associated with financial instruments	**9**	**(19,412,623)**	**(10,690,577)**	**(19,412,623)**	**(10,690,577)**
Net Income from financial intermediation		**35,144,989**	**36,792,468**	**36,869,511**	**38,542,386**
Other operating income/expenses		**(26,754,483)**	**(21,031,628)**	**(25,167,627)**	**(19,392,089)**
Service and banking fee income	24	14,822,207	15,457,003	22,340,818	20,328,725
Personnel expenses	25	(23,685,064)	(22,051,458)	(24,091,330)	(22,381,850)
Other administrative expenses	26	(10,780,538)	(10,433,207)	(10,882,231)	(10,525,671)
Tax expenses	27	(3,302,525)	(3,089,358)	(4,235,102)	(3,747,379)
Share of profit of equity-accounted associates and subsidiaries	11	5,400,467	4,078,404	2,898,925	2,677,495
Other operating income	28	12,857,410	9,447,963	12,920,621	9,757,496
Other operating expenses	29	(22,066,440)	(14,440,975)	(24,119,328)	(15,500,905)
Recognition and reversal of provisions	**30**	**(3,356,561)**	**(2,890,754)**	**(3,010,907)**	**(2,887,787)**
Labor, civil and tax proceedings		(3,387,588)	(3,733,256)	(3,387,588)	(3,733,256)
Other		31,027	842,502	376,681	845,469
Operating profit		**5,033,945**	**12,870,086**	**8,690,977**	**16,262,510**
Non-operating profit (loss)	**31**	**(196,362)**	**(140,723)**	**(196,362)**	**(140,723)**
Net income (losses) before income tax and social contribution on net income		**4,837,583**	**12,729,363**	**8,494,615**	**16,121,787**
Income and social contribution taxes	**10**	**6,457,959**	**848,926**	**4,667,652**	**(482,986)**
Profit sharing of employees and management		**(1,584,235)**	**(1,444,061)**	**(1,598,893)**	**(1,461,242)**
Non-controlling interests				**(709,571)**	**(629,537)**
Net income for the period		**9,711,307**	**12,134,228**	**10,853,803**	**13,548,022**

Condensed interim statements of comprehensive income

in R$ thousand

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	Accumulated through September	Accumulated through September	Accumulated through September	Accumulated through September
Net income attributable to owners of the Company	**9,711,307**	**12,134,228**	**10,853,803**	**13,548,022**
Net income attributable to non-controlling interests			709,571	629,537
Total net income	**9,711,307**	**12,134,228**	**11,563,374**	**14,177,559**
Items that will be reclassified to profit or loss	**(19,215)**	**595,620**	**(7,246)**	**670,425**
Financial instruments classified at FVOCI	**(46,911)**	**515,715**	**(46,911)**	**515,715**
Non-equity securities	(145,842)	714,595	(145,842)	714,595
Equity financial instruments	38,078	158,210	38,078	158,210
Tax effects	60,853	(357,090)	60,853	(357,090)
Other comprehensive income from investments	**27,696**	**79,905**	**39,665**	**154,710**
Items that will not be reclassified to profit or loss	**(98,652)**	**(23,018)**	**(98,652)**	**(23,018)**
Remeasurements of post-employment benefit obligations	(130,734)	(32,891)	(130,734)	(32,891)
Tax effects	32,082	9,873	32,082	9,873
Comprehensive income for the period	**9,593,440**	**12,706,830**	**11,457,476**	**14,824,966**
Comprehensive income attributable to owners of the Company	9,593,440	12,706,830	10,759,874	14,238,259
Comprehensive income attributable to non-controlling interests			697,602	586,707

Condensed interim statements of changes in equity

in R$ thousand

Parent Company							
Events	Capital	Revaluation reserve	Profit reserve		Other comprehensive income	Retained earnings/	Total
			Legal	Statutory			
Balances as of December 31, 2024	**96,000,000**	**206,885**	**6,112,182**	**10,006,436**	**(8,357,380)**		**103,968,123**
Impacts of the adoption of CMN Resolution No. 4,966/2021						(4,090,439)	**(4,090,439)**
Balances as of January 1, 2025	**96,000,000**	**206,885**	**6,112,182**	**10,006,436**	**(8,357,380)**	**(4,090,439)**	**99,877,684**
Comprehensive income for the period					**572,602**		**572,602**
Financial assets at fair value through other comprehensive income					515,715		515,715
Remeasurements of post-employment benefit obligations					(23,018)		(23,018)
Other equity valuation adjustments					79,905		79,905
Capital increase	**9,300,000**			**(9,300,000)**			
Others		**(5,535)**				**5,052**	**(483)**
Profit for the period						**12,134,228**	**12,134,228**
Balances as of September 30, 2025	**105,300,000**	**201,350**	**6,112,182**	**706,436**	**(7,784,778)**	**8,048,841**	**112,584,031**

Parent Company							
Events	Capital	Revaluation reserve	Profit reserve		Other comprehensive income	Retained earnings/	Total
			Legal	Statutory			
Balances as of December 31, 2025	**105,300,000**	**194,005**	**6,841,217**	**8,024,154**	**(8,563,552)**		**111,795,824**
Comprehensive income for the period					**(117,867)**		**(117,867)**
Financial assets at fair value through other comprehensive income					(46,911)		(46,911)
Remeasurements of post-employment benefit obligations					(98,652)		(98,652)
Other equity valuation adjustments					27,696		27,696
Capital increase	**7,300,000**		**(1,386,824)**	**(5,913,176)**			
Others		**(5,692)**				**151,535**	**145,843**
Profit for the period						**9,711,307**	**9,711,307**
Balances as of September 30, 2026	**112,600,000**	**188,313**	**5,454,393**	**2,110,978**	**(8,681,419)**	**9,862,842**	**121,535,107**

Condensed interim statements of changes in equity

in R$ thousand

Consolidated										
Events	Capital	Instrument eligible for common equity	Revaluation reserve	Profit reserve		Other comprehensive income	Retained earnings/ Accumulated losses	Subtotal	Non-controlling interests	Total
				Legal	Statutory					
Balances as of December 31, 2024	**96,000,000**	**33,927,964**	**206,885**	**6,112,182**	**10,006,436**	**(8,357,380)**		**137,896,087**	**2,255,677**	**140,151,764**
Impacts of the adoption of CMN Resolution No. 4,966/2021							(4,090,439)	(4,090,439)		(4,090,439)
Balances as of January 1, 2025	**96,000,000**	**33,927,964**	**206,885**	**6,112,182**	**10,006,436**	**(8,357,380)**	**(4,090,439)**	**133,805,648**	**2,255,677**	**136,061,325**
Comprehensive income for the period						**572,602**		**572,602**		**572,602**
Financial assets at fair value through other comprehensive income						515,715		515,715		515,715
Remeasurements of post-employment benefit obligations						(23,018)		(23,018)		(23,018)
Other equity valuation adjustments						79,905		79,905		79,905
Capital increase	**9,300,000**				**(9,300,000)**					
Monetary restatement of IHCD incorporated		**1,223,906**						**1,223,906**		**1,223,906**
Monetary restatement of IHCD to be incorporated		**687,037**					**(687,037)**			
Change in non-controlling interests									**510,511**	**510,511**
Others			**(5,535)**				**5,052**	**(483)**		**(483)**
Profit for the period							**13,548,022**	**13,548,022**		**13,548,022**
Appropriations of profit										
Interest on debt instruments eligible for capital							(726,757)	(726,757)		(726,757)
Balances as of September 30, 2025	**105,300,000**	**35,838,907**	**201,350**	**6,112,182**	**706,436**	**(7,784,778)**	**8,048,841**	**148,422,938**	**2,766,188**	**151,189,126**

Consolidated										
Events	Capital	Instrument eligible for common equity	Revaluation reserve	Profit reserve		Other comprehensive income	Retained earnings/ Accumulated losses	Subtotal	Non-controlling interests	Total
				Legal	Statutory					
Balances as of December 31, 2025	**105,300,000**	**35,101,258**	**194,005**	**6,841,217**	**8,024,154**	**(8,563,552)**		**146,897,082**	**2,775,290**	**149,672,372**
Comprehensive income for the period						**(117,867)**		**(117,867)**		**(117,867)**
Financial assets at fair value through other comprehensive income						(46,911)		(46,911)		(46,911)
Remeasurements of post-employment benefit obligations						(98,652)		(98,652)		(98,652)
Other equity valuation adjustments						27,696		27,696		27,696
Capital increase	**7,300,000**			**(1,386,824)**	**(5,913,176)**					
Monetary restatement of IHCD		**1,032,848**					**(1,032,848)**			
Partial amortization of instrument eligible for capital		**(1,000,000)**						**(1,000,000)**		**(1,000,000)**
Change in non-controlling interests									**82,874**	**82,874**
Others			**(5,692)**				**151,535**	**145,843**		**145,843**
Profit for the period							**10,853,803**	**10,853,803**		**10,853,803**
Appropriations of profit										
Interest on debt instruments eligible for capital							(109,648)	(109,648)		(109,648)
Balances as of September 30, 2026	**112,600,000**	**35,134,106**	**188,313**	**5,454,393**	**2,110,978**	**(8,681,419)**	**9,862,842**	**156,669,213**	**2,858,164**	**159,527,377**

Condensed interim statements of cash flows

in R$ thousand

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	Accumulated through September	Accumulated through September	Accumulated through September	Accumulated through September
Cash flows from operating activities				
Adjusted profit	**24,898,305**	**78,047,264**	**27,813,112**	**79,860,152**
Profit for the period	**9,711,307**	**12,134,228**	**10,853,803**	**13,548,022**
Adjustments to profit	**15,186,998**	**65,913,036**	**16,959,309**	**66,312,130**
Market value adjustments of securities and derivative financial instruments (assets/liabilities)	(93,121)	(429,088)	(93,233)	(655,399)
(Gain)/Loss on sale of property, plant and equipment	1,229	510	1,229	510
(Gain)/Loss on the disposal of non-financial assets	(729,290)	(1,510,445)	(729,290)	(1,510,445)
Allowance for impairment loss on financial instruments	19,412,623	64,649,317	19,412,623	64,649,317
Actuarial liabilities (employee benefits)	1,390,975	1,419,742	1,390,975	1,419,742
Depreciation and amortization	2,516,427	1,785,058	2,522,548	1,790,152
Deferred taxes	(6,457,959)	(848,926)	(6,414,620)	(842,299)
Expenses on provisions for legal and other cases	3,356,561	2,890,754	3,010,907	2,887,787
Share of profit of equity-accounted subsidiaries and associates	(5,400,467)	(4,078,404)	(2,898,925)	(2,677,495)
Non-controlling interests			709,571	629,537
Expenses on subordinated debts and hybrid instruments	1,190,020	2,034,518	47,524	620,723
Changes in assets and liabilities	**52,092,176**	**(21,074,019)**	**56,037,183**	**(20,074,392)**
(Increase) Decrease in interbank investments	(1,964,623)	(3,597,448)	(1,964,623)	(3,593,436)
(Increase) Decrease in securities at FVTPL	(11,568,860)	(36,467,480)	(12,445,190)	(37,540,802)
(Increase) Decrease in compulsory deposits with the Central Bank of Brazil	(5,632,403)	(3,534,371)	(5,632,403)	(3,534,371)
(Increase) Decrease in the loan portfolio	(117,374,550)	(131,233,360)	(117,519,581)	(147,227,537)
(Increase) Decrease in other financial assets	1,511,869	8,973,359	1,496,375	8,648,739
(Increase) Decrease in tax assets	(217,371)	942,213	(232,276)	934,309
(Increase) Decrease in other assets	(11,668,155)	(8,269,843)	(9,149,971)	(7,668,053)
(Decrease) Increase in funds from financial and other institutions	128,744,350	83,829,470	129,360,186	83,917,327
(Decrease) Increase in customer resources	51,026,094	36,293,296	51,337,274	36,126,926
(Decrease) Increase in funds from issuance of securities	21,114,111	54,229,800	22,114,111	54,229,804
(Decrease) Increase in derivative financial instruments	861,139	358,036	861,122	358,038
(Decrease) Increase in other financial liabilities	(1,113,260)	(2,083,871)	(935,075)	(907,366)
(Decrease) Increase in provisions	(3,692,481)	(4,572,694)	(3,344,016)	(4,566,346)
(Decrease) Increase in expected losses on guarantees	(60)	(1,558,220)	(60)	(1,558,220)
(Decrease) Increase in tax liabilities	499,450	(657,705)	346,499	(520,401)
(Decrease) Increase in actuarial liabilities	(1,309,225)	(4,797,076)	(1,309,225)	(4,797,076)
(Decrease) Increase in other liabilities	3,508,979	(8,928,125)	3,686,864	7,624,073
Income and social contribution taxes paid	(632,828)		(632,828)	
Net cash provided by operating activities	**76,990,481**	**56,973,245**	**83,850,295**	**59,785,760**
Cash flows from investing activities				
Acquisition and redemption of securities at FVOCI	11,778,547	(97,931,184)	11,286,983	(97,884,085)
Acquisition and redemption of AC securities	(1,457,810)	1,511,890	(1,457,810)	1,511,890
(Increase) Decrease in investments	4,080,829	2,702,648	2,088,106	1,306,126
Disposal of investments		842,922		842,922
Dividends received from associates and subsidiaries	4,538,885	3,629,950	1,777,884	2,203,397
Disposal of property and equipment in use	160,938	28,177	160,938	28,177
Acquisition of property and equipment in use	(2,582,291)	(3,091,744)	(2,582,334)	(3,102,535)
Disposal of intangible assets	340,033	290,220	340,033	290,220
Acquisition of intangible assets	(1,579,122)	(1,662,183)	(1,579,122)	(1,662,232)
Net cash used in investing activities	**15,280,009**	**(93,679,304)**	**10,034,678**	**(96,466,120)**
Cash flows from financing activities				
Dividends and interest on equity capital	(581,954)	(2,770,957)	(581,954)	(2,770,957)
Remuneration of IHCD paid	(969,265)	(949,814)	(969,265)	(949,814)
Partial amortization of instrument eligible for capital			(1,000,000)	
Non-controlling interests			(626,697)	(119,026)
Net cash used in financing activities	**(1,551,219)**	**(3,720,771)**	**(3,177,916)**	**(3,839,797)**
Net increase (decrease) in cash and cash equivalents	**90,719,271**	**(40,426,830)**	**90,707,057**	**(40,520,157)**
Changes in cash and cash equivalents, net				
Cash and cash equivalents at beginning of period	155,946,430	252,639,479	155,959,071	252,737,052
Cash and cash equivalents at end of period	246,665,701	212,212,649	246,666,128	212,216,895
Increase (Decrease) in cash and cash equivalents	**90,719,271**	**(40,426,830)**	**90,707,057**	**(40,520,157)**

Condensed interim statements of value added

in R$ thousand

Description	Parent Company				Consolidated			
	2026		2025		2026		2025	
	Accumulated through September		Accumulated through September		Accumulated through September		ExerciseAccumulated through September	
	R$	%	R$	%	R$	%	R$	%
1. Income	**209,940,709**		**194,255,990**		**217,997,283**		**199,859,942**	
Financial intermediation	201,870,077		178,995,258		202,344,829		179,220,793	
Fee-based services	14,822,207		15,457,003		22,340,818		20,328,725	
Allowance for impairment loss on loans	(19,412,623)		(10,690,577)		(19,412,623)		(10,690,577)	
Exchange variation adjustment	7,428,642		1,938,303		7,428,643		1,938,303	
Other	5,232,406		8,556,003		5,295,616		9,062,698	
2. Financial intermediation expenses	**(147,312,465)**		**(131,512,213)**		**(146,062,695)**		**(129,987,830)**	
3. Inputs acquired from third parties	**(32,853,138)**		**(25,955,549)**		**(34,655,944)**		**(27,295,181)**	
Materials, energy and others	(2,652,080)		(2,602,723)		(2,665,365)		(2,614,743)	
Data processing and communications	(1,931,613)		(2,134,490)		(1,948,656)		(2,152,547)	
Advertising, publicity and promotions	(387,991)		(387,245)		(391,824)		(393,741)	
Third-party, surveillance and specialized services	(2,458,453)		(2,312,296)		(2,519,864)		(2,361,230)	
Services delegated by the Federal Government	(2,032,121)		(1,779,730)		(2,032,121)		(1,779,730)	
Expenses with lottery agents and commercial partners	(2,342,381)		(2,428,750)		(2,399,729)		(2,483,494)	
Financial system services	(1,358,443)		(1,102,642)		(3,194,988)		(1,842,206)	
Post-employment benefit	(1,390,975)		(1,419,742)		(1,390,975)		(1,419,742)	
Recognition and reversal of provisions	(3,356,561)		(4,077,820)		(3,010,907)		(4,272,015)	
Expenses with exchange variation adjustment	(7,208,970)		(1,593,887)		(7,208,970)		(1,593,887)	
Other	(7,733,550)		(6,116,224)		(7,892,545)		(6,381,846)	
4. Gross value added (1-2-3)	**29,775,106**		**36,788,228**		**37,278,644**		**42,576,931**	
5. Depreciation, amortization and depletion	**(2,516,427)**		**(1,785,058)**		**(2,522,548)**		**(1,790,152)**	
6. Net value added (4-5)	**27,258,679**		**35,003,170**		**34,756,096**		**40,786,779**	
7. Value added received in transfer - Equity method result	**5,400,467**		**4,078,404**		**2,898,925**		**2,677,495**	
8. Value added to be distributed (6+7)	**32,659,146**		**39,081,574**		**37,655,021**		**43,464,274**	
9. Distribution of value added	**32,659,146**	**100.00**	**39,081,574**	**100.00**	**37,655,021**	**100.00**	**43,464,274**	**100.00**
Personnel	**21,999,103**	**67.36**	**20,384,260**	**52.16**	**22,367,218**	**59.40**	**20,690,085**	**47.60**
Remuneration	14,272,072		13,417,653		14,479,310		13,579,004	
Profit sharing of employees and management	1,584,235		1,444,061		1,598,893		1,461,242	
Benefits	5,055,333		4,489,716		5,184,318		4,576,308	
FGTS	1,087,463		1,032,830		1,104,697		1,073,531	
Taxes, fees and contributions	**114,762**	**0.35**	**5,351,691**	**13.69**	**2,890,455**	**7.68**	**7,383,372**	**16.99**
Federal	(542,848)		4,746,842		1,997,614		6,601,169	
State	1,185		1,618		1,204		1,635	
Municipal	656,425		603,231		891,637		780,568	
Remuneration of third-party capital - Rentals	**833,974**	**2.55**	**1,211,395**	**3.10**	**833,974**	**2.21**	**1,213,258**	**2.79**
Remuneration of own capital	**9,711,307**	**29.74**	**12,134,228**	**31.05**	**11,563,374**	**30.71**	**14,177,559**	**32.62**
Interest on equity capital and dividends	2,084,488		1,890,180		2,084,488		1,890,180	
Interest on debt instruments eligible for capital					109,648		726,756	
Retained earnings attributable to owners of the Company	7,626,819		10,244,048		8,659,667		10,931,086	
Non-controlling interests in retained earnings					709,571		629,537	

Note 1 – Operations

Caixa Econômica Federal ("CAIXA" or the "Institution") is a 165-year-old financial institution, incorporated as a public company with legal personality under private law through Decree-Law No. 759, of 08/12/1969, and is linked to the Federal Government through the Ministry of Finance.

It is headquartered and domiciled at Setor Bancário Sul, Quadra 4, Lotes 3 e 4, Brasília, Distrito Federal, Brazil.

In accordance with article 173 of the Federal Constitution and article 2, paragraph 1 of Law No. 13,303, of 06/30/2016, its constitution as a public company is justified by the relevant collective interest marked by the promotion of citizenship and the development of the country, both as a financial institution and an agent of public policies, and as the main strategic partner of the Brazilian State.

By delegation of the Federal Government, CAIXA operates funds and social programs, among which the Fundo de Garantia do Tempo de Serviço – FGTS stands out, for which it acts as the main financial agent, the Fundo de Compensação de Variações Salariais (FCVS), among others. The funds are independent legal entities managed by specific regulations and governance structure and their own accounting, whose assets are segregated from CAIXA.

Therefore, the information about those funds was not part of the scope of the audit of CAIXA's financial statements carried out by the independent auditors.

Main funds and social programs		
Description	**09/30/2026 (1)**	**12/31/2025**
Fundo de Garantia do Tempo de Serviço – FGTS	876,650,818	829,780,877
Fundo de Compensação de Variações Salariais – FCVS	19,838,527	19,575,947
Fundo de Apoio à Infraestrutura para Recuperação e Adaptação a Eventos Climáticos Extremos – FIRECE	8,040,909	7,307,942
Fundo Garantidor da Habitação Popular – FGHab	4,287,303	4,050,773
Fundo de Custeio da Poupança de Incentivo à Permanência e Conclusão Escolar para Estudantes do Ensino Médio – FIPEM (2)	2,944,277	1,632,038
Fundo Garantidor de Microfinanças – FGM (3)	198,363	434,594
Fundo de Garantia para Construção Naval – FGCN	60,340	58,333
Total	**912,020,537**	**862,840,504**

(1) The amounts presented reflect the most recent closing position of the funds' assets.
(2) The variation results mainly from contributions of funds by the Federal Government.
(3) The variation results mainly from the payment of guarantees and monetary restatement.

Note 2 – Presentation of the condensed parent company and consolidated interim financial statements

(a) Context

CAIXA's condensed parent company and consolidated interim financial statements for the period ended September 30, 2026 were prepared under Management's responsibility and approved by the Board of Directors on November 3, 2026 and by the Management Board on November 9, 2026.

(b) Basis of preparation of the financial statements

CAIXA's condensed parent company and consolidated interim financial statements were prepared in accordance with the accounting guidelines adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil (Bacen), set out from Law No. 4,595, dated December 31, 1964 (National Financial System Law), Law No. 6,404, dated December 15, 1976 (Brazilian Corporations Law), CMN Resolution No. 4,966, dated November 25, 2021—which establishes the accounting criteria applicable to financial instruments, as well as the designation and recognition of hedging relationships (hedge accounting), and the related subsequent amendments —CMN Resolution No. 4,818, dated May 29, 2020—which consolidates the general criteria for the preparation and disclosure of parent company and consolidated financial statements by institutions in accordance with regulations issued by the Central Bank of Brazil (Bacen)—BCB Resolution No. 2, dated August 12, 2020 — which provides for the procedures for the preparation, disclosure and submission of financial statements—from BCB Resolution No. 352, dated November 23, 2023—which establishes accounting procedures for the application of CMN Resolution No. 4,966/2021, including classification, measurement, recognition and disclosure of financial instruments, hedge accounting, the SPPI test, the effective interest rate and the allowance for losses associated with credit risk—as well as from the other rules and instructions issued by the National Monetary Council (CMN), the Central Bank of Brazil (Bacen) and, when applicable and not conflicting with banking regulations, by the Brazilian Securities and Exchange Commission (CVM).

The Parent Company and consolidated financial statements are presented in thousands of reais, CAIXA's functional and presentation currency, except when otherwise indicated.

In preparing these financial statements, Management assessed CAIXA's ability to continue operating normally and concluded that the Institution has adequate conditions to maintain its activities and to fulfill its obligations in the normal course of business. In addition, it is not aware of any material uncertainties that could raise significant doubt about the Institution's ability to continue as a going concern.

Accordingly, these financial statements were prepared on the going-concern basis.

The preparation of financial statements in accordance with the accounting practices adopted in Brazil requires Management to use judgments, estimates and assumptions that affect the reported amounts of assets, liabilities, income and expenses. The same criteria, procedures, practices and material accounting policies applied in preparing the semiannual and annual financial statements are adopted in preparing the interim financial statements.

The main estimates and assumptions relate to the measurement of the allowance for losses associated with credit risk; deferred tax assets; fair value of certain financial instruments; provisions for civil, labor and tax lawsuits; impairment losses on assets; supplementary pension plans; assets and liabilities related to post-employment benefits and determination of the useful life of certain assets.

Definitive results may differ from these estimates and assumptions and become known upon settlement of the assets and liabilities or as a result of reviewing the methodologies and assumptions adopted. The estimates are reviewed periodically by Management.

Additional information on the nature of these estimates and the respective carrying amounts is presented in the corresponding selected notes.

(c) Consolidation

The consolidated interim financial statements include the financial statements of CAIXA, of its direct and indirect subsidiaries and of the entities over which it exercises control, including exclusive investment funds and credit-rights investment funds (FIDCs), when applicable, as shown below:

Company	Activity	% of interest	
		As of 09/30/2026	As of 12/31/2025
Caixa Econômica Federal	**Financial institution**	**Leader of the conglomerate**	**Leader of the conglomerate**
Caixa Loterias	**Lottery services**	**100%**	**100%**
Fundo de Investimento CAIXA Extramercado Exclusivo Loterias	Investment funds	100% interest in the subsidiary	100% interest in the subsidiary
Caixa Cartões	**Payment institution**	**100%**	**100%**
Fundo de Investimento CAIXA Extramercado Exclusivo Cartões	Investment funds	100% interest in the subsidiary	100% interest in the subsidiary
Caixa Seguridade	**Holding**	**80%**	**80%**
Caixa Holding Securitária	Holding	100%	100%
Caixa Corretora	Insurance brokerage	100%	100%
Fundo de Investimento CAIXA Extramercado Exclusivo Seguridade	Investment funds	100% interest in the subsidiary	100% interest in the subsidiary
Fundo de Investimento CAIXA Extramercado Exclusivo Corretora	Investment funds	100% interest in the subsidiary	100% interest in the subsidiary
Caixa Asset	**Distribution of securities**	**100%**	**100%**
Fundo de Investimento CAIXA Ibirapuera Renda Fixa	Investment funds	100% interest in the subsidiary	100% interest in the subsidiary
Fundo de Investimento em Direitos Creditórios ACR IV	**Investment funds**	**96.77%**	**96.90%**
Fundo de Investimento em Direitos Creditórios Ânima Cooasgo	**Investment funds**	**64.72%**	**68.47%**

Controlled entities are those over which CAIXA has power, is exposed or has rights to variable returns arising from its involvement and is able to exert influence over such returns through said power. Controlled entities are consolidated from the date on which control is established until the date on which control ceases to exist. The assessment of the existence of control is performed on a continuous basis by Management.

The consolidated interim financial statements for the period ended September 30, 2026 were prepared in accordance with the accounting policies adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil. These financial statements are being presented in addition to the consolidated financial statements prepared in accordance with the international accounting standards, in accordance with the option provided for in article 77 of CMN Resolution No. 4,966/2021 and in article 100 of BCB Resolution No. 352/2023 during the regulatory transition period provided for until 2027.

The parent company and consolidated financial statements are prepared using uniform accounting policies. The balances of balance sheet and profit or loss accounts and the amounts of intercompany transactions are eliminated in the consolidation process.

The subsidiaries and other consolidated entities in which the CAIXA Conglomerate holds direct or indirect interest are presented in Selected Explanatory Notes 11 and 32.

(d) Standards applicable to future periods

In addition to CMN Resolution No. 4,966/2021, CMN Resolution No. 5,146 dated June 26, 2024

allows the use of the renegotiated effective interest rate to determine the present value of contractual cash flows restructured until December 31, 2026. This option was adopted by CAIXA.

Under CMN Resolution No. 5,100/2023 CAIXA will defer the application of the new accounting hedging requirements to January 1 2027.

CMN Resolution No. 5,185, of November 21, 2024, amended CMN Resolution No. 4,818/2020 and introduced article 12-A, which provides for the preparation and disclosure of the Sustainability-Related Financial Information Report as an integral part of the annual consolidated financial statements. The referred article determines the adoption of the following Technical Pronouncements from Brazilian Committee for Sustainability Pronouncements – CBPS:

I – CBPS Technical Pronouncement 01 – General Requirements for Disclosure of Sustainability-Related Financial Information, approved on September 12, 2024; and

II – CBPS Technical Pronouncement 02 – Climate-Related Disclosures, approved on September 12, 2024.

CMN Resolution No. 5,252, of September 25, 2025, establishes the concepts and accounting criteria applicable to the recognition, measurement, derecognition and disclosure of sustainability assets and liabilities by financial institutions and other institutions authorized to operate by the Central Bank of Brazil. As from January 1, 2027, institutions must observe the requirements set forth in the referred regulation.

The Consumption Tax Reform, instituted by Constitutional Amendment No. 132/2023 by Supplementary Law No. 214/2025 by Supplementary Law No. 227/2026 and by other related regulatory acts, establishes a new model of taxation on consumption based on the Contribution on Goods and Services (CBS), on the Tax on Goods and Services (IBS) and on the Selective Tax (IS).

In the first half of 2026, relevant supplementary acts were published for the implementation of the new tax system, including rules related to the regulation of the CBS and the IBS and to the definition of procedures necessary for their operationalization.

The implementation of the reform will occur gradually until 2033 observing the schedules and conditions provided for in the applicable legislation.

CAIXA monitors regulatory developments and continues to assess the potential impacts arising from these changes and the measures required to develop and implement the corresponding action plan, considering the respective effective dates and the other requirements established by the competent authorities.

Note 3 – Material accounting policies

The main material accounting policies are described in the note Significant Accounting Policies, which is part of the financial statements for the period ended June 30, 2026, available at: https://ri.caixa.gov.br/informacoes-financeiras/central-de-resultados/.

Note 4 – Significant judgments and estimates

There were no changes in the significant judgments and estimates adopted by CAIXA for the period ended September 30, 2026. The significant judgments and estimates are described in the note Significant judgments and estimates to the Parent Company and consolidated financial statements under BRGAAP disclosed on June 30, 2026, available at: https://ri.caixa.gov.br/informacoes-financeiras/central-de-resultados/.

Note 5 – Cash and cash equivalents

The amounts recognized as cash and cash equivalents are represented by Cash and cash equivalents in local currency, foreign currency and interbank investments acquired with a maturity equal to or shorter than 90 days and with an insignificant risk of change in value.

Cash and cash equivalent items are the same in the parent company and consolidated statements, except for "Cash in domestic currency," which, as of 09/30/2026, amounts to R$ 9,382,126 in the consolidated statement (12/31/2025 – R$ 9,781,849).

Parent Company		
Description	**09/30/2026**	**12/31/2025**
Total cash and cash equivalents (cash)	**9,834,152**	**10,057,712**
Cash and cash equivalents in local currency	9,381,699	9,769,208
Cash and cash equivalents in foreign currency	452,453	288,504
Interbank investments	**220,831,551**	**140,138,719**
Voluntary deposits – Central Bank of Brazil (Note 8.1)	**15,999,998**	**5,749,999**
Total	**246,665,701**	**155,946,430**

(1) The variation reflects liquidity management through investments in short-term voluntary deposits with the Central Bank.

Note 6 – Financial assets at fair value through profit or loss

Note 6.1 – Securities at fair value through profit or loss

(a) Breakdown of the portfolio by aging schedule

Description	Parent Company						
	09/30/2026						
	Without maturity	181 to 360 days	Over 360 days	Fair value	Gross carrying amount	Expected losses	Fair value adjustment
Brazilian federal government bonds	-	4,573,044	156,040,628	160,613,672	160,403,288	-	210,384
Private securities of financial institutions	-	59,982	120,378	180,360	179,929	(900)	1,331
Private securities of non-financial entities	-	16,133	7,050,078	7,066,211	7,174,616	(81,733)	(26,672)
Investment fund quotas	730,940	-	-	730,940	730,000	-	940
Shares	3,457	-	-	3,457	102,442	-	(98,985)
Total	**734,397**	**4,649,159**	**163,211,084**	**168,594,640**	**168,590,275**	**(82,633)**	**86,998**

Description	Parent Company					
	12/31/2025					
	Without maturity	Over 360 days	Fair value	Gross carrying amount	Expected losses	Fair value adjustment
Brazilian federal government bonds	-	152,466,860	152,466,860	152,198,245	-	268,615
Private securities of financial institutions	-	163,855	163,855	162,163	(811)	2,503
Private securities of non-financial entities	-	3,300,077	3,300,077	3,345,020	(75,019)	30,076
Investment fund quotas	131,002	-	131,002	130,000	-	1,002
Shares	876,988	-	876,988	917,736	-	(40,748)
Total	**1,007,990**	**155,930,792**	**156,938,782**	**156,753,164**	**(75,830)**	**261,448**

Consolidated								
Description	09/30/2026							
	Without maturity	91 to 180 days	181 to 360 days	Over 360 days	Fair value	Gross carrying amount	Expected losses	Fair value adjustment
Brazilian federal government bonds	-	455,215	5,639,792	159,600,571	165,695,578	165,484,554	-	211,024
Private securities of financial institutions	-	-	59,982	120,378	180,360	179,929	(900)	1,331
Private securities of non-financial entities	-	-	16,133	7,050,078	7,066,211	7,174,616	(81,733)	(26,672)
Investment fund quotas	690,263	-	-	-	690,263	689,851	-	412
Shares	3,457	-	-	-	3,457	102,442	-	(98,985)
Total	**693,720**	**455,215**	**5,715,907**	**166,771,027**	**173,635,869**	**173,631,392**	**(82,633)**	**87,110**

Consolidated								
Description	12/31/2025							
	Without maturity	01 to 90 days	181 to 360 days	Over 360 days	Fair value	Gross carrying amount	Expected losses	Fair value adjustment
Brazilian federal government bonds	-	814	136,972	156,477,243	156,615,029	156,081,920	-	533,109
Private securities of financial institutions	-	-	-	163,855	163,855	162,163	(811)	2,503
Private securities of non-financial entities	-	-	-	3,300,077	3,300,077	3,345,020	(75,019)	30,076
Investment fund quotas	147,620	-	-	-	147,620	27,147	-	120,473
Shares	876,988	-	-	-	876,988	917,736	-	(40,748)
Total	**1,024,608**	**814**	**136,972**	**159,941,175**	**161,103,569**	**160,533,986**	**(75,830)**	**645,413**

(b) Changes in the securities portfolio by stages

There were no transfers from/to stage 2 in the portfolio of securities at fair value through profit or loss. Changes in stages 2 and 3 include the same balances in the Parent Company and Consolidated statements. As from 09/30/2026, for disclosure purposes, investment-fund units and shares began to be presented separately from instruments allocated to stages because they are equity instruments and are not subject to the expected credit-loss criteria set out in CMN Resolution No. 4,966/2021.

Parent Company					
Stage 1	**Balance at 12/31/2025**	**Purchase/ (settlement)**	**Transfer from/to stage 2**	**Transfer from/to stage 3**	**Balance at 09/30/2026**
Brazilian federal government bonds	152,198,245	8,205,043	-	-	160,403,288
Private securities of financial institutions	162,163	17,766	-	-	179,929
Private securities of non-financial entities	3,258,472	3,829,982	-	-	7,088,454
Total	**155,618,880**	**12,052,791**	**-**	**-**	**167,671,671**

Parent Company					
Stage 1	**Balance at 01/01/2025**	**Purchase/ (settlement)**	**Transfer from/to stage 2**	**Transfer from/to stage 3**	**Balance at 12/31/2025**
Brazilian federal government bonds	120,920,014	31,278,231	-	-	152,198,245
Private securities of financial institutions	-	162,163	-	-	162,163
Private securities of non-financial entities	448,694	2,772,782	-	36,996	3,258,472
Total	**121,368,708**	**34,213,176**	**-**	**36,996**	**155,618,880**

Consolidated					
Stage 1	**Balance at 12/31/2025**	**Purchase/ (settlement)**	**Transfer from/to stage 2**	**Transfer from/to stage 3**	**Balance at 09/30/2026**
Brazilian federal government bonds	156,081,920	9,402,634	-	-	165,484,554
Private securities of financial institutions	162,163	17,766	-	-	179,929
Private securities of non-financial entities	3,258,472	3,829,982	-	-	7,088,454
Total	**159,502,555**	**13,250,382**	**-**	**-**	**172,752,937**

Consolidated					
Stage 1	**Balance at 01/01/2025**	**Purchase/ (settlement)**	**Transfer from/to stage 2**	**Transfer from/to stage 3**	**Balance at 12/31/2025**
Brazilian federal government bonds	122,323,519	33,758,401	-	-	156,081,920
Private securities of financial institutions	-	162,163	-	-	162,163
Private securities of non-financial entities	448,694	2,772,782	-	36,996	3,258,472
Total	**122,772,213**	**36,693,346**	**-**	**36,996**	**159,502,555**

Parent Company/Consolidated					
Stage 3	Balance at 12/31/2025	Purchase/ (settlement)	Transfer from/to stage 1	Transfer from/to stage 2	Balance at 09/30/2026
Private securities of non-financial entities	86,548	(386)	-	-	86,162
Total	**86,548**	**(386)**	**-**	**-**	**86,162**

Parent Company/Consolidated					
Stage 3	Balance at 01/01/2025	Purchase/ (settlement)	Transfer from/to stage 1	Transfer from/to stage 2	Balance at 12/31/2025
Private securities of non-financial entities	36,996	86,548	(36,996)	-	86,548
Total	**36,996**	**86,548**	**(36,996)**	**-**	**86,548**

Note 6.2 – Derivative financial instruments and hedge transactions

(a) Hedge accounting

Parent Company/Consolidated							
Strategy		09/30/2026					
		Hedging instruments				Item	
Interest-rate risk		Nominal amount	Quant.	Fair value (1)		Fair value	Mark-to-market adjustment
Item	Instrument			Effective portion	Ineffective portion		
Hedge of the loan portfolio	Futures contract (2)	7,545,474	81,475	85,531	37,134	8,148,291	(85,531)
Hedge of external issuances	Swap	4,821,733	47	95,918	-	4,917,651	(95,918)

Parent Company/Consolidated							
Strategy		12/31/2025					
		Hedging instruments				Item	
Interest-rate risk		Nominal amount	Quant.	Fair value (1)		Fair value	Mark-to-market adjustment
Item	Instrument			Effective portion	Ineffective portion		
Hedge of the loan portfolio	Futures contract (2)	16,243,577	178,045	268,976	74,629	14,473,407	(268,976)
Hedge of external issuances	*Swap*	3,780,785	36	358,190	-	4,138,976	(358,190)

(1) Mark-to-market portion of the result of the hedging instrument.
(2) Instrument settled at D+1 with B3 as counterparty.

(b) Temporal structure of the Hedge

Parent Company/Consolidated				
Maturity	*Hedge of the banking portfolio*		*Hedge of external issuances*	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
2026	-	9,372,833	116,739	237,821
2027	6,550,964	5,958,019	289,319	221,685
2028	761,361	697,465	270,943	207,631
2029	184,141	169,851	350,857	195,289
2030	-	-	3,150,076	2,918,359
2031	49,008	45,409	208,642	-
2032	-	-	187,856	-
2033	-	-	169,178	-
2034	-	-	78,123	-
Total	**7,545,474**	**16,243,577**	**4,821,733**	**3,780,785**

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

Description	Parent Company					
	Notional amount					
	09/30/2026					12/31/2025
	01 to 90 days	91 to 180 days	181 to 360 days	Over 360 days	Fair value	Fair value
Futures contracts						
Purchase commitments	**-**	**251,385**	**1,564,848**	**900,369**	**2,716,602**	**2,359,479**
Interbank market	-	251,385	1,564,848	900,369	2,716,602	2,359,479
Sale commitments	**525,969**	**4,357,281**	**3,266,000**	**77,357,336**	**85,506,586**	**80,269,757**
Interbank market	41,291	4,357,281	3,266,000	77,357,336	85,021,908	79,629,377
Foreign currency	484,678	-	-	-	484,678	640,380
Forward Contract (1)						
Exchange contract - Asset	**16,620**	**-**	**-**	**-**	**16,620**	**83,328**
Exchange contract – Liability	**4,864**	**-**	**-**	**-**	**4,864**	**18,390**
Swap						
Swap - Dollar	**116,739**	**34,394**	**146,000**	**4,524,600**	**4,821,733**	**3,780,785**
Other						
FGTS Derivative	**-**	**-**	**-**	**3,178,987**	**3,178,987**	**3,090,992**

Consolidated						
Description	Notional amount					
	09/30/2026					12/31/2025
	01 to 90 days	91 to 180 days	181 to 360 days	Over 360 days	Fair value	Fair value
Futures contracts						
Purchase commitments	**3,598**	**4,068,556**	**1,564,848**	**900,369**	**6,537,371**	**5,961,568**
Interbank market	3,598	4,068,556	1,564,848	900,369	6,537,371	5,961,568
Sale commitments	**525,969**	**4,357,281**	**3,266,000**	**77,357,336**	**85,506,586**	**80,269,757**
Interbank market	41,291	4,357,281	3,266,000	77,357,336	85,021,908	79,629,377
Foreign currency	484,678	-	-	-	484,678	640,380
Forward Contract (1)						
Exchange contract - Asset	**16,620**	**-**	**-**	**-**	**16,620**	**83,328**
Exchange contract – Liability	**4,864**	**-**	**-**	**-**	**4,864**	**18,390**
Swap						
Swap - Dollar	**116,739**	**34,394**	**146,000**	**4,524,600**	**4,821,733**	**3,780,785**
Swap - DI	**341,478**	**-**	**-**	**-**	**341,478**	**204,768**
Other						
FGTS Derivative	**-**	**-**	**-**	**3,178,987**	**3,178,987**	**3,090,992**

(1) Exchange contracts indexed to foreign currencies translated at the PTAX.

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

Description	Parent Company					
	09/30/2026					12/31/2025
	01 to 90 days	91 to 180 days	181 to 360 days	Over 360 days	Fair value	Fair value
Asset position	**6,169**	**-**	**-**	**-**	**6,169**	**46**
Forward	**70**	**-**	**-**	**-**	**70**	**46**
Financial institutions and customers	70	-	-	-	70	46
Futures	**6,099**	**-**	**-**	**-**	**6,099**	**-**
Indices/B3	6,099	-	-	-	6,099	-
Liability position	**100,953**	**153**	**26,434**	**1,105,945**	**1,233,485**	**372,346**
Swap	**26,635**	**153**	**26,434**	**1,105,945**	**1,159,167**	**372,342**
Indices/B3	26,635	153	26,434	1,105,945	1,159,167	372,342
Forward	**19**	**-**	**-**	**-**	**19**	**4**
Financial institutions and customers	19	-	-	-	19	4
Futures	**74,299**	**-**	**-**	**-**	**74,299**	**-**
Indices/B3	74,299	-	-	-	74,299	-

Description	Consolidated					
	09/30/2026					12/31/2025
	01 to 90 days	91 to 180 days	181 to 360 days	Over 360 days	Fair value	Fair value
Asset position	**6,169**	**-**	**-**	**-**	**6,169**	**46**
Forward	**70**	**-**	**-**	**-**	**70**	**46**
Financial institutions and customers	70	-	-	-	70	46
Futures	**6,099**	**-**	**-**	**-**	**6,099**	**-**
Indices/B3	6,099	-	-	-	6,099	-
Liability position	**100,969**	**180**	**26,434**	**1,105,945**	**1,233,528**	**372,406**
Swap	**26,651**	**153**	**26,434**	**1,105,945**	**1,159,183**	**372,352**
Indices/B3	26,651	153	26,434	1,105,945	1,159,183	372,352
Forward	**19**	**-**	**-**	**-**	**19**	**4**
Financial institutions and customers	19	-	-	-	19	4
Futures	**74,299**	**27**	**-**	**-**	**74,326**	**50**
Indices/B3	74,299	27	-	-	74,326	50

(e) Net gains (losses) on derivative financial instruments

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	Accumulated through September	Accumulated through September	Accumulated through September	Accumulated through September
Swap	(815,252)	(358,043)	(815,328)	(358,236)
Futures	1,570,504	(2,139,292)	1,570,145	(2,138,160)
Exchange	9	(4,387)	9	(4,387)
Total	**755,261**	**(2,501,722)**	**754,826**	**(2,500,783)**

Note 6.3 – Other financial assets at fair value through profit or loss

This refers to a contract entered into by CAIXA, under which rights arising from Royalties and Special Participation resulting from the exploration of oil and natural gas were assigned. CAIXA initially designated the Royalties irrevocably due to the characteristics of the asset.

Description	Parent Company/Consolidated					
	09/30/2026			12/31/2025		
	Gross carrying amount	Fair value adjustment in profit or loss	Fair value	Gross carrying amount	Fair value adjustment in profit or loss	Fair value
Royalties	702,546	(423,348)	279,198	761,375	(501,768)	259,607
Total	**702,546**	**(423,348)**	**279,198**	**761,375**	**(501,768)**	**259,607**

Note 7 – Financial assets at fair value through other comprehensive income

Note 7.1 – Interbank investments - reverse sale-and-repurchase agreements

(a) Breakdown of the portfolio of repurchase and reverse repurchase agreements

Description	Parent Company/Consolidated			
	09/30/2026			12/31/2025
	01 to 90 days	Adjustment to Fair value	Carrying amount gross	Carrying amount gross
Money market instruments - own portfolio	**146,161,537**	**9,206**	**146,170,743**	**98,746,297**
Financial Treasury Bills	63,349,746	4,471	63,354,217	65,862,907
National Treasury Bills	-	-	-	24,976,562
National Treasury Notes	82,811,791	4,735	82,816,526	7,906,828
Money market instruments - third-party portfolio	**74,660,808**	**-**	**74,660,808**	**41,242,011**
Financial Treasury Bills	34,113,726	-	34,113,726	18,347,552
National Treasury Bills	-	-	-	22,894,459
National Treasury Notes	40,547,082	-	40,547,082	-
Total	**220,822,345**	**9,206**	**220,831,551**	**139,988,308**

Note 7.2 – Securities at fair value through other comprehensive income

(a) Breakdown of the portfolio by aging schedule

Description	Parent Company								
	09/30/2026								
	Without maturity	1 to 90	91 to 180	181 to 360	Over 360 days	Fair value	Gross carrying amount	Expected losses	Fair value adjustment
Brazilian federal government bonds	-	1,949,010	1,142,268	188,144	279,263,731	282,543,153	282,588,748	-	(45,595)
Private securities of financial institutions	-	-	-	11,741	512,906	524,647	523,266	(3,781)	5,162
Private securities of non-financial entities	-	147,061	-	257,053	14,176,193	14,580,307	15,073,850	(742,387)	248,844
Investment fund quotas	2,213,209	-	-	-	-	2,213,209	995,411	-	1,217,798
Shares	13,858	-	-	-	-	13,858	18,970	-	(5,112)
Total	**2,227,067**	**2,096,071**	**1,142,268**	**456,938**	**293,952,830**	**299,875,174**	**299,200,245**	**(746,168)**	**1,421,097**

Description	Parent Company								
	12/31/2025								
	Without maturity	1 to 90	91 to 180	181 to 360	Over 360 days	Fair value	Gross carrying amount	Expected losses	Fair value adjustment
Brazilian federal government bonds	-	3,641,590	2,758,402	1,359,292	285,708,822	293,468,106	293,460,576	-	7,530
Private securities of financial institutions	-	439,201	284,093	436,357	422,268	1,581,919	1,574,865	(3,360)	10,414
Private securities of non-financial entities	-	-	-	151,655	14,107,109	14,258,764	14,396,286	(499,588)	362,066
Investment fund quotas	2,680,595	-	-	-	-	2,680,595	1,495,411	-	1,185,184
Shares	14,071	-	-	-	-	14,071	18,970	-	(4,899)
Total	**2,694,666**	**4,080,791**	**3,042,495**	**1,947,304**	**300,238,199**	**312,003,455**	**310,946,108**	**(502,948)**	**1,560,295**

Consolidated									
Description	09/30/2026								
	Without maturity	1 to 90	91 to 180	181 to 360	Over 360 days	Fair value	Carrying amount gross gross	Expected losses	Fair value adjustment
Brazilian federal government bonds	-	1,949,010	1,142,268	188,144	279,263,731	282,543,153	282,588,748	-	(45,595)
Private securities of financial institutions	-	-	-	11,741	512,906	524,647	523,266	(3,781)	5,162
Private securities of non-financial entities	-	147,061	-	257,053	14,176,193	14,580,307	15,073,850	(742,387)	248,844
Investment fund quotas	1,683,115	-	-	-	-	1,683,115	495,411	-	1,187,704
Shares	13,858	-	-	-	-	13,858	18,970	-	(5,112)
Total	**1,696,973**	**2,096,071**	**1,142,268**	**456,938**	**293,952,830**	**299,345,080**	**298,700,245**	**(746,168)**	**1,391,003**

Consolidated									
Description	12/31/2025								
	Without maturity	1 to 90	91 to 180	181 to 360	Over 360 days	Fair value	Carrying amount gross gross	Expected losses	Fair value adjustment
Brazilian federal government bonds	-	3,641,590	2,758,402	1,359,292	285,708,822	293,468,106	293,460,576	-	7,530
Private securities of financial institutions	-	439,201	284,093	436,357	422,268	1,581,919	1,574,865	(3,360)	10,414
Private securities of non-financial entities	-	-	-	151,655	14,107,109	14,258,764	14,396,286	(499,588)	362,066
Investment fund quotas	1,658,937	-	-	-	-	1,658,937	495,411	-	1,163,526
Shares	14,071	-	-	-	-	14,071	18,970	-	(4,899)
Total	**1,673,008**	**4,080,791**	**3,042,495**	**1,947,304**	**300,238,199**	**310,981,797**	**309,946,108**	**(502,948)**	**1,538,637**

(b) Changes in the securities portfolio by stages

Changes in stages 2 and 3 include the same balances in the Parent Company and Consolidated statements. As from 09/30/2026, for disclosure purposes, investment-fund units and shares began to be presented separately from instruments allocated to stages because they are equity instruments and are not subject to the expected credit-loss criteria set out in CMN Resolution No. 4,966/2021.

Parent Company					
Stage 1	**Balance at 12/31/2025**	**Purchase/ (settlement)**	**Transfer from/to stage 2**	**Transfer from/to stage 3**	**Balance at 09/30/2026**
Brazilian federal government bonds	293,460,576	(10,871,828)	-	-	282,588,748
Private securities of financial institutions	1,574,865	(1,051,599)	-	-	523,266
Private securities of non-financial entities	13,562,928	1,091,580	-	(329,056)	14,325,452
Total	**308,598,369**	**(10,831,847)**	**-**	**(329,056)**	**297,437,466**

Parent Company					
Stage 1	**Balance at 01/01/2025**	**Purchase/ (settlement)**	**Transfer from/to stage 2**	**Transfer from/to stage 3**	**Balance at 12/31/2025**
Brazilian federal government bonds	162,083,246	131,377,330	-	-	293,460,576
Private securities of financial institutions	2,854,322	(1,279,457)	-	-	1,574,865
Private securities of non-financial entities	8,979,453	4,965,064	(241,129)	(140,460)	13,562,928
Total	**173,917,021**	**135,062,937**	**(241,129)**	**(140,460)**	**308,598,369**

Consolidated					
Stage 1	**Balance at 12/31/2025**	**Purchase/ (settlement)**	**Transfer from/ to stage 2**	**Transfer from/ to stage 3**	**Balance at 09/30/2026**
Brazilian federal government bonds	293,460,576	(10,871,828)	-	-	282,588,748
Private securities of financial institutions	1,574,865	(1,051,599)	-	-	523,266
Private securities of non-financial entities	13,562,928	1,091,580	-	(329,056)	14,325,452
Total	**308,598,369**	**(10,831,847)**	**-**	**(329,056)**	**297,437,466**

Consolidated					
Stage 1	**Balance at 01/01/2025**	**Purchase/ (settlement)**	**Transfer from/ to stage 2**	**Transfer from/ to stage 3**	**Balance at 12/31/2025**
Brazilian federal government bonds	162,083,246	131,377,330	-	-	293,460,576
Private securities of financial institutions	2,854,322	(1,279,457)	-	-	1,574,865
Private securities of non-financial entities	8,979,453	4,965,064	(241,129)	(140,460)	13,562,928
Total	**173,917,021**	**135,062,937**	**(241,129)**	**(140,460)**	**308,598,369**

Parent Company/Consolidated					
Stage 2	**Balance at 12/31/2025**	**Purchase/ (settlement)**	**Transfer from/ to stage 1**	**Transfer from/ to stage 3**	**Balance at 09/30/2026**
Private securities of non-financial entities	423,164	(423,164)	-	-	-
Total	**423,164**	**(423,164)**	**-**	**-**	**-**

Parent Company/Consolidated					
Stage 2	**Balance at 01/01/2025**	**Purchase/ (settlement)**	**Transfer from/ to stage 1**	**Transfer from/ to stage 3**	**Balance at 12/31/2025**
Private securities of non-financial entities	-	182,035	241,129	-	423,164
Total	**-**	**182,035**	**241,129**	**-**	**423,164**

Parent Company/Consolidated					
Stage 3	**Balance at 12/31/2025**	**Purchase/ (settlement)**	**Transfer from/ to stage 1**	**Transfer from/ to stage 2**	**Balance at 09/30/2026**
Private securities of non-financial entities	410,194	9,148	329,056	-	748,398
Total	**410,194**	**9,148**	**329,056**	**-**	**748,398**

Parent Company/Consolidated					
Stage 3	**Balance at 01/01/2025**	**Purchase/ (settlement)**	**Transfer from/ to stage 1**	**Transfer from/ to stage 2**	**Balance at 12/31/2025**
Private securities of non-financial entities	30,022	239,712	140,460	-	410,194
Total	**30,022**	**239,712**	**140,460**	**-**	**410,194**

Note 8 – Financial assets at amortized cost

Note 8.1 – Central Bank deposits

Parent Company/Consolidated			
Description	**Remuneration**	**09/30/2026**	**12/31/2025**
Reserve for demand deposits	Unpaid	5,094,358	10,061,220
Reserve for savings-account deposits	Savings index	61,673,143	59,315,401
Time deposits - legal reserve requirements	SELIC rate	48,536,424	40,408,928
Instant payouts account	SELIC rate	1,470,279	1,356,252
Voluntary deposits	SELIC rate	15,999,998	5,749,999
Total		**132,774,202**	**116,891,800**

Note 8.2 – Interbank investments – interbank deposits

(a) Breakdown of the portfolio of interbank deposits by aging schedule

Parent Company/Consolidated						
Portfolio	**09/30/2026**					**12/31/2025**
	1 to 90 days	**181 to 360 days**	**Over 360 days**	**Expected losses**	**Net carrying amount**	**Net carrying amount**
Interbank deposits	**25,159**	**9,501,116**	**109,088**	**(9,397)**	**9,625,966**	**7,808,018**
Interbank deposits	25,159	-	-	(8)	25,151	150,365
Interbank deposits - rural credit (1)	-	9,501,116	109,088	(9,389)	9,600,815	7,657,653
Total	**25,159**	**9,501,116**	**109,088**	**(9,397)**	**9,625,966**	**7,808,018**

(1) The entire interbank deposits portfolio is allocated to stage 1

Note 8.3 – Securities measured at amortized cost

(a) Breakdown of the portfolio by aging schedule

Parent Company/Consolidated					
Description	**09/30/2026**				
	181 to 360 days	**Over 360 days**	**Gross carrying amount**	**Expected losses**	**Book value, net of allowance**
Private securities of non-financial entities	-	3,442,082	3,492,982	(50,900)	3,442,082
Foreign government securities	254,659	-	257,231	(2,572)	254,659
Total	**254,659**	**3,442,082**	**3,750,213**	**(53,472)**	**3,696,741**

Parent Company/Consolidated				
Description	**12/31/2025**			
	Over 360 days	**Gross carrying amount**	**Expected losses**	**Book value, net of allowance**
Private securities of non-financial entities	2,238,931	2,239,603	(672)	2,238,931
Total	**2,238,931**	**2,239,603**	**(672)**	**2,238,931**

(b) Changes in the portfolio's stages

There were no transfers from/to stage 2 in the portfolio of securities at amortized cost.

Parent Company/Consolidated					
Stage 1	**Balance at 12/31/2025**	**Purchase/ (settlement)**	**Transfer from/to Stage 2**	**Transfer from/to Stage 3**	**Balance at 09/30/2026**
Private securities of non-financial entities	2,239,603	1,215,379	-	-	3,454,982
Foreign government securities	-	257,231	-	-	257,231
Total	**2,239,603**	**1,472,610**	**-**	**-**	**3,712,213**

Parent Company/Consolidated					
Stage 1	**Balance at 01/01/2025**	**Purchase/ (settlement)**	**Transfer from/to Stage 2**	**Transfer from/to Stage 3**	**Balance at 12/31/2025**
Brazilian federal government bonds	1,541,305	(1,541,305)	-	-	-
Private securities of non-financial entities	2,198,643	40,960	-	-	2,239,603
Total	**3,739,948**	**(1,500,345)**	**-**	**-**	**2,239,603**

Parent Company/Consolidated					
Stage 3	**Balance at 12/31/2025**	**Purchase/ (settlement)**	**Transfer from/to Stage 1**	**Transfer from/to Stage 2**	**Balance at 09/30/2026**
Private securities of non-financial entities	-	38,000	-	-	38,000
Total	**-**	**38,000**	**-**	**-**	**38,000**

Note 8.4 – Loan portfolio measured at amortized cost

(a) Breakdown of the loan portfolio

Description	Parent Company					
	09/30/2026			12/31/2025		
	Book value	Expected losses	Book value, net of allowance	Book value	Expected losses	Book value, net of allowance
Loans and discounted receivables (1) (2)	238,420,365	(29,967,674)	208,452,691	236,975,990	(30,211,369)	206,764,621
Financing (2)	18,741,568	(1,754,216)	16,987,352	13,516,909	(1,381,549)	12,135,360
Rural financing	59,889,301	(11,029,501)	48,859,800	62,053,408	(6,594,249)	55,459,159
Real estate financing (1)	1,032,271,256	(20,968,059)	1,011,303,197	930,687,442	(18,111,147)	912,576,295
Infrastructure financing	108,513,615	(4,708,994)	103,804,621	110,146,098	(4,812,460)	105,333,638
Assignment of loans	2,529,508	(24,664)	2,504,844	2,870,790	(26,325)	2,844,465
Other assets with credit-granting characteristics	3,295,654	(263,235)	3,032,419	3,132,122	(269,870)	2,862,252
Total	**1,463,661,267**	**(68,716,343)**	**1,394,944,924**	**1,359,382,759**	**(61,406,969)**	**1,297,975,790**

(1) Includes the hedge on loans and discounted receivables in the amount of R$ 77,583 (12/31/2025 - R$ 259,044) and on real-estate financing in the amount of R$ 7,948 (12/31/2025 - R$ 9,932).
(2) The government programs (Giro CAIXA and Pronampe microcredit, Giro CAIXA FGI and Procred) totaled R$ 30,517,129 (12/31/2025 - R$ 31,702,837).

Description	Consolidated					
	09/30/2026			12/31/2025		
	Book value	Expected losses	Book value, net of allowance	Book value	Expected losses	Book value, net of allowance
Loans and discounted receivables (1) (2)	239,074,168	(29,967,674)	209,106,494	238,119,347	(30,211,369)	207,907,978
Financing (2)	18,741,568	(1,754,216)	16,987,352	13,516,909	(1,381,549)	12,135,360
Rural financing	59,889,301	(11,029,501)	48,859,800	62,053,408	(6,594,249)	55,459,159
Real estate financing (1)	1,032,271,256	(20,968,059)	1,011,303,197	930,687,442	(18,111,147)	912,576,295
Infrastructure financing	108,513,615	(4,708,994)	103,804,621	110,146,098	(4,812,460)	105,333,638
Assignment of loans	2,529,508	(24,664)	2,504,844	2,870,790	(26,325)	2,844,465
Other assets with credit-granting characteristics	21,297,377	(1,525,394)	19,771,983	20,499,259	(1,571,784)	18,927,475
Total	**1,482,316,793**	**(69,978,502)**	**1,412,338,291**	**1,377,893,253**	**(62,708,883)**	**1,315,184,370**

(1) Includes the hedge on loans and discounted receivables in the amount of R$ 77,583 (12/31/2025 - R$ 259,044) and on real-estate financing in the amount of R$ 7,948 (12/31/2025 - R$ 9,932).
(2) The government programs (Giro CAIXA and Pronampe microcredit, Giro CAIXA FGI and Procred) totaled R$ 30,517,129 (12/31/2025 - R$ 31,702,837).

(b) Changes in the loan portfolio by stages

Stage 1 (1)	Parent Company				
	Balance at 12/31/2025	Recognition/ (settlement)	Transfer from/ to stage 2	Transfer from/ to stage 3	Balance at 09/30/2026
Loans and discounted receivables	196,241,323	10,580,043	(1,962,053)	(8,061,288)	196,798,025
Financing	11,373,312	5,351,674	(124,227)	(451,138)	16,149,621
Rural financing	48,270,809	(23,311)	(1,773,111)	(6,126,320)	40,348,067
Real-estate financing	879,242,325	104,843,143	(4,781,249)	(7,866,367)	971,437,852
Infrastructure financing	104,004,050	(1,635,149)	(94,657)	(260,247)	102,013,997
Assignment of receivables	2,739,658	(326,965)	(6,471)	(2,709)	2,403,513
Other assets with credit-granting characteristics	2,786,642	173,040	(26,459)	(77,035)	2,856,188
Total	**1,244,658,119**	**118,962,475**	**(8,768,227)**	**(22,845,104)**	**1,332,007,263**

(1) Includes the amount of R$ 56,472,738 (12/31/2025 – R$ 44,570,102) relating to contracts more than 30 days past due.

Parent Company					
Stage 2	**Balance at 12/31/2025**	**Recognition/ (settlement)**	**Transfer from/to stage 1**	**Transfer from/to stage 3**	**Balance at 09/30/2026**
Loans and discounted receivables	9,701,287	554,746	1,962,053	(4,148,097)	8,069,989
Financing	517,360	125,683	124,227	(240,399)	526,871
Rural financing	3,066,314	(131)	1,773,111	(2,255,594)	2,583,700
Real-estate financing	11,498,421	198,627	4,781,249	(4,131,164)	12,347,133
Infrastructure financing	375,794	944,543	94,657	(277,600)	1,137,394
Assignment of receivables	31,421	(2,410)	6,471	(8,236)	27,246
Other assets with credit-granting characteristics	20,132	(10,530)	26,459	(8,971)	27,090
Total	**25,210,729**	**1,810,528**	**8,768,227**	**(11,070,061)**	**24,719,423**

Parent Company					
Stage 3	**Balance at 12/31/2025**	**Recognition/ (settlement)**	**Transfer from/to stage 1**	**Transfer from/to stage 2**	**Balance at 09/30/2026**
Loans and discounted receivables	31,033,380	(9,690,414)	8,061,288	4,148,097	33,552,351
Financing	1,626,237	(252,698)	451,138	240,399	2,065,076
Rural financing	10,716,285	(2,140,665)	6,126,320	2,255,594	16,957,534
Real-estate financing	39,946,696	(3,457,956)	7,866,367	4,131,164	48,486,271
Infrastructure financing	5,766,254	(941,877)	260,247	277,600	5,362,224
Assignment of receivables	99,711	(11,907)	2,709	8,236	98,749
Other assets with credit-granting characteristics	325,348	1,022	77,035	8,971	412,376
Total	**89,513,911**	**(16,494,495)**	**22,845,104**	**11,070,061**	**106,934,581**

Parent Company					
Stage 1 (1)	**Balance at 01/01/2025**	**Recognition/ (settlement)**	**Transfer from/to stage 2**	**Transfer from/to stage 3**	**Balance at 12/31/2025**
Loans and discounted receivables	168,993,688	24,746,681	9,259,105	(6,758,151)	196,241,323
Financing	7,910,356	3,893,960	(80,365)	(350,639)	11,373,312
Rural financing	57,442,005	(584,814)	(2,361,887)	(6,224,495)	48,270,809
Real-estate financing	786,474,231	107,941,089	(5,922,477)	(9,250,518)	879,242,325
Infrastructure financing	100,829,120	3,241,054	36,038	(102,162)	104,004,050
Assignment of receivables	3,293,659	(512,086)	(12,809)	(29,106)	2,739,658
Other assets with credit-granting characteristics (2)	16,078,584	(13,060,167)	(16,739)	(215,036)	2,786,642
Total	**1,141,021,643**	**125,665,717**	**900,866**	**(22,930,107)**	**1,244,658,119**

(1) Includes the amount of R$ 44,570,102 relating to contracts more than 30 days past due.
(2) The movement considers the migration of the debit and credit card operations to Caixa Cartões, which occurred in April 2025.

Parent Company					
Stage 2	**Balance at 01/01/2025**	**Recognition/ (settlement)**	**Transfer from/to stage 1**	**Transfer from/to stage 3**	**Balance at 12/31/2025**
Loans and discounted receivables	21,288,406	1,958,260	(9,259,105)	(4,286,274)	9,701,287
Financing	437,628	165,909	80,365	(166,542)	517,360
Rural financing	850,510	155,378	2,361,887	(301,461)	3,066,314
Real-estate financing	6,118,306	684,978	5,922,477	(1,227,340)	11,498,421
Infrastructure financing	453,491	(37,280)	(36,038)	(4,379)	375,794
Assignment of receivables	26,741	(2,575)	12,809	(5,554)	31,421
Other receivables	1,258,829	(1,254,264)	16,739	(1,172)	20,132
Total	**30,433,911**	**1,670,406**	**(900,866)**	**(5,992,722)**	**25,210,729**

Parent Company					
Stage 3	**Balance at 01/01/2025**	**Recognition/ (settlement)**	**Transfer from/to stage 1**	**Transfer from/to stage 2**	**Balance at 12/31/2025**
Loans and discounted receivables	21,745,337	(1,756,382)	6,758,151	4,286,274	31,033,380
Financing	578,823	530,233	350,639	166,542	1,626,237
Rural financing	4,008,564	181,765	6,224,495	301,461	10,716,285
Real-estate financing	32,603,630	(3,134,792)	9,250,518	1,227,340	39,946,696
Infrastructure financing	5,865,448	(205,735)	102,162	4,379	5,766,254
Assignment of receivables	76,597	(11,546)	29,106	5,554	99,711
Other receivables	523,548	(414,408)	215,036	1,172	325,348
Total	**65,401,947**	**(4,810,865)**	**22,930,107**	**5,992,722**	**89,513,911**

(1) Includes the amount of R$ 52,665,967 (12/31/2025 – R$ 44,570,102) relating to contracts more than 30 days past due.

Consolidated					
Stage 1 (1)	**Balance at 12/31/2025**	**Recognition/ (settlement)**	**Transfer from/to stage 2**	**Transfer from/to stage 3**	**Balance at 09/30/2026**
Loans and discounted receivables	197,384,718	10,090,451	(1,962,053)	(8,061,288)	197,451,828
Financing	11,373,312	5,351,674	(124,227)	(451,138)	16,149,621
Rural financing	48,270,809	(23,311)	(1,773,111)	(6,126,320)	40,348,067
Real-estate financing	879,242,325	104,843,143	(4,781,249)	(7,866,367)	971,437,852
Infrastructure financing	104,004,050	(1,635,149)	(94,657)	(260,247)	102,013,997
Assignment of receivables	2,739,658	(326,965)	(6,471)	(2,709)	2,403,513
Other assets with credit-granting characteristics	17,985,214	1,208,488	(424,578)	(134,610)	18,634,514
Total	**1,261,000,086**	**119,508,331**	**(9,166,346)**	**(22,902,679)**	**1,348,439,392**

(1) Includes the amount of R$ 44,570,102 relating to contracts more than 30 days past due.
(2) The movement considers the migration of the debit and credit card operations to Caixa Cartões, which occurred in April 2025.

Consolidated					
Stage 2	Balance at 12/31/2025	Recognition/ (settlement)	Transfer from/to stage 1	Transfer from/to stage 3	Balance at 09/30/2026
Loans and discounted receivables	9,701,287	554,746	1,962,053	(4,148,097)	8,069,989
Financing	517,360	125,683	124,227	(240,399)	526,871
Rural financing	3,066,314	(131)	1,773,111	(2,255,594)	2,583,700
Real-estate financing	11,498,421	198,627	4,781,249	(4,131,164)	12,347,133
Infrastructure financing	375,794	944,543	94,657	(277,600)	1,137,394
Assignment of receivables	31,421	(2,410)	6,471	(8,236)	27,246
Other receivables	1,718,009	(273,469)	424,578	(65,274)	1,803,844
Total	**26,908,606**	**1,547,589**	**9,166,346**	**(11,126,364)**	**26,496,177**

Consolidated					
Stage 3	Balance at 12/31/2025	Recognition/ (settlement)	Transfer from/to stage 1	Transfer from/to stage 2	Balance at 09/30/2026
Loans and discounted receivables	31,033,342	(9,690,376)	8,061,288	4,148,097	33,552,351
Financing	1,626,237	(252,698)	451,138	240,399	2,065,076
Rural financing	10,716,285	(2,140,665)	6,126,320	2,255,594	16,957,534
Real-estate financing	39,946,696	(3,457,956)	7,866,367	4,131,164	48,486,271
Infrastructure financing	5,766,254	(941,877)	260,247	277,600	5,362,224
Assignment of receivables	99,711	(11,907)	2,709	8,236	98,749
Other receivables	796,036	(136,901)	134,610	65,274	859,019
Total	**89,984,561**	**(16,632,380)**	**22,902,679**	**11,126,364**	**107,381,224**

Consolidated					
Stage 1 (1)	Balance at 01/01/2025	Recognition/ (settlement)	Transfer from/ to stage 2	Transfer from/ to stage 3	Balance at 12/31/2025
Loans and discounted receivables	170,043,830	24,839,934	9,259,105	(6,758,151)	197,384,718
Financing	7,910,356	3,893,960	(80,365)	(350,639)	11,373,312
Rural financing	57,442,005	(584,814)	(2,361,887)	(6,224,495)	48,270,809
Real-estate financing	786,474,231	107,941,089	(5,922,477)	(9,250,518)	879,242,325
Infrastructure financing	100,829,120	3,241,054	36,038	(102,162)	104,004,050
Assignment of receivables	3,293,659	(512,086)	(12,809)	(29,106)	2,739,658
Other assets with credit-granting characteristics (2)	16,078,584	2,581,174	(357,492)	(317,052)	17,985,214
Total	**1,142,071,785**	**141,400,311**	**560,113**	**(23,032,123)**	**1,261,000,086**

(1) Includes the amount of R$ 44,570,102 relating to contracts more than 30 days past due.
(2) The movement considers the migration of the debit and credit card operations to Caixa Cartões, which occurred in April 2025.

Consolidated					
Stage 2	Balance at 01/01/2025	Recognition/ (settlement)	Transfer from/to stage 1	Transfer from/to stage 3	Balance at 12/31/2025
Loans and discounted receivables	21,288,406	1,958,260	(9,259,105)	(4,286,274)	9,701,287
Financing	437,628	165,909	80,365	(166,542)	517,360
Rural financing	850,510	155,378	2,361,887	(301,461)	3,066,314
Real-estate financing	6,118,306	684,978	5,922,477	(1,227,340)	11,498,421
Infrastructure financing	453,491	(37,280)	(36,038)	(4,379)	375,794
Assignment of receivables	26,741	(2,575)	12,809	(5,554)	31,421
Other receivables	1,258,829	155,536	357,492	(53,848)	1,718,009
Total	**30,433,911**	**3,080,206**	**(560,113)**	**(6,045,398)**	**26,908,606**

Consolidated					
Stage 3	Balance at 01/01/2025	Recognition/ (settlement)	Transfer from/ to stage 1	Transfer from/ to stage 2	Balance at 12/31/2025
Loans and discounted receivables	21,745,337	(1,756,420)	6,758,151	4,286,274	31,033,342
Financing	578,823	530,233	350,639	166,542	1,626,237
Rural financing	4,008,564	181,765	6,224,495	301,461	10,716,285
Real-estate financing	32,603,630	(3,134,792)	9,250,518	1,227,340	39,946,696
Infrastructure financing	5,865,448	(205,735)	102,162	4,379	5,766,254
Assignment of receivables	76,597	(11,546)	29,106	5,554	99,711
Other receivables	523,548	(98,412)	317,052	53,848	796,036
Total	**65,401,947**	**(4,494,907)**	**23,032,123**	**6,045,398**	**89,984,561**

(c) Breakdown of the portfolio by range of arrears

Parent Company						
Description	09/30/2026					
	Portfolio C 1	Portfolio C 2	Portfolio C 3	Portfolio C 4	Portfolio C 5	Total
Performing portfolio	**1,044,537,681**	**63,337,785**	**124,986,171**	**869,489**	**123,001,074**	**1,356,732,200**
01 to 30 days	976,250,762	61,507,089	122,967,597	835,601	120,028,955	1,281,590,004
31 to 60 days	56,455,538	1,137,813	1,338,578	25,379	1,976,575	60,933,883
61 to 90 days	11,831,381	692,883	679,996	8,509	995,544	14,208,313
Performing but credit-impaired portfolio	**34,308,706**	**7,462,164**	**3,547,794**	**315,780**	**1,887,459**	**47,521,903**
01 to 90 days	34,308,706	7,462,164	3,547,794	315,780	1,887,459	47,521,903
Non-performing portfolio	**22,273,948**	**14,577,171**	**10,463,050**	**130,043**	**11,962,952**	**59,407,164**
91 to 180 days	16,502,336	5,436,582	4,215,062	81,259	5,689,457	31,924,696
181 to 360 days	3,423,839	4,578,391	3,964,122	23,967	4,084,630	16,074,949
Over 360 days	2,347,773	4,562,198	2,283,866	24,817	2,188,865	11,407,519
Total	**1,101,120,335**	**85,377,120**	**138,997,015**	**1,315,312**	**136,851,485**	**1,463,661,267**

Parent Company						
Description	12/31/2025					
	Portfolio C 1	Portfolio C 2	Portfolio C 3	Portfolio C 4	Portfolio C 5	Total
Performing portfolio	**913,830,227**	**81,708,975**	**155,806,790**	**1,174,242**	**117,348,654**	**1,269,868,888**
01 to 30 days	859,216,348	80,133,359	154,302,549	1,151,017	115,040,333	1,209,843,606
31 to 60 days	43,895,744	973,593	1,117,842	7,116	1,632,065	47,626,360
61 to 90 days	10,718,135	602,023	386,399	16,109	676,256	12,398,922
Performing but credit-impaired portfolio	**30,422,686**	**10,357,449**	**4,262,952**	**305,476**	**1,957,709**	**47,306,272**
01 to 90 days	30,422,686	10,357,449	4,262,952	305,476	1,957,709	47,306,272
Non-performing portfolio	**11,531,127**	**12,128,319**	**7,895,847**	**310,973**	**10,341,333**	**42,207,599**
91 to 180 days	7,959,894	5,756,446	3,704,735	195,254	4,567,730	22,184,059
181 to 360 days	2,130,074	3,482,807	2,826,898	32,620	3,725,128	12,197,527
Over 360 days	1,441,159	2,889,066	1,364,214	83,099	2,048,475	7,826,013
Total	**955,784,040**	**104,194,743**	**167,965,589**	**1,790,691**	**129,647,696**	**1,359,382,759**

Consolidated						
Description	09/30/2026					
	Portfolio C 1	Portfolio C 2	Portfolio C 3	Portfolio C 4	Portfolio C 5	Total
Performing portfolio	**1,044,537,681**	**63,337,785**	**124,986,171**	**869,489**	**141,656,600**	**1,375,387,726**
01 to 30 days	976,250,762	61,507,089	122,967,597	835,601	138,684,481	1,300,245,530
31 to 60 days	56,455,538	1,137,813	1,338,578	25,379	1,976,575	60,933,883
61 to 90 days	11,831,381	692,883	679,996	8,509	995,544	14,208,313
Performing but credit-impaired portfolio	**34,308,706**	**7,462,164**	**3,547,794**	**315,780**	**1,887,459**	**47,521,903**
01 to 90 days	34,308,706	7,462,164	3,547,794	315,780	1,887,459	47,521,903
Non-performing portfolio	**22,273,948**	**14,577,171**	**10,463,050**	**130,043**	**11,962,952**	**59,407,164**
91 to 180 days	16,502,336	5,436,582	4,215,062	81,259	5,689,457	31,924,696
181 to 360 days	3,423,839	4,578,391	3,964,122	23,967	4,084,630	16,074,949
Over 360 days	2,347,773	4,562,198	2,283,866	24,817	2,188,865	11,407,519
Total	**1,101,120,335**	**85,377,120**	**138,997,015**	**1,315,312**	**155,507,011**	**1,482,316,793**

Description	Consolidated					
	12/31/2025					
	Portfolio C 1	Portfolio C 2	Portfolio C 3	Portfolio C 4	Portfolio C 5	Total
Performing portfolio	**913,830,227**	**81,708,975**	**155,806,790**	**1,174,242**	**135,859,148**	**1,288,379,382**
01 to 30 days	859,216,348	80,133,359	154,302,549	1,151,017	133,550,827	1,228,354,100
31 to 60 days	43,895,744	973,593	1,117,842	7,116	1,632,065	47,626,360
61 to 90 days	10,718,135	602,023	386,399	16,109	676,256	12,398,922
Performing but credit-impaired portfolio	**30,422,686**	**10,357,449**	**4,262,952**	**305,476**	**1,957,709**	**47,306,272**
01 to 90 days	30,422,686	10,357,449	4,262,952	305,476	1,957,709	47,306,272
Non-performing portfolio	**11,531,127**	**12,128,319**	**7,895,847**	**310,973**	**10,341,333**	**42,207,599**
91 to 180 days	7,959,894	5,756,446	3,704,735	195,254	4,567,730	22,184,059
181 to 360 days	2,130,074	3,482,807	2,826,898	32,620	3,725,128	12,197,527
Over 360 days	1,441,159	2,889,066	1,364,214	83,099	2,048,475	7,826,013
Total	**955,784,040**	**104,194,743**	**167,965,589**	**1,790,691**	**148,158,190**	**1,377,893,253**

Article 81 of BCB Resolution No. 352/2023 determines that, to calculate the allowances for expected losses on credit risk, financial institutions must classify their financial assets into five portfolios, according to the type of collateral or the absence thereof:

- **Portfolio 1:** Loans with strong collateral, such as real estate under fiduciary lien or guarantees from the Federal Government and international organizations.
- **Portfolio 2:** Loans with collateral such as finance leases, first-degree mortgages, pledges, fiduciary lien on movable assets, bank deposits, guarantees from institutions authorized by the Central Bank and credit insurance from unrelated entities.
- **Portfolio 3:** Loans linked to receivables, such as discount operations or guarantees through fiduciary assignment, escrow or pledge of credit rights, in addition to other guarantees not provided for in the previous portfolios.
- **Portfolio 4:** Operations without collateral, such as working capital, exchange advances, debentures and rural credit for investment.
- **Portfolio 5:** Higher-risk loans, such as personal credit with or without payroll deduction, revolving credit and rural credit without collateral, in addition to other commercial operations with credit characteristics also without collateral.

(d) Renegotiated loans

Parent Company / Consolidated		
Description	**09/30/2026**	**12/31/2025**
Renegotiations (1)	429,804,856	417,493,101
Restructurings (2)	26,713,123	24,491,686
Write-offs as loss	(530,153)	(1,230,787)

(1) Amount of renegotiations not characterized as restructurings.
(2) The percentage of restructured financial assets in relation to the total of renegotiated financial instruments was 5.85% (5.54% - 12/31/2025).

(e) Credit-impaired financial instruments (problematic asset)

The expectation of recovery of the credit-impaired financial instruments at 09/30/2026 totals R$ 106,934,621 (12/31/2025 - R$ 89,091,304).

Note 8.5 – Other financial assets at amortized cost

(a) Composition

Description	Parent Company			
	09/30/2026		12/31/2025	
	Book value	Book value net of losses	Book value	Book value net of losses
Debtors for guarantee deposits (Note 16 (e))	23,713,330	23,713,330	22,468,788	22,468,788
Receivables from the National Housing System (b)	19,235,073	16,761,576	22,544,916	19,141,390
Income receivable from the public sector (1)	1,995,619	1,992,689	1,714,142	1,713,238
Income receivable from the private sector (1)	335,422	335,299	255,250	254,705
Credit card	10,184	10,184	882,989	882,989
Others	247,019	247,019	159,675	159,675
Total	**45,536,647**	**43,060,097**	**48,025,760**	**44,620,785**

Description	Consolidated			
	09/30/2026		12/31/2025	
	Book value	Book value net of losses	Book value	Book value net of losses
Debtors for guarantee deposits (Note 16 (e))	23,713,330	23,713,330	22,468,788	22,468,788
Receivables from the National Housing System (b)	19,235,073	16,761,576	22,544,916	19,141,390
Income receivable from the public sector (1)	1,995,619	1,992,689	1,714,142	1,713,238
Income receivable from the private sector (1)	531,184	531,061	495,581	495,036
Credit card	350,189	350,189	1,162,931	1,162,931
Others	247,019	247,019	159,675	159,675
Total	**46,072,414**	**43,595,864**	**48,546,033**	**45,141,058**

(1) CMN Resolution No. 4,966/2021, in its article 1, § 2, item II, specifies the accounting criteria that are not applied to assets arising from the institution's contracts with customers, which represent receivables that are covered by CPC 47 – Revenue from Contracts with Customers.

(b) Restricted Loans – National Housing System (SFH)

The FCVS is a public fund of an accounting and financial nature, created within the scope of the Housing Finance System (SFH) by Resolution No. 25 of 1967 of the Board of Directors of the BNH (National Housing Bank).

The institutional responsibility of the FCVS is presented in the following purposes:

To guarantee the term limit for the amortization of the housing financing contracted by the borrowers within the scope of the SFH, assuming, on behalf of the borrower, the residual outstanding balance over the course of the contracted financing term;

To assume, on behalf of the borrower, the discounts granted in early settlements, renegotiations and transfers of housing financing contracts, observing the governing legislation;

To assume, pursuant to Law No. 12,409 of 2011 the outstanding balance of housing financing, in whole or in part, in the event of death or permanent disability, and also to assume the recovery or indemnity expenses arising from Physical Damage to the Property and the losses of Civil Liability of the Builder; and to settle the remaining operations of the extinct SFH Credit Insurance.

It should be noted that the FCVS relates exclusively to the financial agent, since the qualification only occurs after the relationship between the borrower and the financing institution of the contract has ceased. Thus, any non-conformities related to a housing contract with FCVS coverage, such as non-compliance with the relevant legislation or non-conformities identified in the granting or maintenance of the contract by the financial agent, may result in denials of coverage by the operating agent of the FCVS, which implies losses for the financial agent.

The segregation of the FCVS receivables is carried out based on the following statuses:

- Qualified - Registration of the contract by CAIXA Financial Agent with the FCVS system (CAIXA Operating Agent);
- Not qualified – Contracts under analysis by CAIXA Financial Agent for the qualification procedures with the FCVS;
- Qualified and not approved – Qualified contracts not yet analyzed by the FCVS;
- Approved under appeal – Contracts with an appeal issued by CAIXA financial agent and not yet analyzed by the FCVS, with divergence of amounts;
- Approved without recourse – Contracts under analysis by CAIXA financial agent for validation with the FCVS, for the issuance or not of an appeal;

- Denial of coverage – Includes contracts with denial of coverage with and without appeal, and contracts for which an appeal is not applicable due to the exhaustion of the possibilities of reversal of the denial with the FCVS; and
- Financial impediment – Credit risk – Includes the financial instruments linked to the homologated FCVS contracts with financial impediments, due to debts with the FGTS, which are subject to credit risk, characterized as problematic assets, in light of the definitions of CMN Resolution No. 4,966/2021 attributing to them an expected loss equal to 100% and allocating them to stage 3.

Parent Company/Consolidated						
Description	09/30/2026			12/31/2025		
	Base Balance	Balance of provision	Net Balance	Base Balance	Balance of provision	Net Balance
FCVS (Fundo de Compensação de Variações Salariais – FCVS) receivable	**28,107,807**	**(11,377,525)**	**16,730,282**	**31,402,290**	**(12,278,326)**	**19,123,964**
Not enabled	2,216	(2,216)	-	38,959	(27,749)	11,210
Qualified and not approved	73,920	(51,990)	21,930	83,362	(50,390)	32,972
Approved with/without appeal or manifestation	5,167,817	(1,969,795)	3,198,022	6,356,839	(2,175,340)	4,181,499
Approved, validated and under novation	9,255,089	(174,174)	9,080,915	9,350,513	(107,093)	9,243,420
Coverage denial (1)	11,135,268	(6,705,853)	4,429,415	12,169,091	(6,514,228)	5,654,863
Financial Impediment – Credit risk (Stage 3) (2)	2,473,497	(2,473,497)	-	3,403,526	(3,403,526)	-
FGTS (Fundo de Garantia do Tempo de Serviço) to be reimbursed	**31,294**	**-**	**31,294**	**17,426**	**-**	**17,426**
Total (net of allowance)	**28,139,101**	**(11,377,525)**	**16,761,576**	**31,419,716**	**(12,278,326)**	**19,141,390**

(1) Includes the amount of denial due to CADMUT multiplicity in the amount of R$ 4,000,323 (12/31/2025 - R$ 4,661,557) net of allowance for expected losses. CADMUT is the registry for recording the information of the housing financing contracts, active and inactive, entered into within the scope of the National Housing System – SFH and of the federal government's housing and social programs, as provided for in Law No. 10,150 of 12/21/2000.
(2) All contracts subject to financial restrictions are classified in stage 3.

The agreements to be reimbursed by the FCVS bear interest of up to 6.17% per year and are monetarily restated in accordance with the variation of the Reference Interest Rate (TR) pursuant to Law No. 10,150, of December 21, 2000, amended by Law No. 13,932, of December 11, 2019. The effective realization of these receivables depends on adherence to a set of rules and procedures defined in regulations issued by the FCVS.

The calculation of the allowance for FCVS assets is carried out by a set of rules, a statistical methodology and based on operational-risk concepts; since the novation of the receivables depends on the documentation of the contracts, there is no credit process involved, that is, the recognition of the allowance is to cover the expected losses arising from the novation process of the contracts covered by the FCVS.

Note 9 – Allowance for expected losses associated with financial instruments

(a) Expected losses by class

Description	Parent Company					
	09/30/2026			12/31/2025		
	Incurred loss	Expected loss	Total	Incurred loss	Expected loss	Total
Financial assets	**(32,243,016)**	**(39,832,150)**	**(72,075,166)**	**(26,074,767)**	**(39,316,627)**	**(65,391,394)**
Securities	-	(882,273)	(882,273)	-	(579,450)	(579,450)
Loan portfolio	(29,766,466)	(38,949,877)	(68,716,343)	(22,669,792)	(38,737,177)	(61,406,969)
Other financial assets	(2,476,550)	-	(2,476,550)	(3,404,975)	-	(3,404,975)
Financial liabilities	**-**	**(2,702,141)**	**(2,702,141)**	**-**	**(3,065,343)**	**(3,065,343)**
Loan commitments and credits to be released	-	(1,384,119)	(1,384,119)	-	(1,712,733)	(1,712,733)
Financial guarantees provided	-	(1,318,022)	(1,318,022)	-	(1,352,610)	(1,352,610)
Total	**(32,243,016)**	**(42,534,291)**	**(74,777,307)**	**(26,074,767)**	**(42,381,970)**	**(68,456,737)**

Description	Consolidated					
	09/30/2026			12/31/2025		
	Incurred loss	Expected loss	Total	Incurred loss	Expected loss	Total
Financial assets	**(32,243,016)**	**(41,094,309)**	**(73,337,325)**	**(26,074,767)**	**(40,618,541)**	**(66,693,308)**
Securities	-	(882,273)	(882,273)	-	(579,450)	(579,450)
Loan portfolio	(29,766,466)	(40,212,036)	(69,978,502)	(22,669,792)	(40,039,091)	(62,708,883)
Other financial assets	(2,476,550)	-	(2,476,550)	(3,404,975)	-	(3,404,975)
Financial liabilities	**-**	**(1,439,982)**	**(1,439,982)**	**-**	**(1,763,429)**	**(1,763,429)**
Loan commitments and credits to be released	-	(1,384,119)	(1,384,119)	-	(1,712,733)	(1,712,733)
Financial guarantees provided	-	(55,863)	(55,863)	-	(50,696)	(50,696)
Total	**(32,243,016)**	**(42,534,291)**	**(74,777,307)**	**(26,074,767)**	**(42,381,970)**	**(68,456,737)**

(b) Changes in the ECL allowance by financial instrument and stage

Parent Company					
Stage 1	**Balance at 12/31/2025**	**Recognition/ (reversal)**	**Transfer from/to stage 2**	**Transfer from/to stage 3**	**Balance at 09/30/2026**
Financial assets	**(10,782,596)**	**4,115,404**	**(613,887)**	**(2,931,635)**	**(10,212,714)**
Securities	(108,160)	(44,107)	-	-	(152,267)
Loan portfolio	(10,674,436)	4,159,511	(613,887)	(2,931,635)	(10,060,447)
Financial liabilities	**(1,134,089)**	**362,061**	**(123,304)**	**(179,477)**	**(1,074,809)**
Loan commitment and credits to be released	(734,746)	263,524	(72,312)	(117,223)	(660,757)
Financial guarantees provided	(399,343)	98,537	(50,992)	(62,254)	(414,052)
Total	**(11,916,685)**	**4,477,465**	**(737,191)**	**(3,111,112)**	**(11,287,523)**

Parent Company					
Stage 2	**Balance at 12/31/2025**	**Recognition/ (reversal)**	**Transfer from/to stage 1**	**Transfer from/to stage 3**	**Balance at 09/30/2026**
Financial assets	**(4,385,429)**	**(1,809,815)**	**613,887**	**1,553,600**	**(4,027,757)**
Securities	(98,724)	98,724	-	-	-
Loan portfolio	(4,286,705)	(1,908,539)	613,887	1,553,600	(4,027,757)
Financial liabilities	**(751,514)**	**28,531**	**123,304**	**8,114**	**(591,565)**
Loan commitment and credits to be released	(281,405)	74,722	72,312	5,994	(128,377)
Financial guarantees provided	(470,109)	(46,191)	50,992	2,120	(463,188)
Total	**(5,136,943)**	**(1,781,284)**	**737,191**	**1,561,714**	**(4,619,322)**

Parent Company					
Stage 3	**Balance at 12/31/2025**	**Recognition/ (reversal)**	**Transfer from/to stage 1**	**Transfer from/to stage 2**	**Balance at 09/30/2026**
Financial assets	**(50,223,369)**	**(8,989,362)**	**2,931,635**	**(1,553,600)**	**(57,834,696)**
Securities	(372,566)	(357,441)	-	-	(730,007)
Loan portfolio	(46,445,828)	(9,560,346)	2,931,635	(1,553,600)	(54,628,139)
Other financial assets	(3,404,975)	928,425	-	-	(2,476,550)
Financial liabilities	**(1,179,740)**	**(27,390)**	**179,477**	**(8,114)**	**(1,035,767)**
Loan commitment and credits to be released	(696,582)	(9,632)	117,223	(5,994)	(594,985)
Financial guarantees provided	(483,158)	(17,758)	62,254	(2,120)	(440,782)
Total	**(51,403,109)**	**(9,016,752)**	**3,111,112**	**(1,561,714)**	**(58,870,463)**

Parent Company					
Stage 1	**Balance at 01/01/2025**	**Recognition/ (reversal)**	**Transfer from/to stage 2**	**Transfer from/to stage 3**	**Balance at 12/31/2025**
Financial assets	**(11,317,223)**	**7,588,131**	**(3,598,233)**	**(3,455,271)**	**(10,782,596)**
Securities	(139,813)	39,172	2,878	(10,397)	(108,160)
Loan portfolio	(11,177,410)	7,548,959	(3,601,111)	(3,444,874)	(10,674,436)
Financial liabilities	**(898,057)**	**(124,097)**	**(44,637)**	**(67,298)**	**(1,134,089)**
Loan commitment and credits to be released	(878,405)	165,711	(10,413)	(11,639)	(734,746)
Financial guarantees provided	(19,652)	(289,808)	(34,224)	(55,659)	(399,343)
Total	**(12,215,280)**	**7,464,034**	**(3,642,870)**	**(3,522,569)**	**(11,916,685)**

Parent Company					
Stage 2	**Balance at 01/01/2025**	**Recognition/ (reversal)**	**Transfer from/to stage 1**	**Transfer from/to stage 3**	**Balance at 12/31/2025**
Financial assets	**(7,465,777)**	**(1,802,629)**	**3,598,233**	**1,284,744**	**(4,385,429)**
Securities	-	(95,846)	(2,878)	-	(98,724)
Loan portfolio	(7,465,777)	(1,706,783)	3,601,111	1,284,744	(4,286,705)
Financial liabilities	**(139,701)**	**(656,957)**	**44,637**	**507**	**(751,514)**
Loan commitment and credits to be released	(139,699)	(151,887)	10,413	(232)	(281,405)
Financial guarantees provided	(2)	(505,070)	34,224	739	(470,109)
Total	**(7,605,478)**	**(2,459,586)**	**3,642,870**	**1,285,251**	**(5,136,943)**

Parent Company					
Stage 3	**Balance at 01/01/2025**	**Recognition/ (reversal)**	**Transfer from/to stage 1**	**Transfer from/to stage 2**	**Balance at 12/31/2025**
Financial assets	**(36,045,891)**	**(16,348,005)**	**3,455,271**	**(1,284,744)**	**(50,223,369)**
Securities	(43,599)	(339,364)	10,397	-	(372,566)
Loan portfolio	(32,305,678)	(16,300,280)	3,444,874	(1,284,744)	(46,445,828)
Other financial assets	(3,696,614)	291,639	-	-	(3,404,975)
Financial liabilities	**(520,462)**	**(726,069)**	**67,298**	**(507)**	**(1,179,740)**
Loan commitment and credits to be released	(460,240)	(248,213)	11,639	232	(696,582)
Financial guarantees provided	(60,222)	(477,856)	55,659	(739)	(483,158)
Total	**(36,566,353)**	**(17,074,074)**	**3,522,569**	**(1,285,251)**	**(51,403,109)**

Consolidated					
Stage 1	**Balance at 12/31/2025**	**Recognition/ (reversal)**	**Transfer from/to stage 2**	**Transfer from/to stage 3**	**Balance at 09/30/2026**
Financial assets	**(11,180,523)**	**4,184,516**	**(664,746)**	**(2,916,211)**	**(10,576,964)**
Securities	(108,160)	(44,107)	-	-	(152,267)
Loan portfolio	(11,072,363)	4,228,623	(664,746)	(2,916,211)	(10,424,697)
Financial liabilities	**(736,162)**	**238,096**	**(72,599)**	**(117,681)**	**(688,346)**
Loan commitment and credits to be released	(734,746)	263,524	(72,312)	(117,223)	(660,757)
Financial guarantees provided	(1,416)	(25,428)	(287)	(458)	(27,589)
Total	**(11,916,685)**	**4,422,612**	**(737,345)**	**(3,033,892)**	**(11,265,310)**

Consolidated					
Stage 2	**Balance at 12/31/2025**	**Recognition/ (reversal)**	**Transfer from/to stage 1**	**Transfer from/to stage 3**	**Balance at 09/30/2026**
Financial assets	**(4,854,475)**	**(1,909,815)**	**664,746**	**1,609,437**	**(4,490,107)**
Securities	(98,724)	98,724	-	-	-
Loan portfolio	(4,755,751)	(2,008,539)	664,746	1,609,437	(4,490,107)
Financial liabilities	**(282,468)**	**74,605**	**72,599**	**6,050**	**(129,214)**
Loan commitment and credits to be released	(281,405)	74,722	72,312	5,994	(128,377)
Financial guarantees provided	(1,063)	(117)	287	56	(837)
Total	**(5,136,943)**	**(1,835,210)**	**737,345**	**1,615,487**	**(4,619,321)**

Consolidated					
Stage 3	Balance at 12/31/2025	Recognition/ (reversal)	Transfer from/to stage 1	Transfer from/to stage 2	Balance at 09/30/2026
Financial assets	**(50,658,309)**	**(8,918,720)**	**2,916,211**	**(1,609,437)**	**(58,270,255)**
Securities	(372,566)	(357,441)	-	-	(730,007)
Loan portfolio	(46,880,768)	(9,489,704)	2,916,211	(1,609,437)	(55,063,698)
Other financial assets	(3,404,975)	928,425	-	-	(2,476,550)
Financial liabilities	**(744,799)**	**10,746**	**117,681**	**(6,050)**	**(622,422)**
Loan commitment and credits to be released	(696,582)	(9,632)	117,223	(5,994)	(594,985)
Financial guarantees provided	(48,217)	20,378	458	(56)	(27,437)
Total	**(51,403,108)**	**(8,907,974)**	**3,033,892**	**(1,615,487)**	**(58,892,677)**

Consolidated					
Stage 1	Balance at 01/01/2025	Recognition/ (reversal)	Transfer from/to stage 2	Transfer from/to stage 3	Balance at 12/31/2025
Financial assets	**(11,317,223)**	**7,279,565**	**(3,632,797)**	**(3,510,068)**	**(11,180,523)**
Securities	(139,813)	39,172	2,878	(10,397)	(108,160)
Loan portfolio	(11,177,410)	7,240,393	(3,635,675)	(3,499,671)	(11,072,363)
Financial liabilities	**(898,057)**	**184,469**	**(10,073)**	**(12,501)**	**(736,162)**
Loan commitment and credits to be released	(878,405)	165,711	(10,413)	(11,639)	(734,746)
Financial guarantees provided	(19,652)	18,758	340	(862)	(1,416)
Total	**(12,215,280)**	**7,464,034**	**(3,642,870)**	**(3,522,569)**	**(11,916,685)**

Consolidated					
Stage 2	**Balance at 01/01/2025**	**Recognition/ (reversal)**	**Transfer from/to stage 1**	**Transfer from/to stage 3**	**Balance at 12/31/2025**
Financial assets	**(7,465,777)**	**(2,307,314)**	**3,632,797**	**1,285,819**	**(4,854,475)**
Securities	-	(95,846)	(2,878)	-	(98,724)
Loan portfolio	(7,465,777)	(2,211,468)	3,635,675	1,285,819	(4,755,751)
Financial liabilities	**(139,701)**	**(152,272)**	**10,073**	**(568)**	**(282,468)**
Loan commitment and credits to be released	(139,699)	(151,887)	10,413	(232)	(281,405)
Financial guarantees provided	(2)	(385)	(340)	(336)	(1,063)
Total	**(7,605,478)**	**(2,459,586)**	**3,642,870**	**1,285,251**	**(5,136,943)**

Consolidated					
Stage 3	**Balance at 01/01/2025**	**Recognition/ (reversal)**	**Transfer from/to stage 1**	**Transfer from/to stage 2**	**Balance at 12/31/2025**
Financial assets	**(36,045,891)**	**(16,836,667)**	**3,510,068**	**(1,285,819)**	**(50,658,309)**
Securities	(43,599)	(339,364)	10,397	-	(372,566)
Loan portfolio	(32,305,678)	(16,788,942)	3,499,671	(1,285,819)	(46,880,768)
Other financial assets	(3,696,614)	291,639	-	-	(3,404,975)
Financial liabilities	**(520,462)**	**(237,407)**	**12,502**	**568**	**(744,799)**
Loan commitment and credits to be released	(460,240)	(248,213)	11,639	232	(696,582)
Financial guarantees provided	(60,222)	10,806	863	336	(48,217)
Total	**(36,566,353)**	**(17,074,074)**	**3,522,570**	**(1,285,251)**	**(51,403,108)**

(c) Changes in the allowance for expected credit losses by class

Parent Company							
Description	Accumulated through September 2026						
	Interbank investments	Securities	Loan portfolio	Other financial assets	Loan comm./ credits to be released	Financial guarantees provided	Total
Recognition	(9,866)	(602,211)	(38,521,830)	(211,472)	(1,132,211)	(1,344,360)	(41,821,950)
Reversal	13,602	299,388	18,116,414	1,140,209	1,460,772	1,378,942	22,409,327
Ending balance	**3,736**	**(302,823)**	**(20,405,416)**	**928,737**	**328,561**	**34,582**	**(19,412,623)**

Parent Company							
Description	Accumulated through September 2025						
	Interbank investments	Securities	Loan portfolio	Other financial assets	Loan comm./ credits to be released	Financial guarantees provided	Total
Recognition	-	(229,590)	(10,697,108)	(49,776)	(503,272)	(1,252,438)	(12,732,184)
Reversal	7,316	140,701	22,700	1,100,442	684,616	85,832	2,041,607
Ending balance	**7,316**	**(88,889)**	**(10,674,408)**	**1,050,666**	**181,344**	**(1,166,606)**	**(10,690,577)**

Consolidated							
Description	Accumulated through September 2026						
	Interbank investments	Securities	Loan portfolio	Other financial assets	Loan comm./ credits to be released	Financial guarantees provided	Total
Recognition	(9,866)	(602,211)	(39,824,746)	(211,472)	(1,132,211)	(41,444)	(41,821,950)
Reversal	13,602	299,388	19,459,086	1,140,209	1,460,772	36,270	22,409,327
Ending balance	**3,736**	**(302,823)**	**(20,365,660)**	**928,737**	**328,561**	**(5,174)**	**(19,412,623)**

Consolidated							
Description	Accumulated through September 2025						
	Interbank investments	Securities	Loan portfolio	Other financial assets	Loan comm./ credits to be released	Financial guarantees provided	Total
Recognition	-	(229,590)	(11,987,295)	(49,776)	(503,272)	37,749	(12,732,184)
Reversal	7,316	140,701	1,206,870	1,100,442	684,616	(1,098,338)	2,041,607
Ending balance	**7,316**	**(88,889)**	**(10,780,425)**	**1,050,666**	**181,344**	**(1,060,589)**	**(10,690,577)**

Note 10 – Tax assets and liabilities

(a) Statement of income and social contribution tax expenses

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	Accumulated through September	Accumulated through September	Accumulated through September	Accumulated through September
Current taxes	**-**	**-**	**(1,746,968)**	**(1,325,285)**
Deferred taxes	**6,457,959**	**848,926**	**6,414,620**	**842,299**
Deferred tax liabilities	**(149,218)**	**933,914**	**(156,719)**	**923,468**
FVTPL securities/Hedged item	(391,058)	688,118	(391,059)	688,118
Guarantee deposits	241,840	245,796	241,840	245,796
Other	-	-	(7,500)	(10,446)
Deferred tax assets	**6,607,177**	**(84,988)**	**6,571,339**	**(81,169)**
Temporary differences – recognition/realization	(1,376,415)	(75,181)	(1,412,253)	(71,362)
Income and social contribution tax losses	7,983,592	(9,807)	7,983,592	(9,807)
Income tax and social contribution for the period	**6,457,959**	**848,926**	**4,667,652**	**(482,986)**

(b) Statement of the calculation of corporate income and social contribution tax charges

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	Accumulated through September	Accumulated through September	Accumulated through September	Accumulated through September
Profit before taxes and profit sharing	**4,837,583**	**12,729,363**	**8,494,615**	**16,121,787**
IRPJ and CSLL charges	(2,176,912)	(5,728,213)	(3,822,577)	(7,254,804)
Interest on equity capital	938,020	850,581	938,020	850,581
Interest in associates and subsidiaries	2,430,210	1,835,282	(3,973,105)	3,217,399
Employee profit sharing	(703,515)	(155,814)	(703,515)	(155,814)
Other	(487,803)	3,198,164	5,814,209	2,017,353
Current income and social contribution taxes	**-**	**-**	**(1,746,968)**	**(1,325,285)**

(c) Deferred tax liabilities

Description	Parent Company		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Deferred tax liabilities in profit or loss	**3,813,160**	**3,672,740**	**3,823,838**	**3,673,238**
Fair value adjustments of securities at FVTPL	1,430	98,694	1,430	98,694
Adjustment for inflation of guarantee deposits	3,761,579	3,519,739	3,761,579	3,519,739
Others	50,151	54,307	60,829	54,805
Deferred tax liabilities in equity	**744,030**	**804,884**	**744,030**	**804,884**
Fair value adjustment	744,030	804,884	744,030	804,884
Total deferred tax liabilities	**4,557,190**	**4,477,624**	**4,567,868**	**4,478,122**

(d) Deferred tax assets

Description	Parent Company				Consolidated			
	12/31/2025	Recognition	Reversal	09/30/2026	12/31/2025	Recognition	Reversal	09/30/2026
Temporary differences	**60,698,315**	**20,818,329**	**(22,158,764)**	**59,357,880**	**60,852,786**	**20,818,329**	**(22,194,732)**	**59,476,383**
Allowance for expected credit losses	48,280,414	17,050,443	(18,840,258)	46,490,599	48,280,414	17,050,443	(18,840,258)	46,490,599
Allowance for losses – FCVS receivable	3,993,660	2,301,017	(2,287,864)	4,006,813	3,993,660	2,301,017	(2,287,864)	4,006,813
Actuarial liabilities	2,408,461	119,597	(131,643)	2,396,415	2,408,461	119,597	(131,643)	2,396,415
Accrued payroll charges	2,026,517	(995)	-	2,025,522	2,026,517	(995)	-	2,025,522
Provisions for civil proceedings	1,513,501	-	(101,061)	1,412,440	1,513,501	-	(101,061)	1,412,440
Tax accruals	305,382	26,101	(19,100)	312,383	305,382	26,101	(19,100)	312,383
Adjustment to fair value of derivative instruments	216,683	-	(175,277)	41,406	216,683	-	(175,277)	41,406
Impairment – assets held for sale (AMV)	150,902	1,805	(9,850)	142,857	150,902	1,805	(9,850)	142,857
Other	1,802,795	1,320,361	(593,711)	2,529,445	1,957,266	1,320,361	(629,679)	2,647,948
Income tax and social contribution loss	**3,561,096**	**7,983,593**	**-**	**11,544,689**	**3,561,096**	**7,983,593**	**-**	**11,544,689**
Income and social contribution tax losses	3,561,096	7,983,593	-	11,544,689	3,561,096	7,983,593	-	11,544,689
Total receivables with an impact on profit or loss	**64,259,411**	**28,801,922**	**(22,158,764)**	**70,902,569**	**64,413,882**	**28,801,922**	**(22,194,732)**	**71,021,072**
Actuarial liabilities	7,489,807	356,216	(324,134)	7,521,889	7,489,807	356,216	(324,134)	7,521,889
Total credits with an impact on equity	**7,489,807**	**356,216**	**(324,134)**	**7,521,889**	**7,489,807**	**356,216**	**(324,134)**	**7,521,889**
Total tax credits	**71,749,218**	**29,158,138**	**(22,482,898)**	**78,424,458**	**71,903,689**	**29,158,138**	**(22,518,866)**	**78,542,961**
Total unrecognized receivables	**49,668**	**16,924**	-	**66,592**	**49,668**	**16,924**	-	**66,592**

(e) Expected realization – deferred tax assets

Year of Realization	Parent Company		Consolidated	
	Nominal value	Present value	Nominal value	Present value
2026	6,798,068	6,723,902	6,798,068	6,723,902
2027	9,737,327	8,829,635	9,737,327	8,829,635
2028	5,524,407	4,620,479	5,524,407	4,620,479
2029	5,894,698	4,571,375	5,894,698	4,571,375
2030	6,612,543	4,769,772	6,612,543	4,769,772
2031 to 2035	43,857,415	25,880,474	43,975,918	26,002,893
Total	**78,424,458**	**55,395,637**	**78,542,961**	**55,518,056**

Note 11 – Investments

The table below shows the Company's interests in subsidiaries, associates and joint ventures:

Parent Company (1)	Country of incorporation	formation	Nature of the relationship	Activity	Strategic participation (2)
CAIXA	**Brazil**	**Brasília (DF)**	**Conglomerate Leader**	**Financial institution**	
TecBan	Brazil	Barueri (SP)	Associate	Banking technology	Yes
Quod	Brazil	Barueri (SP)	Associate	Credit bureau	Yes
Núclea	Brazil	São Paulo (SP)	Associate	Other activities	Yes
Caixa Seguridade	**Brazil**	**Brasília (DF)**	**Subsidiary**	**Holding**	**Yes**
Caixa Holding Securitária	Brazil	Brasília (DF)	Subsidiary	Holding	Yes
Caixa Corretora	Brazil	Brasília (DF)	Subsidiary	Insurance brokerage firm	Yes
Too Seguros	Brazil	São Paulo (SP)	Joint venture	Insurance company	No
PAN Corretora	Brazil	São Paulo (SP)	Joint venture	Broker	No
XS3 Seguros	Brazil	São Paulo (SP)	Joint venture	Insurance company	Yes
XS4	Brazil	Rio de Janeiro (RJ)	Joint venture	Capitalization	Yes
XS5 Consórcios	Brazil	São Paulo (SP)	Joint venture	Consortia	Yes
XS6	Brazil	Barueri (SP)	Joint venture	Assistence services	Yes
CNP Brasil	Brazil	Brasília (DF)	Associate	Holding	Yes
Holding XS1	Brazil	São Paulo (SP)	Associate	Holding	Yes
Caixa Cartões Pré-Pagos	**Brazil**	**Brasília (DF)**	**Wholly-owned subsidiary**	**Payment institution**	**Yes**
Elo Holding	Brazil	Barueri (SP)	Joint venture	Holding	Yes
Caixa Cartões Pré-Pagos	Brazil	São Paulo (SP)	Joint venture	Issuance of meal and transportation vouchers and similars	Yes
Caixa Loterias	**Brazil**	**Brasília (DF)**	**Wholly-owned subsidiary**	**Lottery Services**	**Yes**
Caixa Asset	**Brazil**	**São Paulo (SP)**	**Wholly-owned subsidiary**	**Distribution of securities**	**Yes**

(1) All the companies mentioned use the Brazilian real as their functional currency.
(2) Investments in companies whose activities supplement or support the Bank's activities are considered to be strategic interests.
(3) On 06/02/2026, the subsidiary's new Bylaws were approved, changing its corporate name to Caixa Cartões Instituição de Pagamento S.A.

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

Parent Company	Parent Company											
Parent Company	% of interest				Carrying amount		Share of profit of equity-accounted investees	Changes			Share of profit of equity-accounted investees	Profit or loss Equity method
	09/30/2026		12/31/2025									2025
	Total	Ordinary Shares	Total	Ordinary Shares	09/30/2026	12/31/2025	12/31/2025	Equity method result	Dividends and interest on equity (1)	Other	09/30/2026	Accumulated through September
Caixa Seguridade	80.00%	80.00%	80.00%	80.00%	14,010,009	13,550,484	10,840,388	2,791,744	(2,472,000)	47,874	11,208,006	2,594,429
Caixa Cartões Pré-Pagos	100.00%	100.00%	100.00%	100.00%	1,520,876	1,222,941	1,222,941	615,927	(317,992)	-	1,520,876	470,379
Caixa Loterias	100.00%	100.00%	100.00%	100.00%	1,079,116	539,052	539,052	1,040,956	(500,892)	-	1,079,116	215,816
Caixa Asset	100.00%	100.00%	100.00%	100.00%	983,146	849,357	849,357	923,139	(789,350)	-	983,146	764,021
TecBan	13.01%	11.61%	13.01%	11.61%	1,018,348	991,596	180,876	2,299	1,182	(1,188)	183,169	3,718
Quod	15.29%	16.00%	15.29%	16.00%	252,943	307,668	47,042	(8,367)	-	-	38,675	(2,691)
Galgo Sistemas de Informações	-	-	-	-	-	-	-	-	-	-	-	(599)
Núclea	8.18%	8.18%	8.18%	8.18%	1,685,815	1,853,320	151,517	34,769	(48,478)	15	137,823	33,331
Other investments (3)			-	-	136	136	136	-	-	-	136	-
Total					**20,550,389**	**19,314,554**	**13,831,309**	**5,400,467**	**(4,127,530)**	**46,701**	**15,150,947**	**4,078,404**

(1) Dividends and interest on equity proposed in the period totaled R$ 4,127,530, and the amount effectively received totaled R$ 4,538,885.
(2) Sale of the interest in Galgo Sistemas de Informações in 05/2025 for R$ 3,458.
(3) Includes the pre-operating investments: Negócios Digitais, Caixa Imóveis.

Consolidated												
Parent Company	% of interest (1)				Carrying amount		Share of profit of equity-accounted investees	Changes			Share of profit of equity-accounted investees	Profit or loss Equity method
	09/30/2026		12/31/2025									
	Total	Ordinary Shares	Total	Ordinary Shares	09/30/2026	12/31/2025	12/31/2025	Equity method result	Dividends and interest on equity (2)	Other	09/30/2026	2025 Accumulated through September
Holding XS1	60.00%	49.00%	60.00%	49.00%	12,238,616	12,261,104	7,356,662	1,150,559	(1,113,002)	16,622	7,410,841	1,066,710
CNP Brasil	48.25%	48.25%	48.25%	48.25%	5,481,563	5,281,860	2,548,497	364,809	(158,213)	13,451	2,768,544	343,350
XS3 Seguros	75.00%	49.99%	75.00%	49.99%	2,113,220	2,029,644	1,522,159	580,445	(317,684)	15,003	1,799,923	474,624
XS4	75.00%	49.99%	75.00%	49.99%	449,204	367,748	275,793	164,212	(113,642)	8,331	334,694	151,388
XS5 Consórcios	75.00%	49.99%	75.00%	49.99%	824,384	666,868	500,133	214,645	(56,399)	-	658,379	199,099
XS6	75.00%	49.99%	75.00%	49.99%	79,784	59,417	44,563	23,244	(21,099)	-	46,708	29,497
Too Seguros	49.00%	49.00%	49.00%	49.00%	820,231	904,300	440,625	222,409	(194,000)	6,451	475,485	184,448
PAN Corretora	49.00%	49.00%	49.00%	49.00%	26,669	41,966	20,564	17,898	(19,938)	-	18,524	18,259
Elo Holding (3)	33.34%	-	33.34%	-	905,692	859,329	286,457	116,068	(100,613)	-	301,912	-
Elo Serviços (3)	-	-	-	-	-	-	-	-	-	-	-	162,524
Caixa Cartões Pré-Pagos	75.00%	50%-1	75.00%	50%-1	439,023	430,789	323,092	15,935	(4,905)	-	334,122	13,837
Tecban	13.01%	11.61%	13.01%	11.61%	1,018,348	991,596	180,876	2,299	1,182	(1,188)	183,169	3,718
Quod	15.29%	16.00%	15.29%	16.00%	252,943	307,668	47,042	(8,367)	-	-	38,675	(2,691)
Galgo Sistemas de Informações	-	-	-	-	-	-	-	-	-	-	-	(599)
Núclea	8.18%	8.18%	8.18%	8.18%	1,685,815	1,853,320	151,517	34,769	(48,478)	15	137,823	33,331
Other investments (4)			-	-	-	395	395	-	-	-	395	-
Total					**26,335,492**	**26,056,004**	**13,698,375**	**2,898,925**	**(2,146,791)**	**58,685**	**14,509,194**	**2,677,495**

(1) The percentages of ownership interest in Holding XS1, CNP Brasil, XS3 Seguros, XS4 Capitalização, XS5 Consórcios, XS6 Assistência, Too Seguros and Pan Corretora are shown from the point of view of subsidiary Caixa Seguridade.
(2) Proposed Dividends and IOE totaled R$ 2,146,791, of which R$ 1,777,884 was effectively received in the period, as follows: R$ 758,128 from Holding XS1; R$ 158,212 from CNP Brasil; R$ 332,215 from XS3 Seguros; R$ 113,641 from XS4 Capitalização; R$ 139,367 from XS5 Consórcios; R$ 33,897 from XS6 Assistência; R$ 111,082 from Too Seguros; R$ 26,583 from PAN Corretora; R$ 99,854 from Elo Holding and R$ 4,904 from Caixa Cartões Pré-Pagos S.A.
(3) In October 2025, Elo Group underwent a corporate restructuring, leading to: the sale at book value of the interest in Elo Serviços, with a reduction from 41.41% to 33.34%; the creation of Elo Holding by Caixa Cartões (33.34%) and Elo Participações Ltda – Elopar (66.66%), with the migration of their respective ownership interests in Elo Serviços to the new company; and the takeover of Elo Serviços by Elo Holding as a wholly-owned subsidiary.
(4) Includes the pre-operating investments: Negócios Digitais, Caixa Imóveis, Caixa Cartões Adquirência, Caixa Cartões PAT, Caixa Cartões Fidelidade, Caixa Cartões Contas de Pagamento.

Note 12 – Property and equipment

(a) Composition

Parent Company						
Description	Useful life (in years)	09/30/2026				12/31/2025
		Cost	Depreciation	Impairment loss	Net	Net
Property and equipment	**-**	**1,998,238**	**(981,326)**	**(31,212)**	**985,700**	**968,381**
Buildings	25	1,793,438	(981,326)	(29,451)	782,661	763,167
Land	-	204,800	-	(1,761)	203,039	205,214
Right-of-use assets	**-**	**3,810,196**	**(470,314)**	**-**	**3,339,882**	**2,522,862**
Real estate	-	3,529,553	(349,091)	-	3,180,462	2,293,974
Vehicles, vessels and others	-	280,643	(121,223)	-	159,420	228,888
Leasehold improvements	**5**	**2,881,199**	**(2,095,410)**	**-**	**785,789**	**747,693**
Construction in progress	**-**	**456,587**	**-**	**-**	**456,587**	**381,300**
Property and equipment	**-**	**6,561,208**	**(4,342,505)**	**(63)**	**2,218,640**	**2,067,809**
Communication and security	3 to 10	1,121,878	(749,768)	-	372,110	351,045
Data processing system	3 to 5	5,439,330	(3,592,737)	(63)	1,846,530	1,716,764
Inventory furniture and other	**-**	**1,183,023**	**(560,449)**	**(8,267)**	**614,307**	**465,998**
Works of art	**-**	**1,357**	**-**	**-**	**1,357**	**1,357**
Total		**16,891,808**	**(8,450,004)**	**(39,542)**	**8,402,262**	**7,155,400**

Consolidated						
Description	Useful life (in years)	09/30/2026				12/31/2025
		Cost	Depreciation	Impairment loss	Net	Net
Property and equipment	**-**	**1,998,238**	**(981,326)**	**(31,212)**	**985,700**	**968,381**
Buildings	25	1,793,438	(981,326)	(29,451)	782,661	763,167
Land	-	204,800	-	(1,761)	203,039	205,214
Right-of-use assets	**-**	**3,821,031**	**(473,059)**	**-**	**3,347,972**	**2,532,526**
Real estate	-	3,540,386	(351,836)	-	3,188,550	2,303,638
Vehicles, vessels and others	-	280,645	(121,223)	-	159,422	228,888
Leasehold improvements	**5**	**2,881,199**	**(2,095,410)**	**-**	**785,789**	**747,693**
Construction in progress	**-**	**456,587**	**-**	**-**	**456,587**	**381,300**
Property and equipment	**-**	**6,561,267**	**(4,342,563)**	**(63)**	**2,218,641**	**2,067,814**
Communication and security	3 to 10	1,121,897	(749,788)	-	372,109	351,045
Data processing system	3 to 5	5,439,370	(3,592,775)	(63)	1,846,532	1,716,769
Inventory furniture and other	**-**	**1,183,023**	**(560,449)**	**(8,267)**	**614,307**	**465,998**
Works of art	**-**	**1,357**	**-**	**-**	**1,357**	**1,357**
Total		**16,902,702**	**(8,452,807)**	**(39,542)**	**8,410,353**	**7,165,069**

Note 13 – Intangible assets

(a) Composition

Parent Company					
Description	09/30/2026				12/31/2025
	Cost	Accumulated amortization	Impairment loss	Net	Net
Payroll acquisition	4,141,216	(2,623,051)	(259)	1,517,906	1,709,944
Software	2,527,412	(1,281,814)	(128)	1,245,470	1,248,812
Licenses and copyrights	1,980,707	(693,085)	-	1,287,622	1,103,706
Other intangible assets	617,088	(164,620)	-	452,468	545,080
Total	**9,266,423**	**(4,762,570)**	**(387)**	**4,503,466**	**4,607,542**

Consolidated					
Description	09/30/2026				12/31/2025
	Cost	Accumulated amortization	Impairment loss	Net	Net
Payroll acquisition	4,141,216	(2,623,051)	(259)	1,517,906	1,709,944
Software	2,527,412	(1,281,814)	(128)	1,245,470	1,248,812
Licenses and copyrights	1,980,707	(693,085)	-	1,287,622	1,103,706
Other intangible assets	647,137	(175,129)	-	472,008	569,120
Total	**9,296,472**	**(4,773,079)**	**(387)**	**4,523,006**	**4,631,582**

Note 14 – Other assets

(a) Composition

Description	Parent Company		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Salary prepayments and other advances (1)	6,803,935	1,325,415	6,803,956	1,325,543
Non-financial assets held for sale and inventory materials (b)	5,661,085	6,130,953	5,661,085	6,130,953
Unrecognized amounts	2,999,043	1,536,461	3,035,952	1,562,461
Interbank accounts and interbranch accounts	1,340,541	581,598	1,340,541	581,598
Dividends and interest on equity capital receivable	864,769	1,285,353	619,236	287,945
Amounts to be reimbursed – Caixa Cartões Holding	236,692	44,855	44,147	44,855
Prepaid expenses	220,772	116,111	221,331	117,994
Specific credits	119,420	120,581	119,420	120,581
Sundry receivables (2)	3,053,501	1,371,134	3,214,388	1,858,012
Total	**21,299,758**	**12,512,461**	**21,060,056**	**12,029,942**

(1) Increase relating to the amounts advanced to the FGC of the ordinary contributions, as provided for in its bylaws.
(2) Increase arising from coverage provided to investment funds that carry out automatic investments and redemptions when a negative balance occurs outside trading hours on the last business days of the month.

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

Parent Company/Consolidated		
Description	09/30/2026	12/31/2025
Non-financial assets held for sale – received	5,909,252	6,401,038
Non-financial assets held for sale – own	48,691	47,809
Consumables	20,597	17,438
Total	**5,978,540**	**6,466,285**
Impairment losses – received	(311,003)	(332,875)
Own impairment losses	(6,452)	(2,457)
Total net of allowance	**5,661,085**	**6,130,953**

Note 15 – Financial liabilities at amortized cost

Note 15.1 – Customer resources

(a) Deposits per payable period

Parent Company	Parent Company						Consolidated	
	Without maturity	01 to 90 days	91 to 360 days	Over 360 days	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Cash deposits	**54,735,663**	**-**	**-**	**-**	**54,735,663**	**54,596,876**	**54,462,655**	**54,012,688**
Savings-account deposits	**407,805,132**	**-**	**-**	**-**	**407,805,132**	**396,218,727**	**407,805,132**	**396,218,727**
Time deposits	**122,694,879**	**25,345,897**	**47,717,463**	**171,935,554**	**367,693,793**	**320,589,607**	**367,693,793**	**320,589,607**
Court deposits	122,694,879	-	-	-	122,694,879	118,538,999	122,694,879	118,538,999
CDB	-	25,345,897	47,717,463	171,935,554	244,998,914	202,050,608	244,998,914	202,050,608
Special Deposits and Funds and Programs	**42,598,452**	**-**	**-**	**-**	**42,598,452**	**50,429,954**	**42,598,452**	**50,429,954**
Other deposits	**120,267**	**-**	**-**	**-**	**120,267**	**92,049**	**120,267**	**92,049**
Total	**627,954,393**	**25,345,897**	**47,717,463**	**171,935,554**	**872,953,307**	**821,927,213**	**872,680,299**	**821,343,025**

Note 15.2 – Funds from financial and other institutions

(a) Composition

Description	Parent Company		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Borrowings and on-lendings	**683,783,022**	**588,104,550**	**683,783,022**	**588,104,550**
FGTS (b)	610,766,694	552,470,376	610,766,694	552,470,376
BNDES	18,110,945	17,453,409	18,110,945	17,453,409
Fundo Social - Law No. 12,351/2010 (1)	46,374,473	11,651,109	46,374,473	11,651,109
Foreign borrowings	2,579,763	2,471,995	2,579,763	2,471,995
Fundo da Marinha Mercante	2,061,338	2,143,054	2,061,338	2,143,054
Fundo de Desenvolvimento da Amazônia	923,003	911,951	923,003	911,951
Fundo de Desenvolvimento do Nordeste	312,096	345,608	312,096	345,608
Other (2)	2,654,710	657,048	2,654,710	657,048
Money market funding	**238,161,975**	**199,920,878**	**237,298,191**	**198,441,258**
Own portfolio	**163,501,169**	**158,673,837**	**162,637,385**	**157,194,217**
National Treasury Financial Bills	88,169,291	85,886,264	88,169,291	85,695,223
National Treasury Bills	72,472,440	65,999,321	71,608,656	64,710,742
Debentures	2,859,438	5,851,615	2,859,438	5,851,615
Mortgage-backed securities	-	874,453	-	874,453
Agribusiness receivables certificate	-	62,184	-	62,184
Third-party portfolio	**74,660,806**	**41,247,041**	**74,660,806**	**41,247,041**
National Treasury Bills	-	22,899,489	-	22,899,489
National Treasury Notes	40,547,080	-	40,547,080	-
National Treasury Financial Bills	34,113,726	18,347,552	34,113,726	18,347,552
Interbank deposits	**205,285**	**5,380,504**	**205,285**	**5,380,504**
Total	**922,150,282**	**793,405,932**	**921,286,498**	**791,926,312**

(1) The variation observed results from the growth in housing operations funded by the Fundo Social under the Minha Casa Minha Vida Program, which CAIXA began in June 2026.
(2) The variation results from the increase in obligations for foreign transfers and transfers to the National Treasury.

(b) Domestic on-lendings - FGTS

The funds transferred by FGTS are intended for investment in infrastructure, urban development and real estate credit operations. These on-lendings are subject to adjustment for inflation using the benchmark rate (TR), which bears an average annual interest rate of 4.83% p.a. (housing: 4.74% p.a.; sanitation: 6.01% p.a.; infrastructure: 5.89% p.a.; health: 5.81% p.a.), and average return period of 286 months (housing: 297 months; sanitation: 146 months; infrastructure: 142 months; health: 66 months).

(c) Foreign borrowings

The balance of foreign loans consists of credit facilities raised abroad to finance exports and imports of clients, and of debt securities issued in international markets that bear annual foreign interest rates of up to 6.10% p.a. and are pegged to the US dollar and mature by 2034.

Note 15.3 – Funds from securities issues

(a) Composition

Description	Parent Company		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Funds accepted and issuance of securities (b)	308,935,499	294,345,710	308,935,499	294,345,710
Subordinated financial instruments (c)	48,662,815	41,138,493	48,662,815	41,138,493
Debt instruments eligible to capital - IHCD (d) (1)	35,243,716	36,022,961	109,610	921,703
Total	**392,842,030**	**371,507,164**	**357,707,924**	**336,405,906**

(1) Includes the remuneratory interest and the monetary restatement of the IHCD.

(a.1) Subordinated debt instrument – FGTS

CAIXA has eight subordinated debt instruments authorized by the Central Bank of Brazil as part of Level II of the mandatory capital, in accordance with the provisions of CMN Resolution No. 4,958/2021 which addresses the methodology for calculating total capital, entered into with the Fundo de Garantia do Tempo de Serviço – FGTS.

On the total amount of the debts, monetary adjustment is applied through the application of the adjustment coefficient identical to that used for the remuneration of the FGTS blocked accounts and monthly capitalized interest.

(a.2) Subordinated financial bills – Level I (Complementary) and Level II

CAIXA raised subordinated financial bills in the local market with a total par value of R$ 13,718,700. Of this total, R$ 7,362,541 is authorized to make up Level I supplementary capital and R$ 6,350,700 Level II authorized capital (RE).

(b) Funds from acceptances and issuance of securities

Parent Company/Consolidated							
Funding	Rem. p.a. / Indexer	Maturity				09/30/2026	12/31/2025
		01 to 90 days	91 to 180 days	181 to 360 days	Over 360 days		
Real estate credit bill	CDI	34,373,442	31,469,918	27,675,518	146,555,472	240,074,350	235,849,908
Real estate credit bill	IPCA (Extended Consumer Price Index)	-	-	1	1,945,699	1,945,700	747,768
Real estate credit bill	Prefixed rate	7,345,760	6,589,779	4,613,086	8,157,043	26,705,668	17,337,859
Real estate credit bill - FGTS	TR	1,703	-	-	-	1,703	6,710
Financial bills	IPCA (Extended Consumer Price Index)	-	-	-	3,564,678	3,564,678	3,282,571
Financial bills	CDI	7,232,302	-	-	15,758,450	22,990,752	20,728,872
Agribusiness credit bills	CDI	895,403	1,372,679	1,572,284	5,256,376	9,096,742	12,549,298
Foreign securities							
Social bond (B1)	5.625%	-	-	-	4,555,906	4,555,906	3,842,724
Total		**49,848,610**	**39,432,376**	**33,860,889**	**185,793,624**	**308,935,499**	**294,345,710**

(b.1) Foreign securities

In May 2025, CAIXA held its first issue of social-themed bonds in the international market. The issuance aims to raise funds to finance projects that promote financial inclusion, in accordance with the best global sustainable finance practices, following guidelines to ensure the transparent and traceable allocation of resources to projects with positive social impact.

Parent Company/Consolidated							
Title	Currency	Amount written (1)	Annual compensation	Funding date	Maturity	09/30/2026	12/31/2025
Social bond	US$	700,000	5.625%	05/13/2025	05/13/2030	4,555,906	3,842,724

(1) Amounts in thousands of US$.

(c) Subordinated financial instruments

Parent Company/Consolidated							
Maturity	**Annual compensation (%)**	**Start date**	**Amount written**	**Inflation adjustment and interest**	**Amortization**	**Debt balance as of 09/30/2026**	**Debt balance as of 12/31/2025**
Level I – Complementary (1) (2)							
Eligible financial bills							
Perpetual	114 % Selic (Central Bank overnight rate)	Sep/19	1,113,000	140,031	-	1,253,031	1,130,930
Perpetual	114 % Selic (Central Bank overnight rate)	Oct/19	4,200	569	-	4,769	4,256
Perpetual	114 % Selic (Central Bank overnight rate)	Nov/19	601,500	81,542	-	683,042	609,489
Perpetual	100% CDI + 1.25	Oct/25	3,460,500	498,712	-	3,959,212	3,549,758
Perpetual	100% CDI + 1.25	Nov/25	2,188,800	311,010	-	2,499,810	2,241,279
Level II capital (1)							
Subordinated debt instrument – FGTS							
Apr/26	6.00%	Aug/11	3,000,000	2,133,278	(5,133,343)	(65)	258,148
Jul/32	5.08%	Jun/12	3,000,000	1,984,824	(2,515,944)	2,468,880	2,745,530
Dec/33	5.15%	Oct/14	3,000,000	1,414,610	(2,002,789)	2,411,821	2,622,371
Feb/38	4.80%	Dec/14	4,000,000	3,074,992	(1,141,385)	5,933,607	6,230,831
Dec/40	4.75%	Sep/15	3,000,000	2,622,668	-	5,622,668	5,348,027
May/44	4.75%	Sep/16	4,000,000	3,015,232	-	7,015,232	6,672,426
Aug/44	4.86%	May/17	4,000,000	2,805,558	-	6,805,558	6,467,853
May/44	5.23%	Sep/17	2,000,000	1,436,852	-	3,436,852	3,257,595
Eligible financial bills							
Jan/37	100% CDI + 0.70	Jun/26	3,898,800	155,457	-	4,054,257	-
Jan/37	100% CDI + 0.70	Jul/26	2,451,900	62,241	-	2,514,141	-
Total			**39,718,700**	**19,737,576**	**(10,793,461)**	**48,662,815**	**41,138,493**

(1) The breakdown of Regulatory Capital is detailed in Note 33(d).
(2) The remuneratory interest payable on the Subordinated Instruments eligible for Complementary Capital totaled R$ 1,249,562 at 09/30/2026 (12/31/2025 – R$ 167,712).

(d) Hybrid debt instruments eligible to capital - IHCD

Description	09/30/2026	12/31/2025
Contract 348/2007 (1)	17,990,795	17,441,272
Contract 752/2012	6,800,000	6,800,000
Contract 754/2012	6,310,598	6,310,598
Contracts 869/2013 (2)	3,000,000	4,000,000
Total – Contracts	**34,101,393**	**34,551,870**
Adjustment for inflation of principal	1,032,713	549,388
Consolidated totals - Equity	**35,134,106**	**35,101,258**
Remuneratory interest	109,610	921,703
Total	**35,243,716**	**36,022,961**

(1) Incorporation of the monetary restatement of R$ 549,523 in May/2026.
(2) Amortization of R$ 1,000,000 in June/2026.

Level I of total capital is divided into core capital and supplementary capital. CAIXA has Hybrid Capital and Debt Instruments – IHCD authorized to make up its core capital.

CMN Resolution No. 4,955/2021 determines, for purposes of disclosure of the consolidated financial statements, the reclassification to equity of the instruments that meet the characteristics of core equity.

For presentation purposes in the consolidated balance sheet, hybrid equity and debt instruments eligible for capital (IHCD) consist of authorized principal and their monetary adjustment for the current period and presented in Equity, because both meet the criteria for accounting recognition as equity instruments. In the reference capital (Note 33 (d)), only the face value of the authorized principal is considered plus the inflation adjustment incorporated from prior years, since the contracts have fully variable remuneration clauses. The monetary adjustment is incorporated annually, after the payment of interest related to the previous year.

Note 15.4 – Other financial liabilities

(a) Composition

Description	Parent Company		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Funds for specific obligations (b)	17,225,165	18,909,872	18,980,221	20,395,130
Deferred revenue (c)	7,226,630	7,530,708	7,590,630	7,985,513
Obligations arising from assignment-related transactions	2,503,504	2,827,858	2,503,504	2,827,858
Lease liability	3,349,173	2,477,961	3,358,509	2,488,090
Funds linked to loans	1,390,687	1,356,784	1,390,687	1,356,784
FGTS funds for amortization	1,330,752	1,008,477	1,330,752	1,008,477
Trading account	24,470	52,168	24,496	52,209
Obligations from payment transactions	301	114	301	114
Total	**33,050,682**	**34,163,942**	**35,179,100**	**36,114,175**

(b) Funds for specific obligations

Consist of obligations arising from funds from transactions related to lotteries, resources from funds and social programs managed by CAIXA and resources from special funds or programs maintained with funds from the government or public entity, managed by CAIXA.

Description	Parent Company		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Social funds and programs	**14,975,874**	**15,447,409**	**14,975,874**	**15,447,409**
Financial agent compensation – FGTS	6,504,226	7,972,914	6,504,226	7,972,914
Social housing programs	2,052,822	2,240,861	2,052,822	2,240,861
Cash transfer programs (1)	2,407,400	2,026,487	2,407,400	2,026,487
Novo Minha Casa Minha Vida – NMCMV	1,985,953	1,533,221	1,985,953	1,533,221
FIES	461,653	429,163	461,653	429,163
Financial agent compensation – OGU	169,411	298,935	169,411	298,935
FGTS funds	673,067	349,244	673,067	349,244
Other funds and programs	721,342	596,584	721,342	596,584
Financial and development funds (2)	**2,013,919**	**657,454**	**2,013,919**	**657,454**
FAT	770,789	655,973	770,789	655,973
FINSOCIAL	-	1,481	-	1,481
PIS	12	-	12	-
FIIS	1,243,118	-	1,243,118	-
Lottery transactions	**235,372**	**2,805,009**	**1,990,428**	**4,290,267**
Total	**17,225,165**	**18,909,872**	**18,980,221**	**20,395,130**

(1) Includes the amount of R$ 911,306 (12/31/2025 - R$ 1,462,583) consisting of funds earmarked for the payment of the Novo Bolsa Família.
(2) The increase arises mainly from obligations involving financial and development funds, with funds from the Fundo Nacional de Investimento em Infraestrutura Social.

(c) Deferred revenue

Deferred revenue consists of the deferral balance of the transactions between CAIXA, its partner companies and its subsidiaries for the right to explore the over-the-counter market, the client base and use the of the brand. As of September 30, 2026, unearned revenue consists of the following partnerships:

- VISA, managed by Caixa Cartões, in the amount of R$ 364,000 (12/31/2025 - R$ 454,804) consisting of the initial bonus received under a 10year;
- CNP (Holding XS1), in the amount of R$ 5,390,000 (12/31/2025 - R$ 5,600,000), under the distribution agreement. The balance is recognized monthly for the term of the contract until 2045;
- Tokio Marine (XS3), in the amounting to R$ 1,083,000 (12/31/2025 – R$ 1,140,000); Icatu (XS4), amounting to R$ 130,500 (12/31/2025 – R$ 137,250); CNP (XS5), amounting to R$ 181,250 (12/31/2025 – R$ 190,625); and Tempo (XS6), amounting to R$ 21,375 (12/31/2025 – R$ 22,500), arising from distribution agreements entered into with Caixa Seguridade, whose balances are recognized in profit or loss over the 20-year contractual term;
- FISERV, in the amounting to R$ 116,000 (12/31/2025 – R$ 122,000), related to amounts received under the agreement entered into with Caixa Cartões Pré-Pagos to strengthen CAIXA's operations in the electronic-payment market. The balance is recognized in profit or loss over the 20-year contractual term; and
- VR BENEFÍCIOS and FLEETCOR ("VR-FLEETCOR"), in the amounting to R$ 303,333 (12/31/2025 – R$ 318,333), related to amounts received under the agreement entered into with Caixa Cartões Pré-Pagos to operate in the prepaid-payment segment, with a 20-year term.

Note 16 – Provisions

(a) Composition

Description	Parent Company		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Labor proceedings (b.2)	4,501,162	4,503,372	4,501,162	4,503,372
Civil (b.3)	3,138,755	3,363,335	3,156,314	3,378,083
Tax proceedings (b.4)	694,183	678,627	694,183	678,627
FGTS prepayment (c)	756,186	871,322	756,186	871,322
Other	1,028	8,773	1,028	8,773
Total	**9,091,314**	**9,425,429**	**9,108,873**	**9,440,177**

(b) Provisions for legal cases, tax and social security liabilities

CAIXA uses the following methodologies to calculate the probable amount of disbursement of legal claims:

I) Individualized methodology, in which the probable amount of the conviction is estimated (provisioned amount); this calculation starts from the economic repercussion of the claims made by the plaintiff and is weighted by the status of the proceeding and the prevailing case law in similar claims; such claims are classified as probable, possible or remote loss; mass claims in the execution phase are also provisioned using this methodology.

II) Mass methodology, a statistical methodology for calculating the probable amount of disbursement for 100% of the routine matters in the knowledge phase, which consists of the measurement of the probability and impact of an outcome unfavorable to the institution.

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

Parent Company							
Description	12/31/2025	Changes					09/30/2026
		New provisions	Adjustment for inflation	Additions to provisions	Reversed provisions	Write-offs for payment	
Labor (b.2)	**4,503,372**	**508,964**	**225,850**	**2,584,661**	**(811,375)**	**(2,510,310)**	**4,501,162**
Civil (b.3)	**3,363,335**	**326,021**	**75,583**	**1,705,660**	**(1,292,631)**	**(1,039,213)**	**3,138,755**
Sundry proceedings	1,476,866	241,825	38,256	952,164	(829,391)	(564,996)	1,314,724
Savings – economic plans	698,003	25,978	5,033	187,073	(212,206)	(132,583)	571,298
FGTS contingency	620,108	-	22,188	80,901	(73,438)	(79,766)	569,993
Housing	568,358	58,218	10,106	485,522	(177,596)	(261,868)	682,740
Tax (b.4)	**678,627**	**66,211**	**27,575**	**64,206**	**(99,977)**	**(42,459)**	**694,183**
ISSQN	417,462	10,292	19,575	19,450	(75,121)	(8,283)	383,375
INSS	5,664	5,240	850	531	(25)	(3,860)	8,400
IPTU	109,338	10,283	2,359	27,541	(15,768)	(8,441)	125,312
Other	146,163	40,396	4,791	16,684	(9,063)	(21,875)	177,096
Total	**8,545,334**	**901,196**	**329,008**	**4,354,527**	**(2,203,983)**	**(3,591,982)**	**8,334,100**

Consolidated							
Description	12/31/2025	Changes					09/30/2026
		New provisions	Adjustment for inflation	Additions to provisions	Reversed provisions	Write-offs for payment	
Labor (b.2)	**4,503,372**	**508,964**	**225,850**	**2,584,661**	**(811,375)**	**(2,510,310)**	**4,501,162**
Civil (b.3)	**3,378,083**	**334,897**	**75,583**	**1,705,660**	**(1,298,696)**	**(1,039,213)**	**3,156,314**
Sundry proceedings	1,491,614	250,701	38,256	952,164	(835,456)	(564,996)	1,332,283
Savings – economic plans	698,003	25,978	5,033	187,073	(212,206)	(132,583)	571,298
FGTS contingency	620,108	-	22,188	80,901	(73,438)	(79,766)	569,993
Housing	568,358	58,218	10,106	485,522	(177,596)	(261,868)	682,740
Tax (b.4)	**678,627**	**66,211**	**27,575**	**64,206**	**(99,977)**	**(42,459)**	**694,183**
ISSQN	417,462	10,292	19,575	19,450	(75,121)	(8,283)	383,375
INSS	5,664	5,240	850	531	(25)	(3,860)	8,400
IPTU	109,338	10,283	2,359	27,541	(15,768)	(8,441)	125,312
Other	146,163	40,396	4,791	16,684	(9,063)	(21,875)	177,096
Total	**8,560,082**	**910,072**	**329,008**	**4,354,527**	**(2,210,048)**	**(3,591,982)**	**8,351,659**

(b.2) Labor lawsuits

CAIXA is a defendant to lawsuits filed by employees, former employees of the Company itself or of service providers and trade unions, related to labor activities, job plans, collective bargaining agreements, indemnities, benefits, pensions, subsidiarity, among others.

As of September 30, 2026, there were 61,726 (12/31/2025 - 57,856) labor cases provided for, of which 33,662 (12/31/2025 - 27,704) were subject to the mass methodology and 28,064 (12/31/2025 - 30,152) were subject to the individualized methodology.

Aiming to reduce litigation and decrease the amounts spent on proceedings, CAIXA continues to execute its policy of judicial and extrajudicial conciliation, voluntarily complies with certain court decisions and analyzes the losses incurred, in order to mitigate new litigation of similar claims. As a result, the significant claims are not individually disclosed so as not to jeopardize the reaching of settlements.

(b.3) Civil lawsuits

CAIXA is a defendant in civil actions seeking damages/contracts related to its products, services and assistances. As of September 30, 2026, there were 376,956 (12/31/2025 - 346,516) provisioned civil proceedings, of which 330,787 (12/31/2025 - 308,744) were subject to the mass methodology and 46,169 (12/31/2025 - 37,772) were subject to the individualized methodology.

The claims relating to the inflation adjustments of the economic plans, arising from the restatement of savings-account balances, stand out. In 2017 a collective agreement was entered into between FEBRABAN, CONSIF and consumer-protection entities, homologated by the Federal Supreme Court (STF) and to which CAIXA adhered, with payments started in 2018. The agreement was successively extended and, on 05/23/2025, the STF declared the constitutionality of the economic plans, reaffirmed the validity of the collective agreement and determined its application to all the proceedings on inflation adjustments, in addition to extending, for a further 24 months as from 06/03/2025, the deadline for new adhesions. Although CAIXA observed the legislation in force at the time, the amount provisioned for these claims, considering the current case law of the STF, was R$ 571,298 at 09/30/2026 (12/31/2025 – 698,003).

The proceedings that seek reparation for damages involving the contingency of on-lending of FGTS resources are also significant. The amount provisioned, at 09/30/2026, for these proceedings is R$ 569,993 (12/31/2025 - R$ 620,108).

The indemnity claims for losses and damages refer to possible problems that occurred in banking customer service, in the provision of services or in the acquisition/maintenance of some product.

In 2026 CAIXA continues to implement its policy of judicial and extrajudicial conciliation, spontaneously complying with court decisions and analyzing losses incurred, in order to mitigate new litigation of similar causes. By 09/30/2026 it reached 45,542 (12/31/2025 – 66,233) procedural settlements (74% relating to indemnity claims and 26% relating to loan recoveries), reducing the amount that would be spent if the court conviction persisted and providing the customer with a quick solution to the problem.

(b.4) Tax lawsuits

CAIXA, as an institution that regularly fulfills the tax obligations that affect its activities, operations and services, is discussing in court the legitimacy of the collection parameters enforced by tax authorities of the various entities of the Federation, according to the specific characteristics of each case.

The provisions recognized under an assessment of probable risk based on the opinions of the legal advisors refer to claims on taxes and contributions. CAIXA regularly monitors the cycle of ongoing lawsuits which, in the medium and long term, may present developments favorable to the institution with the reversal of the respective provisions.

The tax assessments of the National Social Security Institute (INSS) for the collection of social-security contributions on payments to CAIXA employees stand out, in which the indemnity and non-remuneratory nature of certain amounts, such as meal allowance, APIP and premium leave, is discussed; such amounts, repositioned to 09/30/2026, correspond to a total of R$ 909,657 (12/31/2025 - R$ 1,287,975), for which the provision recognized based on the history of success and the case-law scenario, considered in a recent technical and legal analysis of the matter, is R$ 8,400 (12/31/2025 - R$ 5,664).

Regarding the ISSQN, CAIXA applies the guidelines of Federal Supplementary Law No. 116/2003 adapting its systems and procedures for the determination of the calculation basis and collection of the tax on services rendered.

Notwithstanding, the tax inspections of different municipalities of the federation assessed the institution under the allegation of failure to collect or underpayment, initiating a discussion based on a distinct interpretation of aspects such as materiality, applicable rates and place of levy of the tax, whose total amount, at 09/30/2026, corresponds to R$ 1,754,699 (12/31/2025 - R$ 1,764,775).

In view of the history of success and the case-law scenario, assessed in a technical and legal analysis of the matter, at the position of 09/30/2026 the amount of the provision recognized is R$ 383,375 (12/31/2025 - R$ 417,462).

Also as a highlight, CAIXA has been discussing the materiality of CSLL and IRPJ debts and fines arising from failure to approve the Electronic Request for Refund, Reimbursement or Reimbursement and Statement of Offset – PER/DCOMP, which, as of September 30, 2026, totaled R$ 27,401 (12/31/2025 - R$ 26,143), with respect to procedural issues. According to court rulings on each matter, the lawyers' analysis was for the constitution of the full provision of the amount.

(c) Provision for prepayments of real estate loans using FGTS funds

- Housing loans, granted with FGTS funds and contemplated with a subsidy for a reduction in the installment, remunerate the Financial Agent with total or partial payment of the subsidy by FGTS, according to the definition described in FGTS Resolution No. 702/2012 and its updates;
- These amounts are transferred to the CAIXA Financial Agent when the contract is signed, in order to cover the entire period of the transaction. Changes in the flow initially agreed on, such as early settlement, extraordinary amortization, extraordinary amortization with reduced term, transfer or reduction of the financing agreement's term require CAIXA to return to FGTS part of the remuneration received on a pro rata basis; and
- To cover this return of resources to the FGTS, the provision for the return of income in the event of prepayments is recognized. The provisioned amounts are determined based on the average flows of return of remuneration that occurred, and their respective impacts on the balance of remuneration amounts of CAIXA Financial Agent.

(d) Contingent liabilities classified as possible losses

(d.1) Tax claims

CAIXA monitors tax, administrative and judicial proceedings to which it is a defendant or plaintiff and, supported by the opinions of its legal units, classified as possible risk of loss proceedings totaling R$ 18,161,486 (12/31/2025 - R$ 10,833,974) as of September 30, 2026, among which the following demands stand out due to the amounts under dispute:

a) PIS/PASEP assessment, in the historical amount of R$ 4,053,509 based on an insufficiency in the collection relating to the period from January 1991 to December 1995 at the time of the validity of Decree-Laws No. 2,445/1988 and No. 2,449/1988 which changed the methodology of calculation of the contribution, and an alleged undue offset of overpayments made in the period from January 1992 to May 1993. To file the claim, an escrow deposit of that amount was made on 12/30/2010, which, restated by the SELIC, in accordance with Law No. 9,703/1998 totals R$ 10,123,641 at 09/30/2026 (12/31/2025 – R$ 9,710,993). On 04/08/2019, the Judge of the 9th Federal Court of the Judiciary Section of Brasília/DF ruled the claim filed by CAIXA to be founded, declaring the extinction of the tax credit in question, in view of the proof of the sufficiency of the collections made at the time. On 06/10/2019, the Federal Government filed an appeal seeking the reversal of the referred judgment by the Federal Regional Court of the 1st Region; the appeal was distributed by drawing lots on 05/04/2023 to the 8th Panel of that Court, and has been awaiting judgment since then;

b) Cofins assessments arising from a restrictive interpretation of the scope of the exemption from federal taxes established by article 28 of Law No. 8,036/90. The federal tax authorities recognized the exemption from federal taxes on acts performed and transactions carried out by the operating agent and the financial agent of the FGTS and by the administrator of FI-FGTS, comprising taxes whose taxable events are determined based on the concepts of revenue and profit; however, they noted that the exemption would not cover taxes instituted after the publication of Law No. 8,036/1990. The dispute remains in relation to Cofins, totaling R$ 7,419,096 as of 09/30/2026; and

c) ICMS assessment (Treasury of the State of São Paulo), at 09/30/2026, in the total amount of R$ 367,707 (12/31/2025 - R$ 357,475), regarding which the requirement of the tax is discussed in view of the non-withholding and collection at source on services classified by the inspection under the concept of "communication" for fiscal and tax purposes, and also the determination of passive subjection by tax liability through an agreement of the National Council of Fiscal Policy (CONFAZ).

The other contingencies with indications of possible loss have the following balance, as of 09/30/2026:

(a) Federal investments total R$ 16,278 (12/31/2025 - R$ 10,598); and

(b) Regional correspond to R$ 234,763 (12/31/2025 - R$ 424,582).

The matters related to the contingent proceedings under discussion are monitored from the prospect of a possible sedimentation or change in the jurisprudential scenario, allowing the maintenance of the related risk classifications because of CAIXA's continuous evaluation.

(e) Breakdown of deposits that secure funds

The balances of court deposits accrued for probable, possible and/or remote passive lawsuits:

Parent Company/Consolidated		
Description	**09/30/2026**	**12/31/2025**
Tax deposits	15,792,688	15,145,028
Labor deposits	6,894,463	6,377,163
Civil deposits	1,026,179	946,597
Total (Note 8.5)	**23,713,330**	**22,468,788**

Note 17 – Loan commitments, credits to be released and financial guarantees provided

Parent Company												
09/30/2026												
Description	Stage 1			Stage 2			Stage 3			Total		
	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure
Loan commitments and credits to be released	**212,397,769**	**(660,757)**	**211,737,012**	**1,443,246**	**(128,377)**	**1,314,869**	**1,310,432**	**(594,985)**	**715,447**	**215,151,447**	**(1,384,119)**	**213,767,328**
Financial guarantees provided	**46,685,971**	**(414,052)**	**46,271,919**	**1,782,322**	**(463,188)**	**1,319,134**	**488,939**	**(440,782)**	**48,157**	**48,957,232**	**(1,318,022)**	**47,639,210**
On-lendings - entities	30,860,531	(26,552)	30,833,979	-	-	-	-	-	-	30,860,531	(26,552)	30,833,979
FIES	47,114	(1,037)	46,077	5,567	(837)	4,730	10,649	(5,223)	5,426	63,330	(7,097)	56,233
Surety	-	-	-	-	-	-	31,648	(22,214)	9,434	31,648	(22,214)	9,434
Credit card	15,778,326	(386,463)	15,391,863	1,776,755	(462,351)	1,314,404	446,642	(413,345)	33,297	18,001,723	(1,262,159)	16,739,564
Total	**259,083,740**	**(1,074,809)**	**258,008,931**	**3,225,568**	**(591,565)**	**2,634,003**	**1,799,371**	**(1,035,767)**	**763,604**	**264,108,679**	**(2,702,141)**	**261,406,538**

Parent Company												
12/31/2025												
Description	Stage 1			Stage 2			Stage 3			Total		
	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure
Loan commitments and credits to be released	**164,518,511**	**(734,746)**	**163,783,765**	**832,399**	**(281,405)**	**550,994**	**758,732**	**(696,582)**	**62,150**	**166,109,642**	**(1,712,733)**	**164,396,909**
Financial guarantees provided	**47,053,970**	**(399,343)**	**46,654,627**	**1,704,592**	**(470,109)**	**1,234,483**	**531,572**	**(483,158)**	**48,414**	**49,290,134**	**(1,352,610)**	**47,937,524**
On-lendings - entities	31,795,702	(67)	31,795,635	-	-	-	19,931	(19,931)	-	31,815,633	(19,998)	31,795,635
FIES	59,677	(1,349)	58,328	6,715	(1,063)	5,652	22,415	(16,119)	6,296	88,807	(18,531)	70,276
Surety	-	-	-	-	-	-	18,538	(12,167)	6,371	18,538	(12,167)	6,371
Credit card	15,198,591	(397,927)	14,800,664	1,697,877	(469,046)	1,228,831	470,688	(434,941)	35,747	17,367,156	(1,301,914)	16,065,242
Total	**211,572,481**	**(1,134,089)**	**210,438,392**	**2,536,991**	**(751,514)**	**1,785,477**	**1,290,304**	**(1,179,740)**	**110,564**	**215,399,776**	**(3,065,343)**	**212,334,433**

Consolidated												
09/30/2026												
Description	Stage 1			Stage 2			Stage 3			Total		
	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses (1)	Net loss exposure
Loan commitments and credits to be released	**212,397,769**	**(660,757)**	**211,737,012**	**1,443,246**	**(128,377)**	**1,314,869**	**1,310,432**	**(594,985)**	**715,447**	**215,151,447**	**(1,384,119)**	**213,767,328**
Financial guarantees provided	**30,907,645**	**(27,589)**	**30,880,056**	**5,567**	**(837)**	**4,730**	**42,297**	**(27,437)**	**14,860**	**30,955,509**	**(55,863)**	**30,899,646**
On-lendings - entities	30,860,531	(26,552)	30,833,979	-	-	-	-	-	-	30,860,531	(26,552)	30,833,979
FIES	47,114	(1,037)	46,077	5,567	(837)	4,730	10,649	(5,223)	5,426	63,330	(7,097)	56,233
Surety	-	-	-	-	-	-	31,648	(22,214)	9,434	31,648	(22,214)	9,434
Total	**243,305,414**	**(688,346)**	**242,617,068**	**1,448,813**	**(129,214)**	**1,319,599**	**1,352,729**	**(622,422)**	**730,307**	**246,106,956**	**(1,439,982)**	**244,666,974**

(1) The decrease in the allowance for expected losses on loan commitments and credits to be released arises from an improvement in the parameters for calculating the allowance for limits in February 2026 and occurred for all the limits of revolving credit products.

Consolidated												
12/31/2025												
Description	Stage 1			Stage 2			Stage 3			Total		
	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure
Loan commitments and credits to be released	**164,518,511**	**(734,746)**	**163,783,765**	**832,399**	**(281,405)**	**550,994**	**758,732**	**(696,582)**	**62,150**	**166,109,642**	**(1,712,733)**	**164,396,909**
Financial guarantees provided	**31,855,379**	**(1,416)**	**31,853,963**	**6,715**	**(1,063)**	**5,652**	**60,884**	**(48,217)**	**12,667**	**31,922,978**	**(50,696)**	**31,872,282**
On-lendings - entities	31,795,702	(67)	31,795,635	-	-	-	19,931	(19,931)	-	31,815,633	(19,998)	31,795,635
FIES	59,677	(1,349)	58,328	6,715	(1,063)	5,652	22,415	(16,119)	6,296	88,807	(18,531)	70,276
Surety	-	-	-	-	-	-	18,538	(12,167)	6,371	18,538	(12,167)	6,371
Total	**196,373,890**	**(736,162)**	**195,637,728**	**839,114**	**(282,468)**	**556,646**	**819,616**	**(744,799)**	**74,817**	**198,032,620**	**(1,763,429)**	**196,269,191**

Note 18 – Actuarial liabilities

Actuarial valuations are performed semiannually; therefore, the notes on Actuarial Liabilities prepared for the six-month periods ended June 30 and December 31, containing complete information, are available at: https://ri.caixa.gov.br/informacoes-financeiras/central-de-resultados/ .

Note 19 – Other liabilities

Description	Parent Company		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Payables for funds to be released	12,107,980	12,489,194	12,107,980	12,489,194
Sundry creditors - domestic	8,077,229	7,852,664	8,825,765	8,434,813
Provision for payments to be made	5,605,041	4,176,981	5,852,280	4,556,064
Interbank and interbranch relations (1)	1,968,819	1,163,514	19,583,028	18,591,772
Social charges and liabilities established by the Entity's by-laws	1,587,311	1,749,642	1,801,575	1,959,642
Collected taxes and other	1,170,841	350,124	1,170,841	350,124
Obligations for Official Agreements - INSS	681,306	548,388	681,306	548,388
Obligations from payment services	481,119	497,968	481,119	497,968
Payables to related companies	143,550	264,228	141,080	308,626
Others	209,314	217,355	209,314	217,359
Total	**32,032,510**	**29,310,058**	**50,854,288**	**47,953,950**

(1) The variation between Parent Company and Consolidated arises from the temporary settlement flows of the conglomerate's card operations.

Note 20 – Equity

(a) Reconciliation of Equity – Company x Consolidated

Description	09/30/2026	12/31/2025
Equity – Company	**121,535,107**	**111,795,824**
IHCD – Eligible for capital (1)	35,134,106	35,101,258
Non-controlling interests	2,858,164	2,775,290
Equity – Consolidated	**159,527,377**	**149,672,372**

(1) Consists of authorized principal (IHCD) and its adjustment for inflation, which are reclassified to equity (Note 15.3 (d)).

In the parent company financial statements, the hybrid capital and debt instruments eligible to be part of core capital are recorded in liabilities and finance charges recognized as operating expenses, while in the consolidated financial statements they are reclassified to equity, based on the understanding and guidelines of the Central Bank of Brazil, with the purpose of improving the quality of these consolidated financial statements.

(b) Profit reserves

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

Lottery reserves are constituted by the result of the administration of federal lotteries that are incumbent on CAIXA as the executor of these public services for incorporation into its net assets.

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

Parent Company/Consolidated		
Description	**09/30/2026**	**12/31/2025**
Revaluation reserves	**188,313**	**194,005**
Profit reserves	**7,565,371**	**14,865,371**
Legal reserve	7,517,544	7,517,544
Statutory reserve – lotteries (1)	-	1,386,823
Statutory reserve – operating margin	47,827	5,961,004

(1) Variation resulting from a transfer for a capital increase amounting to R$ 7,300,000, as established at the Extraordinary General Meeting held on 04/24/2026.

(c) Dividends and interest on equity capital

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

The distribution of the year's profit is approved by the Annual Meeting, after a decision by the Board of Directors, at the proposal of the Board of Directors and in compliance with the position of the Fiscal Council, taking into consideration legal provisions and the conditions of CAIXA's Bylaws.

For the calculation of the dividend liability, interest on equity capital is computed, calculated using the yield of the TJLP for the period on adjusted equity, limited to 50% of the net income for the period.

On 05/14/2026, CAIXA paid the National Treasury Secretariat interest on equity and dividends for 2025 totaling R$ 581,954.

Note 21 – Interest and similar income and expense

(a) Interest Income

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	Accumulated through September	Accumulated through September	Accumulated through September	Accumulated through September
At fair value through profit or loss	**15,462,115**	**12,861,789**	**15,922,755**	**13,088,358**
Securities	15,462,115	12,861,789	15,922,576	13,088,318
Other financial assets	-	-	179	40
At fair value through other comprehensive income	**52,944,555**	**45,086,567**	**52,858,420**	**44,971,714**
Interbank investments	23,562,381	23,316,073	23,562,381	23,316,073
Securities	29,382,174	21,770,494	29,296,039	21,655,641
At amortized cost	**133,605,264**	**121,529,737**	**133,722,555**	**121,643,650**
Securities	**284,645**	**219,710**	**284,645**	**219,710**
Credit portfolio (1)	**122,478,348**	**110,218,002**	**122,595,639**	**110,331,915**
Real-estate financing agreements	69,704,597	60,194,171	69,704,597	60,194,171
Loans, discounted securities and financing	38,217,375	36,096,870	38,334,666	36,210,783
Infrastructure and development financing	9,887,149	8,996,589	9,887,149	8,996,589
Rural and agro-industrial financing agreements	4,652,748	5,001,909	4,652,748	5,001,909
Income from other receivables	16,479	(71,537)	16,479	(71,537)
Interbank investments	**284,925**	**399,827**	**284,925**	**399,827**
Income from interbank deposits	284,925	399,827	284,925	399,827
Central Bank deposits	**9,168,728**	**9,260,736**	**9,168,728**	**9,260,736**
Liabilities on time funds	4,400,008	4,519,544	4,400,008	4,519,544
Savings-account deposits	3,563,231	3,686,096	3,563,231	3,686,096
Voluntary deposits	1,205,489	1,055,096	1,205,489	1,055,096
Other financial assets	**1,388,618**	**1,431,462**	**1,388,618**	**1,431,462**
Gain (loss) on other financial assets	1,388,618	1,431,462	1,388,618	1,431,462
Total	**202,011,934**	**179,478,093**	**202,503,730**	**179,703,722**

(1) Includes recovery of losses in the amount of R$ 3,349,061 (accumulated through September 2025 - R$ 4,485,560).

(b) Interest Expenses

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	Accumulated through September	Accumulated through September	Accumulated through September	Accumulated through September
At amortized cost	**(147,312,465)**	**(131,512,213)**	**(146,062,695)**	**(129,987,830)**
Customer resources	**(58,846,344)**	**(53,440,381)**	**(58,846,344)**	**(53,440,381)**
Savings-account deposits	(22,585,726)	(21,538,342)	(22,585,726)	(21,538,342)
Time deposits CDB/RDB	(22,106,160)	(18,440,983)	(22,106,160)	(18,440,983)
Court deposits	(8,629,268)	(7,859,125)	(8,629,268)	(7,859,125)
Special deposits and funds and programs	(4,670,995)	(4,838,010)	(4,670,995)	(4,838,010)
Other funding	(854,195)	(763,921)	(854,195)	(763,921)
Funds from financial and other institutions	**(56,273,733)**	**(51,840,613)**	**(56,166,459)**	**(51,730,025)**
Borrowings and on-lending	(32,542,367)	(27,759,000)	(32,542,367)	(27,722,295)
Money market funding	(23,393,005)	(23,922,177)	(23,285,731)	(23,848,294)
Interbank deposits	(338,361)	(159,436)	(338,361)	(159,436)
Funds from securities issues	**(32,192,388)**	**(26,231,219)**	**(31,049,892)**	**(24,817,424)**
Funds from issuance of bills and foreign issuance funds	(31,002,368)	(24,196,701)	(31,002,368)	(24,196,701)
Debt instruments eligible to capital	(1,190,020)	(2,034,518)	(47,524)	(620,723)
Total	**(147,312,465)**	**(131,512,213)**	**(146,062,695)**	**(129,987,830)**
Net interest income	**54,699,469**	**47,965,880**	**56,441,035**	**49,715,892**

Note 22 – Gains and losses on the fair value of financial instruments

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	Accumulated through September	Accumulated through September	Accumulated through September	Accumulated through September
At fair value through profit or loss	**(84,493)**	**2,216,506**	**(100,716)**	**2,216,110**
Domestic federal government bonds	(58,231)	2,374,718	(74,454)	2,374,322
Private securities of financial institutions	(1,172)	2,612	(1,172)	2,612
Private securities of non-financial entities	(56,749)	30,933	(56,749)	30,933
Investment fund shares	11,475	2,848	11,475	2,848
Shares	(58,236)	1,552	(58,236)	1,552
Other financial assets (Royalties)	78,420	(196,157)	78,420	(196,157)
Total	**(84,493)**	**2,216,506**	**(100,716)**	**2,216,110**

Note 23 – Gains and losses on the trading of financial instruments

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	Accumulated through September	Accumulated through September	Accumulated through September	Accumulated through September
At fair value through profit or loss	**(1,113,593)**	**(419,164)**	**(1,113,979)**	**(419,801)**
Domestic federal government bonds	(1,077,924)	(419,164)	(1,078,310)	(419,801)
Private securities of non-financial entities	(1,305)	-	(1,305)	-
Shares	(34,364)	-	(34,364)	-
At fair value through other comprehensive income	**300,975**	**221,545**	**300,975**	**221,545**
Domestic federal government bonds	297,963	221,621	297,963	221,621
Private securities of non-financial entities	3,012	(76)	3,012	(76)
At amortized cost	**(7)**	**-**	**(7)**	**-**
Real estate financing agreements (Assignment)	(7)	-	(7)	-
Total	**(812,625)**	**(197,619)**	**(813,011)**	**(198,256)**

Note 24 – Service and banking fee income

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	Accumulated through September	Accumulated through September	Accumulated through September	Accumulated through September
Government Services	**7,169,600**	**7,000,860**	**9,020,340**	**7,524,973**
Management and promotion of entities and programs	**5,381,272**	**5,418,820**	**7,232,012**	**5,942,933**
FGTS	2,874,221	2,551,628	2,874,221	2,551,628
Sanitation program	406,684	332,783	406,684	332,783
Lotteries	394,250	1,559,917	2,244,990	2,084,030
Minha Casa Minha Vida	391,921	155,849	391,921	155,849
FIES	334,338	323,878	334,338	323,878
Other entities and programs (1)	979,858	494,765	979,858	494,765
Transfer of benefits	**1,410,171**	**1,236,004**	**1,410,171**	**1,236,004**
Guarantees provided - operating agent	**378,157**	**346,036**	**378,157**	**346,036**
Current account and banking fees	**2,815,263**	**3,231,317**	**2,815,063**	**3,231,155**
Lending operations	**1,739,158**	**1,656,942**	**1,739,158**	**1,656,942**
Partnership and collection services	**1,381,739**	**1,460,371**	**1,381,739**	**1,460,371**
Insurance	**729,823**	**590,351**	**2,113,806**	**1,942,191**
Investment funds	**417,722**	**378,154**	**2,111,909**	**1,793,263**
Debit and credit cards	**95,272**	**798,583**	**2,746,411**	**2,454,211**
Other	**473,630**	**340,425**	**412,392**	**265,619**
Total	**14,822,207**	**15,457,003**	**22,340,818**	**20,328,725**

(1) The balance includes R$ 688,172 (accumulated through September 2025: R$ 251,628), relating to income from FCVS administration fees.

Note 25 – Personnel expenses

(a) Employee compensation

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	Accumulated through September	Accumulated through September	Accumulated through September	Accumulated through September
Wages	**(14,032,737)**	**(13,127,799)**	**(14,239,975)**	**(13,289,150)**
Benefits	**(3,438,594)**	**(3,024,285)**	**(3,523,582)**	**(3,102,598)**
Compensation payable to terminated employees	**(239,335)**	**(289,854)**	**(239,335)**	**(289,854)**
Other	**(96,710)**	**(84,091)**	**(116,702)**	**(100,644)**
Social charges	**(5,877,688)**	**(5,525,429)**	**(5,971,736)**	**(5,599,604)**
Social security	(3,270,196)	(3,111,259)	(3,323,005)	(3,153,007)
FGTS	(1,087,463)	(1,058,069)	(1,104,697)	(1,046,420)
Supplemental retirement benefit plan	(1,178,452)	(1,032,830)	(1,197,284)	(1,073,531)
Other charges	(341,577)	(323,271)	(346,750)	(326,646)
Total	**(23,685,064)**	**(22,051,458)**	**(24,091,330)**	**(22,381,850)**

(b) Average compensation (in reais)

Description (1)	Parent Company	
	2026	2025
	Accumulated through September	Accumulated through September
Highest salary	78,083	78,083
Average salary	15,287	15,287
Lowest salary	4,012	4,012
Benefits	4,542	4,460

(1) In the year-to-date period in 2026, 407 employees were hired (year-to-date through September 2025 – 931 employees).

Note 26 – Other administrative expenses

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	Accumulated through September	Accumulated through September	Accumulated through September	Accumulated through September
Data processing	(1,653,481)	(1,768,434)	(1,670,500)	(1,786,470)
Amortization / Impairment	(1,343,165)	(1,009,910)	(1,347,665)	(1,014,414)
Depreciation / Impairment	(1,173,262)	(775,148)	(1,174,883)	(775,738)
Maintenance and conservation of assets	(921,579)	(954,502)	(921,688)	(954,514)
Third-party services	(901,411)	(866,086)	(901,411)	(866,099)
Rentals	(833,974)	(1,211,395)	(833,974)	(1,213,258)
Surveillance and security services	(778,973)	(759,071)	(778,973)	(759,071)
Specialized services	(778,069)	(687,139)	(839,480)	(736,060)
Transportation services	(605,199)	(561,404)	(605,199)	(561,404)
Water and electricity	(374,934)	(392,741)	(374,934)	(392,741)
Financial system services	(351,262)	(356,422)	(354,592)	(357,386)
Communications	(278,132)	(366,056)	(278,156)	(366,077)
Advertising and publicity	(210,085)	(205,332)	(213,899)	(211,790)
Promotions and public relations	(177,906)	(181,913)	(177,925)	(181,951)
Travel expenses	(59,776)	(49,212)	(60,570)	(49,268)
Others	(339,330)	(288,442)	(348,382)	(299,430)
Total	**(10,780,538)**	**(10,433,207)**	**(10,882,231)**	**(10,525,671)**

Note 27 – Tax expenses

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	Accumulated through September	Accumulated through September	Accumulated through September	Accumulated through September
COFINS	(2,262,989)	(2,112,269)	(2,794,625)	(2,488,978)
ISS	(535,952)	(493,056)	(771,164)	(670,394)
PIS/PASEP (Contribution for Social Integration Program)	(367,866)	(347,243)	(478,349)	(425,288)
IPTU (Property Tax)	(97,237)	(92,038)	(97,237)	(92,038)
Others	(38,481)	(44,752)	(93,727)	(70,681)
Total	**(3,302,525)**	**(3,089,358)**	**(4,235,102)**	**(3,747,379)**

Note 28 – Other operating income

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	Accumulated through September	Accumulated through September	Accumulated through September	Accumulated through September
Exchange variation (1)	7,428,643	1,938,303	7,428,643	1,938,303
Expense recovery	1,661,112	1,752,075	1,519,099	1,664,659
Commissions and fees – FGTS financial agent	1,595,486	1,769,661	1,595,486	1,769,661
Monetary restatement on various operations	1,312,155	1,345,530	1,286,976	1,332,175
Right of use – Rede CAIXA	306,685	304,063	306,685	304,063
Recovery of operating losses	130,137	188,218	150,320	188,253
Credit card	118	61,988	84,117	158,911
Extraordinary actuarial assessment (2)	-	900,784	-	900,784
Gains on the disposal of investments (3)	-	841,114	-	841,114
Others	423,074	346,227	549,295	659,573
Total	**12,857,410**	**9,447,963**	**12,920,621**	**9,757,496**

(1) Income arising from exchange-variation adjustments of assets and liabilities.
(2) In March 2025, an extraordinary actuarial valuation was carried out, due to the regulatory amendments to the REG/REPLAN Plan that occurred in February 2025, which resulted in a reversal of expense relating to past service cost, in the amount of R$ 900,784.
(3) Income arising from the disposal of the interest in Caixa Seguridade carried out in a secondary public offering of shares.

Note 29 – Other operating expenses

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	Accumulated through September	Accumulated through September	Accumulated through September	Accumulated through September
Foreign exchange gain (loss) (1)	(7,208,970)	(1,593,887)	(7,208,970)	(1,594,966)
Monetary restatement on funds and programs and various operations (2)	(2,670,539)	(1,136,092)	(2,671,816)	(1,137,066)
Lotteries & Business Partners	(2,118,635)	(2,245,698)	(2,118,635)	(2,245,698)
Post-employment benefit	(1,390,975)	(1,419,742)	(1,390,975)	(1,419,742)
Real-estate financing agreements	(1,276,995)	(856,728)	(1,276,995)	(856,728)
Discounts granted	(1,231,072)	(517,222)	(1,369,971)	(565,037)
Foreclosed/auctioned properties	(962,803)	(942,586)	(962,803)	(942,586)
Operational-risk losses	(913,404)	(1,659,006)	(1,029,318)	(1,896,344)
Business leverage	(817,821)	(721,829)	(817,821)	(721,829)
Obligations with funds and programs	(755,126)	(728,962)	(755,126)	(923,002)
Automated services	(548,817)	(452,718)	(548,817)	(452,718)
Lease liability (3)	(385,326)	(64,274)	(386,423)	(64,711)
Lotteries	(223,746)	(183,052)	(281,094)	(237,796)
Goodwill from acquisition of commercial portfolios	(220,682)	(238,348)	(220,682)	(238,348)
Debit and credit card	(127,371)	(585,420)	(1,825,017)	(1,277,169)
Others	(1,214,158)	(1,095,411)	(1,254,865)	(927,165)
Total	**(22,066,440)**	**(14,440,975)**	**(24,119,328)**	**(15,500,905)**

(1) Expenses arising from exchange variation of assets and liabilities.
(2) Includes the amount of (R$ 2,267,973) (year-to-date through September 2025 – (R$ 797,261)) related to monetary restatement and interest on FCVS and monetary restatement of the funds available for payment of social benefits.
(3) Lease agreements entered into as from 2025 began to be recognized under Lease liabilities upon adoption of Resolution No. 4,975/2021.

Note 30 – Recognition and reversal of provisions

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	Accumulated through September	Accumulated through September	Accumulated through September	Accumulated through September
Legal Contingencies	**(3,387,588)**	**(3,733,256)**	**(3,387,588)**	**(3,733,256)**
Labor	(2,510,423)	(2,475,817)	(2,510,423)	(2,475,817)
Civil	(819,182)	(1,174,438)	(819,182)	(1,174,438)
Tax	(57,983)	(83,001)	(57,983)	(83,001)
Fundo de Compensação de Variações Salariais – FCVS	**(29,228)**	**93,528**	**(29,228)**	**93,528**
Prepayment – FGTS	**116,166**	**954,669**	**116,166**	**954,669**
Performance Fee of the acquired portfolios	**31,033**	**(62,531)**	**31,033**	**(62,531)**
Others	**(86,944)**	**(143,164)**	**258,710**	**(140,197)**
Total	**(3,356,561)**	**(2,890,754)**	**(3,010,907)**	**(2,887,787)**

Note 31 – Non-operating profit (loss)

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	Accumulated through September	Accumulated through September	Accumulated through September	Accumulated through September
Result on the disposal and write-off of investments and non-financial assets held for sale	279,594	466,173	279,594	466,173
Recognition/reversal of provisions	(77,093)	(34,928)	(77,093)	(34,928)
Capital gains and losses	(26,310)	(26,139)	(26,310)	(26,139)
Others (1)	(372,553)	(545,829)	(372,553)	(545,829)
Total	**(196,362)**	**(140,723)**	**(196,362)**	**(140,723)**

(1) Includes expenses relating to the maintenance, valuation or termination of assets held for sale (AHS), in the amount of (R$ 424,902) (accumulated through September of 2025 – (R$ 614,344)).

Note 32 – Related parties

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

CAIXA's Code of Conduct for Employees and Management prohibits its employees and managers from establishing business or professional relationships, directly or through third parties, with their controlling shareholders and companies belonging to the same economic group.

Under prevailing legislation, as far as CAIXA as a state-owned company and its related parties are allowed to carry out transactions under the same conditions as those presented to the market, particularly with respect to limits, interest rates, grace periods, deadlines, collateral, as well as risk assessment criteria for recognizing impairment loss and write-offs as loss. There are no additional or special benefits when compared with the transactions carried out with other clients of the same profile in the company.

(a) Parent Company

The balances with the parent are represented by the transactions with the Federal Government, its respective ministries, autonomous agencies, government secretariats and other bodies.

(b) Subsidiaries

In line with its strategy, CAIXA conducts business through its subsidiaries Caixa Seguridade, Caixa Cartões, Caixa Loterias and Caixa Asset.

(c) Joint Ventures

The entities in which CAIXA holds indirect interest through subsidiaries Caixa Seguridade and Caixa Cartões are jointly controlled.

(d) Associates

CAIXA's direct associates are Núclea, TecBan and Quod, as well as the pre-operating companies Caixa Imóveis and Negócios Digitais.

Through Caixa Seguridade, CNP Seguros Holding Brasil S.A. is also an associate, incorporated to hold ownership interests in the companies of the CNP Seguros Group, as is Holding XS1, which has XS2 Vida e Previdência S.A. and Caixa Vida e Previdência S.A. as wholly-owned subsidiaries.

CAIXA has several transactions with Caixa Seguridade, including its investees.

(e) Key management personnel

Consists of the members of the Executive Board, the Board of Directors, the Fiscal Council and the other statutory bodies of CAIXA and Subsidiaries.

(f) Other entities

This item consists of transactions with state-owned and mixed-capital companies controlled by the federal government, such as Petrobrás, Banco do Brasil, BNDES, Banco do Nordeste, Correios and Emgea, among others, in addition to the investment funds and government funds operated and/or managed by CAIXA, such as FGTS, FAR, FCVS, FIES.

Funcef, the entity that manages the post-employment benefit plan of CAIXA's employees, maintains with CAIXA banking-service and property-lease contracts for properties owned by that entity.

Description	Parent Company											
	09/30/2026						12/31/2025 (1)					
	Parent Company	Subsidiaries	Joint Ventures	Associates	Key management personnel	Others entities	Parent Company	Subsidiaries	Joint Ventures	Associates	Key management personnel	Others entities
Assets	**496,622,071**	**2,296,987**	**220,415**	**1,559,908**	**44,931**	**48,785,906**	**427,722,418**	**2,697,541**	**760,031**	**1,840,601**	**34,685**	**32,848,479**
Cash and cash equivalents	-	-	-	1,474,699	-	-	-	-	-	1,838,408	-	-
Interbank investments	220,820,043	-	-	-	-	-	139,411,682	-	-	-	-	-
Securities	274,797,639	1,455,017	-	-	-	2,879	287,354,761	1,391,087	-	-	-	4,775
Income receivable	717,494	840,320	58,076	85,209	-	505,245	638,719	1,270,901	85,788	2,193	-	288,863
Loan transactions	-	-	-	-	40,801	21,814,798	-	-	-	-	31,165	9,815,311
Expected losses on loan operations	-	-	-	-	(463)	(338,021)	-	-	-	-	(410)	(396,159)
Other financial assets	286,897	1,650	162,340	-	4,641	35,705,048	317,261	35,553	674,245	-	3,974	32,010,573
Expected losses on other financial assets	(2)	-	(1)	-	(48)	(8,904,043)	(5)	-	(2)	-	(44)	(8,874,884)
Liabilities	**113,147,640**	**283,044**	**38,047**	**583**	**50,923**	**883,533,818**	**148,253,065**	**621,781**	**79,914**	**555**	**53,523**	**742,418,716**
Customer resources	8,547,570	136,493	20,290	583	50,923	29,352,515	3,162,790	457	60,113	555	53,523	31,104,150
Funds from financial and other institutions	2,768,834	138,961	-	-	-	814,628,818	2,191,055	584,139	-	-	-	701,320,446
Funds for specific obligations	101,469,444	7,590	-	-	-	37,188,929	142,675,615	37,185	-	-	-	7,823,047
Sundry obligations	152,704	-	17,757	-	-	2,193,851	136,805	-	19,801	-	-	1,983,739
Other financial liabilities	209,088	-	-	-	-	169,705	86,800	-	-	-	-	187,334
Collateral	**-**	**-**	**-**	**-**	**67,793**	**74,421,612**	**-**	**-**	**-**	**-**	**58,306**	**61,760,488**
Received	-	-	-	-	67,793	25,496,027	-	-	-	-	58,306	12,498,568
Provided	-	-	-	-	-	48,925,585	-	-	-	-	-	49,261,920

(1) Comparative balances reprocessed in Securities (R$ 287,354,761), Other financial assets (R$ 32,010,573), Funds from financial and other institutions (R$ 701,320,446) and Funds for specific obligations (R$ 142,675,615 and R$ 7,823,047).

Description	Consolidated									
	09/30/2026					12/31/2025 (1)				
	Parent Company	Joint Ventures	Associates	Key management personnel	Others entities	Parent Company	Joint Ventures	Associates	Key management personnel	Others entities
Assets	**499,856,924**	**220,415**	**1,564,810**	**44,931**	**48,911,591**	**430,863,434**	**760,031**	**1,840,623**	**34,685**	**32,958,065**
Cash and cash equivalents	-	-	1,474,699	-	-	-	-	1,838,408	-	-
Interbank investments	220,820,043	-	-	-	-	139,411,682	-	-	-	-
Securities	278,032,492	-	-	-	18,354	290,495,777	-	-	-	10,126
Income receivable	717,494	58,076	90,111	-	615,455	638,719	85,788	2,215	-	393,098
Loan transactions	-	-	-	40,801	21,814,798	-	-	-	31,165	9,815,311
Expected losses on loan operations	-	-	-	(463)	(338,021)	-	-	-	(410)	(396,159)
Other financial assets	286,897	162,340	-	4,641	35,705,048	317,261	674,245	-	3,974	32,010,573
Expected losses on other financial assets	(2)	(1)	-	(48)	(8,904,043)	(5)	(2)	-	(44)	(8,874,884)
Liabilities	**113,147,640**	**38,047**	**583**	**51,525**	**883,533,818**	**148,253,065**	**79,914**	**555**	**53,523**	**742,418,716**
Customer resources	8,547,570	20,290	583	50,923	29,352,515	3,162,790	60,113	555	53,523	31,104,150
Funds from financial and other institutions	2,768,834	-	-	-	814,628,818	2,191,055	-	-	-	701,320,446
Funds for specific obligations	101,469,444	-	-	-	37,188,929	142,675,615	-	-	-	7,823,047
Sundry obligations	152,704	17,757	-	602	2,193,851	136,805	19,801	-	-	1,983,739
Other financial liabilities	209,088	-	-	-	169,705	86,800	-	-	-	187,334
Collateral	**-**	**-**	**-**	**67,793**	**74,421,612**	**-**	**-**	**-**	**58,306**	**61,760,488**
Received	-	-	-	67,793	25,496,027	-	-	-	58,306	12,498,568
Provided	-	-	-	-	48,925,585	-	-	-	-	49,261,920

(1) Comparative balances reprocessed in Securities (R$ 290,495,777), Other financial assets (R$ 32,010,573), Funds from financial and other institutions (R$ 701,320,446) and Funds for specific obligations (R$ 142,675,615 and R$ 7,823,047).

Description	Parent Company									
	2026					2025				
	Accumulated through September					Accumulated through September				
	Parent Company	Subsidiaries	Joint Ventures	Associates	Others entities	Parent Company	Subsidiaries	Joint Ventures	Associates	Others entities
Income	**3,185,186**	**14,258**	**29,282**	**56,219**	**80,698,823**	**6,715,784**	**636,056**	**12**	**868,734**	**73,886,376**
Income from services rendered	1,526,115	-	-	53,568	5,462,733	4,747,235	-	6	797,005	5,739,737
Income from loan	202,541	-	-	-	68,800,515	-	619,167	-	-	60,468,779
Income from securities	680,957	-	-	-	-	1,198,727	6,927	-	-	356,034
Other operating income	775,573	14,258	29,282	2,651	6,435,575	769,822	9,962	6	70,079	7,321,826
Other financial income	-	-	-	-	-	-	-	-	1,650	-
Expenses	**(7,532,519)**	**(23)**	**(167,054)**	**(661,397)**	**(8,785,337)**	**(6,623,113)**	**(803)**	**(110)**	**(533,058)**	**(36,978,533)**
Operating expenses	(4,179,254)	-	(10,056)	-	(4,358,403)	(5,368,507)	-	(13)	-	(1,742,920)
Other operating expenses	(3,353,265)	(23)	(156,998)	(661,397)	(4,426,934)	(1,254,606)	(803)	(97)	(533,058)	(35,235,613)

Description	Consolidated							
	2026				2025			
	Accumulated through September				Accumulated through September			
	Parent Company	Joint Ventures	Associates	Others entities	Parent Company	Joint Ventures	Associates	Others entities
Income	**3,302,322**	**29,282**	**206,484**	**80,698,823**	**6,832,726**	**12**	**1,057,242**	**73,886,376**
Income from services rendered	1,526,115	-	125,931	5,462,733	4,747,235	6	985,513	5,739,737
Income from loan	202,541	-	-	68,800,515	-	-	-	60,468,779
Income from securities	798,093	-	-	-	1,198,917	-	-	356,034
Other operating income	775,573	29,282	80,553	6,435,575	886,574	6	70,079	7,321,826
Other financial income	-	-	-	-	-	-	1,650	-
Expenses	**(7,532,563)**	**(167,054)**	**(1,066,302)**	**(8,800,008)**	**(6,983,775)**	**(110)**	**(595,307)**	**(36,978,821)**
Operating expenses	(4,179,298)	(10,056)	(404,905)	(4,373,074)	(5,369,265)	(13)	-	(1,742,920)
Other operating expenses	(3,353,265)	(156,998)	(661,397)	(4,426,934)	(1,614,510)	(97)	(595,307)	(35,235,901)

(g) Remuneration of key management personnel

The amount of the global remuneration of the key management personnel is submitted annually by the Board of Directors to the approval of CAIXA's General Meeting.

The expenses with remuneration and benefits to the Key personnel are presented in the table below, by collegiate body:

Description	Parent Company	
	2026	2025
	Accumulated through September	Accumulated through September
Short-term benefits	**58,143**	**53,886**
Earnings	**24,894**	**21,002**
Executive Board	21,225	17,711
Board of Directors	294	303
Fiscal Council	176	169
Audit Committee	1,728	1,549
Independent Risk Committee	1,377	1,182
Personnel, Eligibility, Succession and Compensation Committee	94	88
Variable remuneration	**17,825**	**18,728**
Executive Board	17,825	18,728
Benefits	**2,200**	**1,930**
Executive Board	2,200	1,930
Staff Training	**260**	**160**
Social charges	**12,964**	**12,066**
Post-employment benefits	**1,673**	**1,881**
Pension plans	1,673	1,881

Benefits include food allowance, housing allowance and health insurance for Board members.

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

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

(h) Average compensation (in real)

Description (1)	09/30/2026			09/30/2025		
	Highest value	Average value	Lowest value	Highest value	Average value	Lowest value
Executive Board	97,554	81,791	77,962	152,688	137,661	133,897
Boards of Directors and Fiscal	6,616	6,616	6,616	6,377	6,377	6,377

(1) Monthly remuneration, including the advantages and benefits.

Note 33 – Risk and capital management

At CAIXA, Risk and Capital Management is perceived as a competitive differentiation factor in the financial market and the main means for the preservation of its solvency, liquidity and profitability.

Risk and Capital Management is performed by dedicated structures that comprise systems, routines, procedures and models, and are responsible for identifying, measuring, evaluating, monitoring, controlling, mitigating, and communicating to Top Management to support decision making.

Linked to the Board of Directors, CAIXA has an Independent Risk and Capital Committee that comprises the companies of the CAIXA Financial Conglomerate, and its relationship with the Company's other bodies, in accordance with the provisions of CAIXA's bylaws, legislation and standards in force.

The National Superintendence of Corporate Risks – SUCOR, subordinated to DECOR, is in charge of proposing the Risk and Capital Management Policy, the Capital Limits, the Limits for Dividends and Payments of Dividends and Interest on Equity Capital, as well as for evaluating and issuing business reports and other actions related to the Conglomerate's Risk and Capital Management.

According to CAIXA's Risk and Capital Management Policy, the Credit, Market/Liquidity and Operational Risk models used in the Bank's Risk Management process are validated before they start operations and continuously monitored to remain adherent to the purpose for which they were developed.

(a) Risk management

CAIXA Conglomerate recognizes that assuming and managing risks is an integral and fundamental part of generating and protecting the Company's value and of consolidating CAIXA's image as a solid, integrated, profitable, efficient and socially responsible public bank.

To that end, CAIXA follows guidelines for managing Credit, Credit Recovery, Market, Risk of Fluctuation in Interest Rates on Banking Portfolio Transactions (IRRBB), Liquidity, Operational, Social, Environmental and Climate, Integrity, Reputation, Strategy, Actuarial, Contagion, Third Parties, Model and other risks considered relevant. The purpose is to keep exposures at levels compatible with the appetite set by management, preserving solvency, liquidity and institutional sustainability.

Risk management structures are maintained that are compatible with the nature of transactions, the complexity and volume of their transactions, products, services, activities and processes. These frameworks consist of systems, routines, procedures and models that allow the identification, measurement, evaluation, monitoring, control, mitigation and communication of significant risks, including simulations under normal and stress conditions.

(b) Capital management

The assessment of the sufficiency of Capital considers the Strategic Plan, the Risk Appetite Statement (RAS) and the Risks to which the Institution is exposed. This process is formalized through the Internal Capital Adequacy Assessment Process (ICAAP) and the Capital Plan.

The minimum Capital limits and the rules for the distribution of results are established in specific documents, such as the RAS, approved periodically by the Board of Directors, and internal rules, ensuring adherence to the Institution's Capital planning.

CAIXA adopts prudential limits to ensure the soundness of its Capital structure. The allocation of capital takes into account strategic and business factors and the risk-return relationship. The Capital planning consolidates the measures necessary for compliance with the rules for the distribution of results and for the strengthening of the resilience of the Capital structure, being regularly submitted to the resolution and approval of the Board of Directors.

The detailed description of the risk and capital management structures is available at: https://ri.caixa.gov.br/informacoes-financeiras/gerenciamento-de-riscos-e-capital/.

(c) Sensitivity analysis of significant positions

The sensitivity analysis allows the Company to check the impact of changes in interest rates on the prices of assets and liabilities, by risk factor. These hypothetical studies become market risk management tools, allowing the formulation of mitigation measures if these scenarios occur, given that exposures are monitored daily and negative market movements require immediate action by the units involved in the process to mitigate possible losses that may occur.

The instruments whose subject matter of the sensitivity analysis are those measured at fair value, in this case the instruments of the securities portfolio measured at fair value by levels I – quoted value in an active market – level II – quoted value according to observable market data – and level III – unobservable market data – according to CPC 046/2012.

Fluctuations in interest rates, exchange rates, share prices and commodity prices may bring future uncertainties to the prices of the assets linked to these risk factors recorded in the balance sheet. The volatility of the risk factors, therefore, causes volatility in the amounts recorded in the balance sheet.

The sensitivity analysis captures possibilities of volatility in risk factors and estimates the impacts on the amounts recorded in financial instruments. However, there are some important caveats regarding the methodology of the exercise:

I. the exercise is applied considering a static balance sheet composition, ignoring the institution's ability to manage the exposures. Especially for the fixed-rate securities of the trading portfolio, the capacity for protection (hedge), using derivative instruments, is high;
II. no shocks were applied to the credit spread of the private financial instruments or to the government securities; and
III. the instruments that are subject to hedge accounting and their respective hedging instruments are not within the scope of the exercise, since CAIXA systematically monitors the effectiveness of these structures which, in a way, are immune to shocks in the risk factors.

It should be noted that instruments that are not measured at fair value in the balance sheet, such as financial instruments at amortized cost of the securities portfolio, cash and cash equivalents, interbank investments/funding, loan transactions, bank deposits, special deposits, as well as other instruments on the balance sheet that are subject to the risk of interest rate fluctuations, have their risks identified, measured, monitored, mitigated and reported to CAIXA's risk governance, under its own risk management framework, set forth by CMN Resolution No. 4,557/2017 and BCB Circular Letter No. 3,876/2018 and, therefore, are not part of this fiscal year.

The sensitivities of these instruments are analyzed and monitored, and the institution sets aside part of its capital to face the losses arising from the variations of these risk factors. Information for these risks is contained in the Pillar III report, available on CAIXA's website.

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

Scenario I: Probable scenario considering the most probable trajectory of the macroeconomic variables and indicators;

Scenario II: Eventual scenario that considers a multiplicative parallel shock of 25% to scenario I for the primitive risk factor SELIC Coupon Government Securities and additive of 1% for the other risk factors;

Scenario III: Eventual scenario that considers a multiplicative parallel shock of 50% to scenario I for the primitive risk factor SELIC Coupon Government Securities and additive of 2.5% for the other risk factors;

Scenario IV: Eventual scenario that considers a multiplicative parallel shock of 50% to scenario I for the primitive risk factor SELIC Coupon Government Securities and additive of 5% for the other risk factors;

Scenario V: Eventual scenario that considers a multiplicative parallel shock of 0.75% to scenario I for the primitive risk factor SELIC Coupon Government Securities and subtractive of 1% for the other risk factors;

Scenario VI: Eventual scenario that considers a multiplicative parallel shock of 0.5% to scenario I for the primitive risk factor SELIC Coupon Government Securities and subtractive of 2.5% for the other risk factors;

Scenario VII: Eventual scenario that considers a multiplicative parallel shock of 0.25% to scenario I for the primitive risk factor SELIC Coupon Government Securities and subtractive of 5% for the other risk factors.

The results of the Financial Instruments at 09/30/2026 determined are summarized in the following table:

09/30/2026							
Risk factor	Scenario I - MtM R$ thousand	Shock of upward interest rates			Downward shock in interest rates		
		Scenario II	Scenario III	Scenario IV	Scenario V	Scenario VI	Scenario VII
		MtM Var.	MtM Var.	MtM Var.	MtM Var.	MtM Var.	MtM Var.
		R$ thousand	R$ thousand	R$ thousand	R$ thousand	R$ thousand	R$ thousand
CDI	95,692,831	(2,494,879)	(6,057,830)	(11,556,455)	2,596,487	6,693,811	14,113,692
Pre	9,629,221	(108,832)	(266,981)	(517,650)	111,652	284,613	588,267
IPCA Coupon rate	2,262,193	(98,838)	(227,494)	(402,290)	111,704	309,366	751,788
TR Coupon rate	1,432,081	(62,837)	(148,628)	(272,279)	67,886	180,341	401,408
SELIC Coupon rate	356,350,314	(381,307)	(762,044)	(1,142,211)	381,879	764,332	1,147,358
IGPM Coupon rate	11,178	(345)	(834)	(1,580)	361	934	1,983
Exposure rate	**465,377,818**	**(3,147,038)**	**(7,463,811)**	**(13,892,465)**	**3,269,969**	**8,233,397**	**17,004,496**
Variation %		**-0.68%**	**-1.60%**	**-2.99%**	**0.70%**	**1.77%**	**3.65%**

12/31/2025							
Risk factor	Scenario I - MtM R$ thousand	Shock of upward interest rates			Downward shock in interest rates		
		Scenario II	Scenario III	Scenario IV	Scenario V	Scenario VI	Scenario VII
		MtM Var.	MtM Var.	MtM Var.	MtM Var.	MtM Var.	MtM Var.
		R$ thousand	R$ thousand	R$ thousand	R$ thousand	R$ thousand	R$ thousand
CDI	78,926,902	(2,312,136)	(5,596,571)	(10,623,458)	2,416,780	6,251,712	13,259,992
Pre	11,453,803	(106,927)	(261,462)	(504,401)	110,198	281,923	586,470
IPCA Coupon rate	2,117,271	(102,477)	(236,005)	(417,687)	115,726	320,321	777,777
TR Coupon rate	1,635,688	(67,266)	(158,737)	(289,804)	72,920	194,266	434,704
SELIC Coupon rate	371,014,921	(400,937)	(801,280)	(1,201,030)	401,532	803,661	1,206,387
IGPM Coupon rate	11,239	(384)	(925)	(1,742)	404	1,052	2,252
Exposure rate	**465,159,824**	**(2,990,127)**	**(7,054,980)**	**(13,038,122)**	**3,117,560**	**7,852,935**	**16,267,582**
Variation %		**-0.64%**	**-1.52%**	**-2.80%**	**0.67%**	**1.69%**	**3.50%**

(d) Calculation of the regulatory capital requirement

CMN Resolution No. 5,199/2024 amended CMN Resolution No. 4,955/2021 and included in the calculation of core capital the absolute amount of the negative adjustment recorded in equity, arising from the application, on January 1 2025 of the criteria for accruing the allowance for ECLs set forth by CMN Resolution No. 4,966/2021 in accordance with the percentages below:

50%, until December 31 2026;

25%, until December 31 2027; and

0%, as from January 1 2028

In accordance with CMN Resolutions No. 4,955/2021 and 4,958/2021 the calculation of regulatory capital and the calculation of minimum capital requirements consider the Prudential Conglomerate.

The following table presents the breakdown of these capital indicators.

Description	09/30/2026	12/31/2025
Reference Equity – RE	**161,610,163**	**157,389,708**
Tier I	**145,555,740**	**144,451,411**
Common Equity – CE	**138,193,198**	**137,088,871**
Prudential equity (1)	157,956,137	149,567,175
Prudential adjustments (c.1)	(19,762,939)	(12,478,304)
Additional Capital – AC	**7,362,541**	**7,362,541**
Tier II (2)	**16,054,423**	**12,938,297**
Risk-weighted assets – RWA	**1,040,727,321**	**960,072,334**
Credit risk – RWACPAD	883,423,274	827,493,440
Market risk – RWAMPAD	8,721,678	8,881,416
Operational risk – RWAOPAD	148,582,369	123,697,478
Common Equity Buffer – ACP	**36,425,456**	**33,602,532**
Minimum Required Reference Equity – PRMR (RWA*Factor F) + ACP	**119,683,642**	**110,408,318**
Market risk – non-trading book – RBAN	**5,927,341**	**9,421,450**
Capital margin (RE – PRMR – RBAN)	**35,999,180**	**37,559,940**
Common equity ratio (CE / RWA)	**13.28%**	**14.28%**
Tier I capital ratio (Tier I / RWA)	**13.99%**	**15.05%**
Basel ratio (RE / RWA)	**15.53%**	**16.39%**
F Factor	**8.00%**	**8.00%**

(1) Equity considers only the hybrid capital and debt instruments authorized in accordance with CMN Resolution No. 4,955/2021.
(2) In accordance with the provisions of articles 29 and 31 of CMN Resolution No. 4,955/2021.

(d.1) Prudential adjustments deducted from common equity

Description	09/30/2026	12/31/2025
Prudential adjustments relating to the pricing of financial instruments	**(43,450)**	**(53,077)**
Intangible assets	**(4,540,720)**	**(4,629,003)**
Tax credits arising from tax losses and from the negative basis of the Social Contribution on Net Income and those originating from this contribution relating to determination periods ended by December 31, 1998	**(11,544,689)**	**(3,561,095)**
Total amount of the deductions relating to reciprocal acquisitions of Common Equity	**(351,150)**	**(266,749)**
Total amount of the deductions relating to tax credits arising from temporary differences that depend on the generation of future taxable profits or income for their realization, which exceed 10% of the Common Equity of the institution or conglomerate itself, disregarding specific deductions.	**-**	**(1,034,707)**
Amount that exceeds, in aggregate, 15% of the Common Equity of the institution or conglomerate:	**(3,282,930)**	**(2,933,673)**
(i) of which: arising from significant net interests in Common Equity of institutions authorized to operate by the Central Bank of Brazil and of non-consolidated financial institutions abroad and in the capital stock of companies similar to non-consolidated financial institutions, of insurance, reinsurance and capitalization	(1,351,962)	(1,172,530)
(ii) of which: arising from tax credits resulting from temporary differences that depend on the generation of future taxable profits or income for realization.	(1,930,968)	(1,761,143)
Total	**(19,762,939)**	**(12,478,304)**

(d.2) Regulatory indicators versus observed indicators

The table below shows the minimum regulatory requirement established by CMN Resolution No. 4,958/2021 as well as the amounts observed in CAIXA:

Description	Regulatory	09/30/2026	12/31/2025
Common equity ratio (1)	8.00%	13.28%	14.28%
Tier I capital ratio (1)	9.50%	13.99%	15.05%
Basel ratio (1)	11.50%	15.53%	16.39%
Fixed-asset ratio (2)	up to 50% of the RE	10.42%	9.79%

(1) Includes the conservation, countercyclical and systemic common equity buffers, totaling 3.50%.
(2) In accordance with CMN Resolution No. 4,957/2021.

Note 34 – Fair value of financial assets and liabilities

(a) Fair value hierarchy

Parent Company					
Financial assets and liabilities measured at fair value in the balance sheet	Book value as of 09/30/2026	Fair value at 09/30/2026	Fair value levels		
			Level 1	Level 2	Level 3
Assets	**689,586,732**	**687,959,535**	**442,887,920**	**226,481,125**	**18,590,490**
Financial assets at fair value through profit or loss	**168,880,007**	**168,741,948**	**160,468,460**	**4,746,348**	**3,527,140**
Securities (net of allowance for losses associated with credit risk)	168,594,640	168,440,031	160,462,361	4,450,530	3,527,140
Derivative financial instruments	6,169	22,719	6,099	16,620	-
Other financial assets	279,198	279,198	-	279,198	-
Financial assets at fair value through other comprehensive income	**520,706,725**	**519,217,587**	**282,419,460**	**221,734,777**	**15,063,350**
Interbank investments	220,831,551	220,831,551	-	220,831,551	-
Securities (net of allowance for losses associated with credit risk)	299,875,174	298,386,036	282,419,460	903,226	15,063,350
Financial assets and liabilities not measured at fair value in the balance sheet	**Book value as of 09/30/2026**	**Fair value at 09/30/2026**	**Fair value levels**		
			Level 1	**Level 2**	**Level 3**
Assets	**1,652,818,273**	**1,424,989,199**	**-**	**1,421,481,582**	**3,507,617**
Financial assets at amortized cost	**1,652,818,273**	**1,424,989,199**	**-**	**1,421,481,582**	**3,507,617**
Central Bank deposits	132,774,202	124,906,644	-	124,906,644	-
Interbank investments	9,625,966	9,626,955	-	9,626,955	-
Securities (net of allowance for losses associated with credit risk)	3,696,741	3,762,687	-	255,070	3,507,617
Credit portfolio	1,463,661,267	1,250,438,760	-	1,250,438,760	-
Other financial assets (net of allowance for losses associated with credit risk)	43,060,097	36,254,153	-	36,254,153	-
Liabilities	**2,222,229,786**	**1,882,362,765**	**74,298**	**1,080,495,751**	**801,792,716**
Financial liabilities at fair value through profit or loss	**1,233,485**	**1,238,330**	**74,298**	**1,164,032**	**-**
Derivative financial instruments	1,233,485	1,238,330	74,298	1,164,032	-
Financial liabilities at amortized cost	**2,220,996,301**	**1,881,124,435**	**-**	**1,079,331,719**	**801,792,716**
Customer resources	872,953,307	801,792,716	-	-	801,792,716
Funds from financial and other institutions	922,150,282	662,714,153	-	662,714,153	-
Funds from securities issues	392,842,030	383,566,884	-	383,566,884	-
Other financial liabilities	33,050,682	33,050,682	-	33,050,682	-

Parent Company					
Financial assets and liabilities measured at fair value in the balance sheet	**Book value as of 12/31/2025**	**Fair value at 12/31/2025**	**Fair value levels**		
			Level 1	**Level 2**	**Level 3**
Assets	**609,190,198**	**607,773,932**	**446,277,333**	**143,403,840**	**18,092,759**
Financial assets at fair value through profit or loss	**157,198,435**	**157,199,001**	**153,166,180**	**2,193,348**	**1,839,473**
Securities (net of allowance for losses associated with credit risk)	156,938,782	156,939,348	153,166,134	1,933,741	1,839,473
Derivative financial instruments	46	46	46	-	-
Other financial assets	259,607	259,607	-	259,607	-
Financial assets at fair value through other comprehensive income	**451,991,763**	**450,574,931**	**293,111,153**	**141,210,492**	**16,253,286**
Interbank investments	139,988,308	139,991,952	-	139,991,952	-
Securities (net of allowance for losses associated with credit risk)	312,003,455	310,582,979	293,111,153	1,218,540	16,253,286
Financial assets and liabilities not measured at fair value in the balance sheet	**Book value as of 12/31/2025**	**Fair value at 12/31/2025**	**Fair value levels**		
			Level 1	**Level 2**	**Level 3**
Assets	**1,530,942,293**	**1,324,295,686**	**-**	**1,322,056,755**	**2,238,931**
Financial assets at amortized cost	**1,530,942,293**	**1,324,295,686**	**-**	**1,322,056,755**	**2,238,931**
Central Bank deposits	116,891,800	109,496,183	-	109,496,183	-
Interbank investments	7,808,018	7,808,222	-	7,808,222	-
Securities (net of allowance for losses associated with credit risk)	2,238,931	2,238,931	-	-	2,238,931
Credit portfolio	1,359,382,759	1,163,634,903	-	1,163,634,903	-
Other financial assets (net of allowance for losses associated with credit risk)	44,620,785	41,117,447	-	41,117,447	-
Liabilities	**2,021,376,597**	**1,732,138,074**	**-**	**978,957,230**	**753,180,844**
Financial liabilities at fair value through profit or loss	**372,346**	**372,342**	**-**	**372,342**	**-**
Derivative financial instruments	372,346	372,342	-	372,342	-
Financial liabilities at amortized cost	**2,021,004,251**	**1,731,765,732**	**-**	**978,584,888**	**753,180,844**
Customer resources	821,927,213	753,180,844	-	-	753,180,844
Funds from financial and other institutions	793,405,932	578,105,351	-	578,105,351	-
Funds from securities issues	371,507,164	366,315,595	-	366,315,595	-
Other financial liabilities	34,163,942	34,163,942	-	34,163,942	-

Consolidated					
Financial assets and liabilities measured at fair value in the balance sheet	**Book value as of 09/30/2026**	**Fair value at 09/30/2026**	**Fair value levels**		
			Level 1	**Level 2**	**Level 3**
Assets	**694,097,867**	**687,959,535**	**442,887,920**	**226,481,125**	**18,590,490**
Financial assets at fair value through profit or loss	**173,921,236**	**168,741,948**	**160,468,460**	**4,746,348**	**3,527,140**
Securities (net of allowance for losses associated with credit risk)	173,635,869	168,440,031	160,462,361	4,450,530	3,527,140
Derivative financial instruments	6,169	22,719	6,099	16,620	-
Other financial assets	279,198	279,198	-	279,198	-
Financial assets at fair value through other comprehensive income	**520,176,631**	**519,217,587**	**282,419,460**	**221,734,777**	**15,063,350**
Interbank investments	220,831,551	220,831,551	-	220,831,551	-
Securities (net of allowance for losses associated with credit risk)	299,345,080	298,386,036	282,419,460	903,226	15,063,350
Financial assets and liabilities not measured at fair value in the balance sheet	**Book value as of 09/30/2026**	**Fair value at 09/30/2026**	**Fair value levels**		
			Level 1	**Level 2**	**Level 3**
Assets	**1,672,009,566**	**1,423,183,101**	**-**	**1,419,675,484**	**3,507,617**
Financial assets at amortized cost	**1,672,009,566**	**1,423,183,101**	**-**	**1,419,675,484**	**3,507,617**
Central Bank deposits	132,774,202	124,906,454	-	124,906,454	-
Interbank investments	9,625,966	9,626,955	-	9,626,955	-
Securities (net of allowance for losses associated with credit risk)	3,696,741	3,762,687	-	255,070	3,507,617
Credit portfolio	1,482,316,793	1,248,181,766	-	1,248,181,766	-
Other financial assets (net of allowance for losses associated with credit risk)	43,595,864	36,705,239	-	36,705,239	-
Liabilities	**2,188,087,349**	**1,849,314,525**	**74,298**	**1,047,698,539**	**801,541,688**
Financial liabilities at fair value through profit or loss	**1,233,528**	**1,238,330**	**74,298**	**1,164,032**	**-**
Derivative financial instruments	1,233,528	1,238,330	74,298	1,164,032	-
Financial liabilities at amortized cost	**2,186,853,821**	**1,848,076,195**	**-**	**1,046,534,507**	**801,541,688**
Customer resources	872,680,299	801,541,688	-	-	801,541,688
Funds from financial and other institutions	921,286,498	662,093,026	-	662,093,026	-
Funds from securities issues	357,707,924	349,262,381	-	349,262,381	-
Other financial liabilities	35,179,100	35,179,100	-	35,179,100	-

Consolidated					
Financial assets and liabilities measured at fair value in the balance sheet	**Book value as of 12/31/2025**	**Fair value at 12/31/2025**	**Fair value levels**		
			Level 1	**Level 2**	**Level 3**
Assets	**612,333,327**	**607,964,978**	**446,277,333**	**143,594,886**	**18,092,759**
Financial assets at fair value through profit or loss	**161,363,222**	**157,199,001**	**153,166,180**	**2,193,348**	**1,839,473**
Securities (net of allowance for losses associated with credit risk)	161,103,569	156,939,348	153,166,134	1,933,741	1,839,473
Derivative financial instruments	46	46	46	-	-
Other financial assets	259,607	259,607	-	259,607	-
Financial assets at fair value through other comprehensive income	**450,970,105**	**450,765,977**	**293,111,153**	**141,401,538**	**16,253,286**
Interbank investments	139,988,308	140,182,998	-	140,182,998	-
Securities (net of allowance for losses associated with credit risk)	310,981,797	310,582,979	293,111,153	1,218,540	16,253,286
Financial assets and liabilities not measured at fair value in the balance sheet	**Book value as of 12/31/2025**	**Fair value at 12/31/2025**	**Fair value levels**		
			Level 1	**Level 2**	**Level 3**
Assets	**1,549,973,060**	**1,340,620,138**	**-**	**1,338,381,207**	**2,238,931**
Financial assets at amortized cost	**1,549,973,060**	**1,340,620,138**	**-**	**1,338,381,207**	**2,238,931**
Central Bank deposits	116,891,800	109,496,183	-	109,496,183	-
Interbank investments	7,808,018	7,808,222	-	7,808,222	-
Securities (net of allowance for losses associated with credit risk)	2,238,931	2,238,931	-	-	2,238,931
Credit portfolio	1,377,893,253	1,179,479,931	-	1,179,479,931	-
Other financial assets (net of allowance for losses associated with credit risk)	45,141,058	41,596,871	-	41,596,871	-
Liabilities	**1,986,161,824**	**1,698,573,911**	**-**	**945,899,526**	**752,674,385**
Financial liabilities at fair value through profit or loss	**372,406**	**372,342**	**-**	**372,342**	**-**
Derivative financial instruments	372,406	372,342	-	372,342	-
Financial liabilities at amortized cost	**1,985,789,418**	**1,698,201,569**	**-**	**945,527,184**	**752,674,385**
Customer resources	821,343,025	752,674,385	-	-	752,674,385
Funds from financial and other institutions	791,926,312	577,166,444	-	577,166,444	-
Funds from securities issues	336,405,906	332,246,565	-	332,246,565	-
Other financial liabilities	36,114,175	36,114,175	-	36,114,175	-

(b) Changes in financial assets measured at fair value on a recurring basis in level 3 of the fair value hierarchy

There was no transfer between level 1 and level 2 in the period. For the assets measured in Level 3 the gains, losses, transfers between levels and the effect of the measurements are described in the table below:

Parent Company/Consolidated						
Description	**Fair value at 12/31/2025**	**Total gains and losses (realized/ unrealized)**	**Purchases**	**Sales/settlements**	**Transfer from Level 3 (1)**	**Fair value at 09/30/2026**
Securities - FVPL	1,839,473	(202,392)	2,682,014	(275,787)	(516,168)	3,527,140
Securities - FVOCI	16,253,286	(2,239,973)	2,982,726	(1,732,828)	(199,861)	15,063,350
Total	**18,092,759**	**(2,442,365)**	**5,664,740**	**(2,008,615)**	**(716,029)**	**18,590,490**

Parent Company						
Description	**Fair value at 01/01/2025**	**Total gains and losses (realized/ unrealized)**	**Purchases**	**Sales/settlements**	**Transfer from Level 3 (1)**	**Fair value at 12/31/2025**
Securities - FVPL	286,312	(6,013)	1,559,174	-	-	1,839,473
Securities - FVOCI	9,981,209	(182,963)	7,330,147	(617,186)	(257,921)	16,253,286
Total	**10,267,521**	**(188,976)**	**8,889,321**	**(617,186)**	**(257,921)**	**18,092,759**

Consolidated						
Description	**Fair value at 01/01/2025**	**Total gains and losses (realized/ unrealized)**	**Purchases**	**Sales/settlements**	**Transfer from Level 3 (1)**	**Fair value at 12/31/2025**
Securities - FVPL	336,590	(56,291)	1,559,174	-	-	1,839,473
Securities - FVOCI	11,276,251	(1,478,005)	7,330,147	(617,186)	(257,921)	16,253,286
Total	**11,612,841**	**(1,534,296)**	**8,889,321**	**(617,186)**	**(257,921)**	**18,092,759**

(1) Securities transferred from level 3 to level 2 by virtue of measurement based on the indicative market rate disclosed by ANBIMA.

For Level 3 measurements in the fair value hierarchy, the following unobservable data were used:

Financial instrument	Description of the valuation technique for instruments classified in level 3
Securities (FVPL, FVOCI and AC)	Discounted cash flow methodology, in which the instruments are evolved to maturity at the contracted rate and discounted to present value by the risk-free curve + credit spread calculated based on the rating stipulated by CAIXA + early-redemption spread (if any).
Derivative financial instruments - FGTS Derivative (1)	Own methodology to guarantee the return to the fund quotaholders: CA-FGTS (TR+6%) and FI-FGTS (TR+3%). If the investments are sufficient to guarantee the return, there is no derivative; if they are insufficient, the liability derivative is calculated, which is measured through the discounted cash flow.
Customer resources	Internal methodology of flows without maturity.

(1) Derivative without recording in the balance sheet by virtue of the fulfillment of the return guarantee.

Note 35 – Balance sheet by maturity

Assets	Parent Company					
	09/30/2026			12/31/2025		
	Up to 360 days	Over 360 days	Total	Up to 360 days	Over 360 days	Total
Cash and cash equivalentes	**9,834,152**	**-**	**9,834,152**	**10,057,712**	**-**	**10,057,712**
Financial assets at fair value through profit or loss	**5,389,725**	**163,490,282**	**168,880,007**	**1,008,036**	**156,190,399**	**157,198,435**
Securities (net of allowance for losses associated with credit risk)	5,383,556	163,211,084	168,594,640	1,007,990	155,930,792	156,938,782
Derivative financial instruments	6,169	-	6,169	46	-	46
Other financial assets	-	279,198	279,198	-	259,607	259,607
Financial assets at fair value through other comprehensive income	**226,753,895**	**293,952,830**	**520,706,725**	**151,753,564**	**300,238,199**	**451,991,763**
Interbank investments	220,831,551	-	220,831,551	139,988,308	-	139,988,308
Securities (net of allowance for losses associated with credit risk)	5,922,344	293,952,830	299,875,174	11,765,256	300,238,199	312,003,455
Financial assets at amortized cost	**412,392,673**	**1,240,425,600**	**1,652,818,273**	**378,190,759**	**1,152,751,534**	**1,530,942,293**
Central Bank deposits	132,774,202	-	132,774,202	116,891,800	-	116,891,800
Interbank investments	9,516,878	109,088	9,625,966	7,700,213	107,805	7,808,018
Securities (net of allowance for losses associated with credit risk)	254,659	3,442,082	3,696,741	-	2,238,931	2,238,931
Loan operations	267,280,961	1,196,380,306	1,463,661,267	250,628,755	1,108,754,004	1,359,382,759
Other financial assets (net of allowance for losses associated with credit risk)	2,565,973	40,494,124	43,060,097	2,969,991	41,650,794	44,620,785
Allowance for losses associated with credit risk	**(12,548,375)**	**(56,167,968)**	**(68,716,343)**	**(11,321,574)**	**(50,085,395)**	**(61,406,969)**
Tax assets	**19,295,312**	**63,588,580**	**82,883,892**	**12,158,150**	**64,050,412**	**76,208,562**
Currents	4,459,434	-	4,459,434	4,459,344	-	4,459,344
Deferred	14,835,878	63,588,580	78,424,458	7,698,806	64,050,412	71,749,218
Other assets	**15,562,454**	**5,737,304**	**21,299,758**	**12,430,370**	**82,091**	**12,512,461**
Investments in subsidiaries and associates	**-**	**15,150,947**	**15,150,947**	**-**	**13,831,309**	**13,831,309**
Property and equipment in use	**-**	**8,402,262**	**8,402,262**	**-**	**7,155,400**	**7,155,400**
Intangible assets	**-**	**4,503,466**	**4,503,466**	**-**	**4,607,542**	**4,607,542**
Total assets	**676,679,836**	**1,739,083,303**	**2,415,763,139**	**554,277,017**	**1,648,821,491**	**2,203,098,508**

Parent Company						
Liabilities and equity	09/30/2026			12/31/2025		
	Up to 360 days	Over 360 days	Total	Up to 360 days	Over 360 days	Total
Financial liabilities at fair value through profit or loss	**127,540**	**1,105,945**	**1,233,485**	**21,290**	**351,056**	**372,346**
Derivative financial instruments	127,540	1,105,945	1,233,485	21,290	351,056	372,346
Financial liabilities at amortized cost	**1,092,602,502**	**1,128,393,799**	**2,220,996,301**	**1,025,344,056**	**995,660,195**	**2,021,004,251**
Customer resources	701,017,753	171,935,554	872,953,307	675,949,123	145,978,090	821,927,213
Funds from financial and other institutions	246,786,127	675,364,155	922,150,282	210,830,651	582,575,281	793,405,932
Funds from securities issues	126,331,257	266,510,773	392,842,030	120,308,749	251,198,415	371,507,164
Other financial liabilities	18,467,365	14,583,317	33,050,682	18,255,533	15,908,409	34,163,942
Provisions	**3,004,985**	**6,086,329**	**9,091,314**	**3,256,700**	**6,168,729**	**9,425,429**
Expected losses on guarantees provided and loan commitments	**1,801,413**	**900,728**	**2,702,141**	**2,390,011**	**675,332**	**3,065,343**
Tax liabilities	**6,055,166**	**-**	**6,055,166**	**6,188,544**	**-**	**6,188,544**
Currents	1,497,976	-	1,497,976	1,710,920	-	1,710,920
Deferred	4,557,190	-	4,557,190	4,477,624	-	4,477,624
Actuarial liabilities	**8,517,886**	**13,599,229**	**22,117,115**	**8,281,808**	**13,654,905**	**21,936,713**
Other liabilities	**32,032,510**	**-**	**32,032,510**	**29,310,058**	**-**	**29,310,058**
Equity	**-**	**121,535,107**	**121,535,107**	**-**	**111,795,824**	**111,795,824**
Total liabilities and equity	**1,144,142,002**	**1,271,621,137**	**2,415,763,139**	**1,074,792,467**	**1,128,306,041**	**2,203,098,508**

Consolidated						
Assets	09/30/2026			12/31/2025		
	Up to 360 days	Over 360 days	Total	Up to 360 days	Over 360 days	Total
Cash and cash equivalentes	**9,834,579**	**-**	**9,834,579**	**10,070,353**	**-**	**10,070,353**
Financial assets at fair value through profit or loss	**6,871,011**	**167,050,225**	**173,921,236**	**1,162,440**	**160,200,782**	**161,363,222**
Securities (net of allowance for losses associated with credit risk)	6,864,842	166,771,027	173,635,869	1,162,394	159,941,175	161,103,569
Derivative financial instruments	6,169	-	6,169	46	-	46
Other financial assets	-	279,198	279,198	-	259,607	259,607
Financial assets at fair value through other comprehensive income	**226,223,801**	**293,952,830**	**520,176,631**	**150,731,906**	**300,238,199**	**450,970,105**
Interbank investments	220,831,551	-	220,831,551	139,988,308	-	139,988,308
Securities (net of allowance for losses associated with credit risk)	5,392,250	293,952,830	299,345,080	10,743,598	300,238,199	310,981,797
Financial assets at amortized cost	**430,830,410**	**1,241,179,156**	**1,672,009,566**	**396,018,212**	**1,153,954,848**	**1,549,973,060**
Central Bank deposits	132,774,202	-	132,774,202	116,891,800	-	116,891,800
Interbank investments	9,516,878	109,088	9,625,966	7,700,213	107,805	7,808,018
Securities (net of allowance for losses associated with credit risk)	254,659	3,442,082	3,696,741	-	2,238,931	2,238,931
Loan operations	285,163,711	1,197,153,082	1,482,316,793	267,893,884	1,109,999,369	1,377,893,253
Other financial assets (net of allowance for losses associated with credit risk)	3,120,960	40,474,904	43,595,864	3,532,315	41,608,743	45,141,058
Allowance for losses associated with credit risk	**(13,462,257)**	**(56,516,245)**	**(69,978,502)**	**(12,192,038)**	**(50,516,845)**	**(62,708,883)**
Tax assets	**19,304,083**	**63,707,083**	**83,011,166**	**12,159,387**	**64,204,883**	**76,364,270**
Currents	4,468,205	-	4,468,205	4,460,581	-	4,460,581
Deferred	14,835,878	63,707,083	78,542,961	7,698,806	64,204,883	71,903,689
Other assets	**15,332,116**	**5,727,940**	**21,060,056**	**6,661,458**	**5,368,484**	**12,029,942**
Investments in subsidiaries and associates	**-**	**14,509,194**	**14,509,194**	-	**13,698,375**	**13,698,375**
Property and equipment in use	**-**	**8,410,353**	**8,410,353**	-	**7,165,069**	**7,165,069**
Intangible assets	**-**	**4,523,006**	**4,523,006**	-	**4,631,582**	**4,631,582**
Total assets	**694,933,743**	**1,742,543,542**	**2,437,477,285**	**564,611,718**	**1,658,945,377**	**2,223,557,095**

Consolidated						
Liabilities and equity	09/30/2026			12/31/2025		
	Up to 360 days	Over 360 days	Total	Up to 360 days	Over 360 days	Total
Financial liabilities at fair value through profit or loss	**127,583**	**1,105,945**	**1,233,528**	**21,350**	**351,056**	**372,406**
Derivative financial instruments	127,583	1,105,945	1,233,528	21,350	351,056	372,406
Financial liabilities at amortized cost	**1,091,465,710**	**1,095,388,111**	**2,186,853,821**	**1,023,280,248**	**962,509,170**	**1,985,789,418**
Customer resources	700,744,745	171,935,554	872,680,299	675,364,935	145,978,090	821,343,025
Funds from financial and other institutions	245,922,343	675,364,155	921,286,498	209,351,031	582,575,281	791,926,312
Funds from securities issues	126,331,257	231,376,667	357,707,924	120,308,749	216,097,157	336,405,906
Other financial liabilities	18,467,365	16,711,735	35,179,100	18,255,533	17,858,642	36,114,175
Provisions	**3,022,544**	**6,086,329**	**9,108,873**	**3,271,448**	**6,168,729**	**9,440,177**
Expected losses on guarantees provided and loan commitments	**595,712**	**844,270**	**1,439,982**	**1,133,445**	**629,984**	**1,763,429**
Tax liabilities	**6,342,301**	**-**	**6,342,301**	**6,628,630**	**-**	**6,628,630**
Currents	1,774,433	-	1,774,433	2,150,508	-	2,150,508
Deferred	4,567,868	-	4,567,868	4,478,122	-	4,478,122
Actuarial liabilities	**8,517,886**	**13,599,229**	**22,117,115**	**8,281,808**	**13,654,905**	**21,936,713**
Other liabilities	**50,854,288**	**-**	**50,854,288**	**47,953,950**	**-**	**47,953,950**
Equity	**-**	**159,527,377**	**159,527,377**	**-**	**149,672,372**	**149,672,372**
Total liabilities and equity	**1,160,926,024**	**1,276,551,261**	**2,437,477,285**	**1,090,570,879**	**1,132,986,216**	**2,223,557,095**

Note 36 – Recurring and non-recurring results

In accordance with BCB Resolution No. 2/2020 we present below the recurring and non-recurring result, net of tax effects:

Event	Parent Company		Consolidated	
	2026	2025	2026	2025
	Accumulated through September	Accumulated through September	Accumulated through September	Accumulated through September
Net income (a)	**9,711,307**	**12,134,228**	**10,853,803**	**13,548,022**
Non-recurring events (b)	**-**	**1,647,386**	**-**	**1,647,386**
PDV 2024 (1)	-	(92,862)	-	**(92,862)**
REG REPLAN actuarial valuation (2)	-	900,784	-	**900,784**
Gain on disposal - CAIXA Seguridade (3)	-	839,464	-	**839,464**
Expenses impacted by the events (c) (4)	**-**	**(840,628)**	**-**	**(801,709)**
Non-recurring result (d = b + c)	**-**	**806,758**	**-**	**845,677**
Regulatory recurring result (e = a - d)	**9,711,307**	**11,327,470**	**10,853,803**	**12,702,345**

- **2026**

There were no impacts arising from non-recurring events in the period accumulated through September 2026.

- **2025**

1. Indemnity of future benefit with meal allowance for retirees who adhered to the Voluntary Dismissal Program (PDV) 2024;
2. Extraordinary actuarial valuation of the REG/REPLAN due to regulatory amendments approved by the competent bodies;
3. Relating to the disposal of 82,380,893 common shares issued by CAIXA Seguridade Participações S.A., through a secondary public offering;
4. Expenses impacted by the events include tax effects, and effects of PLR and IHCD expenses on the non-recurring items.

Note 37 – Other information

(a) Assets of investment funds administered by CAIXA

Parent Company		
Description (1)	**09/30/2026**	**12/31/2025**
Financial investment funds	592,904,234	543,567,757
Fund-of-funds investment funds – FIC (2)	416,276,111	366,102,847
Equity funds	17,913,563	17,883,859
Total	**1,027,093,908**	**927,554,463**

(1) The information presented is not audited by the independent auditors.
(2) Includes fund-of-funds investment funds not considered in the ANBIMA ranking.

Note 38 – Subsequent events

There were no subsequent events in the period.

Inês da Silva Magalhães
Acting President

Alexandre Gonçalves de Amorim
Vice-President

Darlan Costa da Silva Lins
Acting Vice-President

Denis Mendes de Melo Matias
Vice-President

José Marcos de Carvalho Araújo
Vice-President

Luciane da Luz Lompa
Acting Vice-President

Marconi Nogueira Plácido dos Santos
Acting Vice-President

Matheus Neves Sinibaldi
Acting Vice-President

Paulo César Leopoldino Palácios Seabra
Vice-President

Juliana Grigol Fonsechi
Chief Accounting and Controllership Officer

Ana Paula Fernandes de Rezende Soares
National Superintendent
Accountant CRC/DF 021323

Opinion of the Fiscal Council

Opinion No. 130 – Minutes No. 911, dated 11/10/2026

Subject: Proposal for the Condensed Parent Company and Consolidated Interim Financial Statements as of 09/30/2026 and Monitoring of CAIXA's Budget Execution for the 3rd half-year of 2026.

The Fiscal Council of Caixa Econômica Federal, in compliance with article 60, items II, III and XIV, of CAIXA's Bylaws, examined the proposal for the Condensed Parent Company and Consolidated Interim Financial Statements as of 09/30/2026 and the monitoring of CAIXA's budget execution for the 3rd half-year of 2026 and, considering Board of Directors Resolution No. 1,918, dated 11/09/2026, Audit Committee Opinion No. 206, dated 11/05/2026, and the statement of the independent audit firm KPMG Auditores Independentes, as well as the supporting information and clarifications obtained during the meeting, unanimously issued a favorable opinion on the matter.

Brasília, November 10, 2026.

KARINA FELIX CARDOSO
Full Member

RENATO DA MOTTA ANDRADE NETO
Full Member

WAGNER PRIMO FIGUEIREDO NETO
President

KPMG

Independent Auditor's Report

KPMG Auditores Independentes Ltda.
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Report on the review of condensed parent company and consolidated interim financial statements

(A free translation of the original report in Portuguese on Condensed Parent Company and Consolidated Interim Financial Statements)

To the
Shareholders, Board of Directors and Management of
Caixa Econômica Federal - CAIXA
Brasília – DF

Introduction

We have reviewed the condensed parent company and consolidated interim financial statements of Caixa Econômica Federal ("CAIXA") for the period ended September 30, 2026, which comprise the condensed balance sheet as of September 30, 2026 and the related condensed statements of profit or loss, of comprehensive income, of changes in equity and of cash flows for the nine-month period then ended, as well as the corresponding selected explanatory notes, including material accounting policies and other explanatory information.

Management is responsible for the preparation and presentation of the condensed parent company and consolidated interim financial statements in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil. Our responsibility is to express a conclusion on these condensed parent company and consolidated interim financial statements based on our review.

Scope of review

We conducted our review in accordance with Brazilian and international standards on review of interim financial information (NBC TR 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity and ISRE 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity, respectively). A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with auditing standards and, consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion on the condensed parent company and consolidated interim financial statements

Based on our review, nothing has come to our attention that causes us to believe that the aforementioned condensed parent company and consolidated interim financial statements have not been prepared, in all material respects, in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil.

Other matters - Condensed interim statements of value added

The condensed parent company and consolidated interim financial statements referred to above include the parent company and consolidated condensed interim statements of value added (DVA) for the nine-month period ended September 30, 2026, prepared under the responsibility of CAIXA's Management, whose presentation is not required under the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil. These statements were submitted to review procedures performed together with the review of the condensed parent company and consolidated interim financial statements, to conclude whether they are reconciled with the condensed parent company and consolidated interim financial statements and accounting records, as applicable, and whether their form and content are in accordance with the criteria defined in Technical Pronouncement CPC 09 - Statement of Value Added. Based on our review, we are not aware of any fact that leads us to believe that these statements of value added have not been prepared, in all material respects, according to the requirements of this Standard and consistently with the condensed parent company and consolidated interim financial statements taken as a whole.

Other matters - Consolidated financial statements

These condensed consolidated interim financial statements for the nine-month period ended September 30, 2026, which were prepared in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil, are being presented on an additional manner, as allowed by article No. 77 of CMN Resolution No. 4,966/2021, to the condensed consolidated interim financial statements prepared in accordance with international accounting standard IAS 34 - Interim Financial Reporting, issued by the International Accounting Standards Board – (IASB), which, as of this date, have not been prepared and disclosed by CAIXA.

Brasília, November 10, 2026

KPMG Auditores Independentes Ltda.
CRC SP-014428/F-0

Original report in Portuguese signed by

Carlos Massao Takauthi
Accountant
CRC 1SP-206103/O-4