# Management Report 3Q26

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## Management Report

To Brazilian society, employees, collaborators, investors, and clients, Caixa presents the Management Report for the third quarter of 2026, in accordance with accounting practices and standards established in the country and applicable to institutions authorized to operate by the Central Bank of Brazil (BACEN).

## Highlights

During the third quarter, we strengthened our **digital transformation agenda through the continuous modernization** of our technology infrastructure and deployment of integrated solutions focused on client relationship, digital services, data intelligence, and process automation. We highlight the evolution of the Caixa Super App to strengthen our ability to provide increasingly simpler, more secure, and personalized experiences aligned with client expectations, driving operational efficiency, competitiveness, and sustainable value creation for Caixa and society.

**The Caixa Super App reached 300 thousand downloads and 3.5 million accesses**. The platform features 15 Mini Apps and continues to expand its functionalities, focused on security, stability, and the continuous improvement of the client experience. The next expansion phase, scheduled to begin in the coming quarter, aims to reach up to 1 million downloads in a controlled and monitored way.

We continued expanding digital account opening for all clients through the new app. Since operations began, **7.6 million digital accounts have been opened, 36.6% of which belong to users aged 25 or younger**, representing a younger client base and opportunities to build solid and sustainable relationships with the next generation. A total of 2.4 million accounts were opened in 3Q26, highlighting our scalability and reinforcing our commitment to modernizing the Bank and driving its digital transformation.




In 3Q26, we launched **ON! Caixa, a digital account opening journey for minors under 18**, marking an important step forward in our modernization strategy. The platform **expands access for youth aged 8 to 17** to a fully digital banking experience backed by security and parental oversight. Integrated into the Caixa Super App, this initiative promotes financial inclusion and nurtures relationships from the earliest stages of an individual's financial life.

**We granted BRL 548.4 billion in loans** in 9M26, up 9.6% from the volume recorded in the same period in the previous year. This growth reflects our capacity to expand credit availability and support families, businesses, and different sectors of the economy.




As a result of this growth trajectory, **our loan portfolio reached a balance of BRL 1.482 trillion in September 2026**, growing 11.1% in twelve months. This performance underscores the consistent strategy of expanding our presence across multiple segments, strengthening portfolio diversification, and expanding opportunities for value creation. Backed by a diversified and sustainable funding structure, this growth reinforces our ability to expand operations with balance, profitability, and efficiency, contributing to the generation of recurring and sustainable results.

Our modernization and digital transformation efforts are aligned with our purpose of transforming people's lives. In this context, we highlight the progress in **issuing Braille bank statements** for visually impaired clients in 3Q26, now available for individual and corporate checking accounts, as well as payroll accounts.




The development of this service required contractual adjustments, layout design and adaptation, system modifications, and operational integration with printing partners and the national postal service (*Correios*). The layout was designed and validated with the active participation of visually impaired employees proficient in Braille, ensuring user perspectives directly into the solution's design. **This initiative enhances the autonomy and security of visually impaired clients**, reducing barriers to banking services while promoting citizenship and financial independence.

As part of our initiatives aimed at expanding diversity and inclusion, we highlight the **resumption of the Brazilian Sign Language (Libras) initiative at our branches in 3Q26**, offering basic Libras training to branch employees and fostering more accessible in-person customer service for our clients and society.

In 9M26, we **paid a total of BRL 353.8 billion in social benefits** through 353.1 million installments. We also reinforced our support to communities facing emergency and disaster situations by **assisting 739 municipalities across different regions of Brazil affected by disasters through the FGTS Calamity Withdrawal in 9M26**, thereby expanding financial relief to workers living in the affected areas.

Our **sustainable finance portfolio reached BRL 950.8 billion** in September 2026, connecting innovation, inclusion, and socio-environmental responsibility. Also, on the ESG front, we achieved the **Gold Seal from the Brazilian GHG Protocol Program** for the 13th consecutive year, the highest rating for comprehensive, independently verified inventories.

We signed an agreement with the **Green Climate Fund** totaling **BRL 3.7 million** in non-reimbursable funds dedicated to developing climate finance capabilities, studies, and tools focusing on resilient cities. This support will strengthen our capacity to structure, implement, monitor, and assess low-carbon and climate-resilient investments.




The sustainable growth of our results is directly associated with the **continuous strengthening of structural practices related to transparency, corporate governance, risk management, internal controls, compliance, and integrity.** In July 2026, we were awarded the 2025–2026 Pró-Ética Seal, a distinction granted by the Federal Comptroller General (CGU) to companies that demonstrate a commitment to effectively implement integrity measures designed to prevent, detect, and remediate corruption, fraud, socio-environmental violations, and human rights abuses. This award highlights the maturity of our integrity, ethics, governance, and transparency frameworks, reinforcing our institutional commitment to preventing irregularities.

**After surpassing in 1H26 alone the number of macroeconomic forecasting ranking placements achieved throughout 2025, we remained prominent in the third quarter, earning placements in 7 rankings during the period.** Under the Ministry of Finance's Fiscal Prisma, we earned five placements on the Monthly Short-Term Podium: Population. We also ranked first in the IPCA variable in the 12-month Moving Average Top 5 published by the Central Bank for the months of July and August. These results underscore the consistency of our methodology and our technical and analytical capacity to monitor and forecast the key macroeconomic indicators.

These results were driven by advances in technological innovation and our digital transformation agendas, aimed at aligning our actions with our clients' expectations. Investments in service quality, combined with the adoption of artificial intelligence tools, system improvements, and process digitalization, foster the creation of innovative solutions and the generation of value in our relationships with clients.

## Strategy[1]

The Caixa 2030 Strategy represents our commitment to sustainable transformation, structured around six pillars that guide our actions: Client-Centric, Efficiency and Profitability, Technology and Innovation, People, Culture and Agility, Sustainability and Citizenship, and Ecosystem Engagement.

Each strategic pillar translates an essential dimension of our transformation and our future, supported by an integrated set of initiatives aimed at generating concrete, sustainable impact aligned with our institutional purpose. These pillars act as drivers of organizational change, connecting strategic guidelines and serving as effective instruments for implementing the Institutional Strategic Plan (PEI).




Across the strategic pillars, the CAIXA 2030 Portfolio comprises the Digital Transformation, Organizational Transformation, Cultural Transformation, and Efficiency Programs. These foundational programs work in an integrated manner to modernize operating models and strengthen institutional capacities. The progress of these programs supports the generation of sustainable results, in alignment with our public mission.

[1] More detailed information regarding our corporate strategy, purpose, vision, and values can be accessed on our website: https://www.caixa.gov.br/sobre-a-caixa/apresentacao/Paginas/default.aspx.

## Housing




Housing loans play a fundamental role in the country's development as they enable the creation of jobs and the generation of income. In 9M26, Caixa was responsible for creating more than 1.6 million direct and indirect jobs through mortgage loan originations. These financings also positively impact many other sectors by creating demand for construction materials, furniture, and appliances, thus stimulating the construction industry and driving the growth of cities and the economy.

At the end of September 2026, our mortgage portfolio reached BRL 1.043 trillion, an increase of 15.5% in 12 months, maintaining our leadership in the housing segment, with a 68.2% market share.

In 9M26, a total of 799.5 thousand mortgage contracts were signed, generating BRL 210.1 billion in loan originations and benefiting more than 2.4 million people with access to homeownership, reinforcing our role in expanding access to decent housing and helping reduce the housing deficit in Brazil, promoting improvements in the quality of life of the population, particularly lower-income individuals.

## New PAC – Development and Sustainability

In 3Q26, a total of 56 Commitment Agreements linked to the New PAC – OGU were signed, representing investments of BRL 478.15 million. Additionally, technical analyses were completed for 344 projects totaling BRL 3.29 billion in investments, enabling the projects to proceed to subsequent stages of execution. During the same period, the analysis of bidding processes began for 901 instruments linked to BRL 6.28 billion in investments, an essential step toward contracting the companies responsible for executing the projects and implementing the planned interventions.

As a result of the portfolio's progress, 1.18 thousand operations were authorized to commence construction, mobilizing approximately BRL 8.36 billion in investments.

## Sponsorship and Investments in Sports




In the domestic sports landscape, we expanded our engagement across different sports and initiatives in 3Q26, aimed at promoting citizenship, social inclusion, and quality of life.

During the period, we strengthened our presence in high-performance sports and initiatives focused on athlete development, the advancement of women's sports, and the promotion of sports participation across diverse regions of the country.

Key highlights of the period include the sponsorships of Caixa Brasília Basquete, one of the country's leading basketball teams, reinforcing our brand presence in the sport, and the Ferroviária Araraquara Women's Football team, demonstrating our support for elite women's sports.

Other notable highlights include athlete development initiatives, such as the 2026/2027 Olympic Success Story project, as well as mass-participation sporting events such as the 28th Rio de Janeiro International Half Marathon, the 2026 Vitória Marathon, and the 41st Campinas Integration Race.

The quarter was also marked by support for regional and social sports projects, such as the Xingu Indigenous Culture and Games Festival, the Brasil Ladies Cup, the Criciúma Marathon, and the Maratoninha Criciúma Caixa, among other events that helped expand our institutional presence among different audiences and communities.

Through these initiatives, we reaffirm our position as one of the leading supporters of Brazilian sports, backing initiatives that contribute to athlete development, the staging of competitions, the promotion of diversity, and access to sports in different regions of the country.

## Sponsorship and Investments in Culture



Caixa Cultural in **Curitiba/PR**

In 3Q26, we continued to promote culture and broaden public access to cultural activities. During the period, our Caixa Cultural units hosted exhibitions, musical performances, and art-education initiatives, in addition to participating in nationwide cultural calendar events.

Within the Caixa Gente Arteira Educational Program, more than 1,000 services were provided. In July, we reopened the Teatro Nelson Rodrigues galleries in Rio de Janeiro, marking the start of a new chapter for the

cultural venue and consolidating its role as a dedicated space for community gatherings and integration among diverse artistic expressions.

In August, as part of Caixa Cultural's anniversary program, our unit in Brasília hosted a concert to celebrate Ivan Lins' 80th birthday, gathering an audience of more than 2,000 people. In September, our Caixa Cultural units featured programming from the Brazilian Institute of Museums (IBRAM), hosting workshops and arts-education activities during Spring of Museums (*Primavera dos Museus*) campaign. In the same month, the Caixa Cultural Rio de Janeiro unit hosted Rio Art Week by providing venue space.

During 9M26, Caixa Cultural reached 1.0 million visitors, a 30.0% increase from the same period in the previous year.

## Service Structure

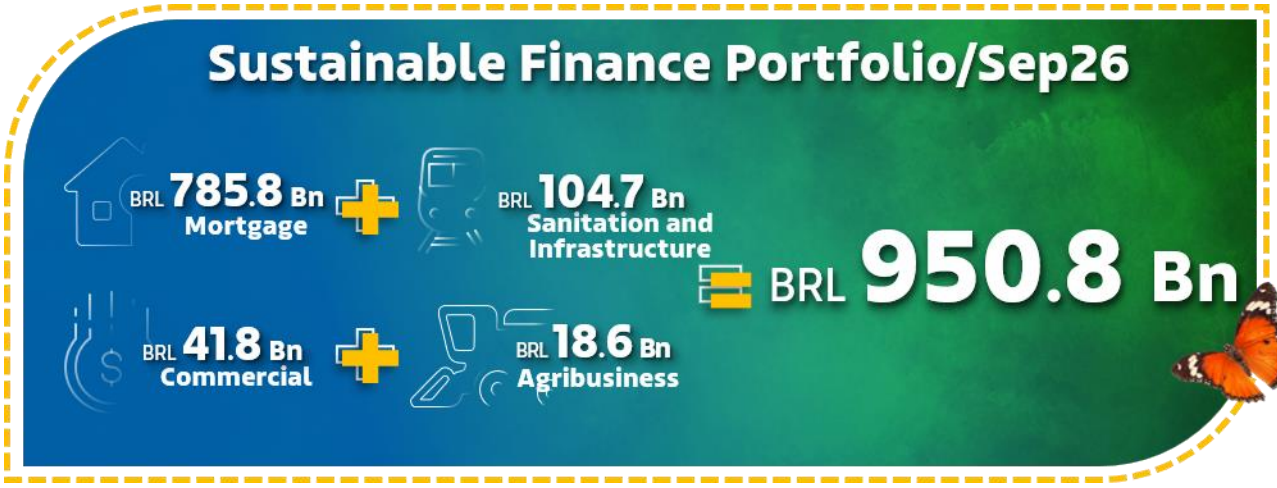
We are continuously improving our service structure and processes, aiming to offer our 161.3 million clients the best experience when accessing our products and services.

Caixa maintains extensive nationwide reach and a presence in 97% of Brazilian municipalities, through branches, lottery units, correspondents, mobile service units, and other service points. This structure reinforces the institution's role in banking and financial inclusion, particularly in locations with limited access to financial services. Our physical presence, combined with the expansion of digital channels, enables Caixa to serve different client profiles and ensure that digital transformation progresses in balance with accessible, inclusive service that remains close to our clients.

## Sustainability

### Sustainable Finance Portfolio

Our product and service portfolio includes resources allocated to initiatives and sectors that promote the transition to a fairer and more sustainable society, classifying our business activities based on their contribution to the targets of the United Nations (UN) Sustainable Development Goals (SDGs), thereby generating a positive impact on the environment, society, and climate.




The methodology adopted considers products and services to be sustainable when they bring social benefits to the population and/or directly benefit the environment, contribute to achieving two or more SDGs, and are not intended for sectors with high exposure to social, environmental, and climate risks.

We considered a broad range of loan products in the Housing, Commercial, Agribusiness, Sanitation, and Infrastructure segments. After assessing the business volume of the identified products, our Sustainable Finance Portfolio totaled BRL 950.8 billion at the end of September 2026.

### Projects under execution supported by the Caixa Social and Environmental Fund (FSA)[2]

From its establishment through September 2026, the FSA has committed more than BRL 691.3 million to 313 projects, focused on supporting socioeconomic inclusion, innovations for policies and Caixa's business operations, and the strengthening of urban and environmental public policies.

Currently, FSA has 106 projects under execution in its portfolio, involving social and environmental activities across different regions of Brazil. In 9M26, BRL 98.9 million was disbursed to support areas such as Environmental Restoration; Bioeconomy and Regenerative Tourism in the Amazon; Circular Economy; Recycling and the Inclusion of Waste Pickers; Territorial Development, Creative Economy and Youth; and Social Housing and Climate Adaptation.

### Caixa Sustainable Management Seal

The Caixa Sustainable Management Seal is a recognition granted to municipalities with public indicators demonstrating the adoption of sound governance and socio-environmental responsibility practices in local public management, increasing the well-being and quality of life for citizens, combined with sustainable urban development.

The Seal recognizes actions linked to the Sustainable Development Goals established by the United Nations (UN) under the 2030 Agenda through a broad assessment that evaluates municipal public management based on twenty-five indicators in four categories: Environmental, Social, Governance, and Climate.

[2] More detailed information on the Caixa FSA can be accessed on our website: https://www.caixa.gov.br/sustentabilidade/fundo-socioambiental-caixa/Paginas/default.aspx.

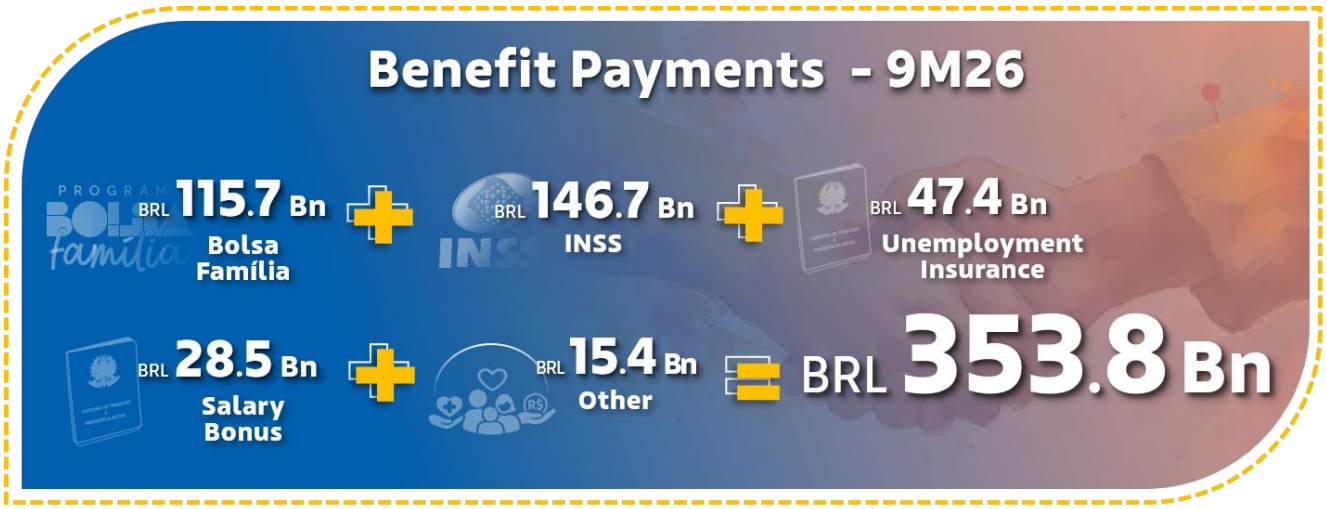
Considering the relevance of ESG for us and society, this initiative, in addition to promoting and recognizing good sustainability practices among the municipalities evaluated, enables certified municipalities to access special conditions when contracting the Bank's products and services. Likewise, we can assist municipalities in improving their indicator results through products and solutions associated with each indicator, thereby supporting public entities in enhancing the quality of their management.

Since the Seal's creation through September 2026, 350 municipalities have been certified, with 36 municipalities earning the Seal in the last quarter.




## Distribution of Social Benefits

Through our physical and digital service channels and partner network, we paid BRL 353.8 billion in benefits through 353.1 million installments related to income transfers, social programs, worker benefits, and INSS benefits across all Brazilian municipalities in 9M26.



We highlight the payment of BRL 115.7 billion in Bolsa Família benefits through 171.7 million installments to 20.9 million families, BRL 146.7 billion in INSS pension payments through 69.9 million installments to 8.1 million beneficiaries, and BRL 47.4 billion in Unemployment Insurance through 25.1 million installments to 8.1 million beneficiaries.

In 9M26, we paid the Salary Bonus, totaling BRL 28.5 billion, to 22.6 million beneficiaries. Additionally, a total of BRL 8.7 billion was paid for the Pé-de-Meia Program, benefiting 5.5 million students nationwide. Payments for the Gas Aid and other social and regional programs totaled BRL 6.7 billion.

### Support to regions affected by natural disasters

In 9M26, we supported 739 municipalities in different regions of Brazil affected by natural disasters through the FGTS Calamity Withdrawal. We sent specialized employees to provide technical support to the municipal governments and assistance to the affected population. We also have mobile truck branches that provide services to communities in affected municipalities.

We mobilized a team specialized in processing FGTS Calamity Withdrawals, allowing workers to withdraw up to BRL 6,220.00, limited to the balance available in their FGTS accounts. Our units also assisted clients in filing home insurance claims and completing procedures for the immediate payment of indemnities.

We provided technical assistance to local governments in implementing fund transfers. Municipal governments receive support in assessing damage and estimating the costs of restoring works in progress or affected infrastructure of significant importance to local communities, such as bridges, access roads, water supply facilities, health clinics, and schools, among others.

## Loan Programs and Partnerships

### Loan Programs for Government Entities

Regarding our loan portfolio with Government Entities (States, the Federal District, and Municipalities), in 9M26 we entered into 288 new agreements totaling BRL 11.7 billion, comprising BRL 7.8 billion through 199 FINISA loan transactions, 51 FGTS-funded loan transactions totaling BRL 3.5 billion, and 38 FIIS loan transactions totaling BRL 366.3 million. Under New PAC FGTS, 36 agreements were signed in 9M26, totaling BRL 2.9 billion.

At the end of 3Q26, the loan portfolio with Government Entities totaled 4.6 thousand active operations, with a balance of BRL 72.6 billion and serving 1.8 thousand clients in the Government segment throughout Brazil. The loan portfolio ended the quarter with an on-time payment rate of 99.95%.

### Transfer of Funds Agreements from the Federal Government's General Budget to States and Municipalities

We act as a representative of the Federal Government in the implementation of transfer agreements under the General Budget, allowing municipalities across the country to access public resources through engineering and social technical assistance tailored to the circumstances of each

municipality, while ensuring that public resources are used in accordance with the technical and budgetary parameters established by the Ministries responsible for public policies and oversight bodies.

In 9M26, we signed 3.2 thousand new fund transfer operations, with investments totaling BRL 8.7 billion. In the same period, 2.5 thousand construction projects were completed, totaling BRL 4.1 billion in investments.

## Performance Analysis and Results[3]

### Net Income

Accounting net income was BRL 3.5 billion in 3Q26, down 7.4% from 3Q25 and 10.6% from 2Q26. Recurring net income totaled BRL 10.9 billion in 9M26, down 14.6% from 9M25.

The financial margin reached BRL 18.3 billion in 3Q26, up 11.0% from 3Q25 and down 6.7% from 2Q26. In 9M26, the financial margin totaled BRL 56.3 billion, up 14.3% from 9M25.

| BRL million | 3Q26 | 2Q26 | Δ% | 3Q25 | Δ% | 9M26 | 9M25 | Δ% |
|---|---|---|---|---|---|---|---|---|
| Financial Margin | 18,338 | 19,664 | -6.7 | 16,523 | 11.0 | 56,282 | 49,233 | 14.3 |
| Provision for Losses associated with Credit Risk | (5,929) | (6,966) | -14.9 | (5,073) | 16.9 | (19,413) | (10,691) | 81.6 |
| **Income from Financial Intermediation** | 12,409 | 12,698 | -2.3 | 11,450 | 8.4 | 36,870 | 38,542 | -4.3 |
| Income from Services and Banking Fees | 7,412 | 7,573 | -2.1 | 7,087 | 4.6 | 22,341 | 20,329 | 9.9 |
| Administrative Expenses | (12,021) | (11,442) | 5.1 | (11,246) | 6.9 | (34,974) | (32,908) | 6.3 |
| Other Operational Revenues/Expenses | (4,135) | (3,368) | 22.8 | (2,275) | 81.8 | (11,199) | (5,743) | 95.0 |
| Tax Expenses | (1,315) | (1,469) | -10.4 | (1,274) | 3.2 | (4,235) | (3,747) | 13.0 |
| Income from Interests in Subsidiaries and Affiliated Companies | 981 | 929 | 5.7 | 946 | 3.7 | 2,899 | 2,677 | 8.3 |
| Constitution and Reversal of Provisions | (644) | (1,579) | -59.2 | (978) | -34.1 | (3,011) | (2,888) | 4.3 |
| **Operating Result** | 2,688 | 3,343 | -19.6 | 3,711 | -27.6 | 8,691 | 16,263 | -46.6 |
| **Non-Operating Result** | (74) | (53) | 39.9 | (54) | 36.7 | (196) | (141) | 39.5 |
| Income Tax, Social Contribution and Profit Sharing | 872 | 609 | 43.1 | 108 | 710.3 | 2,359 | (2,574) | - |
| **Consolidated Accounting Net Income** | 3,486 | 3,899 | -10.6 | 3,764 | -7.4 | 10,854 | 13,548 | -19.9 |
| Non-Recurring Events | - | - | - | - | - | - | 846 | - |
| **Recurring Net Income** | 3,486 | 3,899 | -10.6 | 3,764 | -7.4 | 10,854 | 12,702 | -14.6 |

In 3Q26, financial intermediation revenues totaled BRL 68.6 billion, up 7.0% from 3Q25 and remaining stable compared to 2Q26. In 9M26, these revenues totaled BRL 202.3 billion, up 12.9% from 9M25.

Financial intermediation expenses reached BRL 50.3 billion in 3Q26, up 5.7% from 3Q25 and 2.7% from 2Q26. In 9M26, these expenses totaled BRL 146.1 billion, up 12.4% from 9M25.

The provision for losses associated with credit risk totaled BRL 5.9 billion in 3Q26, up 16.9% from 3Q25 and down 14.9% from 2Q26. In 9M26, expenses reached BRL 19.4 billion, 81.6% higher than in 9M25. For comparisons with 2025, it should be noted that CMN Resolution No. 4,966/2021 came into effect on January 1st of that year, affecting period-over-period comparability.

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

This regulation introduced significant changes to the measurement, recognition and provisioning criteria for credit risk losses, replacing the previous model, which was predominantly based on incurred losses, with a forward-looking methodology based on the expected loss concept. Accordingly, the changes observed between periods partly reflect the effects of the regulatory transition.

Income from services (RPS) totaled BRL 7.4 billion in 3Q26, a 4.6% increase from 3Q25 and 2.1% lower than in 2Q26. In 9M26, these revenues reached BRL 22.3 billion, up 9.9% from 9M25.

Administrative expenses (personnel and other administrative expenses) totaled BRL 12.0 billion in 3Q26, up 6.9% from 3Q25 and 5.1% from 2Q26. These expenses totaled BRL 35.0 billion in 9M26, up 6.3% from 9M25.

## Assets

Our assets totaled BRL 2.4 trillion in September 2026, up 10.2% over the same period in the previous year and 2.0% higher than in June 2026. The 12-month growth was influenced by the 11.1% increase in the loan portfolio and the 9.7% growth in the securities and derivatives portfolio.

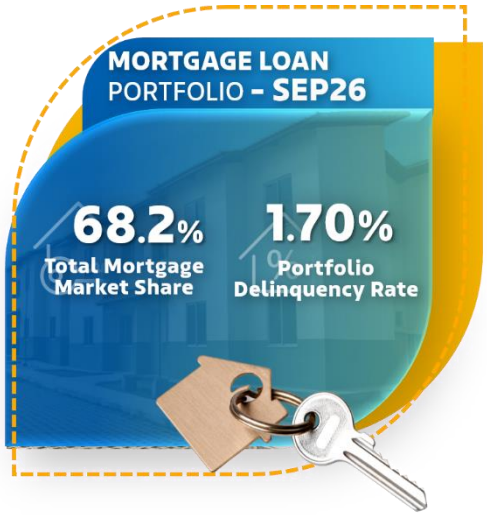
## Loan Portfolio

The loan portfolio ended September 2026 with a balance of BRL 1.482 trillion, up 11.1% from September 2025 and 2.4% from June 2026. In the 12-month comparison period, we highlight the increases of 15.5% in the mortgage segment and 7.4% in commercial loans for individuals.

In 3Q26, a total of BRL 182.8 billion was granted in total loans, 1.7% lower than the same period in the previous year and down 1.4% from 2Q26. In 9M26, a total of BRL 548.4 billion was granted, up 9.6% from 9M25.




We are the bank that supports Brazilians in achieving homeownership, maintaining market leadership in the mortgage segment, with 68.2% market share in total mortgage lending. The portfolio's delinquency rate was 1.70% at the end of September 2026, up 40 bps from September 2025 and 25 bps from June 2026.




The mortgage portfolio ended September 2026 with a balance of BRL 1.043 trillion, up 15.5% from September 2025 and 3.8% from June 2026. In 3Q26, mortgage loan originations totaled BRL 72.5 billion (considering Caixa and FGTS resources), up 7.6% from 3Q25 and down 1.1% from 2Q26. In 9M26, mortgage loan originations totaled BRL 210.1 billion, up 20.9% from 9M25.

Commercial loans to individuals ended September 2026 with a portfolio balance of BRL 158.6 billion, up 7.4% from September 2025 and 1.4% from June 2026. Payroll-deductible loans remained the highlight, with a balance of BRL 116.4 billion, up 6.4% from September 2025 and accounting for 73.4% of the total commercial loan portfolio for individuals. Regarding loan originations in the individual segment, they totaled BRL 82.9 billion in 3Q26, up 7.4% from 3Q25 and 2.5% from 2Q26. In 9M26, loan originations totaled BRL 245.9 billion, up 11.1% from 9M25.

The commercial corporate loan portfolio ended September 2026 with a balance of BRL 111.1 billion, up 0.2% from September 2025 and down 2.4% from June 2026.

Infrastructure operations totaled BRL 108.6 billion at the end of September 2026, down 1.9% over the same period in the previous year and 1.8% lower than in June 2026.

The agribusiness loan portfolio reached BRL 60.6 billion at the end of September 2026, down 1.9% from September 2025 and 2.7% from June 2026.

## Portfolio Quality

The delinquency rate for the total loan portfolio ended September 2026 at 4.01%, up 100 bps from September 2025 and 37 bps from June 2026. The provision rate was 4.72% at the end of September 2026, up 28 bps from September 2025 and down 4 bps from June 2026. Provision coverage was 118.00% at the end of the quarter, down 3,010 bps from September 2025 and 1,300 bps from June 2026.

Caixa's total loan portfolio has 91.0% of its balance classified as Stage 1 (the lowest-risk category), with a significant concentration in long-term transactions, largely due to the mortgage portfolio, which accounts for 70.4% of the total portfolio. In addition to the mortgage portfolio, transactions backed by collateral are concentrated in the Infrastructure and Sanitation, Government, Agribusiness, Commercial Loans covered by Guarantee Funds, Pawn Lending, and CAIXA Hospitais segments

## Funding

The funding balance reached BRL 2.103 trillion at the end of September 2026, up 10.3% over September 2025 and 2.5% in relation to June 2026, with highlights to the savings accounts, which totaled BRL 407.8 billion, a 4.1% growth in twelve months and a 0.5% growth in the quarter. We remain the leading player for savings accounts, increasing our market share from 38.8% in September 2025 to 40.3% in September 2026.

Bonds reached BRL 308.9 billion at the end of September 2026, up 11.7% over September 2025 and 0.1% over June 2026. Real estate bonds, particularly, grew 13.8% from September 2025 and fell 0.9% over June 2026, reaching a balance of BRL 268.7 billion at the end of September 2026.

As for term deposits, CDBs grew during the period, up 23.0% in 12 months and 5.0% over June 2026, with a balance of BRL 245.0 billion at the end of September 2026.

### Liquidity

In 3Q26, the liquidity coverage ratio (LCR) was 286.2%, growing 2,520 bps in 12 months and 2,550 bps in the quarter.

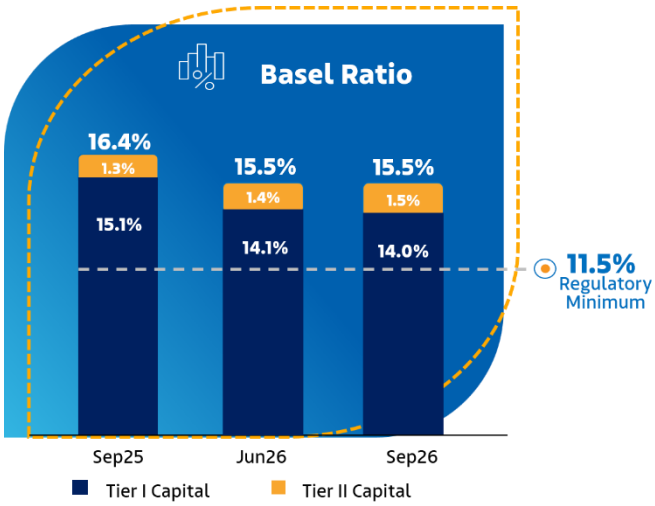
According to BACEN Resolution 54/20, short-term liquidity indicators are calculated based on the simple average of daily values observed during the quarter for the reported reference date.

### Equity

We ended September 2026 with equity of BRL 159.5 billion, up 5.5% in 12 months and 2.3% in the quarter.

### Basel Ratio

We recorded a Basel Ratio of 15.5% at the end of September 2026, 400 bps above the minimum requirement of 11.5% established by National Monetary Council (CMN) Resolutions No. 4,955 and No. 4,958, dated October 21, 2021, which regulate the recommendations of the Basel Committee on Banking Supervision related to the capital structure of financial institutions.




We highlight our capital structure, which demonstrates our ability to execute our strategic planning in a sustainable manner.

Regarding Hybrid Capital and Debt Instruments (IHCD), BRL 969.3 million was paid to the Federal Government in May 2026 as interest on IHCD contracts.

Additionally, in June 2026, BRL 1.0 billion was paid as a repayment of IHCD amounts, in compliance with the schedule established with the National Treasury Secretariat and the Federal Court of Accounts.

## Caixa Conglomerate

### Caixa Seguridade

The Company's alignment with Caixa's digital transformation strategy is noteworthy. Ongoing initiatives include the development of digital client journeys within the SuperApp, prioritizing the offering of Caixa Seguridade products at the most relevant touchpoints in the client journey, as well

as the implementation of performance management teams to leverage the benefits arising from the modernization of the Bank's CRM platform. These initiatives have already begun to deliver tangible results throughout the quarter, always focusing on clients, sustainable growth, and value creation for society.

In the insurance segment, written premiums reached BRL 2,484.1 million in 3Q26, down 1.7% from the same period in 2025, while year-to-date figures grew 2.7%. In 3Q26, gross private pension contributions totaled BRL 6.5 billion and, in the first nine months of the year, remained stable in comparison to the same period in 2025. Net funding remained positive, reaching BRL 1.3 billion, up 25.1% from the same period in 2025.

Premium Bond proceeds reached a new record high of BRL 615.3 million in the quarter, up 26.8% from the same period in 2025. Credit letters sold totaled BRL 4.8 billion, with real estate letters accounting for 74% of total sales. At the end of September, the credit letters portfolio reached BRL 56.4 billion, up 28.5% year-over-year.

### Caixa Asset

At the end of 3Q26, Caixa Asset recorded BRL 674.86 billion in assets under management, an increase of BRL 70.9 billion compared to the previous year-end. The institution held a 5.61% market share and was recognized as one of the largest third-party asset managers in Brazil, ranking as the second-largest manager in the Public Sector and Public Servants' Pension Schemes (RPPS) segments.

In terms of the number of unitholders, the funds managed by Caixa Asset ended 3Q26 with 1.69 million investors across 471 products under management and distributed by Caixa.

Thirteen new investment funds were launched in 3Q26, targeted at the individual, corporate, and government segments, with total net inflows of BRL 922.6 million. These launches highlight the Company's commitment to delivering diversified, high-quality solutions to our clients.

Additionally, Caixa Asset stands out among the institutions with the best macroeconomic forecasts. In the Prisma Fiscal ranking, prepared by the Ministry of Finance, Caixa Asset appeared in prominent positions, securing seven podium placements throughout 3Q26. The Company also secured three placements in the Focus Survey Top 5 ranking, conducted by the Central Bank of Brazil.

### Caixa Cartões

In 1H26, credit card transaction volume reached BRL 76.9 billion, up 16.3% in twelve months, accompanied by a 14.3% expansion in the active client base, driven by relationship initiatives across digital channels aimed at generating new sales and driving client engagement. In the debit card business, transaction volume reached BRL 162.1 billion year-to-date, maintaining its relevance among payment methods.

In the acquiring segment, transaction volume reached BRL 22 billion in 1H26. The period was marked by the evolution of the *azulzinha Pay* solution with expanded features, service enhancements and the introduction of human support in the Customer Service Center (SAC), alongside progress in the expansion strategy for *azulzinha Tribunais* within the Judiciary, with the solution now fully operational.

The Prepaid segment maintained its positive performance, with transaction volume reaching BRL 1.99 billion in 3Q26, up 13% from the same period in 2025, reinforcing its importance in diversifying our payments portfolio and serving diverse client profiles. We also highlight the integration of the Caixa Alimentação, Caixa Refeição, and Caixa Multi cards with Apple Pay during the period.

In August 2026, Caixa Cartões was recognized as the Best Payments Company in Brazil in the special edition of the TOP 30 – The Best Companies in Brazil 2026, published by *Revista VEJA Negócios*. Additionally, in recognition of its high client service standards, *Azulzinha* was awarded the RA1000 Seal by Reclame AQUI. Under the ESG framework, Caixa Cartões was awarded the Gold Seal by the Brazilian GHG Protocol Program for the third consecutive year.

## Caixa Loterias

In 3Q26, Caixa Loterias recorded BRL 6.5 billion in lottery proceeds. This represents a 4.6% increase compared to 2Q26, when proceeds reached BRL 6.2 billion, and is 1.3% higher than in 3Q25, when proceeds reached BRL 6.4 billion. In 9M26, total proceeds reached BRL 18.7 billion, compared to BRL 18.0 billion in 9M25, up 3.9%.

In 3Q26, transfers to statutory beneficiaries totaled BRL 2.5 billion, up 5.0% from 2Q26 and 1.6% from 3Q25. In 9M26, this amount reached BRL 7.1 billion, up 3.4% from 9M25.

| BRL million | 3Q26 | 2Q26 | Δ% | 3Q25 | Δ% | 9M26 | 9M25 | Δ% |
|---|---|---|---|---|---|---|---|---|
| Net Prizes* | 2,158 | 2,289 | -5.7 | 2,231 | -3.3 | 6,331 | 6,087 | 4.0 |
| Social Destination | 2,481 | 2,362 | 5.0 | 2,441 | 1.6 | 7,096 | 6,863 | 3.4 |
| Social Security | 1,103 | 1,042 | 5.9 | 1,078 | 2.3 | 3,150 | 3,033 | 3.9 |
| Security | 628 | 591 | 6.3 | 613 | 2.5 | 1,792 | 1,728 | 3.7 |
| Sports | 471 | 460 | 2.4 | 475 | -0.8 | 1,361 | 1,298 | 4.9 |
| Education | 92 | 94 | -2.1 | 94 | -2.3 | 260 | 292 | -11.0 |
| Culture | 185 | 173 | 6.5 | 179 | 2.9 | 526 | 506 | 3.9 |
| Health | 0.6 | 0.9 | -30.8 | 1.0 | -36.1 | 2.1 | 1.8 | 12.0 |
| Others | 1.6 | 1.1 | 40.0 | 1.3 | 26.4 | 3.8 | 3.9 | -2.2 |
| Taxes (Income Tax on Premium) | 504 | 457 | 10.3 | 555 | -9.2 | 1,874 | 1,597 | 17.4 |
| Costs and Maintenance | 1,372 | 1,117 | 22.8 | 1,201 | 14.2 | 3,405 | 3,451 | -1.3 |
| **Total Collected**** | **6,514** | **6,225** | **4.6** | **6,429** | **1.3** | **18,706** | **17,998** | **3.9** |

*It may include prizes resulting from bets placed in the previous quarter, as it considers the date of prize payment.
**Amounts consider resources destined for the Lottery Development Fund and the compensation of Lottery units.

Social allocations benefit a wide range of public interest areas, with a particular highlight on sports, which received BRL 1.4 billion in 9M26, up 4.9% from the same period in 2025. The resources allocated to this sector help amplify the social impact generated by Caixa Loterias. During the period, transfers were also allocated to areas such as social security, public safety, culture, health, and education.

Caixa Loterias holds the Level 3 Responsible Gaming certification, issued by the World Lotteries Association (WLA), which internationally validates the actions adopted under the Responsible Gaming Program. During the quarter, the Company compiled new supporting evidence and completed its submission for WLA recertification.

## Corporate Governance[4]

Our Corporate Governance is a system formed by principles, rules, structures, instruments, and processes through which the Company is directed and monitored, aimed at protecting the rights of all stakeholders and creating sustainable value.

Ethics, as a framework of moral principles to be upheld, underpins the following five corporate governance principles: integrity, transparency, accountability, equity, and sustainability, and the best practices to achieve them.

- **Integrity**: practice and promote the ongoing improvement of ethical culture, avoiding decisions under the influence of conflicts of interest, maintaining coherence between speech and actions and preserving loyalty to the organization and care for its stakeholders, society in general and the environment;
- **Transparency**: provide stakeholders with true, timely, coherent, clear and relevant information, whether positive or negative, and not just that required by laws or regulations;
- **Accountability**: perform duties with diligence and independence, with a view to generating sustainable value in the long term, assuming responsibility for the consequences of acts and omissions;
- **Equity**: treat the sole shareholder and other stakeholders fairly, taking into account their rights, duties, needs, interests and expectations, as individuals or collectively;
- **Sustainability**: ensure the economic and financial feasibility, reduce the negative externalities of our business and operations and increase the positive ones, taking into account the different capitals in our business model (financial, intellectual, human, social, natural, reputational) in the short, medium, and long terms.

We highlight our key Corporate Governance instruments that guide the activities of our governance agents to ensure the effectiveness and quality of our decision-making processes:

- Bylaws;
- Policies;
- Decision-making Model;
- Normative Manuals;
- Code of Ethics, Conduct, and Integrity;
- Delegation of Authority Framework;
- Organizational Structure.

[4] More detailed information regarding Caixa's corporate governance can be accessed on our website: https://www.caixa.gov.br/sobre-a-caixa/governanca-corporativa/Paginas/default.aspx.

## People Management

Our people-related activities permeate our entire strategy to maintain our leading role in transforming people's lives, while humanizing labor relations, strengthening client relationships, facilitating access to housing, strengthening governance and operating efficiency, promoting sustainability policies, and generating value in relationships by offering innovative solutions in business, technology, and the work environment.

In September 2026, we had 84.0 thousand employees working at branches, regional offices, and headquarters, comprising 46.8 thousand men and 37.2 thousand women. Of this total, 4.7 thousand are PwD employees, which accounts for 5.6% of the Bank's staff.

We also highlight the opportunities offered to young people: 7.2 thousand young talents are being trained as interns and apprentices across all regions of Brazil.

Given that training and development actions are essential for the Bank's digital transformation, we make recurring efforts to train our employees, offering educational solutions that favor the development of digital capabilities.

### Digital Transformation - Certifications

To promote the continuous development of our employees in the models, frameworks, and assumptions of organizations focused on digital transformation, we offer reimbursable external certifications to professionals participating in the program, as well as a list of approved certifications according to the roles performed within the units holding the mandates of the digital axis.

These certifications help prepare employees for the future of work, enhance our competitiveness in the banking market, foster innovation and creativity, and improve team productivity and efficiency, thereby driving cost reduction and greater adaptability to change.

### Female Leadership

We continued to promote female leadership within the scope of diversity, equity, and inclusion actions, with initiatives aimed at raising awareness and reinforcing a more equitable and inclusive organizational culture. In this context, we carried out educational and awareness initiatives on gender equity in leadership, discrimination, stereotypes, and biases that may affect professional development opportunities, with the participation of managers, leaders, and regional committees.

## Integrity, Risks, and Internal Controls

We continuously improve our anti-corruption environment and harassment prevention efforts through mechanisms, procedures, and actions that guide our employees, leaders, outsourced workers, and suppliers, in line with good corporate governance practices, transparency, integrity, and the promotion of ethical and responsible conduct in activities.

Our Integrity Program is aimed at preventing, detecting, and correcting illicit acts, either actively or passively, ensuring the effective adoption of the Codes of Ethics, Conduct, Policies, and Guidelines, by integrating control instruments and activities to manage integrity risk.

The Program is aligned with the principles and guidelines of our Internal Control, Compliance and Integrity Policy, also observing the guidelines of the Policy for Relationships with Clients and Users of Caixa Products and Services (available at: https://www.caixa.gov.br/sobre-a-caixa/governanca-corporativa/estatuto-politicas).

We highlight that the Program is structured in five pillars: (i) Commitment by Senior Management; (ii) Adequate Risk Management; (iii) Integrity Protocols; (iv) Communication and Training, and (v) Monitoring and Disciplinary Measures, all of which work together and systemically, interrelating and enabling the continuous improvement of the Caixa Integrity Program.




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

The Program's management model is carried out through coordination, monitoring, controls, and evaluation of cross-cutting instruments and mechanisms under the responsibility of the actors in the Integrity Ecosystem, helping mitigate integrity risk in their respective areas of operation as they identify weaknesses and unlawful practices.

Thus, it is a dynamic process in which the main actors in the Ecosystem work together in a coordinated manner to ensure the effectiveness of the Program, improve internal control mechanisms, and operate based on ethical relationships and the sustainability of our business and results.

The articulation centralized by the Vice-Presidency of Risks/Office of Internal Controls and Integrity brings more transparency and speed, contributing to the procedures adopted by the players of the Ecosystem, aiming to strengthen our image and reputation to levels of excellence and recognition by society and the market.

## Risk Management and Internal Controls

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

Through our risk and capital management structure, models, methodologies, systems, routines, and indicators that enable the identification, measurement, assessment, monitoring, control, and reporting for the mitigation of adverse effects resulting from risks incurred, including in normal and stressful scenarios, are implemented.




We periodically monitor and evaluate our risk management model to increase the maturity of its structure, adhering to best practices and complying with internal standards.

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

The importance of the SCI is corroborated by the publication of CMN Resolution 4,968/2021 and CMN Resolution 5,178/2024, which, among the main provisions, highlight the focus on the continuous monitoring of control activities, the adequate segregation of functions and the independence of areas, aimed at avoiding conflicts of interest and ensuring the active engagement of Senior Management in strengthening our internal controls.

We carried out oversight of the internal controls related to equity investments, *Fundação dos Economiários Federais* (FUNCEF), and Capital Markets processes, encompassing brokerage, custody, and public offerings of securities, as well as the monitoring of first-line indicators in accordance with mandatory activities, reinforcing our commitment to regulatory compliance.

## Reporting Channel[5]

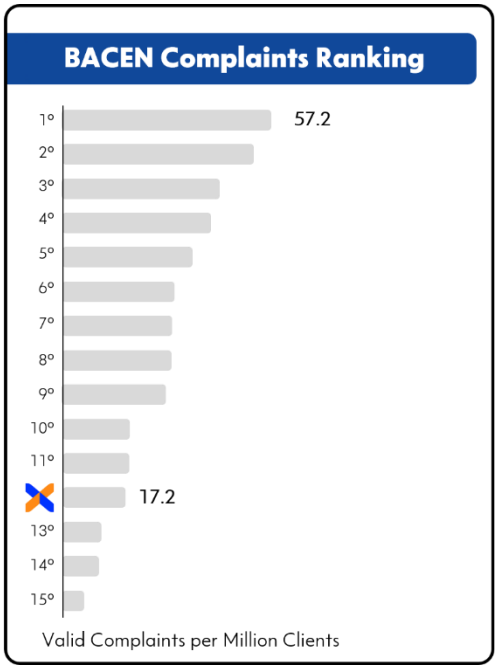
The Reporting Channel is a mechanism for receiving internal and external reports, anonymous or not, regarding collaboration in or the suspected practice of acts of corruption or other acts harmful to national or foreign Public Administration, with rules in place for non-retaliation and protection of individuals who submit reports in good faith.

The channel is hosted in a secure environment, external to Caixa's technological infrastructure, and is managed by Aliant (a member of the ICTS group), with operational management by the Ombudsman unit, which may suggest improvements to processes and systems in its capacity as a first-line unit. Additionally, there is a second-line unit that assesses whether the process for receiving and investigating reports is adequate in order to mitigate operational and integrity risks.

[5] The Reporting Channel can be accessed through our website: https://www.caixa.gov.br/atendimento/canal-denuncia/paginas/default.aspx

Through the Reporting Channel, employees, former employees, statutory members, collaborators, service providers, clients, partners, suppliers, or any other citizen can submit reports indicating potential irregularities or illegal acts involving Caixa.

### Ombudsman




We are ranked 12th in BACEN's Complaints Ranking in 3Q26. The ranking is based on complaints recorded through BACEN's customer service channels, and the institutions are ranked in descending order of the complaints index, that is, from the most complained-about to the least complained-about institution.

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

## Distribution of Dividends and IoE

As provided in Decree 2,673/1998 and the Bylaws (Article 80), we distribute at least 25% of the adjusted net profit to the Federal Government, calculated for each fiscal year.

In May 2026, we distributed BRL 582.0 million to the Federal Government, our controlling shareholder, in the form of interest on equity (IoE).

## Independent Audit

We have a process for hiring an Independent Auditor, considering aspects of transparency, compliance, objectivity, and independence of the Independent Auditor, as well as ensuring that the same company is not hired to provide other services that may create a potential conflict of interest or compromise its independence or objectivity in carrying out its activities.

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

## Acknowledgments

The performance achieved in the period reflects the corporate strategy aligned with the engagement and work carried out by all employees and contractors, to whom we make a special acknowledgment for their effort and commitment. We also thank all clients and partners for their trust and loyalty, which motivate us in our constant search for improvement, essential for our development.

Management.

## Glossary

Environmental, Social, and Governance (ESG): Methods for measuring a company's environmental (including climate-related), social, and governance practices, which can be used for investments with sustainability criteria

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

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

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

Interest on Equity (IoE): Interest paid or credited individually to the holder, partners, or shareholders, as remuneration of equity, calculated over shareholders' equity balances.

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

Market Share: A market indicator that calculates the percentage of a company's share in the segment in which it operates.

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

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

*Pé-de-Meia* Program: A program that offers financial incentives to public high school students aimed at retaining them in school and completing their studies, in addition to participating in national and subnational educational exams.

Sandbox Caixa: Controlled environment for testing innovative products, services and processes, to validate solutions before their large-scale implementation.

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

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