



20Q26

PERFORMANCE ANALYSIS REPORT





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Forward-looking statements

This Performance Analysis Report is based on CAIXA's Consolidated Financial Statements as of June 30, 2026.

Managerial statements for previous periods may have been reclassified for comparative purposes in the event of changes in methodologies, which may generate possible differences due to reallocations or any grouping of items, aiming to provide a better understanding or vision of changes in assets, liabilities, results, or preserve data comparability between periods.

The figures shown as totals in certain tables and charts may not be an arithmetic aggregation of the balances that precede them due to rounding adjustments. All indexes and variations presented were calculated based on whole numbers. There may be divergences when the calculation is made on rounded figures.

The information presented in this report may make references and statements about expectations, growth estimates, and results projections. These statements do not guarantee future performance and involve risks and uncertainties that could be beyond the control of Management and may thus result in balances, incomes, expenses and results different from those anticipated and discussed herein.

CMN Resolution No. 4,966, issued by the Central Bank of Brazil in 2021, came into effect on January 01, 2025. The regulation establishes the basis for the adoption of IFRS 9 by financial institutions in Brazil. It impacts a broad range of aspects of the financial statements, including credit risk assessment, the accounting of financial instruments, and the generation of financial information, thereby increasing comparability among financial institutions and facilitating the analysis and comparison of their performance. We note, however, that the adoption of this Resolution limits comparability with prior periods due to the reclassification of income statement items, as well as the new expected credit loss provisioning model.

2Q26 Conference Call Connection Details

Thursday, August 27, 2026

10:00 a.m. (Brasília Time)

9:00 a.m. (US Eastern Time)

Webcast (Simultaneous translation)

Live Webcast:
<https://ri.caixa.gov.br/>



Highlights

2Q26

2Q26/2Q25

Financial intermediation revenues

68.7 Bn
+14.4%

Financial intermediation expenses

49.0 Bn
+12.2%

Financial margin

19.7 Bn
+20.2%

Allowance for loan losses

7.0 Bn
+97.6%

Revenue from services

7.6 Bn
+12.9%

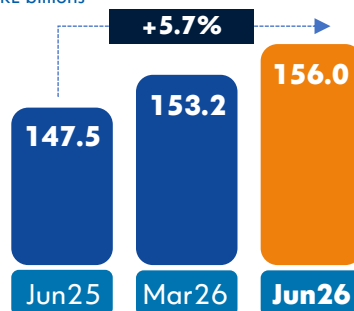
Administrative expenses¹

11.4 Bn
+5.9%

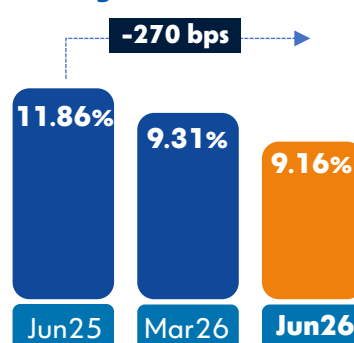
¹ Includes personnel expenses and other administrative expenses.

Net Equity

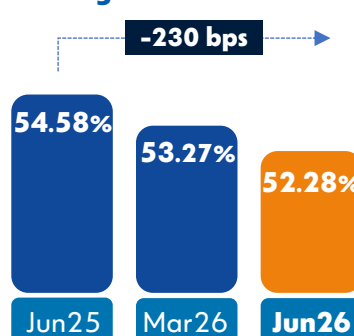
BRL billions



Recurring ROE



Recurring OEI



Recurring Net Income

3.9 Bn

+5.9%
2Q26/2Q25

Highlights

Result

Recurring net income totaled BRL 3.9 billion in 2Q26, up 5.9% from 2Q25 and 12.4% from 1Q26. In 1H26, recurring net income totaled BRL 7.4 billion, down 17.6% compared to the same period of the previous year.

Recurring return on equity (ROE) was 9.16%, down 270 bps from Jun25 and 15 bps from Mar26.

Financial margin

Financial margin reached BRL 19.7 billion in 2Q26, up 20.2% from 2Q25 and 7.6% from 1Q26. In 1H26, financial margin totaled BRL 37.9 billion, an increase of 16.0% compared to the same period of the previous year. Comparing 1H26 with 1H25, financial intermediation income (FII) and financial intermediation expenses (FIE) both increased by 16.2%. The difference between the growth rates of FII and FIE leveled off in 1H26, reflecting a positive trend, supported by the stronger growth of FII in 2Q26 (14.4%).

Allowance for loan losses

Allowance for loan losses related to credit risk reached BRL 7.0 billion in 2Q26, up 97.6% from 2Q25 and 6.9% from 1Q26. In 1H26, Allowance for loan losses totaled BRL 13.5 billion, an increase of 140.0% compared to 1H25. Comparisons with 2025 should be made considering the adoption of CMN Resolution No. 4,966/21 on January 1, 2025.

Loan portfolio

The loan portfolio ended Jun26 with a balance of BRL 1.448 trillion, up 11.9% compared to Jun25 and 2.7% compared to Mar26. The increase in balance versus Jun25 was driven by growth of 15.0% in mortgage loans, 8.7% in commercial loans to individuals, 6.5% in commercial loans to corporate clients, and 3.0% in agribusiness.

In 2Q26, CAIXA originated BRL 185.3 billion in loans, up 14.4% compared to 2Q25 and 2.8% compared to 1Q26. In 1H26, loan originations totaled BRL 365.6 billion, an increase of 16.3% compared to 1H25.

Mortgage loan originations totaled BRL 73.3 billion, up 28.2% compared to 2Q25 and 14.1% compared to 1Q26. In 1H26, mortgage loan originations totaled BRL 137.6 billion, an increase of 29.3% compared to 1H25.

The loan portfolio ended Jun26 with a delinquency rate of 3.64%, up 98 bps compared to Jun25 and down 7 bps compared to Mar26.

The increase compared to the previous year is due, in part, to the extension of the period during which operations remain in the active portfolio following the adoption of CMN Resolution No. 4,966/2021, which classifies assets into three stages according to their credit risk. As of Jun26, 91.0% of CAIXA's loan portfolio was classified in Stage 1, highlighting the quality of the Institution's portfolio. Additionally, regarding the distribution of assets across categories C1 to C5, it is worth noting that 79.1% of the portfolio is classified in categories C1 and C2, corresponding to operations with higher-quality collateral.

The C5 portfolio shows a high concentration in payroll-deductible loans, which account for 74.9% of this segment. Although this modality does not have real collateral, it has historically exhibited low delinquency rates, supported by the payroll deduction mechanism, which mitigates credit risk and reduces the likelihood of effective losses.

Recurring net income



BRL 3.9 Bn



+5.9%
2Q26/2Q25

Financial margin



BRL 19.7 Bn



+20.2%
2Q26/2Q25

Loan portfolio



BRL 1.448 Tn



+11.9%
Jun26/Jun25



Highlights

Revenue from services and banking fees and Operating efficiency

Revenue from services and banking fees (RSB) totaled BRL 7.6 billion in 2Q26, an increase of 12.9% compared to 2Q25 and 3.0% compared to 1Q26. In 1H26, revenues totaled BRL 14.9 billion, up 12.7% compared to 1H25. Compared to 1H25, notable increases were recorded in government services (23.7%), investment funds (20.3%), insurance revenues (15.3%), and debit and credit card revenues (14.4%).

Administrative expenses (personnel expenses and other administrative expenses) totaled BRL 11.4 billion in 2Q26, an increase of 5.9% compared to 2Q25 and a decrease of 0.6% compared to 1Q26. In 1H26, expenses totaled BRL 23.0 billion, up 6.0% compared to 1H25. On a semiannual basis, the increase was driven by growth of 6.9% in personnel expenses and 3.9% in other administrative expenses.

CAIXA's recurring operating efficiency index stood at 52.28% as of Jun26, down 230 bps compared to Jun25, and 98 bps compared to Mar26.

Funding

Total funding balances reached BRL 2.052 trillion as of Jun26, up 13.0% compared to Jun25 and 0.9% compared to Mar26. Highlights include a 3.9% increase in savings deposits over the last 12 months, totaling BRL 405.6 billion and representing a 39.7% market share.

Bonds reached a balance of BRL 308.8 billion, increasing 17.0% compared to Jun25 and 1.0% compared to Mar26.

Clients and service network

As of Jun26, CAIXA had 160.4 million checking and savings account holders, comprising 158.2 million individual clients, 2.2 million corporate clients, and 27.1 thousand government clients. Over the last 12 months, the client base grew across all segments: individuals (+2.7%), corporate (+7.4%), and government (+21.0%).

CAIXA's network is present in more than 97% of the country's municipalities, with 24.6 thousand service points. This includes 3.9 thousand branches and service points, 20.7 thousand lottery units and CAIXA Aqui correspondents, 11 mobile truck branches, 2 boat branches, and 4 container branches. In addition, CAIXA provides 20.1 thousand ATMs available at service points and self-service areas, as well as 27.8 thousand Banco24Horas terminals.

Additionally, CAIXA continues to advance its technological modernization and improvements to digital channels, with 15.1 billion digital transactions (mobile apps and internet banking) carried out in 2Q26. In 1H26, digital transactions totaled 29.5 billion, representing an increase of 18.2% over the last 12 months.

Revenue from services and banking fees



BRL 7.6 Bn



+12.9%
2Q26/2Q25

Funding balance



BRL 2.052 Tn



+13.0%
Jun26/Jun25

Recurring operating efficiency index



52.28%



-230 bps
Jun26/Jun25



Key Numbers

Key numbers income statement (BRL millions)	2Q26	1Q26	Δ%	2Q25	Δ%	1H26	1H25	Δ%
Accounting net income	3,899	3,469	12.4	3,682	5.9	7,368	9,784	-24.7
Recurring net income	3,899	3,469	12.4	3,682	5.9	7,368	8,938	-17.6
Operating result	3,343	2,660	25.7	4,730	-29.3	6,003	12,552	-52.2
Financial margin	19,664	18,280	7.6	16,358	20.2	37,944	32,710	16.0
Allowance for loan losses	(6,966)	(6,518)	6.9	(3,525)	97.6	(13,484)	(5,617)	140.0
Gross income from financial intermediation	12,698	11,762	8.0	12,834	-1.1	24,460	27,093	-9.7
Revenues from services ¹	7,573	7,355	3.0	6,706	12.9	14,928	13,241	12.7
Administrative expenses	(11,442)	(11,511)	-0.6	(10,800)	5.9	(22,953)	(21,661)	6.0
Personnel expenses	(7,776)	(8,018)	-3.0	(7,212)	7.8	(15,794)	(14,769)	6.9
Other administrative expenses	(3,666)	(3,493)	4.9	(3,588)	2.2	(7,159)	(6,893)	3.9
Equity items (BRL millions)	2Q26	1Q26	Δ%	2Q25	Δ%	1H26	1H25	Δ%
Assets under management	4,119,349	4,046,543	1.8	3,673,777	12.1	4,119,349	3,673,777	12.1
Caixa assets	2,388,976	2,360,943	1.2	2,120,435	12.7	2,388,976	2,120,435	12.7
Third-party assets	1,730,373	1,685,599	2.7	1,553,342	11.4	1,730,373	1,553,342	11.4
FGTS	861,906	851,547	1.2	799,467	7.8	861,906	799,467	7.8
Investment funds ²	799,188	769,156	3.9	690,351	15.8	799,188	690,351	15.8
Other Assets	69,279	64,897	6.8	63,525	9.1	69,279	63,525	9.1
Loan ³	1,448,200	1,410,090	2.7	1,294,140	11.9	1,448,200	1,294,140	11.9
Individual commercial ⁴	156,501	154,900	1.0	143,947	8.7	156,501	143,947	8.7
Corporate commercial ⁴	113,851	114,310	-0.4	106,868	6.5	113,851	106,868	6.5
Mortgage	1,005,009	966,163	4.0	873,616	15.0	1,005,009	873,616	15.0
Infrastructure	110,537	109,805	0.7	109,198	1.2	110,537	109,198	1.2
Agribusiness	62,302	64,912	-4.0	60,511	3.0	62,302	60,511	3.0
Allowance for loan losses	(68,977)	(66,679)	3.4	(54,893)	25.7	(68,977)	(54,893)	25.7
Deposits	868,399	854,706	1.6	791,864	9.7	868,399	791,864	9.7
Saving	405,581	392,371	3.4	390,358	3.9	405,581	390,358	3.9
Term deposits	361,478	363,275	-0.5	300,442	20.3	361,478	300,442	20.3
Demand deposits	55,553	49,974	11.2	50,544	9.9	55,553	50,544	9.9
Other deposits	45,787	49,086	-6.7	50,519	-9.4	45,787	50,519	-9.4
Bonds issued in the domestic market ⁵	308,760	305,730	1.0	263,899	17.0	308,760	263,899	17.0
Net equity	155,988	153,154	1.9	147,524	5.7	155,988	147,524	5.7
Capital indicators (in %)	2Q26	1Q26	Δ p.p.	2Q25	Δ bps	1H26	1H25	Δ p.p.
Basel ratio	15.45	15.13	0.32	15.97	-52	15.45	15.97	-0.52
Core capital ratio	13.42	13.46	-0.04	14.34	-92	13.42	14.34	-0.92
Level 1 capital ratio	14.14	14.18	-0.04	14.53	-39	14.14	14.53	-0.39
Indicators of loan portfolio (in %)	2Q26	1Q26	Δ p.p.	2Q25	Δ bps	1H26	1H25	Δ p.p.
Delinquency (overdue >90 Days)	3.64	3.71	-0.07	2.66	98	3.64	2.66	0.98
Free individuals	6.29	6.12	0.17	5.57	72	6.29	5.57	0.72
Free corporate	14.05	13.20	0.85	11.02	303	14.05	11.02	3.03
Mortgage ⁶	1.45	1.60	-0.15	1.26	19	1.45	1.26	0.19
Infrastructure	0.03	0.03	0.00	0.01	2	0.03	0.01	0.02
Agribusiness	20.74	18.29	2.44	7.02	1,372	20.74	7.02	13.72
Allowance for loan losses/Loan	4.76	4.73	0.03	4.24	52	4.76	4.24	0.52
Coverage >90 days ⁷	131.04	127.66	3.39	163.76	-3,272	131.04	163.76	-32.72
Coverage >60 days ⁷	92.38	87.28	5.09	115.34	-2,296	92.38	115.34	-22.96

¹ Banking fees are included.

² Managed portfolios of funds and government programs, FIC FI, and FI FGTS are excluded.

³ It refers to the loan portfolio classified according to the Central Bank of Brazil criteria.

⁴ Cards, acquired loans, and securitized loans are included.

⁵ Real estate and mortgage bonds, financial bonds, agribusiness bonds are included e emissões internacionais.

⁶ Financing transactions for the acquisition of construction materials are considered.

⁷ The balance of allowance for loan losses/delinquency balance is considered.



Key Numbers

Performance indicators (in %)	2Q26	1Q26	Δ p.p.	2Q25	Δ bps	1H26	1H25	Δ p.p.
Accounting ROA ⁸	0.60	0.60	0.00	0.87	-27	0.60	0.87	-0.27
Accounting ROE ⁹	8.99	9.13	-0.14	12.41	-342	8.99	12.41	-3.42
Recurring ROA ¹⁰	0.62	0.61	0.00	0.83	-22	0.62	0.83	-0.22
Recurring ROE ¹¹	9.16	9.31	-0.15	11.86	-270	9.16	11.86	-2.70
Recurring operating efficiency index ¹²	52.28	53.27	-0.98	54.58	-230	52.28	54.58	-2.30
Recurring administrative expenses coverage ratio ¹²	63.63	62.62	1.00	62.80	83	63.63	62.80	0.83
Recurring personnel expenses coverage ratio ¹²	93.70	92.61	1.10	93.34	37	93.70	93.34	0.37
Fixed assets ratio	10.73	10.63	0.10	9.82	91	10.73	9.82	0.91
Public sector indebtedness	33.53	35.12	-1.59	38.77	-524	33.53	38.77	-5.24
Structure (Quantity)	2Q26	1Q26	Δ Qty	2Q25	Δ Qty	1H26	1H25	Δ Qty
Banking service points	24,568	24,613	-45	25,362	-794	24,568	25,362	-794
Branches	2,998	3,002	-4	3,251	-253	2,998	3,251	-253
PA (Banking service points)	867	859	8	999	-132	867	999	-132
CAIXA Aqui correspondents	7,748	7,770	-22	8,013	-265	7,748	8,013	-265
Lottery units	12,938	12,966	-28	13,086	-148	12,938	13,086	-148
Truck branches	11	11	-	11	-	11	11	-
Boat branches	2	2	-	2	-	2	2	-
Container branch	4	3	1	-	4	4	-	4
Electronic self-service points	20,109	20,710	-601	23,453	-3,344	20,109	23,453	-3,344
Banco 24 Horas terminals	27,771	27,312	459	24,850	2,921	27,771	24,850	2,921
Workforce	91,180	90,039	1,141	90,455	725	91,180	90,455	725
CAIXA employees	84,136	84,363	-227	84,050	86	84,136	84,050	86
Interns and young apprentices	7,044	5,676	1,368	6,405	639	7,044	6,405	639
Clients and accounts (in thousand)	2Q26	1Q26	Δ Qty	2Q25	Δ Qty	1H26	1H25	Δ Qty
Clients	160,378	159,249	1,129	156,139	4,239	160,378	156,139	4,239
Individuals	158,161	157,034	1,128	154,078	4,084	158,161	154,078	4,084
Corporate	2,217	2,215	1	2,061	155	2,217	2,061	155
Total number of accounts	248,192	244,781	3,412	237,195	10,997	248,192	237,195	10,997
Checking accounts ¹³	25,429	23,068	2,361	19,029	6,400	25,429	19,029	6,400
Individuals	23,491	21,166	2,325	17,160	6,331	23,491	17,160	6,331
Corporate	1,938	1,902	36	1,869	69	1,938	1,869	69
Savings accounts	222,763	221,713	1,050	218,166	4,598	222,763	218,166	4,598
Market share (in %)	2Q26	1Q26	Δ p.p.	2Q25	Δ bps	1H26	1H25	Δ p.p.
Savings accounts	39.74	39.25	0.50	38.29	145	39.74	38.29	1.45
Demand deposits	17.26	16.07	1.19	15.42	183	17.26	15.42	1.83
Certificate of bank deposit	7.94	7.67	0.27	7.77	17	7.94	7.77	0.17
LCI	49.88	49.74	0.14	47.09	279	49.88	47.09	2.79
LF	3.43	3.40	0.03	3.49	-6	3.43	3.49	-0.06
LCA	1.50	2.01	-0.51	2.55	-105	1.50	2.55	-1.05
Investment funds	6.96	6.78	0.18	6.81	14	6.96	6.81	0.14
Loans ¹⁴	19.65	19.42	0.22	19.29	36	19.65	19.29	0.36
Total individuals	25.66	25.16	0.50	25.26	40	25.66	25.26	0.40
Total corporate	9.57	9.70	-0.13	9.59	-2	9.57	9.59	-0.02
Mortgage	67.91	67.55	0.36	66.78	113	67.91	66.78	1.13
Agribusiness	9.02	9.33	-0.30	9.45	-43	9.02	9.45	-0.43

⁸ (Accrued accounting net income in 12 months/average assets).

⁹ (Accrued accounting net income in 12 months/average equity).

¹⁰ (Accrued managerial recurring net income in 12 months/average assets).

¹¹ (Accrued managerial recurring net income in 12 months/average equity).

¹² Accrued indicators in 12 months.

¹³ Checking accounts, except payroll accounts and CAIXA Fácil accounts.

¹⁴ Considers the loan portfolio, except securitized loans and acquired loan portfolios.



Balance Sheet

Below are the main data from the Balance Sheet with managerial consolidations.

Assets – Balance in BRL millions	Jun26	Mar26	Δ%	Jun25	Δ%
Cash and cash equivalents	9,774	9,471	3.2	8,755	11.6
Financial assets	2,323,236	2,293,040	1.3	2,057,436	12.9
Allowance for loan losses	(68,977)	(66,679)	3.4	(54,893)	25.7
Tax assets	80,873	78,575	2.9	72,810	11.1
Other assets	17,304	20,453	-15.4	14,473	19.6
Investments	14,053	13,858	1.4	13,774	2.0
Fixed assets for use	8,098	7,634	6.1	4,888	65.7
Intangible assets	4,617	4,590	0.6	3,192	44.6
Total	2,388,976	2,360,943	1.2	2,120,435	12.7

Liabilities and Net Equity – Balance in BRL millions	Jun26	Mar26	Δ%	Jun25	Δ%
Financial liabilities	2,141,191	2,120,046	1.0	1,888,346	13.4
Provisions	9,564	9,504	0.6	11,081	-13.7
Expected losses on collateral provided and loan commitments	1,395	1,308	6.6	2,631	-47.0
Tax liabilities	6,837	6,610	3.4	5,800	17.9
Actuarial liabilities	22,061	21,858	0.9	20,428	8.0
Other liabilities	51,939	48,464	7.2	44,626	16.4
Net equity	155,988	153,154	1.9	147,524	5.7
Total	2,388,976	2,360,943	1.2	2,120,435	12.7

Ratings

CAIXA's ratings at the main credit risk agencies are:

Ratings Outlook	Global Scale				National Scale	
	Local Currency		Foreign Currency			
	Long-Term	Short-Term	Long-Term	Short-Term	Long-Term	Short-Term
Fitch Ratings	BB (Stable)	B	BB (Stable)	B	AAA(bra) (Stable)	F1+(bra)
Moody's	Ba1 (Stable)	Not Prime	Ba1 (Stable)	Not Prime	AAA.br (Stable)	ML A-1.br
Standard & Poor's	BB (Stable)	B	BB (Stable)	B	brAAA (Stable)	brA-1+

Fitch: Last report– Mar/26

Moody's Global Scale: Last report– Apr/26

Moody's National Scale: Last report– Jan/26

S&P Global Scale: Last report– Mar/26

S&P National Scale: Last report– Apr/26



Net income and assets

Recurring net income in 2Q26 totaled BRL 3.9 billion, up 5.9% compared to 2Q25 and 12.4% compared to 1Q26. In 1H26, recurring net income totaled BRL 7.4 billion, down 17.6% compared to the same period of the previous year.

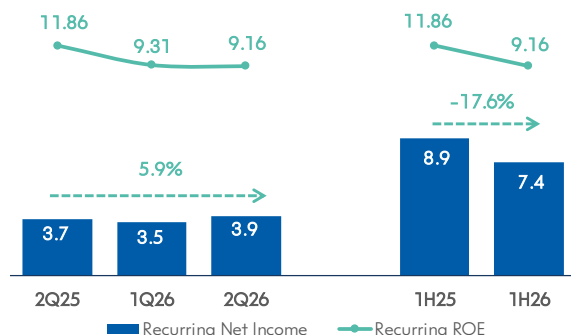
There were no non-recurring events in 2Q26, 1Q26, or 2Q25. Therefore, accounting net income and its variations were the same as recurring net income

Recurring ROE was 9.16% in Jun26, down 270 bps over Jun25 and 15 bps from Mar26.

Net equity totaled BRL 156.0 billion in Jun26, up 5.7% over the last 12 months and 1.9% compared to Mar26. Considering CAIXA's 25% payout ratio, the increase in equity may affect return on equity (ROE), particularly when compared to market peers, which have historically maintained payout ratios above 25%.

Recurring net income and recurring ROE

Figures in BRL billions and indicator in %

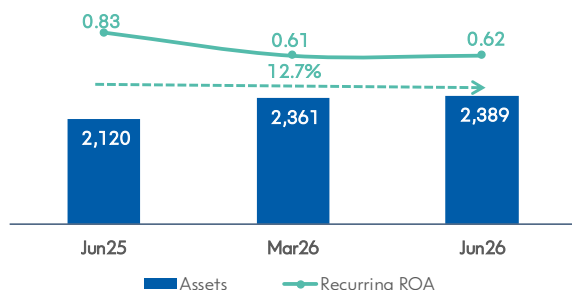


Recurring ROA reached 0.62% in Jun26, down 22 bps over Jun25 and stable from Mar26.

CAIXA's assets totaled BRL 2.389 trillion, up 12.7% over Jun25, mainly driven by the 11.9% growth in the loan portfolio. Compared to Mar26, assets grew 1.2%, primarily reflecting the 2.7% increase in the loan portfolio.

CAIXA assets and recurring return on average assets

Figures in BRL billions and indicator in %



Recurring net income



2Q26

1H26

BRL **3.9** Bn

BRL **7.4** Bn

+5.9%
2Q26/2Q25

-17.6%
1H26/1H25

Net Equity



BRL **156.0** Bn

+5.7%
Jun26/Jun25

CAIXA Assets



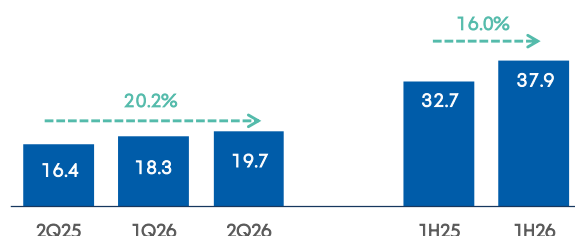
BRL **2.389** Tn

+12.7%
Jun26/Jun25

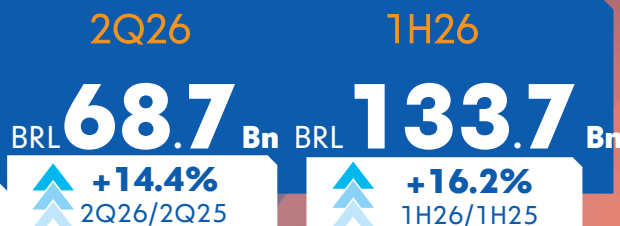
Financial margin reached BRL 19.7 billion in 2Q26, up 20.2% compared to 2Q25 and 7.6% compared to 1Q26. The 12-month variation was driven by a 14.4% increase in revenues from financial intermediation, offset by a 12.2% increase in financial intermediation expenses. The quarterly growth was driven by a 5.5% increase in revenues from financial intermediation, offset by a 4.7% increase in financial intermediation expenses. In 1H26, financial margin totaled BRL 37.9 billion, up 16.0% compared to the same period of the previous year, resulting from the 16.2% increase in both revenues from financial intermediation and financial intermediation expenses.

Financial Margin

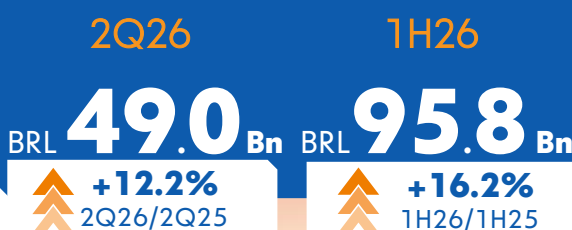
Figures in BRL billions and variation in %



Financial intermediation revenues



Financial intermediation expenses



Recurring and non-recurring results

According to BCB Resolution No. 2/2020, we list below recurring and non-recurring results, net of tax effects:

In BRL millions	1H26	1H25
Net income(a)	7,368	9,784
Non-recurring events (b)	-	1,647
PDV 2024 (1)	-	(93)
Actuarial assessment REG REPLAN (2)	-	901
Gain on disposal - CAIXA Seguridade (3)	-	839
Expenses impacted by the Events (c) (4)	-	(802)
Non-recurring results (d = b + c)	-	846
Regulatory recurring results (e = a - d)	7,368	8,938

1H26

There were no impacts from non-recurring events in 1H26.

1H25

- (1) Compensation for future benefits related to meal allowance for retirees who joined the 2024 Voluntary Separation Program (PDV);
- (2) Extraordinary actuarial valuation of REG/REPLAN due to regulatory changes approved by the competent authorities;
- (3) Related to the sale of 82,380,893 common shares issued by CAIXA Seguridade Participações S.A., through a secondary public offering;
- (4) Expenses affected by these events include tax impacts, as well as profit-sharing (PLR) and IHCD expenses related to non-recurring items.



Loan Portfolio

The loan portfolio ended Jun26 with a balance of BRL 1.448 trillion, up 11.9% compared to Jun25 and 2.7% compared to Mar26. Market share was 19.6%, up 40 bps compared to Jun25, and 20 bps compared to Mar26.

Mortgage loans were the most representative segment in the total portfolio, with a share of 69.4% and a balance of BRL 1.005 trillion, up 15.0% compared to Jun25 and 4.0% compared to Mar26. Of this amount, BRL 618.0 billion was funded by the Worker's Severance Fund (FGTS)¹, up 18.3% compared to Jun25 and 4.8% compared to Mar26; and BRL 387.0 billion was funded with CAIXA funds², up 10.2% compared to Jun25 and 2.8% compared to Mar26.

In 2Q26, total originations reached BRL 73.3 billion, considering CAIXA and FGTS funds, up 28.2% compared to 2Q25 and 14.1% compared to 1Q26. Originations with FGTS funds totaled BRL 46.7 billion, up 14.5% compared to 2Q25 and 20.8% compared to 1Q26. Originations with CAIXA funds totaled BRL 26.7 billion, up 62.1% compared to 2Q25 and 4.0% compared to 1Q26. In 1H26, total originations reached BRL 137.6 billion, considering CAIXA and FGTS funds, up 29.3% compared to 1H25. Originations with FGTS funds totaled BRL 85.3 billion, up 17.2% compared to 1H25, while originations with CAIXA funds totaled BRL 52.3 billion, up 55.6% compared to the same period of the previous year.

CAIXA is the market leader in mortgage lending, with a 67.9% share of the mortgage loan market, up 110 bps compared to Jun25 and 40 bps compared to Mar26.

The Infrastructure loan portfolio ended Jun26 with a balance of BRL 110.5 billion, up 1.2% compared to Jun25 and 0.7% compared to Mar26. In 2Q26, loan originations totaled BRL 4.5 billion, up 11.1% compared to 2Q25 and 9.7% compared to 1Q26. In 1H26, loan originations totaled BRL 8.7 billion, up 82.6% compared to 1H25.

The balance of commercial loans for individuals reached BRL 156.5 billion in Jun26, up 8.7% compared to Jun25 and 1.0% compared to Mar26. We highlight the payroll-deductible loan portfolio, which accounts for 73.9% of commercial loans for individuals, totaling BRL 115.7 billion, up 7.4% compared to Jun25 and 1.3% compared to Mar26. CAIXA's market share in this segment totaled 14.7%.

The balance of commercial loans for corporate clients reached BRL 113.9 billion in Jun26, up 6.5% compared to Jun25 and down 0.4% compared to Mar26.

Balance in BRL millions	Jun26	Mar26	Δ%	Jun25	Δ%
Mortgage	1,005,009	966,163	4.0	873,616	15.0
Commercial loan	270,352	269,210	0.4	250,815	7.8
Individuals	156,501	154,900	1.0	143,947	8.7
Corporate	113,851	114,310	-0.4	106,868	6.5
Sanitation and infrastructure	110,537	109,805	0.7	109,198	1.2
Agribusiness	62,302	64,912	-4.0	60,511	3.0
Total portfolio	1,448,200	1,410,090	2.7	1,294,140	11.9

The agribusiness loan portfolio reached a BRL 62.3 billion balance in Jun26, up 3.0% over Jun25 and down 4.0% over Mar26.

In 2Q26, BRL 185.3 billion in total credit was granted, an increase of 14.4% compared to 2Q25 and 2.8% compared to 1Q26. As a result, total credit granted reached BRL 365.6 billion in 1H26, an increase of 16.3% compared to 1H25.

¹ Includes the Social Fund.

² Includes Construcard and Brazilian Savings and Loan System (SBPE).

Loan portfolio balance



BRL 1.448 Tn

+11.9%
Jun26/Jun25

Mortgage loan balance



BRL 1.005 Tn

+15.0%
Jun26/Jun25

Commercial loan balance



BRL 270.4 Bn

+7.8%
Jun26/Jun25

Mortgage market share

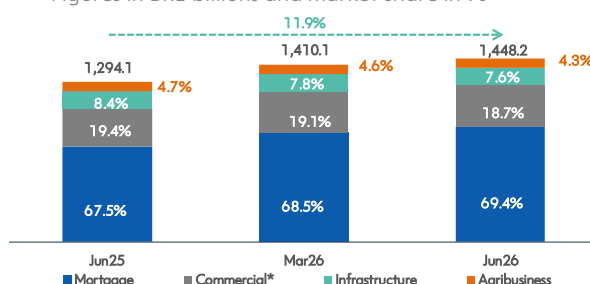


67.9%

+110bps
Jun26/Jun25

Loans breakdown

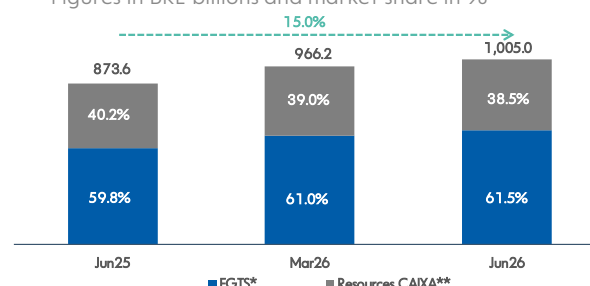
Figures in BRL billions and market share in %



* Includes cards, acquired loans, and securitized loans.

Breakdown of mortgage loans

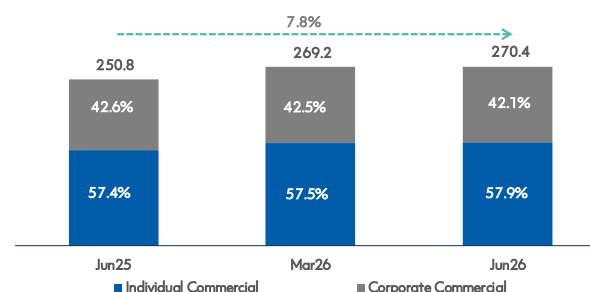
Figures in BRL billions and market share in %



* Includes subsidies and the Social Fund. ** Includes Construcard and SBPE.

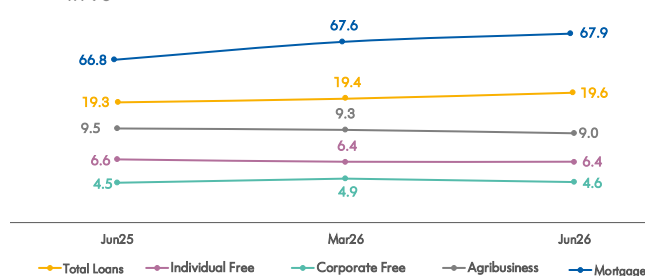
Breakdown of commercial loans

Figures in BRL billions and market share in %



Market share

In %



Loan portfolio quality

The assessment of financial assets, in accordance with CMN Resolution No. 4,966/2021, uses macroeconomic estimates and scenarios and also considers the period of delinquency for the characterization of a problem asset. Accordingly, assets are classified into three stages.

Stage 1 – Refers to instruments in a situation compatible with the level of risk observed in the concessions, where the expected loss considers the probability of the financial instrument being classified as a problematic asset within the next 12 months or over the instrument's remaining term if this is less than 12 months.

Stage 2 – Refers to instruments for which credit risk has already shown a significant increase, where the expected loss considers the probability of the financial instrument being classified as a problematic asset throughout the entire expected term of the financial instrument.

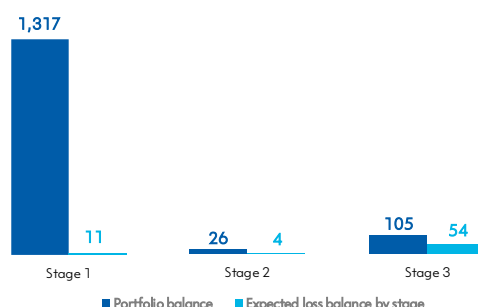
Stage 3 – refers to instruments that are already characterized as problematic assets, that is, with a delay of more than 90 days or indications that the respective obligation will not be fully honored under the agreed terms, without the need to resort to guarantees or collateral.

In Jun26, the ratio of expected credit losses to the loan portfolio balance stood at 0.8% in Stage 1, 16.8% in Stage 2, and 51.2% in Stage 3.

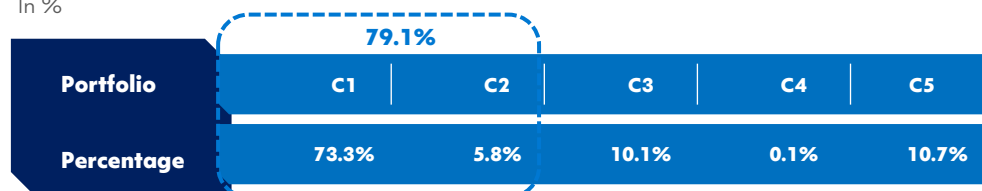
CAIXA's loan operations are concentrated in the C1 and C2 portfolios, in accordance with the criteria established by BCB Resolution No. 352/2023. These categories correspond to transactions with high-quality collateral, such as fiduciary assignment of real estate and robust real collateral, which significantly mitigate credit risk exposure.

The C5 portfolio shows a high concentration in payroll-deductible loans, which account for 74.9% of this segment. Although this modality does not have real collateral, it has historically exhibited low delinquency rates, supported by the payroll deduction mechanism, which mitigates credit risk and reduces the likelihood of actual losses.

Portfolio balance and expected loss balance by stage
In BRL billions



Portfolio from C1 to C5
In %



Percentage of the loan
portfolio in stage 1



-40bps
Jun26/Jun25

Percentage of the loan
portfolio in stage 2



-130bps
Jun26/Jun25

Percentage of the loan
portfolio in stage 3



+160bps
Jun26/Jun25



Expenses with allowance for loan losses reached BRL 7.0 billion in 2Q26, representing an increase of 97.6% over 2Q25 and 6.9% over 1Q26. In 1H26, these expenses totaled BRL 13.5 billion, up 140.0% compared to the same period of the previous year. When comparing with 2025, it should be considered that CMN Resolution No. 4,966/2021 became effective on January 1, 2025, impacting the comparison base for the periods.

This regulation introduced significant changes to the criteria for measurement, recognition, and provision for credit risk losses, replacing the previous model, predominantly based on incurred losses, with a forward-looking expected credit loss framework.

Accordingly, the variations observed across periods primarily reflect the effects of the regulatory transition.

The loan portfolio provision balance reached BRL 69.0 billion, up 25.7% over Jun25 and 3.4% over Mar26. The provision rate ended Jun26 at 4.8%, up 50 bps over Jun25 and 3 bps over Mar26.

The total delinquency rate stood at 3.64%, up 98 bps over Jun25 and down 7 bps over Mar26.

In Jun26, the mortgage loan portfolio had a delinquency rate of 1.45%, up 19 bps over Jun25 and down 15 bps over Mar26. This portfolio has BRL 2.025 trillion in collateral, corresponding to a Loan to Value (LTV) of 49.62%, demonstrating the solidity and soundness of the Bank's loan portfolio.

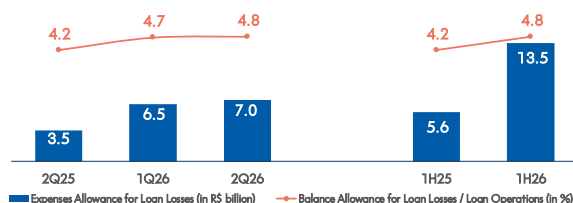
The breakdown of CAIXA's portfolio is highly concentrated in mortgage loans and transactions secured by solid collateral. As a result, lower expected loss levels and greater portfolio resilience are observed, reducing vulnerability to adverse scenarios and ensuring greater operational stability.

The free individual portfolio had a delinquency rate of 6.29% in Jun26, up 72 bps over Jun25 and 17 bps over Mar26. The free corporate portfolio delinquency rate reached 14.05% in Jun26, up 303 bps over Jun25 and 85 bps over Mar26.

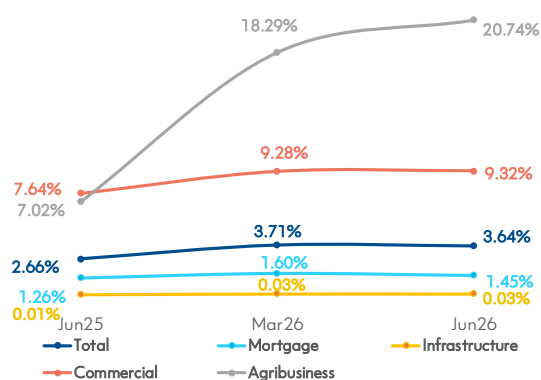
Delinquency for the agribusiness portfolio stood at 20.74% in Jun26, up 1,372 bps over Jun25 and 244 bps over Mar26.

The sanitation and infrastructure sector ended the period with a delinquency rate of 0.03% in Jun26, up 2 bps over Jun25 and stable compared to Mar26.

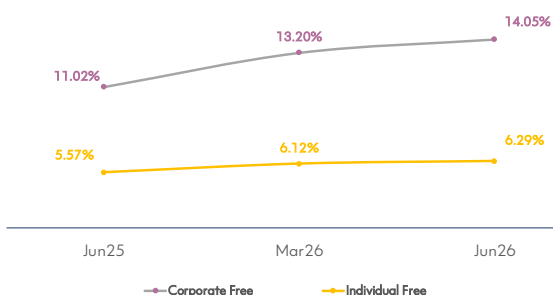
Expenses with Allowance for loan losses and Balance of Allowance for loan losses/Loan operations



Delinquency rate - over 90 days In %



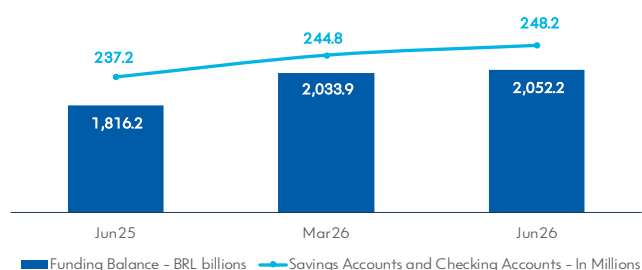
Delinquency rate - over 90 days In %



Funding

CAIXA's funding balance amounted to BRL 2.052 trillion in Jun26, up 13.0% over Jun25 and 0.9% over Mar26. Year-over-year, the main highlights were real estate bonds (LCI), up 21.8%, and term deposits, up 20.3%. The ratio between total funding and the loan portfolio stood at 141.7%.

Funding and accounts



The number of savings and checking accounts reached 248.2 million in Jun26, up 11.0 million accounts over Jun25 and 3.4 million over Mar26. CAIXA currently has 160.4 million clients who entrust their funds to the institution, up 4.2 million over Jun25 and 1.1 million over Mar26. Funds from clients totaled BRL 868.4 billion, up 9.7% over Jun25 and 1.6% over Mar26.

Balance in BRL millions	Jun26	Mar26	Δ%	Jun25	Δ%
Funds from clients	868,399	854,706	1.6	791,864	9.7
Savings accounts	405,581	392,371	3.4	390,358	3.9
Term deposits	361,478	363,275	-0.5	300,442	20.3
Demand deposits	55,553	49,974	11.2	50,544	9.9
Other deposits	45,787	49,086	-6.7	50,519	-9.4
Bonds issued in the domestic market	308,760	305,730	1.0	263,899	17.0
Mortgage bonds	271,175	265,557	2.1	222,676	21.8
Financial	25,705	24,839	3.5	22,389	14.8
Agribusiness	8,448	11,746	-28.1	15,006	-43.7
Issues of securities abroad	3,432	3,588	-4.3	3,828	-10.3
Funds obtained in the open market ¹	225,775	255,583	-11.7	227,192	-0.6
Borrowings and onlending	649,316	617,906	5.1	533,265	21.8
Main items of funding	2,052,250	2,033,925	0.9	1,816,219	13.0

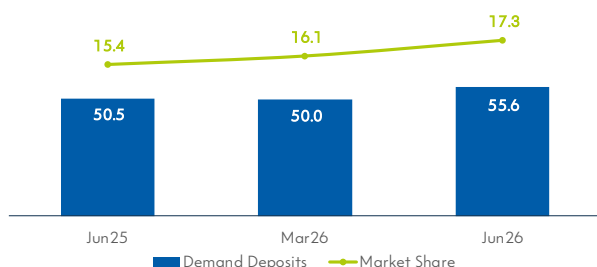
¹ Repurchase agreements – own and third-party portfolios

Demand deposits

Demand deposits totaled BRL 55.6 billion in Jun26, up 9.9% over Jun25 and 11.2% over Mar26. Market share in this funding category ended Jun26 at 17.3%, up 180 bps over Jun25 and 120 bps over Mar26.

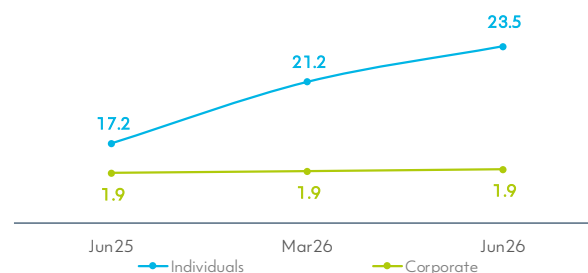
Demand deposits

Balance in BRL billions and market share in %



Demand deposits - Number of accounts

In millions



CAIXA had 25.4 million checking accounts in Jun26, of which 23.5 million were individual accounts and 1.9 million were corporate accounts, up 6.4 million over Jun25. Compared to Mar26, there was an increase of 2.4 million accounts. Highlights include the individual accounts, which grew 6.3 million over Jun25 and 2.3 million over Mar26.



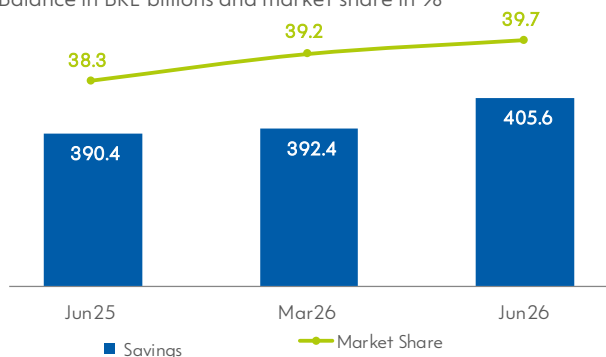
Savings accounts

Savings deposits closed Jun26 with a balance of BRL 405.6 billion, up 3.9% over Jun25 and 3.4% over Mar26. CAIXA ended the quarter with 222.8 million savings accounts.

In Jun26, CAIXA savings reached a market share of 39.7%, up 150 bps over Jun25 and 50 bps over Mar26.

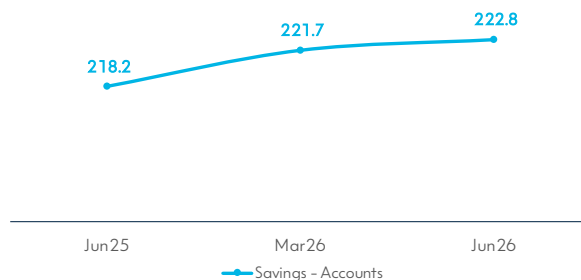
Savings accounts deposits

Balance in BRL billions and market share in %



Savings accounts - Number of accounts

In millions



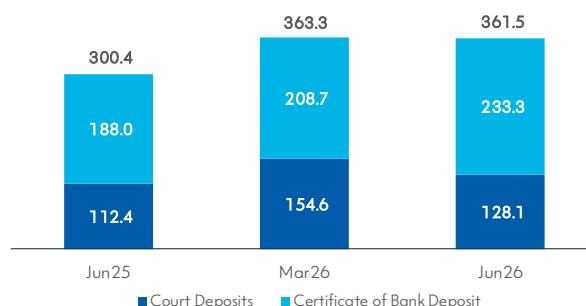
Term deposits

Term deposits totaled BRL 361.5 billion in Jun26, up 20.3% over Jun25 and down 0.5% over Mar26.

Certificate of Bank Deposits reached a balance of BRL 233.3 billion in Jun26, up 24.1% over Jun25 and 11.8% over Mar26. Court deposits totaled BRL 128.1 billion, up 14.0% over Jun25 and down 17.1% over Mar26.

Term deposits

Balance in BRL billions



Bonds

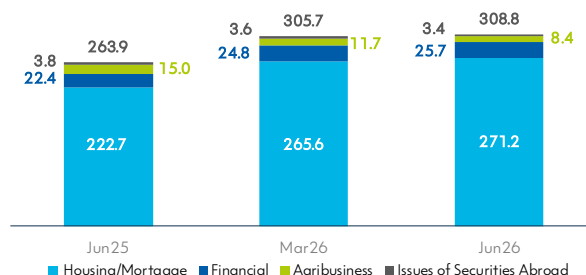
In Jun26, CAIXA's bonds reached a balance of BRL 308.8 billion, up 17.0% over Jun25 and 1.0% over Mar26.

Real estate bonds had a balance of BRL 271.2 billion in Jun26, up 21.8% over Jun25 and 2.1% over Mar26.

Agribusiness bonds totaled BRL 8.4 billion, down 43.7% over Jun25 and 28.1% over Mar26.

Bonds

Balance in BRL billions



Financial bonds closed Jun26 with a balance of BRL 25.7 billion, up 14.8% over Jun25 and 3.5% over Mar26.

In Jun26, the balance of international issuances reached BRL 3.4 billion, down 10.3% over Jun25 and 4.3% over Mar26, due to the effects of exchange rate adjustments on funding raised abroad.

Revenue from services and banking fees

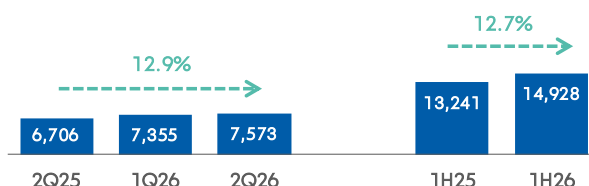
Total revenue from services



BRL 14.9 bn

+12.7%
1H26/1H25

Revenue from services and banking fees
Figures in BRL millions and variation in %



Balance in BRL millions	2Q26	1Q26	Δ%	2Q25	Δ%	1H26	1H25	Δ%
Government services	3,078	2,938	4.8	2,557	20.4	6,016	4,865	23.7
Checking account and banking fees	955	951	0.4	1,067	-10.4	1,906	2,174	-12.3
Debit and credit cards	916	893	2.6	836	9.5	1,808	1,581	14.4
Insurance	761	691	10.1	537	41.8	1,452	1,259	15.3
Investment funds	693	655	5.8	562	23.4	1,348	1,121	20.3
Revenues from credit services	588	583	0.8	558	5.3	1,170	1,085	7.9
Agreements and billing	464	463	0.2	501	-7.3	927	994	-6.7
Others	119	181	-34.6	89	33.3	300	162	84.8
Total	7,573	7,355	3.0	6,706	12.9	14,928	13,241	12.7

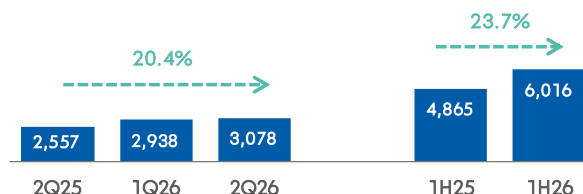
Government services



BRL 6.0 bn

+23.7%
1H26/1H25

Government services
Figures in BRL millions and variation in %



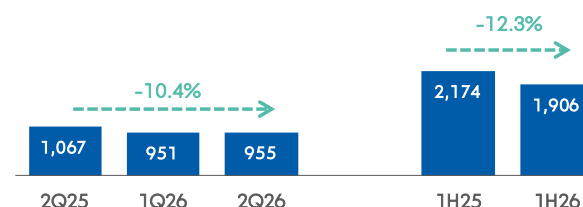
Checking account and banking fees



BRL 1.9 bn

-12.3%
1H26/1H25

Checking account and banking fees
Figures in BRL millions and variation in %





Cards

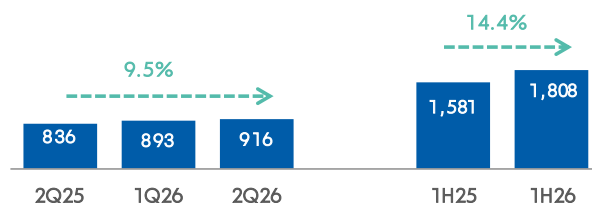


BRL **1.8** bn

↑ +14.4%
1H26/1H25

Cards

Figures in BRL millions and variation in %



Insurance

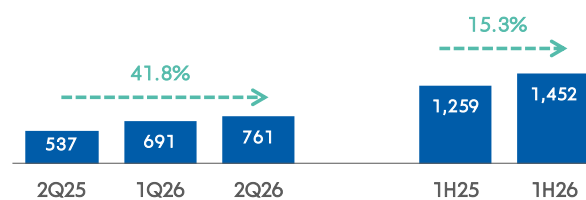


BRL **1.5** bn

↑ +15.3%
1H26/1H25

Insurance

Figures in BRL millions and variation in %



Investment funds

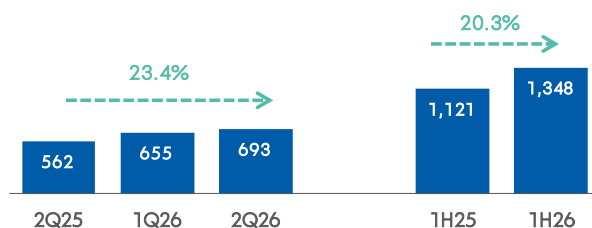


BRL **1.3** bn

↑ +20.3%
1H26/1H25

Investment funds

Figures in BRL millions and variation in %



Revenue from loan services

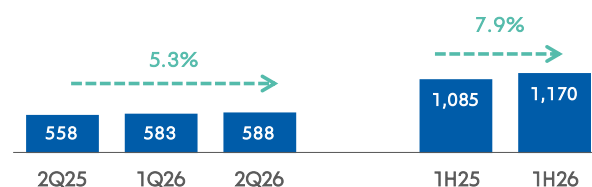


BRL **1.2** bn

↑ +7.9%
1H26/1H25

Revenue from loan services

Figures in BRL millions and variation in %



Transactions

In 2Q26, a total of 15.7 billion transactions were carried out through CAIXA's channels, up 12.2% over 2Q25 and 4.4% over 1Q26. Of this total, 15.1 billion were digital transactions (apps and Internet Banking), up 13.7% over 2Q25 and 4.9% over the previous quarter.

We highlight CAIXA's relevance in PIX transactions, with 15.1% of market operations processed through CAIXA during 1H26.

With advances in the technological innovation and digital transformation agendas, client journeys have been continuously improved. 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 client relationships.

In 1H26, a total of 30.7 billion transactions were carried out through CAIXA's channels, up 16.5% over 1H25. Of this total, 29.5 billion were digital transactions (apps and Internet Banking), up 18.2% over 1H25.

Number of transactions - In millions	2Q26	1Q26	Δ%	2Q25	Δ%	1H26	1H25	Δ%
APPs	15,025	14,311	5.0	13,199	13.8	29,336	24,779	18.4
Internet banking	68	73	-7.6	79	-13.9	141	149	-5.5
Lottery units ¹	398	405	-1.7	443	-10.2	802	894	-10.2
Banking service rooms	117	150	-21.7	167	-29.8	267	333	-19.8
Banco 24h	69	69	-0.6	74	-7.0	138	149	-7.2
CAIXA AQUÍ correspondents	14	14	-3.6	17	-20.2	28	35	-20.7
Branches and Banking Service Points (PAs)	10	11	-7.8	15	-29.3	22	31	-30.4
Electronic service points (ATMs)	0.4	0.4	-16.2	0.9	-60.1	0.8	2.0	-60.0
Total transactions	15,701	15,033	4.4	13,995	12.2	30,734	26,372	16.5

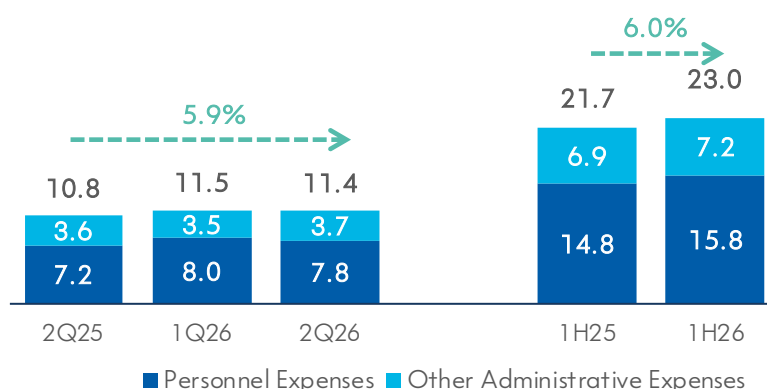
¹ Excludes Lottery games.

Administrative expenses

In 2Q26, administrative expenses totaled BRL 11.4 billion, up 5.9% over 2Q25 and down 0.6% over 1Q26.

Administrative expenses

Figures in BRL billions and variation in %



In 1H26, administrative expenses totaled BRL 23.0 billion, up 6.0% over 1H25, mainly driven by a 6.9% increase in personnel expenses and a 3.9% increase in other administrative expenses.



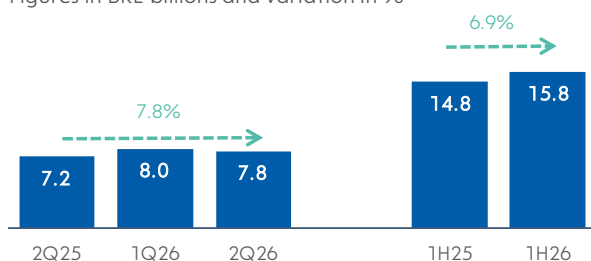
Personnel expenses

CAIXA currently has 84.1 thousand employees. Personnel expenses totaled BRL 7.8 billion in 2Q26, up 7.8% over 2Q25 and down 3.0% over 1Q26.

In 1H26, personnel expenses totaled BRL 15.8 billion, up 6.9% over 1H25.

Personnel expenses

Figures in BRL billions and variation in %



Other administrative expenses

In 2Q26, other administrative expenses totaled BRL 3.7 billion, up 2.2% over 2Q25 and 4.9% over 1Q26. The increase over 2Q25 was mainly driven by a 31.9% rise in financial system services, a 28.0% increase in amortization, depreciation and impairment, and a 23.6% increase in transportation services.

In 1H26, other administrative expenses totaled BRL 7.2 billion, up 3.9% over the same period of the previous year.

Personnel expenses

BRL **15.8** Bn



+6.9%
1H26/1H25

Other administrative expenses

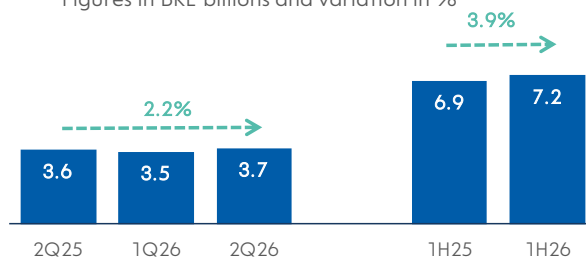
BRL **7.2** Bn



+3.9%
1H26/1H25

Other administrative expenses

Figures in BRL billions and variation in %



Balance in BRL millions	2Q26	1Q26	Δ%	2Q25	Δ%	1H26	1H25	Δ%
Amortization / depreciation / impairment	765	836	-8.5	598	28.0	1,601	1,148	39.5
Data processing	595	449	32.5	674	-11.7	1,043	1,149	-9.2
Maintenance and repairs	320	294	8.9	302	6.2	615	610	0.8
Outsourced services	299	289	3.5	287	4.2	587	559	5.0
Specialized services	290	239	21.4	283	2.6	530	452	17.2
Surveillance and security	264	257	2.8	253	4.4	521	497	4.8
Rentals and leasing of properties	261	325	-19.6	420	-37.9	586	865	-32.3
Transport services	228	171	33.0	184	23.6	399	390	2.3
Financial system services	136	123	10.7	104	31.9	260	232	12.1
Water and energy	126	137	-8.2	137	-7.8	263	273	-3.7
Communications	112	86	29.4	131	-15.0	198	269	-26.4
Publicity, promotions and public relations	101	161	-37.5	105	-3.7	262	220	19.2
Travel expenses	26	18	38.7	23	10.4	44	40	10.0
Others	143	108	32.7	88	62.4	251	190	32.5
Other administrative expenses	3,666	3,493	4.9	3,588	2.2	7,159	6,893	3.9

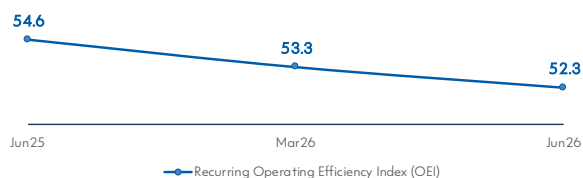
Operating efficiency

CAIXA's recurring operating efficiency index was 52.3% in Jun26, down 230 bps over Jun25 and 100 bps over the previous quarter.

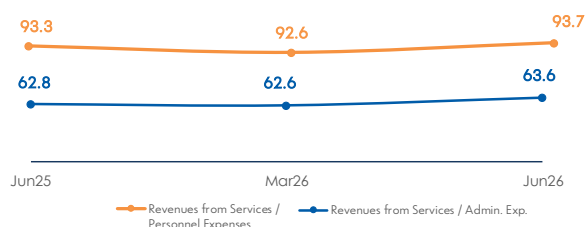
The coverage ratio of personnel expenses, which measures the ratio between income from services and personnel expenses, was 93.7% in Jun26, up 40 bps over Jun25 and 110 bps over Mar26.

The coverage ratio for administrative expenses, which measures the ratio between income from services and administrative expenses (other administrative and personnel), was 63.6% in Jun26, up 80 bps over Jun25 and 100 bps over the previous quarter.

Recurring operating efficiency index*
In %



Recurring coverage ratio - administrative and personnel
In %



*Operating Efficiency = (Personnel Expenses + Other Administrative Expenses)/(Gross Income from Financial Intermediation - Allowance for Loan Losses - Sale and Transfer of Financial Assets + Income from Services + Result from Affiliates and Subsidiaries + Creation and Reversal of Provisions + Other Operating Income and Expenses).

Risk and capital management

The methodology for calculating Reference Equity (Capital) and minimum capital requirements are established by the National Monetary Council (CMN) through CMN Resolutions 4,955/2021 and 4,958/2021.

The calculation of capital components and minimum requirements is defined based on the prudential conglomerate, as defined by CMN Resolution 4,950/2021.

The capital management structure and Internal Capital Adequacy Assessment Process (Icaap) are implemented at CAIXA in accordance with the risk and capital management framework established by CMN Resolution 4,557/2017.

In Jun26, Risk-Weighted Assets (RWA) totaled BRL 1.032 trillion, while Reference Equity (Capital) amounted to BRL 159.6 billion.

As a result, the Core Capital Ratio stood at 13.4%, above the regulatory minimum by 540 bps. In the same period, the Level 1 Capital Ratio and Basel Ratios stood at 14.1% and 15.5%, respectively, remaining above the regulatory minimum by 460 bps and 400 bps.

Reference Equity
(balance in BRL millions)

	Jun26	Mar26	Δ	Jun25	Δ
Total capital	159,559	153,864	3.7%	143,286	11.4%
Level 1 capital	145,956	144,160	1.2%	130,348	12.0%
Core capital	138,594	136,798	1.3%	128,635	7.7%
Supplementary capital	7,363	7,363	0.0%	1,713	329.7%
Level II capital	13,603	9,704	40.2%	12,938	5.1%
Risk weighted assets - RWA	1,032,456	1,016,653	1.6%	897,232	15.1%
Core capital ratio (Principal capital/RWA)	13.4%	13.5%	0 p.p.	14.3%	-0,9 p.p.
Level 1 capital ratio (Level 1 capital/RWA)	14.1%	14.2%	0 p.p.	14.5%	-0,4 p.p.
Basel ratio (Total capital / RWA)	15.5%	15.1%	0,3 p.p.	16.0%	-0,5 p.p.



The fixed asset ratio stood at 10.7%, maintaining CAIXA's compliance with CMN Resolution 4,957/2021, which establishes the maximum limit of 50%.

Fixed Assets Capital (balance in BRL millions)	Jun26	Mar26	Δ	Jun25	Δ
(A) Adjusted fixed asset	17,113	16,354	4.6%	14,077	21.6%
(B) Total Capital	159,559	153,864	3.7%	143,286	11.4%
(C) Fixed Asset Adjusted Ratio ((A / B) x 100)	10.7%	10.6%	0,1 p.p.	9.8%	0,9 p.p.

CAIXA's exposure to the public sector, considering operations not backed by the Federal Government, stood at 33.5% of Reference Equity (Capital) in Jun26, down 520 bps over Jun25 and 160 bps over Mar26. According to CMN Resolution 4,995/2022, a financial institution's loan operations with public entities and institutions are limited to 45% of its Reference Equity (Capital).

More information can be found in CAIXA's Risk Management and Tier 3 Capital Report, available at CAIXA Investor Relations website, under Financial Information, CAIXA's Risk and Capital Management.

In 2Q26, the short-term liquidity Ratio stood at 260.7%, up 1,340 bps over 2Q25 and down 530 bps over the previous quarter. According to BACEN Resolution 54/20, short-term liquidity indicators are calculated based on the simple average of daily values observed in the quarter for the reported reference date.

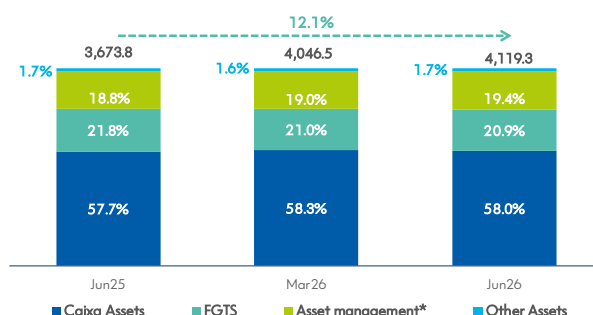
Assets under management

In Jun26, CAIXA had BRL 4.1 trillion in assets under management, of which BRL 2.4 trillion in own assets and BRL 1.7 trillion in third-party assets. Total assets grew 12.1% over Jun25, driven mainly by increases of 12.7% in CAIXA assets, 7.8% in FGTS funds, and 15.8% in investment funds.

Among the BRL 1.7 trillion in third-party assets managed by CAIXA, highlights include FGTS funds, which totaled BRL 861.9 billion, a nominal increase of BRL 62.4 billion over Jun25, and investment funds, which totaled BRL 799.2 billion, up BRL 108.8 billion over Jun25.

Assets under management

Figures in BRL billions and market share in %



* Managed Portfolios of Funds and Government Programs, FIC FI and FI FGTS are excluded.



Investment funds and managed portfolios

In Jun26, CAIXA was responsible for managing BRL 962.8 billion in investment funds and managed portfolios, up 11.0% over Jun25 and 1.9% over Mar26.

Retail funds and exclusive funds totaled BRL 799.2 billion in Jun26, growing 15.8% over Jun25 and 3.9% over Mar26. Exclusive funds had the largest level of managed net worth, totaling BRL 438.8 billion, up 13.0% over Jun25 and 2.1% over Mar26.

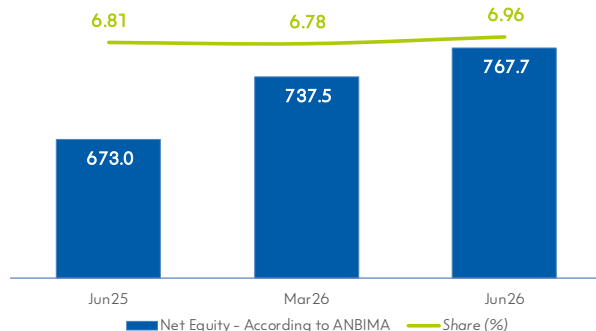
Balance in R\$ millions	Jun26	Mar26	Δ%	Jun25	Δ%
Retail and exclusive funds	799,188	769,156	3.9	690,351	15.8
Retail funds	360,434	339,377	6.2	302,008	19.3
Exclusive funds	438,753	429,779	2.1	388,342	13.0
Managed portfolios	163,585	175,541	-6.8	177,103	-7.6
Social	161,602	173,254	-6.7	175,029	-7.7
State funds	1,399	1,710	-18.2	1,494	-6.4
Special Welfare Policy (RPPS)	584	577	1.4	580	0.7
Investment funds and managed portfolio	962,773	944,696	1.9	867,454	11.0

In Jun26, CAIXA managed 7.0% of the total net worth of market funds, according to the criteria of the Brazilian Financial and Capital Markets Association (ANBIMA), ranking fifth among asset managers.

These funds' net worth totaled BRL 767.7 billion, up 14.1% over Jun25 and 4.1% over Mar26.

Investment funds

Figures in BRL billions and market share in %



Cards

In 2Q26, CAIXA's card clients performed 1.1 billion transactions, up 1.2% over 2Q25, representing a financial volume of BRL 80.6 billion, driven by the use of 261.6 million cards in the base.

CAIXA's card base increased 6.3% over Jun25. Compared to the previous quarter, the number of cards grew 1.9%.

In 1H26, CAIXA's card clients performed 2.2 billion transactions, up 0.1% over 1H25, representing a financial volume of BRL 156.9 billion.

Cards ¹	2Q26	1Q26	Δ%	2Q25	Δ%	1H26	1H25	Δ%
Number of cards ² (in millions)	261.6	256.7	1.9	246.2	6.3	261.6	246.2	6.3
Number of transactions (in millions)	1,103.3	1,052.2	4.9	1,090.0	1.2	2,155.5	2,152.5	0.1
Balance of transactions (BRL millions)	80,614.2	76,290.9	5.7	77,699.7	3.8	156,905.1	153,000.5	2.6

¹ Includes virtual debit cards.

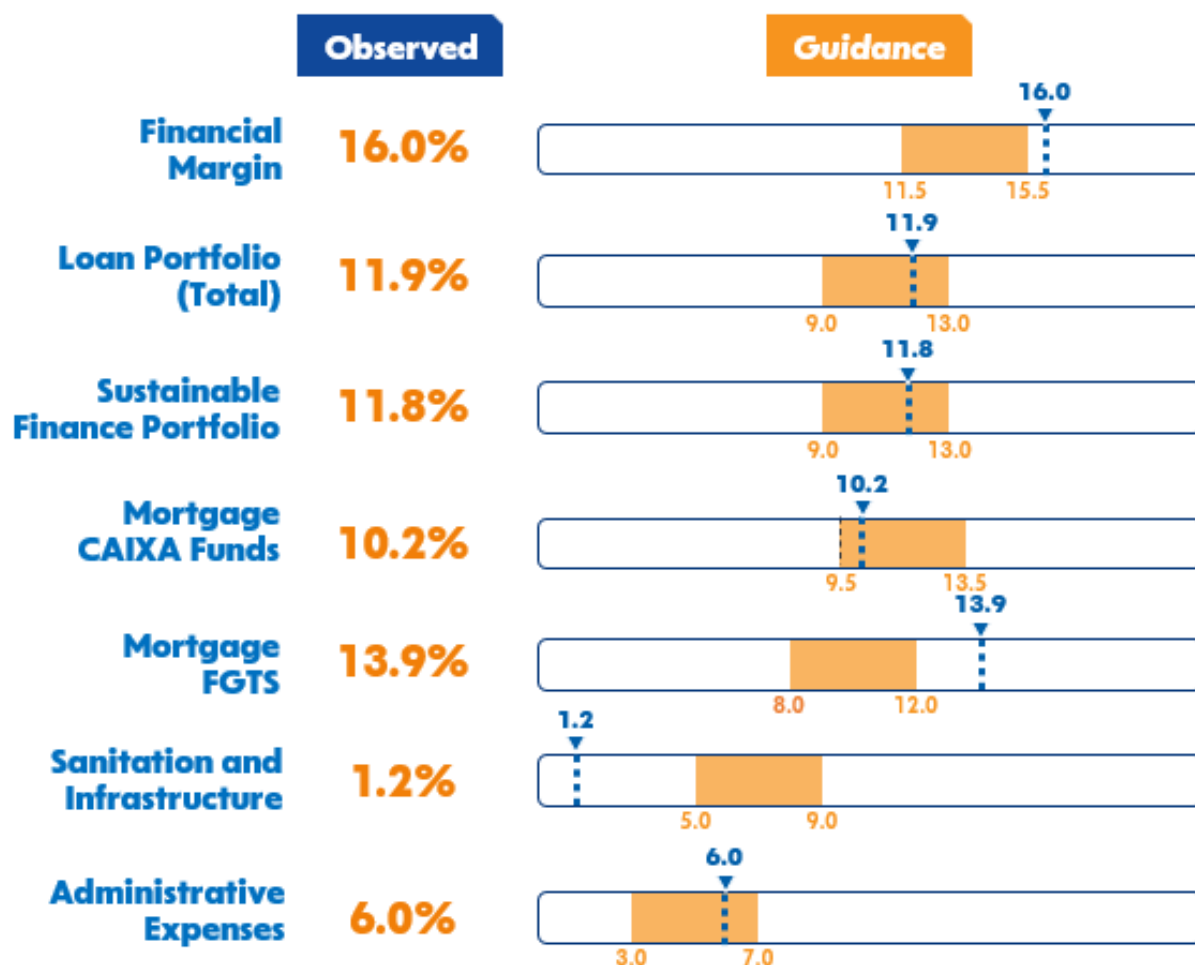
² Number of cards at the end of the period.

Guidance 2026

CAIXA's corporate guidance is defined and disclosed on an annual basis and is monitored and updated throughout the year on a quarterly basis.

These projections are based on Management's current assumptions, expectations, and assessments regarding the evolution of future scenarios and financial trends that may impact the activities and results of the CAIXA Conglomerate. It is important to note that such projections do not constitute a guarantee of future performance and are subject to risks, uncertainties, and events beyond Management's control, which may lead to actual results differing from those estimated.

Management's expectations reflect, among other factors, the market environment, including technological advances and the level of competition in products and pricing, domestic macroeconomic conditions, such as interest and exchange rates, inflation, changes in economic and monetary policies, and tax legislation, as well as factors related to the international economic and financial environment.





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About Caixa Econômica Federal

CAIXA is the largest Brazilian bank in number of clients, responsible for 67.9% of mortgage loans in Brazil. The Company has unparalleled capillarity, with 24.6 thousand service points across the country.



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