



Parent Company and Consolidated Financial Statements

BRGAAP

June 30, 2026

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Balance sheets

in R\$ thousand					
Assets	Note	Parent Company		Consolidated	
		06/30/2026	12/31/2025	06/30/2026	12/31/2025
Cash equivalents	5	9,773,570	10,057,712	9,773,857	10,070,353
Financial assets at fair value through profit or loss	6	153,169,545	157,198,435	157,453,404	161,363,222
Securities at fair value through profit or loss	6.1	152,859,185	156,938,782	157,142,960	161,103,569
Derivative	6.2	3,036	46	3,120	46
Other financial assets	6.3	307,324	259,607	307,324	259,607
Financial assets at fair value through other comprehensive income	7	538,431,379	451,991,763	537,920,895	450,970,105
Interbank investments	7.1	242,019,870	139,988,308	242,019,870	139,988,308
Securities (net of allowance for losses associated with credit risk)	7.2	296,411,509	312,003,455	295,901,025	310,981,797
Financial assets at amortized cost	8	1,609,232,207	1,530,942,293	1,627,861,769	1,549,973,060
Central Bank deposits	8.1	122,536,251	116,891,800	122,536,251	116,891,800
Interbank investments	8.2	8,597,821	7,808,018	8,597,821	7,808,018
Securities (net of allowance for losses associated with credit risk)	8.3	3,146,080	2,238,931	3,146,080	2,238,931
Loan portfolio measured at amortized cost	8.4	1,430,086,816	1,359,382,759	1,448,200,079	1,377,893,253
Other financial assets (net of allowance for losses associated with credit risk)	8.5	44,865,239	44,620,785	45,381,538	45,141,058
Allowance for losses associated with credit risk on assets with credit-granting	8.4	(67,729,629)	(61,406,969)	(68,977,351)	(62,708,883)
Tax assets		80,686,602	76,208,562	80,872,653	76,364,270
Currents		4,192,049	4,459,344	4,192,776	4,460,581
Tax assets and liabilities	10	76,494,553	71,749,218	76,679,877	71,903,689
Other assets	14	17,782,166	12,512,461	17,303,681	12,029,942
Investments	11	14,116,572	13,831,309	14,052,776	13,698,375
Investments in associates, subsidiaries and joint subsidiaries		14,116,572	13,831,309	14,052,809	13,698,408
(Impairment losses)				(33)	(33)
Property and equipment	12	8,089,138	7,155,400	8,097,725	7,165,069
Property and equipment in use		16,466,533	15,292,552	16,477,383	15,303,403
Accumulated depreciation		(8,337,853)	(8,095,305)	(8,340,116)	(8,096,487)
(Impairment losses)		(39,542)	(41,847)	(39,542)	(41,847)
Intangible assets	13	4,595,675	4,607,542	4,616,716	4,631,582
Intangible assets		8,852,817	8,644,866	8,882,867	8,674,915
Accumulated amortization		(4,256,755)	(4,001,939)	(4,265,764)	(4,007,948)
(Impairment losses)		(387)	(35,385)	(387)	(35,385)
Total		2,368,147,225	2,203,098,508	2,388,976,125	2,223,557,095

Equity and liabilities	Note	Parent Company		Consolidated	
		06/30/2026	12/31/2025	06/30/2026	12/31/2025
Financial liabilities at fair value through profit or loss		1,124,921	372,346	1,124,939	372,406
Derivative	6.2	1,124,921	372,346	1,124,939	372,406
Financial liabilities at amortized cost	15	2,174,340,191	2,021,004,251	2,140,066,543	1,985,789,418
Customer resources	15.1	869,172,635	821,927,213	868,399,042	821,343,025
Funds from financial and other institutions	15.2	881,291,861	793,405,932	880,757,685	791,926,312
Funds from securities issues	15.3	389,228,382	371,507,164	354,420,053	336,405,906
Other financial liabilities	15.4	34,647,313	34,163,942	36,489,763	36,114,175
Provisions	16	9,547,246	9,425,429	9,563,790	9,440,177
Tax, civil and labor		8,753,006	8,545,334	8,769,550	8,560,082
Other provisions		794,240	880,095	794,240	880,095
Loan commitments, undisbursed credit facilities and financial guarantees issued	17	2,643,093	3,065,343	1,395,371	1,763,429
Tax liabilities		6,496,379	6,188,544	6,836,793	6,628,630
Current		1,583,387	1,710,920	1,915,639	2,150,508
Tax assets and liabilities	10	4,912,992	4,477,624	4,921,154	4,478,122
Actuarial liabilities (Employee benefits)	18	22,061,094	21,936,713	22,061,094	21,936,713
Other liabilities	19	33,566,509	29,310,058	51,939,462	47,953,950
Equity	20	118,367,792	111,795,824	155,988,133	149,672,372
Capital		112,600,000	105,300,000	112,600,000	105,300,000
Instrument eligible for common equity				34,808,330	35,101,258
Revaluation reserve		190,775	194,005	190,775	194,005
Profit reserves		7,565,371	14,865,371	7,565,371	14,865,371
Other comprehensive income		(8,723,488)	(8,563,552)	(8,723,488)	(8,563,552)
Retained earnings/Accumulated losses		6,735,134		6,735,134	
Non-controlling interests				2,812,011	2,775,290
Total		2,368,147,225	2,203,098,508	2,388,976,125	2,223,557,095

Statements of profit or loss

Description	Note	in R\$ thousand			
		Parent Company		Consolidated	
		2026	2025	2026	2025
		1st half	1st half	1st half	1st half
Interest and similar income and expense	21, 22 e 23	133,407,376	114,988,294	133,715,593	115,109,222
At fair value through profit or loss		10,090,648	7,341,664	10,370,613	7,466,131
Income from securities		8,455,257	9,921,214	8,737,177	10,044,804
Income from derivative financial instruments	6.2	1,539,203	(2,550,110)	1,537,069	(2,549,233)
Income from other financial assets		96,188	(29,440)	96,367	(29,440)
At fair value through other comprehensive income		34,733,571	28,033,561	34,667,120	27,961,045
Income from interbank investments		15,125,741	15,443,254	15,125,741	15,443,254
Income from securities		19,607,830	12,590,307	19,541,379	12,517,791
At amortized cost		88,583,157	79,613,069	88,677,860	79,682,046
Income from loan portfolio		81,112,914	72,094,600	81,207,617	72,163,577
Income from interbank investments		190,290	313,470	190,290	313,470
Income from securities		170,413	146,100	170,413	146,100
Income from Central Bank investments		5,940,123	5,893,328	5,940,123	5,893,328
Income from other financial assets		1,169,417	1,165,571	1,169,417	1,165,571
Interest expenses	21	(96,636,603)	(83,548,774)	(95,771,377)	(82,399,260)
At amortized cost		(96,636,603)	(83,548,774)	(95,771,377)	(82,399,260)
Customer Resources		(38,527,270)	(33,892,223)	(38,527,270)	(33,892,223)
Funds from financial and other institutions		(36,806,026)	(33,722,551)	(36,722,942)	(33,638,125)
Funds from securities issues		(21,303,307)	(15,934,000)	(20,521,165)	(14,868,912)
Allowance for expected losses associated with financial instruments	9	(13,484,011)	(5,617,353)	(13,484,011)	(5,617,353)
Interest income		23,286,762	25,822,167	24,460,205	27,092,609
Other operating income/expenses		(17,126,238)	(13,688,260)	(16,090,375)	(12,630,526)
Service and banking fee income	24	10,023,707	10,463,128	14,928,431	13,241,462
Personnel expenses	25	(15,523,052)	(14,555,338)	(15,793,649)	(14,768,935)
Other administrative expenses	26	(7,093,963)	(6,830,713)	(7,158,941)	(6,892,521)
Tax expenses	27	(2,311,842)	(2,085,845)	(2,919,845)	(2,473,057)
Share of profit of equity-accounted associates and subsidiaries	11	3,570,024	2,519,455	1,917,432	1,731,051
Other operating income	28	8,225,209	5,956,214	8,244,091	6,133,942
Other operating expenses	29	(14,016,321)	(9,155,161)	(15,307,894)	(9,602,468)
Recognition and reversal of provisions	30	(2,582,776)	(1,829,644)	(2,366,862)	(1,910,253)
Labor, civil and tax proceedings		(2,481,660)	(2,394,843)	(2,481,660)	(2,394,843)
Other		(101,116)	565,199	114,798	484,590
Operating profit		3,577,748	10,304,263	6,002,968	12,551,830
Non-operating profit (loss)	31	(122,562)	(86,746)	(122,559)	(86,746)
Net income (losses) before income tax and social contribution on net income		3,455,186	10,217,517	5,880,409	12,465,084
Income and social contribution taxes	10	4,221,669	(415,184)	3,061,336	(1,188,916)
Profit sharing of employees and management		(1,091,061)	(1,083,669)	(1,102,997)	(1,093,094)
Non-controlling interests				(470,812)	(399,322)
Profit for the period		6,585,794	8,718,664	7,367,936	9,783,752

Statements of comprehensive income

Description	in R\$ thousand			
	Parent Company		Consolidated	
	2026 1st half	2025 1st half	2026 1st half	2025 1st half
Profit attributable to owners of the Company	6,585,794	8,718,664	7,367,936	9,783,752
Non-controlling interests			470,812	399,322
Total profit	6,585,794	8,718,664	7,838,748	10,183,074
Items that will be reclassified to profit or loss	(84,091)	610,898	(89,315)	654,889
Financial instruments classified at FVOCI	(78,060)	536,673	(78,060)	536,673
Non-equity securities	(145,996)	824,764	(145,996)	824,764
Equity financial instruments	10,621	83,799	10,621	83,799
Tax effects	57,315	(371,890)	57,315	(371,890)
Other comprehensive income from investments	(6,031)	74,225	(11,255)	118,216
Items that will not be reclassified to profit or loss	(75,845)	(45,431)	(75,845)	(45,431)
Remeasurements of post-employment benefit obligations	(89,267)	(34,810)	(89,267)	(34,810)
Tax effects	13,422	(10,621)	13,422	(10,621)
Comprehensive income for the period	6,425,858	9,284,131	7,673,588	10,792,532
Comprehensive income attributable to owners of the Company	6,425,858	9,284,131	7,215,025	10,349,219
Comprehensive income attributable to non-controlling interests			458,563	443,313

Statements of changes in equity

in R\$ thousand

Parent Company							
Events	Capital	Revaluation reserve	Profit reserve		Other comprehensive income	Retained earnings/ Accumulated losses	Total
			Legal	Statutory			
Balances as of December 31, 2024	96,000,000	206,885	6,112,182	10,006,436	(8,357,380)		103,968,123
Impacts of the adoption of CMN Resolution No. 4,966/2021						(4,090,439)	(4,090,439)
Balances as of January 1, 2025	96,000,000	206,885	6,112,182	10,006,436	(8,357,380)	(4,090,439)	99,877,684
Comprehensive income for the period					565,467		565,467
Financial assets at fair value through other comprehensive income					536,673		536,673
Remeasurements of post-employment benefit obligations					(45,431)		(45,431)
Other equity valuation adjustments					74,225		74,225
Capital increase	9,300,000			(9,300,000)			
Others		(3,622)				2,704	(918)
Profit for the period						8,718,664	8,718,664
Balances as of June 30, 2025	105,300,000	203,263	6,112,182	706,436	(7,791,913)	4,630,929	109,160,897

Events	Parent Company						
	Capital	Revaluation reserve	Profit reserve		Other comprehensive income	Retained earnings/ Accumulated losses	Total
			Legal	Statutory			
Balances as of December 31, 2025	105,300,000	194,005	6,841,217	8,024,154	(8,563,552)		111,795,824
Comprehensive income for the period					(159,936)		(159,936)
Financial assets at fair value through other comprehensive income					(78,060)		(78,060)
Remeasurements of post-employment benefit obligations					(75,845)		(75,845)
Other equity valuation adjustments					(6,031)		(6,031)
Capital increase	7,300,000			(7,300,000)			
Others		(3,230)				149,340	146,110
Profit for the period						6,585,794	6,585,794
Balances as of June 30, 2026	112,600,000	190,775	6,841,217	724,154	(8,723,488)	6,735,134	118,367,792

Statements of changes in equity

in R\$ thousand

Consolidated										
Events	Capital	Instrument eligible for common equity	Revaluation reserve	Profit reserve		Other comprehensive income	Retained earnings/ Accumulated losses	Subtotal	Non-controlling interests	Total
				Legal	Statutory					
Balances as of December 31, 2024	96,000,000	33,927,964	206,885	6,112,182	10,006,436	(8,357,380)		137,896,087	2,255,677	140,151,764
Impacts of the adoption of CMN Resolution No. 4,966/2021							(4,090,439)	(4,090,439)		(4,090,439)
Balances as of January 1, 2025	96,000,000	33,927,964	206,885	6,112,182	10,006,436	(8,357,380)	(4,090,439)	133,805,648	2,255,677	136,061,325
Comprehensive income for the period						565,467		565,467		565,467
Financial assets at fair value through other comprehensive income						536,673		536,673		536,673
Remeasurements of post-employment benefit obligations						(45,431)		(45,431)		(45,431)
Other equity valuation adjustments						74,225		74,225		74,225
Capital increase	9,300,000				(9,300,000)					
Monetary restatement of IHCD incorporated		1,223,906						1,223,906		1,223,906
Monetary restatement of IHCD to be incorporated		512,379					(512,379)			
Change in non-controlling interests									443,144	443,144
Others			(3,622)				2,704	(918)		(918)
Profit for the period							9,783,752	9,783,752		9,783,752
Appropriations of profit										
Interest on debt instruments eligible for capital							(552,709)	(552,709)		(552,709)
Balances as of June 30, 2025	105,300,000	35,664,249	203,263	6,112,182	706,436	(7,791,913)	4,630,929	144,825,146	2,698,821	147,523,967

Consolidated										
Events	Capital	Instrument eligible for common equity	Revaluation reserve	Profit reserve		Other comprehensive income	Retained earnings/ Accumulated losses	Subtotal	Non-controlling interests	Total
				Legal	Statutory					
Balances as of December 31, 2025	105,300,000	35,101,258	194,005	6,841,217	8,024,154	(8,563,552)		146,897,082	2,775,290	149,672,372
Comprehensive income for the period						(159,936)		(159,936)		(159,936)
Financial assets at fair value through other comprehensive income						(78,060)		(78,060)		(78,060)
Remeasurements of post-employment benefit obligations						(75,845)		(75,845)		(75,845)
Other equity valuation adjustments						(6,031)		(6,031)		(6,031)
Capital increase	7,300,000				(7,300,000)					
Monetary restatement of IHCD		707,072					(707,072)			
Partial amortization of instrument eligible for capital		(1,000,000)						(1,000,000)		(1,000,000)
Change in non-controlling interests									36,721	36,721
Others			(3,230)				149,341	146,111		146,111
Profit for the period							7,367,936	7,367,936		7,367,936
Appropriations of profit										
Interest on debt instruments eligible for capital							(75,071)	(75,071)		(75,071)
Balances as of June 30, 2026	112,600,000	34,808,330	190,775	6,841,217	724,154	(8,723,488)	6,735,134	153,176,122	2,812,011	155,988,133

Statements of cash flows

Description	in R\$ thousand			
	Parent Company		Consolidated	
	2026 1st half	2025 1st half	2026 1st half	2025 1st half
Cash flows from operating activities				
Adjusted profit	18,236,818	15,376,624	20,121,670	16,528,947
Profit for the period	6,585,794	8,718,664	7,367,936	9,783,752
Adjustments to profit	11,651,024	6,657,960	12,753,734	6,745,195
Market value adjustments of securities and derivative financial instruments (assets/liabilities)	517,009	(612,125)	515,715	(735,528)
(Gain)/Loss on sale of property, plant and equipment	668	351	668	351
(Gain)/Loss on the disposal of non-financial assets	(488,854)	(1,322,210)	(488,854)	(1,322,210)
Allowance for impairment loss on financial instruments	13,484,011	5,617,353	13,484,011	5,617,353
Actuarial liabilities (employee benefits)	920,105	1,003,873	920,105	1,003,873
Depreciation and amortization	1,597,336	1,144,532	1,601,416	1,147,583
Deferred taxes	(4,221,669)	415,184	(4,247,093)	419,524
Expenses on provisions for legal and other cases	2,582,776	1,829,644	2,366,862	1,910,253
Share of profit of equity-accounted subsidiaries and affiliates	(3,570,024)	(2,519,455)	(1,917,432)	(1,731,051)
Non-controlling interests			470,812	399,322
Expenses on subordinated debts and hybrid instruments	829,666	1,100,813	47,524	35,725
Changes in assets and liabilities	68,682,727	11,008,951	72,874,389	12,537,267
(Increase) Decrease in interbank investments	(941,076)	(145,962)	(941,076)	(145,962)
(Increase) Decrease in securities at FVTPL	3,559,598	(15,358,010)	3,441,820	(15,582,737)
(Increase) Decrease in compulsory deposits with the Central Bank of Brazil	(2,994,453)	(4,360,358)	(2,994,453)	(4,360,358)
(Increase) Decrease in the loan portfolio	(78,161,701)	(42,619,546)	(77,818,662)	(57,811,506)
(Increase) Decrease in other financial assets	(468,179)	7,793,182	(464,205)	7,468,253
(Increase) Decrease in tax assets	(256,371)	504,950	(261,290)	497,272
(Increase) Decrease in other assets	(8,412,949)	(2,325,031)	(5,995,107)	(1,632,245)
(Decrease) Increase in funds from financial and other institutions	87,885,929	29,916,962	88,831,373	30,583,157
(Decrease) Increase in customer resources	47,245,422	13,832,009	47,056,017	13,601,998
(Decrease) Increase in funds from issuance of securities	17,860,817	42,233,839	18,860,817	42,233,842
(Decrease) Increase in derivative financial instruments	752,575	156,145	752,533	156,145
(Decrease) Increase in other financial liabilities	483,371	(2,273,916)	375,588	(1,721,307)
(Decrease) Increase in provisions	(2,315,689)	(2,984,875)	(2,097,979)	(3,058,779)
(Decrease) Increase in expected losses on guarantees	(58)		54,135	
(Decrease) Increase in tax liabilities	718,359	(894,593)	618,687	(864,573)
(Decrease) Increase in actuarial liabilities	(871,569)	(4,408,023)	(871,569)	(4,408,023)
(Decrease) Increase in other liabilities	5,009,225	(8,057,822)	4,738,284	7,582,090
Income and social contribution taxes paid	(410,524)		(410,524)	
Net cash provided by operating activities	86,919,545	26,385,575	92,996,059	29,066,214
Cash flows from investing activities				
Acquisition and redemption of securities at FVOCI	15,322,061	(63,230,194)	14,810,887	(63,225,210)
Acquisition and redemption of AC securities	(907,149)	1,523,184	(907,149)	1,523,184
(Increase) Decrease in investments	3,284,761	1,915,915	1,563,031	313,489
Disposal of investments		842,922		842,922
Dividends received from associates and subsidiaries	3,698,885	2,523,676	1,277,009	1,309,694
Disposal of property and equipment in use	120,546	18,239	120,548	18,239
Acquisition of property and equipment in use	(1,824,057)	(1,469,021)	(1,824,056)	(1,479,427)
Disposal of intangible assets	299,045	246,930	299,045	246,930
Acquisition of intangible assets	(1,115,411)	(770,413)	(1,115,411)	(770,463)
Net cash used in investing activities	18,878,681	(58,398,762)	14,223,904	(61,220,642)
Cash flows from financing activities				
Dividends and interest on equity capital	(581,954)	(2,770,957)	(581,954)	(2,770,957)
Remuneration of IHCD paid	(969,265)	(949,814)	(969,265)	(949,814)
Partial amortization of instrument eligible for capital			(1,000,000)	
Non-controlling interests			(434,091)	43,822
Net cash used in financing activities	(1,551,219)	(3,720,771)	(2,985,310)	(3,676,949)
Net increase (decrease) in cash and cash equivalents	104,247,007	(35,733,958)	104,234,653	(35,831,377)
Changes in cash and cash equivalents, net				
Cash and cash equivalents at beginning of period	155,946,430	252,639,479	155,959,071	252,737,052
Cash and cash equivalents at end of period	260,193,437	216,905,521	260,193,724	216,905,675
Increase (Decrease) in cash and cash equivalents	104,247,007	(35,733,958)	104,234,653	(35,831,377)

Statements of value added

Description	Parent Company						Consolidated					
	2026			2025			2026			2025		
	1st half			1st half			1st half			1st half		
	R\$	%		R\$	%		R\$	%		R\$	%	
1. Income	138,049,719			126,827,254			143,281,545			129,960,221		
Income	133,407,376			114,988,294			133,715,593			115,109,222		
Fee-based services	10,023,707			10,463,128			14,928,431			13,241,462		
Allowance for impairment loss on loans	(13,484,011)			(5,617,353)			(13,484,011)			(5,617,353)		
Exchange variation adjustment	4,650,521			414,057			4,650,521			414,057		
Others	3,452,126			6,579,128			3,471,011			6,812,833		
2. Financial intermediation expenses	(96,636,603)			(83,548,774)			(95,771,377)			(82,399,260)		
3. Inputs acquired from third parties	(21,510,161)			(16,931,497)			(22,646,718)			(17,572,284)		
Materials, energy and others	(1,820,866)			(1,729,891)			(1,831,421)			(1,734,342)		
Data processing and communications	(1,228,429)			(1,404,015)			(1,240,784)			(1,417,492)		
Advertising, publicity and promotions	(260,473)			(218,048)			(261,836)			(219,608)		
Third-party, surveillance and specialized services	(1,601,296)			(1,471,021)			(1,637,921)			(1,508,427)		
Services delegated by the Federal Government	(1,320,648)			(1,144,947)			(1,320,648)			(1,144,947)		
Expenses with lottery agents and commercial partners	(1,575,122)			(1,624,015)			(1,612,616)			(1,659,663)		
Financial system services	(930,311)			(899,990)			(2,068,328)			(1,187,195)		
Post-employment benefit	(920,105)			(1,003,873)			(920,105)			(1,003,873)		
Recognition and reversal of provisions	(2,582,776)			(2,953,361)			(2,366,862)			(3,089,947)		
Expenses with exchange variation adjustment	(4,379,995)			(417,735)			(4,379,995)			(418,231)		
Others	(4,890,140)			(4,064,601)			(5,006,202)			(4,188,559)		
4. Gross value added (1-2-3)	19,902,955			26,346,983			24,863,450			29,988,677		
5. Depreciation, amortization and depletion	(1,597,336)			(1,144,532)			(1,601,416)			(1,147,583)		
6. Net value added (4-5)	18,305,619			25,202,451			23,262,034			28,841,094		
7. Value added received in transfer - Equity method result	3,570,024			2,519,455			1,917,432			1,731,051		
8. Value added to distribute (6+7)	21,875,643			27,721,906			25,179,466			30,572,145		
9. Distribution of value added	21,875,643	100.00		27,721,906	100.00		25,179,466	100.00		30,572,145	100.00	
Personnel	14,429,216	65.95		13,603,271	49.07		14,677,372	58.29		13,800,385	45.14	
Remuneration	9,427,849			8,876,106			9,563,120			8,976,420		
Profit sharing of employees and management	1,091,061			1,083,669			1,102,997			1,093,094		
Benefits	3,183,850			2,966,660			3,273,582			3,045,602		
FGTS	726,456			676,836			737,673			685,269		
Taxes, fees and contributions	275,070	1.26		4,536,765	16.37		2,077,783	8.25		5,723,618	18.72	
Federal	(202,438)			4,095,507			1,446,285			5,179,547		
State	918			1,368			934			1,378		
Municipal	476,590			439,890			630,564			542,693		
Remuneration of third-party capital - Rentals	585,563	2.68		863,206	3.11		585,563	2.33		865,069	2.83	
Remuneration of own capital	6,585,794	30.11		8,718,664	31.45		7,838,748	31.13		10,183,073	33.31	
Interest on equity capital and dividends	1,426,922			1,409,658			1,426,922			1,409,658		
Interest on debt instruments eligible for capital							75,071			552,708		
Retained earnings attributable to owners of the Company	5,158,872			7,309,006			5,865,943			7,821,385		
Non-controlling interests in retained earnings							470,812			399,322		

Note 1 – Operations

Caixa Econômica Federal ("CAIXA" or the "Institution") is a 165-year-old financial institution, incorporated as a public company with legal personality under private law through Decree-Law No. 759, of 08/12/1969, and is linked to the Federal Government through the Ministry of Finance. It is headquartered and domiciled at Setor Bancário Sul, Quadra 4, Lotes 3 e 4, Brasília, Distrito Federal, Brazil. In accordance with article 173 of the Federal Constitution and article 2, paragraph 1 of Law No. 13,303, of 06/30/2016, its constitution as a public company is justified by the relevant collective interest marked by the promotion of citizenship and the development of the country, both as a financial institution and an agent of public policies, and as the main strategic partner of the Brazilian State.

The Institution offers its customers a wide service network throughout the national territory, comprising service points, branches, self-service terminals, CAIXA Aqui correspondents, lottery outlets, mobile units (truck and boat) and automated containers. In addition, it maintains electronic and digital channels aimed at expanding access to and the quality of the service provided to customers.

It develops its banking activities by raising, in particular, savings, and investing funds in various operations: commercial portfolios; infrastructure; Foreign exchange transactions; consumer credit; real estate and agribusiness; banking services; debit and credit card deals; managing investment funds and portfolios and carrying out activities related to the intermediation of securities, relying on the operations of its subsidiaries Caixa Cartões Holding, Caixa Asset and Caixa Loterias. It also operates in the insurance, pension plan, capitalization and consortium management industries through subsidiary Caixa Seguridade Participações S.A.

By determination of the Federal Government, CAIXA manages, on an exclusive basis, the services of federal lotteries, as well as exercises the monopoly of civil pledge operations, on a permanent and continuous basis. The CAIXA Loterias are an important source of funds for the social development of the country, reflecting on the social programs of the Federal Government, especially in the areas of social security, sports, culture, public safety, education and health.

CAIXA has tradition and leadership in the savings market, an important source of funds for real estate loans and for the formation of wealth for the Brazilian population. It leads the housing credit market, acting as the main financial agent of the Minha Casa, Minha Vida program. The Bank also provides important advances in the country's economic development in the segments of credit aimed at sanitation and infrastructure, as well as encourages local sustainable development and the improvement of rural producers' lives through agribusiness credit.

As the Federal Government's main partner in the implementation of social programs, CAIXA actively contributes to the eradication of poverty and to the improvement of the income distribution of the Brazilian population. The Institution works in the payment of the Bolsa Família Program, which is essential for the reduction of infant mortality and school dropout, in addition to Unemployment Insurance, FGTS, Salary Allowance, retirement and pensions linked to the INSS.

As one of the most traditional sponsors of sports and of artistic and cultural events in Brazil, CAIXA believes in the promotion of sports and in the dissemination of culture as ways to foster citizenship, investing in these initiatives on a continuous basis. In this context, the investment in sports aims both to provide Brazilian athletes with the appropriate training conditions, as well as to promote the education and social inclusion of children and adolescents, opening opportunities for new talents.

Through the sponsorship strategy, CAIXA prioritizes sports projects of a social nature, supports the development of grassroots athletes and promotes educational projects aimed at the segment of the population with lower income. In the same vein, in the cultural sector, CAIXA encourages social projects that use music as a tool for inclusion, as well as popular culture events and cultural projects that are expected to reach several regions.

By delegation of the Federal Government, CAIXA operates funds and social programs, among which the Fundo de Garantia do Tempo de Serviço – FGTS stands out, for which it acts as the main financial agent, the Fundo de Compensação de Variações Salariais (FCVS), the Fundo de Arrendamento Residencial (FAR), among others. The funds are independent legal entities managed by specific regulations and governance structure and their own accounting, whose assets are segregated from CAIXA. Therefore, the information about those funds was not part of the scope of the audit of CAIXA's financial statements carried out by the independent auditors.

Main funds and social programs			
Description	06/30/2026 (1)	12/31/2025	
Fundo de Garantia do Tempo de Serviço – FGTS	861,906,360	829,780,877	
Fundo de Arrendamento Residencial – FAR	25,154,915	24,934,456	
Fundo de Compensação de Variações Salariais – FCVS	19,894,760	19,575,947	
Fundo de Apoio à Infraestrutura para Recuperação e Adaptação a Eventos Climáticos Extremos – FIRECE	7,783,545	7,307,942	
Fundo de Desenvolvimento Social – FDS	6,393,932	5,950,005	
Fundo Garantidor da Habitação Popular – FGHab	4,284,283	4,050,773	
Fundo de Custeio do Ensino Médio – FIPEM (2)	5,084,376	1,632,038	
Fundo Garantidor de Microfinanças – FGM	482,967	434,594	
Fundo de Garantia para Construção Naval – FGCN	60,330	58,333	
Total	931,045,468	893,724,965	

(1) The amounts presented reflect the most recent closing position of the funds' assets.

(2) The increase in the balance resulted mainly from the contribution of resources by the Federal Government.

Note 2 – Presentation of financial statements

(a) Context

CAIXA's parent company and consolidated financial statements for the period ended June 30, 2026 were prepared under the responsibility of Management and approved by the Board of Directors on August 24, 2026 and by the Management Board on August 18, 2026.

(b) Basis of preparation of the financial statements

CAIXA's parent company and consolidated financial statements were prepared in accordance with the accounting guidelines adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil (Bacen), set out by Laws No. 4,595, of December 31, 1964 (National Financial System Law) and No. 6,404, of December 15, 1976 (Corporations Law), CMN Resolution No. 4,966, of November 25, 2021 – which establishes the accounting criteria applicable to financial instruments, as well as the designation and recognition of hedging relationships (hedge accounting), and the related subsequent amendments, CMN Resolution No. 4,818, of May 29, 2020 – which consolidates the general criteria for the preparation and disclosure of parent company and consolidated financial statements by institutions, in accordance with the regulations issued by the Central Bank of Brazil (Bacen) – Resolution No. 2, of

August 12, 2020 – which provides for the procedures for the preparation, disclosure and submission of financial statements, from BCB Resolution No. 352, of November 23, 2023 – which establishes accounting procedures for the application of CMN Resolution No. 4,966/2021, including classification, measurement, recognition and disclosure of financial instruments, hedge accounting, the SPPI test, the effective interest rate and the allowance for losses associated with credit risk, as well as from the other rules and instructions issued by the National Monetary Council (CMN), by the Central Bank of Brazil (Bacen) and, when applicable and not conflicting with banking regulations, by the Brazilian Securities and Exchange Commission (CVM).

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

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

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

The preparation of the financial statements in accordance with the accounting policies adopted in Brazil requires Management to use judgments, estimates and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses.

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

Definitive results may differ from these estimates and assumptions. The estimates and judgments are periodically reviewed and their effects recognized prospectively upon the revision of the assumptions or the occurrence of the corresponding events.

The nature of the significant estimates and the corresponding carrying amounts of assets and liabilities are disclosed in the related notes.

(c) Consolidation

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

Company	Activity	% of interest	
		As of 06/30/2026	As of 12/31/2025
Caixa Econômica Federal	Financial institution	Leader of the conglomerate	Leader of the conglomerate
Caixa Loterias	Lottery services	100%	100%
Fundo de Investimento CAIXA Extramercado Exclusivo Loterias	Investment funds	100% interest in the subsidiary	100% interest in the subsidiary
Caixa Cartões	Holding	100%	100%
Fundo de Investimento CAIXA Extramercado Exclusivo Cartões	Investment funds	100% interest in the subsidiary	100% interest in the subsidiary
Caixa Seguridade	Holding	80%	80%
Caixa Holding	Holding	100%	100%
Caixa Corretora	Insurance brokerage	100%	100%
Fundo de Investimento CAIXA Extramercado Exclusivo Seguridade	Investment funds	100% interest in the subsidiary	100% interest in the subsidiary
Fundo de Investimento CAIXA Extramercado Exclusivo Corretora	Investment funds	100% interest in the subsidiary	100% interest in the subsidiary
Caixa Asset	Distribution of securities	100%	100%
Fundo de Investimento CAIXA Ibirapuera Renda Fixa	Investment funds	100% interest in the subsidiary	100% interest in the subsidiary
Fundo de Investimento em Direitos Creditórios ACR IV	Investment funds	96.78%	96.90%
Fundo de Investimento em Direitos Creditórios Ânima Coasgo	Investment funds	66.14%	68.47%

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

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

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

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

(d) Standards applicable to future periods

In addition to CMN Resolution No. 4,966/2021, CMN Resolution No. 5,146/2024 allows the use of the renegotiated effective interest rate to determine the present value of contractual cash flows restructured until December 31, 2026. This option was adopted by CAIXA.

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

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

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

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

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

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

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

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

CAIXA monitors the evolution of the regulation and continues to assess the potential impacts arising from these changes on its activities, observing the respective effective dates and the other requirements defined by the competent authorities.

Note 3 – Significant accounting policies

The main accounting policies adopted in the preparation of these Parent Company and consolidated financial statements, prepared in accordance with BRGAAP, are described below:

(a) Foreign currency translation

The Parent Company and consolidated financial statements are presented in reais (R\$), which constitute CAIXA's functional currency.

Foreign currency transactions are initially recorded using the exchange rate prevailing between the foreign currency and the functional currency at the transaction date. Monetary assets and liabilities denominated in foreign currency are translated at the closing exchange rate at the balance sheet date. The exchange differences arising from translation are recognized in profit or loss for the period.

(b) Results of operations

In accordance with the accrual basis, revenues and expenses are recognized in the period in which the respective triggering events occur, when correlated, regardless of receipt or payment.

Financial instruments are initially recognized in accordance with the applicable measurement category and the criteria established in CMN Resolution No. 4,966/2021.

After initial recognition, financial instruments measured at amortized cost are measured based on their respective amortized cost, while those classified in other categories are measured in accordance with the specific applicable criteria.

Transactions with floating rates or indexed to foreign currencies are updated up to the base date of the financial statements. Income and expenses of a financial nature are recognized on the accrual basis and appropriated to profit or loss using the effective interest rate method, calculated pro rata temporis on the carrying amount of the financial instruments, observing the contractual characteristics and the applicable measurement category.

(c) Cash and cash equivalents

The amount of Cash and cash equivalents in local currency is presented at its face value, while amounts denominated in foreign currency are translated at the closing exchange rate disclosed by the Central Bank of Brazil at the financial statements date.

The amounts recognized as cash and cash equivalents are characterized by their high liquidity, being held for the purpose of meeting short-term commitments with an original maturity equal to or shorter than 90 days at the application date, and are subject to an insignificant risk of change in value.

The composition of cash and cash equivalents is presented in Explanatory Note 5.

(d) Financial instruments – Recognition, classification and measurement

(d.1) Initial recognition of financial instruments

Financial assets and liabilities are initially recognized on the date on which CAIXA becomes a party to the contractual provisions of the financial instrument. In the case of regular-way purchases and sales of financial assets, recognition occurs on the trade date, including transactions that provide for the delivery of the asset within a period established by regulation or market practice.

(d.2) Classification of financial instruments

CAIXA classifies financial instruments at initial recognition, in accordance with the nature of the contract and with the characteristics of the associated cash flows, which give rise to financial assets, financial liabilities or equity instruments.

(d.3) Measurement of financial instruments

Financial instruments are initially measured:

- I - At the transaction price, determined in accordance with the regulation in force, in the case of receivables from contracts with customers without a significant financing component; or

II - At fair value, determined in accordance with the regulation in force, in the other cases.

(d.4) Classification of financial assets

CAIXA classifies financial assets based on the business model adopted for their management and on the characteristics of the contractual cash flows. Financial assets are classified in the following categories: fair value through profit or loss (FVPL); fair value through other comprehensive income (FVOCI); or amortized cost (AC).

The entity's business model for the management of financial assets is determined based on the practices adopted in asset management, reflecting the way they are managed and assessed, and not being defined arbitrarily. This assessment considers observable evidence, such as:

- the way in which the performance of financial assets is reported to the entity's key management personnel; and
- the risks associated with the financial assets and the way in which those risks are managed.

The business model refers to the way in which the entity manages its financial assets in order to generate cash flows, whether through the collection of contractual cash flows, the sale of the assets or both. The classification of financial assets considers the business model adopted and the characteristics of the contractual cash flows, assessed against the criterion of solely payments of principal and interest (SPPI). The SPPI test consists of the assessment of the contractual terms of the financial instruments, with the objective of verifying whether the contractual cash flows, on specified dates, are composed exclusively of payments of principal and interest on the principal amount outstanding. For the purposes of this test, principal corresponds to the fair value of the financial asset at initial recognition, and interest represents the consideration for the time value of money, for the credit risk associated with the principal, as well as for other basic components of credit, liquidity, costs and profit margin.

The classification of financial assets jointly considers the business model adopted by Management for their management and the characteristics of the contractual cash flows. In this context, financial assets whose cash flows do not meet the criterion of being composed exclusively of payments of principal and interest (SPPI) are mandatorily classified at fair value through profit or loss (FVPL). The definition of the business models applicable to the portfolios is presented below:

(d.4.1) Financial assets measured at fair value through profit or loss (FVPL)

In the fair value through profit or loss (FVPL) category are classified financial assets held for trading or managed on a fair-value basis, as well as those that do not meet the criteria for measurement at amortized cost or at fair value through other comprehensive income (FVOCI).

Interest income is recognized in profit or loss based on the effective interest rate method. Dividends and other similar forms of remuneration of equity instruments are recognized in profit or loss when the right to receive them is established. Foreign-exchange gains and losses are recognized in profit or loss.

Financial assets classified at fair value through profit or loss (FVPL) are measured at fair value, with the gains and losses arising from their variation recognized directly in profit or loss for the period.

(d.4.2) Financial assets measured at fair value through other comprehensive income (FVOCI)

In the fair value through other comprehensive income (FVOCI) category are classified financial assets managed within a business model whose objective is achieved both by holding to collect the contractual cash flows and by selling the financial assets, provided that such cash flows meet the criterion of being composed exclusively of payments of principal and interest (SPPI). In addition, CAIXA may irrevocably designate, at initial recognition, equity instruments not held for trading to the fair value through other comprehensive income (FVOCI) category.

The transaction costs directly attributable to the acquisition or origination of the financial assets are incorporated into the initial amount of the instruments.

Interest income is recognized in profit or loss based on the effective interest rate method. Dividends and other similar forms of remuneration of equity instruments are recognized in profit or loss when the right to receive them is established, except when they clearly represent a partial recovery of the amount invested, in which case they are recorded as a reduction of the carrying amount of the instrument. Foreign-exchange gains and losses are recognized in profit or loss.

Financial assets classified as fair value through other comprehensive income (FVOCI) are measured at fair value, with the variations arising from gains or losses recognized in other comprehensive income, net of tax effects, until the derecognition of the financial asset.

(d.4.3) Financial assets measured at amortized cost (AC)

These correspond to non-derivative financial assets whose contractual cash flows represent solely payments of principal and interest (SPPI), and which are held within a business model whose objective is to hold the assets to collect their respective contractual cash flows. Accordingly, for classification at amortized cost (AC), financial assets must cumulatively meet the SPPI test and the business model whose objective is to hold the assets to collect the contractual cash flows. Assets arising from restructuring or renegotiation may be classified in this category, provided that the referred criteria are met.

Financial assets measured at amortized cost that relate to receivables from contracts with customers without a significant financing component are initially recognized at the transaction price, as provided for in CPC 47. In the other cases, initial recognition occurs at fair value. For assets classified at amortized cost, the transaction costs directly attributable to the acquisition or origination are incorporated into the initial amount of the instrument.

Interest income and expenses are recognized in profit or loss over the term of the financial instruments, based on the effective interest rate method.

(e) Derivative financial instruments and hedge transactions

CAIXA uses derivative financial instruments for the purpose of protection against risks, including hedge transactions with and without accounting designation, accounted for in accordance with Circular No. 3,082/2002 of the Central Bank of Brazil.

Derivative financial instruments are measured at fair value, being recognized as assets when this value is positive and as liabilities when negative. Subsequently, they are remeasured at fair value, with gains and losses recognized in profit or loss for the period, except for hedge transactions subject to specific accounting treatment.

Derivative financial instruments are used to mitigate, in whole or in part, the risks arising from foreign exchange and interest-rate variations of financial liabilities eligible for hedge accounting.

The composition of the amounts recorded in derivative financial instruments is presented in Note 6.2.

(f) Interbank investments

Interbank investments are classified, at initial recognition, in accordance with the nature of the transactions. Open-market investments (funded and financed positions) are, when applicable, classified in the fair value through other comprehensive income (FVOCI) category, while interbank deposits are measured at amortized cost. The results of these transactions are appropriated to profit or loss for the period, being determined by the difference between the purchase and sale amounts in the repurchase agreements and by the income from financing backed by third-party fixed-income securities.

Instruments classified as FVOCI are measured at fair value, with the variations recognized in other comprehensive income, net of tax effects, until the derecognition of the asset.

The composition and maturities of interbank investments are presented in Explanatory Notes 7.1 and 8.2.

(g) Financial liabilities

Financial liabilities are, for the most part, measured at amortized cost, being appropriated to profit or loss using the effective interest rate method. Subsequent measurement observes this basis, except for the following specific situations:

- Derivative financial instruments and other financial liabilities subject to measurement at fair value through profit or loss;
- Financial liabilities arising from transfers of financial assets that do not meet the criteria for derecognition, recognized against the resources received;
- Loan commitments and operations to be released, measured based on the present value of the estimated cash flows, when applicable; and
- Financial guarantees, measured at the higher of the allowance for expected credit losses and the amount initially recognized, net of the income appropriated to profit or loss over the term of the transaction, in accordance with specific regulations.

The reclassification of financial liabilities is prohibited.

(h) Derecognition of financial assets and liabilities

(h.1) Financial assets

A financial asset is derecognized when:

- the rights to the cash flows expire;
- there is a substantial transfer of the risks and rewards associated with the asset; or
- CAIXA neither transfers nor retains substantially all the risks and rewards of the asset, but transfers control over the asset.

When CAIXA transfers the rights to receive the cash flows of a financial asset or enters into a pass-through agreement and neither transfers nor substantially retains all the risks and rewards, but retains control of the asset, it continues to be recognized to the extent of the entity's continuing involvement, with the associated liability being recognized.

The transferred asset and the related liability are measured so as to reflect the rights and obligations retained by CAIXA.

Continuing involvement that takes the form of a guarantee over the transferred asset is measured at the lower of the carrying amount of the asset and the maximum amount of CAIXA's exposure to loss.

In transactions with a substantial transfer of risks and rewards, the financial asset is derecognized, with the result of the transaction recognized in profit or loss for the period. In transactions with a substantial retention of risks and rewards, the financial asset remains fully recorded in assets. In these cases, the financial liability corresponding to the resources received in the transaction is recognized. The income and expenses associated with these transactions are appropriated to profit or loss over the term of the transaction, on a proportional basis, so as to adequately reflect the cost and the remuneration involved.

In transactions in which there is neither a substantial transfer nor retention of the risks and rewards, and there is a transfer of control, the financial asset is derecognized. Any remaining rights and obligations of the transaction are recognized as assets and liabilities, as applicable.

In situations in which there is no transfer of control of the asset, it continues to be recognized to the extent of CAIXA's continuing involvement. In these cases:

- the financial asset is retained in proportion to the entity's exposure to the risks of the transferred asset;
- the financial liability associated with the obligations assumed in the transaction is recognized; and
- the result is appropriated over the term of the transaction, so as to adequately reflect the economic effects of the transaction.

(h.2) Financial liabilities

When an existing financial liability is settled, replaced or has its terms contractually modified in a substantial manner, the original liability is derecognized and, when applicable, a new financial liability is recognized. The difference between the carrying amount of the derecognized liability and the amounts paid, received or assumed in the transaction is recognized in profit or loss for the period, according to the nature of the transaction. A financial liability is derecognized when the contractual obligation is settled, cancelled, expires or is extinguished.

(i) Other financial assets and liabilities

Other financial assets correspond to investments made by CAIXA that do not fall within the categories of available cash and cash equivalents, interbank investments, securities transactions or loan operations, for which there are specific classifications.

Other financial liabilities refer to obligations that are not classified as deposits, repurchase agreements, debt instruments, derivatives or obligations for borrowings and on-lending.

The breakdown of financial assets and liabilities is presented, respectively, in Explanatory Notes 8.5 and 15.4.

(j) Other non-financial assets and liabilities

Other assets are stated at their realizable amounts, including, when applicable, the income and the monetary and exchange variations earned on a pro rata die basis, as well as the recognition of an allowance for losses, when necessary.

Other liabilities include known and measurable amounts, plus, when applicable, charges and monetary and exchange variations incurred on a pro rata die basis.

The composition of other non-financial assets and liabilities is presented, respectively, in Explanatory Notes 14 and 19.

(k) Deposits and money market funding, funds from acceptance and issuance of securities and borrowings and on-lendings

These are stated at the amounts of the liabilities, plus the charges incurred up to the balance sheet date, appropriated to profit or loss on a pro rata die basis.

Deposits, open-market funding, obligations for borrowings and on-lending and the resources arising from securities issues have their amounts recorded in the corresponding balance sheet accounts, with the respective charges appropriated to profit or loss over the term of the transactions, on a proportional basis, as shown in Explanatory Notes 15.1, 15.2 and 15.3.

Funding raised through the issue of securities has its charges appropriated to profit or loss over the term of the transactions, on a proportional basis, reflecting the remuneration of the obligation.

(l) Deferred income

Income received in advance corresponds to consideration received from customers before the transfer of control of the contracted goods or services. These amounts are initially recognized as a contract liability and appropriated to profit or loss over time, as the performance obligations are satisfied.

(m) Provisions, contingent assets and liabilities and tax and social-security obligations

The recognition, measurement and disclosure of provisions, contingent liabilities and contingent assets observe the criteria established by CPC 25 – Provisions, Contingent Liabilities and Contingent Assets, approved by CMN Resolution No. 3,823/2009. Tax and social-security obligations are recorded in accordance with their nature, with those subject to uncertainty as to the amount or the settlement date being treated as provisions or contingent liabilities, as applicable.

- **Provisions:** are recognized when CAIXA has a present obligation, legal or constructive, arising from past events, when it is probable that an outflow of resources will be required to settle it and a reliable estimate of the amount involved can be made;
- **Contingent assets:** CAIXA does not have significant contingent assets at the base date;
- **Contingent liabilities:** under the terms of CPC 25, they are not recognized in the accounts, being disclosed in explanatory notes, when significant, if the probability of an outflow of resources is possible;
- **Tax and social-security obligations:** refer mainly to taxes recognized or under judicial discussion regarding their legality or constitutionality. When they characterize a present obligation, their amounts are recognized in full in the financial statements, regardless of the assessment of success in the claim. In cases in which there is uncertainty regarding the obligation, judgment is applied in accordance with the criteria of CPC 25.

The composition of provisions and contingent liabilities, as well as their movements, is presented in Explanatory Note 16.

(n) Loan commitments, credits to be released and financial guarantees provided

Financial guarantees represent commitments to cover losses relating to obligations of third parties, and their accounting treatment is relevant to the adequate assessment of the credit risk and financial exposure of CAIXA.

The allocation to stages considers the evolution of the credit risk since initial recognition, while the measurement of the expected losses incorporates the probability of future disbursements by the institution in the event of default of the counterparty, in accordance with CPC 48.

CAIXA recognizes an allowance for expected losses on loan commitments, credit limits and credits to be released, reflecting the credit risk associated with the potential use of these instruments and the subsequent default of the counterparty. The commitments are characterized by at least one of the following conditions:

- The commitment cannot be unilaterally cancelled by the institution on an unconditional basis;
- The institution does not have a substantial ability to cancel the commitment or suspend the disbursement of the resources, or does not exercise this right in the normal management of the instrument; or
- The institution does not have the ability to monitor the credit risk of the counterparty in a manner that allows the timely cancellation or suspension of the commitment in the event of deterioration of its financial capacity.

The recognition of the allowance for financial guarantees provided by CAIXA considers the following categories of credit risk:

Loans to other entities – These refer to on-lending operations concentrated with financial institutions and public entities, in which CAIXA grants a guarantee to the FGTS over the amounts on-lent. The recognition of the allowance for losses associated with these instruments is based on the expected credit loss model, considering the exposure to the credit risk of the borrowing entities, the co-obligation structure assumed by CAIXA and the effects of the associated guarantees, which impact the loss estimate, especially in the reduction of the loss in the event of default. The measurement of the expected loss adopts a probabilistic approach, contemplating the probability of default, the loss given default, the exposure at the moment of default and relevant forward-looking information.

FIES – These correspond to loans granted to individual students, within the scope of the Student Financing Fund, operated by the FNDE, destined to the financing of non-free undergraduate courses. These assets are recognized and measured as financial instruments, being subject to the assessment of expected credit loss, considering the risk of the operations and any associated mitigation mechanisms.

The activities of administration and operation of credit cards, as well as the management of debit cards, are carried out by Caixa Cartões Holding. CAIXA, however, maintains exposure to the credit risks associated with these operations, which characterizes the substantial retention of risks and rewards. As a result of this exposure, a financial guarantee provided is recognized, corresponding to the potential obligations related to the card operations.

In the consolidated financial statements, the card operations comprise the loan portfolio, so as to adequately reflect the operations and the exposure to the credit risk of the conglomerate.

The limits granted in credit card operations are classified as non-cancellable commitments and are subject to the recognition of an allowance for expected losses associated with credit risk, in accordance with the regulation in force.

The composition of the expected losses on loan commitments and financial guarantees provided is presented in Explanatory Note 17.

(o) Actuarial liabilities

Short-term benefits are recognized on the accrual basis, based on the services rendered by the employees. Post-employment benefits that are the responsibility of CAIXA, related to supplementary pension and medical assistance, are recognized and measured in accordance with Technical Pronouncement CPC 33 (R1), incorporated by the Central Bank through CMN Resolution No. 4,877/2020, based on actuarial valuations that consider the present value of the obligations and the plan assets, when applicable.

It should be noted that Technical Pronouncement CPC 33 (R1) establishes, for the sponsoring entity, the parameters for the measurement of the plan assets and of the actuarial obligations, as well as of the eventual surplus or deficit of the pension plans. However, due to the legal requirements in force in Brazil, the financial statements of these plans are prepared in accordance with the rules of the national regulatory body, which may result in determinations of surplus or deficit that differ from those determined under CPC 33 (R1).

Considering that CAIXA already recognizes an actuarial liability in accordance with Technical Pronouncement CPC 33 (R1), there may be a need to supplement this amount in the event that the deficit, subject to a settlement plan and determined in accordance with local legislation, presents an amount higher than that recorded in the accounts. In this event, the supplementation is made against Equity, as set forth in Technical Interpretation ICPC 20 – Limit on a Defined Benefit Asset, Minimum Funding Requirements and their Interaction.

The actuarial valuations are performed on a semiannual basis. Accordingly, the Employee Benefits note is prepared based on the positions determined in the half-years ended June 30 and December 31.

The composition is presented in Explanatory Note 18.

(p) Allocation of financial instruments to stages

The process of classifying CAIXA's financial instruments into stages is based on credit quality, considering the assessment of the deterioration of the credit risk since initial recognition. The adequate allocation of these instruments to stages is relevant to the adequate disclosure of the information and to the assessment of the credit risks associated with these assets.

CMN Resolution No. 4,966/2021 introduced the classification of financial instruments into stages, replacing the previous model based on risk levels (ratings) applicable to loan operations.

CAIXA classifies its financial instruments in accordance with the following stages:

(p.1) Stage 1

12-month expected credit loss: the assets classified in this stage are in a situation of normality, with no significant increase in credit risk. In this condition, the expected loss corresponds to the product of the probability of default over the next 12 months (PD) and the loss given default (LGD). It applies to financial assets originated or acquired with a risk level compatible with the Company's Risk and Capital Management Policy.

(p.2) Stage 2

Lifetime expected credit loss: the assets classified in this stage present a significant increase in credit risk since initial recognition. For these assets, the expected credit loss is measured based on lifetime losses, considering the probability of default until the maturity of the instrument (lifetime PD) and the loss given default (LGD).

(p.3) Stage 3

Expected credit losses for credit-impaired assets: the assets classified in this stage are considered assets with a significant deterioration in credit quality, characterized by objective evidence of loss and difficulties in their recovery. For these assets, the expected credit loss is measured based on the loss given default (LGD), considering the exposure to risk and the recovery expectations.

(p.4) Allocation review

The stage allocation should be reviewed:

- monthly, in view of the late payment of principal or charges;
- Every six months for a financial instrument of the same counterparty that is higher than 5% of the institution's equity;
- At least once every 12 months for the other instruments, except for financial instruments proven to be of low risk;
- Whenever new facts indicate a significant change in the credit quality, considering, for example, the economic scenario; and
- When the instrument is renegotiated.

(p.5) Rellocation

A reallocation occurs when it becomes evident that the credit quality of a financial instrument has changed significantly since initial recognition, which results in a change in the stage from that in which the instrument was previously classified. Reallocation assessment aims to accurately reflect any deterioration or improvement in credit quality over time.

(p.6) Relevant aspects of the classification into stages:

Reallocation from Stage 3 to Stage 1: occurs when the instrument no longer presents evidence of credit loss, through a substantial improvement in its credit quality.

Reallocation from Stage 2 to Stage 1: occurs when there is a significant reduction in credit risk since initial recognition.

Allocation to Stage 3: when a financial instrument is classified in this stage, the other instruments of the same counterparty tend to be equally classified, except when there is evidence of significantly lower risk (drag effect).

(q) Credit risk

There may be a significant increase in credit risk when one of the following conditions is verified:

- Relevant changes in external or internal credit-risk indicators;
- Adverse changes in the economic or business conditions of the counterparty;
- Evidence of financial difficulties, including the restructuring of relevant obligations; and
- Delay in the payment of principal or charges, observing the materiality criterion defined by Management.

Credit risk also encompasses:

- Counterparty credit risk, characterized by the possibility of losses arising from the non-fulfillment of obligations related to the settlement of transactions with bilateral flows, including trading of financial assets and derivatives; and
- Concentration risk, understood as the possibility of losses associated with relevant and correlated exposures, such as:
 - (i) to a single counterparty;

- (ii) to counterparties operating in the same economic sector, geographic region or segment;
- (iii) to counterparties dependent on the same source of revenue, product or activity;
- (iv) to financial instruments with highly correlated risk factors; and
- (v) to exposures associated with the same type of financial product or service.

(q.1) Criteria for exiting the credit-impaired condition

The reclassification of financial assets previously characterized as problematic occurs when objective evidence of improvement in the credit quality of the asset is observed, after its classification in this condition, upon the fulfillment of a minimum observation period and provided that there are no overdue installments of principal or charges.

(r) Restructured operations

For the purposes of this explanatory note, restructured operations are considered to be the renegotiations of financial assets that imply the granting of more favorable conditions to the counterparty as a result of a relevant deterioration of its credit quality, when such conditions would not be granted under normal market circumstances. Also considered as restructured operations are the renegotiations that evidence a worsening of the credit risk associated with the obligation. Excluded from this classification are the renegotiations carried out in accordance with rules of the National Monetary Council, of regulatory bodies or with specific legal provisions that expressly establish a distinct accounting or regulatory treatment.

(s) Treatment of financial instruments by portfolios

CAIXA may measure the expected credit loss on a collective basis, by grouping financial instruments with similar credit-risk characteristics. For the purposes of collective assessment, the instruments may be grouped, among other criteria, as follows:

- Belonging to homogeneous credit-risk groups;
- Retail operations with similar characteristics; and
- Portfolios whose credit-risk management is carried out on a mass basis.

(s.1) Homogeneous risk group

This refers to the set of financial instruments that share similar credit-risk characteristics, allowing their assessment and measurement on a collective basis.

For grouping purposes, the following characteristics, among others, are considered:

- Risk profile of the counterparty;
- Type of financial instrument;
- Type of guarantee or collateral associated;
- History of delay in the payment of principal or charges;
- Economic segment of operation;
- Geographic location;
- Origination date; and
- Contractual term.

(t) Methodology for determining the allowance for expected losses associated with credit risk

CAIXA recognizes and measures the allowance for expected credit losses on financial instruments in an amount corresponding to the expected credit losses, in accordance with CMN Resolution No. 4,966/2021 and BCB Resolution No. 352/2023.

The allowance is recognized from the initial recognition of the financial instrument as an expense for the period, against:

- 1) a contra-account reducing the carrying amount of the asset, in the case of financial assets; and
- 2) a liability, in the case of off-balance-sheet exposures, such as:
 - financial guarantees provided;
 - commitments for credits to be released; and
 - other exposures with credit risk, when applicable.

(u) Taxes

The taxes applicable to CAIXA and to its subsidiaries are determined in accordance with the tax legislation in force, through the application of the rates shown below:

Taxes	Rate
Income tax – IR (15.00% + surcharge of 10.00%)	25%
Social contribution on net income – CSLL (1)	20%
PIS/Pasep (2)	0.65%
Contribution for the financing of social security – COFINS (2)	4%
Tax on Services of Any Nature – ISSQN	Up to 5%

(1) The 20% rate is applicable to CAIXA, 15% to CAIXA Asset and 9% to the other companies of the conglomerate.

(2) For non-financial companies under the non-cumulative taxation system, the PIS/Pasep rate is 1.65% and the COFINS rate is 7.6%.

(u.1) Deferred tax

The recognition of the Deferred Tax Asset (DTA) is based on technical studies and on the judgment of Management, considering the probability of realization of future taxable profits and the tax rates in force at the date of the financial statements. Since January 1, 2021, the criteria for the recognition and measurement of deferred tax assets and liabilities by financial institutions have observed the provisions of CMN Resolution No. 4,842/2020.

As from January 1, 2025, the estimates of realization of the deferred tax asset (DTA) started to contemplate amounts relating to expected and incurred losses, as provided for in CMN Resolution No. 4,966/2021 and in Law No. 14,467/2022, applicable to operations in default until December 31, 2024. Under the terms of the tax legislation in force, the losses associated with operations in default, as well as those relating to companies in bankruptcy or judicial reorganization, may be considered deductible in the determination of taxable income and of the calculation basis of the Social Contribution on Net Income (CSLL).

Law No. 14,467/2022, amended by Law No. 15,078/2024, allows credits arising from operations in default at December 31, 2024 to be deducted at the rate of 1/84 or 1/120 per determination period, as from January 2026.

The composition of the IRPJ and CSLL amounts, as well as the origin and the expectation of realization of the tax credits, are presented in Explanatory Note 10.

(v) Investments

Investments in subsidiaries, joint ventures subsidiaries and companies over which CAIXA exercises significant influence are measured using the equity method. For the calculation of the equity method of the permanent investments in non-financial companies, the amounts are adjusted to reflect the accounting policies established by the rules and instructions of the National Monetary Council (CMN) and of the Central Bank of Brazil (Bacen). The other permanent investments are measured at acquisition cost.

The composition of the investments and the result of the equity method are presented in Explanatory Note 11.

(w) Property and equipment

Property and equipment in use is composed of tangible assets destined to the maintenance of CAIXA's operational activities. These assets are recorded at acquisition or construction cost and depreciated using the straight-line method over their useful lives, considering residual value, when applicable.

CAIXA started to apply CMN Resolution No. 4,975/2021, together with the applicable CPC pronouncements, on a prospective basis. Accordingly, the contracts signed or renewed as from January 1, 2025 are recognized in accordance with the criteria established in the referred regulation.

(x) Leases

CAIXA, as a lessee, maintains lease contracts related mainly to rentals and onerous assignments for the installation of its administrative units and branches. The Institution does not have sublease contracts.

In determining the term of the lease contracts, CAIXA considers, in addition to the contractual term, any renewal periods when there is reasonable certainty of the exercise of these options, observing the lease commencement date. For low-value lease contracts, such as mobile telephones and printers, the recognition exemption provided for in CPC 06 (R2) is applied.

The useful lives of the own property and equipment in use are reviewed at least at the end of each financial year, being adjusted when necessary. Right-of-use assets are depreciated over the lease term or the useful life of the asset, whichever is shorter, and are subject to an impairment assessment whenever there are indications of impairment loss.

CAIXA does not have investment properties nor does it act as a lessor in finance or operating lease contracts.

The composition of the amounts recorded in property and equipment in use is presented in Explanatory Note 12.

(y) Intangible assets

CAIXA's intangible assets are composed mainly of rights related to the acquisition of payrolls and of software.

These assets are initially recognized at acquisition or production cost and, subsequently, measured at cost, less accumulated amortization and any impairment losses. Amortization is calculated using the straight-line method, based on the estimated useful life of the assets, observing, when applicable, the contractual terms, in accordance with CMN Resolution No. 4,534/2016.

The acquisitions of payrolls refer to amounts paid in partnership contracts with public and private entities, which grant CAIXA the right to provide banking services, including payroll credit processing and payroll-deductible loans, management of collection portfolios, payment services to suppliers and other related

activities. These assets have a defined useful life, estimated at 5 years, and are amortized using the straight-line method. Amortization begins after any grace period provided for in the contract.

Software comprises both acquired and internally developed software. Internally developed software is recognized as an intangible asset when CAIXA demonstrates the intention and the ability to use or sell it, as well as the generation of future economic benefits in a reliable manner, observing the other applicable criteria. These assets have a defined useful life of 5 years and are amortized using the straight-line method over this period.

The composition of the amounts recorded in intangible assets is presented in Explanatory Note 13.

(z) Impairment losses

CAIXA periodically assesses non-financial assets with the objective of identifying indications of impairment loss and, whenever such indications are identified, the recoverable amount of the asset is estimated. When the carrying amount of the asset exceeds its recoverable amount, the impairment loss is recognized immediately in profit or loss.

The recoverable amount of an asset corresponds to the higher of its fair value less costs of disposal and its value in use, as provided for in CMN Resolution No. 4,924/2021.

(aa) Recognition of income and expenses

CAIXA prepares its Parent Company and consolidated financial statements in accordance with the accrual basis.

The specific recognition criteria, as described below, must be observed for the recognition of income and expenses.

(aa.1) Interest income and expense

Interest income is recognized based on the effective interest rate method, over the term of the operations, on the accrual basis. Fee and commission income is recognized when the corresponding services are rendered, provided that it is probable that the associated economic benefits will be generated and that these can be measured reliably.

Interest income and expenses are recognized based on the effective interest rate method of the operation (TJEO), applicable to financial instruments measured at amortized cost and to financial assets classified at fair value through other comprehensive income. For financial instruments measured at fair value through profit or loss, the effects of the remuneration are reflected in the variation of the fair value.

The TJEO is the rate that exactly discounts the estimated future cash flows over the expected life of the financial instrument or, when applicable, over a shorter period, to the carrying amount of the financial asset or liability. The calculation of the TJEO considers all the contractual terms of the instrument and includes fees, transaction costs and other incremental costs or income directly attributable to the acquisition or issue of the financial instrument that are part of the effective rate, excluding expected credit losses.

The carrying amount of financial assets and liabilities is adjusted whenever CAIXA revises its estimates of future cash flows. These adjustments are calculated based on the original effective interest rate of the financial instrument and recognized in profit or loss as interest income or expense. When there is a change in the estimates of receipt of cash flows, including as a result of changes in the expectation of credit recovery, the effect is recognized prospectively through an adjustment to the carrying amount of the instrument, without modification of the original effective interest rate.

(aa.2) Service income and banking fees

Service income and banking fees are recognized by CAIXA when the respective performance obligation is satisfied, in the amount that reflects the consideration expected in exchange for the services rendered to customers. The incremental costs of obtaining contracts, when material and recoverable, are recognized as an asset and appropriated to profit or loss on a systematic basis over the term of the contracts.

To determine the moment of the recognition of income, CAIXA exercises judgment in the identification of the performance obligations and in the assessment of their satisfaction at a specific point in time or over time.

(aa.3) Income from dividends

Dividends relating to interests in associates and in jointly controlled ventures, measured using the equity method, are recognized as a reduction of the carrying amount of the respective investments when approved by the competent corporate bodies, since the results of these investees are already recognized by CAIXA through the equity method.

(bb) Recurring and non-recurring results

BCB Resolution No. 2/2020 determined the disclosure, in explanatory notes, of recurring and non-recurring results on a segregated basis. For the purposes of this Resolution, a non-recurring result is considered to be one that: (i) is not related, or is only incidentally related, to the typical activities of the institution; and (ii) is not expected to occur frequently in future financial years.

The composition of the recurring and non-recurring result is presented in Explanatory Note 36.

(cc) Subsequent events

These correspond to the events that occurred between the base date of the financial statements and the date of authorization for the issue of these statements.

Subsequent events are classified into:

- **Events that give rise to adjustments:** these are those that evidence conditions that already existed at the base date of the financial statements; and
- **Events that do not give rise to adjustments:** these are those that evidence conditions that arose after the base date of the financial statements.

Subsequent events, when applicable, are disclosed in Explanatory Note 38, in accordance with the criteria established by CPC 24 – Subsequent Events, approved by CMN Resolution No. 4,818/2020.

(dd) Change in accounting policy regarding the monetary restatement of the Hybrid Capital and Debt Instruments (IHCD)

In the Consolidated Financial Statements, the monetary restatement of the Hybrid Capital and Debt Instruments (IHCD) eligible for Common Equity Tier 1 is recognized directly in equity.

Considering that such instruments meet the criteria for classification as equity instruments, and that the remuneratory interest is already treated as a distribution of profit, it was concluded that the monetary restatement should receive the same treatment, being recognized as a variation in equity, without impact on profit or loss for the period.

This practice is aligned with the economic nature of the instruments and aims to provide more relevant and useful accounting information to the users of the consolidated financial statements, in line with the principles established in CPC 23 – Accounting Policies, Change in Accounting Estimate and Correction of Error.

Note 4 – Significant judgments and estimates

CAIXA makes estimates and judgments in accordance with its accounting policies, reflecting the subjectivity inherent in the financial statements, with assumptions determined in accordance with the applicable accounting standard.

(a) Expected credit loss

CAIXA recognizes an allowance for expected losses associated with credit risk based on a consistent assessment methodology, considering the probability of default and the risks inherent in each transaction. The allowances are reviewed periodically and may be adjusted as a result of significant changes in the risk factors.

The measurement of the allowance requires the continuous use of estimates and judgments. Accordingly, the losses actually observed in subsequent periods may differ from the estimates made based on the assumptions in effect at the valuation date.

The allowance for expected losses on loan operations and other receivables with credit-granting characteristics is measured based on a probability-weighted estimate of credit losses. For this measurement, the following parameters are used: (i) Probability of Default (PD); (ii) Loss Given Default (LGD); and (iii) Exposure at Default (EAD).

To assess the credit risk of the wholesale segment operations, CAIXA conducts individual analyses based on assumptions that involve financial indicators and qualitative aspects related to the companies, the business environment and the characteristics of the financial instruments.

At CAIXA, the process of reviewing the allowance for expected losses is carried out monthly for the retail segment. For the wholesale segment, certain portfolios are reviewed on a half-yearly or annual basis, according to their characteristics and risk profile.

CAIXA establishes accounting concepts, criteria and methodologies for the recognition of the allowance for expected losses associated with the credit risk of the following financial instruments:

- financial assets;
- financial guarantees provided; and
- credit commitments and credits to be released.

CAIXA assesses the expected losses associated with credit risk considering the probability of deterioration of the credit quality of the financial instruments and the expectation of recovery of the respective financial flows.

CAIXA uses the complete methodology for determining the allowance for expected losses associated with credit risk, which consists of a comprehensive approach to the analysis and measurement of credit risk. This methodology recognizes expected losses at different stages, according to the evolution of the credit quality of the financial instruments.

(b) Tax assets and liabilities

The measurement and recovery of deferred tax assets depend on Management's judgments regarding the generation of future taxable profits and the reversal of temporary differences. The estimates used

consider projections of results and prevailing economic assumptions and may be subject to changes that impact the amounts recognized in the financial statements.

(c) Amortization and depreciation

The determination of amortization and depreciation expenses requires the use of judgments and estimates by Management, mainly in relation to the definition of the economic useful lives and the residual values of the assets.

The useful lives of property and equipment and intangible assets are reviewed periodically based on the expectation of use, physical wear and tear, technological obsolescence, maintenance conditions and other factors that may affect the generation of future economic benefits. Changes in the estimates of useful life or residual value may result in significant impacts on the depreciation and amortization expenses recognized in subsequent periods and on the carrying amounts of the respective assets.

(d) Provisions

The recognition and measurement of provisions require judgments and estimates by Management, considering the nature of the claims, the opinion of the Legal Department, the history of similar proceedings, the complexity of the actions and the prevailing understanding of the courts. The amount recognized as a provision corresponds to the best estimate of the outflow required to settle the present obligation at the base date of the financial statements.

A provision is also recognized to cover the losses associated with financial guarantees provided under any form, in the proper liability account, with an offsetting entry to profit or loss for the period.

Contingent liabilities classified as remote losses are neither recognized nor disclosed. The assessment of the probability of loss is carried out based on analyses by the Legal Department and Management, considering the specific facts and circumstances of each case.

Provisions are recognized when:

- CAIXA has a present obligation, legal or constructive, as a result of a past event;
- it is probable that an outflow of economic resources will be required to settle the obligation; and
- the amount of the obligation can be estimated reliably.

(e) Fair value and fair value hierarchy

Considering the concept of fair value, when there is no quoted price in an active market available for a financial instrument, CAIXA defines the fair value of financial instruments based on pricing methodologies practiced by the market, such as the present value method obtained from the discounted cash flow, and assuming assumptions such as the adoption of a credit spread based on the credit rating of the issuer, the inclusion of an early redemption model using a discount rate defined in the construction of a binomial probability tree (for instruments with the possibility of early redemption) or other valuation techniques.

Under the present value method applied to the valuation of financial instruments, the future cash flows projected based on the profitability indexes of the instruments are discounted to present value considering interest flows, principal payments and discount curves.

The purpose of the credit spread is to adjust the price based on the market or internal perception of the status of the issuer of a particular instrument at the balance sheet date.

The Hull binomial probability tree construction model is used to value private instruments with early redemption clauses.

CPC 46 specifies a hierarchy of valuation techniques based on the criterion of using observable or unobservable inputs.

Observable data reflects information obtained in the market from independent sources and unobservable data reflects the market assumptions used by the Institution.

Based on these two types of data, the following fair value hierarchy is established:

- **Level 1** – quoted prices (unadjusted) in asset markets for identical assets and liabilities. This level includes listed securities and debt instruments traded on the stock, mercantile and futures exchange, for example;
- **Level 2** – other observable inputs for the asset or liability, either directly (prices) or indirectly (derived from prices), except for those in Level 1, including most over-the-counter derivative contracts, negotiated loans and structured debt issuance; and
- **Level 3** – inputs to measure the asset or liability that are not based on observable market data (unobservable inputs). This level includes equity instruments and debt securities significantly composed of unobservable inputs.

The methods and assumptions described above may result in a fair value that does not indicate the net realizable value of an instrument in a particular transaction, given market conditions. However, CAIXA believes that the methods and assumptions adopted are appropriate to the contractual characteristics of each instrument and consistent with best market practices. In addition, the application of different methods or the use of different assumptions in determining fair value may generate different fair value measurements at the balance sheet date, since these instruments are naturally sensitive to the methods and assumptions adopted due to their contractual characteristics.

The inputs for data collection that make up the price-formation process of the instruments, as a primary source, are obtained from the following sources:

- Secondary market for federal government securities: ANBIMA; and
- Share quotations, prices and adjustments of futures contracts, market rates for swaps and the DI rate: B3 S.A. – Brasil, Bolsa, Balcão.

CAIXA exercises its judgments based on its knowledge and on the observation of the behavior of the markets relevant to the individual assets and liabilities, and the judgments made may vary based on market conditions.

Items observed by CAIXA when measuring fair value:

- Clear definition of fair value as the market price in a transaction between knowledgeable and willing parties;
- Using the three-level hierarchy for measurement based on observable and unobservable data;
- Importance of maintaining robust documentation and justifications for the methods used, particularly for Level 3 measurements;
- Need for proper disclosure of measurement criteria and hierarchical levels in the financial statements; and
- Strict governance of the measurement processes, with an emphasis on the transparency and reliability of the reported information.

(f) Actuarial liabilities

The measurement of the actuarial obligations related to post-employment benefits requires the use of significant judgments and estimates by Management. The amounts recognized are determined based on actuarial valuations prepared by independent specialists, using economic and biometric assumptions related, among other factors, to the discount rates, inflation, salary growth, life expectancy of the participants and future healthcare costs, when applicable.

CAIXA performs the actuarial valuation on a half-yearly basis, in June and December of each year.

Note 5 – Cash and cash equivalents

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

Parent Company		
Description	06/30/2026	12/31/2025
Total cash and cash equivalents	9,773,570	10,057,712
Cash and cash equivalents in local currency	9,517,420	9,769,208
Cash and cash equivalents in foreign currency	256,150	288,504
Interbank investments	242,019,870	140,138,719
Voluntary deposits – Central Bank of Brazil (Note 8.1)	8,399,997	5,749,999
Total	260,193,437	155,946,430

Consolidated		
Description	06/30/2026	12/31/2025
Total cash and cash equivalents (cash)	9,773,857	10,070,353
Cash and cash equivalents in local currency	9,517,707	9,781,849
Cash and cash equivalents in foreign currency	256,150	288,504
Interbank investments	242,019,870	140,138,719
Voluntary deposits – Central Bank of Brazil (Note 8.1)	8,399,997	5,749,999
Total	260,193,724	155,959,071

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

Note 6.1 – Securities at fair value through profit or loss

(a) Breakdown of the portfolio by aging schedule

Parent Company								
06/30/2026								
Description	Without maturity	1 to 90 days	181 to 360 days	Over 360 days	Fair value	Gross carrying amount	Expected losses	Fair value adjustment
Brazilian federal government bonds	-	-	-	145,961,882	145,961,882	146,357,875	-	(395,993)
Private securities of financial institutions	-	-	58,246	117,244	175,490	173,727	(869)	2,632
Private securities of non-financial entities	-	39,962	-	6,547,740	6,587,702	6,697,629	(81,778)	(28,149)
Investment fund shares	130,967	-	-	-	130,967	130,000	-	967
Share	3,144	-	-	-	3,144	102,600	-	(99,456)
Total	134,111	39,962	58,246	152,626,866	152,859,185	153,461,831	(82,647)	(519,999)

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

Consolidated								
06/30/2026								
Description	Without maturity	01 to 90 days	181 to 360 days	Over 360 days	Fair value	Gross carrying amount	Expected losses	Fair value adjustment
Brazilian federal government bonds	-	-	538,653	149,200,199	149,738,852	150,133,446	-	(394,594)
Private securities of financial institutions	-	-	58,246	117,244	175,490	173,727	(869)	2,632
Private securities of non-financial entities	-	39,962	-	6,547,740	6,587,702	6,697,629	(81,778)	(28,149)
Investment fund quotas	637,772	-	-	-	637,772	636,994	-	778
Shares	3,144	-	-	-	3,144	102,600	-	(99,456)
Total	640,916	39,962	596,899	155,865,183	157,142,960	157,744,396	(82,647)	(518,789)

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

(a.1) Unrecognized revenues in profit or loss

In the first half of 2026, the income from securities at fair value through profit or loss not recognized due to the asset being characterized as credit-impaired totaled R\$ 5,229 (first half of 2025 – R\$ 2,674).

(b) Changes in the securities portfolio by stages

There was no movement to/from stage 2 in the securities portfolio at fair value through profit or loss. The movements in stage 3 reflect the same balances in the Parent Company and Consolidated. The financial instruments investment fund quotas and shares were allocated to stage 1 in accordance with the characteristics of the asset.

Stage 1	Parent Company		Transfer to/ from stage 2	Transfer to/ from stage 3	Balance at 06/30/2026
	Balance at 12/31/2025	Purchase/ (settlement)			
Brazilian federal government bonds	152,198,245	(5,840,370)	-	-	146,357,875
Private securities of financial institutions	162,163	11,564	-	-	173,727
Private securities of non-financial entities	3,258,472	3,351,637	-	-	6,610,109
Investment fund quotas	130,000	-	-	-	130,000
Shares	917,736	(815,136)	-	-	102,600
Total	156,666,616	(3,292,305)	-	-	153,374,311

Stage 1	Parent Company		Transfer to/ from stage 2	Transfer to/ from stage 3	Balance at 12/31/2025
	Balance at 01/01/2025	Purchase/ (settlement)			
Brazilian federal government bonds	120,920,014	31,278,231	-	-	152,198,245
Private securities of financial institutions	-	162,163	-	-	162,163
Private securities of non-financial entities	448,694	2,772,782	-	36,996	3,258,472
Investment fund quotas	-	130,000	-	-	130,000
Shares	100,448	817,288	-	-	917,736
Total	121,469,156	35,160,464	-	36,996	156,666,616

Consolidated					
Stage 1	Balance at 12/31/2025	Purchase/ (settlement)	Transfer to/ from stage 2	Transfer to/ from stage 3	Balance at 06/30/2026
Brazilian federal government bonds	156,081,920	(5,948,474)	-	-	150,133,446
Private securities of financial institutions	162,163	11,564	-	-	173,727
Private securities of non-financial entities	3,258,472	3,351,637	-	-	6,610,109
Investment fund quotas	27,147	609,847	-	-	636,994
Shares	917,736	(815,136)	-	-	102,600
Total	160,447,438	(2,790,562)	-	-	157,656,876

Consolidated					
Stage 1	Balance at 01/01/2025	Purchase/ (settlement)	Transfer to/ from stage 2	Transfer to/ from stage 3	Balance at 12/31/2025
Brazilian federal government bonds	122,323,519	33,758,401	-	-	156,081,920
Private securities of financial institutions	-	162,163	-	-	162,163
Private securities of non-financial entities	448,694	2,772,782	-	36,996	3,258,472
Investment fund quotas	18,768	8,379	-	-	27,147
Shares	100,448	817,288	-	-	917,736
Total	122,891,429	37,519,013	-	36,996	160,447,438

Parent Company / Consolidated					
Stage 3	Balance at 12/31/2025	Purchase/ (settlement)	Transfer to/ from stage 1	Transfer to/ from stage 2	Balance at 06/30/2026
Private securities of non-financial entities	86,548	972	-	-	87,520
Total	86,548	972	-	-	87,520

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

Note 6.2 – Derivative

CAIXA uses derivative financial instruments (DFI), recorded in balance sheet accounts, which are intended to meet its own needs to manage its exposure to risk (hedge). These operations involve DI, dollar and exchange-coupon futures contracts and swap contracts.

Derivative financial instruments, when used as hedging instruments, are intended for protection against exchange-rate variations and variations in the interest rates of assets and liabilities.

CAIXA uses two strategies of operation in the derivatives market:

Hedge of financial instruments of both the trading portfolio and the banking portfolio; and

Generation of returns on the trading portfolio.

The main market risk associated with the first strategy, linked to the fair value hedge of loan operations, is the exposure to interest-rate variation for the ineffective portion of the hedge.

In relation to the second strategy, the main market risk is associated with the variation in the price of the derivative instruments. These variations are recognized in profit or loss for the year.

CAIXA currently does not operate with derivatives subject to non-linear price variations, which makes these variations less significant.

The Institution manages the market risk in the trading and banking portfolios, aiming to control the exposure and the consumption of capital required for its coverage.

On a daily basis, the net exposure, VaR (Value at Risk), CVaR (Conditional VaR), concentration in risk factors, term structure, duration, hedge, stress tests, limits and capital requirement are determined using the Standardized and Managerial approaches.

Derivatives generally represent future commitments to exchange currencies or indexers, or to buy/sell other financial instruments under the terms and dates specified in the contracts. Swap contracts are recorded with or without collateral at B3.

In the case of recording with collateral, there is a clearing house responsible for the calculation of the daily adjustments and of the collateral margin to be deposited for payment in the event of default of any of the parties. Thus, it is the clearing house that becomes the counterparty of the contracts. In this type of recording, therefore, there is no credit risk.

The positions of the futures contracts have their notional amounts recorded in memorandum accounts and the adjustments in balance sheet accounts.

CAIXA does not have a derivative instrument with gains or losses recorded in a separate equity account, which occurs only in cash-flow hedge accounting structures.

(a) FGTS derivative

Caixa Econômica Federal, as the operating agent of the Employee Severance Guarantee Fund – FGTS, is responsible for the operationalization of the Fund's assets and liabilities, providing a minimum-return guarantee to the FGTS assets under the terms of Law No. 8,036/1990 and of Resolutions of the FGTS Board of Trustees Nos. 681/2012, 764/2014, 553/2007, 633/2010, 295/1998 and 649/2010.

Given its legal obligation and in accordance with the accounting rules in force, CAIXA must measure, at least annually, the carrying amount to be recognized in respect of the minimum return guarantee assumed with the FGTS.

Considering that CAIXA provides the FGTS with a financial guarantee whose minimum obligation will be zero if the minimum remuneration is reached, and there is no benefit if the performance is higher than agreed, this obligation is characterized as a liability derivative arising from the obligations provided for the administration of the FGTS.

Accordingly, the FGTS Derivative aims to recognize in CAIXA's financial statements the carrying amount in respect of the minimum return guarantee assumed with the FGTS, which shall correspond to the estimate of the actual loss on the investments made, considering the due compensations provided for in the rule.

(b) Foreign Exchange Contracts

With respect to the exchange derivatives, CAIXA makes use of dollar futures contracts and of Exchange-Coupon FRAs (Forward Rate Agreements) to protect proprietary positions and cash flow in foreign currency against exchange-rate variations. For issuance operations in the international market, which occur sporadically, swaps may be contracted as derivatives to hedge these transactions.

All the exchange derivatives traded by CAIXA are recorded through B3, with no credit risk since the Clearing House assumes the role of counterparty in the operations, carrying out daily adjustments of the positions and requiring the deposit of a collateral margin. The settlement of the dollar futures and Exchange-Coupon FRA contracts is linked to the PTAX, while the swap contracts have their indicators negotiated between the parties, the most common being the exchange of exchange variation + fixed rate against a percentage of the DI. Regarding the maturity of these instruments, the dollar futures contracts are traded by CAIXA for terms of up to 30 days, while the Exchange-Coupon FRAs are contracted with maturity of up to 1 year. Swap contracts may have terms longer than 5 years, depending on the hedge need.

(c) Hedge accounting

The hedge accounting of external issuance aims to protect against the variation of the dollar and of the dollar coupon in the payment of the principal, of the interest and of the 15% tax on the payment of the interest, which is the object of the hedge.

The structure is established on the portion of the financial flows of the issuance designated for hedge accounting, and the protection occurs through swap contracts:

- Swap Asset Leg: variation of the Dollar + coupon; and
- Swap Liability Leg: % of the variation of the DI.

The hedge accounting structured for the asset loan operations, called Macro Hedge of the banking portfolio, aims to manage the interest-rate risk of the banking portfolio. In this program, loan contracts are used as hedged items and the protection is carried out through DI futures contracts, as described.

- DI Futures Asset Leg: % of the variation of the DI; and
- DI Futures Liability Leg: fixed rate.

Due to the matching of the future flows of the hedged item, in the case of external issuance, and of the asset leg of the swap, the effectiveness of the operations remains close to 100%.

The same level of effectiveness is observed in the hedge of the loan operations.

The Fair Value Adjustment item of the hedging instruments consists of the accumulated adjustment of the swap and DI futures contracts.

(c.1) Hedge accounting

Parent Company / Consolidated							
Strategy		06/30/2026					
		Hedging instruments				Item	
Interest-rate risk		Nominal amount	Quant.	Fair value (1)		Fair value	Mark-to-market adjustment
Item	Instrument			Effective portion	Ineffective portion		
Hedge of the loan portfolio	Futures contract (2)	11,658,688	125,300	157,592	41,018	10,018,659	(157,592)
Hedge of external issuances	Swap	3,659,703	32	125,664	-	3,785,367	(125,664)

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

(1) Mark-to-market portion of the result of the hedging instrument.

(2) Instrument settled at D+1 with B3 as counterparty.

(c.2) Temporal structure of the Hedge

Parent Company / Consolidated				
Maturity	Hedge of the banking portfolio		Hedge of external issuances	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
2026	4,380,199	9,372,833	116,739	237,821
2027	6,321,949	5,958,019	221,685	221,685
2028	732,621	697,465	207,632	207,631
2029	176,927	169,851	195,289	195,289
2030	-	-	2,918,358	2,918,359
2031	46,992	45,409	-	-
Total	11,658,688	16,243,577	3,659,703	3,780,785

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

Parent Company						
Notional amount						
Description	06/30/2026				12/31/2025	
	01 to 90 days	91 to 180 days	181 to 360 days	Over 360 days	Fair value	Fair value
Futures contracts						
Purchase commitments	157,817	-	1,325,299	1,331,913	2,815,029	2,359,479
Interbank market	157,817	-	1,325,299	1,331,913	2,815,029	2,359,479
Sale commitments	4,828,512	40,731	5,321,442	60,863,736	71,054,421	80,269,757
Interbank market	4,538,117	40,731	5,321,442	60,863,736	70,764,026	79,629,377
Foreign currency	290,395	-	-	-	290,395	640,380
Forward Contract (1)						
Exchange contract - Asset	33,284	-	-	-	33,284	83,328
Exchange contract - Liability	1,778	-	-	-	1,778	18,390
Swap - Dollar	-	116,739	112,760	3,430,204	3,659,703	3,780,785
Others						
FGTS Derivative	-	-	-	3,178,987	3,178,987	3,090,992

Description	Consolidated					
	Notional amount					
	06/30/2026				12/31/2025	
	01 to 90 days	91 to 180 days	181 to 360 days	Over 360 days	Fair value	Fair value
Futures contracts						
Purchase commitments	275,655	2,519,322	1,325,299	1,331,913	5,452,189	5,961,568
Interbank market	275,655	2,519,322	1,325,299	1,331,913	5,452,189	5,961,568
Sale commitments	4,828,512	40,731	5,321,442	60,863,736	71,054,421	80,269,757
Interbank market	4,538,117	40,731	5,321,442	60,863,736	70,764,026	79,629,377
Foreign currency	290,395	-	-	-	290,395	640,380
Forward Contract (1)						
Exchange contract - Asset	33,284	-	-	-	33,284	83,328
Exchange contract - Liability	1,778	-	-	-	1,778	18,390
Swap						
Swap - Dollar	-	116,739	112,760	3,430,204	3,659,703	3,780,785
Swap - DI	271,822	-	-	-	271,822	204,768
Others						
FGTS Derivative	-	-	-	3,178,987	3,178,987	3,090,992

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

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

Description	Parent Company						
	06/30/2026				Fair value	12/31/2025	
	01 to 90 days	91 to 180 days	181 to 360 days	Over 360 days		Fair value	
Asset position	3,036	-	-	-	3,036	46	
Forward	50	-	-	-	50	46	
Financial institutions and customers	50	-	-	-	50	46	
Futures	2,986	-	-	-	2,986	-	
Indices/B3	2,986	-	-	-	2,986	-	
Liability position	213,994	23,246	22,942	864,739	1,124,921	372,346	
Swap	-	23,246	22,942	864,739	910,927	372,342	
Indices/B3	-	23,246	22,942	864,739	910,927	372,342	
Forward	-	-	-	-	-	4	
Financial institutions and customers	-	-	-	-	-	4	
Futures	213,994	-	-	-	213,994	-	
Indices/B3	213,994	-	-	-	213,994	-	

Description	Consolidated					
	06/30/2026				12/31/2025	
	01 to 90 days	91 to 180 days	181 to 360 days	Over 360 days	Fair value	Fair value
Asset position	3,036	84	-	-	3,120	46
Forward	50	-	-	-	50	46
Financial institutions and customers	50	-	-	-	50	46
Futures	2,986	84	-	-	3,070	-
Indices/B3	2,986	84	-	-	3,070	-
Liability position	214,012	23,246	22,942	864,739	1,124,939	372,406
Swap	18	23,246	22,942	864,739	910,945	372,352
Indices/B3	18	23,246	22,942	864,739	910,945	372,352
Forward	-	-	-	-	-	4
Financial institutions and customers	-	-	-	-	-	4
Futures	213,994	-	-	-	213,994	50
Indices/B3	213,994	-	-	-	213,994	50

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

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	1st half	1st half	1st half	1st half
Swap	(567,011)	(156,101)	(567,064)	(156,220)
Futures	2,106,208	(2,389,417)	2,104,127	(2,388,421)
Exchange	6	(4,592)	6	(4,592)
Total	1,539,203	(2,550,110)	1,537,069	(2,549,233)

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

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

Description	Parent Company / Consolidated					
	06/30/2026			12/31/2025		
	Gross book value	Fair value adjustment in profit or loss	Fair value	Gross book value	Fair value adjustment in profit or loss	Fair value
Royalties	712,904	(405,580)	307,324	761,375	(501,768)	259,607
Total	712,904	(405,580)	307,324	761,375	(501,768)	259,607

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

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

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

Description	Parent Company / Consolidated			
	06/30/2026			12/31/2025
	Within 01 to 90 days	Fair value adjustment	Book value	Book value
Money market instruments – own portfolio	191,906,788	24,970	191,931,758	98,746,297
Financial Treasury Bills	73,353,835	16,051	73,369,886	65,862,907
National Treasury Bills	39,002,251	1,784	39,004,035	24,976,562
National Treasury Notes	79,550,702	7,135	79,557,837	7,906,828
Money market instruments – third-party portfolio	50,088,112	-	50,088,112	41,242,011
Financial Treasury Bills	-	-	-	18,347,552
National Treasury Bills	32,248,112	-	32,248,112	22,894,459
National Treasury Notes	17,840,000	-	17,840,000	-
Total	241,994,900	24,970	242,019,870	139,988,308

Note 7.2 – Securities at fair value through other comprehensive income

(a) Breakdown of the portfolio by aging schedule

Parent Company									
Description	06/30/2026					Fair value	Gross carrying amount	Expected losses	Fair value adjustment
	Without maturity	1 to 90 days	91 to 180 days	181 to 360 days	Over 360 days				
Brazilian federal government bonds	-	-	1,885,197	1,371,556	275,258,349	278,515,102	278,546,547	-	(31,445)
Private securities of financial institutions	-	293,382	-	-	451,750	745,132	742,311	(3,316)	6,137
Private securities of non-financial entities	-	99,905	140,527	239,301	14,443,979	14,923,712	15,304,215	(633,356)	252,853
Investment fund quotas (1)	2,217,652	-	-	-	-	2,217,652	995,411	-	1,222,241
Shares (1)	9,911	-	-	-	-	9,911	19,003	-	(9,092)
Total	2,227,563	393,287	2,025,724	1,610,857	290,154,078	296,411,509	295,607,487	(636,672)	1,440,694

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

Consolidated									
Description	06/30/2026						Carrying amount gross	Expected losses	Fair value adjustment
	Without maturity	1 to 90 days	91 to 180 days	181 to 360 days	Over 360 days	Fair value			
Brazilian federal government bonds	-	-	1,885,197	1,371,556	275,258,349	278,515,102	278,546,547	-	(31,445)
Private securities of financial institutions	-	293,382	-	-	451,750	745,132	742,311	(3,316)	6,137
Private securities of non-financial entities	-	99,905	140,527	239,301	14,443,979	14,923,712	15,304,215	(633,356)	252,853
Investment fund quotas (1)	1,707,168	-	-	-	-	1,707,168	495,411	-	1,211,757
Shares (1)	9,911	-	-	-	-	9,911	19,003	-	(9,092)
Total	1,717,079	393,287	2,025,724	1,610,857	290,154,078	295,901,025	295,107,487	(636,672)	1,430,210

(1) CAIXA irrevocably designated equity instruments at fair value through other comprehensive income due to the strategy and characteristics of these securities. At 06/30/2026, these securities amount to R\$ 732,093 in investment fund quotas and R\$ 9,634 in shares.

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

(1) CAIXA irrevocably designated equity instruments at fair value through other comprehensive income due to the strategy and characteristics of these securities. At 12/31/2025, these securities amount to R\$ 11,222 in investment fund quotas and R\$ 11,865 in shares.

(a.1) Unrecognized revenues in profit or loss

In the first half of 2026, the income from securities at fair value through other comprehensive income not recognized due to the asset being characterized as credit-impaired totaled R\$ 35,314 (first half of 2025 – R\$ 2,485).

(b) Changes in the securities portfolio by stages

The movements in stages 2 and 3 reflect the same balances in the Parent Company and Consolidated. The financial instruments investment fund quotas and shares were allocated to stage 1 in accordance with the characteristics of the asset.

Parent Company					
Stage 1	Balance at 12/31/2025	Purchase/ (settlement)	Transfer to/ from stage 2	Transfer to/ from stage 3	Balance at 06/30/2026
Brazilian federal government bonds	293,460,576	(14,914,029)	-	-	278,546,547
Private securities of financial institutions	1,574,865	(832,554)	-	-	742,311
Private securities of non-financial entities	13,562,928	1,331,317	-	(154,531)	14,739,714
Investment fund quotas	1,495,411	(500,000)	-	-	995,411
Shares	18,970	33	-	-	19,003
Total	310,112,750	(14,915,233)	-	(154,531)	295,042,986

Parent Company					
Stage 1	Balance at 01/01/2025	Purchase/ (settlement)	Transfer to/ from stage 2	Transfer to/ from stage 3	Balance at 12/31/2025
Brazilian federal government bonds	162,083,246	131,377,330	-	-	293,460,576
Private securities of financial institutions	2,854,322	(1,279,457)	-	-	1,574,865
Private securities of non-financial entities	8,979,453	4,965,064	(241,129)	(140,460)	13,562,928
Investment fund quotas	1,557,330	(61,919)	-	-	1,495,411
Shares	18,970	-	-	-	18,970
Total	175,493,321	135,001,018	(241,129)	(140,460)	310,112,750

Consolidated					
Stage 1	Balance at 12/31/2025	Purchase/ (settlement)	Transfer to/ from stage 2	Transfer to/ from stage 3	Balance at 06/30/2026
Brazilian federal government bonds	293,460,576	(14,914,029)	-	-	278,546,547
Private securities of financial institutions	1,574,865	(832,554)	-	-	742,311
Private securities of non-financial entities	13,562,928	1,331,317	-	(154,531)	14,739,714
Investment fund quotas	495,411	-	-	-	495,411
Shares	18,970	33	-	-	19,003
Total	309,112,750	(14,415,233)	-	(154,531)	294,542,986

Consolidated					
Stage 1	Balance at 01/01/2025	Purchase/ (settlement)	Transfer to/ from stage 2	Transfer to/ from stage 3	Balance at 12/31/2025
Brazilian federal government bonds	162,083,246	131,377,330	-	-	293,460,576
Private securities of financial institutions	2,854,322	(1,279,457)	-	-	1,574,865
Private securities of non-financial entities	8,979,453	4,965,064	(241,129)	(140,460)	13,562,928
Investment fund quotas	557,330	(61,919)	-	-	495,411
Shares	18,970	-	-	-	18,970
Total	174,493,321	135,001,018	(241,129)	(140,460)	309,112,750

Parent Company / Consolidated					
Stage 2	Balance at 12/31/2025	Purchase/ (settlement)	Transfer to/from stage 1	Transfer to/from stage 3	Balance at 06/30/2026
Private securities of non-financial entities	423,164	(423,164)	-	-	-
Total	423,164	(423,164)	-	-	-

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

Parent Company / Consolidated					
Stage 3	Balance at 12/31/2025	Purchase/ (settlement)	Transfer to/from stage 1	Transfer to/from stage 2	Balance at 06/30/2026
Private securities of non-financial entities	410,194	(224)	154,531	-	564,501
Total	410,194	(224)	154,531	-	564,501

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

Note 8 – Financial assets at amortized cost

Note 8.1 – Central Bank deposits

Parent Company / Consolidated			
Description	Remuneration	06/30/2026	12/31/2025
Reserve for demand deposits	Unpaid	6,068,158	10,061,220
Reserve for savings-account deposits	Savings index	60,821,247	59,315,401
Time deposits - legal reserve requirements	SELIC rate	46,777,321	40,408,928
Instant payouts account	SELIC rate	469,528	1,356,252
Voluntary deposits	SELIC rate	8,399,997	5,749,999
Total		122,536,251	116,891,800

Note 8.2 – Interbank investments – interbank deposits

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

Parent Company / Consolidated					
Portfolio	06/30/2026			12/31/2025	
	Within 1 to 90 days	Over 360 days	Expected losses	Net carrying amount	Net carrying amount
Interbank deposits	8,251,060	360,755	(13,994)	8,597,821	7,808,018
Interbank deposits	-	-	-	-	150,365
Interbank deposits - rural credit (1)	8,251,060	360,755	(13,994)	8,597,821	7,657,653
Total	8,251,060	360,755	(13,994)	8,597,821	7,808,018

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

(a.1) Agreement for offsetting and settling obligations

Parent Company			
Description	06/30/2026	12/31/2025	
BMG S.A.	980	12,371	
Banco Mercantil do Brasil S.A.	2,934	2,746	
Banestes S.A.	110,876	103,909	
Total	114,790	119,026	

Note 8.3 – Securities measured at amortized cost

(a) Breakdown of the portfolio by aging schedule

Parent Company / Consolidated					
Description	06/30/2026				
	181 to 360 days	Over 360 days	Gross carrying amount	Expected losses	Book value, net of allowance
Private securities of non-financial entities	-	2,898,728	2,948,184	(49,456)	2,898,728
Foreign government securities	247,352	-	249,851	(2,499)	247,352
Total	247,352	2,898,728	3,198,035	(51,955)	3,146,080

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

(b) Changes in the portfolio's stages

There was no movement to/from stage 2 in the securities portfolio at amortized cost. The movements in stage 3 reflect the same balances in the Parent Company and Consolidated.

Parent Company / Consolidated					
Stage 1	Balance at 12/31/2025	Purchase/ (settlement)	Transfer to/from stage 2	Transfer to/from stage 3	Balance at 06/30/2026
Private securities of non-financial entities	2,239,603	668,535	-	-	2,908,138
Foreign government securities	-	249,851	-	-	249,851
Total	2,239,603	918,386	-	-	3,157,989

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

Parent Company / Consolidated					
Stage 3	Balance at 12/31/2025	Purchase/ (settlement)	Transfer to/from stage 2	Transfer to/from stage 3	Balance at 06/30/2026
Private securities of non-financial entities	-	40,046	-	-	40,046
Foreign government securities	-	-	-	-	-
Total	-	40,046	-	-	40,046

Note 8.4 – Loan portfolio measured at amortized cost

(a) Breakdown of the loan portfolio

Description	Parent Company					
	06/30/2026			12/31/2025		
	Carrying value	Expected losses	Book value net of allowance	Carrying value	Expected losses	Book value, net of allowance
Loans and discounted receivables (1) (2)	240,793,437	(30,914,925)	209,878,512	236,975,990	(30,211,369)	206,764,621
Financing agreements (2)	15,673,398	(1,644,051)	14,029,347	13,516,909	(1,381,549)	12,135,360
Rural financing	61,446,109	(9,662,489)	51,783,620	62,053,408	(6,594,249)	55,459,159
Real estate financing (1)	995,964,127	(20,637,323)	975,326,804	930,687,442	(18,111,147)	912,576,295
Infrastructure financing	110,474,593	(4,657,611)	105,816,982	110,146,098	(4,812,460)	105,333,638
Assignment of receivables	2,636,664	(25,541)	2,611,123	2,870,790	(26,325)	2,844,465
Other assets with lending characteristics	3,098,488	(187,689)	2,910,799	3,132,122	(269,870)	2,862,252
Total	1,430,086,816	(67,729,629)	1,362,357,187	1,359,382,759	(61,406,969)	1,297,975,790

(1) Includes the hedge on loans and discounted receivables in the amount of R\$ 146,007 (12/31/2025 - R\$ 259,044) and on real-estate financing in the amount of R\$ 11,585 (12/31/2025 - R\$ 9,932).

(2) The government programs (Giro CAIXA and Pronampe microcredit, Giro CAIXA FGI and Procred) totaled R\$ 31,712,419 (12/31/2025 - R\$ 31,702,837).

Description	Consolidated					
	06/30/2026			12/31/2025		
	Carrying value	Expected losses	Book value, net of allowance	Carrying value	Expected losses	Book value, net of allowance
Loans and discounted receivables (1) (2)	241,423,797	(30,914,925)	210,508,872	238,119,347	(30,211,369)	207,907,978
Financing (2)	15,673,398	(1,644,051)	14,029,347	13,516,909	(1,381,549)	12,135,360
Rural financing	61,446,109	(9,662,489)	51,783,620	62,053,408	(6,594,249)	55,459,159
Real estate financing (1)	995,964,127	(20,637,323)	975,326,804	930,687,442	(18,111,147)	912,576,295
Infrastructure financing	110,474,593	(4,657,611)	105,816,982	110,146,098	(4,812,460)	105,333,638
Assignment of receivables	2,636,664	(25,541)	2,611,123	2,870,790	(26,325)	2,844,465
Other assets with lending characteristics	20,581,391	(1,435,411)	19,145,980	20,499,259	(1,571,784)	18,927,475
Total	1,448,200,079	(68,977,351)	1,379,222,728	1,377,893,253	(62,708,883)	1,315,184,370

(1) Includes the hedge on loans and discounted receivables in the amount of R\$ 146,007 (12/31/2025 - R\$ 259,044) and on real-estate financing in the amount of R\$ 11,659 (12/31/2025 - R\$ 9,932).

(2) The government programs (Giro CAIXA and Pronampe microcredit, Giro CAIXA FGI and Procred) totaled R\$ 31,712,419 (12/31/2025 - R\$ 31,702,837).

(b) Changes in the loan portfolio by stages

Stage 1 (1)	Parent Company				
	Balance at 12/31/2025	Recognition/ (settlement)	Transfer to/ to stage 2	Transfer to/ from stage 3	Balance at 06/30/2026
Loans and discounted receivables	196,241,323	9,882,982	(2,795,916)	(4,744,263)	198,584,126
Financing	11,373,312	2,284,633	(230,019)	(202,260)	13,225,666
Rural financing	48,270,809	887,095	(1,519,528)	(4,382,820)	43,255,556
Real estate financing	879,242,325	67,900,328	(4,054,695)	(6,254,327)	936,833,631
Infrastructure financing	104,004,050	297,655	(6,645)	(189,717)	104,105,343
Assignment of receivables	2,739,658	(225,374)	(3,983)	590	2,510,891
Other assets with credit-granting characteristics	2,786,642	38,654	(13,457)	(24,100)	2,787,739
Total	1,244,658,119	81,065,973	(8,624,243)	(15,796,897)	1,301,302,952

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

Stage 2	Parent Company				
	Balance at 12/31/2025	Recognition/ (settlement)	Transfer to/ from stage 1	Transfer to/ from stage 3	Balance at 06/30/2026
Loans and discounted receivables	9,701,287	286,626	2,795,916	(3,558,721)	9,225,108
Financing	517,360	19,915	230,019	(207,243)	560,051
Rural financing	3,066,314	(91,826)	1,519,528	(2,063,881)	2,430,135
Real estate financing	11,498,421	34,479	4,054,695	(5,041,784)	10,545,811
Infrastructure financing	375,794	962,463	6,645	(277,600)	1,067,302
Assignment of receivables	31,421	(1,809)	3,983	(9,481)	24,114
Other assets with credit-granting characteristics	20,132	(7,668)	13,457	(2,366)	23,555
Total	25,210,729	1,202,180	8,624,243	(11,161,076)	23,876,076

Stage 3	Parent Company				
	Balance at 12/31/2025	Recognition/ (settlement)	Transfer to/ from stage 1	Transfer to/ to stage 2	Balance at 06/30/2026
Loans and discounted receivables	31,033,380	(6,352,161)	4,744,263	3,558,721	32,984,203
Financing	1,626,237	(148,059)	202,260	207,243	1,887,681
Rural financing	10,716,285	(1,402,568)	4,382,820	2,063,881	15,760,418
Real estate financing	39,946,696	(2,658,122)	6,254,327	5,041,784	48,584,685
Infrastructure financing	5,766,254	(931,623)	189,717	277,600	5,301,948
Assignment of receivables	99,711	(6,943)	(590)	9,481	101,659
Other assets with credit-granting characteristics	325,348	(64,620)	24,100	2,366	287,194
Total	89,513,911	(11,564,096)	15,796,897	11,161,076	104,907,788

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

(1) Includes the amount of R\$ 44,570,102 relating to contracts more than 30 days past due.

(2) The movement considers the migration of the debit and credit card operations to Caixa Cartões, which occurred in April 2025.

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

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

Consolidated					
Stage 1 (1)	Balance at 12/31/2025	Recognition/ (settlement)	Transfer to/ to stage 2	Transfer to/ from stage 3	Balance at 06/30/2026
Loans and discounted receivables	197,384,718	9,369,947	(2,795,916)	(4,744,263)	199,214,486
Financing	11,373,312	2,284,633	(230,019)	(202,260)	13,225,666
Rural financing	48,270,809	887,095	(1,519,528)	(4,382,820)	43,255,556
Real estate financing	879,242,325	67,900,328	(4,054,695)	(6,254,327)	936,833,631
Infrastructure financing	104,004,050	297,655	(6,645)	(189,717)	104,105,343
Assignment of receivables	2,739,658	(225,374)	(3,983)	590	2,510,891
Other assets with credit-granting characteristics	17,985,214	696,559	(523,406)	(57,604)	18,100,763
Total	1,261,000,086	81,210,843	(9,134,192)	(15,830,401)	1,317,246,336

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

Stage 2	Consolidated				
	Balance at 12/31/2025	Recognition/ settlement	Transfer to/ from stage 1	Transfer to/ from stage 3	Balance at 06/30/2026
Loans and discounted receivables	9,701,287	286,626	2,795,916	(3,558,721)	9,225,108
Financing	517,360	19,915	230,019	(207,243)	560,051
Rural financing	3,066,314	(91,826)	1,519,528	(2,063,881)	2,430,135
Real estate financing	11,498,421	34,479	4,054,695	(5,041,784)	10,545,811
Infrastructure financing	375,794	962,463	6,645	(277,600)	1,067,302
Assignment of receivables	31,421	(1,809)	3,983	(9,481)	24,114
Other receivables	1,718,009	(418,890)	523,406	(50,608)	1,771,917
Total	26,908,606	790,958	9,134,192	(11,209,318)	25,624,438

Stage 3	Consolidated				
	Balance at 12/31/2025	Recognition/ settlement	Transfer to/ from stage 1	Transfer to/ to stage 2	Balance at 06/30/2026
Loans and discounted receivables	31,033,342	(6,352,123)	4,744,263	3,558,721	32,984,203
Financing	1,626,237	(148,059)	202,260	207,243	1,887,681
Rural financing	10,716,285	(1,402,568)	4,382,820	2,063,881	15,760,418
Real estate financing	39,946,696	(2,658,122)	6,254,327	5,041,784	48,584,685
Infrastructure financing	5,766,254	(931,623)	189,717	277,600	5,301,948
Assignment of receivables	99,711	(6,943)	(590)	9,481	101,659
Other receivables	796,036	(195,537)	57,604	50,608	708,711
Total	89,984,561	(11,694,975)	15,830,401	11,209,318	105,329,305

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

(1) Includes the amount of R\$ 44,570,102 relating to contracts more than 30 days past due.

(2) The movement considers the migration of the debit and credit card operations to Caixa Cartões, which occurred in April 2025.

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

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

(c) Breakdown of the portfolio by range of arrears

Description	Parent Company					
	06/30/2026					
	Portfolio C 1	Portfolio C 2	Portfolio C 3	Portfolio C 4	Portfolio C 5	Total
Performing portfolio	1,006,174,918	65,133,116	131,074,678	1,151,591	121,644,724	1,325,179,027
01 to 30 days	943,147,384	62,882,341	129,537,063	1,115,479	119,004,039	1,255,686,306
31 to 60 days	52,890,900	1,219,162	895,043	27,168	1,670,120	56,702,393
61 to 90 days	10,136,634	1,031,613	642,572	8,944	970,565	12,790,328
Performing but credit-impaired portfolio	37,444,672	7,052,275	4,151,158	294,107	3,280,248	52,222,460
01 to 90 days	37,444,672	7,052,275	4,151,158	294,107	3,280,248	52,222,460
Non-performing portfolio	17,980,479	12,082,452	11,191,728	125,309	11,305,361	52,685,329
91 to 180 days	13,084,873	4,355,750	4,044,704	70,543	5,046,742	26,602,612
181 to 360 days	2,831,776	4,622,026	3,903,652	30,074	3,860,535	15,248,063
Over 360 days	2,063,830	3,104,676	3,243,372	24,692	2,398,084	10,834,654
Total	1,061,600,069	84,267,843	146,417,564	1,571,007	136,230,333	1,430,086,816

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

Consolidated						
Description	06/30/2026					
	Portfolio C 1	Portfolio C 2	Portfolio C 3	Portfolio C 4	Portfolio C 5	Total
Performing portfolio	1,006,174,918	65,133,116	131,074,678	1,151,591	139,757,987	1,343,292,290
01 to 30 days	943,147,384	62,882,341	129,537,063	1,115,479	137,117,302	1,273,799,569
31 to 60 days	52,890,900	1,219,162	895,043	27,168	1,670,120	56,702,393
61 to 90 days	10,136,634	1,031,613	642,572	8,944	970,565	12,790,328
Performing but credit-impaired portfolio	37,444,672	7,052,275	4,151,158	294,107	3,280,248	52,222,460
01 to 90 days	37,444,672	7,052,275	4,151,158	294,107	3,280,248	52,222,460
Non-performing portfolio	17,980,479	12,082,452	11,191,728	125,309	11,305,361	52,685,329
91 to 180 days	13,084,873	4,355,750	4,044,704	70,543	5,046,742	26,602,612
181 to 360 days	2,831,776	4,622,026	3,903,652	30,074	3,860,535	15,248,063
Over 360 days	2,063,830	3,104,676	3,243,372	24,692	2,398,084	10,834,654
Total	1,061,600,069	84,267,843	146,417,564	1,571,007	154,343,596	1,448,200,079

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

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

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

(d) Composition of the portfolio by line of business

Description	Parent Company			
	06/30/2026	%	12/31/2025	%
Public sector	85,971,847	6.01	85,038,188	6.26
Direct administration	72,954,479	5.10	72,989,329	5.37
Indirect administration – sanitation and infrastructure	6,118,720	0.43	5,853,054	0.43
Indirect administration – others	6,898,648	0.48	6,195,805	0.46
Private sector	1,344,114,969	93.99	1,274,344,571	93.74
Corporate	175,667,056	12.28	169,825,901	12.49
Civil construction	34,163,627	2.39	31,214,567	2.31
Retail trade	24,350,564	1.70	25,332,661	1.86
Wholesale trade	19,365,413	1.35	18,576,632	1.37
Transport	12,775,234	0.89	12,715,721	0.94
Electricity	12,927,927	0.90	12,564,908	0.92
Sanitation and infrastructure	10,315,288	0.72	10,413,177	0.77
Health	9,065,914	0.63	7,526,241	0.55
Agribusiness and extraction	6,680,208	0.47	6,524,951	0.48
Other industries	6,460,628	0.45	6,413,304	0.47
Food	5,001,614	0.35	4,618,938	0.34
Steel and metallurgy	3,562,939	0.25	3,737,905	0.27
Financial services	3,671,306	0.26	3,573,251	0.26
Petrochemical	2,682,933	0.19	2,084,058	0.15
Textile	1,835,683	0.13	1,947,631	0.14
Communication	1,430,017	0.10	1,439,375	0.11
Personal services	587,272	0.04	586,058	0.04
Other services	20,790,489	1.46	20,556,523	1.51
Individuals	1,168,447,913	81.71	1,104,518,670	81.25
Total	1,430,086,816	100.00	1,359,382,759	100.00

Description	Consolidated			
	06/30/2026	%	12/31/2025	%
Public sector	85,971,889	5.94	85,038,226	6.17
Direct administration	72,954,483	5.04	72,989,329	5.30
Indirect administration – sanitation and infrastructure	6,118,720	0.42	5,853,054	0.42
Indirect administration – others	6,898,686	0.48	6,195,843	0.45
Private sector	1,362,228,190	94.06	1,292,855,027	93.83
Corporate	177,422,621	12.25	171,531,561	12.45
Civil construction	34,448,450	2.38	31,473,866	2.28
Retail trade	24,996,121	1.73	25,986,054	1.89
Wholesale trade	19,468,438	1.34	18,676,807	1.36
Transport	12,854,113	0.89	12,790,568	0.93
Electricity	12,928,275	0.89	12,565,392	0.91
Sanitation and infrastructure	10,346,390	0.71	10,439,183	0.76
Health	9,114,701	0.63	7,569,821	0.55
Agribusiness and extraction	6,693,225	0.46	6,538,115	0.47
Other industries	6,507,317	0.45	6,460,385	0.47
Food	5,025,465	0.35	4,642,599	0.34
Steel and metallurgy	3,593,388	0.25	3,768,982	0.27
Financial services	3,679,400	0.25	3,581,128	0.26
Petrochemical	2,688,414	0.19	2,089,675	0.15
Textile	1,865,839	0.13	1,977,112	0.14
Communication	1,459,196	0.10	1,468,769	0.11
Personal services	608,758	0.04	606,669	0.04
Other services	21,145,131	1.46	20,896,436	1.52
Individuals	1,184,805,569	81.81	1,121,323,466	81.38
Total	1,448,200,079	100.00	1,377,893,253	100.00

(e) Renegotiated loans

Parent Company / Consolidated			
Description	06/30/2026	12/31/2025	
Renegotiations (1)	451,690,685	417,493,101	
Restructurings (2)	28,868,867	24,491,686	
Write-offs as loss	(1,584,855)	(1,230,787)	

(1) Amount of renegotiations not characterized as restructurings

(2) The percentage of restructured financial assets in relation to the total of renegotiated financial instruments was 6.39% (5.54% - 12/31/2025).

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

The expectation of recovery of the credit-impaired financial instruments at 06/30/2026 totals R\$ 104,908,151 (12/31/2025 - R\$ 89,091,304).

In the first half of 2026, the income not recognized due to the asset being characterized as credit-impaired totaling R\$ 1,435,104 (first half of 2025 - R\$ 7,301,481).

(g) Crop loans

Parent Company / Consolidated				
06/30/2026				
Description	Allocated resources	Total requirement	Total requirement (%)	Cost of non-compliance with the requirements
Cash deposits	17,479,228	16,609,739	31.5%	-
Rural savings-account deposits	9,461,950	9,449,559	70%	-
LCA – Agribusiness Letter of Credit	11,853,636	11,366,829	60%	-
Total	38,794,814	37,426,127		

Parent Company / Consolidated				
12/31/2025				
Description	Allocated resources	Total requirement	Total requirement (%)	Cost of non-compliance with the requirements
Cash deposits	16,236,411	16,609,739	31%	(57,337)
Rural savings-account deposits	7,409,399	9,449,560	70%	(14,485)
LCA – Agribusiness Letter of Credit	8,527,770	10,605,952	60%	-
Total	32,173,580	36,665,251		(71,822)

(h) Collateral

At 06/30/2026, CAIXA's loan portfolio presented coverage by real collateral of 87.1% (86.8% at 12/31/2025) of its exposure. The collateral coverage amount corresponds to the value of the collateral considered for coverage of the outstanding balance, observing the applicable limits and eligibility criteria.

Parent Company / Consolidated			
Description	06/30/2026		
	Exposure Amount	Collateral Amount	% of coverage
Loans and discounted receivables	240,793,438	84,375,264	35.04
Financing	15,673,398	7,815,710	49.87
Rural financing	61,446,109	49,983,747	81.35
Real-estate financing	995,964,126	995,772,312	99.98
Infrastructure financing	110,474,593	105,392,359	95.40
Assignment of loans	2,636,664	2,635,011	99.94
Other assets with credit-granting characteristics	3,098,487	409,847	13.23
Total	1,430,086,815	1,246,384,250	

Parent Company / Consolidated			
Description	12/31/2025		
	Exposure Amount	Collateral Amount	% of coverage
Loans and discounted receivables	236,975,990	82,461,836	34.80
Financing	13,516,909	6,177,735	45.70
Rural financing	62,053,408	52,821,140	85.12
Real-estate financing	930,687,442	930,503,299	99.98
Infrastructure financing	110,146,098	102,822,645	93.35
Assignment of loans	2,870,790	2,868,855	99.93
Other assets with credit-granting characteristics	3,132,122	2,474,330	79.00
Total	1,359,382,759	1,180,129,840	

Due to the high representativeness of housing financing in CAIXA's loan portfolio, real-estate collateral constitutes the main modality of mitigation of the Institution's credit risk.

CAIXA's loan operations also rely on various modalities of collateral and risk-mitigating instruments, among which the guarantee programs and mechanisms supported by the Federal Government and the coverage provided by guarantee funds stand out.

In addition to these guarantees, the loan operations rely on various mitigating instruments, defined according to the characteristics of each product and the risk profile of the operations. Among them, the following stand out: guarantee programs and mechanisms supported by the Federal Government, coverage provided by guarantee funds, mortgages, sureties and guarantees, rural pledges and pledges of machinery and equipment, fiduciary assignment of receivables, escrowed financial investments and fiduciary lien on movable assets.

The composition and coverage percentages may vary according to the risk of the operation, the profile of the borrower and the conditions of the contracted modality, so as to ensure adequate levels of credit-risk mitigation.

In the definition of the collateral structure, aspects such as liquidity, enforceability, operationalization costs, regulatory benefits and monitoring capacity throughout the credit life cycle are considered.

This monitoring is carried out throughout the term of the operations, with the objective of tracking the sufficiency of the coverage, the maintenance of the eligibility conditions and the adequacy of the collateral value against the exposure assumed by the Institution.

The amount presented corresponds to the eligible amount for coverage of the loan operations, determined based on the valuation of the linked assets or rights and on the application of the internal eligibility criteria, adjustment factors and coverage limits established for each collateral modality.

Note 8.5 – Other financial assets at amortized cost

(a) Composition

Description	Parent Company			
	06/30/2026		12/31/2025	
	Book value	Book value net of losses	Book value	Book value net of losses
Receivables from the National Housing System (b)	22,259,796	18,923,747	22,544,916	19,141,390
Debtors for guarantee deposits (Note 16 (e))	23,277,720	23,277,720	22,468,788	22,468,788
Income receivable from the public sector (1)	2,095,426	2,094,129	1,714,142	1,713,238
Income receivable from the private sector (1)	316,845	316,003	255,250	254,705
Credit card	19,976	19,976	882,989	882,989
Others	233,664	233,664	159,675	159,675
Total	48,203,427	44,865,239	48,025,760	44,620,785

Description	Consolidated			
	06/30/2026		12/31/2025	
	Book value	Book value net of losses	Book value	Book value net of losses
Receivables from the National Housing System (b)	22,259,796	18,923,747	22,544,916	19,141,390
Debtors for guarantee deposits (Note 16 (e))	23,277,720	23,277,720	22,468,788	22,468,788
Income receivable from the public sector (1)	2,095,426	2,094,129	1,714,142	1,713,238
Income receivable from the private sector (1)	527,847	527,005	495,581	495,036
Credit card	325,245	325,245	1,162,931	1,162,931
Others	233,692	233,692	159,675	159,675
Total	48,719,726	45,381,538	48,546,033	45,141,058

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

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

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

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

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

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

To assume, pursuant to Law No. 12,409, of 2011, the outstanding balance of housing financing, in whole or in part, in the event of death or permanent disability, and also to assume the recovery or indemnity

expenses arising from Physical Damage to the Property and the losses of Civil Liability of the Builder; and to settle the remaining operations of the extinct SFH Credit Insurance.

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

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

- Qualified - Registration of the contract by CAIXA Financial Agent with the FCVS system (CAIXA Operating Agent);
- Not qualified – Contracts under analysis by CAIXA Financial Agent for the qualification procedures with the FCVS;
- Qualified and not approved – Qualified contracts not yet analyzed by the FCVS;
- Approved under appeal – Contracts with an appeal issued by CAIXA financial agent and not yet analyzed by the FCVS, with divergence of amounts;
- Approved without recourse – Contracts under analysis by CAIXA financial agent for validation with the FCVS, for the issuance or not of an appeal;
- Denial of coverage – Includes contracts with denial of coverage with and without appeal, and contracts for which an appeal is not applicable due to the exhaustion of the possibilities of reversal of the denial with the FCVS; and
- Financial impediment – Credit risk – Includes the financial instruments linked to the homologated FCVS contracts with financial impediments, due to debts with the FGTS, which are subject to credit risk, characterized as problematic assets, in light of the definitions of CMN Resolution No. 4,966/2021, attributing to them an expected loss equal to 100% and allocating them to stage 3.

Description	Parent Company/Consolidated					
	06/30/2026			12/31/2025		
	Base Balance	Balance of provision	Net Balance	Base Balance	Balance of provision	Net Balance
FCVS (Fundo de Compensação de Variações Salariais – FCVS) receivable	31,272,339	(12,386,858)	18,885,481	31,402,290	(12,278,326)	19,123,964
Not enabled	6,343	(5,544)	799	38,959	(27,749)	11,210
Qualified and not approved	72,312	(48,421)	23,891	83,362	(50,390)	32,972
Approved with/without appeal or manifestation	7,880,100	(2,848,865)	5,031,235	6,356,839	(2,175,340)	4,181,499
Approved, validated and under novation	8,503,131	(105,009)	8,398,122	9,350,513	(107,093)	9,243,420
Coverage denial (1)	11,474,404	(6,042,970)	5,431,434	12,169,091	(6,514,228)	5,654,863
Financial Impediment – Credit risk (Stage 3) (2)	3,336,049	(3,336,049)	-	3,403,526	(3,403,526)	-
FGTS (Fundo de Garantia do Tempo de Serviço) to be reimbursed	38,266	-	38,266	17,426	-	17,426
Total (net of allowance)	31,310,605	(12,386,858)	18,923,747	31,419,716	(12,278,326)	19,141,390

(1) Includes the amount of denial due to CADMUT multiplicity in the amount of R\$ 3,788,735 (12/31/2025 - R\$ 4,661,557) net of allowance for expected losses. CADMUT is the registry for recording the information of the housing financing contracts, active and inactive, entered into within the scope of the National Housing System – SFH and of the federal government's housing and social programs, as provided for in Law No. 10,150 of 12/21/2000.

(2) All contracts with financial impediment are classified in stage 3.

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

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

Note 9 – Allowance for expected losses associated with financial instruments

(a) Expected losses by class

Description	Parent Company					
	06/30/2026			12/31/2025		
	Incurred loss	Expected loss	Total	Incurred loss	Expected loss	Total
Financial assets	(31,258,165)	(40,580,926)	(71,839,091)	(26,074,767)	(39,316,627)	(65,391,394)
Securities	-	(771,274)	(771,274)	-	(579,450)	(579,450)
Loan portfolio	(27,919,977)	(39,809,652)	(67,729,629)	(22,669,792)	(38,737,177)	(61,406,969)
Other financial assets	(3,338,188)	-	(3,338,188)	(3,404,975)	-	(3,404,975)
Financial liabilities	-	(2,643,093)	(2,643,093)	-	(3,065,343)	(3,065,343)
Loan commitments and credits to be released	-	(1,332,460)	(1,332,460)	-	(1,712,733)	(1,712,733)
Financial guarantees provided	-	(1,310,633)	(1,310,633)	-	(1,352,610)	(1,352,610)
Total	(31,258,165)	(43,224,019)	(74,482,184)	(26,074,767)	(42,381,970)	(68,456,737)

Description	Consolidated					
	06/30/2026			12/31/2025		
	Incurred loss	Expected loss	Total	Incurred loss	Expected loss	Total
Financial assets	(31,258,165)	(41,828,648)	(73,086,813)	(26,074,767)	(40,618,541)	(66,693,308)
Securities	-	(771,274)	(771,274)	-	(579,450)	(579,450)
Loan portfolio	(27,919,977)	(41,057,374)	(68,977,351)	(22,669,792)	(40,039,091)	(62,708,883)
Other financial assets	(3,338,188)	-	(3,338,188)	(3,404,975)	-	(3,404,975)
Financial liabilities	-	(1,395,371)	(1,395,371)	-	(1,763,429)	(1,763,429)
Loan commitments and credits to be released	-	(1,332,460)	(1,332,460)	-	(1,712,733)	(1,712,733)
Financial guarantees provided	-	(62,911)	(62,911)	-	(50,696)	(50,696)
Total	(31,258,165)	(43,224,019)	(74,482,184)	(26,074,767)	(42,381,970)	(68,456,737)

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

Parent Company					
Stage 1	Balance at 12/31/2025	Recognition/ reversal	Transfer to/ to stage 2	Transfer to/ from stage 3	Balance at 06/30/2026
Financial assets	(10,782,596)	3,092,316	(490,587)	(2,214,906)	(10,395,773)
Securities	(108,160)	(49,776)	-	773	(157,163)
Loan portfolio	(10,674,436)	3,142,092	(490,587)	(2,215,679)	(10,238,610)
Financial liabilities	(1,134,089)	363,916	(92,765)	(163,820)	(1,026,758)
Loan commitment and credits to be released	(734,746)	288,417	(58,577)	(109,044)	(613,950)
Financial guarantees provided	(399,343)	75,499	(34,188)	(54,776)	(412,808)
Total	(11,916,685)	3,456,232	(583,352)	(2,378,726)	(11,422,531)

Parent Company					
Stage 2	Balance at 12/31/2025	Recognition/ reversal	Transfer to/ from stage 1	Transfer to/ from stage 3	Balance at 06/30/2026
Financial Assets	(4,385,429)	(1,756,534)	490,587	1,522,986	(4,128,390)
Securities	(98,724)	98,724	-	-	-
Loan portfolio	(4,286,705)	(1,855,258)	490,587	1,522,986	(4,128,390)
Financial liabilities	(751,514)	1,217	92,765	(359)	(657,891)
Loan commitment and credits to be released	(281,405)	37,761	58,577	790	(184,277)
Financial guarantees provided	(470,109)	(36,544)	34,188	(1,149)	(473,614)
Total	(5,136,943)	(1,755,317)	583,352	1,522,627	(4,786,281)

Parent Company					
Stage 3	Balance at 12/31/2025	Recognition/ reversal	Transfer to/ from stage 1	Transfer to/ to stage 2	Balance at 06/30/2026
Financial assets	(50,223,369)	(7,783,479)	2,214,906	(1,522,986)	(57,314,928)
Securities	(372,566)	(240,772)	(773)	-	(614,111)
Loan portfolio	(46,445,828)	(7,609,494)	2,215,679	(1,522,986)	(53,362,629)
Other financial assets	(3,404,975)	66,787	-	-	(3,338,188)
Financial liabilities	(1,179,740)	57,117	163,820	359	(958,444)
Loan commitment and credits to be released	(696,582)	54,095	109,044	(790)	(534,233)
Financial guarantees provided	(483,158)	3,022	54,776	1,149	(424,211)
Total	(51,403,109)	(7,726,362)	2,378,726	(1,522,627)	(58,273,372)

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

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

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

Consolidated					
Stage 1	Balance at 12/31/2025	Recognition/ reversal	Transfer to/ from stage 2	Transfer to/ from stage 3	Balance at 06/30/2026
Financial assets	(11,180,523)	3,194,173	(524,490)	(2,269,332)	(10,780,172)
Securities	(108,160)	(49,776)	-	773	(157,163)
Loan portfolio	(11,072,363)	3,243,949	(524,490)	(2,270,105)	(10,623,009)
Financial liabilities	(736,162)	262,048	(58,857)	(109,387)	(642,358)
Loan commitment and credits to be released	(734,746)	288,417	(58,577)	(109,044)	(613,950)
Financial guarantees provided	(1,416)	(26,369)	(280)	(343)	(28,408)
Total	(11,916,685)	3,456,221	(583,347)	(2,378,719)	(11,422,530)

Consolidated					
Stage 2	Balance at 12/31/2025	Recognition/ reversal	Transfer to/ from stage 1	Transfer to/ from stage 3	Balance at 06/30/2026
Financial Assets	(4,854,475)	(1,792,869)	524,490	1,521,786	(4,601,068)
Securities	(98,724)	98,724	-	-	-
Loan portfolio	(4,755,751)	(1,891,593)	524,490	1,521,786	(4,601,068)
Financial liabilities	(282,468)	37,553	58,857	844	(185,214)
Loan commitment and credits to be released	(281,405)	37,761	58,577	790	(184,277)
Financial guarantees provided	(1,063)	(208)	280	54	(937)
Total	(5,136,943)	(1,755,316)	583,347	1,522,630	(4,786,282)

Consolidated					
Stage 3	Balance at 12/31/2025	Recognition/ reversal	Transfer to/ from stage 1	Transfer to/ to stage 2	Balance at 06/30/2026
Financial assets	(50,658,309)	(7,794,810)	2,269,332	(1,521,786)	(57,705,573)
Securities	(372,566)	(240,772)	(773)	-	(614,111)
Loan portfolio	(46,880,768)	(7,620,825)	2,270,105	(1,521,786)	(53,753,274)
Other financial assets	(3,404,975)	66,787	-	-	(3,338,188)
Financial liabilities	(744,799)	68,457	109,387	(844)	(567,799)
Loan commitment and credits to be released	(696,582)	54,095	109,044	(790)	(534,233)
Financial guarantees provided	(48,217)	14,362	343	(54)	(33,566)
Total	(51,403,108)	(7,726,353)	2,378,719	(1,522,630)	(58,273,372)

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

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

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

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

Description	Parent Company/Consolidated						
	1st half of 2026						
	Interbank investments	Securities	Loan portfolio	Other financial assets	Loan comm./ credits to be released	Financial guarantees provided	Total
Recognition	(862)	(279,400)	(13,873,702)	(210,373)	(225,049)	(86,348)	(14,675,734)
Reversal	-	87,575	93,398	277,160	605,269	128,321	1,191,723
Ending balance	(862)	(191,825)	(13,780,304)	66,787	380,220	41,973	(13,484,011)

Description	Parent Company /Consolidated						
	1st half of 2025						
	Interbank investments	Securities	Loan portfolio	Others	Loan comm./ Credits to be released	Financial guarantees provided	Total
Recognition	-	(185,523)	(5,442,336)	(45,943)	(429,923)	(1,091,063)	(7,194,788)
Reversal	7,315	-	22,657	1,099,104	447,789	570	1,577,435
Ending balance	7,315	(185,523)	(5,419,679)	1,053,161	17,866	(1,090,493)	(5,617,353)

Note 10 – Tax assets and liabilities

(a) Statement of income and social contribution tax expenses

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	1st half	1st half	1st half	1st half
Current taxes	-	-	(1,185,757)	(769,392)
Deferred taxes	4,221,669	(415,184)	4,247,093	(419,524)
Deferred tax liabilities	(460,201)	909,612	(465,927)	901,385
FVTPL securities/Hedged item	(627,086)	753,745	(627,086)	753,744
Guarantee deposits	166,885	155,867	166,885	155,867
Others	-	-	(5,726)	(8,226)
Deferred tax assets	4,681,870	(1,324,796)	4,713,020	(1,320,909)
Temporary differences – recognition/realization	(189,203)	(1,324,796)	(158,053)	(1,320,909)
Income and social contribution tax losses	4,871,073	-	4,871,073	-
Income tax and social contribution for the period	4,221,669	(415,184)	3,061,336	(1,188,916)

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

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	1st half	1st half	1st half	1st half
Profit before taxes and profit sharing	3,455,186	10,217,517	5,880,409	12,465,084
IRPJ and CSLL charges	(1,554,834)	(4,597,883)	(2,646,184)	(5,609,288)
Interest on equity capital	642,115	634,346	642,115	634,346
Interest in associates and subsidiaries	1,606,511	1,133,755	(2,661,668)	2,020,170
Employee profit sharing	(481,586)	(475,760)	(481,586)	(475,760)
Others	(212,206)	3,305,542	3,961,566	2,661,140
Current income and social contribution taxes	-	-	(1,185,757)	(769,392)

(c) Deferred tax liabilities

Description	Parent Company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Deferred tax liabilities in profit or loss	4,165,423	3,672,740	4,173,585	3,673,238
Fair value adjustments of securities at FVTPL	426,347	98,694	426,347	98,694
Adjustment for inflation of guarantee deposits	3,686,624	3,519,739	3,686,624	3,519,739
Others	52,452	54,307	60,614	54,805
Deferred tax liabilities in equity	747,569	804,884	747,569	804,884
Fair value adjustment	747,569	804,884	747,569	804,884
Total deferred tax liabilities	4,912,992	4,477,624	4,921,154	4,478,122

(d) Deferred tax assets

Description	Parent Company				Consolidated			
	12/31/2025	Recognition	Reversal	06/30/2026	12/31/2025	Recognition	Reversal	06/30/2026
Temporary differences	60,698,315	12,764,562	(12,903,722)	60,559,155	60,852,786	12,795,415	(12,903,722)	60,744,479
Allowance for expected credit losses	48,280,414	10,376,773	(11,112,578)	47,544,609	48,280,414	10,376,773	(11,112,578)	47,544,609
Allowance for losses – FCVS receivable	3,993,660	974,972	(895,768)	4,072,864	3,993,660	974,972	(895,768)	4,072,864
Actuarial liabilities	2,408,461	106,011	(90,210)	2,424,262	2,408,461	106,011	(90,210)	2,424,262
Accrued payroll charges	2,026,517	4,862	-	2,031,379	2,026,517	4,862	-	2,031,379
Provisions for civil proceedings	1,513,501	86,379	-	1,599,880	1,513,501	86,379	-	1,599,880
Tax accruals	305,382	22,303	(20,091)	307,594	305,382	22,303	(20,091)	307,594
Adjustment to fair value of derivative instruments	216,683	281,669	(141,737)	356,615	216,683	281,669	(141,737)	356,615
Impairment – assets held for sale (AMV)	150,902	1,805	(10,047)	142,660	150,902	1,805	(10,047)	142,660
Other	1,802,795	909,788	(633,291)	2,079,292	1,957,266	940,641	(633,291)	2,264,616
Income tax and social contribution loss	3,561,096	4,871,073	-	8,432,169	3,561,096	4,871,073	-	8,432,169
Income and social contribution tax losses	3,561,096	4,871,073	-	8,432,169	3,561,096	4,871,073	-	8,432,169
Total receivables with an impact on profit or loss	64,259,411	17,635,635	(12,903,722)	68,991,324	64,413,882	17,666,488	(12,903,722)	69,176,648
Actuarial liabilities	7,489,807	337,556	(324,134)	7,503,229	7,489,807	337,556	(324,134)	7,503,229
Other	-	-	-	-	-	-	-	-
Total credits with an impact on equity	7,489,807	337,556	(324,134)	7,503,229	7,489,807	337,556	(324,134)	7,503,229
Total tax credits	71,749,218	17,973,191	(13,227,856)	76,494,553	71,903,689	18,004,044	(13,227,856)	76,679,877
Total unrecognized receivables	49,668	-	(17,279)	32,389	49,668	-	(17,279)	32,389

(e) Expected realization – deferred tax assets

Year of Realization	Parent Company		Consolidated	
	Nominal value	Present value	Nominal value	Present value
2026	6,677,150	6,604,303	6,677,150	6,604,303
2027	9,875,475	8,954,905	9,875,475	8,954,905
2028	5,630,929	4,709,571	5,630,929	4,709,571
2029	5,963,263	4,624,548	5,963,263	4,624,548
2030	6,537,465	4,715,616	6,537,465	4,715,616
2031	7,233,125	4,865,117	7,233,125	4,865,117
2032	8,331,140	5,234,550	8,331,140	5,234,550
2033	9,757,072	5,733,190	9,757,072	5,733,190
2034	8,572,142	4,724,042	8,572,142	4,724,042
2035	7,916,792	4,089,198	8,102,116	4,280,646
Total	76,494,553	54,255,040	76,679,877	54,446,488

Note 11 – Investments

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

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

(1) All the companies mentioned above adopt the Real as their functional currency.

(2) Investments in companies whose activities supplement or support the Bank's activities are considered to be strategic interests.

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

Parent Company	Parent Company											
	% interest				Equity		Carrying amount		Changes		Carrying amount	
	06/30/2026		12/31/2025									
	Total	Ordinary Shares	Total	Ordinary Shares	06/30/2026	12/31/2025	12/31/2025	Share of profit of equity-accounted investees	Dividends and Interest on equity capital (1)	Other	06/30/2026	Share of profit of equity-accounted investees 2025 1st half
Caixa Seguridade	80.00%	80.00%	80.00%	80.00%	13,794,589	13,550,484	10,840,388	1,848,182	(1,632,000)	(20,899)	11,035,671	1,681,826
Caixa Cartões Holding	100.00%	100.00%	100.00%	100.00%	1,337,293	1,222,941	1,222,941	432,344	(317,992)	-	1,337,293	257,322
Caixa Loterias	100.00%	100.00%	100.00%	100.00%	709,359	539,052	539,052	671,199	(500,892)	-	709,359	68,557
Caixa Asset	100.00%	100.00%	100.00%	100.00%	647,244	849,357	849,357	587,237	(789,350)	-	647,244	484,650
TecBan	13.01%	11.61%	13.01%	11.61%	1,070,273	991,596	180,876	9,054	1,182	(791)	190,321	3,710
Quod	15.29%	16.00%	15.29%	16.00%	278,208	307,668	47,042	(4,504)	-	-	42,538	(1,488)
Galgo Sistemas de Informações	-	-	-	-	-	-	-	-	-	-	-	(599)
Núclea	8.18%	8.18%	8.18%	8.18%	1,883,819	1,853,320	151,517	26,512	(24,029)	10	154,010	25,477
Other investments (2)	-	-	-	-	136	136	136	-	-	-	136	-
Total					19,720,921	19,314,554	13,831,309	3,570,024	(3,263,081)	(21,680)	14,116,572	2,519,455

(1) Dividends and interest on equity capital proposed in the period totaled R\$ 3,263,081, of which R\$ 3,698,885 was actually received.

(2) Includes the pre-operating investments: Negócios Digitais, Caixa Imóveis.

Parent Company	Consolidated											
	% of interest (1)				Equity		Carrying amount	Changes			Carrying amount	Share of profit of equity-accounted investees
	06/30/2026		12/31/2025									2025
	Total	Ordinary Shares	Total	Ordinary Shares	06/30/2026	12/31/2025	12/31/2025	Share of profit of equity-accounted investees	Dividends and interest on equity capital (2)	Other	06/30/2026	1st half
Holding XS1	60.00%	49.00%	60.00%	49.00%	12,238,616	12,261,104	7,356,662	738,130	(747,694)	(3,928)	7,343,170	696,862
CNP Brasil	48.25%	48.25%	48.25%	48.25%	5,481,563	5,281,860	2,548,497	254,376	(158,213)	193	2,644,853	223,145
XS3 Seguros	75.00%	49.99%	75.00%	49.99%	2,113,220	2,029,644	1,522,159	389,966	(317,685)	(9,603)	1,584,837	304,772
XS4 Capitalização	75.00%	49.99%	75.00%	49.99%	449,207	367,748	275,793	119,552	(52,673)	(5,790)	336,882	99,255
XS5 Consórcios	75.00%	49.99%	75.00%	49.99%	824,384	666,868	500,133	130,884	(12,752)	-	618,265	126,235
XS6 Assistência	75.00%	49.99%	75.00%	49.99%	79,784	59,417	44,563	15,274	-	-	59,837	18,223
Too Seguros	49.00%	49.00%	49.00%	49.00%	820,232	904,300	440,625	153,493	(187,700)	(6,985)	399,433	111,605
PAN Corretora	49.00%	49.00%	49.00%	49.00%	26,669	41,966	20,564	12,441	(19,937)	-	13,068	11,792
Elo Holding (3)	33.34%	-	33.34%	-	745,253	859,329	286,457	62,586	(11,731)	-	337,312	-
Elo Serviços (3)	-	-	-	-	-	-	-	-	-	-	-	103,884
Caixa Cartões Pré-Pagos	75.00%	50%-1	75.00%	50%-1	437,140	430,789	323,092	9,668	(4,905)	-	327,855	8,178
Tecban	13.01%	11.61%	13.01%	11.61%	1,070,273	991,596	180,876	9,054	1,182	(791)	190,321	3,710
Quod	15.29%	16.00%	15.29%	16.00%	278,208	307,668	47,042	(4,504)	-	-	42,538	(1,488)
Galgo Sistemas de Informações	-	-	-	-	-	-	-	-	-	-	-	(599)
Núcleo	8.18%	8.18%	8.18%	8.18%	1,883,819	1,853,320	151,517	26,512	(24,029)	10	154,010	25,477
Other investments (4)	-	-	-	-	-	395	395	-	-	-	395	-
Total					26,448,368	26,056,004	13,698,375	1,917,432	(1,536,137)	(26,894)	14,052,776	1,731,051

(1) The percentages of ownership interest in Holding XS1, CNP Brasil, XS3 Seguros, XS4 Capitalização, XS5 Consórcios, XS6 Assistência, Too Seguros and Pan Corretora are shown from the point of view of subsidiary Caixa Seguridade.

(2) Proposed Dividends and IOE totaled R\$ 1,536,137, of which R\$ 1,277,009 was effectively received in the period, as follows: R\$ 382,968 from Holding XS1; R\$ 158,212 from CNP Brasil; R\$ 332,215 from XS3 Seguros; R\$ 52,672 from XS4 Capitalização; R\$ 95,720 from XS5 Consórcios; R\$ 12,799 from XS6 Assistência; R\$ 111,082 from Too Seguros; R\$ 26,583 from PAN Corretora; R\$ 99,854 from Elo Holding and R\$ 4,904 from Caixa Cartões Pré-Pagos S.A.

(3) In October 2025, Elo Group underwent a corporate restructuring, leading to: the sale at book value of the interest in Elo Serviços, with a reduction from 41.41% to 33.34%; the creation of Elo Holding by Caixa Cartões (33.34%) and Elo Participações Ltda – Elopap (66.66%), with the migration of their respective ownership interests in Elo Serviços to the new company; and the takeover of Elo Serviços by Elo Holding as a wholly-owned subsidiary.

(4) Includes the pre-operating investments: Negócios Digitais, Caixa Imóveis, Caixa Cartões Adquirência, Caixa Cartões PAT, Caixa Cartões Fidelidade, Caixa Cartões Contas de Pagamento.

(b) Summarized financial information about the joint subsidiaries and associates not adjusted for the percentages of interest held by CAIXA in the insurance and capitalization segments

Description	Consolidated							
	06/30/2026							
	Holding XS1	CNP Brasil	XS3 Seguros	XS4 Capitalização	XS5 Consórcios	XS6 Assistência	Too Seguros	PAN Corretora
Current assets	220,049,462	414,598	2,798,525	2,034,626	570,671	235,377	1,262,333	30,293
Non-current assets	12,287,701	5,101,935	1,179,133	2,239,676	1,142,140	52,294	1,372,413	29
Current liabilities	199,667,855	34,970	1,863,570	3,819,665	192,002	144,283	1,723,839	3,653
Non-current liabilities	20,430,692	-	868	5,433	696,425	63,604	90,673	-
Contingent liabilities	(206,649)	-	868	-	-	-	13,039	-
Income	17,116,937	538,449	938,661	1,376,835	583,418	116,675	1,124,073	32,466
Expenses	(15,886,706)	(11,244)	(418,681)	(1,217,425)	(408,900)	(96,308)	(849,474)	(7,075)
Profit/loss for the period	1,230,231	527,205	519,980	159,410	174,518	20,367	274,599	25,391
Other comprehensive income	(6,561)	399	(107,298)	(47,336)	-	-	(86,247)	-
Total comprehensive income	1,223,670	527,604	412,682	112,074	174,518	20,367	188,352	25,391
Adjusted equity	12,238,616	5,481,563	2,113,220	449,204	824,384	79,784	820,234	26,669
% of ownership interest	60.00%	48.25%	75.00%	75.00%	75.00%	75.00%	49.00%	49.00%
Investment balance	7,343,170	2,644,853	1,584,837	336,886	618,265	59,837	401,915	13,068
Other adjustments	-	-	-	(4)	-	-	(2,482)	-

Description	Consolidated							
	12/31/2025							
	Holding XS1	CNP Brasil	XS3 Seguros	XS4 Capitalização	XS5 Consórcios	XS6 Assistência	Too Seguros	PAN Corretora
Current assets	204,685,124	470,328	2,530,000	1,734,952	446,977	211,032	1,167,073	59,110
Non-current assets	12,185,622	4,850,991	1,215,154	2,051,906	1,033,292	52,427	1,494,799	38
Current liabilities	184,837,459	39,459	1,714,708	3,411,085	261,000	140,437	1,670,249	17,181
Non-current liabilities	19,772,184	-	801	8,025	552,400	63,604	87,323	-
Contingent liability	(211,329)	-	801	6	-	-	21,530	-
Income	32,549,420	1,053,810	1,560,116	2,068,299	1,162,259	293,365	1,964,523	65,195
Expenses	(30,053,534)	(165,144)	(773,777)	(1,798,193)	(814,810)	(243,838)	(1,480,845)	(10,944)
Profit/loss for the period	2,495,886	888,666	786,339	270,106	347,449	49,527	483,678	54,251
Other comprehensive income	(108,262)	(122,668)	(85,956)	(39,617)	-	-	(71,990)	-
Total comprehensive income	2,387,624	765,998	700,383	230,489	347,449	49,527	411,688	54,251
Adjusted equity	12,261,103	5,281,860	2,029,645	367,748	666,869	59,418	904,300	41,967
% of ownership interest	60.00%	48.25%	75.00%	75.00%	75.00%	75.00%	49.00%	49.00%
Investment balance	7,356,662	2,548,497	1,522,159	275,797	500,133	44,563	443,107	20,564
Other adjustments	-	-	-	(4)	-	-	(2,482)	-

(c) Summarized financial information about joint subsidiaries and associates not adjusted by the percentages of ownership interest held by CAIXA in other segments

Description	Parent Company				
	06/30/2026				
	TecBan	Quod	Elo Holding	Caixa Cartões Pré-Pagos	Núclea
Current assets	852,632	135,366	267,285	957,963	737,547
Non-current assets	2,425,216	1,011,224	744,839	347,664	1,411,945
Current liabilities	655,849	383,850	238	868,487	237,698
Non-current liabilities	1,551,726	484,532	-	-	27,975
Contingent liability	-	-	-	-	359
Income	1,597,468	170,908	324,346	202,078	138,816
Expenses	(1,527,874)	(200,367)	(202)	(189,188)	(85,586)
Profit/loss for the period	69,594	(29,459)	324,144	12,890	53,230
Total comprehensive income	69,594	(29,459)	324,144	12,890	53,230
Adjusted equity	1,070,273	278,208	1,011,886	437,140	1,883,819
% of ownership interest	13.01%	15.29%	33.34%	75.00%	8.18%
Investment balance	139,243	42,538	337,312	327,855	154,010
Other adjustments	51,078	-	-	-	-

Description	Parent Company				
	12/31/2025				
	TecBan	Quod	Elo Holding	Caixa Cartões Pré-Pagos	Núclea
Current assets	766,711	187,906	-	1,068,468	823,353
Non-current assets	2,473,255	1,025,754	859,407	358,856	1,334,903
Current liabilities	668,796	377,032	78	996,535	277,299
Non-current liabilities	1,579,574	528,960	-	-	33,086
Income	2,982,215	373,386	55,737	415,677	1,539,850
Expenses	(2,943,971)	(398,779)	(78)	(388,144)	(905,676)
Profit/loss for the period	38,244	(25,393)	55,659	27,533	634,174
Total comprehensive income	38,244	(25,393)	55,659	27,533	634,174
Adjusted equity	991,596	307,668	859,329	430,789	1,853,320
% of ownership interest	13.01%	15.29%	33.34%	75.00%	8.18%
Investment balance	129,007	47,042	286,457	323,092	151,517
Other adjustments	51,869	-	-	-	-

Note 12 – Property and equipment

(a) Composition

Parent Company						
Description	Useful life (in years)	06/30/2026			12/31/2025	
		Cost	Depreciation	Impairment loss	Net	Net
Property and equipment	-	1,978,850	(966,939)	(31,212)	980,699	968,381
Buildings	25	1,774,050	(966,939)	(29,451)	777,660	763,167
Land	-	204,800	-	(1,761)	203,039	205,214
Right-of-use assets	-	3,391,908	(354,211)	-	3,037,697	2,522,862
Real estate	-	3,111,263	(262,012)	-	2,849,251	2,293,974
Vehicles, vessels and others	-	280,645	(92,199)	-	188,446	228,888
Leasehold improvements	5	2,837,915	(2,071,393)	-	766,522	747,693
Construction in progress	-	444,794	-	-	444,794	381,300
Property and equipment	-	6,689,781	(4,402,688)	(63)	2,287,030	2,067,809
Communication and security system	3 to 10	1,171,519	(804,782)	-	366,737	351,045
Data processing system	3 to 5	5,518,262	(3,597,906)	(63)	1,920,293	1,716,764
Inventory furniture and other equipment	-	1,121,928	(542,622)	(8,267)	571,039	465,998
Works of art	-	1,357	-	-	1,357	1,357
Total		16,466,533	(8,337,853)	(39,542)	8,089,138	7,155,400

Consolidated						
Description	Useful life (in years)	06/30/2026			12/31/2025	
		Cost	Depreciation	Impairment loss	Net	Net
Property and equipment	-	1,978,850	(966,939)	(31,212)	980,699	968,381
Buildings	25	1,774,050	(966,939)	(29,451)	777,660	763,167
Land	-	204,800	-	(1,761)	203,039	205,214
Right-of-use assets	-	3,402,698	(356,417)	-	3,046,281	2,532,526
Real estate	-	3,122,053	(264,218)	-	2,857,835	2,303,638
Vehicles, vessels and others	-	280,645	(92,199)	-	188,446	228,888
Leasehold improvements	5	2,837,915	(2,071,393)	-	766,522	747,693
Construction in progress	-	444,794	-	-	444,794	381,300
Property and equipment	-	6,689,841	(4,402,745)	(63)	2,287,033	2,067,814
Communication and security system	3 to 10	1,171,539	(804,802)	-	366,737	351,045
Data processing system	3 to 5	5,518,302	(3,597,943)	(63)	1,920,296	1,716,769
Inventory furniture and other equipment	-	1,121,928	(542,622)	(8,267)	571,039	465,998
Works of art	-	1,357	-	-	1,357	1,357
Total		16,477,383	(8,340,116)	(39,542)	8,097,725	7,165,069

(b) Changes

Parent Company							
Description	12/31/2025 Net	Changes					06/30/2026 Net
		Transfer.	Additions	Write-offs	Depreciation	Impairment loss	
Property and equipment	968,381	26,165	14,549	-	(28,396)	-	980,699
Buildings	763,167	28,340	14,549	-	(28,396)	-	777,660
Land	205,214	(2,175)	-	-	-	-	203,039
Right-of-use assets	2,522,862	-	825,320	-	(219,837)	(90,648)	3,037,697
Real estate	2,293,974	-	804,376	-	(158,451)	(90,648)	2,849,251
Vehicles, vessels and others	228,888	-	20,944	-	(61,386)	-	188,446
Leasehold improvements	747,693	148,506	-	(11,368)	(118,309)	-	766,522
Construction in progress	381,300	(177,329)	240,823	-	-	-	444,794
Property and equipment	2,067,809	(28)	586,318	(814)	(366,255)	-	2,287,030
Communication and security system	351,045	(11,782)	89,472	(513)	(61,485)	-	366,737
Data processing system	1,716,764	11,754	496,846	(301)	(304,770)	-	1,920,293
Furniture in inventory and other equipment	465,998	(14,894)	157,047	(1,116)	(36,308)	312	571,039
Works of art	1,357	-	-	-	-	-	1,357
Total	7,155,400	(17,580)	1,824,057	(13,298)	(769,105)	(90,336)	8,089,138

Consolidated							
Description	12/31/2025	Changes					06/30/2026 Net
	Net	Transfer.	Additions	Write-offs	Depreciation	Impairment loss	
Property and equipment	968,381	26,165	14,549	-	(28,396)	-	980,699
Buildings	763,167	28,340	14,549	-	(28,396)	-	777,660
Land	205,214	(2,175)	-	-	-	-	203,039
Right-of-use assets	2,532,526	-	825,320	-	(220,916)	(90,649)	3,046,281
Real estate	2,303,638	-	804,376	-	(159,530)	(90,649)	2,857,835
Vehicles, vessels and others	228,888	-	20,944	-	(61,386)	-	188,446
Leasehold improvements	747,693	148,506	-	(11,368)	(118,309)	-	766,522
Construction in progress	381,300	(177,329)	240,823	-	-	-	444,794
Property and equipment	2,067,814	(28)	586,317	(815)	(366,255)	-	2,287,033
Communication and security system	351,045	(11,782)	89,472	(513)	(61,485)	-	366,737
Data processing system	1,716,769	11,754	496,845	(302)	(304,770)	-	1,920,296
Inventory furniture and other equipment	465,998	(14,894)	157,047	(1,116)	(36,308)	312	571,039
Works of art	1,357	-	-	-	-	-	1,357
Total	7,165,069	(17,580)	1,824,056	(13,299)	(770,184)	(90,337)	8,097,725

(c) Lease

Right-of-use assets consist of property lease agreements and other assets used for administrative and banking transactions, which generated cash outflows of R\$ 311,963.

We show below the analysis of the lease liabilities per maturity according to the remaining term of lease agreements.

Maturity Date	Parent Company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Within one year	21,097	31,454	23,049	31,920
Within 1-5 years	187,299	1,873,393	195,007	1,883,056
Over five years	2,817,017	573,114	2,817,017	573,114
Total	3,025,413	2,477,961	3,035,073	2,488,090

Note 13 – Intangible assets

(a) Composition

Description	Parent Company				
	06/30/2026			12/31/2025	
	Cost	Accumulated amortization	Impairment loss	Net	Net
Payroll acquisition	4,063,839	(2,475,466)	(259)	1,588,114	1,709,944
Software	2,584,449	(1,223,700)	(128)	1,360,621	1,248,812
Licenses and copyrights	1,587,441	(423,823)	-	1,163,618	1,103,706
Other intangible assets	617,088	(133,766)	-	483,322	545,080
Total	8,852,817	(4,256,755)	(387)	4,595,675	4,607,542

Description	Consolidated				
	06/30/2026			12/31/2025	
	Cost	Accumulated amortization	Impairment loss	Net	Net
Payroll acquisition	4,063,839	(2,475,466)	(259)	1,588,114	1,709,944
Software	2,584,449	(1,223,700)	(128)	1,360,621	1,248,812
Licenses and copyrights	1,587,441	(423,823)	-	1,163,618	1,103,706
Other intangible assets	647,138	(142,775)	-	504,363	569,120
Total	8,882,867	(4,265,764)	(387)	4,616,716	4,631,582

(b) Changes

		Parent Company				
Description	12/31/2025	Movement				06/30/2026 Net
	Net	Additions	Write-offs	Amortization	Recognition/ Reversal of Impairment	
Payroll acquisition	1,709,944	184,834	-	(306,405)	(259)	1,588,114
Software	1,248,812	538,527	(283,539)	(178,435)	35,256	1,360,621
Licenses and copyrights	1,103,706	392,050	(51,554)	(280,584)	-	1,163,618
Other intangible assets	545,080	-	-	(61,758)	-	483,322
Total	4,607,542	1,115,411	(335,093)	(827,182)	34,997	4,595,675

Consolidated						
Description	12/31/2025	Movement				06/30/2026 Net
	Net	Additions	Write-offs	Amortization	Recognition/ Reversal of Impairment	
Payroll acquisition	1,709,944	184,834	-	(306,405)	(259)	1,588,114
Software	1,248,812	538,527	(283,539)	(178,435)	35,256	1,360,621
Licenses and copyrights	1,103,706	392,050	(51,554)	(280,584)	-	1,163,618
Other intangible assets	569,120	-	-	(64,757)	-	504,363
Total	4,631,582	1,115,411	(335,093)	(830,181)	34,997	4,616,716

Note 14 – Other assets

(a) Composition

Description	Parent Company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Salary prepayments and other advances (1)	7,215,994	1,325,415	7,216,120	1,325,543
Non-financial assets held for sale and inventory materials (b)	5,730,106	6,130,953	5,730,106	6,130,953
Unrecognized amounts	1,992,853	1,536,461	2,029,353	1,562,461
Interbank accounts and interbranch accounts	1,068,688	581,598	1,068,688	581,598
Dividends and interest on equity capital receivable	840,320	1,285,353	509,772	287,945
Amounts to be reimbursed – Caixa Cartões Holding	409,136	44,855	114,846	44,855
Prepaid expenses	225,276	116,111	226,003	117,994
Specific credits	55,316	120,581	55,316	120,581
Sundry receivables	244,477	1,371,134	353,477	1,858,012
Total	17,782,166	12,512,461	17,303,681	12,029,942

(1) Increase relating to the amounts advanced to the FGC of the ordinary contributions, as provided for in its bylaws.

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

Parent Company / Consolidated		
Description	06/30/2026	12/31/2025
Non-financial assets held for sale – received	5,977,077	6,401,038
Non-financial assets held for sale – own	49,510	47,809
Consumables	20,535	17,438
Total	6,047,122	6,466,285
Impairment losses – received	(310,563)	(332,875)
Own impairment losses	(6,453)	(2,457)
Total net of allowance	5,730,106	6,130,953

(c) Allowance for impairment losses

Parent Company / Consolidated		
Description	06/30/2026	12/31/2025
Opening balance	(335,332)	(418,905)
Recognition	(69,405)	(82,916)
Write-offs	87,721	166,489
Closing balance	(317,016)	(335,332)

Note 15 – Financial liabilities at amortized cost

Note 15.1 – Customer resources

(a) Deposits per payable period

Deposits	Parent Company				Consolidated			
	Without maturity	01 to 90 days	91 to 360 days	Over 360 days	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Cash deposits	56,326,807	-	-	-	56,326,807	54,596,876	55,553,214	54,012,688
Individuals	31,973,562	-	-	-	31,973,562	29,394,279	31,973,562	29,394,279
Legal entities	17,868,373	-	-	-	17,868,373	17,609,771	17,473,657	17,609,490
Linked	2,454,136	-	-	-	2,454,136	2,211,464	2,075,259	1,627,557
Government	1,879,475	-	-	-	1,879,475	1,948,524	1,879,475	1,948,524
Required deposits	738,502	-	-	-	738,502	1,849,361	738,502	1,849,361
Financial system institutions	565,857	-	-	-	565,857	571,103	565,857	571,103
Closed accounts	161,652	-	-	-	161,652	261,376	161,652	261,376
Foreign-currency deposits	2,586	-	-	-	2,586	11,343	2,586	11,343
Other	682,664	-	-	-	682,664	739,655	682,664	739,655
Savings-account deposits	405,581,425	-	-	-	405,581,425	396,218,727	405,581,425	396,218,727
Individuals	385,149,696	-	-	-	385,149,696	374,496,436	385,149,696	374,496,436
Legal entities	15,258,302	-	-	-	15,258,302	15,420,822	15,258,302	15,420,822
Closed accounts	5,173,427	-	-	-	5,173,427	6,301,469	5,173,427	6,301,469
Time deposits	128,134,624	9,458,790	58,935,697	164,948,453	361,477,564	320,589,607	361,477,564	320,589,607
Court deposits	128,134,624	-	-	-	128,134,624	118,538,999	128,134,624	118,538,999
CDB	-	9,458,790	58,935,697	164,948,453	233,342,940	202,050,608	233,342,940	202,050,608
Special deposits and Funds and Programs	45,679,109	-	-	-	45,679,109	50,429,954	45,679,109	50,429,954
Other deposits	107,730	-	-	-	107,730	92,049	107,730	92,049
Total	635,829,695	9,458,790	58,935,697	164,948,453	869,172,635	821,927,213	868,399,042	821,343,025

(b) Special Deposits and Funds and Programs

Description	Parent Company / Consolidated	
	06/30/2026	12/31/2025
Fundo de Arrendamento Residencial – FAR	16,169,010	20,123,758
Fundo de Apoio à Infraestrutura para Recuperação e Adaptação de Eventos Climáticos Extremos – FIRECE	7,862,500	7,384,932
Fundo de Custeio do Ensino Médio – FIPEM (1)	4,288,122	1,009,685
Fundo de Garantia do Tempo de Serviço – FGTS	3,920,764	7,539,249
Fundo de Compensação Ambiental – FCA	2,993,743	2,721,347
Fundo de Desenvolvimento Social– FDS	2,753,607	2,728,517
Mortgage guarantee	1,839,028	1,745,746
Deposits – PREVHAB	1,717,672	1,611,248
Special interest-bearing deposits – SRF	1,317,701	1,179,437
Fundo Garantia Safra – FGS	1,181,101	2,009,645
Fundo de apoio e desenvolvimento PPP – FEP CAIXA	464,315	414,739
Fundo Garantidor de Microfinanças – FGM	183,910	428,411
Other	987,636	1,533,240
Total	45,679,109	50,429,954

(1) The variation corresponds mainly to the payment-in of Federal Government quotas in the amount of R\$ 5,500,000 relating to the Pé-de-Meia program Fund, which occurred in March/2026.

Note 15.2 – Funds from financial and other institutions

(a) Composition

Description	Parent Company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Borrowings and on-lendings	649,315,608	588,104,550	649,315,608	588,104,550
FGTS	594,841,865	552,470,376	594,841,865	552,470,376
BNDES	17,225,271	17,453,409	17,225,271	17,453,409
Fundo Social - Law No. 12,351/2010	29,194,010	11,651,109	29,194,010	11,651,109
Foreign borrowings	2,519,136	2,471,995	2,519,136	2,471,995
Fundo da Marinha Mercante	2,082,498	2,143,054	2,082,498	2,143,054
Fundo de Desenvolvimento da Amazônia	914,936	911,951	914,936	911,951
Fundo de Desenvolvimento do Nordeste	329,009	345,608	329,009	345,608
Other	2,208,883	657,048	2,208,883	657,048
Money market funding	226,309,070	199,920,878	225,774,894	198,441,258
Own portfolio	176,220,958	158,673,837	175,686,782	157,194,217
Financial Treasury Bills	112,928,334	85,886,264	112,928,334	85,695,223
National Treasury Bills	56,247,215	65,999,321	55,713,039	64,710,742
Debentures	7,045,409	5,851,615	7,045,409	5,851,615
Mortgage-backed securities	-	874,453	-	874,453
Agribusiness receivables certificate	-	62,184	-	62,184
Third-party portfolio	50,088,112	41,247,041	50,088,112	41,247,041
National Treasury Bills	32,248,112	22,899,489	32,248,112	22,899,489
National Treasury Notes	17,840,000	-	17,840,000	-
National Treasury Financial Bills	-	18,347,552	-	18,347,552
Interbank deposits	5,667,183	5,380,504	5,667,183	5,380,504
Total	881,291,861	793,405,932	880,757,685	791,926,312

Domestic on-lendings – FGTS

The funds transferred by FGTS are intended for investment in infrastructure, urban development and real estate credit operations. These on-lendings are subject to adjustment for inflation using the benchmark rate (TR), which bears an average annual interest rate of 4.81% p.a. (housing: 4.71% p.a.; sanitation: 5.01% p.a.; infrastructure: 5.92% p.a.; health: 6.36% p.a.), and average return period of 291 months (housing: 303 months; sanitation: 144 months; infrastructure: 130 months; health: 120 months).

Foreign borrowings

The balance of foreign loans consists of credit facilities raised abroad to finance exports and imports of clients, and of debt securities issued in international markets that bear annual foreign interest rates of up to 5.63% p.a. and are pegged to the US dollar and mature by 2030.

Note 15.3 – Funds from securities issues

(a) Composition

Description	Parent Company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Funds accepted and issuance of securities (b)	308,760,120	294,345,710	308,760,120	294,345,710
Subordinated financial instruments (c)	45,584,899	41,138,493	45,584,899	41,138,493
Debt instruments eligible to capital – IHCD (d) (1)	34,883,363	36,022,961	75,034	921,703
Total	389,228,382	371,507,164	354,420,053	336,405,906

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

(a.1) Subordinated debt instrument – FGTS

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

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

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

CAIXA raised subordinated financial bills in the local market with a total par value of R\$ 11,266,800. Of this total R\$ 7,362,541 is authorized to make up Level I supplementary capital.

(b) Funds from acceptances and issuance of securities

Parent Company / Consolidated							
Captures	Rem. p.a. / Index	Maturity				06/30/2026	12/31/2025
		01 to 90 days	91 to 180 days	181 to 360 days	Over 360 days		
Real estate credit bills	CDI	18,122,948	33,647,155	44,417,718	149,926,820	246,114,641	235,849,908
Real estate credit bills	IPCA (Extended Consumer Price Index)	-	-	1	1,521,469	1,521,470	747,768
Real estate credit bill	Prefixed rate	4,027,440	6,969,241	6,867,630	5,671,313	23,535,624	17,337,859
Real estate credit bill - FGTS	TR	-	3,388	-	-	3,388	6,710
Financial bills	IPCA (Extended Consumer Price Index)	-	-	-	3,503,353	3,503,353	3,282,571
Financial bills	CDI	-	6,985,376	-	15,215,781	22,201,157	20,728,872
Agribusiness credit bills	CDI	2,537,300	911,810	2,496,645	2,502,741	8,448,496	12,549,298
Foreign securities							
Social bond (B1)	5.625%	-	-	-	3,431,991	3,431,991	3,842,724
Total		24,687,688	48,516,970	53,781,994	181,773,468	308,760,120	294,345,710

(b.1) Foreign securities

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

Parent Company / Consolidated							
Title	Currency	Amount written (1)	Annual compensation	Funding date	Maturity	06/30/2026	12/31/2025
Social bond	US\$	700,000	5.625%	05/13/2025	05/13/2030	3,431,991	3,842,724

(1) Amounts in thousands of US\$.

(c) Subordinated financial instruments

Parent Company / Consolidated							
Maturity	Annual compensation (%)	Start date	Amount written	Inflation adjustment and interest	Amortization	Debt balance as of 06/30/2026	Debt balance as of 12/31/2025
Level I – Complementary (1) (2)							
Eligible financial bills							
Perpetual	114 % Selic (Central Bank overnight rate)	Sep/19	1,113,000	106,607	-	1,219,607	1,130,930
Perpetual	114 % Selic (Central Bank overnight rate)	Oct/19	4,200	389	-	4,589	4,256
Perpetual	114 % Selic (Central Bank overnight rate)	Nov/19	601,500	55,779	-	657,279	609,489
Perpetual	100% CDI + 1.25	Oct/25	3,460,500	355,160	-	3,815,660	3,549,758
Perpetual	100% CDI + 1.25	Nov/25	2,188,800	220,373	-	2,409,173	2,241,279
Jan/37	100% CDI + 0.70	Jun/26	3,898,800	13,953	-	3,912,753	-
Level II capital (1)							
Subordinated debt instrument – FGTS							
Apr/26	6.00%	Aug/11	3,000,000	2,133,278	(5,133,343)	(65)	258,148
Jul/32	5.08%	Jun/12	3,000,000	1,972,203	(2,410,631)	2,561,572	2,745,530
Dec/33	5.15%	Oct/14	3,000,000	1,402,291	(1,920,016)	2,482,275	2,622,371
Feb/38	4.80%	Dec/14	4,000,000	3,044,700	(1,012,053)	6,032,647	6,230,831
Dec/40	4.75%	Sep/15	3,000,000	2,528,057	-	5,528,057	5,348,027
May/44	4.75%	Sep/16	4,000,000	2,897,137	-	6,897,137	6,672,426
Aug/44	4.86%	May/17	4,000,000	2,689,202	-	6,689,202	6,467,853
May/44	5.23%	Sep/17	2,000,000	1,375,013	-	3,375,013	3,257,595
Total			37,266,800	18,794,142	(10,476,043)	45,584,899	41,138,493

(1) The composition of the total capital is detailed in Note 33 (d).

(2) The remuneratory interest payable on the Subordinated Instruments eligible for Complementary Capital totaled R\$ 752,763 at 06/30/2026 (12/31/2025 – R\$ 167,712).

(d) Hybrid debt instruments eligible to capital – IHCD

Description	06/30/2026	12/31/2025
Contract 348/2007 (1)	17,990,795	17,441,272
Contract 752/2012	6,800,000	6,800,000
Contract 754/2012	6,310,598	6,310,598
Contracts 869/2013 (2)	3,000,000	4,000,000
Total – Contracts	34,101,393	34,551,870
Adjustment for inflation of principal	706,937	549,388
Consolidated totals – Equity	34,808,330	35,101,258
Remuneratory interest	75,034	921,703
Total	34,883,364	36,022,961

(1) Incorporation of the monetary restatement of R\$ 549,523 in May/2026.

(2) Amortization of R\$ 1,000,000 in June/2026.

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

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

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

Note 15.4 – Other financial liabilities

(a) Composition

Description	Parent Company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Funds for specific obligations (b)	19,028,189	18,909,872	20,467,947	20,395,130
Deferred revenue (c)	7,328,068	7,530,708	7,721,068	7,985,513
Obligations arising from assignment-related transactions	2,605,466	2,827,858	2,605,466	2,827,858
Lease liability	3,025,413	2,477,961	3,035,073	2,488,090
Funds linked to loans	1,403,009	1,356,784	1,403,009	1,356,784
FGTS funds for amortization	1,239,437	1,008,477	1,239,437	1,008,477
Trading account	17,609	52,168	17,641	52,209
Obligations from payment transactions	122	114	122	114
Total	34,647,313	34,163,942	36,489,763	36,114,175

(b) Funds for specific obligations

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

Description	Parent Company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Social funds and programs	16,857,201	15,447,409	16,857,201	15,447,409
Financial agent compensation – FGTS	6,981,304	7,972,914	6,981,304	7,972,914
Social housing programs	1,962,270	2,240,861	1,962,270	2,240,861
Cash transfer programs (1)	3,150,594	2,026,487	3,150,594	2,026,487
Novo Minha Casa Minha Vida – NMCMV	2,301,930	1,533,221	2,301,930	1,533,221
FIES	464,398	429,163	464,398	429,163
Financial agent compensation – OGU	208,152	298,935	208,152	298,935
FGTS funds	1,053,667	349,244	1,053,667	349,244
Other funds and programs	734,886	596,584	734,886	596,584
Financial and development funds	1,761,271	657,454	1,761,271	657,454
FAT	1,761,259	655,973	1,761,259	655,973
FINSOCIAL	-	1,481	-	1,481
PIS	12	-	12	-
Lottery transactions	409,717	2,805,009	1,849,475	4,290,267
Total	19,028,189	18,909,872	20,467,947	20,395,130

(1) Includes the amount of R\$ 626,033 (12/31/2025 - R\$ 1,462,583) consisting of funds earmarked for the payment of the Novo Bolsa Família.

(c) Deferred revenue

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

- VISA, managed by Caixa Cartões, in the amount of R\$ 392,000 (12/31/2025 - R\$ 454,804) consisting of the initial bonus received under a 10-year;
- CNP (Holding XS1) in the amount of R\$ 5,460,000 (12/31/2025 - R\$ 5,600,000) under the distribution agreement. The balance is recognized monthly for the term of the contract until 2045;
- Tokio Marine (XS3) in the amount of R\$ 1,102,000 (12/31/2025 - R\$ 1,140,000), Icatu (XS4) in the amount of R\$ 132,750 (12/31/2025 - R\$ 137,250), CNP (XS5) in the amount of R\$ 184,375 (12/31/2025 - R\$ 190,625), and Tempo (XS6) in the amount of R\$ 21,750 (12/31/2025 - R\$ 22,500), under a 20-year distribution agreement with Caixa Seguridade;
- FISERV, in the amount of R\$ 118,000 (12/31/2025 - R\$ 122,000), seeking to strengthen its operations in the market of electronic means of payment, establishes a 20-year agreement with Caixa Cartões Pré-Pagos; and
- VR BENEFÍCIOS and FLEETCOR ("VR-FLEETCOR"), in the amount of R\$ 308,333 (12/31/2025 - R\$ 318,333), to operate in the segment related to prepaid means of payments, for a period of 20 years, according to an agreement entered into with Caixa Cartões Pré-Pagos.

Note 16 – Provisions

(a) Composition

Description	Parent Company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Labor proceedings (b.2)	4,514,176	4,503,372	4,514,176	4,503,372
Civil (b.3)	3,555,289	3,363,335	3,571,833	3,378,083
Tax proceedings (b.4)	683,541	678,627	683,541	678,627
FGTS prepayment (c)	793,072	871,322	793,072	871,322
Other	1,168	8,773	1,168	8,773
Total	9,547,246	9,425,429	9,563,790	9,440,177

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

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

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

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

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

Parent Company							
Description	12/31/2025	Changes					06/30/2026
		New provisions	Adjustment for inflation	Additions of provisions	Reversed provisions	Write-offs for payment	
Labor (b.2)	4,503,372	327,131	138,429	1,756,288	(551,993)	(1,659,051)	4,514,176
Civil (b.3)	3,363,335	209,570	65,241	944,935	(449,705)	(578,087)	3,555,289
Sundry proceedings	1,476,866	164,913	33,220	574,942	(286,413)	(315,900)	1,647,628
Savings – economic plans	698,003	15,059	4,456	67,087	(84,610)	(78,671)	621,324
FGTS contingency	620,108	-	19,770	12,746	(848)	(29,766)	622,010
Housing	568,358	29,598	7,795	290,160	(77,834)	(153,750)	664,327
Tax (b.4)	678,627	58,461	17,725	43,250	(81,458)	(33,064)	683,541
ISSQN	417,462	8,201	12,907	13,831	(69,298)	(6,989)	376,114
INSS	5,664	5,235	518	284	(7)	(222)	11,472
IPTU	109,338	6,439	1,428	18,614	(8,027)	(6,398)	121,394
Other	146,163	38,586	2,872	10,521	(4,126)	(19,455)	174,561
Total	8,545,334	595,162	221,395	2,744,473	(1,083,156)	(2,270,202)	8,753,006

Consolidated							
Description	12/31/2025	Movement					06/30/2026
		New provisions	Adjustment for inflation	Additions to provisions	Reversed provisions	Write-offs for payment	
Labor (b.2)	4,503,372	327,131	138,429	1,756,288	(551,993)	(1,659,051)	4,514,176
Civil (b.3)	3,378,083	215,742	65,241	944,935	(454,081)	(578,087)	3,571,833
Sundry proceedings	1,491,614	171,085	33,220	574,942	(290,789)	(315,900)	1,664,172
Savings – economic plans	698,003	15,059	4,456	67,087	(84,610)	(78,671)	621,324
FGTS contingency	620,108	-	19,770	12,746	(848)	(29,766)	622,010
Housing	568,358	29,598	7,795	290,160	(77,834)	(153,750)	664,327
Tax (b.4)	678,627	58,461	17,725	43,250	(81,458)	(33,064)	683,541
ISSQN	417,462	8,201	12,907	13,831	(69,298)	(6,989)	376,114
INSS	5,664	5,235	518	284	(7)	(222)	11,472
IPTU	109,338	6,439	1,428	18,614	(8,027)	(6,398)	121,394
Other	146,163	38,586	2,872	10,521	(4,126)	(19,455)	174,561
Total	8,560,082	601,334	221,395	2,744,473	(1,087,532)	(2,270,202)	8,769,550

(b.2) Labor lawsuits

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

As of June 30, 2026, there were 60,246 (12/31/2025 - 57,856) labor cases provided for, of which 30,820 (12/31/2025 - 27,704) were subject to the mass methodology and 29,426 (12/31/2025 - 30,152) were subject to the individualized methodology.

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

(b.3) Civil lawsuits

CAIXA is a defendant in civil actions seeking damages/contracts related to its products, services and assistances. At of June 30, 2026, there were 390,705 (12/31/2025 - 346,516) provisioned civil proceedings, of which 346,133 (12/31/2025 - 308,744) were subject to the mass methodology and 44,572 (12/31/2025 - 37,772) were subject to the individualized methodology.

The claims relating to the inflation adjustments of the economic plans, arising from the restatement of savings-account balances, stand out. In 2017, a collective agreement was entered into between FEBRABAN, CONSIF and consumer-protection entities, homologated by the Federal Supreme Court (STF) and to which CAIXA adhered, with payments started in 2018. The agreement was successively extended and, on 05/23/2025, the STF declared the constitutionality of the economic plans, reaffirmed the validity of the collective agreement and determined its application to all the proceedings on inflation adjustments, in addition to extending, for a further 24 months as from 06/03/2025, the deadline for new adhesions. Although CAIXA observed the legislation in force at the time, the amount provisioned for these claims, considering the current case law of the STF, was R\$ 621,324 at 06/30/2026 (12/31/2025 - 698,003).

The proceedings that seek reparation for damages involving the contingency of on-lending of FGTS resources are also significant. The amount provisioned, at 06/30/2026, for these proceedings is R\$ 622,010 (12/31/2025 - R\$ 620,108).

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

In 2026, CAIXA continues to implement its policy of judicial and extrajudicial conciliation, spontaneously complying with court decisions and analyzing losses incurred, in order to mitigate new litigation of similar causes. By June 30, 2026 it reached 31,115 (12/31/2025 - 66,233) procedural settlements (74% relating to indemnity claims and 26% relating to loan recoveries), reducing the amount that would be spent if the court conviction persisted and providing the customer with a quick solution to the problem.

(b.4) Tax lawsuits

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

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

The tax assessments of the National Social Security Institute (INSS) for the collection of social-security contributions on payments to CAIXA employees stand out, in which the indemnity and non-remuneratory nature of certain amounts, such as meal allowance, APIP and premium leave, is discussed; such amounts, repositioned to 06/30/2026, correspond to a total of R\$ 1,239,813 (12/31/2025 - R\$ 1,287,975), for which the provision recognized based on the history of success and the case-law scenario, considered in a recent technical and legal analysis of the matter, is R\$ 11,472 (12/31/2025 - R\$ 5,664).

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

Notwithstanding, the tax inspections of different municipalities of the federation assessed the institution under the allegation of failure to collect or underpayment, initiating a discussion based on a distinct interpretation of aspects such as materiality, applicable rates and place of levy of the tax, whose total amount, at 06/30/2026, corresponds to R\$ 1,753,449 (12/31/2025 - R\$ 1,764,775).

In view of the history of success and the case-law scenario, assessed in a technical and legal analysis of the matter, at the position of 06/30/2026 the amount of the provision recognized is R\$ 376,114 (12/31/2025 - R\$ 417,462).

Also as a highlight, CAIXA has been discussing the materiality of CSLL and IRPJ debts and fines arising from failure to approve the Electronic Request for Refund, Reimbursement or Reimbursement and Statement of Offset - PER/DCOMP, which, as of June 30, 2026, totaled R\$ 27,115 (12/31/2025 - R\$ 26,143), with respect to procedural issues. According to court rulings on each matter, the lawyers' analysis was for the constitution of the full provision of the amount.

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

- Housing loans, granted with FGTS funds and contemplated with a subsidy for a reduction in the installment, remunerate the Financial Agent with total or partial payment of the subsidy by FGTS, according to the definition described in FGTS Resolution No. 702/2012 and its updates;

- These amounts are transferred to the CAIXA Financial Agent when the contract is signed, in order to cover the entire period of the transaction. Changes in the flow initially agreed on, such as early settlement, extraordinary amortization, extraordinary amortization with reduced term, transfer or reduction of the financing agreement's term require CAIXA to return to FGTS part of the remuneration received on a pro rata basis; and
- To cover this return of resources to the FGTS, the provision for the return of income in the event of prepayments is recognized. The provisioned amounts are determined based on the average flows of return of remuneration that occurred, and their respective impacts on the balance of remuneration amounts of CAIXA Financial Agent.

(d) Contingent liabilities classified as possible losses

(d.1) Tax claims

CAIXA monitors tax, administrative and judicial proceedings to which it is a defendant or plaintiff and, supported by the opinions of its legal units, classified as possible risk of loss proceedings totaling R\$ 18,299,246 (12/31/2025 - R\$ 10,833,974) as of June 30, 2026, among which the following demands stand out due to the amounts under dispute:

- a) PIS/PASEP assessment, in the historical amount of R\$ 4,053,509, based on an insufficiency in the collection relating to the period from January 1991 to December 1995, at the time of the validity of Decree-Laws No. 2,445/1988 and No. 2,449/1988, which changed the methodology of calculation of the contribution, and an alleged undue offset of overpayments made in the period from January 1992 to May 1993. To file the claim, an escrow deposit of that amount was made on 12/30/2010, which, restated by the SELIC, in accordance with Law No. 9,703/1998, totals R\$ 9,984,605 at 06/30/2026 (12/31/2025 - R\$ 9,710,993). On 04/08/2019, the Judge of the 9th Federal Court of the Judiciary Section of Brasília/DF ruled the claim filed by CAIXA to be founded, declaring the extinction of the tax credit in question, in view of the proof of the sufficiency of the collections made at the time. On 06/10/2019, the Federal Government filed an appeal seeking the reversal of the referred judgment by the Federal Regional Court of the 1st Region; the appeal was distributed by drawing lots on 05/04/2023 to the 8th Panel of that Court, and has been awaiting judgment since then;
- b) Cofins assessments arising from a restrictive interpretation regarding the scope of the exemption from federal taxes established in article 28 of Law No. 8,036/90. The federal tax authorities recognized the exemption from federal taxes on acts performed and operations carried out by the operating agent and by the financial agent of the FGTS, and by the administrator of the FI-FGTS, comprising taxes whose triggering events are determined based on the concepts of revenue and profit; however, it noted that the exemption would not cover taxes instituted after the publication of Law No. 8,036/1990. The controversy remains in relation to Cofins, totaling R\$ 7,450,559 at 06/30/2026; and
- c) ICMS assessment (Treasury of the State of São Paulo), at 06/30/2026, in the total amount of R\$ 364,260 (12/31/2025 - R\$ 357,475), regarding which the requirement of the tax is discussed in view of the non-withholding and collection at source on services classified by the inspection under the concept of "communication" for fiscal and tax purposes, and also the determination of passive subjection by tax liability through an agreement of the National Council of Fiscal Policy (CONFAZ).

The other contingencies with indications of possible loss have the following balance, as of 06/30/2026:

- (a) Federal investments total R\$ 15,888 (12/31/2025 - R\$ 10,598) and
- (b) Regional correspond to R\$ 483,935 (12/31/2025 - R\$ 424,582).

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

(e) Breakdown of deposits that secure funds

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

Parent Company / Consolidated			
Description	06/30/2026	12/31/2025	
Tax deposits	15,612,643	15,145,028	
Labor deposits	6,659,469	6,377,163	
Civil deposits	1,005,608	946,597	
Total (Note 8.5)	23,277,720	22,468,788	

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

Parent Company												
06/30/2026												
Description	Stage 1			Stage 2			Stage 3			Total		
	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure
Loan commitments and credits to be released	206,120,715	(613,950)	205,506,765	1,627,603	(184,277)	1,443,326	1,207,937	(534,233)	673,704	208,956,255	(1,332,460)	207,623,795
Financial guarantees provided	46,474,430	(412,808)	46,061,622	1,754,176	(473,614)	1,280,562	469,595	(424,211)	45,384	48,698,201	(1,310,633)	47,387,568
On-lendings - entities	31,110,064	(27,266)	31,082,798	-	-	-	13,021	(13,021)	-	31,123,085	(40,287)	31,082,798
FIES	51,049	(1,142)	49,907	5,812	(937)	4,875	10,871	(5,272)	5,599	67,732	(7,351)	60,381
Surety	-	-	-	-	-	-	24,185	(15,273)	8,912	24,185	(15,273)	8,912
Credit card	15,313,317	(384,400)	14,928,917	1,748,364	(472,677)	1,275,687	421,518	(390,645)	30,873	17,483,199	(1,247,722)	16,235,477
Total	252,595,145	(1,026,758)	251,568,387	3,381,779	(657,891)	2,723,888	1,677,532	(958,444)	719,088	257,654,456	(2,643,093)	255,011,363

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

Consolidated												
06/30/2026												
Description	Stage 1			Stage 2			Stage 3			Total		
	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses	Net loss exposure	Exposure	Expected losses (1)	Net loss exposure
Loan commitments and credits to be released	206,120,715	(613,950)	205,506,765	1,627,603	(184,277)	1,443,326	1,207,937	(534,233)	673,704	208,956,255	(1,332,460)	207,623,795
Financial guarantees provided	31,161,113	(28,408)	31,132,705	5,812	(937)	4,875	48,077	(33,566)	14,511	31,215,002	(62,911)	31,152,091
On-lendings - entities	31,110,064	(27,266)	31,082,798	-	-	-	13,021	(13,021)	-	31,123,085	(40,287)	31,082,798
FIES	51,049	(1,142)	49,907	5,812	(937)	4,875	10,871	(5,272)	5,599	67,732	(7,351)	60,381
Surety	-	-	-	-	-	-	24,185	(15,273)	8,912	24,185	(15,273)	8,912
Total	237,281,828	(642,358)	236,639,470	1,633,415	(185,214)	1,448,201	1,256,014	(567,799)	688,215	240,171,257	(1,395,371)	238,775,886

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

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

Note 18 – Actuarial liabilities

(a) Short-term benefits

The provisions related to short-term benefits are composed predominantly of salaries payable, Christmas bonus, vacation pay, premium leave, attendance bonus and employee profit sharing, falling due within up to twelve months after the period the financial statements refers to.

(b) Post-employment benefits

CAIXA sponsors retirement, pension, supplemental health and food and meal assistance plans. These benefits are made available to the Bank's employees, managers, retirees and pensioners as a result of employment relationships or succession to rights and obligations from other entities (situation of the former National Housing Bank - BNH).

(c) Breakdown of the provision for employee benefits

Description	Parent Company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Short-term benefits	5,715,746	5,081,346	5,720,280	5,081,346
Salary	4,622,165	3,898,987	4,622,165	3,898,987
Employee profit sharing	1,093,581	1,182,359	1,098,115	1,182,359
Post-employment benefits (Note 18 (e))	22,061,094	21,936,713	22,061,094	21,936,713
Saúde CAIXA (actuarial calculation (g.1))	12,106,039	12,219,006	12,106,039	12,219,006
Allowance and food and meal assistance (actuarial calculation (g.2))	1,751,796	1,791,097	1,751,796	1,791,097
Benefit plans – Private Pension (actuarial calculation (g.4)):	8,203,259	7,926,610	8,203,259	7,926,610
REG/REPLAN	6,761,127	6,882,554	6,761,127	6,882,554
New Plan	1,442,132	1,044,056	1,442,132	1,044,056
Total	27,776,840	27,018,059	27,781,374	27,018,059

(d) Management of the plans, organizational structure and corporate governance

The supplementary pension plans sponsored by CAIXA are managed by Foundation of Federal Savings – FUNCEF, a non-profit pension plan entity with administrative and financial autonomy, created based on Law No. 6,435/1977 (repealed by Complementary Law No. 109/2001).

The foundation is governed by the specific legislation of the sector (<http://www.previdencia.gov.br/a-previdencia/previc/legislacao-da-previdencia-complementar/>), by its Bylaws, by the regulations of the Benefit Plans and by management acts, such as the Corporate Conduct Code and the Code of Best Practices of Corporate Governance (www.funcef.com.br).

FUNCEF has, in its organizational structure, a Deliberative Council, an Executive Board and a Fiscal Council, in accordance with Supplementary Law No. 108/2001, the first two being administration bodies and the last one an internal-control body.

The Deliberative Council, the highest body in FUNCEF's organizational structure, is responsible for the definition of the general policy of administration of the entity and of its benefit plans. It is formed by six members – three appointed by the sponsor and three by the participants – and their respective alternates.

The Fiscal Council, FUNCEF's internal-control body, is composed of four members – two appointed by the sponsor and two by the participants – and their respective alternates.

The Executive Board is FUNCEF's administration body, being responsible for managing its Benefit Plans and respective guarantee resources, in strict compliance with the provisions of the Bylaws, the Regulations of the Benefit Plans, the Administrative Management Plan and the legislation and standards in force, in harmony with the guidelines and resolutions issued by the Deliberative Council.

The three bodies have internal regulations and have their obligations, competencies, composition and criteria related to the mandates defined in FUNCEF's Bylaws.

The Bylaws also provide for the creation of Technical Advisory Committees, linked to the Deliberative Council or the Executive Board, with their internal regulations approved by that body according to the configuration. With the objective of supporting the work of these statutory bodies, these committees are composed of members appointed by the Deliberative Council, by the Executive Board, and through a selection process, in accordance with their internal regulations and their purpose.

Supplementary health care plans (Saúde CAIXA), food and meal assistance and PREVHAB assisted participants, are directly managed by CAIXA.

(e) Actuarial risk

Actuarial risk is characterized by the variation or non-compliance to the assumptions and/or parameters adopted at the time of the actuarial calculation. It arises, especially, from the inadequacy of actuarial hypotheses and assumptions established in the base scenario, at the time of the funding of the plans, which may bring volatility to the expected results.

CAIXA's exposure to actuarial risk is evidenced by its condition as sponsor and provider of post-employment benefits offered to its employees, committing part of the funding of these benefits to the institution.

Actuarial risk is considered a relevant risk in view of its long-term responsibility related to the lifetime benefits, in addition to the provision on the balance sheet, determined in accordance with the guidance of the Accounting Pronouncements Committee – CPC 33 (R1) and CVM Resolution No. 110/2022.

(f) Asset/liability management strategy

Only the pension plans managed by FUNCEF (REG/REPLAN, REB and New Plan) have financial assets to cover the actuarial risks.

The pension plans managed by FUNCEF comply with the guidelines for the investment of the guaranteeing funds determined by CMN Resolution No. 4,994/2022, as established in the Investment Policy, which makes use of Asset Liability Management (ALM) in the composition of the investment portfolio so as to produce the best possible return profitability to face the liabilities and in accordance with the characteristics of each plan.

(g) Benefit plans – details

(g.1) Health Plan – Saúde CAIXA and PAMS

Saúde CAIXA is the health-care program instituted by CAIXA, under the self-management modality. Its purpose is to provide medical, hospital, laboratory, radiological, dental, psychological, physiotherapeutic, occupational-therapy, social-service, speech-therapy and nutritional care to the holders and their respective dependents. The holders of this plan are CAIXA employees and retirees linked to FUNCEF, PREVHAB, SASSE, PMPP Fund or INSS.

PAMS is a benefit granted by CAIXA to the holders and respective dependents who are under a court injunction pending judgment and legal claims. It was instituted by CAIXA and is administered by it, under the self-management modality, offering medical, hospital, dental and psychological coverage, with care provided by a network of accredited providers, nationwide, complying with the rules and the PAMS Table.

(g.2) Food and meal assistance

CAIXA offers its employees and managers a meal allowance in accordance with current legislation in force and the Collective Bargaining Agreement. The actuarial results presented, relating to the allowance and food and meal assistance, refer only to the benefits granted to the assisted participants who are entitled at the valuation date.

The Allowance and food and meal assistance are benefits paid exclusively to retirees and pensioners upon a court determination, judicial or extrajudicial agreement.

The monthly amounts of the allowance and food and meal assistance are defined in September of each year. For the period from September 1, 2025 to August 31, 2026, the amount of the meal/food allowance is R\$ 1,173.26 for the acquisition of ready meals in restaurants and similar establishments. The food and meal assistance for the same period is R\$ 924.47 for the acquisition of foodstuffs in supermarkets or in a commercial establishment of the same type. They have an indemnity nature and are not considered as salary. Therefore, no charges are levied either for the employer or for the employee.

(g.3) Benefit plan – assisted EX-PREVHAB

By virtue of Decree No. 2,291/1986, the National Housing Bank – BNH was extinguished and CAIXA succeeded it in all rights and obligations, including those arising from the employment relationship of the employees of the referred Bank.

Among the obligations inherited by CAIXA in relation to the BNH's employees was the maintenance of the BNH Employees' Pension Association – PREVHAB, a Pension Fund responsible for supplementing the social-security benefits of the BNH's employees.

Aiming at the absorption of PREVHAB by the Foundation of Federal Savings – FUNCEF or the transfer of the beneficiaries from the former to the latter, observing the private-law rules applicable to the respective situations, pension strategies were studied and carried out by CAIXA/FUNCEF; however, because they did not agree with CAIXA's proposal or did not meet the established conditions, there are assisted beneficiaries who continue to receive the benefits from CAIXA.

Given the characteristics of the Plan, the net assets will be paid in by the Sponsor in the same amount as the obligation.

(g.4) Supplementary private pension plans

CAIXA adopted the concept of Risk Sharing for all the plans, considering that the Actuarial Liability shall be funded 50% by the Sponsor and 50% by the Participants. We emphasize that the adoption of risk sharing is the responsibility of CAIXA, as defined, having carried out all the analyses necessary for its technical concept.

The pension plans administered by FUNCEF are divided into two modalities: Defined Benefit (REG/REPLAN) and Variable Contribution (REB and New Plan).

In the Defined Benefit (DB) modality of the REG/REPLAN, in the settled and non-settled modalities, the benefits are determined in accordance with specific regulatory rules, with the actuarial obligations measured in accordance with the funding regime, in which the actuarial and financial risk is shared among participants, assisted beneficiaries and sponsor, as established in the funding plan. The measurement of the obligations involves the calculation of the present value of the benefits granted and to be granted, considering biometric, demographic and economic hypotheses, so that any deviations between the assumptions adopted and the actual experience may generate actuarial gains or losses and result in a technical deficit to be settled. In the non-settled modality, the Funding Method by the Projected Unit Credit Method is applied, while in the settled modality the amount of the benefit corresponds to the Settled Benefit, restated by the plan index, without the levy of future normal cost; in both cases, the determination of the provisions follows the methodologies defined in the actuarial technical note, using the regulatory formulas in force that define the benefit and its respective provisions.

In the Variable Contribution (VC) modality, during the contribution phase there is no guarantee in relation to the amount of the benefit to be received at the time of retirement, being, therefore, considered as a Defined Contribution (DC) type plan. However, from the moment of the granting of the retirement, the amount of the benefit becomes fixed and it is classified as a Defined Benefit (DB) type plan, and the procedures related to the actuarial calculations must be applied.

- **REG/REPLAN**

CAIXA sponsors the REG/REPLAN benefit plan, administered by FUNCEF, structured in the defined-benefit modality. This plan was approved by the competent body on May 17, 1977, having its operational start on August 1, 1977. The plan aggregates the regulations instituted in 1977 (REG) and 1979 (REPLAN), considered as a single plan.

The referred plan had a settlement of benefits defined through amendments to its regulation, this regulatory amendment having occurred on June 14, 2006. Such procedure implies that the amount of the settled benefit, calculated and restated based on the plan index, with the delinking from the participation salary and from the granting and maintenance by an official pension body, implies the cancellation of the normal contribution to this plan and, in the case of the active participant, the adhesion to another benefit plan offered by the Sponsor.

As occurred in the modification of the previous plans, it includes institutes established by Complementary Law No. 109/2001, such as: the guarantee of redemption and portability conditions of the balance of the participant's individual account.

In relation to the funding plan of the REG/REPLAN, defined as the calculation prepared by the actuary responsible for the plan that defines the level of contribution necessary for the constitution of the benefit-guaranteeing reserves, funds, provisions and for the coverage of the other expenses of the benefit plan, aiming at its actuarial balance, this will define the contribution percentages to be applied in the Plan and will be segregated between those who opted and did not opt for the settlement, with a review at a minimum annual frequency, in accordance with the plan regulation (available at: www.funcef.com.br/).

Because the REG/REPLAN pension plan, settled and non-settled modalities, sponsored by CAIXA, recorded in 2014 and 2015, respectively, their third consecutive year of accumulated technical deficit, deficit-settlement plans were prepared. In the settled modality there was a deficit in the years 2014, 2015 and 2016, while in the non-settled modality the deficits were in 2015 and 2016. The settlement plans are based on CNPC Resolution No. 30/2018 with all its amendments.

The settlement plans establish their own criteria for the contribution of each party to the deficits, being equal between CAIXA and the participants and assisted beneficiaries in the settled modality.

In February 2025, after approvals by FUNCEF, CAIXA, SEST and PREVIC, the amendment of the regulation of the REG/REPLAN plan, Settled modality, was carried out, which promoted the adjustment of the provisions and of the calculation method of the benefits to be granted of death pension and death allowance, as well as of the rule for the start of accumulation of the Benefit Accumulation Fund (FAB).

As a direct consequence of the regulatory amendment, a special actuarial valuation was carried out due to a Material Fact, which identified a reduction of the actuarial obligations of the REG/REPLAN plan, Settled modality, in the amount of R\$ 3,117,849, and the PEDs of 2014, 2015 and 2016 unified into the so-called "Unified PED".

This impact was used to amortize the balances of the Deficit-Settlement Plans - PED that are the responsibility of the participants and assisted beneficiaries, with CAIXA being responsible for the equal contribution, anticipating amounts relating to its share of the settled deficit, in accordance with article 32, paragraphs one and two of CNPC Resolution No. 30/2018, which deals with the equal responsibility in deficit-settlement plans.

CAIXA made the initial amortization of R\$ 2,621,980 in May 2025, with the remaining portion remaining provisioned, which, restated by the actuarial target and the INPC until December 2025, accumulated R\$ 592,967.

From the formalization of the first Amendment relating to the Unified PED of the REG/REPLAN Settled, CAIXA made, in December 2025, the contribution of the remaining portion of the extraordinary contribution, in the order of R\$ 592,967, extinguishing the obligation of its share, with the corresponding reduction of the provisioning of the post-employment benefits of the respective plan/modality.

Deficit	Parent Company / Consolidated			
	REG/REPLAN Settled		REG/REPLAN Non-settled	
	Total amortization period	Inflation-adjusted deficit	Total repayment period	Inflation-adjusted deficit
Year 2015	-	-	237 months	219,415
Year 2016	-	-	240 months	143,796
Unified (Years 2014, 2015 and 2016)	184 months	6,397,916	-	-
		6,397,916		363,211

In relation to the REG/REPLAN plans, CAIXA maintains provisioned at 06/30/2026 the amount of R\$ 6,761,127 (06/30/2025 – R\$ 6,985,975), of which R\$ 2,351,280 is calculated in accordance with the provisions of Technical Pronouncement CPC 33 (R1), supplemented by R\$ 4,409,847 to ensure the settlement plans for the actuarial deficits.

CAIXA's payments to FUNCEF relating to the respective settlement plans, in the first half of 2026, amount to R\$ 336,595 (1st half/2025 – R\$ 2,972,796).

- **REB**

CAIXA sponsors the REB Benefit Plan, administered by FUNCEF. The REB Benefit Plan was approved by the competent body on August 5, 1998, having its operational start on that same date.

The REB is structured in the Variable Contribution modality, with the participant's normal contribution calculated through the application of a percentage on the Participation Salary, defined at the time of enrollment, and which may not be lower than 2% (two percent).

After its creation, new adhesions to the REG/REPLAN were interrupted and this was offered to CAIXA employees hired from 1998 onwards. On February 4, 2002, its regulations were changed to allow the migration of participants from REG/REPLAN to REB, a process contested by members. This experience

influenced the preparation of the proposal for the REG/REPLAN Settled and the creation of the New Plan Benefit Plan.

With respect to the REB plan's funding plan, defined as the calculation that determines the level of contributions of the sponsor, participants and assisted participants, in order to set the benefit plan's cost, it will be set at least once a year, in order to properly set the level of social contribution taxes due and administrative costs, and must be included in the results of the plan's actuarial valuation, as set forth by the plan's regulations available at: (www.funcef.com.br).

- **New Plan**

CAIXA sponsors the Novo Plano Benefit Plan, administered by FUNCEF. Approved by the competent body on June 16, 2006, it had its operational start on September 1, 2006. It is the only plan open to new enrollments of CAIXA employees.

The New Plan is structured in the Variable Contribution modality, with a defined contribution in the reserve-formation phase and a defined benefit in the benefit-receipt phase, as well as in the cases of risk benefits, such as disability and death pension. It includes institutes established by Supplementary Law No. 109/2001 – such as the guarantee of redemption and portability conditions of the balance of the participant's individual account. It also adopts a new contribution basis, increasing the portion allocated by CAIXA to the member's account balance. The participant's normal contribution, calculated through the application of a percentage on the Participation Salary, defined at the time of enrollment, may not be lower than 5% (five percent).

The funding of the administrative expenses will be the equal responsibility of the Sponsor, Participants and Assisted beneficiaries, and must be approved by the Executive Board and Deliberative Council of FUNCEF, observing the limits and criteria established by the regulatory body.

The funding plan of the New Plan will establish the level of contribution necessary for the constitution of the benefit-guaranteeing reserves, institutes, funds, provisions and for the coverage of the other expenses, being approved by the Executive Board, submitted to the resolution of the Deliberative Council of FUNCEF and to the approval of the sponsor, in accordance with the criteria set by the regulatory and supervisory body, in accordance with the plan regulation (available at: www.funcef.com.br/).

The funding plan will have an annual frequency, but may be reviewed at any time if there is a need duly justified by FUNCEF, and will occur under the responsibility of the sponsor and participants, including assisted beneficiaries.

FUNCEF's administrative expense will be funded by the sponsor and participants, including assisted beneficiaries, observing the limit and the criteria established by the regulatory and supervisory body.

(h) Number of participants – post-employment benefits

Description	Parent Company / Consolidated					
	06/30/2026 (1)			12/31/2025 (2)		
	Active	Retired	Total	Active	Retired	Total
Saúde CAIXA (including dependents)	66,073	78,471	144,544	67,635	79,293	146,928
Allowance and food and meal assistance (retirees and pensioners)	-	15,747	15,747	-	15,889	15,889
Ex-PREVHAB Assisted (retirees and pensioners)	-	50	50	-	50	50
REG/REPLAN settled (3) (4)	5,746	47,527	53,273	5,871	49,766	55,637
REG/REPLAN non-settled (3)	649	4,926	5,575	653	5,323	5,976
REB (3)	4,817	1,306	6,123	4,903	1,327	6,230
New Plan (3) (4)	77,162	11,050	88,212	77,033	11,017	88,050

(1) In accordance with the positions of 03/31/2026.

(2) In accordance with the positions of 09/30/2025.

(3) Includes assisted participants who receive the benefit through court decisions.

(4) There are active participants and assisted beneficiaries of the REG/REPLAN settled and New Plan concurrently.

(i) Actuarial valuation of the benefit plans

Deloitte Touche Tohmatsu Consultores Ltda. was hired to perform an actuarial valuation of the benefit plans sponsored by CAIXA. That actuarial assessment comprised the following health benefit plans CAIXA, Food and meal assistance, Assisted Persons PREVHAB, REG/REPLAN, REB and New Plan.

The actuarial calculations and surveys conducted by the advisory firm, in accordance with CPC Technical Pronouncement 33 (R1), approved by CMN Resolution No. 4,877/2020, support the balance sheet and profit or loss accounting records made by CAIXA. CAIXA is partially responsible for the coverage of the liability of the REG/REPLAN, REB and New Plan plans, and fully responsible for the coverage of the commitments maintained for the allowance and food and meal assistance, Saúde CAIXA and the PREVHAB Assisted.

As for the existing liabilities at FUNCEF, classified as probable loss and already provided for, these are captured in the actuarial calculation and, according to the 50% liability ratio, make up CAIXA's actuarial provision reserve. Regarding the liabilities classified by FUNCEF as possible loss, to the extent that they are reclassified to probable loss, they will be provided for in the related plans and, consequently, these amounts will make up CAIXA's actuarial calculation, and their impacts will be recognized at the balance sheet closing of the first six-month period following the reclassification of these liabilities.

(i.1) Recognition of actuarial gains and losses

CAIXA's accounting policy, in the recognition of the actuarial gains and losses recorded in its financial statements, for the pension, welfare and post-employment benefit plans structured in the Defined Benefit modality, as determined in Technical Pronouncement CPC 33 (R1), consists of the recognition of all the actuarial gains and losses in the period in which they occur in an equity valuation adjustment.

In the plans in which a net actuarial asset was observed, they are limited to the amount of the economic benefit that CAIXA may possibly enjoy, calculated as the present value of the cash flow of the amounts reverted from the plans to CAIXA or the effective reduction of future contributions, if any. In the period presented, no economic benefits eligible for recognition by the sponsor were determined.

Regarding pension plans that have benefits structured as defined contribution, in accordance with CPC Technical Pronouncement 33 (R1) and according to the nature of the benefit, they do not generate actuarial gains or losses to be recognized by CAIXA.

(i.2) Main assumptions used in the actuarial valuation of the plans

As established by Technical Pronouncement CPC 33 (R1), in the actuarial valuation of the defined-benefit plans, assumptions (financial, biometric and demographic) must be used that reflect the entity's best estimates of the variables that will determine the final cost of providing these benefits to its employees.

The calculation of the annual actuarial discount interest rate considers the remuneration rate of the first-line federal government securities used as a reference, in view of the inexistence of securities with the conditions provided for by Technical Pronouncement CPC 33 (R1). This alternative is provided for by the referred standard.

(i.3) Financial and demographic assumptions considered in the actuarial calculations of the benefit plans

Description	Parent Company / Consolidated					
	Saúde CAIXA		Food and meal assistance		Ex-PREVHAB Assisted	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Nominal discount rate (p.a.)	11.26%	10.63%	11.48%	10.80%	11.46%	10.87%
Actual discount rate (p.a.)	8.02%	7.41%	8.23%	7.57%	8.21%	7.64%
Real wage growth rate (p.a.)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Actual projected benefit growth rate (p.a.)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Annual inflation rate	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Turnover table	CAIXA 2025 experience turnover table	CAIXA 2025 experience turnover table	Not applicable	Not applicable	Not applicable	Not applicable
General mortality table	RP 2000, segregated by gender and attenuated by 20%	RP 2000, segregated by gender and attenuated by 20%	RP 2000, segregated by gender and smoothed by 20%	RP 2000, segregated by gender and smoothed by 20%	RP 2000, segregated by gender and smoothed by 20%	RP 2000, segregated by gender and smoothed by 20%
Disability table	Light Weak CSO - 58,	Light Weak CSO - 58,	Not applicable CSO - 58,	Not applicable CSO - 58,	Not applicable CSO - 58,	Not applicable CSO - 58
Mortality table for the disabled	segregated by gender CAIXA/Deloitte	segregated by gender CAIXA/Deloitte	segregated by gender	segregated by gender	segregated by gender	segregated by g ender
Start of retirement	2025 retirement- entry table	2025 retirement- entry table	Not applicable	Not applicable	Not applicable	Not applicable
Aging Factor (1)	2.92%	2.92%	Not applicable	Not applicable	Not applicable	Not applicable

(1) Used to measure the difference in cost between the different ages of the participants covered by the plan.

Description	Parent Company / Consolidated							
	REG/REPLAN Settled		REG/REPLAN Non-settled		REB		New Plan	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Nominal discount rate (p.a.)	11.34%	10.69%	11.29%	10.66%	11.23%	10.60%	10.55%	10.51%
Actual discount rate (p.a.)	8.10%	7.47%	8.05%	7.44%	7.99%	7.38%	7.86%	7.29%
Real wage growth rate (p.a.)	Not applicable	Not applicable	2.26%	2.26%	3.12%	3.12%	2.82%	2.82%
Real benefit growth rate - court items (p.a.)	Null	Null	Null	Null	Not applicable	Not applicable	Not applicable	Not applicable
Annual Inflation rate (p.a.)	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Turnover table	Not applicable	Not applicable	Null rate	Null rate	FUNCEF REB 2014/2023_IV2 024 experience	FUNCEF REB 2014/2023_IV2 024 experience	FUNCEF New Plan2014/2023 _IV2024 experience	FUNCEF New Plan 2014/2023_IV2 024 experience
General mortality table	RP 2000, segregated by gender and attenuated by 20%	RP 2000, segregated by gender and attenuated by 20%	RP 2000, segregated by gender and attenuated by 20%	RP 2000, segregated by gender and attenuated by 20%	RP 2000, segregated by gender and attenuated by 20%	RP 2000, segregated by gender and attenuated by 20%	RP 2000, segregated by gender and attenuated by 20%	RP 2000, segregated by gender and attenuated by 20%
Disability table	Light Weak CSO - 58, segregated by gender	Light Weak CSO - 58, segregated by gender	Light Weak CSO - 58, segregated by gender	Light Weak CSO - 58, segregated by gender	Light Weak CSO - 58, segregated by gender	Light Weak CSO - 58, segregated by gender	Light Weak CSO - 58, segregated by gender	Light Weak CSO - 58, segregated by gender
Mortality table for the disabled			REG/REPLAN non-settled 2025	REG/REPLAN non-settled 2025	CAIXA/Deloitte 2025	CAIXA/ Deloitte 2025	CAIXA/ Deloitte 2025	CAIXA/ Deloitte 2025
Retirement entry	Men - 53 years Women - 48 years	Men - 53 years Women - 48 years	retirement-entry experience (M&F)	retirement-entry experience, both sexes	retirement-entry table	retirement-entry table	retirement-entry table	retirement-entry table

(i.4) Differences in assumptions of the pension plans

Description	REG/REPLAN Settled	Parent Company / Consolidated			FUNCEF
		REG/REPLAN Non-settled	REB	New Plan	
Actual discount rate (p.a.)	8.10%	8.05%	7.99%	7.86%	4.75% - REG/REPLAN Settled 4.85% - REG/REPLAN Non-settled, REB and New Plan
Asset valuation - Government bonds	Marked to market	Marked to market	Marked to market	Marked to market	Marked on the curve/market
Capitalization system	Projected unit credit	Projected unit credit	Projected unit credit	Projected unit credit	Aggregate

(i.5) Change in the present value of the liability

The Present Value of the Obligation – PVO represents the final costs, brought to present value, of the defined-benefit plans for the sponsoring entities. To determine these costs, several variables are considered, such as salaries at the date of the granting of the benefit, turnover and mortality, employee contributions and medical-cost trends. It is, therefore, an actuarial survey whose primary objective is to determine, with the greatest possible reliability, the amount of the obligation resulting from the employee's service in the current and past periods.

The Projected Unit Credit Method is used to determine the present value of the defined-benefit obligations and the respective current service cost and, when applicable, the past service cost. It is also known as the “accrued benefit method” and views each period of service as giving rise to an additional unit of benefit entitlement and measures each unit separately to build up the final obligation.

Description	Parent Company / Consolidated					
	Saúde CAIXA		Food and meal assistance		Assisted ex-PREVHAB	
	2026	2025	2026	2025	2026	2025
	1st half	1st half	1st half	1st half	1st half	1st half
PVO at the beginning of the period	(12,219,006)	(10,527,881)	(1,791,097)	(1,762,029)	(63,953)	(62,768)
Current service cost	(99,676)	(85,493)	-	-	-	-
Interest cost on the PVO	(619,168)	(541,724)	(91,134)	(90,922)	(3,256)	(3,170)
Actuarial gains/(losses) - experience	208,080	(239,988)	(49,442)	(68,323)	282	5,914
Actuarial gains/(losses) - financial hypotheses	112,967	(420,263)	72,192	(56,014)	1,897	(1,280)
Benefits paid by the plan	-	-	-	-	3,967	3,605
Benefits paid directly by the company	510,764	464,186	107,685	107,624	-	-
PVO at the end of the period	(12,106,039)	(11,351,163)	(1,751,796)	(1,869,664)	(61,063)	(57,699)

Description	Parent Company / Consolidated							
	REG/REPLAN Settled		REG/REPLAN Non-settled		REB		New Plan	
	2026	2025	2026	2025	2026	2025	2026	2025
	1st half	1st half	1st half	1st half	1st half	1st half	1st half	1st half
PVO at the beginning of the period	(61,696,417)	(60,991,121)	(6,498,432)	(6,467,845)	(768,840)	(718,168)	(4,930,803)	(4,462,996)
Current service cost	-	-	-	-	-	-	(33,173)	(36,532)
Interest cost on the PVO	(3,139,770)	(1,576,361)	(330,648)	(167,370)	(39,069)	(36,976)	(250,647)	(244,097)
Contributions paid by participants	-	-	(19,429)	(8,401)	(5,453)	(5,859)	(8,375)	(5,374)
Actuarial gains/(losses) - experience	180,542	178,742	345,006	66,987	31,645	(17,427)	(324,868)	55,790
Actuarial gains/(losses) - financial hypotheses	1,535,319	(2,687,758)	173,377	(272,749)	9,323	(56,448)	326,575	(594,560)
Benefits paid by the plan	2,959,228	1,327,894	283,774	127,212	35,223	33,888	167,418	155,132
PVO at the end of the period	(60,161,098)	(63,748,604)	(6,046,352)	(6,722,166)	(737,171)	(800,990)	(5,053,873)	(5,132,637)

CGPAR Resolution No. 37 established that the federal state-owned companies that sponsor supplementary pension benefit plans structured in the defined-benefit modality must promote the amendment of these plans. Among the items defined by the resolution, we highlight: the closing of the plan to new adhesions; the exclusion of provisions that indicate contribution percentages for the funding of the benefit plans and that are incorporated into their regulations; the

adoption of the average of, at least, the last thirty-six participation salaries as the basis for the calculation of the real benefit salary of the supplementation of retirement by contribution/service time; the adoption of a cap for the participation salary not higher than the highest remuneration of a non-statutory position of the sponsoring company; the linking of the readjustment of the benefits of the assisted beneficiaries to the plan index; the delinking of the amounts of retirement supplementations from the amount of the benefit paid by the RGPS; and the linking of the amounts of retirement supplementations to a hypothetical RGPS amount.

(i.6) Change in fair value of assets

Plan assets consist of amounts of funds (principal and interest return, dividends and other incomes) held by the entity or pension fund to meet the actuarial obligations of each benefit plan sponsored by CAIXA. These funds are measured at fair value, i.e. considering what would actually be received for the sale of an asset or what would be paid for the transfer of a liability in arm's length transactions on the date of measurement.

Supplemental health care and food and meal assistance are directly managed by CAIXA and do not have assets. The reconciliation presented below demonstrates the evolution of the Fair Value of the Assets – FVA:

Description	Parent Company / Consolidated									
	Assisted ex-PREVHAB		REG/REPLAN Settled		REG/REPLAN Non-settled		REB		New Plan	
	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025
	1st half	1st half	1st half	1st half	1st half	1st half	1st half	1st half	1st half	1st half
FVA at the beginning of the period	63,953	62,768	55,523,281	50,394,845	6,552,452	6,378,705	923,063	705,413	2,842,691	1,511,044
Interest income	3,256	3,170	2,827,084	1,336,602	335,592	169,575	47,747	36,865	143,724	77,477
Earnings on assets higher than (lower) than the discount rate	(2,179)	(4,634)	(551,135)	3,307,546	(120,687)	279,493	(35,970)	399,819	(716,898)	3,185,385
Employer contributions	-	-	307,253	2,656,053	27,935	6,303	5,069	5,498	59,135	65,928
Contributions of plan participants	-	-	311,281	186,120	19,463	12,505	5,453	5,859	8,375	5,374
Benefits paid by the plan	(3,967)	(3,605)	(2,959,228)	(1,327,895)	(283,774)	(127,212)	(35,223)	(33,888)	(167,418)	(155,131)
FVA at end of the period	61,063	57,699	55,458,536	56,553,271	6,530,981	6,719,369	910,139	1,119,566	2,169,609	4,690,077

(i.7) Reconciliation of plan assets to (liabilities) of plans recognized in the balance sheet

The net value of assets/liabilities results from the matching of the amounts of the plans' actuarial liabilities to their corresponding amounts of assets measured at fair value. The existence of a possible deficit (liabilities) gives rise to the need for the sponsoring entity to provide for funds to meet the incremental actuarial obligation raised, to the extent of its participation in the plan (sharing effect). The existence of a surplus (asset), in turn, may cause the reversal of plan amounts in favor of the sponsoring entity and the sponsored entity, to the extent of their interest, taking into consideration the limitation on the recognition of actuarial assets (asset ceiling effect). The effect of the restriction on the actuarial obligation is observed for pension plans, i.e. risks are shared with the participants and assisted participants of each plan in order to limit the actuarial liability to be recognized by CAIXA.

In order to accrue the provision for post-employment benefits to be recognized for the REG/REPLAN Settled and Non-settled plans, in addition to analyzing the actuarial assessments of those plans, it is necessary to consider CAIXA's adjusted debit balance for the deficit reduction plans in effect at FUNCEF. Therefore, if the restated outstanding balance of the deficit-settlement plans is higher than the amount of the provision established from the actuarial valuation, CAIXA supplements the Provision by the difference of the amounts to ensure that the company has provisioned sufficient resources to fulfill its obligations with those plans. Supplementations made in December 2025 for the REG/REPLAN Settled R\$ 3,429,432 and Non-Settled R\$ 366,554.

Description	Parent Company / Consolidated					
	Saúde CAIXA		Food and meal assistance		Assisted ex-PREVHAB	
	2026	2025	2026	2025	2026	2025
	1st half	1st half	1st half	1st half	1st half	1st half
PVO at end of the period	(12,106,039)	(11,351,163)	(1,751,796)	(1,869,664)	(61,063)	(57,699)
FVA at end of the period	-	-	-	-	61,063	57,699
Net asset/(liability)	(12,106,039)	(11,351,163)	(1,751,796)	(1,869,664)	-	-

Description	Parent Company / Consolidated							
	REG/REPLAN Settled		REG/REPLAN Non-settled		REB		New Plan	
	2026	2025	2026	2025	2026	2025	2026	2025
	1st half	1st half	1st half	1st half	1st half	1st half	1st half	1st half
PVO at the end of the period	(60,161,098)	(63,748,604)	(6,046,352)	(6,722,166)	(737,171)	(800,990)	(5,053,873)	(5,132,637)
FVA at the end of the period	55,458,536	56,553,271	6,530,981	6,719,369	910,139	1,119,566	2,169,609	4,690,077
Plan surplus/(deficit)	(4,702,562)	(7,195,333)	484,629	(2,797)	172,968	318,576	(2,884,264)	(442,560)
Effect of the asset ceiling	-	-	(484,629)	-	(172,968)	(318,576)	-	-
Effect of the restriction on the actuarial obligation (risk sharing)	2,351,281	3,597,666	-	1,398	-	-	1,442,132	221,280
Net asset/(liability)	(2,351,281)	(3,597,667)	-	(1,399)	-	-	(1,442,132)	(221,280)

(i.8) Defined benefit obligation maturity profile

Description	Parent Company / Consolidated						
	Saúde CAIXA	Food and meal assistance	Ex-PREVHAB Assisted	REG/REPLAN Settled	REG/REPLAN Non-settled	REB	New Plan
Benefits payment expected at the end of the fiscal year June 30, 2027	1,187,008	210,793	8,028	6,126,177	569,768	65,510	358,630
Benefits payment expected at the end of the fiscal year June 30, 2028	1,075,373	188,677	7,189	5,591,962	525,217	60,932	341,614
Benefits payment expected at the end of the fiscal year June 30, 2029	973,324	168,592	6,404	5,098,681	483,389	56,605	325,136
Benefits payment expected at the end of the fiscal year June 30, 2030	892,336	150,367	5,675	4,643,005	444,267	52,456	309,372
Benefits payment expected at the end of the fiscal year June 30, 2031 or later	7,977,998	1,033,367	33,767	38,701,273	4,023,711	501,668	3,719,121
Total	12,106,039	1,751,796	61,063	60,161,098	6,046,352	737,171	5,053,873
Duration of actuarial liabilities as of June 30, 2026	8.49 years	6.49 years	6.72 years	7.72 years	8.22 years	8.90 years	10.55 years

(i.9) Defined benefit cost recognized in profit or loss

Description	Parent Company / Consolidated					
	Saúde CAIXA		Food and meal assistance		REG/REPLAN Settled	
	2026	2025	2026	2025	2026	2025
	1st half	1st half	1st half	1st half	1st half	1st half
Current service cost	(99,676)	(85,493)	-	-	-	-
Interest cost on PVO	(619,168)	(270,862)	(91,134)	(45,461)	(3,139,770)	(788,181)
Interest income on assets	-	-	-	-	2,827,084	668,301
(Expense)/Revenue recognized in profit or loss	(718,844)	(356,355)	(91,134)	(45,461)	(312,686)	(119,880)

Description	Parent Company / Consolidated					
	REG/REPLAN Non-settled		REB		New Plan	
	2026	2025	2026	2025	2026	2025
	1st half	1st half	1st half	1st half	1st half	1st half
Current service cost	-	-	-	-	(33,173)	(36,532)
Interest cost on VPO	(330,648)	(83,685)	(39,069)	(18,488)	(250,647)	(122,049)
Interest income on assets	335,592	84,788	47,747	18,433	143,724	38,739
(Expense)/Revenue recognized in profit or loss	4,944	1,103	8,678	(55)	(140,096)	(119,842)

(i.10) Amounts recognized in other comprehensive income (equity)

Description	Parent Company / Consolidated									
	Saúde CAIXA		Food and meal assistance		REG/REPLAN Consolidated		REB		New Plan	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025	06/30/2026	12/31/2025	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Opening balance	(1,461,547)	(739,292)	(731,110)	(696,129)	(6,462,364)	(5,781,637)	(3,370)	(67)	(436,380)	(694,079)
Equity valuation adjustments	321,047	(1,361,825)	22,750	(63,602)	(57,418)	(1,237,685)	(5,069)	(6,005)	(370,577)	468,544
Tax effects	(171,219)	639,570	(10,237)	28,621	25,838	556,958	2,281	2,702	166,759	(210,845)
Closing balance	(1,311,719)	(1,461,547)	(718,597)	(731,110)	(6,493,944)	(6,462,364)	(6,158)	(3,370)	(640,198)	(436,380)

(i.11) Composition of the plan assets

Supplemental health care and food and meal assistance plans are managed directly by CAIXA and do not have assets. The assets of the PREVHAB Assisted Benefit Plan basically consist of fixed-rate financial investments.

Description	Parent Company / Consolidated							
	REG/REPLAN Settled		REG/REPLAN Non-settled		REB		New Plan	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Fixed income	47,194,247	47,227,386	5,680,744	5,687,450	734,434	726,156	1,730,588	2,185,903
Variable income	1,633,280	1,501,826	178,843	167,280	63,100	76,802	156,230	266,548
Structured investments	215,514	269,861	31,691	44,900	2,310	3,080	3,676	6,522
Real estate investments	4,721,351	4,807,798	519,365	531,451	52,363	55,191	87,027	120,741
Transactions with participants	1,604,384	1,628,788	111,329	112,275	30,018	31,322	99,645	129,666
Investments abroad	-	-	-	-	25,945	28,468	91,849	132,495
Other receivables	89,761	87,622	9,009	9,096	1,969	2,045	593	816
Total	55,458,537	55,523,281	6,530,981	6,552,452	910,139	923,064	2,169,608	2,842,691

(i.12) Properties owned by the plans occupied by CAIXA

Description	Parent Company / Consolidated							
	REG/REPLAN Settled		REG/REPLAN Non-settled		REB		New Plan	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Properties - Leased to CAIXA	75,227	119,116	8,056	12,756	996	1,578	877	1,389
Total	75,227	119,116	8,056	12,756	996	1,578	877	1,389

(i.13) (Expenses)/Income and payments expected for the next half-year

Description	Parent Company / Consolidated					
	Expected (Expense) / Income – CPC 33 (R1)					
	Saúde CAIXA	Food and meal assistance	REG/REPLAN Settled	REG/REPLAN Non-settled	REB	New Plan
	12/31/2026	12/31/2026	12/31/2026	12/31/2026	12/31/2026	12/31/2026
Current service cost	(99,950)	-	-	-	-	(35,033)
Interest cost on VPO	(648,190)	(97,502)	(3,238,314)	(325,278)	(39,552)	(270,436)
Interest income on the plan's assets	-	-	3,003,189	354,688	49,805	113,465
Interest on the asset ceiling	-	-	-	(29,410)	(10,253)	-
Interest on the effect of risk sharing	-	-	117,563	-	-	78,485
Total cost to be recognized in the next period	(748,140)	(97,502)	(117,562)	-	-	(113,519)

Description	Parent Company / Consolidated					
	Expected payments - CPC 33 (R1)					
	Saúde CAIXA	Food and meal assistance	REG/REPLAN Settled	REG/REPLAN Non-settled	REB	New Plan
	12/31/2026	12/31/2026	12/31/2026	12/31/2026	12/31/2026	12/31/2026
Expected benefit payment	593,504	105,397	-	-	-	-
Risk contributions	-	-	-	3,826	4,819	54,905
Equalization contributions	-	-	270,934	14,232	-	-
Total expected payments for the plan	593,504	105,397	270,934	18,058	4,819	54,905

(i.14) Sensitivity analysis of the main financial and demographic assumptions

The purpose of the sensitivity analysis is to measure how the defined benefit obligation would be affected by changes in certain relevant actuarial assumptions, all other things being held constant.

Parent Company / Consolidated						
Sensitivity analysis of the main hypotheses - CPC 33 (R1)						
Description	Biometric Table		Discount Rate		Aging Factor	
	+ 1 year in age	- 1 year in age	+ 0.25%	-0.25%	+ 1%	- 1%
Saúde CAIXA						
Interest cost	636,465	659,665	649,165	647,117	648,190	636,465
Present value of the liability	11,897,794	12,309,842	11,865,588	12,355,945	12,106,039	11,897,794
Food and meal assistance						
Interest cost	97,867	102,688	100,968	99,599	Not applicable	Not applicable
Present value of the liability	1,709,475	1,793,487	1,724,911	1,779,497	Not applicable	Not applicable
Ex-PREVHAB						
Interest cost	3,176	3,359	3,292	3,242	Not applicable	Not applicable
Present value of the liability	59,462	62,660	60,227	61,922	Not applicable	Not applicable
REG/REPLAN settled						
Interest cost	3,186,485	3,289,284	3,251,763	3,224,217	Not applicable	Not applicable
Present value of the liability	59,247,260	61,059,815	59,125,559	61,233,080	Not applicable	Not applicable
REG/REPLAN non-settled						
Interest cost	321,828	328,695	326,281	324,213	Not applicable	Not applicable
Present value of the liability	5,985,238	6,106,878	5,935,265	6,161,507	Not applicable	Not applicable
REB						
Interest cost	39,211	39,909	39,418	39,691	Not applicable	Not applicable
Present value of the liability	731,104	743,524	719,048	756,239	Not applicable	Not applicable
New Plan						
Interest cost	269,747	271,248	267,507	273,532	Not applicable	Not applicable
Present value of the liability	5,041,463	5,068,510	4,891,724	5,226,820	Not applicable	Not applicable

(j) Expenses on defined contribution plans

Description	Parent Company / Consolidated	
	2026	2025
	1st half	1st half
REB	30,240	28,576
New Plan	761,529	693,116
Total	791,769	721,692

(k) Expenses recognized for covering the risks incurred with lawsuits related to benefit plans

Description	Parent Company / Consolidated	
	2026	2025
	1st half	1st half
Legal claims	271	255
Total	271	255

Note 19 – Other liabilities

Description	Parent Company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Payables for funds to be released	14,803,745	12,489,194	14,803,745	12,489,194
Sundry creditors - domestic	8,135,937	7,852,664	8,721,855	8,434,813
Provision for payments to be made	4,895,262	4,176,981	5,152,030	4,556,064
Interbank and interbranch relations (1)	2,064,476	1,163,514	19,256,579	18,591,772
Social charges and liabilities established by the Entity's by-laws	1,093,581	1,749,642	1,308,116	1,959,642
Collected taxes and other	1,064,433	350,124	1,064,433	350,124
Obligations for Official Agreements - INSS	615,817	548,388	615,817	548,388
Obligations from payment services	504,278	497,968	504,278	497,968
Payables to related companies	171,135	264,228	294,764	308,626
Other sundry liabilities	217,845	217,355	217,845	217,359
Total	33,566,509	29,310,058	51,939,462	47,953,950

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

Note 20 – Equity

(a) Reconciliation of Equity – Company x Consolidated

Description	06/30/2026	12/31/2025
Equity – Company	118,367,792	111,795,824
IHCD – Eligible for capital (1)	34,808,330	35,101,258
Non-controlling interests	2,812,011	2,775,290
Equity – Consolidated	155,988,133	149,672,372

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

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

(b) Profit reserves

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

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

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

Parent Company / Consolidated			
Description		06/30/2026	12/31/2025
Revaluation reserves		190,775	194,005
Profit reserves		7,565,371	14,865,371
Legal reserve		7,517,544	7,517,544
Statutory reserve – lotteries		-	1,386,823
Statutory reserve – operating margin		47,827	5,961,004

(c) Dividends and interest on equity capital

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

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

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

Note 21 – Interest and similar income and expense

(a) Interest Income

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	1st half	1st half	1st half	1st half
At fair value through profit or loss	10,224,102	7,830,060	10,517,796	7,953,770
Securities	10,224,102	7,830,060	10,517,617	7,953,770
Other financial assets	-	-	179	-
At fair value through other comprehensive income	34,521,483	27,888,753	34,455,032	27,816,237
Securities	19,395,742	12,445,499	19,329,291	12,372,983
Interbank investments	15,125,741	15,443,254	15,125,741	15,443,254
At amortized cost	88,583,164	79,613,069	88,677,867	79,682,046
Securities	170,413	146,100	170,413	146,100
Credit portfolio (1)	81,112,921	72,094,600	81,207,624	72,163,577
Real-estate financing agreements	45,695,489	39,428,024	45,695,489	39,428,024
Loans, discounted securities and financing	25,454,851	23,580,461	25,549,553	23,649,438
Infrastructure and development financing	6,776,116	5,872,273	6,776,116	5,872,273
Rural and agro-industrial financing agreements	3,211,289	3,272,623	3,211,289	3,272,623
Income from other receivables	(24,824)	(58,781)	(24,823)	(58,781)
Interbank investments	190,290	313,470	190,290	313,470
Income from interbank deposits	190,290	313,470	190,290	313,470
Central Bank deposits	5,940,123	5,893,328	5,940,123	5,893,328
Liabilities on time funds	2,812,837	2,283,890	2,812,837	2,283,890
Savings-account deposits	2,327,141	2,930,532	2,327,141	2,930,532
Voluntary deposits	800,145	678,906	800,145	678,906
Other financial assets	1,169,417	1,165,571	1,169,417	1,165,571
Gain (loss) on other financial assets	1,169,417	1,165,571	1,169,417	1,165,571
Total	133,328,749	115,331,882	133,650,695	115,452,053

(1) Includes recovery of losses in the amount of R\$ 2,400,487 (first half of 2025 - R\$ 3,171,040).

(b) Interest Expenses

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	1st half	1st half	1st half	1st half
At amortized cost	(96,636,603)	(83,548,774)	(95,771,377)	(82,399,260)
Customer resources	(38,527,270)	(33,892,223)	(38,527,270)	(33,892,223)
Savings-account deposits	(14,867,958)	(13,954,602)	(14,867,958)	(13,954,602)
Time deposits CDB/RDB	(14,150,779)	(11,407,722)	(14,150,779)	(11,407,722)
Court deposits	(5,775,554)	(4,970,975)	(5,775,554)	(4,970,975)
Special deposits and funds and programs	(3,171,693)	(3,057,431)	(3,171,693)	(3,057,431)
Other funding	(561,286)	(501,493)	(561,286)	(501,493)
Funds from financial and other institutions	(36,806,026)	(33,722,551)	(36,722,942)	(33,638,125)
Borrowings and on-lending	(20,972,260)	(18,444,780)	(20,972,260)	(18,408,076)
Money market funding	(15,507,345)	(15,127,519)	(15,424,261)	(15,079,797)
Interbank deposits	(326,421)	(150,252)	(326,421)	(150,252)
Funds from securities issues	(21,303,307)	(15,934,000)	(20,521,165)	(14,868,912)
Funds from issuance of bills and foreign issuance funds	(20,473,641)	(14,833,187)	(20,473,641)	(14,833,187)
Debt instruments eligible to capital	(829,666)	(1,100,813)	(47,524)	(35,725)
Total	(96,636,603)	(83,548,774)	(95,771,377)	(82,399,260)
Net interest income	36,692,146	31,783,108	37,879,318	33,052,793

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

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	1st half	1st half	1st half	1st half
At fair value through profit or loss	(674,653)	2,599,080	(686,060)	2,599,473
Domestic federal government bonds	(664,608)	2,553,142	(676,015)	2,553,486
Private securities of financial institutions	130	2,741	130	2,741
Private securities of non-financial entities	(58,225)	69,384	(58,225)	69,384
Investment fund shares	10,535	299	10,535	348
Shares	(58,673)	2,954	(58,673)	2,954
Other financial assets (Royalties)	96,188	(29,440)	96,188	(29,440)
Total	(674,653)	2,599,080	(686,060)	2,599,473

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

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	1st half	1st half	1st half	1st half
At fair value through profit or loss	(998,004)	(537,366)	(998,192)	(537,879)
Domestic federal government bonds	(963,410)	(537,366)	(963,598)	(537,879)
Private securities of non-financial entities	(238)	-	(238)	-
Shares	(34,356)	-	(34,356)	-
At fair value through other comprehensive income	212,088	144,808	212,088	144,808
Domestic federal government bonds	209,076	144,884	209,076	144,884
Private securities of non-financial entities	3,012	(76)	3,012	(76)
At amortized cost	(7)	-	(7)	-
Real estate financing agreements (Assignment)	(7)	-	(7)	-
Total	(785,923)	(392,558)	(786,111)	(393,071)

Note 24 – Service and banking fee income

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	1st half	1st half	1st half	1st half
Government Services	4,822,494	4,633,409	6,016,069	4,864,619
Management and promotion of entities and programs	3,608,778	3,584,765	4,802,353	3,815,975
FGTS	1,916,147	1,701,110	1,916,147	1,701,110
Sanitation program	258,734	209,090	258,734	209,090
Lotteries	274,699	1,105,689	1,468,274	1,336,899
Minha Casa Minha Vida	245,172	115,095	245,172	115,095
FIES	218,201	216,100	218,201	216,100
Other entities and programs (1)	695,825	237,681	695,825	237,681
Transfer of benefits	980,162	815,213	980,162	815,213
Guarantees provided - operating agent	233,554	233,431	233,554	233,431
Current account and banking fees	1,906,551	2,174,207	1,906,425	2,174,104
Lending operations	1,170,382	1,085,124	1,170,382	1,085,124
Partnership and collection services	926,983	993,865	926,983	993,865
Insurance	527,008	382,420	1,451,776	1,259,231
Investment funds	269,651	222,286	1,348,499	1,121,256
Debit and credit cards	65,179	759,401	1,808,396	1,580,936
Others	335,459	212,416	299,901	162,327
Total	10,023,707	10,463,128	14,928,431	13,241,462

(1) The balance includes R\$ 488,682 (first half of 2025: R\$ 81,943), relating to income from FCVS administration fees.

Note 25 – Personnel expenses

(a) Employee compensation

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	1st half	1st half	1st half	1st half
Wages	(9,254,739)	(8,647,036)	(9,390,010)	(8,747,350)
Benefits	(2,124,931)	(2,019,501)	(2,186,202)	(2,075,621)
Compensation payable to terminated employees	(173,110)	(229,070)	(173,110)	(229,070)
Others	(64,437)	(51,841)	(77,185)	(62,979)
Social charges	(3,905,835)	(3,607,890)	(3,967,142)	(3,653,915)
Social security	(2,184,897)	(2,035,736)	(2,219,274)	(2,061,644)
FGTS	(726,456)	(676,836)	(737,673)	(685,269)
Supplemental retirement benefit plan	(766,198)	(683,822)	(778,538)	(693,445)
Other charges	(228,284)	(211,496)	(231,657)	(213,557)
Total	(15,523,052)	(14,555,338)	(15,793,649)	(14,768,935)

(b) Average compensation (in reais)

Description (1)	Parent Company	
	2026	2025
	1st half	1st half
Highest salary	82,045	76,631
Average salary	16,182	15,012
Lowest salary	4,161	3,937
Benefits	4,269	4,383

(1) In the first half of 2026, 311 employees were hired (first half of 2025 - 627 employees).

Note 26 – Other administrative expenses

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	1st half	1st half	1st half	1st half
Data processing	(1,030,767)	(1,135,440)	(1,043,106)	(1,148,904)
Amortization / Impairment	(828,232)	(659,544)	(831,232)	(662,547)
Depreciation / Impairment	(769,104)	(484,988)	(770,184)	(485,036)
Maintenance and conservation of assets	(614,454)	(609,892)	(614,526)	(609,892)
Third-party services	(587,429)	(559,447)	(587,429)	(559,461)
Rentals and leasing of assets	(585,563)	(863,206)	(585,563)	(865,069)
Surveillance and security services	(520,858)	(497,176)	(520,858)	(497,176)
Specialized services	(493,009)	(414,398)	(529,634)	(451,790)
Transportation services	(398,635)	(389,759)	(398,635)	(389,759)
Water and electricity	(263,351)	(273,453)	(263,351)	(273,453)
Financial system services	(256,851)	(231,144)	(259,796)	(231,762)
Communications	(197,662)	(268,575)	(197,678)	(268,588)
Advertising and publicity	(152,060)	(115,655)	(153,423)	(117,189)
Promotions and public relations	(108,413)	(102,393)	(108,413)	(102,419)
Travel expenses	(43,295)	(39,498)	(43,904)	(39,910)
Others	(244,280)	(186,145)	(251,209)	(189,566)
Total	(7,093,963)	(6,830,713)	(7,158,941)	(6,892,521)

Note 27 – Tax expenses

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	1st half	1st half	1st half	1st half
COFINS	(1,567,653)	(1,394,830)	(1,913,412)	(1,623,474)
ISS	(366,747)	(335,263)	(520,721)	(438,067)
PIS/PASEP (Contribution for Social Integration Program)	(254,847)	(226,699)	(326,737)	(274,007)
IPTU (Property Tax)	(92,630)	(88,556)	(92,630)	(88,556)
Others	(29,965)	(40,497)	(66,345)	(48,953)
Total	(2,311,842)	(2,085,845)	(2,919,845)	(2,473,057)

Note 28 – Other operating income

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	1st half	1st half	1st half	1st half
Foreign exchange gain (loss)	4,650,521	414,057	4,650,521	414,057
Commissions and fees – FGTS financial agent	1,080,211	1,197,669	1,080,211	1,197,669
Expense recovery	1,012,618	1,070,589	930,112	1,032,682
Monetary restatement on various operations	898,626	844,612	872,559	830,430
Right of use – Rede CAIXA	209,271	194,831	209,271	194,831
Recovery of operating losses	102,866	156,256	114,974	156,291
Extraordinary actuarial assessment (2)	-	900,784	-	900,784
Gains on the disposal of investments (3)	-	841,114	-	841,114
Credit card	-	61,937	30,950	146,179
Others	271,096	274,365	355,493	419,905
Total	8,225,209	5,956,214	8,244,091	6,133,942

(1) Income arising from exchange-variation adjustments of assets and liabilities.

(2) In March 2025, an extraordinary actuarial valuation was carried out, due to the regulatory amendments to the REG/REPLAN Plan that occurred in February 2025, which resulted in a reversal of expense relating to past service cost, in the amount of R\$ 900,784.

(3) Income arising from the disposal of the interest in Caixa Seguridade carried out in a secondary public offering of shares.

Note 29 – Other operating expenses

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	1st half	1st half	1st half	1st half
Foreign exchange gain (loss)	(4,379,995)	(417,735)	(4,379,995)	(418,231)
Lotteries & Business Partners	(1,420,004)	(1,505,523)	(1,420,004)	(1,505,523)
Monetary restatement on funds and programs and various operations (2)	(1,395,618)	(727,457)	(1,396,895)	(728,431)
Post-employment benefit	(920,105)	(1,003,873)	(920,105)	(1,003,873)
Discounts granted	(842,137)	(351,174)	(854,691)	(378,091)
Real-estate financing agreements	(807,611)	(532,461)	(807,611)	(532,461)
Operational-risk losses	(713,253)	(1,276,013)	(796,304)	(1,398,436)
Foreclosed/auctioned properties	(671,876)	(627,877)	(671,876)	(627,877)
Business leverage	(532,132)	(474,432)	(532,132)	(474,432)
Obligations with funds and programs	(513,037)	(497,741)	(513,037)	(612,486)
Automated services	(363,897)	(294,649)	(363,897)	(294,649)
Lease liability	(254,301)	(29,708)	(255,040)	(29,742)
Lotteries	(155,118)	(118,492)	(192,612)	(154,140)
Goodwill from acquisition of commercial portfolios	(149,420)	(183,298)	(149,420)	(183,298)
Debit and credit card	(88,174)	(548,816)	(1,213,637)	(809,104)
Others	(809,643)	(565,912)	(840,638)	(451,694)
Total	(14,016,321)	(9,155,161)	(15,307,894)	(9,602,468)

(1) Expenses arising from exchange variation of assets and liabilities.

(2) The balance includes R\$ 1,155,801 (first half of 2025: R\$ 490,987), relating to the monetary restatement of the FCVS and of the resources available for the payment of social benefits.

Note 30 – Recognition and reversal of provisions

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	1st half	1st half	1st half	1st half
Legal Contingencies	(2,481,660)	(2,394,843)	(2,481,660)	(2,394,843)
Labor	(1,670,767)	(1,600,774)	(1,670,767)	(1,600,774)
Civil	(773,214)	(749,361)	(773,214)	(749,361)
Tax	(37,679)	(44,708)	(37,679)	(44,708)
Fundo de Compensação de Variações Salariais – FCVS	(176,008)	(210,943)	(176,008)	(210,943)
Prepayment – FGTS	79,609	913,910	79,609	913,910
Performance Fee of the acquired portfolios	30,738	(25,275)	30,738	(25,275)
Others	(35,455)	(112,493)	180,459	(193,102)
Total	(2,582,776)	(1,829,644)	(2,366,862)	(1,910,253)

Note 31 – Non-operating profit (loss)

Description	Parent Company		Consolidated	
	2026	2025	2026	2025
	1st half	1st half	1st half	1st half
Result on the disposal and write-off of investments and non-financial assets held for sale	198,042	350,501	198,042	350,501
Recognition/reversal of provisions	(51,519)	(43,720)	(51,520)	(43,720)
Capital gains and losses	(15,446)	(18,226)	(15,446)	(18,226)
Others (1)	(253,639)	(375,301)	(253,635)	(375,301)
Total	(122,562)	(86,746)	(122,559)	(86,746)

(1) Includes expenses relating to the maintenance, valuation or termination of assets held for sale (AHS), in the amount of (R\$ 289,847) (first half of 2025 – R\$ 430,319).

Note 32 – Related parties

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

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

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

(a) Parent Company

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

(b) Subsidiaries

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

(c) Joint Ventures

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

(d) Associates

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

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

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

(e) Key management personnel

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

(f) Other entities

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

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

Description	Parent Company											
	06/30/2026						12/31/2025(1)					
	Parent Company	Subsidiaries	Joint Ventures	Associates	Key management personnel	Others entities	Parent Company	Subsidiaries	Joint Ventures	Associates	Key management personnel	Others entities
Assets	722,344,087	1,731,417	435,256	1,578,599	41,646	45,396,775	567,134,100	2,697,541	760,031	1,840,601	34,685	32,848,479
Cash and cash equivalents	-	-	-	1,531,400	-	-	-	-	-	1,838,408	-	-
Interbank investments	236,164,022	-	-	-	-	3,499,984	139,411,682	-	-	-	-	-
Securities	248,943,409	851,226	-	-	-	2,143	287,354,761	1,391,087	-	-	-	4,775
Income receivable	730,729	840,320	71,171	47,199	-	511,265	638,719	1,270,901	85,788	2,193	-	288,863
Loan transactions	236,164,022	-	-	-	37,729	13,979,073	139,411,682	-	-	-	31,165	9,815,311
Impairment losses on loan	-	-	-	-	(392)	(279,021)	-	-	-	-	(410)	(396,159)
Other financial assets	341,907	39,871	364,086	-	4,450	36,734,165	317,261	35,553	674,245	-	3,974	32,010,573
Expected losses on other financial assets	(2)	-	(1)	-	(141)	(9,050,834)	(5)	-	(2)	-	(44)	(8,874,884)
Liabilities	112,549,925	804,750	55,775	544	55,927	865,953,172	148,253,065	621,781	79,914	555	53,523	742,418,716
Customer resources	7,284,070	395,162	37,070	544	55,927	28,307,899	3,162,790	457	60,113	555	53,523	31,104,150
Funds from financial and other institutions	2,411,280	379,311	-	-	-	797,866,224	2,191,055	584,139	-	-	-	701,320,446
Funds for specific obligations	102,471,915	30,277	-	-	-	37,506,027	142,675,615	37,185	-	-	-	7,823,047
Sundry obligations	187,665	-	18,705	-	-	2,138,610	136,805	-	19,801	-	-	1,983,739
Other financial liabilities	194,995	-	-	-	-	134,412	86,800	-	-	-	-	187,334
Collateral	-	-	-	-	66,290	60,726,999	-	-	-	-	58,306	61,760,488
Received	-	-	-	-	66,290	12,052,982	-	-	-	-	58,306	12,498,568
Provided	-	-	-	-	-	48,674,017	-	-	-	-	-	49,261,920

(1) Comparative balances reprocessed in Securities (R\$ 287,354,761), Loan operations (R\$ 139,411,682), Other financial assets (R\$ 32,010,573), Funds from financial and other institutions (R\$ 701,320,446) and Resources for specific allocation (R\$ 142,675,615 and R\$ 7,823,047).

Description	Consolidated									
	06/30/2026					12/31/2025(1)				
	Parent Company	Subsidiaries	Associate	Key management personnel	Others entities	Parent Company	Subsidiaries	Associate	Key management personnel	Others entities
Assets	725,110,683	435,256	1,578,952	41,646	45,523,023	570,275,116	760,031	1,840,623	34,685	32,958,065
Cash and cash equivalents	-	-	1,531,400	-	-	-	-	1,838,408	-	-
Interbank investments	236,164,022	-	-	-	3,499,984	139,411,682	-	-	-	-
Securities	251,710,005	-	-	-	16,648	290,495,777	-	-	-	10,126
Income receivable	730,729	71,171	47,552	-	623,008	638,719	85,788	2,215	-	393,098
Loan operations	236,164,022	-	-	37,729	13,979,073	139,411,682	-	-	31,165	9,815,311
Expected losses on loan operations	-	-	-	(392)	(279,021)	-	-	-	(410)	(396,159)
Other financial assets	341,907	364,086	-	4,450	36,734,165	317,261	674,245	-	3,974	32,010,573
Expected losses on other financial assets	(2)	(1)	-	(141)	(9,050,834)	(5)	(2)	-	(44)	(8,874,884)
Liabilities	112,549,925	55,775	1,134	55,927	865,953,172	148,253,065	79,914	555	53,523	742,418,716
Customer resources	7,284,070	37,070	544	55,927	28,307,899	3,162,790	60,113	555	53,523	31,104,150
Funds from financial and other institutions	2,411,280	-	-	-	797,866,224	2,191,055	-	-	-	701,320,446
Resources for specific allocation	102,471,915	-	-	-	37,506,027	142,675,615	-	-	-	7,823,047
Sundry obligations	187,665	18,705	590	-	2,138,610	136,805	19,801	-	-	1,983,739
Other financial liabilities	194,995	-	-	-	134,412	86,800	-	-	-	187,334
Collateral	-	-	-	66,290	60,726,999	-	-	-	58,306	61,760,488
Received	-	-	-	66,290	12,052,982	-	-	-	58,306	12,498,568
Provided	-	-	-	-	48,674,017	-	-	-	-	49,261,920

(1) Comparative balances reprocessed in Securities (R\$ 290,495,777), Loan operations (R\$ 139,411,682), Other financial assets (R\$ 32,010,573), Funds from financial and other institutions (R\$ 701,320,446) and Resources for specific allocation (R\$ 142,675,615 and R\$ 7,823,047).

Parent Company										
Description	2026					2025				
	1st half					1st half				
	Parent Company	Subsidiaries	Joint Ventures	Associates	Others entities	Parent Company	Subsidiaries	Joint Ventures	Associates	Others entities
Income	1,935,877	14,258	-	42,248	52,568,622	5,090,390	534,685	4,206	579,593	48,051,155
Income from services rendered	1,064,705	-	-	39,681	3,684,601	3,868,011	-	6	560,429	41,415,745
Income from loan	87,596	-	-	-	44,989,884	-	400,676	-	-	504,655
Income from securities	244,591	-	-	-	-	687,942	2,469	-	-	207,878
Other operating income	538,985	14,258	-	2,567	3,894,137	534,437	131,540	4,200	17,514	5,922,877
Other financial income	-	-	-	-	-	-	-	-	1,650	-
Expenses	(5,077,953)	(2)	(108,056)	(289,645)	(5,303,177)	(4,575,029)	-	(20,445)	(195,246)	(23,431,013)
Operating expenses	(2,784,473)	-	(7,245)	-	(2,777,419)	(3,625,948)	-	(8,084)	(162,583)	(685,280)
Other operating expenses	(2,293,480)	(2)	(100,811)	(289,645)	(2,525,758)	(949,081)	-	(12,361)	(32,663)	(22,745,733)

Consolidated									
Description	2026				2025				
	1st half				1st half				
	Parent Company	Joint Ventures	Associates	Others entities	Parent Company	Joint Ventures	Associates	Others entities	
Income	2,010,006	-	163,718	52,568,622	5,161,336	4,206	703,246	48,051,155	
Service income	1,064,705	-	83,249	3,684,601	3,868,011	6	684,082	41,415,745	
Income from loan operations	87,596	-	-	44,989,884	-	-	-	504,655	
Result on securities	318,720	-	-	-	687,942	-	-	207,878	
Other operating income	538,985	-	80,469	3,894,137	605,383	4,200	17,514	5,922,877	
Other financial income	-	-	-	-	-	-	1,650	-	
Expenses	(5,077,969)	(108,056)	(565,697)	(5,312,791)	(4,575,029)	(20,445)	(195,246)	(23,440,845)	
Operating expenses	(2,784,489)	(7,245)	(276,052)	(2,787,033)	(3,625,948)	(8,084)	(162,583)	(695,112)	
Other operating expenses	(2,293,480)	(100,811)	(289,645)	(2,525,758)	(949,081)	(12,361)	(32,663)	(22,745,733)	

(g) Remuneration of key management personnel

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

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

Description	Parent Company	
	2026	2025
	1st half	1st half
Short-term benefits	46,113	43,548
Earnings	16,285	13,616
Executive Board	13,894	11,503
Board of Directors	195	201
Fiscal Council	110	112
Audit Committee	1,144	989
Independent Risk Committee	875	754
Personnel, Eligibility, Succession and Compensation Committee	67	57
Variable remuneration	17,833	18,728
Executive Board	17,833	18,728
Benefits	1,444	1,263
Executive Board	1,444	1,263
Staff Training	198	100
Social charges	10,353	9,841
Post-employment benefits	839	1,185
Pension plans	839	1,185

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

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

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

(h) Average compensation (in real)

Description (1)	06/30/2026			06/30/2025		
	Highest Value	Average value	Lowest value	Highest value	Average value	Lowest value
Executive Board	164,702	148,939	145,110	132,564	124,753	113,773
Boards of Directors and Fiscal	6,616	6,616	6,616	6,377	5,740	5,102

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

Note 33 – Risk and capital management

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

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

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

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

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

(a) Risk management

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

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

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

A detailed description of the Bank's risk and capital management frameworks is available at: <https://ri.caixa.gov.br/informacoes-financeiras/gerenciamento-de-riscos-e-capital/>.

(b) Capital management

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

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

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

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

(c) Sensitivity analysis of significant positions

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

The instruments whose subject matter of the sensitivity analysis are those measured at fair value, in this case the instruments of the securities portfolio measured at fair value by levels I – quoted value in an active market – level II – quoted value according to observable market data – and level III – unobservable market data – according to CPC 46/2012.

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

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

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

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

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

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

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

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

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

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

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

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

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

The results of the Financial Instruments at 06/30/2026 determined are summarized in the following table:

06/30/2026							
Risk factor	Scenario I - MtM R\$ thousand	Shock of upward interest rates			Downward shock in interest rates		
		Scenario II	Scenario III	Scenario IV	Scenario V	Scenario VI	Scenario VII
		MtM Var. R\$ thousand	MtM Var. R\$ thousand	MtM Var. R\$ thousand	MtM Var. R\$ thousand	MtM Var. R\$ thousand	MtM Var. R\$ thousand
CDI	77,510,424	(2,117,575)	(5,136,353)	(9,782,258)	2,206,986	5,696,029	12,033,278
Pre	9,490,828	(112,123)	(275,580)	(535,884)	114,712	291,759	600,560
IPCA Coupon rate	2,171,206	(95,284)	(219,710)	(389,587)	107,408	296,846	718,653
TR Coupon rate	1,483,265	(62,458)	(147,674)	(270,374)	67,515	179,442	399,750
SELIC Coupon rate	356,263,807	(334,368)	(668,276)	(1,001,724)	334,828	670,118	1,005,870
IGPM Coupon rate	11,446	(362)	(874)	(1,652)	379	984	2,096
Exposure rate	446,930,976	(2,722,170)	(6,448,467)	(11,981,479)	2,831,828	7,135,178	14,760,207
Variation %		-0.61%	-1.44%	-2.68%	0.63%	1.60%	3.30%

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

(d) Calculation of the regulatory capital requirement

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

- 50%, until December 31, 2026;
- 25%, until December 31, 2027; and
- 0%, as from January 1, 2028.

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

The following table presents the breakdown of these capital indicators.

Description	06/30/2026	12/31/2025
Reference Equity – RE	159,558,823	157,389,708
Tier I	145,956,300	144,451,411
Common Equity – CE	138,593,759	137,088,871
Prudential equity (1)	154,697,621	149,567,175
Prudential adjustments (c.1)	(16,103,862)	(12,478,304)
Additional Capital – AC	7,362,541	7,362,541
Tier II (2)	13,602,523	12,938,297
Risk-weighted assets – RWA	1,032,455,737	960,072,334
Credit risk – RWACPAD	861,510,615	827,493,440
Market risk – RWAMPAD	8,172,898	8,881,416
Operational risk – RWAOPAD	162,772,224	123,697,478
Common Equity Buffer – ACP	36,135,950	33,602,532
Minimum Required Reference Equity – PRMR (RWA*Factor F) + ACP	118,732,409	110,408,318
Market risk – non-trading book – RBAN	7,135,396	9,421,450
Capital margin (RE – PRMR – RBAN)	33,691,015	37,559,940
Common equity ratio (CE / RWA)	13.42%	14.28%
Tier I capital ratio (Tier I / RWA)	14.14%	15.05%
Basel ratio (RE / RWA)	15.45%	16.39%
F Factor	8.00%	8.00%

(1) Equity considers only the hybrid capital and debt instruments authorized in accordance with CMN Resolution No. 4,955/2021.

(2) In accordance with the provisions of articles 29 and 31 of CMN Resolution No. 4,955/2021.

(d.1) Prudential adjustments deducted from common equity

Description	06/30/2026	12/31/2025
Prudential adjustments relating to the pricing of financial instruments	(38,661)	(53,077)
Intangible assets	(4,625,043)	(4,629,003)
Tax credits arising from tax losses and from the negative basis of the Social Contribution on Net Income and those originating from this contribution relating to determination periods ended by December 31, 1998.	(8,432,169)	(3,561,095)
Total amount of the deductions relating to reciprocal acquisitions of Common Equity	(259,948)	(266,749)
Total amount of the deductions relating to tax credits arising from temporary differences that depend on the generation of future taxable profits or income for their realization, which exceed 10% of the Common Equity of the institution or conglomerate itself, disregarding specific deductions.	-	(1,034,707)
Amount that exceeds, in aggregate, 15% of the Common Equity of the institution or conglomerate itself:	(2,748,041)	(2,933,673)
(i) of which: arising from significant net interests in Common Equity of institutions authorized to operate by the Central Bank of Brazil and of non-consolidated financial institutions abroad and in the capital stock of companies similar to non-consolidated financial institutions, of insurance, reinsurance and capitalization companies and of open supplementary pension entities.	(1,110,770)	(1,172,530)
(ii) of which: arising from tax credits arising from temporary differences that depend on the generation of future taxable profits or income for their realization.	(1,637,271)	(1,761,143)
Total	(16,103,862)	(12,478,304)

(d.2) Regulatory indicators versus observed indicators

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

Description	Regulatory	06/30/2026	12/31/2025
Common equity ratio (1)	8.00%	13.42%	14.28%
Tier I capital ratio (1)	9.50%	14.14%	15.05%
Basel ratio (1)	11.50%	15.45%	16.39%
Fixed-asset ratio (2)	up to 50% of the RE	10.73%	9.79%

(1) Includes the conservation, countercyclical and systemic common equity buffers, totaling 3.50%.

(2) In accordance with CMN Resolution No. 4,957/2021.

Note 34 – Fair value of financial assets and liabilities

(a) Fair value hierarchy

Parent Company					
Financial assets and liabilities measured at fair value in the balance sheet	Book value as of 06/30/2026	Fair value at 06/30/2026	Fair value levels		
			Level 1	Level 2	Level 3
Assets	691,600,924	690,136,720	424,269,066	247,209,937	18,657,717
Financial assets at fair value through profit or loss	153,169,545	153,202,773	145,967,854	4,087,523	3,147,396
Securities (net of allowance for losses associated with credit risk)	152,859,185	152,859,185	145,964,874	3,746,915	3,147,396
Derivative financial instruments	3,036	36,264	2,980	33,284	-
Other financial assets	307,324	307,324	-	307,324	-
Financial assets at fair value through other comprehensive income	538,431,379	536,933,947	278,301,212	243,122,414	15,510,321
Interbank investments	242,019,870	242,019,870	-	242,019,870	-
Securities (net of allowance for losses associated with credit risk)	296,411,509	294,914,077	278,301,212	1,102,544	15,510,321
Financial assets and liabilities not measured at fair value in the balance sheet	Book value as of 06/30/2026	Fair value at 06/30/2026	Fair value levels		
			Level 1	Level 2	Level 3
Assets	1,609,232,207	1,374,721,053	-	1,371,519,015	3,202,038
Financial assets at amortized cost	1,609,232,207	1,374,721,053	-	1,371,519,015	3,202,038
Central Bank deposits	122,536,251	114,584,986	-	114,584,986	-
Interbank investments	8,597,821	8,598,708	-	8,598,708	-
Securities (net of allowance for losses associated with credit risk)	3,146,080	3,202,038	-	-	3,202,038
Credit portfolio	1,430,086,816	1,208,104,608	-	1,208,104,608	-
Other financial assets (net of allowance for losses associated with credit risk)	44,865,239	40,230,713	-	40,230,713	-
Liabilities	2,175,465,112	1,842,875,931	213,987	1,046,830,922	795,831,022
Financial liabilities at fair value through profit or loss	1,124,921	1,126,692	213,987	912,705	-
Derivative financial instruments	1,124,921	1,126,692	213,987	912,705	-
Financial liabilities at amortized cost	2,174,340,191	1,841,749,239	-	1,045,918,217	795,831,022
Customer resources	869,172,635	795,831,022	-	-	795,831,022
Funds from financial and other institutions	881,291,861	629,813,502	-	629,813,502	-
Funds from securities issues	389,228,382	381,457,402	-	381,457,402	-
Other financial liabilities	34,647,313	34,647,313	-	34,647,313	-

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

Consolidated					
Financial assets and liabilities measured at fair value in the balance sheet	Book value as of 06/30/2026	Fair value at 06/30/2026	Fair value levels		
			Level 1	Level 2	Level 3
Assets	695,374,299	690,136,720	424,269,066	247,209,937	18,657,717
Financial assets at fair value through profit or loss	157,453,404	153,202,773	145,967,854	4,087,523	3,147,396
Securities (net of allowance for losses associated with credit risk)	157,142,960	152,859,185	145,964,874	3,746,915	3,147,396
Derivative financial instruments	3,120	36,264	2,980	33,284	-
Other financial assets	307,324	307,324	-	307,324	-
Financial assets at fair value through other comprehensive income	537,920,895	536,933,947	278,301,212	243,122,414	15,510,321
Interbank investments	242,019,870	242,019,870	-	242,019,870	-
Securities (net of allowance for losses associated with credit risk)	295,901,025	294,914,077	278,301,212	1,102,544	15,510,321
Financial assets and liabilities not measured at fair value in the balance sheet	Book value as of 06/30/2026	Fair value at 06/30/2026	Fair value levels		
			Level 1	Level 2	Level 3
Assets	1,627,861,769	1,390,208,836	-	1,387,006,798	3,202,038
Financial assets at amortized cost	1,627,861,769	1,390,208,836	-	1,387,006,798	3,202,038
Central Bank deposits	122,536,251	114,584,986	-	114,584,986	-
Interbank investments	8,597,821	8,598,708	-	8,598,708	-
Securities (net of allowance for losses associated with credit risk)	3,146,080	3,202,038	-	-	3,202,038
Credit portfolio	1,448,200,079	1,223,406,277	-	1,223,406,277	-
Other financial assets (net of allowance for losses associated with credit risk)	45,381,538	40,416,827	-	40,416,827	-
Liabilities	2,141,191,482	1,809,514,940	213,987	1,014,178,247	795,122,706
Financial liabilities at fair value through profit or loss	1,124,939	1,126,692	213,987	912,705	-
Derivative financial instruments	1,124,939	1,126,692	213,987	912,705	-
Financial liabilities at amortized cost	2,140,066,543	1,808,388,248	-	1,013,265,542	795,122,706
Customer resources	868,399,042	795,122,706	-	-	795,122,706
Funds from financial and other institutions	880,757,685	629,431,755	-	629,431,755	-
Funds from securities issues	354,420,053	347,344,024	-	347,344,024	-
Other financial liabilities	36,489,763	36,489,763	-	36,489,763	-

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

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

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

Parent Company/ Consolidated						
Description	Fair value at 12/31/2025	Total gains and losses (realized/unrealized)	Purchases	Sales/settlements	Transfer from Level 3 (1)	Fair value at 06/30/2026
Securities – FVPL	1,839,473	(204,999)	1,908,698	(33,388)	(362,388)	3,147,396
Securities – FVOCI	16,253,286	(1,824,682)	2,318,296	(1,036,718)	(199,861)	15,510,321
Total	18,092,759	(2,029,681)	4,226,994	(1,070,106)	(562,249)	18,657,717

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

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

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

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

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

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

Note 35 – Balance sheet by maturity

Assets	Parent Company					
	06/30/2026			12/31/2025		
	Up to 360 days	Over 360 days	Total	Up to 360 days	Over 360 days	Total
Cash and cash equivalents	9,773,570	-	9,773,570	10,057,712	-	10,057,712
Financial assets at fair value through profit or loss	235,355	152,934,190	153,169,545	1,008,036	156,190,399	157,198,435
Securities (net of allowance for losses associated with credit risk)	232,319	152,626,866	152,859,185	1,007,990	155,930,792	156,938,782
Derivative financial instruments	3,036	-	3,036	46	-	46
Other financial assets	-	307,324	307,324	-	259,607	259,607
Financial assets at fair value through other comprehensive income	248,277,301	290,154,078	538,431,379	151,753,564	300,238,199	451,991,763
Interbank Investments	242,019,870	-	242,019,870	139,988,308	-	139,988,308
Securities (net of allowance for losses associated with credit risk)	6,257,431	290,154,078	296,411,509	11,765,256	300,238,199	312,003,455
Financial assets at amortized cost	395,684,104	1,213,548,103	1,609,232,207	378,190,759	1,152,751,534	1,530,942,293
Central Bank deposits	122,536,251	-	122,536,251	116,891,800	-	116,891,800
Interbank Investments	8,237,066	360,755	8,597,821	7,700,213	107,805	7,808,018
Securities (net of allowance for losses associated with credit risk)	247,352	2,898,728	3,146,080	-	2,238,931	2,238,931
Loan operations	262,020,898	1,168,065,918	1,430,086,816	250,628,755	1,108,754,004	1,359,382,759
Other financial assets (net of allowance for losses associated with credit risk)	2,642,537	42,222,702	44,865,239	2,969,991	41,650,794	44,620,785
Allowance for losses associated with credit risk	(12,409,441)	(55,320,188)	(67,729,629)	(11,321,574)	(50,085,395)	(61,406,969)
Tax assets	17,406,099	63,280,503	80,686,602	12,158,150	64,050,412	76,208,562
Current	4,192,049	-	4,192,049	4,459,344	-	4,459,344
Deferred	13,214,050	63,280,503	76,494,553	7,698,806	64,050,412	71,749,218
Other assets	12,029,836	5,752,330	17,782,166	12,430,370	82,091	12,512,461
Investments in subsidiaries and associates	-	14,116,572	14,116,572	-	13,831,309	13,831,309
Property and equipment in use	-	8,089,138	8,089,138	-	7,155,400	7,155,400
Intangible assets	-	4,595,675	4,595,675	-	4,607,542	4,607,542
Total assets	670,996,824	1,697,150,401	2,368,147,225	554,277,017	1,648,821,491	2,203,098,508

Liabilities and equity	Parent Company					
	06/30/2026			12/31/2025		
	Up to 360 days	Over 360 days	Total	Up to 360 days	Over 360 days	Total
Financial liabilities at fair value through profit or loss	260,182	864,739	1,124,921	21,290	351,056	372,346
Derivative financial instruments	260,182	864,739	1,124,921	21,290	351,056	372,346
Financial liabilities at amortized cost	1,092,230,940	1,082,109,251	2,174,340,191	1,025,344,056	995,660,195	2,021,004,251
Customer resources	704,224,182	164,948,453	869,172,635	675,949,123	145,978,090	821,927,213
Funds from financial and other institutions	238,949,987	642,341,874	881,291,861	210,830,651	582,575,281	793,405,932
Funds from securities issues	129,802,997	259,425,385	389,228,382	120,308,749	251,198,415	371,507,164
Other financial liabilities	19,253,774	15,393,539	34,647,313	18,255,533	15,908,409	34,163,942
Provisions	3,217,919	6,329,327	9,547,246	3,256,700	6,168,729	9,425,429
Expected losses on guarantees provided and loan commitments	1,966,315	676,778	2,643,093	2,390,011	675,332	3,065,343
Tax liabilities	6,496,379	-	6,496,379	6,188,544	-	6,188,544
Current	1,583,387	-	1,583,387	1,710,920	-	1,710,920
Deferred	4,912,992	-	4,912,992	4,477,624	-	4,477,624
Actuarial liabilities	8,517,886	13,543,208	22,061,094	8,281,808	13,654,905	21,936,713
Other liabilities	33,566,509	-	33,566,509	29,310,058	-	29,310,058
Equity	-	118,367,792	118,367,792	-	111,795,824	111,795,824
Total liabilities and equity	1,146,256,130	1,221,891,095	2,368,147,225	1,074,792,467	1,128,306,041	2,203,098,508

Assets	Consolidated					
	06/30/2026			12/31/2025		
	Up to 360 days	Over 360 days	Total	Up to 360 days	Over 360 days	Total
Cash and cash equivalents	9,773,857	-	9,773,857	10,070,353	-	10,070,353
Financial assets at fair value through profit or loss	1,280,897	156,172,507	157,453,404	1,162,440	160,200,782	161,363,222
Securities (net of allowance for losses associated with credit risk)	1,277,777	155,865,183	157,142,960	1,162,394	159,941,175	161,103,569
Derivative financial instruments	3,120	-	3,120	46	-	46
Other financial assets	-	307,324	307,324	-	259,607	259,607
Financial assets at fair value through other comprehensive income	247,766,817	290,154,078	537,920,895	150,731,906	300,238,199	450,970,105
Interbank Investments	242,019,870	-	242,019,870	139,988,308	-	139,988,308
Securities (net of allowance for losses associated with credit risk)	5,746,947	290,154,078	295,901,025	10,743,598	300,238,199	310,981,797
Financial assets at amortized cost	413,595,398	1,214,266,371	1,627,861,769	396,018,212	1,153,954,848	1,549,973,060
Central Bank deposits	122,536,251	-	122,536,251	116,891,800	-	116,891,800
Interbank investments	8,237,066	360,755	8,597,821	7,700,213	107,805	7,808,018
Securities (net of allowance for losses associated with credit risk)	247,352	2,898,728	3,146,080	-	2,238,931	2,238,931
Loan operations	279,394,657	1,168,805,422	1,448,200,079	267,893,884	1,109,999,369	1,377,893,253
Other financial assets (net of allowance for losses associated with credit risk)	3,180,072	42,201,466	45,381,538	3,532,315	41,608,743	45,141,058
Allowance for losses associated with credit risk	(13,307,487)	(55,669,864)	(68,977,351)	(12,192,038)	(50,516,845)	(62,708,883)
Tax assets	17,406,826	63,465,827	80,872,653	12,159,387	64,204,883	76,364,270
Current	4,192,776	-	4,192,776	4,460,581	-	4,460,581
Deferred	13,214,050	63,465,827	76,679,877	7,698,806	64,204,883	71,903,689
Other assets	11,564,405	5,739,276	17,303,681	6,661,458	5,368,484	12,029,942
Investments in subsidiaries and associates	-	14,052,776	14,052,776	-	13,698,375	13,698,375
Property and equipment in use	-	8,097,725	8,097,725	-	7,165,069	7,165,069
Intangible assets	-	4,616,716	4,616,716	-	4,631,582	4,631,582
Total assets	688,080,713	1,700,895,412	2,388,976,125	564,611,718	1,658,945,377	2,223,557,095

Liabilities and equity	Consolidated					
	06/30/2026			12/31/2025		
	Up to 360 days	Over 360 days	Total	Up to 360 days	Over 360 days	Total
Financial liabilities at fair value through profit or loss	260,200	864,739	1,124,939	21,350	351,056	372,406
Derivative financial instruments	260,200	864,739	1,124,939	21,350	351,056	372,406
Financial liabilities at amortized cost	1,090,923,171	1,049,143,372	2,140,066,543	1,023,280,248	962,509,170	1,985,789,418
Customer resources	703,450,589	164,948,453	868,399,042	675,364,935	145,978,090	821,343,025
Funds from financial and other institutions	238,415,811	642,341,874	880,757,685	209,351,031	582,575,281	791,926,312
Funds from securities issues	129,802,997	224,617,056	354,420,053	120,308,749	216,097,157	336,405,906
Other financial liabilities	19,253,774	17,235,989	36,489,763	18,255,533	17,858,642	36,114,175
Provisions	3,234,463	6,329,327	9,563,790	3,271,448	6,168,729	9,440,177
Expected losses on guarantees provided and loan commitments	775,010	620,361	1,395,371	1,133,445	629,984	1,763,429
Tax liabilities	6,836,793	-	6,836,793	6,628,630	-	6,628,630
Current	1,915,639	-	1,915,639	2,150,508	-	2,150,508
Deferred	4,921,154	-	4,921,154	4,478,122	-	4,478,122
Actuarial liabilities	8,517,886	13,543,208	22,061,094	8,281,808	13,654,905	21,936,713
Other liabilities	51,939,462	-	51,939,462	47,953,950	-	47,953,950
Equity	-	155,988,133	155,988,133	-	149,672,372	149,672,372
Total liabilities and equity	1,162,486,985	1,226,489,140	2,388,976,125	1,090,570,879	1,132,986,216	2,223,557,095

Note 36 – Recurring and non-recurring results

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

Event	Parent Company		Consolidated	
	2026	2025	2026	2025
	1st half	1st half	1st half	1st half
Net income (a)	6,585,794	8,718,664	7,367,936	9,783,752
Non-recurring events (b)	-	1,647,386	-	1,647,386
PDV 2024 (1)	-	(92,862)	-	(92,862)
REG REPLAN actuarial valuation (2)	-	900,784	-	900,784
Gain on disposal - CAIXA Seguridade (3)	-	839,464	-	839,464
Expenses impacted by the events (c) (4)	-	(840,628)	-	(801,708)
Non-recurring result (d = b + c)	-	806,758	-	845,678
Regulatory recurring result (e = a - d)	6,585,794	7,911,906	7,367,936	8,938,074

• 2026

There were no impacts arising from non-recurring events in the first half of 2026.

• 2025

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

Note 37 – Other information

(a) Assets of investment funds administered by CAIXA

Description (1)	Parent Company	
	06/30/2026	12/31/2025
Financial investment funds	575,920,826	543,567,757
Fund-of-funds investment funds – FIC (2)	409,324,291	366,102,847
Equity funds	17,112,614	17,883,859
Total	1,002,357,731	927,554,463

(1) The information presented is not audited by the independent auditors.

(2) Includes fund-of-funds investment funds not considered in the ANBIMA ranking.

Note 38 – Subsequent events

There were no subsequent events in the period.

Carlos Antônio Vieira Fernandes
President

Adriano Assis Matias
Vice-President

Alexandre Gonçalves de Amorim
Vice-President

Ânderson Aorivan da Cunha Possa
Vice-President

Guilherme Guimarães Mendes
Vice-President Acting

Henriete Alexandra Sartori Bernabé
Vice-President

Inês da Silva Magalhães
Vice-President

José Marcos de Carvalho Araújo
Vice-President

Marcos Brasiliano Rosa
Vice-President

Paulo César Leopoldino Palácios Seabra
Vice-President

Suely Patrão Buhiram
Vice-President Acting

Juliana Grigol Fonseca
Chief Accounting and Controllershship Officer

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



Independent Auditor's Report

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Report on the Audit of Parent Company and Consolidated Financial Statements

To

**Shareholder, the Board of Directors and the Management of
Caixa Econômica Federal - CAIXA**

Brasília – DF

Opinion

We have audited the parent company and consolidated financial statements of Caixa Econômica Federal ("CAIXA"), which comprise the parent company and consolidated balance sheets as of June 30, 2026, and the parent company and consolidated statements of income, comprehensive income, changes in equity and cash flows for the six-month period then ended, and notes, comprising material accounting policies.

In our opinion, the financial statements referred to above present fairly, in all material respects, the parent company and consolidated financial position of CAIXA as of June 30, 2026, and its financial performance and cash flows for the six-month period then ended, in accordance with Brazilian accounting policies applicable to the entities authorized to operate by the Central Bank of Brazil ("BCB").

Basis for opinion

We conducted our audit in accordance with Brazilian and International Standards on Auditing. Our responsibilities under those standards are further described in the "Auditors' responsibilities for the audit of the parent company and consolidated financial statements" section of our report. We are independent of CAIXA in accordance with relevant ethical requirements established in the Accountant's Professional Ethics Code and in the professional standards issued by the Federal Accounting Council applicable to audits of financial statements of public interest entities in Brazil and



we have fulfilled our ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key audit matters

Key audit matters are those that, in our professional judgment, were of most significance in our audit of the current six-month period. These matters were addressed in the context of our audit of the parent company and consolidated financial statements, and in forming our opinion thereon, we do not express a separate opinion on these matters.

Measurement of the allowance for expected losses associated with credit risk on loan operations and financial instruments with credit granting characteristics

As described in notes 3 (p), 3 (s), 3 (t), and 8.4 to the parent company and consolidated financial statements, CAIXA recognized expected credit loss allowances amounting to R\$ 67,729,629 thousand in the parent company financial statements and R\$ 68,977,351 thousand in the consolidated financial statements as of June 30, 2026, related to credit operations and other assets with credit-granting characteristics.

CAIXA classifies financial instruments into stages based on credit quality and days past due, assessing the deterioration in credit risk since initial recognition. Reallocation occurs when it becomes evident that the credit quality of a financial instrument has changed significantly since initial recognition (Stage 2) or when it is classified as credit-impaired assets (Stage 3). For other transactions, the expected loss is calculated for the next 12 months (Stage 1). Expected credit loss is calculated for homogeneous groups with similar characteristics, allowing for the collective assessment and quantification of credit risk. The assessment of the allowance for expected losses on loans and financial instruments with credit granting characteristics is a probability-weighted estimate of credit losses. To achieve this result, a combination of three parameters is used: (i) probability of default (PD); (ii) loss given default (LGD); and (iii) exposure at the time of default (Exposure at Default - EAD); Furthermore, CAIXA occasionally uses individualized analyses to assess credit risk in wholesale transactions, the assumptions used involve financial indicators and qualitative aspects of the companies, the business environment and the characteristics of the financial instruments in order to evaluate the credit risk of wholesale banking exposures.

Given the significance of the loan portfolio and the amount of allowance for expected losses associated with credit risk, the uncertainties, level of judgment, and complexity of the assumptions used in the classification of the portfolio for expected losses on loan operations and financial instruments with credit granting characteristics, mainly as a result of uncertainties related to the assumptions and methods used in the calculation of the aforementioned parameters, we consider this a significant matter for our audit.

How the matter was addressed in our audit

Our audit procedures included, but were not limited to:

- Evaluation of the design and operational effectiveness of the key internal controls related to the processes of: (i) development and approval of models used in calculation of the allowance for expected losses; (ii) classification of operations as credit-impaired assets; and (iii) analysis of expected loss on individually assessed operations;
- With the assistance of our internal specialists with expertise in credit risk, we conducted: (i) a qualitative evaluation of the expected loss methodologies through the review of models based on the technical requirements of CMN Resolution 4,966/21; and (ii) independent recalculation of PDs, EADs, LGDs, and weighted macroeconomic scenarios, including the application of minimum percentages defined by BCB Resolution 352/23 and stage allocation; and



- Evaluation of the disclosures made in the parent company and consolidated financial statements comply with the requirements of applicable accounting standards and consider all relevant information.

Based on the evidence obtained through the procedures summarized above, we consider the balance of allowance for expected losses on loans and financial instruments with credit granting characteristics, as well as the respective disclosures, acceptable in the context of the parent company and consolidated financial statements taken as a whole for the six-month period ended June 30, 2026.

Recognition and measurement of provisions for labor, civil and tax contingencies

As described in notes 3 (m) and 16 (a) of the parent company and consolidated financial statements, CAIXA is a defendant in legal and administrative proceedings of labor, civil and tax contingencies arising in the normal course of its business, with the respective provisions recorded in the amount of R\$ 8,753,006 thousand in the parent company financial statements and R\$ 8,769,550 thousand in the consolidated financial statements.

Part of these provisions were measured considering: (i) the individualized assessment made by CAIXA's internal lawyers for the relevant contingencies, based on the economic repercussion of the claims made by the plaintiff, weighted by the status of the lawsuit and prevailing jurisprudence in similar cases, to determine the probability of loss and estimated amount; or (ii) the massed statistical method for labor and civil claims that consists in measuring the probability and impact of an unfavorable outcome to CAIXA.

Due to the significance of the amounts and the uncertainties and judgments involved in determining the probability of loss and estimated amounts, we consider this as a key audit matter.

How the matter was addressed in our audit

Our audit procedures included, but were not limited to:

- Evaluation of the design and effectiveness of certain internal controls related to: (i) evaluation on the massed statistical methodology used in the measurement of the provision for civil and labor contingencies; (ii) review of the estimate of the probability of loss and the amount attributed to the relevant contingencies analyzed by individualized assessment by CAIXA's internal lawyers; and (iii) retrospective review control over the sufficiency of the provision performed by CAIXA.;
- Evaluation, with the help of our professionals with statistical knowledge, of the massed statistical methodology used in the measurement and recalculation of the provision in accordance with the established criteria;
- For the relevant lawsuits (individualized assessment), evaluation, through statistical sampling and selection of specific items, of the technical studies prepared by CAIXA's internal lawyers, with the grounds for defining the probability of loss and estimated amount of the contingencies, and evaluation of the consistency of the information in the technical studies through consultations on the courts' websites. We used samples to involve our legal experts who assisted us in the evaluation of the technical merits and the supporting documentation to define the probability and estimated loss;
- Evaluation of the sufficiency of the provision for labor, civil and tax contingencies, through the historical disbursement in relation to the respective provisioned amounts, intensifying the analysis in relation to the understanding of individually relevant cases that have diverged from the provisioned amount; and
- Assessment of whether the disclosures in the parent company and consolidated financial statements are in accordance with the requirements of the applicable accounting standards and include all relevant information.



Based on the evidence obtained through the procedures summarized above, we consider acceptable the assessment of the recognition and measurement of the provisions for labor, civil and tax contingencies, as well as the disclosures, in the context of the parent company and consolidated financial statements taken as a whole for the six-month period ended June 30, 2026.

Measurement of post-employment benefits provisions

As described in notes 3 (o) and 18 to the parent company and consolidated financial statements, as of June 30, 2026, CAIXA recorded post-retirement benefit provisions of R\$ 22,061,094 thousand (parent company and consolidated). CAIXA sponsors retirement benefits, pension, supplementary health care and aid and meal allowance plans made available to its employees, managers, retired employees, and pensioners. A significant part of these plans is classified as defined benefit plans, whose amounts are material in the context of the parent company and consolidated financial statements and its measurement requires the use of actuarial techniques and judgment in defining assumptions, such as: discount rate, inflation rate and mortality tables.

Due to the complexity and judgment in measuring actuarial liabilities and the material impact that any changes in those assumptions would have on the parent company and consolidated financial statements, we consider this as a key audit matter.

How the matter was addressed in our audit

Our audit procedures included, but were not limited to:

- Evaluation of the design and effectiveness of key internal controls related to the definition and approval of the assumptions used to measure actuarial liabilities;
- Analysis, with the assistance of our internal actuarial specialists, of the reasonableness and sensitivity of the assumptions, which include discount rate, inflation rate and mortality tables, used and reported in the actuarial reports of the relevant benefit plans. In addition, we examined by sampling whether the relevant information recorded in the database used by the external actuarial specialists in calculating the provisions for post-employment benefits was complete and accurate; and
- Evaluation of the adequacy of the disclosures in the parent company and consolidated financial statements, specifically regarding the sensitivity analysis of the net value of the defined benefit plan in relation to the actuarial assumptions used.

Based on the evidence obtained through the procedures summarized above, we consider acceptable the measurement of the actuarial liabilities in the context of the parent company and consolidated financial statements taken for the six-month period ended June 30, 2026.

Assessment of deferred tax asset

As described in notes 3 (u) and 10 of the parent company and consolidated financial statements, CAIXA recorded deferred tax assets in the amount of R\$ 76,494,553 thousand in parent company and R\$ 76,679,877 thousand consolidated referring to tax losses and temporary differences.

The recognition of deferred tax assets is based on technical studies and management's judgment, taking into consideration the probability of generating future taxable profits and the tax rates in effect as of the date of the financial statements. Deferred tax assets arising from temporary differences are realized through the utilization or reversal of the provisions that gave rise to their recognition. Deferred tax assets related to tax loss carryforwards and negative social contribution tax bases are realized upon the generation of future taxable profits. The expected realization of deferred tax assets is based on projections of future taxable income that require the application of judgment by CAIXA's management in the use of assumptions.

Due to the high degree of judgment required in the evaluation of the relevant assumptions that are considered in projecting future taxable profits, and the material impact that any changes in these



assumptions would have on the parent company and consolidated financial statements, we consider this to be as a key audit matter.

How the matter was addressed in our audit

Our audit procedures included, but were not limited to:

- Evaluation of the design and effectiveness of key internal controls related to the preparation and approval of the study on the realization of deferred tax assets prepared by CAIXA, according to projections of future taxable income;
- With the help of our corporate finance specialists: (i) we evaluated the assumptions considered in the projections of future taxable income prepared by CAIXA considering whether they are consistent with the valuation practices and methodologies normally used, and whether they are based on historical and/or market data; (ii) we recalculated the amounts included in the technical study for the realization of the deferred tax assets;
- Involvement of our tax specialists to review the basis for establishing deferred tax assets; and to review the disclosures in the financial statements;
- Evaluation of whether the disclosures in the parent company and consolidated financial statements comply with the requirements of the applicable accounting standards and include all relevant information necessary for a proper understanding of the matters disclosed.

Based on the evidence obtained through the procedures summarized above, we consider the recognition of the deferred tax assets, as well as the respective disclosures, acceptable within the context of the parent company and consolidated financial statements taken for the six-month period ended June 30, 2026.

Measurement of allowance for credits with the Fund for The Compensation of Salary Changes (FCVS)

As described in note 8.5 (b) to the parent company and consolidated financial statements, CAIXA has credits with the FCVS (Fund for The Compensation of Salary Changes) in the net amount of R\$ 31,272,339 thousand (parent company and consolidated), and FCVS provision in the amount of R\$ 12,386,858 thousand (parent company and consolidated).

The realization of the credits covered by the FCVS depends on adherence to a set of rules and procedures defined in specific regulations and follows a novation process by status (Qualified, Not qualified, Qualified and not approved, Approved with appeal, Approved without appeal, Approved, validated and under novation and Negative coverage). The measurement of the provision for the FCVS asset is performed through a set of rules and a statistical methodology based on operational risk concepts; since the novation of the credits depends on the contract documentation, there is no credit process involved — that is, the provision is recognized to cover the expected losses arising from the novation process of the contracts covered by the FCVS. Additionally, the FCVS contracts that are approved but with financial impediments, due to debts with the FGTS, are subject to credit risk and are classified as credit-impaired (problem) assets.

Due to the high degree of judgment in determining the method and assumptions used to measure these provisions and the material impact that any changes in those assumptions would have on the parent company and consolidated financial statements, we consider this as a key audit matter.

How the matter was addressed in our audit

Our audit procedures included, but were not limited to:

- Evaluation of the design and effectiveness of key internal controls related to the review and approval of the methodology for calculating the provision for FCVS receivables, processing, and recognition of the provisions;

- Evaluation, with the help of our professionals with statistical expertise, of the methods and assumptions through: (i) analysis of whether the methodology allows capturing the possibility of loss for operations with the FCVS for all stages of the novation process; and (ii) test on the mathematical precision of the calculations performed to determine the provision for FCVS credits;
- Identification of credit risk operations with the respective assessment of the measurement of the expected loss provision value, as well as the consistency of the amounts allocated by stage;
- Evaluation, by means of sampling, of the information on stages in the novation process used to calculate the provision for FCVS credits, as well as comparison of the accounting balances; and
- Evaluation of the disclosures made in the parent company and consolidated financial statements, specifically related to the measurement criteria of the provisions for FCVS credits.

Based on the evidence obtained through the procedures summarized above, we consider acceptable the balances of the provisions for FCVS credits in the context of the parent company and consolidated financial statements taken for the six-month period ended June 30, 2026.

Information Technology Environment

CAIXA's technology environment has access and change management processes for systems and applications, the development of new programs, and automated internal controls in various relevant processes. To keep its operations running, CAIXA provides access to systems and applications to its employees, considering the functions performed by them and its organizational structure.

The controls to authorize, monitor, restrict and/or revoke the respective accesses to this environment must provide reasonable assurance that accesses and information updates are performed with integrity and accuracy and by the appropriate professionals, to mitigate the potential risk of fraud or error arising from unauthorized access or change to a system or information, and to ensure the integrity of financial information and accounting records.

Given CAIXA's high dependence on its technology systems, the high volume of transactions processed daily, and the importance of access controls and change management on its systems and applications to plan the nature, timing, and extent of our audit procedures, we consider this as a key audit matter.

How the matter was addressed in our audit

Our audit procedures included, but were not limited to:

- With the assistance of our information technology professionals, we (i) tested the design and effectiveness of the general IT controls and automated controls at the business process level, such as: authorization of new users, revocation of terminated users, and review of active users; (ii) in those areas where, in our judgment, there is a high dependence on information technology, our testing also included evaluating password policies, security configurations, and internal controls over systems and application developments and changes.

The evidence obtained through the procedures summarized above allowed us to consider the information extracted from certain systems to plan the nature, timing, and extent of our substantive testing in the context of the parent company and consolidated financial statements taken for the six-month period ended June 30, 2026.

Other matters

Statements of value added

The parent company and consolidated statements of value added for the six-month period ended June 30, 2026, prepared under the responsibility of the CAIXA's Management and presented as supplementary information in relation to the accounting practices adopted in Brazil applicable to financial institutions authorized to operate by BACEN, was submitted to audit procedures performed in conjunction with the audit of CAIXA's parent company and consolidated financial statements. For the purposes of forming our opinion, we evaluated whether these statements are reconciled with the parent company and consolidated financial statements and accounting records, as applicable, and if their form and content are in accordance with the criteria defined in Technical Pronouncement CPC 09 "Statement of Value Added". In our opinion, these statements of value added have been properly prepared, in all material respects, in accordance with the criteria established in the Technical Pronouncement and are consistent with the parent company and consolidated financial statements taken as a whole.

Consolidated financial statements

These consolidated financial statements for the six-month period ended June 30, 2026, which have been prepared in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil (BACEN), are being issued in an additional manner, as permitted by Article 77 of CMN Resolution 4,966, to the consolidated financial statements prepared in accordance with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB), which were presented separately by CAIXA on this date and on which we issued an audit report containing no modifications, dated August 24, 2026.

Other information that accompanying the parent company and consolidated financial statements and the auditor report

Management is responsible for the other information. The other information comprises the Management Report.

Our opinion on the parent company and consolidated financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the parent company and consolidated financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the parent company and consolidated financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work performed, we conclude that there is material misstatement of the Management Report, we are required to report on such fact. We have nothing to report on this.

Responsibilities of management and those in charge with governance for the parent company and consolidated financial statements

Management is responsible for the preparation the financial statements in accordance with the accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil, and the internal controls as management determines is necessary to enable the preparation of parent company and consolidated financial statements that are free from material misstatement whether due to fraud or error.



In preparing the parent company and consolidated financial statements, Management is responsible for assessing Caixa's ability to continue as going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting, unless management either intends to liquidate Caixa or to cease operations, or there no realistic alternative but to do so.

Those charged with governance of Caixa are those responsible for overseeing the process of preparing the parent company and consolidated financial statements.

Auditors' responsibilities for the audit of the parent company and consolidated financial statements

Our objectives are to obtain reasonable assurance about whether the parent company and consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. 'Reasonable assurance' is a high level of assurance but is not a guarantee that an audit conducted in accordance with the Brazilian and International Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these parent company and consolidated financial statements.

As part of an audit in accordance with the Brazilian and International Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the parent company and consolidated financial statements, whether due to fraud or error, design and performed audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting material misstatement resulting from fraud is higher than for the one resulting from error, as fraud may involve collusion, forgery, intentional omission or misrepresentations, or the override of internal controls;
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control of CAIXA;
- We evaluated the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management;
- Conclude on the appropriateness of Management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Institution's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the parent company and consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our report. However, future events or conditions may cause the Institution to cease to continue as a going concern; and
- Evaluate the general presentation, structure and content of financial statements, including the disclosures and if the financial statements presents the corresponding transactions and the events in a manner consistent with the objective of fair presentation, and



- We planned and performed the group audit to obtain appropriate and sufficient audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group's financial statements. We are responsible for the direction, supervision, and review of the audit work performed for the purposes of the group audit and, consequently, for the audit opinion.

We communicate with Management regarding, among other matters, the scope and timing of our planned audit work and significant audit findings, including any significant deficiencies in internal controls that we identify during our work.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the parent company and consolidated financial statements of the current period and are, therefore, the key audit matters. We describe these matters in our auditor's report unless law or regulation has prohibited public disclosure of the matter or when, in extremely rare circumstances, we determine that the matter should not be communicated in our report because the adverse consequences of such communication would reasonably be expected to outweigh the public interest benefits of the communication.

Brasília, August 24, 2026

KPMG Auditores Independentes Ltda. CRC

SP-014428/F-0

Original report in Portuguese signed by

Carlos Massao Takauthi

Accountant CRC 1SP-206103/O-4