



# TRANSFORMING TO TRANSFORM

TWO YEARS THAT CHANGED CAIXA  
ON THE INSIDE AND ACROSS BRAZIL

2023 - 2025

## **PRESIDENT OF CAIXA ECONÔMICA FEDERAL**

**Carlos Antônio Vieira Fernandes**

## **VICE-PRESIDENTS**

**Adriano Assis Matias** – Vice-Presidente Varejo

**Anderson Aorivan da Cunha Possa** – Vice-Presidente Logística, Operações e Segurança

**Cíntia Lima Gonçalves Teixeira** – Vice-Presidente Pessoas (Interina)

**Henriete Alexandra Sartori Bernabé** – Vice-Presidente Riscos

**Inês da Silva Magalhães** – Vice-Presidente Habitação

**Jean Rodrigues Benevides** – Vice-Presidente Sustentabilidade e Cidadania Digital (Interino)

**José Marcos de Carvalho Araújo** – Vice-Presidente Governo

**Lúcio Camilo Oliva Pereira** – Vice-Presidente Tecnologia e Digital

**Marcos Brasiliano Rosa** – Vice-Presidente Finanças e Controladoria

**Rodrigo Hideki Hori Takahashi** – Vice-Presidente Agente Operador (Interino)

**Sérgio Henrique Oliveira Bini** – Vice-Presidente de Fundos de Investimento

**Tarso Duarte de Tassis** – Vice-Presidente Negócios de Atacado

## **BOARD OF DIRECTORS**

**Rogério Ceron de Oliveira** – Presidente do Conselho de Administração

**Carlos Antônio Vieira Fernandes** – Presidente da CAIXA Econômica Federal

**Fabiana Uehara Proscholdt** – Conselheira – Representante dos Empregados

**Francisco Petros Oliveira Lima Papathanasiadis** – Conselheiro – Membro Independente

**Isadora Maria Belem Rocha Cartaxo de Arruda** – Conselheira

**José Luiz Trevisan Ribeiro** – Conselheiro – Membro Independente

**Pedro Luiz Costa Cavalcante** – Conselheiro

**Raquel Nadal Cesar Gonçalves** – Conselheira

## **CAIXA ECONÔMICA FEDERAL**

**Matriz 1 – Setor Bancário Sul, Quadra 4, Lotes 3/4**

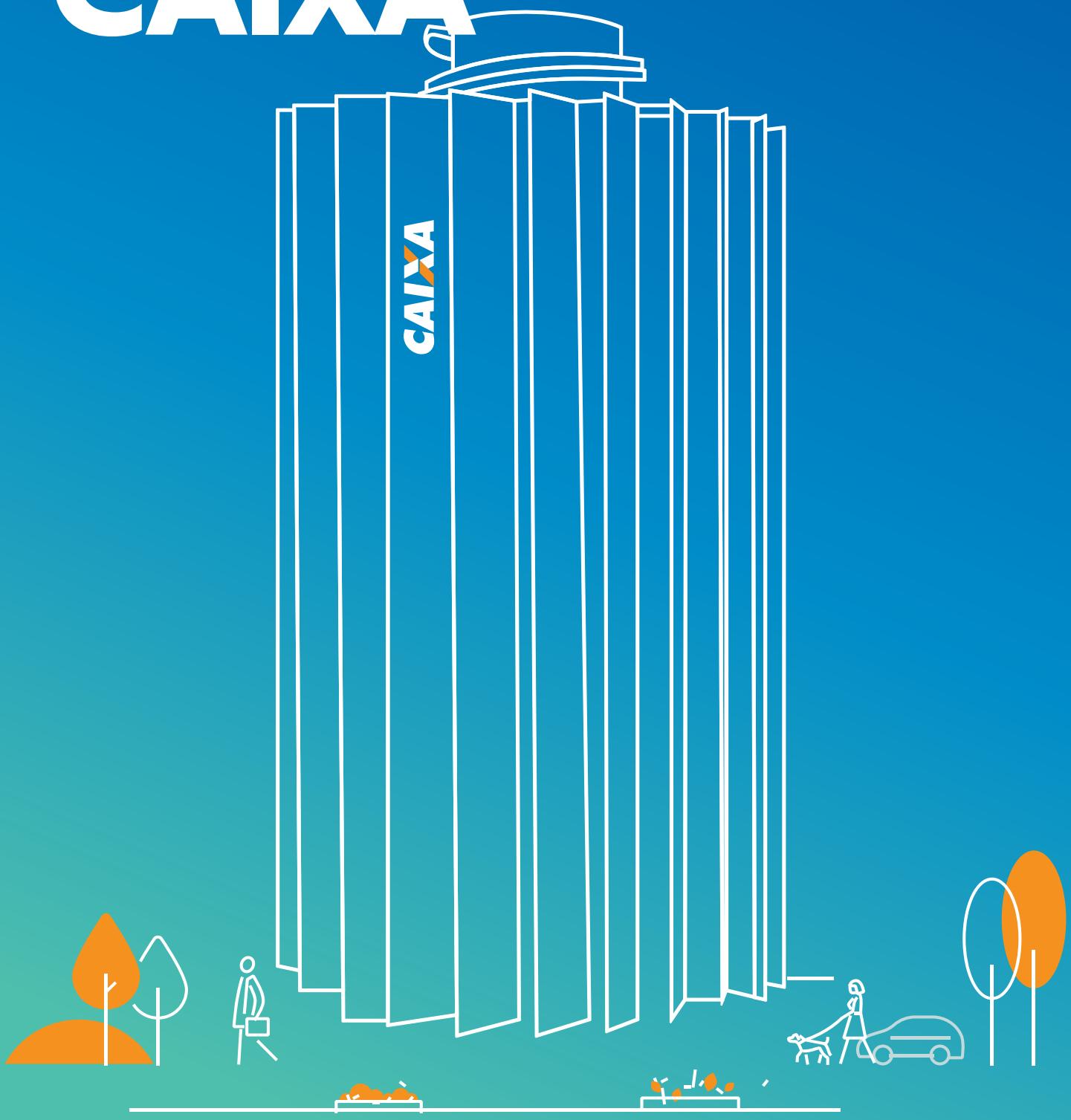
**Asa Sul**

**CEP 70.070-140**

**Brasília – DF**



# A LETTER FROM **CAIXA**



Two years ago, CAIXA took on a challenge: **to change from within so as to continue transforming on the outside.**

This book tells this story — about the transformation process we have undertaken, and how this change has been driving our work and allowing us to continue the mission of transforming people's lives.

This is because the **history of CAIXA is intertwined with that of Brazil**. From the beginning, if saving money was a necessity, CAIXA offered savings as a solution. This is how it evolved. If Brazil needed construction, CAIXA responded with solid support and credit for infrastructure, sanitation, and the dream of owning a home.

When Brazil — then still an analog country — sought inclusion, CAIXA expanded its physical presence to ensure financial access to all. Then, when the country created social programs to transfer income and stimulate the economy, CAIXA was ready. The bank was a primary agency for every need, never holding back in its efforts to ensure citizenship to all Brazilians.

This is how it has always been: at every summons, **CAIXA's vocation is to be ready for Brazil**. Presently, once again, the country has changed — and a changing country requires a CAIXA that accompanies it: strong, modern, strategically organized, and humane.

Today's Brazil is more connected, and demands innovation, digital financial inclusion, sustainability, and convenience. Brazil wants efficiency and positive experiences in the services it uses. Whilst holding on to everything it has always offered, **CAIXA understood that, to continue serving Brazil, it was time to also transform itself**.

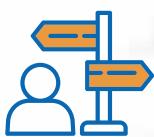
We are proud of the moment we are living in, because in it we reaffirm who we are: the CAIXA that Brazil needs, advancing with purpose, responsibility, and courage. **A CAIXA that continues transforming itself to transform the world!**

Sincerely,

**CAIXA**

**1**

Planning for  
transformation,  
Strategic Plan  
2030



**2**



People who  
change  
CAIXA,  
People and  
Culture



**3**

Doing better to  
transform more,  
Efficiency and Profit-  
ability.



**4**



More digital so as  
to be even more  
humane.  
Technology and  
Innovation.





**6**  
A Purpose that advances Change, Sustainability and Citizenship.



**8**  
From Change to Movement. Results, Recognition, and a Commitment to the Future.



**7**  
Transforming Together means going further, Ecosystem Performance.





1.

# PLANNING FOR TRANSFORMATION

Strategic Plan 2030





CAIXA's transformation arose from recognizing that this is a decisive decade for Brazil and its financial system. To follow and lead this change, the institution began its journey from within — through planning, listening, and a robust transformation agenda up to 2030.

The first step was to map all trends and challenges. The macroeconomic scenario; the dynamics of competition; the behaviors and expectations of our customers; innovation and technological transformation; actions and ecosystems; sustainability and ESG (environmental, social and governance); the market; and talent management — all these elements pointed towards a path that needed a stance to be taken.

CAIXA has the largest customer base in Brazil's financial system; is present across all municipalities; and has a unique social role: it combines coverage, trust, and impact. This strategic position — combining data, talent and legitimacy — means that CAIXA is an indispensable agent in Brazil's economic and social development.

From this diagnosis, one thing became clear: CAIXA needed to align its institutional strength to a clear vision for the future — a vision capable of guiding decisions, accelerating results, and ensuring long-term social impact. The new strategic plan was prepared collaboratively, presenting the perspectives gathered through survey, analysis, workshops, and interviews. Altogether, over 10,000 employees, 15,000 customers, and all the bank's executives were heard and actively contributed to this process.

In the survey conducted with customers, it was evident that the most valued attributes in a banking relationship are the following: quality services; trust in the financial institution; price of products and services; functionality of digital channels; and agility. The survey revealed that CAIXA was considered a leader in certain attributes, but could still do more.

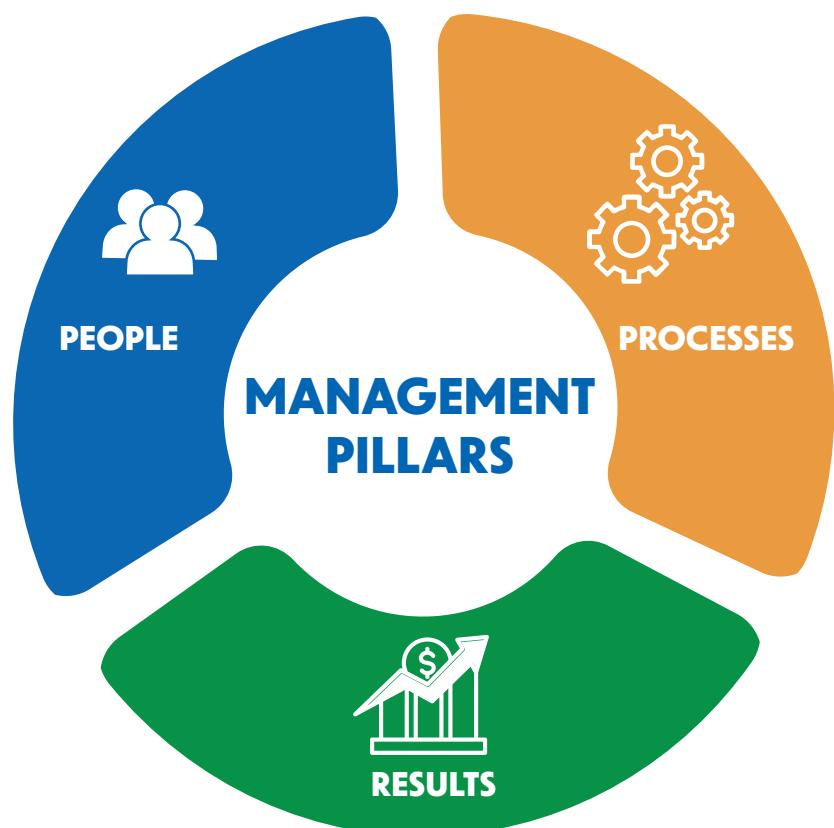
Thus a new Strategic Plan 2030 was born. In it, CAIXA's main goal is to put customers, Brazil, and Brazilian citizens at the center of decision-making.

## **Strategic Plan 2030**

At the center of this transformation, three forces came together to shape CAIXA's new management: **people, processes, and results**.

<b>PEOPLE</b>	because all change stems from the human perspective, from listening, learning, and the courage to change.
<b>PROCESSES</b>	because transformation needs methods, governance, and discipline.
<b>RESULTS</b>	because all work must express the public value that moves the bank: economic, social, and reliable results.

These three pillars are the symbol of the new CAIXA — an institution that is transforming itself in a conscientious way, connecting efficiency and purpose, reason and emotion, management and meaning.



## STRATEGIC PLAN 2030

The Strategic Plan 2030 — in which CAIXA's main objective was to put customers, Brazil and Brazilian citizens at the center of decisions — emerged as a result of these pillars.



### TRANSFORMING PEOPLE'S LIVES

#### VISION

*To be indispensable to Brazil, working in an agile, efficient and customer-centric way*

#### VALUES

We make a difference to Brazil

We are a team that makes things happen

We take care of people and of the planet

Customers guide the choices we make

We have the courage to innovate

Our integrity is non-negotiable

Our integrity is non-negotiable

#### PILLARS

Customer at the center

Efficiency and profitability

Technology and innovation

People, culture and agility

Sustainability and citizenship

Ecosystem performance

#### STRATEGIC GOALS

To deliver an excellent experience to customers

To evolve in profitability, optimizing the efficiency of operations

To promote priority shifts and digital infrastructure that are in line with best market peers

To adapt human capital, culture, and the way work is carried out to CAIXA's needs

To leverage sustainability and social impact at the center of the business

To act in an integrated way as a conglomerate and an ecosystem

The plan is the convergence between what employees believe and what the country expects from CAIXA, giving meaning to every decision, project and delivery.

To ensure its fulfillment, work was structured in six pillars and objectives that guide CAIXA's performance and the transformation portfolio, in order to achieve the company's vision:

## CUSTOMERS AT THE CENTER

To deliver an excellent experience to customers.



## EFFICIENCY AND PROFITABILITY

To evolve in profitability, optimizing the efficiency of operations.



## TECHNOLOGY AND INNOVATION

To promote priority shifts and digital infrastructure that are in line with best market peers.



## PEOPLE, CULTURE AND AGILITY

To adapt human capital, culture, and the way work is carried out to CAIXA's needs.



## SUSTAINABILITY AND CITIZENSHIP

To leverage sustainability and social impact at the center of the business.



## ECOSYSTEM PERFORMANCE

To act in an integrated way as a Conglomerate and an ecosystem.





# **TRANSFORMATIONAL AXES**

## CAIXA STRATEGIC PLAN 2030

**4 ongoing transformations to build the CAIXA  
of the future based on present actions**

### **ORGANIZATIONAL** Transformation



### **DIGITAL** Transformation





## CULTURAL Transformation

## EFFICIENCY Program



## TRANSFORMATIONAL AXES THE VECTORS THAT SUPPORT THE CAIXA STRATEGIC PLAN 2030

The **transformational axes** are the **backbone of the CAIXA Strategic Plan 2030**. They direct the bank's transformation so that it is **structured, integrated and sustainable**, connecting efficiency, innovation and purpose to transform people's lives. Their importance can be summarized in five points:



**They ensure coherence and integration**

**They connect** the six strategic pillars, avoiding fragmentation, and ensuring that all initiatives relate to each other.



**They guide the journey of change**

They define **how** CAIXA conducts its transformation.



#### **They leverage economic and social results**

They ensure that the changes are not only internal, but generate public value, translated into economic, social and trust results for society



#### **They create conditions for innovation and competitiveness**

They position CAIXA to compete with best market peers, maintaining relevance and leadership in the financial sector



#### **They sustain the long-term vision**

Seeking continuity, governance and discipline, aligning purpose and fulfillment by 2030

# ABOUT THE AXES

## 1. ORGANIZATIONAL TRANSFORMATION

This is a structuring movement that redefines the way CAIXA acts, relates, and delivers value to society. It is a deep process to **restructure procedures, management models and governance mechanisms**, focusing on **agility, efficiency and integration between areas**. This transformation is strategic, since it connects efficiency to purpose, and prepares the institution for the challenges of the future



### What it does

It leverages new forms of organization; promotes greater integration between areas; and strengthens the relationship with customers and partners. By reviewing processes and adopting more modern management models, CAIXA is capable of responding rapidly to market demands, striving for competitiveness and relevance.



### What it represents

It is the basis for CAIXA to become **lighter, more competitive and results-oriented**, through structures that have been adapted to the requirements of a constantly changing scenario. This change creates an environment that favors innovation, collaboration, and agile decision-making.



### Why it's important

Without this transformation, there is no support for the other strategic pillars. It guarantees **method, discipline, and governance**, ensuring that each action is aligned with the institutional purpose. It is the foundation that connects efficiency, transparency, and social impact, allowing CAIXA to move forward with security and long-term vision.

## 2. DIGITAL TRANSFORMATION

This is a strategic axis that redefines the way CAIXA delivers value, interacts with customers and positions itself within the market. **Led by the TEIA Program**, this initiative connects **technology, innovation, and agile culture** to accelerate results, increase efficiency, and strengthen collective learning. It promotes **channel integration, data-intensive use, and intelligent solutions**, ensuring a fluid and safe experience for millions of Brazilian citizens.



### What it does

It drives the digitization of processes; the integration between physical and digital channels; and the adoption of technologies that optimize the customer journey. Through agile practices and focus on innovation, CAIXA is then able to respond quickly to market demands and offer accessible and safe services..



### What it represents

It is the bridge that positions CAIXA as a **reference in digital solutions**, aligned with the best practices of the financial sector and the expectations of increasingly connected consumers, strengthening the institution's image as modern, reliable and future-oriented..



### Why it's important

There is no competitiveness without digitization. This axis ensures operational **efficiency, continuous innovation, and integrated experience** — all essential elements to maintain CAIXA's relevance in a context of accelerated transformation. It is the basis for expanding financial inclusion and democratizing access to services with quality and security.

### 3. CULTURAL TRANSFORMATION

This is the axis that gives life to CAIXA's strategy. It connects **purpose, behavior and strategy**, creating an environment based on **trust, collaboration, diversity, and high performance**. It is the **human dimension of transformation**, the one that ensures that changes are not only implemented, but **experienced by people**.



#### What it does

It promotes **alignment between values** and practices, strengthening a **culture** that encourages **engagement, innovation, and responsibility** — creating conditions for teams to act in an **integrated** way, **focusing on results** and **generating value for customers and society**



#### What it represents

This is the **force** that sustains the **change**. **Culture** is the element that guarantees **adherence and engagement**, allowing **strategies** to be executed **consistently**, and **objectives** to be achieved **collaboratively**.



#### Why it's important

There is no adhesion without **culture**. This axis ensures that the **transformation** is incorporated into **everyday** life, creating an environment that sustains **innovation, continuous learning, and value delivery**. It is what connects people to purpose and strengthens CAIXA's identity as a modern, inclusive and results-oriented institution..

## 4. EFFICIENCY PROGRAM

The Efficiency Program is a strategic initiative created to align CAIXA's operation with best market practices, ensuring **sustainability, competitiveness and value generation**. It acts as an enabler of **organizational transformation, promoting a culture of efficiency and innovation** across all areas of the institution.



### **What it does**

- It optimizes financial and operational resources, reducing unnecessary costs and improving budget allocation
- It simplifies processes and increases productivity, increasing operational efficiency
- It maximizes revenues, allowing strategic reinvestments in infrastructure, technology and training
- It aligns execution with strategic guidelines, ensuring consistency with the Institutional Strategic Plan and Budget Planning
- It engages all employees, making efficiency a collective responsibility and part of the corporate culture



### **What it represents**

This is the pillar that ensures discipline and sustainability, connecting management.

The transformational axes guide the way CAIXA conducts its journey of change. They permeate all strategic pillars and ensure that the transformation is continuous, integrated, and people-centered.

## **THE TRANSFORMATION MANAGEMENT OFFICE**

The Transformation Management Office<sup>1</sup> was established in line with the best governance practices, and is responsible for coordinating, monitoring, and promoting corporate transformation — orchestrating change; integrating vision and fulfillment; monitoring results; ensuring coherence; and accelerating decisions.

CAIXA 2030 is being built today, through planning, purpose, and people who believe in transformation. Each project, each innovation, and each decision reinforce CAIXA's role as the bank of Brazil's future.

2.

# PEOPLE WHO CHANGE CAIXA



People and Culture Pillar







CAIXA is made up of more than 85,000 employees throughout Brazil, across more than 4,000 municipalities. It has become even more diverse and young following the arrival, between 2023 and 2025, of more than 6,000 new employees — most of them under 35.

Over the last two years, CAIXA has invested in the **transformation of organizational culture** to align values and practices with the 2030 strategy, promoting a collaborative, ethical and innovative environment.

Every employee carries the surname "da CAIXA" ["part of CAIXA"] with pride in the shared purpose, to serve Brazil with responsibility and passion.

The **Organizational Climate Survey** reflects this; mobilization was broad and strategic, with actions such as the **Conversando sobre Clima [Discussing the Climate]** campaign; lectures on psychological safety; and meetings to reinforce the importance of participation. This **approach contributed to a 10-point increase in the high management confidence index** compared to the 2023 results.

This active listening movement has consolidated a new model of people management based on trust, integrity and protagonism, principles that support CAIXA's cultural transformation.

# ENGAGEMENT, CULTURE AND ORGANIZATIONAL CLIMATE

## VOZES DA CAIXA AND VIVA ENGAGE

The Vozes da CAIXA [CAIXA Voices] podcast was created to share employee knowledge, experiences and inspiring stories, diversifying internal communication. Through simple and accessible language, the channel highlights employees as central figures of communication, promoting engagement, appreciation of human capital, and dissemination of good practices — also strengthening organizational culture and the feeling of belonging.

Moreover, by investing in internal communication, active communities were **created on Viva Engage**, a corporate social network platform that **strengthens internal communication, employee engagement, and a sense of community within organizations**.

## CULTURE AND ORGANIZATIONAL CLIMATE ACTIONS

As mentioned earlier, CAIXA has implemented a set of high-impact actions aimed at the organizational climate, such as:

- Manager training to promote topics such as psychological safety and high performance, with direct engagement of senior managers
- Launch of the Conversando sobre Clima campaign, in partnership with Great Place to Work (GPTW), increasing participation in **the Organizational Climate Survey** that was conducted with total anonymity and data reliability
- Inclusion of indicators such as e-NPS<sup>1</sup> and training in organizational culture, signaling a more modern and employee-centered management

The broad adherence of employees to climate research was essential to ensure a **diagnosis of organizational reality**. It

is considered the main **strategic tool** for the review of policies, internal practices, and promoting real improvements in the workplace, focusing on **engagement, emotional health, diversity, organizational culture and evidence-based management**.

In this context, the **organizational culture** has been strengthened by **training programs, promotion of diversity, combating harassment, and encouraging integrity through campaigns such as "Integridade – Essa Linha não se Cruza" [Integrity – This Line must never be crossed"] and the webseries "Jornada do Denunciante" ["The Whistleblower's Journey"]**. These actions reinforce CAIXA's commitment to an ethical, respectful and safe environment for all.

<sup>1</sup> NPS, or Net Promoter Score, is a metric for employee satisfaction regarding the company, using a recommendation question on a scale of 0 to 10 to classify them as promoters, neutral or detractors.

## CORPORATE EDUCATION

### JORNADA DA LIDERANÇA CAIXA 2030 [CAIXA LEADERSHIP JOURNEY 2030]

In an innovative way, all managers participated in the Leadership Journey, recognized as the largest leadership development initiative in the history of the institution. It prepares unit **head managers** to act as **agents of transformation**, **promoting humanized, collaborative and results-oriented leadership**.

**THE CAIXA 2030 LEADERSHIP JOURNEY IS RECOGNIZED AS THE LARGEST LEADERSHIP DEVELOPMENT INITIATIVE IN THE HISTORY OF THE INSTITUTION.**

### DEVELOPMENT OF DIGITAL SKILLS AND INNOVATION

By being engaged in this new moment, employees have embraced agility and innovation, understanding their role as protagonists of the institution's cultural transformation.

The skills development program for the digital **CAIXAVERSO** had more than **15,000 subscribers**. Focusing on **upskilling and reskilling**, it signaled a new time in which agile methodologies, proximity, and collaboration have become fundamental to the daily life of a company. Through a great deal of engagement, the **CAIXAVERSO program's Talent Place** – Vitrine de Talentos [Talent Place – Talent Showcase] was created – amongst other initiatives. The program is a gamified process for internal talent management.



## CONTINUOUS EDUCATION AND LEARNING

### 6 MILLION HOURS OF TRAINING

CAIXA has invested continuously in those who make the institution what it is, and implemented a robust set of Educational Incentive Systems to encourage formal education, promote critical thinking, and qualify the company's intellectual capital to make up high-performance teams.

The leaders were also the focus of the transformation, undergoing executive training in sustainability (about 4,000 employees were trained), preparing them for responsible practices that are aligned with the ASG agenda.

As a result of investment in people, the system has generated:

**6 million**  
hours of training, and  
**88%** employed

**121,000**  
**participations**  
were registered at dialogue circles

**66,000 employees**  
completed a total  
**194,000**  
of internal certifications

**642 classes**  
were held, focusing on  
workshops such as Care Ethics,  
Design Thinking and Scrum Game Challenge

**More than 200**  
distance learning actions

**790 employees**  
received active incentives  
towards a graduate degree

**1,140 employees**  
received active incentives towards  
a postgraduate degree

**283 employees**  
received active incentives towards  
Master's and Doctorate degrees

**739** employees  
**receive support to learn**  
**a foreign language**

## INTERNATIONAL TRAINING

CAIXA has entered into a **strategic partnership with the University of Bordeaux**, one of the most renowned higher education institutions in France, to **internationalize corporate education**, and raise the company's standard of executive training. In 2025 alone, **25 CAIXA leaders** were selected to take the **Professional Master's Degree in Administration (InCompany)**.

Historically, being a CAIXA employee is more than a trade — it is a **public vocation**.



# PEOPLE FOR DIGITAL TRANSFORMATION

## NEW PUBLIC SERVICE EXAMINATION PROCESS: RENOVATING TO TRANSFORM

In 2024 and 2025, CAIXA underwent one of its most important staff renewal cycles of recent decades. Two public service examination processes were held in sequence, reaffirming the institution's commitment to transparency, meritocracy, and the valuing of public service.

Launched in February, the 2024 public examination process offered more than 4,000 opportunities from vacancies to reserve registration — 2,000 for new banking technicians (TBN) and 2,000 for TBN in the field of information technology (IT), in addition to 50 higher-level vacancies for doctors and occupational safety engineers.

In 2025, a new examination process, launched in November, has further expanded the opportunities, offering 184 immediate vacancies for architects, civil engineers, electricians, mechanics, and occupational physicians, in addition to 552 for reserve registration. As well as selection processes, these examinations represent the entry of new generations of professionals — diverse, qualified, and connected to the transformations of the world of work.

These professionals strengthen CAIXA's service capacity, boost technological innovation, and ensure the continuity of essential public policies for Brazil — such as the FGTS (Fundo de Garantia do Tempo de Serviço, or Length-of-Service Guarantee Fund), Bolsa Família, and Minha Casa, Minha Vida. By investing in people and in the constant renewal of its staff, CAIXA reaffirms the role of a social transformation agent through solid governance, ethics, and commitment to the future..



# PEOPLE AND TECHNOLOGY: A NEW CYCLE OF LEARNING

**Artificial Intelligence and technology** are essential tools and skills for today's professionals to design the future. In recent years, CAIXA has intensified investments in digital transformation, consolidating one of the largest movements towards modernization in its history. As part of this effort, **employees dedicated exclusively to the field of information technology (IT) were hired**.

**Embarque TI** — a technical and cultural training program that promotes a strategic environment, customized by profile, and focused on agility, innovation, and decentralization — was created to ensure that these new talents are aligned with our culture and the strategic demands of the institution.

As of October 2024, **1,353 employees** have been trained over a period of **162 hours** — addressing topics such as agility, front-end, back-end, data & analytics, software architecture, security, and IT governance.



## DIGITAL CAREER

The project revolutionized professional development to attract and retain technological talents. The goal was to carry out the design of the career model for technology and digital transformation, considering digital roles, for hybrid careers (by career and by position), from a perspective that remunerates performing these additional assignments, according to proficiency and experience.

The digital career has enabled the correct structure of digital and technology skills, including agile and digital transformation roles, boosting the Transformation in CAIXA in the following way:

- **Skills:** essential digital, agile, strategic, and technical skills
- **Roles:** key functions for transformation (Product Owner, Scrum Master, Agile Coach, UX Designer, Data Scientist, among others)
- **Responsibilities:** work scope aligned with digital acceleration and customer value delivery
- **Profiles:** defined by knowledge trails, proficiency tests, and practical immersion journeys

**The results have been exponential:**

MORE THAN  
**4.700**   
**EMPLOYEES**  
WERE TRAINED  
IN DIGITAL  
TRANSFORMATION

**247**  **LEADERS RECEIVED**



**IN-DEPTH TRAINING**  
CREATING A VITAL GROUP  
TO STEER **THE STRATEGIC**  
**PLAN 2030**



## ADAPTATION OF ROLES FOR DIGITAL TRANSFORMATION - TEIA

To ensure technical coherence and the continuity of digital transformation, CAIXA adapted the agile roles of the TEIA to the attributions of the current remunerated positions plan (plano de funções gratificadas/PFG).

### KEY NUMBERS:

**46 positions assessed**  
carried out by **1039 TEIA employees**

**669 employees**  
from management areas

**370 recruited**  
via selection processes

Planned relocation of positions to units that need staff reinforcement, ensuring balance and better conditions for project delivery

## HEALTH AND WELL-BEING

### TAKING CARE OF THOSE WHO TRANSFORM

#### SAÚDE CAIXA (CAIXA Health)

Employee health was also a priority, with progress in **Saúde CAIXA (CAIXA Health)** that included the expansion of the network of health providers, with 544 new accreditations and services offered across 818 cities, and focusing on regions with care gaps. In addition, a dedicated group was established to act on Plan efficiency improvements, through management measures.

#### CAIXA em Movimento (Moving CAIXA)

The **CAIXA em Movimento (Moving CAIXA)** program mobilized more than 44,000 employees in regional circuits, held in 13 Brazilian cities, promoting health, well-being and institutional integration. This gamification initiative encourages healthy habits, reduces absenteeism, and strengthens the culture of caring for people — promoting integration between teams and institutional engagement across Brazil.



## RENEGOTIATION OF THE EQUATION

CAIXA was diligent and active in working with Funcef. The Renegotiation of the REG/REPLAN Balance Equation (Repactuação do Equacionamento do REG/REPLAN Saldado) was the outcome of a historical and urgent demand by 53.8 thousand participants. It is one of CAIXA's most significant actions in 2025: it reduced financial liabilities, improved sustainability indicators, and strengthened the institutional image facing regulatory bodies.

## INCORPORATION OF THE SPECIAL BENEFITS REGIME (REGIME ESPECIAL DE BENEFÍCIOS/REB) TO THE NEW PLAN (FUNCEF)

CAIXA also approved the proposal to incorporate the REB plan into the New Funcef Plan, unifying management and bringing more efficiency, legal certainty and sustainability to complementary pension.

### Benefits to participants (10 thousand+):



#### EXTENDED CONTRIBUTION RANGES:

**2%**



**7%**

**5%**



**12%**

(WITH EQUAL COMPENSATION)



#### INCLUSION OF TRANSITIONAL FUNDS AND OF THE VARIABLE TEMPORARY MARKET ADJUSTMENT COMPLEMENT (COMPLEMENTO TEMPORÁRIO VARIÁVEL DE AJUSTE DE MERCADO/CTVA) IN THE PARTICIPATION SALARY



#### GREATER PROTECTION IN DISABILITY AND PENSION, PRESERVING ACQUIRED RIGHTS



#### EQUALIZATION OF RULES, MORE ROBUST MINIMUM BENEFITS, AND INTEGRATED MANAGEMENT



## DIVERSITY AND INCLUSION: RESPECT THAT TRANSFORMS

CAIXA has consolidated its **Diversity and Inclusion Program** — an initiative that promotes an organizational culture based on respect, equity, appreciation of differences, and representativeness at all levels of the company.

The institution has achieved a milestone of respect and dignity for trans and LGBTQIA+ people: it has **registered the social names** of its trans employees across all internal systems. This strategic measure was the result of a systemic effort coordinated by the people area, through dialogue with different corporate fields.

The process responds to a historical **demand by the LGBTQIA+ movement**, focusing on respect, dignity and inclusion. Employees sign a self-declaration term and, within 24 hours, all systems are updated, ensuring the recognition of identity in badges and communications. More than an administrative update, the action represents an institutional step towards an inclusive and respectful work environment, strengthening CAIXA's culture of diversity, and **positioning the bank as a national reference in the fight against institutional transphobia**. The initiative contributes directly to **UN Sustainable Development Goals (SDGs)** 5, 16 and 17 — regarding gender equality, the promotion of peaceful and inclusive societies, and the strengthening of partnerships for sustainable development.





For employees, the benefit is immediate: respect for gender identity is guaranteed in badges, emails, and internal communications. In addition, channels such as **Diálogo Seguro (Safe Dialogue)** and **Canal de Denúncias (Report Channel)** remain available to welcome and treat cases of discrimination or LGBTphobia, as explained in the **booklet Reception of Trans People at CAIXA (Acolhimento de Pessoas Trans na CAIXA)**, reinforcing the institution's commitment to listening, protection and respect for differences.

In another action showing its respect for people and families, CAIXA also **relaxed parental leave rules**. This institutional advance reflects its commitment to diversity, equity and inclusion, offering more autonomy to families and supporting parenthood. The bank is now a national reference in good practices, a consolidated example of an institution that promotes policies for care, equality and respect.

In force since February 2025, CAIXA's **new Care Leave (Licenças de Cuidado da CAIXA) rules render these family leaves more flexible in an unprecedented way**, expanding possibilities and strengthening the institution's social role.

# **BETTER WORKING CONDITIONS**

## **NEW BENEFITS FOR THOSE WHO MAKE UP CAIXA**

### **MATERNITY/ADOPTION LEAVE**

A The extension of 60 additional days (in addition to the 120 days of the Instituto Nacional do Seguro Social/INSS, or National Social Security Institute) can be as follows:

- Enjoyed by the pregnant person
- Given to the spouse/partner
- Replaced by working hours reduced by 50% for 120 days, facilitating the gradual return to work



## PATERNITY LEAVE

- Duration of 10 days, extendable to 20 if the employee takes a responsible fatherhood guidance program (Lei Empresa Cidadã / Citizen Company Law)
- Leave can begin up to 120 days after birth, hospital discharge or adoption
- For adoption, judicial custody, or birth of a child with permanent disability associated with the Zika virus, there is also an extension to 20 days

This flexibility promotes greater family autonomy in defining care arrangements, and benefits female leadership by facilitating the return to work with reduced working hours. The inclusion of different family configurations (homoaffective coups, single parents) and institutional support reinforce the reception.

CAIXA's strength lies in the people who build it every day — employees who work towards inclusion, dignity, and to offering solutions to millions of Brazilian citizens.

These professionals hold public commitment as a vocation, reinventing themselves with agility, continuously training, and leading the transformation of the company.

The CAIXA that projects itself into the future is made by people who believe in the present and who, with courage, knowledge and purpose, transform the bank and Brazil itself.

# 3. **DOING BETTER TO TRANSFORM MORE**

Efficiency and Profitability Pillar







Doing better is a strategic commitment by CAIXA — more than a guideline, it is a pact with the future of Brazil. Under the Efficiency and Profitability pillar, the institution advances with management oriented to operational excellence, intelligence in the use of resources, and the generation of sustainable value for society.

Every improved process, every incorporated technology, and every strategic decision reinforce CAIXA's role as a modern, competitive, and indispensable public bank to the country. Efficiency is not just an indicator — it is an instrument of transformation that connects purpose, results, and social impact.

By increasing its profitability with responsibility, CAIXA strengthens its ability to invest in public policies, expand credit and promote inclusion. This means doing better to transform more: improving processes and generating results that support the mission of transforming lives, through financial solidity and positive impacts.

This guideline translates into concrete results. In 2025, CAIXA reached important milestones in resource management, technological innovation and operational efficiency — pillars that responsibly support the profitability agenda.

## Efficiency and Profitability

## DIGITAL CHANNELS

### THE STRENGTH TO BOOST EFFICIENCY AND PROFITABILITY

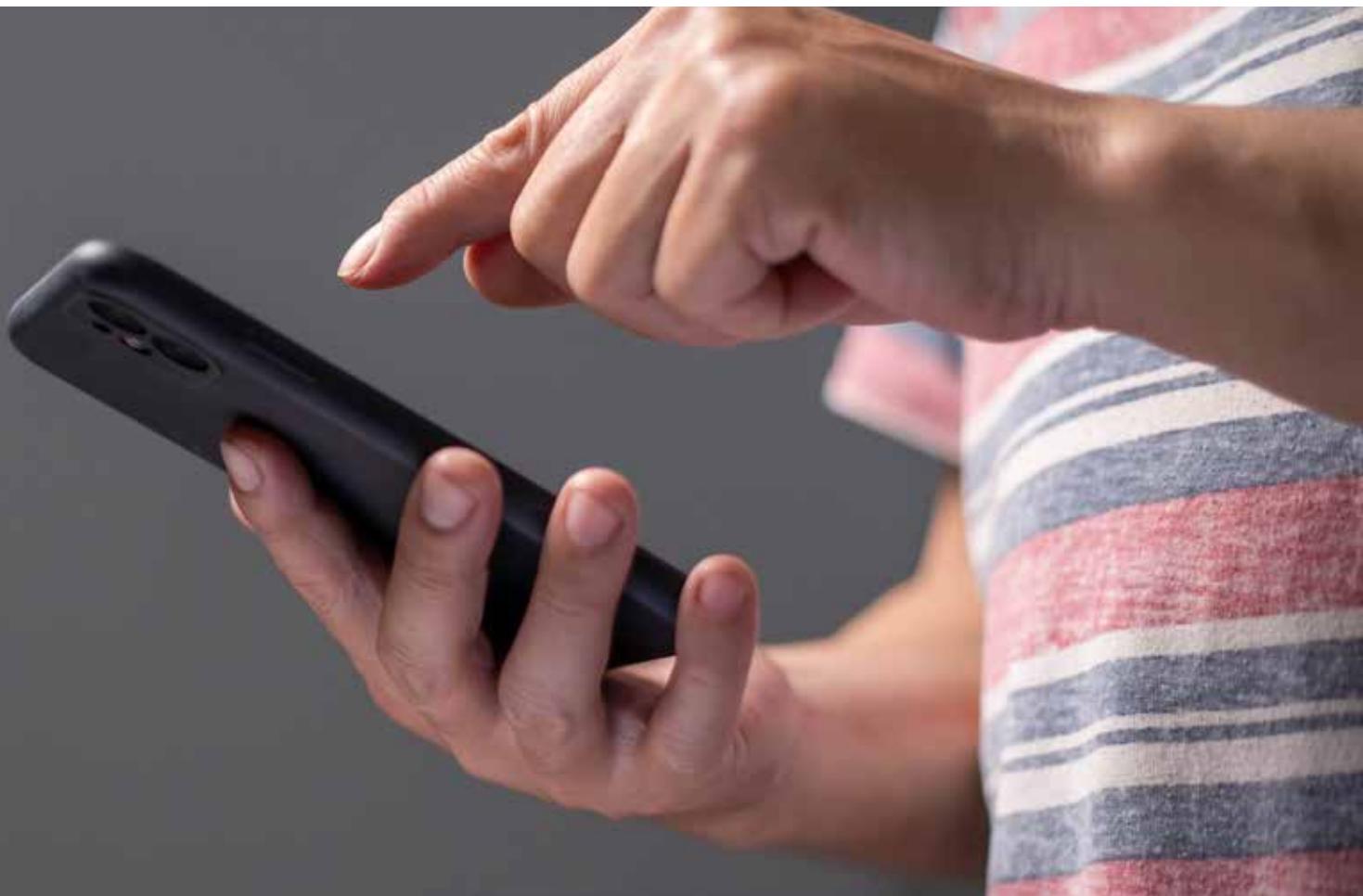
#### NATO-DIGITAL EXPANSION

In the so-called nato-digital expansion — a strategy that integrates physical and digital channels in a single experience — CAIXA has expanded the 100% digital hiring of real estate credit across Brazil.

By means of the electronic signature via **gov.br**, digital registration and paper elimination, **38,000 contracts** have already been formalized, adding up to BRL **8 billion in financing**.

#### THE INITIATIVE DELIVERS THE FOLLOWING:

- Concession agility
- Sustainability (cost and environmental impact reduction)
- Inclusion, with access to credit in remote regions



## IMPLEMENTATION OF BIOMETRICS AT CAIXA

CAIXA has implemented facial and digital biometrics in service and self-service channels, making operations safer, more agile and practical. The technology is used in the renewal of contracts, in authentication in ATMs, in identification in digital channels and in the CAIXA Application, in addition to the withdrawal of FGTS in terminals, which allows you to withdraw up to R\$ 3,000 without a card or password, with total security.

With the expansion of the infrastructure, the network now has **11,874 biometric readers in terminals and 33,441 in lotteries**.

Since its implementation, the biometric withdrawal has moved **R\$ 578 million in 891,000 transactions, reaching a monthly average of R\$ 192 million**, almost five times higher than the previous model.

Digitization reduced 6 million face-to-face services in 2025, generating operational efficiency, fewer queues and more autonomy for customers. For employees, innovation represents simplification of processes and focus on strategic and advisory services, strengthening CAIXA's culture of inclusion and modernization.

### CHECK OUT WHAT WAS DONE:

**57 million**  
unique registrations  
**(faces and digital)**  
made until September 2025

**1.6 million** facial validations  
in the **FGTS App** until  
September 2025

Before biometrics: average of  
**R\$ 43 million/month**  
in **111,000 transactions**

**298 million**  
withdrawals made in  
biometrics in agencies  
and lotteries

**57.8 million** biometric  
transactions in self-service  
terminals until August 2025,  
with a growth  
of **37.89%** in the period.

## IMPACTS REGARDING OPERATIONAL EFFICIENCY, SAFETY AND PROFITABILITY

- **Cost reduction with face-to-face service:** fewer queues, less need to reissue cards and passwords
- **Agility in transactions:** direct withdrawal at terminals without card or password
- **Enhanced security:** biometric validation for withdrawals, transfers and access to social benefits
- **Bank inclusion:** easy access for workers without a citizen card or password, especially in remote regions
- **Fraud reduction:** biometric data is unique and makes fraudulent actions difficult
- **Facial validation in the FGTS App:** eliminates sending documents and validations



## EXPANSION OF DIGITAL SELF-SERVICE CHANNELS

CAIXA strengthened its digital presence by expanding self-service channels, such as CAIXA Tem, CAIXA 5.0 and the CAIXA Housing App, ensuring access to banking services with autonomy, including in regions of low connectivity.

Strategic partnerships, such as the one signed with the Post Office, and social actions, such as the donation of computers to schools and NGOs, reinforce the institution's commitment to digital inclusion and social development.

With remote services, applications, internet banking and self-service terminals, CAIXA offers faster operations, reduces physical queues and puts the customer at the center of the experience, uniting usability, security and practicality. **CAIXA 5.0 already has more than 150 million users by September 2025.**

By digitizing and improving processes, the bank breaks geographical barriers, shortens distances and transforms service into a fluid, human and accessible experience, strengthening competitiveness and reaffirming the commitment to innovation, inclusion and public service of excellence..

RESULT:  
**TECHNOLOGY**



**EFFICIENCY**



**SOCIAL RESPONSIBILITY**



**A SAFER, MORE AGILE AND  
INCLUSIVE BANK FOR ALL BRAZILIANS**

## NEW DIGITAL HOUSING PORTAL: MORE AGILITY, AUTONOMY AND EFFICIENCY FOR THE CUSTOMER

The launch of the New Digital Housing Portal has modernized the customer experience and expanded operational efficiency. The platform has undergone a complete reformulation, offering more intuitive, faster and accessible navigation.

Among the main novelties is the Quick Access functionality, which allows the customer to generate the barcode of the installment without the need to log in. This solution was designed to facilitate the daily life of those who need to issue the payment slip, but do not have an active login or face access difficulties.

In August 2025 alone, the portal recorded more than 157,000 accesses, with 13,255 tickets generated through Quick Access. This digital alternative has proven to be practical, safe and efficient, contributing directly to the reduction of queues at agencies, the optimization of service and the improvement of the customer experience.

## NEW BUSINESS EXPANDING PROFITABILITY AND CHANGING LIVES

### CONSIGNADO CAIXA: INNOVATION, AGILITY, AND NATIONAL IMPACT

In 2025, CAIXA innovated in consigned credit with the launch of the Ultra-Fast Consigned, which allows portability and contracting of INSS consigned credit with release in up to 1 hour. The 100% digital journey - via PLATAFORMA.CAIXA, with electronic signature and integration to Open Finance - eliminated the use of paper, reduced errors and expanded security.

#### Results (until August 2025)

##### Volume carried

**R\$ 300 million**

##### Available public agreements

**+ 10 thousand**



##### Availability

**24x7**  
**100% digital**

### **DIRECT IMPACTS:**

- Financial inclusion for retirees and civil servants
- Cost reduction and increased productivity
- Scalability and reliability in the process

This delivery solved a historical problem: until 2022, consigned contracts were manual and limited. Now, CAIXA resumes the leadership in the segment with efficiency and innovation.

### **NEW MODALITY: HOME EQUITY WITH EXTENDED SALE**

**More credit,  
More flexibility,  
More efficiency.**

The new modality Loan with Property Guarantee - Extended Disposal represents innovation in the real estate credit market and reinforces CAIXA's commitment to operational efficiency, sustainable profitability and financial inclusion.

The proposal allows the client to use the same property already linked to an active contract, whether SBPE housing financing or home equity operation, as collateral for a new credit operation, without the need to pay off the previous contract. The granting of the new loan is based on the amount already amortized and the remaining term of the existing operation, offering more advantageous conditions, such as reduced rates and extended terms



**18 contracts**  
signed by October **2025**

**R\$ 3 million** hired



Rates from

**1,32%**  
per month + TR



Duration of up to  
**360 months**

**Credit up to 60%**

Of the value of the property, with  
the possibility To reach up to **80%**  
according to profile and current  
contract

## MORE AFFORDABLE DIGITAL CREDIT

With more than 10 million active contracts and the ability to process 25,000 operations per day, the new CAIXA Credit Platform revolutionizes the customer journey with 100% digital operation, 24x7.

**The solution has already migrated strategic products such as:**

ANTICIPATION OF THE  
BIRTHDAY WITHDRAWAL

**R\$10 BILLION IN  
CONTRACTS**

CONSIGNMENT CREDIT  
SUPERIOR WALLET

**R\$100 billion**

### MAIN BENEFITS:

- Agility and reduction of accounting pending
- Regulatory consistency and integration to PIX
- Cloud architecture and direct connection to Bacen
- The platform reinforces CAIXA's role as a leader in digital credit and inclusive innovation

## HOUSING CREDIT CHARGING INVOICES THROUGH WHATSAPP

CAIXA implemented an important change in the housing slip sending model. The initiative consisted of suspending the physical sending of slips to customers with a history of use of digital channels, replacing this practice with adherence to monthly sending via WhatsApp.

The action was accompanied by a campaign to encourage digitization, with wide dissemination in channels such as ATMs, IBCs, applications and push notifications, promoting adherence to the digital ticket as a practical and safe alternative.



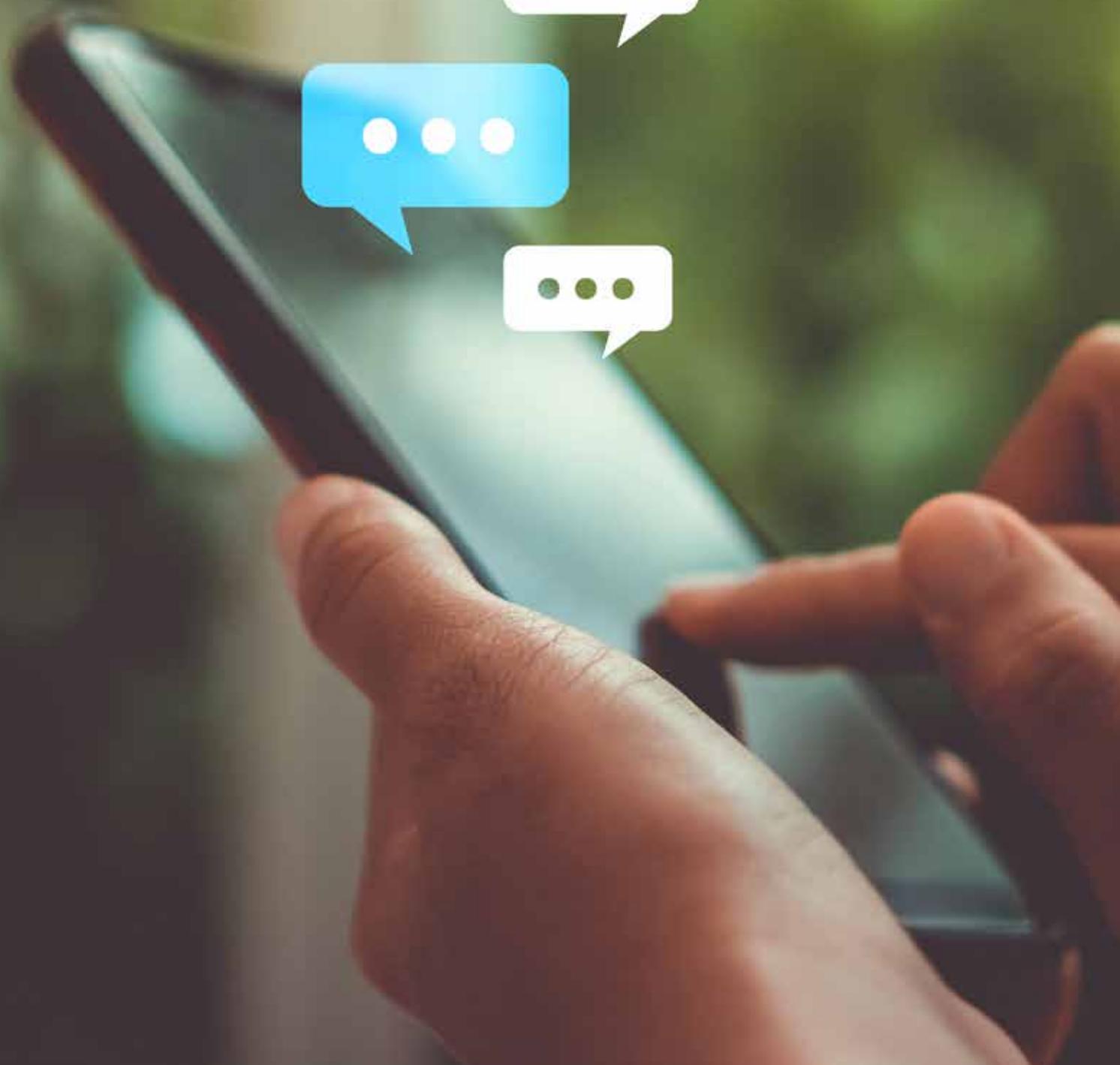
**620 THOUSAND**  
CUSTOMERS BEGAN TO RECEIVE  
CHARGING INVOICES DIGITALLY

**444.780**  
adhesions to WhatsApp



 **594.431**  
charging invoices issued via  
WhatsApp

Estimated savings of  
**BRL 1.87 million**, considering  
the unit cost of **BRL 3.18** per  
physical posting



## PLATAFORMA DE IMPACTO — FACILITY SUSTAINABLE FINANCES IN ACTION:

The Impact Platform – Facility is a strategic initiative of CAIXA to boost the impact economy in Brazil.

Created to originate, structure, distribute and manage assets focused on socio-environmental businesses, it connects capital to sustainable entrepreneurs, overcoming regulatory barriers and expanding access to resources for ESG projects.

### Facility in numbers

**Asset potential**  
**BRL 1.1 billion**

**40** **Protocols signed with city halls**



**Accredited startups**  
**278** (31 residents)



Aligned with the UN SDGs and the best practices of sustainable finance, the Facility promotes productive inclusion, income generation and green economic development, positioning CAIXA as the protagonist of the country's socio-environmental transformation.

## CAPITAL MARKET EVOLUTION AND CAIXA'S ADVANCES

In the first half of 2025, CAIXA consolidated a strategic advance in the capital market, raising the volume of operations and diversifying the sources of fundraising. The realization of 23 structured operations, which totaled R\$ 4.7 billion, reduced dependence on traditional funding and strengthened the wholesale segment, generating revenues and contributing to economic growth.

In order to expand volume and profitability, the Private Securities Table was implemented, resulting in the appropriation of R\$ 1.16 billion in securities by the Treasury until September, reinforcing the active management of the portfolio.

Another highlight was the public offering of shares of CAIXA Seguridade, involving the sale of 82.5 million shares in the national and international market and collecting about R\$ 1.2 billion. The operation aimed to frame the company in the rules of B3's New Market, promoting greater transparency and improvement of corporate governance.

Through these initiatives, CAIXA ratified its presence in the capital market, expanded financial efficiency and strengthened investor confidence.

Additionally, within the scope of investment funds, CAIXA launched, in July 2025, its first incentive debenture fund for individuals, offering income tax exemption and directing resources to infrastructure and innovation projects. This launch coincided with the debut of SIGFA, its own fund liability control system, developed internally. By October 2025, the fund already had net worth of R\$ 151 million, consolidating the bank in the sustainable and long-term investment market.

## CAIXA LAUNCHES ITS FIRST CRYPTOASSET FUND

CAIXA Asset, CAIXA's resource manager, launched, in October 2025, its first cryptoasset fund, the CAIXA Expert Hashdex Nasdaq Crypto Index FIC Multimarket FIF Class, in partnership with Hashdex, a global reference in cryptoasset management. The new product expands regulated access to the cryptocurrency market for Brazilian investors, especially retail, allowing applications from R\$ 100.00 and with redemption in D+1 for quote and D+8 for settlement.

The fund seeks to replicate the performance of the Nasdaq Crypto Index (NCI™), an index developed by Hashdex in conjunction with Nasdaq, investing in a diversified way in the main assets of the global crypto market. The structure was designed to balance liquidity, accessibility and regulatory security, reducing barriers for the small investor and promoting portfolio diversification. The goal is to offer the customer a simplified and regulated alternative CAIXA to invest in cryptoassets, accompanied by guidance on volatility and adequacy to the risk profile. For Henry Oyama, director of Investment Strategies at Hashdex, the partnership represents a milestone in the democratization of cryptoassets in Brazil, uniting the solidity of CAIXA Asset with Hashdex's international expertise. The launch reinforces the commitment of the two managers to expand the reach of the cryptoasset industry, with responsibility and focus on the financial education of the Brazilian investor.







## PORTO MARAVILHA INVESTMENT FUND (FII PORTO MARAVILHA)

In the field of real estate asset management and sustainable urban development, the Porto Maravilha project consolidated itself in 2025 as one of the largest vectors of urban transformation in the municipality of Rio de Janeiro.

In June, the first sale of CEPACs took place in the expanded area of São Cristóvão, with 39,000 securities marketed, adding R\$ 44.5 million and making 1,787 housing units viable.

Resulting from the restructuring of the project in 2023, the initiative integrates an expansion plan that provides for 12,000 new homes and follows the guidelines of the new Masterplan, which guides a more integrated and sustainable urban model. The launch of the portal [vemparaporto.com.br](http://vemparaporto.com.br) reinforces this new phase, expanding the transparency and visibility of the opportunities of the enterprise.

The partnership between CAIXA, Rio City Hall and Flamengo enabled the expropriation of the Gasômetro land, with a report of R\$ 199.6 million. The fund will be compensated by the constructive potential, promoting the economic-financial rebalancing of the operation.

CAIXA also advanced in the recovery of assets in a special situation, with a financial exchange of R\$ 203 million with new partners, which will enable three residential developments and more than 3,000 housing units. These actions strengthen real estate dynamics, boost economic development and consolidate Porto Maravilha as a center of growth, housing and urban innovation in Rio de Janeiro.

In addition to strengthening performance in the capital market and investment management, CAIXA has also modernized credit solutions, putting technology at the service of efficiency and customer experience.✓

## MORE EFFICIENCY IN PROCESSES READJUSTING ROUTES AND COLLECTING MORE RESULTS

### SALARY VARIATION COMPENSATION FUND

The Wage Variation Compensation Fund (FCVS) is a mechanism created by the Federal Government to protect those who made old housing financing. It covers the amount that was missing in these contracts, when inflation increased more than wages, ensuring that banks continue to offer credit and that the Housing Financial System (SFH) works with stability.

In 2025, CAIXA, as a financial agent, promoted an important strategic change: it began to definitively transfer these outstanding amounts to the Union, in a process called "credit renewal". This transfer has a deadline until December 31, 2026, according to Law No. 10,150/2000.

- **THE RESULTS OF THIS INITIATIVE ARE SIGNIFICANT.**

- CAIXA recovered **BRL 8.2 billion** in credits through FCVS in 2025 alone
- Until September, **302 processes were signed**, adding up to **BRL 19.9 billion** and more than **262,000 contracts** - a growth of more than 130% compared to the total renewed in 2024
- The total volume of new credits reached **BRL 28.7 billion** by August, the highest in the last **20 years**
- The digitization of more than **600,000 housing dossiers** and the use of **Artificial Intelligence** increased productivity and reduced operating costs

## THE RESOLUTION OF FCVS LIABILITIES BRINGS CONCRETE FINANCIAL IMPACTS TO CAIXA:

<b>Asset recovery</b>	Each new credit represents a value that returns to the bank, avoiding losses and strengthening the balance sheet
<b>Liquidity improvement</b>	Recovered resources increase CAIXA's financing and investment capacity
<b>Reduced operating costs</b>	Process digitization and automation reduce logistics, manual analysis and physical storage expenses
<b>Risk mitigation</b>	The regularization of contracts and the legal certainty obtained with the new resolutions (CCFCVS Resolutions No. 489 and 490/2025) reduce the risk of litigation and future losses
<b>Efficiency in scale</b>	Digital portfolio and the SICVO system increased productivity by 30%, allowing to deal with more contracts with fewer resources

In addition, as new credits are assets of difficult recovery, each completed process represents an avoided loss for the bank. This means that, in addition to **recovering values**, CAIXA is protecting its assets and strengthening its financial position for the coming years..

## SOCIETY ALSO BENEFITS FROM THE RESOLUTION OF FCVS LIABILITIES:

### Strengthening of Brazil's Housing System

The resolution of the FCVS' liabilities ensures that the Housing Financial System continues to function with stability. This means that banks can continue to offer housing credit safely, and borrowers are not penalized for residual debts caused by imbalances between inflation and wage readjustment. Thus:

- Families are able to pay off their contracts and obtain the deed of the property
- There is greater legal certainty for those who financed their home in previous decades
- The system becomes more reliable for new financing.





## COFFIN-BUILDINGS

CAIXA led a historical agreement to compensate families that were affected by 431 buildings at risk of collapse in Metropolitan Recife — where apartments were worth up to BRL 120 thousand each — bringing a decades-long judicial dispute to an end, and ensuring safety and dignity to all involved

**1.3 THOUSAND  
FAMILIES  
COMPENSATED  
WITH A TOTAL  
BRL 172 MILLION  
DEC/24 - AUG/25**

Historical problem solved ✓

## CANAIS E MELHORES CONDIÇÕES DE RENEGOCIAÇÃO DE DÍVIDAS

### **Credit cards**

In 2025, CAIXA expanded and modernized its credit card debt renegotiation channels, making the process simpler, more agile and secure. Now, customers can solve pending operations directly through call centers, without having to be referred to billing areas — thus increasing the efficiency and quality of services.

This flow was integrated into digital channels such as the Cartões CAIXA App and WhatsApp CAIXA, allowing simulations and issuance of payment slips with or without discount in a practical, immediate way. As of August 2025, almost 1 million customers can already use self-services, and in September alone more than 8 thousand slips were issued by WhatsApp.

The initiative promotes inclusion and financial autonomy, offering clarity and agility in negotiations. For employees, it reduces operational overload, frees up time for strategic services, and strengthens CAIXA's culture of solution and institutional efficiency.

### **Tudo em Dia 2025 campaign**

Launched in June 2025, the Tudo em Dia (All Caught Up) campaign is a strategic action by CAIXA that has social and institutional impact. It is focused on debt renegotiation in an accessible and humanized way, promoting the recovery of the financial citizenship of millions of Brazilian citizens.

The campaign was broadcast nationally on TV, radio, foreign media and digital channels, with humanized, humorous communication, and adapted to digital formats.

Social benefits go beyond financial inclusion: they offer the recovery of autonomy and dignity. To CAIXA employees, the campaign offers tools that are more agile and strengthen the culture of empathy and focus on the solution.

The action strengthened CAIXA's image as a public bank that is close to customers and committed to the financial life of Brazilians citizens.

### **CAIXA Hospital Lines**

In order to promote better financial conditions for hospitals, trading conditions were launched (Aug/2025) that allow for the following: term dilation of up to 120 months; and renegotiation of operations with a term of up to 150 months. These conditions will enable better financial conditions for more than 560 hospitals.   
Complementando em 2025, foram disponibilizadas 112 mil vagas, com investimento de R\$ 774 milhões, garantindo que jovens de todo o país tenham acesso à educação superior.

## SERVICES

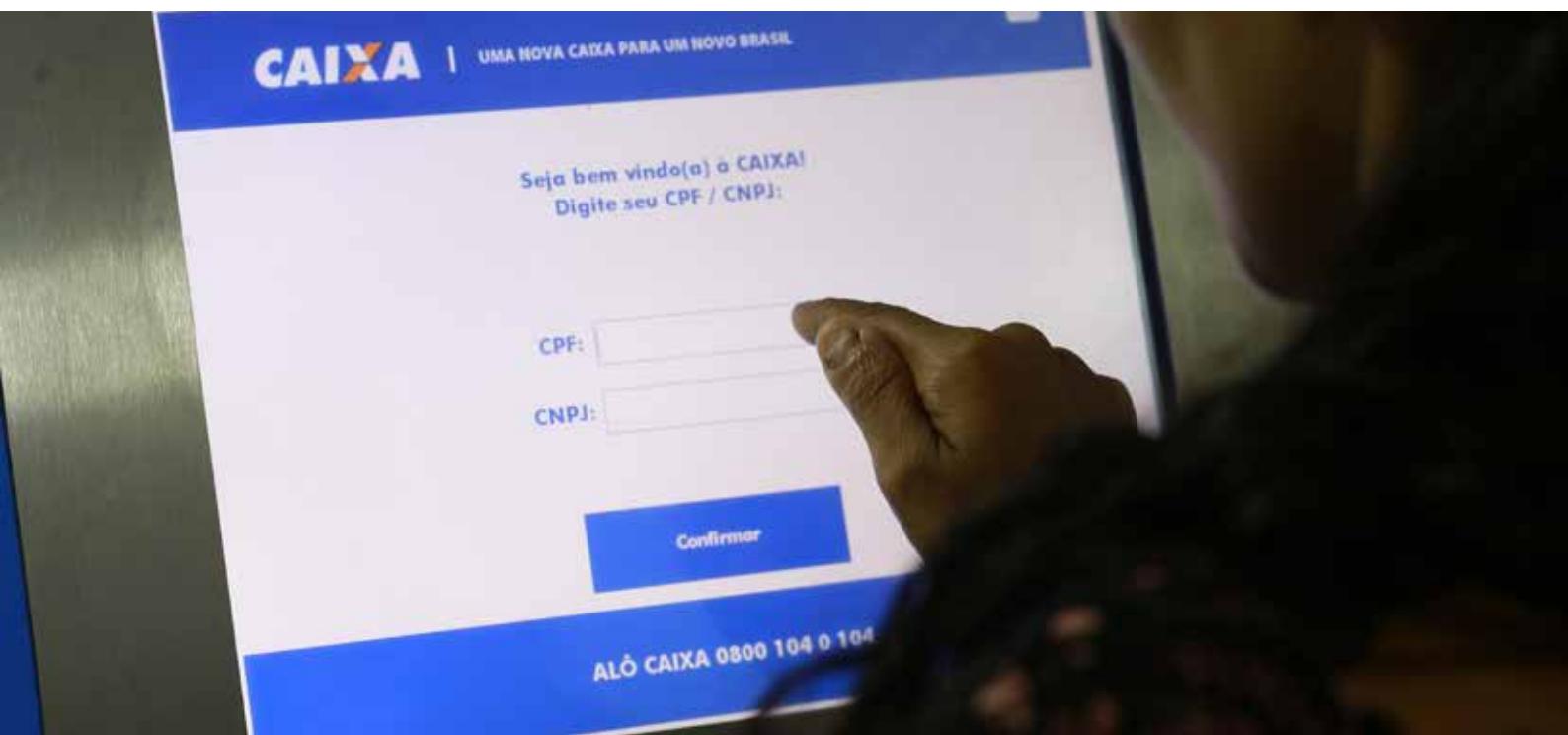
### REPOSITIONING OF AGENCIES AND INCLUSION IN CAIXA

In 2025, CAIXA reinforced its commitment to financial and social inclusion through the repositioning of service units, to expand the bank's presence in regions with little banking infrastructure and optimize operating costs. The new model combines modern environments, integration between physical and digital channels and focus on customer experience.

The expansion occurs on three fronts: new fixed units, with **11 agencies open in unattended areas** and 4 aimed at the high-income public (Singular segment), such as the Ver-o-Peso Concept Agency, in Belém/PA; and mobile service, with container units that take services to vulnerable communities.

The Ver-o-Peso Concept Agency, inaugurated in October 2025, with an investment of R\$ 6.5 million, symbolizes CAIXA's new relationship model, a space for coexistence and learning, with an arena of financial education, coworking and cultural appreciation actions, such as support for rural microcredit for Kayapó indigenous leaders.

With an example of service to remote locations, in Peixe-Boi (PA), CAIXA offers virtual service through the partnership with the Post Office, ensuring access to banking services even without a physical branch.



The service takes place by direct videoconference with CAIXA employees, allowing the citizen to perform unlocks, consultations, withdrawal authorizations and other banking operations safely and practically. This "agency" is remarkable for being one of the points where CAIXA and Correios have established a partnership to expand access to banking services in more distant locations.

The accessibility policy also advanced with the implementation of service in Libras by video call, available in more than 4,000 agencies and 13,000 lotteries, ensuring autonomy for deaf customers. The Libras in Agencies project trained 113 employees in basic signs, strengthening empathy and the culture of inclusion.

These initiatives reduce costs, expand the scope of services and promote dignity, autonomy and citizenship for society, while providing employees with a better atmosphere, training and protagonism in an increasingly close, human and connected CAIXA. For society, technology facilitates access to banking services, reduces fraud and promotes financial inclusion. For CAIXA, it simplifies procedures, reduces the operational load and frees up time for strategic services.



## SERVICE ON THE RECLAME AQUI PLATFORM

In 2025, CAIXA implemented direct service on the Reclame Aqui platform, the largest corporate reputation channel in Brazil. The initiative represents a milestone in the strategy of putting the customer at the center, promoting digital inclusion, operational efficiency and mitigation of reputational risks.

CAIXA's reputation on the Reclame Aqui platform has undergone significant evolution throughout 2025. At the beginning of the service, in February, the institution recorded a reputation of 1.9 - a level that evolved consistently throughout the year

Already in September, the reputation reached the level of 6.9, with 5,545 complaints answered. This significant advance demonstrates not only the improvement in customer perception, but also the efficiency of CAIXA in resolving demands in an agile, transparent way and focusing on the citizen's experience.

The CAIXA 2030 Strategy gains strength in this pillar: Efficiency and Profitability support all the others and enable organizational transformation.

The 2025 deliveries demonstrate that efficiency and profitability are not only financial goals, but foundations to expand social impact, strengthen inclusion, modernize service and consolidate CAIXA as an agile, safe public bank and protagonist of national development.



# 4. **MORE DIGITAL SO AS TO BE EVEN MORE HUMANE**

Technology and Innovation Pillar







Technology and innovation, when used with **purpose**, have the power to bring together, welcome and transform. At CAIXA, digital transformation is not just about more modern systems or faster applications – it's about **people**. It's about understanding that every click, every access, and each virtual service represent a Brazilian looking for solutions for his life, his business, his family.

In this new moment, CAIXA reinvents itself **to be where the customer is**: on the cell phone, in the countryside, in the city, at work, at home. Agility is not only convenience – it is respect for the time of those who trust the bank. Simplicity is not just design – it's empathy with those who need clarity. And security is not just technology: it is care for what is most valuable: **trust**.

By improving and digitizing its processes, CAIXA breaks physical barriers, shortens distances and transforms service into a **fluid, human and accessible** experience. This change not only strengthens the bank's competitiveness in the face of the market, but also reaffirms its commitment to **inclusion, innovation and excellent public service**.

More than following trends, CAIXA is writing a **new story**, in which technology and purpose walk together to transform the lives of millions of Brazilians.

Over the last two years, CAIXA has implemented and developed the **TEIA Program**, a movement towards **digital transformation**. An organic, systemic program, connected with the future, which has the CAIXA employee as the main element and the customer at the center of the strategy. The goal is **DIGITAL TRANSFORMATION**, generating **ENGAGEMENT**, stimulating **INNOVATION** and **LEARNING** of all teams.

Within innovative actions and multidisciplinary teams dedicated to important topics, we seek lasting connections with people, attentive to their needs and preferences, ensuring the relevance of CAIXA in all moments of its life. After all, **digital transformation** goes beyond technology – it is made of people, knowledge and shared positive experiences.



## TRANSFORMATION

Fundamental item in the change of CAIXA, the transformation opens doors to the new. It is from it that we will talk about different realities, work dynamics, result models and, especially, about how we will build a more sustainable, agile and customer-centric company.

To transform is to evolve!



## ENGAGEMENT

To transform, however, it takes the participation and involvement of people as CAIXA's main wealth. People are the main agents of change and it is through them that the company must build a new path: human and digital in the right measure, focusing on the well-being of our customers and employees. Each of you is important on this journey



## INNOVATION

Now it's time to do it differently. Innovation is one of the central items of our organizational transformation process and, therefore, we needed a special space in our TEIA. Thinking about new solutions and different ways of seeing challenges is a fundamental part of our journey to a more sustainable, digital and human CAIXA.



## LEARNING

And there is no way to build a new reality without a good dose of learning. That's why the teaching and learning process is one of the symbols of our TEIA program. Through the renewal of our knowledge, we will reach places not yet explored by CAIXA and we will enable a more innovative, engaged and transformative environment for the bank.

# TEIA PROGRAM

We are focused on promoting the **TRANSFORMATION** of CAIXA, promoting **ENGAGEMENT**, stimulating **INNOVATION** and **LEARNING** of all teams.

## NEW PERFORMANCE MODEL

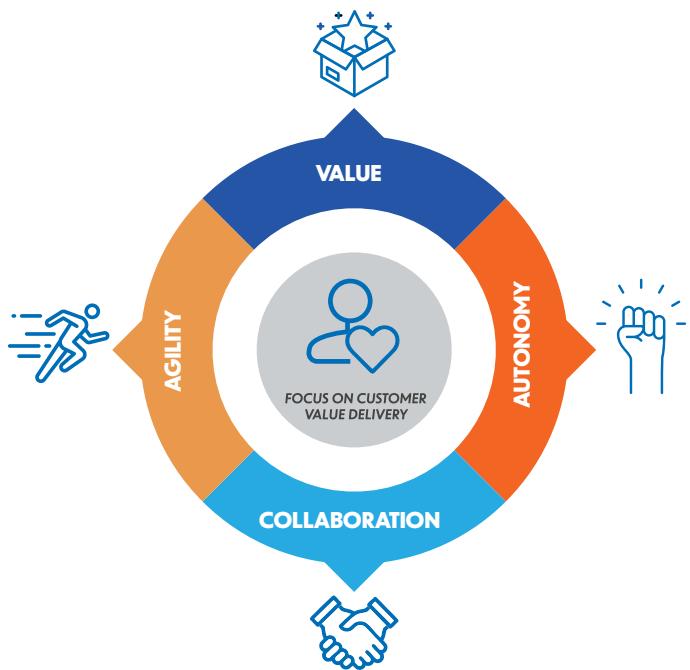
Based on corporate priorities to transform CAIXA in 2024 and strategic guidelines, the new performance model provides for the **FOCUS ON CUSTOMER VALUE DELIVERY**.

**AGILITY:** continuous adaptation and ability to respond to changes in an agile way.

**VALUE:** generation of customer value: continuous deliveries that allow the obtaining of tangible benefits in a timely manner.

**AUTONOMY:** empowerment of teams with autonomy for decision-making aimed at achieving the organization's objectives.

**COLLABORATION:** interdisciplinary work; constant exchange of knowledge; fluid communication; shared complementary skills



## NEGOTIATION ACCELERATION

The TEIA aims to respond quickly to internal changes and market needs, bringing the customer to the center of the structuring of value deliveries, considering their primary needs, connected to the corporate strategy. **CAIXA's internal modernization is structured in four impact pillars:**

### 1. Efficiency and Maximum Productivity:

drastic reduction in costs and process time with the use of **Artificial Intelligence (AI)** and low-code platforms. The IA WEI and Automation Challenge proves the productivity gain in all areas.

### 3. Agility and Accelerated Innovation:

creation of agile squads and rapid development of MVPs that generate direct impact on services.

### 2. Training and Digital Immersion:

Investment in the bank's largest asset - its employees. More than **16,000 employees** have already registered with **CAIXAVERSO**. Digital Certification 2 is a requirement for career progression and addresses topics such as data, AI, Customer Experience (CX) and automation.

### 4. Robust Infrastructure:

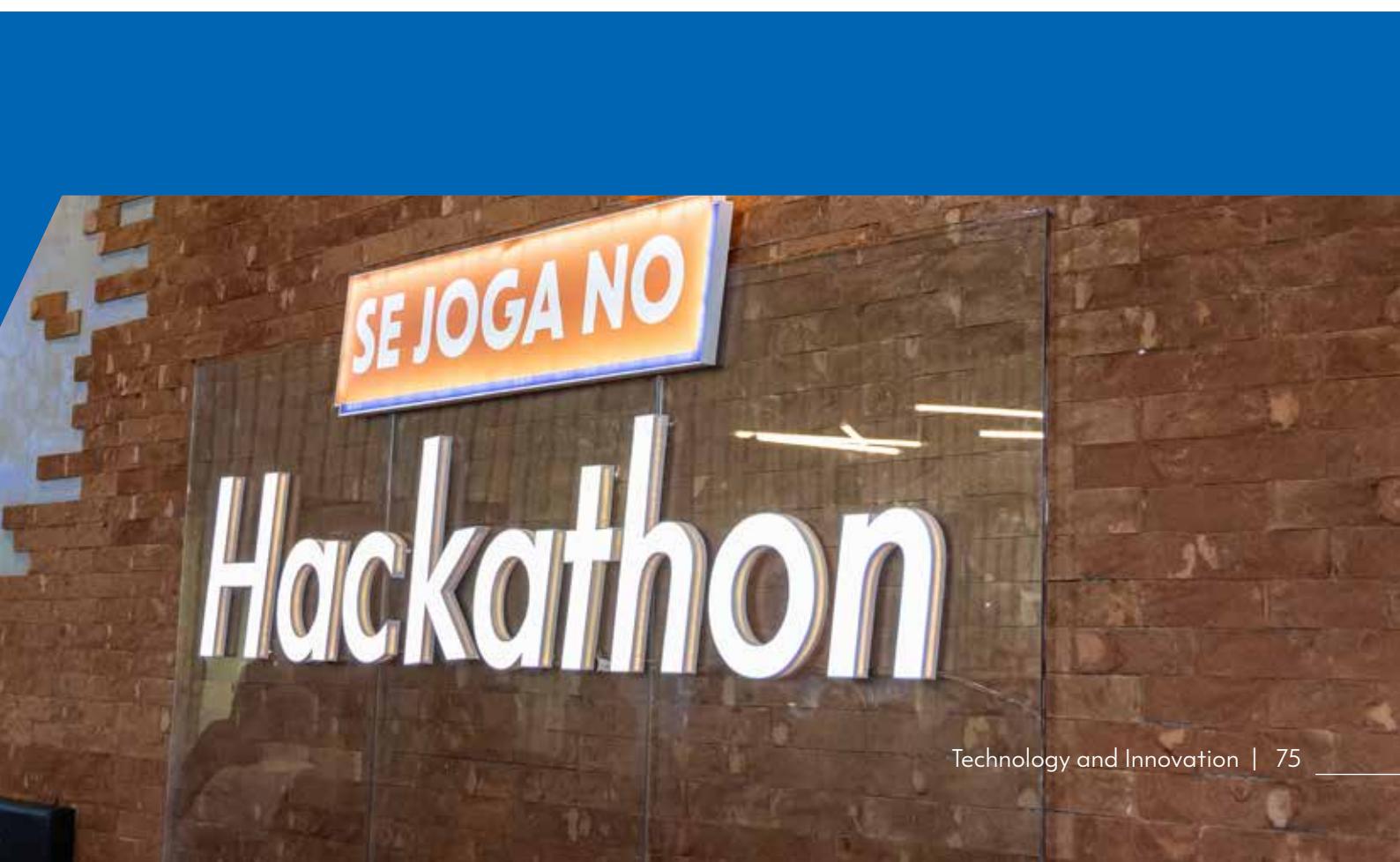
a technological support with a record investment of **R\$ 9.5 billion in 2025**, ensuring security, scalability and operational efficiency.

## INNOVATION SQUAD

To promote digital transformation, the teams began to work in Innovation Squads, delivering **ten agile teams, eight inceptions** (initial and intensive sessions that bring together all those involved) and **six Minimum Viable Products created**. This initiative generates deep cultural impact and intensive training in agile methodologies. They bring faster deliveries and highly aligned to the real needs of customers and provide continuous training in agile methodologies and leading role in the creation of solutions through active participation in the ten squads for employees.

**Banking for those who need it most:** CAIXA 5.0 is eliminating exclusion by expanding easily accessible digital channels, such as **CAIXA 5.0**. In addition, it extended remote service to regions where connectivity is low through strategic partnerships, for example with Correios. And it reinforced its social commitment with the donation of computers to schools and NGOs.

**Fewer queues, more satisfaction:** the bank invested in the drastic reduction of queues and average service time. He also invested in the delivery of a more personalized and predictive service, thanks to the use of data analysis and Artificial Intelligence (AI).





## WHERE INNOVATION HAPPENS

ACAIXA is triggering a powerful innovation cycle, driven by experimentation platforms, employee engagement and cutting-edge data technology, as is the case with Sandbox CAIXA.

Sandbox CAIXA is a robust strategic policy, designed to instill structured experimentation at the heart of the institution's culture. Its fundamental purpose is to ensure that innovation is aligned with the bank's strategic objectives, all supported by solid governance and an ideal infrastructure for experimentation. In this controlled security environment, new ideas are tested with risk mitigation, ensuring the delivery of agile, high-quality solutions with measurable and direct value to the end customer.

Since it was launched, the initiative has demonstrated an unquestionable value, accumulating

### **410 registered experiments and 48 prioritized projects**

CAIXA has also evolved in Open Finance. In addition to the optimization of the process, it strengthened the performance and the financial management of the customer reached a new level with the launch of the "My Portfolio" tool in the CAIXA App. With more than **185,000 active users**, this innovative solution unifies the visualization of accounts and investments, facilitating integrated and personalized financial control.

The tool also offers personalized insights and, because it is integrated with Open Finance, it provides customers with a complete view of their finances in different institutions. This functionality results in double benefits: for society, it delivers an integrated and personalized management of finances, enhanced by access to data via Open Finance; and, for the employee, it becomes a valuable tool that supports consultative and personalized sales, supported by a solid base of already engaged users.

## CAIXA: FIRST SI BANK IN OPEN FINANCE

CAIXA consolidated, in 2025, its leadership among traditional banks in the Open Finance ecosystem:

The expansion of the consent base and the qualification of the data received reflect the consistent progress of the institution in offering personalized and integrated solutions to customers.

### Single consents received



**5.2 million** by  
May 2025

### Growth of consents

(jan–may)



**+1 million**  
from 2.3 to 3.3 thousand

### Shared investments

**BRL 3.07 billion**

### Shared LCI/LCA/LCD

**BRL 2.53 billion**



### Shared personal loan

**BRL 5,04 billion**

With this performance, CAIXA became a reference in the SI segment, surpassing the main competitors in volume and quality of data received, a milestone in the consolidation of the bank as the protagonist of the digital transformation in the Brazilian financial system.

## ESPAÇO TEIA

CAIXA inaugurated a new phase of protagonism in the public innovation ecosystem with the creation of the Hub GovTech - Espaço TEIA, in Brasília.

TEIA is much more than just a physical environment: it connects CAIXA to startups, governments, universities and institutions such as the National School of Public Administration (ENAP), promoting open innovation, collaboration and real solutions to the challenges of the public sector. The space has consolidated itself as a strategic meeting point to foster ideas, develop projects and boost GovTech entrepreneurship in the country.

### ESPAÇO TEIA IN NUMBERS (2025)



Events

**+500**



Participants **15 thousand**



Accredited startups

**278**



Resident startups

**31**



Protocols of use with municipalities

**40**

In addition to connections and partnerships, TEIA promotes thematic calls and Pitch Days, bringing the public sector closer to innovative solutions and consolidating CAIXA as a catalyst for innovation and sustainable development in Brazil.

## MEI DIGITAL ACCOUNT

CAIXA has intensified its work with the MEI public with several strategic actions with a 100% digital, free and affordable solution, aimed at individual **microentrepreneurs (MEI)**. Among the features, we can highlight the receipt of payments via Pix, access to specific credit lines and the **Azulzinha solution**, which transforms the cell phone into a card machine, at no rental cost.

### MEI Digital Account Performance(june/2025):

**Active account**

**115.491**

**Contracted credit**

**BRL 2,19 million**

(430 contracts)

**Accounts opened  
in the 2nd quarter**

**19.075**

**Azulzinha  
Accreditations**

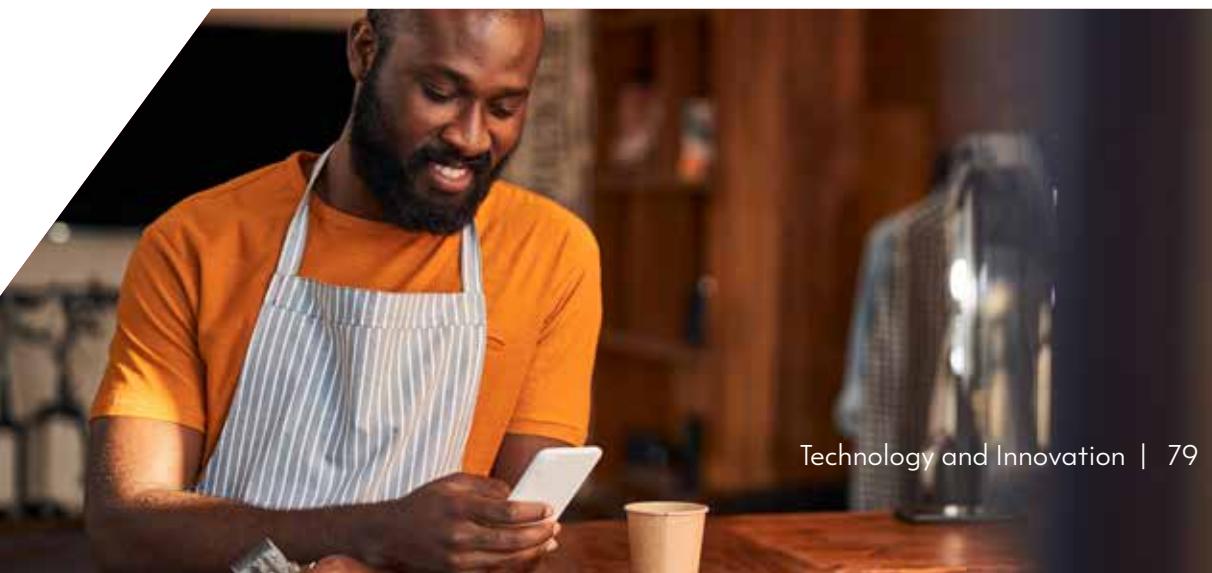
**3.198**



**Portfolio growth**

**BRL 1 billion** to **BRL 3 billion**

in 3 months



## PLATAFORMA.CAIXA

The Bank launched the **Plataforma.CAIXA**, which allows an integral vision of customer needs through simplified and intuitive journeys. The tool integrates cutting-edge technologies, such as data and Artificial Intelligence (AI), to ensure the personalization of offers, maximum speed and operational efficiency. The evolutions of the platform are transformative:

<b>Portfolio management</b>	Painel Carteiras is an integrated platform for portfolio management, goals and indicators, offering predictive analytics, generating precision in decision-making, predictive analysis, and better service.
<b>Registration Integrity</b>	Integration of <b>External Data</b> (BACEN, IBGE, IPEA), expanding the analytical capacity and customization of solutions.
<b>Registration Integrity</b>	More than <b>6.5 million</b> customers with updated registrations up to March 2025, ensuring integrity and completeness of information.
<b>Ultra-Fast Consigned Payroll Credit</b>	Portability and hiring of Consignado INSS (INSS Consigned Payroll Credit), offering credit within 1 hour and the possibility of hiring 10,000 agreements; BRL 300 million ported up to Aug 2025.
<b>Legal Person Agile Company Check</b>	Hiring in four clicks, with an 80% reduction in user time and a 20% increase in the volume of concession in the first month.
<b>Digital Insurance</b> (Prestamista and Social Security)	Integration to the Plataforma.CAIXA with <b>100% digital</b> contracting, reducing service time and centralizing after-sales for managers, generating efficiency gains and improvement in customer experience.
<b>Simplified Financial Capitalization</b>	Offer available on Plataforma.CAIXA with simulations and contracting through customer password. After one month of implementation (Jun 2025), more than 50% of the Branch contracts occurred through the new channel, adding up to more than 90,000 proposals.

## PLATAFORMA.CAIXA ADVANCES

FUNCTIONALITY	RESULT
Portfolio management	<b>Predictive analytics and better service</b>
Market intelligence	<b>Integrated BACEN/IBGE/IPEA data</b>
Registration integrity	<b>+6.5 million updated registrations</b>
Ultra-fast consigned credit	<b>3.198</b>
Legal Person Agile Company Check	<b>Credit in up to 1 hour</b>
Digital insurance	<b>80% less contracting time</b>
Simplified financial capitalization	<b>90 thousand proposals in the 1st month</b>



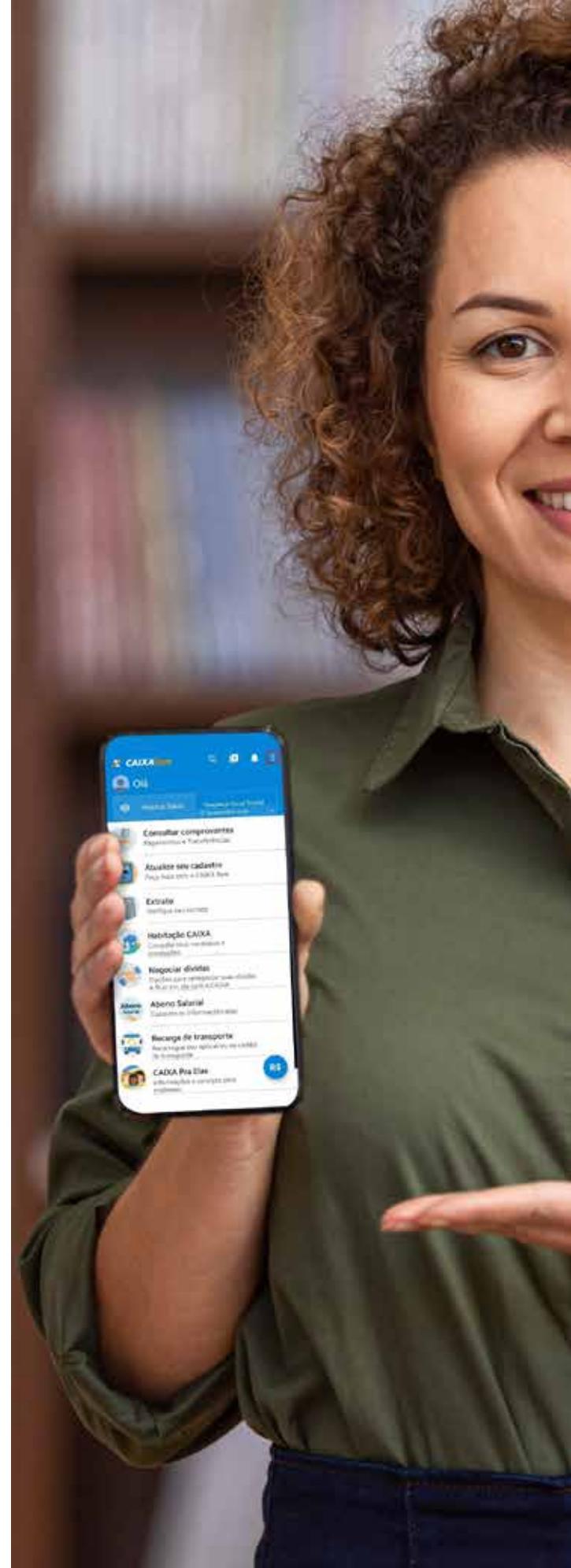
All these actions are good for society, which gains faster and more personalized services, with emphasis on the portability of consigned payroll credit in up to one hour, demonstrating record agility.

Employees, on the other hand, now have integrated and efficient tools for portfolio and after-sales management, **with time reductions that reach 80% in the journey of critical products**, thus significantly increasing productivity and job satisfaction.

## CHAT CAIXA AND ASSISTENTE VIRTUAL CAIXA (CAIXA VIRTUAL ASSISTANT)

The institution raised the level of the support it offers by implementing a service solution based on Generative Artificial Intelligence, which unifies the Chat CAIXA (CAIXA Chat, for the internal public) and the Assistente Virtual CAIXA (CAIXA Virtual Assistant, for external customers).

The tool offers instant normative support, ensuring a complete coverage of 100% of internal manuals, in addition to guiding the external public on key products such as Consignado Crédito Trabalhador (Consigned Payroll Worker Credit). The performance of this innovation is significant: Chat CAIXA has already demonstrated its effectiveness by registering 5.3 million interactions, maintaining an impressive average of 55,000 questions processed daily.





## 100% CLOUD OMNICHANNEL SERVICES: MODERNIZATION AND INTEGRATED EXPERIENCE

CAIXA took a decisive step in digital transformation by implementing its 100% cloud Contact Center, an innovative solution that centralizes and modernizes customer services.

The platform, based on the Software as a Service (SaaS) model, integrates Artificial Intelligence, automation and omnichannel features, ensuring a continuous and personalized experience at all touchpoints.

Through this solution, customers can **interact by voice, webchat, WhatsApp, social media, and messaging**, without having to repeat information: all the history is available to the attendants, ensuring agility and efficiency.

Cloud technology offers high availability, automatic scalability, and enhanced security, reducing operating costs and eliminating dependence on traditional infrastructure.

# MAIN BENEFITS OF 100% CLOUD OMNICHANNEL SERVICES:

- **Automated service 24x7 with AI**
- **Integration with CAIXA corporate systems**
- **Omnichannel experience (voice, chat, social media, and apps)**
- **Reduction of costs regarding traditional telephone services**
- **Greater information security**

## HIGHLIGHT

**56** actions performed in the implementation,  
including integration of digital channels and voice.

## ANALYTICS

CAIXA is focused on **implementing advanced analytics and CRM models**, essential to map the principality of the relationship.



### **COPILOT CHAT:** AI FOR CAIXA PRODUCTIVITY

CAIXA has made Copilot Chat — a generative AI assistant integrated into Microsoft Teams — available to all employees. The tool writes and reviews texts, generates automatic meeting summaries, organizes tasks, and offers responses based on corporate data, with end-to-end encryption. The solution strengthens the CAIXA Strategic Plan 2030 by integrating innovation, security and efficiency into daily work.

Digital culture and internal communication have also been strengthened through new initiatives for engagement and dissemination of knowledge.

# THE NEW DIGITAL AGE

## CAIXA 5.0 APP

The new CAIXA App is a technological and strategic leap in the institution's digital journey. With a modern, intuitive and accessible interface, the app allows account holders and non-account holders to have easy access to banking services in a simple, fast and secure way. **The opening of a 100% digital account — with biometrics and documents captured by mobile phone in just 3 minutes — has established CAIXA as a reference in digital inclusion in the financial sector.**

## CAIXA 5.0 in Numbers (2025)

Focused on improving customer experience, CAIXA launched the **Novo Extrato do App (New App Statement)**, with a more intuitive interface and improved information visualization.

The new format simplifies financial control, expands user autonomy, and significantly reduces the need for support.

The app was designed with a robust infrastructure, hosted in data centers with a focus on resilience, performance and fraud prevention, reinforcing CAIXA's commitment to security and digital excellence.



**New digital accounts  
by Sept 2025**

**719 thousand**



**Participation in the  
sum of new accounts**

**40%**



**Avoided operating costs  
BRL 250 million**



**Contribution margin generated  
BRL 187 million**

## SECURITY PROCESSES

CAIXA has strengthened its security processes and created a structure dedicated to cybersecurity, with advanced practices, technologies and policies to protect systems, networks, devices, and data. The increase in CAIXA's maturity on the subject promotes even more confidence in customers and society.

### ELEVATION OF CYBERSECURITY MATURITY: DIGITAL RESILIENCE AND ADVANCED PROTECTION

CAIXA has reached a significant milestone in the field of digital security through implementation of Projeto Elevação de Maturidade em Segurança (Cybersecurity Maturity Elevation Project), a strategic initiative that strengthens defense against threats and ensures regulatory compliance.

In 2024, the institution surpassed the expected goal, reaching a score of 2.19 in the maturity index, compared to the target of 1.30 – a 67% advance. This result reflects the continuous investment in secure infrastructure, technical training and intelligent monitoring, consolidating CAIXA as a reference in digital resilience and data protection in the Brazilian financial sector.



#### Goal → RESULT

**1,30 → 2,19 (+67%)**

#### Indicators

**+ 6,5 thousand**  
**CASES DEALT WITH**

**+ 65 thousand**  
**ALERTS ANALYZED**

**+ 1,5 thousand**  
**FAKE PROFILES  
SHUT DOWN**

## NEW CYBER SECURITY AREA

CAIXA has created a new area of cybersecurity to strengthen protection and ensure digital resilience in a context of increasing technological complexity.

This initiative is part of the corporate transformation strategy, ensuring transparency, fraud prevention, and regulatory compliance, focusing on the protection of customer data and market confidence.

### Main deliveries and advances:

- Raising maturity in cybersecurity, surpassing regulatory goals
- Protection of IoT devices, with global criteria for connected environments
- Deployment of the Secure Digital Safe, integrated into the DevSecOps practice, protecting sensitive data in critical applications — today, 65 protected applications and 19,000 daily requests
- Advanced monitoring: more than 65,000 alerts analyzed per year, 6,500 cases dealt with, and 1,500 fake profiles shut down, in partnership with Brazil's Federal Police
- Modernization of the IT infrastructure, with migration to high-performance servers and mainframes, ensuring availability and security.

### Strategic benefits:

- Protection at all levels: identity, connectivity, apps, and endpoints
- Agility in incident response and vulnerability mitigation
- Compliance and reinforced governance, increasing institutional credibility
- Continuous innovation with DevSecOps practices and digital solutions for critical environments

With this area, CAIXA reaffirms its commitment to security, innovation and data protection, consolidating itself as a reference in cybersecurity in the Brazilian financial sector in alignment with the CAIXA Strategic Plan 2030.



## INNOVATION AND TRAINING INCENTIVES, CREATIVITY AND DEVELOPMENT

### HACKATHON CAIXA 2025: TALENT, TECHNOLOGY AND INNOVATION

Its main objective is to foster creativity and recognize talents through the development of innovative technological solutions to real bank challenges. It was structured based on TEIA program agile methodologies and innovation practices.

The Hackathon CAIXA 2025 focused on talent, technology and innovation. It was held between October 7 and 9, 2025, in Brasilia.

Participants were invited to propose solutions to strategic themes such as the following:

- **Cibersegurança:** identification of vulnerabilities
- **Back-end:** credit simulation
- **Front-end:** loan application
- **DevSecOps:** automated deployment
- **UX:** personalized financial journey

#### *Hackathon CAIXA 2025 | Results*

**1.563**  
enrollments

**70 selected**  
for the marathon

More than  
**30 technical mentors**

**3 award-winning  
projects**

**10,000 free  
scholarships** granted

## **INTELIGÊNCIA ARTIFICIAL NA PRÁTICA (ARTIFICIAL INTELLIGENCE IN PRACTICE, A DIO +MICROSOFT PARTNERSHIP) BOOTCAMP**

CAIXA, in partnership with the startup DIO and Microsoft, has launched the Artificial Intelligence in Practice Bootcamp — a 100% online and free initiative aimed at young people who want to prepare for the future of work.

The program offers a complete trail on emerging technologies and responsible use of AI, promoting productive inclusion and employability.

SDG alignment: quality education, reduction of inequalities and inclusive economic growth.

By breaking with old models and embracing innovation, CAIXA rebuilds bridges with its customers, creating more human connections in digital environments.

In this new time, every technological solution is an opportunity to listen, every advance is a gesture of care, and every interaction is a chance to strengthen bonds.

CAIXA digital understands that serving well is being available, being simple and ensuring security — because transforming the relationship with customers is transforming the very essence of the bank.



# 5. **PUTTING BRAZILIAN CITIZENS AT THE CENTER OF THE TRANSFORMATION**

Customers at the Center Pillar







Over the last two years, CAIXA has consolidated a strategic transformation that redefines its performance: putting the **customer at the center** of decisions. This change, guided by the **CAIXA Strategic Plan 2030**, is not only an operational adjustment, but a cultural repositioning that permeates the entire organization. The goal is clear: to ensure **excellence, proximity and personalization** in each interaction, strengthening financial citizenship and expanding access to services.

Putting **Customers at the Center** establishes a new logic for action, based on **active listening** and understanding of the complete customer journey. Every product, service and process is designed to meet the real needs of people, companies and governments, integrating **physical and digital channels** in a fluid and secure way. This approach connects technology, humanization and data intelligence to offer consistent and innovative experiences that are aligned with international best practices of **Customer Experience (CX)**.

More than following trends, CAIXA takes the lead in the transformation of the relationship with its publics, ensuring that each point of contact generates value and trust. By putting customers at the center, the institution reaffirms its purpose of being an agent of inclusion and development, creating lasting connections and driving positive social and economic impacts for Brazil.

## A NEW WAY OF RELATING TO CUSTOMERS

The implementation of the New Relationship Model in July 2024 was a milestone. The process began with the training of managers and employees, with face-to-face training for all portfolio managers, and with the implementation of an integrated portfolio, targets and indicators management platform with predictive analytics — rendering precision to decision-making, improving customer service and experience.

In addition, continuous customer feedback systems were implemented, in a continuous process, allowing CAIXA to understand and meet the needs of customers at different stages of life and business cycles.

Strategic segmentation, with the definition of personas and specific journeys, enabled customized offers and focus on niches such as small businesses, women, young people and entrepreneurs.

The expansion of digital channels, the modernization of the technological infrastructure, and the expansion of services in Libras and mobile branches all ensure accessibility, inclusion and operational efficiency. CAIXA also invested in innovation through Artificial Intelligence projects, process automation and service digitization, promoting a more agile, safe and personalized experience for customers and beneficiaries.

## NEW RELATIONSHIP MODEL

- Face-to-face training (portfolio managers)
- Integrated platform (portfolios, targets, indicators) with predictive analytics
- Continuous feedback system (active listening in cycles)

## CAIXA APP IN THE DIGITAL AGE

The digital revolution was one of the great drivers of this transformation. In **Oct 2025**, CAIXA reached **1 million** open digital accounts — **48%** of them belonging to **Generation Z**. The **CAIXA 5.0 App** became the protagonist, bringing together **Minha Carteira, Barra Única, Pix Automático, optimized investment journeys and redesigned statements**. The simplified payment of bills, the automation of limits, and transactions via PIX have consolidated digital as the main gateway: **90% of priority physical person contracts (credit, cards and investments)** have migrated to the online environment. Features such as **Pegar Emprestado (Getting a Loan)** on the home page, **redeeming card points**, and integrated management of accounts and investments have increased satisfaction and resolution capacity, reflected in **the high NPS** across all segments — especially among **young people and people with a high income**.

# CAIXA CUSTOMER COUNCIL

The creation of the Customer Council in 2024 was an important advance in the goal of listening to customers. The Council holds quarterly meetings to listen to suggestions, complaints and proposals regarding the digital experience, service and products, in order to improve services and consumer satisfaction. The Council's recommendations are prioritized in a backlog of journeys and accompanied by an executive committee, with periodic reporting.

## Main goals:

- **Active listening:** provide a direct channel for customers to express their experiences and needs
- **Continuous improvement:** incorporate customer perceptions into product and service improvement strategies
- **Customer centrality:** strengthen the bank's commitment to serving and listening to its consumers

## How it works:

- **Quarterly meetings:** periodic meetings with various groups of customers and CAIXA representatives
- **Various themes:** each meeting has a specific theme, such as digital experience, services, credit and housing financing
- **Dynamic participation:** CAIXA customers and participants are changed at each meeting to ensure perspective diversity



Since the Council was created, in May 2024, **11 meetings** have been held around the following themes: young people, women, microentrepreneurs, private, digital lottery bettors, housing, loans, investments, cards, retail and wholesale legal customers, as well as service and digital experience.

Listening is valuable, since it generates inputs that are used in the review of journey priorities and the preparation of new products and services, allowing the valuable feedback to be gathered for innovation and process improvement.



## INVESTOR CUSTOMER RELATIONSHIP ACTIONS

### CAIXA ASSET PRIVATE INVESTMENT PANEL

In the Private segment, CAIXA also reinforced the approach with its customers through exclusive relationship actions. CAIXA Asset held exclusive panels for Private customers, combining gastronomic experiences with presentations on topics of interest to the segment. These actions strengthen the relationship, promote the disclosure of the Private brand, and support the prospecting and expansion of the investor customer base, ensuring the delivery of differentials and the quality of the services offered.

## CAIXA IS THE BANK OF YOUNG BRAZILIAN PEOPLE

Over the last three years, **more than 10 million young people** have opened accounts at CAIXA. Today, we are the bank of more than 55 million Brazilians up to 36 years old. We don't stop there: our goal is that, by 2029, 4 out of 10 young people from our base are fully engaged with our products, channels and purposes.

- CAIXA's up to 36 customer base surpasses 35% of the active base
- Generation Z (16 to 24) already answers for more than 20 million customers, and accelerated growth over the last 3 years
- The Millennial generation (25 to 36) includes around 35 million customers, with a strong presence in digital channels and credit and investment products

Among the initiatives aimed at youngsters, one of the highlights is the reactivation of Poupançudos.

### REACTIVATION OF POUPANÇUDOS FOR CHILDREN AND YOUNGSTERS

In 2025, CAIXA revitalized its Poupançudos strategy, repositioning the characters as a central communication tool with youngsters and expanding its performance beyond traditional savings. The promotional actions began to address topics such as sustainability, ESG, financial education and banking inclusion, in alignment with the seasonality and the profile of the public.

The highlight was the launch on Roblox, an online gaming platform that reached 34,000 users and generated 62,000 accesses, offering interactive and playful digital experiences.

The production of a comic book about the Poupançudos reinforced CAIXA's commitment to financial education and social responsibility, promoting inclusion and awareness in an accessible and fun way.

National in scope, the initiative is an innovative solution to rejuvenate the brand, expanding the digital presence and strengthening the bond with new audiences — in addition to enhancing the use of characters in future campaigns and institutional communication.

# DATA INTELLIGENCE AND TECHNOLOGICAL INNOVATION

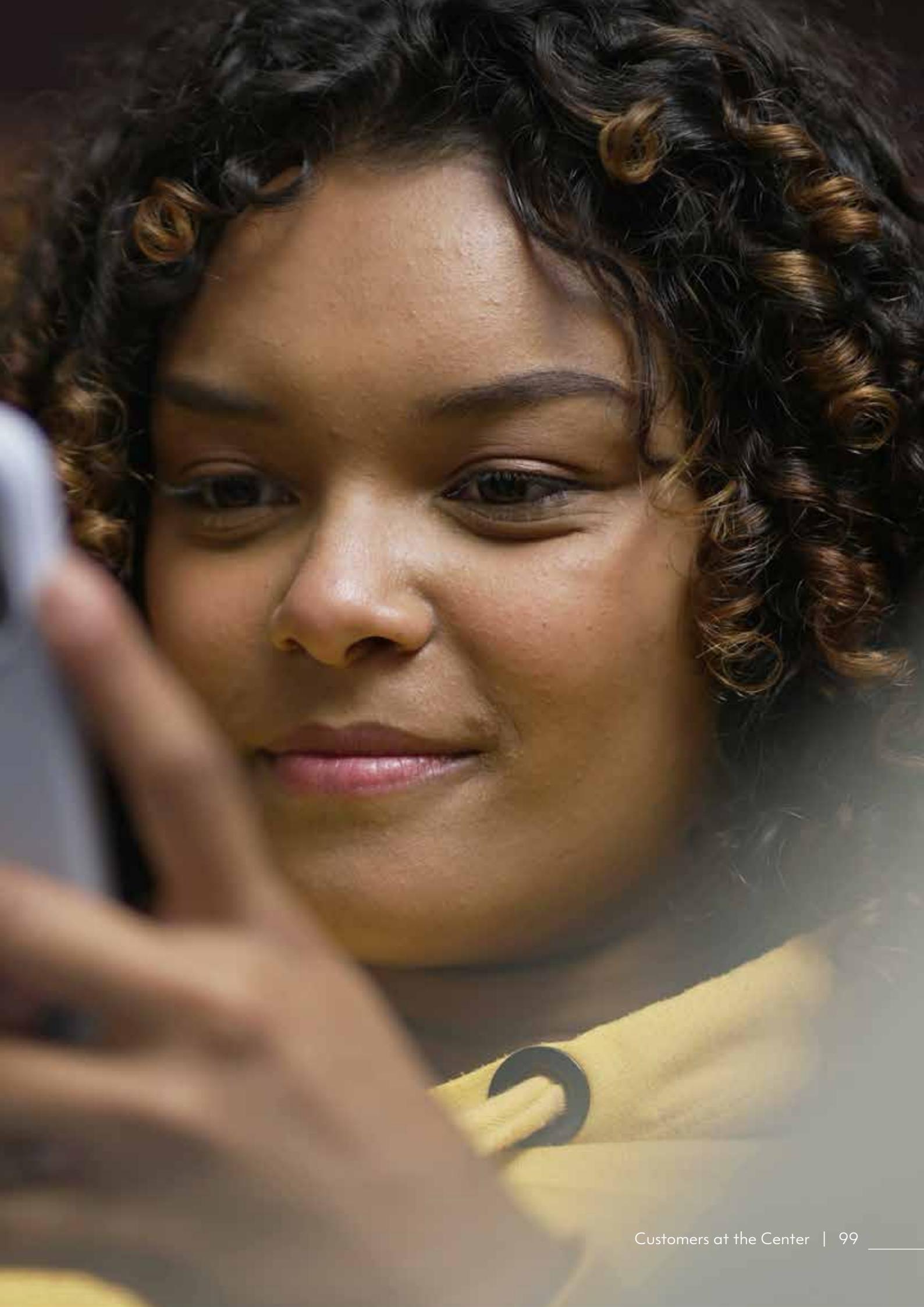
## BETTER UNDERSTANDING CUSTOMERS IN ORDER TO CHARM THEM

The **integration of technologies for data and AI**; the registration update of more than 6.5 million customers; the **implementation of the presumed income** model for 64 million people; and the launch of analytical panels for fundraising and prospecting high-income customers and the agricultural sector allowed for the personalization of offers, greater assertiveness in risk management, and operational efficiency.

A **new email quality and validation model was also created**, optimizing marketing campaigns, enriching databases and allowing analysis of campaign effectiveness through a digital marketing performance panel.

Data intelligence was enhanced by the implementation of analytical models to identify the main relationship and spending profile. The integration of external bases, such as BACEN, IBGE and IPEA, has expanded the analytical capacity and customization of solutions.







At five years old, Open Finance has already transformed the way Brazilians deal with banks, payments, products and services. The years 2024 and 2025 were a turning point: the system ceased to be a promise and became a reality. Payments via Google Pay, Automatic PIX, "Minha Carteira" (CAIXA App), fund comparison (Painel Captação), advantage simulators: there are many innovations that generate real value to customers. More than convenience, they represent customization, efficiency and customer centrality — pillars that also strengthen services on physical and digital networks.

In June 2025, **CAIXA took the lead in consents registered** in Open Finance among traditional financial institutions. More than 3.7 million customers said "yes" to data sharing with CAIXA, allowing a new era of relationship with the bank. The new leadership configuration put the bank ahead of Santander, Banco do Brasil, Itaú, and Bradesco.

In 2025 alone, CAIXA has already carried out almost **10 million personalized approaches** based on the data shared by customers. The result of this strategy already adds up to hundreds of thousands of closed deals, involving fundraising, credit, cards and other products for individuals. Open Finance is not just about data — it's about **solving problems** with surgical precision, and **facilitating financial decisions clearly**.

Customer centrality is also reflected in the organizational structure of CAIXA, with the creation of new boards that strengthen the service and increase the efficiency of deliveries..

# NEW BRANCH MODELS

## FOCUS ON MEETING CUSTOMERS' NEEDS

### HIGH INCOME BRANCHES AND CONCEPT BRANCH

In the high-income segment, CAIXA has invested in the inauguration of new Singular branches in Brasília, Goiânia, Porto Alegre and Curitiba, offering specialized and remote services, reinforcing the brand's positioning with demanding customers.

At Singular, customers have a dedicated portfolio manager, differentiated space and exclusive rooms for services, which can be scheduled in advance.

The selection includes customers with income equal to or greater than BRL 15,000 per month, or with an investment equal to or greater than BRL 400,000 and less than BRL 5 million.

Customers of the Singular segment want personalized journeys, perceiving value in

specialized service spaces and in facilitated access to their manager, also remotely.

According to the bank's planning, exclusive branches are to be opened in every Brazilian state. The new branches will join the Singular branches that are already in operation in Fortaleza and Recife, where high customer satisfaction rates (CSAT) reflect the excellent relationship and services experiences by this public regarding the proposed new model.

**CAIXA's first Concept Branch** was inaugurated in Oct 2025, and is called Ver-o-Peso. The branch was opened in Belém (state of Pará), bringing a new experience that unites innovation and inclusion — the first space of the Institution designed to represent a closer, more humane, digital and connected bank with the community.



## THE BRANCH OFFERS THE FOLLOWING ENVIRONMENTS:

- **the Multipurpose Arena**, which will harbor events focused on financial education, bringing together customers and employees around topics such as planning, conscious consumption, and preparing for the future
- **Coworking Space**, open to all, where anyone can use CAIXA's space and Wi-Fi for professional activities, studies or meetings
- **Gelateria Damazônia**, an ice cream shop that is open to customers and non-customers, offering discounts for customers who have the CAIXA ELO Card
- **Exclusive spaces** for advice and specialized consulting

In addition to traditional banking services, the environment has been redesigned to offer a complete experience of coexistence and learning, with aesthetics that values the culture of Pará and integrate art, technology and hospitality.





## SINGULAR BRANCH

Agência Singular (Singular Branch) is CAIXA's new relationship model aimed at the high-income public, combining face-to-face experience with digital convenience in a "digital" format. This innovative concept offers personalized services in exclusive, modern and comfortable spaces, ensuring privacy and convenience for strategic financial discussions. In addition to face-to-face services through scheduling and extended open hours, customers can interact with their managers through CAIXA's official WhatsApp or by CAIXA Chat in the app, ensuring connectivity and agility.

The project began in 2020 with the inauguration of the first branches in Fortaleza and Recife, achieving a satisfaction rate of more than 99%. In 2025, the strategy was expanded with 25 expected new branches across Brazil, including states such as Ceará, Pernambuco, Distrito Federal, Goiás, Rio Grande do Sul and Paraná. The goal is to serve about 180,000 Singular customers, with an investment profile between BRL

400,000 and BRL 5 million and monthly income above BRL 15,000.

The main differentials include the following: exclusive environments, rooms reserved for individualized services, multipurpose spaces and partnerships with high-standard coffee shops, creating an environment that is conducive to networking and unique experiences. The model reinforces CAIXA's strategic values, placing customers at the center of decisions through active listening and anticipation of needs. In addition, Agência Singular strengthens CAIXA's presence in the premium segment without losing its essence — serving the entire Brazilian population — consolidating itself as a reference in humanized services, convenience, and innovation.

In the Private segment, CAIXA also approached its customers through other exclusive relationship actions.

# GOVERNMENT CUSTOMERS

## CAIXA IS PRESENT ACROSS ALL BRAZILIAN MUNICIPALITIES

### INSTITUTIONAL AGENDAS WITH GOVERNMENT CUSTOMERS AND ASSOCIATIONS

CAIXA was present at the Encontro Nacional de Novos Prefeitos e Prefeitas (National Meeting of New Mayors), training managers and strengthening municipal governance. The bank participated in the event by presenting topics to mayors regarding Brazil's social and development programs: Minha Casa, Minha Vida and the New PAC, public-private partnerships, transfers of the Orçamento Geral da União (General Budget of the Union/OGU), among other issues, highlighting the importance of the relationship between the bank and municipalities for the strengthening of cities and improvement of municipal management.



The bank was also at the **Marcha dos Prefeitos 2025 (March of Mayors 2025)**, where it received more than 11,000 visitors and served 622 municipalities, expanding the institutional relationship and the offer of solutions for local governments. CAIXA experts participated in 13 panels which addressed topics such as fundraising for municipalities, early childhood education

challenges, digital transformation, sanitation, climate management, infrastructure financing, urban mobility, public-private partnership, and housing.

### DIGITAL GOVERNMENT

In the institutional field, CAIXA signed technical cooperation agreements with the Ministry of Management and Innovation in Public Services (Ministério da Gestão e Inovação em Serviços Públicos/MGI) IN July 2025, qualifying and facilitating the access of beneficiaries to Federal Government programs. The bank will support the digital inclusion actions led by the Ministry, especially those focused on access and use of the Digital Public Infrastructure of Civil Identification (Infraestrutura Pública Digital de Identificação Civil/IPD/IC) and the integration of actions with the Balcão GOV.BR program.

The goal is to develop, implement and foster IPD/IC, eliminating duplication and reducing fraud, ensuring that public resources reach the beneficiaries of social programs with agility. In addition, the partnership seeks to facilitate the obtaining and use of the National Identity Card (Carteira de Identidade Nacional/CIN), the development of IPD/IC's biographical and biometric data conference services, the implementation of digital inclusion actions and the use of electronic signature.

Through the CAIXA Partnership Program, which aims to strengthen the relationship with partners, assist in the identification of their needs, facilitate access to credit and offer products and services with differentiated conditions. Class representative entities (associations, federations, confederations, cooperatives and Sebrae), private companies and government agencies (federal, state and municipal) participate in the program.

## **NOVA INDÚSTRIA BRASIL (NEW INDUSTRY BRAZIL) - NIB**

Partnerships with representative entities of retail and industry, such as CNDL and FIEB, benefited more than 1.4 million companies and 20,000 industries, while relationship actions on social networks valued Brazilian entrepreneurs and strengthened the commitment to the economic and social development of Brazil.

These agendas enrich CAIXA's role as a strategic partner of public entities and reinforce the centrality of customers — whether a person, a company or a government — as the focus of all bank deliveries.



## **BUSINESS CUSTOMERS** **VALUING THOSE WHO PRODUCE** **AND EMPLOY**

CAIXA has been expanding its activities alongside the productive sector, strengthening its relationship with companies, entrepreneurs and microentrepreneurs across Brazil. The following initiatives consolidate the bank as a strategic partner for economic development and business generation.

### **CAIXA FRANCHISES AND PARTNERSHIPS**

The HUB de Excelência em Franquias (Franchise Excellence HUB) was launched during ABF EXPO 2025, in July this year, expanding support to the sector with campaigns on channels, prospecting for new customers, and special conditions for participants of the CAIXA Mais Franquias Program. These initiatives reinforced CAIXA's role as a strategic partner of entrepreneurship and business generation in Brazil.

The new strategy for the Franchise niche also provides specialized services across 68 reference branches, indicated by all Retail Network superintendencies in Brazil. All these service points received specific training to offer specialized services to customers who seek to use this business model.

The work with this business segment was strengthened with the launch of the microsegment Empresa Premium PJ Varejo, which offers differentiated services and exclusive products for companies with greater profitability potential.



## MEI DIGITAL ACCOUNT



In 2024, CAIXA launched its **Conta Digital MEI (MEI Digital Account)**, an 100% digital solution, free and affordable, that is ideal for the young entrepreneurs. Through it, microentrepreneurs can:

- Receive payments via Pix
- Make transfers and payments with ease
- Have access to credit lines, Azulzinha and security products

According to the technical report of Sebrae Nacional, in 2025 Brazil harbored more than 4.9 million young entrepreneurs between 18 and 29 years old, representing 16% of the total number of business owners in the country. This movement is driven by a generation that strives for autonomy, innovation, and social impact. The service and commerce sectors concentrate 74.5% of businesses led by young people.

Reinforcing its commitment to the Brazilian microentrepreneur, CAIXA was present at the National MEI Week — COP30, promoted by Sebrae, reinforcing sustainable financial practices and guiding microentrepreneurs on innovative and affordable financial solutions. CAIXA's participation, in tune with the COP30 agenda, highlighted the institution's commitment to sustainable development, productive inclusion, and the strengthening of national entrepreneurship.

## NEW BUSINESS MODELS CUSTOMERS AT THE CENTER IN THE DIGITAL ERA

CAIXA has also innovated in digital models, launching a notice for the selection of a business partner in a Banking as a Service (BaaS) project, expanding the offer of digital solutions and integration with the financial ecosystem. The model allows financial institutions to make their products available on different digital platforms, inserting them in a contextualized way in customers' consumer journey.

In consigned payroll credit, CAIXA innovated by making Crédito do Trabalhador (Workers' Credit) available via CTPS Digital (Brazilian workers' professional registration), with 100% hiring through the app and more than BRL 240 million contracted until the second quarter of 2025. This solution offered agility, security and competitive rates, facilitating access to credit for workers throughout the country..

## CUSTOMER LOYALTY

In October 2025, **CAIXA Cartões** launched the first phase of **Uau CAIXA**, a new advantages platform that promises to connect more than 150 million Brazilians to a network of affordable benefits, entertainment and business opportunities.

The platform was created to democratize access to rewards and benefits, allowing anyone, through a simple and free registration, to accumulate points on purchases made with the CAIXA credit card. These points can be exchanged for products, travel, cell phone credit, appliances and exclusive experiences in the main stores in Brazil.

More than an advantage program, the platform stands out for its inclusive character. In addition to serving classes A and B, **Uau CAIXA** recognizes the consumption potential of families of classes C, D and E, which move the national economy.

# SERVICES FOR THOSE WHO NEED THEM MOST

## CONTAINER-BRANCH

### AUTOMATED MOBILE BRANCHES OFFER ACCESS TO VULNERABLE POPULATIONS

In July 2025, CAIXA innovated by inaugurating its first automated mobile unit, installed in Sol Nascente (Federal District) and, later, in other regions of the country, such as Imperatriz (in the state of Maranhão) and Simplício Mendes (Piauí). These branches offer the same services that traditional branches offer, with comfort, accessibility and modern structures, including service to beneficiaries of Bolsa Família, INSS, Abono Salarial, Programa Pé-de-Meia, FGTS and Cartão do Cidadão.

The services are offered from Monday to Friday, from 10am to 3pm, without moving cash, ensuring safety and practicality. The initiative reinforces CAIXA's commitment to financial and social inclusion, taking quality services to vulnerable communities, and promoting citizenship by facilitating access to essential banking benefits and products. In addition to the automated mobile branch, the bank currently has 11 trucks that travel the country, operating in emergency situations and in locations that do not have bank branches.

As well as these automated mobile branches, CAIXA has expanded its presence in remote regions with an itinerant initiative that symbolizes its commitment to financial citizenship and social inclusion.



## MISSÃO CAIXA VAREJO (CAIXA RETAIL MISSION) FINANCIAL INCLUSION AND CITIZENSHIP ACROSS BRAZIL

The Missão CAIXA Varejo (CAIXA Retail Mission) is an itinerant initiative that takes banking and social services to vulnerable communities and regions that are hard to access, reinforcing CAIXA's commitment to financial inclusion and citizenship. The project mobilizes volunteer employees to ensure that beneficiaries of social programs have access to essential services without having to travel long distances.

**From the beginning of the action, the results are expressive:**

**11 cycles carried**  
OUT WITH THE PARTICIPATION OF  
**71 VOLUNTEER**  
**EMPLOYEES**  
FROM VARIOUS REGIONS  
OF THE COUNTRY

**SERVICES OFFERED IN**  
**23 MUNICIPALITIES**  
IN THE STATES OF PARÁ, RORAIMA  
AND AMAZONAS  
**MORE THAN**  
**26 THOUSAND**  
CUSTOMERS ATTENDED

DISTRIBUTION OF 7,000 PRE-PRINTED CARDS AND 10,000 BIOMETRIC REGISTRATIONS,  
ENSURING IMMEDIATE ACCESS TO SOCIAL BENEFITS SUCH AS BOLSA FAMÍLIA, FGTS,  
PIS AND SEGURO-DESEMPREGO (UNEMPLOYMENT BENEFIT).

In addition to face-to-face service, Missão CAIXA Varejo offers support for unlocking and using the CAIXA Tem App, biometrics collection, and guidance on programs such as Pé-de-Meia, expanding digital and financial inclusion. The action also contributes to the local economy, since resources are moved directly in the municipalities served, strengthening small businesses and reducing the evasion of resources to urban centers.

**The impact goes way beyond the access to services:**

- Reduction of geographical barriers and strengthening of CAIXA's institutional presence
- Promotion of financial citizenship in alignment with the Sustainable Development Goals (SDGs) of the 2030 Agenda
- Humanization of care, with trained teams to guide and support beneficiary families

Missão CAIXA Varejo solves a historical problem: the difficulty of serving populations in person in remote areas, where there is no traditional banking structure. With this initiative, CAIXA reaffirms its role as an agent of social transformation, offering dignity, inclusion and opportunities to all Brazilians.



## CAIXA AND CORREIOS PARTNERSHIP: BANKING SERVICES CLOSER TO THE POPULATION

In order to take services to municipalities that do not have a physical CAIXA branch, a partnership was signed with Correios (Brazil's Post Office) to install service points within postal branches. This initiative expands access to banking services and social programs, ensuring financial citizenship for thousands of Brazilians..

The partnership contributes to digital and financial inclusion, reduces geographical barriers and strengthens CAIXA's presence throughout the national territory. In addition, it moves local economies, promoting development and inclusion.

### Correios + CAIXA:

citizenship that goes further.

- **56 deployed points (18 new)**
- **Basic services and app unlocking**
- **Presence across 9 priority states (Acre, Amazonas, Maranhão, Pernambuco, Bahia, Paraíba, Ceará, Rondônia, and Pará)**



## CAIXA AND BANCO DA AMAZÔNIA PARTNERSHIP: FINANCIAL INCLUSION IN LEGAL AMAZON

CAIXA has entered into a strategic partnership with Banco da Amazônia (BASA) to expand the coverage of banking services in the Amazon region. Through CAIXA's Lottery Network, BASA customers can make withdrawals (up to BRL 2,000) and deposits (up to BRL 1 thousand) in current and savings accounts, with security and convenience. The initiative covers 696 Legal Amazon municipalities, with 1.3 thousand lotteries available for services. In addition to reducing travel and facilitating access to essential services, the partnership promotes financial inclusion and positive social impact, strengthening CAIXA's institutional presence in the region. An additional revenue of BRL 4.4 million/year is estimated for the bank, consolidating a sustainable, efficient and international model.

The results of these customer-oriented strategies are expressive and reflect the impact of deliveries: significant advances in NPS indicators, growth of the principality in strategic segments, expansion of credit and financial inclusion, strengthening of institutional relationships and open innovation.

**Putting customers at the center is more than a strategy — it is a commitment to Brazil, to the transformation of people's lives, and to the future of the country.** The CAIXA that projects itself into the coming years understands that Brazilians are the protagonists of their own history — and that, through technology, active listening and purpose, remains firm in the mission of changing CAIXA to change people's lives.

6.

# SUSTAINABILITY AND CITIZENSHIP: CAIXA'S COMMITMENT TO THE BRAZIL OF THE FUTURE



Sustainability and Citizenship Pillar



# TRANSFORMING LIVES



**59,5 million**

**families**

served by social benefits



**5,3 million**

**students**

benefited by the  
Pé-de-Meia Program



**1,7 million**

active **FIES** contracts





**8,4 million  
people**

with credit - 49% women



**495 states and  
municipalities**

with credit 164,000 direct and  
indirect jobs



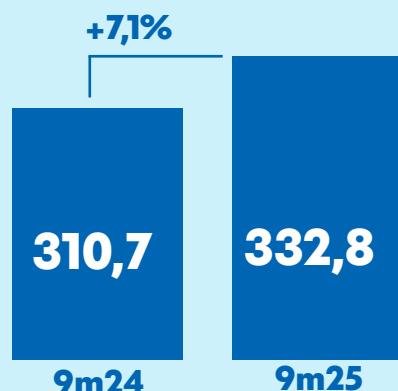
**290 thousand  
companies**

with 92% MEI and MPE credit

A photograph of a woman and a young girl walking away from the camera on a paved path in a park. The woman, on the left, has dark curly hair tied back and is wearing a light grey t-shirt, blue jeans, and white sneakers. She is carrying a light-colored shoulder bag. The young girl, on the right, has dark hair in braids and is wearing a pink t-shirt, denim shorts, and light blue sandals. She is carrying a large pink backpack and a brown plush toy. They are walking away from the camera, with the woman's arm around the girl's shoulder. The background is filled with lush green trees.

# SOCIAL BENEFITS

## Social benefits paid in billion BRL



BRL **332,8**  
**billion** in paid benefits



**BRL 21,4 million**  
**benefited families**

### Main elements

#### Bolsa Família

**BRL 119,6 billion**

#### INSS

**BRL 128,7 billion**

#### Seguro Desemprego

**BRL 44,5 billion**

#### Abono Salarial

**BRL 26,4 billion**

#### Pé-de-Meia

**BRL 128,7 billion**

# VALUE

## ADDED TO SOCIETY

**BRL 43,5 billion**  
in 9M25



**Employee salaries  
and benefits**

**BRL 20,7 billion**



**Equity remuneration**

**BRL 14,2 billion**



**Taxes, Fees and  
Contributions**

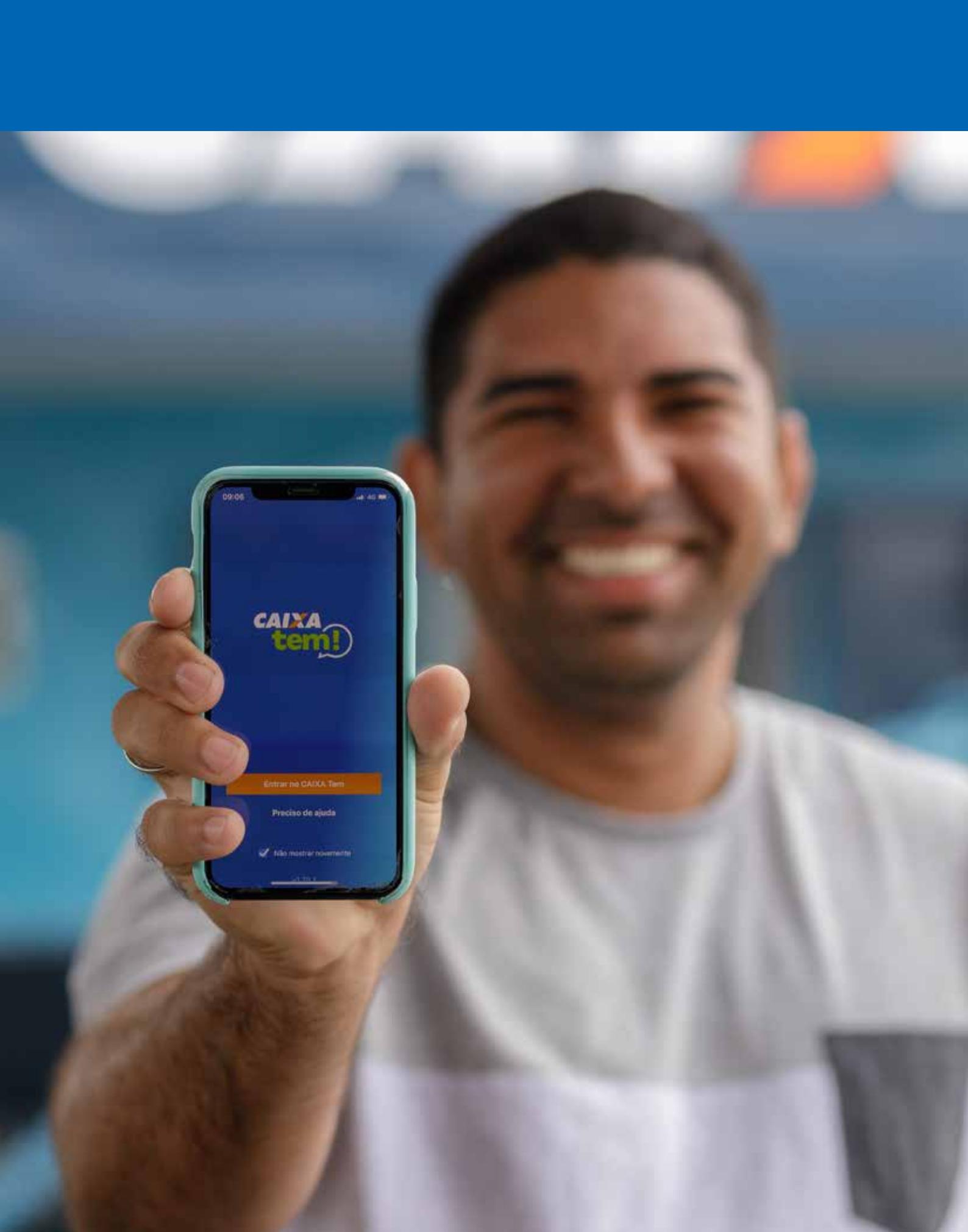
**BRL 7,4 billion**



**Rent**

**BRL 1,2 billion**







Since it was created, more than 164 years ago, CAIXA's vocation goes way beyond its financial role: to **be an agent of social transformation**. Our history merges with the history of Brazil, marked by inclusion, development, and the incessant quest to offer **dignified citizenship to the Brazilian people**. This commitment remains alive and is strengthened in the CAIXA Strategic Plan 2030, through the Sustainability and Citizenship pillar — which guides every decision to generate positive impact and sustainability.

This pillar translates the essence of CAIXA: **we are an institution that enables dreams and opportunities**. Sustainability and Citizenship mean integrating environmental, social and governance (ASG) practices into the center of the business, ensuring that each delivery **promotes equity, inclusion and environmental preservation**. It is a strategic positioning that connects public policies, innovation and corporate responsibility, consolidating CAIXA as a protagonist in the construction of a fairer and more resilient country.

By adopting this approach, we reaffirm our historical role: to **reduce inequalities, support socio-environmental initiatives, foster the green economy, and ensure ethical governance**. More than follow trends, CAIXA leads the transformation that combines prosperity and responsibility, creating shared value for people, communities and ecosystems. Sustainability and Citizenship is, therefore, an axis that consolidates CAIXA as an essential public bank for the future of Brazil — **a bank that has always been social and that will continue to ensure dignified citizenship to all Brazilians**.

## EDUCATION AND FINANCIAL CITIZENSHIP

CAIXA has a fundamental role in the implementation of public policies and government programs aimed at access to education, from basic to higher education.

### FUNDO DE FINANCIAMENTO ESTUDANTIL (STUDENT FINANCING FUND/FIES)

There are over 1.7 million active contracts in FIES, adding up to BRL 74.6 billion in financing — especially the FIES Social modality, which finances up to 100% of educational costs for low-income students. In 2025, 112,168 vacancies were offered, 50% of which were intended for FIES Social, in addition to 58,000 remaining vacancies across 690 private institutions.

#### 2025 indicators:

**Active portfolio:**  
**1.706.853 contracts,**  
adding up to **BRL 74,6 billions**

**Novo FIES (post-2018):**  
**405,000 contracts,**  
**BRL 21,9 billions**

**FIES Legado (up to 2017):**  
**1.3 million de contracts,**  
**BRL 52,7 billion**

**Vacancies offered in 2025:**  
**112.168**, 50% of them FIES Social  
in **690 private IES** (Oct 2025)



## PÉ-DE-MEIA PROGRAM

CAIXA is also a protagonist in carrying out the Pé-de-Meia Program, which has already benefited more than **5.3 million public high school students** with transfers of more than **BRL 10 billion** since its launch.

**In the first 9 months of 2025 alone, BRL 8.1 billion were paid through the program.**

The automation of accounts and integration with CadÚnico ensure operational efficiency, while the issuance of 509,000 debit cards promotes financial inclusion among young people.



### NUMBERS:

**Until 3Q25,**

**BRL 8,1 billion** had been paid through the program

In relation to FIPEM, **CAIXA managed more than**

**BRL 10 billion** in transfers with low operating cost

Up to May 2025, **administrative costs** added up to only

**BRL 10,7 million**, which represents less than **0.11% of the total handled**

**+ 5,3 million public high school students** benefited until Oct 2025

**+ 509 thousand debit cards**

were issued to students, promoting financial inclusion

## FINANCIAL EDUCATION

CAIXA has structured financial education policies, promoting the conscious use of resources, reducing over-indebtedness, and strengthening financial citizenship. The expansion of digital channels by the bank, such as the **CAIXA Tem app**, democratizes access to banking services, with more than **50 million biometrically** registered Brazilians and **40 million** monthly users — promoting digital inclusion and banking across all regions of Brazil, even the most remote.

## SEMANA NACIONAL DA EDUCAÇÃO FINANCEIRA (NATIONAL FINANCIAL EDUCATION WEEK/SEMANA ENEF 2025)

CAIXA participated in the ENEF Week organized by the Fórum Brasileiro de Educação Financeira (Brazilian Forum of Financial Education/FBEF). In 2025, the theme was "**Financial Education for Children and Young People: Preparing Society for Conscious Choices**". The institution promoted actions to guide young people regarding healthy financial habits, encouraging the conscious consumption of financial products, and fostering financial citizenship. The initiative reinforces the role of CAIXA as an agent of social transformation, contributing to the formation of a more informed, resilient society that is prepared to make responsible decisions.

## SOCIAL INCLUSION, HEALTH AND COMBATING INEQUALITY

CAIXA is the main operator of the largest social and health programs in Brazil, ensuring that resources and benefits efficiently and safely reach those who need them most.

### BOLSA FAMÍLIA

In the first 9 months of 2025, the Bolsa Família Program benefited **21.4 million families**, with a total transfer of **BRL 119.6 billion**. The new version of the program, implemented in June, improved family composition rules and pending registration, directly impacting 900,000 families and promoting greater social justice. The national coverage of Bolsa Família reaches all 5,571 Brazilian municipalities, with payments made through the Bolsa Família App, CAIXA Tem, lotteries, self-service terminals and agencies, expanding the access and dignity of beneficiaries.



## Bolsa Família data



**Benefited families**

**21,4 million**



**Total amount transferred**

**BRL 119,6 billion**



**Guaranteed minimum sum**

**BRL 600 per family**



**Maximum possible sum**

**BRL 1.050 per family**

depending on composition

**Tabela 1: Structure of Complementary Benefits**

NAME OF BENEFIT	VALUE/ CALCULATION	DESTINATION
<b>Benefício Primeira Infância</b> (Early Childhood Benefit)	BRL 150	Per child up to 6 years old
<b>Benefício Variável Familiar</b> (Variable Family Benefit)	BRL 50	Per pregnant person, nursing mother, or young person from 7 to 18 years old
<b>Benefício Nutriz</b> (Breastfeeding Benefit)	BRL 50 monthly	Per baby up to 6 months old
<b>Benefício de Renda de Cidadania</b> (Citizenship Income Benefit)	BRL 142	Per family member
<b>Benefício Complementar</b> (Complementary Benefit)	Variable	Ensures that the total reaches a minimum of BRL 600 per family
<b>Benefício Extraordinário de Transição (BET)</b> (Extraordinary Transition Benefit)	Variable	Ensures that the sum is not lower than the one received through Auxílio Brasil
<b>Benefício de Superação da Extrema Pobreza</b> (Overcoming Extreme Poverty Benefit)	Variable	Paid out if the per capita income remains below BRL 218 after receiving Bolsa Família





## GÁS DO PVO PROGRAM

In the field of food and energy security, the Gás do Povo (People's Gas) Program replaced the former Auxílio Gás, tripling the outreach and benefiting **15.5 million families**, or about **50 million people throughout the country**. CAIXA is responsible for the operation, accreditation of resellers, and management of the beneficiary's journey, promoting direct savings in the family budget and strengthening social protection.

### Social Impact and Outreach of the Gás do Povo Program (2025 Data)

**15,5 million families benefited**, tripling the scope of the previous program (Auxílio Gás). [gov.br]

**About 50 million people served throughout** the national territory. [Gás do Povo]

INDICATOR	DETAIL	VALUE/EXPECTED VALUE
<b>Estimated Family Economy</b>	Impact on the Budget	Over <b>10% of the minimum wage</b>
<b>Beginning of Operation</b>	Launch	Nov/2025
<b>National Expansion</b>	Total Coverage	Expected for Jan 2026
<b>Distribution per Family</b>	2 people	Up to 3 gas containers/year
	3 people	Up to 4 gas containers/year
	4 or more people	Up to 6 gas containers/year
<b>State Coverage Highlight</b>	São Paulo	2 milhões de famílias
	Minas Gerais	1,3 million families
	Bahia	1,2 million families

## CAIXA IN HEALTH CARE

### FARMÁCIA POPULAR (POPULAR PHARMACY)

CAIXA plays a fundamental role in the democratization of access to health care. **The Farmácia Popular (Popular Pharmacy) Program**, operated by the bank through a contract signed with the Ministério da Saúde (Ministry of Health/MS) resumed the process of registration and registration renewal of pharmaceutical establishments throughout the country. The digitization of the accreditation and cadastral renewal process has expanded access to essential medications, especially in municipalities with low coverage.

**Contract signed in February 2025 and operation started in April 2025.**

**More than 32,000 registrations evaluated**  
by CAIXA until August 2025

Forecast of  
**31,000 registration renewals**  
and **4,000 new registrations**  
in 2025.

Estimated increase of  
**BRL 4.2 million in RPS**  
(Service Revenue) for CAIXA in 2025

## FUNDO SOCIOAMBIENTAL (FSA)

CAIXA launched five notices of the Fundo Socioambiental (Social and Environmental Fund/FSA) in 2025, focusing on regenerative agriculture, circular economy, female autonomy, regenerative tourism, and integrated development of territories. Projects such as Palafitas Dignas, Novo Cataforte, SOS Rio Grande do Sul and Economia Criativa promote decent housing, strengthening of waste picker cooperatives, response to climate disasters, and digital inclusion of young people and minority groups.

## COMPUTADORES PARA INCLUSÃO (COMPUTERS FOR INCLUSION)

The **Computadores para Inclusão program** has already donated 100,000 items of equipment, trained 57,000 students, and benefited 2 million people, promoting digital inclusion and correct disposal of electronic waste.

## CASA DA IGUALDADE RACIAL

Inaugurated in Rio de Janeiro, the Casa da Igualdade Racial (Racial Equality House) is a national reference in the promotion of racial equality, offering psychological, legal and social support to victims of racism and strengthening social and cultural ties of black and traditional communities.

The bank launched Fundo Socioambiental notices for female autonomy, circular economy and regenerative tourism, promoting productive inclusion, income generation and valuing of traditional knowledge. Sustainability training for leadership, in partnership with IBMEC, is preparing 4,000 employees to integrate ESG principles into institutional performance, promoting ethics, transparency and innovation with purpose.

## IMPACT HUB

CAIXA also structured the Plataforma de Impacto (Facility), with an estimated cycle of BRL 1.1 billion in social and environmental impact operations, and the HUB de Impacto (Impact HUB), which will train 2,000 people and support 500 innovative businesses, focusing on young people, women, and minority communities.

## WORKER SUPPORT PROGRAMS

CAIXA also acts as an enabler of public policies for attention and support to Brazilian workers.

### CRÉDITO DO TRABALHADOR (WORKERS' CREDIT)

As of March 2025, CAIXA has been operating a new private payroll loan line, expanding access to credit for workers with formal employment contracts, including rural workers, domestic workers, and MEI (Individual Microentrepreneurs) employees. Hiring can occur entirely digitally through the CTPS Digital app, providing greater convenience and speed for workers. With attractive interest rates and direct payroll deduction via eSocial, this modality ensures greater financial control and security to customers.



In just a few months of operation, CAIXA has already disbursed approximately **BRL 8 billion in loans**. In addition to democratizing access to credit, the initiative allows for the portability of old contracts, facilitating the migration of more expensive debts to more advantageous conditions. The Workers' Credit is a significant advance in financial inclusion, promoting lower rates, security, and autonomy for millions of Brazilians, especially those with incomes up to four minimum wages, who can now replace onerous debts with a fairer and more accessible alternative..

### CONQUISTA+ CAIXA PROGRAM MICROCREDIT FOR ENTREPRENEURS

In October 2025, CAIXA and the Federal Government expanded access to microcredit in the Northern Region of Brazil with the announcement of the release of BRL 500 million in resources from the Fundo Constitucional de Financiamento do Norte (Constitutional Financing Fund of the North/FNO), destined for productive microcredit. This initiative, carried out in partnership with the Ministério da Integração e do Desenvolvimento Regional (Ministry of Integration and Regional Development), strengthens family farming and promotes the productive inclusion of traditional communities, such as quilombola, indigenous, extractive, riverside, and artisanal fishing communities, through the **CAIXA Conquista+ Program and Pronaf B operations**.

Since the program's launch in Amapá, more than BRL 15 million in microcredit has already been released, benefiting more than 1,300 families, with a projected investment of more than BRL 2.3 billion by 2026 throughout the Northern Region. In addition to the financial contribution, CAIXA has established regional partnerships such as with RURAP and SINDAÇAÍ — to guarantee technical assistance, issuance of registrations, and support for local development, demonstrating its institutional commitment to transforming lives, generating income, and promoting sustainable development in the Amazon.

## **FUNDO DE GARANTIA POR TEMPO DE SERVIÇO** (LENGTH-OF-SERVICE GUARANTEE FUND/FGTS)

Regarding the FGTS, CAIXA carried out **the extraordinary release of saque-aniversário (birthday withdrawal)**, benefiting **10.8 million workers** with **BRL 11.2 billion in payments**, in addition to distributing **BRL 12.9 billion** of the fund's profit to 134 million workers.

The 100% digital process via the **FGTS App**, with facial validation and automatic payments, has increased accessibility, reduced lines, and reinforced the institution's operational efficiency.



## FGTS Saque-Aniversário Data

INDICATOR	DETAIL	VALUE/DURATION
<b>Legal Basis and Validity</b>	MP 1290/2025	Published on Feb 02, 2025
<b>Benefited Public</b>	Workers who chose the saque-aniversário and were fired (or had their contract suspended) between <b>January 01, 2020 and February 28, 2025</b>	Correction of historical distortion
<b>Payment Stages</b>	1st Stage (March 2025)	BRL 6 billion (Limit BRL 3 thousand/account in 16.1 million accounts)
	2nd Stage (Jun 2025)	BRL 6.4 billion (in 9.6 million accounts)
<b>Jornada CAIXA</b>	Process	<b>100% Digital (App FGTS)</b> and automated (PIX/automatic credit)
<b>Impact on CAIXA</b>	Institutional and Operational	Strengthening the image (efficiency/agility), reduction of judicial liabilities, and alignment with the Strategic Plan 2030

## RECOVERY OF FI-FGTS ASSETS

Agreements have enabled the recovery of FI-FGTS assets through the restructuring of shareholdings and rights, redesigning the economic and financial structure of investments and resolving historical issues. Signed in April 2025, the agreements reaffirm the fund's governance and commitment to protecting the assets of its shareholders, while simultaneously reinforcing its capacity to generate returns for the FGTS system and Brazil's infrastructure investment ecosystem.

## RESTRUCTURING OF BRL 1.2 BILLION

**BRL 500 MILLION  
RECEIVED UPFRONT**  
(REPRESENTING 78% OF THE HISTORICAL  
INVESTMENT VALUE)

For society and shareholders, the move ends a long-running dispute, protects FGTS assets, and signals efficiency in asset management, in line with the CAIXA Strategic Plan 2030. By recovering a significant portion of the investment and converting it into liquidity and predictability, the FI-FGTS reinforces its role as a public policy instrument in infrastructure financing — with a direct impact on the sustainability of the system and the confidence of the stakeholders who depend on it.

## PIS/PASEP QUOTA REIMBURSEMENT

CAIXA also carried out the reimbursement of PIS/PASEP quotas, with digital payments via the FGTS app and REPIS Cidadão, benefiting more than 51,000 people and injecting BRL 149.9 million into the economy.

The operation was marked by innovation and efficiency:

- **Creation of an unprecedented solution:** delivery and linking of a pre-printed and personalized debit card for the government entity, guaranteeing **99.9% payment** effectiveness.
- **Banking via CAIXA Tem:** digital access to resources, reducing travel costs and expanding financial inclusion.

## PROGRAMA DE TRANSFERÊNCIA DE RENDA DO RIO DOCE (RIO DOCE INCOME TRANSFER PROGRAM)

CAIXA and the Federal Government have signed income transfer contracts and begun paying benefits to fishing and agricultural workers affected by the Mariana (Minas Gerais) disaster. In total, more than BRL 3.7 billion will be paid over 48 months.

Updated Data and Social Impact

**Direct beneficiaries:** approximately **35,500 people**, including **22,000 fishermen** and **13,500 family farmers**

**Total program value:**  
**BRL 3.7 billion**

**Installments: 48 monthly payments**,  
36 of 1.5 minimum wages (BRL 2,277.00)  
and 12 of 1 minimum wage  
(BRL 1,518.00)

**Regions served:**  
49 municipalities in the states  
of Minas Gerais and Espírito Santo

**Social security inclusion:**  
recognition by the INSS for  
artisanal fishermen

**Service channels:** CAIXA branches  
in the municipalities covered and the  
Benefícios Sociais CAIXA (CAIXA Social  
Benefits) App



## **HOUSING AND SOCIAL JUSTICE ENSURING DIGNITY AND REDUCING INEQUALITIES**

Housing and infrastructure are at the heart of CAIXA's public mission. By investing in housing, sanitation, mobility, and urban development, the bank transforms territories, strengthens communities, and boosts opportunities.

### **MORE ACCESS TO HOUSING: NEW MEASURES FOR MORTGAGE CREDIT**

In October 2025, CAIXA and the Federal Government launched a package of measures to expand access to housing and strengthen mortgage credit in the country. The changes modernize the sector's rules, increase families' purchasing power, and strengthen CAIXA's role as a driving force for housing in Brazil.

These measures allow for a greater supply of credit, more accessible conditions, and stimulation of the construction industry, with positive effects on job and income generation.

#### **NEW HOUSING PACKAGE HIGHLIGHTS**

**SFH ceiling increased:  
From BRL 1.5 million to BRL  
2.25 million, expanding access  
to middle-class families**

**Financing up to 70% in  
the PRICE modality:  
Fixed installments, offering  
predictability to the client**

**Financing up to 80% through  
SBPE (SAC):  
Facilitates the acquisition of  
higher-value properties**

**Budget increase:  
Estimated at BRL 40 billion  
in the next two years, with an  
additional BRL 3 billion in 2025**

**Share in the real estate credit market**

**67% (absolute leadership)**

**Hiring volume in 2024**

**BRL 223.6 billion**

**Credit portfolio balance (1st semester/2025)**

**BRL 875.5 billion**

**Financed properties (2025)**

**369.1 thousand units**

**Participation in Minha Casa, Minha Vida**

**99% of the program's funding**

## **REFORMA CASA BRASIL:**

**CREDIT TO TRANSFORM HOMES AND LIVES**

In November 2025, CAIXA began hiring for the Reforma Casa Brasil (Reforma Casa Brasil) program, an innovative initiative that expands access to credit for home renovation and improvement throughout the country. The program offers accessible financing conditions for families with different income levels, promoting dignity, security, and quality of life.

The program is a milestone in the history of Brazilian housing credit: it restores the dignity of millions of families, strengthens the construction sector, and reaffirms CAIXA's role as an agent of social and economic development.

The action is carried out by CAIXA, with resources from the Minha Casa, Minha Vida Social Fund, and also with its own credit lines, and was formulated in partnership with the Ministério das Cidades (Ministry of Cities) and the Ministério da Fazenda (Ministry of Finance). Together, these measures are expected to benefit 1.5 million families, boosting the construction sector and generating employment and income in all regions of Brazil.

## MAIN CHARACTERISTICS

PROGRAM	MAIN CHARACTERISTICS
<b>Track</b> Line of credit	<b>Target audience and conditions</b>
<b>Track</b> <b>Reforma 1</b>	Families with an income of up to BRL 3.2 thousand. Interest of 1.17% per month and values of up to BRL 30,000. Terms from 24 to 60 months
<b>Track</b> <b>Reforma 2</b>	Families with an income of up to BRL 9.6 thousand. Interest of 1.95% per month, amounts of up to BRL 30,000 and terms of 24 to 60 months
<b>SBPE Line</b> <b>Reforma Casa Brasil+</b>	Families with an income of more than BRL 9.6 thousand. Financing above BRL 30,000 and up to 50% of the value of the property, with terms of up to 180 months

## RESOURCES MADE AVAILABLE

INDICATOR	DETAIL
<b>Fundo Social</b> ( <i>Minha Casa, Minha Vida</i> )	Families with an income of up to BRL 3.2 thousand. Interest of 1.17% per month and values of up to BRL 30,000. Terms from 24 to 60 months
<b>CAIXA own line</b>	BRL 10 billions
<b>Total</b>	<b>BRL 40 billion in credit</b> for housing renovation

**The Reforma Casa Brasil program is a milestone in the history of Brazilian housing credit. More than just enabling renovations, it restores the dignity of millions of families, strengthens the construction sector, and reaffirms CAIXA's role as an agent of social and economic development in the country.**

## MINHA CASA, MINHA VIDA MIDDLE CLASS: EXPANDING ACCESS TO OWNING A HOME

In May 2025, CAIXA launched the new modality of the Minha Casa, Minha Vida Classe Média (Middle Class) program, expanding access to mortgage credit for families with incomes up to BRL 12,000. With payment terms of up to 420 months and nominal interest rates of 10% per year, the initiative democratizes housing credit and reinforces CAIXA's role as the bank for housing, inclusion, and development.

The new modality allows financing of up to 80% of the value of new properties in any

region of the country and up to 60% for used properties in the South and Southeast regions (or 80% in other regions). The maximum property value reaches BRL 500,000, benefiting especially urban middle-class families.

The expectation is to serve approximately 120,000 families in 2025, combining resources from the FGTS and CAIXA's own funds, strengthening housing as a vector for economic development and social mobility.

### MAIN PARAMETERS OF THE MODALITY

<b>Maximum family income</b>	Up to BRL 12,000
<b>Maximum financing term</b>	420 months
<b>Nominal interest rate</b>	10% per year
<b>Percentage financed</b>	Up to 80% for new properties / 60% for used properties (South and Southeast) / 80% in other regions
<b>Maximum property value</b>	BRL 500,000
<b>Beneficiary families</b>	120,000
<b>Source of CAIXA's own resources</b>	FGTS + resources

Program / Credit Line	Target Audience	Destination	Main Conditions	Estimated Impact
Minha Casa, Minha Vida – Tracks 1, 2 e 3	Low- and middle-income families	Financing of new and used housing	Reduced interest / up to 420 months	+2 million benefited families
Minha Casa, Minha Vida – middle class	Families with an income of up to BRL 12,000	Housing credit for the middle class	Interest of 10% p.a. / real estate up to BRL 500,000	120,000 benefited families
Reforma Casa Brasil	Families with an income of up to BRL 9,600	Credit for reform and expansion	Interest from 1.17% to 1.95% a.m. / up to BRL 30,000	1.5 million benefited families
SBPE Real Estate Credit	Natural / legal person	Financing with own resources	Financing of up to 80% of the property	67% of the national real estate credit market

## INFRASTRUCTURE AND SANITATION TRANSFORMING CITIES, CONNECTING REGIONS AND GENERATING OPPORTUNITIES

Housing and infrastructure are at the heart of CAIXA's public mission. By investing in housing, sanitation, mobility, and urban development, the bank transforms territories, strengthens communities, and fosters opportunities.

### NOVO PAC

It is in this context that CAIXA acts strategically in the Novo PAC — Programa de Aceleração do Crescimento (New PAC — Growth Acceleration Program), which has already implemented BRL 711 billion in investments until 2025, monitoring more than 23,000 projects throughout the country, including: 3,800 completed works, 5,178 under construction, 2,836 in the bidding process, and 11,181 in the preparatory phase.



## NOVO PAC PANORAMA AND KEY INVESTMENTS (2025 DATA)

INDICATOR	DETAIL	VALUE/STATUS
<b>Expected Total Investment</b>	Expected by 2026	BRL 1.3 trillion
<b>Investment Carried Out</b>	Accumulated until the end of 2024	BRL 711 billion (53.7% of the total)
<b>Total Project Portfolio</b>	Number of Enterprises	More than <b>23 thousand</b>
<b>Status of Enterprises</b>	Completed Works	3.800
	Works Underway	5.178
	In Bidding	2.836
	In the Preparatory Phase	11.181
<b>New PAC Selections 2025</b>	Minha Casa, Minha Vida	BRL 18.1 billion (for 110 thousand houses)
	Refrota (Transporte Público)	BRL 4.4 billion
	Sewage systems	BRL 4.0 billion
	Water Supply	BRL 2.0 billion
	Solid Waste Management	BRL 600 million
<b>Regional Highlight</b>	Investment in Contagem (Minas Gerais)	BRL 245 million (Urban Mobility and Macrodrainage)

## DAYCARE CENTERS

CAIXA and FNDE signed a BRL 10 billion agreement to build 1,178 daycare centers and preschools through the Novo PAC program, guaranteeing education and care for thousands of children throughout Brazil.

## BUILDING MORE RESILIENT CITIES

CAIXA has established itself as the main operating agent of the Federal Government in implementing public infrastructure policies, strengthening its partnership with states and municipalities throughout the country.

In August 2025, the reorganization of the DESEG structure was approved, with a priority focus on the actions of the Novo PAC.



## NOVO PAC RESULTS (2023–2025)

INDICATOR	RESULT	IMPACT
Contracted operations	4.772	Total contracts signed between 2023 and Aug/2025
Contracted sum	BRL 45.35 billion	Resources intended for works and services across Brazil
Suspensive clauses solved	2.893	Regularization of pending matters to begin works
Terms of Commitment - suspensive condition fulfilled	1.141	Projects approved and ready to be implemented
Approved projects	535	New initiatives with bidding or initiated works
Bid acceptances issued	219	Works with authorized implementation
New Terms of Commitment (Jan–Aug/2025)	885	Total number of new agreements signed
Sum of new transfers (Jan–Aug/2025)	BRL 4.73 billion	Total sum intended for new commitments with public bodies

CAIXA's actions ensure the swift delivery of essential works and services, consolidating the bank as an indispensable agent in the execution of the Novo PAC (Growth Acceleration Program) and a strategic partner in the sustainable development of Brazilian cities.

## CREDIT OPERATIONS WITH STATES AND MUNICIPALITIES

CAIXA acts as the main financial partner of states and municipalities, enabling infrastructure, housing, sanitation, administrative modernization, and urban mobility projects. Between December 2024 and August 2025, the contracted operations reaffirm the institution's role as a driver of local and regional development.



Contracted operations

170



Total contracted value

BRL 6.60 billion



FINISA operations

109

BRL 3.63 billion



Operations with resources

61

BRL 2.98 billion

## **SANITATION AND INFRASTRUCTURE OPERATIONS**

In 2025, CAIXA contracted approximately BRL 2.4 billion in sanitation and infrastructure operations, benefiting regions historically lacking investment, such as the North of the country.

Highlighting the financing of the Linha de Transmissão de Energia "Linhão Tucuruí" ("Tucuruí Power Transmission Line") connecting Boa Vista (Roraima) to Manaus (Amazonas), with a total investment of BRL 4.6 billion, of which BRL 1.7 billion was transferred by CAIXA via FDA. The project reduces CO<sub>2</sub> emissions, generates up to 3,000 jobs, and brings savings of BRL 2.2 billion per year to the SIN. In Paraná, sanitation operations will benefit nearly 1 million people, promoting universal access to drinking water and sewage treatment.

In Blumenau (Santa Catarina), the expansion of sewage treatment has brought proven improvements in public health and environmental quality. In the transportation sector, the acquisition of biodiesel-powered buses has benefited more than 520,000 inhabitants in municipalities in São Paulo and Minas Gerais.

## **FGTS INVESTMENTS**

The FGTS, managed by CAIXA, financed BRL 3.8 billion in 104 contracts in 2025, promoting social, economic, and environmental benefits. The investments resulted in access to potable water, treated sewage, paved streets, efficient public transportation, reduction of diseases, urbanization of precarious areas, job and income generation, preservation of water sources, and urban sustainability.

## **PPP REMUNERAÇÃO NO SUCESSO COMPENSATION FOR SUCCESS**

CAIXA innovated by launching the Remuneração no Sucesso (Remuneration on Success) PPP modality, allowing the structuring of Public-Private Partnership projects without the need for prior financing. Between December 2024 and September 2025, 14 contracts were signed under this modality, covering public lighting projects in various cities.

The Painel de Pré-Viabilidade para PPP de Iluminação Pública (Pre-Feasibility Panel for Public Lighting PPPs) was developed to support data-driven decisions, segmenting clients by risk profile and presenting structured information on feasibility, typology, and digital services. The new approach expands municipalities' access to project structuring, making the process more accessible and agile.

**FIRECE – FUNDO DE APOIO À INFRAESTRUTURA PARA RECUPERAÇÃO E ADAPTAÇÃO  
A EVENTOS CLIMÁTICOS EXTREMOS**  
**(FUND TO SUPPORT INFRASTRUCTURE FOR RECOVERY AND ADAPTATION TO EXTREME  
CLIMATE EVENTS)**

CAIXA signed a contract to support the implementation of FIRECE, with an initial value of BRL 6 billion, benefiting approximately 20 municipalities affected by disasters in Rio Grande do Sul. The centralization and digitization of processes brought agility, security, and operational control, allowing for the rapid recovery of essential infrastructure and reducing the vulnerability of communities. The focus is on the requalification and recovery of infrastructure affected by climate events, with an emphasis on mitigation and adaptation to climate change.



## AGREEMENTS AND PARTNERSHIPS

### MORE PROFITABLE BUSINESS WITH PUBLIC ENTITIES

#### RENEWAL OF THE CONTRACT WITH THE CONSELHO DA JUSTIÇA FEDERAL (FEDERAL JUSTICE COUNCIL) FOR PAYMENT OF FEDERAL COURT-ORDERED PAYMENTS

In July 2025, CAIXA renewed its contract with the Federal Justice Council, consolidating its role as the paying agent for federal court orders and small claims payments. Since then, approximately BRL 24 billion has been paid, ensuring easy and quick access to funds from court decisions, with operational efficiency and national reach.

In July 2025, CAIXA renewed the contract.

#### PIX TAX COLLECTION

CAIXA modernized the tax collection process by making PIX QR Code generation available via API, creating a hybrid collection method and expanding the use of digital channels. In 2025, 121 public entities adopted the solution, with more than 2.4 million payments made, totaling BRL 982.6 million. The solution promotes agility, transparency, and efficiency, consolidating CAIXA as a financial agent for public entities.



## **PAYMENT BY PIX FOR STATES' AND MUNICIPALITIES' CREDIT OPERATIONS**

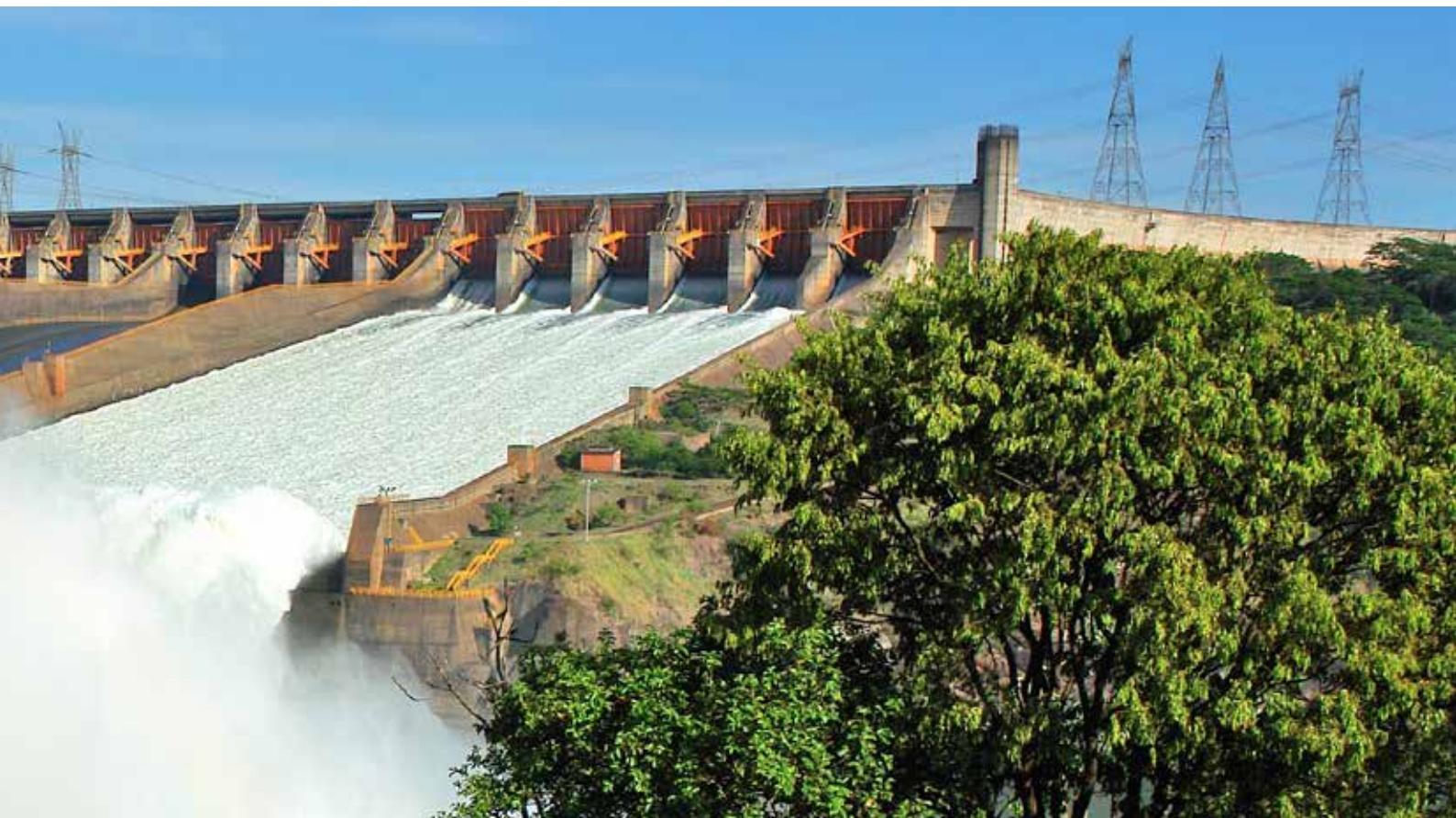
CAIXA has enabled public entities to make payments via PIX, promoting autonomy, agility, and transparency. Since its implementation, 419 recipients have already joined, receiving BRL 565 million through PIX. This achievement represents progress in the modernization of public services, promoting resource savings and greater satisfaction among government clients.

## **TECHNICAL COOPERATION AGREEMENT WITH THE SECRETARIA DO PATRIMÔNIO DA UNIÃO (SPU)**

The partnership between CAIXA and SPU enables studies for the creation of a Real Estate Investment Fund with properties owned by the Federal Government, promoting conservation, cost reduction, and revitalization of the real estate market. The ACT introduces innovative solutions for the management of public assets, with the potential for significant savings in public spending.

## **PARTNERSHIP WITH THE ITAIPU MAIS QUE ENERGIA PROGRAM**

CAIXA renewed its partnership with the Itaipu Mais que Energia Program, with a grant of BRL 400 million, benefiting more than half a million people in vulnerable situations. The program supports projects for biodiversity conservation, community development, sustainable production, and health, aligned with the SDGs and the 2030 Agenda, covering the entire state of Paraná and southern Mato Grosso do Sul.



## CULTURE AND SPORT: INCLUSION, IDENTITY AND SOCIAL DEVELOPMENT

CAIXA reaffirms its **commitment to citizenship by investing in culture, sports, and social inclusion** in all regions of the country — fundamental pillars of its social performance and institutional legacy that connects people, talents, and communities.

In 2025, the bank contracted **137 cultural projects**, with a total investment of **BRL 53 million, and 61 sports projects**, totaling **BRL 418 million in applied resources**.

These initiatives benefit millions of Brazilians, democratizing **access to art, culture, and sports, promoting diversity, education, health, and human development**.

These investments consolidate CAIXA and CAIXA Lotteries as the largest public sponsors of culture and sports in Brazil, with a presence in all states and a direct impact on communities, schools, sports centers, and cultural venues..

### CULTURE AND SPORTS IN NUMBERS — 2025

**137**

CULTURAL PROJECTS  
CONTRACTED

**61** SPORTS  
PROJECTS  
SUPPORTED

**BRL 53 MILLION**

INVESTED IN CULTURE

**BRL 418 MILLION**

INVESTED IN SPORTS

**National presence:** projects in all regions of Brazil

**Direct social impact:** millions of people benefited

## CAIXA CULTURAL

In 2025, CAIXA Cultural celebrated 45 years of work towards democratizing access to culture, supporting artistic productions, offering tickets at affordable prices, and carrying out educational and social projects through the Gente Arteira Program.

A milestone of the year was the opening of CAIXA Cultural Belém, the first venue of the program in the Northern Region and in the Legal Amazon — engaging with the cultural habits of the local population and consolidating CAIXA Cultural's presence across all five regions of Brazil.

More than BRL 38 million was invested in 109 projects to occupy the seven CAIXA Cultural venues, with highlights including exhibitions such as "Conexões Viscerais," in Recife, which received 140,000 visitors, and "Gold – Mina de Ouro Serra Pelada," with more than 100,000 visitors.

The institution also launched the PodCulturaR videocast and established partnerships with the Instituto Brasileiro de Museus (Brazilian Institute of Museums/Ibram) and the Instituto do Patrimônio Histórico e Artístico Nacional (National Institute of Historical and Artistic Heritage/IPHAN), reinforcing its commitment to preserving the country's documentary, historical, and artistic heritage.

CAIXA's cultural initiatives also align with the Sustainable Development Goals (SDGs) by encouraging projects that strengthen creative economies, promote education, and generate positive social impact. The institution invests in initiatives that unite art and citizenship, creating spaces for dialogue and opportunities for independent artists and traditional communities.

## CAIXA AND SUPPORT TO CULTURE

CAIXA's cultural sponsorships, including those by CAIXA, Loterias CAIXA, CAIXA Seguridade and Cartões CAIXA, are all initiatives to promote national artistic production, valuing cultural diversity, democratizing access to culture, and strengthening customer relationship actions.



# FUNDAÇÃO CAIXA

## A MILESTONE IN SOCIAL TRANSFORMATION

Approved by Bill 1312/25 in September 2025, Fundação CAIXA (CAIXA Foundation) will be a private, non-profit entity with administrative and financial autonomy, headquartered in the Federal District. The new institution will expand CAIXA's capacity to execute social and environmental projects with agility, governance, and innovation.

Its purpose is to accelerate impactful projects, support small municipalities and social entrepreneurs, and create a school for public managers and community leaders. Areas of focus: education, housing, productive inclusion, culture, and the environment — in alignment with the SDGs.

Fundação CAIXA was created to be the largest social accelerator in Brazil, consolidating the bank's role as an agent of human and sustainable development.

The goal is to support more than 500 projects per year, driving social innovation and sustainable development throughout the country.



## **CELEBRATING THE 15TH ANNIVERSARY OF CAIXA'S SPONSORSHIP OF ORQUESTRA CRIANÇA CIDADÃ**

In 2025, CAIXA celebrated 15 years of its sponsorship of the Orquestra Criança Cidadã (OCC), a social project that transforms the lives of vulnerable children and young people through music. The celebration included free performances at CAIXA Cultural units in Rio de Janeiro, São Paulo, Fortaleza, and Brasília, as well as photographic exhibitions and commemorative events. The partnership, one of the longest-lasting in the cultural and social sector, reinforces CAIXA's role as the largest supporter of culture and social inclusion through music.

## **BRAZIL-FRANCE SEASON 2025**

### **DANCE SERIES**

CAIXA is participating in the Brazil-France Season 2025, promoting a Dance Series that will bring the diversity of Brazilian culture to French stages and festivals during six months. The initiative brings together artists, collectives, companies, and scholars, consolidating CAIXA's institutional presence as a prominent public agent and partner of the Federal Government in promoting national culture abroad.

## **CREATIVE ECONOMY STRATEGY AND CARNIVAL**

CAIXA implemented an innovative strategy to support the creative economy and Carnival, sponsoring Afro-Brazilian carnival groups, street carnivals, and promoting customer relationship activities in its own spaces and VIP areas in Salvador (Bahia), Recife and Olinda (Pernambuco), and Rio de Janeiro (Rio de Janeiro). A major highlight was the sponsorship of waste picker associations in Olinda and Recife, promoting productive inclusion, income generation, and sustainability during the popular festivities, as well as strengthening CAIXA's institutional presence in the creative economy sector.

In 2025, there was also a focus on projects from the Programa Rouanet Norte, strategic creative economy initiatives, and popular and traditional Brazilian cultural festivals. Marketing activations and actions aimed at waste pickers and street vendors contributed to the collection and recycling of more than 37 tons of waste.

Cultural sponsorships have a direct impact on society by expanding democratic access to art and culture in all regions of the country, stimulating national artistic production, strengthening the creative economy, and promoting social inclusion and regional development.

## **SPORTS: INCLUSION AND TALENT DEVELOPMENT**

In sports, CAIXA has established itself as one of the largest sponsors of Olympic and Paralympic sports in Brazil. In 2025, investments included sports confederations, training centers, and social projects aimed at including young people in vulnerable situations.

CAIXA's support for sports goes beyond financial contributions: it includes the provision of equipment, technical support, training, and infrastructure for competitions in all regions of Brazil.

### **Highlights include:**

**Athletics and Gymnastics:** support for athlete development and the organization of national and international competitions;

**Paralympic Sports:** strengthening inclusion and high-performance programs for people with disabilities;

**University and School Sports:** encouraging the discovery of new talents and stimulating sports practice among young people;

**International impact events,** such as the World Rhythmic Gymnastics Championships and the Junior Pan-American Games.

These actions reinforce our commitment to equity and accessibility, ensuring that every athlete — regardless of origin, gender, or physical condition — has real opportunities for development.

More than just sponsoring, CAIXA believes in sport as a tool for social transformation, capable of inspiring, integrating, and generating national pride.

## **NBB/CAIXA 2024/25 ALL-STAR GAME**

### **THE SPECTACLE OF BRAZILIAN BASKETBALL**

The NBB/CAIXA 2024/25 All-Star Game has established itself as the biggest basketball event in the country, bringing together the top athletes from the Liga Nacional de Basquete (National Basketball League/LNB) in a celebration of talent, entertainment, and sports citizenship.

During three days of activities, the event attracted more than 30,000 people to the gymnasium and the CAIXA Arena, set up especially for young audiences, with immersive experiences, interactive activations, a DJ, giveaways, and Instagrammable spaces.

The tournament featured the traditional skills competitions, dunks, and three-point shots, as well as the highly anticipated games between

the NBB Brazil and NBB World teams, in a festive atmosphere and connection with the fans.

The live broadcast on open TV, sports channels, and digital platforms reached millions of viewers, expanding the reach of basketball and reinforcing the presence of the CAIXA brand as the main sponsor of the LNB.

Beyond its scope as a visibility action, the event symbolizes CAIXA's commitment to the development of Brazilian sport, the appreciation of athletes, and the institutional rejuvenation of the brand, bringing the bank closer to new generations through sports culture and the emotion of the game.

#### **NBB CAIXA ALL-STAR GAMES 2024-2015 - NUMBERS**

**+ 30,000** PEOPLE AT THE EVENT

**+ 100** PARTICIPATING ATHLETES

**3** DAYS OF PROGRAMMING AND CULTURAL ACTIVITIES

**5** THEMED ARENAS WITH INTERACTIVE EXPERIENCES

**BROADCAST TO MILLIONS OF VIEWERS NATIONWIDE.**  
**ACTIVE PRESENCE OF THE CAIXA BRAND ACROSS ALL PLATFORMS.**



## CONFEDERAÇÃO BRASILEIRA DE ATLETISMO (CBAT)

### THE BASIS OF NATIONAL SPORT

CAIXA and Loterias CAIXA have renewed their sponsorship of the Confederação Brasileira de Atletismo (Brazilian Athletics Confederation/CBAT) for the Los Angeles 2028 Olympic cycle — the longest-running partnership in Brazilian Olympic sports.

With this support, CAIXA reaffirms its role as the biggest supporter of athletics in the country and one of the main promoters of grassroots sports.

The investment guarantees the operation of 27 training centers, the holding of national and regional competitions, and direct support for more than 800 athletes, including Olympians, Paralympic athletes, and young talents.

The partnership also strengthens social inclusion and diversity, with programs aimed at athletes from communities, public schools, and social projects that find in athletics a path to advancement and citizenship.

#### CAIXA ATHLETICS IN NUMBERS

(2025–2028)

**27**  
TRAINING CENTERS  
SUPPORTED

**+ 800** ATHLETES  
BENEFITED ACROSS ALL  
REGIONS

**20**  
NATIONAL  
COMPETITIONS

**100**  
REGIONAL EVENTS  
HELD PER YEAR

Olympic cycle 2025–2028 with a focus on Los Angeles;  
Greater institutional sponsorship for Brazilian athletics.

***With this partnership, CAIXA continues to promote a sport that symbolizes overcoming challenges, discipline, and equal opportunities — values that reflect the institution's purpose.***



PARIS  
2024

PARIS 2024

## CONFEDERAÇÃO BRASILEIRA DE GINÁSTICA BRAZILIAN GYMNASTICS CONFEDERATION/CBG

CAIXA also renewed its sponsorship of the Confederação Brasileira de Ginástica (Brazilian Gymnastics Confederation/CBG) for the Los Angeles 2028 Olympic cycle, consolidating itself as the main supporter of Brazilian gymnastics.

The partnership guarantees continuous investments in training, international competitions, equipment and technical structure, contributing to the development of the sport and the training of new generations of athletes.

In 2025, CAIXA was present at more than 40 national and international events, supporting both artistic gymnastics and rhythmic gymnastics and trampoline, with emphasis on Brazilian Olympic athletes who project the country onto the world stage.

### CAIXA GYMNASTICS IN NUMBERS

(2025–2028)

**+ 40** COMPETITIONS  
SUPPORTED IN  
BRAZIL AND  
ABROAD

**+ 250** ATHLETES AND  
TECHNICAL  
STAFF BENEFITED

**3** SPONSORED  
SPORTS (ARTISTIC,  
RHYTHMIC AND  
TRAMPOLINE)

COMPLETE OLYMPIC CYCLE BY LOS ANGELES 2028

GREATEST CORPORATE SPONSORSHIP IN CBG HISTORY

Beyond simply supporting high-performance athletes, CAIXA promotes access, diversity, and female empowerment in sports, reaffirming its role as an agent of social transformation and promoter of Brazilian talent.





# ENVIRONMENTAL SUSTAINABILITY

## GREEN FINANCE

CAIXA consolidates its leadership in sustainable finance, directing resources to projects that promote economic development coupled with environmental preservation. The most recent results reinforce the bank's leading role in the national and international green agenda.



## SUSTAINABLE FINANCE INDICATORS (JUN/2025)

INDICATOR	RESULT	DESTINATION
<b>Sustainable Finance Portfolio</b>	BRL 817.27 billion	Target of BRL 1.25 trillion by 2030
<b>Social Bond emission (internacional)</b>	USD 700 million	Financing of microentrepreneurs and small businesses
<b>Sustainability Linked Bond emission</b>	EUR 200 million	Partnership with the French Development Agency for sanitation and solid waste

## PRODUCTIVE FORESTS

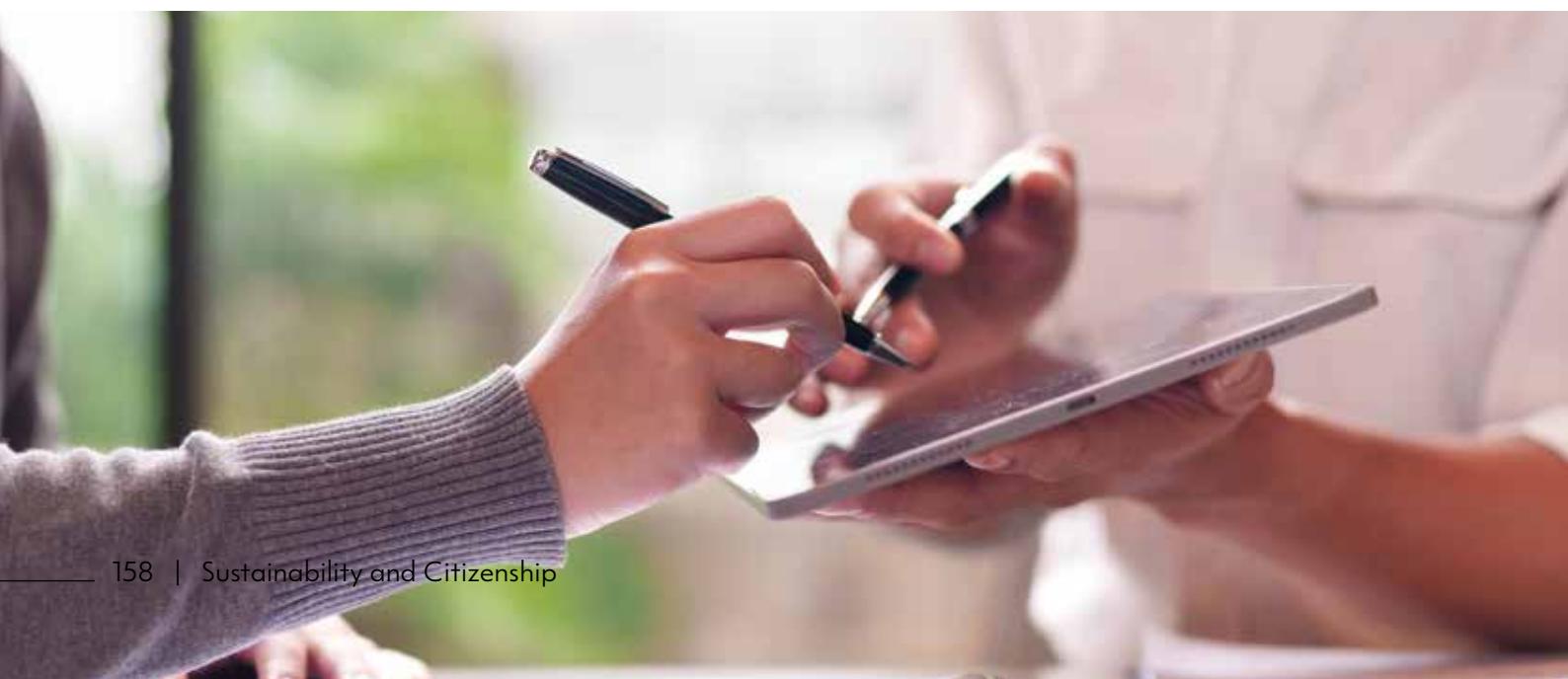
CAIXA is also investing BRL 50 million in the Programa Nacional de Florestas Produtivas (National Productive Forests Program), promoting regenerative agriculture and the recovery of degraded areas in the Amazon, guaranteeing sustainable income for thousands of families.

## BOLSA VERDE

To keep the forest standing, promoting social inclusion and biodiversity conservation, CAIXA pays the Bolsa Verde (Green Grant), a quarterly benefit for more than 56,000 families who preserve environmental areas.

## ENVIRONMENTAL COMMITMENTS

CAIXA reinforces its leading role in the sustainability agenda, mobilizing national and international capital to finance the energy transition, the circular economy, and green infrastructure. These initiatives reinforce the institution's commitment to ESG principles and consolidate its role as an agent of sustainable development in Brazil.



## KEY INITIATIVES AND RESULTS IN GREEN FINANCE (2024–2025)

INICIATIVE	SUM	IMPACT
<b>Programa Eco Invest Brasil</b>	BRL 950 million mobilized + BRL 2 billion in blended finance underlines	Leverage of BRL 6 billion in external capital for sustainable projects
<b>World Bank</b>	US\$ 500 million	Energy transition financing
<b>Inter-American Development Bank (IDB)</b>	US\$ 250 million	Sustainable infrastructure financing
<b>Renewable energy (I-RECs)</b>	531.734 certificados	100% renewable energy used by CAIXA as of 2024
<b>Energy saving</b>	R\$ 20 million/ano	Migration to the Free Contracting Environment (ACL) of electricity
<b>Carbon credits</b>	+50 mil toneladas de CO <sub>2</sub> e negociadas	Environmental compensation - including COP30 emissions
<b>Global commitments</b>	Net Zero, Zero Waste, SBTi	Adherence to the main international sustainability goals

## SELOS SUSTENTÁVEIS CAIXA (CAIXA SUSTAINABLE SEALS)

CAIXA also launched the **Ecohab program**, raising USD 400 million from the World Bank and IFC, to finance housing projects with environmental certifications such as the **Selo Casa Azul**, PBE Edifica, LEED, AQUA, EDGE, and BREEAM. The bank invested in sanitation and infrastructure, with BRL 2.4 billion contracted in 2025, benefiting nearly 1 million people in Paraná and promoting universal access to water and sewage. The **Selo CAIXA Gestão Sustentável (CAIXA Sustainable Management Seal)** recognized 71 municipalities in 2025, encouraging good governance practices, socio-environmental responsibility, and climate adaptation.

## PAPEL ZERO DIGITAL INNOVATION AND ENVIRONMENTAL EFFICIENCY

Papel Zero offers multiple benefits: competitive intelligence through the capture of product and customer data in real time, process simplification, and greater agility in customer service. In addition, it ensures the security and speed of document retrieval.

With the digital migration of document origination, signing, and archiving, the solution projects a potential savings of BRL 70 million over 5 years, resulting from a significant reduction in printing and physical storage costs.

## CAIXA'S MAJOR CONTRIBUTIONS TO COP30 TRANSFORMING THE WORLD INVOLVES PROTECTING THE ENVIRONMENT

COP30, held in Belém (Pará), is a historic milestone for Brazil and for the global sustainability agenda. CAIXA, as the main financial agent of the Federal Government, assumed a leading role in the preparation and legacy of the event, articulating solutions in green infrastructure, housing, social inclusion and culture.

The institution's initiatives in the Legal Amazon reinforce its commitment to ecological transition, productive inclusion and sustainable development of the territories, in line with the CAIXA Strategy Plan 2030 and the UN Sustainable Development Goals.

### SUSTAINABLE INFRASTRUCTURE AND CLEAN MOBILITY

CAIXA leads the implementation of infrastructure projects in Belém and its metropolitan region, focusing on sanitation, housing, mobility, and energy efficiency — essential pillars to the legacy of COP30.

**Among the main deliverables are the following:**

- BRL 2.4 billion contracted in sanitation and infrastructure in 2025, benefiting nearly 1 million people in the state of Pará.
- Sanitation and water supply projects, with a direct impact on quality of life and public health.
- Implementation of sustainable mobility corridors, with the acquisition of electric buses and integrated transport systems, reducing emissions and promoting accessibility.
- Environmental certification of financed projects, using seals such as Casa Azul CAIXA, AQUA and EDGE, ensuring energy efficiency and carbon reduction.
- Clean energy and carbon offsetting.

CAIXA promotes actions to mitigate and offset greenhouse gas emissions generated by COP30, reaffirming its commitment to climate neutrality.

## Main results:

- Offsetting of more than 170,000 tons of CO2 and carbon credits, including those related to the bank's activities and the event.
- Use of 100% renewable energy in CAIXA's operations since 2024, with more than 530,000 I-REC certificates issued.
- Eco Invest Brasil Program, with BRL 950 million mobilized and BRL 2 billion in blended finance sub-lines, leveraging BRL 6 billion in external capital for green projects.
- International partnerships with the World Bank (USD 500 million) and the Inter-American Development Bank – IDB (USD 250 million) for financing the energy transition and sustainable infrastructure.



## ONÇA PINTADA MOBILE BRANCH

Complementing its sustainability and clean energy initiatives, CAIXA also expanded its social and financial presence during the event, with customer service and financial education initiatives. During COP30, CAIXA reinforced its role as a bank for financial inclusion with innovative customer service and financial education actions.

Installed in the metropolitan region of Belém, the Onça Pintada mobile branch marked CAIXA's presence at the event, offering immediate service to the population in hard-to-reach areas. The project symbolizes the bank's commitment to citizenship and sustainability, expanding access to essential services and social benefits, such as Bolsa Família, Pé-de-Meia, FGTS and Cartão do Cidadão.

**117** people from  
CAIXA at COP30

**96** guests in 30 rooms booked in  
advance. **21** guests at the Barco  
Branch.

### BUSINESS OPPORTUNITIES

**13** participations  
in the blue zone

**06** participations in  
the Green Zone

**24** bilateral  
meetings

**60** panels held at the  
espaço caixa

**11** participations in  
external events

Total: **114**  
opportunities

### VISITORS

**42.000**  
to the blue zone

**294.000**  
to the Green  
Zone

**3.500**  
to the Barco  
Branch

**70.000**  
to the Caixa  
Cultural Belém

## CAIXA PROTOCOL FOR ACTION IN CLIMATE AND ENVIRONMENTAL DISASTERS

CAIXA has launched its Protocolo de Atuação em Desastres Climáticos e Ambientais (Protocol for Action in Climate and Environmental Disasters), which defines guidelines, phases, and operational fronts to ensure a rapid, coordinated, and permanent response. The document includes preventive actions, monitoring, emergency response, and continuity of operations, ensuring support to affected populations and maintenance of essential services.

The first activation occurred in Rio Bonito do Iguaçu (Paraná), following a tornado on the eve of COP30. CAIXA, in partnership with the Ministério das Comunicações (Ministry of Communications), announced the donation of 100 computers to the municipality, reinforcing the local infrastructure..

## STRATEGIC PARTNERSHIPS AND GOVERNANCE

CAIXA signed a Memorandum of Understanding with the MIDR (Ministry of Regional Development), bringing it closer to the National Civil Defense and strengthening the construction of a national network for disaster prevention and response, aligned with best practices in governance and public innovation. In addition, it held meetings with CEMADEN and INPE, reinforcing Federal Government guidelines and enabling integrated information management, including:

- Data on vulnerability and municipal capacity
- Identification of affected families
- Property valuation
- Issuance of alerts
- Mapping of risk areas
- Logistical support for emergency operations

## CAIXA'S ADHERENCE TO THE ALLIANCE FOR THE DEMOCRATIZATION OF SUSTAINABLE DEVELOPMENT "AMAZÔNIA PARA TODOS"

A proposal from the IDB uniting Brazilian development banks to launch products associated with the brand "Amazônia para Todos," which, in addition to democratizing access to investments in the Amazon, seeks to attract resources destined for the sustainable and inclusive development of the region, with an initial contribution from the IDB's financial arm

in the amount of USD 1 billion.

## **SIGNING OF THE ACCREDITATION MASTER AGREEMENT (AMA) WITH THE GREEN CLIMATE FUND (GCF)**

Accredits CAIXA as one of the few Brazilian institutions to have direct access to the fund's resources, which has a subsidized rate for large-scale climate projects, representing a fundraising value that can exceed USD 250 million, in addition to access to non-refundable technical assistance for structuring projects and strengthening CAIXA's capabilities.

## **BILATERAL MEETINGS FOR BUSINESS PROSPECTING AND ACQUISITION**

Meetings were held with the CEO of the New Development Bank (NDB – BRICS Bank), Dilma Rousseff, the president of the Inter-American Development Bank (IDB), Ilan Goldfajn, the Global Director for Energy of the World Bank (IBRD), Demetrios Papathanasiou, and the representative of the German bank KfW for Latin America and the Caribbean, Tabea von Frieling de Valencia. Additionally, CAIXA met with the CEO of BRK Ambiental, Alexander Thiollier, to discuss business opportunities, and with the Executive Director of UN-Habitat, Anacláudia Rossbach, with whom it was possible to discuss the issue of housing on a global scale.

CAIXA advances in the green agenda with two structuring programs:

- World Bank (IBRD) — Energy Transition Financing Program, with USD 500 million raised, focused on clean urban mobility and sustainable energy.
- Inter-American Development Bank (IDB) — Sustainable Infrastructure Program, with USD 250 million for retrofitting, solid waste, and climate adaptation.

Both were highlighted at COP30, reinforcing CAIXA's leadership in the ESG agenda and in promoting resilient cities, green jobs, and emissions mitigation.





## ARENA CAIXA IN THE GREEN ZONE

CAIXA also set up a 200 m<sup>2</sup> booth in the Green Zone, featuring immersive experiences, digital games, bilingual service, and carbon offsetting for the activities carried out.

This was a significant space dedicated to civil society, where CAIXA held panels with the participation of State Ministers, authorities and sustainability scholars, representatives of indigenous, quilombola and riverside communities, as well as its leaders and employees who promoted debates that enriched the interaction of the various actors during the days of the conference.

- Carbon Offsetting. At Arena CAIXA, it was also possible to carry out voluntary carbon offsetting. During the COP30 days, CAIXA and the Federal Government offset more than 130,000 tons of carbon, with more than 3,200 participants joining the initiative. With these measures, aligned with the global objectives of climate mitigation and emissions reduction, COP30 ended with zero carbon emissions.

## FORMALIZATION OF AGREEMENTS THAT CONTRIBUTE TO THE ACHIEVEMENT OF CAIXA'S PUBLIC COMMITMENTS

CAIXA formalized its adherence to the Ambição Net Zero, which contributes to achieving the commitment to be a carbon-neutral institution by 2050, and to the Movimento Conexão Circular, which connects to the Zero Waste by 2050 commitment of the Global Compact. The signings were attended by the Director of the UN Global Compact, Rodrigo Favetta, and the Minister of Communications, Frederico Filho, who took the opportunity to honor CAIXA for its participation in the Computers for Inclusion Program as the institution that contributes most to achieving the Desafio Sumaúma Digital (Mutirão Pré-COP30) — which reached the milestone of 2 tons of donated equipment.

CAIXA has also adhered to the UN Women's Empowerment Principles, which guide companies in promoting gender equality in the workplace, marketplaces, and communities. This measure contributed to achieving the public commitment to the goal of reaching 36% women in unit head positions by 2030, in addition to fulfilling the statutory requirement guaranteeing that at least 1/3 of CAIXA's Executive Board is composed of women. On this occasion, CAIXA was joined by the Minister for Women, Marcia Lopes, and the UN Women representative in Brazil, Ana Carolina Querino.

## **"FOME NÃO TIRA FÉRIAS" CAMPAIGN**

During COP30, CAIXA joined the "FOME NÃO TIRA FÉRIAS" campaign, which seeks to guarantee dignified food for children in vulnerable situations during school holidays, when many lose access to school meals – the only nutritious meal of the day for millions of Brazilian students.

The campaign, conceived by the NGO Fome de Tudo, was launched at the CAIXA Arena and will be carried out through the distribution of CAIXA Cartões prepaid cards, with the support of the Elo brand, intended exclusively for the purchase of food. The launch was attended by the Minister of Development and Social Assistance, Wellington Dias, the Chief Minister of the General Secretariat of the Presidency, Guilherme Boulos, the president of Elo, Giancarlo Greco, and the founder of the Fome de Tudo Institute, Úrsula Corona.

## **CAIXA LAUNCHED THE COALIZÃO PELA HABITAÇÃO NET ZERO 2050 (NET ZERO 2050 HOUSING COALITION)**

Led by the bank, this multi-sector initiative aims to decarbonize the Brazilian housing chain by 2050, in line with the Paris Agreement, the Chaillot Declaration and the UN Sustainable Development Goals.

At the meeting, CAIXA also presented its new carbon calculation tool for the construction industry. The result of a partnership between CAIXA and the University of São Paulo (USP), the tool – unprecedented, automated, compatible with the BIM methodology and the main design software – allows measuring the embodied carbon in housing projects from the design phase, enabling simulations of construction alternatives with less environmental impact.

## **SELO CASA AZUL UNI**

New environmental certification aimed at the construction of individual housing units. The seal recognizes architectural projects that adopt sustainable solutions, promoting more efficient constructions with greater comfort and aligned with contemporary climate challenges. The proposal is to democratize access to sustainable housing, allowing families of different socioeconomic profiles to build with environmental awareness and obtain benefits such as savings on monthly bills, increased property value, and well-being.

## RELIEF EFFORT FOR THE YANOMAMI

The bank reaffirmed its social commitment by integrating actions with the Federal Government to guarantee assistance and dignity to indigenous communities in humanitarian emergencies.

## USE OF AI FOR CUSTOMER SERVICE IN INDIGENOUS LANGUAGES

CAIXA presented a solution with AI-assisted voice commands and a simplified visual interface that translates and recognizes indigenous languages in real time for customer service. The initiative seeks to break down language barriers and ensure that listening, a central element of native cultures, is also the starting point for digital and financial inclusion. More than translating words, it is about recognizing and valuing identities, preserving linguistic diversity as a living and essential heritage for a more just, humane, and sustainable future.

## ENGAGEMENT WITH SOCIETY AND SUSTAINABLE ENTREPRENEURSHIP

CAIXA promoted campaigns with promotional conditions on sustainable products for individuals and businesses, aligned with its Strategic Plan and Customer Relationship Policy.

## WORLD ENVIRONMENT DAY

The special initiative commemorating World Environment Day, held between June 5 and 12, offered credit lines focused on energy efficiency and electric or hybrid vehicles, reinforcing the institution's commitment to sustainable development and engagement with society.



## SEMANA NACIONAL DO MEI (NATIONAL WEEK OF INDIVIDUAL MICROENTREPRENEURS) DURING COP30 (BELÉM)

During COP30, the institution actively participated in the Semana Nacional do MEI, in partnership with SEBRAE, offering guidance on free digital accounts, facilitated credit, insurance, and sustainable payment solutions.

## ENTREPRENEURSHIP AND CAIXA

Support for entrepreneurship and financial inclusion was intensified through initiatives such as the Momento Empreendedor, which offered training, personalized consulting, and promotion of financial products in partnership with SEBRAE. The digital relationship with MEIs (Individual Microentrepreneurs), with over 115,000 accounts opened and BRL 2.1 million in credit granted, positioned CAIXA as a leader in the ProCred360 program, benefiting more than 10,000 MEIs and micro-enterprises. Guidance campaigns on income tax returns, sector-specific events, agricultural fairs, and promotional activities in niches such as construction, food, and clothing expanded the institution's reach and relevance among small businesses.

## PLANO SAFRA

In implementing the 2025/2026 Plano Safra, CAIXA is supporting Brazilian agriculture with resources totaling BRL 516.2 billion, a record amount in its history, to boost sustainable production, consolidating CAIXA as a benchmark in rural credit and sustainability.

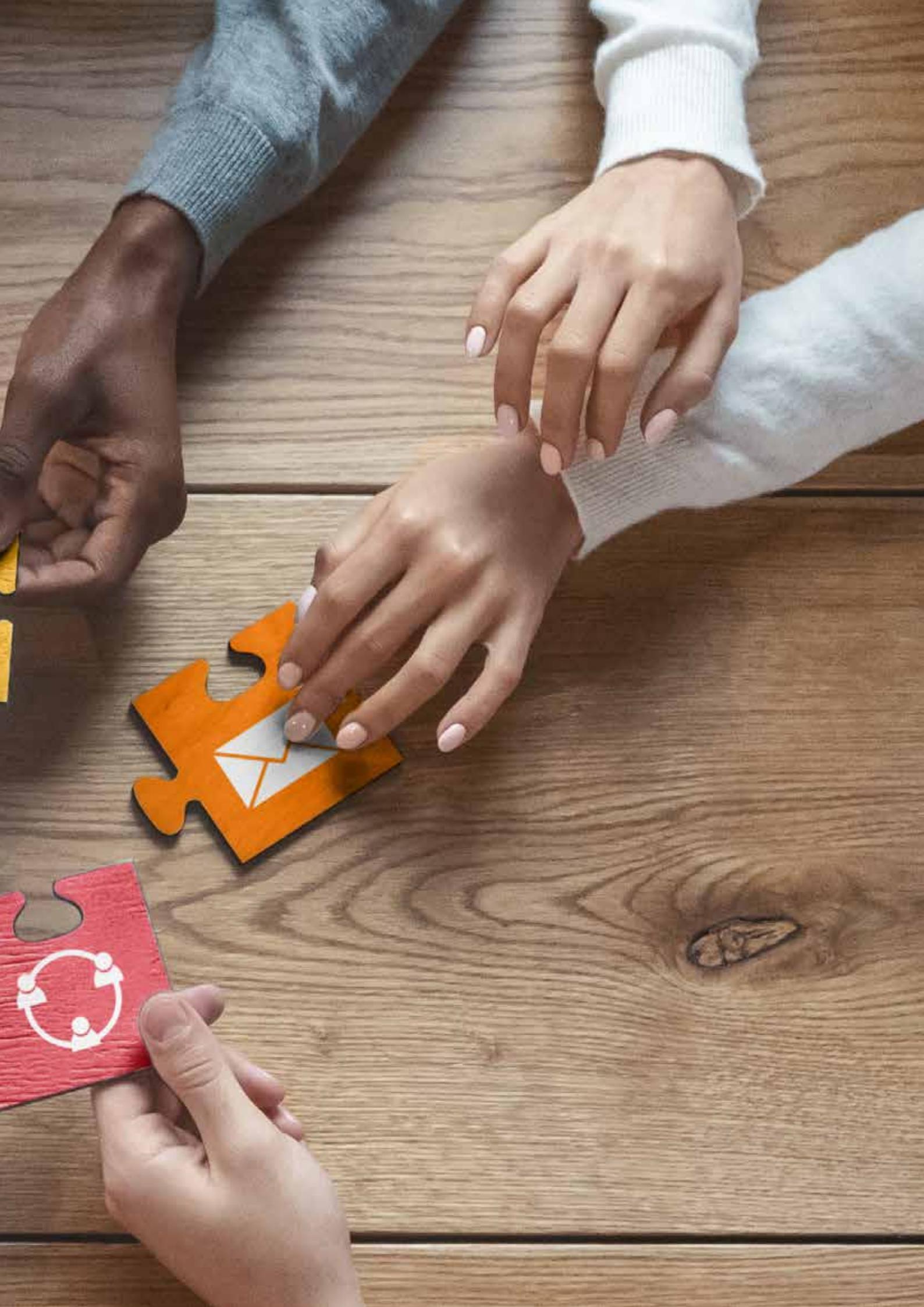
The Sustainability and Citizenship pillar reflects CAIXA's commitment to Brazil, social justice, environmental protection, and human development. Each initiative, program, and initiative reflects the mission of transforming lives, promoting opportunities, and building a more just, resilient, and sustainable country. The CAIXA that envisions the future is one that understands that sustainability is inseparable from citizenship and that, with courage, innovation, and purpose, remains steadfast in its mission to change CAIXA in order to change people's lives.

**More than simply overcoming the past, CAIXA is building the future with courage, purpose, and real impact on people's lives.**

7.

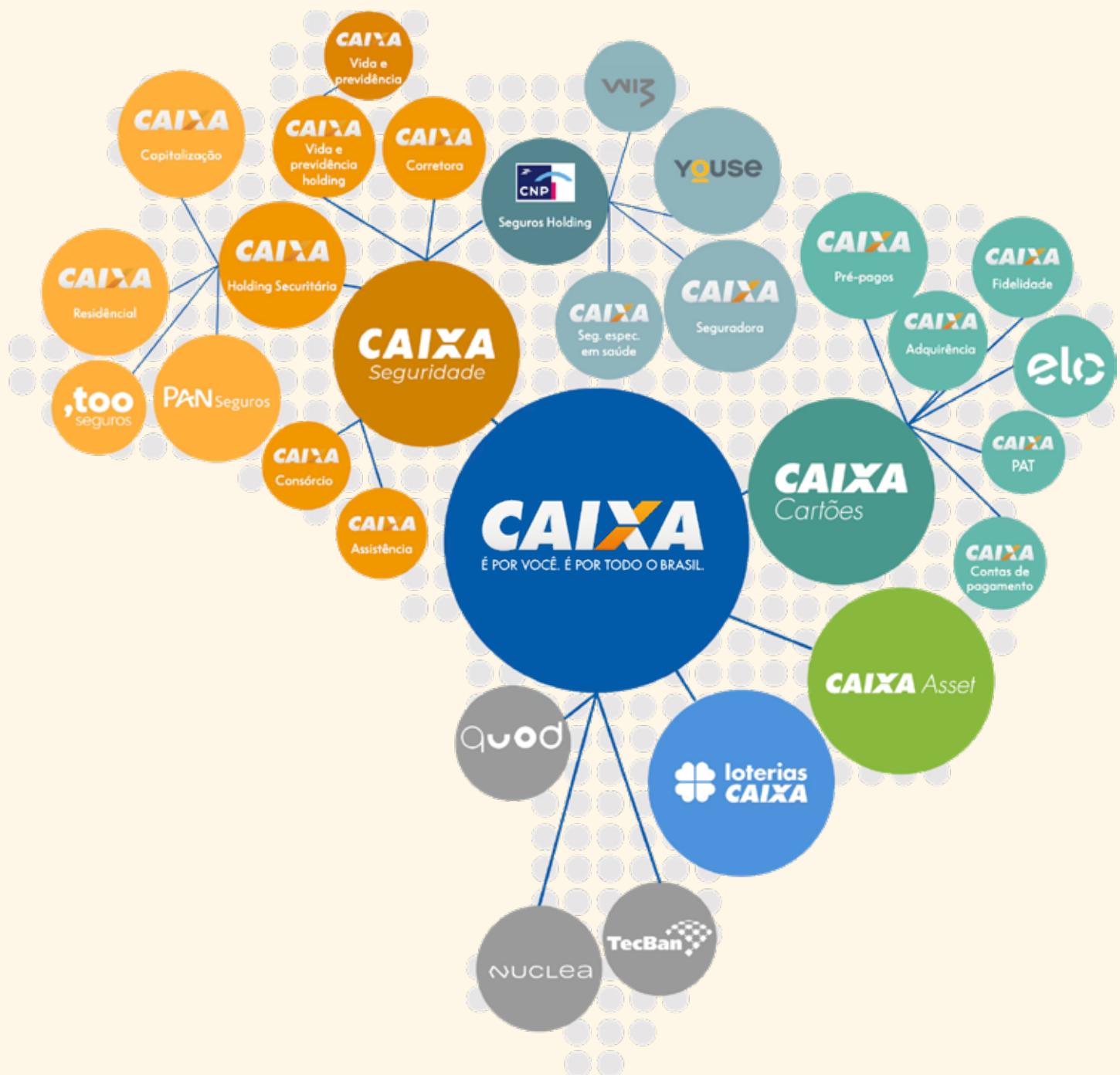
# TRANSFORMING TOGETHER MEANS GOING FURTHER







**INTEGRATED  
ECOSYSTEM,  
CONNECTING  
FINANCIAL  
SOLUTIONS, SOCIAL  
IMPACT AND  
SUSTAINABILITY**







Operating within ecosystems means **recognizing that no transformation happens in isolation**. It means understanding that the value CAIXA generates for the country is amplified when built in partnership, **connecting governments, companies, entrepreneurs**, and citizens around solutions that address the real needs of society.

This approach stems from new market dynamics and people's lives: **more connected relationships, more integrated services**, and higher expectations. By positioning itself within an ecosystem, CAIXA expands its capacity to unite different stakeholders, coordinate policies, and accelerate development in the territories.

More than a strategic guideline, operating within an ecosystem, including the **companies in which CAIXA holds shares and all of CAIXA's partnerships with the market**, is the foundation that allows the **CAIXA 2030 Strategy** to unfold in an **integrated, scalable, and sustainable manner**. This ensures the structural, relational, and technological conditions necessary for each delivery (large or small) to generate a real impact on people's lives and on the territories where Brazil is being built.

## **THE “ECOSYSTEM ACTION” PILLAR IS CROSS-CUTTING AND ENABLES THE OTHER PILLARS OF THE CAIXA STRATEGIC PLAN 2030**

It enables the other pillars by creating the structural, relational, and operational conditions for the company's actions to be integrated, scalable, and sustainable.

This is achieved through coordination between companies within the conglomerate, public and private partners, local governments, digital platforms, innovation networks, and distribution channels.

### **THIS PILLAR IS THE FOUNDATION THAT SUPPORTS CAIXA'S TRANSFORMATION INTO A PLATFORM FOR FINANCIAL AND SOCIAL SERVICES**

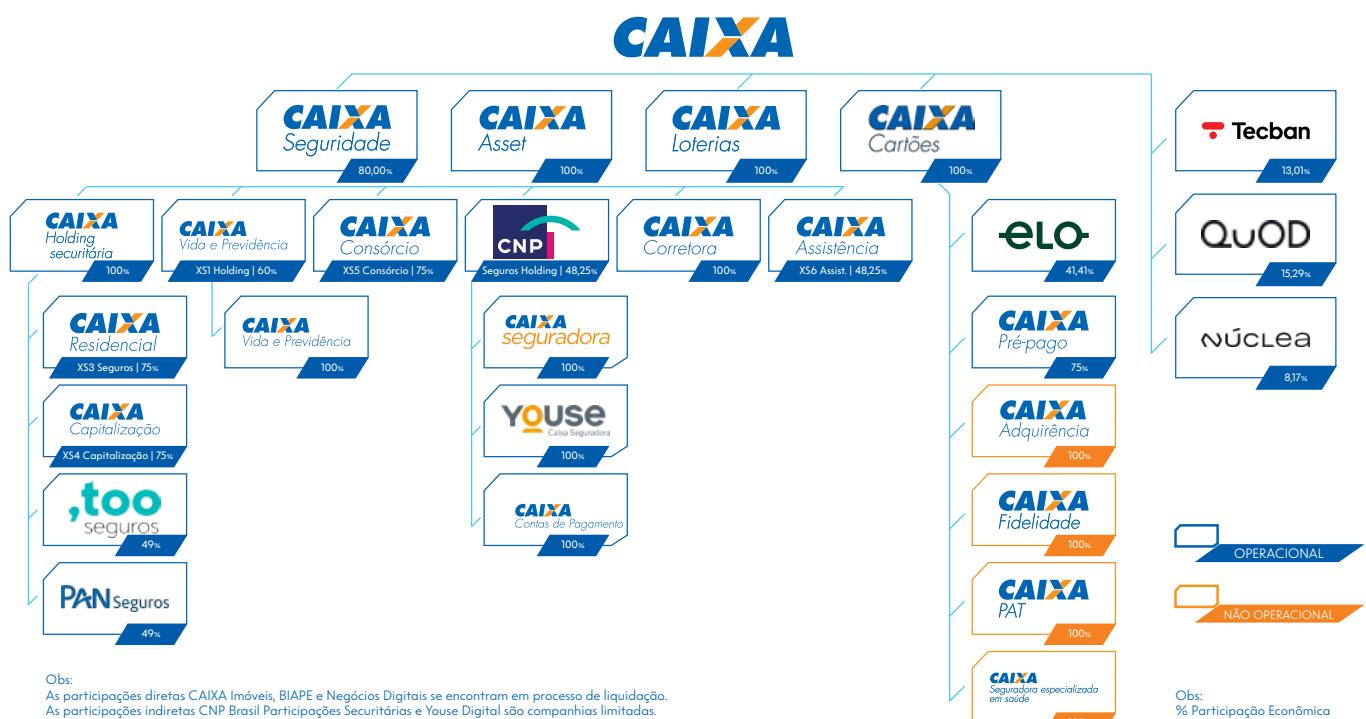
By operating within an ecosystem, CAIXA strengthens its legitimacy as an institution that combines social purpose, commercial efficiency, and network collaboration, promoting a transformation journey that places the customer at the center of decisions and prepares the organization to be indispensable to Brazil by 2030.

## THE CONGLOMERATE IS PART OF THE ECOSYSTEM

The Conglomerate model is based on integrated action between CAIXA, its subsidiaries, public and private partners, and market agents.

The focus is on generating shared value, expanding social impact, and strengthening CAIXA as an agent of national transformation. The organizational structure ensures synergy between units, prioritizing efficiency, innovation, and customer centricity.

### CONGLOMERATE CAIXA CHART





## CONGLOMERATE RESULTS



Holding company that consolidates the **insurance, pension, capitalization, consortium**, and brokerage activities of the CAIXA Conglomerate. With a vision of an integrated platform of financial and social services, the company connects joint ventures, digital channels, and the CAIXA network to expand **protection, inclusion, and profitability** with an absolute focus on the customer.

Its agenda combines product innovation, modernization of journeys, and ESG commitments, positioning the company as a benchmark in **operational efficiency and social impact**. In parallel, it sustains robust indicators — recurring profit and quarterly dividend distribution with a **payout above 90%** (more than 90% of profit distributed in dividends) — demonstrating the company's ability to generate value for the conglomerate and society while preparing CAIXA to go further by 2030.

## SUSTAINABILITY AND CITIZENSHIP

CAIXA Seguridade has expanded its role as an agent of citizenship and inclusion, promoting access, social protection, and positive impact on various fronts. Among its most notable achievements is its voluntary commitment to sustainable practices, such as joining the UN Global Compact, the PSI/UNEP-FI, and the Conselho Empresarial de Desenvolvimento Sustentável (Business Council for Sustainable Development/CEBDS), in addition to obtaining the Gold Seal in the Brazilian GHG Protocol Program for three consecutive years, with more than 6,000 tons of CO2 measured and neutralized.

In the field of inclusion, the Programa Mulheres Seguras systematizes actions to combat violence against women, impacting more than 3,000 people through external

communication initiatives and promoting gender literacy in all participating companies. The unprecedented assistance against domestic violence, included in home insurance policies, already benefits more than 18,000 clients, offering psychological, legal, and social support.

In the climate agenda, the active presence at COP30 reinforced the company's commitment to a just transition to a low-carbon economy, promoting thematic forums and presenting six original studies on risks and opportunities in sustainability. These initiatives position CAIXA Seguridade as a benchmark in social, environmental and cultural responsibility, strengthening its institutional image and expanding the positive impact for clients and society.

## EFFICIENCY AND PROFITABILITY

### INSURANCE

The pursuit of operational efficiency and profitability drives the launch of innovative products and the modernization of processes.

Among the most relevant deliverables are:

- **Premium Personal Accident Insurance**, aimed at high-income individuals, which already totals 1,261 contracts and BRL 5.37 million in premiums;
- **Income Loss Protection Insurance**, with 1,571 contracts and BRL 83,800 in premiums, both promoting financial inclusion and risk mitigation;
- **Unemployment Protection Insurance**, with 5,380 contracts and BRL 3.22 million in premiums, offers immediate support in vulnerable situations.

**The housing segment** showed growth of 10.2%, following the expansion of CAIXA's mortgage lending. Strategies such as the "Parcela no Bolso" campaign contributed to increasing renewals and policyholder retention, resulting in a 28.7% increase in product issuances.

Other initiatives, such as water **damage coverage in home insurance** (present in 51% of sales since launch) and guaranteed renewal (23% of proposals), align the portfolio with best market practices and expand customer protection.



## SOCIAL SECURITY

Portability increased by 50.9%, reaching the highest historical volume and contributing to net inflows exceeding BRL 1.06 billion in the quarter. Pension reserves reached BRL 191.9 billion, ensuring greater security for retirement and long-term financial planning.

The Prev IOF Back program, created to offset tax impacts, was launched and sold approximately BRL 195 million. The expansion of pension plans for women, with customizable assistance, reinforces the commitment to equity and loyalty.

## CONSORTIUMS

The volume of letters of credit traded reached BRL 6.3 billion, a growth of 28.8% compared to the same period of the previous year, with real estate standing out, registering an increase of 39.3%. The total stock reached BRL 44 billion, facilitating access to homeownership and vehicle acquisition.

## CAPITALIZATION

Revenue from bonds added up to BRL 485.4 million in the quarter, representing a growth of 33.3% compared to the same period in 2024. The monthly payment method accounted for 92.3% of the total, reinforcing the strategy of customer loyalty and accessibility.

## NEW PROCESSES AND CHANNELS

The digitization of processes is evidenced by the sale of insurance and capitalization through a new internal channel for use by branches (Plataforma.CAIXA), which has already accounted for more than 90,000 proposals made, and by the centralization of after-sales services, which has increased productivity and improved the customer experience.

The **Rapidex app**, launched in Q3 2025 with more than 3,000 downloads, facilitates access to assistance and services, while RAPIDEX + TAGCAIXA, with 2,160 items sold and revenue of BRL 391,000, promotes mobility and convenience.

## RESULTS

CAIXA Seguridade's financial results reflect the company's strength and sustainable growth.

- **Net profit:** BRL 3.76 billion year-to-date, up 18.2% compared to 2024.
- **Recurring ROE:** 69.2% in the 3rd quarter of 2025 (+6.3 p.p. vs. 2024).
- **Dividends:** BRL 3.43 billion in 2024 and BRL 2.94 billion until September 2025.
- **Financial result:** growth of 46.1% in the quarter, driven by higher investment balances and a high SELIC rate.

The individual shareholder base grew by 58% during the period, increasing from 262,000 in 2023 to 413,000 in September 2025, expanding liquidity and democratizing access to the capital market.

The multichannel campaigns, carried out in celebration of CAIXA Seguridade's 10th anniversary, impacted 340 million people across mass channels, reaching 47 million customers and generating over 32,000 sales conversions.

These results highlight CAIXA Seguridade's strategic role in strengthening the conglomerate, generating value for shareholders, and promoting a positive impact for customers and society, consolidating the company as a benchmark in efficiency, profitability, and socio-environmental responsibility.

CAIXA Seguridade recorded a quarterly profit of BRL 1.14 billion in the third quarter of 2025, representing a 13.4% increase compared to the same period last year, and will pay dividends totaling BRL 1.05 billion.

This is the conglomerate company responsible for payment methods, loyalty programs, and benefits, integrating acquiring, issuing, and digital solutions into a single platform, focusing on customer primacy and financial inclusion.



### SUSTAINABILITY AND CITIZENSHIP

#### Gás do Povo

The program promotes economic citizenship by guaranteeing free LPG refills for 15.5 million families (approximately 50 million people), linking the financial inclusion of resellers (business accounts at CAIXA) with Azulzinha as a payment method. The delivery connects public policy to transactional infrastructure, expanding dignity, health, and food security at home, with capillarity and operational control.

#### Fome não Tira Férias

In partnership with Elo and the Instituto Fome de Tudo, CAIXA Cartões provides funds for the purchase of food for selected families during the school break, mitigating food insecurity among children. The initiative integrates the conglomerate's ecosystem with partner governance and a network of payment methods, reducing friction in the release of benefits and maximizing measurable social impact.

#### Vale do Rio Doce Cards

The issuance and delivery of 37,500 pre-printed cards provides logistical agility and institutional reach to support government initiatives, ensuring quick access to benefits. This delivery strengthens the conglomerate's presence in public policies and improves the citizen experience at the point of service, without additional bureaucracy.

#### Discounts at supermarkets (Elo debit card)

Campaign offering 30% discount on basic items (rice, beans, pasta, tomato sauce, and sugar) in 1,088 supermarkets, resulting in an increase of over 40% in the number of customers and the volume of transactions in these establishments. The delivery reduces the cost of living for families, promotes local commerce, and reactivates/reactivates loyalty cards, reinforcing economic inclusion and empowerment.

## Carbon offsetting (Azulzinha Clover)

Voluntary emissions offsetting kiosks (Fiserv + Cicclo partnership) installed at COP30 and during the dissemination of Q3 2025 results facilitated 3,200 interactions and the neutralization of over 400,000 kg of CO2; participants offset flight emissions (almost 4 million km), raising climate awareness and positioning payment methods as an instrument of environmental responsibility.

## EFFICIENCY AND PROFITABILITY

### PRODUCTS DESIGNED FOR CUSTOMERS

#### Cartão Ícone

##### *Exclusivity and sophistication*

CAIXA and Visa announced the launch of CAIXA ÍCONE, a new credit card for national and international use, aimed at high-income individuals. Designed to expand the high-income customer base and strengthen CAIXA's presence in this segment, the card offers cardholders the advantages of Visa Infinite, with exclusive benefits, differentiated experiences, and higher points in the rewards program.

The launch is a milestone in CAIXA's strategy of offering increasingly exclusive financial solutions aligned with the expectations of a sophisticated and demanding audience.

#### Azulzinha

CAIXA's acquiring solution showed impressive performance in 2025. Up to June, BRL 96.3 million was transacted through the PIX Contactless functionality, distributed across 381,000 operations.

This result demonstrates the strength of CAIXA Cartões' innovation strategy, which focuses on digital payment methods to increase convenience and competitiveness.

**Azulzinha Pay** - The solution introduces installment payments with credit cards from any bank in up to 12 installments, starting with vehicle debts and with planned expansion (courts, bank slips). The offering increases revenue, attractiveness, and loyalty for establishments and customers.

**Azulzinha Clover** - Introduction of cutting-edge equipment and applications for point-of-sale management, increasing efficiency, control, and personalization in retail, and expanding Azulzinha's transactional portfolio as a payment and service platform.

## UAU CAIXA

CAIXA's loyalty program, which connects 150 million Brazilians and uses blockchain and Pix technology to transform points into instant cash and exclusive benefits. With free registration, it allows you to accumulate points on purchases with CAIXA cards and redeem them in a complete marketplace, which includes products, travel, mobile phone credit and differentiated experiences.

The initiative expands strategic partnerships, reinforces financial inclusion and promotes convenience and technology to improve the customer experience. In addition, it contributes to increasing engagement, satisfaction and positioning CAIXA as a reference in innovative solutions in the payment methods market.



## **Business Integration:** tagCAIXA + Rapidex

In 2025, CAIXA Cartões adopted an innovative strategy by offering the tagCAIXA Pessoa Física, a solution for automatic payment at tolls and parking lots, combined with Rapidex, a 24-hour vehicle assistance service. This integration did not merge the products, but created a commercial package that adds convenience and security, expanding the value proposition for customers.

## **Credit card debt renegotiation**

Expanding renegotiation directly through call centers enables immediate agreements without redirections, simplifying operations, reducing costs, and increasing financial regularization of the customer base, with social and relationship impact.

## MORE CONNECTIVITY

### **Cartões CAIXA expand digital wallets**

CAIXA is advancing its digital transformation by expanding the integration of its cards with the main digital wallets on the market, such as Google Pay, Apple Pay, and Samsung Pay, in addition to the CAIXA app itself. This initiative reinforces the institution's commitment to innovation, offering customers more practicality, security, and convenience in their daily lives.

### **CCA Digital**

*(Journey to Non-Customers)*

Alongside Consumidor Positivo, CAIXA Cartões offers credit card applications to non-customers, with registration included in the digital process, expanding sales channels, reducing costs, and enhancing the credit acquisition experience.

### **CAIXA Alimentação and Refeição**

*vouchers' contactless payment*

Enabling contactless payments via the product's app (Android) modernizes consumption, facilitates daily transactions, and strengthens the priority with recurring use, aligned with the convergence between benefits and digital payment methods.

### **Cartões CAIXA app emergency limit**

The functionality of adherence to the emergency credit limit directly in the app puts self-service and convenience at the center, with the potential to increase billing and reduce operational friction.

### **Contactless PIX in Azulzinha**

Available on all machines, the functionality allows you to pay by proximity via PIX, without QR Code, making checkout faster and safer and reinforcing the proposal to modernize payment methods for millions of Brazilians.





## NEW PROCESSES

### **Visa Infinite Investidor — Entrega Ágil**

Production and posting in D+0 ensures receipt of the card on the business day following hiring, improving logistics, satisfaction and billing activation. Delivery reduces demands in units and reinforces the image of agile and inclusive service.

### **Fraud dispute and commercial disagreement (IBC + App)**

The journey integrated with Internet Banking CAIXA and the CAIXA app offers an autonomous and digital solution for registration of occurrences, reducing resolution time and costs, and raising customer confidence. This delivery is central to safe experience and after-sales efficiency.

### **Pre-printed PF cards**

The issuance of 256,000 cards, distributed across 67 branches, improves service in locations with restricted access, reduces queues, and accelerates activation in specific actions (e.g., payroll processing for public entities). This initiative increases reach, inclusion, and operational efficiency within the network.

### **Reduction of Minimum Income**

In 2025, CAIXA adopted a strategy to expand access to high-income credit card categories by reducing minimum income requirements. The most significant changes occurred in the Visa Infinite and Elo Nanquim products, where the minimum income dropped from BRL 15,000 to BRL 10,000. This measure makes these options more accessible, allowing a larger audience to enjoy exclusive benefits such as VIP lounges, insurance, and differentiated services.

## MORE GOVERNANCE

### Vertical Integration of Card Businesses

CAIXA migrated its card business to CAIXA Cartões, reorganizing processes and teams to modernize management and improve the customer experience. The action seeks to resolve historical problems of low activation and loss of market share, with goals such as reaching 7.24% market share by 2030, expanding digital sales to 50% in two years, and reducing incident rates at the Central Bank's Customer Service Center.

In the second quarter of 2025, there was a 17.2% growth in revenue, exceeding digital sales targets (38.46%) and reducing incidents (8.59%). The migration ensures greater autonomy, agility, regulatory compliance, and operational efficiency, strengthening CAIXA's position in the payment methods market.

### Corporate reorganization of Elo

The formation of ELO Holding Brasil Ltda. equalized shareholdings (CAIXA Cartões: 33.335%; ELOPAR: 66.665%) and replaced the variability model with a disproportionate dividend distribution, bringing economic and financial stability and predictability, with a direct impact on governance and shareholder return.

#### CARD REVENUE

CREDIT

**BRL 489,2** MILLION

DEBIT

**BRL 262,4** MILLION

#### AZULZINHA PROFIT

2T25

**BRL 7,0** BILLION

+7% VS. 1Q25; +3% VS. 2Q24

1S25 ACQUISITION

**BRL 13,4** BILLION

#### VERTICAL PREPAID

REVENUE 1S25

**BRL 3,2** BILLION

+27.5% VS. 1H24

REVENUE

**BRL 25,4** MILLION

7.4% VS. 1Q24



## CAIXA Cartões Payment Institution

Authorization from the Banco Central do Brasil (Central Bank of Brazil/BCB) enables operation as an issuer of electronic money, postpaid services, acquirer, and transaction initiator, expanding regulatory autonomy and the capacity to innovate with accessible digital products, integrating accounts, payments, and acquiring within a single ecosystem.

### Pre-printed Cards Project

- **Objective:** To improve customer experience and optimize operations in branches.
- **Benefits:** Reduced lines, faster service, and operational gains.

## Credit Card Records for 2025

The operation achieved daily revenue of BRL 490 million (Black Friday 2025), monthly revenue of BRL 8.5 billion (November), a contracted limit of BRL 2.3 billion (September), and more than 45% of contracts were made through digital channels, demonstrating scale, digitization, and acquisition capacity.

### Azulzinha Records

In the acquiring business, Azulzinha recorded BRL 2.5 billion in monthly revenue (October), 4,500 new accreditations in the month, BRL 697 million in lottery revenue, and 96,500 active clients, reinforcing its commercial depth and reach across multiple segments.

### Prepaid Records

The prepaid segment reached 85,500 total sales (November) and 73,000 CA/CR, sustaining its transactional base and expanding financial inclusion through electronic payment methods.

CAIXA ASSET is the investment management arm of the CAIXA Conglomerate, connecting large-scale distribution, market intelligence, and responsible management practices to deliver performance with stewardship. With BRL 595 billion in assets under management, a market share of 5.43%, serving 1.7 million investors, and a portfolio of 444 products distributed through the CAIXA Network.

In 2025, CAIXA ASSET distributed BRL 1.06 billion in dividends to CAIXA and consolidated its technical reputation by ranking among the best in macroeconomic rankings (Focus/BCB, Prisma Fiscal, and AE Projeções), demonstrating its ability to generate lasting value for the conglomerate, investors, and society, with solutions that integrate impact, efficiency, and profitability.

## SUSTAINABILITY

The company has consolidated its position among the largest asset managers in Brazil with impressive results and significant recognition over the past two years. Key highlights include:

- Adherence to the Código Brasileiro de Stewardship e Princípios (Brazilian Code of Stewardship and Principles);
- Implementation of the Greenhouse Gas (GHG) Emissions Inventory;
- Financial education initiatives with communities;
- Engagement in socio-environmental actions and support for CAIXA ASSET volunteering;
- Creation of Sustainability and Social, Environmental and Climate Responsibility Guidelines;
- Promotion of social actions carried out by employees to benefit various vulnerable groups, such as immigrants, mothers, children, the LGBTQIAPN+ population, and homeless people.
- Average of 112 hours of training per employee, with emphasis on strategic topics such as AI and ESG.

## LAUNCH OF INVESTMENT FUNDS

Among the investment fund launches that occurred in 2025, we highlight the following:

- Launch of the CAIXA Expert Vox Sustainable Development IS FIC FI, an investment fund whose master vehicle aims to invest in private credit securities of companies that have products or services that contribute to the selected Sustainable Development Goals (SDGs) of the UN 2030 Agenda.
- The product's structure is in line with the prominent and relevant scenario of sustainability, mainly due to CAIXA's participation in the 30th UN Conference on Climate Change – COP30, which took place in November 2025 in Belém/PA.
- Launch of CAIXA Expert Hashdex Nasdaq Crypto Index FIC FIM, an investment fund whose master vehicle aims to invest in an ETF (HASH11) that replicates the "Nasdaq Crypto Index," created to measure the performance of a significant portion of the overall digital asset market, currently composed of 7 cryptocurrencies, the main ones being Bitcoin, Ethereum, and XRP. The product launch aligns with the expansion of the CAIXA ASSET portfolio, especially in a segment that has shown increasing interest and confidence from investors in diversifying a portion of their investments.
- The launch of CAIXA Expert RB ASSET CDI Debentures Incentivadas FIC FI is an investment fund whose master vehicle aims to invest in incentivized debentures (Law 12.431/2011), issued by companies with the scope of financing infrastructure projects. This product complements CAIXA ASSET's portfolio and benefits individual investors with income tax exemption and a reduced rate for legal entities.

## AWARDS AND RECOGNITION

In 2024, a strong presence in macroeconomic rankings, with 28 participations, including 10 participations in the Central Bank of Brazil's (BCB) Focus Survey Ranking, 14 participations in the Prisma Fiscal Ranking (Ministry of Finance), and 4 participations in the AE Projections Ranking (Agência Estado), surpassing 140 institutions in the market.

In October 2024, 32 funds were classified as "excellent" by the Investidor Institucional magazine, securing 2nd place among 80 institutions in the RPPS ranking.

In 2025, we stood out in the Best Bank and Platform for Investing (MBPI), ranking 3rd among the best asset managers in the Multi-Market, Equity, and Fixed Income categories.

In 2025, we also achieved prominence in several rankings among institutions with the best macroeconomic projections. Up to the disclosures made in November 2025, we obtained 2 participations in the Focus survey ranking, 20 participations in the Prisma Fiscal ranking, and 1 participation in the Agência Estado ranking.

## QUALITY AND GOVERNANCE

Reaffirmation of the MQ1.br (Excellent) rating by Moody's and Fitch Ratings, consolidating CAIXA ASSET's reputation as a high-quality asset manager.

Advances in compliance practices and risk management, ensuring security and transparency.

### financial results

DISTRIBUTION OF  
**BRL 1,06** BILLION IN  
DIVIDENDS  
TO CAIXA IN 2025

ASSETS UNDER MANAGEMENT  
(AUM) SURPASSING  
**BRL 595** BILHÕES  
REINFORCING MARKET RELEVANCE

The administrator of the Federal Lotteries occupies a unique place in the CAIXA ecosystem: it converts the revenue from the games into social transfers to essential areas of the country, while improving the customer experience and promoting responsible gambling. By modernizing channels, expanding inclusion, and ensuring ethical standards of participation, the company strengthens the public legitimacy of the lotteries and sustains CAIXA's institutional reputation.

For the conglomerate, the company functions as a strategic lever that integrates social impact, innovation, and efficiency, reinforcing the bond with society and the brand's presence in the daily lives of millions of Brazilians.

## FINANCIAL RESULTS

In the accumulated period from January to September 2025, revenue reached BRL 18.0 billion. Revenue in the 3rd quarter totaled BRL 6.4 billion, representing growth of 6.7% compared to the 2nd quarter of 2025 (BRL 6.0 billion) and 10.3% compared to the 3rd quarter of 2024 (BRL 5.8 billion). This result was mainly influenced by the special Lotofácil da Independência draw, which recorded the highest revenue since the beginning of the historical series.

In the 3rd quarter of 2025, the total net prize money awarded to bettors was BRL 2.23 billion, representing growth of 4.7% compared to the 2nd quarter of 2025 (BRL 2.13 billion).

In the period from January to September, net prize money added up to BRL 6.50 billion, an increase of 4.0% compared to the same period in 2024 (BRL 6.25 billion), which shows the resumption of growth..

IN BRL MILLION 2Q25	3125	2Q25	Δ%	3Q24	Δ%	9M25	9M24	Δ%
Net prize	2.230	2.139	4,3	2.358	-5,4	6.508	6.257	4,0
Social Destination	2.440	2.297	6,2	2.289	6,6	6.862	7.081	-3,1
Social Security	1.076	1.026	4,9	996	8,1	3.032	3.089	-1,8
Security	612	582	5,2	593	3,4	1.727	1.840	-6,1
Sports	474	434	9,1	421	12,7	1.297	1.296	0,2
Education	94	80	16,7	112	-16,0	292	332	-12,0
Culture	179	171	4,9	167	7,5	505	518	-2,3
Health	956	523	82,6	1	-4,4	2	4	-53,8
Other	1.271	937	35,6	-	-	3,9	2	95,4
Taxes (Income Tax on prize)	554	409	35,6	621	-10,6	1.594	1.774	-10,1
Costing and Maintenance	1.229	1.159	6,1	580	112,0	3.440	3.044	13,0
<b>Total Collected*</b>	<b>6.428</b>	<b>6.065</b>	<b>6,0</b>	<b>5.848</b>	<b>9,9</b>	<b>17.998</b>	<b>18.155</b>	<b>-0,9</b>

\*Figures include resources allocated to the Lottery Development Fund and the remuneration of Lottery Units.

Repasso Social (Social Transfer) is the core activity of CAIXA Loterias and the funds are redistributed for investment in the country in areas such as Health, Education, Security, Sports, among others.

In addition to fueling the dreams of millions of bettors, CAIXA Loterias is an important source of resources to foster the social development of Brazil.

Almost half of the total collected from the games, including the percentage allocated as Income Tax, is transferred for investment in priority areas. In the 3rd quarter of 2025, approximately BRL 2.4 billion was transferred to legal beneficiaries, and in the 3rd quarter of 2024, the amount was BRL 2.2 billion, representing a variation of 6.6%.

### **Review of the minimum betting limit for electronic channels.**

With the goal of customer centricity, users can now place bets through CAIXA's electronic channels — the Loterias CAIXA Portal and the Loterias CAIXA app — without the minimum bet requirement, previously set at BRL 20.00. This measure expands access to digital lottery products, promoting inclusion and convenience, and boosting revenue for the channel. It also delivers a better user journey and experience.

## **SPECIAL COMPETITIONS 2025**

**Dupla de Páscoa** – raised BRL 143 million and paid out a record prize of BRL 50.2 million.

**Quina de São João** – raised BRL 518 million and paid out a record prize of BRL 250 million.

**Lotofácil da Independência** – raised BRL 781.2 million and paid out a record prize of BRL 231.8 million.

## LAUNCH OF INSTANTÂNEA DIGITAL

CAIXA innovated in the lottery segment with the launch of Instantânea Digital, a new betting channel for the product Instantânea (LOTEX), popularly known as "raspadinha". The initiative is part of the modernization and digitization strategy of Loterias CAIXA (CAIXA Lotteries), offering a more practical, safe and attractive experience to customers.

## RESPONSIBLE GAMING

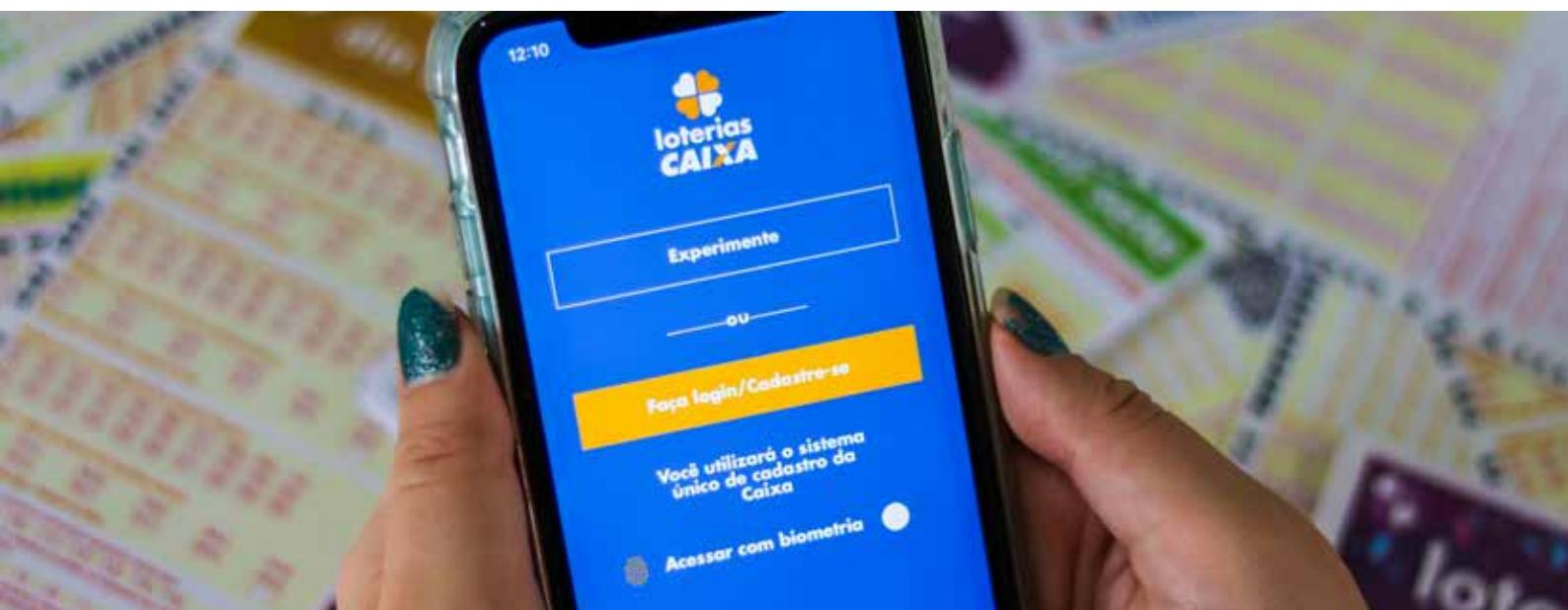
The Loterias CAIXA have a Level 3 Responsible Gambling certification, issued by the World Lottery Association (WLA), internationally validating the effectiveness of the actions adopted under the Responsible Gaming Program, this program contains a set of actions with the aim of establishing a healthy relationship between lottery games and the bettor.

In addition, the program seeks to inhibit compulsive behavior, prevent gambling for children under 18 years of age and guide people on the existence of treatment and prevention of damage related to games..

## MEGA-SENA PAYOUT RESTRUCTURING

In 2025, a change in the distribution of values between the Mega-Sena prize bands was carried out, focusing on increasing the prizes of the first band (six hits), especially for the Mega da Virada Special Contest that can reach 1 billion reais in the first award range. This award is 66% higher than the prize offered in 2024.

The change aimed to make the main prizes more attractive, encouraging greater participation of bettors and strengthening the collection of the Loterias CAIXA, given the expectation of a higher prize than in previous years.



**CAIXA IS ALWAYS BESIDE  
BRAZILIAN SPORTS,  
FROM THE BASE  
TO THE TOP**



## SPONSORSHIP OF SPORTS

### Comitê Brasileiro de Ginástica (CBG)

- Investment BRL 60 million (FDL) and BRL 20 million (CAIXA);
- Signed on 07/15/2025. Valid for 3 years.

### Comitê Paralímpico Brasileiro (CPB)

- Investment BRL 140 million (FDL) and BRL 20 million (CAIXA);
- Signed on 05/21/2025. Valid for 4 years.

### Comitê Brasileiro de Atletismo (CBA)

- Investment BRL 70 million (FDL) and BRL 20 million (CAIXA);
- Signed on 07/15/2025. Valid for 3 years

By connecting conglomerate companies, public and private partners, digital channels, innovation networks and territories, and promoting ecosystem performance, CAIXA enables deliveries that simultaneously strengthen efficiency, customer experience, sustainability, innovation and organizational culture.

Its operating logic allows CAIXA to operate as a financial and social services platform, promoting synergies between areas and expanding the impact of actions on a national scale.

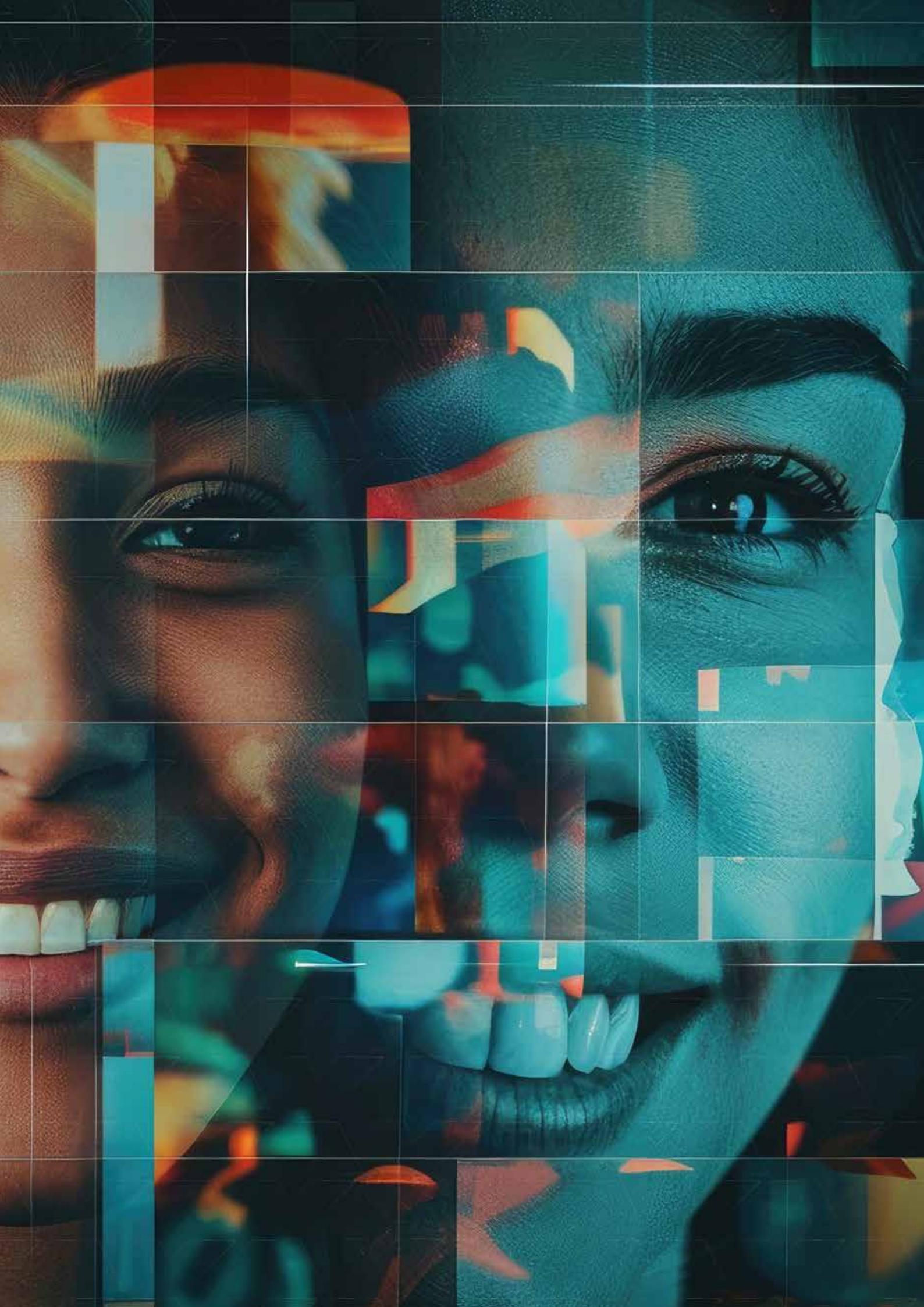
Thus, the ecosystem not only enhances the individual results of each strategic front, but also ensures that organizational transformation occurs in a systemic, integrated and sustainable development-oriented way in Brazil.

By transforming together, CAIXA goes further: connecting people, ideas and purposes to build the future that the country needs.



8.

# FROM CHANGE TO MOVEMENT: RESULTS, RECOGNITION AND COMMITMENT TO THE FUTURE



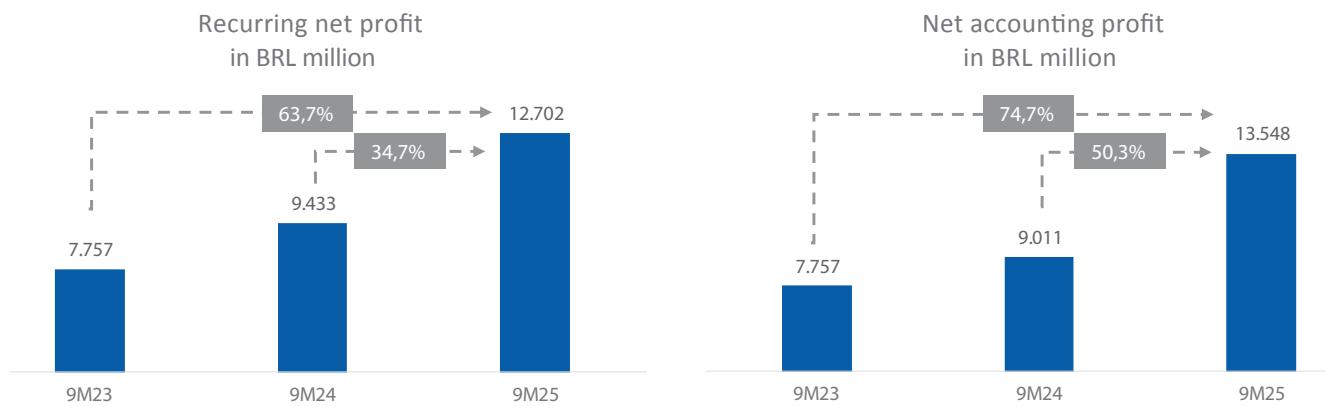
# FROM CHANGE TO MOVEMENT: RESULTS, RECOGNITION AND COMMITMENT TO THE FUTURE

Over the last two years, CAIXA has maintained a solid trajectory, aligned with its commitment to efficiency, profitability and inclusion, consolidating significant results: consistent increase in net profit, expansion of the credit portfolio and strengthening of profitability and solidity indicators. These advances reflect the institution's ability to adapt to macroeconomic conditions and also its role as a development agent, expanding access to housing, fostering credit and promoting financial inclusion.

This chapter presents the evolution of CAIXA's financial behavior between 2023 and 2025, highlighting how the institution responded to economic challenges and took advantage of opportunities to grow sustainably, reinforcing its public mission and its relevance in the national financial system.

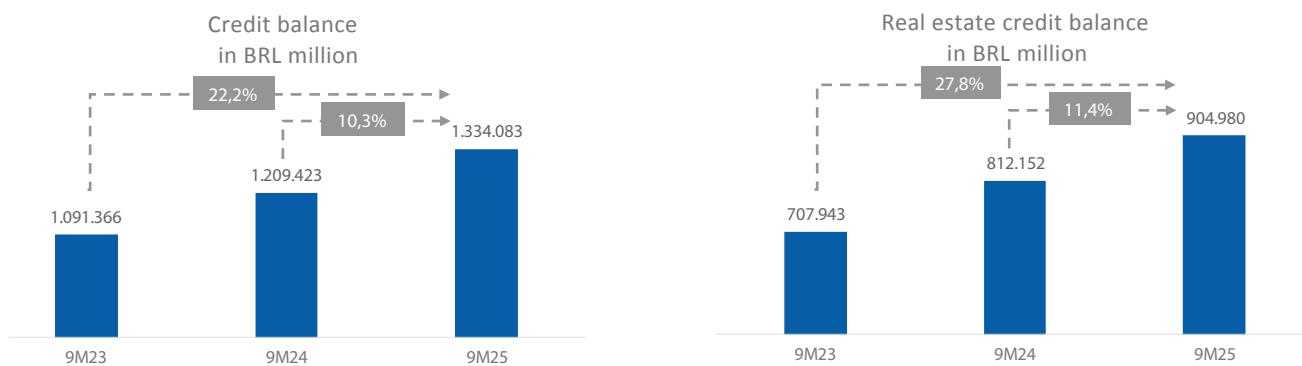
## ECONOMIC AND FINANCIAL PERFORMANCE

Over the last two years, CAIXA has continued to be focused on efficiency and profitability. Recurring net income increased 63.7% in 9M25 compared to 9M23, and 34.7% compared to 9M24. In 9M25, the net accounting profit reached BRL 13.5 billion, an increase of 74.7% compared to 9M23, and 50.3% when compared to 9M24.

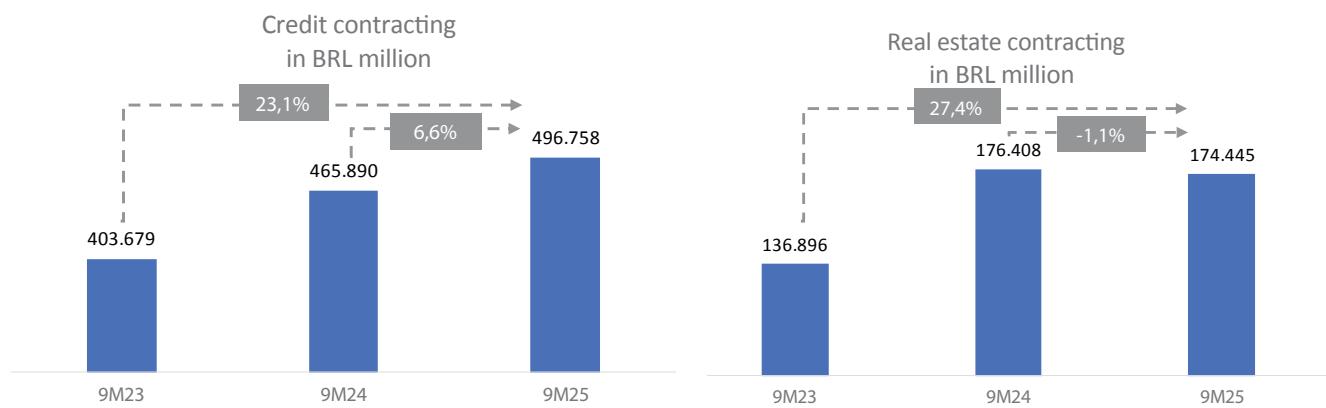


By growing sustainably, CAIXA expands its ability to direct resources to public policies, foster credit and promote inclusion. The credit portfolio reached a balance of BRL 1.334 trillion in Sep25, up 22.2% compared to Sep23 and 10.3% compared to Sep24.

Housing is one of the pillars of CAIXA's public mission, which leads the real estate market with 67.1% market share in total financing. This segment is also the most relevant in the composition of credit, representing 67.8% of the portfolio, with a balance of BRL 905.0 billion in Sep25, up 27.8% compared to Sep23, and 11.4% compared to Sep24.



With a credit portfolio in constant evolution, contracting was up 23.1% compared to 9M23, and 6.6% compared to 9M24. With emphasis on the 27.4% increase between 9M25 and 9M23 in real estate credit, BRL 174.4 billion originated in 9M25, benefiting more than 1.7 million people with access to their own home. This performance reinforces our performance to expand the supply of decent housing and assist in reducing the housing deficit in the country, promoting the improvement in the quality of life of the population, especially those with lower income, and generating jobs and benefits for the real economy.

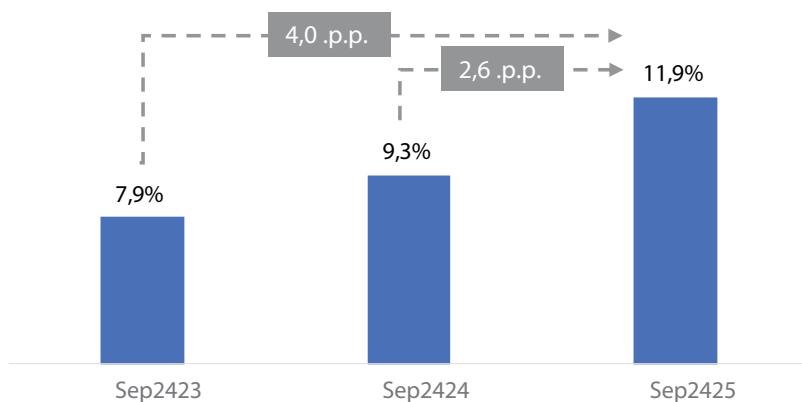


## PROFITABILITY, EFFICIENCY AND SOLIDIT

The results presented by CAIXA and its ability to provide credit to the Brazilian population also translate into its indicators of profitability, efficiency and solidity. The recurring equity profitability indicator (ROE) has been showing consistent growth. In Sep25 this indicator reached 11.9%, up 4.0 p.p. compared to Sep23, and 2.6 p.p. compared to Sep24.

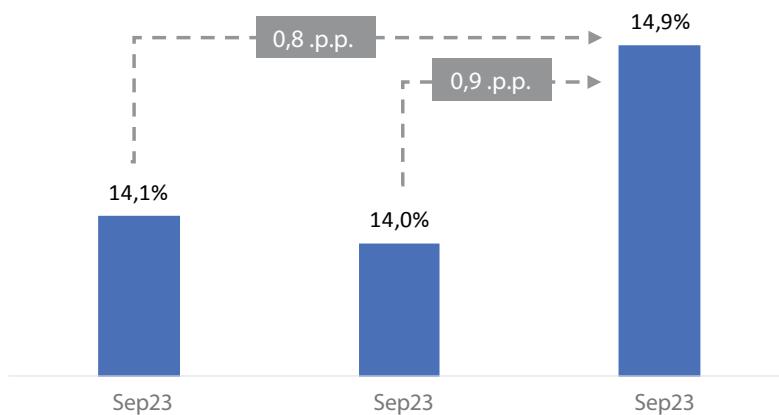
This growth was achieved maintaining the solidity and reliability that CAIXA has achieved over its 164 years, and is verified by the principal capital index, which is a measure that shows how much the bank has of its own resources (equity) in relation to the risks it takes on

Recurring RETURN ON EQUITY (ROE)



CAIXA's main capital index is one of the largest among large banks, and ended the month of Sep25 by 14.9%, up 0.8 p.p. compared to Sep23, and 0.9 p.p. compared to Sep24. It should be taken into account, even, that the minimum regulatory value required by the Central Bank for this indicator is 8.0%, demonstrating that CAIXA is able to continue expanding its credit portfolio with sustainability.

Principal Capital Index

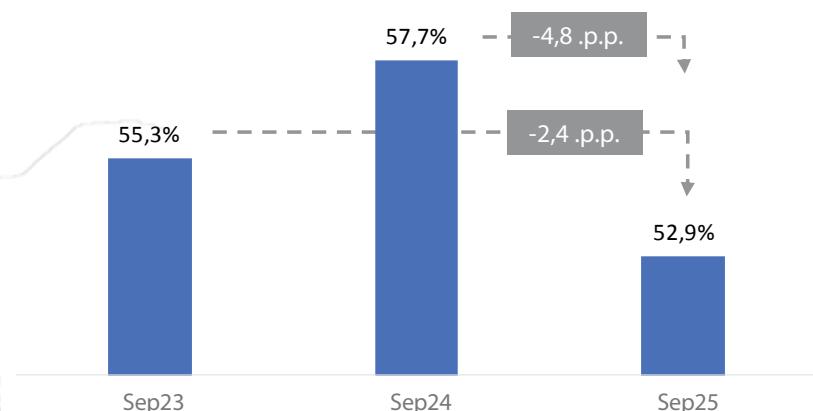


In the quest for improvements regarding efficiency, CAIXA optimizes processes, activities and reduces expenses, to continue delivering products and services with fair values to customers. In this regard, the Recurring Operational Efficiency Index reaches 52.9% in Set25, an improvement of 2.4 p.p. compared to Set23 and 4.8 p.p. compared to Set24.

The quest for efficiency is a continuous journey and CAIXA is following the right path, qualifying its employees while using technology tools to maximize their productivity.



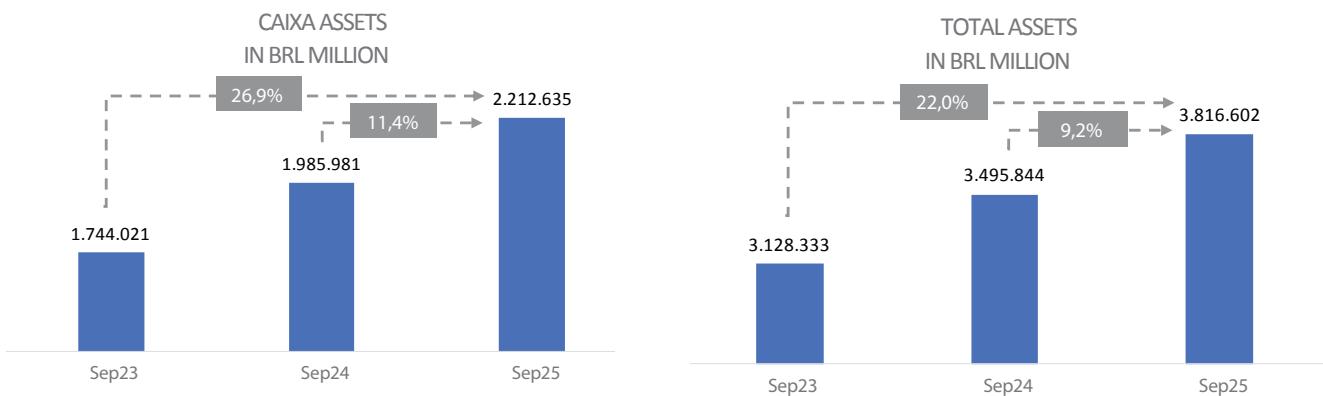
Recurring Operational Efficiency Index (IEO)



## ASSETS

The great responsibility of CAIXA as the main financial agent of the federal government is demonstrated in its balance sheet: there are BRL 2.213 trillion in assets, up 26.9% compared to Sep23, and 11.4% compared to Sep24.

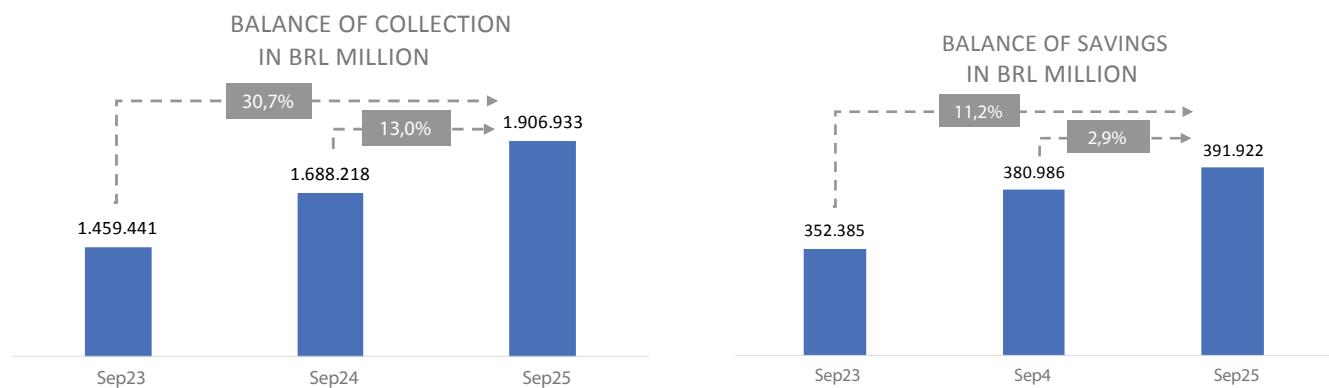
Regarding total assets, which correspond to CAIXA assets added to third-party assets, managed by the bank, there are BRL 3.817 trillion in total assets, up 22.0% compared to Sep23, and 9.2% compared to Sep24.



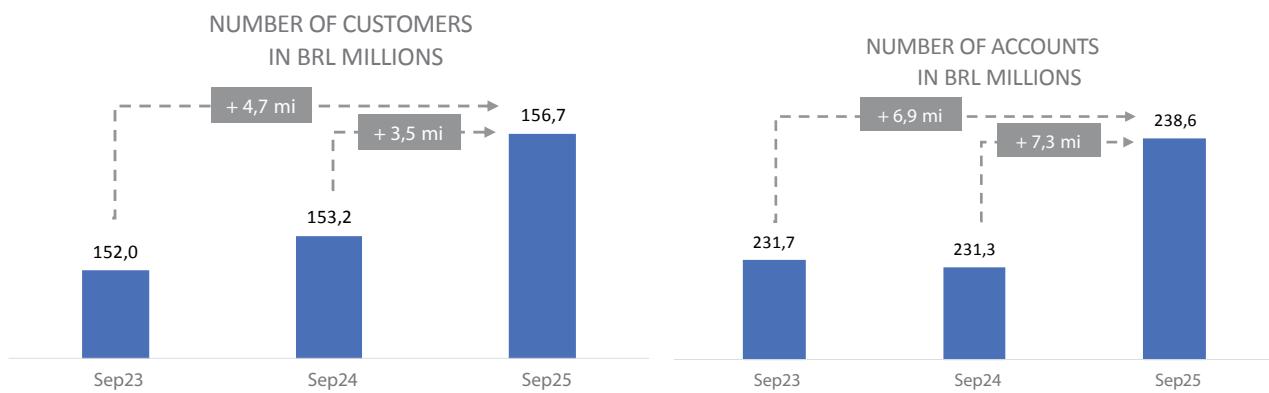
## FUNDING

Total funding at the end of Sep25 was a balance of BRL 1.907 trillion — up 30.7% compared to Sep23 and 13.0% compared to Sep24. As a strategic pillar for solidity and growth, these results strengthen customer confidence and ensure essential resources to finance credit, housing and investments that drive the country's development.

CAIXA continues to be the brand that is most remembered by Brazilians in the Savings product, with the 24th victory in this category of the Folha Top of Mind Award. Savings collections ended Sep25 with a balance of BRL 391.9 billion, an increase of 11.2% compared to Sep23 and 2.9% compared to Sep24, in addition to reaching 38.8% of market share in Sep25, growth of 2.41 p.p. compared to Sep23 and 2.9% when compared to Sep24.



In Sep25, CAIXA reached the mark of 156.7 million customers and 238.6 million accounts, increasing its base by 4.7 million customers and 6.9 million accounts between 2025 and 2023. With the expansion of digital through the new application, 832,000 digital accounts were opened at the end of Sep25, 42% of young people aged up to 25 — a clear sign of the renewal of the base and the attraction of an audience that previously did not seek CAIXA. This movement reinforces the commitment to digital transformation and the construction of solid relationships with the new generation.



## INVESTOR RELATIONS (IR)

Over the last two years, CAIXA has progressed consistently in building a culture of Investor Relations, aligning transparency, innovation and governance with the best practices in the market. This evolution reflects a commitment that goes beyond the regulatory obligation: it is about bringing the institution closer to society and the financial ecosystem, with clarity, credibility and purpose.

## INTERNATIONAL EXPANSION AND RELATIONSHIP BUILDING

CAIXA's international presence was expanded through participation in meetings and events for interaction with institutional investors in global financial centers such as London, Morocco, Boston, New York and São Paulo. On these occasions, CAIXA was presented to a significant part of the main investment houses in Brazil and the world.

These initiatives allowed us to collect strategic perceptions on different continents and consolidate a global relationship base, preparing the ground for future operations and strengthening institutional reputation. Thus, CAIXA's positive exposure is maximized and the risk of dependency on a single market is reduced, in addition to reinforcing the systemic importance and social role of the company facing local and international institutional investors.

At the same time, there was more interaction with the most respected risk rating agencies in the world — S&P, Moody's and Fitch — ensuring quick access to the information necessary for independent evaluations on institutional practices and financial health CAIXA, an essential factor for maintaining and strengthening the public credibility of the company, one of the most valuable assets of a financial institution. This close relationship, which allows doubts and specific events to be clarified, combined with the improvement of the sovereign rating, resulted in the increase of CAIXA's rating: from BB- to BB (Fitch and S&P) and from Ba2 to Ba1 (Moody's)

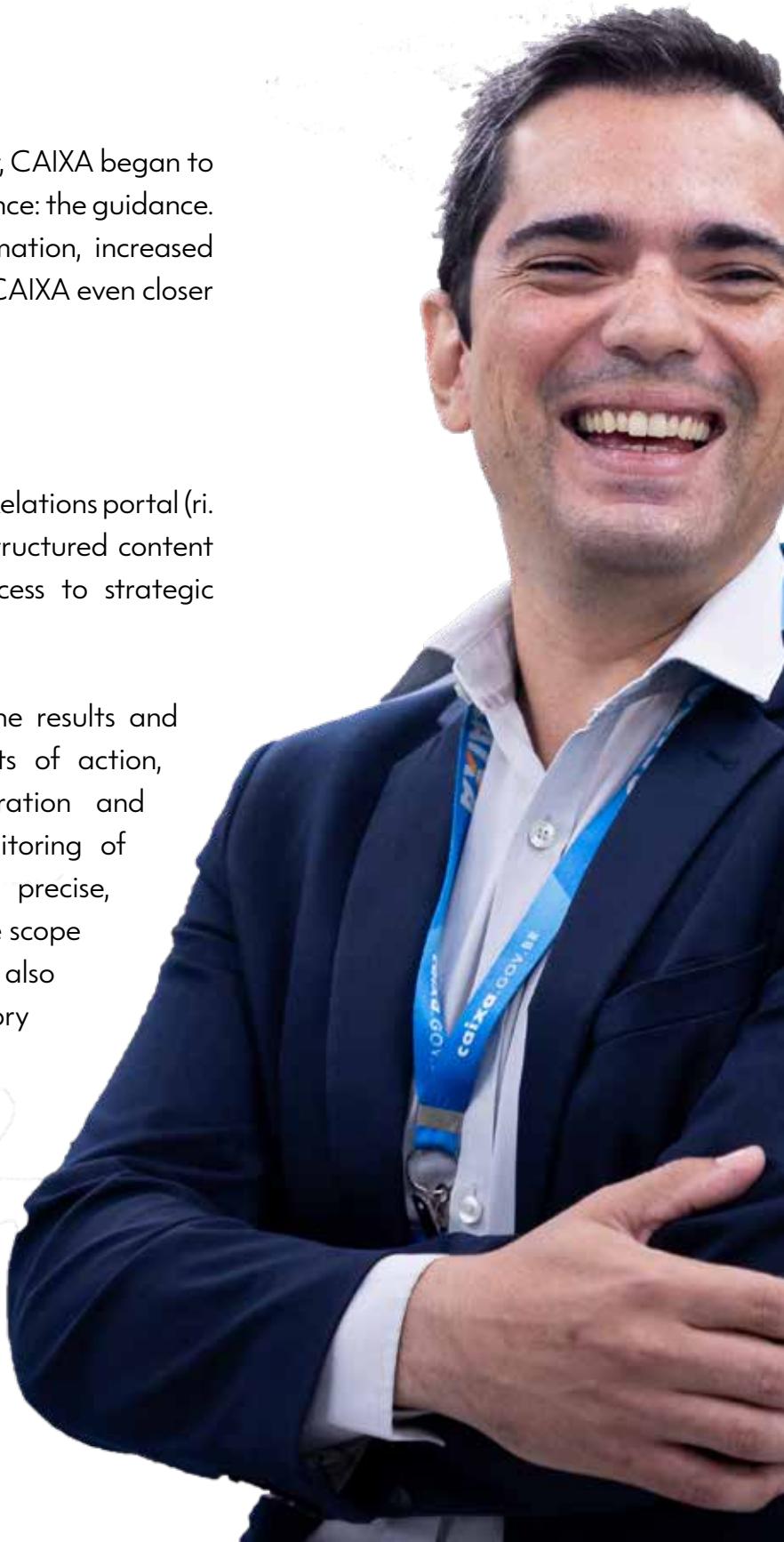
## TRANSPARENCY AND PREDICTABILITY

As part of its commitment to transparency, CAIXA began to disclose projections for financial performance: the guidance. This initiative expanded access to information, increased market predictability levels, and brought CAIXA even closer to current best practices.

## NEW IR PORTAL

In addition, the launch of the new Investor Relations portal ([ri.caixa.gov.br](http://ri.caixa.gov.br)) offers modern navigation, structured content and its own visual identity, making access to strategic information more intuitive.

All this work presents to stakeholders the results and interactions of CAIXA, on several fronts of action, providing updated data on its operation and development, as well as constant monitoring of trends and Market scenarios, ensuring precise, constant and accessible information in the scope of the company's systemic vision — and also in tune with the economic and regulatory systemic context.



## Work that strengthens transparency and governance facing society

INITIATIVE	MAIN RESULT
New Company Bylaws	Simplification and inclusion of diversity: 1/3 of senior management positions occupied by women
Adoption of CMN Resolution N. 4,966/21	Accounting and technological modernization of SFN, ensuring transparency and solidity
Integrity Program	Strengthening of ethical culture, harassment prevention and independent reporting channels
Investor Relations (IR)	New IR page, more accessible and aligned with market best practices
Transformation Management Office (TMO)	Integrated structure to monitor, coordinate and accelerate the implementation of the 2030 Strategic Plan

## Protagonism and Future Agenda

This work consolidates CAIXA as a protagonist in the transformation agenda, expanding transparency, strengthening institutional credibility, and positioning the bank as a reference in governance and relationship with the market.

The numbers presented are not just financial indicators: they translate a successful strategy that balanced growth, solidity and social commitment. CAIXA closes this cycle with results that reinforce its ability to generate value for customers, for shareholders and for Brazil, whilst remaining prepared to face new challenges and continuing to promote economic development and inclusion.



# AWARDS GRANTED TO CAIXA

2024/2025



## CUSTOMERS AT THE CENTER PILLAR

### INSTITUTIONAL AND BRAND RECOGNITIONS

#### **Top of Mind – Poupança CAIXA**

Winner of the "Top Savings" category in the Datafolha survey for 22 consecutive years.

#### **Prêmio Marcas Mais 2025 (Estadão/Troiano Branding)**

CAIXA recognized as the most remembered brand in the Banks category.

#### **CAIXA among the 5 most valuable brands in Brazil**

Estimated value of USD 3.7 billion, with a growth of 28% compared to the previous year.

#### **Prêmio Era do Diálogo 2024**

In recognition of efforts to reduce consumer disputes on official channels.

#### **As Marcas Mais Valiosas do Brasil 2025**

On Monday (3), CAIXA was elected the strongest brand in Brazil at an event held at ESPM, in São Paulo. Organized by InfoMoney and TM20 Branding.

### EXCELLENCE IN ECONOMIC PROJECTIONS

#### **Prêmio Broadcast Projeções 2025**

- 3rd place in Top 10 Básico.
- 4th place in Top 10 Geral.

#### **Banco Central and Ministério da Fazenda Recognition**

8 awards for quality in macroeconomic projections.

#### **Prisma Fiscal 2024**

- 1st place in the categories "Central Government Nominal Result" and "Total Central Government Expenditure".
- 2nd place in "Federal Revenue Recovery" and "Central Government's net Revenue".



## PEOPLE AND CULTURE PILLAR

### Revista Select – DEGEM

"Best Individual Exhibition of the Year" with "Jeff Allan, Comigo Ninguém Pode".

### AMPRO Globes Awards

In recognition of the "Quina de São João" initiative.

### Prêmio Lusófonos da Criatividade:

- 1<sup>ª</sup> Bienal do Livro CAIXA: 4 bronzes and 1 silver.
- Camarote CAIXA Recife: Gold for Efficiency in Events.
- Orquestra Criança Cidadã: Gold for Art Direction.
- Universo CAIXA/Roblox: Efficiency in Activation.

**Universidade CAIXA** (CAIXA University/UC) has been widely recognized as a global reference in corporate education:

### GlobalCCU Awards 2025 – Paris, France

- **Gold Award in the Overall category: UC was recognized as the Best Corporate University in the World**, surpassing institutions from the 5 continents.
- Highlight in multiple categories: Culture, Brand, Generative AI, Innovation, Social and Environmental Responsibility, Business Impact, Branding and Durability.

### Corporate Learning Week – CLN Trailblazers Awards 2025 – Los Angeles, EUA

- Best education team for collaboration
- Excellence in employee experience.
- Recognition for projects such as Integração CAIXA, Projeto de Acessibilidade, Scrum Game Challenge, Transformação Digital TEIA, and use of Viva Engage.

### Corporate Learning Week – CLW 2024 – Las Vegas, EUA

- First place in the T&D - Collaboration category.
- Second place in the Team of the Year category - Collaboration.

### GlobalCCU Recognition

Bronze in 2013 | Silver in 2021 and 2023 | Gold in 2025



## TECHNOLOGY AND INNOVATION PILLAR

### 5º Prêmio Conexão Inova:

Winner in the modalities "Popular Vote" and "Jurors' Vote" with the Sandbox CAIXA project.

### Prêmio Colunistas:

Several awards for design, activation, endomarketing and social responsibility.

### AWARDS RECEIVED — HACKATHON CAIXA 2025

- **1st place - Team 7:** Caixinhas: Intuitive interface for financial management, with personalized goals and integration of social benefits.
- **2nd place - Team 8:** CAIXA Evolui: Smart financial mentoring with AI and gamification.
- **3rd place - Team 1:** Meus Atalhos: Smart navigation in the CAIXA App.

### Prêmio Conexão Inova 2025

1st place in the categories Popular Vote and Management in Public Organizations (Actions in Progress) with the Sandbox CAIXA model.

### Prêmio Inovativos 2024

- 3rd place in the Reinvention of Organizations category - Digital Training with the Sandbox CAIXA project.
- Award organized by Plataforma Inovativos, in partnership with Accenture and FGV EAESP, recognizing the best digital innovation practices in Brazil.
- Premiação organizada pela Plataforma Inovativos, em parceria com Accenture e FGV EAESP, reconhecendo as melhores práticas de inovação digital no Brasil.

### Selo de Inovação Jurídica Infinite AB2L 2025

DIJUR won the Selo de Inovação Jurídica Infinite (Infinite Legal Innovation Seal) granted by the Associação Brasileira de Lawtechs e Legaltechs (Brazilian Association of Lawtechs and Legaltechs/AB2L) to those who were a highlight for the adoption of innovative practices, obtained following to compliance with Legal Management, Legal Culture and Legal Technology criteria.

### FGTS App – 8th place in the Prêmio iBest in the category Government, by popular vote

- The award is considered the greatest recognition of the Brazilian internet, rewarding the main names, projects, and digital influencers in several categories.



## EFFICIENCY AND PROFITABILITY PILLAR

**IA-CM International Certification – Level 3:** In recognition of audit practices that are aligned with corporate governance.

### CAIXA recognition with the Selo Ouro – Pntp 2024

CAIXA was awarded the Gold Seal in the 2024 cycle of the Programa Nacional de Transparéncia Pública (National Public Transparency Program/Pntp), coordinated by Atricon in partnership with Brazil's 33 Courts of Auditors.

- CAIXA reached a level of transparency of 85.03%, surpassing the national average of 63.94% among the 7,370 public portals that were assessed.
- This performance represents an evolution of 11 percentage points compared to the previous cycle (2023), when the institution received the Silver Seal.
- Only 23.99% of those that were assessed surpassed the 75% required for the Gold Seal; this positions CAIXA among the most transparent 13% in Brazil.

### 20th Edition of the Prêmio Banking Transformation Case: Contrato Nato-Digital

The Prêmio Banking Transformation, the most important and traditional award in the financial sector in Brazil, reached its 20th edition with another record number of competitors. A total 340 cases competed for the 10 categories in each pillar, adding up to more than 60 companies willing to share their initiatives.

### IX Semana Nacional da Conciliação Trabalhista

A CAIXA ECONÔMICA FEDERAL received from TRT-1<sup>a</sup> REGION a certificate of recognition for its outstanding participation and contribution to the success of the IX Semana Nacional da Conciliação Trabalhista (IX National Labor Conciliation Week), as well as for its effort and dedication in contributing to a culture of dispute resolution based on dialogue, conciliation and collaboration.

## **FEBRABAN 2025 Recognition**

CAIXA was contemplated with FEBRABAN's Selos da Autorregulação Bancária (Banking Self-Regulation Seals), which highlight good practices in three fundamental axes:

- **Consumer Relationship** - reinforces transparency and quality in services.
- **Crime Prevention** - recognizes the diligent performance in the mitigation of risks and integrity of operations.
- **Social and Environmental Responsibility** - shows sustainable and socially responsible practices in conducting business.

## **Prêmio Nacional de Transparência Pública do Tribunal de Contas da União – Categoria Diamante.**

The award recognizes public bodies and institutions that stand out in expanding access to information and promoting transparency.



## **SUSTAINABILITY AND CITIZENSHIP PILLAR**

### **"Busumuru" Kofi Atta Annan Medal and Motion of Honor and Praise**

Recognition for ESG performance.

### **Adherence to the UN Principles for Responsibility Banking (PRB).**

### **Adherence to PCAF (Partnership for Carbon Accounting Financials).**

## **Prêmio Nacional de Sustentabilidade 2024**

- **Category:** Sustainable Finance.
- In recognition of the ESG Rating model, of tools such as the Physical Risk Simulator by Geolocation, and sustainable financing strategies.
- Award promoted by Jornal de Negócios in Alignment with the UN Sustainable Development Goals (SDGs).

## Anuário Integridade ESG 2024

### 5th overall place among 100 Brazilian companies.

- Highlights:
  - 3rd place in the Social axis
  - 5th place in the Environmental axis
  - 13rd place in the Governance axis
- In recognition of the reputation and impact of CAIXA's ESG actions.

### Gold Seal – GHG Protocol (2025)

- Received for the 12th consecutive time.
- Recognition for the preparation and annual reporting of the Greenhouse Gas Emissions Inventory (GHG).
- Demonstrates commitment to low-carbon economy and mitigation of environmental impacts.

### Selo Amigo do Catador – EXPOCATADORES 2024

In recognition of actions for the socio-productive inclusion and valuing of pickers of recyclable materials.

### CDP – Avaliação Ambiental 2024

Grade C in the 2024 cycle, indicating understanding of environmental impacts and beginning of alignment with international sustainability practices.

### iESGo – Índice ESG do TCU 2024

- 1st place among public financial institutions.
- 4th overall place among 387 federal public organizations.

Assessment based on leadership criteria, strategy, environmental and social sustainability.

### Prêmio Valor Inovação Brasil 2025

In recognition of a fund managed by CAIXA that promotes structural changes, social inclusion, and sustainability.



## ECOSYSTEM PERFORMANCE PILLAR

### Path to Parity – 30% Club Brazil

#### Award 2024

CAIXA Seguridade received the Path to Parity – 30% Club Brazil Award 2024 in recognition of its progress in promoting gender diversity in leadership positions. This award reinforces our commitment to inclusion and the construction of a more equitable and representative corporate environment..





## COMMITMENT TO THE FUTURE

The future offers opportunities to those who are prepared. CAIXA is ready by adopting a structured vision of people, processes and results. A vision that strengthens internal capacities, gives coherence to choices, and leverages consistent deliveries to society.

This book registers an essential internal transformation to expand the ability to serve. The evolution of practices, structures, cultures, and systems has reinforced CAIXA's readiness to respond to the challenges of a dynamic and diverse country — whilst maintaining its presence, relevance and public responsibility.

The vision that organizes this journey consolidates purpose, culture and impact, and is structured in fundamental pillars: People and Culture, Efficiency and Profitability, Technology and Innovation, Customers at the Center, Sustainability and Citizenship, and Ecosystem Performance.

The results that were achieved demonstrate the consistency of this path. Increasing net profit, expansion of the customer base, and return on investment, among other numbers, reaffirm the solidity of the institution. In addition to the data, however, CAIXA's transformation is, above all, about people. It is about ensuring that every customer, anywhere in Brazil, has access to financial services with dignity, agility and trust.

The CAIXA of 2030 will be the reflection of a country that transforms itself with courage, intelligence, and purpose. Moreover, all the work carried out today is a firm step in that direction. Brazilian society can expect a stronger, more humane, and more present institution — a bank that not only accompanies the future, but takes part in building it.

CAIXA is preparing itself to become what Brazil needs in 2030: an indispensable, modern, transparent, and transformative institution. Every step taken today reinforces this commitment. A commitment to the future. A commitment to you. A commitment to Brazil.







CAIXA