



INDIVIDUAL AND CONSOLIDATED INTERIM FINANCIAL STATEMENTS

BRGAAP

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Independents Auditor's Report

Report on review of parent company and consolidated interim financial statements

To the Board of Directors and Stockholders
Caixa Econômica Federal - CAIXA

Introduction

We have reviewed the accompanying balance sheet of Caixa Econômica Federal - CAIXA ("CAIXA" or "Institution") as at September 30, 2021 and the related statements of income and comprehensive income, for the quarter and nine-month period then ended, and the statements of changes in equity and cash flows for the nine-month period then ended, as well as the accompanying consolidated balance sheet of Caixa Econômica Federal - CAIXA and its subsidiaries ("Consolidated") as at September 30, 2021, and the related consolidated statements of income and comprehensive income for the quarter and nine-month period then ended, and the statements of changes in equity and cash flows for the nine-month period then ended, and a summary of significant accounting policies and other explanatory information.

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

Scope of review

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

Conclusion

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

Emphases of matter***Credits with the FCVS***

We draw attention to Note 10(b) to the parent company and consolidated financial statements, which describes that, at September 30, 2021, CAIXA had credits with the "Fundo de Compensação de Variações Salariais" (Compensation Fund for Salary Variation) (FCVS) in the net amount of R\$ 32,733 million. Housing financing settled with coverage from the FCVS, still pending approval, amounts to R\$ 13,656 million, and their effective realization depends on the compliance with a set of standards and procedures defined in regulations issued by the FCVS. CAIXA established statistical criteria to estimate losses from operations that do not meet these standards and recorded a provision for these losses amounting to R\$ 5,351 million. Pursuant to Law 10,150/2000, there is an ongoing securitization process (securities issued by the Federal Government) related to the realization of the credits linked to FCVS-approved housing financing, amounting to R\$ 24,428 million, at September 30, 2021. Our conclusion is not qualified in respect of this matter.

Tax credits

We draw attention to Note 20(d) to the parent company and consolidated interim financial statements, which describes that, at September 30, 2021, CAIXA had R\$ 48,599 million of credits related to income tax, social contribution, Public Services Employee Savings Program (PASEP), and Social Contribution on Revenues (COFINS) recorded on tax losses and temporary differences. The amount recorded in assets refers to management's estimates considering the expected realization for the next ten fiscal years. The realization of these tax credits is directly related to the generation of future taxable profit, which may vary in relation to management's current estimates. Our conclusion is not qualified in respect of this matter.

Other matters**Interim statements of value added**

The interim financial statements referred to above include the parent company and consolidated statements of value added for the quarter and nine-month period ended September 30, 2021. These statements are the responsibility of CAIXA's management and are presented as supplementary information for BACEN purposes. These statements have been subjected to review procedures performed together with the review of the interim financial statements for the purpose of concluding whether they are reconciled with the interim financial statements and accounting records, as applicable, and if their form and content are in accordance with the criteria defined in the accounting standard CPC 09 - "Statement of Value Added". Based on our review, nothing has come to our attention that causes us to believe that the statements of value added have not been properly prepared, in all material respects, in accordance with the criteria established in this accounting standard, and that they are consistent with the parent company and consolidated interim financial statements taken as a whole.

Brasília, November 17, 2021

PricewaterhouseCoopers
Auditores Independentes
CRC 2SP000160/O-5

Carlos Augusto da Silva
Contador CRC 1SP197007/O-2



Interim Balance Sheet

ASSETS	Note	Individual		Consolidated	
		09/30/2021	12/31/2020	09/30/2021	12/31/2020
CASH AND BANKS	4	12,140,703	17,031,708	12,140,718	17,031,713
FINANCIAL ASSETS		1,430,617,854	1,385,099,805	1,435,718,453	1,387,177,969
Linked to the Central Bank of Brazil	5	71,096,351	84,171,716	71,096,351	84,171,716
Interbank investments	6	170,577,291	213,983,402	170,577,291	213,983,402
Marketable securities	7	288,707,184	242,145,424	291,030,653	244,141,648
Derivative financial instruments	8	1,853,442	1,785,280	1,853,442	1,785,280
Loan portfolio	9	841,962,121	787,504,513	844,643,055	787,504,513
Other financial assets (Impairment)	10 7 and 10	59,103,925 (2,682,460)	58,179,873 (2,670,403)	59,200,121 (2,682,460)	58,261,813 (2,670,403)
PROVISION FOR LOAN LOSSES	9	(37,365,955)	(34,570,638)	(37,365,955)	(34,570,638)
TAX ASSETS		50,246,871	51,181,592	50,297,856	51,265,334
Current		1,649,375	2,722,785	1,698,645	2,770,534
Deferred	20	48,597,496	48,458,807	48,599,211	48,494,800
ONLENDINGS	11	14,031,624	12,521,625	11,372,239	11,095,529
Investments in subsidiaries, associates and joint ventures		13,260,718	11,750,639	10,601,367	10,324,577
Other investments (Impairment)		781,254 (10,348)	781,334 (10,348)	781,254 (10,382)	781,334 (10,382)
PROPERTY AND EQUIPMENT	12	3,695,389	3,692,504	3,695,410	3,692,531
Property and equipment in use		11,156,149	11,847,290	11,156,201	11,847,342
Accumulated depreciation (Impairment)		(7,364,268) (96,492)	(8,058,091) (96,695)	(7,364,299) (96,492)	(8,058,116) (96,695)
INTANGIBLE ASSETS	13	2,238,662	2,463,359	2,238,662	2,463,359
Intangible assets		4,685,430	4,457,281	4,685,430	4,457,281
Accumulated amortization (Impairment)		(2,429,746) (17,022)	(1,924,154) (69,768)	(2,429,746) (17,022)	(1,924,154) (69,768)
OTHER ASSETS	14	12,468,067	14,654,629	12,514,162	14,552,770
(OTHER IMPAIRMENT)	14	(1,613,894)	(1,856,845)	(1,613,894)	(1,941,878)
TOTAL		1,486,459,321	1,450,217,739	1,488,997,651	1,450,766,689

LIABILITIES AND EQUITY	Note	Individual		Consolidated	
		09/30/2021	12/31/2020	09/30/2021	12/31/2020
FINANCIAL LIABILITIES		1,337,138,994	1,310,887,467	1,303,551,632	1,279,078,990
Funds from customers	15	590,130,819	619,413,729	590,096,775	619,413,381
Funds from financial institutions and other	16	603,808,070	536,723,113	603,808,070	536,723,113
Funds from issuance of marketable securities	17	103,805,533	114,831,472	70,252,215	83,023,343
Derivative financial instruments	8	1,953,954	1,796,309	1,953,954	1,796,309
Other financial liabilities	18	37,440,618	38,122,844	37,440,618	38,122,844
PROVISIONS	19	11,605,957	10,920,976	11,605,961	10,936,766
Tax, civil and labor		10,058,147	9,571,976	10,058,147	9,571,979
Other provisions		1,547,810	1,349,000	1,547,814	1,364,787
TAX LIABILITIES		6,453,452	4,625,744	6,523,332	4,706,653
Current		1,304,563	1,239,139	1,353,670	1,276,586
Deferred	20	5,148,889	3,386,605	5,169,662	3,430,067
ACTUARIAL LIABILITIES	21	23,601,540	28,507,111	23,601,540	28,507,111
OTHER LIABILITIES	22	31,507,493	34,263,436	32,145,032	34,716,035
EQUITY	23	76,151,885	61,013,005	111,570,154	92,821,134
Share capital		45,000,000	45,000,000	45,000,000	45,000,000
Instrument eligible to capital Revaluation reserves		265,523	274,150	33,553,318	31,808,129
Revenue reserves		28,495,635	28,495,635	28,495,635	28,495,635
Other comprehensive income		(10,655,077)	(12,756,780)	(10,655,077)	(12,756,780)
Retained earnings (accumulated deficit)		13,045,804		13,045,804	
Non-controlling interests				1,864,951	
TOTAL		1,486,459,321	1,450,217,739	1,488,997,651	1,450,766,689

The accompanying notes are an integral part of these interim financial statements.



Interim Statement of Income

DESCRIPTION	Note	Individual				Consolidated			
		2021		2020		2021		2020	
		3 rd quarter	Accumulated September						
INCOME FROM FINANCIAL INTERMEDIATION		25,802,496	67,448,909	19,393,547	62,924,851	25,853,117	67,540,268	19,395,131	62,936,725
Loan portfolio	9 (e)	18,100,293	52,005,032	15,752,317	48,315,142	18,145,229	52,105,681	15,752,317	48,315,142
Income from interbank investments	6(b)	2,080,791	4,332,529	1,404,485	4,895,108	2,080,791	4,332,529	1,404,485	4,895,108
Marketable securities	7(d)	1,175,732	1,990,645	511,843	7,885,605	1,181,417	1,981,355	513,427	7,897,263
Derivative financial instruments	8(d)	3,075,912	5,802,493	675,010	(2,218,184)	3,075,912	5,802,493	675,010	(2,218,184)
Compulsory deposits with the Central Bank of Brazil	5(b)	643,129	1,490,901	450,733	1,816,549	643,129	1,490,901	450,733	1,816,549
Gain (loss) on other financial assets	10(d)	726,639	1,827,309	599,159	2,230,631	726,639	1,827,309	599,159	2,230,847
EXPENSES ON FINANCIAL INTERMEDIATION		(14,040,737)	(34,305,662)	(9,982,033)	(34,205,244)	(13,643,789)	(33,202,721)	(9,842,037)	(33,786,997)
Funds from financial institutions and other	16 (d)	(7,758,787)	(20,188,079)	(5,934,797)	(18,885,719)	(7,758,787)	(20,177,732)	(5,934,797)	(18,885,719)
Funds from customers	15 (c)	(4,715,096)	(10,887,312)	(3,150,710)	(11,708,472)	(4,715,096)	(10,887,312)	(3,145,729)	(11,685,574)
Funds from issuance of marketable securities	17 (e)	(1,566,854)	(3,230,271)	(896,526)	(3,611,053)	(1,169,906)	(2,137,677)	(761,511)	(3,215,704)
PROVISION FOR LOAN LOSSES	9 (i)	(2,975,071)	(8,107,451)	(3,670,397)	(8,498,508)	(2,975,071)	(8,107,567)	(3,670,913)	(8,500,347)
GROSS PROFIT FROM FINANCIAL INTERMEDIATION		8,786,688	25,035,796	5,741,117	20,221,099	9,234,257	26,229,980	5,882,181	20,649,381
OTHER OPERATING INCOME (EXPENSES)		(5,017,630)	(10,296,965)	(4,166,498)	(11,738,272)	(4,958,327)	(13,223,738)	(4,343,051)	(12,007,135)
Income from services and banking fees	24	5,724,610	16,959,167	6,090,765	17,243,469	6,044,924	17,586,834	6,113,004	17,297,851
Personnel expenses	25	(6,000,818)	(16,755,347)	(5,525,248)	(16,138,297)	(6,023,546)	(16,826,152)	(5,547,357)	(16,198,717)
Other administrative expenses	26	(2,932,418)	(8,570,192)	(2,982,865)	(8,499,411)	(2,945,139)	(8,598,483)	(2,999,030)	(8,524,470)
Taxes	27	(917,831)	(2,764,361)	(857,957)	(2,734,815)	(961,109)	(2,852,509)	(893,651)	(2,809,933)
Equity in the results of investees and associates	11	490,899	4,840,212	990,808	2,134,816	351,412	1,531,204	533,014	1,309,165
Other operating income	28	1,808,752	5,425,413	2,046,599	6,721,406	1,831,530	5,452,331	2,380,468	7,389,515
Other operating expenses	29	(3,190,824)	(9,431,857)	(3,928,600)	(10,465,440)	(3,256,399)	(9,516,963)	(3,929,499)	(10,470,546)
RECOGNITION AND REVERSAL OF PROVISIONS	30	(1,086,512)	(3,010,825)	(1,105,104)	(1,452,360)	(970,053)	(2,917,444)	(1,107,708)	(1,394,759)
Tax, civil and labor		(875,229)	(2,450,582)	(794,129)	(2,185,133)	(875,229)	(2,450,582)	(794,131)	(2,185,135)
Other		(211,283)	(560,243)	(310,975)	732,773	(94,824)	(466,862)	(313,577)	790,376
OPERATING PROFIT		2,682,546	11,728,006	469,515	7,030,467	3,305,877	10,088,798	431,422	7,247,487
NON-OPERATING EXPENSES	31	(58,027)	3,112,949	69,332	66,614	(72,955)	6,806,292	442,054	491,786
PROFIT BEFORE TAXATION		2,624,519	14,840,955	538,847	7,097,081	3,232,922	16,895,090	873,476	7,739,273
INCOME TAX AND SOCIAL CONTRIBUTION	20 (a)	332,818	(112,055)	1,613,016	1,146,298	205,526	(995,603)	1,413,401	900,194
EMPLOYEE PROFIT SHARING		(147,332)	(1,691,938)	(396,622)	(1,140,741)	(146,601)	(1,692,793)	(396,621)	(1,141,480)
NON-CONTROLLING INTERESTS						(84,894)	(156,228)		
PROFIT FOR THE PERIOD		2,810,005	13,036,962	1,755,241	7,102,638	3,206,953	14,050,466	1,890,256	7,497,987

The accompanying notes are an integral part of these interim financial statements.



Interim Statement of Comprehensive Income

DESCRIPTION	Individual				Consolidated			
	2021		2020		2021		2020	
	3 rd quarter	Accumulated	3 rd quarter	Accumulated	3 rd quarter	Accumulated	3 rd quarter	Accumulated
PROFIT ATTRIBUTABLE TO THE OWNER OF THE COMPANY	2,810,005	13,036,962	1,755,241	7,102,638	3,206,953	14,050,466	1,890,256	7,497,987
Non-controlling interests					84,894	156,228		
TOTAL ADJUSTED PROFIT	2,810,005	13,036,962	1,755,241	7,102,638	3,291,847	14,206,694	1,890,256	7,497,987
ITEMS THAT WILL BE RECLASSIFIED TO PROFIT OR LOSS	(260,675)	(816,780)	(496,289)	(526,173)	(280,974)	(846,568)	(496,289)	(526,173)
Assets available for sale	2,357	(278,887)	(406,035)	(469,402)	2,357	(278,887)	(406,035)	(469,402)
Unrealized gains on financial assets available-for-sale - own assets	4,495	(531,795)	(774,248)	(895,081)	4,495	(531,795)	(774,248)	(895,081)
Tax effect	(2,138)	252,908	368,213	425,679	(2,138)	252,908	368,213	425,679
Share of comprehensive income of investments	(97,372)	(291,947)	(52,798)	(19,315)	(117,671)	(310,608)	(52,798)	(19,315)
Other comprehensive income of investments	(165,660)	(245,946)	(37,456)	(37,456)	(165,660)	(257,073)	(37,456)	(37,456)
ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS	(302,516)	2,918,483		276,800	(302,516)	2,918,483		276,800
Remeasurement of post-employment benefit obligations	(302,516)	4,968,787		549,699	(302,516)	4,968,787		549,699
Tax effect		(2,050,304)		(272,899)		(2,050,304)		(272,899)
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	2,246,814	15,138,665	1,258,952	6,853,265	2,708,357	16,278,609	1,393,967	7,248,614
Total comprehensive income attributable to the owner of the Company	2,246,814	15,138,665	1,258,952	6,853,265	2,643,761	16,141,188	1,393,967	7,248,614
Total comprehensive income attributable to non-controlling interests					64,596	137,421		

The accompanying notes are an integral part of these interim financial statements.



Interim Statement of Changes in Equity

EVENT	INDIVIDUAL						TOTAL
	CAPITAL	REVALUATION RESERVE	REVENUE RESERVES		CARRYING VALUE ADJUSTMENTS	RETAINED EARNINGS/ACCUMULATED DEFICIT	
			LEGAL	STATUTORY			
BALANCES AT DECEMBER 31, 2019	36,418,525	320,343	3,515,219	23,785,637	(13,640,241)	50,399,483	
CARRYING VALUE ADJUSTMENTS					(249,373)	(249,373)	
Securities available for sale, net of tax					(488,717)	(488,717)	
Actuarial valuation, net of tax					276,800	276,800	
Other carrying value adjustments					(37,456)	(37,456)	
CAPITAL INCREASE	8,581,475			(8,581,475)			
OTHER		(13,986)				11,443	
ADJUSTMENT FROM PRIOR YEARS						(95,492)	
PROFIT FOR THE PERIOD						7,102,638	
BALANCES AT SEPTEMBER 30, 2020	45,000,000	306,357	3,515,219	15,204,162	(13,889,614)	57,154,713	
BALANCES AT DECEMBER 31, 2020	45,000,000	274,150	4,173,687	24,321,948	(12,756,780)	61,013,005	
CARRYING VALUE ADJUSTMENTS					2,101,703	2,101,703	
Securities available for sale, net of tax					(570,834)	(570,834)	
Actuarial valuation, net of tax					2,918,483	2,918,483	
Other carrying value adjustments					(245,946)	(245,946)	
OTHER		(8,627)				8,842	
PROFIT FOR THE PERIOD						13,036,962	
BALANCES AT SEPTEMBER 30, 2021	45,000,000	265,523	4,173,687	24,321,948	(10,655,077)	76,151,885	



Interim Statement of Changes in Equity

EVENT	CONSOLIDATED									
	CAPITAL	INSTRUMENT ELEGIBLE TO PRINCIPAL CAPITAL	REVALUATION RESERVE	REVENUE RESERVES		CARRYING VALUE ADJUSTMENTS	RETAINED EARNINGS/ACCU MULATED DEFICIT	SUBTOTAL	NON- CONTROLLING INTERESTS	TOTAL
				LEGAL	STATUTORY					
BALANCES AT DECEMBER 31, 2019	36,418,525	30,254,276	320,343	3,515,219	23,785,637	(13,640,241)		80,653,759		80,653,759
CARRYING VALUE ADJUSTMENTS						(249,373)		(249,373)		(249,373)
Securities available for sale, net of tax						(488,717)		(488,717)		(488,717)
Actuarial valuation, net of tax						276,800		276,800		276,800
Other carrying value adjustments						(37,456)		(37,456)		(37,456)
CAPITAL INCREASE	8,581,475				(8,581,475)					
OTHER			(13,986)				11,443	(2,543)		(2,543)
ADJUSTMENT FROM PRIOR YEARS							(95,492)	(95,492)		(95,492)
PROFIT FOR THE PERIOD							7,497,987	7,497,987		7,497,987
ALLOCATION OF PROFIT FOR THE PERIOD:										
Interest on debt instrument eligible to capital							(395,349)	(395,349)		(395,349)
BALANCES AT SEPTEMBER 30, 2020	45,000,000	30,254,276	306,357	3,515,219	15,204,162	(13,889,614)	7,018,589	87,408,989		87,408,989
BALANCES AT DECEMBER 31, 2020	45,000,000	31,808,129	274,150	4,173,687	24,321,948	(12,756,780)		92,821,134		92,821,134
CARRYING VALUE ADJUSTMENTS						2,101,703	(5,097)	2,096,606		2,096,606
Securities available for sale, net of tax						(570,834)	(5,097)	(575,931)		(575,931)
Actuarial valuation, net of tax						2,918,483		2,918,483		2,918,483
Other carrying value adjustments						(245,946)		(245,946)		(245,946)
INCORPORATION OF IHCD REMUNERATION		1,745,189						1,745,189		1,745,189
CHANGES IN NON-CONTROLLING INTERESTS									1,864,951	1,864,951
OTHER			(8,627)				8,842	215		215
PROFIT FOR THE PERIOD							14,050,466	14,050,466		14,050,466
ALLOCATION OF PROFIT FOR THE PERIOD:										
Interest on debt instrument eligible to capital							(1,008,407)	(1,008,407)		(1,008,407)
BALANCES AT SEPTEMBER 30, 2021	45,000,000	33,553,318	265,523	4,173,687	24,321,948	(10,655,077)	13,045,804	109,705,203	1,864,951	111,570,154

The accompanying notes are an integral part of these interim financial statements.



Interim Statement of Cash Flows

DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
	Accumulated September		Accumulated September	
	2021	2020	2021	2020
CASH FLOWS FROM OPERATING ACTIVITIES				
ADJUSTED PROFIT	27,067,691	19,979,153	24,570,964	20,425,835
Profit for the period	13,036,962	7,102,638	14,050,466	7,497,987
Adjustments to profit:	<u>14,030,729</u>	<u>12,876,515</u>	<u>10,520,498</u>	<u>12,927,848</u>
Fair value adjustments of marketable securities and derivative financial instruments (ass)	4,768,903	(1,506,638)	4,707,322	(1,508,834)
(Gain)/Loss on investments	(1,643,647)	2,478,095	(7,412,937)	2,088,375
(Gain)/Loss on sale of property and equipment	(781)	(5,308)	(781)	(5,308)
(Gain)/Loss on sale of property and equipment not for own use	344,379	424,218	344,379	424,218
Allowance for loan losses	8,107,451	8,498,508	8,107,567	8,500,347
Actuarial liabilities/assets (employee benefits)	1,321,707	1,505,976	1,321,706	1,505,976
Depreciation and amortization	1,423,127	1,086,088	1,423,135	1,086,095
Deferred taxes	(73,326)	(1,146,298)	(53,410)	(1,135,197)
Expenses with provision for contingencies	2,450,582	2,299,524	2,450,582	2,299,524
Equity in the results of investees	(4,840,212)	(2,134,816)	(1,531,204)	(1,309,165)
Expenses on subordinated debt and hybrid instruments	2,172,546	1,377,166	1,164,139	981,817
CHANGES IN WORKING CAPITAL	(51,626,388)	72,414,421	(56,921,286)	71,967,720
(Increase) Decrease in interbank investments	3,110,944	(18,044,871)	3,110,944	(18,044,871)
(Increase) Decrease in marketable securities held for trading	(26,344,860)	(17,697,919)	(28,848,734)	(18,540,843)
(Increase) Decrease in compulsory deposits with the Central Bank of Brazil	13,075,365	10,830,954	13,075,365	10,830,954
(Increase) Decrease in loan portfolio	(59,769,742)	(72,338,583)	(62,450,792)	(72,340,422)
(Increase) Decrease in other financial assets	(931,829)	(1,313,469)	(946,085)	(1,375,764)
(Increase) Decrease in tax assets	1,008,047	808,031	1,020,888	786,589
(Increase) Decrease in other assets	(152,827)	1,530,142	(385,814)	1,759,943
(Decrease) Increase in funds from financial institutions and other	67,084,957	69,413,298	67,084,957	69,413,298
(Decrease) Increase in funds from customers	(29,282,910)	86,008,443	(29,316,606)	86,459,373
(Decrease) Increase in funds from issuance of securities	(12,645,683)	(5,208,923)	(12,645,683)	(5,208,924)
(Increase) Decrease in derivative financial instruments	157,645	456,844	157,645	456,844
(Decrease) Increase in other liabilities	(682,226)	22,096,639	(682,226)	22,096,638
(Decrease) Increase in provisions	(1,765,601)	(3,490,868)	(1,781,387)	(3,491,166)
(Decrease) Increase in tax liabilities	825,452	(516,343)	814,423	(466,888)
(Decrease) Increase in actuarial liabilities	(3,308,795)	(2,298,418)	(3,308,794)	(2,298,418)
(Decrease) Increase in other liabilities	(3,001,866)	1,954,357	(2,816,928)	1,706,270
Income and social contribution taxes paid	997,541	225,107	997,541	225,107
NET CASH PROVIDED BY OPERATING ACTIVITIES	(24,558,697)	92,393,574	(32,350,322)	92,393,555
CASH FLOWS FROM INVESTING ACTIVITIES				
Acquisition and redemption of marketable securities available for sale	(25,494,357)	(11,175,134)	(23,261,244)	(11,175,134)
Acquisition and redemption of marketable securities held to maturity	(110,608)	(106,462)	(110,608)	(106,462)
Dividends received from associates and subsidiaries	4,973,860	13,782	8,667,431	13,782
Sale of investments	1,752,059	368,042	1,752,059	368,042
Sale of property and equipment in use	18,484	177,890	18,484	177,890
Acquisition of property and equipment in use	(720,250)	(718,020)	(720,250)	(718,020)
Write-off of intangible assets	295,445	2,666	295,445	2,666
Acquisition of intangible assets	(794,213)	(696,138)	(794,213)	(696,138)
NET CASH PROVIDED BY INVESTING ACTIVITIES	(20,079,580)	(12,133,374)	(14,152,896)	(12,133,374)
CASH FLOWS FROM FINANCING ACTIVITIES				
Hybrid instruments remuneration paid	(547,895)	(1,141,427)	(547,895)	(1,141,427)
Changes in non-controlling interests			1,864,951	
NET CASH USED IN FINANCING ACTIVITIES	(547,895)	(1,141,427)	1,317,056)	(1,141,427)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(45,186,172)	79,118,773	(45,186,162)	79,118,754
CHANGES IN CASH AND CASH EQUIVALENTS, NET				
Cash and cash equivalents at the beginning of the period	221,571,944	189,982,998	221,571,949	189,983,022
Cash and cash equivalents at the end of the period	176,385,772	269,101,771	176,385,787	269,101,776
Increase (decrease) in cash and cash equivalents	(45,186,172)	79,118,773	(45,186,162)	79,118,754

The accompanying notes are an integral part of these interim financial statements.



Interim Statement of Value Added

DESCRIPTION	Individual				Consolidated			
	2021		2020		2021		2020	
	Accumulated September							
	R\$	%	R\$	%	R\$	%	R\$	%
1 REVENUES	85,204,735		80,019,030		89,839,528		81,239,384	
Financial intermediation	67,448,909		62,924,851		67,540,268		62,936,725	
Rendering of services	16,959,167		17,243,469		17,586,834		17,297,851	
Provision for loan losses - constitution	(8,107,451)		(8,498,508)		(8,107,567)		(8,500,347)	
Other	8,904,110		8,349,218		12,819,993		9,505,155	
2 EXPENSES ON FINANCIAL INTERMEDIATION	34,305,662		34,205,244		33,202,721		33,786,997	
3 MATERIAL AND SERVICES ACQUIRED FROM THIRD PARTIES	18,769,395		19,773,458		18,984,940		19,808,037	
Materials, energy and others	2,270,592		2,536,806		2,291,906		2,553,175	
Data processing and communications	1,643,398		1,712,959		1,643,801		1,713,307	
Advertising, publicity and promotions	143,602		110,763		143,602		110,763	
Outsourced and specialized services	1,227,000		1,196,777		1,233,435		1,204,376	
Surveillance and security services	676,373		737,155		676,419		737,257	
Other	12,808,430		13,478,998		12,995,777		13,489,159	
Services delegated by the Federal Government	738,596		1,076,765		738,596		1,076,766	
Expenses with lottery and business partners	3,102,305		2,882,824		3,102,305		2,882,824	
Discounts on loan operations	317,852		243,227		317,852		243,227	
Expenses on credit/debit cards	771,450		798,571		772,393		800,676	
Post-employment benefit	1,321,707		1,505,976		1,321,706		1,505,976	
Sundry operating provisions	3,493,699		3,145,580		3,595,940		3,150,635	
Other	3,062,821		3,826,055		3,146,985		3,829,055	
4 GROSS VALUE ADDED (1-2-3)	32,129,678		26,040,328		37,651,867		27,644,350	
5 RETENTIONS	1,423,127		1,086,088		1,423,135		1,086,095	
Depreciation, amortization and depletion	1,423,127		1,086,088		1,423,135		1,086,095	
6 NET VALUE ADDED (4-5)	30,706,551		24,954,240		36,228,732		26,558,255	
7 VALUE ADDED RECEIVED THROUGH TRANSFER	4,840,212		2,134,816		1,531,204		1,309,165	
Equity in the results of investees	4,840,212		2,134,816		1,531,204		1,309,165	
8 VALUE ADDED TO BE DISTRIBUTED (6+7)	35,546,763		27,089,056		37,759,936		27,867,420	
9 DISTRIBUTION OF VALUE ADDED	35,546,763	100.00	27,089,056	100.00	37,759,936	100.00	27,867,420	100.00
Personnel	16,017,996	45.06	14,909,809	55.04	16,084,491	42.60	14,962,283	53.69
Direct compensation	11,894,238		11,092,734		11,920,108		11,131,528	
Benefits	3,317,489		3,049,451		3,356,312		3,060,160	
FGTS	806,269		767,624		808,071		770,595	
Taxes, fees and contributions	5,305,705	14.93	3,957,746	14.61	6,282,566	16.64	4,287,653	15.39
Federal	4,662,257		3,291,979		5,637,714		3,619,167	
State	663		577		663		577	
Municipal	642,785		665,190		644,189		667,909	
Remuneration of third-party capital	1,186,100	3.34	1,118,863	4.13	1,186,185	3.14	1,119,497	4.02
Rentals	1,186,100		1,118,863		1,186,185		1,119,497	
Remuneration of own capital	13,036,962	36.68	7,102,638	26.22	14,206,694	37.62	7,497,987	26.91
Interest on capital and dividends	2,550,525		1,706,397		2,550,525		1,706,397	
Interest on debt instrument eligible to capital					1,008,407		395,349	
Retained earnings	10,486,437		5,396,241		10,491,534		5,396,241	
Non-controlling interests on retained earnings					156,228			

The accompanying notes are an integral part of these interim financial statements.



(A free translation of the original in Portuguese)

Note 1 – General information

Caixa Econômica Federal (“CAIXA” or “Institution”) is a financial institution with 160 years, constituted by Decree Law 759 of August 12, 1969, as a government-owned entity, linked to the Federal Government through the Ministry of Economy. It is headquartered at Setor Bancário Sul, Quadra 4, Lotes 3 e 4, Brasília, Federal District, Brazil. In conformity with article 173 of the Federal Constitution and with article 2, Paragraph 1 of Law 13,303 of July 6, 2016, its establishment as a government-owned entity is justified by the significant collective interest marked by the promotion of citizenship and the country's development, either as a financial institution or as an agent of public policies and main strategic partner of the Brazilian Government.

The Institution offers to its customers a wide service network throughout the national territory, which includes service stations, branches, ATMs, CAIXA Aqui agents, lottery retailers, truck-units and boat branch. It also has electronic and digital channels to expand its service and the convenience for its customers.

CAIXA conducts its bank activities by raising, specially through saving accounts, and investing funds in various operations related to commercial portfolios; foreign exchange transactions; consumer credit, real estate and rural credit and the provision of banking services, credit and debit card business, management of funds and activities related to the intermediation of marketable securities. The Institution also operates in the insurance, private pension plan, capitalization and consortium management segments, through investments held in CAIXA Seguridade S.A.

As a form of long-term financing of its operations, CAIXA issues debt bonds in the international market through senior and subordinated bonds eligible to comprise Level II Capital under Basel III rules.

As determined by the Federal Government, CAIXA exclusively manages federal lottery services and holds a monopoly on civil pledge transactions, on an ongoing and continuous basis. CAIXA Lotteries are an important source of funds for the country's social development, with reflects on social programs from the federal government, especially in the areas of social security, sports, culture, public safety, education and health.

CAIXA has a tradition and leadership in the Savings market, an important source of funds for the housing loan and the formation of the Brazilian population's wealth. The Institution leads the housing loan market and operates as the main financial agent of the Casa Verde e Amarela program (“Green and Yellow House” program). The Institution also provides important advances in the country's economic development in the credit segments intended for sanitation and infrastructure, and fosters the local sustainable development and improvement to rural producers’ life quality through the rural credit.

As the main partner of the Federal Government in promoting social programs, CAIXA contributes actively to poverty eradication and to the improvement of income distribution for the Brazilian population. The Institution operates in the payment of the Family Allowance program (“Bolsa Família” program), which is fundamental for the reduction of child mortality and school dropout, besides operating the Government Severance Indemnity Fund for Employees (FGTS), Salary Allowance, retirement and pension (INSS).

With the pandemic caused by the new Coronavirus (COVID-19), CAIXA has adopted several measures to mitigate the pandemic impacts on the lives of the Brazilians. The Institution has started payments in connection with the largest social and income transfer programs, in addition to promoting the greatest banking inclusion in the Brazilian history. As a strategic partner of the Federal Government, the Institution, among other projects, has been exclusively paying Emergency Aid - a cash transfer program instituted by Law 13,982/20, in support of the economic crisis caused to informal workers, individual microentrepreneurs, self-employed and unemployed; in addition to operationalizing the payment of the Emergency Employment and Income Preservation Benefit (BEm) - benefit granted for the protection of formal workers who have suffered a reduction in working hours and wages or suspension of the employment contract due to the pandemic, based on Law 14,020/20.

As one of the most traditional sponsors of sports and artistic and cultural events in Brazil, CAIXA believes and invests in fostering sports and spreading culture as manners of promoting citizenship. Investment in sports aims at both giving Brazilian athletes appropriate training conditions and promoting education and social inclusion of children and adolescents, giving opportunities for new talents.



Through sponsorship strategy, CAIXA prioritizes sports projects with social focus, supports the development of junior athletes and seeks educational projects directed to the lower-income segment population. In this same sense, in the cultural segment, CAIXA encourages social nature projects that use music lessons as an inclusion tool, as well as events of the pop culture and cultural projects expected to reach several regions.

As determined by the Federal Government, CAIXA exercises the role of an operating agent of funds and social programs, with emphasis on the Severance Indemnity Fund for Employees (FGTS), being the main financial agent, Compensation Fund for Salary Variations (FCVS), Social Development Fund (FDS), Residential Lease Fund (FAR), among others. The administered funds are independent legal entities managed by specific regulations and governance structure, and they have their own accounting, thus not generating effects on CAIXA's balance sheets. Accordingly, the information presented related to these funds is not audited in the work of independent audit of CAIXA's financial statements.

Description	Main Funds and Social Programs	
	09/30/2021 (1)	12/31/2020
FGTS	588,494,301	550,146,046
FAR	28,484,909	31,434,361
FCVS	17,520,825	16,989,650
FDS	3,748,999	3,456,742
FDPVAT	4,007,018	-
FGCN	58,320	53,949
FGHAB	2,891,314	2,803,076
FGS	1,421,500	1,421,500
FAS	24,611	24,288
Total	646,651,797	606,329,612

(1) The balance of FDPVAT refers to the position of assets at July 31, 2021, of FGS refers to the position of assets at June 30, 2020 and for the other funds the position is at August 31, 2021, in accordance with the Funds' balance sheets.

Note 2 – Presentation of financial statements

(a) Overview

CAIXA's individual and consolidated financial statements are the responsibility of Management.

The financial statements at September 30, 2021 were approved by the Managing Board on November 10, 2021 and by the Board of Directors on November 16, 2021.

(b) Basis of preparation and statement of compliance

The financial statements of CAIXA were prepared based on the accounting guidelines established by Law 4,595/64 (National Financial System Law) and Law 6,404/1976 (Brazilian Corporate Law), including changes introduced by Laws 11,638/2007 and 11,941/2009 and in accordance with the standards and rules of the National Monetary Council ("CMN"), the Central Bank of Brazil ("BACEN"), Brazilian Federal Accounting Council (CFC), and the accounting practices adopted in Brazil.

The amendments to CMN Resolution 4,818/2020 and Central Bank of Brazil (BCB) Resolution 2/2020 were included in CAIXA's financial statements. The main changes implemented include the balance sheet accounts presented in order of liquidity and maturity, the balance sheet balances presented in comparison with the closing balances of the prior year and the other statements compared with the same periods of the prior year for which they were presented, the inclusion of recurring and non-recurring income and inclusion of the Statement of Comprehensive Income. In the individual and consolidated financial statements, advances on foreign exchange contracts, previously used to adjust the liabilities, were reclassified to assets, as they make up the bank's loan portfolio. This procedure was adopted to improve the quality and transparency of the financial statements.

These statements contain records that reflect the historical cost of transactions, except for the measurement of the portfolio of marketable securities classified as held for trading, available for sale and derivative financial instruments, at fair value.



The financial statements are presented in Brazilian reais and all amounts are rounded to thousands of reais, unless otherwise stated.

The accounting practices adopted in Brazil include Management's judgment regarding the estimates and assumptions for the measurement of the provision for credit losses, deferred tax assets, fair value of certain financial instruments, provision for civil, labor and tax contingencies, provision for impairment of financial and non-financial assets, supplementary pension plan, assets and liabilities related to post-employment benefits, and determination of the useful lives of certain assets. The definitive amounts may differ from those determined by these estimates and assumptions and will be known at the time of their settlement or due to the review of the adopted methodologies. The sensitivity of the carrying amounts to the estimates does not present a significant difference and the estimates are evaluated periodically. The nature and carrying amount of assets and liabilities are presented in the respective notes.

(c) Basis of consolidation

The consolidated financial statements include CAIXA and its subsidiaries CAIXAPAR, CAIXA Loterias, CAIXA Cartões, CAIXA Seguridade, CAIXA DTVM and Credit Rights Investment Fund Stone III, and were prepared considering the elimination of assets, liabilities, revenues, expenses and unrealized profits between the companies.

The financial statements of CAIXAPAR, CAIXA Loterias, CAIXA Cartões, CAIXA Seguridade, CAIXA DTVM, FIDC Stone III and CAIXA are prepared using consistent accounting practices, when differences exist, adjustments are made in order to converge with CAIXA's accounting practices. Investments in joint ventures and associates are accounted for under the equity method of accounting.

The profit or loss of subsidiaries acquired or disposed of in the period are included in the consolidated statements of income as from the acquisition or disposal date. The acquisition cost of a subsidiary is measured at fair value of the offered assets, equity instruments issued, and liabilities incurred or assumed at the trade date.

The identifiable assets acquired, contingencies and liabilities assumed in a business combination are initially measured at their fair value on the acquisition date, irrespective of the proportion of any non-controlling interests. The excess of the acquisition cost of the net identifiable assets in relation to the fair value of the investment is recorded as goodwill based on future profitability. When the acquisition cost is lower than the fair value of a subsidiary's net assets, CAIXA recognizes the difference directly in profit or loss.

The companies in which CAIXA holds direct or indirect interests, and which are included in these consolidated financial statements, are presented in Notes 11 and 32.

Note 3 – Significant accounting policies, judgments and estimates

(a) Foreign currency translation

The financial statements are presented in reais, which is CAIXA's functional currency. Items included in the financial statements of each of the group's entities are measured using the same functional currency of CAIXA.

Transactions in foreign currency are initially recorded at the exchange rate of the functional currency prevailing at the transaction date. Assets and liabilities denominated in foreign currency are translated at the foreign exchange rate of the functional currency at the balance sheet date. Gains or losses arising from the translation process are allocated in profit or loss.

(b) Computation of the result

In accordance with the accrual basis, income and expenses are recorded on the occurrence of the related generating event, simultaneously, when they correlate and irrespective of their receipt or payment.

Transactions with fixed financial charges are recorded at redemption value, and income and expenses corresponding to future periods are presented as a reduction of the respective assets and liabilities. Floating rate transactions or transactions indexed to foreign currencies are restated up to the balance sheet date.



Income and expenses of financial nature are recognized on a daily *pro rata* basis, calculated based on the exponential method, except for those referring to discounted securities or related to foreign operations, which are determined based on the straight-line method.

(c) Cash and cash equivalents

The amount of cash and cash equivalents in Brazilian currency is stated at its face value, while the amounts in foreign currencies are translated at the foreign exchange rate disclosed by BACEN at the end of the reporting period.

Cash equivalents are characterized by their high liquidity (interbank investments), are contracted to mature within 90 days, and present an immaterial risk of changes in fair value.

The breakdown of cash and cash equivalents is presented in Note 4.

(d) Interbank investments

Interbank investments are stated at acquisition cost, plus earnings computed through the balance sheet date, less impairment, where applicable.

- **Sale with repurchase commitment (repo operations):** Third-party fixed income securities used to support repo operations are recorded in assets, on the operation date, at the updated average carrying amount, by security type and maturity. Such funding is recorded as a financed position.
- **Purchase with resale commitment:** Financing backed by third-party fixed-income securities is recorded at the settlement amount in the own portfolio position. Securities acquired with a resale commitment are transferred to the financed position when used to support sales operations with repurchase agreements.

For repurchase operations, executed under free movement agreements, when the securities are definitively sold, the liability referring to the obligation for the return of the securities is evaluated at market value.

The income from interbank investments is obtained from the expense incurred on repurchase operations (difference between repurchase and sale prices) and the income earned on loan operations backed by fixed income securities from third parties (difference between resale and purchase prices).

The breakdown, maturities and earnings computed for in interbank investments are presented in Note 6.

(e) Marketable securities

The marketable securities acquired for the Institution's own portfolio are recorded at the amount actually paid, in accordance with BACEN Circular Letter 3,068/2001, and are classified into three specific categories, according to Management's intent:

- **Trading securities:** securities acquired to be actively and frequently traded, which are adjusted to market value with a corresponding entry to profit or loss for the period;
- **Available-for-sale securities:** instruments held for an indefinite period and that can be sold in response to the need for liquidity or changes in market conditions. They are adjusted at market value, net of taxes, with a corresponding entry to "Carrying value adjustments" in Equity. Gains and losses on the market value are recorded as profit or loss, for the period, net of tax effects, upon the realization of the respective securities.
- **Held-to-maturity securities:** acquired with the institution's intention and financial capacity to hold them to maturity in the portfolio and are stated at cost or market value when reclassified from another category. They include income earned, with a corresponding entry to profit or loss for the period and are not measured at market value.

The income from securities, irrespective of their classification, is recorded on a daily *pro rata* basis, on the accrual basis, based on the remuneration clauses, and is recognized in the statement of income.

Losses on available-for-sale securities and held-to-maturity securities, which are not considered temporary, are recognized in profit or loss for the period as realized losses.

The classification, breakdown and segmentation of the marketable securities are presented in Note 7.



(f) Derivative financial instruments

CAIXA utilizes derivative financial instruments for purposes of hedge (accounting or financial), directional, arbitration or to obtain benefits from fluctuations in actual or expected prices, accounted for in accordance with BACEN Circular Letter 3,082/2002.

Adjustments are accounted for at market value and maintained as assets when positive and liabilities when negative. They are subsequently revalued also at market value, and the corresponding increases or decreases are recognized directly in profit or loss.

Derivative financial instruments utilized to offset fully or partially the risks from foreign exchange and interest rate fluctuations and income tax on financial liabilities qualified for hedge accounting are classified as Market Risk Hedge. Financial instruments classified under this category, as well as the related financial assets and liabilities, are adjusted to market value with the gains and losses recognized directly in the statement of income.

The breakdown of the values recorded in derivative financial instruments, both in balance sheet accounts and memorandum accounts, is presented in Note 8.

(g) Determination of the market value of financial instruments

The market value is determined based on consistent and verifiable criteria, which considers the average negotiation price of financial instruments at the determination date or, on the lack of this, the quotations of market prices for assets or liabilities with similar characteristics. If this is also not available, the market value is obtained by quotations from market operators or valuation models that could require judgment by Management.

The market value of the financial instruments traded in active markets at the balance sheet date is based on market prices, without deductions for the transaction costs.

The mark-to-market of marketable securities is recorded in accordance with BACEN Circular Letter 3,068/2001. Following the best accounting practices, the value of financial instruments should be based on the fair value, which is the price that would be received for the sale of an asset or that would be paid for the transfer of a liability in an orderly transaction between market participants on the date of measurement.

To increase consistency and comparability in fair value measurements, a fair value hierarchy has been established that classifies the information applied in the valuation techniques.

The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities and the lowest priority to unobservable inputs:

- **Level 1** - are quoted prices (unadjusted) in active markets for the same assets or liabilities to which the entity may have access to at the measurement date;
- **Level 2** - information that is observable for the asset or liability, either directly or indirectly, other than quoted prices included in Level 1;
- **Level 3** - are unobservable inputs for the asset or liability.

Unobservable inputs should be used to measure fair value as relevant observable inputs are not available, thus allowing for situations in which there is little or no market activity for the asset or liability at the measurement date.

However, the fair value measurement objective remains the same, that is, exit price at the measurement date from the point of view of the market player who holds the asset or owes the liability. Therefore, unobservable inputs reflect the assumptions that market players would use when pricing the asset or liability, including assumptions about risk.

The methods and assumptions used to estimate the fair value vary according to the nature of the assets.

The carrying amount presented in the Balance Sheet as cash and cash equivalents, deposits with the central bank, open market investments and other financial assets approximate their respective fair values.

The fair values of the investments in interbank deposits are estimated, discounting the estimated cash flows with the adoption of market interest rates.

The fair values of corporate debt securities are calculated by adopting criteria similar to those applied to interbank deposits, as described above.

Under normal conditions, quoted market prices are the best indicators of fair values for financial assets held for trading (including derivatives - assets and liabilities), financial assets designated at fair value through profit or loss,



financial assets available-for-sale and financial assets held to maturity. However, not all instruments have liquidity or quotations, and, in such cases, it is necessary to adopt present value estimates and other pricing techniques .

The fair values of government securities are calculated based on the indicative rates provided by the National Association of Financial Market Institutions - Anbima.

Fair values of shares are determined based on their quoted market prices.

The fair values of derivative swap instruments are discounted to present value based on profitability curves that reflect the appropriate risk factors. These profitability curves can be traced mainly on the basis of the derivative trading prices at B3 S.A., of Brazilian government securities in the secondary market or of derivatives and marketable securities traded abroad and can be used to obtain the fair value of currency swaps, interest rate swaps and swaps based on other risk factors such as commodities and stock indexes.

(h) Loan portfolio and provision for credit losses

Loan operations, advances on exchange contracts and other receivables with credit concession characteristics are classified into nine levels, from "AA" to "H", with "AA" referring to minimum risk and "H" to maximum risk, according to the parameters established by CMN Resolution 2,682/1999, and in line with Management's periodic assessment, which considers the economic scenario, past experience, and specific and global risks in relation to the operations, debtors and guarantors.

Interest accrued on loans overdue by up to 59 days is recorded as income from loans, and, after the 60th day, is recognized as income only when effectively received.

The operations classified as risk level "H" for more than six months and in arrears for more than 180 days are written off against the existing provision, and controlled for at least five years in memorandum accounts.

Renegotiated operations are maintained, at least, at the same level in which they were classified upon renegotiation. Renegotiation operations which had already been written off as losses and which were controlled in memorandum accounts, are classified as being of risk level "H". When there is significant amortization, or new relevant facts, justifying a change in the risk level, the operation is reclassified to a lower risk level category. Any gains from renegotiation are only recognized when effectively received.

The provision for credit losses is calculated at an amount sufficient to cover probable losses and complies with CMN and BACEN standards and instructions, as well as the evaluations of Management in the classification of credit risk.

In accordance with the parameters established by CMN Resolution 3,533/2008, the results of loan assignments with substantial retention of risks and benefits remain recorded in assets under "Loan operations". The amounts received under assignment agreements are recorded in assets, with a corresponding entry in liabilities, according to the obligation assumed. Income and expenses relating to realized loan assignments are recognized in profit or loss, over the remaining term of the transactions.

The modalities, amounts, terms, risk levels, concentration, participation in economic activity sectors, renegotiations, and income from loan operations, as well as the breakdown of expenses and of the provision for credit losses are presented in Note 9.



(i) Taxes

The constitution of tax credits is based on the estimate of their realization, in accordance with technical and other analyses made by Management, considering the tax rates in effect in the period of realization of these assets. Beginning January 1, 2021, the criteria for measurement and recognition of current and deferred tax assets and liabilities were consolidated through CMN Resolution 4,842/2020. The realization of tax credits depends on their origin. Those originated from temporary differences are realized by the utilization or reversal of provisions that were the basis for their recognition. The tax credits on tax losses are realized on the generation of taxable income, through the offset in the basis of the related taxes, limited to 30% of the taxable income for each year. CAIXA recognizes IRPJ, CSLL, PASEP and COFINS tax credits on the negative adjustments arising from the marking to market of marketable securities and derivative financial instruments recognized in profit or loss and in a separate account in equity.

During the second half of 2021, Provisional Measure (MP) 1,034/21 will increase the rate of Social Contribution on Net Income (CSLL) levied on financial and similar institutions from 20% to 25%. The prior rate will be reestablished on January 1, 2022.

The breakdown of income tax and social contribution amounts, evidence of calculations, the origin and estimate for the realization of tax credits are presented in Note 20.

(i) Investments

Investments in subsidiaries or companies under CAIXA's significant influence are valued under the equity method. To calculate the equity in the results of permanent investments in non-financial entities, the amounts are adjusted to converge with the standards and guidelines of the National Monetary Board (CMN) and of the Central Bank of Brazil (BACEN). Other permanent investments are stated at cost of acquisition.

The breakdown of investment amounts as well as equity in the results of investees are presented in Note 11.

(k) Property and equipment in use

Property and equipment for own use is represented by rights over tangible assets owned by CAIXA, intended for the maintenance of its operating activities. These assets are stated at acquisition or inception cost and depreciated under the straight-line method with no residual value (CMN Resolution 4,535/2016).

The estimated useful lives of property and equipment held for own use are reviewed at least at the end of the year presented, to detect possible significant changes. If changes are detected, the useful lives of the assets are adjusted by correcting the depreciation charge to be recognized in the statement of profit or loss for future periods, based on the new useful lives.

CAIXA does not have financing for property and equipment nor borrowing costs related to these assets. The breakdown of property and equipment is presented in Note 12.

(l) Intangible assets

CAIXA's intangible assets are comprised essentially of acquisition of payrolls and logistic projects - software.

These assets are initially recognized at acquisition or production cost, and, subsequently, less accumulated amortization, calculated under the straight-line method, according to the contractual terms (CMN Resolution 4,534/2016).

Acquisition of payrolls refer to amounts paid in connection with business partnerships with public and private sectors to ensure banking services relating to the processing of payroll credits and payroll deduction loans, maintenance of collection portfolios, payments to suppliers and other banking services. Its useful life is five years and its monthly amortization is calculated based on the division of the asset's value by its useful life, less the grace period.

Logistics projects - software refer to acquisitions of software and internally developed software, and the latter is recognized as intangible assets only if CAIXA is able to identify the capacity to use it or sell it and if the generation of future economic benefits can be demonstrated reliably. Its useful life is five years and amortization is calculated monthly based on 1/60 of the asset cost. The breakdown of intangible assets is presented in Note 13.



(m) Prepaid expenses

Prepaid expenses represent prepayments whose benefit or rendering of services will occur in future periods. They are recorded in assets on the accrual basis for the due recognition in profit or loss. The breakdown of prepaid expenses is presented in Note 14.

(n) Non-financial assets held for sale and supplies

Primarily comprised of adjudicated properties, properties received as payment of loans, and properties that are no longer used in CAIXA's activities. They are generally recorded at the lower of fair value less cost to sell and carrying amount, on the date they are classified in this category and are not depreciated. The breakdown of assets not for own use and supplies is presented in Note 14 (b).

CMN Resolution 4,747/2019 and BCB Circular Letter 3,994/2019 became effective, as from January 1, 2021, which establish the criteria for the recognition and measurement of non-financial assets held for sale by Financial Institutions. Non-financial assets should be classified as own or received assets in the event they have been received by the institution for the settlement of financial instruments considered to be doubtful accounts not intended for own use.

(o) Impairment of assets

CAIXA promotes the valuation of financial and non-financial assets at least annually or at any time in which facts that may affect their value are identified, with the objective of identifying evidence of impairment. If there is any indication, the recoverable amount of the asset is estimated and, if it is confirmed, such impairment loss must be recognized immediately in the statement of income.

The recoverable amount of an asset is defined as the higher amount between its fair value, net of selling expense, and its value in use (CMN Resolution 3,566/2008).

(p) Deposits, funds obtained in the open market, funds from acceptance and issuance of marketable securities, and borrowings and onlendings

These liabilities are stated at the amounts payable and include, when applicable, charges accrued up to the balance sheet date on a daily pro rata basis.

Deposits and funds obtained in the open market, resources from issuance of marketable securities, and borrowings and onlendings are recognized in the balance sheet and profit or loss accounts, and their charges are appropriated monthly in accordance with the flow of their terms, as disclosed in Notes 15, 16 and 17, respectively.

For fundraising operations through the issuance of marketable securities, considering that they have fixed rates, the expenses are recognized in profit or loss over the operation term, and presented as a reduction of the corresponding liability.

(q) Provisions, contingent assets and liabilities, and legal, tax and social security obligations

The recognition, measurement and disclosure of liability provisions, contingencies, and legal obligations are carried according to the criteria defined by CPC 25 - Provisions, Contingent Liabilities and Contingent Assets, approved by CMN Resolution 3,823/2009.

- **Contingent liabilities:** as determined by CPC 25, provisions for contingent liabilities are not constituted, administrative or legal proceedings classified as possible losses are only disclosed in the notes to financial statements when individually significant. Proceedings classified as remote losses require neither provision nor disclosure. The analysis and classification of loss is based on the opinion of the Legal Counsel and Management.



- **Provisions:** constituted considering the opinions of the Legal Counsel and Management, the nature of the proceeding, similarity with prior proceedings, complexity and positioning of the courts, whenever the likelihood of loss is considered probable, which will lead to a probable outflow of resources to settle the obligations, and when the amounts involved can be reliably measured.
- **Legal, tax and social security obligations:** involve ongoing judicial proceedings challenging the enforceability and constitutionality of the obligation and which, regardless of the likelihood of loss, have their amounts fully recognized in the financial statements.
- **Provision for financial guarantees provided:** is recognized based on the expected loss model, which is sufficient to cover probable losses over the term of the guarantee provided and is recognized in liabilities with a corresponding entry to profit or loss, as required by CMN Resolution 4,512/2016.
- **Contingent assets:** CAIXA has no contingent assets whose inflow of economic benefits could be classified as probable.

The details of contingent liabilities, as well as on provisions, in addition to their corresponding changes, are presented in Note 19.

(r) Employee benefits

Benefits to employees, related to short-term benefits for current employees, are recognized on the accrual basis in accordance with the services provided. Post-employment benefits under the responsibility of CAIXA and related to supplementary retirement and healthcare are recognized in accordance with Technical Pronouncement CPC 33 (R1), approved by the Central Bank of Brazil through CMN Resolution 4,424/2015.

Pronouncement CPC 33 (R1) stipulates, for the sponsoring company, the specific parameters for measuring assets, liabilities and, consequently, the surplus and deficit of pension plans. However, due to legal provisions in Brazil, the financial statements of the respective plans should be prepared in accordance with the provisions introduced by the corresponding Brazilian authority, resulting in different calculations of surplus and deficit.

Considering that CAIXA has already recognized an actuarial reserve, in compliance with CPC 33 (R1), this reserve should only be increased if the deficit, the object of the equation of the plan, calculated in accordance with local legislation, is higher than that defined in CPC 33 (R1).

In this case, the increase in the reserve is affected with a corresponding entry to equity, in accordance with ICPC 20 - The Limit on a Defined Benefit Asset, Minimum Funding Requirements and their Interaction.

The actuarial assessments are semi-annual. Accordingly, the Employee benefits notes are prepared in the six-month periods ended June 30 and December 31 and are presented in Note 21.

(s) Other financial and non-financial assets and liabilities

Other assets are stated at their realizable values, including, when applicable, earnings, monetary and foreign exchange variations accrued on a daily pro rata basis, and loss allowance, when necessary. The other liabilities shown include the known and measurable values, plus, when applicable, charges, monetary and foreign exchange variations incurred on a pro rata die basis. The breakdown of non-financial assets and liabilities is presented in Notes 10, 14, 18 and 22, respectively.

(t) Deferred income

Revenues received in advance to be recognized in profit or loss of subsequent periods and for which there is no provision, in the normal course of contract execution, for refund to the other parties involved in the contract. They are initially recorded as deferred income liability and subsequently recognized in profit or loss over their contractual term. Details of deferred income are presented in Note 18.



(u) Recurring and non-recurring profit or loss

BCB Resolution 2/2020 determined the disclosure in notes of the recurring and non-recurring profit or loss in a segregated manner. For the purposes of the Resolution, a non-recurring profit or loss is a profit or loss that: I - is not related or is incidentally related to the typical activities of the institution; and II - it is not expected to occur frequently in future years. Details of recurring and non-recurring profit or loss are presented in Note 34.

(v) Events after the reporting period

They correspond to events that occurred between the financial statement base date and the authorization date for their issue. These are comprised as follows:

- **Events that give rise to adjustments:** are those that show conditions that already existed on the financial statement base date; and
- **Events that do not give rise to adjustments:** are those that show conditions that did not exist on the financial statement base date.

Events after the reporting period, if any, will be described and disclosed in accordance with the criteria established by CPC 24 - Events after the Reporting Period, approved by CMN Resolution 3,973/11.

Note 4 – Cash and cash equivalents

The amounts recognized as cash and cash equivalents are represented by funds in local currency and foreign currency and interbank investments made for a period of up to 90 days and with an insignificant risk of change in fair value.

Description	INDIVIDUAL	
	9/30/2021	12/31/2020
Total cash and banks	12,140,703	17,031,708
Cash and banks in local currency (1)	11,893,135	16,753,275
Cash and banks in foreign currency	247,568	278,433
Interbank investments (2)	164,245,069	204,540,236
Total	176,385,772	221,571,944

(1) The items of Cash and cash equivalents match each other in the individual and consolidated financial statements, except for the item "Cash and banks in local currency" that at September 30, 2021 presents in the consolidated financial statements the amount of R\$ 11,893,150 (R\$ 16,753,280 at December 31, 2020).

(2) Includes interbank deposits that originally have a maturity of up to 90 days.



Note 5 – Deposits with the Central Bank of Brazil

(a) Compulsory deposits at BACEN

Comprised of compulsory deposits that yield monetary restatement and are not available to finance the routine transactions of CAIXA, and of deposit in an instant payments account.

INDIVIDUAL/CONSOLIDATED			
Description	Remuneration	9/30/2021	12/31/2020
Compulsory on demand deposits	None	7,623,292	13,657,677
Compulsory on savings deposits	Savings deposits index	51,954,805	54,897,453
Compulsory on time deposits	SELIC rate	9,298,841	11,295,119
Instant payments account	None	2,219,413	4,321,467
Total		71,096,351	84,171,716
Current assets		71,096,351	84,171,716
Non-current assets		-	-

(b) Income from compulsory deposits with the Central Bank of Brazil

INDIVIDUAL/CONSOLIDATED				
Description	2021		2020	
	3rd quarter	Accumulated September	3rd quarter	Accumulated September
Savings deposits	523,712	1,238,105	384,521	1,416,574
Maturity on time deposits	119,417	252,796	66,212	399,975
Total	643,129	1,490,901	450,733	1,816,549

Note 6 - Interbank investments

(a) Breakdown and classification of portfolio by maturity

INDIVIDUAL/CONSOLIDATED						
Description	01 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	9/30/2021	12/31/2020
Open market investments - own portfolio position	31,080,400	-	-	-	31,080,400	132,161,105
Financial Treasury Bills	-	-	-	-	-	28,832,122
National Treasury Bills	2,038,190	-	-	-	2,038,190	37,400,944
Federal Treasury Notes	29,042,210	-	-	-	29,042,210	65,928,039
Open market investments - financed position	132,332,790	-	-	-	132,332,790	69,740,927
National Treasury Bills	-	-	-	-	-	69,740,927
Federal Treasury Notes	132,332,790	-	-	-	132,332,790	-
Investments in interbank deposits	1,043,564	3,158,978	2,238,609	722,950	7,164,101	12,081,370
Interbank deposits	861,971	-	-	-	861,971	8,608,717
Interbank deposits - Rural credit	181,916	3,159,312	2,238,609	724,211	6,304,048	3,474,573
Provision for losses on interbank deposits	(323)	(334)	-	(1,261)	(1,918)	(1,920)
Total	164,456,754	3,158,978	2,238,609	722,950	170,577,291	213,983,402
Current assets					169,854,341	213,805,119
Non-current assets					722,950	178,283



(a.1) Agreements for Compensation and Settlement of Obligations

The balances of investments in Financial treasury bills and Interbank deposits includes agreements for the Compensation and Settlement of Obligations signed between CAIXA and Banco BMG, Banco DAYCOVAL, Banco BTG Pactual, Bank of America Merrill Lynch, Sicoob and Cresol pursuant to CMN Resolution 3,263/2005, in the amounts detailed below:

Description	9/30/2021	12/31/2020
Financial Treasury Bills	1,584,111	-
BTG Pactual S.A	963,791	-
Sicoob S.A	620,320	-
National Treasury Bills	250,671	1,202,669
Bank of America Merrill Lynch S.A	250,671	235,495
BTG Pactual S.A	-	967,174
Interbank deposits	20,026	27,210
BMG S.A	16,332	23,426
DAYCOVAL	3,694	3,784
Financial bills	11,299	-
Cresol	11,299	-
Total	1,866,107	1,229,879



b) Income from interbank investments

Description	INDIVIDUAL/CONSOLIDATED			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Income from open market investments	2,062,609	4,229,480	1,344,382	4,648,575
Own portfolio position	731,334	1,662,871	666,874	2,272,178
Financed position	1,331,275	2,566,609	677,508	2,376,397
Income from investments in interbank deposits	18,182	103,049	60,103	246,533
Total	2,080,791	4,332,529	1,404,485	4,895,108



Note 7 – Marketable securities

(a) Breakdown

Description	Own Portfolio – Unrestricted	INDIVIDUAL			Carrying amount	Impairment losses	9/30/2021	12/31/2020
		Repurchase commitments	Restricted Subject to guarantees	Central Bank of Brazil				
Federal Government Securities	132,828,302	114,926,394	13,210,127	12,486,758	273,451,581	-	273,451,581	230,933,887
Financial Treasury Bills	90,758,264	33,569,459	10,120,030	12,486,758	146,934,511	-	146,934,511	110,268,742
National Treasury Bills	34,050,297	78,457,658	3,085,435	-	115,593,390	-	115,593,390	112,656,541
Federal Treasury Notes	7,782,717	2,899,277	4,662	-	10,686,656	-	10,686,656	7,721,386
Federal Treasury/Securitization	237,024	-	-	-	237,024	-	237,024	287,218
Corporate Securities	11,619,141	3,636,462	-	-	15,255,603	(2,219,815)	13,035,788	9,011,556
Debentures	3,090,135	1,107,744	-	-	4,197,879	(2,030,746)	2,167,133	2,612,132
Fund quotas	2,238,423	-	-	-	2,238,423	-	2,238,423	2,623,907
Mortgage-Backed Securities	902,092	2,528,718	-	-	3,430,810	-	3,430,810	3,705,262
Shares	261,643	-	-	-	261,643	(189,069)	72,574	70,255
Financial bills	5,126,848	-	-	-	5,126,848	-	5,126,848	-
Total	144,447,443	118,562,856	13,210,127	12,486,758	288,707,184	(2,219,815)	286,487,369	239,945,443
Current assets							167,485,941	126,397,695
Non-current assets							119,001,428	113,547,748



Description	CONSOLIDATED					Carrying amount	Impairment losses	9/30/2021	12/31/2020
	Portfolio Own Portfolio – □ Unrestricted	Repurchase commitments	Restricted Subject to guarantees	Central Bank of Brazil					
Federal Government Securities	132,829,879	114,926,394	13,210,127	12,486,758	273,453,158	-	273,453,158	230,933,887	
Financial Treasury Bills	90,759,841	33,569,459	10,120,030	12,486,758	146,936,088	-	146,936,088	110,268,742	
National Treasury Bills	34,050,297	78,457,658	3,085,435	-	115,593,390	-	115,593,390	112,656,541	
Federal Treasury Notes	7,782,717	2,899,277	4,662	-	10,686,656	-	10,686,656	7,721,386	
Federal Treasury/Securitization	237,024	-	-	-	237,024	-	237,024	287,218	
Corporate Securities	13,941,033	3,636,462	-	-	17,577,495	(2,219,815)	15,357,680	11,007,780	
Debentures	3,090,135	1,107,744	-	-	4,197,879	(2,030,746)	2,167,133	2,612,132	
Fund quotas	4,560,315	-	-	-	4,560,315	-	4,560,315	4,620,131	
Mortgage-Backed Securities	902,092	2,528,718	-	-	3,430,810	-	3,430,810	3,705,262	
Shares	261,643	-	-	-	261,643	(189,069)	72,574	70,255	
Financial bills	5,126,848	-	-	-	5,126,848	-	5,126,848	-	
Total	146,770,912	118,562,856	13,210,127	12,486,758	291,030,653	(2,219,815)	288,810,838	241,941,667	
Current assets							169,809,410	128,393,919	
Non-current assets							119,001,428	113,547,748	


(b) Classification of portfolio by maturity

Description	INDIVIDUAL									
	Cost adjusted to recoverable amount	MiM adjustment - P&L	Market adjustment - Equity	Carrying amount	Market value	No maturity	01 to 90 days	91 to 180 days	181 to 360 days	More than 360 days
Federal Government Securities	278,998,320	(4,752,116)	(794,623)	273,451,581	273,643,754	-	26,166,019	24,627,883	8,085,723	214,571,956
Financial Treasury Bills	147,383,435	(13,406)	(435,518)	146,934,511	146,934,239	-	-	24,627,883	7,774,123	114,532,505
National Treasury Bills	120,592,776	(4,707,564)	(291,822)	115,593,390	115,593,390	-	26,166,019	-	311,600	89,115,771
Federal Treasury Notes	10,773,881	(31,146)	(56,079)	10,686,656	10,879,101	-	-	-	-	10,686,656
Federal Treasury/Securitization	248,228	-	(11,204)	237,024	237,024	-	-	-	-	237,024
Corporate Securities	13,109,908	(65,115)	(9,005)	13,035,788	12,552,870	2,310,997	-	-	61,633	10,663,158
Debentures	2,190,230	(3,793)	(19,304)	2,167,133	1,424,703	-	-	-	61,633	2,105,500
Fund quotas	2,240,950	-	(2,527)	2,238,423	2,238,423	2,238,423	-	-	-	-
Mortgage-Backed Securities	3,386,637	-	44,173	3,430,810	3,690,322	-	-	-	-	3,430,810
Shares	178,701	(61,322)	(44,805)	72,574	72,574	72,574	-	-	-	-
Financial bills	5,113,390	-	13,458	5,126,848	5,126,848	-	-	-	-	5,126,848
Total – marketable securities	292,108,228	(4,817,231)	(803,628)	286,487,369	286,196,624	2,310,997	26,166,019	24,627,883	8,147,356	225,235,114
Trading securities	145,148,928	(4,817,231)	-	140,331,697	140,331,697	39,126	22,166,966	11,463,179	428,740	106,233,686
Available-for-sale securities	129,649,316	-	(803,628)	128,845,688	128,845,688	2,271,871	3,999,053	5,555,183	7,718,616	109,300,965
Held-to-maturity securities	17,309,984	-	-	17,309,984	17,019,239	-	-	7,609,521	-	9,700,463
Total	292,108,228	(4,817,231)	(803,628)	286,487,369	286,196,624	2,310,997	26,166,019	24,627,883	8,147,356	225,235,114



Description	CONSOLIDATED									
	Cost adjusted to recoverable amount	MitM adjustment - P&L	Market adjustment - Equity	Carrying amount	Market value	No maturity	01 to 90 days	91 to 180 days	181 to 360 days	More than 360 days
Federal Government Securities	278,999,875	(4,752,094)	(794,623)	273,453,158	273,645,331	-	26,166,019	24,627,883	8,085,723	214,573,533
Financial Treasury Bills	147,384,990	(13,384)	(435,518)	146,936,088	146,935,816	-	-	24,627,883	7,774,123	114,534,082
National Treasury Bills	120,592,776	(4,707,564)	(291,822)	115,593,390	115,593,390	-	26,166,019	-	311,600	89,115,771
Federal Treasury Notes	10,773,881	(31,146)	(56,079)	10,686,656	10,879,101	-	-	-	-	10,686,656
Federal Treasury/Securitization	248,228	-	(11,204)	237,024	237,024	-	-	-	-	237,024
Corporate Securities	15,370,241	(3,556)	(9,005)	15,357,680	14,874,762	4,632,889	-	-	61,633	10,663,158
Debentures	2,190,230	(3,793)	(19,304)	2,167,133	1,424,703	-	-	-	61,633	2,105,500
Fund quotas	4,501,283	61,559	(2,527)	4,560,315	4,560,315	4,560,315	-	-	-	-
Mortgage-Backed Securities	3,386,637	-	44,173	3,430,810	3,690,322	-	-	-	-	3,430,810
Shares	178,701	(61,322)	(44,805)	72,574	72,574	72,574	-	-	-	-
Financial bills	5,113,390	-	13,458	5,126,848	5,126,848	-	-	-	-	5,126,848
Total – marketable securities	294,370,116	(4,755,650)	(803,628)	288,810,838	288,520,093	4,632,889	26,166,019	24,627,883	8,147,356	225,236,691
Trading securities	149,649,026	(4,755,650)	-	144,893,376	144,893,376	4,599,228	22,166,966	11,463,179	428,740	106,235,263
Available-for-sale securities	127,411,106	-	(803,628)	126,607,478	126,607,478	33,661	3,999,053	5,555,183	7,718,616	109,300,965
Held-to-maturity securities	17,309,984	-	-	17,309,984	17,019,239	-	-	7,609,521	-	9,700,463
Total – marketable securities	294,370,116	(4,755,650)	(803,628)	288,810,838	288,520,093	4,632,889	26,166,019	24,627,883	8,147,356	225,236,691

(c) Classification of portfolio by category and maturity

The market value of marketable securities is based on quoted prices at the balance sheet date. If there is no market price quotation, the amounts are estimated using the mark-to-market model based on the cash flows of the assets and the market interest curves.

Cash flows are prepared based on the characteristics of the marketable securities and interest rate curves using available information/pricing data/market rates of the financial instruments, such as: futures contracts, government securities, or swap transactions.

Highly liquid marketable securities with prices available in an active market are classified in level 1 of the fair value hierarchy, where most Brazilian Government Securities, shares and debentures traded on the stock exchange and other securities traded on the active market are classified.

Assets with low or no liquidity are classified as level 3 of the fair value hierarchy since the market price calculation is based on the cash flow methodology discounted at a risk free rate observed in the market.

For shares of investment funds, the share values calculated by the fund manager are used as the fair value.


(c.1) Category I - Trading securities

The securities included in the portfolio of Marketable securities - Trading securities were not adjusted for impairment, thus the cost adjusted to the recoverable amount presented corresponds to the cost of acquisition of the security at the respective dates.

Market-to-market adjustments in this category directly impact the institution's profit or loss.

The securities classified as "I - Trading securities" are classified in current assets, pursuant to BACEN Circular Letter 3,068/2001;

Description	INDIVIDUAL										
	9/30/2021						12/31/2020				
	No maturity	01 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	Cost adjusted to recoverable amount	MtM adjustment - P&L	Market value	Cost adjusted to recoverable amount	MtM adjustment - P&L	Market value
Federal Government Securities	-	22,166,966	11,463,179	367,107	106,233,686	144,983,054	(4,752,116)	140,230,938	116,783,571	1,458,852	118,242,423
Financial Treasury Bills	-	-	11,463,179	344,157	17,682,721	29,503,463	(13,406)	29,490,057	13,273,420	(35,129)	13,238,291
National Treasury Bills	-	22,166,966	-	22,950	85,956,153	112,853,633	(4,707,564)	108,146,069	102,615,750	1,488,663	104,104,413
Federal Treasury Notes	-	-	-	-	2,594,812	2,625,958	(31,146)	2,594,812	894,401	5,318	899,719
Corporate Securities	39,126	-	-	61,633	-	165,874	(65,115)	100,759	623,409	(61,764)	561,645
Debentures	-	-	-	61,633	-	65,426	(3,793)	61,633	130,519	808	131,327
Fund quotas	-	-	-	-	-	-	-	-	392,442	-	392,442
Shares	39,126	-	-	-	-	100,448	(61,322)	39,126	100,448	(62,572)	37,876
Total	39,126	22,166,966	11,463,179	428,740	106,233,686	145,148,928	(4,817,231)	140,331,697	117,406,980	1,397,088	118,804,068



Description	CONSOLIDATED										
	9/30/2021						12/31/2020				
	No maturity	01 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	Cost adjusted to recoverable amount	MtM adjustment - P&L	Market value	Cost adjusted to recoverable amount	MtM adjustment - P&L	Market value
Federal Government Securities	-	22,166,966	11,463,179	367,107	106,235,263	144,984,609	(4,752,094)	140,232,515	116,783,571	1,458,852	118,242,423
Financial Treasury Bills	-	-	11,463,179	344,157	17,684,298	29,505,018	(13,384)	29,491,634	13,273,420	(35,129)	13,238,291
National Treasury Bills	-	22,166,966	-	22,950	85,956,153	112,853,633	(4,707,564)	108,146,069	102,615,750	1,488,663	104,104,413
Federal Treasury Notes	-	-	-	-	2,594,812	2,625,958	(31,146)	2,594,812	894,401	5,318	899,719
Corporate Securities	4,599,228	-	-	61,633	-	4,664,417	(3,556)	4,660,861	2,594,321	(36,452)	2,557,869
Debentures	-	-	-	61,633	-	65,426	(3,793)	61,633	130,519	808	131,327
Fund quotas	4,560,102	-	-	-	-	4,498,543	61,559	4,560,102	2,363,354	25,312	2,388,666
Shares	39,126	-	-	-	-	100,448	(61,322)	39,126	100,448	(62,572)	37,876
Total	4,599,228	22,166,966	11,463,179	428,740	106,235,263	149,649,026	(4,755,650)	144,893,376	119,377,892	1,422,400	120,800,292

(c.2) Category II - Available-for-sale securities

The marketable securities are subject to periodic impairment testing, as established by the Central Bank of Brazil (BACEN) Circular Letter 3,068/2001. The cost adjusted to the recoverable amount of the shares and debentures classified under Category II presented at September 30, 2021 includes an impairment of these securities of R\$ 797,161 (R\$ 788,540 at December 31, 2020).

The other securities included in the portfolio of Marketable securities - Available-for-sale were not adjusted for impairment, thus the cost adjusted to the recoverable amount presented corresponds to the cost of acquisition of the security on the respective dates.

The market value of these securities represents their book value.



Description	INDIVIDUAL										
	9/30/2021						12/31/2020				
	No maturity	01 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	Cost adjusted to recoverable amount	Market adjustment - Equity	Market value	Cost adjusted to recoverable amount	Market adjustment - Equity	Market value
Federal Government Securities	-	3,999,053	5,555,183	7,718,616	101,745,185	119,812,660	(794,623)	119,018,037	99,076,185	(494,362)	98,581,823
Financial Treasury Bills	-	-	5,555,183	7,429,966	96,849,784	110,270,451	(435,518)	109,834,933	90,130,219	(521,506)	89,608,713
National Treasury Bills	-	3,999,053	-	288,650	3,159,618	7,739,143	(291,822)	7,447,321	8,534,723	17,405	8,552,128
Federal Treasury Notes	-	-	-	-	1,498,759	1,554,838	(56,079)	1,498,759	127,839	5,925	133,764
Federal Treasury/Securitization	-	-	-	-	237,024	248,228	(11,204)	237,024	283,404	3,814	287,218
Corporate Securities	2,271,871	-	-	-	7,555,780	9,836,656	(9,005)	9,827,651	5,119,102	241,074	5,360,176
Debentures	-	-	-	-	1,109,688	1,128,992	(19,304)	1,109,688	1,525,296	(20,769)	1,504,527
Fund quotas	2,238,423	-	-	-	-	2,240,950	(2,527)	2,238,423	2,235,542	(4,077)	2,231,465
Real estate notes	-	-	-	-	1,319,244	1,275,071	44,173	1,319,244	1,280,011	311,794	1,591,805
Shares	33,448	-	-	-	-	78,253	(44,805)	33,448	78,253	(45,874)	32,379
Financial bills	-	-	-	-	5,126,848	5,113,390	13,458	5,126,848	-	-	-
Total	2,271,871	3,999,053	5,555,183	7,718,616	109,300,965	129,649,316	(803,628)	128,845,688	104,195,287	(253,288)	103,941,999



Description	CONSOLIDATED										
	9/30/2021						12/31/2020				
	No maturity	01 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	Cost adjusted to recoverable amount	Market adjustment - Equity	Market value	Cost adjusted to recoverable amount	Market adjustment - Equity	Market value
Federal Government Securities	-	3,999,053	5,555,183	7,718,616	101,745,185	119,812,660	(794,623)	119,018,037	99,076,185	(494,362)	98,581,823
Financial Treasury Bills	-	-	5,555,183	7,429,966	96,849,784	110,270,451	(435,518)	109,834,933	90,130,219	(521,506)	89,608,713
National Treasury Bills	-	3,999,053	-	288,650	3,159,618	7,739,143	(291,822)	7,447,321	8,534,723	17,405	8,552,128
Federal Treasury Notes	-	-	-	-	1,498,759	1,554,838	(56,079)	1,498,759	127,839	5,925	133,764
Federal Treasury/Securitization	-	-	-	-	237,024	248,228	(11,204)	237,024	283,404	3,814	287,218
Corporate Securities	33,661	-	-	-	7,555,780	7,598,446	(9,005)	7,589,441	5,119,102	241,074	5,360,176
Debentures	-	-	-	-	1,109,688	1,128,992	(19,304)	1,109,688	1,525,296	(20,769)	1,504,527
Fund quotas	213	-	-	-	-	2,740	(2,527)	213	2,235,542	(4,077)	2,231,465
Real estate notes	-	-	-	-	1,319,244	1,275,071	44,173	1,319,244	1,280,011	311,794	1,591,805
Shares	33,448	-	-	-	-	78,253	(44,805)	33,448	78,253	(45,874)	32,379
Financial bills	-	-	-	-	5,126,848	5,113,390	13,458	5,126,848	-	-	-
Total	33,661	3,999,053	5,555,183	7,718,616	109,300,965	127,411,106	(803,628)	126,607,478	104,195,287	(253,288)	103,941,999

(c.3) Category III - Securities held to maturity

The marketable securities classified under Category III are subject to periodic impairment testing, as established by the Central Bank of Brazil (BACEN) Circular Letter 3,068/2001. The cost adjusted to the recoverable amount of the debentures presented at September 30, 2021 includes an impairment of these securities of R\$ 1,411,441 (R\$ 1,411,441 at December 31, 2020).

The other securities included in the portfolio of Marketable securities - Held-to-maturity were not adjusted for impairment, thus the cost adjusted to the recoverable amount presented at 9/30/2021 corresponds to the cost of acquisition of the security.

Securities in this category were marked to market only for disclosure and analysis purposes; and do not have any effect on profit or loss or equity. Assets in this category sensitize CAIXA's balance sheet only to its current carrying amount.



Description	INDIVIDUAL/CONSOLIDATED					
	9/30/2021			12/31/2020		
	91 to 180 days	More than 360 days	Cost adjusted to recoverable amount	Market value	Cost adjusted to recoverable amount	Market value
Federal Government Securities	7,609,521	6,593,085	14,202,606	14,394,779	14,109,641	15,096,090
Financial Treasury Bills	7,609,521	-	7,609,521	7,609,249	7,421,738	7,414,979
Federal Treasury Notes	-	6,593,085	6,593,085	6,785,530	6,687,903	7,681,111
Corporate Securities	-	3,107,378	3,107,378	2,624,460	3,089,735	2,823,431
Debentures	-	995,812	995,812	253,382	976,278	56,794
Mortgage-Backed Securities	-	2,111,566	2,111,566	2,371,078	2,113,457	2,766,637
Total	7,609,521	9,700,463	17,309,984	17,019,239	17,199,376	17,919,521

(d) Income from marketable securities

Description	INDIVIDUAL				CONSOLIDATED			
	2021		2020		2021		2020	
	3 rd quarter	Accumulated September						
Assets held for trading	(878,783)	(2,330,283)	(302,041)	4,818,526	(837,090)	(2,264,669)	(300,458)	4,830,183
Assets available for sale	1,711,309	3,387,891	526,313	2,137,828	1,675,301	3,312,987	526,313	2,137,828
Assets held to maturity	343,503	933,936	287,877	930,109	343,503	933,936	287,877	930,109
Other	(297)	(899)	(306)	(858)	(297)	(899)	(305)	(857)
Total	1,175,732	1,990,645	511,843	7,885,605	1,181,417	1,981,355	513,427	7,897,263



Note 8 - Derivative financial instruments

CAIXA uses derivative financial instruments (IFD) recorded in the balance sheet and memorandum accounts, which are used to meet its own needs to manage its risk exposure (hedge). These operations involve DI futures contracts, US dollar, exchange coupons, and swap contracts.

Derivative financial instruments, when utilized as hedging instruments, are designed to hedge foreign exchange variations and variations in the interest rates of assets and liabilities.

CAIXA uses two strategies in the derivatives market:

1. Hedge of other financial instruments in both the trading portfolio and the banking portfolio;
2. Breakdown of renegotiation portfolio.

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

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

CAIXA currently does not operate derivatives that are subject to non-linear price changes, which makes these changes less broad.

The Institution manages the market risk in the context of the trading portfolio, aiming at controlling the exposure to this risk, the expected loss and the capital consumption to cover this risk.

Daily, the exposure to market risk, VaR - Value at Risk, the concentration in risk factors, the term structure, the duration and the capital allocation of the trading portfolio are calculated. In addition, weekly stress tests are performed.

CAIXA has a structure of limits for these indicators, which are monitored daily and reported to risk governance when some extrapolation occurs.

Derivatives usually represent future commitments to exchange currencies or indexes, or to purchase/sell other financial instruments under the terms and dates specified in the contracts. Swap agreements are recorded with or without a guarantee in the B3.

In case they are registered with a guarantee, there is a clearing that becomes responsible for calculating the daily adjustments and the guarantee margin to be deposited for payment in the event of default of any party. Therefore, the clearing becomes the counterparty to the contracts. Accordingly, there is no credit risk in this type of registration.

If they are registered without a guarantee, there is no clearing to calculate the daily adjustments and guaranteeing the payments; these amounts are calculated between the parties. In this case, however, there is the possibility of entering into contracts (Master Derivative Agreement - CGD and Assignment in Trust), which establish clauses guaranteeing the payment between the parties. Furthermore, in this type of registration, there is a defined credit limit which, when exceeded, requires assets to be deposited in an escrow account, which is managed by the parties. In this case, there is a credit risk up to the limit established in the contract.

The reference values of these derivatives are recorded in memorandum accounts, and the differences receivable or payable in balance sheet accounts.

CAIXA does not have derivative instruments that have gains or losses recorded in a separate account of equity, a fact that occurs only in cash flow hedge accounting structures.

Caixa Econômica Federal, as the operating agent of the Severance Indemnity Fund for Employees (FGTS) is responsible for operating the Fund's financial assets and liabilities, providing a guarantee of minimum return over FGTS assets, pursuant to Law 8,036/1990 and Resolutions 578/2008, 591/2009, 637/2010, 681/2012, 764/2014, 553/2007, 633/2010, 295/1998, 570/2008, 649/2010 and 798/2016 of the FGTS Board of Trustees.

Given its legal obligation and pursuant to the effective accounting standards, CAIXA should measure, at least annually, the carrying amount to be recognized in relation to the guarantee of minimum remuneration undertaken with the FGTS.



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

Thus, the FGTS Derivative aims to recognize in CAIXA's financial statements the carrying amount as a guarantee of minimum profitability assumed with the FGTS, which should correspond to the actual estimated loss on investments, considering the proper compensations established in the standard.

(a) Hedge accounting

CAIXA established a fair value hedging structure to hedge against the exposure to variations in market risk in the payment of interest and principal of foreign issues and issues in financial bills indexed to the Amplified Consumer Price Index (IPCA) and to protect interest rate changes for loan operations.

The hedge accounting of foreign issues has the objective of protection against the USD variation and the USD coupon in the payment of principal, interest and 15% tax on the payment of interest, which is hedged.

The structure is built for internalized balances and is hedged through swap agreements, as follows:

- Swap long position: US dollar variation + coupon;
- Swap short position: DI variation %.

The structured hedge accounting for financial bills indexed to IPCA aims to protect against the variation in IPCA and IPCA coupon, object of the hedge, and occurs through swap contracts, as follows:

- Swap long position: IPCA variation + coupon;
- Swap short position: DI variation %.

The structured hedge accounting for current loan operations, called Macro Hedge of banking portfolio, aims to protect the market value of credit contracts, and the protection occurs through DI futures contracts, as described below:

- Long position DI futures: DI variation %;
- Short position DI futures: Fixed rate.

Since future flows of the hedged items are matched with the swap long position, in the case of foreign issues and financial bills, the effectiveness of operations remains close to 100%, within the range of 80% and 125% established in BACEN Circular Letter 3,082/2002.

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

The item Mark-to-Market of Hedge instruments consists of the cumulative adjustment of the swap contracts and future DI.



(a.1) Time structure of Hedge accounting

Strategy	INDIVIDUAL/CONSOLIDATED HEDGE ACCOUNTING							
	9/30/2021				12/31/2020			
	Hedge Instrument		Underlying hedge object		Hedge Instrument		Underlying hedge object	
	Principal value	Interest	Mark-to-Market	Carrying amount	Principal value	Interest	Mark-to-Market	Carrying amount
Foreign exchange risk								
Foreign onlendings	1,963,852	807,422	1,314,787	2,732,505	1,914,521	726,822	1,227,621	2,597,947
Interest rate risk								
Financial bills	772,650	1,169,354	538,655	1,947,014	797,650	984,733	557,659	1,786,899
Total	2,736,502	1,976,776	1,853,442	4,679,519	2,712,171	1,711,555	1,785,280	4,384,846

Maturity	INDIVIDUAL/CONSOLIDATED			
	9/30/2021		12/31/2020	
	Foreign onlendings	Financial bills	Foreign onlendings	Financial bills
2021	39,371	-	75,908	25,000
2022	1,924,482	-	1,838,613	-
2023	-	562,000	-	562,000
2024	-	203,450	-	203,450
2025	-	7,200	-	7,200
Total	1,963,852	772,650	1,914,521	797,650


(a.2) Macro Hedge of banking portfolio

Strategy	INDIVIDUAL/CONSOLIDATED							
	9/30/2021				12/31/2020			
	Hedge Instrument		Underlying hedge object		Hedge Instrument		Underlying hedge object	
	Notional amount	Market curve	Market value	Mark-to-Market	Notional amount	Market curve	Market value	Mark-to-Market
Interest rate risk								
Loan operations	14,363,490	387,157	13,237,361	(370,860)	13,337,990	(123,264)	13,078,240	82,714

The time structure of the hedge of loan operations has maturities in the amounts of R\$ 1,996 million, R\$ 7,848 million, R\$ 3,251 million, R\$ 1,146 million and R\$ 123 million for 2021, 2022, 2023, 2024 and 2025, respectively.

(b) Breakdown of derivative financial instruments portfolio by index, type of instrument and term, stated at notional amount in memorandum accounts

Description	INDIVIDUAL/CONSOLIDATED						
	Notional amount						
	9/30/2021				12/31/2020		
	01 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	Market Value	Market Value	
	Futures contracts						
Subject to purchase agreements	-	6,935,942	1,835,528	-	8,771,470	14,818,745	
Interbank market	-	6,935,942	1,835,528	-	8,771,470	14,818,745	
Subject to sale agreements	20,811,851	2,342,274	4,138,979	91,747,386	119,040,490	97,503,152	
Interbank market	19,863,295	2,342,274	4,138,979	91,747,386	118,091,934	96,620,013	
Foreign currency	948,556	-	-	-	948,556	883,139	
	Swap contracts						
Swaps	14,725	-	14,473	1,477,974	1,507,172	1,547,164	
Index	-	-	-	772,650	772,650	797,650	
Foreign currency	14,725	-	14,473	705,324	734,522	749,514	
	Other derivatives						
FGTS derivative	-	-	-	3,890,062	3,890,062	4,021,291	



(c) Breakdown of derivative financial instruments portfolio by index, type of instrument and term, stated at equity value

Description	INDIVIDUAL/CONSOLIDATED						Equity value	Equity value	
	9/30/2021								Equity value
	Equity value receivable (received) / payable (paid)	Adjustments to market value (Profit or loss / Equity)	01 to 90 days	181 to 360 days	More than 360 days	Equity value			
Long Position									
Swap contracts – adjustments receivable	1,675,869	177,573	25,221	25,433	1,802,788	1,853,442	1,785,280		
Index/B3	438,652	100,003	-	-	538,655	538,655	557,659		
Foreign currency/Financial institutions	1,237,217	77,570	25,221	25,433	1,264,133	1,314,787	1,227,621		
Current assets						50,654	54,496		
Non-current assets						1,802,788	1,730,784		
Short Position									
Other derivatives - adjustments payable	1,796,309	157,645	-	-	1,953,954	1,953,954	1,796,309		
FGTS derivative	1,796,309	157,645	-	-	1,953,954	1,953,954	1,796,309		
Current liabilities					-	-	-		
Non-current liabilities					1,953,954	1,953,954	1,796,309		

(d) Gain (loss) on the portfolio of derivative financial instruments

Description	INDIVIDUAL/CONSOLIDATED			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Swap	220,217	100,891	107,396	1,020,338
Futures	2,820,607	5,859,247	647,050	(2,781,679)
FGTS	35,088	(157,645)	(79,436)	(456,843)
Total realized	3,075,912	5,802,493	675,010	(2,218,184)



Note 9 - Loan operations

(a) Breakdown of the loan portfolio by type of transaction and risk levels

The Loan portfolio presented a variation of R\$ 2,680,934 between Individual and Consolidated at September 30, 2021, arising from loan operations and discounted securities (AA rating) of Fund FIDC STONE III.

Loan portfolio	INDIVIDUAL										9/30/2021	12/31/2020
	AA	A	B	C	D	E	F	G	H			
Loan operations	434,871,642	128,538,425	109,700,806	94,485,675	27,471,065	7,855,493	7,483,830	9,215,713	13,035,748	832,658,397	777,484,088	
Loans and discounted notes	33,282,559	39,384,987	49,697,246	35,703,845	6,425,786	2,794,431	1,823,954	1,063,328	6,725,252	176,901,388	158,013,015	
Financing	579,525	1,084,409	1,058,111	794,751	149,335	74,805	33,450	21,144	131,673	3,927,203	3,851,976	
Rural and agribusiness financing	1,855,552	5,544,564	3,607,179	1,108,286	60,482	55,927	17,985	9,543	48,682	12,308,200	7,719,336	
Real estate financing	369,679,911	34,346,420	50,110,595	53,352,744	17,605,775	4,597,680	2,530,278	4,411,439	5,002,929	541,637,771	510,118,639	
Infrastructure and development financing	24,029,638	48,108,271	5,087,890	3,381,329	3,149,722	272,080	3,043,645	3,686,850	1,032,930	91,792,355	90,510,249	
Loan operations linked to assignments	5,444,457	69,774	139,785	144,720	79,965	60,570	34,518	23,409	94,282	6,091,480	7,270,873	
Other receivables with loan characteristics	1,545,887	5,244,247	985,065	949,759	266,228	252,856	102,347	29,632	298,563	9,674,584	9,937,711	
Credit card	910,260	4,856,289	568,346	781,736	254,194	241,205	97,862	28,087	178,814	7,916,793	8,135,808	
Advance on export contracts	597,126	246,341	405,275	136,359	6,131	8,110	509	-	28,025	1,427,876	1,338,414	
Acquired credits (1)	-	134,344	-	-	-	-	-	-	-	134,344	319,448	
Sundry	38,501	7,273	11,444	31,664	5,903	3,541	3,976	1,545	91,724	195,571	144,041	
Subtotal	436,417,529	133,782,672	110,685,871	95,435,434	27,737,293	8,108,349	7,586,177	9,245,345	13,334,311	842,332,981	787,421,799	
Hedge of loan portfolio	-	-	-	-	-	-	-	-	-	(370,860)	82,714	
Total	436,417,529	133,782,672	110,685,871	95,435,434	27,737,293	8,108,349	7,586,177	9,245,345	13,334,311	841,962,121	787,504,513	
Provision for credit losses	(521,706)	(797,984)	(1,949,616)	(4,524,217)	(3,280,625)	(2,620,951)	(3,856,833)	(6,479,712)	(13,334,311)	(37,365,955)	(34,570,638)	
Total net of provision	435,895,823	132,984,688	108,736,255	90,911,217	24,456,668	5,487,398	3,729,344	2,765,633	-	804,596,166	752,933,875	
Current assets										149,430,306	147,327,109	
Non-current assets										692,531,815	640,177,404	

(1) Credits acquired with co-obligation from the banks Cruzeiro do Sul, BMG and Daycoval.

CAIXA provided credit facilities to small and medium-sized companies with special rates and conditions in order to mitigate the economic impacts arising from COVID-19 pandemic. CAIXA was the first institution to operate the National Program to Support Micro and Small Enterprises (PRONAMPE) credit facility, and at September 30, 2021, the total amount contracted under the program was R\$ 20,833,647 billion. Under the Guarantee Fund for Micro and Small Enterprises (FAMPE), which includes SEBRAE Assisted Credit, the total amount contracted at September 30, 2021 was R\$ 6,228,632 billion. CAIXA also started to make available as of August 2020, to small and medium-sized companies the new working capital credit facility with a guarantee from the Investment Guarantee Fund (FGI), with a total amount of R\$ 10,184,176 billion contracted up to September 30, 2021.



(b) Breakdown of provision for credit losses

Loan portfolio	INDIVIDUAL/CONSOLIDATED									9/30/2021	12/31/2020
	AA	A	B	C	D	E	F	G	H		
Regulatory provision	-	(668,913)	(1,106,858)	(2,863,064)	(2,773,729)	(2,432,504)	(3,793,090)	(6,471,737)	(13,334,311)	(33,444,206)	(30,817,823)
Loan operations	-	(642,692)	(1,097,008)	(2,834,571)	(2,747,107)	(2,356,647)	(3,741,916)	(6,450,997)	(13,035,748)	(32,906,686)	(30,094,464)
Loans and discounted notes	-	(196,925)	(496,972)	(1,071,115)	(642,579)	(838,329)	(911,977)	(744,329)	(6,725,252)	(11,627,478)	(11,684,841)
Financing	-	(5,422)	(10,581)	(23,843)	(14,933)	(22,441)	(16,725)	(14,800)	(131,673)	(240,418)	(363,039)
Rural and agribusiness financing	-	(27,723)	(36,072)	(33,249)	(6,048)	(16,778)	(8,993)	(6,680)	(48,682)	(184,225)	(225,697)
Real estate financing	-	(171,732)	(501,106)	(1,600,582)	(1,760,578)	(1,379,304)	(1,265,139)	(3,088,007)	(5,002,929)	(14,769,377)	(11,669,238)
Infrastructure and development financing	-	(240,541)	(50,879)	(101,440)	(314,972)	(81,624)	(1,521,823)	(2,580,795)	(1,032,930)	(5,925,004)	(5,999,022)
Loan operations linked to assignments	-	(349)	(1,398)	(4,342)	(7,997)	(18,171)	(17,259)	(16,386)	(94,282)	(160,184)	(152,627)
Other receivables with loan characteristics	-	(26,221)	(9,850)	(28,493)	(26,622)	(75,857)	(51,174)	(20,740)	(298,563)	(537,520)	(723,359)
Credit card	-	(24,281)	(5,683)	(23,452)	(25,419)	(72,362)	(48,931)	(19,661)	(178,814)	(398,603)	(386,757)
Advance on export contracts	-	(1,232)	(4,053)	(4,091)	(613)	(2,433)	(255)	-	(28,025)	(40,702)	(293,349)
Acquired credits	-	(672)	-	-	-	-	-	-	-	(672)	(1,597)
Sundry	-	(36)	(114)	(950)	(590)	(1,062)	(1,988)	(1,079)	(91,724)	(97,543)	(41,656)
Supplementary provision (1)	(521,706)	(129,071)	(842,758)	(1,661,153)	(506,896)	(188,447)	(63,743)	(7,975)	-	(3,921,749)	(3,752,815)
Loan operations	(517,812)	(127,599)	(835,734)	(1,634,472)	(490,410)	(165,159)	(56,646)	(6,487)	-	(3,834,319)	(3,672,121)
Loans and discounted notes	(121,974)	(57,844)	(493,269)	(684,580)	(314,094)	(148,517)	(53,025)	(9,142)	-	(1,882,445)	(1,769,874)
Financing	(1,466)	(860)	(6,319)	(16,467)	(18,276)	(13,993)	(2,684)	3,011	-	(57,054)	(82,901)
Rural and agribusiness financing	(2,445)	(2,625)	(8,271)	(4,181)	(538)	(1,032)	(287)	(137)	-	(19,516)	(17,675)
Real estate financing	(379,429)	(64,680)	(314,315)	(888,617)	(140,072)	(1,617)	(650)	(219)	-	(1,789,599)	(1,712,937)
Infrastructure and development financing	(10,132)	(1,550)	(13,399)	(40,590)	(17,430)	-	-	-	-	(83,101)	(85,470)
Loan operations linked to assignments	(2,366)	(40)	(161)	(37)	-	-	-	-	-	(2,604)	(3,264)
Other receivables with loan characteristics	(3,894)	(1,472)	(7,024)	(26,681)	(16,486)	(23,288)	(7,097)	(1,488)	-	(87,430)	(80,694)
Credit card	(43)	(147)	(1,046)	(6,573)	(4,809)	(2,035)	(496)	(29)	-	(15,178)	(13,049)
Advance on export contracts	(1,476)	(388)	(2,495)	(1,816)	(136)	(1,261)	-	-	-	(7,572)	(5,387)
Acquired credits	-	(331)	-	-	-	-	-	-	-	(331)	(769)
Sundry	(2,375)	(606)	(3,483)	(18,292)	(11,541)	(19,992)	(6,601)	(1,459)	-	(64,349)	(61,489)
Total provision	(521,706)	(797,984)	(1,949,616)	(4,524,217)	(3,280,625)	(2,620,951)	(3,856,833)	(6,479,712)	(13,334,311)	(37,365,955)	(34,570,638)
Current assets										(23,986,961)	(15,132,916)
Non-current assets										(13,378,994)	(19,437,722)

(1) Refers to the provision supplementary to the minimum percentages required by CMN Resolution 2,682/1999, using the expected loss methodology, adopted in the Institution's credit risk management.



(c) Maturity buckets and risk levels

(c.1) Normal loan portfolio

Description	INDIVIDUAL/CONSOLIDATED										
	AA	A	B	C	D	E	F	G	H	9/30/2021	12/31/2020
Falling due	436,128,634	133,625,837	100,762,714	78,223,298	18,526,855	4,286,137	4,994,136	7,476,072	6,191,310	790,214,993	739,539,319
01 to 30 days	5,141,445	5,420,488	2,164,862	1,986,787	458,054	273,712	306,674	1,654,275	316,166	17,722,463	16,857,815
31 to 60 days	4,991,723	2,777,178	1,598,534	1,556,319	304,766	148,351	243,864	64,089	169,375	11,854,199	12,117,176
61 to 90 days	4,689,490	2,888,111	1,573,581	1,517,817	289,930	126,326	236,492	62,700	152,107	11,536,554	10,779,816
91 to 180 days	13,869,928	6,753,263	5,003,505	4,393,229	827,121	320,591	675,216	177,712	397,241	32,417,806	32,767,726
181 to 360 days	27,389,262	12,598,876	9,783,617	8,071,079	1,389,532	411,460	1,203,482	618,562	492,271	61,958,141	58,502,172
More than 360 days	380,046,786	103,187,921	80,638,615	60,698,067	15,257,452	3,005,697	2,328,408	4,898,734	4,664,150	654,725,830	608,514,614
Overdue	58,848	127,036	72,171	77,832	27,326	16,516	7,748	3,525	14,608	405,610	354,782
01 to 14 days	58,848	127,036	72,171	77,832	27,326	16,516	7,748	3,525	14,608	405,610	354,782
Total	436,187,482	133,752,873	100,834,885	78,301,130	18,554,181	4,302,653	5,001,884	7,479,597	6,205,918	790,620,603	739,894,101

Below we present the classification of customers by risk levels according to the periods in arrears in relation to the maturities of the contracted transactions. This classification is in conformity with the provisions of CMN Resolution 2,682/1999.

Period in arrears	Special term	Customer classification
15 to 30 days	30 to 60 days	B
31 to 60 days	61 to 120 days	C
61 to 90 days	121 to 180 days	D
91 to 120 days	181 to 240 days	E
121 to 150 days	241 to 300 days	F
151 to 180 days	301 to 360 days	G
over 180 days	over 360 days	H



(c.2) Abnormal loan portfolio

Description	INDIVIDUAL/CONSOLIDATED									9/30/2021	12/31/2020
	AA	A	B	C	D	E	F	G	H		
Falling due	-	-	9,574,854	16,395,202	8,661,685	3,218,506	1,904,555	1,263,536	3,285,002	44,303,340	38,135,313
01 to 30 days	-	-	118,692	181,054	101,261	48,215	32,177	24,526	150,439	656,364	598,796
31 to 60 days	-	-	110,743	169,559	91,223	40,904	26,615	19,130	66,406	524,580	605,151
61 to 90 days	-	-	109,967	169,113	94,898	40,824	26,537	18,854	66,083	526,276	569,933
91 to 180 days	-	-	321,286	496,704	265,877	119,628	79,606	54,733	191,846	1,529,680	1,674,064
181 to 360 days	-	-	615,405	958,935	511,962	226,083	144,963	100,703	331,478	2,889,529	3,107,290
More than 360 days	-	-	8,298,761	14,419,837	7,596,464	2,742,852	1,594,657	1,045,590	2,478,750	38,176,911	31,580,079
Overdue	-	-	535,978	739,102	521,427	587,190	679,738	502,212	3,843,391	7,409,038	9,392,385
01 to 30 days	-	-	451,693	300,752	152,003	80,943	50,007	32,814	556,842	1,625,054	1,245,129
31 to 60 days	-	-	84,269	334,478	110,721	76,893	45,007	25,367	124,412	801,147	842,225
61 to 90 days	-	-	5	77,238	169,456	57,596	37,675	20,033	97,303	459,306	1,038,111
91 to 180 days	-	-	9	26,523	88,969	232,215	302,286	214,727	475,830	1,340,559	2,111,016
181 to 360 days	-	-	2	111	278	139,543	244,763	209,271	1,932,558	2,526,526	3,304,655
More than 360 days	-	-	-	-	-	-	-	-	656,446	656,446	851,249
Total	-	-	10,110,832	17,134,304	9,183,112	3,805,696	2,584,293	1,765,748	7,128,393	51,712,378	47,527,698



(d) Breakdown of loan portfolio by activity sector

Description	INDIVIDUAL/CONSOLIDATED			
	9/30/2021	%	12/31/2020	%
PUBLIC SECTOR	63,704,388	7.6	62,119,118	7.9
Direct administration	53,576,784	6.4	51,487,147	6.5
Indirect administration - sanitation and infrastructure	5,258,250	0.6	5,091,462	0.6
Indirect administration – other	4,869,354	0.6	5,540,509	0.7
PRIVATE SECTOR	778,257,733	92.4	725,385,395	92.1
LEGAL ENTITY	124,645,013	14.8	114,811,842	14.6
Electric energy	15,321,882	1.8	15,597,248	2.0
Civil construction	16,952,823	2.0	14,864,360	1.9
Retail	24,432,271	2.9	21,213,321	2.7
Steel and metallurgy	5,313,756	0.6	6,190,191	0.8
Transport	9,681,567	1.1	9,648,248	1.2
Sanitation and infrastructure	7,572,932	0.9	7,550,368	1.0
Wholesale	10,141,952	1.2	8,552,495	1.1
Other industries	4,945,832	0.6	4,797,798	0.6
Health	5,625,664	0.7	4,858,372	0.6
Agribusiness and extractive activities	2,762,771	0.3	1,858,407	0.2
Food	3,310,488	0.4	2,554,890	0.3
Textile	2,025,723	0.2	2,044,004	0.3
Financial services	560,072	0.1	656,151	0.1
Communications	1,370,620	0.2	1,217,854	0.2
Petrochemical	1,334,733	0.2	1,177,854	0.1
Personal services	389,066	-	355,195	-
Other services	12,902,861	1.5	11,675,086	1.5
INDIVIDUAL	653,612,720	77.6	610,573,553	77.5
Total	841,962,121	100.0	787,504,513	100.0

(e) Income from loan portfolio

Income from loan portfolio presented variations between the Individual and Consolidated in the amount of R\$ 100,649 in the third quarter and of R\$ 44,936 in the third quarter of 2021.

Description	INDIVIDUAL			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Loans, discounted notes and financing	7,019,177	19,469,362	5,761,907	18,767,318
Rural and agribusiness financing	165,058	426,250	87,122	268,699
Real estate financing	9,225,755	27,579,502	8,539,723	25,269,904
Financing of infrastructure and development	1,814,477	4,920,732	1,462,021	4,440,053
Credits by endorsements and sureties	1,790	5,521	1,981	5,698
Gain (loss) from financial asset sale or transfer operations	(125,964)	(396,335)	(100,437)	(436,530)
Total	18,100,293	52,005,032	15,752,317	48,315,142



(f) Financial asset sale or transfer operations

CMN Resolution 3,533/2008 establishes procedures to classify, record and disclose financial asset sale and transfer transactions.

(f.1) Income related to acquisition of loan portfolios with joint liability

Description	INDIVIDUAL/CONSOLIDATED			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Portfolios acquired with joint liability				
Banco Cruzeiro do Sul	-	-	-	(101)
BMG	3,600	14,950	4,792	5,329
Daycoval	111	646	656	2,549
Total	3,711	15,596	5,448	7,777
Portfolios acquired without joint liability				
Banco PAN	450,195	1,405,181	474,374	1,600,512
Total	450,195	1,405,181	474,374	1,600,512

(f.2) Expenses related to assignment of loan portfolios

Description	INDIVIDUAL/CONSOLIDATED			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Expenses related to assignment				
Portfolios assigned with joint liability	(129,675)	(411,931)	(105,885)	(444,292)
Portfolios assigned without joint liability	-	-	-	(15)
Total	(129,675)	(411,931)	(105,885)	(444,307)

(g) Recovered Loans

Description	INDIVIDUAL/CONSOLIDATED			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Commercial	505,663	1,448,961	568,886	1,057,542
Housing	58,572	212,392	55,032	315,865
Total	564,235	1,661,353	623,918	1,373,407



(h) Renegotiated Loans

Description	INDIVIDUAL/CONSOLIDATED			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Commercial	125,106	359,515	267,034	589,876
Housing (1)	44,710,450	144,004,803	53,727,924	253,090,280
Total	44,835,556	144,364,318	53,994,958	253,680,156

(1) Variation resulting from renegotiations under special conditions, due to the COVID-19 pandemic, which in 2020 included intervals of up to 6 months for the payment of housing contracts.

(i) Changes in provision for credit losses

The expense for the provision for credit losses varied between Individual and Consolidated by R\$ 116 in the accumulated September 2021 (R\$ 1,839 - Accumulated September/2020).

Description	INDIVIDUAL			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Opening balance	(36,014,552)	(34,570,638)	(33,938,850)	(35,032,243)
Provision recognized in the period	(3,065,073)	(11,154,765)	(3,674,281)	(11,655,865)
Reversal of provision in the period	90,002	3,047,314	3,884	3,157,357
Losses	1,631,316	5,319,782	3,562,407	9,483,911
Closing balance	(37,358,307)	(37,358,307)	(34,046,840)	(34,046,840)

(i) Concentration of main debtors

Description	INDIVIDUAL/CONSOLIDATED			
	9/30/2021	%	12/31/2020	%
Main debtor	9,104,058	1.08	9,090,717	1.20
10 major debtors	37,752,807	4.48	38,460,328	5.08
20 major debtors	53,216,797	6.32	53,397,538	7.06
50 major debtors	71,900,290	8.54	71,952,531	9.50
100 major debtors	84,612,690	10.05	84,646,343	11.19



Note 10 - Other financial assets

(a) Breakdown

Other financial assets are matched in the individual and consolidated statements, except for the item "Income receivable from private sector", which, in the Consolidated, presented the amount of R\$ 748,396 at September 30, 2021 (R\$ 695,102 at 12/31/2020).

Description	INDIVIDUAL	
	9/30/2021	12/31/2020
Credits linked to the National Housing System (SFH) (b)	32,768,847	31,534,613
Receivables for escrow deposits (Note 19 (g))	18,692,123	18,052,690
Premium on purchase of loan portfolios	2,252,317	2,536,046
Income receivable from public sector	1,510,836	1,534,783
Income receivable from private sector	652,200	613,162
Foreign exchange portfolio (c)	1,791,028	1,523,745
Rights on royalties	775,206	716,989
Credit card	268,263	1,401,613
Other	393,105	266,232
Total	59,103,925	58,179,873
Provision for impairment (1)	(462,645)	(470,422)
Total net of provision	58,641,280	57,709,451
Current assets	4,061,860	4,788,792
Non-current assets	54,579,420	52,920,659

(1) Contractual applicability, still in negotiation between the parties, referring to FIES and INSS service fees.

(b) Linked credits - National Housing System (SFH)

Includes amounts to be refunded to FGTS and the residual amounts of contracts terminated and to be reimbursed by FCVS, which are in the process of novation with that Fund.

Description	INDIVIDUAL/CONSOLIDATED	
	9/30/2021	12/31/2020
FCVS receivable - net of provision	32,733,201	31,490,246
FCVS receivable - not yet approved	13,655,803	13,451,315
FCVS receivable - qualified and approved	24,427,853	23,104,572
Provision for FCVS receivable	(5,350,455)	(5,065,641)
FGTS reimbursable	35,646	44,367
Total (net of provision)	32,768,847	31,534,613

The contracts to be reimbursed by FCVS accrue interest of up to 6.17% p.a. and are monetarily restated based on the Referential Interest Rate (TR). The effective realization of these credits depends on compliance with a set of rules and procedures defined in regulations issued by the FCVS.

The balance of FCVS receivable - not yet approved is comprised of contracts in the process of qualification by CAIXA, not yet submitted for the approval of the FCVS, in the amount of R\$ 1,277,631, and contracts already qualified by CAIXA, which are under analysis by FCVS for final approval, in the amount of R\$ 786,161.



The new methodology for the calculation of the provision of contracts to be reimbursed by FCVS, in accordance with best practices, aims at capturing the risk linked to the receipt of the assets. The methodology, in addition to incorporating the possibility of claims for contracts with negative coverage, added another feature to calculate the provision for the other contracts covered by FCVS, that is, the calculation of the provision of contracts classified as: Not Enabled, Enabled Not Approved, Approved, Renewed Not Written-Off. The incorporation of the new functionality allowed the definition of the provision levels of all transactions covered by FCVS, regardless of the credit situation. For September 2021, there was no change in the methodology applied.

(c) Foreign exchange portfolio

INDIVIDUAL/CONSOLIDATED		
Description	9/30/2021	12/31/2020
Asset – other financial assets		
Foreign exchange purchases pending settlement - foreign currency	1,761,339	1,492,298
Rights on foreign exchange sales – local currency	32,843	33,646
Income receivable from advances granted - ACC/ACE (Note 9 (a))	41,757	50,494
(-) Advances received – local currency	(3,139)	(2,199)
(-) Advances received – foreign currency	(15)	-
Current assets	1,832,786	1,574,239
Liability – other financial liabilities		
Foreign exchange sales pending settlement – foreign currency	32,875	33,653
Payables for foreign exchange purchases – local currency	1,655,738	1,410,932
(-) Advances on foreign exchange contracts (ACC/ACE) (Note 9 (a))	(1,386,120)	(1,287,920)
Current liabilities	302,493	156,665
Net foreign exchange portfolio	1,530,293	1,417,574

(d) Gain (loss) on other financial assets

The items on “Gain (loss) on other financial assets” are the same in the individual and consolidated statements, with the exception of item “Foreign exchange gain (loss)” which, in the consolidated, presented the amount of R\$ 76,015 for the 3rd quarter of 2020 and R\$ 700,792 for the Accumulated September/2020.

Description	INDIVIDUAL			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Gain (loss) from foreign exchange	158,688	116,747	76,015	700,576
Linked credits - National Housing System (SFH)	567,951	1,710,562	523,144	1,530,055
Total	726,639	1,827,309	599,159	2,230,631



Note 11 - Investments

The consolidated investment portfolio is comprised of subsidiaries, associates and joint ventures, over which CAIXA, CAIXAPAR, CAIXA Cartões, CAIXA Loterias, CAIXA DTVM and CAIXA Seguridade exercise control, significant influence or have joint control.

The investments in which CAIXA Seguridade has control are consolidated in the preparation of the consolidated financial statements of CAIXA Seguridade, which are used for the consolidation of the CAIXA Conglomerate.

The following table shows CAIXA Conglomerate's investments in subsidiaries, joint ventures and associates.

Investment	Nature of the relationship	Activity	Valuation method
CAIXAPAR (a.1)	Wholly-owned subsidiary	Holding company	Basis of consolidation
TecBan	Joint control	Banking technology	Equity method
Quod	Joint control	Credit bureau	Equity method
CAIXA Crescer	Joint control	Financial advisory	Equity Method
CAIXA Imóveis	Joint control	Other activities	Equity Method
CAIXA Seguridade (a.2)	Wholly-owned subsidiary	Holding company	Basis of consolidation
Caixa Holding Securitária S.A.	Subsidiary	Holding company	Basis of consolidation
Caixa Corretagem S.A.	Subsidiary	Insurance broker	Basis of consolidation
Too Seguros	Joint control	Insurance company	Equity Method
PAN Corretora	Joint control	Broker	Equity Method
XS3 Seguros S.A.	Joint control	Insurance company	Equity Method
XS4 Capitalização S.A.	Joint control	Capitalization	Equity Method
XS5 Administração de Consórcios S.A	Joint control	Consortia	Equity method
XS6 Assistência S.A	Joint control	Assistance services	Equity Method
CNP Seguros Holding Brasil S.A	Associate	Holding company	Equity Method
Holding XS1 S.A.	Associate	Holding company	Equity Method
CAIXA Cartões (a.3)	Wholly-owned subsidiary	Holding company	Basis of consolidation
Elo Serviços S.A.	Joint control	Payment institution	Equity Method
CAIXA Loterias	Wholly-owned subsidiary	Holding company	Basis of consolidation
CAIXA DTVM (a.4)	Wholly-owned subsidiary	Distribution of marketable securities	Basis of consolidation



(a) Breakdown of the investment and equity in the results of investees in the individual financial statements

Description	INDIVIDUAL					
	Investment		Equity in the results of investees			
	9/30/2021	12/31/2020	2021		2020	
			3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
CAIXAPAR	3,811,965	2,129,643	59,454	2,048,209	476,017	800,568
CAIXA Seguridade	8,946,360	9,085,407	407,243	2,666,618	508,130	1,315,998
CAIXA Cartões	450,636	534,425	23,820	124,944	6,691	18,497
CAIXA DTVM (1)	50,531	-	410	524	-	-
CAIXA Loterias	-	-	(51)	(144)	(66)	(274)
Galgo Sistemas de Informações	1,226	1,164	23	61	36	27
Fundo Garantia de Operações – FGO (2)	495,848	495,848	-	-	-	-
FGHAB - Fundo Garantidor Habitação Popular (2)	265,210	265,210	-	-	-	-
Other investments (2) (3)	9,848	9,928	-	-	-	-
Total	14,031,624	12,521,625	490,899	4,840,212	990,808	2,134,816

(1) In the 3rd quarter of 2021, Caixa DTVM obtained approval of BACEN to start its operations.

(2) Investments presented at cost value.

(3) Includes an impairment of (R\$ 10,348) at September 30, 2021 ((R\$ 10,348) at December 31, 2020).

(a.1) Shareholding portfolio - CAIXAPAR

Shareholding portfolio - CAIXAPAR	Share capital	Equity	Profit/(Loss) 2021 01/01 to 09/30	Number of shares		Holding %	
				Common shares	Preferred shares	Voting capital	Share capital
TecBan	718,136	845,270	116,353	436,134,248	120,974,875	11.61%	13.01%
Quod	351,028	83,444	(50,783)	3,559,600	3,241,461	20.00%	19.11%
CAIXA Crescer	140,540	(42,141)	(17,177)	64,331,501	9,250,937	49.00%	52.36%
CAIXA Imóveis	28,188	173	(1,908)	1,887,839,025	-	49.98%	49.98%
Negócios Digitais (1)	-	-	-	49,000	-	49.00%	49.00%

(1) The investee Negócios Digitais is in a pre-operational phase.

(a.2) Shareholding portfolio - CAIXA Seguridade

Shareholding portfolio - CAIXA Seguridade	Share capital	Equity	Profit/(Loss) 2021 01/01 to 09/30	Number of shares		Holding %	
				Common shares	Preferred shares	Voting capital	Share capital
Caixa Holding Securitária S.A.	363,740	1,733,165	8,056	100	-	100%	100%
Too Seguros	110,000	587,456	6,666	83,105	25	49%	49%
PAN Corretora de Seguros Ltda.	1,065	58,747	9,337	149,940	-	49%	49%
XS3 Seguros S.A.	156,670	1,602,371	(1,593)	3,383	6,767	49.99%	75%
XS4 Capitalização S.A.	74,670	257,298	3,514	3,333	6,667	49.99%	75%
CNP Seguros Holding Brasil S.A. (1)	2,675,000	3,875,551	202,573	2,280,713	-	48.25%	48.25%
Holding XS1 S.A.	9,090,000	10,418,348	334,897	1,277,384	1,097,601	49%	60%
Caixa Corretagem S.A.	30,000	348,906	169,076	100,000	-	100%	100%
XS5 Administradora de Consórcios S.A. (2)	126,867	373,054	(1,999)	749,798	1,499,764	49.99%	75%
XS6 Assistência S.A.	35,000	33,636	(845)	33,333	66,667	49.99%	75%

(1) The Financial Statements of CNP Seguros Holding Brasil S.A. at December 31, 2020 were audited by independent auditors who issued an unqualified opinion dated February 23, 2021, with an emphasis paragraph regarding the "Canal Seguro" operation, as mentioned in Note 35 (c).

(2) We highlight that XS5 Administradora de Consórcios S.A. received approval of the Central Bank of Brazil for the transfer of control at the end of 2021 and started its operations on August 23, 2021 in CAIXA Agencies.



(a.3) Corporate restructuring of Caixa Cartões

Increase in the equity interests of Elo Serviços S.A.

Caixa Cartões has requested authorization from the Central Bank of Brazil to increase its equity interest in Elo Serviços S.A. (Elo) through the purchase of shares, as disclosed in the material fact released on August 31, 2021. The shareholding of Caixa Cartões in Elo increased from 36.889% to 41.415%. This increase in equity was made through the payment of R\$ 60,971 thousand.

(a.3.1) Shareholding portfolio - CAIXA Cartões

Shareholding portfolio - CAIXA Cartões (1)	Share capital	Equity	Profit/(Loss) 2021 01/01 to 09/30	Number of shares		Holding %	
				Common shares	Preferred shares	Voting capital	Share capital
Elo Serviços S.A.	342,627	676,993	391,739	62,779	1,039,931,027	0.01%	41.42%
Caixa Cartões Adquirência S.A.	200	20	-	200	-	100%	100%
Caixa Cartões Pré-Pagos S.A.	200	200	-	200	-	100%	100%
Caixa Cartões PAT S.A.	200	20	-	200	-	100%	100%
Caixa Cartões Fidelidade S.A.	200	20	-	200	-	100%	100%
Caixa Cartões Contas de Pagamento S.A.	200	20	-	200	-	100%	100%

(1) With the exception of Elo Serviços, the other companies are in pre-operating phase on September 30, 2021.

(a.4) Completion of the authorization procedures of CAIXA DTVM

Caixa Econômica Federal informed in a material fact released on September 29, 2021 that its wholly-owned subsidiary, CAIXA Distribuidora de Títulos e Valores Mobiliários (CAIXA DTVM), completed the procedures for authorization with the Central Bank of Brazil and, as from this date, is able to exclusively perform resource management services in investment vehicles, according to the commercial agreement entered into CAIXA's governance levels.



(b) Breakdown of the investments and equity in the results of investees in the consolidated financial statements

Description	CONSOLIDATED					
	Investment		Equity in the results of investees			
	9/30/2021	12/31/2020	2021		2020	
			3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Banco PAN	-	1,090,848	-	418,631	166,676	284,199
TecBan	168,567	148,956	4,920	13,950	4,513	9,878
Quod	15,946	26,821	(3,192)	(10,008)	(7,036)	(15,776)
Elo Serviços	280,376	511,006	43,833	147,358	59,608	125,692
Too Seguros	285,365	273,042	3,266	22,568	7,565	25,338
PAN Corretora (1)	28,786	20,731	4,575	18,107	4,876	12,461
CNP Seguros Holding Brasil S.A	1,869,953	2,304,713	97,741	353,116	301,434	893,898
Holding XS1 S.A.	6,251,009	5,804,602	200,938	612,277	-	-
XS3 Seguros	1,201,719	50,010	(1,195)	(43,227)	-	-
XS4 Capitalizacão	192,964	56,011	2,635	1,962	-	-
XS5 Consorcios	279,780	1,400	(1,499)	(2,610)	-	-
XS6 Participacoes	25,226	35,002	(634)	(1,024)	-	-
Galgo Sistemas de Informações	1,226	1,165	24	62	37	29
Caixa Imóveis	87	87	-	-	-	(954)
Fundo Garantia de Operações – FGO	495,848	495,848	-	-	-	-
Fundo Garantidor Habitação Popular – FGHAB	265,210	265,210	-	-	-	-
Other (2) (3)	10,177	10,077	-	42	(4,659)	(25,600)
Total	11,372,239	11,095,529	351,412	1,531,204	533,014	1,309,165

(1) Includes an impairment of (R\$ 34) (R\$ 34 at December 31, 2020).

(2) Includes investment in Crescer, in pre-operating investments: Negócios Digitais, Caixa Cartões Adquirência S.A., Caixa Cartões Pré Pagos S.A., Caixa Cartões PAT S.A., Caixa Cartões Fidelidade S.A., Caixa Cartões Contas de Pagamento S.A., and other investments evaluated at cost.

(3) Includes an impairment of (R\$ 10,348) at September 30, 2021 ((R\$ 10,348) at December 31, 2020).

Note 12 – Property and equipment in use

With the capitalization index computed at 12.85% at September 30, 2021 (12.06% at December 31, 2020), CAIXA is classified as defined by CMN Decision 2,669/1999, which determines a 50% limit of Reference Equity as of December 31, 2002.



(a) Breakdown

The items of property and equipment in use are the same in the individual and consolidated statements, with the exception of the items “Communication systems”, which presented cost of R\$ 51,236 and depreciation of R\$ 30,056 “data processing”, which presented cost of R\$ 5,707,947 and depreciation of R\$ 3,910,887, and “Furniture and other equipment in inventories” which presented cost of R\$ 1,027,910 and depreciation of R\$ 801,119.

Description	Useful life (in years)	INDIVIDUAL				
		9/30/2021			12/31/2020	
		Cost	Depreciation	Impairment	Net	Net
Properties in use	-	1,794,185	(807,806)	(96,349)	890,030	902,437
Buildings	25	1,562,265	(807,806)	(81,787)	672,672	683,795
Land	-	231,920	-	(14,562)	217,358	218,642
Leasehold improvements	5	1,997,041	(1,497,680)	(143)	499,218	512,644
PP&E in progress	-	153,400	-	-	153,400	128,741
Furniture and equipment in use	-	6,183,615	(4,257,665)	-	1,925,950	1,880,760
Communications systems	10	51,216	(30,044)	-	21,172	19,714
Data processing system	5	5,707,917	(3,910,870)	-	1,797,047	1,757,788
Security system	5	424,482	(316,751)	-	107,731	103,258
Furniture and other equipment in inventories	-	1,027,908	(801,117)	-	226,791	267,922
Total	-	11,156,149	(7,364,268)	(96,492)	3,695,389	3,692,504

(b) Changes

The items related to the changes in property and equipment in use are same in the individual and consolidated statements, with the exception of the items: “Communication systems”, which presented net amount of R\$ 21,180 (R\$ 19,726 - December 31, 2020) and the item “Data processing system”, with net amount of R\$ 1,797,060. (R\$ 1,757,805 - December 31, 2020).

Description	INDIVIDUAL						
	12/31/2020	Changes - Accumulated September 2021					9/30/2021
	Net	Transfers	Additions	Net	Depreciation	Impairment	Net
Properties in use	902,437	24,875	-	-	(37,583)	301	890,030
Buildings	683,795	26,159	-	-	(37,583)	301	672,672
Land	218,642	(1,284)	-	-	-	-	217,358
Leasehold improvements	512,644	96,011	-	(412)	(109,025)	-	499,218
PP&E in progress	128,741	(126,288)	150,947	-	-	-	153,400
Furniture and equipment in use	1,880,760	647	551,022	-	(506,479)	-	1,925,950
Communications systems	19,714	-	7,185	-	(5,727)	-	21,172
Data processing system	1,757,788	-	500,897	-	(461,638)	-	1,797,047
Security system	103,258	647	42,940	-	(39,114)	-	107,731
Furniture and other equipment in inventories	267,922	(10,603)	18,281	(2,234)	(46,575)	-	226,791
Total	3,692,504	(15,358)	720,250	(2,646)	(699,662)	301	3,695,389



Note 13 - Intangible assets

(a) Breakdown

Description	INDIVIDUAL/CONSOLIDATED				
	9/30/2021			12/31/2020	
	Cost	Accumulated amortization	Impairment	Net	Net
Payroll acquisitions	2,149,520	(1,254,020)	(550)	894,950	997,034
Logistics projects – software	2,059,285	(997,287)	(16,472)	1,045,526	1,172,833
Other intangible assets	476,625	(178,439)	-	298,186	293,492
Total	4,685,430	(2,429,746)	(17,022)	2,238,662	2,463,359

CAIXA has a significant acquisition of payroll agreement in the amount of R\$ 503,576 and remaining term of 30 months.

(b) Changes

Description	INDIVIDUAL/CONSOLIDATED						
	12/31/2020	Changes - Accumulated September 2021					9/30/2021
	Net	Transfers	Additions	Write-offs	Amortization	Impairment	Net
Payroll acquisitions	997,034	-	197,975	(2,879)	(297,180)	-	894,950
Logistics projects – software	1,172,833	-	163,271	(94,463)	(287,551)	91,436	1,045,526
Other intangible assets	293,492	(134,402)	432,967	(155,137)	(138,734)	-	298,186
Total	2,463,359	(134,402)	794,213	(252,479)	(723,465)	91,436	2,238,662



Note 14 – Other assets

(a) Breakdown

Description	INDIVIDUAL		CONSOLIDATED	
	9/30/2021	12/31/2020	9/30/2021	12/31/2020
Non-financial assets held for sale and supplies (b)	4,766,018	6,299,788	4,766,018	6,299,788
Amounts to be refunded – FGTS (1)	77,395	168,236	77,395	168,236
Specific receivables (2)	1,173,497	1,150,179	1,173,497	1,150,179
Amounts to be allocated (3)	1,540,361	1,793,244	1,540,361	1,793,244
Interbank and interbranch accounts	1,732,980	1,544,743	1,732,980	1,544,743
Prepaid expenses	243,063	334,615	244,827	334,653
Salary advances and other advances	1,217,988	835,303	1,217,988	835,303
FND receivable (2)	620,577	581,671	620,577	581,671
Dividends and interest on capital receivable	-	633,821	9,744	426,376
Sundry debtors (2)	1,096,188	1,313,029	1,130,775	1,418,577
Total	12,468,067	14,654,629	12,514,162	14,552,770
Provision for impairment	(1,613,894)	(1,856,845)	(1,613,894)	(1,941,878)
Total net of provision	10,854,173	12,797,784	10,900,268	12,610,892
Current assets	10,713,286	12,631,052	10,759,381	12,444,160
Non-current assets	140,887	166,732	140,887	166,732

(1) Amounts to be reimbursed due to the payment of FGTS.

(2) Includes CAIXA credits with the Federal Government (Note 14 (d)) in the amount of R\$ 1,862,403 at September 30, 2021 (R\$ 1,789,195 at December 31, 2020).

(3) They represent assets classified in memorandum accounts, mainly real estate credit releases.

Prepaid expenses represent prepayments whose benefit or rendering of services will occur in future periods. Include mainly the performance fee on commercial portfolios acquired from Banco PAN in the amount of R\$ 61,481 at September 30, 2021 (R\$ 192,470 at December 31, 2020).

(b) Non-financial assets held for sale and supplies

Description (1)	INDIVIDUAL/CONSOLIDATED	
	9/30/2021	12/31/2020
Non-financial assets held for sale - own	75,846	73,156
Non-financial assets held for sale - received	4,606,781	6,145,431
Consumption materials	83,391	81,201
Total	4,766,018	6,299,788
Provision for impairment	(1,569,389)	(1,731,815)
Total net of provision	3,196,629	4,567,973

(1) The changes in nomenclatures arising from CMN Resolution 4,747/19, which established the criteria for recognition and measurement of non-financial assets held for sale, gave rise to the reclassification of the amounts in new line items, in accordance with Circular Letter 3,994/19.



(c) Provision for impairment of non-financial assets

Description	INDIVIDUAL/CONSOLIDATED			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Opening balance	(1,705,680)	(1,811,842)	(2,284,302)	(2,570,238)
Recognition	(179,180)	(1,407,504)	(208,126)	(609,024)
Write-offs	315,471	1,649,957	479,780	1,166,614
Closing balance	(1,569,389)	(1,569,389)	(2,012,648)	(2,012,648)

(d) CAIXA credits with the Federal Government

Description	INDIVIDUAL/CONSOLIDATED	
	9/30/2021	12/31/2020
Loans granted (Vote CMN 162/1995)	923,255	900,673
PRODUBAN - deposit transfer	6,311	6,311
BNH – incentive to beneficiaries of SFH (Decree Law 2,164/1984)	309,033	295,650
Social Development Fund - Quotas and dividends	620,577	581,671
Other assets	3,227	4,890
Total (1)	1,862,403	1,789,195

(1) Balances of old operations, for which CAIXA's Management is negotiating with the Federal Government the settlement of the involved amounts (Note 32).



Note 15 – Deposits from customers

(a) Deposits by maturity

Deposits	INDIVIDUAL				CONSOLIDATED			
	No maturity	01 to 90 days	91 to 360 days	More than 360 days	9/30/2021	12/31/2020	9/30/2021	12/31/2020
Demand deposits	47,112,817	-	-	-	47,112,817	57,314,400	47,078,773	57,314,052
Individuals	20,566,677	-	-	-	20,566,677	24,618,371	20,566,677	24,618,371
Companies	21,668,003	-	-	-	21,668,003	28,007,030	21,633,959	28,006,682
Restricted	2,613,345	-	-	-	2,613,345	2,071,939	2,613,345	2,071,939
Government	1,533,371	-	-	-	1,533,371	1,555,129	1,533,371	1,555,129
Foreign currencies	1,544	-	-	-	1,544	1,563	1,544	1,563
Financial institutions	15,299	-	-	-	15,299	14,161	15,299	14,161
Public entities	172,811	-	-	-	172,811	716,669	172,811	716,669
Accounts closed	244,712	-	-	-	244,712	47,835	244,712	47,835
Other	297,055	-	-	-	297,055	281,703	297,055	281,703
Savings deposits	370,016,520	-	-	-	370,016,520	389,770,834	370,016,520	389,770,834
Individuals	363,752,924	-	-	-	363,752,924	384,928,138	363,752,924	384,928,138
Companies	1,618,382	-	-	-	1,618,382	1,745,529	1,618,382	1,745,529
Accounts closed	4,642,963	-	-	-	4,642,963	3,094,983	4,642,963	3,094,983
Other	2,251	-	-	-	2,251	2,184	2,251	2,184
Time deposits	104,727,153	4,160,456	11,049,593	40,151,239	160,088,441	160,242,446	160,088,441	160,242,446
CDB	1,468	4,160,456	11,049,593	40,151,239	55,362,756	63,120,895	55,362,756	63,120,895
Judicial deposits	104,725,685	-	-	-	104,725,685	97,121,551	104,725,685	97,121,551
Special deposits and deposits of funds and programs (b)	12,913,041	-	-	-	12,913,041	12,086,049	12,913,041	12,086,049
Total	534,769,531	4,160,456	11,049,593	40,151,239	590,130,819	619,413,729	590,096,775	619,413,381
Current liabilities					549,979,580	580,523,843	549,945,536	580,523,495
Non-current liabilities					40,151,239	38,889,886	40,151,239	38,889,886



(b) Special deposits and deposits of funds and programs

INDIVIDUAL/CONSOLIDATED			
Description	9/30/2021	12/31/2020	
FGTS	4,490,854	3,531,938	
DPVAT fund	24,076	-	
Special deposits with yield	3,383,602	3,549,872	
Residential Lease Fund - FAR	259,950	673,656	
Deposits – PREVHAB	1,005,995	985,546	
Social Development Fund – FDS	834,393	820,544	
Student Financing - FIES fund	5,335	1,502	
Safra Guarantee Fund – FGS	1,312,976	1,268,093	
Deposits – PRODEC	75,848	72,850	
Saúde CAIXA	516,152	428,535	
Other	1,003,860	753,513	
Total	12,913,041	12,086,049	

(c) Expenses on deposits from customers

INDIVIDUAL				
Description	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Savings deposits	(2,919,469)	(6,907,997)	(2,073,001)	(7,384,994)
Time deposits CDB/RDB	(672,531)	(1,433,276)	(384,801)	(1,780,464)
Judicial deposits	(791,893)	(1,701,205)	(454,178)	(1,767,752)
Special deposits and deposits of funds and programs	(178,236)	(380,535)	(71,272)	(313,721)
Expenses of contributions to FGC	(152,967)	(464,299)	(167,458)	(461,541)
Total	(4,715,096)	(10,887,312)	(3,150,710)	(11,708,472)

CONSOLIDATED				
Description	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Savings deposits	(2,919,469)	(6,907,997)	(2,073,001)	(7,384,994)
Time deposits CDB/RDB	(672,531)	(1,433,276)	(379,820)	(1,757,566)
Judicial deposits	(791,893)	(1,701,205)	(454,178)	(1,767,752)
Special deposits and deposits of funds and programs	(178,236)	(380,535)	(71,272)	(313,721)
Expenses of contributions to FGC	(152,967)	(464,299)	(167,458)	(461,541)
Total	(4,715,096)	(10,887,312)	(3,145,729)	(11,685,574)



(d) Expenses on special deposits and deposits of funds and programs

		INDIVIDUAL/CONSOLIDATED			
Description	Yield rate	2021		2020	
		3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Deposits – FGTS	SELIC	(63,399)	(96,070)	(33,206)	(142,465)
Deposits – DPVAT fund	SELIC	-	(44,509)	-	-
Deposits – PIS	Extra market	-	-	-	(5,163)
Deposits – FAR	SELIC	(8,524)	(19,879)	(2,776)	(28,097)
Deposits – PREVHAB	SELIC	(12,238)	(24,808)	(5,010)	(21,924)
Deposits – FDS	Selic day factor	(9,559)	(1,918)	(4,590)	(18,482)
Deposits – Federal Treasury	SELIC	(7,080)	(14,337)	(2,880)	(12,578)
Deposits – FGS	Selic day factor / Extra market	(13,445)	(26,966)	(3,862)	(19,291)
Deposits – Paulista Housing Fund	CDI	(6,034)	(12,368)	(1,698)	(14,369)
Deposits – Guarantee	TR	(1,789)	(3,736)	(824)	(3,292)
Deposits – PRODEC	TR + Interest 0.4868% p.m.	(1,097)	(3,248)	(2,429)	(3,114)
Other special deposits - interest		(28,247)	(67,247)	(9,249)	(28,516)
Other		(26,824)	(65,449)	(4,748)	(16,430)
Total		(178,236)	(380,535)	(71,272)	(313,721)

Note 16 - Funds from financial institutions and other

(a) Breakdown

INDIVIDUAL/CONSOLIDATED		
Description	9/30/2021	12/31/2020
Borrowings and onlendings (b)	353,478,981	342,073,151
Open market funding (c)	250,222,638	194,482,127
Interbank deposits	106,451	167,835
Total	603,808,070	536,723,113
Current liabilities	238,922,947	181,211,617
Non-current liabilities	364,885,123	355,511,496

(b) Borrowings and onlendings

INDIVIDUAL/CONSOLIDATED		
Description	9/30/2021	12/31/2020
Local onlendings	352,255,087	341,039,107
FGTS	325,667,116	313,387,927
BNDES	23,124,215	24,642,970
Federal Treasury	14,803	14,787
Merchant Marine Fund	2,413,448	2,453,547
Other institutions	1,035,505	539,876
Foreign onlendings	413,051	415,425
Foreign borrowings	810,843	618,619
Total	353,478,981	342,073,151
Current liabilities	1,134,278	954,943
Non-current liabilities	352,344,703	341,118,208



Local onlendings

These mainly comprise funds transferred by the FGTS for investments in infrastructure, urban development and housing loan operations, and are adjusted for inflation based on the Referential Rate (TR) and an average interest rate of 5.08% p.a. (housing 5.02% p.a., sanitation 5.49% p.a., infrastructure 5.81% p.a. and health 6.5% p.a.) and average return period of 255 months (housing - 266 months, sanitation - 142 months, infrastructure - 176 months and health - 100 months).

Foreign onlendings

The balance of foreign onlendings, referring to an agreement entered into between CAIXA and the World Bank (IBRD), for application in the Program of Financing for Urban Solid Waste Management and Clean Development Mechanism, is subject to US dollar (US\$) variation and an interest rate of 0.8 % p.a., plus LIBOR. The transaction matures between 12 and 15 years.

Foreign borrowings

The balance of foreign borrowings comprises mainly credit facilities raised abroad to finance customers' exports, which are subject to a foreign interest rate of up to 1.19% p.a., substantially pegged to the USD rate and matures up to 2022.

(c) Open market funding

Description	INDIVIDUAL/CONSOLIDATED	
	9/30/2021	12/31/2020
Own portfolio	117,889,848	124,741,200
Financial Treasury Bills	33,494,777	28,232,440
National Treasury Bills	77,819,892	90,977,269
Federal Treasury Notes	2,959,778	1,165,426
Debentures	1,103,108	1,272,620
Mortgage Backed-Securities	2,512,293	3,093,445
Third-party portfolio	132,332,790	69,740,927
National Treasury Bills	-	69,740,927
Federal Treasury Notes	132,332,790	-
Total	250,222,638	194,482,127
Current liabilities	237,698,439	180,114,338
Non-current liabilities	12,524,199	14,367,789



(d) Expenses on funds from financial institutions and other

Description	INDIVIDUAL/CONSOLIDATED			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Open market funding	(2,822,266)	(5,422,329)	(1,017,691)	(3,822,818)
Own portfolio	(1,536,539)	(3,032,241)	(369,502)	(1,507,955)
Third-party portfolio	(1,285,727)	(2,390,088)	(648,189)	(2,314,863)
Interbank deposits	(1,098)	(3,164)	(730)	(2,947)
Local onlendings	(4,847,760)	(14,674,529)	(4,858,337)	(14,513,210)
FGTS	(4,368,192)	(13,455,364)	(4,459,323)	(12,923,451)
BNDES	(391,723)	(1,093,330)	(337,549)	(1,246,125)
Federal Treasury - PIS	-	-	-	(11,084)
Merchant Marine Fund	(73,517)	(90,292)	(52,419)	(300,318)
Other institutions	(14,328)	(35,543)	(9,046)	(32,232)
Foreign onlendings	(35,332)	(35,332)	(22,054)	(150,447)
Foreign borrowings	(52,331)	(52,725)	(35,985)	(396,297)
Total	(7,758,787)	(20,188,079)	(5,934,797)	(18,885,719)

Note 17 - Funds from issuance of marketable securities

(a) Breakdown

Description	INDIVIDUAL		CONSOLIDATED	
	9/30/2021	12/31/2020	9/30/2021	12/31/2020
Funds from acceptance and issuance of securities (b)	29,658,505	42,076,461	29,658,505	42,076,461
Subordinated financial instruments (c)	36,102,834	36,335,470	36,102,834	36,335,470
IHCD – Authorized principal (d)(1)	33,553,318	31,808,129	-	-
Hybrid capital and debt instruments	4,490,876	4,611,412	4,490,876	4,611,412
Total	103,805,533	114,831,472	70,252,215	83,023,343
Current liabilities	3,005,074	20,322,871	3,005,074	20,322,871
Non-current liabilities	100,800,459	94,508,601	67,247,141	62,700,472

(1) Comprised of hybrid capital and debt instruments authorized to form part of the capital. In the consolidated, the balance is reclassified to Equity, pursuant to CMN Resolution 4,192/2013.



CAIXA has 15 Subordinated Financial Instruments (IFS) authorized to compose Level II of Reference Equity (RE), being 8 Subordinated Debt Instruments (IDS) with the FGTS and 7 Subordinated Financial Bills (LFS), as detailed in item (c) below.

The total amount raised through these IFS form part of the capital of the Institution, positively reflecting on Reference Equity, on the operating margin, Basel index, and other indexes, such as capitalization and public sector debt.

Subordinated Debt Instrument (FGTS)

CAIXA has 8 subordinated debt instruments authorized by the Central Bank of Brazil to comprise Level II of RE, in accordance with CMN Resolution 4,192/2013, contracted with the Government Severance and Indemnity Fund for Employees (FGTS).

Monetary restatement is applicable to the total debt amount, through the application of the restatement coefficient identical to that utilized for the yield of accounts linked to FGTS and interest capitalized monthly.

Subordinated Financial Bills – Level I (Supplementary)

CAIXA raised in the local market Subordinated Financial Bills, in the total face value of R\$ 1,718,700, of this total, R\$ 1,713,241 are authorized to compose Level I - Supplementary Capital.

Subordinated Financial Bills – Level II

CAIXA has 7 subordinated financial bills raised in the local market with a total face value of R\$ 207,500 and are all considered eligible for Level II of RE by BACEN.


(b) Funds from acceptance and issuance of securities

Funding	Amount issued	Yield p.a. /Index	INDIVIDUAL/CONSOLIDATED				9/30/2021	12/31/2020
			Maturity					
			01 to 90 days	91 to 180 days	181 to 360 days	More than 360 days		
Bills								
Real estate bills	-	CDI	3,283,000	3,632,707	5,547,779	12,445,228	24,908,714	36,426,029
Real estate bills	-	TR	-	-	-	33,091	33,091	37,823
Mortgage bill	-	IGP-M	-	-	-	-	-	1,041,740
Mortgage bill	-	INPC	-	-	-	-	-	18,574
Financial Bill	-	IPCA	-	-	-	1,513,642	1,513,642	1,341,187
Financial Bill	-	CDI	7,238	-	77,542	20,543	105,323	304,215
Agribusiness Credit Notes	-	CDI	48,837	96,776	54,174	68,468	268,255	184,452
Marketable securities issued abroad								
Senior tranche (2 nd series) (1)	USD 500,000	3.50%	44,303	-	-	2,785,177	2,829,480	2,722,441
Total							29,658,505	42,076,461

(1) Funding in Nov/12 with maturity in Nov/22.



(c) Subordinated Financial Instruments

INDIVIDUAL/CONSOLIDATED								
Maturity	Yield p.a. (%)	Funds capture date	Amount issued	Monetary adjustment and interest	Amortization	Impact of market risk hedge accounting	Debt balance 09/30/2021	Debt balance 12/31/2020
Level I - Supplementary (1)								
Eligible financial bills								
Perpetual	114 % Selic	Sep/19	1,113,000	31,700	-	-	1,144,700	1,115,487
Perpetual	114 % Selic	Oct/19	4,200	128	-	-	4,328	4,208
Perpetual	114 % Selic	Nov/19	601,500	18,382	-	-	619,882	602,627
Level II (2)								
Subordinated Debt Instrument (FGTS)								
Apr/26	6.00%	Aug/11	3,000,000	2,034,781	(1,697,257)	-	3,337,524	3,884,080
Jul/32	5.08%	Jun/12	3,000,000	1,736,867	(489,659)	-	4,247,208	4,541,651
Dec/33	5.15%	Oct/14	3,000,000	1,185,464	(410,618)	-	3,774,846	4,006,320
Feb/38	4.80%	Dec/14	4,000,000	1,773,279	-	-	5,773,279	5,571,400
Dec/40	4.75%	Sep/15	3,000,000	1,115,747	-	-	4,115,747	3,973,213
May/44	4.75%	Sep/16	4,000,000	1,134,346	-	-	5,134,346	4,956,428
Aug/44	4.86%	May/17	4,000,000	954,506	-	-	4,954,506	4,779,019
May/44	5.23%	Sep/17	2,000,000	460,404	-	-	2,460,404	2,366,922
Eligible financial bills								
Dec/21	110% of CDI	Dec/14	1,500	1,188	-	-	2,688	2,616
Jun/24	100% of IPCA + 6.95%	Jun/14	200,000	288,686	-	30,643	519,329	517,336
Feb/25	100% of IPCA + 6.74%	Feb/15	1,200	1,447	-	207	2,854	2,874
Feb/25	100% of IPCA + 6.65%	Feb/15	1,200	1,423	-	196	2,819	2,841
Feb/25	100% of IPCA + 6.58%	Feb/15	2,400	2,853	-	363	5,616	5,665
Mar/25	100% of IPCA + 6.45%	Mar/15	1,200	1,386	-	172	2,758	2,783
Total			27,926,200	10,742,587	(2,597,534)	31,581	36,102,834	36,335,470

Reference Equity Level I comprises Principal Capital and Supplementary Capital. CAIXA has Hybrid Capital and Debt Instruments - IHCD authorized to form part of its Principal Capital.

The National Monetary Council (CMN) Resolution 4,192/2013 determines, for financial statements purposes, that instruments which meet the characteristics of principal capital be reclassified to equity.

The agreements have fully variable remuneration clauses; the monetary restatement is included annually, after the payment of interest for prior year.

Interest payable and monetary restatement not incorporated make up the Hybrid Capital and Debt Instruments, totaling R\$ 4,490,876 at September 30, 2021 (R\$ 4,611,412 at December 31, 2020).

Interest payable on Subordinated Financial Instruments eligible to Supplementary Capital amount to R\$ 50,210 at September 30, 2021 (R\$ 3,623 at December 31, 2020).

For the purpose of the breakdown of the Reference Equity, only the face value of the contracts added to the monetary restatement of prior years is considered. Whereas the contracts have fully variable yield clauses, the monetary restatement is annually added after the payment of prior-year interest.



(d) Debt instruments eligible to capital

INDIVIDUAL/CONSOLIDATED			
Description	9/30/2021	12/31/2020	
Agreement 348/2007	12,442,720	10,697,531	
Agreement 752/2012	6,800,000	6,800,000	
Agreement 754/2012	6,310,598	6,310,598	
Agreements 868 and 869/2013	8,000,000	8,000,000	
Total	33,553,318	31,808,129	

(e) Expenses on funds from issuance of marketable securities

INDIVIDUAL				
Description	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Funds from issuance of bills	(324,907)	(812,697)	(329,875)	(1,255,339)
Real estate bills	(279,859)	(624,419)	(195,548)	(907,413)
Mortgage bills	-	(104,410)	(104,369)	(184,816)
Financial bills	(43,414)	(81,594)	(28,724)	(158,526)
With subordination	(26,238)	(51,255)	(12,804)	(73,202)
Without subordination	(17,176)	(30,339)	(15,920)	(85,324)
Agribusiness Credit Notes	(1,634)	(2,274)	(1,234)	(4,584)
Marketable securities issued abroad	(245,028)	(245,028)	(105,786)	(978,548)
Hybrid capital and debt instruments	(996,919)	(2,172,546)	(460,865)	(1,377,166)
Total	(1,566,854)	(3,230,271)	(896,526)	(3,611,053)

CONSOLIDATED				
Description	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Funds from issuance of bills	(324,907)	(812,697)	(329,873)	(1,255,339)
Real estate bills	(279,859)	(624,419)	(195,548)	(907,413)
Mortgage bills	-	(104,410)	(104,369)	(184,816)
Financial bills	(43,414)	(81,594)	(28,724)	(158,526)
With subordination	(26,238)	(51,255)	(12,804)	(73,202)
Without subordination	(17,176)	(30,339)	(15,920)	(85,324)
Agribusiness Credit Notes	(1,634)	(2,274)	(1,232)	(4,584)
Marketable securities issued abroad	(245,028)	(160,841)	(105,786)	(978,548)
Hybrid capital and debt instruments	(599,971)	(1,164,139)	(325,852)	(981,817)
Total	(1,169,906)	(2,137,677)	(761,511)	(3,215,704)



Note 18 - Other financial liabilities

(a) Breakdown

Description	INDIVIDUAL/CONSOLIDATED	
	9/30/2021	12/31/2020
Funds for specific obligations (b)	18,232,606	19,955,885
Operations linked to assignment	5,791,511	7,042,934
Deferred income (c)	9,707,125	7,925,000
FGTS resources for repayment	1,035,814	833,298
Foreign exchange portfolio	1,688,613	1,444,585
Negotiation and intermediation of securities	7,481	111,928
Funds linked to loan operations	977,456	668,609
Obligations for payment transactions	12	140,605
Total	37,440,618	38,122,844
Current liabilities	16,467,904	20,939,757
Non-current liabilities	20,972,714	17,183,087

(b) Funds for specific purposes

These refer to obligations arising from lottery operations, obligations arising from resources of social funds and programs managed by CAIXA, and funds of special funds or programs supported by the Federal Government or public entities administered by CAIXA.

Description	INDIVIDUAL/CONSOLIDATED	
	9/30/2021	12/31/2020
Social funds and programs	16,729,515	16,999,229
Income Transfer Programs (1)	2,993,891	2,857,560
Remuneration of Financial Agent - FGTS	9,700,461	7,987,581
FGTS funds	540,796	2,114,644
Remuneration of Financial Agent - OGU	2,052,128	2,401,759
Contribution – Casa Verde e Amarela	731,811	1,139,780
Housing Subsidy Program (PSH)	339,195	332,149
Other funds and programs	371,233	165,756
Financial and development funds	515,217	1,008,964
FAT	510,801	796,923
Salary allowance	2,935	210,559
FINSOCIAL	1,481	1,482
Lottery operations	987,874	1,947,692
Total	18,232,606	19,955,885

(1) Includes the balances at September 30, 2021, related to the Emergency Benefit - COVID-19, in the amount of R\$ 1,982,362 (R\$ 1,502,047 at December 31, 2020), for the payment of the Emergency Employment and Income Preservation Benefit - BEm, in the amount of R\$ 469,790 (R\$ 473,009 at December 31, 2020) and of the "Bolsa Família" program, in the amount of R\$ 173,871 (R\$ 556,192 at December 31, 2020).

(c) Deferred income

Deferred income refers to transactions between CAIXA, partner companies and its subsidiaries for the right to explore CAIXA agencies, customer base and use of the brand. At September 30, 2021, deferred income includes the following partnerships:

- VISA, in the amount of R\$ 850,000 referring to the initial bonus receipt due to the contract signed between CAIXA and VISA for a period of 10 years. The balance is recognized monthly in profit or loss on a straight-line basis for 120 months.



- CNP (Holding XS1) in the amount of R\$ 6,790,000 in compliance with the distribution contract. Balance is monthly recognized for the term of the contract until 2045.
- Tokio Marine (XS3) in the amount of R\$ 1,463,000, CNP (XS5) in the amount of R\$ 243,750, Icatu (XS4) in the amount of R\$ 175,500 and Tempo (XS6) in the amount of R\$ 28,875, in compliance with the distributorship agreement, for a period of 20 years, with Caixa Seguridade.
- FISERV, in the amount of R\$ 156,000, aiming to strengthen its operations in the digital payment market, expects an agreement effective for 20 years with Caixa Cartões.

Note 19 – Provisions

(a) Breakdown

Description	INDIVIDUAL		CONSOLIDATED	
	9/30/2021	12/31/2020	9/30/2021	12/31/2020
Labor (b.1)	6,346,892	6,233,115	6,346,892	6,233,118
Civil (b.1)	3,342,455	2,929,586	3,342,455	2,929,586
Tax (b.1)	368,800	409,275	368,800	409,275
Prepayment FGTS (c)	1,224,707	1,006,982	1,224,707	1,006,982
“Bolsa Família” program (d)	283,465	276,797	283,465	276,797
Financial guarantees provided (e)	1,787	26,395	1,787	26,395
Other	37,851	38,826	37,855	54,613
Total	11,605,957	10,920,976	11,605,961	10,936,766
Current liabilities	4,622,229	4,399,878	4,622,233	4,415,668
Non-current liabilities	6,983,728	6,521,098	6,983,728	6,521,098

(b) Provision for litigation and legal obligations - tax and social security

CAIXA is party to various judicial and administrative proceedings of a tax, labor and civil nature, arising in the ordinary course of business. Based on the opinion of the legal counsel, and considering that the procedures adopted by CAIXA comply with the legal and regulatory determinations, Management understands that the provisions recognized are sufficient to cover the risks arising from any unfavorable outcome.

Considering the high number of administrative and judicial proceedings, CAIXA utilizes the following methodology to compute the probable disbursement amount:

a) individualized, where the probable judgment amount is estimated (accrued); this calculation is based on the economic effect of the claims filed and is weighed according to the status of the proceeding and the prevailing case law in similar cases; these claims are classified as probable, possible or remote losses;

b) massified, for other proceedings (not significant), the accrued amount corresponds to the average historical amount paid in similar proceedings in the last 36 months, multiplied by the total proceedings subject to provision, and are classified as probable losses.

The proceedings are grouped in tax, civil and labor claims, considering their subject matter and the economic significance of the group.



(b.1) Changes in provisions for litigation and legal obligations - tax and social security

INDIVIDUAL							
Description	12/31/2020	Changes in 2021					9/30/2021
		New provisions	Monetary restatement	Additions to existing provisions	Reversals of existing provisions	Write-offs after payment	
Labor (b.2) (1)	6,233,115	390,267	195,570	542,569	(292,225)	(722,404)	6,346,892
Civil (b.3)	2,929,586	268,705	91,909	466,886	(146,551)	(268,080)	3,342,455
Losses and damages	954,584	186,108	40,219	159,087	(31,230)	(96,070)	1,212,698
Savings accounts - economic plans	1,069,853	17,200	19,284	232,575	(107,492)	(114,085)	1,117,335
Real estate	365,825	65,397	7,907	10,370	(7,829)	(48,186)	393,484
Contingencies related to FGTS	539,324	-	24,499	64,854	-	(9,739)	618,938
Tax (b.4)	409,275	35,619	3,744	13,361	(87,108)	(6,091)	368,800
INSS	56,930	1,314	384	4,629	(15,029)	(5)	48,223
IPTU	23,259	1,138	128	693	(6,266)	(2,151)	16,801
ISSQN	255,941	31,279	2,941	2,981	(12,468)	(3,643)	277,031
Other	73,145	1,888	291	5,058	(53,345)	(292)	26,745
Total	9,571,976	694,591	291,223	1,022,816	(525,884)	(996,575)	10,058,147

(1) The changes in provisions match in the individual and consolidated statement, except for the item "Labor", which, at December 31, 2020, presents in the consolidated statement the amount of R\$ 6,233,118.

(b.2) Labor proceedings

CAIXA is the defendant in claims filed by employees, former employees of CAIXA or service providers and workers' unions, related to their labor activities, career plans, collective bargaining agreements, severance pay, benefits, retirement, subsidiary charges, among others.

At September 30, 2021, a provision was recognized for 57,382 labor claims accrued, of which 49,176 are "ordinary claims" and 8,206 "material claims", whose amounts are adjusted by the IPCA-E.

Aiming at reducing litigations and decreasing the amounts spent on lawsuits, CAIXA continues executing its policy of in-court and out-of-court reconciliations, realizes spontaneous compliance with certain court decisions and analyzes the losses incurred in order to mitigate further litigation involving similar cases. Accordingly, the significant claims are not individually disclosed in order not to adversely affect possible agreements.

(b.3) Civil proceedings

CAIXA is the defendant in civil proceedings of a compensatory/contractual nature relating to its products, and banking and other services. At September 30, 2021, a provision was recognized for 425,638 civil proceedings, of which 423,639 were considered "ordinary" and 1,999 "material".

The most important proceedings relate to the contesting of the elimination of the effects of indexes of economic plans, as part of the economic policy of the Federal Government to combat inflation rates in the past, on the restatement of savings account balances.

CAIXA complied with the legal requirements in force at the time, however, considering the lawsuits effectively filed and an analysis of the current case laws of the High Court of Justice (STJ), a provision of R\$ 1,117,335 was recognized for these proceedings at September 30, 2021 (R\$ 1,069,853 at December 31, 2020).

It should be highlighted that the statute of limitations is in effect for the filing of new claims, resulting in the inexistence of a representative potential liability. The Federal Supreme Court (STF) suspended the analysis of all the appeals filed until a decision is rendered by that Court binding all the related lawsuits discussing this matter.



At the end of 2017, FEBRABAN and CONSIF signed an agreement with the main consumer protection agencies to solve the problem. This agreement was approved by the STF and CAIXA adhered to its conditions. Payments began in July 2018 and continue to be made in compliance with adhesions processed on the website <https://portalacordo.pagamentodapoupanca.com.br/> and administrative and judicial conciliation efforts.

The agreement had a deadline on March 12, 2020, and for this reason FEBRABAN and consumer protection entities came agreed to extend the previous agreement for another five years, which was ratified by the STF.

The proceedings seeking compensation for damages involving the transfer of funds from FGTS are also significant. At September 30, 2021, the provision for these proceedings is R\$ 618,938 (R\$ 539,324 at December 31, 2020).

The claims seeking indemnities for losses and damages refer to possible problems with banking services, with the rendering of other services or with product acquisition/maintenance.

In 2021, CAIXA continues to conduct its in-court and out-of-court reconciliation realizing the spontaneous compliance with court decisions and analyzing losses incurred in order to mitigate new litigations in similar cases. Until September 30, 2021, CAIXA carried out 47,266 agreements (76% referring to indemnity claims and 24% to credit recoveries), decreasing the amounts that would be disbursed if the court decision remained unaltered, offering the customer the possibility of a quick solution to settle the issue.

(b.4) Legal obligations - tax and social security

Because CAIXA regularly complies with the tax and labor obligations affecting its activities, operations and services, it discusses the legality of the collection parameters adopted by finance departments from the various bodies of the Federal Government, in accordance with the corresponding specific nature of each case.

Provisions recognized for lawsuits in which the likelihood of loss is probable, based on the opinion of the legal counsel, refer to income tax and social contribution lawsuits. CAIXA regularly monitors the status of the ongoing lawsuits, which, in the medium and long term, could result in favorable outcomes with the reversal of the respective provisions.

It should be emphasized that the assessments by the National Institute of Social Security (INSS) for the collection of social security taxes on payments to CAIXA employees, where the indemnity and non-remuneration nature of certain amounts are challenged, such as meal vouchers, absence allowed for personal reasons (APIP), and premium license, the updated amounts of which at September 30, 2021 correspond to R\$ 1,625,096 (R\$ 2,341,635 at December 31, 2020), for which a provision of R\$ 29,187 (R\$ 56,930 at December 31, 2020) was recognized based on the history of success and the case law scenario, considered in a recent technical and legal analysis of the issue.

In relation to the Service Tax (ISSQN), CAIXA applies the provisions of Federal Supplementary Law 116/2003 adjusting its systems and procedures for the determination of the tax basis and payment of the tax on services rendered.

Nevertheless, tax audits conducted in various Brazilian cities filed suits against CAIXA alleging non-payment or underpayment of the tax, initiating the discussion on different interpretations of the aspects, such as materiality, applicable rates and location where the tax should be levied, the total amount of which at September 30, 2021 corresponded to R\$ 1,101,675 (R\$ 1,028,824 at December 31, 2020).

Considering the history of success and the case law scenario, evaluated in a technical and legal analysis of the matter at September 30, 2021, the provision recognized amounted to R\$ 277,031 (R\$ 255,941 at December 31, 2020).

Also, as a highlight, CAIXA has been discussing the materiality of the CSLL and IRPJ debts and fines arising from non-approval of PER/DCOMP, which at September 30, 2021 totaled R\$ 17,661 (R\$ 65,143 at December 31, 2020), in connection with procedural issues, which, based on court pronouncements on each matter, the analysis of the lawyers was to recognize a provision for the full amount.

(c) Provision for prepayment of real estate receivables with FGTS funds

The real estate financing granted with FGTS funds with a subsidy to reduce the installment remunerates the Financial Agent with the total or partial amount of the subsidy by the FGTS, as defined in the Resolution 702/2012 of the Board of Trustees of the FGTS and its amendments.



These amounts are transferred to the Financial Agent CAIXA at the contracting date, in order to cover the whole period of the transaction. Changes in the flow initially contracted, such as the early settlement, extraordinary amortization, extraordinary amortization with reduction of term, transfer or reduction of the contracted financing term, require CAIXA to return to FGTS a proportional part of the yield received.

To cover this return of funds to FGTS, a provision is recognized for the return of income in case of prepayments. The amounts accrued are calculated based on the average prepayments of the payment flows and their respective impacts on the balance of the remuneration amounts of the Financial Agent CAIXA.

In view of the change in behavior observed in the prepayment/revenue balance per contracting season, due to the reduction in the volume of prepayments observed in recent periods, the provision estimate decreased in the year.

(d) Provision for returning the "Bolsa Família" Program funds

Within the scope of the provision of services governed by a contractual instrument, the then Ministry of Social Development and Poverty Reduction (MDS), currently the Ministry of Citizenship (MC), submitted to CAIXA a request for the refund of amounts related to the "Bolsa Família" Program.

(e) Financial guarantees provided

INDIVIDUAL/CONSOLIDATED				
Exposure of Guarantees Provided				
Portfolio	9/30/2021		12/31/2020	
	Exposure	Provision	Exposure	Provision
Onlendings - Entities	1,884,543	565	1,988,382	597
FIES	231,372	1,222	300,588	25,798
Loan operations linked to assignments	9,942,625	-	12,183,318	-
PAR (FAR funds) (1)	16,404	8,470	20,784	10,586
Total	12,074,944	10,257	14,493,072	36,981

(1) Amount related to the Residential Lease Program with FAR funds, classified in assets as provision for credit losses.

Onlendings - Entities are concentrated on Financial Institution and Public Entity, and CAIXA provides FGTS with a financial guarantee on the amounts transferred. Accordingly, the percentage of provision against VaR resulting from the guarantee of minimum return with FGTS is applied.

Due to the publication of MN CR502 - Provision for CAIXA Financial Guarantees, as from October 2021, the provision for the modality Onlendings - Entities will include the new methodology, and should have adjustments to the amounts of their related subsidiary accounts of provision.

For FIES agreements, the provision is made based on the credit risk assessment of the concession and evolves as established by CMN Resolution 2,682/1999.

The portfolio of loan operation linked to assignments is comprised of SBPE contracts, assigned with a clause of adjustment in the assignment amount, whose monthly payment, whenever necessary, is made by CAIXA, as assignor. For this group, the exposure is characterized by the obligation assumed by CAIXA to cover any shortage of funds for payment of the flow.

The remaining balance of PAR portfolio with FAR funds is accrued in rating in view of the development of the default, pursuant to CMN Resolution 2,682/1999.

In comparison with June 2021, there was a reduction in exposures of all categories, with the respective reduction in the amounts provisioned, especially the amount of FIES, which suffered a considerable reduction since May 2021.

(f) Contingent liabilities classified as possible losses

In accordance with CMN Resolution 3,823/2009, companies are not required to record provisions for contingencies classified as possible losses:



INDIVIDUAL/CONSOLIDATED			
Description	9/30/2021	12/31/2020	
Tax (f.1)	8,870,624	8,713,865	
Civil (f.2)	1,917,207	1,792,905	
Total	10,787,831	10,506,770	

(f.1) Tax

CAIXA continuously monitors administrative and tax proceedings in which it is the defendant or a claimant and, supported by the opinions of its legal units, classified cases that amounted to R\$ 8,870,624, at September 30, 2021 as possible losses (R\$ 8,713,865 at December 31, 2020), including the following main claims based on the amounts under dispute:

a) PIS/PASEP assessments, amounting to R\$ 4,053,509, based on underpayments for the period from January 1991 to December 1995, when Decree-Law 2,445/1988 and 2,449/1988 were effective, which changed the tax calculation system, and the alleged improper offset of overpayments made from January 1992 to May 1993. For the filing of the lawsuit, a deposit was made as a guarantee of that amount on December 30, 2010, which, updated by SELIC, pursuant to Law 9,703/98, totals R\$ 7,726,395 at September 30, 2021 (R\$ 7,636,407 at December 31, 2020). On April 8, 2019, the Judge of the 9th Federal Court of the Brasilia/Judicial District upheld the request made by CAIXA to declare the termination of the tax credit in question, in order to evidence the adequacy of the payments for the period in which these were made. On June 10, 2019, the Federal Government filed an appeal seeking the amendment of the decision at issue at the Federal Regional Court for the 1st Region. The proceedings are under review for judgment and decision;

b) PIS/PASEP assessment amounting to R\$ 232,381 at September 30, 2021 (R\$ 230,992 at 12/31/2020), based on the identification of different calculation bases for payment from January 1996 to December 1998, and from January to October 1999, resulting from the exclusion of revenues (or failure to include them) and from computing expenses considered incorrect and non-deductible from the tax base, respectively;

c) CSLL amounting to R\$ 186,173 at September 30, 2021 (R\$ 184,523 at December 31, 2020) relating to credit arising from overpayment reported in the tax declaration (DIPJ) and offset in 2003, discussing procedural issues; and

d) ICMS assessment by the São Paulo State Finance Department, totaling R\$ 280,237 at September 30, 2021 (R\$ 278,208 at December 31, 2020), claiming the tax payment because of the failure to withhold and collect the tax at source on services classified under "communication" for tax purposes. This assessment further determines that CAIXA is the entity responsible for the payment of the tax liability under the special agreement published by Brazil's National Council for Fiscal Policy (CONFAZ).

The matters in dispute in the proceedings are monitored considering the possible consolidation or changes in case laws, thereby enabling their maintenance as a consequence of the loss risks continually evaluated by CAIXA.

(f.2) Civil

Based on the opinion of its legal counsel, CAIXA systematically monitors all proceedings considered to be a possible or remote loss.

The amount of R\$ 1,917,207 at September 30, 2021 (R\$ 1,792,905 at 12/31/2020) refers to a class action with likelihood of possible loss, which alleges illegality by CAIXA in the management of funds from PREVHAB at the time of the succession of BNH.



(g) Breakdown of escrow deposits

The escrow deposits balances in connection with probable, possible and/or remote losses on contingent liabilities are as follows:

INDIVIDUAL/CONSOLIDATED		
Description	9/30/2021	12/31/2020
Tax proceedings	12,851,551	12,635,122
Labor proceedings	4,985,356	4,493,704
Civil proceedings	855,216	923,864
Total	18,692,123	18,052,690

Note 20 – Taxes

(a) Statement of IRPJ and CSLL expenses

INDIVIDUAL				
Description	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Current taxes	385,039	(185,381)	(3,862)	-
Deferred taxes	(52,221)	73,326	1,616,878	1,146,298
Deferred tax liabilities	(1,181,206)	(1,594,487)	929,792	337,628
Trading securities	(1,148,064)	(1,546,392)	942,297	382,044
Escrow deposits	(33,142)	(48,095)	(12,505)	(44,416)
Deferred tax assets	1,128,985	1,667,813	687,086	808,670
Temporary differences – recognition/realization	965,195	1,759,259	(1,009,161)	(887,577)
Tax losses	163,790	(91,446)	1,696,247	1,696,247
Income tax and social contribution for the period	332,818	(112,055)	1,613,016	1,146,298

CONSOLIDATED				
Description	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Current taxes	300,867	(1,049,014)	(133,511)	(235,003)
Deferred taxes	(95,341)	53,411	1,546,912	1,135,197
Deferred tax liabilities	(1,182,234)	(1,580,084)	926,149	339,806
Trading securities/Hedged item	(1,148,064)	(1,546,392)	942,297	382,044
Escrow deposits	(33,142)	(48,095)	(12,505)	(44,416)
Other	(1,028)	14,403	(3,643)	2,178
Deferred tax assets	1,086,893	1,633,495	620,763	795,391
Temporary differences – recognition/realization	923,103	1,725,061	(1,008,101)	(900,856)
Tax losses	163,790	(91,566)	1,628,864	1,696,247
Income tax and social contribution for the period	205,526	(995,603)	1,413,401	900,194



(b) Statement of calculation of IRPJ and CSLL (expenses) credits

Description	INDIVIDUAL			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Profit before tax and profit sharing	2,624,519	14,840,955	538,847	7,097,081
IRPJ and CSLL charges	(1,114,734)	(5,921,239)	(144,499)	(3,166,524)
Tax effects - additions and exclusions	172,117	2,740,077	1,020,953	2,660,127
Interest on capital	403,565	1,147,736	229,373	767,879
Equity in the results of investees	220,903	2,178,096	442,853	952,344
Realization of tax losses	(163,789)	91,446	(1,696,247)	(1,696,247)
Employee profit sharing	745,708	4,181	178,480	513,334
Other	121,269	(425,678)	(34,775)	(30,913)
Current income tax and social contribution	385,039	(185,381)	(3,862)	-

Description	CONSOLIDATED			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Profit before tax and profit sharing	3,232,922	16,895,090	873,476	7,739,273
IRPJ and CSLL charges	(1,454,815)	(7,602,791)	(393,059)	(3,482,655)
Tax effects - additions and exclusions	838,027	3,585,413	894,080	2,634,789
Interest on capital	403,565	1,147,736	229,373	767,879
Equity in the results of investees	(18,877)	360,440	509,509	538,870
Realization of tax losses	(163,789)	91,446	(1,696,247)	(1,696,247)
Employee profit sharing	(941,119)	(1,682,645)	178,480	513,334
Other	1,637,875	3,051,387	144,353	489,027
Current income tax and social contribution	300,867	(1,049,014)	(133,511)	(235,003)

(c) Deferred tax liabilities

Description	INDIVIDUAL		CONSOLIDATED	
	9/30/2021	12/31/2020	9/30/2021	12/31/2020
Mark-to-Market of trading securities	2,422,957	703,753	2,422,957	703,753
Monetary restatement of escrow deposits	2,660,214	2,612,119	2,660,214	2,612,119
Other	-	-	4,147	26,837
Total deferred tax liabilities in profit or loss	5,083,171	3,315,872	5,087,318	3,342,709
Other	65,718	70,733	82,344	87,358
Total deferred tax liabilities in equity	65,718	70,733	82,344	87,358
Total deferred tax liabilities	5,148,889	3,386,605	5,169,662	3,430,067



(d) Deferred tax asset

INDIVIDUAL				
Description	12/31/2020	Recognition	Reversal	9/30/2021
Temporary differences	38,498,679	23,699,672	(21,672,142)	40,526,209
Provision for loan losses	23,391,913	7,654,314	(8,392,270)	22,653,957
Actuarial liabilities	3,730,956	609,394	(676,155)	3,664,195
Provision for labor contingencies	2,804,902	2,897,414	(2,846,214)	2,856,102
Provision for civil contingencies	1,274,547	1,744,242	(1,514,685)	1,504,104
Provision for tax contingencies	151,846	100,952	(98,873)	153,925
Mark-to-market of derivatives	754,529	2,588,383	(875,587)	2,467,325
Impairment of assets not for own use	815,245	706,255	(815,274)	706,226
Provision for losses - FCVS receivable	2,279,539	221,524	(93,357)	2,407,706
Funding expenses not incurred - IHCD	-	1,861,091	(676,413)	1,184,678
Other	3,295,202	5,316,103	(5,683,314)	2,927,991
Tax losses	3,291,150	-	(91,445)	3,199,705
Tax losses realizable	3,291,150	-	(91,445)	3,199,705
Total credits impacting profit or loss	41,789,829	23,699,672	(21,763,587)	43,725,914
Actuarial liabilities - CPC 33	6,548,520	-	(2,050,304)	4,498,216
Mark-to-market adjustment Available-for-sale securities	120,458	252,908	-	373,366
Total credits impacting equity	6,668,978	252,908	(2,050,304)	4,871,582
Total tax credits	48,458,807	23,952,580	(23,813,891)	48,597,496
Total credits not recognized	2,743,431	-	(1,281,630)	1,461,801

CONSOLIDATED				
Description	12/31/2020	Recognition	Reversal	9/30/2021
Temporary differences	38,534,672	23,699,672	(21,706,421)	40,527,923
Provision for loan losses	23,391,913	7,654,314	(8,392,270)	22,653,957
Actuarial liabilities	3,730,956	609,394	(676,155)	3,664,195
Provision for labor contingencies	2,804,902	2,897,414	(2,846,214)	2,856,102
Provision for civil contingencies	1,274,547	1,744,242	(1,514,685)	1,504,104
Provision for tax contingencies	151,846	100,952	(98,873)	153,925
Mark-to-market of derivatives	754,529	2,588,383	(875,587)	2,467,325
Impairment of assets not for own use	815,245	706,255	(815,274)	706,226
Provision for losses - FCVS receivable	2,279,539	221,524	(93,357)	2,407,706
Funding expenses not incurred - IHCD	-	1,861,091	(676,413)	1,184,678
Other	3,331,195	5,316,103	(5,717,593)	2,929,705
Tax losses	3,291,150	-	(91,445)	3,199,705
Tax losses realizable	3,291,150	-	(91,445)	3,199,705
Total credits impacting profit or loss	41,825,822	23,699,672	(21,797,866)	43,727,628
Actuarial liabilities - CPC 33	6,548,520	-	(2,050,304)	4,498,216
Mark-to-market adjustment Available-for-sale securities	120,458	252,909	-	373,367
Total credits impacting equity	6,668,978	252,909	(2,050,304)	4,871,583
Total tax credits	48,494,800	23,952,581	(23,848,170)	48,599,211
Total credits not recognized	2,743,431	-	(1,281,630)	1,461,801



(e) Expected realization - carrying amount

CAIXA carries out a semi-annual study of the expected realization of tax credits in 10 years. The amounts determined in the study at September 30, 2021 are as follows:

Year of realization	INDIVIDUAL		CONSOLIDATED	
	Notional amount	Present value	Notional amount	Present value
2021	4,147,437	4,105,032	4,147,437	4,105,032
2022	6,542,045	6,184,486	6,542,045	6,184,486
2023	5,906,751	5,338,350	5,906,751	5,338,350
2024	3,311,322	2,863,805	3,311,322	2,863,805
2025	2,968,412	2,456,688	2,968,412	2,456,688
2026	1,752,051	1,387,574	1,752,051	1,387,574
2027 to 2030	23,969,478	16,743,200	23,971,193	16,745,373
Total	48,597,496	39,079,135	48,599,211	39,081,308

Note 21 - Employee benefits

The actuarial assessments are semi-annual. Accordingly, the Employee Benefits note is prepared in the six-month periods ended June 30 and December 31 and is available on the website: <http://www.caixa.gov.br>, Investor Relations menu, Results Center, BrGaap – Financial Statements.

Note 22 – Other liabilities

Description	INDIVIDUAL		CONSOLIDATED	
	9/30/2021	12/31/2020	9/30/2021	12/31/2020
Interbank and interbranch accounts	11,436,569	10,466,871	11,436,569	10,466,871
Collections of taxes and similar charges	1,064,083	309,635	1,064,083	309,635
Social and statutory obligations	988,602	3,688,738	989,505	4,010,510
Creditors for funds to be released	6,218,140	6,328,688	6,218,140	6,328,688
Provision for payments to be made	4,279,034	3,429,721	4,318,269	3,444,541
Payables to related parties	1,171,931	2,011,534	1,184,109	2,030,646
Sundry creditors – domestic	5,541,851	6,970,640	5,553,121	7,067,535
Provision of payment services	405,081	456,733	405,081	456,733
Non-controlling interests – investment funds (1)	-	-	573,953	-
Other	402,202	600,876	402,202	600,876
Total	31,507,493	34,263,436	32,145,032	34,716,035
Current liabilities	31,507,493	34,263,436	32,145,032	34,716,035
Non-current liabilities	-	-	-	-

(1) Includes non-controlling interests in equity of consolidated investment funds.



Note 23 – Equity

Reconciliation of Equity – INDIVIDUAL x CONSOLIDATED

Description	9/30/2021	12/31/2020
Equity - INDIVIDUAL	76,151,885	61,013,005
IHCD – eligible to capital	33,553,318	31,808,129
Non-controlling interests	1,864,951	-
Equity - CONSOLIDATED	111,570,154	92,821,134

Article 16 of CMN Resolution 4,192/2013 authorizes federal financial institutions to make up their Level I - Principal Capital by using equity elements, and junior financial instruments and the hybrid equity and debt instruments, provided that meeting the criteria set forth in the Resolution, e.g., having fully floating yield, perpetuity characteristics and absorption of losses while a going-concern.

Also according therewith, the instruments meeting the Principal Capital characteristics shall be reclassified as net equity for purposes of Consolidated financial statements.

Accordingly, in the individual financial statements, the hybrid capital and debt instruments eligible to comprise Principal Capital are recorded in liabilities and the financial charges recognized as operating expenses, whereas in the consolidated financial statements these are reclassified to equity, based on the understanding and orientation of the Central Bank of Brazil, in order to improve the quality of the consolidated financial statements.

(b) Compliance with the levels required by CMN Resolution 2,099/94 (Basel Accord)

Pursuant to CMN Resolution 2,099/1994 and subsequent regulations, which establish the minimum levels of Reference Equity for financial institutions, based on the volume of their operations, CAIXA presented a ratio of 20.77% at September 30, 2021 (17.62% at December 31, 2020) (Note 33), above the minimum ratio required in Brazil.

(c) Revaluation and revenue reserves

In the 1st half of 2021, reserves in the amount of R\$ 8,627 (R\$ 46,193 at December 31, 2020) were realized in profit or loss, arising from write-off and depreciation of property and equipment in use (Note 12) and non-financial assets held for sale (Note 14), net of taxes. The remaining balance will be maintained until the effective date of realization in accordance with CMN Resolution 3,565/2008. The residual value of the Revaluation Reserve at September 30, 2021 totaled R\$ 265,523 (R\$ 274,150 at December 31, 2020).

The revenue reserves are formed by the legal reserve, calculated at 5% of profit, the lottery reserve and the operating margin reserve.

The lottery reserve is constituted by 100% of the result of the management of the federal lotteries for which CAIXA is responsible as the executor of such public services, and is incorporated to equity.

The operating margin reserve is recognized through the justification of the percentage considered of up to 100% of the balance of profit after deducting the allocations to the legal reserve, to the unrealized profit reserves, to contingency reserves, to tax incentive reserves, and for the minimum payment (25% of the adjusted profit) of dividends and interest on capital; the reserve balance cannot exceed 80% of the share capital.

INDIVIDUAL/CONSOLIDATED			
Description	9/30/2021	12/31/2020	
Revaluation reserves	265,523	274,150	
Revenue reserves	28,495,635	28,495,635	
Legal reserve	4,173,686	4,173,687	
Statutory reserves – lotteries (1)	1,483,980	1,483,980	
Statutory reserves - operating margin	22,837,969	22,837,968	

(1) At December 31, 2020, includes the amount of R\$ 746,441 referring to the distribution of the operating margin reserve to the lottery reserve.



(d) Dividends and interest on capital

CAIXA formalized its principles and guidelines for the distribution of profits and approved the Capital Management and Distribution of Profit Policy, establishing prudent capital limits for Principal Capital, Level I and Basel of 1.50% above the minimum regulatory value determined by the National Monetary Council (CMN).

In accordance with the Capital Management and Distribution of Profit Policy, the amount to be distributed as profit for the year is a minimum of 25% of the Adjusted Net Income, as defined in CAIXA Bylaws.

The distribution of profit for the year is approved by the General Meeting, after approval by the Board of Directors, as proposed by the Executive Board and observing the opinion of the Supervisory Board, taking into consideration the legal provisions, the conditions of the Capital Management and Distribution of Profits Policy, and CAIXA Bylaws.

For the purpose of calculating the obligation with dividends, interest on capital is computed, calculated based on the TLP yield for the period on adjusted equity, limited to 50% of the profit for the period. The total interest on capital at December 31, 2020 amounts to R\$ 2,793,416.

Note 24 - Income from services and banking fees

In addition to the services typical of a financial institution, by determination of the Federal Government, CAIXA exercises the role of an operating agent of funds and social programs, with emphasis on the FGTS, and on an exclusive basis, the Federal Lotteries.

As the main partner of the Federal Government in the execution of social programs, CAIXA receives fees arising from the provision of the payment service for income transfer programs, with emphasis on the "Bolsa Família" Program, Unemployment Insurance, Salary Allowance, Emergency Benefit - Covid-19 and BEm - Emergency Employment and Income Preservation Benefit.

Description	INDIVIDUAL			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Government Services	1,978,462	5,899,191	2,116,356	5,729,743
Management of entities and programs	1,566,682	4,645,297	1,548,098	4,484,894
FGTS	660,750	1,982,250	658,551	1,988,437
Lotteries	495,874	1,374,053	488,413	1,251,951
FIES	116,422	345,928	112,191	342,987
Casa Verde e Amarela program	100,307	303,761	102,921	309,994
Saneamento para Todos program (Sanitation for All)	73,363	276,095	67,269	199,730
Other entities and programs	119,966	363,210	118,753	391,795
Income transfer	321,160	953,717	463,563	952,340
Guarantees provided - Operating agent	90,620	300,177	104,695	292,509
Current accounts and banking fees	1,102,524	3,346,635	1,257,191	3,615,951
Agreements and collection	647,506	1,992,343	750,984	2,409,794
Debit and credit cards	639,611	1,860,805	753,375	1,940,882
Investment funds	610,787	1,699,879	521,317	1,607,591
Loan operations	592,625	1,757,692	559,111	1,645,834
Insurance, capitalization, pension plans and consortia	125,576	283,782	82,147	150,135
Other	27,519	118,840	50,284	143,539
Total	5,724,610	16,959,167	6,090,765	17,243,469



Description	CONSOLIDATED			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Government Services	1,978,462	5,899,191	2,116,356	5,729,743
Management of entities and programs	1,566,682	4,645,297	1,548,098	4,484,894
FGTS	660,750	1,982,250	658,551	1,988,437
Lotteries	495,874	1,374,053	488,413	1,251,951
FIES	116,422	345,928	112,191	342,987
Casa Verde e Amarela program	100,307	303,761	102,921	309,994
Saneamento para Todos program (Sanitation for All)	73,363	276,095	67,269	199,730
Other entities and programs	119,966	363,210	118,753	391,795
Income transfer	321,160	953,717	463,563	952,340
Guarantees provided - Operating agent	90,620	300,177	104,695	292,509
Current accounts and banking fees	1,102,523	3,346,632	1,257,191	3,615,951
Agreements and collection	647,506	1,992,343	750,984	2,409,794
Debit and credit cards	643,646	1,888,366	775,614	1,995,264
Investment funds	610,787	1,699,879	521,317	1,607,591
Loan operations	592,625	1,757,692	559,111	1,645,834
Insurance, capitalization, pension plans and consortia	441,346	883,381	82,147	150,135
Other	28,029	119,350	50,284	143,539
Total	6,044,924	17,586,834	6,113,004	17,297,851

Note 25 - Personnel expenses

Description	INDIVIDUAL			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Salaries	(3,617,629)	(10,088,657)	(3,429,386)	(9,717,102)
Labor indemnities	(41,976)	(113,643)	(54,125)	(234,890)
Benefits	(838,473)	(2,319,908)	(642,908)	(2,054,457)
Other	(19,788)	(52,082)	(20,232)	(58,633)
Social charges	(1,482,952)	(4,181,057)	(1,378,597)	(4,073,215)
FGTS	(290,282)	(806,269)	(266,596)	(767,624)
Private pension	(872,237)	(2,429,289)	(823,212)	(2,369,229)
Supplementary pension	(244,225)	(725,297)	(216,251)	(723,451)
Other charges	(76,208)	(220,202)	(72,538)	(212,911)
Total	(6,000,818)	(16,755,347)	(5,525,248)	(16,138,297)



CONSOLIDATED				
Description	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Salaries	(3,622,266)	(10,113,672)	(3,443,396)	(9,755,158)
Labor indemnities	(41,975)	(113,643)	(54,125)	(234,890)
Benefits	(854,311)	(2,355,638)	(645,212)	(2,061,101)
Other	(19,844)	(52,301)	(20,314)	(59,260)
Social charges	(1,485,150)	(4,190,898)	(1,384,310)	(4,088,308)
FGTS	(290,601)	(808,071)	(267,701)	(770,595)
Private pension	(873,034)	(2,434,454)	(826,436)	(2,377,914)
Supplementary pension	(245,082)	(727,557)	(217,341)	(726,450)
Other charges	(76,433)	(220,816)	(72,832)	(213,349)
Total	(6,023,546)	(16,826,152)	(5,547,357)	(16,198,717)

Note 26 - Other administrative expenses

INDIVIDUAL				
Description	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Communications	(150,495)	(404,357)	(129,836)	(398,456)
Maintenance and conservation of assets	(219,845)	(643,537)	(235,636)	(774,533)
Water and electricity	(120,050)	(364,106)	(91,004)	(329,750)
Rentals and leases	(401,714)	(1,186,100)	(372,822)	(1,118,863)
Materials	(31,854)	(108,797)	(22,990)	(77,637)
Data processing	(462,399)	(1,239,041)	(452,393)	(1,314,503)
Promotions and public relations	(2,376)	(4,881)	(27,063)	(70,114)
Advertising and publicity	(66,030)	(138,721)	(26,700)	(40,649)
Transportation services	(188,206)	(596,927)	(300,037)	(717,323)
Financial system services	(92,865)	(295,184)	(158,746)	(433,051)
Third-party services	(239,625)	(724,297)	(264,699)	(756,579)
Specialized services	(167,354)	(502,703)	(166,513)	(440,198)
Surveillance and security services	(222,997)	(676,373)	(282,206)	(737,155)
Amortization/impairment (Note 13 (b))	(230,719)	(723,465)	(204,311)	(586,462)
Depreciation/impairment (Note 12 (b))	(234,372)	(699,662)	(181,538)	(499,626)
Other administrative expenses	(101,517)	(262,041)	(66,371)	(204,512)
Total	(2,932,418)	(8,570,192)	(2,982,865)	(8,499,411)



CONSOLIDATED				
Description	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Communications	(150,495)	(404,357)	(129,836)	(398,456)
Maintenance and conservation of assets	(219,994)	(643,781)	(235,806)	(775,234)
Water and electricity	(120,059)	(364,116)	(91,004)	(329,750)
Rentals and leases	(401,799)	(1,186,185)	(373,023)	(1,119,497)
Materials	(31,854)	(108,797)	(22,990)	(77,637)
Data processing	(462,530)	(1,239,444)	(452,433)	(1,314,851)
Promotions and public relations	(2,376)	(4,881)	(27,063)	(70,114)
Advertising and publicity	(66,030)	(138,721)	(26,700)	(40,649)
Transportation services	(188,206)	(596,927)	(300,037)	(717,323)
Financial system services	(93,106)	(295,918)	(171,760)	(446,919)
Third-party services	(239,731)	(724,501)	(264,760)	(756,755)
Specialized services	(168,484)	(508,934)	(168,664)	(447,621)
Surveillance and security services	(223,006)	(676,419)	(282,237)	(737,257)
Amortization/impairment (Note 13 (b))	(230,719)	(723,465)	(204,311)	(586,462)
Depreciation/impairment (Note 12 (b))	(234,373)	(699,670)	(181,541)	(499,633)
Other administrative expenses	(112,377)	(282,367)	(66,865)	(206,312)
Total	(2,945,139)	(8,598,483)	(2,999,030)	(8,524,470)

Note 27 - Tax expenses

INDIVIDUAL				
Description	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
COFINS	(649,017)	(1,896,733)	(576,121)	(1,724,817)
PIS/PASEP	(100,742)	(294,373)	(91,527)	(287,681)
ISS	(189,360)	(552,460)	(191,848)	(567,795)
IPTU	(3,464)	(75,509)	(4,052)	(82,373)
Other	24,752	54,714	5,591	(72,149)
Total	(917,831)	(2,764,361)	(857,957)	(2,734,815)

CONSOLIDATED				
Description	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
COFINS	(678,646)	(1,956,865)	(604,548)	(1,784,313)
PIS/PASEP	(107,083)	(307,283)	(97,682)	(300,515)
ISS	(196,667)	(567,527)	(192,960)	(570,513)
IPTU	(3,465)	(75,509)	(4,052)	(82,374)
Other	24,752	54,675	5,591	(72,218)
Total	(961,109)	(2,852,509)	(893,651)	(2,809,933)



Note 28 - Other operating income

Description	INDIVIDUAL			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Commissions and fees on demand - FGTS financial agent (1)	453,893	1,469,226	799,041	2,009,636
Recovery of expenses	490,990	1,399,118	457,378	1,280,106
Commissions and fees - monthly deferred quota - financial agent FGTS	437,956	1,254,578	362,359	1,023,907
Reversal of actuarial provisions - past service cost (2)	-	-	-	909,137
Recovery of operating losses (3)	65,831	203,733	79,616	176,960
Monetary restatement on sundry operations (4)	138,349	346,197	104,247	330,134
Right-of-use - CAIXA Network	92,416	270,266	-	-
Other income from commercial loan operations	3,221	12,473	2,449	187,915
Reverse foreign exchange variations - liabilities	-	94,534	-	-
Revenue from discount on acquisition of royalties	19,406	58,217	19,406	58,549
Commissions and fees on operations	14,006	57,963	13,661	44,015
Income from specific credits	15,683	35,966	8,844	32,648
Other operating income	77,001	223,142	199,598	668,399
Total	1,808,752	5,425,413	2,046,599	6,721,406

(1) For housing loan operations of individuals with funds from the FGTS, CAIXA recognizes the revenues to the extent of the costs related to each agreement. In 2021, costs were R\$ 8,570.46 (indirect costs of R\$ 4,879.39 and direct costs of R\$ 3,691.07). A total of 175,794 agreements were contracted in the accumulated September 2021 (234,484 agreements in the accumulated September 2020).

(2) Reversal of actuarial provision for unpaid REG/REPLAN benefit plan (past service cost), in view of the amendment to the plan's regulation, carried out in compliance with Resolution 25 of the Interministerial Committee on Corporate Governance and Administration of Equity Interests of the Federal Government (CGPAR).

(3) Recovery of expenses related to operating losses of products and services.

(4) Includes the monetary restatement of escrow deposits.

Description	CONSOLIDATED			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Commissions and fees on demand - FGTS financial agent (1)	453,893	1,469,226	799,041	2,009,636
Recovery of expenses	474,467	1,357,291	455,271	1,273,221
Commissions and fees - monthly deferred quota - financial agent FGTS	437,956	1,254,578	362,359	1,023,907
Reversal of actuarial provisions - past service cost (2)	-	-	-	909,137
Recovery of operating losses (3)	65,831	203,733	79,616	176,960
Monetary restatement on sundry operations (4)	138,349	346,197	104,247	330,134
Right-of-use - CAIXA Network	92,416	270,266	-	-
Other income from commercial loan operations	3,221	12,473	2,449	187,915
Revenue from discount on acquisition of royalties	19,406	58,217	19,406	58,549
Commissions and fees on operations	52,126	221,459	340,362	700,863
Income from specific credits	15,683	35,966	8,844	32,648
Other operating income	78,182	222,925	208,873	686,545
Total	1,831,530	5,452,331	2,380,468	7,389,515

(1) For housing loan operations of individuals with funds from the FGTS, CAIXA recognizes the revenues to the extent of the costs related to each agreement. In 2021, costs were R\$ 8,570.46 (indirect costs of R\$ 4,879.39 and direct costs of R\$ 3,691.07). A total of 175,794 agreements were contracted in the accumulated September 2021 (234,484 agreements in the accumulated September 2020).

(2) Reversal of actuarial provision for unpaid REG/REPLAN benefit plan (past service cost), in view of the amendment to the plan's regulation, carried out in compliance with Resolution 25 of the Interministerial Committee on Corporate Governance and Administration of Equity Interests of the Federal Government (CGPAR).

(3) Recovery of expenses related to operating losses of products and services.

(4) Includes the monetary restatement of escrow deposits.



Note 29 – Other operating expenses

Description	INDIVIDUAL			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Expenses with lottery resellers and business partners	(1,015,947)	(2,902,975)	(948,164)	(2,645,690)
Post-employment benefit	(393,924)	(1,321,707)	(501,619)	(1,505,976)
Operational risk losses	(359,808)	(1,262,437)	(274,502)	(819,102)
Expenses on cards	(224,052)	(771,450)	(255,768)	(798,571)
Commercial loan operations	(2,008)	(9,636)	(476,186)	(724,245)
Automated services	(145,255)	(477,793)	(173,726)	(493,858)
Expenses on obligations with funds and programs	(108,854)	(302,381)	(76,066)	(440,775)
Goodwill on the purchase of commercial portfolios	(138,681)	(429,438)	(151,449)	(441,329)
Real estate financing operations	(102,277)	(257,826)	(259,892)	(379,510)
Business leverage	(121,367)	(321,280)	(99,031)	(289,242)
Loan operations discounts	(187,863)	(317,852)	(101,437)	(243,227)
FGTS - Collection/payment	(58,039)	(178,389)	(65,607)	(256,480)
Expenses on lotteries	(69,089)	(199,330)	(76,665)	(237,134)
Social benefits	(67,719)	(126,142)	(98,628)	(185,936)
Expenses on FCVS receivable – losses	3,447	(117,126)	(46,831)	(132,022)
Other	(199,388)	(436,095)	(323,029)	(872,343)
Total	(3,190,824)	(9,431,857)	(3,928,600)	(10,465,440)

Description	CONSOLIDATED			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Expenses with lottery resellers and business partners	(1,015,947)	(2,902,975)	(948,164)	(2,645,690)
Post-employment benefit	(393,924)	(1,321,706)	(501,619)	(1,505,976)
Operational risk losses	(359,808)	(1,262,613)	(274,502)	(819,102)
Expenses on cards	(224,052)	(772,393)	(256,072)	(800,676)
Commercial loan operations	(2,008)	(9,636)	(476,186)	(724,245)
Automated services	(145,255)	(477,793)	(173,726)	(493,858)
Expenses on obligations with funds and programs	(108,854)	(302,381)	(76,066)	(440,776)
Goodwill on the purchase of commercial portfolios	(138,681)	(429,438)	(151,449)	(441,329)
Real estate financing operations	(102,277)	(257,826)	(259,892)	(379,510)
Business leverage	(121,367)	(321,280)	(99,031)	(289,242)
Loan operations discounts	(187,863)	(317,852)	(101,437)	(243,227)
FGTS - Collection/payment	(58,039)	(178,389)	(65,607)	(256,480)
Expenses on lotteries	(69,089)	(199,330)	(76,665)	(237,134)
Social benefits	(67,719)	(126,142)	(98,628)	(185,936)
Expenses on FCVS receivable – losses	3,447	(117,126)	(46,831)	(132,022)
Other	(264,963)	(520,083)	(323,624)	(875,343)
Total	(3,256,399)	(9,516,963)	(3,929,499)	(10,470,546)



Note 30 – Recognition and reversal of provisions

Description	INDIVIDUAL			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Lawsuits	(875,229)	(2,450,582)	(794,129)	(2,185,133)
Labor	(601,445)	(1,562,015)	(622,050)	(1,498,963)
Civil	(253,229)	(911,142)	(152,344)	(616,940)
Tax	(20,555)	22,575	(19,735)	(69,230)
Performance fee of loan portfolios acquired	(84,621)	(319,426)	(165,935)	(504,832)
Compensation fund for salary variations (FCVS)	(72,701)	(284,814)	(63,147)	(132,615)
Prepayment – FGTS (1)	(64,332)	(216,178)	(29,758)	1,120,000
Financial guarantee provided	(4,611)	21,944	(3,898)	(12,669)
Other operating (2)	14,982	238,231	(48,237)	262,889
Total	(1,086,512)	(3,010,825)	(1,105,104)	(1,452,360)

(1) The reversal of the provision arises from the review of the calculation for risk of return of revenues to FGTS in the 2nd quarter of 2020. Note 19 (c).

(2) Includes the reversal of administrative provision, remainder payable, costs related to the maintenance of properties and the reversal of the provision for contingency of Saúde CAIXA reserve fund due to the Collective Bargaining Agreement 2020/2022.

Description	CONSOLIDATED			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Lawsuits	(875,229)	(2,450,582)	(794,131)	(2,185,135)
Labor	(601,445)	(1,562,015)	(622,052)	(1,498,965)
Civil	(253,229)	(911,142)	(152,344)	(616,940)
Tax	(20,555)	22,575	(19,735)	(69,230)
Performance fee of loan portfolios acquired	(84,621)	(319,426)	(165,935)	(504,832)
Compensation fund for salary variations (FCVS)	(72,701)	(284,814)	(63,147)	(132,615)
Prepayment – FGTS (1)	(64,332)	(216,178)	(29,758)	1,120,000
Financial guarantee provided	(4,611)	21,944	(3,898)	(12,669)
Other operating (2)	131,441	331,612	(50,839)	320,492
Total	(970,053)	(2,917,444)	(1,107,708)	(1,394,759)

(1) The reversal of the provision arises from the review of the calculation for risk of return of revenues to FGTS in the 2nd quarter of 2020. Note 19 (c).

(2) Includes the reversal of administrative provision, remainder payable, costs related to the maintenance of properties and the reversal of the provision for contingency of Saúde CAIXA reserve fund due to the Collective Bargaining Agreement 2020/2022.

Note 31 - Non-operating income (expenses)

Description	INDIVIDUAL			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Gain (loss) on disposal and write-off of investments and non-financial assets held for sale (1)	(161,338)	2,936,822	(145,582)	(384,561)
Recognition/Reversal of non-operating provisions	136,291	235,998	257,408	562,833
Other	(32,980)	(59,871)	(42,494)	(111,658)
Total	(58,027)	3,112,949	69,332	66,614

(1) Change arising from the profit on sale of shares of CAIXA Seguridade in the 2nd quarter of 2021.



Description	CONSOLIDATED			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Gain (loss) on disposal and write-off of investments and non-financial assets held for sale (1)	(161,338)	5,172,675	227,140	40,611
Recognition/Reversal of non-operating provisions	136,291	235,998	257,408	562,833
Capital gains - remeasurements at fair value (2)	(14,928)	1,457,490	-	-
Other	(32,980)	(59,871)	(42,494)	(111,658)
Total	(72,955)	6,806,292	442,054	491,786

(1) Change arising from the profit on sale of shares of CAIXA Seguridade and Banco PAN in the 2nd quarter of 2021.

(2) Capital gain from changes in the percentage of the relative interest of Caixa Seguridade, Caixa Cartões and CAIXAPAR's investments.

Note 32 - Related parties

Related-party transactions are conducted in the course of CAIXA operating activities, and their attributions are established in specific regulations.

The Code of Conduct of the Employees and Managing Officers of CAIXA prevents its employees and officers from establishing commercial or professional relationship, whether directly or through third parties, with its controllers and companies of the same economic group.

In accordance with the prevailing legislation, applicable to CAIXA as a government-owned and its related parties, key management personnel are allowed to raise loans or advances under the same conditions of the market, especially regarding limits, interest rates, grace periods, terms, guarantees, and criteria for risk classification for purposes of allowance for loan losses and write-offs due to losses, and there are not additional benefits compared to the transactions carried out with other customers with the same profile in the company.

(a) Parent Company

CAIXA is a government-owned financial institution, linked to the Ministry of Economy, and its capital was fully paid up by the Federal Government. Therefore, it is directly controlled by the Federal Government. The balances with the parent company are restated due to the transactions with the Federal Government, their respective ministries, government agencies, government secretariats and other bodies.

Federal government securities are listed in Note 7. Dividends and interest on capital payable to the Federal Treasury are presented in Note 23 (d). On the other hand, taxes with the Federal Government are presented in Note 20.

In the course of its operations, CAIXA recognizes amounts receivable from the Federal Government (Parent Company and Government Funds) in loan operations and provision of services, which at September 30, 2021 totaled R\$ 2,431,038 (R\$ 2,333,813 at December 31, 2020). Of the amount presented at September 30, 2021, R\$ 1,862,403 (December 31, 2020 – R\$ 1,789,195) refers to balances of former operations, for which CAIXA's Management is negotiating with the Federal Government the settlement of the amounts involved - Note 14 (d).

(b) Subsidiaries

Considering the period covered by the financial statements, CAIXA carries out business through its subsidiaries CAIXAPAR, CAIXA Seguridade, CAIXA Loterias, CAIXA Cartões and CAIXA DTVM.

CAIXA also indirectly controls Caixa Holding Securitária and Caixa Corretagem through CAIXA Seguridade.

Caixa Cartões indirectly controls the following entities (in pre-operating phase): CAIXA Cartões Adquirência S.A., CAIXA Cartões Pré-pagos S.A., CAIXA Cartões PAT S.A., CAIXA Cartões Fidelidade S.A. and CAIXA Cartões Contas de Pagamento S.A.

CAIXA has control over the Credit Rights Investment Fund Stone III (FIDC Stone III), holding interest of 79.59%.



(c) Joint Ventures

The related parties are entities in which CAIXA participates in a joint control regime through its subsidiaries CAIXAPAR, CAIXA Seguridade and CAIXA Cartões.

Joint ventures through CAIXAPAR: Caixa Crescer, Tecban, Caixa Imóveis and Quod.

Joint ventures through CAIXA Seguridade: PAN Corretora, Too Seguros, XS3 Seguros S.A., XS4 Capitalização S.A., XS5 Administração de Consórcio S.A. and XS6 Participações S.A.

Elo Serviços, which provides CAIXA with services related to solutions and means of payment, became part of the investment portfolio of CAIXA Cartões.

Galgo Sistemas de Informação S.A. is classified as a joint venture directly at CAIXA.

CAIXA maintains with TecBan service contracts for the use of ATMs. At September 30, 2021, CAIXA amounts held by TecBan reached R\$ 2,105,372 (R\$ 2,577,234 at December 31, 2020).

(d) Associates

CNP Seguros Holding Brasil S.A. (former Caixa Seguros Holding S.A.) is an associate established with the objective of holding interests in the companies of the Caixa Seguros Group and has the following composition: Caixa Seguradora S.A., Caixa Capitalização S.A., Caixa Administradora de Consórcios S.A., Wiz Soluções e Corretagem de Seguros S.A., Caixa Seguros Participações em Saúde Ltda., Caixa Seguros Especializada em Saúde S.A., Youse Seguradora S.A., Caixa Seguros Assessoria e Consultoria Ltda., and Previsul Companhia de Seguros e Previdência do Sul. The entity XS1 Holding S.A. is an associate of CAIXA Seguridade, which owns XS2 Vida e Previdência S.A. and Caixa Vida e Previdência S.A. in its composition.

CAIXA conducts various transactions with CAIXA Seguros, including its investees. The availability of its service network for sale, by the referred to investees, of insurance, capitalization securities, private pension plans and consortiums should be highlighted. On the other hand, CAIXA renders several bank services to these related parties, such as maintenance of deposit accounts, short-term investments and payment/collection agreements.

(e) Remuneration of key management personnel

Key management personnel includes persons who have authority and responsibility for planning, directing and controlling the activities, directly or indirectly. Members up to the 2nd degree of the family and legal entities from which one can exert influence or are influenced by the person in the business with the entity.

At CAIXA key management personnel with direct and indirect responsibilities in the activities are: the Board of Directors, Supervisory Board, Managing Board, Audit Committee and Independent Risk Committee

(f) Other entities

Entities that are controlled or are under the direct or indirect significant influence of the Federal Government are classified in "Other entities". This item is comprised of transactions with public companies and publicly-controlled companies, such as: Petrobras, Banco do Brasil, BNDES, Banco do Nordeste and Emgea, as well as government funds operated and/or managed by CAIXA, such as FAT, FAR, FMM, FCVS and FIES.

Transactions with FGTS are presented according to the characteristics of each operation, in Notes: Note 8 – Derivative financial instruments, 10 (a) – Other financial assets, 14 (a) – Other assets; 15 (b) – Special deposits and deposits of funds and programs, 16 (b) – Borrowings and onlendings, 18 – Other financial liabilities, 24 – Income from services and banking fees, 28 – Other operating income and 29 – Other operating expenses.

The assets with FCVS are presented in Note 10 - Other financial assets and the financial guarantees provided are presented in Note 19 (e) - Financial guarantees provided.

FUNCEF, the entity that manages the post-employment benefits plan of CAIXA employees, maintains with CAIXA contracts for the provision of banking services and lease of properties owned by FUNCEF.

The table below presents the income statement balances and profit or loss balances arising from related-party transactions, considering the nature of the relationship with such entities.



Description	INDIVIDUAL											
	9/30/2021						12/31/2020					
	Parent Company	Subsidiary	Joint venture (1)	Associate (2)	Key Management Personnel	Other entities (3)	Parent Company	Subsidiary	Joint venture	Associate	Key Management Personnel	Other entities
ASSETS:	2,376,648	2,263,499	146,332	19,216	31,473	8,183,814	2,261,727	665,981	10,542,373	26,407	1,835,305	7,544,906
Interbank investments	-	-	-	-	-	1,021,909	-	-	7,813,856	-	-	-
Marketable securities (4)	-	2,238,210	-	-	-	72,751	-	-	-	-	-	70,221
Income receivable (5)	556,269	-	146,332	19,214	-	198,518	508,763	633,821	-	22,474	-	108,707
Loan operations (6)	14,711	-	13,924	-	30,715	5,915,715	20,791	-	1	-	2,568,463	6,432,284
Provision for loan losses	-	-	(13,924)	-	(493)	(2,524)	-	-	-	-	(733,158)	(2,769)
Other receivables	1,805,668	25,289	-	2	1,327	199,266	1,732,173	32,160	2,536,046	3,933	-	409,699
Provision for other receivables	-	-	-	-	(76)	-	-	-	-	-	-	(251,944)
Other assets	-	-	-	-	-	8,459	-	-	192,470	-	-	8,908
Other investments (7)	-	-	-	-	-	769,720	-	-	-	-	-	769,800
LIABILITIES:	2,298,669	15,928	165,024	1,602,784	14,181	190,894,409	4,717,730	463	2,319,011	1,162,810	27,162	162,918,633
Demand deposits	22,917	15,928	1,208	233,108	2,771	3,125,268	292,092	463	2,682	188,529	2,007	117,926
Savings deposits	591,491	-	-	9,439	6,621	6,416	506,709	-	25	4,033	3,216	21,480
Time deposits and financial bills	346,183	-	58,349	-	4,789	555,094	641,544	-	194,050	-	21,939	756,123
Special deposits of funds and programs	207,161	-	-	-	-	3,139,315	209,114	-	-	-	-	3,232,171
Open market funding (8)	-	-	10,223	1,360,237	-	146,663,758	-	-	3,798	970,248	-	120,159,242
Local onlending - official institutions (9)	14,811	-	-	-	-	25,538,838	14,795	-	-	-	-	27,097,811
Lottery operations	82,734	-	-	-	-	-	454,384	-	-	-	-	-
Social funds and programs (10)	672,368	-	-	-	-	11,261,936	2,250,239	-	-	-	-	10,418,085
Financial and development funds (11)	1,481	-	-	-	-	513,736	1,481	-	-	-	-	1,007,482
Sundry liabilities (12)	359,523	-	95,244	-	-	90,048	347,372	-	2,118,456	-	-	108,313
Guarantees received (13)	83,290	-	-	-	49,243	9,354,021	97,126	-	-	-	7,107,192	10,296,469

(1) Composed mainly of transactions with Elo Serviços and TecBan. The significant changes arise from the exclusion of Banco PAN from Related Parties (Note 11).

(2) Refer mainly to transactions with the CAIXA Seguros group.

(3) Composed mainly of transactions with BNDES, FAT, FGS, FIES, Investment funds and FMM. The asset related to FCVS is presented in Note 14.

(4) The amount in subsidiaries refers to quotas of FIDC Stone III and, in other entities, mainly corresponds to the shares of Paranapanema. Balances with the Federal Government are presented in Note 7.

(5) The amount in Parent company refers to fee income received in the operationalization of Federal Government Programs. The variation in subsidiary arises from receivables from dividends and bonuses.

(6) Of the amount in other entities, R\$ 3,041,860 corresponds to operations with Eletrobras.

(7) Refers to shares and quotas acquired resulting from strategic interest.

(8) The balance in associates refers to operations with CAIXA Consórcios. The amount in other entities is mainly comprised of investment fund quotas.

(9) In Other entities, R\$ 23,124,215 arises from BNDES onlendings (Note 16).

(10) In other entities, there is an emphasis on the remuneration of the financial agent with FGTS operations.

(11) The balance in Other entities refers mainly to obligations with FAT.

(12) In Parent company, R\$ 286,465 refers to obligations under the "Bolsa Família" Program (Note 19 (d)).

(13) Refers mainly to operations guaranteed by the federal government, promissory notes, pledge and guarantees.



Description	CONSOLIDATED									
	9/30/2021					12/31/2020				
	Parent Company	Joint venture (1)	Associate (2)	Key Management Personnel	Other entities (3)	Parent Company	Joint venture	Associate	Key Management Personnel	Other entities
ASSETS:	2,376,648	146,332	113,136	31,473	8,183,814	2,261,727	10,686,124	102,090	1,835,305	7,544,906
Interbank investments	-	-	-	-	1,021,909	-	7,813,856	-	-	-
Marketable securities (4)	-	-	-	-	72,751	-	-	-	-	70,221
Income receivable (5)	556,269	146,332	113,134	-	198,518	508,763	66,059	98,157	-	108,707
Loan operations (6)	14,711	13,924	-	30,715	5,915,715	20,791	1	-	2,568,463	6,432,284
Provision for loan losses	-	(13,924)	-	(493)	(2,524)	-	-	-	(733,158)	(2,769)
Other receivables	1,805,668	-	2	1,327	199,266	1,732,173	2,613,738	3,933	-	409,699
Provision for other receivables	-	-	-	(76)	-	-	-	-	-	(251,944)
Other assets	-	-	-	-	8,459	-	192,470	-	-	8,908
Other investments (7)	-	-	-	-	769,720	-	-	-	-	769,800
LIABILITIES:	2,298,669	180,300	1,602,784	14,181	190,894,409	4,717,730	2,418,768	1,162,810	27,162	162,918,633
Demand deposits	22,917	1,208	233,108	2,771	3,125,268	292,092	2,682	188,529	2,007	117,926
Savings deposits	591,491	-	9,439	6,621	6,416	506,709	25	4,033	3,216	21,480
Time deposits and financial bills	346,183	58,349	-	4,789	555,094	641,544	194,050	-	21,939	756,123
Special deposits of funds and programs	207,161	-	-	-	3,139,315	209,114	-	-	-	3,232,171
Open market funding (8)	-	10,223	1,360,237	-	146,663,758	-	3,798	970,248	-	120,159,242
Local onlending - official institutions (9)	14,811	-	-	-	25,538,838	14,795	-	-	-	27,097,811
Lottery operations	82,734	-	-	-	-	454,384	-	-	-	-
Social funds and programs (10)	672,368	-	-	-	11,261,936	2,250,239	-	-	-	10,418,085
Financial and development funds (11)	1,481	-	-	-	513,736	1,481	-	-	-	1,007,482
Sundry liabilities (12)	359,523	110,520	-	-	90,048	347,372	2,218,213	-	-	108,313
Guarantees received (13)	83,290	-	-	49,243	9,354,021	97,126	-	-	7,107,192	10,296,469

(1) Composed mainly of transactions with Elo Serviços and TecBan. The significant changes arise from the exclusion of Banco PAN from Related Parties (Note 11).

(2) Refer mainly to transactions with the CAIXA Seguros group.

(3) Composed mainly of transactions with BNDES, FAT, FGS, FIES, Investment funds and FMM. The asset related to FCVS is presented in Note 14.

(4) The amount in subsidiaries refers to quotas of FIDC Stone III and, in other entities, mainly corresponds to the shares of Paranapanema. Balances with the Federal Government are presented in Note 7.

(5) The amount in Parent company refers to fee income received in the operationalization of Federal Government Programs. The variation in subsidiary arises from receivables from dividends and bonuses.

(6) Of the amount in other entities, R\$ 3,041,860 corresponds to operations with Eletrobras.

(7) Refers to shares and quotas acquired resulting from strategic interest.

(8) The balance in associates refers to operations with CAIXA Consórcios. The amount in other entities is mainly comprised of investment fund quotas.

(9) In Other entities, R\$ 23,124,215 arises from BNDES onlendings (Note 16).

(10) In other entities, there is an emphasis on the remuneration of the financial agent with FGTS operations.

(11) The balance in Other entities refers mainly to obligations with FAT.

(12) In Parent company, R\$ 286,465 refers to obligations under the "Bolsa Família" Program (Note 19 (d)).

(13) Refers mainly to operations guaranteed by the federal government, promissory notes, pledge and guarantees.



Description	INDIVIDUAL									
	3 rd quarter of 2021					3 rd quarter of 2020				
	Parent Company	Subsidiary	Joint venture (1)	Associate (2)	Other entities (3)	Parent Company	Subsidiary	Joint venture	Associates	Other entities
REVENUES	264,084	52,811	232,372	125,900	1,307,517	546,657	9,887	485,242	83,874	1,201,221
Gain (loss) on marketable securities (4)	-	30,353	-	-	-	-	-	44,434	-	-
Service income (5)	170,538	1	185,960	125,900	163,107	473,567	-	340,382	83,874	189,035
Income from investment fund management	-	-	-	-	559,756	-	79	-	-	470,421
Other operating income (6)	93,546	22,457	46,412	-	584,654	73,090	9,808	100,426	-	541,765
EXPENSES	(12,233)	-	(262,306)	(432)	(830,404)	(8,130)	(4,981)	(647,886)	(977)	(706,497)
Open market funding	(7,762)	-	(1,005)	-	(31,801)	(3,362)	(4,981)	(516)	-	(11,417)
Personnel (7)	-	-	-	-	(244,225)	-	-	-	-	(216,251)
Administrative expenses (8)	-	-	-	-	(12,033)	-	-	-	-	(14,144)
Other operating expenses (9)	(4,471)	-	(261,301)	(432)	(542,345)	(4,768)	-	(647,370)	(977)	(464,685)
	Accumulated September/2021					Accumulated September/2020				
REVENUES	885,009	121,054	722,232	285,771	3,889,737	1,167,433	20,706	1,128,149	155,205	3,687,952
Gain (loss) on marketable securities (4)	-	69,250	-	-	-	-	-	194,082	-	-
Service income (5)	619,355	3	575,799	285,771	572,463	933,589	1	665,373	155,205	643,394
Income from investment fund management	-	-	-	-	1,553,820	-	234	-	-	1,457,005
Other operating income (6)	265,654	51,801	146,433	-	1,763,454	233,844	20,471	268,694	-	1,587,553
EXPENSES	(50,292)	-	(791,664)	(1,422)	(2,297,393)	(39,615)	(22,898)	(1,773,029)	(5,301)	(2,557,860)
Open market funding	(15,962)	-	(2,277)	-	(49,479)	(15,210)	(22,898)	(2,445)	-	(71,329)
Personnel (7)	-	-	-	-	(725,297)	-	-	-	-	(723,451)
Administrative expenses (8)	-	-	-	-	(39,923)	-	-	-	-	(44,073)
Other operating expenses (9)	(34,330)	-	(789,387)	(1,422)	(1,482,694)	(24,405)	-	(1,770,584)	(5,301)	(1,719,007)

(1) Refers to transactions with Elo Serviços and Tecban.

(2) Refer mainly to transactions with the CAIXA Seguros group.

(3) Refer mainly to transactions with BNDES, FUNCEF, FAR, FCVS and Investment Funds.

(4) The balance in subsidiaries refers to income from fixed-income securities of FIDC Stone III.

(5) The amount in Parent company refers to the income from services rendered in social programs and onlending operations of the OGU (Federal government general budget). The balance in joint ventures arises from revenues from Elo's transaction exchange services.

(6) The balance in Other entities arises mainly from interest income on receivables from FCVS in housing contracts.

(7) Transactions with FUNCEF. The actuarial assets and liabilities with this entity are presented semi-annually in the "Employee benefits" note (Note 21).

(8) Refers to lease expenses with FUNCEF.

(9) The variation in joint ventures refers to the exit of Banco PAN from Related Parties (Note 11). In Other Entities, there is an emphasis on expenses with BNDES onlending operations.



Description	CONSOLIDATED							
	3 rd quarter of 2021				3 rd quarter of 2020			
	Parent Company	Joint venture (1)	Associate (2)	Other entities (3)	Parent Company	Joint venture	Associate	Other entities
REVENUES	264,084	232,372	164,020	1,307,517	546,657	485,242	410,575	1,201,221
Gain (loss) on marketable securities	-	-	-	-	-	44,434	-	-
Service income (4)	170,538	185,960	164,020	163,107	473,567	340,382	410,575	189,035
Income from investment fund management	-	-	-	559,756	-	-	-	470,421
Other operating income (5)	93,546	46,412	-	584,654	73,090	100,426	-	541,765
EXPENSES	(12,233)	(262,306)	(432)	(831,261)	(8,130)	(647,886)	(977)	(707,587)
Open market funding	(7,762)	(1,005)	-	(31,801)	(3,362)	(516)	-	(11,417)
Personnel (6)	-	-	-	(245,082)	-	-	-	(217,341)
Administrative expenses (7)	-	-	-	(12,033)	-	-	-	(14,144)
Other operating expenses (8)	(4,471)	(261,301)	(432)	(542,345)	(4,768)	(647,370)	(977)	(464,685)
	Accumulated September/2021				Accumulated September/2020			
REVENUES	885,009	722,232	444,698	3,889,737	1,167,433	1,128,149	810,097	3,687,952
Gain (loss) on marketable securities	-	-	-	-	-	194,082	-	-
Service income (4)	619,355	575,799	444,698	572,463	933,589	665,373	810,097	643,394
Income from investment fund management	-	-	-	1,553,820	-	-	-	1,457,005
Other operating income (5)	265,654	146,433	-	1,763,454	233,844	268,694	-	1,587,553
EXPENSES	(50,292)	(791,664)	(1,422)	(2,299,653)	(39,615)	(1,773,029)	(5,301)	(2,560,859)
Open market funding	(15,962)	(2,277)	-	(49,479)	(15,210)	(2,445)	-	(71,329)
Personnel (6)	-	-	-	(727,557)	-	-	-	(726,450)
Administrative expenses (7)	-	-	-	(39,923)	-	-	-	(44,073)
Other operating expenses (8)	(34,330)	(789,387)	(1,422)	(1,482,694)	(24,405)	(1,770,584)	(5,301)	(1,719,007)

(1) Refers to transactions with Elo Serviços and Tecban.

(2) Refer mainly to transactions with the CAIXA Seguros group.

(3) Refer mainly to transactions with BNDES, FUNCEF, FAR, FCVS and Investment Funds.

(4) The amount in Parent company refers to the income from services rendered in social programs and onlending operations of the OGU (Federal government general budget). The balance in joint ventures arises from revenues from Elo's transaction exchange services.

(5) The balance in Other entities arises mainly from interest income on receivables from FCVS in housing contracts.

(6) Transactions with FUNCEF. The actuarial assets and liabilities with this entity are presented semi-annually in the "Employee benefits" note (Note 21).

(7) Refers to lease expenses with FUNCEF.

(8) The variation in joint ventures refers to the exit of Banco PAN from Related Parties (Note 11). In Other Entities, there is an emphasis on expenses with BNDES onlending operations.



(g) Average salary (amounts in R\$)

Description	INDIVIDUAL/CONSOLIDATED			
	9/30/2021		12/31/2020	
	Management	Employee	Management	Employee
Highest salary	56,197	63,265	56,197	58,833
Average salary	44,889	12,207	45,148	10,961
Lowest salary	41,868	3,330	41,868	3,000
Benefits	9,739	3,923	7,509	3,191

(h) Key management personnel compensation

The total amount of remuneration of CAIXA's management and members of the statutory audit board is submitted annually by the Board of Directors for the approval of CAIXA's General Meeting.

The costs incurred with the remuneration and other benefits attributed to key management personnel (Board of Directors, Supervisory Board, Managing Board, Audit Committee and Independent Risk Committee) are shown below:

Description	INDIVIDUAL/CONSOLIDATED			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Short-term benefits	7,620	32,142	6,346	29,367
Salaries	5,685	16,134	4,745	13,719
Executive Board	4,882	13,737	3,970	11,475
Board of Directors	98	255	98	269
Supervisory Board	78	259	49	192
Audit Committee	426	1,278	427	1,181
Independent Risk Committee	201	605	201	602
Variable compensation	-	8,090	-	8,427
Executive Board	-	8,090	-	8,427
Benefits	234	634	194	574
Executive Board	234	634	194	574
Training	26	66	13	38
Social charges	1,675	7,218	1,394	6,609
Benefits due to the termination of prior function	-	94	-	-
Post-employment benefits	464	1,309	317	912
Supplementary pension	464	1,309	317	912

Benefits include meal allowance, housing allowance and healthcare plan to the members of the executive board.

In Supplementary Pension, the item Post-employment benefits are only offered to CAIXA's members of the Executive Board, Board of Directors and Supervisory Board.

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



Note 33 - Capital and risk management

In CAIXA, the management of risks and of capital is understood to be a distinguishing factor for competitiveness in the financial market and the principal means for safeguarding solvency, liquidity and profitability.

The risk and capital management structures are in accordance with the current regulations and with good corporate governance practices, permitting Senior Management to identify the capital commitment required to cover risks, evaluate the impacts on the results of operations and make prompt decisions on acceptable exposure limits.

The risks considered significant are: Credit Risk; Market Risk; Liquidity Risk; Operational Risk; Interest Rate Risk of Operations not Classified in the Trading Portfolio; Strategy Risk; Reputation Risk and Social and Environmental Risk, Risk of Contagion, Actuarial Risk and Concentration Risk, Cybernetic Risk and IT Risk.

A detailed description of the risk and capital management structures, including responsibilities, practices, processes, procedures and models, as well as the Recovery Plan, is available on <http://www.caixa.gov.br>, menu Relações com Investidores, Relatórios e Documentos, Informações Financeiras, Gerenciamento de Riscos, Relatórios, Gerenciamento de Riscos e Capital.

(a) Calculation of regulatory capital required

Pursuant to CMN Resolutions 4,192/2013 and 4,193/2013, since January 2015, the calculation of reference equity and minimum required capital now considers the Prudential Conglomerate.

These capital indicators are detailed in the table below.

Description	9/30/2021	12/31/2020
Reference Equity – RE	123,031,986	101,855,830
Level I	96,952,053	72,474,900
Principal Capital – PC	95,238,812	70,761,659
Prudential Equity (1)	110,092,736	92,719,210
Prudential adjustments	(14,853,924)	(21,957,551)
Supplementary Capital - SC	1,713,241	1,713,241
Level II	26,079,933	29,380,930
Risk-weighted assets – RWA	592,335,607	578,084,749
Credit risk – RWACPAD	508,297,626	482,125,149
Market risk – RWAOPAD	6,636,010	18,689,672
Operational risk – RWAOPAD	77,401,972	77,269,928
Additional Principal Capital - APC	15,548,810	13,006,907
Minimum Required Reference Equity - MRRE (RWA*Factor F) + ACP	62,935,658	59,253,687
Market risk - non-trading portfolio - RBAN	2,124,014	1,265,379
Capital margin (RE - MRRE - RBAN)	57,972,314	41,336,764
Principal Capital index (PC / RWA)	16.08%	12.24%
Capital index – Level I (Level I / RWA)	16.37%	12.54%
Basel index (RE / RWA)	20.77%	17.62%
Factor F (CMN Resolution 4,193/2013)	8.00%	8.00%

(1) Equity considers hybrid capital and debt instruments authorized pursuant to CMN Resolution 4,192/2013.



Sensitivity analysis of the significant positions - CVM Instruction 475

The sensitivity analysis enables the verification of the impact of interest rate changes on the prices of assets and liabilities, by risk factor. These hypothetical studies become a market risk management tool, allowing the definition of mitigation measures in the event such scenarios take place, since the exposures are monitored on a daily basis, and adverse changes in the market result in prompt actions by the units involved in the process with a view to minimizing any possible losses.

In compliance with CVM Instruction 475/2008 the sensitivity analyses for each type of market risk deemed significant by Senior Management, to which CAIXA was exposed, included all the relevant transactions with financial instruments and considered the most significant losses in each of the following scenarios:

Scenario I: Probable scenario which considers the most likely trend for the variables and macroeconomic indicators;

Scenario II: Possible scenario which considers a +25% or -25% parallel shock in scenario I in the risk variables at the balance sheet date;

Scenario III: Second possible scenario which considers a +50% or -50% parallel shock in scenario I in the risk variables at the balance sheet date, which are deemed the worst possible losses.

The gain (loss) on financial instruments at September 30, 2021 is summarized in the following table:

Description	Risk	Probable scenario	25% variation	50% variation
Fixed rate	Increase in interest rate	(1,007)	(27,040)	(58,942)
Price index	Increase in price index coupons	(6,207)	(147,569)	(280,840)
TR/TBF/TJLP	Increase in TR coupon	(8,931)	(198,988)	(356,217)



Note 34 - Recurring and non-recurring profit or loss

According to BCB Resolution 2/2020, we highlight below the recurring and non-recurring profit or loss, net of tax effects:

Event	INDIVIDUAL			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Accounting profit (a)	2,810,005	13,036,962	1,755,241	7,102,638
Non-recurring items (b)	-	6,702,789	76,741	1,162,682
Gains/losses on financial and non-financial assets (1)	-	6,605,385	365,797	542,601
Other non-recurring expenses (2)	-	97,404	(289,056)	620,081
Expenses impacted by events (3) (c)	-	(2,283,492)	77,030	(479,010)
Non-recurring P&L (d = b + c)	-	4,419,297	153,771	683,672
Recurring regulatory P&L (e = a - d)	2,810,005	8,617,665	1,601,470	6,418,966

Event	CONSOLIDATED			
	2021		2020	
	3 rd quarter	Accumulated September	3 rd quarter	Accumulated September
Accounting profit (a)	3,206,953	14,050,466	1,890,256	7,497,987
Non-recurring items (b)	-	6,702,789	76,741	1,162,682
Gains/losses on financial and non-financial assets (1)	-	6,605,385	365,797	542,601
Other non-recurring expenses (2)	-	97,404	(289,056)	620,081
Expenses impacted by events (3) (c)	-	(2,124,684)	88,257	(444,904)
Non-recurring P&L (d = b + c)	-	4,578,105	164,998	717,778
Recurring regulatory P&L (e = a - d)	3,206,953	9,472,361	1,725,258	6,780,209

▪ Accumulated up to September 2021

(1) Gains/losses on financial and non-financial assets include:

- (i) Gain arising from the change in the relative interest assessed on CAIXA Seguridade's investments, due to the conclusion of corporate partnerships in the amount of R\$ 1,472,418.
- (ii) Gain arising from the sale of shares of CAIXA Seguridade, in the 2nd quarter, in the amount of R\$ 3,270,168.
- (iii) Gain arising from the sale of shares of Banco PAN, in the 2nd quarter, totaling R\$ 1,862,799.

(2) Other non-recurring expenses include:

- (i) Reversal of expenses related to employee termination incentive programs in the amount of R\$ 97,404.

(3) Expenses impacted by the events include:

- (i) Tax effects, Profit sharing and IHCD expense effects on non-recurring items.

▪ Accumulated up to September 2020

(1) Gains/losses on financial and non-financial assets include:

- (i) Gain arising from the sale of shares of Banco PAN in the amount of R\$ 365,797.
- (ii) Profit from the sale of investments of joint ventures in the amount of R\$ 176,804.



(2) Other non-recurring expenses include:

- (i) Reversal of provision for actuarial liabilities, according to CGPAR 25, in the amount of R\$ 909,137.
- (ii) Sole bonus, not linked to the salary and paid exceptionally to employees, in the amount of R\$ 166,112.
- (ii) Exceptional contribution to the Saúde CAIXA reserve fund, in the amount of R\$ 122,944.

(3) Expenses impacted by the events include:

- (i) Tax effects, Profit sharing and IHCD expense effects on non-recurring items.

Note 35 - Other information

(a) Investment Fund Assets managed by CAIXA

Description (1)	9/30/2021	12/31/2020
Share funds	35,568,638	34,547,834
Financial investment funds	341,311,436	338,891,000
Share investment funds - FIC (2)	280,069,563	241,412,000
Total	656,949,637	614,850,834

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

(2) Include quota investment funds not ranked by AMBIMA.

(b) COVID-19 Pandemic

Since the beginning of 2020, the world has been facing a pandemic with a significant negative impact on the economy. The new Coronavirus (COVID-19) outbreak brought many challenges to be managed by countries and populations.

Customers and society

CAIXA has been adopting several measures in order to minimize the impact on the lives of people and companies, particularly micro and small business entrepreneurs. Among the various measures in progress, we highlight some mentioned in the management report:

- The 2021 Emergency Aid is the new emergency benefit program and is part of the main measures adopted by the Federal Government, with a vital role for the most vulnerable population, with the objective of providing emergency protection through this time of fighting the pandemic. In the second quarter of 2021, the program reached over 36 million beneficiaries, totaling 96 million benefits paid and R\$ 22.6 billion injected into the economy.
- Continuing the prior program, Provisional Measure 1,045/2021 introduced the New Emergency Employment and Income Preservation Benefit (BEm) for workers who had reduced working hours and wages or temporary suspension of their employment contract due to the pandemic. In the third quarter of 2021, the program reached over 1 million people, totaling 2.8 million installments paid, with 2.4 billion injected into the economy.
- Operating strategically in states and municipalities, in the sphere of the Regional Emergency Programs, in the third quarter of 2021, CAIXA reached a total of 367.8 thousand installments paid and the amount of R\$ 59.8 million paid to beneficiaries, evidencing CAIXA's role as a social transformation agent through the implementation of social programs.
- Maintenance of the decreases in interest rate for its main products. The measure aims to provide financial relief to people and help companies to recover their cash flow.



Accounting and Capital Impacts related to Covid-19

In relation to the financial statements, CAIXA has adopted cautious and careful judgment given the atypical scenario we are facing. CAIXA will continue to monitor the developments of the COVID-19 pandemic and its impact on the economy, particularly in relation to the following:

- **Fair value of financial instruments**

Changes in fair value of financial instruments identified so far as a result of the pandemic have already impacted these financial statements. And, in compliance with BACEN Circular 3,068/2001, for held- to-maturity securities, Management states that there was no change in the intention to maintain or trade said marketable securities.

The stock market suffered an expressive variation and it is worth mentioning that most of the companies that make up Ibovespa index, formed by the shares with the highest volume traded in recent months, are experiencing a period of great volatility. Such volatility shows a widespread market reaction that, due to the COVID-19 pandemic, generated a high level of uncertainty related to the current scenario and for the coming months.

CAIXA continues to monitor the need to reassess the calculation of the fair value of financial instruments due to the pandemic. The volatility of the market value of the marketable securities, especially in shares and debentures, may impact the marketable securities portfolio.

- **Credit risk provision**

CAIXA follows the guidelines set forth in CMN Resolutions 2,682/99 and 4,855/2020 regarding the criteria for measuring the allowance for loan losses of operations that comprise the credit portfolio, including operations carried out within the scope of the programs introduced in order to tackle the effects from the Covid-19 pandemic on the economy.

As for the loan portfolio, we emphasize the characteristics of CAIXA's operations, which are concentrated in the long-term, with real guarantees and more than 90% of these operations of risk levels between AA and C. Among the segments, we point out the expansion of the Rural Credit and Commercial Corporate Entity Wholesale portfolios.

We emphasize that CAIXA continuously monitors the portfolio risk indicators through periodic reports of Loan Portfolio Risk, which, among others, include the monitoring of the provision coverage, with a highlight to the portfolio formed by the operations created as a result of the crisis established by the Covid-19 pandemic.

Employees

In order to protect its employees, CAIXA continues to adopt several measures to mitigate the impacts of COVID-19, especially the following:

- In order to strengthen CAIXA's service network, up to the 3rd quarter of 2021, 7,766 employees and outsourced workers were hired.
 - In a pioneering initiative, within the sphere of the national public service exams, CAIXA launched one that is exclusive for the Disabled People (PcD).
 - Maintenance of the mandatory use of masks in all CAIXA's premises.
 - New global laboratory testing for Covid-19 for all employees, 100% paid by CAIXA.
 - Cleaning and sanitation protocols reinforced in the units.
 - Actions for the protection of employees were implemented throughout CAIXA, taking into consideration the national challenging scenario we are facing during the pandemic, and thus the need to implement remote work and adjust conducts for employees on-site, aiming at preserving the physical and mental health, providing the maintenance of productivity and the climate within the units, self-care and interpersonal relationships in teams, as well as the support to immediate management in this complex scenario.
- The emotional care actions offered by CAIXA have given support to managers and employees in this challenging scenario of the pandemic.



- Reinforcement of the promotion of internal communication channels and sharing of knowledge regarding Covid-19 prevention and related protocols.

(c) Ongoing investigations at Caixa CNP Seguros Holding Brasil S.A.

CNP Seguros Holding Brasil S.A. ("CNP Brasil") is a partnership between CAIXA Seguridade and the French group CNP Assurances, which holds 51.75% of the capital, and CAIXA indirectly holds, through CAIXA Seguridade, 48.25% of the capital of said company. As disclosed in the Notes by CAIXA Seguridade, due to the news released by the press, as of November 30, 2020, about the 13th phase of the so-called Disposal Operation (Operação Descarte) - Safe Channel, CNP Brasil's Management determined the adoption of a series of measures to protect their interests and that of their shareholders. In this regard, among other measures, the Board of Directors of CNP Brasil determined the assembling of an Independent Committee, formed by representatives of CAIXA Seguridade and other shareholders and, also supported by the advice of specialized companies, to examine the company's transactions and, to the extent permitted by law, the transactions of its controlled companies, the results of which will be presented to its management and controlling authorities to take the necessary measures that are required under the circumstances, as well as for the improvement of their internal controls and governance bodies. As indicated by CNP Brasil in the Notes to the financial statements as at December 31, 2020, the independent investigation is ongoing and, to date, the facts reported by the authorities as allegedly undue transactions, whose consequences or needs for any adjustments are not capable of generating a material impact on the investee's financial statements. Accordingly, CAIXA Seguridade continues to follow and support the investigation and all related measures, and systematically continues to evaluate and monitor any new information or indication of acts or facts in non-compliance with the laws and applicable regulations, and it has not identified any information that would impact on the preparation of these financial statements for the period ended September 30, 2021.



Pedro Duarte Guimarães
Chief Executive Officer

Antônio Carlos Ferreira de Sousa
Vice President

Celso Leonardo Derziê de Jesus Barbosa
Vice President

Claudio Salituro
Vice President

Jair Luis Mahl
Vice President

Magda Lúcia Dias Cardoso de Carvalho
Interim Vice President

Messias dos Santos Esteves
Vice President

Paulo Henrique Angelo Souza
Vice President

Rafael De Oliveira Morais
Vice President

Tatiana Thomé de Oliveira
Vice President

Thays Cintra Viera
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Chief Controlling Officer

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