SUSTAINABILITY REPORT 2025

CAIXA

Summary

Interactive summary

Accessibility for reading using the "Read Aloud" feature in Adobe Acrobat.

1 INTRODUCTION

Interactive summary

> We ended 2025 with R$ 867.6 billion in the sustainable finance portfolio, the largest in the market.
>
> **Carlos Antônio Vieira Fernandes**
> President of CAIXA

Message from the President

GRI 2-22

2025 was a successful year, marked by consistent results and a profound process of transformation. We reaffirmed our commitment to sustainable development, citizenship, and social inclusion, and transformed ourselves in order to transform the country.

We are a bank like any other, but we have a purpose that sets us apart: to improve people's lives by placing Brazilian society at the center of our decisions. That's why we are present where Brazil needs us most—in cities and rural areas, in urban centers and underserved communities—promoting sustainability, social protection, and development, without losing sight of our historic role as the Federal Government's primary agent for implementing public policies.

Our results reflect our strength and responsibility. We have grown in terms of profit, credit, and impact. Our performance is not measured solely by financial indicators. It is also reflected in the positive impact we have on the lives of people, the opportunities we create, and our effective contribution to the economic and social development of Brazil. We recorded an Accounting Net Income of R$ 16.1 billion in 2025, up 18.7% from 2024, and Recurring Net Income of R$ 15.5 billion, up 10.4% year on year. We ended 2025 with a credit portfolio of R$ 1.378 trillion and the largest sustainable finance portfolio in the market: R$ 867.6 billion, underscoring sustainability as a cross-cutting pillar of our business.

Along the way, we conducted our first socially themed offering, which marked our return to the international investment market. Demand was seven times greater than the initial offering, with a global reach and garnering the interest of institutional investors from around the world. We mobilized R$ 4 billion to support negotiations for raising approximately R$ 13 billion for the sustainability agenda. These results show that financial strength and social transformation can go hand in hand.

We continue to advance on a comprehensive process of digital, organizational, and cultural transformation, which is essential to sharpen our competitive edge in a rapidly evolving financial system. And this transformation is the path to providing citizens with broader access, greater security, and higher-quality services. In 2025, we invested in technology, innovation, channel modernization, process automation, and digital security, making CAIXA a more agile and connected bank that is prepared for the challenges of the future.

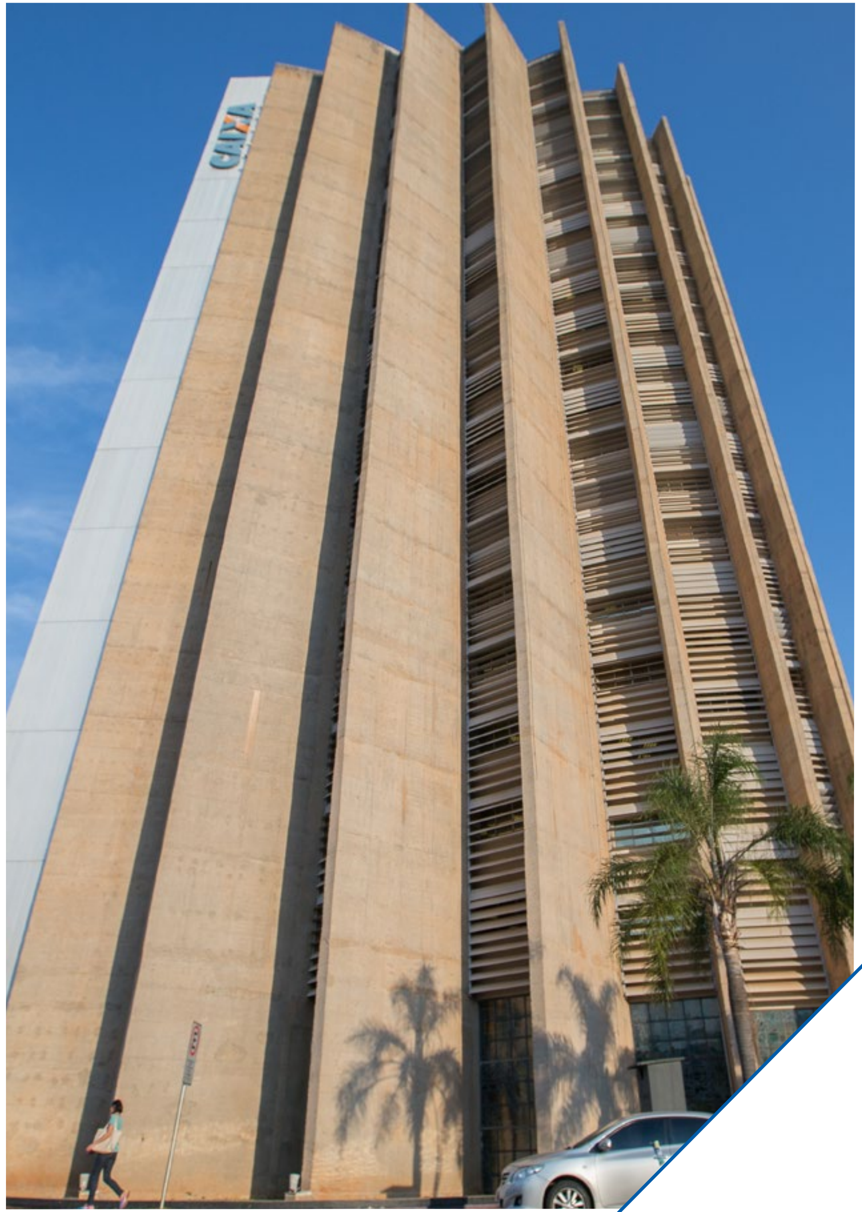
This transformation process is driven, above all, by the people who make CAIXA what it is: our employees. Through our leadership journey, we promote training that focuses on active listening, learning, and the collective development of our managers. We invest in increasing the representation of women in leadership roles, as well as improving the organizational climate and the structures supporting the professional lives of our employees, reaffirming our pledge to a fairer, more inclusive, and diverse work environment.

As the country's primary implementer of public policies, we continue to promote decent housing, urban development, and social protection, besides facilitating access to education, health, and safety. In 2025, we paid R$ 428.7 billion in social benefits and expanded access to foundational programs, with a focus on efficiency, transparency, and positive social impact. After all, sustainability also means guaranteeing rights, reducing inequalities, and ensuring that public policies reach those who need them.

We have strengthened our efforts on the environmental and climate agenda, focusing on transparency and responsible management to measure, manage, and report our performance. We have taken a pioneering step among Brazil's major banks by committing to disclose the impacts of our activities on nature by joining the Taskforce on Nature-related Financial Disclosures (TNFD). At the same time, we have made progress in measuring emissions by implementing new tools, and have consistently ramped up investments through the CAIXA Socio-Environmental Fund, which mobilized a record R$ 210 million.

We formalized partnerships and agreements that took on special significance during our participation in the world's largest climate change negotiation event—COP30 held in Belém. We unveiled solutions for sustainable housing and construction to reduce emissions and make financed housing more efficient, encouraging the sector to adopt more sustainable practices, reaffirming our strategic role in fostering sustainable development in Brazil.

We have adopted the Women's Empowerment Principles (WEPs) laid out by UN Women, which guide companies in promoting gender equality. This adoption translates



into an institutional commitment and management practices that contribute to achieving the statutory requirement of ensuring that at least one-third of senior management positions are held by women. Furthermore, they support our public goal of having 36% of women serve as unit heads by 2030, through actions such as the Diversity and Inclusion Program, mentoring initiatives focused on women, equity in internal processes, and measures to support parenthood.

We have also made public commitments that directly benefit Brazilian society. We aim to achieve Net Zero emissions by 2050, including financed emissions, which contributes to climate change mitigation, with associated benefits for public health, environmental preservation, and climate security for future generations. We also aim to achieve Zero Waste by 2050, relying on a circular economy to minimize waste sent to landfills and eliminate incineration, while promoting practices that conserve natural resources, improve environmental quality, and stimulate the creation of sustainable jobs.

Finally, our goal is to reach a portfolio of R$ 1.25 trillion in sustainable financial products by 2030, by expanding green credit and prioritizing investments that create positive impacts on the environment and society.

Our participation in COP30 left an important legacy for the capital of Pará: we inaugurated CAIXA Cultural Belém—the eighth of its kind in Brazil and the first in the Northern Region—and opened the first Ver-o-Peso Concept Branch, bringing more culture, inclusion, and institutional presence to the Amazon. We restored dignity by allocating R$ 60 million from the Federal General Budget (OGU) to projects such as the UNA Wastewater Treatment Plant and the first phase of the sewer system around Ver-o-Peso—essential infrastructure for sanitation and quality of life. We also honored Belém with the CAIXA Sustainable Management Seal in recognition of best practices in public management that help the city move forward responsibly.

We undertook to offset the emissions from COP30, resulting in the neutralization of more than 130,000 metric tons of CO_2, thereby ensuring a carbon-neutral event. In addition, we encouraged participants to voluntarily offset their emissions through kiosks set up throughout the conference venue—an initiative that engaged more than 3,000 people, transforming their presence into action. Thanks to our efforts, COP30 received international carbon neutrality certification under the ISO 14068-1 standard.

Our journey toward COP30 was a milestone in raising awareness and fostering engagement among our employees. We deepened our understanding of the strategic role of sustainability and strengthened an organizational culture centered on purpose and on social and environmental responsibility. Sustainability has become part of our everyday conversation, and with this cultural legacy, we now have more people motivated to incorporate social and environmental responsibility into their decisions.

What we offer society is returned to us in the form of recognition: our brand was voted the strongest in Brazil. We continue to be a part of Brazilians' daily choices, spanning generations and remaining, year after year, a benchmark for responsibility, trust, and public commitment.

What matters to us is the perspective of those who receive what we are committed to providing: security, citizenship, and prospects for building a fairer, more inclusive, and resilient world for all Brazilians. After all, it is in our nature to take care of today so that tomorrow can flourish.

About the Report

GRI 2-2, 2-3, 2-5, 2-14

We hereby present the 2025 CAIXA Sustainability Report for the period from January 1 through December 31, 2025, which is the same period covered in the financial report.

This report was prepared based on the GRI Standards for Sustainability Reporting, supplemented by the Sector Supplement for Financial Services in accordance with the topics defined in the materiality assessment (see Materiality, on page 34).

In this regard, we seek to demonstrate how sustainability is integrated into our corporate strategy, as well as aligned with the goals of the Institutional Strategic Plan (PEI, in Portuguese) and our operational and financial performance—an approach that strengthens the alignment between our vision for the future, management efficiency, and value creation for society.

Questions, complaints, or suggestions may be sent to gersa@caixa.gov.br.

As such, we will provide an integrated view of CAIXA's impacts, linking strategy, governance, performance, and environmental, social, and governance (ESG) topics to the business model. Material topics will be addressed across the report, highlighting their relationship with strategy and with value creation in the short, medium, and long term.

For better understanding, the GRI Standards indicators are highlighted throughout the Report and consolidated in the GRI Content Index in the appendix section.

This Report was approved by the Board of Directors, with support from the Sustainability Committee and prior deliberation by the Executive Board (EB) with limited assurance performed by KPMG Auditores Independentes Ltda., as detailed in its Limited Assurance Report on page 200.

How to read this Report

Throughout the Report, icons are used to indicate content related to the methodologies employed.

GRI — Below the title of each topic and subtopic, the reported GRI indicators are listed.

For optimal viewing, open this Report in Acrobat Reader.

Indications of links to external content on the IR website or interactive infographics.

Below each macro topic, the relationship between the content and the SDGs of the 2030 Agenda prioritized by CAIXA is highlighted.

Indication of interactivity in summaries and infographics.

2025 highlights

Sustainability is embedded in CAIXA's business model as it reflects the bank's historical role in implementing public policies, promoting social inclusion, and financing the country's sustainable development.

Public policies

An operator and implementer of public policies, managing funds such as the Brazilian Severance Indemnity Fund (FGTS) and Student Financing Fund (FIES), directing funds to housing, sanitation, infrastructure, and education.

Implementation of public policies on a national scale, with 2,779 commitments signed under the New PAC, with total investments of R$ 16.95 billion in 2,079 municipalities, and 6,113 contracts signed, totaling R$ 21.19 billion.

Loan agreements totaling R$ 12.5 billion signed with government entities in 2025, with an active portfolio of R$ 73.3 billion, coupled with technical supervision of construction projects and assistance from multidisciplinary teams.

Support for 676 municipalities in situations of calamity, through the release of up to R$ 6,220 per account from workers' FGTS accounts, expanding social protection during extreme weather events.

Fostering social inclusion

Serving 155 million customers, the market leader in savings deposits (R$ 396 billion and 38.8% market share), expanding access to financial services and social protection instruments.

Development of integrated financial inclusion solutions, including the Sustainable Credit Innovation Call, a credit and recycling platform for waste pickers, and accessibility initiatives such as service in indigenous languages.

Investments of R$ 15.2 million in financial education, notably the Carretel Project, and development of an institutional framework aligned with financial inclusion guidelines.

Leadership in mortgage loans, with a real estate portfolio of R$ 938 billion (+13%) and 67.7% market share, in addition to the resumption of Tier 1 of the *Minha Casa, Minha Vida* (My Home, My Life – MCMV) Housing Program, expanding services to lower-income families.

Development of innovative instruments for urban renovation, including a credit line for housing retrofits and for projects through Public-Private Partnerships (PPPs), such as the country's first social rental initiative.

Financing sustainable development

Expansion of housing solutions, notably the *Reforma Casa Brasil* Program (17,400 operations and R$ 281 million in the first month) and land regularization initiatives (60 operations and approximately 11,000 families served).

Sustainable finance portfolio of R$ 867.6 billion (63% of the credit portfolio), with a target of R$ 1.25 trillion by 2030, consolidating sustainability as a core pillar of the business.

Engagement in climate finance, with accreditation from the Green Climate Fund (GCF), development of instruments such as blended finance, and participation in initiatives such as REDD+ and the Net Zero agenda.

Contribution to the structuring of the carbon market, offsetting COP30 emissions by trading over 130,000 carbon credits.

Management, efficiency, and value creation

Incorporation of sustainability into Strategic Planning through the "Sustainability and Citizenship" pillar in the 2025–2030 Plan.

Accounting net profit of R$ 16.1 billion (+18.7%), credit portfolio of R$ 1.378 trillion (+11.5%), and funding of R$ 1.902 trillion (+10.0%), demonstrating consistent value creation.

Inclusion of the Digital Transformation Program (TEIA) into the strategic portfolio, with R$ 1.9 billion in results, 48 projects, and 76 significant deliverables.

Structuring and advising 130 PPP projects through the Fund to Support the Structuring of Concession Projects and Public-Private Partnerships, with a 100% success rate for projects put up for auction.

Awards and honors

Governance, transparency, and integrity

Diamond Seal in National Public Transparency Award (PNTP, in Portuguese)
Seal of the National Public Transparency Award from the Association of Members of the Brazilian Courts of Auditors (Atricon).

Governance and Public Policy Indicator – IG SEST
Highest level achieved across the three dimensions evaluated in the 7th cycle of the indicator, corresponding to fiscal year 2025.

IA-CM

IA-CM
International certification – Level 3 maturity in the Internal Audit Capability Model (IA-CM), with the assessment conducted by the Office of the Comptroller General (CGU).

Brazilian Foreign Exchange Association Seal (ABRACAM, in Portuguese)
Seal of best practices and procedures applied by agents operating in the foreign exchange market.

Banking Self-Regulation Seals – Febraban
Recognition received in "Consumer Relations," "Prevention of Illegal Activities", and "Social and Environmental Responsibility".

Correctional Good Practices Contest – CGU
3rd place in the "Prevention" category for the practice "Whistleblower's Journey" web series.

Brand, reputation, and customer relations

Top of Mind Award
Top-of-mind bank for savings products in the 2025 survey by Folha de São Paulo, for the 24th time.

The Most Valuable Brands – Infomoney
In the "Strongest Brand in Brazil" category.

Top brands from Estadão
The most recalled among banks.

Innovation, digital transformation, and public administration

Inova Conexion 2025 Award
The CAIXA Sandbox ranked first in the "Innovation Projects for People or Public Organizations" category at the 5th edition of the *Rede Conexão Inovação Pública* awards.

Agility Brazil 2025 Award
CAIXA Sandbox won the award in the category of state-owned companies that adopt agile and innovative management practices at Agile Trends GOV 2025.

Sustainability, ESG, and international recognition

Sustainable Deal of the Year (Financial Institutions) – Latin Finance

Recognizes the inaugural issuance of US$ 700 million in social bonds as a landmark transaction in the Latin American capital markets.

Gold Seal of the Brazilian GHG Protocol Program (PBGHG in Portuguese)

This is the highest rating awarded to organizations that publish comprehensive and verified greenhouse gas emissions inventories.

Best ESG Practices Award

The CAIXA *em Movimento* program ranked first (Gold category) in the "Best Practices" category, organized by the Brazilian ESG Association.

Waste Picker-Friendly Seal

An initiative of the National Movement of Recyclable Material Collectors (MNCR), the seal recognizes our commitment to sustainability and our appreciation for these professionals.

Carbon Disclosure Project (CDP) Assessment

Score B in "Climate, Forests, and Water" in the CDP assessment.

Corporate education, people, and well-being

Global CCU Awards 2025 – Paris

CAIXA University (UC) won the Gold Trophy in the "Overall – Best Corporate University in the World" category.

Trailblazer Awards – Corporate Learning Week 2025, Los Angeles (USA)

CAIXA University won in the "Best education team for collaboration" and "Excellence in employee experience" categories.

Best Companies for Well-being Award

3rd place (Bronze) in the "Comprehensive Workplace Health" category of the award organized by VOCÊ RH magazine.

Project implementation and institutional activities

P3C Award – PPPs and Concessions

"Best Structuring of Municipal Projects" for the public lighting PPP of the Intermunicipal Consortium for Regional Development (Conder/PR).

2 CAIXA

Interactive summary

Inside CAIXA

GRI 2-1, 2-6 | SDG 16

Completing 165 years in January 2026, we are a state-owned company that is part of the National Financial System (SFN in Portuguese), linked to the Ministry of Finance, with administrative autonomy and a service structure equivalent to that of other banks.

Created with the mission of guaranteeing equal rights without distinction among citizens, we operate throughout the country, playing a central role in implementing public policies and providing financial solutions to the people of Brazil. We thus combine public, institutional, and commercial functions, serving account holders and non-account holders, workers, beneficiaries of social programs, individual entrepreneurs, and micro, small, medium, and large enterprises, as well as municipalities, states, and other government entities.

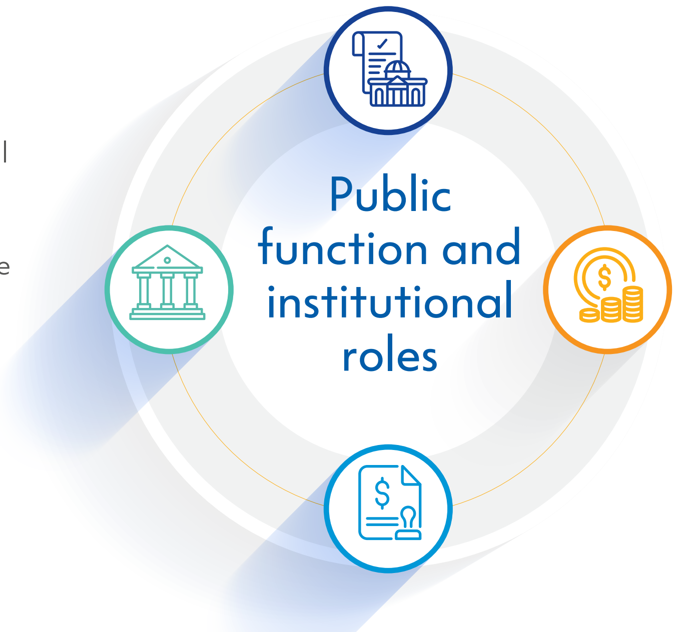
This work is supported by a specialized government service network consisting of 72 units (Government Executive Management Offices and their representative offices) distributed throughout the country, which combines territorial presence, technical expertise, and institutional relations to support government entities throughout the entire public policy cycle

Public sector services provider

We serve the federal government, states, municipalities, judiciary, and the Special Social Security Regimes (RPPS, in Portuguese), with our recognized expertise in managing social registries and disbursing benefits from regional cash transfer programs.

Federal Government mandated agent

We execute the Federal General Budget (OGU) funds transfer agreements, provide technical engineering and social assistance tailored to local conditions, besides correctly allocating public funds in accordance with technical, budgetary, and regulatory parameters defined by the managing ministries and oversight agencies.



Government program operator

We implement public policies, manage funds and operate programs delegated by the Federal Government, in accordance with law or granted through contracts or agreements signed with other subnational entities and entities of the Federation, especially FGTS.

Financial agent

We structure and finance credit transactions aimed at urban, social, and economic development.

We are committed to ensuring equal rights, operating throughout the country and playing a central role in the implementation of public policies.

Commercial and financial operations by segment

From a management perspective, we organize our operations into segments such as Government, Housing, Retail, and Wholesale:

Government

We serve government entities across federal, state, Federal District and municipal levels offering credit solutions, project structuring, funds transfers, and technical assistance.

We have the largest portfolio of PPP and concession projects at the subnational level, particularly with municipalities and public consortia, consolidating our position as the leading structuring institution of these arrangements in the country.

Regarding the credit portfolio with Government Entities (states, the Federal District, and municipalities), 276 new contracts were signed in 2025, totaling R$ 12.5 billion, across 4,400 active operations, with a balance of R$ 73.3 billion. The credit operations portfolio ended the year with a performing loan ratio of 99.9%.

We are the primary strategic partner of the Federal Government and subnational entities in implementing public policies and managing public funds.

Credit transactions with the Government Sector

1,800 CUSTOMERS IN THE GOVERNMENT SECTOR WITH CREDIT CONTRACTS ACROSS BRAZIL

R$ 12.5 billion CONTRACTED BY GOVERNMENT ENTITIES IN 2025

Public-Private Partnership

WE CONTRACTED 52 OPERATIONS FOR TECHNICAL ADVISORY SERVICES FOR PPPS

TOTALING 130 CONTRACTS ALREADY SIGNED SINCE 2018

BENEFITING APPROXIMATELY 38.7 million RESIDENTS IN 433 MUNICIPALITIES

AND TOTALING OVER R$ 40 billion IN PRIVATE INVESTMENTS

Housing

We are the leader in housing finance in Brazil, with a 67.7% market share and a balance of R$ 938 billion in the mortgage portfolio in 2025, an increase of 13% from the previous year.

In this segment, we also play a dominant role in the MCMV Housing program, accounting for 99% of operations, underlining our role as the primary financial agent of Brazil's housing policy.

WE ARE THE MAIN GATEWAY TO HOMEOWNERSHIP FOR BRAZILIAN FAMILIES

67.7%
MARKET SHARE IN MORTGAGE FINANCING

99%
OF MCMV HOUSING OPERATIONS

Retail

We have the largest retail customer base in the country, totaling 155 million customers. Our operations are characterized by our extensive reach, diverse channels, and a range of products and services focused on financial inclusion, savings, credit, and social protection.

We maintain our leadership position, with over R$ 396 billion in savings deposits, representing a 38.8% market share—an increase of 1.4 p.p. from 2024—reinforcing our historic role as the bank for people's savings.

Across all segments, we have the largest sustainable finance portfolio in the market, with a balance of R$ 867.6 billion, reflecting the integration of sustainability into our own and financed activities.

155 million
CUSTOMERS IN THE SEGMENT

A LEADER IN THE SAVINGS SEGMENT, WITH
38.8%
MARKET SHARE

We are an important financial partner for medium and large companies, with a prominent presence in sectors strategic to the country's economic development.

Wholesale

We work with medium and large companies, offering customized financial solutions in areas such as commercial credit, infrastructure, sanitation, agribusiness, industry, foreign trade, cash management, and structuring of capital market transactions. We have specialized teams and support significant transactions in sectors strategic to the country's economic development.

Regulatory framework

CAIXA is governed by Decree-Law 759/1969, Law 6,404/1976, Law 13,303/2016 (Law of State-Owned Enterprises), Decree 8,945/2016, our Bylaws, and other applicable laws.

As such, we are subject to supervision by the Central Bank of Brazil (BC) and to the rules and resolutions of the National Monetary Council (CMN), the Interministerial Commission on Corporate Governance and the Administration of Federal Government Shareholdings (CGPAR), regulatory and supervisory bodies, and to other rules applicable to members of the National Financial System (SFN), as well as the guidelines and directives of the Secretariat for Coordination and Governance of State-Owned Enterprises (SEST). These guidelines ensure our alignment with the governance, control, and transparency standards applicable to all federal government enterprises.

Our organizational structure is defined by resolutions of the Board of Directors and other collective governance bodies in accordance with the Law of State-Owned Enterprises.

Credit portfolio

SDG 1 2 6 8 10 11

In 2025, our credit portfolio reached R$ 1.378 trillion, growing 11.5% from 2024.

Mortgage loans remained the key component, with a balance of R$ 938 billion in 2025. Reflecting the diversity of our credit operations, the portfolio also included R$ 266.7 billion in commercial credit, R$ 110.2 billion in infrastructure, and R$ 62.9 billion in agribusiness. Commercial credit reached R$266.7 billion, up 13.8% year over year.

Although current volumes are significant, there is still room for growth, especially in strengthening our position as a retail bank, despite the competition from fintechs and large incumbent financial institutions.

This trend is linked to the expansion of multichannel distribution, combining our extensive physical network with the advancement of data-driven digital journeys already evident in products with a high proportion of contracts signed through digital channels.

The expansion of credit is accompanied by the maintenance of risk controls and attention to funding costs, in order to strike a balance between growth, appropriate risk-adjusted spreads, and sustainable results.

For more information on the breakdown, evolution, and indicators of the credit portfolio, read our Management Report available on the CAIXA website.

IN 2025, OUR LOAN PORTFOLIO REACHED

R$ 1.378 tri

INCREASE OF

↑ 11.5%

COMPARED TO THE PREVIOUS YEAR.

OUR PORTFOLIO REFLECTS THE DIVERSITY OF OUR OPERATIONS, WHICH IN 2025 HAD BALANCES OF

R$ 266.7 bi

IN TRADE CREDIT INCREASE OF

↑ 13.8%

COMPARED TO THE PREVIOUS YEAR.

Sustainable finance portfolio

GRI 3-3 on the topic of Sustainable finance and green credit, SDG 8 9 12 17

We have the largest sustainable finance portfolio in the market, with a balance of R$ 867.6 billion, which corresponds to 63% of the total credit portfolio and reflects the funds allocated—through our portfolio of products and services—to initiatives and sectors that contribute to the transition towards a fairer and more sustainable society.

The methodology adopted defines sustainable finance products and services as those that provide social benefits to the population and/or directly benefit the environment, provided they contribute to achieving the targets of two or more Sustainable Development Goals (SDGs) of the United Nations (UN), and are not directed towards sectors with high exposure to social, environmental, and climate risks.

Based on these criteria, the sustainable finance and green credit portfolio includes products from the commercial credit portfolio, in the broad sense, in the Housing, Sanitation and Infrastructure, Commercial, and Agribusiness segments. However, since 2025, FIES and MCMV – Tier 1 housing operations have been excluded from the scope in accordance with the methodological adjustments made.

(In R$ billion)

To ensure greater consistency, transparency, and robust practices in the allocation of funds linked to the sustainability agenda, in 2024 we established the Sustainable Finance Framework, which sets out principles and guidelines for allocating the proceeds from debt issuances and lending operations to ensure alignment with the institutional strategy, public policy priorities, as well as national and international market best practices. This guidance is complemented by established institutional policies and commitments, notably the Business Policy, which guides the incorporation of social, environmental, and climate requirements into credit products.

Our institutional dedication goes beyond compliance with laws, encompassing initiatives such as the development of a sustainable taxonomy, the measurement of social and environmental performance, and engagement in partnerships aimed at fostering impact businesses.

These advances highlight the progressive integration of ESG practices into our core business and the convergence with the "Sustainability and Citizenship" pillar of the CAIXA 2030 Strategy, which seeks to ensure legitimacy, consistency, and a positive impact on society and the environment through our core business activities.

Monetary value of products and services designed to deliver a specific environmental benefit for each business line[1] | GRI G4-FS8

Product/service	Total monetary value of specific environmental products and services by business line (R$ thousand)
Social Protection and Environmental Sustainability Programs	**Paid value**
Bolsa Verde (Green Grant Program)	156,588
Seguro-Defeso (Closed Fishing Season Benefit Program)	7,294,361
Total amount paid	**7,450,949**
Infrastructure Operations	**Balance**
Pró-Cidades Pub (Public Cities Development Program)	29,740
Pró-Moradia (Housing Development Program)	1,739,949
Infrastructure and Sanitation Financing (Finisa)	6,953,835
Sanitation for All	20,466,841
Pró-Transporte	17,847,533
Infrastructure (BNDES funds transfers)	16,749,855
Energy	914,636
Naval Industry	420,185
Logistics	114,843
Commercial Operations	**Balance**
CAIXA Hospitais and CAIXA Giro SUS	5,366,487
Support Operations for Rio Grande do Sul (FGI and BNDES Giro)	1,476,716
Special Corporate Credit – ESG Eco-efficiency Investment	74,721
Total infrastructure and commercial operations	**79,606,290**

[1] Program names are presented in their official Portuguese form, as they refer to specific Brazilian Federal Government or CAIXA financing programs and initiatives.

The strategic goals of this pillar for the 2025-2030 strategy cycle embed sustainability and social impact at the core of the business. Progress is monitored through specific indicators, which guide the expansion of the sustainable product portfolio, with ambitions defined by segment, and products classified according to sustainable taxonomy.

A significant milestone in this journey was our accreditation by the GCF in November 2025, making us one of the few Brazilian financial institutions accredited to raise funds from the world's largest climate fund. This accreditation, formalized through the Accreditation Master Agreement, enables us to access funds earmarked for financing the climate agenda in Brazil, alongside a limited number of accredited Brazilian institutions.

R$ 6.1 billion
IN NEW SUSTAINABLE INVESTMENTS

As a result, a proposal for US$ 740,000 in non-reimbursable funds was approved under the Readiness Support program to strengthen our internal capabilities for structuring projects eligible to receive funding from the Fund. This initiative aims to accelerate the development of institutional skills necessary for the preparation, submission, and execution of climate projects.

We were also selected in the 1st Auction of the Eco Invest Brasil – Sublinha Blended Finance Program, a Federal Government initiative aimed at mobilizing external private capital to drive ecological transformation projects in Brazil. With R$ 950 million from the Program, CAIXA will mobilize total investments of R$ 6.1 billion in new sustainable initiatives.

At the same time, we are supporting Brazilian municipalities in the transition to electric fleets for public transportation, in partnership with the World Bank. The initiative entails investments of US$ 500 million to finance projects involving the acquisition of electric buses, deployment of associated infrastructure, provision of technical assistance, and sale of carbon credits. The project will reduce emissions and improve air quality, thus contributing to a fair, inclusive energy transition aligned with Brazil's decarbonization goals.

Funding

Our credit strategy is supported by a solid and diversified funding base. In 2025, funding totaled R$ 1.902 trillion, increasing 10.0% from 2024.

Savings remained one of the main sources, with a balance of R$ 396.2 billion, up 2.8% from 2024, keeping us at the forefront of the segment and ensuring a lower funding cost that also enables us to offer highly competitive lending rates.

We use other funding instruments, such as Real Estate Credit Notes (LCI), which totaled R$ 253.9 billion, up 36.2% from 2024, driven by our share in the housing market; Bank Deposit Certificates (CDB), which totaled R$ 202.1 billion, up 14% from 2024; and investment funds.

Purpose, vision for the future, and values

Our purpose

To transform people's lives. It's the reason we exist, what drives us forward. We are present at every stage of the journey of Brazilians, acting as an agent that transforms lives and fulfills dreams.

Our vision for the future

To be indispensable to Brazil, acting with agility, efficiency, and customer-centricity. We aim to go further. Our goal is to be vital to the progress and stability of Brazil, acting with speed, adaptability and innovation, and placing our customer at the center of every decision.

Our values

- **We make a difference for Brazil**
  We carry public responsibility, and the prosperity of Brazilians is our commitment
- **We are one team that makes it happen**
  We value individual leadership and work together, fostering trust and empowerment, open communication and mutual support
- **We care for people and the planet**
  We believe in an inclusive, diverse and sustainable future and we strive to be a model of environmental and social responsibility
- **The customer guides our choices**
  We listen to our customers and anticipate their needs, which serve as the compass for our daily decisions
- **We have the courage to innovate**
  We act with agility, embrace experimentation and encourage the courage to make mistakes and learn from them
- **Our integrity is non-negotiable**
  We act with transparency, ethics and accountability, and we demand respect for our customers and employees
- **Our results matter**
  We are committed to delivering results, seeking efficiency and simplicity, optimizing resources, and prioritizing what generates value

Corporate Strategy and Institutional Strategic Plan

Our corporate strategy, which guides our actions in the short, medium, and long term, is designed within the framework of the CAIXA 2030 Strategy, which establishes our vision for the future. This strategy is organized into six pillars that guide institutional decisions, priorities, and initiatives.

- Customer-centricity
- Efficiency and profitability
- Technology and innovation
- People, culture, and agility
- Sustainability and citizenship
- Ecosystem-based operations

These pillars serve as a tool for implementing the Institutional Strategic Plan (PEI), ensuring that the strategy is translated into coordinated execution. Through these pillars, the PEI organizes goals, indicators, and initiatives, promoting integration between long-term goals, operational performance, and financial sustainability, with a focus on value creation.

The Corporate Strategy was approved in December 2024, replacing the previous 2023–2028 cycle, with significant progress made in aligning priority initiatives and consolidating the path toward achieving the goals associated with CAIXA Transformation 2030. In this effort, we refined the formulation guidelines, reinforced the coherence between the strategic vision, clearer strategic pillars, and institutional execution capacity.

The document also defined the strategic and tactical indicators that prioritize value creation and customer focus, which, in turn, underpin the new Strategy Map, lending robustness to monitoring and enabling the translation of corporate ambitions into objective metrics. This initiative established the governance of the CAIXA 2030 Corporate Portfolio, under the management of the Organizational Transformation Office (TMO), which was created to execute transformational programs, projects, and initiatives, thereby ensuring speed, prioritization, and integration among the established work fronts.

The CAIXA 2030 Corporate Portfolio was established as an integrating tool of the Corporate Strategy to bring together the priority initiatives into a single governance model, ensuring their alignment with senior management's guidelines.

This strengthened strategic governance, with more agile and integrated forums, besides consolidating the change management practices focused on employee engagement, structured communication, and training, all of which was reflected in the results of the internal survey conducted in 2025. The survey had approximately twice as many respondents as the previous year's edition and revealed greater clarity on strategic goals and progress in cross-departmental integration (see CAIXA's relationships – employees).

In 2026, we plan to maintain the established indicators, making specific adjustments and including metrics related to innovation, performance in ecosystems, workforce capacity, and social impact, in order to ensure continuous alignment with the pillars of the CAIXA 2030 Strategy and refine the measurement of results.

These guidelines will be reflected in the 2026 Business Plan (BP), which reinforces the connection between the 2026–2030 Strategic Plan (SP) and the 2030 Portfolio, guiding the annual execution of the strategy.

Among the priorities for 2026 are the acceleration of initiatives driving the CAIXA 2030 Transformation, such as the Super App, the Financial Manager, and the Citizen Platform; enhancement of operational efficiency; strengthening of ESG practices; integration of business ecosystems; and customer-centric decision-making.

The 2026 BP was structured based on the following principles:

- Strategic alignment, directly linked to the indicators of the Institutional Strategic Plan by pillar
- Focus on value creation by prioritizing metrics of actual results, such as consolidated profitability and Net Promoter Score (NPS)
- Customer focus, with indicators linked to the customer experience and real needs
- Relevance and simplicity, with clear, enduring, and quantitatively appropriate indicators that facilitate monitoring, transparency, and engagement

Change in the context of the CAIXA 2030 Strategy

The implementation of the Organizational Transformation Office (TMO in Portuguese) in 2025 created an integrated model for executing the CAIXA 2030 Strategy, structured around the simultaneous execution of four cross-cutting programs—efficiency, cultural, digital, and organizational—which are understood as inseparable for achieving the long-term strategic goals.

Cultural transformation forms the foundation of this initiative and is aligned with the pillars “People, Culture, and Agility” and “Efficiency and Profitability.” In 2025, this pillar advanced through the review and simplification of processes, the adoption of new work methodologies, and the strengthening of a culture oriented toward autonomy, team empowerment, and psychological safety. This approach recognizes that innovation, in many cases, means simplifying processes, reducing complexities, and expanding our responsiveness, directly contributing to greater operational efficiency and agility.

Digital transformation acts as a strategic enabler, in alignment with the "Technology and Innovation" pillar, by driving the modernization of platforms, data usage, and the expansion of digital channels, with a focus on improving the customer experience and sustaining cultural and organizational changes.

Organizational transformation coordinates and sustains other pillars by driving changes in how we plan, execute, and govern strategy.

The "Efficiency and Profitability" pillar sought to define the guidelines set forth in the Institutional Strategic Plan (PEI in Portuguese) and Budget Planning, in order to broaden the vision of improving operational efficiency, increasing cost efficiency, generating sustainable results, and adhering to budgetary limits, while continuously promoting actions related to generating sustainable results and improving operational efficiency across our units.

In this context, the Organizational Transformation Office plays a central role in connecting the Institutional Strategic Plan, the 2030 Portfolio, and the execution of priority initiatives, integrating cross-functional coordination, structured change management, and mechanisms for monitoring strategic execution.

As part of this process, we also enhanced governance in 2025 by adopting a leaner and more efficient model, reducing layers and simplifying decision-making flows without compromising formalization, traceability, and the audit trail. This model combines a revised traditional governance structure, with fewer decision-making levels, and more agile and adaptive layers, including more frequent senior management meetings focused on identifying bottlenecks, prioritizing efforts, and ensuring prior alignment among all those responsible. This combination enabled us to accelerate strategic decisions and bolster the execution of transformation processes, while keeping institutional controls robust.

Complementarily, we continuously adapt ourselves to an increasingly complex and constantly evolving regulatory environment. In 2025, notable advances included the implementation of a new credit provisioning model, as well as preparations for adopting sustainability standards issued by the Central Bank, aligned with international standards, scheduled to take effect in 2027. These standards require the integration of financial and non-financial information, incorporating potential social, environmental, and climate impacts into decision-making processes and corporate reporting.

Thus, we have been treating the regulatory sustainability agenda as a cross-cutting strategic initiative integrated into the "Sustainability and Citizenship" pillar, involving the credit, risk, sustainability, and reporting areas, with specialized support and internal working groups. Although driven by external factors, this movement directly influences planning, execution of strategy, and the way we operate.

By integrating cultural, digital, and organizational transformation, supported by more agile governance and structured preparation for the regulatory environment, we further bolster the execution of our strategy.

Value chain

GRI 2-6, 2.29 | SDG 6 8 11

Our value chain combines our own operations with those of our Partner Network, consisting of Lottery Shops and CAIXA *Aqui* (CCA) correspondents, structuring how we translate our strategy into offering, distributing, and delivering financial products and services, as well as implementing policies and projects based on the Corporate Strategy. This structure involves business areas and operational units, as well as interaction with external stakeholders, such as regulatory agencies and institutional partners, reflecting how we generate value through our operations.

The upstream chain is operated in an integrated manner by the business areas and operational units.
The downstream chain acts as a financial agent and public policy operator.

Upstream – strategic direction and structuring of the offering

The value chain begins with strategic direction, which defines institutional goals, strategic pillars, and operational priorities. This direction guides the structuring of financial products and services and the implementation of strategic policies and projects, ensuring consistency between planning, execution, and value creation.

This direction also incorporates cross-cutting functions of governance, control, transparency, and institutional relations, including ongoing interaction with regulatory and oversight bodies such as the Central Bank (BC), the Brazilian Securities and Exchange Commission (CVM), the Federal Court of Accounts (TCU), and the Office of the Comptroller General (CGU and all acronyms above in Portuguese), as well as with investors, analysts, and rating agencies, ensuring regulatory compliance, integrity, and predictability in institutional dealings.

Core of the chain – execution of the offering

Based on strategic guidelines, we operate and deliver our products and services, supported by an integrated national structure. This execution involves business areas and operational units responsible for executing core activities, ensuring scale, standardization, and security in service delivery throughout the country.

On the operational front, this work is supported by corporate units and technical areas responsible for planning, risk management, sustainability, governance, and impact measurement, which support the business areas and ensure alignment with strategy, materiality, and regulatory requirements throughout the entire value chain.

21,800
SELF-SERVICE TERMINALS

26,700
TERMINALS IN THE BANCO *24HORAS* NETWORK

WE ARE PRESENT IN
98%
OF BRAZIL'S MUNICIPALITIES

24,800
SERVICE POINTS

Distribution and customer service – wide reach and access

Products and services are distributed through a multichannel structure, which ensures broad reach and proximity to the population. We are present in 98% of Brazilian municipalities through 24,800 service points, which include:

- 3,900 branch offices and service points;
- 20,900 units in the Partner Network, consisting of Lottery shops and CAIXA Aqui Correspondents;
- Mobile structures, such as truck-based branches, boat-based branches, and Automated Mobile Units, which expand access to banking services in remote locations.

This network is complemented by 21,800 ATMs installed at service points and self-service points, as well as 26,700 terminals in the *Banco24Horas* network, enhancing convenience and non-stop service.

This infrastructure is being continuously improved, and it is in this context that various digital solutions have been implemented, such as digital signatures on contracts for legal entities, implementation of accessibility software for the visually impaired at all ATMs, adoption of a digital accessibility platform in Brazilian Sign Language (Libras) across 100% of the Bank's physical service channels, greater digitization of housing finance processes, and 100% digital account openings.

Downstream – end customers, beneficiaries, and impacts

At the downstream end of the value chain are the groups that benefit directly or indirectly from our operations, including customers, beneficiaries of social programs, companies, investors, and government entities. Here, we operate in a unique capacity as both a financial agent and an implementer of public policies, connecting resources, operational execution, technical support, and the delivery of benefits to the population.

Our interaction with these stakeholders embodies our value creation, reflected in access to financial services, implementation of public policies, support for the economic and social development of municipalities and regions, the strengthening of businesses, and the generation of impacts that extend beyond mere commercial relationships to reach society at large.

The diversity of these audiences and the ways in which we engage with them highlights the breadth of our portfolio and underpins the structure of our operations, which can be understood from the perspective of the audiences we serve.

Individuals

This segment includes account holders and non-account holders, formal and informal workers, beneficiaries of social programs, and savers. In this segment, we offer solutions focused on financial inclusion, access to credit, savings, investments, and the administration of social benefits, reaching the population throughout the country through physical, digital, and Partner Network channels.

Businesses

This segment includes entrepreneurs across all sectors, including medium and large companies and business groups. We offer them customized solutions in credit, infrastructure, sanitation, foreign trade, cash management, and structured finance, while meeting more complex regulatory and operational requirements.

Government

This encompasses our work with the Federal Government, states, the Federal District, municipalities, and government entities. We play a central role in implementing public policies, managing government programs, disbursing funds, structuring financing and technical support for urban, social, and economic development projects, reaching government entities of various sizes across the country. We play an important role as an agent of the Federal Government and as an operating and financial agent for structural programs, such as the MCMV and other social housing policies, involving proposing government entities, organizing entities, construction companies, social organizations, and final beneficiaries, especially families and communities in vulnerable situations.

Investors and indirect beneficiaries

Apart from the stakeholder groups directly served, our actions reach investors, shareholders of funds, institutional partners, and society at large through the impacts generated by financial operations, public programs implemented, and structural projects delivered across the value chain.

Innovation

GRI 3-3 on the topic of Innovation, transformation, and digital education | SDG 4 5 9 12

As one of the central pillars of our Corporate Strategy, directly aligned with the "technology and innovation" strategic pillar of the Institutional Strategic Plan, the importance of Innovation as a material topic stems from the role it plays in supporting the ongoing cultural, digital, and organizational transformations, as discussed in the Corporate Strategy section, and from its direct contribution to the modernization of management, increased operational efficiency, and the strengthening of customer-centricity. Note that in 2025, Senior Management created more favorable conditions for this process by approving the reorganization of our organizational structure.

This was accompanied by the consolidation of an adaptive governance model, which began to guide more agile, data-driven decisions, expanding the collegial participation of Senior Management, reducing internal silos, and strengthening integration across departments.

The review of decision-making tools created an environment more conducive to innovation, co-creation, and valuing people, while maintaining the ongoing challenge of discipline in prioritizing initiatives and deliverables aligned with the Corporate Strategy. Thus, each new delivery contributes to building a culture of continuous innovation, where learning from new methodologies, technologies, and partnerships strengthens our ability to adapt and evolve.

Innovation and technology governance underpins this transformation process. In this context, the Technology and Innovation Committee (COTIN, in Portuguese), a non-statutory body, advises the Board of Directors on matters related to information technology and innovation governance practices, including the analysis of the Information and Communication Technology Master Plan. Complementarily, the Independent Risk and Capital Committee (CORIS, in Portuguese) monitors changes in the regulatory landscape, oversees compliance with cybersecurity policies, and evaluates our interactions with regulatory agencies on issues related to risk and capital, ensuring that innovation is conducted in a responsible and secure manner, aligned with our risk appetite.

In our quest to achieve tangible results, we consistently invest in the development of digital skills and seek innovative, intelligence-based solutions.

The innovation agenda relies heavily on employee engagement and digital transformation, including the promotion of safe productivity. Part of this effort involves consistent investment in the development of digital skills, reskilling[1], and a culture of continuous learning, since we recognize that technological transformation depends directly on training and active participation of employees. In this regard, the following initiatives stand out:

CAIXAVERSO

A professional training program focused on developing digital skills and preparing employees for agile roles, aligned with the digital transformation strategy and a culture of innovation. Structured in phases and progressively promoting the deepening of skills, the Program had 16,000 initial registrants, of which approximately 7,000 advanced to the intermediate stage. By the end of the stage, 2,635 participants had completed the live classes, which included 48 hours of synchronous training per class with instructors specialized in the subject matter, in addition to digital learning paths, with the completion of over 24,000 digital courses, demonstrating high engagement throughout the process.

Training in digital skills

Aimed at driving innovation and internal digital transformation, adapting it to the demands of an increasingly competitive and technology-driven market.

Digital Transformation – Coursera Platform

More than 25,000 employees accessed the Coursera for the Future of Work program, which offers over 70 courses, totaling more than 90,000 hours of training.

Corporate University – Incentives for formal education

The programs offered annually encourage the continuation of formal education for the workforce, promote critical thinking on strategic topics, enhance business-related skills, and contribute to the development of high-performance teams and sustainable results. In all, 891 employees benefited in 2025.

[1] Reskilling refers to the process of developing new skills that enable employees to perform different functions, generally in response to technological transformations.

Internal innovation and training initiatives are aimed at creating concrete external impacts, as reflected in the continuous improvement of the customer experience, as well as the generation and sharing of value. Investments in improved service quality, modernization of systems, digitization of processes, and the adoption of artificial intelligence-based solutions have fostered the creation of innovative solutions and strengthened customer relationships.

Examples include the rollout of Wi-Fi in branches and the Computer Donation Program. In total, more than 100,000 computers were donated under the agreement with the Ministry of Communications. The Program, which expanded significantly in 2025, recovers this equipment before delivering it to the Ministry, which is responsible for distributing the units.

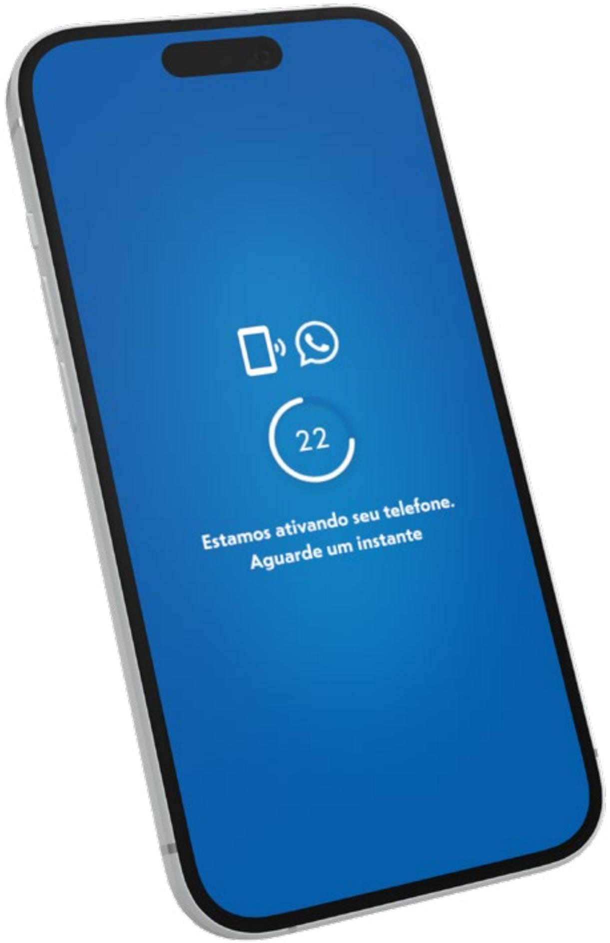
Potential negative impacts are reduced by adopting the Secure Digital Vault, for example, which connects the CAIXA application development platform to an encrypted digital vault, protecting passwords and secrets through access control, automatic password changes, and transaction logging. Every day, 19,000 requests are made to our digital vault.

Sandbox: experimenting with innovations

As evidence of these advances, in August, during Agile Trends Gov 2025, the CAIXA Sandbox ranked first at the *Agilidade Brasil* 2025 Awards – Public Sector, being recognized as the most innovative and impactful initiative among public institutions. The CAIXA Sandbox is a controlled and standardized environment for experimenting with innovations, enabling the testing of products, services, and processes with security, governance, and a customer-centric focus in order to scale up validated experiments and strengthen continuous innovation cycles.

The solution is based on an internal standard regarding Strategy and Coordination of a Controlled Environment for Experimentation, placing it within a governance framework that enables experiments to be conducted safely (with clear limits on potential financial losses and reputational damage), in a controlled manner and aligned with the Strategy.

Since its implementation, the CAIXA Sandbox has already helped accelerate dozens of projects, including initiatives such as the *Limite de Cartão de Crédito igual* Open Finance, *Parametrizador Fiscal* and CAIXA Connect Comex, recognized at the Sandbox Summit 2025 for their significance and direct impact on the customer experience. The model has also contributed to the formalization of partnerships with startups and the consolidation of an internal culture that values calculated risk, intelligent error, and continuous learning.



ComentAI, a solution based on Generative Artificial Intelligence, analyzes the thousands of comments left by users on CAIXA's apps in the Apple and Google stores. The system performs sentiment analysis, classifies comments by type of complaint and topic, groups them by similarity, and, based on this, generates suggestions for improvements.

As metrics to evaluate performance in managing this topic, we adopt different indicators depending on the program or initiative, such as the use of tools for continuous performance monitoring and the availability of IT systems, resolution rates for services aimed at staff, such as *Atende* TI and *Meu* Software, NPS surveys regarding multichannel service, and the number of refurbished devices under the Computers for Inclusion Program.

Innovation Hub and Bootcamp

Our innovation efforts also extend beyond the Company, expanding our interaction with the government and the innovation ecosystem. We have promoted startup challenges and established an Innovation Hub for collaboration between public and private actors, facilitating partnerships, sharing of expertise, and the development of solutions aligned with the needs of municipalities and society.

In this same context of external impact, in November, we launched the 2nd edition of the CAIXA Bootcamp – Artificial Intelligence for Youth, a training program with modules on artificial intelligence and low-code programming.

Although it is primarily targeted at youth, the initiative is open free of charge to anyone, and offers an immersive experience through hands-on modules, discussion forums, live classes, and interactive content. At the end of the course, participants receive certification and are included in the Talent Match platform, which offers job opportunities. This edition underscored CAIXA's role as an agent of social transformation, contributing to the UN Sustainable Development Goals (SDGs), by promoting quality education, and digital inclusion, and by creating opportunities across the country.

Our participation in external initiatives and events in the field of innovation demonstrates our ability to collaborate and reinforces our role as an agent of social transformation, in line with the SDGs.

Digital Transformation Program (TEIA)

In February, the TEIA Program was included in CAIXA's unified portfolio to bring greater synergy among projects, alignment with our strategic guidelines, optimization of resources, and reduction of redundancies, besides strengthening the governance of initiatives focused on digital transformation, with CAIXA employees as protagonists and customers at the center of the strategy.

As part of this effort, we made strategic adjustments to workforce allocation, transferring 364 employees to areas of greatest need—particularly those related to technology—thereby reinforcing our talent development policy and aligning internal skills with the demands of digital transformation.

In financial and operational terms, the Program achieved over R$ 1.9 billion in results, through 48 projects and 76 highly significant deliverables, supported by an estimated investment of just over R$ 460 million. These results translated into concrete improvements in products, services, and processes.

The digital transformation driven by TEIA was reflected, for example, in the opening of more than 1.7 million digital accounts on the CAIXA App in 2025, in the expansion of Worker Credit applications through digital channels—including the CAIXA App, digital CAIXA *Aqui* Correspondents, and marketplaces—and in the virtual assistant with generative artificial intelligence to answer questions about credit.

In the field of technological innovation applied to business, other notable initiatives include the *Reforma Casa Brasil* Program, the *Moradia Nato-Digital* Program, the *Tesouro Direto Pé-de-Meia* Investment Program, CAIXA's new sustainable taxonomy, and facility solutions for impact businesses, all of which underlined TEIA's role as a catalyst for modernizing processes and improving the customer experience.

THE PROGRAM HAS REACHED MORE THAN
R$ 1.9 billion
IN RESULTS.

MORE THAN
R$ 460 million
WERE INVESTED IN THE PROGRAM

MORE THAN
1.7 million
DIGITAL ACCOUNTS WERE OPENED ON THE CAIXA APP, DRIVEN BY TEIA

3

BUSINESS SUSTAINABILITY

Materiality

GRI 3-1, 3-2 | SDG 12 16

Our Materiality Matrix was updated according to the methodology that is aligned with GRI guidelines and was aimed at identifying and prioritizing the topics most relevant to management, performance, and value creation.

Considering the CAIXA Conglomerate's 2025–2030 Strategic Plan, as well as internal and external economic, social, environmental, and climate scenarios, it is worth noting that the Materiality Matrix, prepared in 2023, was deemed valid and remained unchanged.

On the other hand, to ensure convergence with regulatory requirements in order to determine financial materiality—whose results are expected in 2026—our material topics and value chain will be revisited to identify financially significant sustainability risks and opportunities, as well as to assess alignment with risk management frameworks and practices, and incorporate the findings into our corporate tools.

Stages of the materiality assessment

1. Identification of topics

Initial identification of more than 100 relevant topics based on:

- Corporate Strategy and institutional policies;
- Regulatory and normative frameworks;
- Trends in the financial and sustainability sectors;
- Public commitments made.

2. Stakeholder engagement

Structured consultation with internal and external stakeholders, including:

- Employees and Senior Management;
- Investors;
- Customers;
- Partners and suppliers;
- Regulatory agencies and government;
- Representatives from Civil Society.

3. Assessment and prioritization

35 topics submitted for stakeholder assessment Analysis
based on the following criteria:

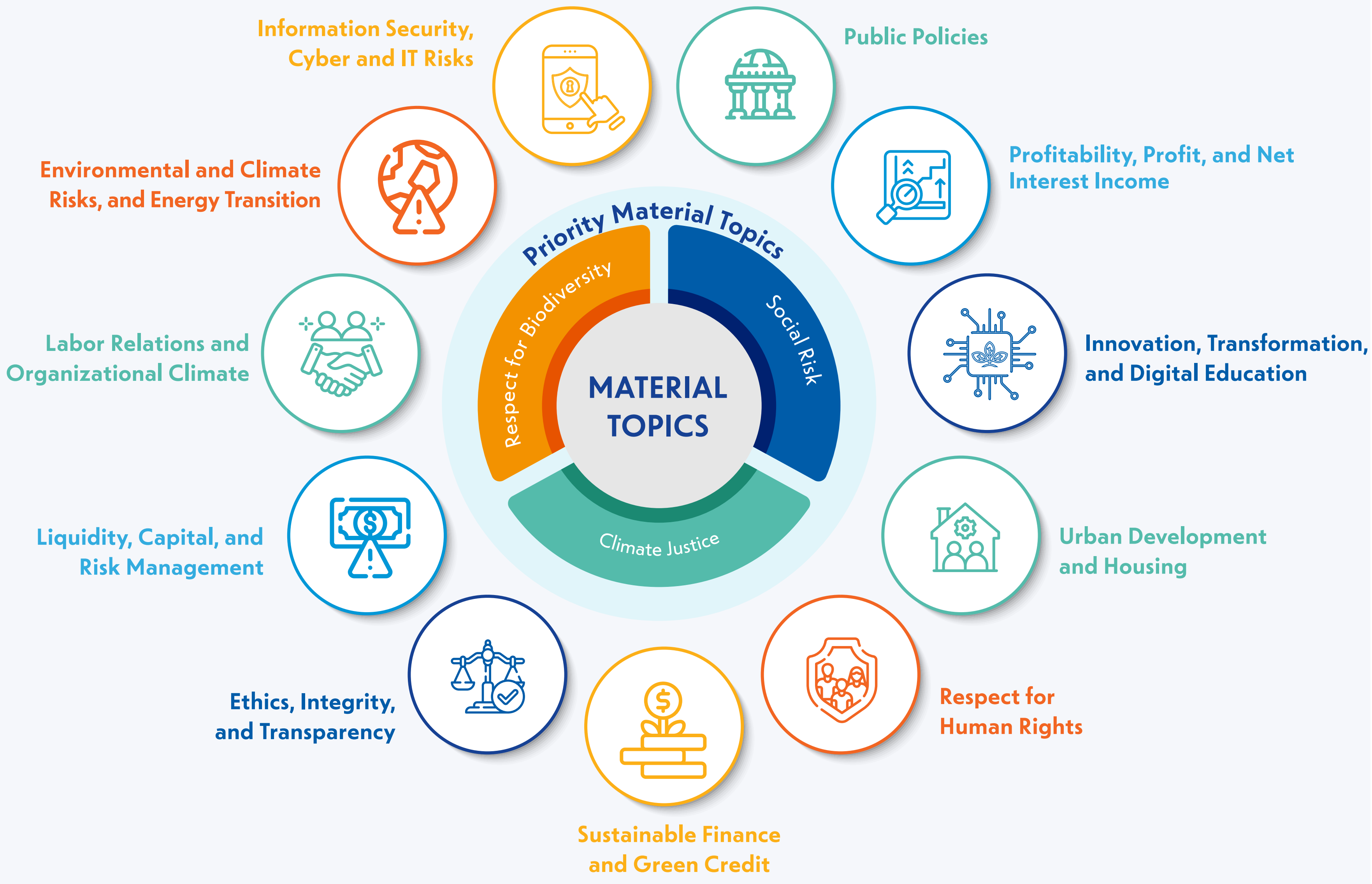
- Strategic relevance;
- Economic, social, and environmental impacts;
- Risks and opportunities for CAIXA.

4. Consolidation

Definition of 14 priority topics, including:

- 11 material topics, with a direct impact on CAIXA's operations, performance, and reputation;
- 3 strategic topics, relevant to institutional guidance, even though not classified as material according to GRI criteria.

The prioritized topics have been guiding the preparation of corporate reports and the evolution of strategic planning and institutional management since 2024.



Click on the icons for the Material Themes

Material Themes

Material Themes
GRI 3-3

- Social Risk
- Climate Justice
- Respect for Biodiversity
- Public Policies
- Sustainable Finance and Green Credit
- Profitability, Profit, and net Interest Income
- Environmental and Climate Risks, and Energy Transition

Strategic themes

Social risk

GRI Indicators

GRI 3: Material topics 2021
GRI G4 Financial services sector disclosures 2013

Impacts

Realized positive impacts:

- expansion of social programs; expansion of access to financial services for vulnerable groups.

Potential negative impacts:

- increased inequality;
- lack of services for vulnerable populations in distant municipalities;
- increased delinquency rates;
- non-compliance with the Federal Government's social policies;
- fraud;
- lack of payment channels.

Actual negative impact:

- damage to image and reputation.

Affected stakeholders:

CSOs, customers, employees, government, senior management, regulatory agencies, investors, suppliers, partners.

Related SDGs

SDGs goals

9.3, 9.b;
11.a, 11.c;
12.2, 12.6, 12.7;
17.1, 17.5.

- Respect for Human Rights
- Labor relations and organizational climate
- Information Security, Cyber and IT Risks
- Ethics, Integrity, and Transparency
- Urban Development and Housing
- Innovation, Transformation, and Digital Education
- Liquidity, Capital, and Risk Management

Sustainability management

GRI 3-3 on the topic of Urban development and housing | SDG 6 7 11 13 17

Sustainability is embedded in CAIXA's business model as it reflects our historical role in implementing public policies, promoting social inclusion, and financing the country's sustainable development. Over our 165-year history, these efforts have generated significant economic, social, and environmental impacts, reaching millions of Brazilians at different stages of their lives.

We progressed further in bolstering strategic management focused on sustainability by establishing the "Sustainability and Citizenship" pillar, which aims to enhance sustainability and social impact at the core of our business.

This progress was accompanied by the strengthening of sustainability governance. Over the past few years, we have established dedicated bodies on the subject, culminating in 2024 with the creation of the role of vice president of Sustainability and Digital Citizenship. This structure consolidated our institutional repositioning in the field of sustainability and enabled the development of a dedicated sustainability roadmap through 2030, aligned with the Institutional Strategic Plan. This strategy combines guidelines, priorities, indicators, and mechanisms to measure impacts, reinforcing decision-making guided by evidence and concrete results.

Building on this foundation, we refined the tools to measure impacts, since we recognize that the sustainability agenda requires not only purpose but also the ability to demonstrate effective results. This initiative has strengthened our coordination with national partners and multilateral organizations, expanding access to funding sources and reinforcing our role in structural agendas such as housing, infrastructure, sanitation, climate transition, and sustainable urban development.

Sustainability management is also reflected in our direct role as an operator and implementer of public policies that impact the lives of Brazilians at different stages of the life cycle.

12.5 billion

CONTRACTED ON CREDIT WITH PUBLIC ENTITIES

2,000

EMPLOYEES WORKING IN MULTIDISCIPLINARY TEAMS

THE COUNTRY'S LARGEST TECHNICAL CONSULTING PORTFOLIO, WITH

130

PPP PROJECTS

We manage resources and operate programs focused on basic education, such as the *Pé-de-Meia* Programs, through higher education via FIES, besides managing the FIES Guarantee Funds. We also play an important role in managing the FGTS, which, in addition to serving as a social protection tool in times of vulnerability, is one of the key mechanisms for financing national development by providing funds for housing, sanitation, and infrastructure—areas directly related to sustainability.

Our institutional capacity is supported by integrated collaboration with the public sector, which combines nationwide presence, technical expertise, and multiple institutional roles.

As the Brazilian Government's agent in managing and monitoring funds transfer agreements, we provide services to all ministries, including the Ministry of Cities, whose responsibilities include the formulation and implementation of urban development and urban land-use planning policies in Brazilian municipalities.

We provide public sector credit for states, the Federal District, and municipalities. In 2025, this activity resulted in credit contracts worth R$ 12.5 billion with government entities, thanks to the coordination between the Government's executive network and the Retail network. We monitor the implementation of public policies focused on urban development through the disbursement of funds, physical and financial monitoring, and technical assistance for infrastructure and sanitation projects, in collaboration with subnational entities, in accordance with regulations established by the ministries in charge, particularly regarding the technical assistance provided by multidisciplinary teams totaling nearly 2,000 employees, including engineers, architects, social project assistants, and operational staff.

Consequently, these interventions foster economic development, since infrastructure—often linked to social work and land regularization in the beneficiary areas—promotes the integration of these socially vulnerable regions into the formal city, making them attractive to other investments.

Thus, sustainability management is organized along two major complementary fronts:

- Own activities, particularly in the context of public policy implementation; and
- Activities financed through credit, funding, and financial instruments geared toward sustainable development.

In this framework, PPPs and cooperative models involving public and private entities serve as strategic tools to scale up the scope, efficiency, and sustainability of public policies. By integrating urban planning, financial structuring, implementation, and management of services, these models help mobilize additional resources, reduce costs for end-users, and strengthen the institutional capacity of federal entities. In 2025, our technical advisory portfolio for PPPs and concessions reached 130 projects, establishing itself as one of the largest in the country and the leader at the subnational level, especially in contracts with municipalities and public consortia.

In this regard, the Support Fund for Structuring Concession and Public-Private Partnership Projects (FEP) is a strategic instrument of sustainability and social impact. Through the FEP, we support projects in sectors directly related to sustainable development, such as urban solid waste, street lighting, social housing, early childhood education, socio-educational centers, and smart city initiatives. The Fund operates through public calls for proposals or pilot projects, enabling interested municipalities to submit projects without the need for upfront disbursement, except in case of withdrawal of projects. To date, projects structured by the FEP and put up for auction have had a 100% success rate, culminating in the signing of contracts.

In 2025, four projects structured by the FEP went to auction, including three public lighting initiatives and one socio-educational center project in the state of Minas Gerais. The latter represents an innovative experience on a global scale, adopting an approach centered on education, social reintegration, and the guarantee of rights, highlighting the potential of PPPs as an instrument for social transformation and the strengthening of public policies focused on citizenship.

THE COUNTRY'S LARGEST PORTFOLIO OF TECHNICAL CONSULTING SERVICES FOR PPP PROJECTS WITH

R$ 130 billion

In line with this direction, our goal is to ramp up our initiatives within the PPP ecosystem, with a focus on both public and private customers, in order to expand the integrated offering of solutions and deepen institutional relationships. This effort includes expanding the portfolio of products and services associated with PPP contracts, reinforcing the economic and financial sustainability of projects and the value creation throughout the entire contractual cycle.

In the following sections, we present the main pillars of this work, organized according to the objectives of public policies and the funded agendas, highlighting how we contribute to Brazilian sustainable development and shared value creation for society.

Contributions to Brazil's sustainable development

Housing

SDG 11

Urban Development and Housing is one of our material topics, given our central role in implementing Brazil's housing policy and financing structural solutions aimed at reducing the housing deficit and promoting decent housing, in line with Article 25 of the Universal Declaration of Human Rights.

This work integrates our own activities—as an operator and implementer of public policies—with financed activities that expand the scale and reach of housing solutions across the entire country.

Reducing the housing deficit

GRI 3-3 on the topic of Urban development and housing | SDG 11

One of the main challenges of Brazilian housing policy is addressing the various dimensions of the housing deficit, which go beyond the construction of new units and include substandard housing, structural inadequacies, land insecurity, and a lack of basic infrastructure. In this context, starting in 2023, we expanded our operations to historically underserved areas.

Notably, we have resumed financing for MCMV Tier 1 through various funding sources, such as the Residential Leasing Fund (FAR), the Social Development Fund (FDS and all acronyms above in Portuguese)—which supports organizations—and specific credit lines for rural housing. In the latter case, our work is coordinated with the Ministry of Agrarian Development, and other Federal Government entities, with the focus not only on building housing units but also on the sustainability of families in the region, considering their productive inclusion and the specific characteristics of the rural environment. The recent enhancement of the MCMV Rural Housing Program, with new funding levels and the resumption of contracting in 2024, has increased housing feasibility and bolstered support for groups such as traditional peoples, Indigenous communities, and Quilombola communities, in coordination with specific federal public policies.

This resumption has expanded services to lower-income families and reinforced our role in implementing public policies aimed at housing inclusion.

To track the effectiveness of the measures taken to manage the positive impacts on improving the quality of life of beneficiary families, we use indicators such as resident satisfaction rates, number of families served, availability of urban infrastructure, and proximity to essential services, in addition to technical reports and periodic audits of the projects. These continuous monitoring and evaluation systems also enable us to assess increased access to basic services near the projects and access to decent housing through credit.

Monitoring social work activities and collecting feedback from beneficiaries also help us to identify the progress made, the challenges, and opportunities for improvement, enabling us to finetune policies and practices to maximize positive outcomes and ensure the Program's social objectives are met. Other processes include:

- Internal audits, ensuring compliance with policies and regulations;
- External audits conducted by oversight agencies, such as the Federal Court of Accounts (TCU) and the Office of the Comptroller General (CGU and all acronyms above in Portuguese);
- Internal management reports and systematic monitoring of performance indicators;
- Feedback from stakeholders;
- Mechanisms for recording complaints and resolving grievances;
- Benchmarking.

The lessons learned are incorporated into operational policies and procedures to strengthen management and prevent future risks. Post-occupancy analyses, reports from beneficiaries, internal audits, and engineering assessments, for example, highlighted the need to reinforce technical requirements, refine location criteria, expand the verification of urban infrastructure, and strengthen mechanisms to prevent construction defects.

These lessons led to revised regulations, updated operational manuals, creation of specific workflows for handling complaints (such as *De Olho na Qualidade*), refinement of rules for suspending and renegotiating contracts, and intensification of social work and coordination with municipalities. Improvements were also integrated into corporate systems and inspection protocols, ensuring that the lessons learned are transformed into standardized, reproducible processes that are permanently applied in housing policy.

Based on beneficiary satisfaction surveys and the results of technical and social monitoring, we have begun to prioritize locating new housing projects in areas with greater access to public services and urban infrastructure. In addition, adjustments were made to land selection criteria and building standards to ensure higher-quality housing and the integration of families into their surroundings. We also invest in training teams and partners, and use the information gathered to devise new strategies and policies so that future actions are increasingly aligned with the needs of beneficiaries and contribute to more positive and lasting social impacts. Notable lessons learned include:

- Systematic mapping of risks: to ensure greater predictability and preventive mitigation.
- Centralization of critical activities: experience has shown that concentrating strategic processes in specialized areas increases efficiency and reduces redundancies. Thus, monitoring and service routines were centralized in specific units to improve quality and agility.
- Decentralization: activities requiring a local presence or direct interaction with beneficiaries, such as community meetings and social interactions, are carried out by decentralized teams, ensuring proximity and effectiveness.

- Process automation: the need for greater precision and speed in transmitting information led to the implementation of technological routines for the automated transmission of data to managers, strengthening the integrity of operations and the ability to respond to the demands of oversight bodies.

- Continuous training: it was found that keeping the teams constantly updated is essential to maintain alignment with institutional goals and handle changes in processes. This learning has consolidated the practice of regular training and refresher courses, ensuring engagement and technical competence.

We have begun offering financing for housing retrofits, a product that includes special terms to make it financially viable.

Urban renewal, retrofitting, and decent housing

With a focus on revitalizing urban centers and using the existing infrastructure, we began operating in an area previously under-explored in the country: financing residential retrofitting. In 2024, we launched a standardized credit line exclusively aimed at transforming underutilized buildings into housing units, especially in central city areas.

The product was designed based on market research and incorporates special conditions to make such projects economically viable, such as:

- The possibility of allocating up to 35% of the area for commercial use, encouraging active facades and generating income for the condominiums;

- Financing for the acquisition of the property to be retrofitted, a stage not previously covered;

- Advance payment of up to 50% of the financing amount at the start of the contract, mitigating the impact of the long cycle involving project design and approval.

In 2025, we mapped properties with potential for residential retrofitting in Brazilian state capitals, betting on the consolidation of this market as a strategy for revitalizing urban centers, expanding the supply of housing units, and more efficiently using areas equipped with infrastructure and public facilities.

PPPs have expanded the range of housing solutions available to municipalities, enabling the incorporation of innovative models to serve vulnerable populations. During the year, we established the country's first social rental PPP in the city of Recife, for which the call for bids was published on January 31, 2026.

The model entails the provision of temporary housing, with full management by the private concessionaire, including maintenance, condominium administration, as well as technical and social training for the families served. Beneficiaries pay a nominal rent amount in proportion to their income, which is supplemented by municipal funding. The initiative expands access to decent housing while strengthening the social function of public properties and creating transitional alternatives for families going through social and economic reorganization.

We recognize that improving housing conditions is an essential component of public policy, for which we launched the *Reforma Casa Brasil* Program, with financing amounts ranging from R$ 5,000 to R$ 30,000, loan terms of up to 60 months, and subsidized interest rates of 1.17% per month for Tier 1 (family income up to R$ 3,200.00) and 1.95% per month for Tier 2 (family income between R$ 3,200.01 and R$ 9,600.00).

The Program allows for different types of projects, including renovations, expansions, and accessibility improvements, with no restrictions on the type of work. To mitigate risks and promote responsible use of credit, we conduct a guided interview with the customer, addressing aspects such as repayment capacity, property location, exposure to environmental risks, and guidance on sustainability, proper waste disposal, and efficient use of materials.

In its first month after launch, the Program recorded 17,400 contracts, totaling R$ 281 million in financing, demonstrating high demand and the effectiveness of the initiative despite the diligent application of registration and credit requirements.

In addition, we implement public policies aimed at housing improvement using FDS funds, including the construction of sanitation facilities. This initiative is coordinated with the National Secretariat for Peripheral Areas of the Ministry of Cities and establishes a target for contracts with heavily subsidized terms based on household income.

Within the scope of the FDS, we also launched the Land Regularization and Housing Improvement Program. In the land regularization component, 60 operations were contracted, serving approximately 11,000 families, thereby enhancing tenure security and helping to reduce housing vulnerability in informal settlements.

The Program was implemented through smaller financial agents, which enabled it to reach municipalities in different regions across Brazil. In 2026, the Program is expected to be permanently included in the policy framework, expanding the scope of land regularization and housing improvement initiatives.

The resumption and expansion of these policies represent a significant step forward in addressing substandard housing conditions, especially in areas eligible for regularization and with the potential to receive infrastructure investments, which should directly promote decent housing and quality of life for the population.

Infrastructure and sanitation for sustainable development

SDG 6 11

Our infrastructure and sanitation initiatives are integral to our contribution to sustainable urban development, aligned with SDG 11—Sustainable Cities and Communities—and in line with the New Urban Agenda (UN-Habitat), which guides policies for inclusive, safe, resilient, and sustainable cities.

By integrating urban planning, financing, technical assistance, and the implementation of public policies in partnership with the Federal Government, states, and municipalities, we help funnel investments that expand access to essential services such as sanitation, mobility, infrastructure, and housing, while also improving the living conditions for the population. This set of initiatives strengthens the capacity of government entities to implement projects in a more efficient and organized manner, and bring about lasting improvements in urban conditions.

In partnership with the *Cidades Sustentáveis* Institute, we developed 50 Voluntary Local Reports, designed as assessments to help municipalities evaluate their progress toward the 17 SDGs, thereby strengthening local capacity for planning and monitoring public policies.

Urban planning, partnerships, and enabling instruments

In the field of urban development, we design projects that combine territorial planning, financial instruments, and partnerships between the public and private sectors through PPPs. Of particular note is the use of Certificates of Additional Construction Potential (Cepacs, in Portuguese) as a mechanism to approve urban development projects, included in arrangements that involve legal, financial, and institutional frameworks.

The Porto Maravilha project in Rio de Janeiro exemplifies this model of operation, in which the collaboration between public and private entities helped revitalize underutilized areas and reintroduce housing in central regions, supported by investments in infrastructure and urban services. This type of arrangement helps public authorities to drive urban growth in a planned manner, which increases predictability for installing public facilities, mobility, and infrastructure, while reducing the risks associated with the disorderly growth of cities.

Infrastructure and sanitation for sustainable development

We operate comprehensively within the Sanitation for All, *Pró-Transporte*, *Pró-Moradia* and *Pró-Cidades* programs, serving government entities of various sizes across Brazil. In 2025, the *Pró-Transporte* Program acquired vehicles in line with federal guidelines for modernizing urban mobility.

In this context, the Infrastructure and Sanitation Financing (Finisa, in Portuguese), using CAIXA's own funds, remains a key instrument for driving investments in urban infrastructure and sanitation, addressing social needs and contributing to structural improvements in municipalities. The evolution of this instrument, including Finisa *Verde*, expands our scope of action in projects aligned with environmental sustainability (see Finisa *Verde*).

New Growth Acceleration Program (PAC) and implementation of public policies in partnership with the Federal Government

We have expanded our role as a strategic partner of the Federal Government in the New PAC, combining the transfer of funds with technical support to municipalities, with a focus on effectively delivering benefits to the population.

In 2025, 2,779 commitments were signed, totaling R$ 16.95 billion in investments, distributed across 2,079 municipalities, covering urban infrastructure, sanitation, drainage, slope stabilization, public facilities, and housing projects.

Specifically in the housing sector, over 41,900 housing units were contracted in 2025 under the MCMV–FNHIS Sub 50 model, in which contracts are signed between CAIXA and the municipalities, with funds directly transferred for construction works. To operate this model, we developed the FNHIS Kit, which brings together complete project designs, budgets, and bid notice templates, enabling faster contracting and the immediate start of construction.

Considering the Commitments of the New PAC and the Federal General Budget funds transfer agreements, 6,113 new contracts were signed in 2025, ranging from small projects to large developments, totaling R$ 21.19 billion in investments distributed throughout the country. During the period, 4,081 projects were completed, totaling R$ 8.2 billion in funds transfer agreements, benefiting 2,379 municipalities.

Considering both operations linked to the New PAC (R$ 3.06 billion) and those not covered by the program (R$ 6.19 billion), the funds transferred to these projects exceed R$ 9.25 billion in Federal General Budget transfers allocated for the implementation of public policies, fostering the development of states and municipalities, and benefiting the population in the form of essential services and infrastructure.

R$ 16.95 billion
IN INVESTMENTS

R$ 8.2 billion
IN FUND TRANSFER AGREEMENTS, BENEFITING 2,400 MUNICIPALITIES

R$ 3.06 BILLION
operations related to the New PAC

R$ 6.19 BILLION
operations not covered by the New PAC

R$ 9.25 BILLION
Total OGU transfer

Implementation of public policies in partnership with the Federal Government

New PAC

Technical support

2,779 commitments signed

R$ 16.95 billion in investments

OGU

New funds transfer agreements

6,113 new contracts signed

R$ 21.19 billion in investments

MCMV

FNHIS sub 50

Over 41,900 units contracted with the FNHIS Kit (designs, budgets, and bid templates)

ACTIONS

Funds transfer agreements completed

We expanded our role as a strategic partner of the federal government in the New PAC, combining funding transfers with technical support to 2,079 municipalities for urban infrastructure, sanitation, drainage, slope stabilization, public facilities, and housing projects, with a focus on effectively delivering benefits to the population.

OGU

Funds transfer agreements completed

4,081 projects in 2,379 municipalities

R$ 8.2 billion in contracts

Resilient cities: degraded areas, disasters, and adaptation

Building resilient cities is also part of our contribution to society, especially given the increasing frequency and intensity of extreme weather events in Brazil. In this context, we act in an integrated manner in emergency response, immediate social protection, as well as climate adaptation and prevention, assisting municipalities in reducing vulnerabilities and strengthening their disaster response capacity.

As for immediate assistance, we play a fundamental role by managing the FGTS. In 2025, 676 Brazilian municipalities had declared a state of public calamity, and the FGTS was the first support measure available to affected workers, with an extraordinary release of up to R$ 6,220 per linked account. For municipalities with fewer than 50,000 inhabitants, access is automatic, with no need for individual applications. This reduction in bureaucracy, consolidated following the 2024 disaster in Rio Grande do Sul, has become an institutional best practice, ensuring speed, predictability, and initial financial support for vulnerable families.

Beyond the emergency response, our work consistently advances the preventive agenda, recognizing that urban resilience requires planning, adequate infrastructure, and well-designed projects. In this regard, deserves mention the Infrastructure Support Fund for Recovery and Adaptation to Extreme Climate Events (FIRECE, in Portuguese).

Created in 2024 with a preventive approach, FIRECE complements public policies by providing financial assistance to projects previously prioritized at the federal level, with a specific focus on climate adaptation and risk reduction. Initially, it received R$ 6.5 billion to support seven projects in Rio Grande do Sul, covering drainage, containment, flood control, and risk mitigation works.

Based on the observation that extreme events—such as prolonged droughts, heavy rains, and tornadoes—tend to intensify in different regions of the country, we submitted a proposal to expand FIRECE's scope to assist other Brazilian municipalities.

To further strengthen this agenda and in preparations for COP30, we partnered with the Ministry of Cities to launch a new initiative within the FIRECE framework to address one of the main bottlenecks faced by small municipalities: the lack of technical expertise to implement successful projects. Hence, as soon as FIRECE is regulated by the Management Committee, it will also serve as a tool to support project implementation.

In addition to projects, the FGTS finances the sanitation and infrastructure works required for disaster prevention, such as the construction of dikes, dams, urban drainage systems, and river dredging initiatives. This coordination between funds, public policies, and financial instruments underlines our integrated approach, which combines social protection, urban planning, and preventive investments.

As such, our work in respect of resilient cities goes beyond a post-crisis response, prioritizing risk anticipation, climate change adaptation, and strengthening the institutional capacity of public institutions.

Fleet electrification and climate transition

In the area of fleet electrification and climate transition, we focus on mitigating GHG emissions, improving the environmental quality of cities, and supporting the modernization of public transportation. This approach directly addresses the challenges associated with climate change, urban mobility, and the promotion of more efficient, inclusive, and resilient cities.

Within the scope of federal public policies, our support is directed toward replacing bus fleets with electric vehicles, particularly through operations linked to the *Pró-Transporte* Program, which in 2025 was one of the key drivers for the acquisition of electric buses by government entities. The prioritization of this type of investment reflects the government's directive to promote low-carbon solutions in public transportation, a strategic sector for both reducing emissions and improving urban mobility.

FINISA *Verde* also provides financial instruments to implement projects aligned with the climate transition in urban mobility.

The use of this mechanism in this climate context is bolstered by its funding mix (see FINISA *Verde*). Thus, our role in fleet electrification is not limited to financing but extends to supporting the development of integrated solutions that combine urban planning, technical capacity, and environmental sustainability. This approach reinforces our role as a catalyst for climate transition in Brazilian cities, in alignment with sustainable development guidelines, as well as domestic and international climate agendas.

Carbon Market

Created in 2008, Carbono CAIXA aims to expand financial solutions for generating and trading carbon credits, promote the transition to a low-carbon economy, strengthen strategic partnerships to facilitate companies' access to this market, and implement innovative tools, considering the entire carbon cycle within the scope of the Regulated Market.

Based on this product, we launched the CAIXA Solid Waste Management and Carbon Finance Project (CAIXA PoA), designed to support solid waste management projects that generate carbon credits. This is the first and only program of its kind by a financial institution in Brazil and the first large-scale program around the world registered on the United Nations Framework Convention on Climate Change (UNFCCC).

To expand access to the carbon market, we have projects grouped by sector, such as electromobility, solid waste, and public lighting.

Within the framework of federal public policies, our support is focused on replacing bus fleets with electric vehicles, particularly through initiatives linked to the *Pró-Transporte* Program.

Commitment to responsible and sustainable operations

GRI 2-12, 2-23, 2-24, 2-25, 3-3 under the topic Respect for human rights, 3-3 under the topic Environmental and climate risks, and energy transition, 408-1, 409-1, SDG 1 5 6 10 11

Our commitment to responsible and sustainable business practices is institutionalized through corporate policies, standards, and programs that guide internal conduct and our relations with society. Notable among these are the Policy on Preventing and Combating Moral and Sexual Harassment and Discrimination, and the Social, Environmental, and Climate Responsibility Policy (PRSAC in Portuguese), in accordance with CMN Resolution 4,945/2021 (see specific section), as well as the Diversity and Inclusion Program, structured around five priority areas, aimed at promoting a culture of respect and valuing differences (see Diversity, inclusion, and equity).

The Diversity and Inclusion Program is aligned with the CAIXA Conglomerate's People Policy, which formalizes the institutional commitment to ensuring fair and equal treatment, without discrimination based on race, ethnicity, traditional ways of life, gender, gender identity, sexual orientation, age, social class, disability, religion, nationality, or beliefs.

In this context, the commitment to responsible conduct begins with the creation of a safe, respectful, and inclusive work environment, guided by the respect for human dignity and the promotion of employee health and well-being. To support this objective, we have dedicated support channels, notably "Safe Dialogue" for employees facing moral or sexual harassment or discrimination, and "*Acolhe*" for female employees who are victims of domestic violence.

To prevent or mitigate potential negative impacts, we address the topics covered by Law 13,303/2016 and regulated by Decree 8,945/2016, such as human rights, ethics, discrimination, and combating harassment, right from the onboarding process for managers through CAIXA University, and this content is reviewed annually over in-person meetings. This ensures the continuous dissemination of the guidelines of the Code of Ethics, Conduct, and Integrity.

Our Business Policy sets out the premises that guide credit granting, including the incorporation of social, environmental, and climate requirements.

Additionally, the precautionary principle is applied through proactive communication via internal channels, such as "*Portal Pessoas*", "*Jornal da* CAIXA," and "*Viva Engage*," as well as through confidential reporting mechanisms accessible to all employees.

In the event of real negative impacts related to human rights, mechanisms are in place that include the possibility of imposing fines for non-compliance with obligations regarding this issue.

The commitment to responsible and sustainable operations also extends to supplier relations. We encourage them to implement policies that ensure the management of social, environmental, and climate risks, in compliance with CMN Resolution 4,945/2021.

Our contracts with suppliers include specific clauses to combat forced labor, modern slavery or analogous practices, child labor, sexual exploitation, and violations of fundamental rights and guarantees, as well as to prohibit acts harmful to the public interest.

Suppliers must also conduct annual training for their employees on these topics and demonstrate knowledge of our Policy on Preventing and Combating Moral and Sexual Harassment and Discrimination.

In 2025, we began requiring that contracts for the provision of surveillance services (fixed and extraordinary) and private security services for individuals include at least 30% of positions held by women, of which 10% must be held by Black women (these percentages are flexible, taking into account the ethnic and racial composition of the population in the region where the bidding process is held). This requirement has already been implemented in two public bids (in the Federal District and in Goiás), with plans for gradual expansion to other states.

Our Business Policy includes principles that guide the lending process, notably the incorporation of social, environmental, and climate requirements in credit products, in compliance with law and standards, and the fulfillment of voluntary commitments undertaken.

The effectiveness of these measures is monitored through indicators, such as the number of customer interactions and the types of support measures provided through feedback channels. In 2025, this process highlighted the need to intensify regional actions and expand communication regarding development opportunities. In response, a more robust digital communication and engagement strategy was devised, which included the Diversity Calendar, and the use of the "*Viva Engage*" platform. Adjustments were also made to training content, including real-world case studies and inclusive leadership practices, ensuring greater alignment with the needs identified by the committees and through employee feedback.

The measures taken and their effectiveness are communicated transparently through internal reports, "*Portal Pessoas*" , and corporate events, underlining our commitment to accountability, respect for human rights, and responsible conduct toward employees and institutional partners.

Social, Environmental, and Climate Responsibility Policy (PRSAC)

Our PRSAC establishes guidelines for the preservation, remediation, and recovery of the environment, giving priority to protecting and conserving ecosystems, water resources, and biodiversity.

The Policy is reviewed periodically, at least every three years or in response to significant events. In early 2025, as a result of our successful sustainability strategy — reflected in the expansion of our sustainable finance products portfolio, which had exceeded R$ 795.7 billion across all segments — we incorporated specific guidelines aligned with our Materiality Matrix, the pillars of the UN 2030 Agenda (People, Peace, Prosperity, Planet, and Partnership—5P), the SDGs, and the Federal Government's Ecological Transformation Plan.

As part of our efforts to strengthen governance and institutional commitment, we have formalized public commitments with defined targets and deadlines, which include:

- Net Zero by 2050;
- Zero Waste by 2050;
- 36% of women in management and leadership positions by 2030; and
- R$ 1.25 trillion in sustainable finance portfolio by 2030.

As such, the Policy guides our actions by addressing:

- Regulatory compliance
- Management of social, environmental, and climate risks
- Promotion of sustainability
- Respect for human rights
- Transparency and governance
- Stakeholder engagement
- Innovation and continuous improvement

Adherence to Global Commitments

We have adopted commitments to responsible business conduct aligned with internationally recognized intergovernmental instruments, particularly in the context of corporate social responsibility, integrity, and respect for human rights. These public commitments were approved by the Board of Directors, the institution's highest governance body, ensuring alignment with strategic goals and periodic review of their effectiveness and adherence to best practices.

In 2025, we formalized our adhesion to four highly significant public commitments, reinforcing our strategic efforts in sustainability, environmental management, and social inclusion. These commitments are embedded through corporate policies, strategic goals, indicators, management processes, control mechanisms, and operational practices.

Our environmental and climate commitments are Net Zero and Zero Waste, both of which are embedded in our corporate policies and focused on sustainability.

Environmental and climate commitments

GRI 2-23

MOVIMENTO AMBIÇÃO NET ZERO

- Net Zero
  Commitment to reduce GHG emissions to zero by 2050, covering direct (Scopes 1 and 2) and indirect (Scope 3) emissions, including financed emissions. As part of this commitment, we have joined the Global Compact's Net Zero Ambition Movement, taking on the responsibility to publish an annual Scope 1 and 2 Emissions Inventory (with Scope 3 optional), which we have already been doing for years, and to formalize targets aligned with the Science Based Targets Initiative (SBTi) and conduct high-level assessments of Scope 3 emissions. In 2024, we had already joined the Partnership for Carbon Accounting Financials (PCAF), a global initiative aimed at standardizing the measurement of GHG emissions associated with financing and investments, strengthening the management and transparency of financed emissions.

MOVIMENTO CONEXÃO CIRCULAR

- Zero Waste
  Commitment to implementing an institutional model based on the principles of the circular economy, with the goal of eliminating waste incineration and minimizing final disposal in landfills by 2050. To support this agenda, we have joined the Circular Connection Movement (also part of the Global Compact), which calls for the adoption of circularity principles by 2030, including waste elimination, promoting reuse and recycling, as well as incorporating circularity criteria into procurement and the supply chain.

Commitments to sustainable finance

SASB FN-CB-410a.2

Sustainable finance

Commitment to reach R$ 1.25 trillion in credit portfolio balances classified as sustainable by 2030, according to our taxonomy. This commitment underscores our role in fostering economic development aligned with best environmental and social practices, in line with the PRSAC.

WE ARE COMMITTED TO ACHIEVING, BY 2030,

R$ 1.25 trillion

IN CREDIT PORTFOLIO BALANCE CLASSIFIED AS SUSTAINABLE

In this context, in 2019 we joined the United Nations Environment Programme Finance Initiative (UNEP FI), a partnership between the United Nations Environment Programme and the global financial sector, reflecting our commitment to aligning our operations and strategies with the principles of financial sustainability. Similarly, our adhesion to the Principles for Responsible Banking in 2024 reinforces our alignment with the PRSAC and the SDGs.

The Principles for Responsible Banking (PRB) constitute an important international benchmark for integrating sustainability into the strategy, governance, and operations of financial institutions. Structured around six principles, the PRB guides signatories in aligning their business models with the Sustainable Development Goals and the Paris Agreement, to help identify, manage, and mitigate the social, environmental, and climate impacts of their activities, besides strengthening governance, transparency, and accountability mechanisms. By adhering to the PRB, CAIXA reaffirms its commitment to responsible conduct within the financial system and to the progressive incorporation of environmental, social, climate, and governance criteria into decision-making, risk management, and capital allocation processes, in line with its institutional mission of promoting sustainable development, social inclusion, and the creation of value for Brazilian society.

As a signatory to the PRB, CAIXA undertakes to periodically report the progress of their implementation, in accordance with the Responsible Banking Progress Statement, an instrument currently adopted by UNEP FI for reporting by signatory banks. In this context, the Institution's first PRB report is scheduled for publication in the first half of 2026, a significant milestone in the consolidation of its sustainability agenda, as it highlights the progress made in internally disseminating the international responsible banking standards, structuring governance dedicated to the topic, analyzing portfolio impacts, strengthening the measurement and monitoring mechanisms, and improving institutional transparency. This process reflects the understanding that banking responsibility is a continuous journey of organizational maturation that requires the continuous refinement of management practices, methodologies, and tools, in line with international best practices and CAIXA's institutional commitment to contribute, through its financial activities, to a more resilient, inclusive, and sustainable economy.

At the same time, we reaffirm our adhesion to the Equator Principles (EP), an international protocol that guides financial institutions in managing the social and environmental impacts of project financing in order to ensure respect for the environment and human rights; combat forced or child labor; protect health, as well as cultural and ethnic diversity; and adopt occupational health and safety systems. This commitment, which is aligned with the International Finance Corporation (IFC) Performance Standards, remains a benchmark for self-regulation in the financial system.

Operations falling under the Equator Principles | SASB FN-CB-410a.2

Project Finance	
Total number of projects	2

Sector	Category A	Category B	Category C
Mining	0	0	0
Infrastructure	0	1	0
Oil and gas	0	0	0
Energy	1	0	0
Other	0	0	0
Total	**1**	**1**	**0**

Country designation	Category A	Category B	Category C
Designated	0	0	0
Not designated	1	1	0
Total	**1**	**1**	**0**

Region	Category A	Category B	Category C
Americas	1	1	0
Europe, Middle East, and Africa	0	0	0
Asia-Pacific	0	0	0
Total	**1**	**1**	**0**

Independent review	Category A	Category B	Category C
Yes	1	1	0
No	0	0	0
Total	**1**	**1**	**0**

Total Category A projects	**1**
Total Category B projects	**1**
Total Category C projects	**0**

Commitments to human rights and integrity

Respect for human rights is a core value that underlies all the commitments made and is formalized in various institutional policies, notably:

Code of ethics, conduct, and integrity

It mandates respect for human dignity, justice, and equality, condemning all forms of discrimination and requiring ethical conduct from employees, executives, and representatives.

Policy on the disclosure of material facts or events and securities trading

GRI 3-3 on the topic of Ethics, integrity, and transparency

Complementing the Code of Conduct, this Policy ensures transparency, equitable access to information, and integrity by establishing guidelines and responsibilities related to the communication, use, and disclosure of institutional information, especially information classified as a material fact or event, as well as the maintenance of confidentiality regarding information that has not yet been disclosed. The Policy also governs the trading of securities issued by CAIXA and its subsidiaries, in order to prevent information asymmetries and conflicts of interest.

Commitments to diversity, equity, and inclusion

GRI 2-23

Gender equity

Commitment to having 36% of women in unit head and leadership positions by 2030. To achieve this, we fully adhere to the Women's Empowerment Principles (WEPs), an initiative of UN Women, promoting an inclusive corporate environment and encouraging the full participation of women at all levels of the organization. In addition, we are part of—and support initiatives aimed at promoting diversity, equity, and inclusion, expanding our influence among partners and suppliers, such as the Pact for Diversity, Equity, and Inclusion of Federal Government-Owned Enterprises (SEST) and the Pact for Racial Equality, coordinated by the Ministry of Racial Equality (MIR).

The document is aligned with Law 13,303/2016 and Decree 8,945/2016 regarding the disclosure of information, and adheres to market best practices in accordance with CVM Resolution 44/2021, which governs the disclosure and use of information related to material facts or events and the trading of securities.

Corporate Social Responsibility

We have established criteria that prohibit contracting suppliers or establishing partnerships with entities that engage in child labor, forced labor, modern slavery or analogous practices, or practices contrary to international human rights instruments, as well as the Statute of the Child and Adolescent, the Statute of the Elderly, and the Statute of Persons with Disabilities. These commitments are included in contracts and in supplier selection and monitoring processes.

We pay special attention to vulnerable groups, including women, Black people, traditional and local communities, people with disabilities, social and cultural minorities, children and adolescents, the elderly, workers at risk of exploitation, customers in situations of social and financial vulnerability, nano, micro, small, and medium-sized enterprises, as well as employees, suppliers, partners, and society at large.

These commitments and policies are widely communicated to employees, business partners, and other stakeholders through official channels, such as our corporate website. Internally, these are disseminated through announcements, training sessions, endomarketing campaigns, internal portals, and meetings, which encourage employee engagement and active participation.

Click here to learn more about partnerships and commitments

Sustainable Taxonomy

Considering the scenario of climate emergency and persistent high levels of social inequality, it is imperative that financial products align with the commitments made by Brazil at the international and national levels, in line with the Paris Agreement, the Global Bio Framework, the United Nations 2030 Agenda for Sustainable Development, and the national carbon neutrality targets for 2050.

In this regard, since 2022, we have been measuring our portfolio of sustainable finance products using the Sustainable Finance Taxonomy to guide capital allocation toward a low-carbon economy that is resilient to climate change and committed to environmental conservation and the promotion of social well-being.

In 2025, our Sustainable Finance Portfolio reached R$ 867.6 billion, highlighting sustainability as a cornerstone of our business model. Additionally, we have made our sustainability commitments public, which include the goal of reaching R$ 1.25 trillion in the balance of our sustainable product portfolio by 2030 (see more on page 53).

Financial performance

GRI 3-3 under the topic Ethics, integrity, and transparency; 3-3 under the topic Profitability, profit, and net interest income, SDG 8 9 11 12

"Profitability, profit, and net interest income" is one of our priority material topics and is directly linked to the "Efficiency and Profitability" pillar of our Strategic Plan. Management of this topic seeks to balance growth, profitability, risk control, and operational efficiency in an environment of intense competition and changes in the macroeconomic and regulatory environments.

To this end, we have established an integrated framework for planning, risk, and capital that connects planning, Strategic Goals and Indicators, budget planning, and the Risk Appetite Statement (RAS). This framework is complemented by corporate policies, such as the Risk Management Policy, which addresses credit, market, liquidity, and social and environmental risks, and the Policy on Disclosure of Material Facts or Events and Securities Trading, which ensures transparency in communication with investors, regulators, and the public. Monitoring is done on an ongoing basis, with systematic reporting to governance bodies so that timely adjustments can be made in response to changing market conditions.

Through active management of net interest income, we aim to strengthen the resilience of our business, with special attention to the balance between funding and investment and the diversification of funding sources.

The expansion and enhancement of funding alternatives in a scenario of greater interest rate volatility and a broader variety of investment instruments have helped drive net interest margin and the sustainability of results during the period. This trend was accompanied by a continuous pursuit of balance between profitability and risk control in order to preserve financial health.

The 2025 results reflect the effectiveness of this approach. In 2025, we posted book net income of R$ 16.1 billion, an increase of 18.7% from 2024. Recurring net income was R$ 15.5 billion, up 10.4% year on year, reflecting fewer significant non-recurring events during the period.

Net interest income registered consistent performance, reaching R$ 66.8 billion in 2025, up 8.4% year over year. The performance of net interest income, combined with the reduction in provisions for credit risk losses during the period, contributed to the growth in financial intermediation income, which reached R$ 50.7 billion, increasing 14.0% in relation to 2024. This result reflects the combination of revenue growth, prudent risk management, and disciplined provisioning.

Operational efficiency is another key pillar of financial performance management and is directly linked to simplification of processes, digital transformation, and control of expenses. Corporate efficiency programs aim not only to reduce costs but also to boost revenue through initiatives that include automation, technological modernization, adoption of digital contracts, and agile work models. These efforts helped drive the Recurring Operational Efficiency Index (IEO, in Portuguese), which reached 53.61% in 2025, improving 2.13 p.p. in relation to 2024.

The effectiveness of the measures adopted is monitored through key performance indicators, such as Recurring Net Income, Recurring OEI, and Recurring ROE, which are integrated into the planning and management system. These indicators are monitored alongside capital, liquidity, and portfolio quality metrics within the RAS framework on a daily, monthly, or quarterly basis depending on the nature of the risk, ensuring adherence to established limits and the sustainability of growth.

Management of this topic also incorporates the precautionary principle, with measures aimed at preventing and mitigating potential negative impacts, such as increased delinquency, deterioration of credit portfolios, reduced profits, or heightened operational and fraud risks. These measures include strict lending criteria, monitoring by segment and score, adequate provision coverage, structured renegotiation, intensive use of digital channels, investments in cybersecurity, and strengthening of risk governance.

At the same time, actions are taken to maximize positive impacts, such as active portfolio management, revenue diversification, responsible pricing, and the strengthening of governance and transparency.

As a result, we saw a 12.4% increase in economic value generated, totaling R$ 56.2 billion distributed in the form of compensation and benefits to our employees, taxes, fees, and contributions, as well as returns on equity and debt, as detailed in the table VAS (see page 59).

RECURRING NET INCOME

R$ 15.5 billion

NET INCOME (ACCOUNTING)

R$ 16.1 billion

GROWTH OF

18.7%

IN THE ACCOUNTING NET INCOME COMPARED TO 2024

Stakeholder engagement is an integral part of this approach. Strategic guidelines are reviewed in a collaborative manner, involving internal governance bodies, regulators, business partners, and technical areas, through committees and decision-making forums. This process is complemented by perception surveys, feedback channels, and periodic announcement of results to ensure that the measures taken are understood, followed, and evaluated by stakeholders.

As a lesson learned, recent experience has underscored the importance of integrating risk management, operational efficiency, and transparent communication, as well as the ability to anticipate changes in policies and processes in light of regulatory and environmental changes. These lessons are being incorporated into operational policies and procedures, with an expanded use of analytical tools, continuous monitoring, and improvement of management models, strengthening the resilience and sustainability of our financial performance.

KNOW MORE +
For more detailed information on our operational and financial performance, read the Performance Analysis Report.

Direct economic value generated and distributed[1] | GRI 201-1

(R$ thousands)

	2023	2024	2025	Δ 2025/2024
Direct economic value generated	44,047,540	49,990,847	56,248,466	12.5%
Net revenue and equity income	212,421,221	217,267,406	274,333,460	26.3%
Financial intermediation expenses, withholdings and acquired inputs	- 168,373,681	- 167,276,559	- 218,084,994	30.4%
Economic value distributed	**34,961,581**	**39,410,050**	**43,657,890**	**10.8%**
Workforce (compensation and benefits)	26,478,477	28,551,026	29,062,799	1.8%
Taxes, fees, and contributions	2,826,936	5,358,008	8,807,771	64.4%
Remuneration on debt	2,342,547	1,901,891	1,478,995	-22.2%
Return on equity	3,313,621	3,599,125	4,308,325	19.7%
Economic value retained	**9,085,959**	**10,580,797**	**12,590,576**	**19.0%**

[1] Economic value retained is included in Return on Equity in the Individual and Consolidated Value-Added Statements published in (Results Center - Caixa). To enhance alignment with GRI standards, this amount has been broken down since 2025. | GRI 2-4

VALUE GENERATED
56.2 billion

NET REVENUE
274.3 billion

RETAINED ECONOMIC VALUE
12.5 billion

4

CAIXA'S RELATIONSHIPS

Interactive summary

Relationships with stakeholders

GRI 2-29| SDG 17

Our role as a public bank, with a nationwide presence and multiple institutional roles, places us in constant interaction with diverse stakeholder groups—employees, customers, partners, suppliers, and government authorities—whose expectations, needs, and perceptions directly influence the execution of our strategy and value creation for society.

In 2025, this connection was objectively recognized with CAIXA's selection as Brazil's strongest brand in the "Brazil's Most Valuable Brands 2025" ranking. The study, conducted in accordance with the international standard ISO 10,668, assesses not only the financial value of brands but also their strength, based on attributes such as trust, loyalty, presence in the consumer's mind, and low rejection rate. This recognition reflects the diversity of stakeholders with whom we engage, the everyday relevance of our services, and customer-centricity as a strategic guideline.

We believe this result is directly linked to how we listen to, engage with, and incorporate our stakeholders' feedback into decision-making processes. We have mechanisms for dialogue and continuously monitoring public perception, which include satisfaction surveys, specific brand studies, demand analyses, and systematic tracking of interactions on our digital channels, social media, and institutional platforms. Information gathered from these tools is reported to Senior Management and governance bodies, supporting strategic decisions, operational adjustments, and the enhancement of the experience we offer.

Engagement with stakeholders is also done at the institutional level, through active and continuous participation in industry associations, technical forums, as well as domestic and international organizations. This approach helps refine best practices, strengthen governance, disseminate integrity and sustainability standards, and develop the financial and capital markets, in line with our public role and the responsibilities undertaken by us.

The way we identify, prioritize, and engage with our stakeholders is aligned with our value chain and our material topics. We consider criteria such as strategic relevance, degree of influence, impact on operations, regulatory requirements, and potential for creating shared value, since we recognize that these relationships are dynamic and evolve according to economic, social, and institutional developments.

The following sections detail how this relationship is structured and manifests for each key stakeholder group—employees, customers, partners, suppliers, and government—highlighting the channels of dialogue, engagement and practices, and how these interactions contribute to our performance and the fulfillment of our public mission.

Membership in associations

GRI 2-28

Major industry associations, technical forums, and domestic and international organizations with which we are affiliated:

- Brazilian Association of Financial and Capital Market Entities (ANBIMA, in Portuguese): we have been members since 1988, adhering to eight self-regulatory codes that guide responsible conduct, increase transparency, and strengthen investor protection.
- Brazilian Association of Financial Planners (Planejar, in Portuguese): a partnership focused on the continuous training of employees, with an emphasis on financial planning and the Certified Financial Planner (CFP®) international certification, a global benchmark in the field.
- Sustainability, responsible finance, and social and environmental impact: membership in a broad and strategic network of important organizations, including the Carbon Disclosure Project (CDP), the Brazilian Business Council for Sustainable Development (CEBDS, in Portuguese), the Ethos Institute for Business and Social Responsibility, the Global Compact Brazil Network, the Partnership for Carbon Accounting Financials (PCAF), the United Nations Environment Programme Finance Initiative (UNEP FI), the Global Impact Investing Network (GIIN), the Green Coalition, National Strategy for Impact Economy (Enimpacto), as well as the international *Forum des Caisses de Dépôt.*
- Infrastructure and risk management: we are members of the Brazilian Association of Infrastructure and Basic Industries (Abdib, in Portuguese), reinforcing international standards for risk assessment and sustainability.
- Value chain and asset management: we are part of the CDP Supply Chain, promoting supplier engagement on climate and water issues, and are members of the Brazilian Association of Property, Workplace, and Facility Management (ABRAFAC), strengthening best practices in asset and facility management.
- Brazilian Institute of Corporate Governance (IBGC, in Portuguese): an association dedicated to strengthening corporate governance practices, offering access to discussion forums, collaborative spaces, technical conferences, and specialized content, which contribute to the dissemination of best practices, the improvement of decision-making processes, and the alignment of institutional operations with governance principles.

Employees

GRI 3-3 of the material topic Labor relations and organizational climate, SASB FN-MF-270a.4| ODS 4 5 8

People are central to our strategy and essential to fulfilling our public mission. This principle is articulated in the Institutional Strategic Plan, which identifies “People, Culture, and Agility” as one of the six strategic pillars. This agenda forms part of one of our material topics—Labor relations and organizational climate—demonstrating how the quality of labor relations, organizational environment, and appreciation of our employees directly influence the delivery of results, innovation, operational efficiency, and society's trust in the Institution, given that it is our 84,394 employees who embody, through their practices and the way they interact on a daily basis, the values that underpin our culture.

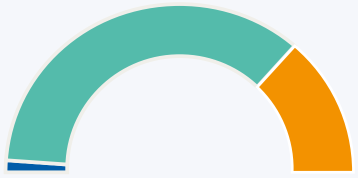
We know that our actions can have real and potential impacts on employee well-being, workforce sustainability, and operational continuity, besides being a topic with the potential to influence our ability to implement public policies and serve millions of Brazilians every day.

To monitor these impacts and guide decision-making, we have permanent channels for listening to employees, which enable us to monitor perceptions, identify progress, and recognize the challenges associated with labor relations and the organizational climate. These tools include the internal survey conducted between July and August 2025 to gauge the level of knowledge, engagement, and perception among employees regarding the CAIXA 2030 Strategy and its application in the daily activities.

The 2025 survey saw broad participation and high statistical robustness, reinforcing the legitimacy and representativeness of the results. All employees of the Conglomerate were invited to participate, with 27,202 completed questionnaires, resulting in an overall participation rate of 33.1%, higher than in the previous survey.

Age group

Employees by age



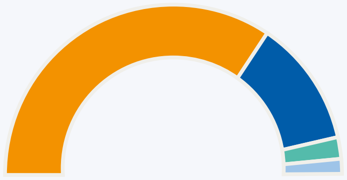
- 2.3% under 30 years old
- 70.7% between the ages of 30 and 50
- 27.0% over 50 years old

ACTIONS

We invest in technology and have launched the "Digital Accessibility" Conversation Circle, which provides practical guidance so that anyone can access, understand, and fully participate in the workplace.

Race and/or color

Employees by race and/or color



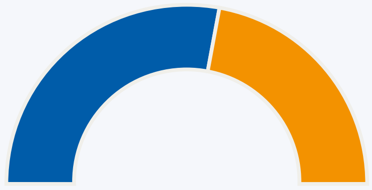
- 68.7% White
- 24.1% Brown
- 4.1% Black
- 2.8% Yellow
- 0.2% Indigenous

ACTIONS

24.3% of unit leadership positions are held by Black, Brown, and Indigenous employees.

Gender

Employees by gender



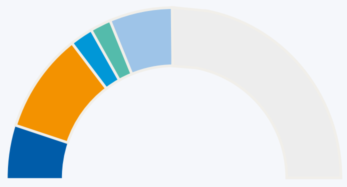
- 55.8% Male
- 44.2% Female

ACTIONS

28.9% of unit leadership positions are held by women.

People with disabilities

People with disabilities



- 5.0% Non-managerial
- 9.5% Operational
- 2.2% Professional
- 2.0% Unit manager
- 3.4% Managerial

ACTIONS

We continued our Inclusion Program for People with Disabilities, which is focused on meeting the needs of new employees with disabilities. The initiative includes specialized training for managers and dedicated support.

84,394
DIRECT EMPLOYEES

47,056
male

37,338
female

The findings indicated significant progress, while also highlighting challenges, particularly regarding trust levels, leadership maturity, and psychological safety at the units.

Based on this assessment, the CAIXA Excellence in Organizational Climate Program was launched, focusing on the quality of the work environment, strengthening leadership, and building increasingly safe, respectful, and productive environments.

By integrating the lessons learned from these studies into management processes, we seek to improve the work environment, refine strategy execution, and ensure that institutional transformation translates into concrete, sustainable practices aligned with the expectations of those who build CAIXA day after day.

The labor obligations of our service providers must be verifiably settled and to ensure compliance, the operations manager inspects labor issues, while the payments manager reviews and validates the certificates received. Additionally, we set aside provisions for labor-related expenses, such as vacation pay, the 13th-month salary, impacts on these amounts, and the FGTS surcharge for terminations without cause, in accordance with labor laws.

To strengthen contract oversight, we provide a handbook that guides the monitoring of contract execution with dedicated labor, including verification of compliance with labor and social security obligations for outsourced employees.

In addition, we have the "Procurement Portal", containing the Bidding and Contract Regulations and the Guidelines for Sustainable Procurement and Supplier Relations, which describe our position as a contractor of outsourced services.

Information on permanent employees, broken down by gender and region[1 2] | GRI 2-7

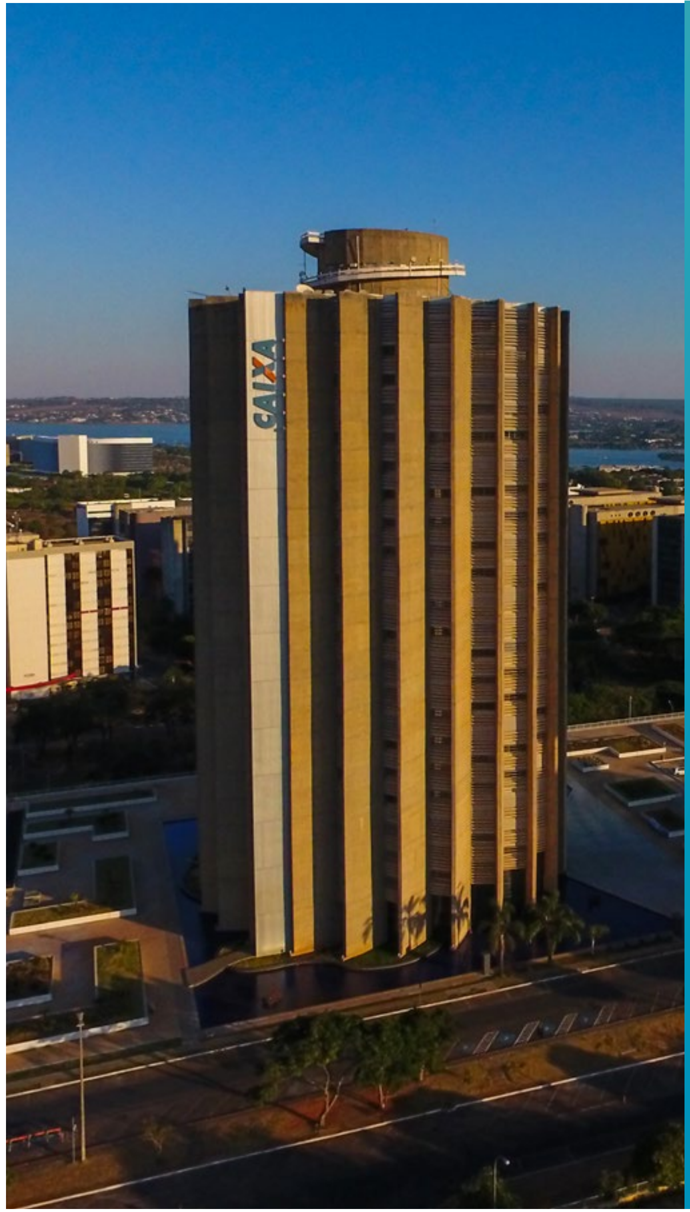
Region	2023		2024		2025		Δ 2025/2024	
	Male	Female	Male	Female	Male	Female	Male	Female
North	2,344	1,717	2,342	1,668	2,399	1,666	2.4%	-0.1%
Northeast	9,432	5,999	9,155	5,759	9,244	5,739	1.0%	-0.3%
Midwest	10,099	8,264	10,497	8,372	11,684	8,919	11.3%	6.5%
Southeast	18,346	16,930	17,203	15,774	16,974	15,391	-1.3%	-2.4%
South	7,614	6,217	6,823	5,714	6,755	5,623	-1.0%	-1.6%
Total	**47,835**	**39,127**	**46,020**	**37,287**	**47,056**	**37,338**	**2.3%**	**0.1%**

[1] There are no temporary employees. All employees are permanent.
[2] Standardized methodologies and assumptions were adopted for compiling the data presented here, with the aim of ensuring consistency, comparability, and transparency in the report. Employee numbers were calculated based on the total number of employees.

Employee information by employment type, gender, and region[1 2] | GRI 2-7

Employment type	Region	2023	2024	2025			Δ 2025/2024
				Male	Female	Total	
Employees without guaranteed hours	North	268	282	195	85	280	-0.7%
	Northeast	866	877	657	196	853	-2.7%
	Midwest	809	861	551	287	838	-2.7%
	South	878	883	639	206	845	-4.3%
	Southeast	2,068	2,013	1,305	653	1,958	-2.7%
	Total	**4,889**	**4,916**	**3,347**	**1,427**	**4,774**	**-2.9%**
Full-time employees	North	3,793	3,728	2,204	1,581	3,785	1.5%
	Northeast	14,565	14,037	8,587	5,543	14,130	0.7%
	Midwest	17,554	18,008	11,133	8,632	19,765	9.8%
	South	12,953	11,654	6,116	5,417	11,533	-1.0%
	Southeast	33,208	30,964	15,669	14,738	30,407	-1.8%
	Total	**82,073**	**78,391**	**43,709**	**35,911**	**79,620**	**1.6%**
Total	**North**	**4,061**	**4,010**	**2,399**	**1,666**	**4,065**	**1.4%**
	Northeast	**15,431**	**14,914**	**9,244**	**5,739**	**14,983**	**0.5%**
	Midwest	**18,363**	**18,869**	**11,684**	**8,919**	**20,603**	**9.2%**
	South	**13,831**	**12,537**	**6,755**	**5,623**	**12,378**	**-1.3%**
	Southeast	**35,276**	**32,977**	**16,974**	**15,391**	**32,365**	**-1.9%**
	Total	**86,962**	**83,307**	**47,056**	**37,338**	**84,394**	**1.3%**

[1] There are no part-time employees.
[2] Standardized methodologies and assumptions were adopted for compiling the data presented here, with the aim of ensuring consistency, comparability, and transparency in the report. Employee figures were calculated based on the total number of employees.



Freedom of association and collective bargaining

GRI 407-1

We ensure respect for freedom of association and the right to collective bargaining within the scope of our labor relations. Our institutional relationship with representative entities occurs exclusively with unions, federations, and associations in the banking sector through a permanent structure that supports social dialogue, which is responsible for relations with representative entities and for conducting collective bargaining processes.

In addition, we are part of the single collective bargaining table for bank employees, coordinated by the National Federation of Banks (Fenaban), where the financial and general clauses formalized in the industry-wide Collective Bargaining Contract (CCT) are defined. We also negotiate with employee representative bodies the terms of the Collective Bargaining Agreement (ACT and all acronyms above in Portuguese) applicable to our employees, including provisions excluded from the CCT.

New hires

In 2025, 1,977 new employees were hired through a public competitive exam held in 2024, which allocated 50% of the positions to the role of New Banking Associate – Information Technology (TBN IT), which helped increase total new hires, particularly among candidates under 30 years of age. This focus was also reflected in the regional distribution of hires, which was concentrated primarily in Brasília, São Paulo, and Rio de Janeiro, where our key technology centers are located, in line with the institutional strategy to enhance digital capabilities. Moreover, the higher proportion of men among those hired for IT positions resulted in a proportional increase in the hiring of men in 2025, while the proportion of women decreased slightly year on year.

The turnover in 2025 reflects a scenario of greater stability after the atypical numbers seen in 2024, when the Voluntary Termination Program (VSP in Portuguese) was taken by over 4,000 employees, mainly by professionals over 50 years of age. The next year, the figures returned to levels close to historical averages, with a notable proportional increase among younger employees—a trend associated with the natural adaptation cycle of new employees. From a gender perspective, the distribution of terminations was consistent with the composition of the workforce, which is predominantly male. This trend indicates a period of normalization in employee movements, in which terminations primarily reflect individual decisions and natural career paths.

New hires[1] | GRI 401-1

	2023		2024		2025	
	Number	%	Number	%	Number	%
By age group						
Under 30 years old	42	4.5%	705	50.5%	1,089	55.1%
between the ages of 30 and 50	811	87.7%	644	46.2%	834	42.2%
Over 50 years old	72	7.8%	46	3.3%	54	2.7%
By gender						
Female	464	50.2%	298	21.4%	347	17.6%
Male	461	49.8%	1,097	78.6%	1,630	82.4%
By region						
Midwest	145	15.7%	650	46.6%	1,048	53.0%
Northeast	268	29.0%	296	21.2%	400	20.2%
North	45	4.9%	103	7.4%	203	10.3%
Southeast	398	43.0%	269	19.3%	203	10.3%
South	69	7.5%	77	5.5%	123	6.2%
Total	**925**	**100%**	**1,395**	**100%**	**1,977**	**100%**

[1] To calculate the percentage, the number of new hires by category (age group, gender, or region) was divided by the total number of new hires in the current year.

Turnover[1] | GRI 401-1

	2023		2024		2025	
	Number	%	Number	%	Number	%
By age group						
Under 30 years old	14	1.5%	16	0.3%	46	5.1%
between the ages of 30 and 50	502	53.8%	761	15.0%	516	57.6%
Over 50 years old	417	44.7%	4,308	84.7%	334	37.3%
By gender						
Female	348	37.3%	2,157	42.4%	291	32.5%
Male	585	62.7%	2,928	57.6%	605	67.5%
By region						
Midwest	168	18.0%	908	17.9%	196	21.9%
Northeast	149	16.0%	833	16.4%	156	17.4%
North	53	5.7%	145	2.9%	64	7.1%
Southeast	404	43.3%	2,198	43.2%	330	36.8%
South	159	17.0%	1,001	19.7%	150	16.7%
Total	**933**	**100%**	**5,085**	**100%**	**896**	**100%**

[1] The methodology used to calculate the turnover rate has been revised. In last year's report, the indicator was calculated using the formula (hires + terminations / 2) ÷ total number of employees x 100. This year, the analysis now considers the number of separations by category (age group, gender, or region) relative to the total number of separations recorded in the current year. Due to this methodological change, the percentages for 2023 and 2024 were recalculated from 1.1% and 3.9%, respectively, to 100% for both years. | GRI 2-4

Average training hours per employee[1]

GRI 404-1

	2023	2024	2025	Δ 2025/2024
By gender				
Male	18.6	85.8	107.2	24.9%
Female	18.4	56.4	85.8	52.1%
By job category				
Unit head	36.7	67.5	119.0	76.3%
Management	15.0	-	-	-
Manager	19.1	79.2	83.9	5.9%
Non-manager	15.9	76.4	100.0	30.9%
Operations	19.0	51.8	105.4	92.9%
Professional	12.2	39.3	52.9	34.8%
Total	**18.5**	**69.5**	**97.7**	**40.4%**

[1] Training hours for management in 2025 will not be reported. Since most members of management are also employees, this would result in duplicate information with the data already reported in the other categories, given that members of management can replicate their employee profile data in their management file in the CAIXA Curriculum.

Benefits

GRI 201-3, 401-2

All employees are covered by the Collective Bargaining Agreement (ACT), which defines rights, duties, working conditions, salary increases, benefits, working hours, and Profit Sharing (PLR and all acronyms above in Portuguese). The ACT is negotiated with labor unions, reinforcing transparency and employee participation. Compensation consists of base salary, performance-based bonuses (where applicable), benefits, and recognition programs, aligned with our strategic goals.

We have also rolled out employee recognition and engagement initiatives, such as PLR, merit-based promotions, and award programs, which recognize performance, encourage productivity, and promote the sustainable development of teams.

In addition, we offer the following benefits to all employees with active employment contracts, except for management, who have specific employment relationships and terms:

- CAIXA Health: a self-managed health plan, offered as a group plan through voluntary enrollment.
- Maternity, adoption, and paternity leave: after the 120 days of leave granted by INSS, the Brazilian Social Security Program, employees on maternity or adoption leave may choose to extend the leave for 60 more days; transfer this period to their spouse or partner; or return to work with a 50% reduction in working hours for up to 120 days. Employees on paternity leave may begin receiving the benefit within 120 days of the child's arrival.
- Employer-sponsored supplemental pension plans administered by the Federal Economists Foundation (FUNCEF): Enrollment is optional, with equal contributions made by the employee—who contributes a percentage of their salary as defined by them, subject to a minimum of 5%—and the employer, whose contribution may reach up to 12% of the salary. As of December 2025, approximately 97% of employees were members of Funcef's retirement plans.
- Disability retirement: Funcef members may be eligible for disability retirement granted by the fund, provided they are also receiving disability retirement benefits from the INSS.

- **Advance on monthly salary:** a salary advance policy that allows employees to receive part of their monthly pay on the 20th of each month.

- **Childcare Assistance Program (PAI in Portuguese):** a benefit provided per child, from birth until just before the age of six, to help cover expenses for daycare centers of the employee's choice or nannies. For children with a disability that prevents independent living, the benefit is extended beyond this age.

- **Leave to accompany family member to medical appointments:** in addition to the legally mandated leave, we allow employees to take time off to accompany a spouse, partner, parents, children, stepchildren, or dependents under 18 years of age to medical appointments and procedures.

- **Leave to attend to personal matters:** the possibility of taking up to five days off per year for personal matters not covered by other legal or regulatory provisions, with the option to convert this period into cash.

- **Special leave:** includes discretionary leave, such as paid leave to accompany a family member who is ill (30 to 90 days); leave to attend to personal matters, with suspension of the employment contract, for up to 730 days, extendable for an equal period; and leave to accompany a spouse who has been transferred or called upon for an official mission or representation, within Brazil or abroad.

Maternity/Paternity Leave[1 2 3 4 5] | GRI 401-3

Total number of employees:	2023		2024		2025		Δ 2025/2024	
	Male	Female	Male	Female	Male	Female	Male	Female
Employees eligible for maternity/ paternity leave	47,835	39,127	46,020	37,287	47,056	37,338	2.3%	0.1%
Who took maternity, paternity, or adoption leave	1,587	1,450	1,314	933	1,183	816	-10.0%	-12.5%
Who returned to work after taking maternity, paternity, or adoption leave	1,587	1,450	1,314	933	1,183	816	-10.0%	-12.5%
Employees who returned to work after maternity/ paternity or adoption leave and remained employed twelve months after returning to work	1,585	1,449	1,309	932	1,180	816	-9.9%	-12.4%
Return rate	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	0.0%	0.0%
Retention rate	99.9%	99.9%	99.6%	99.9%	99.7%	100.0%	0.1%	0.1%

1 Definition of "Parental Leave": although the operational terminology used internally is "maternity/ paternity leave," data treatment follows the concept established in GRI 401-3 – Parental Leave, which combines maternity, paternity, and adoption leave into a single indicator, in accordance with GRI 401: Employment (2016) guidelines.
2 Counting criterion (people): The unit of measurement is the employee (person). Each employee is counted only once per base year, regardless of the number of days of leave taken, the type of parental leave, or multiple events occurring in the same period. This approach avoids duplication and ensures comparability and methodological consistency.
3 The number of employees taking parental leave each year has been decreasing slightly. We believe the reason is demographic, as it follows the country's birth rates as well as its gradual aging.
4 For 2025, the indicators are preliminary. In addition to the fact that the employees who returned have not yet completed the subsequent 12-month period, which prevents the definitive calculation of retention, a significant portion of the leaves that began in the base year had not yet ended at the time of data closing and extend into the following fiscal year due to the duration of maternity leave. These ongoing leaves, together with any records entered after the closing date, will result in the 2025 return and retention figures being updated and consolidated in the next edition of the report.
5 Types of termination, or termination of the employment contract, considered in the retention calculation. The retention rate measures the employee's continued employment during the 12 months following their return from leave. For this purpose, only termination initiated by or in the interest of the company is considered a dismissal, namely termination with cause and termination without cause. Terminations initiated by the employee — resignation and resignation by a retired employee — and those resulting from force majeure or third parties — death, disability retirement, and termination by decision — are disregarded, as they do not result from the company's interest. Employees with these disregarded termination types remain included in the retained employee count, as their departure does not represent turnover initiated by CAIXA.

CAIXA University

Conduct based on ethics and integrity is reinforced through continuous training initiatives. Through CAIXA University, training is offered to managers both at the time of hiring and periodically, with content aligned with Law 13,303/2016 and Decree 8,945/2016, addressing topics such as corporate governance, ethics, personal data protection, integrity, risk management, anti-money laundering, sustainability, and diversity.

In addition, CAIXA University offers the CAIXA *Agir Certo* Certification, designed to promote best practices in corporate governance, information security, risk management, ethics, and integrity. The content is updated annually and is a prerequisite for career advancement. Moreover, remote training is offered on Integrity at CAIXA, with the focus on raising awareness among employees and management, as well as on preventing, detecting, and remediating integrity breaches as defined by the Anti-Corruption Law, thereby strengthening an organizational culture based on transparency and responsibility. Furthermore, all employees, members of management, and directors receive formal notification regarding the publication of the Internal Control, Compliance, and Integrity Policy, accompanied by a request to sign the respective acknowledgment form.

These initiatives are supported by ongoing communication and information cascading efforts, such as pages dedicated to ethics in institutional and internal environments, with a focus on the Code of Ethics, Conduct, and Integrity, and the dissemination of the Ethics Committee's deliberations regarding the cases reviewed by it. Moreover, the Internal Affairs Department serves as the channel for guidance and training, providing employees, management, and other employees with content and initiatives focused on ethics and institutional conduct.

Internal regulations complement this framework by establishing rules and procedures that guide actions in accordance with institutional policies. These instruments are periodically evaluated and disseminated through official communication channels, ensuring broad awareness of their guidelines and helping to bolster an organizational environment guided by responsibility, transparency, and compliance.

Development and training

GRI 404-2

Our training and development initiatives are designed to support the execution of our corporate strategy, as well as strengthen technical, behavioral, and regulatory competencies, ensure regulatory compliance, and prepare employees for different stages of their professional journey. They range from onboarding new employees to preparing for career transitions, combining internal programs, educational partnerships, and digital learning platforms.

Development of technical and digital skills

CAIXAVERSO

A professional training program focused on developing digital skills and preparing for agile roles, aligned with the digital transformation movement.

Digital transformation

An initiative focused on technical and digital training through rotating licenses. In 2025, 1,500 licenses were made available, over 10,000 courses were completed, totaling 157,000 hours of training (Learn more in the Digital Transformation Program – TEIA section).

Coursera for the Future of Work program

A digital learning platform with over 70 courses in the areas of management, technology, finance, leadership, and digital transformation.

External certifications

Institutional support for funding certifications required or recommended for specific activities, contributing to alignment with regulatory requirements and market practices.

Self-study and languages – Busuu

Language learning platform with content in 14 languages, offered on a voluntary basis to all employees. Key indicators for 2025 show widespread adoption:

33,758
ROTATING LICENSES ISSUED

CLASSES COMPLETED
+1.8 million

CREDITS FOR LIVE CLASSES
39,615

CERTIFICATES EARNED
4,108

+230,000 hours
ACCUMULATED STUDY

Organizational culture, ethics, and compliance

CAIXA *Agir Certo* certification

This mandatory certification, in accordance with article 9th of Law 13,303/2016, addresses sensitive and essential topics for the Company and is subject to monitoring by various external agencies. Updated in 2025, it included content on social, environmental, and climate responsibility, as well as new subjects and questions. During the year, 90.12% of employees received the certifications.

Leadership development and succession

Leadership and Succession Training program

Initiatives aimed at strengthening the strategic and managerial competencies of leaders. During the year, the Program trained 24,242 leaders.

CAIXA 2030 Leadership Journey

The largest leadership training initiative in our history, with 3,889 leaders trained between September and November, representing 82.74% of the target audience. The initiative was facilitated by 135 CAIXA instructors. Developed in partnership with HSM, its goal was to certify 90% of branch managers, with a focus on management, innovation, customer-centricity, efficiency, agility, and team-based performance.

Women in Leadership

Training programs aimed at promoting female leadership in public finance, empowering Black women in the public sector, and enhancing managerial skills. In 2025, we trained 53 women through strategic content, workshops, as well as domestic and international mentorship programs.

Integration and development throughout the employee journey

Onboarding of new employees

A revamped program with an approach focused on digital transformation, alignment with values, culture, and the institutional mission, as well as on learning experiences tailored to different generations. The initiative covered 93.23% of employees in 2025.

Incentives for formal education

Systems that encourage the continuation of formal education, including undergraduate, graduate, and specialized programs, in order to strengthen intellectual capital and build high-performance teams. The initiative benefited 891 employees.

Career transition and preparation for life after employment

Future Life Program

In-person and distance learning initiatives targeted at employees in the process of leaving the company, those eligible for retirement, and active employees already retired through the INSS. The goal is to support the development of post-employment life plans, taking into account different stages of professional and personal trajectories. In 2025, the program was expanded to include those who joined the 2024 Voluntary Termination Program (PDV in Portuguese), and reached 490 employees in all.

Performance management

As part of our employee development strategy, we have a performance management process based on the achievement of previously established individual goals and strategic competencies, grounded in the pillars: delight the customer; pursue excellence; ensure sustainability; exert influence; and promote digital transformation.

Once finalized, this evaluation results in a final score and provides input for the immediate manager to provide feedback to the employee.

This process enables us to assess how well the employee's current profile aligns with expectations, as well as provide inputs for development strategies and initiatives to drive the transformation of the organizational culture. It also offers an overview of how everyone's individual efforts connect to the Corporate Strategy.

Performance evaluations by job category and gender | GRI 404-3

Functional category	2023		2024		2025		Δ 2025/2024	
	Total number	%	Total number	%	Total number	%	Total	%
By job category								
Unit head	4,760	5.7%	4,790	6.0%	5,126	6.4%	7.0%	5.6%
Managers	19,914	24.0%	20,072	25.1%	20,856	26.1%	3.9%	2.6%
Non-managers	36,465	43.9%	35,327	44.2%	35,302	44.2%	-0.1%	-1.4%
Operations	19,897	23.9%	17,706	22.1%	16,532	20.7%	-6.6%	-7.8%
Professional	2,049	2.5%	2,099	2.6%	2,070	2.6%	-1.4%	-2.7%
By gender								
Male	46,134	55.5%	44,131	55.2%	44,077	55.2%	-0.1%	-1.4%
Female	36,951	44.5%	35,863	44.8%	35,809	44.8%	-0.2%	-1.4%
Total	**83,085**	**100%**	**79,994**	**100%**	**79,886**	**100%**	**-0.1%**	**-1.4%**

Diversity, inclusion, and equity

GRI 3-3 on Respect for human rights | SDG 3 8

Diversity, inclusion, and equity are integral to our strategic agenda, based on formally adopted public commitments and the establishment of institutional goals that guide our actions.

We are signatories to nationally and internationally recognized instruments, such as the Women's Empowerment Principles (WEPs), the Pact for Diversity, Equity, and Inclusion of Federal Government-Owned Enterprises (SEST in Portuguese), and the Pact for Racial Equality (MIR in Portuguese). In addition, we have technical cooperation agreements with universities and ministries, such as the technical cooperation agreement with the Ministry of Racial Equality.

These commitments are reflected, among other aspects, in the goal of increasing, by 2026, female representation in unit head positions to 32% and having 35% of management positions held by people with disabilities and by Black, brown, yellow or indigenous people.

From a governance perspective, the focus is on aspects that consolidate the agenda at the decision-making level of Senior Management. In 2025, our Bylaws were revised to include a provision that the Executive Board (EB) must consist of at least one-third women as full members.

The Program guides policies, practices, and processes aimed at promoting equal opportunities, building diverse teams, and eliminating discrimination, in alignment with the CAIXA Conglomerate's People Policy, the Policy on Preventing and Combating Moral and Sexual Harassment and Discrimination, and the PRSAC.

Training on the topic

GRI 404-2

In the Institutional Strategic Plan, the commitments undertaken are implemented through CAIXA's Diversity and Inclusion Program, structured around five priority areas:

1. Gender equity;
2. Race/color;
3. People with disabilities;
4. LGBTQIA+ people;
5. Generations.

The results obtained through management reports point to gradual progress supported by increased representation.

Engagement with stakeholders occurs through internal diversity committees, dialogue with employee representative bodies, interaction with affiliated entities, and participation in external forums, contributing to informed decision-making and bolstering the legitimacy of the actions taken.

The effectiveness of these initiatives is monitored through management reports and CAIXA's Strategy Monitoring, Evaluation, and Formulation System. In December 2025, indicators showed that 28.92% of unit leadership positions were held by women and 24.29% of leadership positions were held by Black, Brown, and Indigenous employees, demonstrating consistent progress in relation to previous periods and toward the interim targets established for the period. These results indicate gradual and sustained progress in increasing representation, even though the issue remains a medium- and long-term structural challenge.

Notable initiatives

The CAIXA University plays an important role in promoting training and awareness initiatives aimed at influencing values, behaviors, and practices in daily work. Notable initiatives include the *Agir Certo* Program, focused on ethical conduct and integrity, and the Ethics of Care Workshop, which encourages reflection on empathy, respect, and responsibility in professional relationships.

At the tactical and operational level, the strategy takes the form of specific actions to promote equity in day-to-day work. In 2025, we stepped up our initiatives to support parenthood. More flexible rules were implemented for maternity, paternity, and adoption leave, in addition to awareness initiatives, such as the Parenting Support Talk Session. These measures help reduce practical barriers faced by employees, especially women, and reinforce the alignment between our strategic commitments and our operational practices.

Programs focused on values, ethical conduct, and integrity are developed with the aim of fostering a work environment characterized by empathy, respect, and responsibility.

We also maintained the PwD Inclusion Program, focused on meeting the needs of new employees with disabilities. The initiative includes specialized training for managers and dedicated support. We also invested in technology and implemented the "Digital Accessibility" Talk Session, offering practical guidance so that anyone can access, understand, and fully participate in the workplace.

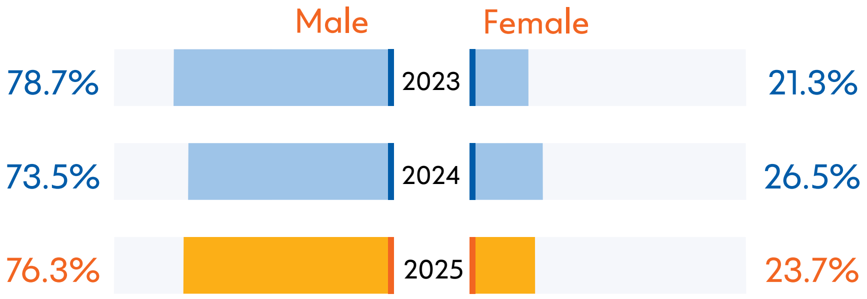
Percentage of individuals serving on governance bodies, by color or race | GRI 405-1

Race or ethnicity	2023	2024	2025
Black	4.3%	3.9%	1.8%
Brown	13.8%	12.8%	16.7%
White	80.9%	82.3%	78.1%
Indigenous	0.0%	0.0%	1.8%
Yellow	1.1%	1.0%	1.8%

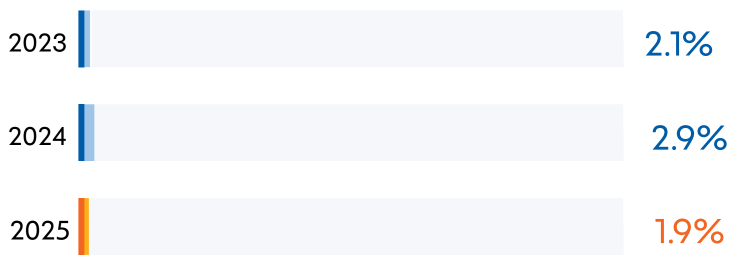
Percentage of employees with disabilities by job category | GRI 405-1

Job category	2023	2024	2025
Unit head	1.5%	1.8%	2.0%
Managers	2.7%	3.1%	3.4%
Non-managers	4.0%	4.6%	5.0%
Operations	9.6%	10.0%	9.5%
Professional	2.3%	2.0%	2.2%
Total	**5.0%**	**5.3%**	**5.5%**

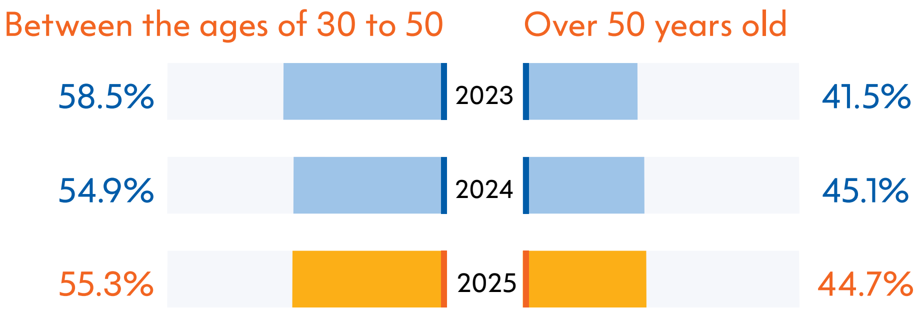
Percentage of individuals serving on governance bodies, by gender | GRI 405-1



Percentage of individuals with disabilities whom we have included in governance bodies | GRI 405-1



Percentage of individuals serving on governance bodies, by age group | GRI 405-1



GRI 405-1 | Percentage of employees by job category, by gender | GRI 405-1

Job category	Gender	2023	2024	2025
Unit head	Male	71.5%	71.0%	71.1%
	Female	28.5%	29.0%	28.9%
Managers	Male	54.6%	54.6%	54.4%
	Female	45.4%	45.4%	45.6%
Non-managers	Male	50.3%	50.0%	50.4%
	Female	49.7%	50.0%	49.6%
Operations	Male	58.5%	60.1%	61.8%
	Female	41.5%	39.9%	38.2%
Professional	Male	67.7%	66.5%	67.1%
	Female	32.3%	33.5%	32.9%
Total	**Male**	**55.0%**	**55.2%**	**55.8%**
	Female	**45.0%**	**44.8%**	**44.2%**

Percentage of employees by job category, by age group | GRI 405-1

Job category	Age group	2023	2024	2025
Unit head	Under 30 years old	0.3%	0.1%	0.1%
	Between the ages of 30 to 50	80.1%	82.9%	81.5%
	Over 50 years old	19.7%	17.0%	18.4%
Managers	Under 30 years old	0.8%	0.4%	0.2%
	Between the ages of 30 to 50	86.9%	87.0%	85.2%
	Over 50 years old	12.3%	12.6%	14.7%
Non-managers	Under 30 years old	0.9%	0.6%	1.1%
	Between the ages of 30 to 50	72.6%	74.0%	71.5%
	Over 50 years old	26.4%	25.5%	27.4%
Operations	Under 30 years old	2.0%	4.5%	7.2%
	Between the ages of 30 to 50	56.3%	57.2%	53.9%
	Over 50 years old	41.7%	38.2%	38.9%
Professional	Under 30 years old	0.0%	0.2%	0.0%
	Between the ages of 30 to 50	62.6%	64.6%	59.9%
	Over 50 years old	37.4%	35.1%	40.1%
Total	**Under 30**	**1.1%**	**1.5%**	**2.3%**
	30 to 50	**71.9%**	**73.3%**	**70.7%**
	Over 50	**27.0%**	**25.2%**	**27.0%**

Percentage of employees by job category, by color and/or race | GRI 405-1

Job category	Race	2023	2024	2025
Unit Head	Black	2.9%	3.0%	3.3%
	Brown	19.7%	20.3%	20.9%
	White	75.0%	74.3%	73.6%
	Indigenous	0.02%	0.2%	0.2%
	Yellow	2.1%	2.1%	2.1%
Managers	Black	3.8%	3.9%	4.0%
	Brown	23.6%	24.1%	24.2%
	White	69.8%	69.2%	69.0%
	Indigenous	0.2%	0.2%	0.2%
	Yellow	2.6%	2.6%	2.6%
Non-managers	Black	3.8%	4.0%	4.1%
	Brown	23.7%	24.2%	24.5%
	White	68.9%	68.2%	67.9%
	Indigenous	0.2%	0.2%	0.2%
	Yellow	3.4%	3.3%	3.3%
Operations	Black	3.8%	4.5%	4.6%
	Brown	23.5%	24.9%	24.9%
	White	70.0%	67.9%	67.9%
	Indigenous	0.3%	0.2%	0.2%
	Yellow	2.5%	2.4%	2.4%
	Not reported	0.018%	0.010%	0.010%

Job category	Race	2023	2024	2025
Professional	Black	2.0%	2.3%	2.1%
	Brown	16.4%	17.5%	17.4%
	White	78.3%	77.2%	77.4%
	Indigenous	0.2%	0.2%	0.2%
	Yellow	3.1%	2.8%	2.9%
Total	**Black**	**3.7%**	**4.0%**	**4.1%**
	Brown	**23.2%**	**23.9%**	**24.1%**
	White	**70.0%**	**69.0%**	**68.7%**
	Indigenous	**0.2%**	**0.2%**	**0.2%**
	Yellow	**2.9%**	**2.9%**	**2.8%**
	Not reported	**0.005%**	**0.002%**	**0.002%**

Ratio of base salary to compensation for women and men[1 2 3 4] | GRI 405-2

Major operating unit	Job category	2023		2024		2025	
		Base salary ratio	Remuneration ratio	Base Salary Ratio	Compensation ratio	Reason for base salary	Remuneration ratio
Headquarters	Unit head	0.94	0.98	0.96	1.02	1.04	1.02
	Managers	1.00	0.98	1.01	0.99	1.01	0.99
	Non-managers	0.97	0.97	0.95	0.92	0.95	0.93
	Operations	0.89	0.54	0.89	0.83	0.90	0.77
	Professional	1.00	1.01	1.01	1.04	0.99	0.97
	Total	**0.91**	**0.87**	**0.91**	**0.87**	**0.91**	**0.88**
Network units	Unit head	0.98	0.98	0.98	0.99	0.98	1.00
	Managers	1.01	0.98	1.02	0.99	1.02	0.99
	Non-managers	0.96	0.94	0.96	0.94	0.96	0.95
	Operations	0.89	0.80	0.91	0.82	0.93	0.85
	Total	**0.95**	**0.89**	**0.96**	**0.91**	**0.96**	**0.92**
Headquarters and branch offices	Unit head	0.60	0.86	0.67	0.89	0.83	0.97
	Managers	0.73	0.81	0.71	0.81	0.70	0.81
	Non-managers	0.97	0.89	0.97	0.89	0.99	0.90
	Operations	0.91	0.80	1.01	0.93	1.11	1.10
	Professional	0.99	0.98	0.97	0.98	0.96	0.96
	Total	**0.76**	**0.78**	**0.78**	**0.80**	**0.82**	**0.85**
All units	Unit Head	0.93	0.97	0.94	0.99	0.98	1.01
	Managers	0.92	0.93	0.92	0.94	0.92	0.94
	Non-managers	0.97	0.95	0.97	0.94	0.98	0.95
	Operations	0.89	0.79	0.92	0.83	0.95	0.90
	Professional	0.99	0.98	0.97	0.98	0.96	0.96
	Total	**0.90**	**0.87**	**0.91**	**0.89**	**0.92**	**0.91**

[1] CAIXA guarantees an identical base salary for all employees hired through competitive examinations and for discretionary appointments to positions with additional responsibilities and compensation, regardless of gender, race, age, or physical condition. Any salary differences over time stem exclusively from factors such as career span and benefits provided by law, reaffirming our commitment to ethical practices, equity, and sustainability, aligned with valuing people and social responsibility. In addition to competitive compensation compared to market practices and aligned with industry trends, we have various initiatives aimed at valuing and engaging employees, such as profit sharing (PLR) and promotion by merit; although these initiatives do not fall under the legal and regulatory definition of "compensation," as they are not strictly part of their fixed compensation structure; they are complementary. Furthermore, these practices aim to recognize performance and encourage productivity, in line with internal people management guidelines and applicable law. These practices are targeted exclusively at CAIXA employees and do not cover executives or members of Senior Management.

[2] The 23.9% increase in the ratio of base salary to total compensation for unit heads of central offices and branches in 2025 is due to changes in the gender composition of leadership positions, particularly regarding the growing representation of women in these roles.

[3] The 18.3% increase in the ratio of base salary to compensation of operations workforce at central offices and branches in 2025 is due to changes in the gender composition of non-managerial positions at central offices and branches.

[4] "Major operating units" were defined as all units grouped into three subsystems: Headquarters, Central Office/Branch, and Network.

Occupational Health and Safety

GRI 403-1, 403-2, 403-3, 403-4, 403-7, 403-8

Our Occupational Safety and Health (OSH) management is structured around a preventive, systemic, and nationwide approach, applicable to all units, activities, and employees. This approach is based on the Risk Management Program (RMP), in compliance with Regulatory Standard 01 (NR 01), and the Occupational Health Medical Control Program (OHMCP), in accordance with NR 07, which guide both the identification and control of occupational risks and the continuous monitoring of employee health.

Hazard identification and risk assessment are carried out through technical reports prepared by occupational safety engineers or occupational physicians, contributing to process quality and compliance with applicable legislation. Employees working under similar exposure conditions are organized into Similar Exposure Groups (GES in Portuguese), from which hazards and potential health risks are identified. Risk assessment follows a probability-and-consequence approach, in accordance with the methodological framework of ABNT 31010, taking into account requirements of the Regulatory Standards, existing preventive measures compared to those required, history of work-related accidents and illnesses, requirements of activities, and comparison of the exposure profile with benchmarks in NR 9 or, when not available, with technical literature.

The results of these assessments are consolidated in the Risk Management Program (PGR) of each unit, which includes an inventory of occupational risks and an action plan with preventive and corrective measures. The actions follow the hierarchy of controls set forth in NR 1, prioritizing the elimination of risks, followed by collective controls, administrative or organizational measures, and, when necessary, the use of personal protective equipment.

The action plan defines the responsible persons, deadlines, and monitoring procedures, and is reviewed periodically or whenever there are changes in processes, occurrence of accidents, identification of failures, or changes in legal requirements.

We prepare technical reports to monitor and assess occupational risks, thereby contributing to the quality of our processes and ensuring compliance with applicable laws.

Employee participation is an integral part of health and safety management. Employees have access to internal channels to report risk situations, unsafe conditions, or perceptions related to health and safety. These reports are continuously encouraged, especially during the Internal Week for the Prevention of Occupational Accidents (Sipat in Portuguese), one of the main initiatives focused on health and safety in the workplace and on raising awareness of employee well-being. In 2025, Sipat adopted the slogan "Together for a safer and healthier environment."

Technical safety inspections, training for the volunteer safety brigade, and training for members of the Internal Commission for Accident and Harassment Prevention

(CIPA) also serve as channels for employee listening and participation. The reports received are reviewed by the Occupational Safety technical teams, which take the appropriate measures according to the nature of each situation. This work is guided by a commitment to properly addressing the demands presented, while prohibiting any form of retaliation.

Composed of representatives of employees and the Company, the Internal Accident Prevention Committees (CIPAs) work in an integrated manner with the Specialized Occupational Safety and Health Services (SESMT and all acronyms above in Portuguese), conducting inspections, monitoring the implementation of corrective measures, guiding employees, and proposing improvements to the work environment. The committees hold ordinary monthly meetings and extraordinary meetings whenever necessary, including in situations involving accidents, playing a representative role for employees in the prevention of occupational risks.

Health and quality of life

GRI 403-6

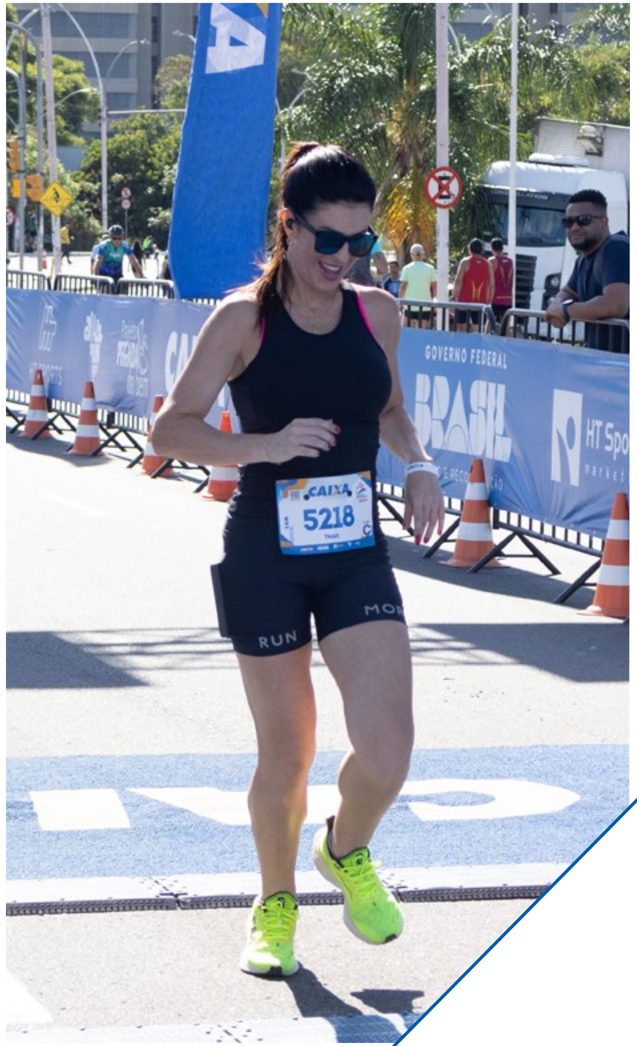
Two programs deserve special mention, as they underscore our commitment to promoting ethical, safe, and humane working relationships, aligned with best practices in governance and human rights:

- Acolhe – an initiative to support female employees in situations of domestic and family violence by offering psychological support and assistance measures.
- Safe Dialogue – dedicated to providing support in situations related to moral and sexual harassment, and discrimination, ensuring specialized support and secure channels for listening and guidance.

We also have joint working groups, including the Company and employee representative bodies, as established in the Collective Bargaining Agreement (ACT in Portuguese). These groups delve into issues related to working conditions and employee health, bringing their contributions to the collective bargaining table and reinforcing transparency, structured dialogue, and a sense of shared responsibility in managing these issues.

When an employee identifies a situation they consider unsafe or potentially harmful to their health, they can use the internal channels of the human resources department.

Thus, OSH management is structured as a continuous cycle of identification, assessment, control, participation, and improvement, in which employees play an active role both in preventing negative impacts and in strengthening an organizational culture oriented toward care, safety, and the sustainability of operations.



OSH training

GRI 403-5

The promotion of an OSH culture is supported by training programs focused on the prevention of occupational risks, safe conduct in specific situations, and the enhancement of well-being in the workplace. These initiatives cover employees and, where applicable, contractors working at work sites controlled by our institution. They are offered free of charge during working hours and tailored to the nature of the activities performed. Key OSH training initiatives include:

CIPA training

Mandatory training for CIPA members, focusing on identifying occupational hazards, preventing workplace accidents and illnesses, and complying with applicable standards and laws. The training prepares CIPA members to conduct workplace inspections, monitor preventive measures, and engage in dialogue with employees.

Volunteer fire brigade training

Theoretical and practical training for volunteer fire brigade members, aimed at raising awareness and equipping them to act in fire prevention and firefighting.

Ergonomics training

A course designed to deepen knowledge of ergonomics, its principles, and associated risks, with a focus on preserving health and safety in the workplace. The training is mandatory for employees who opt for remote work, given the specific characteristics of this work arrangement.

Health and wellness track and certification

A structured educational track designed to develop knowledge related to:

- Mental well-being: stress management, as well as mental, emotional, and holistic health concepts;
- Well-being at work: psychological safety, respect for diversity, a culture of respect, types of harassment and their consequences;
- Physical well-being: importance of physical activity, relationship with holistic health, ergonomic guidelines, and existing health programs and initiatives.

This strategy promotes the standardization of training activities, the technical quality of the content, and the broad dissemination of knowledge, contributing to accident prevention, the mitigation of occupational risks, and the continuous strengthening of the OHS culture.

Quality of life and well-being

GRI 403-6

During 2025, we launched programs aimed at promoting the health, quality of life, as well as physical, mental, and emotional well-being of employees, with nationwide initiatives that registered significant participation.

CAIXA *em Movimento*

It is the principal program for promoting healthy habits, with a focus on physical, mental, and emotional well-being. The app for tracking physical activities and participation in health calendar campaigns had over 55,000 registered employees across more than 5,000 locations, who covered over 1.5 million kilometers and completed more than 600,000 individual activities. In 2025 we also held regional circuits in 18 cities, featuring in-person wellness activities such as group exercises, healthy snacks, quick massages, and foot analysis. As a result, the Program earned two awards in 2025 (see Awards and honors).

Wellhub

A corporate health and wellness benefit offering access to gyms and digital resources on nutrition and mental health, available to active employees, retirees, and pensioners enrolled in the Saúde CAIXA plan, as well as their dependents. In 2025, more than 50,000 employees had enrolled in paid plans and/or the free digital plan.

Healthy habits nutrition Program

An educational program aimed at promoting healthy eating habits with multidisciplinary professional support. Lasting 15 weeks, it includes six group sessions with a nutritionist, five with a psychologist, and four with a physical educator. In 2025, 4,077 employees participated in the program.

Women's and Men's health

A program to encourage early cancer screening, with full coverage of preventive consultations and exams through the accredited Saúde CAIXA network. In 2025, 23,440 employees enrolled in the Program.

600,000

INDIVIDUAL HEALTH ACTIVITIES CARRIED OUT IN THE CAIXA EM MOVIMENTO PROGRAM:

55,000

EMPLOYEES ENROLLED IN THE PROGRAM IN 2025:

Workplace Exercise

An initiative aimed at reducing sedentary lifestyles and work-related illnesses, combining daily workplace exercise with express massage in a dedicated space. During the year, 15,703 employees participated in workplace exercise and 36,211 in massage sessions.

Emotional health Program

A corporate emotional health benefit available to 100% of employees, fully covered, offering up to four psychological counseling sessions and one psychiatric consultation, as well as emergency care based on risk stratification.

Flu vaccination

Annual nationwide immunization campaign, in accordance with guidelines from the Ministry of Health and the World Health Organization. In 2025, 39,341 employees were vaccinated.

Absenteeism

Data generated feeds back into the management system to enhance prevention, while monitoring indicators such as absenteeism rate, types of leave/sickness, together with the health profile, guide decisions focused on proposing and standardizing more effective actions in preventing diseases and other work-related incidents. In 2025, the overall absenteeism rate was 3.29%, compared to 3.31% in 2024.

Reconectar CAIXA

A program launched in 2025 to support employees returning to work after long-term leave, with personalized follow-up by a multidisciplinary team over a 90-day cycle, extendable based on evaluation.

The management system works to strengthen efforts to prevent absenteeism, monitors indicators related to absences, and helps standardize more effective measures.

CAIXA *em Dia*

A Program supporting financial and emotional balance through counseling groups led by a psychologist, with up to 30 participants for up to 180 days. The program also includes the possibility of referral, upon authorization, for guidance on debt renegotiation.

Customers

SDG 8

Starting with the 2025-2030 Strategic Plan, the customer has taken center stage in the formulation and execution of our strategy. The "Customer-centric" pillar has become a cross-cutting guideline, driving priorities, allocation of resources, redesign of work processes, investments in digitalization, review of performance metrics, and enhancement of listening and relationship-building mechanisms. This orientation is reflected both in our commercial activities and in our public service role, particularly in the responsible implementation of public policies, the promotion of financial inclusion, the encouragement of financial education, and the expansion of access to credit on a sustainable basis.

This integrated approach to relationships contributes to society's perception of our value, as evidenced by our status as Brazil's strongest brand (see Stakeholder relations).

The scope of this work is significant. Through physical, digital, and Partner Network channels, we paid out R$ 428.7 billion in social benefits in 2025, distributed across 455.7 million installments in all Brazilian municipalities. Notable among these are payments for Bolsa Família (R$ 157.4 billion), social security (R$ 169.4 billion), the Salary bonus (R$ 27.1 billion), and Unemployment insurance (R$ 57 billion), in addition to *Pé-de-Meia* (R$ 10.7 billion) and *Gás do Povo* and other social and regional programs (R$ 7.1 billion).

This volume of transactions demonstrates that our relationship with customers goes beyond traditional banking logic. Delivering value incorporates responsibility in the implementation of public policies, the protection of vulnerable groups, and the promotion of more sustainable financial behaviors (see Social responsibility).

The UaU CAIXA Program served as a catalyst for strengthening our customer-centric approach. The platform combines a digital marketplace and a rewards program to expand the loyalty and engagement mechanisms. At the same time, we intensified digital integration within the ecosystem, treating digital channels not merely as means of access but as journey environments capable of connecting services, enhancing convenience, and facilitating access to financial and non-financial solutions, including in interacting with other public services.

DISTRIBUTED BENEFITS

R$ 157.4 billion
BOLSA FAMÍLIA

R$ 169.4 billion
INSS

R$ 10.7 billion
PÉ-DE-MEIA

This strategic direction is now also supported by objective tools for measuring the customer experience. The information generated by the NPS Prism tool allows us to compare our competitive positioning in terms of satisfaction and primary banking relationship relative to the main competitors in the Brazilian financial system. This comparative analysis deepens our understanding of customer journeys, touchpoints, and the attributes that influence the experience, thereby guiding opportunities for improvement and strategic decisions.

Evolution of the customer strategy

Our guiding principle is customer-centricity, which drives the decisions and actions to deliver experiences that foster satisfaction, trust, and engagement, with a focus on reducing churn and strengthening the relationship.

The model is based on the "Life Stage" concept, which considers the different phases of the customer lifecycle, their specific needs, and their income. Based on these phases, value propositions were developed that address the product portfolio, benefit packages, preferred channels, simplified customer journeys, and appropriate communication, ensuring greater effectiveness and perceived value. To this end, our proposition includes digitizing customer journeys, integrating physical and digital channels, personalized communication, and a service model that prioritizes the customer experience.

Relationship channels

GRI 2-25

Customer engagement is sustained by an integrated set of quantitative and qualitative tools that combine permanent relationship channels, monitoring of interactions, and feedback channels.

In addition, the Customer Council serves as a dedicated forum for direct dialogue between customers and senior management. Meetings are held monthly and bring together customers based on the agenda, such as legal entities, MEIs, women in all their diversity, government, and the judiciary. The Council enables us to capture insights that do not emerge exclusively from statistical data, translating experiences into concrete customer journey challenges and guiding the prioritization of initiatives.

Contributions from these different channels feed into internal customer experience dashboards, which consolidate the information, reinforcing the centrality of the customer as a pillar of our strategy.

To that end, we maintain an extensive network of customer service and relationship channels, including:

- Branches and other in-person service locations
- Contact Us – available on the CAIXA website
- CAIXA apps
- CAIXA WhatsApp
- Social media and phone support, with services such as *Alô CAIXA*
- *CAIXA Cidadão Customer Service*
- *Bolsa Família Services*
- *Digital Agency*
- Customer service for international customers
- Service for customers with hearing and speech impairment
- Customer Service (suggestions, complaints, and compliments)
- Ombudsman

Ombudsman

The Ombudsman's Office is an independent body dedicated to listening, mediating, and continuously improving relationships with customers and users, legally regulated by oversight and regulatory agencies such as the CMN and the CVM, in addition to our Bylaws and the standards of Febraban's Banking Self-Regulation System (Sarb).

Its goal is to ensure appropriate handling of complaints not resolved through primary service channels or filed with external agencies, identify and address recurring causes of dissatisfaction, and contribute to the improvement of products, services, and processes on three complementary fronts:

- Handling of complaints and issues pending resolution;
- Systematic analysis of customer dissatisfaction to correct flaws and enhance the customer experience; and
- Relationship with the Central Bank (BC), Febraban, Procon, regulatory agencies, the Federal Ombudsman's Office, and other customer service agencies regarding the Ombudsman's responsibilities

This work is carried out on two main fronts: receiving and recording reports, and providing complete, conclusive, and timely responses to customer feedback; and analyzing and taking action based on quantitative and qualitative data, which allows us to identify trends, critical issues, and opportunities for improvement, in direct coordination with our managers and decision-making bodies.

The consolidated information is periodically shared with internal committees, management, as well as product and service managers, thus strengthening governance and customer focus.

The Ombudsman's Office is an institutional channel for recording complaints, feedback, and requests, including those referred by regulatory and supervisory bodies, ensuring proper referral to the relevant departments and follow-up on the measures taken. The Customer Service Center (SAC CAIXA), available 24/7, can also be used to file complaints and suggestions related to responsible business conduct, including anonymously, which are subsequent referred to the internal departments responsible for analysis and resolution.

In 2025, 139,000 customer reports were handled through the Ombudsman's Office, Procon, and the Central Bank channels, an increase of 13% from the same period the previous year. In the Central Bank's Complaints Ranking, we ranked 13th as the best result in 2025. In this ranking, institutions are classified in descending order. The best score of the year was 17.23 complaints per million customers, an indicator that reflects the volume of complaints relative to the customer base served.

Ombudsman

0800 725 7474

Monday through Friday (except holidays), from 9 a.m. to 6 p.m.

CAIXA Customer Service

0800 726 0101

Partner management

GRI 3-3 on Ethics, integrity, and transparency | SDG 16

We maintain a structured relationship model with our strategic partners, who are an essential part of our value chain and the execution of our public mission. They expand our reach, operational efficiency, and service capacity, ensuring that products, financial services, and public policies reach millions of Brazilians across the country.

Training of this network is provided through the Conexão Parceiros portal, targeted at lottery shops and CAIXA Aqui correspondents and their teams, where they can participate in distance learning programs, as well as access handbooks and videos on the services offered and customer service.

CAIXA *Aqui* Lottery Outlets and Correspondents strengthen our connection with the public and expand the range of services we offer.

Presence and service offerings

Lottery shops and CAIXA *Aqui* correspondents are the direct link to the population, especially in areas where the physical presence of branches is limited or nonexistent. This network ensures accessibility, convenience, and financial inclusion, reinforcing our social role.

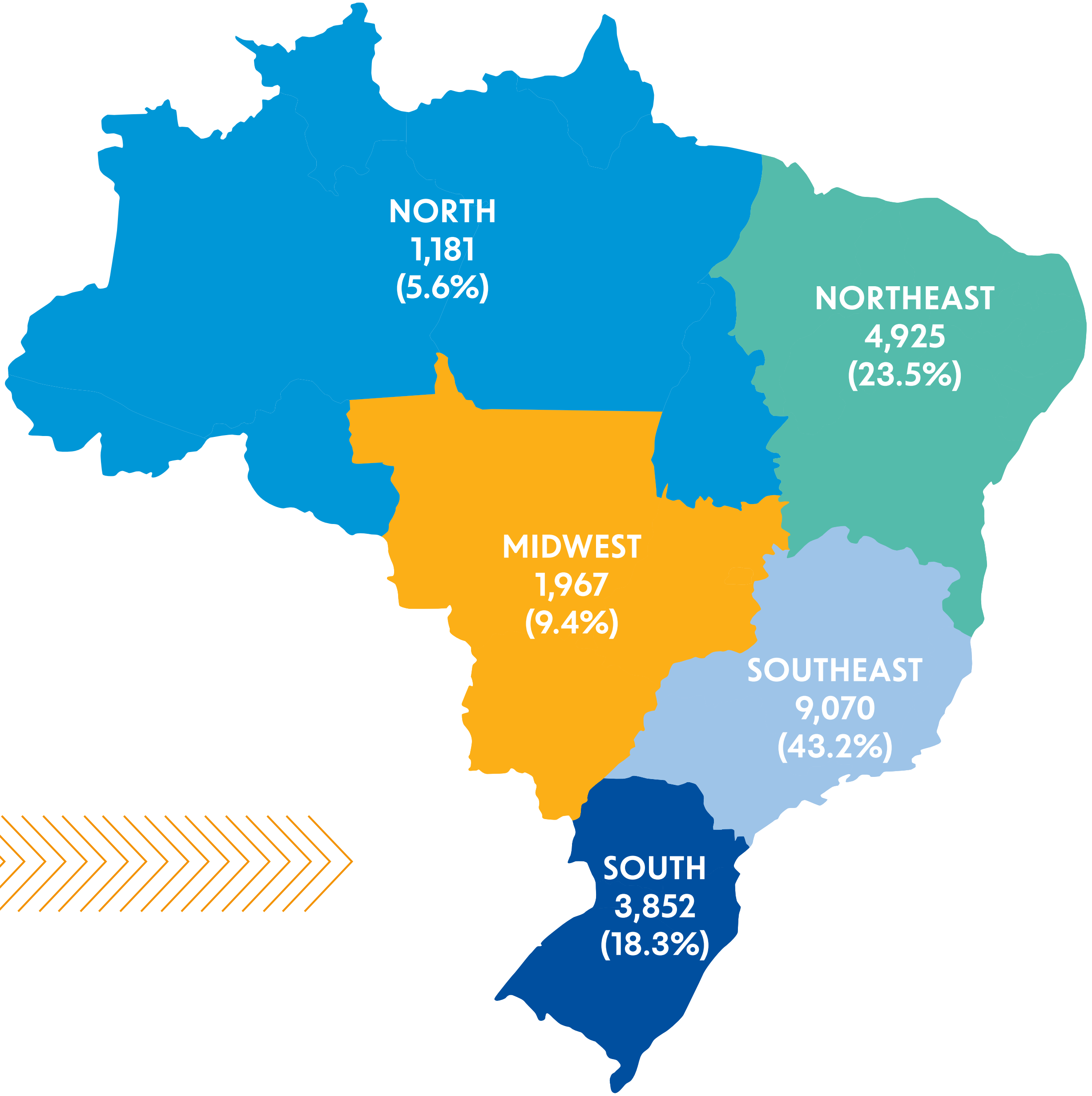
Lottery shops operate under a permit, which consists of the temporary authorization, granted through a bidding process, to provide delegated public services to individuals or legal entities that demonstrate the technical and operational capacity to perform such services at their own risk. Besides selling federal lottery tickets, they are authorized to offer delegated products and services, such as basic financial transactions, bill payments, and the receipt of social benefits.

CAIXA *Aqui* correspondents are companies or professionals contracted and authorized to offer basic financial services, such as payments, withdrawals, account openings, and the submission of credit and financing applications. Operating in various commercial establishments, such as pharmacies, supermarkets, real estate agencies, and others, they expand our reach, especially in remote areas and those with lower banking density. Our relationship is formalized through a service agreement and requires specific certifications in accordance with applicable regulations.

In addition to external partners, partnership management includes the institutional relationship between business units and operational areas of the CAIXA Conglomerate, which work in an integrated manner to execute the corporate strategy. These units apply the guidelines, objectives, and indicators defined in the Institutional Strategic Plan and the Business Plan, ensuring strategic alignment, operational consistency, and governance. These are long-term relationships, grounded in institutional integration and the principles of corporate governance that deliver value to society and ensure business perpetuity. To this end, our entire network of partners is also informed about our anti-corruption policies.

Business partners informed about anti-corruption policies, by region | GRI 205-2

Region	Informed	
North	1,181	5.6%
Northeast	4,925	23.5%
Midwest	1,967	9.4%
Southeast	9,070	43.2%
South	3,852	18.3%
Total	20,995	100%



Business partners informed about anti-corruption policies, by type of partner | GRI 205-2

Partner	Informed	
Lottery shop	13,096	62.4%
CAIXA *Aqui* correspondent	7,899	37.6%
Total	20,995	100%

Suppliers

GRI 2-6 | SDG 8 12

Our 13,400 suppliers, present all over Brazil and distributed across 26,978 active contracts in 2025, play a significant role in our value chain by supporting our operations and the execution of our strategy. These partners reflect the breadth of our operations, and contribute to regional economic development and income generation in different locations.

In 2025, payments made to suppliers totaled R$ 19.25 billion, highlighting the economic significance of this relationship for the supply chain and the domestic market.

Most contractual relationships are medium- and long-term, and may extend up to the legal limit of five years, pursuant to Law 13,303/2016 (Law of State-Owned Enterprises), with specific exceptions, such as real estate lease agreements, which are governed by Law 8,245/1991 (Tenancy Law), or when it is standard market practice. The contracts have distinct legal natures, including scope-based contracts—terminated upon delivery of the subject matter, such as the supply of goods or renovations—and service contracts, with or without dedicated labor. Suppliers are predominantly contractors for the provision of services, supply of goods and consulting services.

This extensive network demands a high degree of responsibility, since value creation is only fully realized when it occurs in an ethical, transparent, and responsible manner throughout the entire chain. In this context, our relationship with suppliers is structured around clear guidelines for governance, ethics, and compliance, in accordance with the legal framework applicable to state-owned enterprises—particularly Law 13,303/2016—and internal standards, including corporate policies and CAIXA's Bidding and Contract Regulations.

Our contractual relationships with suppliers demonstrate our economic importance to the production and supply chain.

Ethics, integrity, and risk mitigation in supplier relationships

GRI 3-3 on the topic: Ethics, integrity, and transparency

To prevent, mitigate, and address real or potential negative impacts associated with the supply chain, we have mechanisms focused on social, ethical, reputational, and environmental risks, ensuring alignment with institutional values, corporate policies, and applicable legal requirements.

In addition to including clauses and provisions addressing these issues in tenders and contracts, we have published in the CAIXA Procurement Portal documents such as the Guidelines for Sustainable Procurement and Supplier Relations, the Sustainable Procurement Handbook, and CAIXA's Bidding and Contract Regulations. These documents spell out the principles, guidelines, and procedures applicable to procurement and guide our actions as a contracting party.

Compliance with these clauses is monitored by the first and second lines of defense, with periodic reassessments based on the level of risk: annually for low and medium risks, and semi-annually for high and very high risks, until the termination of the contract.

In addition to the Integrity Due Diligence (IDD) mechanisms, our Service Outsourcing Strategy establishes guidelines to ensure that relations with suppliers are aligned with strategic goals and strictly comply with legal, ethical, and compliance standards. When planning contracts, managers requesting goods and services must mandatorily include contractual clauses that ensure suppliers' adherence to internal standards, including, among other aspects:

- Compliance with requirements regarding information security and the protection of personal data, in accordance with the General Data Protection Law (LGPD, in Portuguese);
- Compliance with PRSAC guidelines;
- Adherence to the guidelines of the Policy on Preventing and Combating Moral and Sexual Harassment and Discrimination, thereby contributing to the promotion of a dignified, healthy, and safe work environment;
- Alignment with the Internal Policy on Controls, Compliance, and Integrity; and
- Compliance with the Code of Ethics, Conduct, and Integrity, with a focus on preventing and mitigating risks of employee and supplier involvement in acts of corruption or other irregularities.

These guidelines are implemented through mandatory contractual requirements, which are incorporated into service proposals.

Depending on the issues identified, we may require, in addition to acknowledgment and signature of the Supplier Code of Conduct, the inclusion of specific contractual clauses, with deadlines and penalties, related to integrity recommendations, such as:

- Training on corporate integrity;
- Preparation of a Code of Ethics and Conduct;
- Establishment of a whistleblowing channel;
- Implementation of an integrity program;
- A policy to prevent and combat moral and sexual harassment and discrimination;
- Other measures commensurate with the level of risk identified.

Suppliers evaluated based on social and environmental criteria

GRI 308-1

We are aware of our role as a driver of stakeholder behavior and hence have strengthened the institutional culture of sustainability by promoting the adoption of responsible practices by suppliers. Since 2023, social, environmental, and climate responsibility clauses have been included in all contract templates, demonstrating our commitment to implementing the PRSAC.

In 2025, during and after the contracting process, all suppliers were evaluated from the perspective of social, environmental, and climate responsibilities, taking into account the specific characteristics of each item to be contracted.

Prior to direct contracting—including exemptions from bidding requirements, lease agreements, competitive contracts not preceded by a selection process, sponsorships, and donations of unusable movable property—we conduct a risk-based DDI. This process assesses the integrity of suppliers and service providers, taking into account the identified level of risk.

Prevention and mitigation of social impacts

GRI 3-3 on Labor relations and organizational climate

On the social front, standardized contract templates include specific clauses regarding labor and social security obligations for the companies contracted. Payment to suppliers is contingent upon proof of compliance with these obligations, which are constantly monitored. As an additional mechanism to mitigate negative social impacts, we set aside labor-related funds in contracts for outsourced services involving dedicated labor. Under this model, amounts are withheld and set aside for the payment of vacation pay and vacation bonuses, the 13th-month salary, charges applicable to vacation pay and the 13th-month salary, and FGTS surcharges for terminations without cause.

These amounts are deposited monthly into an escrow account linked to the contract, designated exclusively for this purpose, and are released only upon proof of actual payment to employees. This mechanism protects the rights of service providers, reduces labor risks, and mitigates negative social impacts, including the risk of vicarious liability in lawsuits. As an additional measure, the submission of contractual guarantees is required.

Moreover, the Service Outsourcing Strategy establishes that contracts must include clauses ensuring suppliers' adherence to our corporate policies, including commitments related to the promotion of diversity, equity, and inclusion. In some cases, a minimum number of women and Black women in contract execution is required, in accordance with internally defined criteria.

In 2025, 100% of suppliers were assessed for social impacts, as shown in the tables below.

Negative social impacts in the supply chain[1][5] | GRI 414-2

Instances of non-compliance with	Total in 2025
Number of suppliers identified as causing real and potential negative social impacts[2]	5
Percentage of suppliers identified as causing negative social impacts—real and potential—with whom improvements were agreed upon as a result of the assessment conducted[3]	0.06%
Percentage of suppliers identified as causing significant negative social impacts—real and potential—with whom the organization terminated business relationships as a result of the assessment and the reasons for such termination.[4]	0.12%

[1] A significant negative social impact is defined as non-compliance with social responsibility clauses.

[2] Considering the sanctions imposed in 2025 on contractors due to contractual breaches, we identified 6 penalties imposed on 5 different suppliers for non-compliance with social responsibility clauses.

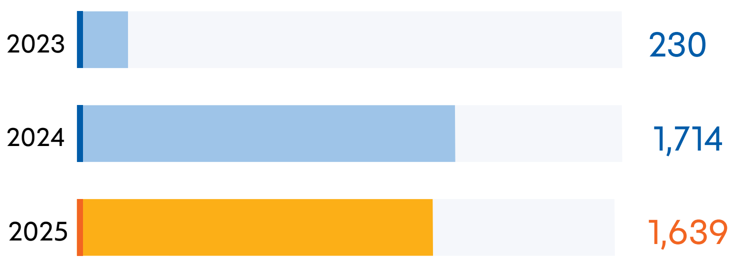
[3] We clarify that potential improvement agreements are signed by the operational manager of the contracts. However, we can report that one fine was imposed in 2025 due to non-compliance with social security or labor legislation, which did not result, in the same administrative proceeding, in contract termination.

[4] Among the more than 26,000 contracts signed, 1,639 of which are for continuous services, in 2025, during our routine monthly monitoring of administrative sanctions imposed on suppliers, we identified two contract terminations.

[5] The percentages were calculated based on the total number of suppliers assessed for social impacts in 2025, corresponding to 1,639 suppliers.

Number of suppliers assessed for social impacts

GRI 414-2



Prevention and mitigation of environmental impacts

On the environmental front, contracts and internal guidelines require suppliers to adhere to PRSAC guidelines, including commitments related to environmental management, responsible use of natural resources, and mitigation of environmental impacts associated with the activities contracted.

In addition, we participate in supply chain engagement initiatives aimed at promoting sustainability, transparency, and the management of risks and opportunities related to climate change and water security, such as our membership of the CDP Supply Chain.

Government

SDG 3 6 7 9 11

As a bank and a publicly-held company, we maintain an ongoing and structured relationship with the Government, combining financial operations, provision of services, and technical support. This relationship is important both to the fulfillment of our institutional mission and to the sustainability of our business, as it ranges from offering products and solutions to the public sector to implementing initiatives of collective interest.

In practice, we interact with the Federal Government, states, the Federal District, municipalities, and government entities in multiple roles: as a customer, as an institutional partner in projects and programs, and as an operating and financial agent in government initiatives. This engagement requires consistent governance and compliance mechanisms to ensure operational quality, fulfillment of obligations, and transparency in operations.

Beyond the transactional dimension, we contribute to the strengthening of public administration through initiatives that support technical capabilities, enhance decision-making, and encourage best practices—including tools focused on sustainability and improving management. The following subsections detail these fronts, organizing our relationship with the Government according to its different roles.

In 2025, important contracts were signed with major public managers and institutional partners, such as Itaipu Binacional, for implementing renewable energy projects, social infrastructure, and support for civil society organizations, as well as partnerships with ministries and municipal governments. This ongoing technical presence strengthens project governance, reduces implementation risks, and enhances the effectiveness of public policies, while generating recurring revenue and fostering long-term relationships with the public sector.

Government as a customer

As a bank, we provide financial solutions and services to government entities, addressing demands related to credit, financing, contract management, project structuring, as well as specialized technical and administrative support. This work encompasses the Federal Government, states, the Federal District, municipalities, and government entities, with operations tailored to different institutional capacities, fiscal realities, and regional needs.

To facilitate this relationship, we have a government executive network comprising 48 branches and 24 representative offices distributed across all regions of the country, consisting of over 2,000 employees dedicated to activities related to local public policies, serving government entities, and providing technical support to managers. This territorial presence contributes to proximity with government customers, the standardization of procedures, and the reduction of operational risks.

Governance of these activities is supported by specific monitoring and compliance mechanisms. Of particular note is the Active Management Index (IGAT), comprising 68 control items, which monitors compliance with deadlines, regulatory requirements, and procedures necessary for the proper processing of dealings with the public sector. The systematic use of this tool strengthens operational compliance and guides the teams' preventive actions.

In 2025, continuous monitoring of governance indicators contributed to the 100% compliance with the Compliance Matrix. These results reflect our efforts to ensure the regularity of operations, the quality of contract execution, and the fulfillment of obligations undertaken with the managing ministries and oversight agencies.

Based on the analysis of indicators, audit reports, and specific diagnostics, we define communication strategies, provide guidance to the network, and enhance tools to support the management of public portfolios. This continuous process helps strengthen relations with government customers, reduces execution risks, and increases the effectiveness of the financial solutions offered by us.

Financial instruments for government entities

In our relationship with the Government as a financial customer, we structure and provide financing for public investments, with solutions tailored to the different fiscal realities, borrowing capacities, and strategic objectives of state and local governments. These operations combine our own and third-party funds, enabling us to support infrastructure, sanitation, urban development, and sustainability projects.

Infrastructure and sanitation financing (FINISA)

FINISA is our main credit line for investments by government entities using the bank's own funds. It is a financing facility with a more flexible use, in which states and municipalities can allocate the funds to various investment projects, provided the accountability and contractual compliance requirements are met.

FINISA operations are backed, as applicable, by guarantees such as the Municipal Participation Fund (FPM), the State Participation Fund (FPE), or a Federal Government guarantee, and are thus a simpler contracting process than other lines tied to budgetary funds. Rates are linked to the Interbank Deposit Certificate (CDI), offering greater flexibility but at a higher financial cost than offered by subsidized lines.

Environmentally focused financing (FINISA *Verde*)

As an extension of our sustainability strategy, we launched FINISA Verde, specifically designed to finance environmental projects. This program gained greater scale and focus in 2025, to become a tool for supporting public investments in sustainable initiatives.

FINISA *Verde* prioritises funding for projects focused on environmental impact and combines its own resources with external funding.

The program offers commercial benefits to entities that allocate funds to projects aligned with environmental criteria, including initiatives related to energy efficiency, environmental sanitation, sustainable mobility, and, more recently, nature-based solutions. The program also began incorporating references and lessons learned from the international climate agenda, strengthening its alignment with contemporary urban sustainability practices

FINISA Verde's funding mix is expected to combine CAIXA's own resources with external funding sources, including operations with the World Bank, expanding the financing capacity and diversifying funding sources. In addition to more competitive financial terms, these operations incorporate technical assistance, support for projects, and verification of environmental benefits. In 2025, the Fund totaled R$ 677,302,203.80.

Operations with FGTS funds linked to the New PAC

In addition to FINISA, we provide financing using FGTS funds, particularly those linked to the New Growth Acceleration Program (PAC). These operations have distinct characteristics: longer repayment terms and lower financing costs, due to the fund's terms.

On the other hand, financing with FGTS funds follows a contracting process with specific application rules defined by the managing ministries to guide eligible interventions. In 2025, this type of operation was strengthened, in line with the expansion of investments under the New PAC, resulting in more contracts than in the previous year.

Non-financial instruments

In our relationship focused on the institutional strengthening of government entities, we have non-financial instruments that encourage improvements in management, sustainability, and the capacity to implement public policies. These initiatives enhance the value delivered to government customers and help reduce risks, increase the effectiveness of investments, and strengthen public governance.

CAIXA Sustainable Management Seal

A recognition program for municipalities that adopt practices aligned with sustainability principles, taking into account environmental, social, climate, and governance dimensions. The seal is granted based on objective criteria, defined and evaluated without any promotional or commercial intent.

The Seal serves as an incentive for good practices by signaling that the government entity has guidelines for sustainability and responsible management. In addition to institutional recognition, the Seal can generate benefits in its financial relations with the Bank, such as preferential terms on credit operations, and support the public administrator's reputation in society.

In 2025, we certified 113 municipalities, ending the year with 207 certified Brazilian municipalities with valid certificates. It is important to note that this year the certification process was refined, including

- A revision of the Seal renewal process;
- Updating of indicators in response to changes in government systems;
- Inclusion of a new indicator in the climate dimension, with a focus on adaptation;
- Methodological adjustments for greater consistency, comparability, and adherence to current public policies.

Training of public officials

Training public servants is another key aspect of our relationship with the government, especially in the context of credit operations guaranteed by the Federal Government. In compliance with National Treasury regulations, a portion of the funds associated with these operations is allocated to institutional capacity-building initiatives.

In 2024 and 2025, we prioritized initiatives aimed at strengthening the technical capacity of government entities, with an emphasis on:

- Training in PPPs;
- Innovation in public administration;
- Fiscal management and credit operations;
- Technical training focused on the implementation of funded projects.

More than 500 public servants were trained during this period. Notable among the initiatives are programs specifically for female leadership in the public sector, which included national phases and international experiences, expanding the participants' technical repertoire and strategic vision. Classes were also organized to provide technical training for teams responsible for executing credit operations, with a focus on unlocking projects and expanding the entities' access to financing.

Agent of the Federal Government

As an agent of the Federal Government, we provide services to the Federal Government with regard to managing, monitoring, and implementing contracts for the transfer of funds from the Federal General Budget. In this role, we are the technical and operational executor of the guidelines established by the managing ministries, without autonomy to define priorities, selection criteria, or conduct impact assessments of public policies. Our activities therefore focus on compliance with contractual milestones, procedural compliance, verification of project implementation, physical and financial monitoring of operations, and accountability, all in strict compliance with the ordinances and regulations issued by the central agencies of the Federal Government and the service contracts signed.

Government as a public authority

Our work with the Government, as a public authority, is based on four distinct institutional roles, defined by law and regulations. These roles objectively define our responsibilities, degree of decision-making autonomy, and the nature of our activities in implementing public policies and government credit operations.

Government program operator

We are responsible for implementing public policies by managing funds and executing programs, notably the FGTS. This role involves the management of funds and compliance with the regulations established by the respective Board of Trustees.

In this role, we ensure the proper disbursement of resources, the integrity of processes, and adherence to the rules governing the use of funds, without defining any public policy or directly granting credit on our own initiative, but acting strictly within the current legal and regulatory parameters.

As an implementing agency, we carry out public policies by managing funds and implementing programmes, ensuring compliance with regulations and the proper use of funds.

Financial agent

We provide financing using our own resources or funds, whether or not under our management, in accordance with the credit rules, guarantees, terms, and conditions established by applicable legal and regulatory standards.

In this role, we analyze risks, structure transactions, enter into financing agreements, and monitor the financial execution of projects. As established in the agreements, we may adopt risk management measures, such as suspending disbursements or taking other actions, in cases of non-compliance with the contractual terms, always respecting the legal and institutional limits of our operations.

Public policies

GRI 3-3 on the topic of Public policies

Through public policies, we are the operational link between the Federal Government, states, municipalities, the Federal District, and, indirectly, civil society, playing a historic role as a catalyst for the country's social, urban, and economic development, as detailed in the section Contributions to Brazil's Sustainable Development.

Government program operator for social programs and benefits

We are the primary government program operator for the Federal Government's social programs and benefits, such as *Bolsa Família*, INSS, Unemployment Insurance, Salary Bonus, FIES, *Pé-de-Meia, Gás do Povo*, among others. Through this function, we promote social inclusion, reduce inequalities, and ensure fundamental rights for millions of Brazilians.

All operations strictly adhere to the law and the principles of respect for dignity, diversity, and non-discrimination.

Products and services broken down by business line | GRI G4-FS7

Program/credit Lines	Product/service description	Purpose	Target social group	Monetary value
Pronaf SDG 2	To finance activities to cover costs and investments for family farmers.	To strengthen family-based agriculture, promote productive inclusion, and ensure food security by bolstering family farming, which is essential for domestic supply and food security.	Family farmers, artisanal fishermen, aquaculturists, silviculturists, and extractivists engaged in artisanal extraction in rural areas, excluding gold miners and prospectors, members of rural quilombola communities, indigenous peoples, and other traditional peoples and communities.	R$ 0.9 billion in contracts.
Pronamp SDG 2	To finance activities to cover costs and investments made by medium-sized rural producers in agricultural and livestock activities.	To support medium-sized rural producers in expanding agricultural production, technological modernization, and improving competitiveness by boosting production on an intermediate scale, ensuring greater efficiency and competitiveness.	Medium-scale and small-scale rural producers not covered by Pronaf, who have an annual gross income of up to R$ 3,500,000.00, and who engage in agricultural or plant-based extractive activities as owners, squatters, tenants, or partners, and whose income is predominantly derived from rural activities.	R$ 2.4 billion in contracts.
Bolsa Família SDG 1 2	CAIXA performs the following key functions in the Bolsa Família program: - Administer and disburse the benefit. - Manage financial processes, registrations, and systems related to the program. - Serve beneficiaries and municipalities. - Produce materials and train teams. - Develop technological solutions (apps, dashboards, automation). - Support the Ministry of Social Development (MDS) through information, reports, and technical coordination. - Integrate the program with other public policies.	To combat hunger, reduce poverty, and promote the social development of vulnerable families, ensuring access to basic rights such as food, health care, education, and social assistance.	Families living in poverty or extreme poverty, registered in the Unified Registry (for social programs), and meeting the income criteria established by the Federal Government.	R$ 157.4 billion.

Program/credit Lines	Product/service description	Purpose	Target social group	Monetary value
FIES SDG 4	Student financing	To provide financing to Brazilian students who wish to pursue higher education at private institutions but lack the financial means to fully cover tuition fees.	Students with per capita family income of up to 3 minimum wages (for traditional FIES) and up to 5 minimum wages (for P-FIES programs). Requires that the student have taken the ENEM and obtained a minimum average score of 450 points on the exams and not have scored zero on the essay.	The financing limits per semester are: Medicine: R$ 78,000.00. Other courses: R$ 42,983.70.
Payment of INSS benefits SDG 3	CAIXA is the paying agent of INSS benefits under the management of the Ministry of Social Security.	To guarantee workers' income through a monthly contribution when they are unable to work or during retirement.	Workers contributing to the General Social Security Fund and their dependents, as well as elderly individuals or people with disabilities in vulnerable situations who are entitled to the Continuous Cash Benefit.	R$ 169.4 billion.
Unemployment insurance SDG 8	A social protection benefit for workers. CAIXA is the paying agent of Unemployment Insurance, under the management of the Ministry of Labor and Employment (MTE, in Portuguese).	To provide temporary financial assistance to workers who have been laid off.	Urban and rural workers terminated without cause, domestic workers laid off, workers with contracts suspended for training, artisanal fishermen prevented from fishing by court order, workers rescued from slave or forced labor.	In 2025, 31.9 million installments were paid, totaling R$ 57.0 billion.
Salary bonus SDG 8	A constitutionally mandated benefit (article 239 of the 1988 Federal Constitution), it is a worker's right intended to supplement income, equivalent to up to one annual minimum wage. CAIXA is the paying agent for the PIS Salary Bonus, under the management of the Ministry of Labor and Employment (MTE, in Portuguese).	Income supplement for workers earning up to two monthly minimum wages.	Private-sector workers (PIS) and public-sector workers (PASEP) employed by employers who have contributed to PIS/PASEP for at least five years.	R$ 27.1 billion.
Regional programs SDG 2 9	These are non-federal social programs (created by states/ municipalities and operated by CAIXA, ensuring secure payment, banking integration, and operational support.	To provide technical and operational support to government entities, executing the local social policy, especially in emergency situations, disasters, the fight against poverty, and other regional needs.	Vulnerable populations defined by the state or municipality, such as low-income families, the homeless, students, single mothers, among others.	R$ 1.2 billion

Program/credit Lines	Product/service description	Purpose	Target social group	Monetary value
Other social programs SDG 10	All social programs that do not fall under the main categories listed separately, namely: Financial support, Extraordinary fishermen's aid, Athlete grant, *Bolsa verde*, PIS quota, *Garantia Safra*, *Fomento* Program, PRONASCI, PTR Pesca, and PTR Rural.	To provide technical and operational support to government entities, executing the local social policy, especially in emergency situations, disasters, the fight against poverty, and other requirements that fall within the mandate of the other requirements.	Vulnerable populations defined by the state government, such as poor families, the homeless, students, single mothers, among others. Note that there are services that can indirectly serve these groups, such as FARPOP, in which we perform document validation to assist patients with health issues, including hypertension and diabetes, among others.	R$ 2.5 billion.
Sanitation for All SDG 6	A government program created to promote better health conditions and quality of life for urban and rural populations through investments in sanitation, integrated and coordinated with other sectoral policies, operating through systems managed by public or private providers, via initiatives and projects aimed at universal access to and improvement of basic public sanitation services. The Program includes the following components: Water supply, Sanitary sewage, Integrated sanitation, Institutional development, Stormwater management, Solid waste management, Loss reduction and control, Preservation and restoration of water sources, Studies and projects, Basic sanitation plan and Industrial water and liquid effluent treatment and water reuse (exclusively for the private sector)	To promote better health conditions and quality of life for urban and rural populations through investments in sanitation, integrated and coordinated with other sectoral policies, operating through systems managed by public or private providers, via initiatives and projects aimed at universal access to and the improvement of basic public sanitation services.	• Public sector: the states, the Federal District, municipalities, public sanitation concessionaires, independent state-owned companies, as well as public consortia. • Private sector: private concessionaires or subconcessionaires of public basic sanitation services, private companies, whether or not organized as special-purpose entities, for the management and handling of solid waste, or industries or private companies contracted by them, whether or not organized as special-purpose entities, for building systems for the efficient use and reuse of water in their activities. • Who is eligible for the social benefit: • Urban and rural populations in the beneficiary municipalities, particularly in areas that are underserved or lack essential basic sanitation services.	R$ 2.4 billion.

Program/credit Lines	Product/service description	Purpose	Target social group	Monetary value
Pró-Moradia SDG 11	A government program created to provide adequate housing for socially vulnerable families who are unable to access mortgage financing under market conditions. It includes the following components: Urbanization and regularization of informal settlements, Provision of housing, Provision of urbanized lots, and Institutional development.	To expand the supply of housing and improve living conditions for the low-income population by providing financing to states, municipalities, the Federal District, or agencies of their respective indirect administrations for actions aimed at the urbanization and regularization of informal settlements, the construction and acquisition of housing units, renovation of properties, construction and acquisition of developed lots, institutional development of direct and indirect public administration, mitigation of slope risks, and support for the formation of public-private partnerships to address and provide solutions to urban and housing issues.	• Public sector: states, municipalities, and the Federal District. • Low-income population of the beneficiary municipalities (in accordance with the policy of CCFGTS Resolution no. 702/2012), with a minimum allocation directed toward the elderly and people with disabilities.	R$ 898.3 million.
Pró-Transporte SDG 11	A government program created to promote improvements in urban mobility, universal accessibility, quality of life, and access to basic services and social infrastructure in Brazilian cities, targeting both the public and private sectors. It includes the following categories: Public transit system, Road infrastructure improvement, Non-motorized transportation, Studies and projects, Urban mobility plans, and Institutional development.	To promote improvements in urban mobility, universal accessibility, quality of life, and access to basic services and social infrastructure in Brazilian cities through investments in urban mobility systems and other infrastructure compatible with local and regional characteristics, prioritizing public transit and non-motorized modes of transport. The Program is focused on public sector financing for the implementing and upgrading systems and improvements in urban mobility for people, thus contributing to the promotion of urban, economic, and social development, as well as to environmental preservation, in order to ensure the return on the financing granted and to provide greater social impact for FGTS investments.	Who is eligible for the funding: • Public sector: states, municipalities, the Federal District, public administration agencies; and the respective concessionaires or licensees • Private sector: companies participating in consortia that hold the concession or permit for urban public transit; and special-purpose entities (SPEs). Who is eligible for the social benefit: • The urban population of the beneficiary municipalities, particularly those lacking urban mobility services that promote autonomy and social development for the affected population.	R$ 1.6 billion.

Program/credit Lines	Product/service description	Purpose	Target social group	Monetary value
Pró-Cidades SDG 9 11	A government program created to support structural interventions, improvement of public spaces; democratization of access to urban facilities and infrastructure; promotion of the use of vacant and underutilized properties; and the use of technologies for smart cities. It includes the following categories: Rehabilitation of urban areas and Urban technological modernization.	To support the implementation of urban development policy by financing the execution of structural urban interventions that contribute to the city's social functions and urban property, promoting the well-being of its inhabitants and the democratic and inclusive occupation of urban areas. Funding is contingent upon the technical analysis of proposals for integrated urban projects aimed at improvement within a defined perimeter for urban intervention	Who is eligible for the funding: • Public sector: states, municipalities, and the Federal District Who benefits from the social benefit: • Residents or users of the defined area and the urban population, who will benefit from urban infrastructure such as public urban facilities (urban infrastructure facilities and spaces intended for public services including water supply, sanitary sewage, stormwater drainage, disposal and treatment of solid waste, public transportation, electricity, telephone networks, and piped gas, among others).	In 2025, no operations were contracted under this program.
FINISA Verde SDG 7	A line of credit created to finance capital expenditures focused on energy efficiency, use of clean and/or renewable energy sources, as well as the reuse and reduction of water consumption.	To support the implementation of solutions in urban mobility, photovoltaic generators, water reuse equipment, as well as wastewater and water treatment systems, among others.	• Public sector: states, the Federal District, and municipalities	R$ 677.3 million.
Minha Casa, Minha Vida Program SDG 11	Federal Government housing policy aimed at expanding access to decent housing. It promotes the construction, acquisition, and financing of properties with subsidies and special payment terms based on family income	To reduce the housing deficit in the country. Guarantee the right to decent housing. Promote social inclusion and improve quality of life. Stimulate the economy and job creation in the construction sector.	Low- and middle-income families, with gross monthly income of up to R$ 12,000, organized into income brackets, with priority given to the most vulnerable families.	659,500 contracts signed and over R$ 124.9 billion invested (including subsidies) in 2025.

Program/credit Lines	Product/service description	Purpose	Target social group	Monetary value
PMCMV - Middle Class SDG 11	A program aimed at families with gross monthly income of up to R$ 12,000.00 who do not fall within the Program's traditional subsidized income brackets.	To expand access to homeownership for the middle class. Offer more favorable financing terms than those available in the market. Stimulate the real estate and construction sectors. Reduce the housing deficit among middle-income families as well	Families with gross monthly income of up to R$ 12,000.00, subject to the Program's general criteria.	32,400 contracts signed and over R$ 8.2 billion in financing in 2025.
Reforma Casa Brasil SDG 11	A Federal Government initiative aimed at improving existing housing. It supports renovations, expansions, adaptations, and structural improvements, ensuring greater safety, health, and comfort in homes.	To improve the population's housing conditions. Ensuring greater safety, health, and dignity in housing. Reducing risks in substandard or unsanitary homes. Strengthen the construction supply chain through small-scale interventions and renovations.	Households with properties requiring structural renovations or improvements.	36,500 contracts and R$ 587 million in financing in 2025.
PMCMV - FAR/ Entities/ Rural SDG 11	Subsidized loan program for the construction of new housing units in urban and rural areas using funds from the Residential Leasing Fund, the Social Development Fund, and the Federal General Budget.	To meet housing needs and help improve the quality of life of low-income populations, focusing on the construction, acquisition of new houses, completion or renovation of homes, and the rehabilitation of urban properties, including the provision of credit guarantees for housing finance operations.	Low-income families, private nonprofit organizations, family farmers, rural workers, and families residing in rural areas.	102,300 housing units contracted and R$ 11.1 billion invested in 2025.
Social fund for housing finance SDG 11	Use of social fund to finance housing units under the Minha Casa Minha Vida Program - Tier 3.	To reduce the housing deficit in the country. Guarantee the right to decent housing. Promote social inclusion and improve quality of life. Stimulate the economy and job creation in the construction sector.	Families with gross monthly income of up to R$ 8,600.00.	80,600 contracts signed and R$ 9.4 billion invested in 2025.

Program/credit Lines	Product/service description	Purpose	Target social group	Monetary value
MCMV Cities SDG 11	Federal Government initiative aimed at encouraging the participation of states, the Federal District, and municipalities in housing finance operations using their own funds or land, with the goal of facilitating access to housing for low-income families through contributions that reduce down payments and monthly installments	To facilitate access to decent housing for low-income families. Integrate housing and urban infrastructure. Improve the quality of life in neighborhoods. Promote safer, more accessible, and sustainable cities. Support municipalities in the execution of urban infrastructure projects.	Families with gross monthly income of up to R$ 8,600.00.	73,200 contracts signed and R$ 14.6 billion invested (including subsidies) in 2025
FCVS SDG 11	Guarantee of the repayment term limit for mortgages taken out by borrowers under the Housing Finance System (SFH), backed by the Salary Variation Compensation Fund (FCVS).	To assume, on behalf of the borrower, the outstanding balance during the term of the contracted loan, as well as the discounts granted in early settlements, renegotiations, and transfers of housing loan contracts, in accordance with applicable law.	SFH borrowers (in contracts covered by the FCVS) and financial agents.	R$ 21.05 billion (amount related to debt novation – Law 10,150/2000).
FCVS Guarantee SDG 11	Administrative regulation of events (Death and Permanent Disability – MIP and Physical Damage to Property – DFI) pertaining to the obligations of the now-defunct SH/SFH Public Housing Insurance policy (currently FCVS Guarantee), which was backed by a permanent, nationwide guarantee from the National Housing Fund as of December 31, 2009.	Settlement of the borrower's mortgage debt with the financial agent in the event of Death and Permanent Disability (MIP) and assumption of expenses related to the restoration of the financed property in cases of Physical Damage to Property (DFI).	SFH borrowers (in contracts covered by the FCVS) and financial agents.	888 agreements signed and R$ 109.7 million paid in indemnities for agreements concluded regarding housing units in high-rise buildings located in the State of Pernambuco (CCFCVS No. 480/2024), and 804 new agreements, with a disbursement of R$ 19.5 million for indemnification and the settlement of legal disputes R$ 323.3 million reimbursed to insurers (Res. CCFCVS No. 448/2019).

Program/credit Lines	Product/service description	Purpose	Target social group	Monetary value
DPVAT	Payment for personal injuries caused by land motor vehicles, or by their cargo, to passengers or non-passengers, with the purpose of supporting victims of traffic accidents within Brazil, regardless of who is at fault for the accident.	To support victims of traffic accidents throughout Brazil, regardless of who is at fault for the accident.	Traffic accident victims.	R$ 61,381,060.49 in administrative compensation in 2025, corresponding to 13,408 claims, of which 35% are for death, 62% for disability, and 3% for supplementary medical care expenses (DAMS).
Guarantee funds SDG 4 11	Financial instruments created by the government to mitigate risks, expand access to credit, and ensure the sustainability of public policies, without replacing the role of financial institutions. They act as risk-sharing mechanisms, reducing the exposure of financial agents and, consequently, offering better financing terms for the final beneficiaries. In this context, the following stand out: the FGHAB, focused on supporting federal housing programs such as *Minha Casa, Minha Vida*; the FGEDUC and the FG-Fies, which are part of measures under the National Education Plan, focused on enabling expanded access to higher education, primarily through the Student Financing Fund (FIES), with the goal of reducing social inequalities.	FGHab: It is a private fund, with its own equity and independent management of its shareholders' funds, created in 2009 to support mortgage operations linked to federal programs, especially for the low-income population. Over the years, FGHab has reached important milestones, such as the redefinition of its scope in 2022, when it ceased to grant new guarantees under the Property Damage (DFI) and Death and Permanent Disability (MIP) categories for new contracts, maintaining this coverage only for operations prior to the change. In 2025, new legal amendments expanded and modernized the fund's mandate, enabling it to engage in broader public housing policies, including housing improvements and rehabilitation.	FGEDUC/FG-Fies: Higher education students who lack the financial means to pay tuition. FGHAB: Low- and middle-income families, entrepreneurs in the construction sector.	FGHab: In 2025, the Affordable Housing Guarantee Fund (FGHab) focused its efforts on three main areas: • Management of legacy guarantees from DFI and MIP related to contracts entered into through August 11, 2022. During the fiscal year, 5,310 guarantee claims were approved, involving the payment of approximately. • R$ 233 million in claims paid. A significant portion of this amount was related to death and permanent disability (MIP, in Portuguese) indemnities.

Program/credit Lines	Product/service description	Purpose	Target social group	Monetary value
Guarantee funds (continuation) SDG 4 11	In general, these funds preserve the economic and financial balance of the programs, reduce the need for recurring direct subsidies from the Treasury, and strengthen the governance of public policies by operating with clear eligibility rules, coverage limits, stop-loss provisions, as well as control and accountability mechanisms.	With the update of its Bylaws in October 2025, FGHab adjusted its governance and risk policy, establishing itself as an instrument for mitigating credit risk in housing finance linked to federal government programs, with a priority focus on the lower-income population. Currently, the fund acts primarily as a guarantor of borrowers' financial obligations in housing transactions, including within the scope of Tier 1 of the Reforma Casa Brasil Program FGEDUC: Its purpose is to partially guarantee to FIES the credit for transactions contracted through the second half of 2017, in the event of student default and in accordance with its Bylaws. FGFies: Its purpose is to guarantee to FIES the credit for transactions contracted starting in the first half of 2018, in the event of student default and in accordance with its Bylaws.		• Expansion of credit risk guarantees for housing transactions linked to the Reforma Casa Brasil Program, with the issuance of 28,295 guarantees. FGEDUC: FGEDUC's payments to FIES through 2025 totaled R$ 7,367,410,757.05, in compliance with the stop-loss limit established in its Bylaws, enabling the Federal Government to request the redemption of its shares not committed to the guarantees provided, thereby releasing funds into the economy. FGFies: Notable among the achievements of 2025 are the capital contributions made by educational institution sponsors and the Federal Government, which totaled R$ 2,101,845,696.66. The Policy on the recovery of loans backed by FG-Fies was approved by the Fund's Shareholders Meeting, enabling the Fund to offer honored contracts the same debt renegotiation terms offered under the FIES program.

Program/credit Lines	Product/service description	Purpose	Target social group	Monetary value
Garantia Safra Fund SDG 2 8	Guarantees minimum conditions for survival to family farmers in municipalities systematically subject to crop loss due to drought or excessive rainfall, in locations specified in Complementary Law 125 of January 3, 2007, within the area of operation of the Superintendence for the Development of the Northeast (Sudene), which encompasses the Northeast region, Northern Minas Gerais, the Jequitinhonha Valley, and municipalities in Espírito Santo. And through Ordinance 27/2021 of the Ministry of Agriculture, effective starting with the 2021/2022 harvest, the state of Amazonas was included.	The purpose of the Fund is to centralize the collection and financial management of resources and their earnings, thereby making funds available for the payment of the Garantia-Safra Benefit and the fulfillment of its social function.	Family farmers residing in the Northeast region of Brazil, in the northern part of Minas Gerais, in the Jequitinhonha Valley, in certain municipalities of Espírito Santo, and in the state of Amazonas, who have lost 40% or more of their crops due to drought or excessive rainfall.	in 2025, more than R$ 800 million was allocated, benefiting nearly 700,000 family farmers and ensuring economic resilience in regions affected by climate-related disasters.
Pé-de-Meia Program SDG 4	A fund created to finance and manage savings incentives for school enrollment, and completion for public high school students enrolled in the Pé-de-Meia Program, thereby democratizing youth's access to high school and their continued enrollment.	The Fund's purpose is to mitigate the effects of social inequalities on high school retention and completion, reducing retention, dropout, and truancy rates, and help promote social inclusion through education. It also seeks to promote human development by addressing structural determinants of extreme poverty and its intergenerational transmission, as well as stimulate social mobility.	Low-income youth (ages 14–24) enrolled in public high schools or adult education (EJA), registered in CadÚnico, with priority given to families receiving Bolsa Família benefits.	A total of 39.4 million installments were paid, totaling R$ 10.7 billion and benefiting 5.3 million students
Fund to Support the Structuring of Concession and Public-Private Partnership Projects (FEP) SDG 17	Funds specialized professional technical services to support the structuring and development of concession and public-private partnership projects by the Federal Government, states, the Federal District, and municipalities, either individually or through consortia.	It covers public lighting, municipal solid waste, sanitation, social and educational facilities, social housing, distributed generation, early childhood education, and health.	• State, municipal, and Federal District governments, including regional arrangements, as FEP contractors; • Private sector (operators, planner, investors); • Civil society (project beneficiaries, social movements).	In 2025, R$ 26.6 million from the FEP was allocated to projects that benefited approximately 26.2 million people. Four auctions were held, with a total of R$ 14.2 million repaid to the FEP.

Program/credit Lines	Product/service description	Purpose	Target social group	Monetary value
Infrastructure Support Fund for Recovery and Adaptation to Extreme Weather Events - FIRECE SDG 11 13	Created to support subnational entities by financing the reconstruction and adaptation of infrastructure in areas affected by climate-related disasters, as well as implementing projects that aid in climate change mitigation and adaptation.	To support the rehabilitation and recovery of infrastructure in areas affected by extreme weather events, as well as infrastructure projects related to mitigating and adapting to climate change.	Population exposed to the effects of extreme weather events in vulnerable areas, such as flood-prone zones and settlements near unstable slopes, among others.	Federal Government contribution in 2025: R$ 6.5 billion.
Credit Guarantee Fund for Public-Private Partnerships – FGC3P CAIXA SDG 17	Created to guarantee the credit risk arising from financing sought by medium-sized companies responsible for public services, to fund the investments necessary for the implementation of their projects.	To guarantee, directly or indirectly, the credit risk of operations linked to concessions or public-private partnerships, with borrowers classified as medium-sized, in accordance with its regulations.	Borrowers classified as medium-sized enterprises holding public service concession contracts through PPPs.	The Fund was established in 2025 and has been prospecting organizations interested in contributing funds in the amount of approximately R$ 100 million.
***Gás do Povo* - Free of Charge** SDG 2	A public policy that enables beneficiary families to purchase LPG gas refills directly from accredited retailers	Launched in 2025, the program is targeted at families registered in the Unified Registry, with monthly per capita family income less than or equal to half the national minimum wage, especially those facing food insecurity and dependence on alternative fuels harmful to health, such as firewood.	Families in situations of social and economic vulnerability, with monthly per capita family income of half the national minimum wage or less.	In 2025, 997.5 thousand refills were made available, totaling R$ 99.9 million.

Institutional commitments and scope of operations

As an agent of the Federal Government, we manage and monitor agreements for transferring funds to ministries, in compliance with relevant regulations. As an government program operator and/or financial agent in financing operations using FGTS funds, our activities are governed by Central Bank circulars, CMN resolutions, ordinances of the National Treasury Secretariat, resolutions of the Supervisory Board, regulations of the competent ministries, and development manuals for the respective sectors.

Within this institutional framework, we do not define public policies or their impact criteria. Our commitment is to qualified, secure, and efficient execution, and to ensuring compliance, transparency, and operational effectiveness in fulfilling the contractual obligations assumed with the government.

Management, monitoring, and technical support structure

Management of this topic is supported by a dedicated structure that coordinates corporate departments at the headquarters and a specialized network distributed nationwide. The Government network operates in an integrated manner with product management areas and is responsible for the operational execution of fund transfer agreements, financing, and technical services linked to public policies.

Complementing these efforts, we provide specialized technical assistance to federal entities and public agencies through the CAIXA Public Policies initiative, which encompasses monitoring, advisory, and technical consulting services for government plans, projects, and programs. This work includes, among other things, support for structuring partnerships, technical evaluations, and institutional capacity-building initiatives, all of which help strengthen the implementation capacity of government entities.

Indicators, assessment of effectiveness, and continuous improvement

The effectiveness of our work in the field of public policy is tracked through operational and governance indicators, which reflect contractual milestones and key stages in the lifecycle of the contracts signed, both regarding fund transfers and financing operations.

Monitoring is supported by corporate systems that consolidate information on the progress of contracts and generate inputs for management, as well as for identifying risks and opportunities for improvement. Internal audit reports, specific assessments, and recommendations from external oversight bodies complement this monitoring.

The outcomes of these processes serve as the basis for procedural changes, guidelines for the network, operational improvements, and the continuous enhancement of compliance mechanisms.

Risk management and addressing negative impacts

Though assessing the impacts of public policies is not within our purview, we have adopted internal measures to prevent and mitigate potential negative impacts related to contract execution. These include the refinement of technical criteria, prior assessment of the operational capacity of the entities, standardization of requirements, and monitoring of risks associated with the execution and allocation of resources.

In case of credit operations to the public sector, contractual provisions are included that allow for the suspension of disbursements or the early maturity of operations in situations where funds are used in violation of the contract. These act as mechanisms to mitigate risks and preserve the integrity of the financed policies. Where applicable, the effectiveness of these measures is monitored through internal and external audits and by the governance bodies of the programs themselves.

Across the board, lessons learned from audits, monitoring systems, and institutional channels are incorporated into operational processes, which contribute to continuous adjustments and to improve our performance as a technical partner to the government

The lessons learnt from audits, monitoring systems and institutional channels are incorporated across the board and are aimed at reducing negative impacts.

Federal General Budget transfers to states and municipalities

Federal General Budget transfer agreements are one of the main instruments for implementing federal public policies in collaboration with states, municipalities, and civil society organizations. In this role, we serve as the technical and operational link between the Federal Government and subnational entities, ensuring the proper use of public funds, compliance with contractual milestones, and strict adherence to applicable legal and regulatory requirements.

The portfolio of transfer agreements is highly widespread and diverse, reflecting the territorial scope of federal public policies. We concluded 2025 with approximately 23,000 active operations, distributed throughout Brazil, with amounts ranging from R$ 250,000 for smaller projects to large-scale undertakings. Considering both operations linked to the new PAC (R$ 57 billion) and those not covered by it (R$ 57 billion), total portfolio volume exceeds R$ 114 billion. Portfolio management is guided by corporate governance and monitoring tools, already explained in the Relationship with the Government, section, which enable the monitoring of compliance with deadlines, procedural regularity, as well as the physical and financial execution of contracted projects.

The dynamics of the Federal General Budget pose specific challenges for portfolio management, since authorization for contracting and the actual transfer of funds depend on the Federal Government's budget execution decisions, which are often concentrated at the end of the fiscal year.

We seek to ensure that contracts are technically sound and compliant, thus mitigating risks of delays, construction stoppages, or inefficient use of public funds.

Our work with the Federal General Budget is coordinated with other forms of public sector financing, particularly those backed by FGTS funds. In 2025, there was a 274% increase in the contracted amount of credit operations using FGTS funds compared to 2024, driven by public policy directives and coordinated efforts to simplify regulations under the New PAC. This coordination underscores our role as the primary financial and operational agent for public investment policies, maintaining an appropriate separation between fund transfer agreements (Federal General Budget) and financing operations, with clear roles, risk management, and adherence to the specific legal frameworks of each modality.

5

SOCIAL RESPONSIBILITY

Interactive summary

Social responsibility

Our social responsibility actions are integrated into our institutional strategy and are implemented across the board, from corporate governance—guided by the principles of ethics, integrity, and respect for human rights—to the public commitments undertaken by us and the impacts generated by our products, services, and partnerships throughout the entire life cycle of people and regions.

This effort is expressed through financial and non-financial solutions that promote social inclusion, protection during times of vulnerability, and access to rights and development opportunities, which reach diverse stakeholder groups—citizens, entrepreneurs, students, families, and government entities.

At the same time, we work collaboratively with governments, public institutions, civil society organizations, and private partners, forming an ecosystem that magnifies the scale of positive impacts and helps mitigate social, economic, and institutional risks.

In this context, Public-Private Partnerships (PPPs) have also been implemented in strategic social areas, expanding our capacity to support the delivery of public services with a focus on inclusion, quality, and sustainability. In 2025, a landmark PPP auction was held for socio-educational facilities in the State of Minas Gerais, executed in partnership with the Ministry of Human Rights and Citizenship and the Special Secretariat for the Investment Partnership Program, whose focus areas were education, social reintegration, and the guarantee of rights, replacing predominantly punitive models.

In the field of early childhood education, we have been structuring PPPs aimed at expanding the supply of daycare centers and preschools, in coordination with federal entities and, in some cases, through direct establishment contracted by municipalities. In 2025, we signed nine contracts to design a public-private partnership (PPP) for early childhood education structured directly by us, with compensation tied to the project's success, thereby strengthening the institutional capacity of municipalities and the sustainability of partnership arrangements.

The main pillars of this initiative are detailed, which highlight how our social responsibility translates into concrete, integrated actions aimed at generating social value and driving sustainable development in the country.

Social inclusion

GRI 3-3 on the topic of Social risk | SDG 1 3 8 10 11 16 17

Social inclusion is directly linked to the responsible management of social risk, considering the potential and real impacts of our decisions and activities on people, communities, and regions. This topic is addressed in an integrated manner within corporate policies, credit processes, and sustainability guidelines, with a focus on prevention, mitigation, and continuous monitoring.

We rigorously manage social risks through due diligence and control practices. Before granting credit, we verify the existence of negative records in the Ministry of Labor and Employment (MTE, in Portuguese) Employers Registry, and we are prohibited from entering into agreements with customers included in this database for subjecting workers to forced labor, modern slavery or analogous practices. After the agreement is signed, we monitor the portfolio on a monthly basis to identify any subsequent additions to the Registry. In case of additions, the agreements may be terminated early, provided there is a final administrative decision or a final and unappealable conviction related to slave or child labor.

For agreements falling under the Equator Principles, social risks are assessed in advance during the due diligence process and monitored throughout the entire term of the agreements. Mitigation measures follow IFC recommendations, including the adoption of specific contractual clauses and covenants, in a manner consistent with the project's risk profile and our risk appetite.

In addition, we use our proprietary risk classification methodology that incorporates the codes of the National Classification of Economic Activities (CNAE, in Portuguese), taking into account sectoral exposure to social risk. This approach is based on internationally recognized standards, notably the World Bank's Environmental, Health, and Safety Guidelines. Based on this framework, we monitor the concentration of social risk in the credit portfolio on a monthly basis, which enables us to track its evolution and take mitigating actions promptly.

Due diligence and social risk management practices in the credit portfolio

- **Before granting credit**, we check for negative records in the MTE.
- **After the loan is granted, we monitor** the portfolio on a monthly basis to identify any subsequent records at the MTE.
- **Proprietary risk classification methodology** that considers sectoral exposure to social risk.
- **Monthly monitoring** of evolution to take mitigating actions.

With focus on expanding our positive social impact, we launched a credit and recycling platform for recyclable material collectors.

The positive or negative impacts related to social risk are assessed by the responsible department together with specialized consultants, based on the methodological framework used to build the Materiality Matrix. This same framework guides the processes for monitoring the effectiveness of the measures taken, as well as for evaluating the goals, targets, and indicators associated with the topic, as established in the current management model.

Specifically in social housing, our preventive approach incorporates the precautionary principle at all stages of programs and operations. Notable actions include measures to adapt and modernize processes and the implementation of monitoring systems to ensure compliance with technical and regulatory standards, as well as periodic training to disseminate best practices in sustainable urban management and prevention of social risks. In line with the precautionary principle, we also maintain proactive communication with the public through institutional channels, sustainability reports, and public consultations, providing information on potential impacts and welcoming suggestions and complaints.

At the same time, to prevent systemic social and environmental impacts, we participate in intersectoral forums and working groups with government agencies and social movements, to share knowledge and develop joint solutions.

Furthermore, to expand positive social impact among historically vulnerable groups, in 2025 we launched the CAIXA Sustainability Assets Platform, a recycling solution targeted at recyclable material collectors, with the goal of democratizing access to public recycling credit policies, making the process more transparent, and contributing to the direct transfer of income to cooperatives, associations, and individual waste pickers, thereby reducing the concentration currently observed in this market.

In this context, and in order to expand access to financial services, the Sustainable Credit Innovation Call was launched, an initiative aimed at developing innovative, inclusive, and sustainable credit solutions, targeted at professionals in the new economy and vulnerable populations who have historically faced greater difficulty in accessing the formal financial system. The call was conducted through a Public Contract for Innovative Solutions (CPSI in Portuguese) to select startups capable of developing and testing alternative lending models using new risk analysis methodologies, alternative data, and financial management tools, in compliance with the LGPD and our internal policies.

In 2025, the call notice for proposals was published, the proposals were evaluated, and negotiations began with the selected startups. The experiment began in 2026, marking the start of implementation in a sandbox, with the potential to evolve into a definitive contract, depending on the results obtained.

Similarly, at COP30, we launched, on an experimental basis, an AI-powered transliteration and translation platform for indigenous languages. The initiative is in the pilot phase, with initial testing at a branch located in the Amazon region (see Accessibility to banking services).

Another example is *Crédito PcD*, a financing line for acquiring assistive technology products and services, with the goal of improving the quality of life for people with disabilities. The initiative is in line with our commitment to integrate Environmental, Social, and Governance (ESG) criteria into our operations, particularly in lending.

In this way, social inclusion is addressed in an integrated manner, combining preventive management of social risks, continuous monitoring of portfolio, compliance with international standards, and development of innovative solutions to expand access, equity, and social protection.

Social work

SDG 11

Our social work takes the form of direct support for vulnerable populations and government entities, particularly in disaster and emergency situations. In 2025, we assisted 676 municipalities in various regions across Brazil affected by extreme weather events, mobilizing specialized teams to facilitate the FGTS Disaster Withdrawal, resulting in 743 approvals for withdrawal (with some municipalities eligible on more than one occasion) of amounts of up to R$ 6,220.00 per worker's linked account, limited to the available balance in the linked account. This support was accompanied by in-person assistance and direct guidance to the population, for which we dispatched specialized employees and mobile banking units to the affected locations, thus expanding access to banking services in municipalities with compromised infrastructure.

At the same time, we offered special emergency terms to ensure immediate financial assistance. Key measures included payment extensions, extended grace periods, renegotiation options, and fee waivers for essential services, providing temporary relief to affected families and businesses.

UP TO R$ 6,220

FGTS EMERGENCY WITHDRAWAL

676

CITIES AFFECTED BY EXTREME WEATHER EVENTS AND SUPPORTED BY US

To mitigate the effects of the crises on farmers and entrepreneurs, we extended payment deadlines and granted significant discounts for impacted operations, in line with government guidelines. We offered credit lines with special terms, including extended repayment periods and enhanced guarantees, and also facilitated access to working capital.

Besides assisting workers and citizens, our teams provided technical guidance to municipal governments on the proper completion of the documentation required for recognizing the disaster situation and the eligibility of municipalities for the withdrawal program. This advisory support also included damage assessments and cost estimates for restoring the ongoing construction projects and buildings essential to the population, such as bridges, access roads, water supply systems, health clinics, schools, and other strategic public infrastructure buildings.

This integrated approach, which combines social protection, territorial presence, technical capacity, and operational agility, has proven fundamental in recent high-impact events, such as the climate-related tragedies in Rio Grande do Sul, Paraná, and Santa Catarina. During these moments, we stood alongside the population and local governments not only in communication and providing information but primarily in effectively delivering services and solutions.

Responsible lending

GRI 3-3 on Environmental and climate risks, and energy transition, SASB FN-CB-410a.2

Our commitment to responsible lending encompasses two complementary dimensions, both aligned with the "Sustainability and Citizenship" pillar of the Institutional Strategic Plan and our history of walking alongside the people of Brazil. On one hand is the granting of credit to projects and ventures with significant social and environmental impacts; on the other, the financial resilience and protection of individuals and families, especially those in situations of greater vulnerability.

Responsible credit from the perspective of social and environmental impacts

GRI G4-DMA (former FS3)

Lending incorporates the management of social, environmental and climate risks, as well as energy transition in a structured manner, ensuring alignment with legislation, corporate strategy, and market best practices. This approach is grounded in the guidelines of our Institutional Policy, Risk and Capital Management Policy, and Business Policy, which guide the incorporation of social, environmental, and climate requirements into credit products and services, and prohibit relationships with stakeholders whose practices are incompatible with these requirements.

When granting credit for projects and ventures and for commercial credit, especially in wholesale transactions exceeding R$ 10 million, rigorous social and environmental criteria are applied prior to contracting. These transactions undergo specialized technical evaluation, including an opinion from the risk management area, covering economic viability, documentary compliance, and the identification of environmental and social risks related to the projects. Moreover, projects falling under the Equator Principles are evaluated using specific methodologies. For more information on these methodologies. For more information on these methodologies, see page 191.

This assessment covers compliance with legal requirements applicable to environmental management, occupational health and safety, terms and conditions of environmental licenses, and the implementation of the Basic Environmental Plan to offset and mitigate social and environmental impacts. For projects with greater impacts, periodic social and environmental monitoring reports are required throughout the term of the financing agreement.

When significant risks are identified, proportionate mitigation measures are implemented, such as the inclusion of social and environmental clauses and covenants in contracts and the continuous monitoring of project execution. Physical and financial monitoring of construction projects, combined with technical visits and audits, enables us to verify the proper use of funds, compliance with technical, environmental, and urban planning standards, and the implementation of corrective actions, thereby reducing the risk of negative impacts on the regions and communities involved.

In addition, we continuously monitor the exposure of the corporate credit portfolio to environmental and climate risks, limiting the growth of the share of companies with high exposure to these risks, in line with the defined risk appetite. In the case of environmental risk, this monitoring includes identifying any sanctions applied by Ibama, the Brazilian environmental agency, after the operations are contracted, as well as analyzing agro-environmental conflicts in rural credit, by cross-referencing georeferenced data from the Rural Environmental Registry (CAR, in Portuguese) with information on protected areas, embargoed areas, and pending registration issues.

The credit agreements establish formal requirements for proving social and environmental compliance, including the maintenance, throughout the entire contract period, of the necessary environmental licenses, authorizations, and permits, as well as compliance with the technical requirements set forth therein or defined in Consent Decrees (TAC, in Portuguese), when applicable. Funds generated from the operations may not be allocated to units without a valid operating license, located in embargoed areas, or included in official lists of competent agencies for social and environmental violations. Clauses related to compliance with the National Solid Waste Policy (Law 12,305/2010) and the National Climate Change Policy (Law 12,187/2009) are also incorporated.

As part of impact management, we guide project executors on adjusting strategies whenever opportunities for improvement or the need to correct course are identified, with the focus on reducing risks and improving execution quality. Specifically in housing operations, when real negative impacts are identified, such as delays in delivery of units or failures in monitoring processes, immediate remedial measures are taken, including project adjustments, technical assistance to responsible agents, dialogue with communities and local authorities to define solutions, and coordinating with management areas when regulatory standards need revision.

Additionally, environmental risk management includes the identification of contaminated land in properties linked to credit operations and the restriction on accepting properties that do not comply with environmental law or the requirements established by competent authorities. We also reserve the right to declare early maturity of loans in cases of false social or environmental information, revocation of environmental licenses, or when there is a final administrative decision or a final and unappealable conviction related to the use of forced labor, modern slavery, analogous practices or child labor.

We continuously monitor the exposure of our corporate loan portfolio to environmental and climate risks, limiting the growth of our exposure to companies with high exposure to these risks.

Responsible credit from the perspective of financial protection for individuals

In case of lending to individuals, the focus is on the financial protection of families and the prevention of excessive indebtedness. Our approach in this area is organized along three complementary fronts:

Prevention

assessing the family's ability to pay before the loan is granted, adjusting the installment amount to match disposable income, and avoiding financial commitments that are incompatible with the customer's reality.

Mitigation

programmatic adjustments to reduce vulnerabilities throughout the contract term, which include streamlining processes and documentation, reviewing terms when necessary, and continuously improving the application and service experience.

Remediation

provision of mechanisms for renegotiation, payment pauses, and restructuring for families facing reduced income or actual delinquency, preserving access to housing and other essential goods.

In response to rising delinquency in the agribusiness sector, we have adhered to Provisional Presidential Decree 1,314/2025, adopting solutions aligned with the principles of credit risk mitigation and the reduction of economic and social impacts. The initiative establishes special terms for renegotiating rural debts, including extended repayment periods, reduced financial charges, and strengthened contractual guarantees, in proportion to the profile of the transactions. This approach aims to enable production activity to continue, preserve income generation and jobs in rural areas—especially in regions worst affected by adverse events—while contributing to the sustainability of the credit portfolio.

The effectiveness of these measures is continuously monitored through indicators such as delinquency, recurrence of late payments, volume of renegotiated transactions, and requests for payment deferrals. In addition, information from customer service channels, such as the Customer Service Center (SAC in Portuguese), mobile apps, and the Ombudsman's Office, is also analyzed. This data serves as the basis for regulatory adjustments and improvements to products and processes.

In this regard, responsible lending practices are directly linked to financial education initiatives aimed at increasing the understanding of budgeting, debt, and the responsible use of credit—a topic discussed below.

Financial education

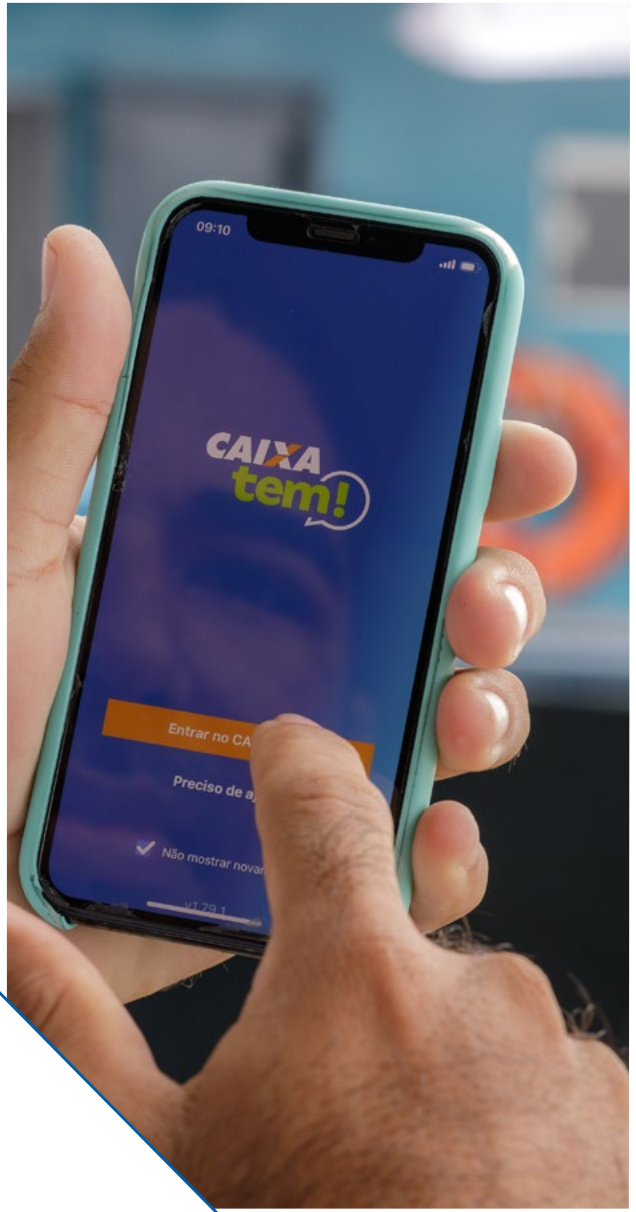
GRI G4-DMA (former FS16), SASB FN-CB-240a.4

In 2025, we revised our Financial Education Policy, providing greater clarity regarding the target audiences and its goals, and reinforcing financial education as a tool for social protection, responsible use of credit, and economic autonomy throughout people's lives.

To make the Policy more effective and ensure its concrete application in interactions with customers, users, and employees, we developed the Financial Education Measures Framework, which guides the incorporation of educational initiatives into product and service journeys in alignment with the guiding principles of financial inclusion defined by the Central Bank.

The Carretel Project, launched in partnership with the Instituto Ânima and supported by the CAIXA Social and Environmental Fund (FSA), was one of the highlights of the year. With an investment of R$ 15,179,872.05, the financial education program aims to help prepare youth and families to make more informed financial choices, in line with the Central Bank's guidelines and the agendas for financial inclusion and citizenship. Its content is structured in the form of digital courses and tracks, innovatively combining fundamentals of neuroscience, behavioral economics, and family economics, with a focus on effective behavior change and improving daily financial decision-making. Its notable objectives include:

- Empowering our employees to act as multipliers of financial education when serving customers and partners.
- Supporting students participating in the *Pé-de-Meia* Program in understanding the importance of financial planning and responsible resource management.
- Expanding access to educational content for diverse audiences, including women, families, entrepreneurs, and youth.



Financial education initiatives and channels

Our financial education initiatives are carried out through multiple channels and formats in order to reach different audiences and contexts:

Proprietary and digital channels

- CAIXA *Tem*: our flagship financial inclusion channel, with over 40 million users per month. Since 2024, we have offered an educational journey for *Pé-de-Meia* beneficiaries, supporting informed investment choices between CAIXA Savings and Tesouro Selic, with explanatory content on returns, risk, and parental consent.
- Financial Education page on the CAIXA website: contains courses, educational materials, and support tools for financial planning, registering 3,344,779 visits in 2025.
- CAIXA channel on YouTube: features accessible educational content on personal finance.
- UC *Play*: offers videos, booklets, articles, and podcasts on budgeting, savings, investments, and excessive debt;

USERS/MONTH
\+ 40 million
IN CAIXA TEM

VISITS TO THE FINANCIAL EDUCATION PAGE
\+ 3 million
IN 2025

Internal Training GRI 2-24

- CAIXA University: learning tracks and certifications in financial education for employees, complemented by access to the Coursera platform, strengthening both personal financial management and the quality of customer service.

Educational partnerships and in-person initiatives

- Lectures and workshops held for specific audiences, such as women entrepreneurs, youth, beneficiaries of projects supported by the CAIXA Social and Environmental Fund, and employees of partner institutions.
- Pode Crer Program, lectures for beneficiaries of the *Fundo Casa*, pilot workshops in Maringá (PR), as well as initiatives at cultural and community events, such as the *Festejo Perifa Nordestina*.

Children and youth

- Launch of the *"Poupançudos"* comic book aimed at children aged 11 to 13.
- Expansion of the *Poupançudos* universe on Roblox, with fun content on money management.
- Active participation in ENEF 2025, Week, featuring workshops, forums, and educational activities for children and youth.

Financial education integrated with partner platforms

- Integration with Febraban's "Meu Bolso em Dia" platform, promoted through CAIXA Tem, featuring diverse functionalities, including financial health assessment via a proprietary index—the Brazilian Financial Health Index (I-SFB);

TRAIL VIEWS

+ 27 million

CLICKS IN 40 DAYS

427,000

Learning paths featuring articles, courses, simulations, and gamified missions that encourage user engagement; and financial management tools, such as income and expense tracking, goal setting, and simple reports for budget planning—all available free of charge to the general public. In 2025, the initiative reached over 27 million views and 427,000 clicks just between October 2nd and November 13, 2025.

By combining institutional policy, digital tools, internal training, and educational initiatives across different regions and audiences, we have bolstered our social impact, helping millions of Brazilians gain access to guidance, planning, and financial health content to support informed choices and reduce economic vulnerabilities. This initiative complements our responsible lending practices, helping to build a more balanced, informed, and sustainable relationship between people and money throughout their lives.

Access to banking services

CONSENTS IN OPEN FINANCE

8.5 million

Our efforts to expand the population's access to banking services are directly linked to mitigating the different barriers that have historically limited financial inclusion in Brazil. These barriers manifest in a combination of forms—geographic, digital, operational, and informational—and require integrated solutions compatible with the country's regional, social, and economic diversity.

In this context, CAIXA *Tem* has become our primary tool for accessibility and financial inclusion. Originally created to facilitate the payment of social benefits during the pandemic, the app has become a permanent component of our strategy for engaging with the public. In 2025, more than 40 million people used the app monthly. Its scale and simplicity helped scale down digital and operational barriers by enabling millions of Brazilians to conduct financial transactions without the need for physical travel or complex banking products.

Throughout this process, we identified the challenge of expanding the frequency of use beyond receiving benefits, ensuring it was not limited to being a one-time transactional channel. To address this limitation, we gradually added new services and features, expanding its role as a gateway to the financial system. In 2025, the app started carrying content on financial education, a business account tailored for MEIs, and entry-level credit products, such as credit cards targeted at low-income populations.

The 8.5 million consents in Open Finance, as well as innovations in the Pix arrangement, are further examples of expanded access to banking services. We were the first institution to offer, as proponent, credit portability through Open Finance, which enables the migration of transactions with less bureaucracy and terms better suited to customers' profiles—demonstrates our role in this advancement.

The expansion of the CAIXA digital account further improved access to banking services for new audiences. In 2025, the opening of digital accounts increased significantly, notably bringing us closer to younger audiences, who previously had less access to our services when service was concentrated in physical branches. We also offered solutions that reduce digital literacy barriers, such as the use of the Gás do Povo Program voucher directly at the card terminals of retailers, simplifying the experience for vulnerable families.

We also launched initiatives to overcome cultural and linguistic barriers. In 2025, we launched a pilot real-time platform for translating indigenous languages. For more information, see page 121. The initiative aims to enable banking services in the language of indigenous customers, recognizing the country's social and cultural diversity and expanding access to financial services in a more inclusive manner, with plans for gradual expansion to other locations and channels, such as boat branches.

Access to banking services is further supported by a broad and integrated network of service channels, which is a central element of our value chain by ensuring that products and services reach the end customer through a broad network, with convenience, security, and inclusivity. This network is organized in a complementary manner:

- **Physical channels:** include branches, boat branches, and truck branches, service points, self-service terminals, and *Banco24Horas* terminals, ensuring a presence throughout the country and in-person service when necessary, especially in regions with lower digital connectivity;
- **Partner channels:** consisting of lottery shops and CAIXA *Aqui* correspondents, which significantly expand our reach, particularly in locations where there are no branches, thereby promoting financial inclusion and proximity to local communities;
- **Remote channels:** such as telephone service, WhatsApp, chat, and other digital platforms, which offer convenience and speed, thereby reducing the need for physical travel and expanding access to basic services;
- **Strategic partnerships:** such as the INSS Boat and services provided in cooperation with the Brazilian Postal Service, which take banking services and access to social benefits to remote regions and distant populations, directly reducing geographical barriers.

Information barriers, related to understanding products, services, risks, rights, and financial planning, are addressed through financial education initiatives (See Financial education), to enhance customer autonomy and more informed use of banking services.

KNOW MORE+
About our financial education initiatives.

Access points in areas with low population density or economically disadvantaged areas, broken down by type[1 2] | GRI G4-FS13

Type of access	Caixa	North		Northeast		Midwest		Southeast		South	
	Total	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Branch and service center	62	38	61.3%	24	38.7%	0	0.0%	0	0.0%	0	0.0%
Self-service center	271	158	55.6%	113	44.4%	0	0.0%	0	0.0%	0	0.0%
CAIXA Aqui correspondents	204	90	44.1%	106	52.0%	0	0.0%	7	3.4%	1	0.5%
Lottery shops	546	144	26.4%	345	63.2%	9	1.6%	43	7.9%	5	0.9%
Banco 24h	249	139	55.8%	105	42.2%	1	0.4%	2	0.8%	2	0.8%
Postal service	26	20	76.9%	4	15.4%	2	7.7%	0	0.0%	0	0.0%
Boats	2	2	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	**1,360**	**591**	**43.5%**	**697**	**51.3%**	**12**	**0.9%**	**52**	**3.8%**	**8**	**0.6%**

[1] Criteria for classifying regions include low population density (fewer than 16 inhabitants per km^2) and economically disadvantaged regions (2010 IDHM below 0.6, categories Low and Very Low).
[2] We are present in 98% of Brazilian municipalities through over 24,800 service points (branches, CCAs, and lottery shops). For self-service kiosks, we consider the total number of units we have made available, and for boats, we consider the available channels.

Initiatives to improve access to financial services for disadvantaged people | GRI G4-FS14

	The disadvantaged target group	The extent to which it is applied across the entire institution	Progress made on the initiative
Biometric authentication for withdrawals	Elderly people and illiterate people	Nationwide	All social services with biometrics at ATMs. In 2025, unemployment insurance, FGTS, INSS, and social benefits withdrawal services were included.
Partnership with the Brazilian Postal Service (Correios)	Population not served by CAIXA branches/ service points	Nationwide	In 2025, 66 new service centers were opened, totaling 100 points opened by the end of the year.
Review of scripts	Customers and users in general	Nationwide	Revision of service scripts for the most frequently used products, simplifying the language and providing additional information for customers.
Digital platform for Brazilian sign language interpreters	People with hearing impairments and/or the deaf	Nationwide	Adoption of a digital platform for sign language interpreters in teleservice channels and in 100% of physical channels (branches, lottery shops, and CAIXA *Aqui* correspondents).
Sign language project in Branches	People with hearing impairments and/or the deaf	Nationwide	To provide basic training in sign language to branch employees, promoting more accessible and inclusive in-person service.
Voice Assistant	People with visual impairments	Nationwide	Enables Android users to navigate the app without relying on sight, using voice commands to perform actions such as opening menus, sending messages, or searching for information. It promotes independence, as users can perform tasks on their own, such as checking bank balances, making payments, and accessing other services, without assistance from others.
PJ MEI package	Individual Microentrepreneurs (MEI)	Nationwide	The ability to open PJ MEI accounts through CAIXA *Tem* is a convenience and a benefit for entrepreneurs. In total, more than 184,000 PJ MEI accounts have been opened through CAIXA *Tem*, of which 138,000 remain active. In 2025 alone, 79,000 accounts were opened.
Compatibility with TalkBack assistive technology	People with visual impairments	All app users who use the Android operating system.	Caixa *Tem* has been adapted for accessibility, with button labels and image descriptions, allowing TalkBack to interpret them correctly. This prevents users from getting lost on complex screens and helps them feel more secure when conducting transactions through the channel, as each action is confirmed with voice and vibration, which assists users with limited vision.
Compatibility with VoiceOver assistive technology	People with visual impairments	All app users who use the iOS operating system.	Enables iOS users to navigate the app without relying on sight, using voice commands to perform actions such as opening menus, sending messages, or searching for information. It promotes independence, as users can perform tasks on their own, such as checking bank balances, making payments, and accessing other services, without assistance from others.
Intuitive and simple interface	Users with low digital literacy	All users	Essential for users with low digital literacy, as it reduces cognitive barriers and makes the experience simpler and seamless.

Initiatives to improve access to financial services for disadvantaged people | GRI G4-FS14

	The disadvantaged target group	The extent to which it is applied across the entire institution	Progress made on the initiative
Compatibility with resizable text.	Users with low visual acuity	All users	An intuitive and simple interface is essential for users with limited digital familiarity, as it reduces cognitive barriers and makes the experience simpler and more seamless.
Clear feedback	Users with low digital literacy	All users	Clear feedback is an essential feature for users with low digital literacy in the *Caixa Tem* app, as it helps reduce uncertainty and errors during use by providing simple, direct, and clear messages that can prevent questions about whether a command was accepted or not, for example.
Pé-de-Meia investment	Beneficiary students of the Pé-de-Meia program	Nationwide	Practical financial education: young people learn about investments in a real-world context and can earn higher returns than savings accounts when investing in Tesouro Selic. This also provides flexibility for students, as the invested amount can be kept or redeemed after high school graduation is confirmed. In 2025, CAIXA processed 31,000 investment options in Tesouro Direto by students.
Reforma Casa Brasil	Urban families with household income of up to R$ 9,600	Nationwide	The Program improves quality of life by enabling essential home renovations, ensuring safer and more comfortable housing for vulnerable populations. Over 1.19 million accesses to the product were recorded on the *CAIXA Tem* App in 2025.
Enriched extract	Users with low levels of education and limited literacy, who may have difficulty reading and understanding texts. Need for simple and accessible communication to ensure understanding and inclusion.	Nationwide	In addition to basic banking transaction data (deposits, withdrawals, and balance), it provides additional information that facilitates the customer's understanding and financial management. By displaying everything clearly and simply on the same screen, this feature reduces confusion, promotes financial inclusion, saves time, builds trust, and makes the service more accessible to people with low educational attainment and literacy levels.
Student Financing Fund (FIES, in Portuguese)	Students with *per capita* income of up to three minimum wages.	Nationwide	Student loan agreements, as well as their amendments, have been revised into plain language so that their terms are easy to read and understand, taking into account the target audience, who invariably have their first experience in banking operations through FIES.
Gás do Povo – Free Service	Users with mobility difficulties	Nationwide	The beneficiary receives the gas cylinder directly by entering their CPF number and validation code (an SMS sent to the beneficiary) into the retailer's "little blue" machine. This benefits people with mobility difficulties, as they can receive their cylinder at home without needing to visit a branch.
Accessibility at branches	People with disabilities, elderly people, and people with reduced mobility, ensuring safe, autonomous, and inclusive service.	Nationwide	In 2025, these initiatives drove significant growth in the issue of accessibility reports for accessible locations. A consistent increase in results was observed month over month, demonstrating the effectiveness of the measures adopted. The work is expected to continue, with a focus on bolstering the enforcement and monitoring of these reports.
Contract in Braille	People with visual impairments	Nationwide	Contracts printed in Braille are available upon customer request.
	Customers, especially those with disabilities.	Nationwide	Updated service model and standards for branches and service points.

Entrepreneurship

SDG 8

We support entrepreneurship as a tool for economic development, income generation, and increased financial autonomy, especially for microentrepreneurs, small businesses, and groups historically with limited access to credit. In this area, we combine credit offerings, financial inclusion, mobilization of capital, and coordination with public policies, since we recognize the role of entrepreneurship in reducing inequalities and boosting local economies.

In productive credit, we expanded support for small businesses through credit lines tailored to entrepreneurs with lower revenue. In 2025, ProCred360, a line aimed at entrepreneurs with annual revenue of up to R$ 360,000, which expands access to formal credit with terms compatible with their financial capacity, played an important role. This initiative reinforces our actions at the base of the economy, where a large portion of Brazilian entrepreneurs are concentrated.

ProCred360

INTENDED FOR ENTREPRENEURS WITH ANNUAL REVENUE OF UP TO

R$ 360,000.

ProCred

MICROCREDIT AND PRODUCTIVE FINANCIAL INCLUSION.

***Acredita* Program**

FOCUS ON VULNERABLE POPULATIONS AND WOMEN ENTREPRENEURS.

In the realm of microcredit and productive financial inclusion, we continue to expand lines such as ProCred and initiatives linked to the *Acredita* Program, with a focus on vulnerable populations and women entrepreneurs. These initiatives are part of our responsible lending strategy and help strengthen small businesses, formalize economic activity, and generate sustainable income.

Through the app, we have expanded individual microentrepreneurs' access to banking services, including business accounts, payment methods, and entry-level credit and financial products, reducing operational barriers and simplifying financial management for small businesses.

In addition to traditional credit, we have been progressing on mobilizing capital for impact businesses. In 2025, we joined the Global Impact Investing Network (GIIN) and structured an impact investment facility in partnership with Gaia and Dynamo, using a novel model. The initiative will create financial instruments (both equity and debt) to mobilize private capital for businesses that combine financial returns with measurable social and environmental impacts, expanding the impact finance ecosystem in the country.

In addition, the proceeds from the US$ 700 million international social bond (See Sustainable finance) will be used to finance projects that promote financial inclusion, with a focus on Individual Microentrepreneurs (MEIs, in Portuguese) and Micro and Small Enterprises (MPEs, in Portuguese). These funds contribute to income generation, strengthening of entrepreneurship, expansion of access to credit, and the reduction of inequalities, with direct impacts on the promotion of decent work and economic dignity.

KNOW MORE +
Learn more about Sustainable finance.

Our contribution to entrepreneurship also includes coordination with public policies and joint efforts with government agencies and industry entities, including federal programs to support rural credit and microentrepreneurs. This cooperation helps mitigate systemic impacts, scale up initiatives, and ensure that financial instruments more efficiently reach the entrepreneurs who need them.

Thus, support for entrepreneurship integrates our sustainability and corporate citizenship agenda into our daily business operations, contributing to inclusive economic development, strengthening of local economies, and expansion of income-generating opportunities across the country.

Sponsored projects

Connecting our historical work towards human development and the promotion of culture and sports in Brazil, our social impact—in terms of inclusion and access to rights—is complemented by a sponsorship program that prioritizes sports and cultural initiatives capable of generating tangible effects in local communities, expanding opportunities, and strengthening civic education, while simultaneously enhancing our brand's presence in spaces of high social and symbolic relevance.

In 2025, 695 sponsorship agreements were signed through direct selection, funded with our own resources and those of the Lottery Development Fund and subsidiaries, which helped drive business and institutional results, totaling approximately R$ 557.2 million in sports, cultural, social, environmental, and business contracts.

Sports

We have a long-standing presence in Brazilian sports, combining direct sponsorships and social contributions derived from CAIXA lottery revenues, which continuously allocate funds to national sports, particularly to the Brazilian Olympic Committee (COB) and the Brazilian Paralympic Committee (CPB).

In 2025, we renewed our sponsorship agreements with the Brazilian Athletics Confederation, the Brazilian Gymnastics Confederation, and the Brazilian Paralympic Committee through 2028, which allows for greater predictability and planning—both for our strategy and for the athletes and organizations we support—providing financial security to maintain training routines and support athletic development.

These partnerships also have significant social impact. Collectively, the supported confederations run more than 150 centers of excellence and training facilities across the country, serving children, youth, and adults, many of whom come from backgrounds with limited access to adequate sports facilities. Besides training high-performance athletes, sports sponsorships contribute to social inclusion, educational development, and the promotion of citizenship.

Underscoring this commitment, we renewed our sponsorship of *Novo Basquete Brasil* (NBB), the country's premier basketball league, the Women's Basketball League (LBF), CAIXA *Brasília Basquete*, the Brazilian Futsal Championship, and the resumption of the Arena São Bernardo project.

Another highlight of 2025 was our increased presence in road races, a domain historically associated with our brand. Following the resumption in 2024, we went from approximately 65 races in the previous year to more than 140 in 2025. In addition to institutional visibility, the races incorporated social impact initiatives, such as food, clothing, and shoe donation campaigns, participation by partner athletes, and actions aligned with public policies, especially in the area of health. At many events, preventive health guidance was provided, such as blood sugar testing, stretching, posture, and physical care, reinforcing sports as a tool for health promotion and disease prevention.

695
SPONSORSHIP AGREEMENTS

R$ 557.2 mi
IN CONTRACTS ACROSS VARIOUS FIELDS

+ 140
STREET RACES

+ 150
CENTERS OF EXCELLENCE

Culture

On the culture front, 2025 was marked by the celebration of the 45th anniversary of CAIXA Cultural, one of the longest-running and most comprehensive networks of cultural facilities maintained by a financial institution in the country. Currently, we have eight operational units spread across different regions, and we are moving forward with the establishment of two new units: in Porto Alegre (RS) and São Luís (MA), expanding access to culture in new areas.

The CAIXA Cultural centers play a significant role in expanding access to Brazilian cultural production, both for artists and producers and for the general public. In addition to their artistic agenda, these spaces help preserve national memory and history: century-old bank documents that are intertwined with Brazil's own historical trajectory are part of this collection.

CAIXA Cultural's branches play an important role in expanding access to Brazilian cultural production, both for artists and producers and for the general public.

VISITORS TO THE CAIXA CULTURAL FACILITIES

1.2 million

In 2025, CAIXA Cultural locations welcomed 1.2 million visitors, including those accessing the collection and participating in concerts, workshops, and exhibitions.

Notable new developments in 2025 include the launch of a biennial call for proposals, which expanded the planning horizon for cultural producers and enabled greater predictability in the selection and execution of supported projects.

We also expanded our cultural initiatives geographically, bolstering support for regional festivals across the country's five regions—such as São João, Carnival, and Farroupilha festivals—recognizing our role in preserving regional identities and revitalizing local economies.

Products, services, and programs with social benefits

GRI 3-3 under the topic Public policy, SASB FN-MF-450a.1

Our social responsibility is also realized through products, services, and programs that expand access to rights, promote social protection, and strengthen the economic inclusion of the population, combining financial instruments with public policies implemented in partnership with the Federal Government, states, the Federal District, and municipalities, reaching millions of Brazilians at different stages of the citizen's life cycle.

Products and services with social benefits

SDG 5 8 10

Our portfolio includes solutions that directly contribute to financial inclusion, reduction of inequalities, and the strengthening of individual and productive capacities. These instruments serve as the means to guarantee social rights, as well as access to credit, and economic opportunities.

In this context, initiatives to raise and mobilize funds for social purposes stand out, such as the issuance of social bonds in the international market, in the amount of US$ 700 million, whose proceeds are directed toward financing projects aimed at the financial inclusion of MEIs and MPEs (see Sustainable finance).

In addition, we participate in blended finance mechanisms, combining concessional funds and private capital, such as the funds raised under the Eco Invest Brasil Program, which focuses on energy transition, climate adaptation, sustainable infrastructure, and the circular economy, as well as negotiations with multilateral organizations such as the World Bank.

US$ 700 million

ALLOCATED TO FINANCIAL INCLUSION PROJECTS

Social programs and subsidies operated by CAIXA

As the Federal Government's primary agency for implementing social public policies, we are responsible for the financial and operational execution of programs that guarantee income, access to essential services, and protection in situations of vulnerability.

Gás do Povo

In 2025, we began operating the *Gás do Povo* Program, aimed at addressing energy poverty and reducing the use of alternative fuels, such as firewood, for cooking. The Program began operations in November, serving 1 million families in 10 state capitals, with plans for nationwide expansion in 2026.

Pé-de-Meia Program

A financial and educational incentive for students in public high schools and the Youth and Adult Education (EJA) system, with the focus on school retention and completion.

We operate the Program by opening digital accounts accessible through the CAIXA *Tem* app. After the Interministerial Ordinance MEC/MF 9/2025 in 2025, students can now invest the graduation incentive amount in government securities through *Tesouro Direto*, directly via the app, expanding the Program's scope beyond income transfers and offering incentives for financial education.

Student Financing Fund (FIES)

SDG 4

We are the operating and financial agent for FIES, as well as the administrator of the Program's Guarantee Fund, supporting students and implementing the public policy on expanding access to higher education, in line with the National Education Plan (PNE). In November 2025, we opened the first renegotiation of loans contracted in 2018, in which students who were in default for more than 90 days as of July 31, 2025, could participate until December 31, 2026.

Payments of social benefits

Through our physical, digital, and partner service network, we processed R$ 428.7 billion in social benefit payments in 2025, distributed across 455.7 million installments, covering cash transfer programs, social security benefits, and labor benefits in all Brazilian municipalities. Highlights include:

Bolsa Família	Unemployment insurance	*Pé-de-Meia* Program	INSS benefits	*Abono Salarial*	*Auxílio Gás* and other social and regional programs
R$ 157.4 bi	R$ 57 bi	R$ 10.7 bi	R$ 169.4 bi	R$ 27.1 bi	R$ 7.1 bi
PAID TO	PAID TO	PAID TO	PAID TO	PAID TO	
22.1 mi	9.3 mi	5.3 mi	8 mi	22.9 mi	
FAMILIES	WORKERS	STUDENTS	BENEFICIARIES	BENEFICIARIES	

Housing bank

GRI 3-3 on Urban development and housing, 203-2, SASB FN-MF-450a.1, FN-MF-450a.2 | SDG 11

We are leaders in the housing sector, acting as a financial agent and implementer of federal public housing policies, notably the *Minha Casa, Minha Vida* Program. In this role, we are responsible for managing funds, contracting operations, monitoring the execution of projects, administering contracts, and tracking associated social, economic, and urban outcomes, with a focus on promoting access to decent housing, social inclusion, and sustainable urban development.

Among the key guidelines are the prioritization of assistance for low-income families, the provision of favorable financing terms, the enforcement of minimum construction quality standards, and the integration of social work initiatives aimed at community building. We are also committed to transparent management of funds, continuous monitoring of results, and the adoption of practices that promote environmental sustainability in housing projects.

The goals, targets, and indicators used to assess the progress of these actions are defined in alignment with Federal Government guidelines, taking into account budget allocation and the strategic goals of the *Minha Casa, Minha Vida* Program, in accordance with Law 14,620/2023. The targets stem from legal instruments and government planning, and apply to the contracting and execution of projects financed with the Residential Leasing Fund (FAR), the Social Development Fund (FDS), and the Federal General Budget, in urban and rural areas. The timeline for achieving these targets is established in accordance with contracting cycles, which is periodically revised according to budget execution and macroeconomic conditions.

Performance is monitored through quantitative indicators, such as the number of units contracted and delivered, covering expanded access to formal housing, quality of projects, integrated urban development, financial protection for families, post-occupancy monitoring, and improvement in operational efficiency.

In 2025, the initiative saw significant progress, changes, and achievements, notably the creation of the MCMV housing program targeted at the middle class, for families with monthly incomes of up to R$ 12,000, with interest rates of around 10% per year. The initiative expanded access to housing credit for this demographic in a scenario of high basic interest rate, stimulating the resumption of development projects targeting this segment and also boosting the market for corporate customers.

During the period, we launched the *Recursos Livres Habitação Popular* product, targeted at corporate customers, with terms similar to those of operations backed by FGTS funds, but with funds sourced from unrestricted resources. This product helped sustain the housing development portfolio, ensuring the continuity of contracts in the affordable housing segment.

In terms of volume, contracts using FGTS funds reached R$ 159.7 billion in 2025, including interest-bearing funds and subsidies, representing an 11.0% increase from the previous year. Contracts funded by CAIXA resources reached R$ 86.7 billion in 2025, compared to R$ 79.7 billion in 2024.

Initiatives aimed at improving housing conditions also advanced in 2025, expanding access to credit for home renovations through an integrated digital platform. These measures, combined with the creation of products using unrestricted funds, helped sustain the volume of new contracts and expand the reach of housing policies.

IN CONTRACTS FUNDED BY CAIXA RESOURCES

R$ 86.7 bi

Also in 2025, regulatory changes to the savings system took effect, reducing the tax rate. The new system began to encourage the investment of the funds released in mortgage loans, since these investments enable the release of equivalent amounts for use in other credit operations. Given our significant market share in the savings market, the measure expanded the potential for mortgage lending, with projected effects beginning mainly in 2026 through an increase in the SBPE budget.

This initiative generates significant positive indirect economic impacts, observed holistically across the regions served:

- Job and income generation: between January and December 2025, mortgage origination was responsible for creating more than 2.3 million direct and indirect jobs, with effects on sectors such as construction, commerce, services, and the materials, furniture, and home appliance industries.
- Local economic development: particularly in lower-income areas, through the stimulation of production chains and increased demand for local services.
- Strengthening the construction sector: impacts on construction companies, developers, material suppliers, engineering, architecture, consulting, and technical services firms, as well as encouraging formal employment and professional training.
- Expanded access to housing for low-income families: : helping to reduce social and economic vulnerabilities, lowering rental costs, increasing financial stability, and improving conditions for productive integration, education, and health.
- Attracting private investment and promoting regional development: resulting from the implementation of housing projects that stimulate new business, planned territorial expansion, and economic revitalization in the regions.
- Strengthening institutional capacities: through technical and operational training of public agencies, civil society organizations, and implementing agents, thereby expanding the capacity to manage and implement public policies.
- Community articulation and strengthening of the social fabric: encouraging the formation of local cooperation networks, intersectoral partnerships, and collective solutions focused on regional development.
- Development of local skills: driven by the demand for skilled labor, with support for technical training programs, partnerships with educational institutions, and expanded opportunities for professional development.

These impacts are enhanced through continuous monitoring of projects, integration with urban and social public policies, training of implementing agents, and improvement of credit and guarantee instruments.

Housing initiatives are accompanied by mechanisms to prevent and mitigate indirect effects of increased demand for urban infrastructure and public services, including requiring commitments and contributions from government entities, coordination with urban planning, and monitoring the provision of essential services.

Risks related to climate change and extreme events are addressed by analyzing and managing social, environmental, and climate risks (see Responsible credit).

Localized real estate appreciation, which can raise the cost of living and exacerbate regional inequalities, is mitigated by prioritizing social housing and integrating projects with urban policies.

Excessive economic dependence on the construction sector in certain regions is mitigated by aligning projects with broader local development strategies. Meanwhile, the financial vulnerability of households in crisis situations is mitigated by hedging instruments, renegotiation mechanisms, and the use of guarantee funds (see Responsible credit and Financial education).

KNOW MORE +
Learn more about Responsible Credit and Financial Education.

Number, amount, and weighted average loan-to-value (LTV) ratio of loans (Collateral: Fiduciary Sale) held in the entity's portfolio that are issued to all borrowers | SASB FN-MF-270b.1

	All borrowers (Funding: FGTS, SBPE, Free funds)
Number	866,800 individual contracts
Amount	R$ 176.9 billion invested (including subsidies)
Weighted average loan-to-value ratio	LTV at origination: 66.1%

Number and value of fiduciary sales originated by category: residential and commercial | SASB FN-MF-000.A

	(a) residential	**(b) commercial**
Number of fiduciary sales originated	833,200	834
Proceeds from fiduciary sales originated	R$ 165.6 billion	R$ 232.3 million

Funds and instruments for housing

The financial support for our housing initiatives comes from public funds and specific housing policy instruments, which fund both non-repayable operations and repayable financing, serving different audiences and modalities:

- Residential Leasing Fund (FAR): a private fund designed to provide resources to the Federal Government's housing programs, with the focus on constructing housing units and housing-related infrastructure by creating a diversified portfolio of real estate and financial assets.
- Social Development Fund (FDS): a financial accounting fund dedicated to financing social interest projects in the area of affordable housing, serving low-income families organized into cooperatives, associations, and civil society entities, with a particular emphasis on operations under the *Minha Casa, Minha Vida* – Entities Program.
- Affordable Housing Guarantee Fund (FGHab): an instrument designed to protect housing operations by guaranteeing the payment of installments in cases of unemployment or temporary reduction in income, covering the outstanding balance in cases of death or permanent disability, covering repairs for physical damage to the property, and mitigating risks in the operations contracted.

These mechanisms are supplemented by funds from the Federal General Budget, such as the Social Fund, and drive actions such as the construction of new housing units, land regularization, housing improvements, and financial protection for families.

FGTS and third-party funds

GRI G4-DMA (former FS3) | SDG 9

Within the scope of our operations, we manage third-party funds, which expand the reach of public policies and investments with social, urban, and environmental benefits. Notable among these is the **FGTS.**

We manage and invest funds earmarked for financing housing, sanitation, urban mobility, infrastructure, and urban development, with direct impacts on social inclusion, improved living conditions, and the reduction of regional vulnerabilities.

FI-FGTS

FI-FGTS channels the FGTS funds to infrastructure development in Brazil, with the focus on executing projects designed to improve the country's infrastructure in a sustainable manner, such as the construction and renovation of highways, ports, railways, airports, and energy and sanitation systems, prioritizing projects that improve people's quality of life, and strengthen the economy by driving competitiveness and long-term growth, creating jobs, and balancing these goals with environmental impact.

To this end, aspects such as environmental licensing, conservation programs, energy generation and distribution, impact on the highway network, and the volume of cargo transported are carefully analyzed before any investment is made.

Created by Law 11,491/2007 and regulated by CVM Resolution 82/2022 and the rules of the FGTS Board of Trustees, the Fund operates as an open-ended fund with an indefinite term and a governance structure organized in a segregated manner to ensure collective and responsible decision-making aligned with its institutional goals, public interest, and the principles of sustainability.

As such, investment decisions are guided by rigorous criteria that prioritize job creation, improved quality of life, and boosting the economy, and are made by the relevant committees at the office of the Vice President of Investment Funds and by the Third-Party Asset Management Council, which is responsible for the administration and management of third-party assets. The Fund adopts ethical standards to prevent practices such as forced labor, modern slavery, analogous practices or child labor. Thus, the investments made comply with the law and meet the highest social responsibility standards.

The monitoring of these operations involves diverse strategies, including periodic visits to monitor the financed assets, analysis of issuers, sectoral monitoring, and following media reports, in addition to verifying compliance with contractual obligations, as well as social and environmental laws. These actions aim to ensure that the financed projects comply with the required environmental and social standards in order to mitigate risks and negative impacts. In addition to internal governance, the Fund has a specific external governance structure led by the FI-FGTS Investment Committee, which is responsible for analyzing and deliberating on investment proposals based on technical, economic, financial, social, and environmental criteria, as well as alignment with the Fund's purpose.

This governance is complemented by continuous monitoring and control mechanisms, such as risk management, internal controls, compliance, as well as internal and independent audits.

BNDES funds

These funds expand the financing capacity of government entities and social projects, and strengthen coordination between different sources of public financing, thus contributing to the allocation of investments aligned with national development priorities.

Governance of funds

Fund management governance is structured segregatedly from corporate governance and is handled by a dedicated body — the Council for Social Program Funds and Resources.

The Council, whose members include the President of CAIXA and the vice presidents of risk, network, and the government program operator, is solely responsible for analyzing and deciding on matters related to the funds. This internal governance is supported by independent oversight bodies, including Internal Audit, independent audit, internal controls, and integrity functions, ensuring the compliance and robustness of decision-making processes.

In addition to internal governance, the funds have their own external governance structures. Examples include the FDS, which is supervised by its Board of Trustees; the FGTS, which has a specific Board of Trustees; and the Residential Leasing Fund, which is overseen by the FAR Participation Committee. These external bodies analyze the management of funds and the implementation of public policy programs, ensuring the proper use of funds, absence of conflicts of interest, and prevention of misuse of funds.

6

ENVIRONMENTAL AND CLIMATE RESPONSIBILITY

Interactive summary

Environmental contributions

GRI 3-3 on the topic of Environmental and climate risks, and energy transition | SDG 12 13

Environmental and climate issues are integrated across all our operations, reflecting the understanding that these topics directly influence business sustainability, risk management, and long-term value creation. This is realized through institutional commitments, corporate policies, risk management tools, responsible lending practices, sustainable finance, and ongoing dialogue with various stakeholders, ranging from governments to borrower companies and beneficiaries of housing policies.

With the new Materiality Matrix, in effect since 2024, CAIXA remains attentive to global and local challenges and seeks a balance between economic growth and environmental preservation. This expanded focus has helped refine the analysis of the social and environmental impacts of our operations and guide the prioritization of initiatives aimed at adaptation and resilience.

In this context, projects supported by the CAIXA Social and Environmental Fund (FSA, in Portuguese) have started including, in a more consistent manner, actions related to regional adaptation and support for communities exposed to climate risks (see CAIXA Social and Environmental Fund) .

The recognition of the environment and climate as inseparable dimensions of sustainable development is also formalized in our policies and commitments, which guide our actions toward the integration of social inclusion, urban development, and environmental responsibility (see Commitment to responsible and sustainable action).

Direct environmental contributions stem primarily from the incorporation of environmental and climate criteria into credit, investment, and technical support decisions. In the housing sector, one example is the *Casa Azul + CAIXA* Seal, which encourages the adoption of

Environmental risk management

- Verification of environmental compliance
- Identification of contaminated sites
- Restriction on the acceptance of properties that do not comply with environmental laws
- Requirement to comply with the legal and technical conditions set forth in environmental permits and conduct adjustment agreements

energy-efficient practices, rational use of natural resources, environmental quality, and comfort in the housing projects financed, thus helping to reduce environmental impacts and improve living conditions for beneficiary families.

Risk management is another important aspect. We continuously monitor the exposure of the corporate credit portfolio to environmental and climate risks, limiting the growth of the share of companies with high exposure, in line with their risk appetite (see Management of social, environmental and climate risks). This monitoring involves checking for environmental injunctions and assessing social and environmental risks and conflicts during the pre-contract, concurrent, and post-contract phases of rural credit. The process is carried out by cross-referencing georeferenced data from the Rural Environmental Registry, enabling the identification of overlaps with protected areas, traditional territories, and environmentally restricted areas, as well as inconsistencies or pending registration issues, in order to support the responsible management of rural credit.

CAIXA made progress in incorporating the recommendations of the Taskforce on Nature-Related Financial Disclosures (TNFD) by launching a pilot project using the LEAP methodology in its corporate commercial credit portfolio, which enabled it to identify nature-related dependencies, impacts, and exposures, which shows the importance of georeferenced data and structured analyses for enhancing the management of environmental, social and economic risks, in addition to boosting internal technical capacity by laying the groundwork for future adoption of the framework, and by driving strategic reflections, including initial engagement actions with stakeholders in the most exposed biomes and sectors.

> The incorporation of the LEAP methodology into our corporate commercial credit portfolio has enabled us to identify dependencies, impacts, and exposures related to nature

Within the scope of responsible credit, we adopt special procedures for social, environmental, and climate analysis according to the size and risk of the operations. For corporate customers subject to environmental licensing and with credit exposure exceeding R$ 10 million, a specialized analysis based on a systematized model is conducted. For exposures below this amount, proof of environmental compliance is required in the form of valid licenses or a formal exemption.

INTEGRATED APPROACH TO ENVIRONMENTAL CONTRIBUTIONS

Environmental risk management also encompasses the identification of contaminated sites, restrictions on accepting properties that do not comply with environmental laws, and the requirement to maintain the legal and technical conditions set forth in environmental licenses and conduct adjustment agreements (see Responsible credit).

Projects covered by the Equator Principles are assessed using a matrix that considers impacts on the environment, the quality of life of affected communities, and the health and safety of workers. For projects with significant social and environmental impacts, periodic social and environmental monitoring reports are required throughout the term of the financing.

Indirect environmental contributions stem from our ability to influence the practices and decisions of third parties throughout the value chain. In our engagement with public authorities, this is achieved by promoting good environmental and climate practices, such as the Selo CAIXA Sustainable Management (see more on page 99), which guides the incorporation of sustainability criteria into municipal management and the execution of public projects, thereby indirectly contributing to enhancing local environmental governance and integrating climate criteria into public policies.

In addition, we support governments in implementing public policies aimed at creating sustainable and resilient cities and responding to extreme weather events, through financial, operational, and technical support instruments (see Contribution to sustainable development). In our relations with corporate borrowers, the incorporation of social, environmental, and climate criteria guides investment decisions and encourages the adoption of more responsible practices. In the housing sector, requiring environmental compliance from projects and promoting more sustainable standards creates positive indirect effects on the urban environment and community resilience.

In 2025, this cross-cutting approach was reinforced within the scope of sustainable finance, with the definition of specific indicators in the Strategic Plan, including those linked to Social Profit Sharing and Result, which are reported to the relevant governance bodies. These indicators combine our taxonomy with more granular criteria, based on the actions actually financed, enabling us to distinguish operations with direct environmental benefits from those that, although falling under certain products, do not have significant environmental impacts (see Sustainable finance).

As a result, our environmental contributions result from an integrated approach that combines institutional commitments, corporate policies, risk management, responsible lending practices, instruments to promote best practices, sustainable finance, the work of the CAIXA Social and Environmental Fund, and ongoing dialogue with stakeholders. Hence, we consistently incorporate environmental and climate dimensions into our strategies and operations, supporting adaptation and resilience in the face of climate change and contributing to the sustainable development of the regions where we operate.

CAIXA Social and Environmental Fund (FSA)

In 2025, the Fund mobilized approximately R$ 210 million for initiatives focused on high-impact projects, notably the completion of five public calls for proposals centered on women's empowerment, the circular economy, regenerative agriculture, regenerative tourism, and the Integrated and Sustainable Development of Territories (DIST, in Portuguese). The initiatives mobilized institutions from across the country and resulted in the receipt of 825 proposals, currently undergoing selection for financial support, reinforcing the Fund's role as a catalyst for solutions aligned with national sustainability priorities.

The submitted projects cover strategic topics for sustainable development and focus on productive inclusion, income generation, and environmental recovery, with special attention to vulnerable communities and territories in the Legal Amazon region.

The Fund is composed of its own funds, derived from up to 2% of adjusted net income, with specific regulations and an annual resource allocation plan approved by the governance bodies.

In 2025, the operational criteria were refined, prioritizing projects with greater potential for restoring ecosystems and for contributing to the transition to a low-carbon economy. These adjustments sought to strengthen the alignment of the CAIXA Social and Environmental Fund portfolio with social, environmental, and climate agendas, increasing consistency between supported projects and the SDGs. These changes were formalized through operational manuals, regulatory instructions, and adjustments to corporate systems, ensuring greater standardization, transparency, and replicability in the selection and monitoring of supported projects.

R$ 210 mi

IN INITIATIVES FOR HIGH-IMPACT PROJECTS

5

PUBLIC CALLS FOR PROJECTS

825

PROPOSALS UNDER CONSIDERATION FOR FINANCIAL SUPPORT

Climate action

GRI 3-3 on Climate justice | SDG 7

Prominent among our environmental contributions are actions aimed at addressing climate change, which focus on mitigating GHG emissions, decarbonizing the economy, and supporting a just climate transition. These actions are structured around public commitments, financial instruments, institutional engagement in international forums, and the mobilization of resources for climate initiatives.

The consolidation of this agenda is evidenced by our accreditation with the GCF, which enables us to expand our capacity to access and manage international resources for climate financing (see CAIXA at COP30). This accreditation has enabled access to programs focused on reducing emissions and protecting forests, such as the REDD+ Program, besides consolidating our role in structuring climate finance operations and blended finance instruments—advances that bring us closer to our commitment to the Net Zero agenda, which guides the progressive incorporation of decarbonization and climate transition criteria.

These guidelines are also being implemented through the expansion of sustainable finance, with the creation and improvement of instruments designed to mobilize funds for projects with climate benefits, including energy efficiency initiatives, sustainable infrastructure, environmental preservation, and resilient urban development (see Sustainable finance). In this way, we strive to allocate resources in a consistent, transparent manner aligned with the requirements of national and international financiers.

We enhanced the measuring and monitoring of financed emissions by adopting the PCAF methodological standard as a reference for calculating and disclosing emissions associated with credit and investment portfolios. The incorporation of these metrics increases the transparency, comparability, and quality of climate-related information, supporting the management of risks and opportunities in the transition to a low-carbon economy.

CAIXA at COP30

COP30 represented a milestone in the global climate agenda, bringing together, in the Amazon, governments, financial institutions, multilateral organizations, the private sector, and civil society to debate and implement solutions aimed at addressing climate change.

Our participation as a co-organizer, in partnership with other public financial institutions, was a strategic decision as it publicly highlighted our work in sustainability and the climate agenda as a whole. The event enabled us to position ourselves not only in the social sphere—where we are already recognized—but also in areas related to climate management, climate change mitigation, and the financing of the transition to a low-carbon economy.

Our institutional presence was reinforced through an integrated agenda of content, engagements, and outcomes, including participation in panel discussions, technical sessions, and dialogues with multilateral organizations, governments, and international representatives, as well as the presentation of financial instruments and initiatives focused on the climate agenda, such as accreditation with the Green Climate Fund, access to REDD+ Programs, participation in Eco Invest Brasil, financing for more sustainable cities, and the mobilization of resources for climate-focused projects.

KNOW MORE +
ABOUT OUR PARTICIPATION IN CAIXA AT COP30.

The inauguration of CAIXA Cultural Belém, the first in Northern Brazil, was another important initiative that reaffirms our commitment to cultural development. Integrated into the official cultural circuit of COP30, the new CAIXA Cultural Belém unit welcomed 90,000 visitors, breaking the network's record for visits to its cultural centers.

Our contribution to the structuring of the Brazilian Emissions Trading System deserves special mention, with one of the key milestones being the offsetting of COP30's own emissions, which was possible through the trading of over 130,000 carbon credits, a significant volume given the consolidation stage of the domestic market.

During the event, we also launched the CAIXA Protocol for Action on Climate and Environmental Disasters, which establishes procedures for responding to extreme events, such as natural disasters. The Protocol guides our Institution's actions in releasing funds to affected families through social programs and the FGTS, as well as in supporting the financing of more resilient and sustainable urban infrastructure.

The agenda also included the initiatives of FSA, an instrument focused on financing social, environmental, and climate projects, as well as initiatives to mobilize funds for climate change mitigation and adaptation. Additionally, we promoted public education and engagement initiatives, encouraging public participation and climate literacy, including initiatives related to the SDGs and offsetting emissions.

Locally, we participated in structural initiatives in the state of Pará, with investments in urban infrastructure, sanitation, and public facilities, all of which helped improve urban and environmental conditions in the region. This legacy reinforces our role in linking major global agendas with concrete impacts on local communities, associating the event with lasting benefits for the local population.

GHG emissions

SDG 7

In accordance with the guidelines of the National Policy on Climate Change (Law 12,187/2009), we contribute to reducing GHG emissions by monitoring emissions associated with our operations, adopting mitigation measures, and supporting initiatives that help reduce emissions throughout the value chain.

This monitoring is systematized annually through the GHG Emissions Inventory, prepared based on the methodology of the Brazilian GHG Protocol Program and the guidelines of the Intergovernmental Panel on Climate Change (IPCC), ensuring alignment with internationally recognized standards. After preparation, the document undergoes independent third-party verification, conducted by an accredited body—a fundamental step to ensure the accuracy, integrity, and reliability of the reported data.

Our inventory was awarded the Gold Seal of the Brazilian GHG Protocol Program for the 12th consecutive time, demonstrating our commitment to transparency, measurement quality, and consistent disclosure of information.

GOLD SEAL

OF THE BRAZILIAN GHG PROTOCOL PROGRAM, FOR THE 12TH CONSECUTIVE TIME

We monitor GHG emissions from our operations, implement mitigation measures, and support initiatives that reduce emissions throughout the value chain.

Tons of CO_2e per year | GRI 305-1, 305-2, 305-3

Type of emissions	2023	2024	2025
Scope 1 (Direct emissions)	42,644.6	54,802.9	71,326.8
Biogenic CO_2 emissions (Scope 1)	384.0	550.1	879.9
Scope 2 (Indirect emissions) calculated based on location	19,384.9	28,337.8	22,872.3
Scope 3 (Other indirect emissions)	24,372.9	27,125.2	35,830.7
Biogenic CO_2 emissions (Scope 3)	2,460.8	4,000.2	7,170.1

Direct emissions (Scope 1)

Direct emissions include those from sources under our control, including stationary combustion (power generators and branch-boat generators), mobile combustion (leased vehicles and mobile branches, such as trucks and boats), and fugitive emissions associated with refrigeration systems, air conditioning, and gases used in fire extinguishers.

In 2025, our Scope 1 emissions totaled 71,326.8 tCO_2e, compared to 54,802.9 tCO_2e in the previous cycle. This increase is associated with the air conditioning system, particularly emissions from refrigerant gases. We are already advancing initiatives to modernize these systems, with a focus on reducing impacts and improving efficiency.

Indirect emissions (Scope 2)

Indirect emissions refer to the consumption of electricity purchased for operating our facilities. In 2025, as part of our mitigation strategy, we acquired International Renewable Energy Certificates (IRECs) to certify the renewable origin of all electricity consumed during the year. Scope 2 emissions totaled 22,872.3 tCO_2e in 2025, compared to 28,337.8 tCO_2e in 2024, reflecting the reduction in energy consumption during the period. This result was also driven by the start of renewable energy procurement in the free market, reinforcing our commitment to decarbonizing operations.

Other indirect emissions (Scope 3)

Scope 3 emissions cover other significant indirect sources, including transportation and distribution (upstream), employee commuting, emissions from remote work, business travel, as well as the generation of operational waste and effluents.

In 2025, Scope 3 emissions totaled 35,830.7 tCO_2e, compared to 27,125.2 tCO_2e in 2024, mainly reflecting the dynamics of commuting, business travel, and waste management associated with our operations, as well as improvements in the granularity and quality of the data used to calculate emissions.

Energy efficiency

SDG 7

Energy consumption within the Organization (GJ)[1] | GRI 302-1

	2023	2024	2025	Δ2025/2024
Non-renewable fuels	19,281.3	22,129.9	18,829.9	-14.9%
Diesel	19,281.3	22,129.9	18,829.9	-14.9%
Consumption of	1,972,178.0	1,969,652.6	1,894,007.2	-3.8%
Electricity from utility company	1,918,958.9	1,925,402.2	1,831,094.5	-4.9%
Electricity generated by solar panels	53,219.0	44,250.4	44,707.5	1.0%
Electricity from free market (renewable)	0.0	0.0	18,205.2	-
Total energy consumption	**1,991,459.3**	**1,991,782.5**	**1,912,837.1**	**-4.0%**

[1] The 2024 National Energy Balance (base year 2023) was used as the source for conversion factors. Available at https://www.epe.gov.br/sites-pt/publicacoes-dados-abertos/publicacoes/PublicacoesArquivos/publicacao-819/topico-723/BEN2024.pdf.

Protection of biodiversity

GRI 3-3 on Respect for biodiversity, 101-1

Protecting biodiversity is part of our material topics and is directly linked to our sustainability agenda, which establishes three priority areas of action—people, municipalities, and production chains—addressed through the strategic fronts of full citizenship, sustainable cities, and the transition to a low-carbon economy. In this context, conservation of ecosystems and the sustainable use of natural resources are understood as essential elements for reducing social and environmental risks, promoting regional development, and ensuring long-term sustainability.

On the other hand, their loss is recognized as a significant environmental risk, associated with ecosystem degradation, deforestation, and climate change, with direct effects on ecosystem services and the resilience of communities and territories.

This topic is managed across the board using assessment and control tools, allocation of financial resources, and support for projects with positive social and environmental impacts, based on the PRSAC, which guides our actions regarding biodiversity conservation, mitigation of reputational and financial risks, and alignment with the SDGs, particularly SDG 13 – Climate Action, SDG 14 – Life Below Water, and SDG 15 – Life on Land. The document establishes the assessment of social and environmental risks in order to avoid financing activities with the potential for degradation; legal compliance, with a focus on adherence to applicable environmental standards; the promotion of sustainability, by encouraging clean technologies, the restoration of degraded areas, and sustainable production practices; as well as engagement and transparency, in alignment with ESG principles.

The transition to a low-carbon economy from a biodiversity perspective is bolstered by support for social and environmental projects supported by the CAIXA Social and Environmental Fund, which acts as a strategic instrument to finance initiatives focused on conservation, restoration of ecosystems, and strengthening sustainable production chains. The supported projects encompass actions related to flora, fauna, socio-bioeconomy, and regenerative tourism, thereby contributing simultaneously to biodiversity conservation, socio-productive inclusion, and income generation.

To ensure technical rigor and effectiveness in implementing these initiatives, we have established procedures to measure and monitor the results, with assistance from experts, researchers, and implementing partners. Given the diversity of biomes, regions, and intervention models, each project has metrics, indicators, and goals defined in a manner consistent with its nature. In ecological restoration projects, for example, the Plan for Recovering Degraded and Altered Areas (PRADA) is adopted, where applicable, to guide the environmental assessment of the areas, the definition of restoration methodologies, the sizing of inputs, the organization of the implementation schedule, and the continuous monitoring of the restored sites.

In addition, the projects incorporate Theory of Change processes and indicator matrices, which explain the relationship between inputs, activities, outputs, outcomes, and expected impacts, as well as reports on immediate results, prepared based on the implementation of the initiatives and which are used for monitoring and continuous improvement.

Notable projects

Among the projects supported under the CAIXA Social and Environmental Fund, the following initiatives stand out for their tangible impacts on biodiversity conservation and in strengthening territories:

Marajó Socio-Environmental 2030 Project

Promotes sustainable land use practices and the enhancement of forests in the Amazon through the implementation of agroforestry systems. With an investment of R$ 4,995,461.70, the Project benefited 507.81 hectares through the planting of 504,785 native and fruit tree seedlings, involving more than 1,200 families in community work efforts and 1,000 people in training programs, of whom 600 completed the courses. A total of 5,000 people were directly impacted and another 20,000 indirectly, strengthening not only the recovery of degraded areas but also food security and income generation.

INVESTMENT
R$ 4,995,461.70

PLANTED SEEDLINGS
504,785

More Efficient Stoves (*Fogões + Eficientes*)

Strives to reduce pressure on forest resources by replacing traditional stoves with more efficient technologies, thus contributing to family health, the restoration of degraded areas, and the reduction of firewood consumption. With a total investment of R$ 18,916,908.89, 5,576 stoves were built (80% of the target), 406 agroforestry plots were established, and 184,941 tree seedlings were produced, with a direct impact on rural communities in Bahia and Tocantins. The Project also included 1,133 training sessions for community agents.

INVESTMENT
R$ 18,916,908.89

BUILT STOVES
5,576

Forest Orchards (*Pomares da Mata*)

Promotes the reforestation of the Atlantic Forest by restoring 193 hectares, planting 418,313 seedlings, and rehabilitating 34 springs (17.54 hectares), directly benefiting 6,939 people and indirectly benefiting 50,594. With support for eight community associations, it strengthens sustainable production chains and promotes the inclusion of traditional communities. A total of R$ 5,604,658.65 was invested in the Project.

INVESTMENT
R$ 5,604,658.65

PLANTED SEEDLINGS
418,313

Ecological Restoration of the Araguaia Biodiversity Corridor

Operating in the Cerrado and Amazon biomes, the project involves the restoration of 255.45 hectares, the planting of 638,635 native trees, and the rehabilitation of 75 springs in the municipalities of Caseara (TO) and Santana do Araguaia (PA), combining biodiversity conservation, environmental education, and the creation of up to 200 seasonal jobs. With an investment of R$ 18,888,761.34, it has already directly benefited 4,584 people and indirectly benefited 11,460.

INVESTMENT
R$ 18,888,761.34

PLANTED TREES
638,635

Notable projects

Professionalization of the Jabuticaba Production Chain: *Do Pé ao Pote*

Strengthens the socio-bioeconomy through environmental restoration and the implementation of community-based agroindustry, solar energy, and water reuse systems. With an investment of R$ 6,420,395.49, it has already benefited 396 hectares, planting 211,428 seedlings and rehabilitating 41 springs. The project impacts 414 people directly and 5,073 indirectly through training and lectures.

INVESTMENT
R$ 6,420,395.49

PLANTED SEEDLINGS
211,428

Chapada do Araripe Conservation and Restoration Network

It is dedicated to conserving and recovering the Caatinga region, restoring degraded areas, rehabilitating springs, implementing agroforestry systems, and empowering small-scale farmers, thus helping to mitigate climate change and ensure food security. With an investment of R$ 10,042,068.00, the Chapada do Araripe Conservation and Restoration Network has mobilized 500 hectares, restored 103 hectares, and rehabilitated 13 springs.

INVESTMENT
R$ 10,042,068.00

HECTARES RESTORED
103

Caatinga Orchards (*Pomares da Caatinga*)

The project creates productive environments and promotes environmental recovery in the Caatinga region, with the focus on native species and food security. With an investment of R$ 7,669,046.15, it has already planted 298,800 seedlings, rehabilitated 6 springs, and established 60 hectares of agroforestry systems. Its achievements also include the establishment of six forest nurseries and the collection of 1.57 million native seeds. It has directly benefited 323 people through training and provided environmental education to 466 participants, with a particular emphasis on strengthening women's participation.

INVESTMENT
R$ 7,669,046.15

PLANTED SEEDLINGS
298,800

Land and Forest (*Terra e Mata*)

It promotes regenerative agriculture in the Amazon region by restoring 302 hectares, rehabilitating 124 springs, and planting 671,701 seedlings, besides implementing solar energy on 25 properties. A total of R$ 9,991,428.50 was invested in strengthening family farming, creating ecological corridors, and monitoring carbon and biodiversity.

INVESTMENT
R$ 9,991,428.50

PLANTED SEEDLINGS
671,701

CAIXA and the Chico Mendes Institute for Biodiversity Conservation (ICMBio)

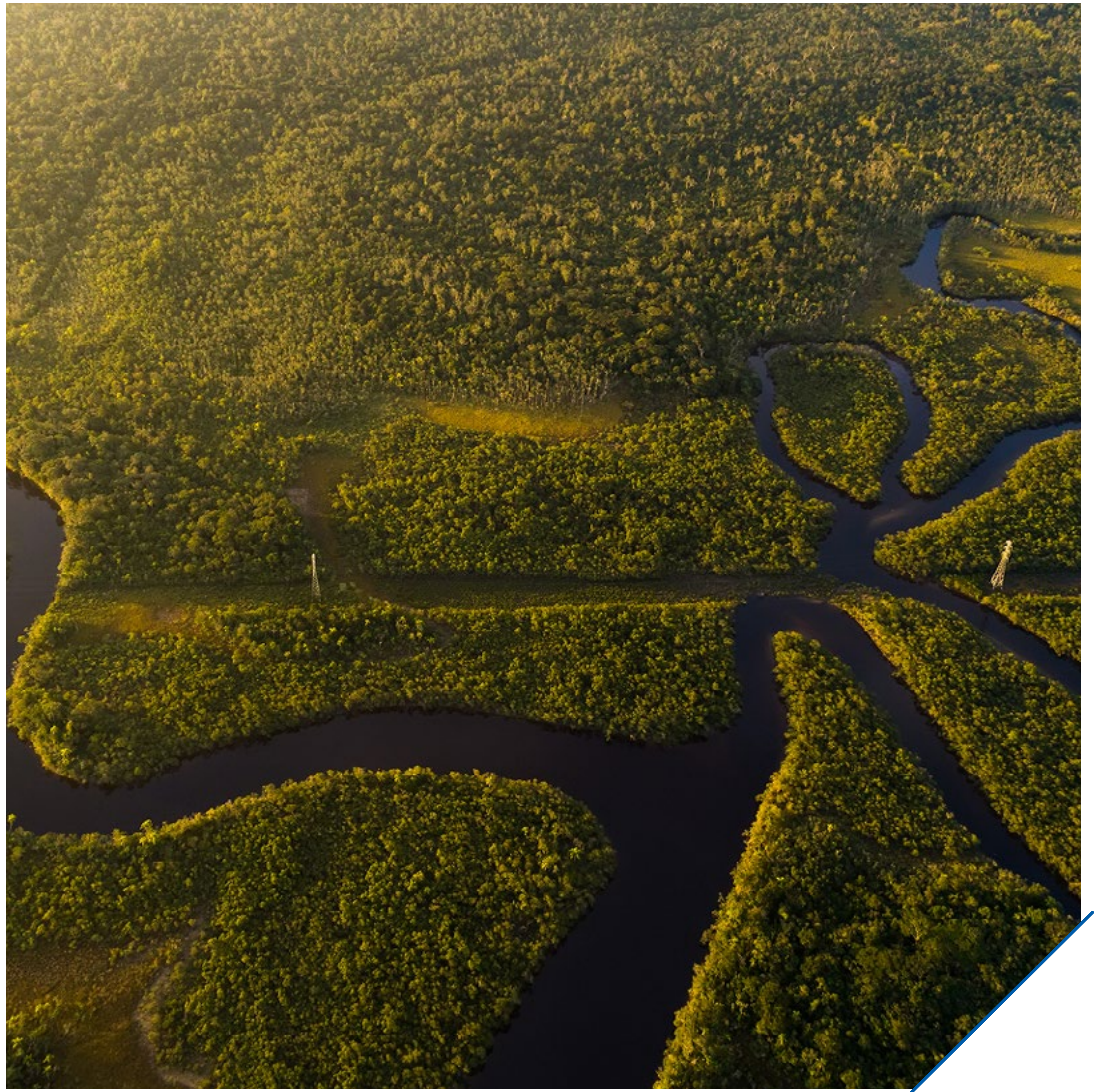
Our efforts to protect biodiversity are evident from our administration of the Environmental Compensation Fund (FCA) since 2018, when the Fund was established, in accordance with the guidelines of the agency responsible for federal conservation units, the Chico Mendes Institute for Biodiversity Conservation (ICMBio).

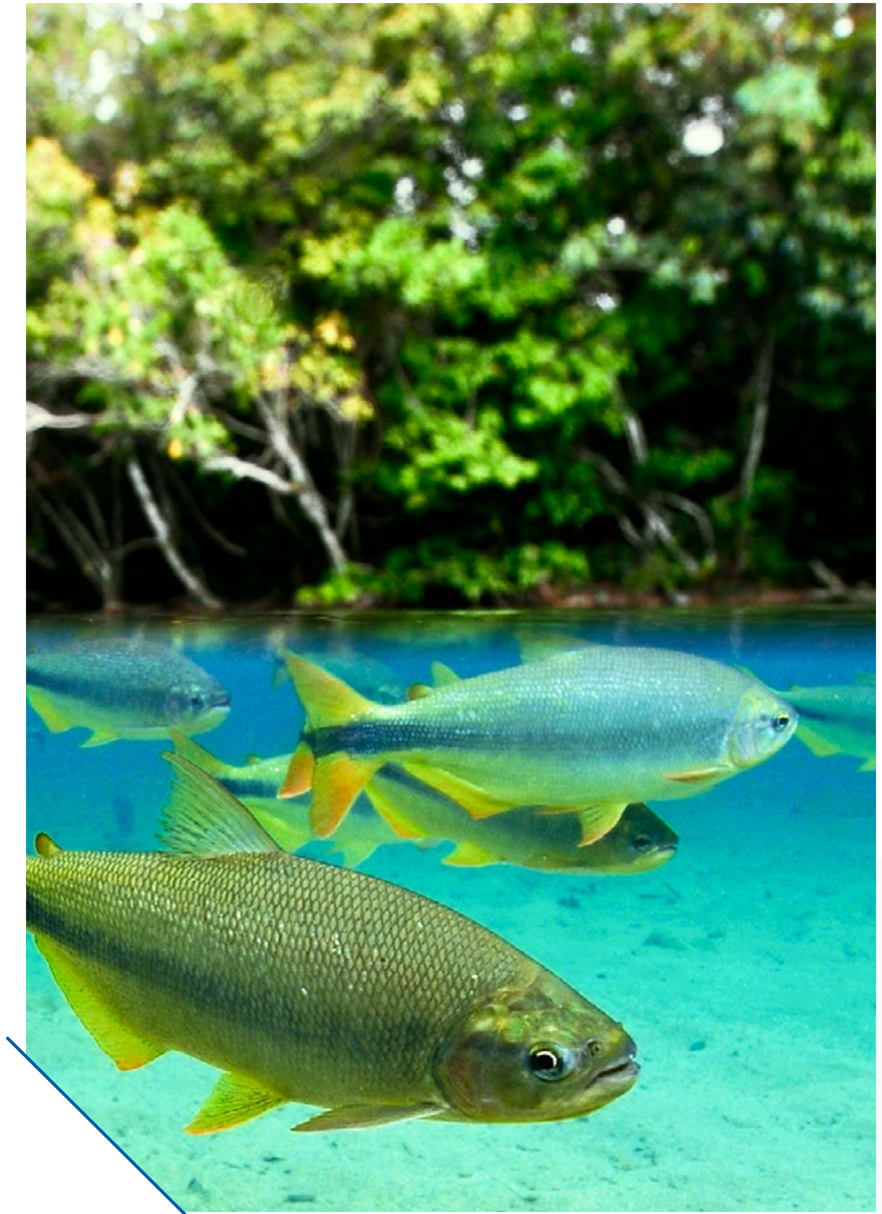
The FCA receives funds from public and private entities that choose to provide environmental compensation through financial contributions, as an alternative to direct compensation measures. These funds are allocated to the impacted conservation units, respecting the affected biome and region. In 2025, the FCA received R$ 568.7 million in new contributions, reflecting the growing confidence of society and businesses in the effectiveness and transparency of the instrument.

In 2025, ICMBio was responsible for managing 344 federal conservation units, distributed throughout the country, whose priority needs are identified by the Institute. These range from basic infrastructure and operational equipment, such as vehicles, drones, and camera traps for identifying wild animals that have not yet been cataloged, to land compensation, which is essential for land regularization and the effective protection of conserved areas. The consolidated requests are integrated into a procurement plan, which is submitted for our feasibility assessment and execution through the procurement pipeline.

R$ 61.4 mi

IN ENVIRONMENTAL CONSERVATION EFFORTS





In addition, we have streamlined our coordination with ICMBio to enable greater standardization of procurement items, consolidation of similar requests, and unified contracting processes, all of which have resulted in higher efficiency, scale, and speed of execution. This improvement led to the execution of R$ 61.4 million in environmental preservation initiatives and the acquisition of goods and services. The same year, R$ 34.3 million was paid in land regularization indemnities, in addition to R$ 12 million in per diem allowances, expanding the effective protection of conservation units.

The Fund also supports emergency actions, such as covering per diem expenses for teams mobilized in forest firefighting operations, especially during periods of higher incidence of critical events.

As part of managing resources for environmental purposes, during COP30 we signed the first memorandum of understanding with the state of Rio Grande do Norte, which already has 11 conservation units, with the goal of reaching 15. Initially, the existing units are concentrated in the coastal region, but they have the potential to help preserve biomes such as the Caatinga, which have historically received less attention, and pave the way for expanding the Fund's management model to conservation units in other states and municipalities.

Prioritizing transparency, we prepare annual management reports and financial statements, which are subject to independent audit, and all contracts signed on behalf of the Institute are fully traceable, ensuring clarity regarding the allocation of resources.

DURING COP30, WE SIGNED OUR FIRST MEMORANDUM OF UNDERSTANDING WITH THE STATE OF RIO GRANDE DO NORTE, WHICH ALREADY HAS 11 CONSERVATION UNITS AND AIMS TO REACH 15.

IN ENVIRONMENTAL CONSERVATION INITIATIVES AND THE ACQUISITION OF SERVICE AND GOODS

R$ 61.4 million

Solid waste

In accordance with the National Solid Waste Policy (Law 12,305/2010), we have adopted practices that prioritize the reduction, reuse, and recycling of waste, in order to mitigate the environmental impacts of our operations and promote environmental awareness among employees, partners, and customers. Together with suppliers of technology equipment and services, we have established requirements related to reverse logistics and the environmentally sound disposal of waste, also in accordance with ABNT NBR 16156. The implementation of these requirements is backed by monitoring mechanisms outlined in internal policies, which ensure adherence to the principles of sustainable waste management.

As a complementary internal engagement initiative, we have rolled out waste reduction initiatives at our facilities, such as the campaign to eliminate the use of disposable plastic cups, launched in 2024.

As a financier of waste management initiatives, we are involved in the establishment of sanitary landfills and the execution of carbon credit projects associated with environmentally sound final disposal. Since 2012, we have been operating through the Program of Activities (PoA) focused on carbon projects at sanitary landfills. One example is the Carbon Project at the Santa Rosa Waste Treatment Plant (RJ), financed by CAIXA, which replaced the old Jardim Gramacho landfill and began serving the Rio de Janeiro metropolitan region with an appropriate solution for waste treatment, thereby helping to reduce GHG emissions and generating carbon credits used as collateral in credit operations.

We are a funder of waste management initiatives and operate through the Program of Activities (PoA), which focuses on carbon projects at landfills.

Sustainable urban development – SDGs in municipalities

Support for Brazilian municipalities in integrating the SDGs into local planning, using the City Sustainability Index (IDSC-BR) for capacity building and data analysis, thereby promoting sustainable urban solutions. The initiative includes the delivery of Voluntary Local Reports (RLVs) to municipalities that have joined the "My Municipality for the SDGs" pact, strengthening governance and engagement with the 2030 Agenda. With this action, CAIXA becomes the first financial institution in the world to support the preparation of Voluntary Local Reports, positioning Brazil as a global leader in the publication of these reports and driving public policies contributing to the UN Sustainable Development Goals (SDGs).

Products, services, and programs with environmental benefits

GRI 3-3 on the topic of Sustainable finance and green credit | SDG 7 9 12 13

In addition to economic and social impacts, our product and service offering, and the implementation of public policies, generate significant environmental benefits, particularly in supporting sustainable rural production, climate change adaptation, and reducing vulnerabilities associated with adverse weather events. Whether through our own financial products and services or through the operation of public programs and subsidies, these activities are guided by the directives established in our PRSAC.

Rural credit

SDG 2

Rural credit finances productive activities in rural areas and plays a significant role in supporting agribusiness development through specific allocations aimed at promoting environmental improvements, serving small, medium, and large rural producers. There are several lines of credit:

- **Inovagro:** Program to Encourage Technological Innovation in Agricultural Production.
- **Proirriga**: Financing Program for Irrigated Agriculture and Protected Cultivation
- **RenovAgro**: Financing Program for Sustainable Agricultural Production Systems
- **Pronaf**: National Program for Strengthening Family Farming
- **Pronamp**: National Program to Support Medium-Scale Producers

Other significant programs

Targeted productive microcredit – *Conquista Mais*

Consolidates microcredit operations. In rural areas, the focus is on family farmers with annual revenues of up to R$ 50,000. The initiative is funded by Constitutional Funds, notably the Constitutional Fund for Financing the North (FNO) and the Constitutional Fund for Financing the Midwest (FCO), in addition to funds from the Federal General Budget. In 2025, we also ramped up our urban microcredit efforts through on-lending operations, with investments in Civil Society Organizations of Public Interest (OSCIPs), development banks, and credit unions.

ProCred360

A working capital line launched in partnership with the Federal Government, targeted at MEIs and microenterprises with annual revenue of up to R$ 360,000. It offers differentiated financial terms, with interest rates that can be up to 50% lower than market rates.

Other products and services

SDG 6

Funding through partner organizations

Part of the microcredit operations is carried out through on-lending to OSCIPs and development agencies, which are closer to the final beneficiaries. This model expands the reach of operations, reduces operational costs, and enhances the effectiveness of credit in more vulnerable areas.

When granting credit to legal entities, especially for new ventures, we apply social, environmental, and climate analysis criteria compatible with the size, sector, and risk level of the operations, as detailed in the Responsible Credit section. These criteria consider, among other aspects, environmental compliance, licensing requirements, and potential environmental impacts, which determine the approval, monitoring, and maintenance of operations.

Environmental programs and subsidies

Rural credit programs with interest rate equalization

We act as an operating agent for subsidized rural credit programs, with interest rates regulated and standardized by the federal government. These programs are directly linked to the environmental agenda, as they support the continuity of productive activity in contexts of heightened climate and economic risk.

Renegotiation, repayment, and settlement of rural debts

In 2025, we implemented measures for the renegotiation, amortization, and settlement of rural debts, in accordance with CMN resolutions and published provisional measures, in response to adverse weather conditions such as floods, severe droughts, and other extreme events observed in recent years. These actions help mitigate indirect environmental impacts associated with the interruption of productive activity or the predatory use of natural resources in crisis situations.

Implementation of public policies with an environmental focus

Our implementation of public policies includes those focused on rural and urban development, sanitation, and infrastructure, where environmental benefits are integrated with social and economic objectives. This work includes support for projects and public-private partnerships that incorporate environmental, climate, and resource efficiency requirements.

In addition to our financial instruments, we promote and encourage good environmental practices among our stakeholders. In our relations with the government, this influence is expressed through tools such as the CAIXA Sustainable Management Seal, which guides the incorporation of sustainability criteria into municipal management processes and the execution of public projects. In the housing sector, we have the *Casa Azul* + CAIXA Seal, which encourages more efficient and environmentally responsible construction standards.

The management of these products, services, and programs is also integrated with internal governance and risk management processes, which incorporate environmental and climate dimensions into portfolio assessment, risk exposure monitoring, and the definition of limits and strategies, as described in the section Management of Social, Environmental and Climate Risks.

Integrated with our institutional commitments (see Commitment to responsible and sustainable action), products, services, and programs with environmental benefits comprise a broader set of financial, regulatory, and advocacy tools aimed at promoting sustainable practices, mitigating environmental and climate risks, and supporting the implementation of public policies with this focus.

Sustainable housing

GRI 3-3 on Sustainable finance and green credit, 3-3 on Climate justice | SDG 11

By combining our position as the leading financial player in the housing sector with the implementation of public housing policies, we leverage our ability to foster sustainable practices in the construction industry, through a combination of financial instruments with built-in environmental requirements, technical criteria, economic incentives, institutional partnerships, and continuous monitoring mechanisms, while also promoting gradual and systemic changes in the design, construction, financing, and operating standards of projects.

The incorporation of sustainability into housing is integrated with public policies, our institutional guidelines, and commitments, focusing on reducing environmental impacts, adapting to climate change, using natural resources efficiently, and improving families' quality of life. This work is bolstered by initiatives that have expanded the scope and ambition of the sustainability agenda in the housing sector:

Casa Azul + CAIXA Seal

SDG 11

The Seal encourages the incorporation of sustainability criteria into housing projects, covering energy efficiency, responsible management of water resources, the use of materials with lower environmental impact, proper management of waste, accessibility, and climate adaptation and resilience solutions, such as efficient drainage systems, permeable areas, and the preservation of native vegetation. In line with the CAIXA Taxonomy and Sustainable Finance Framework, the Seal is also linked to several SDGs.

To encourage the adoption of sustainable criteria, we offer differentiated financial terms to certified projects, including positive weighting in market valuations. These incentives help make sustainable projects more economically attractive to construction companies and developers, expanding their adoption.

The benefits associated with the *Casa Azul* + CAIXA Seal include both direct financial incentives and indirect gains, such as streamlining construction, reducing operating costs, increasing property values, bolstering the reputation of companies, and better highlighting the ESG practices adopted. For residents, the positive impacts translate into lower energy and water consumption, reduced monthly expenses, and improved comfort and well-being.

Certified projects are monitored through audits, inspection visits, and analysis of social and environmental performance indicators, ensuring compliance with the Seal's criteria throughout the financing period. This monitoring enables us to evaluate the effectiveness of the measures implemented and supports the continuous improvement of projects through indicators such as the absolute number and percentage of certified projects relative to the total financed, the volume of credit granted, the average

Benefits associated with the Casa Azul + CAIXA Seal

Direct financial incentives.

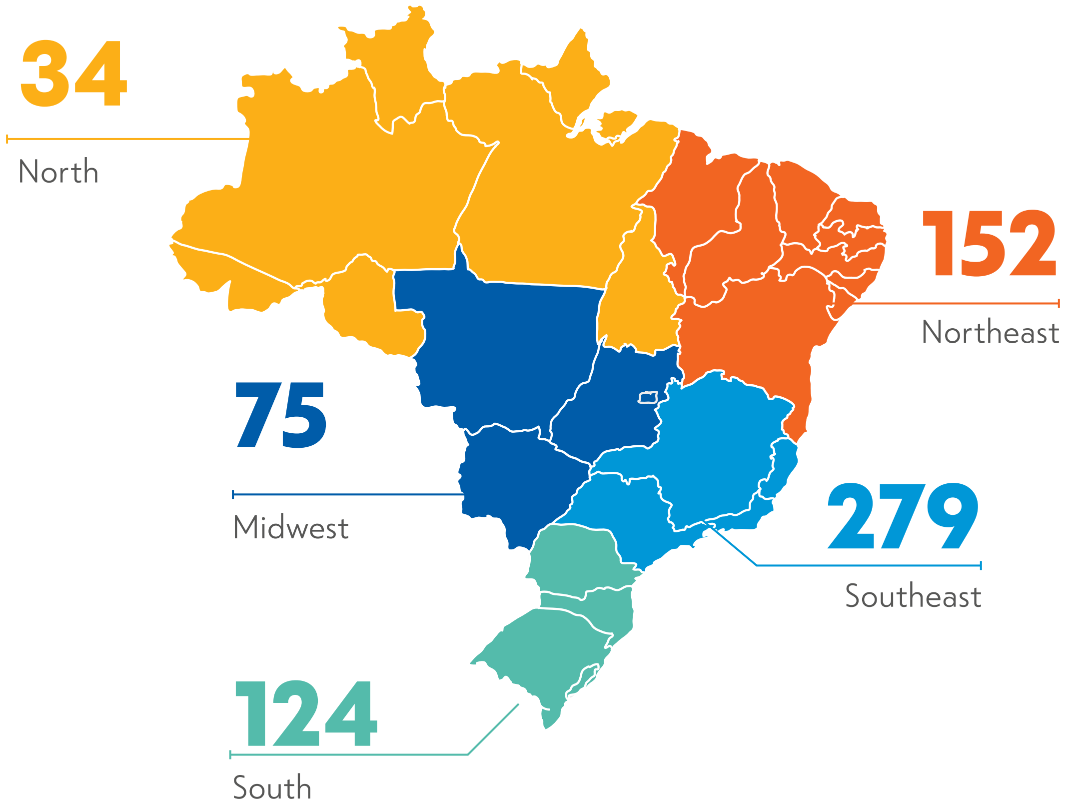
Indirect benefits
Streamlining of construction projects, reduction in operating costs, increased value of developments, strengthening of companies' reputations, and better identification of ESG practices adopted.

For residents
Lower energy and water consumption, reduced monthly expenses, and improved comfort and well-being.

reduction in energy and water consumption, waste disposal, and the beneficiaries' satisfaction index.

In the context of social housing, sustainability-related targets are defined in alignment with Federal Government guidelines and the strategic goals of the MCMV housing program, pursuant to Law 14,620/2023, subject to budget availability.

In 2025, 113 projects were approved. We have approved 664 projects certified with the Seal or bearing #mais identifiers since the beginning of the Program through 2025, as shown in the following map:



PROJECTS APPROVED IN 2025
113

PROJECTS WITH THE SEAL SINCE THE BEGINNING OR #MAIS IDENTIFIERS
664

Renewable energy

Credit for financing photovoltaic electricity generation systems, including installation costs for residential properties. Customers can receive up to a 95% discount on their monthly electricity bill, which represents significant financial savings over time. Apart from the financial benefit, the initiative directly contributes to environmental sustainability through the generation of clean, renewable energy. The financing term is up to 60 months, with the possibility of a grace period of up to six months for the first installment.

MONTHLY ELECTRICITY BILL DISCOUNT OF UP TO 95%

Net Zero Housing Coalition

Announced during COP30, the Net Zero Housing Coalition represents a broad mobilization of the construction industry, involving stakeholders from the public and private sectors, with the goal of achieving housing developments with net-zero carbon emissions by 2050. This initiative positions us as a coordinator of a long-term agenda for the sector's decarbonization by aligning financing, technological innovation, and voluntary commitments across the production chain.

Iterative Construction Carbon Footprint Benchmark (BIPc)

November saw the launch of BIPc, a free digital platform developed in partnership with the University of São Paulo (USP) and the Foundation for Technological Development in Engineering (FDTE), and integrated with Building Information Modeling (BIM) software. The tool calculates and compares the embedded carbon footprint in housing projects, with a focus on the design phase—when low-cost adjustments can significantly reduce emissions. Starting in 2026, the use of the tool will be encouraged in some of the projects we finance, and starting in 2027, its use will be mandatory for all projects financed with federal funds, creating a consistent information base for monitoring emissions associated with housing credit and for developing future mechanisms to incentivize carbon reduction.

Technical Cooperation Agreements (ACTs)

In 2025, ACTs were signed with the Ministry of Environment and the University of Brasília (UnB) to develop sustainable solutions, innovative construction methods, as well as applied research in housing and urban development. Of particular note is the launch of a research partnership with UnB, expanding the technical and scientific foundation for the advancement of sustainable practices in the sector.

7

GOVERNANCE WITH ETHICS AND INTEGRITY

Interactive summary

Governance

GRI 2-24

The evolution of our results is directly linked to the continuous refinement of our transparency, corporate governance, risk management, internal controls, compliance, and integrity practices.

In July, we became the first public financial institution to achieve Level 3 international certification under the Internal Audit Capability Model (IA-CM), which attests to the maturity of our internal audit, demonstrating the integration of planned and measurable actions, with institutional support and strategic alignment, enabling audit activities to contribute effectively to enhancing governance and risk prevention.

It is worth noting that the scenario of rapid changes in the regulatory, technological, and competitive environments has challenged us to respond more dynamically to our own needs and those of the market, without, however, losing sight of compliance with the legal and regulatory framework, governance principles, transparency, and robust internal controls.

Thus, through adaptive governance practices, we strive to speed up the decision-making processes, empowering leaders with the necessary autonomy and aiming for customer-oriented decision-making, in alignment with the Corporate Strategy.

Externally, we follow the Central Bank's regulations and operate under the oversight and supervision of the Federal Court of Accounts (TCU) and the Office of the Comptroller General (CGU), which contribute to transparency.

Our operations are grounded in principles such as transparency, integrity, fairness, accountability, and sustainability, which guide our strategic goals and consolidate our role as a public bank committed to excellence and sustainable development.

Thus, our corporate governance system is structured around principles, rules, structures, tools, and processes that support the management and monitoring of activities, with a focus on generating value in a sustainable manner contributing to the UN Sustainable Development Goals (SDGs) and the 2030 Agenda.

Our work is underpinned by transparency, integrity, fairness, accountability and sustainability.

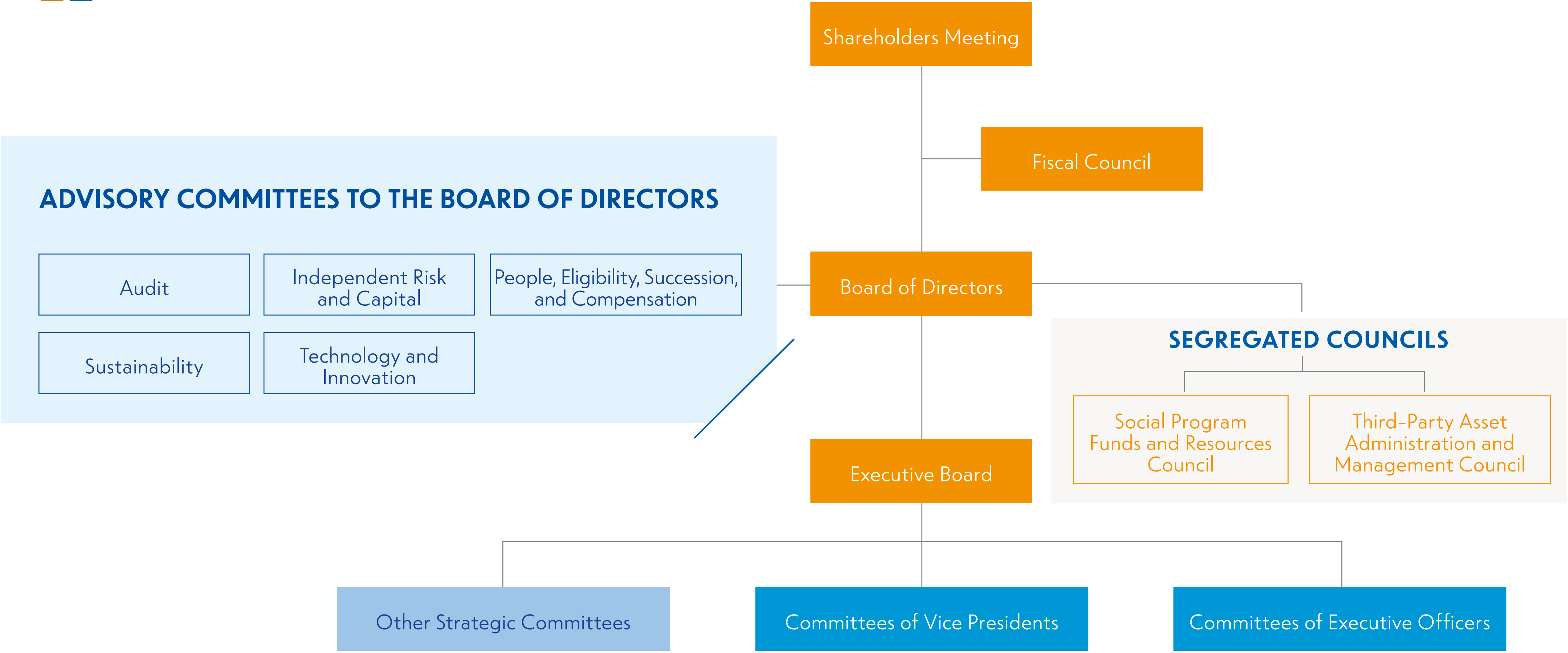
Governance system

GRI 2-9

Our corporate governance system is founded on a collective, agile, and decentralized decision-making structure through the establishment of internal forums at the strategic, tactical, and operational levels. The goal is to foster synergy among departments, avoid conflicts of interest, and safeguard our interests and those of our subsidiaries.

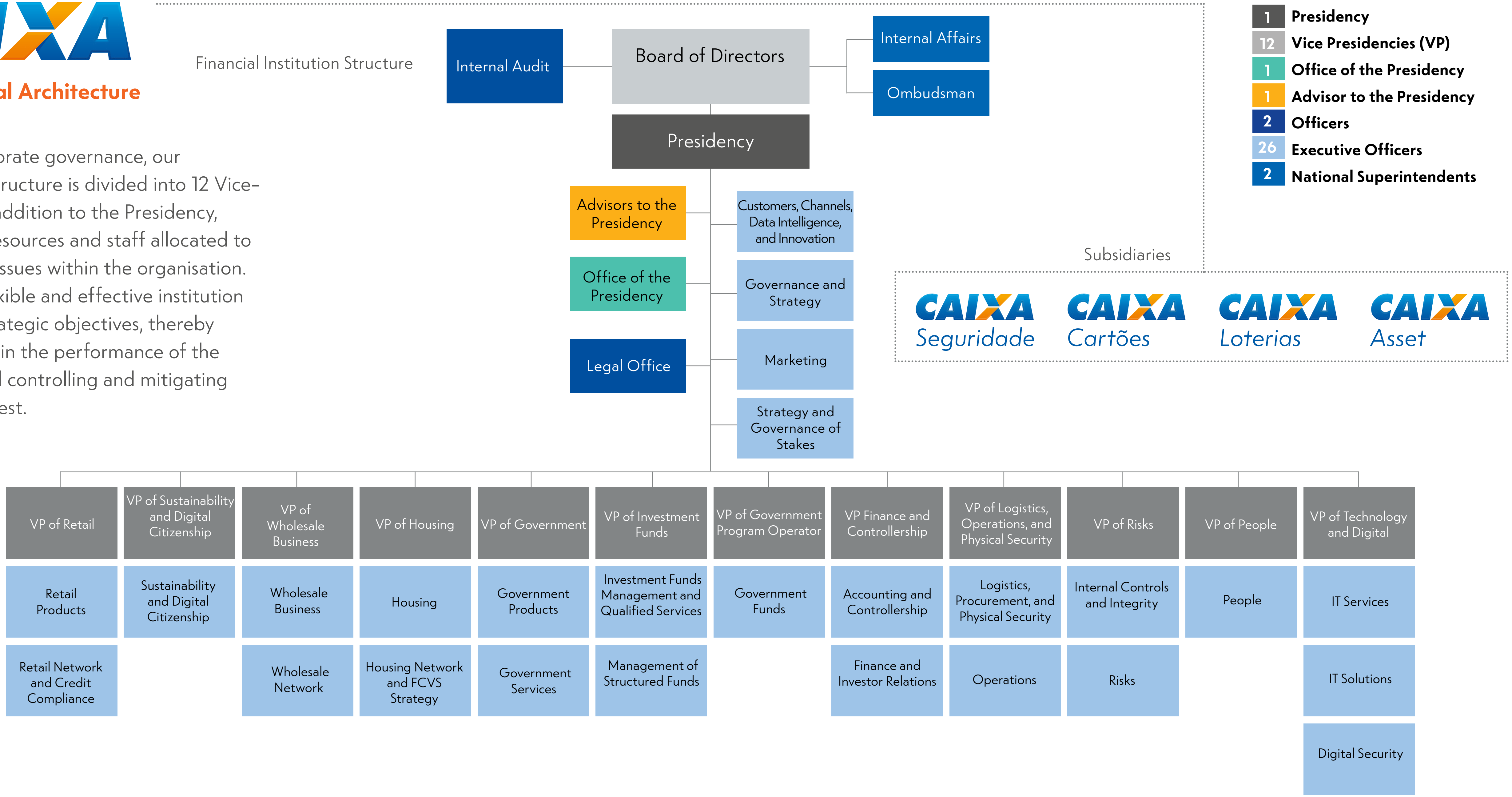
CAIXA corporate governance structure

SDG 12 16



Organizational Architecture

To support corporate governance, our organizational structure is divided into 12 Vice-Presidencies, in addition to the Presidency, with activities, resources and staff allocated to address various issues within the organisation. This fosters a flexible and effective institution for achieving strategic objectives, thereby minimising gaps in the performance of the various units and controlling and mitigating conflicts of interest.



Composition of governance bodies* | GRI 2-9

Governance body	% of independent members	Term	Gender	
			Female (%)	Male (%)
Fiscal Council (CF)	0/3 (0.0%)	2 years	33	66
Board of Directors (BoD)	2/8 (25.0%)	2 years	37.5	62.5
Independent Risk and Capital Committee (CORIS)	3/3 (100%)	2 years	33.3	66.7
Audit Committee (COAUD)	4/4 (100%)	2 years	25.0	75.0
People, Eligibility, Succession, and Compensation Committee (COPIRE)	4/4 (100%)	2 years	0.0	100
Technology and Innovation Committee (COTIN)**	0/4 (0,0%)	-	75.0	25.0
Sustainability Committee (COSUS)**	0/4 (0,0%)	-	75.0	25.0

*As of year-end 2025. ** Non-statutory committee.

Number of other positions and commitments held by members of governance bodies* | GRI 2-9

Member	Governance body	Number of other positions and commitments	Nature of these commitments
Rogério Ceron de Oliveira	National Treasury Secretariat	1	Federal Government
Raquel Nadal Cesar Gonçalves	National Treasury Secretariat	1	Federal Government
Carlos Antônio Vieira Fernandes	CAIXA	1	State-owned company
José Celso Pereira Cardoso Junior*	Ministry of Management and Innovation in Public Services	1	Federal Government
Isadora Maria Belém Rocha Cartaxo Arruda	Office of the Attorney General (AGU)	1	Federal Government
Fabiana Uehara Proscholdt	CAIXA	1	State-owned company
Pedro Luiz Costa Cavalcante	Ministry of Management and Innovation in Public Services	1	Federal Government
Francisco Petros Oliveira Lima Papathanasiadis	Independent member	-	-
José Luiz Trevisan Ribeiro	Independent member	-	-

*José Celso Pereira Cardoso Junior of the Ministry of Management and Innovation in Public Services left the Board of Directors in 2025.

Governance bodies and their key responsibilities

Shareholders Meeting

Constituted by the Federal Government, our sole controlling entity, the Shareholders Meeting has the power to deliberate on all matters related to our corporate purpose, in accordance with the law and the Bylaws.

Fiscal Council

A permanent oversight body. Acting both collectively and individually, it monitors and checks the actions of managers and their compliance with legal and statutory duties, as well as safeguards our interests in accordance with law, standards, and statutory and/or regulatory provisions.

Board of Directors

GRI 2-11, 2-13

It is the Company's highest strategic decision-making body, which exercises its functions by considering the long-term interests and fiduciary duties of its members, in accordance with applicable laws and regulations. Notable statutory responsibilities include the general business direction of the Institution and its subsidiaries, approval of the corporate strategy, business plan, management model, capital plan, and budget, corporate governance policies, and the Code of Ethics, Conduct, and Integrity, supervision of risk management systems and internal controls, and deliberations involving the companies of the CAIXA Conglomerate.

The deliberation of matters by the Board of Directors must observe the frequency of meetings, which are held once a month ordinarily, and extraordinarily whenever necessary.

The composition of the Board is also established in the Bylaws, in accordance with applicable laws and regulations. The Bylaws do not permit the President of CAIXA to hold the position of Chairperson of the Board, even on an interim basis. The Board consists of eight members: two independent directors, four non-independent directors, the President of CAIXA, and the director representing the employees. Currently, three of these eight members are women. The Chair of the Board does not hold an executive position within the institution and must be chosen from among the directors nominated by the Minister of Finance, pursuant to article 36, paragraph 1, of our Bylaws.

There are no other representatives of minority groups, but the Board includes an employee representative, elected directly by the employees, ensuring that this stakeholder group has a voice in the Company's governance.

All directors serve a uniform term of two years, with the possibility of up to three consecutive reappointments. After this period, they remain in their positions until new directors are appointed, subject to the maximum legal or regulatory term.

Together, the directors bring to the Board solid and diversified experience in areas that are strategic for the organization's performance.

Advisory Committees to the Board of Directors

To advise it on specific topics, the Board of Directors has five committees:

Non-Statutory Committees

Technology and Innovation Committee

A non-statutory body established to advise the Board of Directors on matters related to information technology and innovation.

Sustainability Committee

Subject to CMN regulations, it advises the Board of Directors on matters related to sustainability, as well as social, environmental, and climate responsibility for the Company's Prudential Conglomerate.

Statutory Committees

People, Eligibility, Succession, and Compensation Committee

A collegiate body that advises the Board of Directors on the processes of nomination, evaluation, succession, compensation, and eligibility of managers, fiscal council members, and other members of statutory bodies.

Independent Risk and Capital Committee

Regulated by the CMN, this is a statutory collegiate body that reports to the Board of Directors, advising it on risk and capital management.

Audit Committee

A collegiate body that reports directly to the Board of Directors, advising it on matters related to monitoring the quality of financial statements, internal controls, compliance, risk management, internal and independent audits, and integrity.

Executive Board

Composed by the President of CAIXA and the vice presidents, except those from segregated areas, the Executive Board (EB) is responsible for managing and representing the Company. Its responsibilities include managing our activities and evaluating results, presenting to the Board of Directors the updated long-term strategy with an analysis of risks and opportunities and the business plan for the following fiscal year, overseeing the preparation of the management report, approving the organizational structure, and distributing and investing the calculated profits, in accordance with the resolution of the Board of Directors and applicable laws, among others.

Segregated Committees

These are committees from areas responsible for the administration and management of third-party assets and for the administration of funds and resources of social programs, including the FGTS, which include the offices of vice presidents, executive officers, or affiliated units.

Social Programs Funds and Resources Council

Responsible for the management and representation regarding the administration and operation of Social Program Funds and Resources, including the FGTS.

Third-Party Asset Management Council

Responsible for our administration and management of third-party assets.

We also have committees composed of vice presidents and executive officers, whose mission is to act as decision-making bodies on specific matters within their purview, seeking to fulfill the Corporate Strategy in accordance with the duties set forth in the respective Internal Charters.

Governance Instruments

Corporate governance instruments organize, guide, and underpin our institutional operations. In an integrated manner, they support the decision-making process, promote alignment between strategy and execution, and strengthen transparency, integrity, and accountability in the conduct of business. The main instruments are:

- Bylaws: set forth the corporate purpose and general rules, which define the guidelines for the Company's operations;
- Policies: a set of guidelines that direct the actions and decision-making of management, directors, and employees, as well as companies within the Conglomerate, where applicable, and may also be extended to partners and third parties;
- Decision-making model: a model that considers the diversity of decisions made directly within the Company in the conduct of our business, establishing three forms of decision-making: collective, shared, and individual;
- Regulatory manuals: set of rules and procedures regarding products, activities, services, or matters to be observed by employees and, where applicable, which may also be extended to third parties in the performance of their duties;
- Code of Ethics, Conduct, and Integrity: systematizes the ethical values that should guide the conduct of business, actions as well as relations with internal and external stakeholders;
- Decision-making authority framework: set of parameters defining the limits assigned to the decision-making authority of the competent body, based on the nature of the operation, with a view to keep the business running;
- Organizational architecture: establishes the purposes and mandates of the units responsible for managing the Company.

Appointment and selection

GRI 2-10

To ensure transparency, compliance, and robustness in the composition of governing bodies, the processes for appointing and selecting their members comply with legal, statutory, and regulatory requirements.

Nominations are preceded by a verification of mandatory requirements and legal prohibitions, as well as additional criteria set forth in our Policy and the Manager Succession Plan.

These are then submitted for preliminary review by the People, Eligibility, Succession, and Compensation Committee, followed by approval by the Board of Directors. Due to the legally predefined nature of the process, direct consideration of stakeholder opinions is not included.

It should be noted that CAIXA's Executive Succession Policy takes into account diversity aspects in the composition of statutory bodies, as well as selection criteria for the process of appointments to the boards and management bodies of companies and institutions in which we are part of or have the right to appoint a representative.

The appointment of directors, specifically, follows the guidelines established in Law 6,404/1976, Law 13,303/2016, Decree 8,945/2016, the Bylaws, and internal regulatory manuals: five directors are appointed by the Minister of Finance (including independent members), one appointed by the Minister of Management and Innovation in Public Services, one employee representative, in accordance with Law 12,353/2010, and the President of CAIXA, who is an ex officio member.

The President of CAIXA identifies and proposes to the Board of Directors the names for appointment to its advisory committees, whether statutory or not, in accordance with the applicable eligibility requirements.

Among the required qualifications are an unblemished reputation, recognized expertise, academic qualifications compatible with the position, and a minimum of 10 years of professional experience in a government enterprise or a state-owned company, or in a field related to that for which they are nominated for a senior management role; or 4 years of experience as a self-employed professional in activities directly or indirectly linked to the field of operation of the government enterprise or state-owned company.

Diversity criteria are observed in the composition of the statutory bodies, as set out in the Director Succession Policy.

Regarding independence, the composition of the Board of Directors complies with Law 13,303/2016 and its Regulatory Decree No. 8,945/2016, which requires that at least 25% of its members be independent, ensuring a diversity of perspectives and strengthening governance.

Board skills development

GRI 2-17

To develop the collective knowledge of senior leadership, especially on issues related to sustainable development, we conduct targeted training, including for directors, with a focus on governance, sustainability, and social aspects.

Notable among these initiatives is the Leaders' Meeting, which is part of the institutional training agenda for senior management, and the second Annual Training Meeting for Administrators and Leaders, held in August on the topic "CAIXA's Journey Toward COP30: fair transition, social inclusion, and governance for a sustainable future." The Meeting is part of the meeting schedule established by Law 13,303/2016, even though the topic of sustainability is not expressly included in the scope of that law, in which directors who comprise our highest governance body participated.

The event agenda addressed topics such as ESG concepts, sustainability, and the SDGs; diversity, social inclusion, and corporate culture; ESG investments and their climate benefits; implementation of sustainable practices and energy efficiency in the business environment; an organizational culture focused on sustainability; and the relationship between individual contributions and collective results. Addressing these topics helps expand the Board's capacity to understand the impacts of our operations, guide strategic decisions aligned with sustainable development, and reinforce our role as an agent promoting social inclusion, equity, and business continuity.

Performance assessment

GRI 2-18

In accordance with Law 13,303/2016 and our Bylaws, the performance evaluation of the Board of Directors and the Fiscal Council is conducted annually through individual and collective self-assessment, taking into account the responsibilities of the committees and the performance of each director in the exercise of their functions.

After its completion, the People, Eligibility, Succession, and Compensation Committee verifies the compliance of the process, which covers aspects related to the supervision of the organization's management, including monitoring of results, fulfillment of our institutional mission, quality of management, sustainability of our operations, and contribution to the common good of society, taking into account impacts on the economy, the environment, and people.

We carry out performance appraisals annually, through individual and collective self-assessments, the results of which form part of our governance framework.

The methodology is submitted to the Board for implementation by the directors themselves, constituting an internal governance process without external support and therefore not independent.

In the case of the Fiscal Council, the results of the individual and collective evaluations are communicated to the Ministry of Finance and the National Treasury Secretariat for information and monitoring, pursuant to Resolutions 31/2022 and 51/2024 of the Interministerial Commission on Corporate Governance and the Administration of Federal Government Shareholdings (CGPAR). With regard to the Board of Directors, the results of the evaluations are not used to alter its composition, since the criteria for appointment and eligibility are established in Law 13,303/2016, which underscores the institutional and regulatory nature of the process.

Compensation

GRI 2-19, 2-20, 2-21, SASB FN-MF-270a.4

The compensation policy for the Board of Directors and senior executives is defined in accordance with the applicable legal and statutory framework, with annual approval by the governance bodies. The Board monitors the implementation of this policy, with assistance from the Personnel, Eligibility, Succession, and Compensation Committee, which analyzes executive compensation in relation to market practices and proposes adjustments when significant discrepancies are identified, in accordance with the Bylaws.

In accordance with legal provisions governing the compensation of executives at federal state-owned companies, the opinion of our sole controlling shareholder is presented at the Shareholders Meeting, as well as in the guidelines used as the basis for determining compensation, issued by SEST, an agency of the Ministry of Management and Innovation.

Executive compensation consists of fixed compensation, variable compensation, and benefits. The fixed portion is designed to align senior leadership's performance with our strategic goals and institutional performance in managing economic, environmental, and social impacts. It includes a monthly salary and a Christmas bonus, the amounts of which, as well as the benefits, are set annually by the Shareholders Meeting.

The Management Variable Compensation Program (RVD) conditions payment on the achievement of targets and results linked to the Institutional Strategic Plan, in accordance with SEST guidelines and CMN Resolution 5,177/2024. The Program includes indicators that encourage high organizational performance, disciplined risk management, and economic sustainability across the economic, financial, public policy, and governance dimensions.

In the economic and financial dimension, key indicators focus on operational efficiency, value creation, and improving the customer experience, which contribute to our financial strength and sustainable profitability.

Regarding public policy, the Program includes indicators related to expanding access to housing, sustainable financing, and the implementation of federal programs, reinforcing our role as a social bank and development agent. Thus, the compensation policy establishes a direct link between reward, performance, and the generation of long-term public value.

This structure seeks to attract and retain qualified and experienced professionals, while encouraging continuous improvement. However, we do not have sign-on bonuses, recruitment incentive payments, severance payments, or clawback mechanisms applicable to executives and directors.

With regard to retirement benefits, executives—including the President, vice presidents, executive officers, members of the Board of Directors and the Fiscal Council—are eligible to join the supplemental pension plan administered by FUNCEF.

The ratio between the total annual compensation of the highest-paid individual and the average total annual compensation of all employees is 4.62. In 2024, this ratio was 4.61.

VARIABLE REMUNERATION SCHEME FOR SENIOR EXECUTIVES

Economic and financial
The key indicators are: operational efficiency, value creation and improving the customer experience.

Public policies
They cover indicators relating to access to housing and the implementation of federal programmes.

Governance
It makes payment conditional upon the achievement of targets and results linked to the strategic plan.

Integrity

GRI 3-3 on Ethics, integrity, and transparency

The material topic of Ethics, integrity, and transparency is addressed through the Integrity Program, which consists of internal mechanisms, procedures, and protocols designed to prevent, detect, combat, and correct illegal acts committed against public administration (domestic or foreign), as well as harmful acts that may be committed against our own institution. It covers the conduct of directors, management, employees, partners, and third parties, whenever their conduct relates to our interests or benefits.

At the same time, it reaffirms the institutional commitment to good corporate governance practices and transparency, going beyond regulatory compliance and contributing to the strengthening of a culture of integrity and public trust.

The Program is supported by corporate policies aligned with domestic and international best practices, notably:

- Internal Control, Compliance, and Integrity Policy: establishes the guidelines for preventing, detecting, correcting, and mitigating compliance and integrity risks, including measures related to consequences and conflicts of interest. The Policy guides the actions and decision-making of management, board members, and employees; ensures the integrated management of these risks alongside other corporate risks; strengthens the Internal Control System; and structures our Integrity Ecosystem.
- Policy on Preventing and Combating Moral and Sexual Harassment and Discrimination: establishes guidelines, as well as the measures available to mitigate such behaviors while ensuring that, should they occur, affected employees receive support and are informed of the means and procedures for filing a complaint, in order to promote a dignified, healthy, and safe work environment.

Actions to strengthen integrity

The main actions carried out in this regard include:

Strengthening Women's Leadership and Combating Sexual Harassment

Under the slogan "Integrity: this line should not be crossed," the event marked the launch of the 2025 Integrity Campaign, featuring two initiatives: the Plan to Combat Sexual Harassment and the revision of the Bylaws, which includes a specific clause requiring women to comprise at least one-third of the Executive Board. The ceremony was attended by senior management and representatives of the Federal Government.

Say No to Fraud

Part of the "*Integrity, this line should not be crossed*" campaign, this initiative has the support of senior management and aims to raise awareness among employees on their role in safeguarding processes, assets, and institutional information. It also reinforced the importance of preventive measures in customer service, including the strict adoption of identification, authentication, and verification procedures for sensitive requests, such as account changes, password resets, and card unblocking.

Integrity Week

With the participation of senior management, the Integrity Week focused on enhancing ethics, transparency, and a culture of integrity. The initiative engaged employees through institutional messages, educational content, internal communication initiatives, and lectures on psychological safety, ethics, and workplace behavior, broadening the discussion on human factors that influence organizational integrity.
The event gained external visibility through publicity by the Office of the Comptroller General (CGU).

In 2025, the Internal Affairs Office launched preventive actions in the form of strategic programs and initiatives that bolstered the integrity of internal processes, protected the institutional image, and promoted an organizational environment based on accountability and transparency. We also participated in collective initiatives to exchange best practices and prevent corruption. The Internal Control, Compliance, and Integrity Policy, along with Conduct and Integrity guidelines, work together to prevent and mitigate the risk of involvement in acts of corruption.

Confirmed cases of corruption and measures taken | GRI 205-3

	2023	2024	2025	Δ 2025/2024
Confirmed cases of corruption	21	22	25	13.6%
Confirmed cases in which employees were terminated or punished for corruption	21	22	25	13.6%
Confirmed cases in which contracts with business partners were terminated or not renewed due to corruption-related violations	0	0	0	-100%

Employees trained in anti-corruption | GRI 205-2

Job category	2023		2024		2025	
	Trained	%	Trained	%	Trained	%
By job category						
Unit head	-	-	4,776	99.0	4,107	89.8
Management	5	1.0	105	96.0	98	77.2
Managers	15,622	99.0	19,940	98.0	19,352	94.2
Non-managers	35,381	96.0	29,962	84.0	33,550	93.1
Operations	29,131	88.0	15,003	73.0	17,124	81.5
Professional	1,999	83.0	1,833	83.0	1,948	86.9
By region						
North	17,663	93.0	3,353	83.0	3,632	89.4
Northeast	14,225	91.0	12,337	82.0	13,422	89.6
Midwest	3,793	92.0	16,499	87.0	18,583	89.6
Southeast	33,371	93.0	28,522	86.0	29,375	90.8
South	13,086	94.0	10,908	87.0	11,167	90.2
Total	**82,138**	**93.0**	**71,619**	**86.0**	**76,179**	**90.1**

PREVINE CORED

We expanded the scope of PREVINE CORED's preventive actions to companies within the conglomerate by conducting ten editions of the Program with CAIXA Seguridade, CAIXA Loterias, CAIXA Cartões, and CAIXA Asset, consolidating it as a strategic tool for disseminating best practices and promoting integrity throughout the Conglomerate.

Prevention in Focus

An initiative that expanded and diversified communication with employees through short videos on the topics of conflicts of interest, gifts and gratuities, personal data leaks, and use of social media, enabling us to reach employees who did not participate in the in-person Previne CORED sessions.

The Whistleblower's Journey

An educational web series featuring four episodes, released in August as part of preventive action, it presents in a didactic manner the process of filing a report, detailing the reporting channels, encouraging the reporting of irregularities, distinguishing between complaints and reports, and clarifying the minimum requirements for the proper classification of information.

Integrity Seal Program – Correctional Division

In 2025, the Program was expanded to recognize units that take preventive measures to reduce incidents of misconduct and the number of disciplinary proceedings. In line with the zero-tolerance policy on sexual harassment, the certification criteria now include holding roundtable discussions on addressing moral and sexual harassment and analyzing disciplinary proceedings related to inappropriate conduct. Incorporated into performance evaluations, it also directly impacts the performance evaluations of the units.

Correctional Risk Report (RRC)

It provides a comprehensive overview of correctional activities, with the focus on strengthening the Internal Control System and mitigating risks that could lead to losses. The Report identifies recurring topics and facts underlying closed disciplinary proceedings, including court cases, preventive actions, and the Internal Affairs Division's self-assessment, providing strategic information for reducing corporate risks.

Redesign of the "Correição em Números" portal

GRI 2-15, 3-3 on Ethics, integrity, and transparency

Through the Correição em Números online platform, interactive information is provided on cases that resulted in contract termination, amounts recovered as a result of civil liability proceedings, and data related to cases of moral and sexual harassment.

To address the real negative impacts related to integrity, ensuring redress and preventing recurrence, we investigate and review complaints received through the Whistleblower Channel, ensuring independent handling, confidentiality, and protection for the complainant. We apply disciplinary measures and sanctions in accordance with internal policies and applicable laws; strive to recover funds in cases of financial loss, including through legal action; review processes and controls after the occurrence of impacts, implementing improvements; and cooperate with external agencies for investigation and remediation. To consolidate the positive impacts achieved and expand future benefits, we focus on actions to strengthen our culture, such as:

- Internal campaigns and mandatory training to foster ongoing engagement;
- Training and development on integrity and prevention of corruption;
- Transparency and accountability through annual reports, reinforcing credibility and anticipating regulatory expectations;
- Strengthening governance and integrity through specialized committees, ensuring decisions are aligned with best practices;
- Engagement with stakeholders in domestic and international forums and initiatives, promoting cooperation and innovation to prevent risks and amplify positive impacts.

At the same time, we disclose our results via live videoconference on a quarterly basis, with open access to all those interested through diverse channels (Investor Relations website, YouTube, and Teams for employees), and constantly update the information on the IR website, which was redesigned in 2025.

To monitor and evaluate the effectiveness of the measures implemented under the Integrity Program and compliance policies, we have internal and external audits, continuous monitoring of indicators, impact assessments and process reviews, reporting mechanisms and an ombudsman's office, as well as benchmarking to streamline the processes. The Integrity Program, for instance, is evaluated annually based on effectiveness indicators, the actions outlined in the Annual Integrity Plan, and the measures implemented throughout the year. Any proposed improvements, when necessary, are reported to the Executive Board (EB) and the Board of Directors.

To ensure transparency, we have also intensified our participation in national forums, and in events organized by regulatory agencies in Brazil.

Transparency

The transparency metric we use is based on data provided by the Office of the Comptroller General (CGU) in its Painel da Lei de Acesso à Informação (LAI) dashboard, which confirms our low average response time, the large volume of requests

REQUESTS FOR ACCESS TO INFORMATION RECEIVED THIS YEAR

2,731

APPEALS TO THE CGU

60

processed, and full compliance with the active transparency requirements monitored. We are the seventh most frequently requested agency in the Federal Public Administration, and our average response time was 7.2 days, nearly half the average of other monitored agencies (14.1 days). Of the 2,731 requests received during the year, only 60 resulted in appeals to the Office of the Comptroller General (CGU) (2.2%), with an internal resolution rate exceeding 97%.

For nine years, we have not missed a deadline for any request, consolidating an efficient, agile, and reliable model that ensures rapid and qualified access to information of public interest. Active transparency is also monitored by the Public Transparency Radar, which presents the annual results of the National Public Transparency Program (PNTP, in Portuguese), in which we earned the PNTP Diamond Seal in 2025.

Within the scope of the Integrity Program, the defined indicators are reported quarterly to the department responsible for our integrity management and are accompanied by the timely disclosure of market announcements and material facts. Regarding the Policy on Disclosure of Material Facts or Events and Securities Trading, the primary goal of the current indicators is to ensure that Persons Subject to the Policy—those with access to inside information—are aware of the rules and guidelines. In this regard, our goals are to achieve at least 85% of signatures on the Acknowledgment Form and to ensure the implementation of 100% of the planned communication initiatives, targeting Persons Subject to the Policy and CAIXA Strategic Units—both of which have been achieved.

In addition to these indicators, we monitor securities trading by Persons Subject to the Policy involving issuances by our subsidiaries during blackout periods, to ensure no trades are conducted, which was also achieved during the reporting period.

Lessons learned, incorporation into processes, and engagement with stakeholders

Based on lessons learned from internal and external audits, process analyses, practical experiences, and systematic engagement with stakeholders, we have a continuous process of improving our integrity management.

These lessons are incorporated into the policies and operational procedures that strengthen the Integrity Program and the Ecosystem of Internal Controls, such as improvements in communication, accessibility, and follow-up on reports submitted through the Whistleblowing Channel; the revision of contractual integrity clauses, with stricter requirements for partners and suppliers; the updating of corporate training programs, including practical cases and real-life situations; the refinement of internal processes based on audit recommendations; and the implementation of corrective action plans whenever targets or indicators are not met.

STRUCTURAL IMPROVEMENTS RELATED TO THE FREEDOM OF INFORMATION ACT

- Implementation of a new order tracking system
- Greater efficiency in internal procedures
- Real-time monitoring of demand
- Strengthening dialogue with regulatory agencies
- A deeper understanding and more robust analysis of the specific characteristics of institutions

Specifically in 2025, we also conducted a satisfaction survey on the video conference to disclose the results, based on benchmarking and an analysis of needs, besides continuing the improvements made in previous periods, such as a more dynamic presentation format and holding meetings with analysts from ratings agencies after the disclosure of results.

Under the Policy on Disclosure of Material Facts or Events, procedures were updated based on feedback from the areas involved, making workflows clearer and more efficient, and their guidelines were incorporated into guidelines for board members after their investiture.

In the area of transparency, the results observed reflect structural improvements in processes related to the Access to Information Act (LAI), including the implementation of a new request tracking system, which increased the speed of internal procedures and enabled real-time monitoring of requests. The intensification of dialogue with oversight bodies helped develop a deeper understanding and run robust analyses of the specific aspects of public financial institutions.

Engagement with stakeholders is a central element of this process and guides both the definition of the measures adopted and the assessment of their effectiveness.

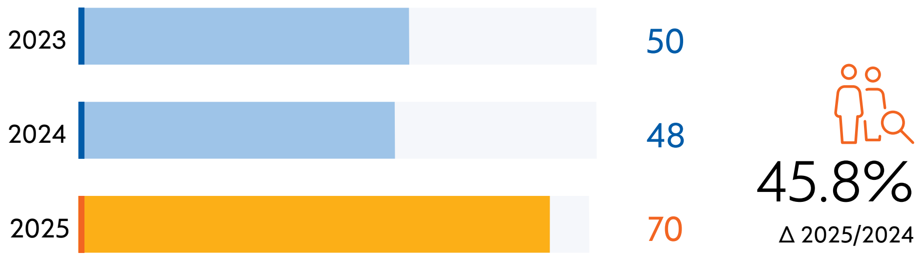
Mechanisms for providing advice and raising concerns

GRI 2-25, 2-26

To enable internal and external stakeholders to seek advice, clarify doubts, and raise concerns regarding ethical conduct, integrity, and compliance, we have established accessible mechanisms that ensure confidentiality, protection for whistleblowers acting in good faith, and a prohibition on retaliation. These mechanisms are part of the Integrity Program and are aligned with corporate governance best practices, which promote active listening, the appropriate handling of reports, and the strengthening of institutional trust.

Critical concerns communicated to the highest governance body and relevant collegiate bodies[1]

GRI 2-16



[1] The increase in critical concerns is due to the fact that, in the previous year, only reports made to COAUD were considered. In 2025, we considered reports made to Senior Management, such as COAUD, BoD, EB, FC, and even at subsidiaries.

Whistleblowing Channel

GRI 2-23, 2-24, 2-25, SASB FN-CB-510a.2

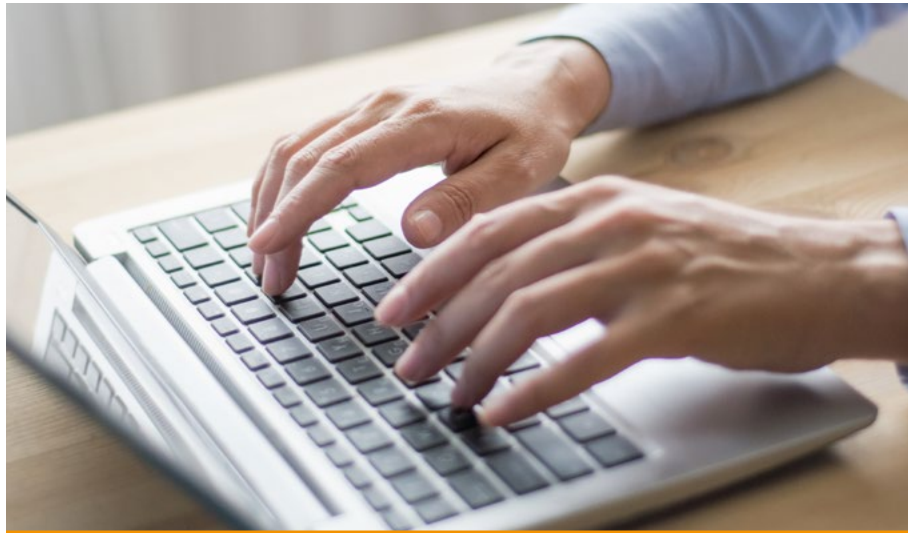
The Whistleblowing Channel is the primary tool for receiving internal and external reports — anonymous or identified — of suspected corruption or other acts harmful to national or foreign public administration, as well as irregularities and conduct incompatible with our institutional principles.

The Channel is hosted in a secure external technological environment, outside our infrastructure, and is administered by an independent company, and overseen by the Ombudsman's Office. This structure ensures confidentiality, independence, impartiality, and objectivity in receiving and analyzing complaints, which is reinforced by the Whistleblower Protection Protocol that establishes measures designed to protect reports made in good faith, with a focus on preventing and mitigating situations of retaliation or serious threats to the whistleblower. Protective measures are determined on a case-by-case basis, considering the specific nature of the reported situation, and investigations into allegations of retaliation are referred to the Office of the Comptroller General (CGU).

Through the Whistleblowing Channel, current and former employees, members of statutory bodies, service providers, customers, partners, suppliers, or any citizen can report irregularities or illegal acts involving CAIXA. Complaints can be filed online, by phone through a specialized hotline available on a 24/7 basis, or by email—which ensures broad access to reporting mechanisms. The use of an external channel helps strengthen the prevention, detection, and correction pillars of the Integrity Program, while reinforcing the pillars of governance, compliance, and integrity.

The Whistleblowing Channel is the principal instrument of the Integrity Program, regulated by a policy focused on preventing, detecting, and remedying acts of corruption and other irregularities. This policy establishes guidelines for handling reports of irregularities or illegal acts involving CAIXA, ensuring alignment with internal policies.

We monitor the effectiveness of the Integrity Program through indicators, including the Indicator of Whistleblower Trust regarding the Whistleblowing Channel, calculated based on specific surveys on the topic. This enables us to constantly enhance reporting mechanisms and build user trust.



WHISTLEBLOWING CHANNEL

Specialized 24/7 support
7 days a week

canaldedenunciascaixa@canalconfidencial.com.br

www.caixa.gov.br/denuncia
www.canalconfidencial.com.br/caixa

0800 721 0738

Management of complaints is anchored in a robust set of rules and regulations, including the Anti-Corruption Law, Law 13,608/2018, Decree 11,129/2022, CGU instructions and ordinances, CMN resolutions, and internal regulations approved by the Board of Directors, all of which ensure compliance with best anti-corruption and corporate governance practices.

Internal channels for advice and guidance

GRI 2-26

Internally, we have specific mechanisms for guidance and counseling on the application of institutional policies and practices, which enable employees to consult the policy management unit regarding conduct, procedures, and guidelines related to integrity and compliance, thus contributing to the prevention of misconduct and the clarification of doubts in the performance of duties, even if not anonymously.

Moreover, the Ethics Committee and the Internal Affairs Office play a central role in receiving, analyzing, and investigating reports related to ethical conduct and irregularities, as well as in preventive action, through guidance and the dissemination of standards of responsible conduct.

This set of mechanisms is complemented by the disclosure of institutional information through transparency tools, reinforcing trust in the available channels and ensuring that employees, customers, partners, and society at large have adequate means for seeking advice and raising concerns related to our operations.

Conflict of interests

GRI 2-15

In accordance with the Conflict of Interests Law (Law 12,813/2013), Decree 10,889/2021, and Interministerial Ordinance MPOG/MTFCGU 333/2013, we have formal processes for preventing and mitigating conflicts of interest under the management of the Conflict of Interests Prevention Commission. The Commission receives technical support from an executive secretariat administratively linked to the Internal Affairs Office, ensuring specialized support for fulfilling its mandate.

In 2025, to bolster the culture of integrity, the issue of conflicts of interest was extensively addressed through guidance and prevention initiatives led by the Internal Affairs Office in partnership with the Conflict of Interests Prevention Commission. Notable among the initiatives are the publication of educational videos with practical examples in light of the Conflict of Interests Law; an institutional livestream aimed at clarifying the questions of employees; and mandatory roundtable discussions held at all units, with the focus on reflection, prevention, and guidance on appropriate ways to address the issue.

As a result of these measures, the Commission received 1,250 requests for authorization to engage in outside professional activity, approximately 60% higher than in the same period in 2024.

Regarding the disclosure of information to stakeholders, we ensure transparency around consultations and decisions related to potential conflicts of interest involving employees engaged in parallel activities. The Internal Affairs Office publishes, on its institutional website, the report "*Correição em Números*," which details the number of cases reviewed and the annual total of these consultations. Also, summaries of the decisions made by the Conflict of Interests Prevention Committee are published to disseminate understandings and strengthen an ethical culture.

The role of the Internal Affairs Office regarding conflicts of interest is limited to analyzing situations related to employees engaging in parallel professional activities. The analysis, control, and disclosure of information regarding cross-appointments on management bodies, cross-shareholdings with suppliers and other stakeholders, the existence of controlling shareholders, and related parties—including their relationships, transactions, and outstanding balances—do not fall within the scope of its activities.

APPLICATIONS FOR AUTHORIZATION TO ENGAGE IN OUTSIDE PROFESSIONAL ACTIVITY

1,250

VOLUME EXCEEDING 2024 BY APPROXIMATELY

↑ 60%

Internal and external fraud

The processes related to preventing, detecting, and responding to internal and external fraud are continuously streamlined, with a focus on electronic fraud associated with the services and channels made available to customers. Since 2024, we have been enhancing internal security monitoring technologies for electronic transactions, expanding protection for customers, particularly in digital channels.

Transactions are monitored on a 24/7 basis, with a focus on mitigating incidents and losses resulting from fraud and scams. This monitoring covers both physical and digital service channels, including lottery shops, CAIXA *Aqui* correspondents, self-service terminals, debit and credit cards, CAIXA Internet Banking, the CAIXA app, CAIXA *Tem*, and the *Gerenciador Financeiro*, as well as payments of social benefits, social security benefits, and FGTS contributions.

As part of our mitigation measures, we have implemented device activation via QR Code App to App in order to prevent scams that trick customers into activating devices in possession of fraudsters, and facial biometrics for linking devices in CAIXA *Tem*.

As part of the response to fraud incidents, in accordance with Decree 11,034/2022, customers may file dispute claims through the Customer Service Department (SAC in Portuguese) and CAIXA *Tem*. This process also enables the generation of Pix violation notices through the Special Return Mechanism, in accordance with Central Bank Resolution 103/2021.

In the area of institutional cooperation, we work in partnership with the Federal Police, constantly reporting fraud through criminal reports. We also share information on fraud with other financial institutions, pursuant to Joint Resolution BC/CMN 006/2023, reinforcing the integrated efforts of the financial system in combating fraud.

Transactions are monitored 24 hours a day, seven days a week, with a focus on mitigating incidents and losses resulting from fraud and scams.

Total amount of monetary losses resulting from legal proceedings related to communications with customers or compensation paid to loan originators | SASB FN-MF-270a.3

Total amount of monetary losses
R$ million

Risk management

Risk management is fundamental to our activities as it contributes directly to the stability of our financial results, creation of value, and the consolidation of our image as a solid, integrated, profitable, socially responsible, and efficient public bank.

To ensure risk management consistent with the complexity of our operations, we have structured a model aligned with the nature of our activities and current regulations, governed by the Risk and Capital Management Policy based on the Three Lines principles.

Risk and Capital Management

First Line

Composed of product, service, and process managers, responsible for identifying, assessing, and controlling the risks of their activities. These managers implement corrective measures in processes and internal controls to mitigate weaknesses.

Second Line

Involves the Risk Management, Internal Controls, and Compliance departments, which monitor and support the implementation of effective risk management practices. It is also responsible for monitoring compliance risk and proposing action plans whenever weaknesses are identified.

Third Line

Exercised by Internal Audit, which provides governance bodies with independent and objective assessments of the effectiveness of internal controls, risk management, and corporate governance.

Liquidity, Capital, and Risk management

GRI 3-3 on Liquidity, capital, and risk management | SDG 9 11 12 17

The topic of Liquidity, Capital, and Risk management is guided by commitments and guidelines formalized in the Risk and Capital Management Policy, in accordance with laws and regulations applicable to financial institutions. This regulatory framework includes, among other things, requirements related to the risk and capital management structure, accounting criteria for financial instruments, PRSAC, public integrity guidelines, and specific rules for federal state-owned enterprises.

To prevent and mitigate potential negative impacts, we fine-tuned the methodologies for setting credit limits for the Corporate and Agribusiness segments, with preferential allocation of funds to applicants classified as lower risk, in response to the prevailing scenario in these segments. In the retail segment, procedures approved within the corporate governance framework were adopted to implement new models and methodologies aimed at improving credit risk ratings and the allocation of credit limits in line with corporate guidelines.

Moreover, in compliance with CMN Resolution 4,966/2021, effective as of January 2025, the stages of approval and implementation of credit risk models appropriate to the new criteria defined by the regulation were completed. In this context, the implementation of the models used in granting the Worker Credit deserves mention, which is integrated with Dataprev data, expanding the level of automation in measuring the credit risk of the Program's target audience.

The effectiveness of the measures is monitored through continuous risk model and methodology assessment processes, conducted both by the unit responsible for their construction and maintenance, and by an independent unit responsible for validation. This validation, in turn, is performed separately from the credit risk function and is subject to approval by a specific committee. The results of this monitoring serve to assess the management of credit risks and are reported to Senior Management.

This topic is governed by commitments and guidelines set forth in the Risk and Capital Management Policy, in accordance with applicable laws and regulations.

There are no strategic goals, targets, or indicators linked exclusively to this material topic, nor are there formal processes for managing associated positive or negative impacts, since such aspects have not yet been incorporated into CAIXA's Corporate Strategy. Similarly, during this period, there is no specific stakeholder engagement to inform additional measures or assess the effectiveness of actions taken within the scope of this topic.

Social, environmental, and climate risk

GRI 201-2, G4-DMA (former FS9), SASB FN-MF-450a.3

The implementation and effectiveness of the Social, Environmental, and Climate Responsibility Policy, as well as the processes for identifying, measuring, and managing social, environmental, and climate risks, are assessed independently by Internal Audit periodically. These assessments follow the Annual Internal Audit Plan and the regulatory framework established by the CMN and the Brazilian Central Bank, covering governance, risk management, and internal controls, and are reported to Senior Management.

Internal Audit continuously fine-tunes its sustainability-related audit programs in order to refine the approach to social, environmental, and climate risks, strengthen controls and processes, and ensure that operations remain aligned with best practices and applicable standards.

Still from a risk perspective, potential impacts of climate change include a deterioration of the macroeconomic landscape, loss of corporate productivity due to business interruptions or idleness of assets, reduced productivity in the agricultural sector (which affects customers in this segment), and increased costs due to policies/regulations aimed at a low-carbon economy. It is worth noting that the financial implications arising from the eventual materialization of the considered risks may occur through transmission channels, such as their impact on other risks managed by the Institution, such as credit, market, operational, and liquidity risks.

We identify as physical climate risks occurrences related to extreme weather conditions —drought, flooding, storms, cyclones, frost, and wildfires— and permanent environmental changes— rise of sea levels, scarcity of natural resources, desertification, and changes in rainfall or temperature patterns.

Projects with social and environmental impacts

For projects covered by the Equator Principles, we conduct a Climate Change Risk Assessment for projects with the greatest social and environmental impact.

In the context of commercial loans, climate risk management is exercised by monitoring significant exposures by economic sector within the corporate credit portfolio and by defining indicators with established alert and threshold values in the Risk Appetite Statement.

Third-party investments

The exposure of assets invested in third parties, such as the Severance Indemnity Fund Managed Portfolio (CA-FGTS) and the FGTS Investment Fund (FI-FGTS and all acronyms above in Portuguese), is monitored by the Risk and Compliance area responsible for third-party assets, which assesses the social, environmental, climate, and governance risks associated with these investments.

Managers receive a report that consolidates the analyzed aspects, issues identified, and the classification of risk level. The report also indicates whether factors have been identified that increase the perception of social, environmental, climate, and governance risks associated with the assets, which helps in decision-making to maintain the sustainability of the investments.

Real estate portfolio

Social, environmental, and climate change risks have been incorporated into our mortgage loan origination and underwriting processes, with enhanced territorial, technical, social and environmental analyses of financed properties. In this way, we reduce exposure to future losses and strengthen the legal, social and environmental security of our real estate portfolio.

The procedures adopted include mandatory verification of the location of developments in relation to risk zones, such as areas prone to flooding, landslides, severe erosion, or geotechnical instability. This assessment uses municipal risk maps, civil defense guidelines, and official geographic databases to prevent the grant of credit for projects located in areas classified as unsuitable for construction.

The analysis of financed properties also follows the guidelines of PRSAC to ensure compliance with environmental standards, soil and water protection requirements, and minimum territorial safety criteria. Projects must submit valid environmental licenses, prove compliance with urban drainage standards, proper stormwater management, and no encroachment into Permanent Preservation Areas (APP in Portuguese).

Additionally, the technical requirements of the *Casa Azul+* CAIXA Seal (see the relevant section) are considered, which encourages the adoption of resilient solutions, such as efficient drainage systems, implementation of permeable areas, and preservation of native vegetation, all of which help mitigate environmental risks and increase the social and environmental safety of operations.

Information Security and Personal Data Protection

GRI 3-3 on Ethics, integrity, and transparency; 3-3 on Information security, cyber risks, and IT risks

The topic of Information Security, Cyber and IT risks is addressed in a structured and strategic manner with the aim of protecting operations, ensuring business continuity, upholding customer trust, and ensuring regulatory compliance.

These practices focus on mitigating real and potential negative impacts, such as the unavailability of essential services, financial losses resulting from cyber incidents, personal data breaches, harm to privacy of data subjects, and risks to society's trust in CAIXA, ensuring operational resilience and business continuity.

To ensure that lessons learned are incorporated into processes, periodic reviews of procedures, guidelines, and technological solutions are conducted, adjustments made to vulnerability management practices, new market tools explored, and updates made to General Data Protection Act (LGPD in Portuguese) cycles, the frequency of which has been optimized to prioritize critical processes.

Engagement with internal stakeholders is also essential and occurs through governance committees, where measures and their outcomes are discussed and evaluated. Feedback from these forums guides continuous adjustments and improvements, ensuring that the management of information security, cyber risks, and IT remains aligned with corporate strategy, regulatory requirements, and industry best practices.

Governance of this topic is based on corporate guidelines, a robust regulatory framework, and continuous prevention, detection, response, and improvement processes. The foundation of these efforts is the Information Security Policy, which establishes principles, responsibilities, and practices applicable to all users and our information technology assets, guiding the protection of corporate information, the secure use of technological infrastructure, and incident response. This framework is complemented by internal policies, security tools, and procedures aligned with law and best practices, including requirements set by the CMN, the Interministerial Commission on Corporate Governance and Management of Federal Shareholdings (CGPAR in Portuguese), the CVM, and the LGPD.

> We conduct periodic reviews of procedures, guidelines, and technological solutions, including identifying new tools on the market and updating LGPD cycles.

Examples include the Policy on Disclosure of Material Facts or Events and Securities Trading, whose guidelines are disseminated to our employees and members of statutory bodies. Our internal standard includes an action plan in the event of an information leak. To manage active transparency and the impacts related to the Access to Information Act (LAI in Portuguese), we constantly update the Transparency Portal with mandatory and strategic data; train teams on the LAI and LGPD; and obtained the PNTP Diamond seal in the National Public Transparency Program (PNTP).

The management of information security, privacy, cyber, and IT risks is structured across three complementary fronts: culture, control, and communication.

On the culture front, we seek to strengthen frontline preventive measures and promote individual and collective responsibility for information protection through organizational acculturation initiatives, which include digital courses, training sessions, lectures, articles, and awareness campaigns, as well as simulations and tests to assess employees' knowledge of information security, cyber risks, privacy, and IT.

The control front encompasses risk monitoring, periodic reassessment of the Information Security Master Plan, execution of annual risk management cycles for IT processes, and evaluating the impact of these risks on our business. It also includes ad hoc analyses of cyber and IT risks in corporate and strategic projects through opinions and reports submitted to Senior Management, ensuring that identified risks are properly addressed.

FRAMEWORK FOR MANAGING INFORMATION SECURITY, PRIVACY, CYBER, AND IT RISKS

Control is reinforced by the Second Line, which assesses the efficiency and effectiveness of the risk management performed by the First Line, as well as its scope and depth.

Communication ensures transparency through reports to internal departments, senior management committees, and supervisory bodies, with the participation of all Three Lines. The third line is exercised by Internal Audit, acting independently.

During the period, measures were taken to prevent and mitigate potential negative impacts, which included the automated centralization of identity and access management; enhancement of controls against artificial overloads (Anti-DDoS solutions); establishment of guidelines for internal network protection; restriction of unauthorized use of applications; performance of system penetration tests; implementation of anti-fraud modules in applications; management of privileged access via a corporate password vault; and use of digital certification and encryption solutions for secure communications.

We continuously respond to incidents by identifying and isolating unauthorized assets connected to the network, investigating the source of suspicious traffic, identifying potentially vulnerable assets, and automatically blocking devices after successive failed authentication attempts. Vulnerabilities identified in applications are addressed through structured processes involving cybersecurity, operations, and development teams, from detection through effective remediation.

In the field of privacy, Personal Data Security Incidents (ISDP) are assessed, with communication and coordination with the National Data Protection Authority (ANPD and all acronyms above in Portuguese), data subjects, and internal departments. In addition, the corrections of vulnerabilities are monitored and the maturity of processes is reassessed after corrective actions.

In the banking security and anti-fraud domain, we adopt tactical measures to reduce electronic fraud and financial losses by enhancing monitoring systems, implementing new mitigation measures in applications, using automated service for confirming suspicious transactions, employing Artificial Intelligence in analyzing the dispute resolution process, implementing a solution for recovering funds, rolling out initiatives to raise awareness about the Special Refund Mechanism. These initiatives have helped reduce losses, relieve the burden on the service network, and improve the customer experience.

The management of real and potential positive impacts is enhanced by the adoption of recognized frameworks, notably CIS Controls v.8, used as the benchmark for cybersecurity governance and to improve institutional maturity.

Cybersecurity is integrated into the digital transformation strategy, which enables the secure development of products and services. Processes for visibility and detection, threat intelligence analysis, periodic reassessment of risks, and ongoing team training updates are in place.

In the area of privacy, we have adopted a systematic approach based on best practices, including process assessments from a Privacy by Design perspective, regular LGPD compliance cycles, and ongoing awareness initiatives.

The effectiveness of these measures is tracked through various mechanisms. We use CIS Controls v.8 to measure the maturity of cybersecurity, with a project structured within the Communication and Information Technology Master Plan, scheduled for implementation between 2023 and 2028. There are also external certifications in specific units, such as ISO 27001 and WLA-SCS within CAIXA *Loterias*, which attest to compliance with rigorous information security and data protection standards. The progress and outcomes of these initiatives are presented periodically to internal committees, including the Information Security, Privacy, and Data Governance Committee, the Risk and Capital Committee, the Technology and Innovation Committee, and the Audit Committee, in addition to the annual report required by CMN regulations on cybersecurity, which is submitted to the Risk Committee and the Board of Directors.

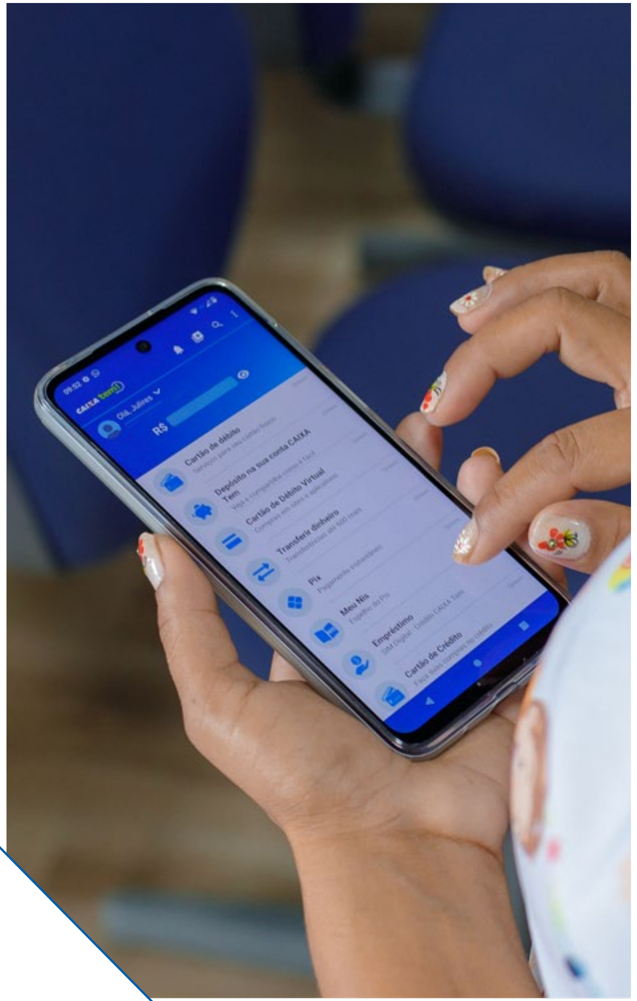
Progress is tracked through goals, indicators, and targets, such as the corporate indicator for increasing the level of cybersecurity maturity, as well as metrics related to response times to data subject requests, the number of reported and addressed ISDPs, mapped processes involving the processing of personal data, and the handling of system vulnerabilities.

Tactical measures for bank security and fraud prevention

- Improvements to monitoring systems;
- New mitigation measures in the apps;
- Automated support for confirming suspicious transactions;
- Innovation in the analysis of the dispute resolution process using Artificial Intelligence;
- Implementation of a solution for recovering funds;
- Awareness campaign regarding the Special Refund Mechanism.

Non-compliance, vulnerabilities, and data security

GRI 3-3 on Information security, cyber and IT risks, 418-1, SASB FN-CF-230a.3



To identify, address, and mitigate vulnerabilities in our information systems that may pose risks to data security, business continuity, and stakeholder trust, we rely on a standardized process that is integrated into our Information Security Management System.

Vulnerabilities are identified through multiple sources, including scans of the technological infrastructure, penetration tests, internal or external findings, reports on vulnerabilities in products used, and analysis of cyber incidents. All identified vulnerabilities are classified by technical severity and forwarded to the responsible parties for resolution, in accordance with deadlines and criteria defined in a specific internal norm. After the fixes are implemented, new scans and penetration tests are conducted to verify the effectiveness of the measures taken.

The approach to addressing data security risks and vulnerabilities is anchored in a Management System based on ISO/IEC 27001, which defines principles, organizational controls, roles, responsibilities, and procedures for identifying, prioritizing, and addressing risks. In this context, the risk management and information security function operates independently in defining guidelines, monitoring, prioritizing, and supervising the handling of vulnerabilities in line with the Three Lines model, which ensures the effectiveness, comprehensiveness, and consistency of the cyber risk management process. In 2025, this process was enhanced with the implementation of dashboards for indicators and vulnerability findings, expanding visibility, continuous monitoring, and integrated management of the treatment cycle. The internal vulnerability management system became more automated and aligned with operational demands. Internal policies were also updated, strengthening governance, standardization, and control of the process.

As part of this effort, we have a Permanent Training and Awareness Program on Information Security, Cybersecurity, and Privacy, with periodic initiatives rolled out for employees. In 2025, regular awareness campaigns were conducted, along with the sixth edition of CAIXA Security and Privacy Week, which was attended by external experts, regulatory agencies, and universities. In response to significant cyberattacks targeting the National Financial System, specific measures were also implemented to strengthen the digital protection of employees, with the focus on preventing criminal enticement and reducing human vulnerabilities.

Regarding trends observed in 2025, we identified an increase in credential-based attacks, greater exploitation of known vulnerabilities (CWE and CVE), a rise in attempts to access exposed services from outside the network, and an intensification of social engineering attacks targeting employees and service providers. We also observed greater use of automated techniques for scanning and exploiting systems, as well as lateral movement within internal networks following initial compromises.

Security incidents are disclosed to customers in a timely manner and proportionate to their criticality, in accordance with the Information Security Policy and the LGPD, including notification to the National Data Protection Authority (ANPD and all acronyms above in Portuguese) and data subjects whenever there is a significant risk or harm.

Security efforts against new and emerging cyber threats include the continuous strengthening of monitoring, detection, and response processes, with the adoption of strong authentication, behavioral analysis, anti-fraud protection, API monitoring, and the integration of advanced technologies. These actions are particularly relevant in an industry marked by increasingly sophisticated attack vectors, such as ransomware, complex financial fraud, use of money mules, and remote access attacks, all of which require coordinated responses involving prevention, cyber intelligence, and automation.

Our work in this area operates within a robust regulatory environment, which includes standards and guidelines related to vulnerability management and the handling of cyber incidents, as well as the adoption of widely recognized external frameworks and standards. The Information Security Management System is based on ISO/IEC 27001, cybersecurity is guided by CIS Controls v.8.1, and the data protection approach is aligned with the LGPD, ensuring traceability, transparency, and continuous improvement in the management of information security and digital risks.

In 2025, there were no records of inspection or sanction proceedings initiated by the ANPD against CAIXA.

Risk and capital management

SASB FN-CB-550a.2

To help disseminate the exercises related to regulatory Stress Tests (STs), simulations are sent to the relevant areas. These STs are conducted in accordance with CMN Resolution 4,557/2017, and the document containing the results shows the behavior of variables and indicators in the baseline and stress macroeconomic scenarios, as well as the assumptions used in constructing the projections. The document with the results is approved by the Executive Board (EB) and the Board of Directors, enabling the information to be used in the strategic decisions of the business units.

In 2025, climate variables were qualitatively incorporated into both the reverse stress test scenario and the capital plan projections (ICAAP), taking into account events such as El Niño and La Niña. In addition, we initiated studies for the implementation of climate stress tests, provided training on the topic for employees, and hired external consultants to support the project to implement these tests.

8 APPENDICES

Interactive summary

Assurance Report

GRI 2-5

KPMG

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Independent Limited Assurance Report

(This is a free translation of the original report issued in Portuguese)

To the Board of Directors and Shareholders of
Caixa Econômica Federal - CAIXA
Brasília - DF

Limited assurance report on the Environmental, Social and Governance (ESG) information included in Caixa Econômica Federal's 2025 Sustainability Report for the year ended December 31, 2025

Conclusion

We have performed a limited assurance engagement on the Environmental, Social and Governance (ESG) information included in 2025 Sustainability Report (the "Report") of Caixa Econômica Federal ("CAIXA") for the year ended December 31, 2025, prepared based on the Global Reporting Initiative (GRI) Standards (the "Criteria").

Based on the procedures performed and the evidence obtained, we are not aware of any matter that causes us to believe that the Environmental, Social and Governance (ESG) information included in 2025 Sustainability Report of CAIXA for the year ended December 31, 2025 has not been prepared, in all material respects, based on the Global Reporting Initiative (GRI) Standards.

Our conclusion on the Environmental, Social and Governance (ESG) information included in CAIXA's 2025 Sustainability Report does not extend to any other information, such as links, Sustainability Accounting Standards Board (SASB) indicators, and communications from CAIXA's representatives that accompany or are referenced in the Report.

Basis for conclusion

We conducted our work in accordance with NBC TO 3000 (Revised) - Assurance Engagements Other Than Audits or Reviews and the International Standard on Assurance Engagements (ISAE) 3000 (Revised), Assurance Engagements Other Than Audits or Reviews of Historical Financial Information, issued respectively by the Brazilian Federal Accounting Council (CFC) and the International Auditing and Assurance Standards Board (IAASB). Our responsibilities under these standards are further described in the "Our responsibilities" section of this report.

We have complied with the independence and other ethical requirements of the Code of Ethics for Professional Accountants and the Professional Standards (including Independence Standards) issued by the Brazilian Federal Accounting Council (CFC), which are based on the fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional conduct.

Our firm applies NBC PA 01 - Quality Management for Firms of Independent Auditors and the International Standard on Quality Management (ISQM) 1, Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services Engagements, issued respectively by the CFC and IAASB. These standards require the firm to design, implement and operate a system of quality management, including policies or procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements.

We believe that the evidence we obtained is sufficient and appropriate to provide a basis for our conclusion.

Responsibilities of CAIXA`s management for the Report

CAIXA's Management is responsible for:

- designing, implementing and maintaining internal controls relevant to the preparation of the information included in the Report so that it is free from material misstatement, whether due to fraud or error;
- selecting the Criteria as appropriate for the preparation of the information included in the Report and for appropriately referring to or describing such Criteria; and
- properly preparing and presenting the information included in the Report based on the Criteria.

Our responsibilities

Our responsibilities are to:

- plan and perform the engagement to obtain limited assurance about whether the Report is free from material misstatement, whether due to fraud or error;
- form an independent conclusion based on the procedures performed and the evidence obtained; and
- report our conclusion to the Board of Directors and Shareholders of CAIXA.

Summary of the work performed as a basis for our conclusion

We exercised professional judgment and maintained professional skepticism throughout the engagement. We designed and performed our procedures to obtain evidence regarding the Report that is sufficient and appropriate to provide a basis for our conclusion. The procedures selected depended on our understanding of the Report and other engagement circumstances, as well as our consideration of the areas in which material misstatements were likely to arise. In performing our work, we carried out the following procedures:

a. we planned the engagement, considering the relevance, the volume of quantitative and qualitative information, and the operational systems and internal controls used as a basis for the preparation of the information included in the Report;

b. we obtained an understanding of the calculation methodologies and procedures used to compile the indicators through inquiries and interviews with the managers responsible for preparing the information;

c. we applied analytical procedures to the quantitative information and made inquiries regarding the qualitative information and its correlation with the indicators disclosed in the Report; and

d. we assessed the processes used to prepare the Report and its structure and content, based on the Criteria.

The procedures performed in a limited assurance engagement vary in nature and timing and are less extensive than those performed in a reasonable assurance engagement. Accordingly, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Brasília, June 26, 2026

KPMG Auditores Independentes Ltda.
CRC SP-014428/F-0

Original report in Portuguese signed by
Bernardo Moreira Peixoto Neto
Accountant - CRC RJ-064887/O-8

GRI and SASB Content Index

Statement of use	Caixa Econômica Federal has reported the information cited in this GRI content index for the period from January 1, 2025, to December 31, 2025, with reference to the GRI Standards.
GRI 1 used	GRI 1: Foundation 2021
GRI G4 sector disclosures	GRI G4: Financial services 2013

GRI/SASB Standard	Disclosure		Location
General Disclosures			
The organization and its reporting practices			
GRI 2: General disclosures 2021	2-1	Organizational details	13 c) CAIXA's headquarters is located in Brasília, DF, in Setor Bancário Sul.
	2-2	Entities included in the organization's sustainability reporting	7
	2-3	Reporting period, frequency and contact point	7 d) Publication date: 30/06/2026.
	2-4	Restatements of information	a) GRI 201-1: Retained earnings are included in the return on equity in the Individual and Consolidated Value-Added Statements published on the CAIXA Results Portal (https://ri.caixa.gov.br/informacoes-financeiras/central-de-resultados/). To improve alignment with the GRI standard, this figure has been broken down starting in 2025. GRI 401-1: In the previous year's report, the indicator was calculated using the formula (hires + terminations / 2) ÷ total number of employees × 100. In this reporting cycle, the analysis now considers the number of separations by category (age group, gender, or region) relative to the total number of separations recorded in the current year. Due to this methodological change, the percentages for 2023 and 2024 were recalculated from 1.1% and 3.9%, respectively, to 100% for both years. GRI 401-3: The methodology was improved compared to the previous calculation, which was based directly on the raw data; To correct this, each employee's entries were consolidated into a single record, combining the initial leave and the extension into a single continuous period (a single start date and a single end date), so that each person is counted only once and the return-to-work milestones are consistent — "termination immediately following leave" is defined as occurring within 30 days of return, and "within 12 months" as occurring within 365 days; for the breakdown of terminations at the company's initiative, only terminations with and without just cause are considered, ensuring greater reliability and comparability of the results. GRI 418-1: The methodology for consolidating this indicator was revised, given that the standard's requirement pertains to the total number of substantiated complaints regarding privacy breaches and customer data loss, rather than complaints received, as reported in previous reports. Therefore, only data for the year 2025 is presented.

GRI/SASB Standard	Disclosure		Location
Activities and workers			
GRI 2: General disclosures 2021	2-5	External assurance	7, 200
	2-6	Activities, value chain and other business relationships	13, 25, 92
	2-7	Employees	66
	2-8	Workers who are not employees	a, b, c) Information not available—the calculation methodology will be revised to ensure that data is collected in the format required for reporting.
Governance			
GRI 2: General disclosures 2021	2-9	Governance structure and composition	169, 171
	2-10	Nomination and selection of the highest governance body	175
	2-11	Chair of the highest governance body	172
	2-12	Role of the highest governance body in overseeing the management of impacts	49
GRI 2: General disclosures 2021	2-13	Delegation of responsibility for managing impacts	172
	2-14	Role of the highest governance body in sustainability reporting	7
	2-15	Conflicts of interest	183, 188
	2-16	Communication of critical concerns	185
	2-17	Collective knowledge of the highest governance body	176
	2-18	Evaluation of the performance of the highest governance body	177
	2-19	Remuneration policies	177
	2-20	Process to determine remuneration	177
	2-21	Annual total compensation ratio	177 c) Employees on leave who did not receive compensation in 2025 were excluded. Compensation equivalent to each employee's respective working hours (4, 6, or 8 hours) was considered. For calculation purposes, 13 base salary payments were used for each employee, plus profit sharing and bonuses for the period.

GRI/SASB Standard	Disclosure		Location
Strategy, policies and practices			
GRI 2: General disclosures 2021	2-22	Statement on sustainable development strategy	4
	2-23	Policy commitments	49, 52, 55, 186
	2-24	Embedding policy commitments	49, 126, 168, 186 a-i) Policies are drafted and reviewed by the Office of the President or the Vice Presidencies and must be approved by the Collegiate Bodies before disclosure. All employees sign a Policy Acknowledgment Form, confirming that they are aware of and agree with the institution's guidelines and procedures.
	2-25	Processes to remediate negative impacts	49, 88, 185, 186
Strategy, policies and practices			
GRI 2: General disclosures 2021	2-26	Mechanisms for seeking advice and raising concerns	185,187
	2-27	Compliance with laws and regulations	Not applicable, considering that no significant instances of non-compliance with laws and regulations were identified.
	2-28	Membership associations	62
Stakeholder engagement			
GRI 2: General disclosures 2021	2-29	Approach to stakeholder engagement	61
	2-30	Collective bargaining agreements	a, b) 100% of employees are covered by collective bargaining agreements and collective labor conventions.
Material topics			
GRI 3: Material topics 2021	3-1	Process to determine material topics	34
	3-2	List of material topics	34
Respect for biodiversity*			
GRI 3: Material topics 2021	3-3	Management of material topics	75, 155
GRI 101: Biodiversity 2024	101-1	Policies to halt and reverse biodiversity loss	155

*Issues that play a crucial role in CAIXA's strategy and operations. They are not classified as material issues according to the cut-off criteria and GRI standards; however, they were defined by consensus by the discussion group and the sustainability department.

GRI/SASB Standard	Disclosure		Location
Profitability, profit, and net interest income			
GRI 3: Material topics 2021	3-3	Management of material topics	57
GRI 201: Economic performance 2016	201-1	Direct economic value generated and distributed	59
Environmental and climate risks, and energy transition			
GRI 3: Material topics 2021	3-3	Management of material topics	49, 147
GRI 201: Economic performance 2016	201-2	Financial implications and other risk and opportunities due to climate change	192
GRI 302: Energy 2016	302-1	Energy consumption within the organization	154
GRI G4: Financial services	DMA	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions (former FS3)	121, 144
	DMA	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures (former FS9)	192
	FS11	Percentage of assets subject to positive and negative environmental or social screening	100% of total assets are subject to positive and negative environmental and social screening. The positive and negative criteria are analyzed separately and are not combined. The criteria used in positive screening include: job creation; energy generation, distribution, and transmission, including clean energy; volume of cargo transported, handled and/or stored; construction, rehabilitation, and maintenance of road networks; and number of households served by sanitation projects. The criteria used in negative screening include verifying, through registry searches, whether the proponent has a history of practices related to forced labor, modern slavery, analogous practices or the irregular, illegal, or criminal exploitation of child labor. If there is evidence of such practices, the investment is not made.
	FS13	Access points in low-populated or economically disadvantaged areas by type	129
SASB Financial: Mortgage finance	FN-MF-450a.3	Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting	192

GRI/SASB Standard	Disclosure		Location
Liquidity, capital, and risk management			
GRI 3: Material topics 2021	3-3	Management of material topics	191
GRI 201: Economic performance 2016	201-3	Defined benefit plan obligations and other retirement plans	69 a, b) CAIXA's liabilities related to post-employment benefits, supplemental pension plans, health plans, and food basket/meal allowances are recognized as provisions. According to the actuarial valuation, in accordance with CPC 33 (R1), as of December 2025, the calculated amounts were: R$ 6,515,999,839.30 for the Settled REG/REPLAN Pension Plan; R$ 366,554,326.65 for the Unsettled REG/REPLAN Pension Plan; R$ 1,044,056,110.02 for the New Plan; no provision for REB; R$ 12,219,005,690.00 for CAIXA Health; and R$ 1,791,096,797.92 for Food Basket/Meal Allowances, totaling R$ 21,936,712,763.89. b-i, c) There is no specific fund allocated to cover potential liabilities under the benefit plans.
SASB Financial: Commercial banks	FN-CB-550a.2	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	198
Urban development and housing			
GRI 3: Material topics 2021	3-3	Management of material topics	37, 40, 139
GRI 203: Indirect Economic impacts 2016	203-2	Significant indirect economic impacts	139 b) These impacts are relevant to the implementation of public policies and are aligned with national and international agendas, such as the UN Sustainable Development Goals (SDGs), particularly those related to poverty reduction, sustainable cities, and decent work. CAIXA's activities contribute to government goals for social inclusion and urban development, as set out in ministerial protocols and regulations and national housing strategies.
SASB Financial: Mortgage finance	FN-MF-270b.1	(1) Number, (2) value, and (3) weighted average loan-to-value ratio of mortgages issued to (a) minority and (b) all other borrowers	142

GRI/SASB Standard	Disclosure		Location
Urban development and housing			
SASB Financial: Mortgage finance	FN-MF-450a.1	(1) Number and (2) value of mortgage loans in 100-year flood zones	Not applicable. In Brazil, there is no official government agency that periodically publishes the results and methodology applied to the mapping of 100-year flood zones for monitoring by the institution, which makes it impracticable to control these properties.
	FN-MF-450a.2	(1) Total expected loss and (2) Loss Given Default (LGD) attributable to mortgage loan default and delinquency because of weather-related natural catastrophes, by geographical region	Not applicable. In Brazil, there is no official government agency that periodically publishes the results and methodology used in surveys of weather-related natural disasters for the purposes of monitoring by this institution, which makes it impractical to monitor these properties and, consequently, to estimate potential risks of nonpayment for this reason.
	FN-MF-000.A	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	142
Ethics, integrity, and transparency			
GRI 3: Material topics 2021	3-3	Management of material topics	57, 90, 93, 179, 183, 194
GRI 205: Anti-corruption 2016	205-2	Communication and training about anti-corruption policies and procedures	91, 181 c) All employees annually sign an acknowledgment form declaring that they "have read and understood all the terms of the Internal Controls, Compliance, and Integrity Policy and the Integrity Program." The form complies with SARB Regulation 021/2019, issued by FEBRABAN, regarding the Integrity Program for the Prevention of Corruption and Other Acts Harmful to National or Foreign Public Administration. In addition, awareness-raising and cultural integration initiatives on integrity topics are continuously carried out for all employees, including procedures to prevent and combat corruption. In 2025, initiatives under the Previne CORED program were carried out with employees of CAIXA Seguridade, CAIXA Asset, and CAIXA Loterias, addressing the regulation related to the Administrative Accountability Process for Legal Entities (PAR), with a focus on identifying and mitigating corruption cases. Anti-corruption procedures and policies are also described in the Lottery Unit Code of Conduct and the CCA Code of Conduct, which are made available to all partners.

GRI/SASB Standard	Disclosure		Location
Ethics, integrity, and transparency			
GRI 205: Anti-corruption 2016	205-3	Confirmed incidents of corruption and actions taken	181 b) No criminal lawsuits filed in 2025 were identified as pertaining to the crime of corruption. There may, however, be cases under investigation by the Federal Police (PF) without CAIXA's knowledge, or criminal complaints filed by CAIXA for which the investigation has not progressed to a criminal lawsuit.
GRI 406: Non-discrimination 2016	406-1	Incidents of discrimination and corrective actions taken	a, b) Of the 9 Disciplinary Proceedings (PDCs) concluded by December 31, 2025, involving indications of discrimination, only 1 proceeding had the conduct confirmed at the judgment stage, resulting in 1 termination. During the same period, the total number of cases closed in 2025 involving discrimination was 63, of which 55 were classified as Miscellaneous Cases, 1 as a Labor Case, and 7 as Administrative Litigation. All cases were duly reviewed and handled by DIJUR in accordance with the applicable internal procedures.
SASB Financial: Commercial banks	FN-CB-510a.2	Description of whistleblower policies and procedures	186
SASB Financial: Mortgage finance	FN-MF-270a.3.	Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators	189
Climate justice*			
GRI 3: Material topics 2021	3-3	Management of material topics	151, 164
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	153
	305-2	Energy indirect (Scope 2) GHG emissions	153
	305-3	Other indirect (Scope 3) GHG emissions	153

*Issues that play a crucial role in CAIXA's strategy and operations. They are not classified as material issues according to the cut-off criteria and GRI standards; however, they were defined by consensus by the discussion group and the sustainability department.

GRI/SASB Standard	Disclosure		Location
Labor relations and organizational climate			
GRI 3: Material topics 2021	3-3	Management of material topics	94
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	68
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	69
	401-3	Parental leave	69
GRI 403: Occupational health and safety 2018	403-1	Occupational health and safety management system	81
	403-2	Hazard identification, risk assessment, and incident investigation	81
	403-3	Occupational health services	81
	403-4	Worker participation, consultation, and communication on occupational health and safety	81
	403-5	Training of workers in occupational health and safety	83
	403-6	Worker Health Promotion	82, 84
	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	81
	403-8	Workers covered by an occupational health and safety management system	81
GRI 404: Training and education 2016	404-1	Average hours of training per year per employee	69
	404-2	Programs for the development of employees' skills and assistance for career transition	72, 75

GRI/SASB Standard	Disclosure		Location
Labor relations and organizational climate			
GRI 404: Training and education 2016	404-3	Percentage of employees receiving regular performance and career development assessments	74
GRI 405: Diversity and equal opportunity 2016	405-1	Diversity of governance bodies and employees	77, 78, 79
	405-2	Ratio of basic salary and remuneration of women to men	80
SASB Financial: Mortgage finance	FN-MF-270a.4	Description of remuneration structure of mortgage loan originators	63, 177 With regard to employee compensation, it should be noted that it is not affected by factors related to mortgage lending, such as loan amounts, interest rates, initial costs or fees, nor by the possibility of securitizing these transactions. With regard to the incentive structure, we do not use commissions, individual variable compensation tied to the origination of mortgage loans, or financial incentive mechanisms linked to the contractual terms of the transactions. Existing variable compensation instruments are based on institutional and collective criteria aligned with our overall performance and have no impact on individual commercial decisions related to credit.
Respect for human rights			
GRI 3: Material topics 2021	3-3	Management of material topics	49, 75
GRI 407: Freedom of association and collective bargaining 2016	407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	67
GRI 408: Child labor 2016	408-1	Operations and suppliers with significant risk of child labor cases	49
GRI 409: Forced or compulsory labor 2016	409-1	Operations and suppliers with significant risk of cases of forced or compulsory labor	49 a) No suppliers were identified as posing a significant risk of child labor or forced or slave-like labor.
GRI 410: Security practices 2016	410-1	Security personnel trained in human rights policies or procedures	a, b) Information not available – The information management system is being restructured to collect data in the format required for reporting.
GRI 411: Rights of indigenous peoples 2016	411-1	Incidents of violations involving rights of indigenous peoples	a, b) No cases of violations of the rights of Indigenous Peoples were identified during the period covered by the report.
GRI 414: Supplier social assessment 2016	414-2	Negative social impacts in the supply chain and actions taken	95

GRI/SASB Standard	Disclosure		Location
Information security, cyber and IT risks			
GRI 3: Material topics 2021	3-3	Management of material topics	194, 197
GRI 418: Customer privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	197 a, b, c) The methodology for consolidating this indicator was revised, considering that the Standard's requirement refers to the total number of substantiated complaints concerning breaches of customer privacy and losses of customer data, rather than complaints received, as disclosed in previous reports. Therefore, only data for 2025 is presented. | GRI 2-4
SASB Financial: Commercial banks	FN-CB-230a.1	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	The requested information is confidential and intended for internal use only; therefore, it will not be publicly disclosed in the Sustainability Report.
	FN-CB-230a.2	Description of approach to identifying and addressing data security risks	197
SASB Financial: Consumer finance	FN-CF-230a.1	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	The requested information is confidential and intended for internal use only; therefore, it will not be publicly disclosed in the Sustainability Report.
	FN-CF-230a.3	Description of approach to identifying and addressing data security risks	197
Social risk *			
GRI 3: Material topics 2021	3-3	Management of material topics	117
GRI G4: Financial services 2013	DMA	Initiatives to enhance financial literacy by type of beneficiary (former FS16)	124
Public policies			
GRI 3: Material topics 2021	3-3	Management of material topics	100, 136
GRI G4: Financial services 2013	FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	101
	FS14	Initiatives to improve access to financial services for disadvantaged people	130

*Issues that play a crucial role in CAIXA's strategy and operations. They are not classified as material issues according to the cut-off criteria and GRI standards; however, they were defined by consensus by the discussion group and the sustainability department.

GRI/SASB Standard	Disclosure		Location
Sustainable finance and green credit			
GRI 3: Material topics 2021	3-3	Management of material topics	18, 161, 164
GRI G4: Financial services 2013	FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	19
SASB Financial: Commercial banks	FN-CB-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	53, 54, 120
Innovation, transformation, and digital education			
GRI 3: Material topics 2021	3-3	Management of material topics	28
SASB Financial: Commercial banks	FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Information not available. In Brazil, there is no official database accessible to financial institutions that compiles data on unbanked customers. Furthermore, there is no system in place to identify individuals with no access, restricted access, or vulnerability in relation to banking services.
Additional indicators			
GRI 308: Supplier environmental assessment 2016	308-1	New suppliers that were screened using environmental criteria	94
	308-2	Negative environmental impacts in the supply chain and actions taken	a, b, c, d, e) In total, 13,300 suppliers were assessed for environmental impacts. No significant negative impacts were identified in the supply chain; consequently, no suppliers were found to cause negative environmental impacts.
GRI 417: Marketing and labeling 2016	417-2	Incidents of non-compliance concerning product and service information and labeling	a, b) There were no cases of non-compliance regarding product and service information and labeling in 2025.
	417-3	Incidents of non-compliance concerning marketing communications	a, b) There were no cases of non-compliance regarding marketing communications in 2025.

Corporate Information

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