PRINCIPLES FOR RESPONSIBLE BANKING

2025

Over the past years, CAIXA has consistently strengthened its management of social, environmental, and climate-related responsabilities, consolidating these themes as structural elements of its strategy and internal management instruments, in alignment with its commitment to sustainability and the country's development.

In this context, CAIXA's adherence to the Principles for Responsible Banking (PRB) represents a significant milestone, guiding the definition of strategies and the implementation of actions aimed at addressing sustainability challenges, identifying and mitigating risks and negative impacts, as well as capturing new business opportunities. This adherence also contributes to strengthening trust in the institution, enhancing its relevance and value to society, while enabling access to resources, tools, and knowledge that are essential for operating in the new economy.

The PRB are designed to be integrated into the institution's strategy and key business decisions, including product development and capital allocation. In this way, they guide the alignment of CAIXA's strategy with global frameworks and commitments, such as the Sustainable Development Goals (SDGs), the Paris Agreement, and other relevant national, regional, and international standards. This demonstrates how its businesses, products, and services contribute to promoting a sustainable future while generating long-term value and benefits.

PRINCIPLE 1
ALIGNMENT

We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement, and relevant national and regional frameworks.

CAIXA guides its business strategy in a manner consistent with the needs of society and the long-term goals of sustainable development, aligning its activities with the Sustainable Development Goals (SDGs), the Paris Agreement, and national development priorities. This alignment is operationalized through the CAIXA Strategic Plan 2025–2030, which integrates economic and financial sustainability, positive social impact, and environmental responsibility into business conduct, risk management, and the execution of public policies.

In the context of the Principles for Responsible Banking (PRB) of the UNEP Finance Initiative, CAIXA views strategic alignment as the progressive orientation of its activities, credit portfolios, investments, and operations toward sectors and projects compatible with global and national sustainability commitments. In this regard, it prioritizes segments with greater relevance to its business model and potential for social, environmental, and climate impact, emphasizing Housing and Urban Development, Infrastructure and Sanitation, Agribusiness, and Commercial Credit, thereby concentrating efforts on sectors with the greatest capacity to influence the country's sustainable development.

Strategic management is grounded in an initial assessment structured by policies, guidelines, and institutional instruments, including the Social, Environmental, and Climate Responsibility Policy (PRSAC), the Sustainable Finance Framework, the internal Taxonomy for classifying sustainable operations, and social, environmental, and climate risk management structures. These instruments enable the integration of Environmental, Social, and Governance (ESG) aspects into decision-making, portfolio management, and the definition of strategic priorities.

CAIXA adopts a progressive approach to identifying and prioritizing the social, environmental, and climate impacts associated with its activities, considering the relevance of financed sectors, potential contributions to the Sustainable Development Goals (SDGs), exposure to social, environmental, and climate risks, and the capacity to influence clients and operations. This process supports the definition of priority themes, the establishment of targets, and the monitoring of sustainable performance.

Social, environmental, and climate risks are treated as structural elements of the institutional strategy, integrated into the assessment, credit granting, and operations monitoring processes, in compliance with the PRSAC and current regulatory guidelines. This integration enables the alignment of risk management with long-term sustainable value creation.

In 2024, CAIXA publicly reinforced its positioning by formalizing strategic adherences to the Principles for Responsible Banking (PRB) of UNEP-FI and the Partnership for Carbon Accounting Financials (PCAF). Through its adherence to the PCAF, the Institution commits to measuring and reporting the financed emissions associated with its credit and investment portfolio (Scope 3, Category 15), adopting a standardized and internationally recognized methodology to enhance climate transparency, support decarbonization targets, and guide its climate transition strategy. This links directly to the PRSAC and the institutional commitment to emissions neutrality, contributing to the achievement of SDG 7 (affordable and clean energy), SDG 13 (climate action), and SDG 17 (partnerships for the goals), through climate transparency, measurement of financed emissions, and strategic capital allocation toward low-carbon sectors.

CAIXA's strategy also aligns transversally with the UN 2030 Agenda, positively contributing to the 17 Sustainable Development Goals through its products, services, and operations, in line with CMN Resolution No. 4,945/2021. This alignment encompasses social, urban, environmental, climate, and governance dimensions, strengthening the Institution's role as a link between public policies, economic agents, and society.

CAIXA's Materiality Matrix, developed using a methodology aligned with the guidelines of the Global Reporting Initiative (GRI), identifies and prioritizes themes relevant to value creation and institutional performance, including profitability, innovation and digital transformation, sustainable finance, respect for human rights, risk management, and environmental and climate risk. These themes guide corporate reporting content, strategic planning, and the evolution of institutional management, with a planned future review to meet regulatory requirements for financial materiality.

In an integrated manner, adherence to the PRB and the PCAF, combined with the PRSAC, the Sustainable Finance Framework, and the strategic direction based on the SDGs, demonstrates role as a public bank committed to the 2030 Agenda, the Paris Agreement, and the promotion of a just transition to a low-carbon economy, using its portfolio of products and services as an instrument for sustainable development.

Taxonomy

CAIXA has been structuring its approach to classifying sustainable activities based on its Sustainable Finance Framework, which establishes categories eligible for financing with environmental and social impact, aligned with the Sustainable Development Goals and international market standards.

Simultaneously, CAIXA monitors and contributes to the implementation of the Brazilian Sustainable Taxonomy, a regulatory instrument that defines criteria for classifying sustainable activities in the country. This process is evolving, with a focus on expanding the granularity of criteria, the traceability of operations, and the progressive integration of the Taxonomy into credit management and institutional strategy.

Links & References:

CAIXA joins the Partnership for Carbon Accounting Financials (PCAF)

CAIXA joins the United Nations Principles for Responsible Banking (PRB)

Sustainable Development Goals (SDGs) | CAIXA Sustainability

Social, Environmental, and Climate Responsibility Policy (PRSAC) – CAIXA

CAIXA Materiality Matrix

PRINCIPLE 2
IMPACT AND TARGET SETTING

We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and the environment resulting from our activities, products, and services. To this end, we will set and publish targets where we can have the most significant impacts.

In compliance with Principle 2 of the Principles for Responsible Banking (PRB), CAIXA conducted its first impact analysis to identify, prioritize, and manage the most relevant environmental and social impacts arising from its activities, products, and services. Given its role as a public bank with nationwide reach and its strong interface with public policies, the analysis focused primarily on impact materiality, assessing how the portfolio contributes positively or negatively to the Sustainable Development Goals (SDGs), without prejudice to financial materiality.

The analysis was conducted based on the methodology proposed by UNEP-FI, covering the mapping of the portfolio by economic sectors, business segments, and geographic regions. Potential and actual impacts, both positive and negative, were assessed, based on scale, scope, and probability criteria. The identification of impacts resulted from analyzing the relationship between CAIXA's financing activities and their effects on the economy, society, and the environment.

The Principles for Responsible Banking (PRB) provide CAIXA, in this first reporting cycle, with a consolidated structured, and auditable assessment of the impacts of its credit portfolio, which stood at BRL 1.378 trillion as of December 2025. Based on the Sustainable Finance Taxonomy — a proprietary methodology that classifies operations according to their social, environmental, and climate contributions, in alignment with the Sustainable Development Goals (SDGs) — CAIXA identified segments where its activities already generate positive value: BRL 867.55 billion was classified as sustainable business in December 2025, equivalent to 63.81% of the total portfolio, exceeding the BRL 850 billion target of the Institutional Strategic Plan (102.06% achievement).

In the composition of the sustainable portfolio at the end of 2025, the Housing segment led with BRL 695.38 billion, followed by Infrastructure and Sanitation (BRL 105.98 billion), Commercial Credit (BRL 46.10 billion), and Agribusiness (BRL 20.09 billion).

The growth trajectory continued into early 2026: at the end of Q1 (March 2026), the Sustainable Finance Portfolio reached BRL 886.10 billion, corresponding to 63.65% of the total portfolio. In the updated composition, the Housing segment accounts for BRL 715.28 billion (51.38% of the Business Portfolio), Infrastructure records BRL 105.72 billion (7.59%), and Commercial totals BRL 44.23 billion (3.18%), this reaffirms the progressive convergence of the business strategy with sustainability and responsible banking guidelines, as well as the commitment to reaching BRL 1.25 trillion in sustainable financial products by 2030. These portfolios concentrate both high potential for positive impacts — such as social inclusion, urban development, and access to essential services — and the need to mitigate negative impacts, such as greenhouse gas emissions, pressure on natural resources, and social risks associated with financed activities.

Based on the impact radar analysis and validation through internal bodies, two themes showed the greatest relevance for directing improvement actions and establishing strategic targets: Climate Stability (environmental and climate axis) and Inclusion and Financial Health (social axis). The theme of Circular Economy, although recognized as relevant, was not selected in this cycle and remains slated for future stages. Both chosen themes are associated with significant impacts and positive opportunities identified in the PRB radar, contributing to the achievement of specific targets within the SDGs listed below: SDG 1, SDG 5, SDG 8, SDG 9, SDG 10, and SDG 17, as detailed below.

Climate Stability

On the environmental and climate axis, CAIXA defined Climate Stability as a priority theme, given the relevance of credit portfolios in emission-intensive sectors such as Housing, Infrastructure, Sanitation, and Agribusiness, and the institutional commitment to emissions neutrality by 2050. The relationship of this theme with the listed SDGs derives from CAIXA's role in financing infrastructure, housing, sanitation, urban development, productive activities, and sustainable solutions. These activities have the potential to contribute to asset modernization, resource efficiency, the transition to a low-carbon economy, and the mobilization of financial resources directed toward sustainable development. This definition contributes to the achievement of the following SDG targets:

SDG 8 – Decent Work and Economic Growth

Target 8.4: Improve progressively, through 2030, global resource efficiency in consumption and production and endeavor to decouple economic growth from environmental degradation, in accordance with the 10-Year Framework of Programmes on Sustainable Consumption and Production, with developed countries taking the lead.

SDG 9 – Industry, Innovation, and Infrastructure

Target 9.4: By 2030, upgrade infrastructure and retrofit industries to make them sustainable, with increased resource-use efficiency and greater adoption of clean and environmentally sound technologies and industrial processes.

SDG 17 – Partnerships for the Goals

Target 17.3: Mobilize additional financial resources for developing countries from multiple sources, contributing to the financing of sustainable initiatives, including those associated with the transition to a low-carbon economy.

Target 17.17: Encourage and promote effective public, public-private, and civil society partnerships, building on the experience and resourcing strategies of partnerships.

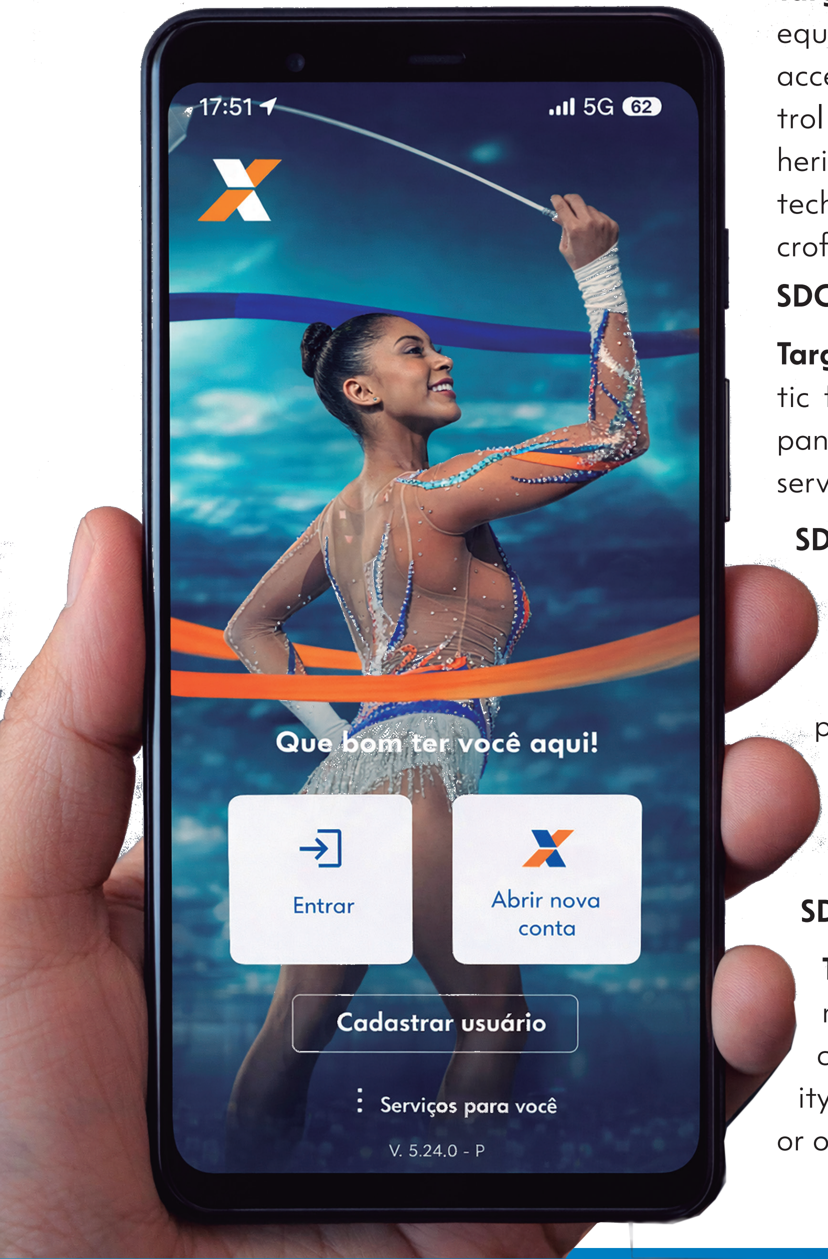
In line with this definition, CAIXA has advanced in incorporating this theme into its institutional activities through long-term initiatives and commitments, including: (i) pursuing emissions neutrality by 2050, covering both direct emissions and those associated with financed activities; and (ii) the progressive expansion of the sustainable finance portfolio, in compliance with the PRSAC and the commitments made under the PCAF (Partnership for Carbon Accounting Financials) adherence.

Inclusion and Financial Health

On the social axis, CAIXA defined Inclusion and Financial Health as a priority theme, given its institutional maturity, the capillarity of its operations, the direct impact on clients and beneficiaries of public policies, and alignment with existing initiatives. Financial inclusion expands access to products, services, and channels appropriate to the population's needs, while promoting financial health strengthens planning, safe resource management, prevention of over-indebtedness, and the reduction of inequalities, especially among vulnerable groups. This contribution derives from CAIXA's capacity to expand access to financial services, credit, financial education, digital means, and financial protection instruments, especially for vulnerable populations, women, microentrepreneurs, and small businesses. Thus, the theme is directly related to the following SDG targets:

SDG 1 – No Poverty

Target 1.4: By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, including financial services, microfinance, and control over economic resources.



SDG 5 – Gender Equality

Target 5.a: Undertake reforms to give women equal rights to economic resources, as well as access to financial services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology, and financial services, including microfinance.

SDG 8 – Decent Work and Economic Growth

Target 8.10: Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance, and financial services for all.

SDG 9 – Industry, Innovation, and Infrastructure

Target 9.3: Increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit, and their integration into value chains and markets.

SDG 10 – Reduced Inequalities

Target 10.2: By 2030, empower and promote the social, economic, and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion, or economic or other status.

SDG 17 – Partnerships for the Goals

Target 17.17: Encourage and promote effective public, public-private, and civil society partnerships, building on the experience and resourcing strategies of partnerships.

In line with this definition, CAIXA incorporated the theme into the CAIXA Conglomerate Strategic Planning 2030 and, in December 2025, published the revised Financial Education Policy for CAIXA and its Conglomerate, in compliance with Joint Resolution BCB/CMN No. 8/2023. The Policy establishes guidelines aimed at promoting budget planning, encouraging savings and financial resilience, preventing default and over-indebtedness, and stimulating conscious consumption, with provisions for monitoring effectiveness through metrics and indicators.

The targets associated with the themes of Inclusion and Financial Health are under development and internal validation, with formalization expected in the next reporting cycles, accompanied by Key Performance Indicators (KPIs), measurement methodologies, and implementation timelines. As an initial process target, the Institution has committed to structuring and formalizing, by the next reporting cycle, the complete set of quantitative and qualitative targets related to the prioritized impacts, ensuring continuous monitoring and strategic alignment with the PRB.

Links & References:

CAIXA Sustainability Report 2025 Evidences the portfolio size, the centrality of housing portfolios. CAIXA Sustainability Report 2025, chapter "Sustainability in Business," section "Sustainable Finance Portfolio," page 18

CAIXA Sustainability – Overview of Sustainable Business Institutional page that consolidates CAIXA's activities across major business and impact pillars.

Sustainable Development Goals (SDGs) CAIXA Sustainability – Demonstrates CAIXA's contribution to SDGs 1, 5, 8, 9, 10, and 17.

CAIXA Sustainability Report 2025 – Financial and Social Inclusion CAIXA Sustainability Report 2025, chapter "Sustainability in Business," section "Sustainability Management," page 37

CAIXA Sustainability – Strategic Planning and Commitments Page that consolidates the strategic commitments of the CAIXA Conglomerate through 2030, including financial inclusion initiatives.

CAIXA and Conglomerate Financial Education Policy Institutional evidence of the revised policy, with a focus on planning, savings, prevention of over-indebtedness, and monitoring through indicators.

CAIXA Sustainability Commitments – Circular Economy and Net Zero Institutional page outlining climate neutrality and Zero Waste targets through 2050.

PRINCIPLE 3
CLIENTS AND CUSTOMERS

We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.

CAIXA acts responsibly in its relationship with clients, encouraging sustainable practices and enabling economic activities that promote shared prosperity. Sustainability and social impact are integrated into the CAIXA institutional strategy 2025–2030, guiding client relationships, the structuring of products and services, and the conduct of operations.

Within the corporate strategy, CAIXA reinforced client centricity, focusing on improving the customer experience and strengthening relationships. The approach considers the different phases of the client lifecycle and their respective needs, structuring proposals with a well-suited portfolio, personalized communication, and integrated channels. The relationship model is supported by a network of physical and digital channels along side listening mechanisms, including the Customer Council.

Client centricity is a cross-cutting guideline orienting the allocation of resources, the redesign of customer journeys, investments in digitalization, and the strengthening of listening and relationship mechanisms, including structured monitoring and dialogue instruments. Information captured through physical and digital channels, as well as formal active listening bodies (including direct interaction with senior management) supports strategic and operational decisions.

Additionally, CAIXA promotes continuous dialogue with customers, companies, and partners through formal listening and engagement bodies such as the Customer Council. This dialogue aligns with climate transition and a low-carbon economy, encouraging the adoption of sustainable practices and contributing to a just transition aligned with institutional commitments to sustainable development.

The approach to customers is guided by institutional directives that integrate social, environmental, and climate aspects into the relationship and operations, particularly through the Social, Environmental, and Climate Responsibility Policy (PRSAC). This policy establishes parameters for the identification, assessment, and management of social and environmental risks and opportunities within the scope of business activities.

Financial health is treated as a strategic priority, focusing on financial education, planning, encouraging savings, financial resilience, the prevention of default and over-indebtedness, and stimulating conscious consumption, thereby contributing to financial well-being and the reduction of inequalities.

Financial inclusion is a central component of the approach, prioritizing vulnerable populations and segments, such as micro and small enterprises, women, and less-developed regions. This is accompanied by corporate impact indicators that enable monitoring the effectiveness of actions and alignment with the institutional strategy.

CAIXA adopts two complementary instruments to structure its sustainable finance activities: the Sustainable Finance Framework, which establishes guidelines and eligibility criteria applicable to thematic sustainability fundraising — such as green, social, and sustainable bond issuances — ensuring alignment with international market standards.

The second instrument is the CAIXA Sustainable Finance Taxonomy, a proprietary methodology used to classify credit operations according to their environmental and social attributes, in line with the Brazilian Sustainable Taxonomy. Together, these instruments provide transparency, technical materiality, and traceability to CAIXA's activities, supporting the definition of eligibility criteria for both financial products and fundraising operations.

Links & References:

CAIXA Sustainability Report 2025 – evidences the integration of sustainability into the institutional strategy, client centricity, engagement with clients, and the social and environmental impacts associated with products and services.

CAIXA Sustainability – Strategy and Institutional Activities– Overview of the strategy, institutional pillars, and engagement with clients and stakeholders.

Política de Responsabilidade Social, Ambiental e Climática (PRSAC) – CAIXA establishes guidelines for the integration of social, environmental, and climate aspects into its strategy, business operations, and client engagement.

Social, Environmental, and Climate Responsibility Policy (PRSAC) – CAIXA

CAIXA Sustainable Finance Framework (2023)

Second Party Opinion – CAIXA Sustainable Finance Framework

CAIXA Sustainability Report 2025 – Financial and Social Inclusion

CAIXA Sustainability Report 2025, chapter "Social Responsibility," section "Entrepreneurship," page 132

CAIXA Financial Education – Initiatives focused on financial health, planning, savings, prevention of over-indebtedness, and responsible consumption

CAIXA and the Carbon Disclosure Project (CDP)

PRINCIPLE 4 STAKEHOLDERS

We will proactively and responsibly consult, engage, and partner with relevant stakeholders to achieve society's goals.

CAIXA recognizes that sustainable value creation and institutional longevity depend on continuous, transparent, and structured dialogue with its various stakeholders. Stakeholder engagement is a central pillar of governance and the sustainability strategy, conducted in an integrated manner with corporate risk management and senior management decision-making processes.

The identification and prioritization of stakeholders follow rigorous criteria based on strategic relevance, degree of influence, operational impact, regulatory requirements, and potential for shared value creation. Based on these parameters, stakeholders are classified into priority levels that determine the intensity, frequency, and engagement instruments used, ensuring that the strategic direction responds to society's actual expectations.

The engagement process is supported by an integrated ecosystem of quantitative and qualitative instruments. This includes continuous monitoring of NPS (Net Promoter Score), analysis of demands through the Customer Service Center (SAC) and the Ombudsman's Office, and the advisory role of the Customer Council, which captures direct perceptions from segments such as Legal Entities, Individual Microentrepreneurs (MEI), and women in all their diversities. These insights are translated into inputs for the redesign of journeys and the prioritization of investments.

Furthermore, CAIXA maintains active and strategic participation in sector associations and national and international forums, such as FEBRABAN[3], ABDE[4], PRI[5], CDP[6], UNEP FI[7], CEBDS[8], The UN Global Compact[9], TNFD[10], and PCAF[11], contributing to the strengthening of integrity, and transparency standards, as well as alignment with Paris Agreement commitments.

Within the scope of its public function, the breadth of CAIXA's engagement is unique, connecting with municipalities, beneficiaries of social programs, housing movements, environmental agencies, and managing ministries. This capillar-

[3] FEBRABAN – Brazilian Federation of Banks
[4] ABDE – Brazilian Development Association
[5] PRI – Principles for Responsible Investment
[6] CDP – Carbon Disclosure Project
[7] UNEP FI – United Nations Environment Programme Finance Initiative

[8] CEBDS – Brazilian Business Council for Sustainable Development
[9] Global Compact – United Nations initiative focused on sustainability and corporate social responsibility.
[10] TNFD – Taskforce on Nature-related Financial Disclosures
[11] PCAF – Partnership for Carbon Accounting Financials

ity is operationalized through the Partner Network, composed of more than 13,000 Lottery Units and thousands of CAIXA Aqui Correspondents. This network is the fundamental instrument for banking inclusion in remote and low-HDI areas, enabling the payment of critical social benefits such as Bolsa Família Program (serving more than 21 million families), Seguro-Desemprego Program, Auxílio Gás Program, Integração Social Program (PIS), and the Pé-de-Meia Program, handling hundreds of billions of BRL annually and ensuring the State's presence in every municipality across the national territory.

Supply chain management reflects a high degree of social and environmental responsibility. With a network of suppliers distributed across thousands of active contracts, CAIXA adopts structured mechanisms for prevention and mitigation of ethical-reputational and climate risks. Continuous monitoring includes strict contractual clauses ensuring compliance with labor legislation, combating slave and child labor, and promoting gender and racial equity in services and consulting.

As the Operating Agent of the Brazil's Severance Indemnity Fund (FGTS), Financial Agent, and Mandatory Agent of the Federal Government, CAIXA plays a strategic role in the execution of federal public policies. This involves the technical and operational management of OGU (General Union Budget, transfer contracts intended for the execution of public works, programs, and policies), the financing of structural infrastructure and sanitation projects through FINISA (CAIXA's credit line aimed at states, municipalities, and the Federal District), and the promotion of good governance practices in public entities through the Sustainable Management Seal (official recognition established to certify Brazilian municipalities that adopt good practices in governance, as well as social, environmental, and climate responsibility). This position as a link between the State and the market requires robust governance, guided by accountability, transparency, and prudent management of public resources, ensuring that the execution of social and economic policies occurs with efficiency and regulatory compliance.

Participation in forums, associations, and national and international initiatives:

National Sector Associations and Forums

FEBRABAN – Brazilian Federation of Banks

ABDE – Brazilian Development Association

CEBDS – Brazilian Business Council for Sustainable Development

UN Global Compact – Brazil Network

ETHOS – Ethos Institute for Business and Social Responsibility

Capillarity, Partner Network, and Public Policy Execution:

CAIXA Lottery Network – instrument of capillarity and banking inclusion across the national territory.

CAIXA Aqui Correspondents – financial inclusion in remote and low-HDI areas.

Bolsa Família – Operated by CAIXA

Pé-de-Meia Program

Supply Chain, Integrity, and Risk Management:

CAIXA Supplier Code of Conduct – ethical, social, and labor requirements.

Sustainable Procurement – CAIXA – social and environmental guidelines applicable to the supply chain.

Institutional Role as Operating Agent and Executor of Public Policies:

FGTS – CAIXA as Operating Agent

FINISA – Financing for Infrastructure and Sanitation

CAIXA Sustainable Management Seal – promoting good governance practices in public entities.

International Sustainability and Finance Initiatives and Forums:

UNEP FI – United Nations Environment Programme Finance Initiative

CDP – Carbon Disclosure Project

TNFD – Taskforce on Nature-related Financial Disclosures

PCAF – Partnership for Carbon Accounting Financials

PRINCIPLE 5
GOVERNANCE AND CULTURE

We will implement our commitment to these Principles through effective governance and a culture of responsible banking.

Responsibility for CAIXA's Sustainability Agenda is established on a cross-cutting basis at the executive level, under the direct supervision of the Vice-Presidency and the Executive Board responsible for the subject. Governance is structured through collegiate bodies to which strategic guidelines are submitted for deliberation by higher governance entities, notably the Board of Directors, the Board of Administration, and the Sustainability Committee.

Of particular note is the role of the Sustainability Committee, which serves as an advisory body to the Board of Administration, ensuring that strategic matters related to the ESG agenda are analyzed in an integrated, systemic manner, aligned with CAIXA's Bylaws and Strategic Plan.

As a formal advisory body to Senior Management, the committee monitors strategic matters related to the ESG agenda, including compliance with the Social, Environmental, and Climate Responsibility Policy (PRSAC) and issues related to sustainability and Social, Environmental, and Climate Responsibility across the CAIXA conglomerate.

Sustainability is fully integrated into the CAIXA Strategic Plan 2025–2030, guiding the definition of priorities, targets, and resource allocation. This integration ensures that social, environmental, and climate aspects are considered in critical decision-making processes, operational risk management, and business conduct. CAIXA strengthens its organizational culture through structured training programs, such as: the CAIXA 2030 Leadership Journey (CAIXA's internal training program for bank managers, aligning management with sustainability, governance, and innovation goals), developed in partnership with HSM (Brazil's leading corporate education ecosystem and executive development platform, focusing on management, business, and leadership); the Agir Certo CAIXA certification for employees; and continuing education initiatives for administrators. These initiatives align with Law No. 13,303/2016 (State-Owned Enterprises Law) and incorporate content on the PRSAC and integrity standards, contributing to the strengthening of institutional governance practices.

In the engagement and qualified listening axis, CAIXA complements its formal governance through the Customer Council, a consultative body that enables the structured incorporation of client and societal perceptions into the formulation and improvement of products, services, and institutional policies, thereby strengthening client centricity and the alignment of solutions with social and environmental impact objectives.

CAIXA ensures that sustainability is not merely a theoretical guideline but a measurable component of its management systems. Through the incorporation of ESG strategic indicators into corporate management instruments, sustainable performance directly influences the results assessment and variable compensation of leaders. This mechanism reinforces individual and collective responsibility, ensuring that bonuses and incentives are strictly aligned with sustainable value creation and the social and environmental commitments made to society.

CAIXA maintains rigorous policies and processes for Social, Environmental, and Climate Risk Management, integrated directly into the corporate risk management framework. This encompasses the identification, assessment, and mitigation of actual or potential negative impacts associated with both financed activities and the supply chain.

Within the scope of corporate governance and regulatory compliance, the reliability of information and the credibility of CAIXA's institutional reporting regarding sustainability management and the application of the PRSAC are ensured by structured internal control mechanisms, internal and independent audits, and supervisory bodies that verify compliance with current regulations of the Central Bank of Brazil (BCB). This structure ensures that sustainability is fully integrated into the organizational culture and the bank's operations, translating regulatory guidelines into responsible, consistent, and transparent banking practices.

Links & References:

Sustainability governance and decision-making bodies

- Sustainability Committee (COSUS)

Institutional page describing the purpose, composition, and role of the Sustainability Committee as an advisory body to Senior Management.

- Board of Directors (CD)

Collegiate body responsible for CAIXA's management and representation, competent to deliberate on strategic and operational matters.

- Board of Administration (CA)

The highest strategic deliberation body of CAIXA, responsible for the overall orientation of business and the definition of strategic guidelines.

- Customer Council

Consultative active listening body that promotes direct dialogue between clients and Senior Management.

- CAIXA Sustainability Report 2025 – Governance section

Evidences the ESG governance structure, the role of collegiate bodies, and the integration of sustainability into the decision-making process.

CAIXA Sustainability Report 2025, chapter "Governance with Ethics and Integrity," section "Governance System," page 169

Integration of sustainability into the CAIXA Strategic Plan 2025–2030

- Corporate Strategy – CAIXA

Presents the integration of social, environmental, and economic dimensions into corporate strategy and governance.

- CAIXA Sustainability – Institutional Vision

Consolida a atuação estratégica da CAIXA em sustentabilidade e responsabilidade socioambiental.

Social, Environmental, and Climate Responsibility Policy (PRSAC)

PRSAC – Institutional Page

Defines guidelines, responsibilities, and the integration of social, environmental, and climate risks into strategy, management, and business.

PRSAC Guidelines

Organizational culture, training, and integrity

CAIXA Sustainability Report 2025 – People, Culture, and Integrity.

Evidences training programs, strengthening of ethical culture, and alignment with Law No. 13,303/2016 (State-Owned Enterprises Law)..

Integration of sustainability into performance assessment and incentives

CAIXA Sustainability Report 2025 – Management and Performance.

Presents the incorporation of strategic and sustainability indicators into management and performance monitoring instruments.

Social, Environmental, and Climate Risk Management (RSAC) and ERM

Report on Social, Environmental, and Climate Risks and Opportunities (GRSAC) – CAIXA 2025.

Regulatory document describing the governance, strategy, processes, and indicators for managing social, environmental, and climate risks.

Central Bank of Brazil (BCB)– Social, Environmental, and Climate Risk Reports.

Regulatory reference underlying the requirements applicable to financial institutions.

PRINCIPLE 6
TRANSPARENCY AND ACCOUNTABILITY

We will periodically review our individual and collective implementation of these Principles and will be transparent and accountable for our positive and negative impacts, as well as for our contribution to societal goals/ objectives.

Within the scope of sustainability governance and CAIXA's role as a bank committed to the Principles for Responsible Banking (PRB), the institution establishes targets and indicators related to Environmental, Social, and Governance (ESG) aspects in an integrated manner with its institutional strategy and performance monitoring processes.

These indicators support the tracking of progress in sustainable finance, the management of social, environmental, and climate risks, and the fulfillment of institutional commitments, enabling the analysis of progress over time and the qualitative assessment of potential deviations by competent governance bodies. Social, environmental, and climate risk management is integrated into the institution's overall risk management framework, encompassing the identification, assessment, monitoring, and mitigation of risks associated with financed activities and internal operations, in compliance with current regulations and institutional guidelines.

CAIXA, as a public bank and financial agent of structural public policies, generates positive social and environmental impacts while recognizing and managing risks and potential negative impacts associated with its operations through policies, internal regulations, and mitigation processes aligned with the Social, Environmental, and Climate Responsibility Policy (PRSAC).

Social, environmental, and climate risks and opportunities are considered in an integrated manner within the corporate risk management framework, with structured reporting through the Report on Social, Environmental, and Climate Risks and Opportunities (GRSAC), in compliance with the regulations of the BCB. This process supports decision-making, continuous risk monitoring, and CAIXA's long-term institutional resilience.

CAIXA's contribution to the SDGs occurs primarily through the allocation of resources to priority areas of the country, such as Housing, Sanitation, and Infrastructure, resulting in a positive impact on society and the environment.

In accordance with Principle 6 of the Principles for Responsible Banking, CAIXA establishes the commitment to periodically review, starting from this first cycle, the implementation of the PRB, ensuring transparency regarding the positive and negative impacts of its activities and its contribution to the global societal goals. This report represents CAIXA's first disclosure cycle under the PRB, reflecting an initial stage of methodological consolidation in which identified relevant impacts have been progressively refined and structured for development into KPIs. This follows UNEP FI guidelines and matches the institutional commitment to continuously improve the quality, consistency, and comparability of reporting.

To ensure the highest quality, credibility, and reliability of the reported information, CAIXA adopts independent verification and third-party assurance processes across its reports and publications, as well as in relevant frameworks and methodologies, such as the Sustainability Report, the GHG Protocol[12], and the Sustainable Finance Framework applied to thematic issuances.

The continuous commitment to transparency and accountability ensures that the commitments made are presented consistently, allowing all stakeholders to monitor CAIXA's progress in promoting a low-carbon, resilient, and socially inclusive economy, in line with the commitments made under the Principles for Responsible Banking.

Links & References:

Principles for Responsible Banking – UNEP FI (official page)
Normative basis for Principle 6 – Transparency and Accountability.

PRB Guidance Document – official Portuguese version (PDF)
Direct source of the official text of Principle 6 and reporting expectations, including progressive approach and implementation cycles.

Social, Environmental, and Climate Responsibility Policy (PRSAC) – CAIXA
Institutional basis for risk management, impacts, and ESG integration.

PRSAC – Institutional document in PDF
Formal regulatory reference, suitable for technical validation and auditing.

Report on Social, Environmental, and Climate Risks and Opportunities (GRSAC)
Regulatory document in compliance with BCB Resolution No. 139/2021 and BCB Normative Instruction No. 153/2021.

Sustainable Development Goals (SDGs) – UN Brazil
Official source for declared alignment with the SDGs in the context of Principle 6.

Paris Agreement – UNFCCC (official)
Direct reference to the climate alignment cited in the text.

Sustainability-Linked Bond Principles – ICMA
Technical basis for the mention of frameworks and external verification associated with sustainable instruments.

Second Party Opinion – institutional reference (e.g., Moody's)
Recognized source to justify the use of independent third-party verification

CAIXA reaffirms its commitment to the continuous evolution of the implementation of the Principles for Responsible Banking (PRB), viewing them as a dynamic benchmark for institutional improvement that guides the strengthening of governance, the development of indicators, and the progressive integration of sustainability into the strategy and operations of the Conglomerate.

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