



# **SUSTAINABILITY REPORT**

# 20 24

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**CARLOS VIEIRA**  
CAIXA's CEO

# MESSAGE FROM THE CEO

GRI 2-22

CAIXA IS A DISTINCTIVE INSTITUTION, WIDELY RECOGNIZED THROUGHOUT BRAZIL. ONLY CAIXA IS CAPABLE OF REINVENTING ITSELF TO TRANSFORM BRAZIL'S REALITY AND ITS RELATIONSHIP WITH THE REST OF THE WORLD.

The year 2024 was transformative: we increased our investments in technology, put our customer-centric approach into practice, became the first Bank to establish a Sustainability Vice Presidency, improved internal processes and strengthened our focus on people development. All of these actions led us to achieve significant milestones and reposition the Bank before the market and society.

We are widely recognized as one of the companies with the best reputation for ESG in Brazil, as this topic has always been embedded in CAIXA's DNA, and we foster the country's sustainable and economic development, playing a key role in the microeconomy. Through the Social and Environmental Fund (FSA, in Portuguese), we support projects focused on socioeconomic inclusion and innovation. Throughout its history, the FSA has committed more than R\$ 402 million to 219 projects. In addition, our sustainable finance portfolio reached R\$ 853.7 billion, increasing by 10.1% over the 12 months of 2024,

boosting social and environmental responsibility in the market alongside our clients.

Reaffirming our commitment to aligning our strategies and operations with good global sustainability practices, we have adhered to the United Nations Environment Programme Finance Initiative (UNEP-FI)'s Principles for Responsible Banking (PRBs) and the Partnership for Carbon Accounting Financials (PCAF).

The PRBs establish guidelines to align the banking sector's business with the Paris Agreement and the United Nations' Sustainable Development Goals (SDGs), encompassing both corporate strategies as well as product and service portfolios. The PCAF is the leading global initiative among banks, investors and Fund Managers that has developed a methodology for measuring and disclosing the carbon emissions generated by activities financed by the institutions.



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Our work in assisting areas affected by disasters, such as the one in Rio Grande do Sul, reaffirms our public role and highlights CAIXA's commitment to being a public financial institution dedicated to inclusion and sustainable development, transforming people's lives. We have widely contributed to the recovery of municipalities, by sending teams to help those affected, setting up temporary branches, supporting joint aid efforts and establishing partnerships with cooperatives to build houses. In addition, we brought forward social benefits, facilitated access to credit for businesses and made emergency withdrawals from the Government Severance Indemnity Fund<sup>1</sup> (FGTS, in Portuguese) available to workers, among other essential actions.

During the year, more than 23 million families benefited from social programs payments, exceeding R\$ 404 billion in income transfer. These payments ensure that low-income individuals overcome vulnerability, enabling them to envision a more dignified life and a brighter future for younger generations.

Working together with the Federal Government, we reaffirm our commitment to high quality education as an essential pillar for fostering citizenship. In this sense, we reached over 4 million public school students through the Pé-de-Meia program and Fies<sup>2</sup> student loans. The latter, in addition to new loans, renegotiated more than R\$ 11.3 billion, offering more opportunities

for recent graduates to start their careers without overdue debt. CAIXA has always walked hand-in-hand with these students, supporting their access to education and their future.

These actions also reinforce the key importance of the Company as an enabler of public policies, an indispensable partner of the municipal, state and federal governments.

Housing is our largest operation, with all the benefits and positive impacts it brings. New mortgage loans totaled R\$ 223.6 billion, representing a 20.6% increase from 2023, a record figure. We recorded 803,400 new contracts in 2024. On average, almost R\$ 1 billion was injected into the economy every day, reflecting our commitment to ensuring that everyone has access to safe, adequate and affordable housing. This is a universal right guaranteed by the Brazilian Federal Constitution. Furthermore, we had an all-time low delinquency rate in our mortgage portfolio. Our commitment to sustainability also encompasses housing: Through the Casa Azul Seal, we have encouraged the construction sector to innovate in pursuit of sustainable development.

Aware of our important contribution to culture and sport, we are proud of the 89 medals won by Brazil at the Paris Paralympics, a record set by the Brazilian Paralympic Committee, our partner since 2004. This achievement is due to CAIXA's support for Brazilian

sports, from grassroots to high performance. Social inclusion through sport was made possible in centers linked to the partner entities, the Parasport Reference Centers, the Young Gymnastics Promise Centers of Excellence and the Athletics Training Centers affiliated with their respective Confederations. We also signed a sponsorship deal with the Brazilian Olympic Committee for the period from 2024 to 2028, continuing to support Brazilian athletes and sharing with them the weight of the 20 medals also won in Paris.

In 2024, to meet the needs of digital culture, which is booming in society, we made our largest investment in technology in our entire history. In this context, we also held a civil service exam with specific openings in the IT area, as well as vacancies for the Bank's other departments. Hiring is underway.

We must highlight the launch of TEIA, CAIXA's Digital Transformation Program, an instrument for change that brings together agility, autonomy and collaboration. Connected to the future, this organic, systemic program has CAIXA's employees as its main elements, with clients, once again, at the core of the strategy

<sup>1</sup> The FGTS (Guarantee Fund for Length of Service) aims to build up savings for the worker, to be accessed in cases such as dismissal without cause, serious illness, retirement, home ownership, and other circumstances provided for by law.

<sup>2</sup> The Fies (Student Loans) is a government program aimed at students enrolled in private higher education institutions. Its main objective is to facilitate access to higher education for low-income students through affordable payment terms.



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“WE CAN ASSURE THAT 2024 WAS MARKED BY ACHIEVEMENTS AND POSITIVE CHANGES. WE INVESTED IN ASSISTANCE FOR THOSE MOST IN NEED, ENHANCED OUR TECHNOLOGY AND BOOSTED THE FLOW OF FUNDS IN BRAZIL. OUR EFFORTS COMBINE TRADITION AND INNOVATION, ALWAYS DRIVEN BY TIRELESS DEDICATION OF OUR EMPLOYEES TO THE BENEFIT OF BRAZILIAN SOCIETY.”

One of TEIA's initiatives was the Client Council, which held five editions during the year, bringing together this stakeholder group to discuss digital experiences and services, credit cards, housing, personal loans, and corporate loans. These debates provide the Company with a more accurate picture of what our stakeholders think and expect from us, serving as a compass for navigating our future challenges and continuously improving our product and service quality.

Since March 2024, CAIXA's partnership with Correios (Brazilian Postal Service) has expanded access to banking services for the population in various Brazilian regions, especially in municipalities that do not have physical branches. This solution of sharing space, processes and services contributes to quality of life and it guarantees access to rights, boosting the consumption power of families who used to spend around a third of the Federal Government's transfers on traveling and withdrawing their benefits. As a result, local economies were also impacted, with increased commercial activities in the communities and a stronger flow of goods in the areas where families actually live and consume.

The adoption of biometrics in the CAIXA *Tem* app has reduced queues at branches and optimized the

services offered to clients. Actions of this nature have a positive impact on everyone's life, especially in traditional communities, reducing travel costs and impacting the local economy.

Another 2024 highlight was our pioneering launch of the PJ MEI Package (Digital Account for Microentrepreneurs), which offers 100% digital accounts to microentrepreneurs, which represent 20% of the Brazilian population. More than 104,000 accounts have already been opened and, in 2025, we will continue to have resources and opportunities to increase access to microcredit.

Given all this, we can assure that 2024 was marked by achievements and positive changes. We invested in assistance for those most in need, enhanced our technology and boosted the flow of funds in Brazil. Our efforts combine tradition and innovation, always driven by the tireless dedication of our employees to the benefit of Brazilian society. With unity and commitment, we keep moving forward with determination, aiming at transforming people's lives, leaving no one behind, and promoting a fairer future and development throughout the life cycle of those at the center of our strategy: all Brazilians.



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# ABOUT THE REPORT

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

## CAIXA IS HONORED TO PRESENT ITS 2024 SUSTAINABILITY REPORT!

CAIXA Sustainability Report celebrates the achievements and progress made throughout 2024 and reaffirms the Company's commitment to transparency and sustainability.

Every year, the document highlights key sustainability-related initiatives and results, considering social, environmental, governance and climate-related aspects. Prepared independently of the Integrated Report, it provides an exclusive space to address these strategic topics, with the same principles and technical rigor adopted in the financial report.

The data presented reflects CAIXA's performance but do not include the entities that make up the CAIXA Conglomerate, since each related company is responsible for preparing its own report.

Information is presented based on the Global Reporting Initiative (GRI) standards incorporating global and industry standards as well as best practices for corporate sustainability reporting. This version includes the Sustainability Accounting Standards Board (SASB) framework to broaden the scope of information aimed at the financial system.

This Report was externally assured by KPMG Auditores Independentes and approved by the Board of Directors. The entire process was overseen by the Executive Board and the Sustainability Committee, which play a key role in sustainability governance.

The Executive Board defines strategic guidelines and oversees the integration of ESG practices into the Bank's business, while the Sustainability Committee advises the Board of Directors on matters related to sustainability and social, environmental and climate responsibility for CAIXA's Prudential Conglomerate. In addition, both bodies assess the degree of adherence of the actions implemented to the Social, Environmental and Climate Responsibility Policy (PRSAC, in Portuguese) and propose recommendations for improvement.

The Independent Auditors' Limited Assurance Report is available on [page 196](#).

**Enjoy your reading!**

## HOW TO READ THIS REPORT:

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



Below the title of each topic and subtopic, the reported GRI disclosures are indicated.



Below each macro topic, the relationship between the content and the SDGs on the 2030 Agenda<sup>1</sup> prioritized by CAIXA is highlighted. (Read more on page 39)



All acronyms and their meanings are available in the Glossary. (Read more on page 191)



For compliments, questions, complaints or suggestions, please send a message to [gersa@caixa.gov.br](mailto:gersa@caixa.gov.br).

<sup>1</sup> Agenda 2030: a global plan adopted by the UN in 2015, comprising 17 SDGs aimed at ending poverty, and promoting social, environmental and climate protection as well as sustainable development.



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# 2024 HIGHLIGHTS

## 2024 Awards and Recognitions

- › **Banking Transformation Award** – CAIXA won 1<sup>st</sup> place in the Banking Anywhere category with the “Contrato Nato-Digital” project, which enables 100% digital mortgage loan contracts. The award highlights CAIXA's innovation and positive impact on the digital transformation of the banking sector. In 2024, more than 125,000 contracts were signed, and R\$ 23.5 billion were financed.
- › **CAIXA was a finalist in the Innovation in Credit category with the “Nova Plataforma de Crédito”** – Lançamento da Antecipação de Saque-Aniversário Totalmente Digital (New Digital Loan Platform: Launch of Fully Digital Early Anniversary Withdrawal (Lançamento da Antecipação de Saque-Aniversário Totalmente Digital) project, which reduced operating costs, improved pricing and enhanced the client experience.

- › **CAIXA was a finalist in the Means of Payment category** – The “Cartão de Débito Pré-Impresso” (Pre-Printed Debit Card) project simplified the issue of cards for CAIXA Tem Digital Social Savings Account clients, speeding up service and being essential in helping the flood victims in Rio Grande do Sul.
- › **2024 Brazil Agility Award** – CAIXA got 5<sup>th</sup> place among the most innovative companies in the public sector, in the State-Owned Company category of Agile Trends GOV 2024, with the New Credit Platform case.
- › **100+ Innovators in the 2024 Use of IT Award** – CAIXA was a finalist in the 100+ Innovators in the Use of IT Award, with the “Análise de Processos do FCVS — Fracionamento e Classificação de Documentos por meio de Inteligência Artificial” (FCVS Process Analysis — Fractionation and Classification of Documents using Artificial Intelligence) project, which aimed to speed up

processes related to FCVS innovation using AI, data engineering and UX. Held annually by IT Forum, the award analyzes the innovative environment and the leading role of the IT sector in innovation in the country's largest companies.

- › **Abracam Compliance Seal** – CAIXA obtained the renewal of the Abracam Compliance Seal covering the PLD/FT Program and the procedures and controls for foreign exchange operations.
- › **Best Market Practices Seal** – Awarded by the CNF in partnership with Febraban, this seal recognizes the Company's performance in adopting high standards of governance, security and quality in the financial sector.
- › **2<sup>nd</sup> Companies that Communicate Best with Employees Award** – CAIXA was recognized for its excellence in internal communication with employees. This award highlights companies

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that implement effective communication practices and promote a more collaborative and transparent working environment.

- › **2024 CIEE Award** - CAIXA was recognized at the 15<sup>th</sup> edition of the Centro de Integração Empresa Escola (CIEE, in Portuguese) Best Internship Programs Award. This accolade is bestowed based on the interns's evaluations and reflects their satisfaction with and the learning provided by the Company.
- › **CLN Trailblazers Awards** — 1<sup>st</sup> semester— CAIXA University (UC, in Portuguese) won 1<sup>st</sup> place in the T&D (Training and Development) category during Corporate Learning Week (CLW), held in Las Vegas, USA. This international award recognizes initiatives that promote innovation, creativity and a positive culture in the workplace.
- › **CLN Trailblazers Awards** — 2<sup>nd</sup> semester — CAIXA won 2<sup>nd</sup> place in the Team of the Year — Collaboration category at the event held in Atlanta, USA. The awards highlighted

high-impact collaborative projects, such as the Scrum Game Challenge and the TEIA digital transformation, which drive integration and innovation within the Company.

- › **Conexão UX Award** - The Saúde CAIXA App ranked 1<sup>st</sup> in the Best Practices in User Experience (UX) category. The application received a 4.9 score on the App Store and 4.7 on the Play Store.
- › **ESG Recognition** - CAIXA was recognized by various institutions for its sustainability practices. In 2024, CAIXA featured in the ESG Integrity Yearbook, published by Insight Comunicação, ranking 5<sup>th</sup> among the 100 companies with the best reputation in terms of environmental, social and governance matters in Brazil.
- › **Order of Merit Medal from the Federal Attorney General's Office (AGU, in Portuguese)** - CAIXA was recognized for its technical work in the defense of the Government Severance Indemnity Fund (FGTS, in Portuguese), especially in Direct Action for the Declaration of Unconstitutionality

5090, which determined that the annual remuneration of FGTS accounts should include the Reference Rate (TR) + 3% and the distribution of earnings and that it should guarantee the worker adjustment for inflation measured by the IPCA rate. The award recognizes CAIXA's excellence in the Fund's management and governance.

- › **2024 IESGo Award — Organizational Governance Assessment** — CAIXA ranked 1<sup>st</sup> among financial institutions, and 4<sup>th</sup> among the 387 bodies participating in the organizational governance assessment — IESGo, carried out by the Federal Court of Auditors (TCU, in Portuguese). This assessment aims to gauge the administrative efficiency of public institutions and, based on ESG dimensions, promote governance in line with the best global practices for responsible and sustainable organizational performance.
- › **2024 Rede Governança Brasil Award** - CAIXA achieved excellent results in the TCU's Governance and Public Management evaluation. In its 5<sup>th</sup> edition, the award aims to encourage good governance practices, fostering general competencies that articulate and mobilize



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principles, ethical action and governance, and aims to recognize relevant actions the Brazil's public sector.

- › **Gold Seal in the Brazilian GHG Protocol Program<sup>2</sup>**– For the 11<sup>th</sup> consecutive year, CAIXA was awarded the seal, which recognizes institutions that stand out in measuring and transparently disclosing their greenhouse gas emission.
- › **B Score in the Carbon Disclosure Project (CDP)**  
– This accolade reflects the Company's good performance in strategies and practices aimed at sustainability and mitigating climate change.
- › **Lusophone Creativity Award** – CAIXA's 1<sup>st</sup> Book Biennial in 2024 received a silver and four bronze medals in the Lusophone Creativity Award. The international creativity festival held in Portugal is the only event worldwide dedicated exclusively to rewarding, honoring and discussing the advertising and communication markets in Portuguese-speaking countries.

- › **Fraud Prevention Seal (Febraban/CNF)** – A financial sector initiative to strengthen the integrity of operations in Brazil, the seal recognizes institutions that stand out for complying with strict requirements to prevent, curb and raise awareness about fraud and digital scams.
- › **Gold Seal in the 2024 National Public Transparency Program (PNTP, in Portuguese)**  
– This program aims to standardize, guide, encourage, induce and monitor transparency at all levels of public administration and is coordinated by the Association of Members of the Brazilian Courts of Auditors (Atricon, in Portuguese), in partnership with the country's 33 Courts of Auditors. It focuses on monitoring compliance with active transparency, which considers the data that must be published by all public bodies and institutions, even if there is no specific requirement.
- › **Macroeconomic Projection Rankings** – In 2024, the Bank won 22 awards, including in rankings held by the Central Bank of Brazil, the Ministry of Finance and Agência Estado.

- › **Friend of the Waste Picker Seal at the 2024 ExpoCatadores** – CAIXA was recognized for its commitment to strengthening workers and cooperatives in the recycling sector. The seal values socio-productive inclusion and the appreciation of waste pickers, contributing to a fairer and more sustainable society.
- › **Top Of Mind Award by Grupo Folha** – In the 34<sup>th</sup> edition of the Top of Mind 2024 Survey, held by Grupo Folha, CAIXA was the most recalled bank in the Savings Accounts category. The product was highlighted for the 23<sup>rd</sup> consecutive year. CAIXA has won every edition since the category was included in the award.
- › **Inovativos Award** – Sandbox CAIXA was ranked 3<sup>rd</sup> in the Inovativos award, in the Reinvention of Organizations — Digital Training category. The awards ceremony took place on November 1, in São Paulo. The Inovativos award celebrates digital innovation applied to sustainable business development.

<sup>2</sup> Brazilian GHG Protocol Program: an initiative focused on promoting the measurement and management of greenhouse gas (GHG) emissions in Brazil, adapting the international GHG Protocol methodology to the country's reality. For more information, please go to [www.ghgprotocol.org.br](http://www.ghgprotocol.org.br).



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# INSIDE CAIXA

GRI 2-1, 2-6, G4-FS13, SDG

Founded in 1861, CAIXA (Caixa Econômica Federal) is a public financial institution under the Ministry of Finance, headquartered in Brasília (DF), and present throughout Brazil. As a member of the National Financial System (*Sistema Financeiro Nacional* — SFN), CAIXA supports the implementation of the Federal Government's countercyclical policies, in accordance with the guidelines of the Ministry of Finance. As a state-owned company, CAIXA is administratively independent and offers a service structure equivalent to that of other banks, while being subject to regulation by the Central Bank of Brazil (BC, in Portuguese) and other competent authorities. Established with the mission of ensuring equal rights without distinction among citizens, CAIXA has always sought to guarantee that citizenship and dignity are accessible to all. It enters the 21st century firmly maintaining this purpose, which continues to guide its history and operations.

With a unique role in the country, CAIXA is responsible for managing and implementing important social programs such as *Bolsa Família*, *Pé-de-Meia*, *Abono Salarial*, *Bolsa Atleta*, among others. Furthermore, it is the main bank for popular savings, being the only

one to guarantee 100% of deposits. It also serves as the Operating Agent of the Government Severance Indemnity Fund (*Fundo de Garantia do Tempo de Serviço* — FGTS).

Its operations cover various segments, including Government, Housing, Retail, and Wholesale. The Company operates in line with the guidelines of the Federal Government's Interministerial Commission on Corporate Governance and Equity Management

CAIXA IS RESPONSIBLE FOR  
MANAGING AND IMPLEMENTING  
IMPORTANT SOCIAL PROGRAMS  
SUCH AS *BOLSA FAMÍLIA*, *PÉ-DE MEIA*,  
*ABONO SALARIAL*, *BOLSA ATLETA*,  
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(Comissão Interministerial de Governança Corporativa e Administração de Participações Societárias da União — CGPAR), and its organizational structure is defined by resolution of the Board of Directors or the collegiate bodies of its governance structure, and follows the provisions of the Brazilian State-Owned Company Law.

To meet strategic challenges and achieve results, especially those related to customer centricity, sustainability, innovative business solutions, and strengthening governance and operational efficiency, CAIXA's Senior Management approved the reorganization of its structure in 2024, creating a favorable environment for digital transformation.

The main changes in CAIXA's structural reorganization included the creation of the Vice Presidency of Sustainability and Digital Citizenship; the Client, Channels, Data Intelligence and Innovation Executive Office; and the Strategy and Governance of Stakes Executive Office, as well as the centralization of the Retail Network and Products within the Vice Presidency (Retail VP).

CAIXA stands out as one of the largest and most reliable financial institutions in the country, providing

services to account holders and non-account holders, workers, social program beneficiaries, individual entrepreneurs, micro, small and large companies, as well as municipalities and states.

Its service network covers 99% of Brazilian municipalities, from large urban centers to the most remote regions of the country.

The wide range of services is offered through physical and digital branches, lottery shops, CAIXA Aqui Correspondents (CCA, in Portuguese), self-service channels, truck branches (mobile branches), and boat branches that serve riverside populations in the Amazon. In the housing sector, CAIXA closed 2024 as the market leader, holding 67.2% of the housing credit in Brazil. Furthermore, it plays a crucial role in social inclusion and in providing benefits to the most vulnerable population. The measures include public policies in the areas of education, health, infrastructure and sanitation, public security, culture, and sports.

CAIXA Lotteries also play a key role in generating resources for Brazil's social and economic development. Since the creation of the first federal lottery in 1962, CAIXA has launched many lottery

products, such as *Mega-Sena*, *Lotofácil*, *Quina*, and *Lotomania*, which not only offer the chance to win millions in prize money, but also significantly contribute to areas such as education, health, security, and sports through proceeds earmarked for social programs.

Since its foundation, CAIXA has been a key pillar in Brazil's economic and social development. Throughout its history, it has been present in the country's major political and economic transformations, playing a central role in public policies and in reducing inequalities. Its extensive reach, combined with its presence in regions underserved by private banks, ensures that millions of Brazilians have access to essential financial services and Federal Government benefits. Thus, the Company contributes decisively to building a more just and inclusive society.

## IN THE HOUSING SECTOR, CAIXA CLOSED 2024 AS THE MARKET LEADER, HOLDING 67.2% OF THE HOUSING CREDIT IN BRAZIL.



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# Purpose, Vision for the Future, and Values

CAIXA is an institution that enjoys broad trust among Brazilians, built over its 164-year history. As one of the strongest and most valuable brands in the country, it stands out for its ability to offer security and reliability to its clients. This trust is reinforced by its role in critical public policies, such as *Bolsa Família* and the FGTS, which directly impact the lives of millions of Brazilians. It is also recognized for its financial soundness and for the transparency of its operations, which contributes to maintaining a positive

reputation in the market. CAIXA's commitment to meeting the needs of its clients and its nationwide presence make it a unique and essential institution for Brazil's economic and social development.

CAIXA's corporate identity is shaped by the CAIXA Conglomerate's 2023–2028 Institutional Strategic Plan, which sets out clear and consistent guidelines.



### Purpose

To be the public financial institution that promotes inclusion and sustainable development, transforming people's lives.



### Values

- **Public spirit** – we serve to meet the needs of Brazilian society. We are CAIXA, a state-owned company. All our actions aim to have a positive impact on Brazilian society. We represent CAIXA with pride, strength, and unity. We face challenges together, with excellence in our relationships.
- **Integrity** – we act with integrity and ethics. Our actions reflect ethical values and principles. People at CAIXA treat everyone with respect, transparency, and honesty. We condemn any behavior that may constitute prejudice, discrimination, or harassment of any kind.



### Vision for the Future

To be a benchmark for Brazilian society through social and business relationships, enabling financial citizenship, sustainable development, and excellence in the execution of public policies with efficiency and profitability.

- **Sustainability** – we work toward sustainable development. Our external and internal relationships value sustainable principles. We transform society by balancing social, cultural, economic, and environmental aspects to meet the needs of present generations and to provide for the needs of future generations.
- **Inclusion** – we practice inclusion. We respect and value individual characteristics. We practice social inclusion, equity, and diversity in all our relationships. We encourage and value creativity and innovation.

We are guardians and examples of these Values. This is the CAIXA way of being!



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# CAIXA Conglomerate's Corporate Strategy and Institutional Strategic Plan

The CAIXA Conglomerate's Corporate Strategy has undergone transformations in recent years to strengthen and consolidate the Financial Institution as a financial company with social, environmental, and climate impact. Since 2022, the guidelines approved for the 2023–2027 five-year period by governance bodies have directed social, environmental, and climate-related action as one of the main pillars of the corporate strategy, reinforcing the importance of sustainability for the coming years. To guide these actions, CAIXA's Institutional Strategic Plan was structured to align its operations and goals with the most pressing social and environmental demands, ensuring that each initiative is integrated into the commitment to promote sustainable and inclusive development. This plan seeks to consolidate CAIXA's role as a leading player in green finance, social inclusion, and accessible financial solutions, aligning with global best practices and reinforcing its role in strengthening the economy and society.

Through its Institutional Strategic Plan, CAIXA is committed to positively transforming the reality of its clients, with a balance between social, economic,

environmental, and climate-related aspects. As the entity responsible for managing and operationalizing public resources and providing accessible credit, especially in the housing segment, CAIXA reinforces its role as a driver of social inclusion and national development.

In 2023, the strategy was reviewed and updated to cover the 2023–2028 period. This review resulted in guidelines that direct the Conglomerate. Strategy Management is structured through cycles of formulation, execution, and monitoring, which ensures the capacity to respond to broken assumptions or changes in the business environment, which, if not assessed in a timely manner, may lead to the determination of new actions when necessary.

In 2024, CAIXA took a further step with a new strategic transformation, aiming at structuring and driving the Company toward 2030, ensuring its adaptation to future demands, modernization, and relevance in the market. Thus, the Company also aligns itself with global trends such as sustainability and digital transformation.



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# VALUE CHAIN

GRI 2-6, SDG

CAIXA's value chain reflects its fundamental role in Brazil's social and economic development. The Company offers solutions and services that transform lives and serves a wide range of audiences, including:

- › Clients who use banking and financial products, expanding access to credit, investments, and payment services;
- › Social program beneficiaries served through many CAIXA channels, promoting inclusion and dignity;
- › Government agencies, which at various levels of the Executive branch engage CAIXA to operate social programs, execute transfers of federal funds, and finance infrastructure projects such as housing, urban mobility, and basic sanitation.

Furthermore, CAIXA maintains strategic relationships with lottery retailers, banking correspondents, investors, and companies within the CAIXA Conglomerate, forming a robust and far-reaching network. This structure ensures operational efficiency, excellence in delivery, and a positive impact in areas critical to the country's development.

In 2024, CAIXA took an important step to strengthen its alignment with the strategic guidelines of the 2023–2028 Institutional Strategic Plan, with a focus on sustainability and social impact. A significant milestone in this effort was the transfer, in April 2024, of CAIXA's lottery operations to CAIXA Loterias S.A., its wholly-owned subsidiary. This change aims to enhance

CAIXA'S VALUE CHAIN REFLECTS ITS FUNDAMENTAL  
ROLE IN BRAZIL'S SOCIAL AND ECONOMIC  
DEVELOPMENT. THE COMPANY OFFERS SOLUTIONS  
AND SERVICES THAT TRANSFORM LIVES AND  
SERVES A WIDE RANGE OF AUDIENCES.



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specialization and efficiency in the sector, with a commitment to modernization, the development of new solutions and user journeys, and the pursuit of the best possible experience for betting clients.

In its first year of operation, CAIXA Loterias expanded its reach in product sales through its marketplace, with the Online Pool Betting (*Bolão Online*), launched in May 2024, as a notable highlight. This feature demonstrates alignment with the market by incorporating e-commerce strategies while also strengthening Lottery Shops, which gained an additional channel for selling pool bets.

Another highlight is the return of the Instant Game (*Instantânea*). Launched in November 2024, this game — previously offered by CAIXA — returned with great success, a new look, and many more prizes. A portion of the proceeds from these bets is also earmarked for social programs and, as with all CAIXA Loterias games, fulfills an important role in promoting citizenship and social inclusion.

Also in 2024, CAIXA Loterias obtained, through Ordinance SPA/MF 2,104 of December 30, 2024, a provisional license to operate fixed-odds betting. With this important milestone, it received authorization to enter a market segment that has shown consistent

growth in recent years, while also taking on the responsibility of breaking paradigms by demonstrating that it is possible to operate under Responsible Gaming principles in a modality that is still in the process of regulatory development.

Get to know CAIXA's main areas of operation:

### Government

CAIXA is recognized for its strong performance in supporting the Government and is a trusted company in the execution of public policies and the efficient management of resource transfers. In addition to serving the public sector at various levels, such as States and Municipalities, it provides services to the Judiciary and to the Government-Run Pension Plans (*Regimes Próprios de Previdência Social* – RPPS) of the federative entities.

It has extensive expertise in managing social registries and in disbursing benefits for regional income transfer programs. Between January and December 2024, it made 6.8 million payments, totaling R\$ 1.1 billion. CAIXA maintains contracts with local and state public entities for the operation of Regional Income Transfer Programs, consolidating its position as a competitive leader in this segment.

### Housing

CAIXA leads the housing finance market in Brazil and plays an essential role in making the dream of homeownership a reality for millions of Brazilians. With efficient processes and competitive rates, the Bank is established as the main source of real estate financing in the country.

### Wholesale

Focused on medium and large businesses, it offers customized financial solutions for a wide range of sectors, such as commercial credit, infrastructure and sanitation, foreign trade, and cash management. It has a specialized team and supports significant transactions in strategic areas such as industry, agribusiness, civil construction, and sanitation, in addition to structuring capital market operations.

### Retail

With the largest individual client base in Brazil, it stands out for its reach and scale, serving over 153 million clients. It faces the challenge of monetizing this vast audience by providing a comprehensive and accessible banking experience through products and services that meet the diverse financial needs of Brazilians.



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## Key figures in 2024

**151.6** MILLION  
INDIVIDUAL CLIENTS

**+ 2** MILLION  
CORPORATE CLIENTS



**23,700**  
AUTOMATED TELLER  
MACHINES (ATM)

**4,300**  
BRANCHES AND  
SERVICE POINTS

**21,800**  
LOTTERY SHOPS  
AND CAIXA AQUI  
CORRESPONDENTS

# LOAN PORTFOLIO

SDGs

CAIXA has a broad, diversified loan portfolio designed to meet the needs of a wide range of clients, from individuals and microentrepreneurs to large companies and key sectors such as housing, infrastructure, sanitation, and agribusiness.

In the individual segment, housing finance establishes CAIXA as the largest real estate financing institution in the country. The Company offers accessible programs for low-income families, such as *Minha Casa, Minha Vida* (MCMV), which make the dream of homeownership possible through favorable conditions and competitive interest rates. Furthermore, it promotes financial inclusion by offering personal credit lines, payroll-deductible loans, and student financing.

In infrastructure, CAIXA supports strategic projects in basic sanitation, urban mobility, and sustainable development, thereby contributing to improved quality of life and job creation.

For the corporate sector, CAIXA offers specific solutions for micro and small enterprises (MSEs), as well as medium and large institutions. Its credit lines

include working capital, receivables anticipation, and financing for business expansion and modernization.

As a strategic partner of agribusiness, it offers credit for funding, investment, commercialization, and industrialization. Thus, it contributes directly to the sector's growth and the country's food security.

CAIXA also plays a relevant role in foreign trade, providing financing and technical support to companies seeking to expand their international operations.



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# Loan business in 2024

CAIXA maintains a strong commitment to Brazil's economic and social development. Its loan portfolio is diversified and serves different segments of the population and strategic sectors of the economy. In 2024, CAIXA's loan portfolio reached R\$ 1.236 trillion, representing a growth of 10.4% compared to the previous year.

Mortgage loan remains the main highlight, with a balance of R\$ 832.1 billion in the real estate credit portfolio in 2024, accounting for 67.3% of the total portfolio. The 13.5% increase compared to the previous year consolidates CAIXA as the largest real estate financing institution in the country and reaffirms its commitment to facilitating access to housing.

CAIXA'S SUSTAINABLE FINANCE PORTFOLIO REINFORCES THE COMPANY'S COMMITMENT TO SUSTAINABLE DEVELOPMENT IN BRAZIL BY INTEGRATING SOCIAL, ENVIRONMENTAL, AND CLIMATE-RELATED ASPECTS INTO ITS BUSINESS STRATEGY.

## Sustainable Finance Portfolio

GRI 3-3 on the material topic Sustainable finance and green credit, SDG

CAIXA's Sustainable Finance Portfolio reinforces the Company's commitment to sustainable development in Brazil by integrating social, environmental, and climate-related aspects into its business strategy. Guided by structured business policies and the Integrated Business Plan<sup>1</sup>, CAIXA seeks to increase the share of sustainable financing within its total loan portfolio.

Furthermore, it offers service channels with defined timelines and procedures for communication with clients and issue resolution, ensuring efficiency and quality in public engagement.

Key measures adopted to address actual negative impacts include:

### Credit to the Private Sector

CAIXA uses contractual provisions, such as covenant clauses, which allow for the suspension of disbursements or the early maturity of debts in case resources are misused. Furthermore, it includes social, environmental, and climate-related clauses, ensuring that financing is aligned with sustainable practices and social, environmental, and climate-related responsibilities.

<sup>1</sup>The Integrated Business Plan (PNI, in Portuguese) unfolds the strategy contained in the Institutional Strategic Plan and directly translates the execution of the strategy.

<sup>2</sup> Casa Azul+Seal is an ESG (Environmental, Social, and Governance) rating tool designed for housing development proposals that adopt efficient solutions in the design, construction, use, occupancy, and maintenance of buildings.

### Casa Azul+ Seal<sup>2</sup>

SDG

During the certification process, contractual clauses ensure compliance with the established environmental criteria. Ongoing monitoring and detailed analysis of documentation ensure compliance with current regulations. If any non-compliance is identified, adjustments are made in conjunction with the builders to ensure alignment with the project.

### Credit for eco-efficient equipment

SDG

Under the Ecoefficiency modality, credit granting requires proof that the financed equipment reduces environmental impact, fulfilling functions such as renewable energy generation, solar water heating, gas and particle control, waste treatment and recycling, wastewater reuse, energy efficiency with a minimum savings of 20%, water pollution control, and remediation of contaminated areas. Proof is provided through technical reports, budgets, invoices, and documents detailing the equipment specifications.



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In November 2024, CAIXA was awarded R\$ 950 million in the Blended Finance sub-line during the 1<sup>st</sup> Eco Invest Auction, with R\$ 5.15 billion in external capital leveraged to fund sustainable credit operations. These funds will be directed toward the strategic areas of Energy Transition, Circular Economy, and New Green Infrastructure and Climate Adaptation, in accordance with Law 14,995/24. The Eco Invest Program reinforces the integration of public and private resources to finance projects aligned with the Federal Government's **Ecological Transformation Plan**.

Eco Invest Brasil seeks to leverage sustainability-oriented investments and facilitate foreign exchange risk management. As a financial agent, CAIXA plays a crucial role in mobilizing external private capital, promoting the country's ecological transformation through the financing of projects covering public transportation infrastructure electrification, solid waste management, efficient water and sewage management, and buildings' climate resilience, among other sustainable initiatives.

CAIXA's participation in the Eco Invest Brasil Program highlights its commitment to sustainability and social and environmental responsibility. By integrating public and

private resources, CAIXA not only expands financing for sustainable projects but also contributes significantly to Brazil's economic and environmental development, aligning with the SDGs and the 2030 Agenda.

### Loan highlights – individual segment

Commercial loans to individuals closed 2024 with a portfolio balance of R\$ 134 billion. The highlight is the payroll-deductible loan portfolio, which accounts for 75.8% of the commercial loan portfolio for individuals, totaling R\$ 101.5 billion. CAIXA's market share in this product reached 15%.

### Loan highlights – corporate segment

Regarding commercial corporate loans, the portfolio balance closed the year at R\$ 100.4 billion, a 3.2% increase compared to 2023. In 2024, contracts totaled R\$ 97.8 billion, moving up by 13.4% from the previous year.

### Loans for infrastructure and sanitation

SDG

Infrastructure and sanitation loan operations reached a balance of R\$ 107.3 billion in December 2024, up by 9.0% from the same period of the previous year.

These operations, due to their relevance, prominence, and direct contributions to national economic development, are part of CAIXA's strategic focus.

### Agribusiness loans

SDG

The agribusiness loan portfolio balance reached R\$ 62.6 billion at the end of 2024, an increase of 11.4% compared to 2023. In the individual segment, the 12-month growth was 14.5%.

CAIXA'S PARTICIPATION IN THE ECO INVEST BRASIL PROGRAM HIGHLIGHTS ITS COMMITMENT TO SUSTAINABILITY AND SOCIAL AND ENVIRONMENTAL RESPONSIBILITY.



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# Continuous improvement in loan portfolio quality

The delinquency rate for the total loan portfolio ended 2024 at 1.97%, down by 0.18 p.p. from 2023. Provision coverage ended the year at 204.1%. The total portfolio rating indicates that 94.6% of operations are classified between risk levels AA and C, exceeding the previous year's rating by 1.2 p.p., demonstrating increasing quality and soundness.

At year-end, CAIXA's total loan portfolio had R\$ 1.07 trillion in collateral coverage against a total portfolio balance of R\$ 1.24 trillion, representing 86.65% of the collateralized portfolio. There is a high concentration in long-term operations, mainly due to the real estate portfolio for individual mortgage loans, which accounts for 65.5% of the total portfolio.

Thus, at the end of the year, the Institution had R\$ 2.027 trillion in collateral evaluated at the time of loan origination — i.e., not considering any potential appreciation of the collateral — against a portfolio balance of R\$ 1.236 trillion, representing a collateral-to-outstanding balance ratio of 164.0%.

# Funding

The total funding balance reached R\$1.7 trillion at the end of 2024, up by 14.2% from 2023. The main drivers were bonds, loans, on-lending, and open-market operations, which grew by 34.0%, 15.7%, and 12.9%, respectively, over the same period. The ratio between total funding and the loan portfolio is 137%.

# Capital risk management

GRI 3-3 on the material topic Liquidity, capital and risk management, SASB FN-MF-270a.3

In 2024, Risk-Weighted Assets (RWA) totaled R\$ 822.03 billion, while the Regulatory Capital closed at R\$ 136.18 billion. This resulted in Core Capital, Tier 1 Capital, and Basel ratios of 14.4%, 14.6%, and 16.6%, respectively, remaining above the regulatory minimum. CAIXA adopts the Capital and Risk Management Policy in compliance with current legislation and regulations, following key standards that guide its practices, such as:

➤ **CMN Resolution 4,557/2017:** sets out guidelines for the risk and capital management structure and disclosure of information;

- **CMN Resolution 4,943/2021:** amends Resolution 4,557, updating the definitions of social and environmental risks and introducing climate risk, classified into physical risk (direct impacts of climate change) and transition risk (economic and regulatory changes toward a low-carbon economy);
- **CMN Resolution 4,945/2021:** defines the Social, Environmental, and Climate Responsibility Policy (PRSAC, in Portuguese);
- **OECD Council Recommendation on Public Integrity (2018) and CGU Ordinance 1,089/2018:** provide guidance for strategic risk management to ensure public integrity, with emphasis on the Integrity Program established by Decree 11,129/2022;
- **CGPAR Resolution 48/2023:** mandates the implementation of the risk management policy in Federal State-Owned Entities;
- **BC Resolution 111/2021 and CMN Resolution 4,926/2021:** establish governance requirements and guidelines for the management of instruments subject to market and capital risks.



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Furthermore, it is worth noting that, in 2024, CAIXA paid nearly R\$ 16 million in judicial rulings related to property consolidation and/or review of contractual clauses, in which allegations of abusive interest rates were made.

Finally, CAIXA has a Relevant Risk Identification and Definition Process, aimed at improving integrated risk management, with implications for the information that supports risk appetite decisions and capital adequacy, contributing significantly to decision-making and optimizing performance in achieving corporate strategic goals.



To learn more, access the Capital and Risk Management Policy.

## Assets

CAIXA's assets totaled R\$ 2 trillion in December 2024, up by 10.9% from the same period in the previous year, driven by a 10.4% increase in the loan portfolio, representing 60.9% of total assets. The securities and derivatives portfolio decreased by 0.4 p.p. over the past 12 months, representing 15.0% of CAIXA's assets, while the real estate portfolio increased by 0.9 p.p., representing 41.0% of total assets.

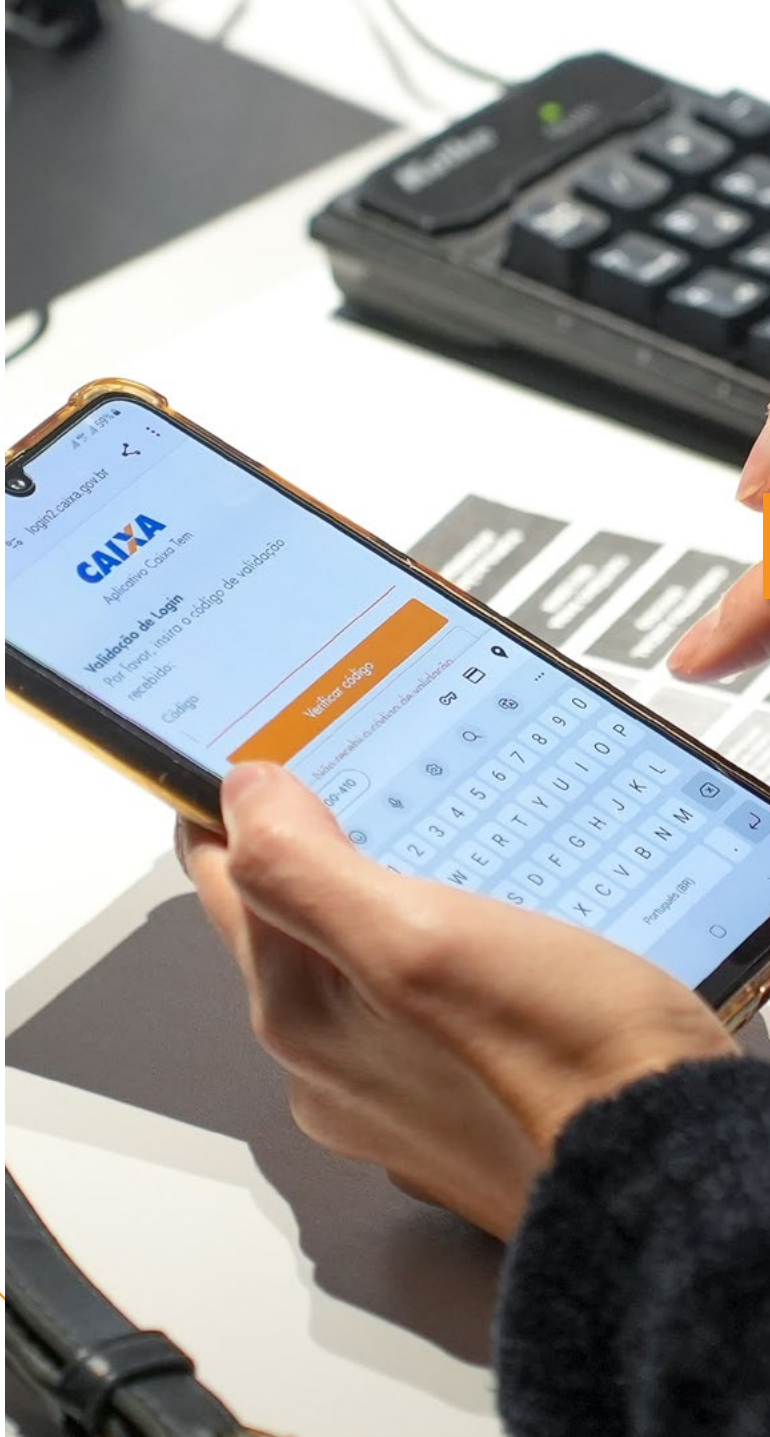
## Registry regularization

In 2024, CAIXA achieved significant results under the Desenrola Brasil Program, established by Provisional Measure 1,176/2023, aimed at encouraging the renegotiation of private debts of individuals listed in the outstanding debts registries, reducing indebtedness and facilitating the resumption of access to the credit market.

The Program contributes to family financial restructuring and enhances other renegotiation initiatives offered by the Bank, representing an opportunity for CAIXA's clients to settle their debts.

Renegotiations also included contracts under the Student Financing Fund (*Fundo de Financiamento Estudantil – Fies*), covering agreements signed up to December 31, 2017 that were in the amortization phase as of June 30, 2023. At the end of 2024, R\$ 11.3 billion had been renegotiated, benefiting 261,008 individuals.

These figures reinforce CAIXA's role as an agent of public policy, promoting conditions for Brazilians to have better control over their household budgets and greater financial dignity.



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# ECONOMIC PERFORMANCE

GRI 3-3 on the material topic Profitability, Profit and Net Interest Income, 201- 2, SDG

CAIXA's strategy sets out guidelines focused on profitability and efficiency, which are essential pillars for achieving solid and sustainable financial results. Every quarter, the Bank publishes its financial statements and engages with the media and the market to clarify aspects of its performance and reinforce transparency, going beyond regulatory requirements.

To ensure effective management, the Bank has specific structures in place to monitor strategic aspects, risks, and economic-financial performance. This approach enables the proactive identification of potential challenges and the implementation of preventive or corrective actions.

TO ENSURE EFFECTIVE MANAGEMENT, THE BANK HAS SPECIFIC STRUCTURES IN PLACE TO MONITOR STRATEGIC ASPECTS, RISKS, AND ECONOMIC-FINANCIAL PERFORMANCE.

CAIXA robustly and continuously monitors the effectiveness of its actions. These processes are integrated into its governance and include:

- Definition of Objectives and Key Results (OKRs), budgetary targets, and limits established by the Risk Appetite Statement (RAS);
- Ongoing monitoring and systematic reporting to governance, aligned with planned expectations;
- Periodic review of targets, using historical series and lessons learned as a basis to improve policies and practices.

To identify risk events, CAIXA considers the classification of economic activities organized according to the National Classification of Economic Activities (*Classificação Nacional de Atividades Econômicas – CNAE*), under the responsibility of Concla and widely adopted by the banking sector and the real economy. For climate and environmental risks, the classification presented by the Federation in its Green Taxonomy report was used. The document was prepared by the Social Responsibility and Sustainability

Commission, coordinated by Febraban, with the participation of 15 signatory financial institutions, and supported technically by SITAWI - *Finanças do Bem*, a Public Interest Civil Society Organization (Oscip, in Portuguese) and pioneer in the development of innovative financial solutions for social impact.

Regarding exposure to climate change, the classification was based on the recommendations of the Task Force on Climate-related Financial Disclosures



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(TCFD), which identifies sectors most likely to suffer financial impacts related to climate change, considering in its assessment greenhouse gas (GHG) emissions, as well as energy and water usage. The calculation of climate exposure considered CNAE codes with high exposure to climate risk.

The methods used to manage climate risk include:

- › Monitoring of significant exposures by economic sector in CAIXA's corporate loan portfolio, which, for this risk, showed the construction sector as the largest exposure as of the base date of December 31, 2024;
- › Definition of indicators with the establishment of alert and limit values in the Company's Risk Appetite Statement (RAS), which remained within the revised and established limits throughout 2024.



More information is available in the Social, Environmental and Climate Risks and Opportunities Report (GRSAC, in Portuguese) available [here](#).

### Direct economic value generated and distributed | GRI 201-1

(R\$ thousand)

	2022	2023	2024
Added value for distribution	42,551,524	44,047,540	49,990,847
Net revenue and equity income	178,815,331	212,421,221	217,267,406
Financial intermediation expenses, withholdings and acquired inputs	-136,263,807	-168,373,681	-167,276,559
Economic value distributed	42,551,524	44,047,540	49,990,847
Personnel (salaries and benefits)	23,977,177	26,478,477	28,551,026
Taxes, fees and contributions	6,063,399	2,826,936	5,358,008
Debt capital remuneration	2,171,947	2,342,547	1,901,891
Equity capital remuneration	10,339,001	12,399,580	14,179,922

REGARDING EXPOSURE TO CLIMATE CHANGE, THE CLASSIFICATION WAS BASED ON THE RECOMMENDATIONS OF THE TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES (TCFD).



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# ACCOUNTING GUIDELINES

GRI 2-2, SDG

CAIXA's financial statements are prepared based on guidelines and standards that ensure high levels of transparency, accuracy, and regulatory compliance. These principles guarantee the integrity of financial information and allow shareholders, investors, and other stakeholders to access reliable and consistent data on the Company's economic and financial position.

The preparation process follows the legal and regulatory frameworks that underpin the Brazilian financial system. Among them are Law 4,595/1964, which establishes the SFN and regulates the operations and accounting practices of financial institutions, and Law 6,404/1976, which governs Corporations and establishes rules for the preparation and disclosure of financial statements.

CAIXA also strictly complies with regulations issued by supervisory authorities, such as the National Monetary Council (*Conselho Monetário*

*Nacional* — CMN), responsible for CMN Resolution 4,818/2020, which sets out specific standards for financial institutions; the Central Bank of Brazil, which, through Resolution BC 2/2020, complements and enhances accounting guidelines; and the Federal Accounting Council, which aligns accounting practices with Brazilian technical standards.

The consolidated financial statements include the statements of CAIXA and its direct and indirect subsidiaries, as well as exclusive investment funds and the credit rights investment fund. The consolidation includes the following entities: *Caixa Econômica Federal*, *Caixa Loterias*, *Fundo de Investimento CAIXA Extramercado Exclusivo Loterias*, *Caixa Cartões*, *Fundo de Investimento CAIXA Extramercado Exclusivo Cartões*, *Caixa Seguridade*, *Caixa Holding*, *Caixa Corretora*, *Fundo de Investimento CAIXA Extramercado Exclusivo Seguridade*, *Fundo de Investimento CAIXA Extramercado Exclusivo Corretora*, *Caixa Asset*,

*Fundo de Investimento CAIXA Ibirapuera Renda Fixa* and *FIDC ACR IV - Fundo de Investimento em Direitos Creditórios ACR IV*.

The consolidated financial statements are prepared following uniform accounting practices. The balances of equity and revenue and expense accounts, as well as the values of transactions between the consolidated companies, are eliminated.

CAIXA's investments in subsidiaries, joint ventures, or entities under significant influence are evaluated using the equity method, ensuring proper measurement of the financial impact. The results of these subsidiaries are recognized as of the acquisition or disposal date. The acquisition cost is determined based on the fair value of the assets transferred, liabilities assumed, and equity instruments issued in the transaction.



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# COMMITMENT TO RESPONSIBLE BUSINESS PRACTICES AND SUSTAINABLE DEVELOPMENT

GRI 3-3 on the material topic Respect for human rights, 2-12, 2-23, 408-1, 409-1, SDG

By incorporating sustainability as a cross-cutting principle in all its operations, CAIXA reaffirms its commitment to Brazil's sustainable development. The Company's PRSAC guides practices to promote citizenship, social inclusion, and the implementation of public policies focused on sustainable development. This approach is carried out in partnership with the Federal Government and consolidates CAIXA's role as a strategic agent in promoting a more inclusive and environmentally responsible future.

Furthermore, CAIXA participates in international initiatives, such as the UN Global Compact and the United Nations Environment Programme Finance Initiative (UNEP-FI). To maximize its impact, the Company adopts innovative tools. An example is the Sustainable Finance Framework, which seeks to guide and structure the financing of projects focused on social, economic, and environmental issues, promote the transition

to a low-carbon economy, and support cities in adapting to climate change.

CAIXA has a Code of Ethics, Conduct, and Integrity aligned with internal and external regulations, including the Anbima Code of Regulation and Best Practices for Third-Party Asset Management, the Federal High Administration Code of Conduct, and CAIXA's Bylaws. It also complies with rules from the Office of the Comptroller General (CGU), the Public Ethics Commission (CEP), and the Brazilian Securities and Exchange Commission (CVM, all acronyms in Portuguese).

When signing administrative contracts with CAIXA, companies receive the Supplier Code of Conduct, which outlines the general and specific standards of behavior expected by the Company. Suppliers must sign a Receipt, Awareness, and Adherence Agreement, committing to follow the Code's guidelines and to disseminate them among their

employees and throughout their supply chain. The document also expressly prohibits the use of degrading labor or labor tantamount to slavery. Thus, CAIXA reinforces its commitment to ethical and sustainable practices.

CAIXA has a communication plan to guide leaders and employees on the values and expected behaviors, as part of the Company's commitment to promoting financial citizenship, environmental preservation, and reducing inequalities. All operations are guided by social, environmental, and climate responsibility through the integration of governance and sustainability.

Furthermore, the Board of Directors supervises the management of social, environmental, and climate risks. It also ensures the Institution's adherence to the PRSAC, which has as one of its guidelines the recognition and respect for cultural diversity, equity, and social inclusion, encouraging



management practices aimed at eradicating all forms of violence, prejudice, and discrimination, as well as raising awareness about human rights violations.

Acting as an advisory body to the Board of Directors, the Sustainability Committee supports decision-making and incorporates climate, environmental, social, and good governance topics.

To ensure compliance and ethical conduct, CAIXA has investigative and accountability bodies, such as the Ethics Committee and disciplinary councils, which analyze issues related to infractions and inappropriate conduct, reinforcing its commitment to transparency and integrity.

CAIXA prioritizes transparent relationships with stakeholders and government agencies, integrating

administrative, economic, social, and environmental considerations into its medium- and long-term strategy.

CAIXA offers the *Diálogo Seguro* (Safe Dialogue) CAIXA, an exclusive channel for guidance, listening, and support to employees regarding issues of sexual or moral harassment or discrimination. This mechanism reflects the Company's commitment to promoting a safe, inclusive, and respectful work environment, prioritizing human rights and the dignity of all.

## TO ENSURE COMPLIANCE AND ETHICAL CONDUCT, CAIXA HAS INVESTIGATIVE AND ACCOUNTABILITY BODIES, SUCH AS THE ETHICS COMMITTEE AND DISCIPLINARY COUNCILS.

### ACOLHE PROGRAM

The *Acolhe* Program is an initiative aimed at supporting female employees experiencing domestic and family violence. Comprising a multidisciplinary team, it offers qualified and humanized listening, with absolute confidentiality of reports. Furthermore, it guides employees regarding the network

of specialized public services, which include psychosocial assistance, guidance on the Whistleblowing Channel, and access to legal aid.



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## Adherence to global commitments, criteria, and guidelines

CAIXA reaffirms its leadership position in the sustainable financial sector by adhering to global commitments and guidelines. The incorporation of the Principles for Responsible Banking (PRB) of the UNEP-FI and joining the Partnership for Carbon Accounting Financials (PCAF) demonstrate the Company's alignment with international standards aimed at climate transition and sustainable economic development.

In 2024, CAIXA's participation in global events highlighted its position in the sustainability agenda. During COP16<sup>3</sup>, held in Cali, Colombia, the Company promoted the Sociobiodiversity Network initiative, in partnership with the Casa Fund, to finance up to 400 social and environmental projects by 2026. Furthermore, the signing of the Letter of Intent for the Amazônia para Todos project, in collaboration with the IDB, reinforces its commitment to social inclusion and sustainable development in the Amazon region.

The relevance of this activity was amplified at COP29, held in Baku, Azerbaijan. CAIXA supported the Ecological Transformation Plan (*Plano de Transformação Ecológica – PTE*), which aims to reduce carbon emissions and generate green jobs. Concurrently, CAIXA's participation in the G20 Social Summit, held in Rio de Janeiro (RJ), in partnership with other state-owned companies, resulted in the presentation of 32 innovative proposals, covering topics such as technology, sustainability, and reducing inequalities. Among CAIXA's initiatives is the launch of the **Social and Environmental Fund Book**, a celebration of 14 years of positive impact on social and environmental projects. The Social and Environmental Fund (*Fundo Socioambiental – FSA*) is a tool to promote projects aligned with sustainability and corporate responsibility principles.

Since 2009, CAIXA has adopted the Equator Principles ([read more on page 181](#)), one of the most

WITH A SOLID STRATEGY, 65.07% OF  
CAIXA'S FINANCIAL PORTFOLIO IS  
CLASSIFIED AS SUSTAINABLE.

important global benchmarks for managing social and environmental risks in project finance. Based on the Performance Standards of the International Finance Corporation (IFC) and the Guidelines of the World Bank Group, these principles provide robust guidelines for identifying, assessing, and mitigating impacts related to climate change, biodiversity, human rights, and Indigenous peoples.



To learn more about CAIXA's commitments to the sustainability agenda, visit the [website](#).

<sup>3</sup> The Conference of the Parties (COP) is the decision-making body of the United Nations Framework Convention on Climate Change, bringing countries together annually to discuss and negotiate global actions against climate change.

# INNOVATION

GRI 3-3 on the material topic Innovation, transformation and digital education, SDG

Committed to innovation, CAIXA adopts technological solutions that improve client experience and strengthen its leadership in promoting initiatives that combine innovation, social and environmental responsibility, and large-scale positive impact.

CAIXA created a unit dedicated to addressing urgent social and environmental challenges. The structure seeks solutions to the main problems faced by society, especially those related to environmental preservation, social inclusion, and sustainable economic development. The goal is to generate scalable and lasting positive social and environmental impacts through the development of financial solutions, new impact business models, and strategic partnerships. The unit is aligned with domestic policy, especially the National Strategy for Impact Economy (*Estratégia Nacional de Economia de Impacto – Enimpecto*).

Technology investments exceeded R\$ 2 billion, a record amount allocated to system updates, modernization of applications, and expansion of

digital capacity. As part of this transformation, specialized teams were hired to work in software factories, with the mission of modernizing systems and developing new digital solutions.

CAIXA also intensified investments in CAIXA Tem, incorporating facial recognition technology. This application allows clients to manage money, pay bills, and access various banking services in a practical and secure way.

The Company facilitated account opening for Individual Microentrepreneurs (*Microempreendedores Individuais – MEI*), which can now be done entirely digitally. It also implemented withdrawals through biometrics at ATMs and lottery shops, offering greater convenience and security. The expansion of digital branches, from 97 to 157, reinforced the Bank's digital presence.

Espaço TEIA, its first GovTech innovation hub, located in Brasília, was inaugurated in 2024. It aims to connect startups from across the country, focused on increasing

the efficiency of public services, infrastructure, and sanitation. Among the services offered are consulting, mentoring, and experimentation opportunities for the selected startups.

Another innovation initiative was the creation of a sandbox, which provides a safe environment for the development of innovative products and services. This project allows new solutions to be tested before being implemented on a large scale, reducing economic and operational risks. In parallel, the periodic modernization of systems reinforces the quality and reliability of the services provided.

To align its actions with the expectations of clients, partners, and other relevant groups, CAIXA maintains ongoing dialogue with its stakeholders. However, the direct impacts of this relationship are not always easily measurable.

<sup>1</sup> The Individual Microentrepreneur (MEI) regime is a simplified business category in Brazil designed to formalize small entrepreneurs, providing them with access to social security benefits and simplified tax obligations.



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# Main innovation and modernization initiatives in 2024

IN 2024, CAIXA IMPLEMENTED SEVERAL INNOVATION AND MODERNIZATION INITIATIVES TO IMPROVE ITS SERVICES AND EXPAND ITS REACH TO CLIENTS.

## Data center upgrade

The upgrade of CAIXA's data centers expanded its processing capacity by more than three times. The expansion supports the growth of operations and digital demands, while also ensuring greater speed and reliability in the services offered.

## Biometric implementation

The implementation of biometrics in CAIXA *Tem* has transformed customer service, eliminating the need for passwords to carry out transactions and expanding the reach of the service network, such as cash withdrawals at lottery shops.

Procedures have become simpler with the integration of biometrics into the account opening process. This innovation is especially beneficial for customers in remote regions or those with difficulties accessing traditional identification documents.

## Digital onboarding

CAIXA stood out with the fastest digital onboarding in the market: it is possible to open an account in just 1 minute and 30 seconds. The process is highly simplified, does not require identification documents, and facilitates access to banking services for an even greater number of clients.

## CAIXA *Tem* app

CAIXA *Tem* underwent significant improvements, with investments that enhanced its functionality and security. One of the main innovations was the incorporation of facial recognition, providing greater protection for users' transactions. Another new feature was the simplification of account opening for individual microentrepreneurs, which can now be done entirely digitally, with no bureaucracy, and with greater financial inclusion.

## CAIXA Saúde app

The CAIXA Saúde App received the Conexão UX Award and ranked 1<sup>st</sup> in the Best Practices in User Experience category. The award highlights teams that apply UX principles, including criteria such as research on the topic, MVP development, usability analysis, and adoption of the Design System. The app received an excellent rating of 4.9 in the App Store and 4.7 in the Play Store, making it the 2<sup>nd</sup> highest rating among CAIXA apps.

ONE OF THE MAIN APP INNOVATIONS WAS THE INCORPORATION OF FACIAL RECOGNITION, PROVIDING GREATER PROTECTION FOR USERS' TRANSACTIONS.



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# Progress on the implementation of Drex and innovative Blockchain solutions

In 2024, CAIXA successfully completed all use cases presented by the Central Bank of Brazil for the implementation of Drex (*Real Digital*), executing interbank transactions and tokenized federal public securities, as well as conducting tests with privacy solutions.

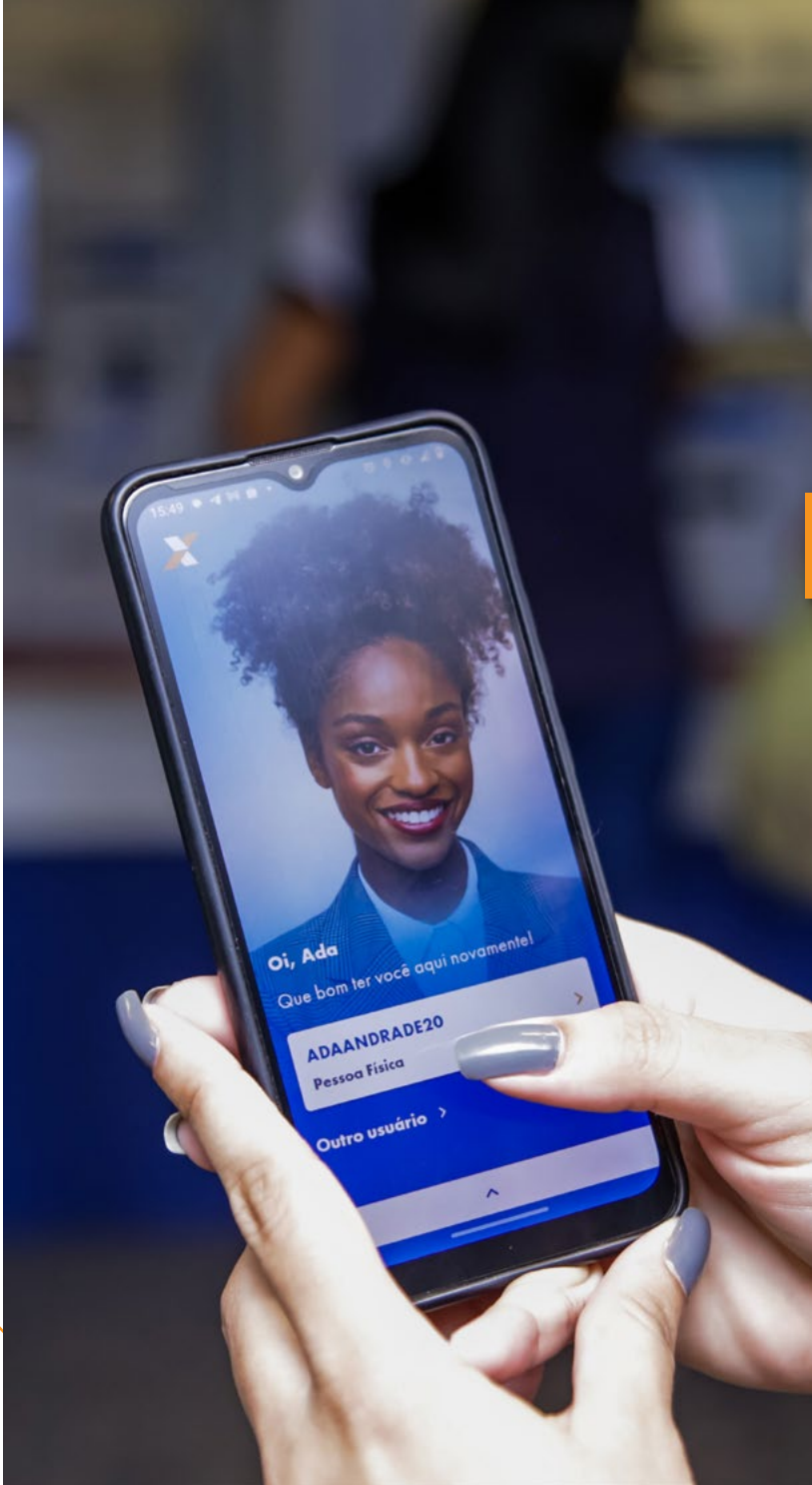
For the second phase of the pilot, financial institutions presented various business cases. CAIXA submitted the Real Estate Transactions and Offline Payment cases. The Central Bank selected the first case, granting CAIXA autonomy to develop it independently of the Real Digital platform. In partnership with Elo and Microsoft, a pioneering offline digital payment system was developed in Brazil and worldwide. The solution enables financial transactions with no need for an internet connection.

The main goal is to benefit populations in remote and hard-to-reach areas, especially beneficiaries of social programs such as Bolsa Família and others. The technology was implemented through contactless magnetic cards and an application (Digital Wallet

and Cryptography) to process benefit payments. Operations occur offline, and information is automatically synchronized as soon as the devices reconnect to the network.

The first phase of testing was successfully completed, and the second phase will take place in 2025 in the municipality of São Sebastião da Boa Vista - PA, involving beneficiaries, banking correspondents, and CAIXA's boat branch.

Finally, Drex innovations will enable faster real estate transactions in Brazil by involving a unique and digital journey with the participation of financial institutions, the national registry operator (*Operador Nacional do Serviço Eletrônico de Imóveis – ONR*), and clients. The offline payment solution will enable system operation in locations with limited or no internet connectivity, promoting financial inclusion and local economic development by providing a secure and resilient alternative to cash and encouraging new business opportunities.



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# Technology Master Plan (PDTIC)

In 2024, CAIXA sought to transform its technological infrastructure and improve the quality of its services through the execution of its Information and Communication Technology Master Plan (PDTIC, in Portuguese). Comprising seven control and monitoring indicators and a “Structuring IT” portfolio that includes 14 essential projects, the plan seeks to drive the Company’s operational efficiency through innovation and process improvement.

Aligned with the 2023/2028 Corporate Strategy and the guidelines of CAIXA’s Product and Service Client and User Relationship Policy, the 2023/2024 PDTIC established a technological transformation agenda focused on efficiency, security, digital transformation, and innovation. Among other actions, the plan guided investments in infrastructure, systems, and training, promoting alignment between deliverables and institutional expectations, which are fundamental for CAIXA to develop more agile, scalable, and customized solutions capable of meeting the growing demand for digital banking services.

In 2024, the execution of the PDTIC demonstrated the effectiveness of technology in achieving strategic goals. It was a year marked by the strengthening of IT

governance and the implementation of projects aimed at innovation and digital transformation, highlighting the central role of technology in institutional modernization and digitization, with a focus on efficiency and security.

Among the programs and projects implemented under the 2023/2024 PDTIC, the following stand out:

- **Alta Disponibilidade (High Availability) Program**, which drives high operational availability by ensuring services are always accessible, minimizing impacts for clients and partners; organizational resilience, with robust preparation to handle planned or unplanned interruptions; and resource management efficiency through intelligently scaled infrastructure to support organizational growth;
- **Fortalece TI (Strengthening IT) Project**, which focused on recruiting, training, and allocating new employees hired through the civil service exam, according to their knowledge profiles identified through profile assessments carried out by a specialized company. In addition to onboarding activities, the Project included strategic training initiatives for employees aimed at strengthening

skills, fostering innovation, and enhancing results delivery, aligned with the challenges of digital transformation and the ongoing pursuit of operational efficiency;

- **Elevação de Maturidade em Segurança Cibernética (Cybersecurity Maturity Elevation) Project**, which involved defining, structuring, and coordinating the execution of CAIXA’s initiatives to implement Cybersecurity controls across its processes and activities, with far-reaching effects, including personnel selection, engagement, training, technological environments—whether on-premises or cloud—as well as the way the Company organizes, operates, and contracts technology services, enhancing protection against advanced threats, compliance with global security standards, reduction of vulnerabilities in modern digital environments, and promoting trust among internal and external stakeholders;
- **Modernização do Parque Tecnológico (Technology Hub Modernization) Project**, which aimed at eliminating equipment maintenance costs, increasing physical and logical security of the equipment covered by the project, and bringing greater agility



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in service through more efficient devices. Notably, the acquisition of ultrabooks reduced performance and maintenance issues, helped increase productivity, and supported hybrid work models; the purchase of X86 servers enabled improvements in critical systems and modernized processing infrastructure, providing greater efficiency and responsiveness to support corporate applications.

The 2023/2024 PDTIC also included other projects that integrated innovation, digital transformation, and education to strengthen CAIXA's digital presence, increase its competitiveness, and consolidate it as a reference in the Brazilian financial sector.

## Startup challenges

CAIXA actively promotes innovation and implements solutions that enhance the services provided and expand its social impact. Startup-focused challenges strengthen the Company's operational efficiency and meet the demands of an evolving market. The main goals of these challenges include:

- › Placing the client at the center of operations;
- › Increasing efficiency and innovating internal processes;
- › Enhancing the Company's results;
- › Strengthening its presence in the innovation ecosystem;
- › Solving complex challenges with practical solutions;
- › Promoting a culture of innovation and collaboration.

The Legal Framework for Startups, established by Supplementary Law 182/2021, allowed CAIXA to expand its open innovation process throughout 2024. The new legislation enables simplified bidding processes and Public Contracts for Innovative Solutions (Contratos Públicos de Solução Inovadora – CPSI) and the hiring of selected startups for up to five times the amount paid during the testing phase, for up to 24 months, with the possibility of extension.

In 2024, CAIXA launched calls for proposals of up to R\$ 1.6 million per contracted solution, promoting collaboration

with startups to develop digital solutions in the judicial sector, with a direct impact on citizens' experience.



For more information about CAIXA's startup challenges and calls for proposals, [click here](#).

## Important projects for 2025

In 2025, CAIXA will continue its digital transformation journey to meet its own needs and those of its clients through simple, fast, and accessible solutions. One example is the CAIXA Digital program called *Transformar, Engajar, Inovar e Aprender* (Transform, Engage, Innovate, and Learn) – TEIA, an organic and systemic initiative, connected to the future and centered around CAIXA employees, seeking integration between areas and processes, evolving the way CAIXA conducts its business and culture, aiming to meet and possibly exceed our clients' expectations.

Guided by a customer-centric approach, the Program's main goal is to transform relationships



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with customers, employees, and partners by delivering value, promoting efficiency, and developing innovative and sustainable digital business models.

Eliminating bureaucracy and paper use, along with ensuring digital operation processes with a secure customer journey, are examples of initiatives that CAIXA will pursue to dazzle its customers. Missions carried out by agile teams aim to simplify account opening, credit granting, and onboarding, among other processes.

An initial partnership between Google and CAIXA is investing in Artificial Intelligence (AI) to optimize the analysis of mortgage loan contracts, considered one of the Company's greatest challenges. A prototype has already been presented to improve the analysis of more complex or older contracts, which involve a large number of different regulations and standards. The project is expected to be completed in 2025.

CAIXA plans to execute the Application Modernization project, aimed at transforming the Company's digital infrastructure to ensure high availability, robust cybersecurity, and enhanced client experience. Modernization includes the adoption of cloud solutions, artificial intelligence, and the update of legacy systems, thereby ensuring more efficient and secure operations. This effort not only strengthens CAIXA's position as a leader in the financial sector but also demonstrates its commitment to sustainable innovation and excellence in customer service.

Another highlight is the modernization of software factories, which will create faster and more scalable technologies supported by a modern cloud architecture. This infrastructure will be essential to support innovations and enable greater integration, flexibility, and security in CAIXA's digital solutions.



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# MATERIALITY

GRI 3-1, 3-2

In December 2023, CAIXA updated its Materiality Matrix, prepared by a specialized consultancy. This process enabled a deeper integration of the social, environmental, financial as well as climate- and governance-related aspects, aligning them with stakeholders' priorities. Therefore, CAIXA strengthens its positive impact on society and reaffirms its commitment to a responsible and transparent management.

The central aspect of this update was to enhance CAIXA's understanding of sustainability matters. With the new Matrix, effective as of 2024, the Company proves to be mindful of global and local challenges and seeks balance between economic growth and environmental preservation.

The update comprised four stages: review of internal documents; identification; categorization of potential material topics; and detailed assessment of these topics, both within CAIXA's internal and external context.

To ensure stakeholder engagement in the process, their topics of interest were surveyed. In this process, the most voted topics were submitted to a Materiality

Assessment that identified 11 highly relevant topics, with a direct impact on the Company's operations and reputation.

The work also included a detailed analysis of stakeholder influence, enabling CAIXA to identify the stakeholders with the greatest impact on different sustainability dimensions.

Once this analysis was carried out, the working group classified the impacts either as positive or negative, actual or potential, and assigned a score to the degree of relevance of the negative impacts to the Company.

The most significant impacts have informed the material topics and the stakeholder groups affected internally and externally, enabling the Company to direct the consultations with stakeholders and other stages of the process.

A total of 11 material topics were selected, and three additional topics related to CAIXA's sustainability strategy were incorporated and approved by Senior Management. These topics reflect the Company's renewed commitment to social, environmental and climate responsibility and are aligned with current requirements and the expectations of its many stakeholders.

## Priority groups include:

- |                     |              |               |                      |
|---------------------|--------------|---------------|----------------------|
| › Senior management | › Suppliers  | › Regulators  | › Civil organization |
| › Investors         | › Partners   | › Employees   | › Apprentices        |
| › Clients           | › Government | › Consultants | › Interns            |



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In 2024, CAIXA operated mindful of the material topics listed in 2023.



\*These topics play an essential role in CAIXA's strategy and operations but were not classified as material topics according to the cut-off criteria and GRI standards. Nonetheless, they were defined by consensus by the discussion group and the sustainability team, due to their relevance to the Company's strategy and goals.

# Correlation of material and strategic topics with the SDGs

The alignment of CAIXA's material topics with the UN SDGs reflects the Bank's commitment to a global sustainability agenda and the local context. CAIXA recognizes the importance of integrating the SDGs' global targets into its strategies and practices, taking into account the social, environmental and economic challenges affecting Brazil and the world.

The SDGs consider crucial issues such as eradicating poverty, promoting gender equality, fighting climate change, creating sustainable cities and communities and ensuring quality education.

In response to the urgent need to tackle racism and ethnic-racial inequality, SDG 18, which had already been announced at the 2023 UN General Assembly, was launched on the agenda of the G20 Social Summit held in Rio de Janeiro in November 2024. Designed by the Brazilian government, the instrument is the subject of the Thematic Working Group on SDG 18, focused on Ethnic-Racial Equality, on the 2030 Agenda, which published a preliminary proposal with ten targets aimed at eliminating racism and ethnic-racial discrimination in all its forms against Indigenous Peoples and Afro-descendants (**Preliminary Targets — Ministry of Racial Equality**). SDG 18, its repercussions and the Thematic Working Group's actions are being monitored by CAIXA in order to incorporate them into its strategy. CAIXA will be able to act on measures for reparation, literacy, guaranteeing representation and other fronts.



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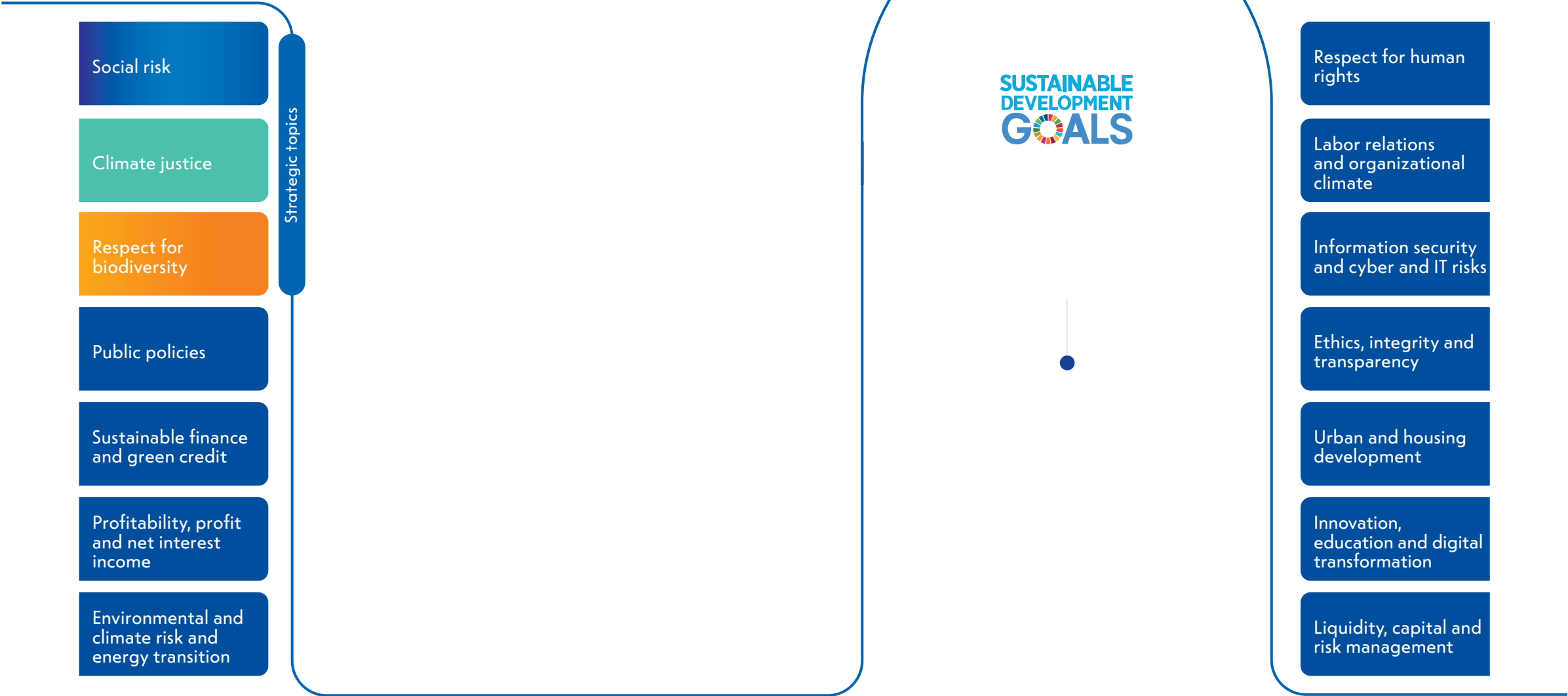
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# Impact study

GRI 3-3

We present below the impact study, highlighting the main material topics, the identified impacts, the targets set and the stakeholders involved.

## Material topics



<sup>1</sup> Only SDGs whose targets are linked to material issues were included in this circle..



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# SUSTAINABILITY MANAGEMENT

SDG

CAIXA's governance is composed of collegiate bodies formed by members of the Executive Board. Each body has specific responsibilities, including resolving on guidelines and projects related to social, environmental and climate-related matters.

The Sustainability Committee, for instance, advises the Board of Directors on issues related to sustainability and CAIXA's social, environmental and climate-related responsibilities. Reporting directly to the Board of Directors, this committee operates independently from other governance bodies and is subject to regulations of Brazil's National Monetary Council (CMN, in Portuguese).

It also plays an advisory role and, whenever necessary, recommends the approval or rejection of initiatives and projects, helping ensure that decisions are in line with the Company's sustainability policies and social and environmental commitments.

## Social, Environmental and Climate Responsibility Policy (PRSAC)

GRI 3-3 on the material topic Environmental and climate risk and energy transition

Launched in 2022, the Social, Environmental and Climate Responsibility Policy (PRSAC, in Portuguese) was developed to guide the actions of CAIXA and the companies within the Conglomerate regarding social, environmental and climate-related matters.

CAIXA's initiatives include the analysis and formalization of contracts exposed to social, environmental and climate-related risks. This alignment ensures that the Company's operations comply with applicable legislation and reinforces its commitment to mitigating these risks.

The PRSAC promotes transparency and collaboration between CAIXA and government and regulatory agencies, with its guidelines embedded across all activities and relationships within the Conglomerate. These guidelines are adjusted according to the nature of operations, product complexity and business model of each segment.

The management of social, environmental and climate-related risks is based on CAIXA's Institutional Policy, which establishes the identification and control of such risks as essential requirements for ensuring legal compliance and alignment with best market practices.

In addition, CAIXA includes clauses that ensure compliance with Brazil's National Solid Waste Policy (Law 12,305/2010) and National Climate Change Policy (Law 12,187/2009), thereby promoting the implementation of best normative and legal practices and minimizing environmental risks related to its clients' activities.



To learn more about the Policy, click [here](#).

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# PARTNERSHIPS AND COOPERATIONS

Partnerships and cooperations are essential to strengthening initiatives and projects aimed at sustainability and innovation. These initiatives rely on specialized technical support and enable the sharing of good practices aligned with global guidelines.

In 2024, CAIXA moved forward with its sustainability and citizenship agenda, both through new partnerships and by expanding existing ones, with the development of relevant projects.

Key initiatives implemented include:

## Partnership performance

### Funding with the World Bank

In 2024, the partnership between CAIXA and the World Bank was strengthened with significant progress in raising funding for projects with major social, environmental and economic impact. One of the first outcomes was the preparation of the Credit Line Program for Financing Sustainable Investments and the transition to a low-carbon economy. The program is expected to allocate R\$2.5 billion to finance projects that promote the decarbonization and modernization of bus fleets and related infrastructure, as well as the generation of renewable energy. It also incorporates elements

of social and gender equality and is considered a milestone in promoting more inclusive and sustainable development.

In December 2024, CAIXA received approval from the External Financing Commission (Cofiex, in Portuguese) to move forward with the preparation of a new program focused on the digital transformation of states and municipalities. An additional R\$2.5 billion is expected to be allocated for funding the implementation of technological solutions aimed at improving the efficiency and

**R\$2.5  
billion  
invested**

THE PLAN IS TO INVEST  
R\$2.5 BILLION IN PROJECTS  
TO DECARBONISE AND  
MODERNISE BUSES  
AND THE ASSOCIATED  
INFRASTRUCTURE.

CAIXA INTENDS TO INVEST MORE THAN R\$5 BILLION  
DIVIDED BETWEEN THE TWO PROJECTS, REFLECTING ITS  
COMMITMENT TO MORE SUSTAINABLE AND DIGITALISED  
DEVELOPMENT IN BRAZIL.

quality of public services delivered to the population. This has been crucial to successfully implementing and advancing the digitalization of municipalities.

Overall, CAIXA plans to invest more than R\$ 5 billion in both projects. These initiatives reflect CAIXA's and the World Bank's commitment to fostering more sustainable and digital development in Brazil, aligned with global best practices.

## Partnership with IDB

The partnership with the Inter-American Development Bank (IDB) is helping to boost impactful initiatives in Brazil.

In July 2024, CAIXA, Banco do Brasil (BB), the Brazilian Development Bank (BNDES, in Portuguese) and the IDB signed a Letter of Intent to create the Amazon for All Exchange Traded Fund (ETF), which is aimed at raising funds for the preservation and sustainable development of the Amazon Rainforest and should be offered on the market by the end of 2025. The project was launched during the G20 Summit in Rio de Janeiro (RJ) and marked an important milestone for aligning the financial agents involved.

At COP16, CAIXA, the IDB and other partner banks took part in a panel on the project's progress and future prospects. The Amazon for All ETF is aligned with the Green Coalition and uses one of the coalition's products: the sustainable finance framework for the Amazon.

## Partnerships with the United Kingdom

CAIXA has consolidated its partnership with the United Kingdom, through the UK PACT program, to strengthen its performance in green finance. Overall, nine projects will be implemented to improve the Bank's sustainable financing capacity. The first one began in April 2024 and, at year-end, four were underway. The projects cover topics such as the review of CAIXA's taxonomy and the creation of new green financing products and instruments.

As part of this initiative, CAIXA also carried out a diagnosis of its social, environmental and climate-related risk (RSAC, in Portuguese) management system throughout the year. The results enabled the Company to verify the suitability of the actions currently adopted, as well as to evaluate the recommendations addressed, reinforcing the Bank's commitment to the continuous evolution of its sustainable practices.

## Memorandum of Understanding

In 2024, CAIXA signed a Memorandum of Understanding (MoU) with the French Development Agency (AFD, in French), as part of its relationship and partnership strategy for future funding. The MoU, signed in March, aims to raise funds and provide technical assistance for projects in areas such as infrastructure, housing, clean energy, transportation, bioeconomy, sustainable cities, public-private partnerships, microcredit, social inclusion, gender equality and women's empowerment.

Moreover, CAIXA delivered a letter of intent to AFD to structure future partnerships. Since then, the teams have been working on developing a work plan, which will include support in raising funds for investments in sectors such as energy, sanitation, transportation, bioeconomy and solid waste management, but mainly in mitigating greenhouse gas emissions and adapting to climate change.



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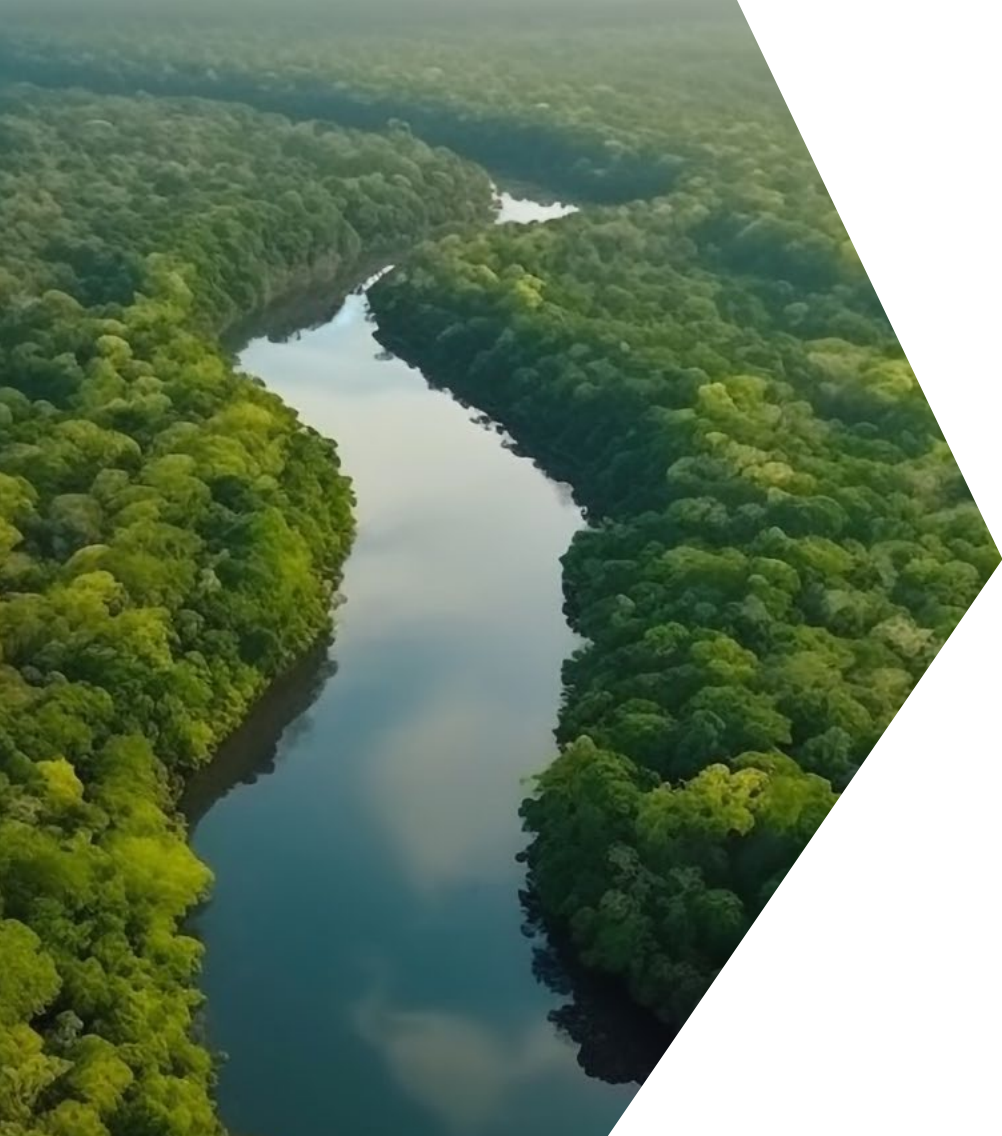
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## Partnership with the *Instituto Cidades Sustentáveis*

SDG

CAIXA has partnered with the *Instituto Cidades Sustentáveis* to implement and monitor the commitments on the 2030 Agenda and the SDGs in Brazilian cities. The Institute is responsible for the Sustainable Cities Program and the Sustainable City Development Index (IDSC-BR, in Portuguese). These tools enable the analysis of regional disparities and the evaluation of the effectiveness of public policies aimed at sustainable development, urban infrastructure, sanitation, housing and other essential services.

## Joining to the Green Coalition

Created in 2023 as part of the Amazon Summit, the Green Coalition has consolidated itself as a strategic platform for CAIXA, allowing the Bank to highlight its actions in the Amazon region and make a significant contribution to the development of new sustainable financial solutions. CAIXA is an important member of the Coalition, both in terms of market positioning and for the impact of the initiatives it leads.

Comprising 20 banks from eight countries, the Green Coalition is divided into four work fronts. The first is focused on mapping ongoing initiatives in the region, compiling a set of investments carried out by different financial institutions. At COP16, CAIXA participated in the delivery of an investment map, the result of a study carried out throughout 2024, which helped to consolidate new perspectives on the financing of projects in the Amazon.

The second front focuses on establishing a specific framework for the region according to its unique needs and challenges. CAIXA leads the third work front, which aims to create a laboratory for innovative financial solutions for the Amazon region and present case studies of products that are already in operation in the region. The fourth work front aims to mobilize resources for sustainable projects in the Amazon, mapping funds, identifying access barriers, and leveraging current initiatives, focused on bank liabilities through two dedicated task forces: Amazon Bonds and Amazon Loans.

Furthermore, the Coalition seeks to create funding instruments, with the goal of raising US\$ 20 billion by 2030 to be invested in the Amazon.

THE COALITION SEEKS TO CREATE FUNDING INSTRUMENTS, WITH THE GOAL OF RAISING.

US\$ 20  
BILLION BY 2030 TO  
BE INVESTED IN THE  
AMAZON.



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# New partnerships developed in 2024

In 2024, CAIXA made significant progress in consolidating its position as a benchmark in sustainability, strengthening strategic partnerships signed in previous years and seeking new cooperation opportunities.

During this period, proposals were discussed to expand the positive impact in priority areas, including the carbon market, energy transition, gender equality, sustainable finance, financial instruments, sustainable tourism, financial education, and decolonial finance, among others. These initiatives reflect the commitment to creating shared value, aligning actions with the SDGs and the Bank’s corporate positioning.

Through its partnership with the United Kingdom Embassy, and within the scope of the UK Partnering for Accelerated Climate Transitions (PACT), CAIXA has become a beneficiary of Brazil Towards Low Carbon (BTLC), a technical assistance project for the effective integration of climate-related initiatives and considerations of Gender Equality and Social Inclusion. Supported by this project, CAIXA is positioned to set a benchmark in ESG and climate finance in Brazil, leveraging its sustainability and citizenship strategy.

- Aimed at encouraging sustainable community-based tourism and the implementation of climate actions as a competitive advantage, CAIXA signed a Memorandum of Understanding with the Ministry of Tourism and the Brazilian Agency for International Tourism Promotion (Embratur, in Portuguese). The initiative seeks to strategically position tourism products and experiences in the domestic and international markets.
- The Technical Cooperation Agreement with the Agency for the Regulation, Oversight, and Control of Public Environmental Sanitation Services of Fortaleza (ACFor, in Portuguese) aims to provide mutual support in identifying opportunities in projects aimed at mitigating GHG emissions and structuring new projects that generate carbon credits. The agreement covers the search for advanced technologies and robust methodologies applicable to the capture and calculation of emissions and their monitoring format, reinforcing the institutions’ commitment to sustainability and the transition to a low-carbon economy.
- The partnership with the Organization of Ibero-American States (OEI, in Portuguese) to act in the G20 Summit, while Brazil chaired the event, allowed sharing successful experiences in the implementation

of public policies that promote social inclusion and sustainable development. With its wide experience and deep commitment to the SDGs, CAIXA was able to contribute to global debates on financial inclusion, sustainable development, fair transition, reduction of inequalities, and global governance.

- Working towards making an economy marked by historical and economic inequalities more inclusive, more sustainable and fairer, the Company partnered with the Ministry of Racial Equality (MIR, in Portuguese), based on a Technical Cooperation Agreement, to seek decolonial<sup>1</sup> financial solutions that incorporate the principles of solidarity economy and ethnodevelopment, giving voice to the actual needs of communities that are fall through the cracks in the traditional banking system.
- A memorandum of understanding was signed with the Brazilian Mint to support the creation of a digital platform for the certification of carbon credit emissions in the country. This initiative aims to establish a national certification body.

<sup>1</sup> The term “decolonial” refers to a school of thought that seeks to deconstruct the structures of power and knowledge imposed by colonialism, proposing new ways of understanding and experiencing reality, often from non-Western perspectives and knowledge systems.



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# RELATIONSHIP WITH STAKEHOLDERS

GRI 2-6, 2-29, SDG

CAIXA seeks to maintain clear and transparent communication with its stakeholders through official channels. Stakeholders are defined based on CAIXA's many areas of activity, including its mandates as a public bank, the implementation of social policies, the provision of banking and financial services, housing financing, compliance with national and international standards, the contracting of products and services and its role as an employer. These fronts reflect the Company's essence and its many roles in Brazilian society.

Geared towards improving interactions, engagement and communication actions assess the effectiveness of the implemented strategies, identify opportunities for improvement and ensure that institutional operations are aligned with the needs of their audiences.

## Customers

CAIXA places the client at the center of its operations, with the mission of offering financial solutions that meet their needs, always

committed to quality, efficiency and affordability. The Company seeks to resolve complaints quickly and effectively, based on values such as cordiality, respect, inclusion and transparency.

Physical branches offer a welcoming and efficient environment, focused on personal service, while digital branches prioritize practicality and agility, adapting to the new client demands. CAIXA also offers various contact channels for accessible and personalized service, such as call centers, mobile apps, WhatsApp, social media and WebChat.

### CAIXA'S MAIN STAKEHOLDERS INCLUDE:



Lotteries  
and banking  
correspondents



Suppliers  
and CAIXA  
Conglomerate



Government



Investors  
and business  
partners



Beneficiaries  
of social  
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Individual and  
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Employees

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# Missão CAIXA

For clients in vulnerable situations, the Missão CAIXA (CAIXA's Mission) Project implements specific actions with a focus on financial citizenship. The initiative seeks to strengthen social and economic inclusion by promoting financial education, access to responsible credit and support for entrepreneurs. Furthermore, Missão CAIXA works with local partners to ensure that its actions are adapted to regional realities, respecting cultural and social diversity and increasing the positive impact on the communities served.

The action aims to meet CAIXA's purpose of transforming lives, aligning itself with its strategic goals as the Federal Government's main partner in implementing public policies. The scope of the project includes the riverside population, indigenous peoples and other communities in hard-to-reach areas, especially in Brazil's North and Northeast regions.

The Project cycles are structured collaboratively between CAIXA's departments, in partnership with the

spheres of government and related institutions, such as the Social Assistance Reference Centers (Centros de Referência de Assistência Social — Cras). Volunteer employees from all over the country are deployed to critical service regions, where temporary units are set up to assist local communities.

The services provided include biometric registration, guidance on receiving social benefits, card delivery and unlocking, instructions on accessing CAIXA Tem and password recording, among others.

# Senior Management

CAIXA's purpose of being a public financial institution that fosters inclusion and sustainable development, transforming people's lives, demonstrates its focus as a public agent in the transformation of Brazilian society, involving the government and citizens. From the point of view of formulating the CAIXA Conglomerate's Corporate Strategy, Senior Management includes the members of CAIXA's Executive Board and Board of Directors, who are responsible for approving the strategy.

These instances deal with macro priorities related to corporate and business positioning to ensure that the current strategy focuses on people, sustainability, digital culture, housing, retail, wholesale and government. Thus, the departments responsible for these topics and businesses are in charge of defining the stakeholders needed to achieve the Conglomerate's strategic directions and positioning. It should be noted that in order for the strategy to



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be successful, the involvement of all employees is essential to ensure that the targets set by Senior Management are achieved and the strategic goals are met.

Thus, the Conglomerate's long-term strategy is built in a dynamic and integrative process, with participatory agendas involving CAIXA's Board of Directors, CEO, Management, Managers and technicians.

# Employees

GRI 403-4

CAIXA promotes internal communication and the well-being of its employees through various initiatives aimed at professional development, recognition and quality of life at work.

To strengthen engagement and integration, the Company offers channels such as the Retail Network Portal, the People Portal, the CAIXA University (UC, in Portuguese) and endomarketing actions. It also uses marketing emails, screensavers for special dates, product promotion campaigns, health promotion programs, recognition for length of service and internal results publications.

Considering that CAIXA's strength lies in its employees, the Company prioritizes communication and engagement actions on topics such as sports and

culture, health and well-being, integrity, benefits and incentives, among other subjects of interest to internal stakeholders and the Company.

These actions help to internalize the organizational culture, while reinforcing a sense of belonging among employees and encouraging commitment to the Company. The participation of a member of staff in CAIXA's Board of Directors further strengthens engagement.

It is important to note that CAIXA maintains an ongoing relationship with the entities representing employees, strengthening dialogue through permanent tables, working groups, and union delegates' work.

# Investors

CAIXA's Investor Relations Department plays a strategic role in communicating with investors, analysts, rating agencies, the market in general and society. Using channels such as announcements of material facts to the market, financial statements, performance and results reports, and information on the composition of the Executive Board, CAIXA ensures that all stakeholders are well-informed.

## CAIXA MAINTAINS AN ONGOING RELATIONSHIP WITH THE ENTITIES REPRESENTING EMPLOYEES, STRENGTHENING DIALOGUE THROUGH PERMANENT TABLES, WORKING GROUPS AND THE WORK OF UNION DELEGATES.

To ensure the efficient distribution of this information, CAIXA uses a mailing list, which allows stakeholders to receive relevant updates, data and information quickly and accurately.

# Partner network

CAIXA's Partner Connection Portal offers guidance to its Lottery and CAIXA Aqui Correspondent network. The Company is also investing in initiatives to increase the number of products and services available on the channel, recognizing its importance in reaching and serving the population.



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For banking correspondents, CAIXA seeks to improve the product sales journey, based on direct feedback from partners. To this end, it offers linked branches, the Partner Connection Portal and Active WhatsApp. It also offers monthly live streaming events and participates in regional meetings to ensure continuous alignment and strengthen engagement with the correspondent network.

## Suppliers

CAIXA's supplier representatives maintain direct contact with the contracting units. The services are broad and range from surveillance, support, cleaning, fire brigade, maintenance and upkeep of units, and engineering services to consultancy and auditing, including the supply of inputs, equipment and software development. Contracts with outsourced suppliers are formalized in accordance with the law, focused on transparency and the search for the best cost-benefit ratio.

## Government

CAIXA acts as the government's main partner, offering full service and a broad portfolio of products and services aimed at supporting development and social inclusion, enabling the effective implementation of public policies. To this end, it effectively participates in decisions and the drafting of regulations, seeking to fulfill all the duties defined by the entities.

## Regulators and industry associations

In addition to its work with the government, CAIXA plays an important role with market and financial sector regulatory bodies, such as the Central Bank of Brazil (BC), the Brazilian Securities and Exchange Commission (CVM) and the Brazilian Federation of Banks (Febraban, all acronyms in Portuguese). These bodies, with the participation of the member banks, issue regulations and guidelines for the sector and analyze and evaluate results.



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CAIXA also interacts with representatives of various economic sectors, identified based on criteria defined by the Bank according to the degree of influence and the interest of each group in the activities and decisions related to the products of the segment in question.

As a leader in the housing market, for example, it maintains a strategic relationship with construction companies, suppliers, service providers, clients, buyers of housing units, and sector organizations, such as the Brazilian Association of Real Estate Loans and Savings Entities (*Associação Brasileira das Entidades de Crédito Imobiliário e Poupança — Abecip*), as well as public and government entities.

# Relationship with associations and trade associations

GRI 2-28

CAIXA recognizes the importance of relationships with associations and trade associations as a fundamental strategy for strengthening its performance in the market and in society. In addition to enhancing the Bank's presence in the economic scenario, these partnerships contribute to the sustainable development of various sectors, such as micro and small businesses and the most vulnerable population.

Through constant and constructive dialogue, this relationship identifies needs, challenges and opportunities. It also contributes to the development of public policies and actions to promote economic and social development.

CAIXA is associated with organizations recognized in Brazil and abroad for promoting transparency, sustainability and economic development. It has agreements with organizations on various fronts in the industrial, commercial and service sectors, as well as entities linked to local and regional development. These entities include:

- › The Brazilian Association of Financial and Capital Market Entities (*Associação Brasileira das Entidades dos Mercados Financeiro e de Capitais — Anbima*), which drives the evolution and transparency of the Brazilian financial market;
- › The Brazilian Development Association (*Associação Brasileira de Desenvolvimento — ABDE*), which is dedicated to strengthening the National Development System, made up of Development Finance Institutions (IFDs, in Portuguese) throughout Brazil. The ABDE's mission is to contribute to the country's sustainable development, covering economic, social and environmental aspects;

- › The Carbon Disclosure Project (CDP), which encourages companies and governments to reduce their carbon emissions and improve environmental management;
- › The Brazilian Business Council for Sustainable Development (*Conselho Empresarial Brasileiro para o Desenvolvimento Sustentável — CEBDS*), which promotes sustainable business practices in Brazil;
- › The Ethos Institute for Business and Social Responsibility, encouraging corporate ethics and social engagement in the business context;
- › The Global Compact Brazil Network, a UN initiative to encourage companies and organizations to align their operations and strategies with the ten universal principles in the Human Rights, Labor, Environment and Anti-Corruption areas and to promote actions that contribute to meeting society's challenges and achieving the SDGs.

In 2024, CAIXA reinforced its commitment to sustainability by joining PCAF and PRB, demonstrating the Company's dedication to adopting practices that prioritize environmental responsibility and sustainable financial impact. It is also a member of the Brazilian Association of Property, Workplace and Facility Management (*Abrafac*, in Portuguese), an organization focused on the efficient management of corporate real estate, infrastructure and well-being in the workplace.



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# EMPLOYEES

GRI 3-3 on the material topic Labor relations and organizational climate, 2-7, 2-30, 407-1, SDG

CAIXA recognizes that its employees are essential to achieving positive results and meeting its goals. To guarantee an efficient work environment in line with best practices, the Company adopts measures in accordance with its Bylaws, labor standards and other applicable regulations.

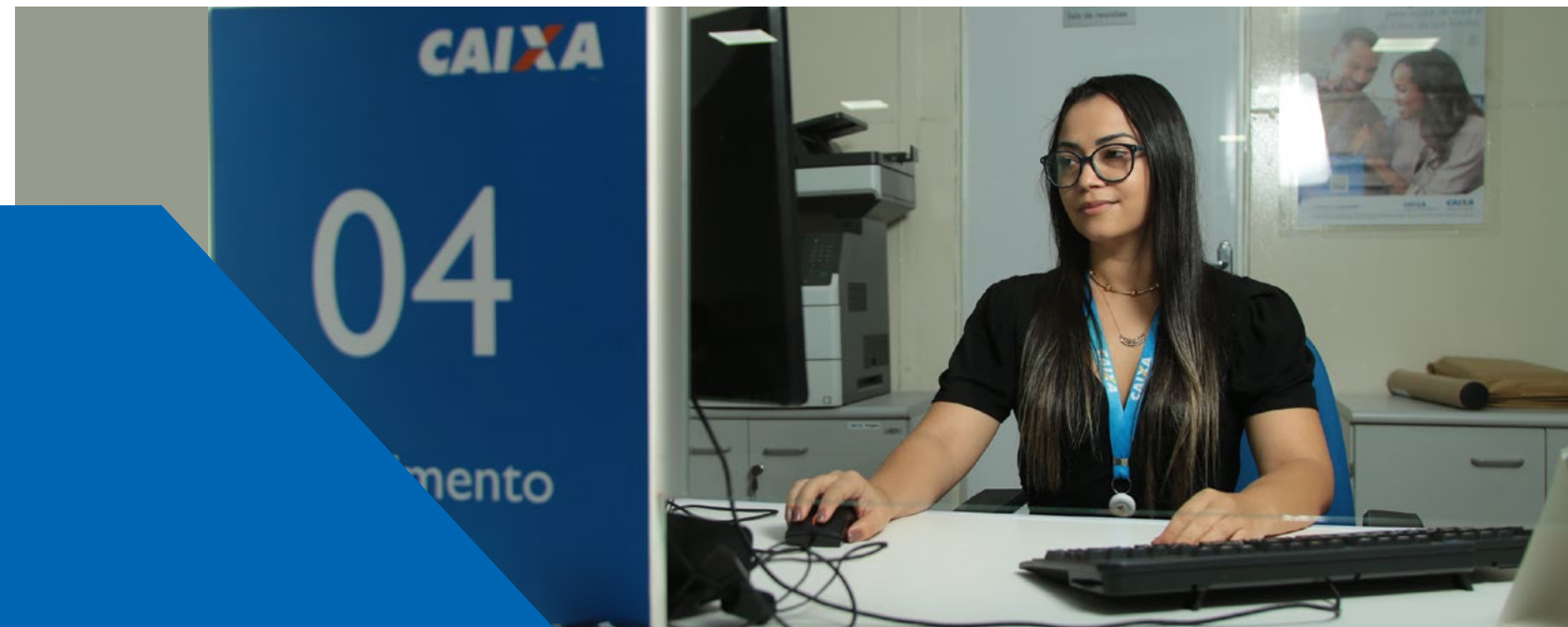
In 2024, CAIXA had 83,307 employees, all fully covered by collective bargaining agreements. Some of these employees fall into the “without control of working hours”

category, according to Article 62 of the Brazilian Labor Laws, which does not require minimum or fixed control of working hours but demands full working hours, in accordance with the exceptions provided for in the legislation. All employees are governed by Article 224 of the Brazilian Labor Law, which defines the working hours, or by its legal exceptions.

CAIXA's organization chart includes a management area specifically responsible for maintaining relationships with employee representative bodies and conducting collective negotiations. In this context, the Company participates in the single collective bargaining table for bank employees, under the coordination of the Brazilian Federation of Banks,

which defines economic and general clauses, resulting in the Collective Bargaining Agreement, and in the Specific Table, which establishes the clauses of the Collective Bargaining Agreement, applicable exclusively to CAIXA employees.

**83,307**  
EMPLOYEES IN 2024,  
ALL FULLY COVERED BY  
COLLECTIVE BARGAINING  
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Number of permanent employees, broken down by gender and region | GRI 2-7

Region	2022			2023			2024			2024/2023 (%)
	Men	Women	Total	Women	Feminino	Total	Men	Women	Total	
North	2,422	1,749	4,171	2,344	1,717	4,061	2,342	1,668	4,010	-1.3%
Northeast	9,463	5,967	15,430	9,432	5,999	15,431	9,155	5,759	14,914	-3.4%
Midwest	9,910	8,153	18,063	10,099	8,264	18,363	10,497	8,372	18,869	2.8%
Southeast	18,479	16,879	35,358	18,346	16,930	35,276	17,203	15,774	32,977	-6.5%
South	7,676	6,261	13,937	7,614	6,217	13,831	6,823	5,714	12,537	-9.4%
Total	47,950	39,009	86,959	47,835	39,127	86,962	46,020	37,287	83,307	-4.2%

Number of non-guaranteed hours employees, broken down by gender and region | GRI 2-7

Region	2023			2024			2024/2023 (%)
	Men	Women	Total	Men	Women	Total	
North	183	85	268	197	85	282	5.2%
Northeast	685	181	866	683	194	877	1.3%
Midwest	547	262	809	582	279	861	6.4%
Southeast	1,369	699	2,068	1,343	670	2,013	-2.7%
South	684	194	878	664	219	883	0.6%
Total	3,468	1,421	4,889	3,469	1,447	4,916	0.6%



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# Outsourced service providers, apprentices and interns

GRI 2-8, 407-1

CAIXA relies on the support of outsourced service providers, apprentices and interns to complement its operations. These groups play a key role in supporting the Company. They include:

- **Apprentices:** CAIXA's apprentice program is focused on training low-income young people, promoting social inclusion and preparing them for the job market;
- **Interns:** CAIXA's internship program allows students from different areas to apply their academic learning to the corporate environment;
- **Outsourced service providers:** professionals hired by partner companies to carry out ancillary services and support activities, which are secondary to CAIXA's main functions.

CAIXA also ensures that its service providers comply with labor obligations, which must be duly proven as settled. Contract management is clearly divided: the operational manager monitors and oversees labor-related matters, while the payment manager

reviews and validates the submitted certifications. Additionally, the Company provisions for labor-related expenses, such as vacation pay, 13<sup>th</sup> salary, related charges, and the Government Severance Indemnity Fund's surcharge for terminations without cause, in accordance with labor regulations.

To strengthen contract oversight, CAIXA provides a Contract Oversight Handbook, an internal document that guides the monitoring of contracts involving dedicated labor, including verification of compliance

with labor and social security obligations for outsourced employees.

Complementing this initiative, the Bank also publishes on its Procurement Portal the Guidelines for Sustainable Procurement and Supplier Relations, which set out guidance on social, environmental, and climate-related aspects to be considered in the procurement of goods and services. This, reinforces the Company's commitment to responsible and sustainable practices.

## Information on workers who are not employees | GRI 2-8

Type of workers	2022	2023	2024	Δ 2024/2023
Apprentices <sup>1</sup>	4,350	4,635	4,269	-7.9%
Interns <sup>2</sup>	4,752	4,387	3,887	-11.4%
Service providers <sup>3</sup>	43,596	43,360	40,056	-7.6%
<b>Total</b>	<b>52,698</b>	<b>52,382</b>	<b>48,212</b>	<b>-8.0%</b>

<sup>1</sup> Apprentices: Apprentice Management System (SGA, in Portuguese).

<sup>2</sup> Interns: Intern Management System (SGE, in Portuguese).

<sup>3</sup> Service providers: records of contacts maintained by the departments.

The data refer to the number of active service providers, apprentices and interns in 2024 and do not include CAIXA's permanent or temporary employees. According to the methodology applied, the variations compared to 2023 are not considered significant.



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# Attraction and retention

GRI 401-1

In 2024, CAIXA implemented significant changes to the Internship Program in order to value participants, and continue to provide professional development to thousands of young students.

The program has been updated with a reduction in the working hours for high-school interns from 25 to 20 hours per week, with a daily working day of 4 hours. This change increases the hourly pay and is in line with the New High School Project, which extends the minimum workload for studies and ensures more teaching time for students.

THE BOOTCAMP, CALLED CODING THE FUTURE CAIXA, GRANTED 44,557 SCHOLARSHIPS, OF WHICH 31,261 WERE AWARDED TO WOMEN.

For college interns, the pay increased by 10%, from R\$ 1,000.00 to R\$ 1,100.00, while the R\$ 130.00 transport allowance was maintained.

In November 2024, CAIXA was one of the winners of CIEE's 15<sup>th</sup> Best Internship Programs Award. This recognition highlights CAIXA's commitment to training and developing young talent in the country and celebrates the quality of the internship program offered.

CAIXA consistently invests in modernizing people management and adapting to market demands. As part of this effort, it has hired Deloitte to conduct a study of the Position and Salary, Bonus Function and Compensation Plans, aimed at valuing its employees and strategically aligning the organizational structure.

○ CAIXA's initiatives prioritize valuing and developing talent. The Coding the

Future CAIXA bootcamp reflects this commitment by democratizing access to generative artificial intelligence in partnership with Microsoft Copilot (read more on page 61). This action promotes innovation and inclusion in the technology sector and boosts female participation in Science, Technology, Engineering and Mathematics (STEM) careers. CAIXA granted 44,557 scholarships, of which 31,261 were awarded to women, representing 70.16% of the total.

To complement this process, the 2024 edition of the Voluntary Redundancy Program (PDV, in Portuguese) was implemented to rebalance the workforce and optimize operating costs, ensuring greater efficiency in resource management. The Program covered 4,124 employees, who were laid off between July and December 2024.

Employees who met the criteria in the Program's regulations were eligible,

including retirees, pensioners and employees who had been with CAIXA for over 15 years. To ensure an efficient transition, communication with Managers and employees in the process of leaving played an essential role in knowledge management, minimizing impacts and facilitating the replacement of professionals.

As part of the institutional renewal and strengthening plan, CAIXA held a civil-service examination with authorization for more than 4,000 opportunities, including job openings and a reserve list. Of these, 2,000 were earmarked for branches and another 2,000 for the technology area. Furthermore, there were 50 opportunities for college and university graduates, including job openings and a reserve list, 28 of which were for occupational physicians and 22 for occupational safety engineers.

CAIXA demonstrated flexibility to respond to market changes, hiring and firing an average of 300 employees per month.



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In 2024, CAIXA hired 1,395 new employees through a civil-service examination, with the under-30 and 30-50 age groups accounting for 96.7% of total hires. The Midwest region stood out, concentrating 46.6% of new hires during the year.

New hires by age group | GRI 401-1

Age group	2022	%	2023	%	2024	%	Δ 2024/2023
Under 30 years old	378	18.4%	42	4.5%	705	50.5%	1,578.6%
30 - 50 years old	1,580	76.8%	811	87.7%	644	46.2%	-20.6%
Over 50 years old	98	4.8%	72	7.8%	46	3.3%	-36.1%
Total	2,056	100%	925	100%	1,395	100%	50.8%

New hires by gender | GRI 401-1

Gender	2022	%	2023	%	2024	%	Δ 2024/2023
Women	828	40.3%	464	50.2%	298	21.4%	-35.8%
Men	1,228	59.7%	461	49.8%	1,097	78.6%	138.0%
Total	2,056	100%	925	100%	1,395	100%	50.8%

New hires by region | GRI 401-1

Region	2022	%	2023	%	2024	%	Δ 2024/2023
Midwest	226	11.0%	145	15.7%	650	46.6%	348.3%
Northeast	594	28.9%	268	29.0%	296	21.2%	10.5%
North	321	15.6%	45	4.9%	103	7.4%	128.9%
Southeast	704	34.2%	398	43.0%	269	19.3%	-32.4%
South	211	10.3%	69	7.5%	77	5.5%	11.6%
Total	2,056	100%	925	100%	1,395	100%	50.8%

There was also a significant increase in turnover among employees under 30 (29.43%) and over 50 (10.39%), while the 30-50 age group remained relatively stable. The increase in turnover among the under-30s may be due to the hiring of bank technicians for the IT area in Brasília, which brought about a significant renewal in the young workforce, while the increase in turnover among the over-50s was driven by the PDV. A total of 69.59% of employees took part in training courses, including both men and women.

Employee turnover, by age group | GRI 401-1

Age group	2022	2023	2024	Δ 2024/2023
Under 30 years old	13.1%	2.9%	29.4%	897.6%
30 - 50 years old	1.7%	1.0%	1.1%	7.7%
Over 50 years old	1.6%	1.1%	10.4%	918.3%
Total	1.9%	1.1%	3.9%	266.1%

Turnover by gender | GRI 401-1

Gender	2022	2023	2024	Δ 2024/2023
Women	1.6%	1.0%	3.7%	257.0%
Men	2.1%	1.1%	5.6%	415.0%
Total	1.9%	1.1%	3.8%	266.1%

Employee turnover by region | GRI 401-1

Region	2022	2023	2024	Δ 2024/2023
Midwest	1.3%	0.9%	4.1%	378.3%
Northeast	2.5%	1.4%	3.8%	178.7%
North	4.8%	1.2%	3.1%	152.6%
Southeast	1.7%	1.1%	3.7%	236.2%
South	1.6%	0.8%	4.2%	438.3%
Total	1.9%	1.1%	3.9%	266.1%



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Average training hours per employee, by gender | GRI 404-1

	2022	2023	2024	Δ 2024/2023	
Gender	Average training hours	Average training hours	Average training hours	Average training hours	Average training hours
Men	27.2	18.6	85.8	236.4%	361.4%
Women	18.7	18.4	56.4	252.4%	206.6%
Total average training hours	22.5	18.5	69.6	243.4%	276.2%

Average training hours per employee, by employee category | GRI 404-1

	2023	2024	Δ 2024/2023
Employee category	Average training hours	Average training hours	Average training hours
Unit head	36.7	67.52	83.8%
Members of management <sup>1</sup>	15.0	-	-
Managerial	19.1	79.2	314.3%
Non-managerial	15.9	76.4	380.7%
Operational staff	19.0	51.8	173.1%
Professional	12.2	39.3	222.7%
Total average training hours	18.5	69.6	275.5%

<sup>1</sup> The number of training hours for management in 2024 will not be reported. Considering that the majority of members of management are also employees, there is duplication of information with the data already provided in the other categories, given that, in CAIXA's Curriculum, members of management can replicate their employee CV data in their management registration.

Compensation

GRI 2-21

The total annual compensation of employees in 2024 considered the sum of 13 months' basic salary, plus profit sharing and bonuses for the period for employees in the qualified target group.

The ratio of the annual total compensation of the Company's highest-paid individual to the average annual total compensation of all employees is 4.61. In 2023, this ratio was 4.79.

The salary increase percentage is the same for all employees, as provided for in the Collective Bargaining Agreement.

The annual total compensation of the Company's highest-paid individual increased by 7.1%, moving up from R\$ 919,545.12 in 2023 to R\$ 984,390.06 in 2024. Meanwhile, the average compensation of all employees (excluding the highest-paid individual) went from R\$ 192,017.13 in 2023 to R\$ 213,606.52 in 2024, an increase of 11.2%.

This greater variation in the average compensation of all employees is justified by their seniority, as most of them are on the higher rungs of the career ladder, for which increases in absolute terms are greater. It is also necessary to consider employees' functional career progression.

For more information on management compensation, please refer to the item "Management compensation and benefits" on page 170, Governance Structure in the chapter Governance with Ethics and Integrity.



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# Benefits

GRI 201-3, 401-2, 401-3

With a focus on valuing and retaining employees, CAIXA has one of the broadest benefits packages on the market. It comprises products, services, advantages and rights guaranteed to everyone, including legal labor benefits, extended legal benefits, benefits arising from Collective Bargaining Agreements and benefits granted at the Company's discretion.

CAIXA's pension plan liabilities are recorded as a provision, following the established accounting guidelines. In 2024, these liabilities totaled R\$ 6,698,208,024.00 for the REG/Replan settled plan and R\$ 154,523,433.00 for the REG/Replan not settled plan. REG/Replan is a private pension plan sponsored by CAIXA, structured in the Defined Benefit model. It stopped accepting new beneficiaries in 1997.

Currently, there is no specific fund to cover any liabilities in the benefit plans. The Sponsor's liabilities are covered by financial provisions, in accordance with current legal rules, guaranteeing coverage of 50% of its liabilities.

## AT CAIXA, MATERNITY LEAVE, WHICH LASTS FOR 120 CONSECUTIVE DAYS, CAN BE EXTENDED FOR ANOTHER 60 DAYS, TOTALING 180 DAYS.

If the pension plan's liabilities are not completely covered, the strategy adopted by CAIXA is to ensure that the plan's assets equal or exceed the obligations provided for in the regulation.

Employee contributions to pension plans are defined by a percentage of the salary chosen by the participant, with a minimum of 5% of the participation salary and a maximum limit of R\$ 52,220.35. CAIXA matches the employee's contribution, respecting the maximum limit of 12% of the payroll. The plans are voluntary, allowing membership at the employee's discretion.

CAIXA offers more parental leave than required by the Brazilian Labor Law.

While maternity leave lasts 120 continuous days and is paid for by the National Social Security Institute (*Instituto Nacional de Seguro Social — INSS*), CAIXA employees can extend their leave for another 60 days, totaling 180 days, because the Company has joined the Citizen Company Program (Law 11,770/08).

The same period is guaranteed to employees who adopt children up to the age of 12. In the case of adoption or joint legal custody, if both parents are CAIXA employees, only one person is entitled to the 180-day period and the other can take advantage of paternity leave, regardless of the gender of the people benefiting from each type of leave. While the Brazilian Labor Law provides for 5 days of paternity leave, CAIXA employees can take up to 20 days off, as the Bank has joined the Citizen Company Program. The data relating to parental leave are shown below:



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	2022		2023		2024	
	Men	Women	Men	Women	Men	Women
Total number of employees that took maternity leave	-	1,224	-	1,604	-	1,380
Total number of employees that took paternity leave	1,682	3	1,640	2	1,367	1
Total number of employees that took adoption leave	3	19	9	36	7	40
Total number of employees that returned to work after the maternity leave ended	-	1,879	-	1,290	-	1,134
Total number of employees that returned to work after the paternity leave ended	1,664	3	1,635	2	1,362	1
Total number of employees that returned to work after the adoption leave ended	4	23	6	27	7	31
Total number of employees who returned to work after taking maternity leave and remained on the job twelve months after they returned to work <sup>2</sup>	2	1,902			-	1,283
Total number of employees who returned to work after taking paternity leave and remained on the job twelve months after they returned to work <sup>2</sup>	1,684	1			1,624	2
Total number of employees who returned to work after taking adoption leave and remained on the job twelve months after they returned to work <sup>2</sup>	3	2			6	26
Retention rate of employees that took maternity leave <sup>2</sup>	100%	99.2%			0%	99.5%
Retention rate of employees that took paternity leave <sup>2</sup>	99.2%	100%			99.3%	100%
Retention rate of employees that took adoption leave <sup>2</sup>					100%	96.3%

<sup>1</sup>In accordance with the principle of equality in Collective Bargaining Agreements, all employees who have children, whether through birth or adoption, are entitled to maternity, paternity and adoption leave.

<sup>2</sup> It is important to note that the 2023 database was taken into account in the calculation of the number of employees who returned to work after one of these leaves and maintained employment for twelve consecutive months in 2024. In other words, employees who returned between January and December 2023 and continued to be employed from January to December 2024 were included.

The benefits offered by CAIXA include Saúde CAIXA, a health insurance plan that covers medical, hospital, laboratory, radiological, dental, psychological, physical therapy, occupational therapy, social service, speech therapy, home paramedical support and home hospitalization and nutritional care for employees, retirees, pensioners and dependents. Furthermore, CAIXA offers Telehealth, a distance health service, and the *Inclusão no Cuidado à Saúde* (Inclusion in Health Care) initiative, which brings together special measures and benefits to support employees and dependents with disabilities.



# Personal development

Developing of employees is fundamental for CAIXA to achieve its goals and become stronger because they contribute to the Company's sustainable growth.

Employees must undergo ongoing training given the complexity of banking operations and the range of products and services offered. By requiring a highly qualified, innovative team with expertise, CAIXA reinforces its commitment to offering efficient solutions and meeting the demands of an ever-changing market.

To this end, the UC offers training programs, ranging from formal education to developing leadership, innovation and digital transformation skills. The aim is to build knowledge and skills to meet performance standards. By training professionals and promoting an innovative, inclusive and stimulating work environment, CAIXA values the well-being and growth of each employee.

In 2024, the Bank held the 1<sup>st</sup> CAIXA Book Biennial in Brasilia, an event that strengthened the connection between employees and the world of literature and the visual arts. Conceived as an opportunity for recognition and growth, the Biennial highlighted employees' cultural and creative strength in an environment of inspiration and learning.

The initiatives led by the School of Sustainability and Digital Citizenship and the Sustainability Network, in partnership with the UC, seek to provide employees with continuing education in sustainability. In line with these goals, the internal network seeks to engage and train professionals. These actions strengthen the organizational culture and reaffirm CAIXA's commitment to social responsibility, sustainability and the promotion of practices aligned with global challenges.

## INITIATIVES

- › In 2024, the UC platform offered **one new certification** accompanied by thematic tracks with preparatory content.
- › **32 certifications** have been offered since the strategy was launched in 2021.
- › **80,729 employees** received at least one of the **32 certifications** available on the UC\_Play platform in 2024.
- › Implementation of educational actions focused on human and organizational development.
- › **The Ethics of Care Workshop** – Continuous measures to stop harassment, with reflection and discussion of strategies to prevent and combat moral and sexual harassment in the workplace.
- › **1<sup>st</sup> place in the T&D** – Collaboration category at the Corporate Learning Week (CLW) international event, held in Las Vegas, USA. The award recognizes initiatives that promote innovation, creativity and a positive workplace culture.
- › **2<sup>nd</sup> place in the Team of the Year** – Collaboration category at the CLN Trailblazers Awards, held in Atlanta, USA. Initiatives such as the new Integração CAIXA (CAIXA Onboarding); the Acessibilidade (Accessibility) Project in partnership with employees with disabilities; the Transformation, Engagement, Innovation and Learning (TEIA, in Portuguese) digital transformation; the Scrum Game Challenge; and the use of Viva Engage promoted collaboration between teams.



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The UC also plays an important role in developing of the Company's management and leaders, and offers annual and onboarding training programs on mandatory topics set out in Law 13,303/2016 and Decree 8,945/2016. Moreover, it includes in-person courses and complementary materials in digital format that address sustainability, governance, ethics and transparency, for example.

## Sustainability

At CAIXA, sustainability is a strategic pillar. To strengthen this culture and expand its positive impact on society and the environment, the Bank promotes the Sustainability Track, which focuses on the principles of sustainable development. In addition, in order for interns, apprentices, service providers and partners must sign an acknowledgment form stating that they are aware of the guidelines of the Social, Environmental and Climate Responsibility Policy (PRSAC, in Portuguese) to align themselves with the Company's sustainable values.

## Digital transformation

CAIXA's digital transformation movement involves strategies and actions to modernize its services and

processes. The main initiatives include using artificial intelligence, training employees in digital technical skills, digitalizing processes and expanding digital channels. They include:

- › Digital accounts for Individual Microentrepreneurs;
- › Expansion of digital branches;
- › Facial recognition in apps;
- › TEIA Program;
- › FINISA *Transformação Digital* (FINISA Digital Transformation), a credit line that reduces bureaucracy in services provided by states and municipalities;
- › CAIXA Sustainable Management Seal, which recognizes for municipalities that demonstrate good governance practices and social and environmental responsibility.

Digital transformation goes beyond technology — it is made up of people, knowledge and positive shared experiences. In this sense, the Company, through the UC, seeks to train employees in digital skills to work with new technologies, in line with market demands, reinforcing the Bank's commitment to client centrality.

The Company has developed and launched the Digital CAIXA Certification to improve all employees' knowledge and skills in digital competencies. It is required for participation in the Bank's Internal Selection Program.

In 2024, CAIXA launched the TEIA Program to modernize the Bank and strengthen its connection with clients, as part of its digital transformation strategy. The program considers the employee as an agent of change and focuses on creating more accessible and efficient experiences, promoting digital, financial and social inclusion, especially for the most vulnerable population.

In 2024, the Program started its first squad, which currently has 1,192 employees. It also has the support of consulting firms such as Instituto Inovação de Recife (PE).

The TEIA Program aims to respond quickly to internal changes and market needs, putting the client at the center of structuring high-value deliveries and considering their primary needs, connected to the corporate strategy, based on the following priority topics:



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- 1. Digital relationship;
- 2. Digital development pipeline;
- 3. Data intelligence;
- 4. Housing;
- 5. Digital account;
- 6. Credit card;
- 7. Corporate credit;
- 8. Digital citizenship; and
- 9. Open finance.

In order to accelerate digital deliveries, TEIA adopts an agile operating model, which seeks to integrate processes and encourage co-creation and the participation of cross-functional teams, combining talents from different areas: business, technology, operations and support. This promotes the rapid development of solutions, prevents the sedimentation of organizational silos and favors the creation

of an environment focused on innovation, experimentation and adaptability.

Employees need to be able to make the change happen so CAIXA conducted several Change Management diagnostic studies, which demonstrated TEIA employees' real need for training: structured onboarding to provide newcomers with the knowledge and skills to work in an agile unit; completion of the Operating Model course, which allows participants to understand the importance of organizational agility for delivering value to clients and to understand how the Operating Model of the CAIXA Digital (TEIA) Program is structured; leading safe training for employees involved in implementing the operating model; role-based learning tracks; incentives for graduate courses focused on digital topics; and courses for senior management focused on lean leadership.

# AI AND LOW-CODE TRAINING FOR WOMEN

CAIXA has partnered with the DIO education platform to offer scholarships to women interested in working with artificial intelligence and low code, through the "Coding The Future CAIXA: Generative AI with Microsoft Copilot" bootcamp. In an immersive way, the Program enabled participants to develop innovative solutions and enter male-dominated markets. CAIXA granted 44,557 full scholarships, of which 31,261 were awarded to women, representing 70.16% of the total.

Prior experience in technology was not a requirement, and the workload was 39 hours. During the track, participants could interact via forums, live classes and support links. Those who complete the course receive a certificate of completion and are listed on the Talento Match (Talent Match) platform, which connects them to partner companies.

The partnership with DIO reinforces CAIXA's commitment to the UN's SDGs, especially full citizenship, which prioritizes the inclusion of women.



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# Undergraduate, graduate and language programs

In 2024, CAIXA continued with its strategy of training and valuing its employees, with initiatives focused on education and professional development, including undergraduate, graduate, and language programs.

One of the highlights is CAIXA's partnership with the National Federation of CAIXA Staff Associations (Fenae, in Portuguese) and the Abaporu group, which offers graduate courses to active employees, retirees, pensioners and dependents who are members of CAIXA Staff Associations (Apcefs, in Portuguese). Thus, it expands access to knowledge and academic development to more people linked to the Company, fostering an environment of continuous learning.

In addition to offering high-quality education, CAIXA prepares its employees for the market challenges and the

evolution of their jobs. In 2024, the main highlights include:

## Language courses through the Busuu platform

- › In order to make it possible for all employees to study foreign languages, the UC hired Busuu, one of the most internationally recognized and widely used platforms. The platform offers an interactive and accessible learning experience, providing dynamic and flexible content. All employees have access to the self-study content, which covers 14 languages, including English, Spanish, French, Japanese, Italian, Korean, German, Portuguese, Dutch, Russian, Chinese, Arabic, Turkish and Polish. In 2024, there were more than 17,000 employees registered on the platform.

## Incentive for undergraduate programs

- › It offered **300 places**, and **340 applications** were received; and
- › The Program aims to support employees in developing a solid academic education, that is in line with market demands and the Company's needs.

## Lato Sensu graduate programs

- › The program offered **500 places**, and **1,382 employees** applied;
- › This initiative aims to provide specializations in strategic areas, contributing to employees' professional development and the Company's success; and
- › Due to the high demand for graduate courses and CAIXA's digital transformation movement, a specific incentive system was made available for courses on topics in line with the CAIXA Digital Program. There were 200 places available and 1,376 applicants.

## Stricto Sensu graduate programs

- › Employees interested in master's and doctoral degrees were encouraged to start scientific research at the best educational institutions in Brazil;
- › There were 117 expressions of interest for 100 places, strengthening the production of knowledge and innovation within CAIXA; and
- › In addition, in 2024, the UC made it possible to hire an in-company professional master's degree from the University of Bordeaux for 25 senior executives and members of the Company's management. The aim was to develop advanced knowledge in business and management, focused on corporate finance and accounting, providing a more global view of the topics covered.



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1,131  
EMPLOYEES

PARTICIPATED IN  
THE VIDA FUTURA  
EDUCATIONAL  
INITIATIVE.

## Leadership training

GRI 404-2

In 2024, CAIXA implemented 51 educational leadership actions, impacting 35,263 participants. In total, CAIXA delivered 130,517 training hours aimed at developing essential skills for leaders.

## Women in leadership

GRI 404-2

To promote gender equality and strengthen women's presence in strategic sectors, CAIXA and the National Treasury held the Women's Leadership in Public Finance course. Developed by Instituto de Ensino e Pesquisa (INSPER) and promoted by CAIXA, the program offered 15 places for female employees, training them to occupy leadership positions in the public sector.

In addition, in 2024, the UC promoted the *Mentoria CAIXA* (CAIXA Mentoring) Program, in which an employee with experience and training (mentor) helps another (mentee), in order to support their professional and personal development. This experience

also helps to prepare successors, as it enables the transfer of knowledge, skills and experience. In the fourth quarter of 2024, the UC enabled the participation of 50 mentees, 44 of whom were women.

CAIXA continues to invest in training its professionals by offering other specialized courses, such as the Structuring and Management of Public-Private Partnerships Course.

## Vida Futura (Future Life)

GRI 404-2

The *Vida Futura* educational initiative prepares those who are leaving the Company or are close to retirement for new achievements and challenges.

The focus is on helping them reflect on the importance of each phase of life and personal choices and supporting them in building a life project during this transition. The program also includes CAIXA retirees.

In 2024, 1,131 employees participated in the initiative, almost five times more than in 2023, when 233 employees joined.



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# Performance management

GRI 404-3

To promote staff development, the Company has a performance management process based on agreements, through the establishment and achievement of individual goals and subsequent assessment of the deliveries made and strategic skills.

After consolidating the results, the immediate manager has information to give feedback to

IN 2024, ALL EMPLOYEES TOOK PART IN THE PERFORMANCE REVIEW PROGRAM, BROKEN DOWN AS FOLLOWS **44.83% MEN AND 55.17% WOMEN. MOST PARTICIPANTS WERE IN NON-MANAGERIAL POSITIONS (44.16% OF THE TOTAL).**

the employee in addition to the final individual score, marking the end of the review cycle.

The results obtained at the end of each cycle make it possible to assess whether the employee's current profile is in line with the profile expected by the Company. They also provide input for both the development strategies led by the UC and the strategies that drive the transformation of the organizational culture. In addition, they provide an overview of how everyone's individual efforts connect to the CAIXA Conglomerate's Corporate Strategy.

To drive CAIXA towards digital transformation, the strategic skills model has been updated, showing that the expected performance of employees who work in any department of the Company must be based on the following pillars:

- › Dazzle the client;
- › Strive for excellence;
- › Guarantee sustainability;
- › Exert influence;
- › Promote digital.



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# PESSOAS.CAIXA (PEOPLE. CAIXA) PORTAL

The Pessoas.CAIXA Portal is HR's main communication channel with employees and an essential space on the Bank's intranet. With more than **5.9 million views in 2024**, it has established itself as a strategic tool for offering relevant, up-to-date, and high quality content.

Structured by profiles (employee, HR agent, manager and management), the Portal provides personalized information for each audience, aligned with the employee's journey. To reinforce communications, HR sends out the Pessoas.CAIXA clipping with the main topics and news of the month.

## Performance review by gender | GRI 404-3

	2023		2024		Δ 2024/2023
	Total number	%	Total number	%	
Men	46,134	55.5%	44,131	55.2%	-4.3%
Women	36,951	44.5%	35,863	44.8%	-2.9%
Total	83,085	100%	79,994	100%	-3.7%

## Performance review by employee category | GRI 404-3

	2023		2024		Δ 2024/2023
	Total number	%	Total number	%	
Unit head	4,760	5.7%	4,790	6.0%	0.6%
Managerial	19,914	24.0%	20,072	25.1%	0.8%
Non-managerial	36,465	43.9%	35,327	44.2%	-3.1%
Operational Staff	19,897	23.9%	17,706	22.1%	-11.0%
Professional	2,049	2.5%	2,099	2.6%	2.4%
Total	83,085	100%	79,994	100%	-3.7%



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# Diversity, inclusion and equity

GRI 406-1, 405-2 SDG

CAIXA promotes an inclusive and respectful work environment, valuing diversity and ensuring equal opportunities for all employees. The Company integrates diversity into its practices through an accessible and welcoming space for people with disabilities and people of different origins, religions, ethnicities, genders and sexual orientations.

The Diversity and Inclusion Program strengthens the commitment to inclusion, aligned with the People Policy for the CAIXA Conglomerate, the Policy for the Prevention of and Fight against Moral and Sexual Harassment and Discrimination and the PRSAC. This Program guides management practices aimed at diversity, equity, and the fight against all forms of prejudice. It is structured around five priority axes:

- › Gender equity;
- › Generations;

- › People with disabilities;
- › Race/color;
- › LGBTQIAPN+.

CAIXA's diversity management is supported by regional groups, distributed in the five Brazilian regions and made up of employees and union representatives. These groups help to promote a more inclusive environment and fight against all forms of discrimination.

In 2024, reaffirming its commitment to equity, CAIXA signed the Pact for Diversity, Equity and Inclusion with the Ministry of Management and Innovation in Public Services. In the same year, 15 labor cases related to discrimination were filed, including 2 lawsuits and 13 administrative litigation procedures. All the cases were analyzed and followed up, demonstrating the Company's serious commitment to this issue.

## Ratio of basic salary and compensation of women to men | GRI 405-2

Important operational unit	Employee category	2024	
		Ratio of basic salary	Ratio of compensation
Headquarters	Unit head	0.96	1.02
	Managerial	1.01	0.99
	Non-managerial	0.95	0.92
	Operational staff	0.89	0.83
	Professional	1.01	1.04
	<b>Total</b>	<b>0.91</b>	<b>0.87</b>
Network units	Unit head	0.98	0.99
	Managerial	1.02	0.99
	Non-managerial	0.96	0.94
	Operational staff	0.91	0.82
	<b>Total</b>	<b>0.96</b>	<b>0.91</b>
Centralization/branch units	Unit head	0.67	0.89
	Managerial	0.71	0.81
	Non-managerial	0.97	0.89
	Operational staff	1.01	0.93
	Professional	0.97	0.98
	<b>Total</b>	<b>0.78</b>	<b>0.80</b>
All units	Unit head	0.94	0.99
	Managerial	0.92	0.94
	Non-managerial	0.97	0.94
	Operational staff	0.92	0.83
	Professional	0.97	0.98
	<b>Total</b>	<b>0.91</b>	<b>0.89</b>

\*Important operational units: grouped into three subsystems: headquarters, centralization/branch and network.  
\*Calculation of the basic salary-to-compensation ratio: the active workforce in December 2024 was considered.  
\*Basic salary: the pay of the permanent position held by each employee in their respective salary reference in December 2024.  
\*Compensation: net salary received by each employee in December 2024.



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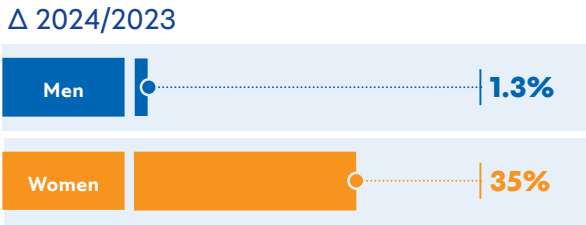
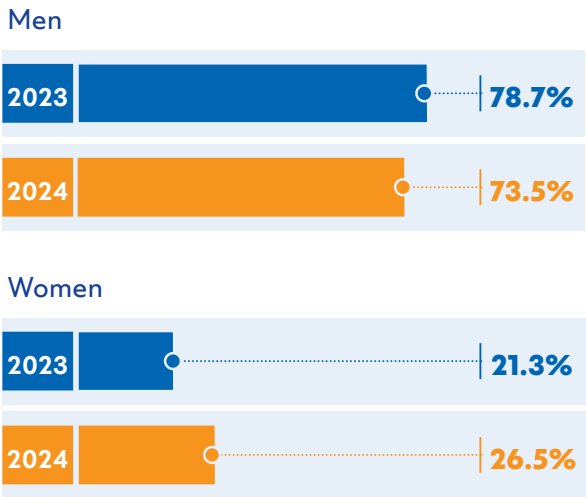
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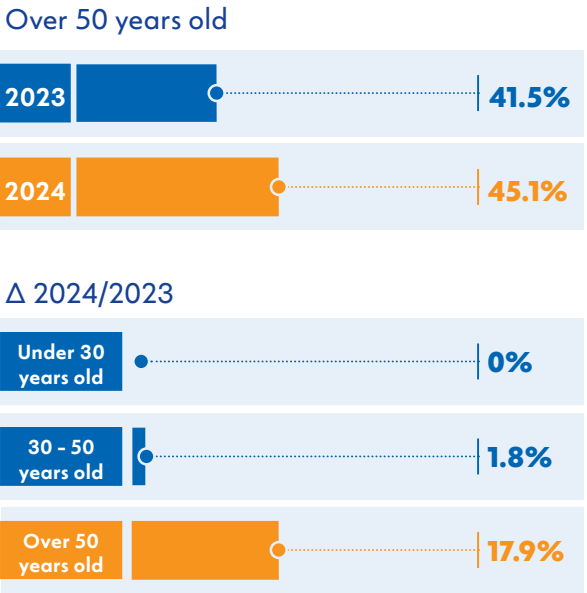
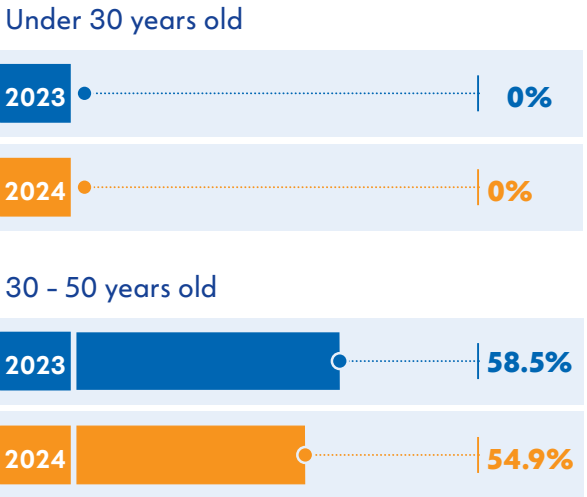
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Percentage of individuals within governance bodies by gender | GRI 405-1



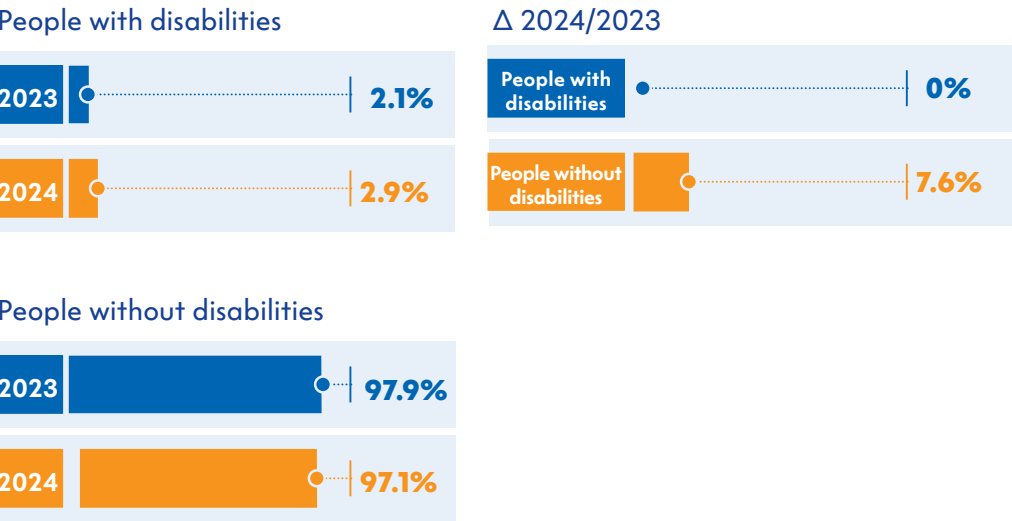
Percentage of individuals within governance bodies by age group | GRI 405-1



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

	2023	2024	
Color or race	%	%	Δ 2024/2023
Black	4.3%	3.9%	0%
Brown	13.8%	12.8%	0%
White	80.9%	82.3%	10.5%
Indigenous people	0%	0%	0%
Yellow	1.1%	1.0%	0%
Not informed	0%	0%	0%

Percentage of people with disabilities within governance bodies | GRI 405-1



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**Percentage of employees per employee category, by gender**  
GRI 405-1

Employee category	Gender	2023	2024	Δ 2024/2023
Unit head	Men	71.5%	71.0%	-0.4%
	Women	28.5%	29.0%	2.0%
Managerial	Men	54.6%	54.6%	0.0%
	Women	45.4%	45.4%	0.1%
Non-managerial	Men	50.3%	50.0%	-4.3%
	Women	49.7%	50.0%	-3.4%
Operational staff	Men	58.5%	60.1%	-7.5%
	Women	41.5%	39.9%	-13.6%
Professional	Men	67.7%	66.5%	-0.8%
	Women	32.3%	33.5%	4.3%
<b>Total</b>	<b>Men</b>	<b>55.0%</b>	<b>55.2%</b>	<b>-3.8%</b>
	<b>Women</b>	<b>45.0%</b>	<b>44.8%</b>	<b>-4.7%</b>

**Percentage of employees per employee category, by age group**  
GRI 405-1

Employee category	Age group	2023	2024	Δ 2024/2023
Unit head	Under 30 years old	0.3%	0.1%	-46.2%
	30 - 50 years old	80.1%	82.9%	3.8%
	Over 50 years old	19.7%	17.0%	-13.4%
Managerial	Under 30 years old	0.8%	0.4%	-47.5%
	30 - 50 years old	86.9%	87.0%	0.1%
	Over 50 years old	12.3%	12.6%	2.5%
Non-managerial	Under 30 years old	0.9%	0.6%	-40.5%
	30 - 50 years old	72.6%	74.0%	-2.1%
	Over 50 years old	26.4%	25.5%	-7.3%
Operational staff	Under 30 years old	2.0%	4.5%	106.3%
	30 - 50 years old	56.3%	57.2%	-8.6%
	Over 50 years old	41.7%	38.2%	-17.6%
Professional	Under 30 years old	0.0%	0.2%	-
	30 - 50 years old	62.6%	64.6%	4.1%
	Over 50 years old	37.4%	35.1%	-5.3%
<b>Total</b>	<b>Under 30 years old</b>	<b>1.1%</b>	<b>1.5%</b>	<b>26.3%</b>
	<b>30 - 50 years old</b>	<b>71.9%</b>	<b>73.3%</b>	<b>-2.3%</b>
	<b>Over 50 years old</b>	<b>27.0%</b>	<b>25.2%</b>	<b>-10.6%</b>



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## Employee percentage per employee category, by color or race | GRI 405-1

Employee category	Color or race	2023	2024	Δ 2024/2023	Employee category	Color or race	2023	2024	Δ 2024/2023
Unit head	Black	2.9%	3.0%	3.5%	Operational staff	Black	3.8%	4.5%	8.1%
	Brown	19.7%	20.3%	3.6%		Brown	23.5%	24.9%	-4.6%
	White	75.0%	74.3%	-0.7%		White	70.0%	67.9%	-12.8%
	Indigenous people	0.2%	0.2%	1,000%		Indigenous people	0.3%	0.2%	-20.0%
	Yellow	2.1%	2.1%	-1.9%		Yellow	2.5%	2.4%	-12.7%
Managerial	Black	3.8%	3.9%	3.9%	Professional	Not informed	0.02%	0.01%	-50.0%
	Brown	23.6%	24.1%	1.9%		Black	2.0%	2.3%	13.6%
	White	69.8%	69.2%	-0.8%		Brown	16.4%	17.5%	7.6%
	Indigenous people	0.2%	0.2%	0%		White	78.3%	77.2%	-0.7%
	Yellow	2.6%	2.6%	0.2%		Indigenous people	0.2%	0.2%	25.0%
Non-managerial	Black	3.8%	4.0%	2.3%	Total	Yellow	3.1%	2.8%	-7.5%
	Brown	23.7%	24.2%	-1.6%		<b>Black</b>	<b>3.7%</b>	<b>4.0%</b>	<b>4.4%</b>
	White	68.9%	68.2%	-4.8%		<b>Brown</b>	<b>23.2%</b>	<b>23.9%</b>	<b>-1.2%</b>
	Indigenous people	0.2%	0.2%	-2.3%		<b>White</b>	<b>70.0%</b>	<b>69.0%</b>	<b>-5.6%</b>
	Yellow	3.4%	3.3%	-6.7%		<b>Indigenous people</b>	<b>0.2%</b>	<b>0.2%</b>	<b>-6.1%</b>
						<b>Yellow</b>	<b>2.9%</b>	<b>2.9%</b>	<b>-6.4%</b>
						<b>Not informed</b>	<b>0.01%</b>	<b>0.002%</b>	<b>-50.0%</b>



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### Percentage of employees per employee category, per people with disabilities | GRI 405-1

Employee category		2023	2024	Δ 2024/2023
Unit head	People with disabilities	1.5%	1.8%	18.1%
	People without disabilities	98.5%	98.2%	0.0%
Managerial	People with disabilities	2.7%	3.1%	16.4%
	People without disabilities	97.3%	96.9%	-0.4%
Non-managerial	People with disabilities	4.0%	4.6%	9.4%
	People without disabilities	96.0%	95.4%	-4.4%
Operational staff	People with disabilities	9.6%	10.0%	-6.2%
	People without disabilities	90.4%	90.0%	-10.5%
	<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>-10.1%</b>
Professional	People with disabilities	2.3%	2.0%	-12.0%
	People without disabilities	97.7%	98.0%	1.1%
<b>Total</b>	<b>People with disabilities</b>	<b>5.0%</b>	<b>5.3%</b>	<b>2.3%</b>
	<b>People without disabilities</b>	<b>95.0%</b>	<b>94.7%</b>	<b>-4.5%</b>

### Training and capacity building

GRI 410-1

In 2024, a significant share of employees participated in CAIXA's training programs, as follows:

- › Diversity and Inclusion Certification – **45.8%;**
- › Talk Session: Inclusion of People with Disabilities – **74%;**
- › Talk Session: Diversity and Inclusion – **68%;**
- › Talk Session: Gender Equity in Organizational Culture – **78%;**
- › Talk Session: Fight against Violence against Women – **16%;**
- › Talk Session: Fight against Moral and Sexual Harassment – **76%;**
- › Talk Session: Culture of Respect – **77%.**

In addition to training for direct employees, CAIXA extends its initiatives to contractors who provide security services. For outsourced security guards who work at CAIXA units, two meetings are held every year to address issues such as domestic and family violence, racism and racial injustice, LGBTphobia and valuing life.

In 2024, 85% of outsourced security guards attended these meetings, reinforcing the Company's commitment to promoting a safe, inclusive and respectful working environment for everyone.



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# INITIATIVES IN THE SPOTLIGHT IN 2024

CAIXA DETERMINED THAT **30%** OF MANAGEMENT POSITIONS SHOULD BE ALLOCATED TO WOMEN.



## Pilot Program for People with Disabilities

CAIXA launched a pilot program focused on meeting the demands of new employees with disabilities. The initiative includes specialized training for Managers and dedicated support. The Company also invests in assistive technologies, promoting accessibility and equal opportunities.

## Partnership with the University of Brasilia (UnB)

CAIXA signed a partnership with UnB to develop initiatives related to gender equity. This collaboration contributes to inclusion in the corporate environment, since discussions on the subject have been incorporated into the collective bargaining agreement.

## Client Registration including Gender Identity

CAIXA included a voluntary gender identity field in the client registration form. The initiative is part of the TEIA Program and reinforces the Bank's commitment to diversity and inclusion.

## Career Acceleration for Women

CAIXA determined that 30% of management positions should be allocated to women, reflecting its commitment to gender equity and valuing female leadership.

## Diversity and Inclusion Volunteering Campaign

The Diversity and Inclusion Volunteering Campaign implemented 19 actions that benefited 17 organizations, with the participation of 82 volunteers.

The initiative with the most engagement was called Awareness of Neurodivergent People, focusing on Attention Deficit Hyperactivity Disorder (ADHD), designed to increase understanding and inclusion of this population. With 14 volunteers, the initiative included talks, events and dissemination of the topic on social media. Other actions included:

- › Food donation and medical and dental care for indigenous communities;
- › Support for family farmers;
- › Distribution of feminine hygiene kits; and
- › Support for organizations that assist people with neurodivergence or Autism Spectrum Disorder (ASD).



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# Health and safety

CAIXA prioritizes occupational safety and health, adopting best practices and procedures to prevent, minimize, or eliminate occupational risks. In addition to complying with labor requirements and strictly following the Regulatory Standards for Occupational Safety and Health, the Company has developed many initiatives to promote employee well-being. In daily operations, CAIXA implements safety and health guidelines to ensure a safe work environment, identifying potential risks and applying effective prevention, control, and mitigation measures.

## Risk management and preventive and corrective actions

GRI 403-1, 403-2, 403-3, 403-4, 403-7, 403-8, 3-3 on the topic of Labor relations and organizational climate

CAIXA has established the Risk Management Program (PGR, in Portuguese), in accordance with Regulatory Standard (NR, in Portuguese) No. 1, to identify, control, and monitor occupational risks that may affect its employees, contractors, interns, and apprentices. The Program characterizes environmental conditions and identifies harmful agents — whether physical, chemical, biological, or ergonomic — evaluating the severity and probability of risks. Based on this analysis, corrective actions are prioritized to ensure workplace safety.

To ensure continuous monitoring, the PGR maintains an up-to-date record of exposures and communicates risk assessments to all CAIXA employees and contractors. Its structure consists of essential documents, such as the Risk Inventory, the Action Plan,

along with their annexes. The Risk Inventory plays a vital role in recording and assessing occupational risks, allowing for:

- › Characterization of exposures to environmental conditions and potentially harmful agents;
- › Definition of the severity and probability of risks, determining exposure levels;
- › Prioritization and recommendation of control measures to minimize hazardous exposures;
- › Communication of assessment results to employees and contractors;
- › Maintenance of a detailed history of exposures for ongoing monitoring.

The verification of the execution of planned actions and the monitoring of environmental conditions are the responsibilities of the legally qualified professional, the unit manager, or the accident prevention committee representative. The unit manager must open and track service requests, attaching supporting documentation of the corrections made. The assessment of control action results is conducted by the manager, with the participation of the accident prevention committee representative, while the evaluation of environmental comfort levels — such as noise, lighting, temperature, relative humidity, and air velocity — is carried out by a qualified professional.

CAIXA strictly complies with current social security legislation for recording work-related accidents and illnesses. The analysis of absenteeism rates, types of leave/illnesses, along with the health



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profile — based on the Occupational Health Medical Control Program (PCMSO, in Portuguese) —, are indicators that enable focused action in proposing and standardizing more effective measures for the prevention of work-related illnesses and other occurrences.

In 2024, CAIXA recorded a global absenteeism rate of 3.31%, representing an increase of 4.09% compared to the previous year, which was due to a rise in seasonal illnesses, such as dengue fever and respiratory diseases, in addition to exams and special investigations involving individuals without reported complaints or diagnoses (ICD Z01). The total number of employees on leave due to these conditions increased significantly during the periods analyzed.

Throughout 2024, a continuous reduction in absenteeism was observed starting in July, due to the decline in seasonal illness-related leaves. This trend reflects the efforts and measures implemented by the Company to improve employee health and well-being, encouraging employee participation in health and quality of life programs aimed at promoting healthy habits.

However, despite CAIXA's significant investments in employee care and well-being promotion, it is not possible to attribute such variation in leave solely

Workers covered by the occupational health and safety management system<sup>1</sup> | 403-8

	2022	2023	2024
Number of workers covered by the system	86,959	86,962	83,307
Percentage of workers covered by the system	100%	100%	100%

<sup>1</sup>No internal or external audits were identified for occupational health and safety systems.

to the implementation of these programs, as many factors may be involved.

Simultaneously, CAIXA adopts the PCMSO, governed by NR 7, which has a preventive nature, focusing on the screening and early diagnosis of work-related health conditions, including subclinical ones, and identification of occupational diseases or irreversible health damage to employees.

The PGR risk analysis, on the other hand, considers the entire work environment, recording all workstations, including those occupied by professionals who are not part of CAIXA's workforce.

Risk and incident assessments are conducted within the PGR, in compliance with NR1. The methodology follows ABNT 31010's probability/consequence matrix, which

combines qualitative and semi-quantitative classifications of consequences and probabilities to determine the risk level. The process begins with the characterization of the unit, considering work processes, activities performed, and the number of employees, contractors, interns, and apprentices present.

Then, the interaction of such workers with the processes and hazards in the work environment is analyzed. Those exposed to similar agents are grouped into the Similar Exposure Group (GES, in Portuguese). For each GES, hazards and potential health impairments or injuries are identified.

It is important to note that all CAIXA employees are covered by both the PCMSO and the PGR, ensuring appropriate monitoring of occupational safety and health.



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# Well-being and quality of life

At CAIXA, strategic indicators are used to monitor and evaluate the engagement with and impact of the health and well-being programs implemented. The goal is to measure employee engagement with health initiatives, such as participation in wellness promotion programs, reduction in absenteeism, and the effectiveness of awareness campaigns. The strategic indicators aim to prevent and control absenteeism rates at CAIXA, ensuring a safe work environment through health and quality of life programs. Furthermore,

the indicator seeks to mobilize and Support Managers in improving and enhancing employee health through the programs offered by CAIXA.

Therefore, the Bank periodically conducts satisfaction surveys and collects employee feedback, which are essential for identifying strengths and opportunities for improvement. Employee feedback allows the Company to adjust its strategies, meet employee needs, and foster a culture of preventive health.



# Safety and health training

GRI 403-5, 403-6

CAIXA offers a series of occupational safety and health training programs to promote safety, well-being, and accident prevention. Key training programs include:

**Cipa training:** focused on training employees in identifying ways to prevent work-related accidents, understanding the conditions of environments with potential occupational risk, and recognizing factors that affect the safety and health of CAIXA's employees, in accordance with applicable regulations and legislation.

## Volunteer fire brigade

**training:** aimed at raising awareness about the role of volunteer fire brigade members, with a focus on fire and accident prevention, and to ensure a safer work environment.

## Ergonomics training:

designed to enhance knowledge of ergonomics, this course addresses key characteristics and risks related to the topic, aiming to preserve workplace safety and health.

## Health and well-being learning path and certification:

providing essential knowledge in the following areas:

- **Mental well-being:** stress management and mental, emotional, and holistic health;
- **Well-being at work:** the importance of psychological safety, respect and diversity in the workplace, a culture of respect, and the types of harassment and their consequences;
- **Physical well-being:** the importance of physical activity for overall health, ergonomics guidance, and CAIXA's health programs.



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Occupational safety and health training is available via e-learning through the UC Portal. The content is prepared by specialized companies and validated by CAIXA's Occupational Safety and Health team. Training is offered free of charge to all employees during working hours.

Furthermore, participation is mandatory for the following training programs: Cipa for accident prevention committee representatives and members; Volunteer Fire Brigade for volunteer brigade members; and Ergonomics for employees working remotely.

In addition to training, Saúde CAIXA provides employees with nationwide coverage of non-occupational medical and health services, including telemedicine, medical, surgical, hospital, psychiatric, and dental care, among others, ensuring broad and comprehensive access through an accredited network.

# Health and quality of life

GRI 3-3 on the material topic Labor relations and organizational climate

CAIXA is committed to employee well-being through a series of programs focused on physical, mental, and emotional health. These initiatives are part of a strategy for preventing illnesses, improving quality of life, and promoting a healthy and productive work environment.

Regular physical activity, adequate sleep, routine medical checkups, low-stress work environments, and a balanced diet are essential for ensuring a healthier life and the ability to perform tasks productively and safely.

CAIXA's main initiatives focused on health and quality of life are presented as follow.

## CAIXA'S MAIN INITIATIVES FOCUSED ON HEALTH AND QUALITY OF LIFE.

### CAIXA em Movimento

GRI 3-3 on the material topic Labor relations and organizational climate, 403- 6

CAIXA em Movimento (in movement, in English) is a gamification program that encourages employees to adopt a healthier lifestyle. The initiative uses digital tools to promote challenges and physical activity. It also seeks to raise awareness about the importance of self-care and well-being, while encouraging mutual motivation. Results are tracked through an app that allows employees to record their activities and interact with colleagues.

### Wellhub Partnership

Through this partnership, CAIXA offers employees, retirees, and pensioners covered by Saúde CAIXA, as well as their dependents, access to a nationwide network of gyms in Brazil with exclusive discounts. The program seeks to make physical activity more accessible. The platform also provides guidance on exercise and physical health, as well as nutrition and mental health, offering online classes that facilitate the inclusion of physical activities in employees' daily routines.



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## Nutrition and Healthy Habits Program

Through the Nutrition and Healthy Habits Program, the Company offers six sessions with a nutritionist, five with a psychologist, and four with a physical education professional, along with educational materials to raise employee awareness about the importance of healthy eating habits. CAIXA also encourages behavioral changes such as reduced sedentary lifestyles and overall improvement in quality of life.

## Women's and Men's Health

CAIXA's Women's and Men's Health Program promotes awareness about early screening for diseases such as breast cancer, cervical cancer, and prostate cancer. The Company offers free consultations and exams to prevent such diseases. The goal is to ensure early detection of health problems and access to proper treatment.

## Emotional Health Program

Mental health is a priority for CAIXA, especially in the post-pandemic context, in which absenteeism rates related to stress and emotional disorders have increased. The Emotional Health Program provides psychological and psychiatric support for all employees through the digital platform *Psicologia Viva Conexa*.

Employees are entitled to up to three online sessions with psychologists and one with a psychiatrist per month.

## Flu Vaccination

CAIXA's Flu Vaccination Campaign is held every year, in accordance with the guidelines of the Brazilian Health Department and the World Health Organization. The program aims to ensure the protection of employees against the most common strains of the flu virus. The vaccination is offered free of charge to all active employees.



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# Internal Accident Prevention Week

The Internal Accident Prevention Week (Semana Interna de Prevenção a Acidentes de Trabalho – Sipat) is an annual initiative by CAIXA aimed at raising employee awareness about the importance of maintaining a safe and healthy work environment, addressing topics such as self-care, workplace safety, and accident prevention. The event is one of the primary actions focused on safety and health at the workplace, as well as employee well-being awareness. In 2024, the theme was Employee Holistic Health, with the slogan “Health is a journey, not a destination.”

# Absenteeism and preventive actions

CAIXA closely monitors absenteeism rates in order to select the most appropriate programs to address employee needs. A series of integrated communication tools is used to spread information and promote employee awareness. These actions aim at improving employees’ quality of life and addressing the root causes of absenteeism.

In 2024, the absenteeism rate was 2.9%, down by 0.2 p.p. compared to 2023 (3.1%), reflecting improvements in health and well-being policies for employees and preventive actions.

## Work-related injuries and accidents

2024

Region	Lost days		Employees with LTI		Total employees		Employment agreement days		Absenteeism rate by LTI	
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
Midwest	80,848	101,284	5,094	5,464	10,497	8,372	3,665,299	3,032,098	2.206	3.34
Northeast	93,588	84,251	5,136	4,014	9,155	5,759	3,285,677	2,074,448	2.848	4.061
North	27,849	33,568	1,256	1,141	2,342	1,668	830,860	604,090	3.352	5.557
Southeast	165,044	207,575	8,844	10,247	17,203	15,774	6,224,082	5,741,289	2.652	3.615
South	47,178	48,551	2,924	3,290	6,823	5,714	2,479,726	2,080,798	1.903	2.333
Total by gender	414,507	475,229	23,254	24,156	46,020	37,287	16,485,644	13,532,723	2.514	3.512
CAIXA total	889,736		47,410		83,307		30,018,367		2.964	



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## Occupational disease - 2024

Region	Lost days		Employees with LAT		Absenteeism rate due to work-related ill health	
	Men	Women	Men	Women	Men	Women
Midwest	6,472	7,213	32	43	0.022	0.024
Northeast	17,012	15,386	71	66	0.057	0.051
North	4,657	3,835	21	18	0.016	0.013
Southeast	17,650	21,406	90	107	0.059	0.071
South	2,661	5,912	12	27	0.009	0.020
<b>Total by gender</b>	<b>48,452</b>	<b>53,752</b>	<b>226</b>	<b>261</b>	<b>0.161</b>	<b>0.179</b>
<b>CAIXA total</b>	<b>102,204</b>		<b>487</b>		<b>0.340</b>	

## Common injuries — 2024

Region	Lost days		Employees with LAT		Absenteeism rate due common injuries	
	Men	Women	Men	Women	Men	Women
Midwest	7	176	2	4	0.000	0.001
Northeast	375	90	2	1	0.001	0.000
North	-	60	-	2	-	0.000
Southeast	438	532	7	12	0.001	0.002
South	35	388	2	3	0.000	0.001
<b>Total by gender</b>	<b>855</b>	<b>1,246</b>	<b>13</b>	<b>22</b>	<b>0.003</b>	<b>0.004</b>
<b>CAIXA total</b>	<b>2,101</b>		<b>35</b>		<b>0.007</b>	

## Commuting incidents — 2024

Region	Lost days		Employees with LAT		Absenteeism rate due to commuting incidents	
	Men	Women	Men	Women	Men	Women
Midwest	59	203	4	4	0.000	0.001
Northeast	3	14	1	1	0.000	0.000
North	7	-	1	-	0.000	-
Southeast	1,310	861	18	21	0.004	0.003
South	260	162	7	3	0.001	0.001
<b>Total by gender</b>	<b>1,639</b>	<b>1,240</b>	<b>31</b>	<b>29</b>	<b>0.005</b>	<b>0.004</b>
<b>CAIXA total</b>	<b>2,879</b>		<b>60</b>		<b>0.010</b>	

## Work-related injuries and accidents rate — 2024

Region	Injury rate		Lost-day rate		Work-related illnesses rate		Absenteeism rate	
	Men	Women	Men	Women	Men	Women	Men	Women
Midwest	0.022	0.025	0.022	0.024	0.022	0.024	0.178	0.250
Northeast	0.058	0.052	0.057	0.051	0.057	0.051	0.529	0.747
North	0.016	0.013	0.016	0.013	0.016	0.013	0.561	0.645
Southeast	0.065	0.076	0.059	0.072	0.059	0.071	0.312	0.397
South	0.010	0.022	0.009	0.020	0.009	0.020	0.119	0.311
<b>Total by gender</b>	<b>0.170</b>	<b>0.188</b>	<b>0.162</b>	<b>0.180</b>	<b>0.161</b>	<b>0.179</b>	<b>0.294</b>	<b>0.416</b>
<b>CAIXA total</b>	<b>0.358</b>		<b>0.342</b>		<b>0.340</b>		<b>0.357</b>	



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# CLIENTS

SASB FN-CF-000.A, SASB FN-CF-000.B, SASB FN-CB-000.A, SASB FN-CB-000.B, SDG

As one of the largest public banks in the country, CAIXA is present in 99% of Brazilian municipalities and serves millions of clients with diverse profiles. The Company offers a wide range of financial solutions, including bank accounts, credit lines, as well as social and housing programs. Client relationships are built on accessibility and personalized service. With a network that includes branches, lottery shops, banking correspondents, and digital channels, CAIXA ensures that its products and services are

available to everyone, regardless of location or social status.

In 2024, CAIXA reaffirmed its commitment to service excellence and the use of innovation to strengthen relationships with its clients, making them more efficient and accessible. This relationship is underpinned by values such as ethics, transparency, quality, as well as products and channels tailored to the client profile. CAIXA also commits to sustainability, responsibility, and the ongoing pursuit of customer satisfaction.

In 2024, the total number of individual current accounts reached 16.1 million, while savings accounts totaled 214.2 million. In the small business segment, the numbers reflect CAIXA's growth and its positive impact on supporting the population and small businesses. For example, corporate current accounts reached 1.6 million, while in loans by segment, the balance of Individual Commercial Loans amounted to R\$ 133.2 billion. The balance of Commercial Corporate Loans for micro and small businesses, in turn, totaled R\$ 57.3 billion.

CAIXA created the Client Council, an initiative focused on actively listening to consumer needs and improving services offered. The first meeting, held in Brasília (DF), brought together CAIXA executives and ten selected clients to discuss the topic Digital experience and customer service.

Sustainability has also become a strategic pillar in CAIXA's operations, adopting social, environmental, and climate-related criteria in the development of products and

CAIXA IS  
PRESENT IN

99%

OF BRAZILIAN  
MUNICIPALITIES.

SAVINGS ACCOUNTS  
TOTALED

16.1  
million.

CAIXA OFFERS A WIDE RANGE OF  
FINANCIAL SOLUTIONS, FROM BANK  
ACCOUNTS AND CREDIT LINES TO SOCIAL  
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services. The credit assignment is aligned with sustainable practices, encourages responsible business, and promotes financial inclusion while fostering customer loyalty. The digitalization of processes has also contributed to reducing the environmental impact, especially by promoting the use of electronic documents and reducing paper consumption.

To reinforce its client-centric approach, CAIXA continuously invests in technological modernization, employee training, and the strategic use of data intelligence. These initiatives aim to provide more efficient and accessible services, aligned with the specific needs of clients. An example of this modernization is the Nato-Digital Contract, which transformed the real estate financing process into a faster, more sustainable, and convenient experience.

The Nato-Digital Contract significantly accelerates the credit approval and registration process at the notary office, reducing waiting time. Eliminating paper use not only reduces costs but also contributes to sustainability. Furthermore, the digital signature ensures practicality, authenticity, and agility in the process. In 2024, over 125,000 contracts were signed 100% digitally using the Nato-Digital, further reinforcing CAIXA's innovation and efficiency.

These and other actions are systematically monitored through the analysis of indicators and feedback from channels such as Customer Service Center (SAC, in Portuguese), Ombudsman's Office, BC, and Procon. This practice enables CAIXA to identify opportunities for improvement and implement adjustments, solidifying its position as an innovative company committed to customer experience and the quality of services provided.

IN 2024, **OVER 125,000** CONTRACTS WERE SIGNED **100%** DIGITALLY USING THE NATO-DIGITAL.

## Relationship channels

### Listening to improve

With the commitment to enhancing service delivery and customer experience, CAIXA adopts a proactive approach to mitigate reputational risks and strengthen its relationships with

stakeholders. To achieve this, CAIXA offers many communication channels that enable clients, users, and other stakeholders to resolve queries, register feedback, make suggestions, and complaints.



Branches and other service points



CAIXA Website – Contact Us



CAIXA Apps



CAIXA WhatsApp



Social media



Telephone service:

› *Bolsa Família* Service

› Digital Branch

› Service for clients abroad

› Service for clients with hearing and speech impairments

› Customer Service Center (SAC) – suggestions, complaints, and compliments

› CAIXA Cards Service

› Ombudsman

› *Alô* CAIXA

› CAIXA Cidadão Service



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# Ombudsman

Established in 2002, CAIXA's Ombudsman plays a key role as the direct representative of clients within the Bank. Its activities are based on three main pillars:

- **Handling unresolved complaints and issues:** the Ombudsman addresses issues that have not been resolved through the Bank's primary service channels or those that have been reported to external agencies;
- **Identifying and correcting dissatisfaction:** the Ombudsman addresses issues that have not been resolved through the Bank's primary service channels or those that have been reported to external agencies;
- **Maintaining institutional relationships:** the Ombudsman collaborates with regulatory bodies and consumer protection agencies such as the Ministry of Justice, the Central Bank of Brazil, the Consumer Protection Agency (Procon, in Portuguese), and others.

The Ombudsman's activities are regulated by CMN (4,860/2020) and CVM (43/2021) resolutions. Furthermore, it follows CAIXA's Statute and the norms of the Banking Self-Regulation System (SarB, in Portuguese) of Febraban.

Aligned with CAIXA's social, environmental, and climate responsibility guidelines, the Ombudsman plays a strategic role in receiving feedback and transforming this information into opportunities for improvement. Its actions are divided into two main fronts:

- **Reception and response:** ensuring that all complaints and feedback are addressed with comprehensive, conclusive, and timely responses;
- **Analysis and action:** using the collected data to identify trends, critical points, and opportunities for improvement, collaborating with Managers to implement solutions and enhance client experience.

## Customer feedback

The Ombudsman regularly analyzes the feedback and complaints submitted, consolidating both quantitative and qualitative data. This information is shared with CAIXA's key committees, Management, and Product and Service Managers. This practice ensures the implementation of strategic actions to enhance customer experience, strengthen relationships, and protect CAIXA's reputation.

## CONTACT CHANNELS

CAIXA provides the following phone line for clients and users to contact the Ombudsman:



Phone: **0800 725 7474**

Service is available on business days from 9 a.m. to 6 p.m.. These channels are widely publicized on digital platforms, in CAIXA's physical spaces, within its partner network, and at service units.



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# Loan and delinquency

SASB FN-MF-450a.2

CAIXA monitors loan operations and tracks portfolio performance and delinquency indicators to ensure the quality of invested resources. This management aims to adjust actions and strategies that promote timely payments, optimize loan recovery, and ensure compliance with current policies and regulations. The Company seeks to ensure the effectiveness and appropriateness of collection practices in line with client needs.

To help clients regain financial balance and recover contractual agreements, CAIXA offers flexible negotiation terms, such as installment renegotiation, integration of overdue payments, and extension of deadlines, all within a personalized approach.

In the wholesale segment, CAIXA has a dedicated structure for loan recovery, prioritizing institutional interests and efficient completion of operations. This

work includes innovative and sustainable solutions, focusing on the objective and transparent recovery of problematic assets, aiming for the best possible loan recovery and aligning the needs of both clients and CAIXA.

The results of these initiatives are reflected in positive indicators. In the second quarter of 2024, the delinquency

rate of CAIXA's loan portfolio decreased to 2.20%, a significant improvement compared to the same period in the previous year. The commercial and agribusiness portfolios showed higher delinquency rates, however, this was offset by a substantial reduction in the mortgage portfolio, resulting in an overall balance in loan management.

Digital channels, such as the Habitação CAIXA (Housing) app and WhatsApp, provide a more efficient and practical service experience.

The effectiveness of the strategies implemented is assessed through the monitoring of credit portfolio performance and delinquency indicators. This analysis allows for the adaptation of actions, as necessary.

To expand reach and facilitate negotiations, CAIXA provides various service channels, such as:

- › WhatsApp CAIXA 0800 104 0104;
- › Habitação CAIXA app;
- › Cartões CAIXA app;

- › **Website** [www.negociardividas.caixa.gov.br](http://www.negociardividas.caixa.gov.br);
- › Debt renegotiation hotline: 0800 104 0104;
- › **Delinquency centers:** conduct both active and receptive outreach to clients, offering debt negotiation options;

- › Third-party collection companies;
- › Delinquency truck;
- › **Branch:** clients can choose their preferred branch for service and debt negotiation.



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# Discount actions for debt recovery

In 2024, CAIXA reaffirmed its commitment to financial inclusion and the economic stability of its clients by offering flexible negotiation terms, such as installment payment options for renegotiations, incorporation of overdue payments, and extended deadlines. These initiatives were designed to help families restore financial balance, ensure the recovery of contracts, and strengthen the sustainability of operations.

Credit recovery actions in the year included strategic initiatives, such as the Federal Government's Desenrola Brasil Program and the Tudo em Dia CAIXA campaign, which offered customized conditions for debt settlement with discounts adjusted to the reality of each contract. Through these opportunities, clients were able to renegotiate their debts under more favorable terms, promoting financial dignity and economic reintegration. As a result, in 2024 alone, over R\$3.2 billion in debts were renegotiated, benefiting over 400,000 clients.

In addition to facilitating financial regularization, CAIXA seeks to preserve the dignity of families in times of vulnerability. Since 2023, the Desenrola Brasil Program

has been a milestone in this commitment, encouraging the renegotiation of private debts for individuals and playing a central role in the financial restructuring of many families. Beyond contributing to the reduction of delinquency, this initiative strengthens financial inclusion and access to credit in a sustainable way.

By implementing the Desenrola Brasil Program and other debt renegotiation solutions, CAIXA reaffirms its role as a catalyst for economic development. These actions stimulate the economy by enabling debt regularization and expanding access to responsible credit.

To make this process even more accessible, CAIXA offers digital channels such as WhatsApp, mobile apps, and online platforms, providing fast and convenient service. Thus, clients can regain control of their finances with ease, security, and autonomy.



For further information on the terms for these personal debt renegotiations, please access the QR Code or [click here](#).

# Information: management and protection

CAIXA is committed to providing customers with products, services, contracts, and journeys that prioritize transparency. The Company ensures that complete, accurate, and fair information is provided to all segments, including Retail, Wholesale, Housing, and Government, to strengthen a relationship based on trust and responsibility.

It is essential that clients, especially those in vulnerable situations, fully understand the conditions, costs, and responsibilities before contracting credit or acquiring other products and services. Thus, CAIXA promotes a culture of respect and responsibility, building a solid foundation for long-term relationships.

To simplify the customer experience and offer more accessible language, CAIXA has revised its contract drafts. This measure, combined with improvements in internal processes, has resulted in fairer and more understandable procedures. For mortgage lending, clients can track their proposals through the website and receive regular updates on the status, ensuring greater transparency and reliability throughout the process.



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CAIXA's communication with customers is designed to be clear and straightforward. Service contracts are public and easily accessible, written in simple terms and free from complex legal jargon. Furthermore, service fees are clearly specified in the contracts and in the published tariff table, in accordance with current regulations.

In 2024, CAIXA reinforced its commitment to customer security through the national campaign “Isso é Golpe” (This is a Scam), launched in March, to raise awareness about scams and frauds. The campaign made use of social media, TV, radio, and street furniture. As part of the campaign, push notifications were sent to vulnerable groups with preventive messages.

CAIXA also provided materials such as the “Segurança CAIXA” handbook and guidelines for local governments on the official portal, which received over 5.4 million visits by October 2024. Furthermore, security tips were displayed on the queue panels in branches. These

initiatives reinforce CAIXA's commitment to protecting its customers and educating them about fraud prevention.

CAIXA Lotteries also uphold the commitment to provide clear and fair information to bettors, in compliance with legal regulations. Credibility and transparency are strategic pillars, and recognition is granted through the maximum level of information security certification awarded by the World Lottery Association (WLA). Game rules and odds are available with transparency to ensure that consumer decisions are made consciously. Any changes in rules or policies are clearly communicated to the public. The Level 3 Responsible Gaming certification, also awarded by the WLA, further reinforces CAIXA Lotteries' commitment to the topic, focusing on the prevention of gambling-related harm and highlighting that product sales are intended for individuals over 18 years old.

# Cases of non-compliance and complaints

GRI 418-1

Ensuring the privacy and security of customer data is a priority for CAIXA. Therefore, any incidents and complaints related to the handling of personal information are continuously monitored, ensuring compliance with the Brazilian General Data Protection Law (*Lei Geral de Proteção de Dados – LGPD*) and other applicable regulations.

In 2024, complaints related to privacy and data protection registered through the CAIXA's Customer Service Center phone channel were analyzed using a specific categorization for Personal Data Processing within the context of the LGPD. A total of 220 occurrences were identified and addressed by the responsible units.

CAIXA also holds annual events to raise awareness among its employees on key topics such as information security, cybersecurity, data governance, and privacy. One such event is the

Security and Privacy Week, which, in 2024, focused on the importance of a client-centric approach and innovative practices for a secure digital future.

In 2024, there were no records of regulatory actions or sanctions initiated by the Brazilian National Data Protection Authority (*Autoridade Nacional de Proteção de Dados – ANPD*) against CAIXA. This absence of records reinforces the Company's commitment to adhering to data protection standards. This information can be verified on the official list published by the ANPD.

IN 2024, THERE WERE NO RECORDS OF REGULATORY ACTIONS OR SANCTIONS INITIATED BY THE BRAZILIAN NATIONAL DATA PROTECTION AUTHORITY (ANPD) AGAINST CAIXA.



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# PARTNER MANAGEMENT

ODS

CAIXA's Partner Network, which includes Lottery shops and CAIXA Aqui Correspondents (CCAs, in Portuguese), plays a crucial role in meeting the population's needs and promoting the sustainable development of Brazil. This partnership model strengthens financial inclusion and facilitates access to financial services, especially in more remote and hard-to-reach areas. Below are the key highlights of this network:

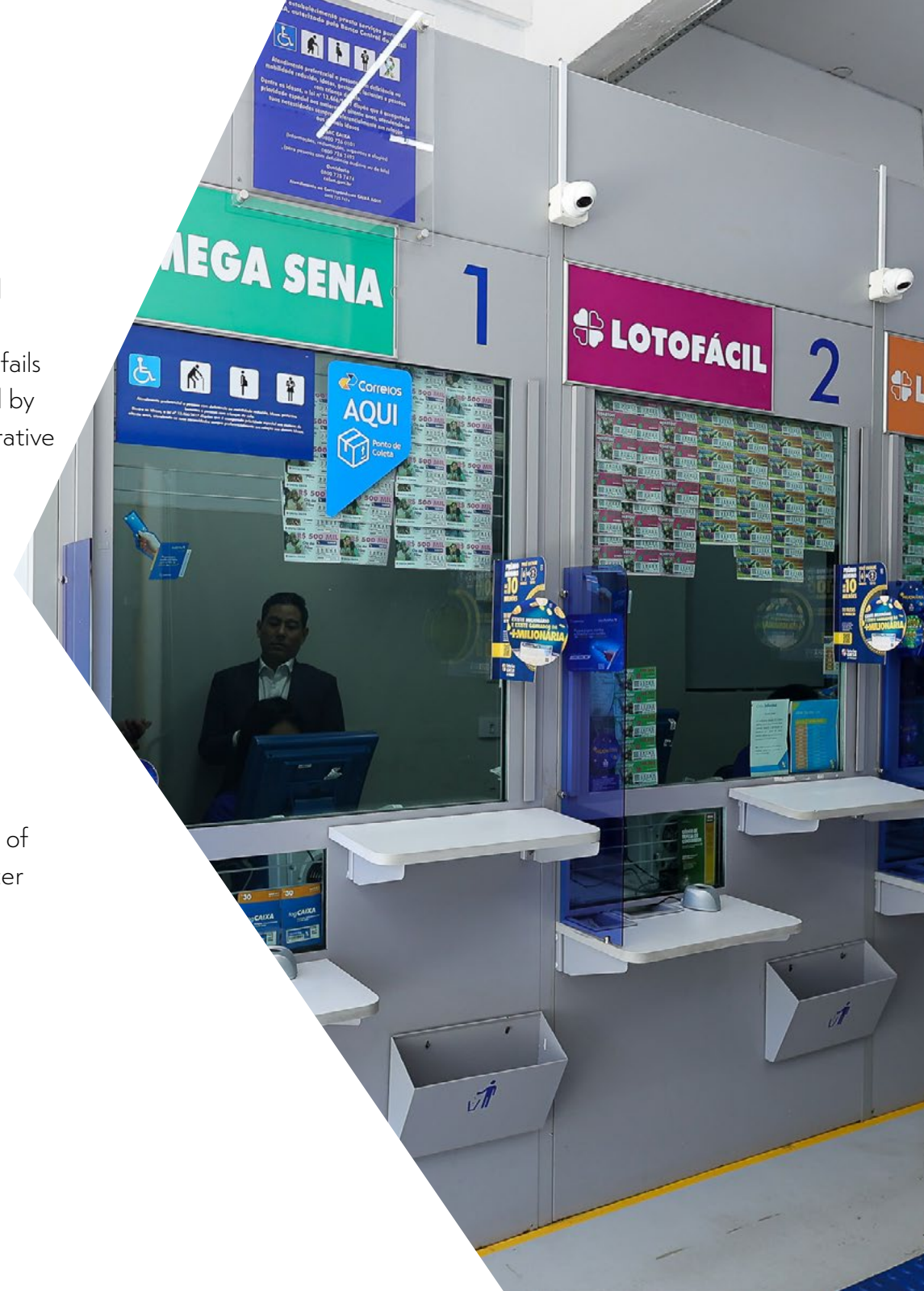
## Respect for banking self-regulation

CAIXA is a member of the Self-Regulation System for Banks (Sistema de Autorregulação Bancária – Sarb) under Febraban and adopts its codes and self-regulatory standards. These regulations reinforce the commitment of all financial institutions within the system.

Communication with Lottery shops and CCAs is always transparent, timely, and follows established rules. If any partner fails to meet the conduct standards defined by CAIXA, they will be subject to administrative sanctions, as outlined in the CAIXA Circular Letter, which regulates the lottery permissions and contracts established with the CCAs.

## Presence and service offering

CAIXA's Partner Network is essential in delivering banking services to 97.98% of Brazilian municipalities, ensuring greater access and financial inclusion across various regions.



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The operations of the Lottery shops and CAIXA Aqui Correspondents encompass several services, divided into categories such as:

### Services related to the operation of games at Lottery shops.

### Provision of transactional services, including:

- › Movement of CAIXA client accounts (withdrawals, deposits, balance checks, statements, and transfers);
- › Payment of collection bills (from CAIXA and other Banks);
- › Payment of utility bills (water, electricity, phone, and gas);
- › Tax collection (municipal and state);
- › Mobile phone credits;
- › Receipt of CAIXA invoices (credit card and mortgage loan payments);

- › Payment of social benefits such as *Bolsa Família*, FGTS, Social Security (INSS), Unemployment Insurance, Salary Bonus, among others.

### Business Relationship Products.

- › Account openings (current and savings accounts, for individuals and businesses);
- › Payroll loans for individuals;
- › Mortgage lending;
- › Overdraft facilities for individuals;
- › Credit cards;
- › CAIXA Insurance products (insurance, consortiums, and savings bonds).

## System and equipment improvement

CAIXA has been investing in modernizing its systems and equipment through initiatives involving many internal departments, lottery shops, CCAs, and specialized market companies.

In 2024, CAIXA made a record investment of R\$1.8 billion in equipment and software modernization, aimed at enhancing the technological infrastructure and the quality of services provided to clients.

In addition to updating the equipment used, CAIXA continuously updates the operating systems of its partner channels to provide a more intuitive and secure user experience. These updates aim to increase the efficiency and reliability of transactions, ensuring they are both secure and swift.



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# Relationships with clients

Lottery shops and the CCAs network play a fundamental role in the implementation of CAIXA's Client and User Relationship Policy for Products and Services, which sets out guidelines that govern relationships with clients and users of CAIXA products and services. The Policy also aims to align interests and strengthen CAIXA's image. Adhering to these guidelines through the partner network seeks to ensure high quality and accessible services.



For more information on the Client and User Relationship Policy for Products and Services, [click here](#).

# Customer privacy and information security

Customer privacy and information security are of utmost importance for the Lotteries, particularly with respect to credit operations. Protecting clients' personal data is essential to ensuring trust in the financial system and preventing data leaks or misuse of information. Lottery teams must be trained, through certification, on the LGPD, the Consumer Protection Code, and aspects related to ethics and Ombudsman, as per CMN Resolution 4,935/2021.

It is imperative that Lotteries adopt strict standards and best practices to protect customer data. Technical and administrative security measures, such as preventing unauthorized access and protecting against accidental or unlawful situations, must be employed.

Furthermore, the CAIXA Aqui Correspondent Service Agreement, updated in 2021, reinforces the need for compliance with the LGPD and self-regulation guidelines by Febraban. To ensure continuous updates, CAIXA offers an Ongoing Training Program for its partners, with a focus on privacy and information security, among other topics.



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# Ethics, compliance, and anti-corruption in the Partner Network

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

CAIXA stands out for its commitment to integrity and transparency in all its operations, especially in its relationships with its partner network. To ensure that its processes are conducted ethically and responsibly, the Company has policies and commitments in place to mitigate risks and strengthen relationships with clients and partners.

CAIXA'S INTEGRITY PROGRAM CONSOLIDATES THE SET OF INTERNAL INTEGRITY MECHANISMS, PROCEDURES, AND PROTOCOLS, IN COMPLIANCE WITH CURRENT LEGISLATION.

The Internal Control, Compliance, and Integrity Policy consolidates the main guidelines that guide CAIXA in the prevention, detection, investigation, and mitigation of compliance and integrity risks, informing decision-making by Management, Board Members, and employees, while strengthening the Internal Control System (SCI, in Portuguese) and the Integrity Ecosystem. It also aims to ensure the effective management of such risks, integrated with other risks.

In compliance with current legislation and adhering to the Policy, CAIXA has implemented its Integrity Program, which consolidates the internal integrity mechanisms, procedures, and protocols used to prevent, detect and fight corruption, as well as rectify unlawful acts against Public Administration.

The Integrity Program is structured around five pillars: commitment from Senior Management; proper risk management; integrity protocols; communication and training; and monitoring and disciplinary actions. For the management of the Program, CAIXA uses tools that span multiple departments of the Company, strengthening the integrity ecosystem.

The CAIXA Integrity Program is continuously evaluated to ensure its effectiveness. Annually, performance indicators are reviewed, and if any fail to meet targets, corrective measures are implemented. These actions are shared with CAIXA's Senior Management, which makes decisions to improve processes and align them with best governance practices.

## Environmental protection and conservation

The lottery shops' call for tender requires bidders to sign the Commitment to Combat Corruption and Collusion among Bidders and the Social and Environmental Responsibility Agreement. By signing these agreements, bidders commit to complying with current environmental standards and regulations, minimizing negative environmental impacts, and contributing to the sustainable development of the lottery shops.



To learn more about the lottery shops' call for tender, [click here](#).



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# SUPPLIERS

GRI 2-6, 2-26, 408-1, 409-1, 414-2, SDG

CAIXA's relationship with its suppliers is based on solid principles of transparency, ethics, and a commitment to quality, to establish long-lasting partnerships that ensure efficiency and security in operations. The Company selects suppliers who align with the best corporate governance practices and meet rigorous standards of performance, social, environmental, and climate-related responsibility, as well as legal compliance. Transparency in negotiations and mutual collaboration are key to the success of these partnerships. Thus, CAIXA ensures that the delivery of products and services meets the needs of both CAIXA and its clients in an efficient and sustainable manner.

To meet its many operational needs, CAIXA maintains contracts of different legal natures. Scope-based contracts, whether short-, medium-, or long-term ones, are concluded with the delivery of the contracted item, such as the provision of courses or building renovations. On the other hand, service contracts involve essential activities and generally have longer-term relations, such as cleaning, security, administrative support, teleservices, software factories, and cash transport services.

In 2024, CAIXA signed 1,714 continuous service contracts, including those with dedicated labor. During the same period, eight penalties were applied to seven different suppliers for failing to comply with social responsibility clauses, which led to the termination of four contracts. Thus, from a contractual standpoint, these seven suppliers were identified as having caused negative social impact.

Potential improvement agreements are managed by the Operational Managers of the contracts. However, a fine was imposed in 2024 for non-compliance with social security or labor legislation. This case, however, did not result in the termination of the contract in the same administrative process.

CAIXA values the quality of services provided and the social, environmental, and climate-related responsibility of its suppliers. For example, in the case of teleservices contracts, they follow the guidelines established by CAIXA's Institutional Policy and the instructions in regulatory manuals that govern the implementation of the PRSAC. Throughout the duration of these contracts,

clauses are included to ensure the commitment of contracted companies to actions aimed at sustainable development, ensuring that social, environmental, and climate-related responsibility practices are followed.

Furthermore, CAIXA adopts strict criteria to ensure that its suppliers share the same ethical values and commitment to social, environmental, and climate-related responsibilities. The contracts require the contracted companies to provide proof of payment of labor and social security obligations, as well as tax collection. They must also adhere to **CAIXA's Supplier Code of Conduct**, which includes penalties for tax fraud or any inappropriate behavior that violates the ethical standards established by the Company.

**CAIXA's Supplier Handbook** provides essential information about the formal contract management process and facilitates access to the Bank's service channels. Furthermore, it promotes a sustainability culture among suppliers, aligning the Company's procurement with good market practices in production and consumption.



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It is important to highlight that CAIXA does not form partnerships with companies that use child labor or work tantamount to slavery. The Bank also does not maintain contracts with companies that adopt discriminatory practices based on religious belief, disability, race, color, gender, sexual orientation, political affiliation, social class, or nationality.

In all contracts, the supplying companies receive CAIXA's Supplier Code of Conduct and commit to adhering to it and disseminating it throughout their supply chains. Moreover, during the bidding, contracting, and formalization of contract amendments or extensions, CAIXA consults its system to check for any correlations with the List of Slave Labor Employers provided by the Labor Public Prosecutor's Office.

Thus, individuals or legal entities with records of infractions related to slave labor are prohibited from entering into contracts with the Company, as part of CAIXA's commitment to ethics and human rights in all its business partnerships.

Spending on suppliers in 2024

Month	Amount
January	R\$ 1,506,020,299.30
February	R\$ 1,496,279,899.51
March	R\$ 1,505,739,928.85
April	R\$ 1,438,170,358.92
May	R\$ 1,496,254,059.39
June	R\$ 1,365,096,050.36
July	R\$ 2,102,424,679.51
August	R\$ 1,810,572,088.96
September	R\$ 1,402,314,442.2
October	R\$ 1,724,750,139.5
November	R\$ 1,406,942,228.8
December	R\$ 1,914,818,887.5
Total	R\$ 19,169,383,062.71

Suppliers geographic location — 2024

Distribution of CAIXA's suppliers		
Region	Number	%
North	350	4.4
Northeast	1,171	14.9
Midwest	2,270	28.8
Southeast	2,437	30.9
South	1,649	20.9
Total	7,877	100.0

SUPPLIER  
RELATIONSHIP CHANNELS

CAIXA offers many relationship channels to ensure transparency and ethics in its operations. Among them, the following stand out:

**Supplier Relationship Portal:** a platform that facilitates communication and ensures efficient and transparent management of contracts and business partnerships.

**Whistleblowing Channel:** available to suppliers, employees, clients, and the general public, it allows for the reporting of irregularities such as harassment, corruption, nepotism, among others. It can be accessed via specific websites or by calling the 0800 helpline, available 24/7.



To find out more about the service channels, access the QR Code or [click here](#).



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# Suppliers screened and evaluated based on social and environmental criteria

GRI 308-1, 308-2

CAIXA demonstrates a solid and structured commitment to sustainability and environmental responsibility in its supply chain. In 2024, 100% of the contracted suppliers presented contracts that incorporate environmental criteria, reflecting the Company's priority to integrate sustainable practices into its operations. This result is the outcome of rigorous management and effective monitoring and oversight mechanisms that ensure suppliers align with the established environmental guidelines.

One of the pillars of this management is the Receipt, Acknowledgment, and Adherence to CAIXA's Supplier Code of Conduct. This document formalizes suppliers' commitment to complying with current environmental legislation. Through this agreement, CAIXA requires

its supply chain to act preventively, identifying and mitigating the environmental impacts caused by its processes, products, and services. Moreover, suppliers are responsible for adopting corrective or compensatory environmental measures when necessary, ensuring that any potential damage is properly addressed.

Furthermore, the Code of Conduct mandates that suppliers adopt eco-efficiency practices, continuously review processes, and reduce environmental impact. This includes optimizing the use of natural resources, reducing waste, and seeking more sustainable solutions in products and services. Suppliers are also encouraged to participate in initiatives related to climate change and water security.

Environmental criteria are present in all stages of supplier screening and are detailed in reference terms and contract drafts. Since 2023, CAIXA has implemented social, environmental, and climate-related responsibility clauses in all contracts, ensuring that environmental aspects are considered systematically and transparently.

In 2024, CAIXA also maintained a rigorous process of oversight and evaluation of its suppliers. None of the 26,000 active contracts were identified as causing actual or potential negative environmental impacts. Therefore, no penalties or sanctions were imposed for non-compliance with environmental responsibility clauses.

IN 2024,  
**100%**

OF THE CONTRACTED SUPPLIERS  
PRESENTED CONTRACTS  
THAT INCORPORATE  
ENVIRONMENTAL CRITERIA.

THE CODE OF CONDUCT MANDATES THAT  
SUPPLIERS ADOPT ECO-EFFICIENCY PRACTICES,  
CONTINUOUSLY REVIEW PROCESSES, AND  
REDUCE ENVIRONMENTAL IMPACT.



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## Contractor training

CAIXA maintains a strong commitment to sustainability and sustainable development, aiming to strengthen ties with all stakeholders. To encourage the adoption of sustainable practices, the Company provides specific materials for contractors, focusing on implementing the PRSAC guidelines.

Furthermore, to facilitate access to and understanding of such standards, the Bank’s website offers comprehensive informational materials aimed at all contractors. As part of this commitment, outsourced companies are required to sign the Policy Acknowledgment Agreement, formalizing their recognition of the guidelines and their commitment to comply with them.

Signatories also take on the responsibility of training their employees on these guidelines, ensuring the effective application of the outlined principles.

## CDP Supply Chain

CAIXA is part of the CDP Supply Chain Program, an initiative that encourages environmental transparency and sustainability within supply chains. As part of this Program, the Company requests its suppliers to report information on environmental impacts, risks, and opportunities related to climate change and water management.

The goal is to map environmental risks and opportunities, promote sustainable practices, and ensure regulatory compliance.



To learn more about the PRSAC, please [click here](#).



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# GOVERNMENT

GRI 3-3 on the material topic Public policies, G4 FS7, SDG

The Federal Government implements public policies aimed at sustainable development and social inclusion. In addition to providing financial support, CAIXA offers specialized solutions to government agencies, autonomous entities, foundations, companies, and other public entities. With a diverse portfolio of products and services, the Company supports the implementation of efficient and sustainable public policies, contributing to the country's social and economic progress.

In 2024, CAIXA solidified its role as a key strategic partner of the Federal Government and other public entities, expanding its involvement in many public policies and strengthening its technical support to states and municipalities. Through contracts under the New Growth Acceleration Program (*Programa de Aceleração do Crescimento – PAC*), CAIXA expanded its role as an official agent, offering technical advisory services for project execution.

In the financing sector, the highlight was FINISA, a program dedicated to financing investments in sanitation and infrastructure, such as water projects, energy generation, public lighting, road paving, and the construction of schools, daycare centers, and hospitals. This line of credit helps improve living conditions for the population while creating jobs and generating income.

Since 1996, CAIXA has acted as the Federal Government's representative in the allocation of the General Budget (*Orçamento Geral da União – OGU*), managing a portfolio of 211,000 contracts with states and municipalities, totaling investments exceeding R\$ 248.65 billion.

CAIXA is also the main executor of public income transfer policies, serving as an operator and payment agent for social benefits and worker programs.

The Bolsa Família Program benefited 23 million families, with an average benefit of R\$ 658.50. In 2024, CAIXA continued its role as a partner of the Federal Government in the operationalization of benefits, disbursing over R\$ 404.1 billion in benefits throughout the year, including R\$ 6 billion through the Pé-de-Meia Program for about 4 million students. This Program provides financial and educational incentives for public high school students, promoting inclusion and social mobility.

Furthermore, CAIXA partnered with Itaipu Binacional to provide services to over 1,000 non-profit entities and municipalities in the states of Paraná (PR) and Mato Grosso do Sul (MS).

In partnership with the Ministry of Regional Development, CAIXA supported the National Civil Defense in the recovery of cities affected by natural disasters, using its extensive network to implement reconstruction measures swiftly and effectively, such as the payment of the Auxílio Reconstrução (Reconstruction Aid) Program. These initiatives reflect CAIXA's commitment to generating positive social and environmental impacts, strengthening public policies, and improving the quality of life for the Brazilian population.



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In 2024, CAIXA stood out for its actions focused on social and economic development, reaffirming its role as an agent of transformation in the country, as detailed in the table below.

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

	Product/service description	Purpose	Target social group	Monetary value
<b>Fies</b> SDG 4	Established by Law 10,260 of July 12, 2001, Fies is a Student Financing Fund (Fundo de Financiamento ao Estudante do Ensino Superior — Fies) regulated by the Ministry of Education.	Financing to students enrolled in in-person or remote higher education programs that are not tuition-free and have received positive evaluations in the processes conducted by the Ministry, in accordance with specific regulations.	Students who have not completed higher education and have not previously received student financing.	In 2024, the Fies portfolio (contracts signed as of 2018) reached a balance of R\$ 21,911,616,958.47 in financing.
<b>Unemployment Insurance</b> SDG 8	Established by Law 7,998 of January 11, 1990, Unemployment Insurance provides temporary financial assistance to workers who have lost their regular income or have been rescued from forced labor or conditions tantamount to slavery. It currently includes five modalities designed to address different situations of worker vulnerability.	Provide temporary financial assistance to workers, ensuring dignity so that individuals can achieve professional reallocation and maintain their livelihood during periods of income loss.	Formal workers, fishermen, rescued individuals, domestic workers, and participants in the Professional Qualification Grant program ( <i>Bolsa de Qualificação Profissional</i> , in Portuguese).	In 2024, R\$ 52.2 billion was disbursed.
<b>INSS</b> SDG 3	The National Institute of Social Security (Instituto Nacional do Seguro Social – INSS) is responsible for managing Brazil's social security system, granting benefits such as retirement, pensions, and sick leave to both formal and informal workers. It ensures social protection for insured individuals through contributions to the social security system and is regulated by the Ministry of Social Security, with CAIXA serving as the paying agent for benefits. CAIXA operates as the paying agent for INSS benefits, under the management of the Ministry of Social Security.	Process payments of INSS social security and welfare benefits funded by the General Social Security Regime Fund through CAIXA payment channels.	Beneficiaries include retirees, pensioners, social security contributors, and citizens receiving welfare benefits governed by the Organic Law of Social Assistance ( <i>Lei Orgânica da Assistência Social — LOAS</i> ).	In 2024, R\$ 150.2 billion was disbursed.



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	Product/service description	Purpose	Target social group	Monetary value
<div>Garantia Safra</div> <div>SDG 8</div>	An initiative under the National Program for Strengthening Family Agriculture ( <i>Programa Nacional de Fortalecimento da Agricultura Familiar — Pronaf</i> ). Created by Law 10,420 of April 10, 2002, and managed by the Ministry of Agrarian Development and Family Agriculture ( <i>Ministério do Desenvolvimento Agrário e Agricultura Familiar — MDA</i> ).	Ensure minimum survival conditions for family farmers in municipalities systematically affected by crop loss due to drought or excessive rainfall, through the provision of financial aid for a determined period.	Family farmers in Brazil's Northeast region and in the northern part of the state of Minas Gerais, residing in municipalities where crop loss due to drought or excessive rainfall has been verified. In 2012, with improvements to Law 10,420/2002, other municipalities outside the jurisdiction of the Superintendence for the Development of the Northeast were authorized to participate in the Program, provided that their eligibility requirements were previously met.	In 2024, R\$ 821.5 million was disbursed.
<div>Chapéu de Palha</div> <div>SDG 8</div>	Financial benefit established by the Government of the State of Pernambuco in 1988 and converted into State Law 13,244/2007. CAIXA acts as a paying agent for the Chapéu de Palha Program, funded by the budget of the Government of the State of Pernambuco.	Mitigate the effects of unemployment resulting from the off-season periods in the sugarcane and irrigated fruit sectors, as well as from adverse conditions affecting artisanal fishing (closed season).	Families involved in sugarcane cultivation, irrigated fruit production, or artisanal fishing within the state of Pernambuco, meeting the program's eligibility criteria.	In 2024, R\$ 30.5 million was disbursed.
<div>Pronasci</div>	An initiative under the National Public Security with Citizenship Program, aimed at developing and implementing the Bolsa-Formação Project, pursuant to Decree 11,436/2023, which regulates Law 11,530/2007.	It is intended to provide stipends to support the training and professional development of public security and criminal justice agents, offered by the Ministry of Justice and Public Security, in order to contribute to the recognition of these professionals and, as a result, to the benefit of Brazilian society.	Professionals serving in the military, civil, and criminal police, military fire brigades, official forensic institutions, and municipal guards, under Law 11,530 of October 24, 2007, and Decree 11,436 of March 15, 2023.	In 2024, R\$ 127.0 million was disbursed.



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Bolsa Verde	Established by Law 12,512 of October 14, 2011, and Decree 11,635 of August 16, 2023, the Environmental Conservation Support Program known as the Bolsa Verde Program is managed by the Ministry of the Environment and Climate Change, with CAIXA acting as the paying agent responsible for the direct transfer of financial resources for benefit payments.	Encourage ecosystem conservation, promote citizenship and improved living conditions for the population, increase income among those in extreme poverty working in rural natural resource conservation, and foster beneficiary participation in environmental, social, technical, and professional training activities.	Families in poverty that carry out environmental conservation activities in the following areas: National Forests, Federal Extractive Reserves, and Federal Sustainable Development Reserves; Forest Settlement Projects, Sustainable Development Projects, or Agroextractive Settlement Projects established by the National Institute for Colonization and Agrarian Reform (Instituto Nacional de Colonização e Reforma Agrária — Incra); and other rural areas designated by the Bolsa Verde Program Steering Committee and defined by the Ministry of the Environment and Climate Change.	In 2024, R\$ 92.3 million was disbursed.
Bolsa Atleta	A Federal Government program managed by the Ministry of Sports, established by Law 10,891 of July 9, 2004, and repealed by Law 14,597/2023, providing financial assistance to athletes.	Individually sponsor high-performance athletes and para-athletes participating in national and international competitions within their discipline. Ensure minimum conditions so that they may dedicate themselves exclusively and with peace of mind to training and to participate in local, South American, Pan-American, world, Olympic, and Paralympic competitions.	High-performance athletes who achieve strong results in national and international competitions within their discipline. Categories of the Bolsa Atleta: Base Athlete Category; Student Athlete Category; National Athlete Category; International Athlete Category; Olympic/Paralympic/Sub-Olympic Athlete Category.	In 2024, R\$ 155.2 million was disbursed.



Product/service description	Purpose	Target social group	Monetary value
<b>Salary Bonus</b> SDG 8	Established by Law 7,998/90, this is an annual benefit paid to workers who meet the legal eligibility requirements. CAIXA operates as the paying agent for the Salary Bonus, under the management of the Ministry of Labor and Employment. The funds for payment originate from the Workers' Support Fund.	The purpose is to benefit eligible workers with an amount equivalent to a maximum of one monthly minimum wage, to be paid according to the annual calendar established by the Workers' Support Fund's Advisory Board (Codefat, in Portuguese).	Workers enrolled with the Social Integration Program (PIS/Pasep, in Portuguese) for at least five years who have performed paid work for a legal entity for a minimum of 30 days, consecutive or not, in the base year considered for calculation. CAIXA is responsible for payments to private-sector workers.
<b>Bolsa Família Program</b> SDG 1 2	This direct income transfer program is managed by the Ministry of Social Development and Assistance, Family and the Fight Against Hunger, which is responsible for the Program administration and for transferring the resources for benefit payments.	Promote citizenship through guaranteed income and support, by means of the benefits offered, the coordination of policies aimed at beneficiaries, to help families overcome social vulnerability. Promote early childhood development by expanding access to healthcare and essential developmental support, pursuant to Law 13,257/2016. Expand the availability of daycare services, encourage scientific and technological excellence among youth, and promote the empowerment of families in poverty and extreme poverty.	Families in poverty and extreme poverty throughout the country, so that they may overcome social vulnerability. The following families are eligible for the Bolsa Família Program I – Enrolled with CadÚnico; and II – with a monthly per capita family income equal to or less than R\$ 218.00.
<b>Auxílio Gás dos Brasileiros Program</b> SDG 1 2	A program designed to support the purchase of cooking gas for low-income families, with priority given to women who are victims of domestic violence under protective measures. Managed by the Ministry of Social Development and Assistance, Family and the Fight Against Hunger, the program allocates resources for payment, while CAIXA is responsible for executing the payments and providing assistance to beneficiaries. The benefit is paid bimonthly to the target audience.	Assist low-income families in purchasing cooking gas.	Families enrolled with CadÚnico with an income of up to half the minimum wage per person, including those already benefiting from other social programs. To be eligible for the benefit, CadÚnico enrollment must have been updated within the last 24 months, in accordance with established criteria.

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<b>Pé-de-Meia Program</b> SDG 4	Established by Law 14,818/2024 and regulated by Decree 11,901/2024, it offers financial and educational incentives in the form of savings for public high school students. Beneficiaries receive R\$ 200 per month, which may be withdrawn at any time, an annual bonus of R\$ 1,000 per academic year completed — available only after finishing high school — and an additional R\$ 200 for taking the National High School Exam (Enem, in Portuguese).	Ensure public high school students remain in school and complete their education, promoting inclusion and social mobility. In addition to democratizing access to education, it aims to reduce inequality through monthly and annual financial incentives, encouraging continued studies and participation in the Enem.	Students enrolled in public high schools and in the Youth and Adult Education (EJA) program who belong to families registered in the Federal Government's Unified Registry for Social Programs (CadÚnico; all acronyms in Portuguese).	In 2024, R\$ 5.6 billion was disbursed.
<b>Auxílio Reconstrução Program</b> SDG 2	Financial support established by Provisional Measure 1,219/2024, consisting of a one-time payment of R\$ 5,100.00 from the Federal Government to families displaced or left homeless in Rio Grande do Sul as a result of the floods in May 2024.	Address the public calamity and its social and economic consequences caused by climate events in the state of Rio Grande do Sul, pursuant to Legislative Decree 36 of May 7, 2024.	Displaced or homeless families residing in areas that were fully flooded or damaged by flash floods or landslides due to climate events in municipalities that were in a state of emergency or public calamity recognized by the Federal Government.	In 2024, R\$ 2.1 billion was disbursed.
<b>Financial Support to Rio Grande do Sul</b>	Financial support established by the Federal Government through Provisional Measure 1,230 of June 7, 2024, and Provisional Measure 1,234 of June 18, 2024, offered to workers with formal employment ties (formal workers, domestic workers, interns, and artisan fishermen).	Address the situation of public calamity and its social and economic consequences resulting from the state's climate events.	Workers with formal employment ties (formal workers, domestic workers, interns, and artisan fishermen).	Payments began in July 2024 and continued through January 2025. A total of 223,300 installments were paid, amounting to R\$ 315.2 million disbursed.



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<b>Regional programs</b> SDG 2 9	This is a payment model for installments of regional social benefit programs within states, municipalities, and the Federal District, by means of crediting the corresponding benefit amount to a CAIXA Digital Social Savings account, via Pix, or to a newly opened account of the same type in the beneficiary's name, if the beneficiary does not already have one, in accordance with the terms provided for in the specific legislation of each program.	Enable the timely and secure payment of regional social benefit programs directly to citizens residing in the affected areas.	Beneficiaries of social programs, whether of a permanent nature or due to emergency measures.	In 2024, R\$ 2.1 billion was disbursed.
<b>Popular Housing Guarantee Fund (FGHab)*</b> SDG 11	A private fund with its own assets divided into shares, as established by Law 11,977/2009. It operates as an insurance, at a cost lower than that available in the market, for real estate acquisition contracts under the <i>Minha Casa, Minha Vida</i> Program (PMCMV), and guarantees the payment of monthly installments or the outstanding balance of the contract to the financial institution, in cases of credit risk (default), loss of income, death, or permanent disability.	Encourage the production of new housing units, the rehabilitation of urban properties, and the construction or renovation of rural housing.	Low-income families, particularly those participating in housing programs such as the PMCMV.	R\$ 221.9 million was paid in claims (MIP/DFI).
<b>New PMCMV - FAR*</b> SDG 11	The <i>Minha Casa, Minha Vida</i> — Residential Leasing Fund (MCMV-FAR, in Portuguese) service line offers newly built housing units in urban areas through subsidized provision, using resources from the Residential Leasing Fund. The goal is to provide affordable housing for low-income families.	Promote social inclusion and improve the living conditions of low-income families. Contribute to access to adequate housing and the reduction of social inequalities.	Low-income families, especially those whose housing units were destroyed or permanently condemned due to states of calamity. Construction companies, individuals, and legal entities interested in selling properties to the program are also eligible.	Over 120,000 housing units were contracted in 2024, with R\$ 18.6 billion invested.



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<b>Social Development Fund (FDS)*</b> SDG 11	This specific PMCMV modality aims to subsidize the construction of housing units or the rehabilitation of urban properties for families living in urban areas. These families are organized through private non-profit entities and use resources from the Social Development Fund ( <i>Fundo de Desenvolvimento Social – FDS</i> ).	Address housing needs and contribute to improving the quality of life of low-income populations, organized in cooperatives, associations, and other civil society entities, focused on building, acquiring, completing, or renovating homes, as well as requalifying urban properties, including the provision of credit guarantees for housing finance operations.	Private non-profit entities that organize and represent beneficiary families, and low-income families living in urban areas who are beneficiaries of the program.	In 2024, over 13,500 housing units were delivered, and R\$ 1.1 billion was invested, considering contracts and project phase transitions.
<b>National Rural Housing Program (Programa Nacional de Habitação Rural – PNHR)*</b> SDG 11	The <i>Programa Minha Casa Minha Vida</i> (PMCMV) – Rural Entities is a subprogram aimed at subsidizing the construction or improvement of housing units for family farmers, rural workers, and families living in rural areas, and is organized through public or private non-profit entities, which are responsible for implementing housing intervention proposals and for organizing and collectively presenting the beneficiary families to CAIXA. Participating entities include associations, cooperatives, and representatives of popular movements that align closely with the National Housing Policy.	Ensure access to adequate housing for residents of rural areas using federal budget resources for the construction or improvement of homes.	Eligible beneficiaries include family farmers, rural workers, and families living in rural areas.	In 2024, over 8,100 housing units were contracted, with R\$ 68.4 million invested.
<b>Habite Seguro</b> SDG 11	Established as an instrument to promote the right to housing for public security professionals through the granting of financial subsidies, depending on the eligibility of the applicant and the property, by means of the execution of mortgage loan operations.	Promote the right to housing for public security professionals through the granting of financial subsidies.	Active, inactive, retired, reserve, and pensioned members of public security institutions who have a monthly income of up to R\$ 7,000 and do not yet own a home.	More than 6,500 contracts and R\$ 966.5 million financed.

	Product/service description	Purpose	Target social group	Monetary value
<b>MCMV Cidades</b> SDG 11	An initiative aimed at encouraging the participation of Public Entities in housing finance operations using FGTS funds under the PMCMV for families with a monthly income of up to R\$8,600, in order to reduce or eliminate the down payment on property purchases or to reduce monthly mortgage payments.	Enable access to housing for lower-income families in the region by providing financial contributions or donating land, in addition to other housing subsidies granted under FGTS-funded loans, applicable to the borrower, as the case may be.	Families with a monthly income of up to R\$ 8,600.	Over 51,700 contracts and R\$ 9.9 billion invested (financed amount + FGTS subsidy + contributions from Public Entities) in 2024.
<b>Giro CAIXA Fácil</b> SDG 2	A non-earmarked Line of Credit made available as a pre-approved credit limit in the company's current account, to be used partially or in full, depending on the client's working capital needs.	Provide access to a working capital credit line with no specific use required.	Companies from all segments. The current scope refers to companies with gross annual revenue of up to R\$ 360 million, including individual microentrepreneurs (MEI) and small businesses (ME; all acronyms in Portuguese).	R\$ 464,141,718.43.

\* The information refers to the implementation of initiatives by CAIXA as financial agent. Further details about FAR, PNHR, and FDS can be found on page 102.



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# Government funds and programs

GRI 3-3 on the topic of Public policies, SDG

CAIXA specializes in managing government funds and programs, offering customized solutions to meet the needs of the Federal Government, states, the Federal District, and municipalities.

The Company supports the Federal Government and subnational entities in structuring products that can be implemented in public policies beyond a single calendar year. These products are therefore essential for ensuring efficiency and effectiveness in the implementation of such government policies and programs, which generate value for society in educational, economic, urban, social, and environmental aspects, among others.

Furthermore, CAIXA also serves as the Operating Agent of the FGTS and, in fulfilling this role, the Company assumes commitments to workers, employers, the Government, and, above all, the Brazilian population, by allocating resources for investments in housing, sanitation, and infrastructure.

Some of these funds and Programs are highlighted below.

## HOUSING PROMOTION PROGRAMS

These refer to initiatives funded by state and municipal governments aimed at supporting local public policy for social interest housing for low-income populations—the goal is to supplement resources already made available through federal housing programs, particularly those using FGTS funds. CAIXA manages contracts of this nature across all regions of the country. These contracts are designed to reduce or eliminate the need for personal resources as a down payment on home purchases and, depending on the amount of subsidy provided by the subnational entity, they may also reduce the amount of monthly installments payable by the final beneficiary.

In 2024, R\$ 814 million in subsidies were granted by states through housing promotion programs operated by CAIXA, helping about 49,000 families

— around 195,000 individuals in total — to purchase their homes.

## Programa Minha Casa Minha Vida Rural (PMCMV Rural)

PMCMV Rural is part of the *Minha Casa Minha Vida* Program and supports the construction of new housing units and housing improvements in rural areas through subsidized operations funded by the federal budget. It also aims to ensure access to adequate housing for family farmers, rural workers, and families living in the countryside, organized through associations and entities of a public or private non-profit nature.

In 2024, the program enabled the contracting of about 8,100 housing units. In the same year, under the PNHR—precursor to the MCMV Rural—over 60,000 housing loan contracts were settled for families who were beneficiaries of the *Bolsa Família* Program and the Continuous Cash Benefit.



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# HOUSING FINANCE FUNDS

## Residential Leasing Fund (Fundo de Arrendamento Residencial — FAR)

A privately held fund created to provide resources for Federal Government housing programs to support investments in the development of real estate projects (housing units), and the construction of educational, health, and other facilities complementary to housing, as provided for by law. This is achieved through a diversified portfolio of real estate assets, financial instruments, and/or operational modalities available within the financial market.

In 2024, PMCMV–FAR facilitated the settlement of over 800,000 contracts for families benefiting from the *Bolsa Família* Program and the Continuous Cash Benefit, as well as contracts with 60 installments paid, in accordance with MCID Ordinance 1,248/2023. In the same year, the fund enabled the contracting of over 120,000 housing units.

## Social Development Fund (Fundo de Desenvolvimento Social — FDS)

A financial accounting fund intended to finance socially beneficial investment projects in the area of low-income housing, aiming to meet housing needs and improve the quality of life for low-income populations organized into cooperatives, associations, and other civil society entities. Currently, the Fund provides financing to low-income families through the *Minha Casa, Minha Vida* – Entities Program (PMCMV–E) and the Land Regularization and Housing Improvement Program (REGMEL; all acronyms in Portuguese), with CAIXA managing the Fund since its inception.

In 2024, the FDS supported the contracting of over 13,500 housing units, including over 4,500 units that transitioned to the construction phase.

## MCMV Reconstruction for RS

Implemented in 2024 through MCID Ordinance 520/2024, this initiative offers new or used housing units to families whose homes were destroyed or permanently condemned due to the state of calamity declared in Rio Grande do Sul. An estimated 6,000 families will be served with homes that may be fully funded by the FAR.

## Bota Para Andar Program (BPA)

Created by the Ministry of Cities to address halted housing construction projects under the FAR, FDS, and PNHR programs.

CAIXA conducted visits to the states of Pará, Rio de Janeiro, Rio Grande do Sul, Mato Grosso, and Maranhão to gather key stakeholders involved in resolving the challenges that hindered the delivery of PMCMV projects. These efforts resulted in the resumption of construction and the resolution of issues affecting over 44,000 housing units across all regions of the country, benefiting about 180,000 people.

# GUARANTEE FUNDS

Guarantee Funds aim to support public policies by providing guarantees for credit operations with social impact, including the housing and education sectors.

## Salary Variations Compensation Fund (Fundo de Compensação de Variações Salariais — FCVS)

A public fund established to reimburse financial agents for outstanding debt balances resulting from the settlement of housing contracts entered into with final borrowers under the Housing Finance System (SFH), in accordance with Law 10,150 of December 21, 2000, regarding debt novation (replaced by a new obligation). The fund also assumes the rights and obligations of the former public insurance policy under the Housing Finance System (SH/SFH; all acronyms in Portuguese), which had the guarantee of permanent national-level balance of the Fund as of December 31, 2009.

Still regarding social interest housing policies, in 2024, 130 processes had



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their debts novated, totaling R\$ 30.6 billion—the highest volume in the last 20 years. Additionally, in the same year, 400 novation processes were submitted to the National Treasury Secretariat of the Ministry of Finance, totaling R\$ 34.6 billion.

### Innovations within the FCVS

The “Acelera FGCVS” initiative is a program focused on simplifying the FCVS Analysis process based on the principle of cost-efficiency, through the use of tools and regulatory and normative changes, to improve efficiency in the approval of contracts covered by the FCVS and, consequently, to enable the novation of the Fund's debts.

Among the initiatives under this program is the automation of compliance routines for housing dossiers from many Financial Agents, aiming to accelerate FCVS novation processes using data engineering, User Experience (UX), machine learning, Robotic Process Automation, and Optical Character Recognition.

This tool is expected to reduce costs, increase operational efficiency, improve the quality of analysis and productivity, and enhance compliance risk mitigation efforts.

With regard to regulatory updates for the FCVS novation process, attention is drawn to the revision of Resolution 468/2022, which addressed the automation of contract analysis, taking into account cost-effectiveness and the efficient use of public resources.

In this context, through the implementation of technological solutions, process improvements, and regulatory simplification, efforts are being made to exceed targets and accelerate novation processes to achieve the Fund's mission by December 31, 2026.

### Cheque Esperança

In June, the FCVS Supervisory Board published Resolution 480/2024, which approved the parameters for CAIXA, in its capacity as Administrator and legal representative of the FCVS, to enter into agreements within the scope of the Núcleo de Justiça 4.0 SH/JFPE/TR5, to provide a permanent solution for up to 431 “coffin-type” buildings located in the state of Pernambuco, with a high risk of collapse. These buildings were constructed starting in the 1970s and used resistant masonry for their structural function.

For over two decades, since a mass filing of lawsuits, there has been discussion regarding the insurance coverage of construction defects by the Public Policy Housing Insurance of the Housing Finance System (SH/SFH).

In this context, CAIXA entered into Base Agreement 01/2024 aiming to indemnify, in two phases, the owners of 431 buildings known as “coffin buildings” in the metropolitan region of Recife (PE). The Base Agreement was signed by representatives from the Federal Government, the state of Pernambuco, the National Confederation of Insurers, and the Federal and State Public Prosecutor's Offices, for the adoption of administrative and social measures.

The agreements will be subdivided into two stages, the first comprising 133 buildings and the second comprising 298 other vertical buildings.

For the execution of the first phase of Base Agreement 01/2024, Work Plans were prepared for 132 buildings, of which 86 were indicated by the State of Pernambuco as unoccupied and 46 indicated as occupied.

To fulfill Base Agreement 01/2024, CAIXA conducted over 1,700 linkage analyses and reviewed over 300 judicial proceedings. The analyses resulted in 1,025 housing units eligible for settlement, and a conciliation task force was organized, enabling the signing of 532 agreements totaling over R\$ 646 million.



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### Popular Housing Guarantee Fund (Fundo Garantidor da Habitação Popular — FGHab)

SDG

A fund created to guarantee payments to financial agents of mortgage financing installments in case of unemployment and temporary reduction of payment capacity, to assume the outstanding housing financing balance in the event of death or permanent disability, the expenses related to physical damage recovery to the property, and to guarantee, directly or indirectly, part of the risk in operations contracted as of June 1, 2022.

### Credit Operations Guarantee Fund for Educational Financing (Fundo de Garantia de Operações de Crédito Educativo — FGEduc)

SDG

A private fund guaranteeing the Student Financing Fund (Fies) for students in non-free higher education, in operations formalized until the second semester of 2017 and their respective amendments, by financial agents

mandated by the National Fund for Educational Development (FNDE; all acronyms in Portuguese).

In 2024, the FGEduc honored 13,192 contracts totaling R\$ 195 million, which were transferred to Fies, providing continuity to the public policy implemented to enable student access to higher education, who without government aid would not be able to enter and remain in private educational institutions.

### Student Loan Fund Guarantee Fund (Fundo Garantidor do Fundo de Financiamento Estudantil — FG-Fies)

SDG

A private fund designed to guarantee Fies loans granted to students in non-free higher education courses, contracted from the first semester of 2018 onwards or previously contracted and amended during the utilization phase with the inclusion of the FG-Fies guarantee.

Among the 2024 achievements, FG-Fies reached a total of R\$ 20 billion in guaranteed student loans. It is worth noting, for the

same period, the contributions made by the Federal Government to the Fund's Equity, through the integration of R\$ 500 million and R\$ 1.187 billion by Educational Sponsors. During this period, about 31,000 contracts were honored, totaling R\$ 930 million.

### MISCELLANEOUS FUNDS

#### Environmental Compensation Fund (Fundo de Compensação Ambiental — FCA)

The FCA aims to enable the use of resources derived from environmental compensation as provided in article 36 of Law 9,985/2000. Such resources are allocated by public and private entities whose ventures cause significant environmental impact, as determined by licensing authorities, and are allocated to conservation units established by the Federal Government. In 2024, the FCA stood out for the application of R\$ 167 million in projects focused on biome conservation and the production of technical and scientific knowledge.

Of this total, R\$ 119.89 million was allocated to payment of indemnities

related to land regularization processes. During the period, 126 contributions were received, benefiting 297 conservation units nationwide. Furthermore, 2,999 daily allowances were paid to support the implementation of initiatives financed by the Fund.

#### Support Fund for Structuring Concession and Public-Private Partnership Projects (Fundo de Apoio à Estruturação de Projetos de Concessão e Parceria Público Privada — FEP-PPP)

SDG

Finances specialized professional technical services aimed at supporting the structuring and development of concession and public-private partnership projects of the Federal Government, states, Federal District, and municipalities, whether individually or in consortium.

It covers sectors including public lighting, urban solid waste, sanitation, socio-educational units, social housing, distributed generation, early childhood education, and health. In 2024, R\$ 37.8 million from the FEP was earmarked for



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projects benefiting the population, reaching about 26.1 million people. Eight auctions were held, with reimbursements to the FEP totaling R\$ 16 million.

Crop Guarantee Fund (Fundo Garantia-Safra – FGS)

Ensures minimum survival conditions for family farmers in municipalities systematically subject to crop loss due to drought or excess water, located in Northeast Brazil and the north of the State of Minas Gerais (MG).

In 2024, over R\$ 800 million was directed, benefiting about 1 million family farmers, ensuring economic resilience in regions affected by climate disasters.

Funding for incentive savings to promote school retention and completion for high school students (Fipem)

SDG A fund created to finance and manage savings incentives aimed at promoting retention and completion among public high school students, linked to the Pé-de-Meia Program, democratizing access to high school and

supports students' continued attendance; mitigating social inequalities affecting retention and graduation rates; reducing retention, dropout, and school abandonment rates; contributing to social inclusion through education; promoting human development by addressing structural determinants of extreme poverty and its intergenerational transmission; and encouraging social mobility.

In 2024, the FIPEM fully complied with the payment schedule mandated by the Pé-de-Meia Program legislation, disbursing over R\$ 5.6 billion and benefiting 39.7 million students.

Government Severance Indemnity Fund (Fundo de Garantia do Tempo de Serviço – FGTS)

The FGTS aims to create a financial reserve for workers in cases such as dismissal without cause, serious illness, retirement, and home ownership, among other legally established situations. Until workers withdraw their FGTS funds, the resources are invested in housing, sanitation, and infrastructure projects to promote regional development and improve living conditions.

CAIXA acts as the Operating Agent of FGTS, responsible for maintaining and managing workers' linked accounts, collecting deposits from employers, and implementing social housing, basic sanitation, and urban infrastructure programs in accordance with the guidelines of the Supervisory Board.


FGTS's Social and Environmental Policy

The FGTS has its own Social and Environmental Policy aimed at setting principles and guidelines to prevent and manage social and environmental impacts from the use of FGTS funds, and seeks to contribute to sustainable development by focusing on prevention and mitigation of environmental impacts, responsible use of natural resources, protection of workers' rights, human rights, and health, respect for indigenous peoples and traditional communities, and safeguarding historical, cultural, artistic, landscape, and archaeological heritage.

Evaluation of FGTS's investment programs

SDG As the FGTS's Operating Agent, CAIXA conducts evaluation research covering housing, sanitation, and infrastructure projects, assessing social performance of FGTS programs through three dimensions: people, city, and environment.

Key results from the 2021 research include beneficiaries' satisfaction with improved quality of life, better housing conditions, and fulfillment of the population's basic sanitation and infrastructure needs.



For more information on the funds and programs managed by CAIXA, access the QR Code or [click here](#).



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### Transparency in FGTS management

In its role as the FGTS's Operating Agent, CAIXA is responsible for managing the Fund's website, which aims to ensure the disclosure and transparency of information intended for various stakeholders, including workers, employers, financial agents, and Board Members. The website provides access to the FGTS Management Report, published annually to report to internal and external control bodies and society, as well as financial statements, FGTS statistics, legislation, and more.



For more information on FGTS, access the QR Code or [click here](#).

### Support for disaster response

As the FGTS's Operating Agent, CAIXA approved 603 municipalities across various Brazilian regions affected by disasters. Municipalities with fewer than 50,000 inhabitants, as per Decree 12,019 of May 15, 2024, were automatically deemed eligible without the need to submit supporting documents, and workers from these municipalities were allowed simplified withdrawals without the requirement to submit proof of residence, which expedited the release of funds.

In Rio Grande do Sul alone, 455 municipalities were covered, totaling R\$ 3.7 billion in withdrawals that benefited over 1 million workers. Nationwide, R\$ 4 billion was released to 1.14 million workers. For Rio Grande do Sul, the repayment of monthly installments on loan operations contracted by financial institutions with FGTS resources in the areas of housing, sanitation, infrastructure, and health was suspended to mitigate the financial impacts in the region, in accordance with CCFGTS Resolution 1,088/2024.

The FGTS contributed to the recovery of municipalities, and these measures were of unparalleled importance for workers residing in the affected areas.

### FGTS's Profitability

As the Operating Agent of the FGTS, CAIXA must maintain a balance between the remuneration of accounts and the interest rates charged on financing. Since 2017, when the FGTS profit distribution was introduced, the Fund's profitability has exceeded the official inflation index nearly every year. The only exception was 2021, an atypical year due to high inflation caused by the pandemic.

In 2024, the Brazilian Superior Court of Justice ruled that the annual remuneration of FGTS accounts should include the Reference Rate (TR) + 3% and the distribution of earnings and that it should guarantee the worker adjustment for inflation measured by Extended Consumer Price Index (IPCA, in Portuguese). If this goal is not met within a given year, the FGTS Supervisory Board will adopt compensatory measures to ensure workers' rights.

**603** MUNICIPALITIES ACROSS APPROVED THE FGTS'S OPERATING AGENT

**455** IN RIO GRANDE DO SUL ALONE



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## SOCIAL RESPONSIBILITY

Social inclusion

Public calamity and state of emergency

Sponsored projects

CAIXA Social and Environmental Fund

Responsible Gaming

Products and services with social benefits

CAIXA Public Policies (CAIXA Políticas Públicas – CPP):  
technical advisory services for public policy implementation

# SOCIAL INCLUSION

GRI 3-3 on the material topic Social risk, GRI 411-1, SDG

CAIXA is committed to social responsibility and acts decisively to contribute to Brazil's social, economic, and environmental development. As a financial agent of the Federal Government, the Company plays a key role in implementing public policies that promote social inclusion, create opportunities, and provide access to essential services.

Among the Bank's main actions is the payment of benefits such as Bolsa Família, social security benefits (INSS, in Portuguese), Unemployment Insurance, and Salary Bonus, which are considered essential for ensuring income transfer to millions of Brazilians, especially those who live far from urban centers or the traditional banking system. CAIXA also promotes

banking inclusion by offering accessible financing to the population, particularly through mortgage lending, as well as other financial products.

CAIXA also stands out in financing affordable housing, facilitating access to home ownership for low-income families. Programs such as *Minha Casa, Minha Vida* (MCMV, in Portuguese) have been essential in making the dream of millions of people a reality.

Furthermore, the Bank supports microentrepreneurs and small businesses through Urban and Rural Microcredit lines with various funding sources, including: own funding, Constitutional Funds, the Federal Budget (*Orçamento Geral da União* – OGU), and other external fundings. Thus, CAIXA enables access to R\$300 million from constitutional funds to initiate microcredit operations, with the potential to reach R\$2.5 billion.

CAIXA's social responsibility goes beyond financial aspects. The Company invests in social projects aimed at inclusion and sustainable development. The Social and Environmental Fund (FSA, in Portuguese), for instance, has committed over R\$402 million to 219 projects, supporting



initiatives that promote social and economic inclusion and innovation. CAIXA's commitment to social responsibility and inclusion aims to promote the well-being of society and contributes to building a fairer and more equitable country.

Diversity is another important pillar of CAIXA's operations, offering inclusive products and services. An example is the CAIXA Mulher Card, which allocates a portion of its resources to the Agbara Fund, a project focused in promoting racial and gender equity. CAIXA also provides financial solutions for people with disabilities and adhered to accessibility guidelines to ensure that everyone can fully access its services.

R\$402  
MILLION

COMMITTED TO 219 SOCIAL PROJECTS,  
SUPPORTING SOCIO-ECONOMIC INCLUSION  
AND INNOVATION INITIATIVES.



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# Public-Private Partnerships

Regarding Public-Private Partnerships (PPP) and Concessions, CAIXA offers technical, legal, economic, and social and environmental advisory services to local and state governments, as well as to public agencies interested in developing projects in the area.

One example of the Bank's activities is the development of economic and social infrastructure projects, which are structured based on technical and social feasibility studies. These projects

DIRECT CONTRACTING  
WITH REMUNERATION  
ON SUCCESS DOES NOT  
REQUIRE THE DISBURSEMENT  
OF FINANCIAL RESOURCES  
THROUGHOUT THE  
STRUCTURING PROCESS.

encompass various sectors, including urban solid waste management, social housing, early childhood education, and public lighting. All have the potential to contribute to crime reduction and promote social inclusion.

For successful implementation, CAIXA holds regular meetings with key stakeholders to assess the social impacts that may arise during project execution. CAIXA establishes communication channels with the granting authority and supports the dissemination of services provided by the project. It also analyzes the lessons learned in the structuring processes directed at stakeholders such as investors and the affected population.

During the structuring process, the criteria established by the Equator Principles are verified to ensure proper adherence to health and safety standards. The studies conducted during contract modeling aim to assess the social and environmental impact of the planned interventions in the regions where the project infrastructure will be implemented. These studies take into account the effects on the local population and workers.

Throughout the process, actions are identified to mitigate the environmental impacts resulting from project implementation, based on the analyses performed. The project model includes performance indicators for the concessionaire's environmental and social management to ensure that social, environmental, and climate-related impacts are properly managed throughout the concession term. Additionally, resources are allocated and essential measures are implemented to mitigate the impacts and enable social and environmental licensing.

Also noteworthy is the execution of the first PPP agreements under the new direct contracting model with Success-Based Compensation, created in the last quarter of 2024. This model's primary benefit is improved budget management for subnational contracting entities, as it eliminates financial outlays during the structuring phase. The winner of the bidding process pays the entire structuring cost at the end of the process. The contracts were signed with the municipalities of Itabaiana and São Cristóvão, both located in the state of Sergipe.



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# Social Work

GRI 3-3 on the material topic Urban and housing development, SDG

Social Work is one of the components in the pre-contracting, registration, execution, and post-occupancy phases during the implementation of public policies, especially in the housing sector. The activities promote development in the social, environmental, economic, productive, and political-institutional areas, and favor social participation,

the realization of social rights, and the permanence of families in the new environment.

As part of the Social Interest Housing Policy, Social Work consists of a set of strategies, processes, and actions based on participatory and integrated studies and diagnostics of the territory. This approach enables the identification of local characteristics

and potential, promoting social inclusion and the exercise of citizenship among the beneficiary families. In line with other public policies, these actions contribute to improving the quality of life by ensuring the sustainability of assets, equipment, and services, thereby meeting the needs and expectations of residents, and empowering them to become protagonists in transforming their own realities.

SOCIAL WORK CONSISTS OF A SET OF STRATEGIES, PROCESSES AND ACTIONS, BASED ON PARTICIPATORY AND INTEGRATED STUDIES AND DIAGNOSES OF THE TERRITORY.



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# Banking service accessibility

GRI G4- FS13, FS14

CAIXA implements various initiatives to make its facilities and services more inclusive, catering to the needs of people with disabilities and disadvantaged groups. Get to know the actions taken to promote accessibility:

	Disadvantaged target group	Degree to which it is applied across the Institution <sup>1</sup>	Progress made towards the initiative <sup>2</sup>
Remote service for vulnerable populations (in effect under Sarb 027/2023)	Vulnerable population	National	To improve the quality and service of the Customer Service Center (SAC, in Portuguese), scripts were revised with a focus on language adaptation. Internal terms, acronyms, and technical jargon were removed to facilitate understanding. This aims to provide a more welcoming, clear, and objective service, ensuring greater resolution and excellence.
Biometric authentication for withdrawals	Elderly and illiterate clients	National	Available at all ATMs with biometric authentication—about 12,000 terminals—and at all Lottery shops, with over 30,000 biometric reading devices.
Partnership with Correios	Population in regions lacking CAIXA branches/service points	National	34 service points are available in shared spaces of Correios (the Brazilian Postal Service), particularly in underserved areas, offering convenience to beneficiaries of social programs and approximately 900,000 people residing in municipalities without a CAIXA branch or partner. This service improves the customer journey for this group, avoiding the need to travel to a CAIXA Network service point.
Voice assistant	Visually impaired	National	Adaptation of channels for the visually impaired, which now allow financial transactions using voice assistant software.
SOS Rio Grande do Sul	Families affected by natural disasters in the state of Rio Grande do Sul (RS)	Regional	<p>In May 2024, CAIXA established the SOS Rio Grande do Sul project as a vital initiative to provide financial assistance to families affected by natural disasters in the State. Through the automatic opening of Social Digital Savings accounts (<i>Poupança Social Digital</i>), CAIXA ensured that emergency funds were delivered quickly and securely to beneficiaries, allowing them to use the amounts for immediate needs such as food, clothing, and home repairs. The importance of this project lay in the speed and efficiency with which the benefits were made available, minimizing the impact of hardship on the affected population.</p> <p>The relevance of SOS Rio Grande do Sul is demonstrated by the thousands of beneficiaries served. One of the benefits made available to the affected population was the Federal Government's Reconstruction Aid (<i>Auxílio Reconstrução</i>), in the amount of R\$5,100.00, paid in a lump sum to 400,000 families through CAIXA Tem. One relevant action in the channel was the increase in the Pix transaction limit, which was raised from R\$1,200.00 to R\$ 5,000.00 allowing beneficiaries to use the funds quickly and according to their needs. This project showcases CAIXA's commitment delivering swift and effective solutions in times of crisis, underscoring its role as a financial institution that supports social welfare.</p>



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	Disadvantaged target group	Degree to which it is applied across the Institution <sup>1</sup>	Progress made towards the initiative <sup>2</sup>
<b>Desenrola Brasil Program</b>	Users of CAIXA Tem who were the target audience of the Desenrola Brasil Program	National	<p>In March 2024, due to the difficulty users faced in accessing the Emergency Program for Renegotiation of Debts of Individuals in Default – <i>Desenrola Brasil</i> platform via gov.br, a logged-in user redirection feature was implemented for users enrolled in the Program, allowing them to access the Portal directly after logging into CAIXA Tem. This initiative was crucial and relevant in providing a secure and efficient platform for renegotiating overdue debts. Since its implementation, the logged-in redirect project has shown significant results, contributing to the financial recovery of thousands of Brazilians.</p> <p>It is essential to point out that new assignments under the CAIXA Desenrola Brasil Credit were suspended as of May 21<sup>st</sup>, 2024, in accordance with Provisional Measure 1,211, dated March 27<sup>th</sup>, 2024, marking the conclusion of Desenrola Brasil.</p>
<b>PJ MEI Package (Digital Account for Microentrepreneurs)</b>	Legal Entities — Individual Microentrepreneurs	National	<p>The PJ MEI Package was a strategic initiative launched by CAIXA, in July 2024, to strengthen relationships with Individual Microentrepreneurs (MEI, in Portuguese) by offering a set of financial products and services specifically designed to meet their needs. The project's importance lies in supporting the growth and formalization of these small businesses, boosting the economy and creating jobs. The Package includes the MEI Digital account, CAIXA Working Capital Credit, Point-of-Sale Terminals (<i>Azulzinha</i>), Car Insurance (<i>Rapidex Seguro Auto</i>), and Personal Accident Insurance.</p> <p>Since its implementation, the Project has shown impressive results, with the opening of 104,163 accounts, R\$6.63 million in credit contracted, and the enrollment of about 19,000 individual MEIs, who now have the opportunity to make sales through <i>Azulzinha</i> via transactions initiated through CAIXA Tem, demonstrating its relevance in the current economic landscape. Additionally, the assessment of legal entities' borrowing potential indicates a financial transaction capacity of up to R\$1.6 billion, reinforcing the importance of CAIXA's support for MEIs.</p>
<b>Voice assistant</b>	Visually impaired	All users of CAIXA's Internet Banking and App	Accessible to people with visual impairment. CAIXA Internet Banking (IBC, in Portuguese) and the CAIXA app are compatible with screen reader software available on the market, such as JAWS, TalkBack, and VoiceOver, enabling financial transactions to be carried out with greater autonomy and security.
<b>Compatibility with TalkBack assistive technology</b>	Visually impaired	All CAIXA Tem users who use the iOS operating system	The journeys implemented in CAIXA Tem follow the native accessibility standard, with narration of the journeys and continuous review to ensure compliance and quality.

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	Disadvantaged target group	Degree to which it is applied across the Institution <sup>1</sup>	Progress made towards the initiative <sup>2</sup>
Compatibility with VoiceOver assistive technology	Visually impaired	All CAIXA Tem users	The journeys implemented in CAIXA Tem follow the native accessibility standard, with narration of the journeys and continuous review to ensure compliance and quality.
Intuitive and simple interface	Users with low digital literacy	All CAIXA Tem users	CAIXA Tem uses a conversational model inspired by chat applications widely adopted and extensively used in Brazil.
Compatibility with resizable text	Users with low visual acuity	All CAIXA Tem users	CAIXA Tem is compatible with native text resizing features available on all operating systems.
Clear feedback	Users with low digital familiarity	All CAIXA Tem users	Specific and easy to understand error messages with the support of visual indicators to confirm user actions.

<sup>1</sup> For example, all locations versus only one region, all products versus only retail products, etc.

<sup>2</sup> For example, % of ATMs that have been converted, etc.

## Total number and percentage of total points of access available in low-populated or economically disadvantaged areas by region and by type of access | GRI G4 F513

2024	Caixa	North		Northeast		Midwest		Southeast		South	
Points of access	Total	Number	Percentage	Number	Percentage	Number	Percentage	Total number	Percentage	Total number	Percentage
Agency and Service Point	12	7	58.3%	5	41.7%	0	0.0%	0	0.0%	0	0.0%
ATM	9	4	44.4%	5	55.6%	0	0.0%	0	0.0%	0	0.0%
Bank Correspondent	208	26	12.5%	172	82.7%	0	0.0%	10	4.8%	0	0.0%
Lottery shops	841	63	7.5%	699	83.1%	10	1.2%	65	7.7%	4	0.5%
24-hour bank	90	6	6.7%	81	90.0%	0	0.0%	3	3.3%	0	0.0%
Correios (Brazilian Postal Service)	4	4	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Boat branch	2	2	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
TOTAL	1,166	112	9.6%	962	82.5%	10	0.9%	78	6.7%	4	0.3%



# Financial education

SASB FN-CB-240a.4

Financial Citizenship has always been a priority for CAIXA, which is committed to promoting the social and financial inclusion of clients and users. This commitment is reflected in many initiatives, including the improvement of CAIXA Tem, aiming at financially including the population while maintaining a careful focus on vulnerable groups, as well as the publication of CAIXA's and the **Conglomerate's Financial Education Policy**, which includes a client - and user-centric approach and social inclusion through financial education.

Thus, CAIXA continues to operate across the four pillars of Financial Citizenship: financial inclusion; consumer protection; financial education; and participation—promoting the growing integration of these pillars so that its clients and users can enjoy greater freedom of choice and economic prosperity.

CAIXA engages in financial education by understanding its clients and guiding them

according to their needs, aiming at helping them meet recurring financial obligations, feel confident about their future, and be empowered to make decisions that allow them to enjoy life with financial security.

Therefore, CAIXA has developed an action plan overseen by governance, with clear and measurable goals. The Company is investing in partnerships, working in a differentiated manner with the youth audience, encouraging financial resilience and future-oriented thinking in a simple and accessible way.

New projects will be implemented in 2025, aiming at further innovating its initiatives by reviewing products, communication methods, and analyzing the stages of the relationship with clients and users, while monitoring the impact of initiatives using proprietary methodologies to maintain financial inclusion and health.

FINANCIAL INCLUSION,  
CONSUMER PROTECTION,  
FINANCIAL EDUCATION,  
AND PARTICIPATION  
ARE THE FOUR PILLARS OF  
FINANCIAL CITIZENSHIP.



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# Other notable projects and initiatives

GRI G4- FS16

## CAIXA's and its Conglomerate's Financial Education Policy

In 2024, CAIXA and its Conglomerate established the Financial Education Policy, setting out guidelines to promote responsible and sustainable financial decisions among clients and users, including individual entrepreneurs. The Multidisciplinary Forum on Financial Education and COSUS oversee implementation.

## Multidisciplinary Forum on Financial Education

Continuing the initiative structured in 2023 and in line with the guidelines of the Central Bank of Brazil, the Multidisciplinary Forum was revised in 2024 to incorporate new competencies and include new units related to the subject within CAIXA.

## Financial education workshops

In 2024, the Company promoted financial education workshops, especially as

counterpart actions for events and projects sponsored by CAIXA. Notable workshops held include: ExpoFavela; Expocatadores; G20 Social Summit; *Geração de Sons* Project; as well as workshops catering to athletes from the Basketball Development League.

The workshops covered essential topics including financial management, prevention of gambling addiction, investment strategies, and economic resilience. The goal was to empower participants using CAIXA's methodology for financial management. A planner was also distributed to assist with practical and straightforward financial planning.

## National Financial Education Week (Semana Nacional de Educação Financeira – Semana Enef)

Semana Enef, held in May 2024, had the theme “Financial Protection and Solidarity with Rio Grande do Sul (RS)” in response to the disaster that affected the state.

CAIXA promoted initiatives aimed at raising awareness and providing financial support during such challenging times. The program included social media posts, educational podcasts, expert articles, and lectures targeted at clients and employees.

## Carretel Project

In partnership with Instituto Ânima, CAIXA signed a Financial Cooperation Agreement for the development of the Carretel Project, a multichannel financial education program targetting high school students, teachers, small local producers, and women. The initiative, supported by the FSA, will receive a significant investment of R\$ 15,179,872.05. Project execution is scheduled for 2025 and will include educational modules and practical activities focused on financial management, business planning, and sustainable investments, aiming at

equipping participants with a better understanding and application of financial concepts.

**Poupançudos CAIXA**

CAIXA has brought back Poupançudos CAIXA. These characters, created as symbols of financial education in 2006, have returned in a more modern form, in the digital world, with themes focused on sustainability, culture, and sports. Their goals include encouraging young people to save and manage their finances, as well as promoting essential important concepts such as diversity and sustainability.

## Technical Cooperation Agreements (ACTs, in Portuguese)

Two ACTs were formalized in 2024, focusing on financial education for youth and people in vulnerable



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situations. One of them, signed with Instituto CNP, establishes the pilot phase of the *Saldo +* (Positive Balance) project, a gamified online platform designed for high school students who are beneficiaries of public policies.

Renewed in 2024, the ACT with the State Department of Justice and Citizenship (*Secretaria de Estado de Justiça e Cidadania – Sejus*) of the Federal District aims to promote banking inclusion and financial independence for women and Sejus staff, through workshops on economic and financial autonomy, debt prevention, and financial planning.

**Financial education page on the CAIXA's website**

The page offers a wide range of content on financial education, including courses, educational materials, and interactive tools to support financial planning. In 2024, it had over 1.8 million visits, standing out as

an important resource for promoting conscious personal finance management.

**Financial education on CAIXA's YouTube channel**

CAIXA's official YouTube channel features a series of educational videos on relevant topics such as investments, responsible credit, and financial solutions tailored for individual microentrepreneurs (MEIs). Through these productions, CAIXA aims to provide accessible content to promote financial management knowledge and help its clients and users make more informed decisions.

**UCPlay**

The UCPlay platform offers educational materials, including videos, handbooks, articles, and podcasts, that focus on essential financial education topics. Subjects covered include personal finance management, savings, investing, and over-indebtedness.

**Financial education for employees**

CAIXA offers its employees learning paths and certification in financial education, in addition to providing access to the Coursera platform, which is geared toward professional development. These initiatives seek to equip employees with personal financial management skills and enhance their professional capabilities in serving clients.

**Financial Health Program – CAIXA em Dia**

Launched in December 2024, the CAIXA em Dia Program aims to offer support to over-indebted employees and encourage changes in consumption habits.

The Program's target audience consists of over-indebted employees and those who express interest. In addition to the educational tracks already available on UC, the Program includes debt negotiation

actions and counseling with professionals specialized in mental health, thereby addressing the main pillars of financial health for employees.

**Over-Indebtedness Handbook**

Launched in March 2024, the Over-Indebtedness Handbook brings clear concepts on over-indebtedness. In addition to offering guidance on prevention methods, the material provides valuable tips for debt renegotiation. The guide is available for download on CAIXA's website as a support tool for those seeking to manage their finances and avoid excessive debt.

**Desenrola Website**

Still under development, the initiative aims to establish effective solutions, identify key results, and provide the necessary support to clients in situations of indebtedness. The proposal intends to provide practical guidance and relevant resources to support clients in their financial recovery, with ongoing assistance.



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Access the page [here](#).

# Focus on entrepreneurship

SASB FN-CB-240a.1

CAIXA recognizes entrepreneurship as a tool for social inclusion and a means to generate positive impacts on low-income communities. Alongside profitability, social entrepreneurship also aims to drive social, environmental, and climate-related transformation through business activities, especially those focused on vulnerable populations. The Company fosters and supports businesses that generate social value and opportunities, while also improving the quality of life.

THE COMPANY FOSTERS AND SUPPORTS BUSINESSES THAT GENERATE SOCIAL VALUE AND OPPORTUNITIES, AS WELL AS IMPROVEMENTS IN QUALITY OF LIFE.

## CAIXA Tem

For CAIXA Tem, the Company created simplified contracts for microcredit, payroll-deductible loans, and account openings, using clear and accessible language. These measures are aligned with the guidelines of Sarb Febraban 024/2021 and the Federal Government’s digitalization strategy, facilitating users’ efficient and inclusive access to financial services.

## Partnership with Sebrae

In partnership with Sebrae, CAIXA offers courses for entrepreneurs and aspiring business owners, encouraging business growth and skills development.

The table below details CAIXA’s products and services, organized by business line.



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

SDG 4-13/ Products and services broken down by business line	Product/service description	Purpose	Target social group	Monetary value
Pronaf SDG	Aims to finance the operational and investment activities of family farmers.	To promote income generation and improve the use of family labor through the financing of rural agricultural and non-agricultural activities and services developed by family farmers on rural properties or in nearby community areas.	Farmers, artisan fishermen, aquaculturist, foresters, extractivists practicing artisanal extraction in rural areas, excluding gold panners and prospectors, members of rural quilombola communities, Indigenous peoples, and other traditional peoples and communities.	R\$ 1.23 billion
Project for Women's Entrepreneurship in Vulnerable Territories SDG	Focused on financial education, entrepreneurship, and women's empowerment, the Project offers social innovation labs in three communities. It also creates support networks and conducts mapping to identify women with the most significant transformative potential. The Project also provides training in women's entrepreneurship.	To empower women living in slums by promoting their economic empowerment and integration into the women's entrepreneurship market. Through training and ongoing support, the project seeks to transform lives and communities.	Women in slums.	R\$ 16,629,974.54
Pronamp SDG	A credit line intended for medium-sized producers to finance investments or agricultural production expenses.	To support the development of medium-sized rural producers by financing the cost of agricultural production and investing in the modernization of property and productive infrastructure.	Rural producers who are landowners, squatters, tenants or partners.	R\$ 4.56 billion
Pronampe SDG	Installment loan under Law 13,999/20.	To develop and strengthen small businesses.	MEI and micro- and small-sized businesses with annual revenue of up to R\$ 4.8 million.	R\$ 4.19 billion
Procred 360 SDG	Installment loan under Law 13,999/20.	To develop and strengthen small businesses.	MEI and micro- and small-sized businesses.	R\$ 553 million
Sebrae/Fampe SDG	Installment loan guaranteed by Sebrae/Fampe.	To develop and strengthen small businesses.	MEI and micro- and small-sized businesses with annual revenue of up to R\$ 4.8 million.	R\$ 10.74 million
Peac FGI SDG	Installment loan under Law 14,042/20.	To expand access to credit for MEI, micro, small and mid- sized businesses.	MEI and micro- and small-sized businesses with annual revenue of up to R\$ 30 million.	R\$ 161 million
Guided Productive Microcredit SDG	Installment loan under Law 13,636/18.	To foster, support, and finance productive activities by entrepreneurs, primarily through the provision of resources for guided productive microcredit.	MEI and micro - and small-sized businesses with annual revenue of up to R\$ 360,000.	R\$ 240 million

# PUBLIC CALAMITY AND STATE OF EMERGENCY

CAIXA is committed to supporting communities in situations of public calamity, demonstrating its social responsibility and effective action during critical moments. In 2024, in response to the devastating effects of the floods in Rio Grande do Sul (RS), the Bank provided immediate and sustainable support to affected areas, thereby reinforcing its presence as an agent of social recovery.

The state was hit by one of the largest floods in its history, resulting in devastating inundations. In response to this crisis, CAIXA implemented humanitarian aid and recovery actions, helping minimizing the disaster's impacts and supporting community rebuilding.

Through the Volunteer Portal, CAIXA registered 22 humanitarian aid actions, benefiting 18 organizations and mobilizing 900 volunteers. The SOS Floods RS (SOS Enchentes RS) initiative had the highest number of participants, with a total of 769 people. These initiatives were essential to assist the victims of the calamity. With assistance on multiple fronts, the local solidarity network was strengthened.

CAIXA had 20 units directly impacted by the floods, all of which resumed public service by November 2024. Additional 42 surveillance posts were deployed to meet the demand generated by benefit payments and the distribution of Citizen Cards (*Cartões do Cidadão*) used for accessing social benefits.

Beyond immediate actions, the Company launched a call for tender to finance recovery projects for devastated areas, with investments up to R\$ 30 million. These projects focus on housing improvements, recovery of microenterprises, and implementation of post-crisis solutions, reinforcing the Bank's commitment to sustainable development and the resilience of affected communities.

CAIXA also worked to pay Extraordinary Aid to artisanal fishermen and fisherwomen affected by the extreme drought in the North of the country, helping to re-establish the subsistence conditions of this population, which has fishing as its main income. In 2024, 147,500 payments were made, totaling R\$416.5 million in funds distributed to those affected.

22  
HUMANITARIAN  
AID ACTIONS

18  
BENEFITING  
ORGANIZATIONS

900  
MOBILIZING  
VOLUNTEERS

R\$30  
MILLION INVESTED  
recovery projects for  
areas devastated  
by the floods in RS.



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# SPONSORED PROJECTS

Over 500 sponsorship contracts were signed, utilizing funds from CAIXA, the Lottery Development Fund, and subsidiaries, which contributed to the Company's business and institutional results in 2024, totaling around R\$300 million in contracts in the sports, culture, social, environmental, and business segments.

The Bank strengthened its role in society by acting on the social and environmental pillar, reinforcing CAIXA's commitment to the country's sustainable future with sponsorships of events such as the Energy Summit; the South Summit; *Brasil Sustentável*; the *Pode Crer 2024* Project; 3F – Future, Finance and Forests; the Ethos 360°

Conference 2024, *Expo Favela* São Paulo 2024, and *Expocatadores 2024*, among others.

## Sports

In 2024, CAIXA continued to support Brazilian sports, including expanding into new modalities while

prioritizing the consolidation of traditional ones, all while maintaining a focus on fostering development and social inclusion.

Specifically, social inclusion through sports was facilitated at centers affiliated with partner organizations, benefiting approximately 16,000 people. About 3,000 children and adolescents

**+500**

SPONSORSHIP  
CONTRACTS WERE  
SIGNED WITH FUNDS  
FROM CAIXA



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+60

SPONSORED  
RACES OVER  
THE YEAR

SÃO SILVESTRE,  
VOLTA DA PAMPULHA,  
CIRCUITO DAS  
ESTAÇÕES, CIRCUITO  
CROSS PARQUES CAIXA  
AND CIRCUITO CROSS  
URBANO CAIXA.

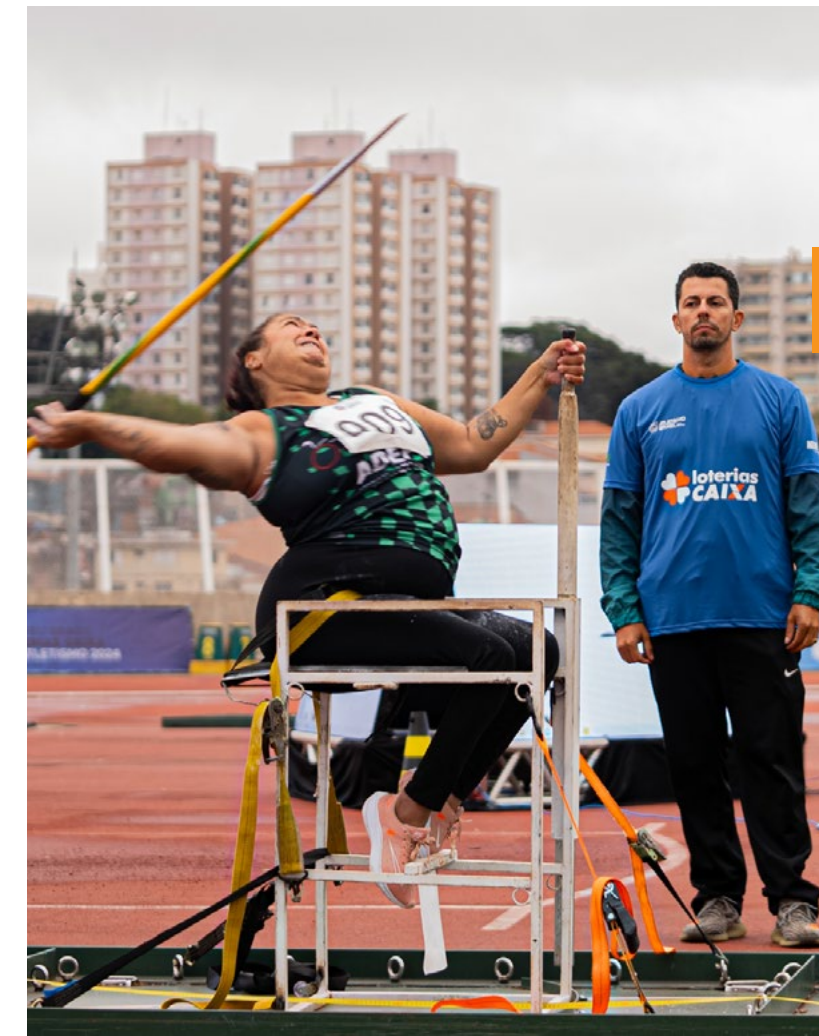
benefited from the 28 Centers of Excellence for the Young Gymnastics Promise of the Brazilian Gymnastics Confederation. Around 4,000 children were impacted at 60 Athletics Training Centers operated by the Brazilian Athletics Confederation. In partnership with the Brazilian Paralympic Committee, 13 sports and 72 Parasports Reference Centers were sponsored, benefiting 9,000 people across all age groups.

In high-performance sports, the highlight was the announcement of the Brazilian Olympic Committee's sponsorship, secured for the 2028 Los Angeles Olympic cycle.

Also in 2024, during the Olympics, the *Time Brasil Park* – Olympic Fan Fest took place in São Paulo, gathering thousands of people to cheer for our athletes.

Street running events were also encouraged throughout all regions of Brazil. The CAIXA Running Circuit included 11 stages, and the Bank was present at over 60 sponsored races over the year, including: São Silvestre, Volta da Pampulha, Circuito das Estações, Circuito Cross Parques CAIXA, and Circuito Cross Urbano CAIXA.

CAIXA also began sponsoring new sports modalities in 2024: 3x3 Basketball through NBB Trio; Handball, supporting the Final Four; Futsal, with the Brazilian Futsal Championship; and motorsports, sponsoring the final stage of the Stock Car Pro Series, the leading racing championship in Brazil.



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# Culture

CAIXA Cultural offered free or low-cost cultural programs and promoted initiatives to expand access to artistic and cultural expressions through the CAIXA Gente Arteira Educational Program, which operates in all of the Bank’s cultural spaces. This Program aims to develop the audience and create social impact.

It is worth noting the impact of CAIXA Cultural on the cultural economy sector. In addition to permanent jobs, CAIXA fosters the employment

of local labor wherever it has cultural centers and promotes initiatives for cultural production exchange, including projects from all regions of the country. The CAIXA Cultural Selection, a public selection process for choosing projects to be sponsored and included in the spaces’ program,

received over 6,100 applications from across the country.

CAIXA extends its cultural engagement to social projects. For example, in the Jardim Ângela region (SP), CAIXA sponsors various projects that use

CAIXA CULTURAL  
SPACES WELCOMED  
**MORE THAN  
750,000 VISITORS**  
IN 2024.



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artistic languages and popular knowledge to improve living conditions and social well-being. Together, CAIXA Cultural also develops art-education activities on site and proposes dynamics that broaden the cultural experiences of the audience.

CAIXA Cultural plays a significant role in preserving cultural heritage. In 2025, the Company will celebrate the 45<sup>th</sup> anniversary of the CAIXA Museum, which marks the inception of the Company's memory policy and its cultural activities. In addition to housing more than two thousand works of art, the collection includes historical documents and museological items that narrate CAIXA's journey and its significance for Brazil. This heritage belongs exclusively to CAIXA,

is carefully preserved, and offers the public an opportunity to learn about the roots of the country's culture and history.

With a permanent exhibition at the CAIXA Museum in São Paulo (SP), the CAIXA Collection is also periodically revisited through exhibitions in other CAIXA Cultural units.

CAIXA and the Lotteries also reaffirmed their commitment to strengthening Brazilian traditions and valuing the national culture, aiming not only to promote the development of artistic talents but also to reinforce the social fabric of communities, as exemplified by sponsorships of June festivals and the Bolshoi Theater School.



TODAY, THE CAIXA COLLECTION HOUSES MORE THAN 2 THOUSAND WORKS OF ART, AS WELL AS DOCUMENTS AND MUSEUM OBJECTS. WITH A PERMANENT EXHIBITION AT THE CAIXA MUSEUM IN SÃO PAULO (SP), THE CAIXA COLLECTION IS ALSO REVISITED PERIODICALLY IN EXHIBITIONS AT OTHER CAIXA CULTURAL UNITS.



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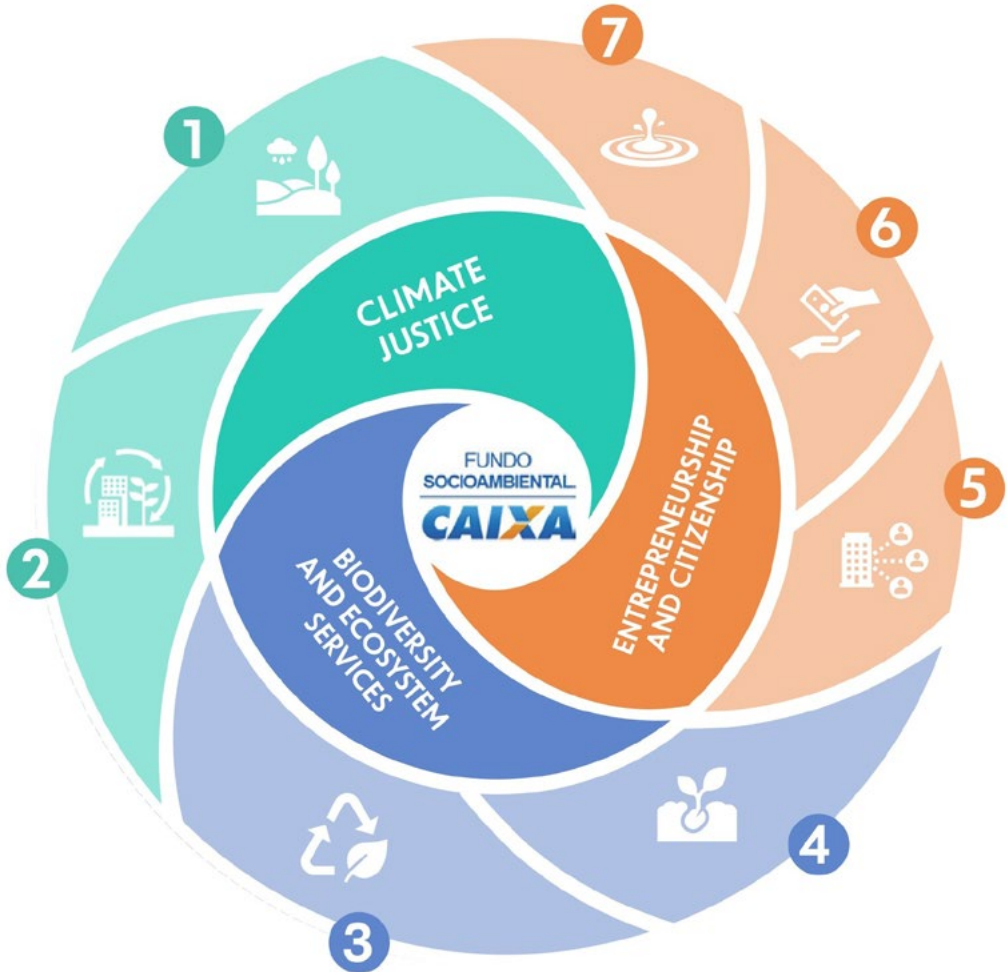
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# CAIXA SOCIAL AND ENVIRONMENTAL FUND

The FSA was created in 2010, declared by the UN as the International Year of Biodiversity, amid growing global awareness about the importance of sustainability. Since then, it has established itself as a vital instrument to promote sustainable development in Brazil, supporting initiatives that integrate social inclusion, environmental protection, and economic development. Focusing on supporting projects and initiatives with positive social and environmental impact, the FSA incorporates innovative ideas to develop social and environmental solutions in Brazil.

Its approach aligns with the Application Plan valid for the 2024-2025 biennium and the 2023-2028 Institutional Strategic Plan. To promote sustainability policies, CAIXA reaffirms its commitment as a public financial institution that fosters inclusion and sustainable development, transforming people's lives.

## Key directives of the FSA Application Plan include:



### LT: Climate Justice:

1. Climate change mitigation and adaptation for cities and communities
2. Sustainable Cities

### LT: Biodiversity and Ecosystem Services:

3. Nature-based solutions
4. Bioeconomy businesses

### LT: Entrepreneurship and citizenship:

5. Inclusion, diversity, and social justice
6. Entrepreneurship and social protagonism
7. Promoting culture and sport Projects and initiatives



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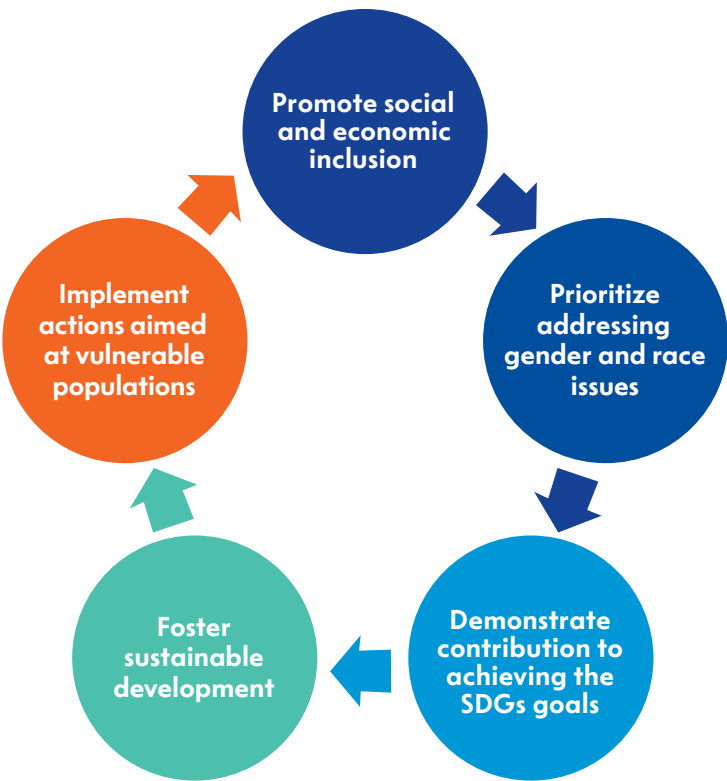
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The projects and initiatives supported by the FSA must prioritize the following pillars:



Learn more about the guidelines and themes covered in the [FSA Application Plan](#).

The FSA funds projects focused on sustainability, including human development, housing, biodiversity, and the green economy, promoting social inclusion and environmental preservation. In addition to generating positive impacts, it strengthens partnerships among government, civil society, and the private sector, reinforcing CAIXA's role in Brazil's sustainable development.



In 2024, the FSA allocated R\$ 163,461,111.52 to support projects aligned with priority topics, fostering initiatives that promote city development, entrepreneurship, inclusion, and social protagonism, transforming realities toward a more just future.



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# Key projects in 2024

› **Education and safety: Social and Environmental Disposal of Electronic Waste**

With an investment of R\$ 9,678,230.37, the Social and Environmental Electronic Waste Disposal Project trained and structured cooperatives of waste pickers in all Brazilian capitals to promote the safe and sustainable disposal of electronic waste, including household appliances. The project aimed at providing greater security to these cooperatives and offer the population a proper alternative for disposing of these materials.

› **Sociobiodiversity Web: Connecting Projects, Transforming Communities (Teia da Sociobiodiversidade: Conectando Projetos, Transformando Comunidades)**

The Sociobiodiversity Web: Connecting Projects, Transforming Communities project supported 400 social organizations from traditional and local communities, focusing on implementing projects related to sociobiodiversity businesses, nature-based solutions, and promoting food security. The initiative strengthened the institutional capacities of the beneficiary organizations and fostered the creation of a collaborative network among the involved groups. Additionally, the project developed strategic and transparent communication, supporting

local groups and highlighting the positive impact of community projects. FSA invested R\$53,018,091.78 in the project.

› **More Women in STEM (+Mulheres em STEM)**

The More Women in STEM project aims to promote female inclusion and leadership in the fields of Science, Technology, Engineering, and Mathematics (STEM), with a focus on training women in vulnerable territories. It provides technical and scientific training and encourages the insertion of these women into fields traditionally dominated by men. Key objectives include technical training in STEM, female empowerment, financial education and entrepreneurship programs, psychological and nutritional support, and consulting focused on the integral development of participants. The project seeks to create a more diverse and innovative job market by equipping women to thrive in this ecosystem.

› **Morar Amazônico**

The Morar Amazônico Project aims to promote sustainability and improve the quality of life of riverside and Indigenous communities in the Amazon through housing solutions that respect the region's social and environmental characteristics. Its main goals include developing sustainable housing using local materials

and techniques suited to the Amazon climate; training communities in sustainable construction and natural resource management; fostering environmental preservation through technologies that minimize impacts; and strengthening cultural and social aspects by integrating traditional knowledge. Furthermore, the project includes educational programs to raise environmental awareness and encourage good practices for coexistence with the natural environment, contributing to improved housing conditions and the appreciation of traditional cultures.

› **Carretel**

The Project seeks to promote the social and economic inclusion of women in vulnerable situations by training them in sewing, pattern making, crafts, and related techniques thereby creating job and income opportunities. Its primary goals include professional training; female empowerment; sustainability by promoting the use of recycled materials; promotion of entrepreneurship with guidance on business management and marketing; and social integration by fostering mutual support among participants. The project aims to transform women's lives by providing tools to achieve financial independence and contribute to their communities.



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### › 2030 Marajó Social and Environmental Project

Implemented by the International Education Institute of Brazil, the initiative aims to restore and sustainably use forest ecosystems, with an investment of R\$ 4,995,461.70, of which R\$ 1,594,219.15 was disbursed in 2024. By June 2024, 266,146 seedlings were planted in agroforestry systems, covering 226 hectares in the municipalities of Portel, Breves, Curralinho, Melgaço, Muaná, and São Sebastião da Boa Vista, in Pará.

### › Recovery of Degraded Areas of the Isidoro Microbasin — Rio das Velhas Sub-basin Project

Executed by RMPC Ecologia, this project focuses on the environmental recovery of streams and forests, with an investment of R\$ 2,457,283.62. Four streams and six springs were restored in the Ribeirão Macacos microbasin; 80 micro-dams were built for flood control; 2,255 linear meters of forest were recovered; and 6,500 seedlings were planted along the streams.

### › Jabuticaba Production Chain Professionalization Project: Do Pé ao Pote (From the tree to the box)

Conducted by Probiomas Produtos e Serviços Ambientais Eireli, this project aims at sustainability in jabuticaba production, with an investment of R\$ 6,420,395.40. To date, 148,206 seedlings have been planted, and 22 hectares have been restored, along with 28 springs.

### › Araguaia Biodiversity Corridor Ecological Restoration Project

Led by the Black Jaguar Institute, this project aims to restore ecosystems within the Araguaia Biodiversity Corridor, with an investment of R\$ 18,888,761.34. To date, 28 springs have been restored and 314,133 native seedlings have been planted, benefiting 134 hectares in Caseara (TO) and Santana do Araguaia (PA). Using cost-effective inputs and low-cost restoration techniques, the Project also highlights the engagement of women. Its governance structure includes mapping local stakeholders, assessing needs, organizing events, developing the Municipal Basic Sanitation Plan, and exempting environmental licensing to ensure sustainability.

### › Chapada do Araripe Conservation and Restoration Network Project

Conducted by the Northeast Environmental Research Center, this initiative aims to restore degraded areas, with an investment of R\$ 10,042,068.00, of which R\$ 2,610,095.97 was disbursed in 2024. The project mobilized 507 hectares for restoration, implemented 30 agroforestry systems, and restored 35 springs.

### › Águas Cerratenses: Semear para Brotar Project

Developed by Rede de Sementes, this project focuses on ecological restoration in the Cerrado biome, with an investment of R\$ 10,111,151.40, of which R\$ 3,801,829.78 was disbursed in 2024. So far, 560 hectares of degraded areas have been restored using 69 native Cerrado seed species.

### › Pomares da Mata Project

This Project promotes forest conservation and sustainable economy, ensuring the preservation of 73 hectares of forest, the planting of 387,000 seedlings in agroforestry systems, and the training of local families on sustainable activities.

### › Terra e Mata Project

Focused on seedling production for vegetation recovery, this project has produced 667,601 seedlings for environmental restoration.

### › Pomares da Caatinga Project

Seeking the revitalization and preservation of the Caatinga biome, the project has planted 103,000 seedlings, produced 325,000 seedlings, and established a Local Productive Arrangement to train the population in sustainable production of honey and fruit products.



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FSA CAIXA PROJECTS BY REGION



The region indicated takes into account the headquarters of the Executing Agent and the projects supported may impact more than one region, biome or beneficiary public.



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**LEVEL 3  
RESPONSIBLE  
GAMING  
CERTIFICATION**

**SINCE 2017, CAIXA  
LOTERIAS HAVE HELD THE  
LEVEL 3 RESPONSIBLE  
GAMING CERTIFICATION  
GRANTED BY THE WLA.**

# RESPONSIBLE GAMING

Considering the concession granted by CAIXA for the operation of Federal Lotteries, CAIXA Loterias reaffirms its commitment to society and the adoption of best global practices in gaming operations. Among these initiatives, special attention is given to the sustainable marketing of lottery products.

The CAIXA Loterias' Responsible Gaming Program comprises a set of actions designed to foster a balanced relationship between lottery games and players. The Program's primary goals are to prevent compulsive behavior, restrict access to children and adolescents, and disseminate information on treatment and prevention of harms associated with gaming.

The CAIXA Loterias' Responsible Gaming Program follows the WLA guidelines, ensuring alignment with the requirements of the Responsible Gaming Framework. This framework establishes four levels of certification:

- **1<sup>st</sup> Level** – Being committed;
- **2<sup>nd</sup> Level** – Conducting self-assessments and gap analyses;
- **3<sup>rd</sup> Level** – Planning and implementing good practices;
- **4<sup>th</sup> Level** – Continuously improving.

The WLA is the main representative body for the state lottery sector on the global stage. Its activities aim to foster opportunities for learning and information sharing among its members, establishing international standards of good practices and ethical conduct. The organization spans 80 countries and represents more than 150 state lotteries across five continents.

Since 2017, CAIXA Loterias has held the Level 3 Responsible Gaming certification granted by the WLA. This international recognition attests to the effectiveness of the initiatives adopted and reinforces the continuous evolution of the program.



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The Responsible Gaming Week (*Semana do Jogo Responsável*), held in December 2024, emphasized the importance of disseminating information about the lottery sector and the Program, focusing on gamers, lottery shops, and employees of CAIXA and the Conglomerate.

In its relationships with other companies, CAIXA Loterias promotes the formalization of a commitment agreement with technology, logistics, and marketing suppliers, ensuring compliance with Responsible Gaming guidelines.

The initiatives targeting CAIXA's employees, lottery shops, and bettors include courses and training focused on prevention, identification, and guidance for the treatment of compulsive gamblers.

Additionally, CAIXA Loterias adopt various measures within the Responsible Gaming concept, aiming to encourage conscious gambling and mitigate risks associated with compulsive behavior. These actions are essential to ensure a safe and sustainable gaming environment for all consumers.



## SOCIAL TRANSFERS FROM LOTTERIES

In addition to providing entertainment and the possibility of transforming lives, CAIXA Loterias plays a vital social role in the country, as a significant portion of the proceeds from bets is allocated to priority areas of the country through its transfers. These resources are vital for funding programs and projects that benefit millions of Brazilians, promoting well-being and sustainable development. In addition to fueling the dreams of millions of gamblers, CAIXA Lotteries

are an important source of funding that helps Brazil's development.

The amount transferred, including the shops, and employees of CAIXA and the Conglomerate. Income Tax, is used to support sports institutions; student financing through the transfer of unclaimed prizes to Fies; and support funds for culture, health, child and adolescent assistance, security, among others.

**A SIGNIFICANT PORTION OF THE FUNDS RAISED THROUGH BETTING IS ALLOCATED TO THE COUNTRY'S PRIORITY AREAS.**



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# PRODUCTS AND SERVICES WITH SOCIAL BENEFITS

GRI 3-3 on the material topic Public policies, G4-FS13, SASB FN-MF-450a.1, SDG

It is worth noting that, in 2024, CAIXA formalized a strategic partnership with Correios (Brazil's Postal Service) to expand access to financial and postal services for the population, particularly in remote areas. This partnership shares physical infrastructure and processes, allowing for broader coverage and facilitating access to essential financial products.

CAIXA improves customer service by expanding channels, ensuring transparency in processes, and renegotiating outstanding debts. Ongoing dialogue with stakeholders, including the Federal Government, ensures the efficiency and adaptability of public policies to meet the population's needs.

## Housing bank

GRI 3-3 on the material topic Urban and housing development, 203-2, G4-DMA (FS8), G4-DMA (FS5), SASB FN-MF-270a.4, FN-MF-000.A, FN-MF-000.B, FN-MF-270b.1, SDG 11

CAIXA is one of the most relevant institutions in promoting housing in Brazil. As the country's main financial agent, it plays a crucial role in implementing public housing policies across all levels of government — federal, state, district, and local. It guides and directs the application of these resources to ensure that initiatives lead to greater social inclusion and development. With a diversified portfolio of products and services, CAIXA is an essential pillar of housing finance in Brazil.

This leading role is reflected in the numbers: **CAIXA is responsible for over 99% of financing backed by the FGTS**, consolidating itself as one of the main drivers for promoting a fairer and more equitable society.

**In 2024, CAIXA entered into over 801,000 residential mortgage contracts with individuals, totaling R\$160.17 billion financed with funds from the FGTS** and the Brazilian Savings and Loan System (*Sistema Brasileiro de Poupança e Empréstimo – SBPE*), with fiduciary alienation as collateral. Additionally, 1,178 commercial contracts were originated, with a total financing amount of R\$ 334.38 million.

Within the scope of the *Minha Casa, Minha Vida* Program, CAIXA's role as a financial agent generally

includes specific tasks outlined by the applicable regulations and by the Program Managers, which can be summarized as follows:

- Promote the financial allocation of resources contributed by the Federal Government, states, or municipal governments, intended to support the programs and actions included in the *Minha Casa, Minha Vida* Program;
- Receive and analyze project proposals from construction companies, contract the works, and release funds for their execution according to the physical and financial schedule;
- Conduct monitoring, inspections, and disbursement of resources from the Program in accordance with the respective execution schedules;
- Act as the financial agent, entering into contracts under the programs;
- Frame, analyze, prioritize, and select financing proposals for individuals, in accordance with criteria defined by current laws and regulations; and



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f. Contract credit operations with borrowers backed by FGTS resources.

Therefore, CAIXA operates in the PMCMV as one of the financial institutions responsible for contracting the production of housing units and transferring them to final beneficiaries.

The Program, funded by FGTS resources, targets families with a gross monthly income of up to R\$8,000, for the purchase of properties with a sale or investment value of up to R\$350,000, classified under Popular Housing (Habitação Popular). Financing is available for the acquisition of new and used properties, as well as for the construction or renovation of residential properties located in urban areas. For families with income up to R\$4,400, discounts are offered to supplement their own resources for property acquisition. Interest rates are the most attractive on the market.

Efforts in 2024 led to a 30% year-on-year increase in the number of contracts executed in the respective market segments of the PMCMV. Part of this growth is due to the increased budget allocated to Tier 1, but also to the reduction in the value of used properties under the FGTS, which prioritizes new properties, especially in Tiers 1 and 2. This has boosted civil construction and created jobs and generated income.

It is essential to note that CAIXA adheres to a rigorous approach regarding environmental issues, requiring developers to demonstrate that they have obtained the necessary licenses and authorizations from the relevant agencies for the approval of financing. This measure is essential to prevent negative impacts, such as soil contamination and natural disasters. Furthermore, CAIXA conducts periodic inspections of the works to ensure compliance with environmental regulations and applies corrective measures whenever necessary.

In cases involving contaminated land, for instance, projects undergo environmental rehabilitation processes, monitored by the competent agencies. The possibility of financing the property requalification is also provided for, promoting the regeneration of degraded areas and encouraging the transformation of urban spaces into suitable housing locations.

CAIXA standardizes and regulates its real estate credit processes, ensuring compliance with standards and sustainability, especially in environmental financing. In addition to reducing inequalities, its actions drive sustainable urbanization, revitalize degraded areas, and integrate peripheral regions, promoting social cohesion and urban development.

30%  
OF INCREASE

YEAR-ON-YEAR  
INCREASE IN  
THE NUMBER OF  
CONTRACTS EXECUTED  
IN THE RESPECTIVE  
MARKET SEGMENTS OF  
THE PMCMV.

CAIXA REQUIRES ENTREPRENEURS TO PROVE THAT THEY HAVE OBTAINED  
LICENSES AND AUTHORIZATIONS FROM THE COMPETENT AUTHORITIES  
FOR THE GRANTING OF FINANCING, PREVENTING NEGATIVE IMPACTS,  
SUCH AS SOIL CONTAMINATION.



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# DIGITAL CITIZENSHIP

CAIXA stands out for its widespread presence across the Brazilian territory, reaching areas where other companies do not operate. In addition to offering commercial products, CAIXA promotes digital citizenship through the CAIXA Tem app, which is compatible even on basic smartphones. With this app, 41 million people access social benefits digitally, avoiding lines and operational costs.

The platform also offers services such as enrollment of individual microentrepreneurs (MEI) with the Federal Taxpayers' Registry (CNPJ), and access to bank accounts, loans, and insurance. In 2025, new features will include content on health, education, and integration with government initiatives. Facial biometrics, an innovation of the app, ensures greater security when accessing the services.

CAIXA respects users' autonomy, allowing those with incompatible phones or those who choose not to use biometrics to continue withdrawing their benefits using their cards.

# Regional initiatives and social actions by CAIXA

CAIXA has various regional initiatives and social actions to address the housing needs of different regions in Brazil. The CAIXA Bota pra Andar project stood out in the states of Maranhão and Mato Grosso, focusing on regional development. The expansion of the income bracket to R\$ 40,000 under the MCMV allowed more families to be served, especially in rural areas.

In Rio Grande do Sul, CAIXA is developing a hybrid system to facilitate access to rural housing while minimizing negative social or environmental impacts.

Furthermore, it is creating a best practices database to share effective housing solutions and a partnership database with universities such as the University of São Paulo, University of Brasília, and the Federal University of Bahia, aimed at strengthening public housing policies.

Another important initiative is the Location Bonus (*Bônus Localização*), which seeks to encourage well-located housing projects in cities, ensuring quality of life and accessibility for families.



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## 15 YEARS OF MCMV

**+6**  
MILLION  
UNITS  
FINANCED

PMCMV PLAYS  
A KEY ROLE IN  
REDUCING  
BRAZIL'S HOUSING  
DEFICIT.



Launched in 2009, the *Minha Casa, Minha Vida Program* (PMCMV, in Portuguese) celebrates 15 years of transformative impact on Brazil's housing policy. Created with the mission of reducing the housing deficit and promoting social inclusion, the Program has become one of the most significant initiatives for access to dignified housing, benefiting millions of Brazilians.

Throughout its history, the PMCMV has undergone several transformations, adapting to the country's needs. The Program's reach enabled more families to access homeownership with affordable financing conditions and government subsidies. Over the past 15 years, it has covered everything from the construction of new housing units to the renovation of existing properties in urban and rural areas.

**With over 6 million units financed in the respective market segments using FGTS resources, and nearly 25 million people benefited,** the PMCMV has played a fundamental role in reducing Brazil's housing deficit, creating jobs, and boosting the economy, especially in the construction sector. Moreover, the Program has contributed directly to social inclusion, providing access to

dignified housing for families in various regions of Brazil.

In its most recent phase, the Program underwent adjustments and new regulations, with a focus on Tier 1, which serves families with the lowest income. Improvements were also made to management systems, including process automation and the adoption of new technological tools for analysis and control. The Program's relaunch in 2023, under Law 14,620/2023, introduced new perspectives, including expanding the income bracket, increasing the maximum value of properties eligible for financing, and enhancing subsidies.

Another important factor in the success of the PMCMV is its integrative nature, involving partnerships with states, municipalities, private entities, and universities. These partnerships were essential for the implementation of social and urban infrastructure initiatives, ensuring that beneficiary families had access to homeownership and to essential services such as health, education, and transportation.



Learn more about the  
Program [here](#).



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# Third-party funds

GRI G4 FS3, SDG

Complementing the role of the FGTS, the FGTS's Investment Fund (FI-FGTS, in Portuguese), created by Law 11,491/2007, channels these resources toward infrastructure development in Brazil. The FI-FGTS is regulated by CVM Resolution 82/2022 and by the rules of the FGTS Board of Trustees, operating as an open-ended fund with an indefinite duration.

The Fund's primary focus is to promote sustainable infrastructure projects, such as the construction and renovation of highways, ports, waterways, railways, airports, and energy and sanitation systems. These investments aim to enhance the country's infrastructure and generate economic benefits for society, thereby fostering long-term competitiveness and growth.

FI-FGTS investment decisions are guided by strict criteria, prioritizing job creation, improved quality of life, and economic strengthening. The Fund adopts ethical standards to prevent practices such as work tantamount to slavery or child labor. Thus, the investments made comply

with the law and meet the highest standards of social responsibility.

In addition to economic benefits, FI-FGTS is also concerned with the environmental impact of its projects. Aspects such as environmental licensing, preservation and energy generation and distribution programs are carefully analyzed before any investment. The road network and the volume of cargo transported are also taken into account to ensure that the initiatives contribute to the country's sustainability.

Monitoring of these transactions involves various strategies, including periodic site visits to track financed assets, issuer analysis, sector and media monitoring, and verification of compliance with contractual obligations and applicable social and environmental legislation. These actions aim to ensure that the financed projects comply with required environmental and social standards, reducing risks and negative impacts.



THE FUND INVESTS IN SUSTAINABLE INFRASTRUCTURE PROJECTS, SEEKING TO IMPROVE THE COUNTRY'S INFRASTRUCTURE AND GENERATE ECONOMIC RETURNS FOR SOCIETY.



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# CAIXA PUBLIC POLICIES (CAIXA POLÍTICAS PÚBLICAS – CPP): TECHNICAL ADVISORY SERVICES FOR PUBLIC POLICY IMPLEMENTATION

GRI 3-3 on the topic of Public policies, SDG

CAIXA is a leading agent for implementing public policy in Brazil. With a strong concern for the social impact of its decisions, the Bank has a growing commitment to the country’s economic, social, and cultural development. The Company implements public policies and actively participates in the creation and definition of the guidelines that steer these initiatives, aligning with the objectives of the relevant governmental entities.

Through the CAIXA Public Policies product, the Bank offers analysis, monitoring, advisory, and consulting services aimed at public agencies and entities. Focused on areas such as engineering, architecture, social work, and operations, this product seeks to ensure the implementation of public policies in accordance with established standards and guidelines.

Additionally , CPP is well-positioned to offer favorable conditions to municipalities that adopt best environmental, social, and governance practices. Beyond economic development, it promotes sustainable practices such as reducing water pollution, efficient

waste management, and the adoption of clean energy, integrating public actions with the country’s environmental and social challenges.

Therefore, CAIXA positions itself as a strategic agent in Brazil’s transformation process, by implementing governance and sustainability practices that directly impact the quality of life of the populations it serves.

## CAIXA Sustainable Management Seal

The CAIXA Sustainable Management Seal aims to encourage and recognize Brazilian municipalities for the adoption of best environmental, social, and governance (ESG) practices. This seal, recognizes cities that use their financial and environmental resources responsibly, promoting increased well-being and quality of life for their populations, while fostering sustainable urban development.

The evaluation is conducted transparently, using indicators based on public and official data sources. In 2024, one of the main advancements was the consolidation of the CAIXA Sustainable Management Seal, which recognized 94 municipalities, up from 71 in 2023. In addition, two previously awarded municipalities received the Seal again. This initiative, aligned with the UN’s SDGs, assesses 21 indicators distributed across four categories: Environmental, Social, Governance, and Climate, the latter of which includes aspects related to climate change. Sixteen indicators are based on publicly available information, and five are self-reported. The Seal encourages certified municipalities to improve their indicators and advance to higher categories.

Furthermore, recognized municipalities may access benefits such as special conditions in the FINISA Verde and FINISA Digital Transformation (FINISA *Transformação Digital*, in Portuguese) programs, with more competitive structuring rates.



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# Student Financing Fund (*Fundo de Financiamento Estudantil — Fies*)

SDG

Fies is a government program designed for students enrolled in private higher education institutions that have received a positive evaluation from the National Higher Education Assessment System of the Ministry of Education. Its main objective is to facilitate access to higher education for low-income students through easier payment terms.

Novo Fies is the latest version of the Program and includes improvements such as the possibility of zero interest rates for students in situations of greater vulnerability. In addition, financing is adjusted according to the applicant's family income.

CAIXA uses two support funds: the Fies Guarantee Fund (*Fundo Garantidor do Fies — FG-Fies*), created to cover financing contracts entered into from the first half

of 2018 onward, and the Credit Operations Guarantee Fund for Educational Financing (*Fundo de Garantia de Operações de Crédito Educativo — FGEduc*), which covers operations carried out up to the second half of 2017 and their respective amendments, assuming part of the risk in earlier financing.

In 2024, Ordinance 167 regulated Fies Social, a model that provides full financing for students who meet the Program's target audience criteria. This initiative reinforces the commitment to accessibility in education.

The CAIXA Novo Fies portfolio comprises 372,000 active contracts, with 210,000 in the financing utilization phase and 162,000 in the amortization phase.

Contracts in the utilization phase generate credits

related to the repurchase of Educational Financing Fund Certificate (*Certificados de Fundos de Financiamento Educacional — CFT-E*) bonds, which are recorded in CAIXA's accounts. This process contributes to new revenue and facilitates business with holding entities of higher education institutions. In 2024, the repurchase of bonds reached R\$ 3.3 billion, covering over 1,000 holding entities. These figures reinforce the relevance of Fies as an essential public policy and pave the way for new partnerships.

Complementing this scenario, the Ministry of Education enabled financing to be contracted directly through the CAIXA app. This measure simplifies and expedites the process of joining the Program, while meeting student demand for practical and efficient digital solutions.

R\$3.3

BILLION THE  
REPURCHASE OF  
BONDS REACHED

PARTICIPATION OF  
+1,000  
SPONSORS

THE NUMBERS REINFORCE THE IMPORTANCE  
OF FIES AS AN ESSENTIAL PUBLIC POLICY AND  
OPEN THE WAY FOR NEW PARTNERSHIPS.

THE CAIXA NOVO FIES PORTFOLIO INCLUDES  
372,000 ACTIVE CONTRACTS, WITH 210,000  
IN THE FINANCING UTILIZATION PHASE AND  
162,000 IN THE AMORTIZATION PHASE.



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# Onlending contracts from the Federal Government Budget (OCU) to states and municipalities

CAIXA plays a strategic role as an agent for ministries and federal administration agencies in the management and operational execution of onlending contracts and commitments backed by funds from the Federal Government Budget (OGU). Through this role, it enables municipalities across all regions of Brazil to access essential public funds.

CAIXA provides specialized technical assistance in engineering and social work, tailored to local specificities and demands. In doing so, it ensures that public resources are applied efficiently and transparently, in accordance with the technical and budgetary criteria established by the ministries.

CAIXA's role extends beyond financial management to include the dissemination of technical and financial information related to transfer agreements. This information is available

on the Company's website and the Transferegov.br platform, reinforcing the commitment to transparency and social oversight.

The integration between CAIXA's systems and the Transferegov.br platform has modernized resource transfer processes by automating workflows, eliminating bureaucratic steps, and replacing physical procedures with electronic records. This has resulted in increased efficiency, speed, and security in the execution of voluntary transfers from the Federal Government. Furthermore, the digital registration of technical procedures ensures traceability and facilitates audits, strengthening public governance.

In 2024, a key milestone was the resumption of 1,620 transfer operations that had been suspended at the end of 2023, involving R\$ 6.36 billion in transfer funds.

INVOLVING OF  
**R\$6.36**  
BILLION IN  
TRANSFER FUNDS.

IN 2024, A KEY MILESTONE WAS THE RESUMPTION OF 1,620 TRANSFER OPERATIONS THAT HAD BEEN SUSPENDED AT THE END OF 2023.



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## ENVIRONMENTAL AND CLIMATE RESPONSIBILITY

Environmental contributions

Products and services with environmental benefits

Rural Loans for small, medium, and large rural producers

Other relevant products and services with environmental benefits

Sustainable housing

# ENVIRONMENTAL CONTRIBUTIONS

GRI 2-24, SDG

In the environmental field, CAIXA proactively addresses global sustainability and climate change challenges. Since 2019, environmental protection and conservation have been central to the Company, a commitment reflected in policies and practices that meet the demands of the area.

The **Social, Environmental and Climate Responsibility Policy** (PRSAC, in Portuguese) guides the actions of CAIXA and its affiliated entities

CAIXA IS STRENGTHENING  
ITS POSITION AS ONE OF  
THE COUNTRY'S LEADING  
FINANCIAL INSTITUTIONS  
COMMITTED TO SOCIAL  
JUSTICE AND TACKLING  
CLIMATE CHALLENGES.

in promoting sustainable practices aligned with current environmental guidelines. The management of social, environmental, and climate risks is one of the fundamental pillars of the PRSAC. The goal is to identify, assess, and mitigate risks and opportunities related to these aspects in the Company's operations and investments.

With the update of its Materiality Matrix, CAIXA began to consider climate justice as a strategic topic. This new approach significantly shifted the Company's focus beyond mitigating environmental impacts. By considering equity in addressing climate change, the Bank acknowledges that the most severe effects fall disproportionately on more vulnerable populations and territories more susceptible to environmental disasters.

The expanded focus on climate justice reflects the urgent need to integrate corporate actions and public policies that address the consequences of climate change in a fair and inclusive manner.

CAIXA has environmental management systems that enable the monitoring and evaluation of

results, including implementing practices to reduce environmental impacts in its direct operations. The Company also plays an active role in supporting sustainable projects and promoting credit policies that prioritize sustainability. Furthermore, raising awareness among employees and suppliers — encouraging the adoption of sustainable practices throughout the Company — is incorporated into its internal processes.

Through integrated efforts, CAIXA ensures that sustainability is embedded across the board, contributing to a more sustainable future. Moreover, the Bank is strengthening its position as one of the country's leading financial institutions committed to social justice and addressing climate challenges.

The implementation of climate justice practices and sustainable environmental management demonstrates CAIXA's responsibility and commitment to mitigating the effects of climate change through effective solutions for the well-being of future generations.



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# Climate actions

GRI 3-3 on the material topic Environmental and climate risk and energy transition, 3-3 on the material topic Climate Justice, SDG

The climate actions implemented by CAIXA in 2024 have advanced significantly, reflecting the Company's commitment to mitigating climate change and to sustainable development in Brazil. Key initiatives include reducing GHG emissions and promoting innovative financial solutions within the context of a low-carbon economy.

CAIXA effectively contributes to reducing GHG emissions, in accordance with the guidelines set forth by **the Brazilian National Policy on Solid Waste** (Law 12,305/2010) and **National Policy on Climate Change** (Law 12,187/2009).

In 2024, the Company joined two additional initiatives that reinforce this alignment: the Partnership for Carbon Accounting Financials (PCAF), a program that

connects over 500 financial institutions worldwide, and UNEP FI's Principles for Responsible Banking (PRB).

CAIXA made significant progress in the energy transition. In partnership with the World Bank, the launch of an electromobility credit line is planned for 2025, with estimated funding of R\$ 2.5 billion. This initiative will finance projects aimed at decarbonization and the modernization of bus fleets, as well as the associated infrastructure, benefiting states and municipalities. Furthermore, the carbon credits generated by the operation will be structured and marketed, expanding the sustainable impact of the measure.

Another highlight is CAIXA's Program of Activities (PoA), which offers a financial solution that supports the implementation of the National Solid Waste Policy

(Law 12,305/2010), combined with carbon credits, and plays a fundamental role in reducing GHG emissions through the implementation of carbon project activities in sanitary landfills.

To date, the CAIXA PoA has issued over 5.4 million carbon credits, and by the end of 2025, this volume is expected to reach 6 million credits certified by the United Nations. Sanitary landfills located in the municipalities of Seropédica (RJ), São Gonçalo (RJ), and Petrolina (PE) contributed to this milestone.

Concurrently, CAIXA expanded its green financing offering, prioritizing sustainable infrastructure, clean energy, recovery of degraded areas, and climate change adaptation.

**+5.4**  
MILLION OF  
CARBON  
CREDITS  
ISSUED

CAIXA POA HAS ISSUED OVER 5.4 MILLION CARBON CREDITS, AND BY THE END OF 2025, THIS VOLUME IS EXPECTED TO REACH 6 MILLION.

IN PARTNERSHIP WITH THE WORLD BANK, THE LAUNCH OF AN ELECTROMOBILITY LINE IS PLANNED FOR 2025, WITH FUNDING ESTIMATED AT R\$ 2.5 BILLION, AN ACTION THAT WILL BENEFIT STATES AND MUNICIPALITIES.



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# GHG emissions

GRI 305-1, 305-2, 305-3, SDG

CAIXA annually conducts its GHG Inventory to quantify and monitor emissions generated by its operations, both directly and indirectly. The Inventory is prepared based on the methodology of the Brazilian GHG Protocol Program and the guidelines of the Intergovernmental Panel on Climate Change (IPCC)<sup>4</sup>. CAIXA's GHG Emissions Inventory considers the following scopes:

- **Scope 1:** direct emissions from the Bank, originating from stationary combustion (power generators and boat branch generators), mobile combustion (leased vehicles and mobile branches – truck and boat), and fugitive emissions (cooling, air conditioning, and extinguisher gases);
- **Scope 2:** indirect emissions related to the consumption of purchased electricity;

- **Scope 3:** other indirect emissions that include transportation and distribution (upstream), employee commuting, generation of operational waste and effluents, and business travel.

Once prepared, CAIXA's GHG Emissions Inventory undergoes review by an independent and accredited verification body. This verification is a crucial step to ensure the accuracy, integrity, and reliability of the reported data.

The Brazilian GHG Protocol Program certifies inventories in three categories:

- **Bronze:** partial inventory;
- **Silver:** complete inventory, covering Scopes 1 and 2, but without independent certification;

- **Gold:** complete inventory, with certification by an independent third party.

In 2024, for the 11th consecutive year, CAIXA earned the Gold Seal, the highest level of qualification under the Brazilian GHG Protocol Program. This recognition reflects the transparency and reliability of the data reported by the Bank.

The Inventory is essential for setting emission reduction strategies and adopting more sustainable practices. Furthermore, it increases transparency and demonstrates CAIXA's commitment

IN 2024, FOR THE 11<sup>TH</sup> CONSECUTIVE YEAR, CAIXA EARNED THE GOLD SEAL, THE HIGHEST LEVEL OF CERTIFICATION IN THE BRAZILIAN GHG PROTOCOL PROGRAM.

to sustainability and fighting and adapting to climate change.

CAIXA believes that the transition to a low-carbon, climate-resilient economy is key to ensuring long-term sustainability and to minimizing the environmental impacts of its operations.

## GHG emissions (tCO<sub>2</sub>e)<sup>1</sup> | GRI 305-1, 305-2, 305-3

Type of emissions	Base year 2022	Base year 2023	Base year 2024	Δ 2024/2023 <sup>2</sup>
Scope 1	45,159.7	42,644.6	54,802.9	8.5%
Biogenic Scope 1 emissions	621.9	384.0	550.1	3.3%
Scope 2	21,745.0	19,384.9	28,337.8	46.2%
Scope 3	22,762.5	24,372.9	27,125.2	11.3%
Biogenic Scope 3 emissions	3,188.2	2,460.8	4,000.2	62.6%

<sup>1</sup> Seeking greater transparency in data reporting, this cycle includes Scope 1 and Scope 3 biogenic emissions for 2022, 2023, and 2024.

<sup>2</sup> See the GRI Content Index, page 202, for more information on the 2024/2023 variation.



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<sup>4</sup>The Intergovernmental Panel on Climate Change (IPCC) is a United Nations body responsible for assessing the science related to climate change, providing guidelines and reports to support public policies and mitigation actions.



# Energy efficiency

SGD

Energy efficiency is a central pillar of CAIXA's initiatives focused on sustainability and responsible development. The Company seeks to optimize the use of energy resources, reduce GHG emissions, and lower operational costs.

CAIXA is committed to supporting its clients in the transition to a greener economy and aims to promote business eco-efficiency. An example is the financing line for the acquisition of machines and equipment that help reduce waste and emissions or improve efficiency in the use of raw materials and inputs, especially water and energy.

To encourage Cleaner Production (*Produção Mais Limpa – P+L*), CAIXA offers a line of credit for companies of all sizes interested in replacing old

machines and equipment with more efficient and less polluting options. Such financing solutions feature reduced interest rates and special grace periods and terms. Thus, CAIXA contributes to reducing environmental impact and promoting the sustainable use of natural resources. [Learn more about the BCD Ecoeficiência PJ and Crédito Especial Investimento – Modalidade ESG Ecoeficiência credit products.](#)

As a complement to these initiatives, CAIXA has implemented solar power generation for self-consumption at various units. Currently, 162 solar power plants are in operation, installed on building rooftops, as well as one remote self-consumption solar farm, which offsets the power consumption of 35 units located in Minas Gerais.

162  
PHOTOVOLTAIC  
PLANTS  
INSTALLED ON  
BUILDINGS

CAIXA HAS  
IMPLEMENTED  
PHOTOVOLTAIC ENERGY  
GENERATION FOR  
SELF-CONSUMPTION  
IN MULTIPLE UNITS.  
CURRENTLY, 162 PLANTS  
ARE IN OPERATION.

TO ENCOURAGE CLEANER PRODUCTION (PRODUÇÃO MAIS LIMPA – P+L), CAIXA OFFERS A LINE OF CREDIT FOR COMPANIES OF ALL SIZES INTERESTED IN REPLACING OLD MACHINES AND EQUIPMENT WITH MORE EFFICIENT AND LESS POLLUTING OPTIONS.



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The plants represent 11.6 MWp of installed capacity, generating about 12 GWh of energy annually and resulting in expense savings of R\$ 11 million.

In 2024, CAIXA began migrating its energy supply from the Regulated Contracting Environment (*Ambiente de Contratação Regulada – ACR*) to the Free Contracting Environment (*Ambiente de Contratação Livre – ACL*), the free energy market, with 100% of the energy coming from incentivized or renewable sources.

CAIXA PROMOTES THE  
AUTOMATIC SHUTDOWN OF  
ELECTRONIC QUEUE  
PANELS IN ITS BRANCHES,  
GENERATING ENERGY  
SAVINGS ACROSS THE COUNTRY.

This phase of the process includes the following characteristics:

- › Contracting of 46 CAIXA units at medium voltage, including branches and administrative buildings;
- › Estimated contracting of about 70 GWh per year (around 13% of CAIXA's total power consumption);
- › Estimated annual savings of R\$ 20 million once all units have migrated to the ACL;

- › Estimated time to begin energy supply in the ACL is 6 months after termination of the contract with the utility company;
- › Planned migration starts in 2025.

CAIXA promotes the automatic shutdown of electronic queue panels in its branches, generating energy savings across the country.

Energy consumption within the Company (GJ) | GRI 302-1

	2022	2023	2024	Δ2024/2023
Non-renewable fuels	24,295.4	19,281.3	22,129.9	14.8%
Diesel	24,295.4	19,281.3	22,129.9	14.8%
Energy consumption	1,943,712.9	1,972,178.0	1,969,652.6	-0.1%
Electricity from utility company	1,883,045.8	1,918,958.9	1,925,402.2	0.3%
Electricity from solar panels	60,667.1	53,219.0	44,250.4	-16.8%
TOTAL ENERGY CONSUMPTION	1,968,008.3	1,991,459.3	1,991,782.5	0.02%

Note: data compiled according to the GHG Protocol methodology, available at: [GHG Protocol - FGV](#). Calculations were carried out based on this methodology, considering the applicable guidelines for the Emissions Inventory. The source of the conversion factors used is the 2021 National Energy Balance, with 2020 as the base year.



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# Taxonomy

Many initiatives have been developed to map the financial system’s contribution to the Paris Agreement’s goals and the achievement of the SDGs, such as common principles for identifying financing aimed at climate mitigation. Both the targets of the Paris Agreement and the SDGs have expanded the focus on the allocation and tracking of financial activities that contribute to these goals. In this context, the SDGs, with their indicators and targets adopted by several countries, including Brazil’s specific targets, guide the formulation of sustainable taxonomies.

In line with this framework, CAIXA developed a methodology to identify its products and services that contribute to the SDGs, considering activities that generate social, environmental, and climate benefits. Furthermore, the methodology takes into account economic elements necessary for the transition to a low-carbon economy, without being limited to specific industries.

As part of this effort, CAIXA repositioned certain products and implemented a monitoring process for its portfolio, making sustainability criteria an essential aspect in the development and review of products. The CAIXA taxonomy became a mandatory, ensuring greater alignment with sustainable finance guidelines. Given the dynamic nature of this topic, periodic reviews are planned to improve the methodology and ensure its adherence to best practices.

As a reflection of this commitment, in 2024 CAIXA’s Sustainable Finance Portfolio, based on eligible products, reached R\$ 853.7 billion. A dashboard was developed to monitor and measure its performance, reflecting the resources identified by the methodology and reinforcing CAIXA’s commitment to sustainability and the 2030 Agenda.

# Solid waste

CAIXA has a strict solid waste management policy, reaffirming its commitment to sustainability. The main goal is to mitigate the environmental impacts of operations through practices that prioritize reduction, reuse, and recycling, and promote environmental awareness among its employees, partners, and clients.

In addition to adopting internal waste management practices, CAIXA ensures that contracts with suppliers of equipment and technology services comply with the National Policy on Solid Waste, including clauses that require the implementation of reverse logistics

and the environmentally responsible disposal of waste, in accordance with Law 12,305/2010 and technical standard NBR 16156<sup>5</sup>.

CAIXA’s monitoring strategy reinforces its environmental responsibility. It ensures the correct implementation of sustainable principles and actions, as per internal regulations.

<sup>5</sup>Law 12,305/2010 establishes the National Policy on Solid Waste and sets guidelines for the integrated management and environmentally friendly handling of solid waste in Brazil.

Technical standard NBR 16156 sets out criteria and requirements for the selective collection of urban solid waste, guiding best practices for separating, packaging, and properly disposing of recyclable materials.



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As a financier of projects related to the National Policy on Solid Waste, CAIXA plays a crucial role in implementing sanitary landfills and structuring carbon credit projects. Since 2012, the Company has operated through the PoA, focusing on carbon projects in sanitary landfills.

An example of this initiative is the Carbon Project at the Santa Rosa Waste Treatment Center (CTR, in Portuguese) in Rio de Janeiro (RJ), the largest sanitary landfill in South America. With construction financed by CAIXA, this facility replaced the former Jardim Gramacho dump, offering an environmentally friendly solution

for the waste of the Rio de Janeiro (RJ) metropolitan area.

The CTR Santa Rosa and its Carbon Project contribute to sustainable waste management, the humane eradication of open-air dumps, and the reduction of GHG emissions, generating carbon credits that are integrated into credit operations as ancillary collateral.

In 2024, social inclusion was strengthened by initiatives such as the Computers for Inclusion (*Computadores para Inclusão*) Project, which is crucial in promoting digital inclusion in Brazil.

The project aims to expand access to technology and promote the professional development of young people and adults. CAIXA contributed by donating over 23,000 devices through the Ministry of Communications. After collection, the machines were sent to specialized reconditioning centers, where they were evaluated, prepared, and directed to Digital Inclusion Points.

The donations were received by public schools, units of the Association of Parents and Friends of Exceptional Children (APAEs, in Portuguese), shelters, digital inclusion centers for the elderly,

among other institutions and non-governmental organizations. Computers that could not be reused were disposed of following sustainable practices, including the involvement of waste pickers and the reuse of parts.

The Project was a joint effort among the Sustainability and Digital Citizenship, Logistics, and Information Technology departments. Through an integrated effort, the goal was to improve the quality of life in communities and provide development opportunities for society.

**ZERO  
PLASTIC CUPS  
CAMPAIGN**

CAIXA launched the Zero Plastic Cups Campaign, which achieved a significant milestone in its first month: saving 1.5 metric tons of plastic. This figure directly results from the reduction in disposable cup consumption at the five administrative buildings where the campaign was initially implemented.

As part of the initiative, all employees in those buildings received reusable cups made of rice husk, an

eco-friendly and biodegradable material. Moreover, disposable cups were completely eliminated, as part of the campaign's goal to promote sustainable changes in daily habits.

The intention is to expand the program to branches in a second phase, broadening the campaign's positive impact across the CAIXA network.

**1.5  
TONS  
OF PLASTIC  
SAVED**  
in the first month  
of the Campaign's  
implementation.



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# Biodiversity protection

GRI 3-3 on the material topic Respect for biodiversity, 304-2, 304-3, 408-1, 409-1

CAIXA understands that biodiversity preservation is essential to ensuring ecosystem health and environmental balance in the long term. Accordingly, it adopts practices that promote the responsible use of natural resources and encourage the protection and sustainable management of biodiversity across all its operations.

The evolution of CAIXA's environmental commitment became evident with the update of its Materiality, which added the "respect for biodiversity" topic as a strategic pillar. CAIXA's approach seeks to drive concrete actions that generate impact, while fulfilling its social, environmental, and climate-related responsibilities.

CAIXA SUPPORTS PROJECTS THAT ENCOURAGE THE SUSTAINABLE USE OF BIODIVERSITY, WITH A FOCUS ON THE CONSERVATION OF NATURAL RESOURCES AND THE STRENGTHENING OF LOCAL AND TRADITIONAL COMMUNITIES.

In line with the PRSAC, CAIXA adopts strategies to promote sustainable practices among stakeholders. An example of this commitment is mortgage lending using FGTS resources, which encourages the adoption of energy-efficient solutions. To reinforce alignment with sustainability principles, technical guidelines that consider project compatibility with ecological-economic zoning are also applied.

In this context, CAIXA goes further by incorporating contractual clauses that ensure compliance with environmental and labor obligations, as well as occupational safety and health regulations. Such measures include the requirement for early maturity clauses in financing contracts, particularly concerning biodiversity conservation.

Furthermore, CAIXA has strong governance in place to ensure the effectiveness of actions, structured across three levels: the Management Committee, responsible for the overall administration of initiatives; the Follow-up Committee, which tracks project progress and impact; and the Technical Committee, tasked with evaluating best practices and technologies to be applied.



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# Responsible Credit: CAIXA's initiatives

GRI G4-DMA (FS9)

To reinforce this commitment, CAIXA adopts strict criteria to mitigate adverse environmental impacts, especially in wholesale loan operations exceeding R\$ 10 million. Before granting such financing, a detailed analysis is conducted, with an opinion issued by the Special Risks department. If environmental risks are identified, mitigating measures are implemented, such as social and environmental contractual clauses and continuous monitoring.

In addition to prevention, CAIXA also adopts corrective actions to remediate damage and ensure compliance with environmental and

climate regulations. In this context, Internal Audit periodically assesses the effectiveness of the PRSAC, reviewing the implementation processes of social and environmental actions to ensure alignment with regulations and the Company's sustainability principles.

In addition to ensuring regulatory compliance, Internal Audit continuously seeks to improve its work programs, focused on sustainability. Audits are conducted in accordance with the applicable standards, Decree 3,591, CGU Normative Instruction, and CMN Resolution 4,879.

## TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES (TCFD)

CAIXA was one of five national institutions participating in the TNFD pilot project, a Global Canopy initiative. In the first phase of the Leap<sup>6</sup> methodology, CAIXA focused on identifying nature-related risks and opportunities in its financial operations. The results of this initial phase were presented during COP-16, in collaboration with CEBDS.

In 2024, CAIXA continued its work with TNFD and strengthened its commitments to other initiatives, such as PRB and PCAF.

<sup>6</sup> Long-range Energy Alternatives Planning (Leap) is a methodology that simulates energy scenarios to support the planning of sustainable policies and the reduction of GHG emissions.



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# BOLSA VERDE PROGRAM

In 2024, the Bolsa Verde Program benefited 52,000 individuals from environmentally differentiated settlements created by the National Institute for Colonization and Agrarian Reform, which focused on the preservation of natural resources. The areas covered promote environmental sustainability in regions of the Amazon and are located in the states of Acre, Amapá, Amazonas, Pará, and Rondônia.

The Program provides financial support to families engaged in environmental conservation activities, such as the sustainable management of natural resources in ecologically relevant areas. The benefit amounts to R\$ 600.00 per quarter, paid directly to families living in Sustainable Use Conservation Units, agroextractive and sustainable development settlements, and territories occupied by traditional peoples and communities.

In addition to financial support, the Program promotes environmental, social, technical, and professional training, with the aim of improving living conditions in these communities and fostering citizenship.



To learn more about the Bolsa Verde Program, click [here](#).

# PRODUCTS AND SERVICES WITH ENVIRONMENTAL BENEFITS

GRI 3-3 on the material topic Sustainable finance and green credit, G4-DMA (FS6), G4-DMA (FS8), SDGs

A CAIXA offers products and services designed for companies of various sizes seeking to invest in sustainability initiatives and promote environmentally responsible practices. Through the financing of goods, equipment, vehicles, and other items, companies have the opportunity to implement solutions that encourage the use of renewable energy, the reduction in input consumption, the reduction in GHG emissions and proper waste management.

Additionally, CAIXA has a comprehensive portfolio of products focused on rural loans, which serve various purposes. These products are intended for small rural producers as well as large agribusinesses and production cooperatives, with the aim of promoting sustainability throughout the rural production chain.

<sup>1</sup> The Durable Consumer Goods (Bens de Consumo Duráveis – BCD) Line is a credit line intended to finance the purchase of durable consumer goods, such as machinery, equipment, furniture, appliances, among others.

The total volume of specific environmental products and services by business line highlights the importance of sustainable financing within CAIXA's portfolio. In the Renewable Energy line, the portfolio includes 5,466 loan operations, totaling R\$ 132 million, as of December 2024.

In the business line focused on Ecoefficiency, which finances sustainable machinery and equipment, R\$ 150 million was made available through the BCD line<sup>1</sup>.

In Rural Loans, financing includes R\$ 1.1 billion through the RenovAgro Program, R\$ 161 million

5.466  
CREDIT OPERATIONS

IN THE RENEWABLE ENERGY SEGMENT, THE PORTFOLIO HAS 5,466 CREDIT OPERATIONS, TOTALING R\$ 132 MILLION.



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through Inovagro, R\$ 25 million through Moderagro, and R\$ 129 million through Proirriga, reinforcing support for the agricultural sector with a focus on innovation and sustainability.

The significance of these amounts within each business line underscores the importance of environmental products in CAIXA's portfolio. The line focused on Ecoefficiency, credit line for sustainable equipment, represents 17.6% of the total available investment credit. In Rural Loan, the financing under the abovementioned programs represented 6% of CAIXA Agribusiness's total financing in 2024, highlighting the impact of sustainable financing in the sector.

In 2024, the 2024/2025 Harvest Plan from the Federal Government made rural credit lines available to benefit family farmers and small and medium-sized producers, as well as agribusinesses and cooperatives.

For family farming, more favorable credit conditions were offered, with the highest volume of resources ever allocated to the sector, totaling R\$ 508.59 billion for medium- and large-sized producers and R\$ 76 billion for family farming.

CAIXA's Integrated Business Plan set a target to increase the share of sustainable financing in granted investments. Furthermore, the CAIXA Business Policy promotes the marketing of loans aimed at fostering sustainable businesses, financial inclusion, financial education, and sustainable customer loyalty.

Loans are granted based on social, environmental, and climate-related principles. In the private sector, CAIXA includes contractual provisions with clauses that allow for the suspension of disbursements or even contract termination, should the funds be used in a manner other than as determined in the agreement.

## Third-party funds

GRI G4-DMA (FS11)

CAIXA conducts a comprehensive analysis of 100% of the assets under its Management, using criteria linked to the sector in which it operates and compliance with contractual obligations assumed by the issuer at the time of investment. These criteria are essential to ensure that the assets comply with the social and environmental legislation in force and relevant at the time.

The screening process incorporates positive criteria, such as job creation, use of clean energy, and volume of cargo transported, as well as negative criteria aimed at identifying harmful practices, such as work tantamount to slavery and child exploitation. All investment proposals are subject to thorough analysis. If indications of such practices are detected, the investment is immediately rejected.

**17.6%**  
OF THE TOTAL IN  
THE ECO-EFFICIENCY  
INVESTMENT LINE

THE ECO-EFFICIENCY LINE ACCOUNTS FOR 17.6% OF THE INVESTMENT LINE, AND THE RENEWABLE ENERGY SEGMENT CORRESPONDS TO 100% OF THIS PRODUCT'S PORTFOLIO.

FOR FAMILY FARMING, MORE FAVORABLE CREDIT CONDITIONS WERE OFFERED, WITH THE HIGHEST VOLUME OF RESOURCES EVER ALLOCATED TO THE SECTOR, TOTALING R\$ 508.59 BILLION FOR MEDIUM- AND LARGE-SIZED PRODUCERS AND R\$ 76 BILLION FOR FAMILY FARMING.



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# RURAL LOANS FOR SMALL, MEDIUM, AND LARGE RURAL PRODUCERS

SDG

## Technological Innovation Incentive Program in Agricultural Production (Inovagro)

The Inovagro Program supports the development and implementation of technological innovations on rural properties. Focused on increasing productivity, it aims to adopt good agricultural and management practices. Furthermore, it promotes the competitiveness of rural producers in consumer markets and seeks to stimulate sector modernization.

## Financing Program for Irrigated Agriculture and Protected Cultivation (Proirriga)

The Proirriga Program facilitates access to credit for the implementation and modernization of irrigation and protected cultivation systems. Beyond productivity,

it seeks efficiency in water resource use and sustainability. The Program offers facilitated financing conditions for producers intending to optimize agricultural techniques, increase profitability, and reduce environmental impacts.

## Financing Program for Sustainable Agricultural Production Systems (Renovagro)

The Renovagro Program provides financing for the implementation of sustainable agricultural practices, aiming to recover degraded areas and improve efficiency in the use of natural resources. It supports the transition to more sustainable agricultural models, such as low-carbon agriculture and agroecology, focusing on environmental preservation and the competitiveness of the agricultural sector.

## Agricultural Modernization and Natural Resource Conservation Program (Moderagro)

The Moderagro Program promotes the modernization of rural properties by encouraging the adoption of sustainable technologies and practices that contribute to the conservation of natural resources. Based on improving agricultural infrastructure and increasing producers' competitiveness, the Program offers financing for investments in equipment and systems that result in greater production efficiency and environmental management. Furthermore, it seeks to reduce environmental impacts and promote the responsible use of natural resources in agricultural activities.



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# OTHER RELEVANT PRODUCTS AND SERVICES WITH ENVIRONMENTAL BENEFITS

GRI G4-DMA (FS6), G4-DMA (FS8), SDG

## ESG Eco-efficiency modality in Special Credit for Companies (Large Corporations – Investments)

This modality seeks to promote investments in sustainable solutions, focusing on environmental efficiency and the development of responsible business practices. Through this modality, large corporations can obtain credit to finance projects to reduce environmental impact, such as implementing energy efficiency technologies, pollution control, and sustainable management of natural resources.

## Basic Sanitation and Wholesale Infrastructure Products

These products aim to finance projects that improve the quality of life of the population and promote sustainable development through infrastructure investments focused on basic sanitation. They are intended for private companies and basic sanitation public utilities, whether organized as special purpose entities or not, with active concession contracts — including public-private partnership agreements — with service owners (states or municipalities), responsible for executing works and services related to water supply management, sewage treatment, solid waste management, and urban drainage.

## Lines Originated from the Government Severance Indemnity Fund (FGTS) Resources

These are fundamental for financing infrastructure projects with environmental and/or social focus, encompassing many programs aimed at sustainable development and quality of life improvement. These programs include:

- › **Saneamento Para Todos (SANITATION FOR ALL. SDG, ):** aims to improve health conditions and quality of life through investments in basic sanitation in urban and rural areas. It focuses on systems operated by public or private providers;
- › **Pró-Transporte (PRO-TRANSPORTATION. SDG ):** part of Brazil's National Policy on Urban Mobility and the FGTS Socio-environmental Policy, aiming to encourage urban public collective transportation.

THROUGH THE ESG ECO-EFFICIENCY MODALITY IN SPECIAL BUSINESS CREDIT, LARGE CORPORATIONS CAN OBTAIN CREDIT TO FINANCE PROJECTS FOCUSED ON REDUCING ENVIRONMENTAL IMPACT.



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› **Pró-Cidades (PRO-CITIES. SDG )**: focused on financing urban interventions to enhance public spaces and promote the use of vacant properties for social housing;

› **Pró-Moradia (PRO-HOUSING. SDG )**: seeks to expand housing availability and improve living conditions for low-income populations through financing public entities for urbanization, land regularization, housing production, property revitalization, risk containment, and public-private partnerships, promoting sustainable solutions to urban challenges;

› **CAIXA Hospitais e CAIXA Giro SUS (HOSPITALS. SDG )**: are aimed at financing philanthropic and non-philanthropic hospitals, including Santas Casas, which provide services to Brazil's Public Healthcare System (Sistema Único de Saúde – SUS). In 2024, CAIXA supported 139 hospitals through R\$ 1.4 billion in loan operations for unrestricted use, with up to 120 months of repayment terms. By the end of the year, the credit lines covered 464 hospitals, with an active credit volume of R\$ 5.3 billion in exposure; and

› **FGI Solidário RS**: designed to assist municipalities in Rio Grande do Sul affected by climate disasters. Overall, 108 contracts were executed with 96 clients, totaling R\$ 377.7 million in credit.

# SUSTAINABLE HOUSING

SDG

CAIXA aligns its financing with practices to promote environmental, social, and economic sustainability. Through the PRSAC, the Company requires that financed housing projects comply with a series of guidelines focused on reducing environmental impacts and improving the quality of life of the communities it serves.

For properties financed using SBPE and FGTS funds, under individual construction modalities, projects must prioritize energy and water efficiency. This may include solar heating systems, micro and minipower generation (such as solar panels, wind turbines, and biomass), efficient lighting, water-saving devices (such as dual-flush toilets and aerators), and flow reducers.

Regarding environmental and climate aspects, projects must observe the following guidelines

- › Adoption of measures to reduce, reuse, and properly dispose waste generated during construction and demolition;
- › Efficient solutions for water supply, sewage, electrical network, and public lighting, adapted to local needs;
- › Proof that construction complies with labor laws and health and safety regulations according to Brazilian legislation and, when applicable, international treaties to which Brazil is a signatory;



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To learn more about CAIXA's products and services, click [here](#).

- Presentation of solutions ensuring compliance with public health legislation, including water supply, sewage, and household waste collection;
- Minimization of environmental impacts and preservation of the natural terrain profile during construction.

All housing projects financed by CAIXA must hold environmental permits and comply with applicable legislation, such as the City Statute, Master Plans, Zoning, Land Use and Occupation Laws, and the Forest Code. Projects financed with FGTS resources must align with the fund's Social and Environmental Policy. Implementing renewable energy sources, such as solar heating systems, is encouraged, although its application is still limited.

### CASA AZUL + CAIXA SEAL

SDG

The Casa Azul + CAIXA Seal was created to encourage and recognize housing developments that stand out for efficiency and sustainability throughout all stages, from design to building maintenance. This seal offers environmental, social, and economic benefits to all participants in the production chain, clients, and end users.

In line with CAIXA's Taxonomy and the Company's Sustainable Finance Framework, the Seal corresponds with many of the SDGs aimed at promoting sustainability policies. It also complies with the UN's 2030 Agenda and commitments made under the Paris Agreement.

The certification process is divided into two stages: Design and Inhabit, each with criteria covering a range of sustainability topics such as rational use of natural resources, construction quality, and social and economic impact on the communities involved. By adopting these criteria, the Casa Azul + CAIXA Seal strengthens the Company's brand as a leader in sustainable construction practices and promotes innovative urban and architectural solutions.

Certified developments enjoy direct benefits such as increased property value and the possibility of special interest rates. Furthermore, certification brings indirect benefits, including streamlined construction processes, enhanced company image and reputation, and clear identification of social and environmental responsibility actions within the ESG Agenda.

**552** PROJECTS WITH THE  
CASA AZUL + CAIXA  
SEAL

BY 2024, 552 PROJECTS HAD  
RECEIVED THE CASA AZUL +  
CAIXA SEAL, REFLECTING THE  
GROWING IMPACT OF THIS  
INITIATIVE ON BUILDING A  
MORE SUSTAINABLE FUTURE FOR  
HOUSING IN BRAZIL. IN 2024, 112  
PROJECTS WERE CERTIFIED.



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## GOVERNANCE WITH ETHICS AND INTEGRITY

Governance structure  
Transparency  
Risk management

# GOVERNANCE WITH ETHICS AND INTEGRITY

GRI 205-1

CAIXA's actions are founded on solid principles of corporate governance based on ethics as a set of moral principles that must be observed when carrying out an activity. Values such as transparency, integrity, fairness, responsibility and sustainability guide the Company's strategic goals, consolidating its position as an innovative public bank committed to excellence and sustainable development.

CAIXA's corporate governance system is structured by principles, rules, structures, instruments and processes that guide the management and monitoring of its activities. In addition to protecting the rights of stakeholders, it creates value in a sustainable way, in line with the SDGs and the 2030 Agenda.

In this context, the Internal Affairs Department plays an essential role by providing administrative support to CAIXA's Ethics Committee, as established in the regulatory manuals of the Internal Regulations of CAIXA's Ethics Committee and the Investigation of Ethical Violations, strengthening the Company's integrity and transparency mechanisms.

In the disciplinary sphere, it is incumbent on CAIXA's Internal Affairs Department to manage the investigation and judgment of disciplinary liability, in accordance with the internal regulations for the Investigation and Judgment of Disciplinary and Civil Liability. Therefore, the Internal Affairs Department is responsible for conducting investigations into the disciplinary and civil liability of current and former employees and current and former members of Management for actions occurring during the term of their employment contracts, even if suspended in accordance with legal and contractual provisions, provided that there are elements of probable cause.

In the case of complaints involving possible non-compliance with regulations or the law by members of Senior Management, the Internal Affairs Department carries out a preliminary analysis in the form of a judgment of admissibility, conducted by the Relevant

Committees. These complaints are then reported to the Chair of the Audit Committee (COAUD, in Portuguese) and the Head of the Internal Affairs Department, ensuring transparency and proper supervision.

Complementing this integrity system, CAIXA's Ethics Committee acts as an autonomous decision-making body, responsible for guiding and advising management and employees to guarantee ethical management on their part. In addition to assessing possible transgressions and unethical practices, the Committee plays a fundamental role in promoting an organizational culture based on integrity and the Company's values.

This commitment to ethics is also reflected in the **Policy for the Prevention of Money Laundering, Terrorism Financing and Proliferation of Weapons of Mass Destruction** (PLD/FTP, in Portuguese). Backed by a

## Prêmio RGB

CAIXA was recognized for its outstanding performance in public governance and risk management. The RGB Award, granted by Rede Governança Brasil (RGB, in Portuguese), in partnership with the Latin American Institute of Governance and Public Compliance, aims to promote good governance practices in the Brazilian public sector. The award recognizes institutions that excel in transparency, integrity and efficiency.



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robust regulatory framework, CAIXA seeks to prevent its operations from being used for illicit practices, mitigating legal, reputational and image risks.

The Policy is widely publicized and establishes guidelines based on the current regulatory framework and best market practices for all employees, Management, partners, and service providers. The Committee for the Prevention of Money Laundering strengthens the governance of PLD/FT procedures, ensuring strict monitoring and autonomous decision-making on issues related to the topic.

In accordance with the legislation, including Law 9,613/1998, and specific regulations, CAIXA adopts risk-based supervision, which identifies and classifies the degree of risk of clients, partners and services. This allows us to focus efforts on mitigating the greatest risks and preserving the integrity of operations.

The effectiveness of policies, procedures and internal controls is valued annually and documented in reports submitted to the Audit Committee and the Board of Directors.

CAIXA's commitment to ethics and integrity goes beyond regulatory requirements and is aligned with global and national challenges. By incorporating these values into its operations and decisions, CAIXA positively impacts society and strengthens its position as an agent of change and sustainable development in Brazil.

# GOVERNANCE STRUCTURE

GRI 2-9, SDG

CAIXA's corporate governance structure favors collegiate, agile and decentralized decision-making, through the creation of internal forums, at a strategic, tactical or operational level, thereby promoting synergy between the departments, avoiding conflicts of interest, and safeguarding the interests of the Company and its subsidiaries.

CAIXA's governance structure consists of the following bodies:

The Shareholders' Meeting is made up of the Federal Government, CAIXA's sole controlling shareholder. It is the body with powers to decide on all matters relating to its purpose, pursuant to the law and the Bylaws.

As set forth in CAIXA's Bylaws, the Board of Directors is CAIXA's strategic and collegiate decision-making body. It carries out its duties considering the Company's long-term interests, the impacts of its activities on society and the environment, and the fiduciary duties of its members, in line with the provisions of the law.

The composition of the Board of Directors is established in CAIXA's Bylaws, observing the provisions of the legislation and rules in force. It is made up of three women, reflecting a commitment to gender diversity. Currently, there are no other representatives of minority groups, and the members have not self-declared their race, color, or sexual orientation.



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As the highest governance body, the Board of Directors is made up of professionals with solid experience in strategic areas for organizational impacts, including corporate governance, environmental management, and sustainable finance. Their qualifications include certifications in compliance and ESG.

The Board of Directors also has an employee representative, directly elected by the employees, ensuring that this stakeholder group has a voice in the Company's governance.

Board of Directors (non-executive role)

Name	Gender	Executive or non-executive member	Independence	Tenure	Number of other positions and commitments, as well as the nature of the commitments
Rogério Ceron de Oliveira	Men	Non-executive member	No	Period: 03/17/2023 up to present	Chair of the Board of Directors and National Treasury Secretary
Edmundo Augusto Chamon	Men	Non-executive member	Yes	Period: 03/17/2023 up to present	-
Eric Nilson Lopes Francisco	Men	Non-executive member	Yes	Period: 03/17/2023 - 07/25/2024	-
José Celso Pereira Cardoso Júnior	Men	Non-executive member	No	Period: 04/26/2023 up to present	Secretary of People Management of the Ministry of Management and Innovation in Public Services
Rafael Ramalho Dubeux	Men	Non-executive member	No	Period: 04/26/2023 - 09/04/2024	Deputy Executive Secretary of the Ministry of Finance
Raquel Nadal Cesar Gonçalves	Women	Non-executive member	No	Period: 06/27/2023 up to present	Undersecretary for Macroeconomic Policy at the Ministry of Finance
Antônio Messias Rios Bastos	Men	Non-executive member	No	Period: 08/16/2023 - 05/21/2024	Employees' representative
Carlos Antônio Vieira Fernandes	Men	Non-executive member	No	Period: 11/07/2023 up to present	CAIXA's CEO (ex officio member)
Fabiana Uehara Proscholdt	Women		No	Period: 05/22/2024 up to present	Employees' representative
José Luiz Trevisan Ribeiro	Men	Non-executive member	Yes	Period: 10/16/2024 up to present	-
Isadora Maria Belém Rocha Cartaxo de Arruda	Women	Non-executive member	No	Period: 10/16/2024 up to present	Secretary General for Litigation at the Federal Attorney General's Office (AGU)



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The Advisory Committees to the Board of Directors report to it independently of the other bodies and advise it, giving their opinion on matters within their scope of action. They include:

› **Audit Committee** - a statutory collegiate body that reports directly to the Board of Directors independently of the other bodies and advises it on issues related to monitoring the quality of the financial statements, internal controls, compliance, risk management, internal and independent audits, and integrity.

**Audit Committee (non-executive role)**

Name	Gender	Executive or non-executive member	Independence	Number of other positions and commitments held by the member and the nature of the commitments
Edmundo Augusto Chamon	Men	Non-executive member	Yes	Chair of the People, Eligibility, Succession and Compensation Committee and member of the Board of Directors
Breno do Carmo Moreira Vieira	Men	Non-executive member	No	-
Leonardo Bordeaux Rego Machado (until 07/31/2024)	Men	Non-executive member	No	-
Silvia Marques de Brito e Silva	Women	Non-executive member	No	-

› **Independent Risk and Capital Committee** - a statutory collegiate body that reports to the Board of Directors independently of the other bodies. It is subject to the regulations issued by the National Monetary Council (Conselho Monetário Nacional, or CMN) and advises the Board of Directors on issues related to risk and capital management.

**Independent Risk and Capital Committee (non-executive role)**

Name	Gender	Executive or non-executive member	Independence
Eric Nilson Lopes Francisco (until 07/25/2024)	Men	Non-executive member	Yes
Luiz Henrique de Souza Lobo	Men	Non-executive member	No
Roberto Sobral Hollander	Men	Non-executive member	No



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› **People, Eligibility, Succession and Compensation Committee** - a statutory collegiate body that advises the Board of Directors on the processes of appointment, assessment, succession, compensation, and eligibility of members of Management, the Fiscal Council and other statutory bodies.

› **Sustainability Committee** - a body that reports directly to the Board of Directors independently of the other bodies. It is subject to CMN regulations and advises the Board of Directors on issues related to sustainability and social, environmental, and climate responsibility involving the Prudential Conglomerate.

**People, Eligibility, Succession and Compensation Committee (non-executive role)**

Name	Gender	Executive or non-executive member	Independence	Number of other positions and commitments held by the member and the nature of the commitments
Edmundo Augusto Chamon	Men	Non-executive member	Yes	› Chair of the Audit Committee
Almir Márcio Miguel	Men	Non-executive member	Yes	-
Eduardo Soares Lucena	Men	Non-executive member	No	-
Eric Nilson Lopes Francisco (until 07/25/2024)	Men	Non-executive member	No	-

**Sustainability Committee (non-executive role)**

Name	Gender	Executive or non-executive member	Independence	Number of other positions and commitments held by the member and the nature of the commitments
Rafael Ramalho Dubeux (until 09/04/2024)	Men	Non-executive member	No	Member of the Board of Directors
Adriane Velloso Ferreira	Women	Non-executive member	No	Governance, Strategy and Marketing Executive Officer
Henriete Alexandra Sartori Bernabé	Women	Non-executive member	No	Vice President of Risks
Paulo Rodrigo de Lemos Lopes	Men	Non-executive member	No	Vice President of Sustainability and Digital Citizenship
Raquel Nadal Cesar Gonçalves	Women	Non-executive member	No	Member of the Board of Directors



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› Technology and Innovation

**Committee** - a non-statutory collegiate body that advises the Board of Directors on issues related to information technology and innovation.

The **Fiscal Council** is CAIXA's supervisory body. It monitors and oversees the actions of Management and the fulfillment of their legal and statutory duties; watches over the Company's interests; and performs the duties inherent in its supervisory power, in accordance with the applicable legislation, statutory provisions, and the Bylaws.

The **Executive Board** is the collegiate decision-making body responsible for managing and representing the Company, as set forth in CAIXA's Bylaws. It is made up of CAIXA's CEO and Vice Presidents, with the exception of the Vice Presidents of segregated areas. Its powers include deciding in advance on matters to be submitted for approval by the

Technology and innovation Committee (non-executive role)

Name	Gender	Executive or non-executive member	Independence	Number of other positions and commitments held by the member and the nature of the commitments
Raquel Nadal Cesar Gonçalves (until 10/24/2024)	Women	Non-executive member	No	Member of the Board of Directors
Isadora Maria Belém Rocha Cartaxo de Arruda	Women	Non-executive member	No	Member of the Board of Directors
Fabiana Uehara Proscholdt	Women	Non-executive member	No	Employees' representative
Adriane Velloso Ferreira	Women	Non-executive member	No	Governance, Strategy and Marketing Executive Officer
Laércio Roberto Lemos de Souza	Men	Non-executive member	No	Vice President of Technology and Digital

Board of Directors, including the Internal Control System (SCI, in Portuguese) and its periodic reviews, and presenting annual status reports to the Board of Directors.

The **Government Funds and Lotteries Council** is the collegiate body responsible for managing and representing CAIXA regarding the administration and operation of the Federal Lotteries and the funds set up by the Federal Government, including the Government Severance Indemnity

Fund (Fundo de Garantia por Tempo de Serviço, or FGTS).

The **Third-Party Asset Management Council** is the decision-making body responsible for managing investment funds managed by CAIXA's segregated areas.

CAIXA also has committees made up of Vice Presidents and Executive Officers whose mission is to act as its decision-making body on specific issues within their remit, seeking compliance with CAIXA's Corporate Strategy, in

accordance with the duties set out in their respective Internal Regulations.

CAIXA also has other strategic collegiate bodies, such as the Committee for the Prevention of Money Laundering, the body responsible for deciding on matters that address the prevention and fight against money laundering, terrorist financing and the proliferation of weapons of mass destruction, and the Business Valuation and Renegotiation Committees, collegiate bodies at different decision-making levels, which work in arranging CAIXA's deals.



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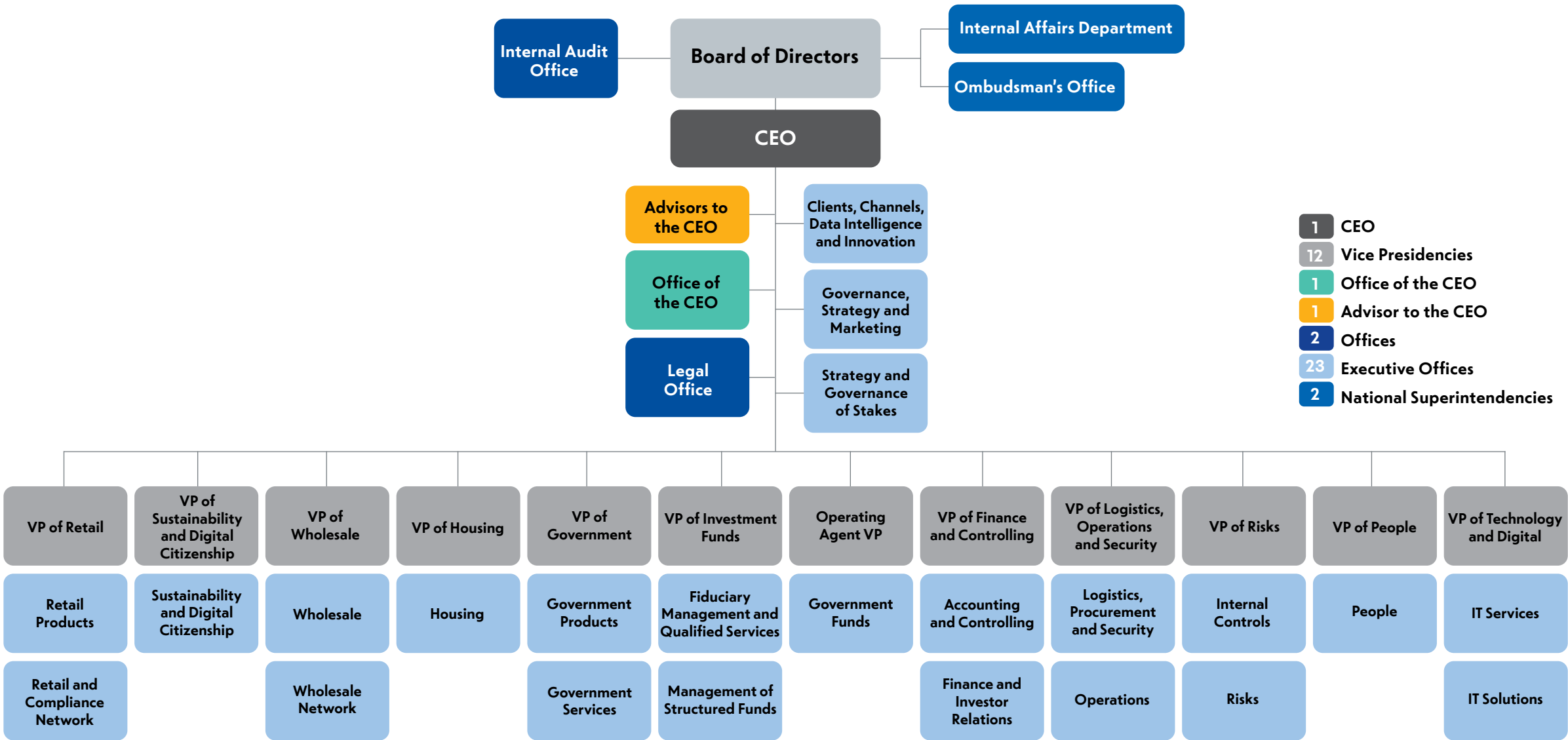
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# Governance instruments

To guarantee the effectiveness and quality of the decision-making process, CAIXA adopts corporate governance instruments that guide the actions of its agents. They include:

- › **Bylaws:** they present the corporate purpose and general rules that define the guidelines for the Company's operation;
- › **Policies:** a set of guidelines that drive the actions and decision-making of Management, Board Members and employees, as well as the Conglomerate's companies, where applicable, and may also apply to partners and contractors;
- › **Decision-Making Model:** a model that takes into account the diversity of decisions made directly by the Company in conducting its business, establishing three forms of decision-making: collegiate, shared, and individual;
- › **Regulatory Manuals:** a set of rules and procedures relating to products, activities, services or matters to be observed by employees, which, where applicable, may also apply to contractors in the performance of their duties;
- › **Code of Ethics, Conduct and Integrity:** a set of ethical values that should guide the conduct of business, guiding actions and relationships with internal and external stakeholders;
- › **Rules of Procedure:** a set of values that define the limits for the decision of the competent authority, depending on the nature of the operation, with the aim of organizing CAIXA's business;
- › **Organizational Architecture:** it establishes the purposes and mandates of the units responsible for running the Company.



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# Appointment and selection of members of the Board of Directors and its Committees

GRI 2-10, 2-11

CAIXA adopts a rigorous process for the appointment, selection and investiture of members of the Board of Directors and its Advisory Committees. The Bank is based on mandatory requirements and legal prohibitions, including requirements in addition to those set out by the law, as well as verification of the criteria and requirements established by the People, Eligibility, Succession and Compensation Committee.

Pursuant to CAIXA's Bylaws, in particular Article 34, item III, CAIXA's CEO, as an ex officio member, cannot serve as the Chair of the Board of Directors, albeit temporarily.

The Board of Directors currently has two independent members. The term of office of all Board Members is unified and may not exceed two years, with the possibility of up to three consecutive re-elections. At the end of their term, outgoing Board Members remain in office until the new members take office.

As the Bank's sole shareholder, the Federal Government appoints all the members of the Board of Directors, with the exception of the

representative of employees, who is elected by a staff vote. The decision-making process follows the criteria established in Article 17 of Law 13,303/2016, among other requirements set out by the People, Eligibility, Succession and Compensation Committee and laid down in CAIXA's Bylaws for the selection of Board Members.

The criteria to be observed include:

- Having an unblemished reputation and established knowledge;
- Having at least 10 years' professional experience in the public or private sector, in the area of activity of the government company or government-controlled private company, or in related areas;
- Having at least four years' experience in Management or Senior Management positions in companies of a similar size or a similar corporate purpose to that of the government company or

government-controlled private company, including positions in the public sector equivalent to DAS-4 or higher, or in related academic roles;

- Having four years' experience as a freelance professional in activities directly or indirectly linked to the area of activity of the government company or government-controlled private company; and
- Having an academic background compatible with the position for which they have been appointed.

The diversity criterion does not apply, as provided for in Article 17 of Law 13,303/2016.

The employee representative is selected from among active employees in an election process that allows everyone to vote. This election is organized by the Company in collaboration with unions representing workers.



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THE SUSTAINABILITY COMMITTEE UTILIZES INFORMATION, DOCUMENTS, REPORTS, AND PROPOSALS TO KEEP SENIOR MANAGEMENT INFORMED ON THE SUBJECT.

## Development of the Board's collective knowledge, skills and experience in sustainable development

GRI 2-17

The Board of Directors plays a strategic role in defining the Bank's guidelines, including considering environmental aspects in its decisions. This body is advised by the Sustainability Committee, which reports directly to the Board of Directors and provides technical and strategic support for decision-making in line with sustainable development.

In addition to considering the environmental impacts of the Bank's activities, the Board of Directors assesses other relevant factors, such as social, environmental, and climate risks, reinforcing its responsibility to promote sustainable practices throughout the Company.

CAIXA's Board Members have strong skills in key areas such as corporate governance, environmental management, and sustainable

finance, as well as specific certifications in compliance and ESG. These qualifications strengthen the Board of Directors' ability to lead sustainability initiatives.

As established by Law 13,303/2016 and CAIXA's internal regulations, Board Members regularly participate in training and certification programs promoted by the People Management department. Thus, they keep up to date with the best market practices to face strategic challenges.

The Sustainability Committee meets ordinarily once a month and extraordinarily when deemed necessary by any of its members, using information, documents, reports and proposals to keep Senior Management informed on the subject.



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# Governance for managing the Company's impact on the economy, the environment and people

Over the years, CAIXA has reaffirmed its commitment to sustainable development and incorporated this vision into all aspects of its operations. This journey is guided by a robust governance structure, in which the Sustainability and Digital Citizenship, People, Risks and Governance, Strategy and Marketing Executive Officers play key roles in assessing and managing the Company's economic, social and environmental impacts.

Aware that sustainability is a cross-cutting issue, CAIXA went beyond integrating it into its daily operations.

In 2024, the creation of the Vice Presidency of Sustainability and Digital

Citizenship marked an important chapter in this trajectory. This new structure was created with the mission of leading and coordinating actions that reinforce CAIXA's commitment to sustainability. It also sought to expand the Company's efforts to encourage sustainable entrepreneurship.

Under this Vice Presidency, the Sustainability and Digital Citizenship Executive Office took on the responsibility of transforming strategies into concrete actions. The aim is to ensure that sustainability is a living practice present in all CAIXA's dimensions and to connect its operations to the demands of an ever-changing society.



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# Monitoring, updating and approval of assumptions, principles, strategies, policies and goals

GRI 2-13

To ensure that the most relevant issues, including the management of impacts on the economy, the environment and people, are addressed strategically, CAIXA set up a structured governance process. It ensures that priority issues are regularly reported to the Board of Directors. The process whereby senior executives and other employees must report to the highest governance body on the

management of the Company's impacts on the economy, the environment and people takes place through the existing governance structure and instruments, following the reporting procedures, in the light of sustainability and with a focus on good market practices.

CAIXA's organizational architecture defines the mandates of the areas responsible for implementing policies and actions related to social and environmental impacts. The Board of Directors supervises and evaluates the management of these impacts.

In addition to the work of the Vice Presidency of Sustainability and Digital Citizenship, all Vice Presidents are responsible for managing the processes and results associated with their mandates, so that actions are carried out in a decentralized manner but always in line with institutional guidelines.

From this integrated perspective, CAIXA's strategy states that responsibilities should be delegated and monitored for efficient impact management.

The governance model reinforces the Company's commitment to sustainable development and ensures that stakeholder demands are addressed responsibly and strategically, in line with good market practices.

**CAIXA'S ORGANIZATIONAL ARCHITECTURE  
DEFINES THE MANDATES OF THE  
AREAS RESPONSIBLE FOR  
IMPLEMENTING POLICIES AND  
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# Performance evaluation of the Board of Directors, Fiscal Council and Executive Board

GRI 2-18

Every year, CAIXA reviews the performance of the Board of Directors and the Fiscal Council through self-evaluation. This process covers fundamental aspects such as the duties of the bodies, the individual performance of each member and the Bank’s results. It also takes into account the fulfillment of CAIXA’s mission, the quality of management and corporate governance practices, the sustainability of the Company’s operations and its contribution to the well-being of society.

These evaluations are conducted by the People Office and process compliance is assessed by the People, Eligibility, Succession and Compensation Committee (COPIRE, in Portuguese) to ensure alignment with institutional standards and guidelines.

In addition, the Board of Directors carries out an annual performance evaluation of CAIXA’s Management, including the CEO, Vice Presidents and Executive Officers. In compliance with the law, the process includes individual and group evaluations, which guarantee a comprehensive view of the Company’s Management.

In the case of the Fiscal Council, the evaluation results are formally communicated to the Ministry of Finance and the National Treasury Secretariat, in compliance with CGPAR (Interministerial Commission for Corporate Governance and the Administration of Federal Government Shareholdings) Resolution 31, Article 2, sole paragraph.



EVERY YEAR, CAIXA REVIEWS THE PERFORMANCE OF THE BOARD OF DIRECTORS AND THE FISCAL COUNCIL THROUGH SELF-EVALUATION.



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# Management compensation and benefits

GRI 2-19, 2-20, 2-27, 3-3 of the Material Topic Ethics, integrity and transparency

CAIXA's Management Compensation Policy is based on strict criteria and guided by the Integrity Program, which consolidates internal mechanisms, procedures, and protocols to prevent, detect, and fight corruption, as well as correct any wrongdoing. This Program applies to Management, Board Members, employees, workers, partners, and contractors.

As part of this commitment, in the case of service providers and suppliers, all types of contracts entered into by CAIXA include anti-corruption clauses, ensuring that, at the time of signing, contractors are aware of and agree to the Supplier Code of Conduct.

The compensation of Management and Board Members is set according to parameters that take into account the high level of responsibility and trust required to perform their roles. The amounts are set annually by the Shareholders' Meeting, respecting market practices, current legislation, guidelines from regulatory bodies, and corporate governance principles widely recognized in the public and private sectors.

The compensation structure, called Overall Management Compensation (RGD, in Portuguese), comprises three main components: fixed compensation, variable compensation and benefits. The Variable Management Compensation (RVD, in Portuguese) is calculated on the basis of individual, corporate, and unit performance. This model complies with the guidelines of the Secretariat for the Coordination and Governance of State-Owned Companies (Secretaria de Coordenação e Governança das Empresas Estatais, or Sest) and CMN Resolution 5,177/2024. It also aims to help CAIXA achieve its strategic goals through effective risk management in the short, medium, and long term.

The Bank also offers its Management a comprehensive set of benefits, including food allowance, daycare allowance, housing allowance, vacation pay, FGTS, private pension plan, health insurance or health care reimbursement, Management development program, relocation bonus, and life insurance.

CAIXA follows a specific policy for termination of members of Management, guaranteeing rights such as deferred RVD installments, compensatory compensation limited to six months (subject to approval by the Public Ethics Commission), fees proportional to the number of days worked and the relocation bonus, which covers the costs of returning to the municipality of origin. It also stipulates that discharged members of Management belonging to CAIXA's staff can receive part of their compensation for up to 30 months. The policy does not provide for prior notice or the return of bonuses and incentives (clawbacks).

As far as retirement is concerned, members of Management and the Board of Directors can join the private pension plan sponsored by CAIXA and administered by the Foundation of the Employees of the Federal Savings and Loan Bank (Fundação dos Economizadores Federais, or Funcef), with equal contributions.



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The People, Eligibility, Succession and Compensation Committee (COPIRE, in Portuguese) develops and supervises the Compensation Policies. Composed of external members, the Committee analyzes compensation practices compared to the market and proposes adjustments when necessary. In this process, the opinion of CAIXA's sole controlling shareholder, represented by the Federal Government, is essential, guiding the decisions of the Shareholders' Meeting and the guidelines established by Sest, which must be followed by non-statutory employees.

Although external consultants are not directly involved in defining the Compensation Policies, the practices adopted by CAIXA are based on market research and best practices in the public and private sectors. Final decisions are submitted to the Shareholders' Meeting, taking into account Sest's recommendations. Stakeholders do not vote on policies for non-statutory employees.

CAIXA launched the *Integridade em Cena* (Integrity on Stage) web series, an initiative aimed at promoting ethics, transparency and best governance practices at the Company. Developed by the Institutional Communication department in partnership with the Integrity Control area, the series addresses essential topics to ensure a respectful and safe work environment. It is made up of nine episodes, each focusing on crucial aspects of corporate integrity.

The web series aims to raise awareness and educate employees about the importance of integrity in day-to-day operations. It emphasizes preventing harassment and promoting a healthy organizational culture.

DURING THE REPORTING PERIOD, THERE WERE NO SIGNIFICANT CASES OF NON-COMPLIANCE WITH LAWS AND REGULATIONS AT CAIXA. THERE WERE NO FINES OR INCIDENTS THAT COULD COMPROMISE THE COMPANY'S FINANCIAL RESULTS OR REPUTATION.



For more information on CAIXA's Integrity Program and other initiatives, please, access <https://www.caixa.gov.br/sobre-a-caixa/governanca-corporativa/integridade/Paginas/default.aspx>.



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# Whistleblowing Channel

GRI 2-25, 2-26, SASB FN-CB-510a.2

CAIXA's Whistleblowing Channel is hosted in a secure environment, outside the Bank's internal network, and is managed by a specialized company, which ensures the protection and confidentiality of the information received. The Ombudsman's Office is responsible for the operational management of the channel, guaranteeing the proper and confidential filing of complaints, with a total commitment to transparency and integrity. When a complaint is filed, it is carefully handled by a small group of specialized employees who are committed to the principles set out in CAIXA's Code of Ethics and Conduct. Complaints can be made via several platforms, including the official websites, email and a toll-free telephone number, which is available 24/7.

The Whistleblowing Channel is available to all: current and former employees, statutory members, service providers,

external workers, suppliers, partners, clients and society in general.

The effectiveness of the Whistleblowing Channel is assessed through regular analyses, benchmarking, and reviews of risks and controls carried out by CAIXA's Integrity Control department. The results of these analyses are shared with the Audit Committee and the Board of Directors.

Internal rules define the procedures for handling complaints related to wrongdoing or irregularities. The management platform facilitates the receipt, sorting, and classification of complaints, guaranteeing compliance with CAIXA's internal policies and contributing to the prevention and mitigation of integrity risks. The Bank also ensures that measures are taken to protect the whistleblower or any other employee who may suffer retaliation after the complaint is found to be substantiated.

CAIXA also strengthened its actions to ensure a safe and ethical environment. Through the Whistleblower Protection Protocol, the Company ensures that those who act in good faith are not retaliated against, raising awareness among employees and Management. CAIXA's Safe Dialogue Channel, an essential part of this commitment, offers support to handle issues related to moral and sexual harassment or discrimination, working to ensure a respectful and safe work environment for all.

The Whistleblowing Channel is managed in compliance with several regulations, including:

- › Decree 9,492/2018;
- › Decree 10,153/2019;
- › Decree 11,129/2022;
- › CGU (Office of the Federal Controller General) Normative Instruction 05/2018;

- › Law 12,846/2013;
- › Law 13,460/2017;
- › Law 13,608/2018;
- › Law 14,457/2022;
- › SARB (Banking Self-Regulation System of the Brazilian Federation of Banks) Normative Rule 21/2019;
- › CMN Resolution 4,859/2020;
- › Board of Directors' Resolution 1,261/2022;
- › CGU Normative Ordinance 116/2024; and
- › CGU Normative Ordinance 123/2024.



For more information on CAIXA's Whistleblowing Channel, please click [here](#).



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WERE MADE BY THE INTERNAL AFFAIRS DEPARTMENT TO THE AUDIT COMMITTEE (COAUD) IN 2024.

## Monitoring

GRI 2-16, 2-25, 2-26

CAIXA's corporate governance is structured to ensure transparency and integrity, as well as efficiency in all its processes. This structure ensures the protection of the Company's interests and allows any irregularities to be quickly identified and corrected. Based on the principles established in CAIXA's Bylaws, the Fiscal Council has the responsibility to monitor and report any error, fraud, or crime that could compromise governance. When necessary, the Fiscal Council takes these issues to the Shareholders' Meeting and proposes actions to protect and maintain the Company's reputation.

The Audit Committee plays a key role in supervising internal practices. Created in accordance with Article 73 of CAIXA's Bylaws, this Committee advises the Board of Directors and provides a detailed overview of the quality of the Company's financial statements, internal controls and regulatory compliance. It is also responsible for assessing risks and ensuring that all transactions are appropriate and that internal policies are strictly followed.

In the governance sphere, CAIXA has a unit responsible for the second line of the Whistleblowing Channel. This unit works to identify weaknesses, recommend improvements, and monitor corrective actions, thus helping to ensure that complaints are treated with the necessary seriousness.

In 2024, the Internal Affairs Department made 48 reports to the Audit Committee to enable it to follow up on its activities, as provided for in Article 73 of the Company's Bylaws. These reports largely address the monitoring of disciplinary complaints made by employees.

In this context, when the official channel ([imprensa@caixa.gov.br](mailto:imprensa@caixa.gov.br)) receives any press inquiries that may raise relevant concerns, they are forwarded to the responsible areas for analysis and action, guaranteeing transparency and the proper handling of the information.



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# Conflict of interests

GRI 2-15

CAIXA has a structure for managing conflicts of interest. To this end, it has a Committee for the Prevention of Conflicts of Interest, which, with the assistance of the Internal Affairs Department and in accordance with Law 12,813/2013 (Conflict of Interest Law) and Decree 10,889/2021, establishes clear guidelines for engaging in simultaneous professional activities, as well as for consultations on possible cases of conflict of interest and the request for authorization for private activities. The aim is to ensure that the engagement in external activities does not conflict with the Company's interests.

In order to promote the resolution of interpersonal conflicts in the workplace, the Internal Affairs Department has implemented the Local Conciliation mechanism, which involves a conciliator and a representative of the local Ethics Committee. The conciliator mediates the meeting between the involved parties and reestablishes a harmonious and respectful

work environment. In addition, the Code of Ethics, Conduct, and Integrity instructs employees to formally report any conflict of interest to their hierarchical superior, refraining from making decisions in situations involving personal interests.

In 2024, the Company reinforced its commitment to ethics and compliance, reflecting the seriousness of its employees in complying with CAIXA's rules. The effectiveness of preventive actions is evidenced by initiatives such as the CAIXA Sempre Ética (Always Ethical CAIXA) and De Olho na Conduta (Keeping an Eye on Conduct) projects, designed to prevent issues related to ethical conduct and conflicts of interest; to disseminate guidelines via newsletters, email marketing and screensavers; and to carry out actions within the scope of the *Previne* (Prevent) Project, on the subject of Conflict of Interest, at CAIXA units.

Transactions with related parties are monitored by the Compliance

department and reported periodically to Senior Management. They are also disclosed in the notes to CAIXA's financial statements, allowing society to have access to this information.

CAIXA's commitment to good governance is reinforced by the regular publication of the decisions of the Committee for the Prevention of Conflicts of Interest and by the **Correção em Números (Correction in Numbers)**, report, available on CAIXA's website.

It is worth noting that, within the scope of corporate governance, the Audit Committee is responsible for analyzing situations involving conflicts of interest between Board Members and CAIXA Conglomerate companies. If any conflict is identified, the involved member must declare that they cannot attend the meeting and must withdraw from it, as set out in the Company's Bylaws.

THE CODE OF ETHICS, CONDUCT AND INTEGRITY INSTRUCTS EMPLOYEES TO FORMALLY REPORT ANY CONFLICT OF INTEREST TO THEIR HIERARCHICAL SUPERIOR.



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# Focus on fighting corruption

GRI 2-23, 2-24, 205-3

CAIXA reaffirms its commitment to ethics and integrity in all its operations, business and relationships. To this end, it adopts strict measures to fight corruption, strengthening its compliance program through well-established rules, efficient management tools, and continuous training. Therefore, it seeks to ensure transparency and compliance in relationships with employees, government agencies, suppliers, contractors, and clients.

As part of this commitment, the Company implements internal policies and standards in line with current legislation to mitigate risks such as corruption, money laundering, terrorism financing and the proliferation of weapons of mass destruction. One of the main instruments of this strategy is the *Agir Certo* CAIXA (CAIXA Acting Right) Certification, which trains employees in corporate governance, information security, risk management, ethics and integrity. In addition to being a requirement for career progression, this certification is updated annually to reflect the best market practices.

The members of the Board of Directors and the Executive Board are invested in their positions by signing an instrument of investiture in the minutes book of the respective board. Said instrument states that they must comply with CAIXA's Code of Ethics and Conduct and its policies.

In addition, the Board of Directors' mission is to protect and enhance assets and maximize CAIXA's results and sustainable development as a government financial company and to safeguard the Purpose, Vision, Values, corporate purpose and strategic goals of CAIXA and its governance system, ensuring its continuous improvement.

The Board of Directors must steer CAIXA's business and decide on strategic issues, to achieve the following corporate guidelines and goals:

- I. To protect the interests of clients and society, without disregarding other stakeholders;

- II. To secure CAIXA's perpetuity, from a medium- and long-term and sustainability standpoint, considering at least administrative, economic, financial, social, environmental, climate and corporate governance aspects when making decisions about the Company's business and operations;
- III. To adopt an agile management structure, with qualified and reputable professionals;
- IV. To create guidelines for the management of CAIXA and its Conglomerate companies, to be reflected in the annual budget;
- V. To make sure the Executive Board effectively implements strategies and guidelines, without, however, interfering in operational matters; and
- VI. To prevent and manage conflicts of interest or differences of opinion, so that CAIXA's interests always prevail.



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In carrying out its duties, the Board of Directors is responsible for approving and reviewing CAIXA's policies, Code of Conduct and Integrity and Code of Ethics, in order to steer the business and guide the actions of the Conglomerate's Management, Board Members and employees.

In addition to actions aimed at employees, CAIXA also reinforces its integrity guidelines in its relationship with its partners. The Code of Conduct — Lottery Unit, made available to all 13,136 Lotteries via the Partner Connection Portal, sets clear compliance standards. Likewise, CAIXA Aqui Correspondents follow specific rules set out in the CAIXA Aqui Correspondent Code of Conduct, available to 8,660 correspondents via the same channel.

## THE CAIXA CONGLOMERATE'S CORPORATE STRATEGY IS DESIGNED IN LINE WITH GOVERNMENT GUIDELINES.

To ensure compliance with these guidelines, the service contracts include sanctions for any non-compliance, as established in the Control, Quality and Compensation Plan – CAIXA Aqui Correspondents. Moreover, CAIXA reinforced its preventive actions through mandatory training focused on Law 13,303/2016, covering topics such as the Anti-Corruption Law. These actions were attended by 47 members of Senior Management, including Management and Board Members, guaranteeing full adherence.

In 2024, no criminal or civil corruption lawsuits were filed against CAIXA or its employees.

A total of 22 suspected cases of fraud involving CAIXA employees were identified and reported to the Internal Affairs Department for investigation.

There were no contract terminations due to signs of corruption involving outsourced companies, Lottery Units and banking correspondents.

During the year, CAIXA worked to strengthen processes for detecting and responding to electronic fraud in the services and channels it offers to clients. Around 11,000 civil fraud lawsuits were filed. As for partners, in 2024, 51 banking correspondent contracts were terminated and 18 lottery permits were revoked due to signs of fraud.



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The commitment to integrity is reflected in concrete measures against irregularities. In 2024, employees in several functional categories and regions received anti-corruption training.

In 2024, CAIXA's Disciplinary Boards judged and confirmed a total of five cases with signs of corruption, resulting in the termination of the employment contracts of the employees involved and the sending of an investigation request to the Federal Police. The cases investigated and finalized resulted in five terminations.

With regard to relationships with business partners, the Company continues to adopt strict criteria to ensure compliance and transparency. In 2024, 51 contracts with CAIXA Aqui Correspondents were terminated due to fraud with the potential to cause losses to the Company. The cases investigated and finalized resulted in five employee terminations.

However, there were no contract terminations of Lottery Units due to signs of corruption, demonstrating the effectiveness of the control and integrity mechanisms applied to the sector. Furthermore, no criminal or civil corruption lawsuits were filed during this period.

### Employees that have been communicated about and received training on anti-corruption, by employee category | GRI 205-2

Employee category	2022		2023		2024		Δ 2024/2023
	Received training	%	Received training	%	Received training	%	
Unit head					4,776	99.0	
Director			5	1	105	96.0	2,000%
Managerial	14,551	93.0	15,622	99.0	19,940	98.0	27.6%
Non-managerial	31,466	86.0	35,381	96.0	29,962	84.0	-15.3%
Operational staff	23,838	74.0	29,131	88.0	15,003	73.0	-48.5%
Professional staff	1,460	68.0	1,999	83.0	1,833	83.0	-8.3%
<b>Total</b>	<b>71,315</b>	<b>82.0</b>	<b>82,138</b>	<b>93.0</b>	<b>71,619</b>	<b>86.0</b>	<b>-12.8%</b>

### Employees that have been communicated about and received training on anti-corruption, by region | GRI 205-2

	2022		2023		2024		Δ 2024/2023
	Received training	%	Received training	%	Received training	%	
North	3,435	82.0	3,793	93.0	3,353	83.0	-81.0%
Northeast	12,120	79.0	14,225	91.0	12,337	82.0	-13.3%
Midwest	16,063	89.0	17,663	92.0	16,499	87.0	335.0%
Southeast	28,384	80.0	33,371	93.0	28,522	86.0	-14.5%
South	11,313	81.0	13,086	94.0	10,908	87.0	-16.6%
<b>Total</b>	<b>71,315</b>	<b>82.0</b>	<b>82,138</b>	<b>93.0</b>	<b>71,619</b>	<b>86.0</b>	<b>-12.8%</b>



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## Relationship with suppliers

GRI 2-24

CAIXA establishes clear guidelines for relationships with suppliers, in order to ensure ethical, transparent and sustainable practices in all business interactions. CAIXA's Supplier Code of Conduct details these guidelines and provides guidance on suppliers' expected behavior and responsibilities.

To facilitate communication and contract management, CAIXA has set up a Supplier Relations Portal, where suppliers can access information on current contracts and updates on bidding processes and maintain direct contact with the Company.

When the CAIXA's Supplier Code of Conduct is violated, the department in charge assesses the situation and decides whether it is necessary to start an administrative penalty process. In 2024, one supplier was sanctioned for non-compliance with the Code.

The Bank closely monitors the administrative sanctions applied as a result of non-compliance

with the Supplier Code of Conduct, reinforcing its commitment to integrity and transparency.

The Bank's bid notices and contracts specify the penalties that apply to suppliers who fail to comply with the Anti-Corruption Law. CAIXA aims to avoid the negative impacts of possible non-compliance, both for suppliers and the Company itself.

To mitigate the risk of non-compliance, CAIXA's Bidding Portal features policies and standards to prevent money laundering, the Supplier Code of Conduct, and educational booklets with clear guidelines on the Company's expectations.

Aiming to mitigate integrity risks in relationships with suppliers, CAIXA conducts integrity due diligence for direct contracts with private companies in which the bidding process is waived or not required, including lease contracts worth more than R\$ 2 million.



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# TRANSPARENCY

GRI 3-3 on the material topic Ethics, integrity and transparency, SDG

Transparency is one of the fundamental pillars supporting CAIXA's Management and an integral part of its commitment to society, its clients and its employees. CAIXA openly and clearly provides access to material information about its operations, decisions and results, including the periodic disclosure of financial reports, information on bidding processes, as well as data on the use of public resources and compliance with regulations.

It is worth noting, however, that transparency at CAIXA goes beyond disclosing information. The Company is concerned with providing accessible and efficient channels for society to monitor, understand and supervise its actions. On the Transparency Portal, for example, citizens can consult detailed information on the Bank's finances, contracts, and bidding processes. Likewise, the Whistleblowing Channel allows irregularities to be reported, so that CAIXA's practices are always aligned with the highest ethical standards.

The Bank reinforces its commitment to integrity and transparency by complying with current laws and regulations, such as the Access to Information Act, and implementing corporate governance policies. The dissemination of decisions and the publication of detailed reports on its activities complement these initiatives.

## Purchase of goods and services

GRI 3-3 on the material topic Public policies

CAIXA acquires goods and services through transparent and efficient bidding processes, ensuring the proper use of public resources. All processes are based on current legislation, in particular Law 13,303/2016 (State-Owned Companies Act), which establishes parameters for making purchases in a legal, safe and transparent environment.

**TRANSPARENCY IS ONE OF  
THE FUNDAMENTAL PILLARS  
SUPPORTING CAIXA'S  
MANAGEMENT.**

In order to integrate more sustainable practices into its procurement, CAIXA's regulatory manual provides guidance on the inclusion of sustainability criteria in the specification of goods, services and works. CAIXA prepared a Sustainable Contracts and Supplier Relations standard that is available on the Procurement Portal and establishes principles and guidelines to be followed during the acquisition and execution of contracted services. With important innovations, the standard considers social, environmental and climate aspects throughout the contracting process, detailing the bases of the Company's relationships with its suppliers and its impact on society. In this context, Management should apply these criteria and practices both in the technical specification of the contract purpose and during contract performance.

CAIXA also ensures the transparency and traceability of its procurement processes through the Procurement Portal, on which any citizen can follow the purchases made by the Company. The Office of the Federal Controller General (CGU, in Portuguese) and the Federal Accounting Court (TCU, in Portuguese) have real-time access to internal contract monitoring systems, which further strengthens governance in the process. The Company also provides public access to bidding process documents and signed contracts, making its actions more transparent.



For more information on the Procurement Portal, [click here](#).

# RISK MANAGEMENT

GRI 3-3 of the material topic Liquidity, capital and risk management 201-2, -DMA (FS3), SASB FN-CB-550a.2, SDG

CAIXA recognizes that risk management is fundamental to its activities and contributes directly to the stability of financial results, the creation of value, and the consolidation of its image as a solid, integrated, profitable, socially responsible and efficient public bank.

The methods adopted for climate risk management include:

- CAIXA monitors significant exposures by economic sector in its corporate credit portfolio, highlighting the construction sector as the largest exposure in 2024;
- CAIXA defines indicators, with the establishment of alert and limit thresholds, in the Company's Risk Appetite Statement (RAS).

To ensure risk management is consistent with the complexity of its operations, the Company has structured a model in line with the nature of its activities and current regulations. This structure is governed by **CAIXA's Risk and Capital Management Policy** and adopts the principles of the Three Lines Model.



## FIRST LINE

It is made up 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

It 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

it corresponds to the Internal Audit, which provides governance bodies with independent and objective assessments of the effectiveness of internal controls, risk management and corporate governance.



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See below the operations that fall under the Equator Principles in 2024:

### Operations that fall under the Equator Principles

	2023	2024				
Total number of projects	6	01				
Industry						
Mining	0	0				
Infrastructure	6	0				
Oil and gas	0	0				
Energy	0	0				
Other	0	1				
Region						
Americas	6	0				
Europe, Middle East and Africa	0	0				
Asia-Pacific	0	0				
Country designation						
	Category A	Category B	Category C	Category A	Category B	Category C
Designated	0	0	0	0	0	0
Non-designated	0	1	0	0	0	0
Independent assessment						
	Category A	Category B	Category C	Category A	Category B	Category C
Yes	0	1	0	0	0	0
No	0	0	0	0	0	0
Total projects - Category A	0				0	
Total projects - Category B	1				0	
Total projects - Category C	0				0	

In the event of non-compliance in credit operations, CAIXA applies the measures provided for in the contractual instruments, which may include early maturity of the contract. In addition to penalties, these operations have specific clauses to ensure compliance with current social and environmental legislation. Therefore, CAIXA assesses the social and environmental impacts of credit operations, implementing specific action plans when necessary to mitigate risks.

In accordance with this approach, CAIXA adopts the guidelines of CMN Resolution 4,943/2021, which classifies climate risks into two main categories: physical risks, such as droughts, floods and wildfires; and transition risks arising from the shift to a low-carbon economy. These guidelines ensure that the Bank's operations are aligned with global environmental challenges and the preservation of the environment.

In addition to managing environmental risks, managing social risks is essential for CAIXA to ensure inclusion and social responsibility. The institution follows the guidelines of the **Policy for the Prevention of and Fight against Moral and Sexual Harassment and Discrimination**, adopting strict measures to mitigate social risks. To this end, it monthly checks the Register of Employers



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of the Ministry of Labor and Employment (Ministério do Trabalho e Emprego, or MTE) for negative entries, vetoing the granting of credit to clients with a history of practices tantamount to slavery. This continuous monitoring ensures that if a client is included in this register during the contract period, measures are taken to remove them from CAIXA's portfolio.

CONTINUOUS MONITORING  
OF THE MINISTRY OF LABOR  
AND EMPLOYMENT'S  
EMPLOYER REGISTRY ENABLES  
THE DENIAL OF CREDIT TO  
CLIENTS WITH A HISTORY OF  
PRACTICES ANALOGOUS  
TO SLAVERY.

Social and environmental assessment

SASB FN-MF-450a.3, FN-CB-410a.2.

CAIXA adopts strict criteria to assess and manage social, environmental and climate risks when granting credit, ensuring that its financing operations are in line with the best sustainability practices and current legislation. For companies with credit exposure above R\$ 10 million, CAIXA carries out a detailed social, environmental, and climate analysis, using a systematized model to verify compliance with environmental requirements.

For borrowers with exposure of less than R\$ 10 million, environmental compliance must be proved by presenting valid licenses or documents waiving this requirement.

Moreover, CAIXA adopts social, environmental, and climate responsibility guidelines in several areas of credit, including rural financing, sanitation, infrastructure, and housing. These guidelines are part of the **Company's Institutional Policy**, which establishes restrictions on relationships with clients or partners that do not meet environmental, social, and climate requirements. Currently, the Company already considers these factors when assessing credit risk, which can impact the

classification of operations, and requires environmental compliance for clients in sectors subject to licensing.

These risks are managed across the board. In 2024, the analysis by economic sector of the corporate credit portfolio indicated that the greatest risk exposure was in the social aspect, followed by environmental and climate risks. The construction sector had greater exposure to social and climate risks, while the manufacturing and energy sectors had mostly environmental risks.

It is also important to note that in project finance operations to which the Equator Principles do not apply, the social and environmental risks are identified by the Product Management departments, with due mitigation of the impacts related to social, environmental and climate responsibility. It is also forbidden to sign contracts with a bidder who, at the time of contracting, falls into any of the following situations:

- Employers involved in work tantamount to slavery, according to the MTE list;



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- › Borrowers with a National Code of Economic Activity (CNAE, in Portuguese) in divisions 7 (extraction of metallic minerals) and 8 (extraction of non-metallic minerals), who are on the list of the National Register of Mining Dams classified as High Risk and/or High Potential Damage;
- › Lack of valid environmental licenses or renewal of licenses in process, with proof of request dated 120 days before expiration;
- › Management convicted of crimes related to child or slave labor, environmental crime, moral or sexual harassment, or racism;
- › Failure to comply with the requirements of SARB 026/2023 for slaughterhouses and meatpacking plants in the Legal Amazon or Maranhão, according to the deadlines set by the Brazilian Federation of Banks (Febraban, in Portuguese).

These prohibitions aim to ensure that CAIXA's financing is aligned with ethics and sustainability principles.

Specialized analyses of social, environmental, and climate risks are carried out for financed projects that fall under the Equator Principles, with the support of an independent social and environmental consulting firm to assess high-risk projects and, when necessary, medium-risk projects. Based on IFC Performance Standards, CAIXA evaluates projects, taking into account the capacity of the client's social and environmental management system to identify the impacts and risks of the project, effective community engagement, compliance with license conditions and mitigation of social and environmental impacts, including those related to climate change; biodiversity; archaeological, historical and cultural heritage; human

rights; and Indigenous peoples. Thus, CAIXA ensures that these projects are developed in compliance with the relevant legislation and adopt the best practices set out in the IFC Performance Standards and the World Bank's Health, Safety, and Environmental Guidelines.

The social, environmental, and climate risk management process for projects includes not only risk assessment, but also the contractual safeguards necessary to comply with legislation and protect the environment, workers, and affected communities, according to the project's degree of risk. In specific cases, CAIXA requires and monitors action plans throughout the term of the contract. If the Company identifies non-compliance with the action plan and/or contractual clauses, it may suspend the project's funds and even bring forward the expiration date of the contract.

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FINANCING IS ALIGNED  
WITH ETHICS  
AND SUSTAINABILITY  
PRINCIPLES.

SPECIALIZED ANALYSES OF SOCIAL, ENVIRONMENTAL,  
AND CLIMATE RISKS ARE CONDUCTED FOR FINANCED  
PROJECTS UNDER THE EQUATOR PRINCIPLES, BASED ON IFC  
PERFORMANCE STANDARDS.



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Climate risks can have a direct impact on the feasibility and security of mortgage lending. Land located in areas vulnerable to landslides, collapses, floods or inundations is considered high risk. Properties located in regions susceptible to these risks cannot be used as collateral for

real estate loans. In addition, the devaluation of properties resulting from vulnerability to these risks makes them a riskier asset for the business.

CAIXA has also incorporated climate change and environmental risk considerations into its

mortgage origination processes, adopting practices and policies aimed at ensuring sustainability and social, environmental and climate responsibility in its operations. Thus, CAIXA requires:



**The submission of documents**

proving that the project complies with legislation related to public health and sanitary and epidemiological surveillance, including solutions for water supply, sewage disposal and household waste collection;



**The presentation of a project**

that proves the reduction of impacts on the natural profile of the land and the minimization of environmental damage;



**Compatibility of the project**

with ecological-economic zoning, where applicable;



**The provision of measures**

to reduce, reuse, and properly dispose of construction and demolition waste generated by the works;



**Solutions for water supply**

, sewage disposal, electricity, and public lighting, respecting local specificities;



**Proof of compliance**

with Brazilian labor legislation and, where applicable, international treaties and standards, as well as compliance with occupational health and safety standards.



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# Social, environmental and climate criteria in CAIXA's contracts

GRI 3-3 on the material topic Social Risk

CAIXA adopts specific rules and guidelines for granting responsible credit, using environmental, social, and climate criteria when approving clients and projects, ensuring that they are aligned with its Institutional Policy. This concern also extends to the Bank's portfolio, with social and environmental requirements in various areas, such as rural credit, sanitation, infrastructure and housing.

CAIXA's Institutional Policy establishes clear guidelines for implementing social, environmental, and climate responsibility, with a focus on the evaluation and management of social, environmental and climate responsibility. This process ensures alignment with current legislation, corporate strategy, and best market practices, prohibiting relationships with stakeholders who adopt practices that do not comply with social and environmental requirements.

To ensure the efficient management of social and environmental risks in its contracts, CAIXA follows CMN Resolution 4,557, of February 23, 2017, amended by CMN Resolution 4,943, of September 15, 2021. These regulations establish criteria for assessing and mitigating risks, in line with regulatory requirements and advanced governance practices in the financial market.

The management of these risks is also reinforced by regulatory instruments such as the **Risk and Capital Management Policy**, which defines the procedures for integrated risk management, and the Social, Environmental and Climate Responsibility Policy (PRSAC, in Portuguese), which incorporates principles aimed at sustainability and the mitigation of environmental and social impacts. These documents guide CAIXA's institutional actions and ensure compliance with the standards required by the financial system.

Furthermore, social risk management follows the guidelines established in the **Policy for the Prevention of and Fight against Moral and Sexual Harassment and Discrimination**. In particular, CAIXA checks if potential clients have a negative entry in the MTE's Register of Employers and is prohibited from granting credit to those on this list. Every month, the Company monitors clients to identify those who, after being hired, have been included in the Register of Employers, especially those who have subjected workers to conditions tantamount to slavery.

The management of social, environmental, and climate risks is guided by the principles of relevance and proportionality, which are taken into account whenever new products and services are launched or repositioned, ensuring compliance with environmental,

social and labor legislation. **CAIXA's Credit Policy** also establishes social, environmental and climate requirements for its financial products and services, promoting responsible credit practices, encouraging banking inclusion and sustainable development, and prioritizing operations that mitigate risks such as corruption, money laundering and illegal activities.

CAIXA'S SOCIAL, ENVIRONMENTAL AND CLIMATE RESPONSIBILITY POLICY (PRSAC, IN PORTUGUESE) IS A SET OF GUIDELINES THAT DRIVES THE ACTIONS OF THE BANK AND ITS MEMBER COMPANIES, TO INTEGRATE SUSTAINABLE PRACTICES INTO THEIR OPERATIONS.



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## Third-party investments

The exposure of assets invested in third parties, such as the Managed Portfolio of the Government Severance Indemnity Fund (CA-FGTS, in Portuguese) and the FGTS Investment Fund (FI-FGTS, in Portuguese), is monitored by the Risk and Compliance team in charge of third-party assets, which assesses the social, environmental, climate and governance risks associated with these investments.

In the process of assessing investment risks, the Risk and Compliance department regularly monitors the validity of the credit exposures of the invested assets. Likewise, Managers receive a monitoring report, which includes the aspects analyzed and any controversies identified. The report also shows whether factors have been identified that increase the perception of social, environmental, climate and governance risks associated with the assets, supporting decision-making with a view to maintaining the sustainability of investments.

## Information security and personal data protection

GRI 3-3 on the material topic Information security, Cyber and IT risks, FN-CB-230a.1, FN-CB-230a.2, FN-CF-230a.1, FN-CF-230a.3

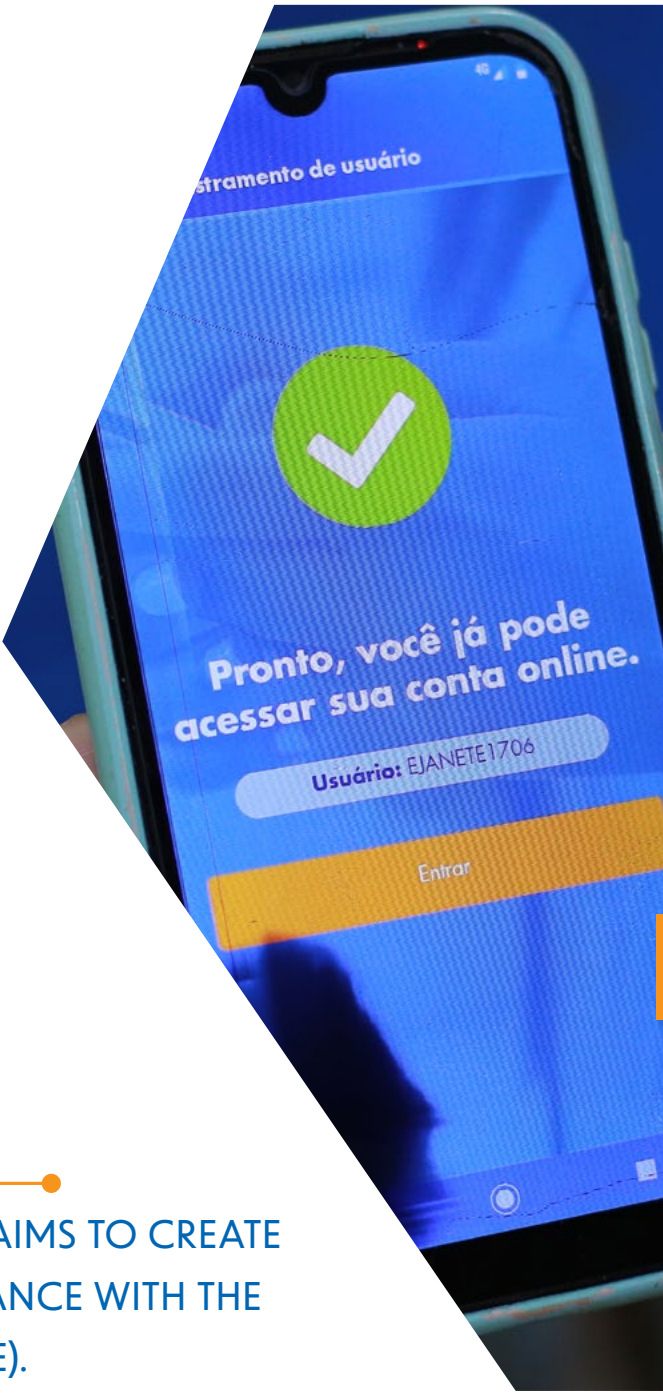
CAIXA has a firm commitment to information security and cyber protection, recognizing the importance of these aspects in guaranteeing client trust, data integrity and continuity of operations. To this end, it adopts a rigorous approach to protecting its infrastructures and systems against increasingly complex cyber threats in today's digital landscape.

To this end, CAIXA maintains the Privacy Governance Program, which aims to create a culture of personal data protection and ensure compliance with the General Personal Data Protection Act (LGPD, in Portuguese). The Program strengthens the trust of data subjects by carrying out annual review processes of data processing, including mapping privacy and information

security risks. In addition, standardized contractual clauses are inserted into contracts with clients, partners and suppliers, establishing obligations in compliance with the LGPD.

CAIXA's Information Security Management System is based on ISO 27001 and establishes principles and organizational controls for risk management, ensuring the protection of digital assets. In accordance with the **Security and Information Policy**, the system defines robust guidelines for cybersecurity, implementing rigorous standards that protect both the technology network and corporate devices from threats. Moreover, CAIXA continuously monitors its infrastructure, ensuring readiness and an agile response to security incidents.

**CAIXA MAINTAINS THE PRIVACY GOVERNANCE PROGRAM, WHICH AIMS TO CREATE A CULTURE OF PERSONAL DATA PROTECTION AND ENSURE COMPLIANCE WITH THE GENERAL PERSONAL DATA PROTECTION ACT (LGPD, IN PORTUGUESE).**



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To mitigate risks, CAIXA also implements anti-DDoS solutions and improves security controls. It carries out intrusion tests to identify vulnerabilities and adopts strict application control policies, restricting the use of unauthorized software.

CAIXA adopts an Annual Risk Management Cycle, in line with national and international best practices, to integrate the actions of the units in the Three Lines Model and promote a risk culture. Faced with an increasingly broad and dynamic regulatory environment in Brazil, CAIXA acts in an integrated and collaborative manner, promoting vulnerability remediation and ensuring data protection.

In the event of security incidents, CAIXA takes immediate measures, such as blocking unauthorized assets and using specialized teams to


promptly investigate vulnerabilities. The effectiveness of these actions is monitored, and periodic reports are presented to internal committees.

**Celular Seguro (Safe Cell Phone) Project**  
CAIXA's *Celular Seguro* Project is an initiative in partnership with the Ministry of Justice and Public Security designed to combat the theft of mobile devices in Brazil. The tool was created to offer greater protection to citizens and security to their personal data, especially in relation to banking and digital services.

When a device is stolen, the *Celular Seguro* app allows the client to remotely block access to their banking apps, phone lines, and other services registered on the device. This prevents criminals from gaining access to sensitive information and carrying out

fraudulent transactions. The crime is reported in a single place to facilitate coordination between all participating financial institutions, including CAIXA.

Once the app is activated, CAIXA temporarily suspends banking services linked to the device, blocks passwords and transactions on the device, and restricts access to applications. To re-establish access to digital services and change passwords, clients need to go to a CAIXA branch, which guarantees more security and control over their account.



For more information on the *Celular Seguro* Project, please go to, [celularseguro.mj.gov.br/site](https://celularseguro.mj.gov.br/site)

**New token generation journey for ATM withdrawals on the CAIXA platform**

The new token generation journey for ATM withdrawals was created to optimize service to CAIXA's clients who have digital social accounts, such as *Conta Social* and *CAIXA Tem*. This journey seeks to offer a smoother and more agile process, with clear and secure steps that enable users to have a hassle-free experience.

One of the main features of this journey is the possibility of updating registration data. This allows clients to keep their information up to date at all times and makes it easier to carry out banking operations. Clients can consult and track the cards associated with their accounts to check their status of delivery, block, or loss.

The journey offers consultation and removal of restrictions that may affect the issuance of the withdrawal code,



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so that clients can easily withdraw cash. To ensure that the account is always protected with up-to-date and secure information, clients can register or change their account password if necessary.

After completing these steps, clients can generate the token to make the withdrawal at the ATM. The generated code is unique and valid for a specified period. The process has been designed to be simple, fast and secure, with all transactions and data protected by robust security mechanisms.

Token generation is gradually being replaced by biometric authentication, which will use unique personal data such as fingerprint or facial recognition. With this change, the process will be even more agile, with shorter waiting times and a more convenient experience for clients, without sacrificing security.



To find out more about the new ATM withdrawal token generation journey, please, [click here](#).

## Fight against internal and external fraud

GRI 3-3 on the material topic Public policies

During 2024, CAIXA worked to strengthen processes for detecting and responding to electronic fraud in the services and channels it offers its clients.

To achieve positive results, CAIXA has improved internal security monitoring technologies for electronic transactions, ensuring greater protection for customers, especially on digital channels.

Electronic transactions are monitored 24/7, with a focus on mitigating occurrences and losses resulting from fraud and scams in service channels (Lottery, ATMs, CCA), in the use of debit cards, credit cards, CAIXA Internet Banking, CAIXA app and CAIXA Tem, as well as *Gerenciador Financeiro* (Financial Manager) and payments of social benefits, social security and FGTS.

AS A RESULT OF ACTIONS  
TO DETECT AND RESPOND  
TO FRAUD, CAIXA WAS  
ABLE TO PREVENT  
THE LOSS OF R\$ 30.02  
BILLION IN FRAUD  
ATTEMPTS IN ELECTRONIC  
TRANSACTIONS IN 2024.

Moreover, CAIXA works in partnership with the Federal Police, constantly communicating signs of fraud through police investigation requests, enabling more targeted and effective investigations.



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In 2024, CAIXA started sharing information on fraud with other financial institutions, in accordance with BC/CMN Joint Resolution 006/2023.

Other mitigation actions to curb commercial fraud include the implementation of the QR Code App to App device enablement journey, to prevent scams in which the client is induced to enable a device in the possession of scammers.

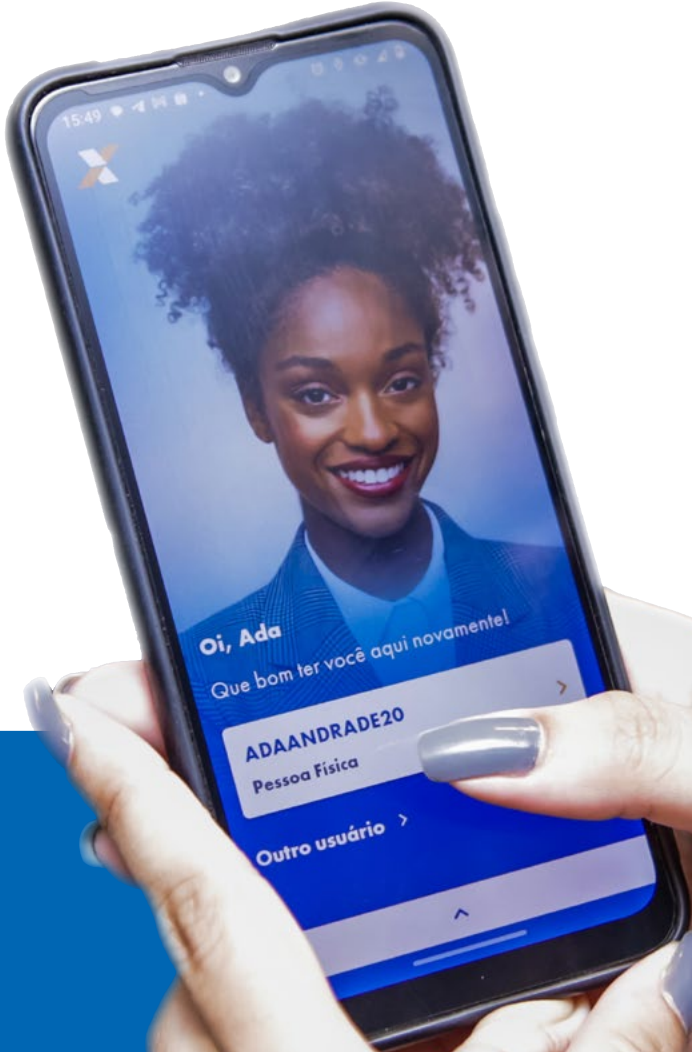
CAIXA implemented the use of facial biometrics when linking the device to CAIXA Tem, resulting in the largest reduction in fraud since the launch of the app for digital social savings accounts. These measures have brought about significant improvements to the client journey and contributed to a reduction in service calls.

It is now possible to dispute unrecognized transactions via the contact center and CAIXA Tem, in accordance

with SAC Decree 11,034/2022. The process also generates Pix infringement notices through the Special Return Mechanism, in accordance with BC Resolution 103/2021. In addition, fraud detection and response measures have been implemented, focusing on vulnerable audiences, with a view to improving the effectiveness of mitigating actions. In this regard, CAIXA monitors its internal security to prevent fraud and scams, alerting and blocking fraudulent electronic transactions. Furthermore, the Company prioritizes the analysis of disputes involving unrecognized transactions by vulnerable clients, in order to offer more agile results.

Lastly, the process of recognizing losses resulting from fraud in accounts was restructured, speeding up the

process of accounting and reimbursing clients for disputed amounts, relieving the burden on branches, improving the client experience and mitigating operational failures.



**CAIXA MONITORS ITS INTERNAL SECURITY TO PREVENT FRAUD AND SCAMS, ALERTING AND BLOCKING FRAUDULENT ELECTRONIC TRANSACTIONS.**



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# GLOSSARY

## #

**2030 Agenda:** The United Nations' global sustainable development plan, comprising 17 Sustainable Development Goals (SDGs).

## A

**Abecip:** Brazilian Association of Real Estate Credit and Savings Entities.

**Abaporu:** CAIXA's partner group in graduate courses for employees.

**Abrafac (Brazilian Association of Property, Workplace and Facility Management):** a non-profit organization whose aim is to develop the Facility Management market, organizations and professionals, whether they are public agents, contractors, consultants, administrators or service providers.

**ACT (Collective Bargaining Agreement):** a document that regulates working conditions between companies and unions.

**AFD (French Development Agency):** a public financial institution that implements France's development and international solidarity policies.

**AI:** artificial intelligence.

**Amazon for All ETF:** a financial instrument to raise funds to preserve the Amazon Rainforest.

**ANPD:** National Data Protection Authority.

**APAEs:** Association of Parents and Friends of Exceptional Children.

## B

**BC (Central Bank of Brazil):** the regulatory body for the National Financial System, responsible for overseeing and setting standards for financial institutions.

**Basel (Basel Ratio):** a regulatory parameter that measures the solvency of banks, calculated based on equity capital and the risks assumed.

**BNDES (Brazilian Development Bank):** a public financial company focused on financing projects that drive Brazilian development.

## C

**CAIXA Loterias S.A.:** CAIXA's wholly-owned subsidiary responsible for managing the Federal Lotteries in Brazil.



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**CAIXA University:** an internal professional training and development program for employees.

**CDP (Carbon Disclosure Project):** a global organization that evaluates and discloses information on corporate environmental impacts.

**CEBDS (Brazilian Business Council for Sustainable Development):** an association that promotes sustainable practices in the Brazilian business sector.

**CEP (Public Ethics Commission):** an advisory body to the President of the Republic and Ministers of State on matters of public ethics responsible for managing the application of the Federal Government's Code of Conduct.

**CGU (Office of the Comptroller General):** the body responsible for defending public assets, defending transparency and combating corruption in the Federal Government.

**CLN Trailblazers Awards:** an international award that recognizes innovative training and development.

**CLT (Consolidation of Labor Laws):** the Brazilian labor legislation.

**CMN (National Monetary Council):** a regulatory body that establishes rules for the operation of the financial system in Brazil.

**Core Capital:** an indicator that reflects the quality of a bank's capital to absorb financial losses.

**Cofix (External Financing Commission):** a commission designed to assess public sector programs/projects whose funding matrix includes external resources from International Financial Organizations or Foreign Government Agencies, such as the World Bank (IBRD) and the Inter-American Development Bank (IDB).

**Compliance:** a set of rules and practices that guarantee compliance with regulatory and ethical standards within the Company.

**Conexão Parceiros:** a digital platform that facilitates contract management and communication between CAIXA and its commercial partners, ensuring compliance and efficiency in processes.

**Contrato Nato-Digital:** CAIXA's system for 100% digital contracting of mortgage financing.

**CVM (Brazilian Securities and Exchange Commission):** the entity responsible for regulating and overseeing the Brazilian capital markets.

## D

**DIO:** a technology education platform, CAIXA's partner in professional training.

**Drex:** digital currency issued by the Central Bank of Brazil for secure and instant transactions.

## E

**ESG:** environmental, social and governance criteria used to assess corporate responsibility.

## F

**Febraban (Brazilian Federation of Banks):** an entity that represents financial institutions in Brazil.

**FENAE (National Federation of CAIXA Staff Associations):** an entity that represents CAIXA employees in educational and social initiatives.

## FGTS (Government Severance Indemnity Fund):

a fund that aims to build up and preserve workers' financial reserves and promote investments in the areas of housing, sanitation and infrastructure to improve the quality of life of the Brazilian population.

**Fundo Casa:** CAIXA's partner in social and environmental projects, such as "Teia da Sociobiodiversidade."

## G

**G20 Social Summit:** an international initiative that promotes dialogue between governments and the private sector on sustainable solutions.

**GHG Protocol:** a Brazilian program for measuring and managing greenhouse gas emissions.

**GRI (Global Reporting Initiative):** a set of international standards for corporate sustainability reporting.

## I

**IDB (Inter-American Development Bank):** an international financial company that supports development projects in Latin America.

**IDSC-BR (Sustainable City Development Index):** a tool for evaluating municipal public policies.

**IFC (International Finance Corporation):** a World Bank Group company that supports sustainable private investment.

**IGCP (Latin American Institute of Governance and Public Compliance):** an institute that promotes good governance practices in the public sector.



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**IG-SEST (Governance Index for State-Owned Companies):** an index that assesses the governance of Brazilian state-owned companies.

**Inspir (Instituto de Ensino e Pesquisa):** a Brazilian non-profit higher education institution working in the areas of business, economics, law, mechanical engineering, mechatronic engineering, computer engineering, and computer science.

**INSS (National Social Security Institute):** the entity responsible for paying social security benefits in Brazil.

**Instituto CNP Brasil:** an organization created to consolidate CNP Seguros Holding's social and environmental investments.

**Internal audit:** an independent and objective activity that advises Management, provides evaluation and consulting services, and aims to add value and improve CAIXA's operations.

**IPCA (Extended Consumer Price Index):** Brazil's official inflation indicator. It measures the price variation of a range of products and services.

**L**  
**LGPD (Brazilian General Data Protection Law):** the Brazilian law that governs the processing of personal data.

**Loan Portfolio:** CAIXA's active loan operations.

**M**  
**MoU (Memorandum of Understanding):** a legal tool used in the business world and for commercial transactions.

**O**  
**OECD (Organization for Economic Cooperation and Development):** an organization that represents a structure formed by countries and strategic partners dedicated to economic development.

**OGU:** Federal Government's General Budget.

**Oscip (Social Organization of Public Interest):** a legal qualification given to different types of private entities working in typical areas of the public sector with a social interest, which can be financed by the Federal Government or by the private non-profit sector.



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## P

**PCAF (Partnership for Carbon Accounting Financials):** a global initiative to measure carbon emissions in financial activities.

**PDTIC (Information Technology and Communication Master Plan):** CAIXA's strategy for technological modernization.

**PRSAC (Social, Environmental and Climate Responsibility Policy):** A set of guidelines that governs CAIXA in sustainable practices.

## R

**RAS (Risk Appetite Statement):** a statement that aims to summarize an institution's risk management culture, defining the types and levels of risks it is willing to incur in order to effectively carry out its activities.

**RGB (Rede Governança Brasil):** an association that promotes good governance practices in the Brazilian public sector.

## S

**SASB (Sustainability Accounting Standards Board):** an organization that develops accounting standards for the disclosure of sustainability information.

**Scrum Game Challenge:** CAIXA's initiative to promote internal innovation and collaboration.

**SDGs (Sustainable Development Goals):** targets set by the UN for balanced development (economic, social and environmental).

**SFN (National Financial System):** a system made up of entities and institutions that promote financial intermediation in Brazil.

## T

**TEIA:** CAIXA's digital transformation program, focused on modernization and operational efficiency.

**TNFD (Taskforce on Nature-related Financial Disclosures):** a global initiative to disclose nature-related financial risks.

**TVM:** Marketable Securities.

## U

**UK Partnering for Accelerated Climate Transitions (PACT):** The United Kingdom's program to support climate transition.



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# ASSURANCE REPORT

GRI 2-5



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### Independent Auditors' Limited Assurance Report

(A free translation of the original report issued in Portuguese)

To the Board of Directors and Shareholders of  
Caixa Econômica Federal  
Brasília - DF

**Limited assurance report on the Environmental, Social, and Governance (ESG) information included in the 2024 Sustainability Report of Caixa Econômica Federal for the year ended December 31, 2024**

#### Conclusion

We performed a limited assurance engagement on the Environmental, Social, and Governance (ESG) information included in the 2024 Sustainability Report ("Report") of Caixa Econômica Federal ("CEF") for the year ended December 31, 2024, prepared based on the Global Reporting Initiative (GRI) Standards ("Criteria").

Based on the procedures performed and the evidence obtained, nothing has come to our attention that causes us to believe that the Environmental, Social, and Governance (ESG) information included in the 2024 Sustainability Report of Caixa Econômica Federal for the year ended December 31, 2024, has not been prepared, in all material respects, based on the Global Reporting Initiative (GRI) Standards.

#### Basis for Conclusion

We conducted our work in accordance with NBC TO 3000 (Revised) – Assurance Engagements Other than Audits and Reviews and the International Standard on Assurance Engagements (ISAE) 3000 (Revised), issued by the Federal Accounting Council (CFC) and the International Auditing and Assurance Standards Board (IAASB), respectively. Our responsibilities under these standards are further described in the "Our Responsibilities" section of this report.

We complied with the independence and other ethical requirements of the Code of Professional Ethics for Accountants and Professional Standards (including Independence Standards) issued by the CFC, based on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality, and professional behavior.

Our firm applies NBC PA 01 – Quality Management for Firms (Legal Entities and Individuals) of Independent Auditors and ISQM 1 – Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services Engagements, issued by the CFC and IAASB, respectively. These standards require the firm to design, implement, and operate a quality management system, including policies or procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements.

We believe that the evidence obtained is sufficient and appropriate to provide a basis for our conclusion.

#### CEF's Management Responsibilities for the Report

CEF's Management is responsible for:

- Designing, implementing, and maintaining internal controls relevant to the preparation of the information in the Report that is free from material misstatement, whether due to fraud or error;
- Selecting the Criteria as appropriate for the preparation of the information in the Report and appropriately referencing or describing the Criteria used; and
- Properly preparing and presenting the information in the Report in accordance with the Criteria.

#### Our Responsibilities

We are responsible for:

- Planning and performing the engagement to obtain limited assurance about whether the information included in the CEF's Report for the year ended December 31, 2024, prepared based on the Criteria, is free from material misstatement, whether due to fraud or error;
- Forming an independent conclusion based on the procedures performed and the evidence obtained; and
- Reporting our conclusion to CEF's Board of Directors and Shareholders.

#### Summary of the work we have performed as the basis for our conclusion

We exercised professional judgment and maintained professional skepticism throughout the engagement. We designed and performed procedures to obtain sufficient and appropriate evidence regarding the information included in the Report. The procedures selected depend on our understanding of the Report and other engagement circumstances, as well as our consideration of areas where material misstatements are likely to arise. In performing the engagement, we:

- a. planned the work considering the relevance, volume of quantitative and qualitative information, and the operational and internal control systems that served as the basis for the preparation of the information in the Report;

- c. applied analytical procedures to the quantitative information and inquiries regarding the qualitative information and its correlation with the indicators disclosed in the Report; and

- d. Evaluated the processes for preparing the Report and its structure and content in accordance with the Criteria.

The procedures performed in a limited assurance engagement vary in nature and timing and its extension is restricted (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 that which would have been obtained had a reasonable assurance engagement been performed.

Brasília, June 25, 2025

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



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# 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 to December 31, 2024. with reference to the GRI standards.
GRI 1 used	GRI 1: Foundation 2021
GRI G4 sector disclosures	GRI G4 Sector disclosures: Financial services 2013

GRI/SASB standard		Disclosure	Location/answer
General disclosures			
The organization and its reporting practices			
GRI 2: General disclosures 2021	2-1	Organizational details	12
	2-2	Entities included in the organization's sustainability reporting	7, 26 c) Not applicable. The entities that make up the CAIXA conglomerate are not included in the Sustainability Report.
	2-3	Reporting period, frequency and contact point	7 a, b) The reporting period is the same as the financial reporting, being annual, from January 1 to December 31, 2024. c) Contact: <a href="mailto:gersa@caixa.gov.br">gersa@caixa.gov.br</a> d) Date of publication: 06/06/2025.
	2-4	Restatements of information	a.i) There were no adjustments, corrections or changes in methodology that required reformulation of this document.
	2-5	External assurance	7, 196
	Activities and workers		
GRI 2: General disclosures 2021	2-6	Activities, value chain and other business relationships	12, 16, 46, 89
	2-7	Employees	51, 52
	2-8	Workers who are not employees	53



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GRI 2: General disclosures 2021	2-9	Governance structure and composition	158
	2-10	Nomination and selection of the highest governance body	165
	2-11	Chair of the highest governance body	165 Not applicable. The Chairman of the highest governance body is not a Senior Executive.
	2-12	Role of the highest governance body in overseeing the management of impacts	27
	2-13	Delegation of responsibility for managing impacts	168
	2-14	Role of the highest governance body in sustainability reporting	7
	2-15	Conflicts of interest	174
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	2-20	Process to determine remuneration	170
2-21	Annual total compensation ratio	56	
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GRI 2: General disclosures 2021	2-22	Statement on sustainable development strategy	4
	2-23	Policy commitments	27, 175
	2-24	Embedding policy commitments	141, 175, 178
	2-25	Processes to remediate negative impacts	172, 173
	2-26	Mechanisms for seeking advice and raising concerns	89, 172, 173

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GRI/SASB standard		Disclosure	Location/answer
<b>General disclosures</b>			
GRI 2: General disclosures 2021	2-27	Compliance with laws and regulations	170
	2-28	Membership associations	50
Stakeholder engagement			
GRI 2: General disclosures 2021	2-29	Approach to stakeholder engagement	46
	2-30	Collective bargaining agreements	51 b) Not applicable. All employees are covered by collective bargaining agreements.
Material topics			
GRI 3: Material Topics 2021	3-1	Process to determine material topics	37
	3-2	List of material topics	37
Profitability, profit and net Interest income			
GRI 3: Material topics 2021	3-3	Management of material topics	24, 39 d.ii) Not applicable, as no real impacts were indicated.
GRI 201: Economic performance 2016	201-1	Direct economic value generated and distributed	25
Environmental and climate risk and energy transition			
GRI 3: Material topics 2021	3-3	Management of material topics	39, 40, 142 e) Currently, there are no strategic objectives or targets linked to relevant aspects of the topic.
GRI 201: Economic performance 2016	201-2	Financial implications and other risks and opportunities due to climate change	24, 180 v) Information not available. The cost of the measures taken to manage risk is neither individualized nor segregated by type of risk.
GRI G4 Sector disclosures: Financial services 2013	FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	136, 180
	FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures (former FS9)	149 2) and 5) Not applicable.



GRI/SASB standard		Disclosure	Location/answer
General disclosures			
GRI G4 Conteúdos setoriais: serviços financeiros 2013	FS11	Percentage of assests subject to positive and negative environmental or social screening	151
	FS13	Access points in low-populated or economically disadvantaged areas by type	12, 112, 114, 132
SASB: environmental risk to mortgaged properties	FN-MF-450a.3	Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting	182
Liquidity, capital and risk management			
GRI 3: Material topics 2021	3-3	Management of material topics	22, 39, 180 e) Currently, there is no strategic objective or target linked exclusively to the risks relevant to the topic.
GRI 201: Economic performance 2016	201-3	Defined benefit plan obligations and other retirement plans	57
SASB: systemic risk management	FN-CB-550a.2	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, longterm corporate strategy, and other business activities	180
Urban and housing development			
GRI 3: Material topics 2021	3-3	Management of material topics	39, 111, 132
GRI 203: Indirect economic impacts 2016	203-2	Significant indirect economic impacts	132
SASB: discriminatory lending	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	132 Not applicable. CAIXA's housing loans use fiduciary alienation as collateral. Furthermore, based on the definition of "minorities", we would like to inform you that there is no race field in the Company's database.
Activity metrics	FN-MF-000.A	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	132
	FN-MF-000.B	(1) Number and (2) value of mortgages purchased by category: (a) residential and (b) commercial	132 1) CAIXA did not acquire a mortgage portfolio in 2024.

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GRI/SASB standard		Disclosure	Location/answer
General disclosures			
SASB: environmental risk to mortgaged properties	FN-MF-450a.1	(1) Number and (2) value of mortgage loans in 100-year flood zones	132 Not applicable. CAIXA's housing loans use fiduciary alienation as collateral.
	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	82 Not applicable. CAIXA's housing loans use fiduciary alienation as collateral.
Ethics, integrity and transparency			
GRI 3: Material topics 2021	3-3	Management of material topics	39, 88, 170, 179
GRI 205: Anti-corruption 2016	205-1	Operations assessed for risks related to corruption	157
	205-2	Communication and training about anti-corruption policies and procedures	177
	205-3	Confirmed incidents of corruption and actions taken	175
GRI 406: Non-discrimination 2016	406-1	Incidents of discrimination and corrective actions taken	66
SASB sector: business ethics	FN-CB-510a.2	Description of whistleblower policies and procedures	172
SASB: lending practices	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	22
Respect for biodiversity*			
GRI 3: Material topics 2021	3-3	Management of material topics	39, 148
	304-2	Significant impacts of activities, products, and services on biodiversity	148
	304-3	Protected or restored habitats	148
Climate justice*			
GRI 3: Material topics 2021	3-3	Management of material topics	39, 142



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GRI/SASB standard	Disclosure		Location/answer
General disclosures			
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	143 a) The certification of the GHG Inventory by the GHG Protocol will be published in the second half of 2025. b) In 2024, CAIXA's direct emissions increased significantly, mainly in the category of Fugitive Emissions, due to intensified maintenance of refrigeration systems. Atypical weather conditions, characterized by higher temperatures, necessitated greater operational effort from air conditioning equipment, leading to an increased release of refrigerant gases. To mitigate this impact, CAIXA is conducting a detailed survey of air conditioning equipment across all branches, including the types of gas used and installation dates, to develop strategies for updating, preventive, and corrective maintenance, aiming to reduce fugitive emissions.
	305-2	Indirect (Scope 2) GHG emissions	143 In 2024, CAIXA's electricity consumption increased slightly, but Scope 2 Greenhouse Gas (GHG) emissions rose more significantly due to a higher average emission factor of the National Interconnected System (SIN), caused by the water crisis and increased use of fossil fuels in Brazil's energy mix. Internally, factors contributing to this rise included a reduction in self-generation of solar energy, maintenance issues, equipment theft, decreased efficiency of solar panels, and increased air conditioning use due to high temperatures. To mitigate these impacts, CAIXA has implemented measures such as the gradual migration to the Free Contracting Environment (ACL) for the use of clean energy, the purchase of International Renewable Energy Certificates (I-REC) to offset emissions, and the recovery of photovoltaic plants. These actions aim to reduce GHG emissions, increase energy sustainability, and decrease reliance on the grid, with an expectation of reduced need for I-RECs in the future.
	305-3	Other indirect (Scope 3) GHG emissions	143 The increase in CAIXA's Scope 3 emissions is related to improvements in calculation methods, especially in the commuting emissions category. A comprehensive survey, with participation from 26% of employees, allowed for more accurate data collection on public transport, private vehicles, and remote work. Previously, calculations were based on the average number of employees requesting transportation vouchers, which resulted in underestimated figures.



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GRI/SASB standard		Disclosure	Location/answer
General disclosures			
Labor relations and organizational climate			
GRI 3: Material Topics 2021	3-3	Management of material topics	39, 51, 72, 75
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	54, 55
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	57
	401-3	Parental leave	57, 58
	403-1	Occupational health and safety management system	72
GRI 403: Occupational health and safety 2018	403-2	Hazard identification, risk assessment, and incident investigation	72
	403-3	Occupational health services	72
	403-4	Worker participation, consultation, and communication on occupational health and safety	48, 72 b) There are no formal health and safety committees made up of employers and workers.
	403-5	Training of workers in occupational health and safety	74
	403-6	Worker health promotion	74, 75
	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	72
	403-8	Workers covered by an occupational health and safety management system	72, 73 No internal or external audits were identified for occupational health and safety systems.
	404-1	Average hours of training per year, per employee	56 The number of hours of training for Managers in 2024 will not be reported. Considering that the majority of Managers are also employees, there is a duplication of information with the data already informed in the other categories, since, in the CAIXA Curriculum, the Manager can replicate their employee curriculum data in their manager registration.
GRI 404: Training and education 2016	404-2	Programs for the development of employees' skills and assistance for career transition	63



GRI/SASB standard		Disclosure	Location/answer
General disclosures			
GRI 404: Training and education 2016	404-3	Percentage of employees receiving regular performance and career development assessments	64, 65
GRI 405: Diversity and equal opportunity 2016	405-1	Diversity of governance bodies and employees	67, 68, 69, 70
	405-2	Ratio of basic salary and remuneration of women to men	66
SASB: lending practices	FN-MF-270a.4	Description of remuneration structure of loan originators	132 1) Employee remuneration at CAIXA is not affected by any hiring parameters. The PLR negotiated in the Collective Bargaining Agreement and the Bonus Program follow specific rules that have no relation to the terms and conditions of loans of any kind.
Respect for human rights			
GRI 3: Material topics 2021	3-3	Management of material topics	27, 39
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	51, 53 a) There are no indications of a violation or a significant risk of a violation in which workers' rights may be being violated.
GRI 408: Child labor 2016	408-1	Operations and suppliers with significant risk of child labor cases	27, 89, 148 There is no record of child labor.
GRI 409: Forced or compulsory labor 2016	409-1	Operations and suppliers with significant risk of cases of forced or compulsory labor	27, 89, 148 a) No significant risks of cases of forced or compulsory labor were identified.
GRI 410: Security practices 2016	410-1	Security personnel trained in human rights policies or procedures	70
GRI 411: Rights of indigenous peoples 2016	411-1	Incidents of violations involving rights of indigenous peoples	109 No cases of violations of indigenous peoples' rights were identified during the period covered by the report.
GRI 414: Social assessment of suppliers 2016	414-2	Negative social impacts in the supply chain and actions taken	89
Information security, cyber and IT risks			
GRI 3: Material topics 2021	3-3	Management of material topics	39, 186

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<b>General disclosures</b>			
GRI 418: Customer privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	84
Data security	FN-CB-230a.1	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	186 Confidentiality. Confidential and internal information.
	FN-CB-230a.2	Description of approach to identifying and addressing data security risks	186
	FN-CF-230a.1	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	186
	FN-CF-230a.3	Description of approach to identifying and addressing data security risks	186
Social risk *			
GRI 3: Material topics 2021	3-3	Management of material topics	39, 109
GRI G4 Sector disclosures: financial services 2013	FS16	Initiatives to enhance financial literacy by type of beneficiary	116
Public policies			
GRI 3: Material topics 2021	3-3	Management of material topics	39, 93, 102, 132, 137, 179, 185, 188
GRI G4 Sector disclosures: 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	93, 94, 119
	FS14	Initiatives to improve access to financial services for disadvantaged people	112
SASB: financial inclusion & capacity building	FN-CB-240a.1	(1) Number and (2) amount of loans outstanding that qualify for programmes designed to promote small business and community development	118 Information not available. The Company does not have information on individuals who participate in financial education initiatives for clients.
Sustainable finance and green credit			
GRI 3: Material topics 2021	3-3	Management of material topics	20, 39, 150
GRI G4 Sector disclosures: 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	132, 150, 153



GRI/SASB standard		Disclosure	Location/answer
<b>General disclosures</b>			
SASB: incorporation of environmental, social, and governance factors in credit analysis	FN-CB-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	182
Innovation, transformation and digital education			
GRI 3: Material topics 2021	3-3	Management of material topics	30, 39
SASB: financial inclusion & capacity building	FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	115 Information not available. CAIXA does not classify its clients according to these criteria and does not measure participation in financial education actions by type of client.
Extras			
GRI 302: Energy 2016	302-1	Energy consumption within the organization	145
GRI 308: Supplier environmental assessment 2016	308-1	New suppliers that were screened using environmental criteria	91
	308-2	Negative environmental impacts in the supply chain and actions taken	91
GRI 417: Marketing and labeling 2016	417-2	Requirements for product and service information and labeling	a) There were no cases of non-compliance recorded in 2024.
	417-3	Incidents of non-compliance concerning product and service information and labeling	a) There were no cases of non-compliance recorded in 2024.
Activity metrics	FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	79
	FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	79
	FN-CF-000.A	Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	79
	FN-CF-000.B	Number of (1) credit card accounts and (2) pre-paid debit card accounts	79

\*Topics that play a crucial role in CAIXA's strategy and operations. They are not classified as material topics according to the cut-off criteria and the GRI standards, however, they were defined by consensus by the discussion group and the sustainability area.

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