



CAIXA *Seguridade*

APRESENTAÇÃO INSTITUCIONAL

1T26

APRESENTAÇÃO INSTITUCIONAL

1T26

1

VISÃO GERAL

2

ESTRATÉGIA COMERCIAL

3

DESTAQUES **1T26**

4

DESEMPENHO COMERCIAL
E OPERACIONAL

CAIXA
Seguridade



A Caixa tem um papel essencial na economia, promovendo crescimento e a inclusão financeira ao apoiar negócios e comunidades

O Principal Parceiro do Governo Federal



702,4 mil

Pessoas que a Caixa viabilizou o acesso à moradia própria em 1T26



R\$ 105,5 bi

Benefícios sociais distribuídos em 1T26



19,0 mi

Famílias alcançadas pelo Bolsa Família

Instituição Financeira Relevante



R\$ 1,4 tri

Carteira de Crédito



R\$ 179,4 bi

Credito total concedido



68,0%

Do market share de financiamento imobiliário



R\$ 2,4tri

Em ativos



97%

De presença nos municípios brasileiros



157 MILHÕES
CLIENTES PESSOA FÍSICA



2,2 MILHÕES
CLIENTES PESSOA JURÍDICA



3,9 mil
AGÊNCIAS E POSTOS DE ATENDIMENTO



20,7 mil
CORRESPONDENTES E LOTÉRICAS



22,5 MIL
FUNCIONÁRIOS COM VENDAS RECORRENTES



29,0 MIL
FUNCIONÁRIOS COMO FORÇA DE VENDAS

**A CAIXA É O BANCO DA POUPANÇA E DA HABITAÇÃO
E O PRINCIPAL EXECUTOR DE POLÍTICAS PÚBLICAS DO GOVERNO FEDERAL**

CAIXA Seguridade

Empresa de participações que consolida todas as atividades da Caixa Econômica Federal nos ramos de seguros, capitalização, previdência complementar aberta, consórcio, corretagem e atividades afins.

OUTORGA CAIXA

Contrato de outorga não oneroso pelo período de 35 anos, até 2050 (renovável)

MODELO DE NEGÓCIOS

Altamente rentável, resiliente e com baixo risco de subscrição

GOVERNANÇA E GESTÃO

Atende aos mais rigorosos padrões de transparência e governança corporativa

CAIXA**MARCA CAIXA**

Direito de uso da marca CAIXA, uma das mais sólidas e valiosas do país

**LINHAS DE NEGÓCIOS**

Modelo verticalizado, com atuação em três linhas de negócios rentáveis (risco, acumulação e distribuição)

CXSE
B3 LISTED NM**LISTAGEM**

Listada no segmento Novo Mercado da B3, com 20,0% das ações em circulação

**DISTRIBUIÇÃO CAIXA**

Acesso exclusivo à maior rede de distribuição bancária da América Latina

**EFICIÊNCIA**

Parceiros privados com alta expertise nos respectivos segmentos de atuação

**GOVERNANÇA ROBUSTA**

Adoção de boas práticas, com pontuação máxima (Nível 1) no 6º Ciclo do IG-SEST

**CLIENTES CAIXA**

Acesso exclusivo à maior base de clientes do Brasil

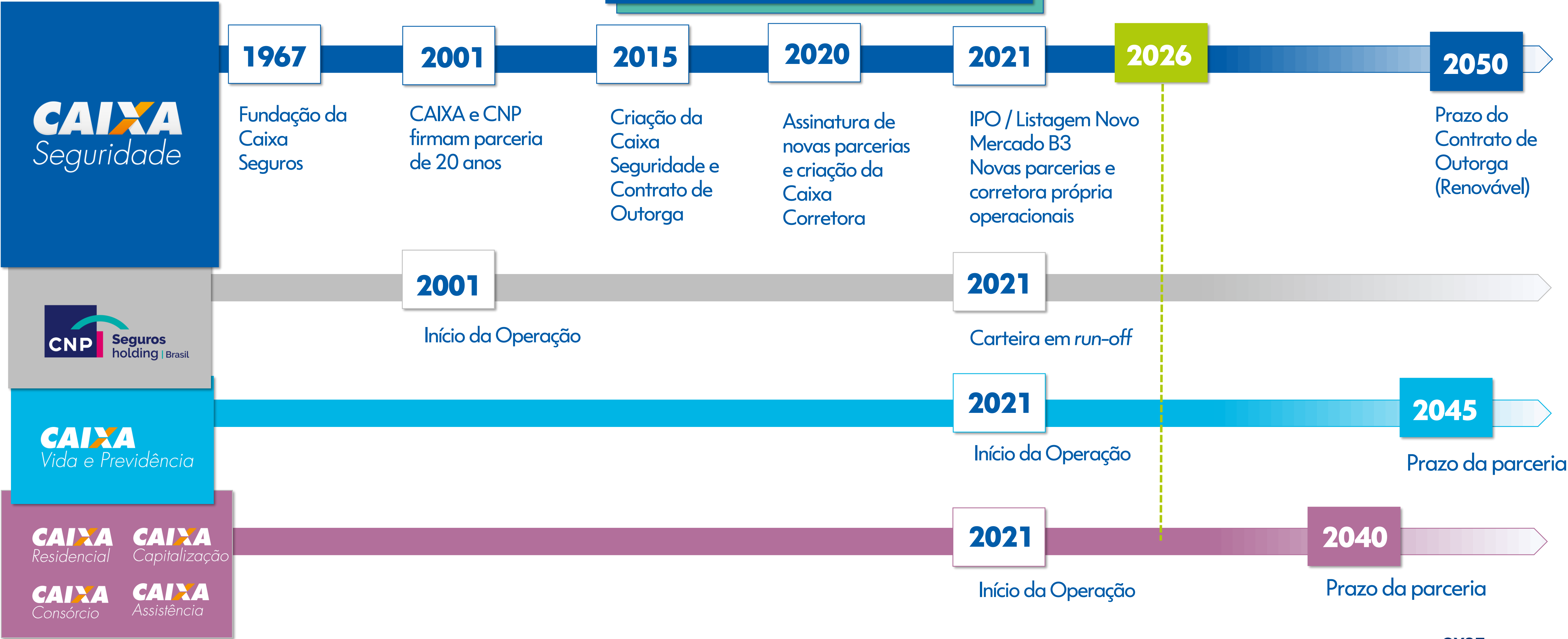
**MECANISMOS DE MOBILIZAÇÃO**

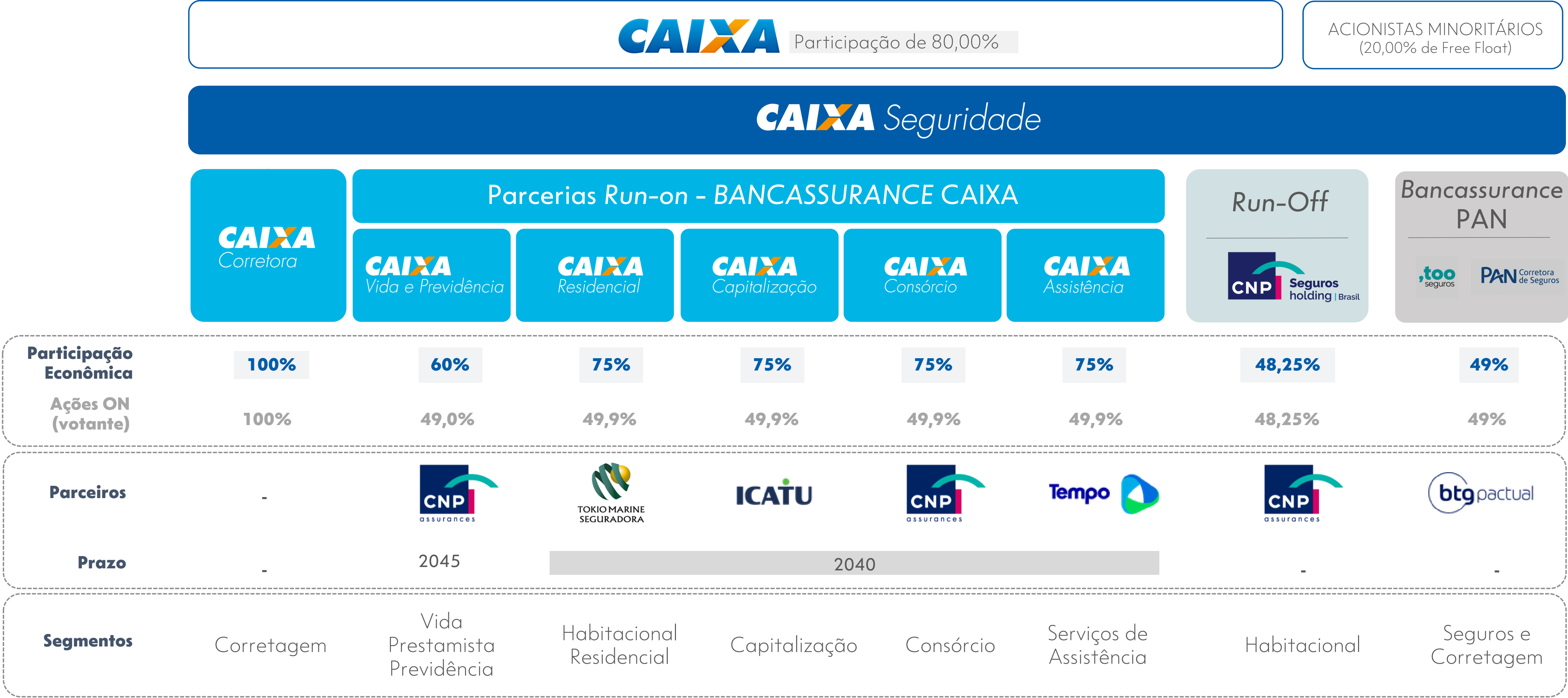
Engajamento da força de vendas através de sistema de incentivos

JVs**INVESTIDAS PRIVADAS**

Flexibilidade e rápida tomada de decisão, com governança compartilhada

LINHA DO TEMPO





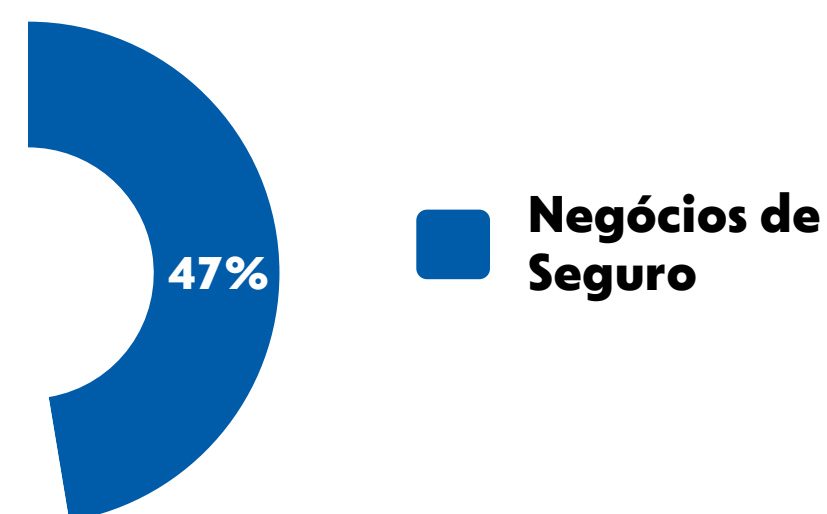
SEGUROS

Produtos voltados à **proteção patrimonial e vida**, proporcionando segurança financeira

PRODUTOS E MARKET SHARE¹



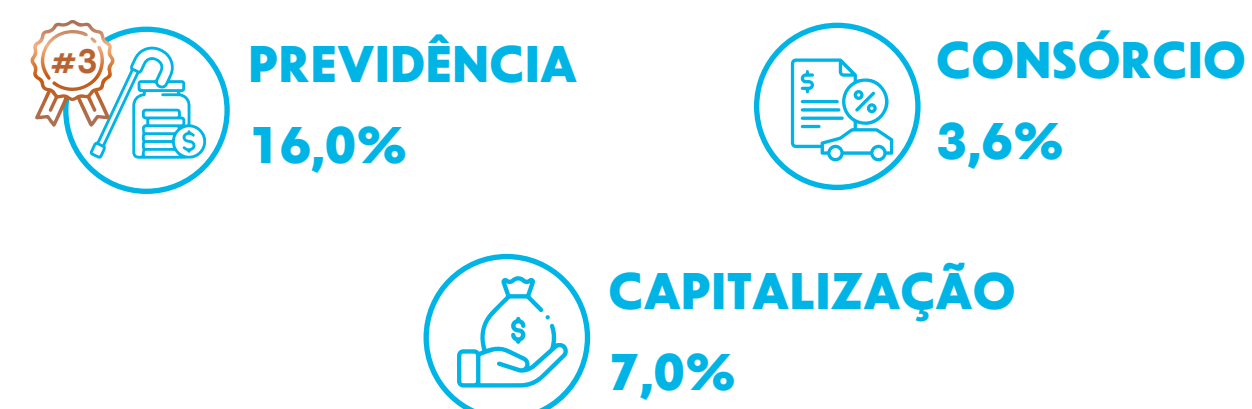
REPRESENTATIVIDADE²



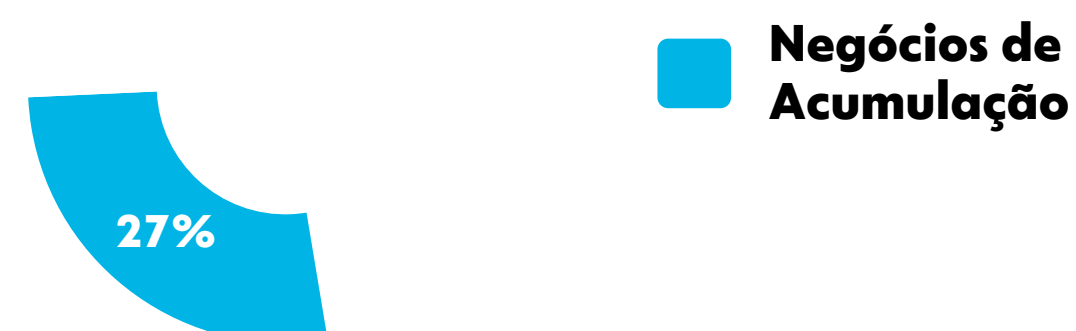
ACUMULAÇÃO

Produtos destinados ao **acúmulo de recursos ao longo do tempo**, ajudando clientes a planejar e atingir objetivos financeiros futuros

PRODUTOS E MARKET SHARE¹



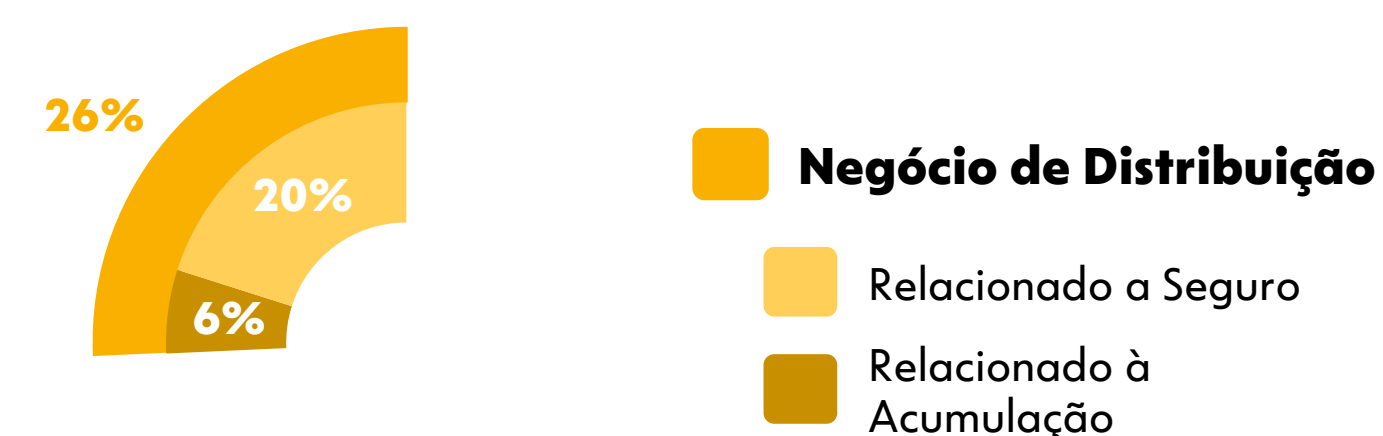
REPRESENTATIVIDADE²



DISTRIBUIÇÃO

- **Corretora própria** com acesso à **rede de distribuição da Caixa**
- Estratégias e canais utilizados para **comercializar e expandir a oferta dos produtos da Caixa Seguridade**

REPRESENTATIVIDADE²



Notas: (1) Fonte: Base de dados da SUSEP em Março de 2026, exceto Consórcio (fonte: Banco Central em março de 2026); (2) Participação na margem operacional total em 1T26.
Nota: As métricas financeiras utilizadas são baseadas no IFRS4.

PLAYER #1 EM SEGURO HABITACIONAL¹



SEGURO OBRIGATÓRIO

10+ ANOS DURATION DE LONGO-PAZO

SINISTRALIDADE ESTÁVEL E BAIXA

EMISSÕES MENSAIS

EFEITO RELEVANTE DE EMPILHAMENTO

OPORTUNIDADE DE CROSS-SELL COM OUTROS PRODUTOS

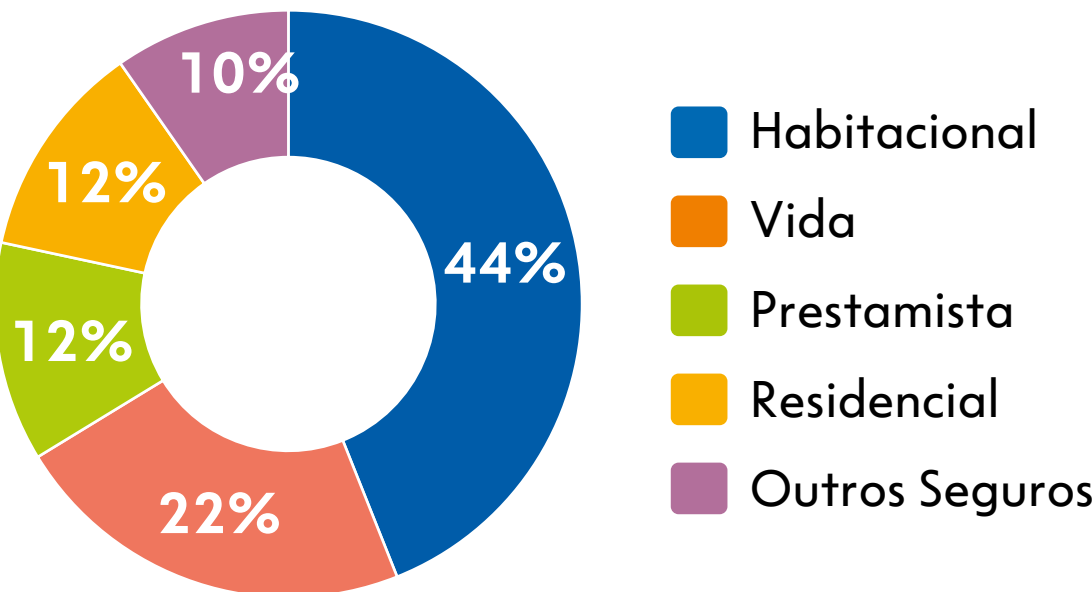
COM SUPORTE DO LÍDER ABSOLUTO EM CRÉDITO HABITACIONAL

68,0% MARKET SHARE DO BANCO CAIXA NO MERCADO DE CRÉDITO HABITACIONAL³

SEGMENTOS DIVERSIFICADOS E DE ALTA CONFIABILIDADE

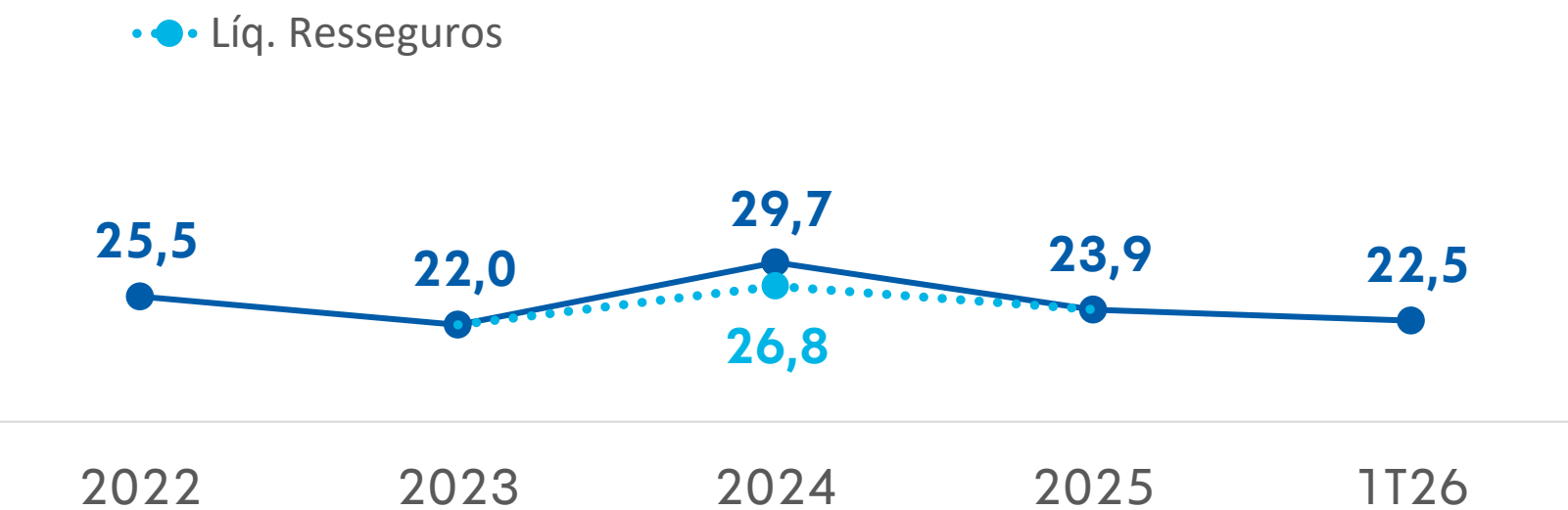
Prêmios Emitidos

% Prêmios Emitidos (1T26)



Taxa de Sinistralidade²

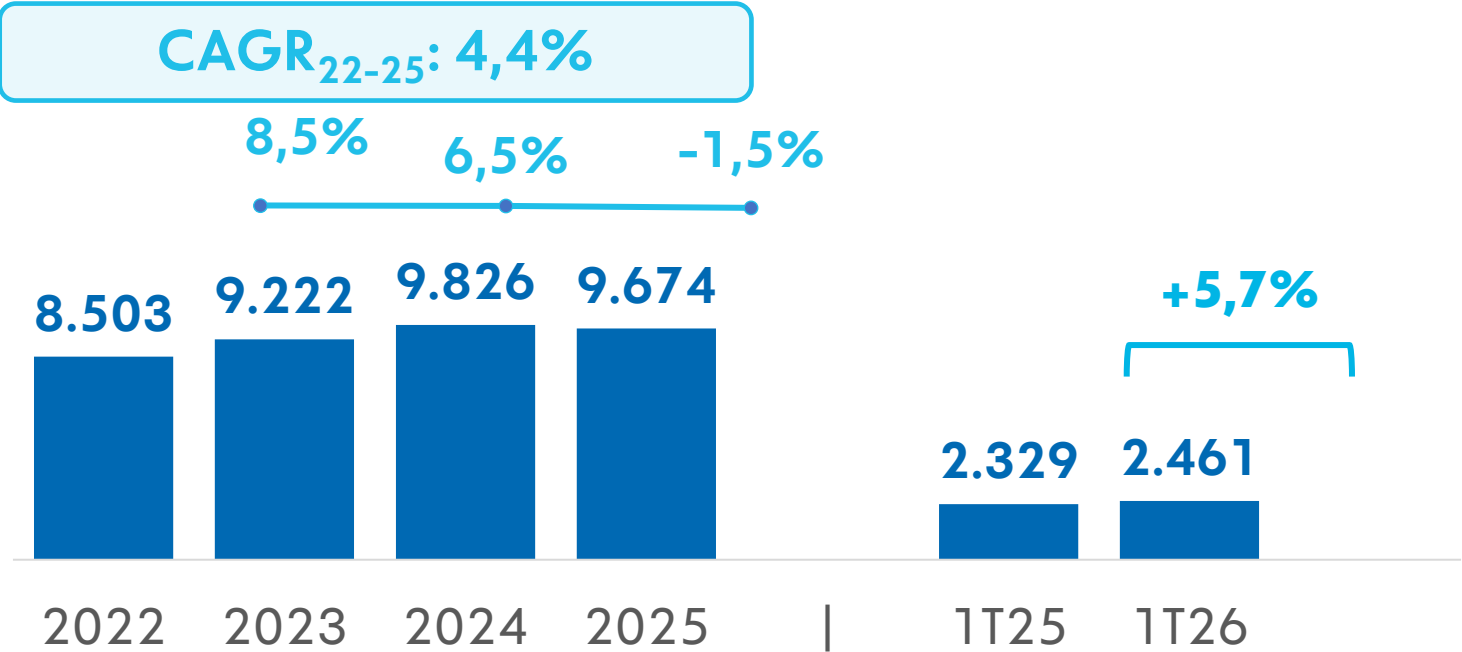
% Prêmios Ganhos



HISTÓRICO COMPROVADO DE CRESCIMENTO EM DIVERSOS PRODUTOS

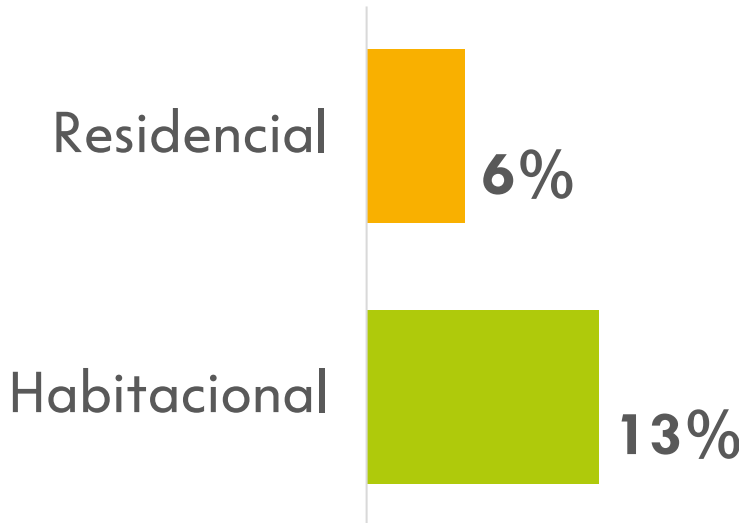
Prêmios Emitidos e Crescimento

BRL milhões e %



Crescimento dos Prêmios Emitidos por Segmento

% 1T26 vs. 1T25



Notas: (1) Fonte: Base de dados da SUSEP em março de 2026; (2) Valor normalizado exclui sinistros excepcionais das enchentes no Rio Grande Sul e prestamista; (3) Market share da Caixa no mercado de crédito em março de 2026. Nota: As métricas financeiras utilizadas são baseadas no IFRS4.

3º MAIOR PLAYER EM PREVIDÊNCIA¹

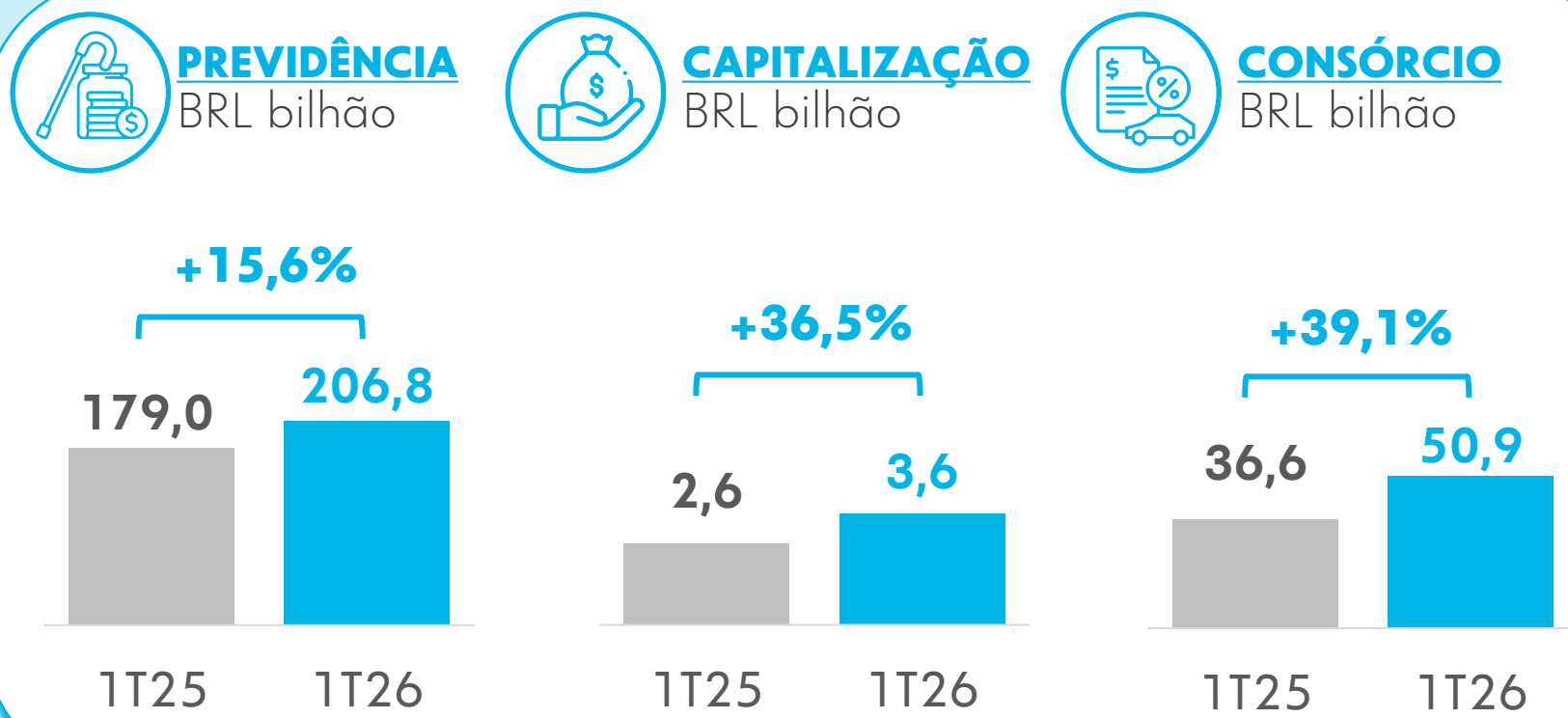
CRESCIMENTO RELEVANTE EM RESERVAS

RECEITAS RECORRENTES

TAXA DE ADMINISTRAÇÃO ESTÁVEL E SAUDÁVEL

CONTRIBUIÇÃO LÍQUIDA POSITIVA E CONSISTENTE

CRESCIMENTO CONTÍNUO DAS RESERVAS IMPULSIONANDO A EXPANSÃO DA RECEITA



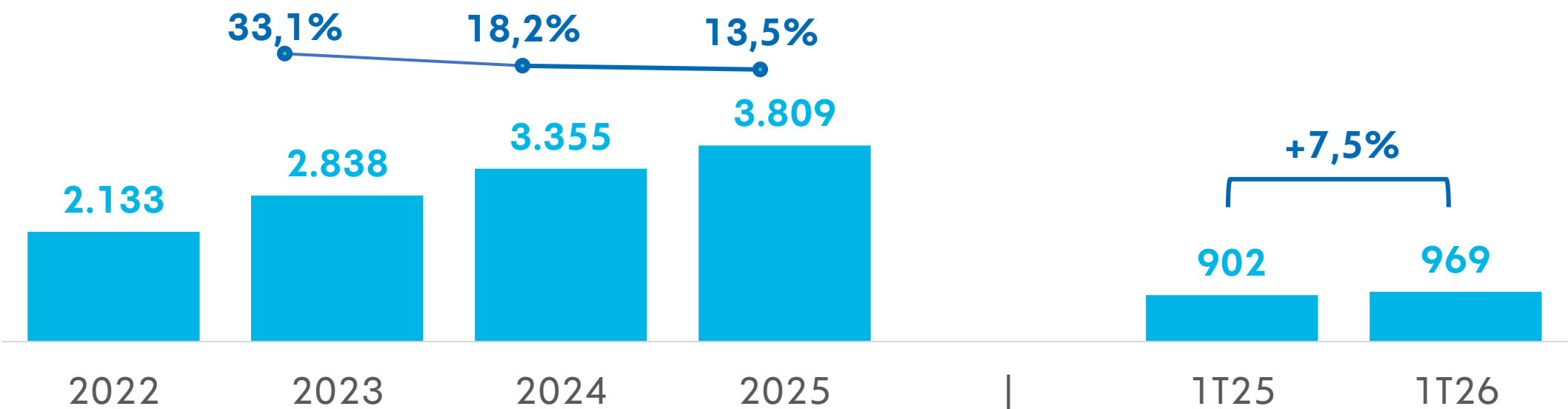
Nota: (1) Fonte: Base de dados da SUSEP em março de 2026.
Nota: As métricas financeiras utilizadas são baseadas no IFRS4.

UNIDADE DE NEGÓCIO-CHAVE COM SÓLIDO POTENCIAL DE EXPANSÃO

Receita Operacional e Crescimento

BRL milhões e %

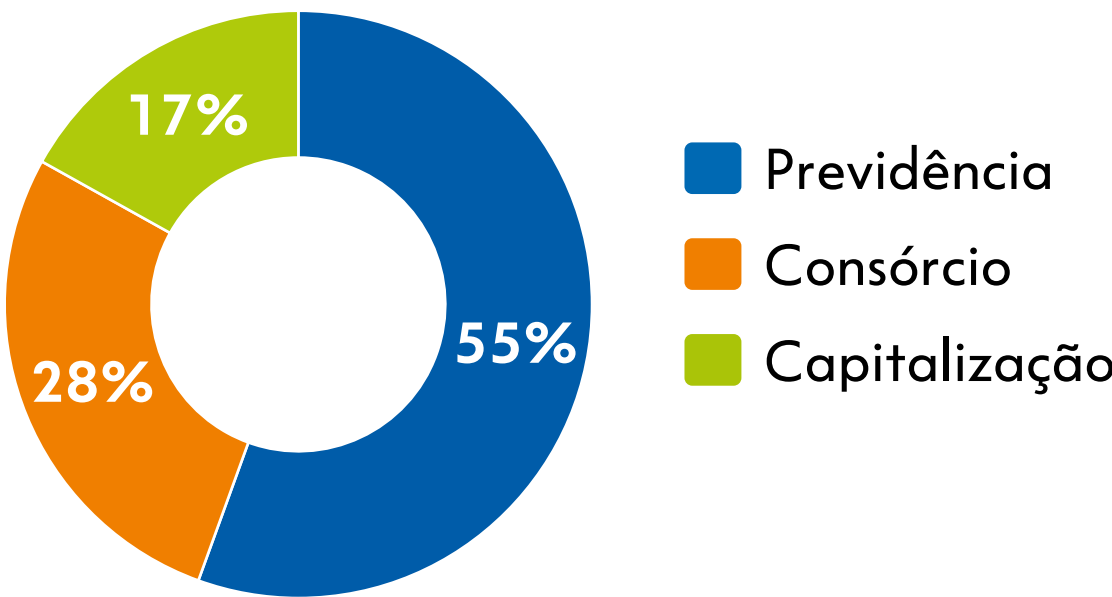
CAGR₂₂₋₂₅: 21,3%



CRESCIMENTO ACELERADO EM CONSÓRCIO E CAPITALIZAÇÃO

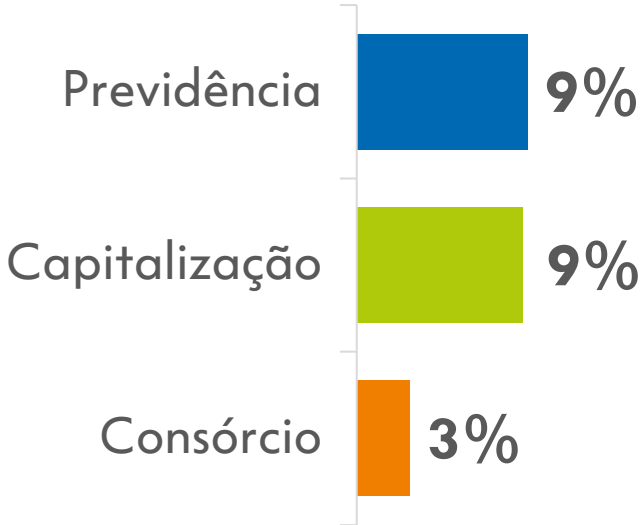
Receita Operacional por Segmento

% Receita Operacional (1T26)



Crescimento da Receita Operacional por Segmento

% 1T26 vs. 1T25



ELEVADA CAPACIDADE DE GERAÇÃO DE CAIXA

MANDATÓRIO
PELA LEGISLAÇÃO
BRASILEIRA⁽¹⁾

RECEITA DE CORRETAGEM
DA VENDA DE TODOS OS
PRODUTOS DE SEGUROS E
ACUMULAÇÃO

SEM
NECESSIDADE DE CAPITAL

SEM
RISCO DE SUBSCRIÇÃO

RECEITAS
RECORRENTES

BAIXOS CUSTOS
DEVIDO À ESTRATÉGIA DE
BANCASSURANCE

CAIXA Corretora

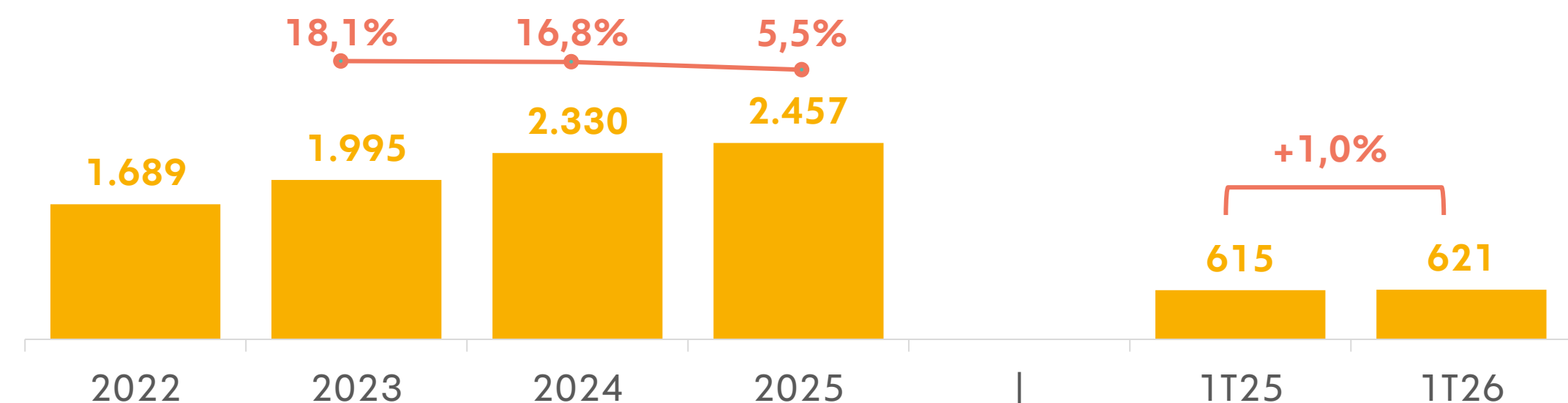
40,7% ^(1T26)
DAS RECEITAS DA CAIXA SEGURIDADE¹

RECEITAS RECORRENTES

Receita de Corretagem² e Crescimento

BRL milhões e %

CAGR₂₂₋₂₅: 13,3%

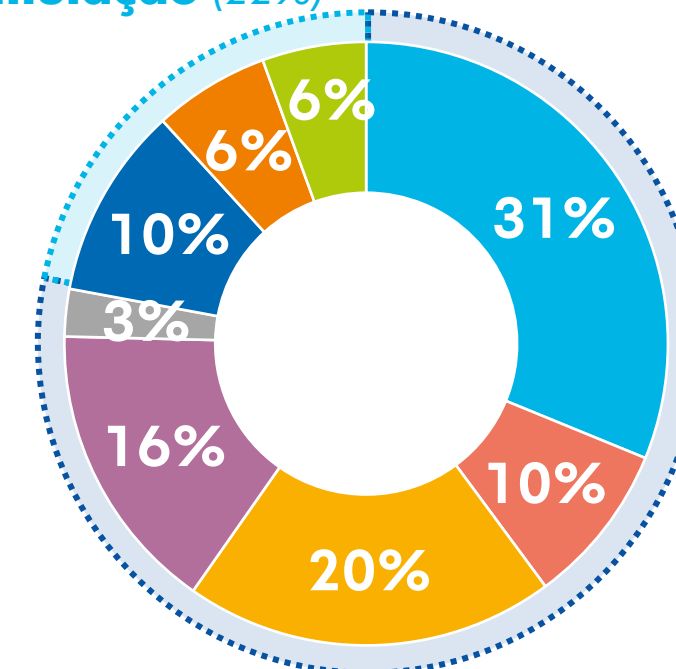


SÓLIDO CRESCIMENTO, SUSTENTADO POR FORTES RECEITAS DE CORRETAGEM DE SEGUROS

Corretagem (Margem Operacional) por Segmento¹

% Distribuição (1T26)

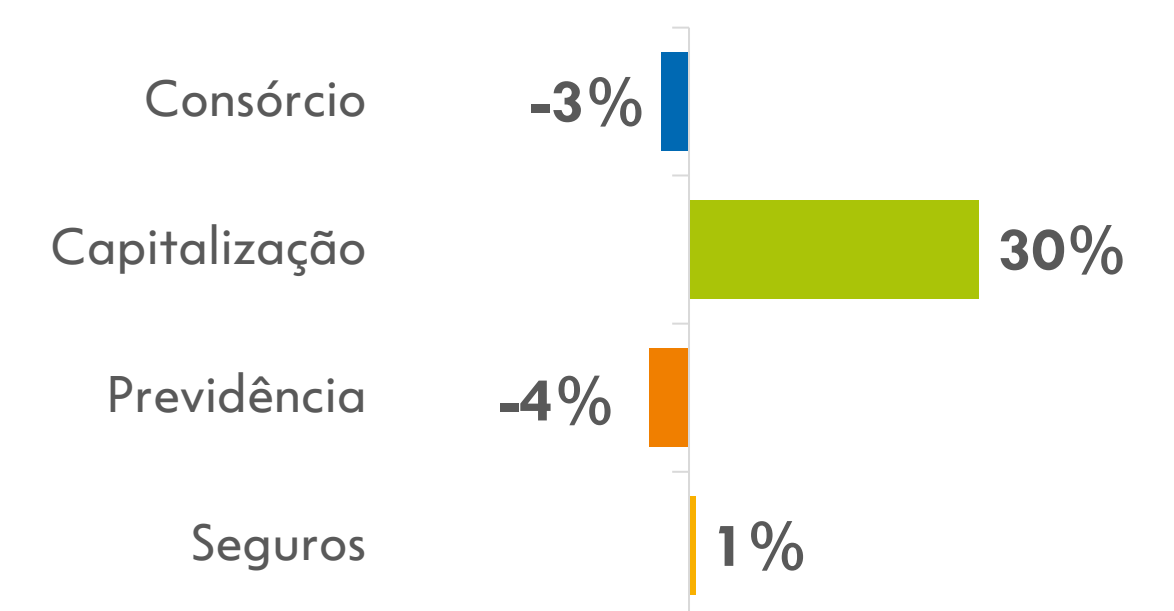
Acumulação (22%)



Seguro (78%)

Crescimento da Corretagem por Segmento¹

% 1T26 vs. 1T25



Notas: (1) A legislação brasileira estabelece que a intermediação de contratos de seguros deve ser realizada por corretores de seguros devidamente habilitados; (2) Inclui receitas de corretagem e comissionamento, além de receitas de acesso e distribuição de rede (BDF).

EQUIPE DE LIDERANÇA EXPERIENTE

Anos de experiência profissional



Gustavo Portela
CEO



Edgar Soares
CFO & IRO



Sidney Soares Filho
Diretor Comercial e de Produtos



Salvador Congentino Neto
Diretor de Governança Corporativa e Riscos

CONSELHO DE ADMINISTRAÇÃO

Indicado pelo Governo Federal

Indicado pela CAIXA

Membros Independentes



PRINCIPAIS COMITÊS E PRÁTICAS

Comitê de Transações com Partes Relacionadas

- 3 membros, 2 indicados pela Caixa Seguridade + Presidente (**representante dos acionistas minoritários no Conselho de Administração**)
- Supervisiona transações relevantes com partes relacionadas
- Decisões tomadas por maioria, o presidente da comissão tem direito de veto**



Comitê de Auditoria

- Membros independentes** (pelo menos um do Conselho de Administração)
- Monitora os controles internos
- Emitir parecer sobre a auditoria externa

Comitê Fiscal

- Composto por 3 membros efetivos (1 indicado pelos acionistas minoritários)**
- Emitir parecer sobre demonstrações financeiras e relatórios anuais



Comitê de Elegibilidade, Sucessão e de Remuneração

- Constituída por membros do Conselho de Administração, de outros comitês ou por membros externos**
- Aprova e apoia a seleção de membros do colegiado e representantes indicados nas JVs

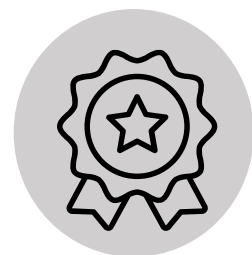


PRINCIPAIS NÚMEROS

- **3 bilhões** de ações ordinárias
- **20,0%** de Free Float
(38% Estrangeiros, 14% PJ e 48% PF)
- Preço de fechamento 1T26 de R\$ **18,35**
- R\$ **55,05 bi** em valor de mercado
- Volume Médio Diário de Negociação no 1T26 R\$ **80,4 mi**

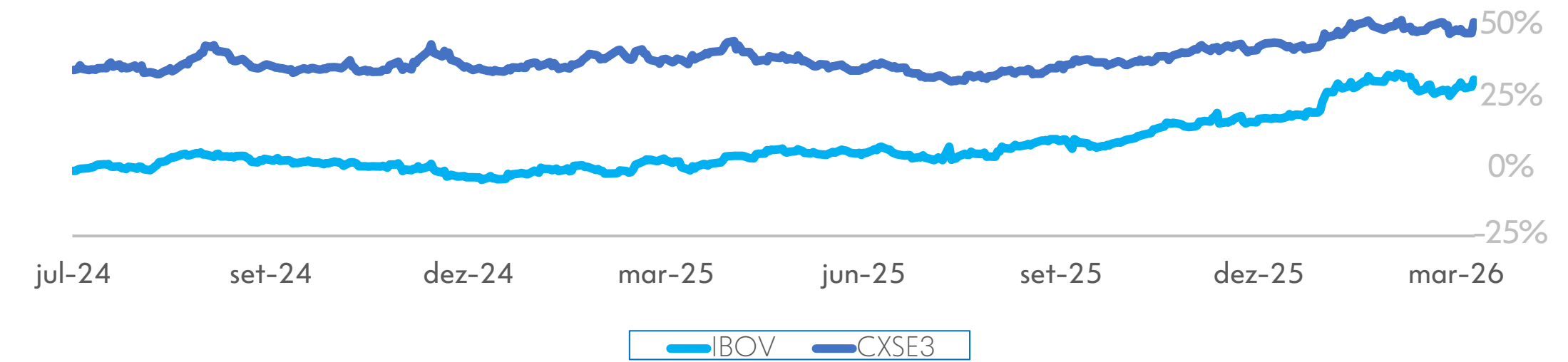
Reconhecimento de Mercado

Participação nos índices IBOV, IBRX100 e MSCI

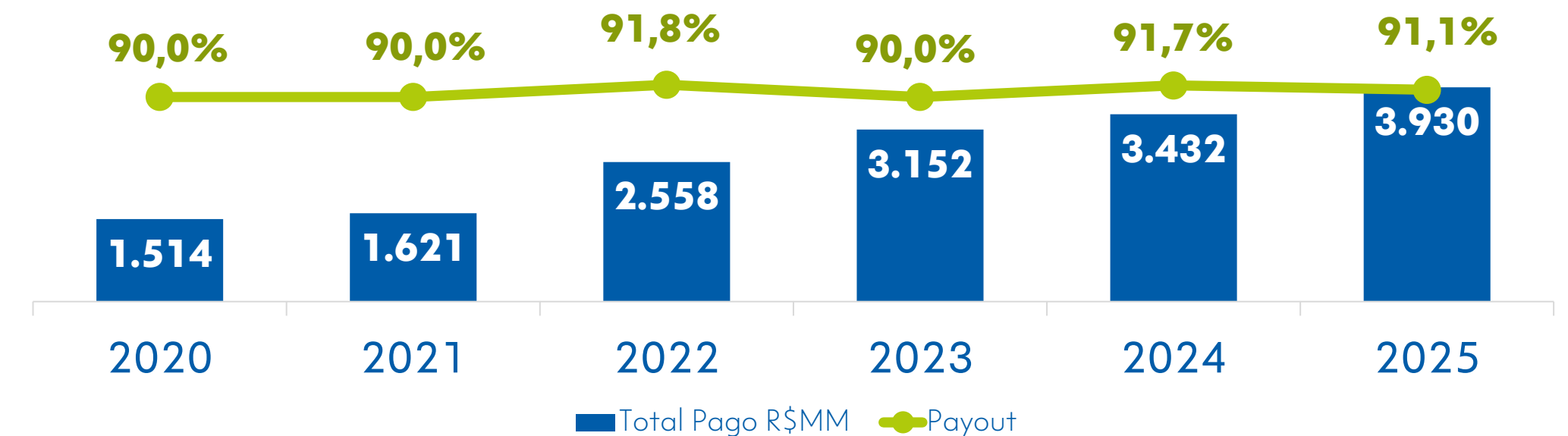


VISÃO GERAL | Desempenho Acionário

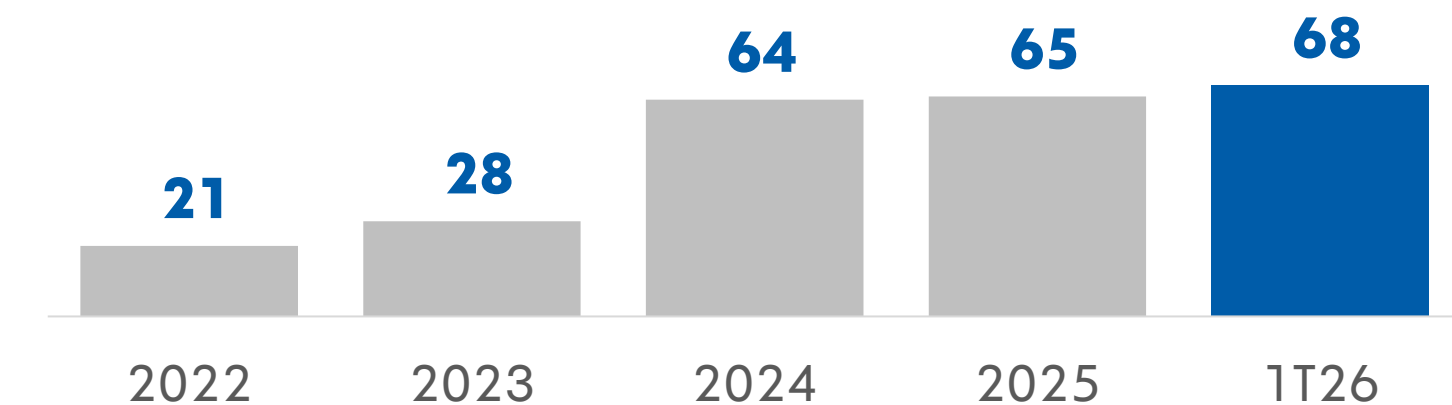
Desempenho da Ação



Distribuição de Dividendos



Liquidez de Mercado ADTV de 12 meses (BRL mm)



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E OPERACIONAL

CAIXA
Seguridade





159

MILHÕES DE CLIENTES

Oportunidades no cross-selling e aumento na penetração.

157

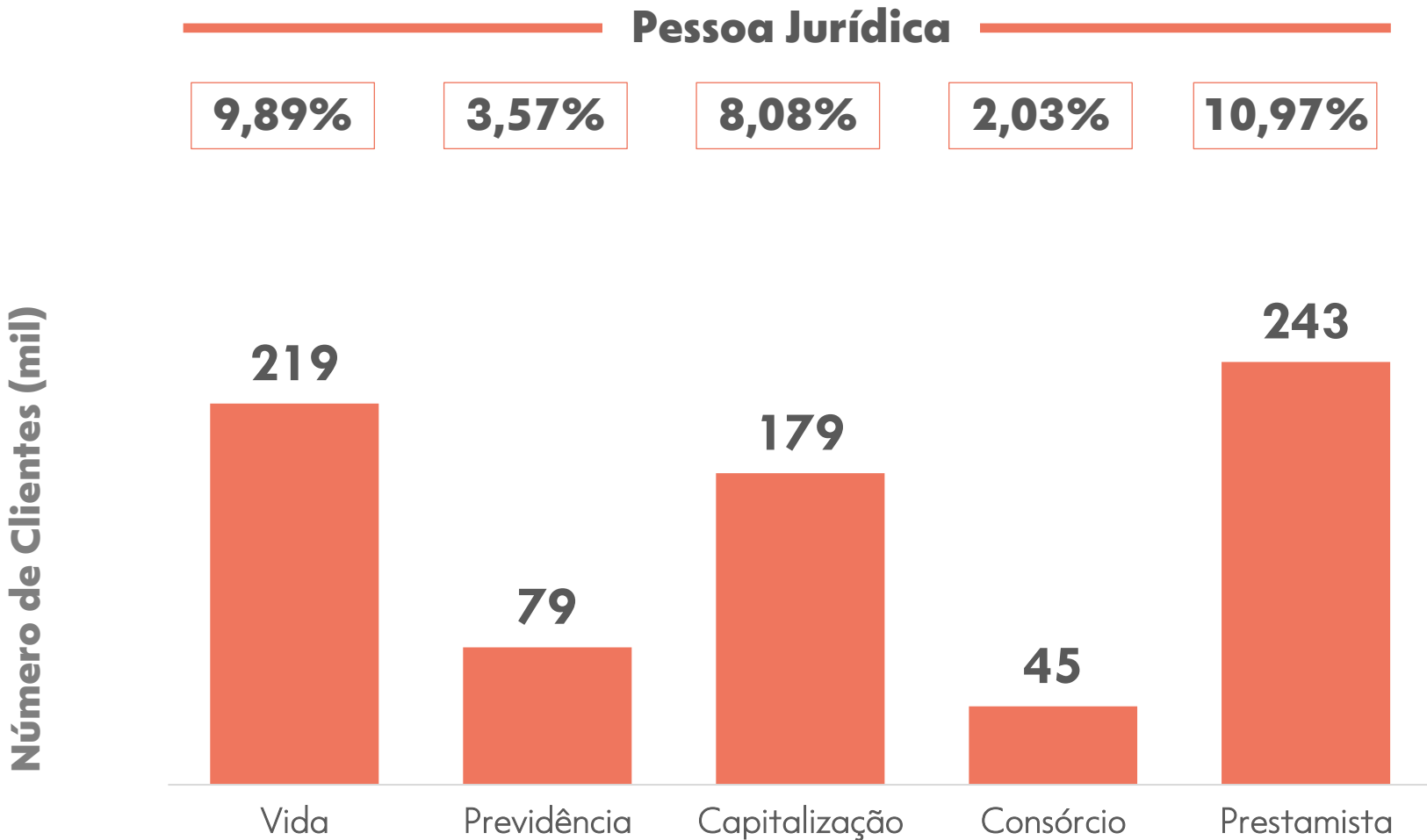
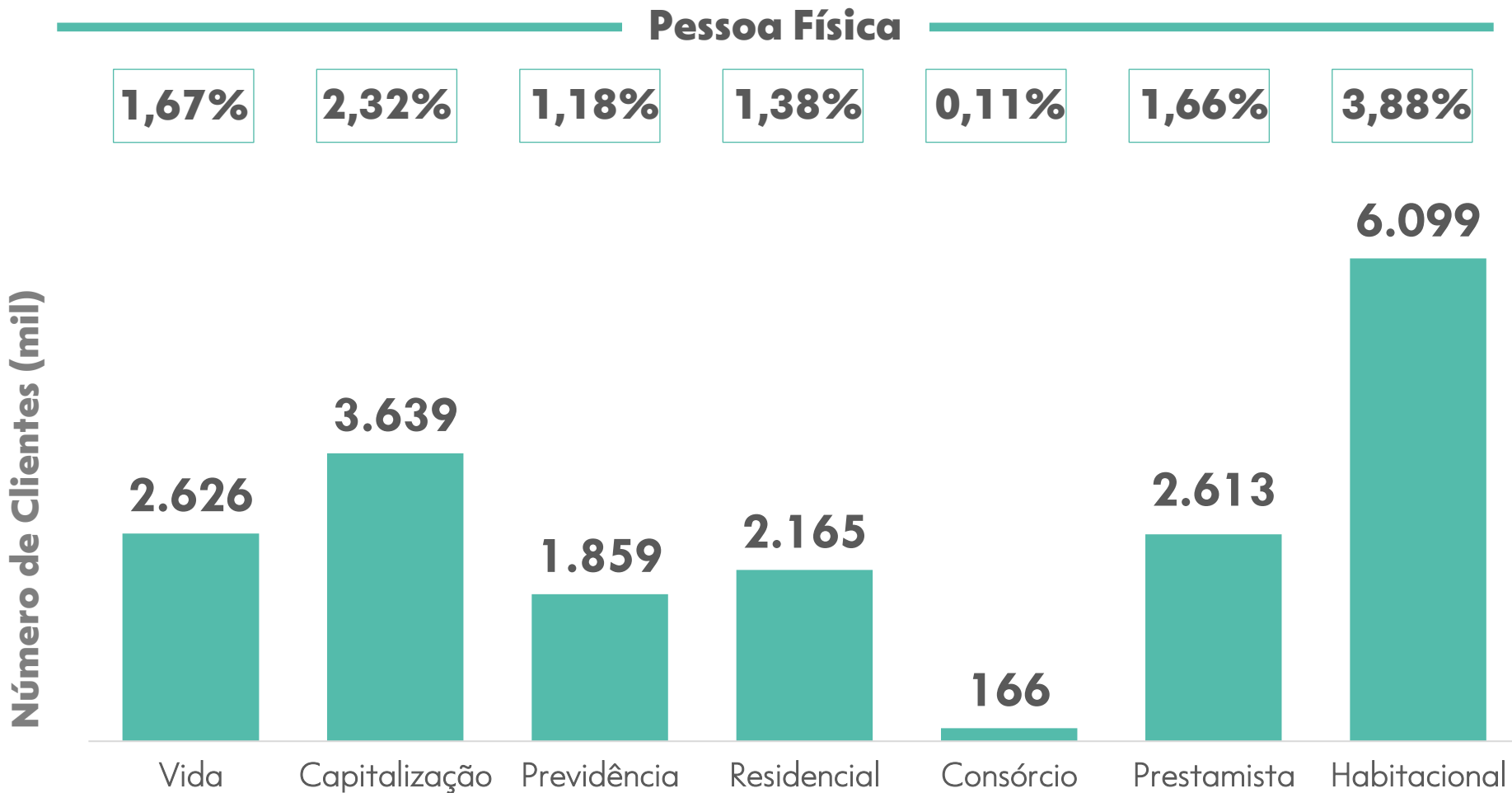
Milhões

CLIENTES PESSOA FÍSICA

2

Milhões

CLIENTES PESSOA JURÍDICA



¹Fonte :Relatório de Análise de Desempenho da Caixa Econômica Federal 1T2026.

ESTRATÉGIA COMERCIAL

PROGRAMA ALCANCE.CAIXA

Direcionamento estratégico para a venda de produtos, inclusive seguridade, por meio do plano de metas para cada agência.

PROGRAMA TIME DE VENDAS

Programa de reconhecimento do desempenho na venda com qualidade e de troca de experiências entre os colaboradores de forma *gamificada* e colaborativa.

Classificação¹

Classificação por pontos em categorias gera mobilização e engajamento

22,5mil funcionários e
3,8mil parceiros

Premiação

FUNCIONÁRIOS



Venda de produtos

GERENTES



Desempenho rede

Reconhecimento

Valorização de funcionários com boa performance em vendas

Campanhas

Aprimoramento do foco com ações de bônus na pontuação por vendas ou prêmios pela superação dos resultados em produtos com foco estratégico.



CAIXA Seguridade

CAIXA

CAIXA
Residencial

CAIXA
Vida e Previdência

CAIXA
Corretora

CAIXA
Consórcio

CAIXA
Capitalização

CAIXA
Assistência



Estratégia Focada no Cliente

MODELO DE ESTRATÉGIA COMERCIAL ORIENTADO AO CLIENTE



Melhoria da Experiência

Aprimorar a jornada do cliente e do funcionário, com soluções simples, eficazes e inovadoras



Engajamento

Busca fortalecer os negócios no Bancassurance CAIXA por meio do Time de Vendas



Geração de Resultados

Produtos, processos, estratégias comerciais e comunicação com foco no aumento do faturamento e ampliação das margens



Comunicação e Marketing

Fortalecer e consolidar a visão de futuro da companhia como referência dos brasileiros no mercado de seguridade

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CAIXA
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+ PROTEÇÃO PARA O LAR

HABITACIONAL

CRESCIMENTO ACOMPANHA A CARTEIRA DE
CRÉDITO IMOBILIÁRIO NA CAIXA.

R\$ **1.087,4** mi Prêmios Emitidos

+13,0%/1T25

RESIDENCIAL

FOCO NA COMERCIALIZAÇÃO DO RESIDENCIAL ACOPLADO
AO HABITACIONAL.

R\$ **282,6** mi Prêmios Emitidos

+5,5%/1T25

**+ CUIDADO
COM O QUE
IMPORTA**

PREVIDÊNCIA

▶ CAPTAÇÃO LÍQUIDA POSITIVA DE R\$ 1,3 BI.

R\$ **206,8** bi Reservas

+15,6%/1T25

CAPITALIZAÇÃO

▶ MODERNIZAÇÃO DO PROCESSO DE RESGATE E REVENDA, COM INCENTIVO À RENOVAÇÃO E MELHORA NO ATENDIMENTO.

R\$ **542,8** mi Arrecadação

+28,3%/1T25

▶ **R\$ 50 BI**

ESTOQUE DE CARTAS DE CRÉDITO DE CONSÓRCIO.

▶ **5 ANOS DO IPO E LISTAGEM
NA B3**

▶ **SELO OURO ABNT
MULHERES**

AGENDA DE DIVERSIDADE E INCLUSÃO
COMO PRIORIDADE ESTRATÉGICA.



LUCRO LÍQUIDO

Gerencial

R\$ 1,1 BI **+13,2%** /1T25

DIVIDENDOS

R\$ 1,05 BI

91,9% payout

RECEITA

Operacional

R\$ 1,5 BI **+10,3%** /1T25

ROE

65,9 %

+7,3 p.p. /1T25

APRESENTAÇÃO INSTITUCIONAL

2025

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DESTAQUES **2025**

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DESEMPENHO COMERCIAL
E OPERACIONAL

CAIXA
Seguridade



RECEITAS

Operacionais

R\$ 1,5 bilhão

LUCRO LÍQUIDO

Gerencial

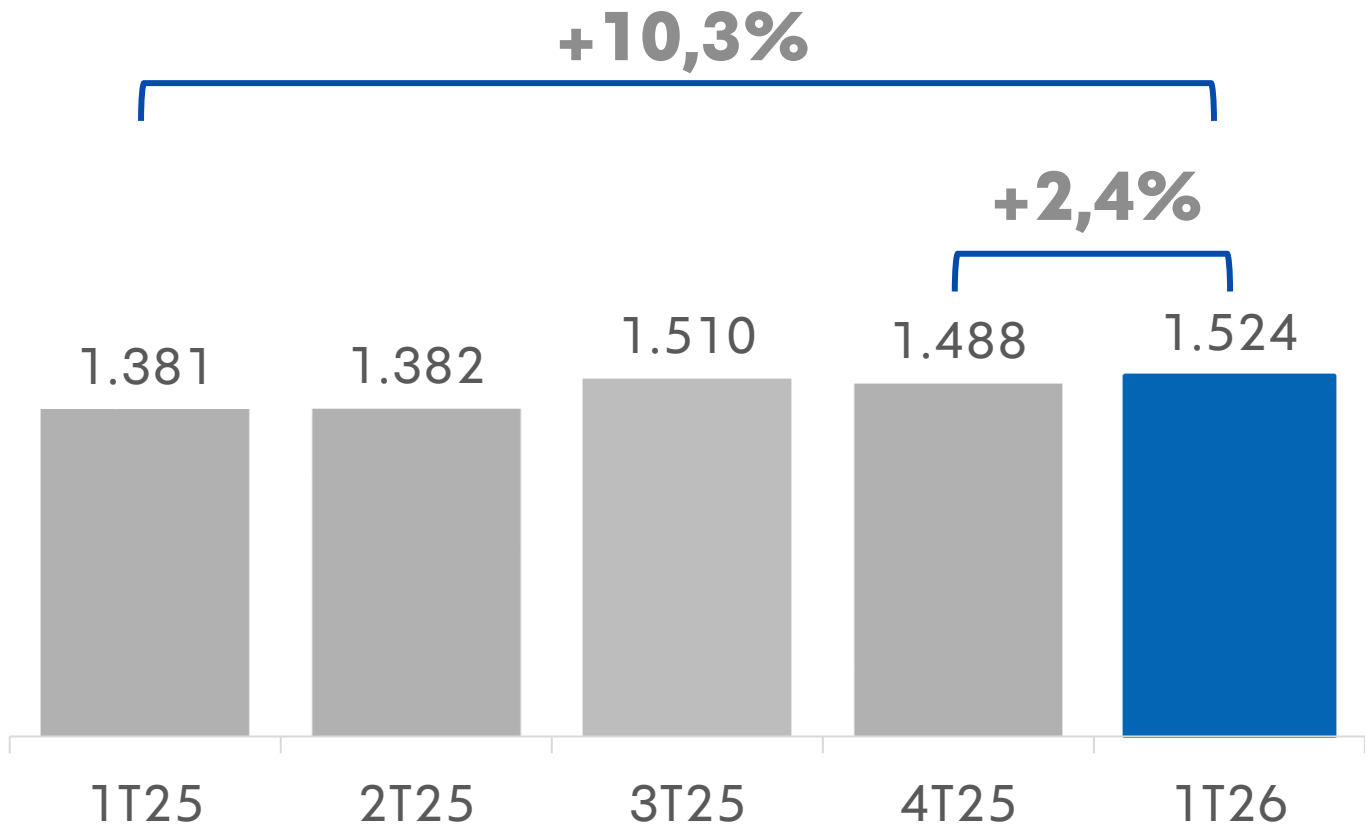
R\$ 1,1 bilhão

ROE

65,9% a.a.

Receitas Operacionais

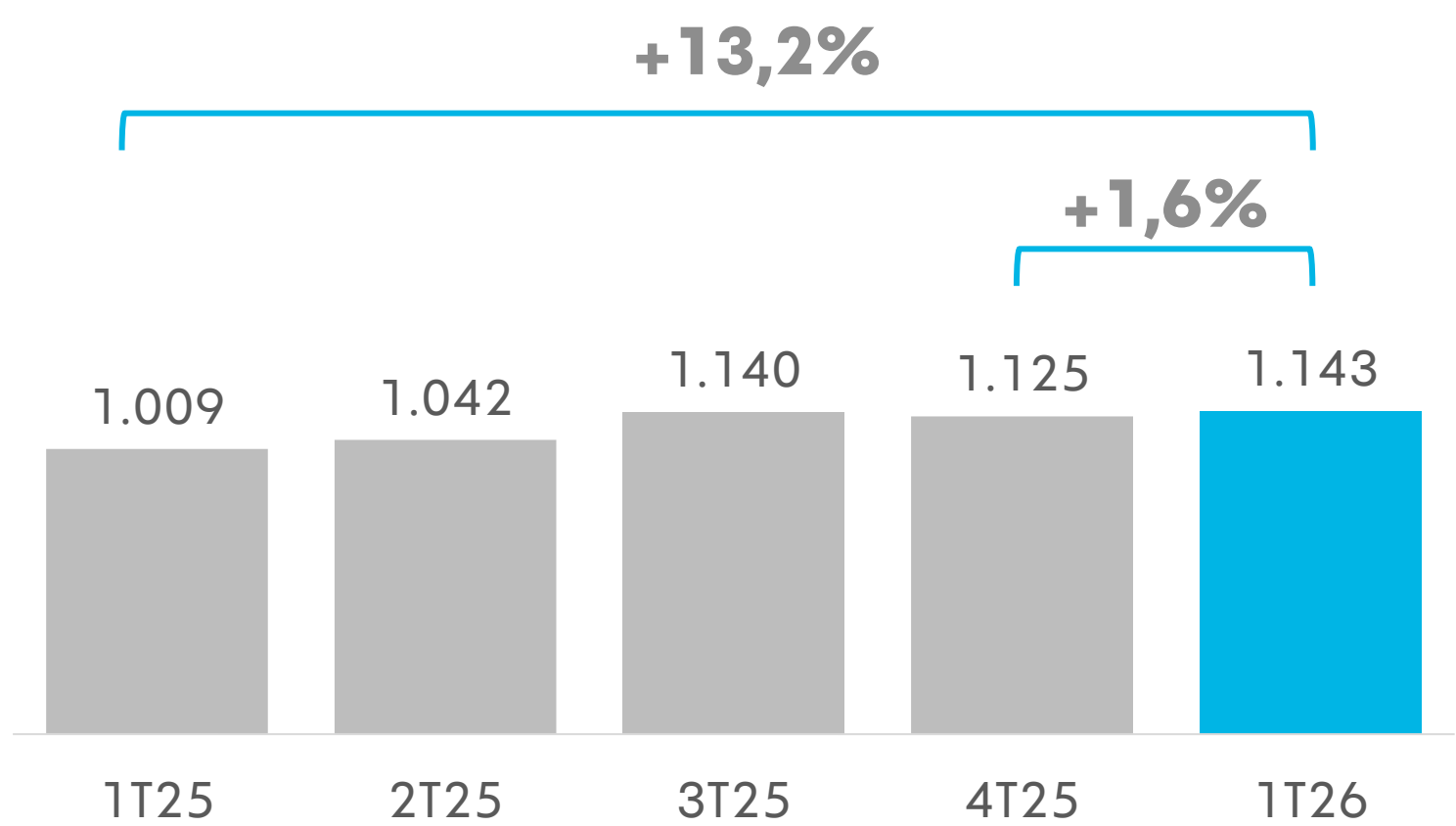
R\$ milhões



Receitas R\$ milhões	%	1T26	/1T25	/4T25
Participações	59%	903	+18%	+4%
Distribuição	41%	621	+1%	0%
Total	100%	1.524	+10%	+2%

Lucro Líquido Gerencial

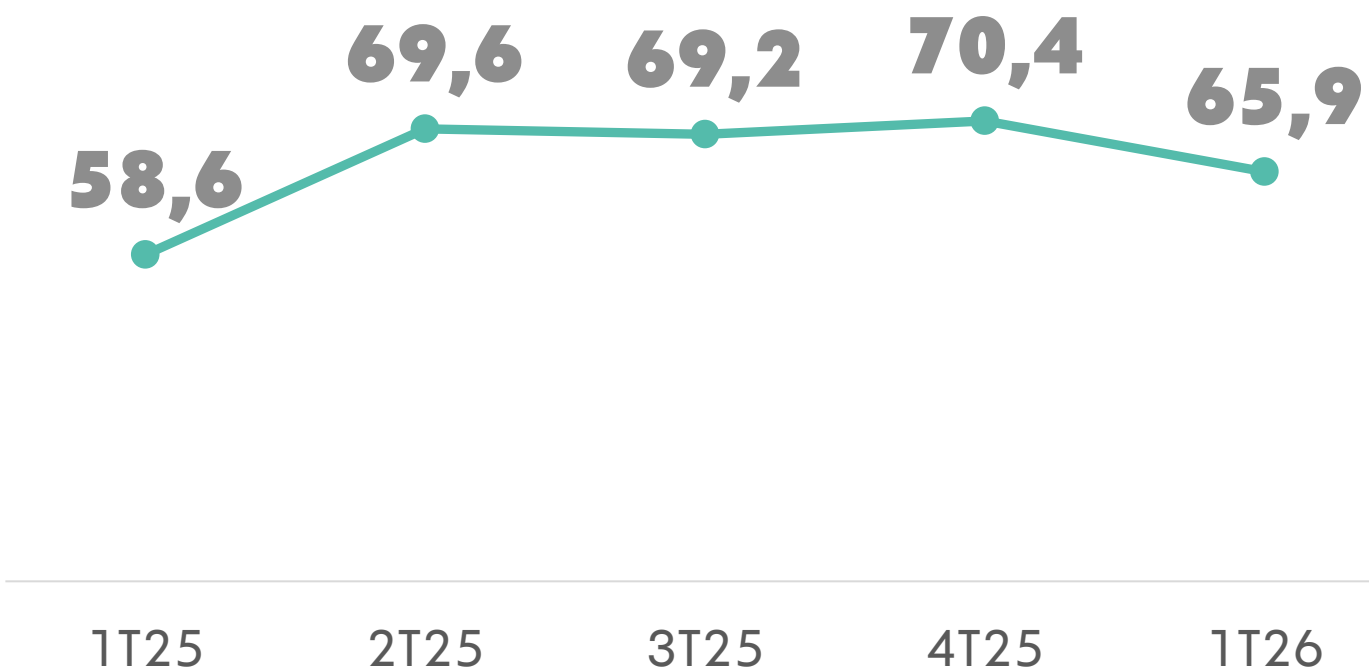
R\$ milhões



Lucro Líquido Contábil, conforme norma CPC 50 (IFRS 17), de R\$ 1.150,3 milhões no 1T26, crescimento de 9,5% em relação ao 1T25.

ROE

% a.a.

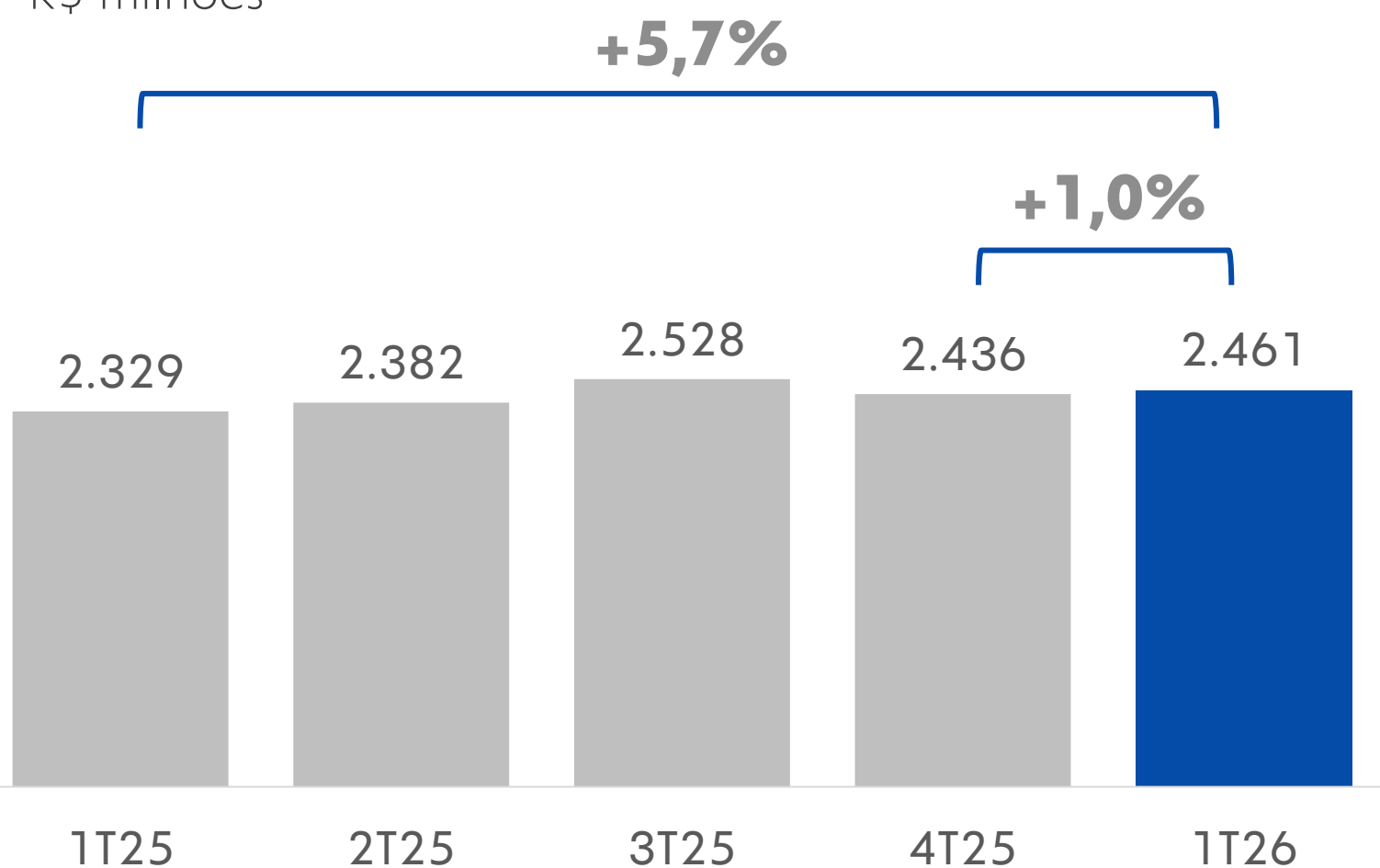


ROE: Crescimento anual de 7,3 p.p. em relação ao indicador de 1T25.

¹ Lucro dos últimos 12 meses \ média do PL ajustado do mês de referência com o correspondente do exercício anterior

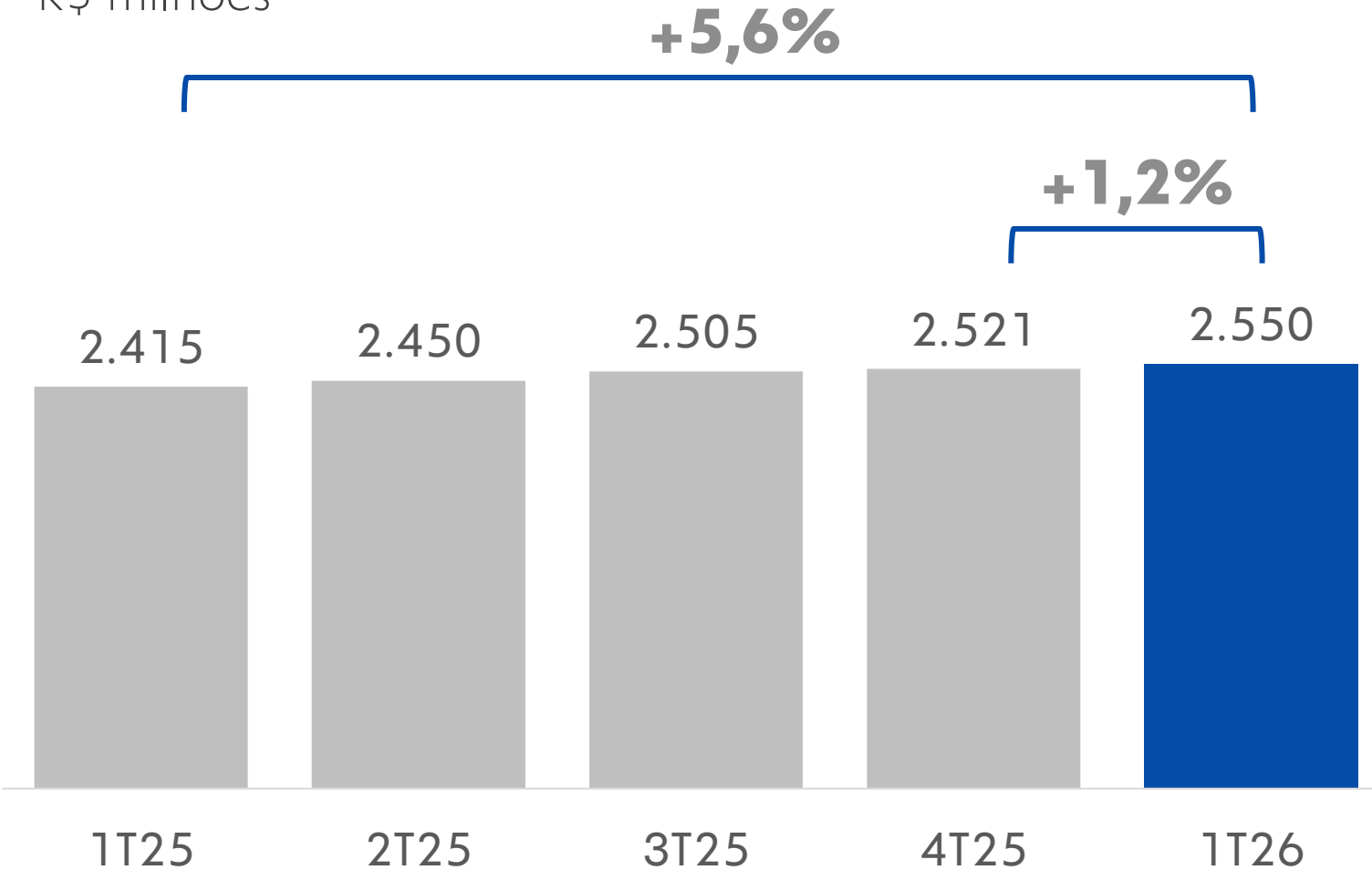
Prêmios Emitidos

R\$ milhões



Prêmios Ganhos

R\$ milhões



Prêmios Emitidos

Destaque para o crescimento anual (1T26/1T25) nos ramos Habitacional (+13,0%), Residencial (+5,5%) e Auto (+104,0%).

Prêmios Emitidos por Ramo		R\$ milhões 1T26	/1T25	/4T25
R\$ milhões				
Habitacional	44%	1.087	+13%	+4%
Vida	22%	552	-1%	-7%
Prestamista	12%	299	-21%	+19%
Residencial	12%	283	+6%	-6%
Auto	7%	170	+104%	-6%
Assistência	2%	51	-25%	-9%
Outros Seguros	1%	19	+65%	+55%
Total Seguros	100%	2.461	+6%	+1%

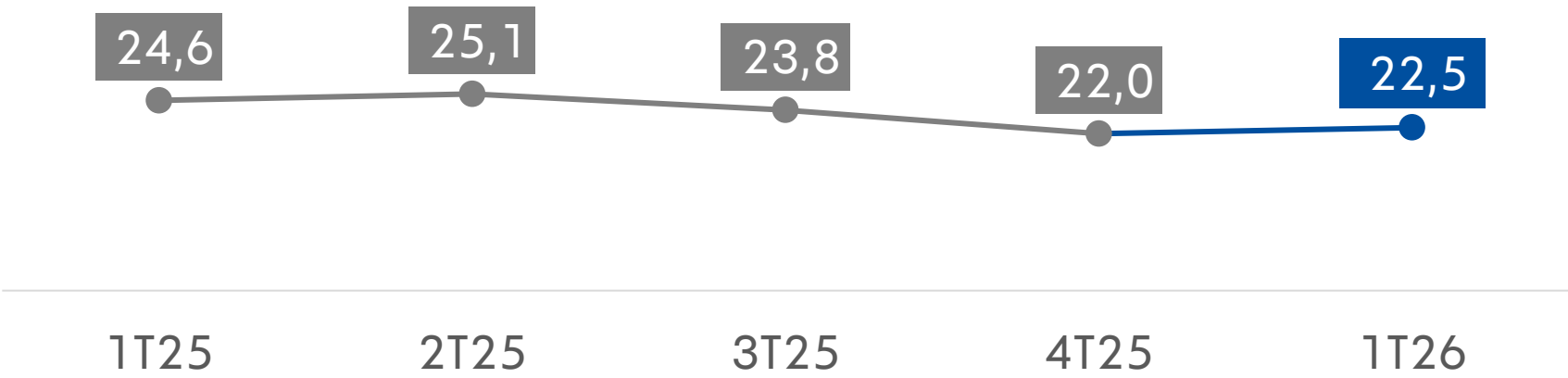
Prêmios Ganhos por Ramo		R\$ milhões 1T26	/1T25	/4T25
R\$ milhões				
Habitacional	43%	1.087	+13%	+4%
Vida	22%	567	+4%	-1%
Prestamista	18%	453	-10%	-3%
Residencial	10%	255	+18%	+2%
Auto	4%	120	+15%	+6%
Assistência	2%	51	-25%	-9%
Outros Seguros	1%	17	-13%	-15%
Total Seguros	100%	2.550	+6%	+1%



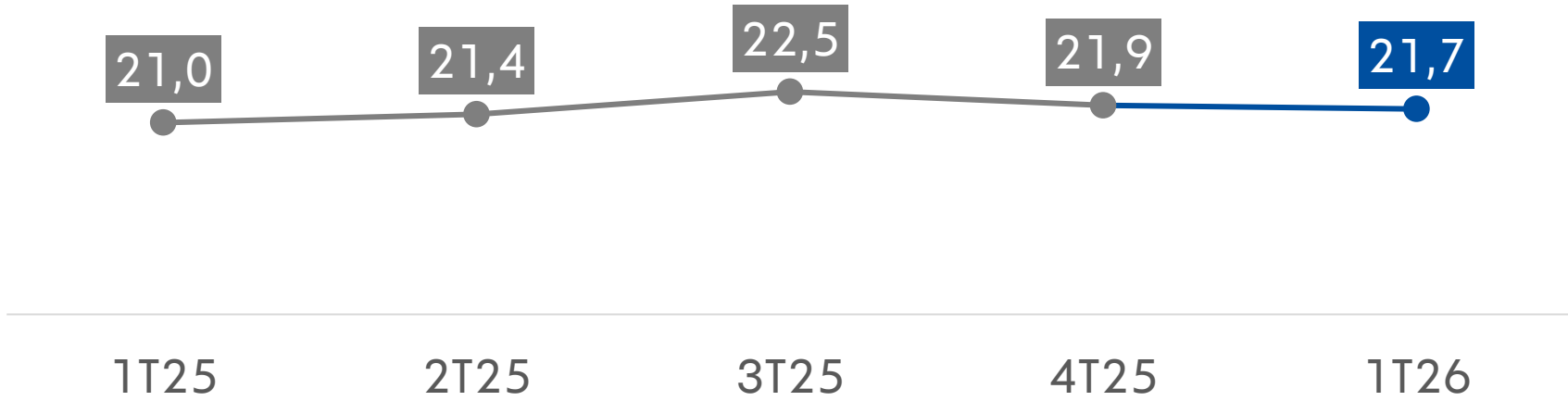
INDICADORES DE DESEMPENHO

MARGEM OPERACIONAL

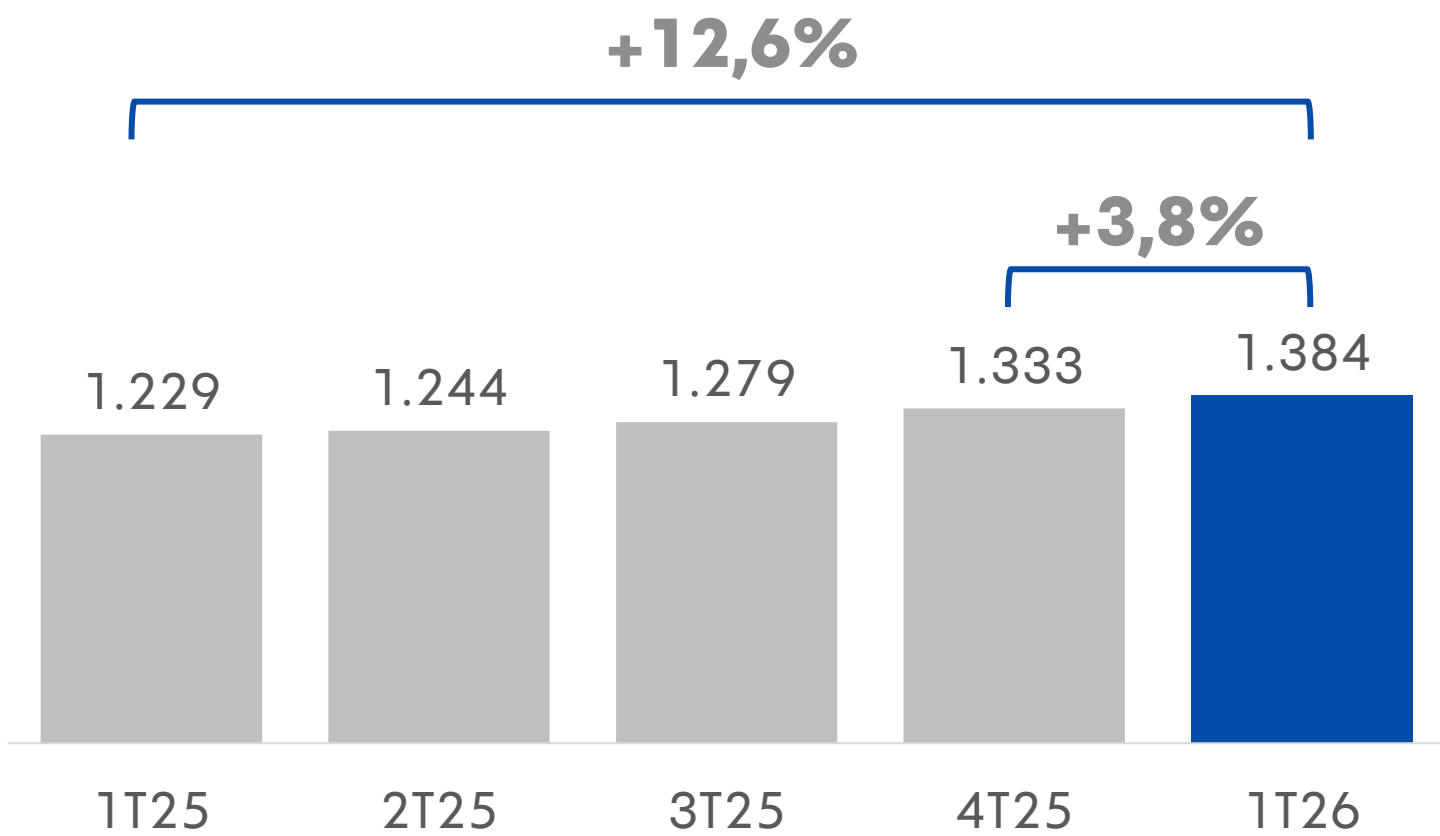
Sinistralidade
% Prêmio Ganho



Comissionamento
% Prêmio Ganho



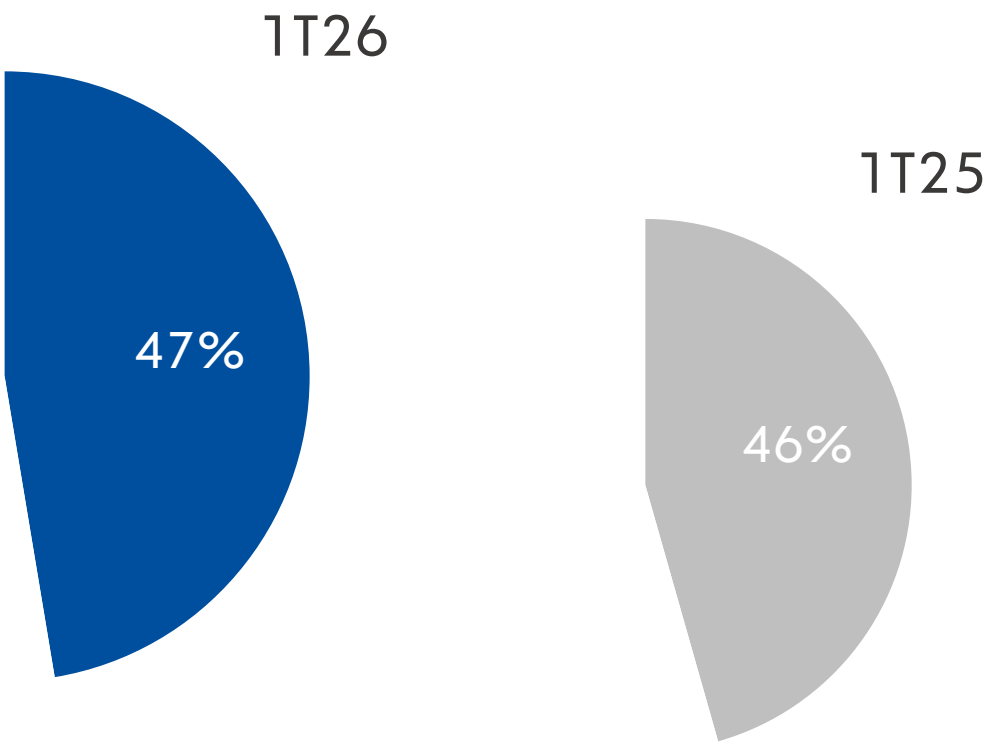
Margem Operacional
R\$ milhões



Distribuição e Variação por Ramo
R\$ milhões

		R\$ milhões 1T26	/1T25	/4T25
Habitacional	47%	675	+19%	+6%
Vida	24%	330	+6%	0%
Prestamista	15%	196	-1%	+7%
Residencial	9%	126	+23%	+5%
Assistência	3%	33	-2%	-6%
Outros Seguros	2%	24	+38%	-9%
Total Seguros	100%	1.384	+13%	+4%

Representatividade¹
% Margem Operacional Total

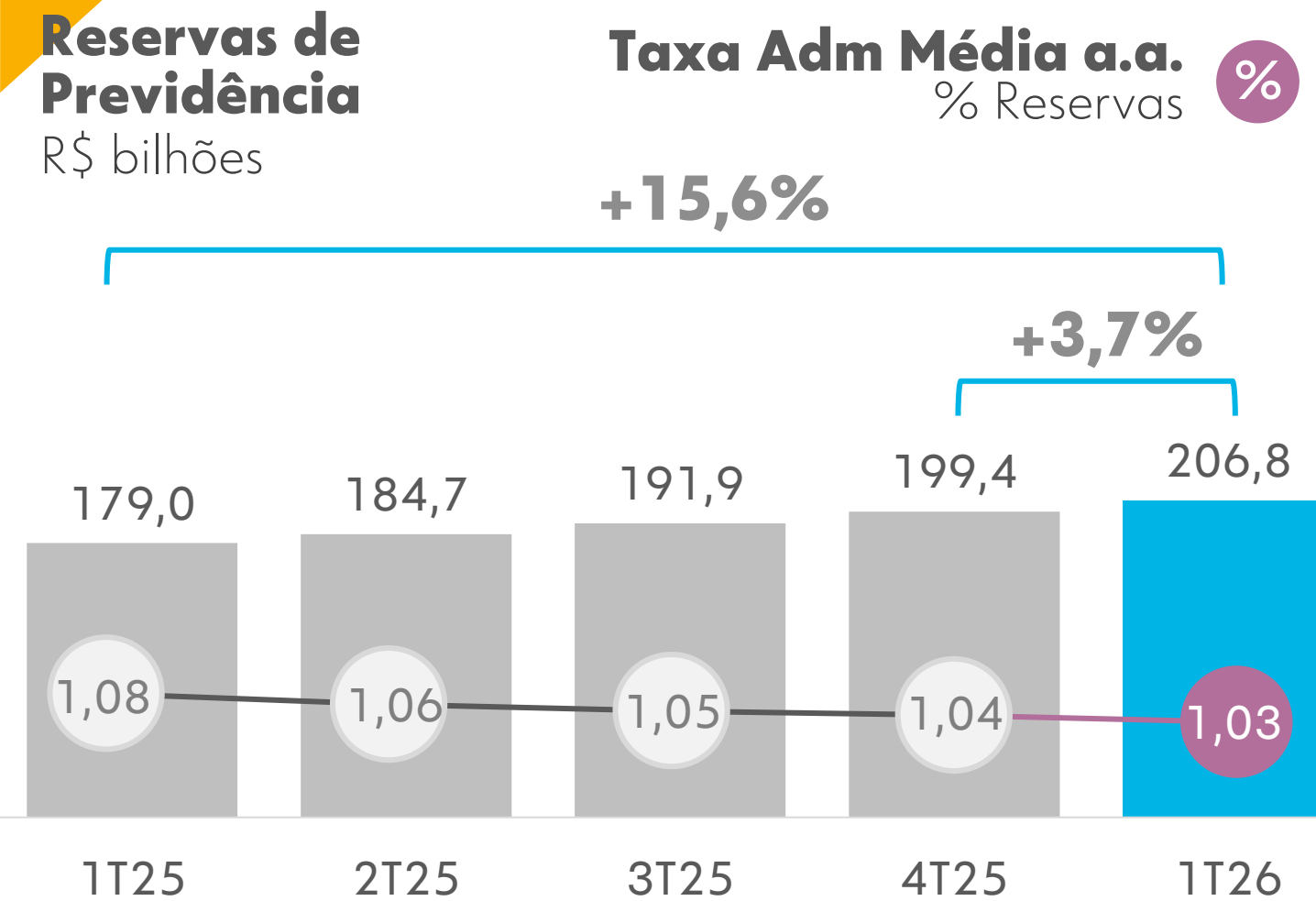
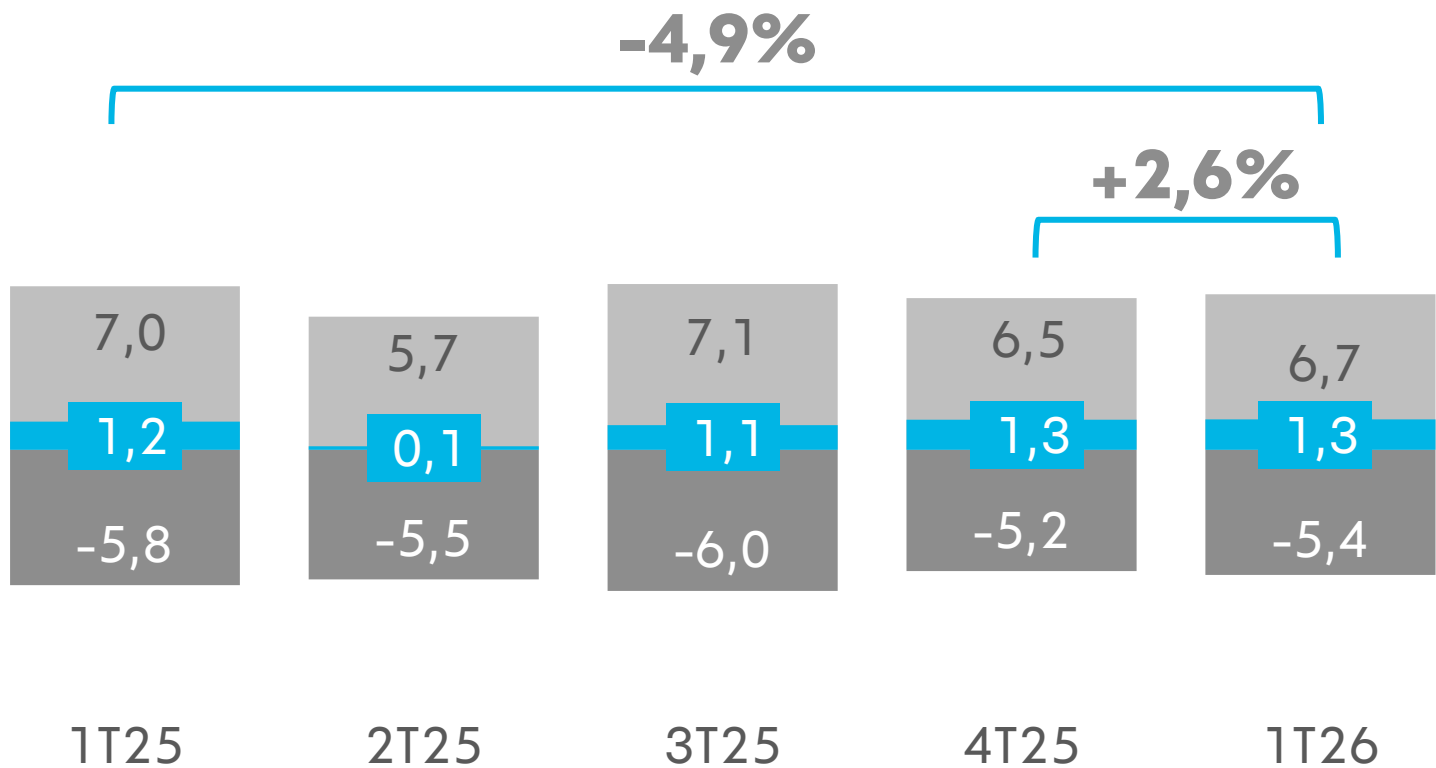


¹ Representatividade ponderada pela participação da Caixa Seguridade em cada empresa

 PREVIDÊNCIA

Contribuições de Previdência
R\$ bilhões

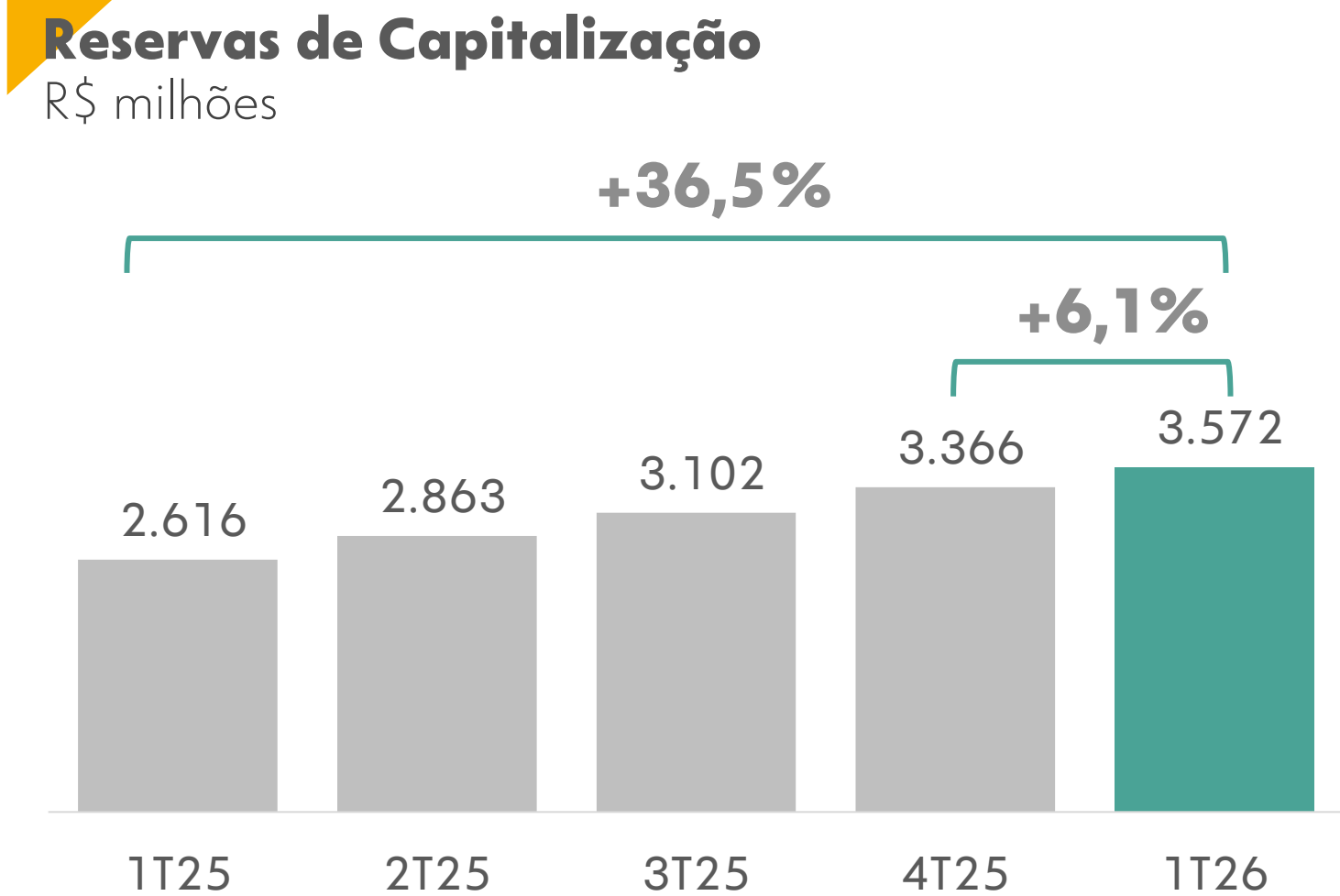
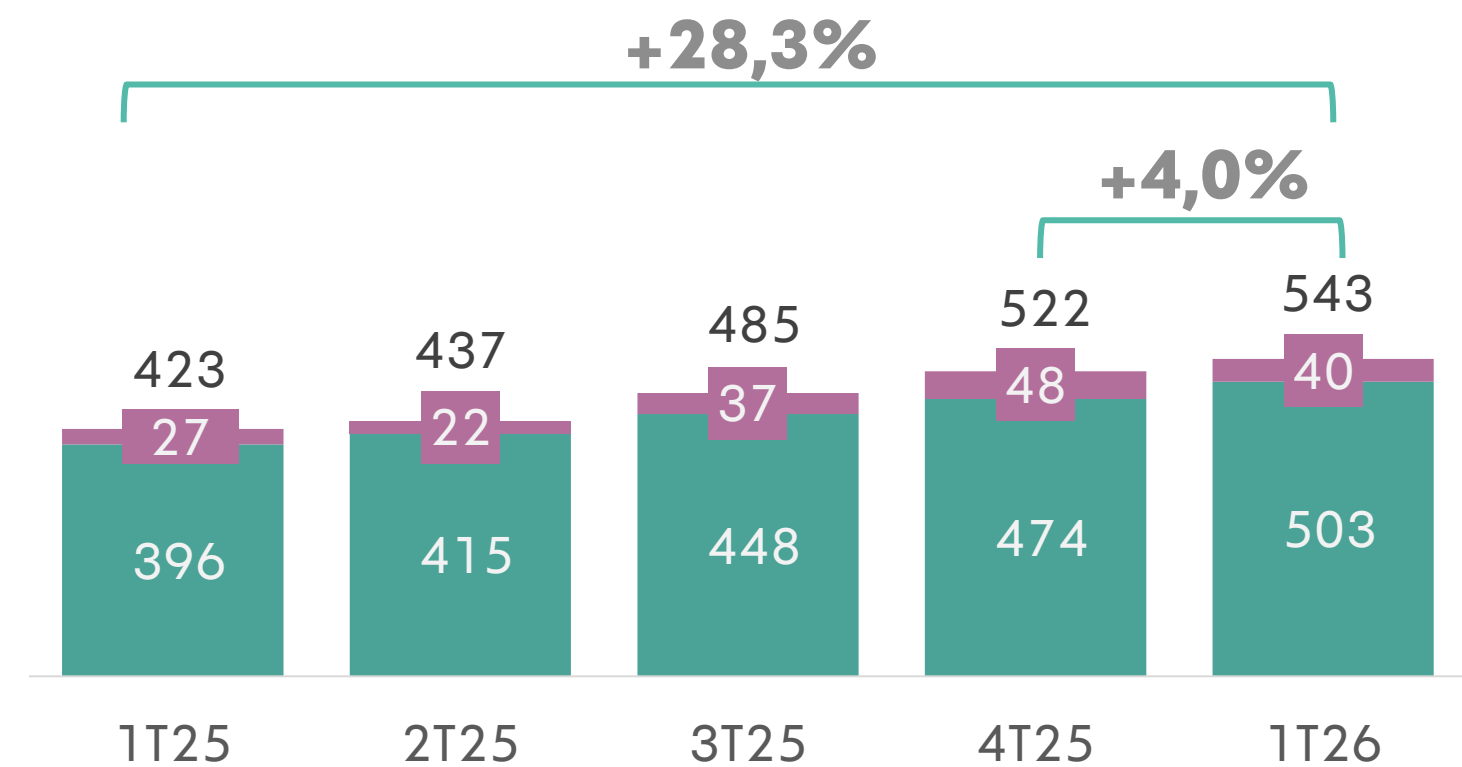
■ Portabilidade/Resgate ■ Contribuição Bruta
■ Contribuição Líquida



 CAPITALIZAÇÃO

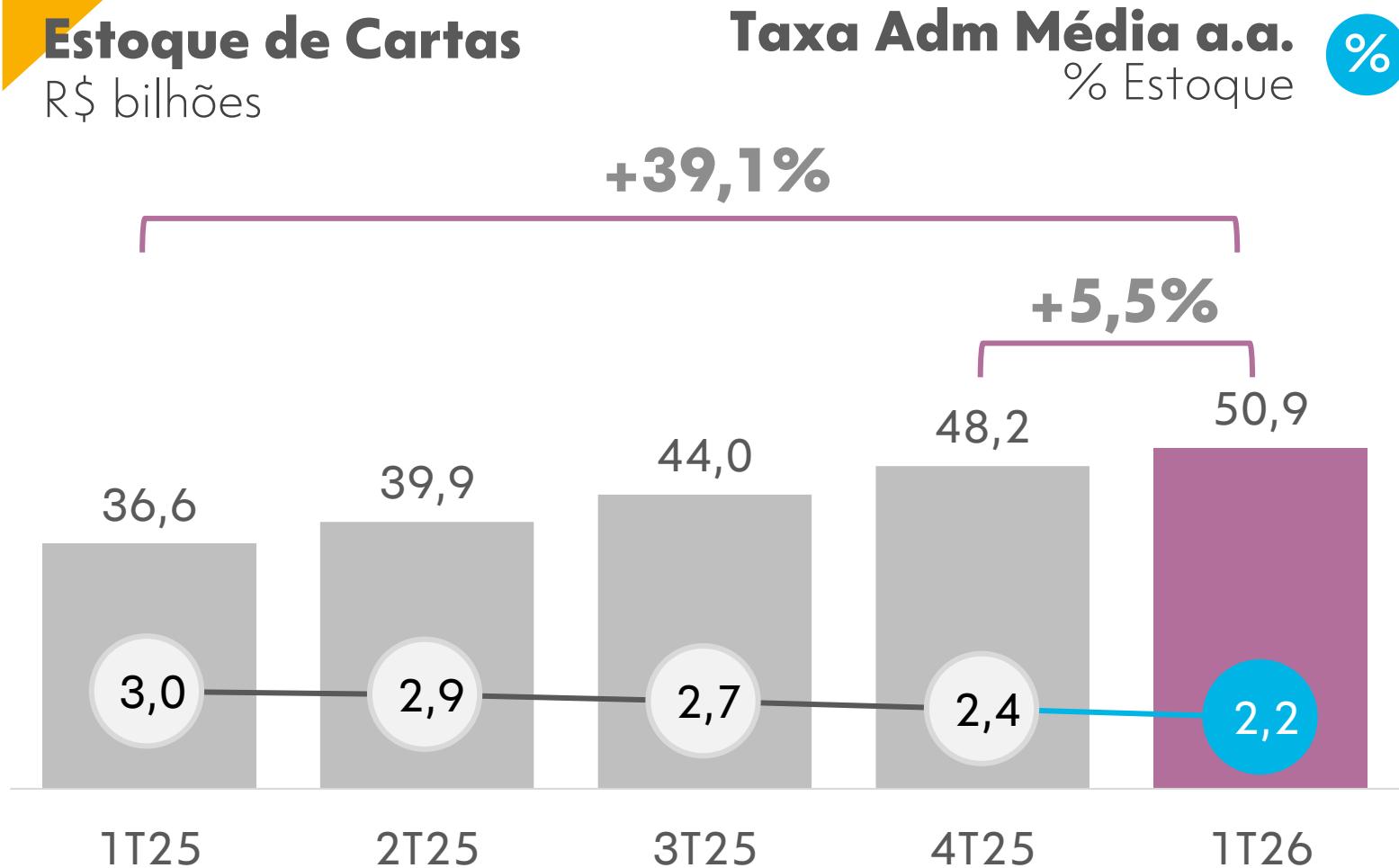
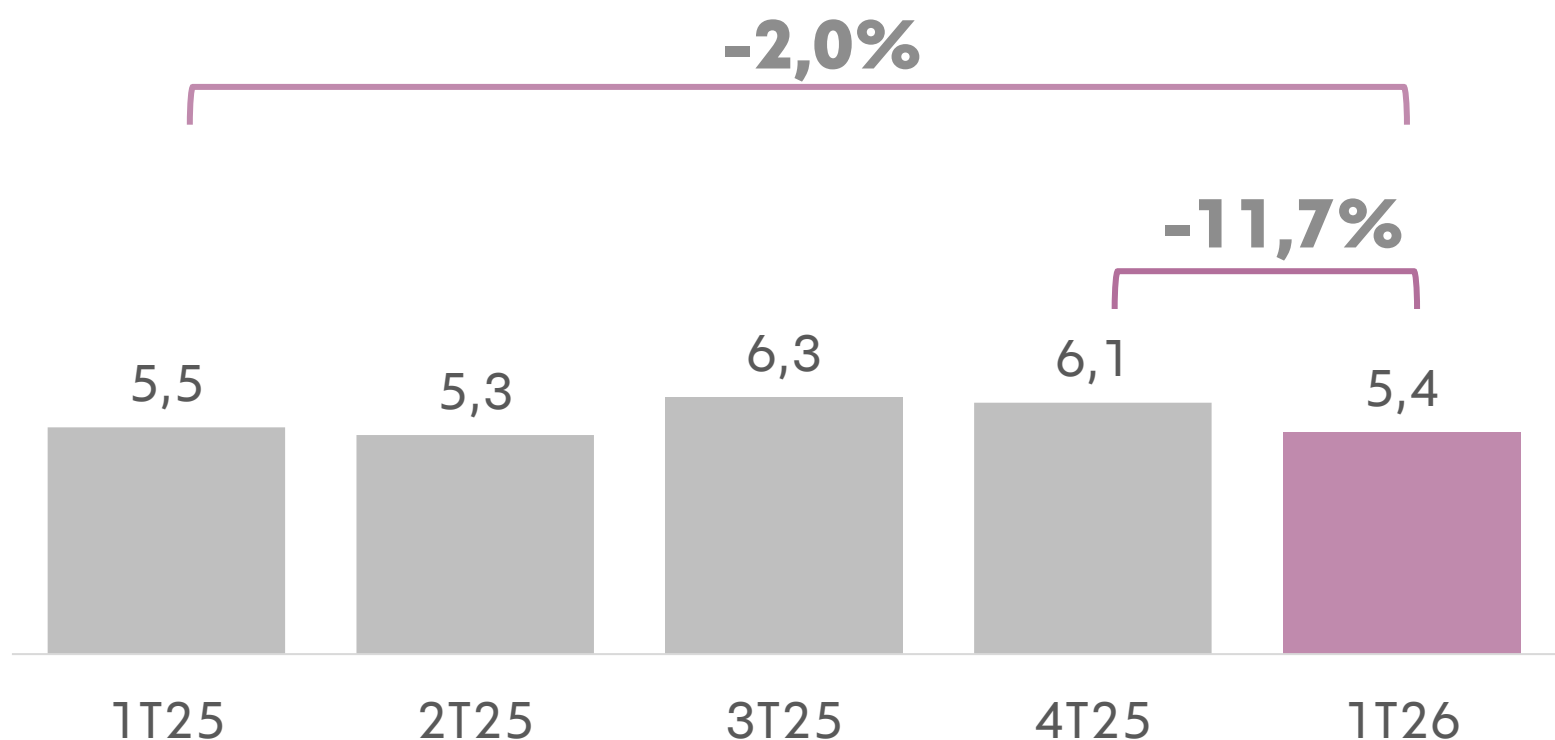
Recursos Arrecadados - Capitalização
R\$ milhões

■ PM ■ PU

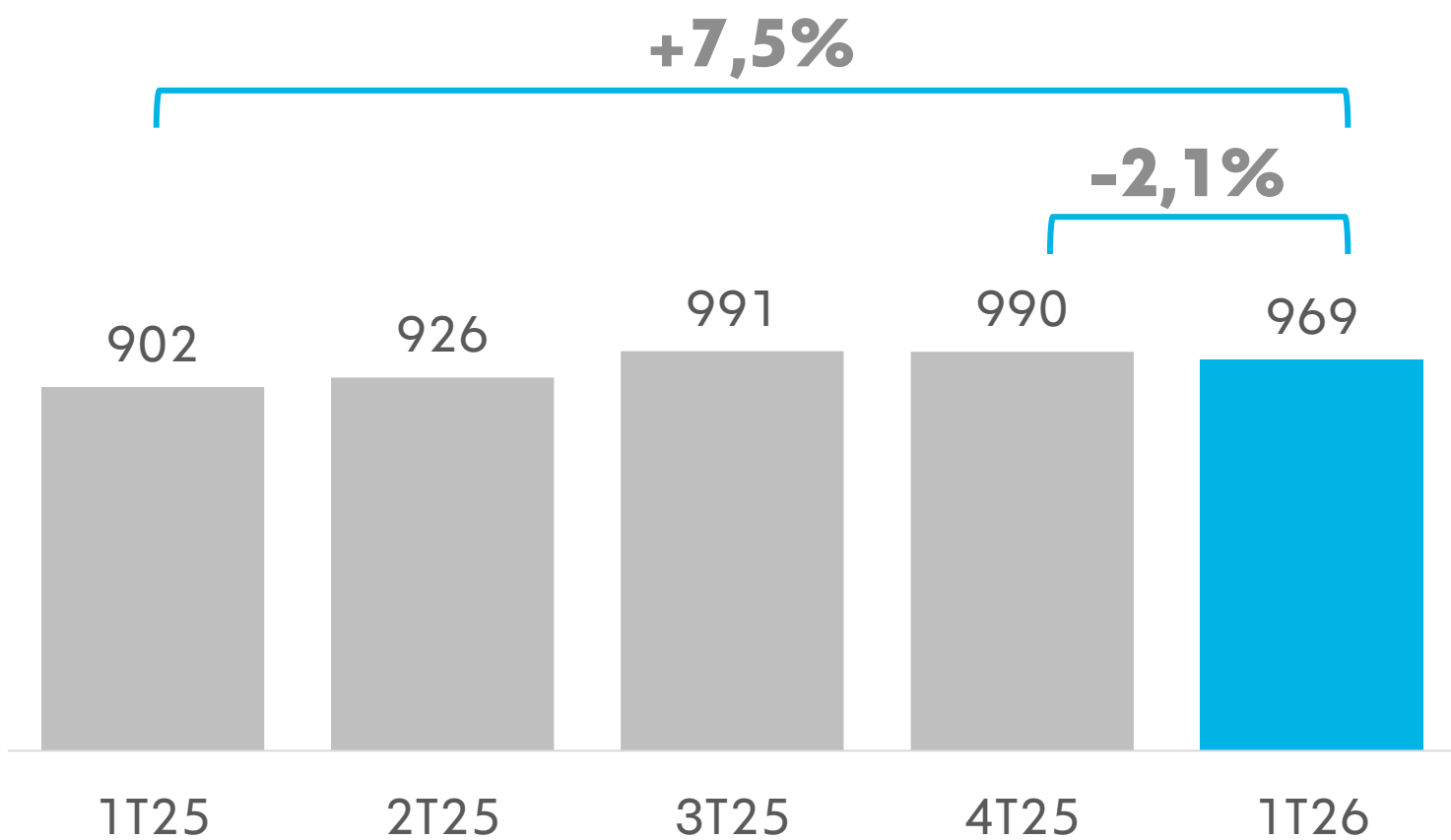


 CONSÓRCIO

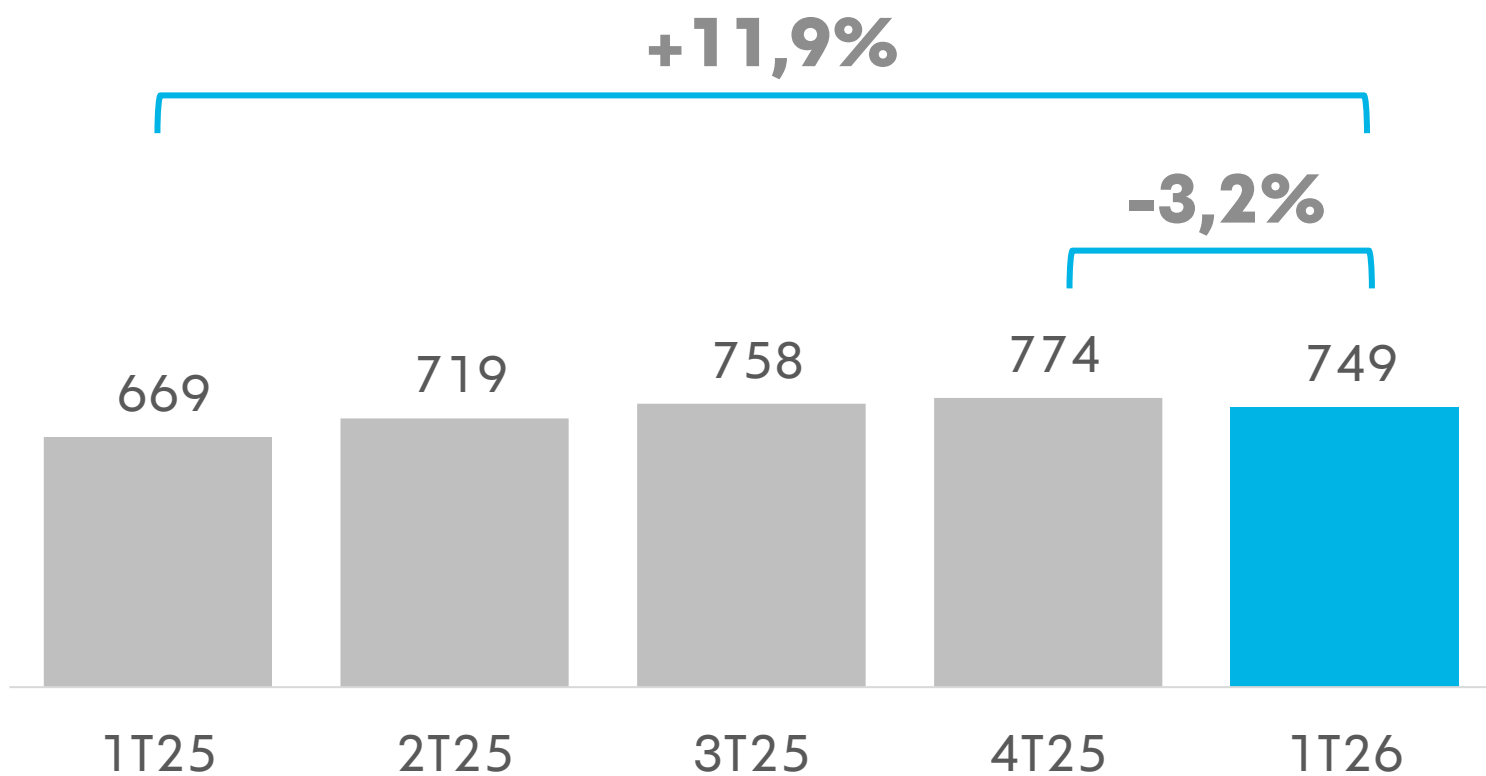
Cartas de Crédito
R\$ bilhões



Receita Operacional
R\$ milhões



Margem Operacional de Acumulação
R\$ milhões



Receita Operacional

Aumento de 7,5% nas receitas operacionais entre 1T26 e 1T25, com crescimento para todos os segmentos, destaque para Previdência (+9%) e Capitalização (+9%).

Receita Operacional R\$ milhões		1T26	/1T25	/4T25
Previdência	55%	538	+9%	-1%
Consórcio	28%	267	+3%	-4%
Capitalização	17%	164	+9%	-1%
Total Acumulação	100%	969	+7%	-2%

Margem Operacional R\$ milhões		1T26	/1T25	/4T25
Previdência	66%	491	+17%	-4%
Consórcio	21%	158	+1%	-8%
Capitalização	13%	99	+7%	+7%
Total Acumulação	100%	749	+12%	-3%

Representatividade de Acumulação¹
% Margem Operacional Total

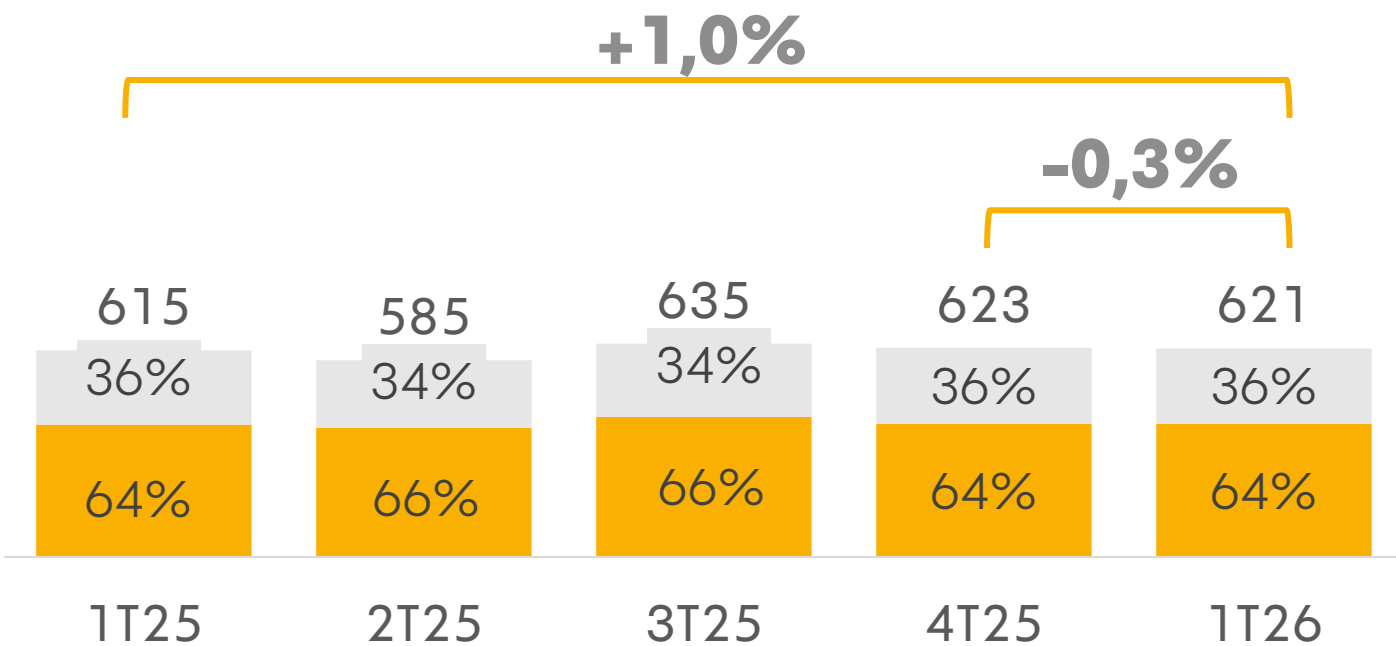


¹ Representatividade ponderada pela participação da Caixa Seguridade em cada empresa.

Receitas de Corretagem¹

R\$ milhões

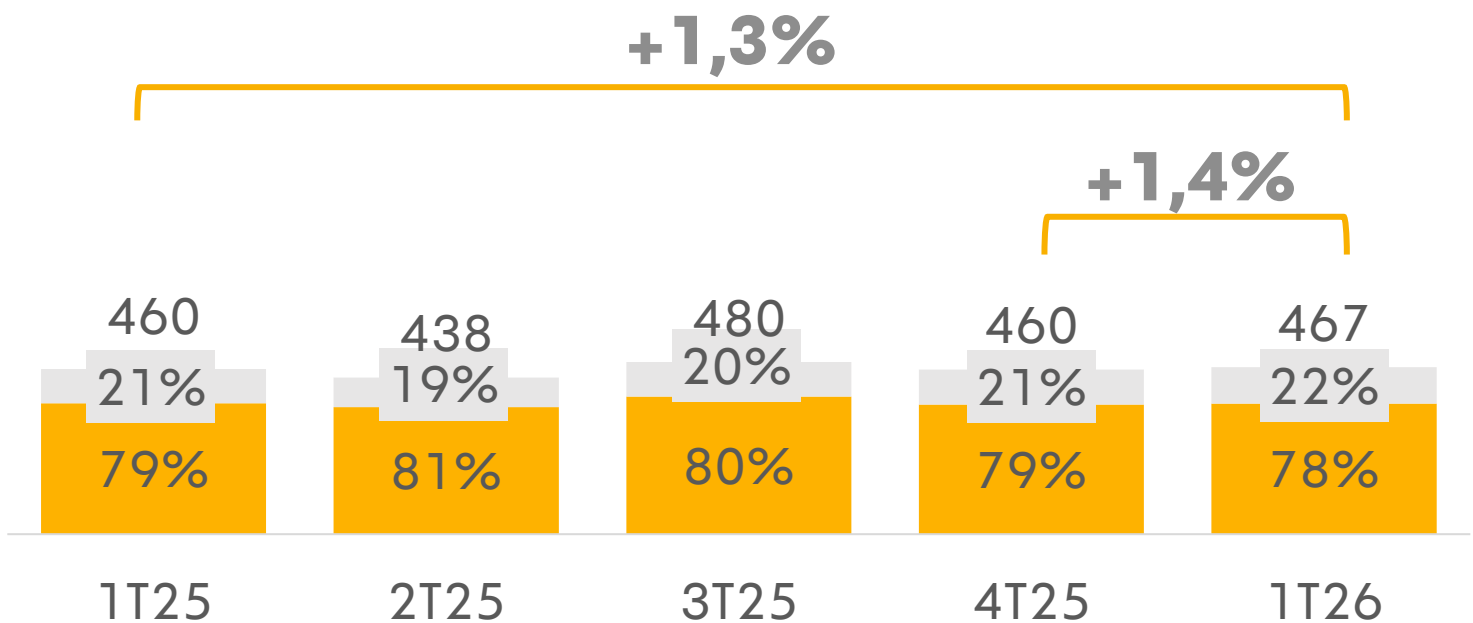
Acumulação Seguros



Margem Operacional

R\$ milhões

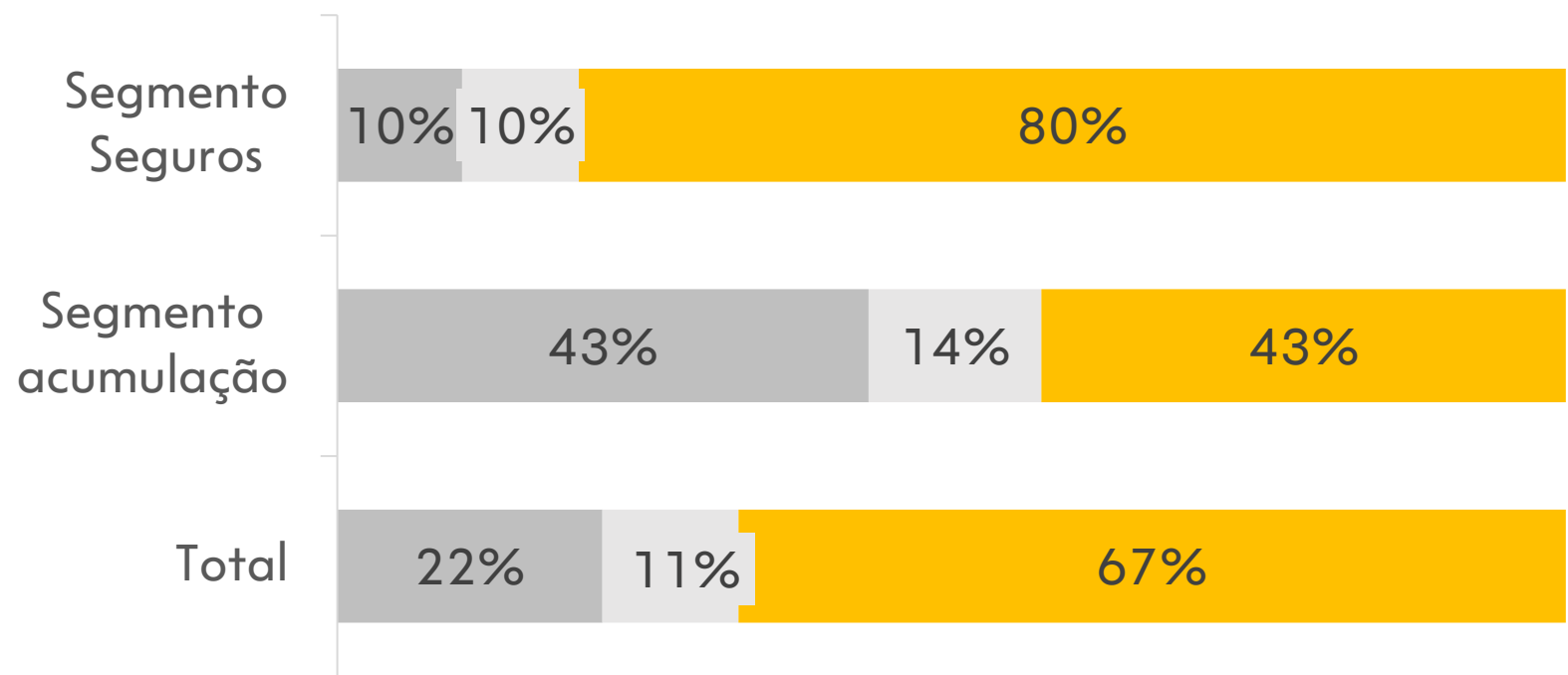
Acumulação Seguros



Distribuição da corretagem²

% 1T26

Fee premiação Fee serviço Caixa Receita distribuição



Corretagem por Segmento

R\$ milhões



		1T26	/1T25	/4T25
Habitacional	24%	149	+14%	-5%
Prestamista	15%	92	-21%	+31%
Residencial	15%	94	+8%	-5%
Consórcio	25%	156	-3%	-3%
Vida	6%	40	+3%	-11%
Previdência	5%	29	-4%	+3%
Capitalização	6%	39	+30%	+2%
Outros Seguros	4%	22	+8%	-9%
Total Distribuição	100%	621	+1%	0%

Margem Operacional por Segmento

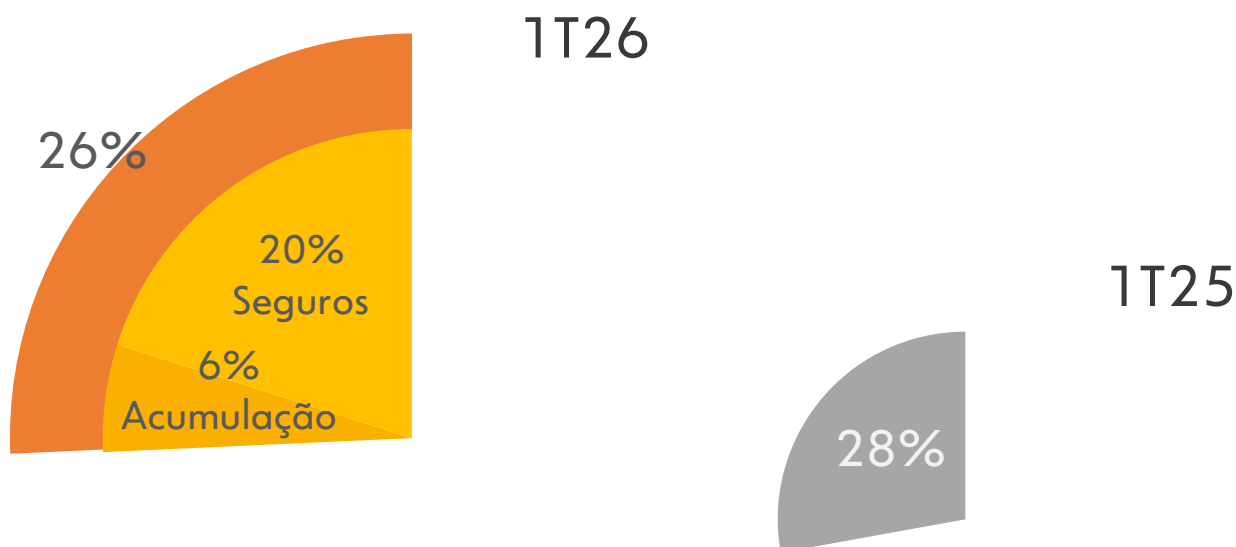
R\$ milhões



		1T26	/1T25	/4T25
Habitacional	31%	144	+12%	-6%
Prestamista	20%	92	-21%	+31%
Residencial	16%	72	+8%	-5%
Consórcio	10%	48	-3%	0%
Vida	9%	40	+3%	-11%
Previdência	6%	29	-4%	+3%
Capitalização	6%	26	+60%	+12%
Outros Seguros	4%	16	+9%	-8%
Total Distribuição	100%	467	+1%	+1%

Representatividade³

% Margem Operacional Total



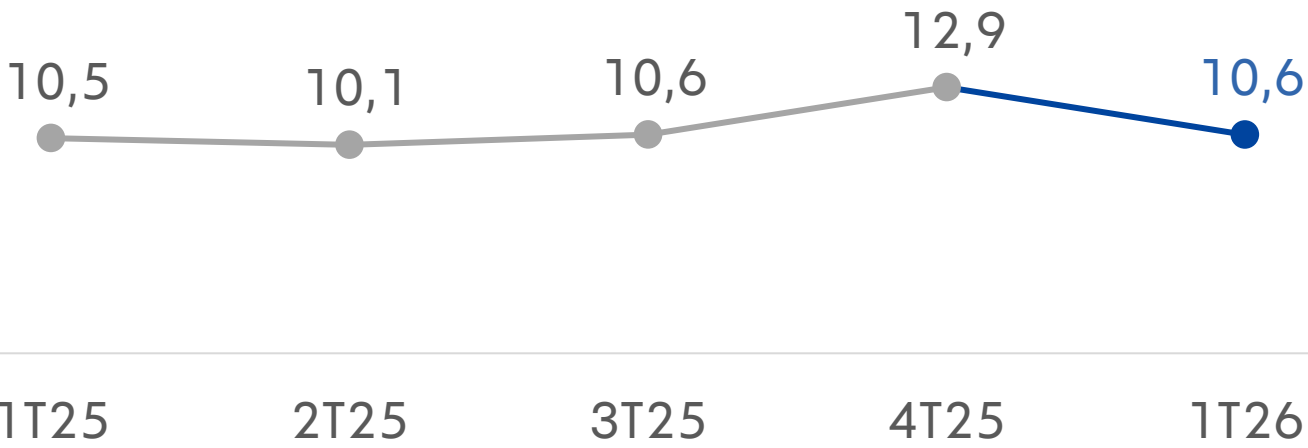
¹ Considera receitas de corretagem e comissionamento, além de receitas de acesso à rede e distribuição (BDF).

² Visão gerencial que considera os fees de serviço Caixa e de Premiação referentes aos ramos vida, prestamista e previdência, que são pagos diretamente pela seguradora à CAIXA, sendo que, para os demais ramos, os custos são pagos pela corretora.

³ Representatividade ponderada pela participação da Caixa Seguridade em cada empresa.

ÍNDICE DESPESAS ADMINISTRATIVAS (IDA)

Despesas Administrativas
% Receita Operacional



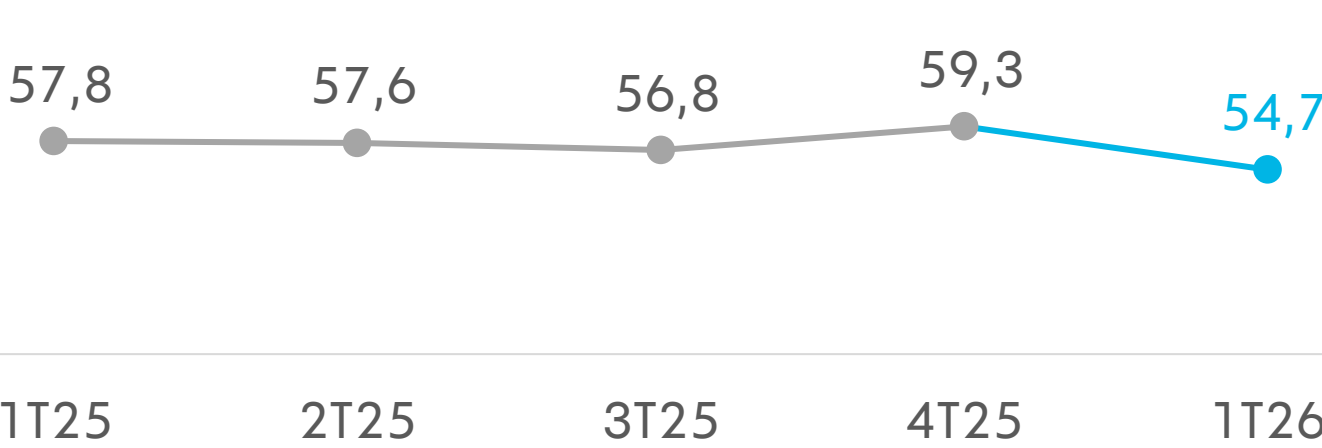
Índice por Agrupamento	IDA 1T26	Δ1T25 p.p.	Δ4T25 p.p.
Bancassurance CAIXA	11,1%	+0,4	-2,2
Run-off	13,4%	+0,2	-0,9
Novas Parcerias	11,4%	+0,2	-3,2
Holding + Corretora	7,4%	+1,3	+1,3
Bancassurance PAN	6,8%	-1,3	-3,4
ÍNDICE GERAL	10,6%	+0,1	-2,3

IDA

O IDA do trimestre manteve-se em nível próximo ao seu patamar histórico, com incremento de 0,1 p.p. em comparação ao 1T25, alcançando 10,6%. Ao desconsiderar as alocações realizadas no trimestre com recursos incentivados pela Lei Rouanet — que geram redução equivalente na despesa tributária — o indicador anual ajustado seria de 10,4%. Na comparação com o 4T25, o indicador apresentou melhora de 2,3 p.p., efeito da sazonalidade de despesas nas investidas ocorridas no período de 2025.

ÍNDICE COMBINADO (IC)

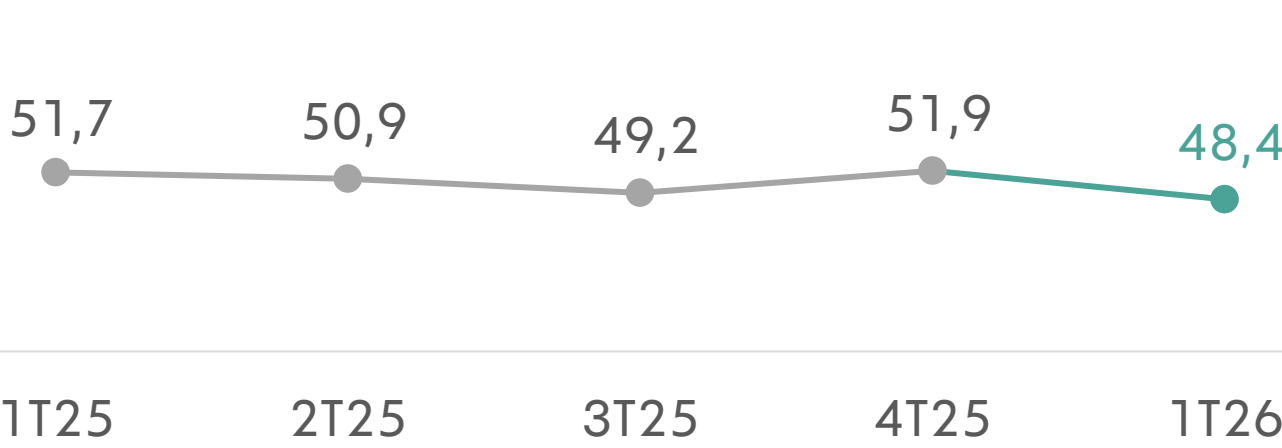
Despesas Gerais e Administrativas
% Receita Operacional



Índice por Agrupamento	IC 1T26	Δ1T25 p.p.	Δ4T25 p.p.
Bancassurance CAIXA	53,7%	-2,8	-2,7
Run-off	63,0%	-3,9	+1,7
Novas Parcerias	53,3%	-3,2	-4,3
Holding + Corretora	44,8%	+1,1	0
Bancassurance PAN	62,3%	-6,2	-20,0
ÍNDICE GERAL	54,7%	-3,1	-4,6

ÍNDICE COMBINADO AMPLIADO (ICA)

Despesas Gerais e Administrativas
% Receita Operacional + Resultado Financeiro

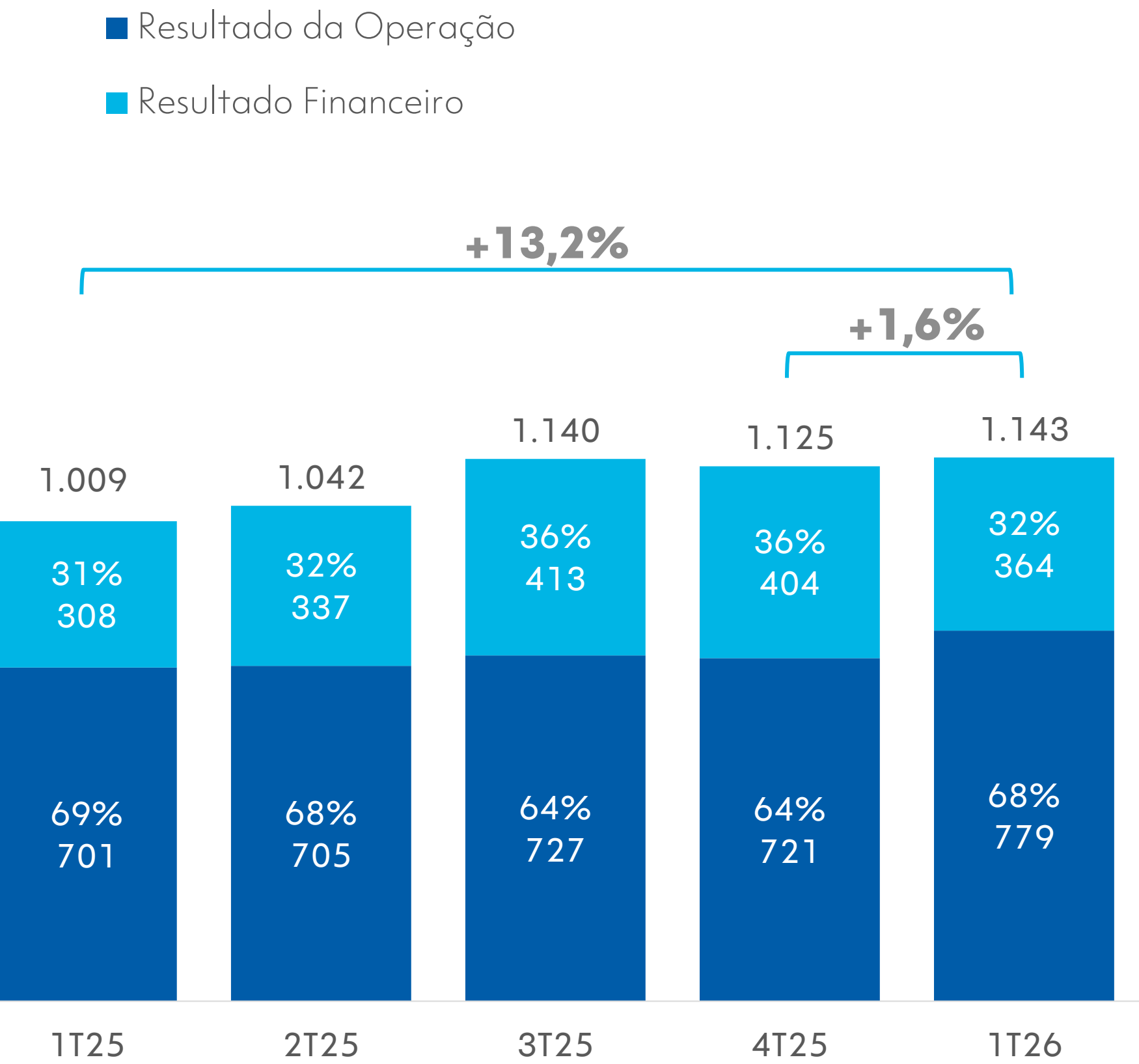


Índice por Agrupamento	ICA 1T26	Δ1T25 p.p.	Δ4T25 p.p.
Bancassurance CAIXA	47,4%	-3,0	-1,7
Run-off	53,0%	-6,0	+1,0
Novas Parcerias	46,9%	-3,0	-3,1
Holding + Corretora	42,9%	+1,1	+1,8
Bancassurance PAN	55,7%	-5,8	-17,8
ÍNDICE GERAL	48,4%	-3,3	-3,5

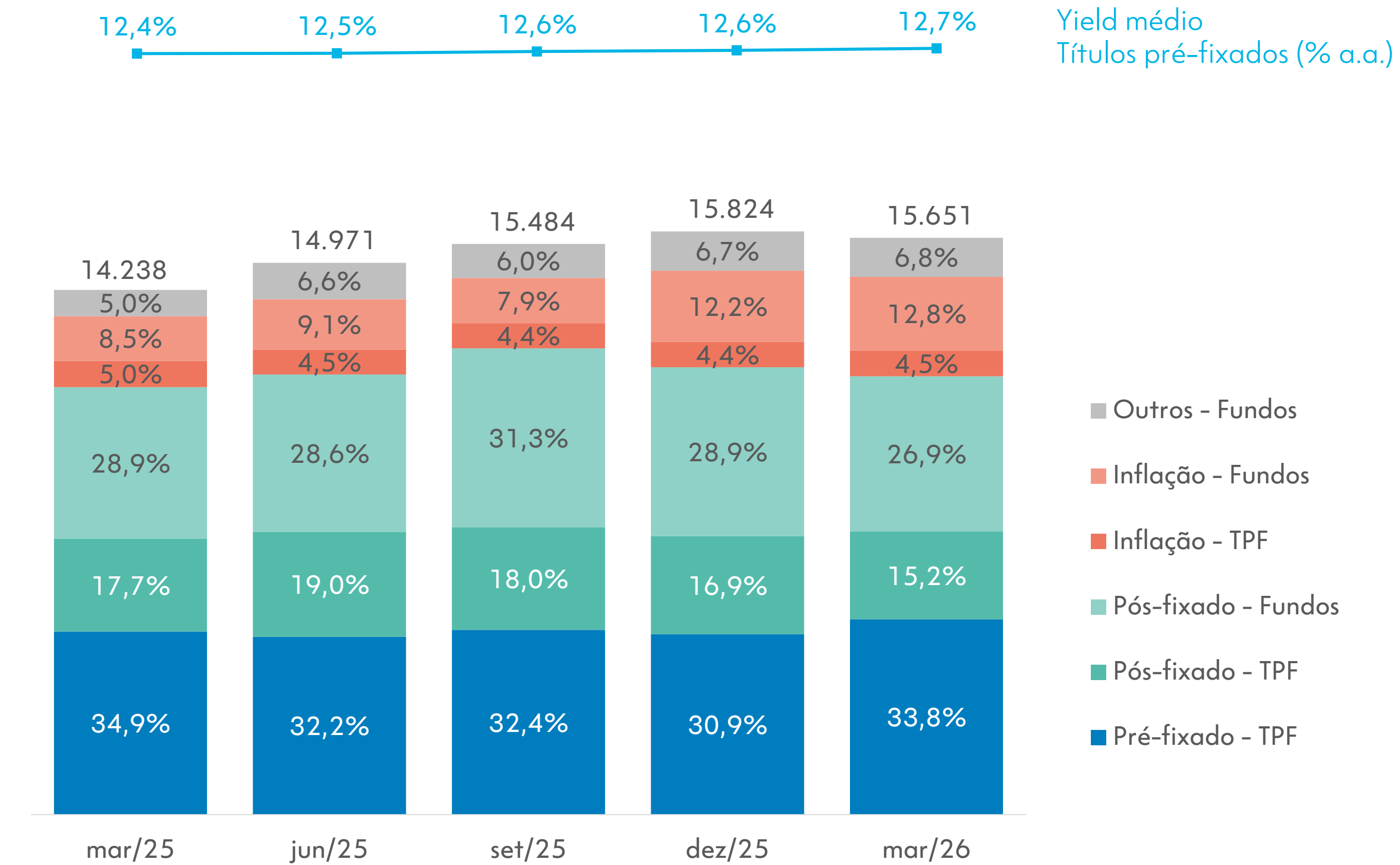
ICA

O ICA de 1T26 apresentou melhora de 3,3 p.p. na comparação com 1T25, refletindo o aumento no resultado financeiro, com o maior saldo médio de aplicações financeiras nas empresa operacionais, e taxa SELIC maior entre os períodos.

Lucro Líquido
(Operacional X Financeiro¹) Lucro Líquido Recorrente



Composição agrupada da Carteira de Investimentos²
% Consolidado das aplicações financeiras (milhões)



¹ Resultado financeiro líquido de tributos, considerando a alíquota efetiva de cada empresa, ponderado pelos respectivos percentuais de participação em cada empresa.

² Carteira de investimentos ponderada pelos respectivos percentuais de participação em cada empresa.

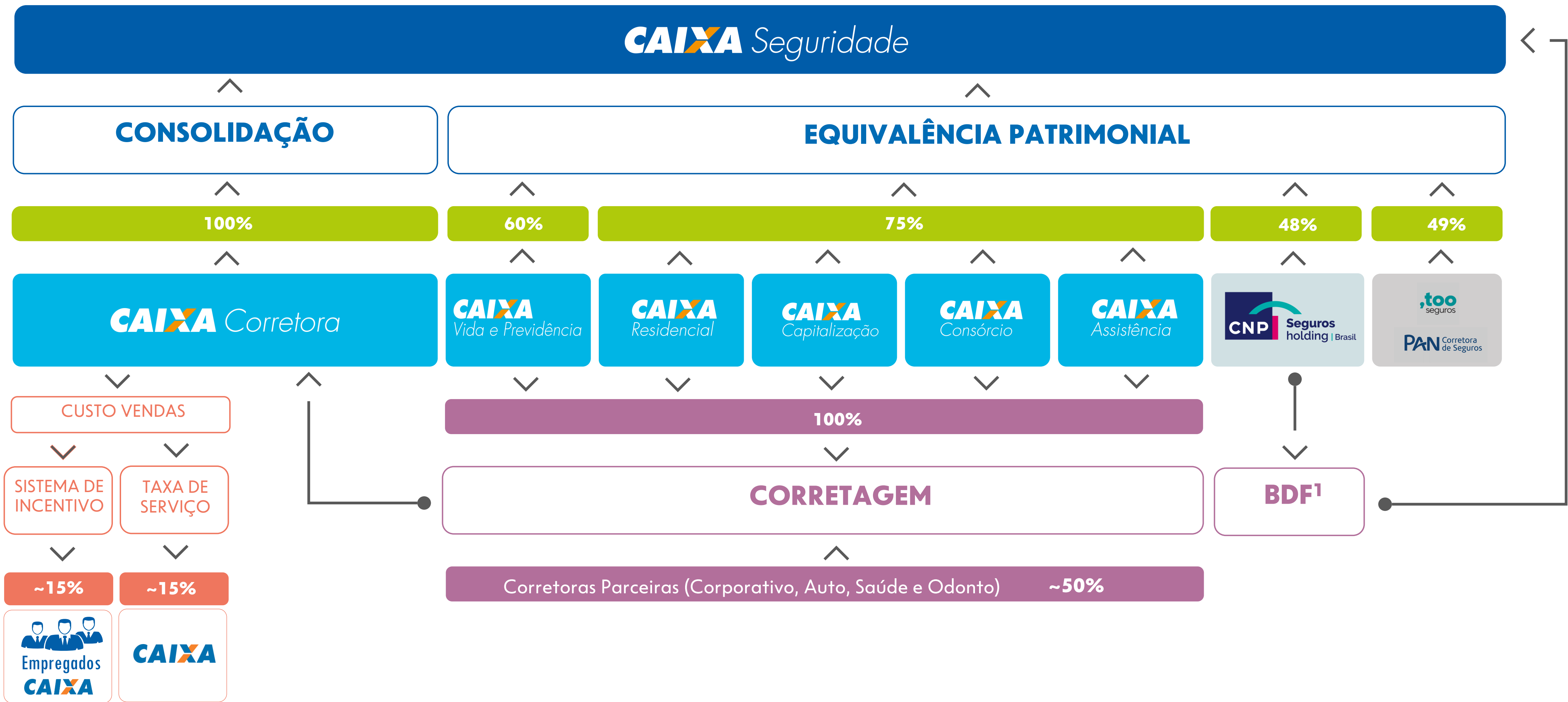
APRESENTAÇÃO
INSTITUCIONAL

IT26

APÊNDICE

CAIXA
Seguridade





Legenda: % Participação Econômica (% do resultado líquido) % Custo Estimado (% da taxa de corretagem) % Taxa de Corretagem (% da comissão de vendas)

1 Bancassurance Distribution Fee

CONSÓRCIO

Taxa de administração
R\$ 267,2mi

Corretagem
R\$ 47,6mi

PREVIDÊNCIA

Receitas
R\$ 538,4mi

Corretagem
R\$ 28,7mi

CAPITALIZAÇÃO

Arrecadação
R\$ 163,9mi

Corretagem
R\$ 25,7mi

ASSISTÊNCIA

Receitas
R\$ 51,1mi

Corretagem
R\$ 10,8mi

PRESTAMISTA

Prêmios Emitidos
R\$ 298,9mi

Corretagem
R\$ 91,7mi

HABITACIONAL

Prêmios Emitidos
R\$ 1.087,4mi

Corretagem
R\$ 144,1mi

RESIDENCIAL

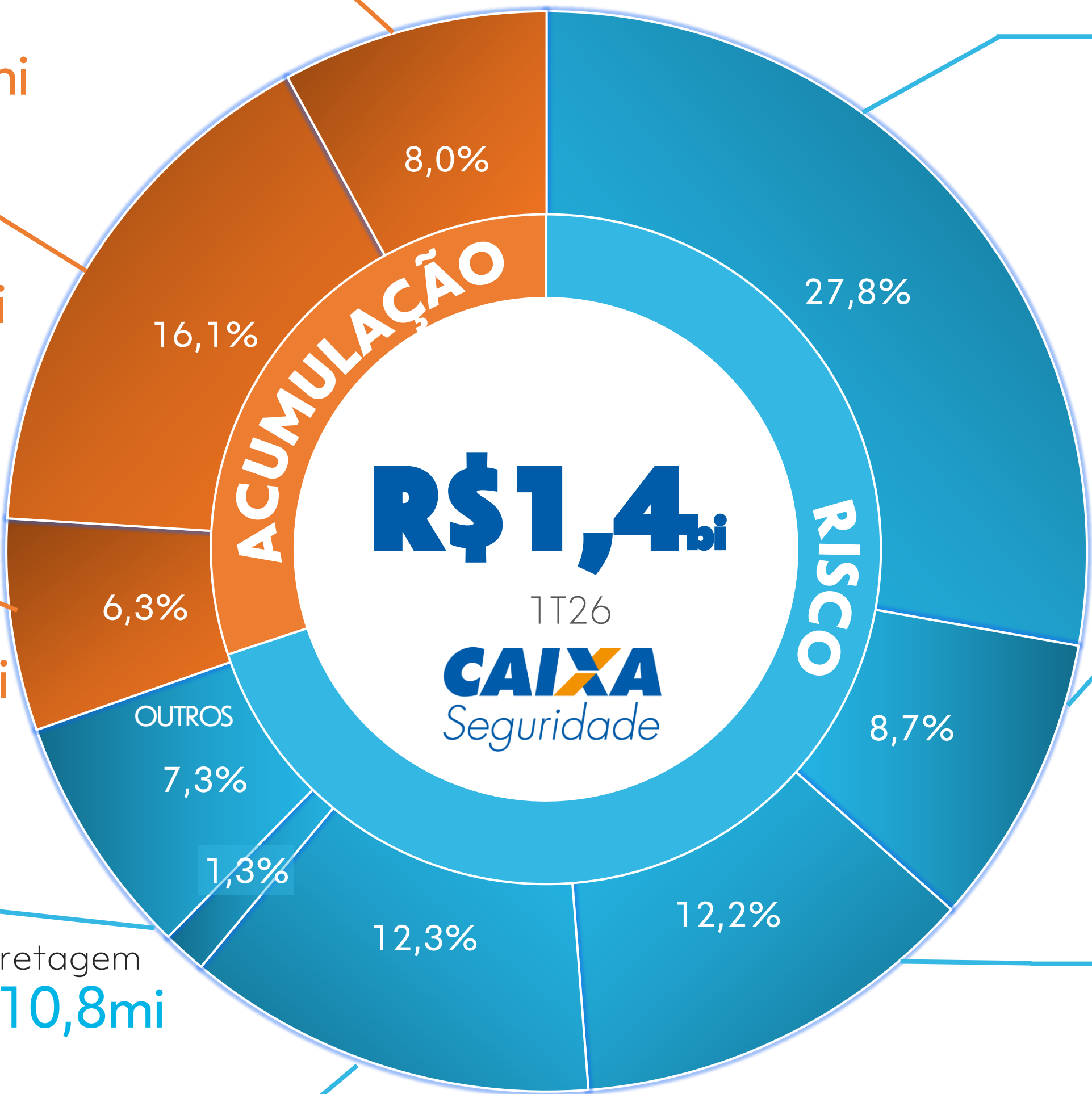
Prêmios Emitidos
R\$ 282,6mi

Corretagem
R\$ 72,3mi

VIDA

Prêmios Emitidos
R\$ 551,8mi

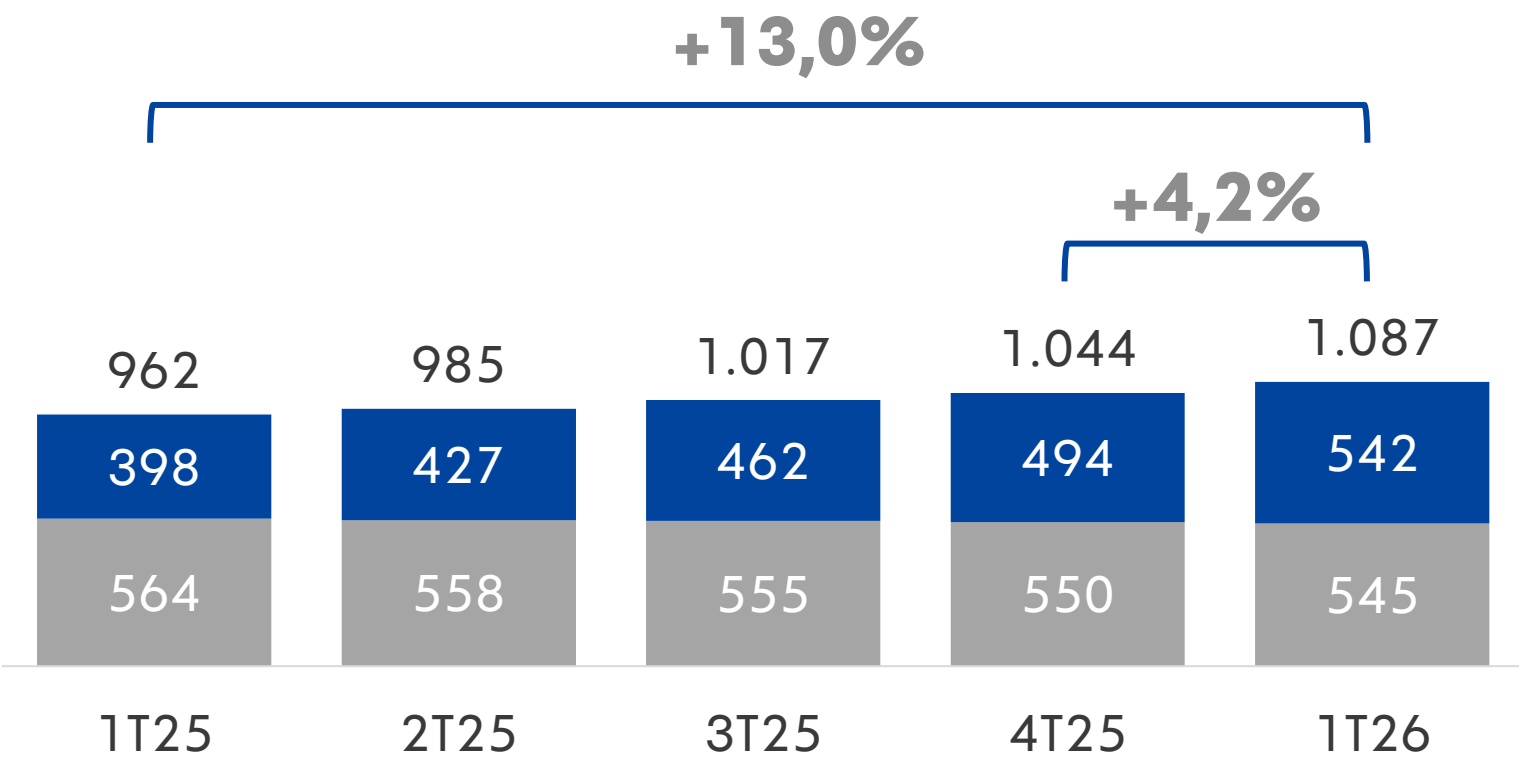
Corretagem
R\$ 40,1mi



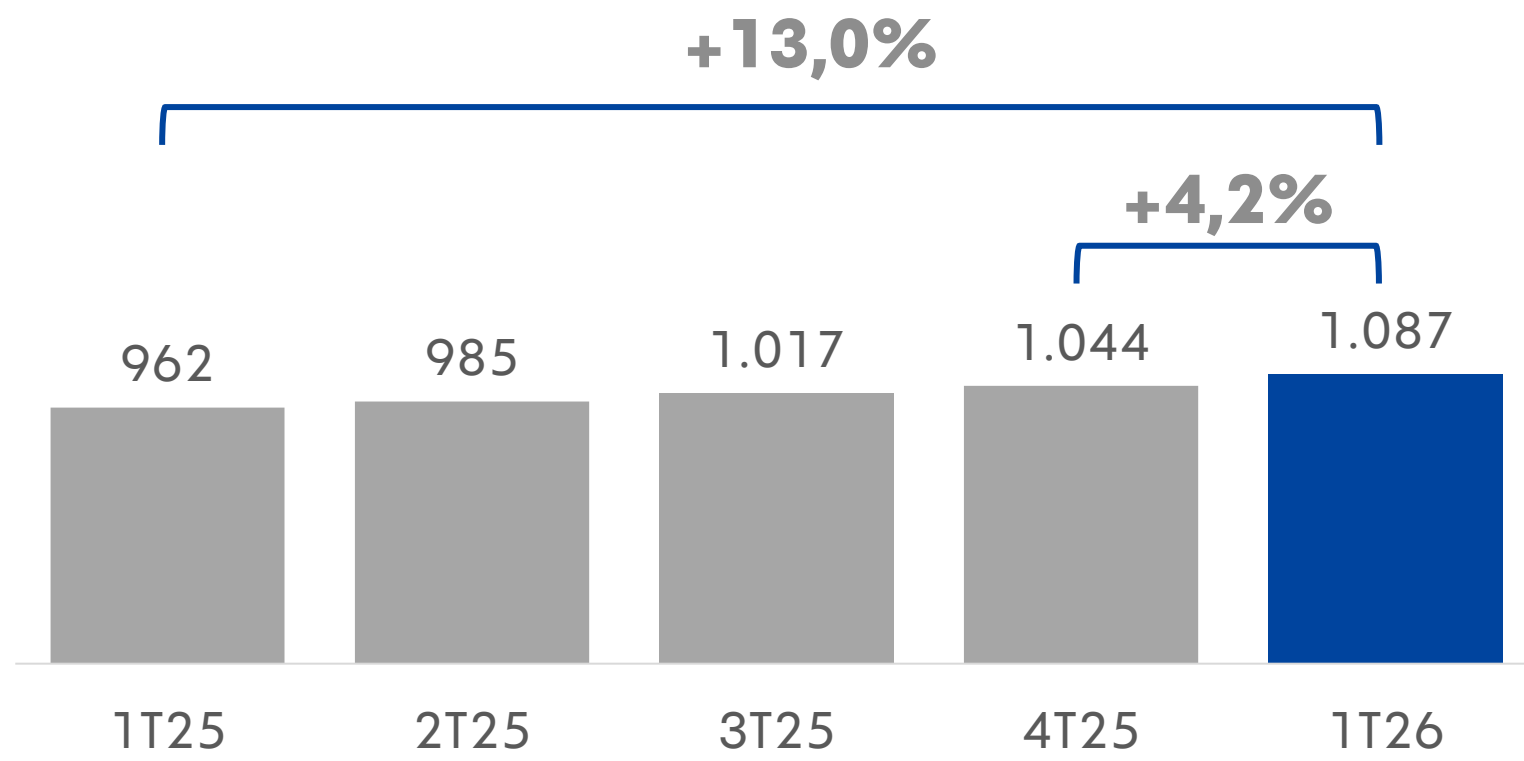
¹Receita (MEP+Corretagem) líquida dos custos de premiação, remuneração e demais custos de serviços para 1T26
* Corretagem: considera a margem operacional dos negócios de distribuição (receita líquida).

Prêmios Emitidos **Habitacional**
R\$ milhões

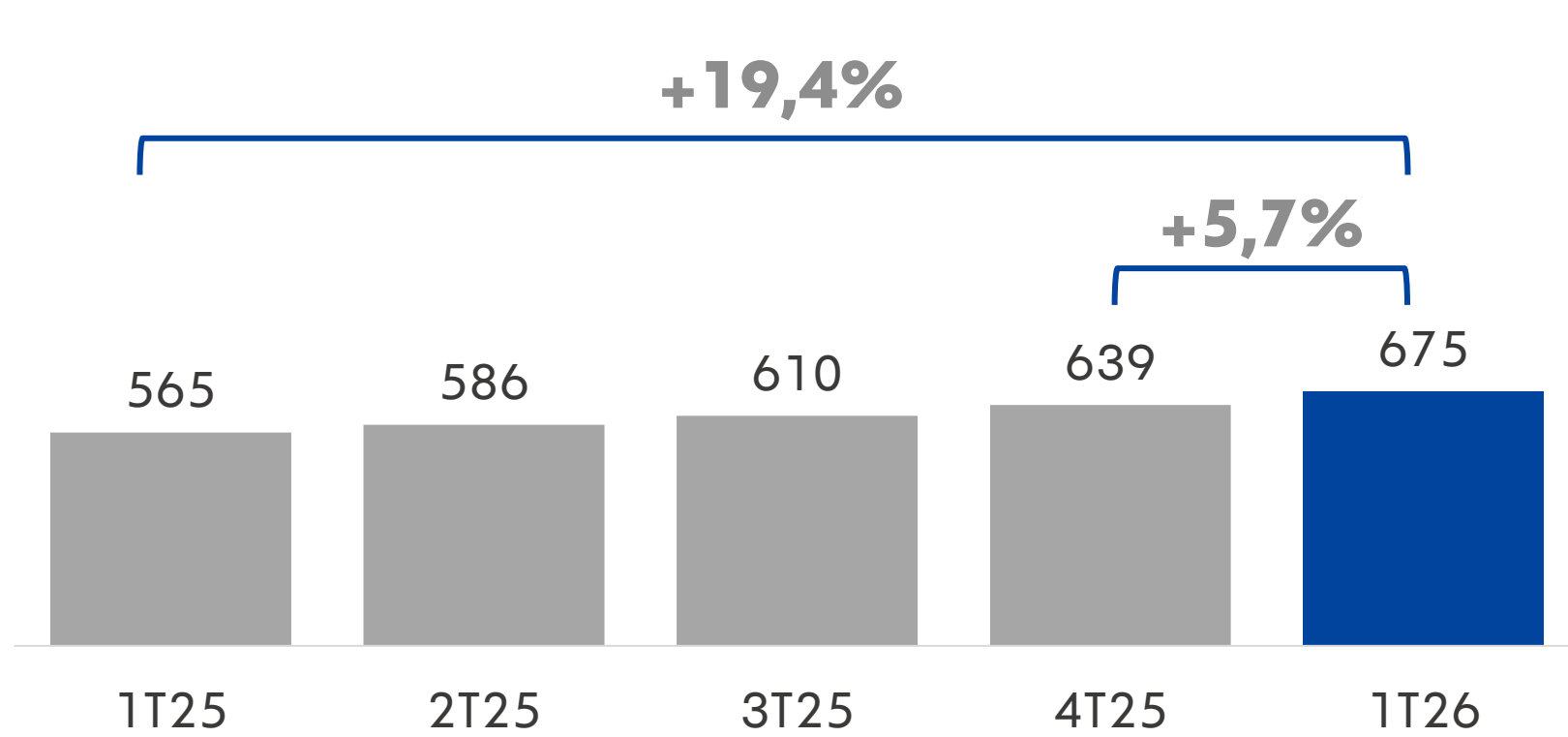
■ CNP (Run-off)
■ Caixa Residencial (Run-on)



Prêmios Ganhos **Habitacional**
R\$ milhões



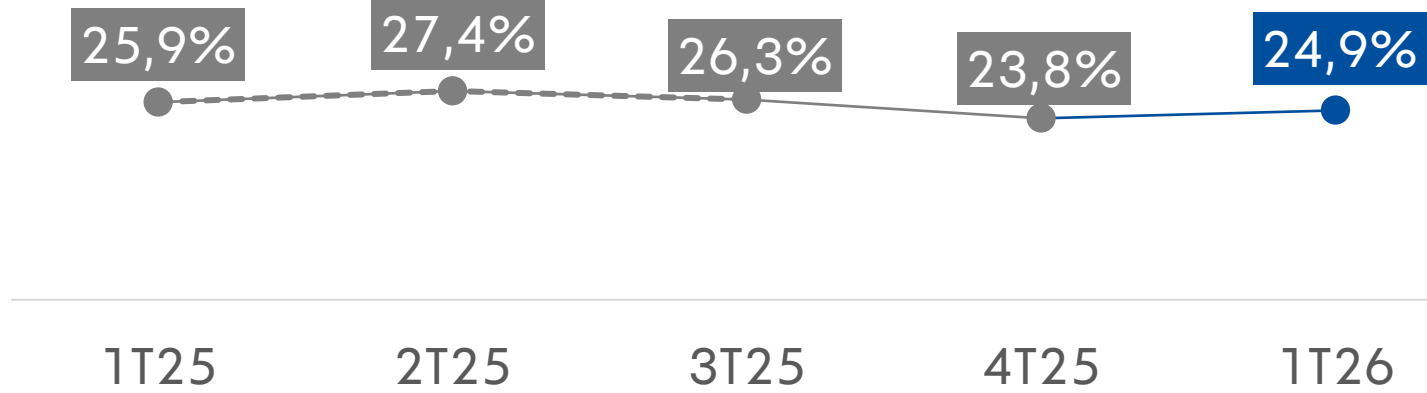
Margem Operacional **Habitacional**
R\$ milhões



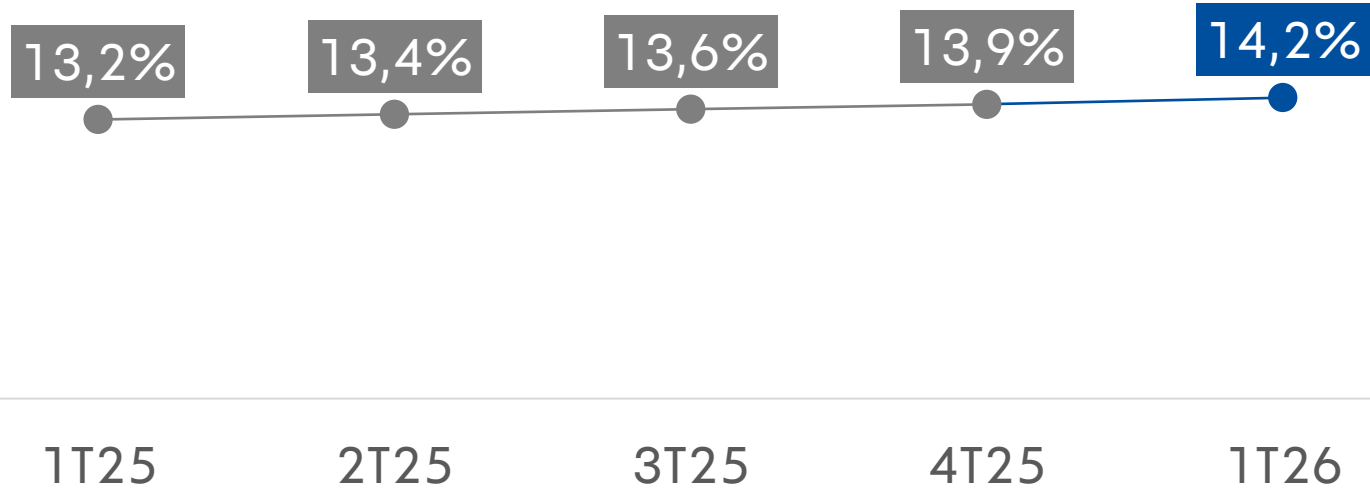
DESEMPENHO
OPERACIONAL

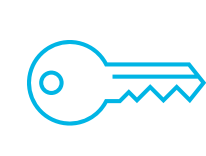
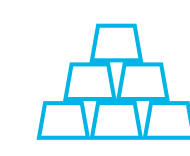
INDICADORES DE
DESEMPENHO

Sinistralidade **Habitacional**
% Prêmio Ganho



Comissionamento **Habitacional**
% Prêmio Ganho



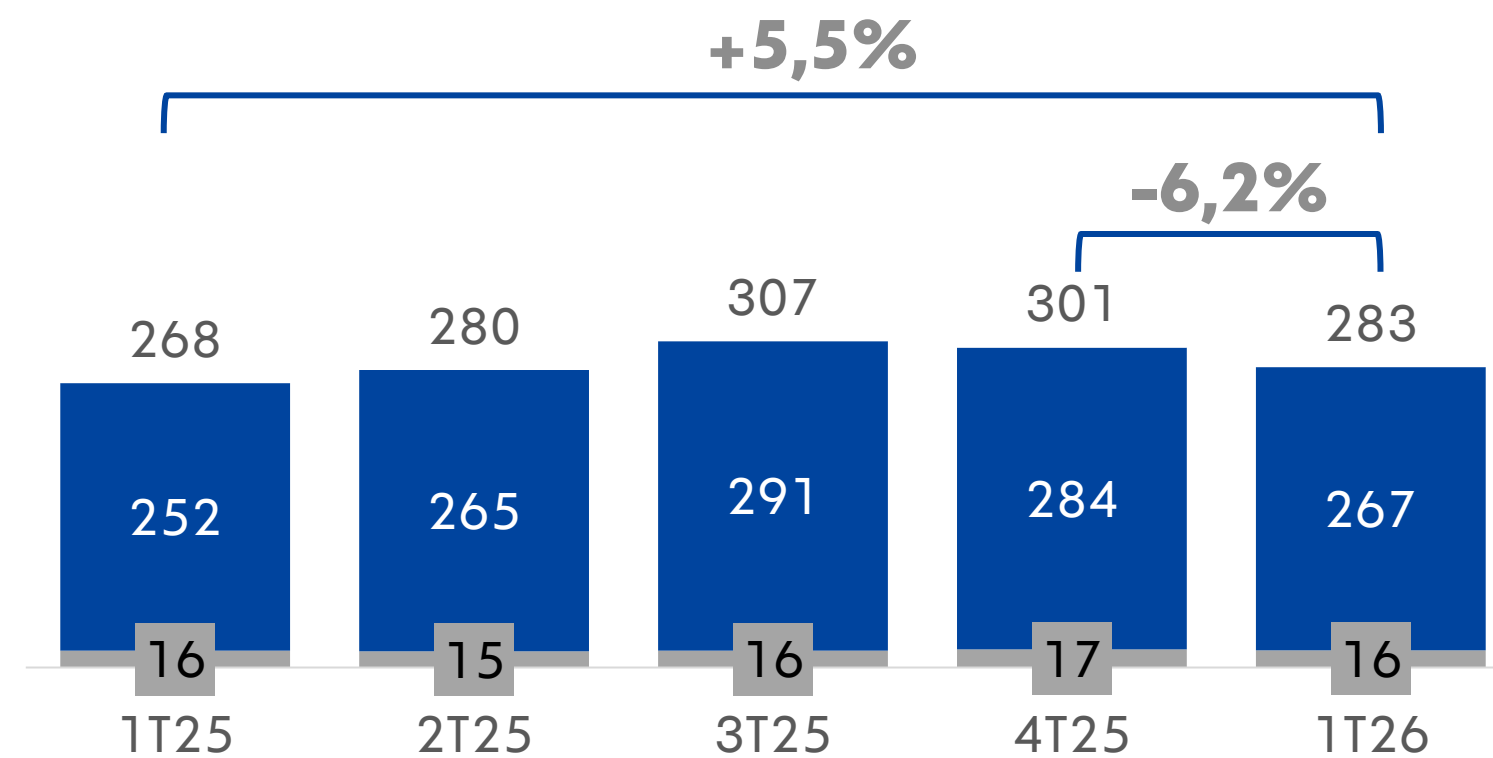


Prêmios Emitidos **Residencial**

R\$ milhões

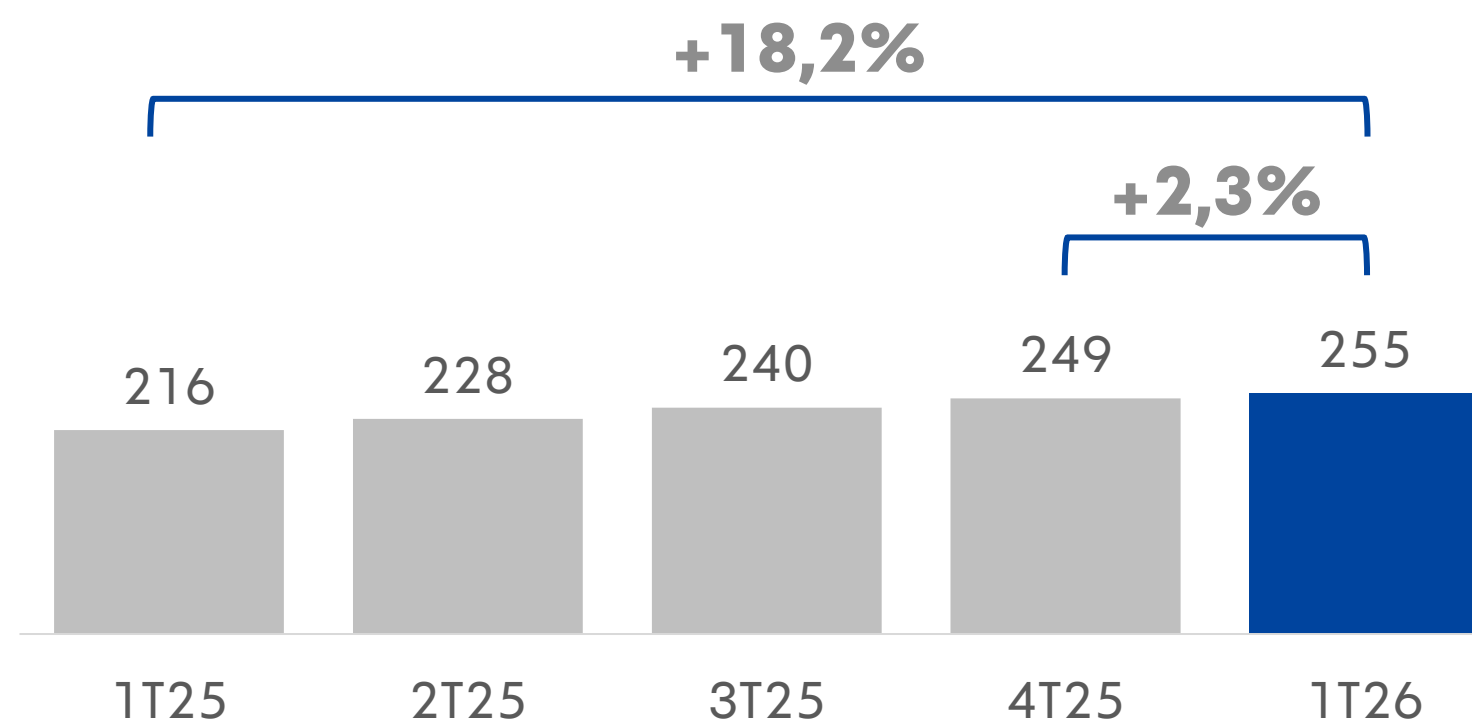
■ CNP (Run-off)

■ Caixa Residencial (Run-on)



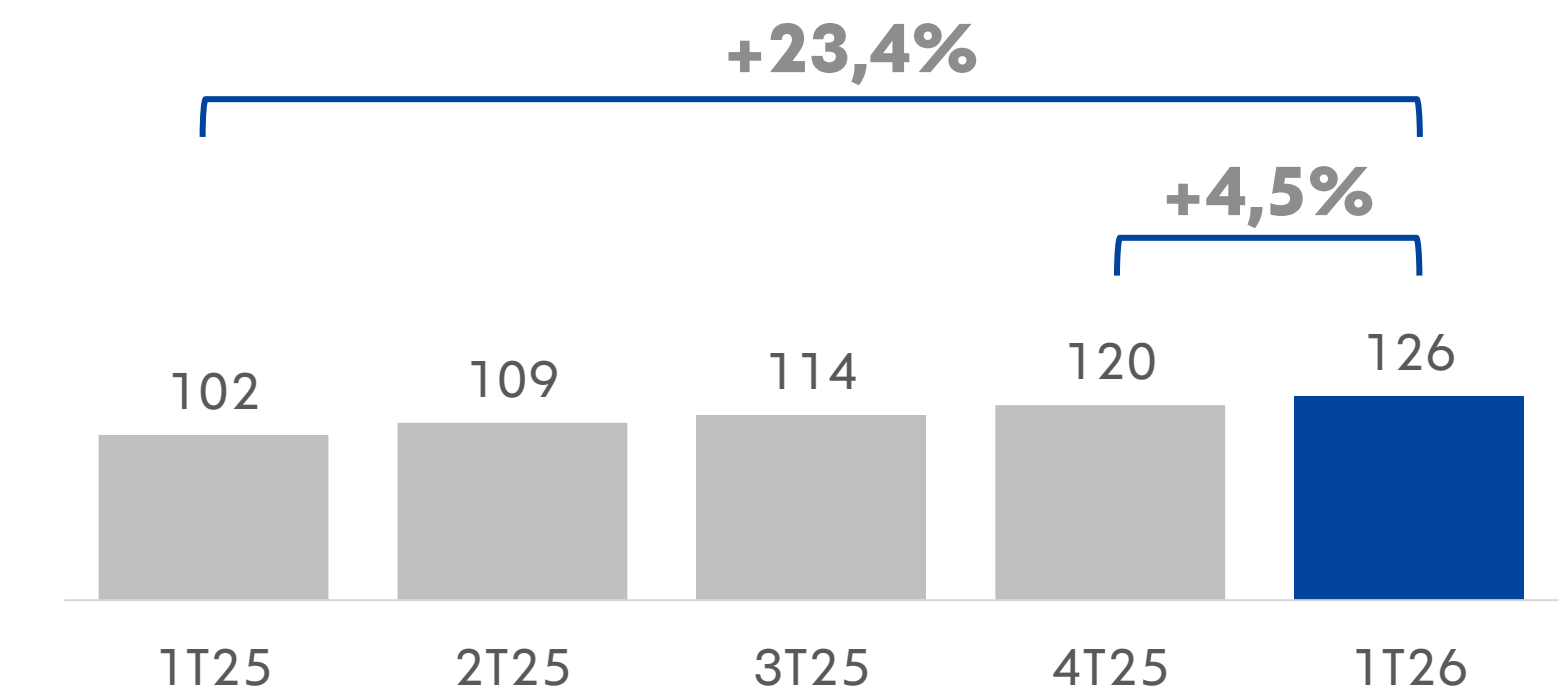
Prêmios Ganhos **Residencial**

R\$ milhões



Margem Operacional **Residencial**

R\$ milhões

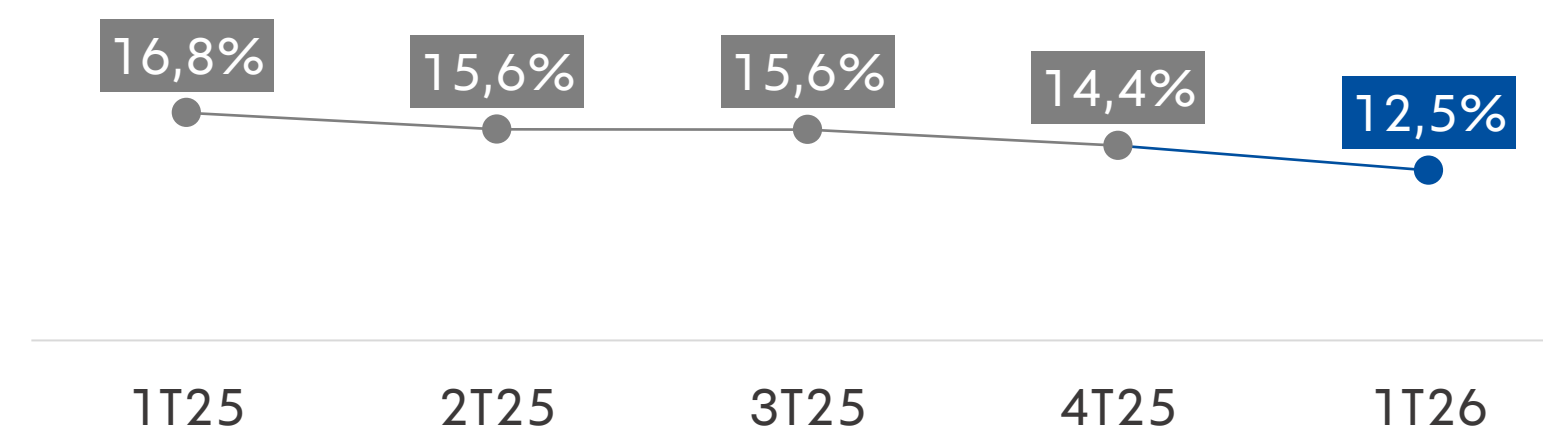


DESEMPENHO
OPERACIONAL

INDICADORES DE
DESEMPENHO

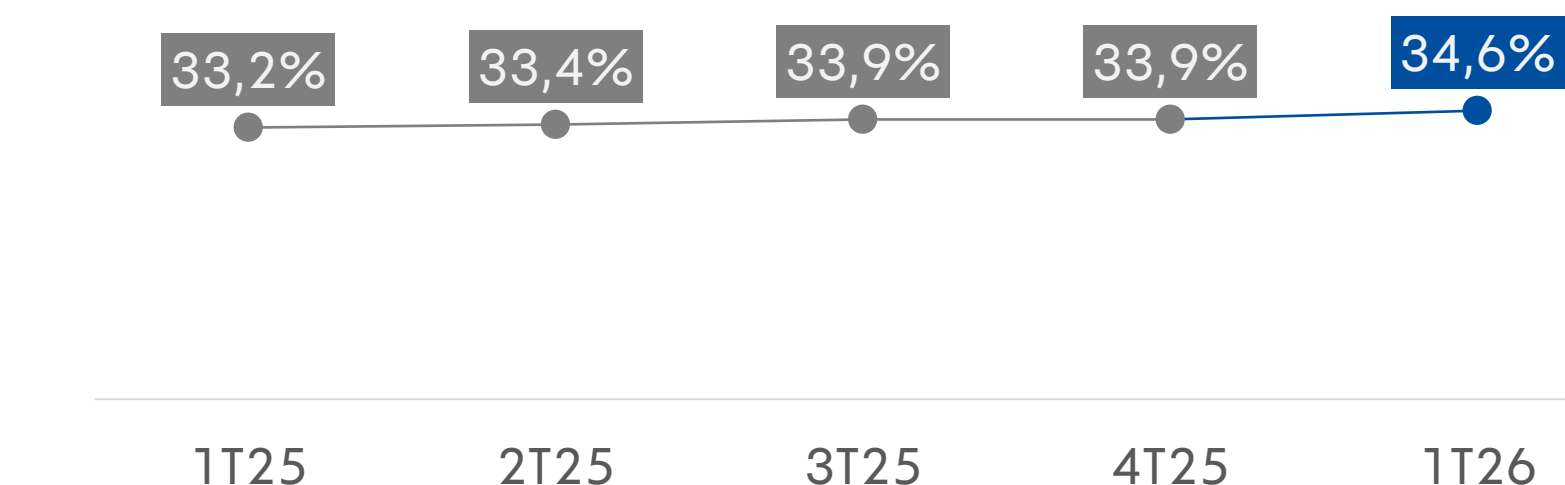
Sinistralidade **Residencial**

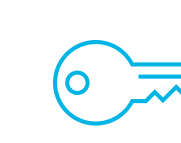
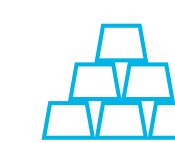
% Prêmio Ganho



Comissionamento **Residencial**

% Prêmio Ganho

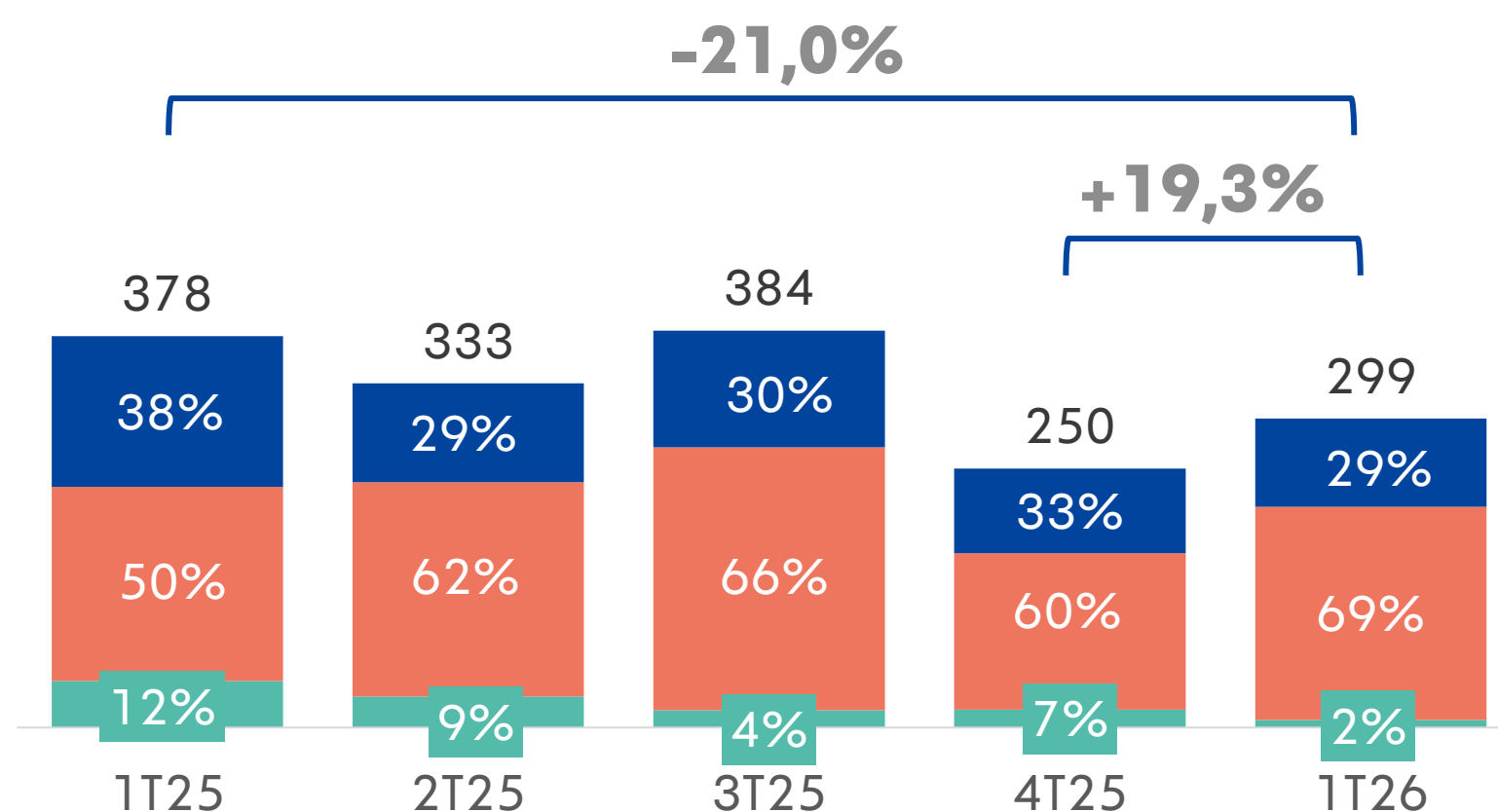




Prêmios Emitidos **Prestamista**

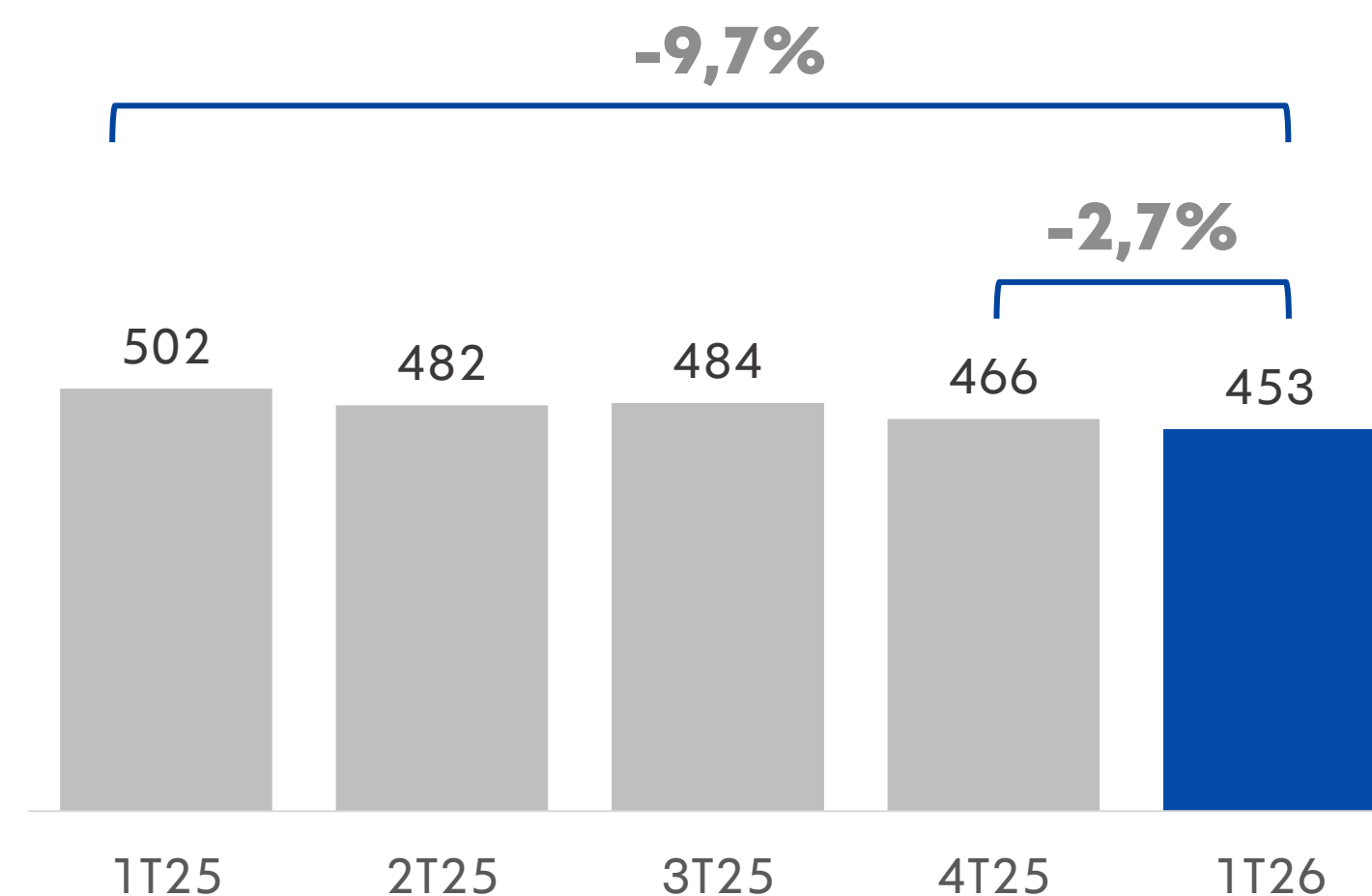
R\$ milhões

■ Origem PJ ■ Origem PF ■ Origem Rural



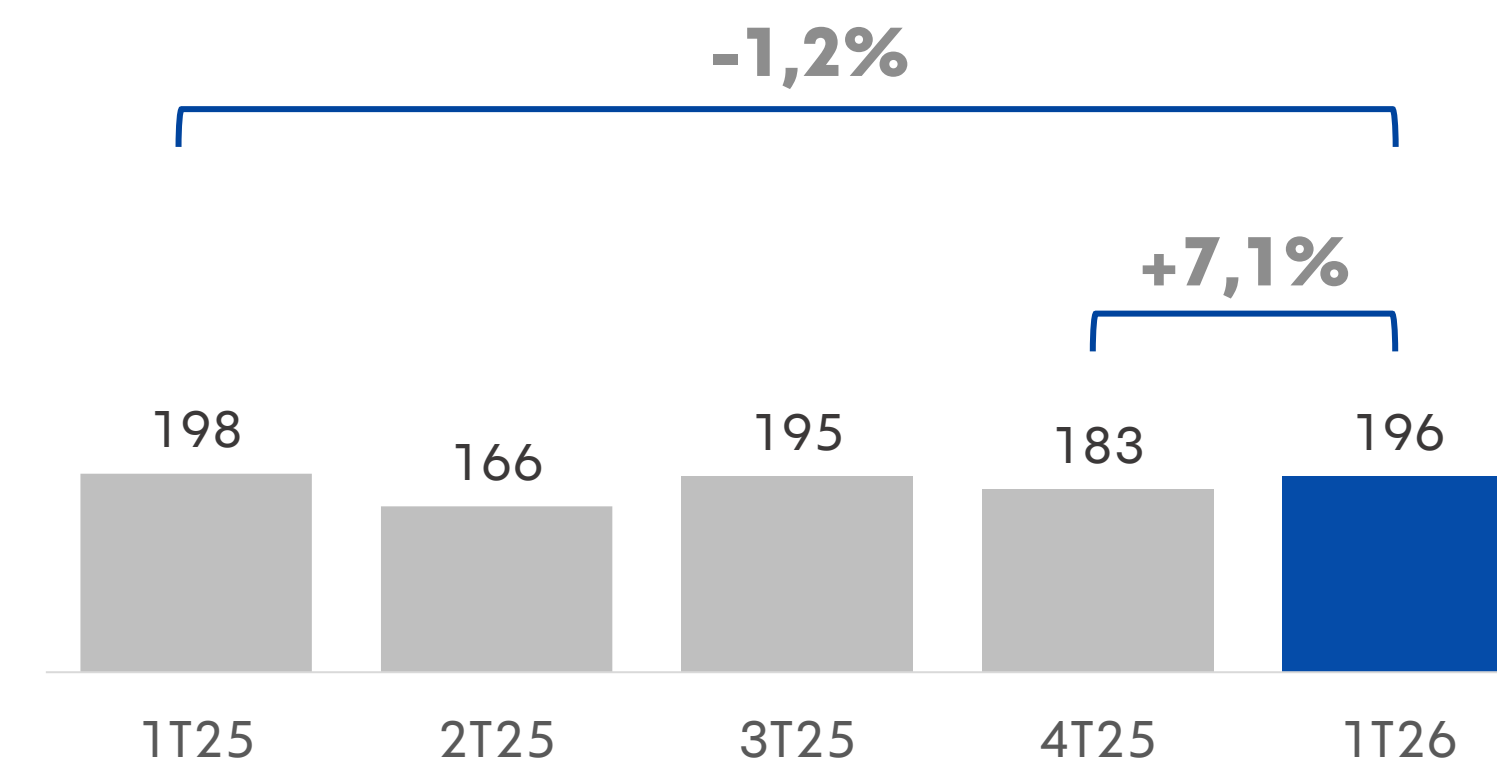
Prêmios Ganhos **Prestamista**

R\$ milhões



Margem Operacional **Prestamista**

R\$ milhões

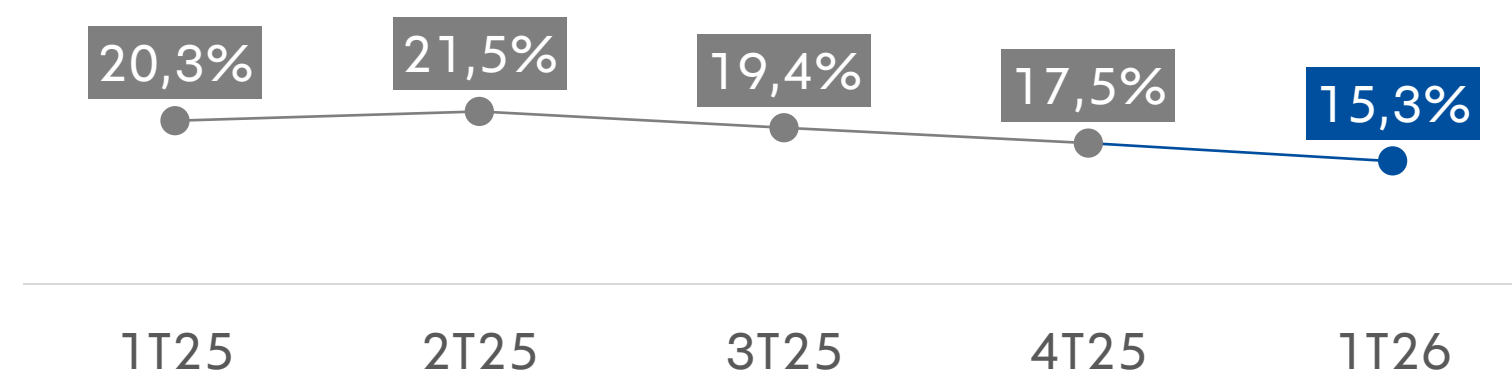


DESEMPENHO
OPERACIONAL

INDICADORES DE
DESEMPENHO

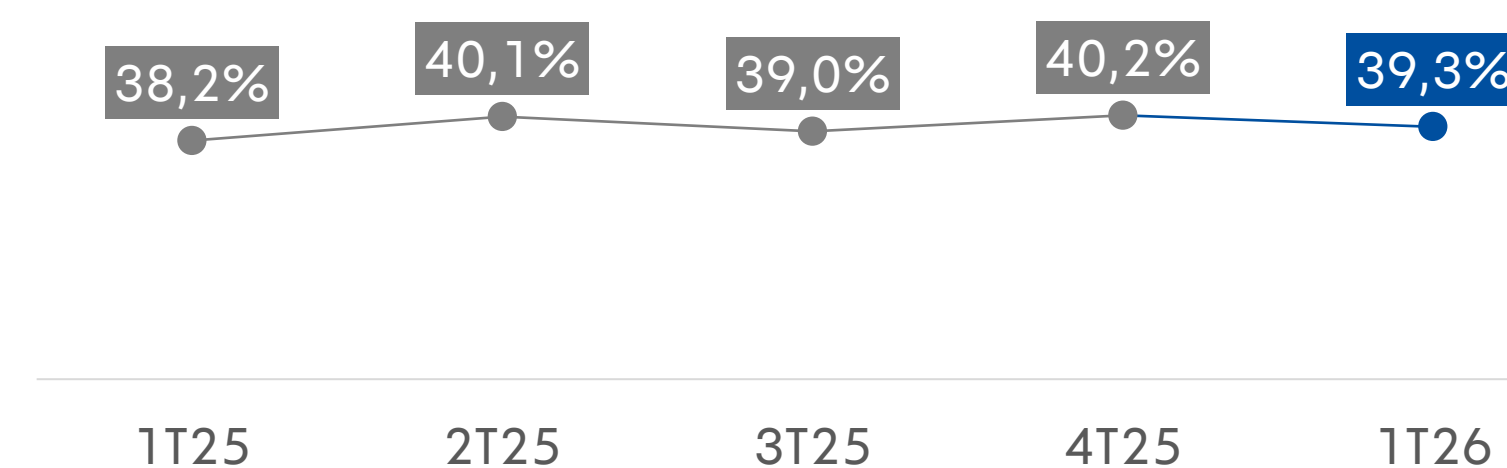
Sinistralidade **Prestamista**

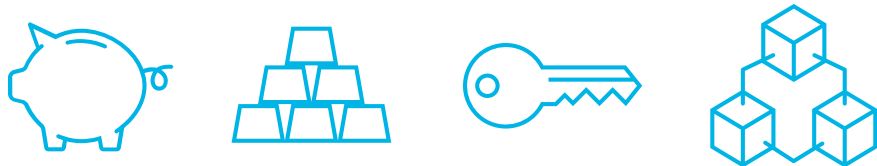
% Prêmio Ganho



Comissionamento **Prestamista**

% Prêmio Ganho

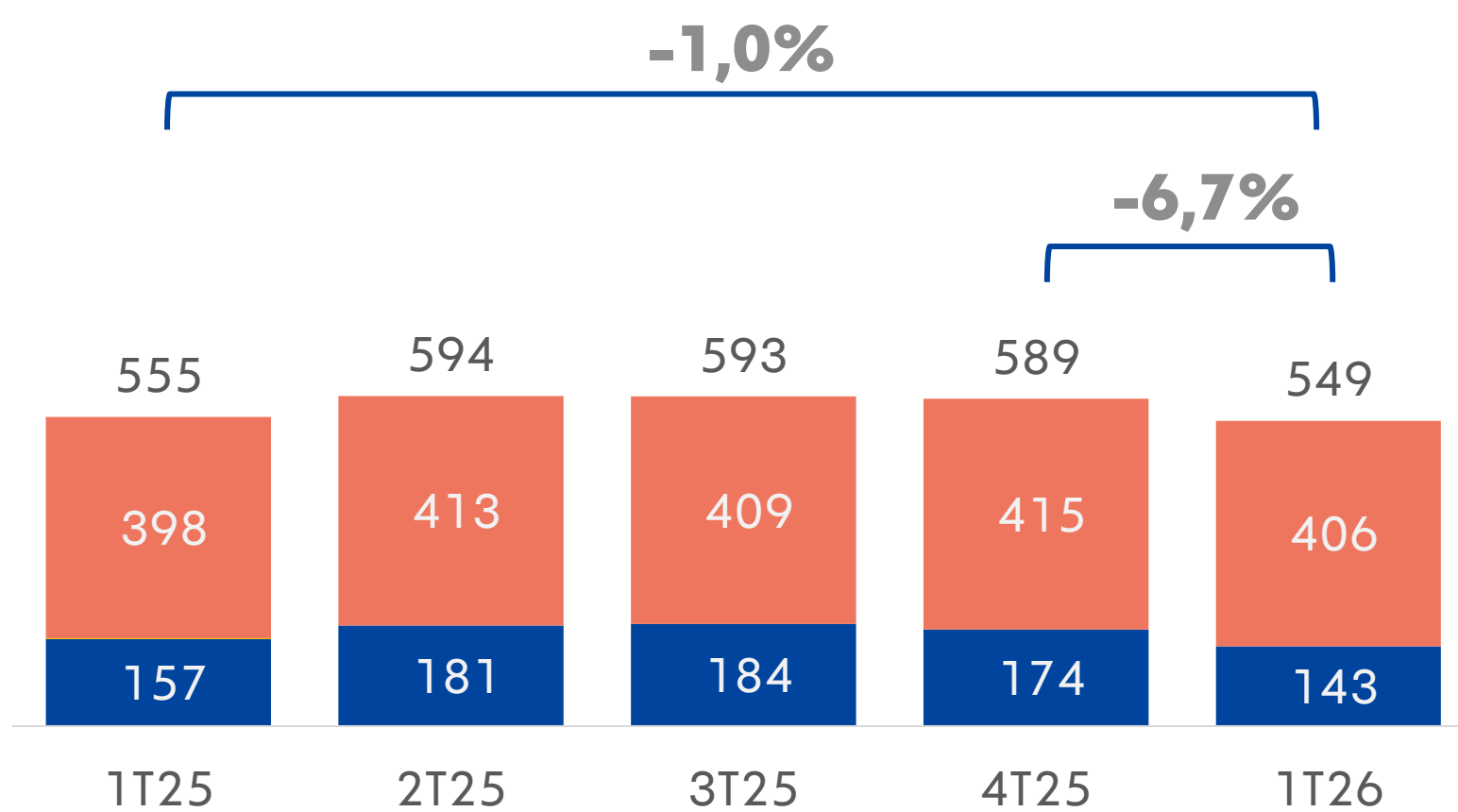




Prêmios Emitidos Vida

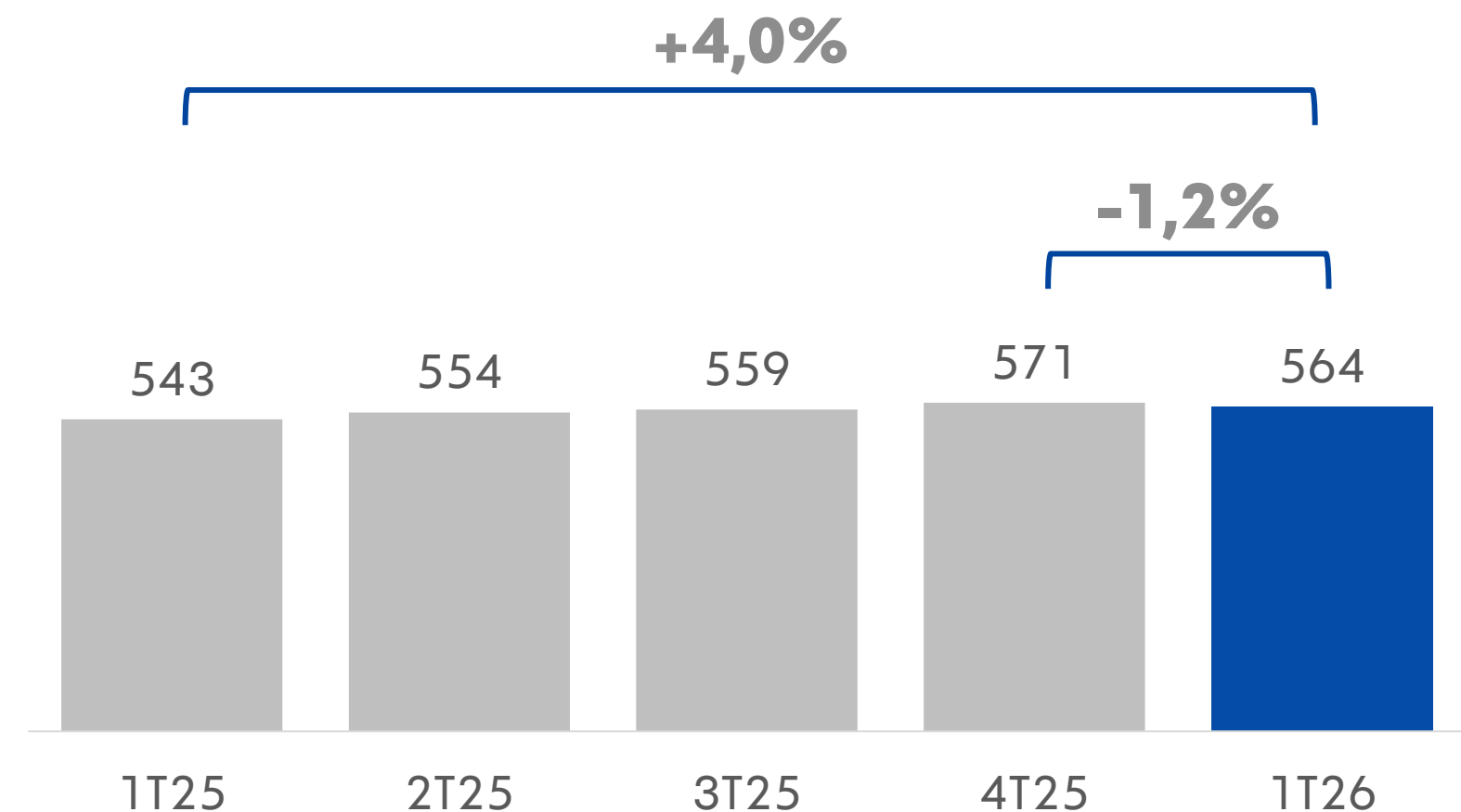
R\$ milhões

■ Pagamento Único ■ Pagamento Mensal



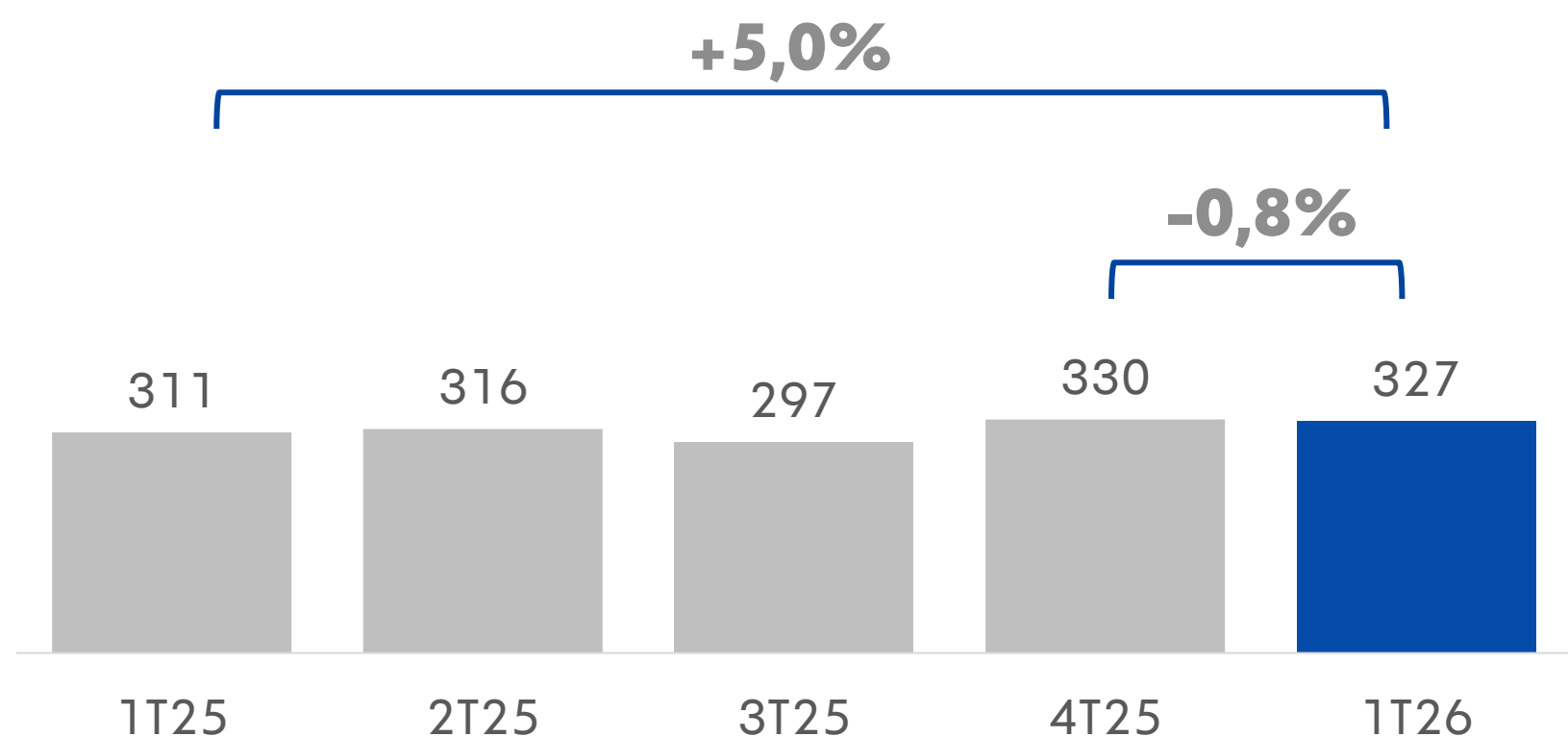
Prêmios Ganhos Vida

R\$ milhões



Margem Operacional Vida

R\$ milhões

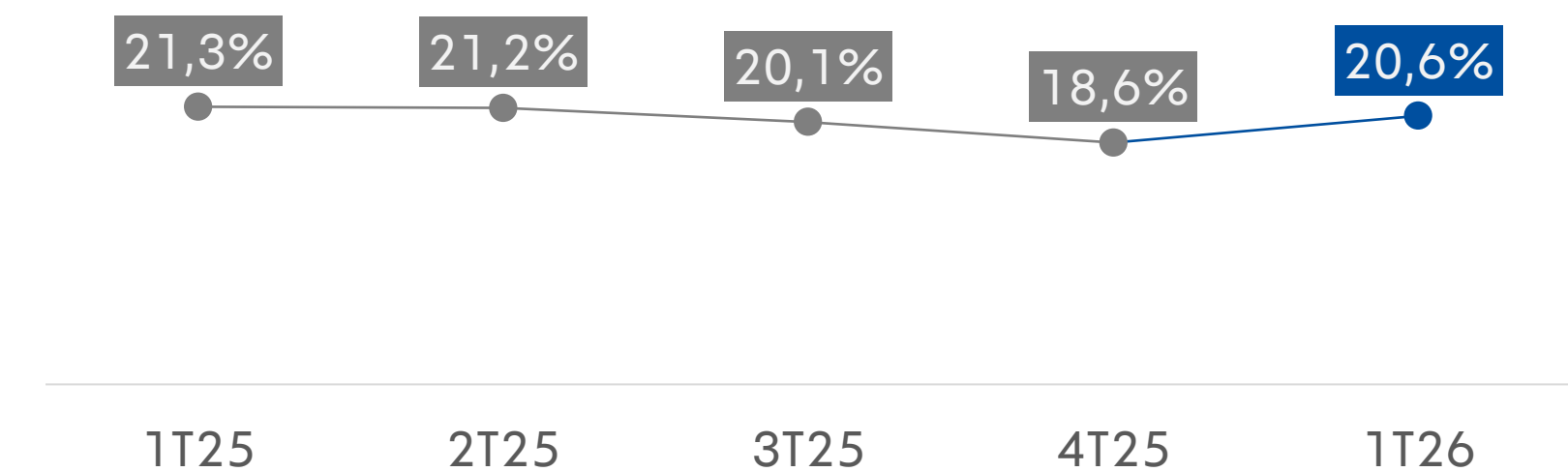


DESEMPENHO OPERACIONAL

INDICADORES DE DESEMPENHO

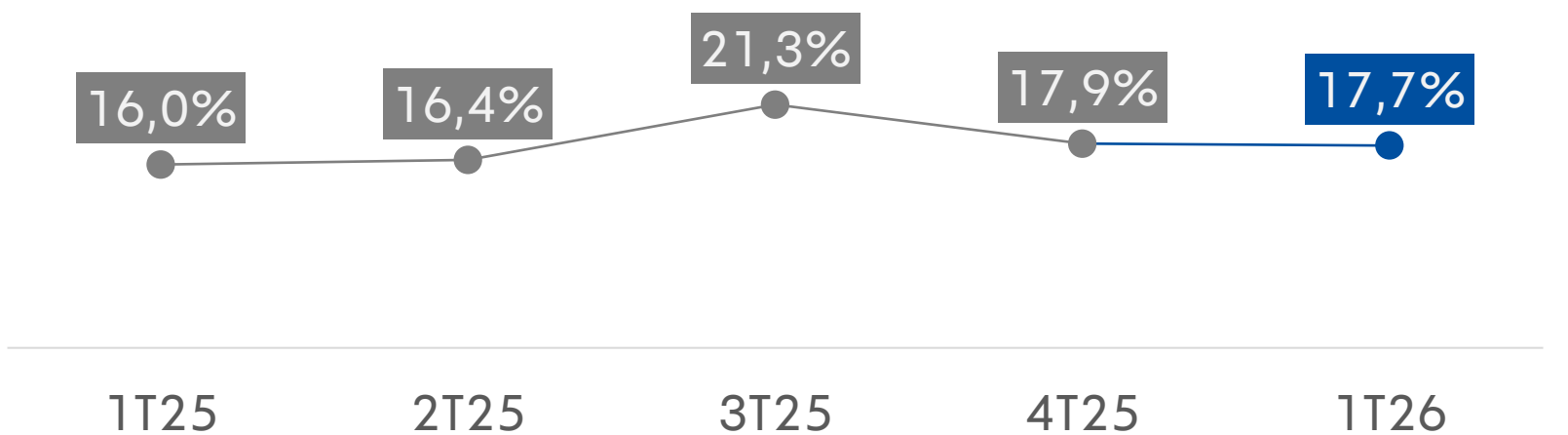
Sinistralidade Vida

% Prêmio Ganho

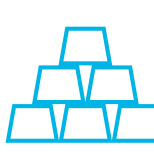


Comissionamento Vida

% Prêmio Ganho



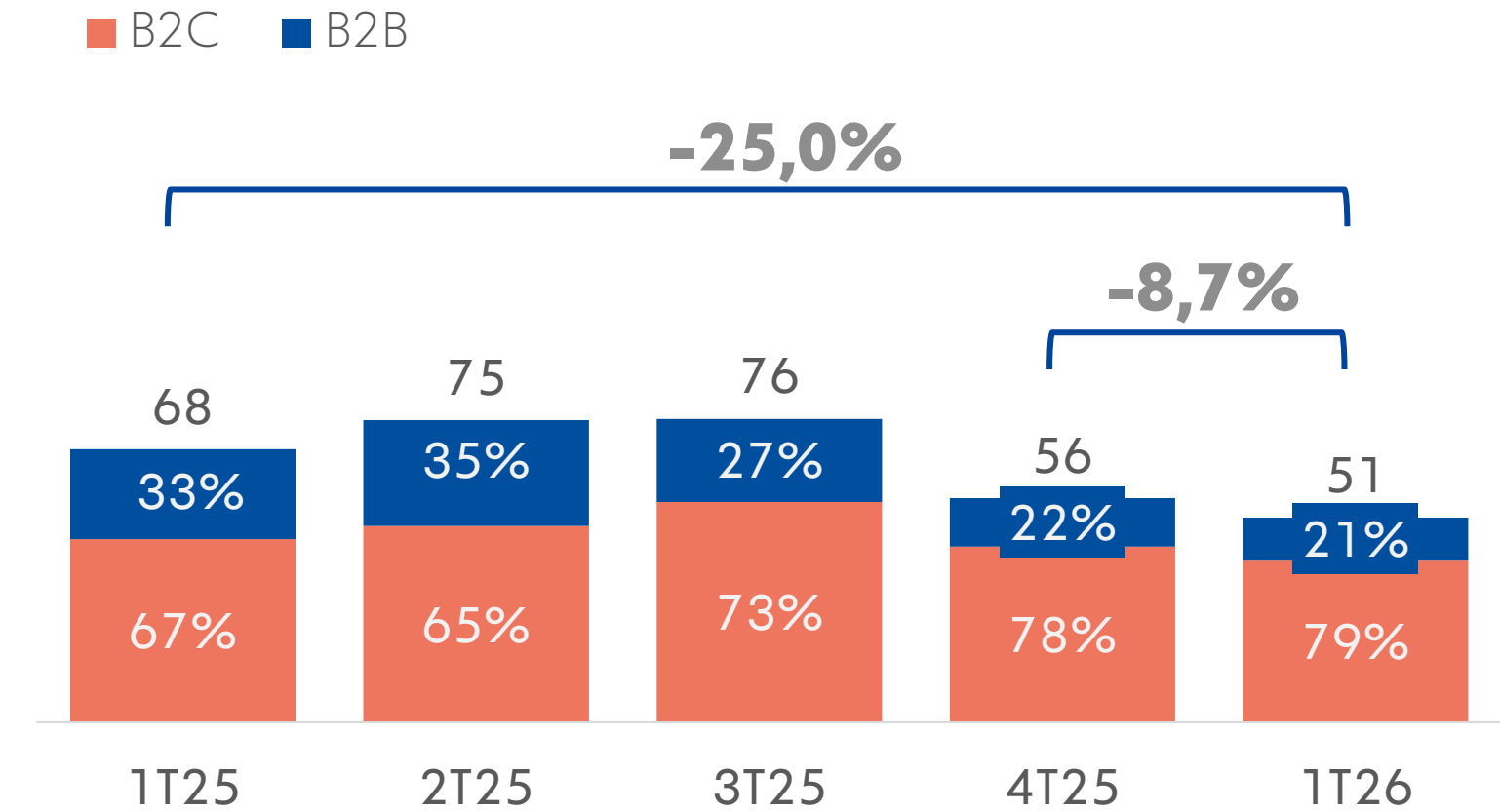
1 - Considera o resultado proveniente da Caixa Vida e Previdência.



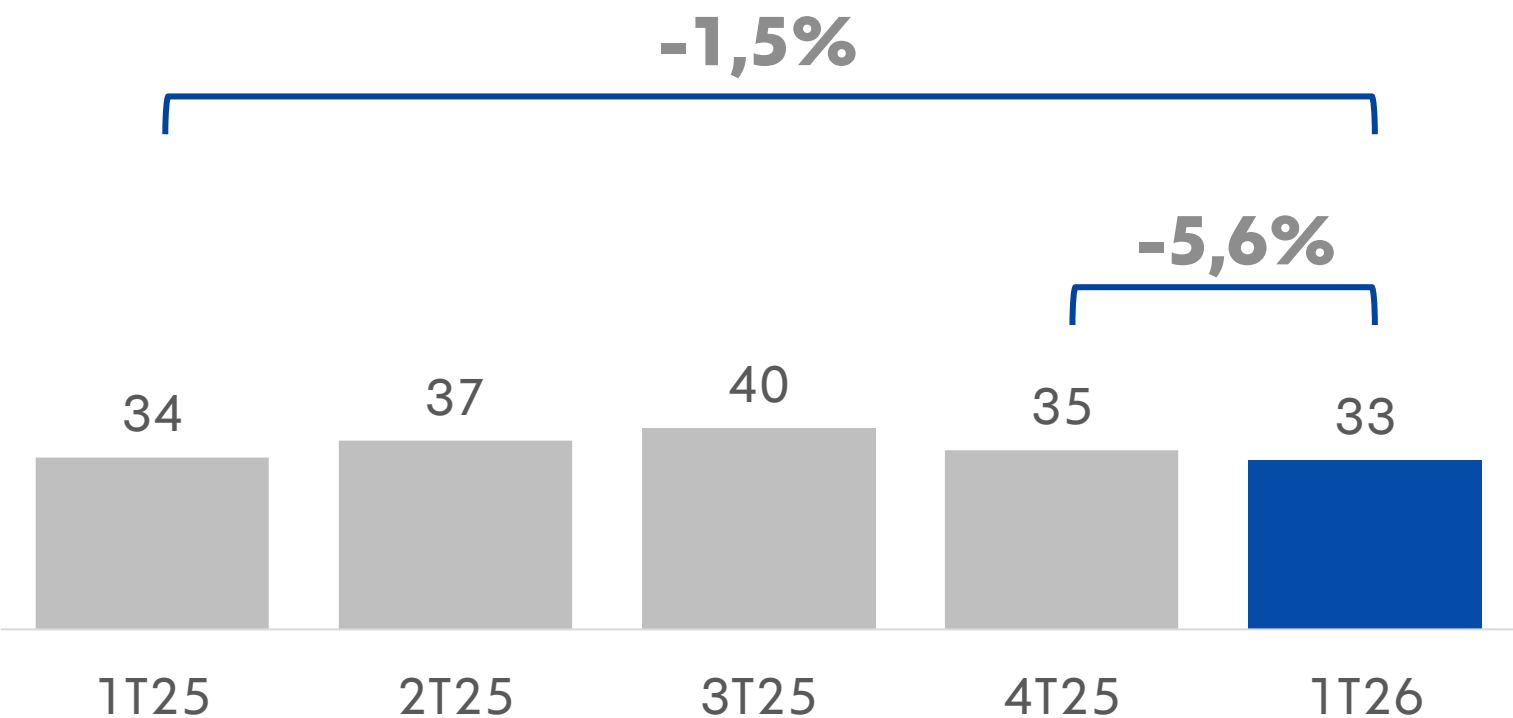
ASSISTÊNCIA
(B2B e B2C)

OUTROS
SEGUROS

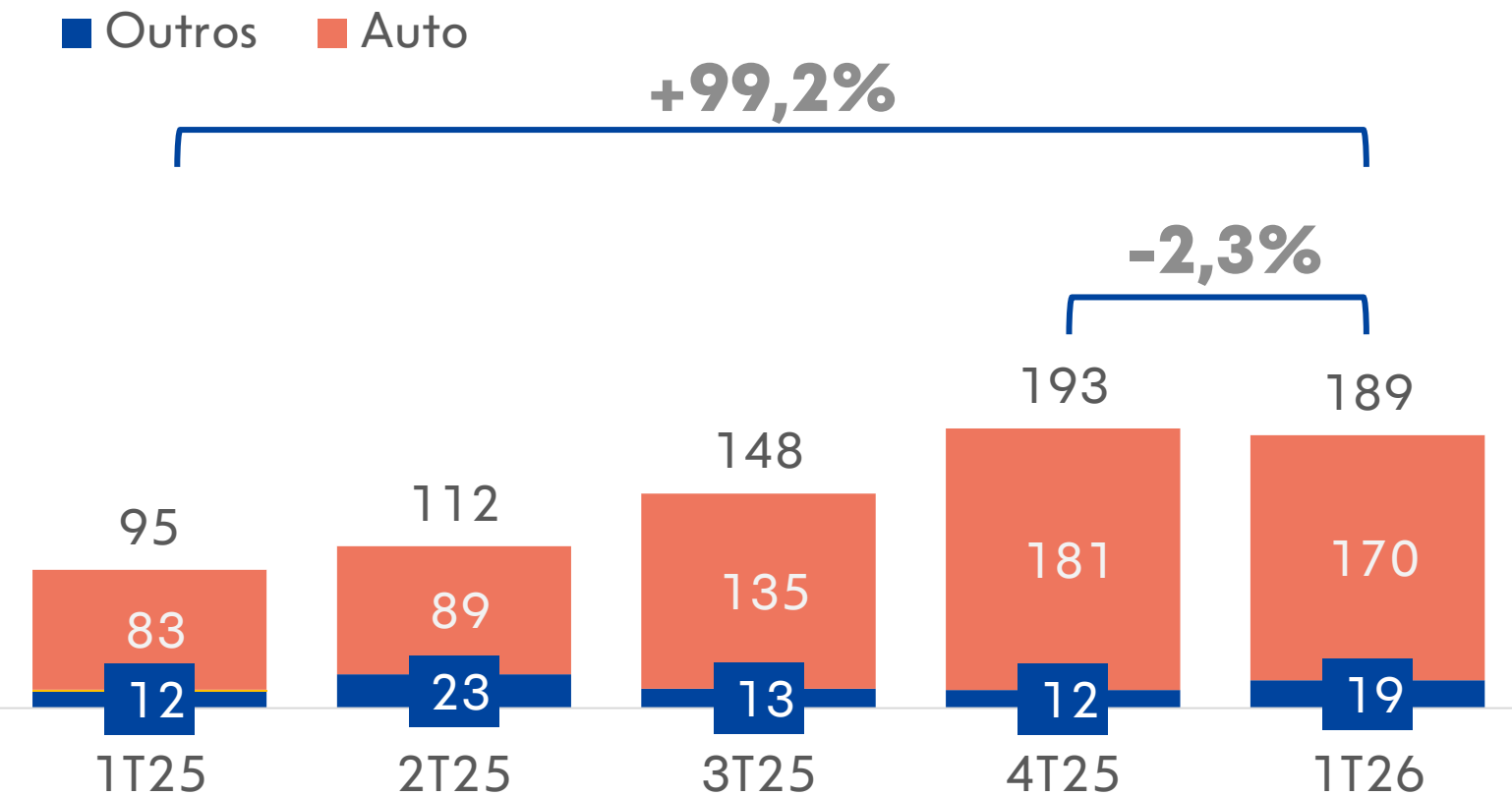
Receitas **Assistência**
R\$ milhões



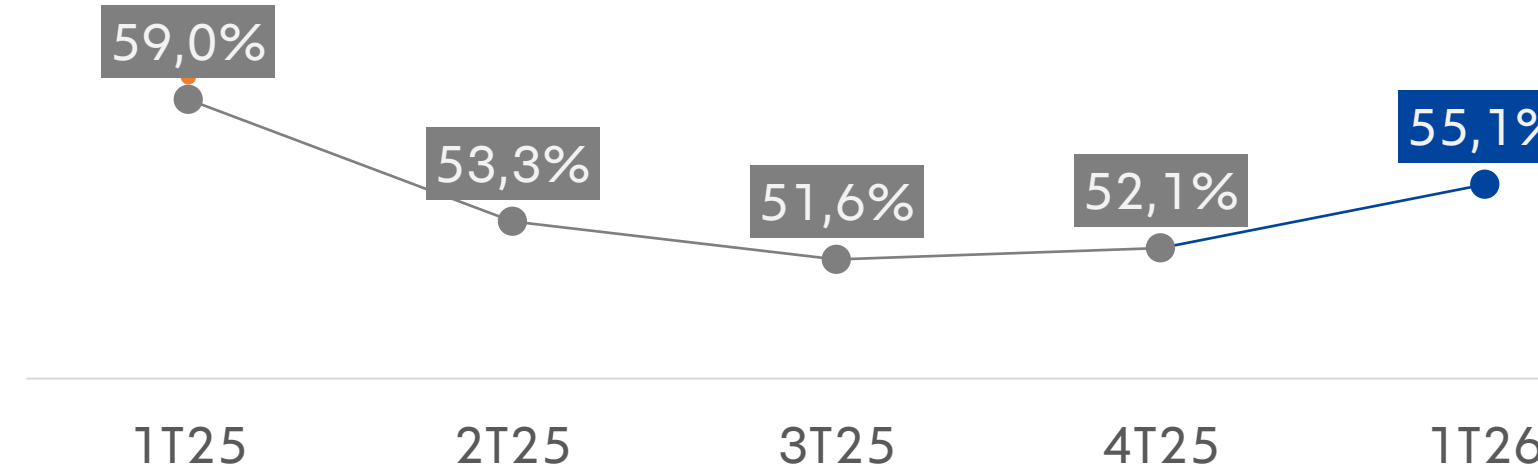
Margem Operacional **Assistência**
R\$ milhões



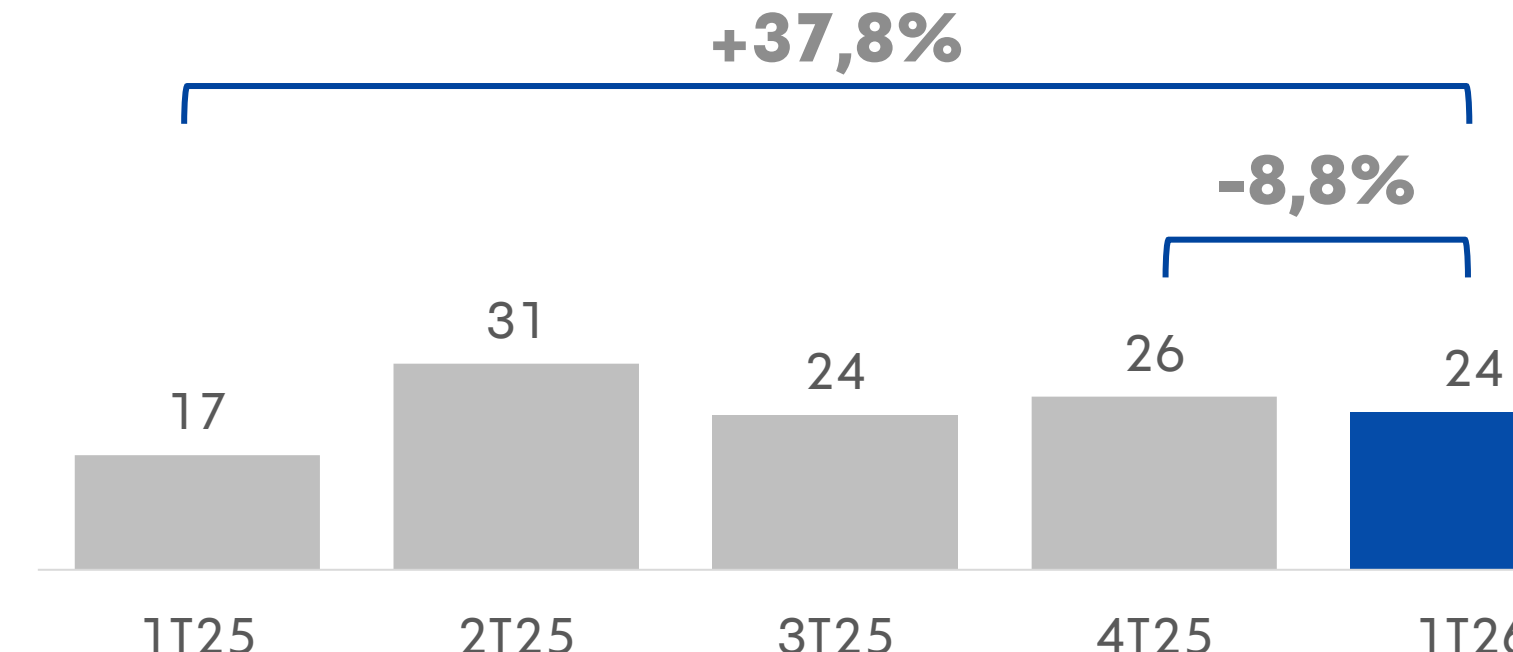
Prêmios Emitidos **Outros Seguros**
R\$ milhões

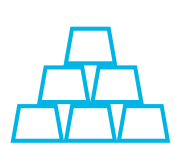


Sinistralidade **Outros Seguros**
% Prêmio Ganho



Margem Operacional **Outros Seguros**
R\$ milhões

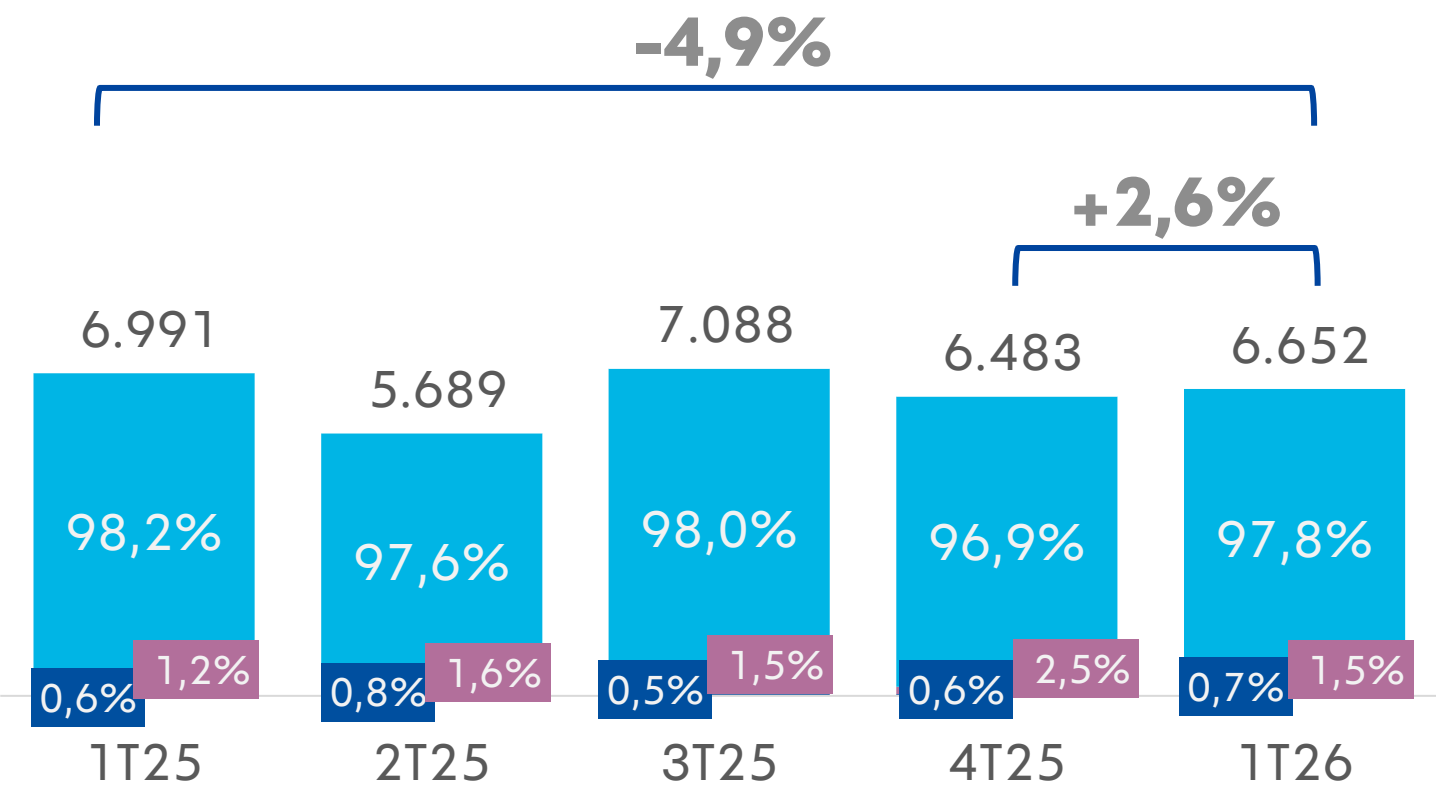




Contribuições e Prêmios Recebidas - Previdência

R\$ milhões

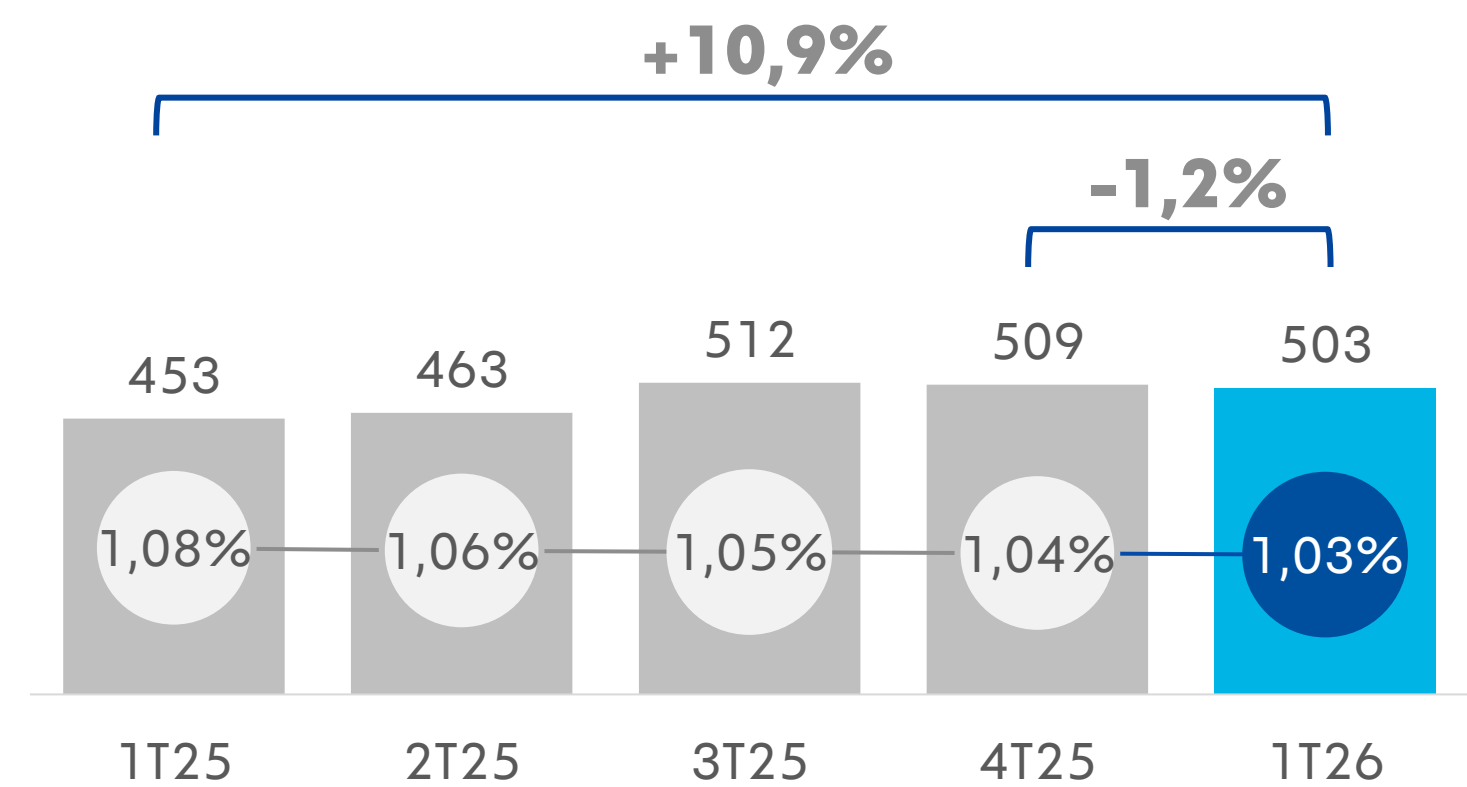
Risco PGBL VGBL



Taxa de Administração - Previdência

R\$ milhões

Tx Média % a.a.

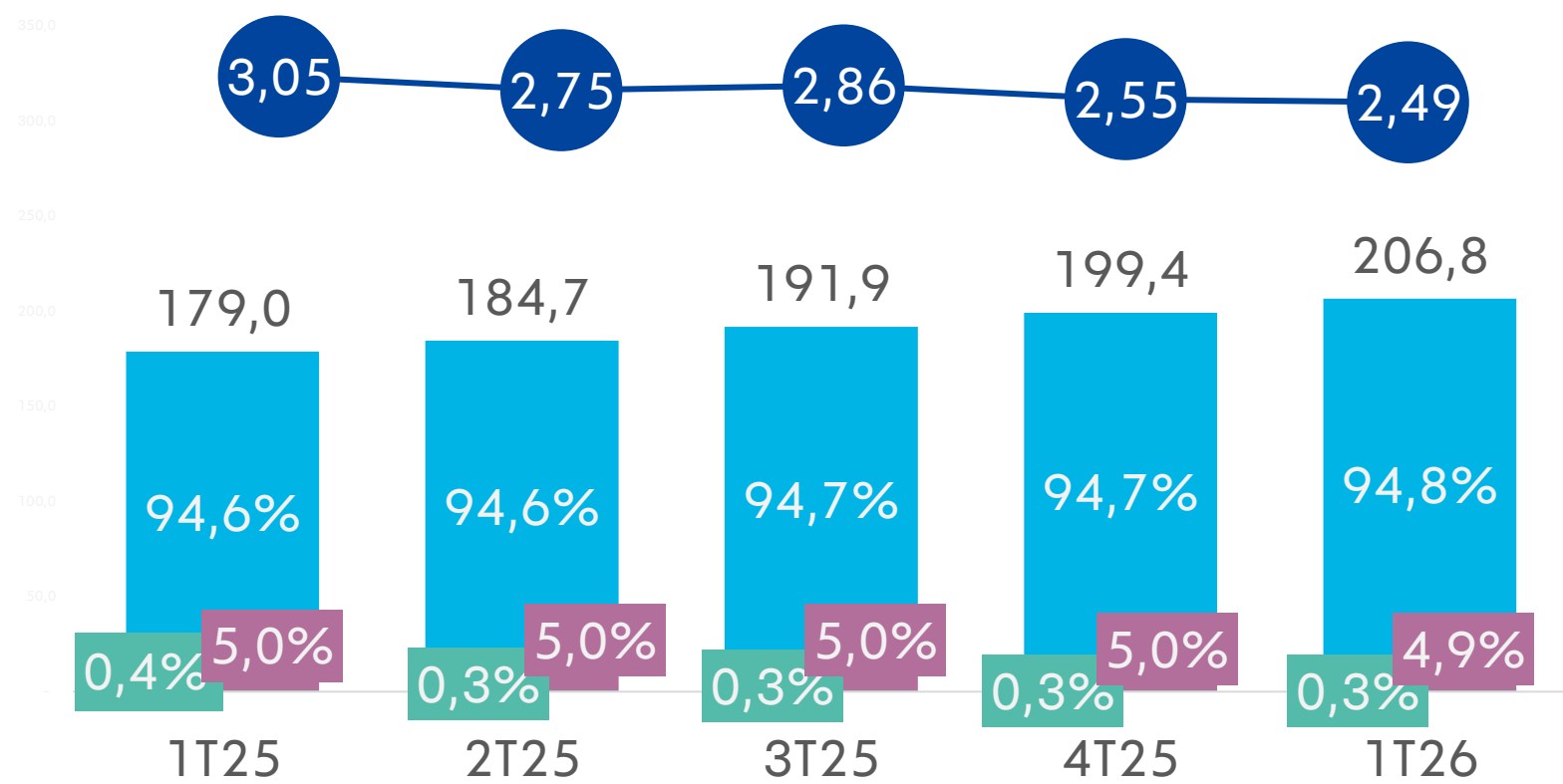


Reservas de Previdência

R\$ bilhões

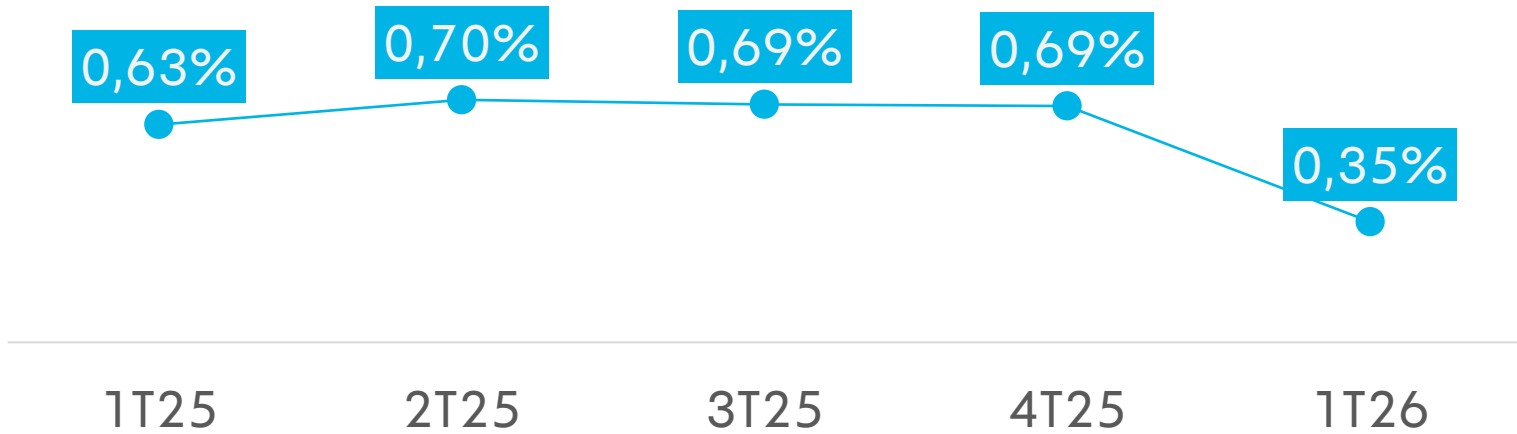
Índice de Resgate

Tradicional PGBL VGBL



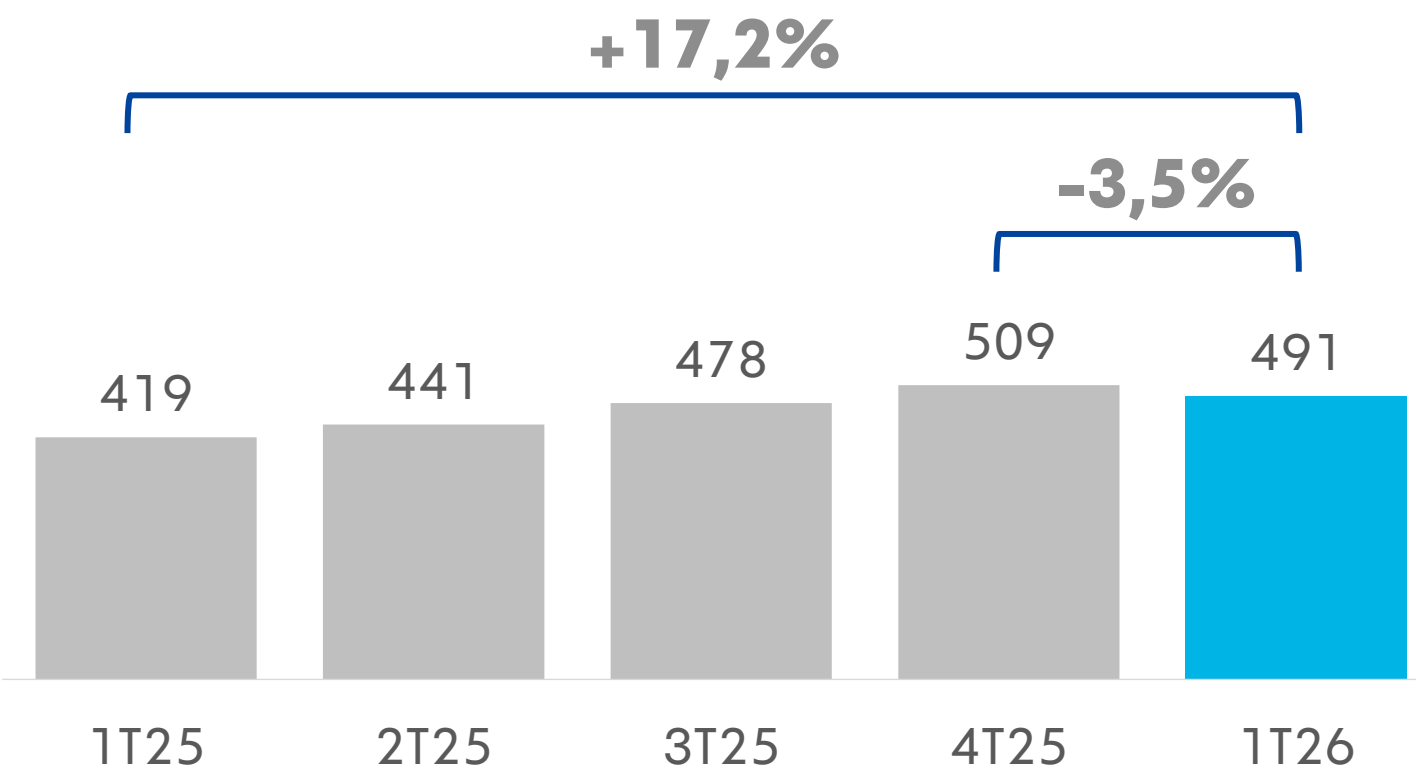
Comissionamento - Previdência

% Contribuições



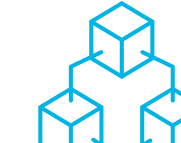
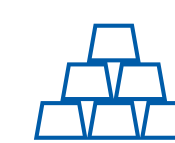
Margem Operacional - Previdência

R\$ milhões



RESERVAS

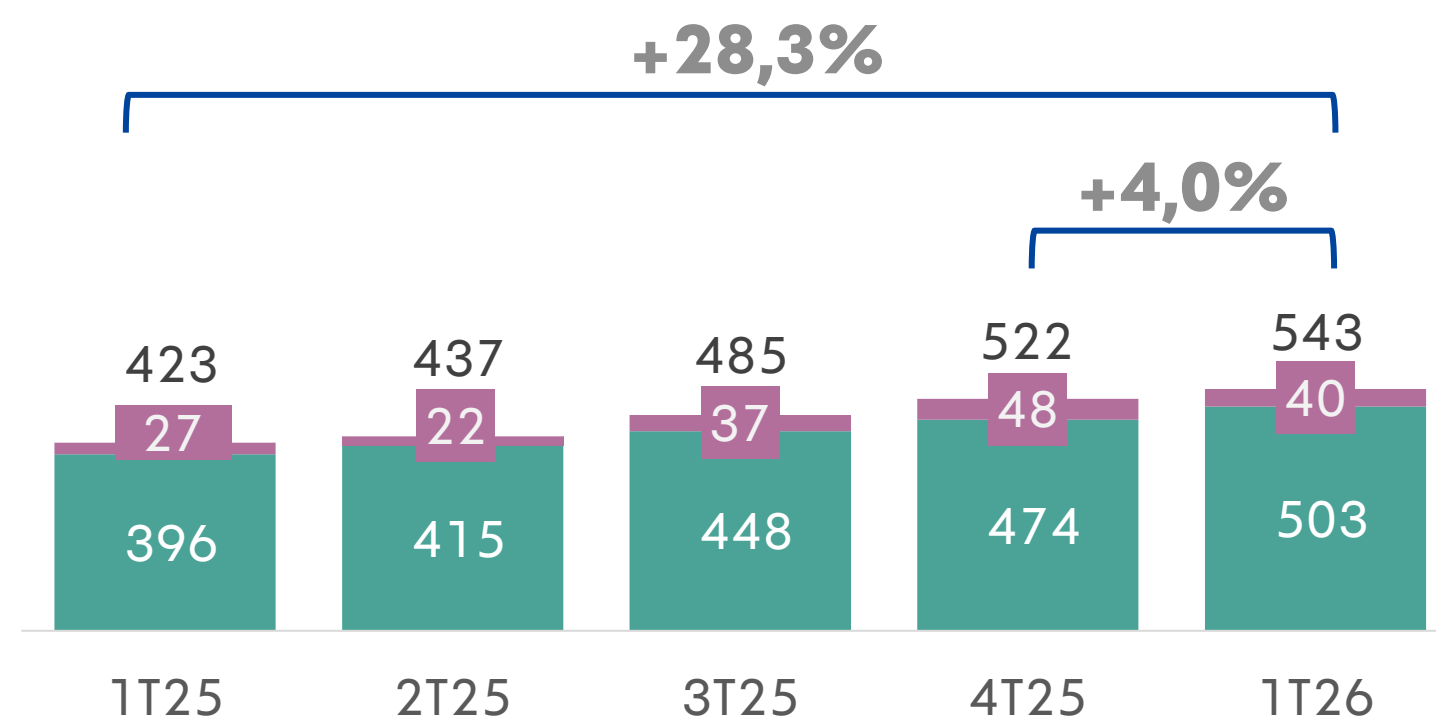
SUPERAÇÃO DO MARCO
HISTÓRICO DE R\$ 200 BILHÕES
EM RESERVAS DE PREVIDÊNCIA.



Recursos Arrecadados - Capitalização

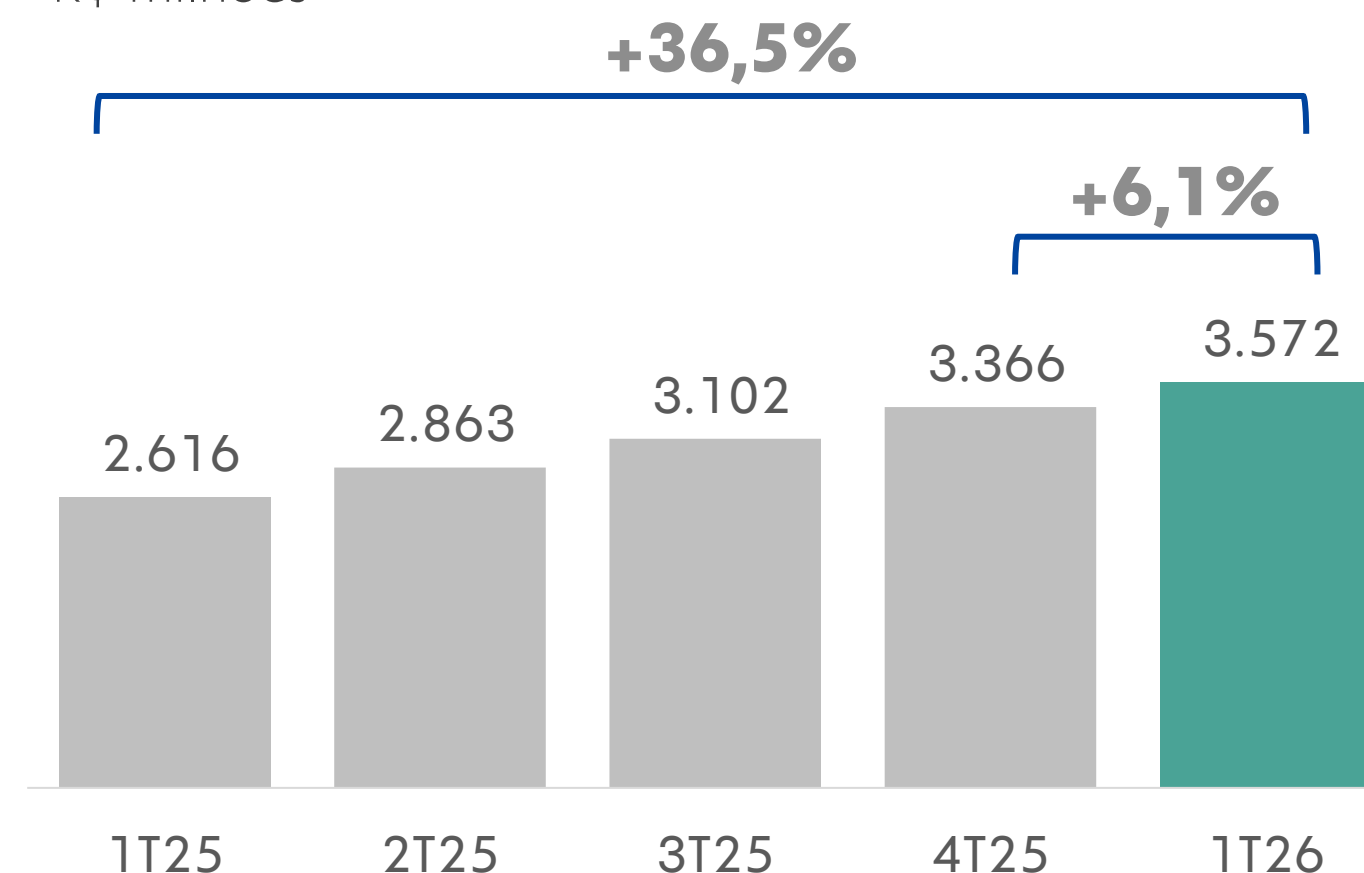
R\$ milhões

PM PU



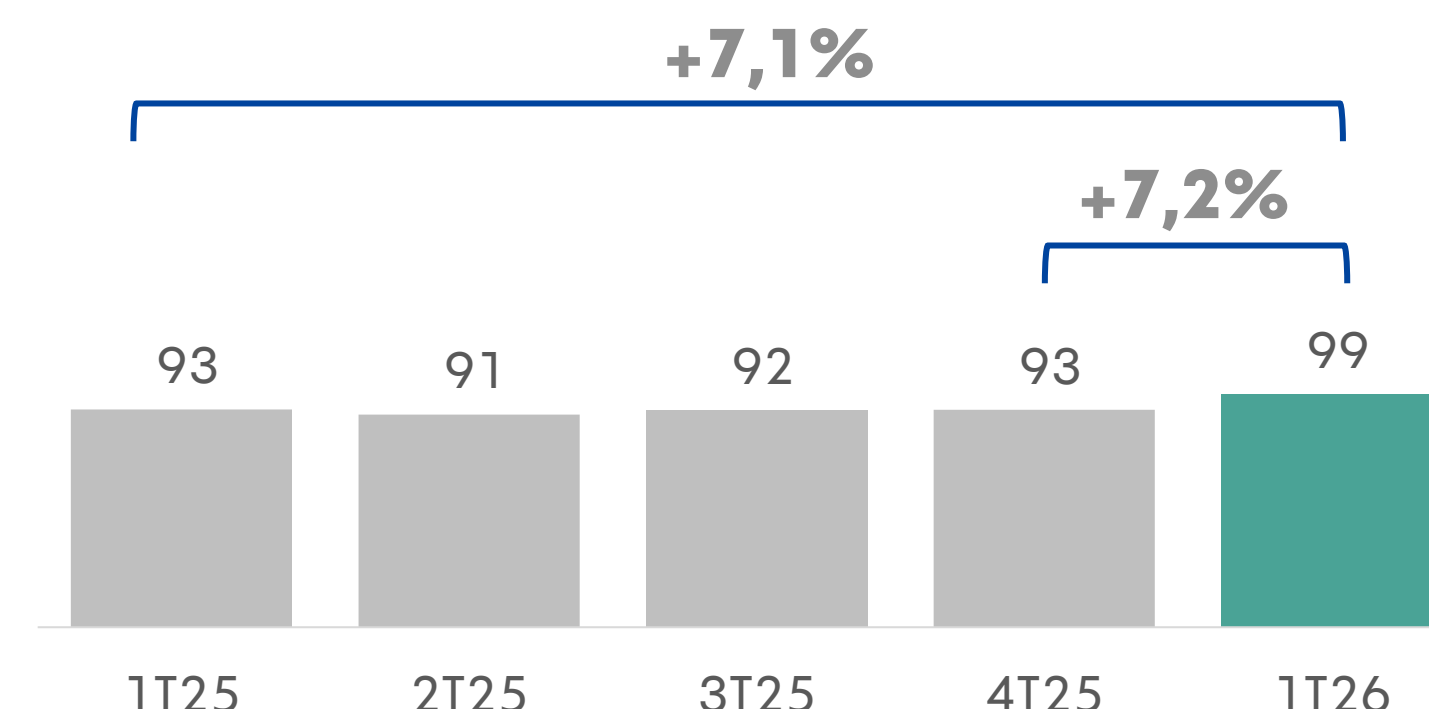
Reservas de Capitalização

R\$ milhões



Margem Operacional - Capitalização

R\$ milhões



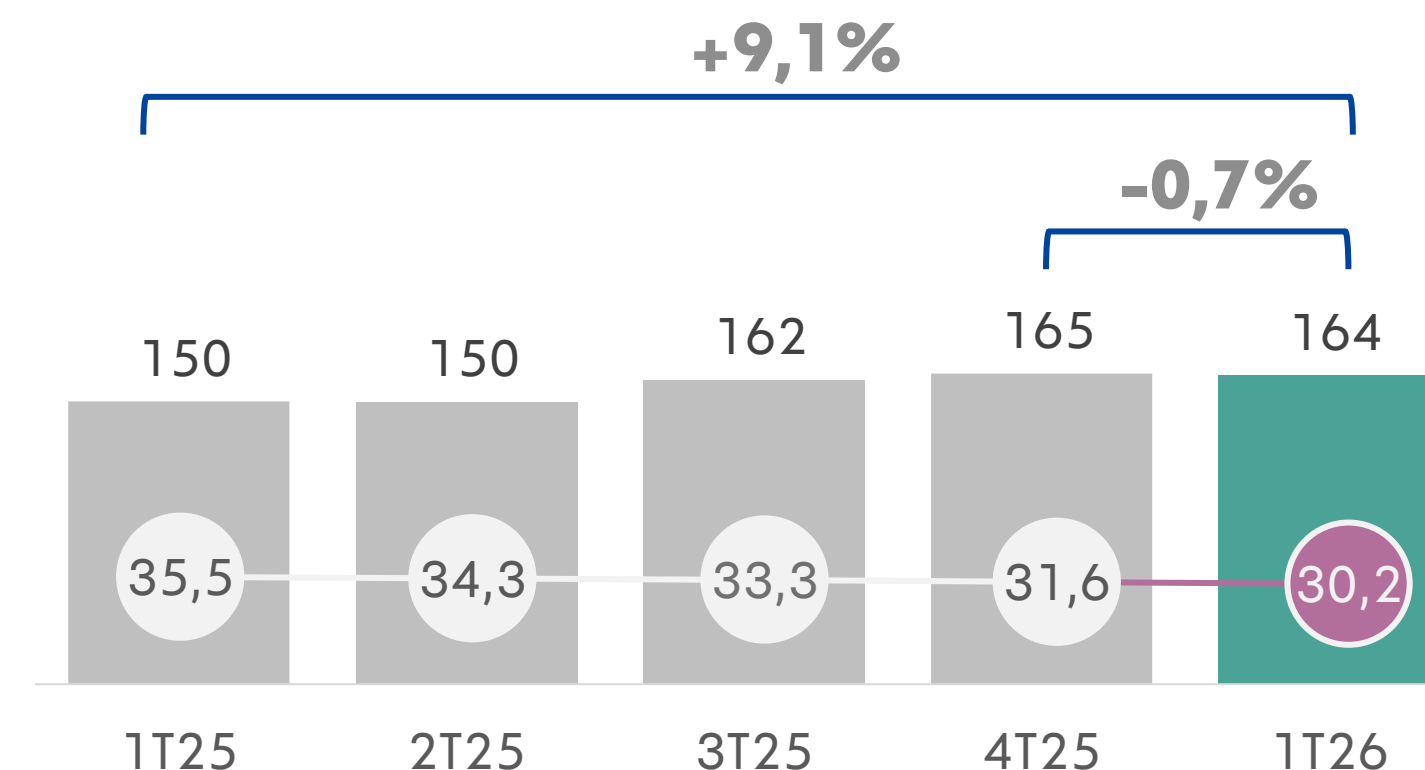
RECURSOS ARRECADADOS

MELHOR DESEMPENHO PELO QUINTO TRIMESTRE CONSECUTIVO.

Receita Líquida - Capitalização

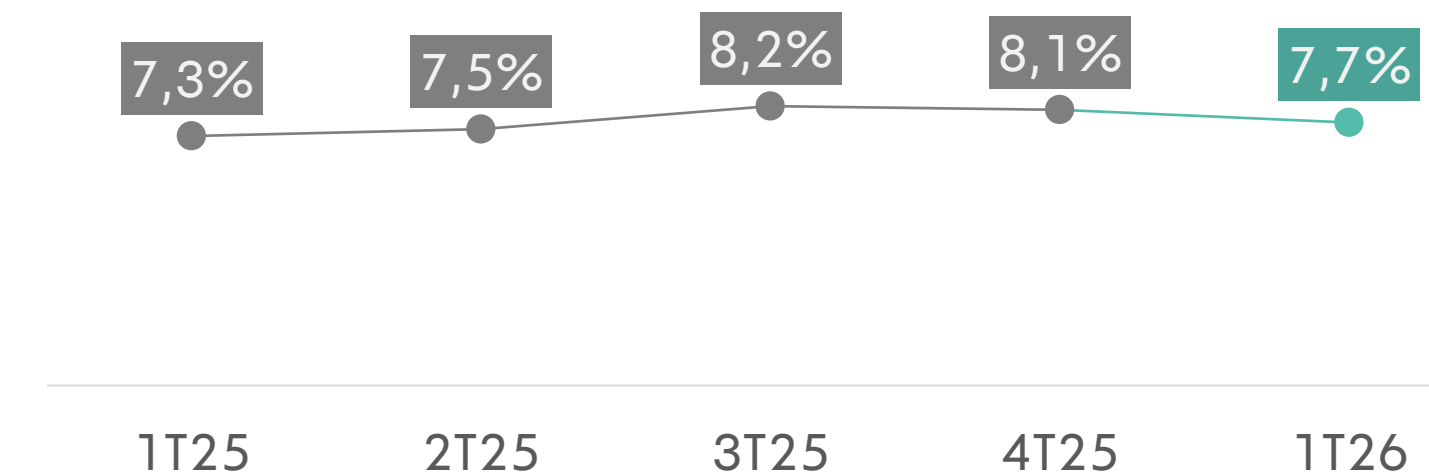
R\$ milhões

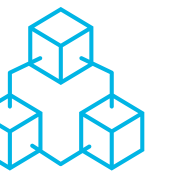
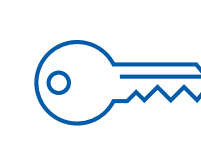
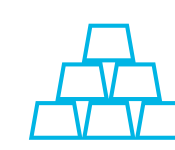
% Arrecadação Bruta



Comissionamento - Capitalização

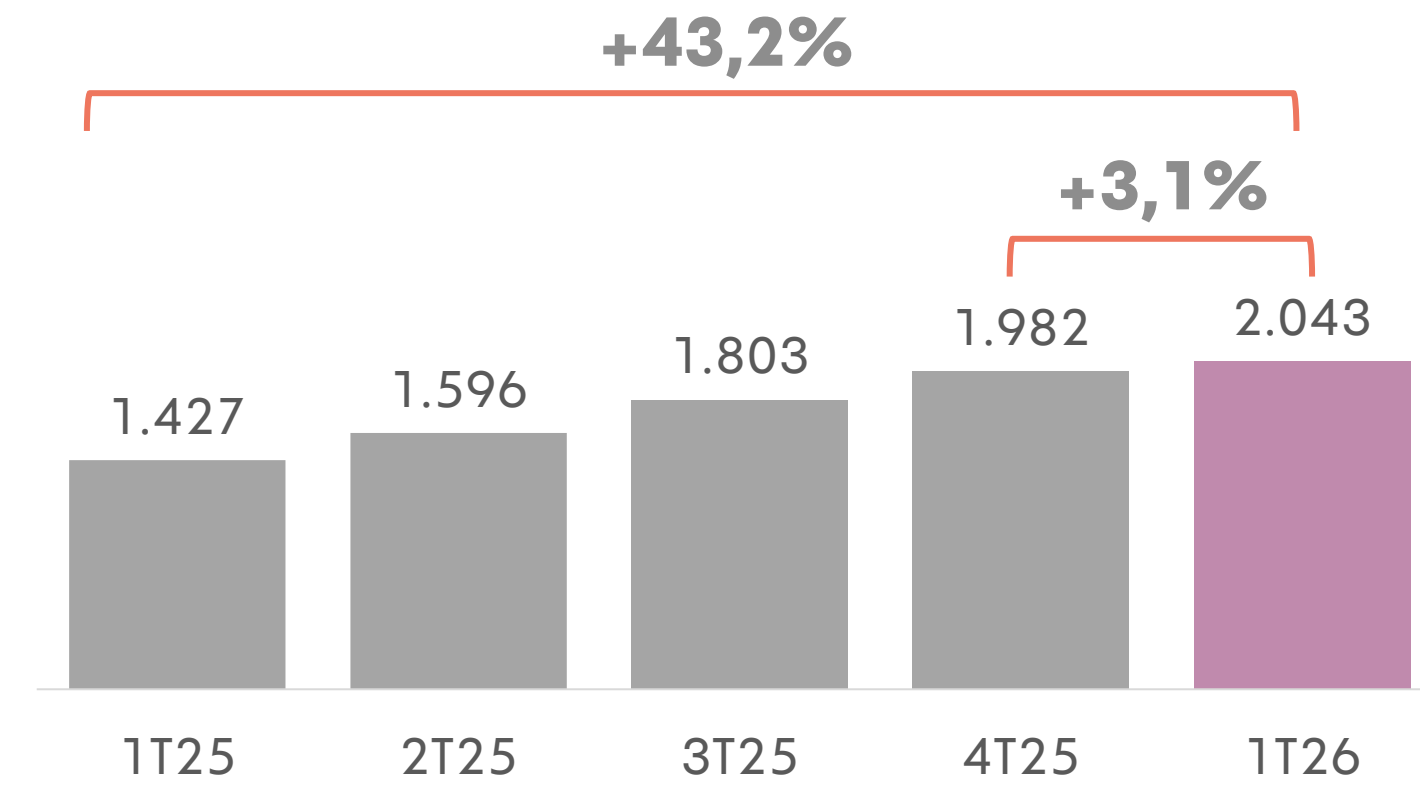
% Recursos Arrecadados





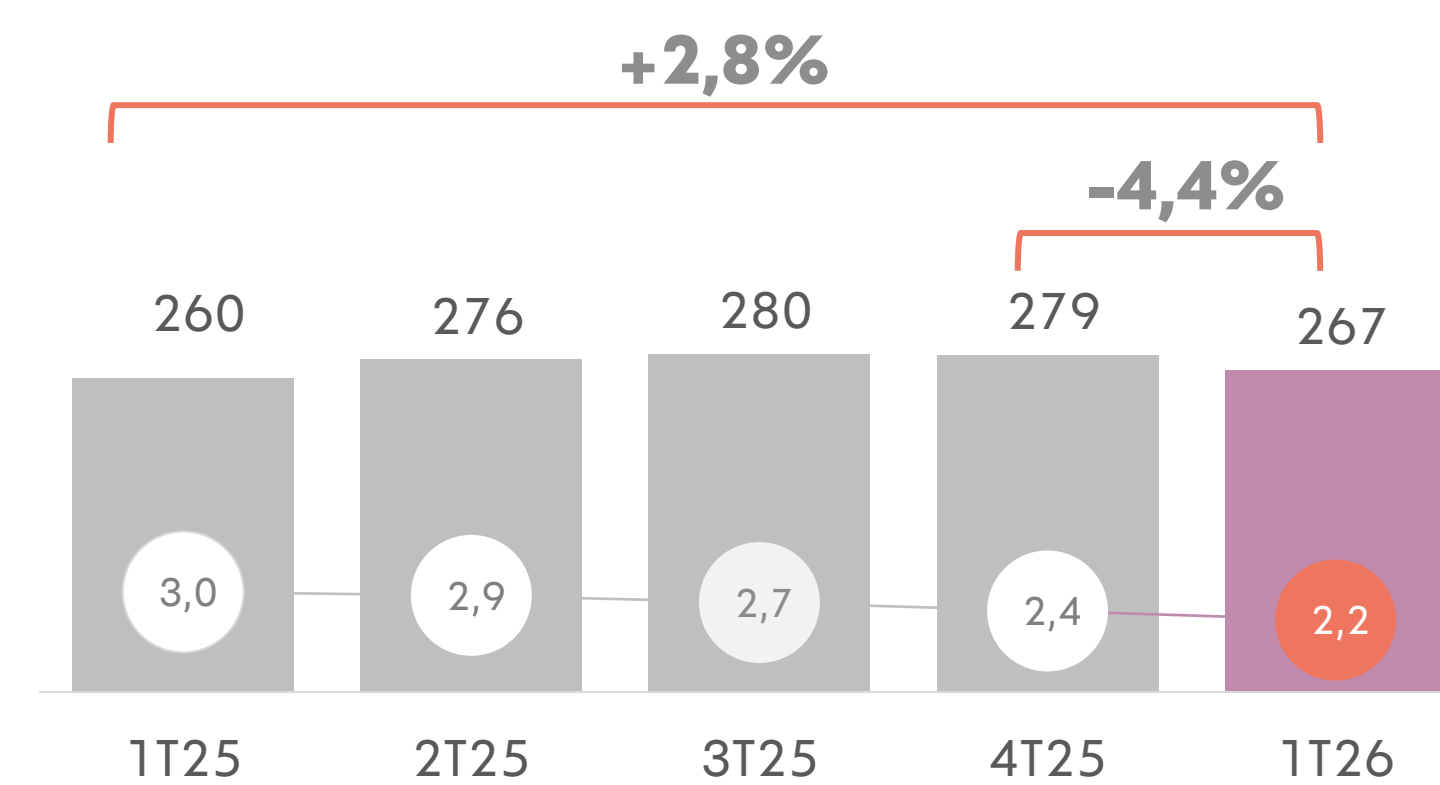
Recursos Coletados - **Consórcio**

R\$ milhões



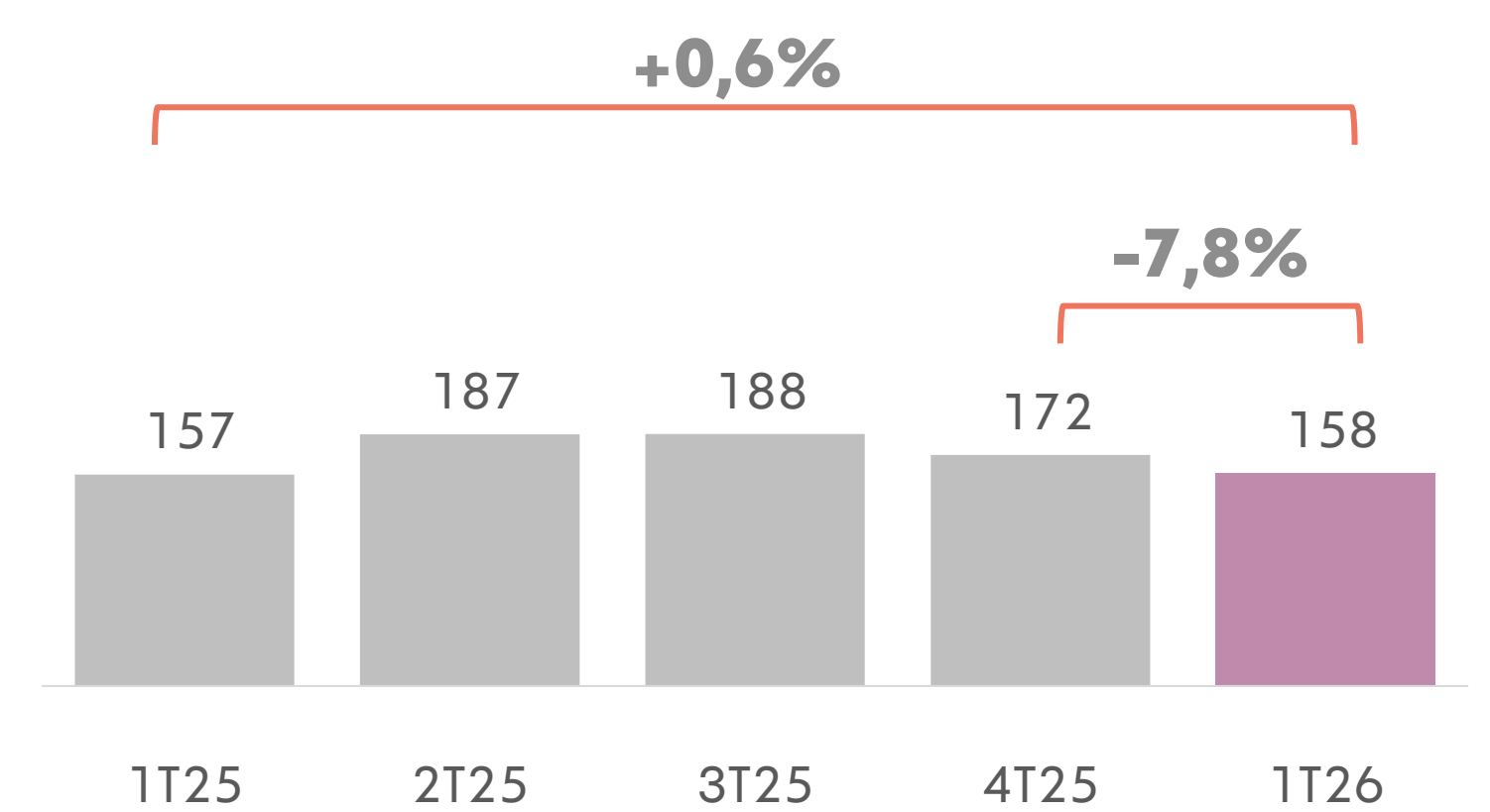
Taxa de Administração / Tx Média - **Consórcio**

R\$ milhões / % a.a.



Margem Operacional - **Consórcio**

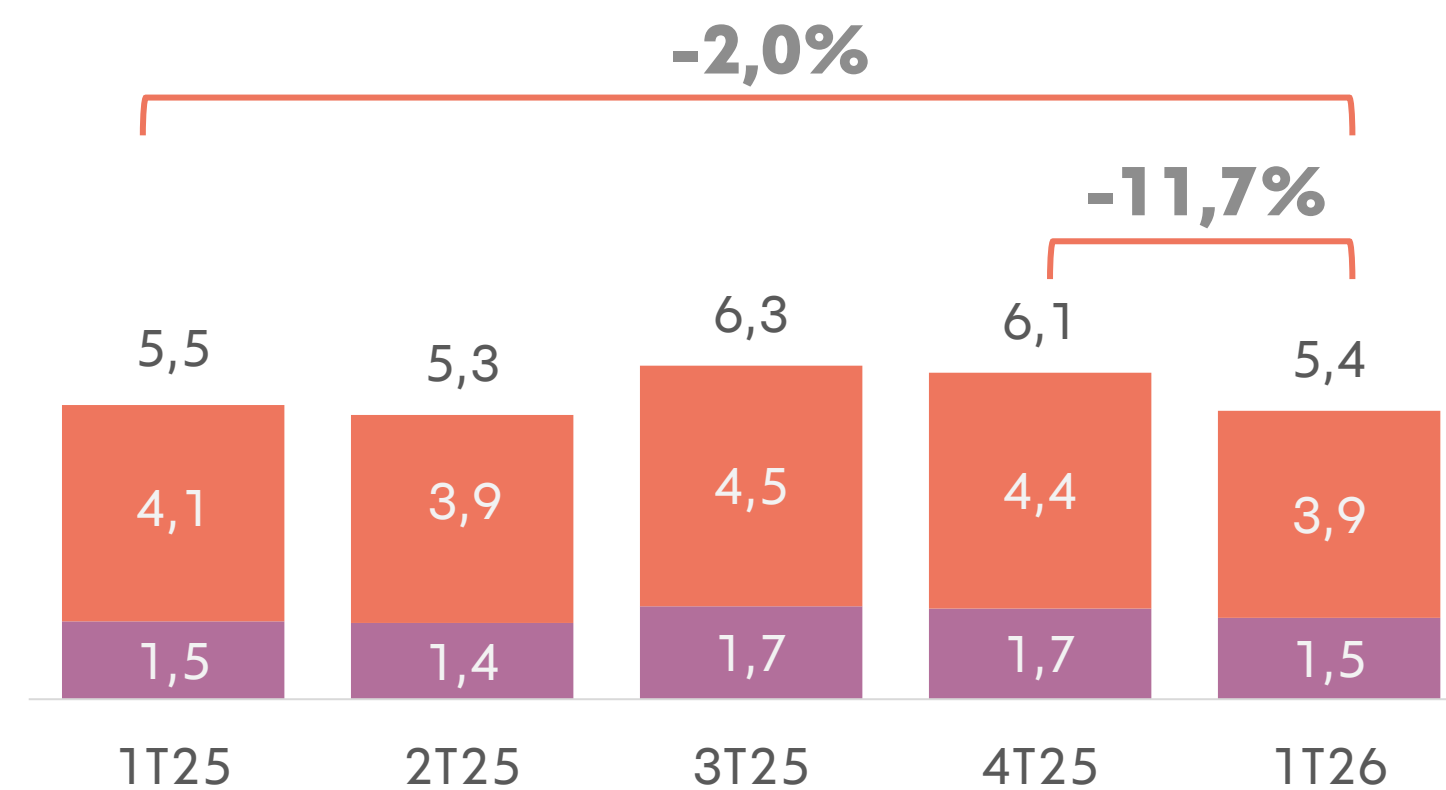
R\$ milhões



Cartas de Crédito de **Consórcio**

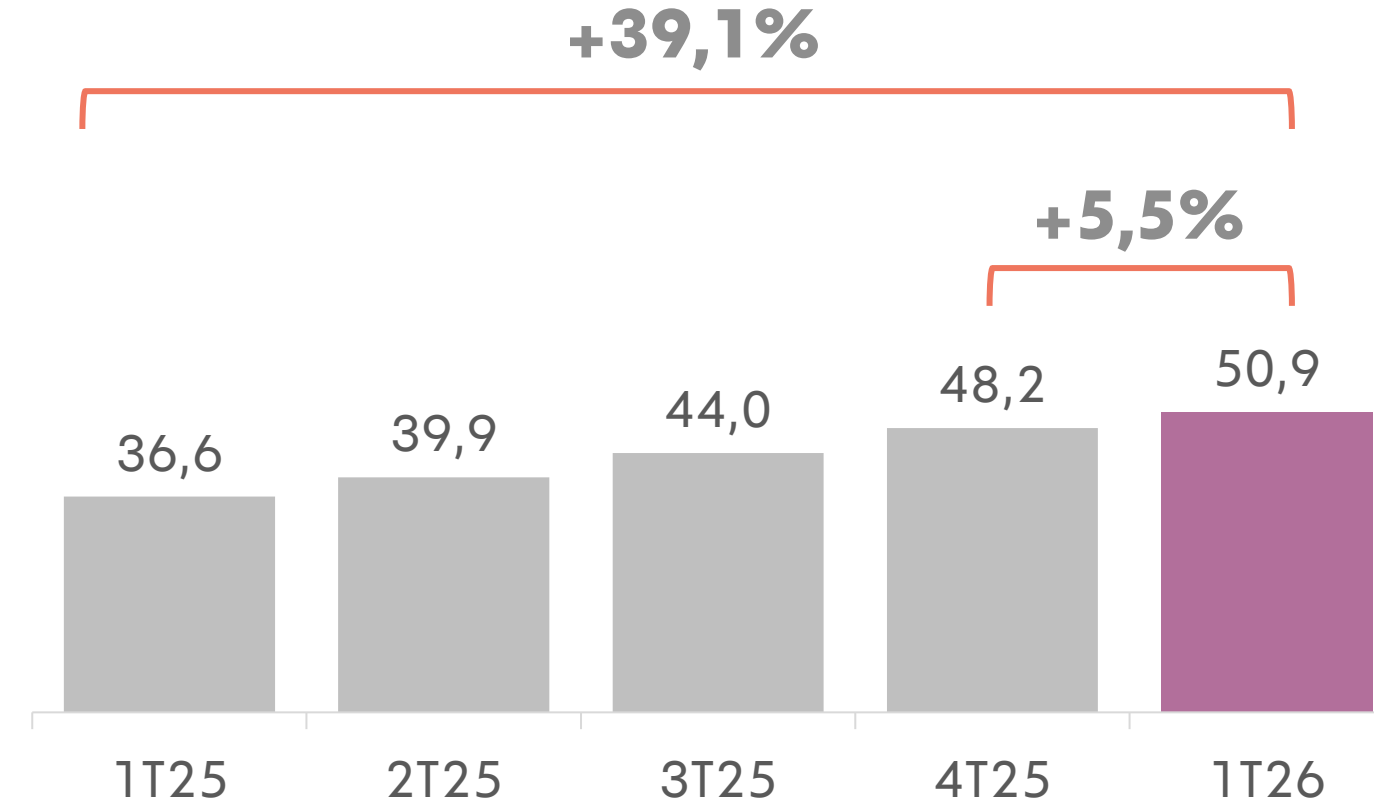
R\$ bilhões

■ Veículos ■ Imóveis



Estoque de Cartas de **Consórcio**

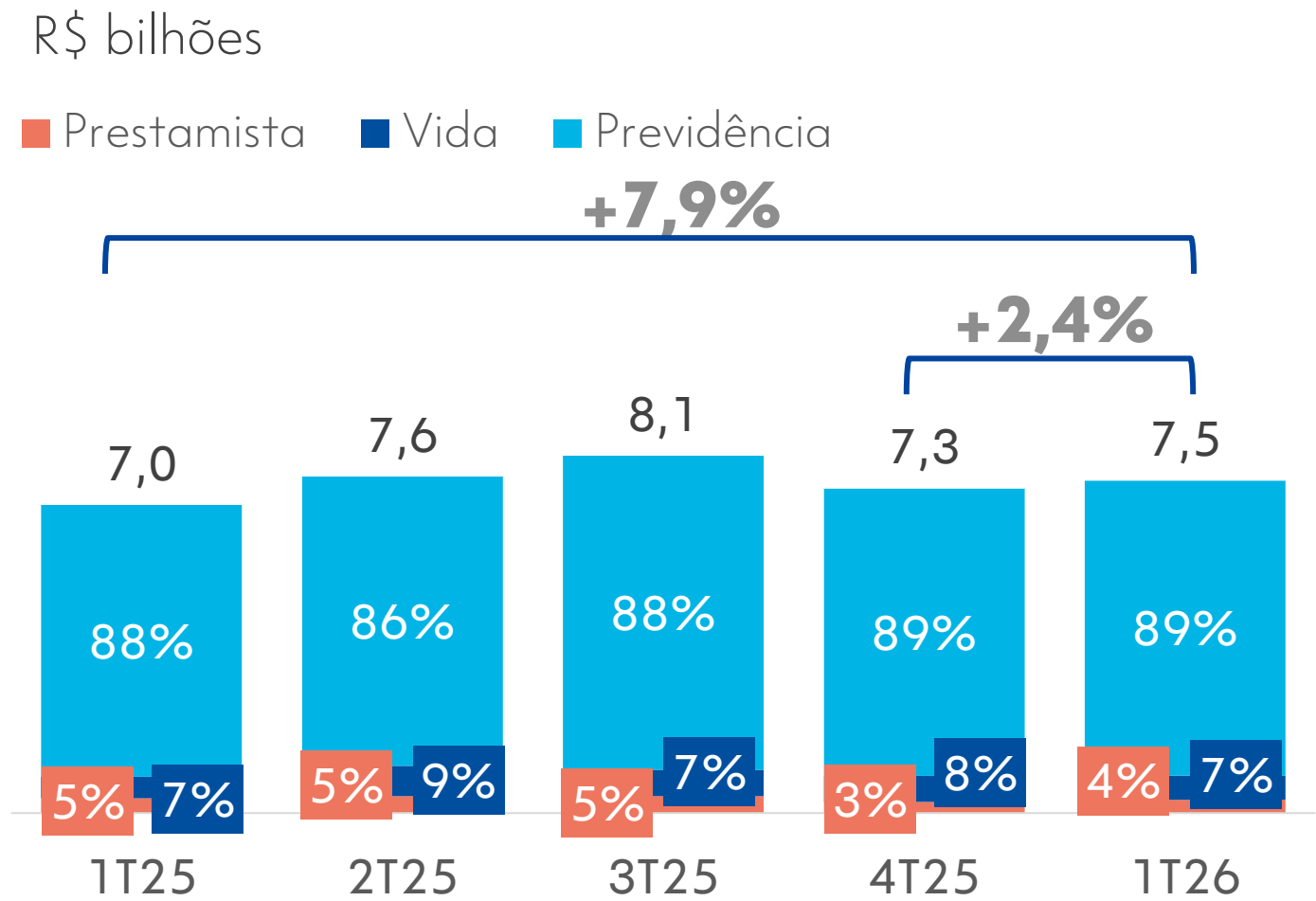
R\$ bilhões



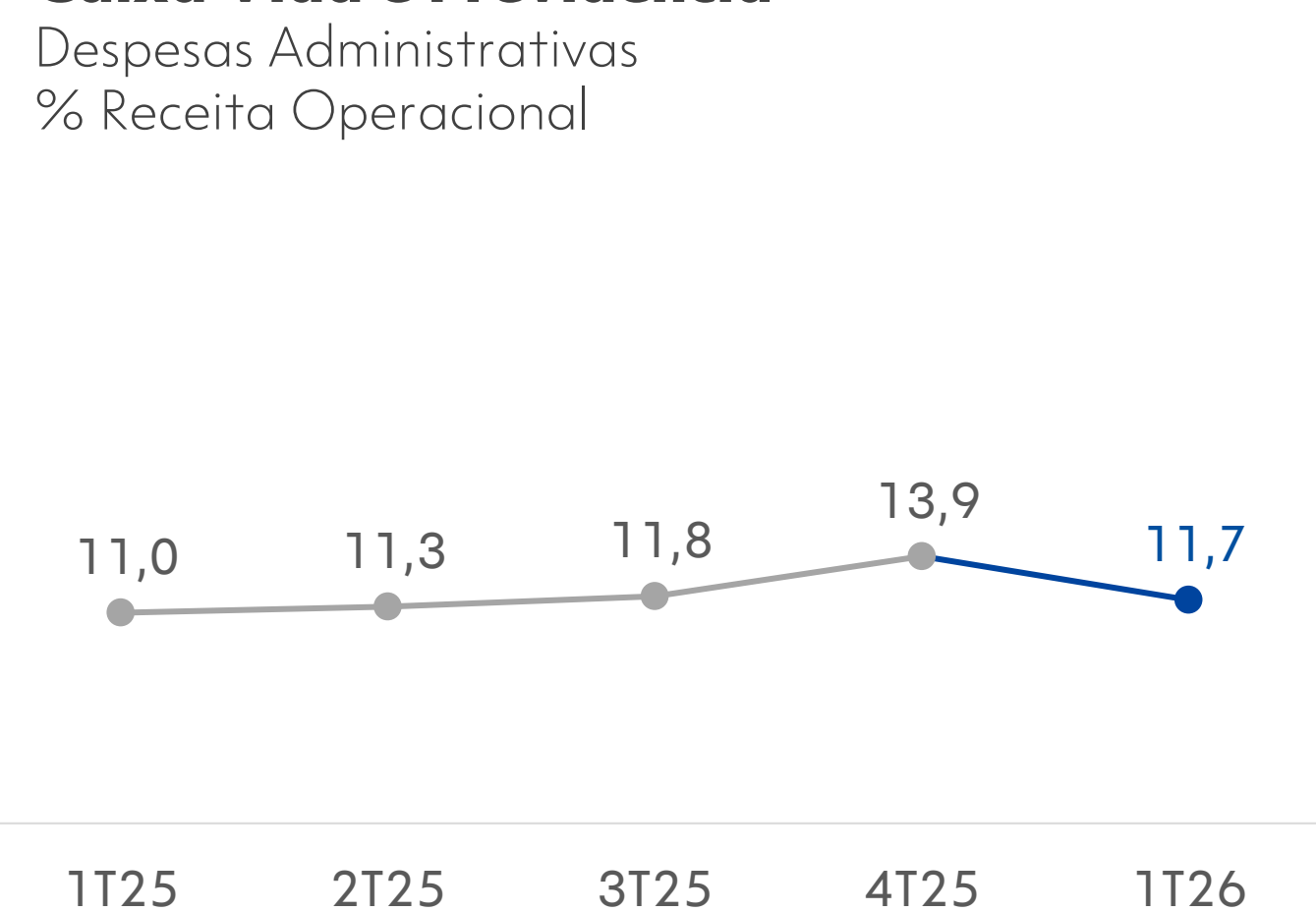
ESTOQUE DE CARTAS DE CRÉDITO

SUPERAÇÃO DO MARCO HISTÓRICO DE R\$ 50 BILHÕES EM ESTOQUE DE CARTAS.

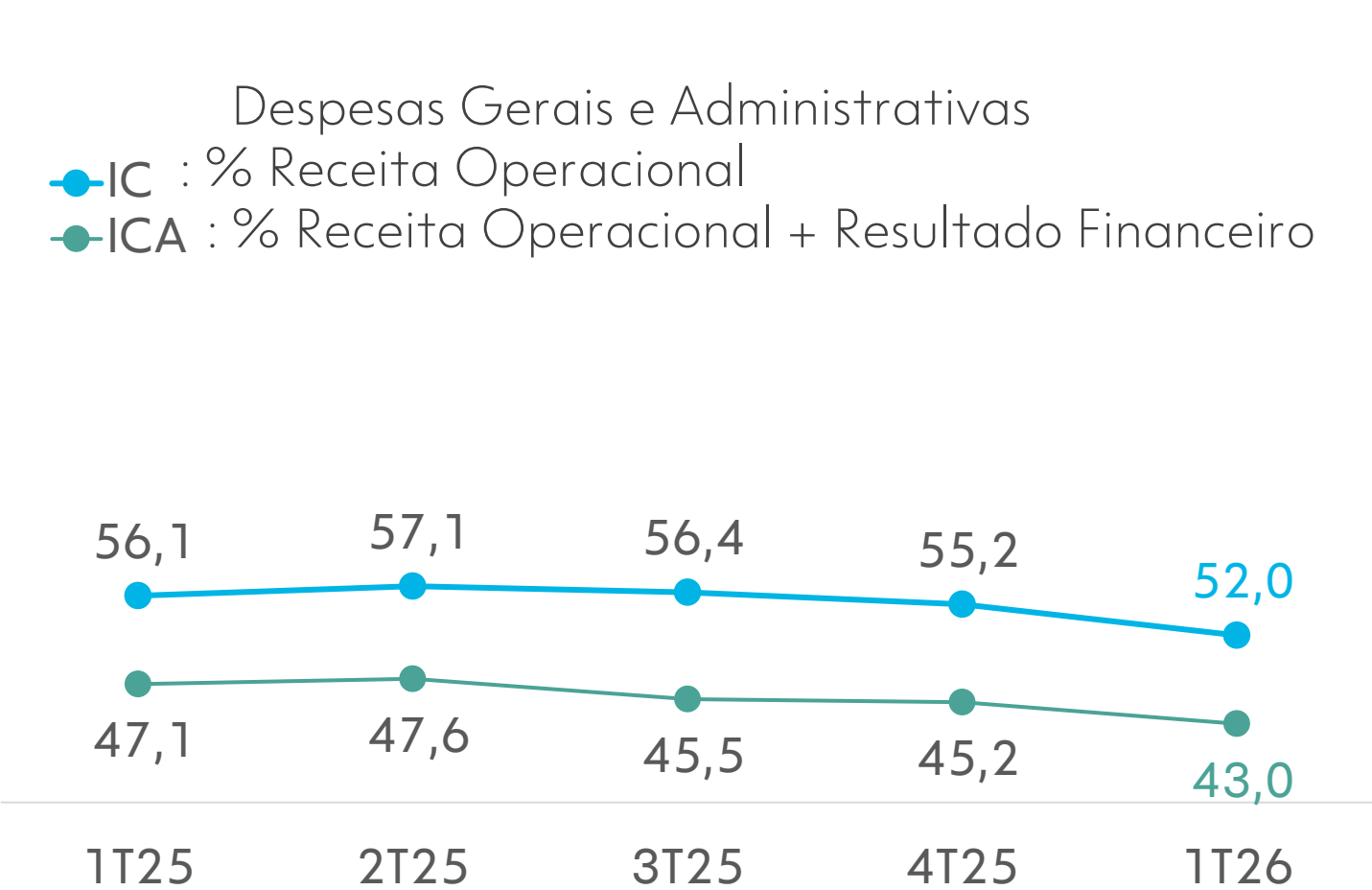
Receitas da Operação – Caixa Vida e Previdência



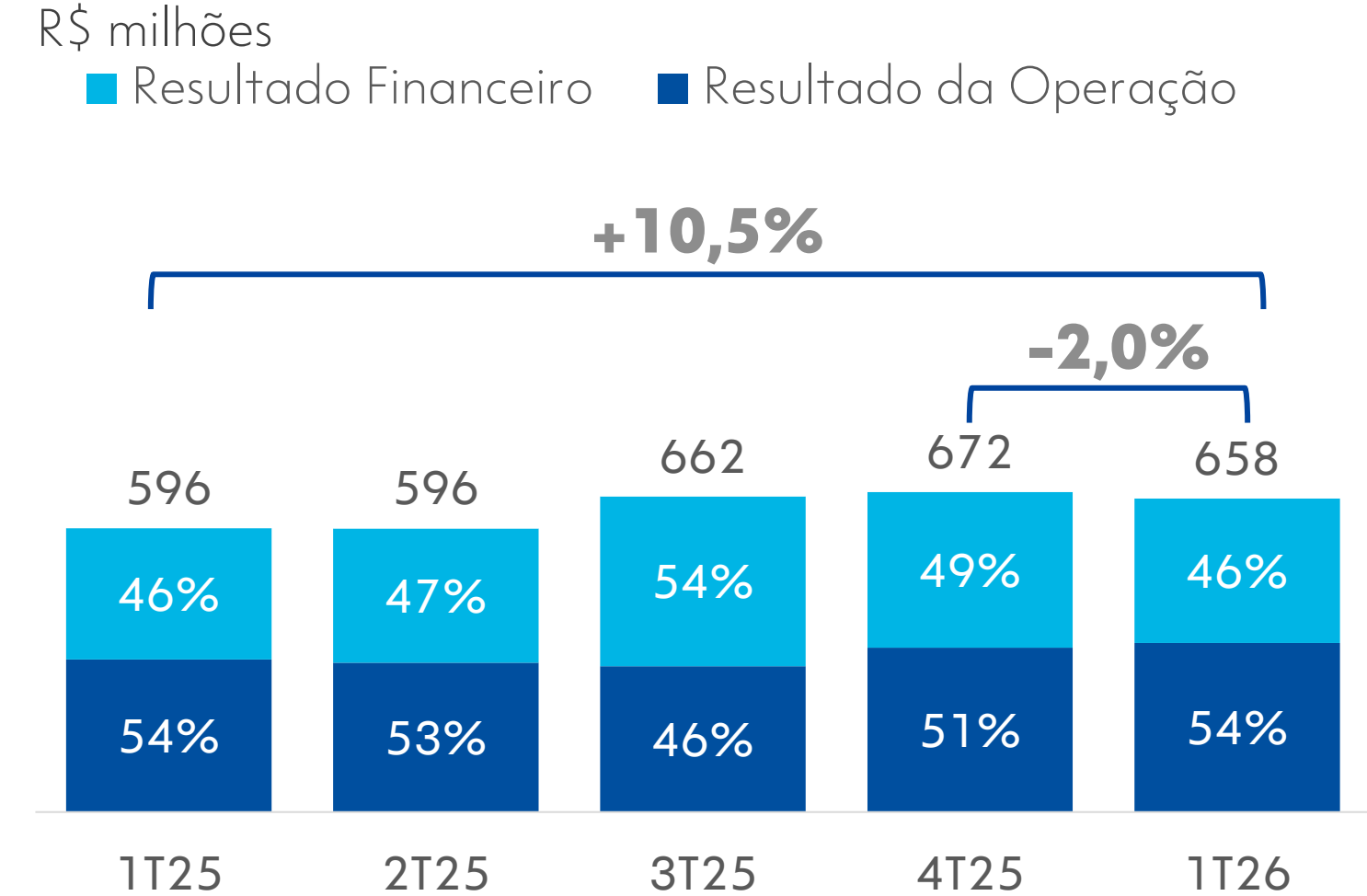
Índice Despesas Administrativas (IDA) Caixa Vida e Previdência



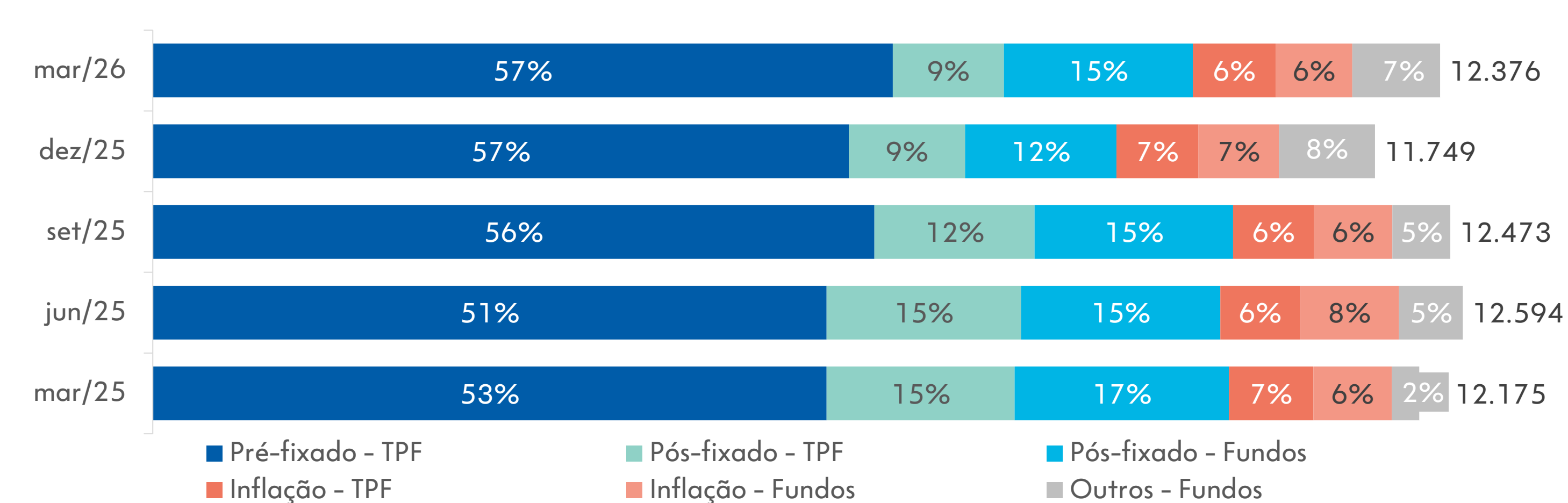
Índice Combinado (IC) e Ampliado (ICA) Caixa Vida e Previdência



Lucro Líquido (Operacional x Financeiro) Caixa Vida e Previdência



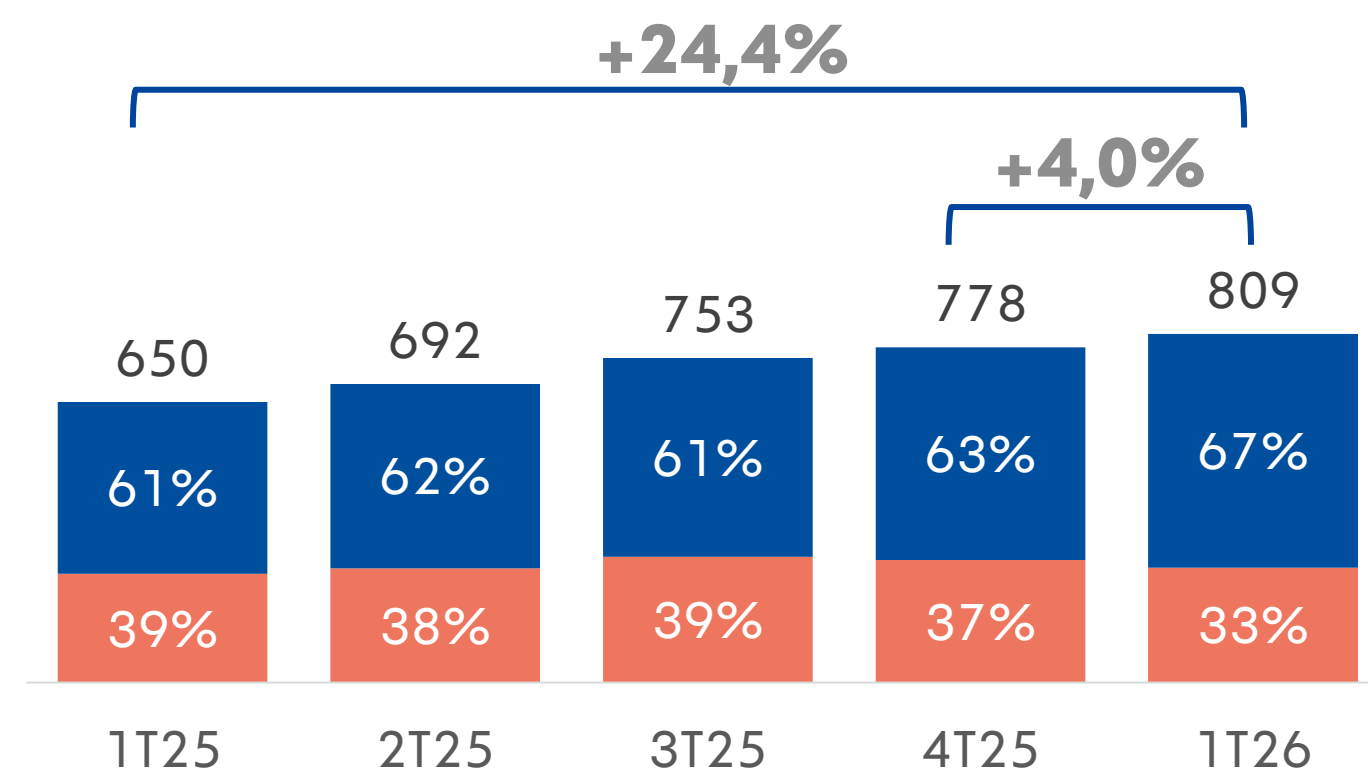
Composição da Carteira de Investimentos – Caixa Vida e Previdência



Receitas da Operação – Caixa Residencial

R\$ milhões

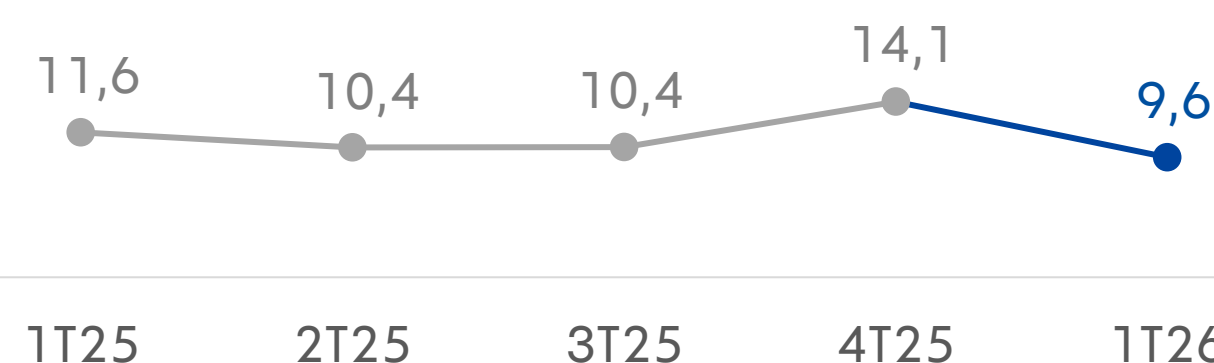
- Emitidos Residencial
- Emitidos Habitacional



Índice Despesas Administrativas (IDA)

Caixa Residencial

Despesas Administrativas
% Receita Operacional

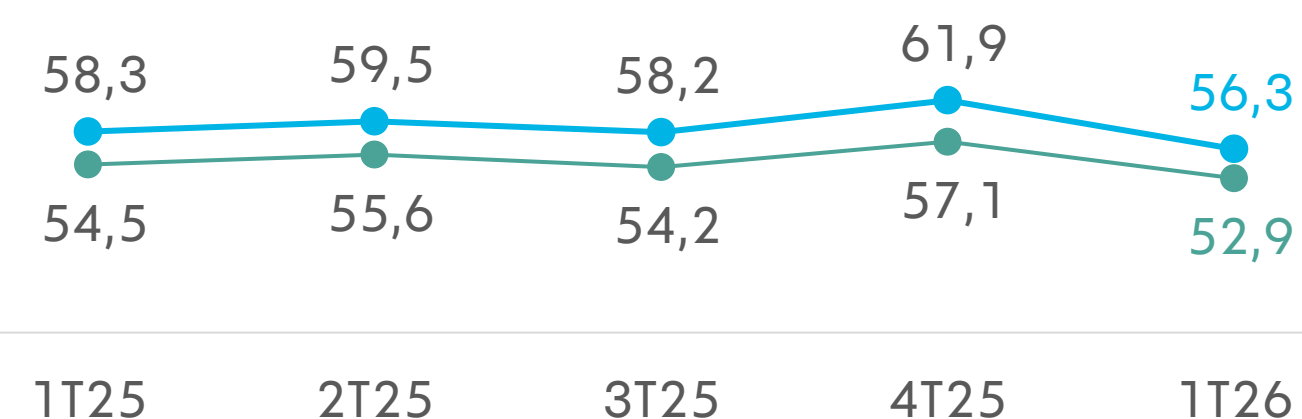


Índice Combinado (IC) e Ampliado (ICA)

Caixa Residencial

Despesas Gerais e Administrativas

- IC: % Receita Operacional
- ICA: % Receita Operacional + Resultado Financeiro

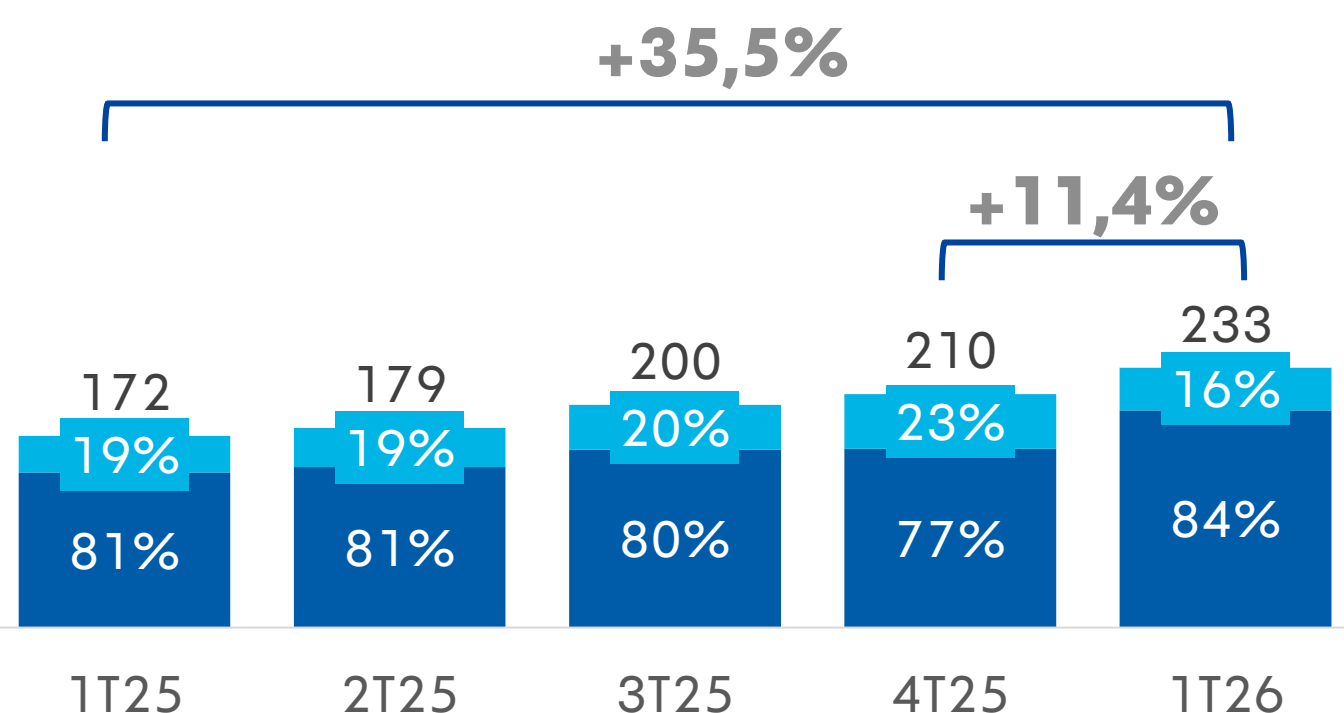


Lucro Líquido (Operacional x Financeiro)

Caixa Residencial

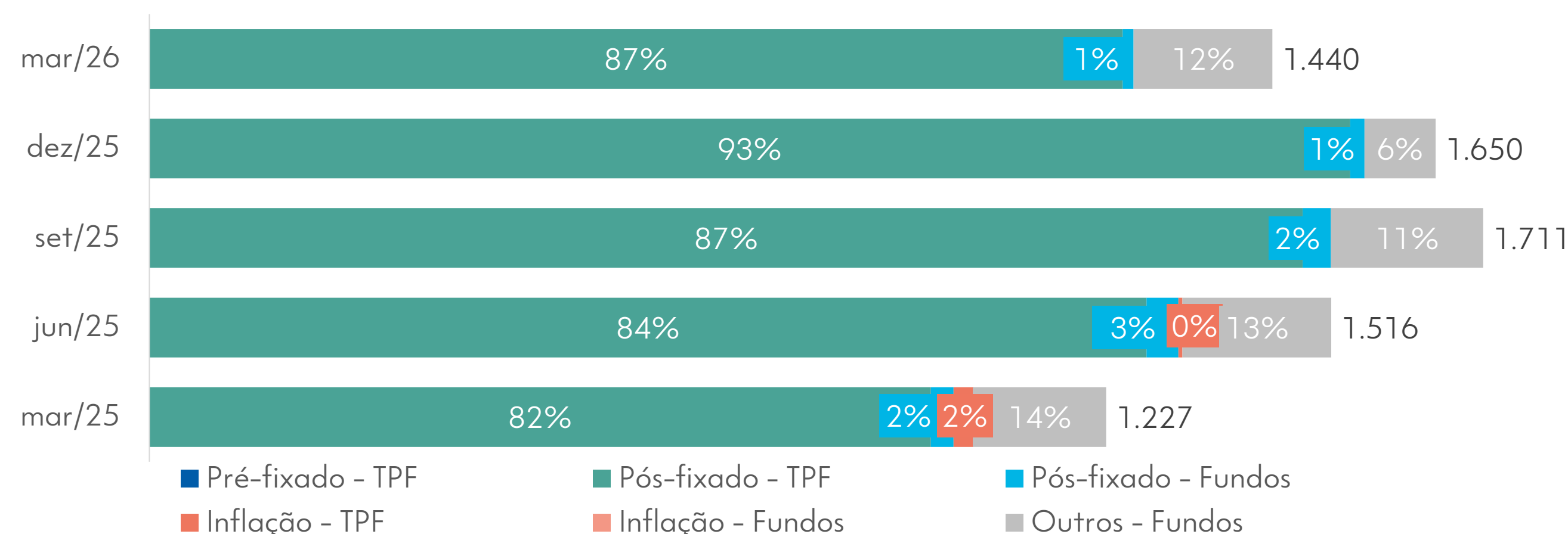
R\$ milhões

- Resultado financeiro ponderado
- Resultado da Operação



Composição da Carteira de Investimentos – Caixa Residencial

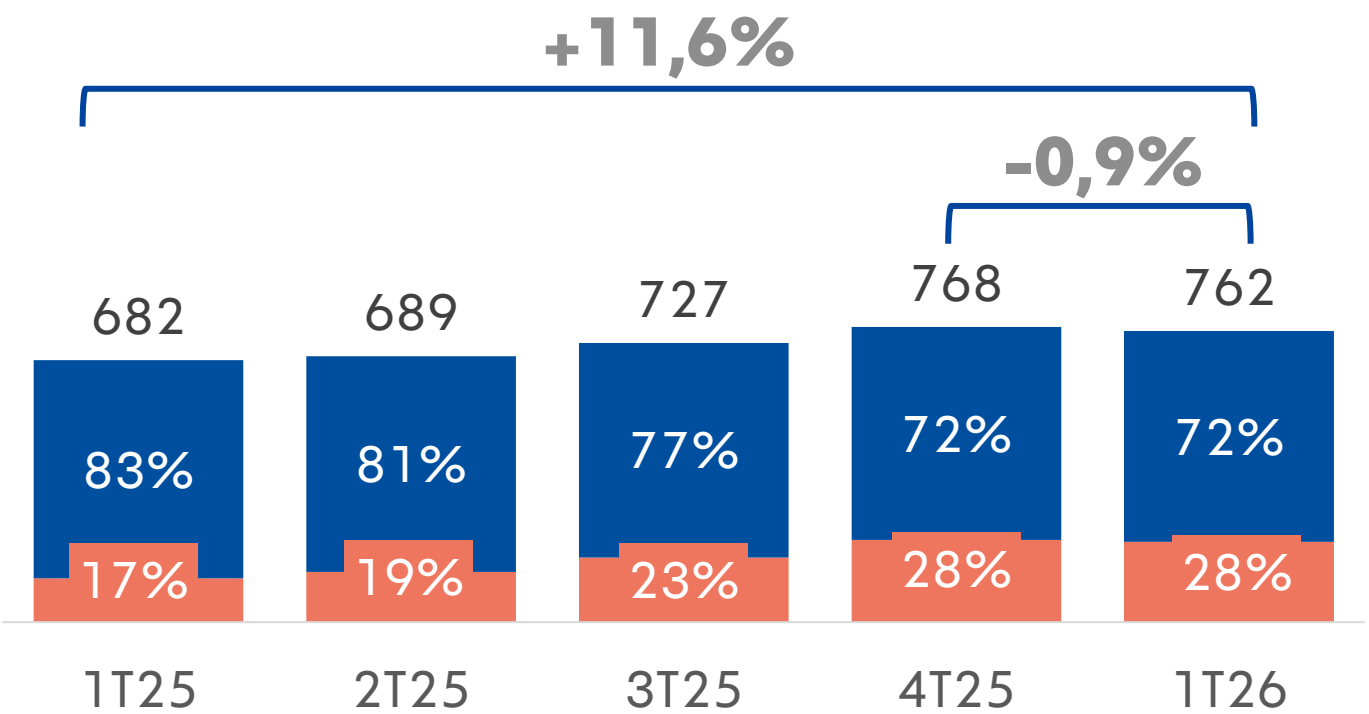
% Aplicações financeiras (milhões)



Receitas da Operação – CNP Holding

R\$ milhões

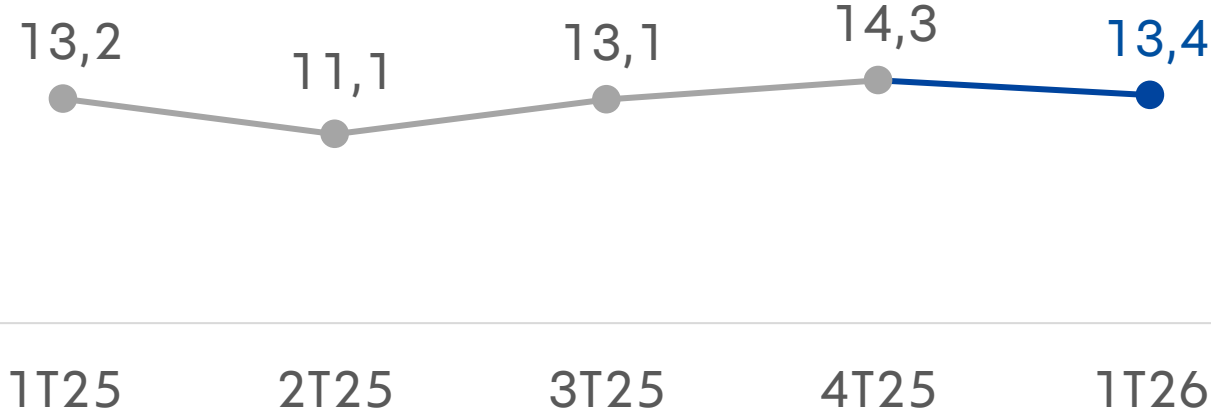
■ Outros ■ Habitacional



Índice Despesas Administrativas (IDA)

CNP Holding

Despesas Administrativas
% Receita Operacional



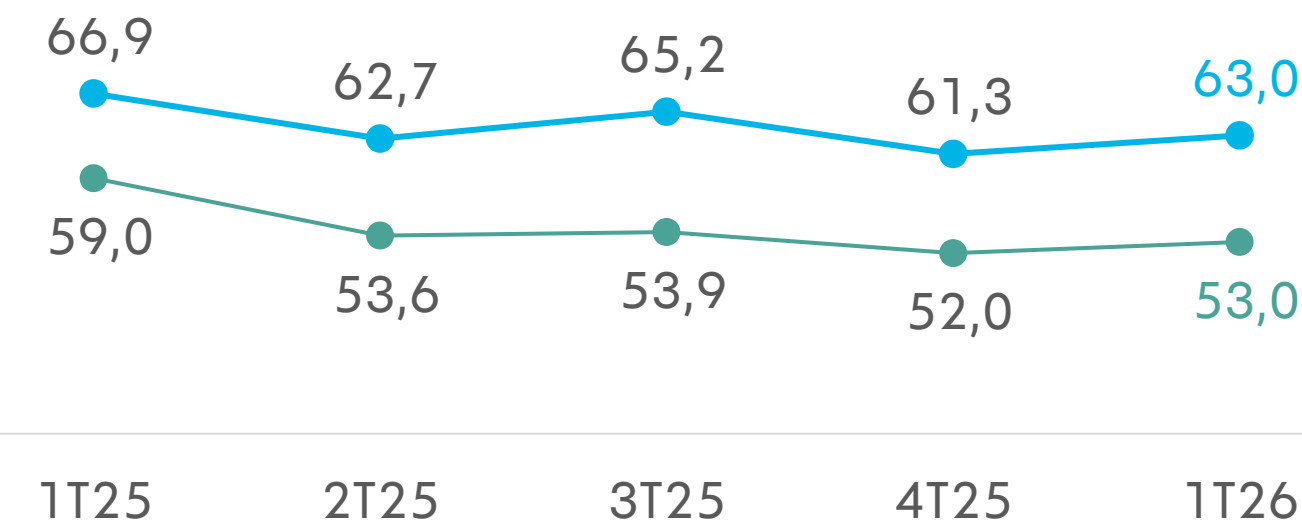
Índice Combinado (IC) e Ampliado (ICA)

CNP Holding

Despesas Gerais e Administrativas

● IC: % Receita Operacional

● ICA: % Receita Operacional + Resultado Financeiro



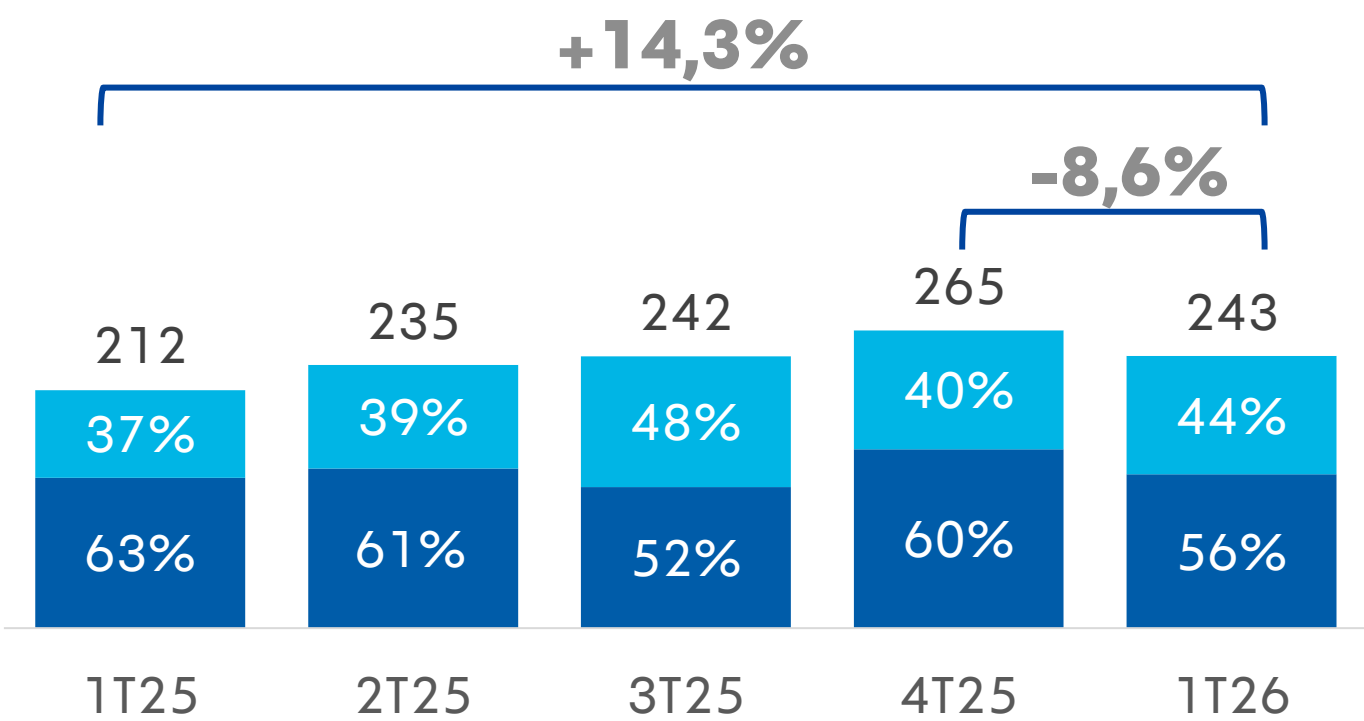
Lucro Líquido (Operacional x Financeiro)

CNP Holding

R\$ milhões

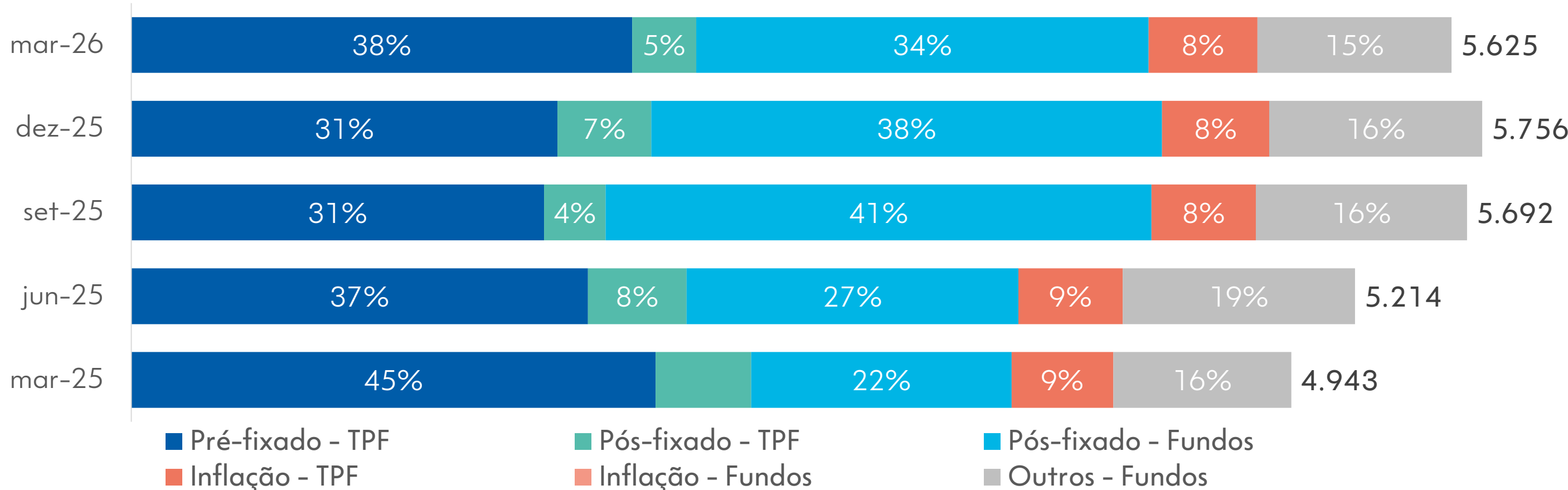
■ Resultado financeiro ponderado

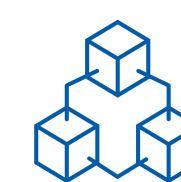
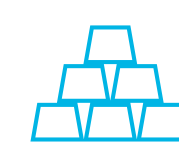
■ Resultado da Operação



Composição da Carteira de Investimentos – CNP Holding

% Aplicações financeiras (milhões)





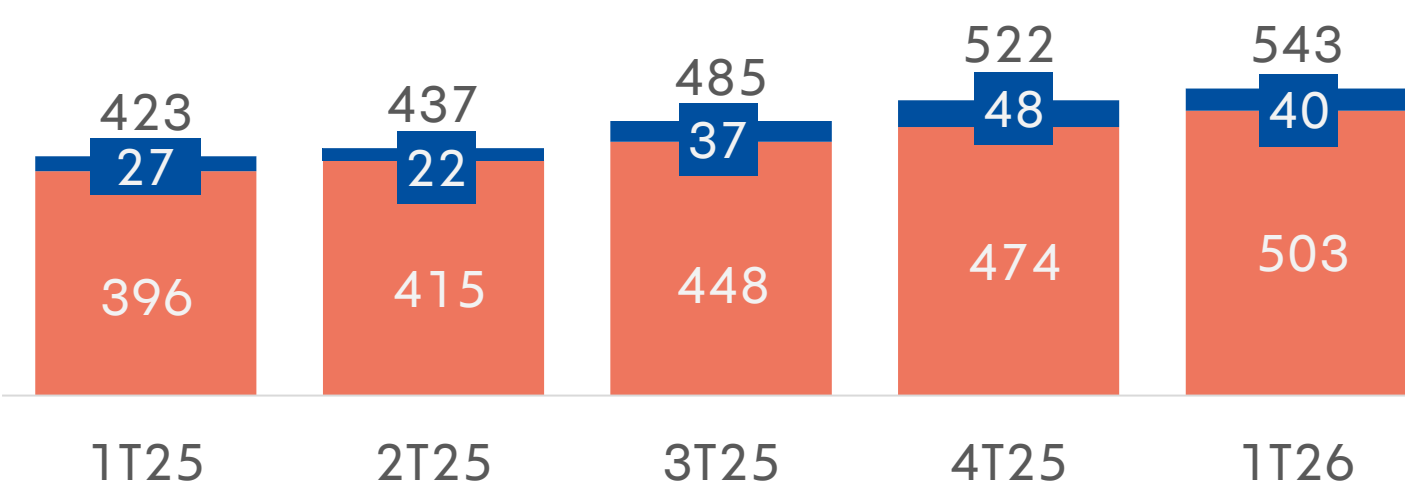
Recursos Arrecadados – Caixa Capitalização

R\$ milhões

PM PU

+28,3%

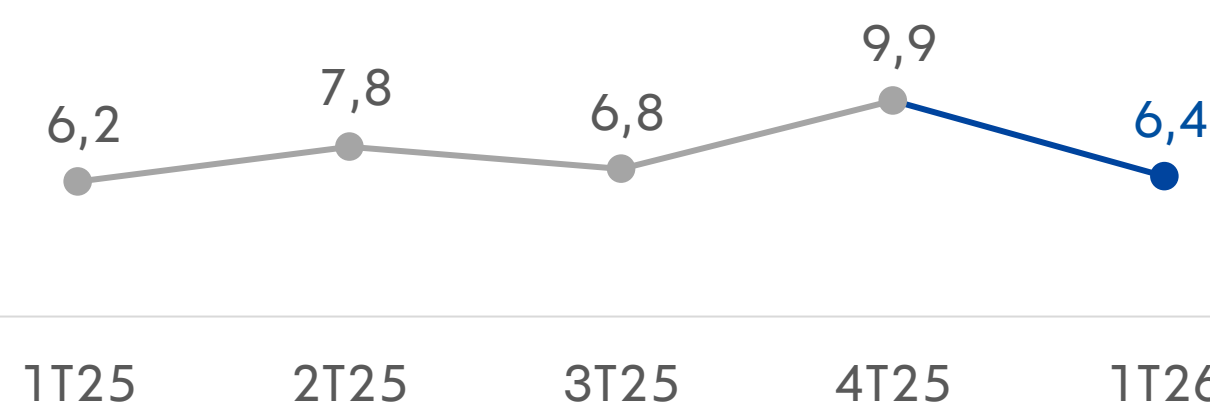
+4,0%



Índice Despesas Administrativas (IDA)

Caixa Capitalização

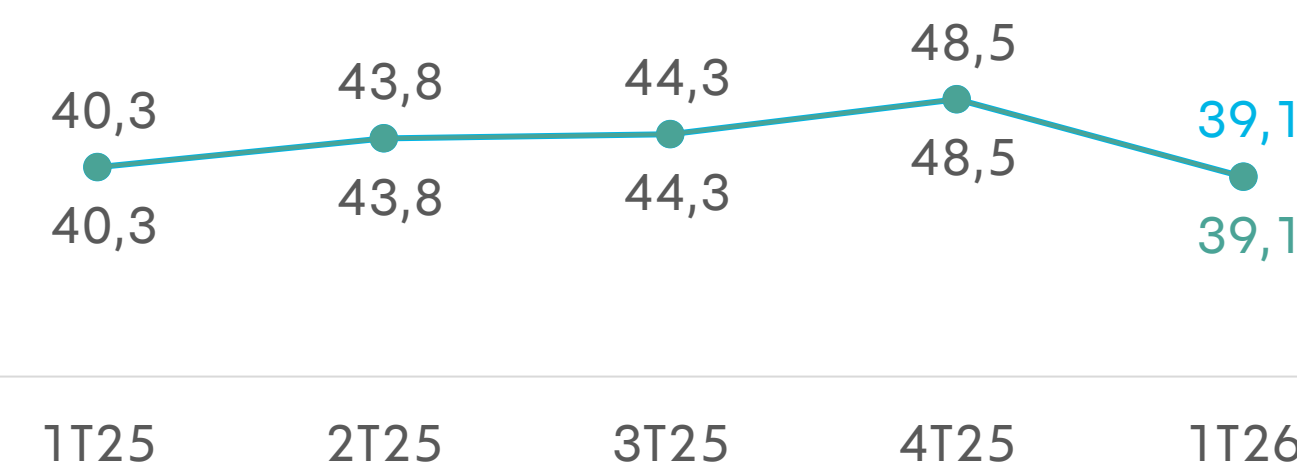
Despesas Administrativas
% Receita Operacional



Índice Combinado (IC) e Ampliado (ICA)

Caixa Capitalização

Despesas Gerais e Administrativas
 IC: % Receita Operacional
 ICA: % Receita Operacional + Resultado Financeiro



Lucro Líquido (Operacional x Financeiro)

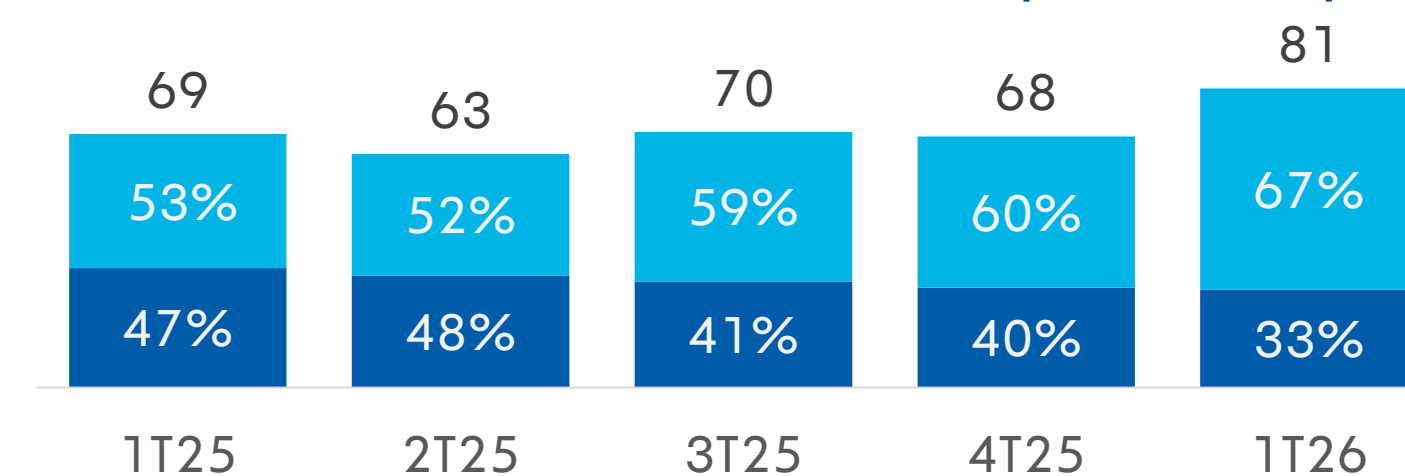
Caixa Capitalização

R\$ milhões

Resultado Financeiro Resultado da Operação

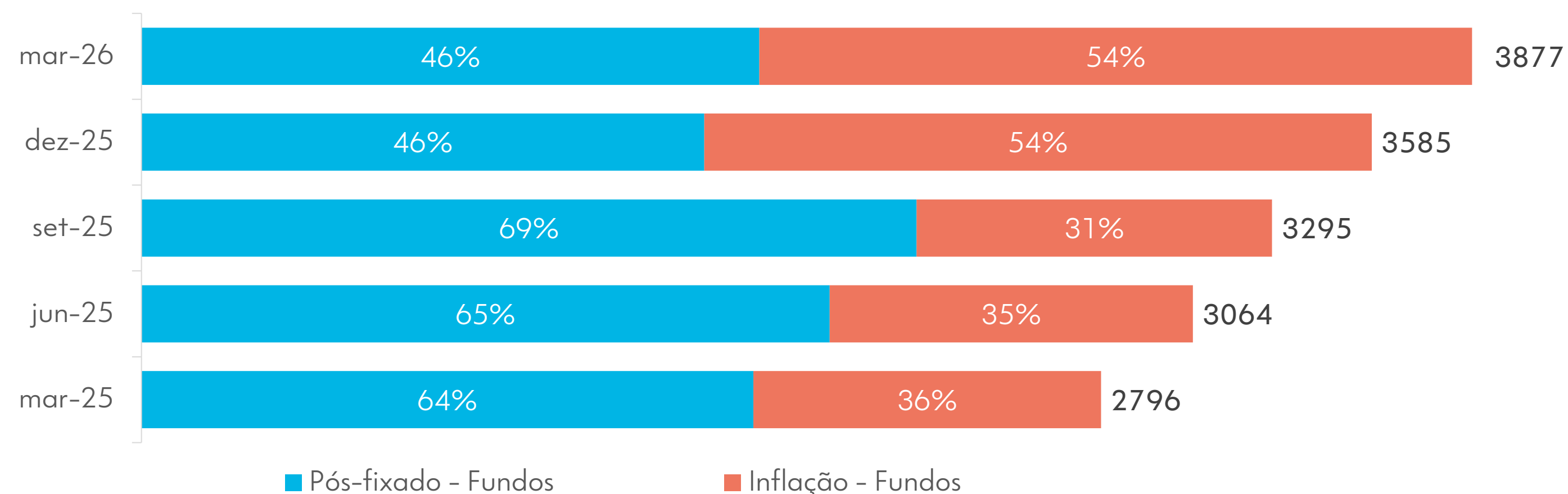
+18,0%

+19,1%



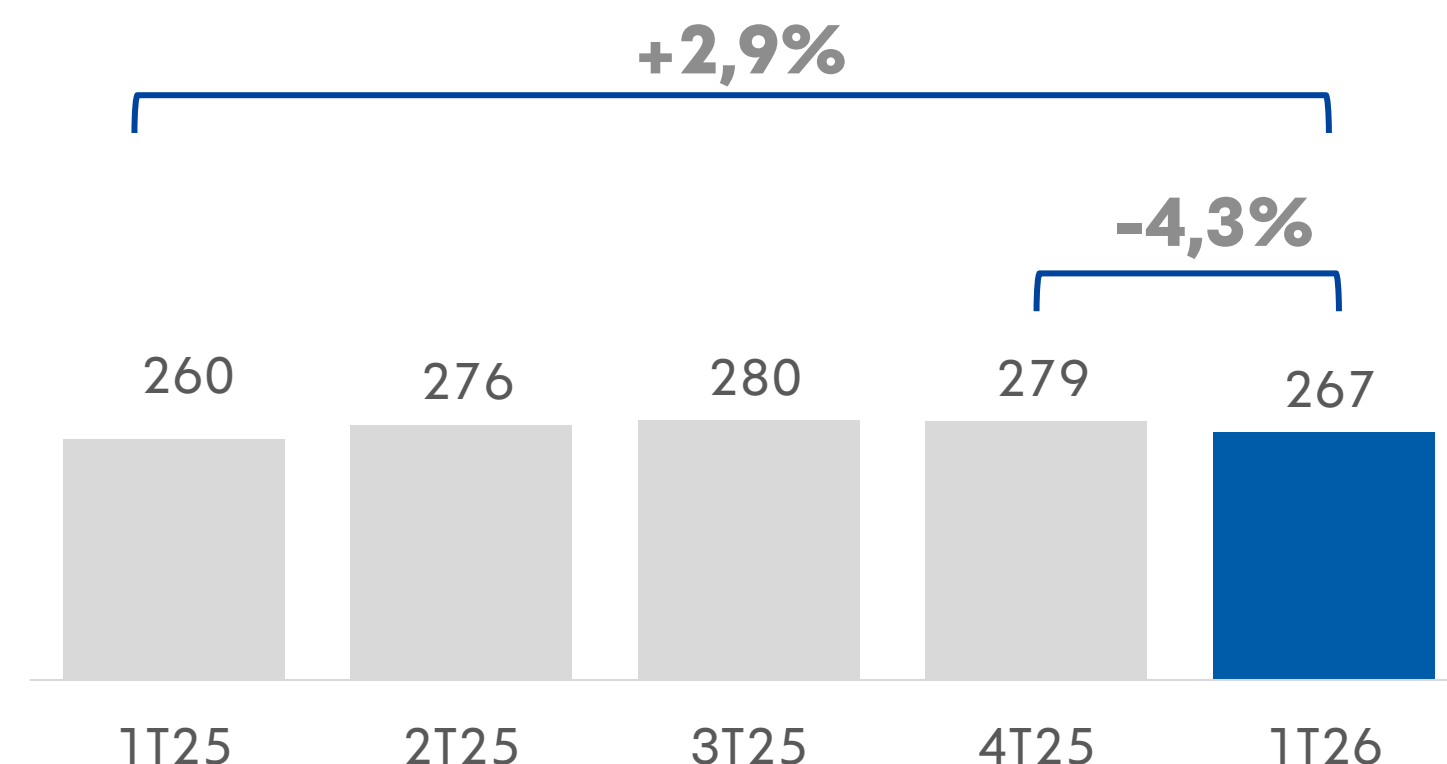
Composição da Carteira de Investimentos – Caixa Capitalização

% Aplicações financeiras (milhões)



Receitas de Prestação de Serviços – Caixa Consórcio

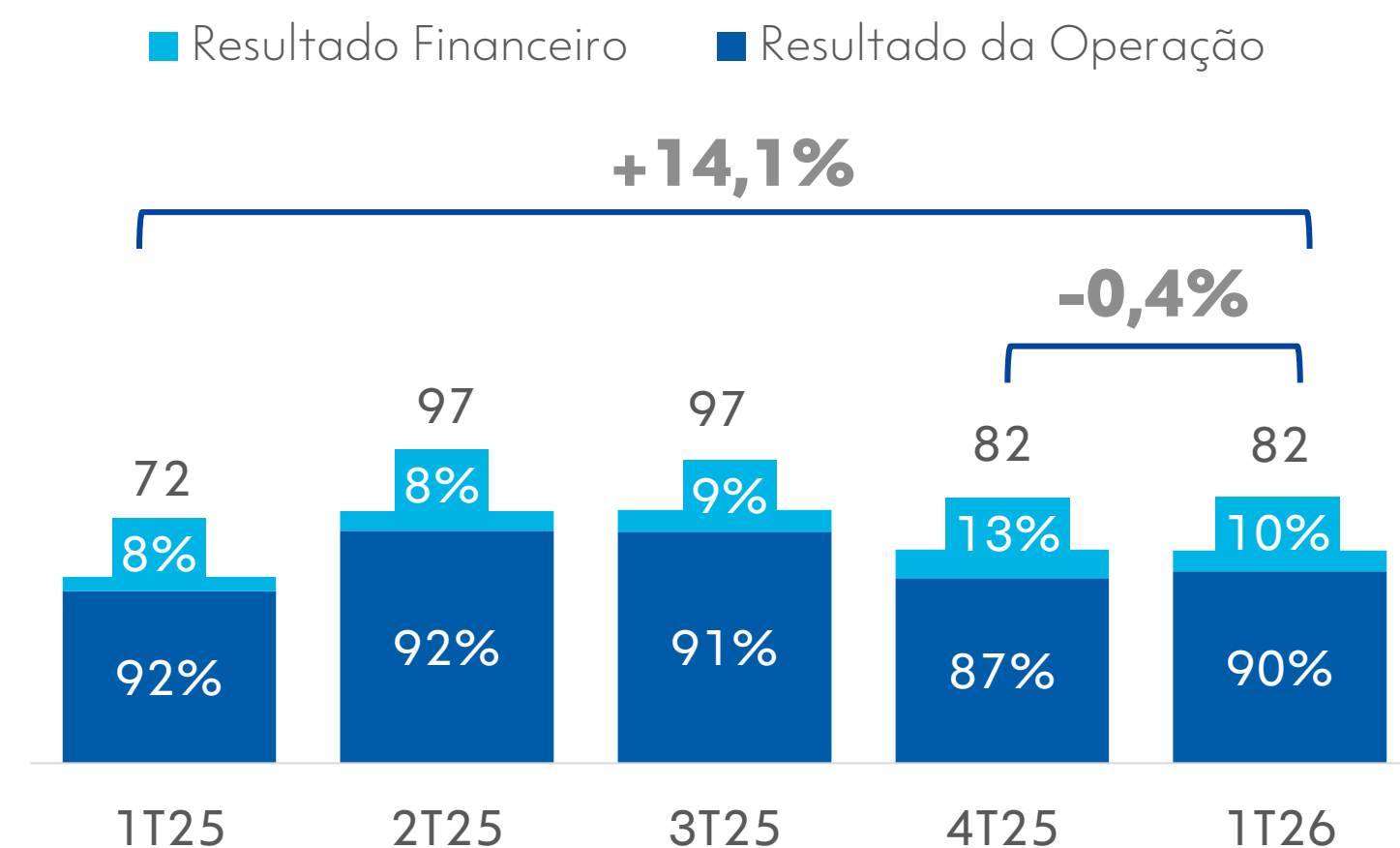
R\$ milhões



Lucro Líquido (Operacional x Financeiro)

Caixa Consórcio

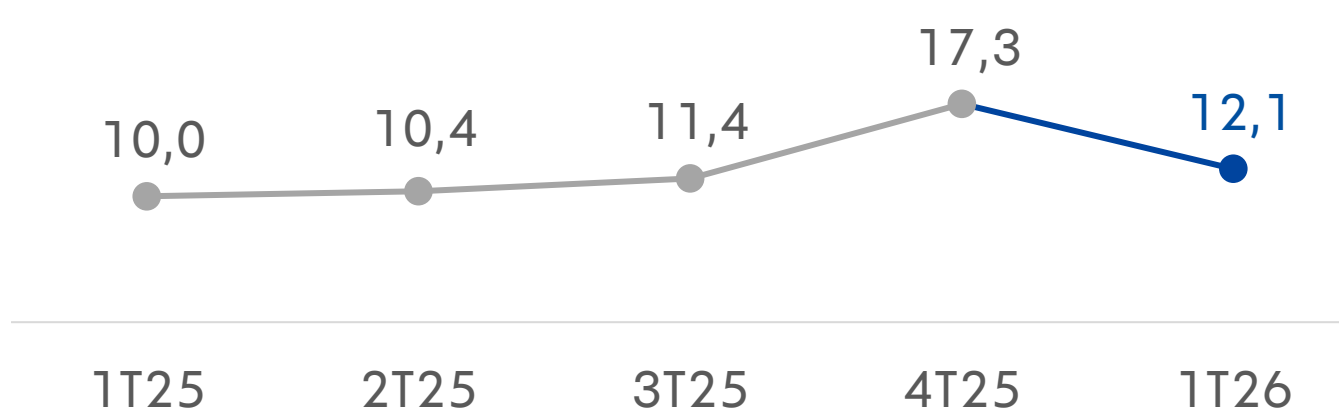
R\$ milhões



Índice Despesas Administrativas (IDA)

Caixa Consórcio

Despesas Administrativas
% Receita Operacional

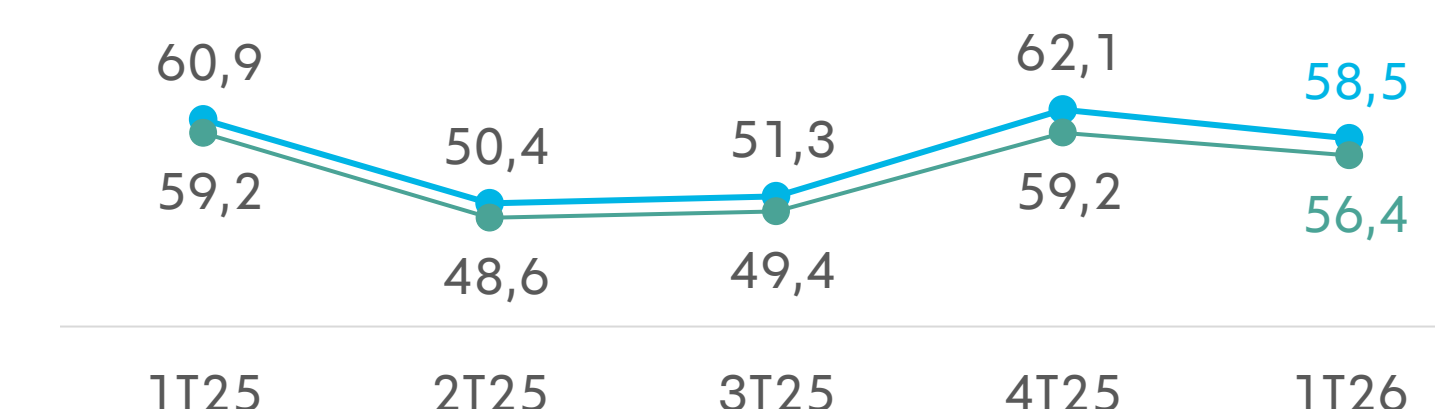


Índice Combinado (IC) e Ampliado (ICA)

Caixa Consórcio

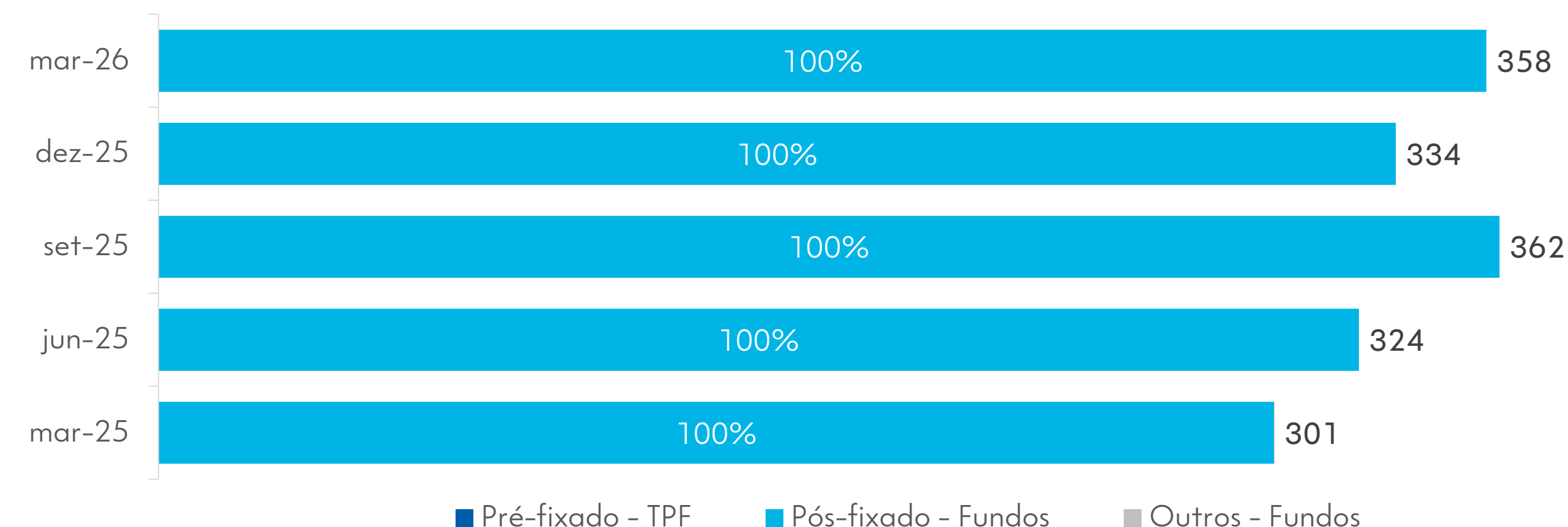
Despesas Gerais e Administrativas

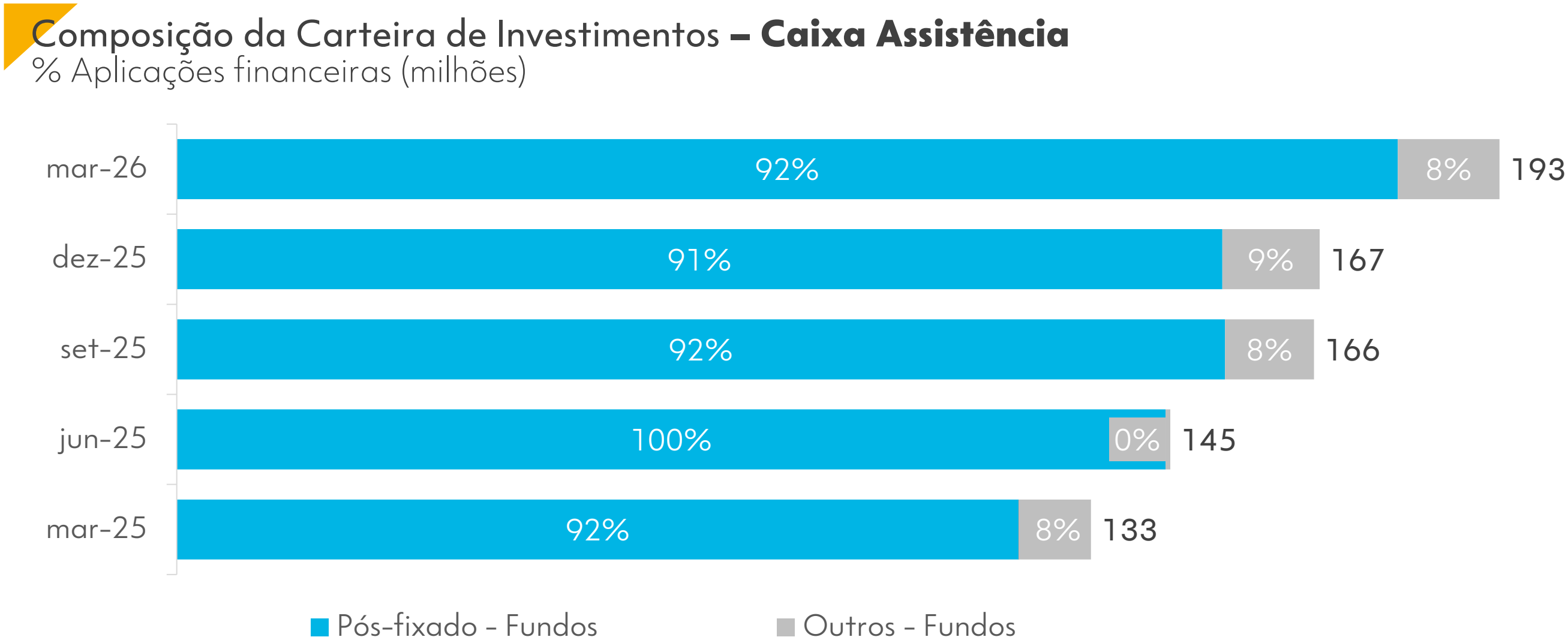
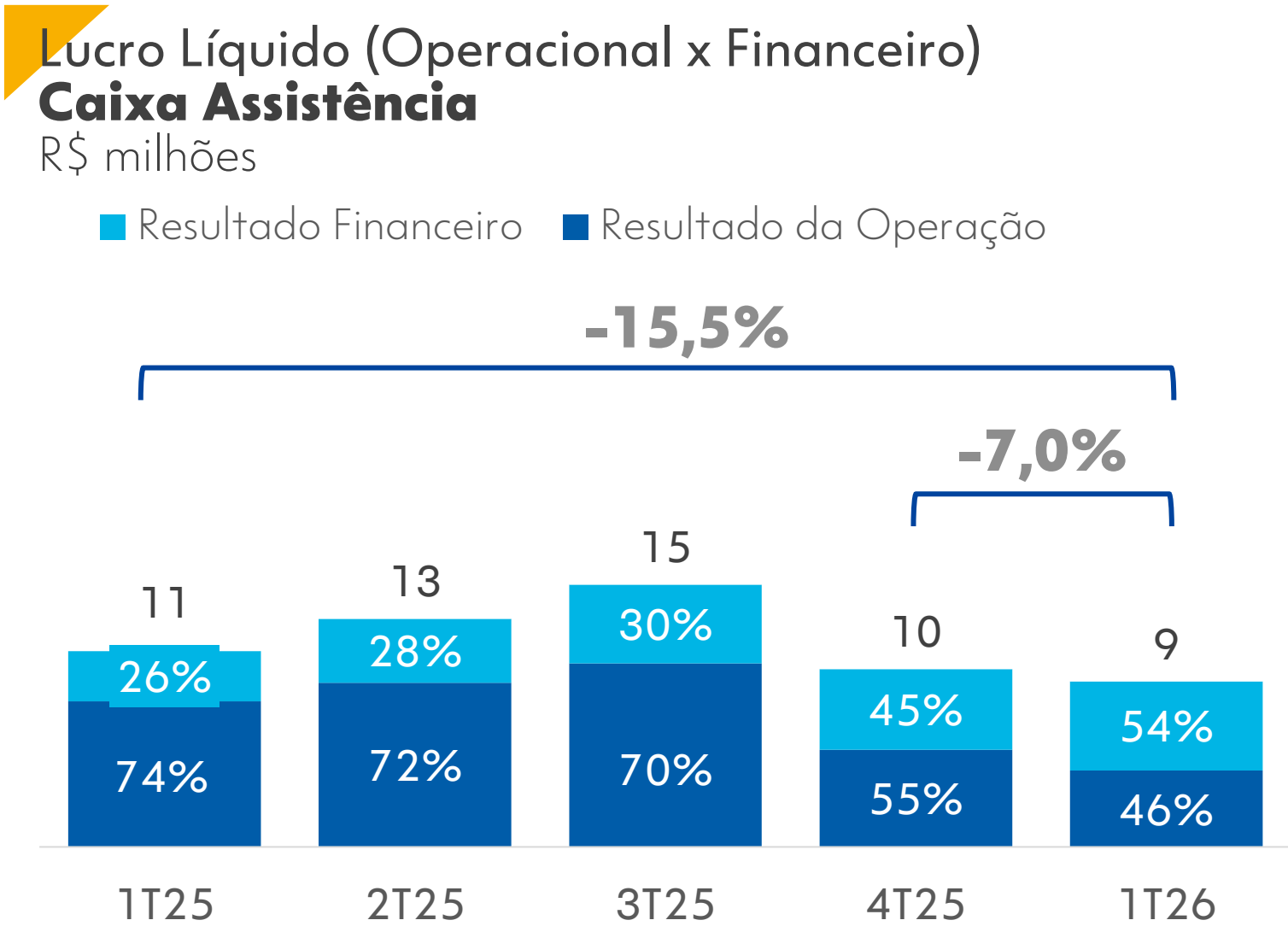
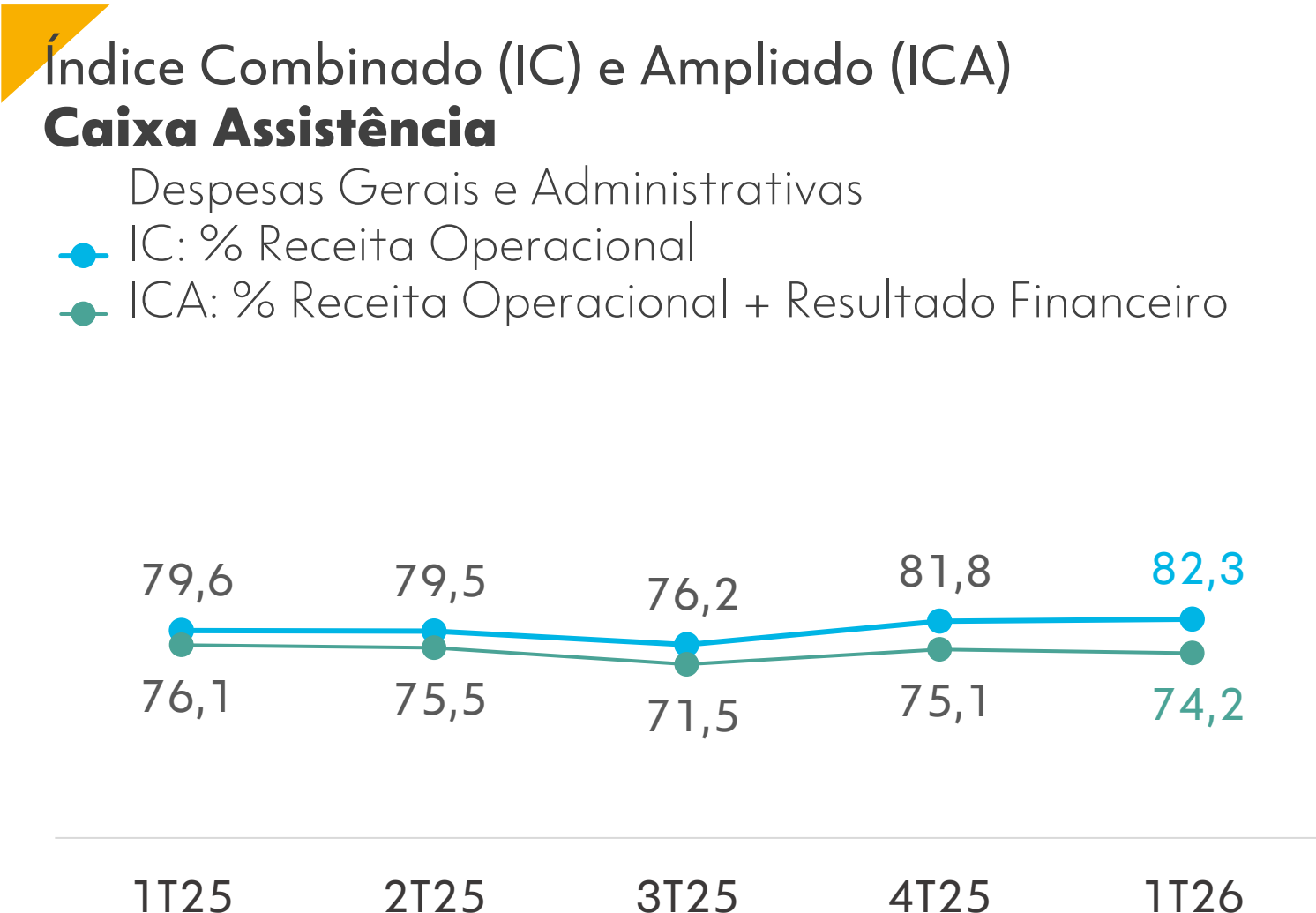
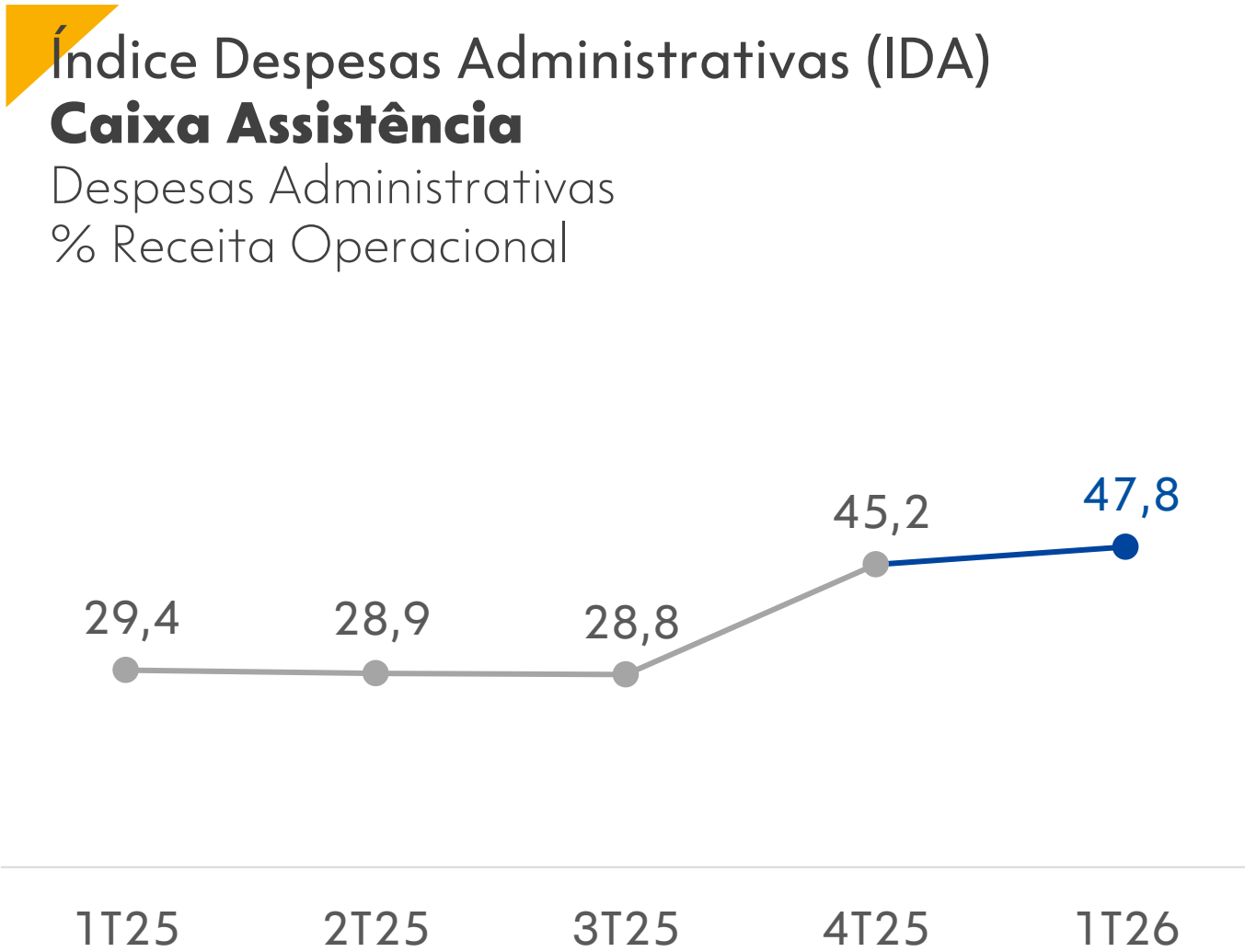
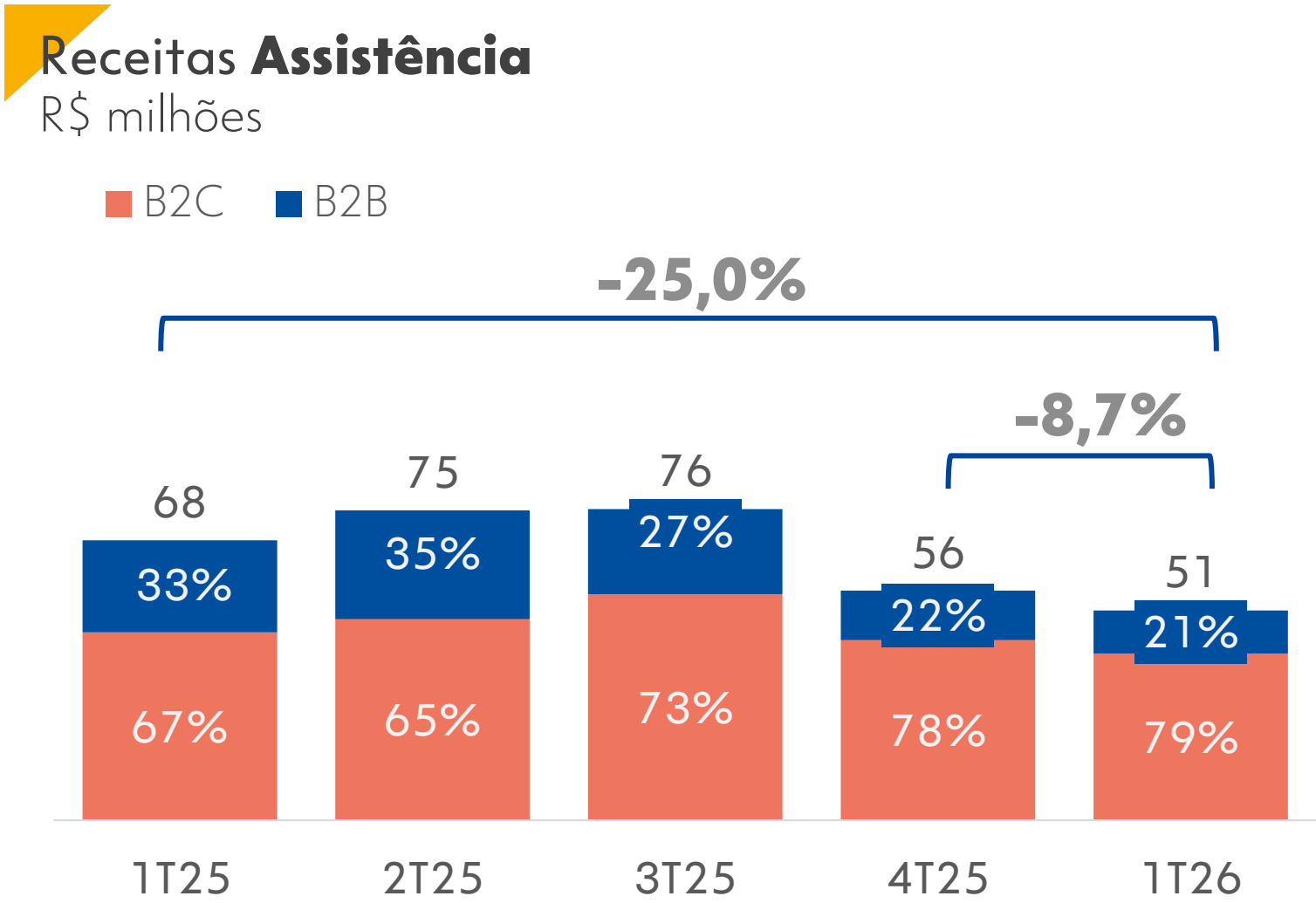
IC: % Receita Operacional
 ICA: % Receita Operacional + Resultado Financeiro



Composição da Carteira de Investimentos – Caixa Consórcio

% Aplicações financeiras (milhões)





Esta apresentação contém considerações futuras referentes às perspectivas do negócio, estimativas de resultados operacionais e financeiros, e às perspectivas de crescimento da CAIXA Seguridade. Estas são apenas estimativas e projeções e, como tais, baseiam-se exclusivamente nas expectativas da Administração da CAIXA Seguridade. Tais considerações futuras dependem, substancialmente, de fatores externos, além dos Riscos apresentados nos documentos de divulgação da CAIXA Seguridade e estão, portanto, sujeitas a mudanças sem aviso prévio. As informações não Contábeis e proforma da Companhia não foram revisadas pelos auditores independentes.

Os verbos "antecipar", "acreditar", "estimar", "esperar", "projetar", "planejar", "prever", "visar" e outros verbos similares têm como objetivo identificar estas declarações prospectivas, que envolvem Riscos e incertezas que poderiam gerar resultados reais que difiram materialmente daqueles projetados nesta apresentação e não garantem qualquer desempenho futuro da CAIXA Seguridade. Os fatores que podem afetar o desempenho incluem, mas não estão limitados a: (i) aceitação dos serviços da CAIXA Seguridade pelo mercado; (ii) volatilidade relacionada com a economia brasileira e os mercados Financeiro e de valores mobiliários, e as indústrias muito competitivas nas quais a CAIXA Seguridade atua; (iii) mudanças na legislação e nas políticas de tributação e governamentais relacionadas aos mercados de Seguridade; (iv) aumento da concorrência a partir de novas entrandas no mercado brasileiro; (v) capacidade de acompanhar as rápidas mudanças no ambiente tecnológico; (vi) capacidade de manter um processo contínuo para introduzir novos produtos e serviços competitivos e preservar a competitividade dos já existentes; e (vii) capacidade de atrair clientes.

Outros fatores que podem afetar materialmente os resultados podem ser encontrados no Formulário de Referência da CAIXA Seguridade. Todas as declarações prospectivas nesta apresentação têm como base as informações e dados disponíveis na data em que foram emitidas e a CAIXA Seguridade não se compromete a atualizá-las com o surgimento de novas informações ou de acontecimentos futuros.

Relações com Investidores
ri@caixaseguridade.com.br

CAIXA *Seguridade*



CAIXA *Seguridade*

COMPANY PRESENTATION

1Q26

COMPANY PRESENTATION **1Q26**

1 OVERVIEW

2 COMMERCIAL **STRATEGY**

3 **1Q26** HIGHLIGHTS

4 COMMERCIAL AND OPERATIONAL **PERFORMANCE**

CAIXA
Seguridade

Caixa plays a vital role in the economy, driving growth and financial inclusion by supporting businesses and communities

Federal Government's largest partner



702.4 k

Caixa enabled access to homeownership for people in 1Q26



BRL 105.5 bi

Social Benefits Distributed in 1Q26



19.0 mi

Families reached trough Bolsa Família

Relevant Financial Institution



BRL 1.4 tr

Credit Portfolio



BRL 179.4 bi

Total Credit granted



68.0%

Of the Mortgage market share



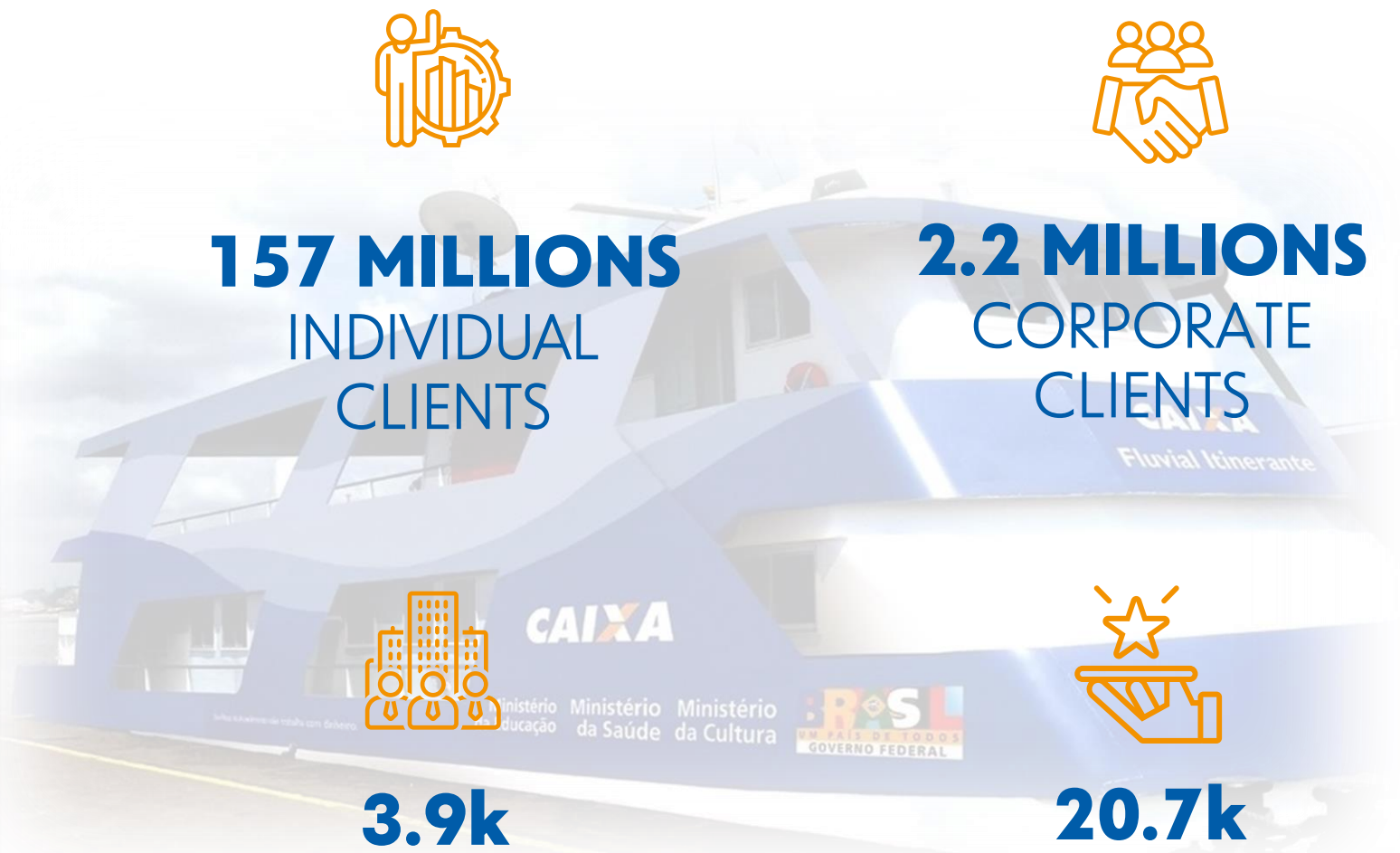
BRL 2.4tr

In assets



97%

Operate in Brazilian municipalities



157 MILLIONS
INDIVIDUAL
CLIENTS

2.2 MILLIONS
CORPORATE
CLIENTS

3.9k
BRANCHES AND
SERVICE POINTS

20.7k
CORRESPONDENTS
AND LOTTERY
OUTLETS

22.5k
EMPLOYEES WITH
RECURRENT SALES

29.0k
EMPLOYEES IN SALES
FORCE

CAIXA IS WIDELY RECOGNIZED AS THE SAVINGS AND HOUSING BANK AND THE MAIN FACILITATOR OF GOVERNMENT PUBLIC POLICIES

CAIXA *Seguridade*

Holding company that consolidates all Caixa Econômica Federal activities in the areas of insurance, premium bonds, private pension, credit letters, brokerage and related activities.

CAIXA GRANT

Non-onerous Grant Agreement for a period of 35 years, until 2050 (renewable)

BUSINESS MODEL

Highly profitable, resilient and with low underwriting risk

GOVERNANCE & MANAGEMENT

Meets the most rigorous transparency and corporate governance standards

CAIXA

CAIXA BRAND

Exclusive right to use CAIXA brand, one of the most solid and valuable in Brazil



BUSINESS LINES

Vertical model, operating in three profitable business lines (insurance, accumulation and distribution)

CXSE
B3 LISTED NM

LISTED

Listed in the Novo Mercado segment of B3, with a 20.0% Free float



CAIXA DISTRIBUTION

Exclusive access to Latin America's largest banking distribution network



EFFICIENCY

Private partners with high expertise in their respective segments



ROBUST GOVERNANCE

Adoption of good practices, with maximum score (Level 1) in the 6th Cycle of IG-SEST



CAIXA CLIENTS

Exclusive access to Brazil's largest client base



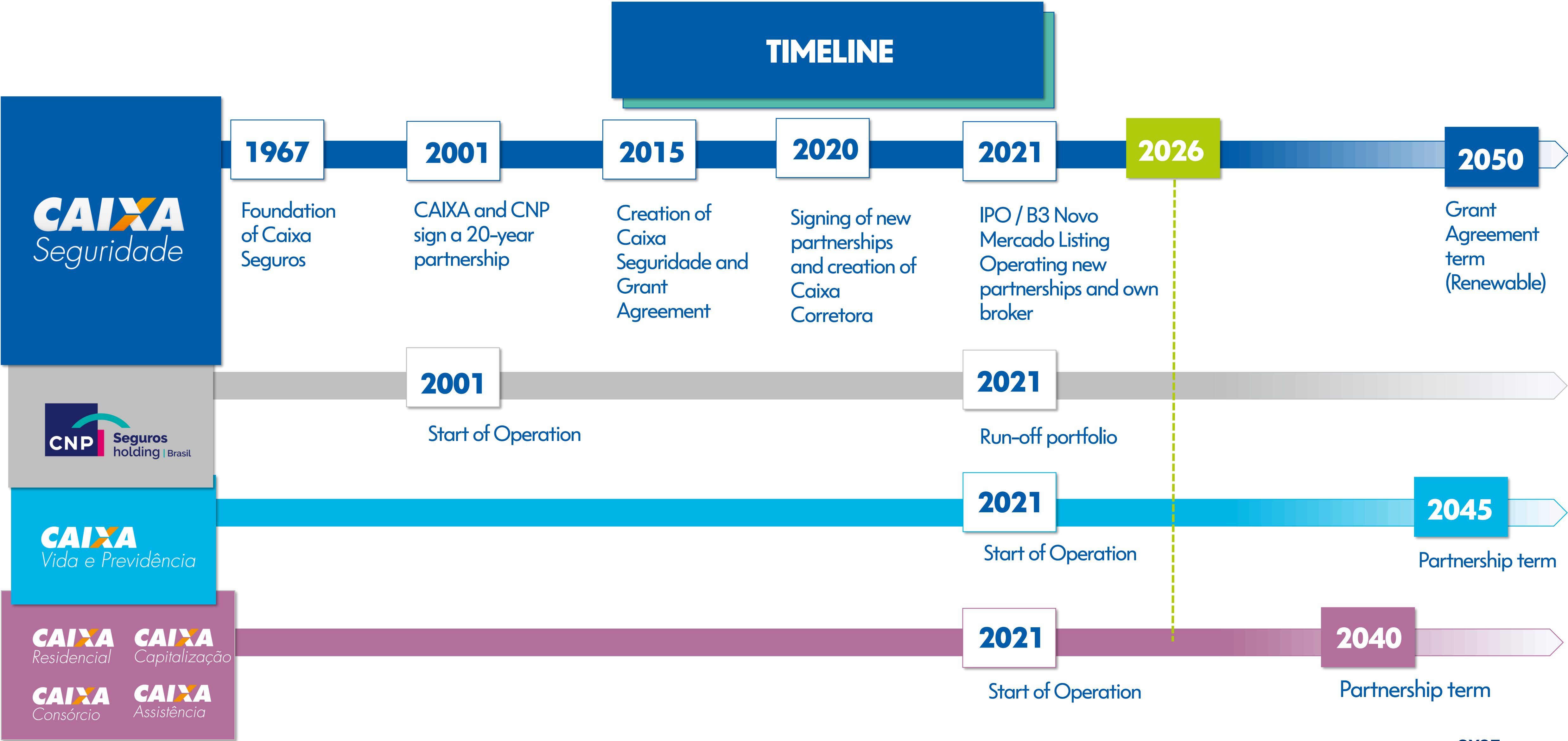
MOBILIZATION MECHANISMS

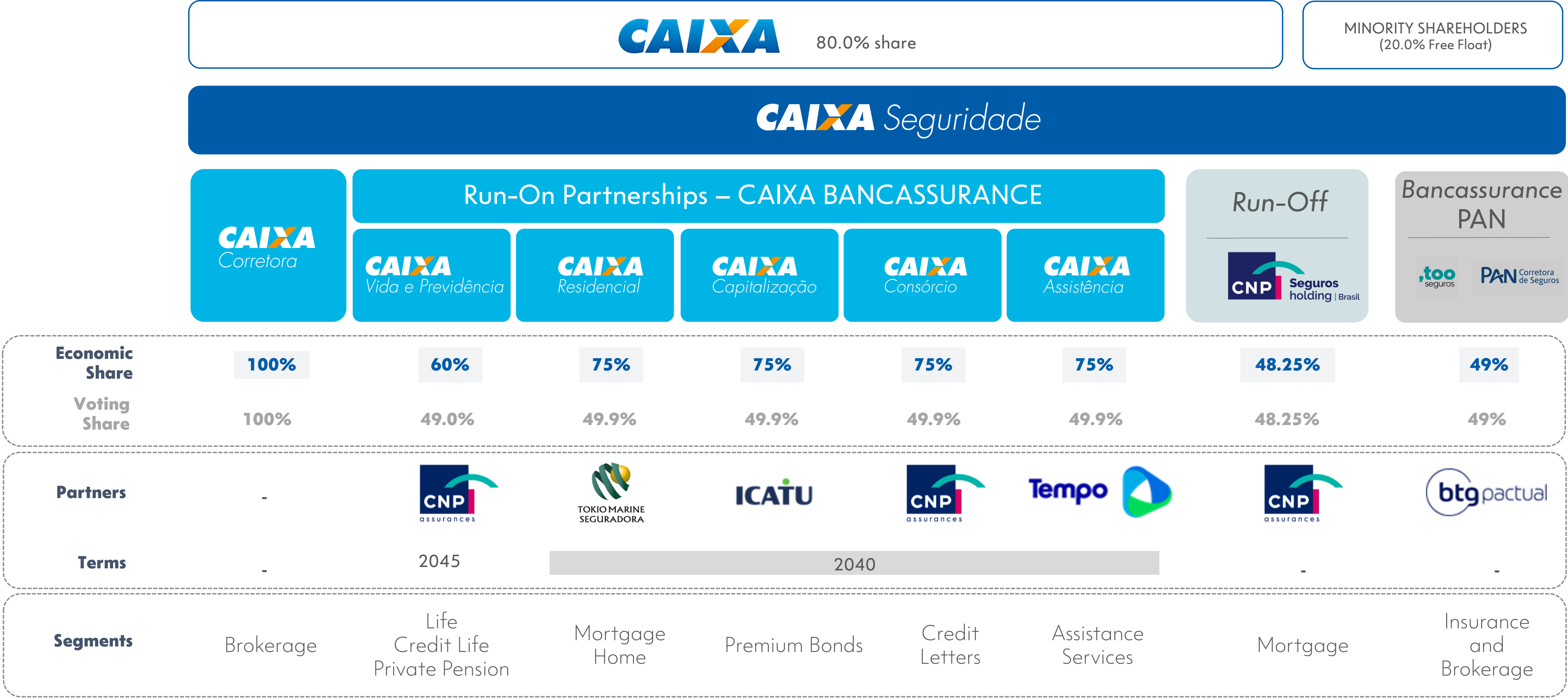
Sales force engagement through incentive system

JVs

PRIVATE INVESTED COMPANIES

Flexibility and quick decision making, with shared governance

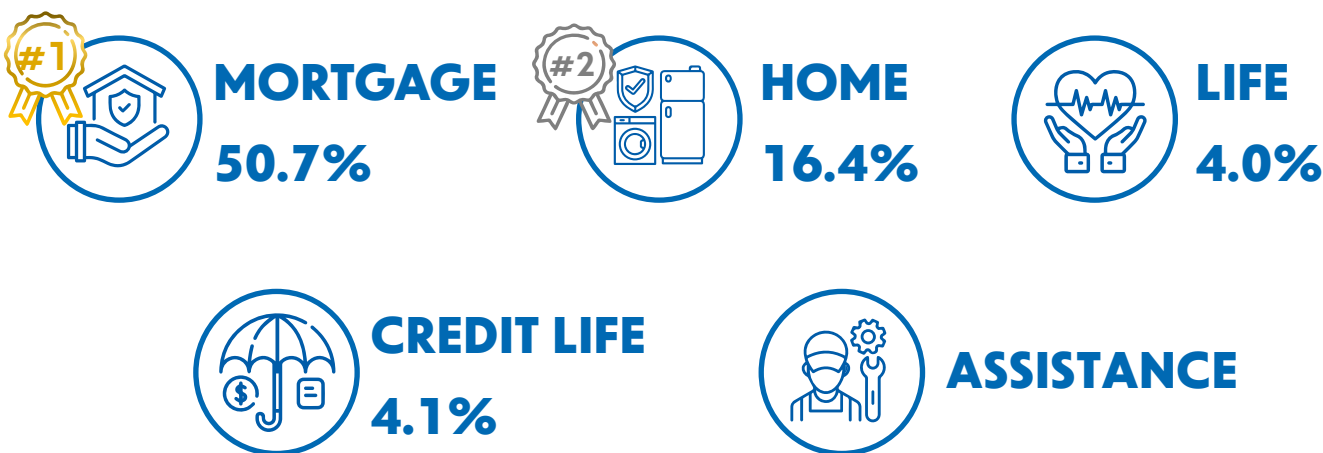




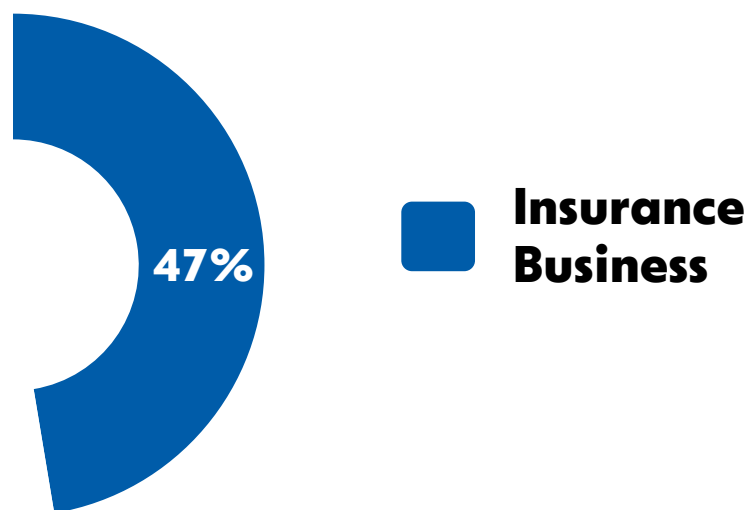
INSURANCE

Products designed for protection against **life and property risks**, providing financial security

PRODUCTS AND MARKET SHARE¹



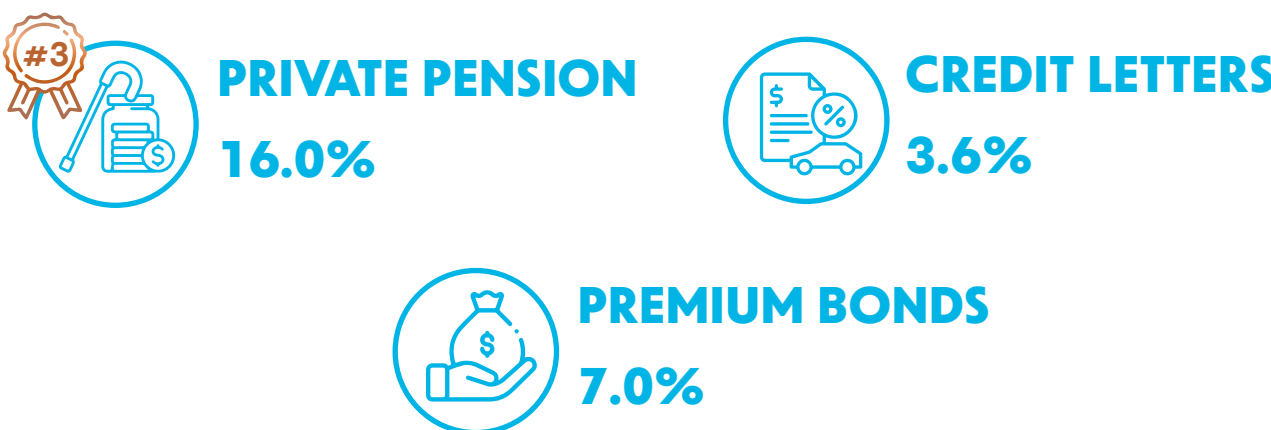
REPRESENTATIVENESS³



ACCUMULATION

Products designed for **resource accumulation over time**, helping clients to plan and achieve future financial goals

PRODUCTS AND MARKET SHARE¹



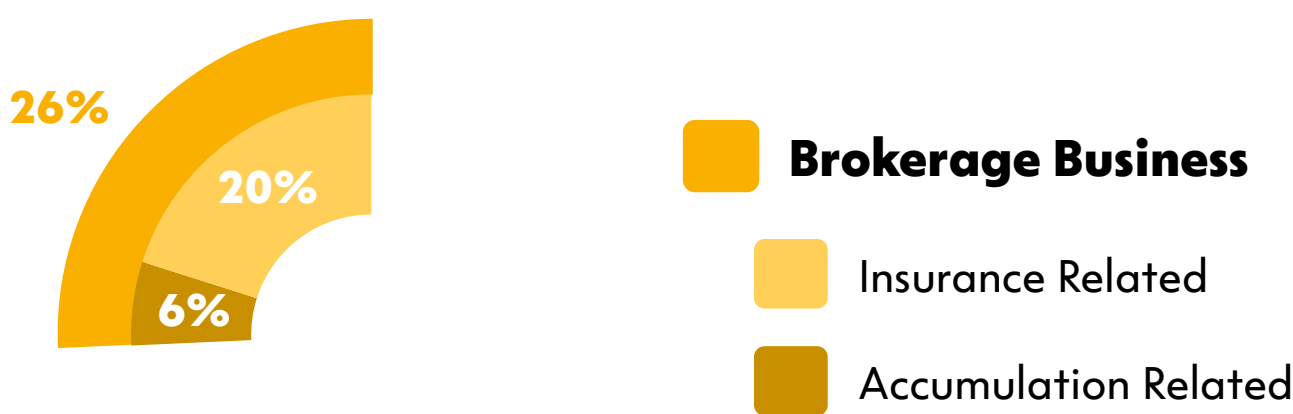
REPRESENTATIVENESS³



BROKERAGE

- Own **brokerage** with access to **Caixa's distribution network**
- Strategies and channels used to market and **expand the offering of Caixa Seguridade's products**

REPRESENTATIVENESS²



Notes: (1) Source: SUSEP Database as of March 2026, except Credit Letter (source: Central Bank as of March 2026); (2) Share in total operating margin (1Q26).
Note: The financial metrics used are based on IFRS 4.

LEADING PLAYER IN MORTGAGE INSURANCE¹

MANDATORY INSURANCE

10+ YEARS LONG-TERM DURATION

STABLE AND LOW LOSS RATIO

MONTHLY ISSUANCE

MASSIVE STOCK-PILLING EFFECT

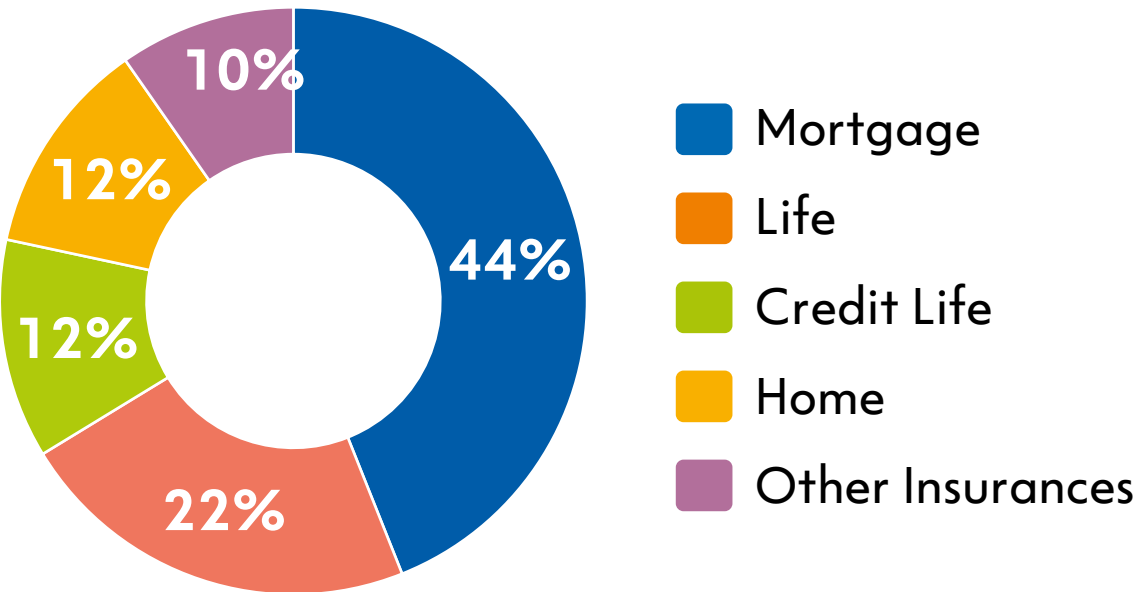
CROSS-SELL OPPORTUNITIES WITH OTHER PRODUCTS

BACKED BY THE LEADER IN MORTGAGE FINANCING

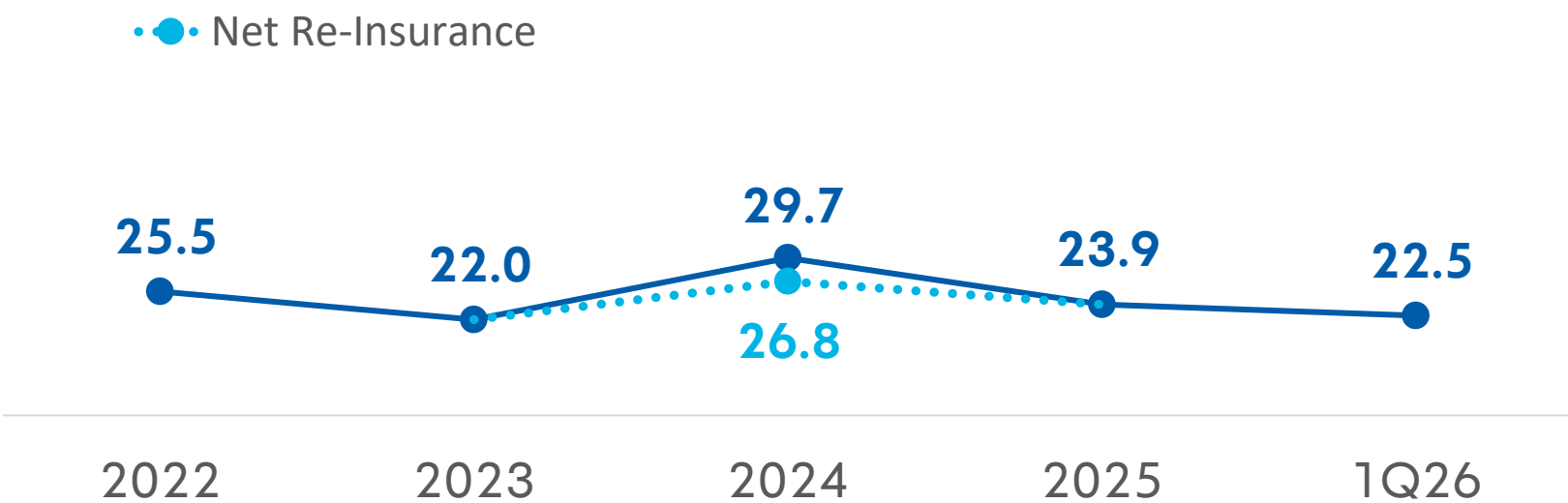
68.0%
CAIXA BANK MORTGAGE CREDIT MARKET SHARE³

DIVERSIFIED AND RELIABLE SEGMENTS

Written Premiums
% Written Premiums (1Q26)

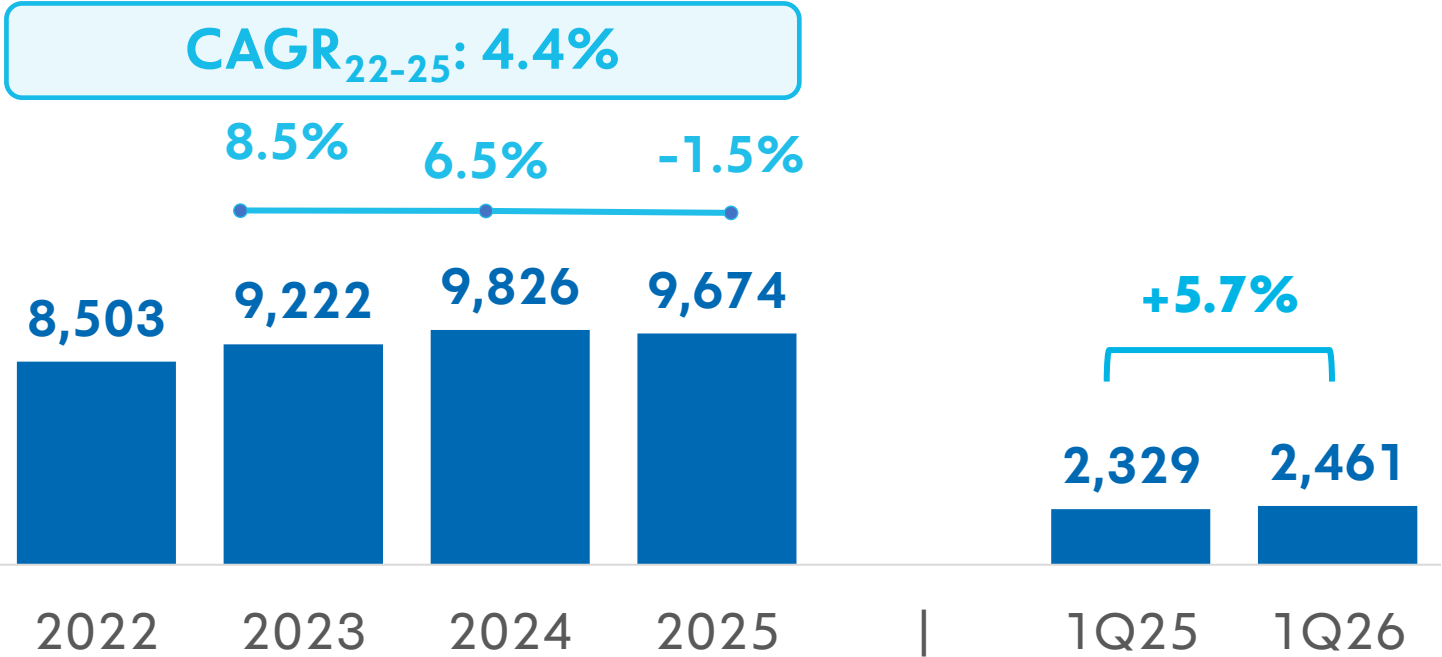


Loss Ratio²
% Premiums Earned

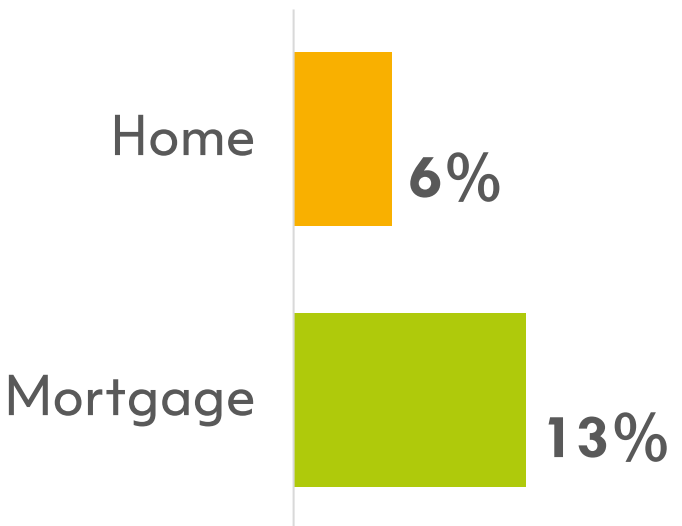


PROVEN GROWTH TRACK-RECORD ACROSS PRODUCTS

Written Premiums and Growth
BRL million and %



Written Premiums Growth by Segment
% 1Q26 vs. 1Q25



Notes: (1) Source: SUSEP Database as of March 2026; (2) Normalized value excludes exceptional claims from the floods in Rio Grande do Sul and credit life claims; (3) Caixa's market share in credit market as of March 2026.
Note: The financial metrics used are based on IFRS 4.

3rd LARGEST PLAYER IN PRIVATE PENSION¹

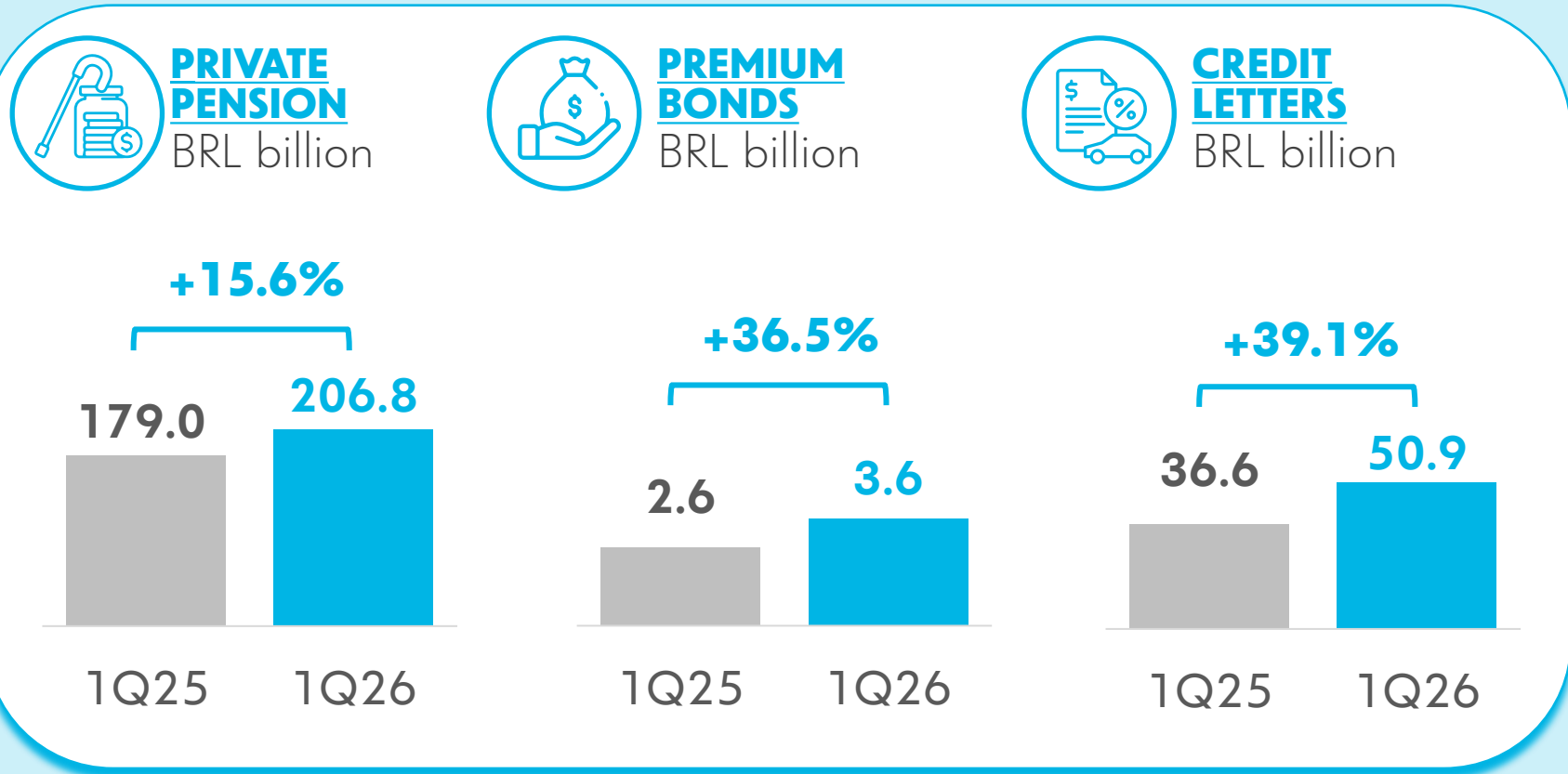
RELEVANT GROWTH
IN RESERVES

RECURRING
REVENUES

STABLE AND HEALTHY
AVG MGMT. FEE

CONSTANT POSITIVE
NET CONTRIBUTION

GROWTH IN RESERVES FOSTERING
TOPLINE EXPANSION



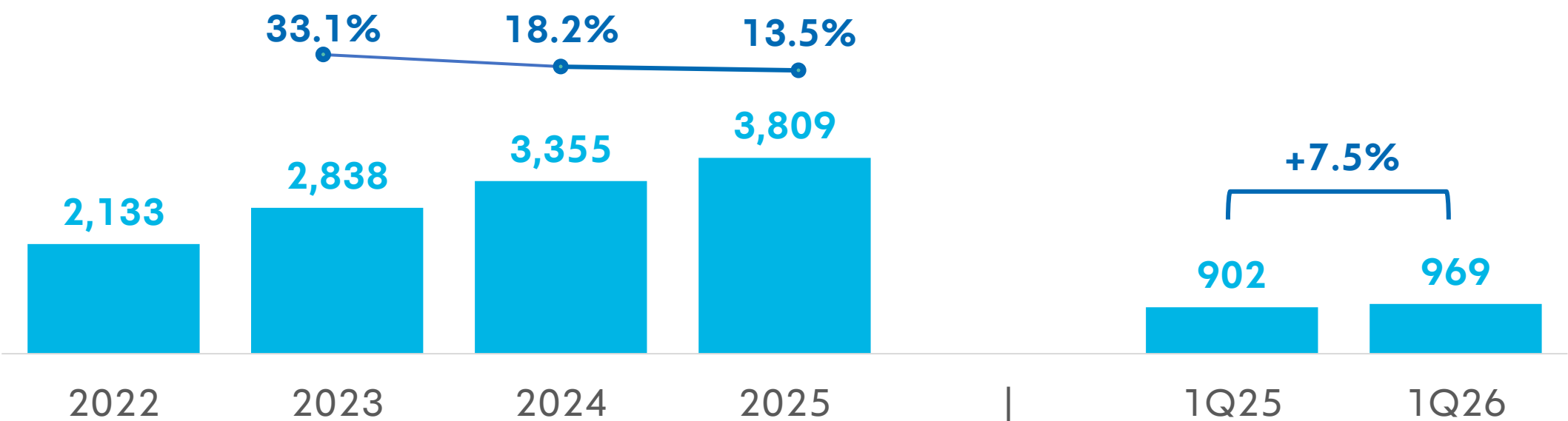
Note: (1) Source: SUSEP Database as of March 2026.
Note: The financial metrics used are based on IFRS 4.

KEY BUSINESS UNIT WITH EXPANSION POTENTIAL

Operating Revenue and Growth

BRL million and %

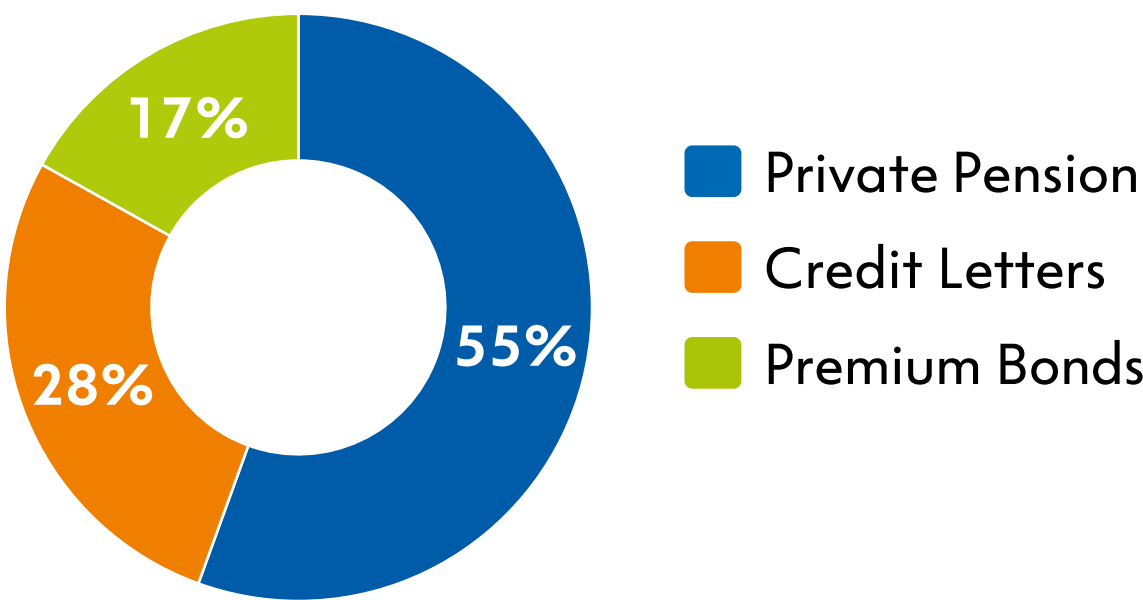
CAGR₂₂₋₂₅: 21.3%



SCALING-UP IN CREDIT LETTERS AND PREMIUM BONDS

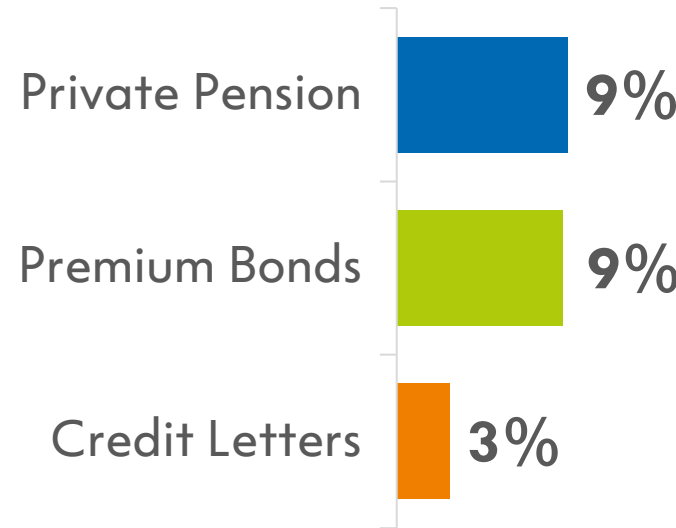
Operating Revenue by Segment

% Operating Revenue (1Q26)



Operating Revenue Growth by Segment

% 1Q26 vs. 1Q25



CASH GENERATION CAPABILITIES

MANDATORY
BY BRAZILIAN
LEGISLATION¹

BROKERAGE FEES
FROM SALE OF ALL
INSURANCE AND
ACCUMULATION
PRODUCTS

LOW
CAPITAL REQUIREMENTS

NO
UNDERWRITING RISK

RECURRING
REVENUES

LOW COSTS
FROM BANCASSURANCE
STRATEGY

CAIXA *Corretora*

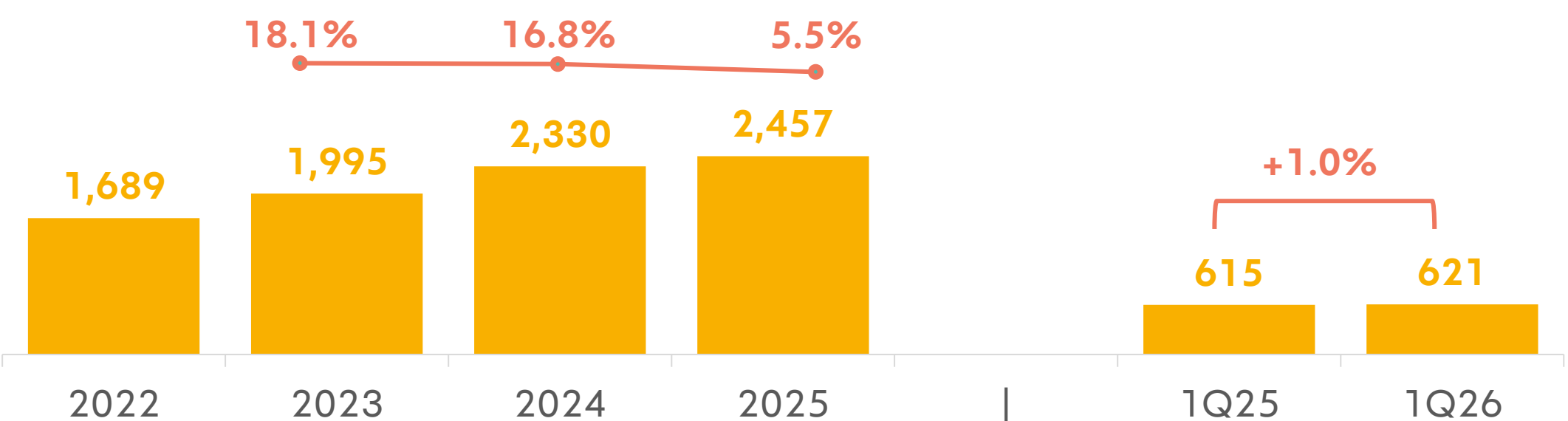
40.7% ^(1Q26)
OF CAIXA SEGURIDADE'S REVENUES¹

RECURRING REVENUES

Revenues from Brokerage² and Growth

BRL million and %

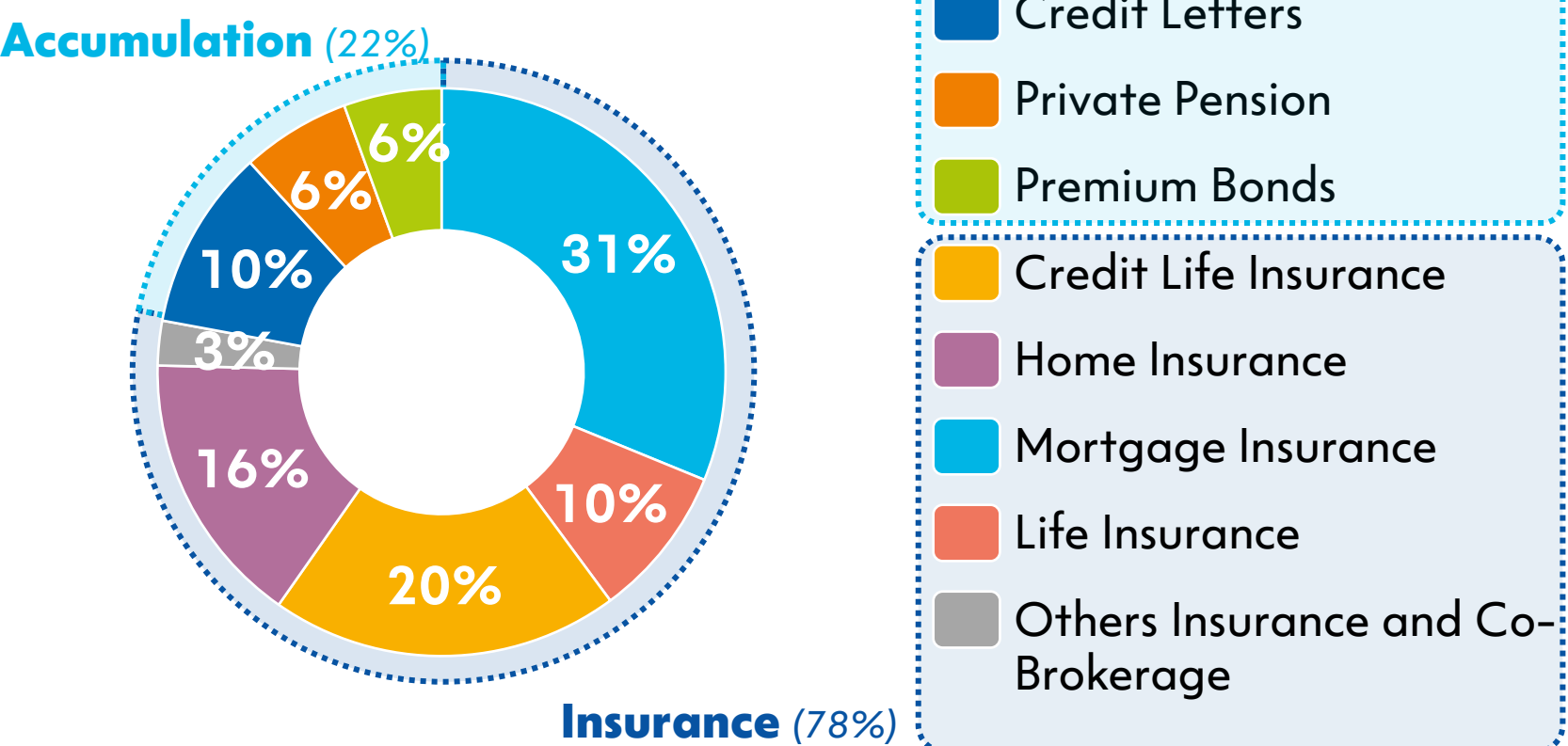
CAGR₂₂₋₂₅: 13,3%



BUSINESS BACKED BY STRONG INSURANCE FEES

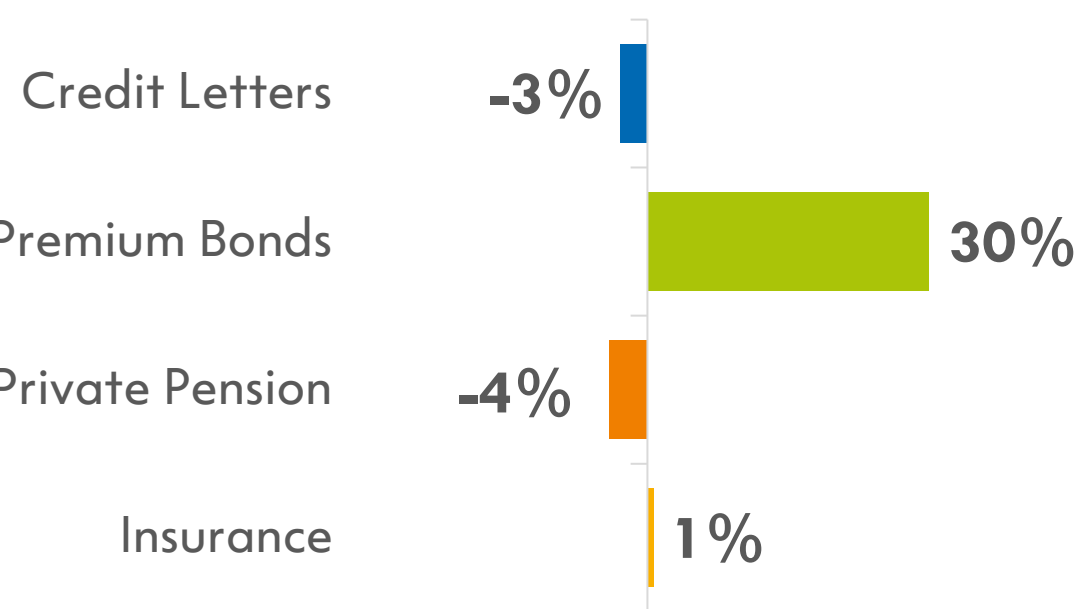
Brokerage (Operating Margin) by Segment¹

% Distribution (1Q26)



Brokerage Growth by Segment¹

% 1Q26 vs. 1Q25



Notes: (1) Brazilian legislation establishes that the intermediation of insurance contracts must be carried out by duly licensed insurance brokers; (2) Includes brokerage and commissioning revenues, besides network access and distribution (BDF) revenues.

EXPERIENCED MANAGEMENT TEAM

● Years of professional experience



Gustavo Portela
CEO



Edgar Soares
CFO & IRO



Sidney Soares Filho
Commercial and
Products Officer



Salvador Congentino Neto
Corporate Governance
and Risk Officer

BOARD OF DIRECTORS

🏛️ Appointed by Federal Government

⌘ Appointed by CAIXA

● Independent Members



KEY COMMITTEES AND BEST PRACTICES

Related Party Transactions Committee

- 3 members, 2 appointed by Caixa Seguridade + Chairman (**minority shareholders representative in the Board of Directors**)
- Oversees relevant transactions with related parties
- **Decisions by majority, the Chairman of the committee has the right to veto**



Audit Committee

- **Independent members** (at least one from the Board of Directors)
- Monitors internal controls
- Provides opinion on the external audit

Fiscal Committee

- **Composed of 3 effective members (1 indicated by minority shareholders)**
- Provide opinion on financial statements and annual reports

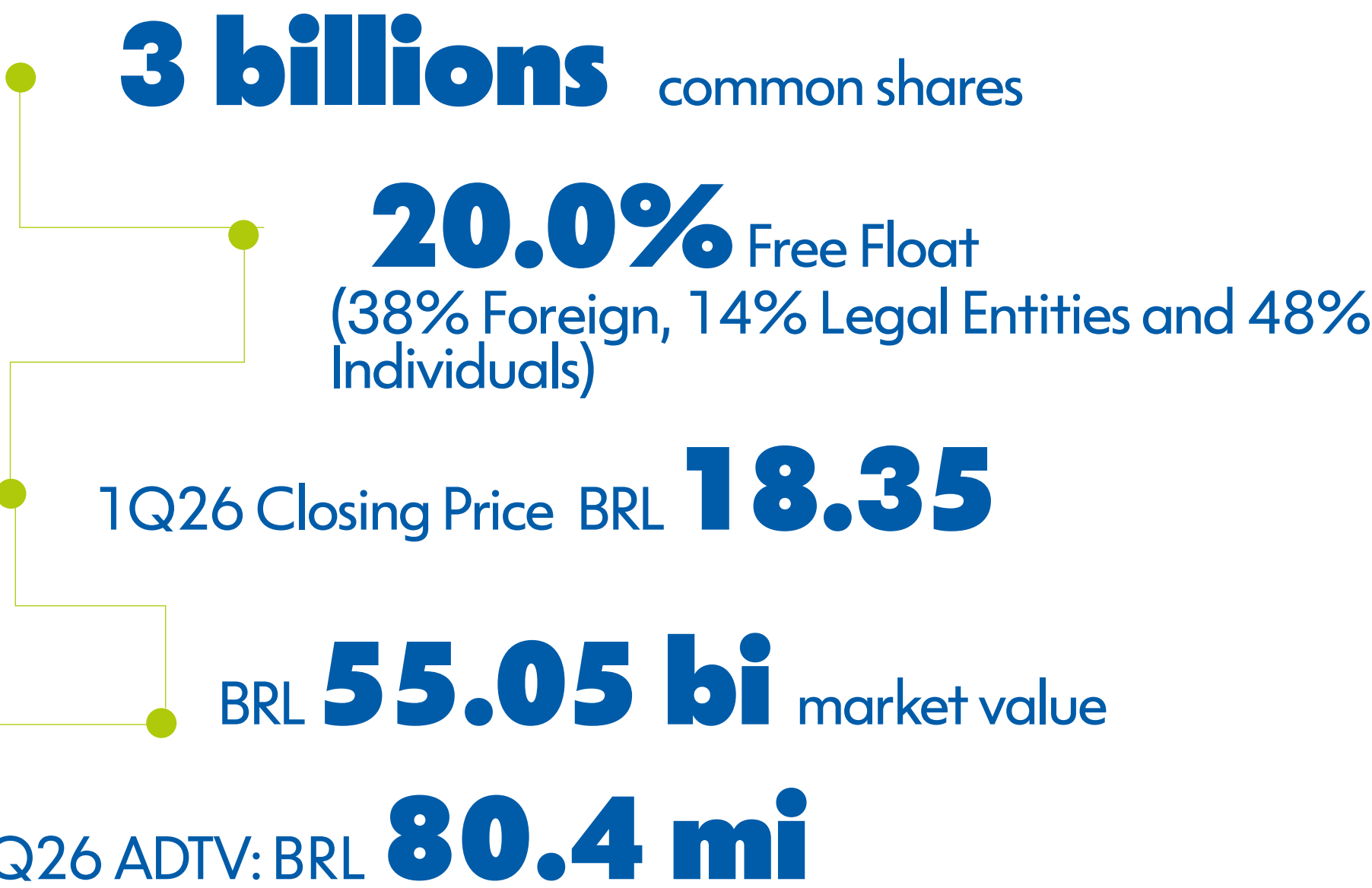


People, Eligibility, Succession and Remuneration Committee

- **Constituted by members of the Board of Directors, Other advisory committees, or by external members**
- Approves and supports the selection of members of the collegiate bodies and representatives appointed in the JVs

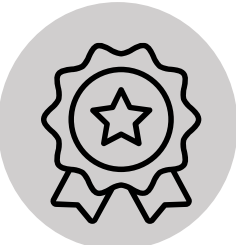


KEY FIGURES



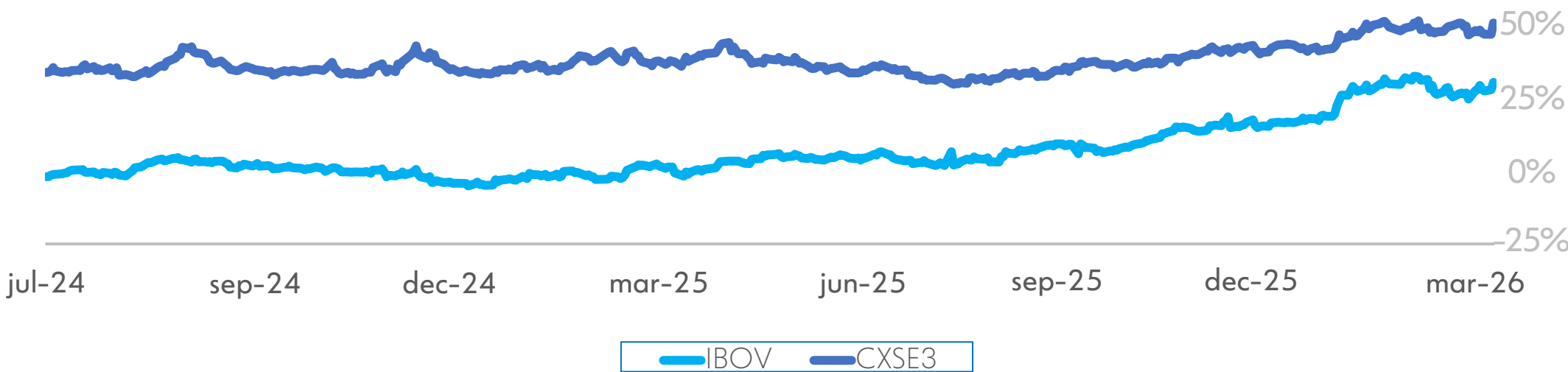
Market Recognition

Inclusion in the Indexes IBOV, IBRX100 and MSCI

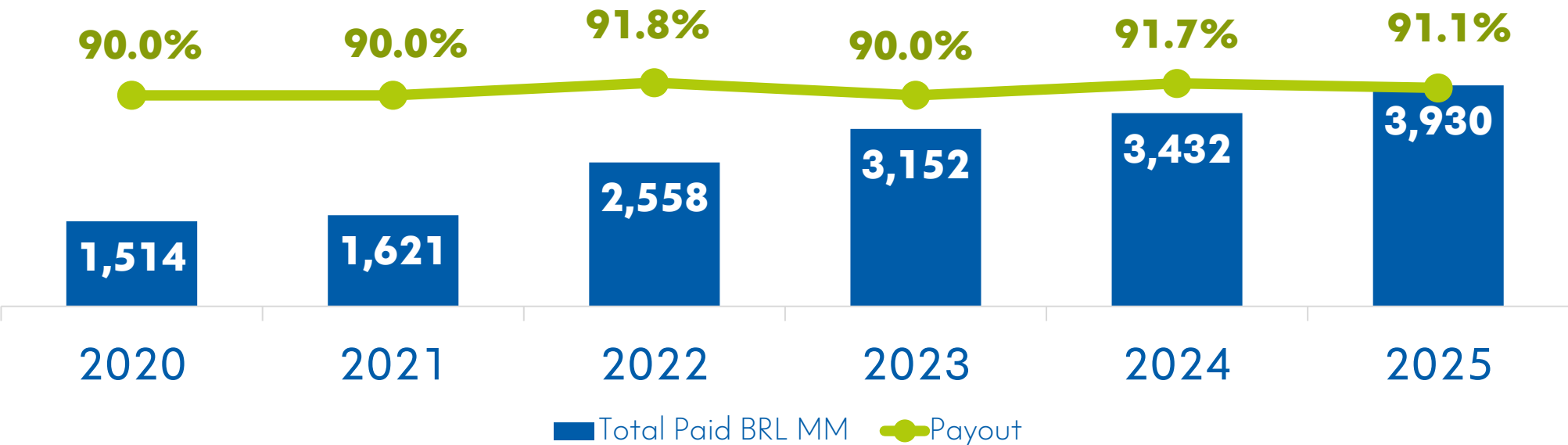


OVERVIEW | Share Performance

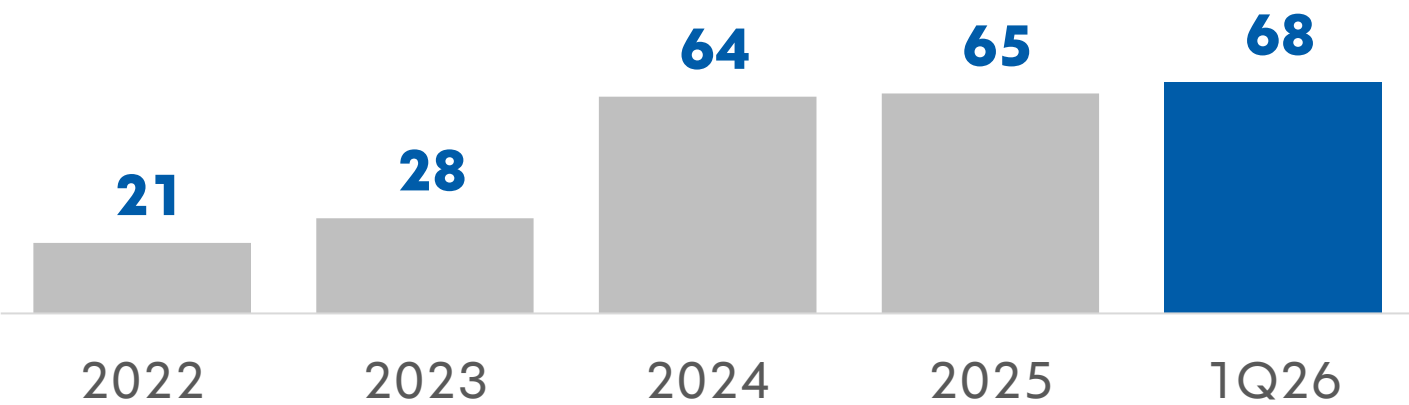
Stock Performance



Dividends Distributions



Market Liquidity 12-month ADTV (BRL mm)



COMPANY PRESENTATION **1Q26**

1

OVERVIEW

2

COMMERCIAL **STRATEGY**

3

1Q26 HIGHLIGHTS

4

COMMERCIAL AND
OPERATIONAL
PERFORMANCE

CAIXA
Seguridade



159

MILLION CLIENTS

Opportunities in cross-selling and increasing penetration.

157

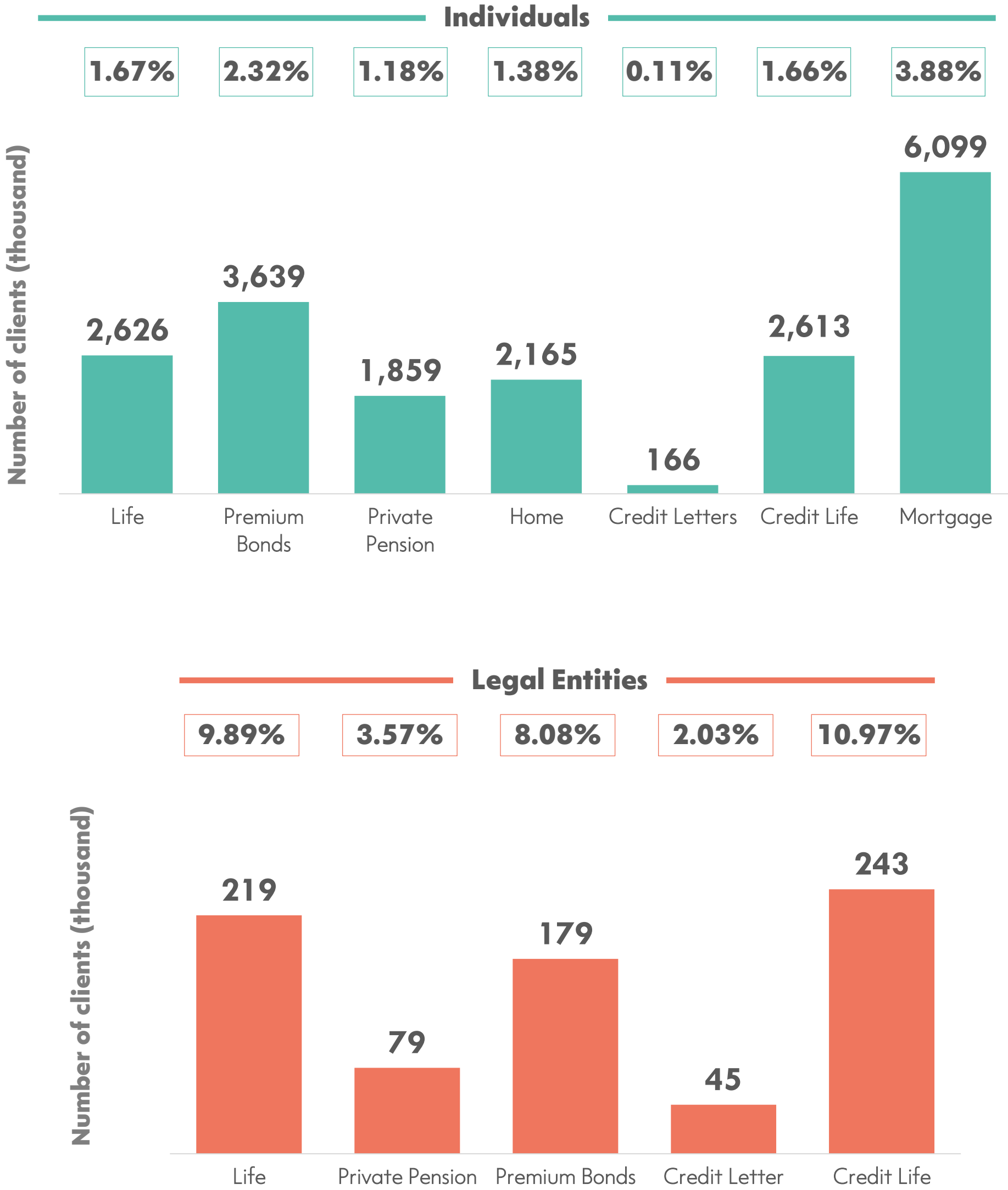
Million

CLIENTS INDIVIDUALS

2

Million

CLIENTS LEGAL ENTITIES



¹Source: CAIXA 1Q2026 – Performance Analysis Report.

COMMERCIAL STRATEGY APPROACH

ALCANCE.CAIXA PROGRAM

Strategic guidance for product sales, including insurance, through a target-setting plan for each branch.

SALES TEAM PROGRAM

System for recognizing quality sales performance and exchanging experiences between employees in a gamified and collaborative way

Classification¹

Classification by points into tiers fosters engagement

22.5k employees and **3.8k** partners

Classification

EMPLOYEES



Product sales

MANAGERS



Branches performance

Recognition

Valuing employees who are good at sales in their careers

Campaigns

Enhanced focus through bonus initiatives in sales scoring or rewards for exceeding results in strategically focused products.



CAIXA *Seguridade*

CAIXA

CAIXA
Residencial

CAIXA
Vida e Previdência

CAIXA
Corretora

CAIXA
Consórcio

CAIXA
Capitalização

CAIXA
Assistência

Client Focused Strategy

CUSTOMER-CENTRIC APPROACH TO COMMERCIAL STRATEGY



Improve Customer Experience

With focus on developing actions aimed at enhancing customer journey



Customer Engagement

Seeking to strengthen the bancassurance business through the sales team



Generation of Results

Processes and strategies to increase revenue and expand product margins



Communication and Marketing

Strengthening and consolidating Caixa Seguridade's vision of the future as a reference for Brazilians

Note: (1) Database as of March 2026.

COMPANY PRESENTATION **1Q26**

1

OVERVIEW

2

COMMERCIAL **STRATEGY**

3

1Q26 HIGHLIGHTS

4

COMMERCIAL AND
OPERATIONAL
PERFORMANCE

CAIXA
Seguridade

+ HOME PROTECTION

GROWTH FOLLOWS THE EXPANSION OF CAIXA'S
REAL ESTATE CREDIT PORTFOLIO.

BRL **1,087.4** mi Written Premiums

+13,0%/1Q25

HOME

FOCUS ON THE SALE OF HOME INSURANCE BUNDLED WITH
MORTGAGE INSURANCE.

BRL **282.6** mi Written Premiums

+5.5%/1Q25



**+ CARE FOR
WHAT
MATTERS**

1Q26 HIGHLIGHTS

PRIVATE PENSION

POSITIVE NET INFLOWS OF BRL 1.3 BILLION.

BRL **206.8** bi Reserves

+15.6%/1Q25

PREMIUM BONDS

MODERNIZATION OF THE REDEMPTION AND RESALE PROCESS, WITH INCENTIVES FOR RENEWAL AND IMPROVED CUSTOMER SERVICE.

BRL **542.9** mi Funds Raised

+28.3%/1Q25

▶ **BRL 50 BI**

INVENTORY OF CREDIT LETTERS.

▶ **5 YEARS SINCE THE IPO AND LISTING ON B3**

▶ **ABNT GOLD SEAL FOR WOMEN**

DIVERSITY AND INCLUSION AGENDA AS A STRATEGIC PRIORITY.



Managerial **NET INCOME**

BRL 1.1 BI **+13.2%** /1Q25

DIVIDENDS

BRL 1.05 BI

91.9% payout

Operating **REVENUE**

BRL 1.5 BI **+10.3%** /1Q25

ROE

65.9 %

+7.3p.p. /1Q25

COMPANY PRESENTATION **1Q26**

1

OVERVIEW

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COMMERCIAL **STRATEGY**

3

1Q26 HIGHLIGHTS

4

COMMERCIAL AND
OPERATIONAL
PERFORMANCE

CAIXA
Seguridade



Operating
REVENUES

BRL **1.5** billion

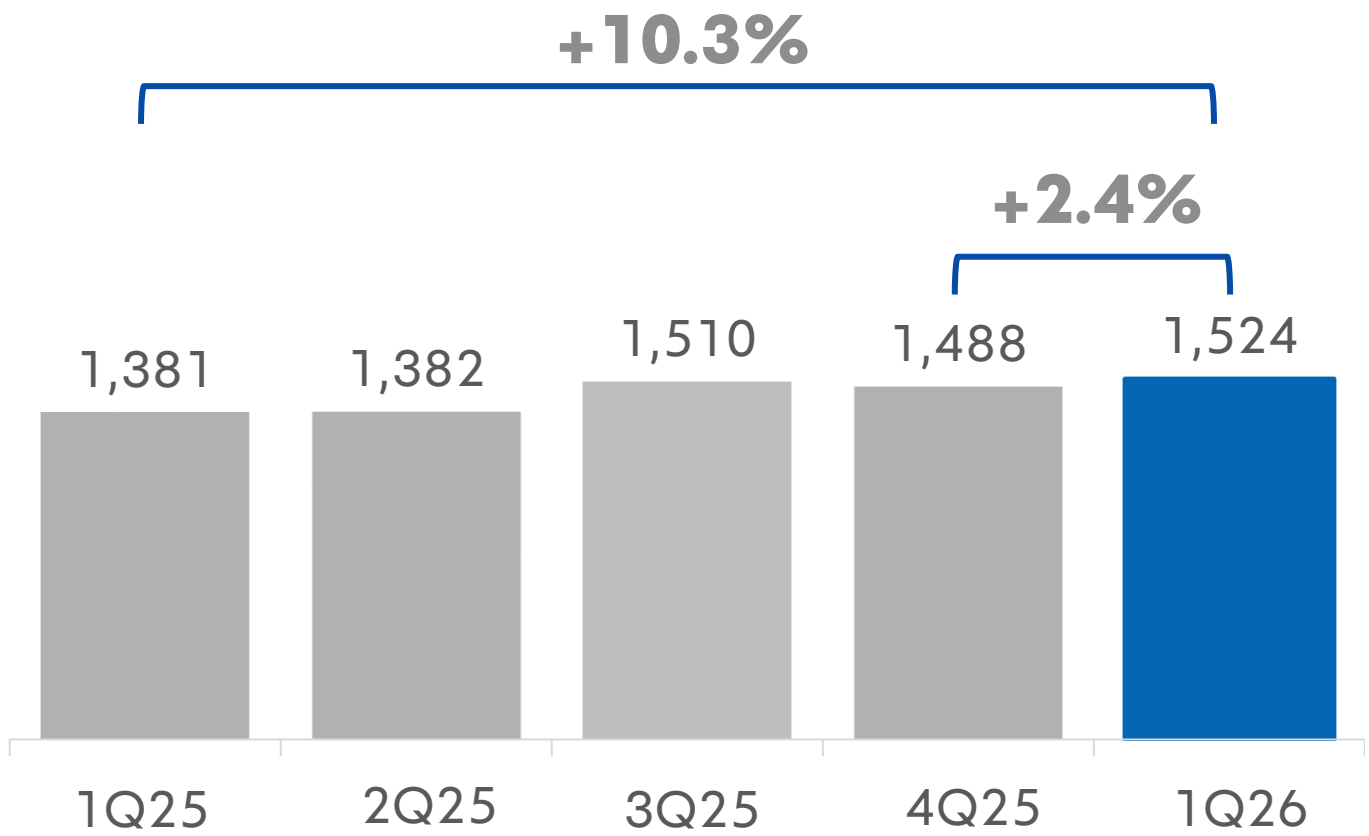
Managerial
NET INCOME

BRL **1.1** billion

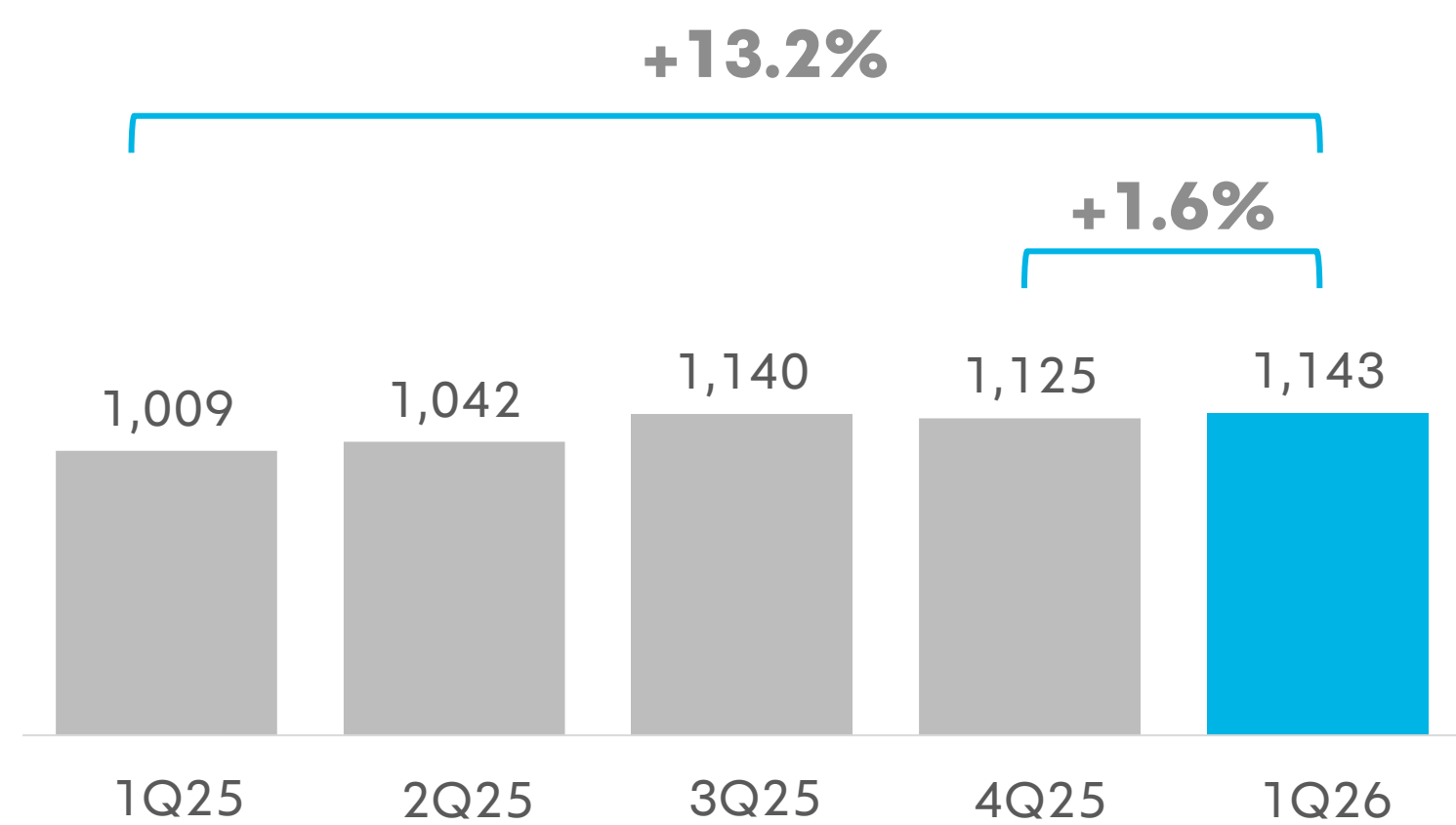
ROE

65.9% p.a.

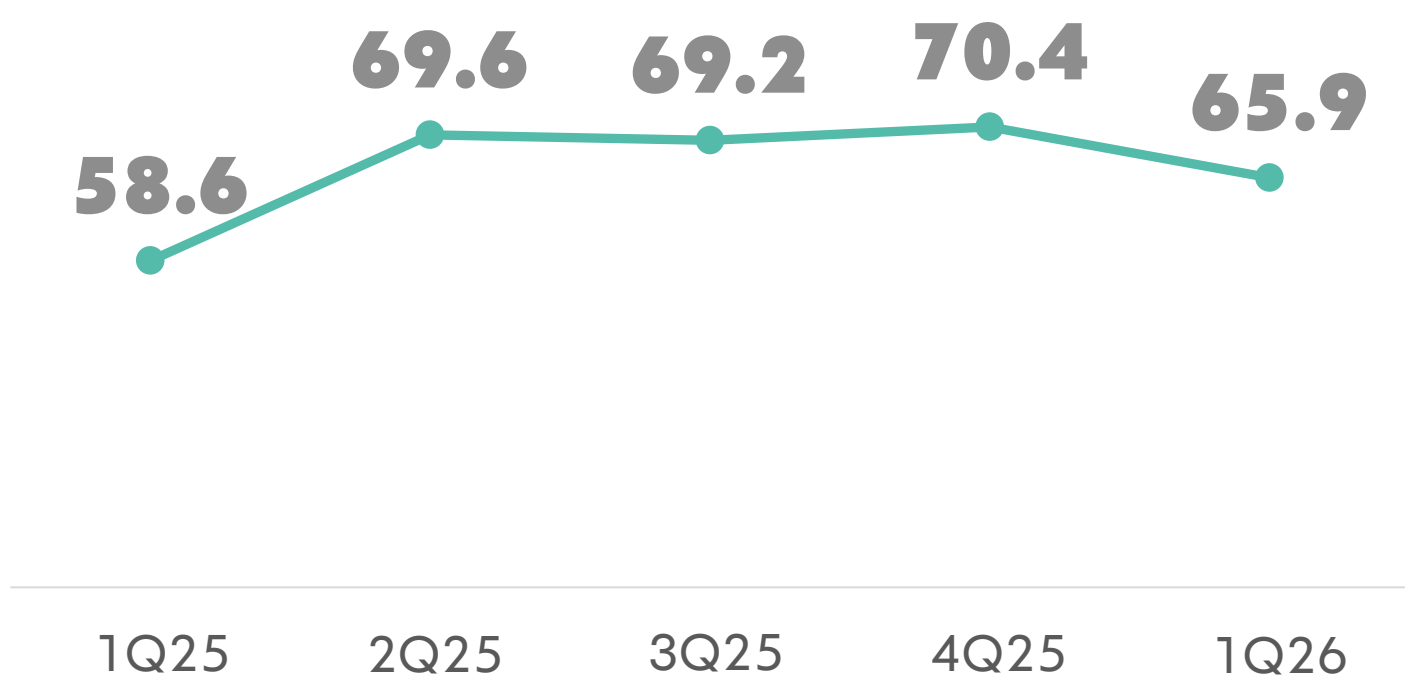
Operating Revenues
BRL million



Managerial Net Income
BRL million



ROE
%p.a.

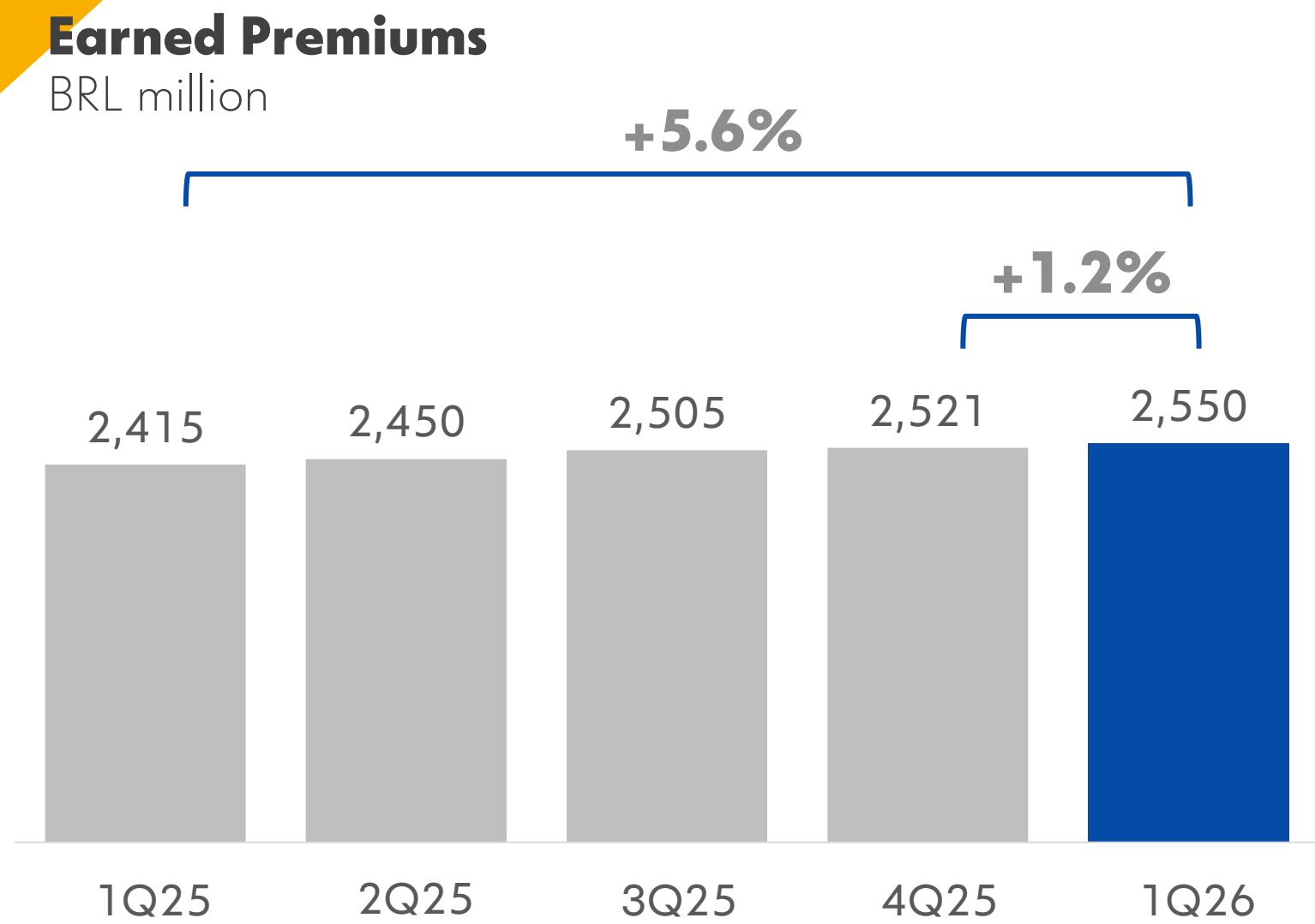
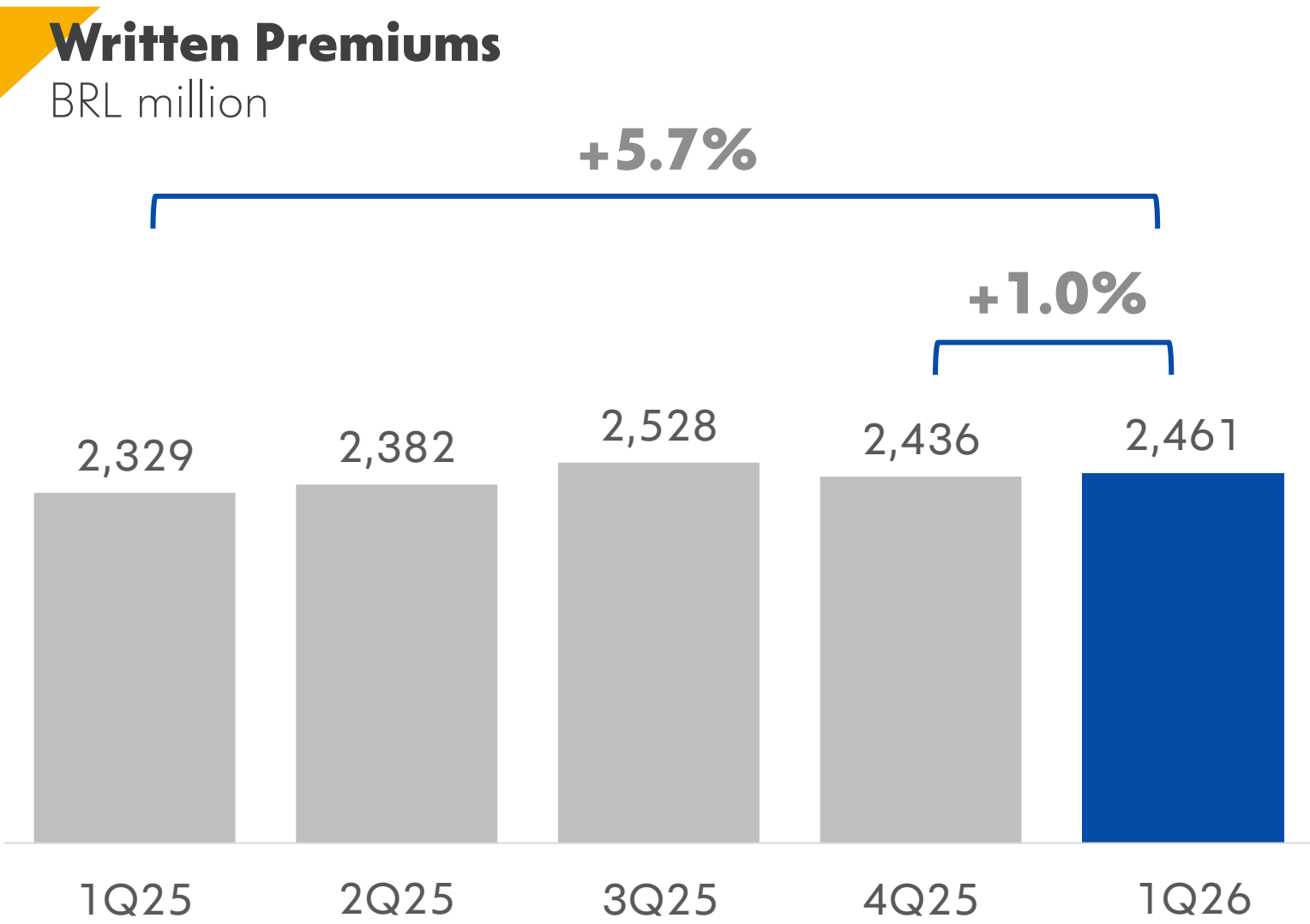


Revenues BRL million		1Q26	/1Q25	/4Q25
Equity Results	59%	903	+18%	+4%
Distribution	41%	621	+1%	0%
Total	100%	1,524	+10%	+2%

Accounting Net Income, in accordance with the standard CPC 50 (IFRS 17), of BRL 1,150.3 million in 1Q26, accounting for an increase of 9.5% compared to 1Q25.

ROE: Annual growth of 7.3 p.p. compared to the indicator of 1Q25.

¹ Income of the last 12 months / average of the adjusted NAV of the reference month with that of the previous fiscal year



Written Premiums

Highlights of annual growth (1Q26/1Q25) in the Mortgage (+13.0%), Home (+5.5%), and Auto (+104.0%) segments.

Written Premiums by Line BRL million		BRL million 1Q26	/1Q25	/4Q25
Mortgage	44%	1,087	+13%	+4%
Life	22%	552	-1%	-7%
Credit Life	12%	299	-21%	+19%
Home	12%	283	+6%	-6%
Auto	7%	170	+104%	-6%
Assistance	2%	51	-25%	-9%
Other Insurance	1%	19	+65%	+55%
Total Insurance	100%	2,461	+6%	+1%

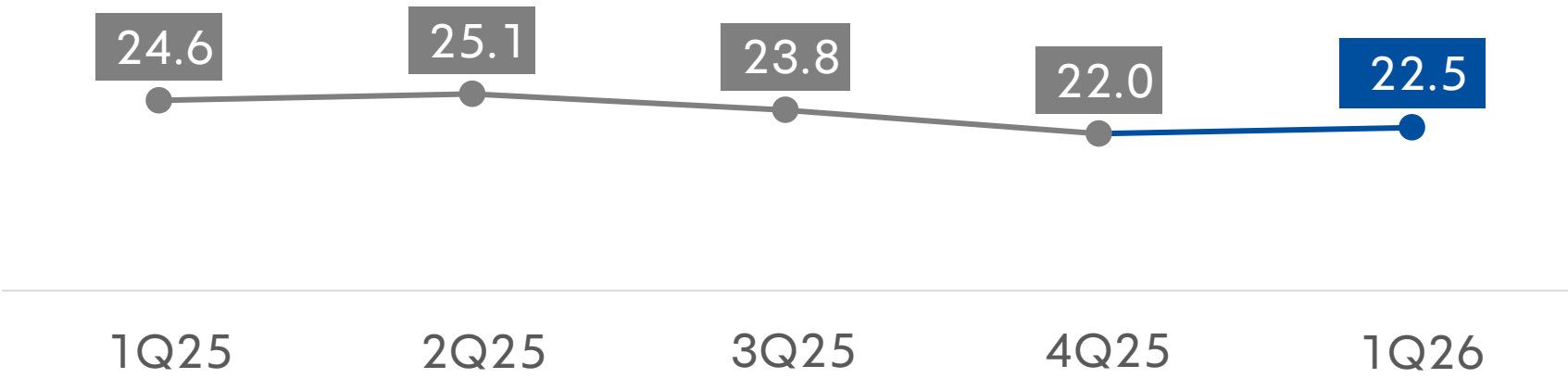
Earned Premiums by Line BRL million		BRL million 1Q26	/1Q25	/4Q25
Mortgage	43%	1,087	+13%	+4%
Life	22%	567	+4%	-1%
Credit Life	18%	453	-10%	-3%
Home	10%	255	+18%	+2%
Auto	4%	120	+15%	+6%
Assistance	2%	51	-25%	-9%
Other Insurance	1%	17	-13%	-15%
Total Insurance	100%	2,550	+6%	+1%



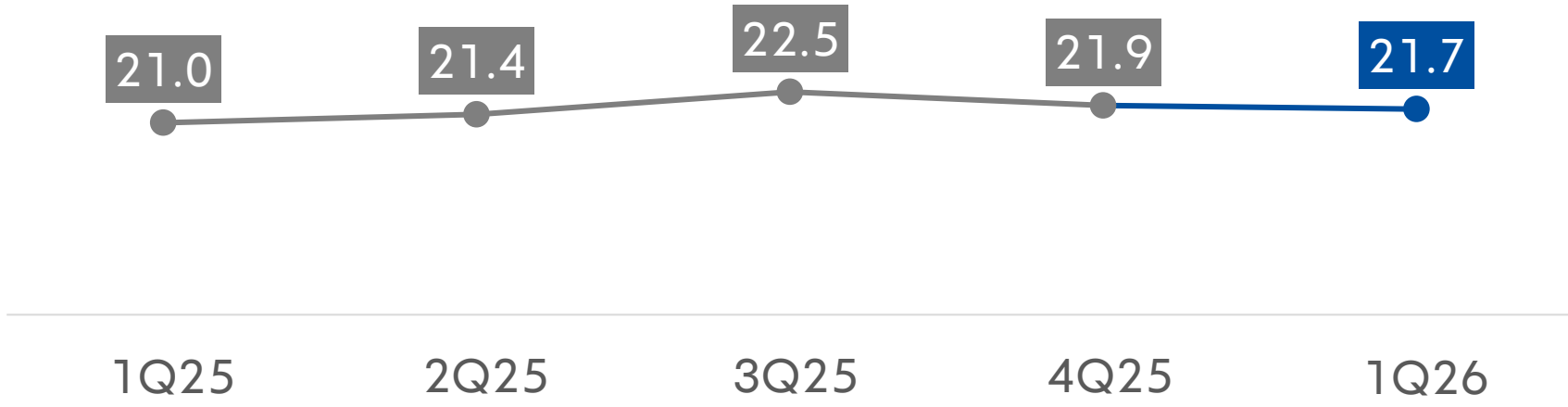
PERFORMANCE INDICATORS

OPERATING MARGIN

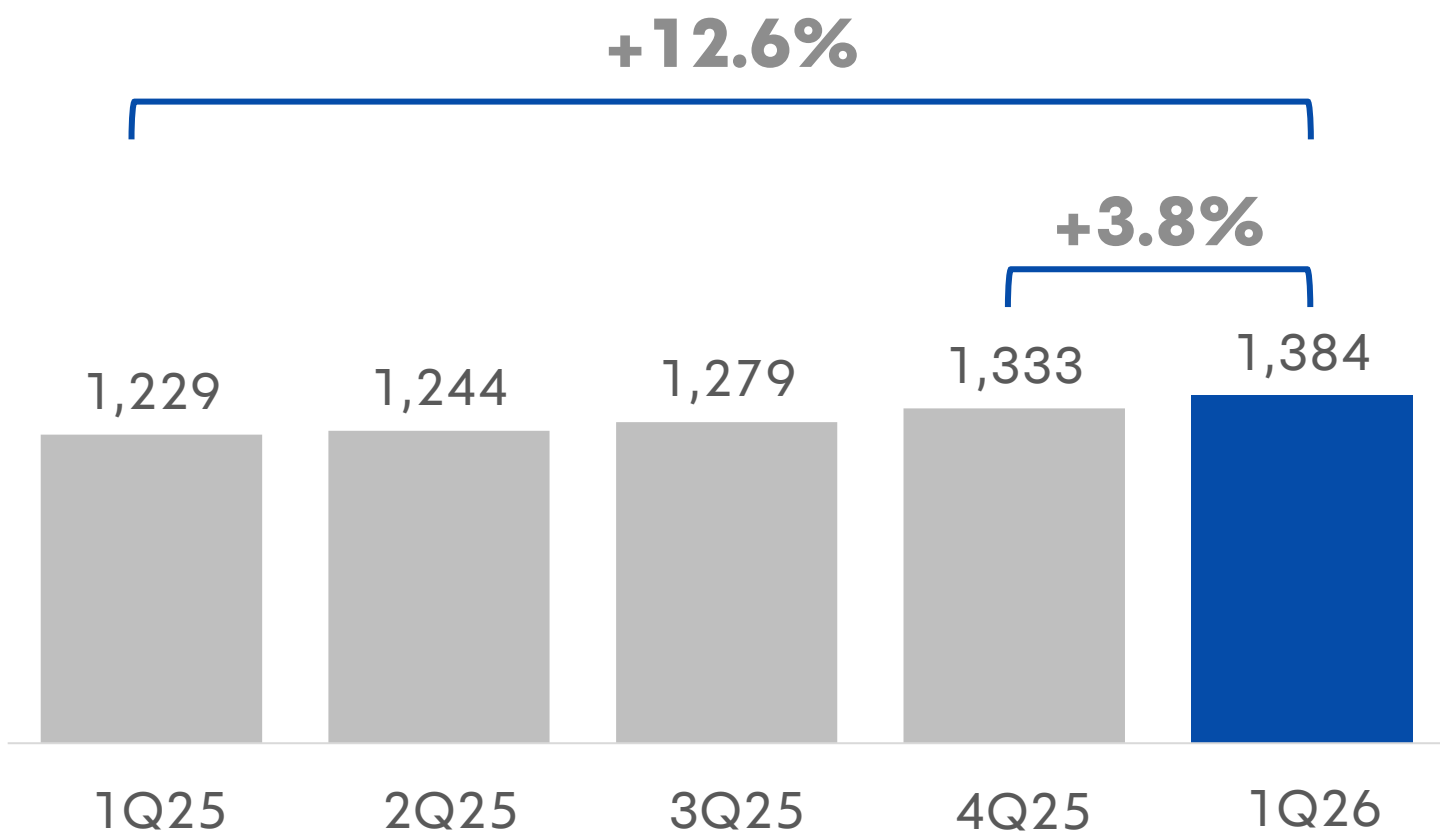
Loss Ratio
% Earned Premium



Commissioning
% Earned Premium



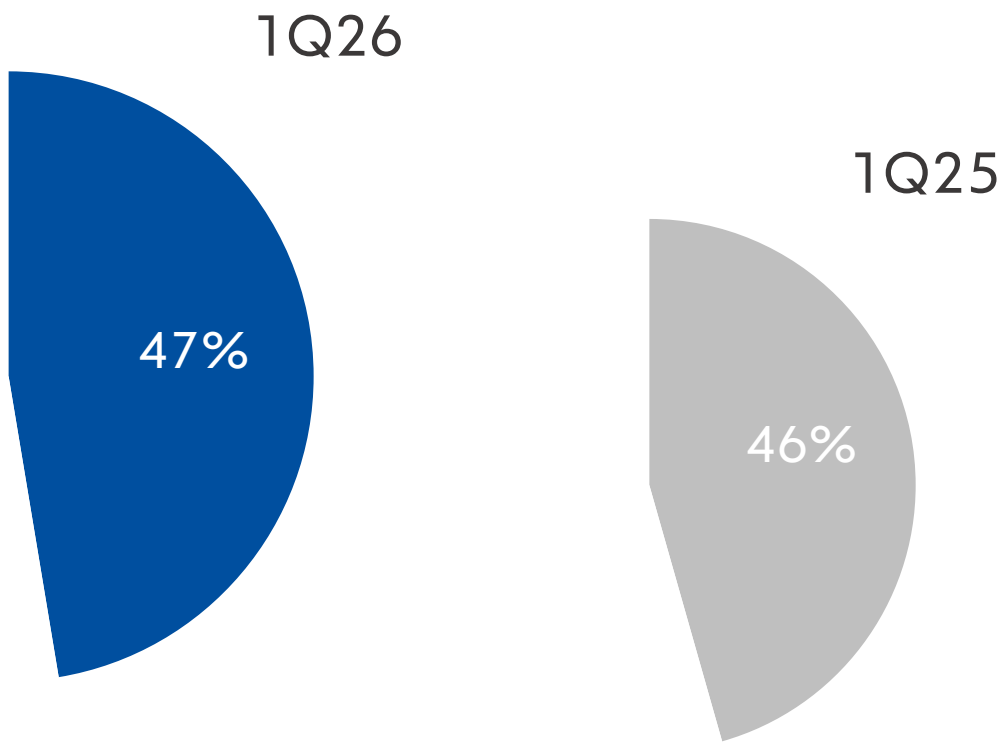
Operating Margin
BRL million



Distribution and Variation by Segment
BRL million

		BRL million 1Q26	/1Q25	/4Q25
Mortgage	47%	675	+19%	+6%
Life	24%	330	+6%	0%
Credit Life	15%	196	-1%	+7%
Home	9%	126	+23%	+5%
Assistance	3%	33	-2%	-6%
Other Insurance	2%	24	+38%	-9%
Total Insurance	100%	1,384	+13%	+4%

Representativeness¹
% Total operating margin



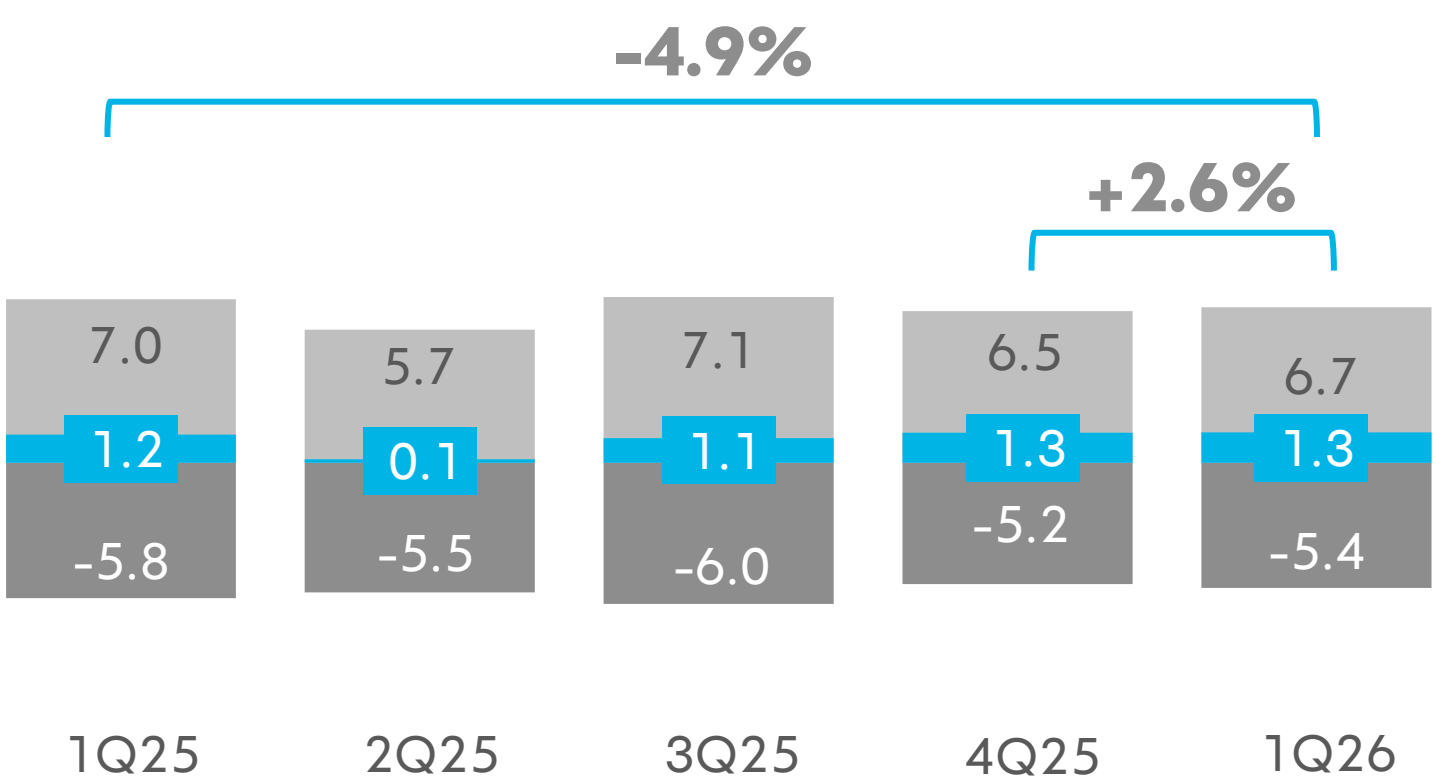
¹ Weighted representation by the equity interest of Caixa Seguridade in each company



PRIVATE PENSION

Private Pension Contributions

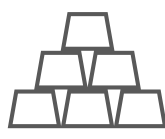
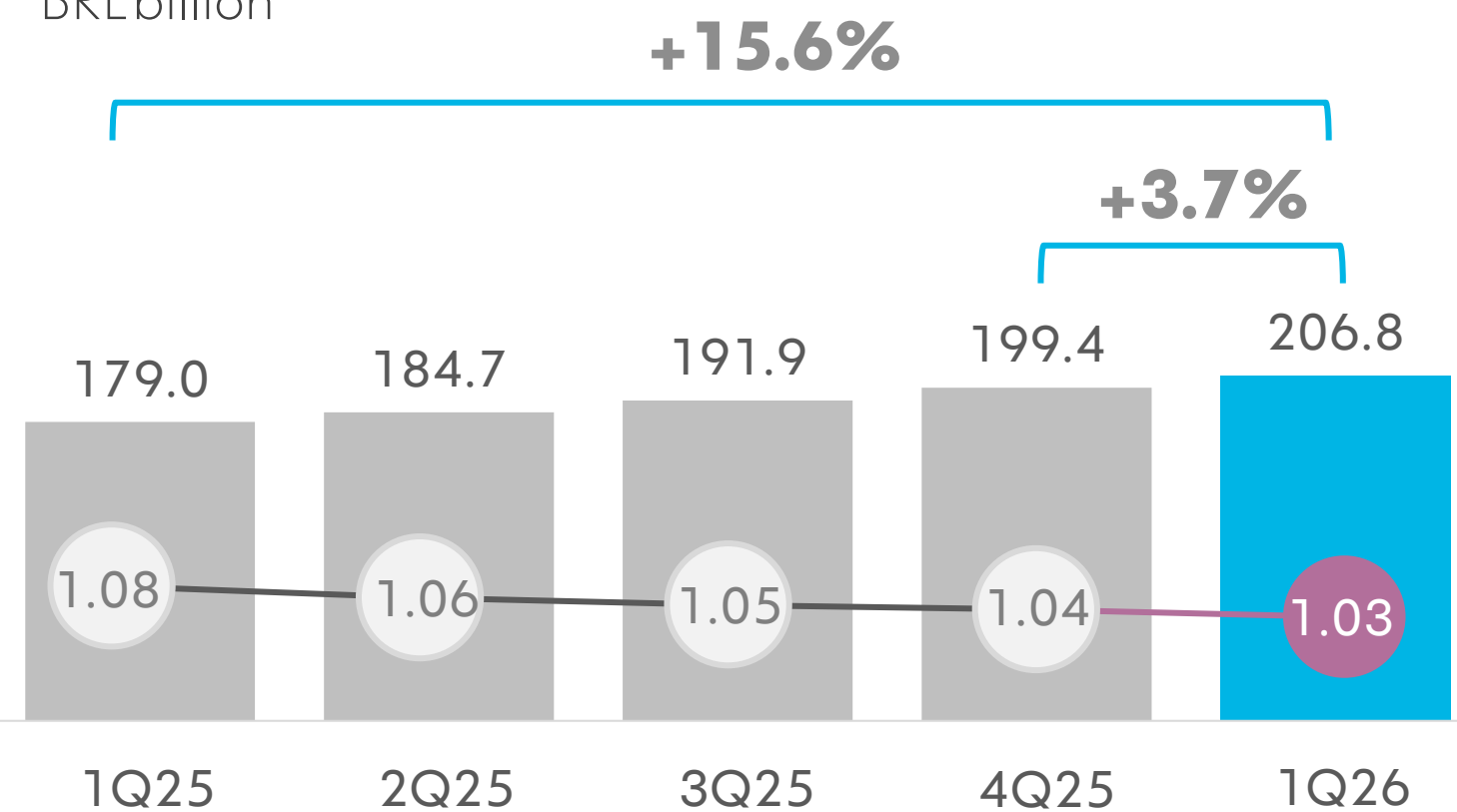
BRLbillion
■ Portability/Redemption ■ Gross contribution
■ Net contribution



Private Pension Reserves

BRLbillion

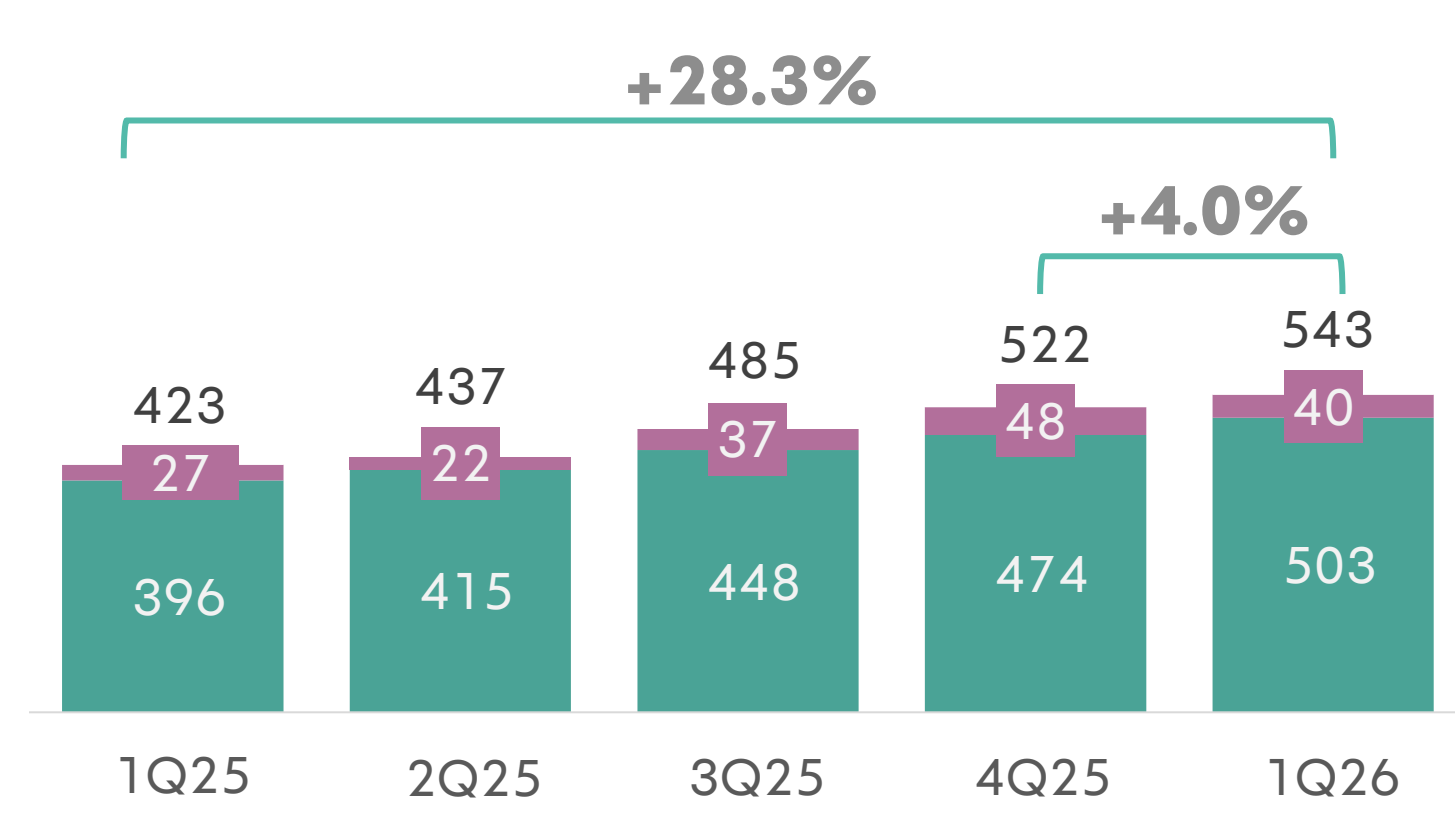
Average management fee (p.a.)
% Reserves



PREMIUM BONDS

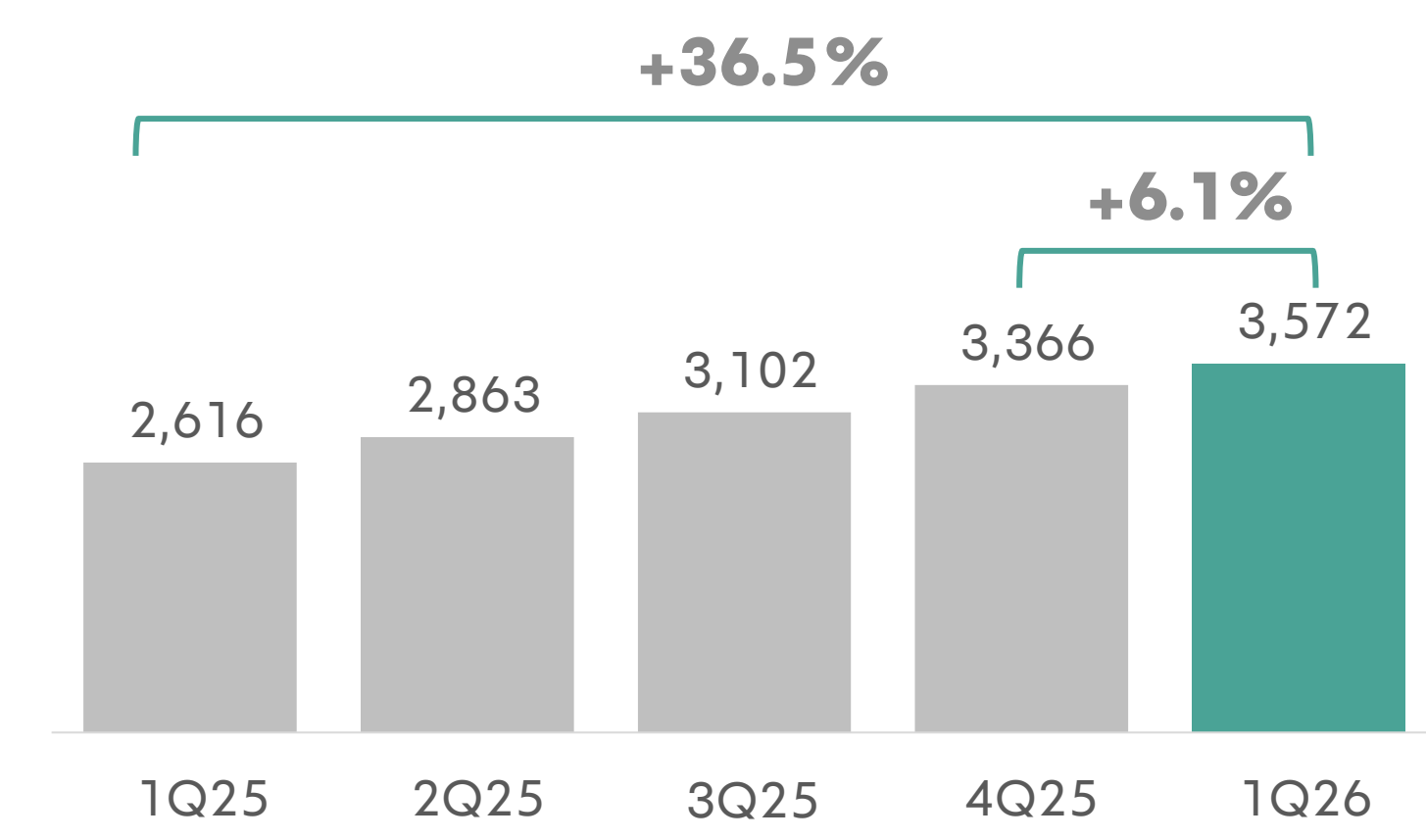
Funds Raised - Premium Bonds

BRL million
■ PM ■ PU



Premium Bonds Reserves

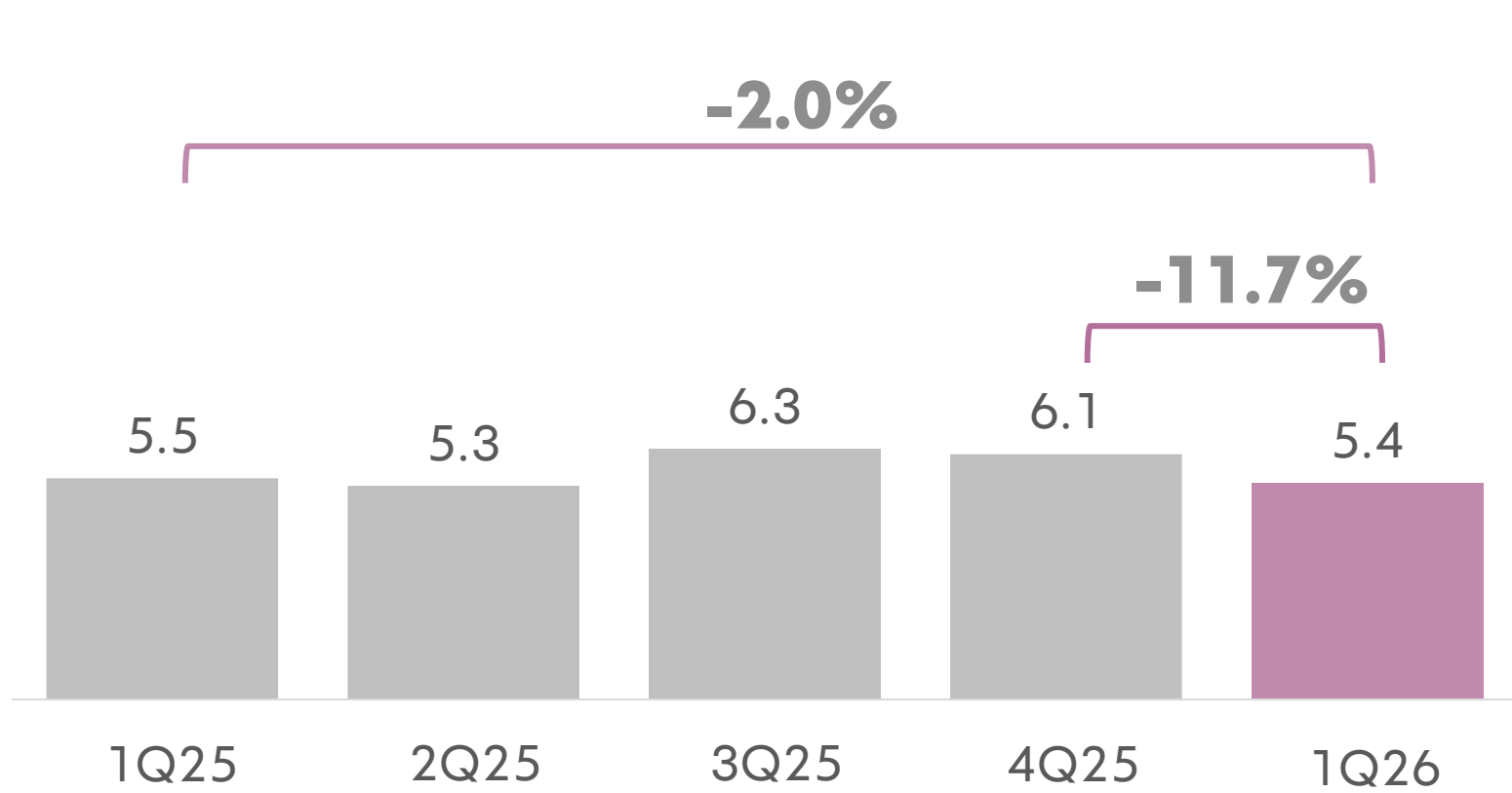
BRL million



CREDIT LETTERS

Credit Letters

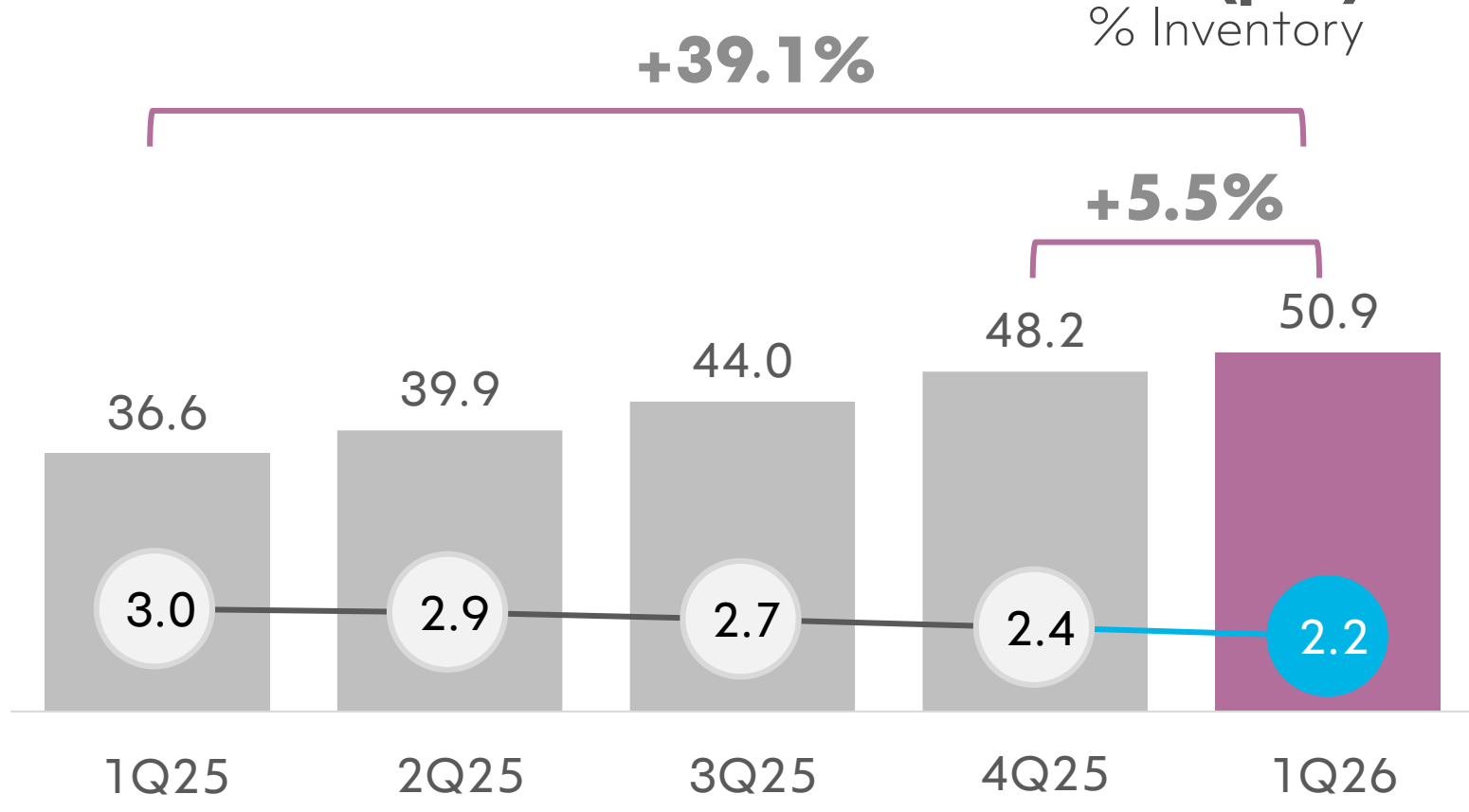
BRLbillion



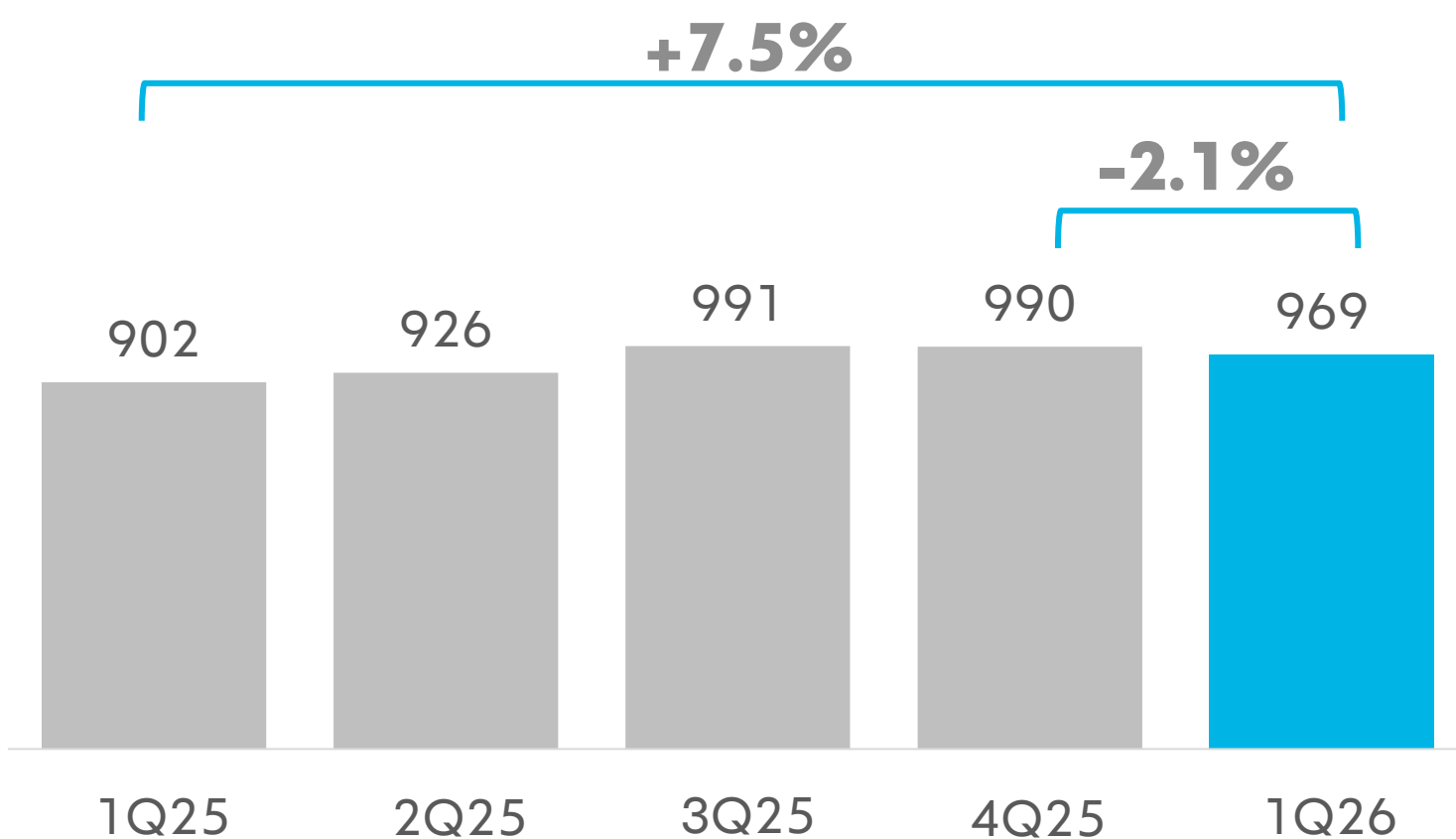
Letters Inventory

BRLbillion

Average management fee (p.a.)
% Inventory

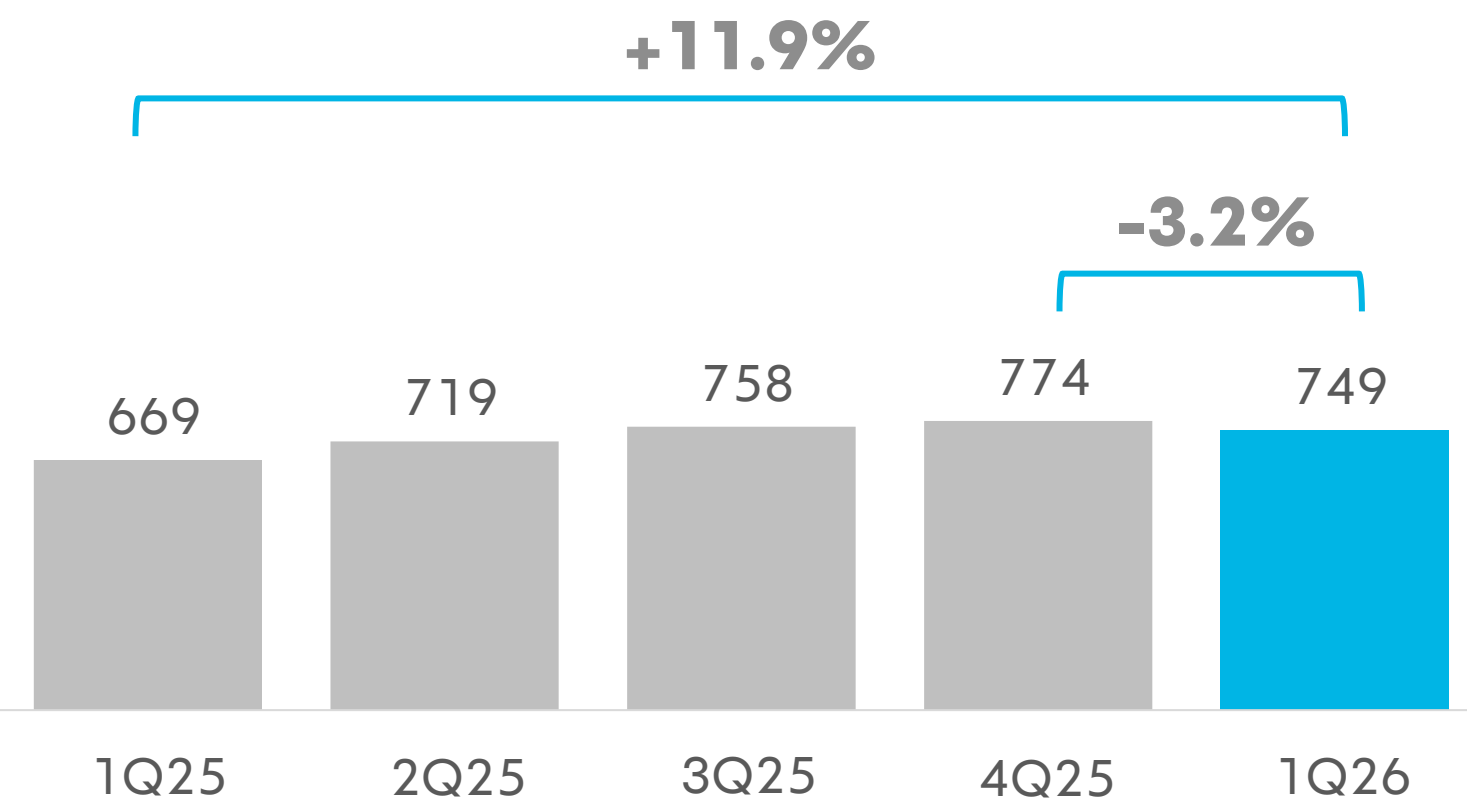


Operating Revenue
BRL million



Operating Revenue BRL million		1Q26	/1Q25	/4Q25
Private Pension	55%	538	+9%	-1%
Credit Letters	28%	267	+3%	-4%
Premium Bonds	17%	164	+9%	-1%
Total Accumulation	100%	969	+7%	-2%

Accumulation Operating Margin
BRL million

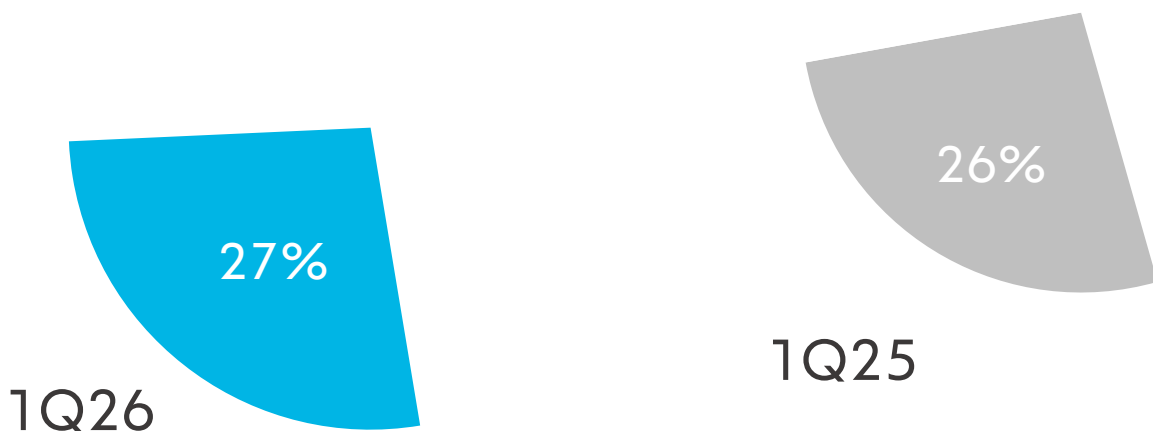


Operating Margin BRL million		1Q26	/1Q25	/4Q25
Private Pension	66%	491	+17%	-4%
Credit Letters	21%	158	+1%	-8%
Premium Bonds	13%	99	+7%	+7%
Total Accumulation	100%	749	+12%	-3%

Operating Revenue

Increase of 7.5% in operating revenues between 1Q26 and 1Q25, with growth across all segments, particularly Private Pension (+9%) and Premium Bonds (+9%).

Representativeness of Accumulation¹
% Total operating margin

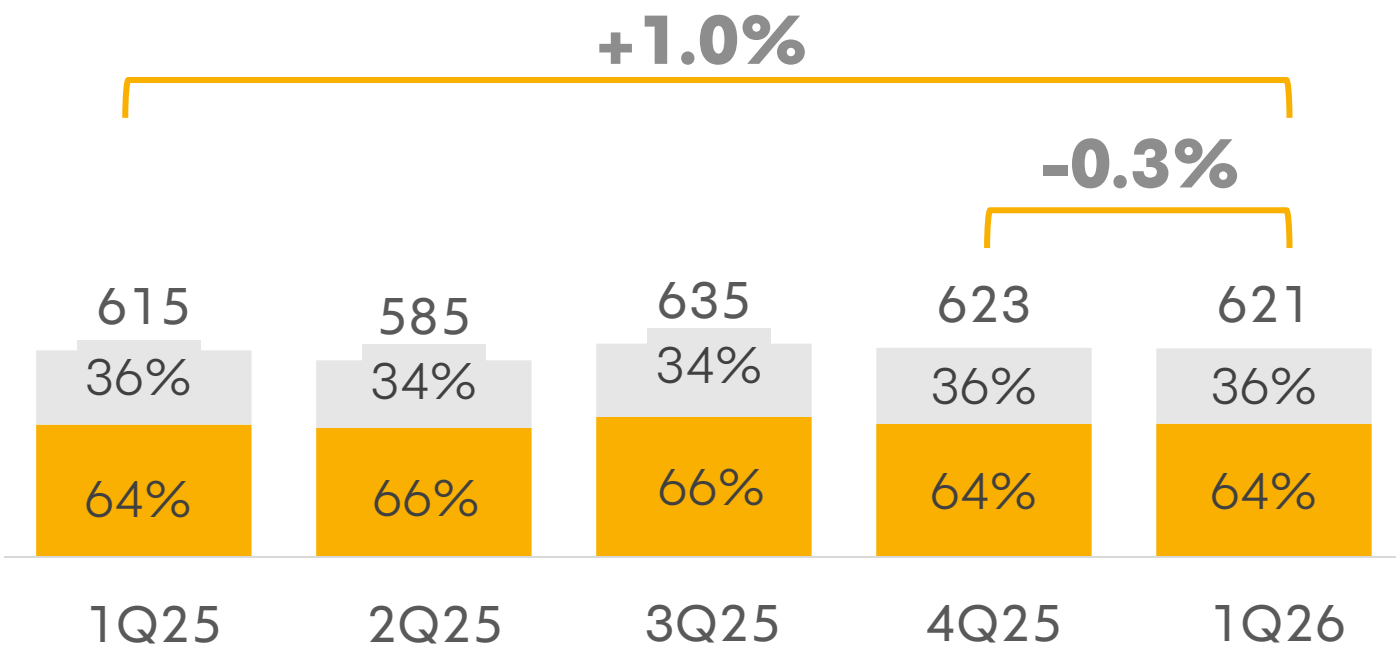


¹ Weighted representation by the equity interest of Caixa Seguridade in each company.

Brokerage Revenues¹

BRL million

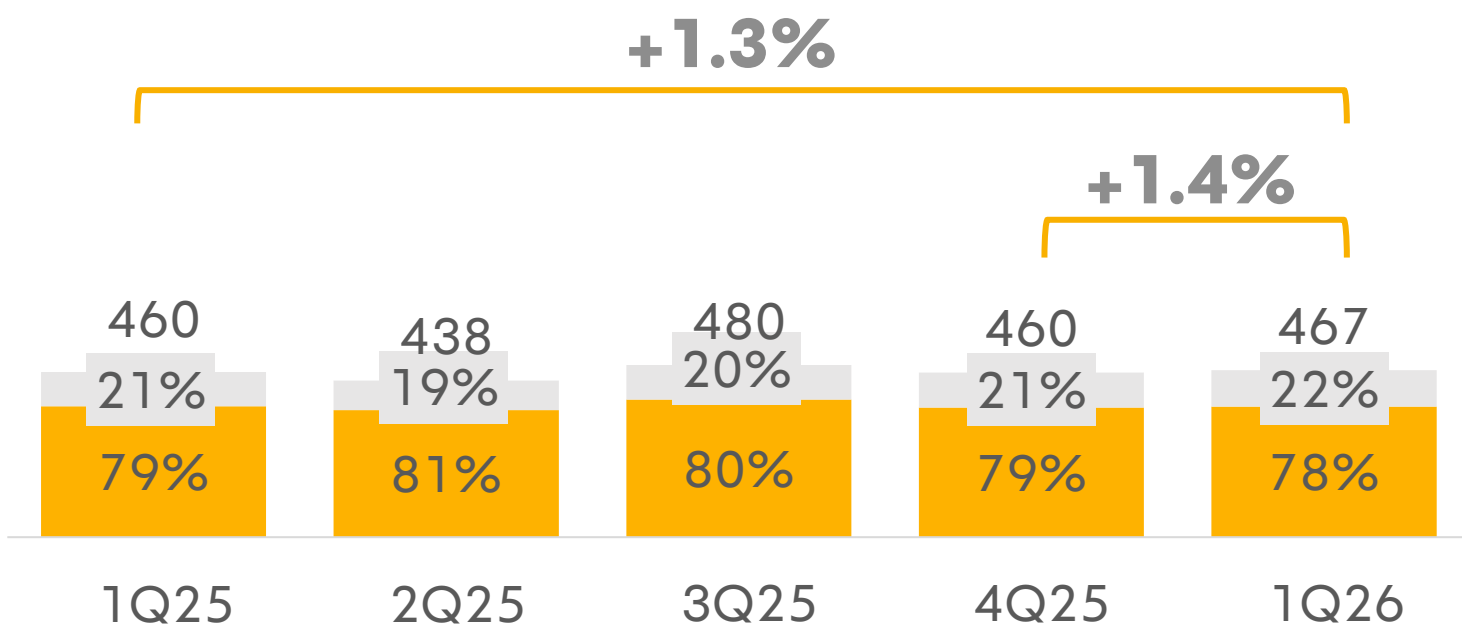
■ Accumulation ■ Insurance



Operating Margin

BRL million

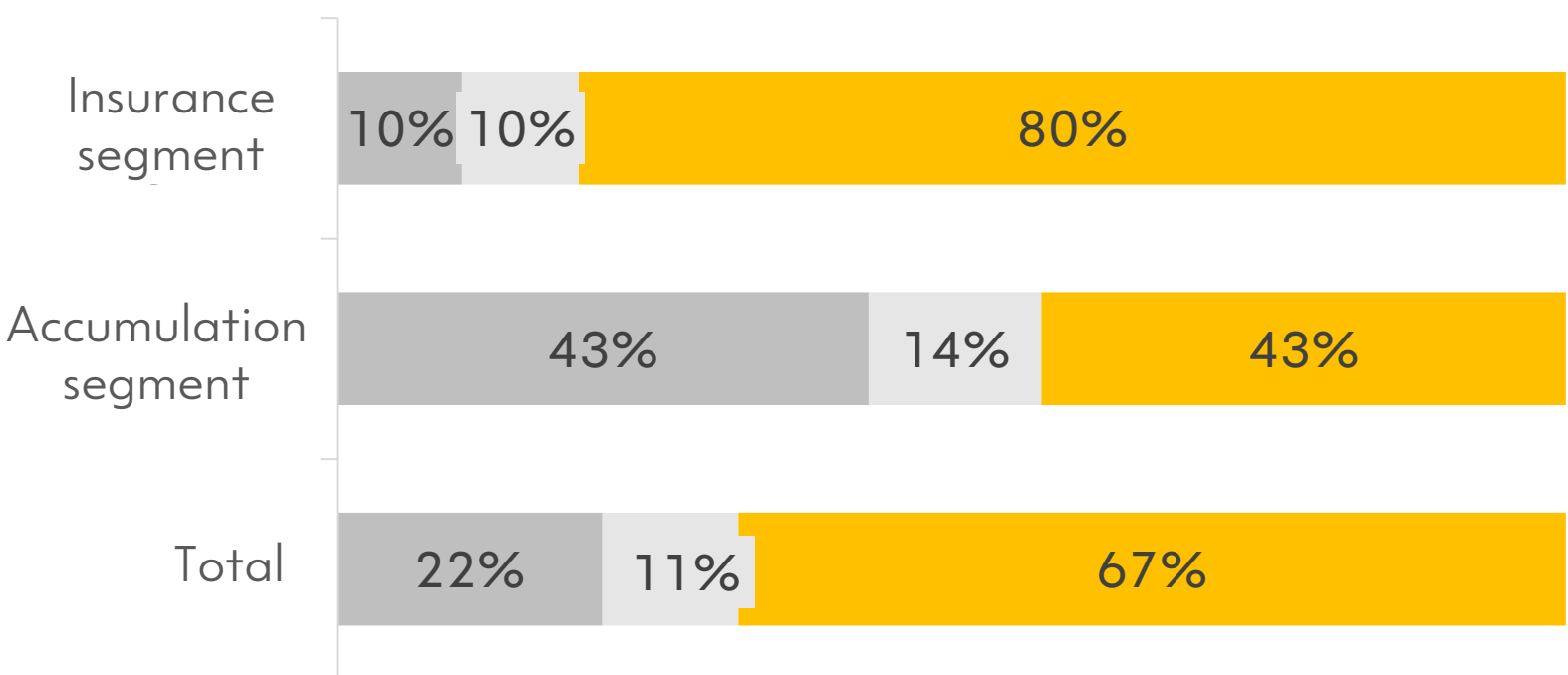
■ Accumulation ■ Insurance



Brokerage distribution²

% 1Q26

■ Award Fee ■ Caixa Service Fee ■ Distribution Revenue



Brokerage by segment

BRL million

		1Q26	/1Q25	/4Q25
Mortgage	24%	149	+14%	-5%
Credit Life	15%	92	-21%	+31%
Home	15%	94	+8%	-5%
Credit Letters	25%	156	-3%	-3%
Life	6%	40	+3%	-11%
Private Pension	5%	29	-4%	+3%
Premium Bonds	6%	39	+30%	+2%
Other Insurance	4%	22	+8%	-9%
Total distribution	100%	621	+1%	0%

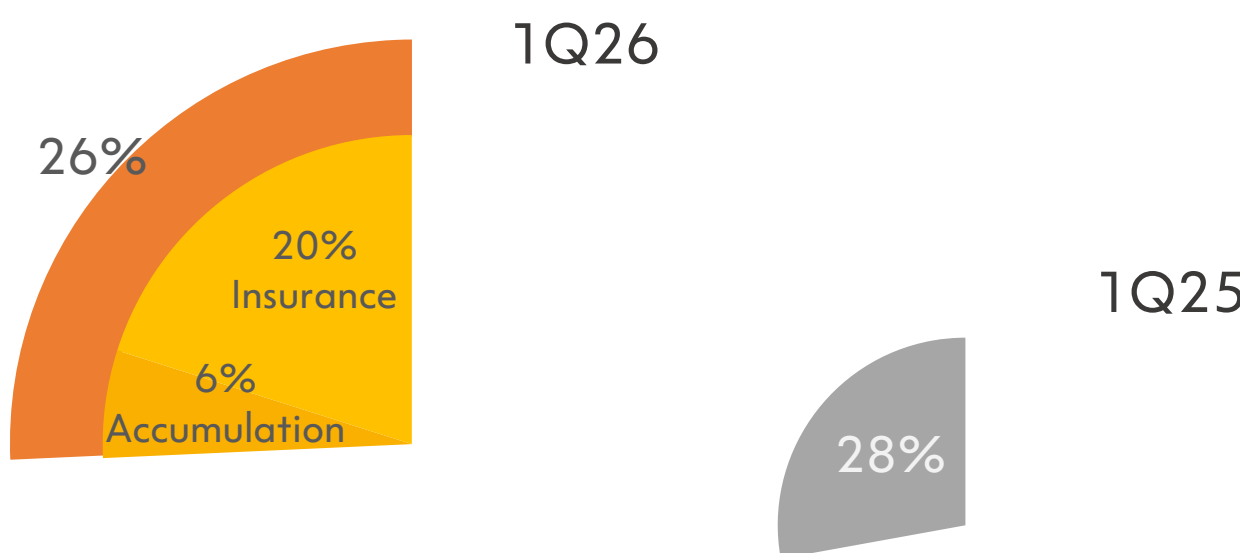
Operating Margin by segment

BRL million

		1Q26	/1Q25	/4Q25
Mortgage	31%	144	+12%	-6%
Credit Life	20%	92	-21%	+31%
Home	16%	72	+8%	-5%
Credit Letters	10%	48	-3%	0%
Life	9%	40	+3%	-11%
Private Pension	6%	29	-4%	+3%
Premium Bonds	6%	26	+60%	+12%
Other Insurance	4%	16	+9%	-8%
Total distribution	100%	467	+1%	+1%

Representativeness³

% Total operating margin



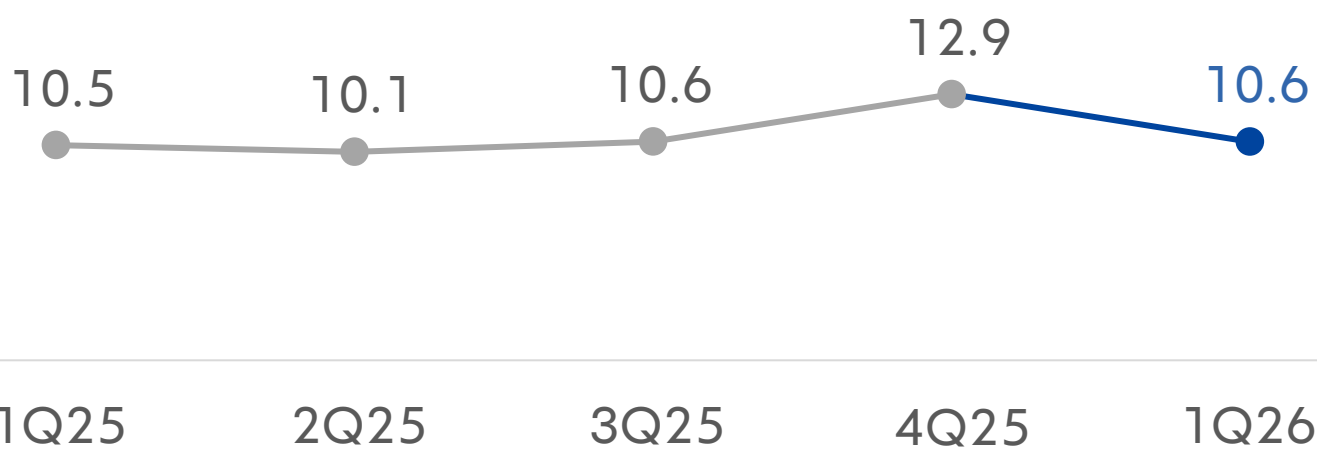
¹ It includes brokerage and commission revenues, as well as network access and distribution revenues (BDF).

² Managerial view that considers the Caixa service fees and awards related to life, credit life, and private pension, which are paid directly by the insurance company to CAIXA, while for other branches, the costs are paid by the brokerage firm.

³ Weighted representation by Caixa Seguridade's equity interest in each company.

ADMINISTRATIVE EXPENSES RATIO (IDA)

Administrative expenses
% Operating revenue



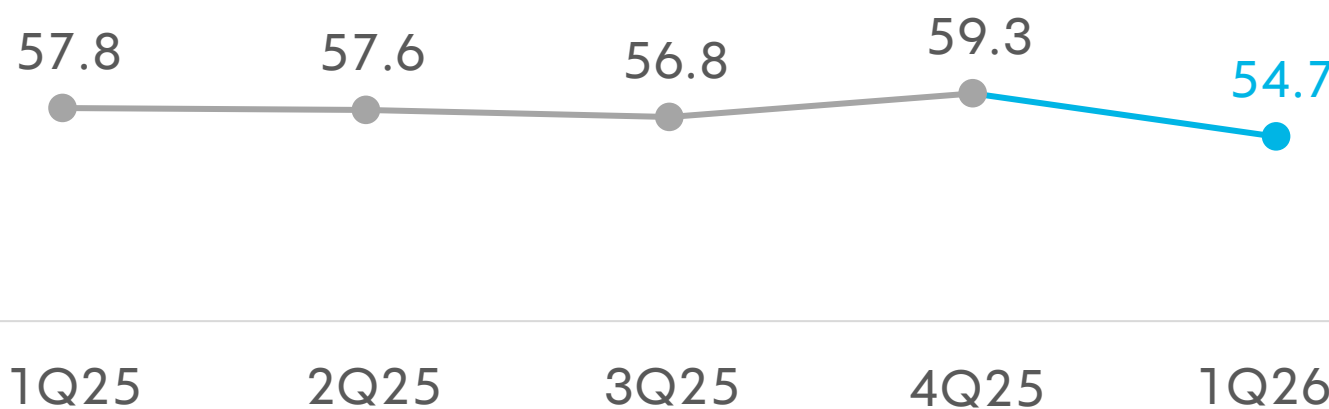
Ratio - grouping	IDA 1Q26	Δ 1Q25 p.p.	Δ 4Q25 p.p.
Bancassurance CAIXA	11.1%	+0.4	-2.2
Run-off	13.4%	+0.2	-0.9
New partnerships	11.4%	+0.2	-3.2
Holding + Brokerage	7.4%	+1.3	+1.3
Bancassurance PAN	6.8%	-1.3	-3.4
GENERAL RATIO	10.6%	+0.1	-2.3

IDA

The IDA for the quarter remained close to its historical level, reaching 10.6%, which represents an increase of 0.1 percentage points compared to 1Q25. By disregarding the allocations made in the quarter with resources incentivized by the Rouanet Law — which generate an equivalent reduction in tax expenses—the adjusted annual indicator would be 10.4%. Compared to 4Q25, the indicator showed an improvement of 2.3 percentage points, an effect of the seasonality of expenses in the investments made during the 2025 period.

COMBINED RATIO (IC)

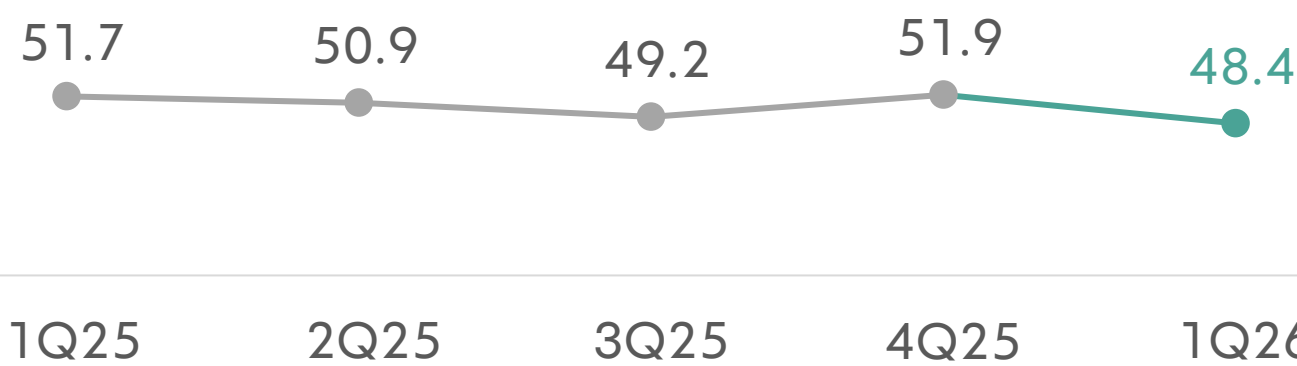
General and Administrative Expenses
% Operating revenue



Ratio - grouping	IC 1Q26	Δ 1Q25 p.p.	Δ 4Q25 p.p.
Bancassurance CAIXA	53.7%	-2.8	-2.7
Run-off	63.0%	-3.9	+1.7
New partnerships	53.3%	-3.2	-4.3
Holding + Brokerage	44.8%	+1.1	0
Bancassurance PAN	62.3%	-6.2	-20.0
GENERAL RATIO	54.7%	-3.1	-4.6

EXPANDED COMBINED RATIO (ICA)

General and Administrative Expenses
% Operating revenue + Financial Result

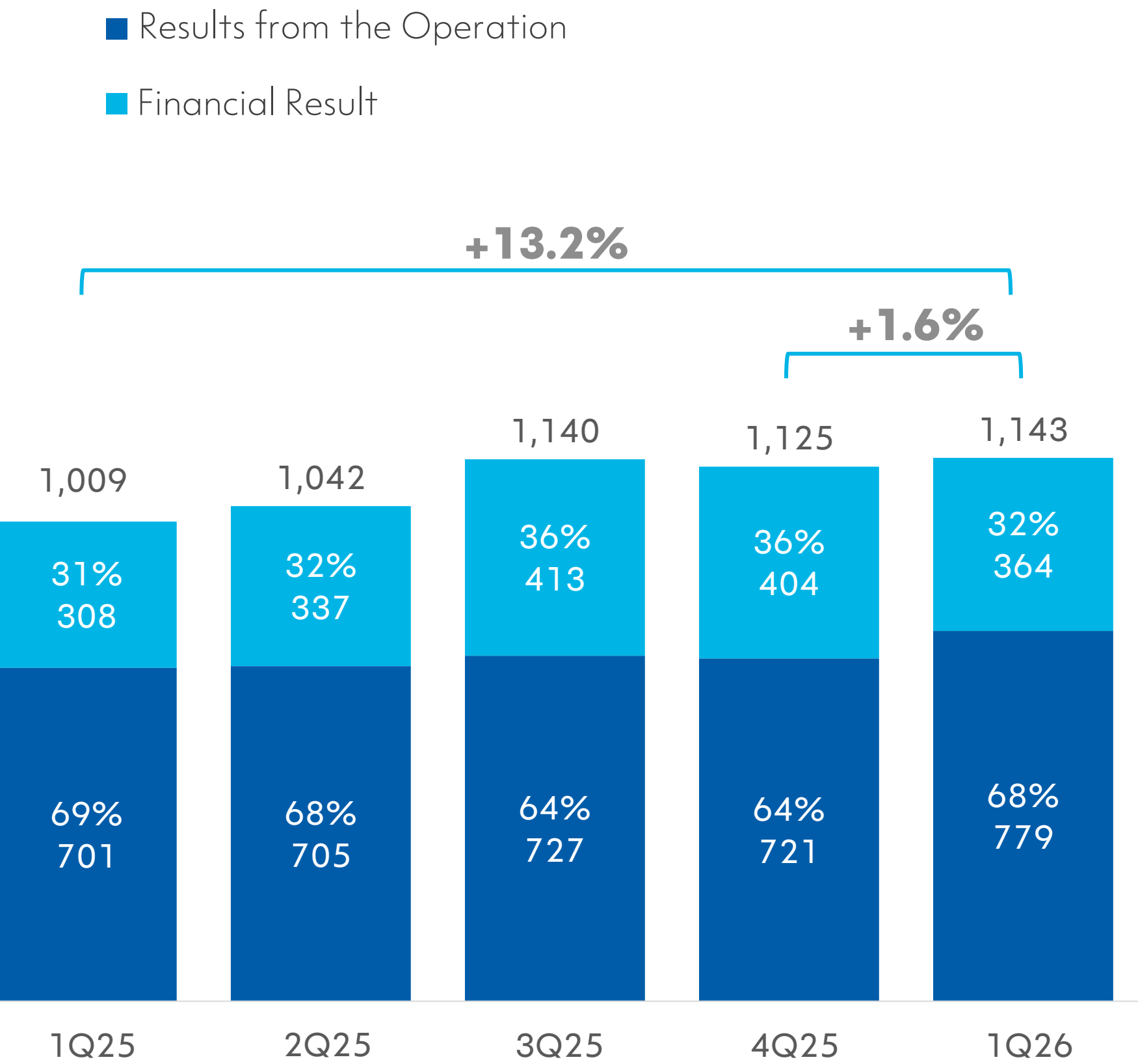


Ratio - grouping	ICA 1Q26	Δ 1Q25 p.p.	Δ 4Q25 p.p.
Bancassurance CAIXA	47.4%	-3.0	-1.7
Run-off	53.0%	-6.0	+1.0
New partnerships	46.9%	-3.0	-3.1
Holding + Brokerage	42.9%	+1.1	+1.8
Bancassurance PAN	55.7%	-5.8	-17.8
GENERAL RATIO	48.4%	-3.3	-3.5

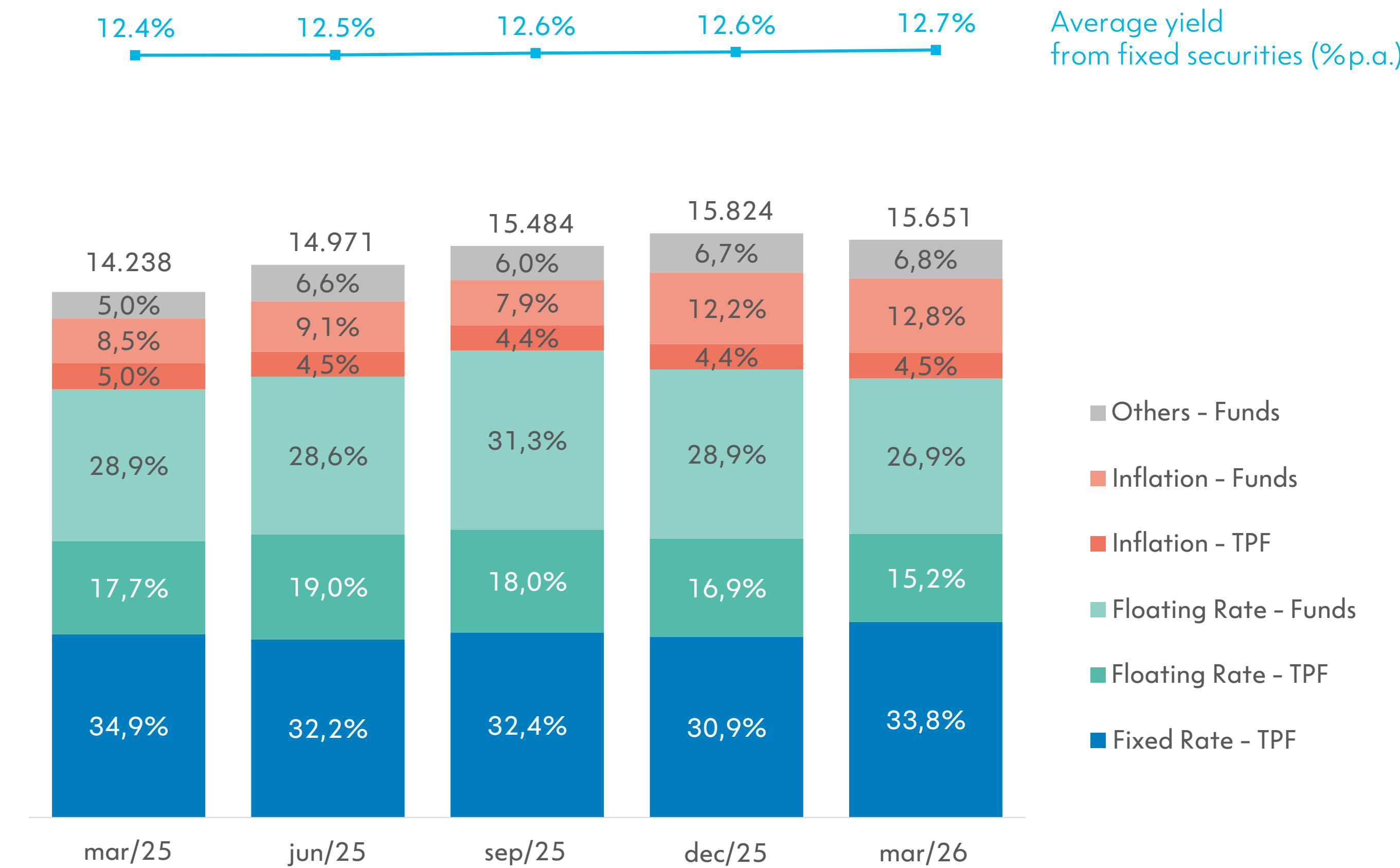
ICA

The 1Q26 ICA improved by 3.3 p.p. compared to 1Q25, reflecting stronger financial income driven by a higher average balance of financial investments in the operating companies, as well as a higher SELIC rate between the periods.

Net income
(Operating X Financial) Recurring Net Income



Grouped Investment Portfolio Composition²
Consolidated % of financial investments (millions)



¹ Financial result net of taxes, considering the effective rate of each company, weighted by the respective equity interest percentages in each company.

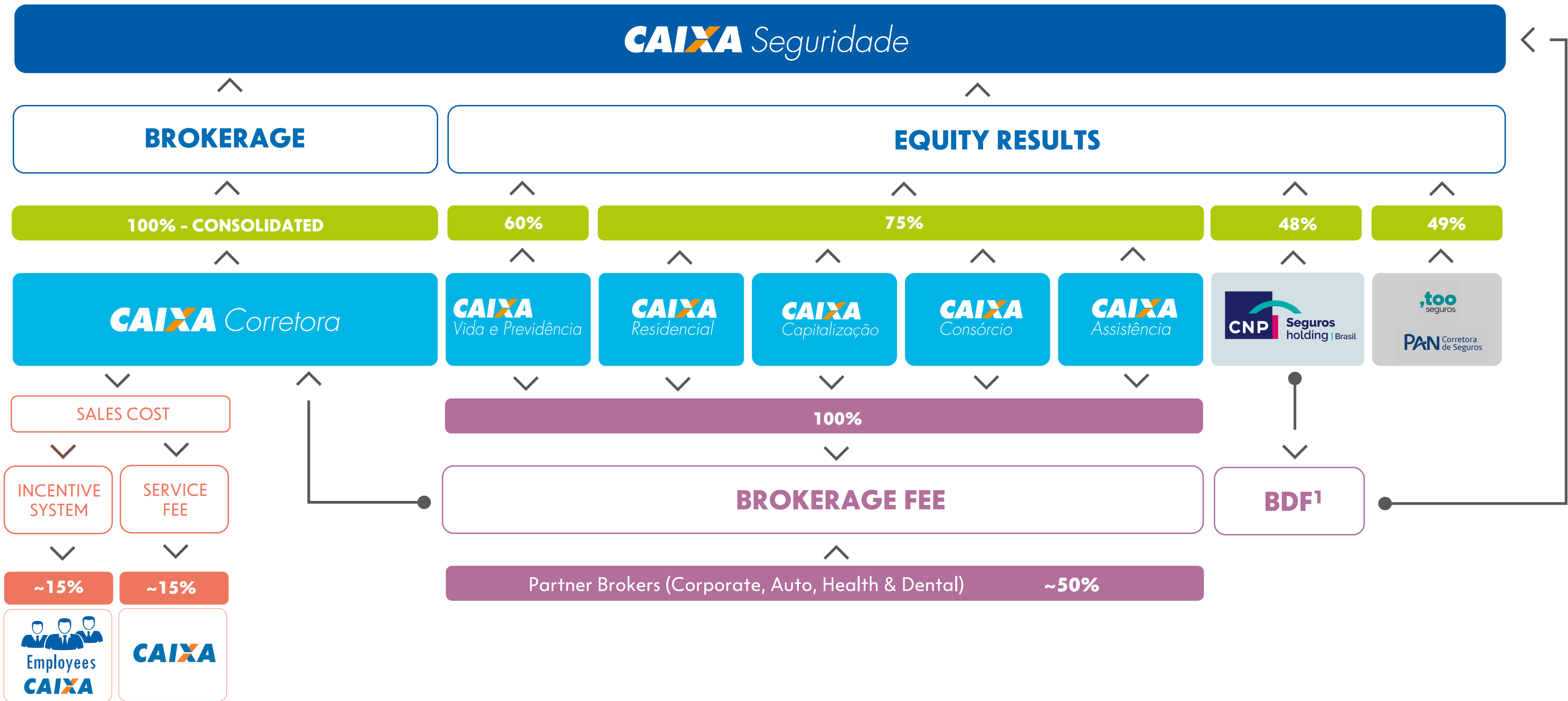
² Investment portfolio weighted by the respective equity interest in each company.

COMPANY
PRESENTATION **1Q26**

EXHIBIT

CAIXA
Seguridade





¹ Bancassurance Distribution Fee

CREDIT LETTERS

Management Fee
BRL 267.2mi

Brokerage
BRL 47.6mi

PRIVATE PENSION

Revenue
BRL 538.4mi

Brokerage
BRL 28.7mi

PREMIUM BONDS

Net Revenue
BRL 163.9mi

Brokerage
BRL 25.7mi

ASSISTANCE

Revenues
BRL 51.1mi

Brokerage
BRL 10.8mi

CREDIT LIFE

Written Premiums
BRL 298.9mi

Brokerage
BRL 91.7mi

MORTGAGE

Written Premiums
BRL 1,087.4mi

Brokerage
BRL 144.1mi

HOME

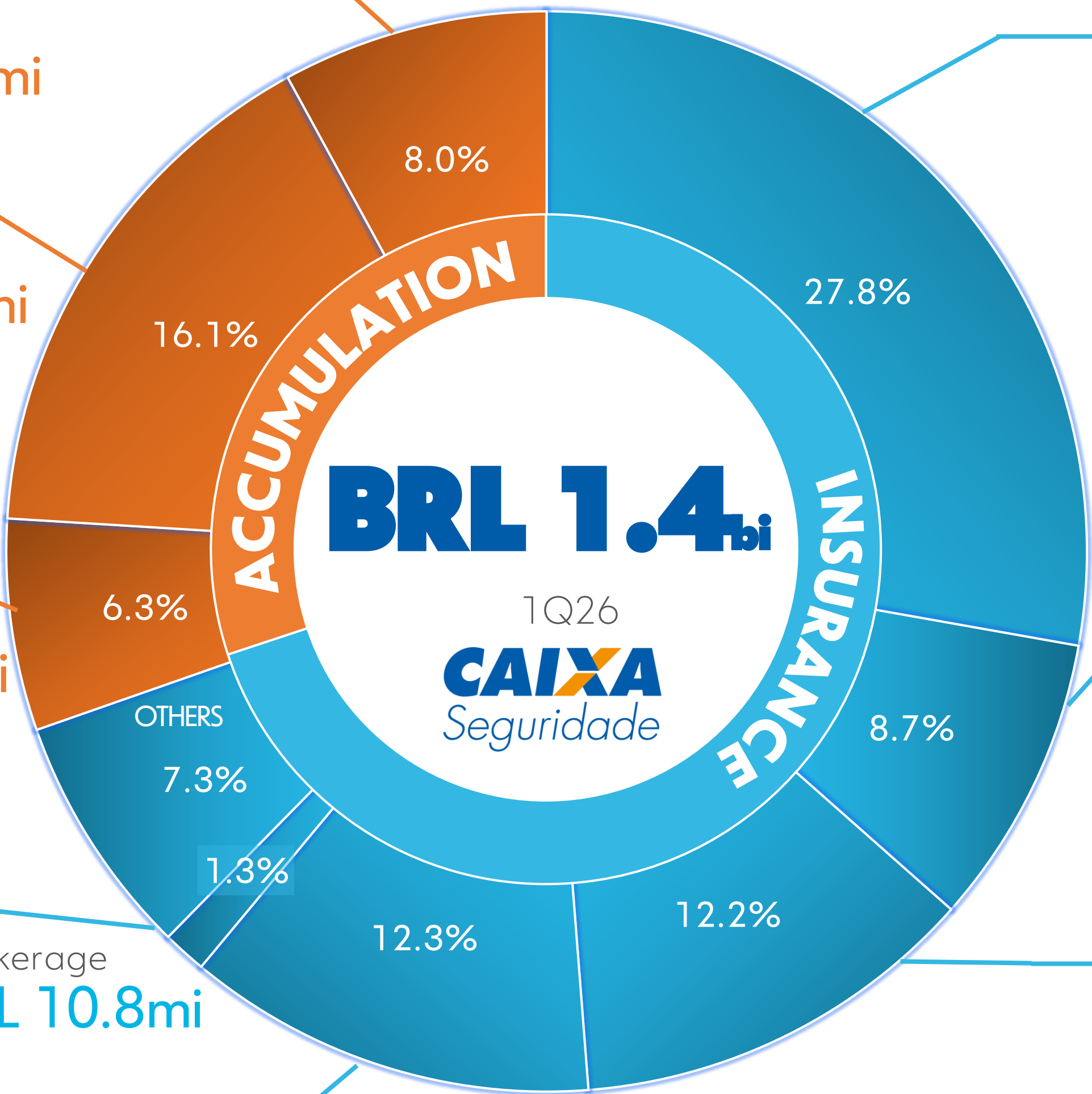
Written Premiums
BRL 282.6mi

Brokerage
BRL 72.3mi

LIFE

Written Premiums
BRL 551.8mi

Brokerage
BRL 40.1mi



BRL 1.4bi

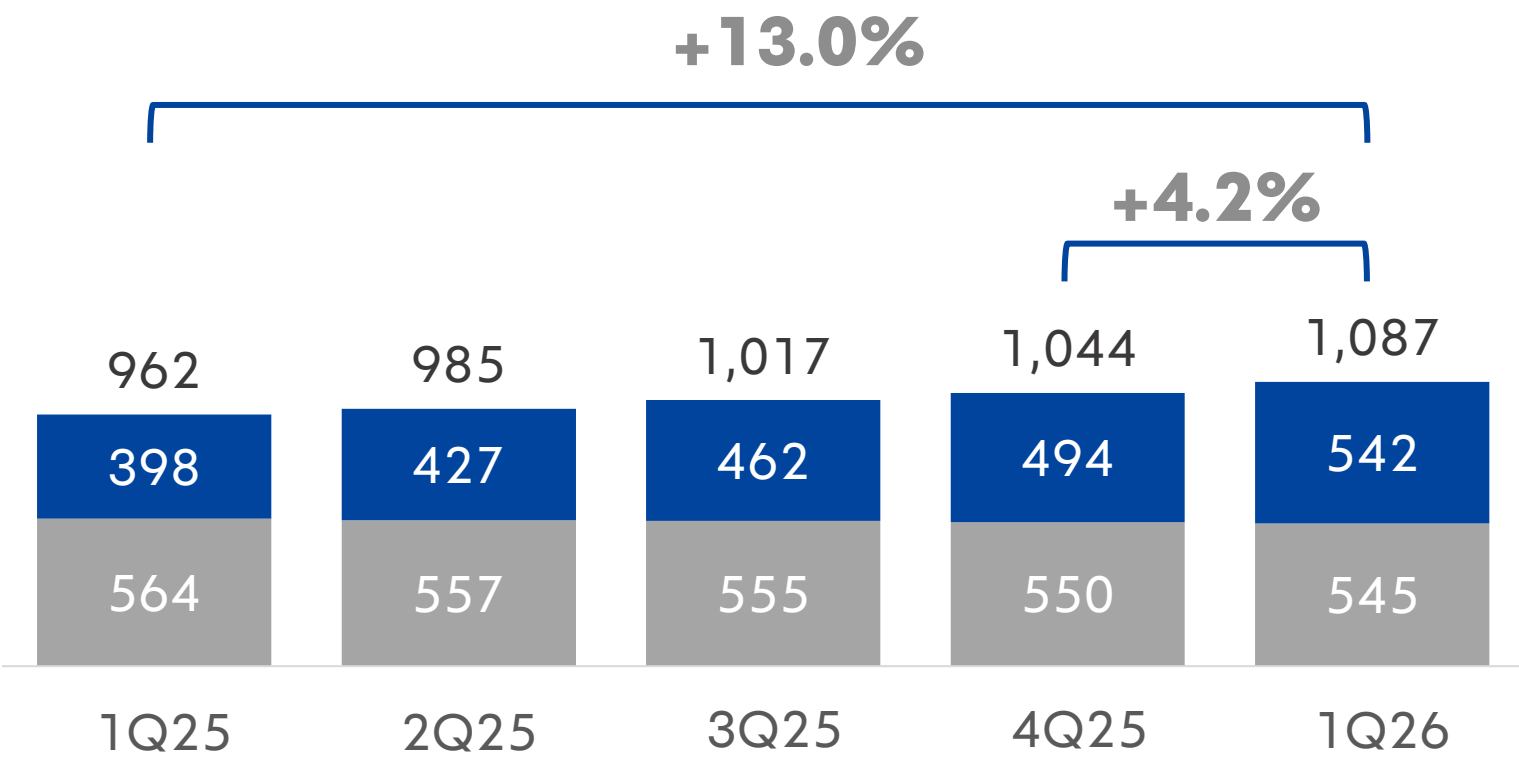
1Q26

CAIXA
Seguridade

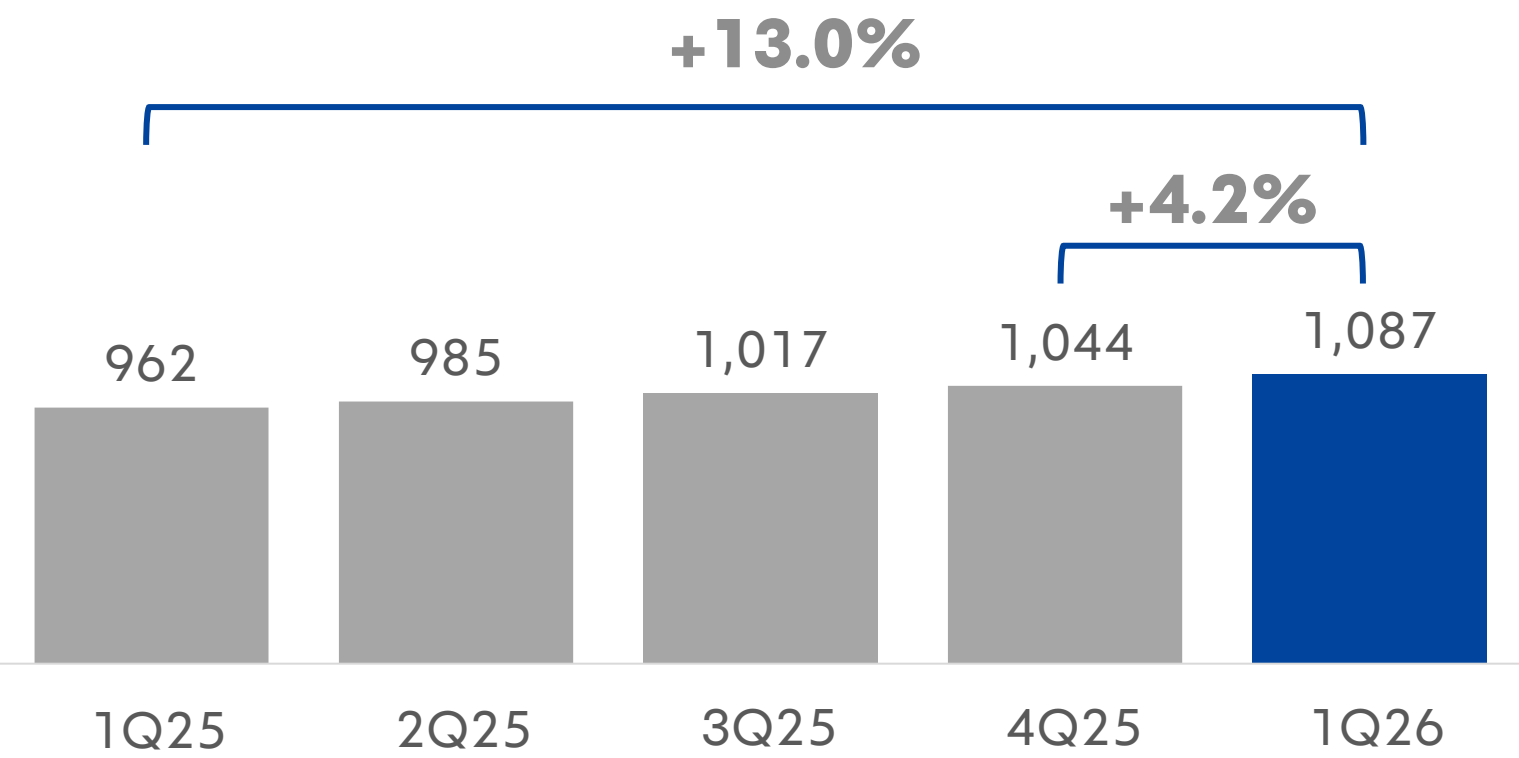
¹Net Revenue (MEP+Brokerage) after deducting the costs of award fee, remuneration, and other service costs for 1Q26.
*Brokerage: considers the operating margin of distribution businesses (net revenue).

Written Premiums **Mortgage**
BRL million

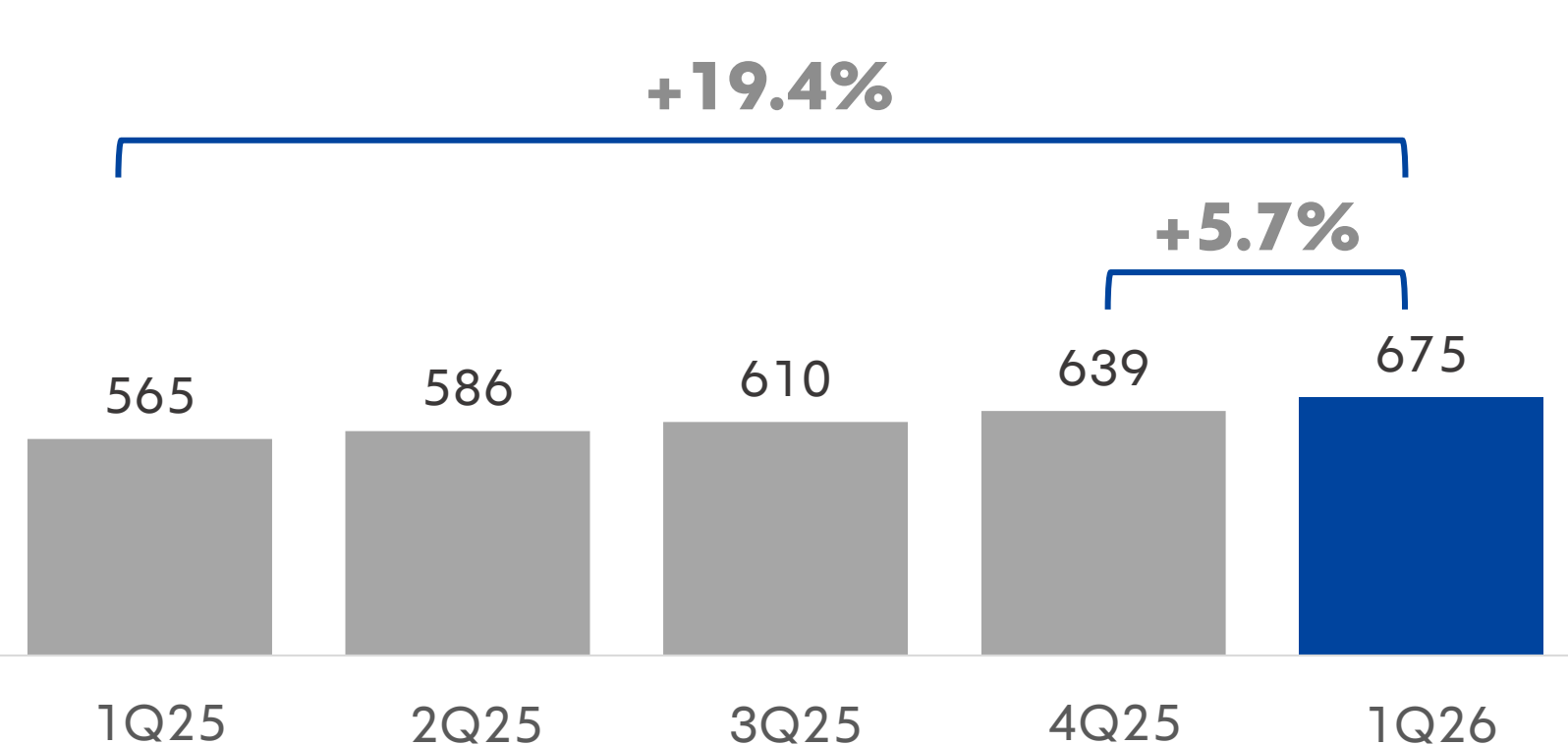
■ CNP (Run-off)
■ Caixa Residencial (Run-on)



Earned Premiums **Mortgage**
BRL million



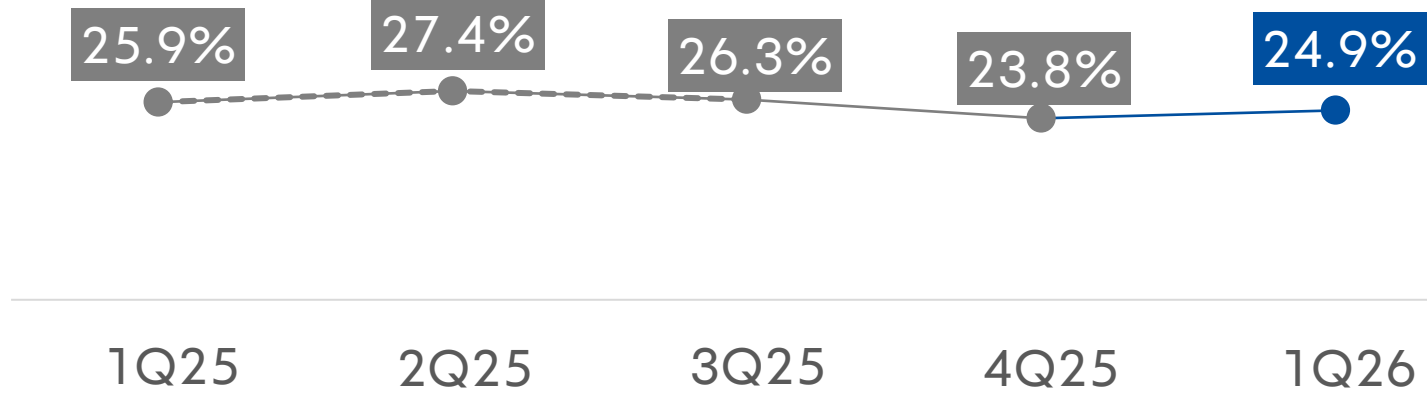
Mortgage Operating Margin
BRL million



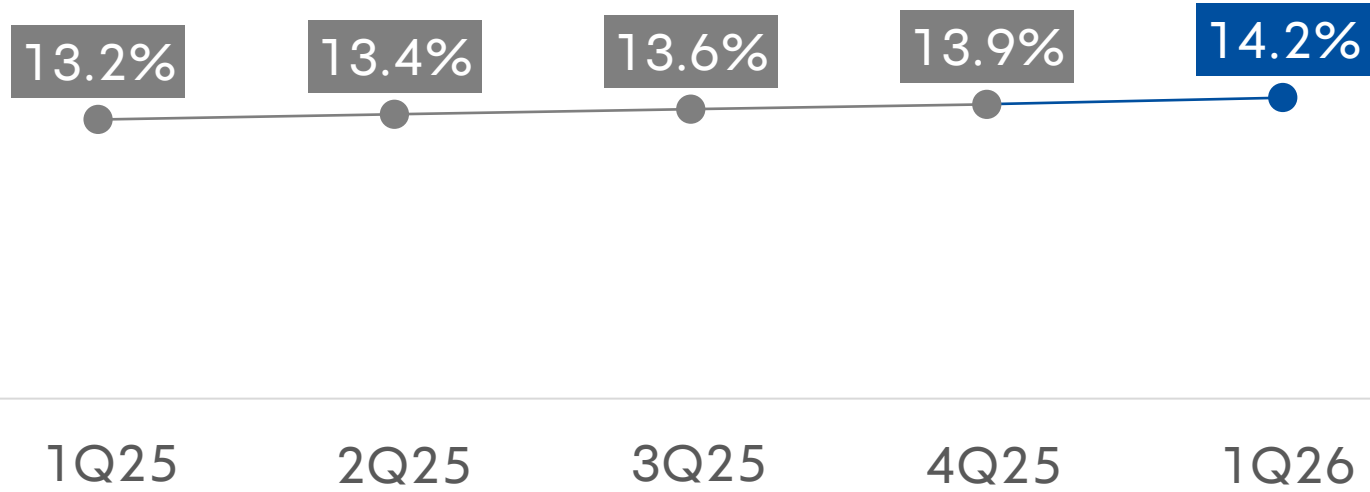
OPERATING
PERFORMANCE

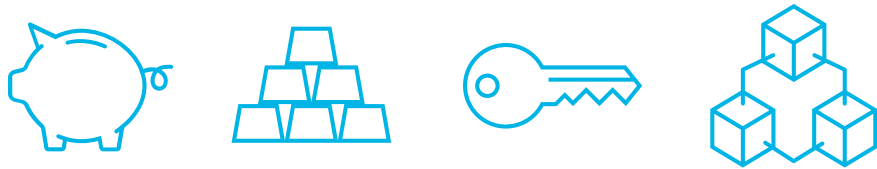
PERFORMANCE
INDICATORS

Mortgage Loss Ratio
% Earned Premium



Mortgage Commissioning
% Earned Premium



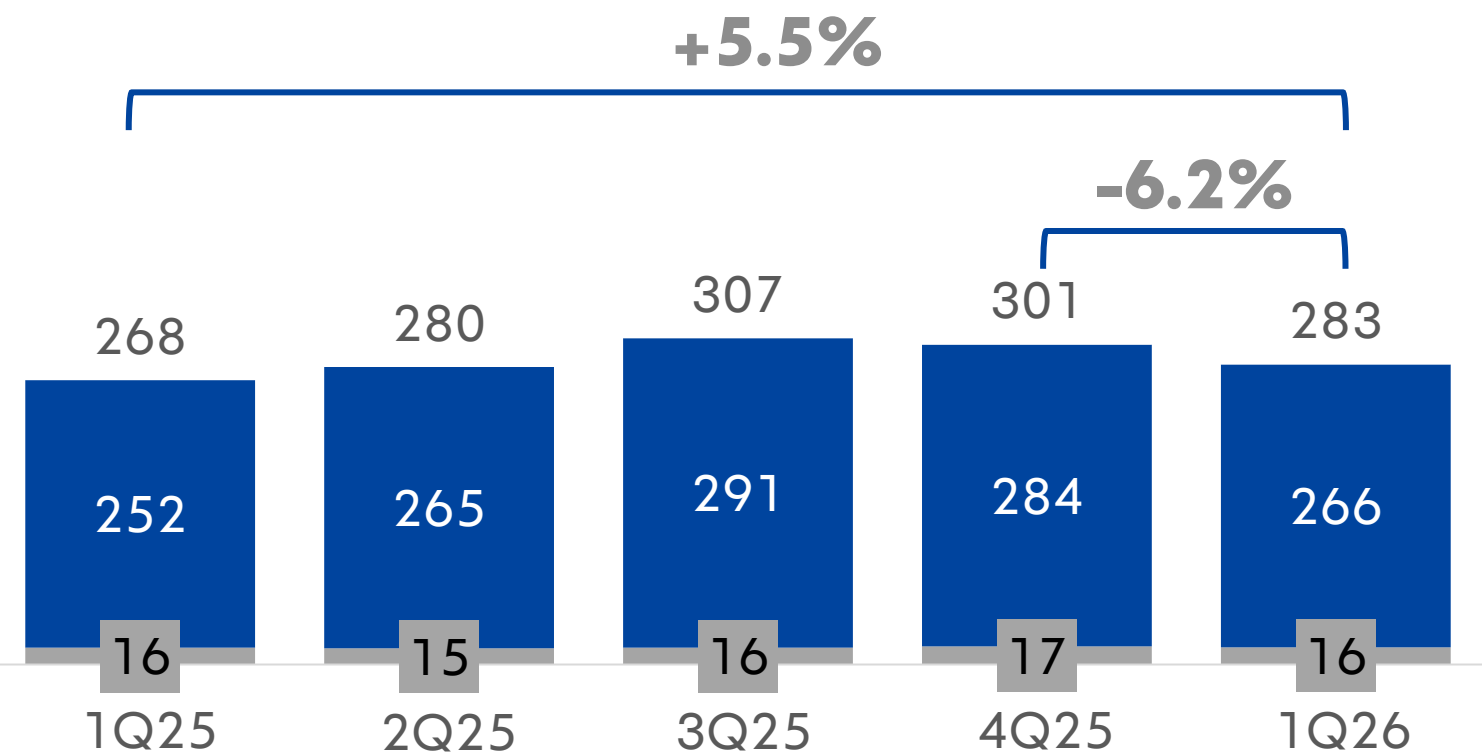


Written Premiums - Home

BRL million

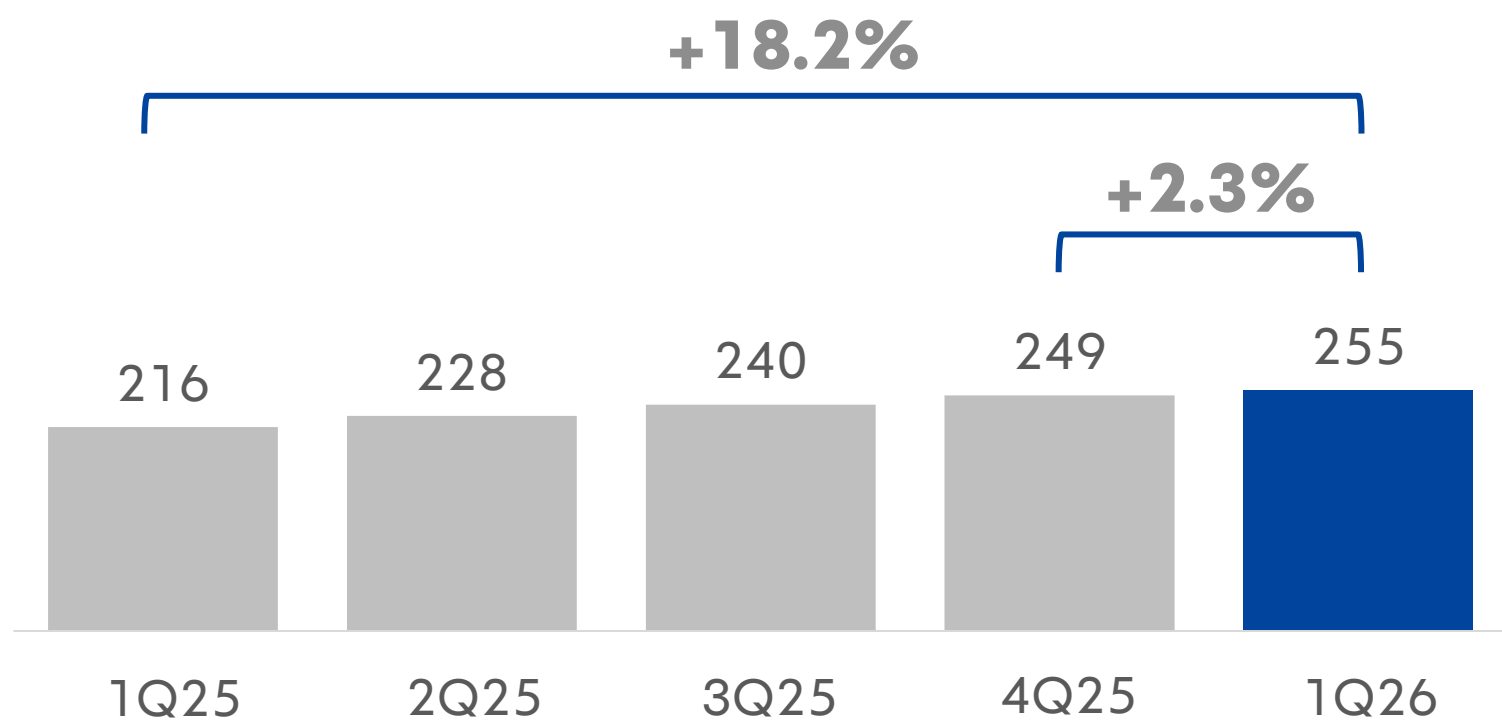
■ CNP (Run-off)

■ Caixa Residencial (Run-on)



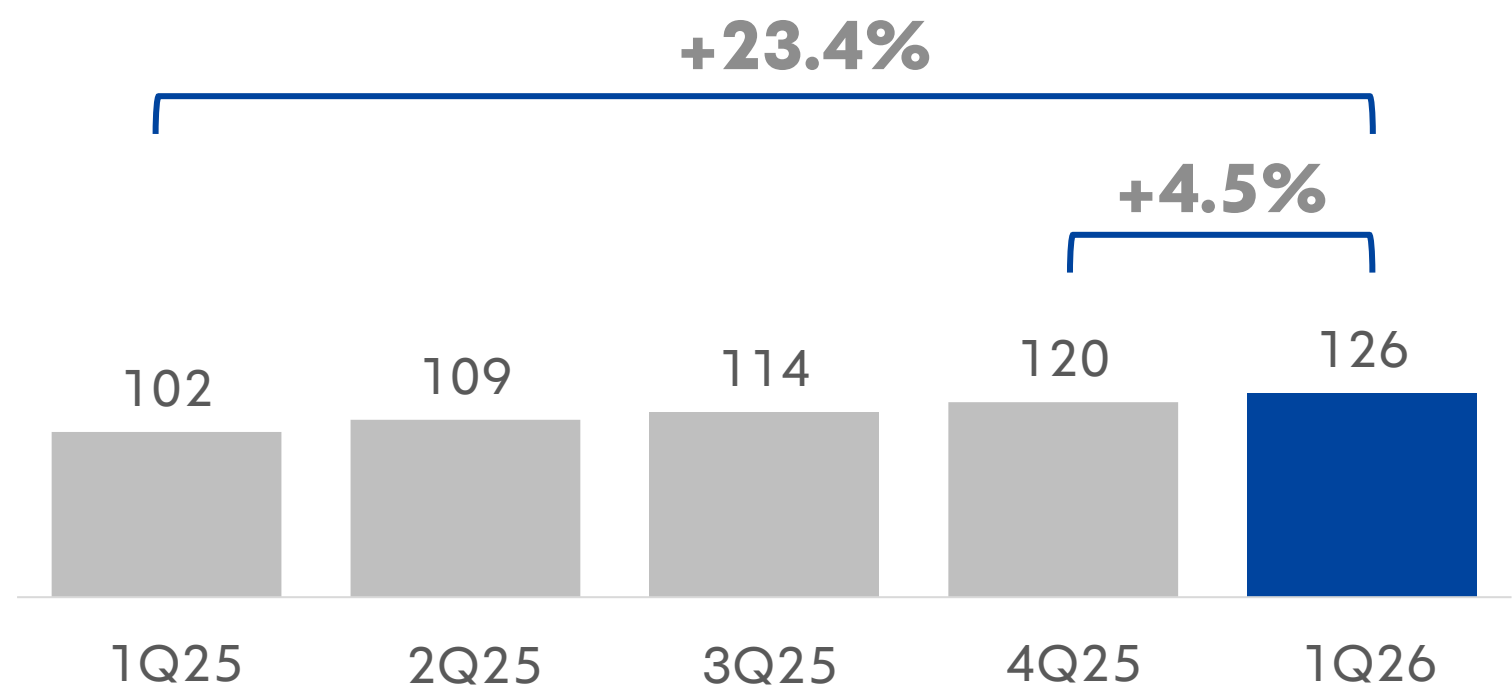
Earned Premiums - Home

BRL million



Home Operating Margin

BRL million

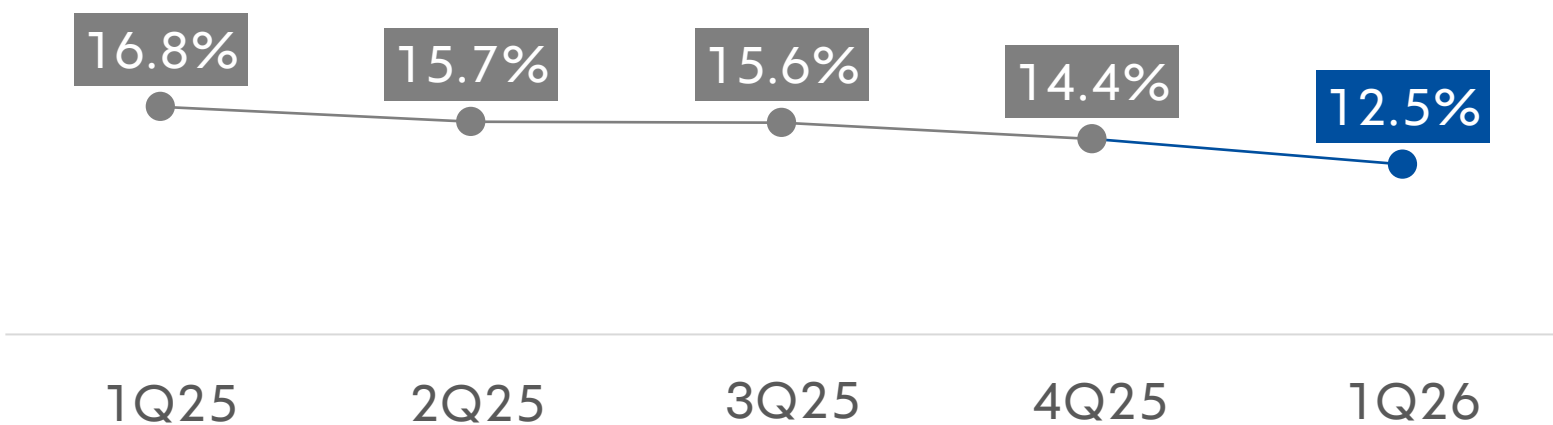


OPERATING
PERFORMANCE

PERFORMANCE
INDICATORS

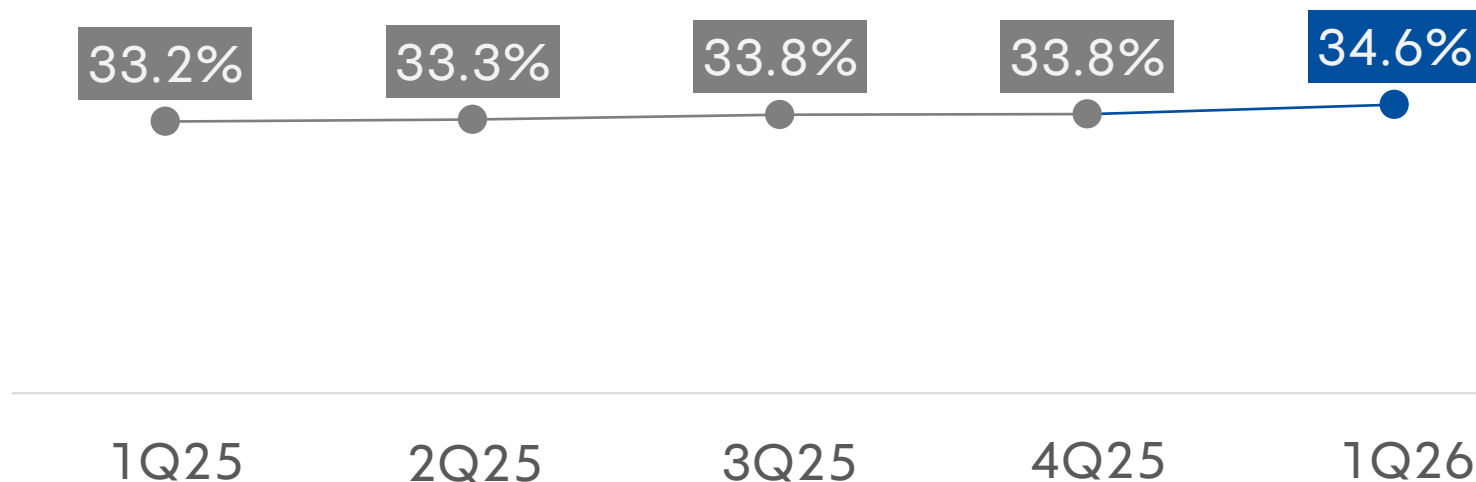
Home Loss Ratio

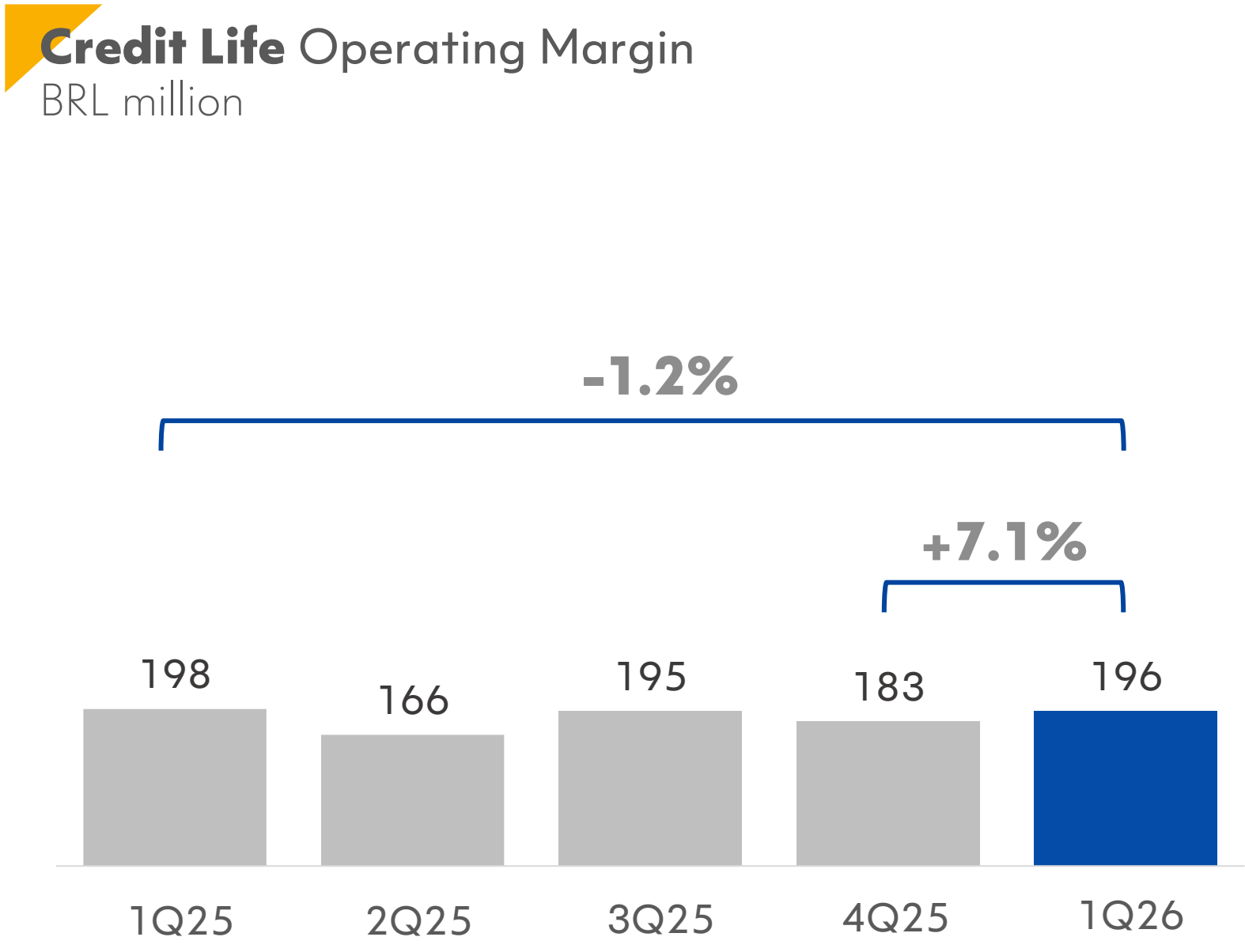
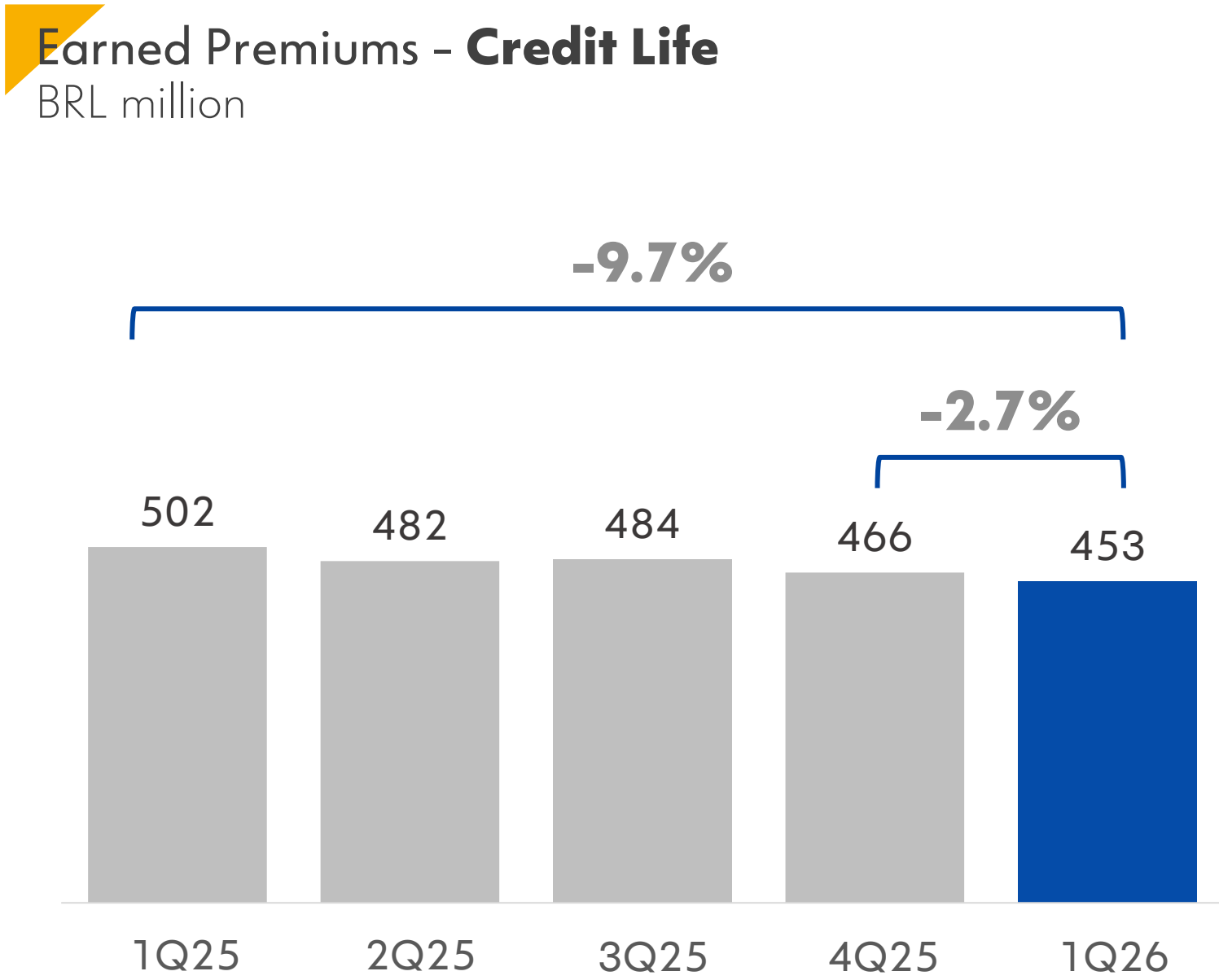
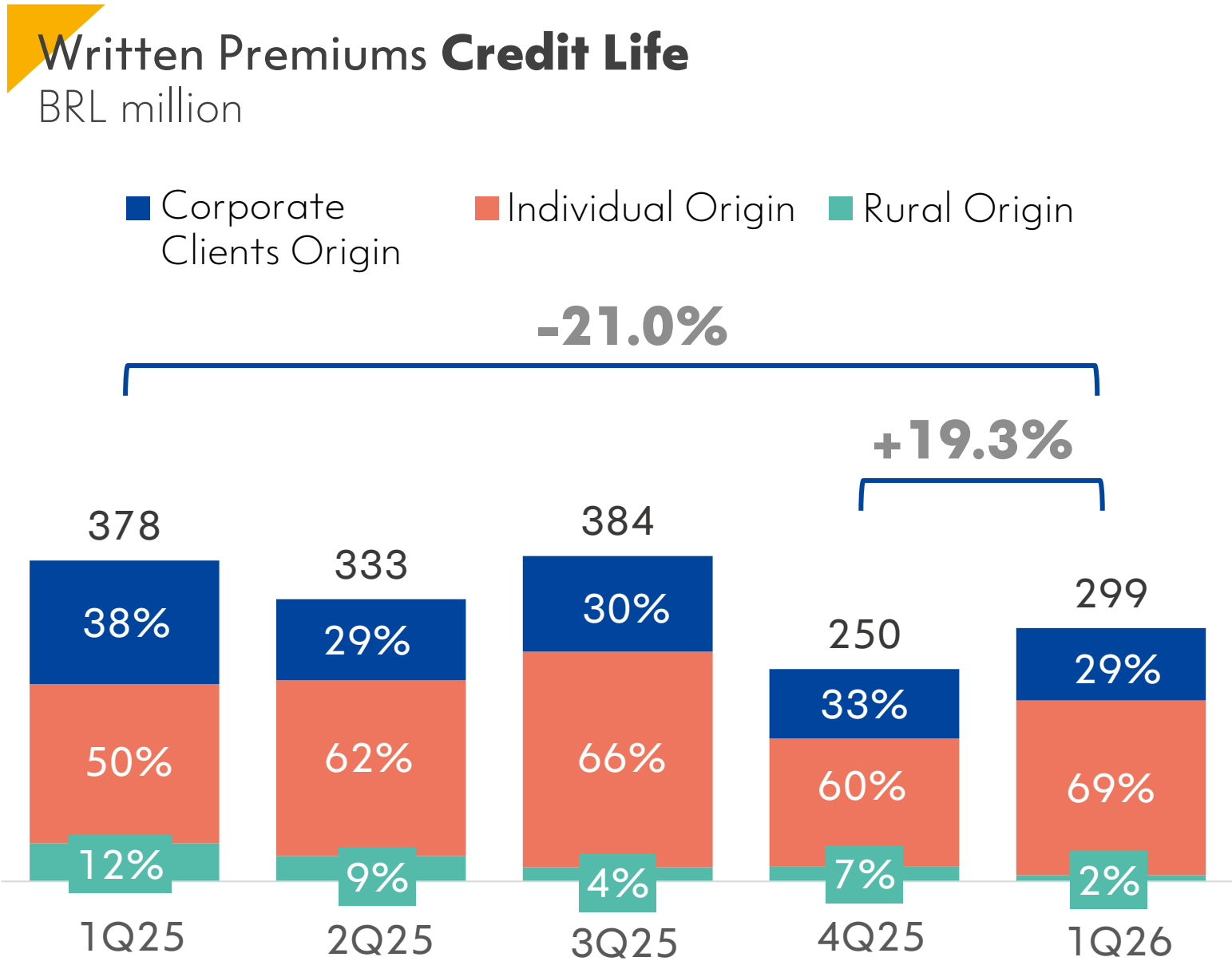
% Earned Premium



Commissioning Home

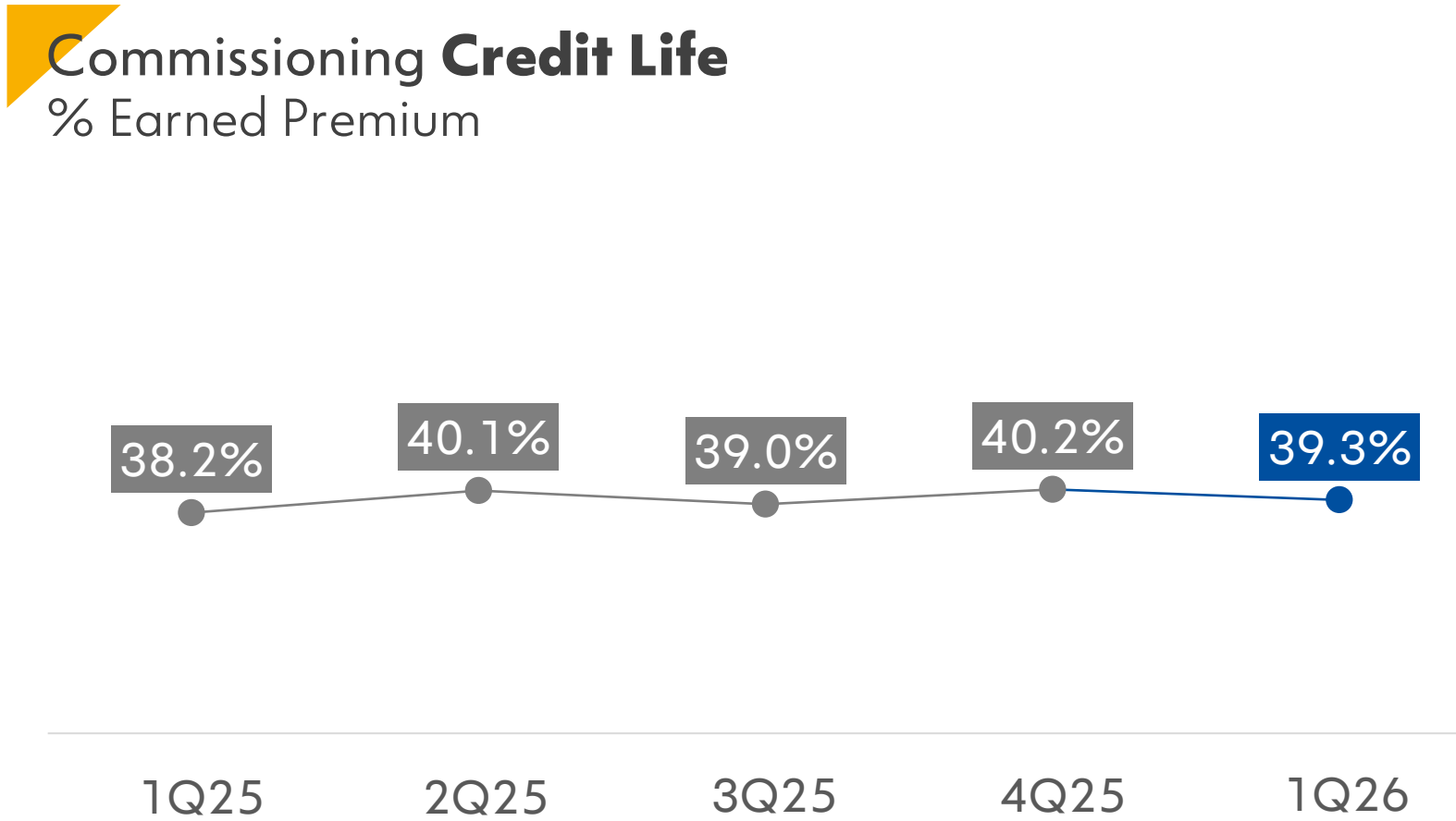
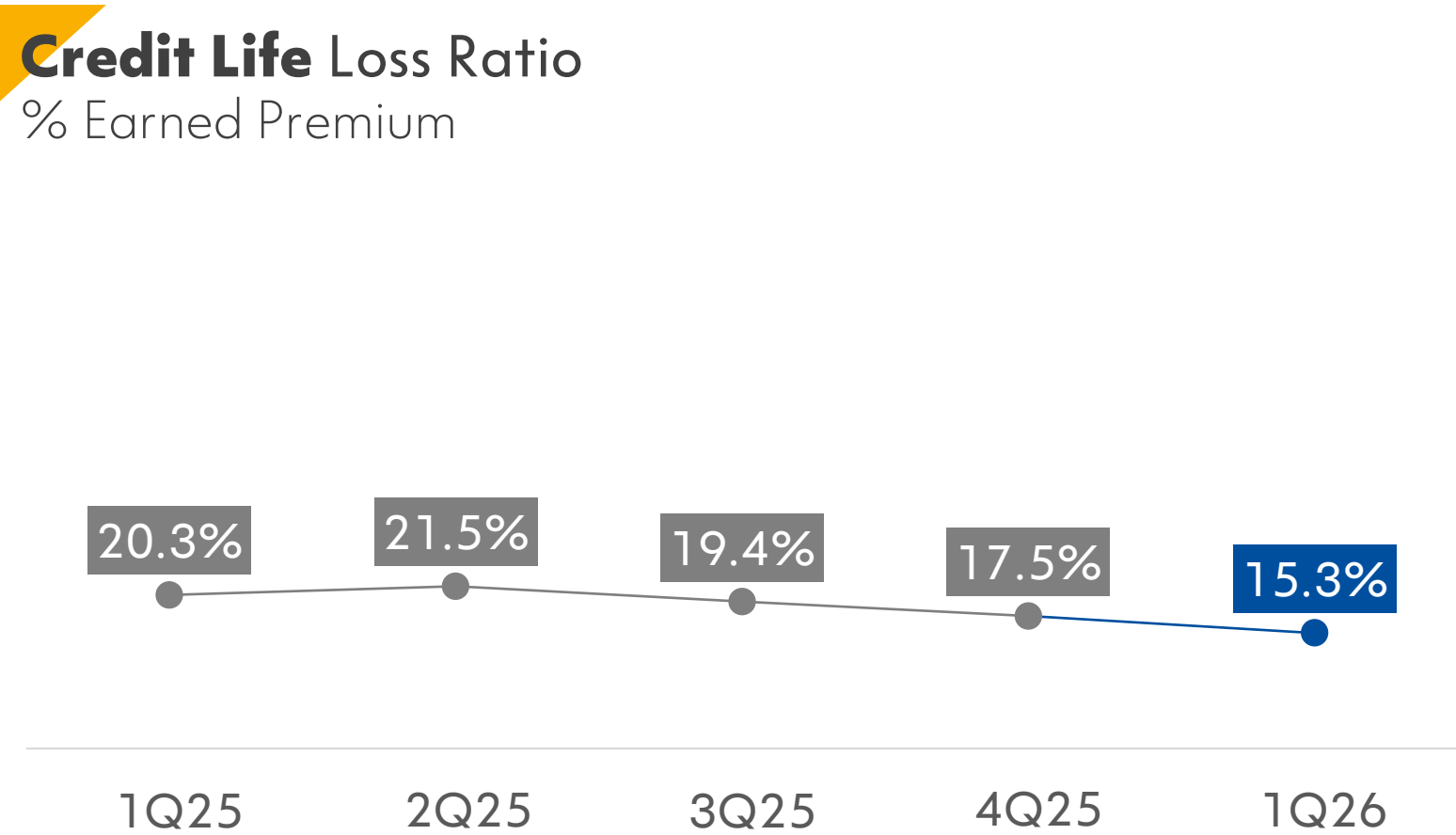
% Earned Premium

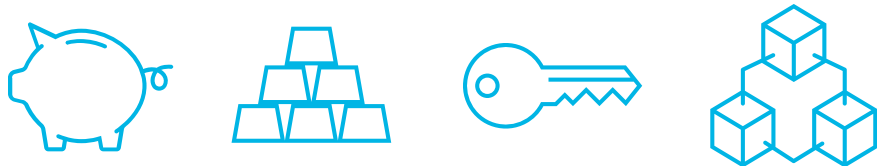




OPERATING
PERFORMANCE

PERFORMANCE
INDICATORS

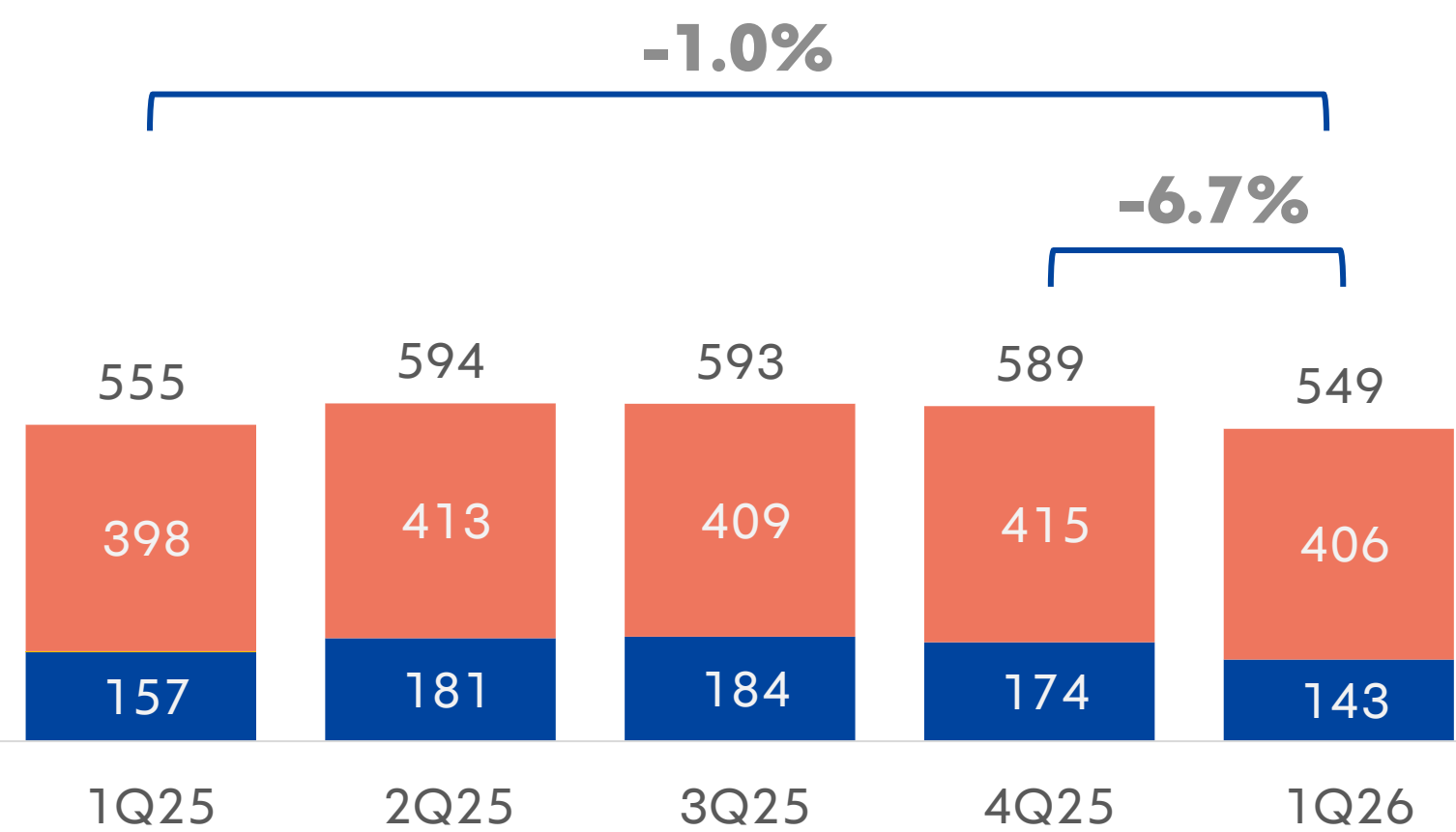




Written Premiums - Life

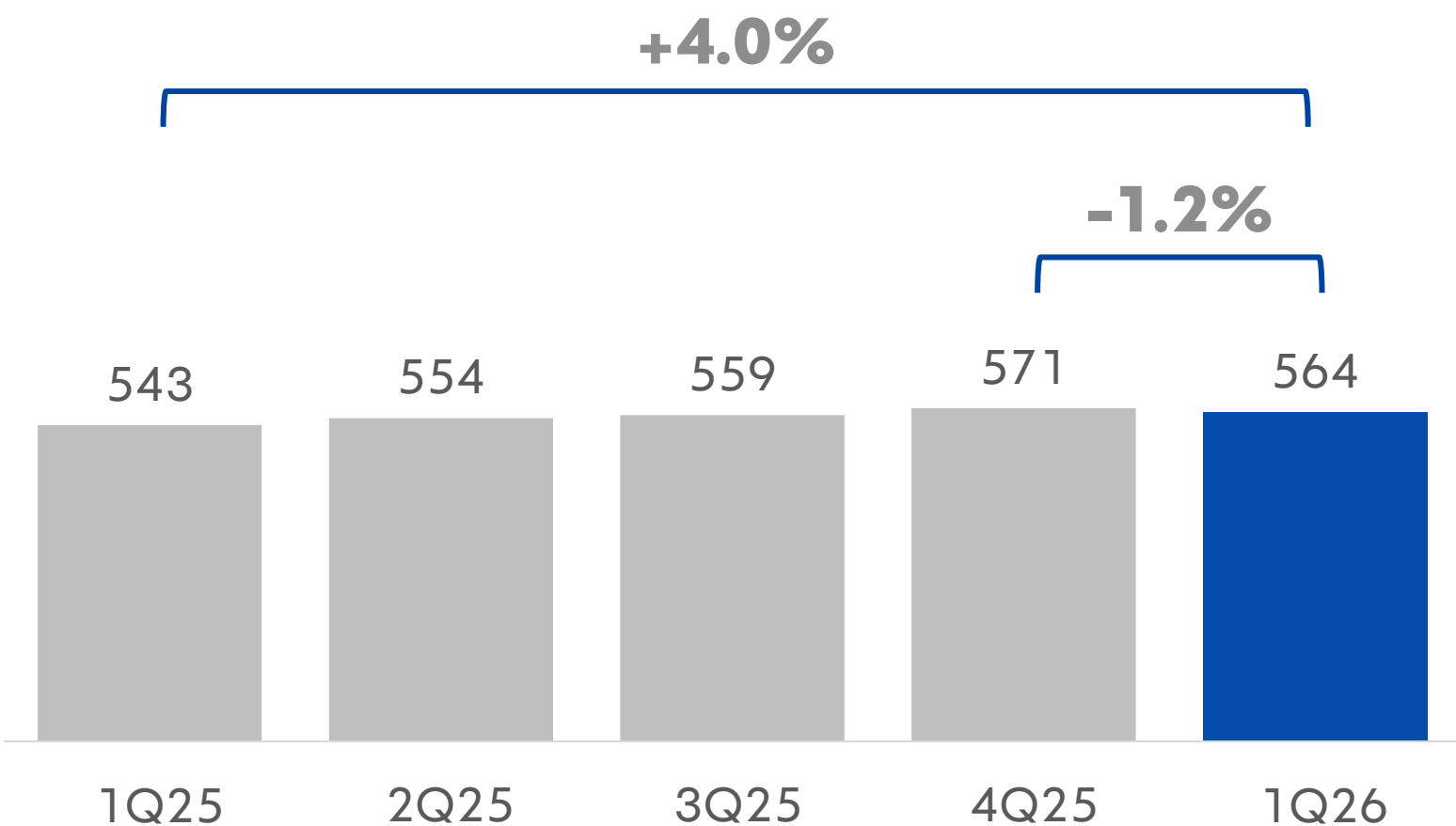
BRL million

■ Single Payment ■ Monthly Payment



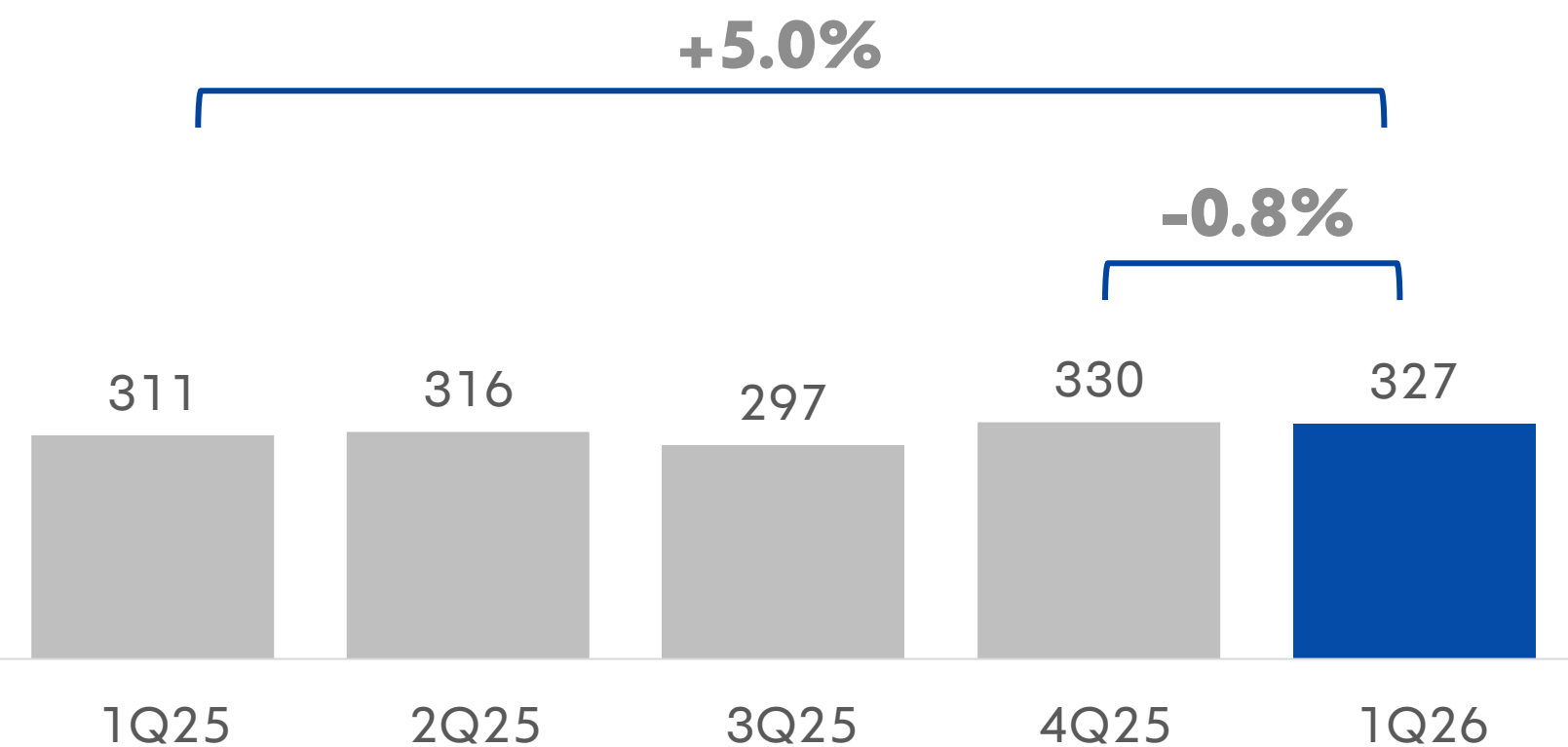
Earned Premiums Life

BRL million



Operating Margin - Life

BRL million

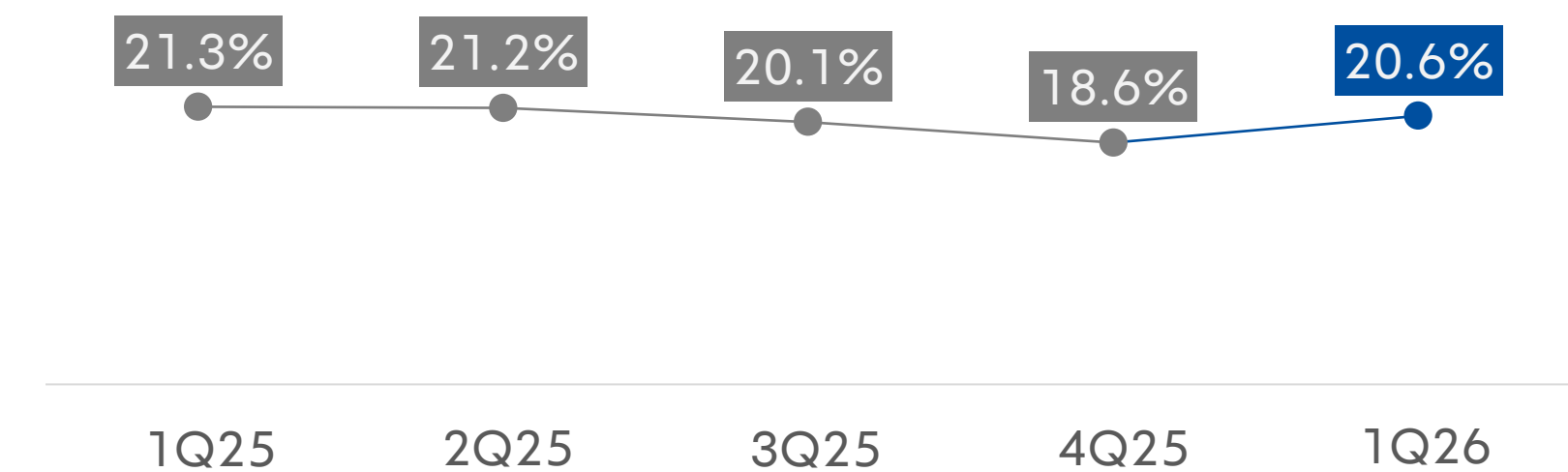


OPERATING
PERFORMANCE

PERFORMANCE
INDICATORS

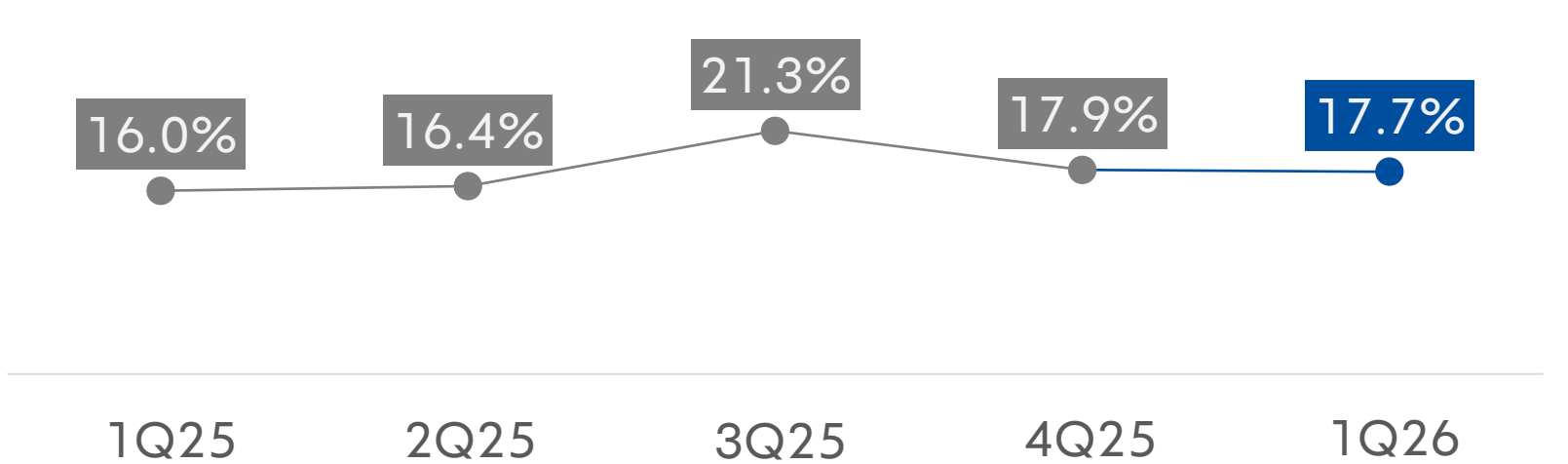
Loss Ratio - Life

% Earned Premium

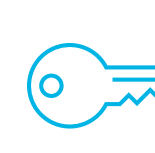
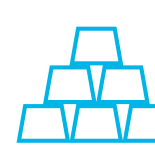


Life Commissioning

% Earned Premium



1 - Considers the result from Caixa Vida e Previdência.

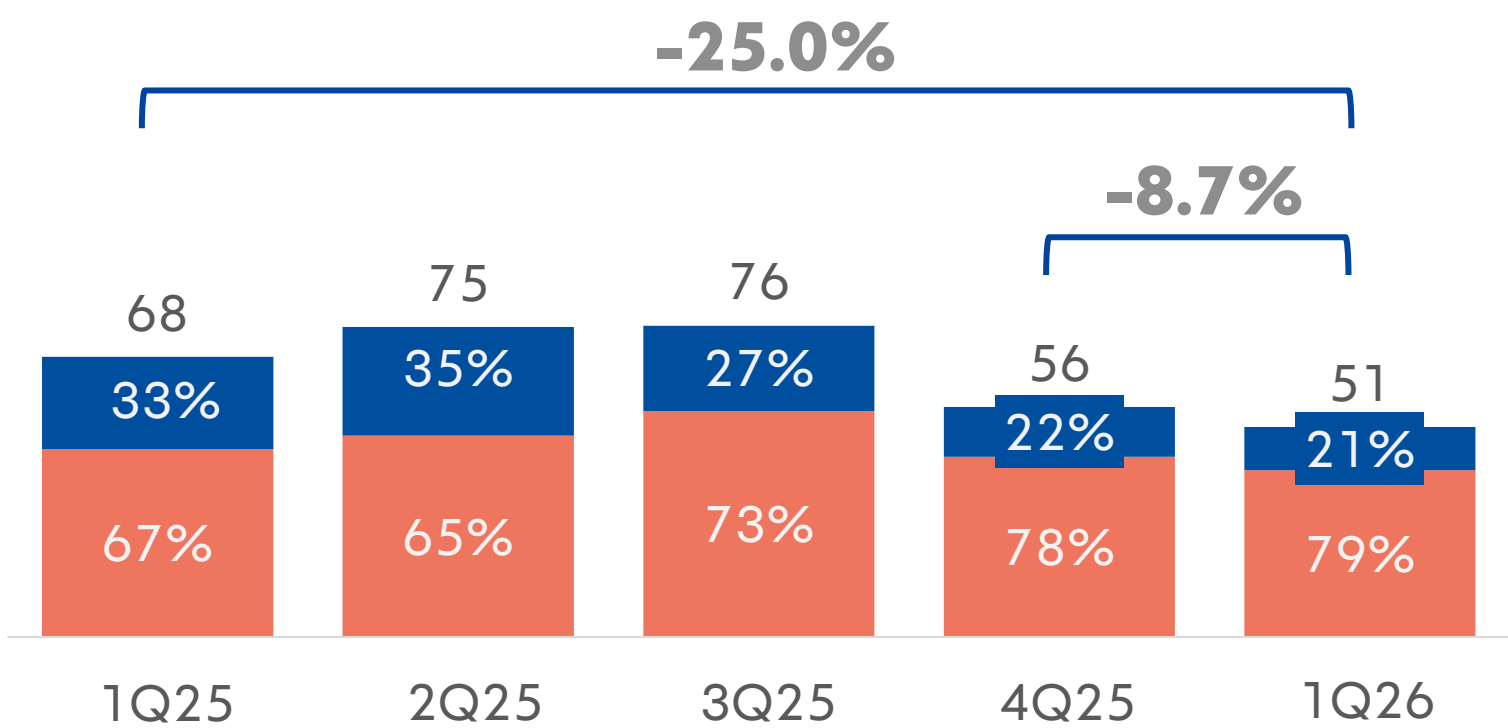


ASSISTANCE
(B2B & B2C)

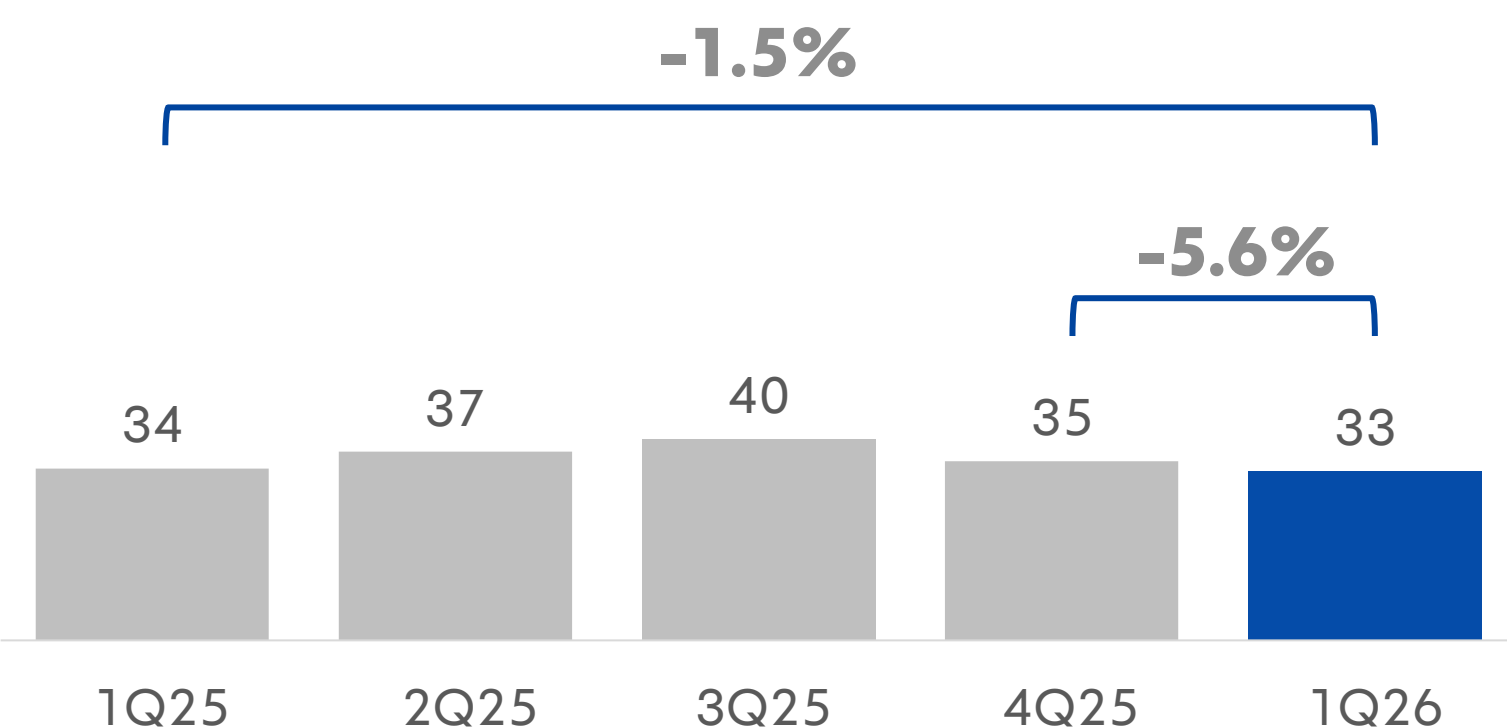
OTHER INSURANCE

Revenues from **Assistance**
BRL million

■ B2C ■ B2B

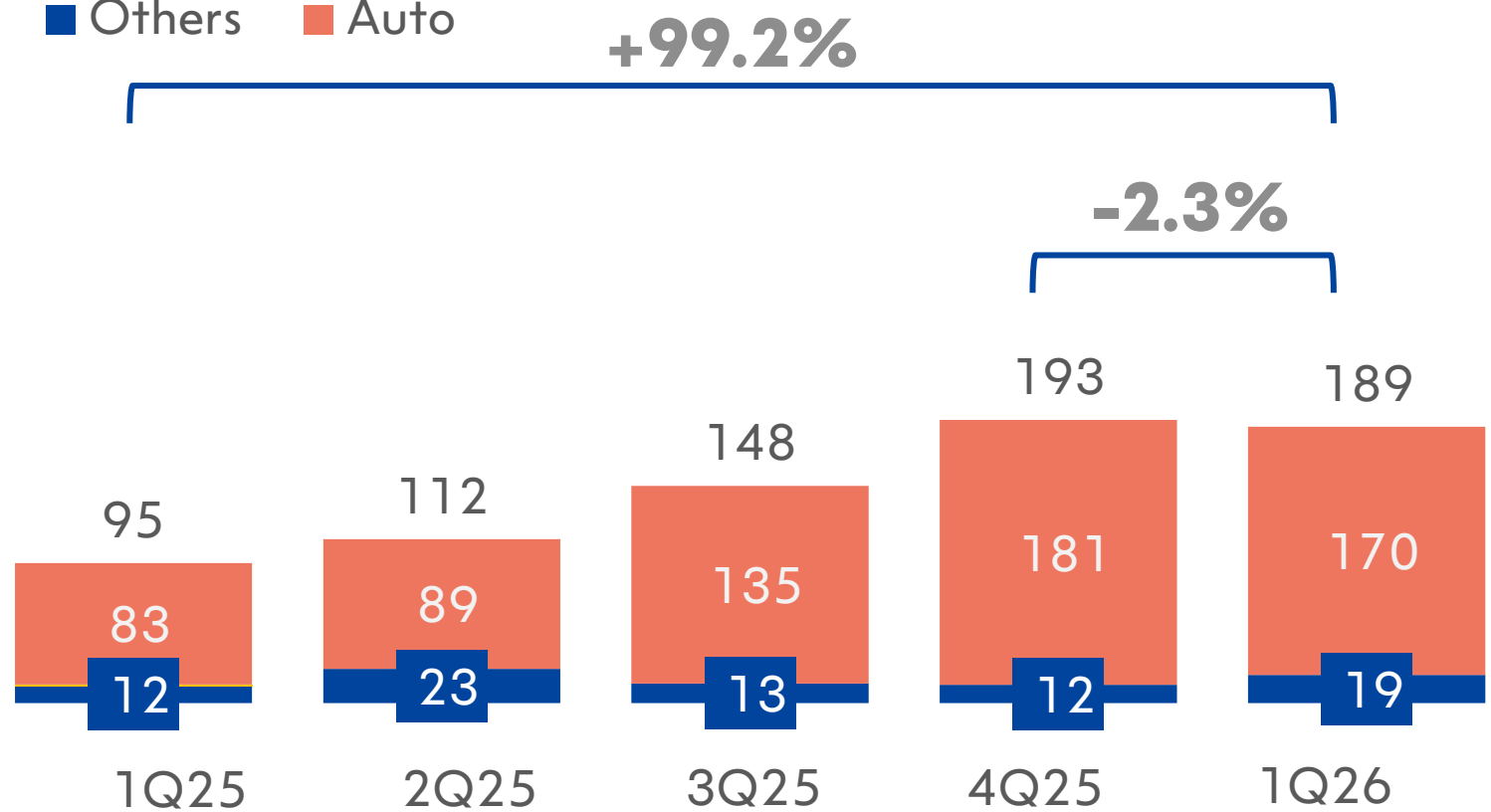


Operating Margin **Assistance**
BRL million

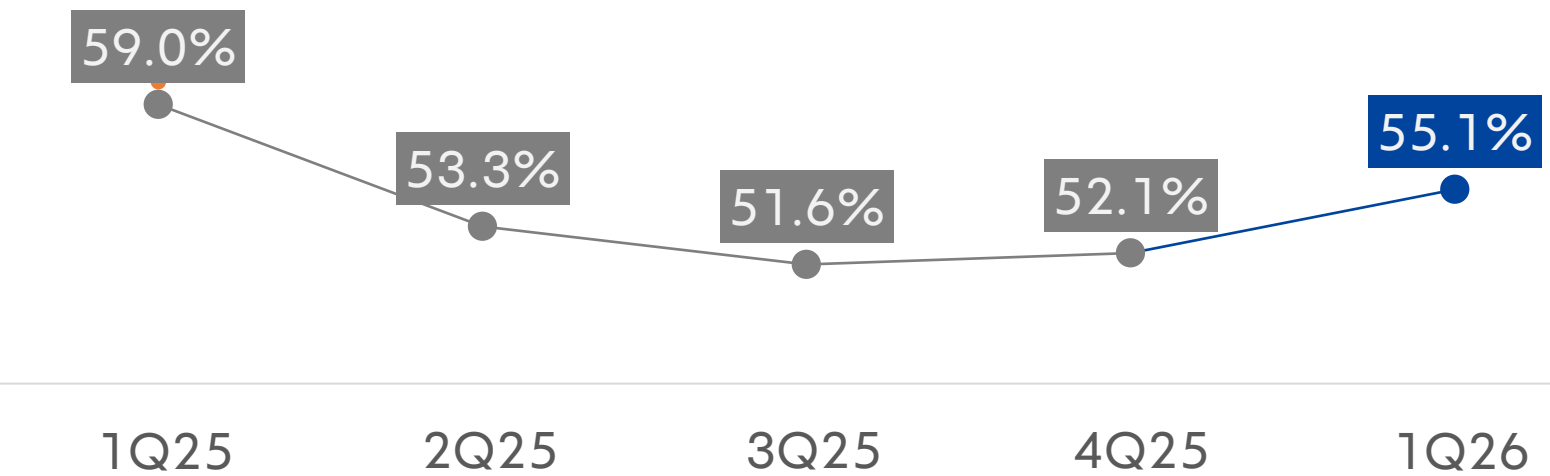


Written Premiums **Other Insurance**
BRL million

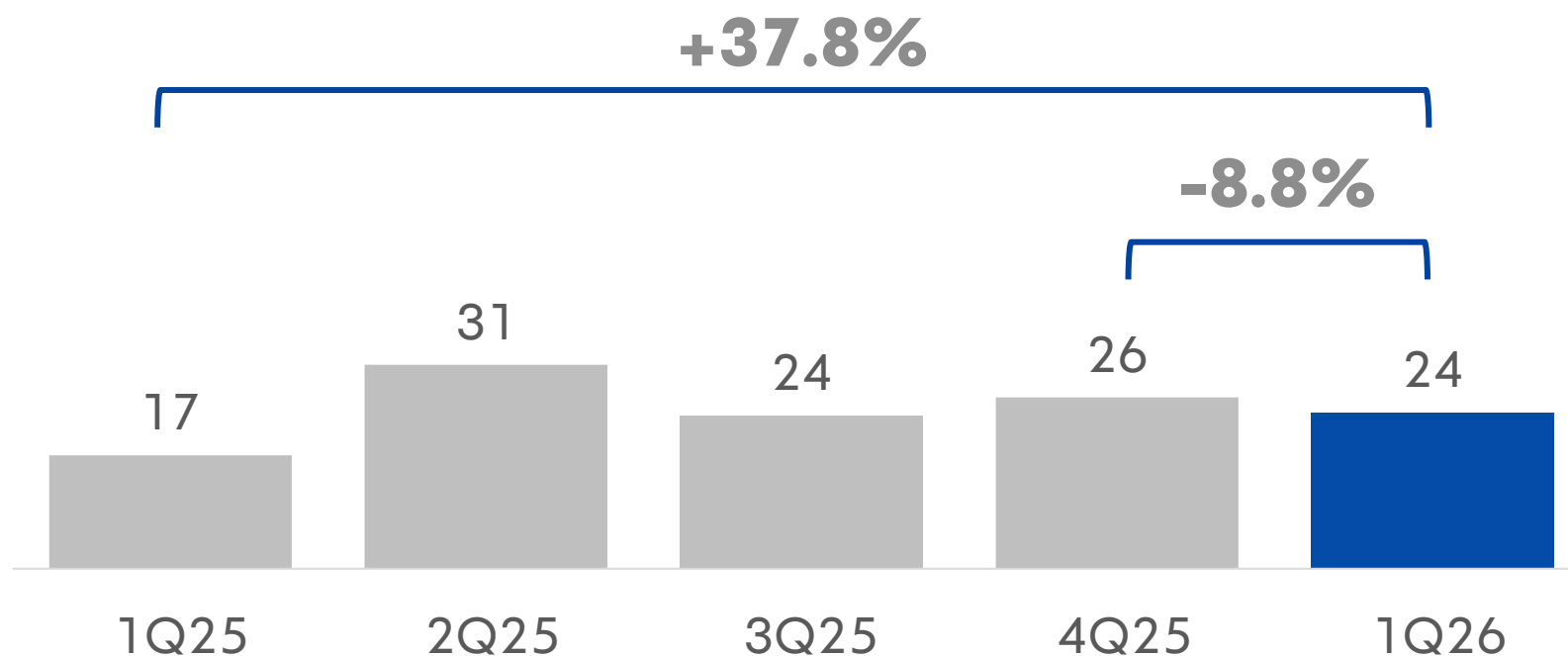
■ Others ■ Auto

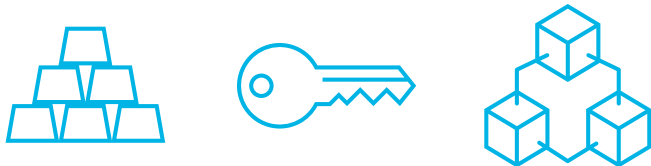


Loss ratio **Other Insurance**
% Earned Premium

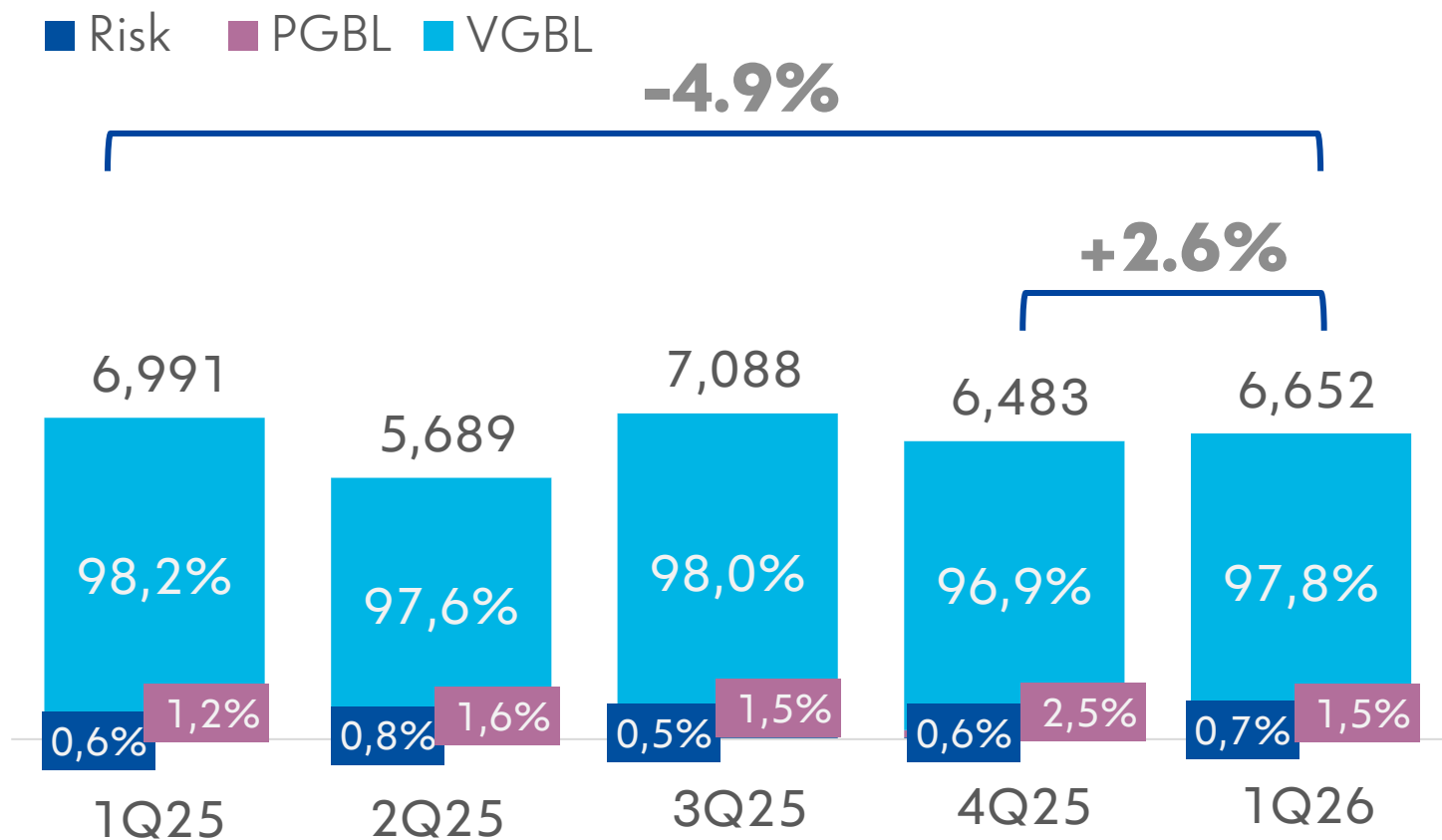


Operating Margin **Other Insurance**
BRL million



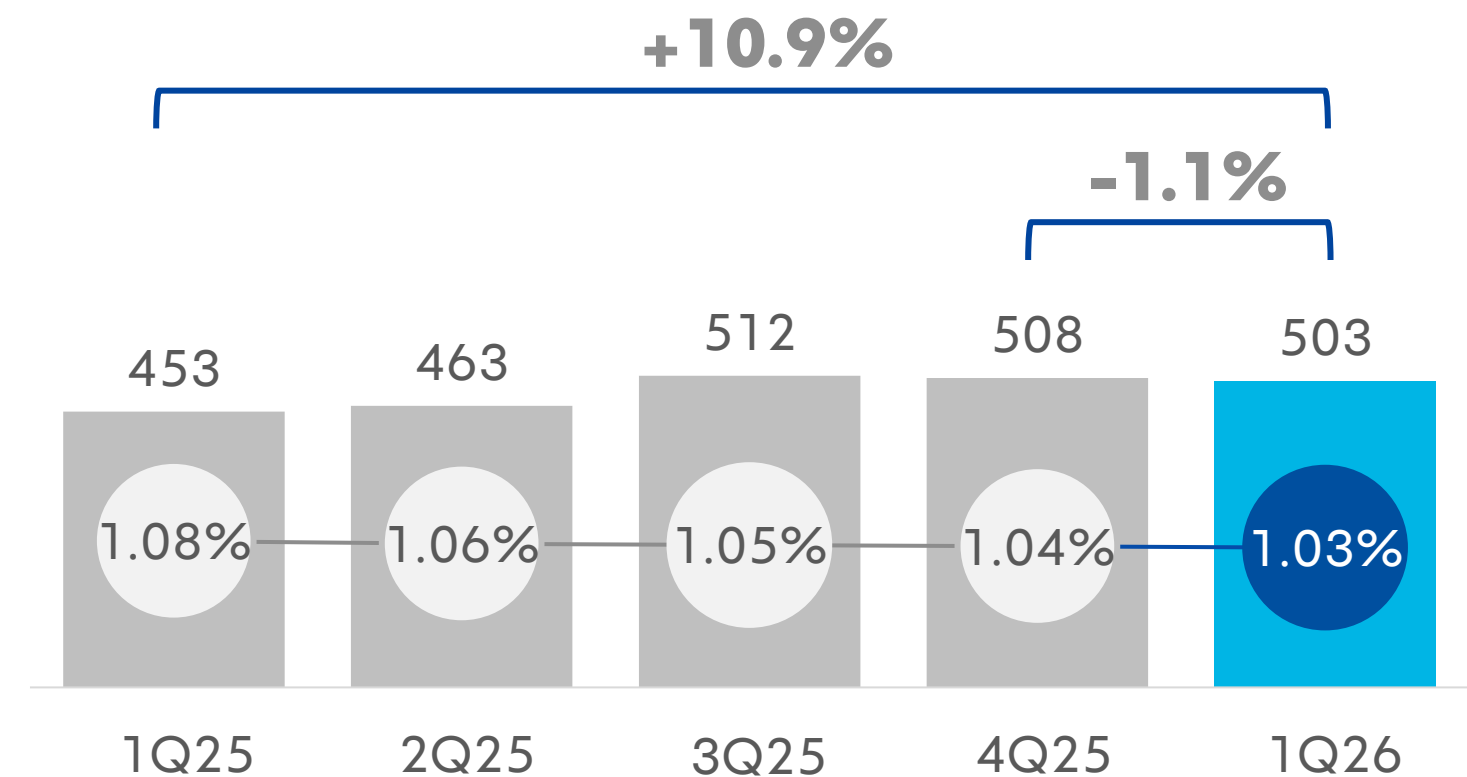


Contributions and Premiums Received - Private Pension
BRLmillion



Management fee - Private Pension
BRL million

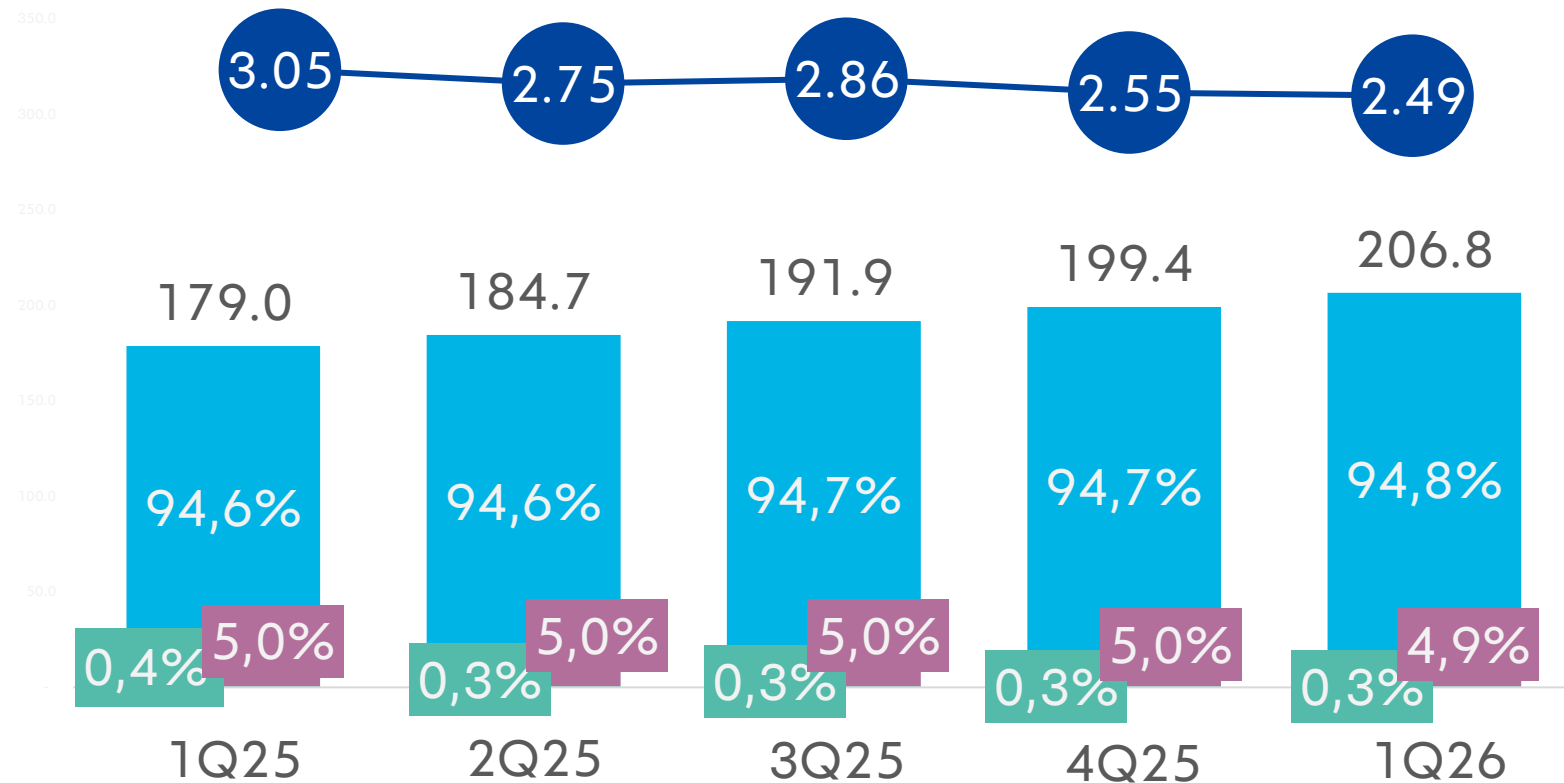
Avg rate %p.a. %



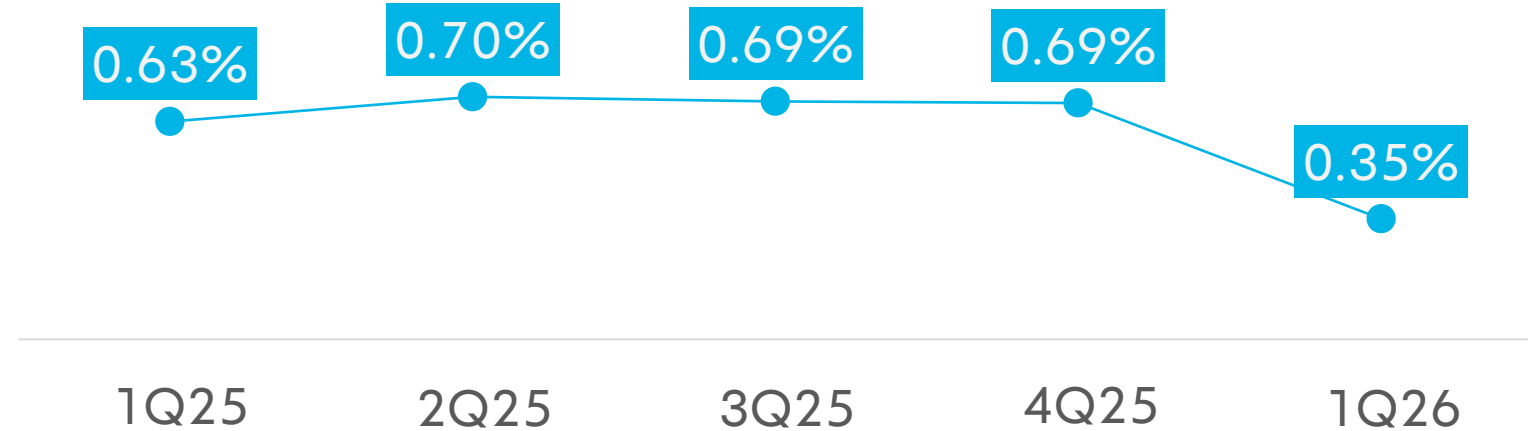
Private Pension Reserves
BRLbillion

Redemption Ratio %

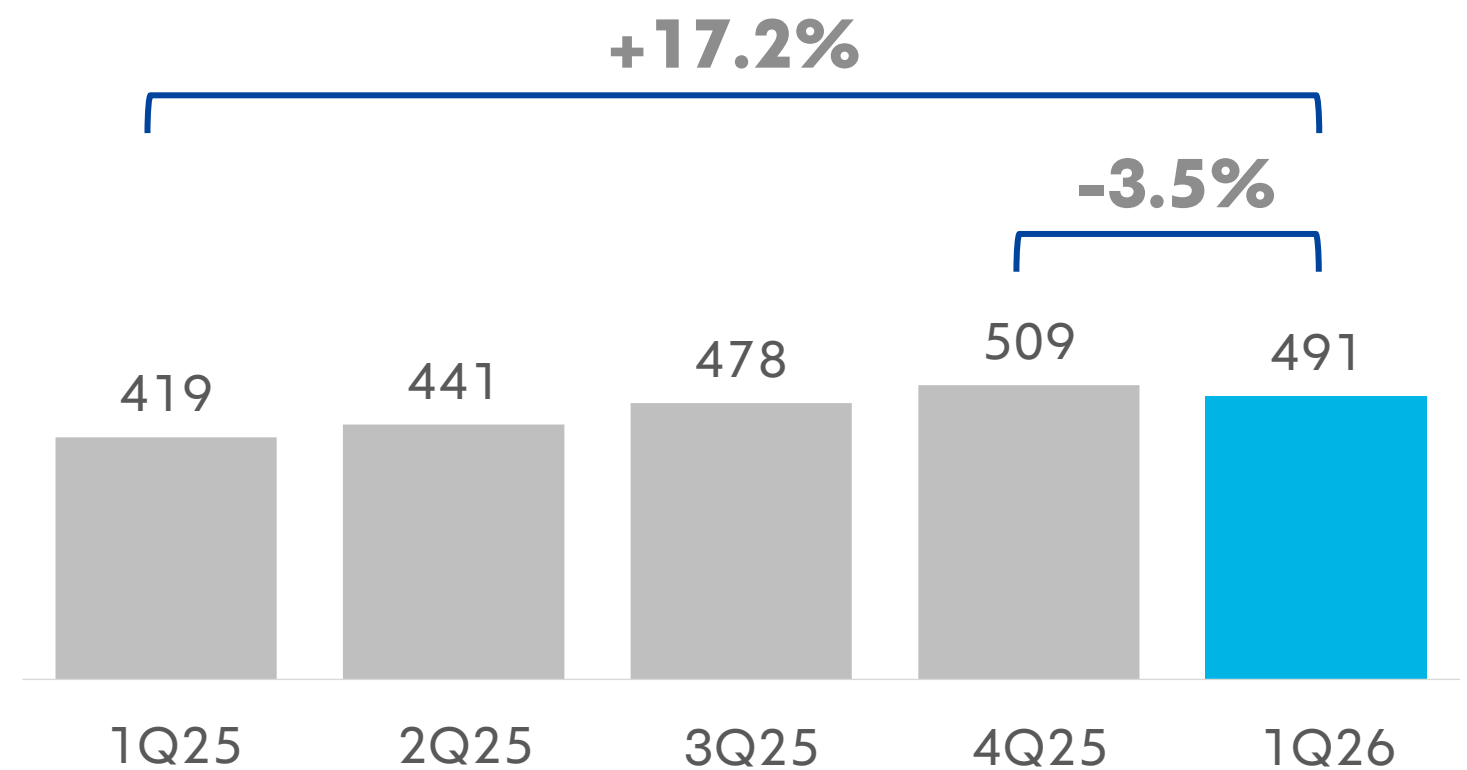
■ Traditional ■ PGBL ■ VGBL



Commissioning - Private Pension
% Contributions



Operating Margin - Private Pension
BRL million

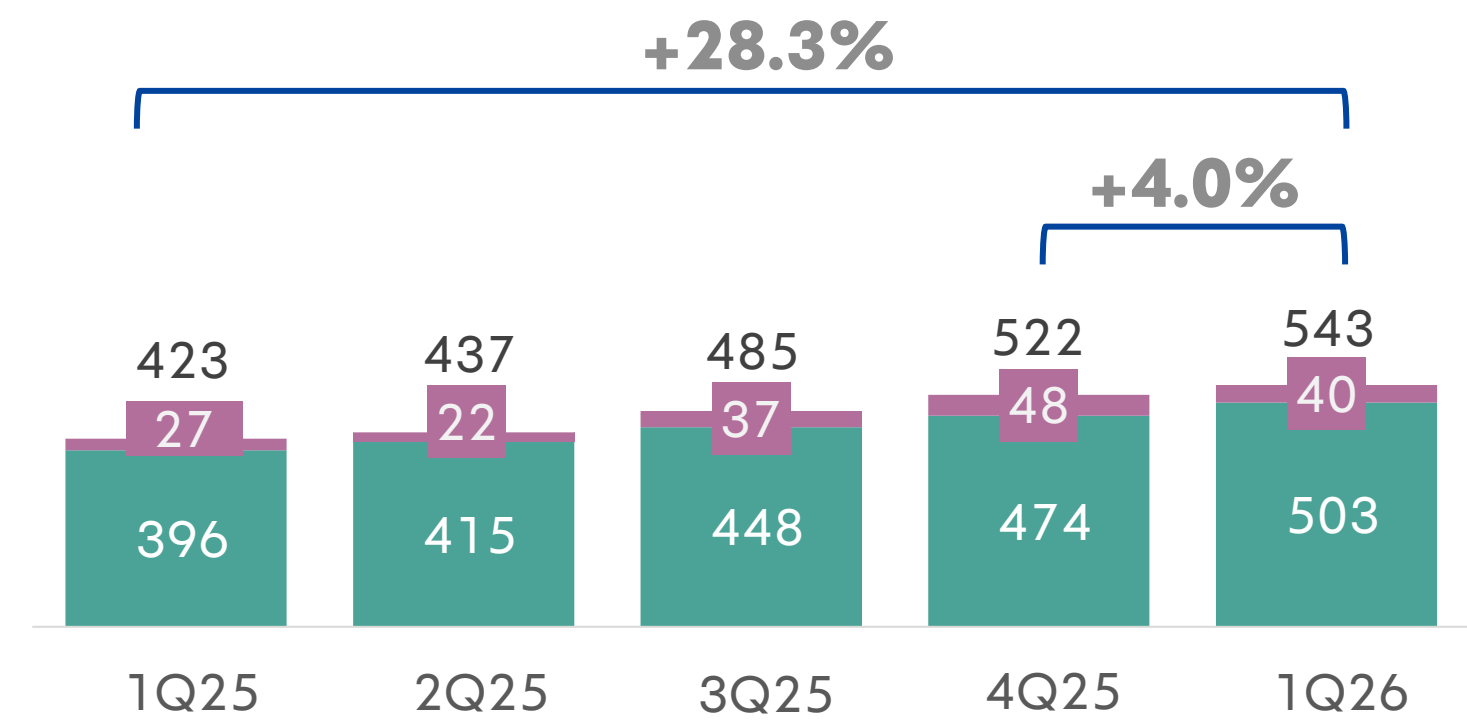


RESERVES

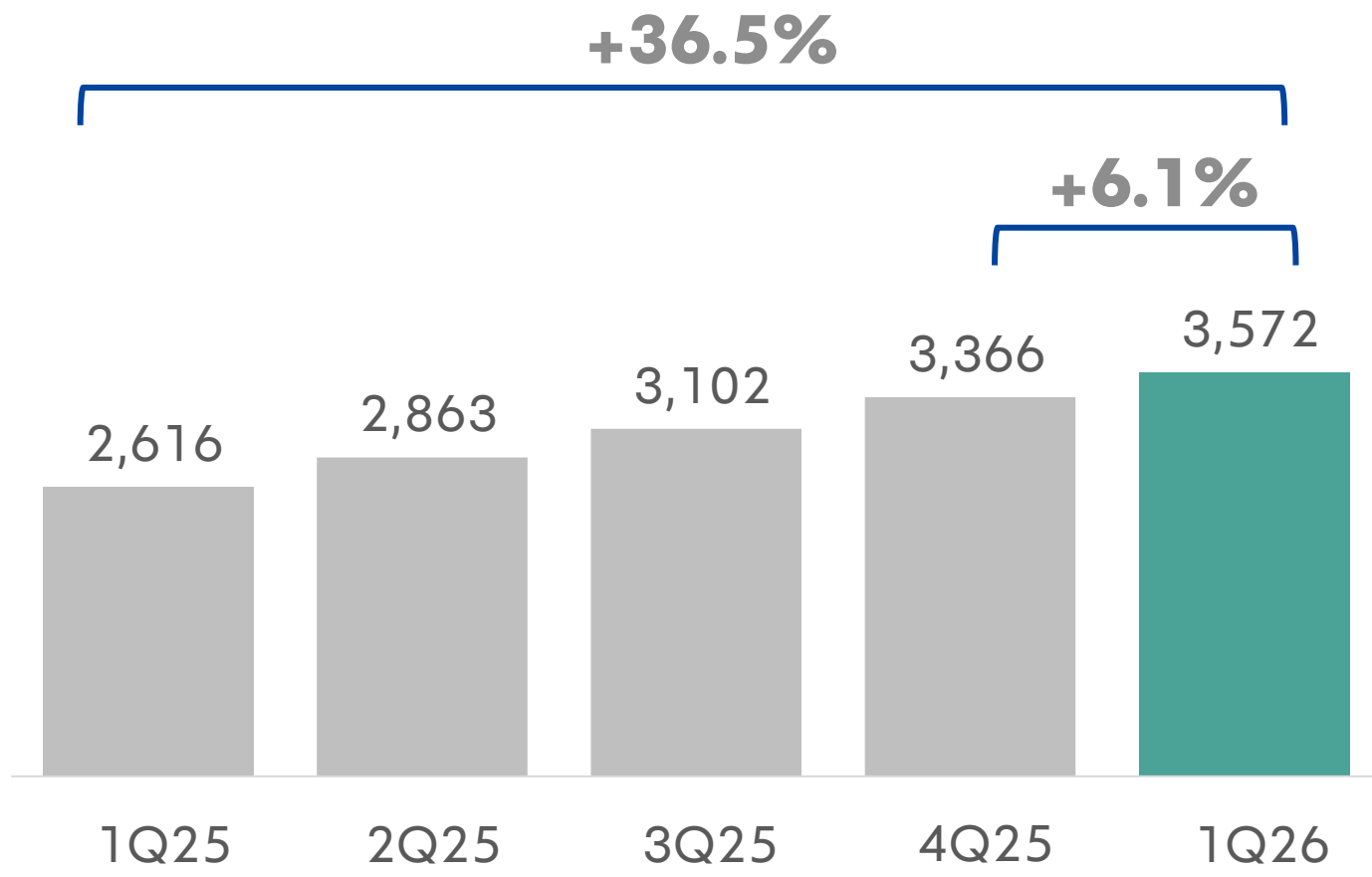
SURPASSING THE HISTORIC MILESTONE OF BRL 200 BILLION IN PRIVATE PENSION RESERVES.

Funds Raised – Premium Bonds
BRL million

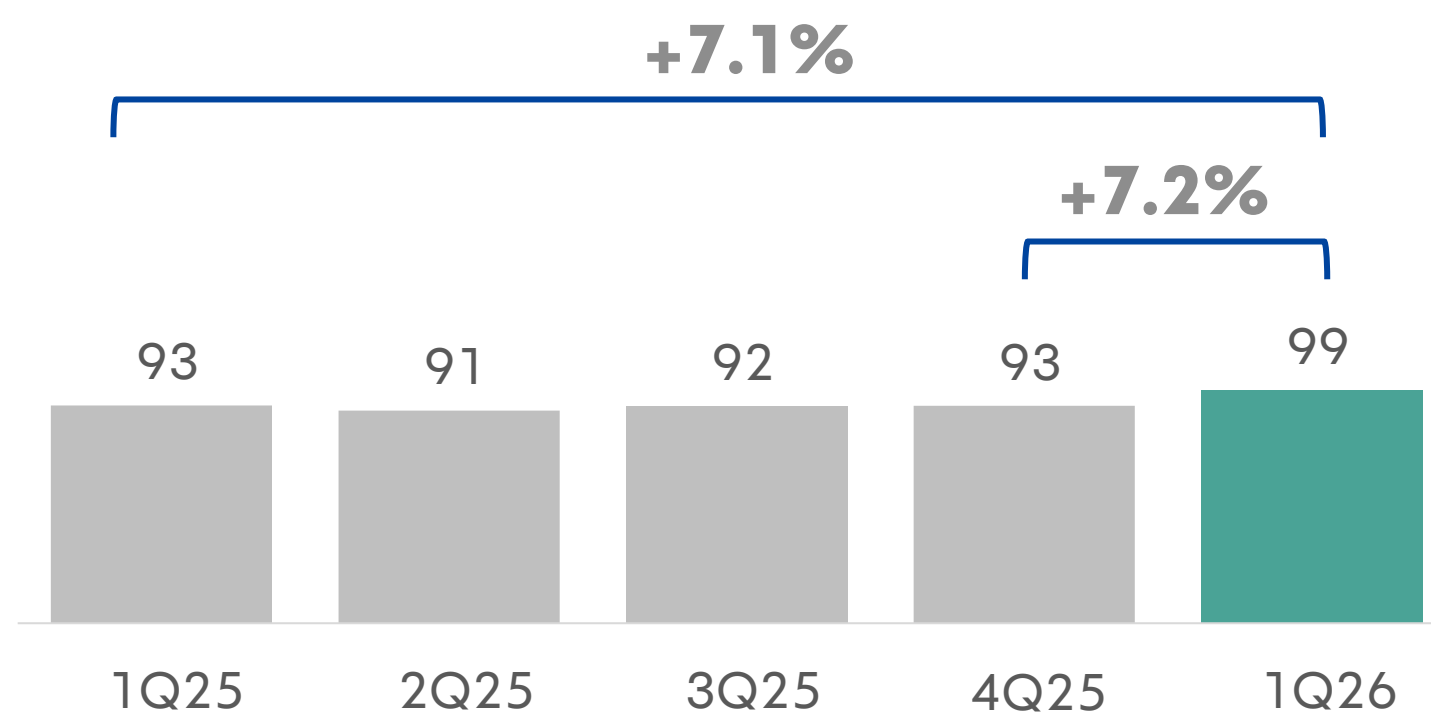
■ PM ■ PU



Premium Bonds Reserves
BRL million

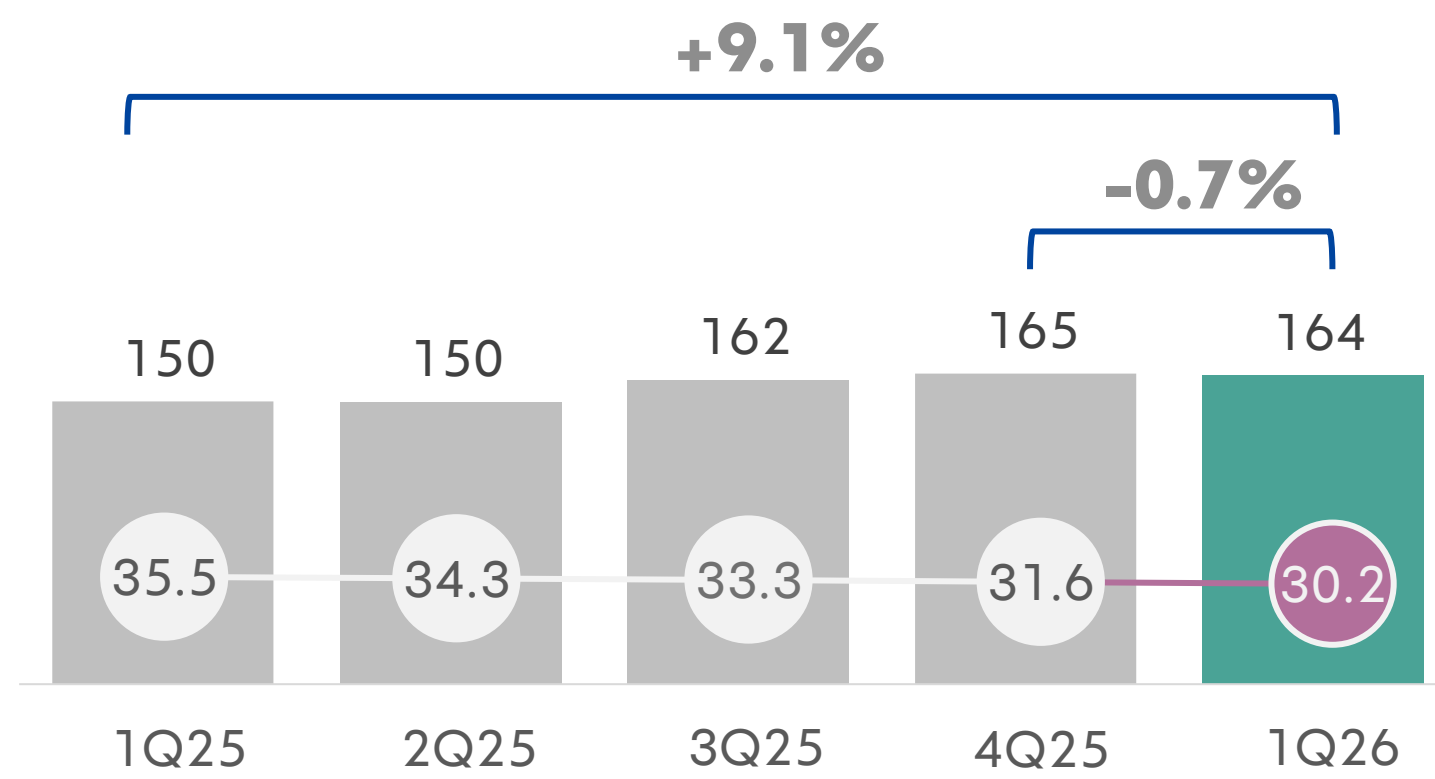


Operating Margin – Premium Bonds
BRL million

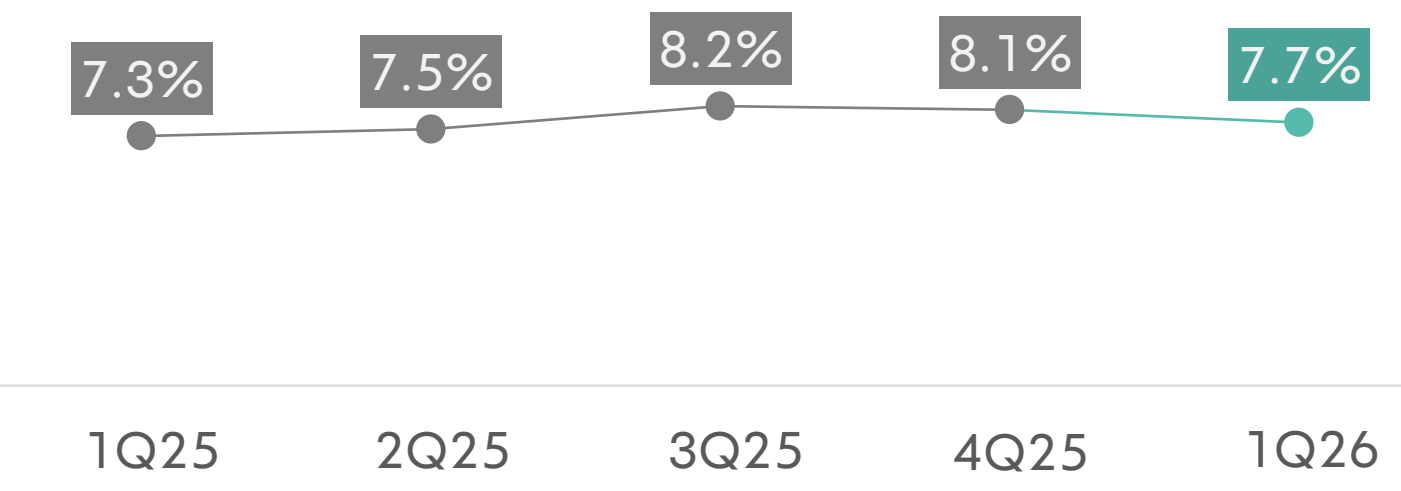


Net Revenue – Premium Bonds
BRL million

% Gross Collection



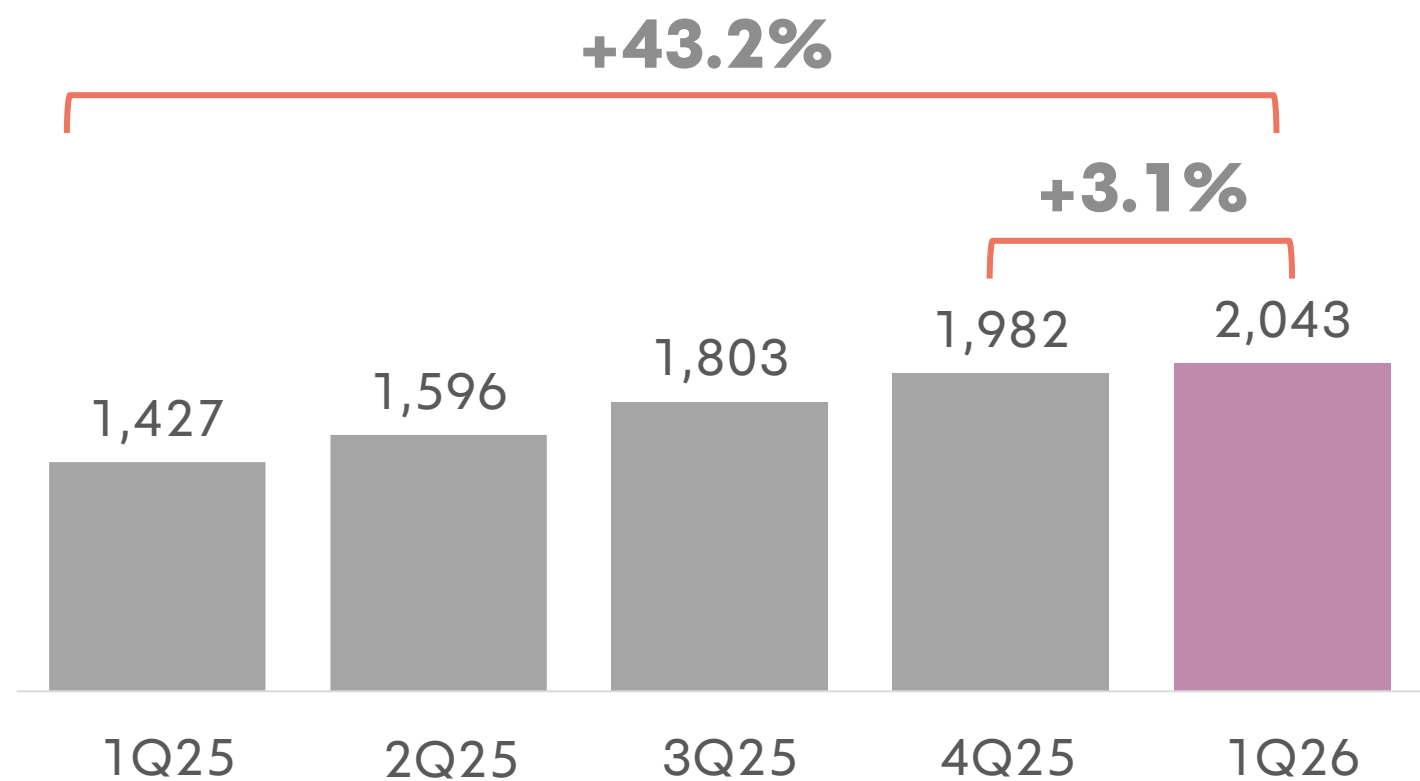
Commissioning – Premium Bonds
% Funds Raised



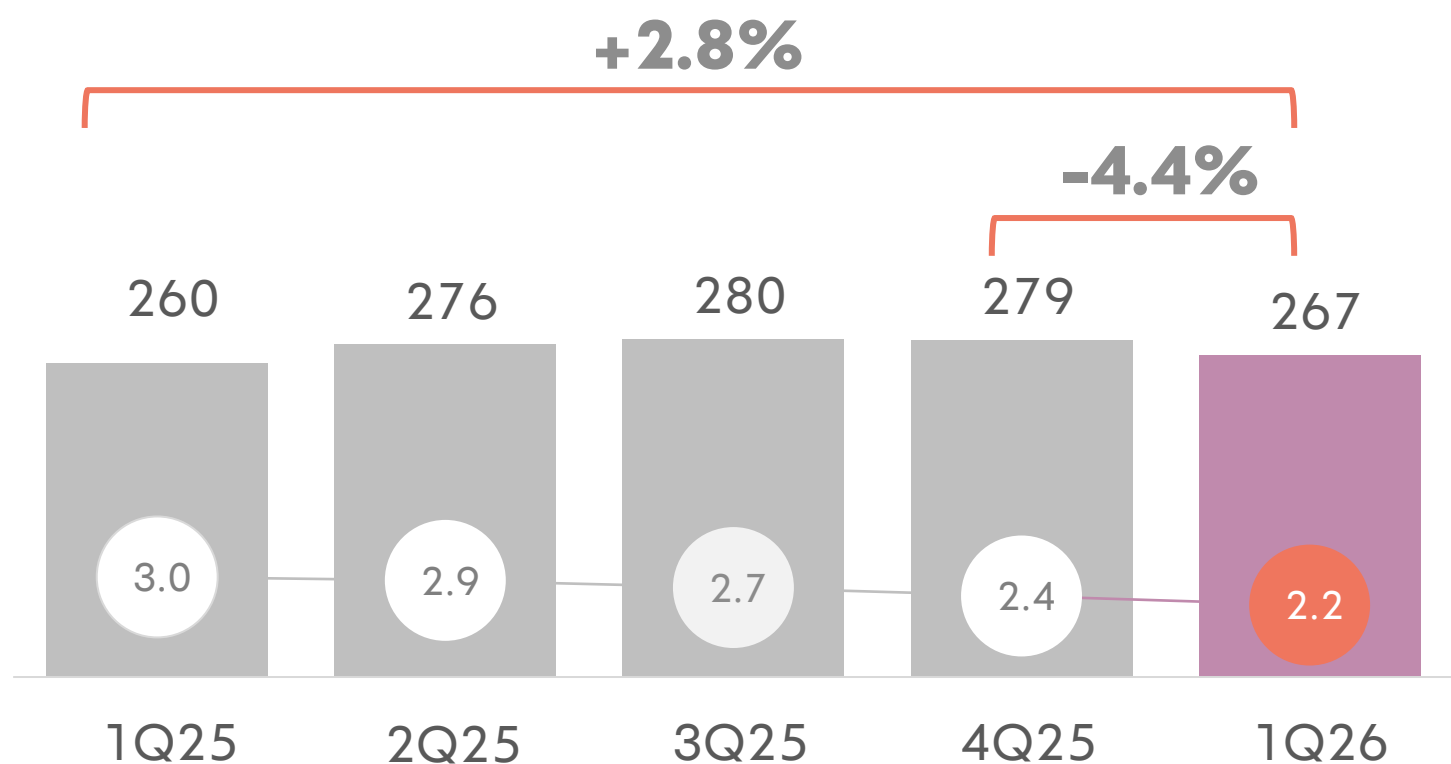
FUNDS RAISED

BEST PERFORMANCE FOR THE FIFTH CONSECUTIVE QUARTER.

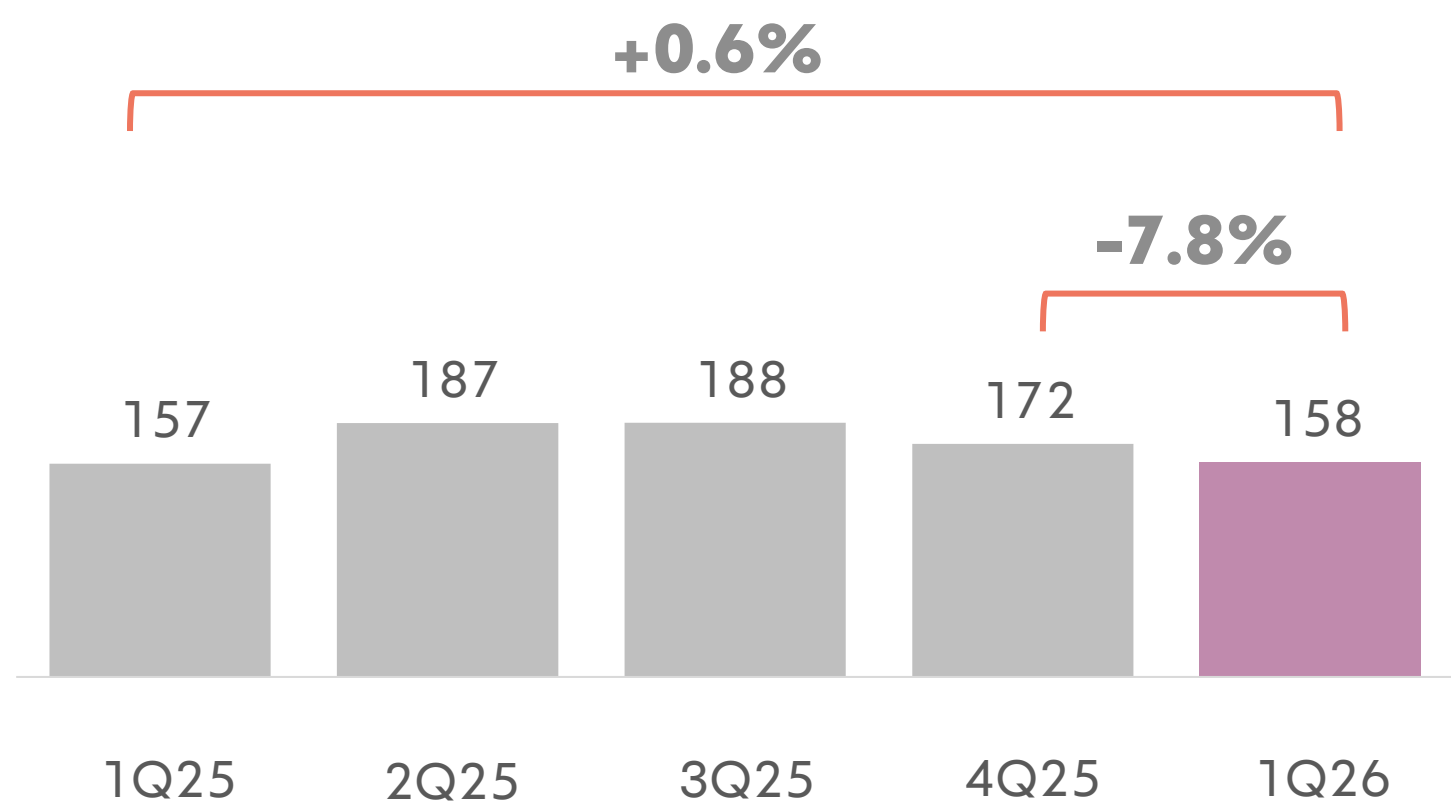
Funds Raised - Credit Letters
BRL million



Management fee/Average Fee - Credit Letters
BRLmillion / %p.a.

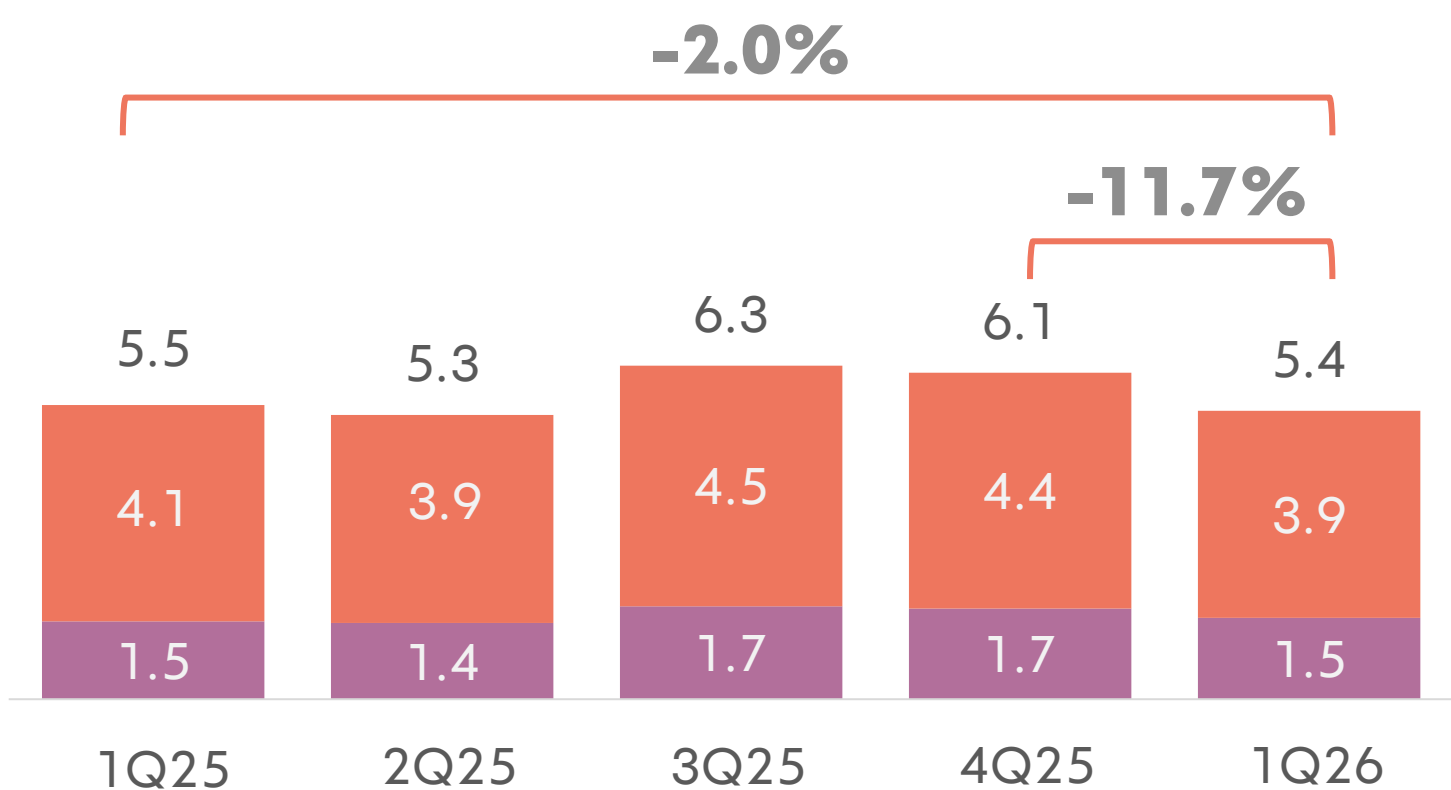


Operating Margin - Credit Letters
BRL million

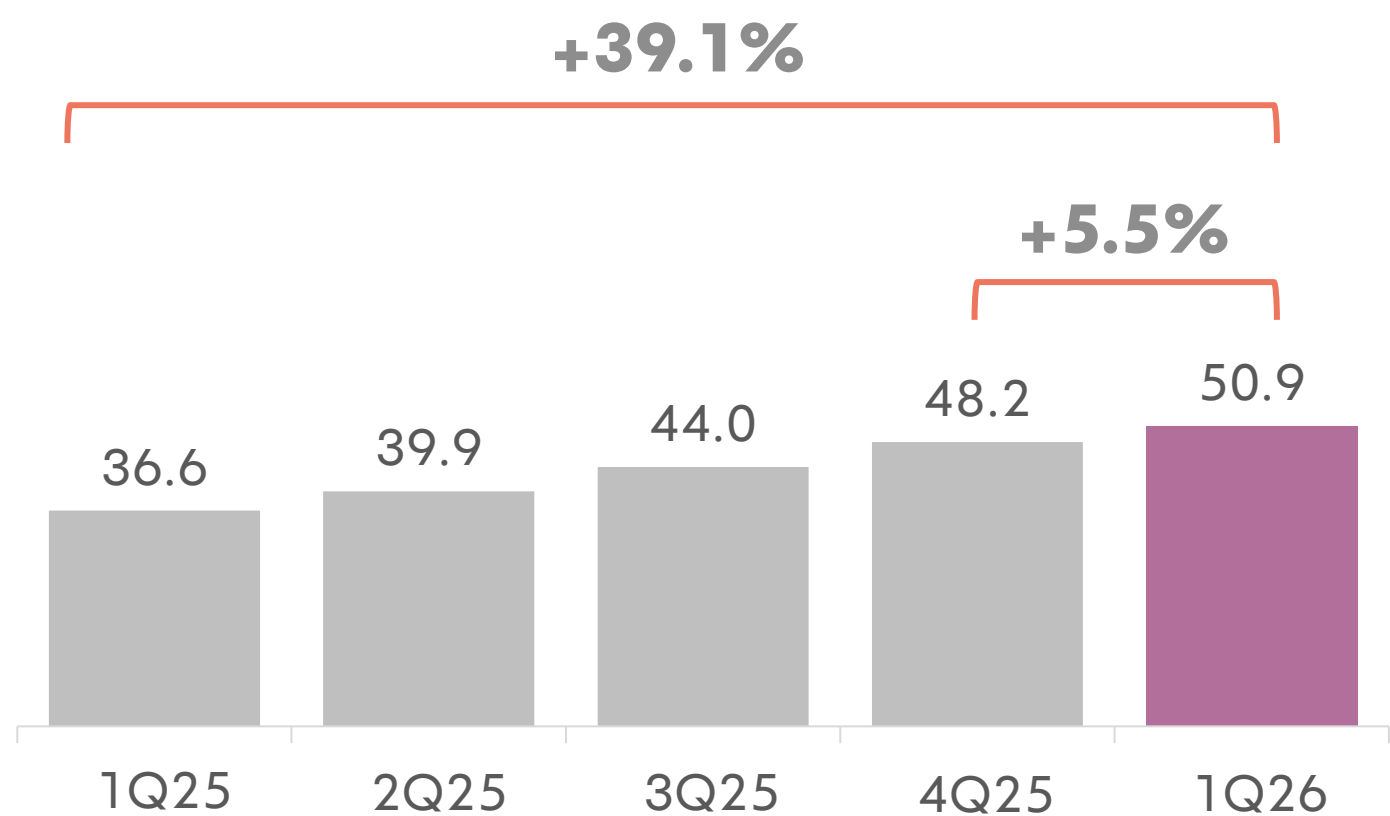


Credit Letters
BRLbillion

Vehicles Real Estate



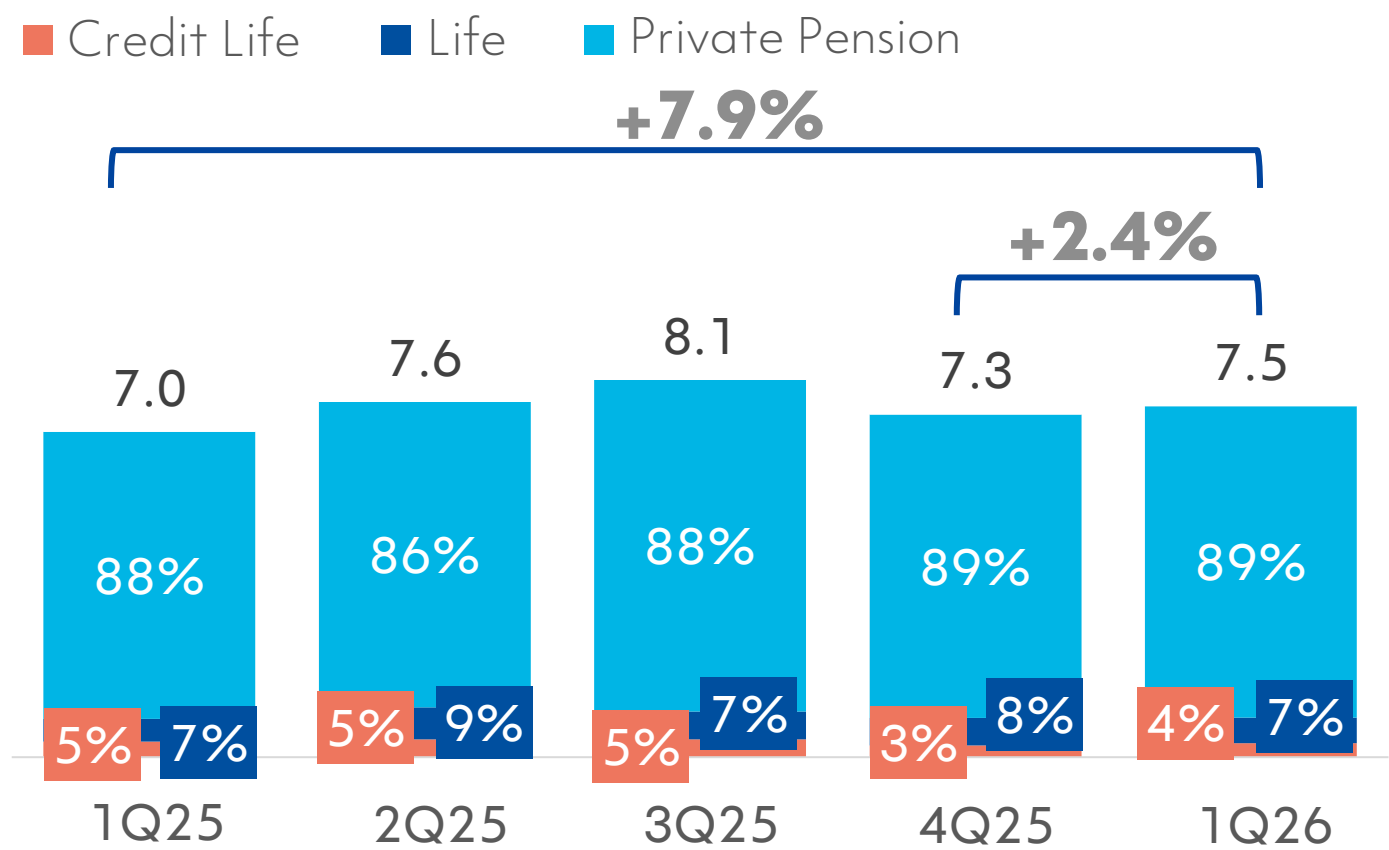
Credit Letters Inventory
BRLbillion



INVENTORY OF CREDIT LETTERS

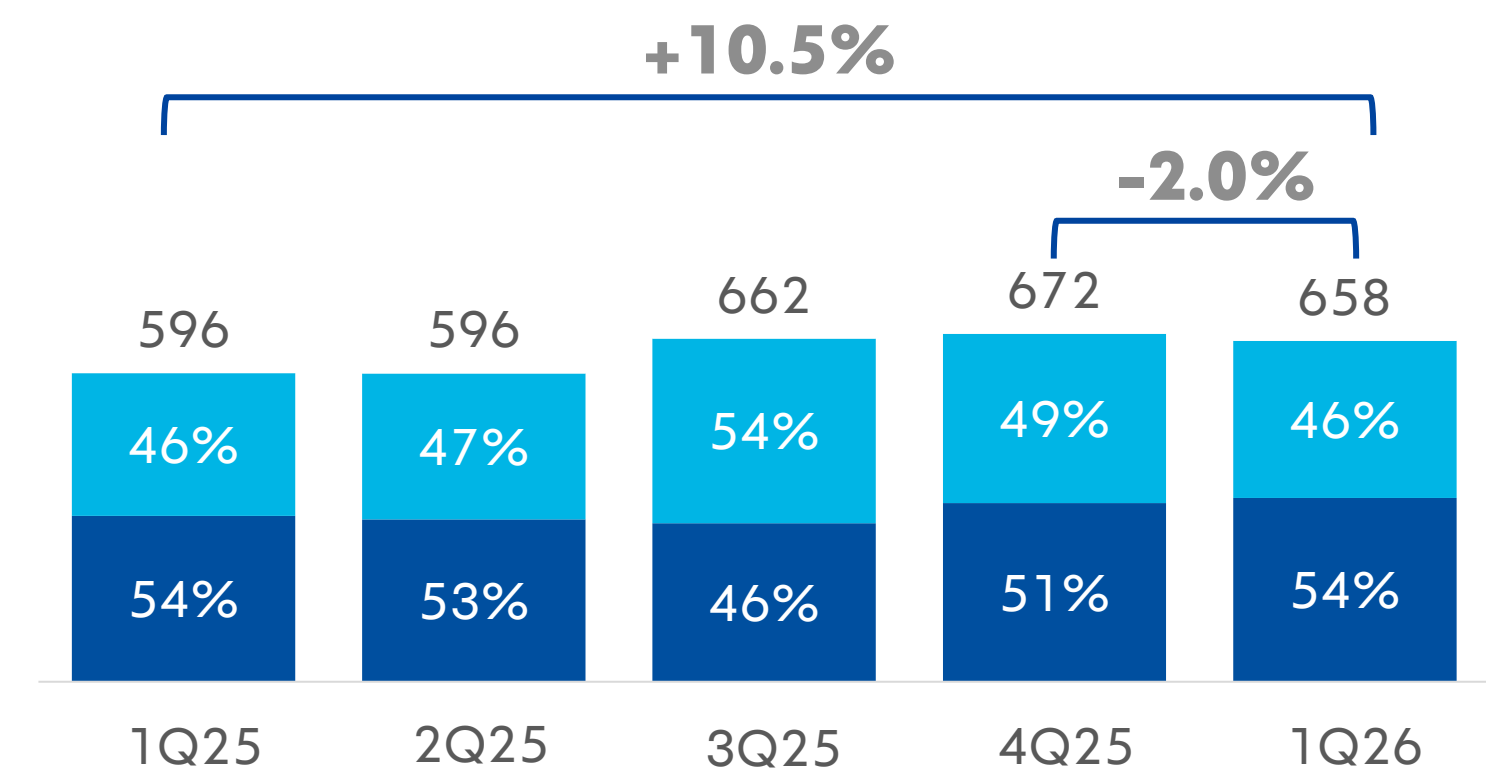
SURPASSING THE HISTORIC MILESTONE OF BRL 50 BILLION IN INVENTORY OF CREDIT LETTERS.

Operating Revenue – **Caixa Vida e Previdência**
BRL billion



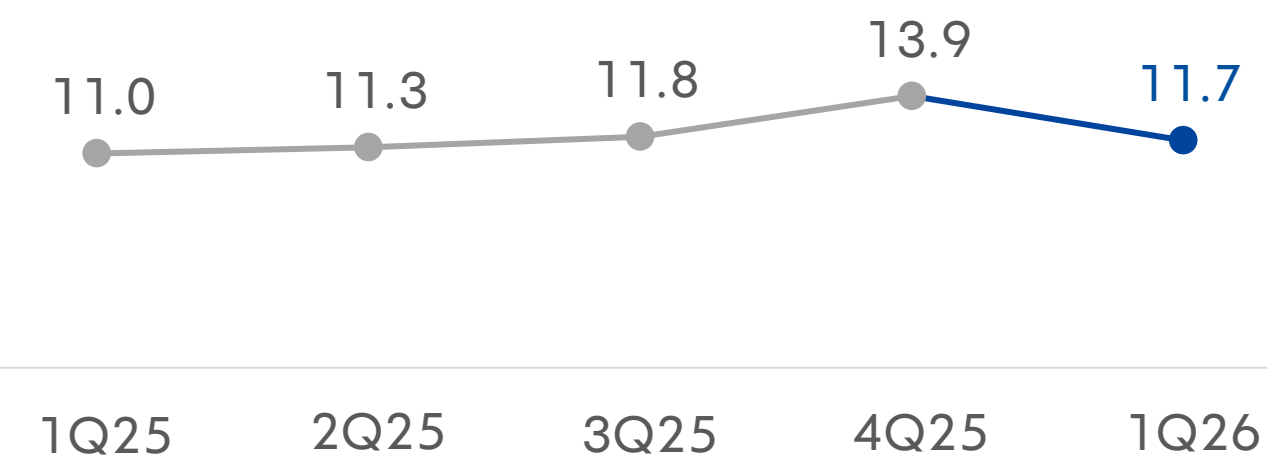
(Operating x Financial) Net Income – **Caixa Vida e Previdência**
BRL million

■ Financial Result ■ Results from the Operation



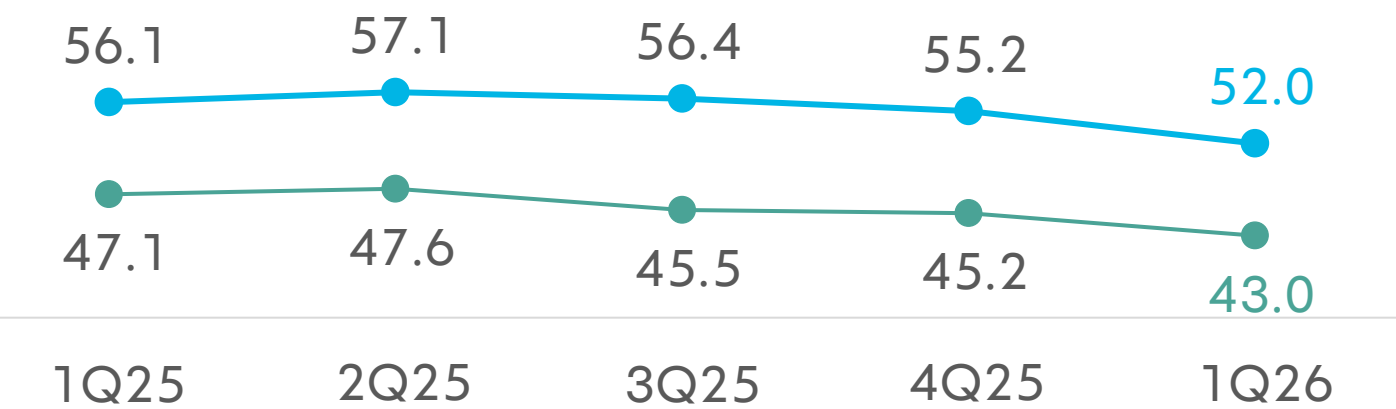
Administrative Expenses Ratio (IDA) – **Caixa Vida e Previdência**

Administrative expenses
% Operating revenue

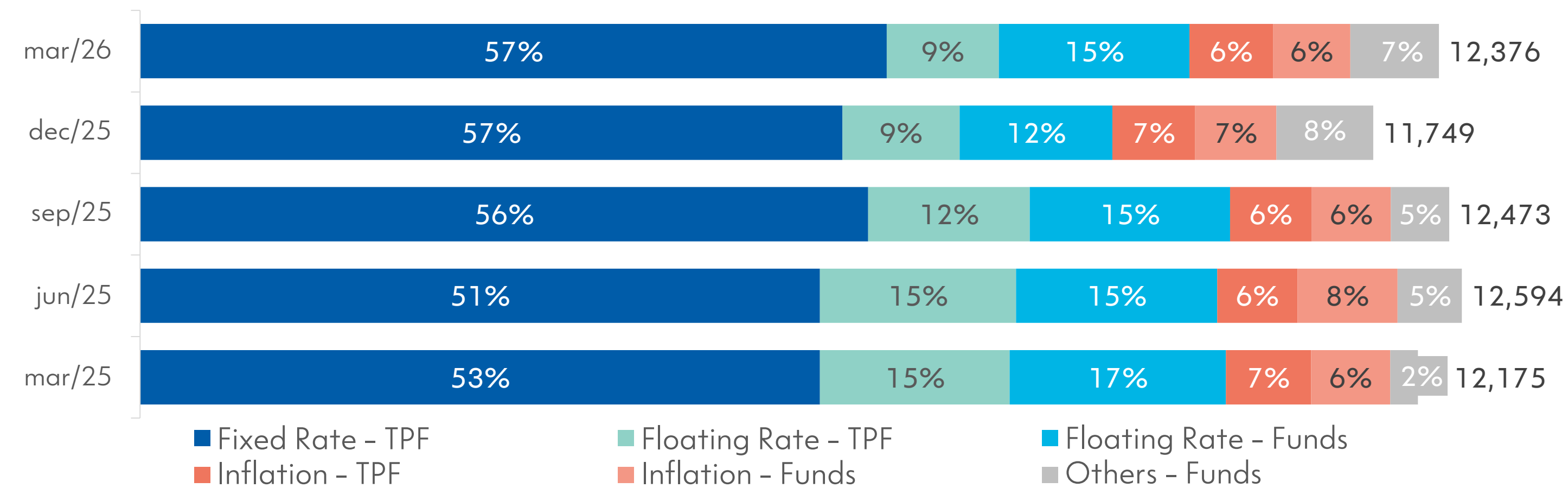


Combined Ratio (IC) and Expanded Ratio (ICA) – **Caixa Vida e Previdência**

General and administrative expenses
● IC : % Operating revenue
● ICA : % Operating revenue + Financial Result



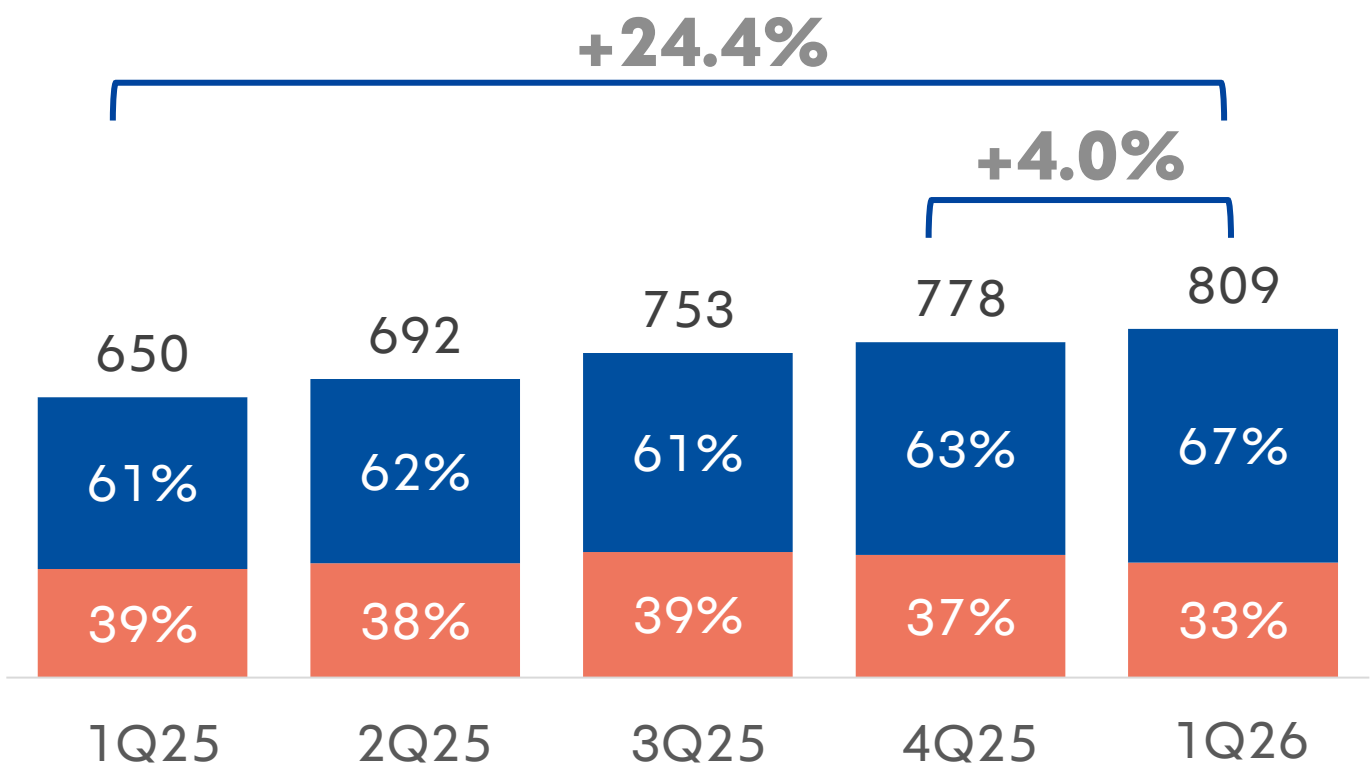
Investment Portfolio Composition – **Caixa Vida e Previdência**
% Financial investments (million)



Operating Revenue – Caixa Residencial

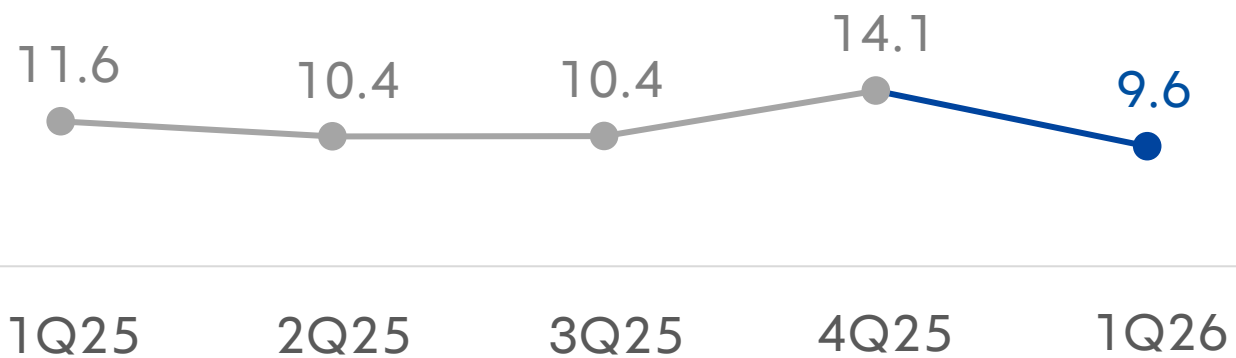
BRL million

- Written Home
- Written Mortgage



Administrative Expenses Ratio (IDA)

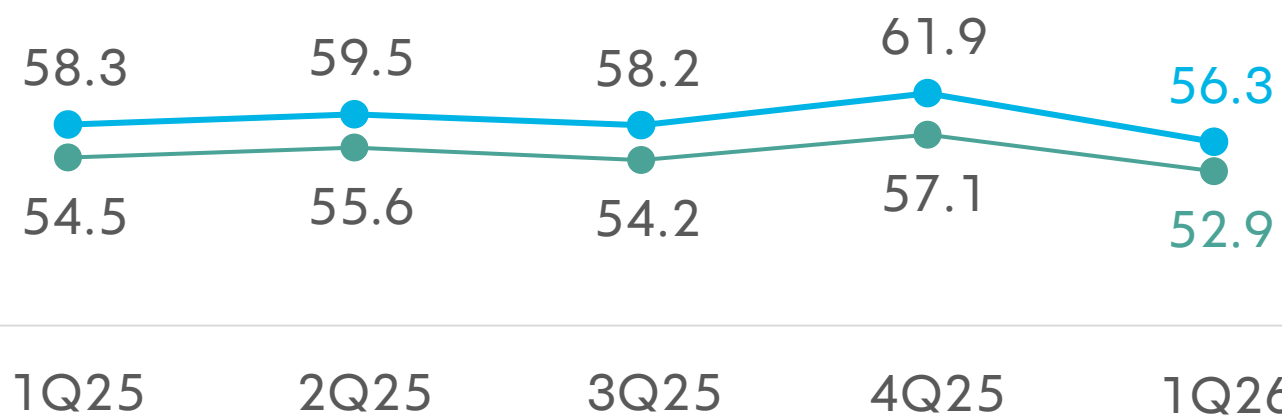
Administrative expenses
% Operating revenue



Combined Ratio (IC) and Expanded Ratio (ICA)

General and administrative expenses

- IC: % Operating revenue
- ICA: % Operating revenue + Financial Result

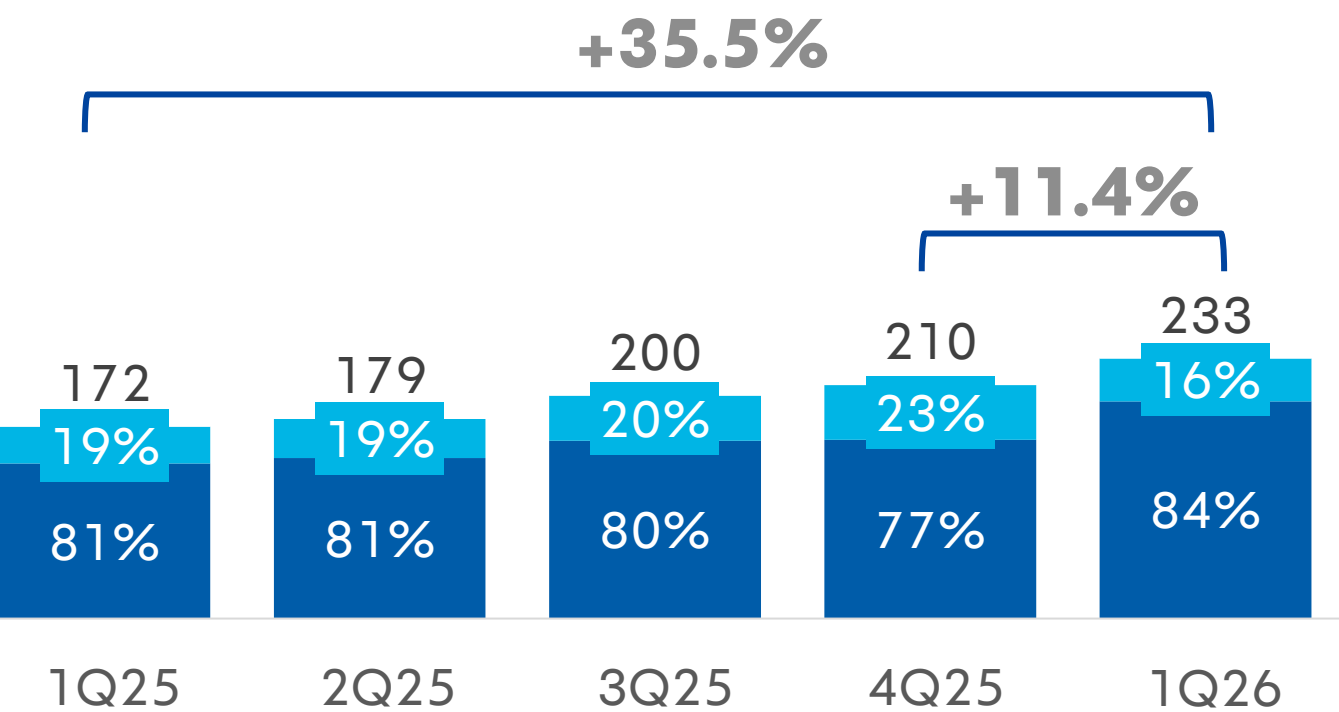


(Operating x Financial) Net Income

Caixa Residencial

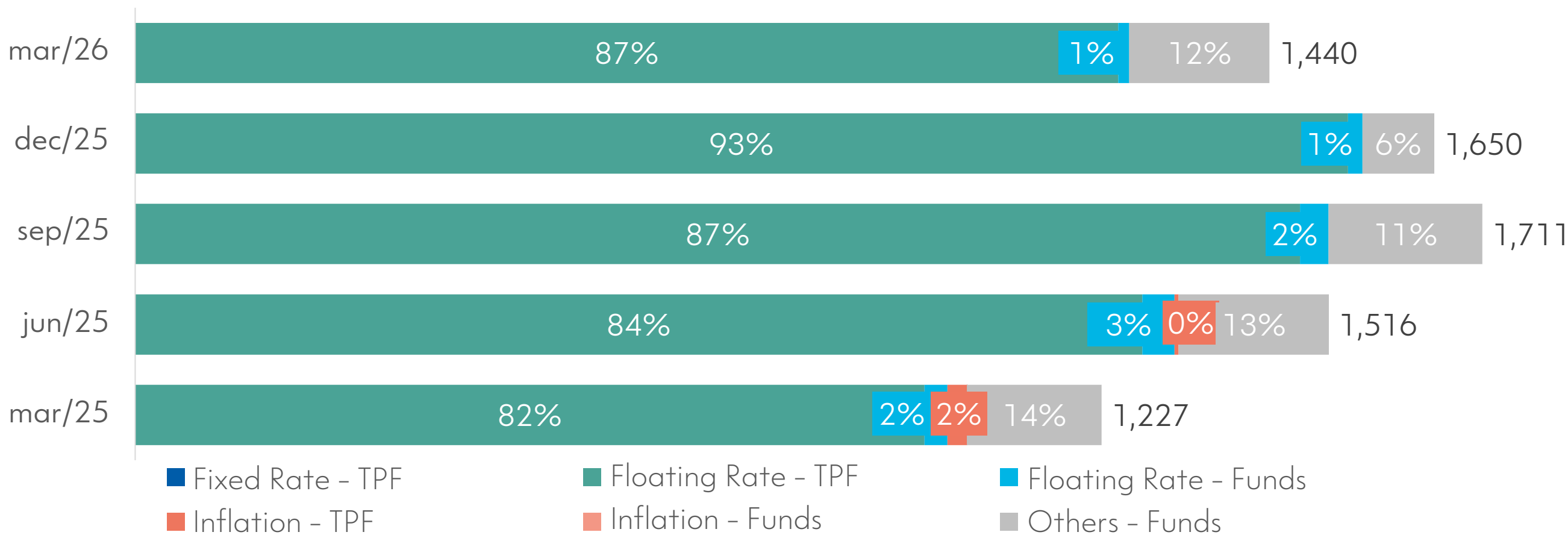
BRL million

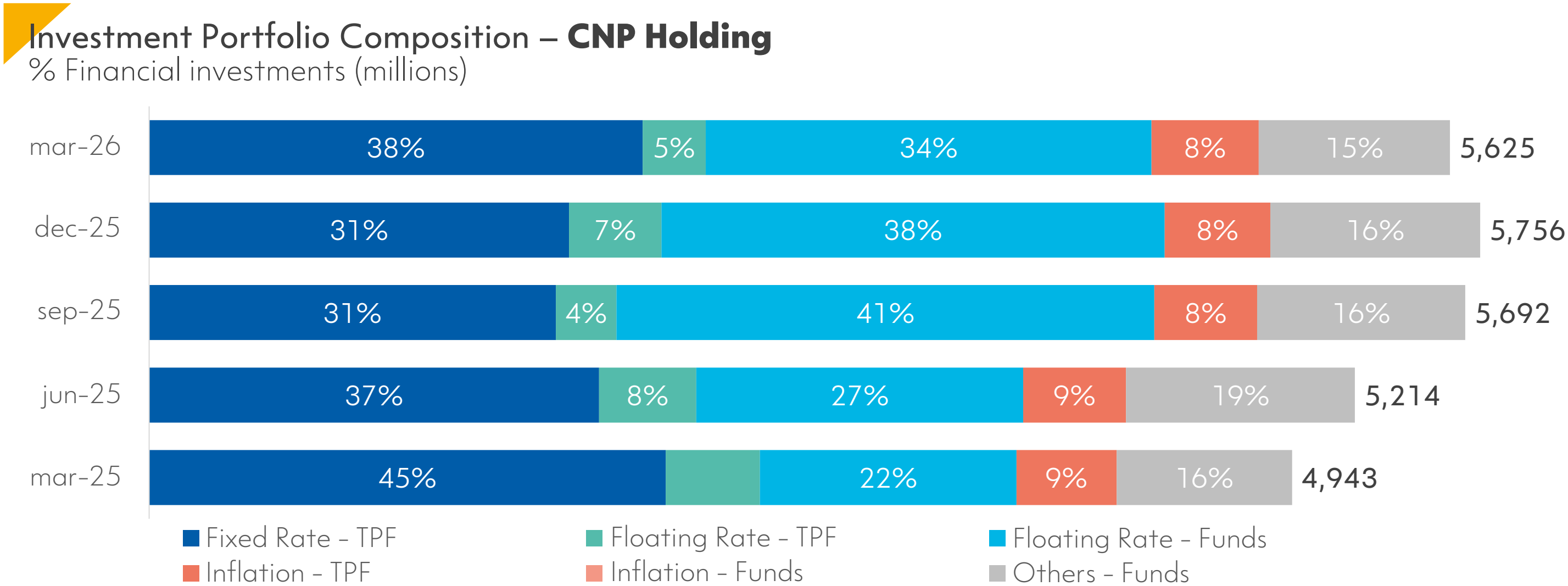
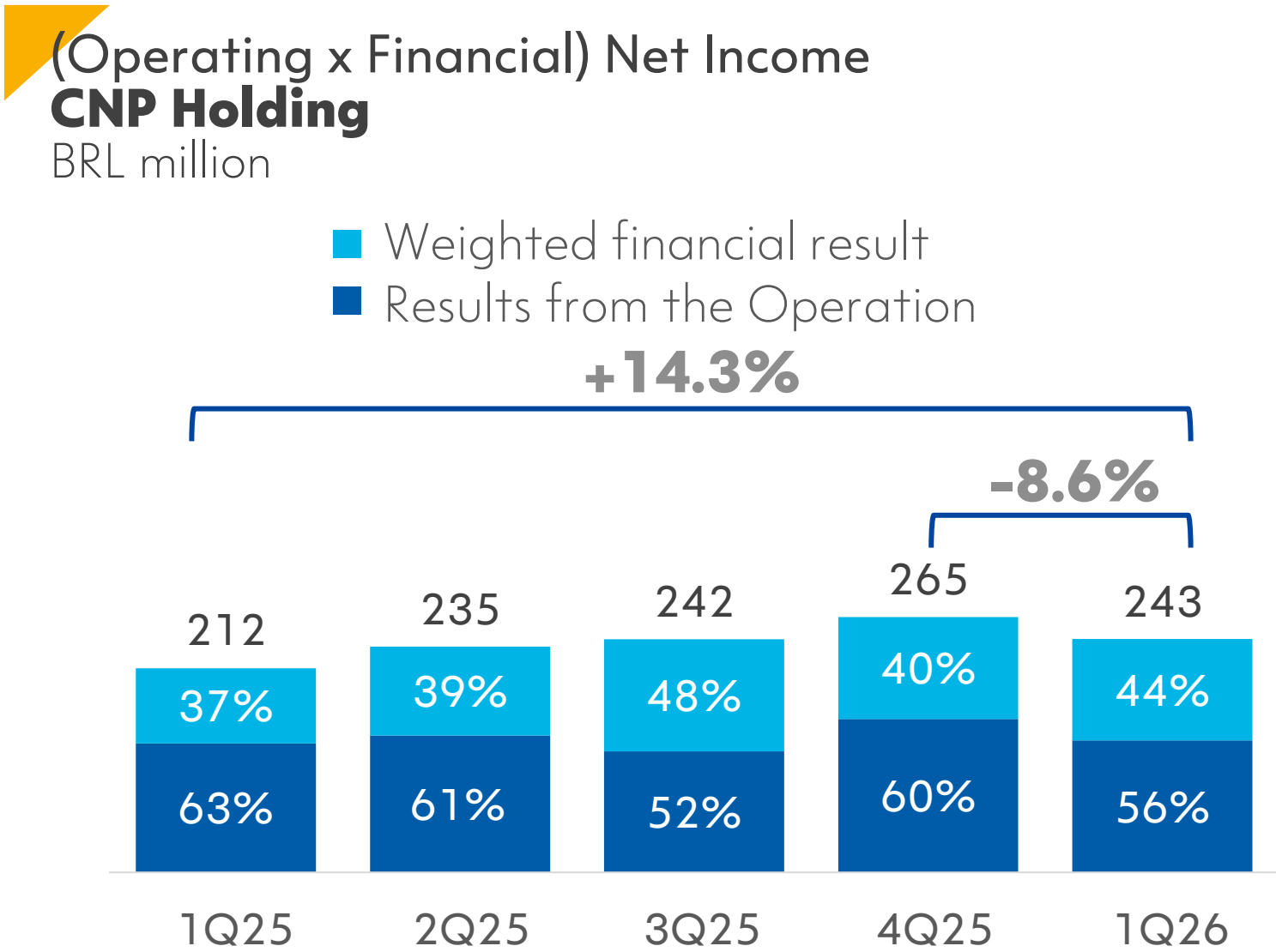
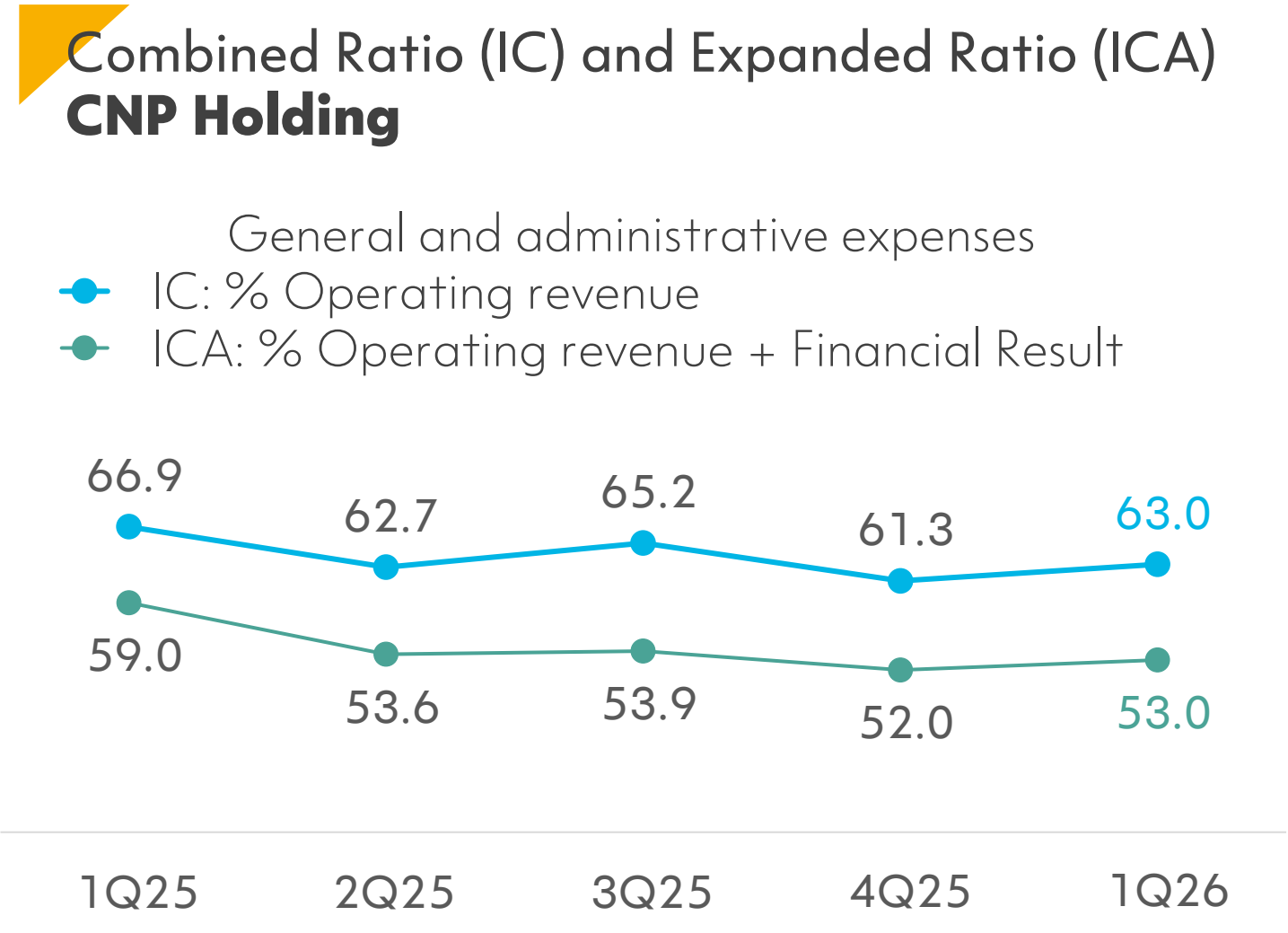
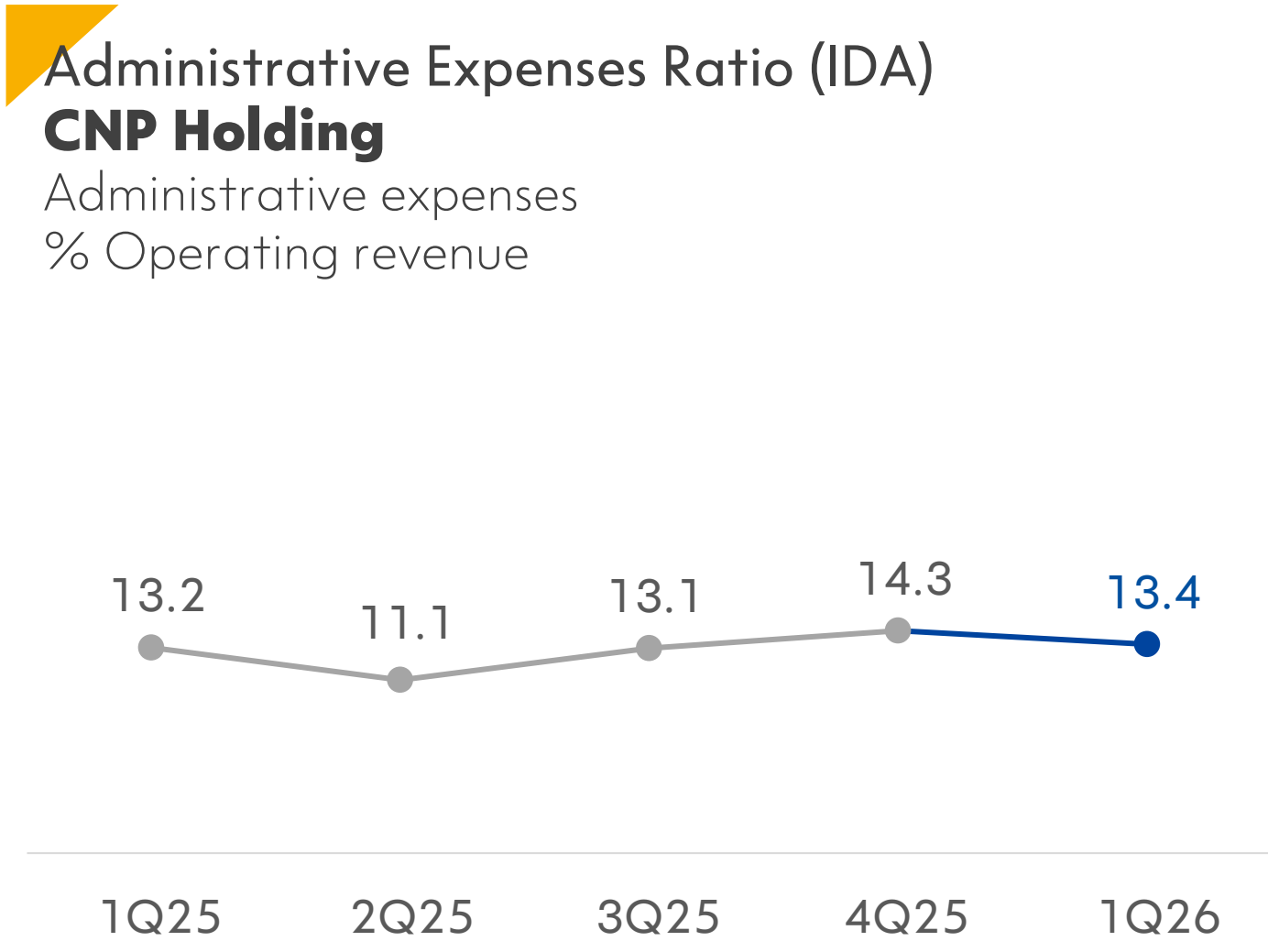
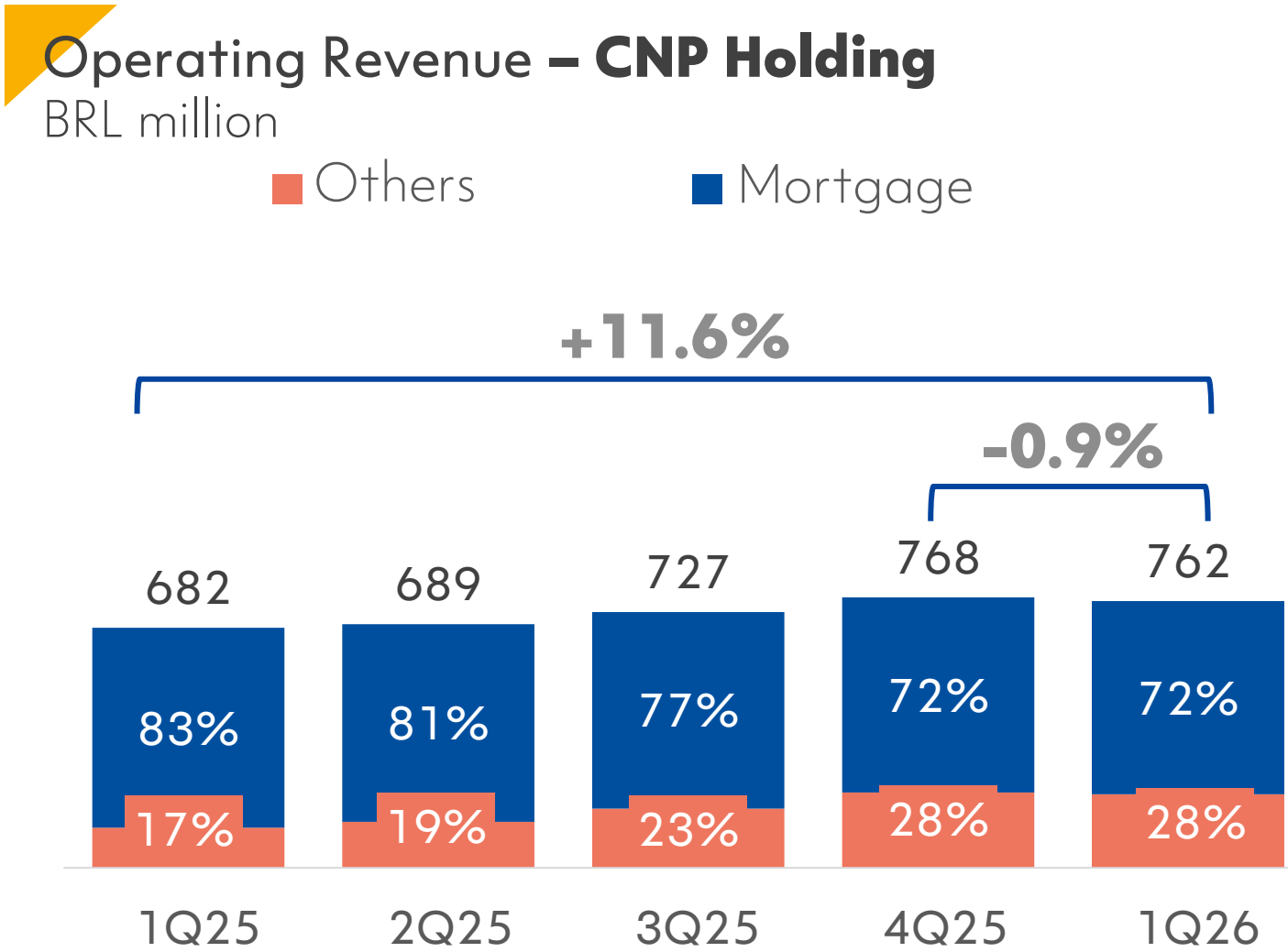
- Weighted financial result
- Results from the Operation



Investment Portfolio Composition – Caixa Residencial

% Financial investments (million)

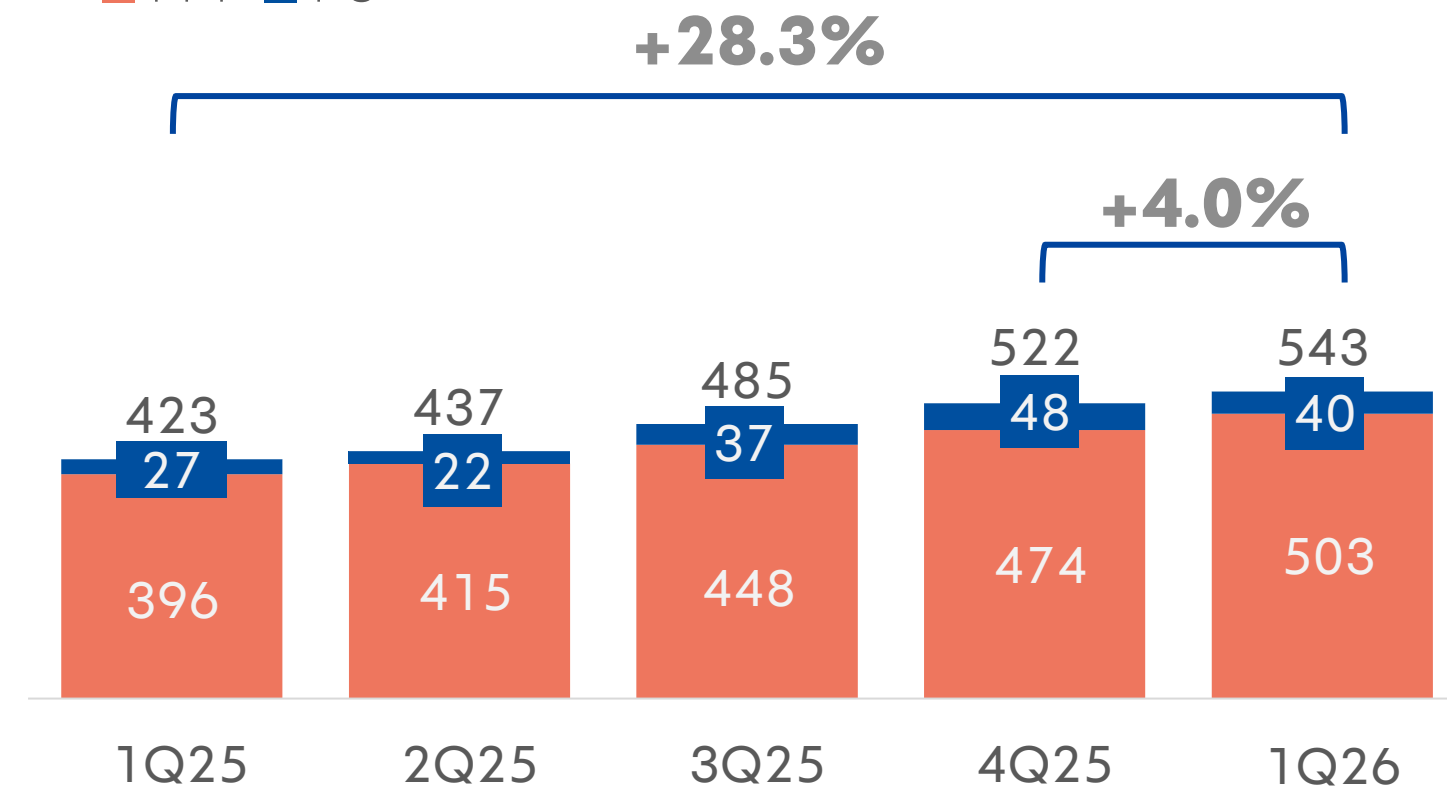




Funds Raised – Caixa Capitalização

BRL million

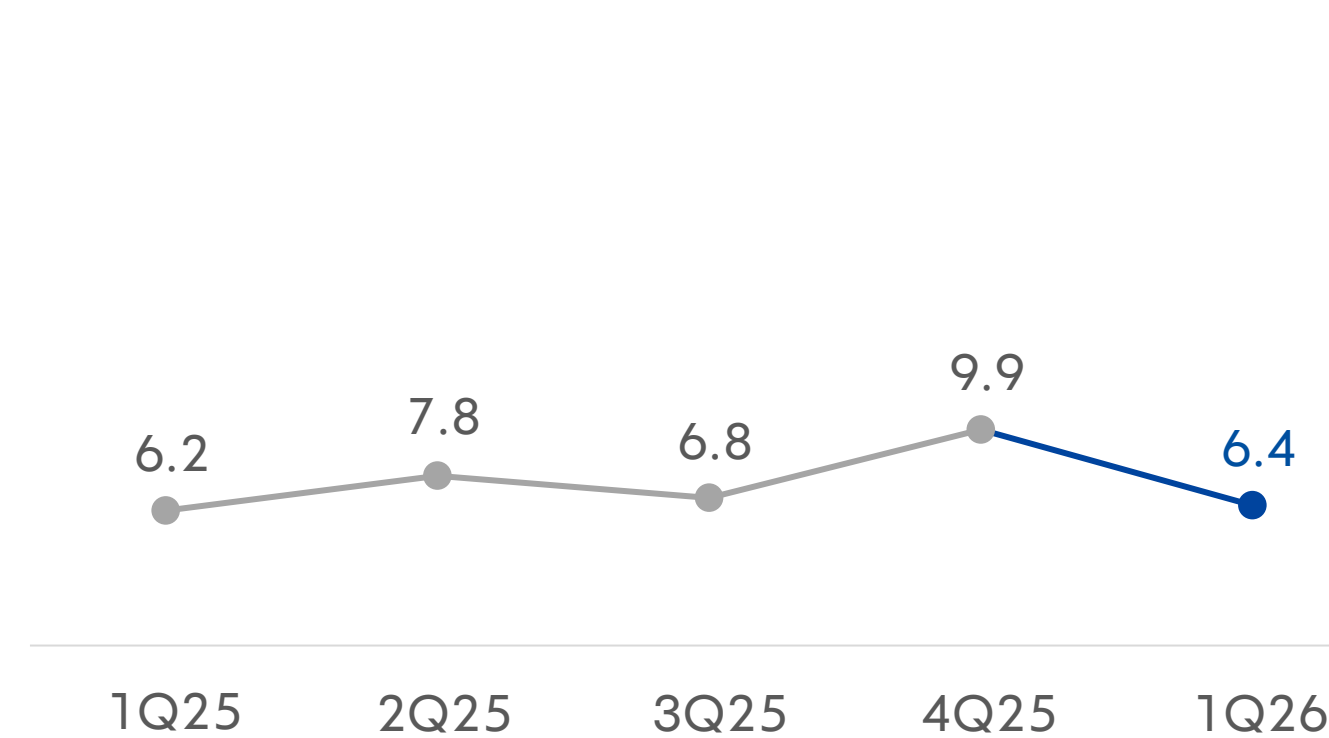
PM PU



Administrative Expenses Ratio (IDA)

Caixa Capitalização

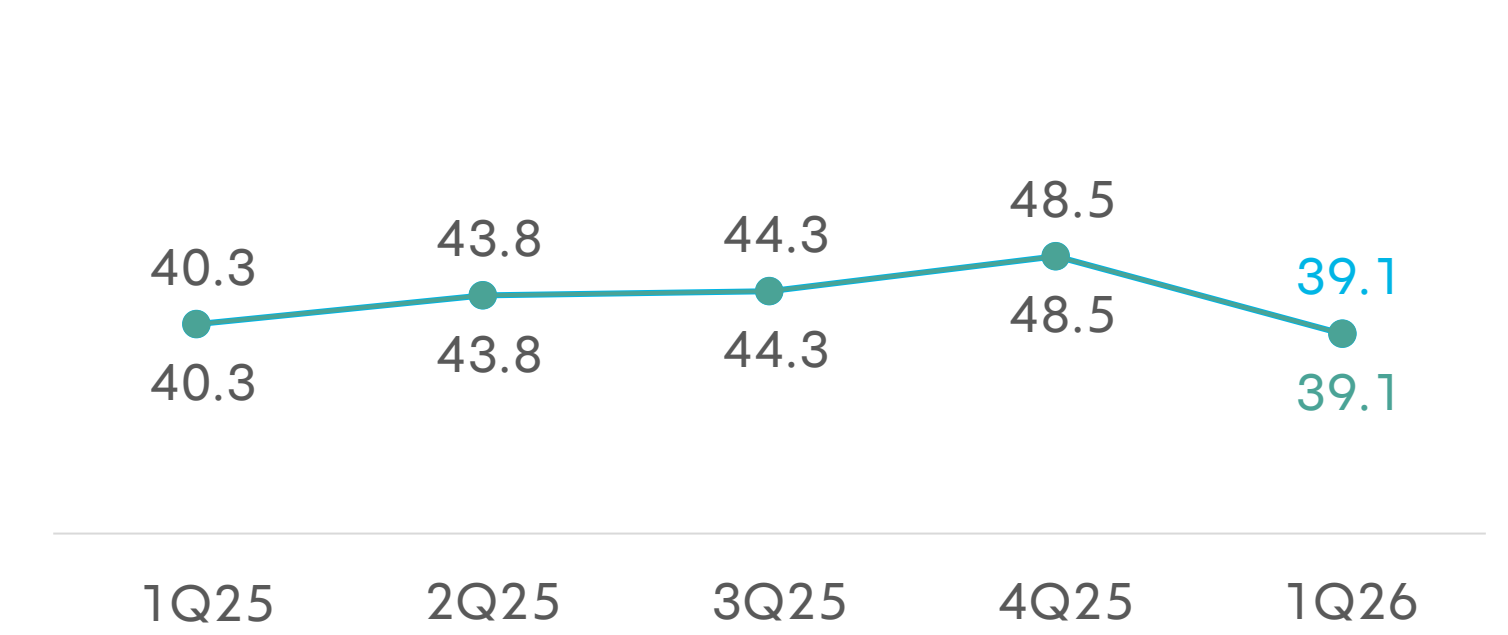
Administrative expenses
% Operating revenue



Combined Ratio (IC) and Expanded Ratio (ICA)

Caixa Capitalização

General and administrative expenses
 ● IC : % Operating revenue
 ● ICA : % Operating revenue + Financial Result



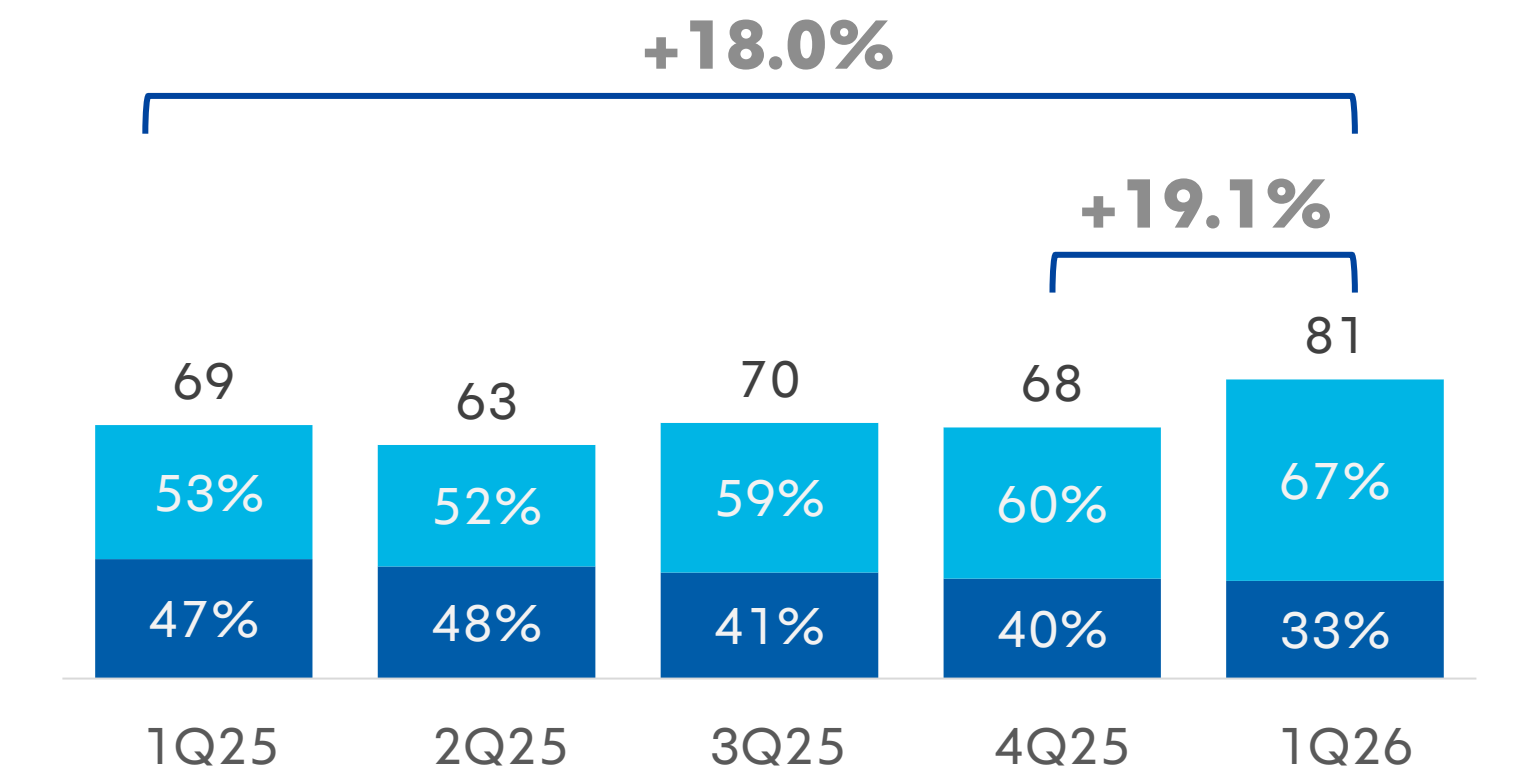
(Operating x Financial) Net Income

Caixa Capitalização

BRL million

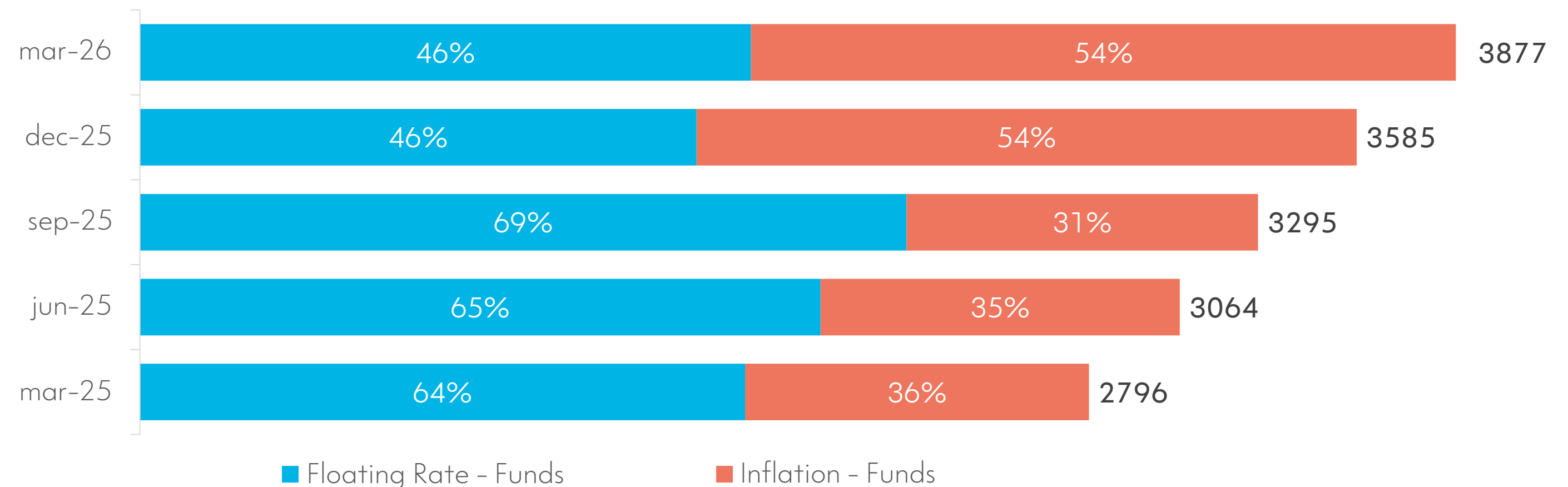
Financial Result

Results from the Operation

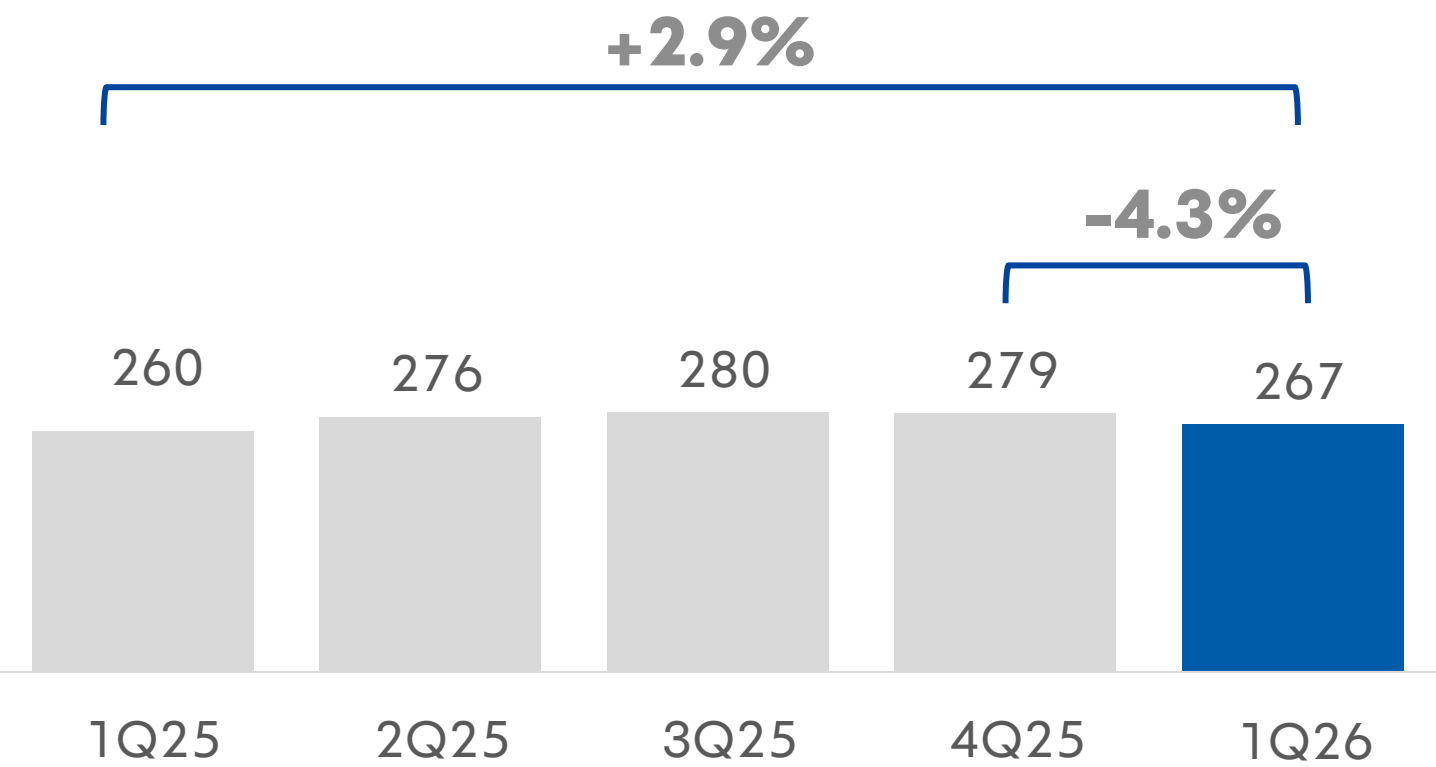


Investment Portfolio Composition – Caixa Capitalização

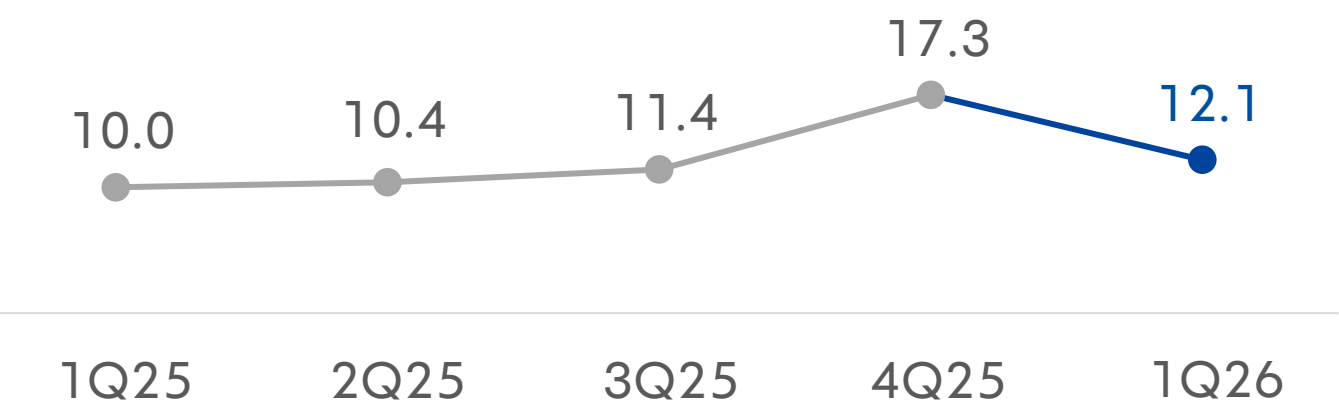
% Financial investments (million)



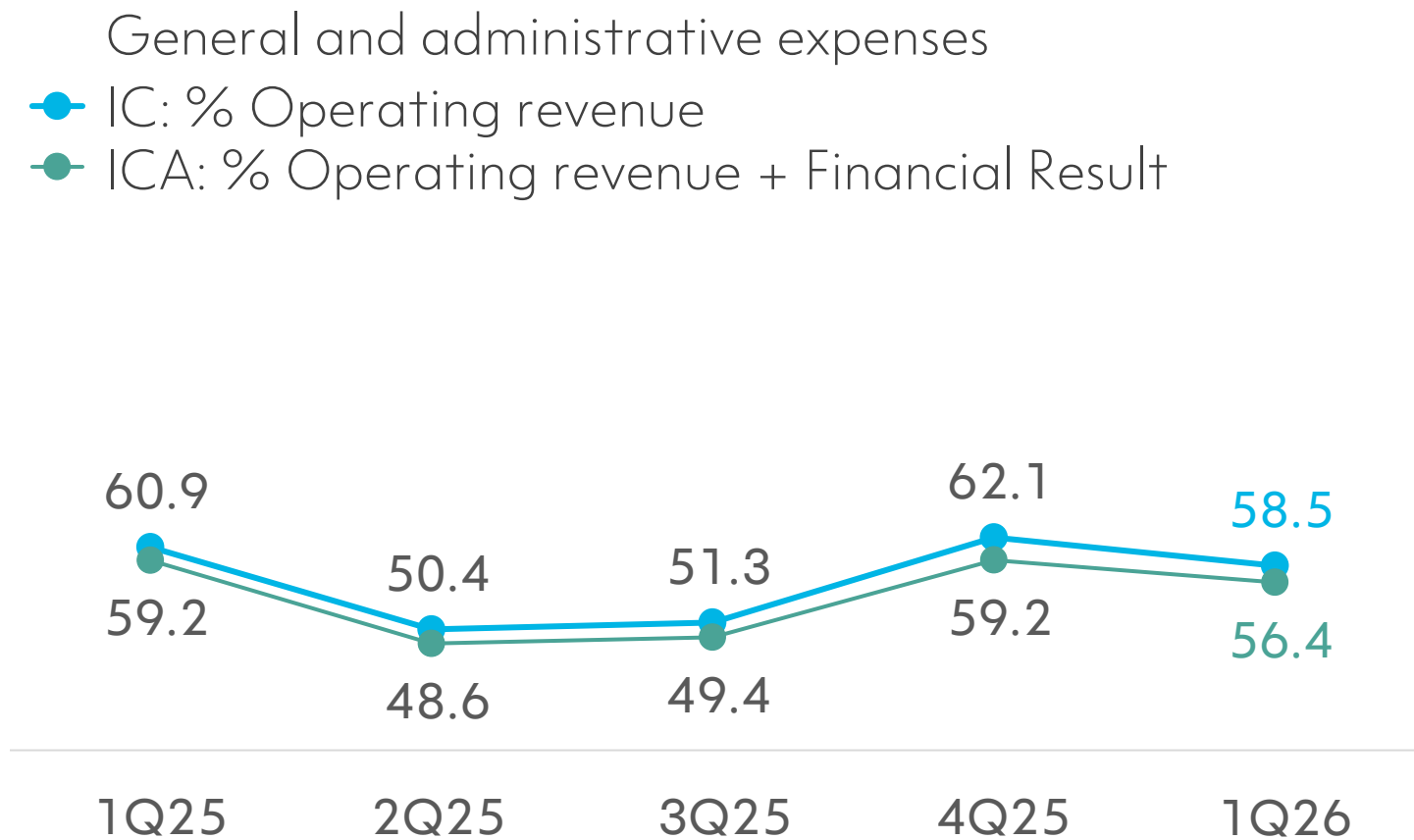
Revenues from rendering of services – **Caixa Consórcio**
BRL million



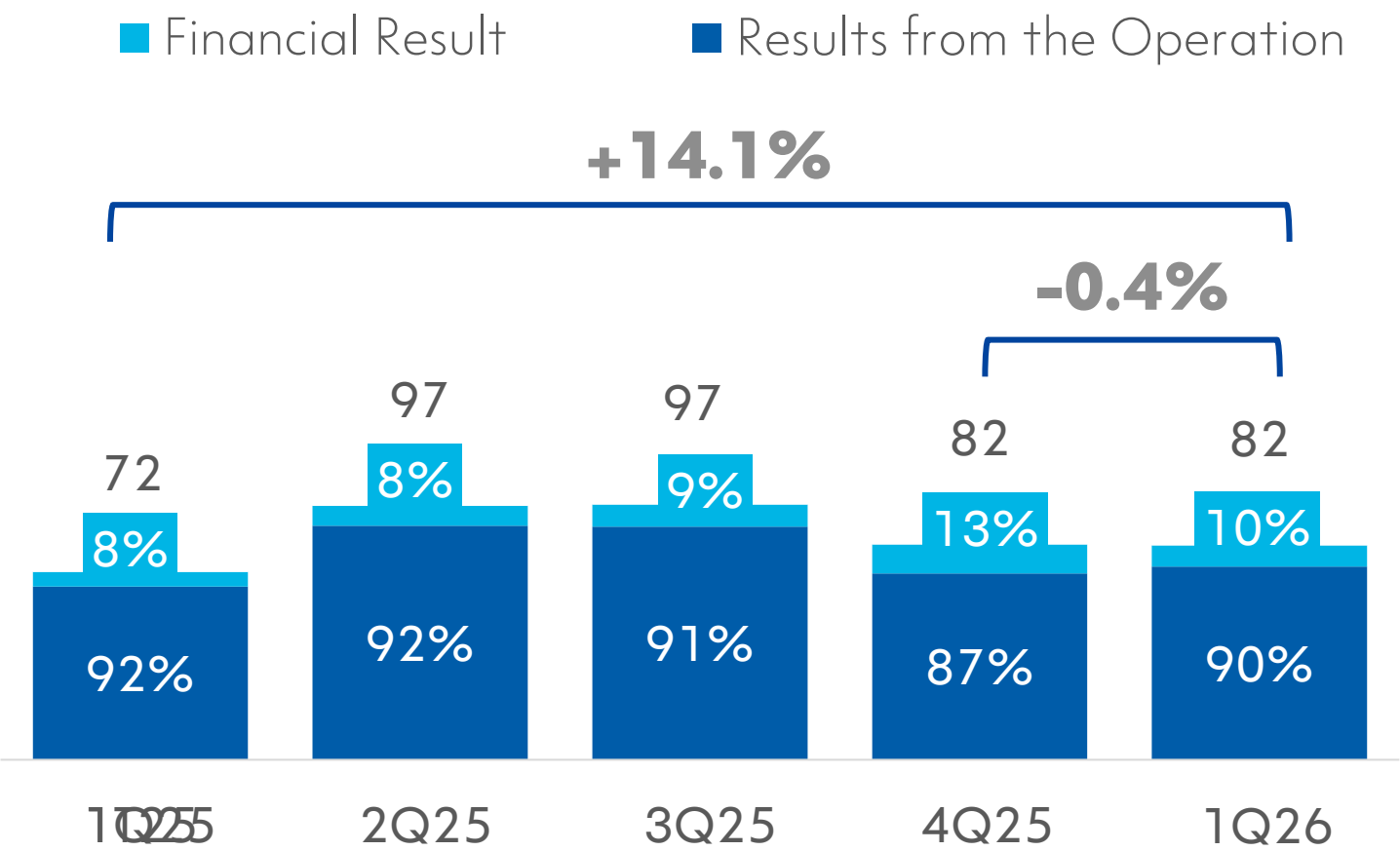
Administrative Expenses Ratio (IDA) **Caixa Consórcio**
Administrative expenses
% Operating revenue



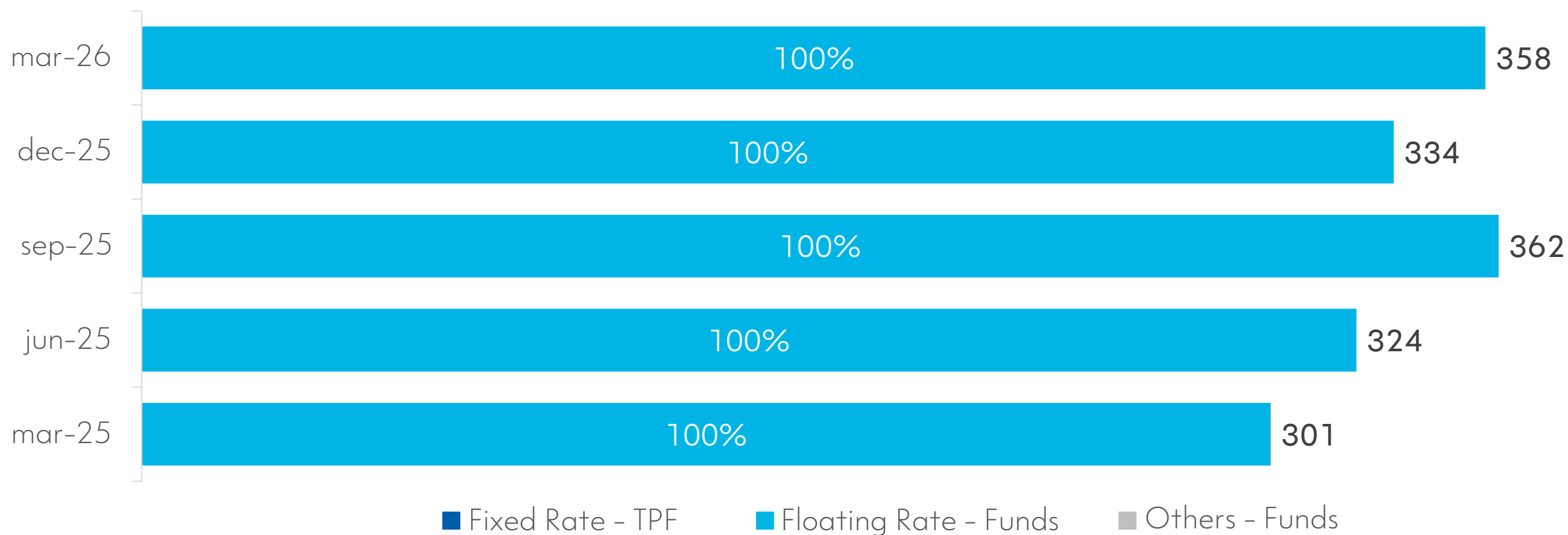
Combined Ratio (IC) and Expanded Ratio (ICA) **Caixa Consórcio**
General and administrative expenses



(Operating x Financial) Net Income **Caixa Consórcio**
BRL million



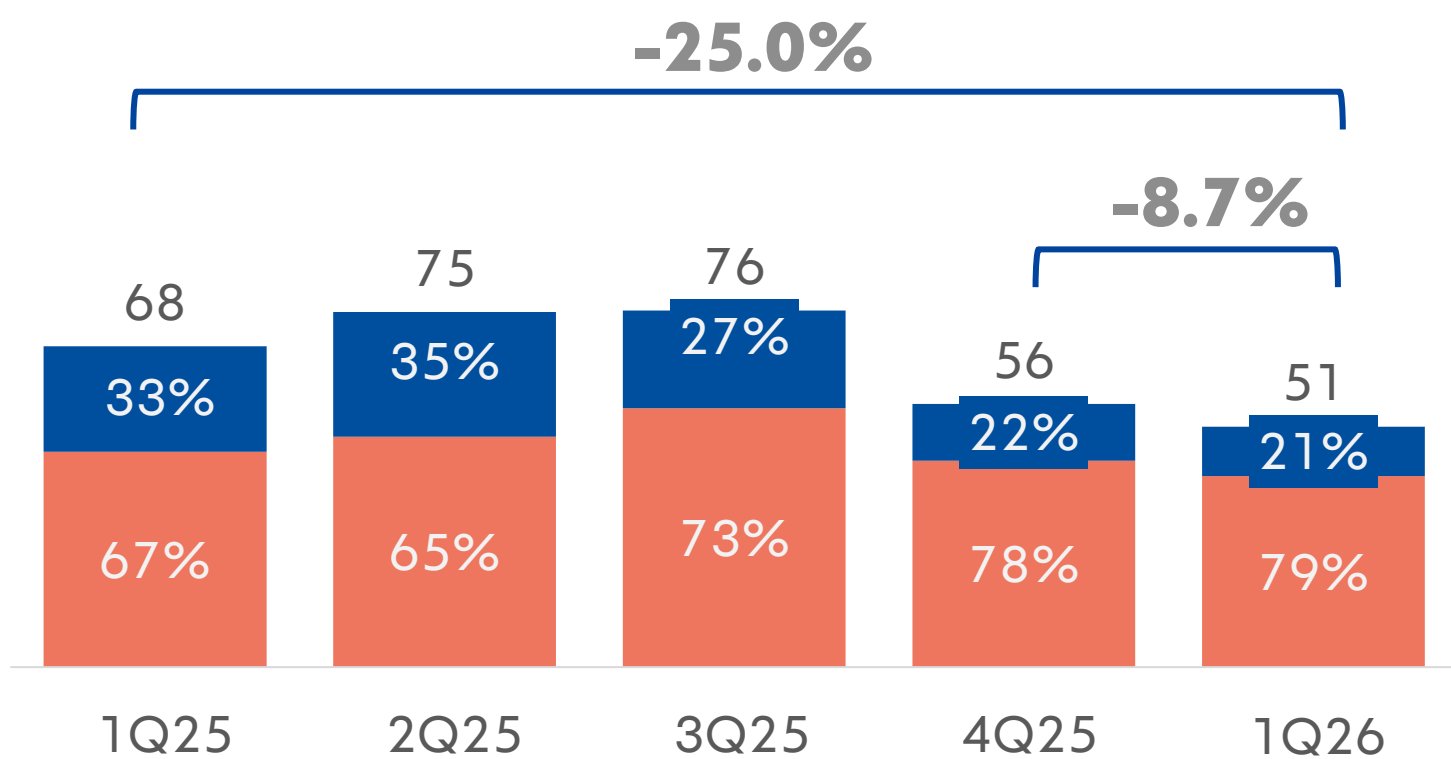
Investment Portfolio Composition – **Caixa Consórcio**
% Financial investments (million)



Revenues from Assistance

BRL million

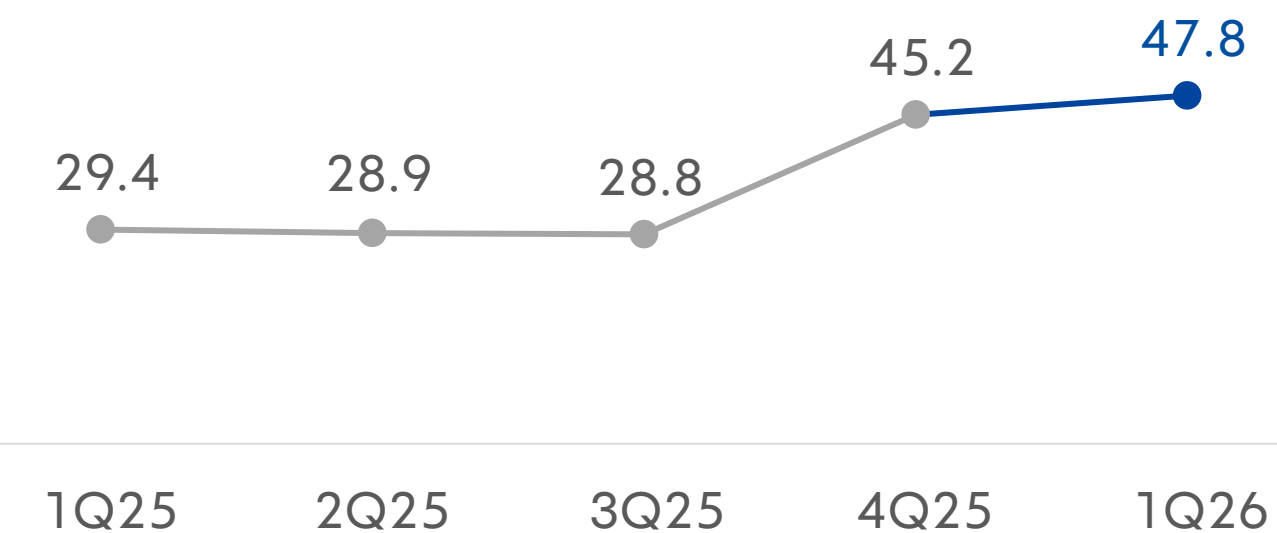
■ B2C ■ B2B



Administrative Expenses Ratio (IDA)

Caixa Assistência

Administrative expenses
% Operating revenue

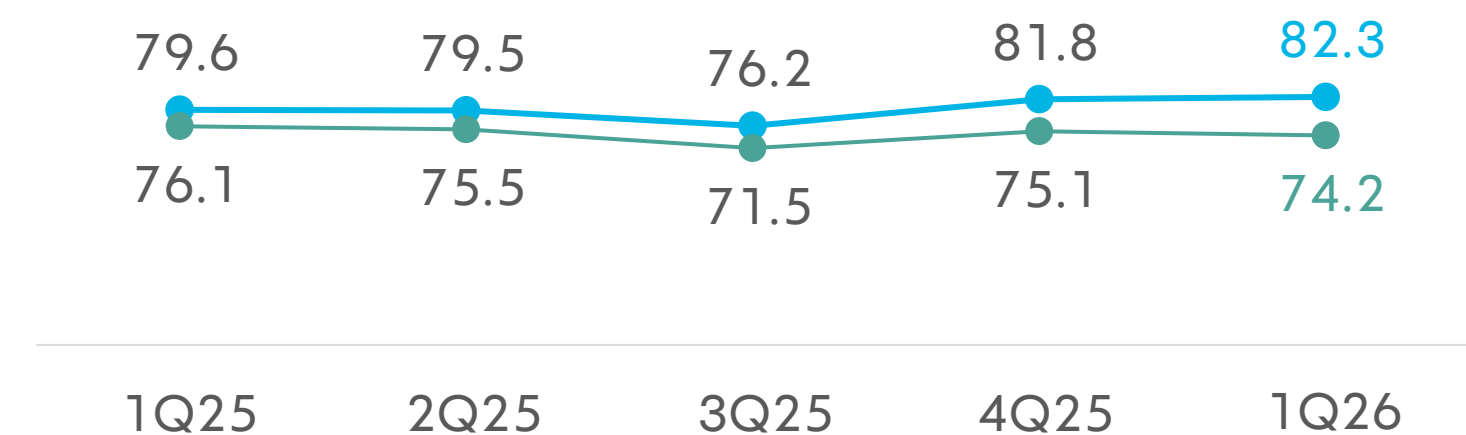


Combined Ratio (IC) and Expanded Ratio (ICA)

Caixa Assistência

General and administrative expenses

● IC: % Operating revenue
● ICA: % Operating revenue + Financial Result

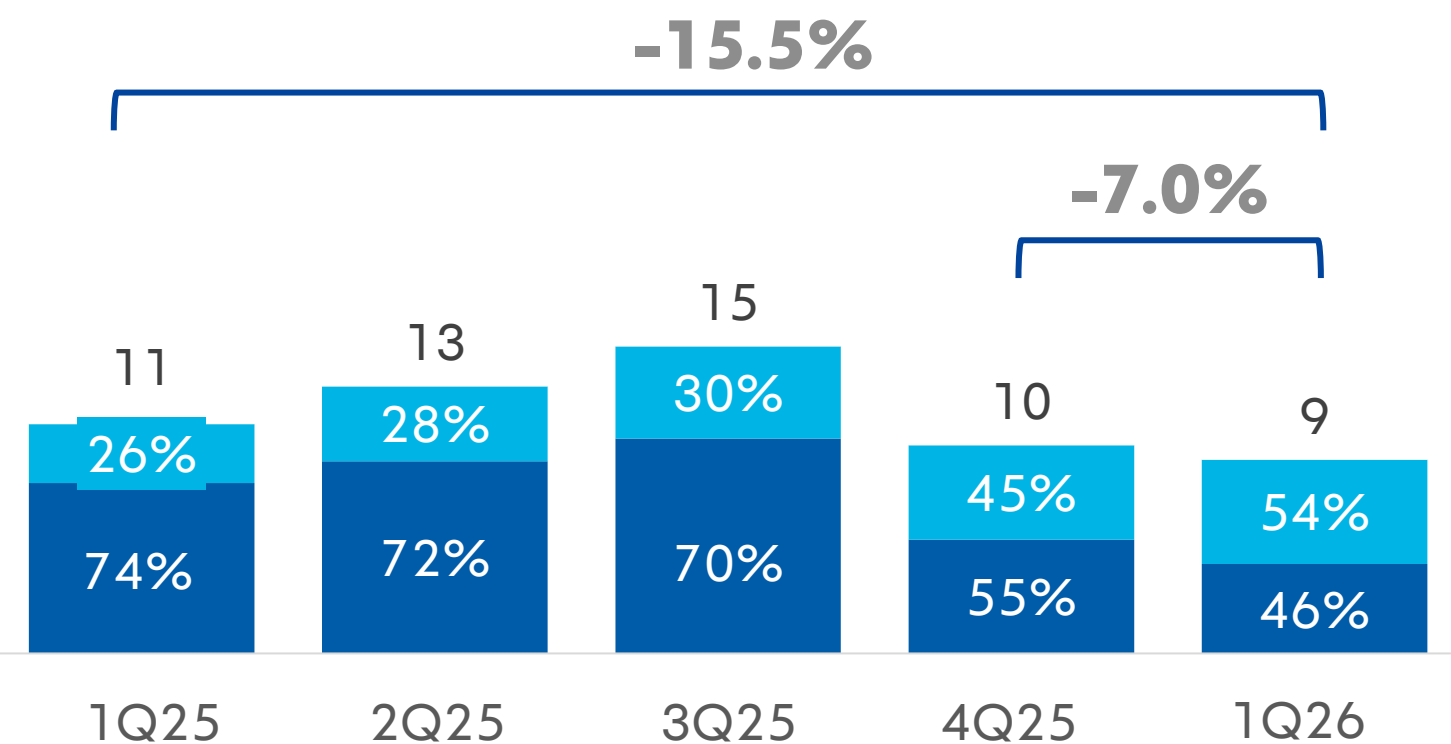


(Operating x Financial) Net Income

Caixa Assistência

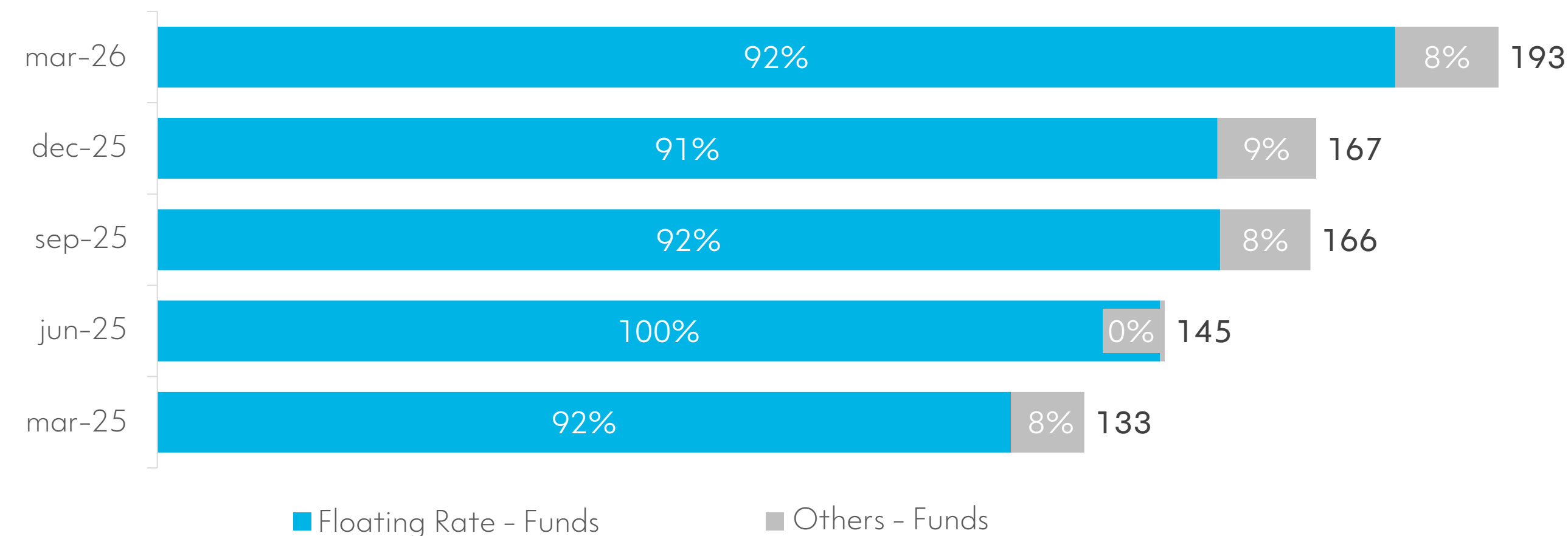
BRL million

■ Financial Result ■ Results from the Operation



Investment Portfolio Composition – Caixa Assistência

% Financial investments (million)



This presentation contains forward-looking statements relating to the prospects of the business, estimates for operating and financial results, and those related to growth prospects of CAIXA Seguridade. These are merely estimates and projections and, as such, are based exclusively on the expectations of CAIXA Seguridade's management. Such forward-looking statements depend, substantially, on external factors, in addition to the risks disclosed in CAIXA Seguridade's other disclosure documents and are, therefore, subject to change without prior notice. The Company's non-financial information and estimates were not reviewed by the independent auditors.

The verbs "anticipate", "believe", "estimate", "expect", "forecast", "plan", "predict", "project", "target" and other similar verbs are intended to identify these forward-looking statements, which involve risks and uncertainties that could cause actual results to differ materially from those projected in this presentation and do not guarantee any future CAIXA Seguridade's performance. The factors that might affect performance include, but are not limited to: (i) market acceptance of CAIXA Seguridade's services; (ii) volatility related to the Brazilian economy and financial and securities markets, and the highly competitive industry CAIXA Seguridade operates in; (iii) changes in domestic and foreign legislation and taxation, and government policies related to the social security markets; (iv) increasing competition from new entrants to the Brazilian markets; (v) ability to keep up with rapid changes in technological environment; (vi) ability to maintain an ongoing process for introducing competitive new products and services, while maintaining the competitiveness of existing ones; and (vii) ability to attract clients. Other factors that could materially affect results can be found in CAIXA Seguridade's annual report.

All forward-looking statements in this presentation are based on information and data available as of the date they were made, and CAIXA Seguridade undertakes no obligation to update them in light of new information or future development.

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