CAIXA Seguridade

APRESENTAÇÃO DE RESULTADOS

1T25

CAIXA Seguridade

APRESENTAÇÃO DE RESULTADOS

1T25

1 EXECUÇÃO **ESTRATÉGICA/DESTAQUES**

Felipe Montenegro Mattos

CEO / Diretor Presidente

2 **DESEMPENHO** COMERCIAL E FINANCEIRO

CAIXA Seguridade

2025 + LARES SEGURADOS

Recorde de emissões para Residencial e Habitacional

HABITACIONAL

R$**962,0**mi Prêmios Emitidos

+12,4% /1T24

RESIDENCIAL

R$**267,8**mi Prêmios Emitidos

+26,5% /1T24

- Habitacional e Residencial com o **melhor desempenho histórico** em emissões trimestrais.
- Foco em resultados ao longo prazo, com crescimento de **47,4%** no residencial acoplado ao habitacional, entre 1T25 e 1T24.
- Crescimento do índice de renovação de Residencial: **+4,9 p.p.** entre 1T25 e 1T24.
- Campanha Parcela no Bolso respondeu por **8,4%** das emissões de Seguro Residencial no 1T25.

1T25 PREVIDÊNCIA E ASSISTÊNCIA

CAIXA Seguridade

Melhorias nos produtos de Previdência e desempenho em Assistência

PREVIDÊNCIA

R$**179,0**bi +12,1%
Reservas /1T24

R$**7,0**bi +8,5%
Contribuições /1T24

- Lançamento de Previdência como **garantia no crédito CAIXA** para PF.
- **Nova família de fundos** para os clientes de alta renda.

ASSISTÊNCIA

R$**68,2**mi +52,6%
Receitas /1T24

- Manutenção da curva ascendente de receitas desde a criação da Caixa Assistência, com destaque para o Rapidex (B2C), **+55,1%** entre 1T25 e 1T24.

CAIXA Seguridade

1T25 ESTRATÉGIA COM RESULTADO

Base sólida para resultado crescente de longo prazo

CONSÓRCIO

R$ **5,5** bi — Cartas de crédito — +37,8% /1T24

CAPITALIZAÇÃO

R$ **423,0** mi — Arrecadação — +8,7% /1T24

- As Cartas de Crédito de Imóveis cresceram **+50,7%** entre 1T25 e 1T24.
- **R$ 475,1 milhões** em bens entregues (+33,2%), com mais de **3,5 mil** cartas contempladas no período.
- O aumento na arrecadação da modalidade mensal de Capitalização (**+55,5%**) resultou em uma melhoria significativa na margem operacional, **+30,7%** entre 1T25 e 1T24.

CAIXA Seguridade

FOLLOW ON

20% FREE FLOAT

Encerramento da Oferta Secundária Subsequente, com o alcance do percentual mínimo de ações em circulação da Companhia, segundo as regras do Novo Mercado da B3.

+ PARA ELAS

- Reformulação dos produtos **Vida Mulher** e **Prev Mulher**, com possibilidade de contratação por mulheres transgênero e inclusão do Assistência Apoio Mulher.

+ PRÁTICAS RESPONSÁVEIS

- Novas iniciativas internas para promover a **agenda de gênero** e **enfrentamento à violência contra a mulher**.
- **Créditos de carbono** suficientes para compensação 3 anos de emissões da Holding e Corretora.

CAIXA Seguridade

DESTAQUES RESULTADO 1T25

R$ 1,0 BI LUCRO LÍQUIDO Gerencial **+9,2%** /1T24

DIVIDENDOS DE R$ 930 MI **92,1%** payout

R$ 1,4 BI RECEITA Operacional **+10,5 %** /1T24

ROE 58,6 % **+0,2 p.p.** /1T24

CAIXA Seguridade

APRESENTAÇÃO
DE RESULTADOS
1T25

1 EXECUÇÃO **ESTRATÉGICA/DESTAQUES**

2 **DESEMPENHO** COMERCIAL E FINANCEIRO

Eduardo Oliveira

CFO / Diretor de Finanças e RI

Desempenho Financeiro

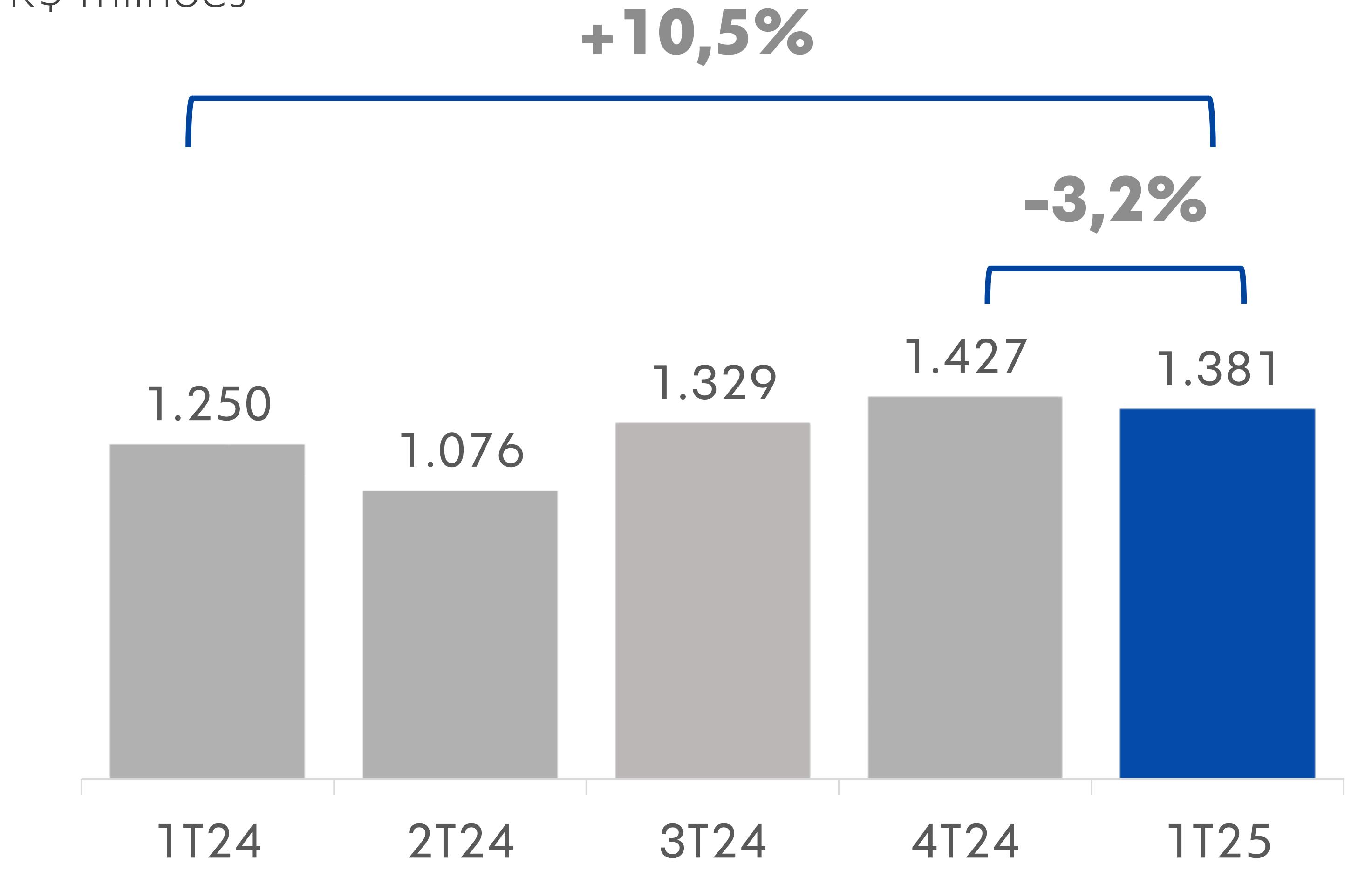
CAIXA Seguridade

Receitas Operacionais R$ 1.381 milhões

Lucro Líquido Gerencial R$ 1.009 milhões

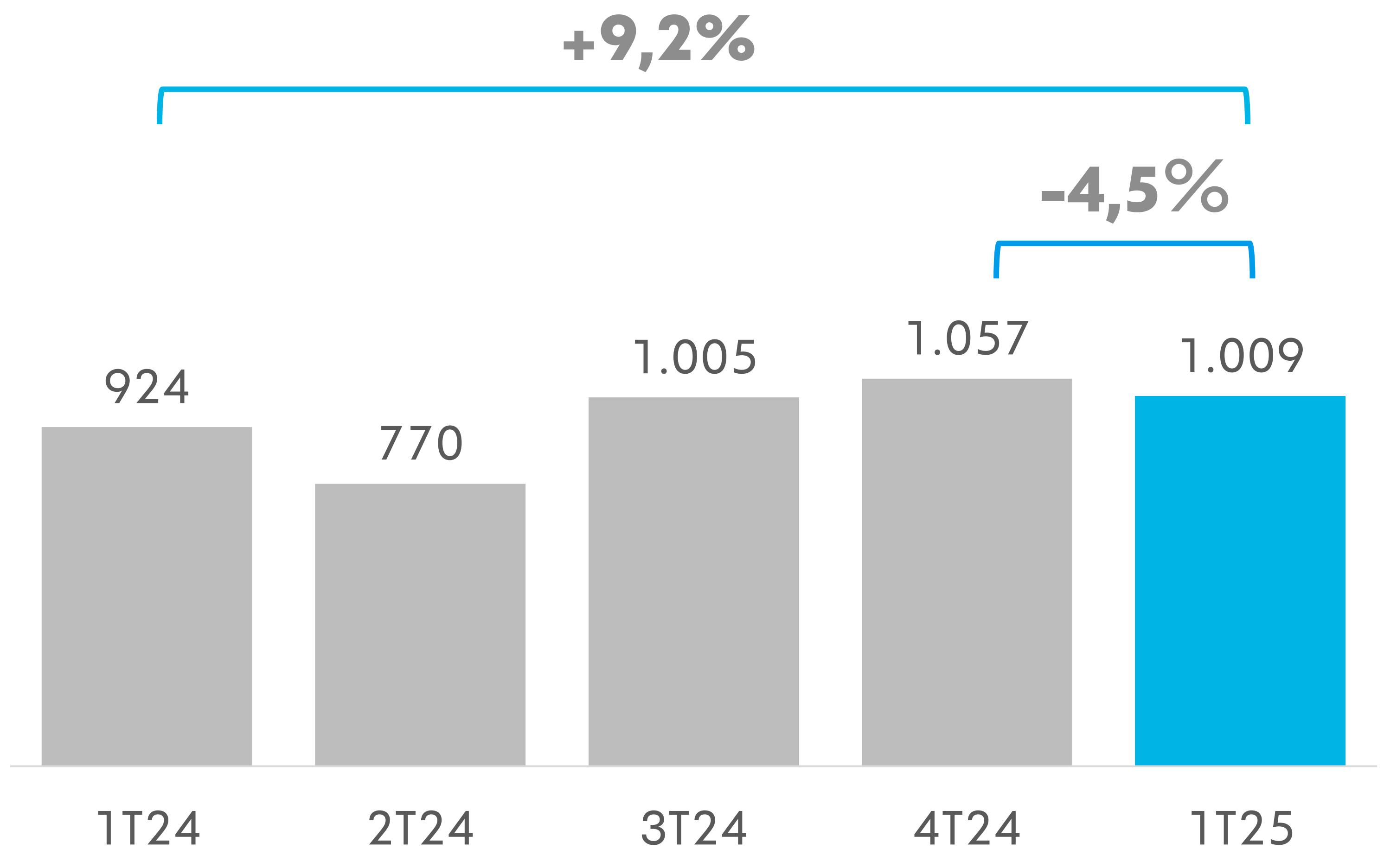
ROE¹ 58,6% a.a.

Receitas Operacionais
R$ milhões



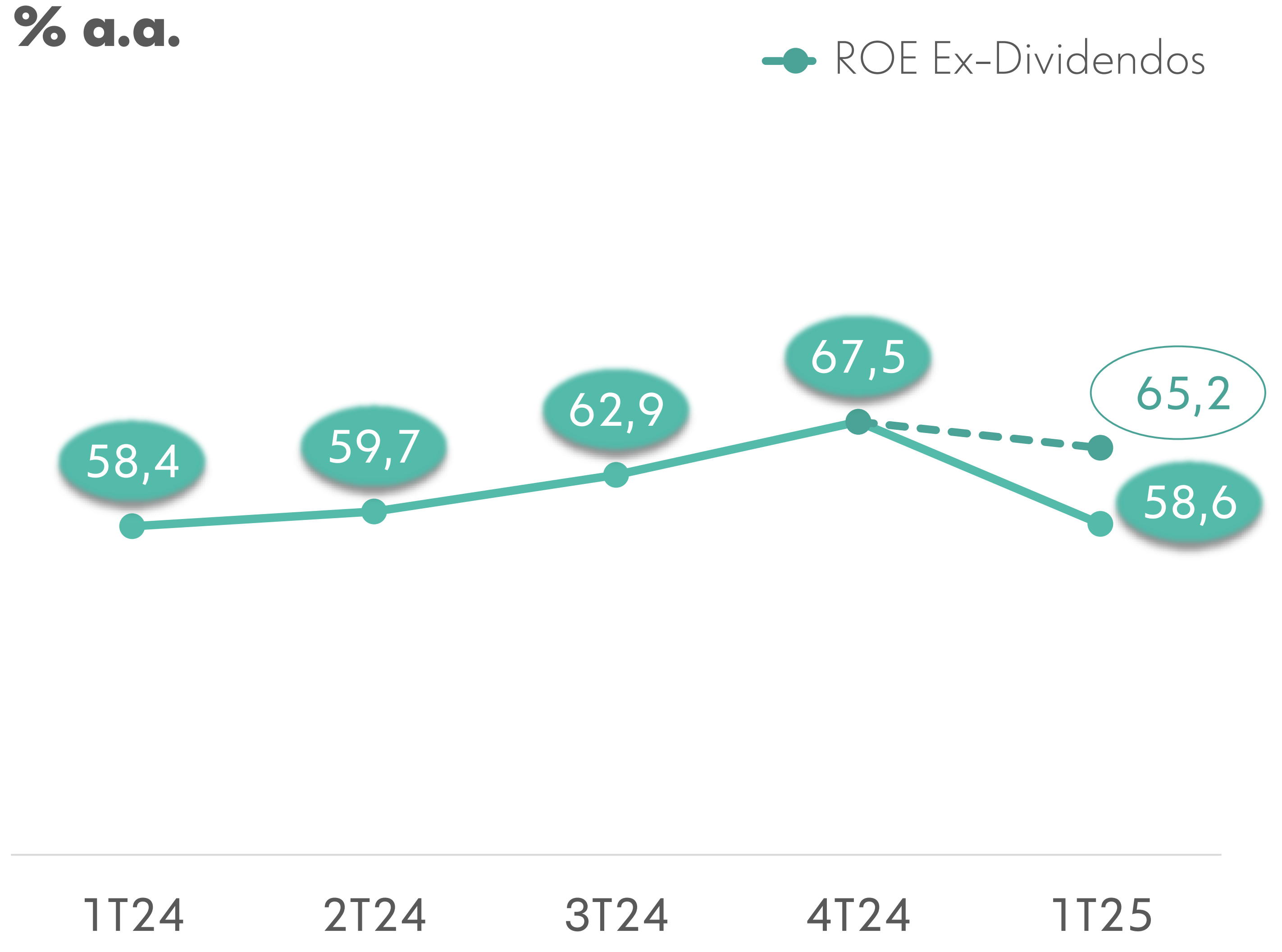
Receitas R$ milhões	%	1T25	/1T24	/4T24
Participações	56%	767	+9%	+1%
Distribuição	44%	615	+13%	-8%
Total	**100%**	**1.381**	**+11%**	**-3%**

Lucro Líquido Gerencial
R$ milhões



Lucro Líquido Contábil, em acordo com a norma CPC 50 (IFRS 17), de R$ 1.050,4 milhões em 1T25, crescimento de 22,8% em relação ao 1T24.

% a.a.



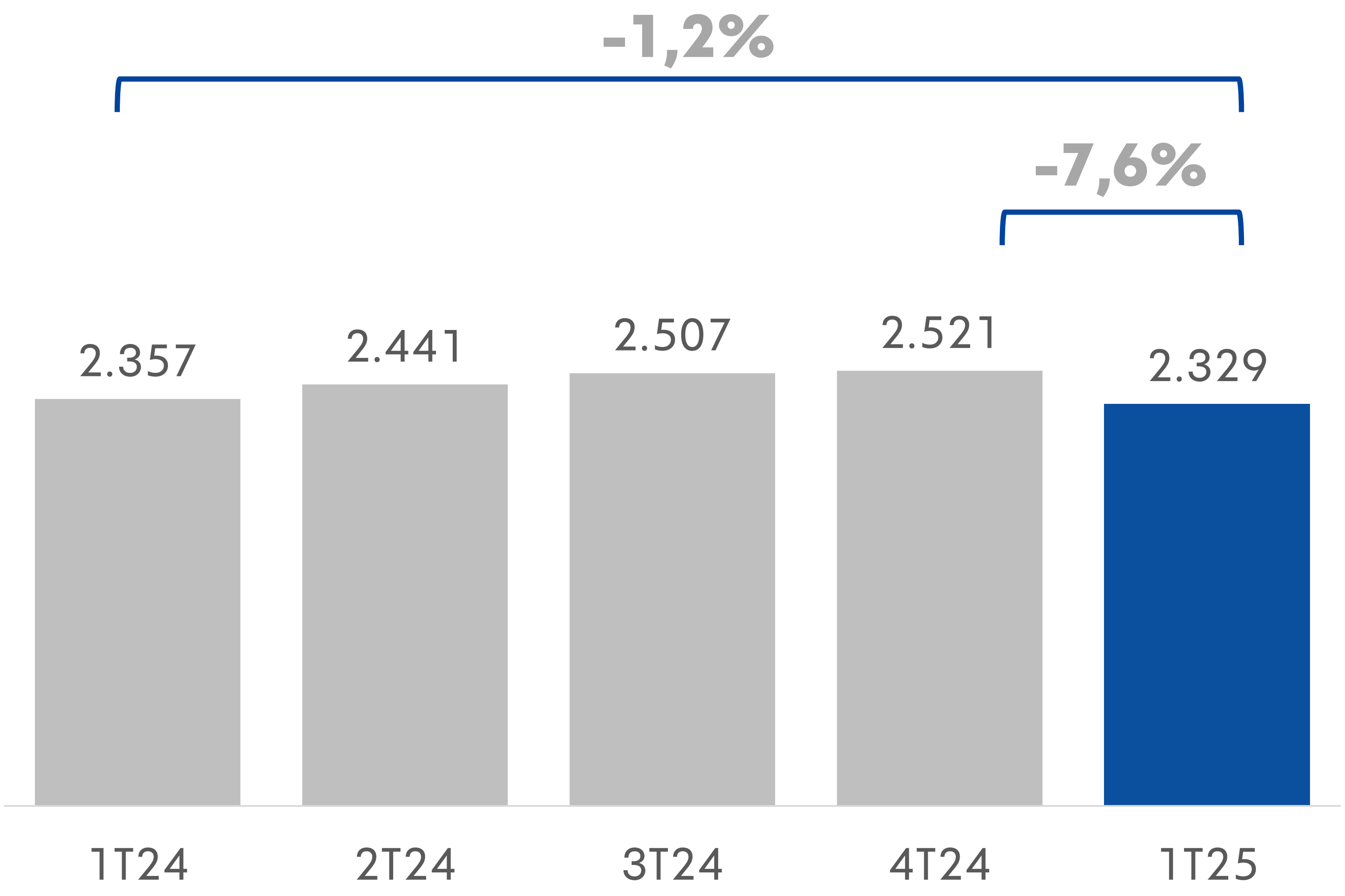
ROE ajustado, considerando a distribuição de dividendos referentes ao exercício anterior, o ROE seria de 65,2%, 0,7 p.p. superior ao de 1T24 (64,5%).

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

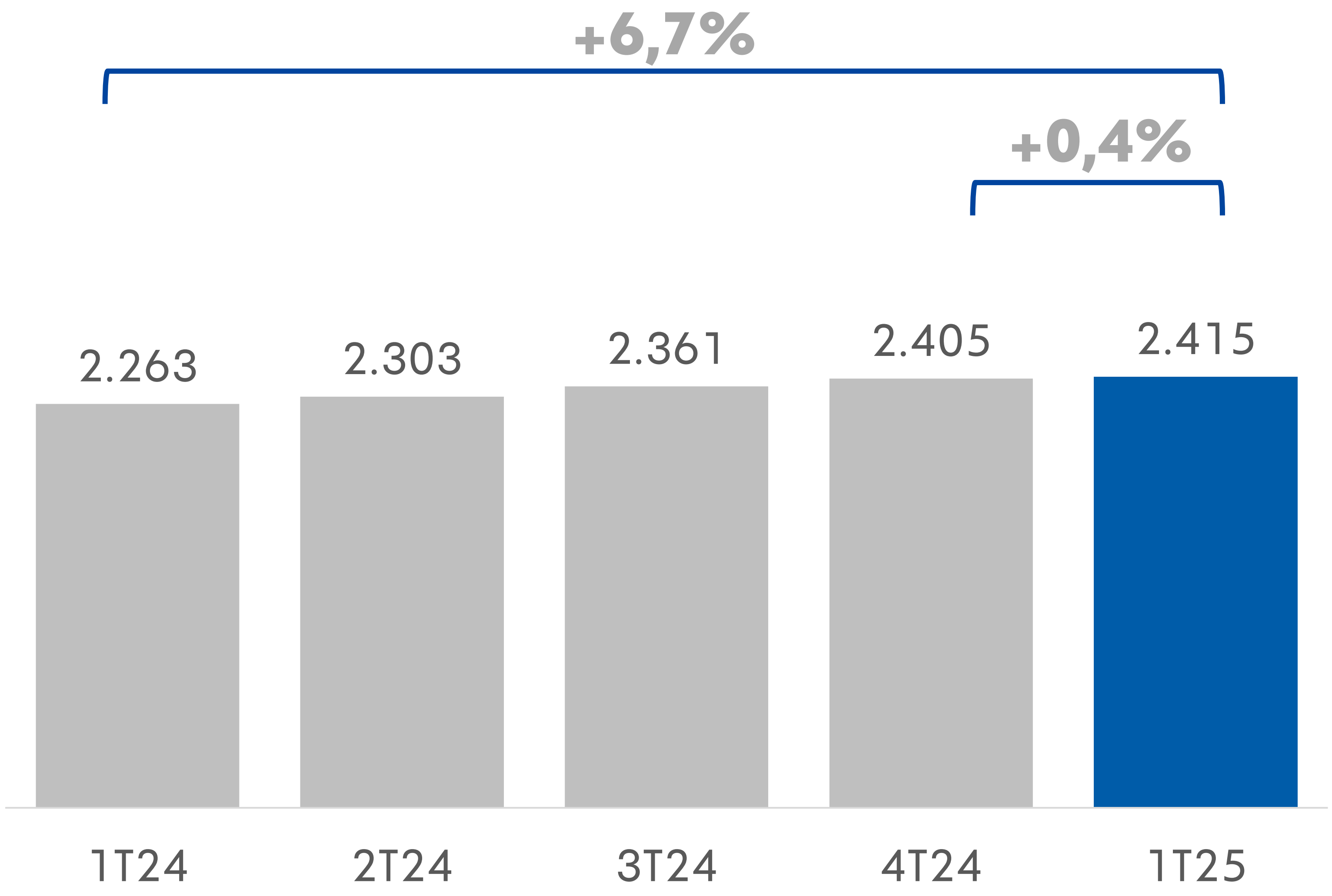
Prêmios Emitidos

Destaque para o crescimento anual nos ramos Habitacional (+12%) Residencial (+15%), Prestamista (+6%) e Assistência (+42%).

Prêmios Emitidos
R$ milhões



Prêmios Ganhos
R$ milhões



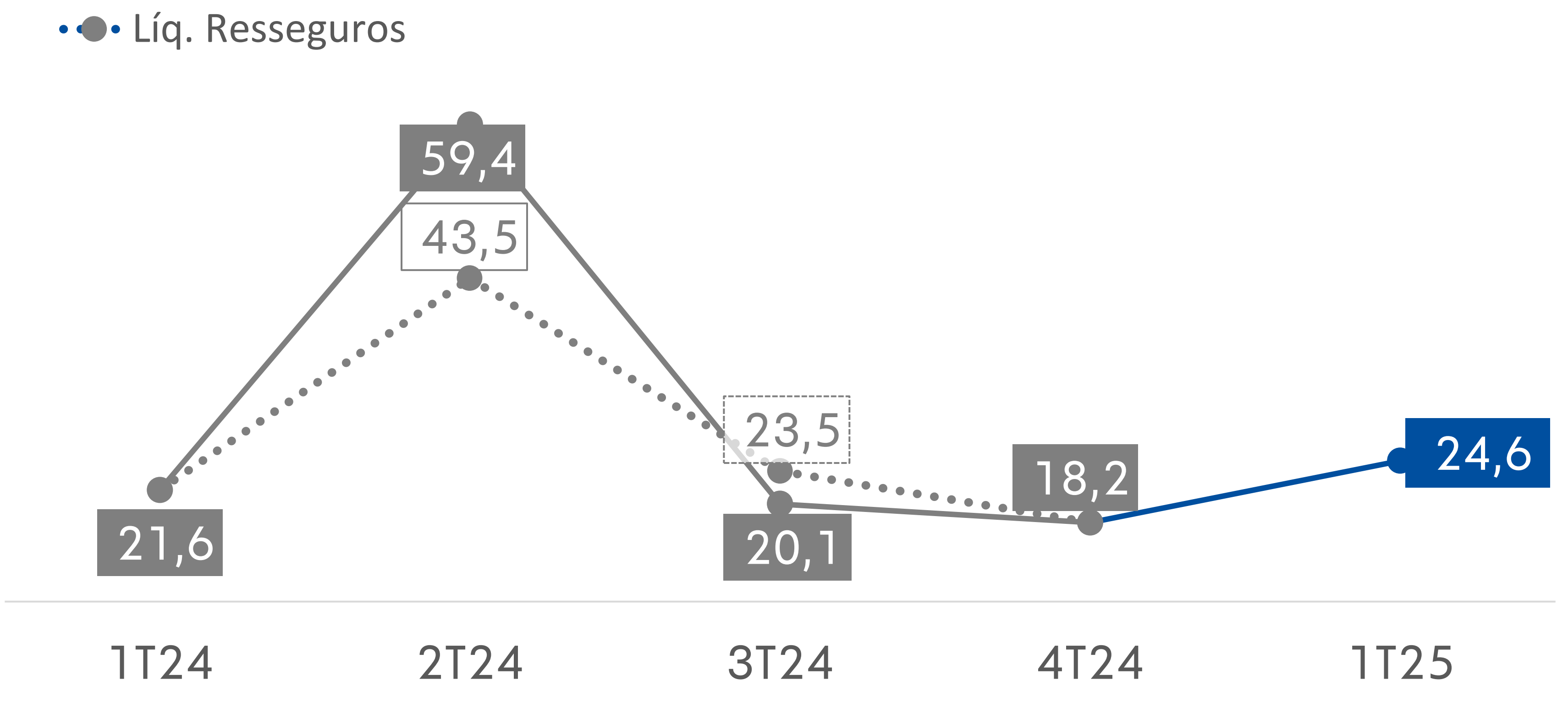
Prêmios Emitidos por Ramo R$ milhões	%	**R$ milhões 1T25**	**/1T24**	**/4T24**
Habitacional	41%	962	+12%	+2%
Vida	24%	557	0%	-5%
Prestamista	16%	378	-33%	-34%
Residencial	12%	268	+26%	+10%
Assistência	3%	68	+53%	+3%
Outros Seguros	4%	95	-21%	-15%
Total Risco	**100%**	**2.329**	**-1%**	**-8%**

Prêmios Ganhos por Ramo R$ milhões	%	**R$ milhões 1T25**	**/1T24**	**/4T24**
Habitacional	39%	922	+12%	+2%
Vida	23%	541	-1%	0%
Prestamista	22%	512	+1%	-3%
Residencial	9%	208	+12%	+2%
Assistência	2%	51	+53%	+3%
Outros Seguros	5%	126	-1%	-1%
Total Risco	**100%**	**2.361**	**+7%**	**+0%**

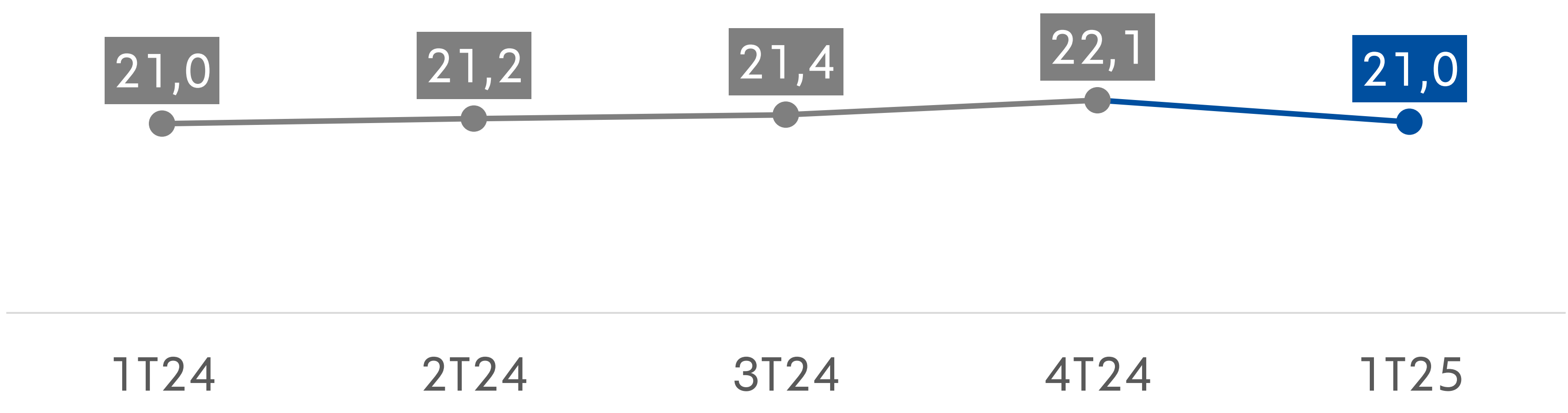
Negócios de Seguros | Desempenho Operacional

Indicadores de Desempenho

Sinistralidade
% Prêmio Ganho

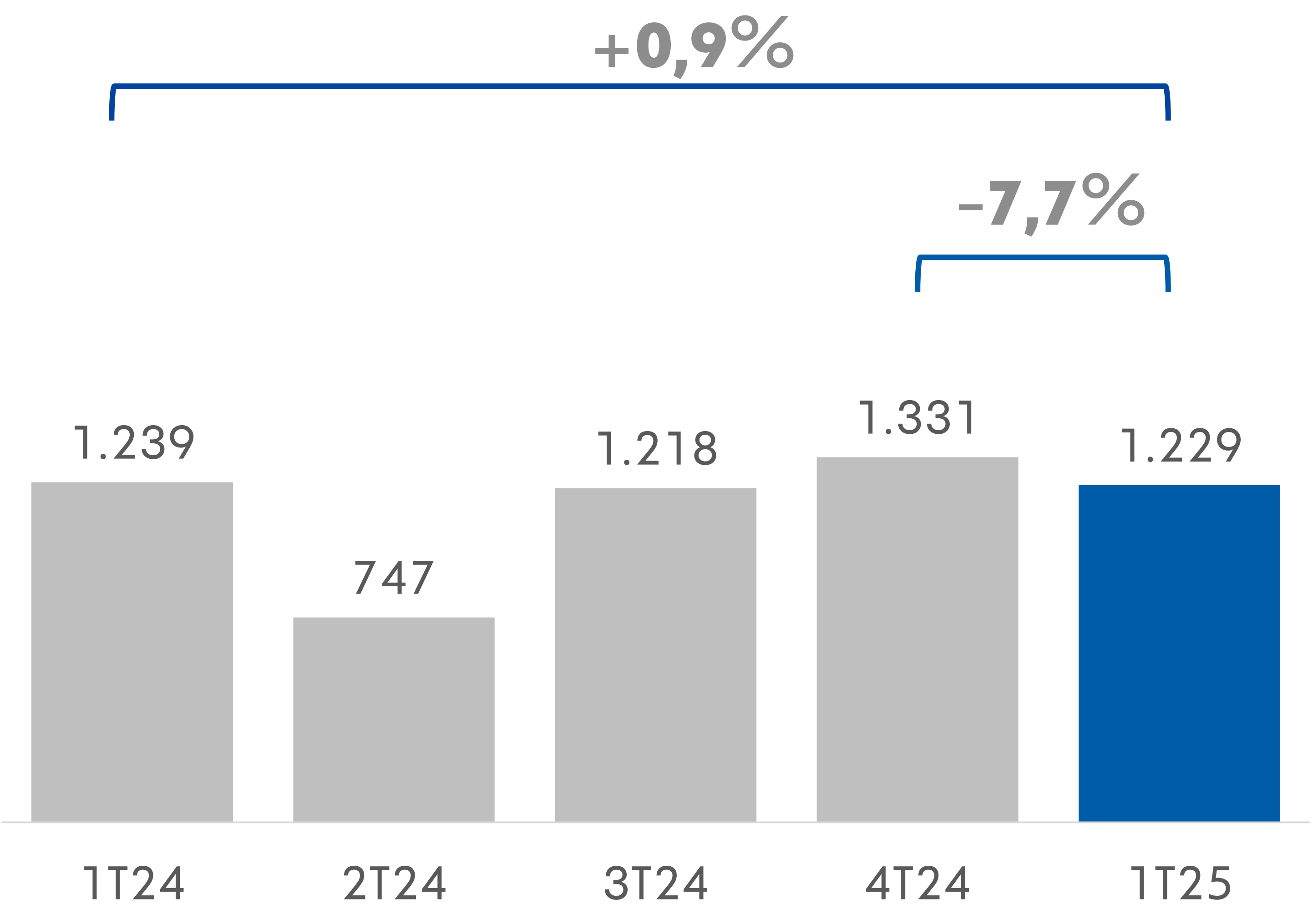


Comissionamento
% Prêmio Ganho



Margem Operacional

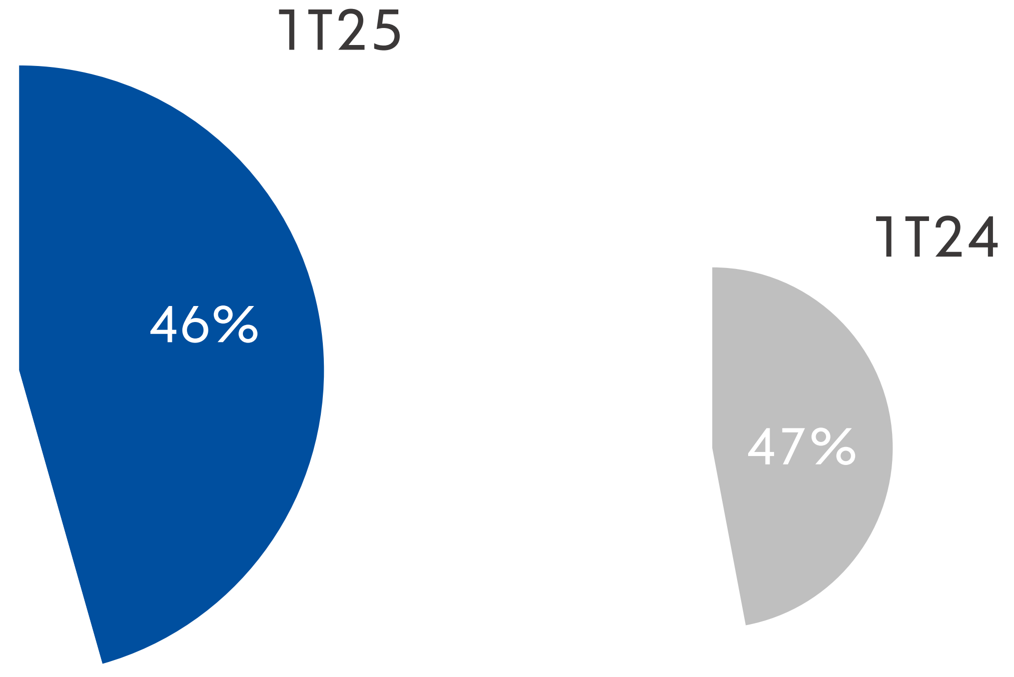
Margem Operacional
R$ milhões



Distribuição e Variação por Ramo
R$ milhões

	%	R$ milhões 1T25	/1T24	/4T24
Habitacional	46%	565	+3%	-9%
Vida	25%	313	-1%	-2%
Prestamista	16%	198	-17%	-19%
Residencial	8%	102	+12%	+2%
Assistência	3%	34	+55%	-1%
Outros Seguros	1%	16	-37%	+13%
Total Risco	**100%**	**1.229**	**-1%**	**-8%**

Representatividade[1]
% Margem Operacional Total

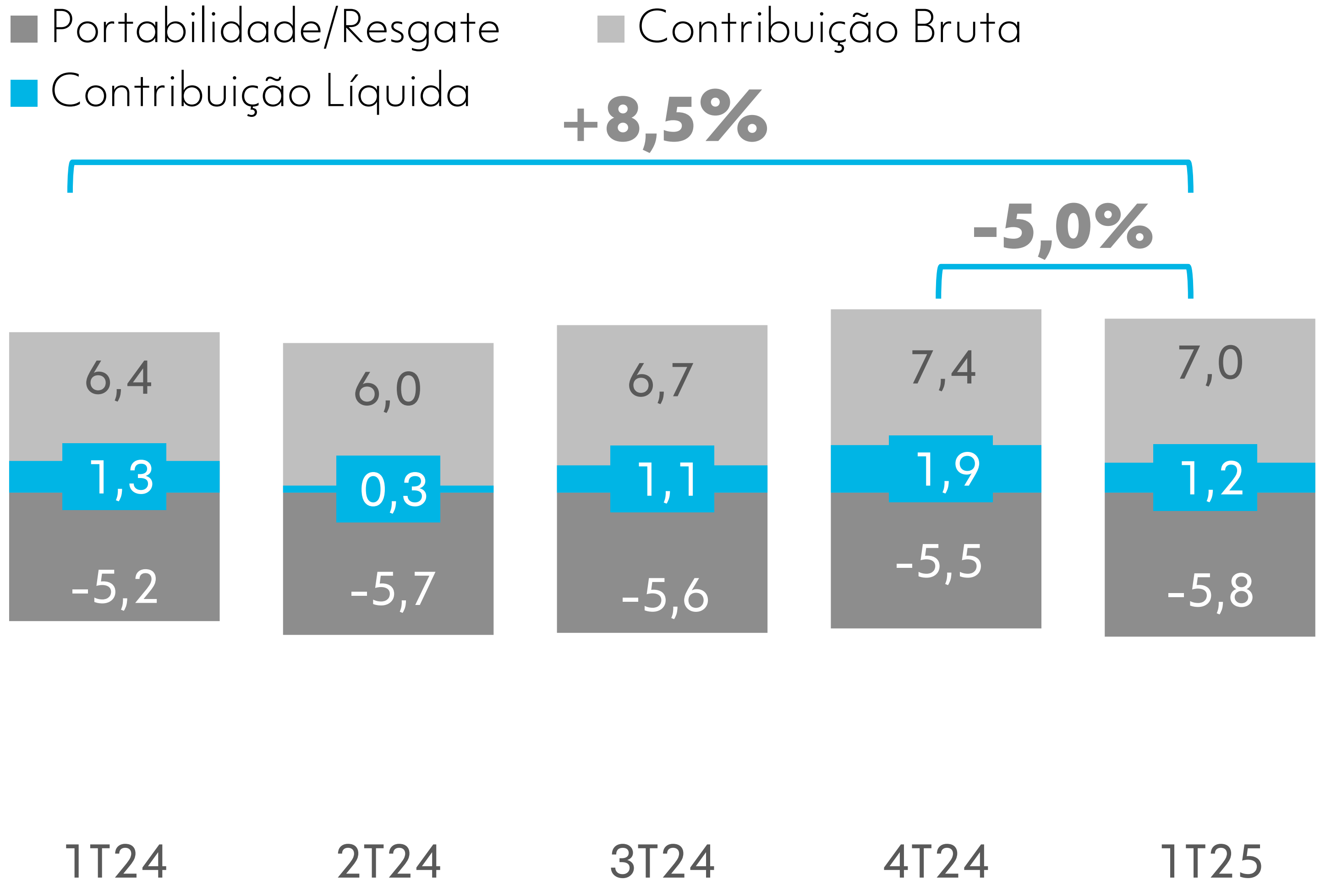


[1] Representatividade ponderada pela participação da Caixa Seguridade em cada empresa

CAIXA Seguridade

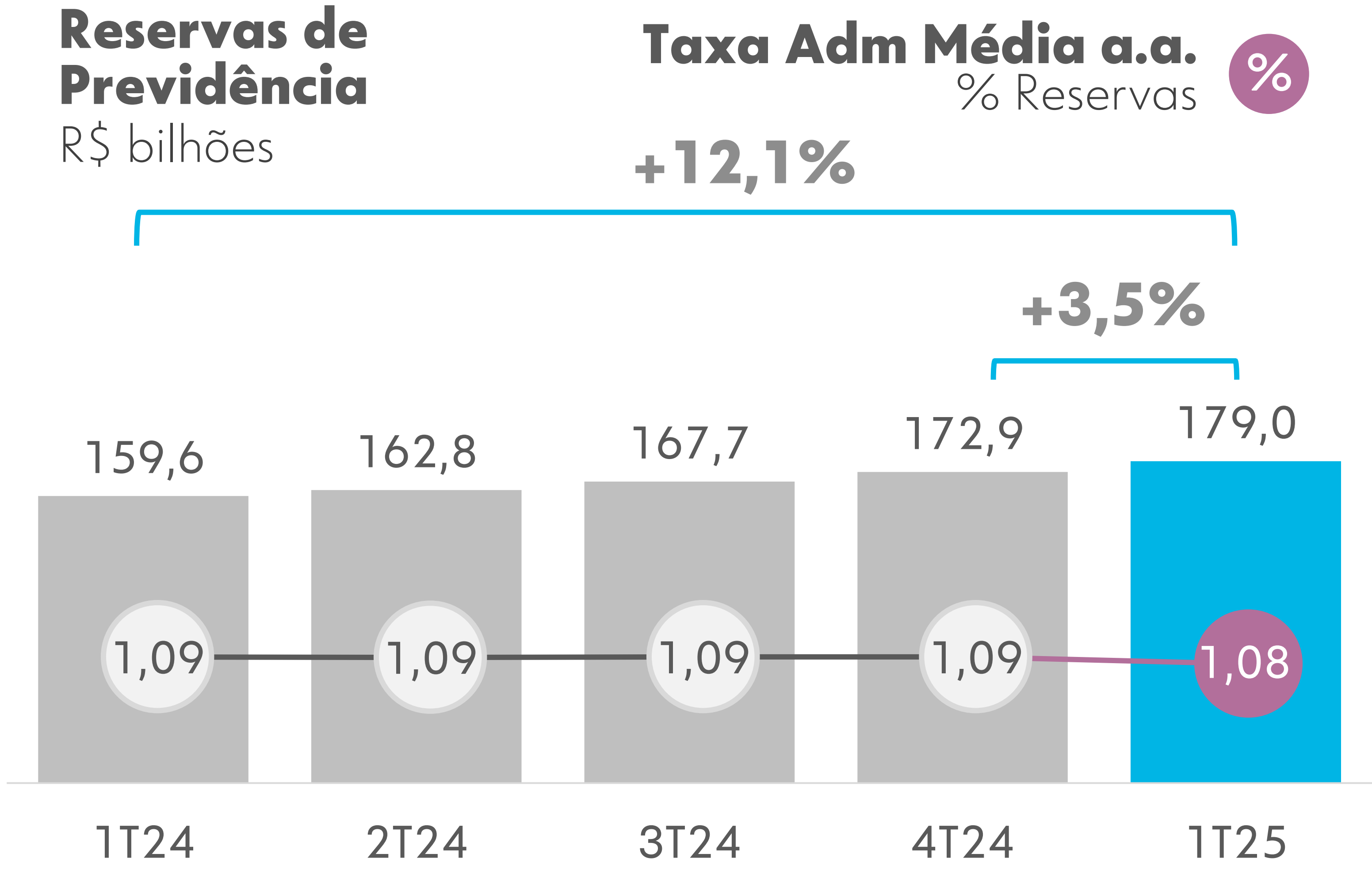
PREVIDÊNCIA

Contribuições de Previdência
R$ bilhões



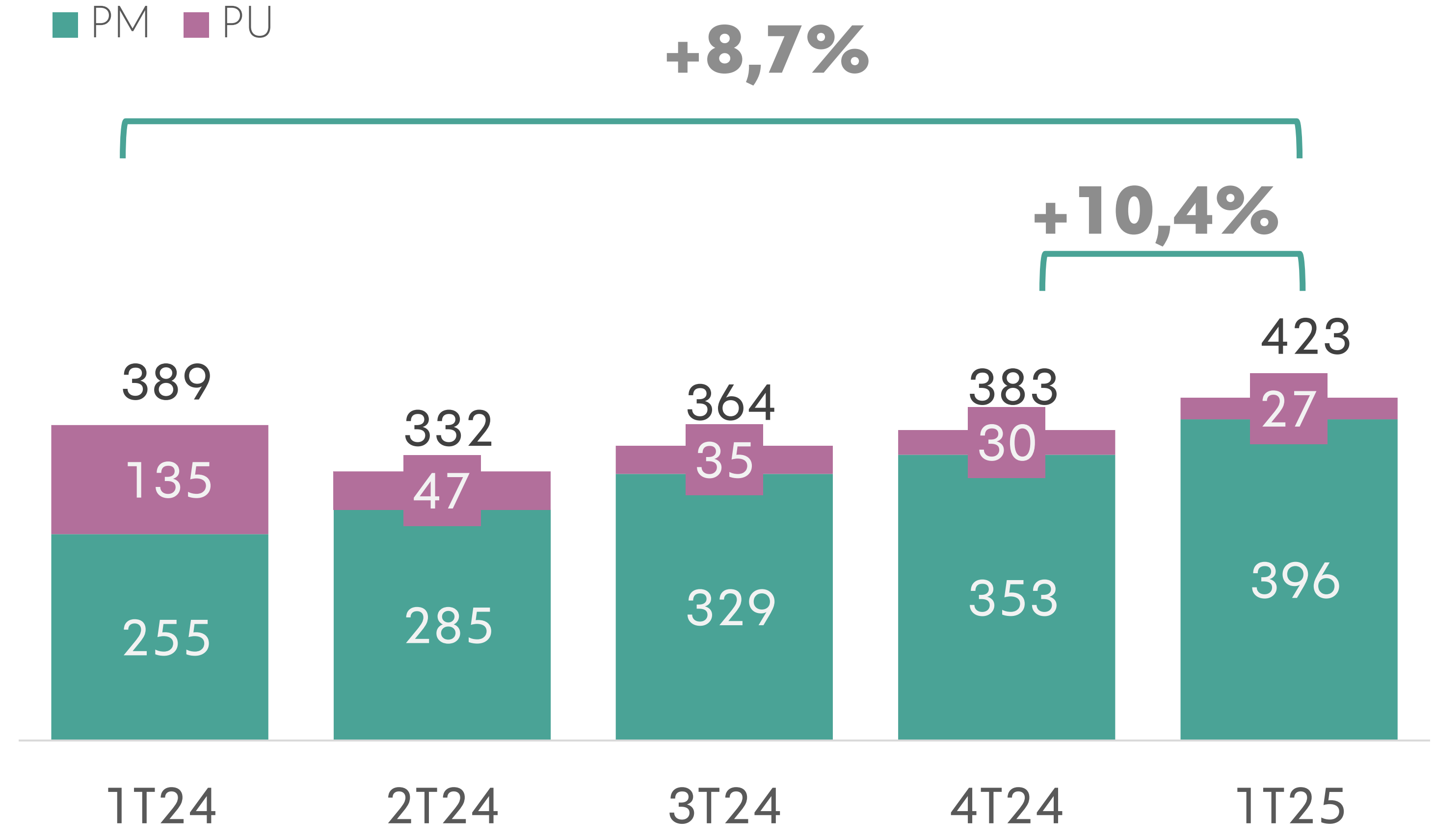
Reservas de Previdência
R$ bilhões

Taxa Adm Média a.a.
% Reservas

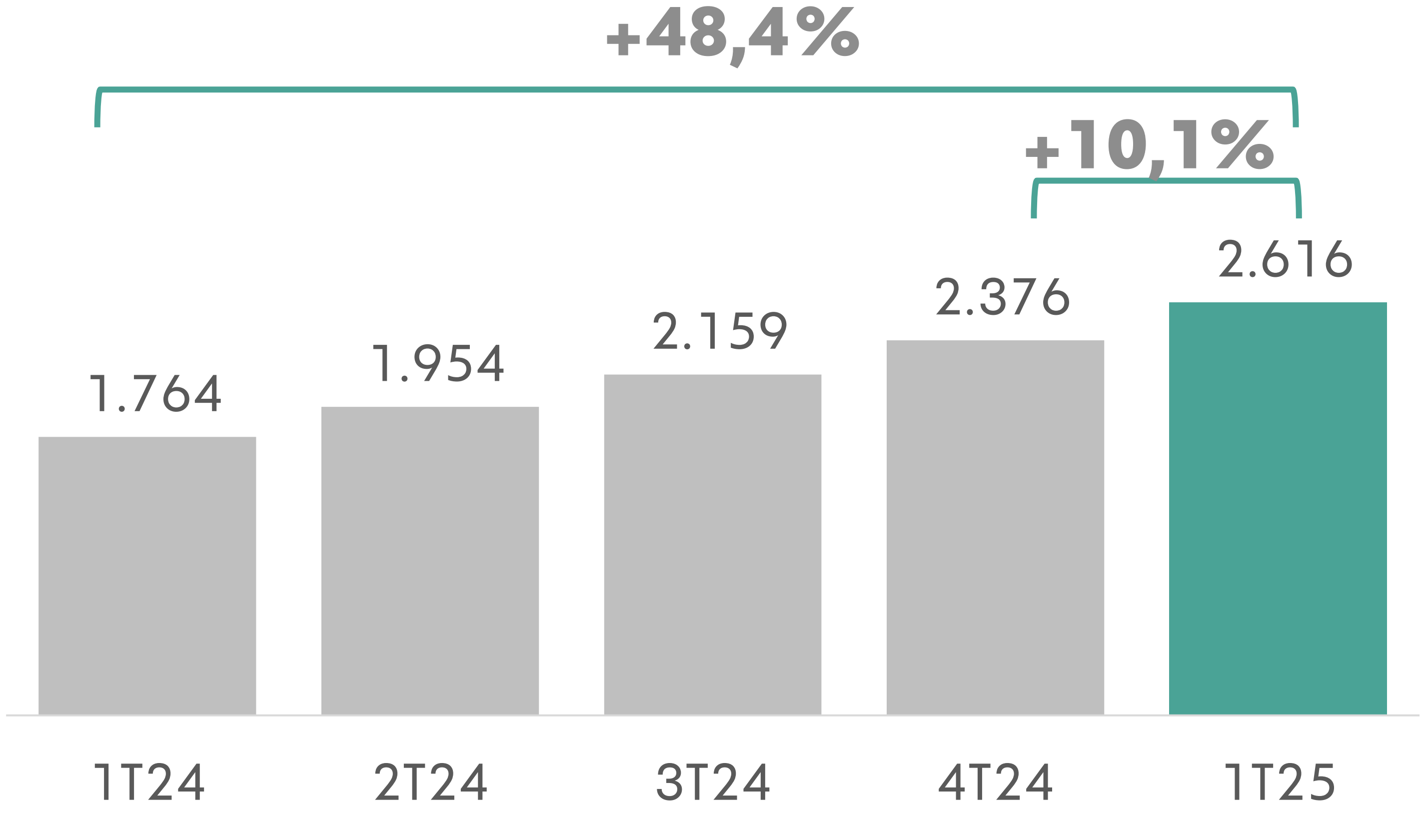


CAPITALIZAÇÃO

Recursos Arrecadados – **Capitalização**
R$ milhões

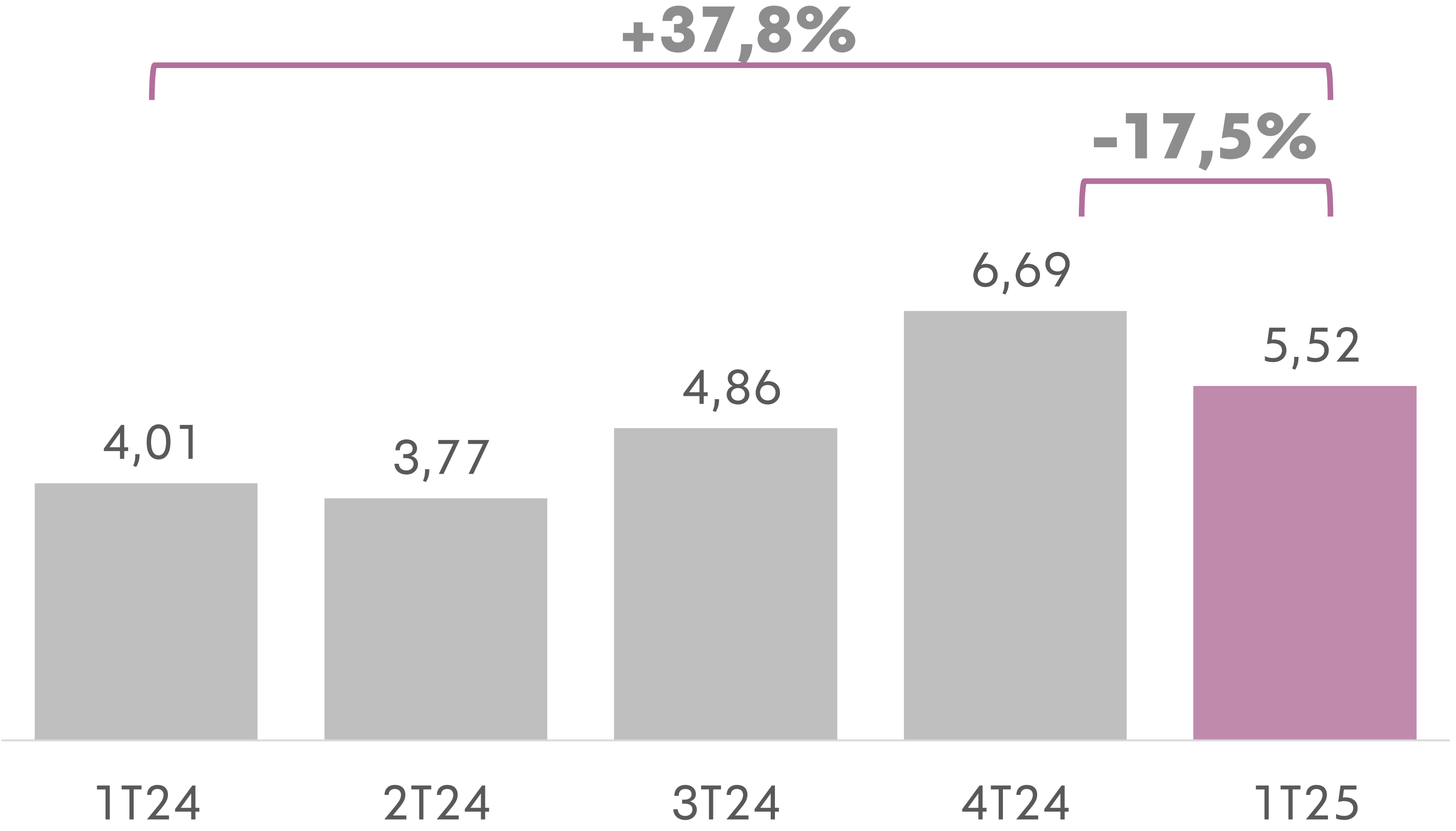


Reservas de Capitalização
R$ milhões



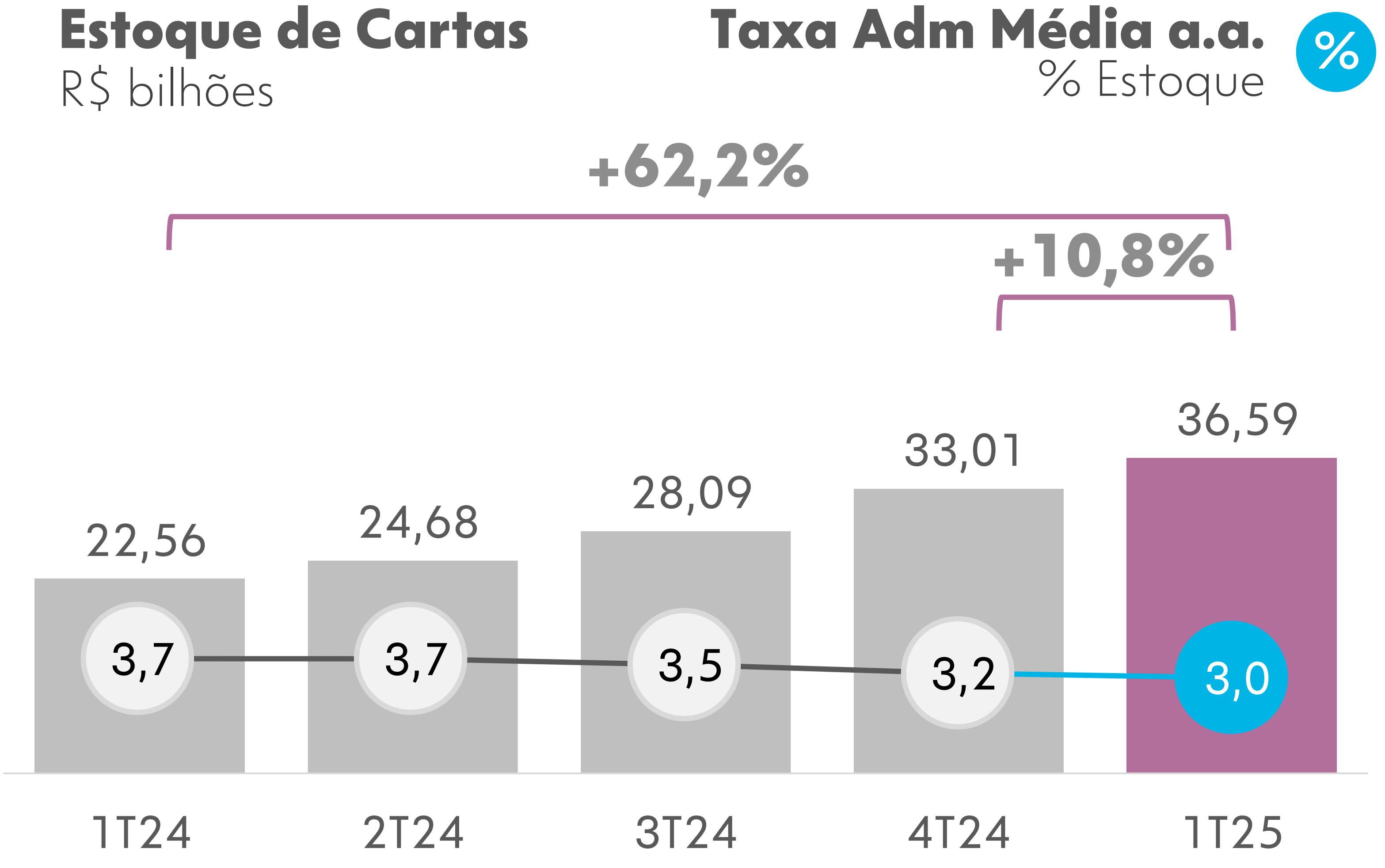
CONSÓRCIO

Cartas de Crédito
R$ bilhões

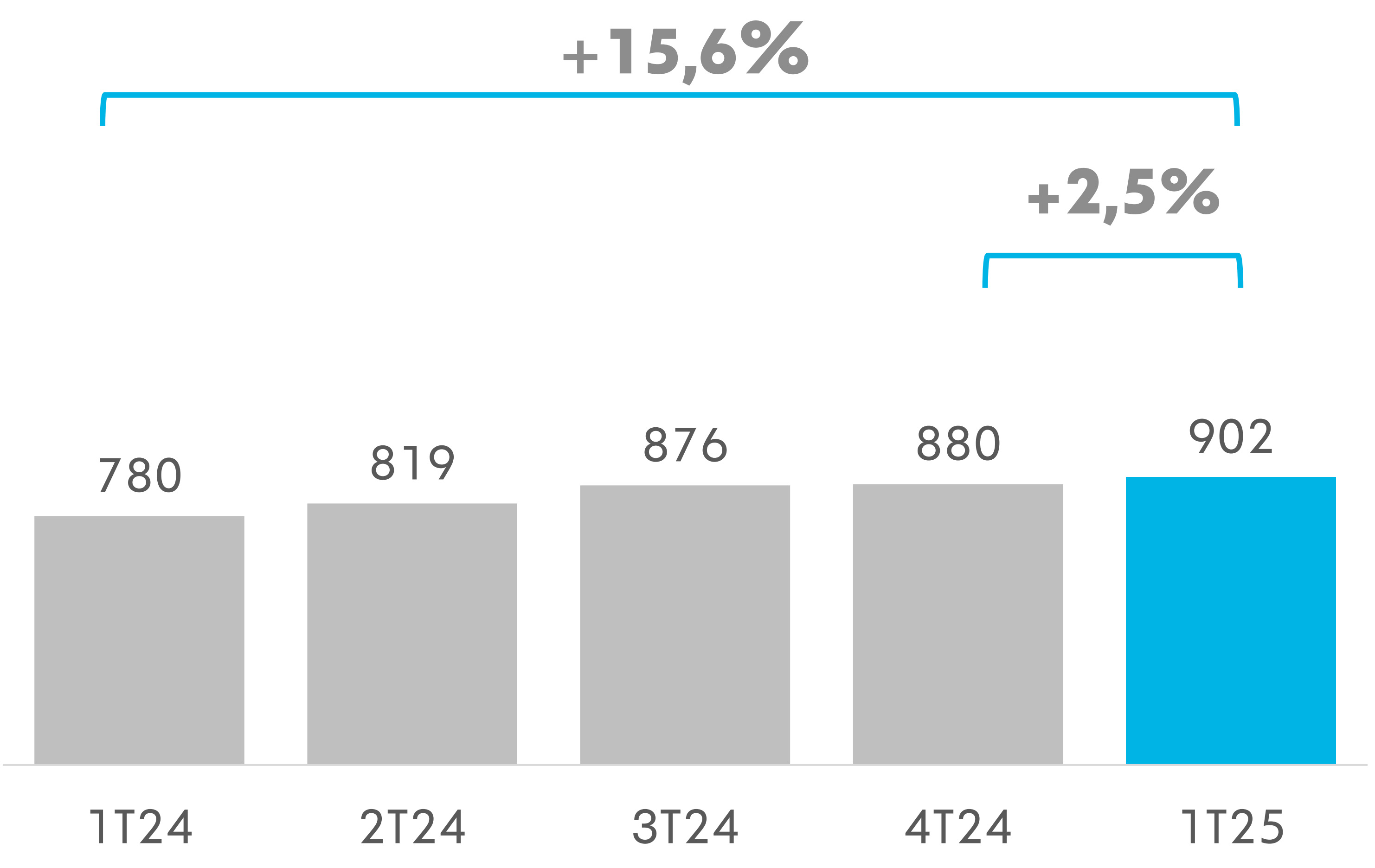


Estoque de Cartas
R$ bilhões

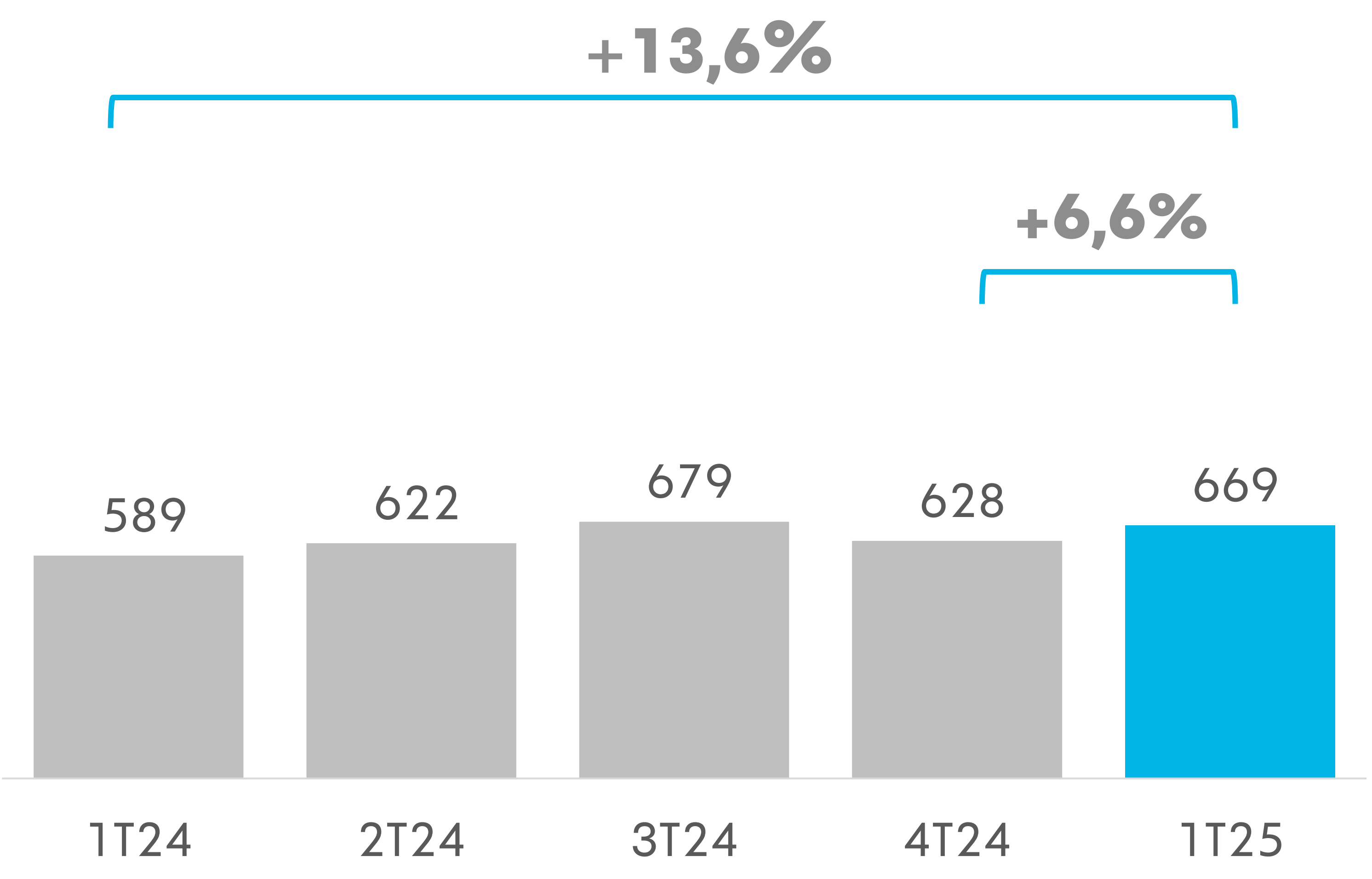
Taxa Adm Média a.a.
% Estoque



Receita Operacional
R$ milhões



Margem Operacional de Acumulação
R$ milhões



Receita Operacional
Aumento de 15,6% nas receitas entre 1T25 e 1T24, com crescimento para todos os segmentos, destaque para Consórcio, com crescimento de 34,3% nos recursos coletados.

Receita Operacional R$ milhões	%	2025	/1T24	/4T24
Previdência	55%	492	+7%	-1%
Consórcio	29%	260	+34%	+9%
Capitalização	17%	150	+19%	+5%
Total Acumulação	**100%**	**902**	**+16%**	**+2%**

Margem Operacional R$ milhões	%	2025	/1T24	/4T24
Previdência	63%	419	+4%	-1%
Consórcio	24%	157	+35%	+31%
Capitalização	14%	93	+31%	+8%
Total Acumulação	**100%**	**669**	**+14%**	**+7%**

Representatividade de Acumulação[1]
% Margem Operacional Total

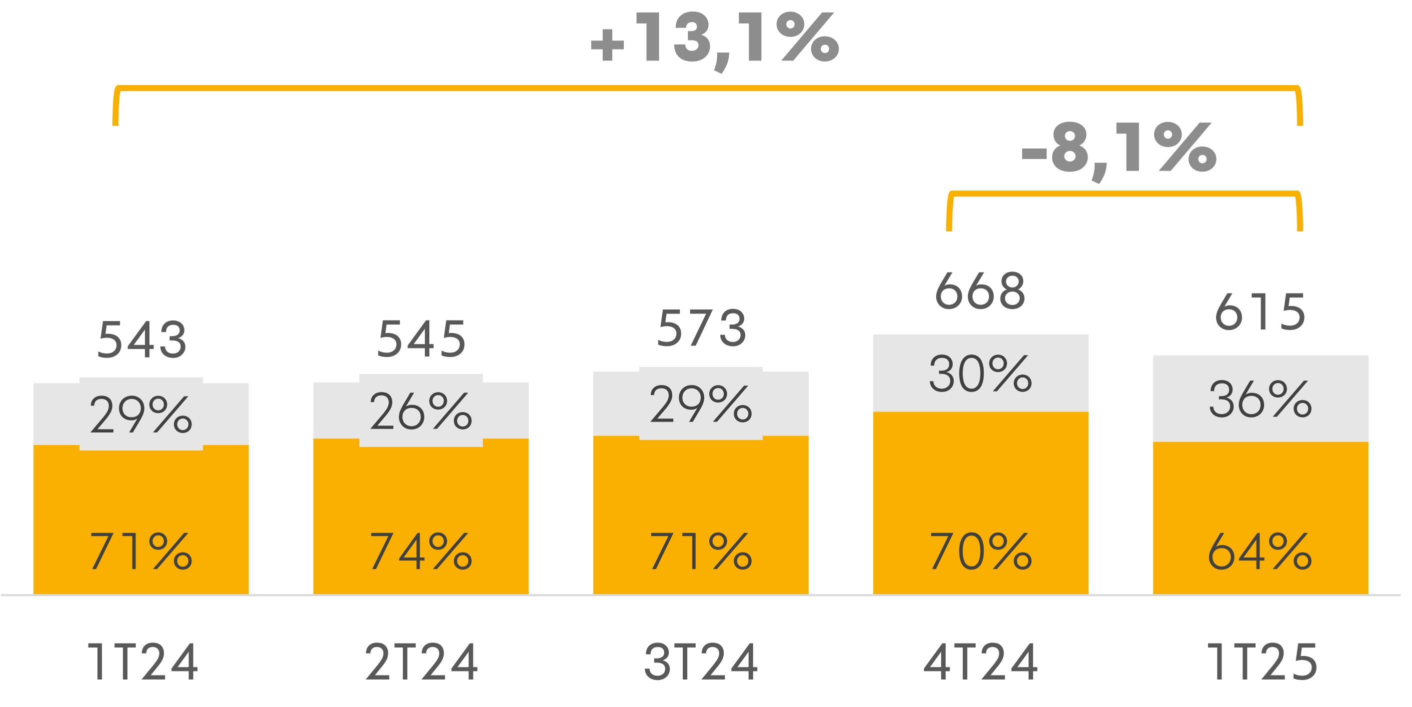
[1] Representatividade ponderada pela participação da Caixa Seguridade em cada empresa

Negócios de Distribuição | Desempenho Operacional

CAIXA Seguridade

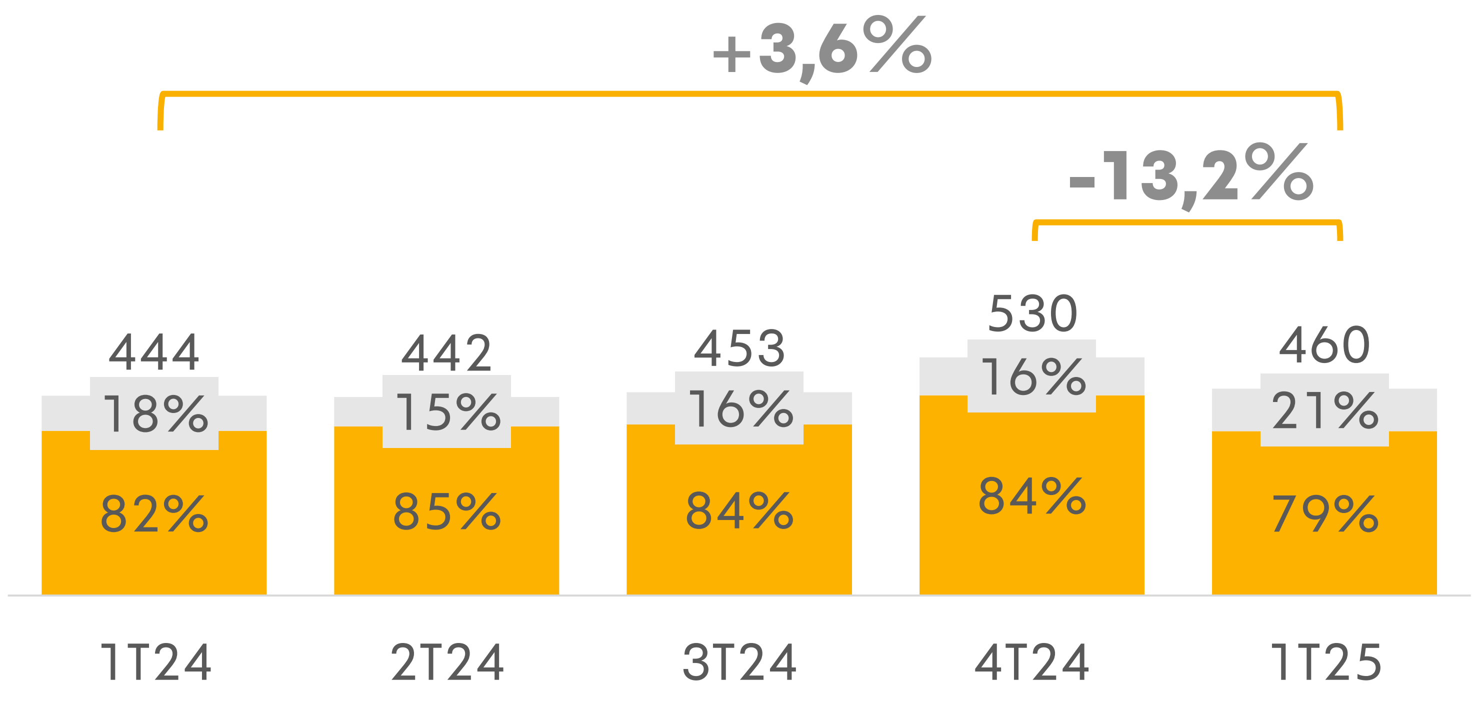
Receitas de Corretagem[1]

R$ milhões



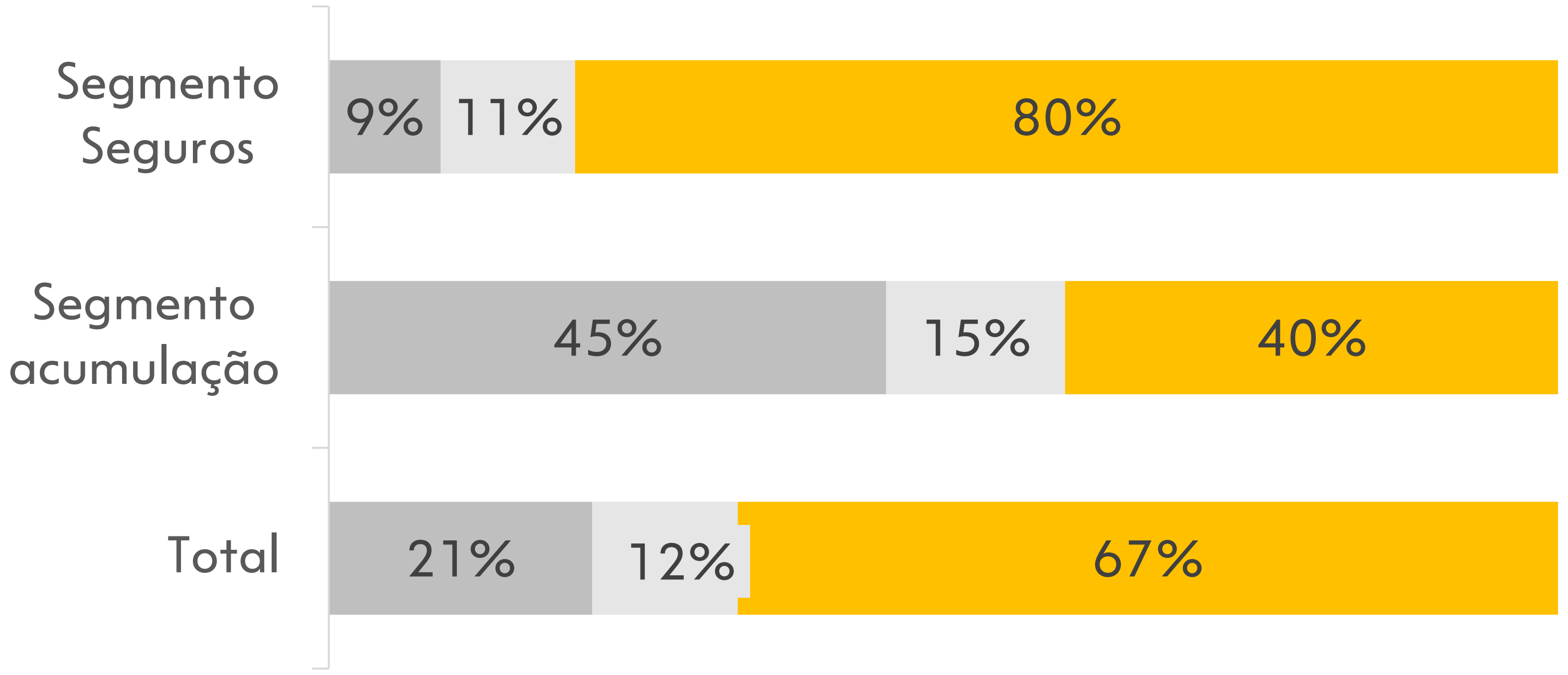
Margem Operacional

R$ milhões



Distribuição da corretagem[2]

% 1T25



Corretagem por Segmento

R$ milhões

	%	2025	/1T24	/4T24
Habitacional	21%	131	+32%	-10%
Prestamista	19%	116	-29%	-37%
Residencial	14%	87	+31%	+10%
Consórcio	26%	161	+59%	+17%
Vida	6%	39	-2%	-12%
Previdência	5%	30	+5%	-4%
Capitalização	5%	30	+5%	+5%
Outros Seguros	3%	21	+36%	+18%
Total Distribuição	**100%**	**615**	**+13%**	**-8%**

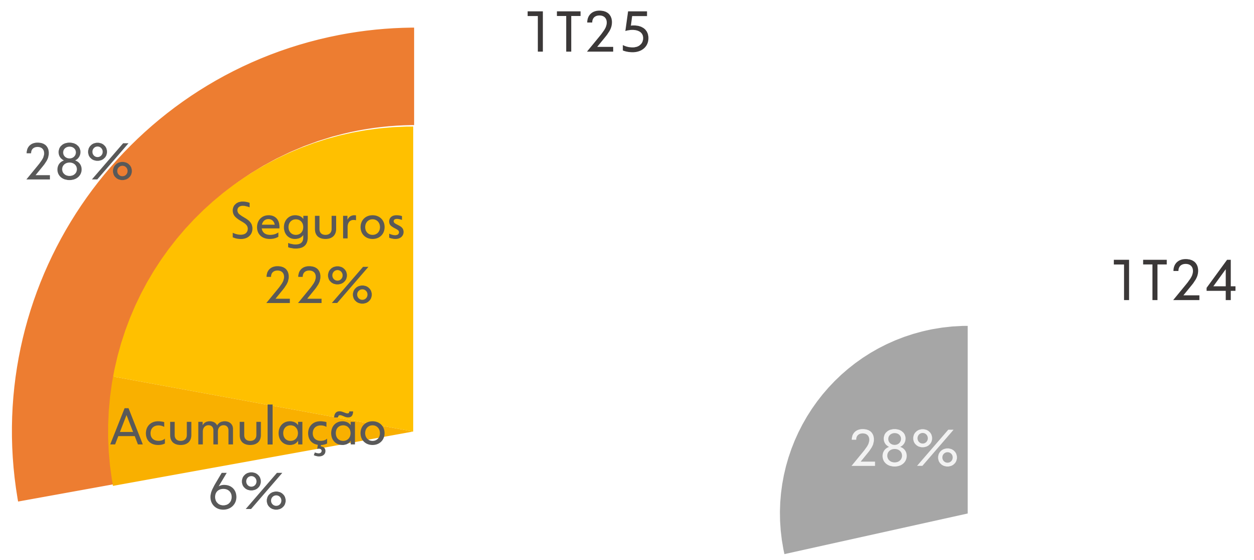
Margem Operacional por Segmento

R$ milhões

	%	2025	/1T25	/1T24
Habitacional	28%	128	+30%	-10%
Prestamista	25%	116	-29%	-37%
Residencial	14%	67	+37%	+9%
Consórcio	11%	49	+63%	+26%
Vida	8%	39	-2%	-12%
Previdência	6%	30	+5%	-4%
Capitalização	3%	16	-19%	+10%
Outros Seguros	3%	15	+3%	+17%
Total Distribuição	**100%**	**460**	**+4%**	**-13%**

Representatividade[3]

% Margem Operacional Total

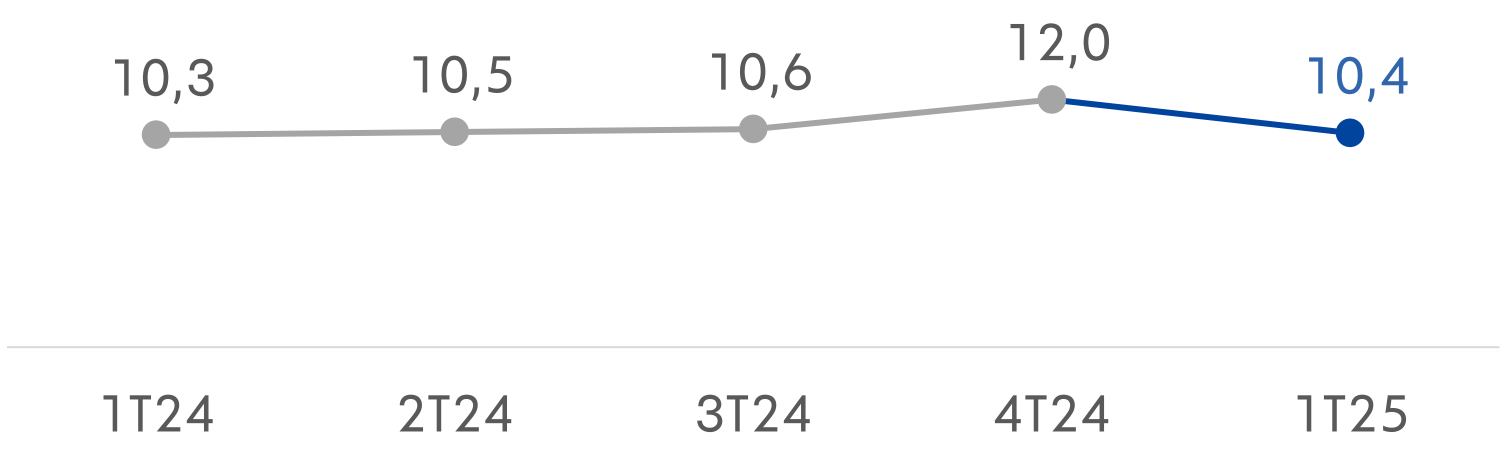


[1] Considera receitas de corretagem e comissionamento, além de receitas de acesso à rede e distribuição (BDF).
[2] Visão gerencial que considera os fees de serviço Caixa e de Premiação referentes aos ramos vida, prestamista e previdência, que são pagos diretamente pela seguradora à CAIXA, sendo que, para os demais ramos, os custos são pagos pela corretora.
[3] Representatividade ponderada pela participação da Caixa Seguridade em cada empresa

Indicadores Operacionais

ÍNDICE DESPESAS ADMINISTRATIVAS (IDA)

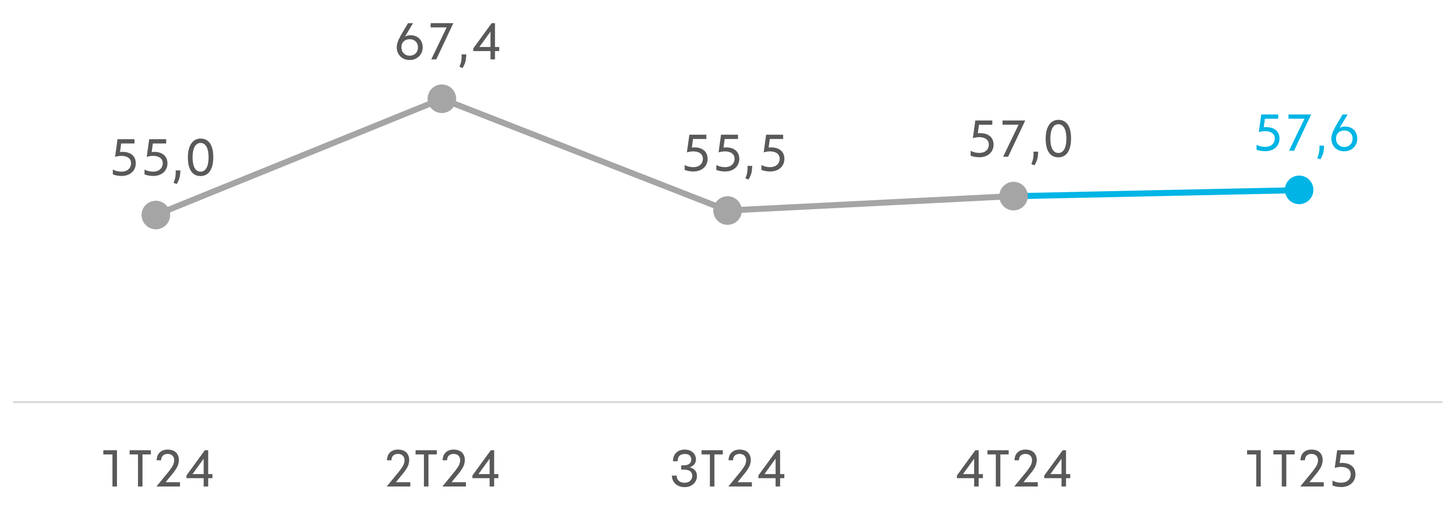
Despesas Administrativas
% Receita Operacional



Índice por Agrupamento	IDA 1T25	Δ1T24 p.p.	Δ4T24 p.p.
Bancassurance CAIXA	**10,8%**	**+0,3**	**-1,4**
Run-off	13,6%	+1,5	-2,1
Novas Parcerias	11,2%	+0,2	-2,2
Holding + Corretora	6,1%	-0,5	+1,8
Bancassurance PAN	**7,2%**	**-1,3**	**-3,2**
ÍNDICE GERAL	**10,4%**	**+0,1**	**-1,6**

ÍNDICE COMBINADO (IC)

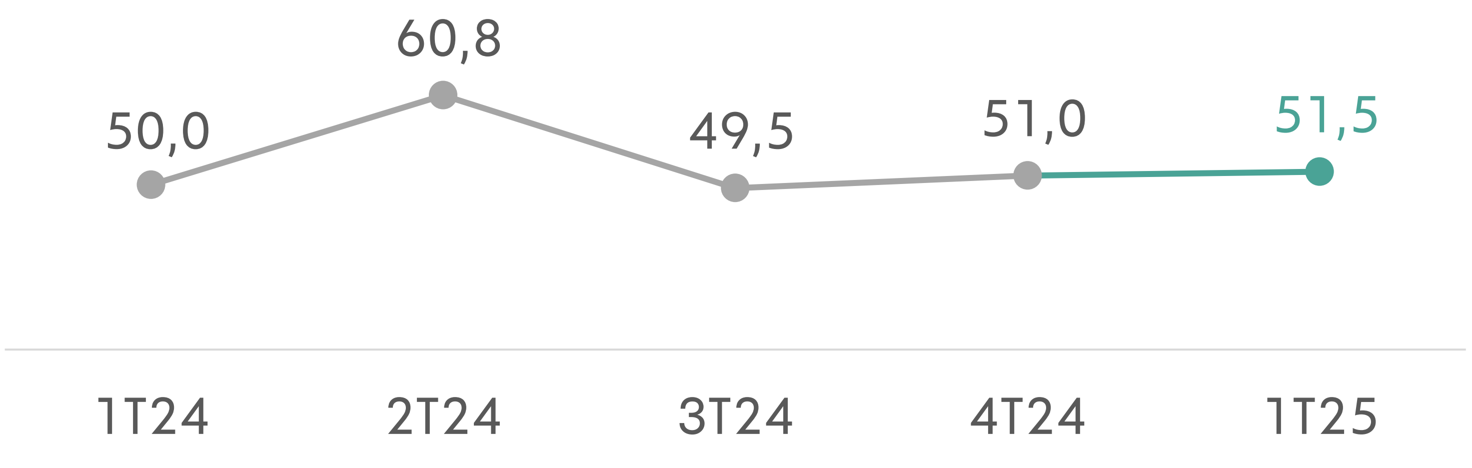
Despesas Gerais e Administrativas
% Receita Operacional



Índice por Agrupamento	IC 1T25	Δ1T24 p.p.	Δ4T24 p.p.
Bancassurance CAIXA	**56,4%**	**+2,4**	**+1,2**
Run-off	68,8%	+9,9	+5,1
Novas Parcerias	56,5%	+1,2	-2,0
Holding + Corretora	41,5%	-0,2	+7,9
Bancassurance PAN	**67,6%**	**+4,3**	**-4,2**
ÍNDICE GERAL	**57,6%**	**+2,6**	**+0,6**

ÍNDICE COMBINADO AMPLIADO (ICA)

Despesas Gerais e Administrativas
% Receita Operacional + Resultado Financeiro



Índice por Agrupamento	ICA 1T25	Δ1T24 p.p.	Δ4T24 p.p.
Bancassurance CAIXA	**50,4%**	**+1,3**	**+1,0**
Run-off	60,5%	+7,0	+4,0
Novas Parcerias	50,0%	+0,8	-1,8
Holding + Corretora	39,7%	-2,7	+7,7
Bancassurance PAN	**60,8%**	**+3,6**	**-3,6**
ÍNDICE GERAL	**51,5%**	**+1,6**	**+0,5**

IDA

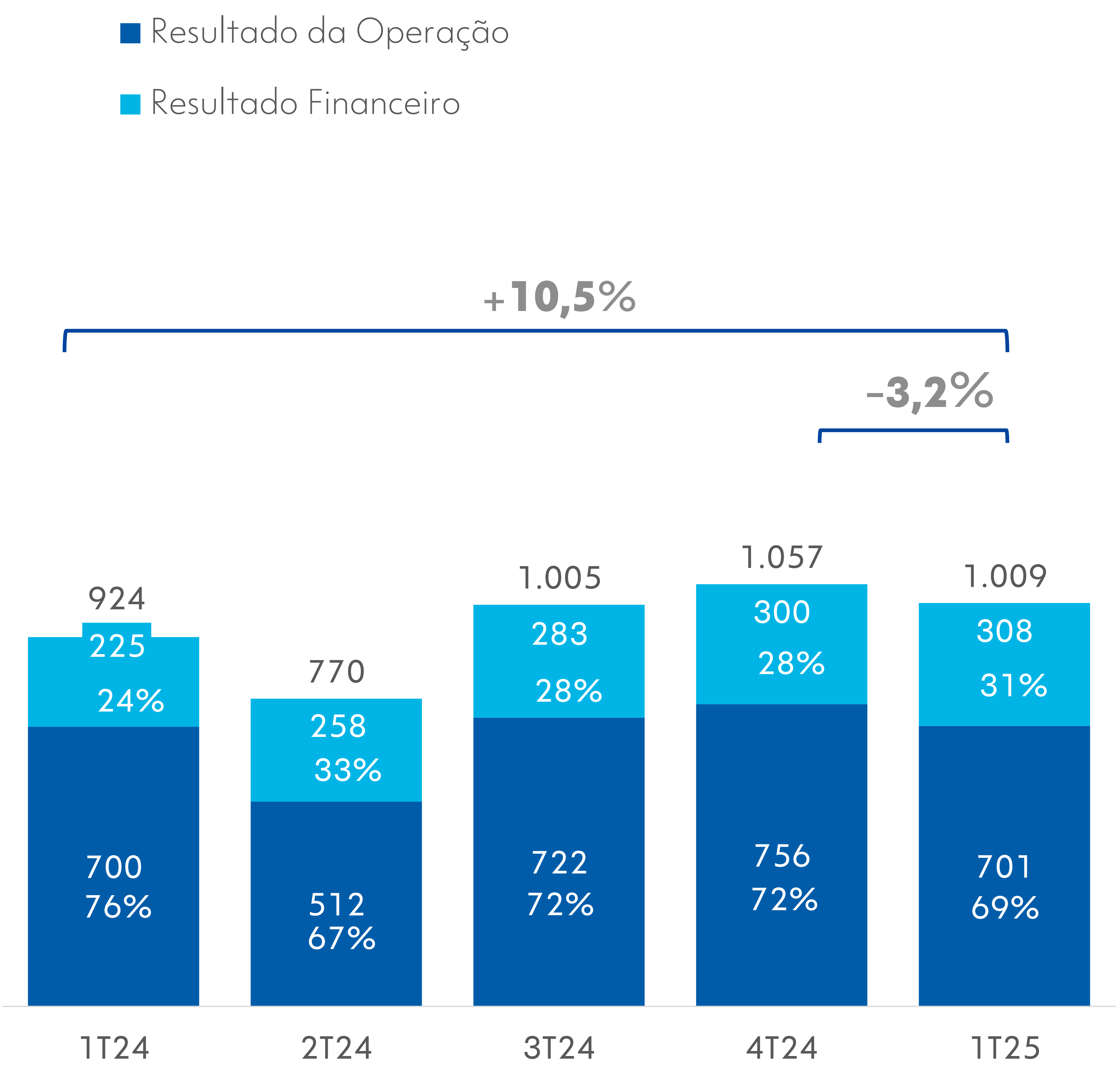
O Indicador para 1T25 manteve o patamar do início de 2025, com variação de +0,1 p.p. em relação ao 1T24, crescimento relacionado ao aumento de despesas administrativas no âmbito da antiga parceria e na Caixa Vida e Previdência.

IC

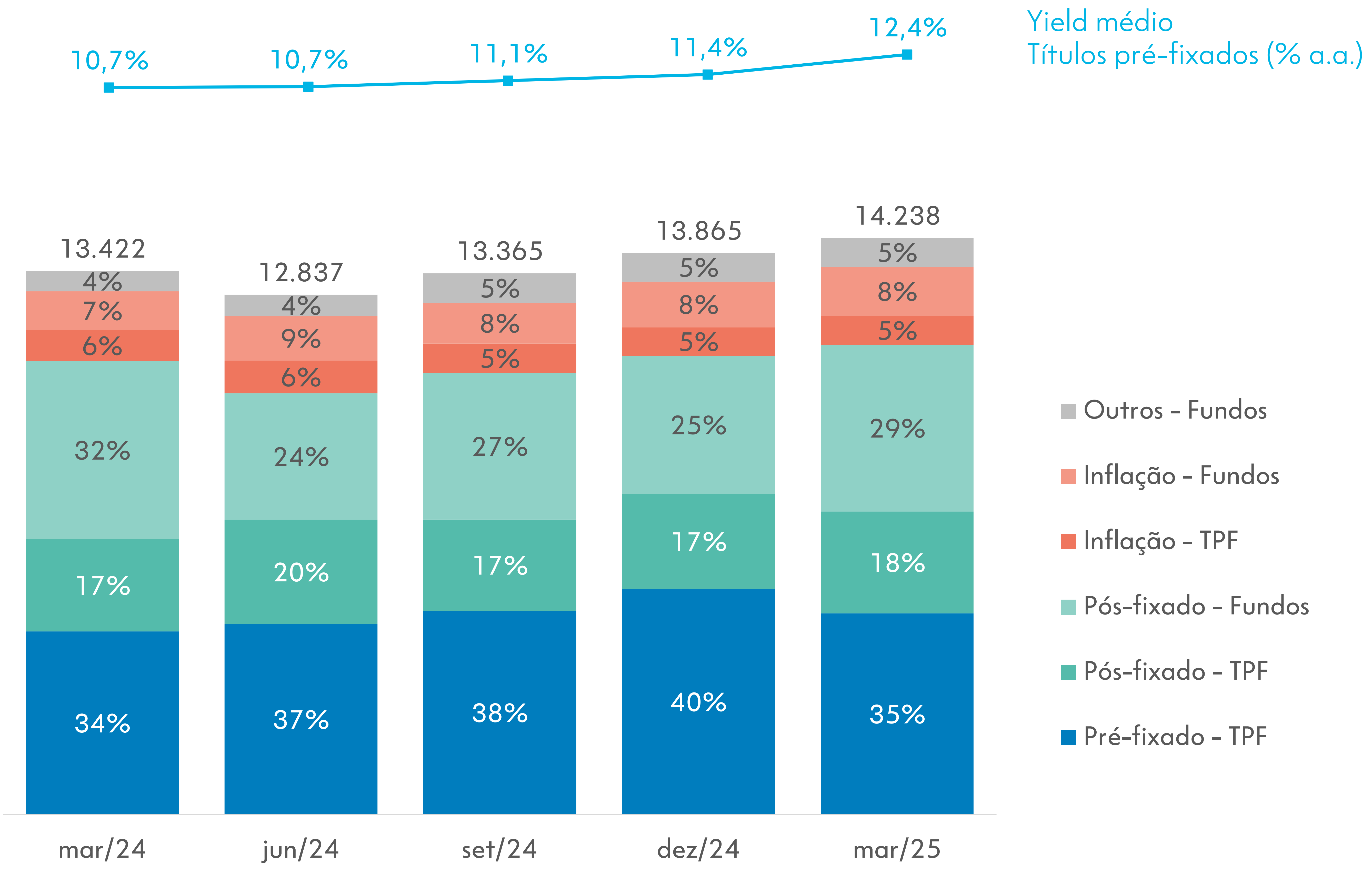
O Índice Combinado (IC), na visão anualizada, apresentou aumento de 2,6 p.p. na relação entre 1T25 e 1T24, refletindo a variação da sinistralidade no período.

Resultado Operacional e Financeiro

Lucro Líquido
(Operacional X Financeiro[1])



Composição agrupada da Carteira de Investimentos
% 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.

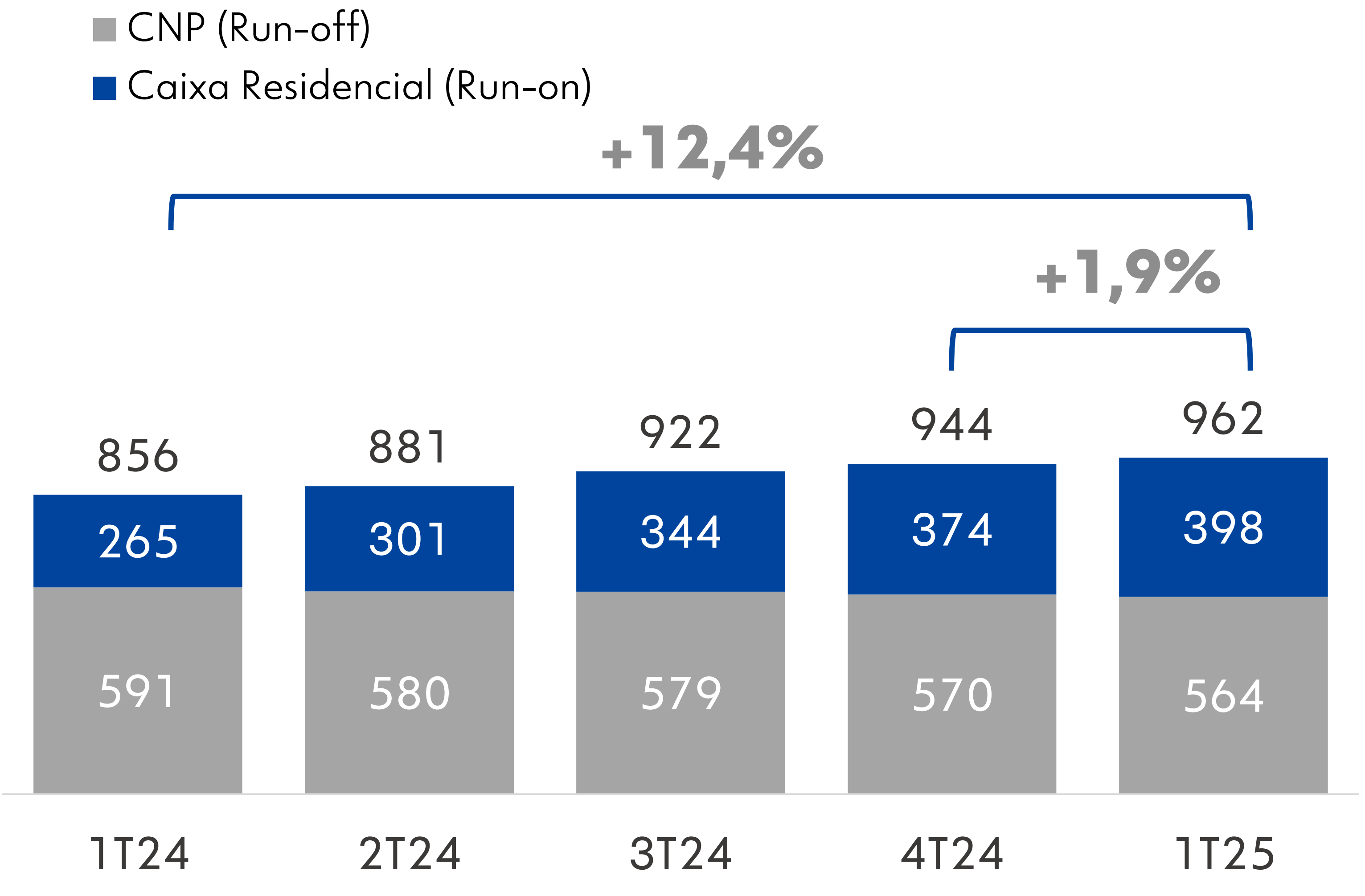
APRESENTAÇÃO
DE RESULTADOS
1T25

APÊNDICE

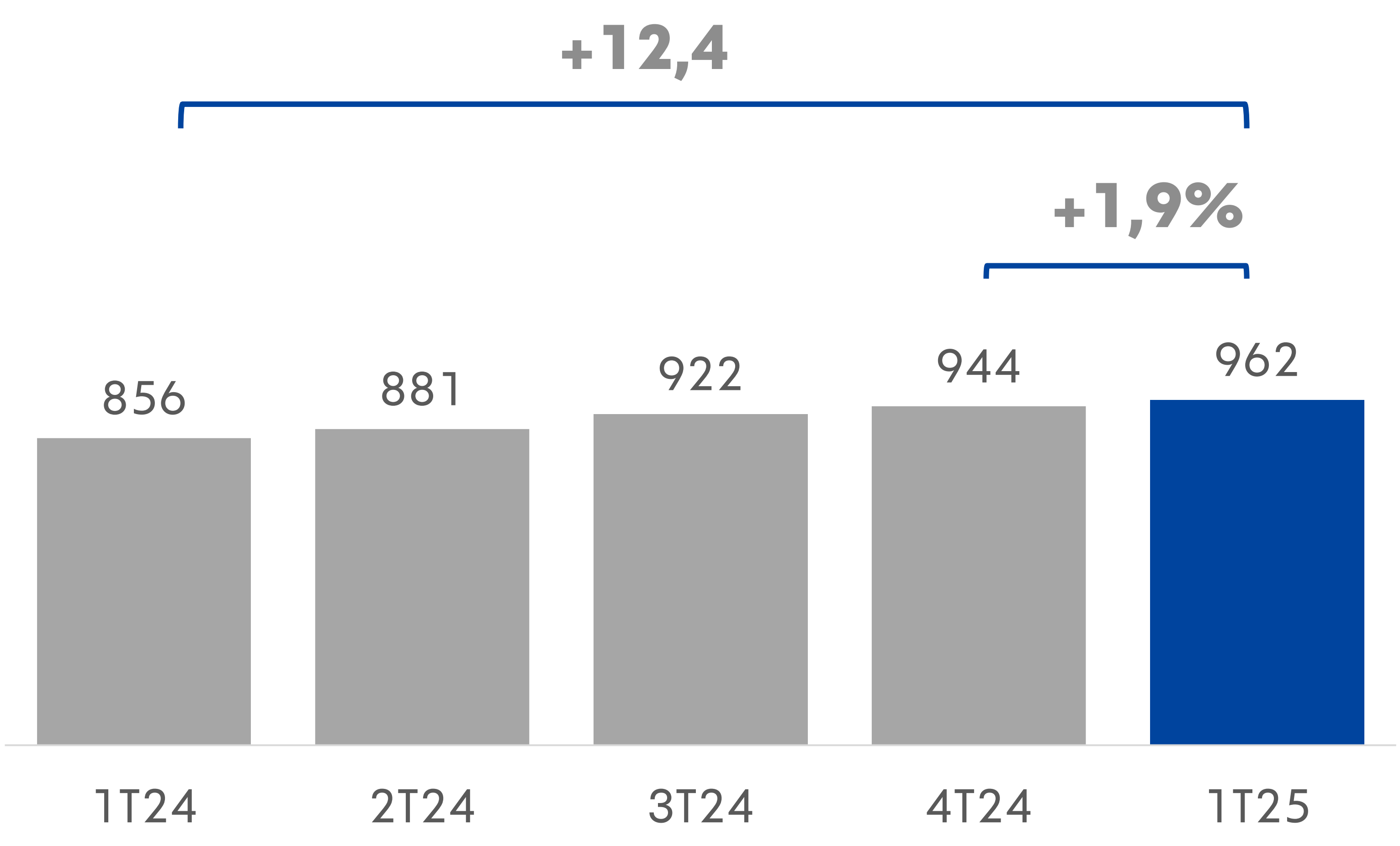
Seguro Habitacional | Desempenho Operacional

CAIXA Seguridade

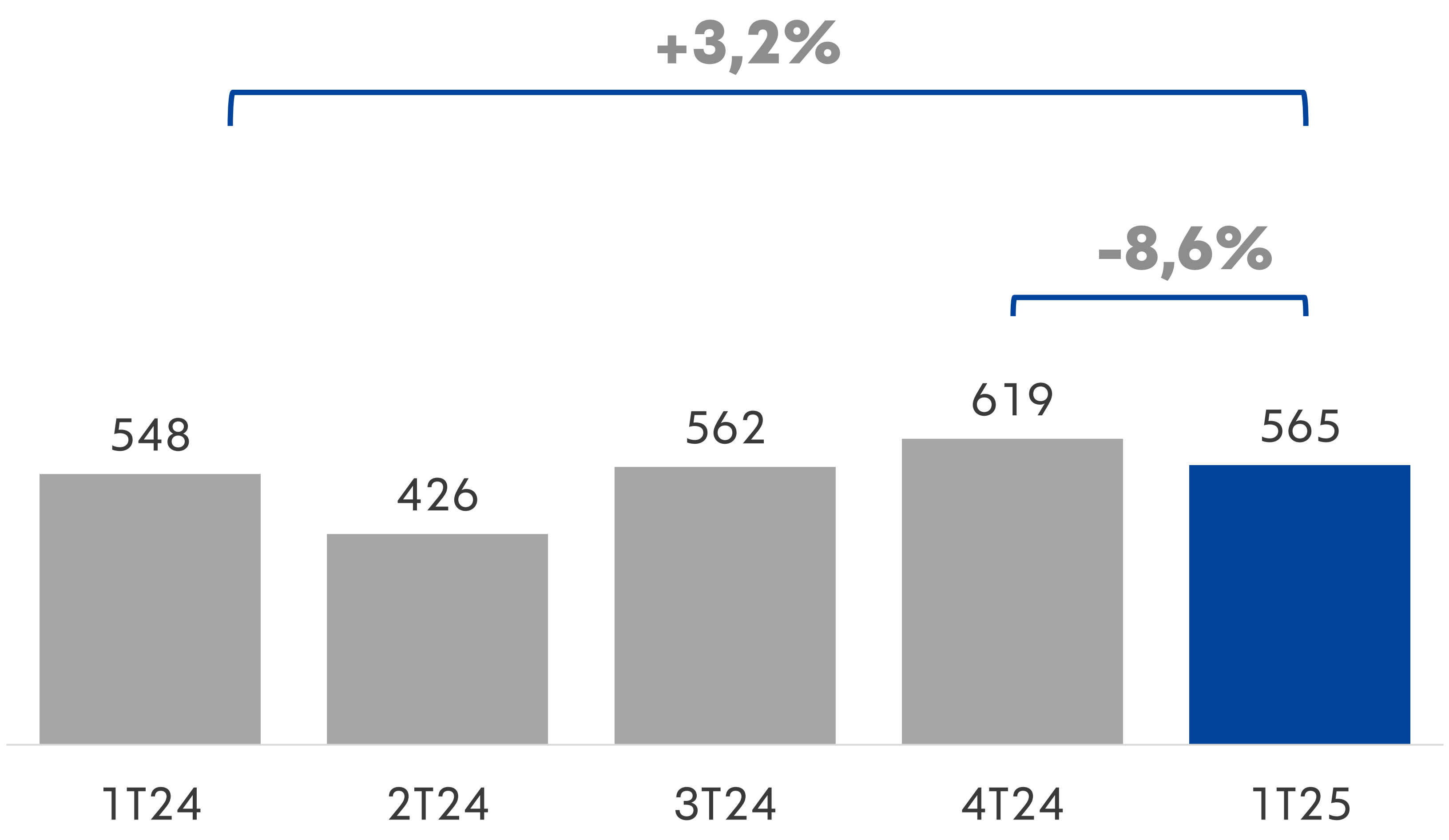
Prêmios Emitidos **Habitacional**
R$ milhões



Prêmios Ganhos **Habitacional**
R$ milhões



Margem Operacional **Habitacional**
R$ milhões

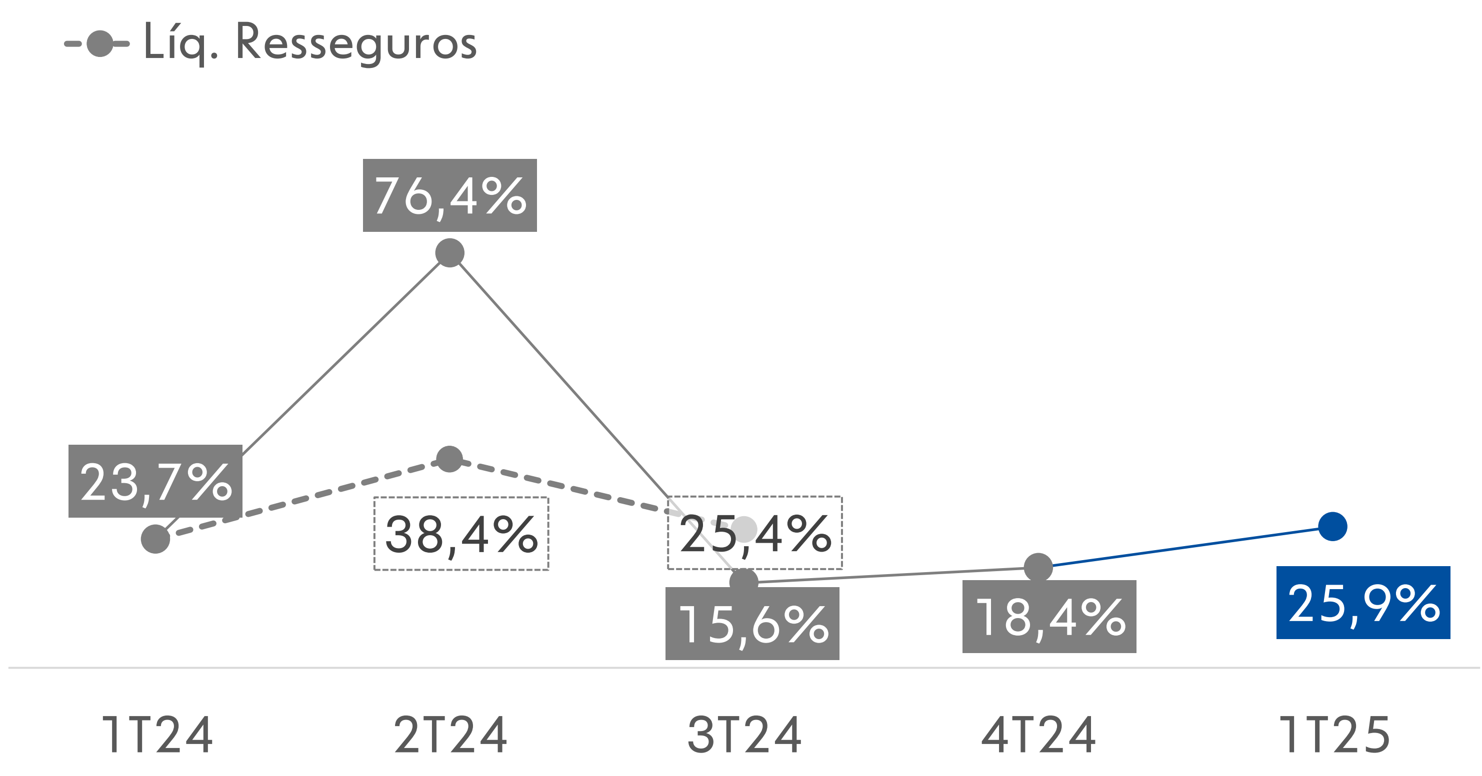


Prêmios emitidos
Manutenção da liderança de mercado, com curva ascendente trimestral.

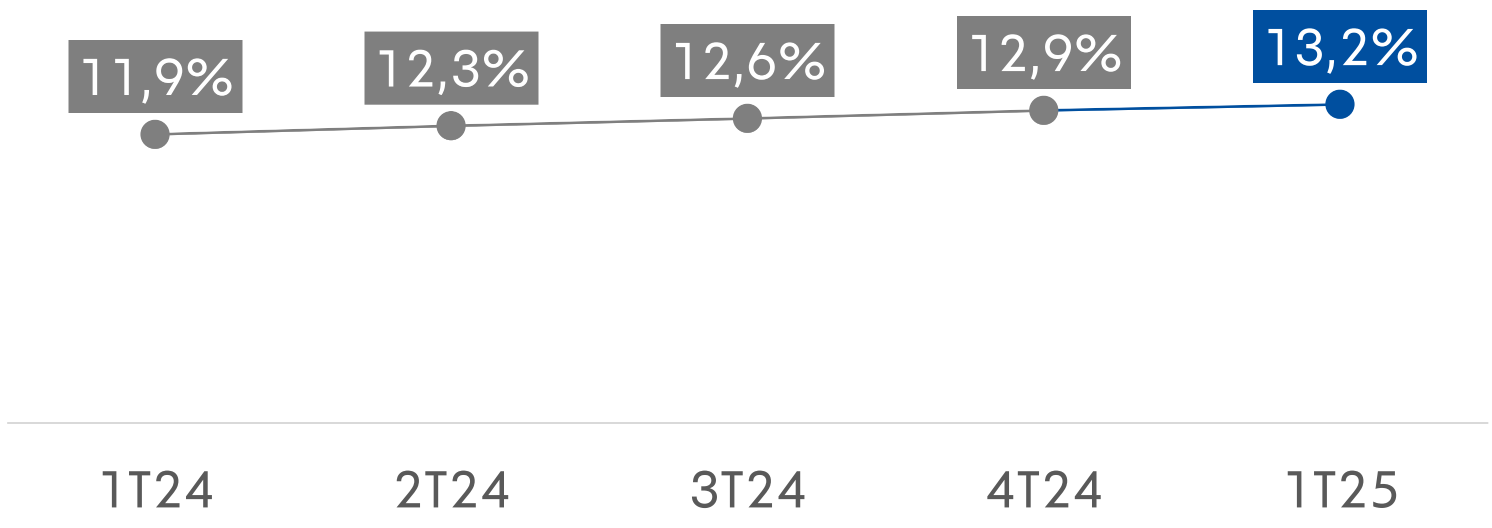
Sinistralidade
Aumento do volume de sinistros no run-off entre 1T25 e 1T24.

Indicadores de Desempenho

Sinistralidade **Habitacional**
% Prêmio Ganho

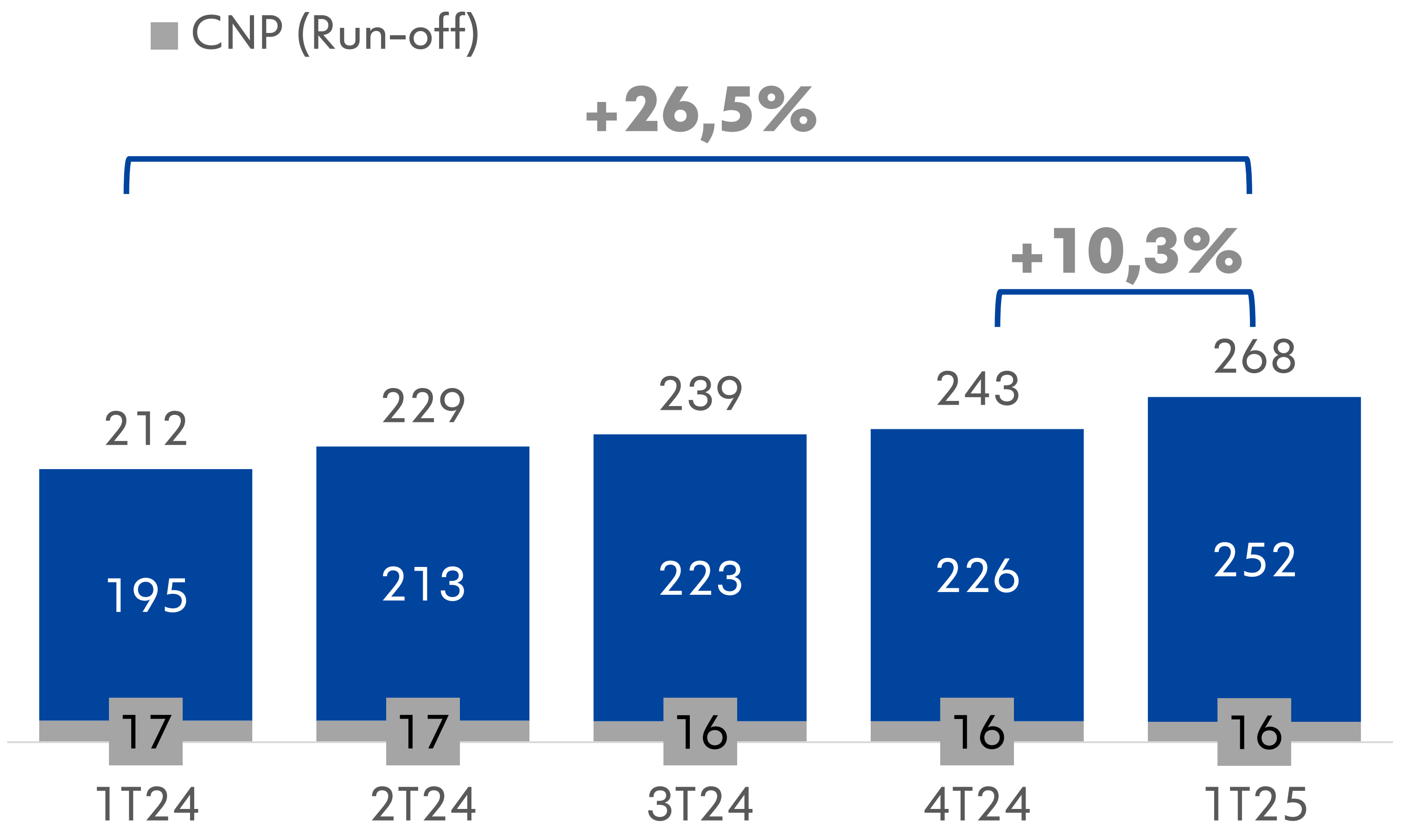


Comissionamento **Habitacional**
% Prêmio Ganho

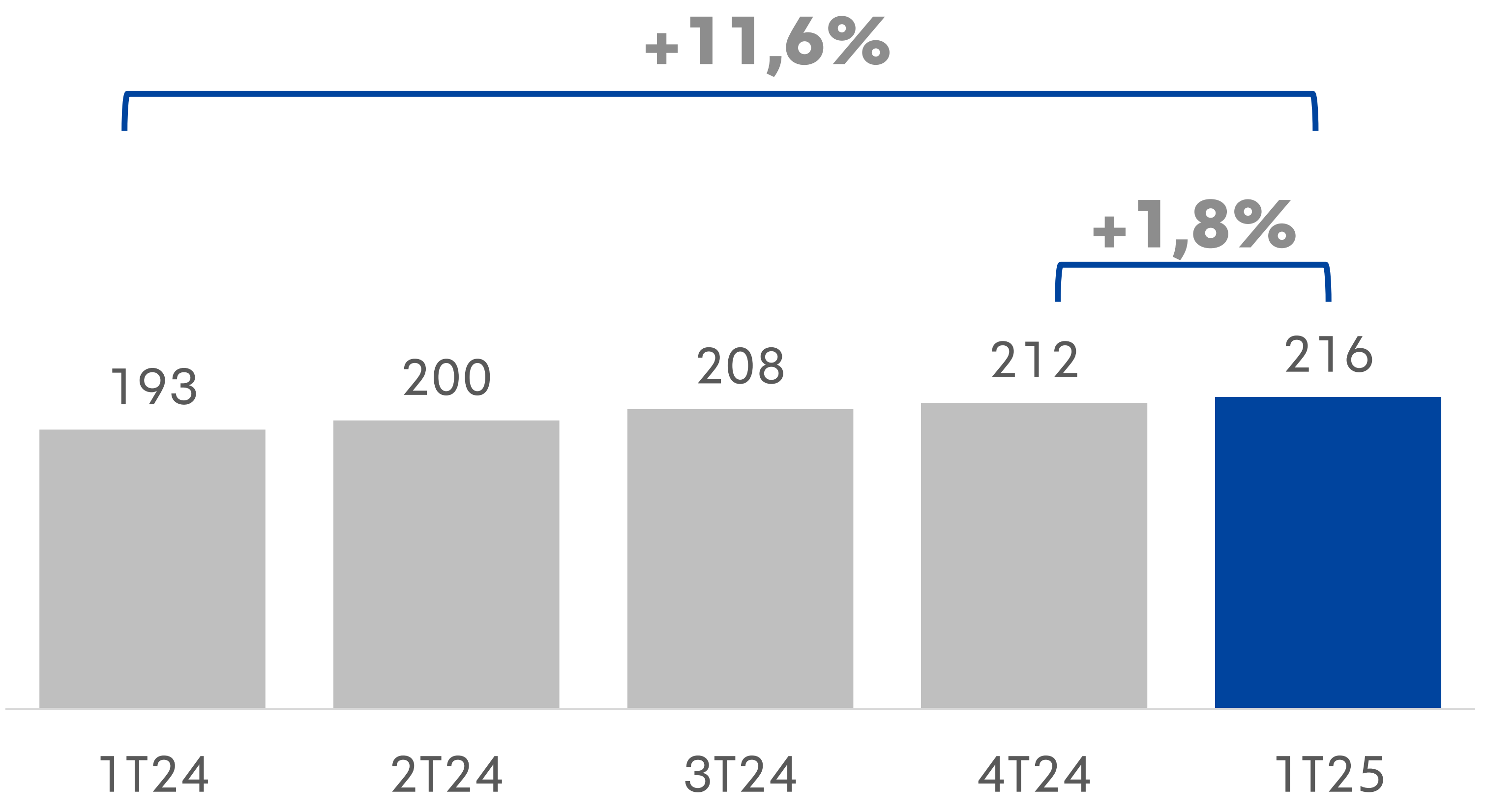


Seguro Residencial | Desempenho Operacional

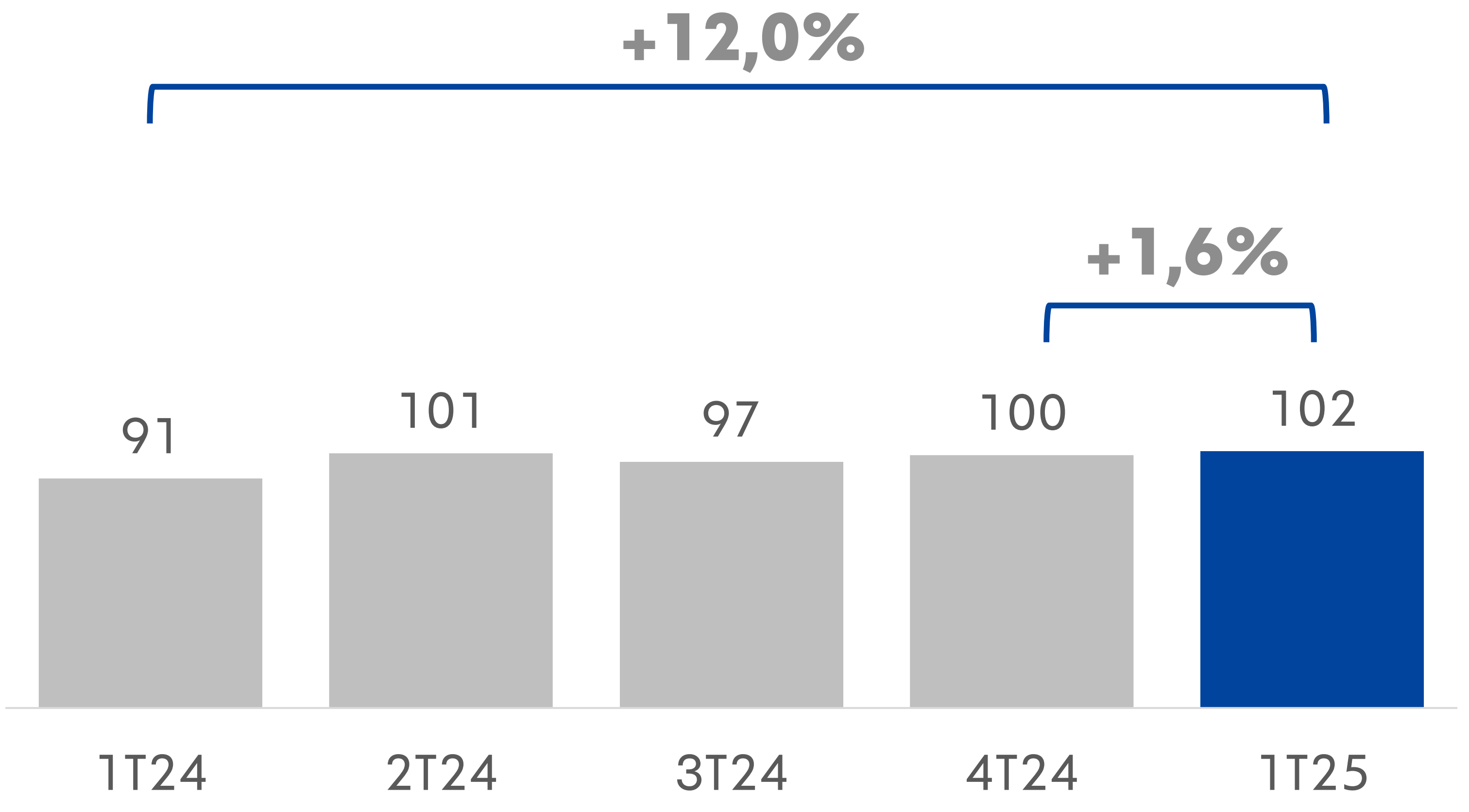
Prêmios Emitidos **Residencial**
R$ milhões



Prêmios Ganhos **Residencial**
R$ milhões



Margem Operacional **Residencial**
R$ milhões

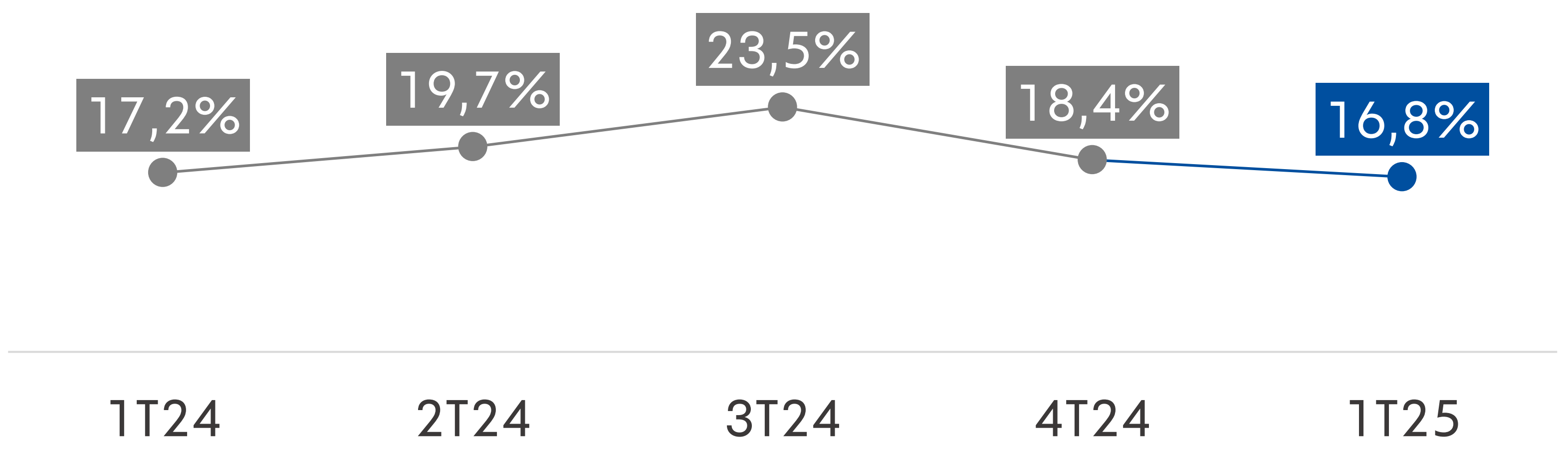


Prêmios Emitidos
Maior volume trimestral de prêmios emitidos pelo quarto período consecutivo.

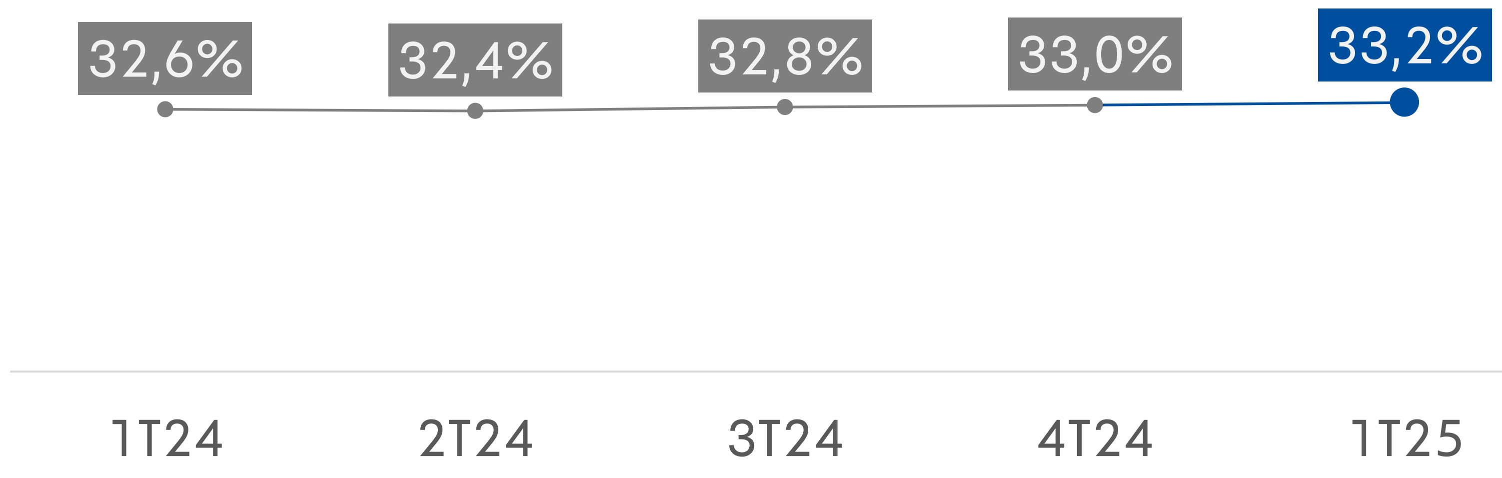
Seguro Acoplado
Emissões com efeito de empilhamento de apólices acopladas em financiamentos imobiliários.

Indicadores de Desempenho

Sinistralidade **Residencial**
% Prêmio Ganho



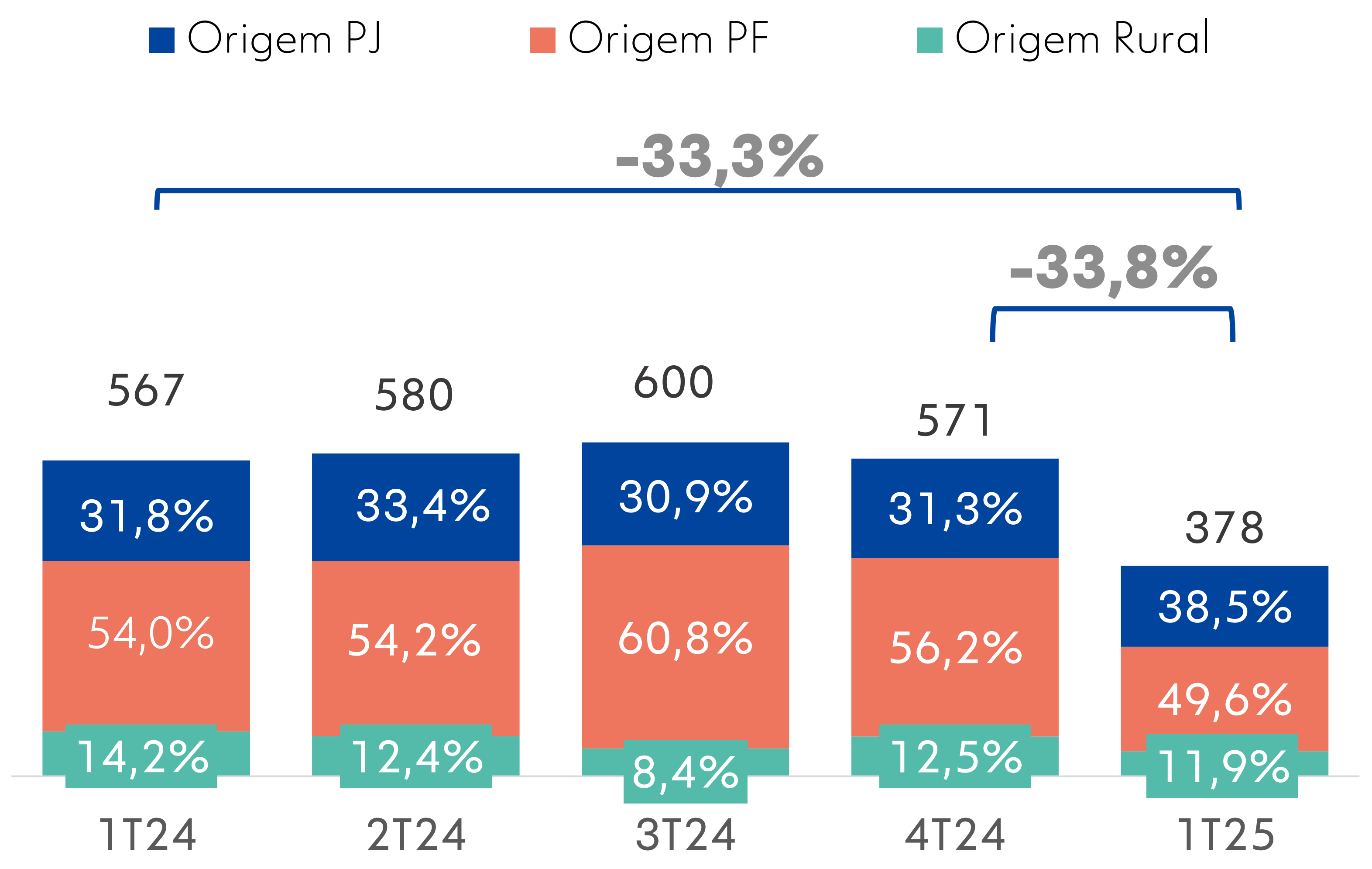
Comissionamento **Residencial**
% Prêmio Ganho



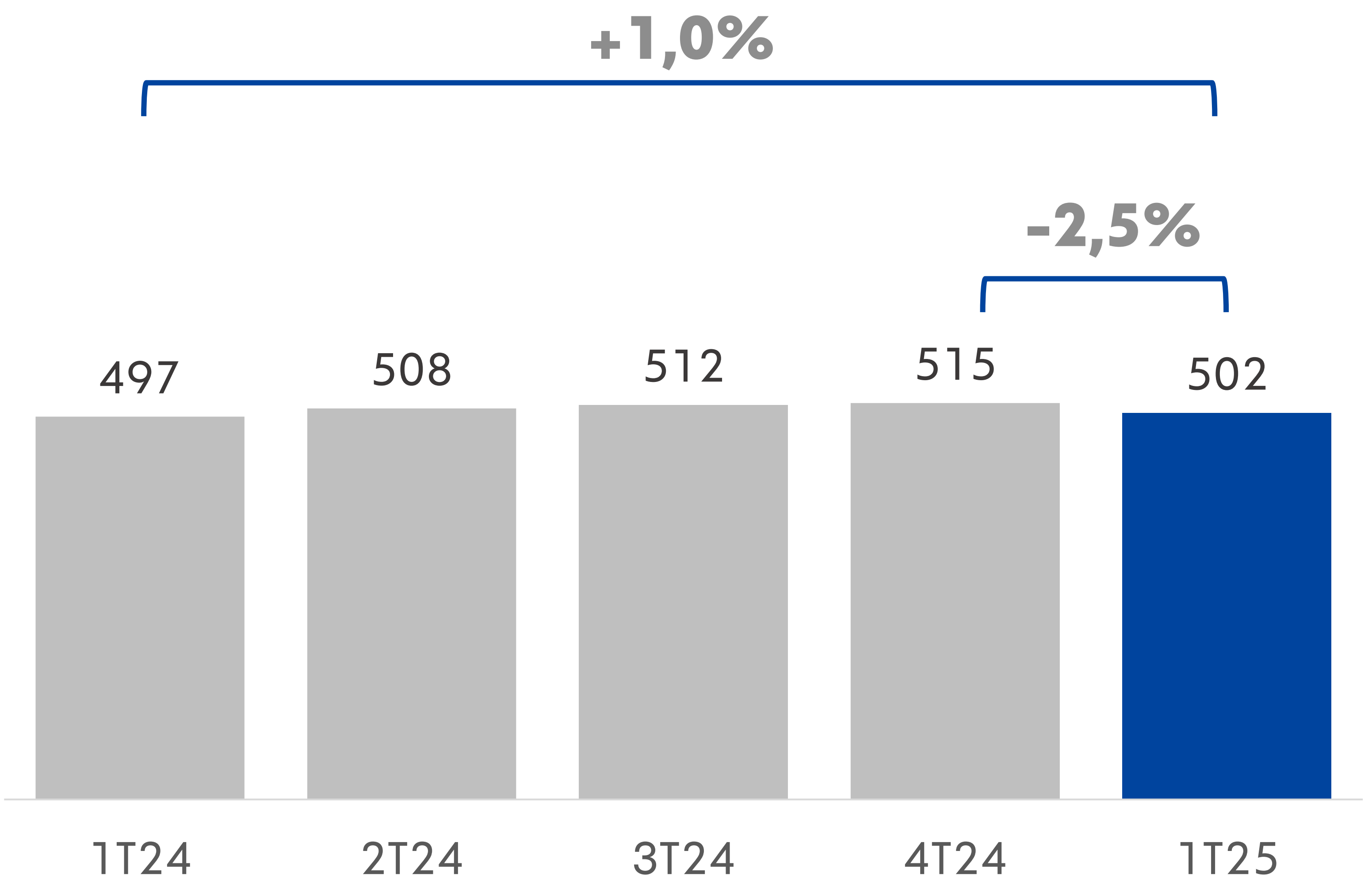
Seguro Prestamista | Desempenho Operacional

CAIXA Seguridade

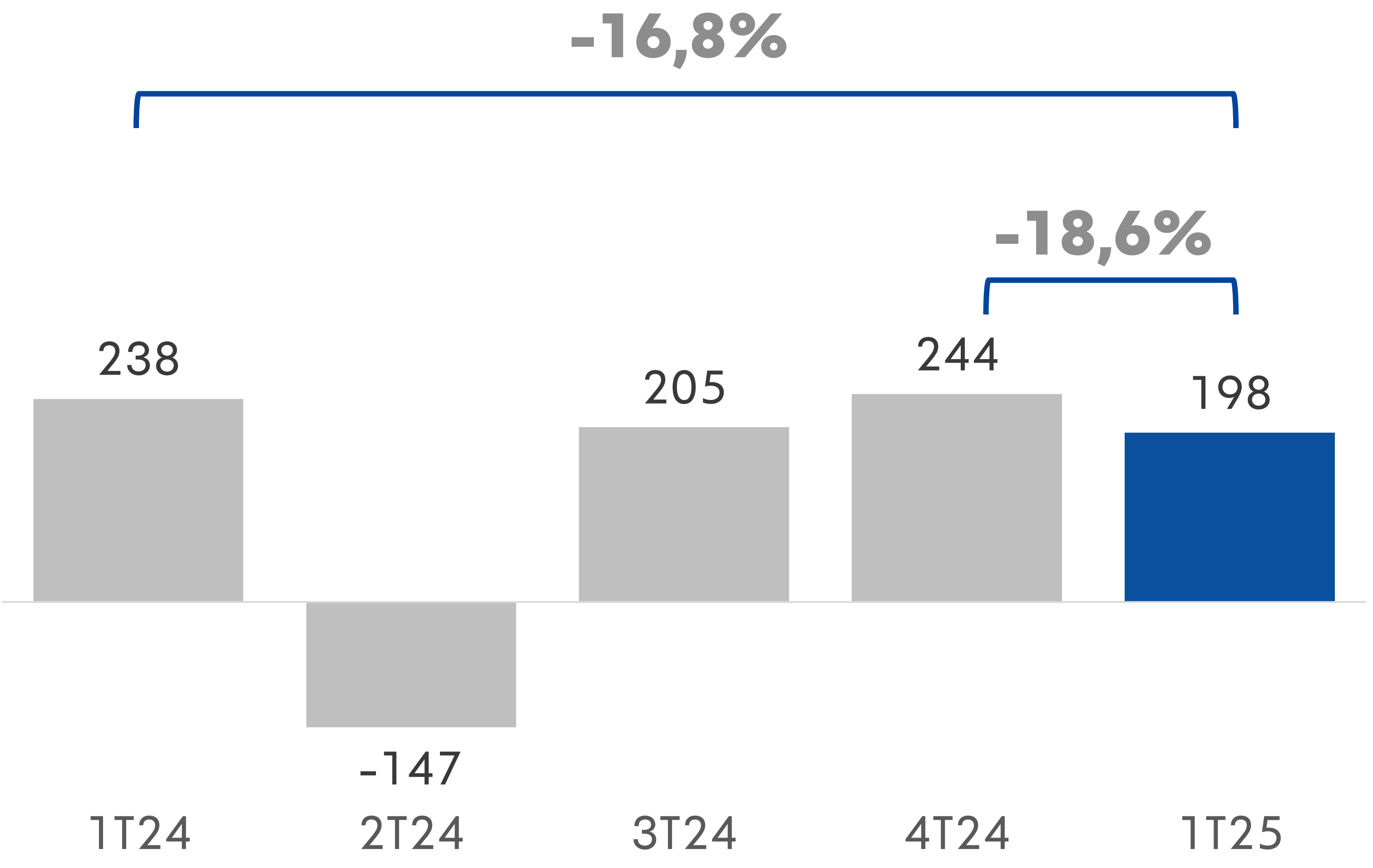
Prêmios Emitidos **Prestamista**
R$ milhões



Prêmios Ganhos **Prestamista**
R$ milhões



Margem Operacional **Prestamista**
R$ milhões



Prêmios Emitidos

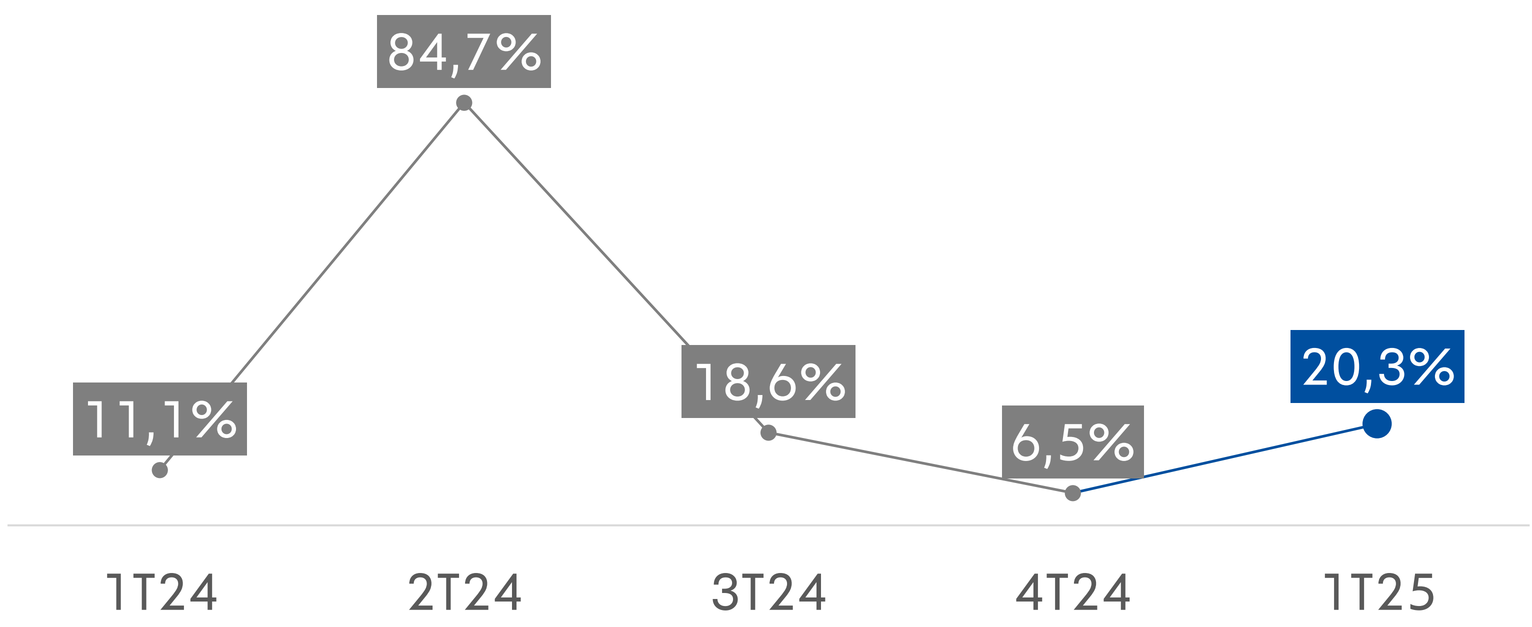
Redução no volume de emissões em 1T25 em relação aos trimestres anteriores, efeito do aumento de taxas de juros e impacto no custo do crédito comercial.

Sinistralidade

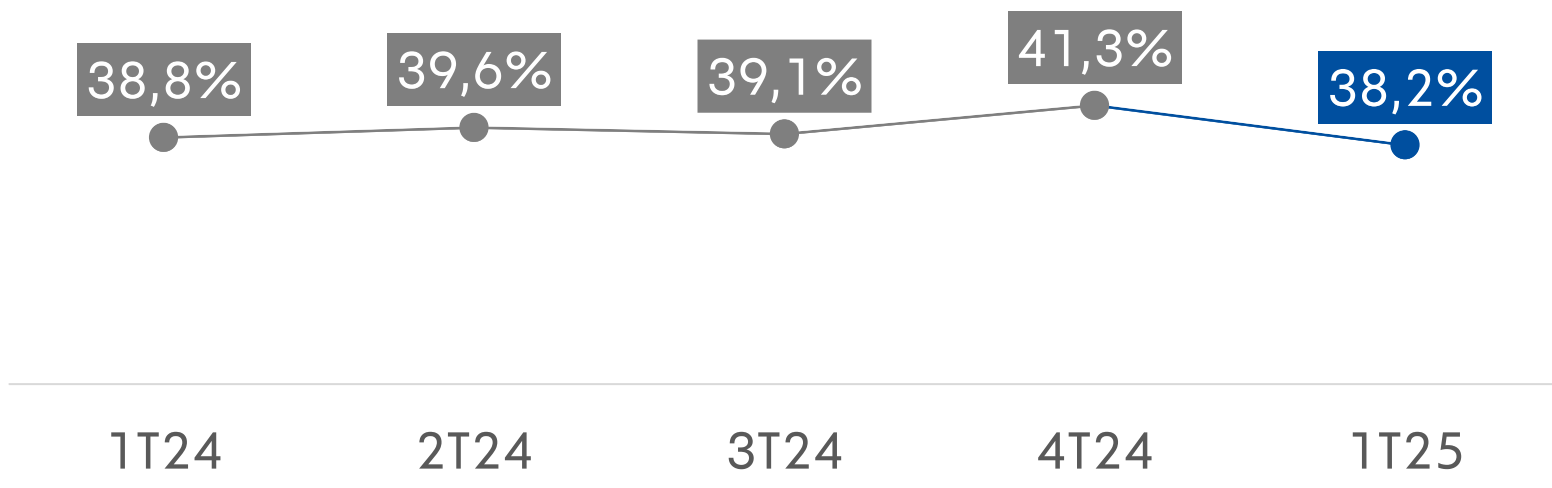
A sinistralidade observada para 1T25 encontra-se próxima do patamar esperado para o ramo, após a implementação do novo processo de avisos de sinistros em 2024.

Indicadores de Desempenho

Sinistralidade **Prestamista**
% Prêmio Ganho

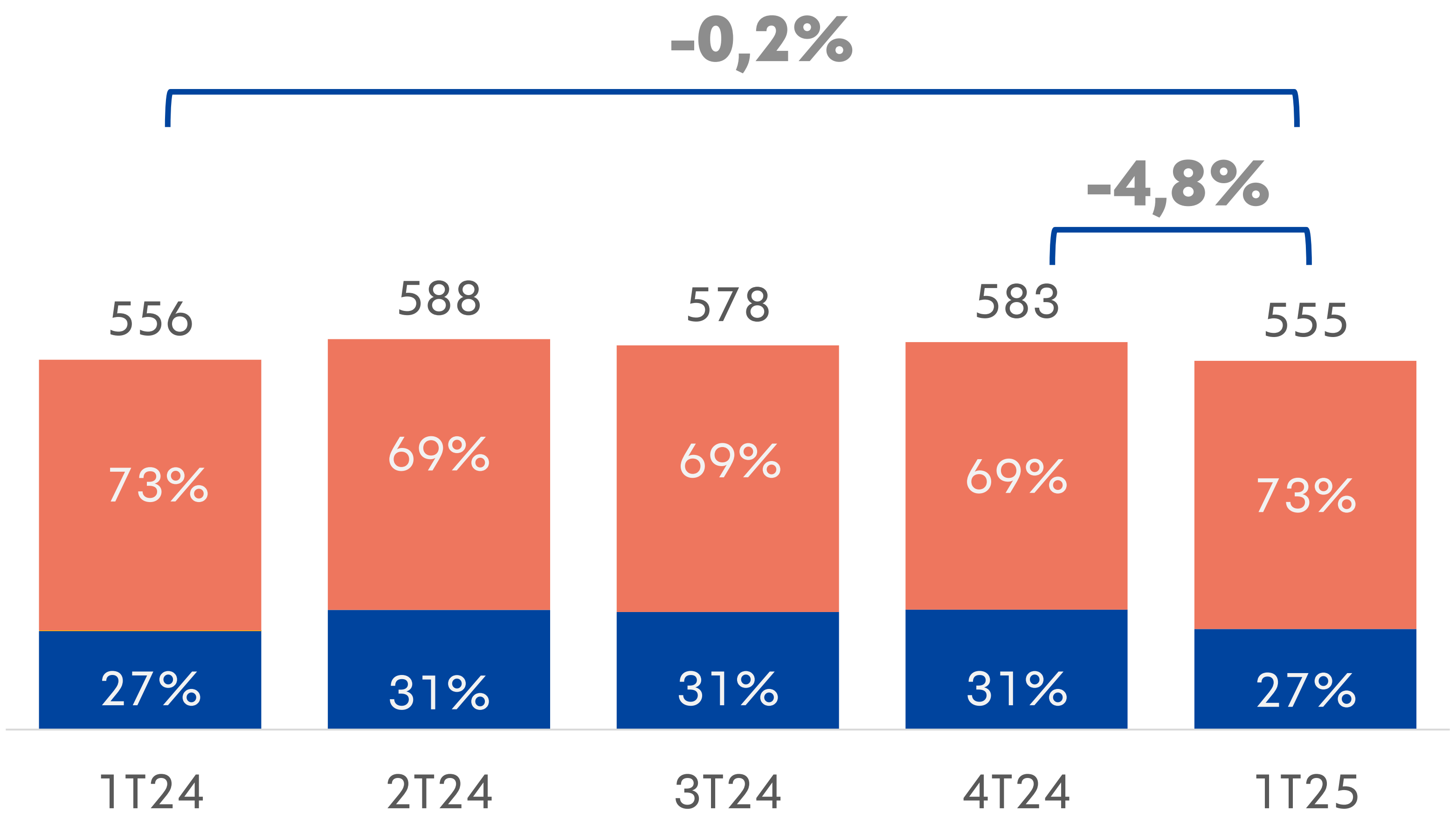


Comissionamento **Prestamista**
% Prêmio Ganho

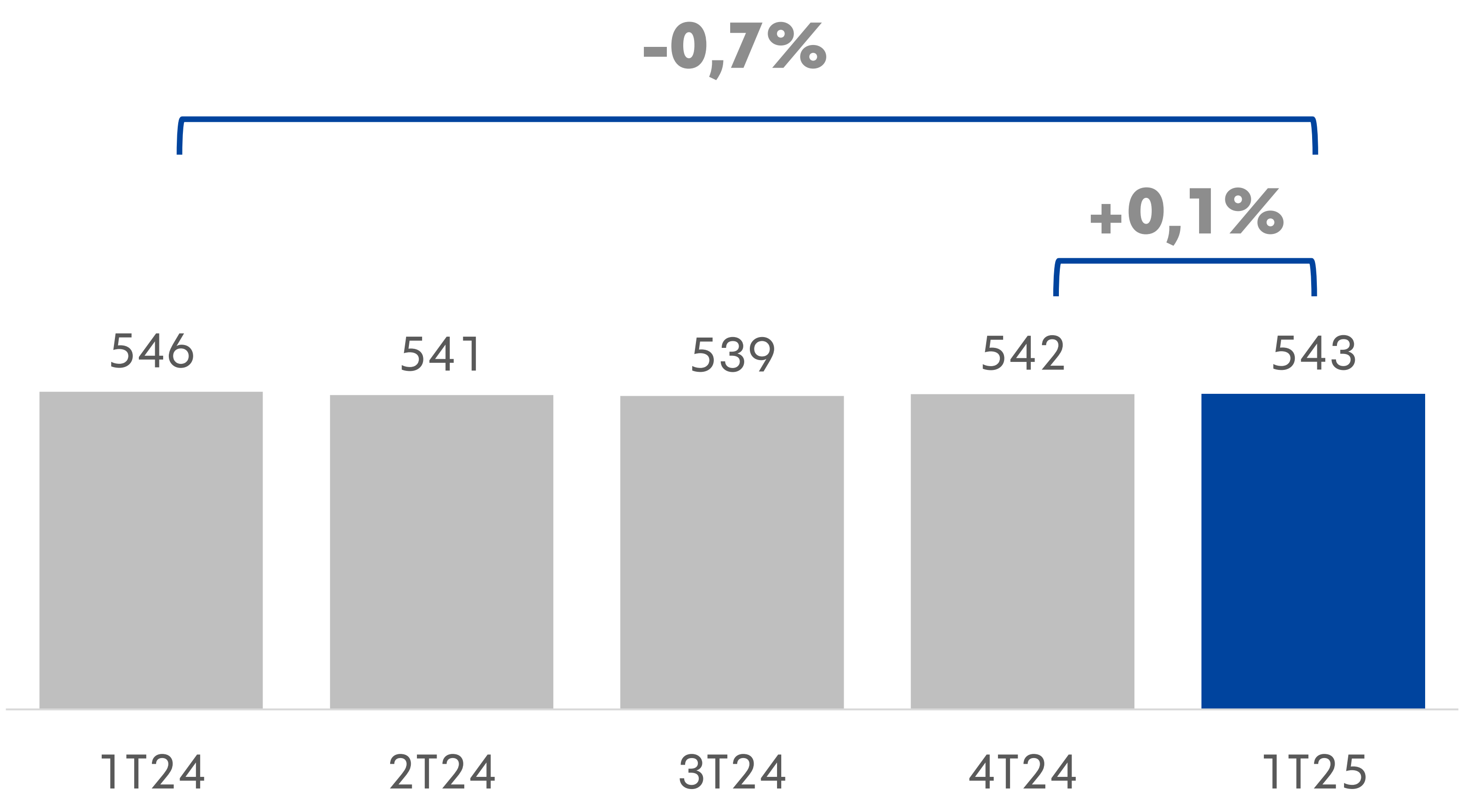


Seguro Vida[1] | Desempenho Operacional

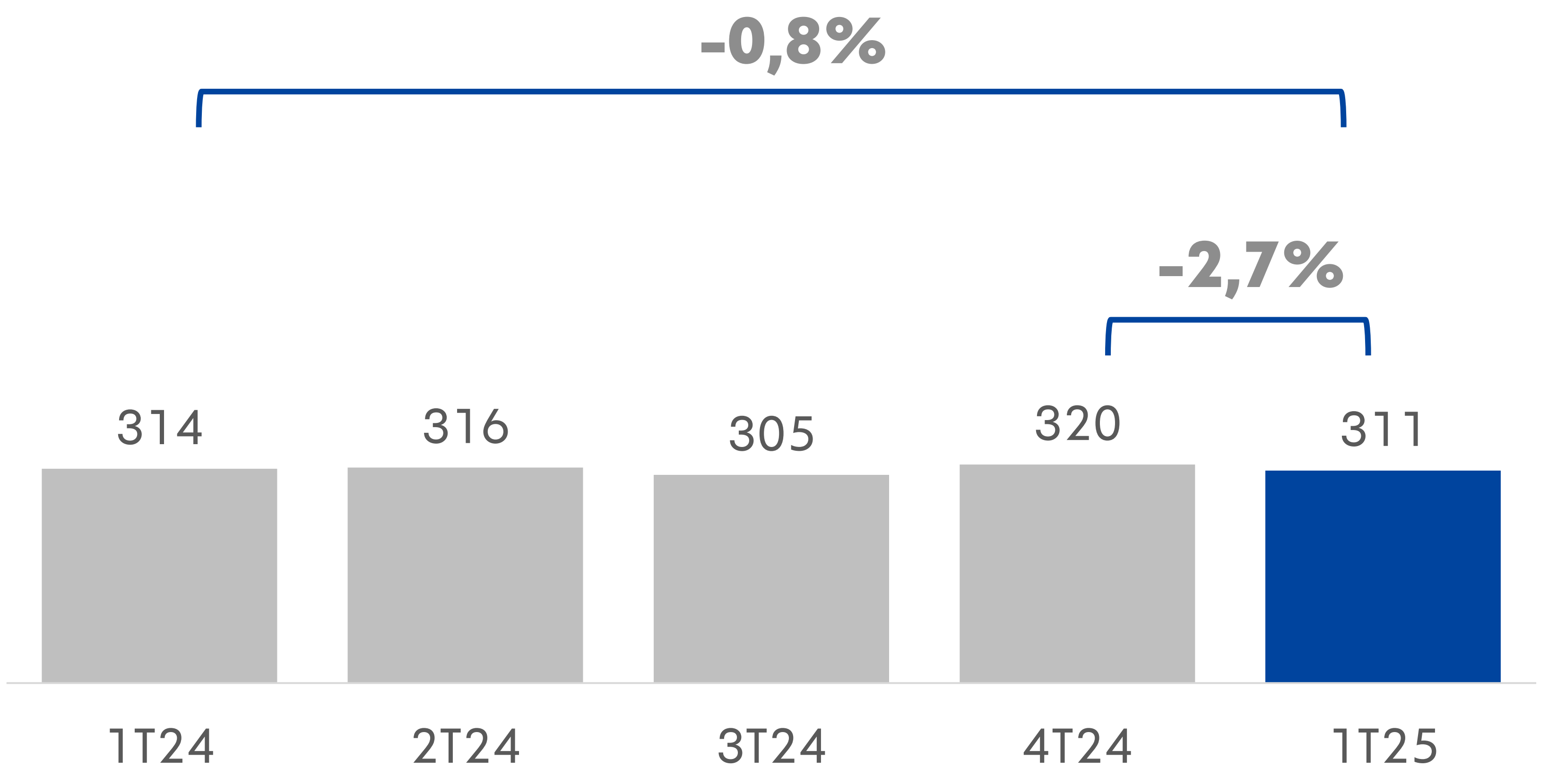
Prêmios Emitidos **Vida**
R$ milhões



Prêmios Ganhos **Vida**
R$ milhões



Margem Operacional **Vida**
R$ milhões

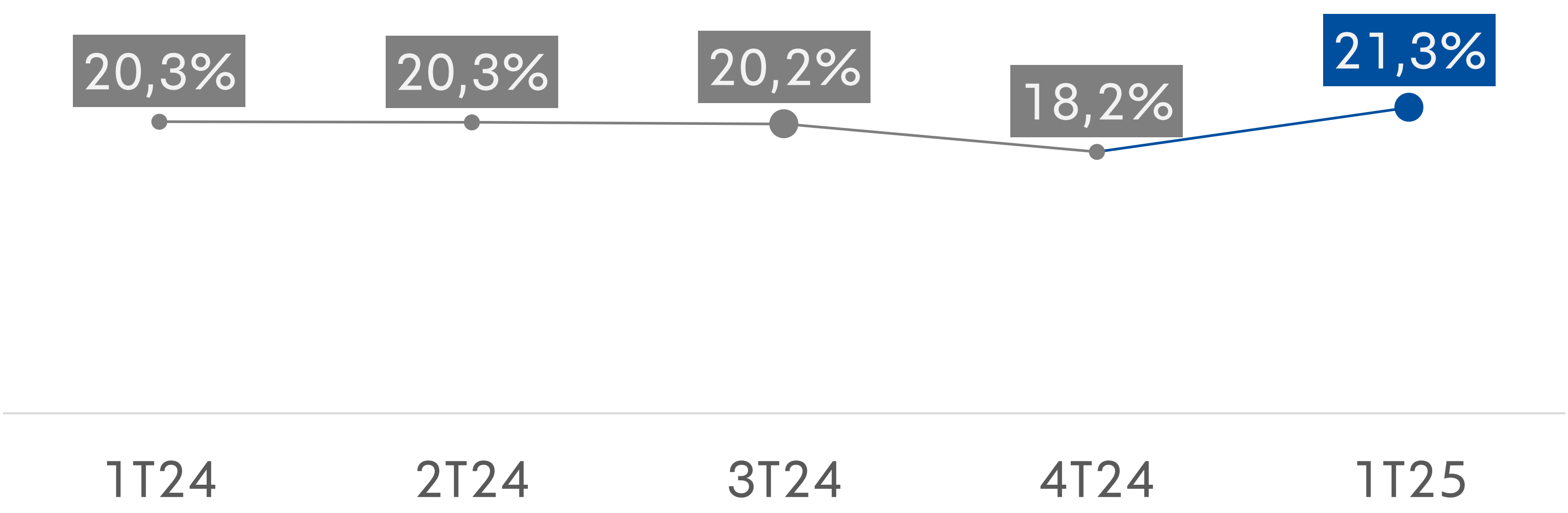


Emissões PM
Destaque para as novas emissões da modalidade PM, com crescimento de 93,4% entre 1T25/1T24

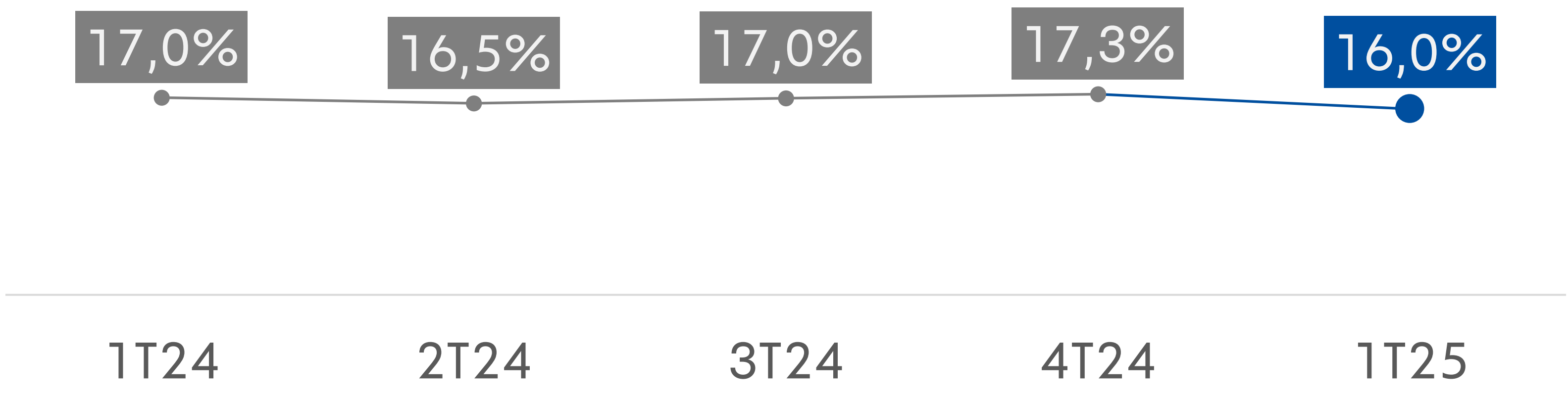
Produtos
Lançado o Seguro de Acidentes Pessoais Premium, para clientes alta renda, e promovida melhorias no Seguro Vida Mulher

Indicadores de Desempenho

Sinistralidade **Vida**
% Prêmio Ganho



Comissionamento **Vida**
% Prêmio Ganho



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

Assistência

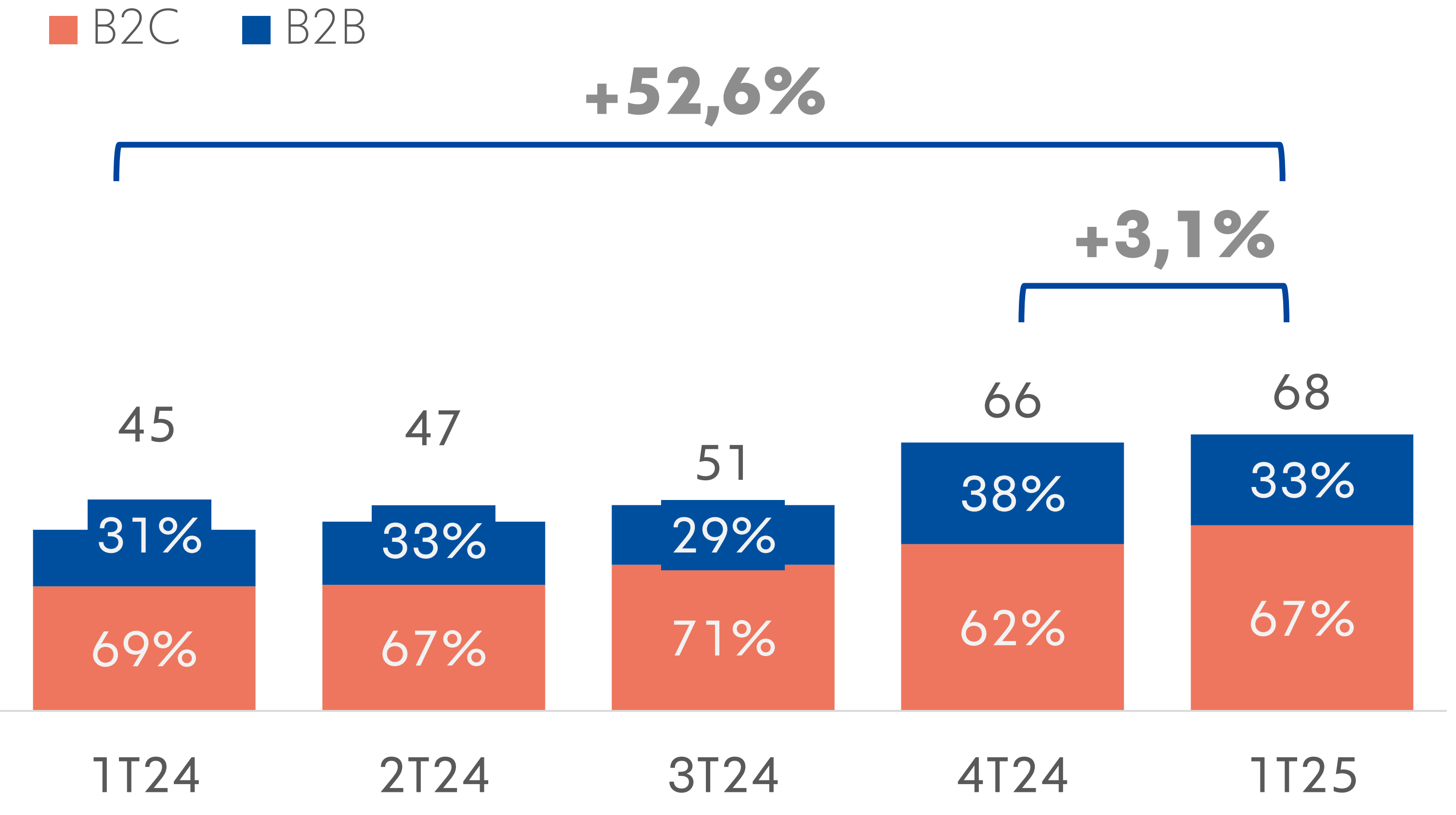
Manutenção da curva ascendente de receitas em 1T25

Outros não estratégicos

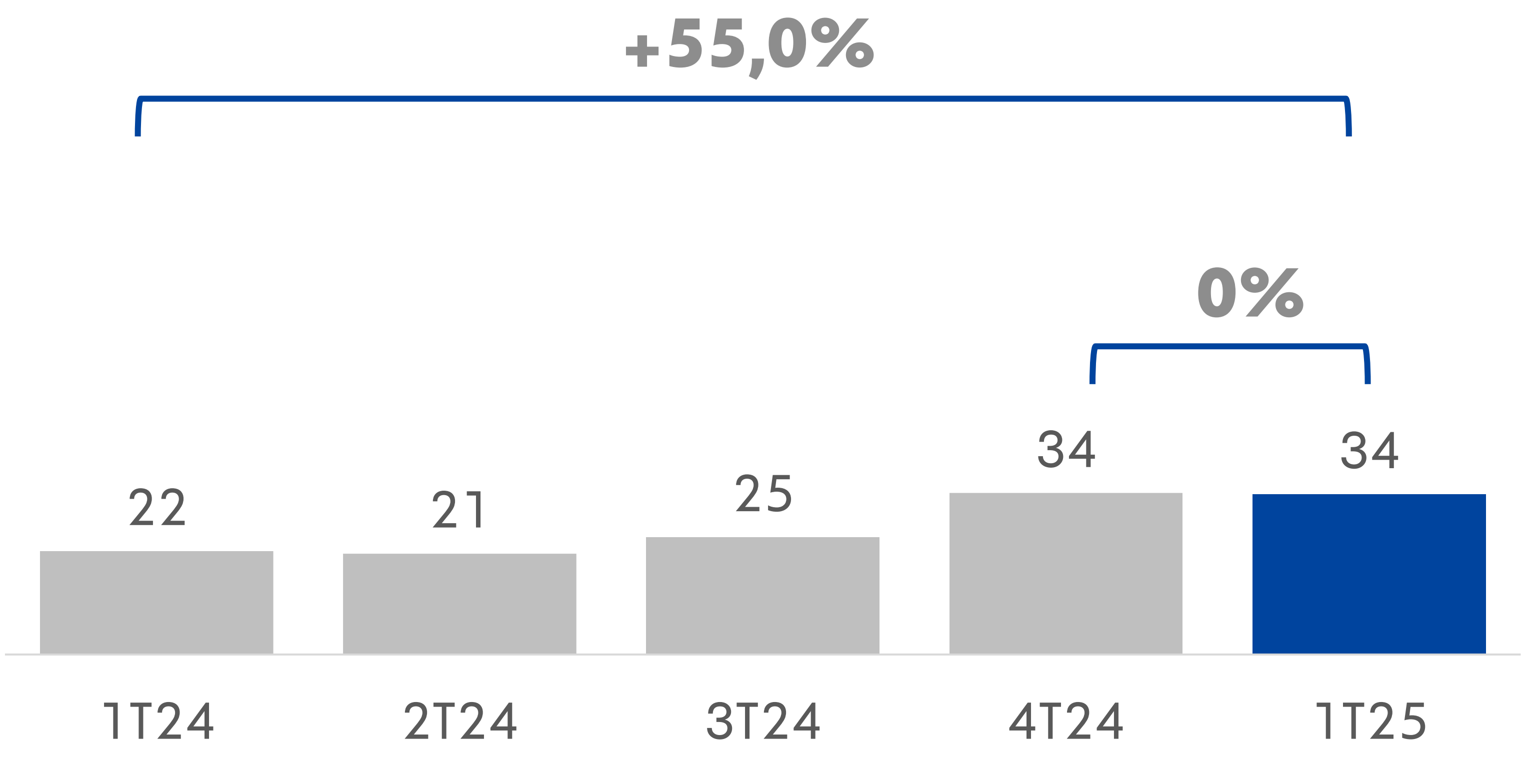
87,7% dos prêmios de 1T25 são do ramo Auto, emitidas pela Youse e comercializadas pela CNP Seguros.

Assistência

Receitas **Assistência**
R$ milhões

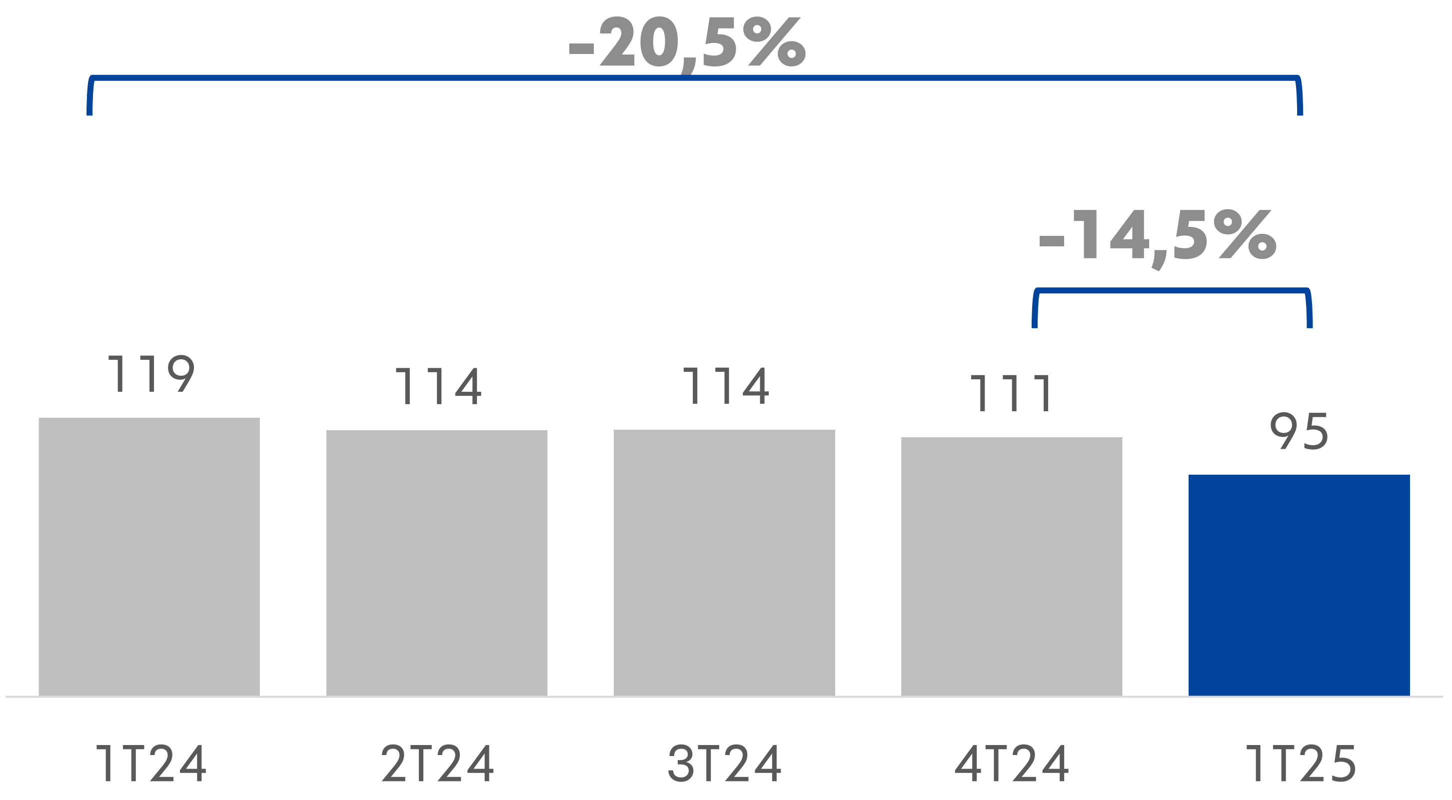


Margem Operacional **Assistência**
R$ milhões

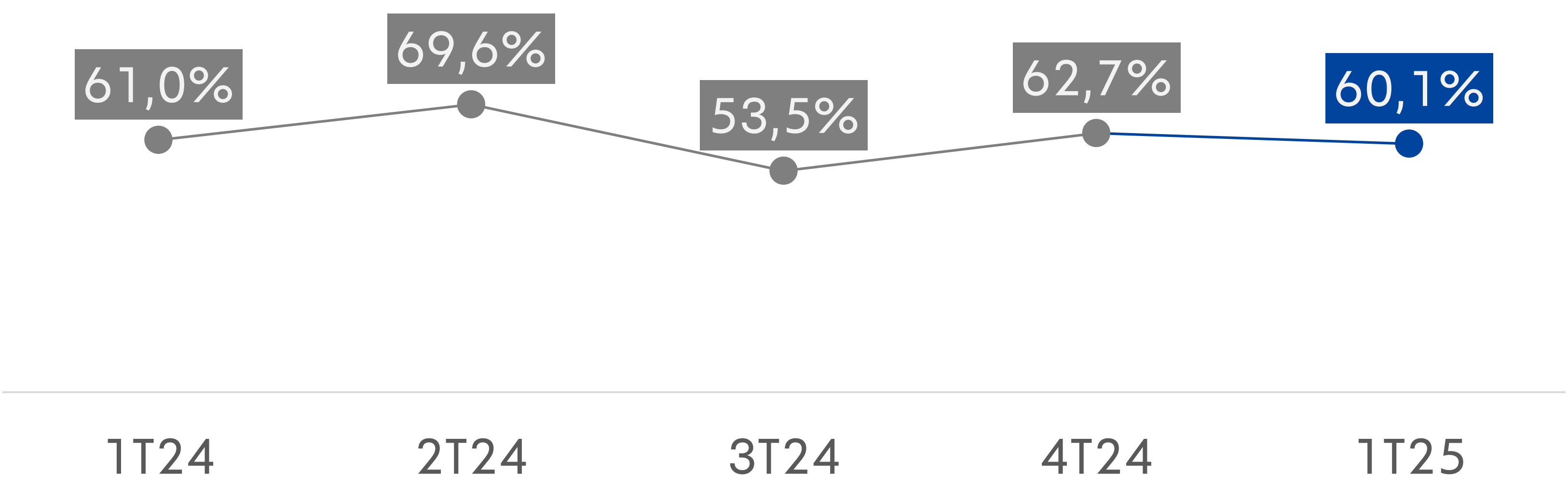


Outros Seguros

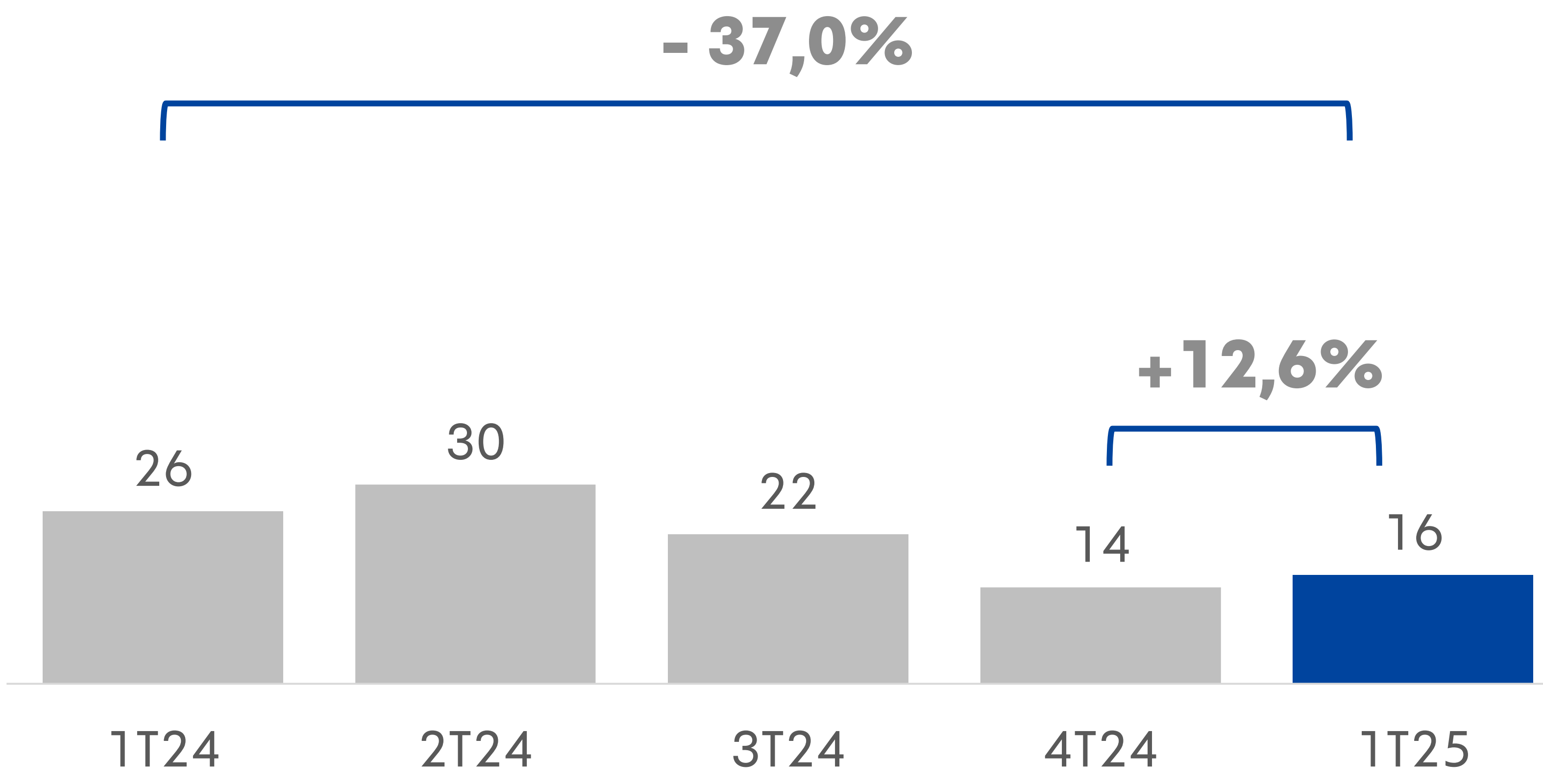
Prêmios Emitidos **Outros Seguros**
R$ milhões



Sinistralidade **Outros Seguros**
% Prêmio Ganho



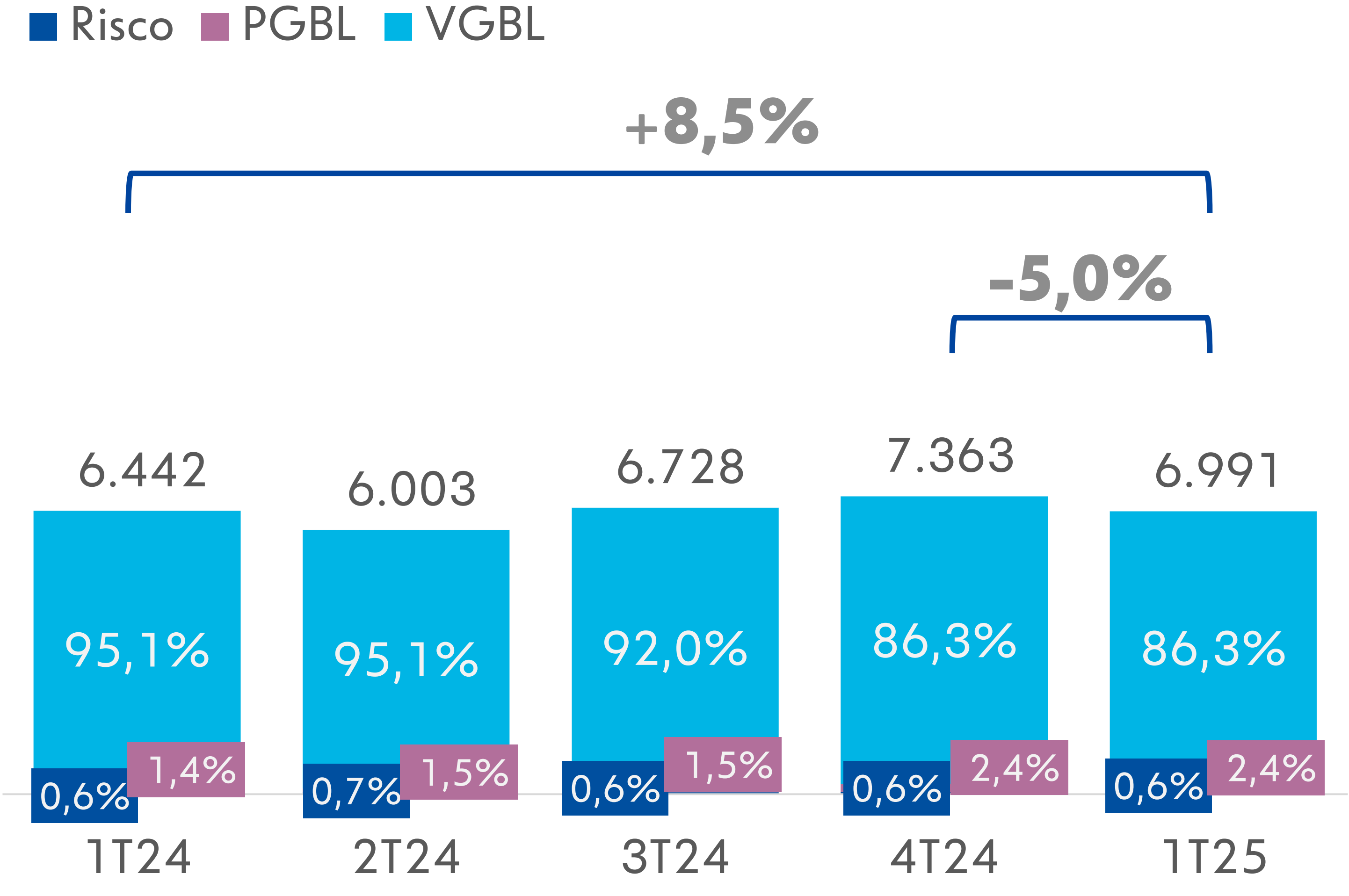
Margem Operacional **Outros Seguros**
R$ milhões



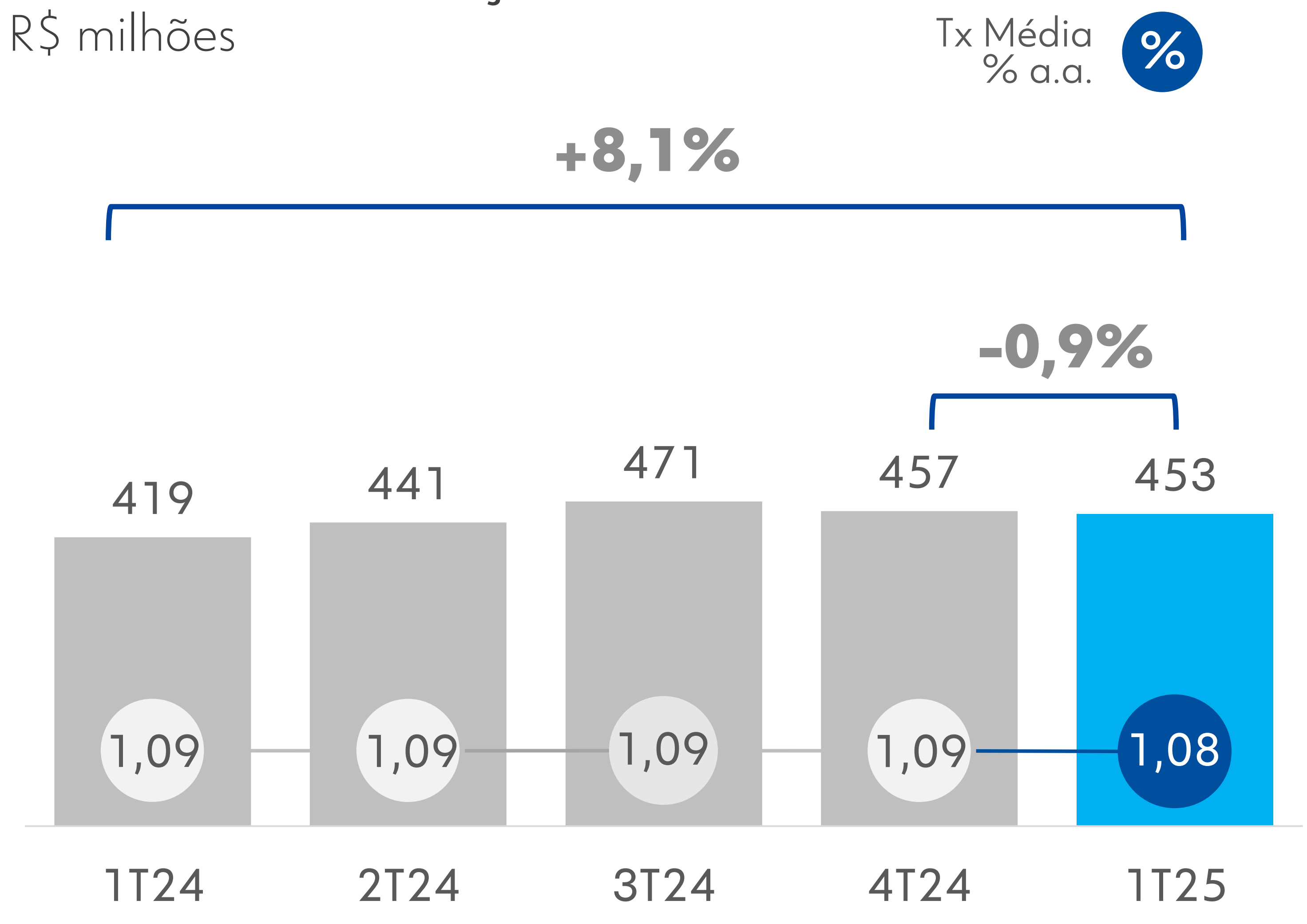
Previdência | Desempenho Operacional

CAIXA Seguridade

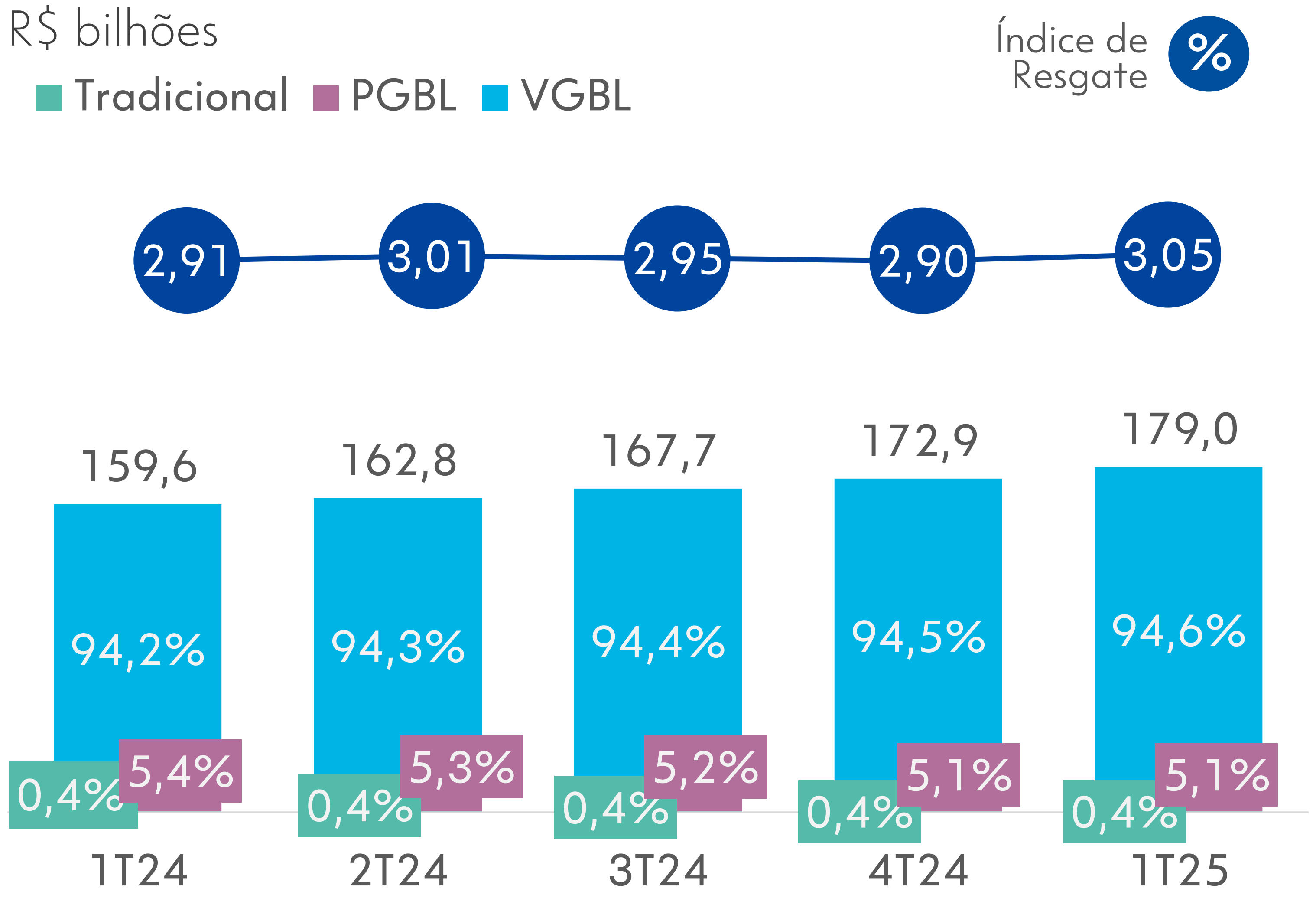
Contribuições e Prêmios Recebidas – **Previdência**
R$ milhões



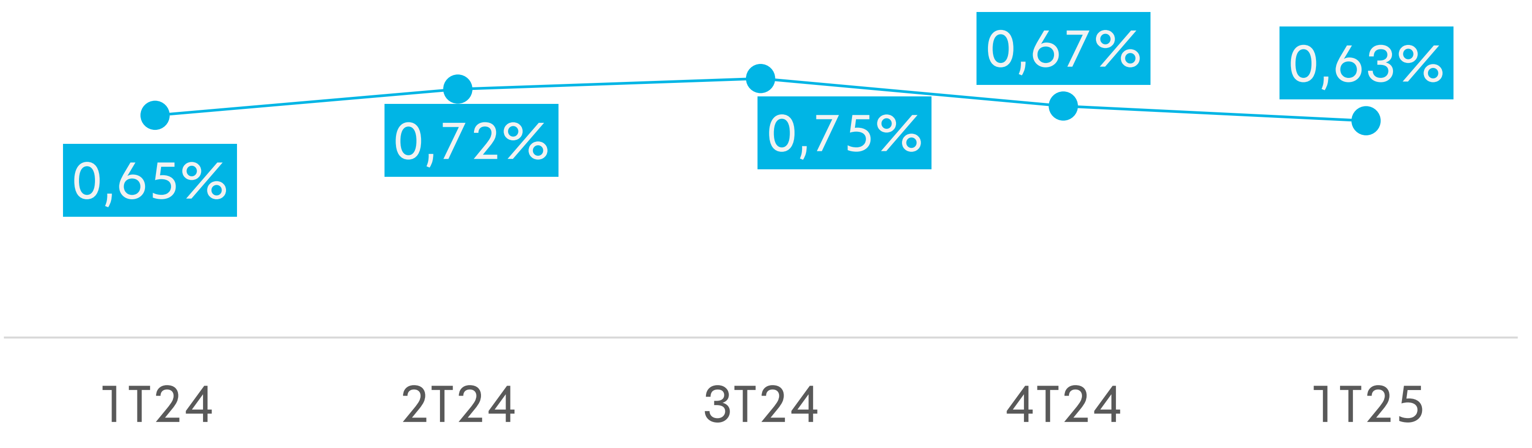
Taxa de Administração – **Previdência**
R$ milhões



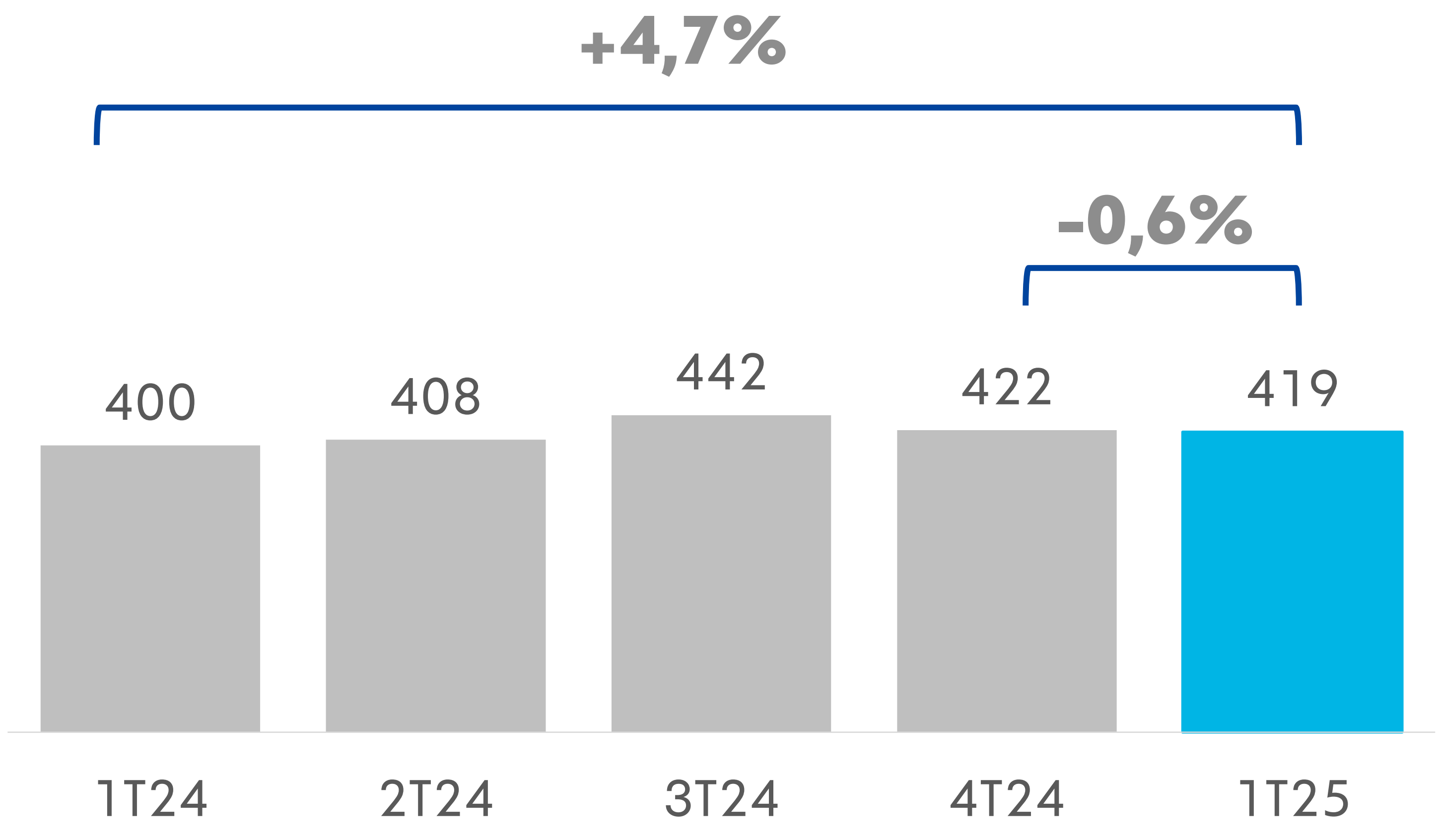
Reservas de **Previdência**
R$ bilhões



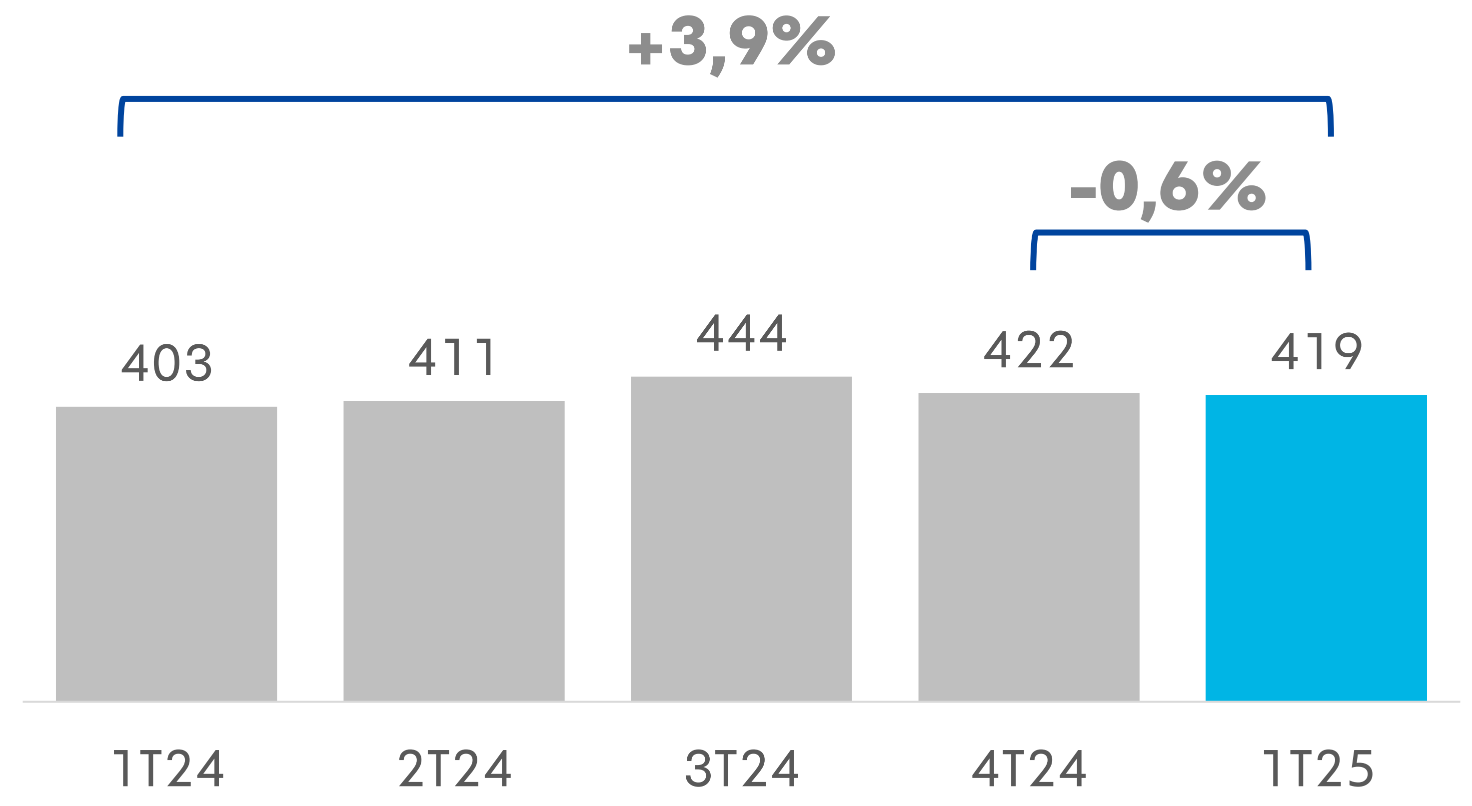
Comissionamento **– Previdência**
% Contribuições



Margem Operacional **– Previdência**
R$ milhões

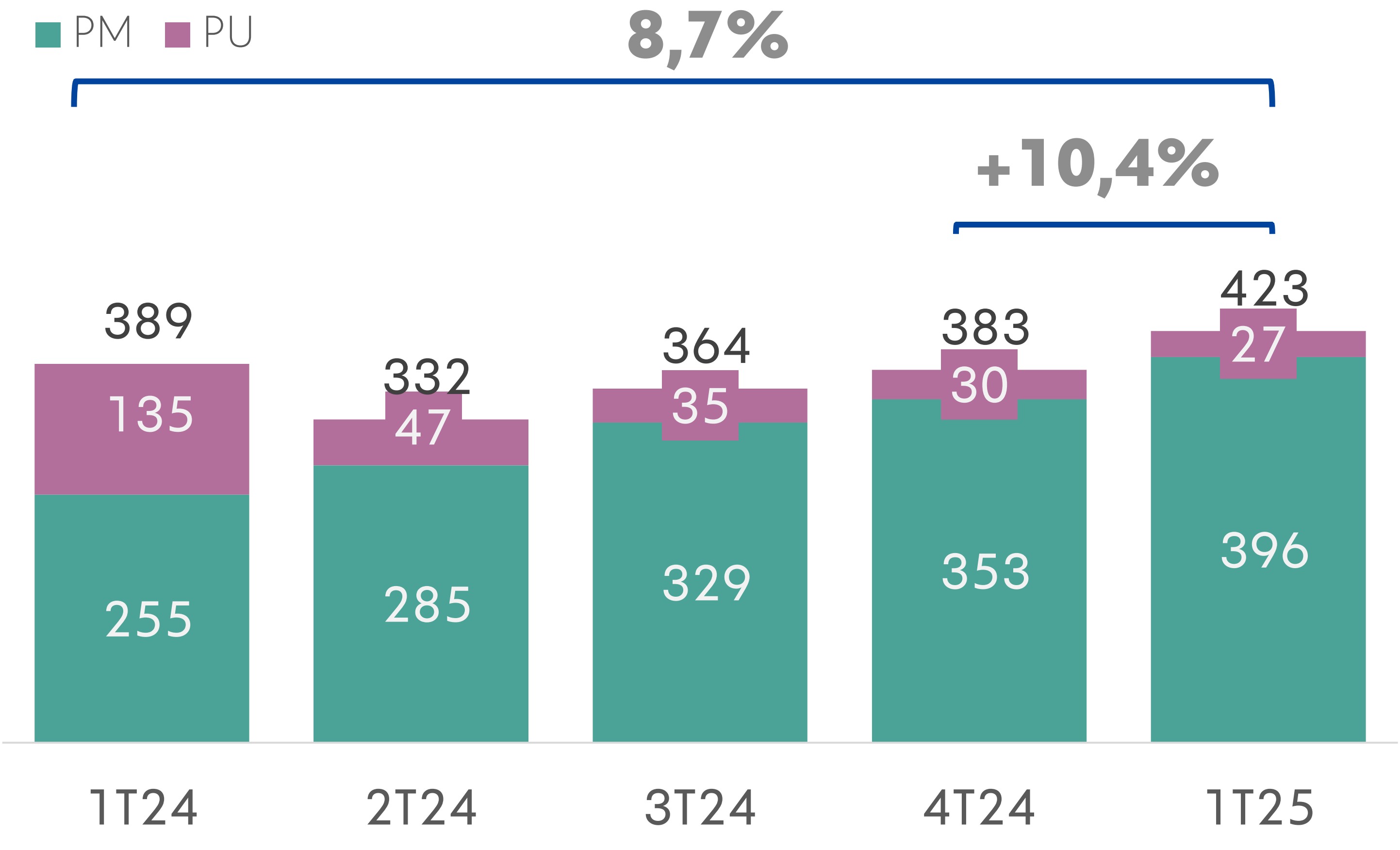


Margem Operacional **– Previdência Ajustada (Ex Earn-out[1] e LPC[2])**
R$ milhões

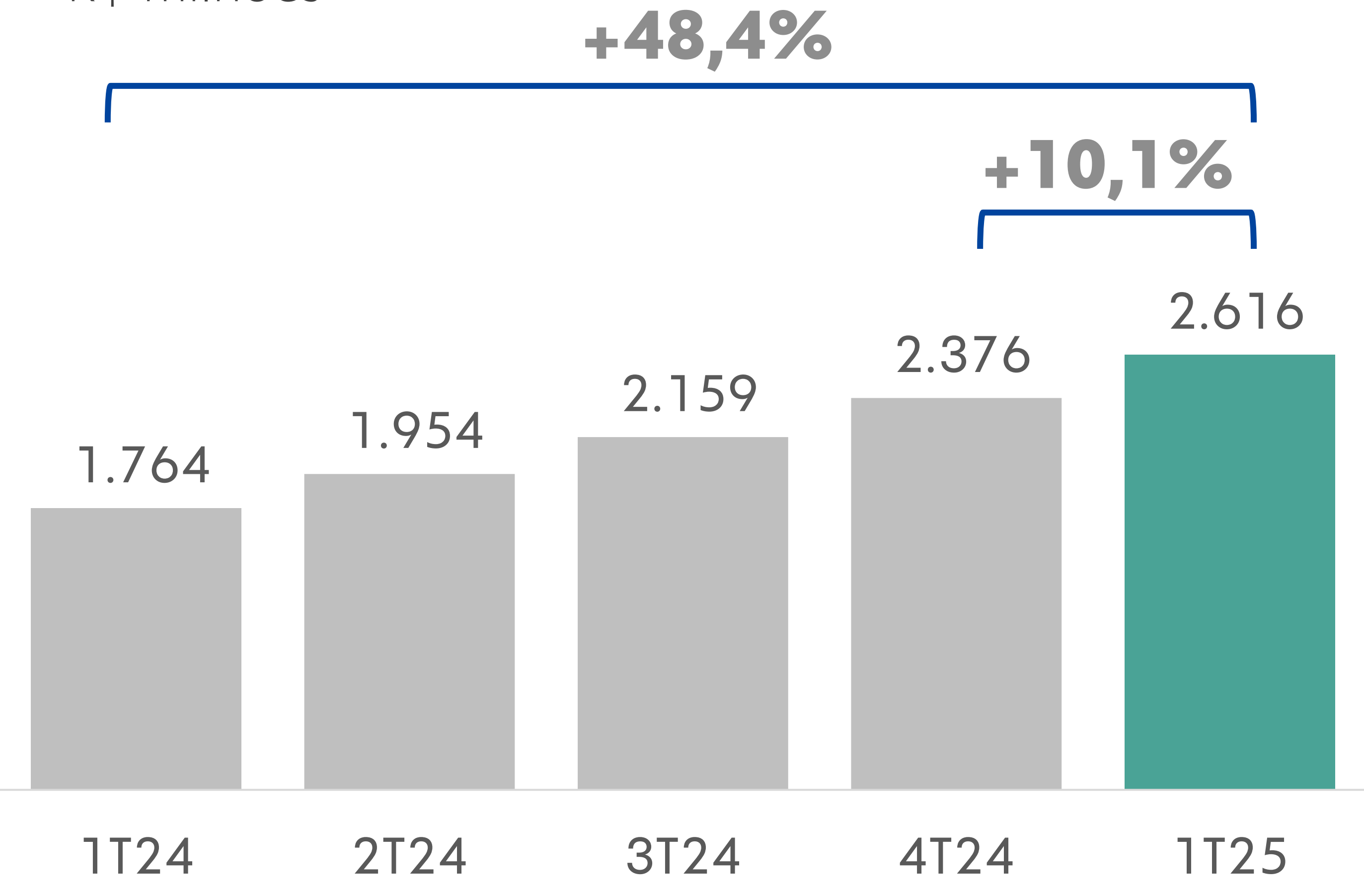


1 -Earn-Out Mecanismo de incentivo atrelado ao desempenho em volume e lucratividade, a ser pago para a CAIXA, pela investida, reconhecido como despesas de comercialização na XS2 Vida e Previdência.
2 – LPC (Launch Performance Comission) – Mecanismo de incentivo atrelado ao desempenho em volume e lucratividade, a ser pago para a CAIXA, pela investida, reconhecido como despesas de comercialização na XS2 Vida e Previdência.

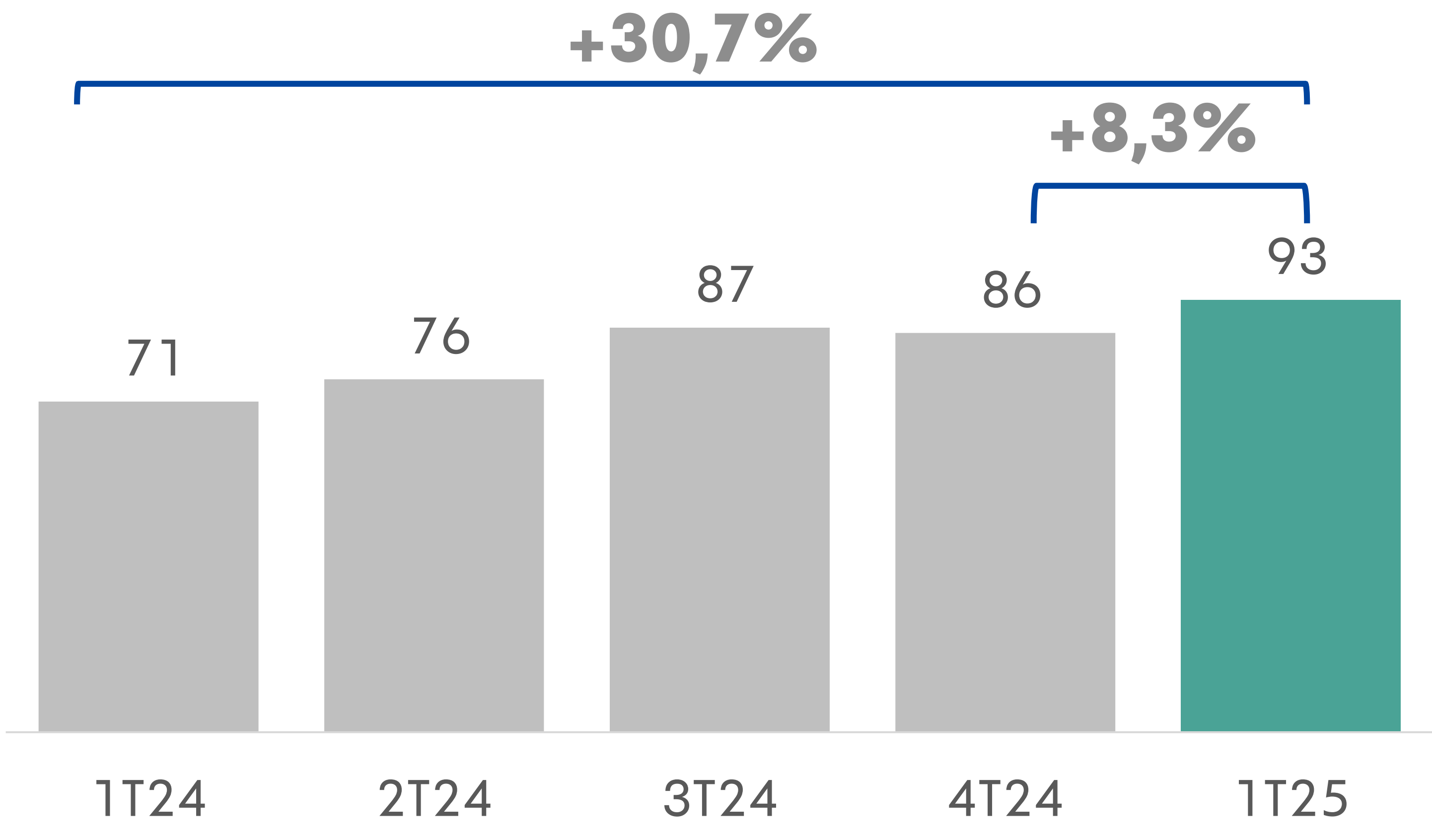
Recursos Arrecadados – **Capitalização**
R$ milhões



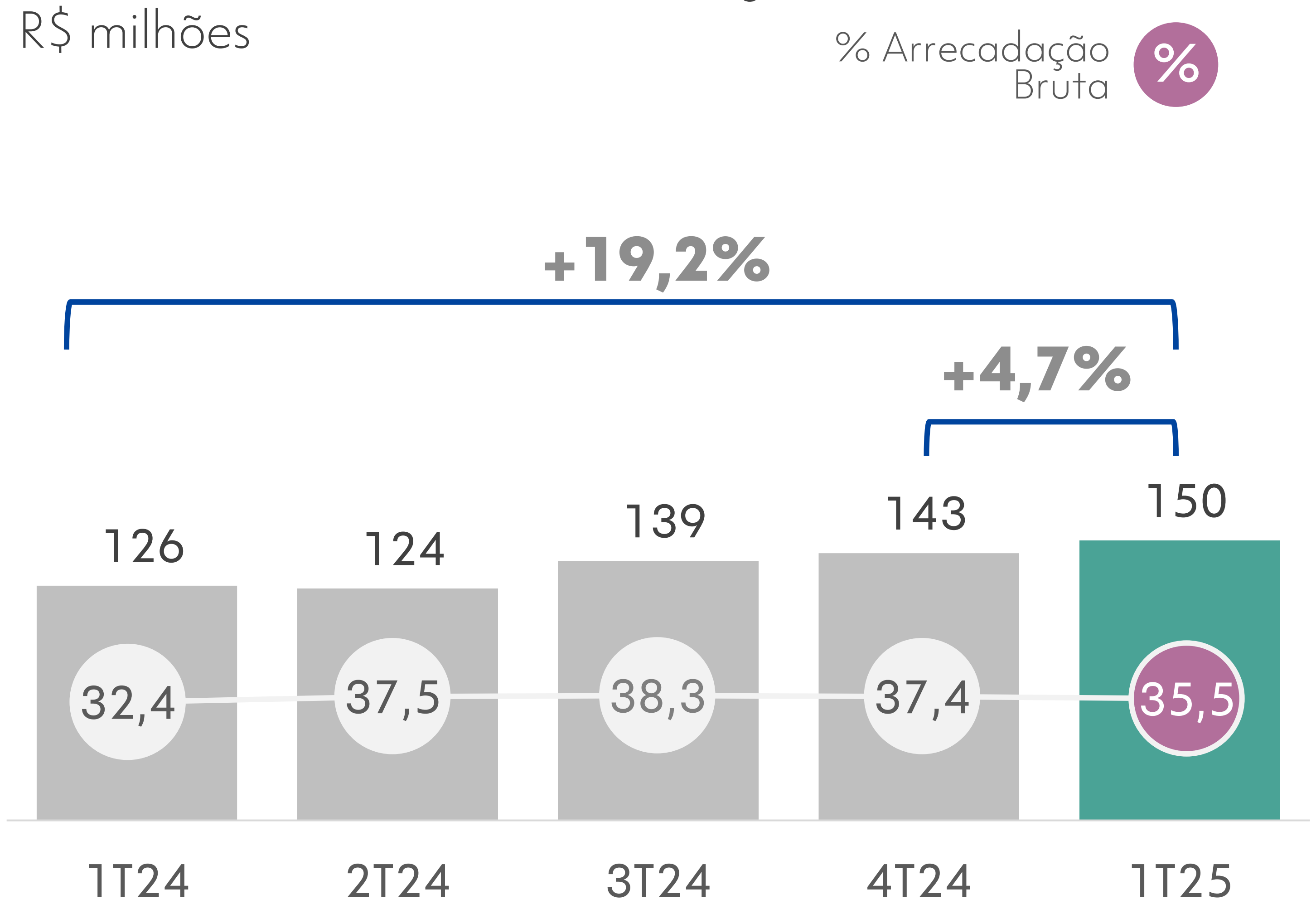
Reservas de **Capitalização**
R$ milhões



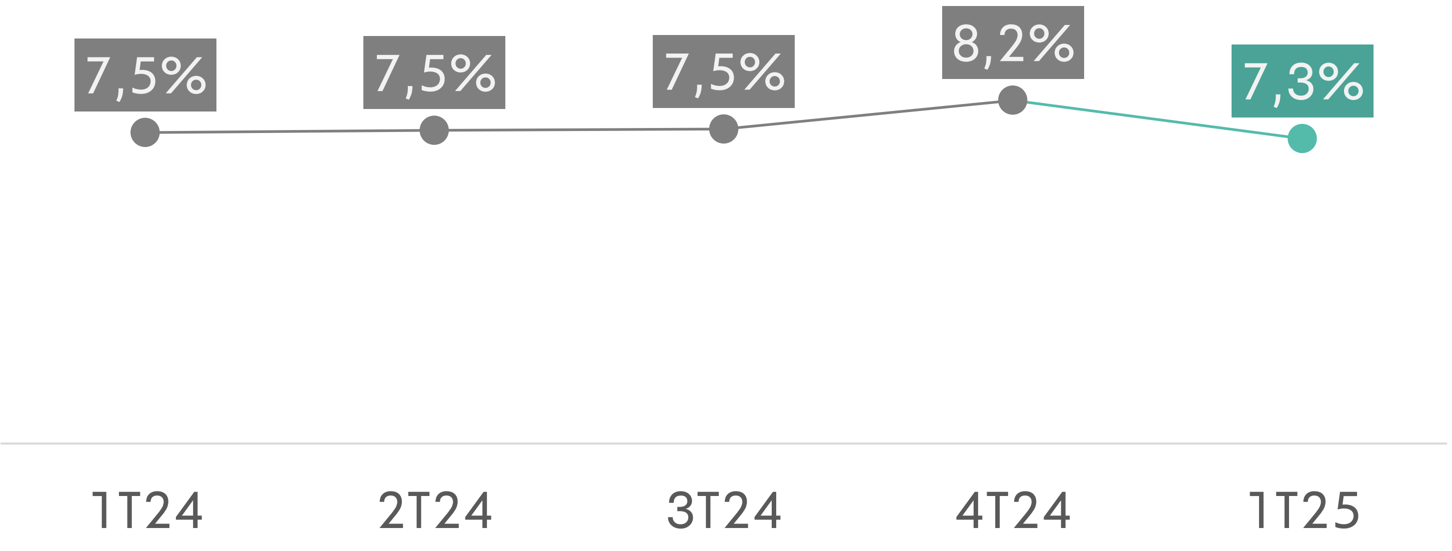
Margem Operacional – **Capitalização**
R$ milhões



Receita Líquida – **Capitalização**
R$ milhões



Comissionamento – **Capitalização**
% Recursos Arrecadados



Recursos Arrecadados

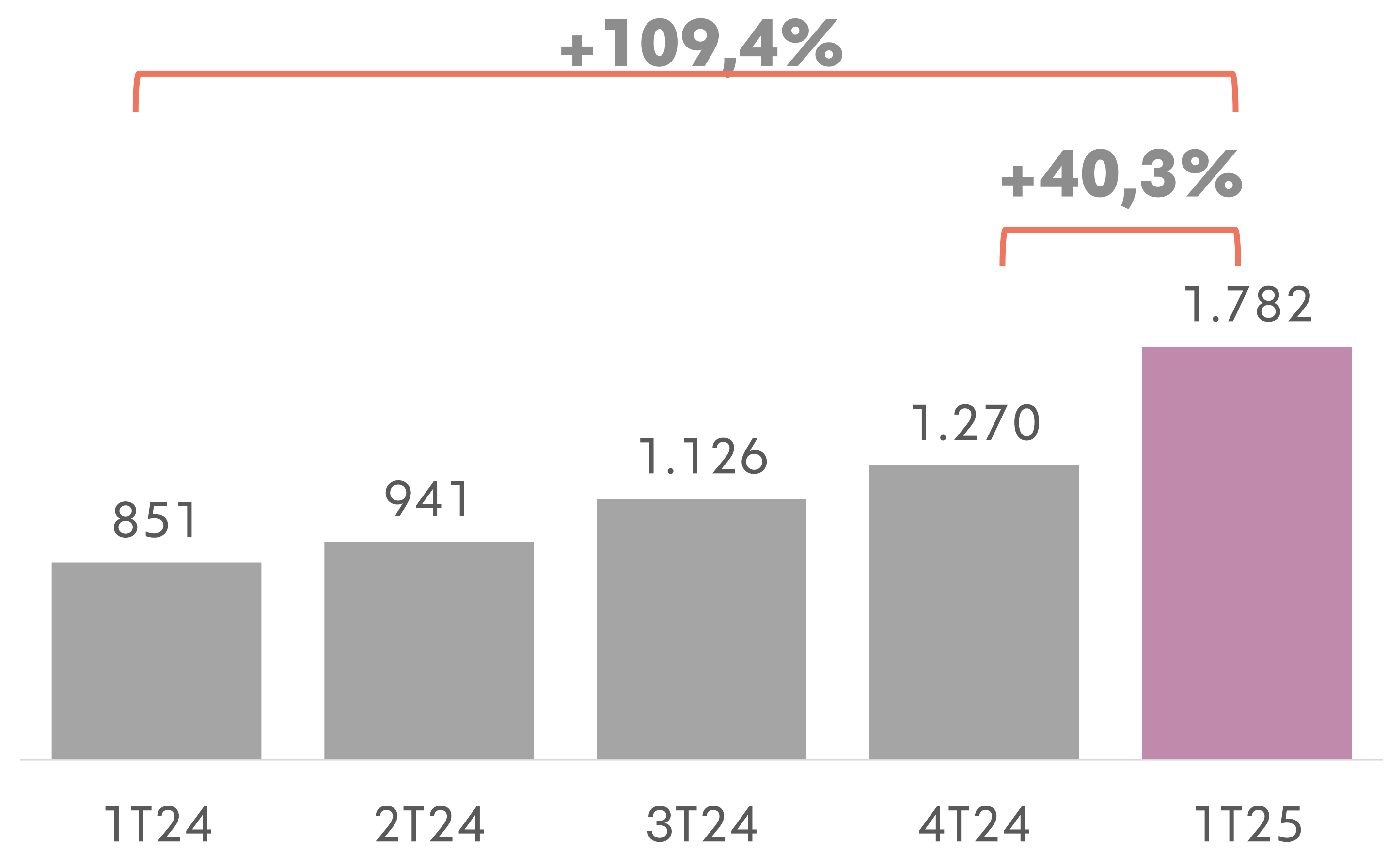
Recorde trimestral em recursos arrecadados em 1T25.

Margem Operacional

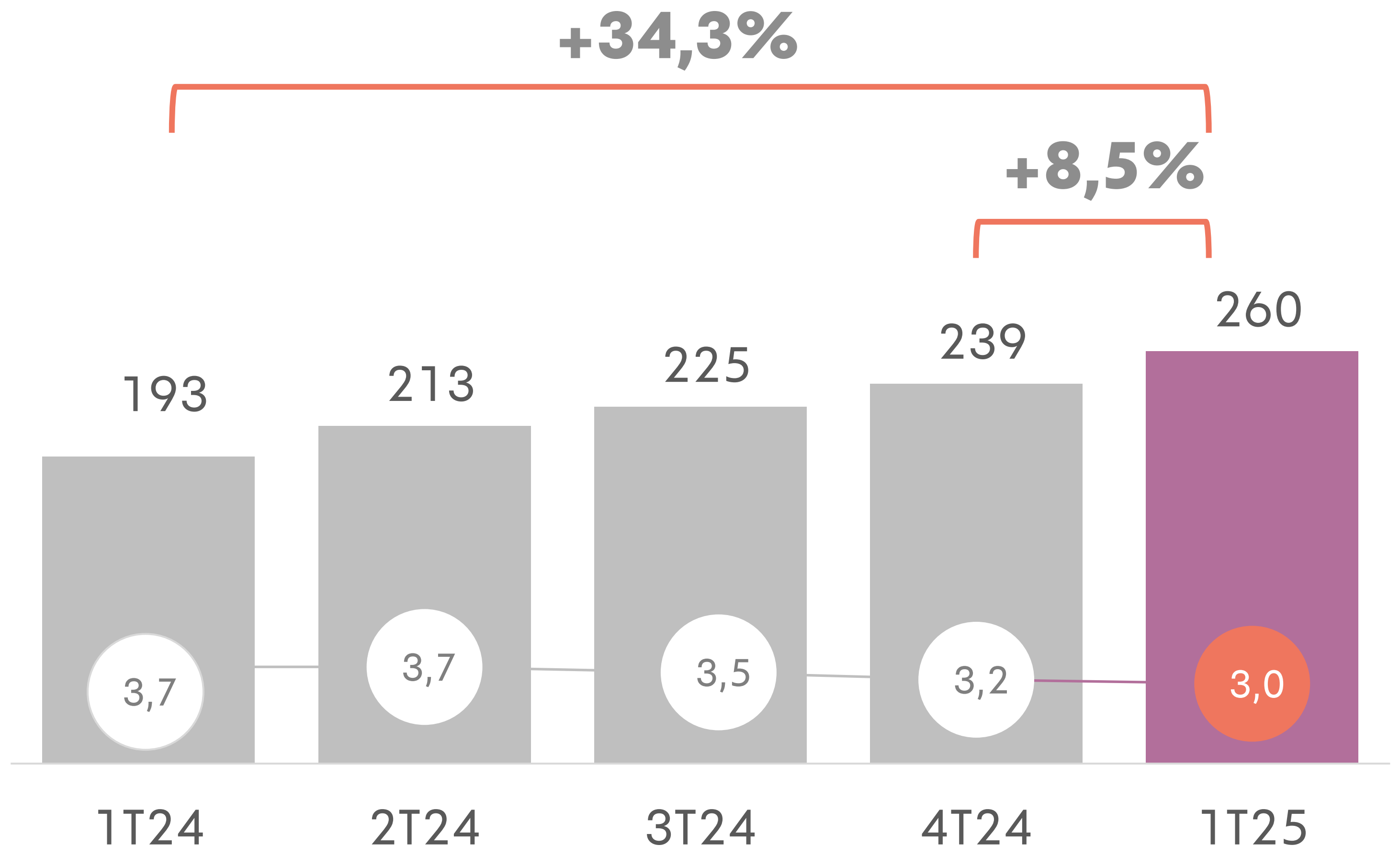
Aumento na margem reflete o desempenho da arrecadação de títulos de pagamento mensal, que necessitam de um menor nível de provisionamento para resgate.

Consórcio | Desempenho Operacional

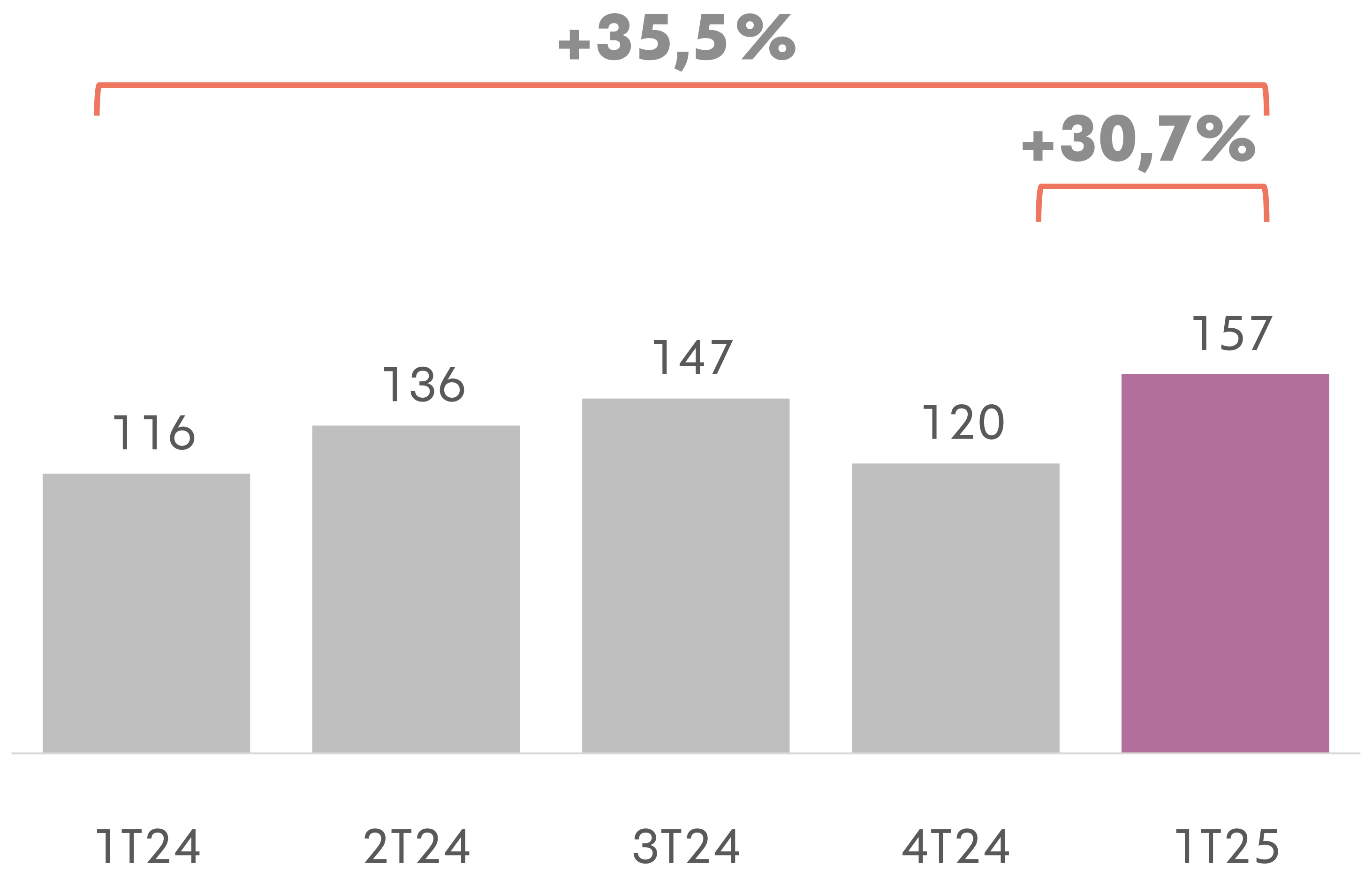
Recursos Coletados - **Consórcio**
R$ milhões



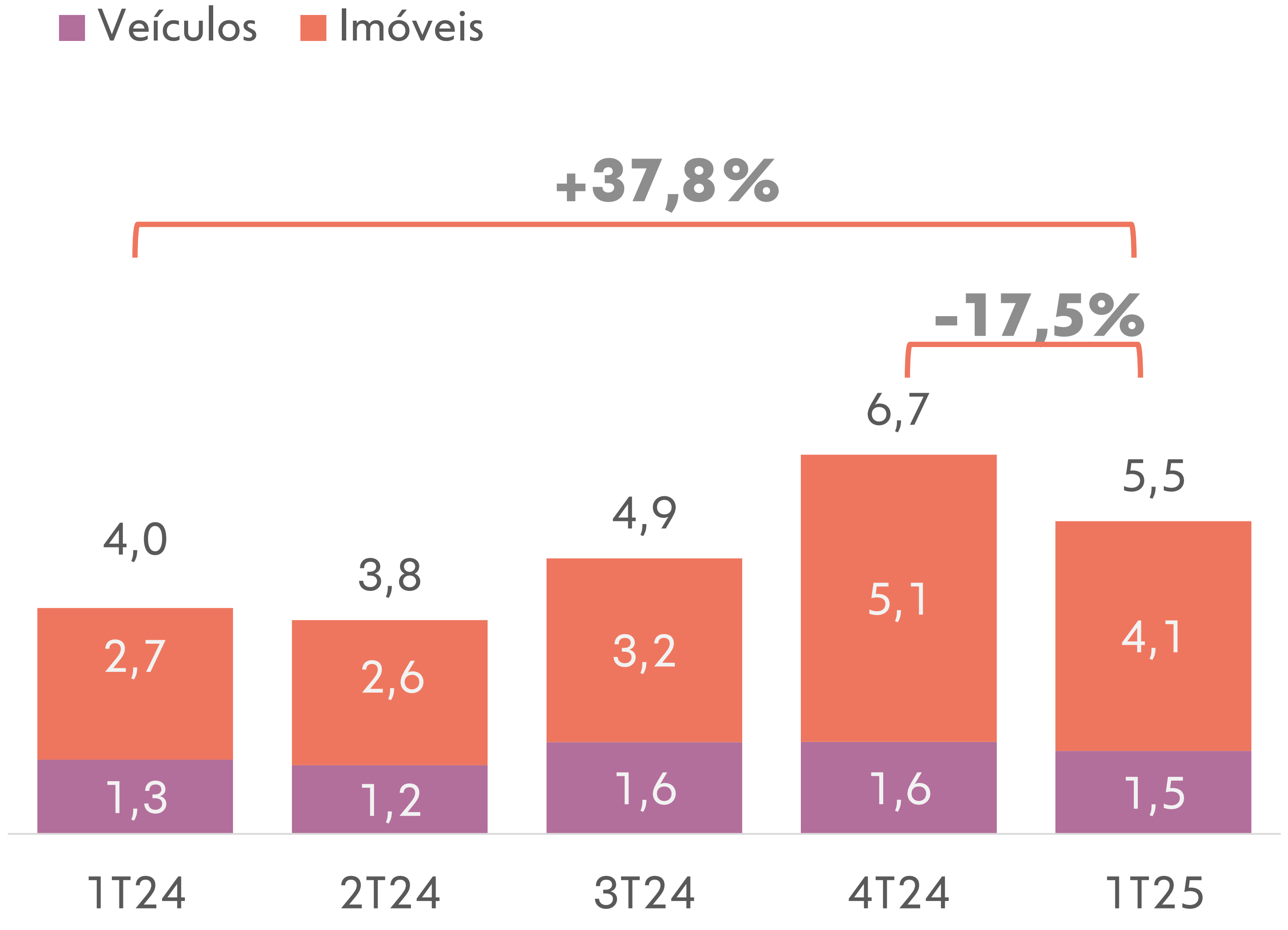
Taxa de Administração / Tx Média - **Consórcio**
R$ milhões / % a.a.



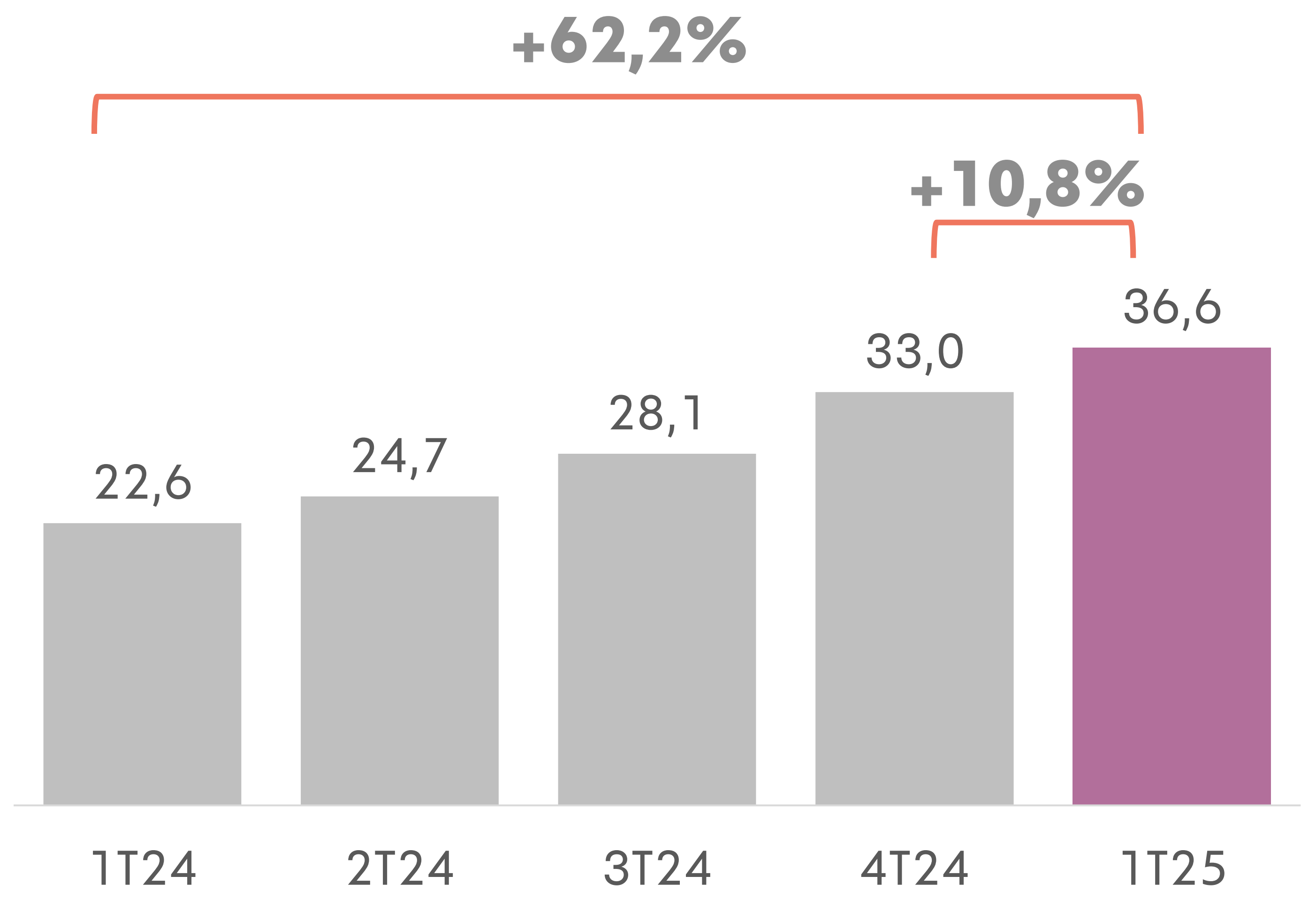
Margem Operacional - **Consórcio**
R$ milhões



Cartas de Crédito de **Consórcio**
R$ bilhões



Estoque de Cartas de **Consórcio**
R$ bilhões



Cartas de Imóveis

As cartas de crédito de imóveis representaram 73,5% do total de cartas comercializadas no trimestre.

Bens Entregues

R$ 475,1 milhões em bens entregues (+33,2%), com mais de 3,5 mil cartas contempladas no período.

Visão Geral | **Estrutura Societária**

CAIXA Participação de 80,00%

ACIONISTAS MINORITÁRIOS (20,00% de Free Float)

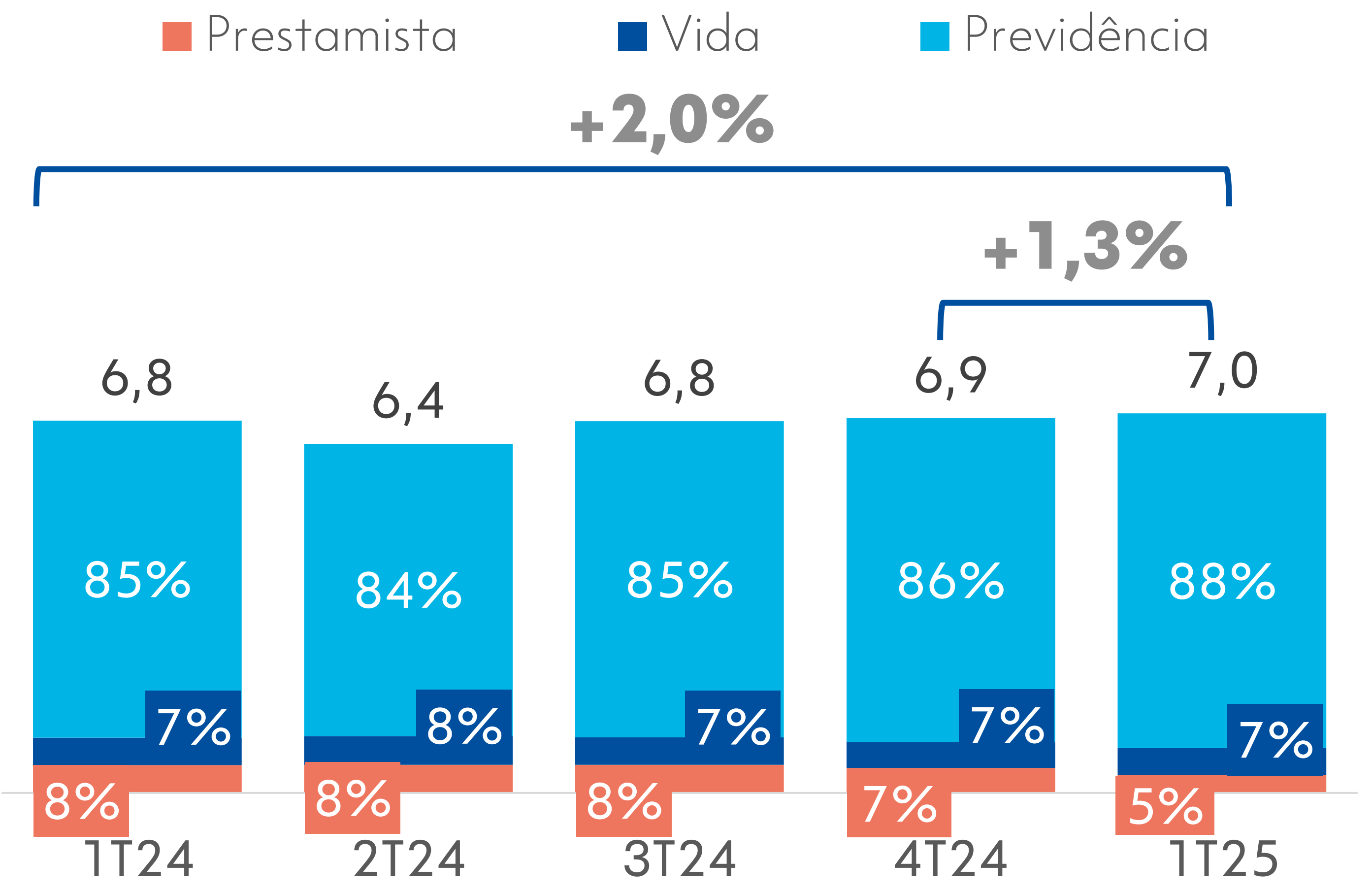
CAIXA Seguridade

NOVAS PARCERIAS - *BANCASSURANCE* CAIXA

	CAIXA Corretora	CAIXA Vida e Previdência	CAIXA Residencial	CAIXA Capitalização	CAIXA Consórcio	CAIXA Assistência	*Run-Off* CNP Seguros holding Brasil	*Bancassurance* PAN (too seguros; PAN Corretora de Seguros)
Participação Econômica	**100%**	**60%**	**75%**	**75%**	**75%**	**75%**	**48,25%**	**49%**
Ações ON (votante)	100%	49,0%	49,9%	49,9%	49,9%	49,9%	48,25%	49%
Parceiros	-	CNP assurances	TOKIO MARINE SEGURADORA	Icatu	CNP assurances	tempo ASSIST	CNP assurances	BTG Pactual
Prazo	-	2045	2040	2040	2040	2040	-	-
Segmentos	Corretagem	Vida Prestamista Previdência	Habitacional Residencial	Capitalização	Consórcio	Serviços de Assistência	Habitacional	Seguros e Corretagem

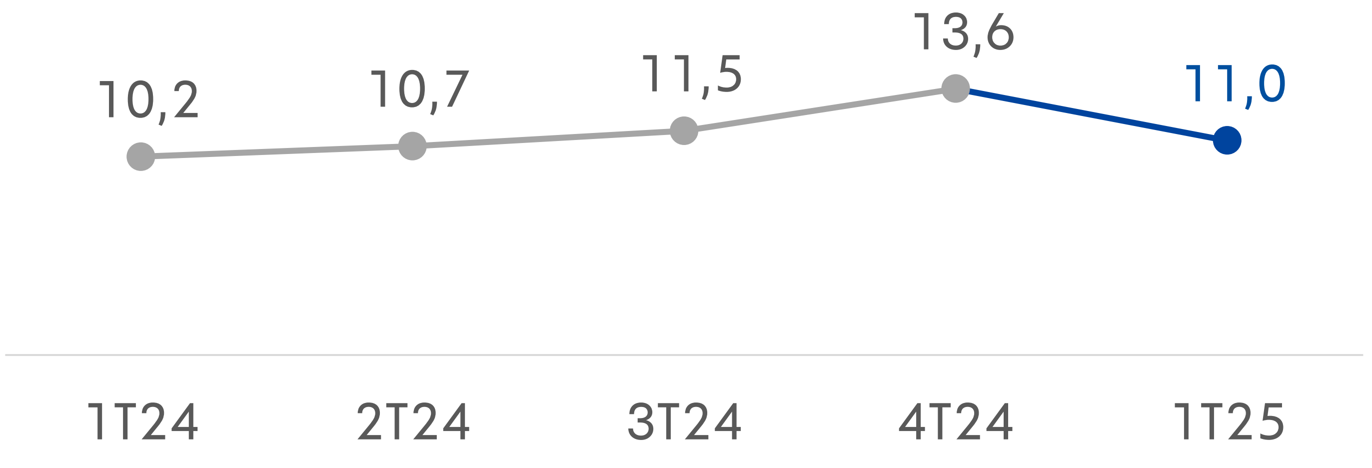
Caixa Vida e Previdência | Resultado, Desempenho Financeiro e Indicadores

Receitas da Operação – **Caixa Vida e Previdência**
R$ bilhões



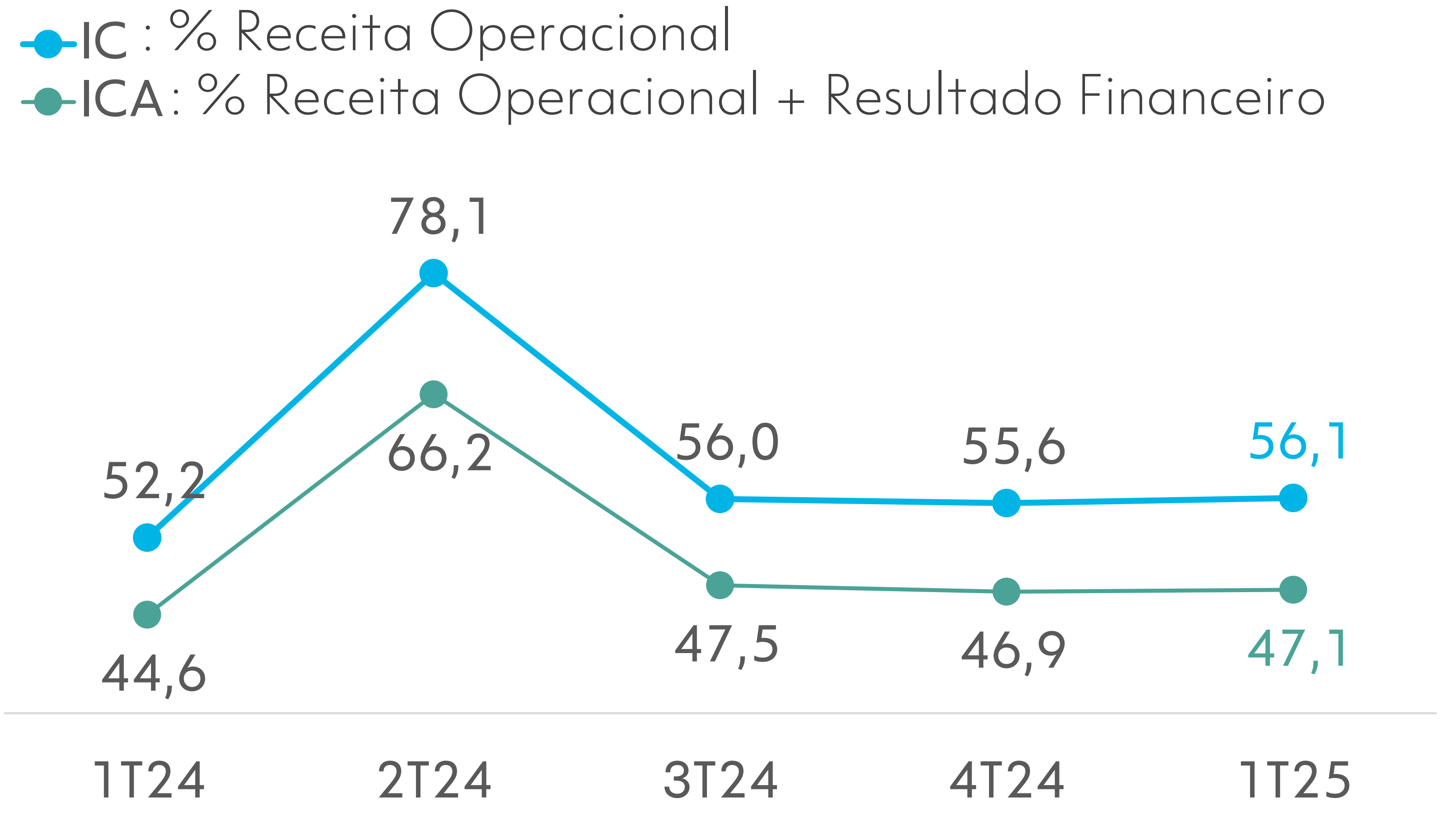
Indicadores Operacionais

Índice Despesas Administrativas (IDA)
Caixa Vida e Previdência
Despesas Administrativas
% Receita Operacional

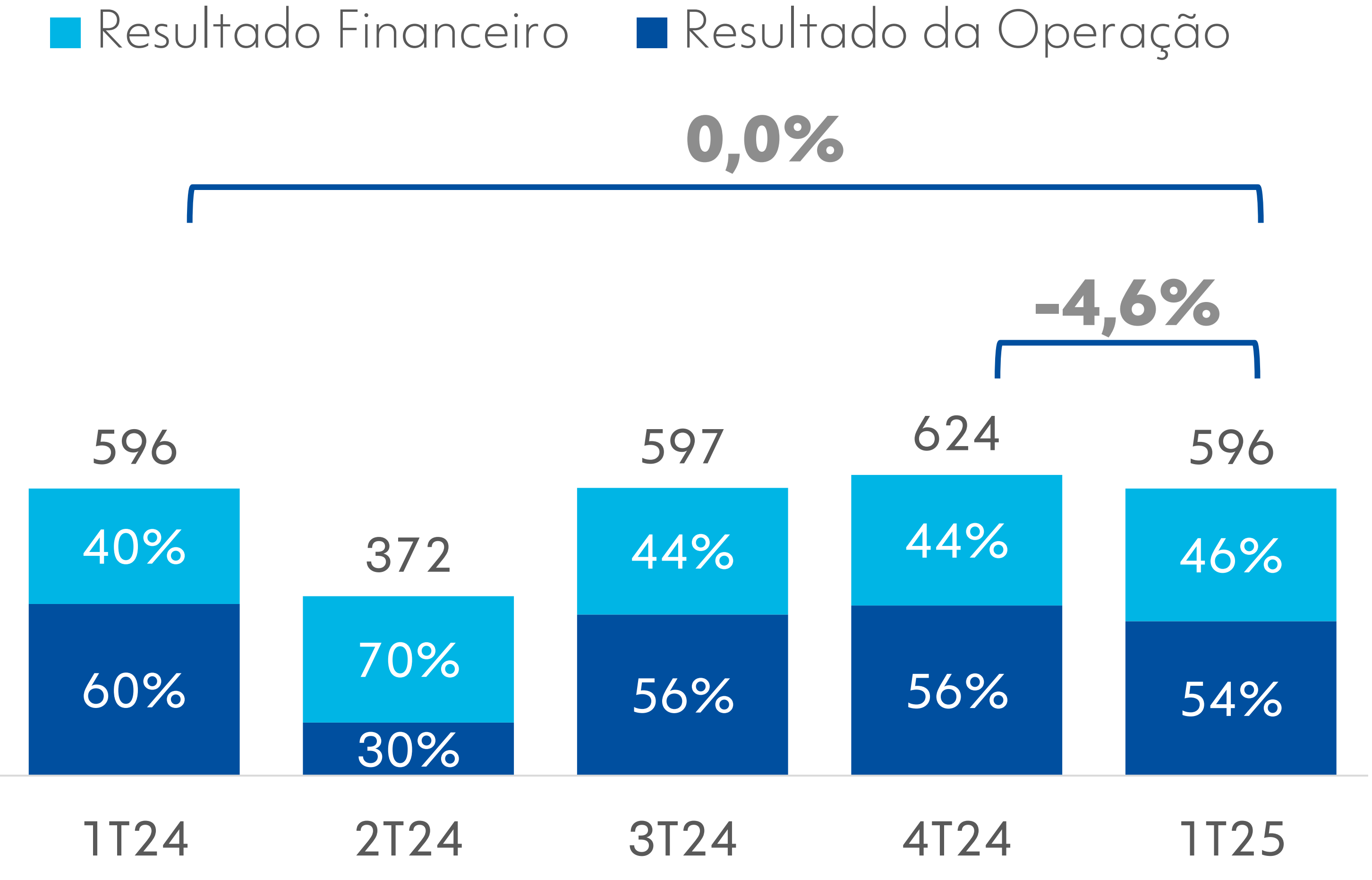


Índice Combinado (IC) e Ampliado (ICA)
Caixa Vida e Previdência

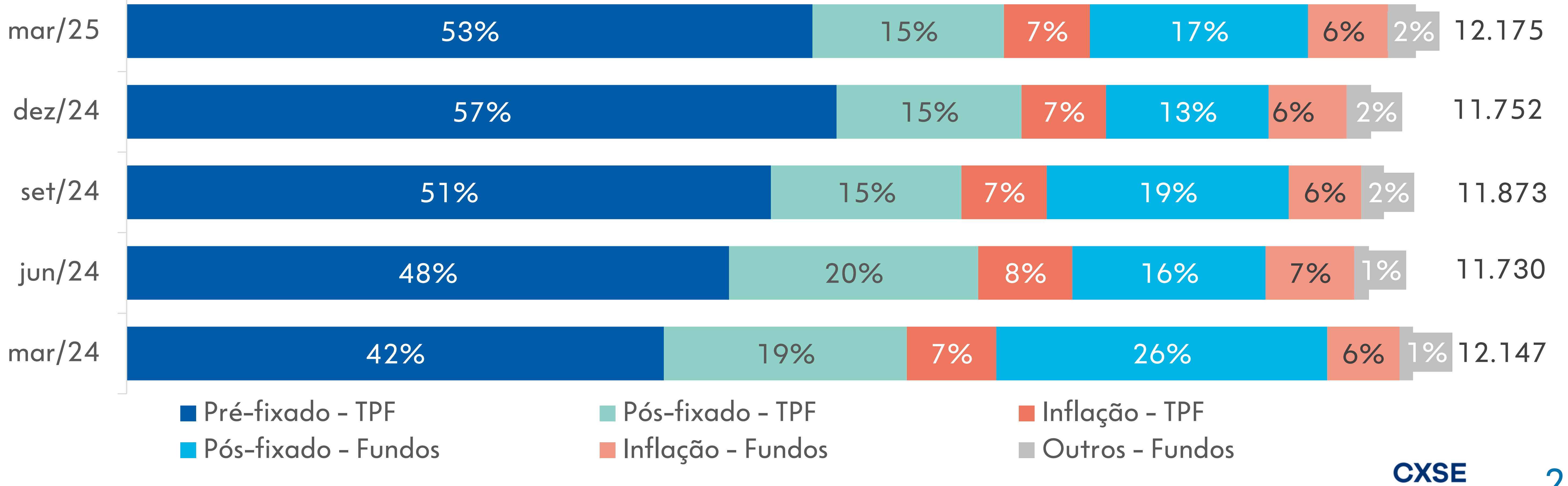
Despesas Gerais e Administrativas



Lucro Líquido (Operacional x Financeiro)
Caixa Vida e Previdência
R$ milhões



Composição da Carteira de Investimentos – **Caixa Vida e Previdência**
% Aplicações financeiras (milhões)

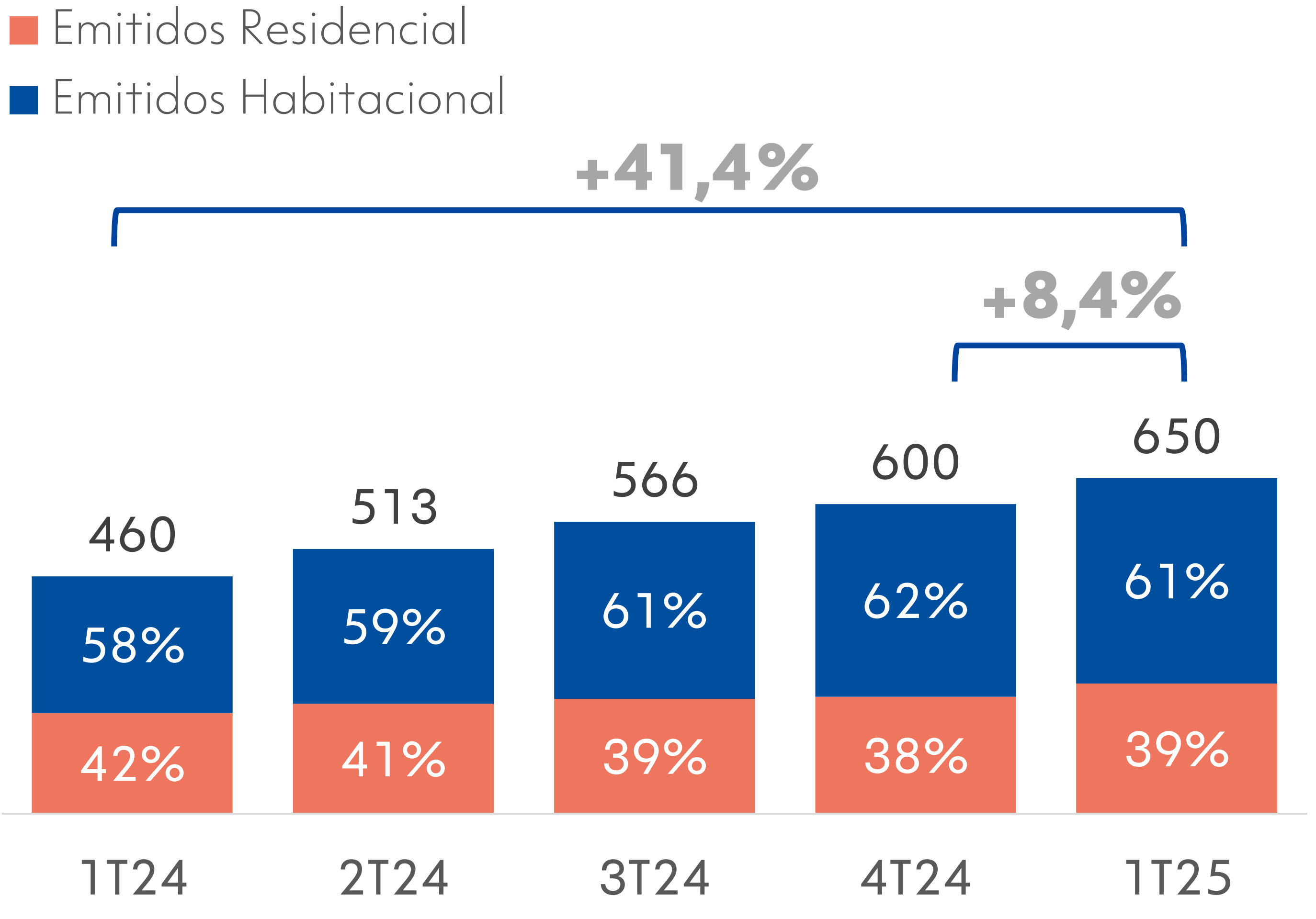


Caixa Residencial | Resultado, Desempenho Financeiro e Indicadores

CAIXA Seguridade

Receitas da Operação – **Caixa Residencial**

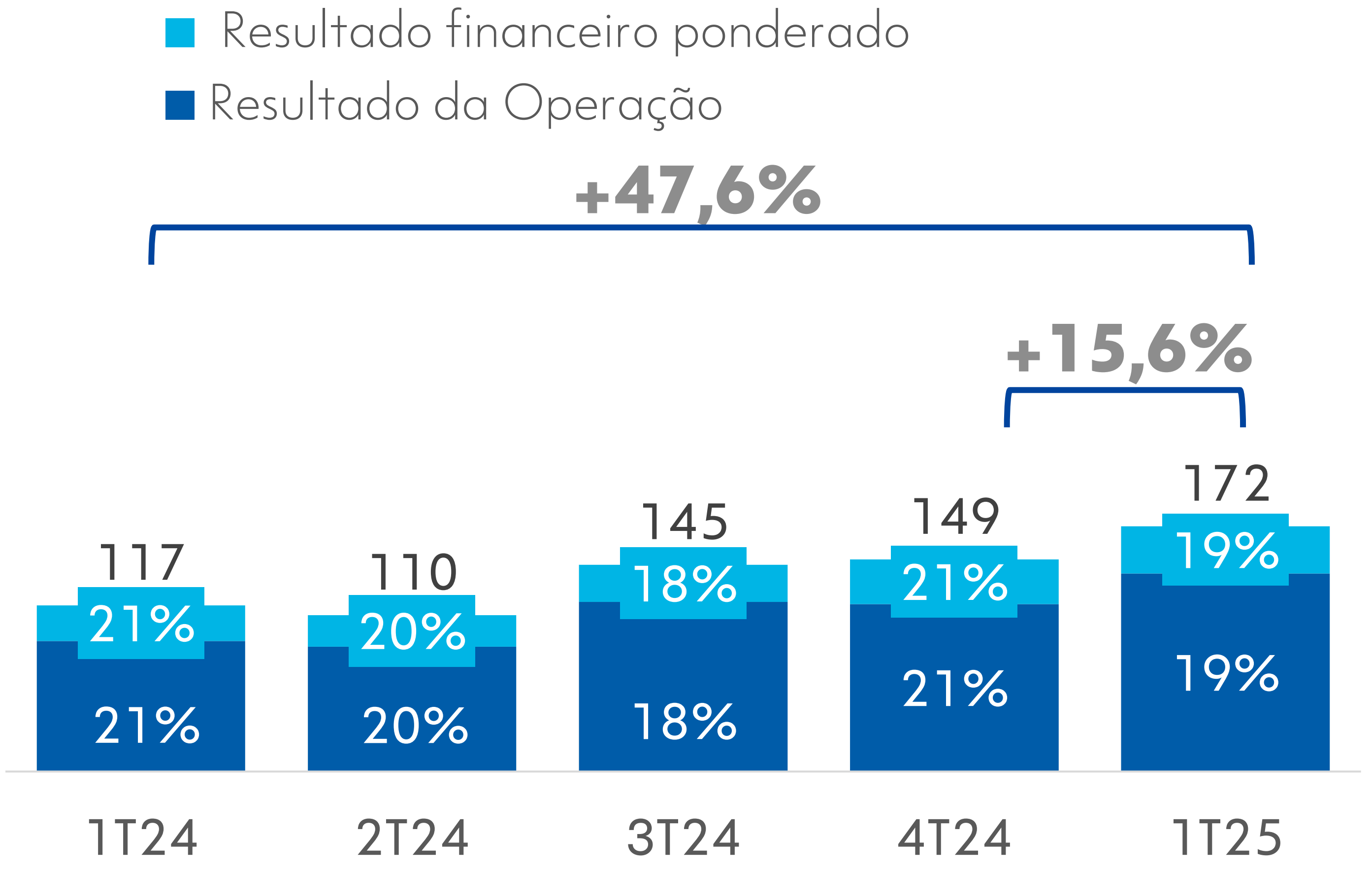
R$ milhões



Lucro Líquido (Operacional x Financeiro)

Caixa Residencial

R$ milhões



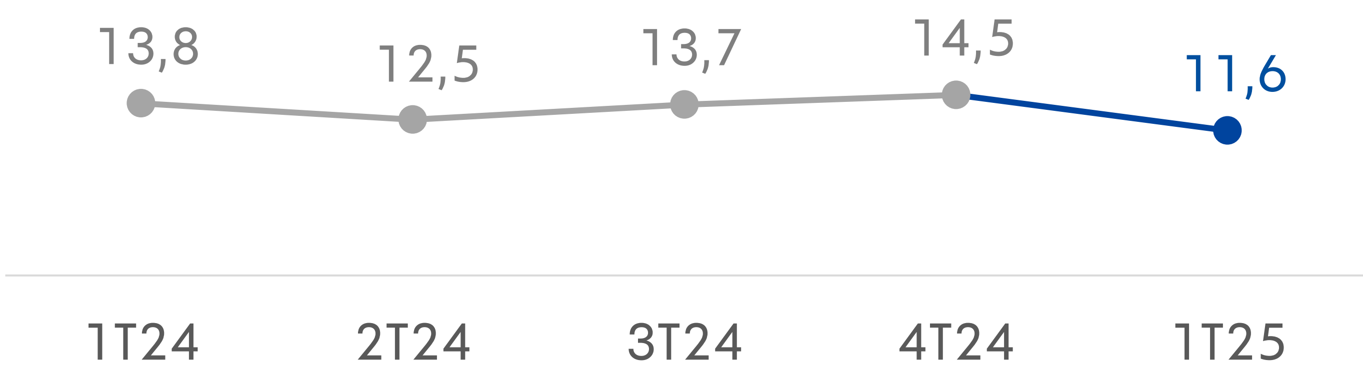
Indicadores Operacionais

Índice Despesas Administrativas (IDA)

Caixa Residencial

Despesas Administrativas

% Receita Operacional

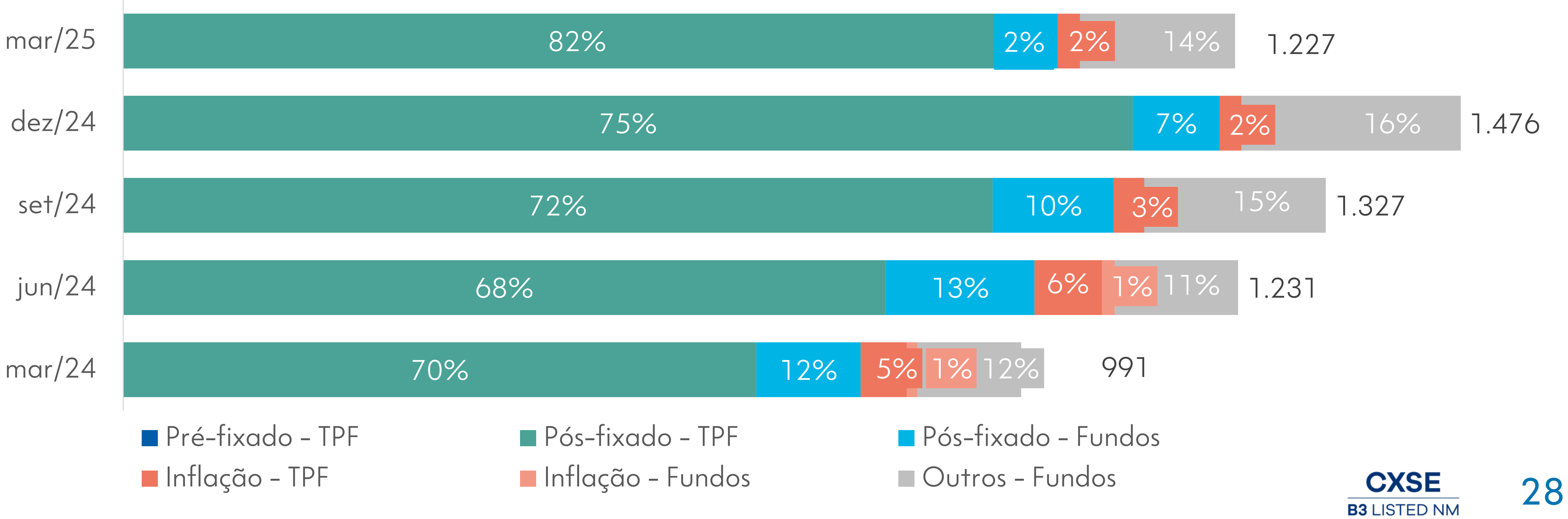


Índice Combinado (IC) e Ampliado (ICA)

Caixa Residencial

Composição da Carteira de Investimentos – **Caixa Residencial**

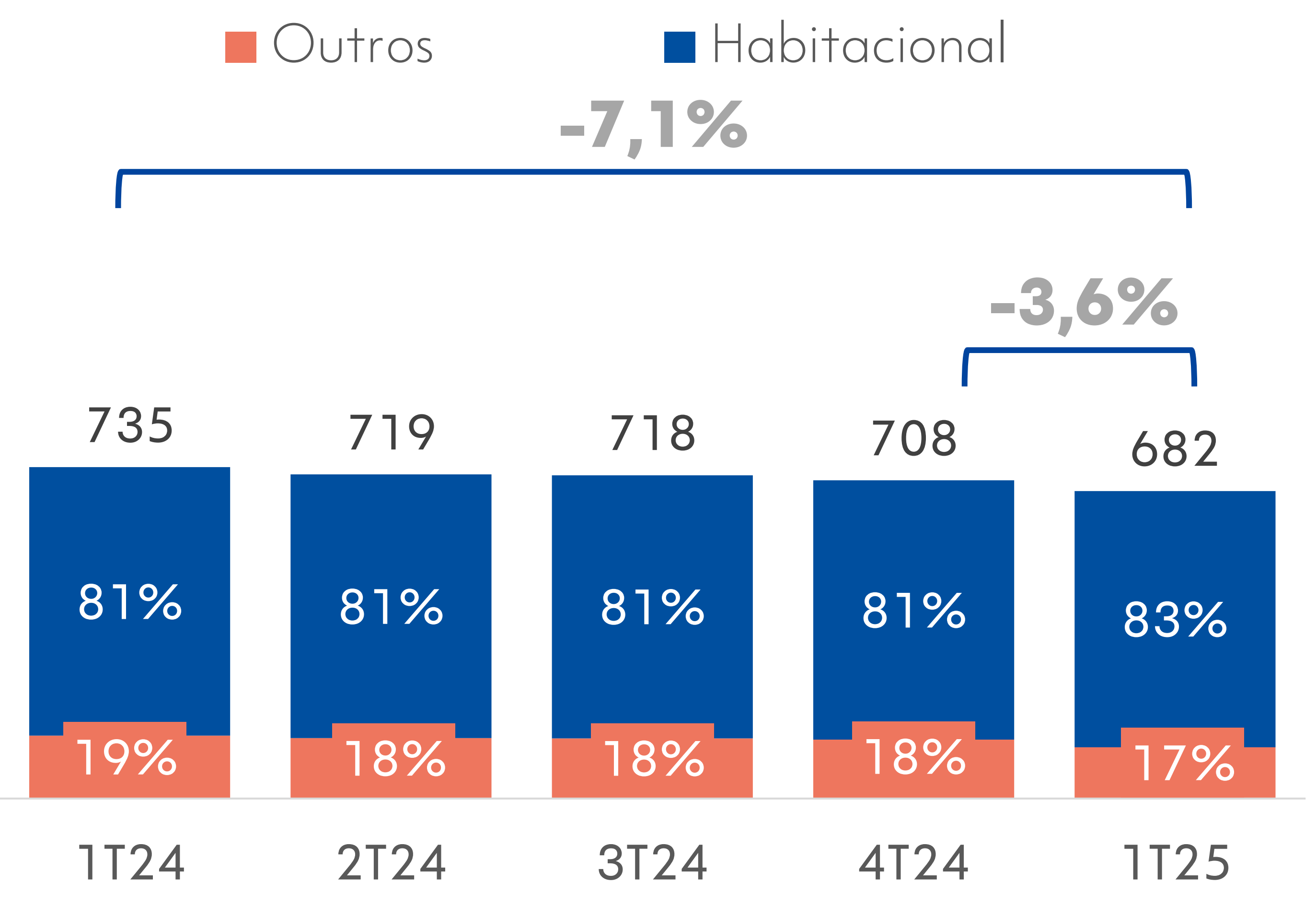
% Aplicações financeiras (milhões)



CNP Holding - *Run-off* | Resultado, Desempenho Financeiro e Indicadores

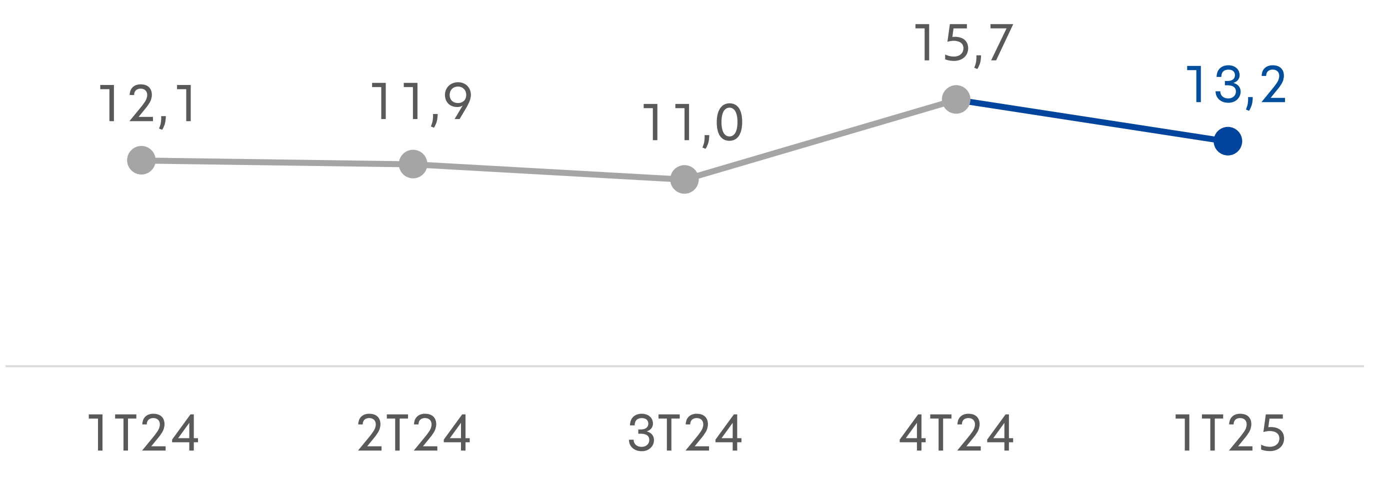
CAIXA Seguridade

Receitas da Operação – **CNP Holding**
R$ milhões

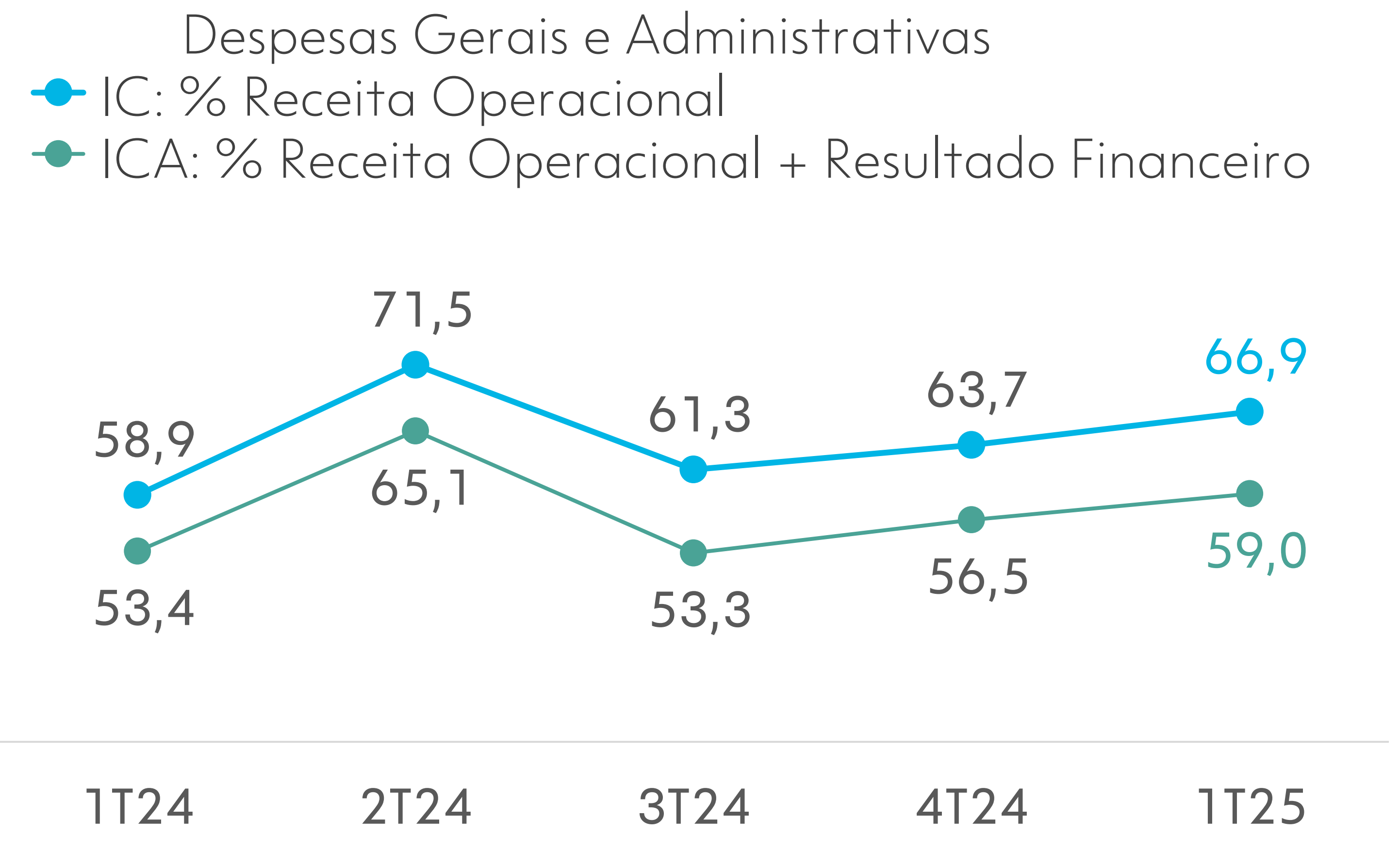


Indicadores Operacionais

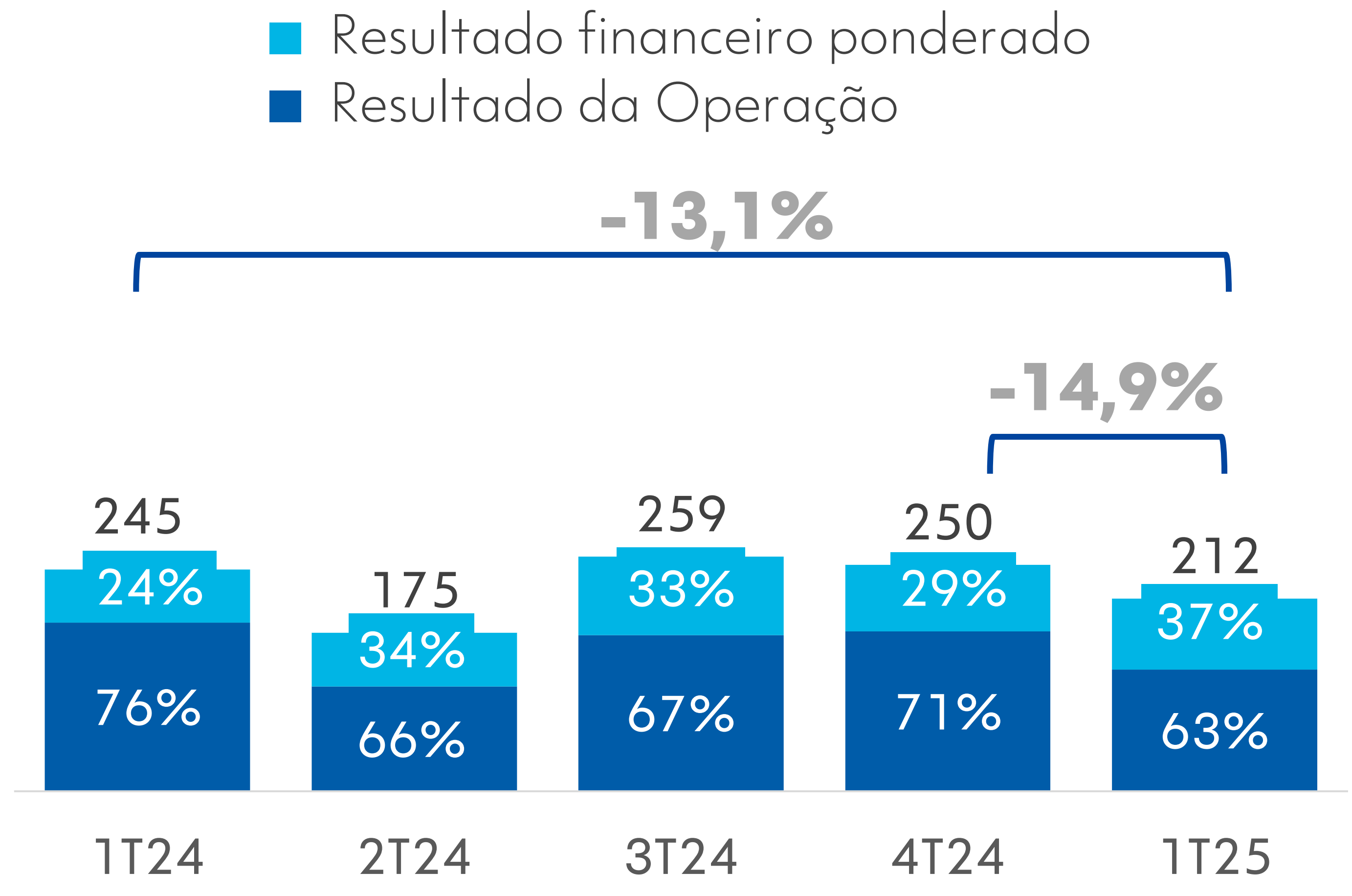
Índice Despesas Administrativas (IDA)
CNP Holding
Despesas Administrativas
% Receita Operacional



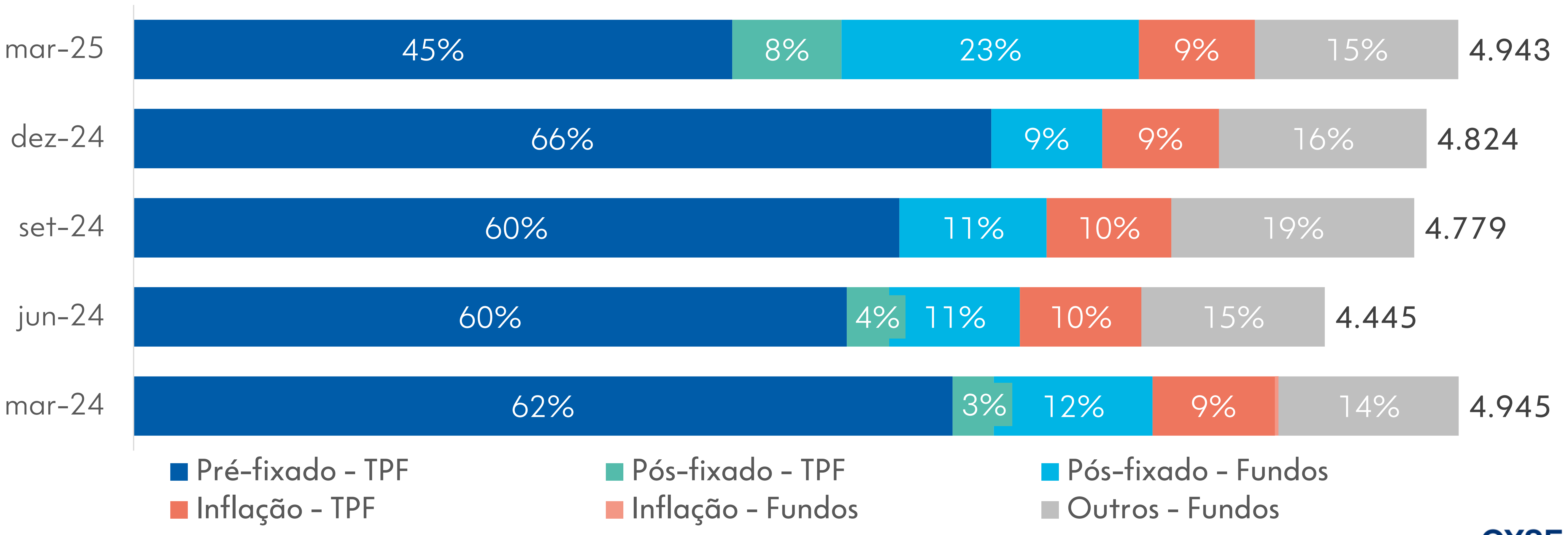
Índice Combinado (IC) e Ampliado (ICA)
CNP Holding



Lucro Líquido (Operacional x Financeiro)
CNP Holding
R$ milhões

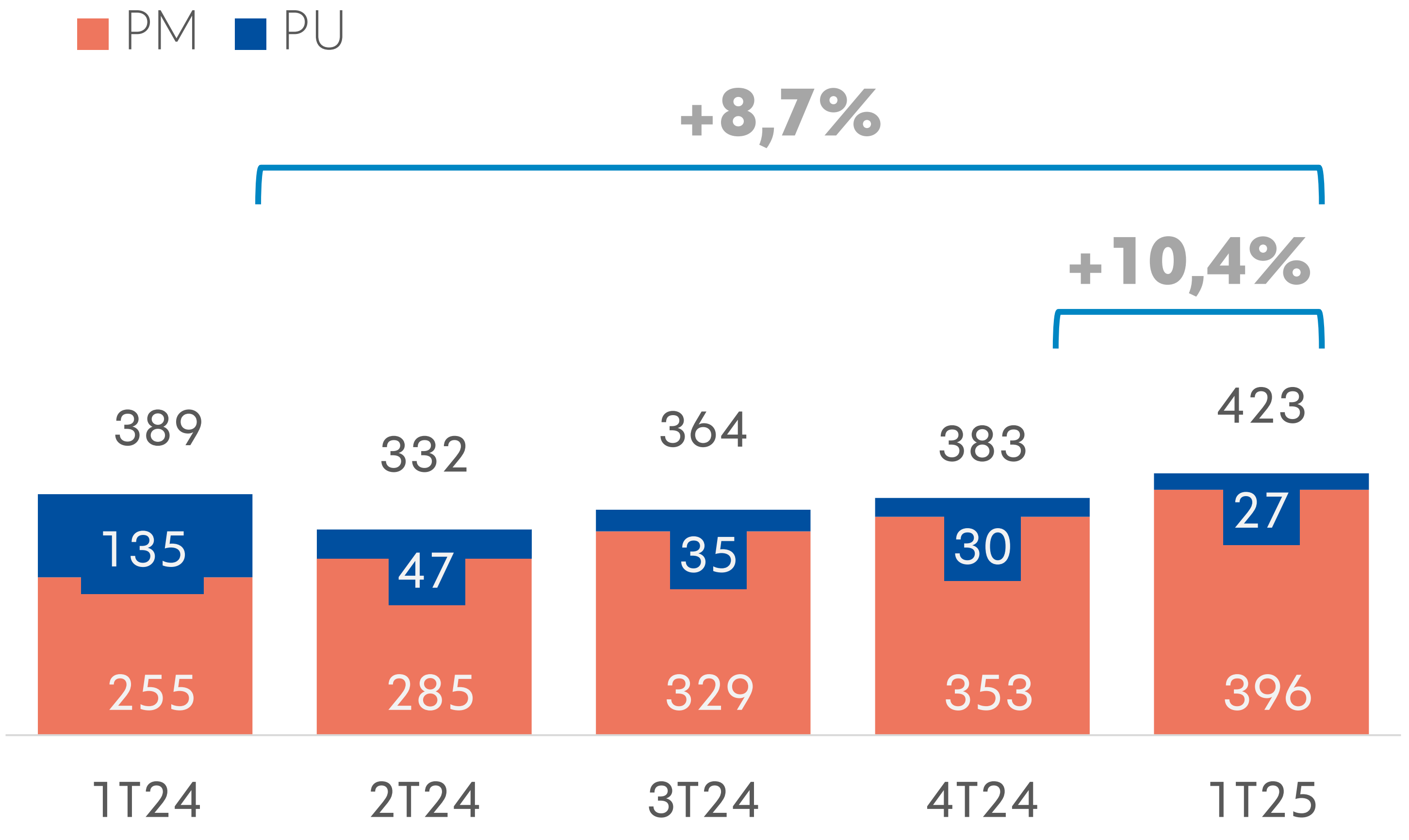


Composição da Carteira de Investimentos – **CNP Holding**
% Aplicações financeiras (milhões)

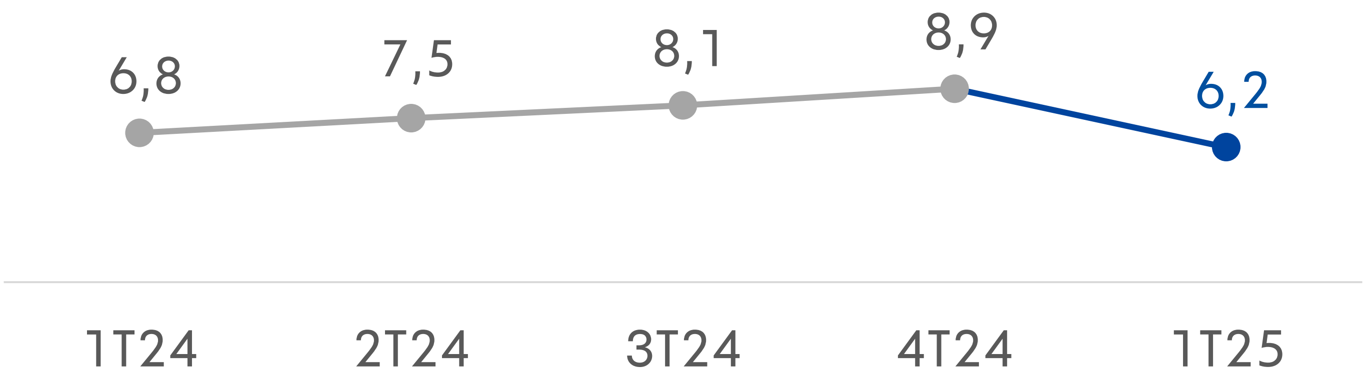


Indicadores Operacionais

Recursos Arrecadados – **Caixa Capitalização**
R$ milhões

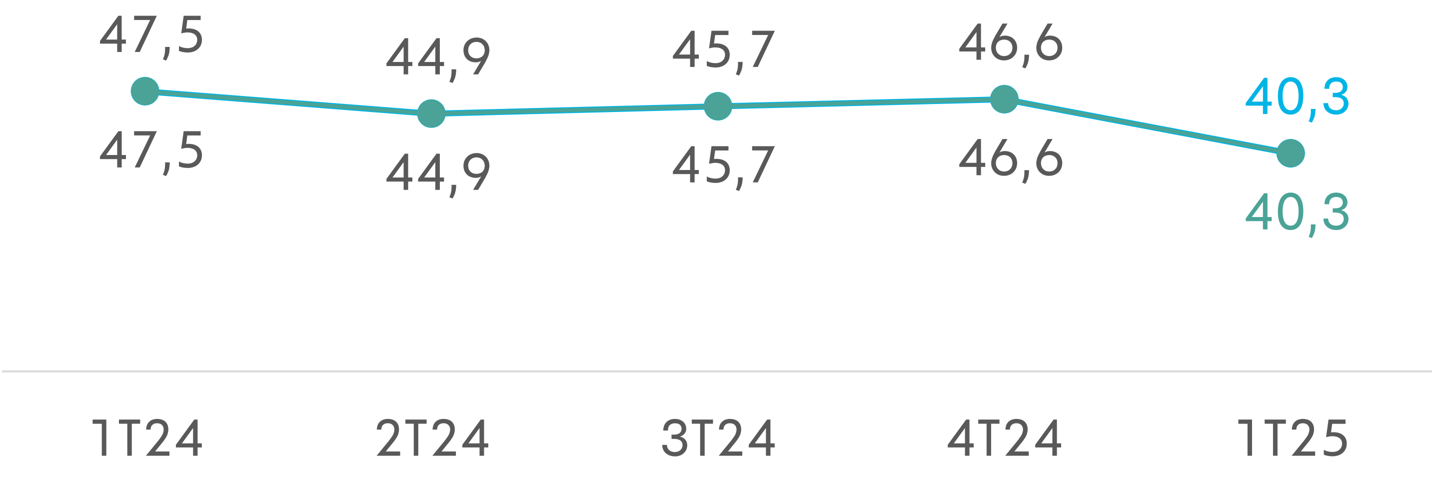


Índice Despesas Administrativas (IDA)
Caixa Capitalização
Despesas Administrativas
% Receita Operacional

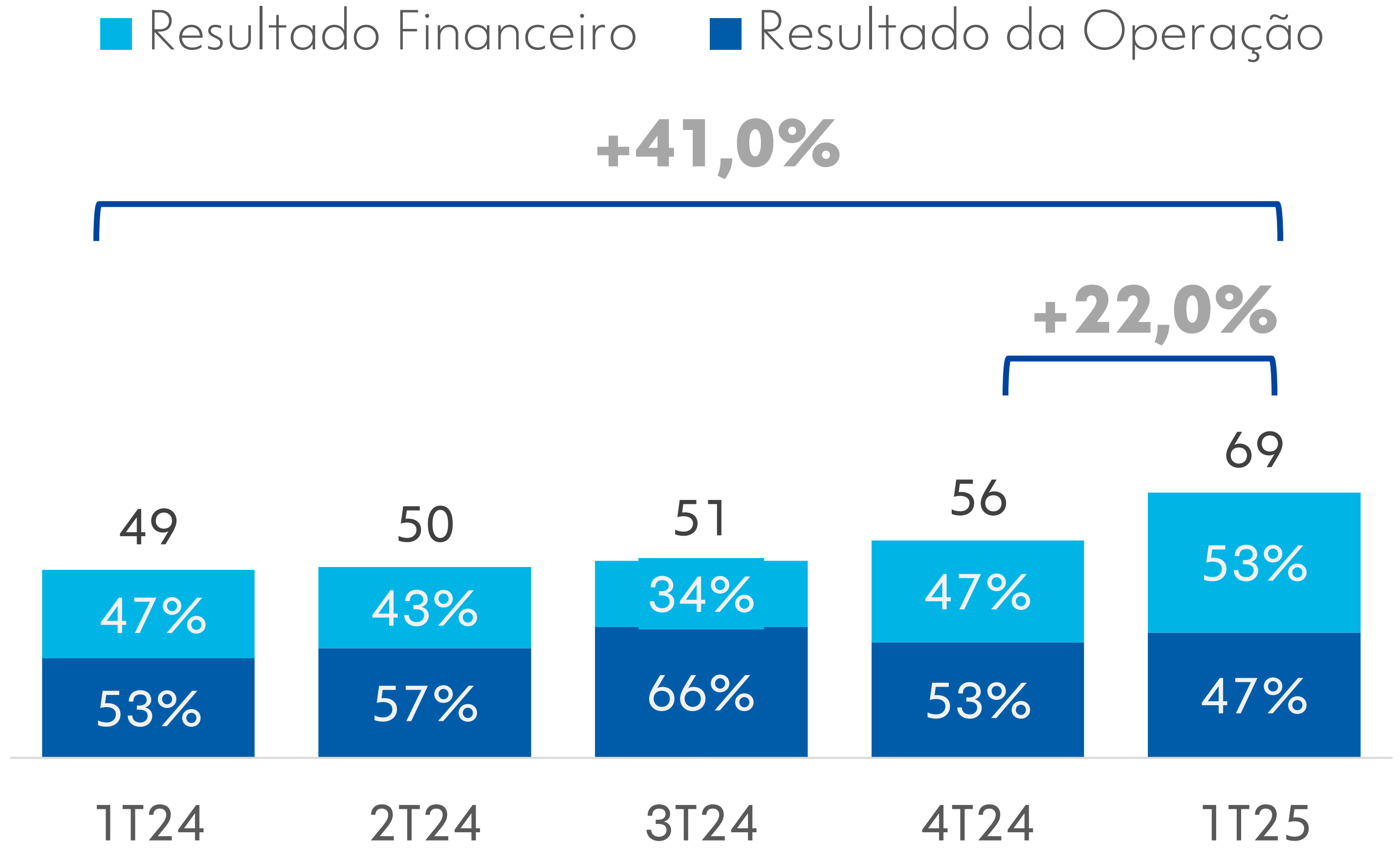


Índice Combinado (IC) e Ampliado (ICA)
Caixa Capitalização

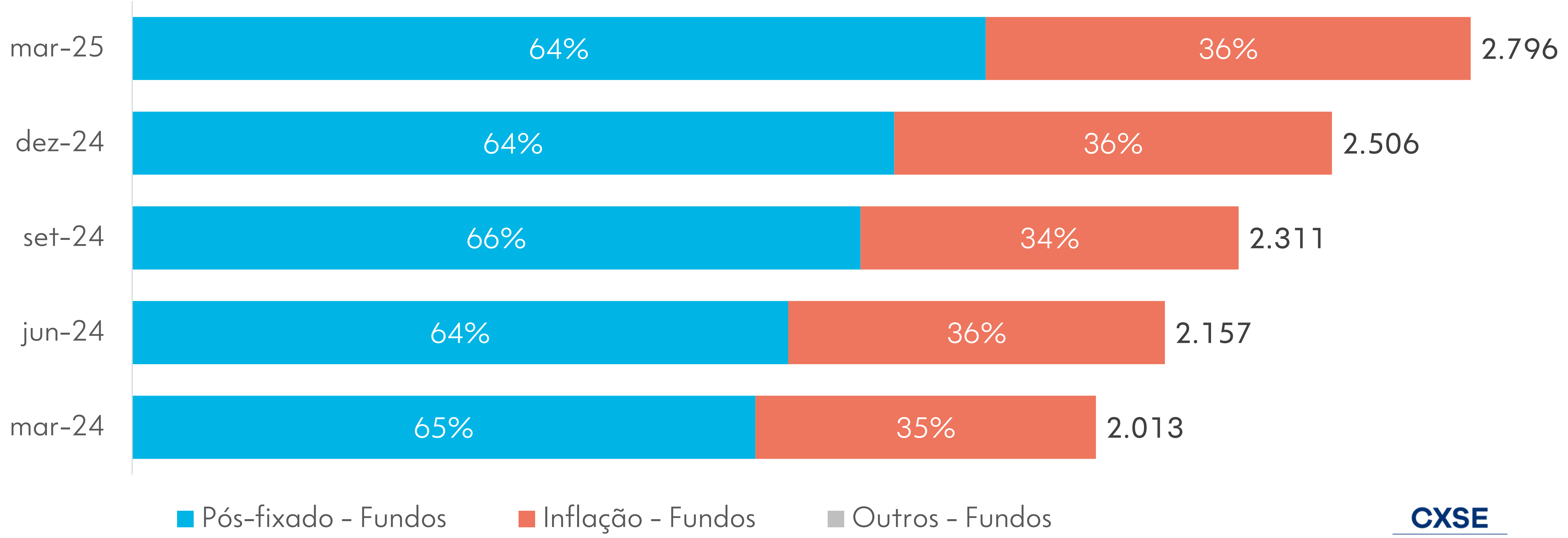
Despesas Gerais e Administrativas
IC : % Receita Operacional
ICA : % Receita Operacional + Resultado Financeiro



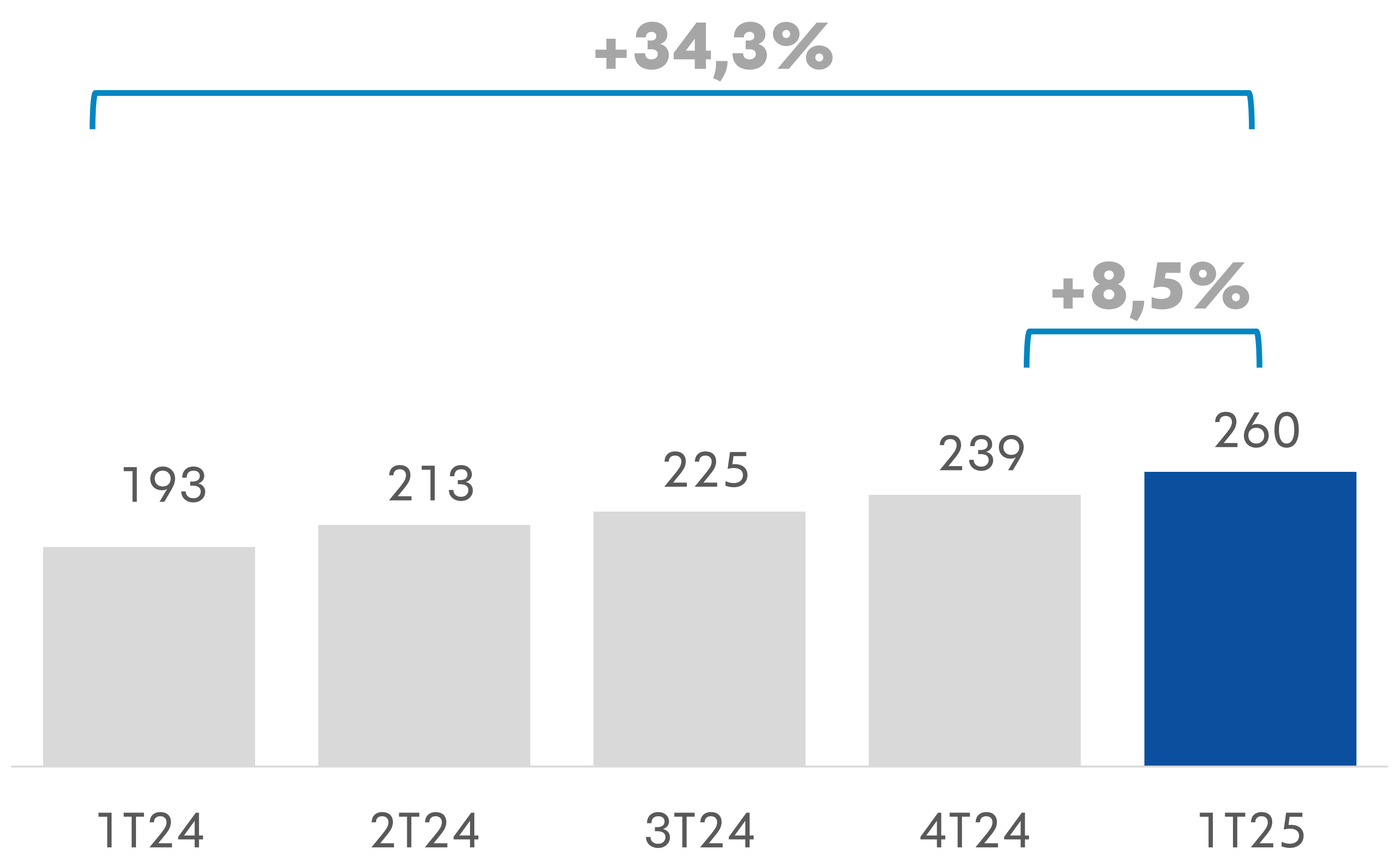
Lucro Líquido (Operacional x Financeiro)
Caixa Capitalização
R$ milhões



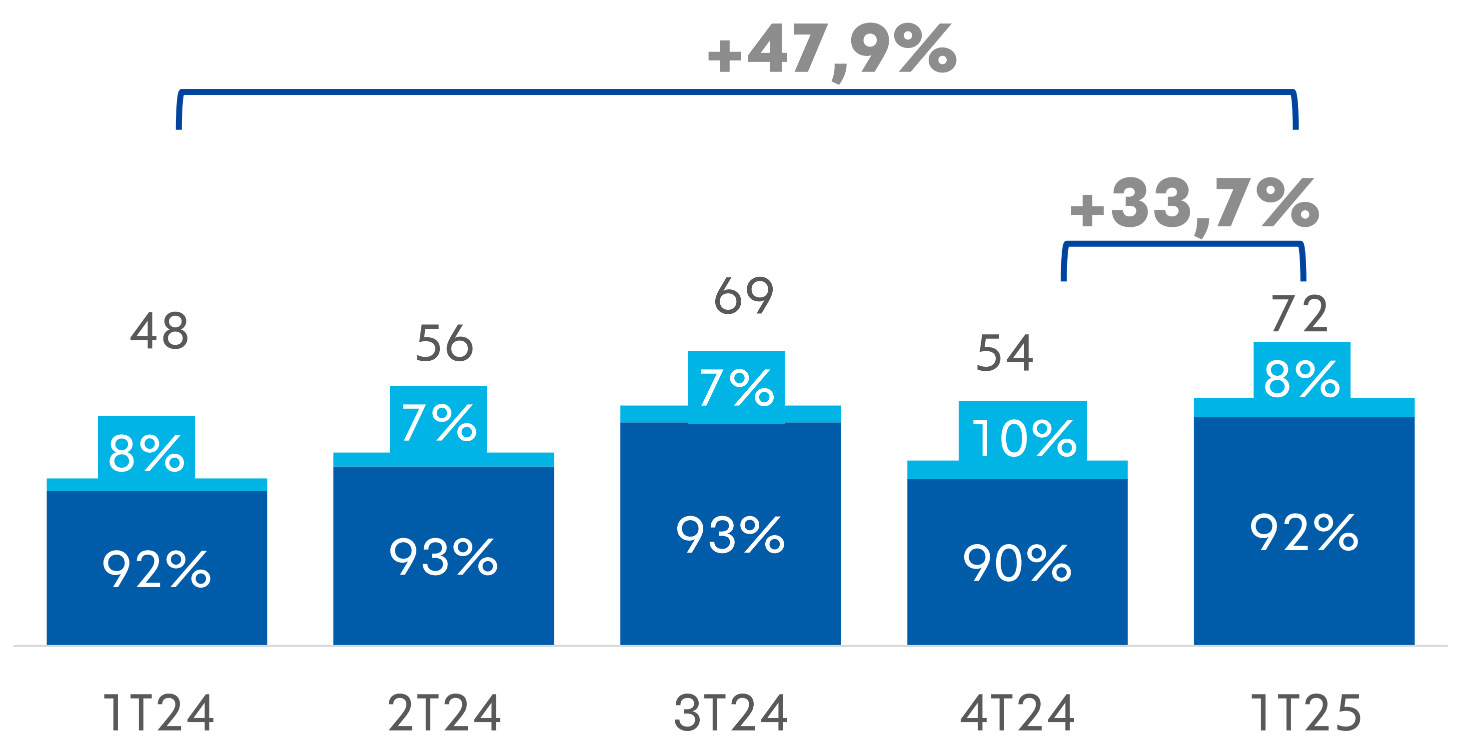
Composição da Carteira de Investimentos – **Caixa Capitalização**
% Aplicações financeiras (milhões)



Receitas de Prestação de Serviços – **Caixa Consórcio**
R$ milhões

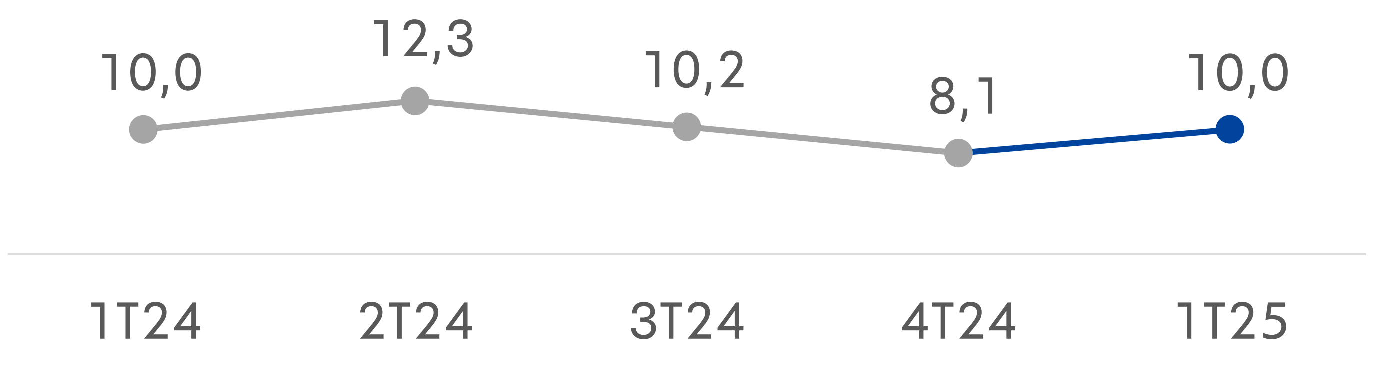


Lucro Líquido (Operacional x Financeiro)
Caixa Consórcio
R$ milhões



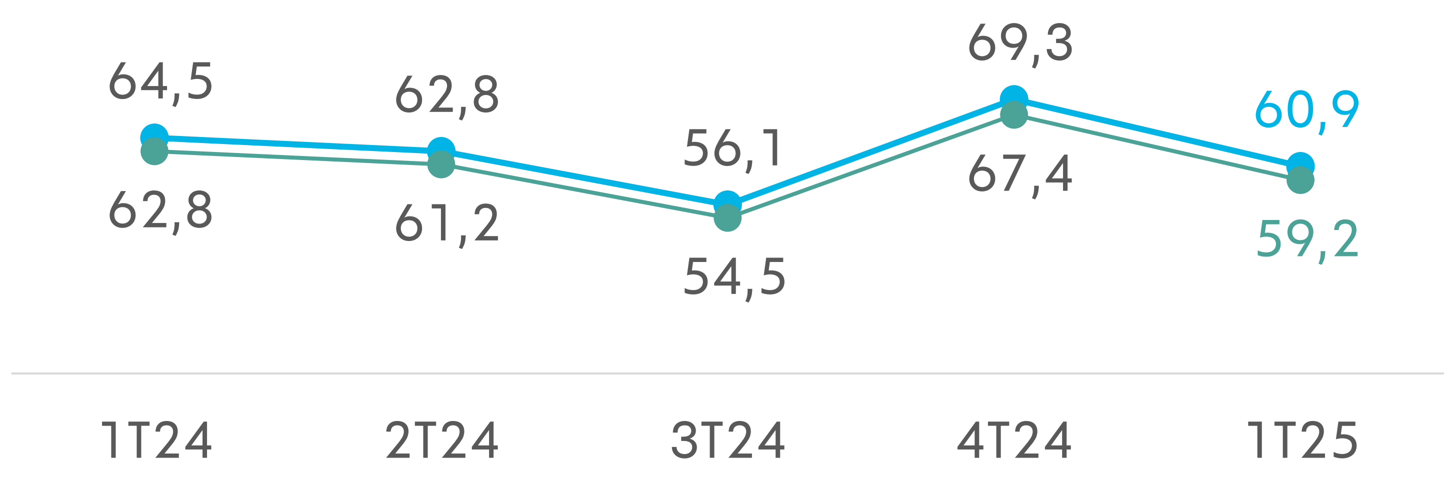
Indicadores Operacionais

Índice Despesas Administrativas (IDA)
Caixa Consórcio
Despesas Administrativas
% Receita Operacional

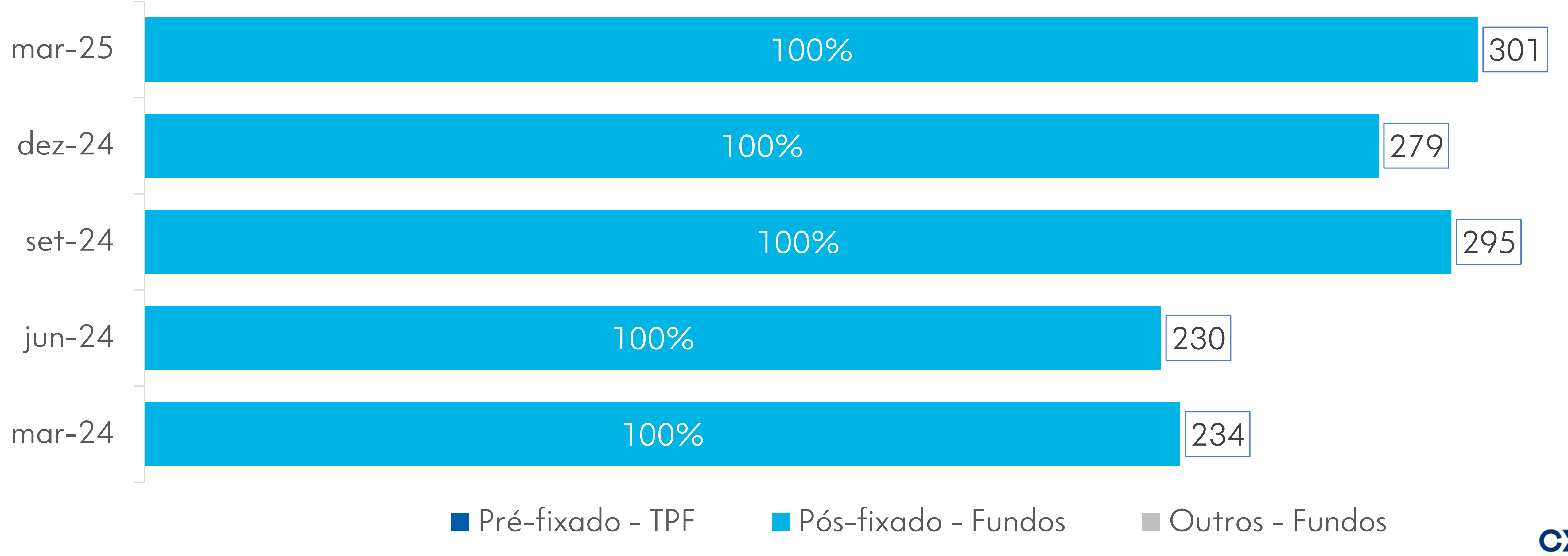


Índice Combinado (IC) e Ampliado (ICA)
Caixa Consórcio

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



Composição da Carteira de Investimentos – **Caixa Consórcio**
% Aplicações financeiras (milhões)

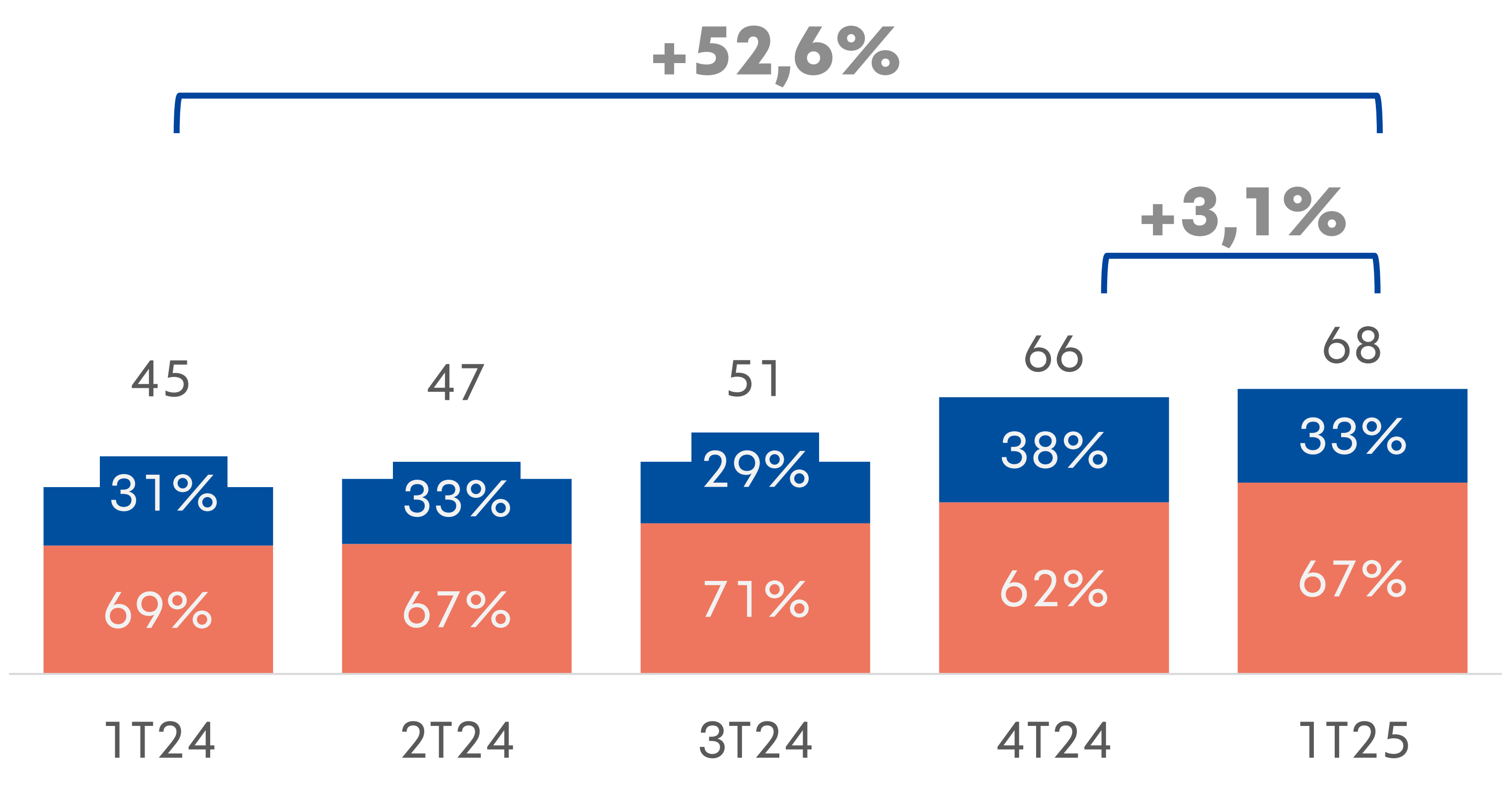


CAIXA Seguridade

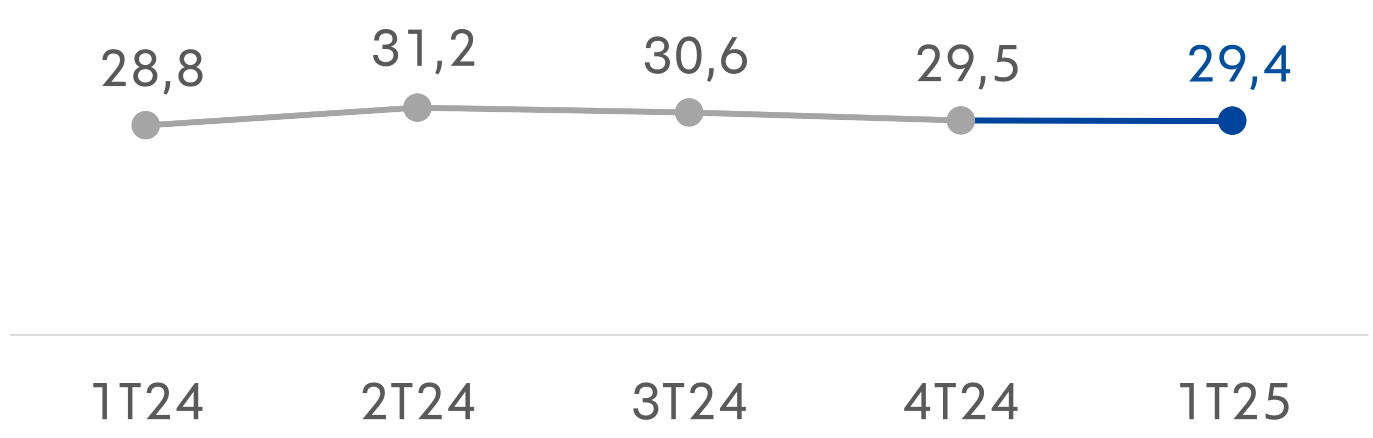
Indicadores Operacionais

Receitas **Assistência**
R$ milhões

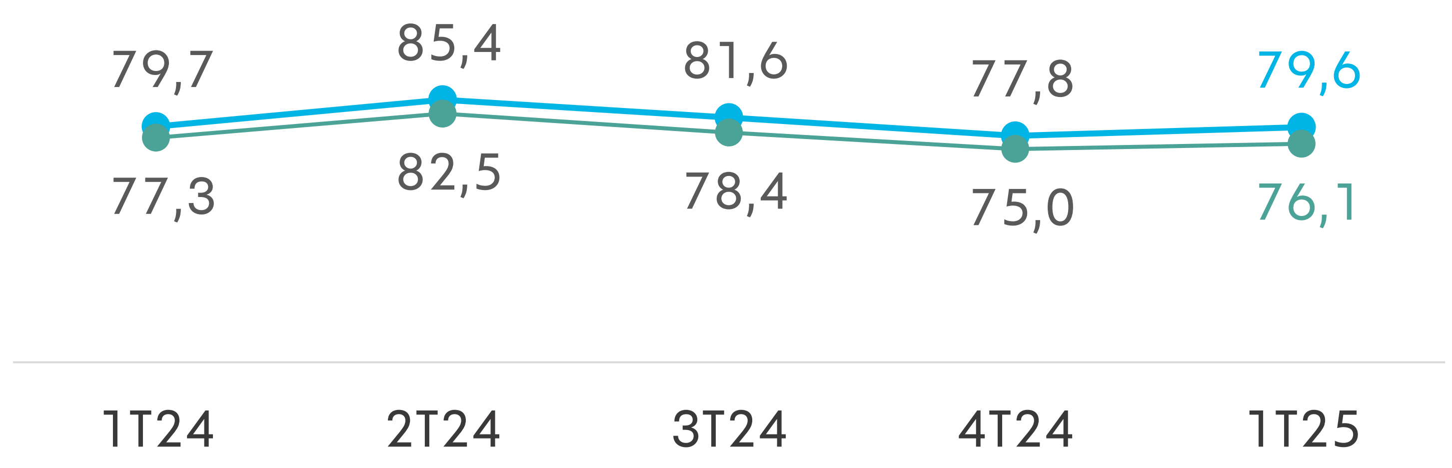
■ B2C ■ B2B



Índice Despesas Administrativas (IDA)
Caixa Assistência
Despesas Administrativas
% Receita Operacional

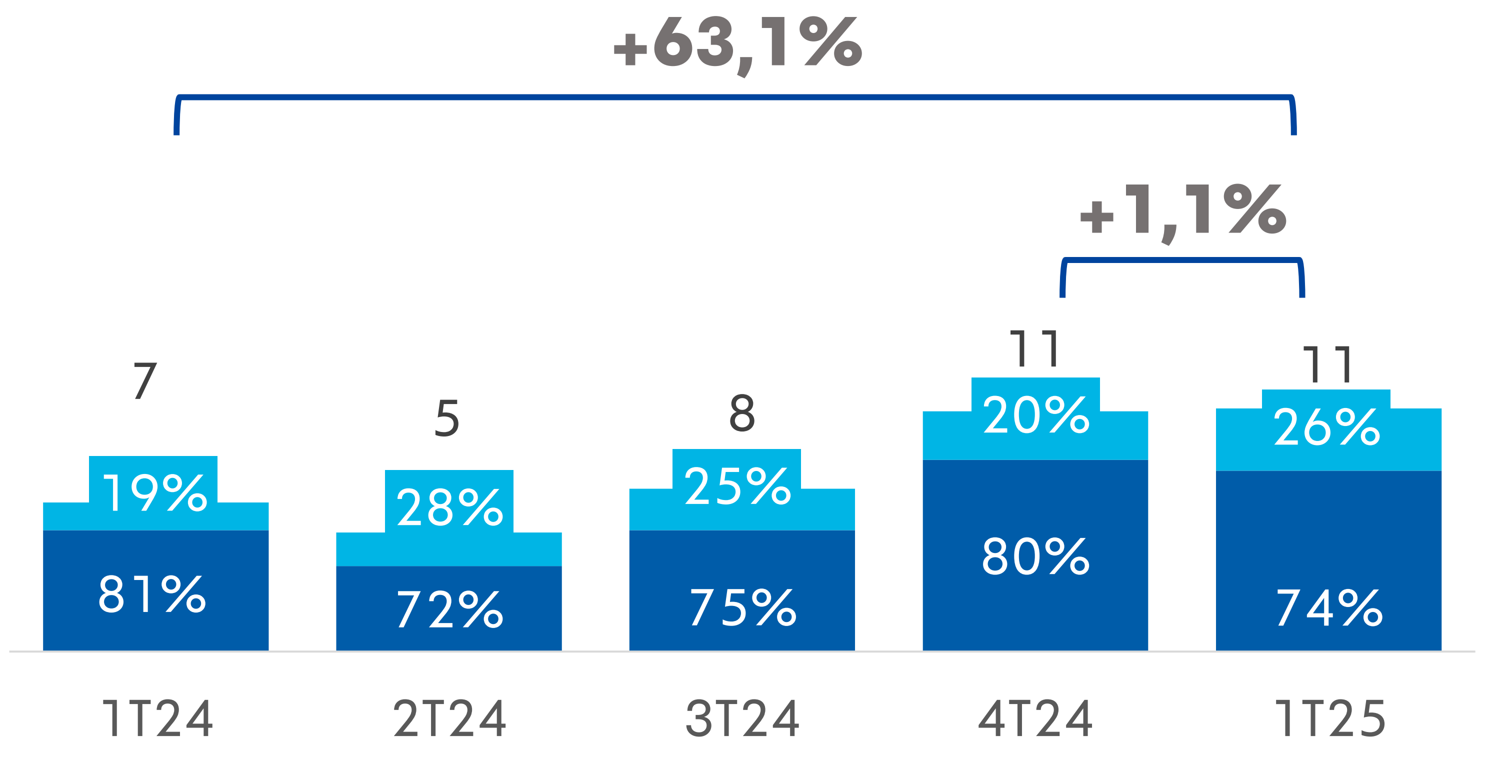


Índice Combinado (IC) e Ampliado (ICA)
Caixa Assistência
Despesas Gerais e Administrativas
IC: % Receita Operacional
ICA: % Receita Operacional + Resultado Financeiro

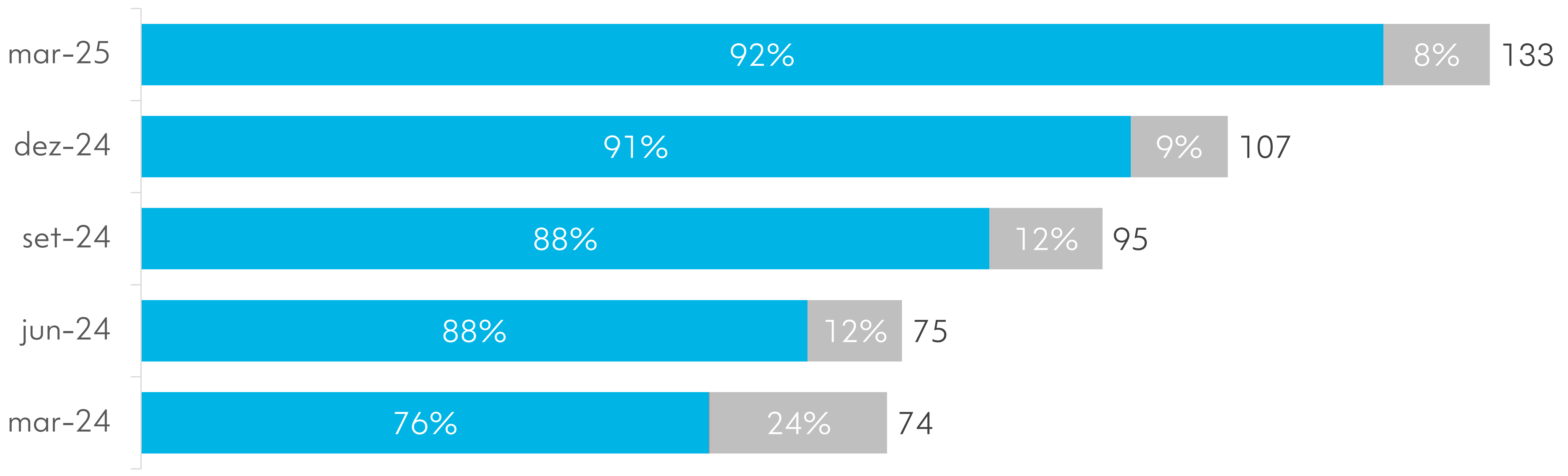


Lucro Líquido (Operacional x Financeiro)
Caixa Assistência
R$ milhões

■ Resultado Financeiro ■ Resultado da Operação



Composição da Carteira de Investimentos **– Caixa Assistência**
% Aplicações financeiras (milhões)



■ Pós-fixado - Fundos ■ Outros - Fundos

CAIXA Seguridade

Relações com Investidores

ri@caixaseguridade.com.br

CAIXA Seguridade

EARNINGS PRESENTATION

1Q25

CAIXA Seguridade

EARNINGS PRESENTATION

1Q25

1 **STRATEGIC** IMPLEMENTATION/**HIGHLIGHTS**

Felipe Montenegro Mattos

Chief Executive Officer

2 FINANCIAL AND COMMERCIAL **PERFORMANCE**

CAIXA Seguridade

2025 +HOMES INSURED

Record written premiums for the Home and Mortgage segments

MORTGAGE

BRL **962.0**mi
Written Premiums

+12.4%
/1Q24

HOME

BRL **267.8**mi
Written Premiums

+26.5%
/1Q24

- The Home and Mortgage segments had their **best historical performance** in written premiums during a quarter.
- Focus on long-term results, with a **47.4%** growth in mortgage insurances bundled with home insurance in 1Q25 vs. 1Q24.
- Growth in renewal rates for the Home segment: **+4.9 p.p.** in 1Q25 vs. 1Q24.
- The *Parcela no Bolso* campaign corresponded to **8.4%** of Home written premiums in 1Q25.

CAIXA Seguridade

1Q25 PRIVATE PENSION AND ASSISTANCE

Improvements in Private Pension Products and Performance Assistance

PRIVATE PENSION

BRL **179.0**bi +12.1% /1Q24
Reserves

BRL**7.0**bi +8.5% /1Q24
Contributions

ASSISTANCE

BRL**68.2**mi +52.6% /1Q24
Revenues

- Launch of private pension investments as **collateral for CAIXA loans** to individuals.
- **New investment funds** for high-income clients.
- Maintenance of the upward revenue trend since the creation of Caixa Assistência, with highlights on Rapidex (B2C), **+55.1%** in 1Q25 vs. 1Q24.

2025 STRATEGY WITH RESULTS

Solid Base for Consistent Long-term Results

CREDIT LETTERS

BRL **5.5** bi Credit Letters

+37.8% /1Q24

PREMIUM BONDS

BRL **423.0** mi Funds Raised

+8.7% /1Q24

- Real Estate Credit Letters grew **50.7%** in 1Q25 vs. 1Q24.
- **BRL 475.1 million** in goods delivered (+33.2%), and over **3.5 thousand** credit letters contemplated in the period.
- The increase in revenue from the monthly payment modality (**+55.5%**) for the Premium Bonds segment significantly improved operating margins, by **+30.7%** in 1Q25 vs. 1Q24.

CAIXA Seguridade

FOLLOW ON

20% FREE FLOAT

Conclusion of the Secondary Equity Offering, reaching the minimum percentage of freefloat required for the Company's shares by B3's Novo Mercado segment.

FOR WOMEN

- Reformulation of the **Vida Mulher** and **Prev Mulher** products, allowing them to be hired by transgender women and inclusion of the Assistência Apoio Mulher.

RESPONSIBLE ACTIONS

- New internal initiatives to promote the **gender agenda** and **to fight violence against women**.
- The Holding and Brokerage companies have enough **carbon credits** to offset 3 years of emissions.

CAIXA Seguridade

RESULTS HIGHLIGHTS 1Q25

BRL 1.0 bi NET INCOME Managerial **+9.2%** /1Q24

DIVIDENDS OF BRL 930 mi **92.1%** payout

BRL 1.4 bi Revenue Operating **+10.5%** /1Q24

ROE 58.6 % **+0.2 p.p.** /1Q24

CAIXA Seguridade

EARNINGS PRESENTATION

1Q25

1 STRATEGIC **IMPLEMENTATION/HIGHLIGHTS**

2 FINANCIAL AND COMMERCIAL **PERFORMANCE**

Eduardo Oliveira

Chief Financial and Investor Relations Officer

Financial Performance

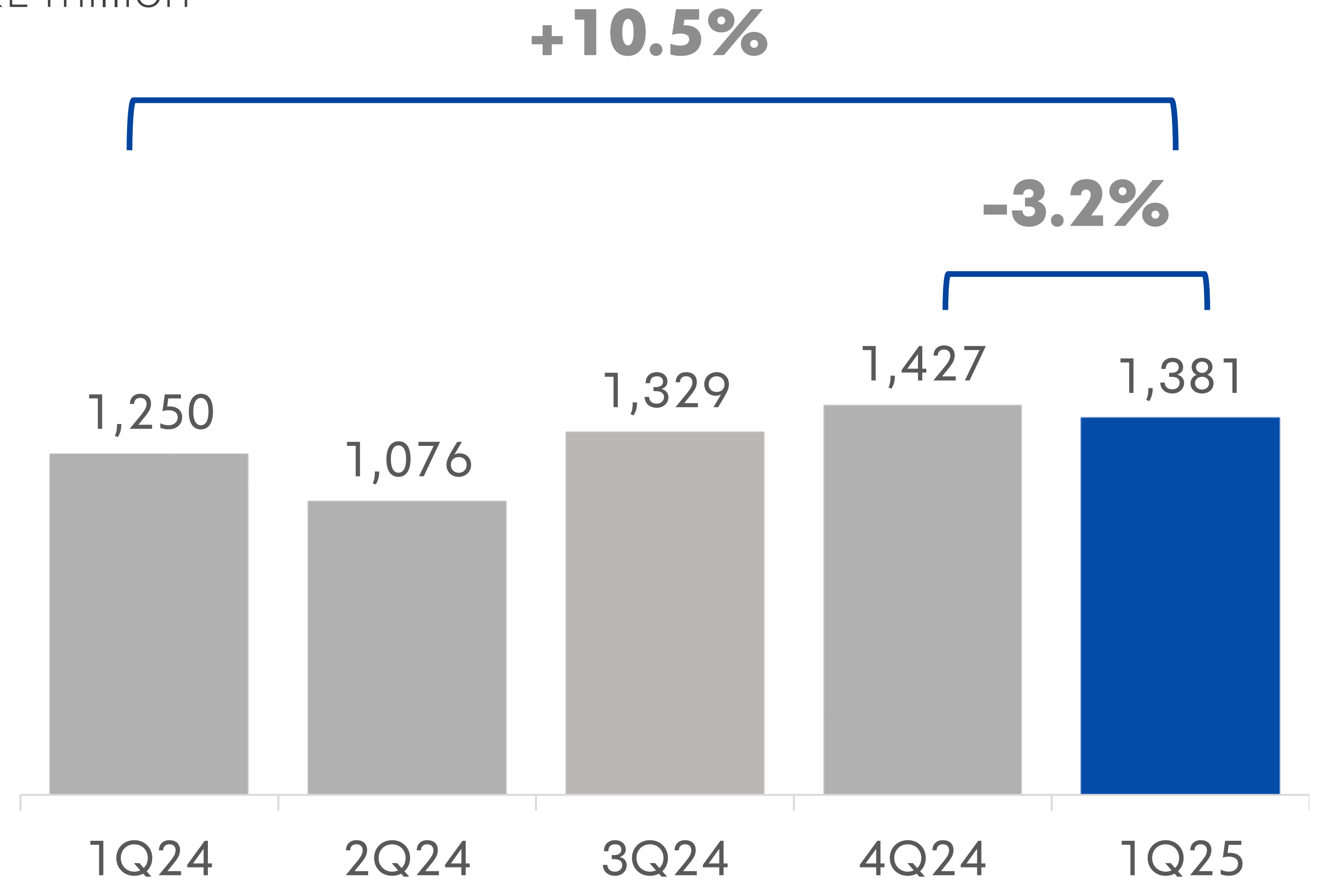
CAIXA Seguridade

Operating Revenue BRL 1,381 million

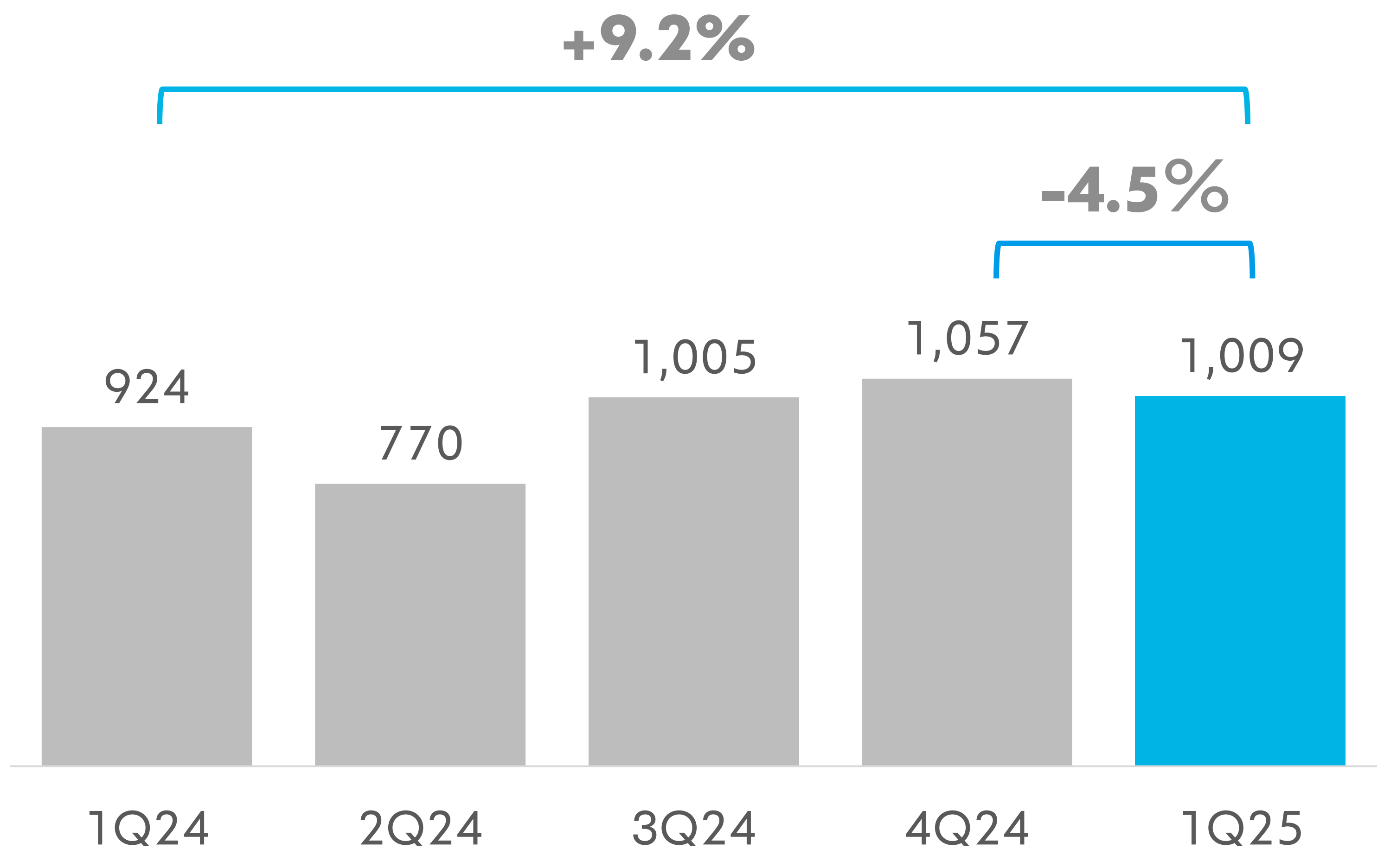
Managerial Net Income BRL 1,009 million

ROE[1] 58.6 p.a.

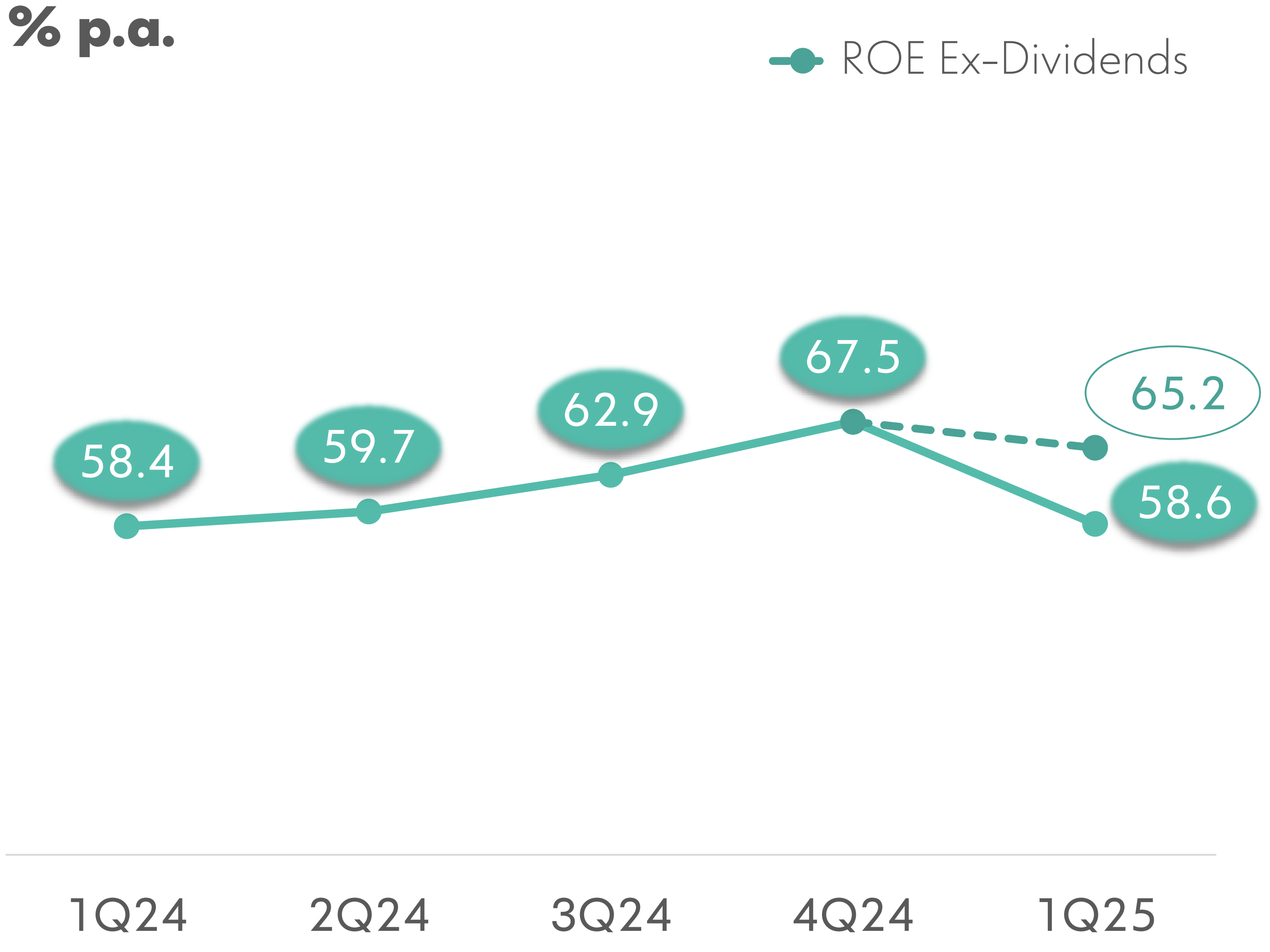
Operating Revenues
BRL million



Managerial Net Income
BRL million



% p.a.



Revenues BRL million	%	1Q25	/1Q24	/4Q24
Equity Results	56%	767	+9%	+1%
Distribution	44%	615	+13%	-8%
Total	**100%**	**1,381**	**+11%**	**-3%**

Accounting Net Income, pursuant to accounting standard CPC 50 (IFRS 17), of BRL 1,050.4 million in 1Q25, up by 22.8% from 1Q24.

Adjusted ROE, including the approved distribution of dividends referring to 1Q25, would be 63.2%, up by 0,7 p.p. from 1Q24 (64.5%).

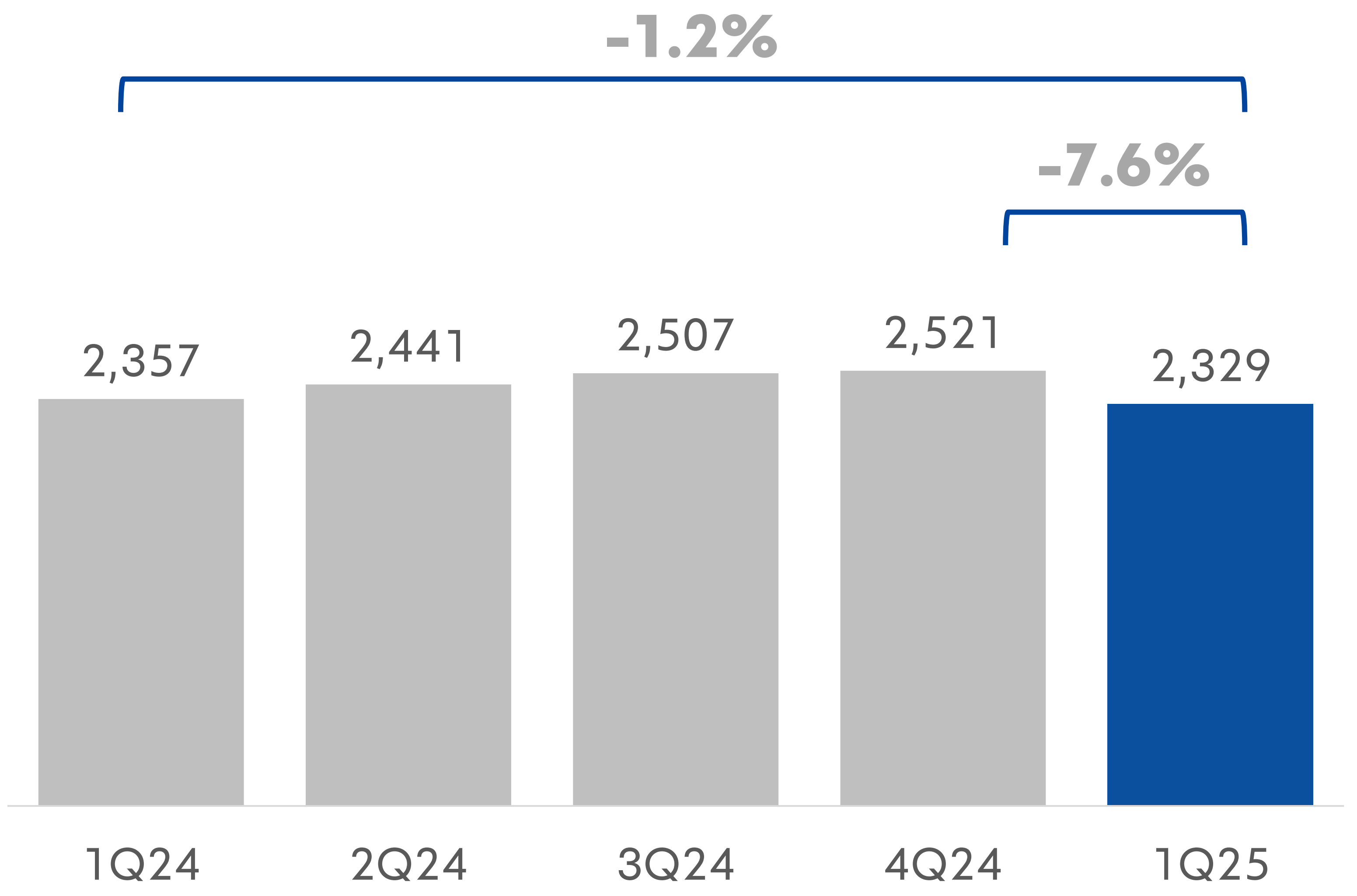
[1] LTM Net Income \ Average Adjusted Shareholders' Equity for the reference month with the corresponding amount from the previous period.

Insurance Business | Commercial Performance

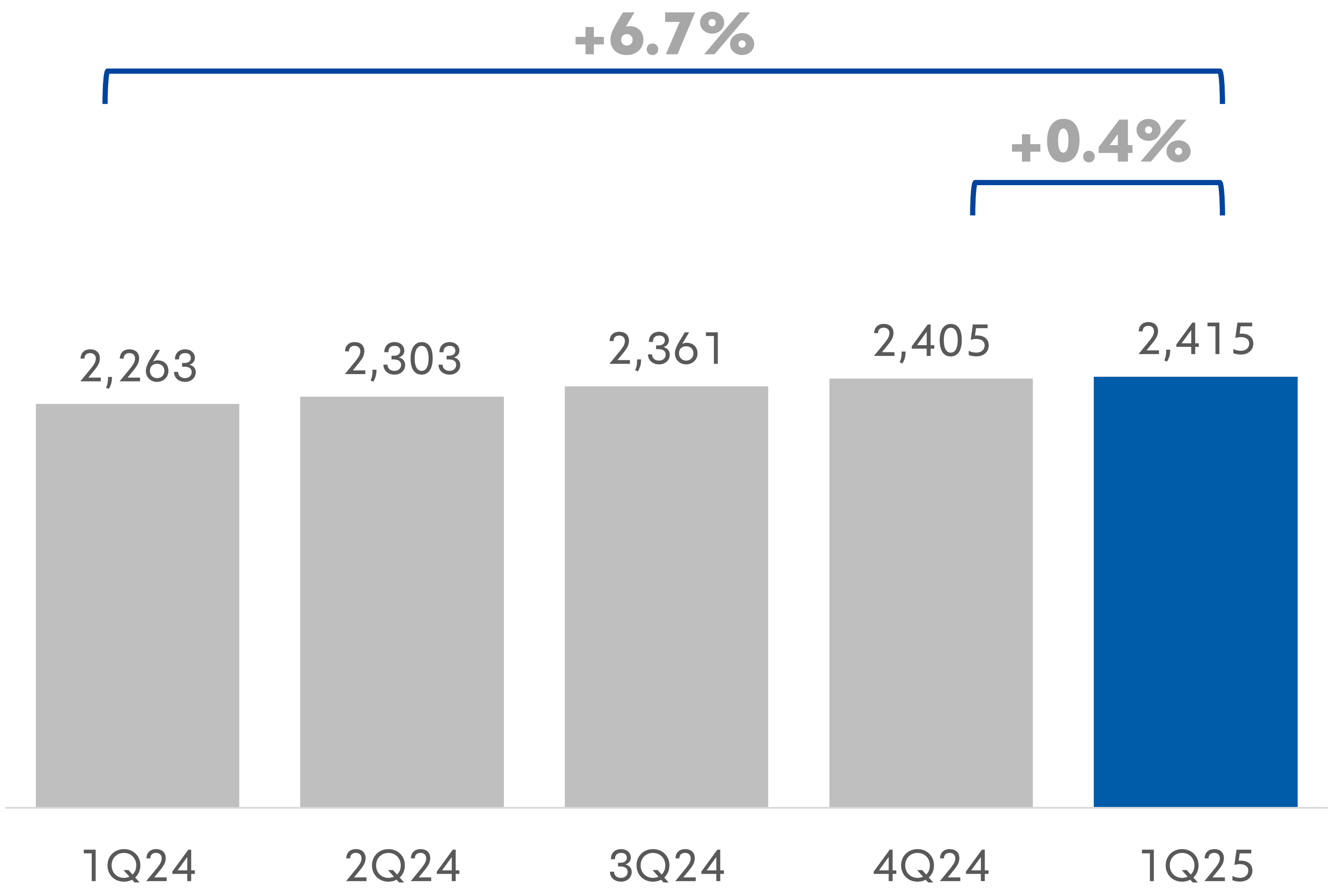
Written Premiums

Highlight to the annual growth in the Mortgage (+12%), Home (+6%), Credit Life (+15%) and Assistance (+42%) segments

Written Premiums
BRL million



Premiums Earned
BRL million



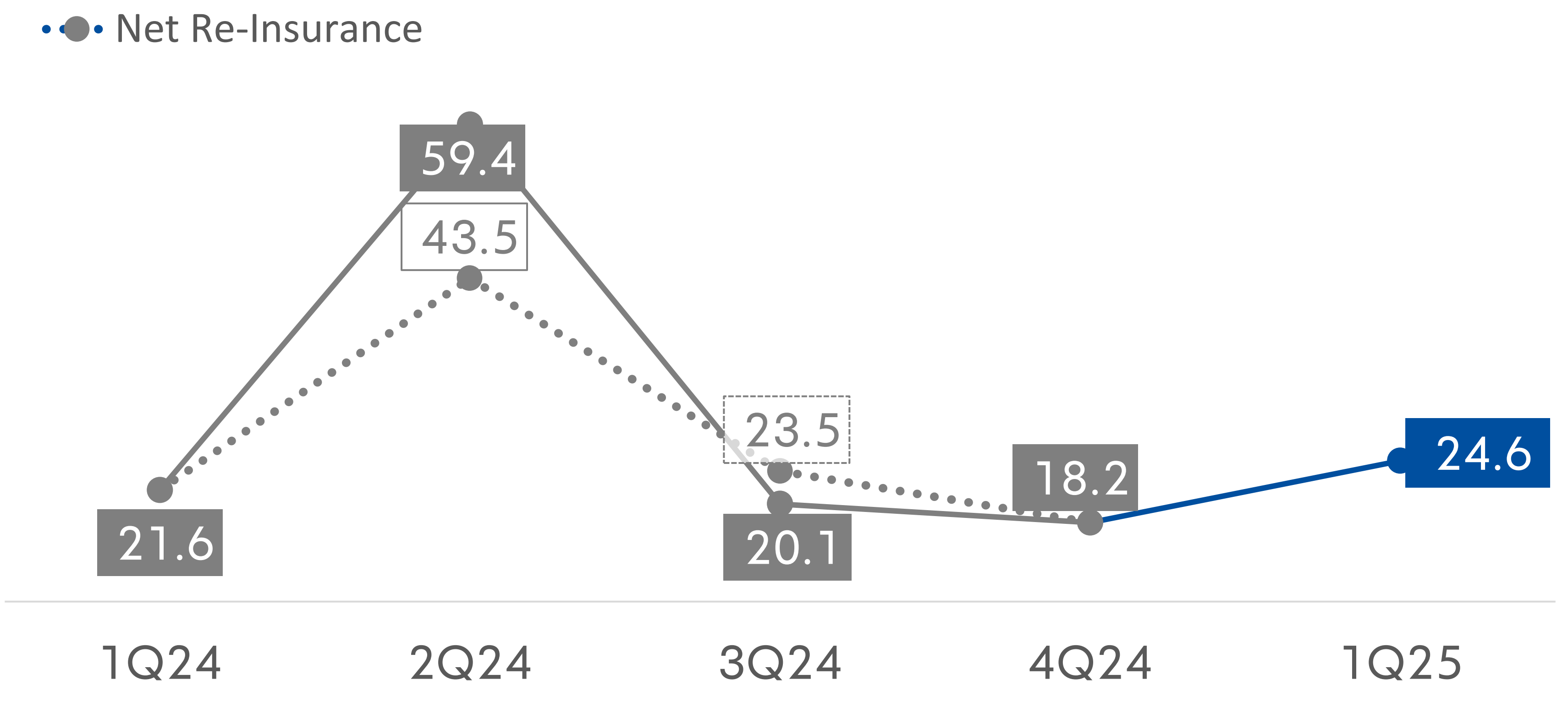
Written Premiums by Segment BRL million	%	**BRL million 1Q25**	**/1Q24**	**/4Q24**
Mortgage	41%	962	+12%	+2%
Life	24%	557	0%	-5%
Credit Life	16%	378	-33%	-34%
Home	12%	268	+26%	+10%
Assistance	3%	68	+53%	+3%
Other Insurance	4%	95	-21%	-15%
Total Insurance	**100%**	**2,329**	**-1%**	**-8%**

Premiums Earned by Segment BRL million	%	**BRL million 1Q25**	**/1Q24**	**/4Q24**
Mortgage	39%	922	+12%	+2%
Life	23%	541	-1%	0%
Credit Life	22%	512	+1%	-3%
Home	9%	208	+12%	+2%
Assistance	2%	51	+53%	+3%
Other Insurance	5%	126	-1%	-1%
Total Insurance	**100%**	**2,361**	**+7%**	**+0%**

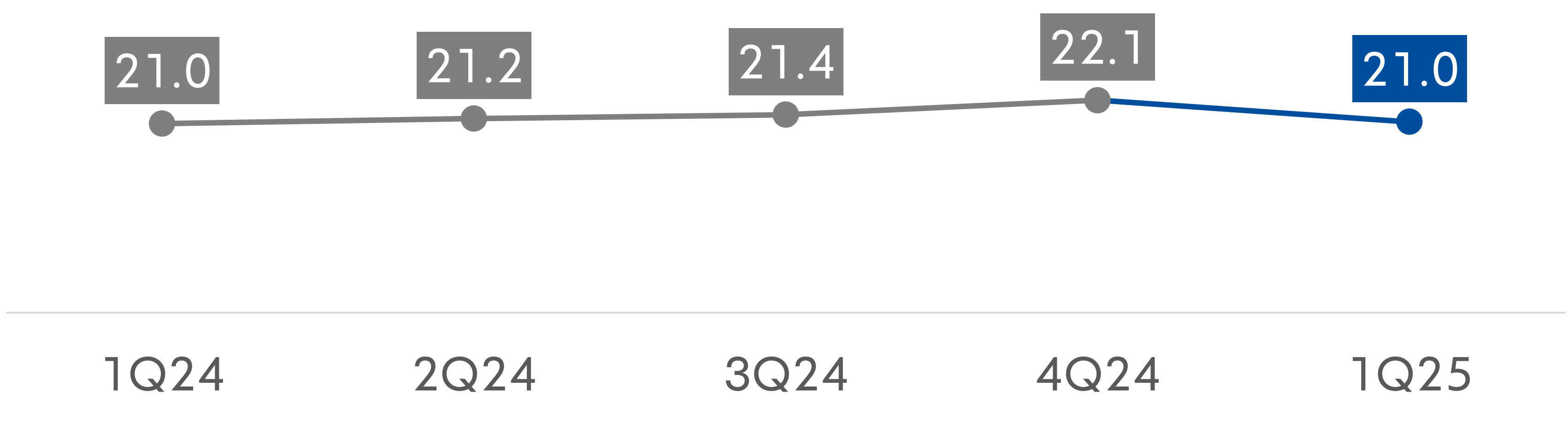
CAIXA Seguridade

Performance Indicators

Loss Ratio
% Premiums Earned

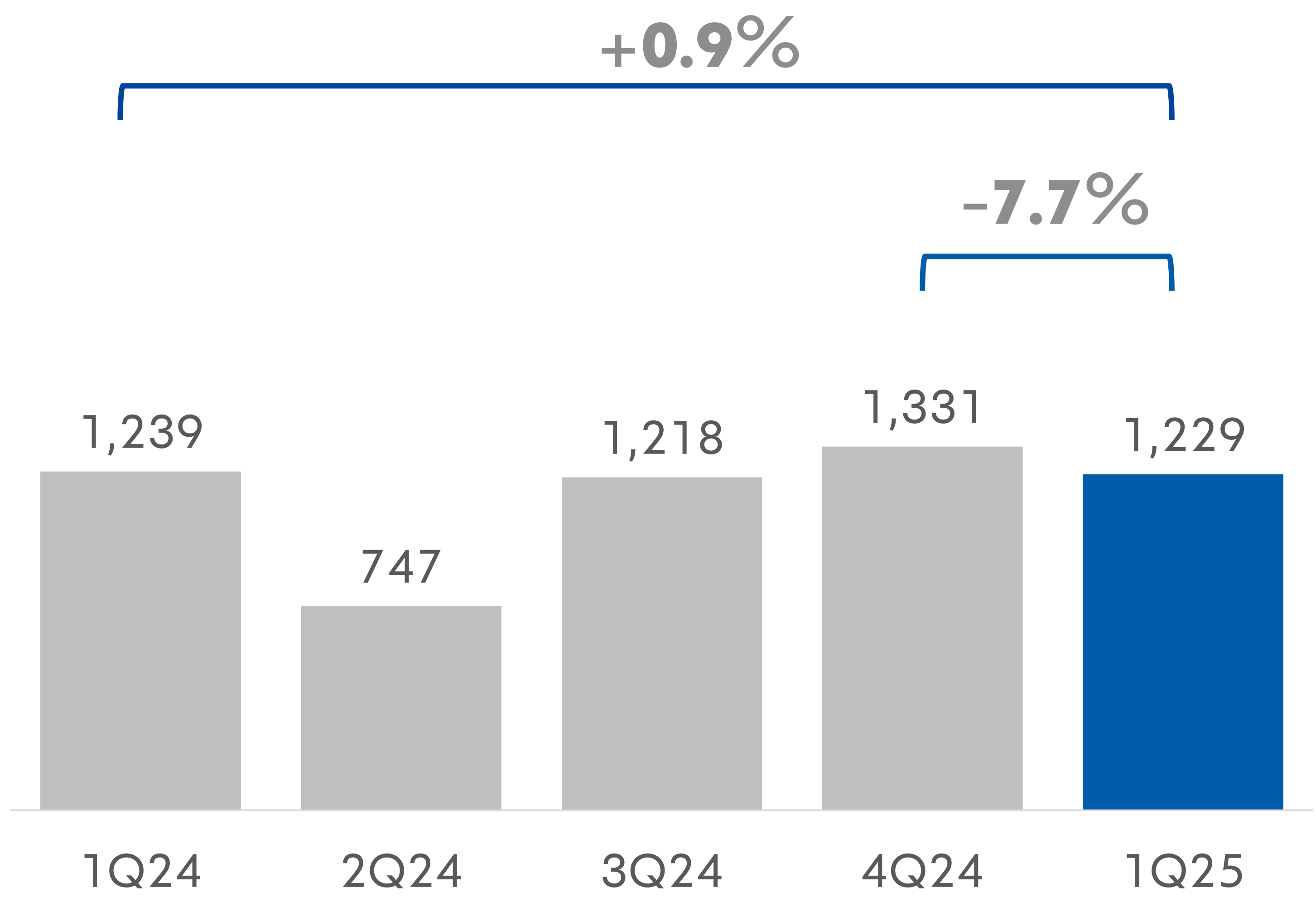


Commissioning
% Premiums Earned



Operating Margin

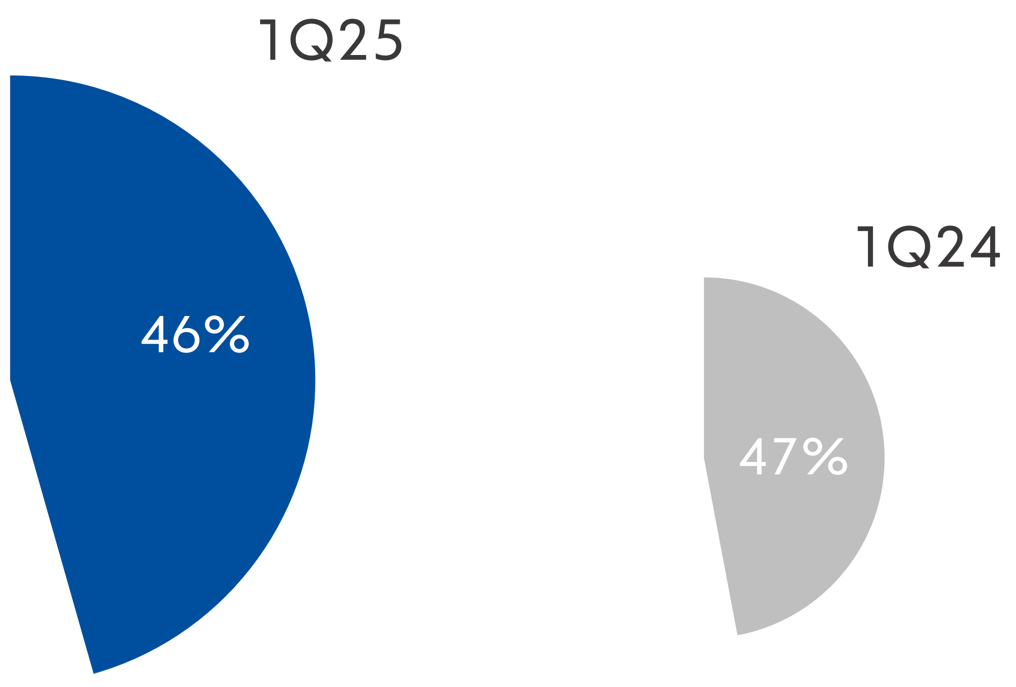
Operating Margin
BRL million



Distribution and Variation by Segment
BRL million

	%	BRL million 1Q25	/1Q24	/4Q24
Mortgage	46%	565	+3%	-9%
Life	25%	313	-1%	-2%
Credit Life	16%	198	-17%	-19%
Home	8%	102	+12%	+2%
Assistance	3%	34	+55%	-1%
Other Insurance	1%	16	-37%	+13%
Total Insurance	**100%**	**1,229**	**-1%**	**-8%**

Representativeness[1]
% Total Operating Margin



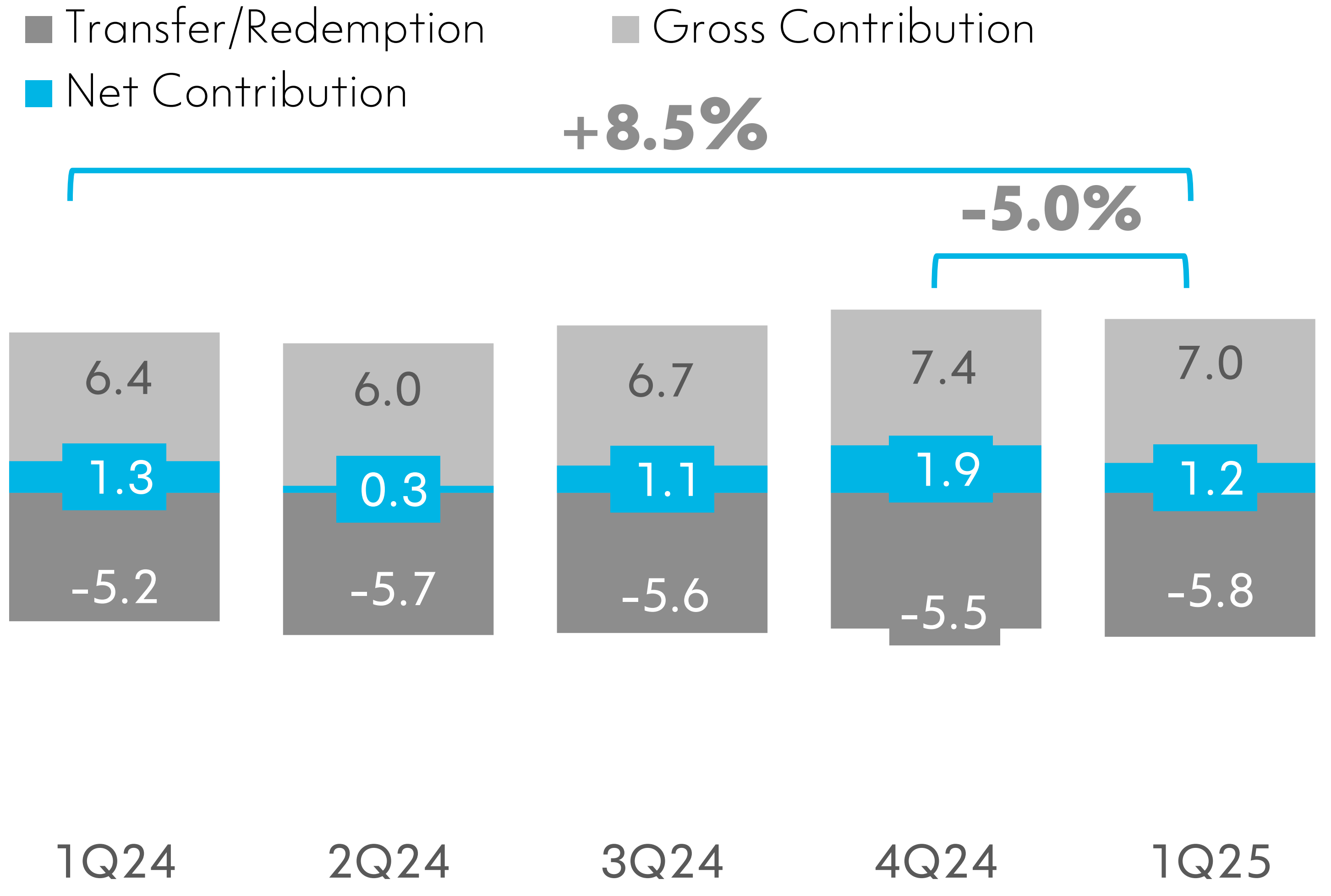
[1] Representativeness is weighted by Caixa Seguridade's equity interest in each company.

Accumulation Business | Commercial Performance

CAIXA Seguridade

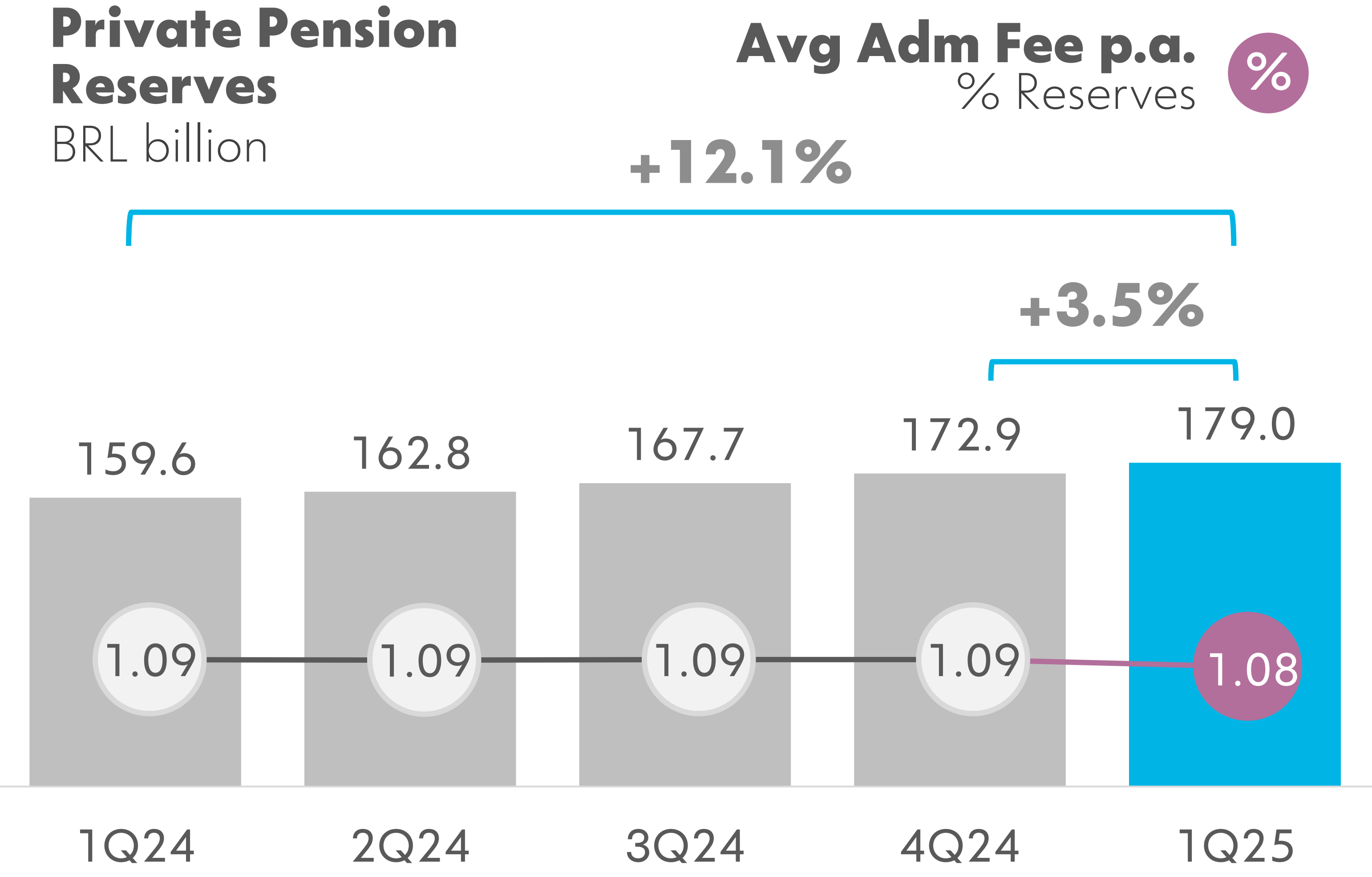
PRIVATE PENSION

Private Pension Contributions
BRL billion



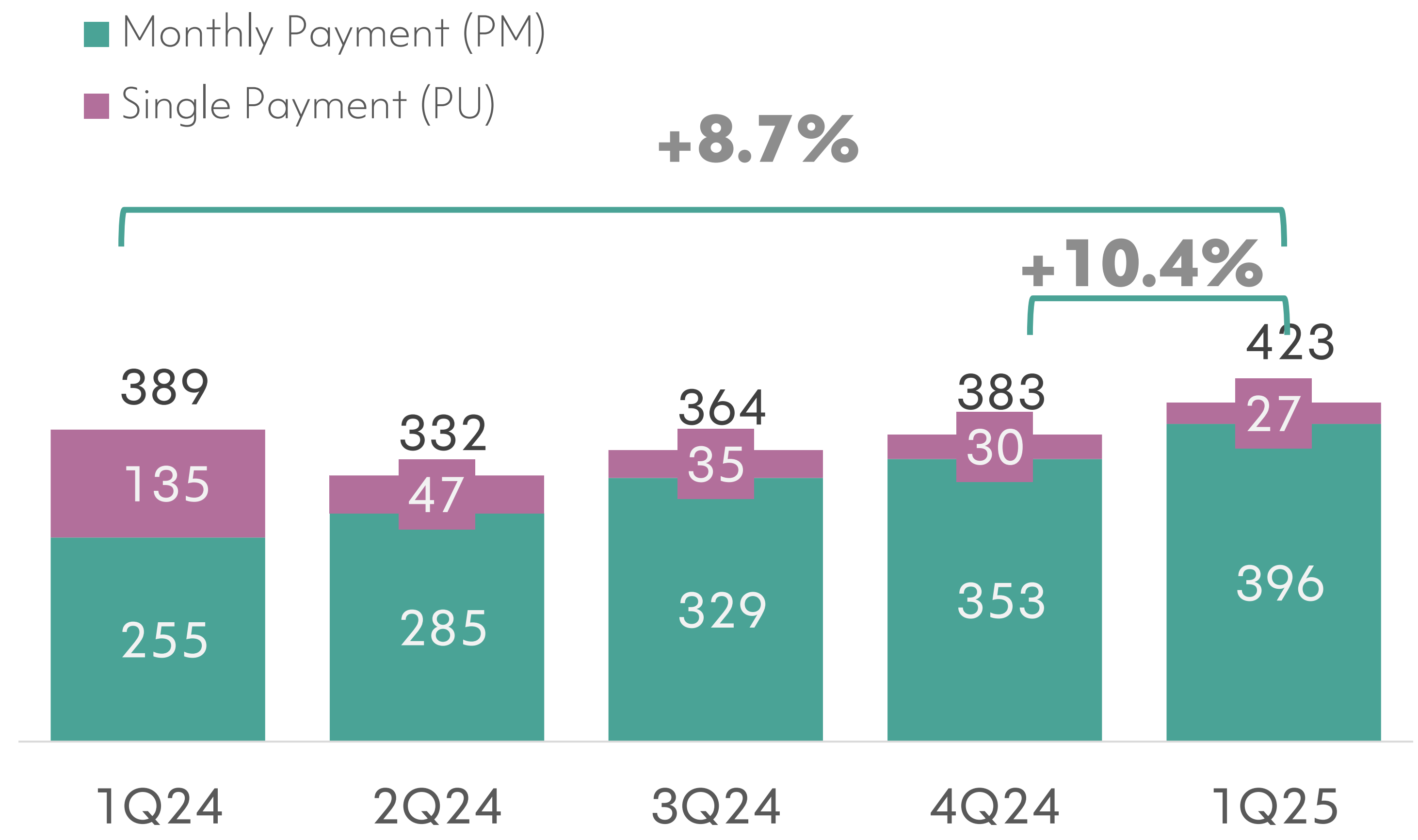
Private Pension Reserves
BRL billion

Avg Adm Fee p.a.
% Reserves

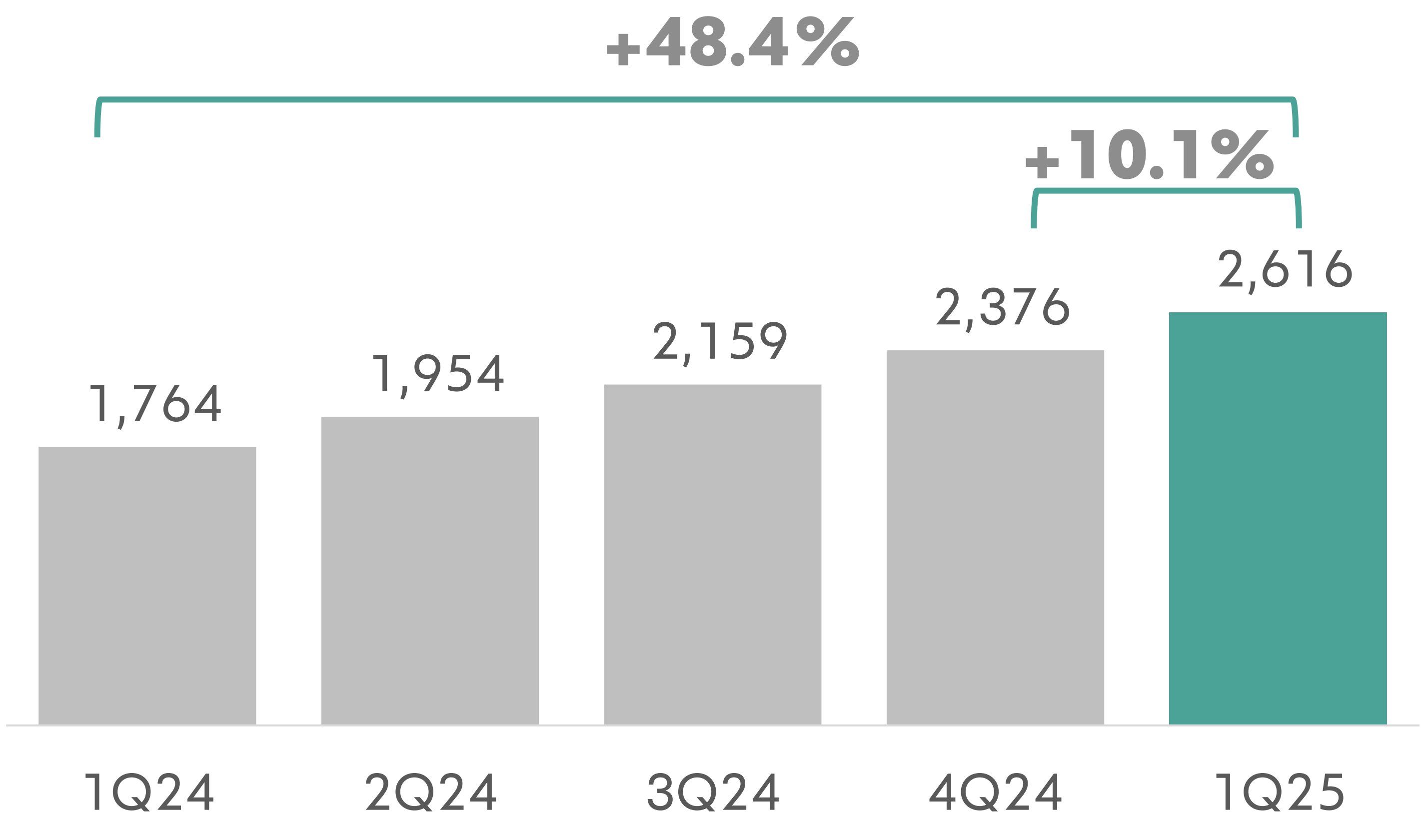


PREMIUM BONDS

Funds Raised - **Premium Bonds**
BRL million

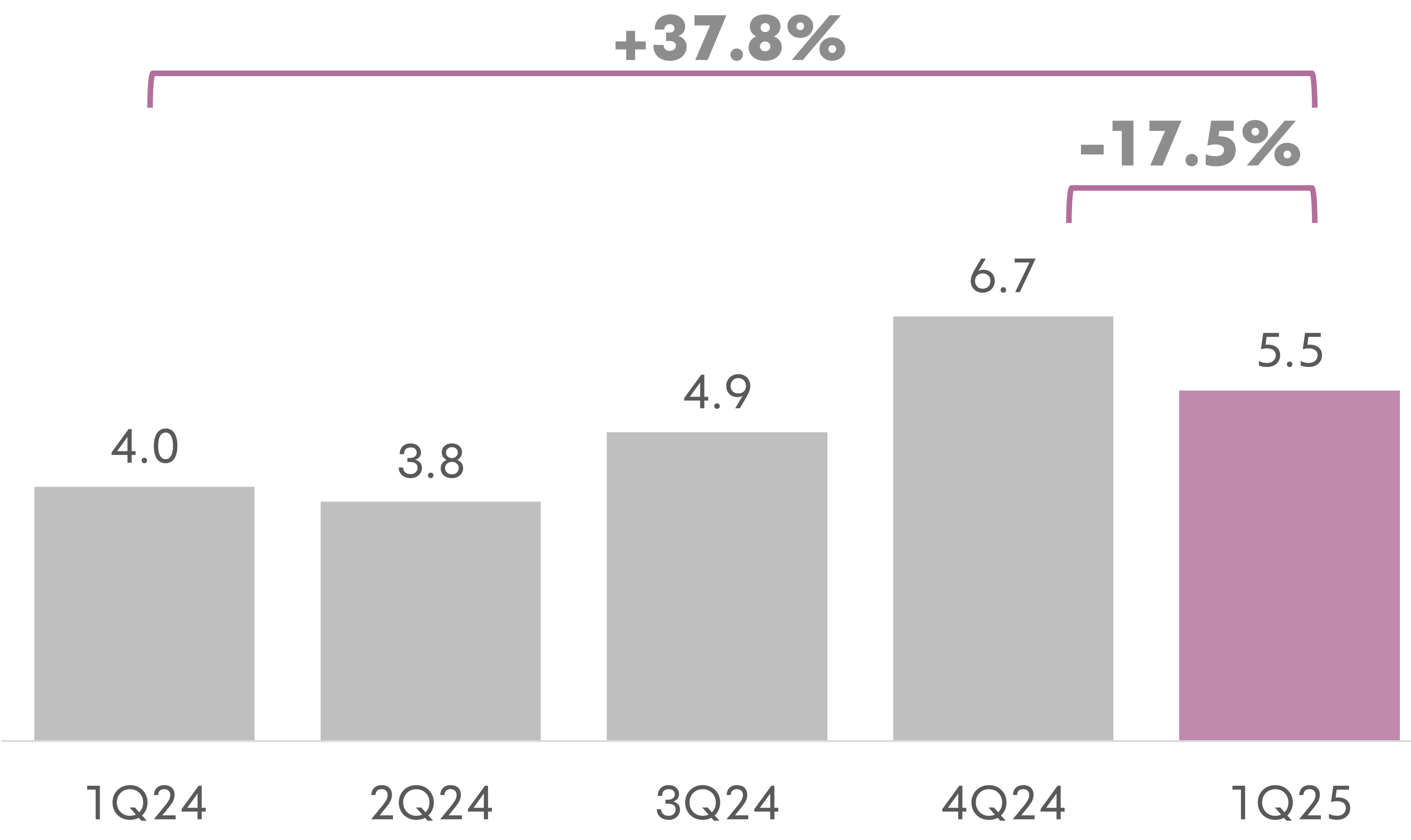


Premium Bonds Reserves
BRL million



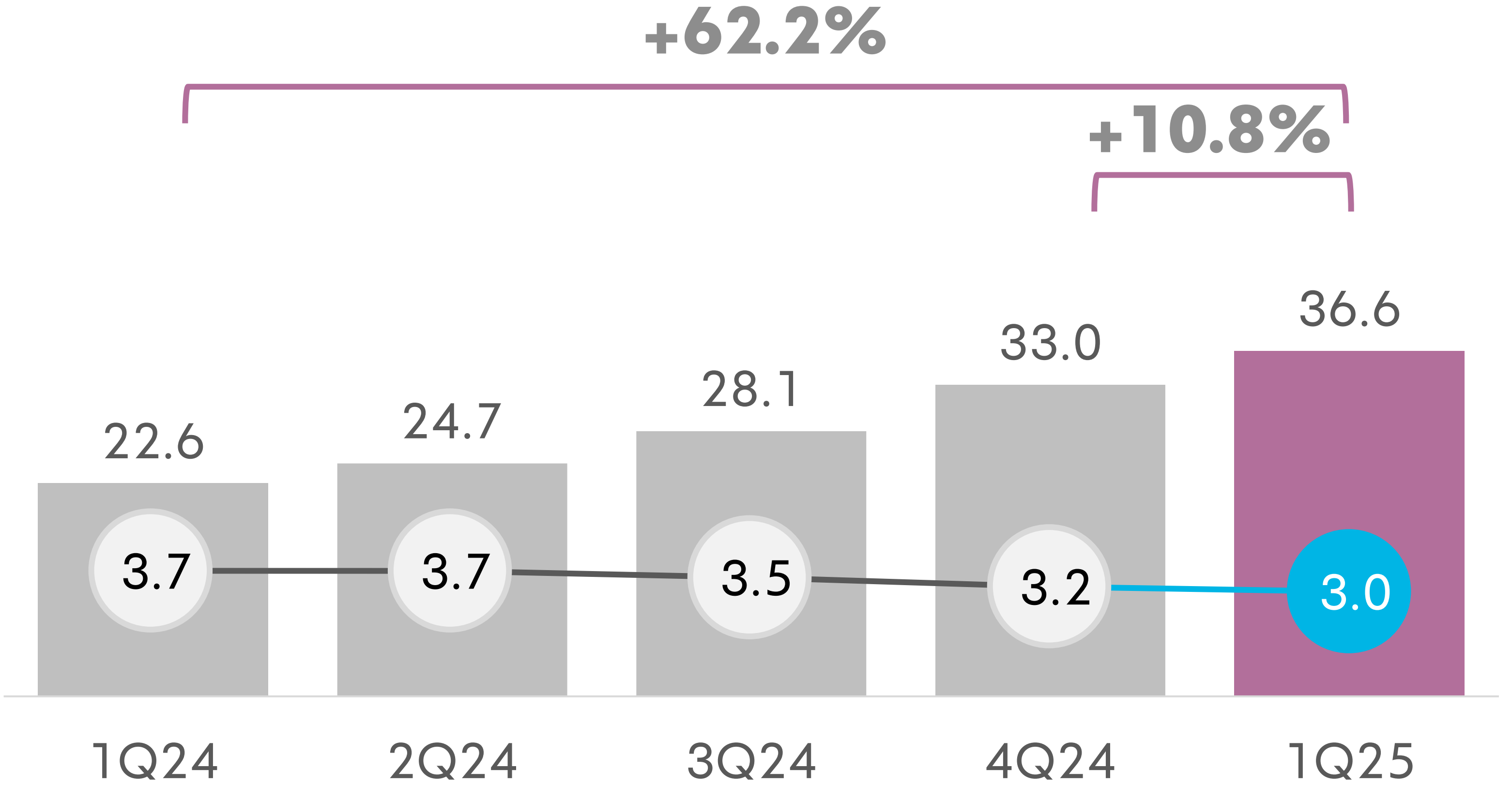
CREDIT LETTERS

Credit Letters
BRL billion

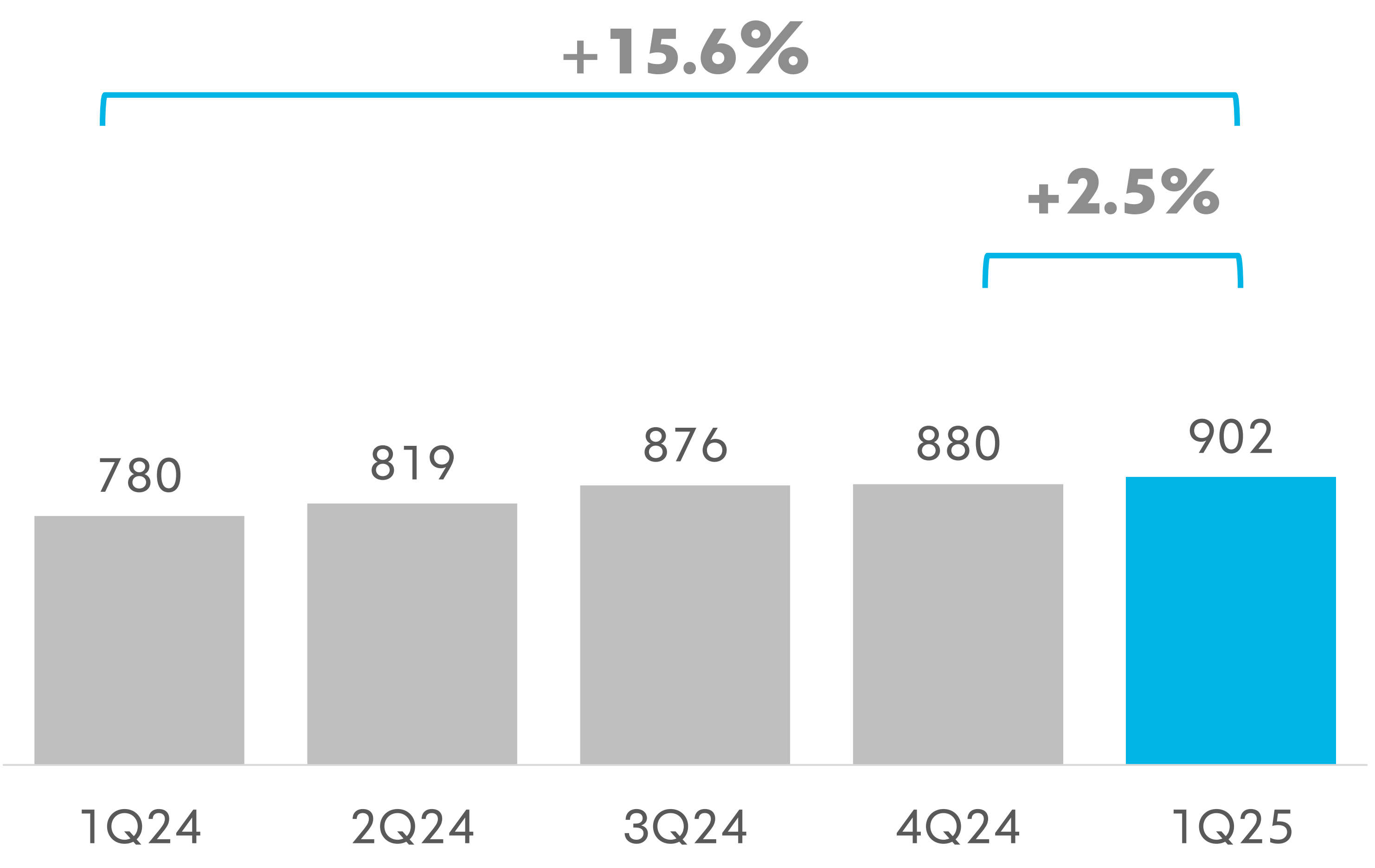


Letters Inventory
BRL billion

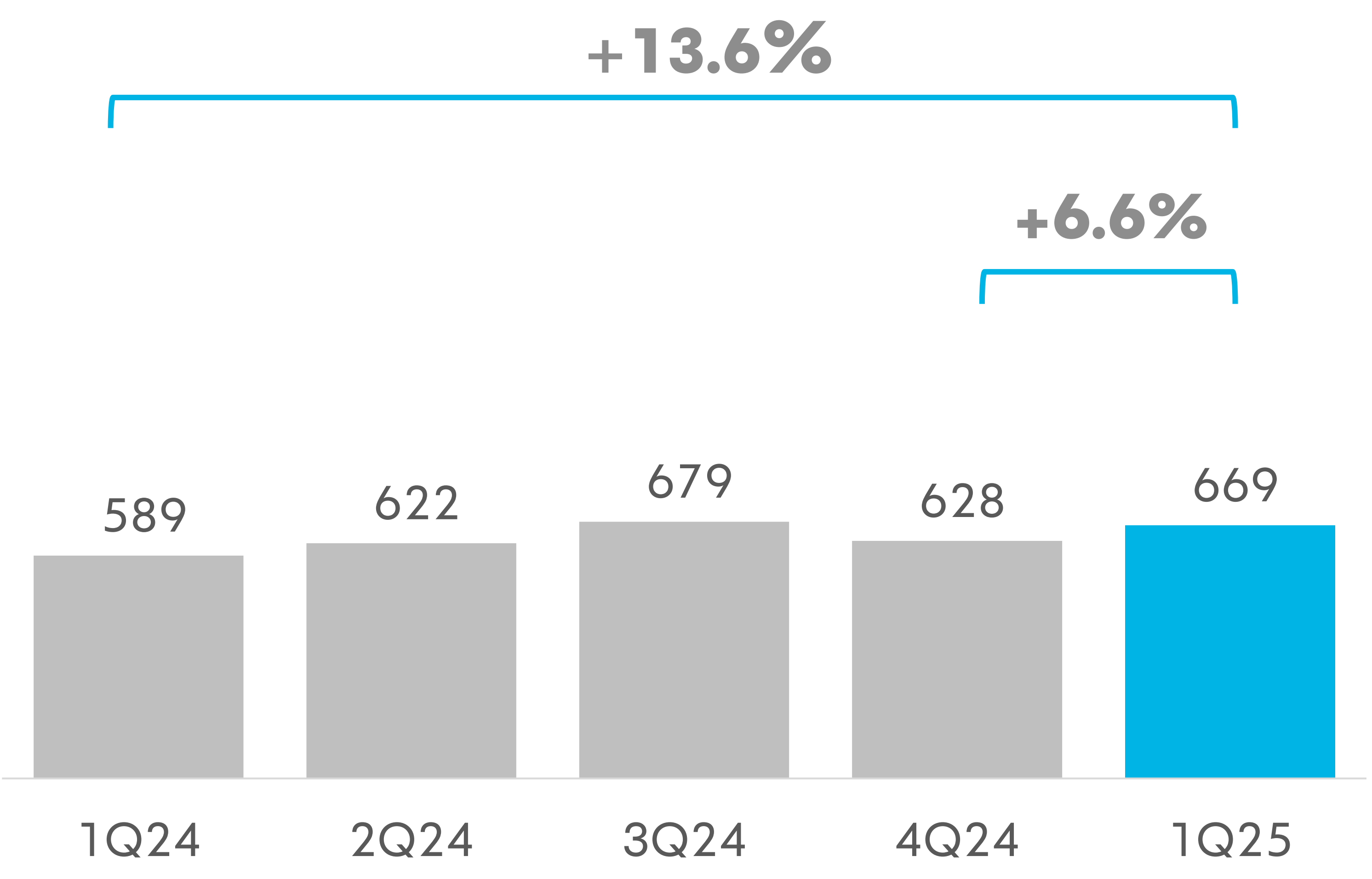
Avg Adm Fee p.a.
% Inventory



Operating Revenue
BRL million



Accumulation Operating Margin
BRL million



Operating Revenue

Operating revenues increased by 15.6% 1Q25 vs. 1Q24, with growth recorded for all segments, and highlight to the 34.3% growth in funds from Credit Letters.

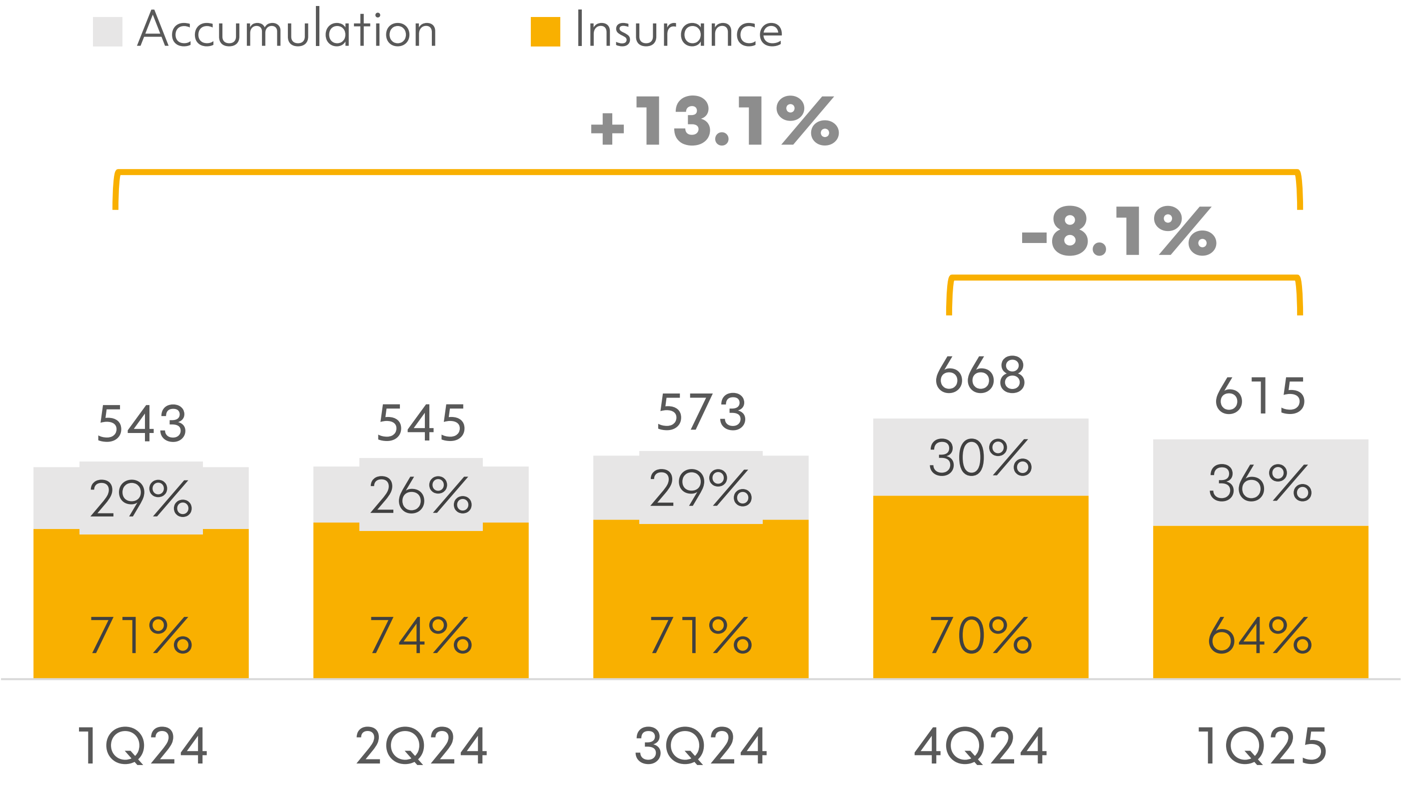
Operating Revenue BRL million	%	**2025**	**/1Q24**	**/4Q24**
Private Pension	55%	492	+7%	-1%
Credit Letters	29%	260	+34%	+9%
Premium Bonds	17%	150	+19%	+5%
Total Accumulation	**100%**	**902**	**+16%**	**+2%**

Operating Margin[1] BRL million	%	**2025**	**/1Q24**	**/4Q24**
Private Pension	63%	419	+4%	-1%
Credit Letters	24%	157	+35%	+31%
Premium Bonds	14%	93	+31%	+8%
Total Accumulation	**100%**	**669**	**+14%**	**+7%**

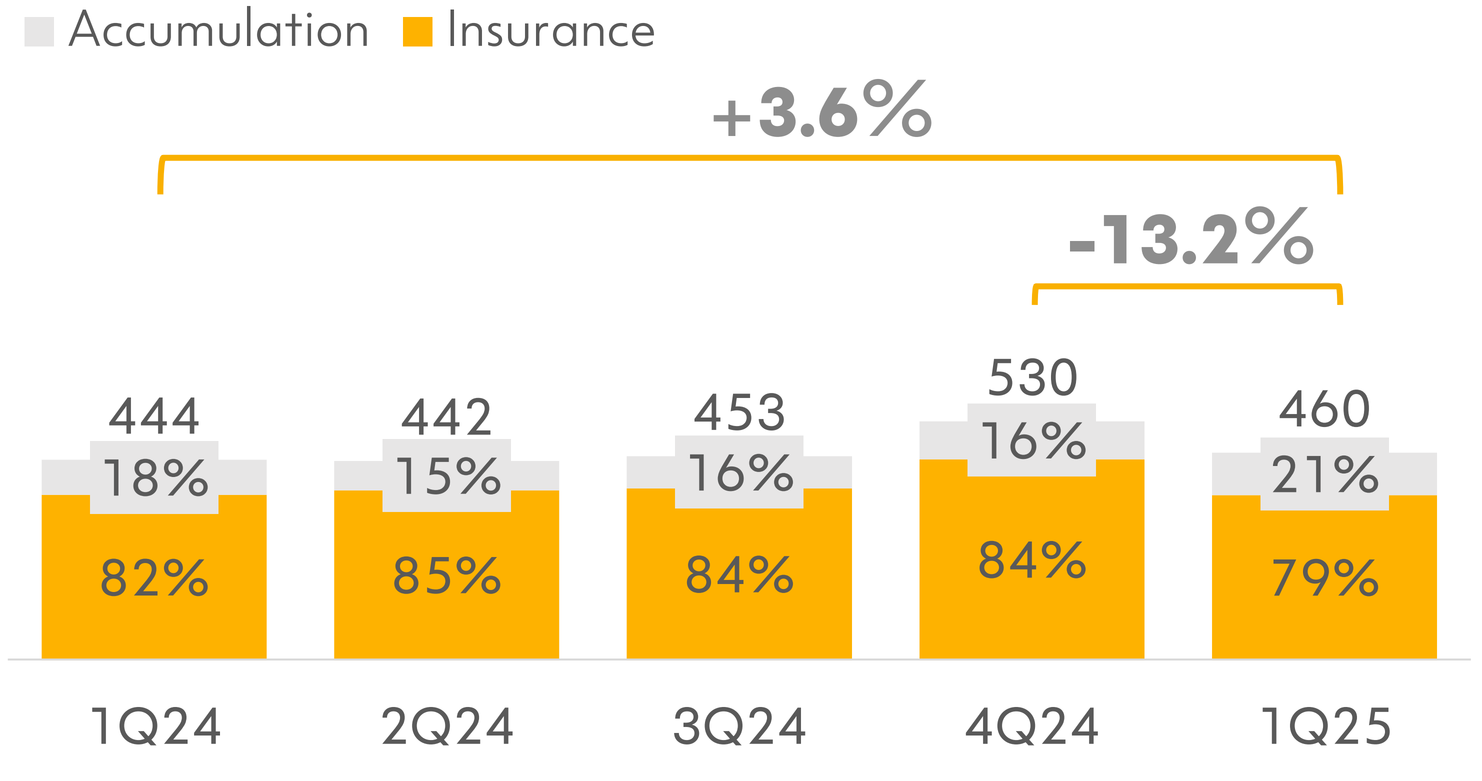
Representativeness in Accumulation[1]
% Total Operating Margin

[1] Representativeness is weighted by Caixa Seguridade's equity interest in each company

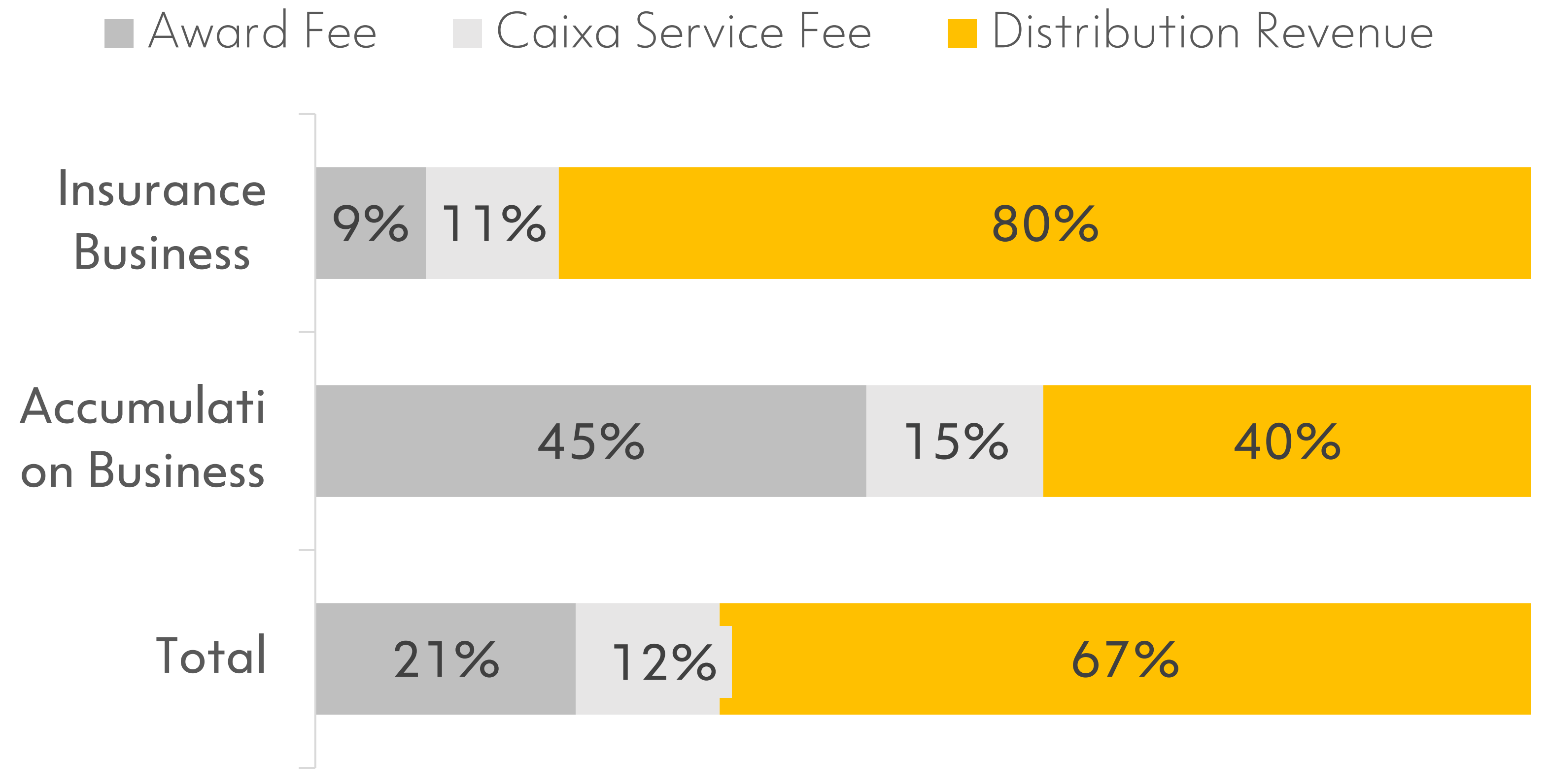
Revenues from Brokerage[1]
BRL million



Operating Margin
BRL million



Brokerage Distribution[2]
% 1Q25



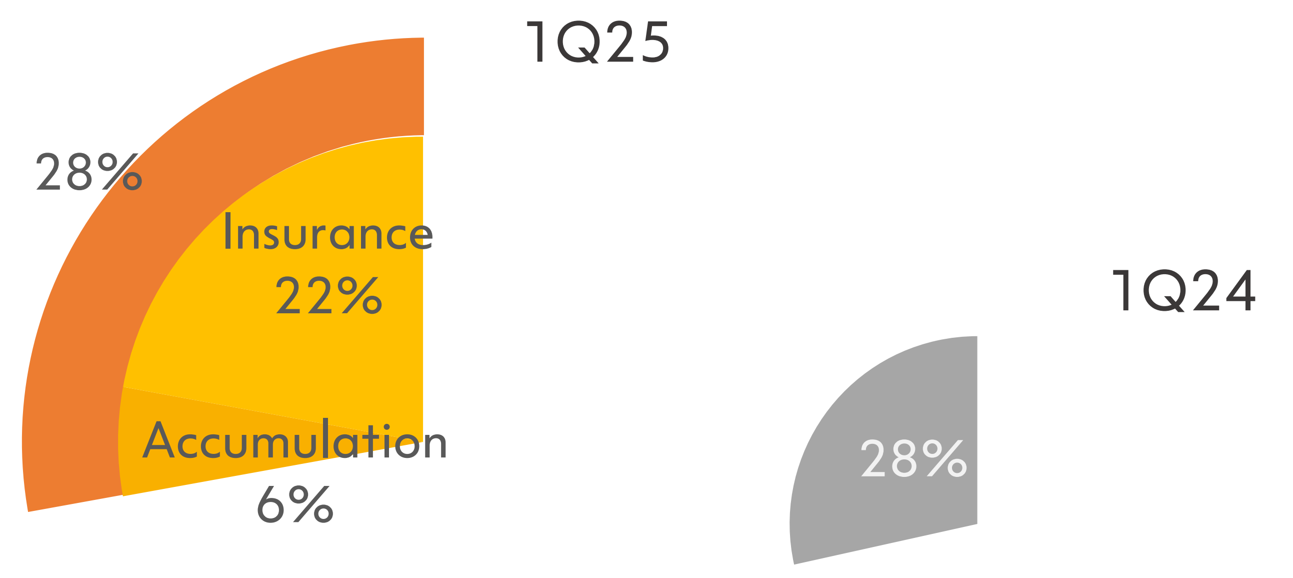
Brokerage by Segment
BRL million

	%	2025	/1Q24	/4Q24
Mortgage	21%	131	+32%	-10%
Credit Life	19%	116	-29%	-37%
Home	14%	87	+31%	+10%
Credit Letters	26%	161	+59%	+17%
Life	6%	39	-2%	-12%
Private Pension	5%	30	+5%	-4%
Premium Bonds	5%	30	+5%	+5%
Other Insurance	3%	21	+36%	+18%
Total Distribution	**100%**	**615**	**+13%**	**-8%**

Operating Margin by Segment
BRL million

	%	2025	/1Q25	/1Q24
Mortgage	28%	128	+30%	-10%
Credit Life	25%	116	-29%	-37%
Home	14%	67	+37%	+9%
Credit Letters	11%	49	+63%	+26%
Life	8%	39	-2%	-12%
Private Pension	6%	30	+5%	-4%
Premium Bonds	3%	16	-19%	+10%
Other Insurance	3%	15	+3%	+17%
Total Distribution	**100%**	**460**	**+4%**	**-13%**

Representativeness[3]
% Total Operating Margin

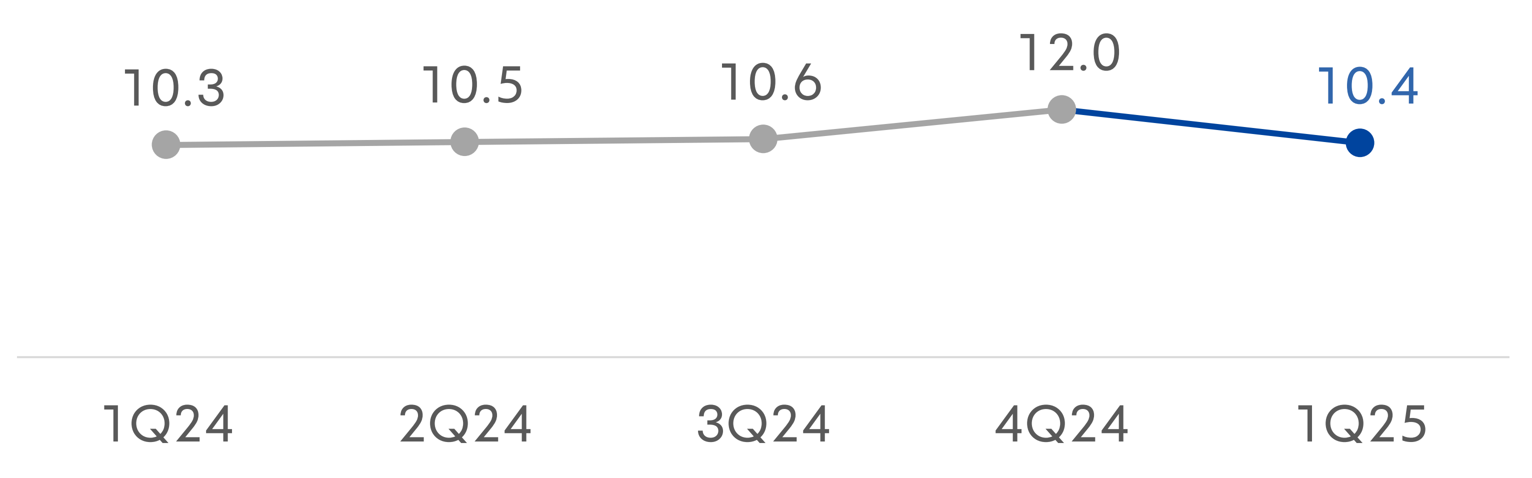


[1] Includes brokerage and commissioning revenues, besides network access and distribution (BDF) revenues.
[2] Managerial view considering CAIXA's service and award fees related to the life, credit life and private pension segments, which are paid directly by the insurer to CAIXA. For the other segments, the costs are paid by the broker company.
[3] Representativeness is weighted by Caixa Seguridade's equity interest in each company.

Operating Indicators

ADMINISTRATIVE EXPENSES RATIO (IDA)

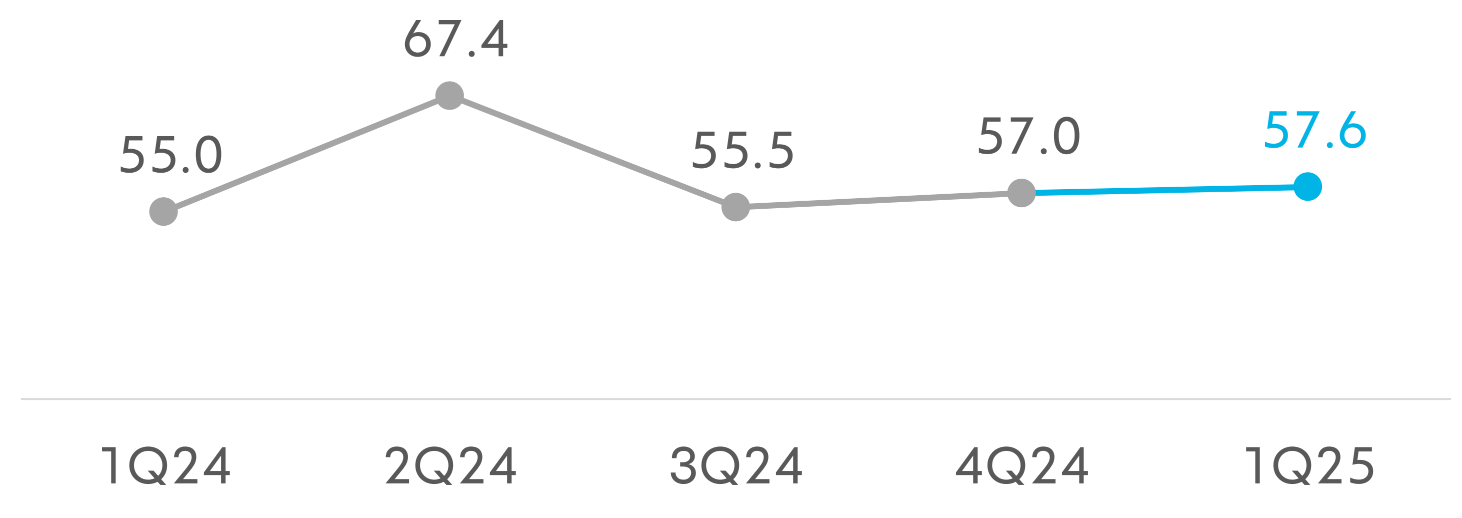
Administrative Expenses
% Operating Revenue



Ratio - Grouping	IDA 1Q25	Δ1Q24 p.p.	Δ4Q24 p.p.
Bancassurance CAIXA	**10.8%**	**+0.3**	**-1.4**
Run-off	13.6%	+1.5	-2.1
New Partnerships	11.2%	+0.2	-2.2
Holding + Brokerage	6.1%	-0.5	+1.8
Bancassurance PAN	**7.2%**	**-1.3**	**-3.2**
GENERAL RATIO	**10.4%**	**+0.1**	**-1.6**

COMBINED RATIO (IC)

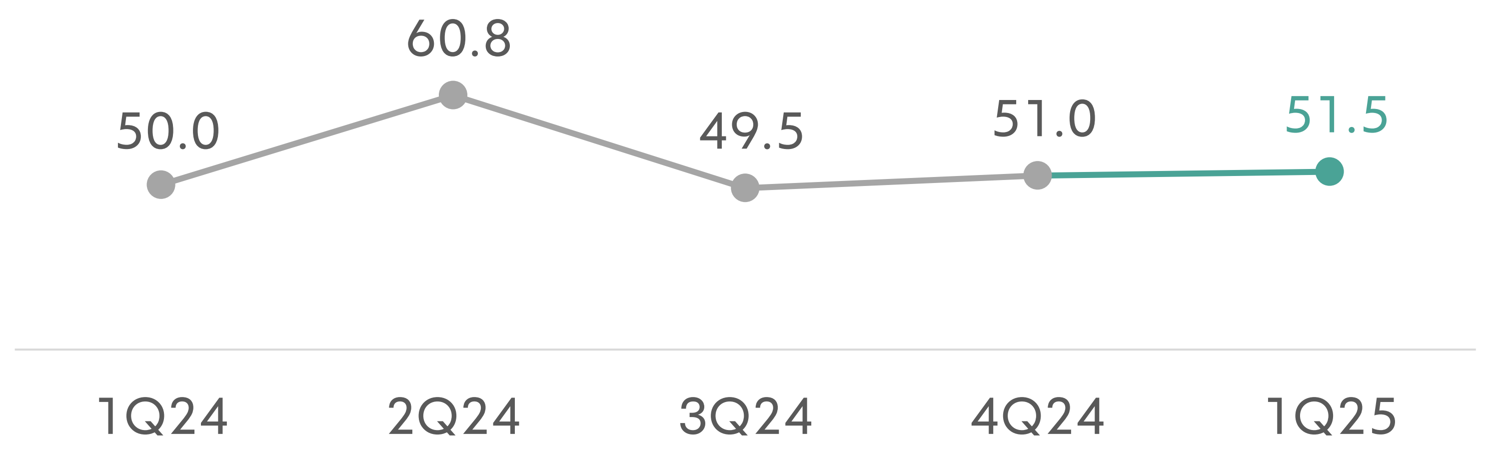
General and Administrative Expenses
% Operating Revenue



Ratio - Grouping	IC 1Q25	Δ1Q24 p.p.	Δ4Q24 p.p.
Bancassurance CAIXA	**56.4%**	**+2.4**	**+1.2**
Run-off	68.8%	+9.9	+5.1
New Partnerships	56.5%	+1.2	-2.0
Holding + Brokerage	41.5%	-0.2	+7.9
Bancassurance PAN	**67.6%**	**+4.3**	**-4.2**
GENERAL RATIO	**57.6%**	**+2.6**	**+0.6**

EXPANDED COMBINED RATIO (ICA)

General and Administrative Expenses
% Operating Revenue + Financial Result



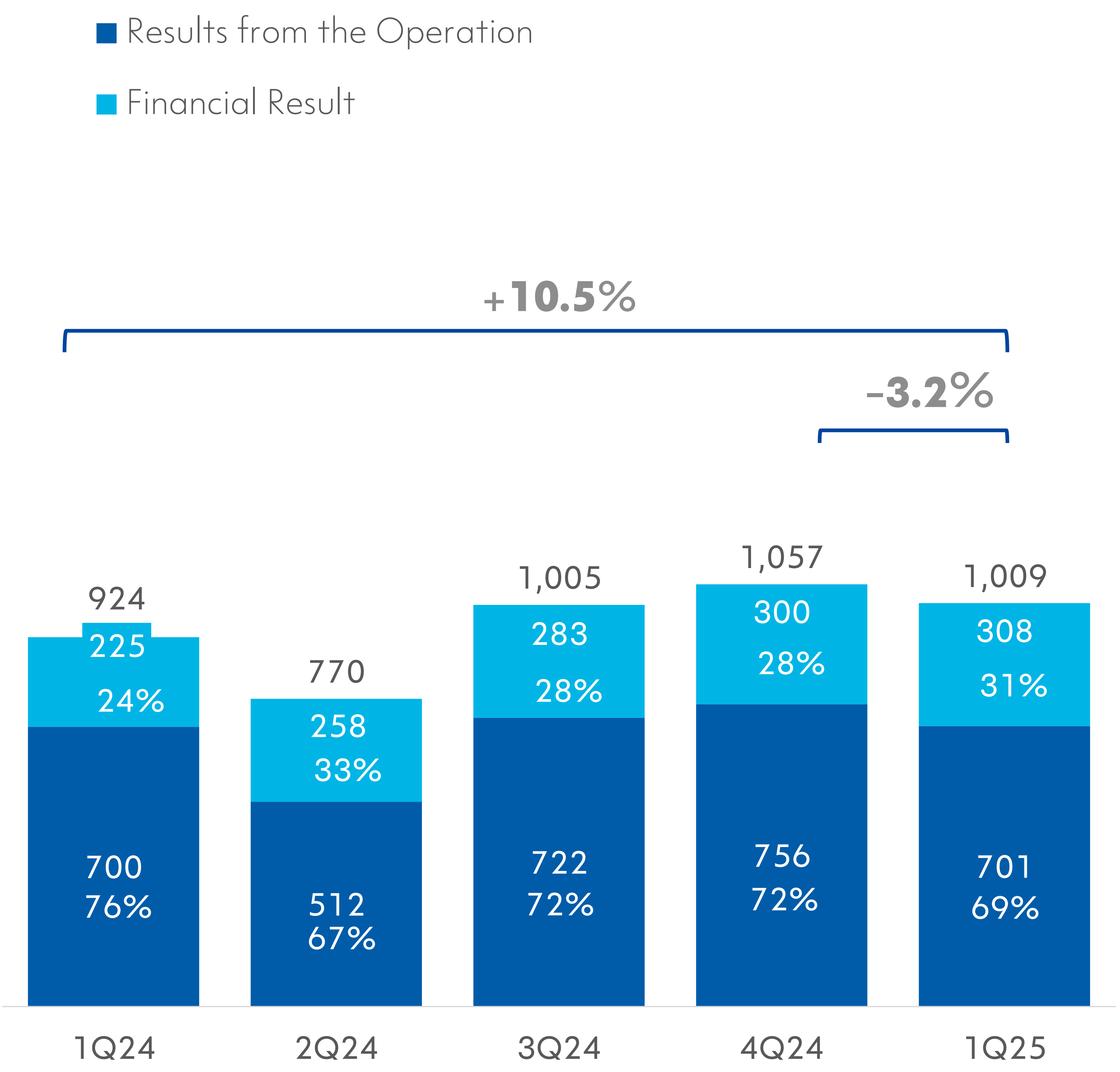
Ratio - Grouping	ICA 1Q25	Δ1Q24 p.p.	Δ4Q24 p.p.
Bancassurance CAIXA	**50.4%**	**+1.3**	**+1.0**
Run-off	60.5%	+7.0	+4.0
New Partnerships	50.0%	+0.8	-1.8
Holding + Brokerage	39.7%	-2.7	+7.7
Bancassurance PAN	**60.8%**	**+3.6**	**-3.6**
GENERAL RATIO	**51.5%**	**+1.6**	**+0.5**

IDA In 1Q25, the Ratio maintained the same level as in the beginning of 2025, increasing by 0.1 p.p. over 1Q24, due to higher administrative expenses within the scope of the former partnership and at Caixa Vida e Previdência.

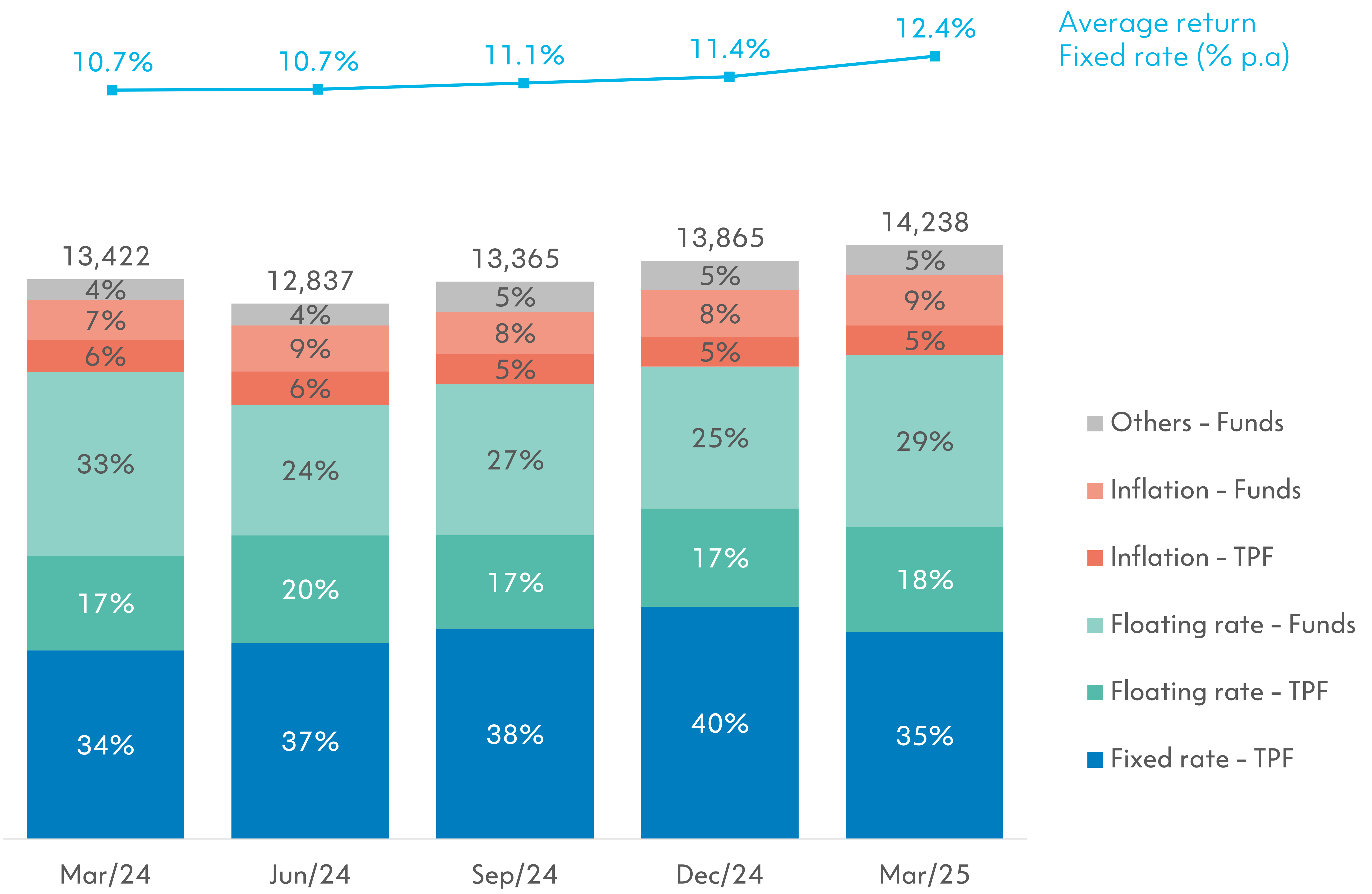
IC The Combined Ratio (CI), in the annualized view, increased by 2.6 p.p. in 1Q25 over 1Q24, reflecting the variation in the loss ratio in the period.

Operating and Financial Result

Net Income
(Operating vs. Financial[1])



Grouped Investment Portfolio Composition
% Consolidated financial investments (million)



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

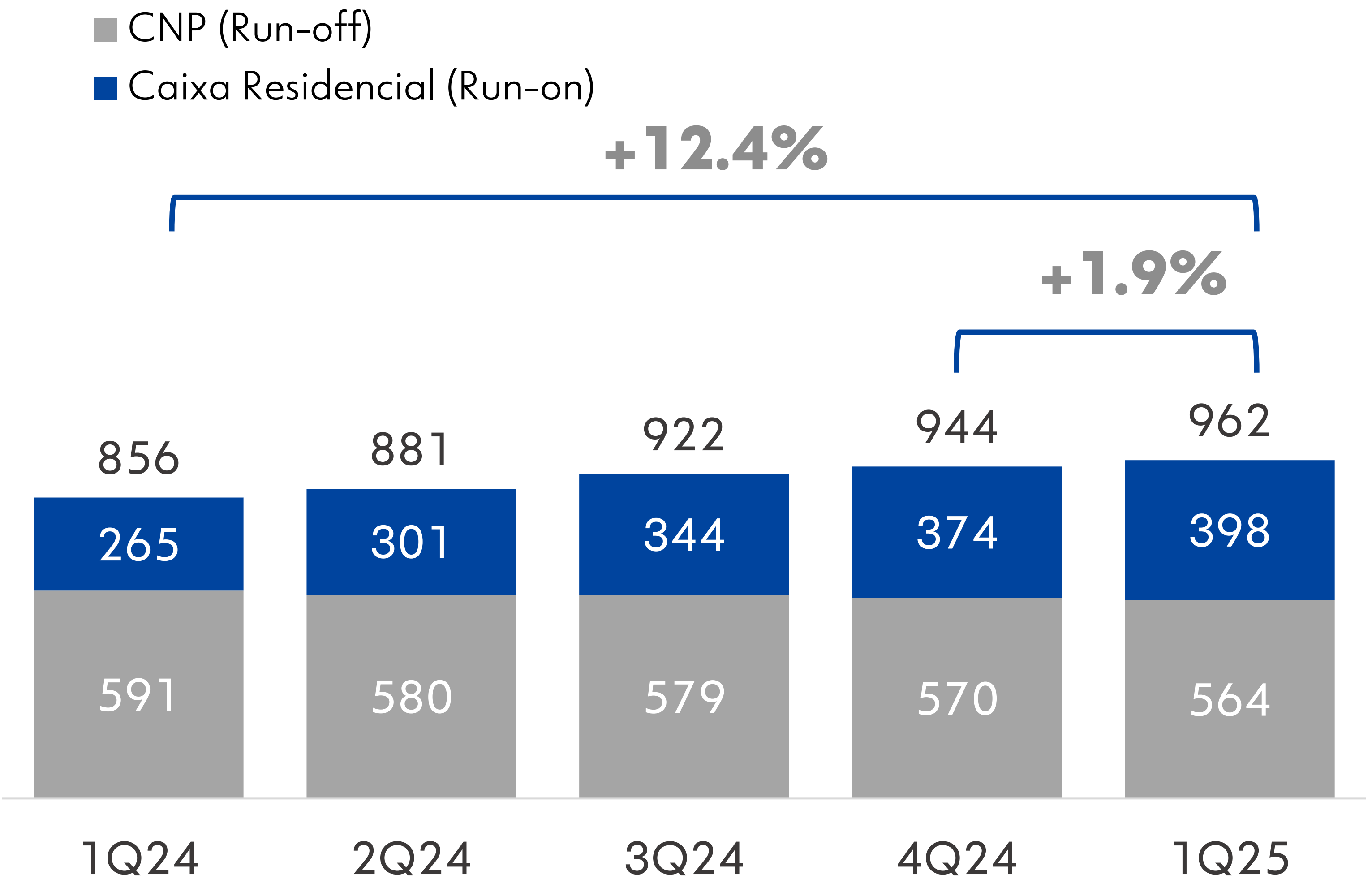
[2] Investment portfolio is weighed by the respective equity interest in each company.

EARNINGS PRESENTATION
1Q25

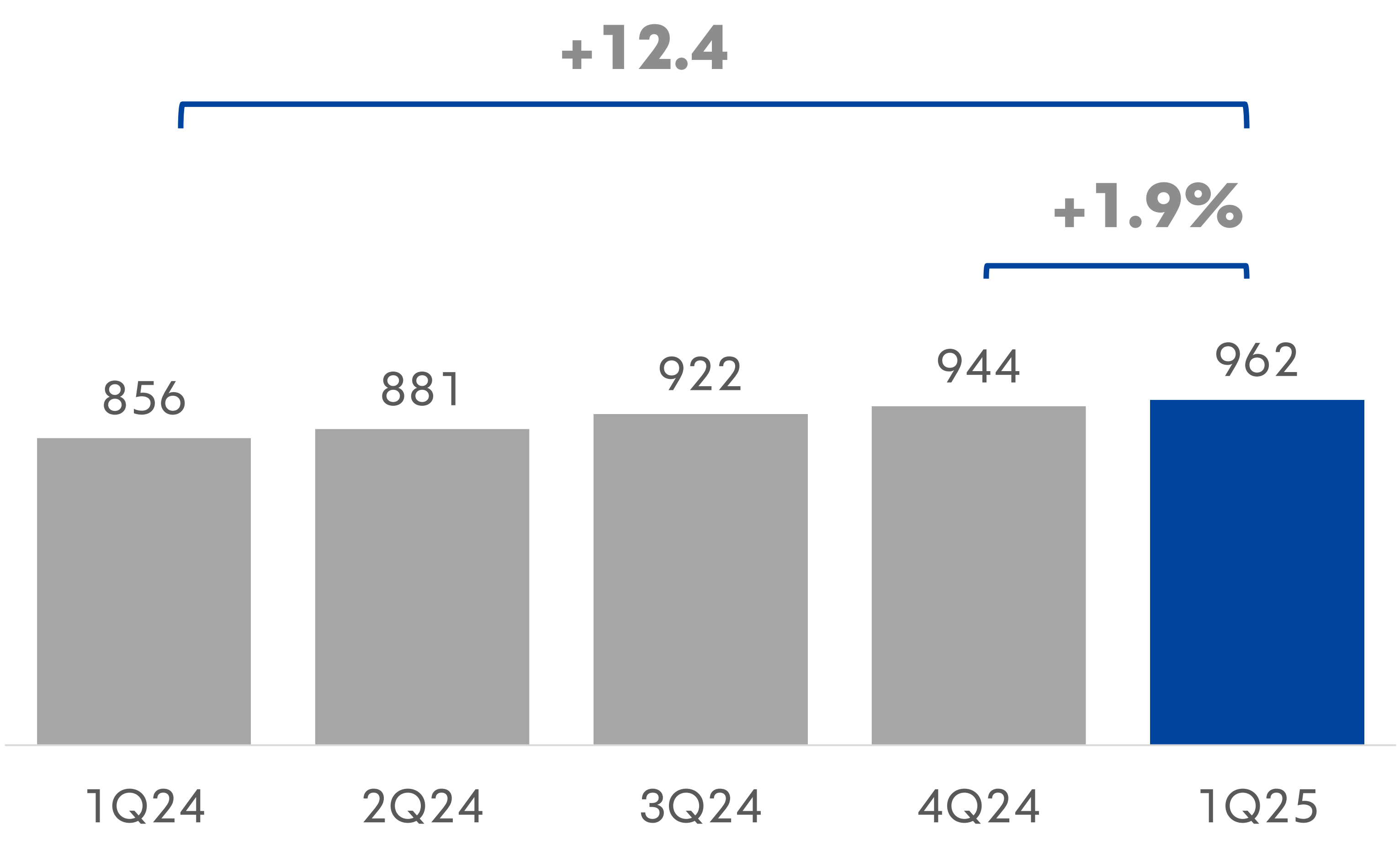
EXHIBIT

Mortgage Insurance | Operating Performance

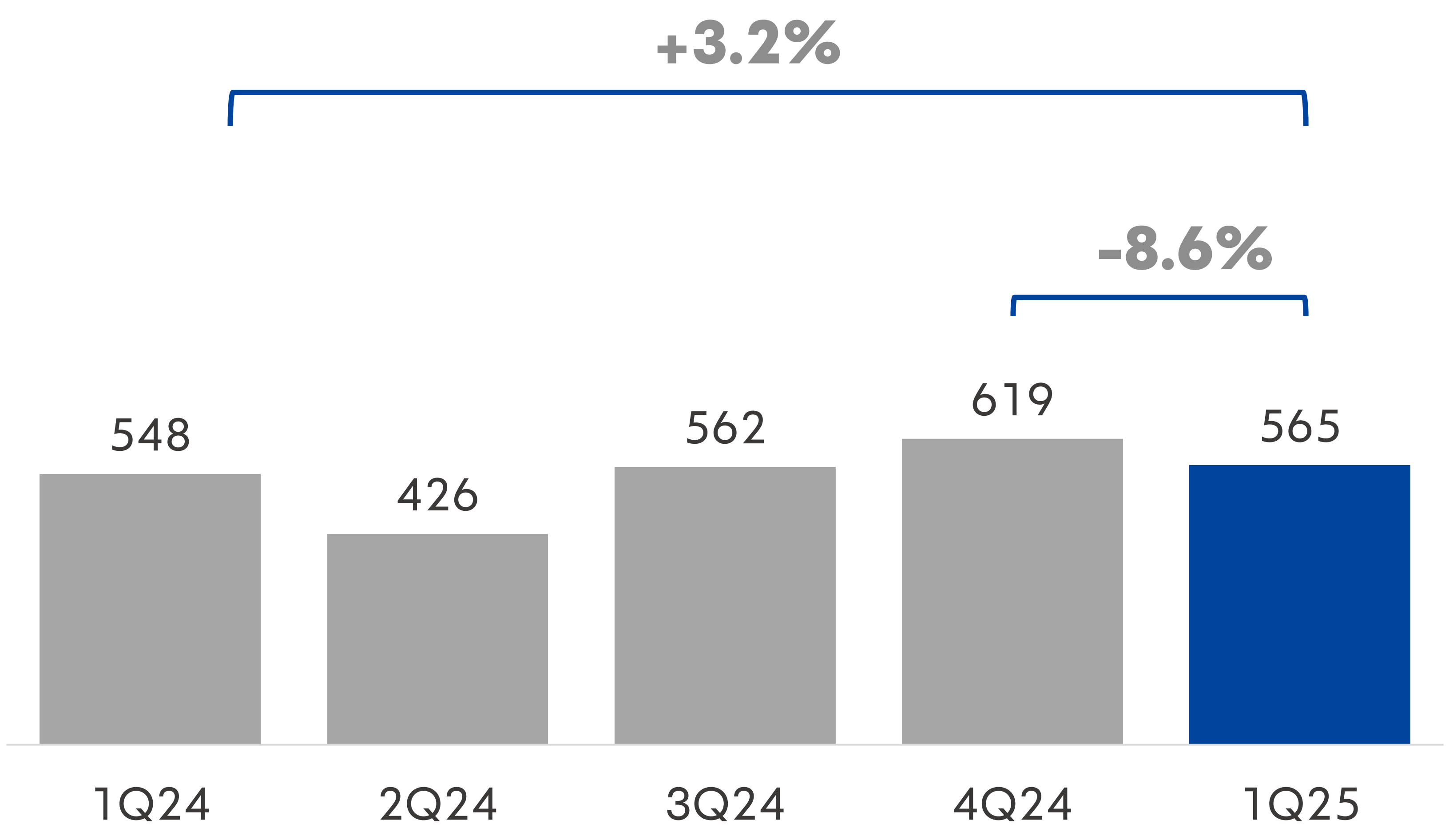
Written Premiums – **Mortgage**
BRL million



Premiums Earned **Mortgage**
BRL million



Operating Margin **Mortgage**
BRL million



Written Premiums

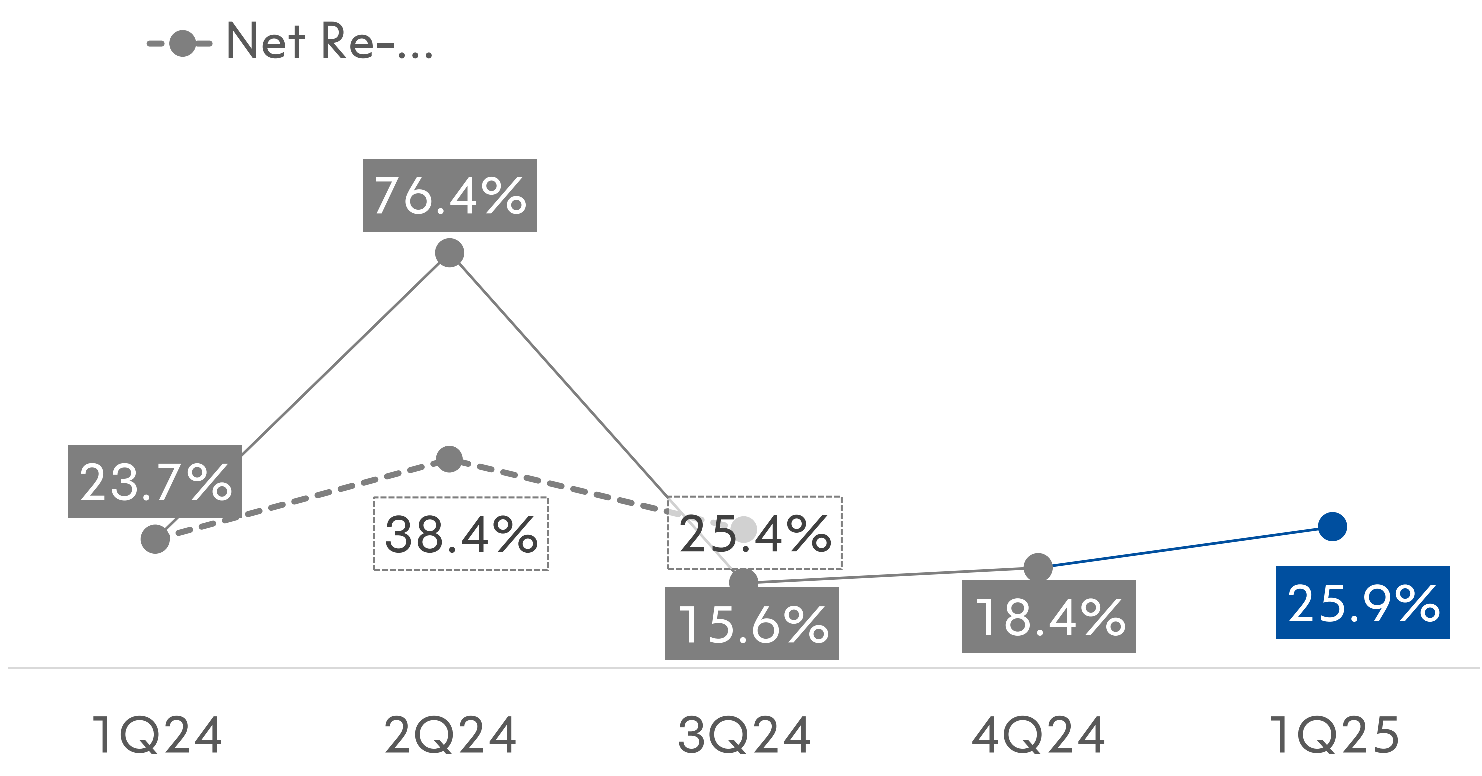
Maintaining market leadership, with an upward curve in the quarter.

Loss Ratio

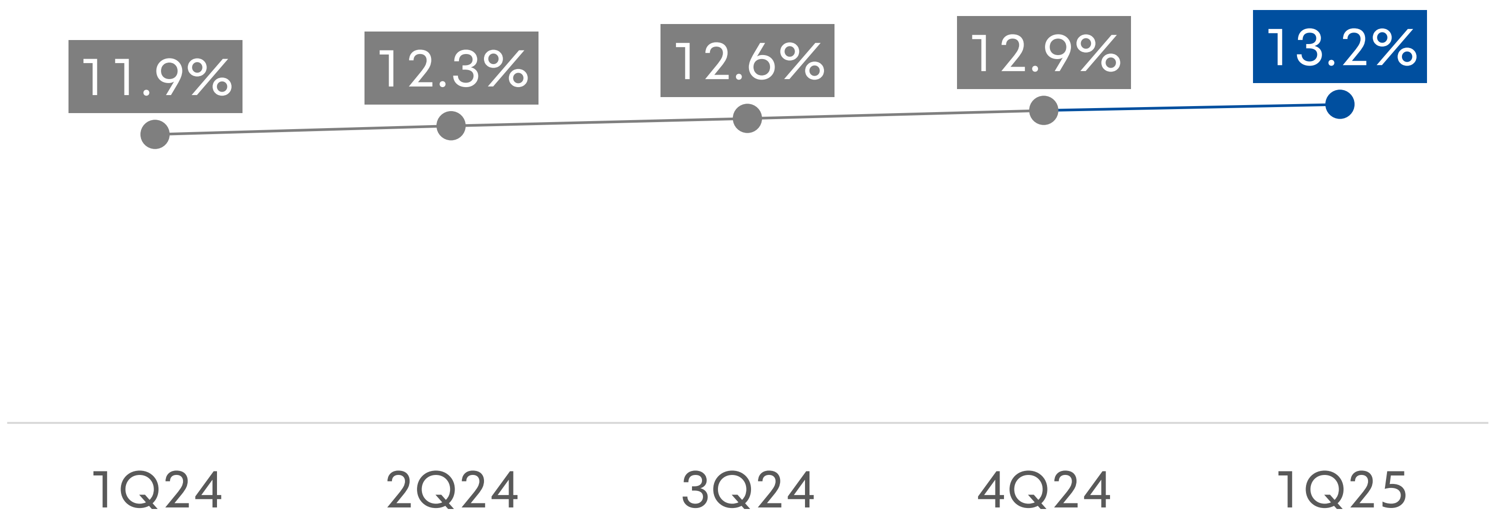
Increase in loss volumes for the run-off loss business in 1Q25 vs. 1Q24.

Performance Indicators

Loss Ratio – **Mortgage**
% Premiums Earned



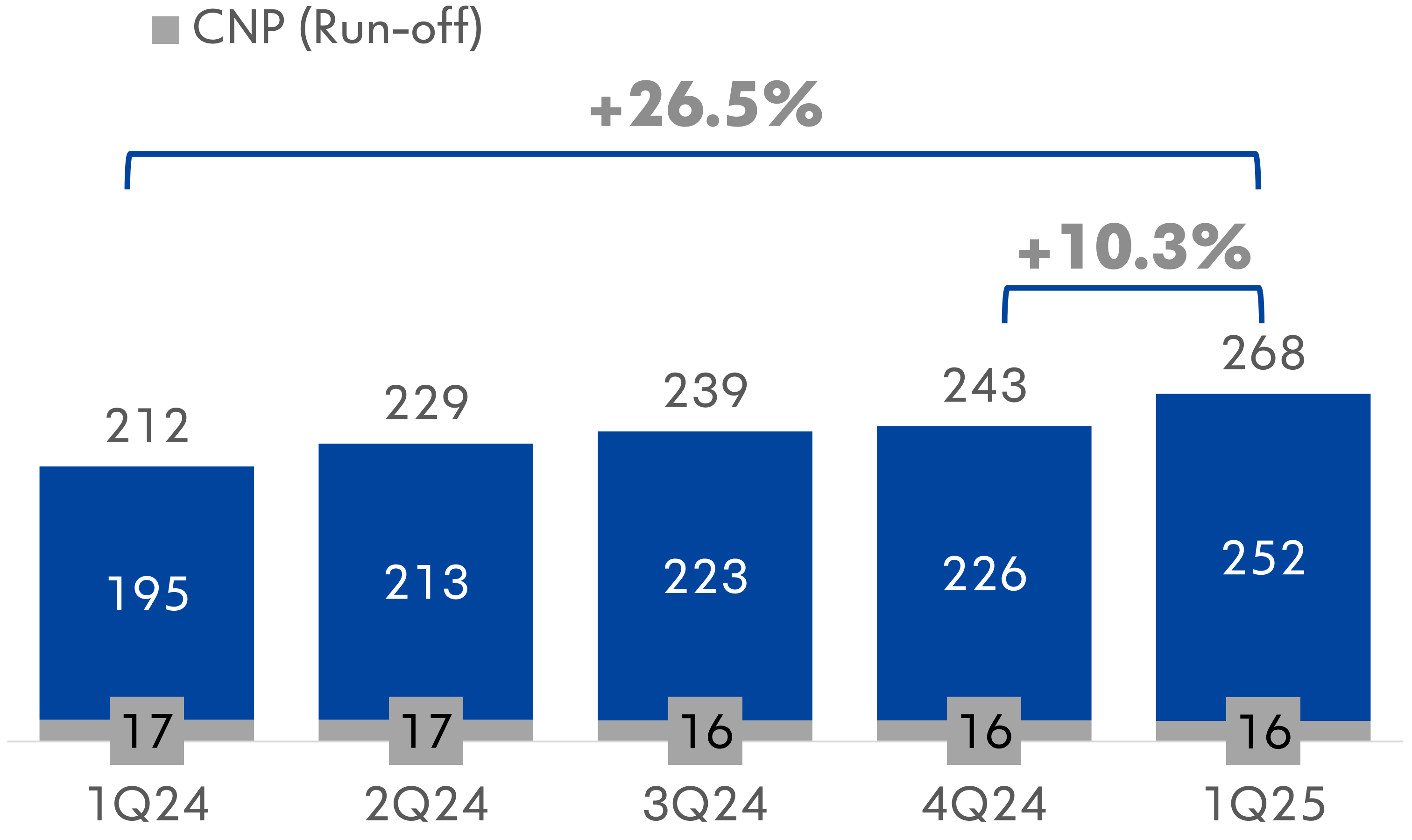
Commissioning – **Mortgage**
% Premiums Earned



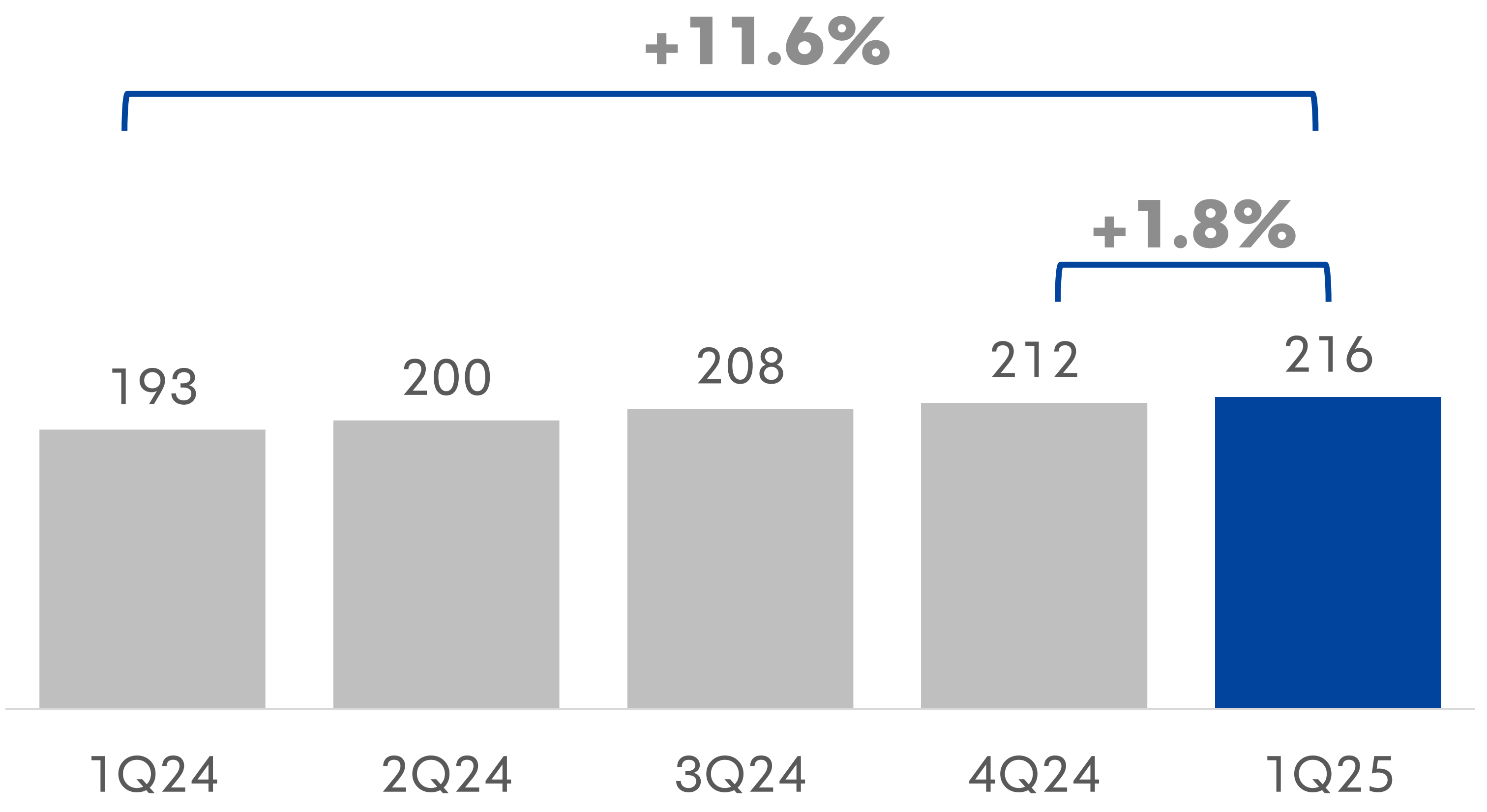
Home Insurance | Operating Performance

CAIXA Seguridade

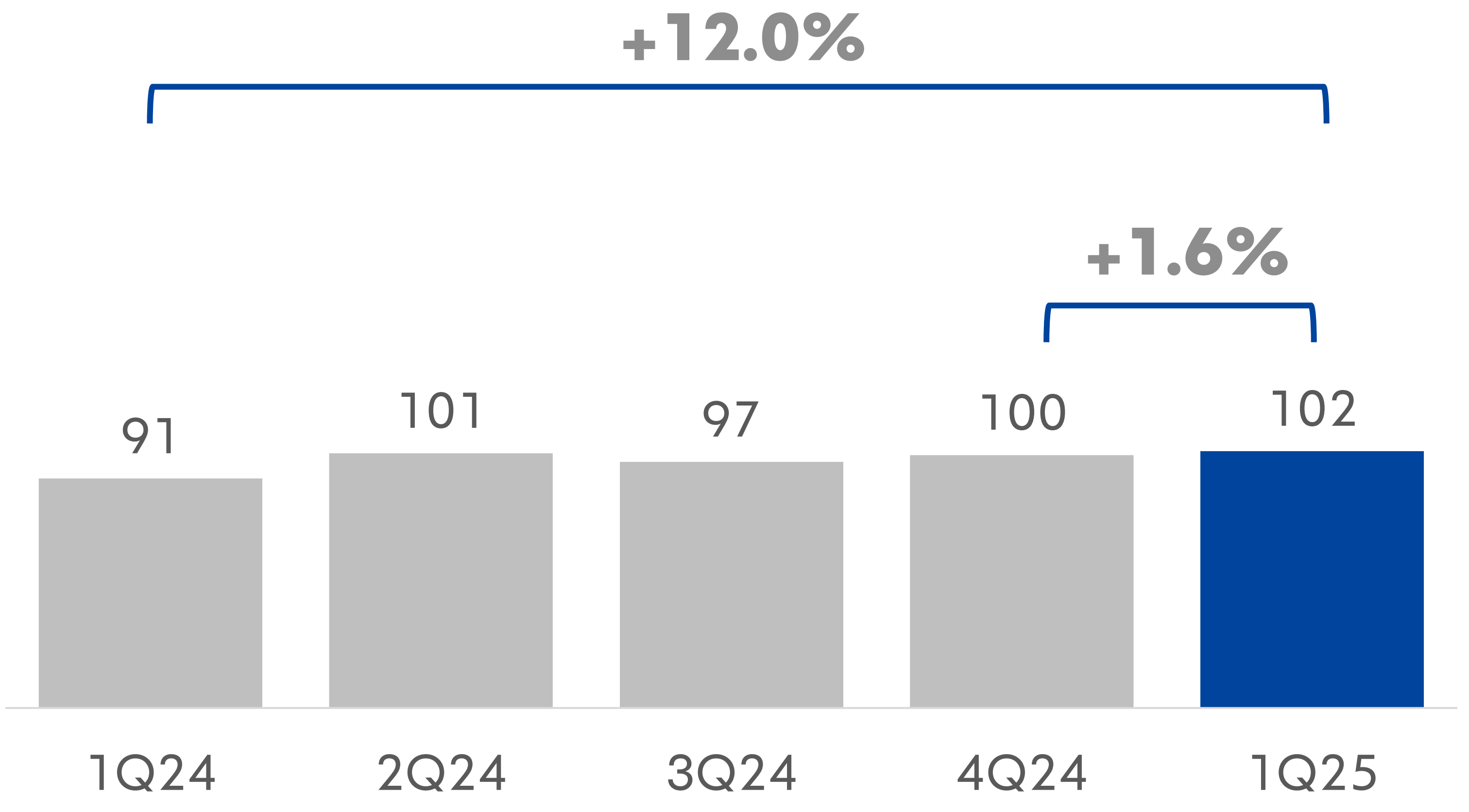
Written Premiums - **Home**
BRL million



Premiums Earned - **Home**
BRL million



Operating Margin - **Home**
BRL million

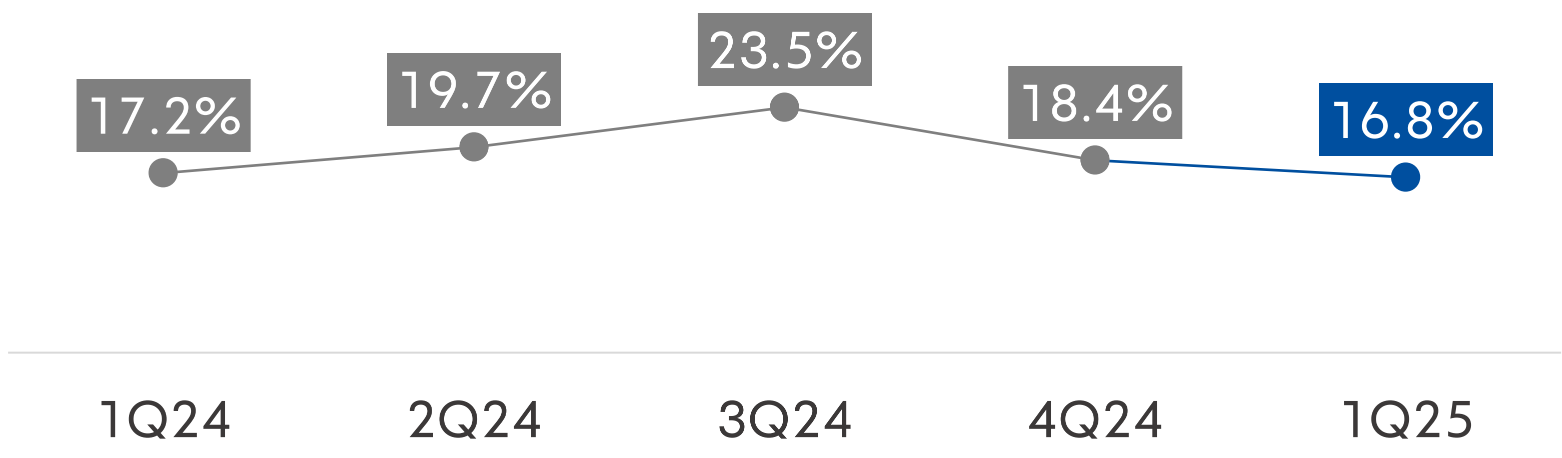


Written Premiums
Highest volume of premiums issued for the fourth consecutive quarter.

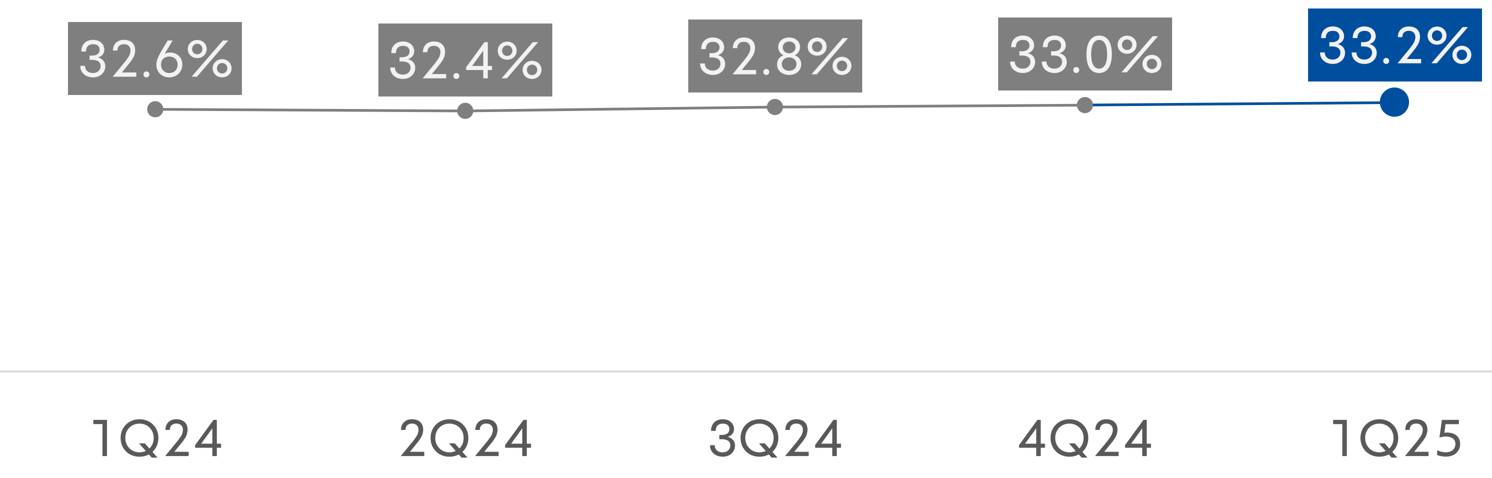
Bundled Insurance
Written premiums with the stacking effect from bundled insurance policies in real estate financing.

Performance Indicators

Loss Ratio - **Home**
% Premiums Earned

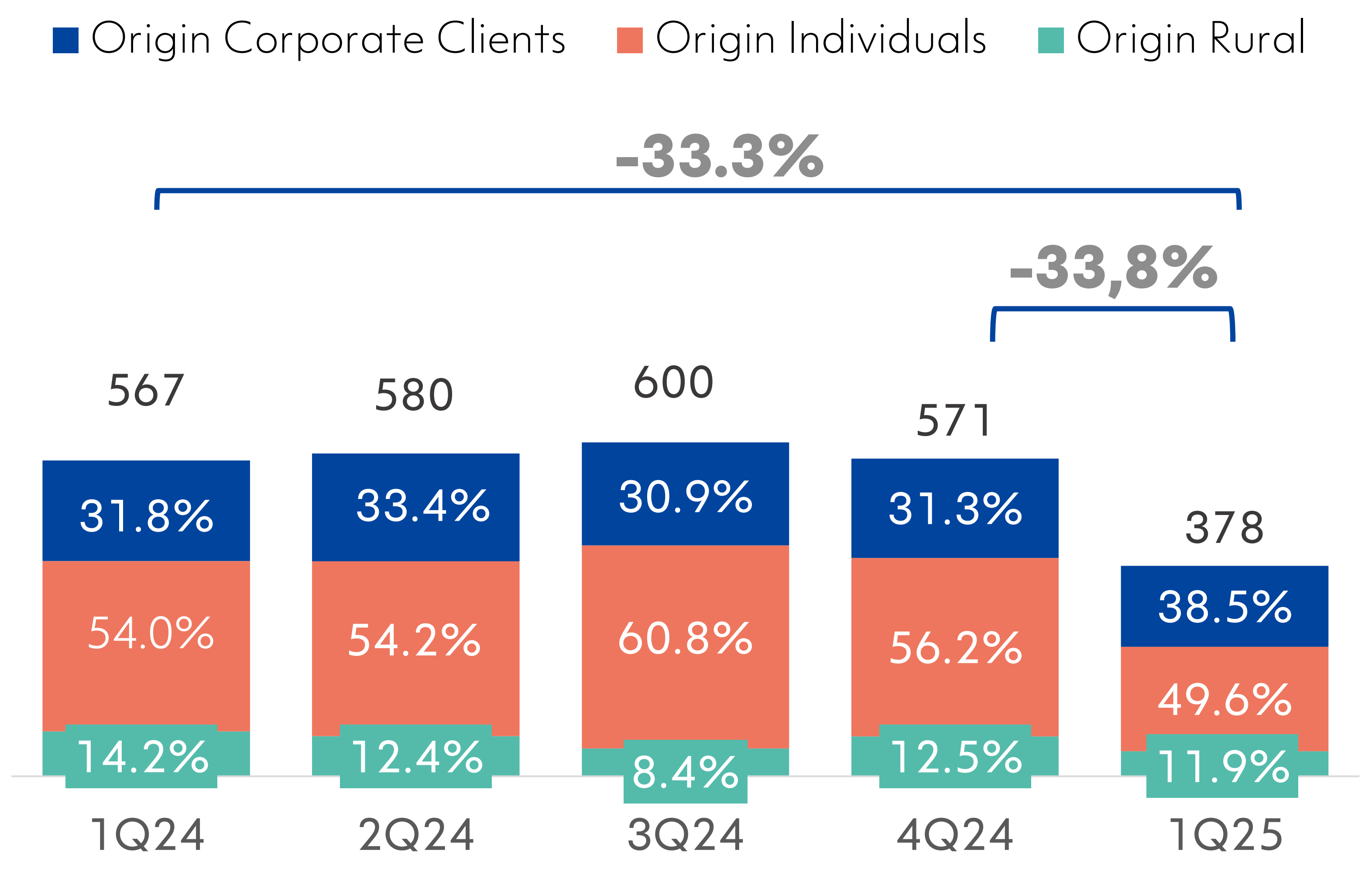


Commissioning - **Home**
% Premiums Earned

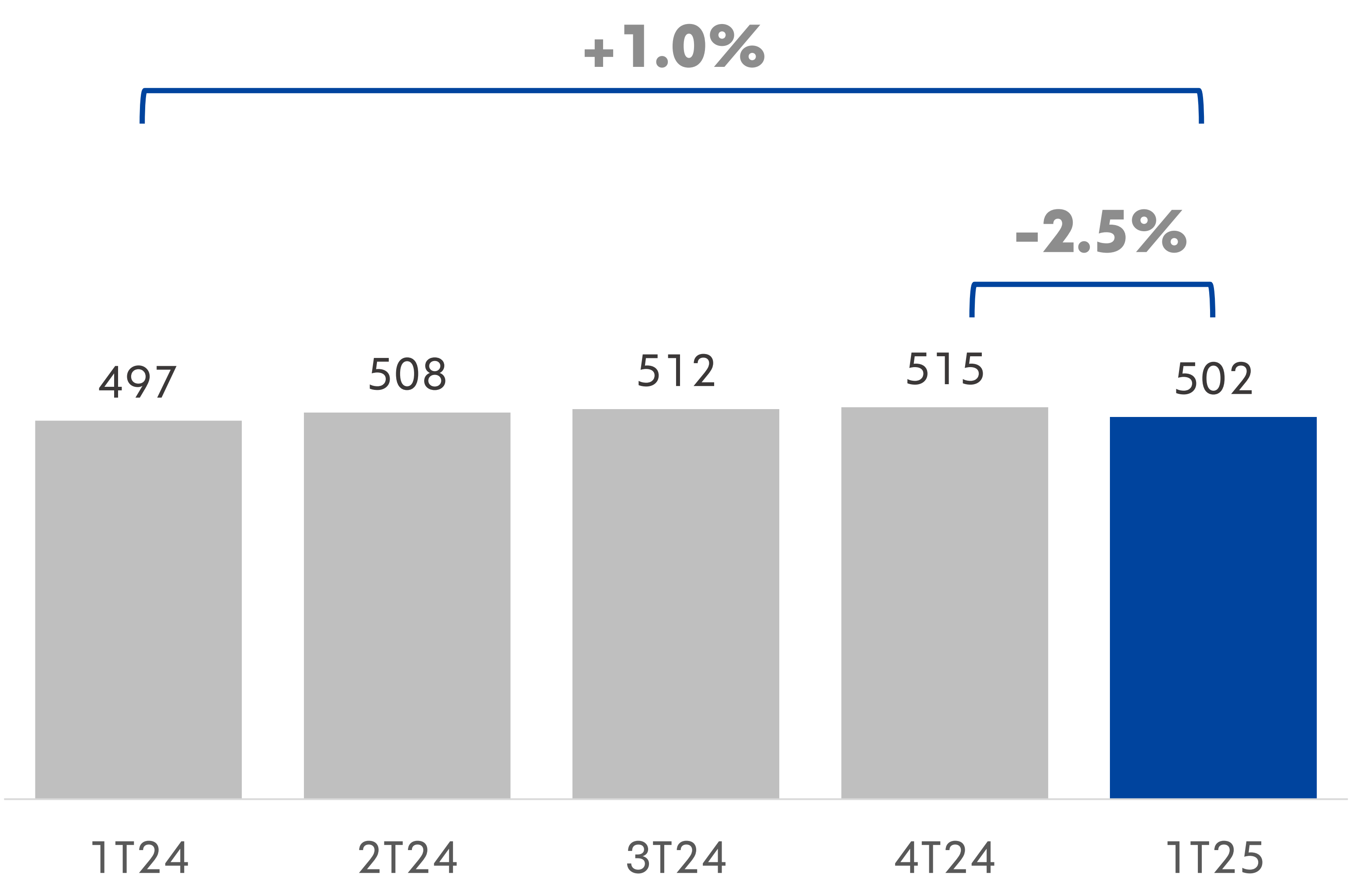


Credit Life Insurance | Operating Performance

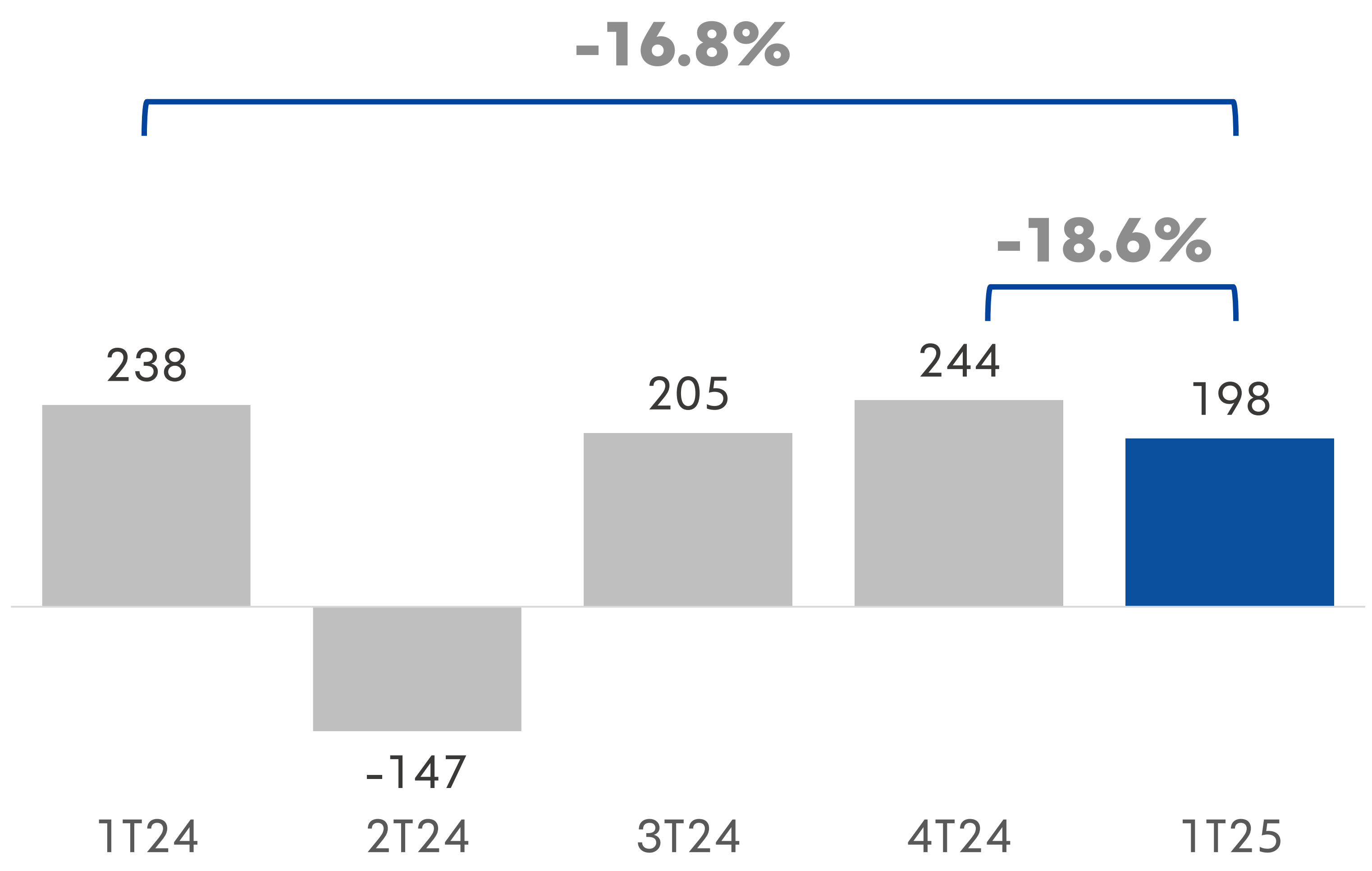
Written Premiums – **Credit Life**
BRL million



Premiums Earned – **Credit Life**
BRL million



Operating Margin – **Credit Life**
BRL million



Written Premiums

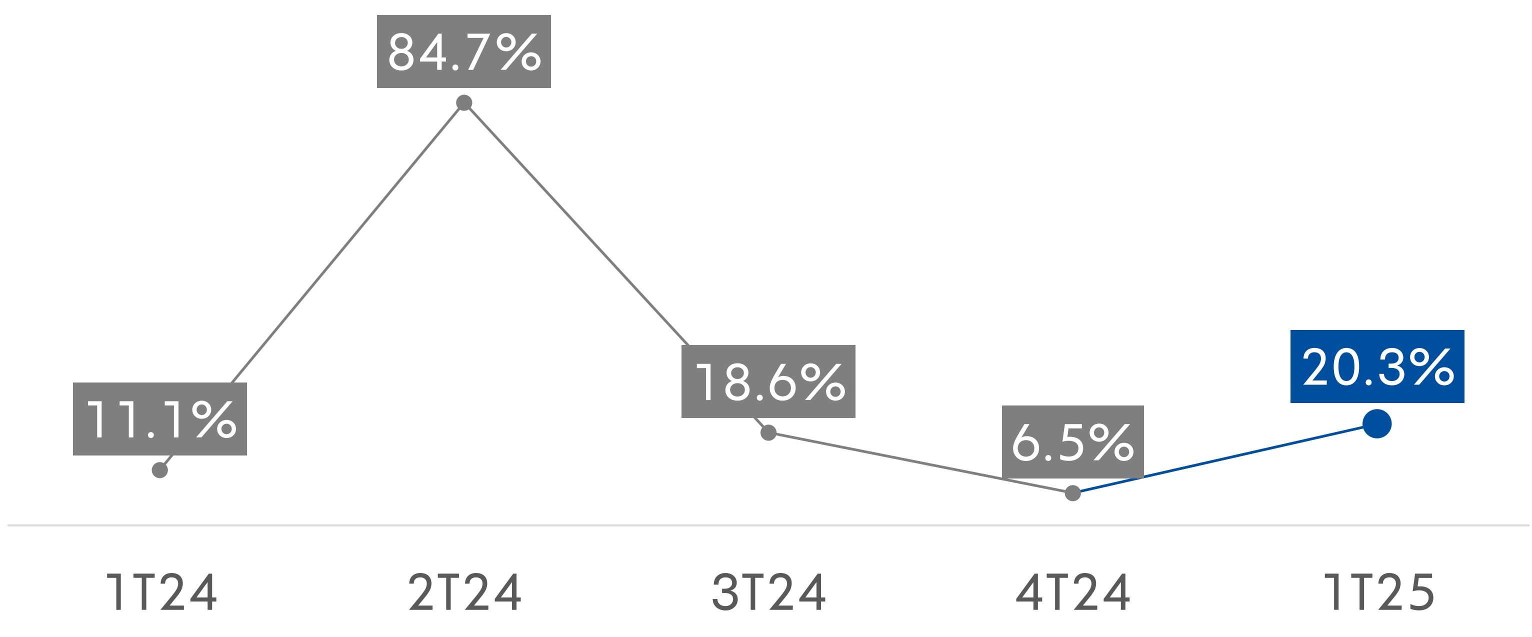
Reduction in written premium volumes, in 1Q25, over previous quarters, due to the increase in interest rates and impact on the cost of commercial credit.

Loss Ratio

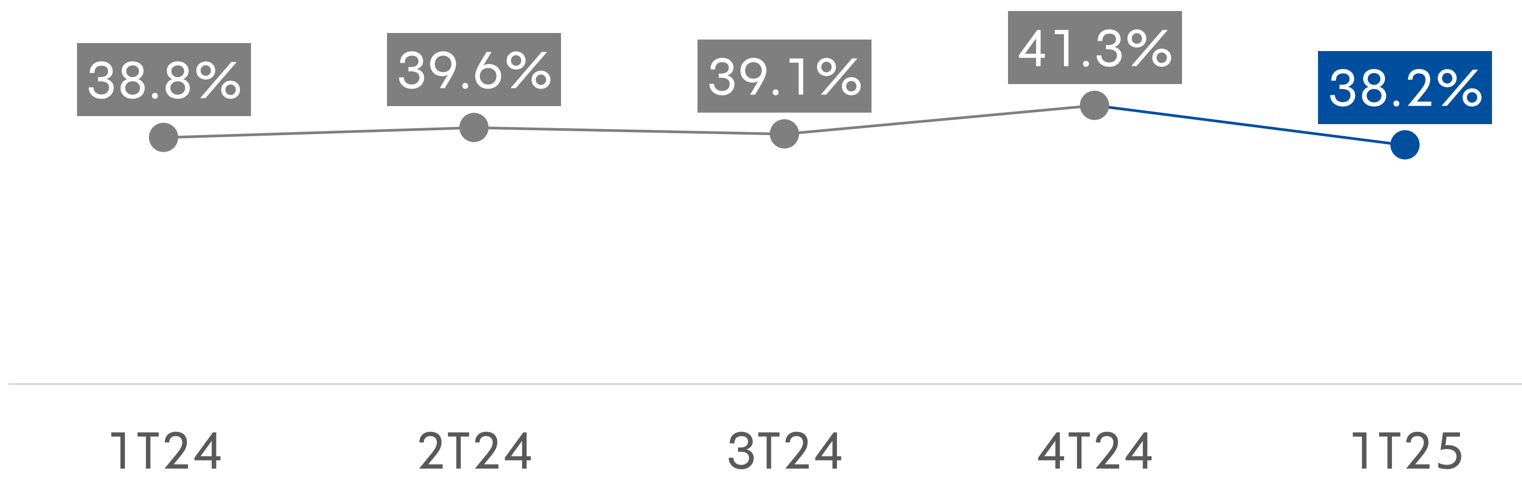
The loss ratio recorded, in 1Q25, was close to the level expected for the segment after the new claims notification process was implemented in 2024.

Performance Indicators

Loss Ratio – **Credit Life**
% Premiums Earned



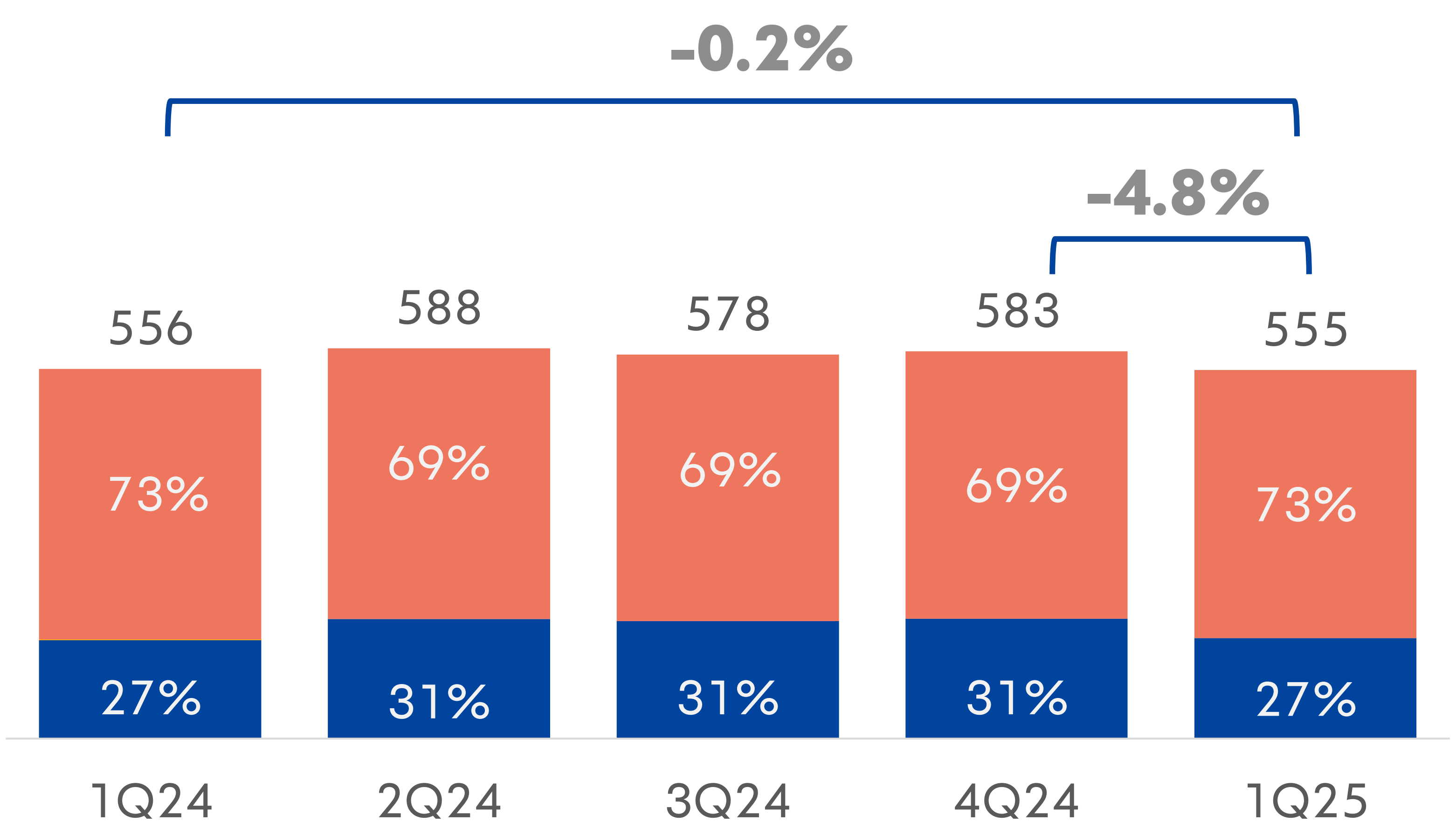
Commissioning – **Credit Life**
% Premiums Earned



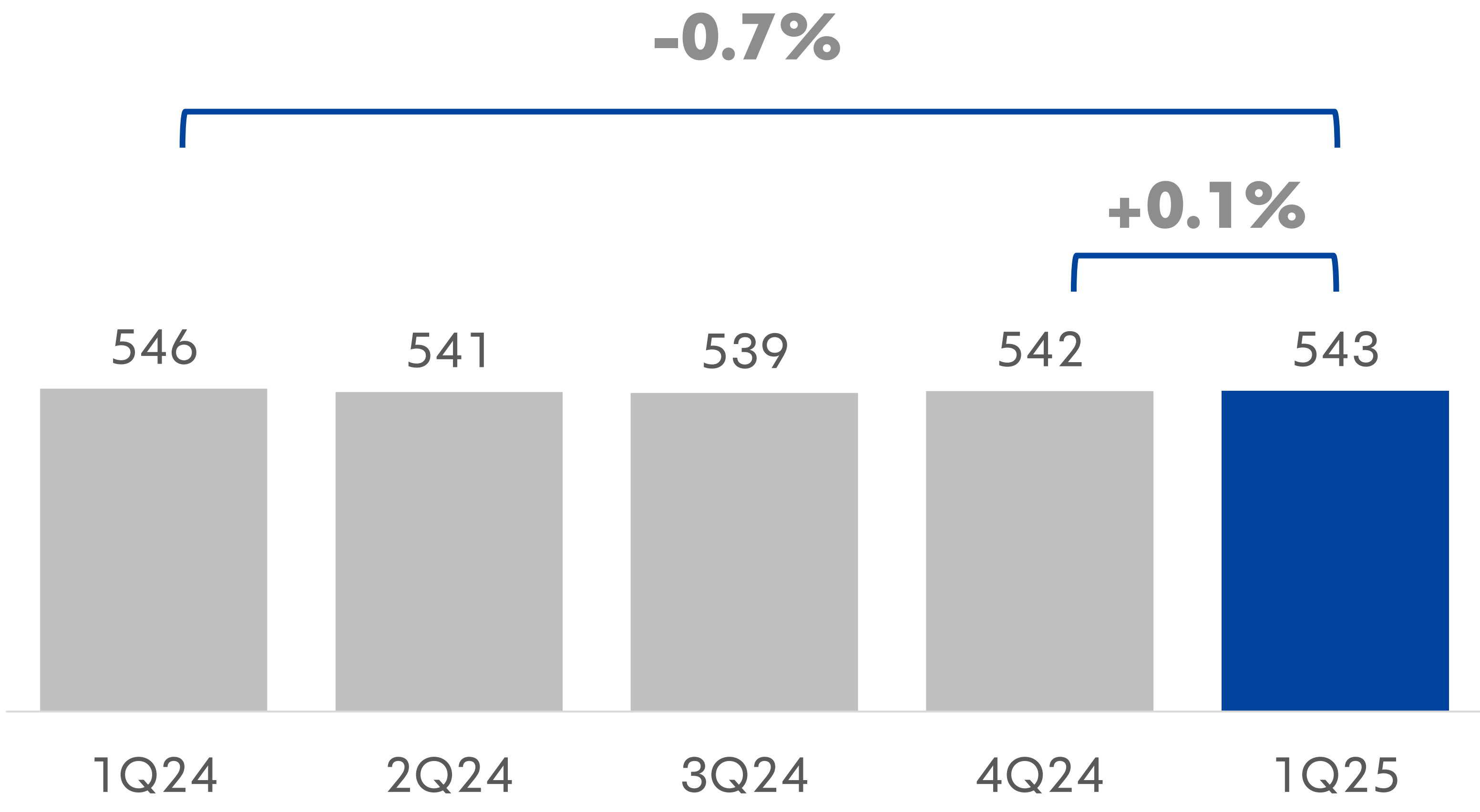
Life Insurance[1] | Operating Performance

CAIXA Seguridade

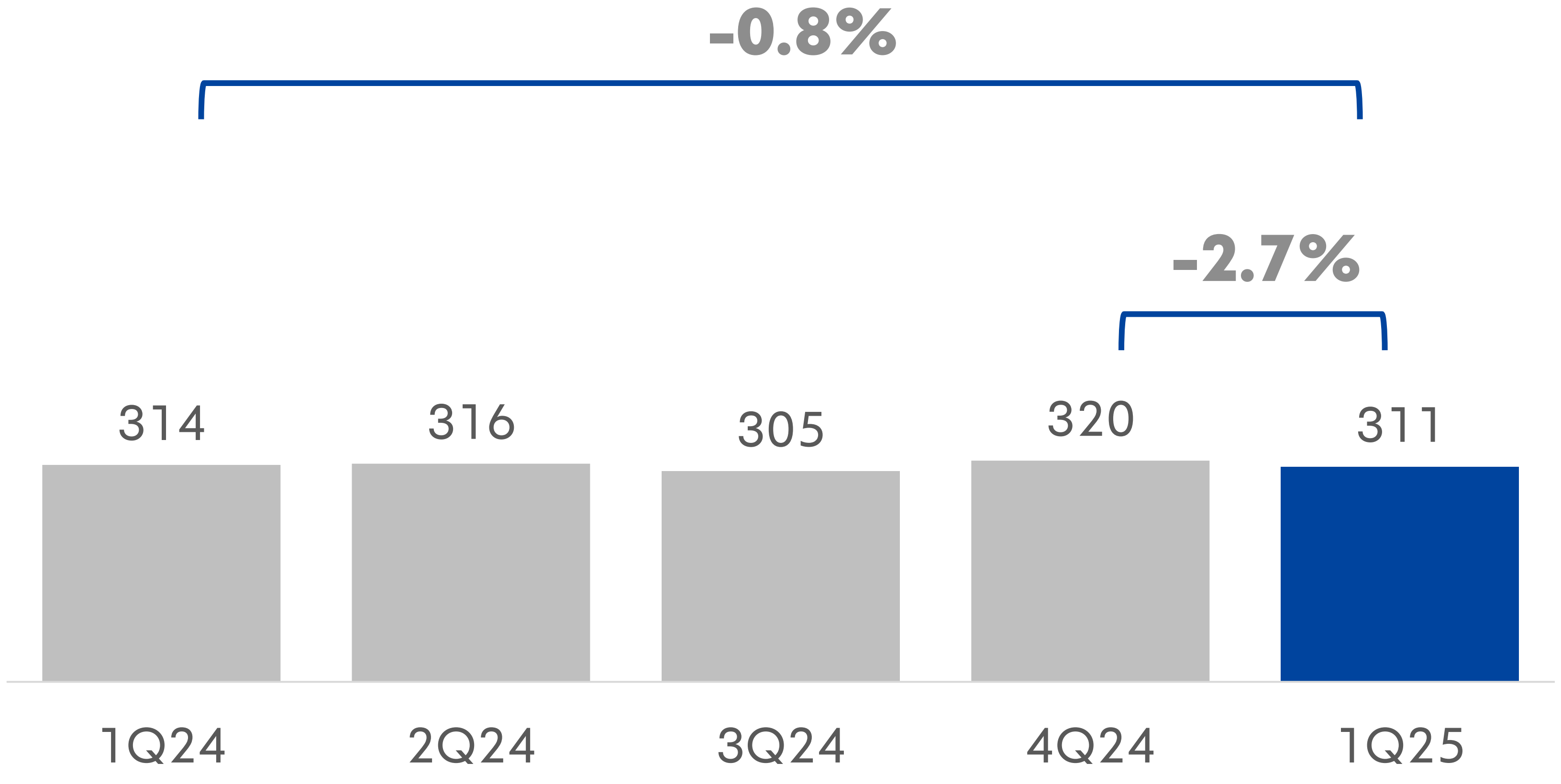
Written Premiums – **Life**
BRL million



Premiums Earned **Life**
BRL million



Operating Margin – **Life**
BRL million

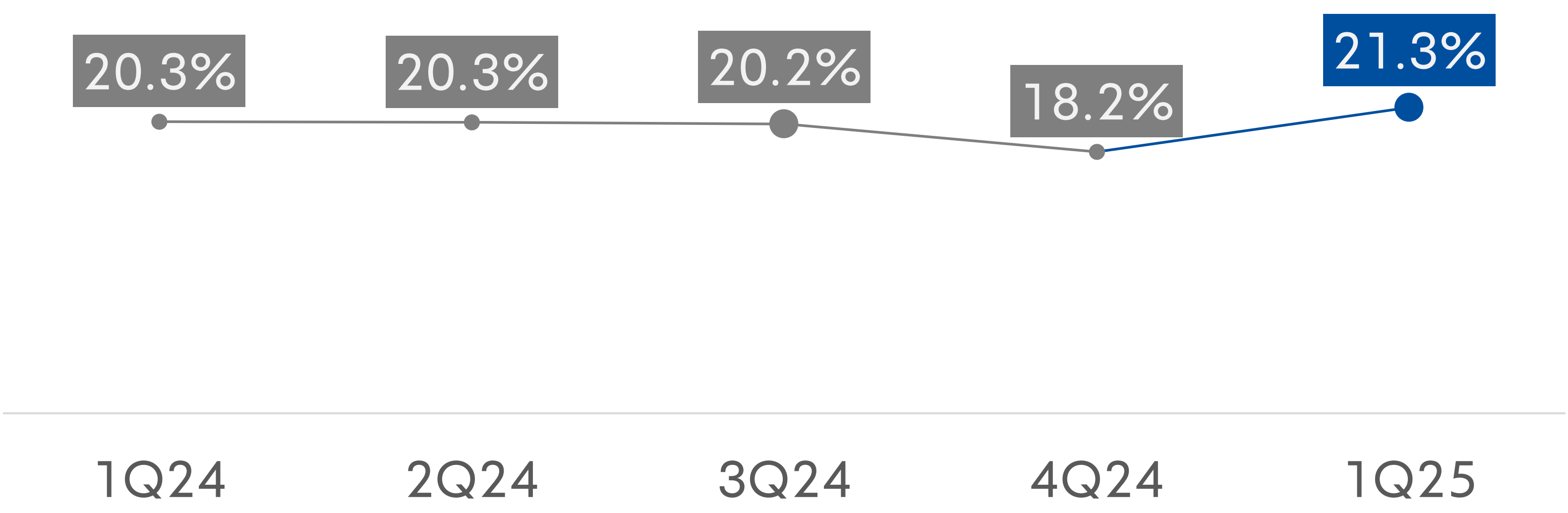


Monthly Payments
Highlight to new written premiums in the monthly payment modality, which grew 93.4% in 1Q25 vs. 1Q24.

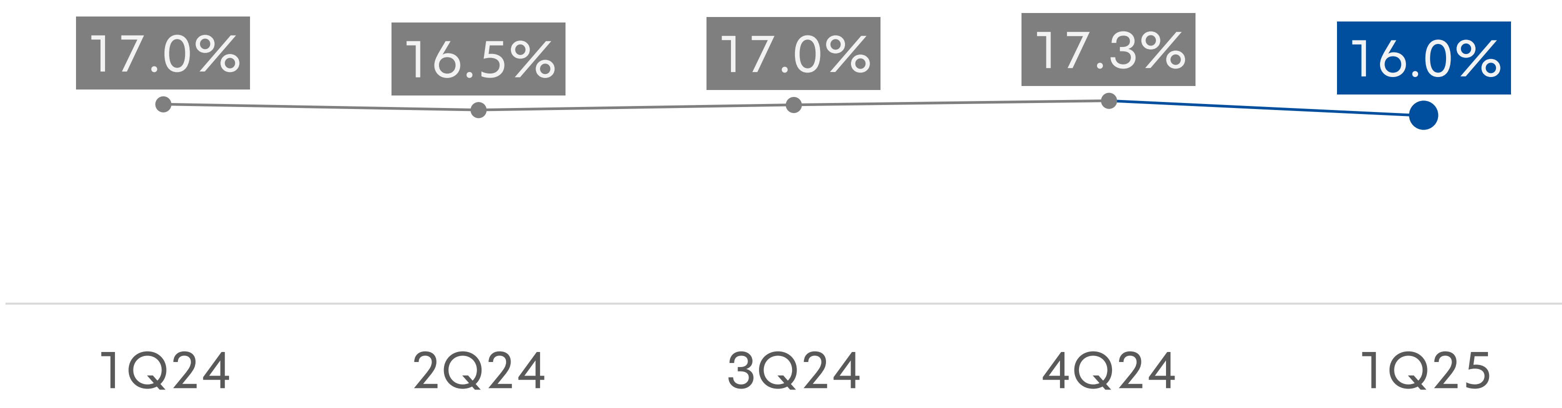
Products
Launched a premium personal accident insurance for high-income clients and improved the Seguro Vida Mulher product for women

Performance Indicators

Loss Ratio – **Life**
% Premiums Earned



Commissioning – **Life**
% Premiums Earned



1 - Considers the results from Caixa Vida e Previdência.

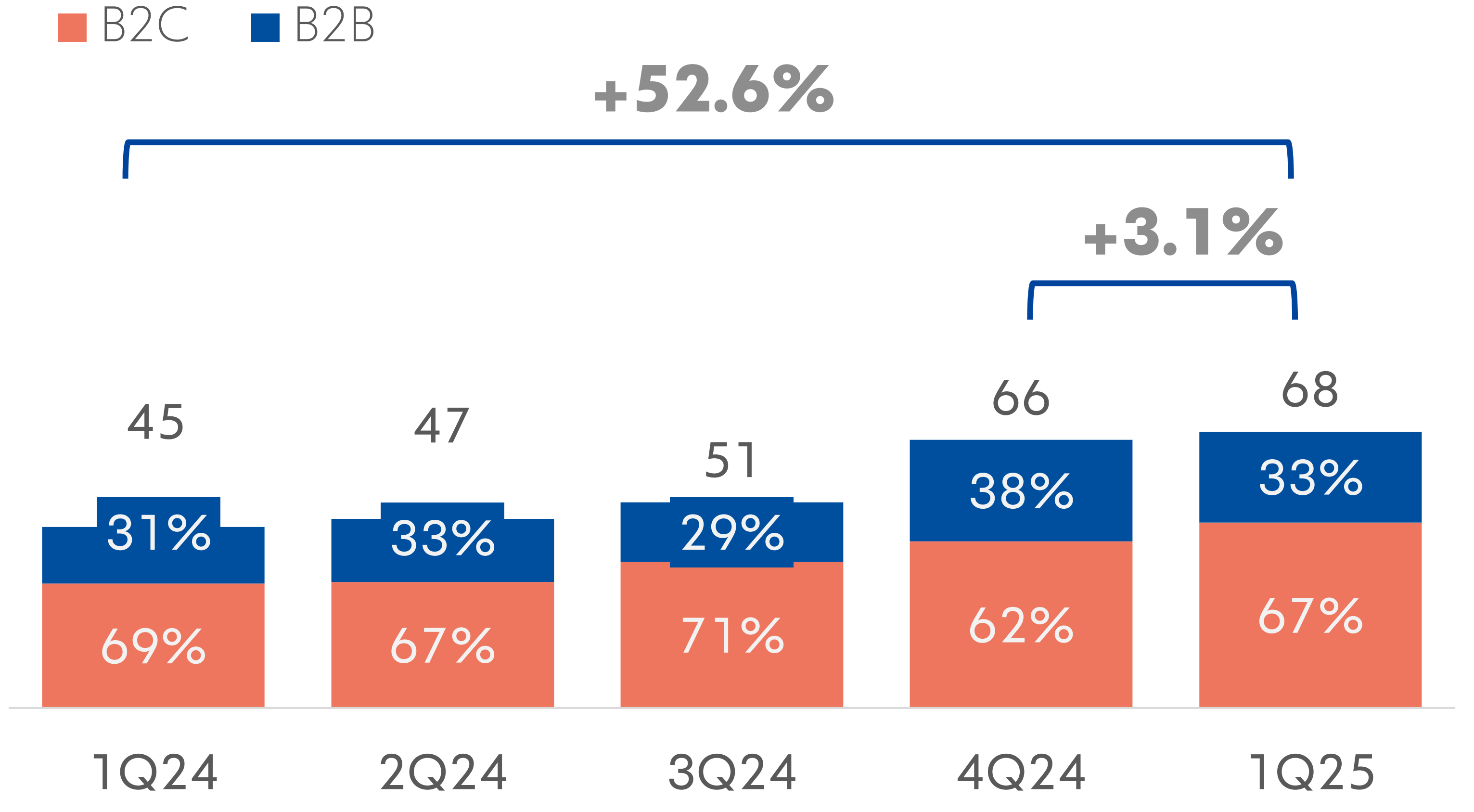
Assistance and Other Insurance | Operating Performance

Assistance
Maintenance of the upward revenue curve in 1Q25

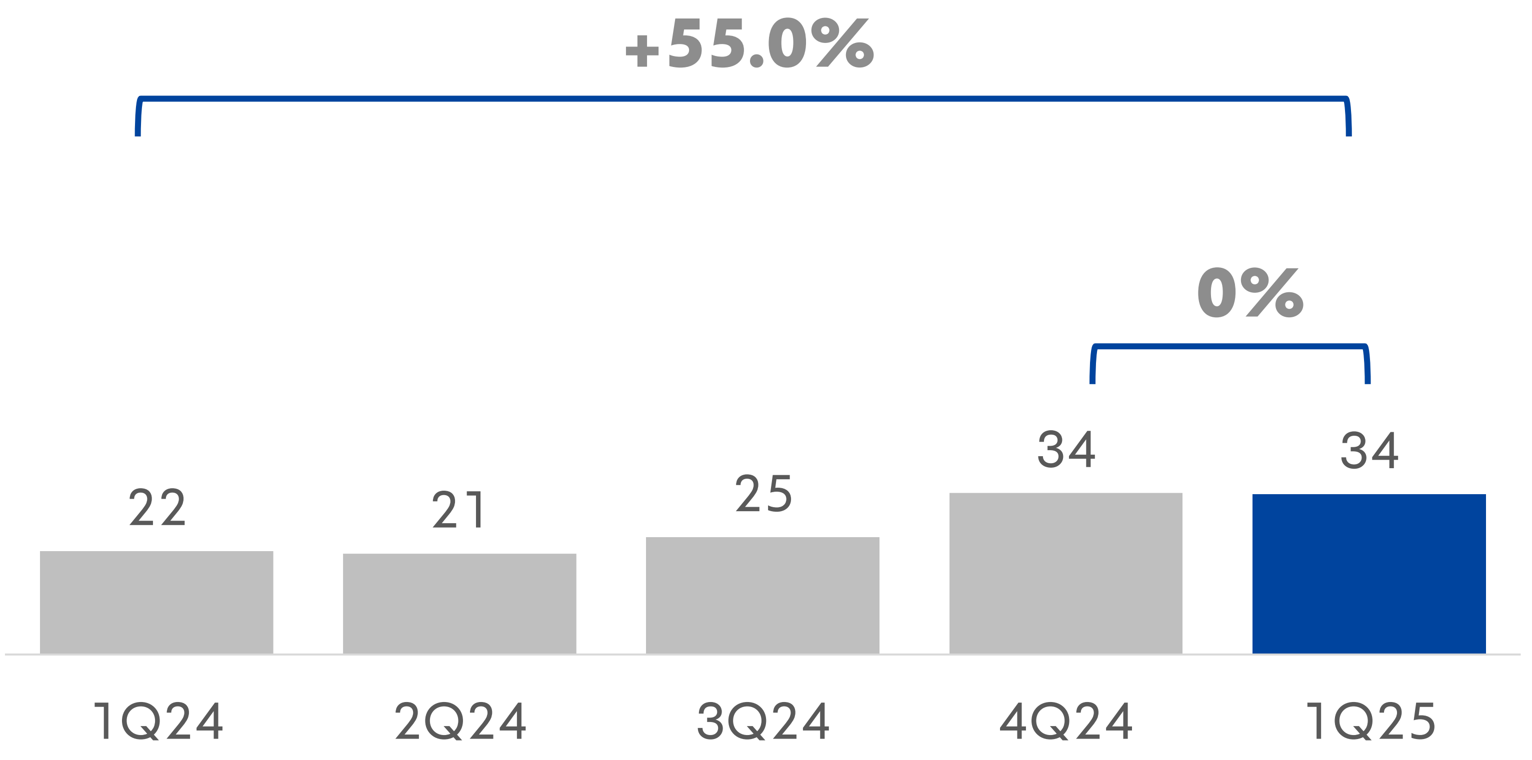
Other Non-Strategic
In 1Q25, 87.7% of premiums were from the Auto sector through Youse policies sold by CNP Seguros.

Assistance

Assistance Revenues
BRL million

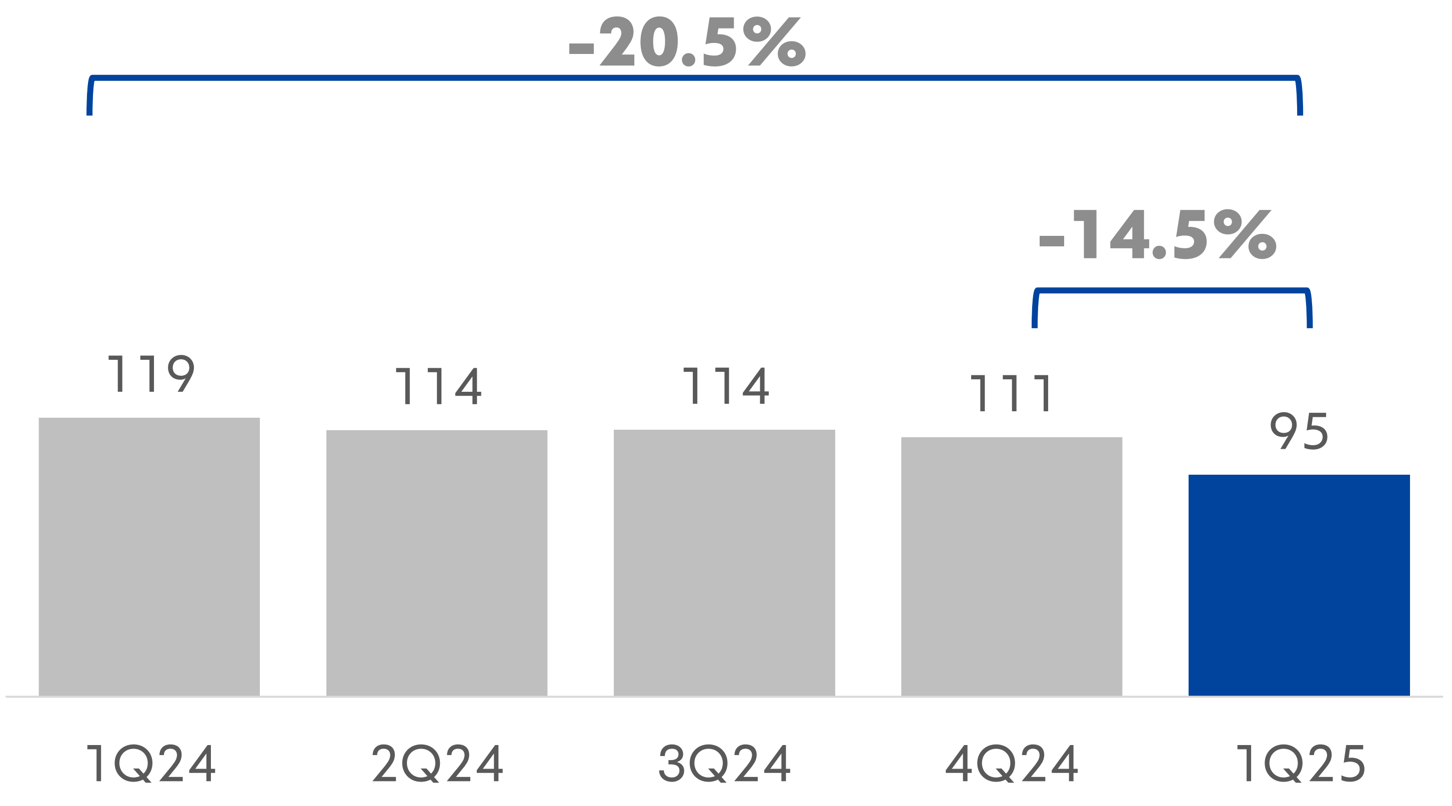


Operating Margin **Assistance**
BRL million

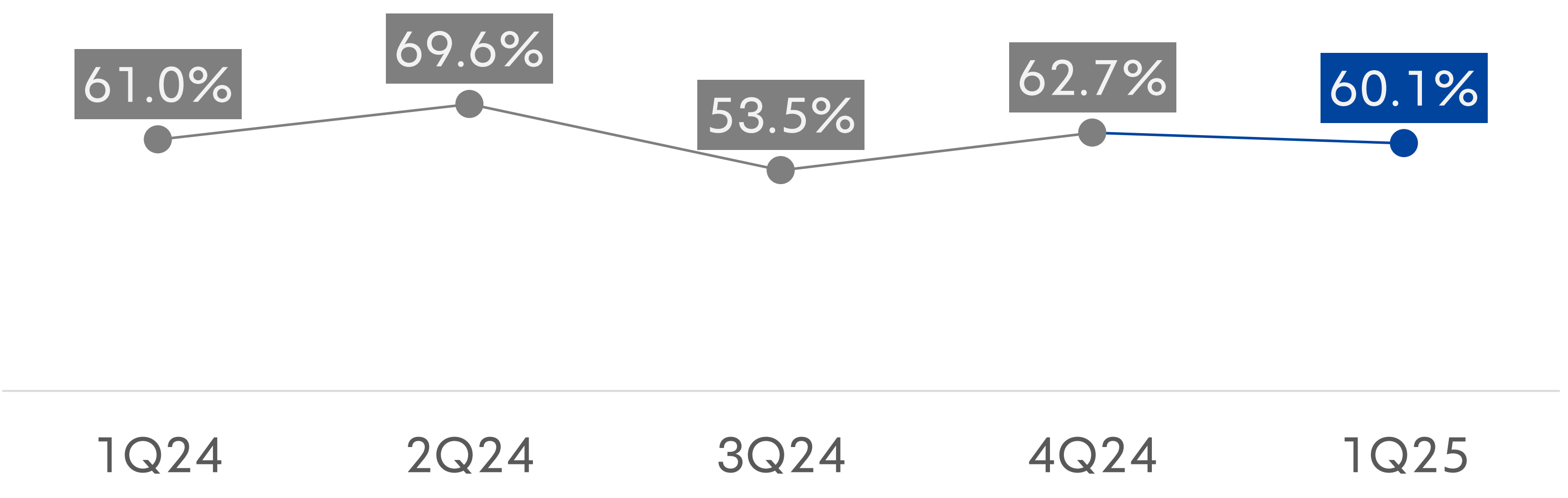


Other Insurance

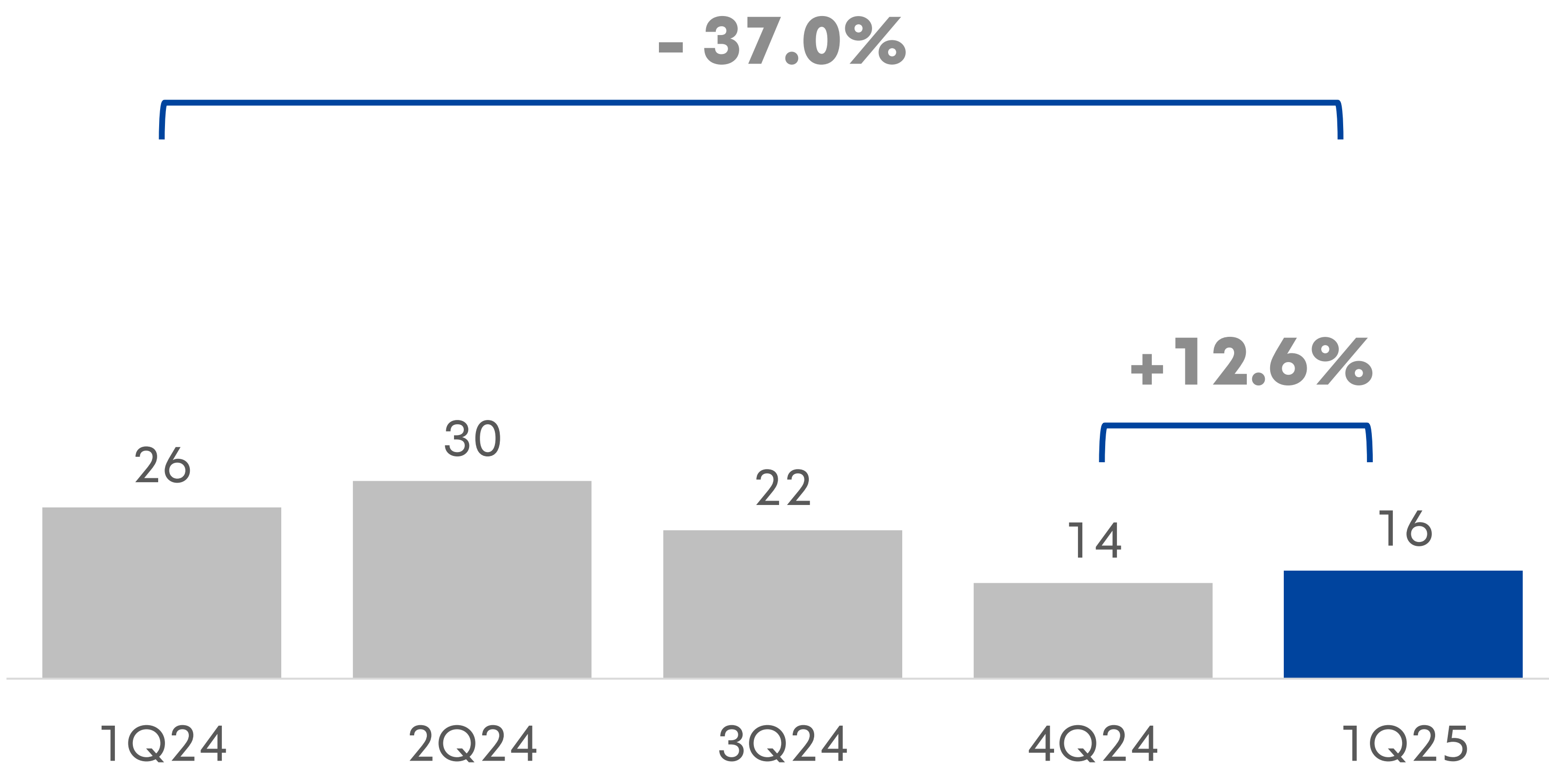
Written Premiums – **Other Insurance**
BRL million



Loss Ratio – **Other Insurance**
% Premiums Earned

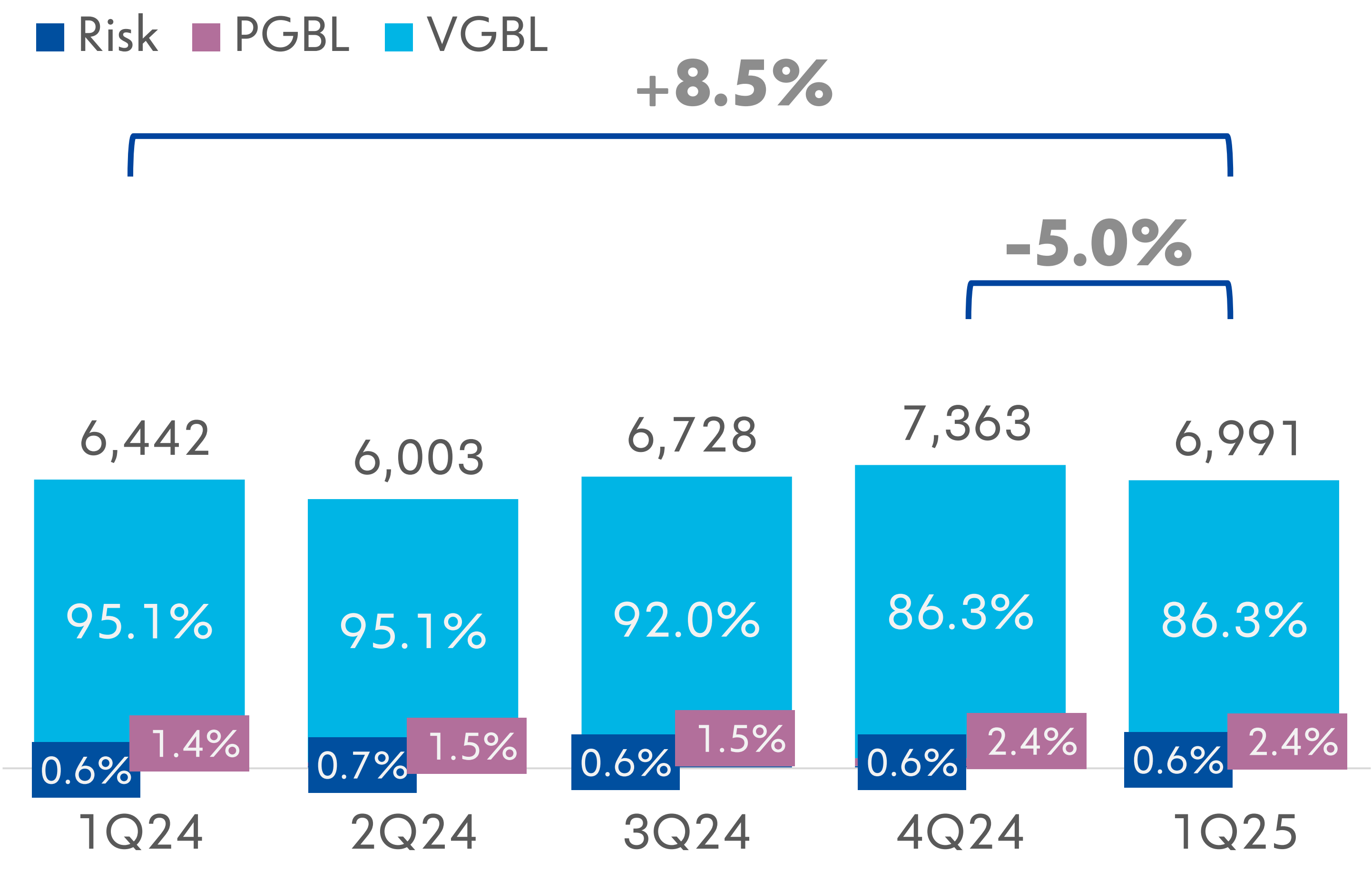


Operating Margin – **Other Insurance**
BRL million

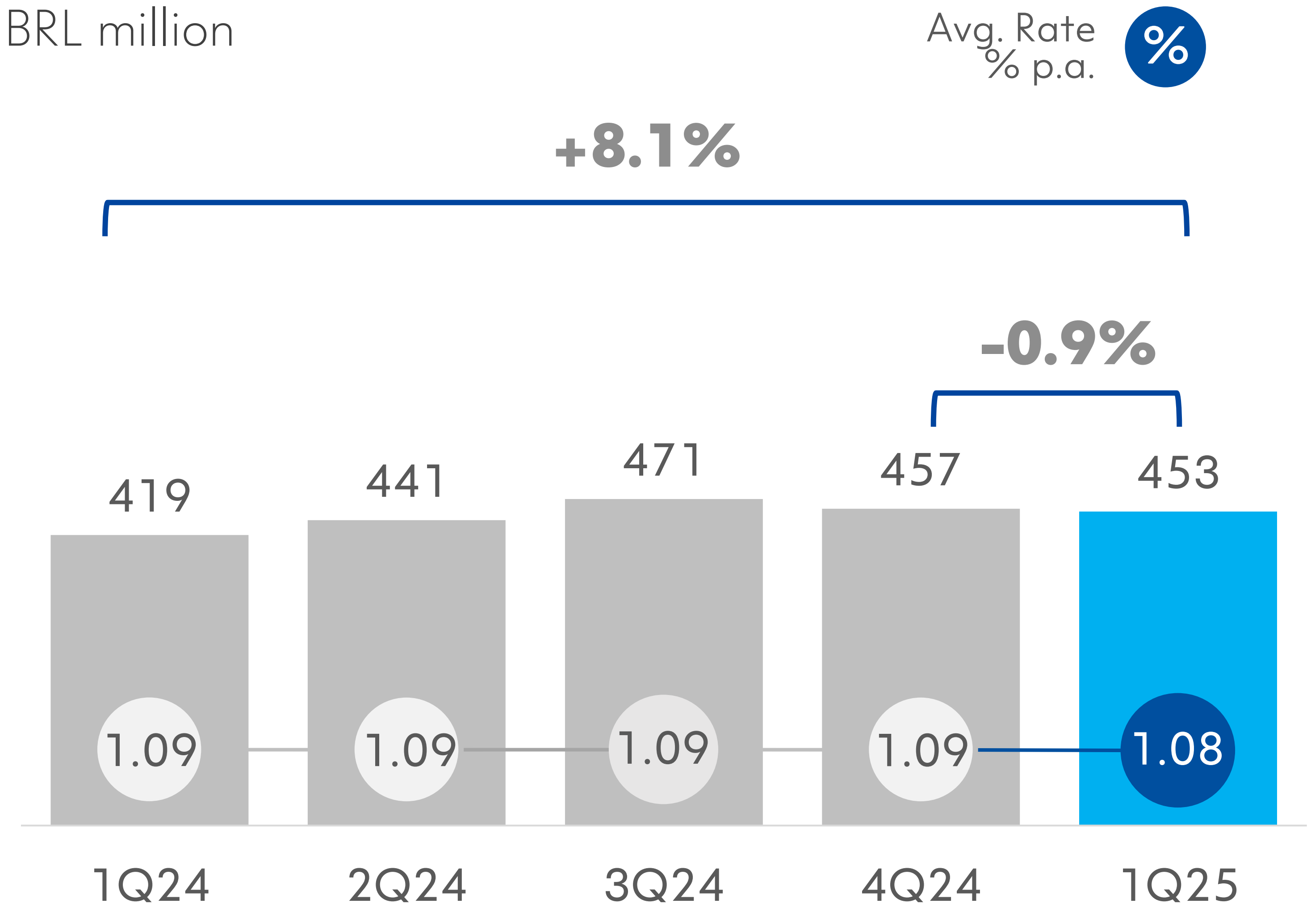


Private Pension | Operating Performance

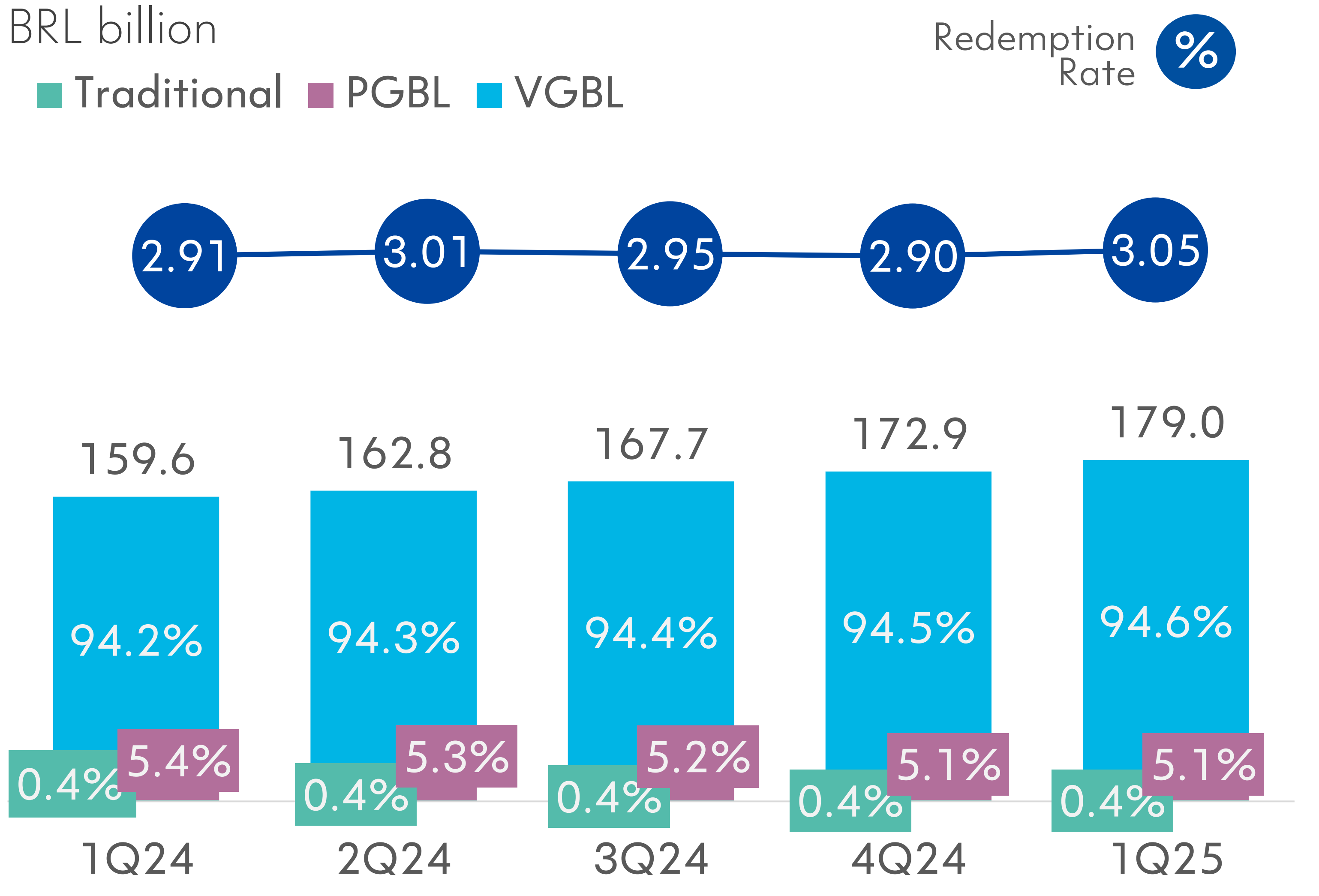
Contributions and Premiums Earned - **Private Pension**
BRL million



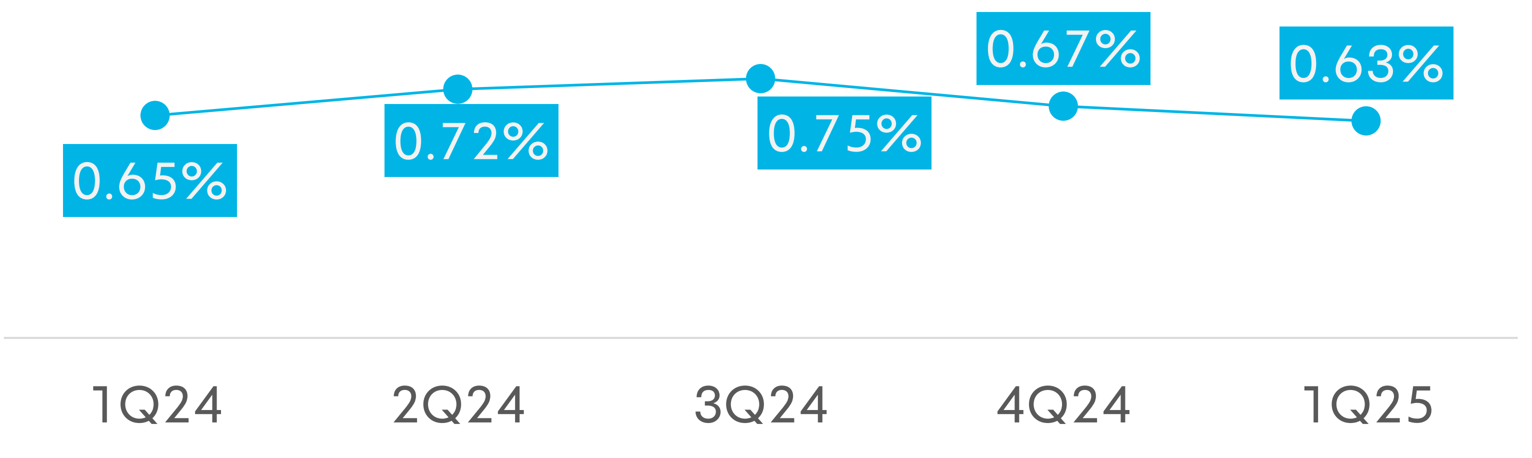
Management Fee - **Private Pension**
BRL million



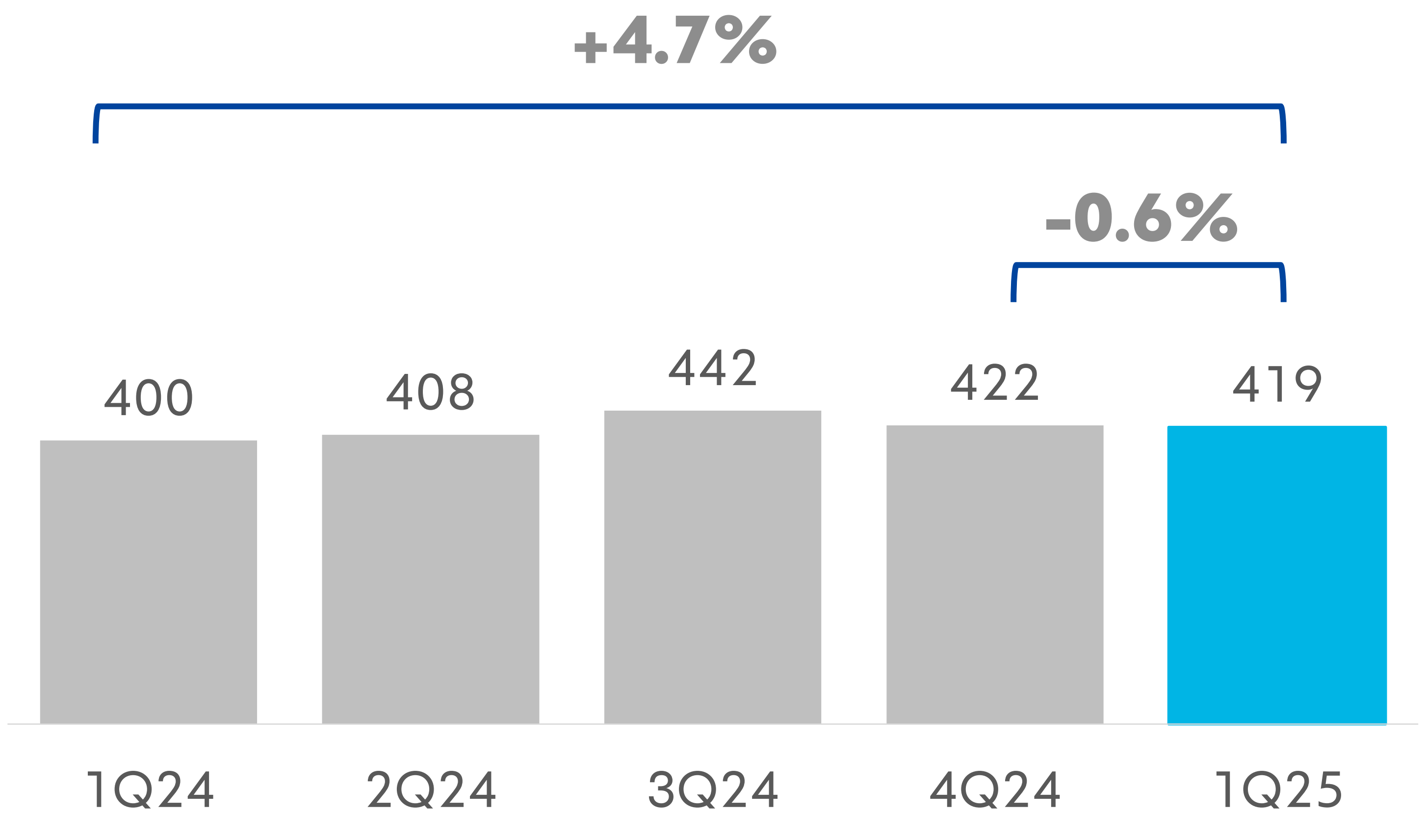
Private Pension Reserves
BRL billion



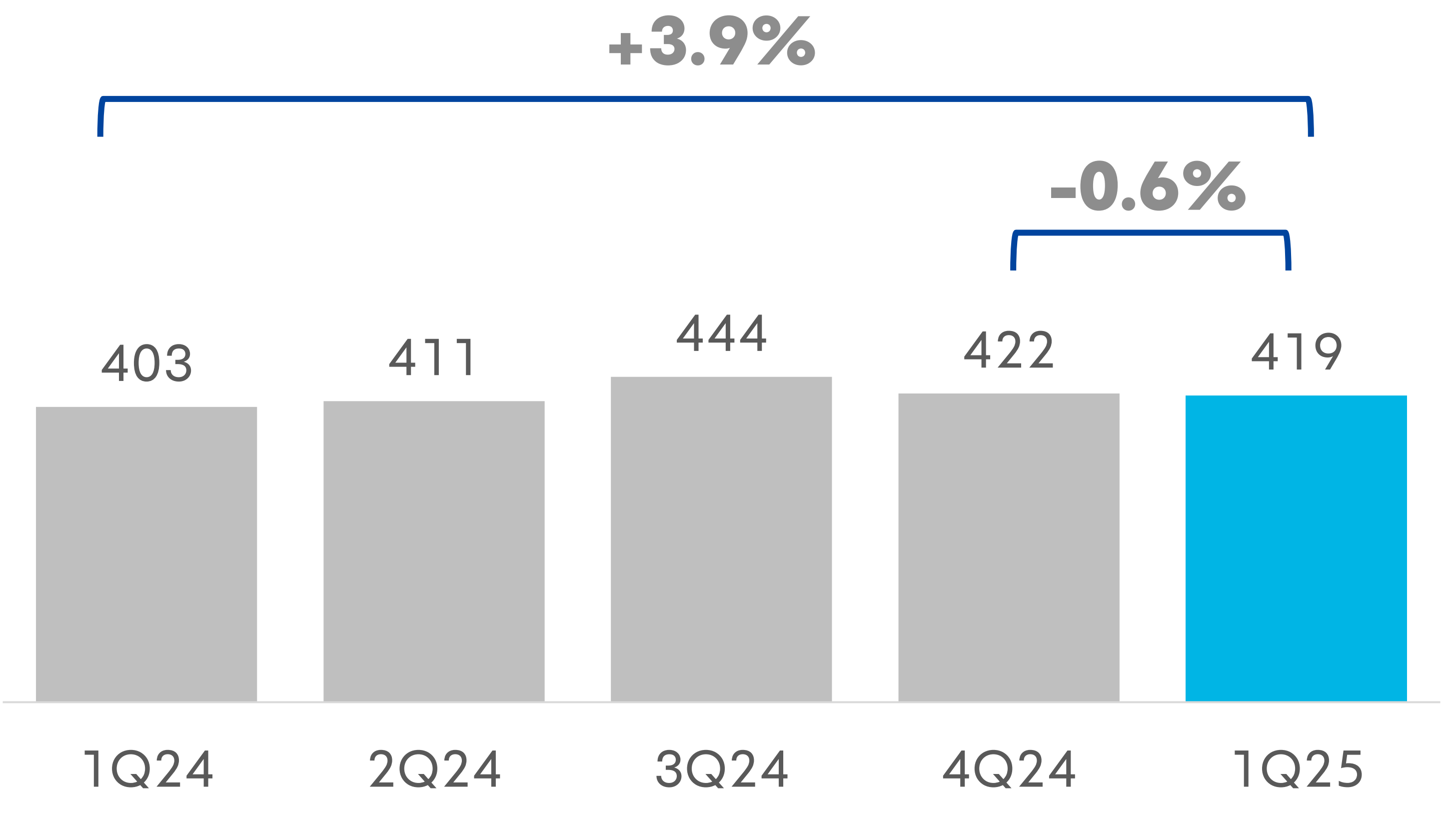
Commissioning - **Private Pension**
% Contributions



Operating Margin - **Private Pension**
BRL million



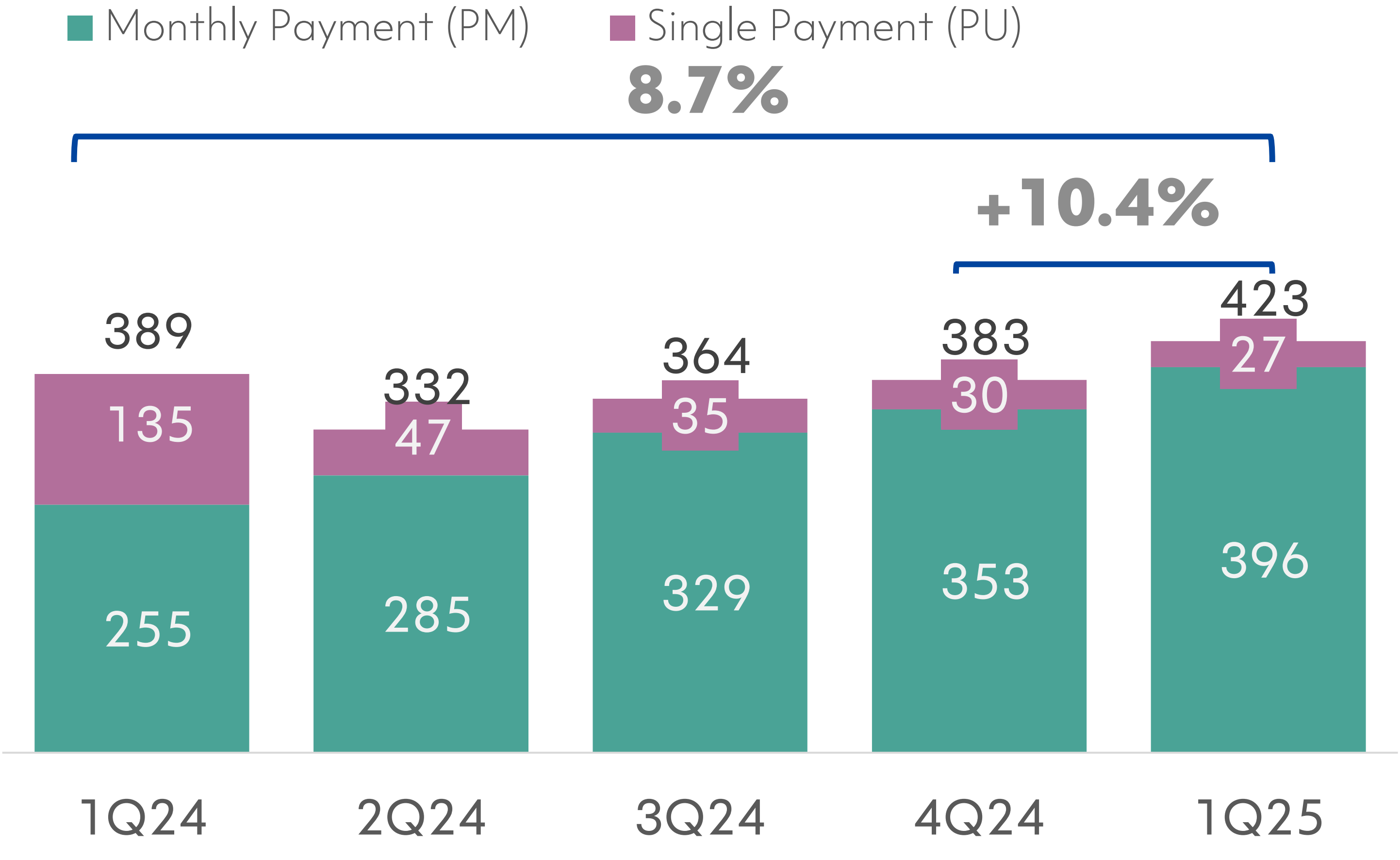
Operating Margin - **Private Pension Adjusted (Ex Earn-out[1] and LPC[2])**
BRL million



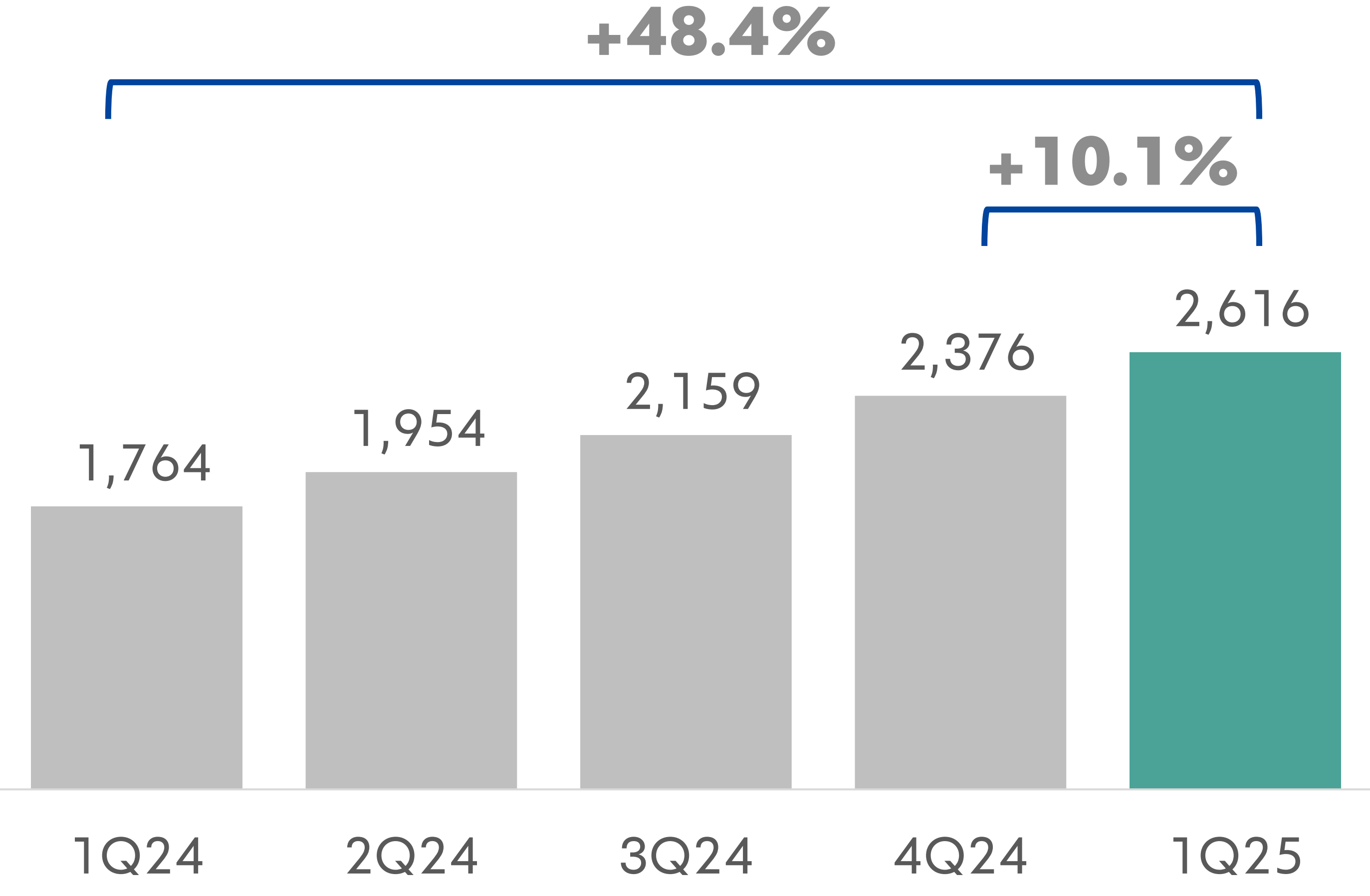
1 - Earn-Out - Incentive mechanism linked to performance in terms of volume and profitability, to be paid to CAIXA by the investee, recognized as trading expenses in XS2 Vida e Previdência.
2 - LPC (Launch Performance Commission) - Incentive mechanism linked to performance in terms of volume and profitability, to be paid to CAIXA by the investee, recognized as trading expenses in XS2 Vida e Previdência.

Premium Bonds | Operating Performance

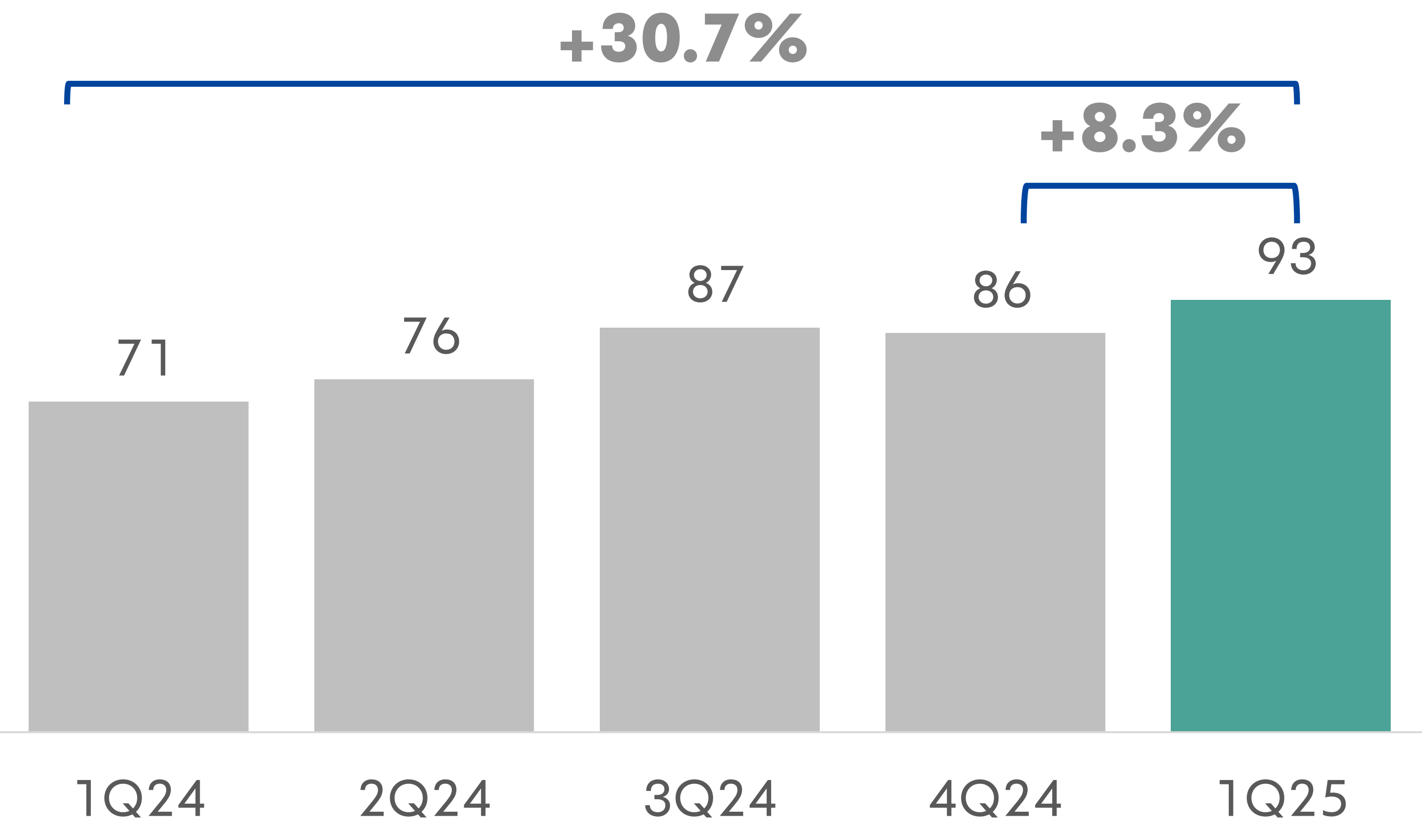
Funds Raised - **Premium Bonds**
BRL million



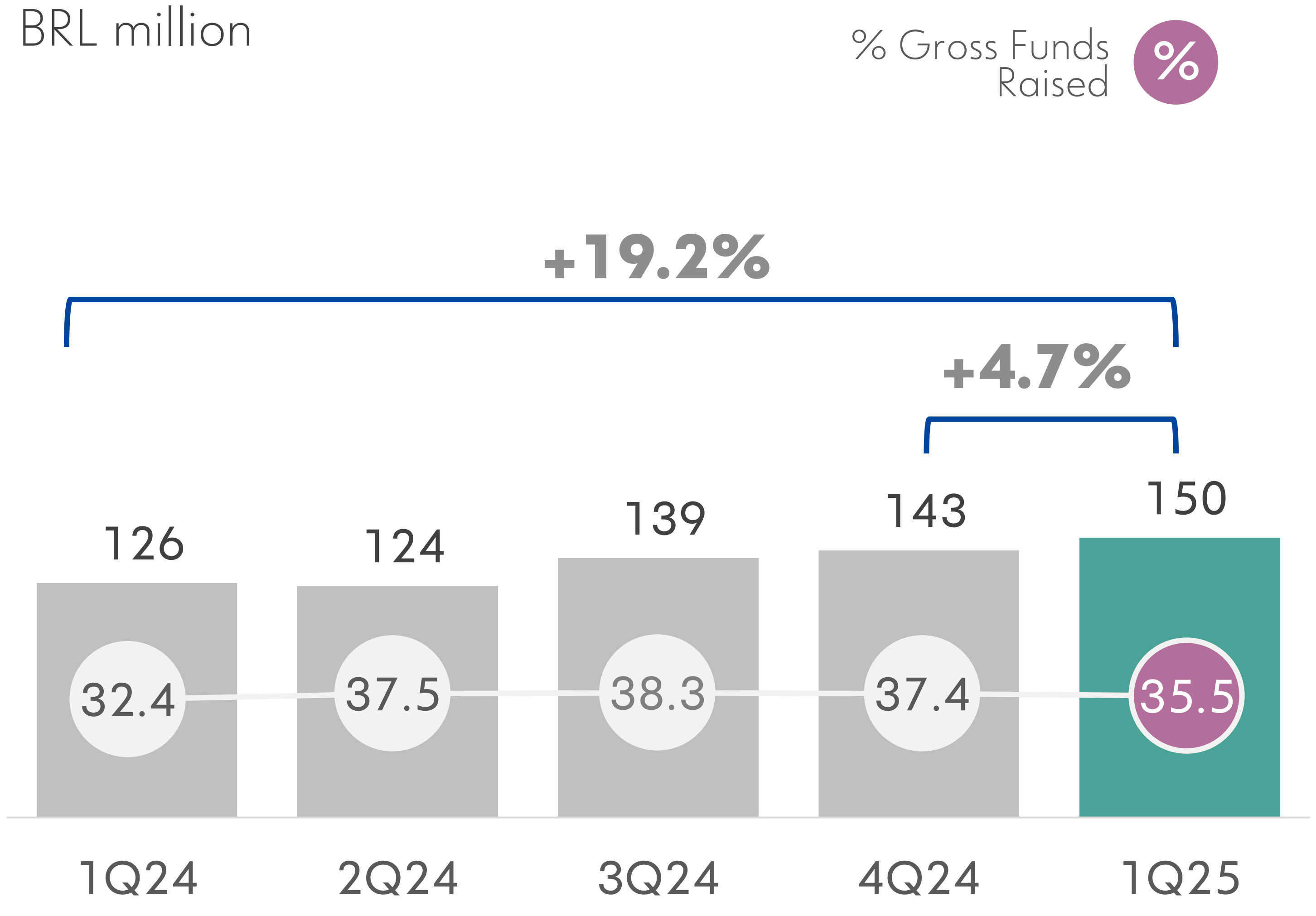
Premium Bonds **Reserves**
BRL million



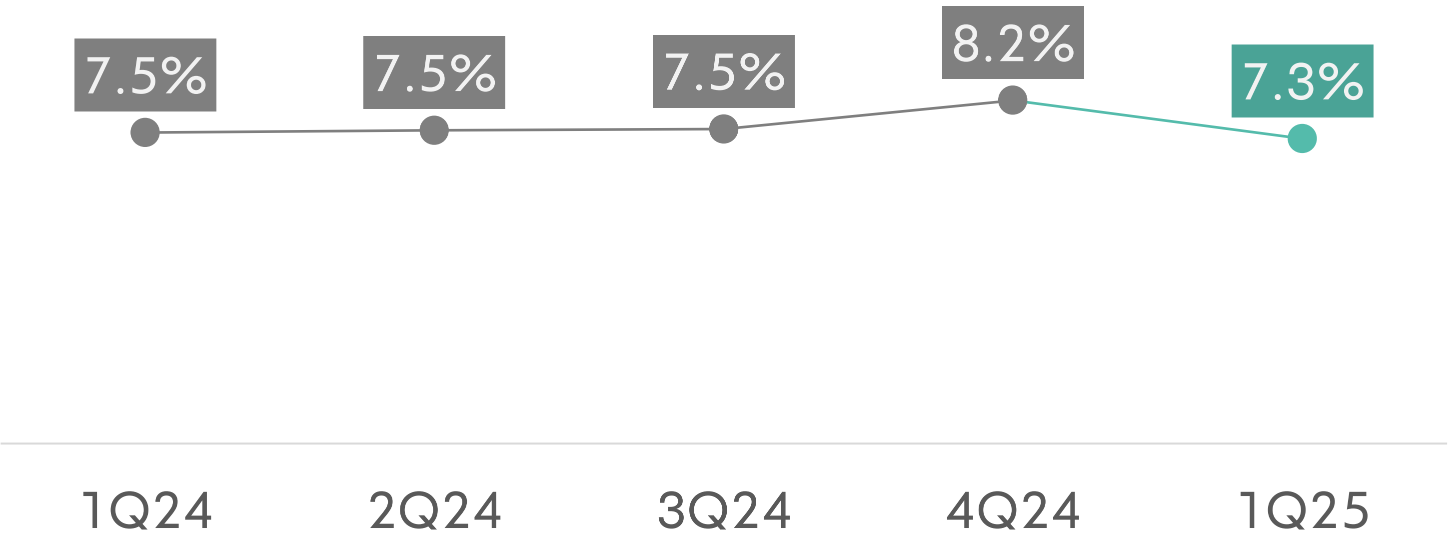
Operating Margin - **Premium Bonds**
BRL million



Net Revenue - **Premium Bonds**
BRL million



Commissioning - **Premium Bonds**
% Funds Raised



Funds Raised

Record funds raised in a quarter (1Q25).

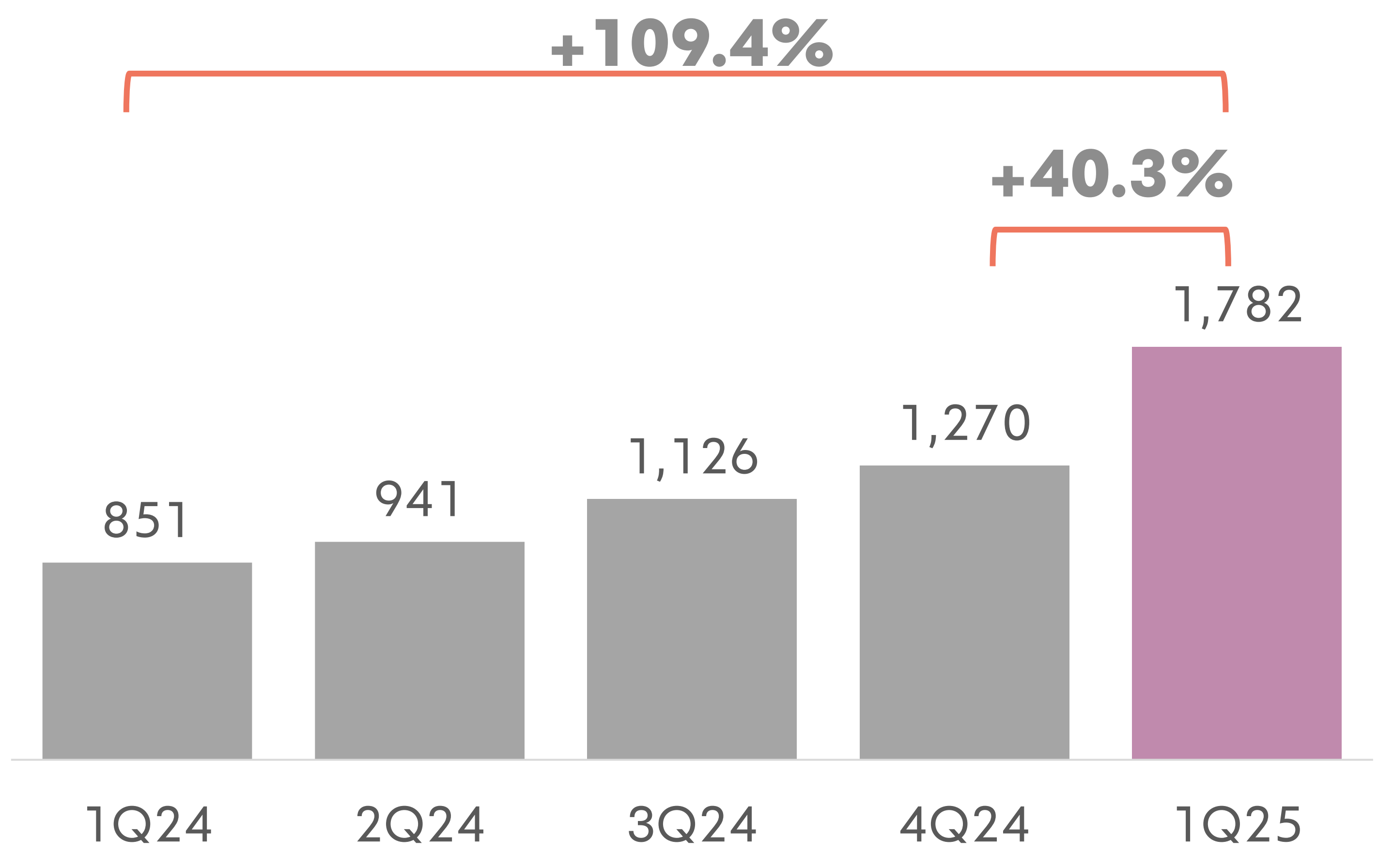
Operating Margin

The increase in margin reflects the performance of funds raised in the monthly payment modality, which requires lower levels of provisions for redemption.

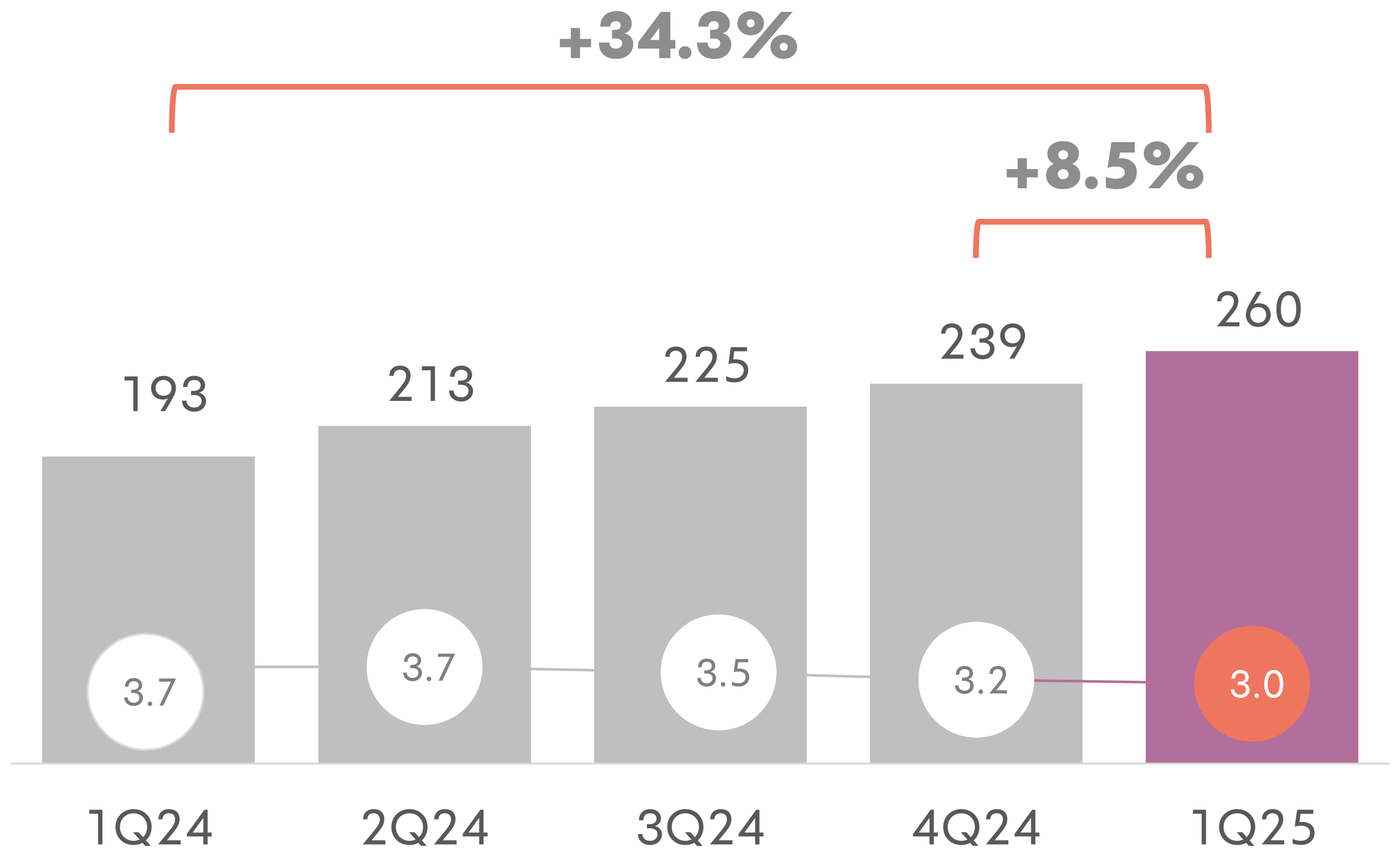
Credit Letters | Operating Performance

CAIXA Seguridade

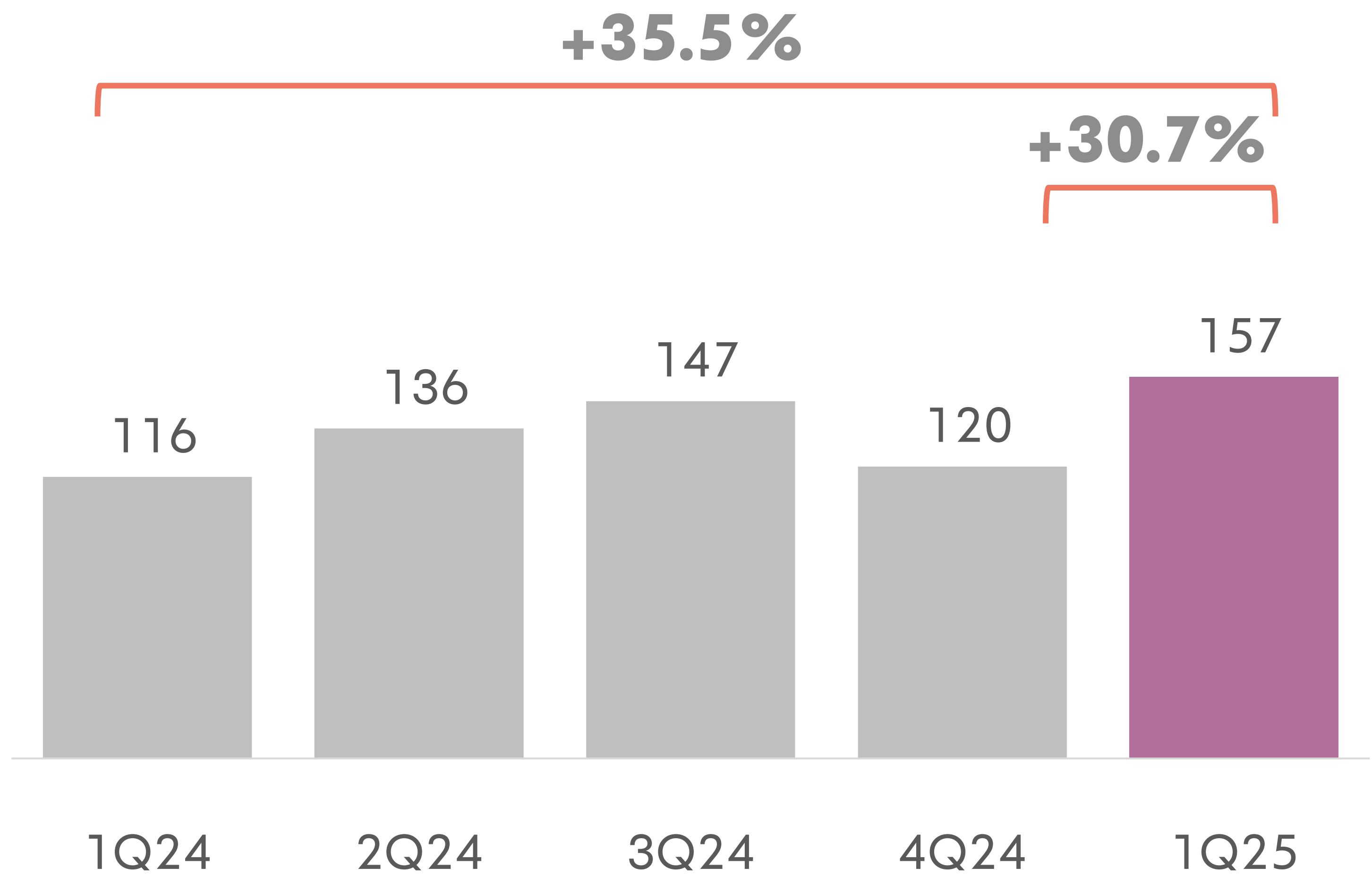
Funds Raised - **Credit Letters**
BRL million



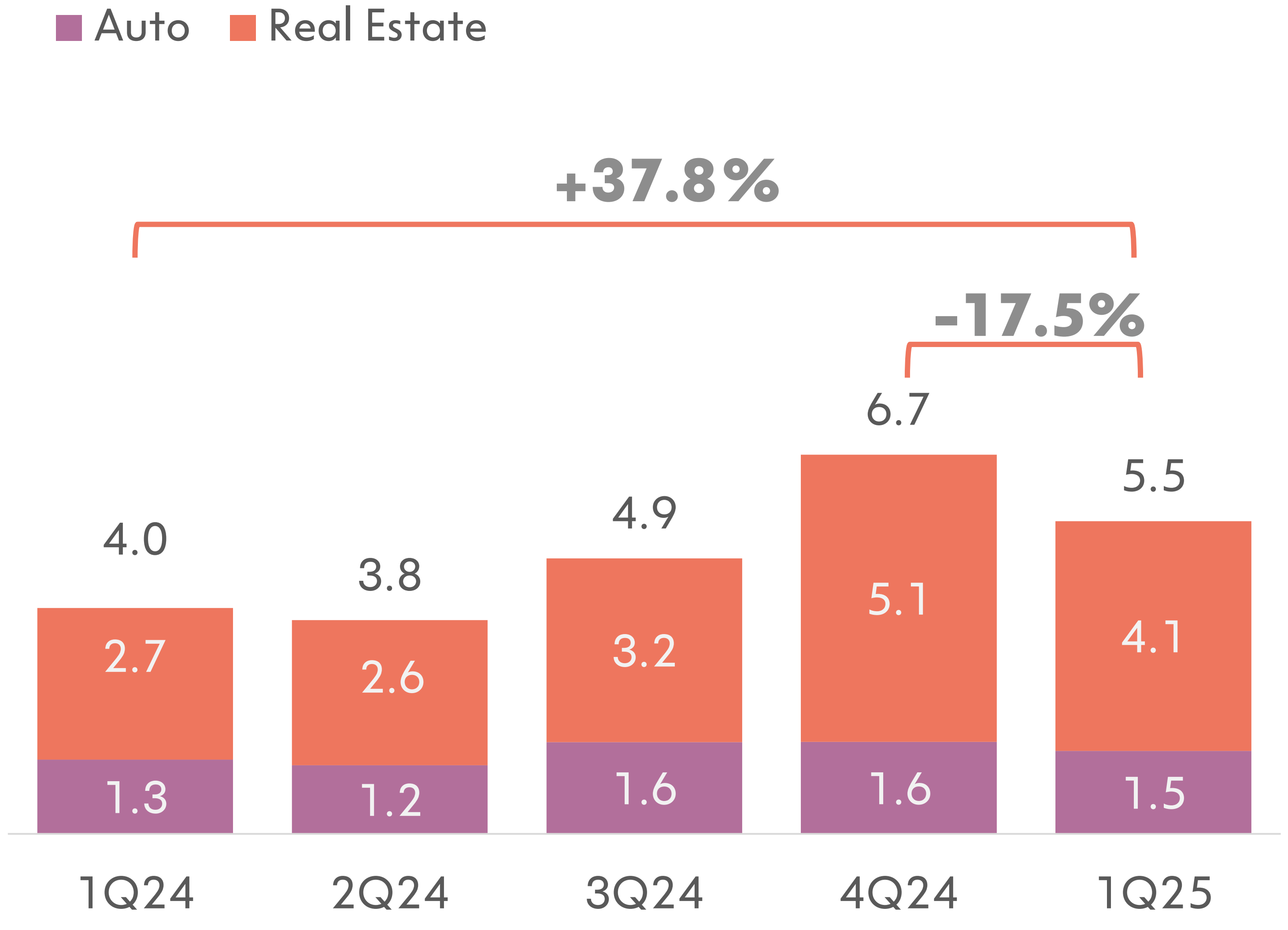
Management Fee / Average Rate - **Credit Letters**
BRL million / % p.a.



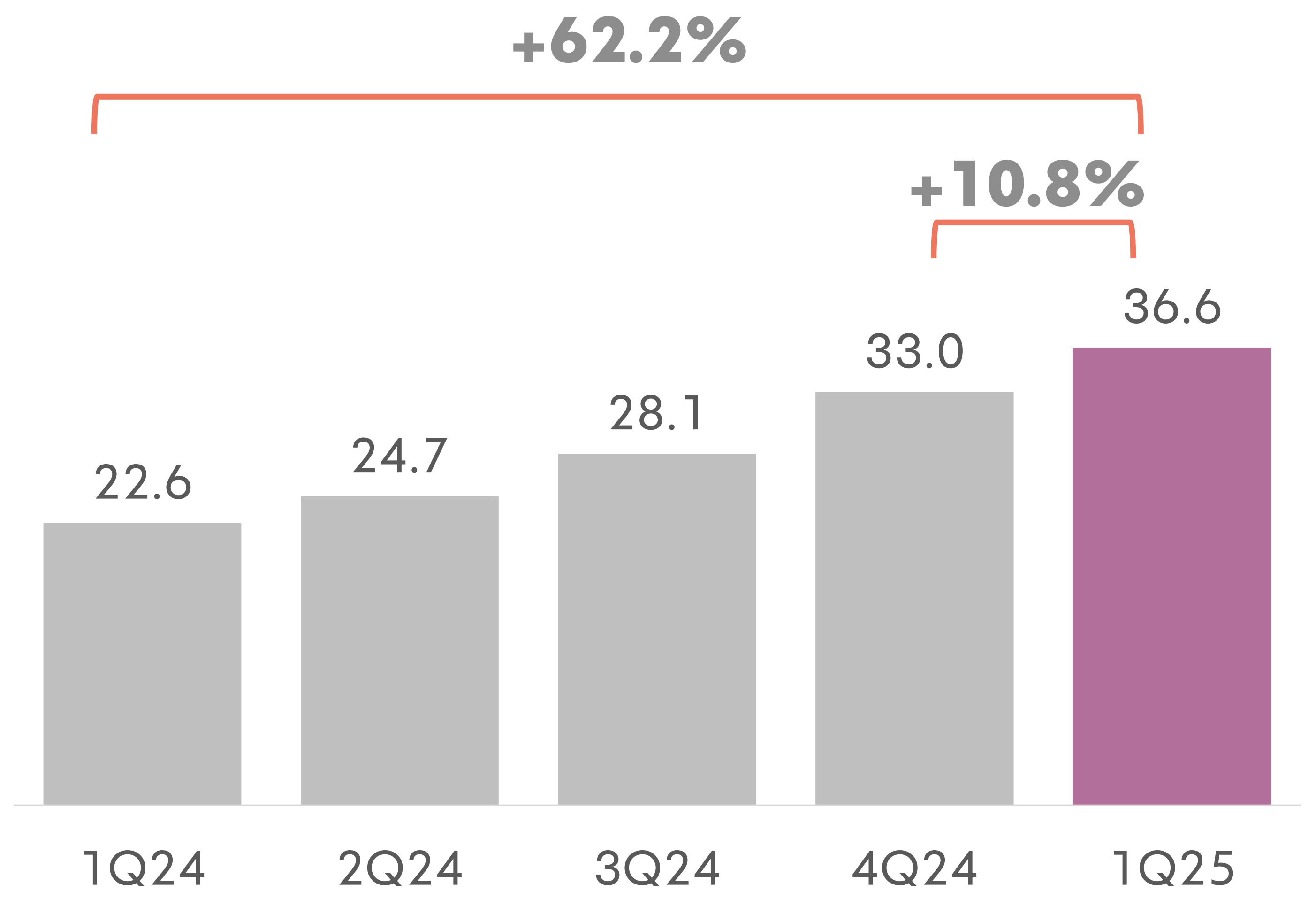
Operating Margin - **Credit Letters**
BRL million



Credit Letters
BRL billion



Inventory - **Credit Letters**
BRL billion



Real Estate Credit Letters

Real estate credit letters accounted for 73.5% of the total volume of credit letters sold during the quarter.

Goods Delivered

BRL 475.1 million in goods delivered (+33.2%), and over 3.5 thousand credit letters contemplated in the period.

CAIXA Seguridade

CAIXA Shareof 80.00%

MINORITY SHAREHOLDERS
(20.00% of Free Float)

CAIXA Seguridade

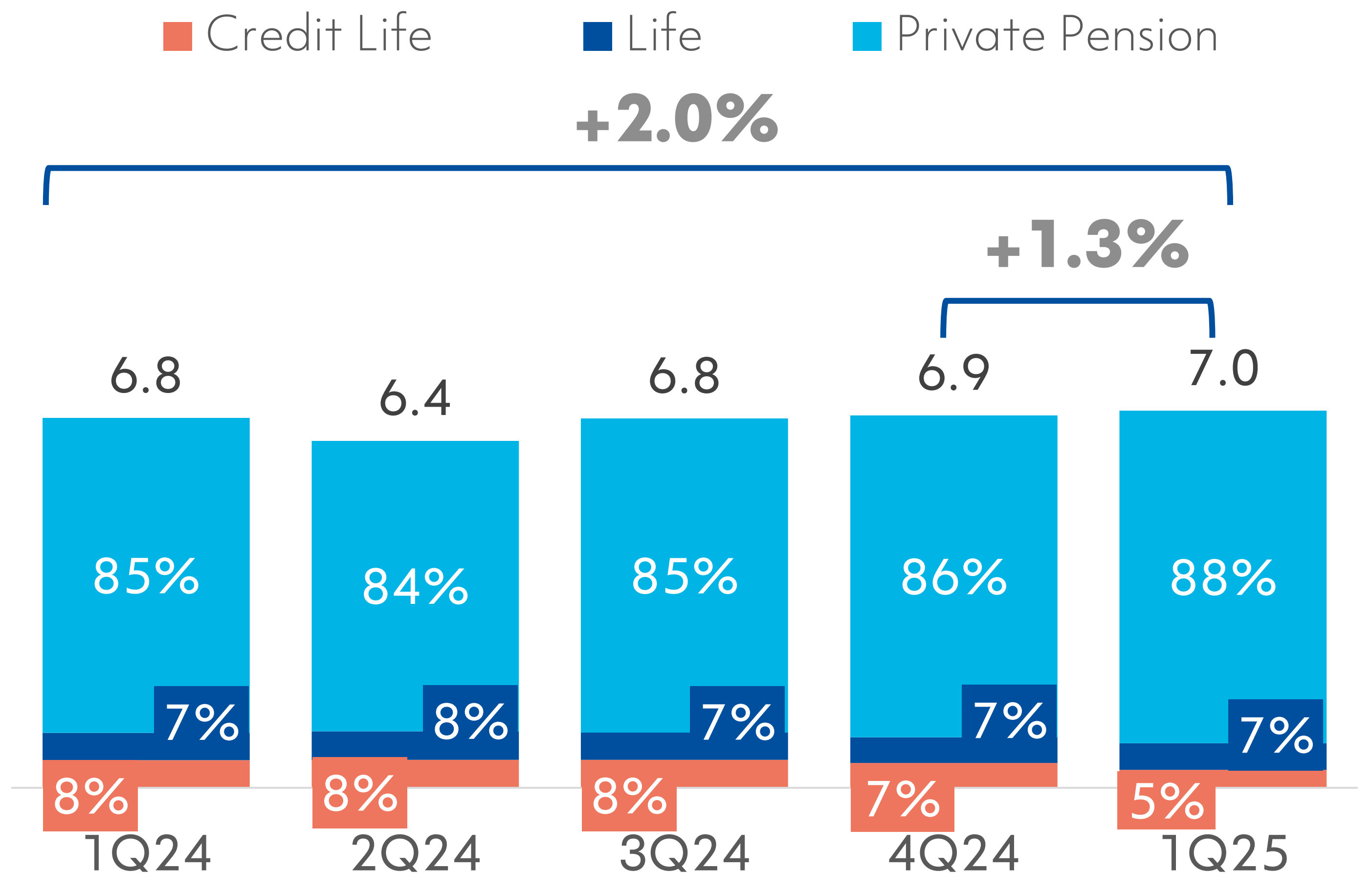
	CAIXA Corretora	NEW PARTNERSHIPS - BANCASSURANCE CAIXA					Run-off	Bancassurance PAN
		CAIXA Vida e Previdência	CAIXA Residencial	CAIXA Capitalização	CAIXA Consórcio	CAIXA Assistência	CNP Seguros holding | Brasil	too seguros / PAN Corretora de Seguros
Economic Interest	**100%**	**60%**	**75%**	**75%**	**75%**	**75%**	**48.25%**	**49%**
Common Shares (voting)	100%	49.0%	49.9%	49.9%	49.9%	49.9%	48.25%	49%
Partners	-	CNP assurances	TOKIO MARINE SEGURADORA	Icatu	CNP assurances	tempo ASSIST	CNP assurances	BTG Pactual
Deadline	-	2045	2040				-	-
Segments	Brokerage	Life Credit Life Private Pension	Mortgage Home	Premium Bonds	Credit Letters	Assistance Services	Mortgage	Insurance and Brokerage

CAIXA Seguridade

Operating Indicators

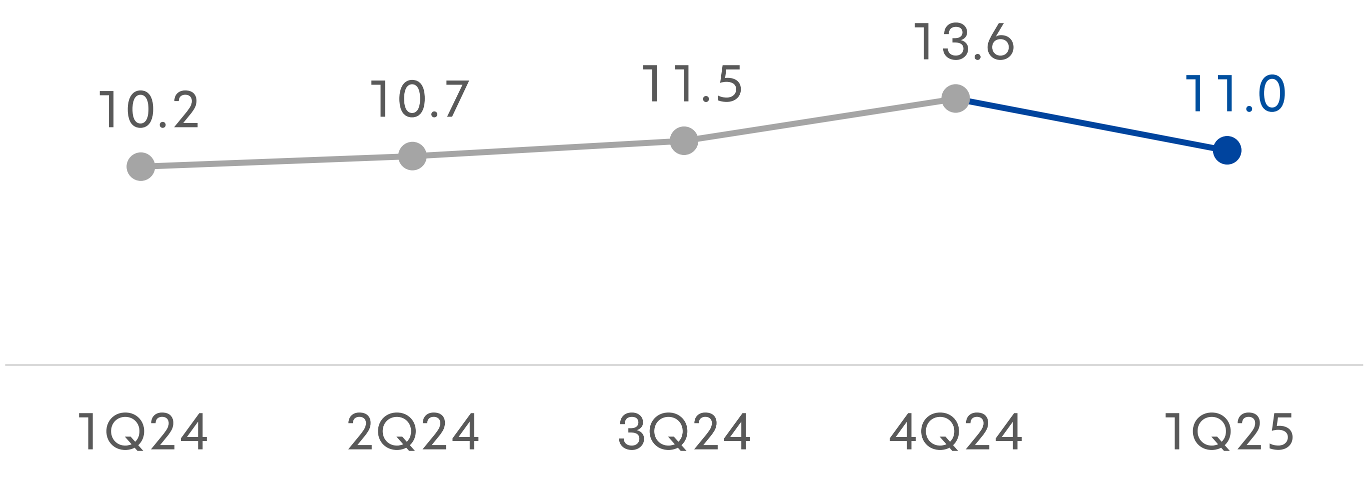
Operating Revenue – **Caixa Vida e Previdência**

BRL billion

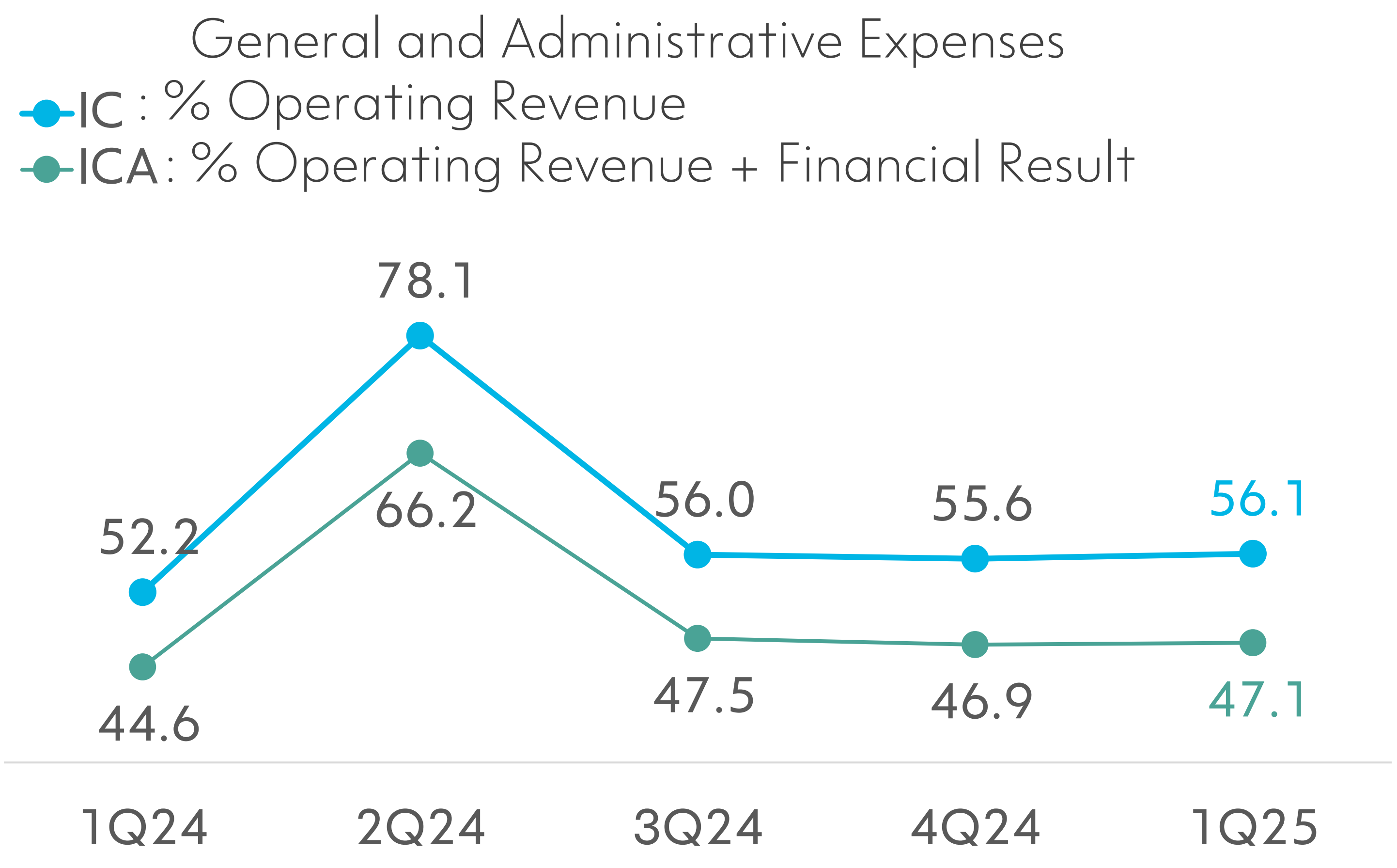


Administrative Expenses Ratio (IDA)
Caixa Vida e Previdência

Administrative Expenses
% Operating Revenue

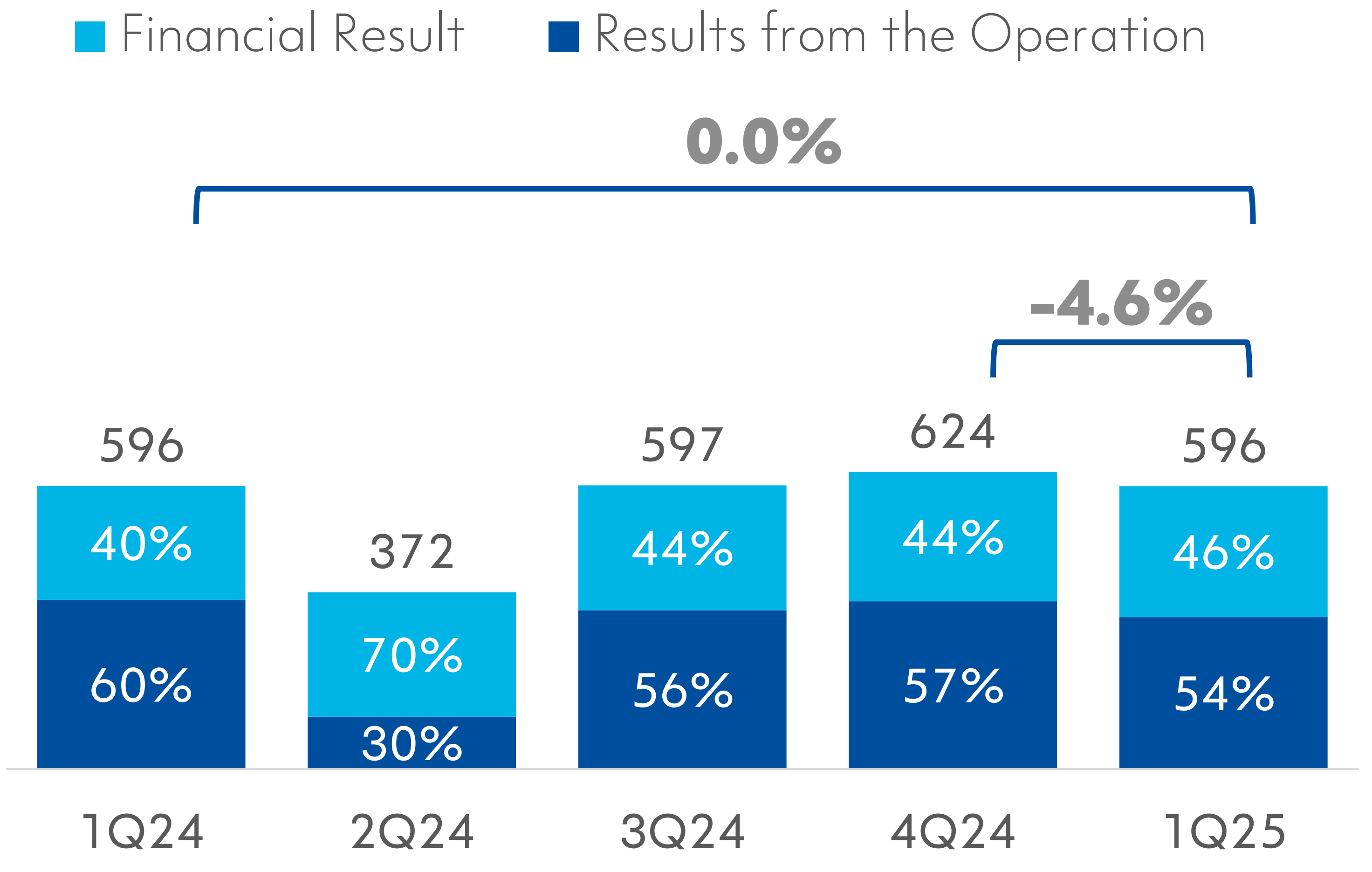


Combined (IC) and Expanded (ICA) Ratio
Caixa Vida e Previdência



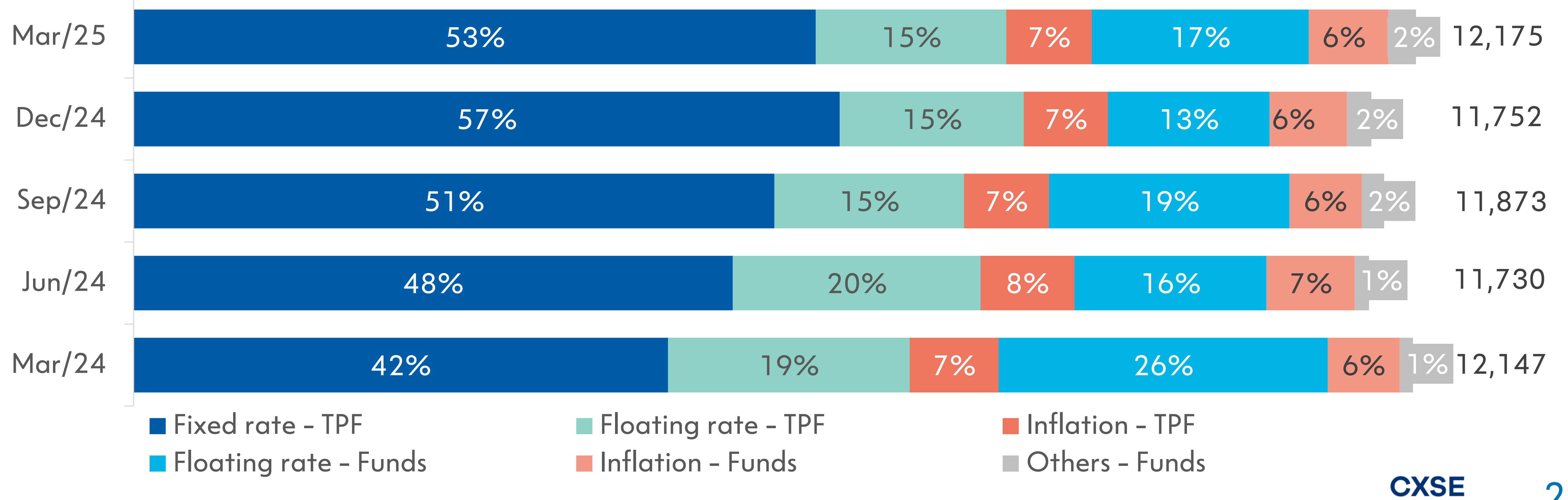
Net Income (Operating vs. Financial)
Caixa Vida e Previdência

BRL million



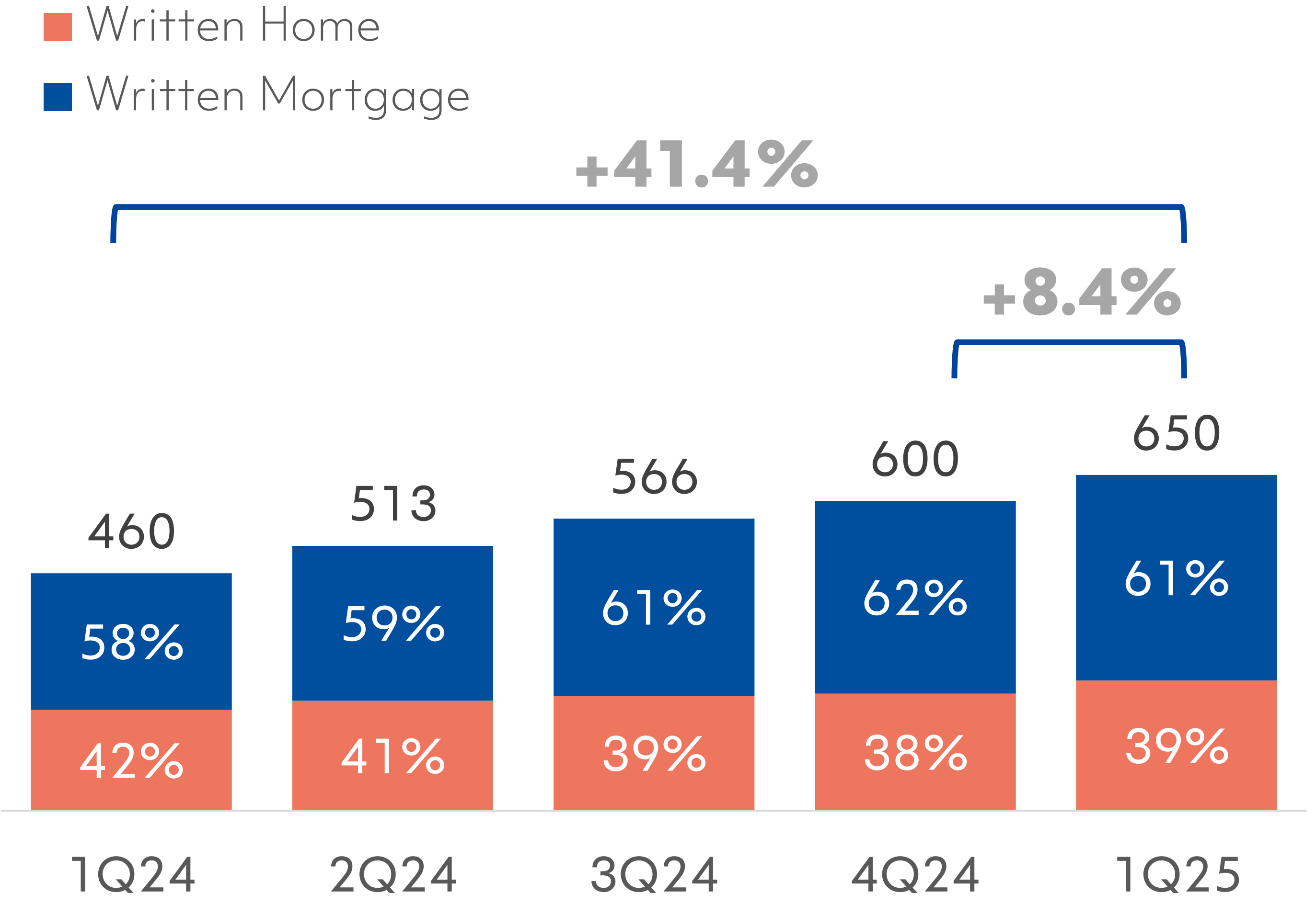
Investment Portfolio Composition – **Caixa Vida e Previdência**

% Financial investments (million)



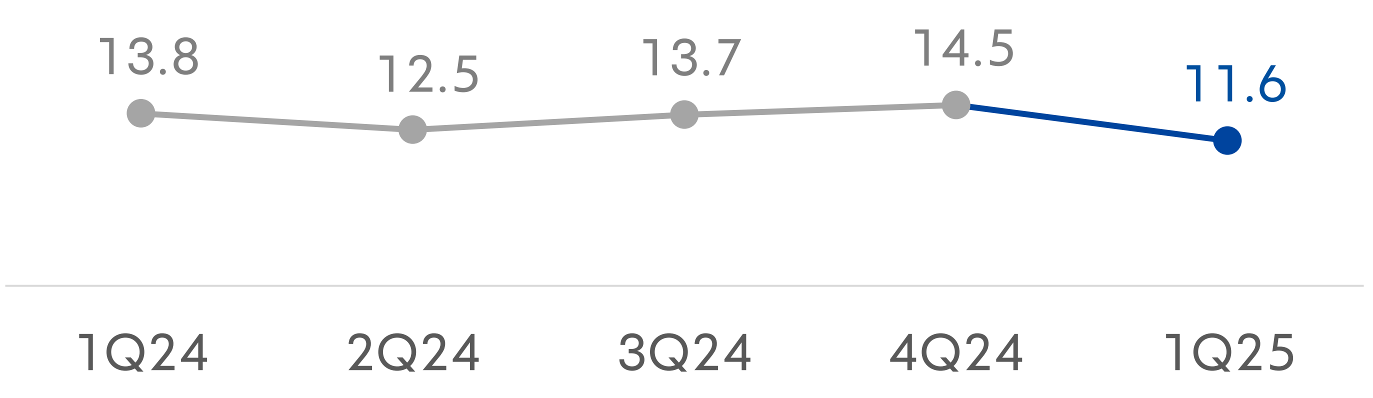
CXSE B3 LISTED NM

Operating Revenue – **Caixa Residencial**
BRL million

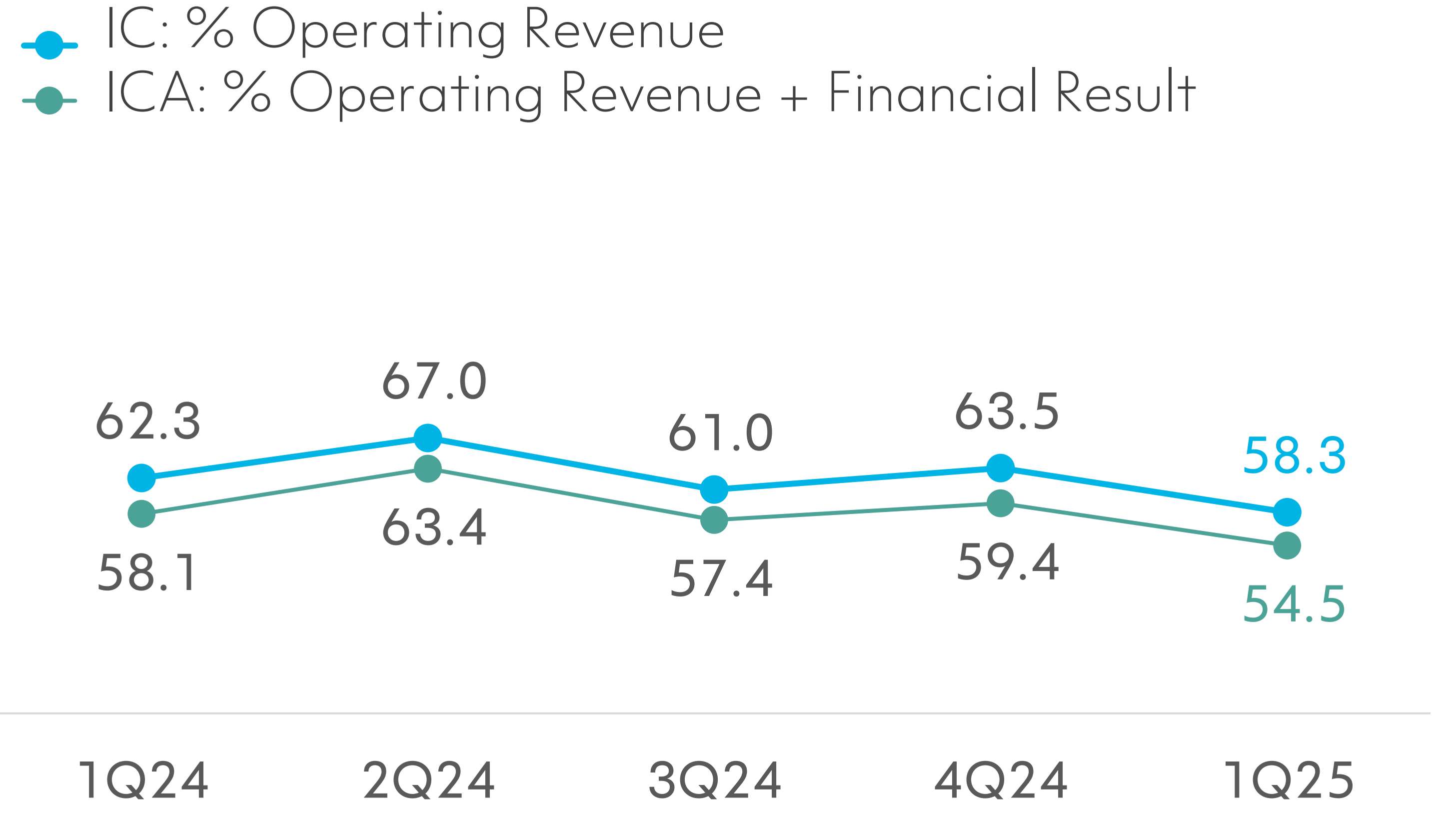


Operating Indicators

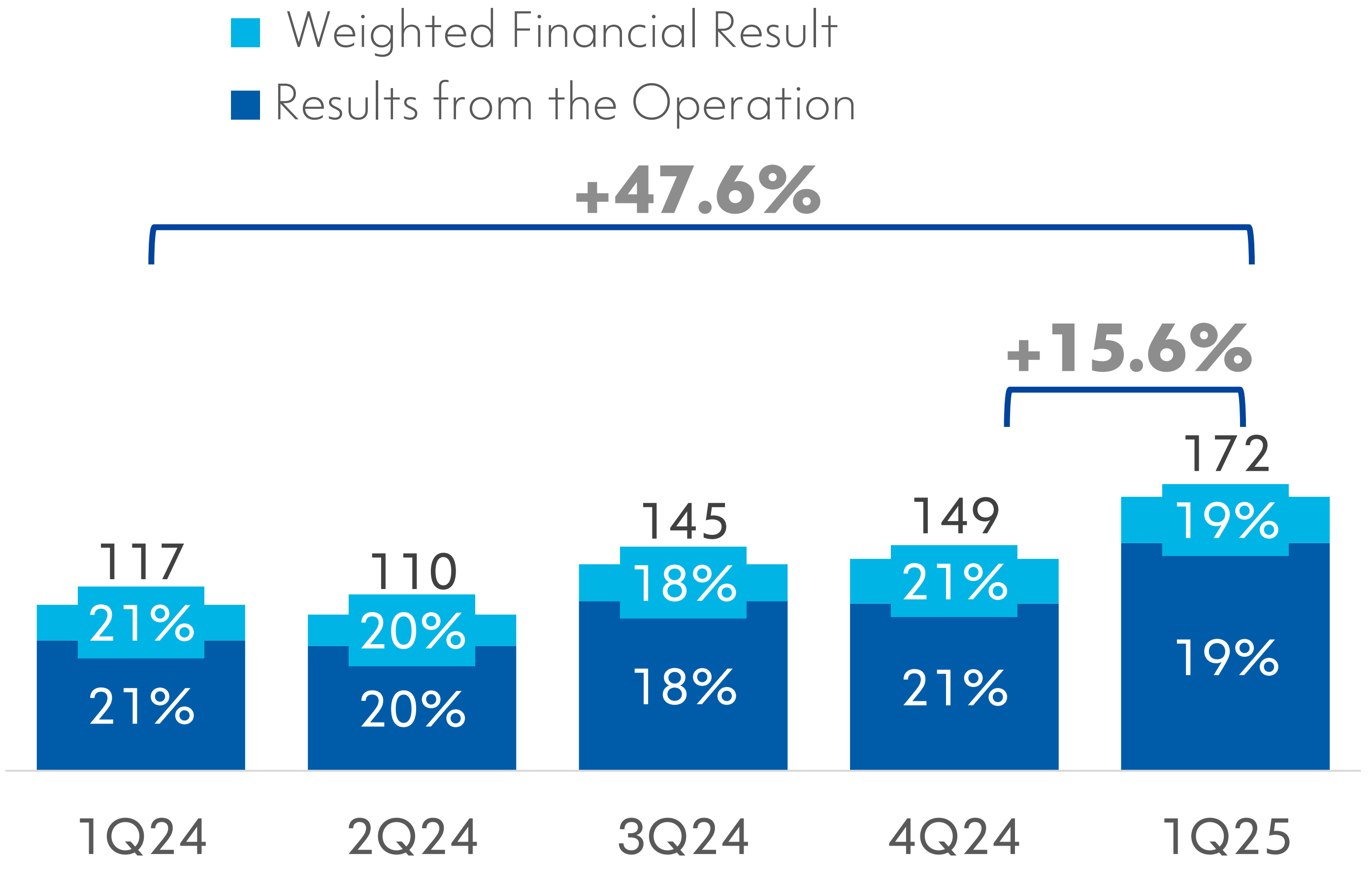
Administrative Expenses Ratio (IDA)
Caixa Residencial
Administrative Expenses
% Operating Revenue



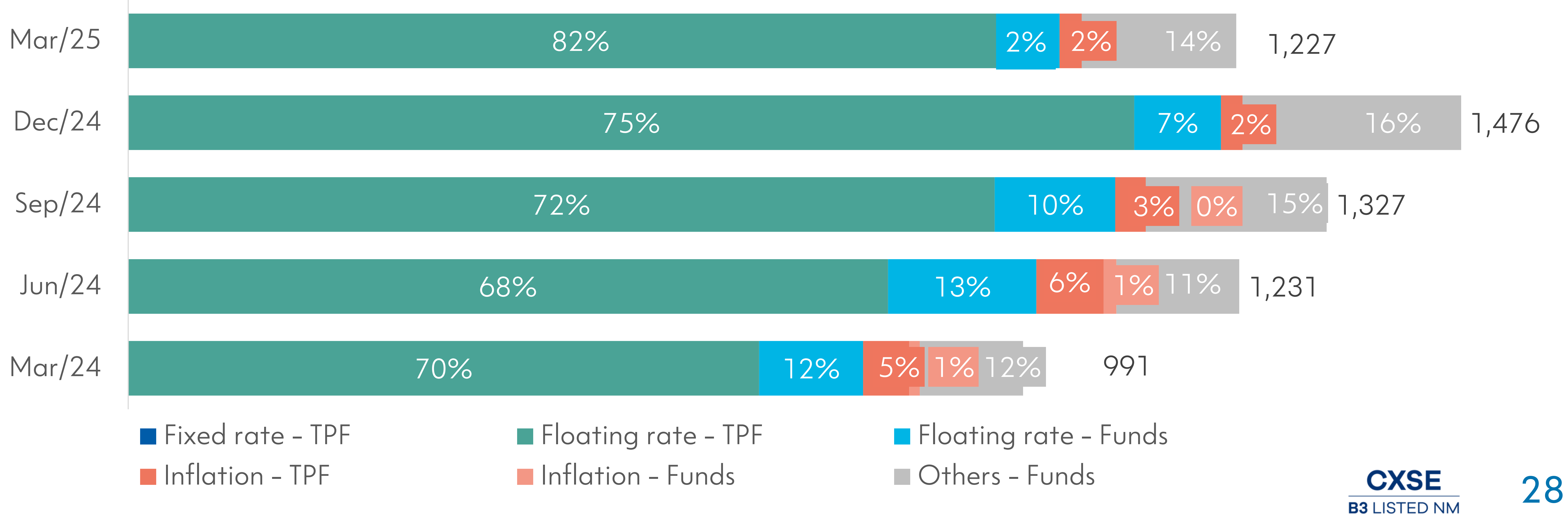
Combined (IC) and Expanded (ICA) Ratio
Caixa Residencial
General and Administrative Expenses



Net Income (Operating vs. Financial)
Caixa Residencial
BRL million

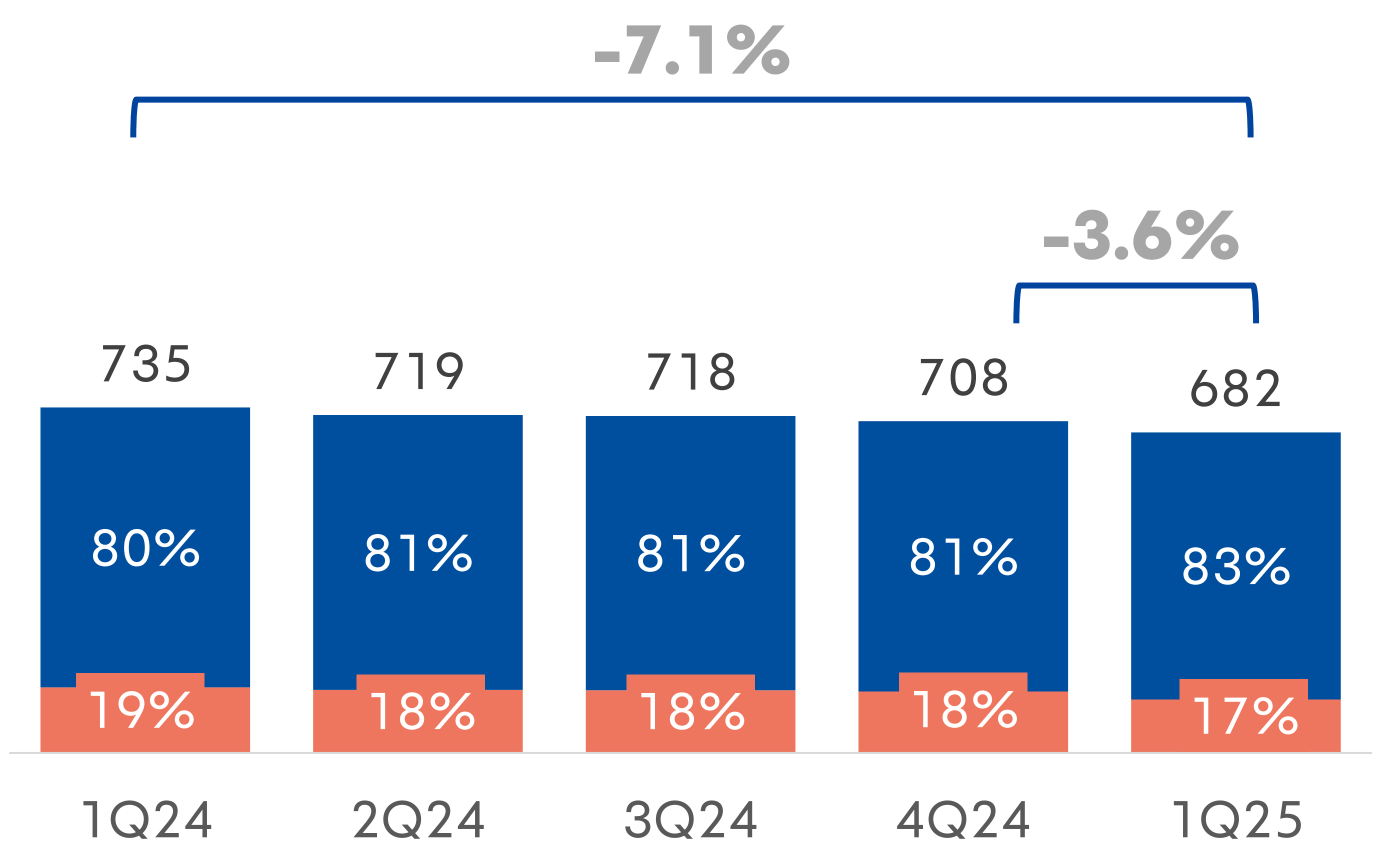


Investment Portfolio Composition – **Caixa Residencial**
% Financial investments (million)



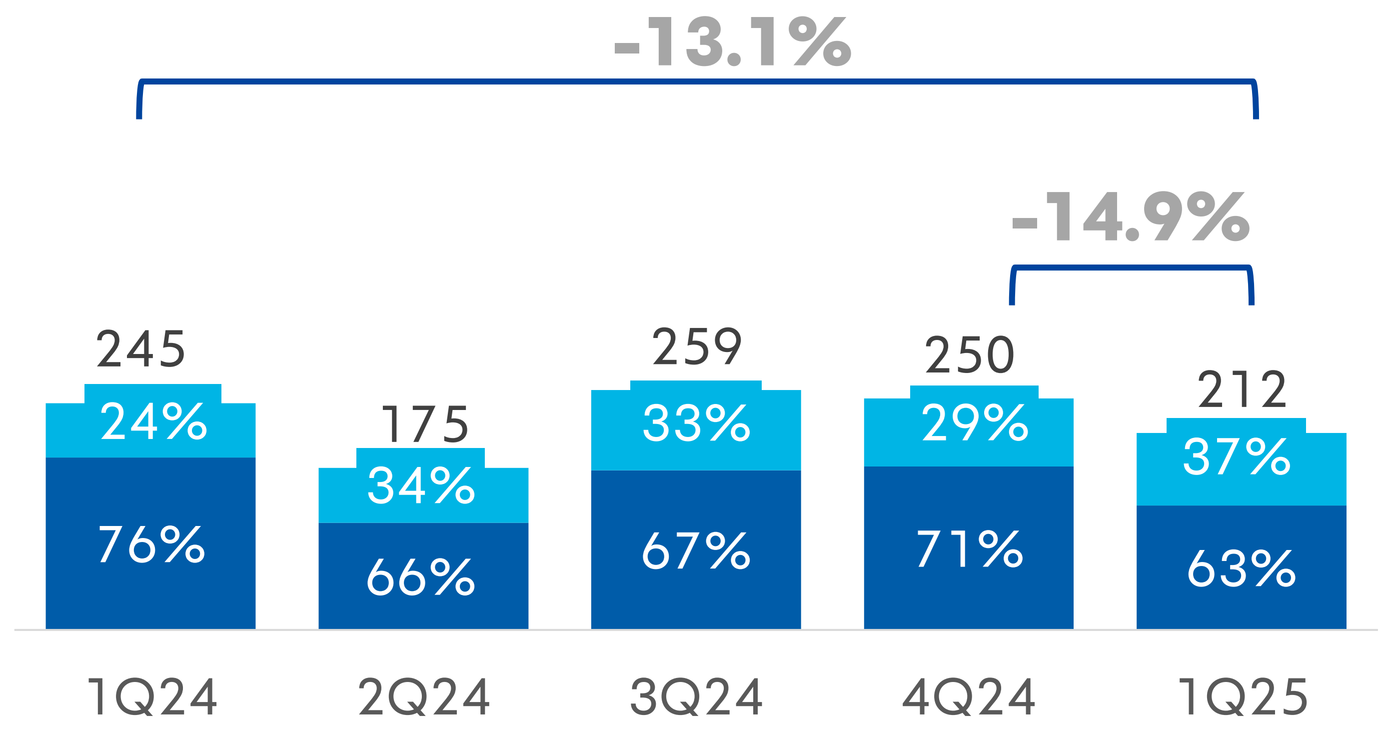
Revenues from Operations – **CNP Holding Company**

BRL million



Net Income (Operating vs. Financial)
CNP Holding Company

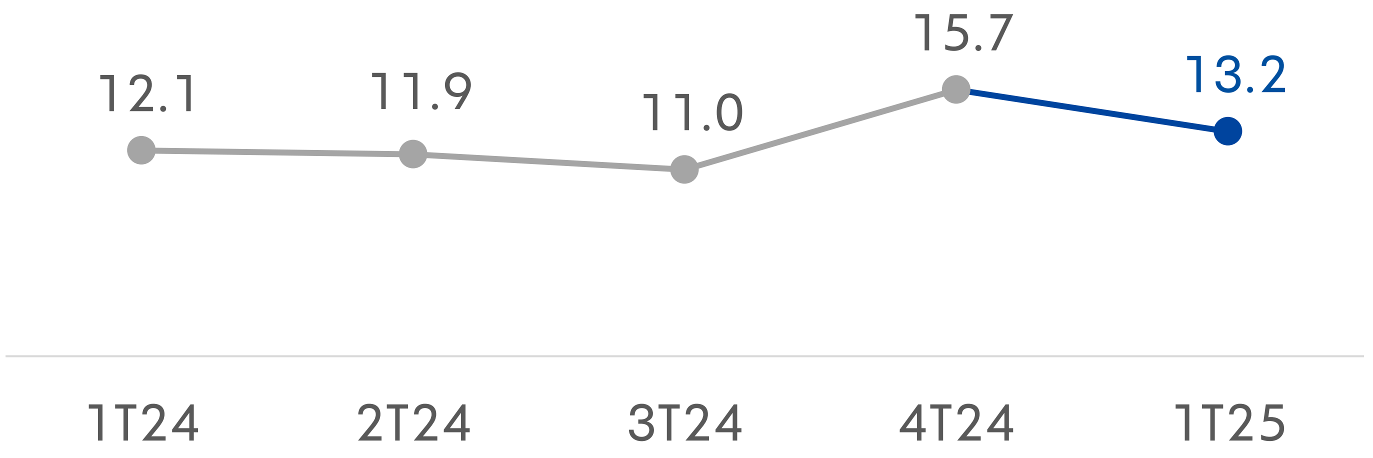
BRL million



Operating Indicators

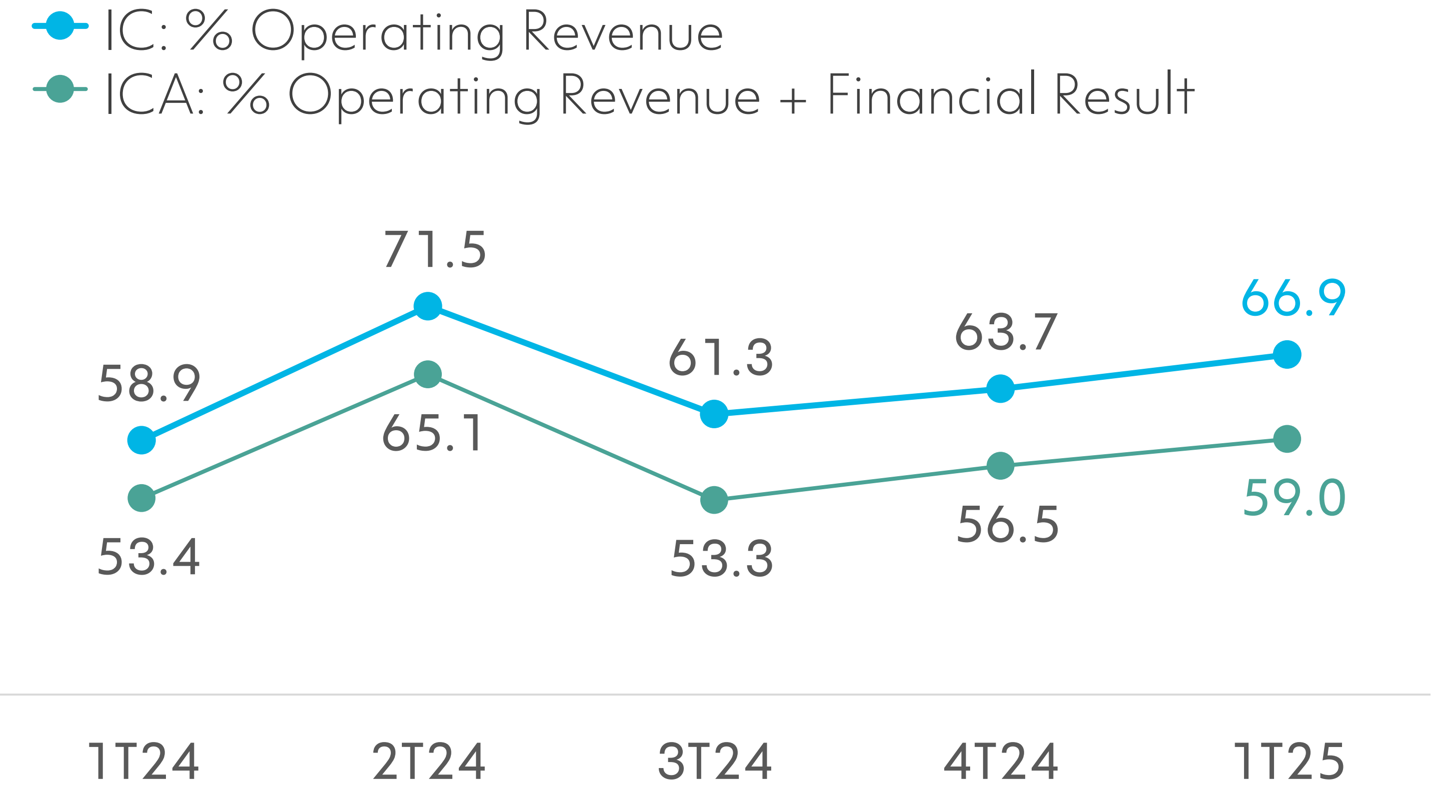
Administrative Expenses Ratio (IDA)
CNP Holding Company

Administrative Expenses
% Operating Revenue



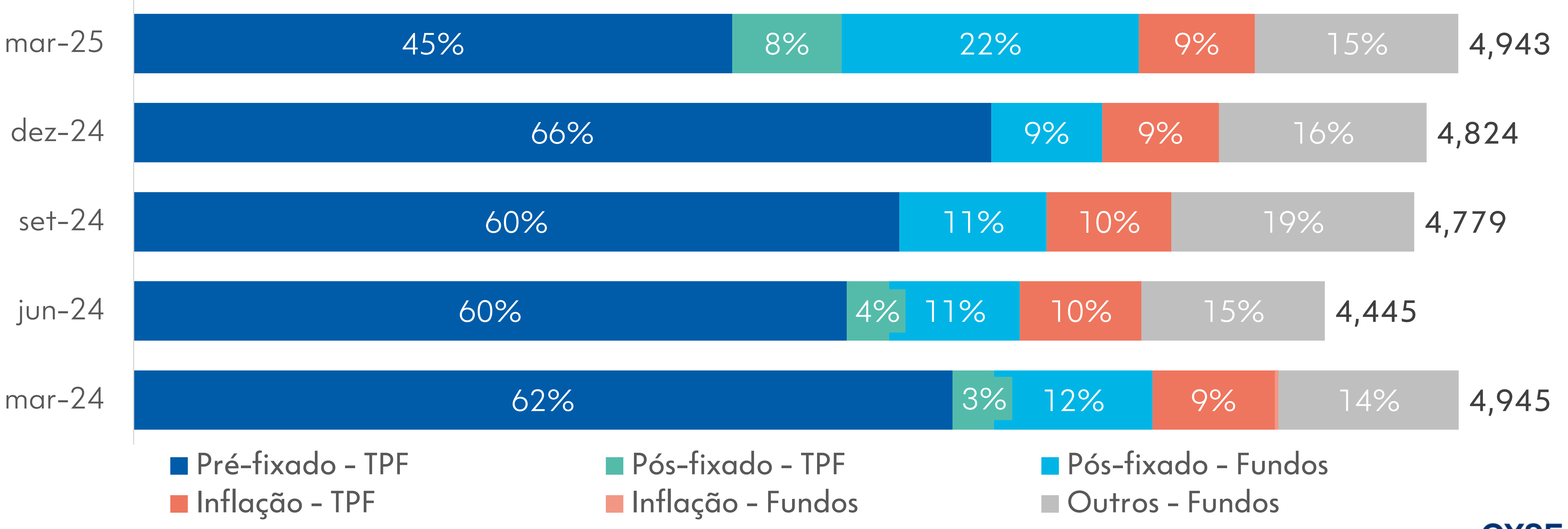
Combined (IC) and Expanded (ICA) Ratio
CNP Holding Company

General and Administrative Expenses

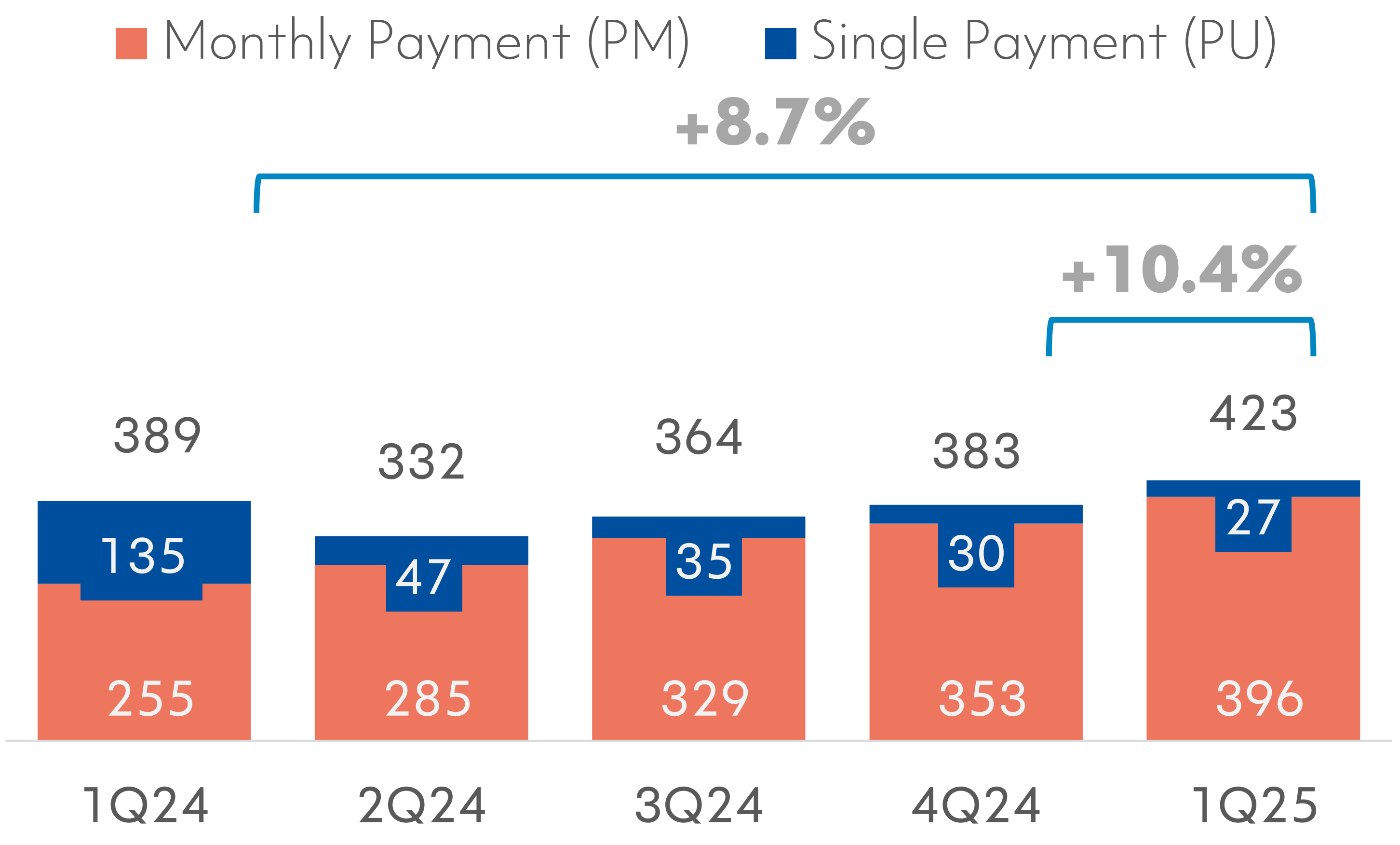


Investment Portfolio Composition – **CNP Holding Company**

% Financial investments (million)

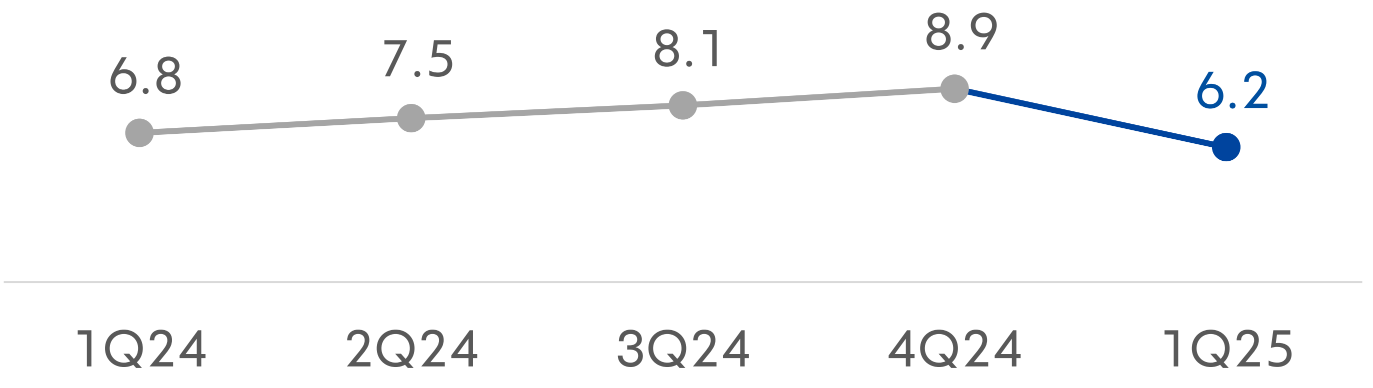


Funds Raised – **Caixa Capitalização**
BRL million

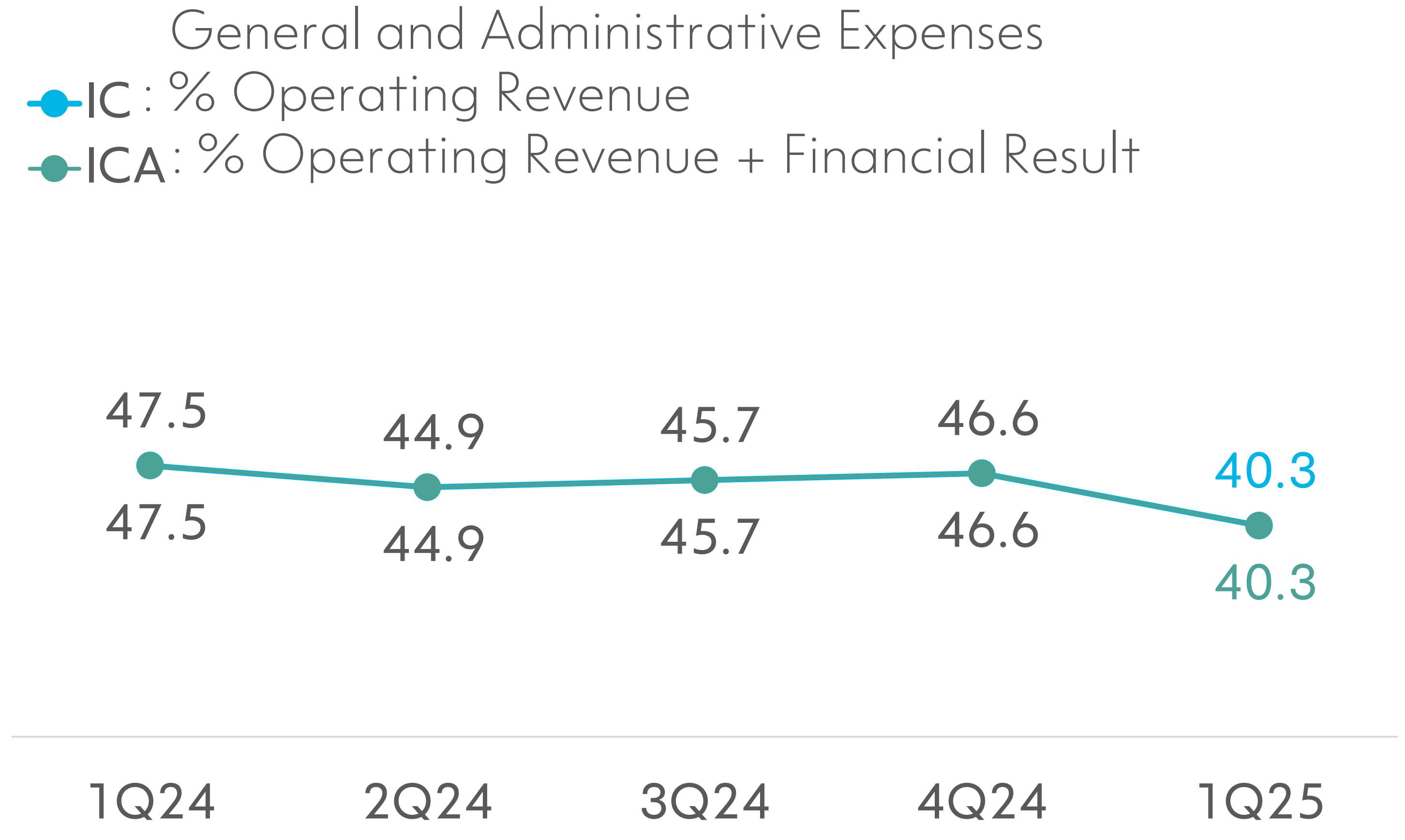


Operating Indicators

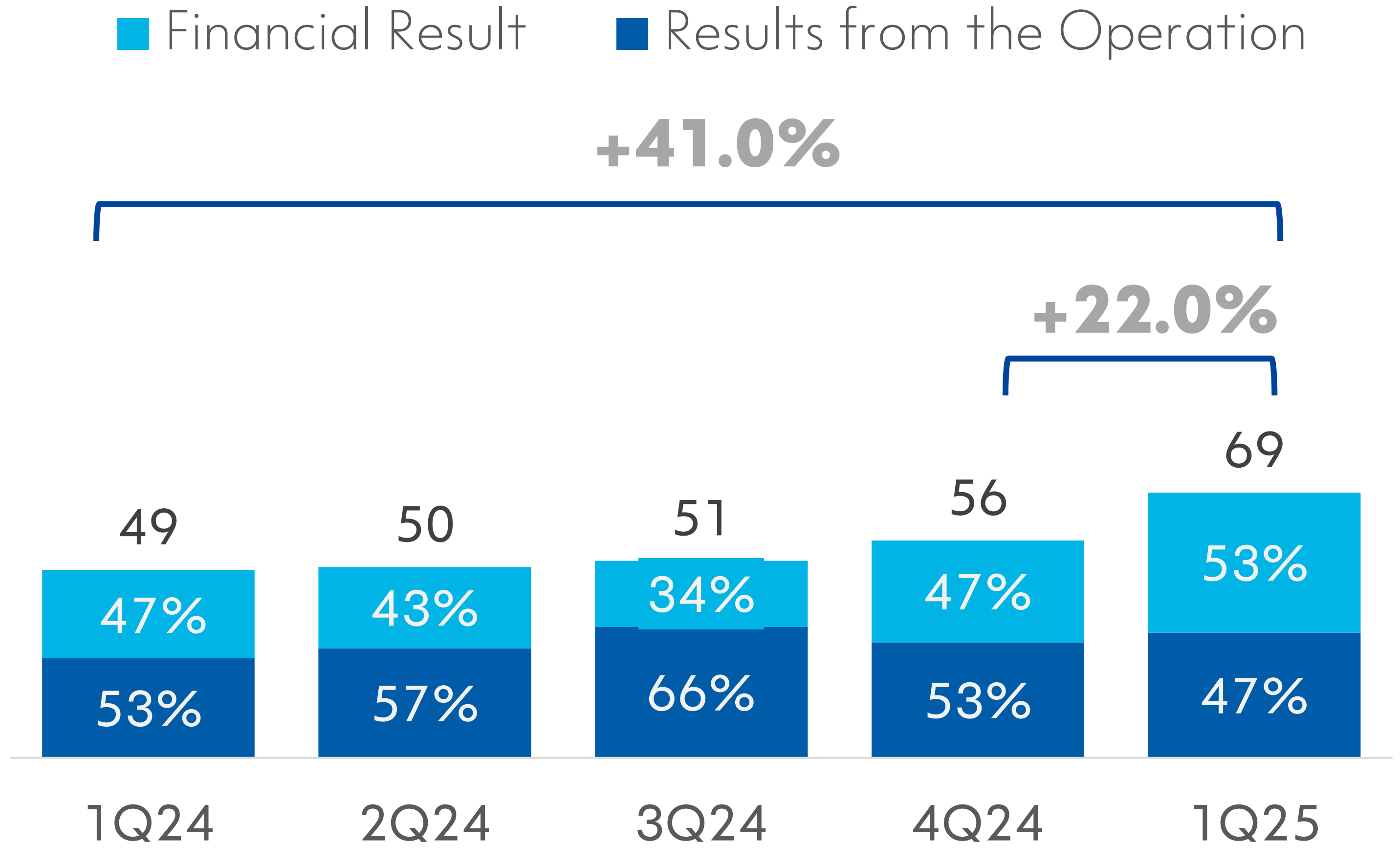
Administrative Expenses Ratio (IDA)
Caixa Capitalização
Administrative Expenses
% Operating Revenue



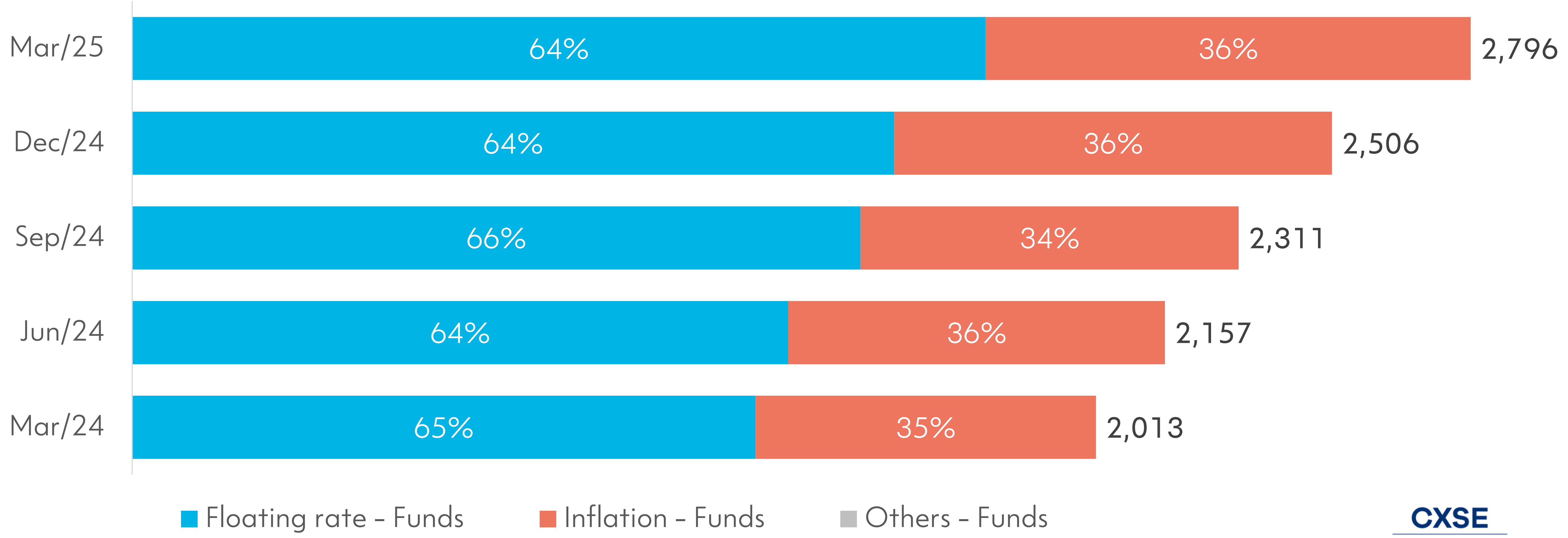
Combined (IC) and Expanded (ICA) Ratio
Caixa Capitalização



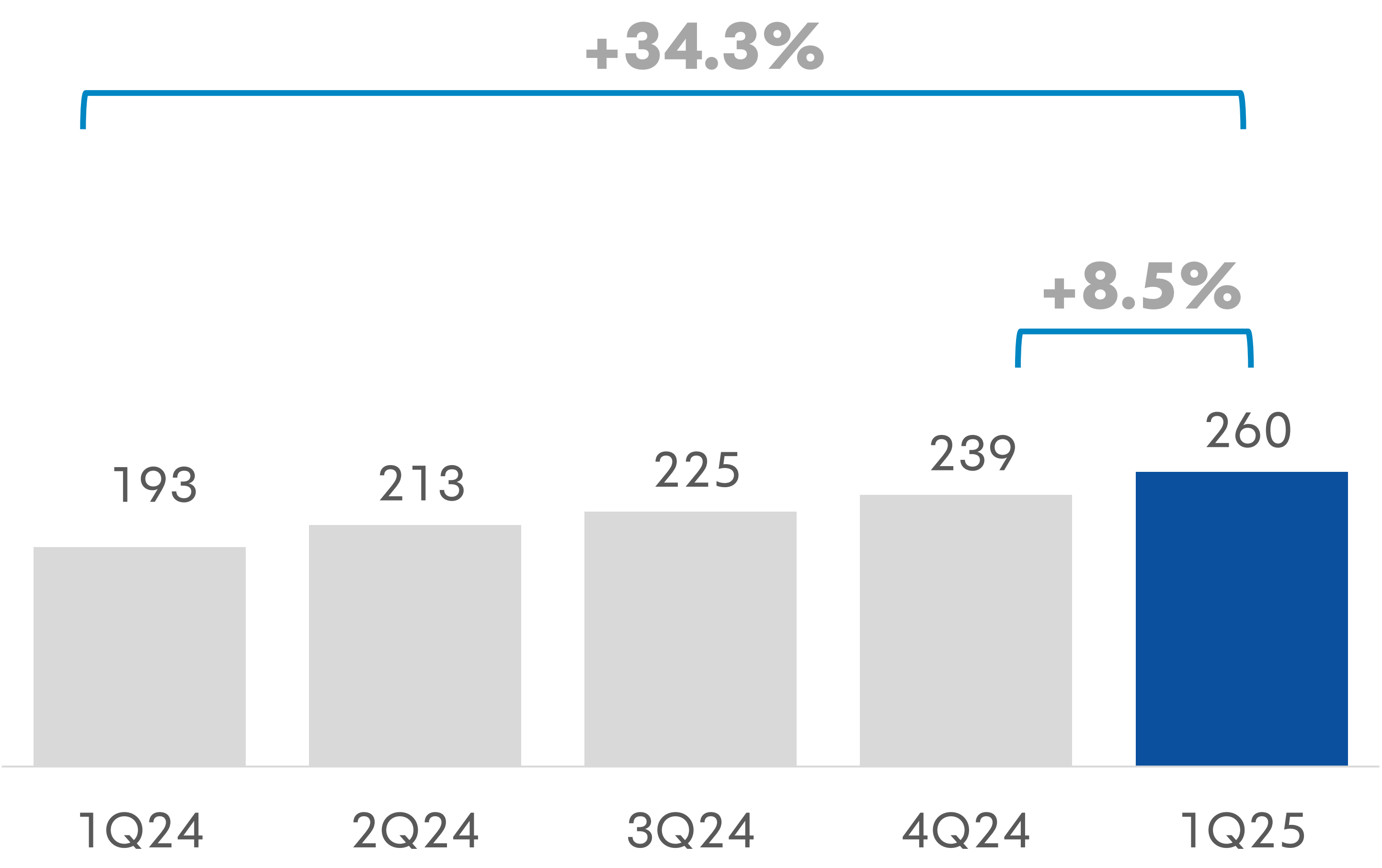
Net Income (Operating vs. Financial)
Caixa Capitalização
BRL million



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

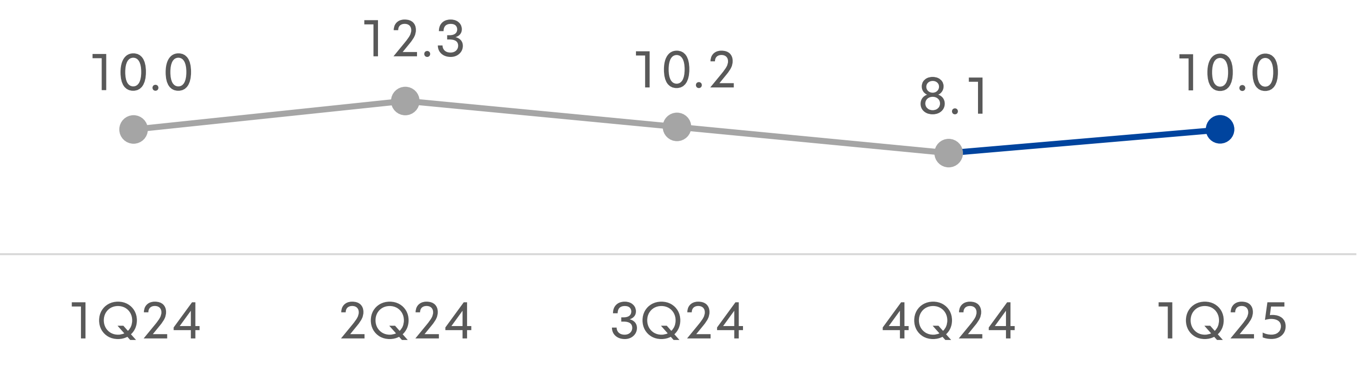


Revenue from Services – **Caixa Consórcio**
BRL million



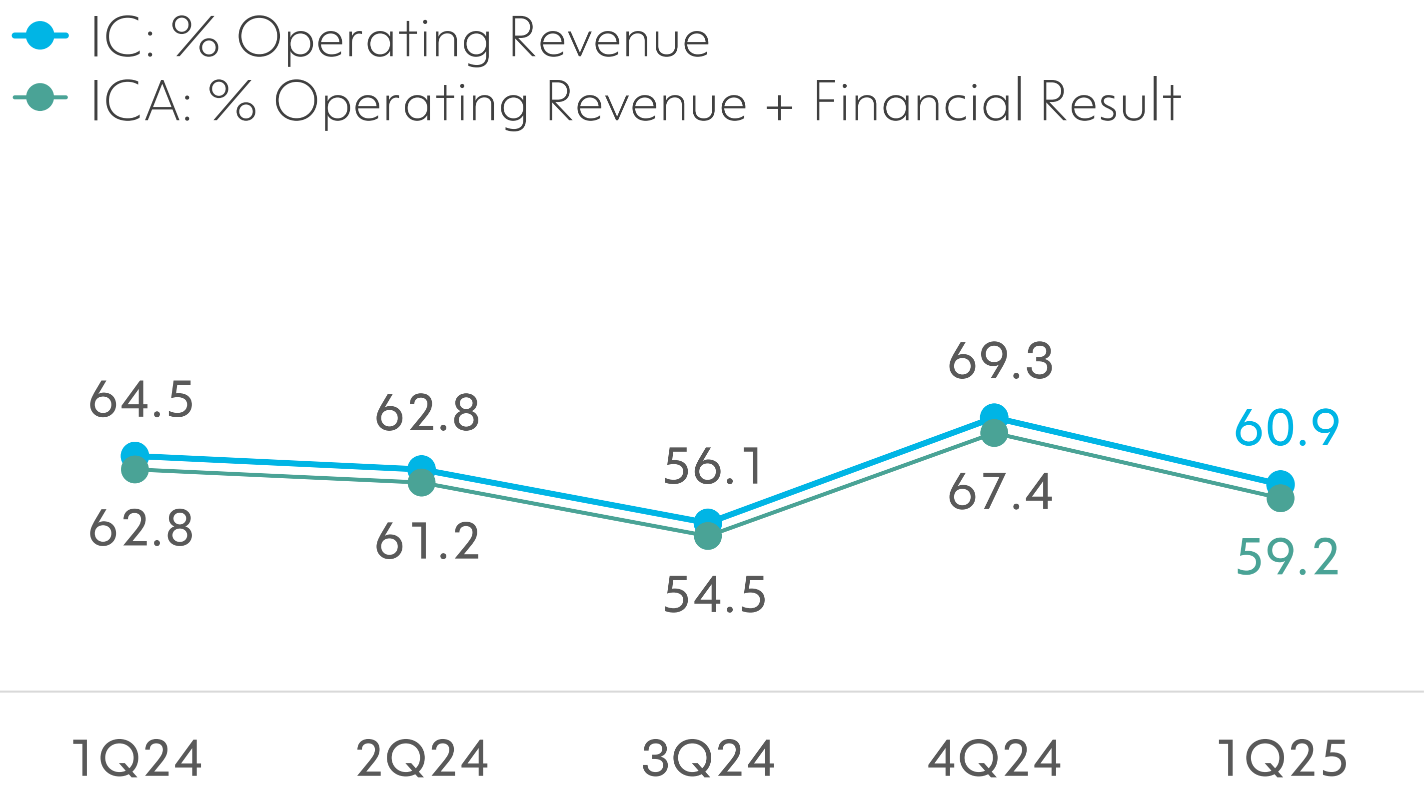
Operating Indicators

Administrative Expenses Ratio (IDA)
Caixa Consórcio
Administrative Expenses
% Operating Revenue

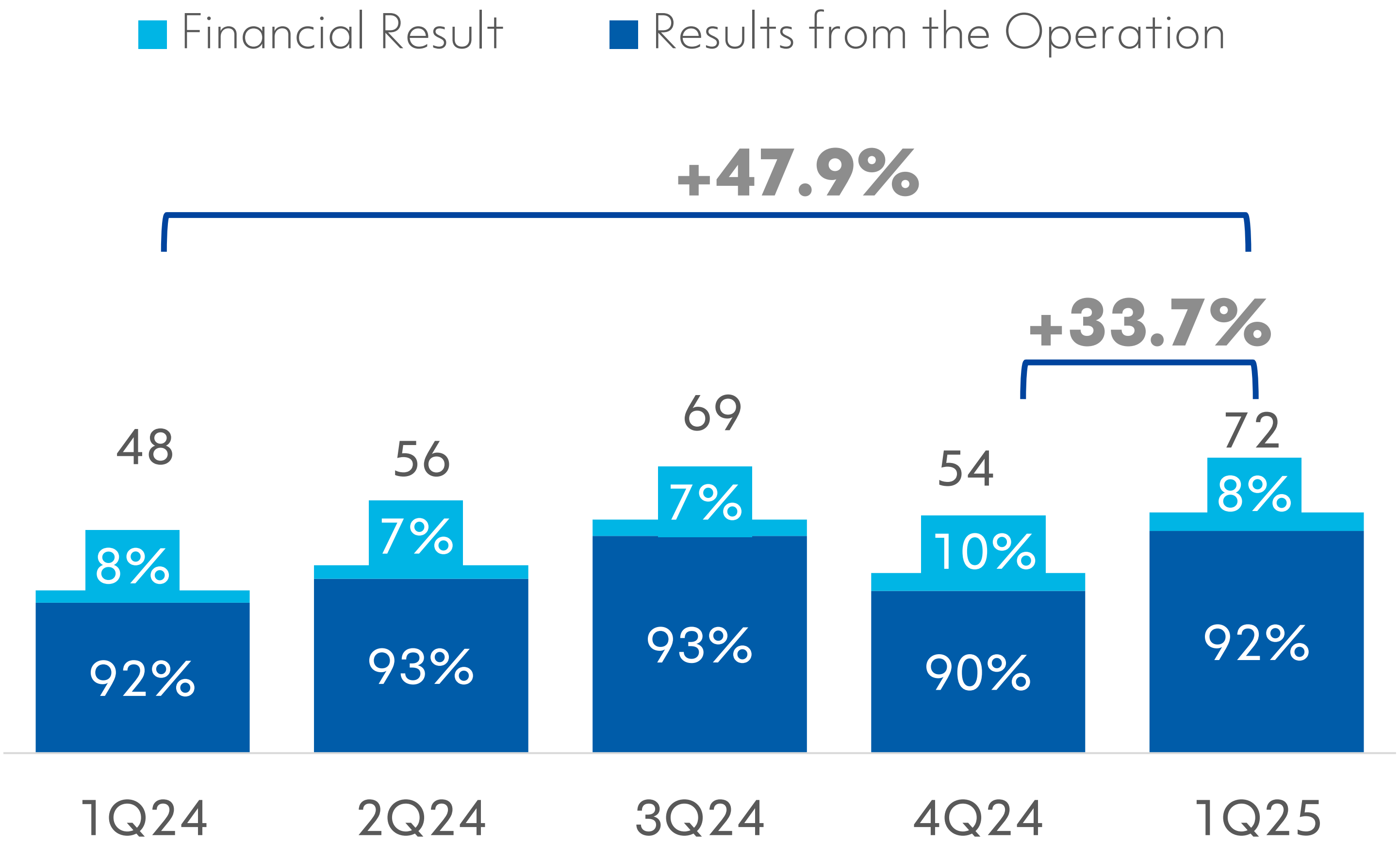


Combined (IC) and Expanded (ICA) Ratio
Caixa Consórcio

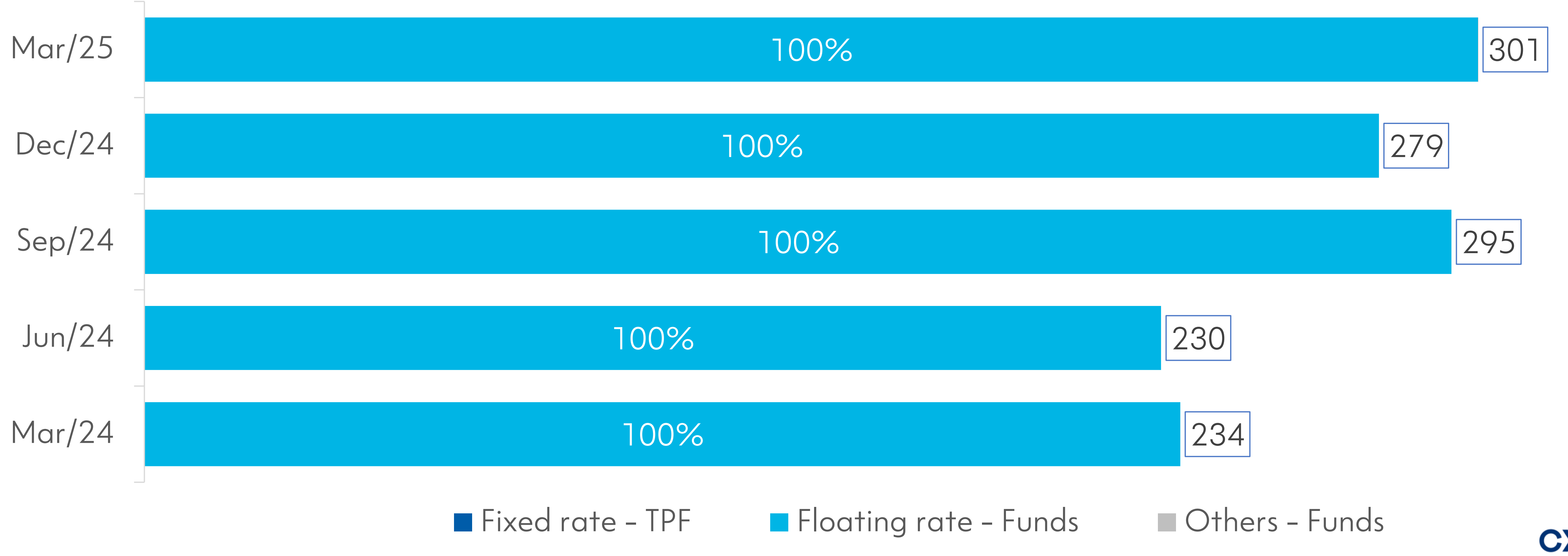
General and Administrative Expenses



Net Income (Operating vs. Financial)
Caixa Consórcio
BRL million

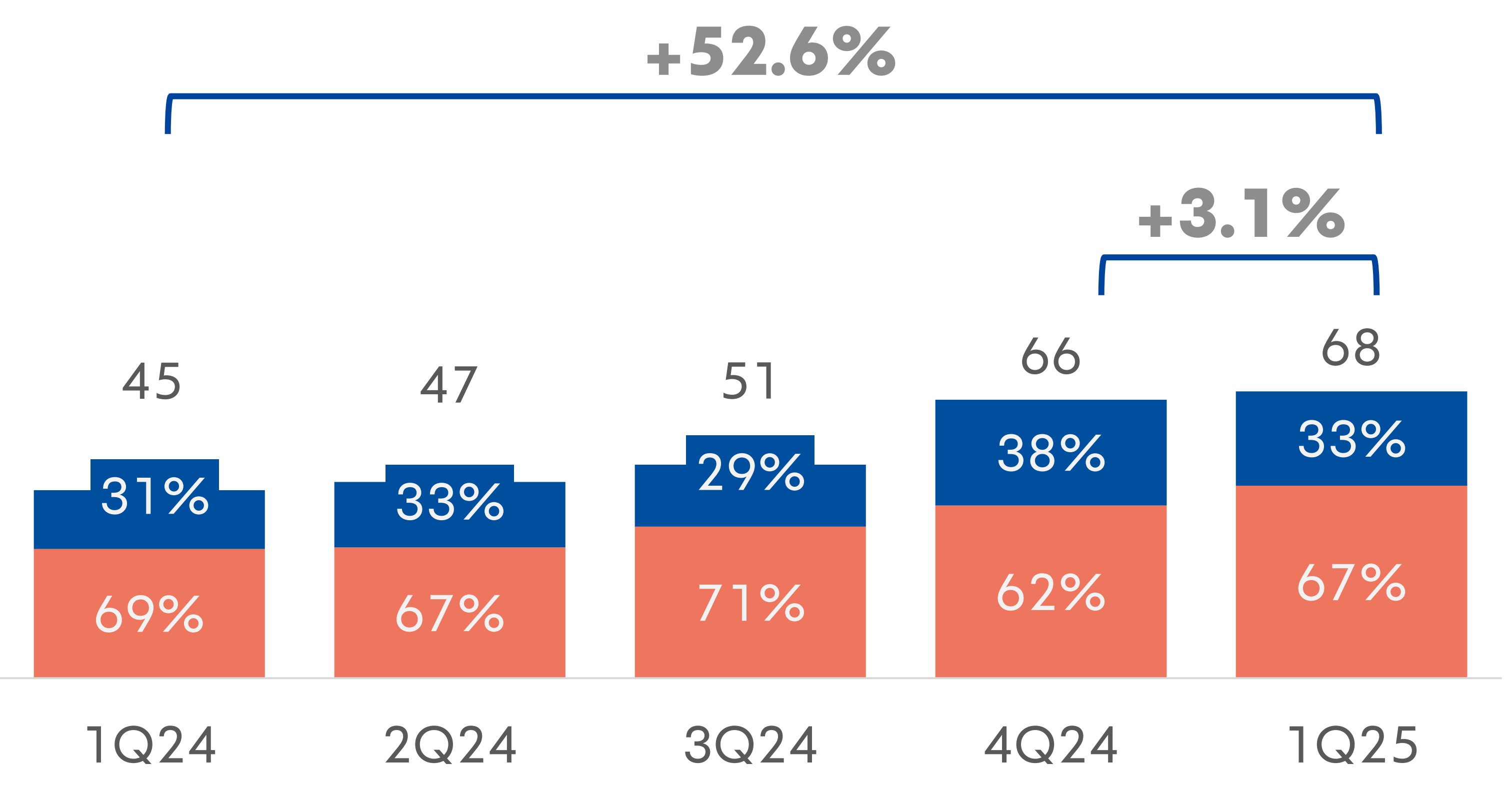


Investment Portfolio Composition – **Caixa Consórcio**
% Financial investments (million)

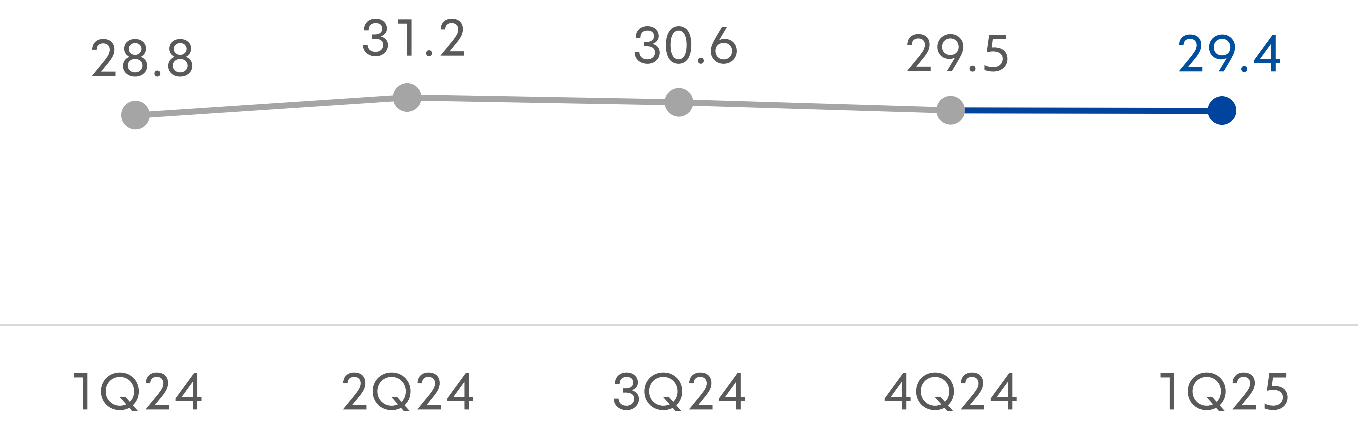


Operating Indicators

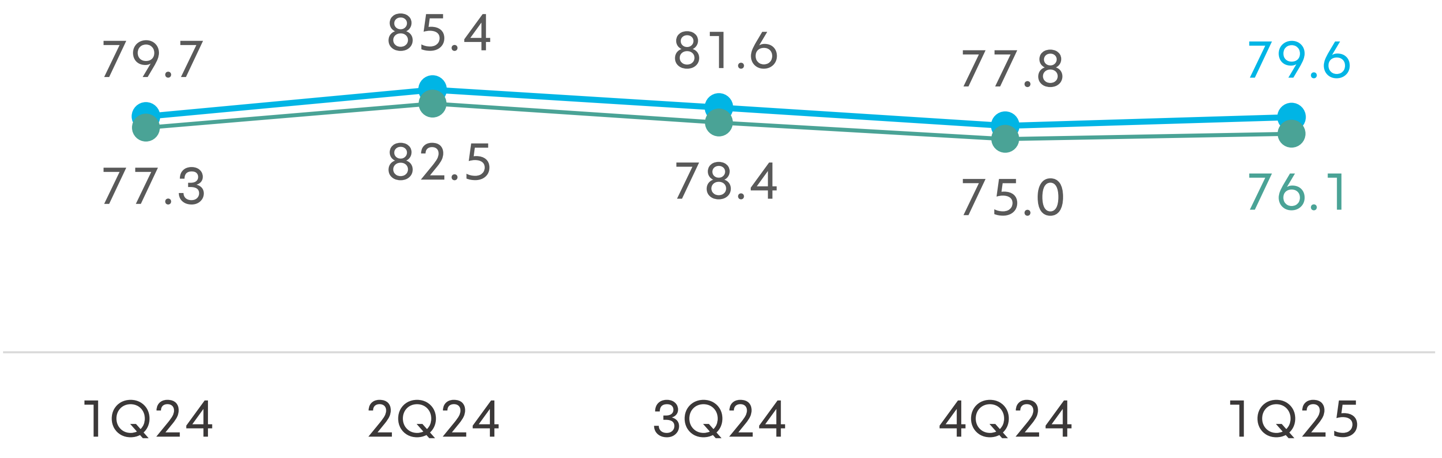
Assistance Revenues
BRL million
■ B2C ■ B2B



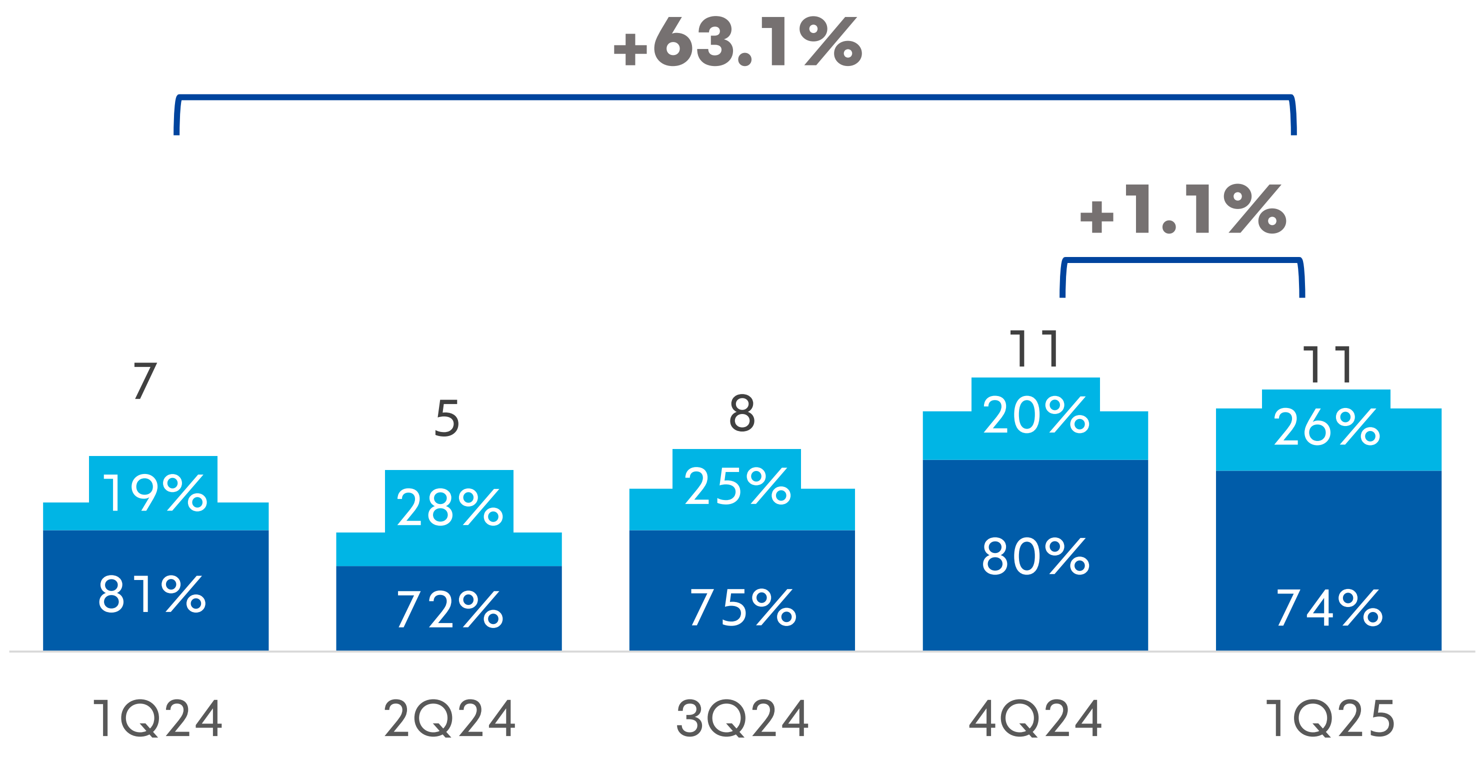
Administrative Expenses Ratio (IDA)
Caixa Assistência
Administrative Expenses
% Operating Revenue



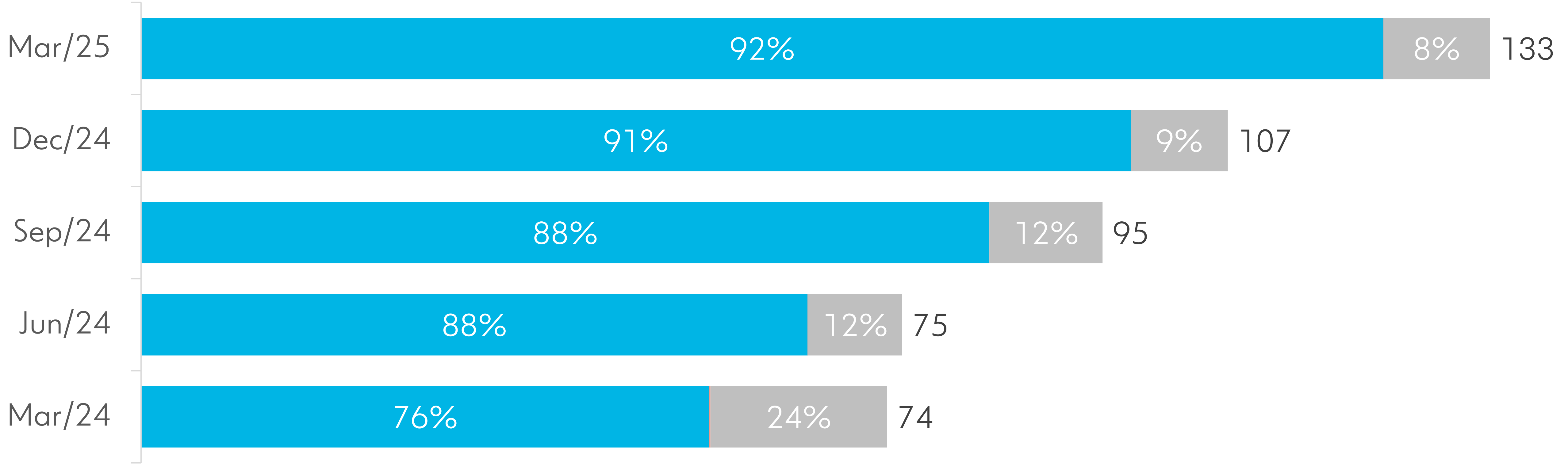
Combined (IC) and Expanded (ICA) Ratio
Caixa Assistência
General and Administrative Expenses
IC: % Operating Revenue
ICA: % Operating Revenue + Financial Result



Net Income (Operating vs. Financial)
Caixa Assistência
BRL million
■ Financial Result ■ Results from the Operation



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



■ Floating rate – Funds ■ Others – Funds

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