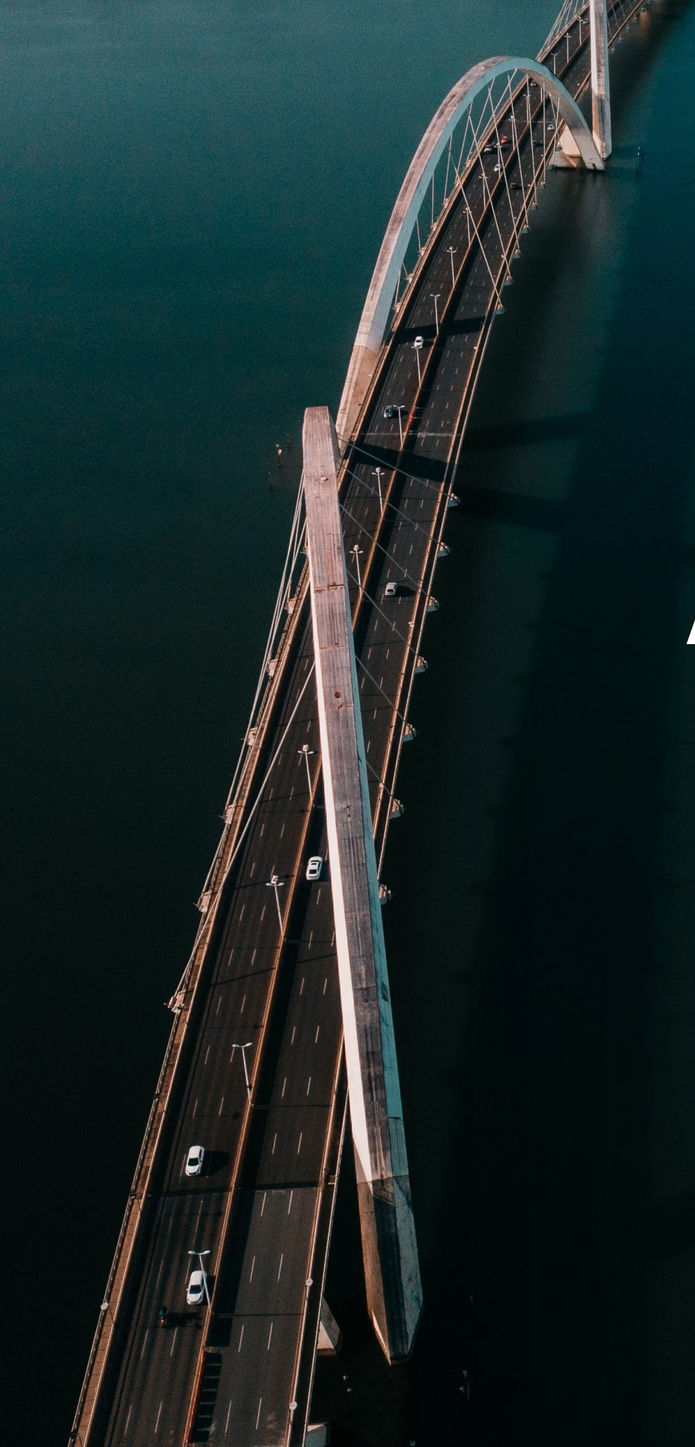


CAIXA Seguridade

APRESENTAÇÃO DE RESULTADOS

3T26

APRESENTAÇÃO
DE RESULTADOS

3T26

1 EXECUÇÃO ESTRATÉGICA/ DESTAQUES

Gustavo Portela
CEO / Diretor Presidente



CAIXA Seguridade

Transformação Digital na CAIXA

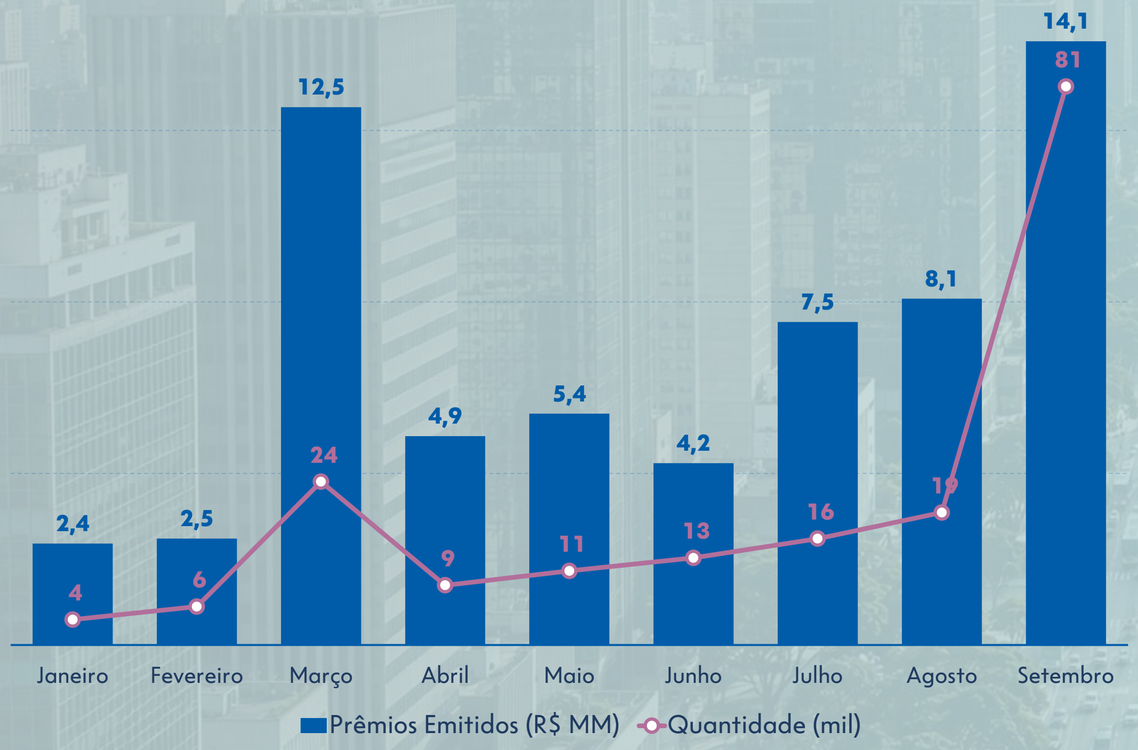


CAIXA		CAIXA Seguridade
Investimento de R$ 6,5 bilhões pelo banco em 2026	⟷	Empresas do grupo focadas na integração com a nova plataforma
Superapp em fase experimental (versão beta) para Android e iOS	⟷	MiniApps de Seguridade como camada transversal do ecossistema
Modernização do CRM	⟷	Mesas de Performance para os produtos Previdência, Vida, Residencial e Consórcio

CAIXA Seguridade

DESTAQUES 3T26

Prestamista no consignado privado em jornada 100% digital



Foco no Residencial acoplado ao Habitacional (DFC)



CAIXA Seguridade

+ PROTEÇÃO PARA O LAR

DESTAQUES 3T26

HABITACIONAL

AVANÇO REFLETE O CRESCIMENTO DA CARTEIRA DE CRÉDITO IMOBILIÁRIO DA CAIXA.

R$ **1.172,5** mi
Prêmios Emitidos

+15,3%/3T25

RESIDENCIAL

FOCO NA COMERCIALIZAÇÃO DO RESIDENCIAL ACOPLADO AO HABITACIONAL.

R$ **275,9** mi
Prêmios Emitidos

+20,9%/3T25
Prêmios Emitidos Acoplado

PREVIDÊNCIA

CAMPANHA DE CASHBACK PARA INCENTIVO À PORTABILIDADE DE ENTRADA.

R$ **1,3** bi
Captação Líquida

+25,1%/3T25

R$ **222,3** bi
Reservas de Previdência

+15,8%/3T25

CAPITALIZAÇÃO

LANÇAMENTO DO XCAP ÚNICO.

R$ **615,3** mi
Arrecadação

+26,8%/3T25



+ CUIDADO COM O QUE IMPORTA

CAIXA Seguridade

DESEMPENHO 3T26

LUCRO LÍQUIDO
Gerencial

R$ 1,18 BI **+3,7%** /3T25 **+8,6%** /9M25

DIVIDENDOS

R$ 1,08 BI

91,3% payout

RECEITA
Operacional

R$ 1,53 BI **+1,5%** /3T25 **+6,6%** /9M25

ROE

69,6%

+0,4 p.p. /3T25

APRESENTAÇÃO
DE RESULTADOS

3T26

2 DESEMPENHO COMERCIAL E FINANCEIRO

Edgar Vieira Soares
CFO / Diretor de Finanças e RI



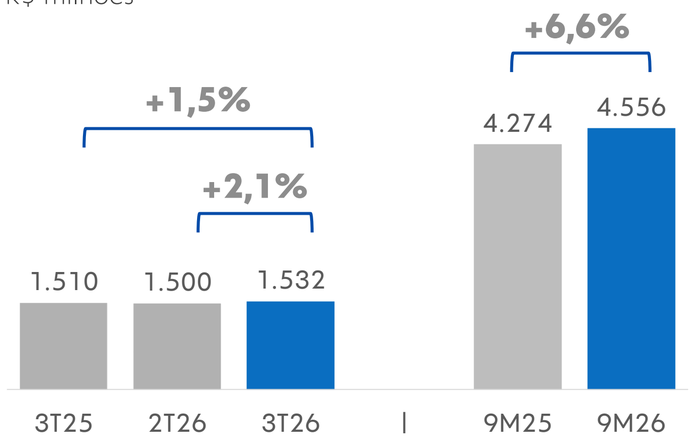
CAIXA Seguridade

DESEMPENHO FINANCEIRO

RECEITAS
Operacionais

R$ **1,5** bilhão

Receitas Operacionais
R$ milhões

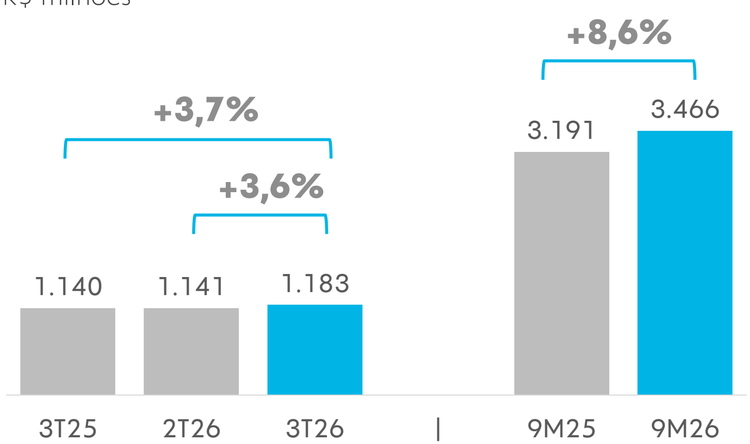


Receitas R$ milhões	%	**3T26**	**/3T25**	**/9M25**
Participações	61%	927	+6%	+11%
Distribuição	39%	605	-5%	+0%
Total	**100%**	**1.532**	**+1%**	**+7%**

LUCRO LÍQUIDO
Gerencial

R$ **1,2** bilhão

Lucro Líquido Gerencial
R$ milhões

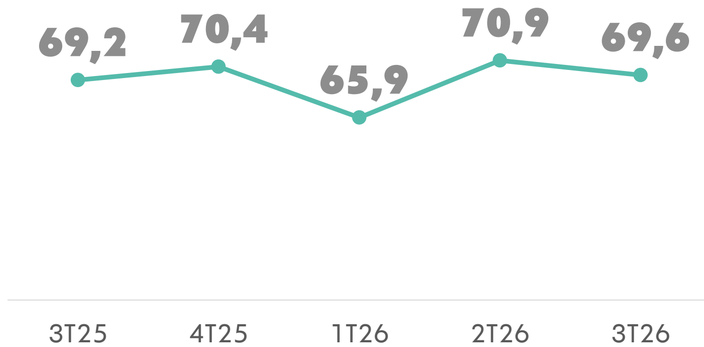


Lucro Líquido Contábil[2] de R$ 1.179,5 milhões no 3T26, crescimento de 3,4% em relação ao 3T25.

ROE[1]

69,6% a.a.

ROE
% a.a.



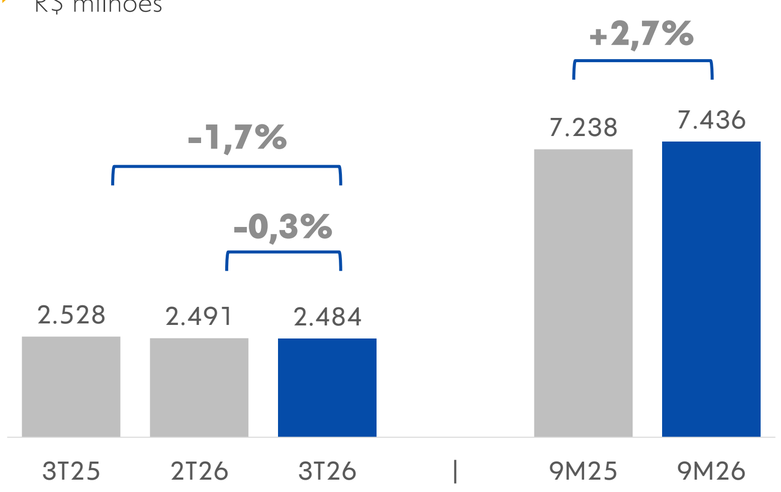
ROE: Aumento de 0,4 p.p. em 12 meses, atingindo 69,6%.

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

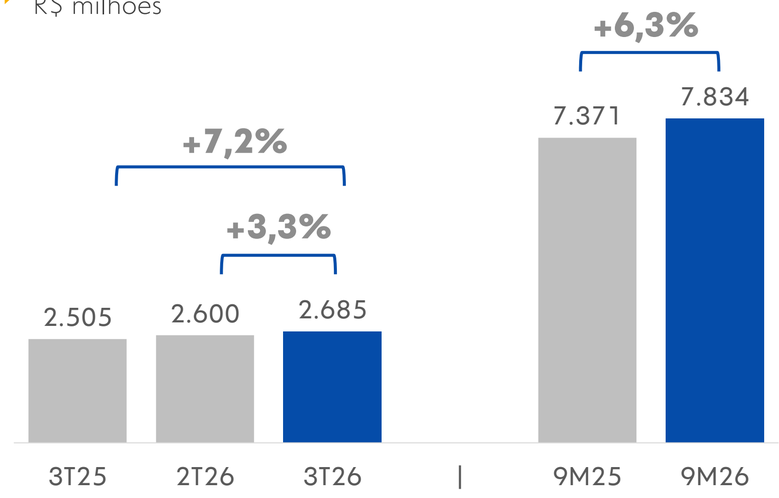
[2] Conforme norma CPC 50 (IFRS 17).

NEGÓCIOS DE SEGURO | Desempenho Comercial

Prêmios Emitidos
R$ milhões



Prêmios Ganhos
R$ milhões



Prêmios Emitidos por Ramo R$ milhões	%	**R$ milhões 3T26**	**/3T25**	**/9M25**
Habitacional	45%	1.172	+15%	+14%
Vida	23%	561	-6%	-4%
Prestamista	12%	230	-40%	-24%
Residencial	11%	276	-10%	-2%
Auto	6%	178	+32%	+63%
Assistência	2%	55	-28%	-27%
Outros Seguros	1%	12	-10%	+11%
Total Seguros	**100%**	**2.484**	**-2%**	**+3%**

Prêmios Ganhos por Ramo R$ milhões	%	**R$ milhões 3T26**	**/3T25**	**/9M25**
Habitacional	44%	1.172	+15%	+14%
Vida	22%	578	+3%	+3%
Prestamista	16%	441	-9%	-9%
Residencial	10%	276	+15%	+16%
Auto	5%	144	+35%	+26%
Assistência	2%	55	-28%	-27%
Outros Seguros	1%	18	-12%	-12%
Total Seguros	**100%**	**2.685**	**+7%**	**+6%**

Prêmios Ganhos

Destaque para o crescimento anual (3T26/3T25) nos ramos Habitacional (+15%), Residencial (+15%) e Auto (+35%).

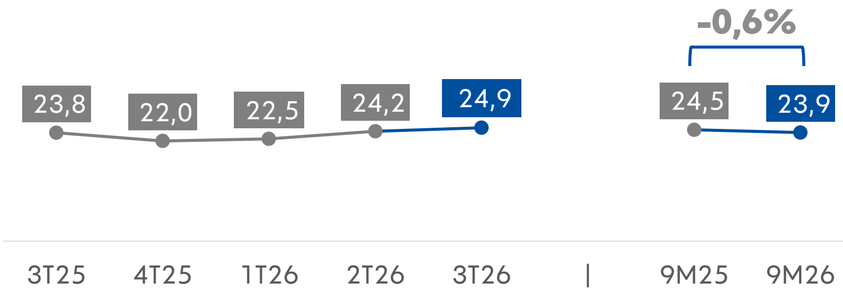


NEGÓCIOS DE SEGURO | Desempenho Operacional

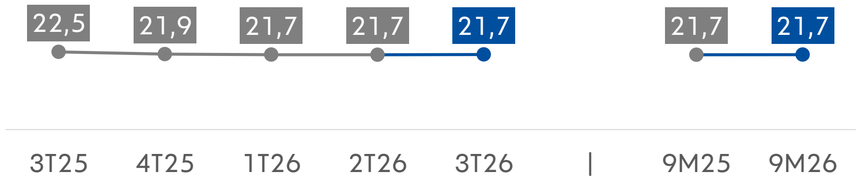
INDICADORES DE DESEMPENHO

MARGEM OPERACIONAL

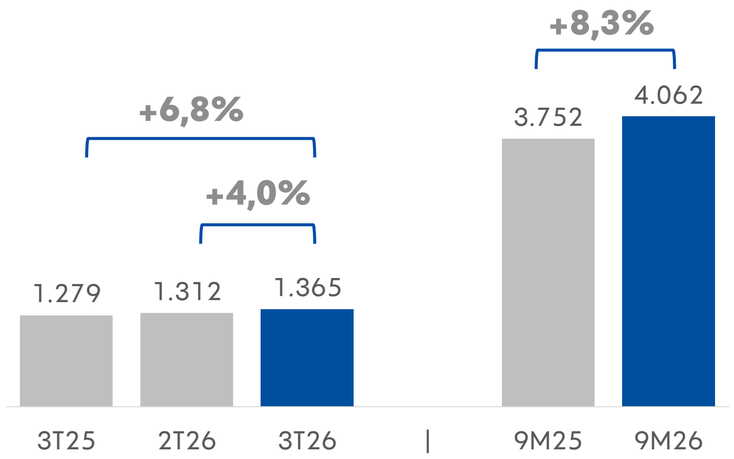
Sinistralidade
% Prêmio Ganho



Comissionamento
% Prêmio Ganho



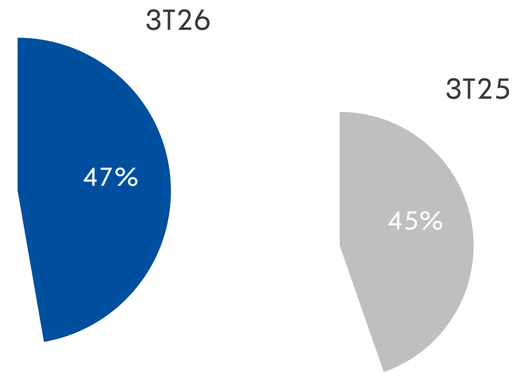
Margem Operacional de Seguro
R$ milhões



Distribuição e Variação por Ramo
R$ milhões

	%	R$ milhões 3T26	/3T25	/9M25
Habitacional	50%	681	+12%	+14%
Vida	26%	355	+20%	+11%
Prestamista	10%	143	-27%	-12%
Residencial	10%	133	+17%	+16%
Assistência	3%	37	-7%	-4%
Outros Seguros	1%	16	-31%	-35%
Total Seguros	**100%**	**1.365**	**+7%**	**+8%**

Representatividade
% Margem Operacional Total[1]

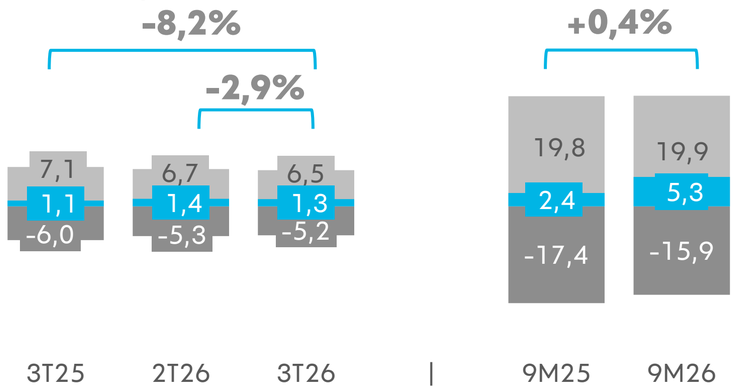


[1] Representatividade ponderada pela participação da Caixa Seguridade em cada empresa

NEGÓCIOS DE ACUMULAÇÃO | Desempenho Comercial

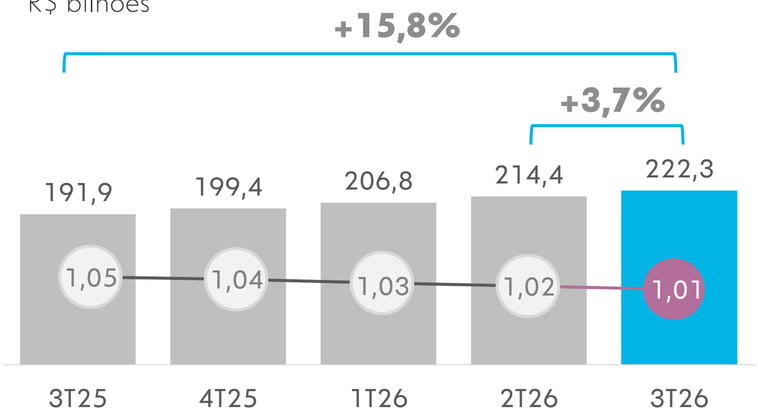
PREVIDÊNCIA

Contribuições de Previdência
R$ bilhões



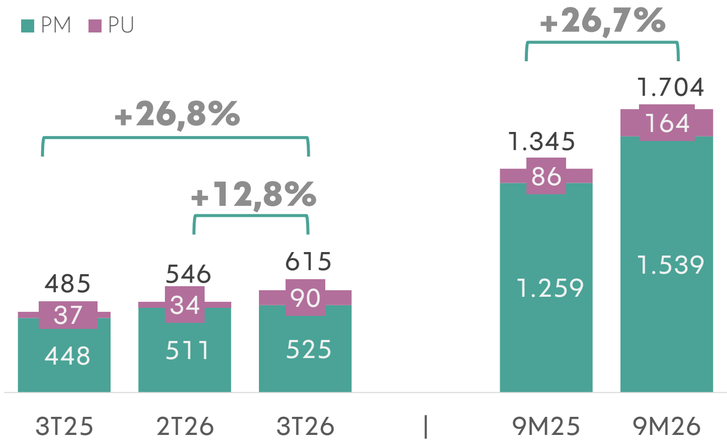
Reservas de Previdência
R$ bilhões

Taxa Adm Média a.a.
% Reservas

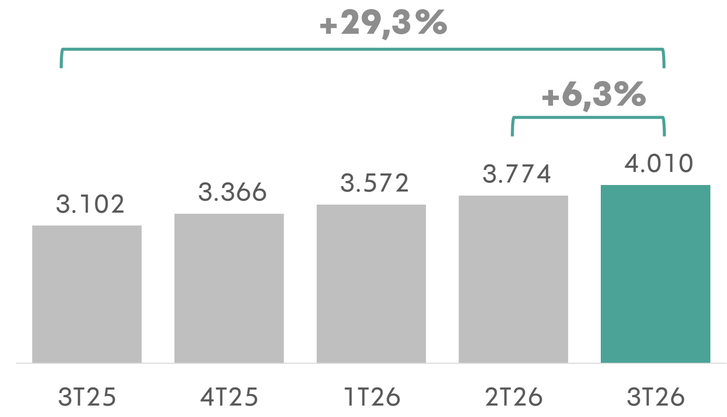


CAPITALIZAÇÃO

Recursos Arrecadados - **Capitalização**
R$ milhões

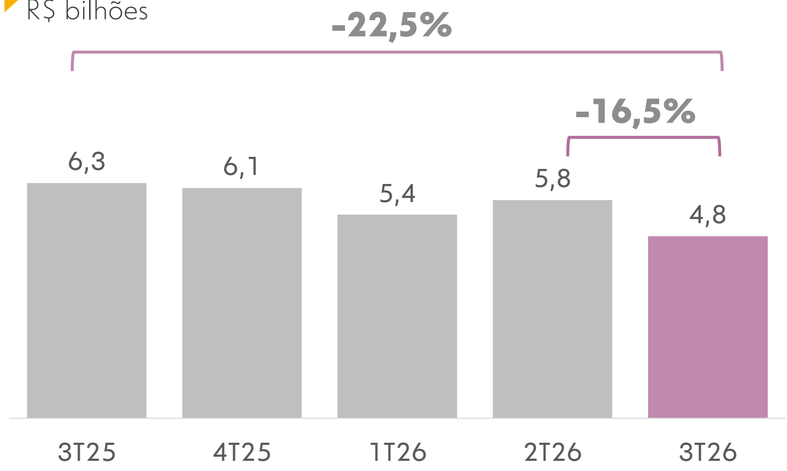


Reservas de Capitalização
R$ milhões



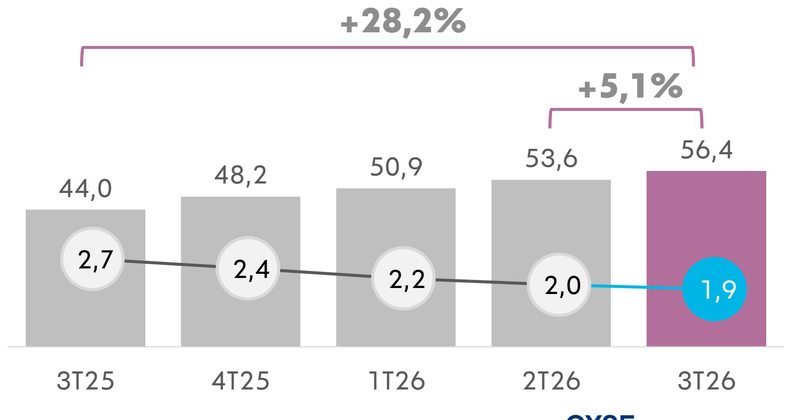
CONSÓRCIO

Cartas de Crédito
R$ bilhões



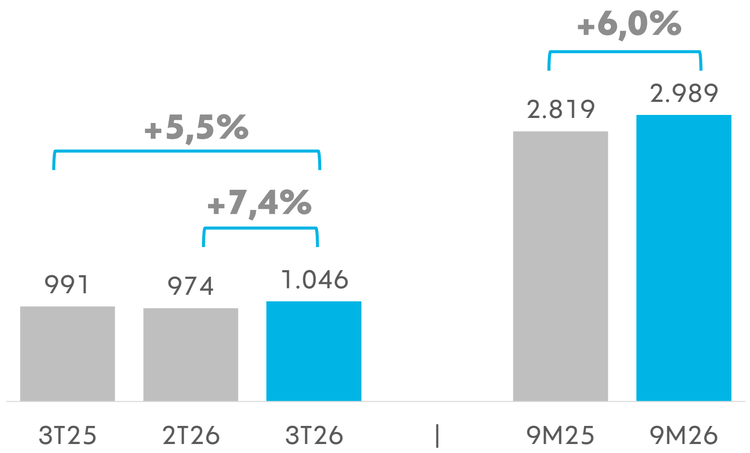
Estoque de Cartas
R$ bilhões

Taxa Adm Média a.a.
% Estoque

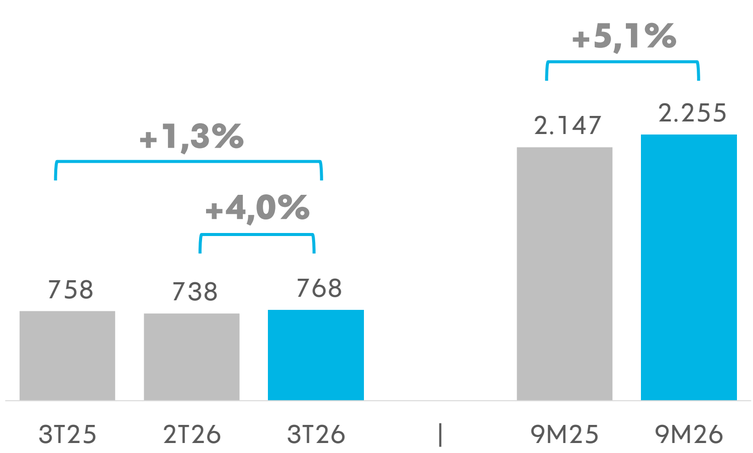


NEGÓCIOS DE ACUMULAÇÃO | Desempenho Operacional

Receita Operacional
R$ milhões



Margem Operacional de Acumulação
R$ milhões



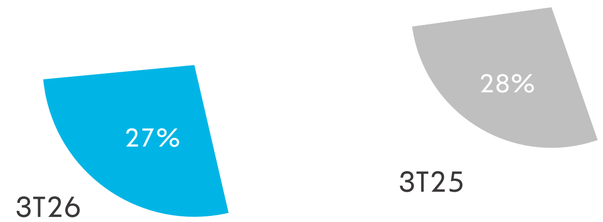
Receita Operacional

Aumento de 5,5% nas receitas operacionais entre 3T26 e 3T25, destaque para os segmentos de Previdência (+10%) e Capitalização (+15%).

Receita Operacional R$ milhões	%	**3T26**	**/3T25**	**/9M25**
Previdência	58%	603	+10%	+10%
Consórcio	24%	257	-8%	-4%
Capitalização	18%	185	+15%	+11%
Total Acumulação	**100%**	**1.046**	**+6%**	**+6%**

Margem Operacional R$ milhões	%	**3T26**	**/3T25**	**/9M25**
Previdência	70%	540	+13%	+14%
Consórcio	18%	138	-26%	-14%
Capitalização	12%	90	-3%	0%
Total Acumulação	**100%**	**768**	**+1%**	**+5%**

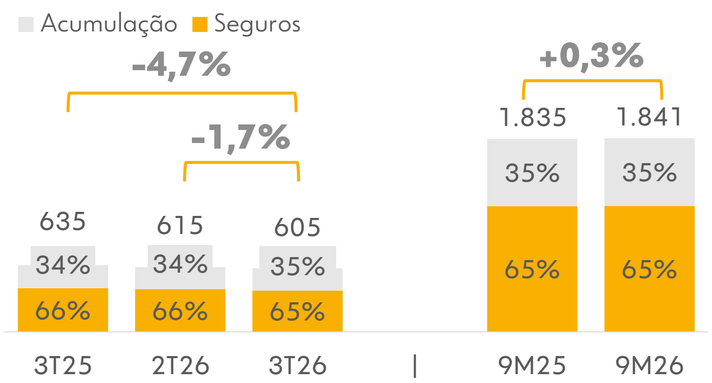
Representatividade de Acumulação
% Margem Operacional Total[1]



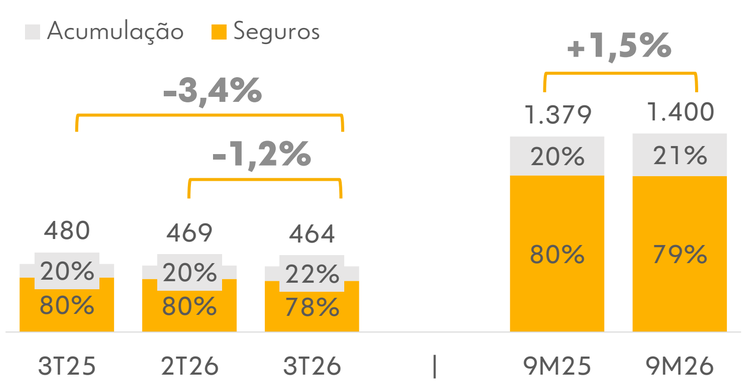
[1] Representatividade ponderada pela participação da Caixa Seguridade em cada empresa.

NEGÓCIOS DE DISTRIBUIÇÃO | Desempenho Operacional

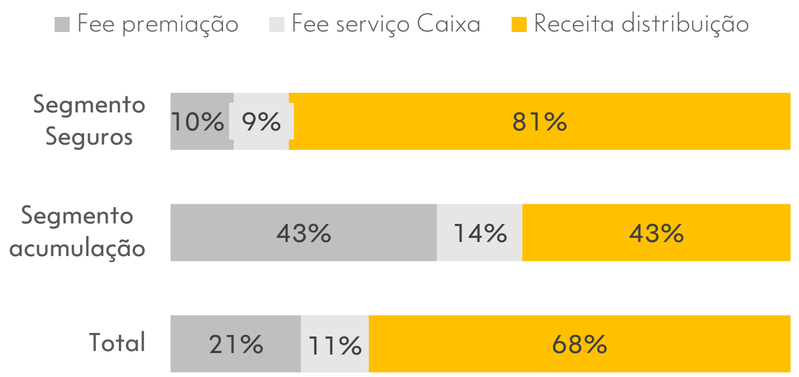
Receitas de Corretagem[1]
R$ milhões



Margem Operacional
R$ milhões



Distribuição da corretagem
% 9M26



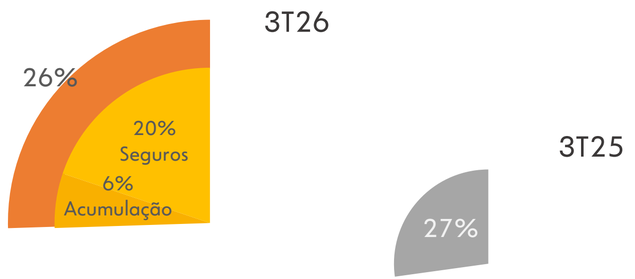
Corretagem por Segmento
R$ milhões

	%	3T26	/3T25	/9M25
Habitacional	28%	168	+28%	+22%
Consórcio	23%	141	-7%	-4%
Residencial	16%	94	-7%	+1%
Prestamista	11%	66	-42%	-25%
Vida	7%	44	-7%	-2%
Capitalização	7%	43	+20%	+24%
Previdência	5%	28	-7%	-1%
Outros Seguros	3%	21	-12%	0%
Total Distribuição	**100%**	**605**	**-5%**	**0%**

Margem Operacional por Segmento
R$ milhões

	%	3T26	/3T25	/9M25
Habitacional	36%	169	+31%	+23%
Consórcio	10%	44	-3%	-3%
Residencial	14%	67	-14%	-2%
Prestamista	14%	66	-42%	-25%
Vida	10%	44	-7%	-2%
Capitalização	7%	31	+53%	+58%
Previdência	6%	28	-7%	-1%
Outros Seguros	3%	15	-13%	-1%
Total Distribuição	**100%**	**464**	**-3%**	**+2%**

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



3T25 4T25 1T26 2T26 3T26

Índice por Agrupamento	IDA 3T26	Δ3T25 p.p.	Δ2T26 p.p.
Bancassurance CAIXA	**11,2%**	**+0,3**	**-0,1**
Run-off	12,9%	-0,2	+1,0
Novas Parcerias	11,6%	+0,1	-0,5
Holding + Corretora	7,3%	+1,2	+0,3
Bancassurance PAN	**6,6%**	**-1,1**	**+0,5**
ÍNDICE GERAL	**10,7%**	**+0,1**	**0**

ÍNDICE COMBINADO (IC)

Despesas Gerais e Administrativas
% Receita Operacional



3T25 4T25 1T26 2T26 3T26

Índice por Agrupamento	IC 3T26	Δ3T25 p.p.	Δ2T26 p.p.
Bancassurance CAIXA	**55,4%**	**-0,2**	**-0,7**
Run-off	67,8%	+2,6	+0,2
Novas Parcerias	54,9%	-1,1	-1,2
Holding + Corretora	43,2%	+0,2	-0,1
Bancassurance PAN	**69,6%**	**+2,8**	**+0,9**
ÍNDICE GERAL	**57,0%**	**+0,2**	**-0,6**

ÍNDICE COMBINADO AMPLIADO (ICA)

Despesas Gerais e Administrativas
% Receita Operacional + Resultado Financeiro



3T25 4T25 1T26 2T26 3T26

Índice por Agrupamento	ICA 3T26	Δ3T25 p.p.	Δ2T26 p.p.
Bancassurance CAIXA	**48,4%**	**+0,3**	**-0,7**
Run-off	55,5%	+1,5	+0,1
Novas Parcerias	48,2%	-0,1	-1,1
Holding + Corretora	40,1%	+0,2	-0,2
Bancassurance PAN	**62,1%**	**+3,8**	**+0,2**
ÍNDICE GERAL	**49,9%**	**+0,7**	**-0,6**

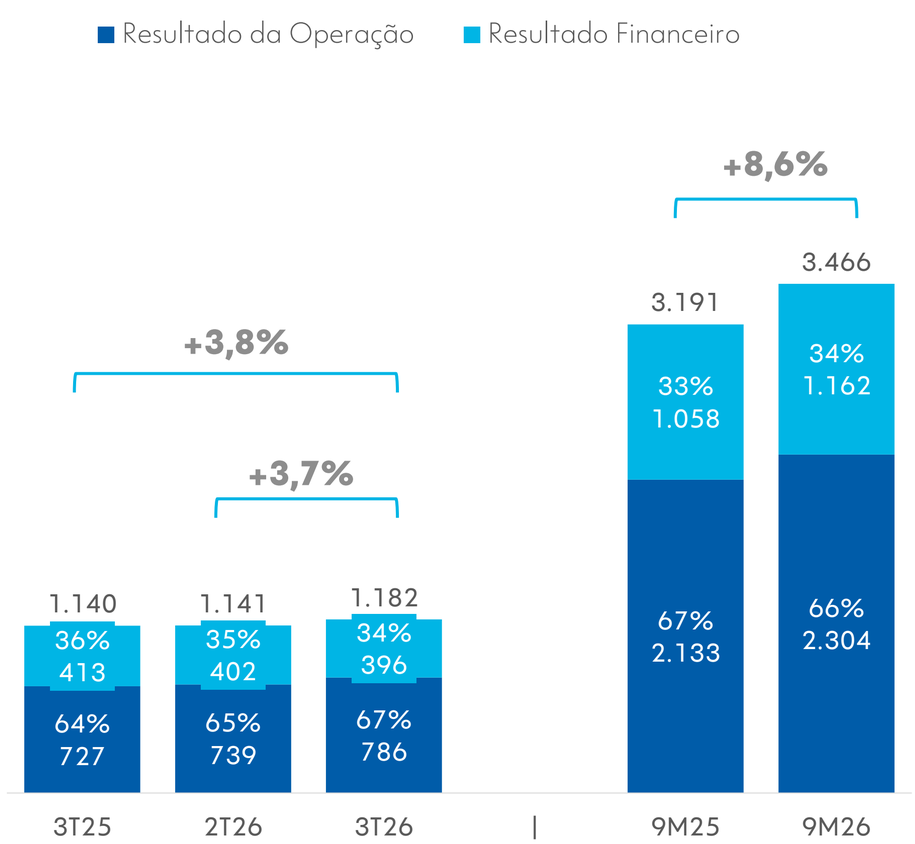
IDA O Índice de Despesas Administrativas (IDA) atingiu 10,7% no 3T26, mantendo-se próximo ao patamar histórico e estável em relação ao trimestre anterior. Ao desconsiderar as alocações realizadas no trimestre com recursos incentivados pela Lei Rouanet, que geram redução equivalente na despesa tributária, o IDA ajustado seria de 10,4%.

ICA O ICA de 3T26 apresentou melhora de 0,6 p.p. na comparação com 2T26, refletindo a evolução da margem dos produtos e do resultado financeiro no período.

RESULTADO OPERACIONAL E FINANCEIRO

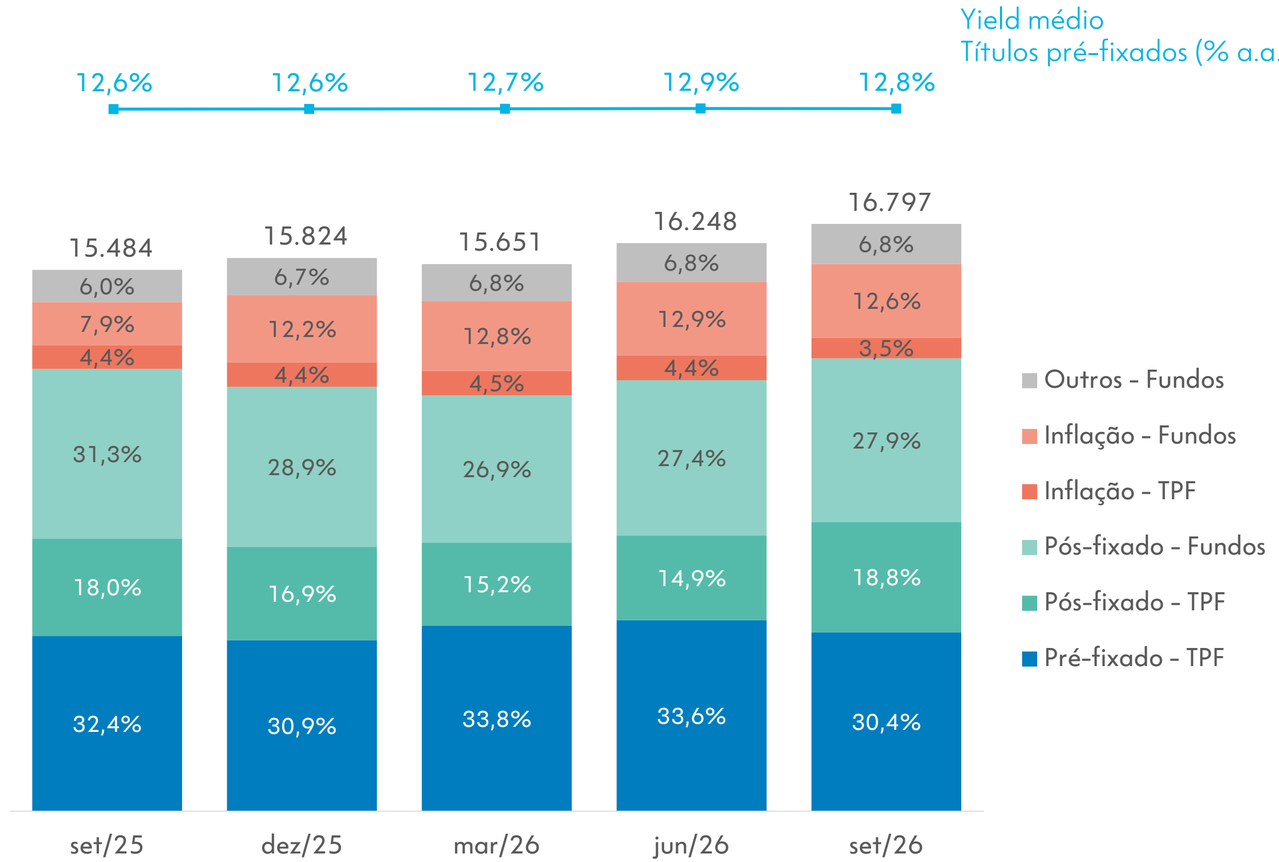
Lucro Líquido

(Operacional X Financeiro) Lucro Líquido Recorrente



Composição agrupada da Carteira de Investimentos[2]

% 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 **3T26**

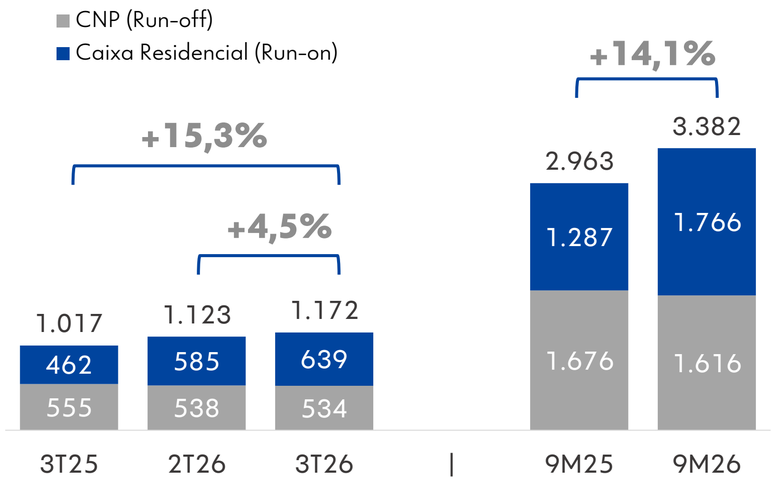
APÊNDICE



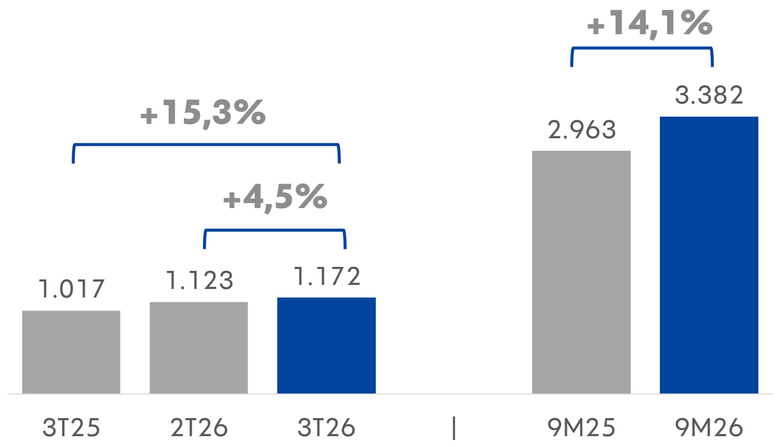
CAIXA Seguridade

SEGURO HABITACIONAL
Desempenho Operacional

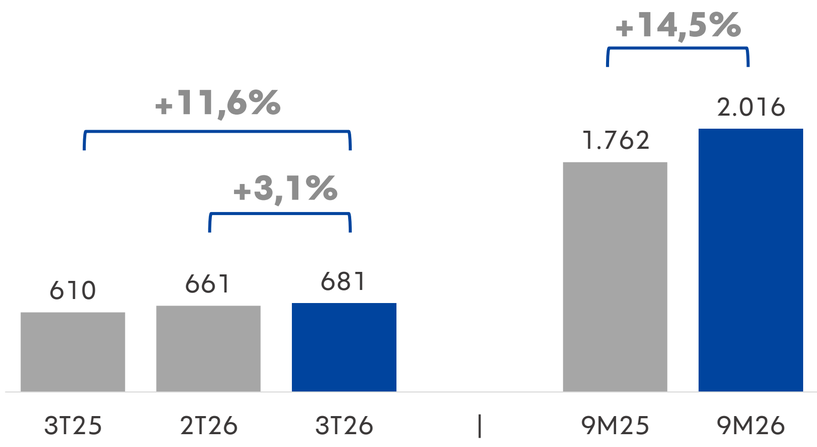
Prêmios Emitidos **Habitacional**
R$ milhões



Prêmios Ganhos **Habitacional**
R$ milhões



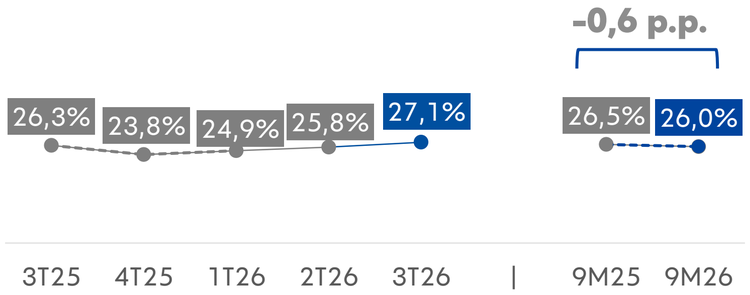
Margem Operacional **Habitacional**
R$ milhões



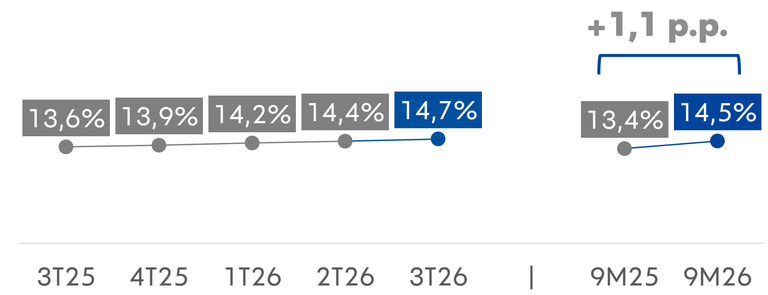
DESEMPENHO OPERACIONAL

INDICADORES DE DESEMPENHO

Sinistralidade **Habitacional**
% Prêmio Ganho

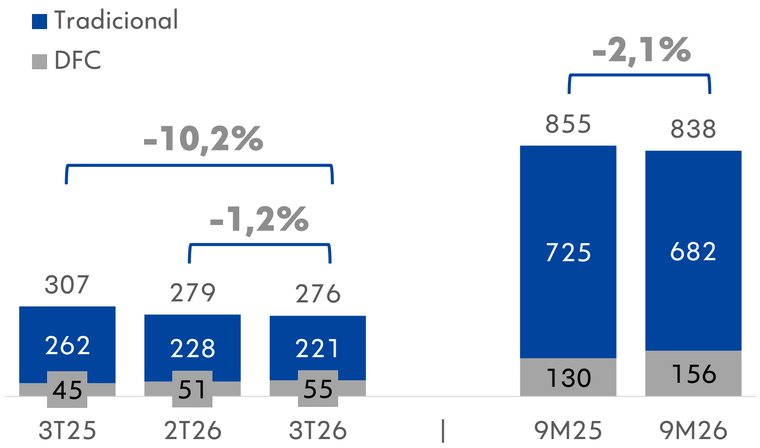


Comissionamento **Habitacional**
% Prêmio Ganho

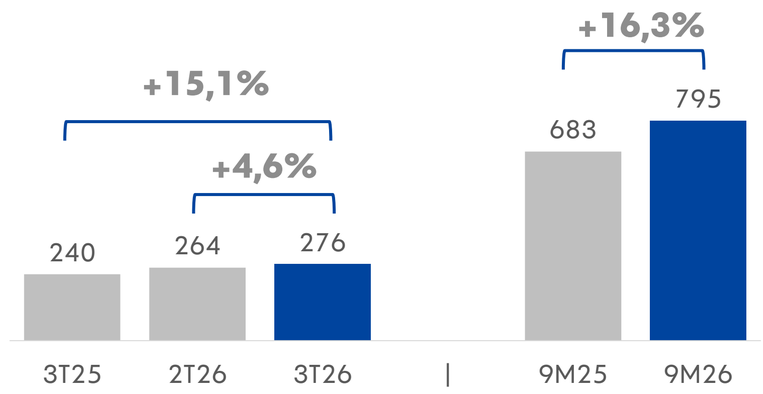


SEGURO RESIDENCIAL
Desempenho Operacional

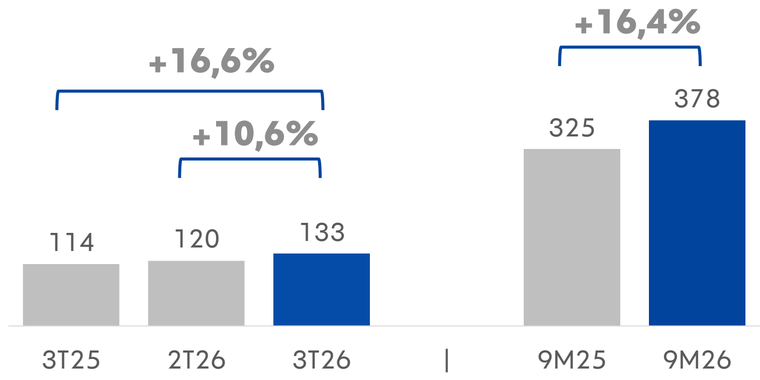
Prêmios Emitidos **Residencial**
R$ milhões



Prêmios Ganhos **Residencial**
R$ milhões



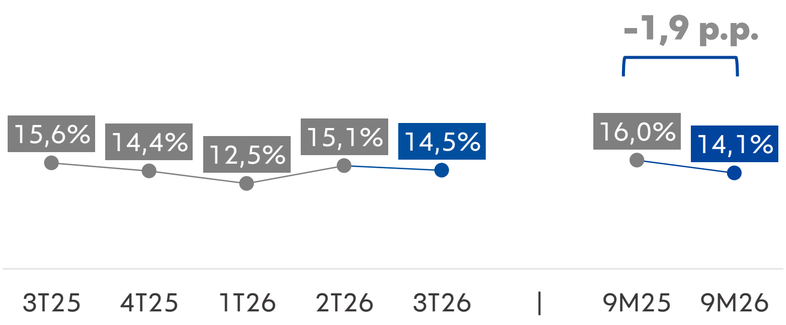
Margem Operacional **Residencial**
R$ milhões



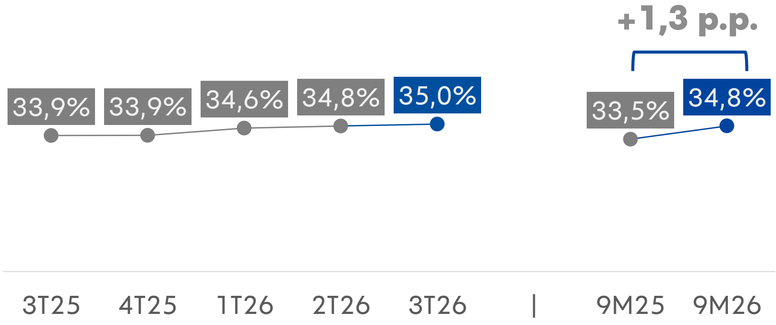
DESEMPENHO OPERACIONAL

INDICADORES DE DESEMPENHO

Sinistralidade **Residencial**
% Prêmio Ganho

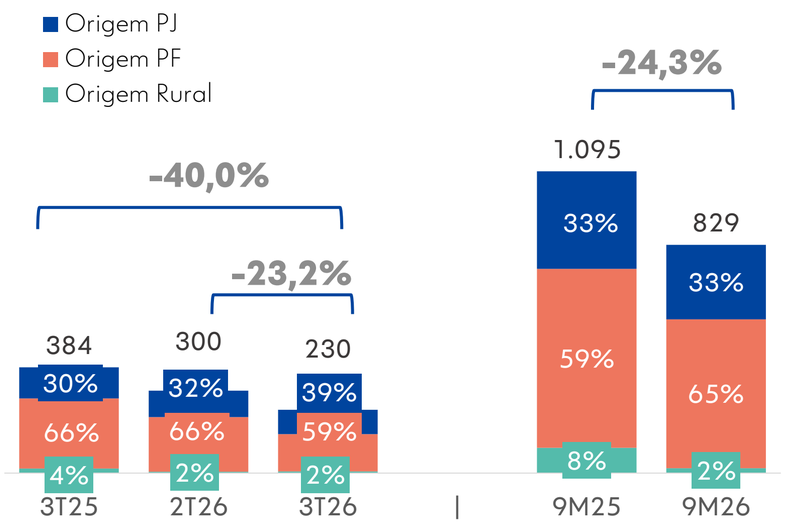


Comissionamento **Residencial**
% Prêmio Ganho

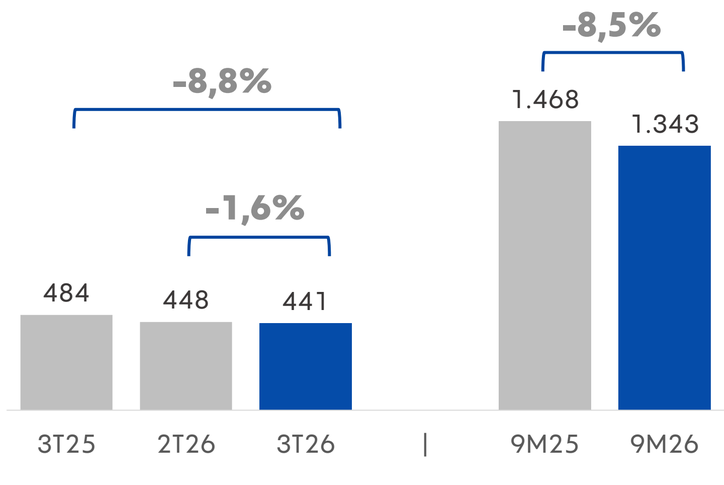


SEGURO PRESTAMISTA
Desempenho Operacional

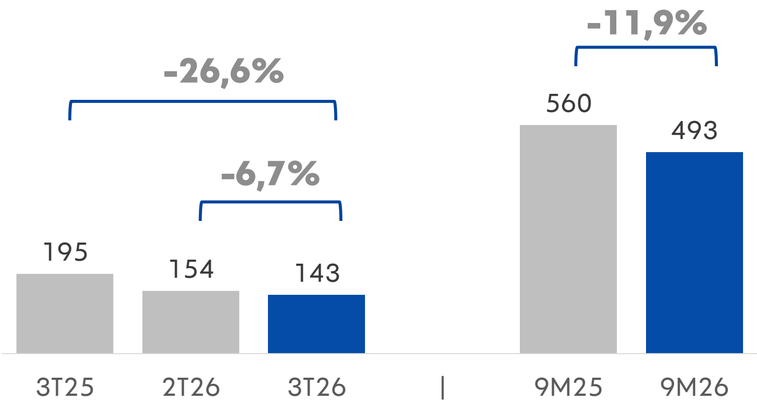
Prêmios Emitidos **Prestamista**
R$ milhões



Prêmios Ganhos **Prestamista**
R$ milhões



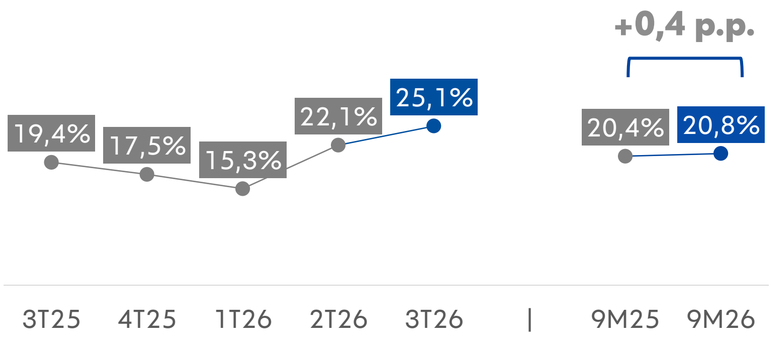
Margem Operacional **Prestamista**
R$ milhões



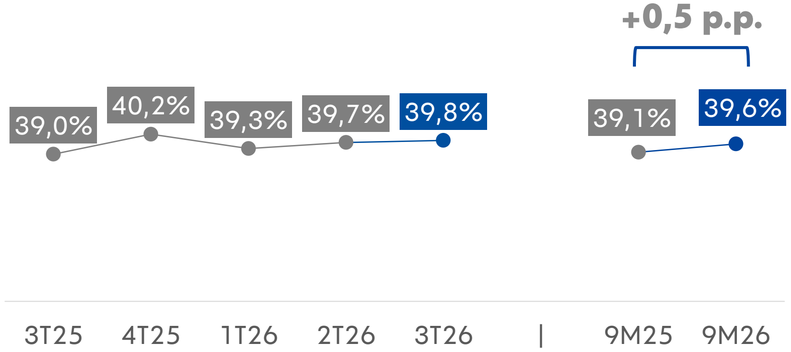
DESEMPENHO OPERACIONAL

INDICADORES DE DESEMPENHO

Sinistralidade **Prestamista**
% Prêmio Ganho

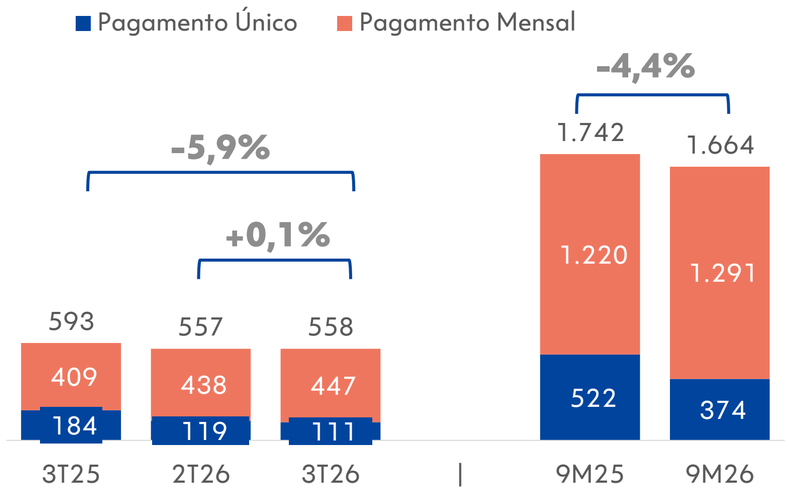


Comissionamento **Prestamista**
% Prêmio Ganho

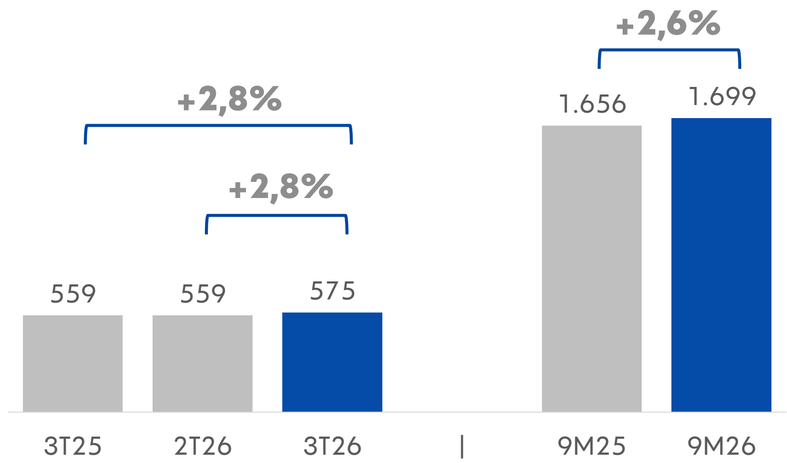


SEGURO VIDA[1]
Desempenho Operacional

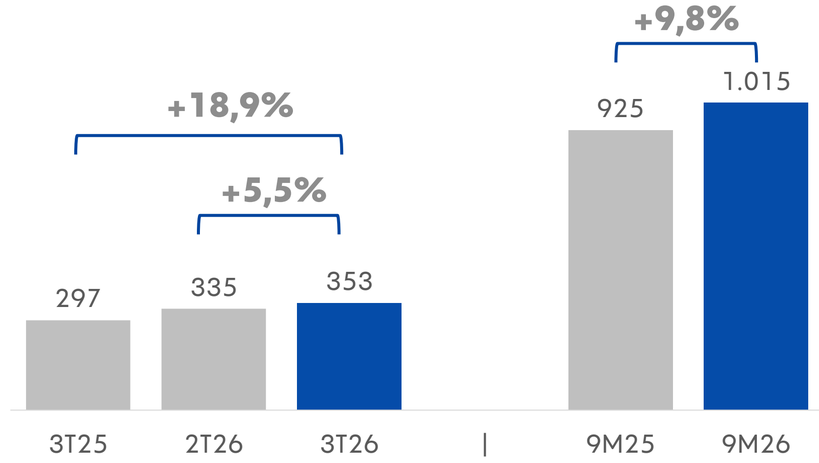
Prêmios Emitidos **Vida**
R$ milhões



Prêmios Ganhos **Vida**
R$ milhões



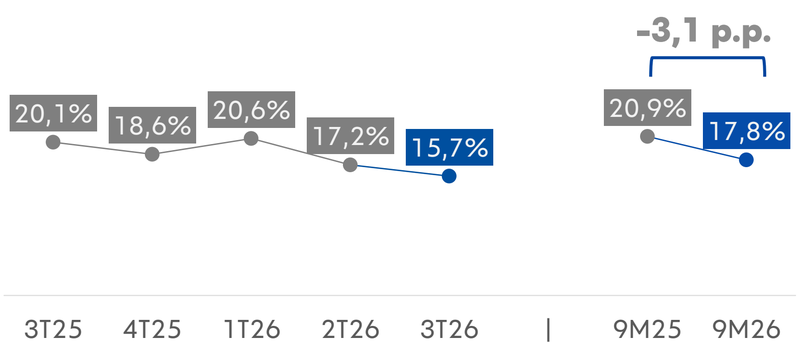
Margem Operacional **Vida**
R$ milhões



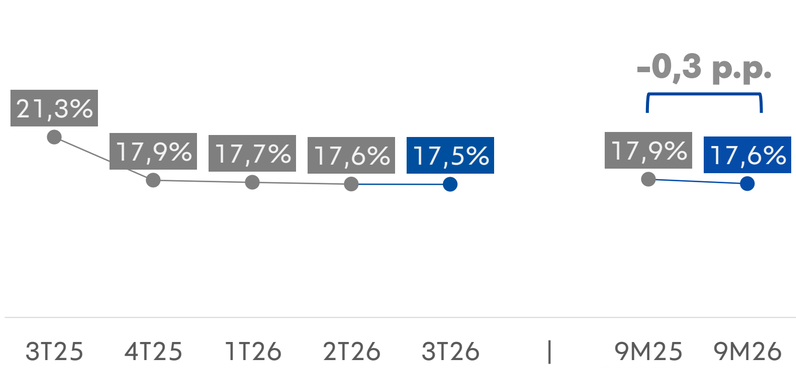
DESEMPENHO OPERACIONAL

INDICADORES DE DESEMPENHO

Sinistralidade **Vida**
% Prêmio Ganho



Comissionamento **Vida**
% Prêmio Ganho



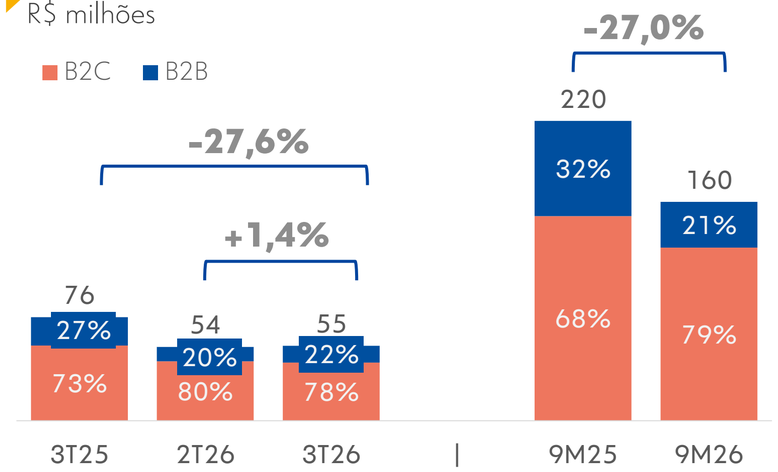
1 - Considera o resultado proveniente da Caixa Vida e Previdência.

ASSISTÊNCIA E OUTROS SEGUROS
Desempenho Operacional

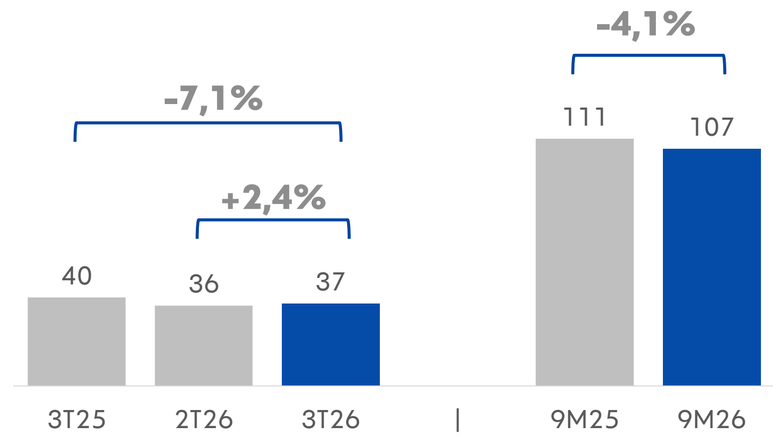
ASSISTÊNCIA (B2B e B2C)

OUTROS SEGUROS

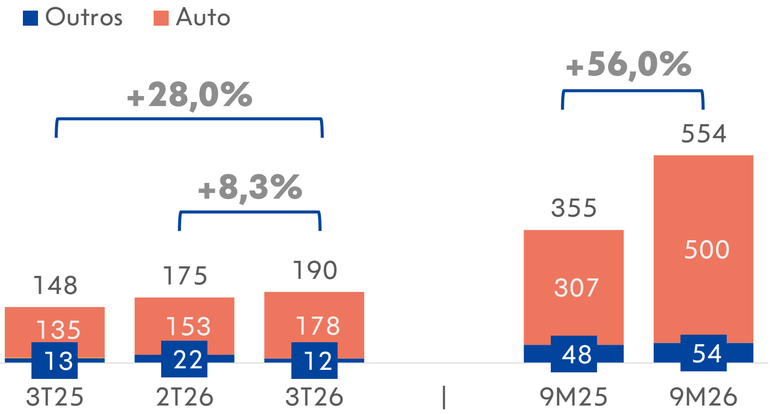
Receitas **Assistência**
R$ milhões



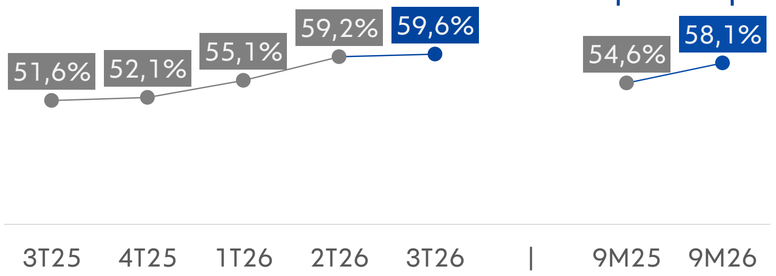
Margem Operacional **Assistência**
R$ milhões



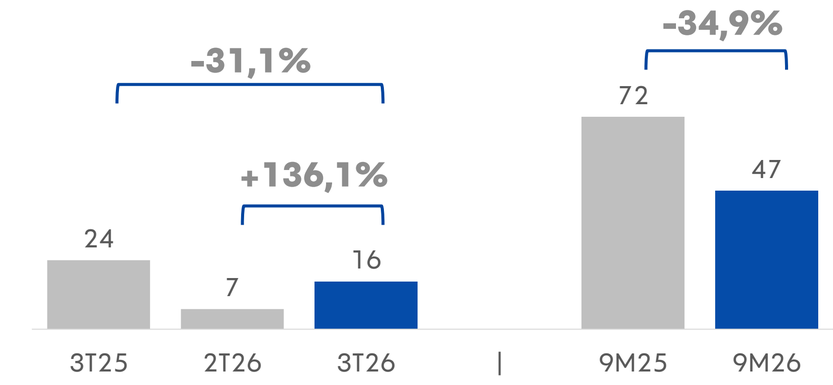
Prêmios Emitidos **Outros Seguros**
R$ milhões



Sinistralidade **Outros Seguros**
% Prêmio Ganho

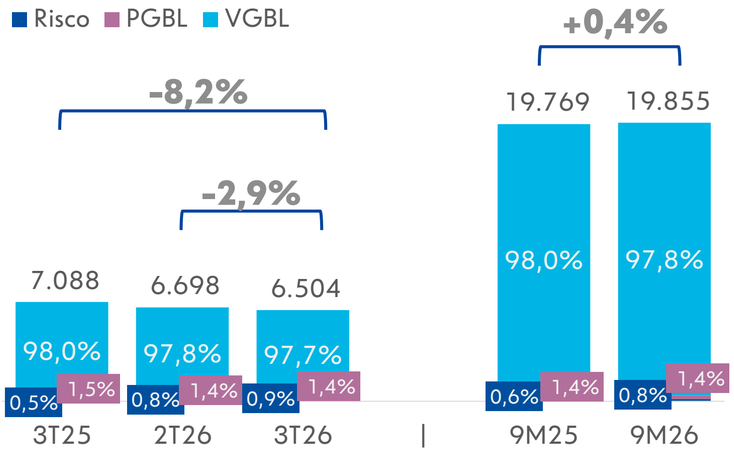


Margem Operacional **Outros Seguros**
R$ milhões



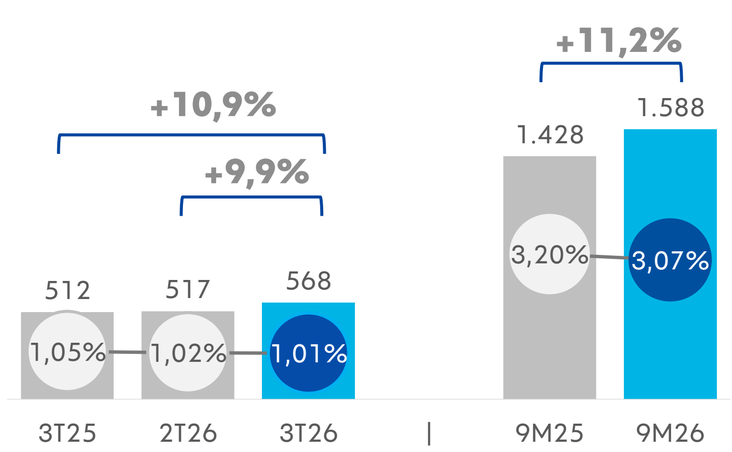
PREVIDÊNCIA
Desempenho Operacional

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



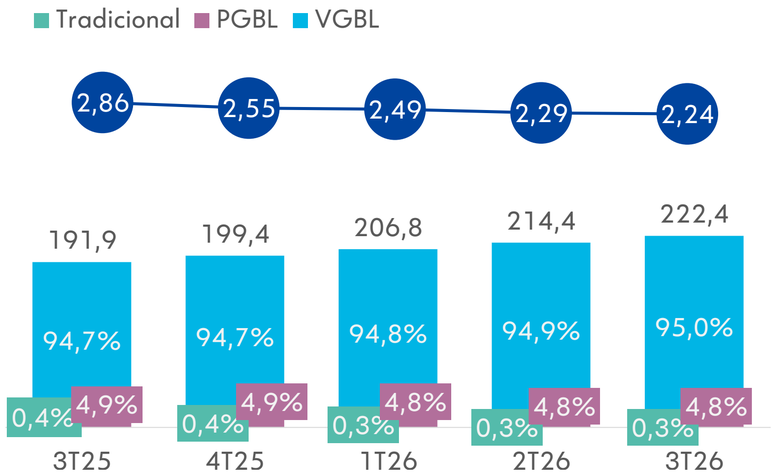
Taxa de Administração – **Previdência**
R$ milhões

Tx Média % a.a. %

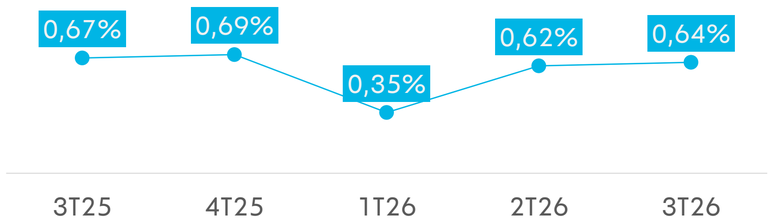


Reservas de **Previdência**
R$ bilhões

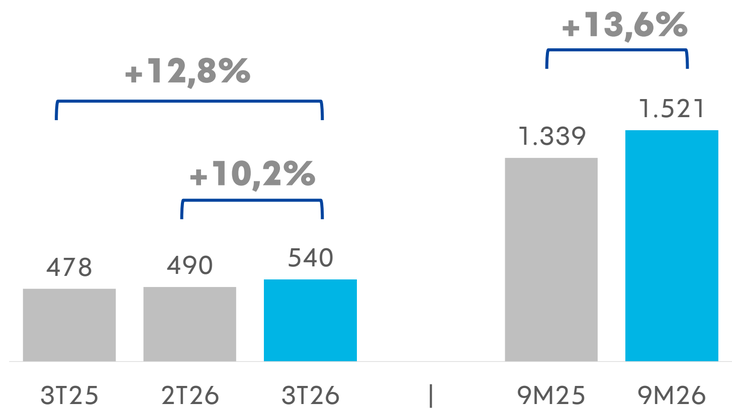
Índice de Resgate %



Comissionamento – **Previdência**
% Contribuições



Margem Operacional – **Previdência**
R$ milhões

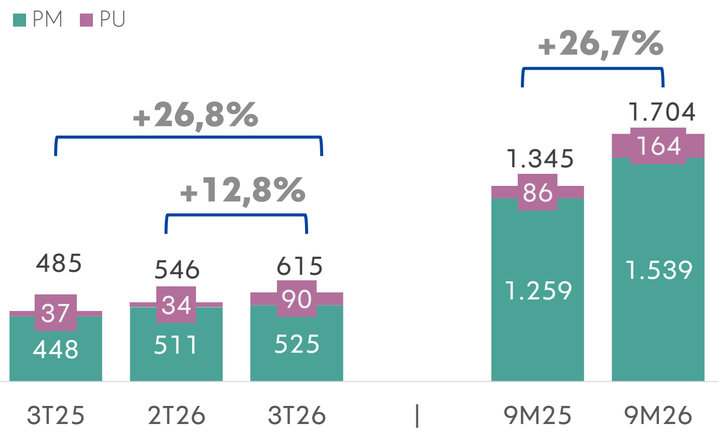


RESERVAS atingiram R$ 222,4 bilhões, um crescimento de 15,8% em 12 meses.

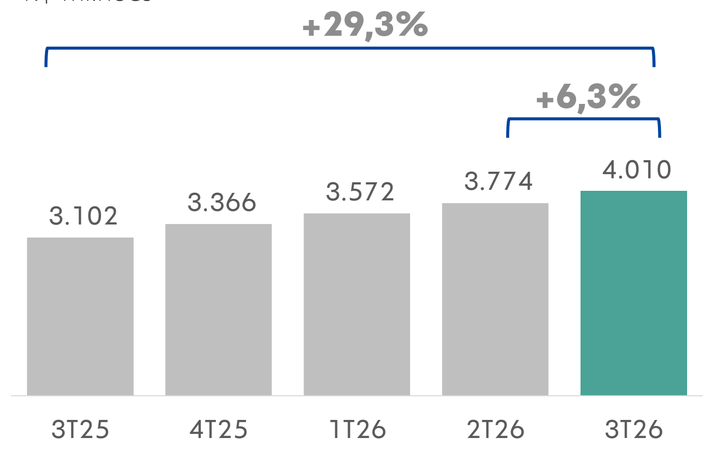
Redução no **ÍNDICE DE RESGATE** para 2,24%, contribuindo para a captação líquida positiva.

CAPITALIZAÇÃO
Desempenho Operacional

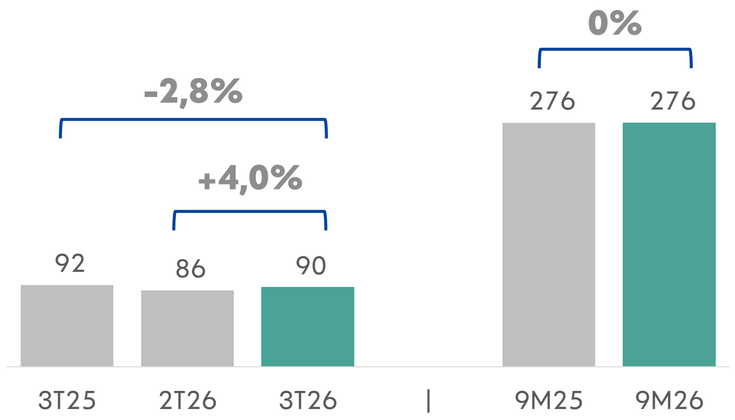
Recursos Arrecadados - **Capitalização**
R$ milhões



Reservas de **Capitalização**
R$ milhões



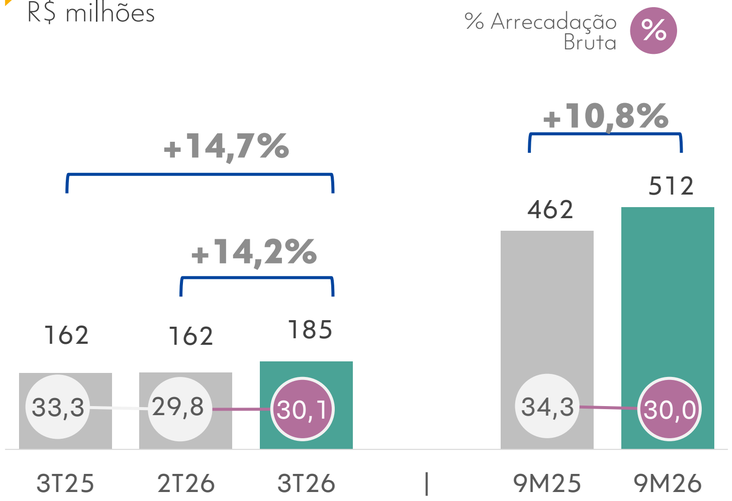
Margem Operacional - **Capitalização**
R$ milhões



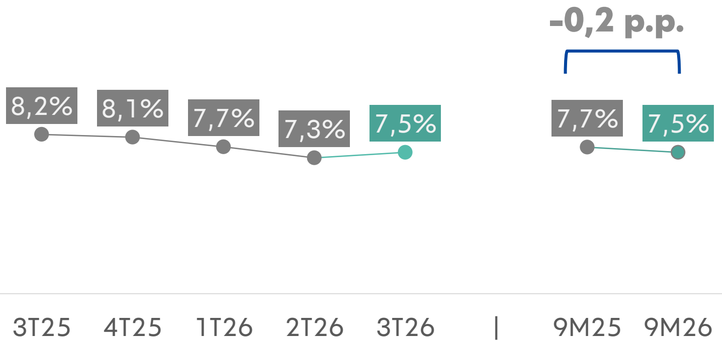
RECURSOS ARRECADADOS

Novo recorde de arrecadação de recursos, com R$ 615 milhões no 3T26.

Receita Líquida - **Capitalização**
R$ milhões

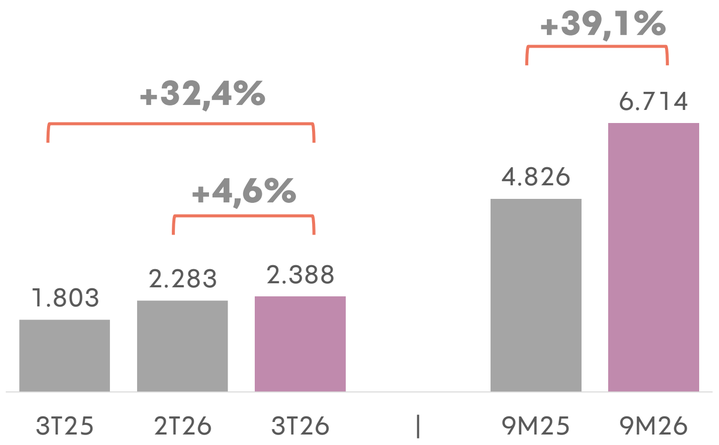


Comissionamento - **Capitalização**
% Recursos Arrecadados

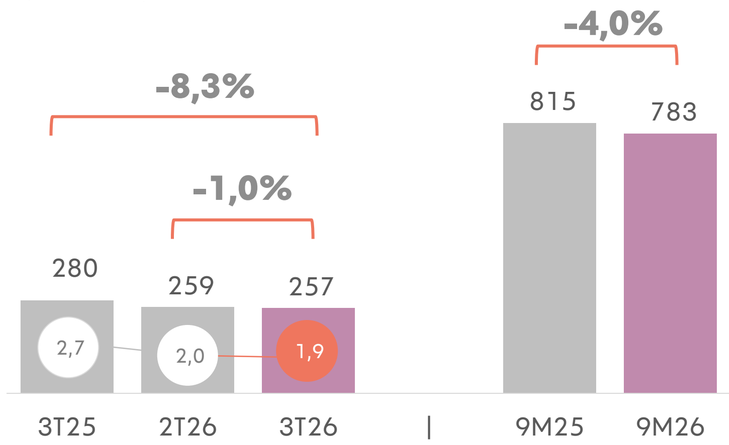


CONSÓRCIO
Desempenho Operacional

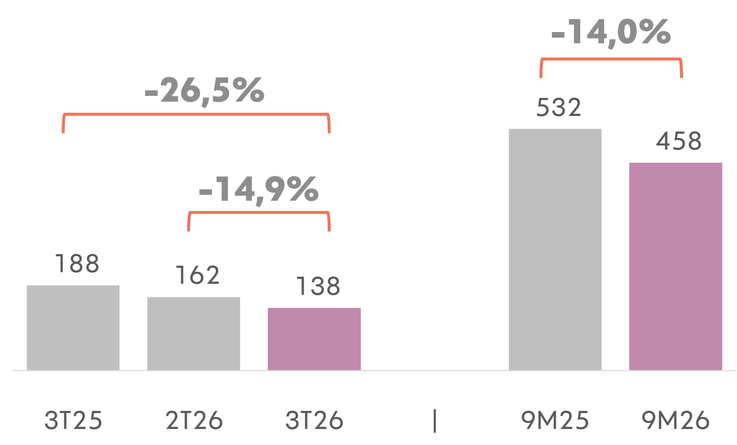
Recursos Coletados – **Consórcio**
R$ milhões



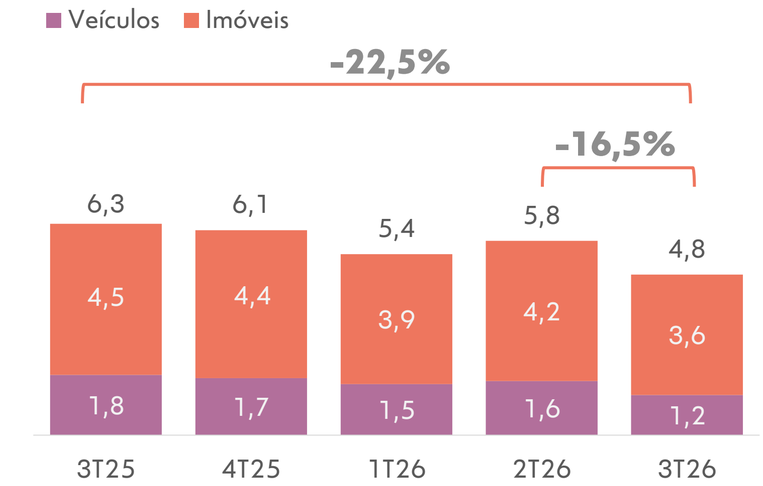
Taxa de Administração / Tx Média – **Consórcio**
R$ milhões / % a.a.



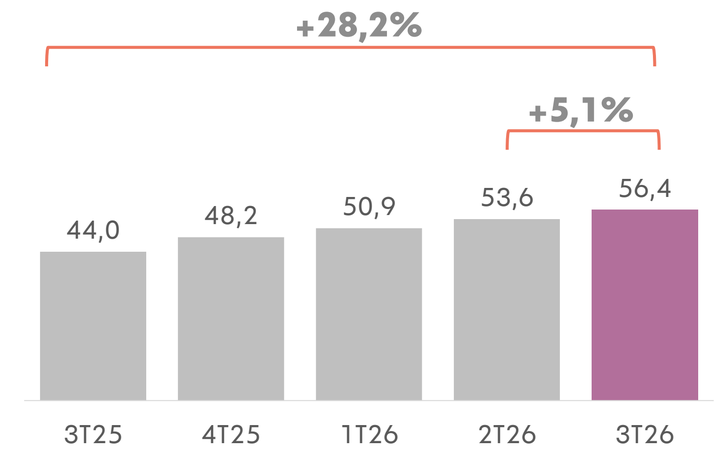
Margem Operacional – **Consórcio**
R$ milhões



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



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



CARTAS DE IMÓVEIS

As cartas de crédito de imóveis corresponderam a 74,2% do total comercializado no trimestre.

Visão Geral

ESTRUTURA Ssocietária

CAIXA Participação de 80,00%

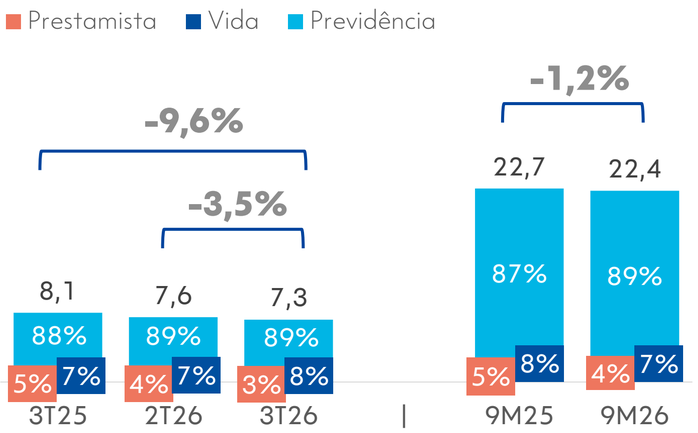
ACIONISTAS MINORITÁRIOS
(20,00% de Free Float)

CAIXA Seguridade

	CAIXA Corretora	Parcerias Run-on - 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
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	CNP assurances	btg pactual
Prazo	-	2045	2040				-	-
Segmentos	Corretagem	Vida Prestamista Previdência	Habitacional Residencial	Capitalização	Consórcio	Serviços de Assistência	Habitacional	Seguros e Corretagem

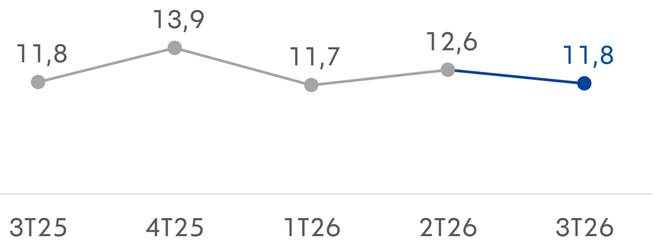
Receitas da Operação – **Caixa Vida e Previdência**

R$ bilhões

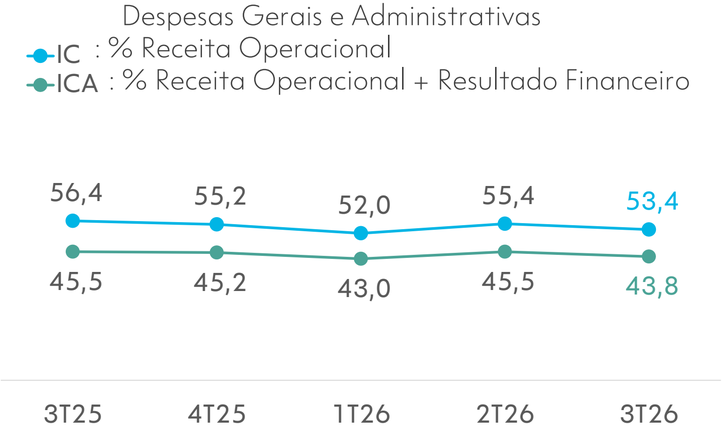


Índice Despesas Administrativas (IDA) **Caixa Vida e Previdência**

Despesas Administrativas
% Receita Operacional

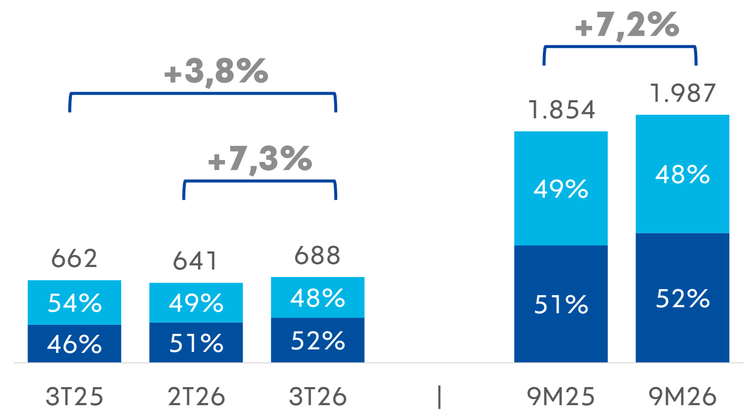


Índice Combinado (IC) e Ampliado (ICA) **Caixa Vida e Previdência**



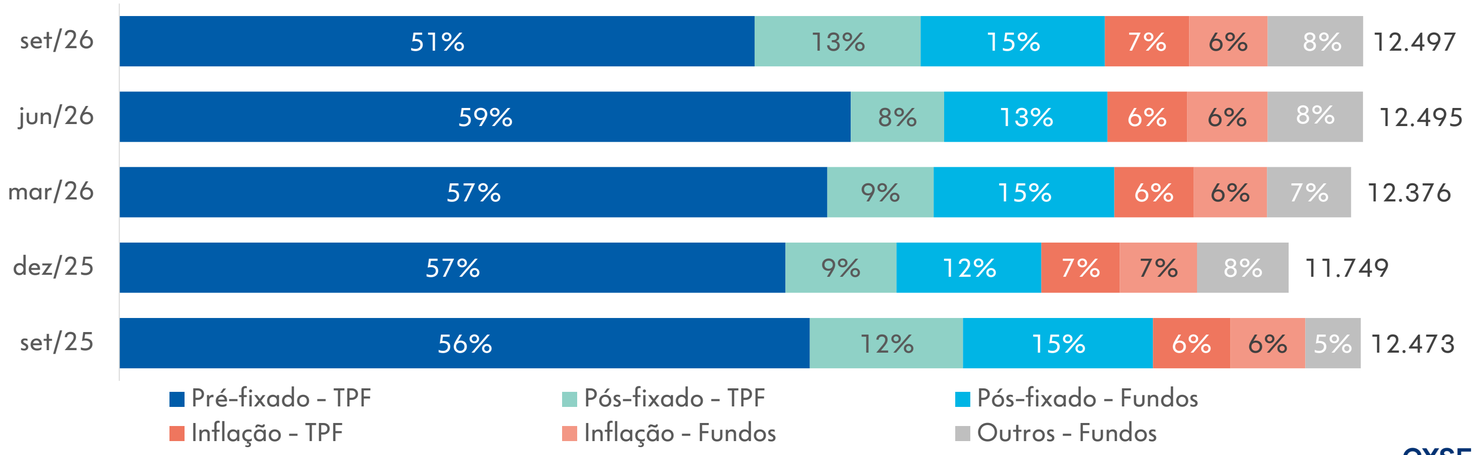
Lucro Líquido (Operacional x Financeiro) **Caixa Vida e Previdência**

R$ milhões



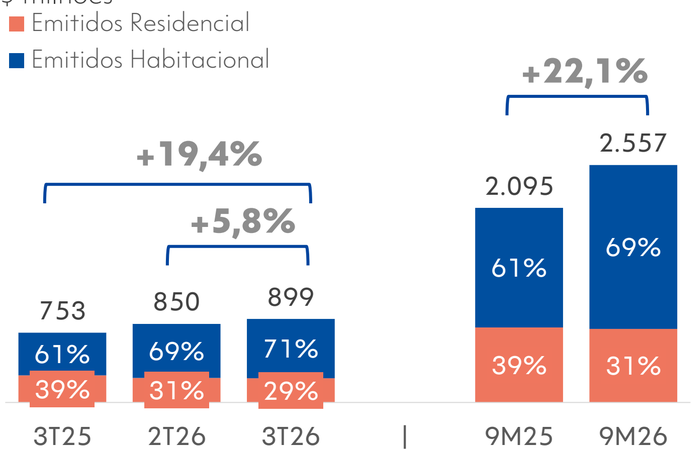
Composição da Carteira de Investimentos – **Caixa Vida e Previdência**

% Aplicações financeiras (milhões)



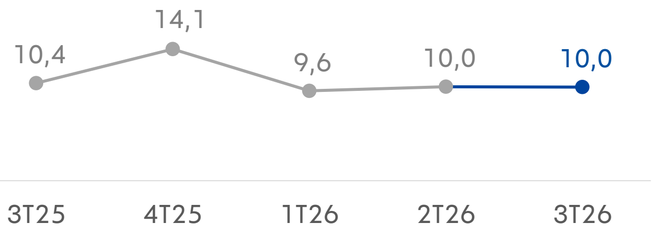
Receitas da Operação – **Caixa Residencial**

R$ milhões



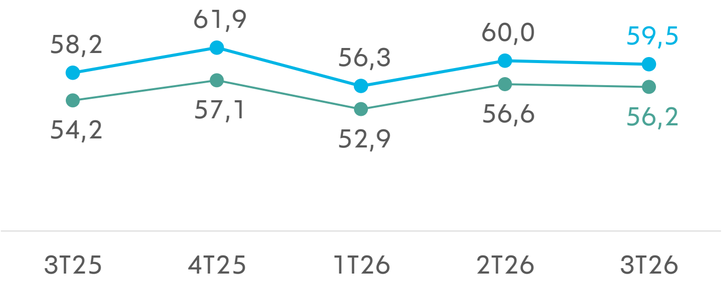
Índice Despesas Administrativas (IDA) **Caixa Residencial**

Despesas Administrativas
% Receita Operacional



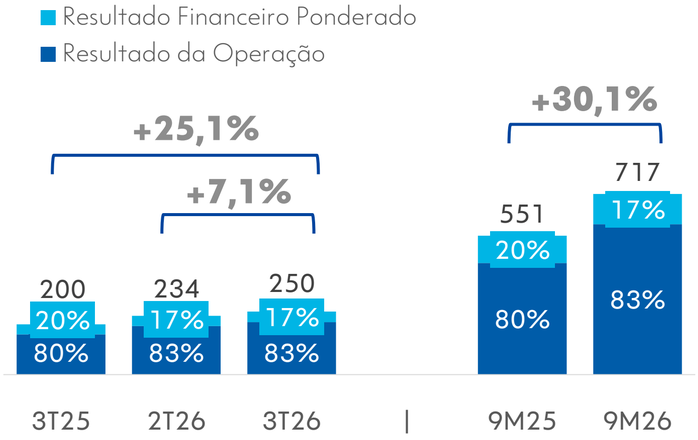
Índice Combinado (IC) e Ampliado (ICA) **Caixa Residencial**

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



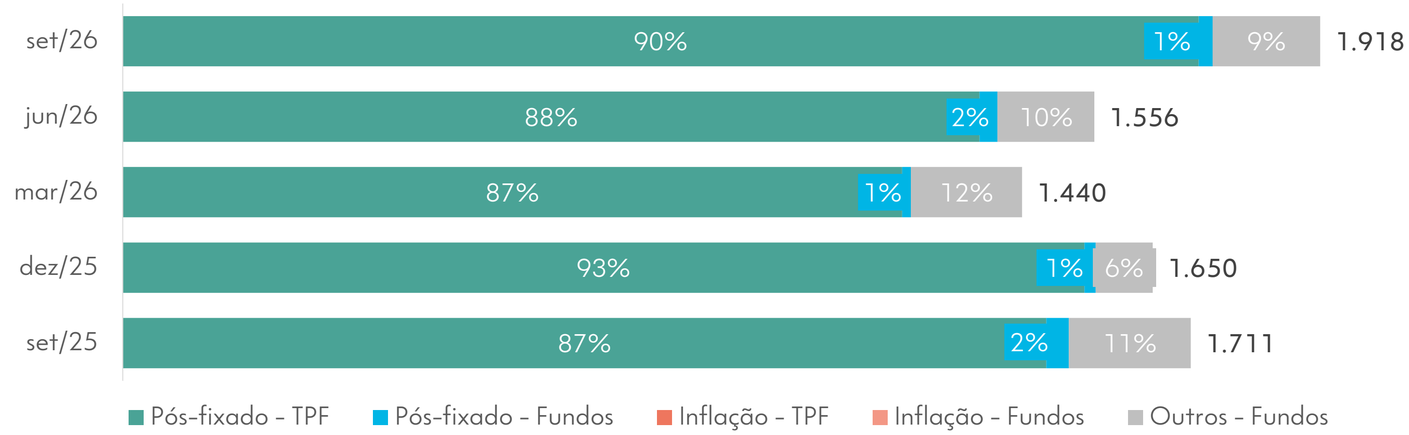
Lucro Líquido (Operacional x Financeiro) **Caixa Residencial**

R$ milhões



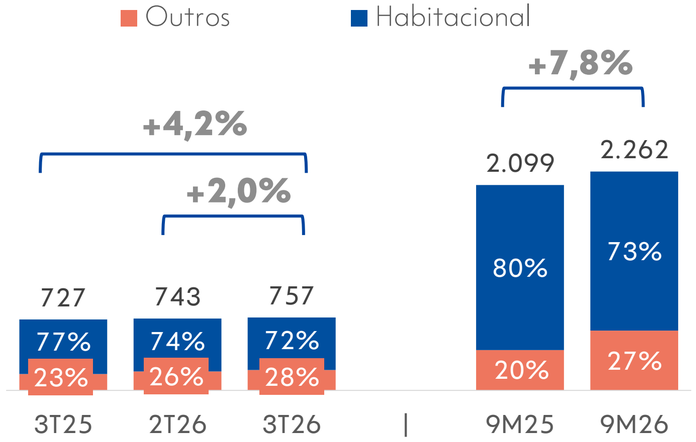
Composição da Carteira de Investimentos – **Caixa Residencial**

% Aplicações financeiras (milhões)



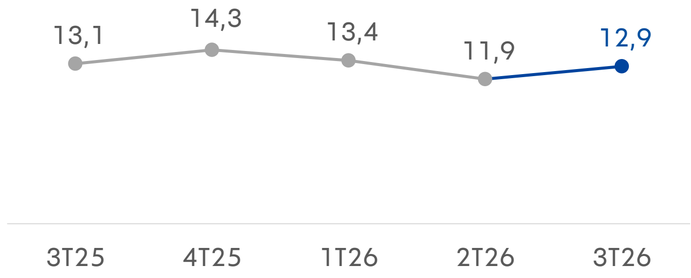
Receitas da Operação – **CNP Holding**

R$ milhões



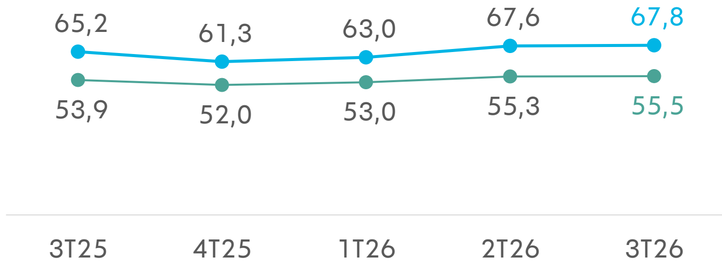
Índice Despesas Administrativas (IDA)
CNP Holding

Despesas Administrativas
% Receita Operacional



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

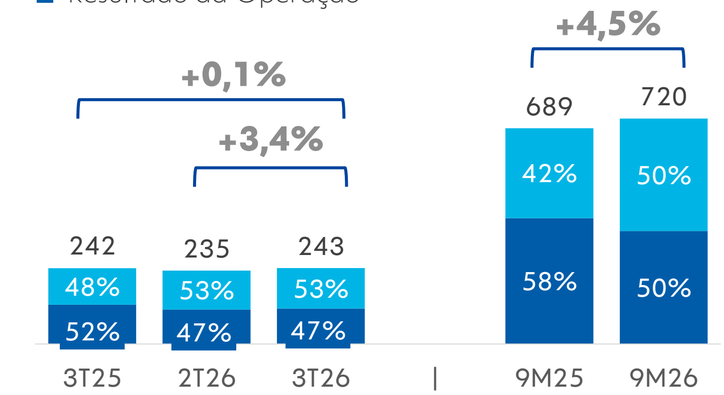
Despesas Gerais e Administrativas
IC: % Receita Operacional
ICA: % Receita Operacional + Resultado Financeiro



Lucro Líquido (Operacional x Financeiro)
CNP Holding

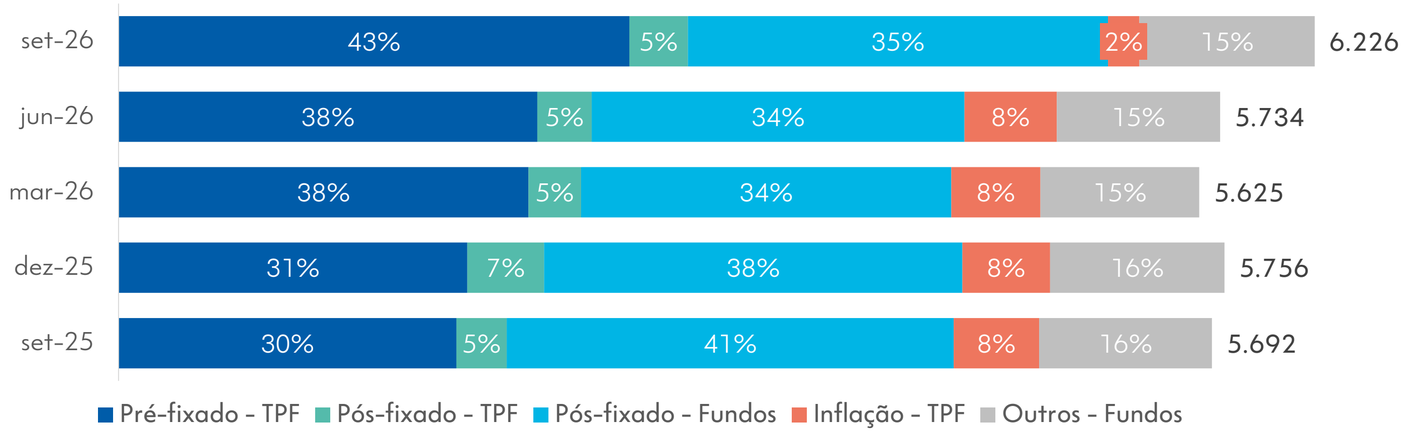
R$ milhões

Resultado financeiro ponderado
Resultado da Operação



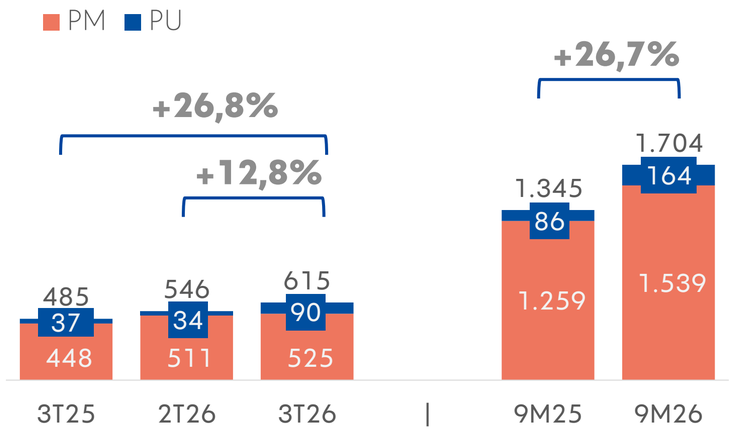
Composição da Carteira de Investimentos – **CNP Holding**

% Aplicações financeiras (milhões)



Recursos Arrecadados – **Caixa Capitalização**

R$ milhões

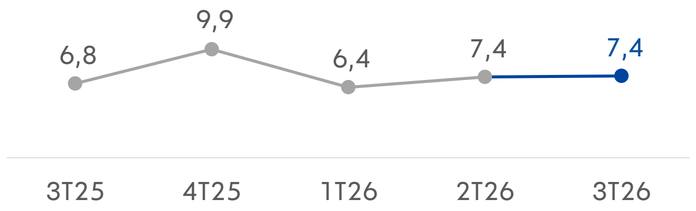


Índice Despesas Administrativas (IDA)

Caixa Capitalização

Despesas Administrativas

% Receita Operacional



Índice Combinado (IC) e Ampliado (ICA)

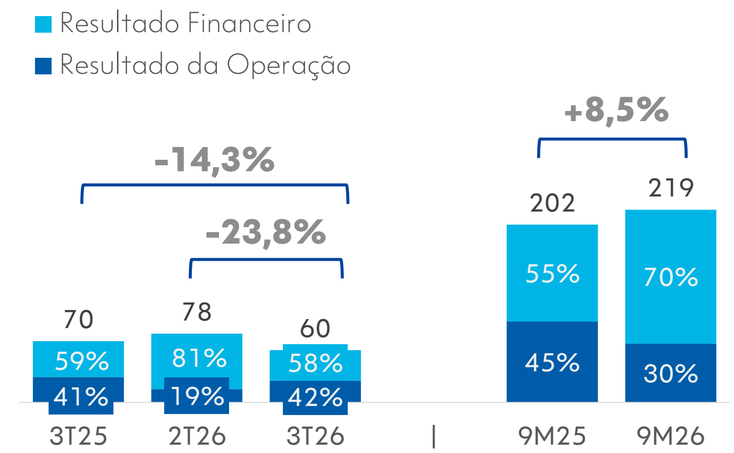
Caixa Capitalização



Lucro Líquido (Operacional x Financeiro)

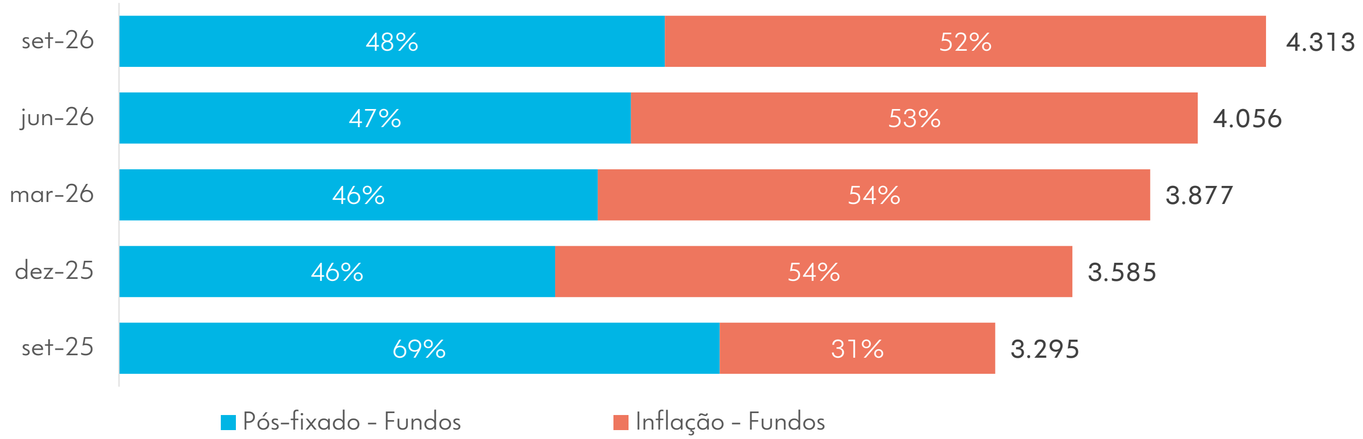
Caixa Capitalização

R$ milhões



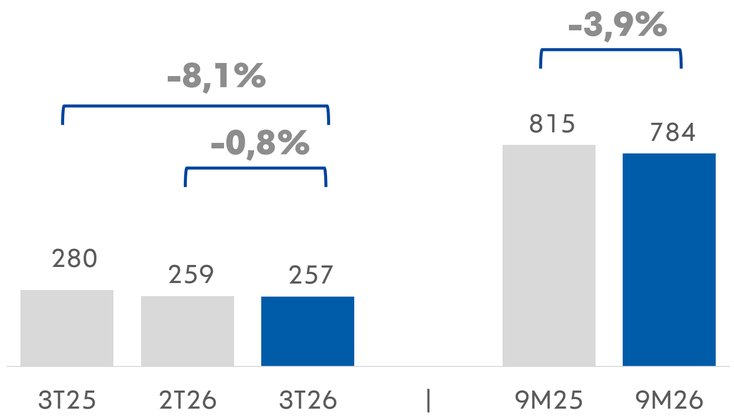
Composição da Carteira de Investimentos – **Caixa Capitalização**

% Aplicações financeiras (milhões)



Receitas de Prestação de Serviços – **Caixa Consórcio**

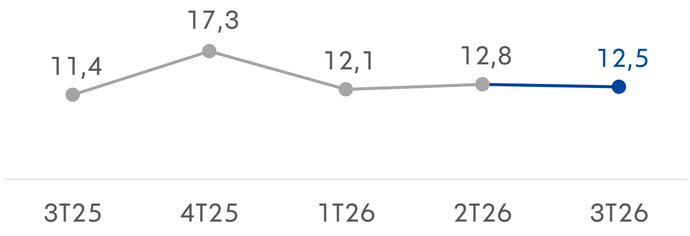
R$ milhões



Índice Despesas Administrativas (IDA)

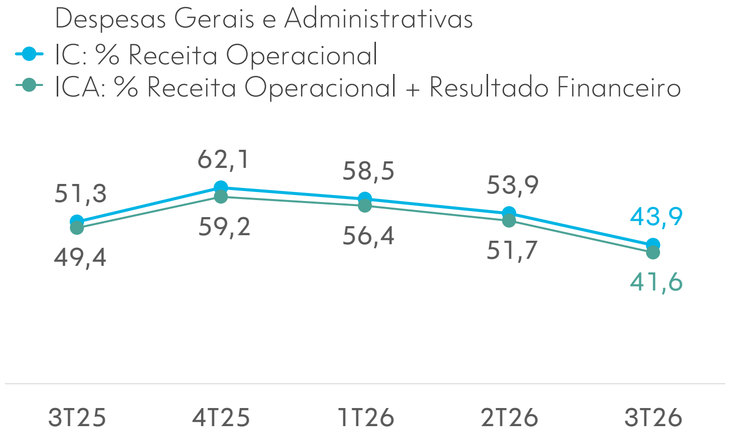
Caixa Consórcio

Despesas Administrativas
% Receita Operacional



Índice Combinado (IC) e Ampliado (ICA)

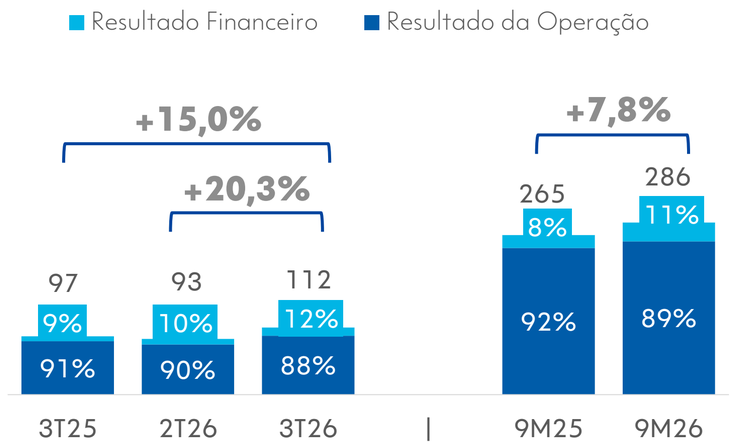
Caixa Consórcio



Lucro Líquido (Operacional x Financeiro)

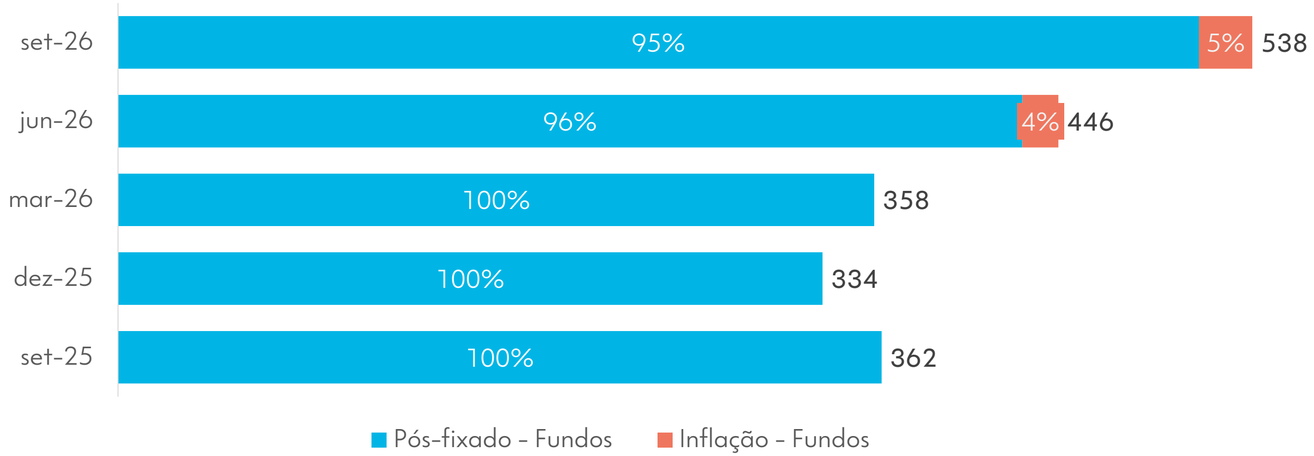
Caixa Consórcio

R$ milhões



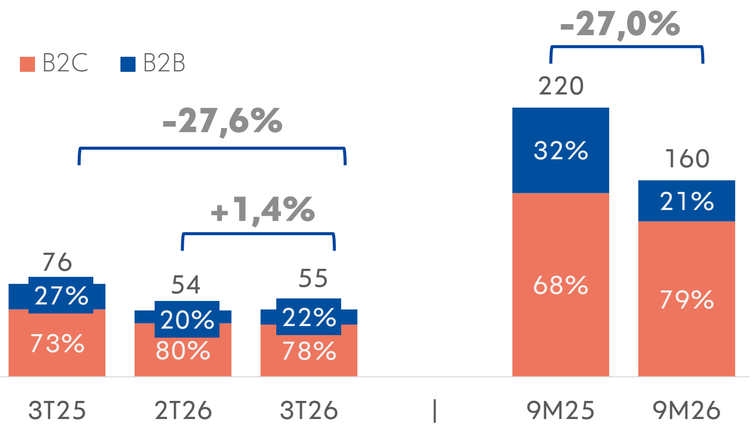
Composição da Carteira de Investimentos – **Caixa Consórcio**

% Aplicações financeiras (milhões)



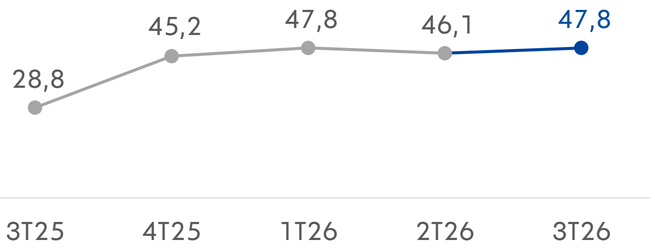
Receitas **Assistência**

R$ milhões



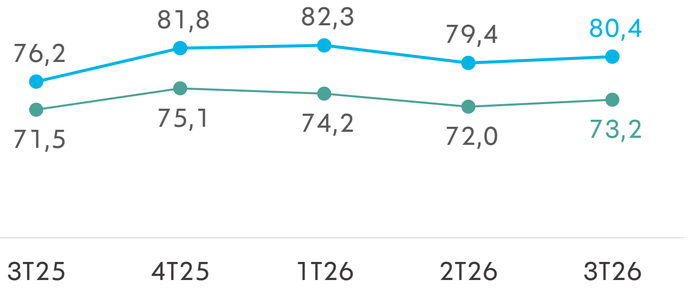
Índice Despesas Administrativas (IDA) **Caixa Assistência**

Despesas Administrativas
% Receita Operacional



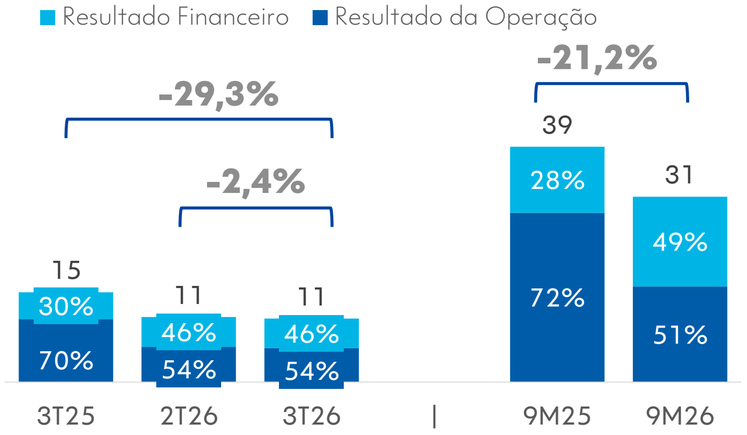
Índice Combinado (IC) e Ampliado (ICA) **Caixa Assistência**

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



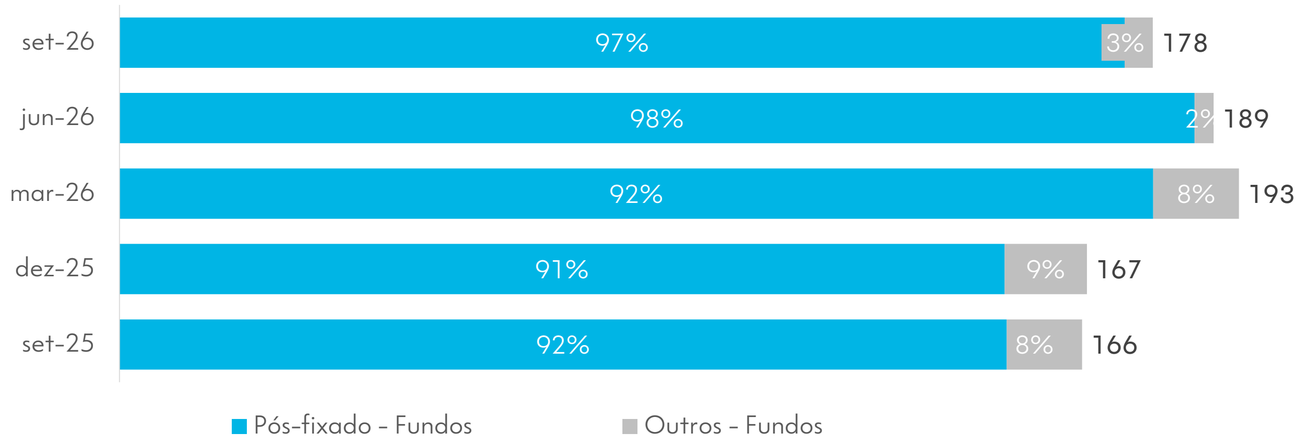
Lucro Líquido (Operacional x Financeiro) **Caixa Assistência**

R$ milhões



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

% Aplicações financeiras (milhões)



Relações com Investidores
ri@caixaseguridade.com.br





CAIXA Seguridade

EARNINGS PRESENTATION

3Q26

EARNINGS PRESENTATION

3Q26

1 EXECUTION STRATEGIC/ HIGHLIGHTS

Gustavo Portela
CEO / Chief Executive Officer



CAIXA Seguridade

Digital Transformation at CAIXA

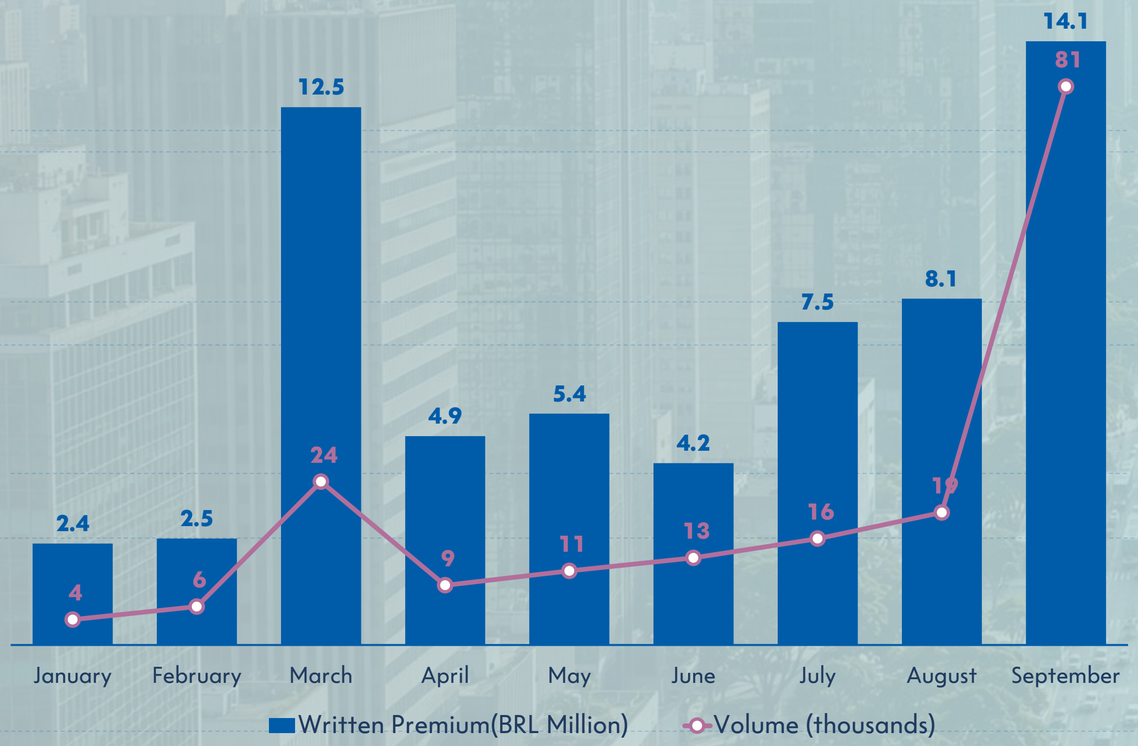


CAIXA		CAIXA Seguridade
BRL 6.5 billion investment by the bank in 2026	⟷	Group companies focused on integrating with the new platform
Superapp in beta version for Android and iOS	⟷	CAIXA Seguridade mini apps integrated across the CAIXA ecosystem
CRM modernization	⟷	Performance teams for Private Pension, Life, Home and Credit Letters

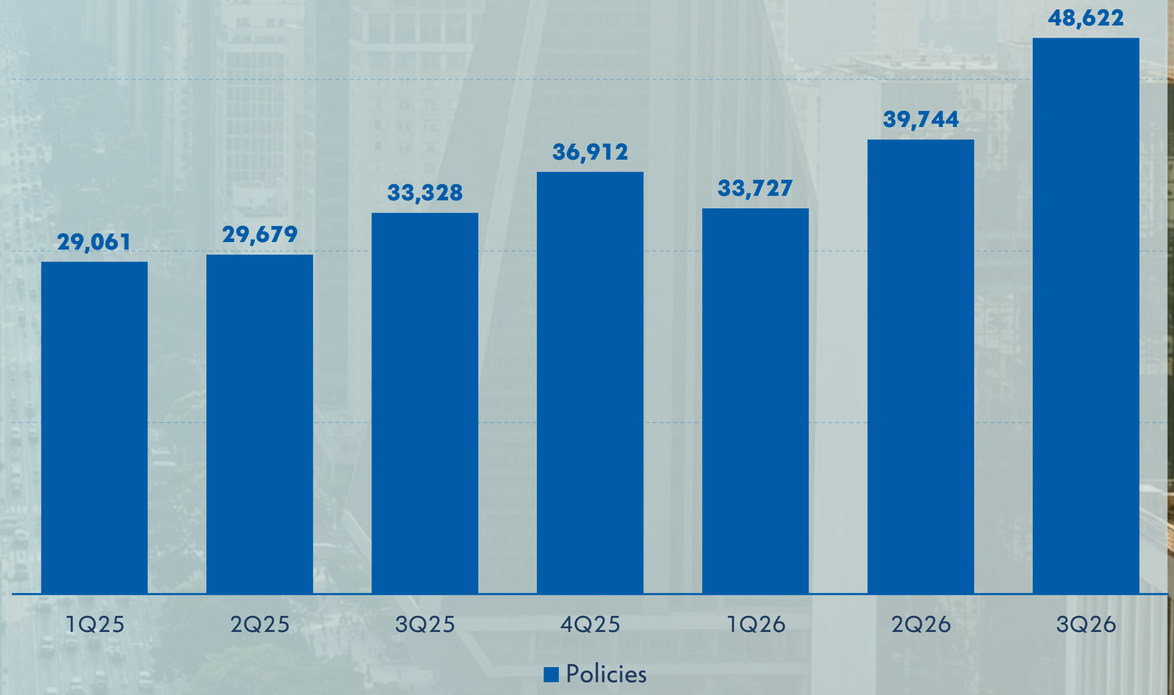
CAIXA Seguridade

HIGHLIGHTS 3Q26

Credit Life for private-sector payroll loans via a fully digital journey



Focus on Home bundled with Mortgage Insurance (DFC)



CAIXA Seguridade

HIGHLIGHTS 3Q26



+ HOME PROTECTION

MORTGAGE

- GROWTH REFLECTS THE EXPANSION OF CAIXA'S MORTGAGE LOAN PORTFOLIO.

BRL **1,172.5** mi **+15.3%**/3Q25
Written Premiums

HOME

- FOCUS ON SALES OF HOME INSURANCE BUNDLED WITH MORTGAGE INSURANCE.

BRL **275.9** mi **+20.9%**/3Q25
Written Premiums — Bundled Written Premiums

PRIVATE PENSION

- CASHBACK CAMPAIGN TO ENCOURAGE INBOUND PORTABILITY.

BRL **1.3** bi **+25.1%**/3Q25
Net Inflow

BRL **222.3** bi **+15.8%**/3Q25
Private Pension Reserves

PREMIUM BONDS

- LAUNCH OF XCAP ÚNICO.

BRL **615.3** mi **+26.8%**/3Q25
Funds Raised



+ CARE FOR WHAT MATTERS

CAIXA Seguridade

PERFORMANCE 3Q26

Managerial

NET INCOME

BRL 1.18 BI

+3.7% /3Q25

+8.6% /9M25

DIVIDENDS

BRL 1.08 BI

91.3% payout

Operating

REVENUE

BRL 1.53 BI

+1.5% /3Q25

+6.6% /9M25

ROE

69.6%

+0.4 p.p. /3Q25

EARNINGS PRESENTATION **3Q26**

2 COMMERCIAL AND FINANCIAL **PERFORMANCE**

Edgar Vieira Soares

CFO / IRO

Chief Financial and Investor Relations Officer



CAIXA Seguridade

FINANCIAL PERFORMANCE

Operating REVENUES

BRL **1.5** billion

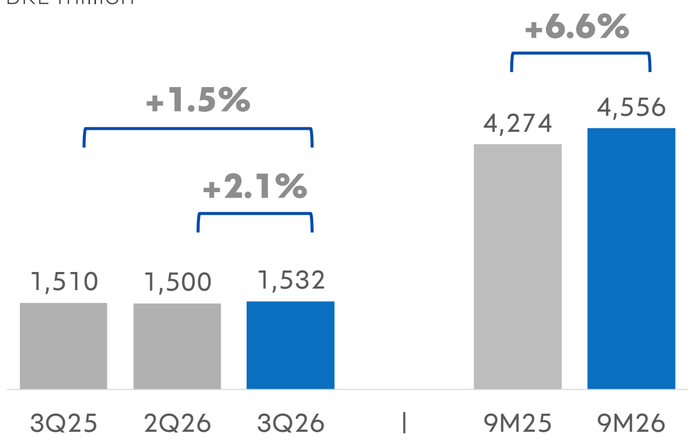
Managerial NET INCOME

BRL **1.2** billion

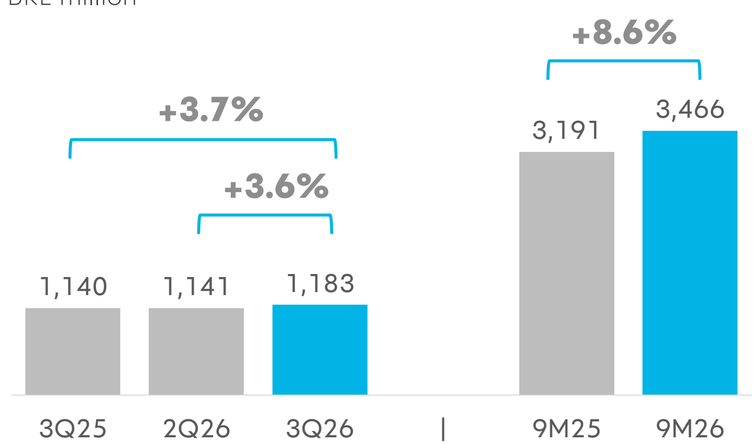
ROE[1]

69.6% p.a.

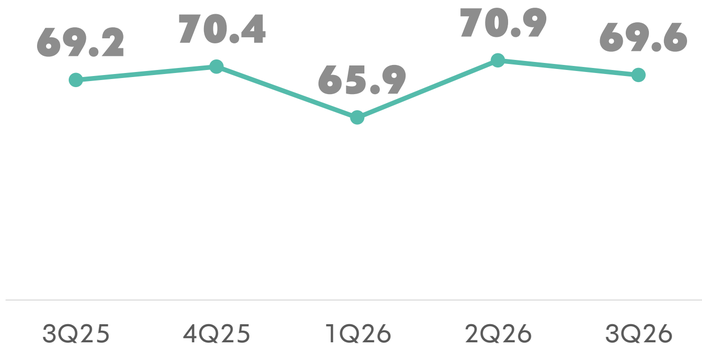
Operating Revenues
BRL million



Managerial Net Income
BRL million



ROE
% p.a.



Revenues BRL million	%	**3Q26**	**/3Q25**	**/9M25**
Holdings	61%	927	+6%	+11%
Distribution	39%	605	-5%	+0%
Total	**100%**	**1,532**	**+1%**	**+7%**

Accounting Net Income[2] of BRL 1,179.5 million in 3Q26, up 3.4% compared to 3Q25.

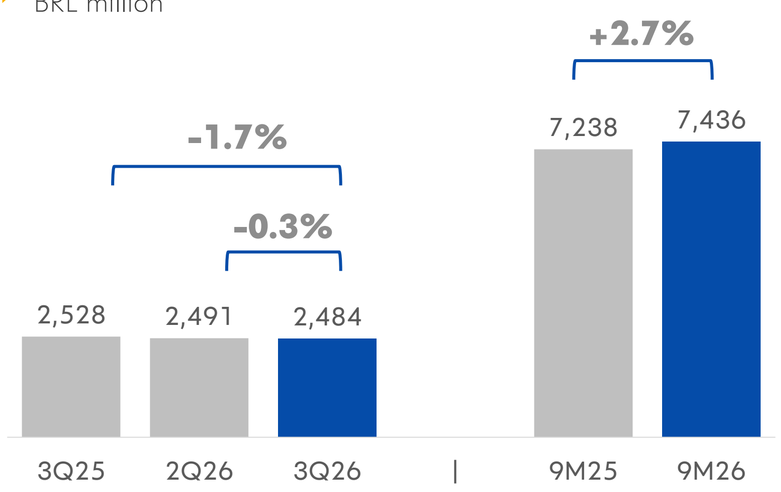
ROE: Increase of 0.4 p.p. over 12 months, reaching 69.6%.

[1] Net income for the last 12 months / average adjusted equity for the reference month and the corresponding month of the previous fiscal year.

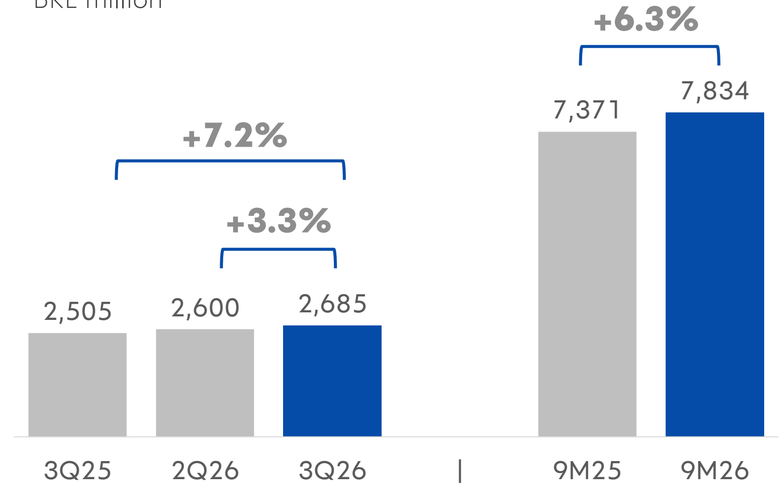
[2] In accordance with CPC 50 (IFRS 17).

INSURANCE BUSINESS | Commercial Performance

Written Premiums
BRL million



Earned Premiums
BRL million



Earned Premiums

Highlights include annual growth (3Q26/3Q25) in Mortgage (+15%), Home (+15%) and Auto (+35%) segments.



Written Premiums by Segment BRL million	%	**BRL million 3Q26**	**/3Q25**	**/9M25**
Mortgage	45%	1,172	+15%	+14%
Life	23%	561	-6%	-4%
Credit Life	12%	230	-40%	-24%
Home	11%	276	-10%	-2%
Auto	6%	178	+32%	+63%
Assistance	2%	55	-28%	-27%
Other Insurance	1%	12	-10%	+11%
Total Insurance	**100%**	**2,484**	**-2%**	**+3%**

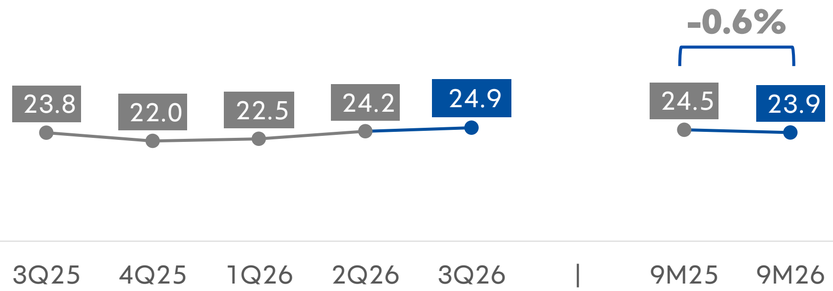
Earned Premiums by Segment BRL million	%	**BRL million 3Q26**	**/3Q25**	**/9M25**
Mortgage	44%	1,172	+15%	+14%
Life	22%	578	+3%	+3%
Credit Life	16%	441	-9%	-9%
Home	10%	276	+15%	+16%
Auto	5%	144	+35%	+26%
Assistance	2%	55	-28%	-27%
Other Insurance	1%	18	-12%	-12%
Total Insurance	**100%**	**2,685**	**+7%**	**+6%**

INSURANCE BUSINESS | Operating Performance

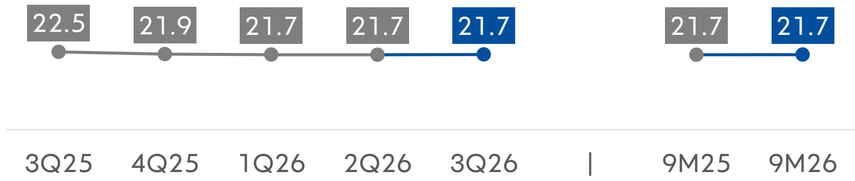
PERFORMANCE INDICATORS

OPERATING MARGIN

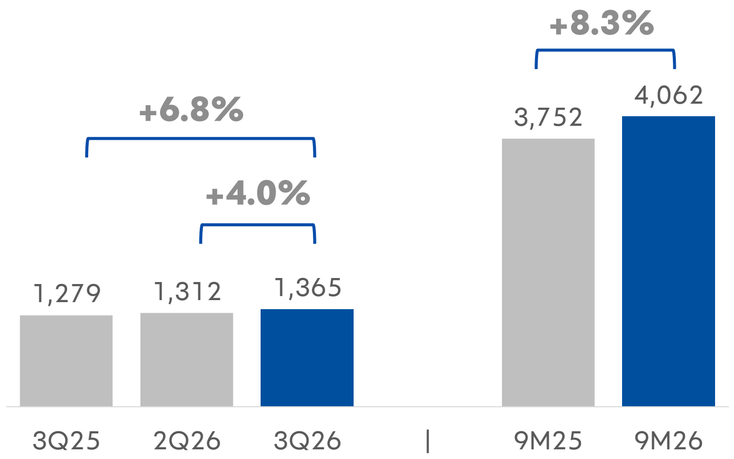
Loss Ratio
% Earned Premium



Commissioning
% Earned Premium



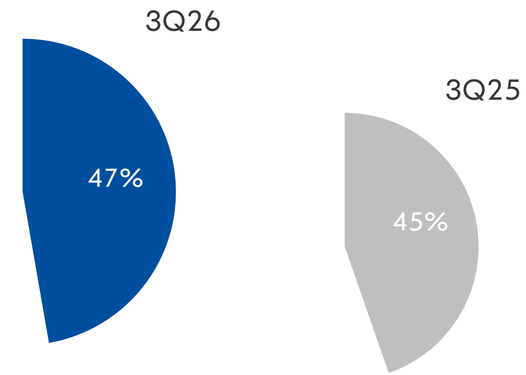
Insurance Operating Margin
BRL million



Distribution and Variation by Segment
BRL million

	%	BRL million 3Q26	/3Q25	/9M25
Mortgage	50%	681	+12%	+14%
Life	26%	355	+20%	+11%
Credit Life	10%	143	-27%	-12%
Home	10%	133	+17%	+16%
Assistance	3%	37	-7%	-4%
Other Insurance	1%	16	-31%	-35%
Total Insurance	**100%**	**1,365**	**+7%**	**+8%**

Representativeness
% Total Operating Margin[1]

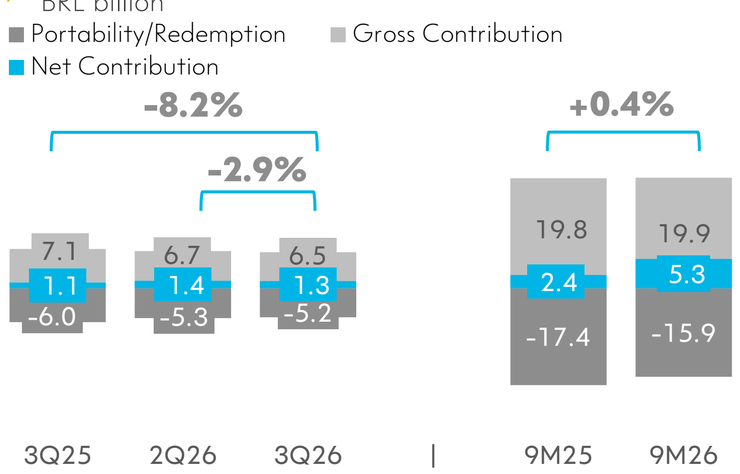


[1] Representativeness weighted by Caixa Seguridade's equity interest in each company

ACCUMULATION BUSINESS | Commercial Performance

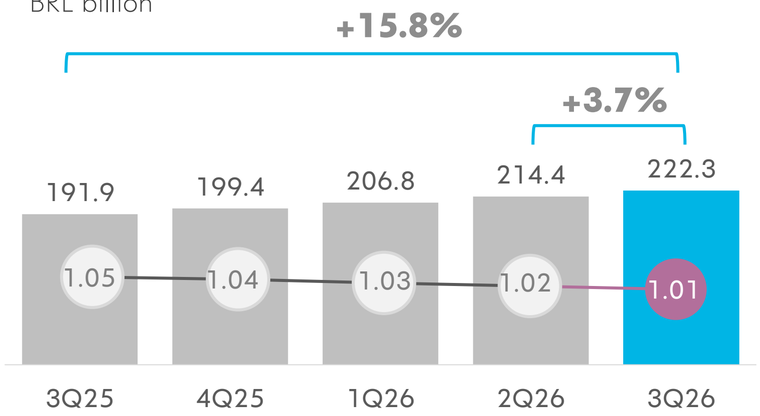
PRIVATE PENSION

Private Pension Contributions
BRL billion



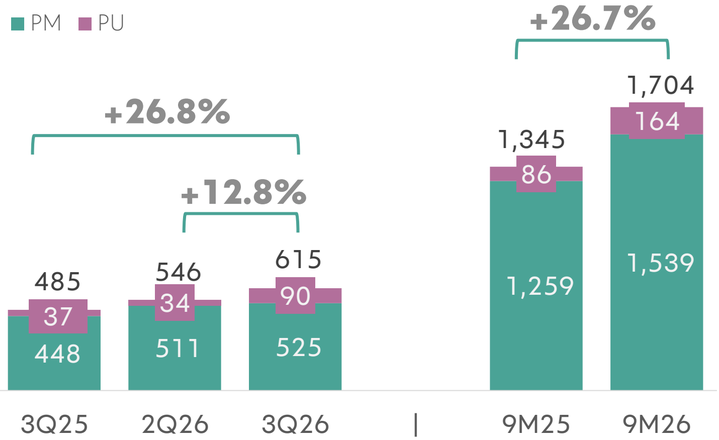
Private Pension Reserves
BRL billion

Avg. Adm Fee p.a.
% Reserves

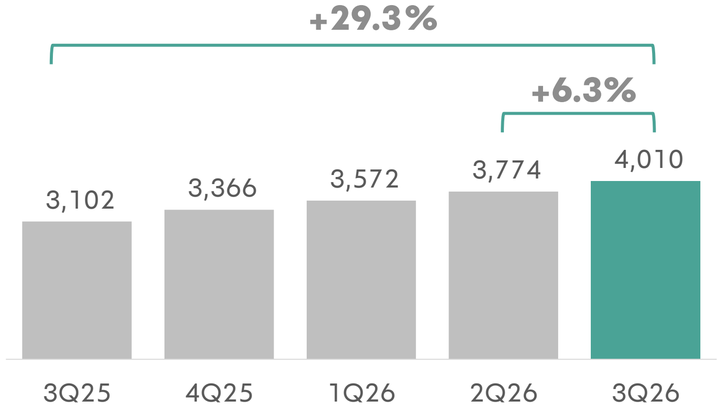


PREMIUM BONDS

Funds Raised – **Premium Bonds**
BRL million

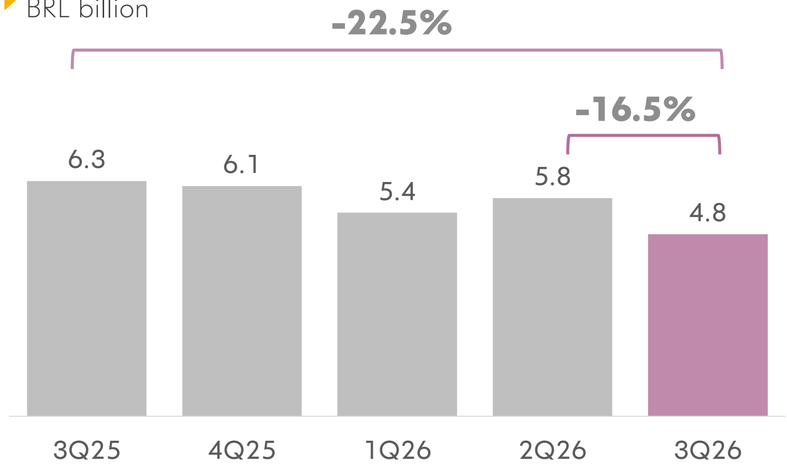


Premium Bonds Reserves
BRL million



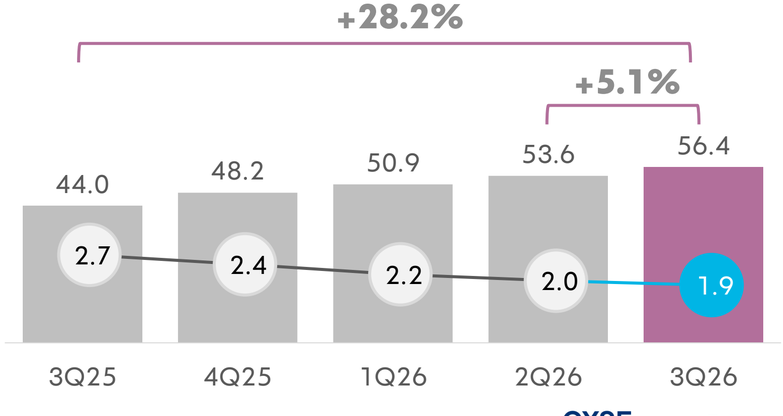
CREDIT LETTERS

Credit Letters
BRL billion



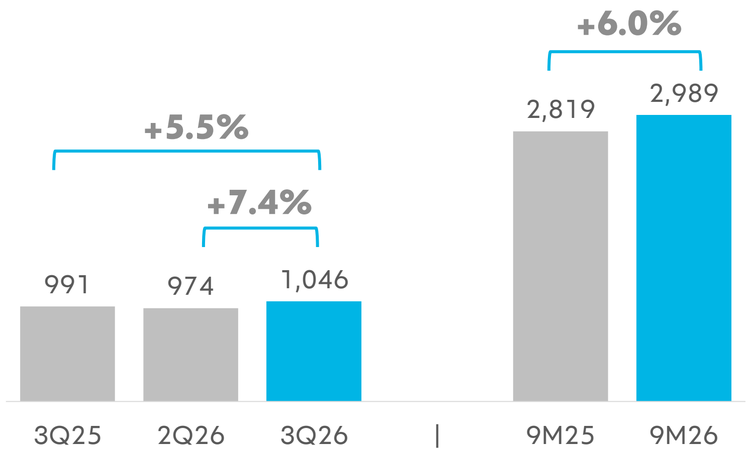
Letters Inventory
BRL billion

Avg. Adm Fee p.a.
% Inventory

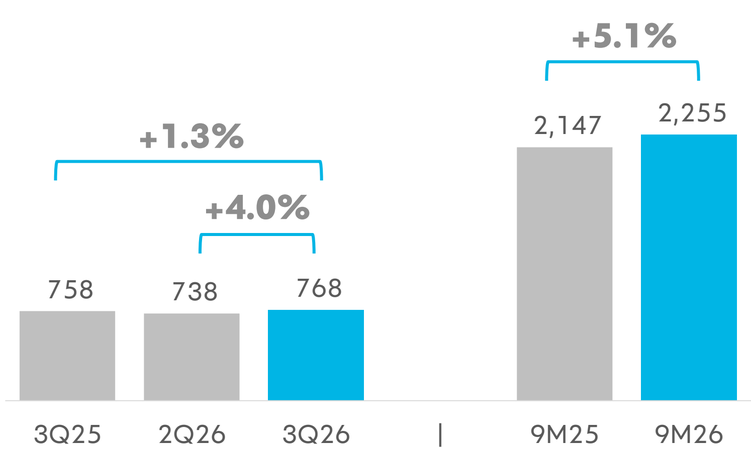


ACCUMULATION BUSINESS | Operating Performance

Operating Revenue
BRL million



Accumulation Operating Margin
BRL million



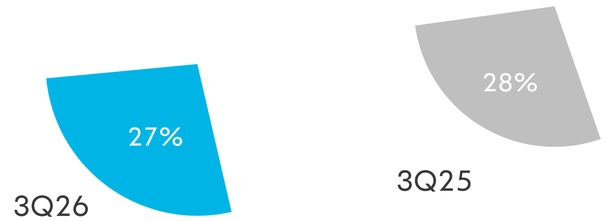
Operating Revenue

Operating revenues increased by 5.5% between 3Q26 and 3Q25, driven by Private Pension (+10%) and Premium Bonds (+15%).

Operating Revenue BRL million	%	**3Q26**	**/3Q25**	**/9M25**
Private Pension	58%	603	+10%	+10%
Credit Letters	24%	257	-8%	-4%
Premium Bonds	18%	185	+15%	+11%
Total Accumulation	**100%**	**1,046**	**+6%**	**+6%**

Operating Margin BRL million	%	**3Q26**	**/3Q25**	**/9M25**
Private Pension	70%	540	+13%	+14%
Credit Letters	18%	138	-26%	-14%
Premium Bonds	12%	90	-3%	0%
Total Accumulation	**100%**	**768**	**+1%**	**+5%**

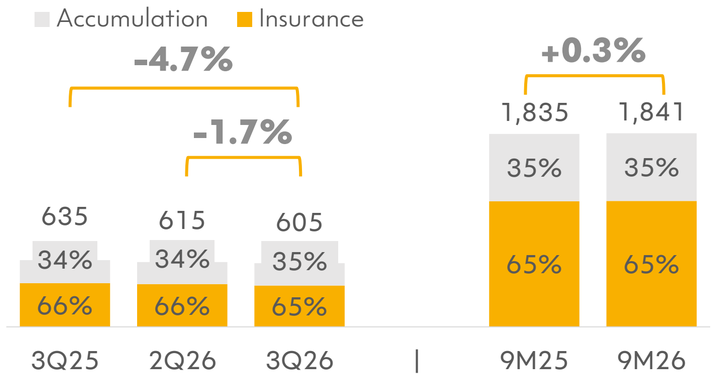
Accumulation Representativeness
% Total Operating Margin[1]



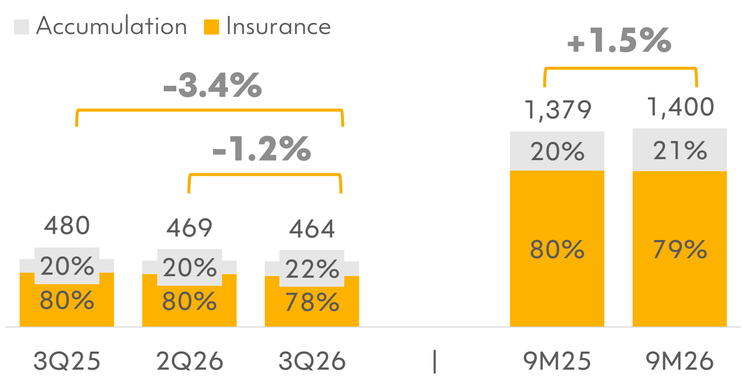
[1] Representativeness weighted by Caixa Seguridade's equity interest in each company.

DISTRIBUTION BUSINESS | Operating Performance

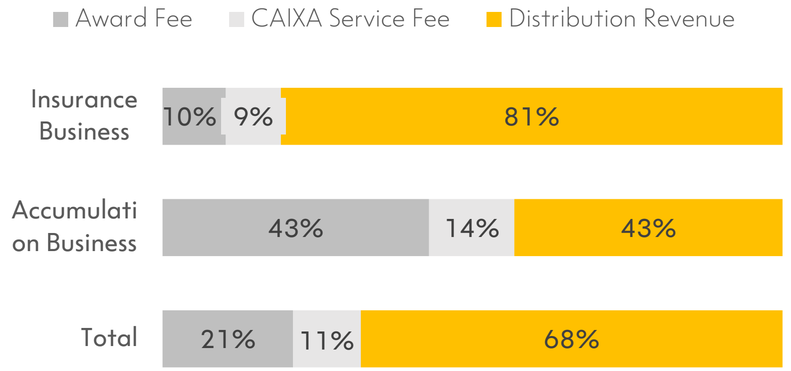
Brokerage Revenues[1]
BRL million



Operating Margin
BRL million



Brokerage Distribution[2]
% 9M26



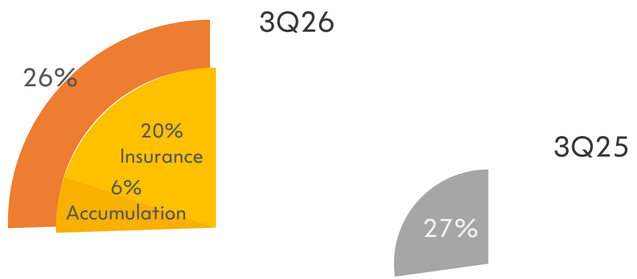
Brokerage by Segment
BRL million

	%	3Q26	/3Q25	/9M25
Mortgage	28%	168	+28%	+22%
Credit Letters	23%	141	-7%	-4%
Home	16%	94	-7%	+1%
Credit Life	11%	66	-42%	-25%
Life	7%	44	-7%	-2%
Premium Bonds	7%	43	+20%	+24%
Private Pension	5%	28	-7%	-1%
Other Insurance	3%	21	-12%	0%
Total Distribution	**100%**	**605**	**-5%**	**0%**

Operating Margin by Segment
BRL million

	%	3Q26	/3Q25	/9M25
Mortgage	36%	169	+31%	+23%
Credit Letters	10%	44	-3%	-3%
Home	14%	67	-14%	-2%
Credit Life	14%	66	-42%	-25%
Life	10%	44	-7%	-2%
Premium Bonds	7%	31	+53%	+58%
Private Pension	6%	28	-7%	-1%
Other Insurance	3%	15	-13%	-1%
Total Distribution	**100%**	**464**	**-3%**	**+2%**

Representativeness[3]
% Total Operating Margin

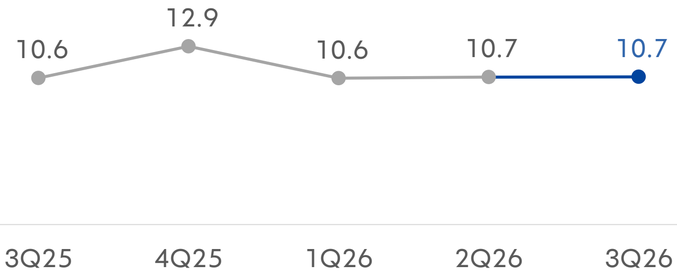


[1] Includes brokerage and commissioning revenues, as well as network access and distribution revenues (BDF).
[2] Managerial view considering CAIXA Service Fees and Award Fees related to Life, Credit Life and Private Pension, paid directly by the insurer to CAIXA. For the other segments, costs are paid by the broker company.
[3] Representativeness weighted by Caixa Seguridade's equity interest in each company.

OPERATING INDICATORS

ADMINISTRATIVE EXPENSES RATIO (IDA)

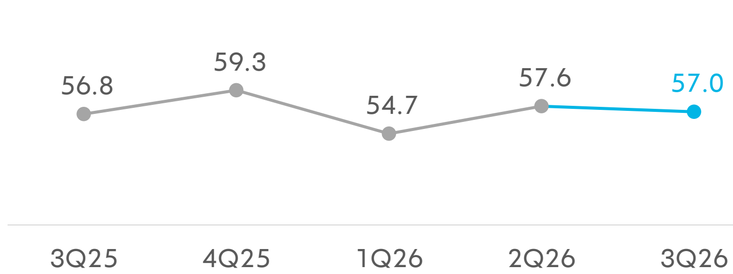
Administrative Expenses
% Operating Revenue



Ratio by Group	IDA 3Q26	Δ3Q25 p.p.	Δ2Q26 p.p.
Bancassurance CAIXA	**11.2%**	**+0.3**	**-0.1**
Run-off	12.9%	-0.2	+1.0
New Partnerships	11.6%	+0.1	-0.5
Holding + Brokerage	7.3%	+1.2	+0.3
Bancassurance PAN	**6.6%**	**-1.1**	**+0.5**
GENERAL RATIO	**10.7%**	**+0.1**	**0**

COMBINED RATIO (IC)

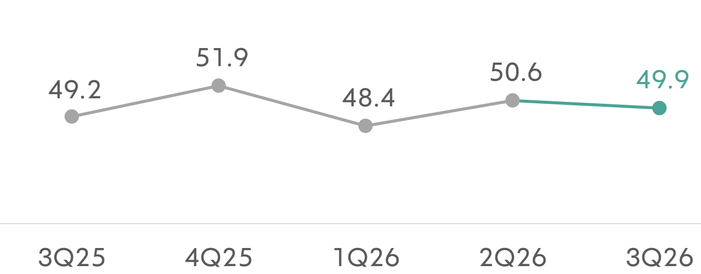
General and Administrative Expenses
% Operating Revenue



Ratio by Group	IC 3Q26	Δ3Q25 p.p.	Δ2Q26 p.p.
Bancassurance CAIXA	**55.4%**	**-0.2**	**-0.7**
Run-off	67.8%	+2.6	+0.2
New Partnerships	54.9%	-1.1	-1.2
Holding + Brokerage	43.2%	+0.2	-0.1
Bancassurance PAN	**69.6%**	**+2.8**	**+0.9**
GENERAL RATIO	**57.0%**	**+0.2**	**-0.6**

EXPANDED COMBINED RATIO (ICA)

General and Administrative Expenses
% Operating Revenue + Financial Result



Ratio by Group	ICA 3Q26	Δ3Q25 p.p.	Δ2Q26 p.p.
Bancassurance CAIXA	**48.4%**	**+0.3**	**-0.7**
Run-off	55.5%	+1.5	+0.1
New Partnerships	48.2%	-0.1	-1.1
Holding + Brokerage	40.1%	+0.2	-0.2
Bancassurance PAN	**62.1%**	**+3.8**	**+0.2**
GENERAL RATIO	**49.9%**	**+0.7**	**-0.6**

IDA

The Administrative Expenses Ratio (IDA) reached 10.7% in 3Q26, remaining close to its historical level and stable compared to the previous quarter. Excluding allocations made during the quarter with tax-incentivized funds under the Rouanet Law, which generate an equivalent reduction in tax expense, the adjusted IDA would be 10.4%.

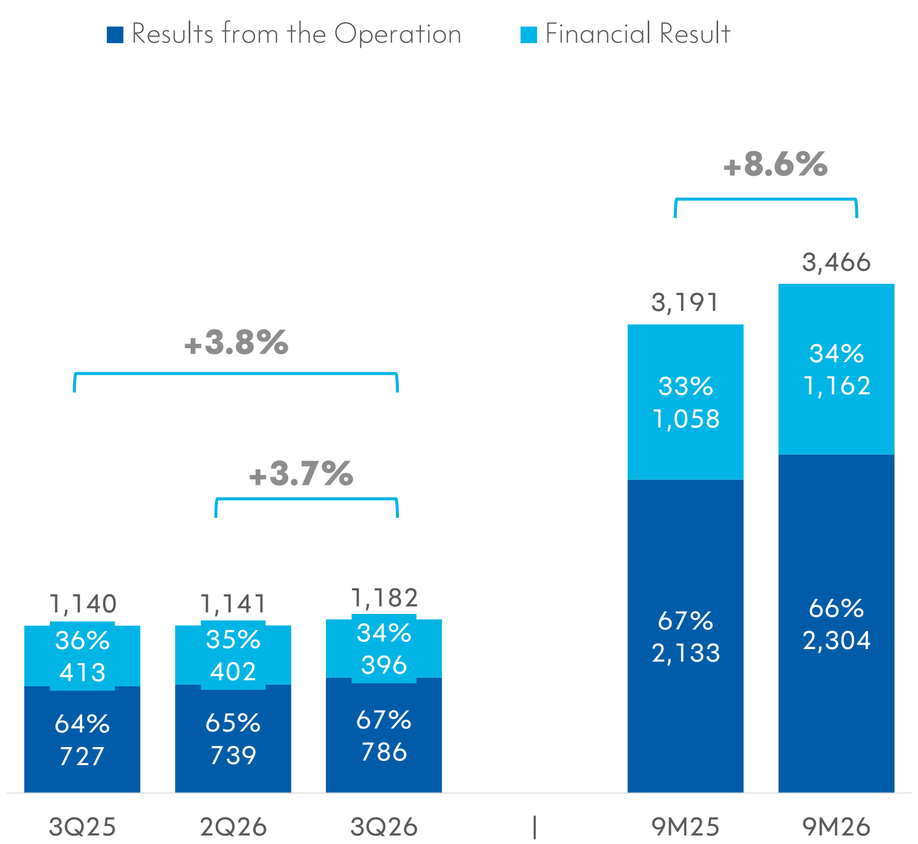
ICA

The Expanded Combined Ratio (ICA) improved by 0.6 p.p. in 3Q26 compared to 2Q26, reflecting the improvement in product margins and financial results during the period.

OPERATING AND FINANCIAL RESULTS

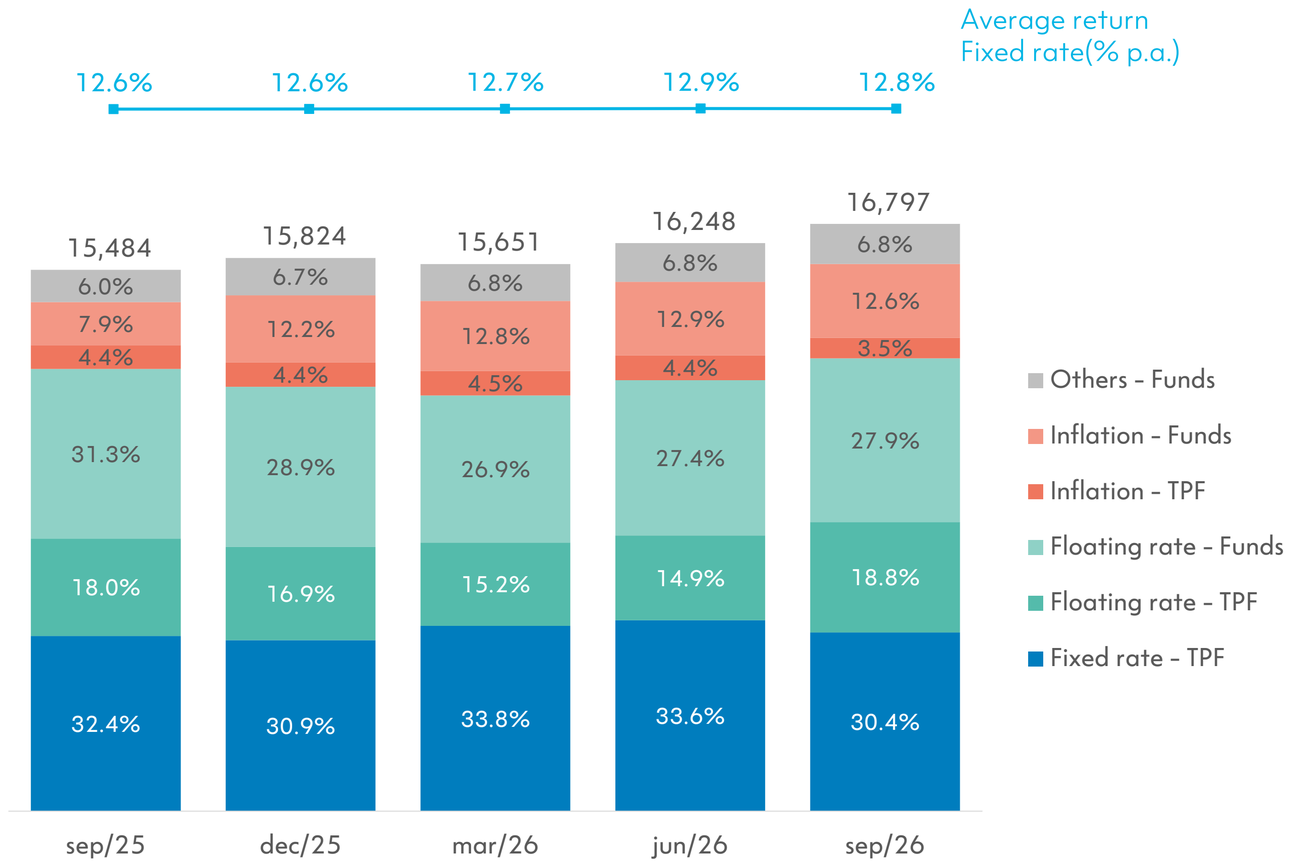
Net Income

(Operating vs. Financial)[1] Recurring Net Income



Grouped Investment Portfolio Composition[2]

% of Consolidated Financial Investments (million)



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

[2] Investment portfolio weighted by the respective ownership interest in each company.

EARNINGS PRESENTATION **3Q26**

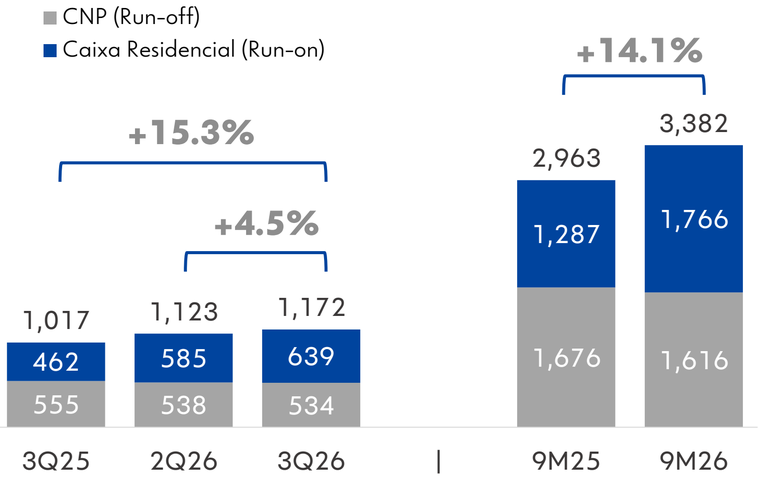
EXHIBIT



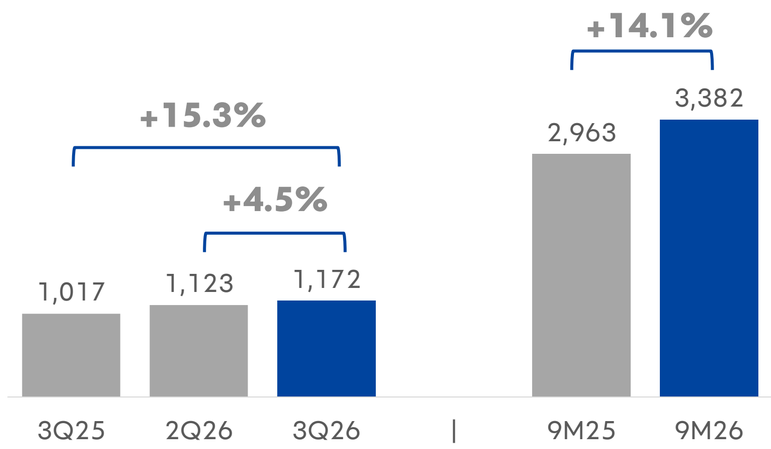
CAIXA Seguridade

MORTGAGE INSURANCE
Operating Performance

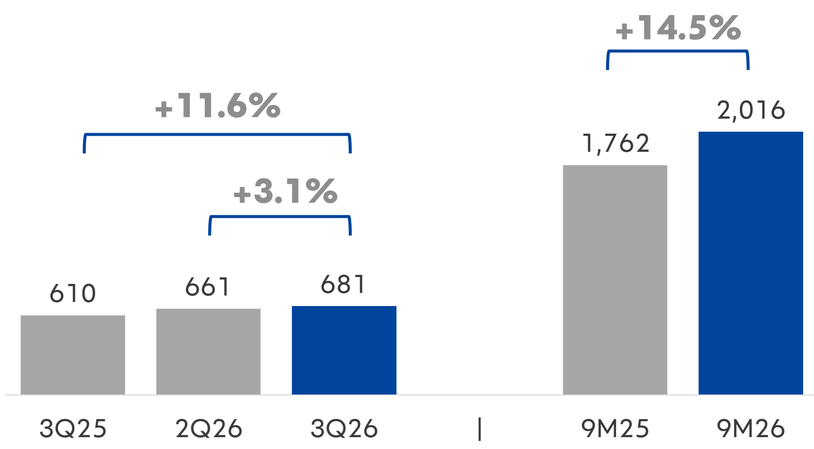
Written Premiums **Mortgage**
BRL million



Earned Premiums **Mortgage**
BRL million



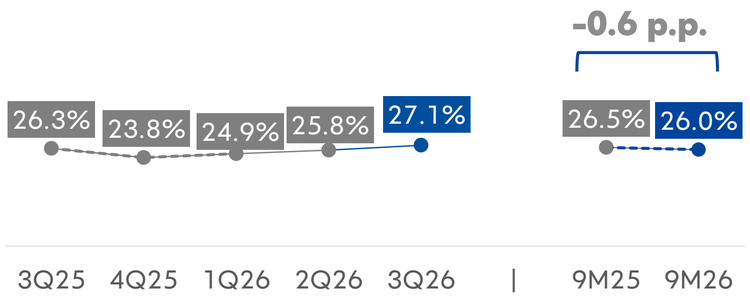
Operating Margin **Mortgage**
BRL million



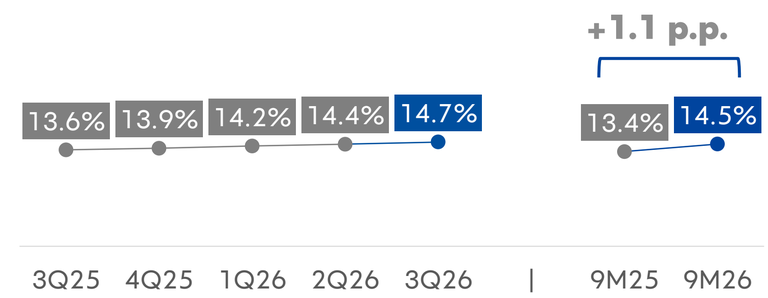
OPERATING PERFORMANCE

PERFORMANCE INDICATORS

Loss Ratio **Mortgage**
% Earned Premium

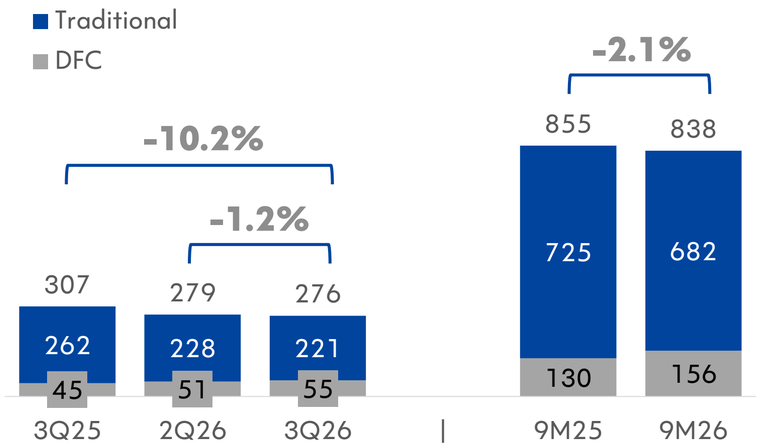


Commissioning **Mortgage**
% Earned Premium

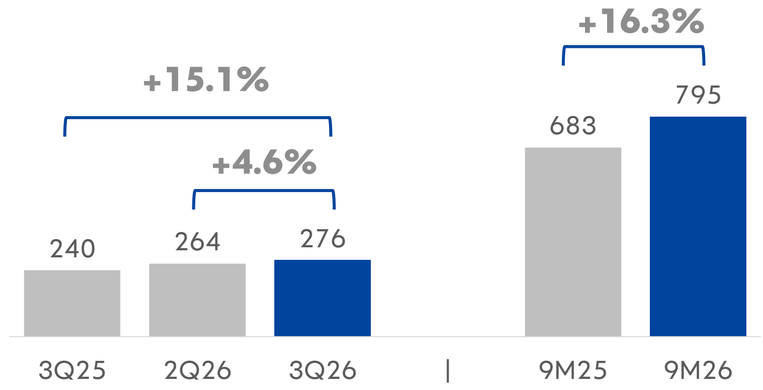


HOME INSURANCE
Operating Performance

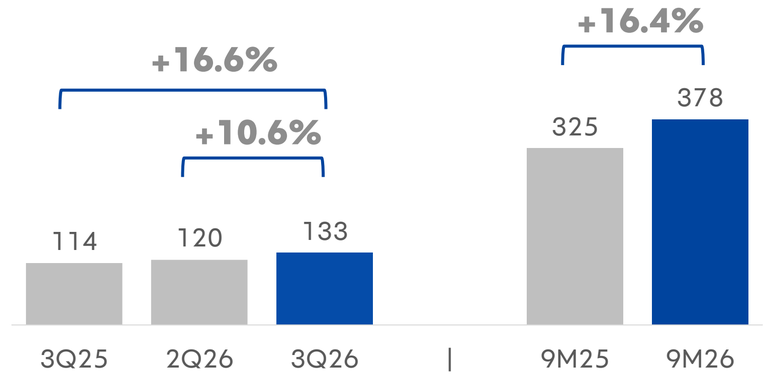
Written Premiums **Home**
BRL million



Earned Premiums **Home**
BRL million



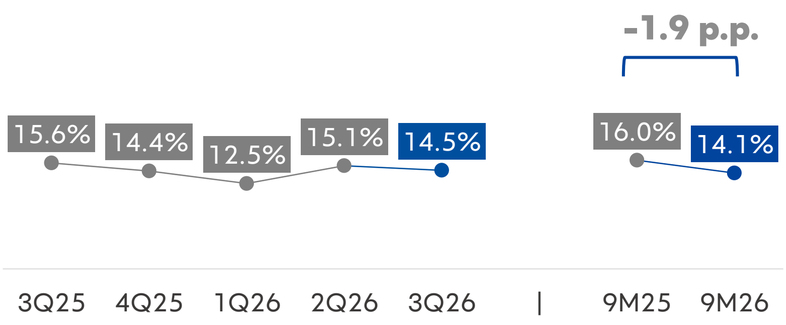
Operating Margin **Home**
BRL million



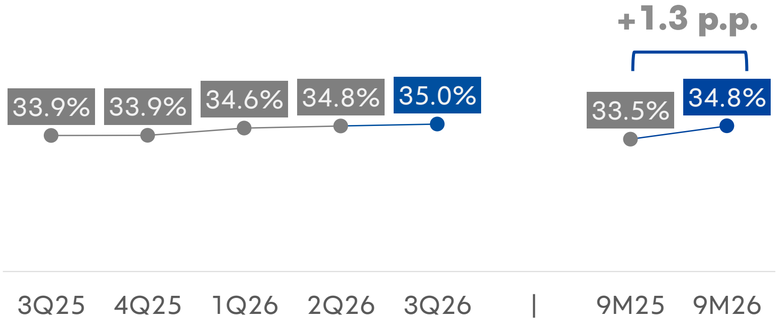
OPERATING PERFORMANCE

PERFORMANCE INDICATORS

Loss Ratio **Home**
% Earned Premium

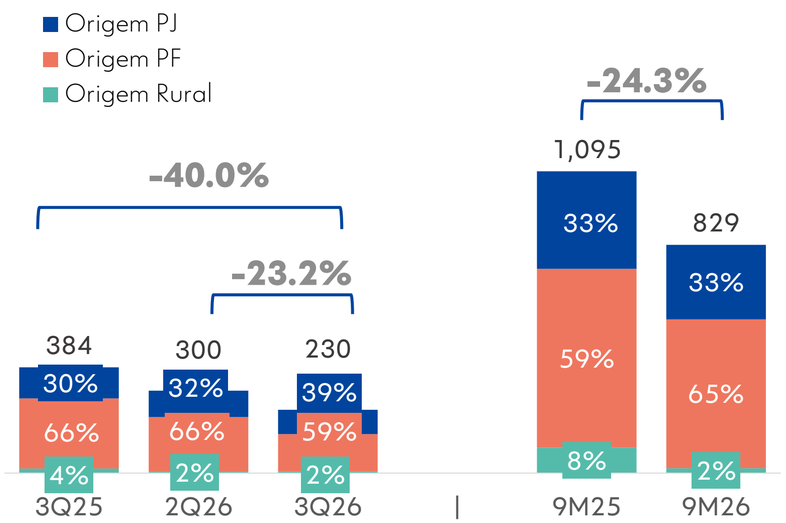


Commissioning **Home**
% Earned Premium

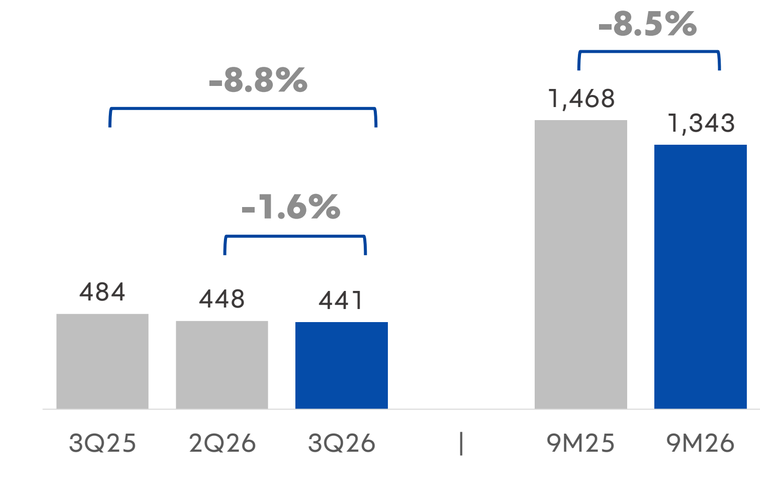


CREDIT LIFE INSURANCE
Operating Performance

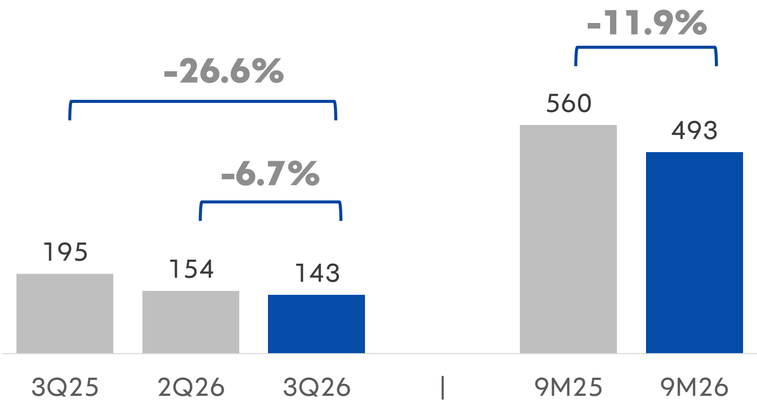
Written Premiums **Credit Life**
BRL million



Earned Premiums **Credit Life**
BRL million



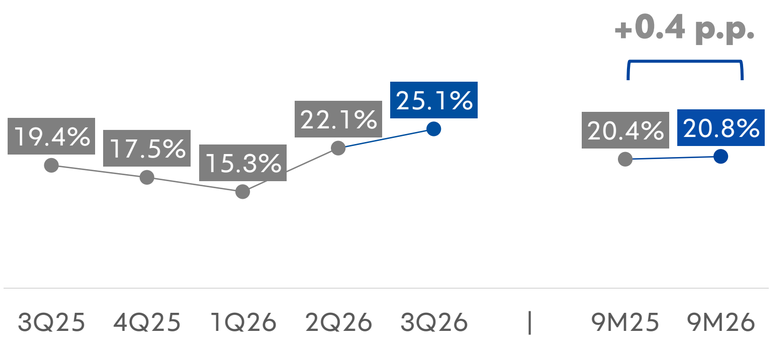
Operating Margin **Credit Life**
BRL million



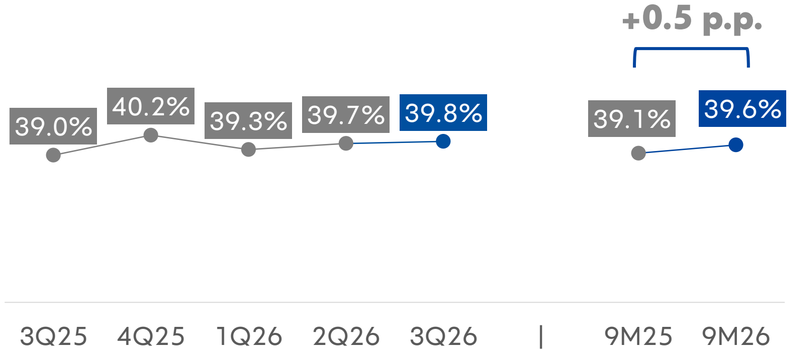
OPERATING PERFORMANCE

PERFORMANCE INDICATORS

Loss Ratio **Credit Life**
% Earned Premium

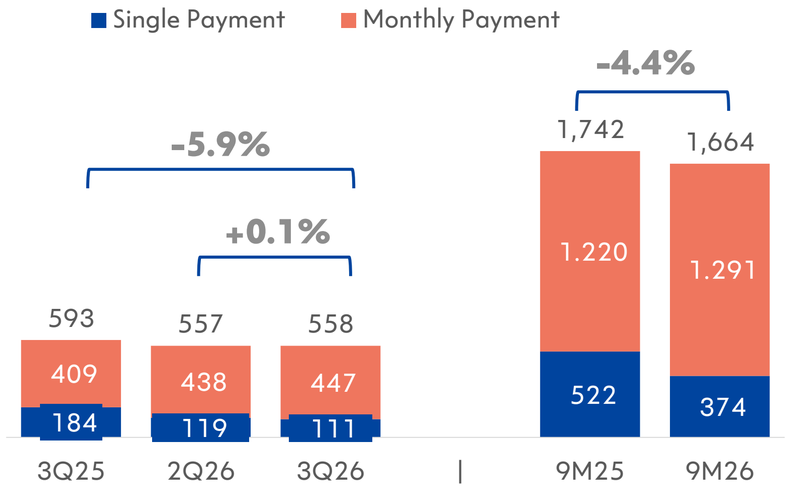


Commissioning **Credit Life**
% Earned Premium

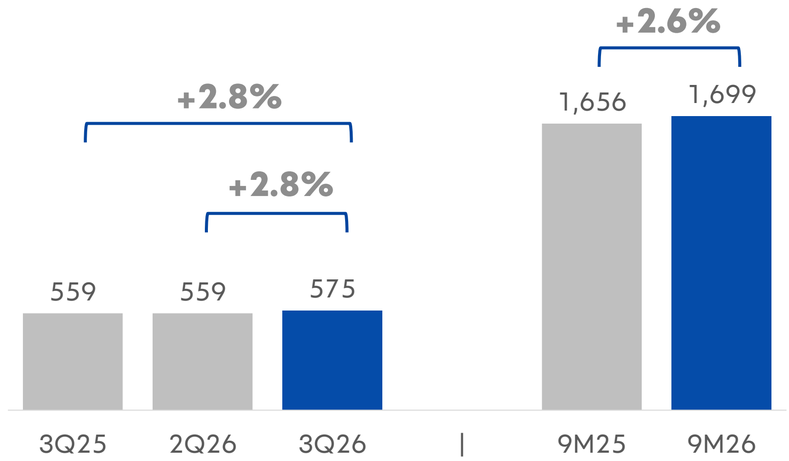


LIFE INSURANCE[1]
Operating Performance

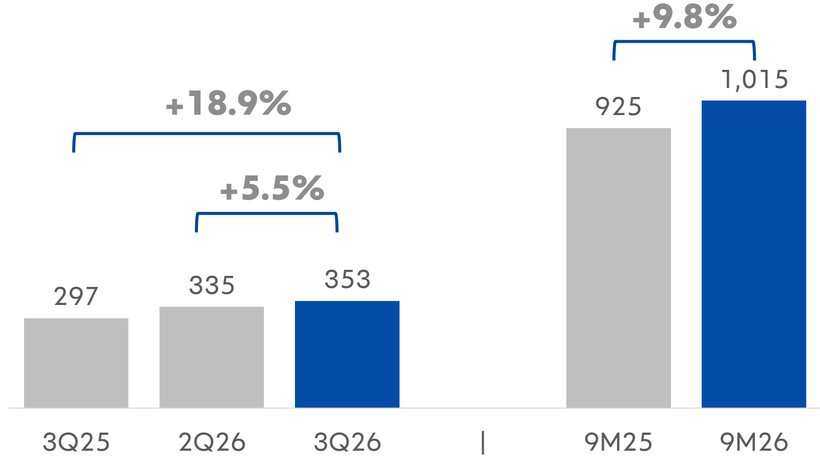
Written Premiums **Life**
BRL million



Earned Premiums **Life**
BRL million



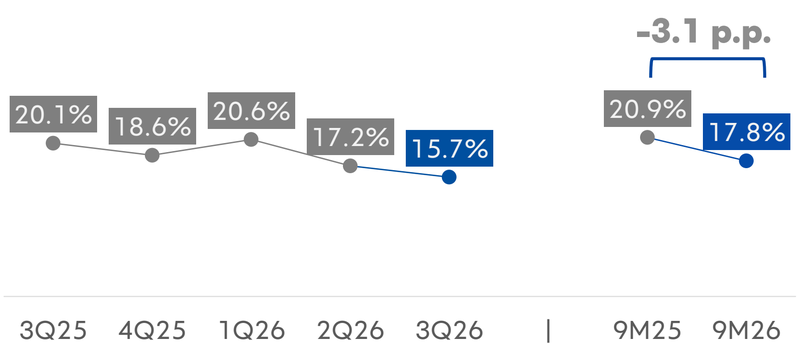
Operating Margin **Life**
BRL million



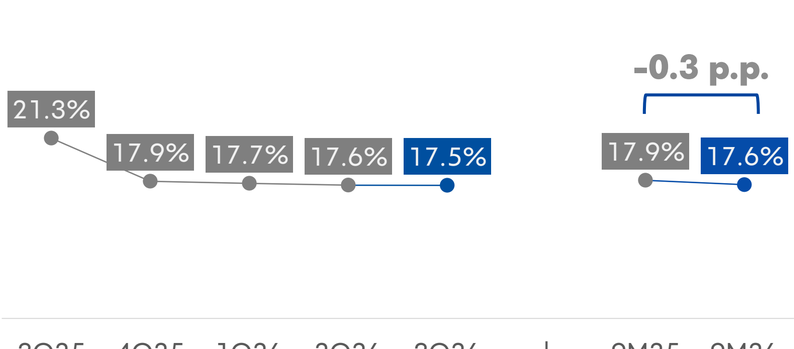
OPERATING PERFORMANCE

PERFORMANCE INDICATORS

Loss Ratio **Life**
% Earned Premium



Commissioning **Life**
% Earned Premium



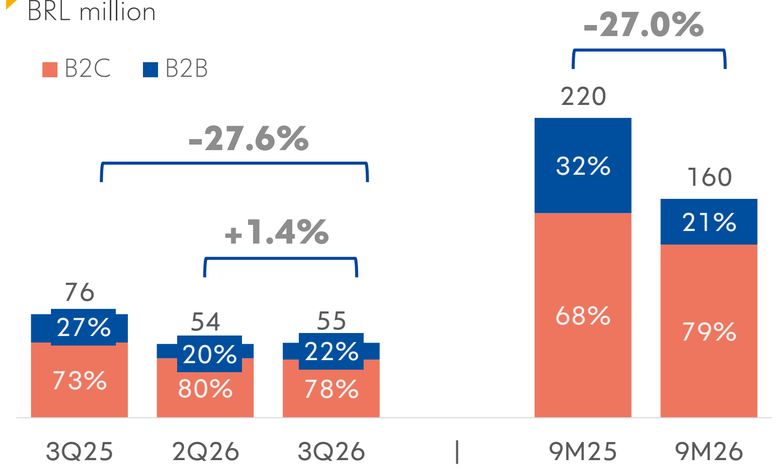
1 - Includes results from Caixa Vida e Previdência.

ASSISTANCE AND OTHER INSURANCE
Operating Performance

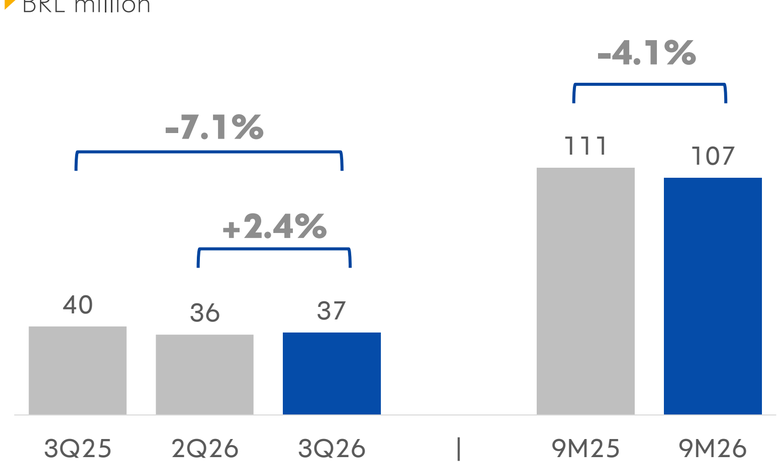
ASSISTANCE (B2B & B2C)

OTHER INSURANCE

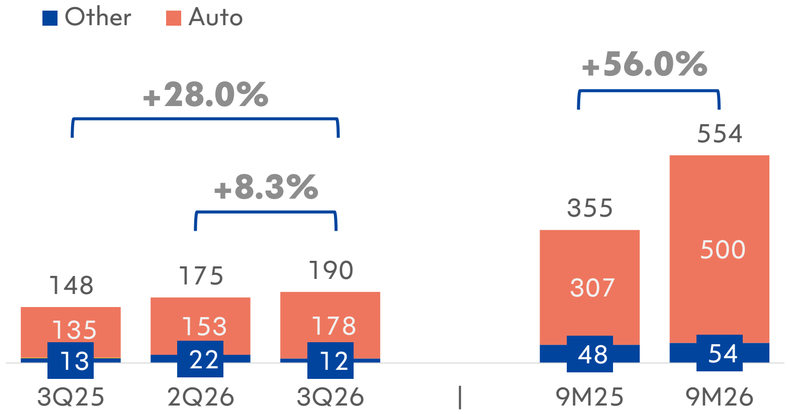
Revenues **Assistance**
BRL million



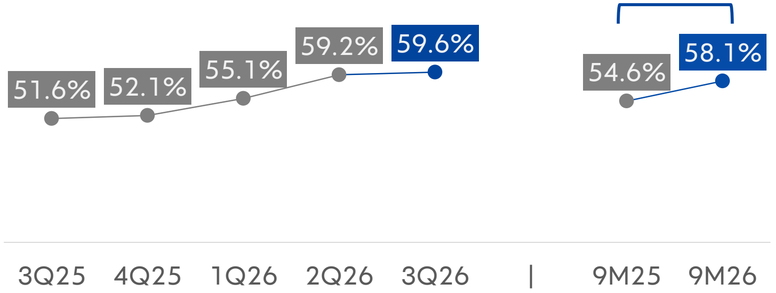
Operating Margin **Assistance**
BRL million



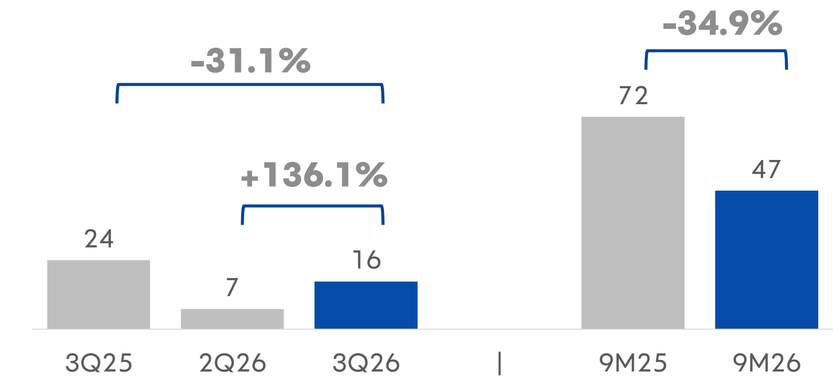
Written Premiums **Other Insurance**
BRL million



Loss Ratio **Other Insurance**
% Earned Premium

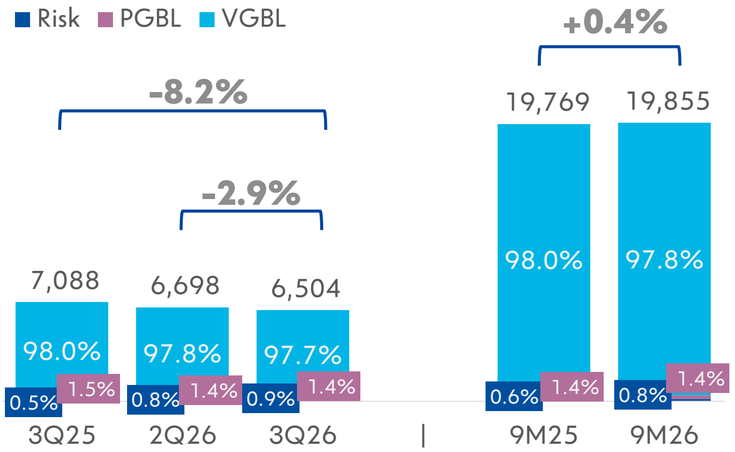


Operating Margin **Other Insurance**
BRL million



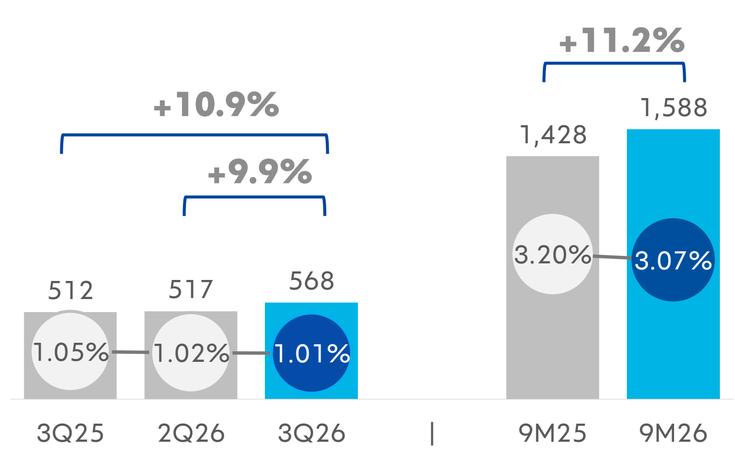
PRIVATE PENSION
Operating Performance

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



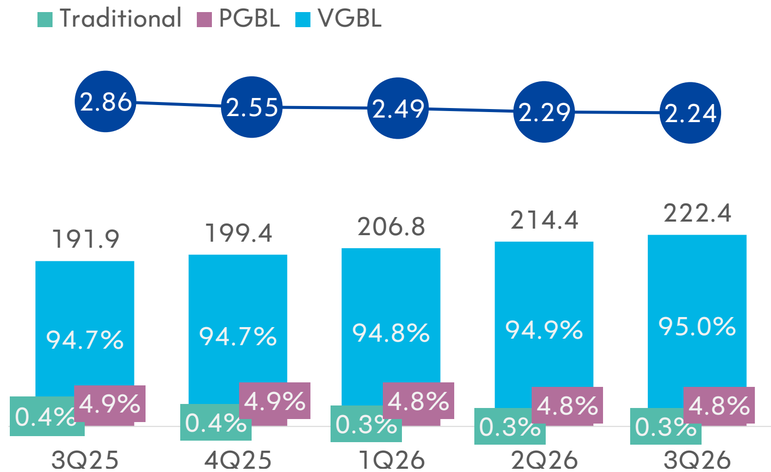
Management Fee – **Private Pension**
BRL million

Average Rate % p.a. %

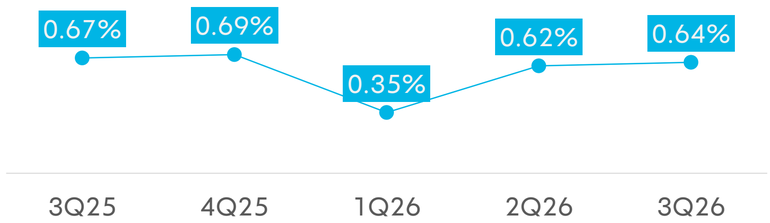


Private Pension Reserves
BRL billion

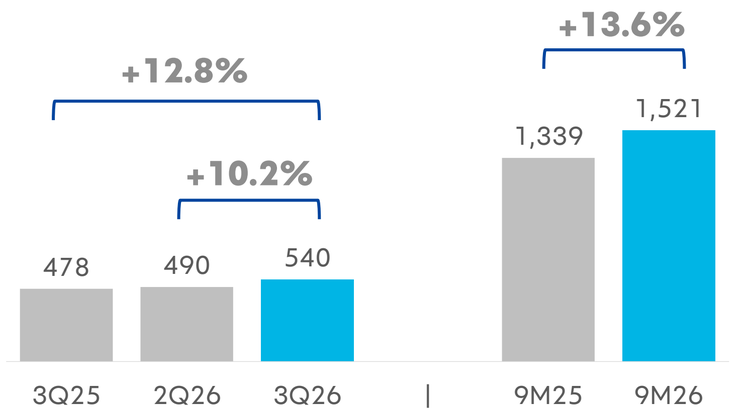
Redemption Rate %



Commissioning – **Private Pension**
% Contributions



Operating Margin – **Private Pension**
BRL million

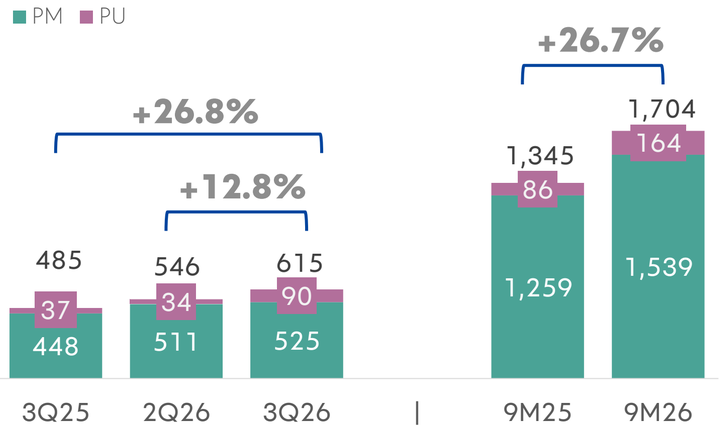


RESERVES reached BRL 222.4 billion, up 15.8% over the last 12 months.

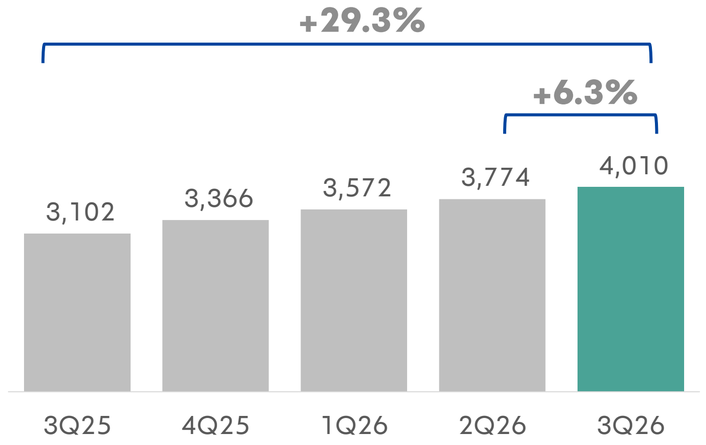
REDEMPTION RATIO decreased to 2.24%, contributing to positive NET INFLOW.

PREMIUM BONDS
Operating Performance

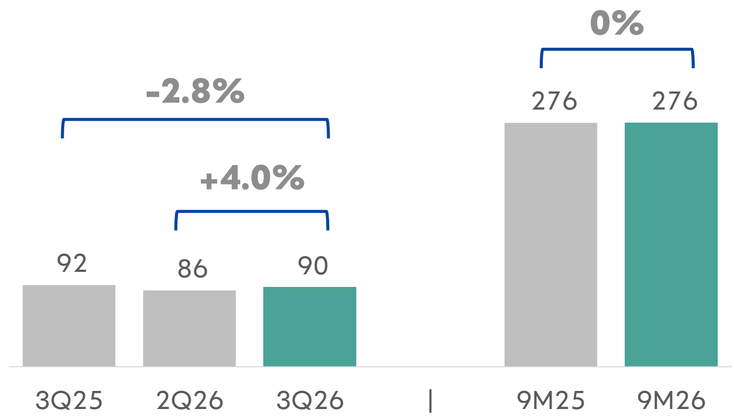
Funds Raised – **Premium Bonds**
BRL million



Premium Bonds Reserves
BRL million



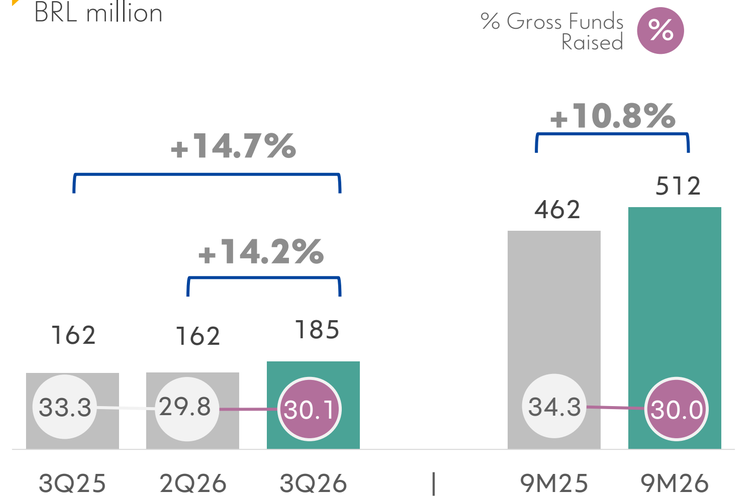
Operating Margin – **Premium Bonds**
BRL million



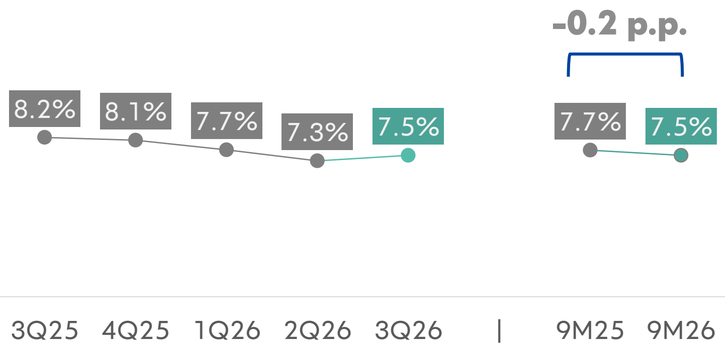
Funds Raised

Record funds raised, reaching BRL 615 million in 3Q26.

Net Revenue – **Premium Bonds**
BRL million

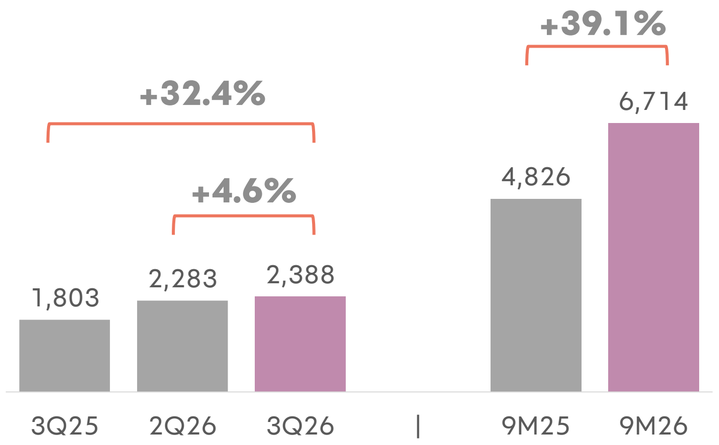


Commissioning – **Premium Bonds**
% Funds Raised

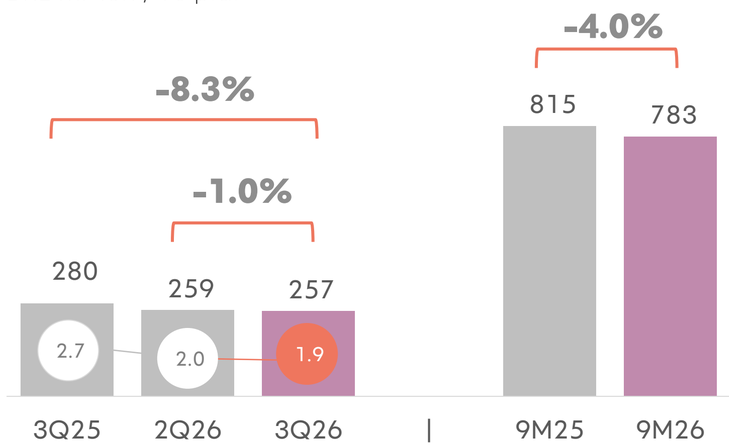


CREDIT LETTERS
Operating Performance

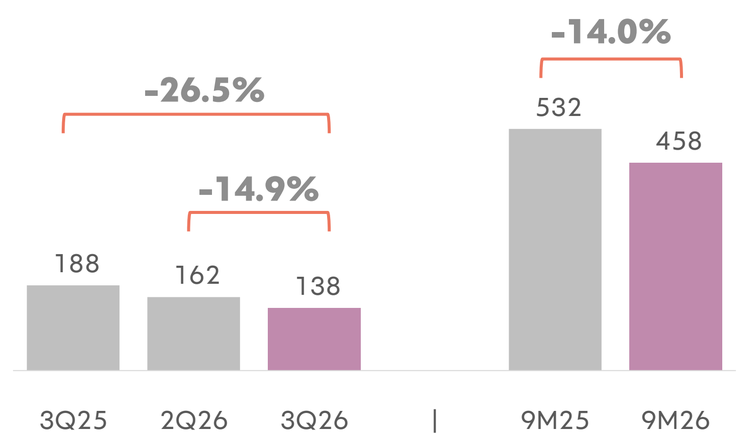
Funds Raised – **Credit Letters**
BRL million



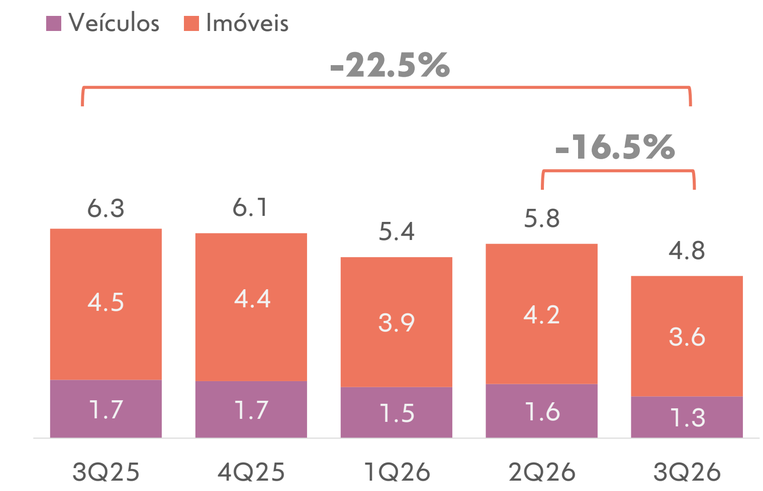
Management Fee / Average Rate – **Credit Letters**
BRL million / % p.a.



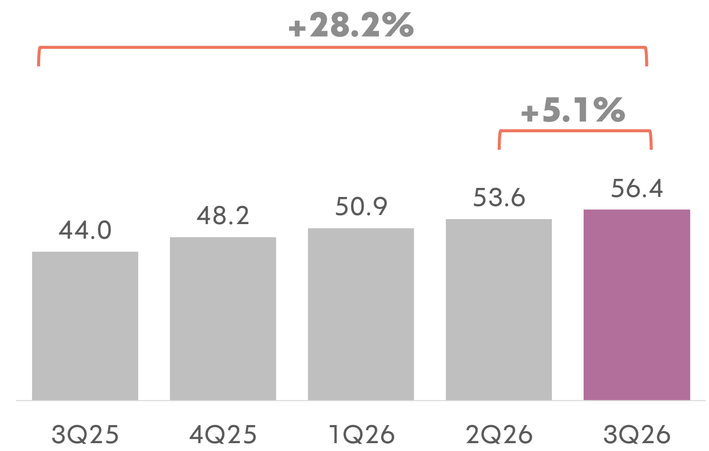
Operating Margin – **Credit Letters**
BRL million



Credit Letters
BRL billion



Inventory – **Credit Letters**
BRL billion



REAL ESTATE CREDIT LETTERS

Real estate credit letters accounted for 74.2% of the total credit letters sold in the quarter.

Overview
CORPORATE STRUCTURE

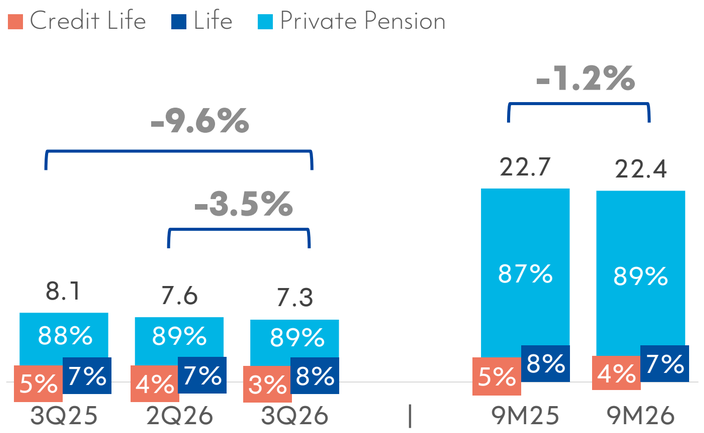
CAIXA — Share of 80.00%

MINORITY SHAREHOLDERS
(20.00% of Free Float)

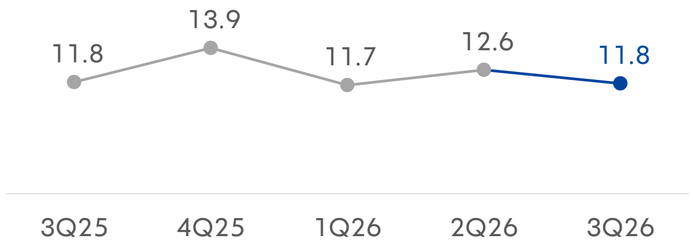
CAIXA Seguridade

	CAIXA Corretora	CAIXA Vida e Previdência	CAIXA Residencial	CAIXA Capitalização	CAIXA Consórcio	CAIXA Assistência	Run-Off	Bancassurance PAN
		New Partnerships - *BANCASSURANCE* CAIXA						
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	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

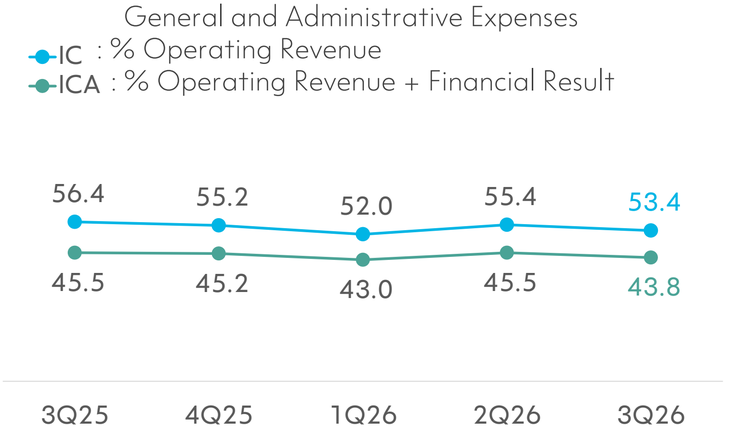
Operating Revenue – **Caixa Vida e Previdência**
BRL billion



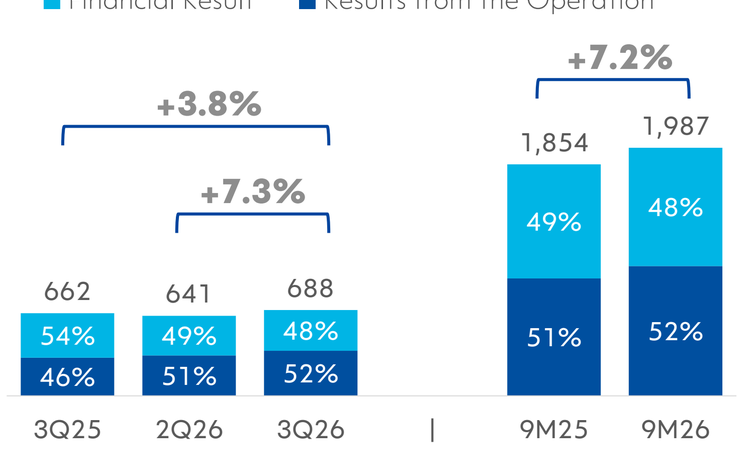
Administrative Expenses Ratio (IDA)
Caixa Vida e Previdência
Administrative Expenses
% Operating Revenue



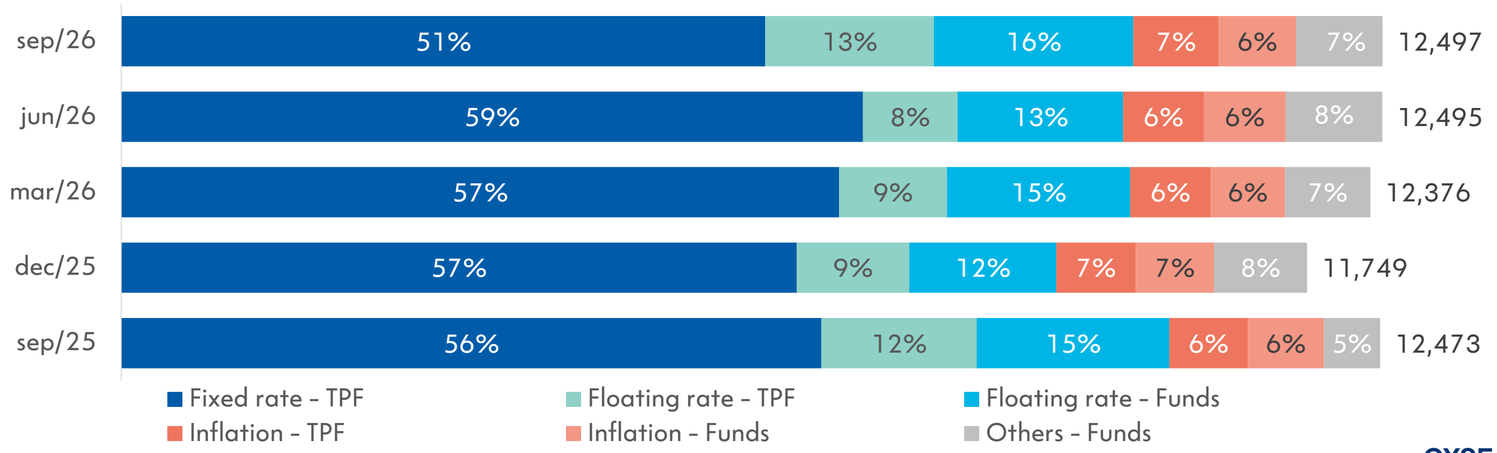
Combined (IC) and Expanded (ICA) Ratio
Caixa Vida e Previdência



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

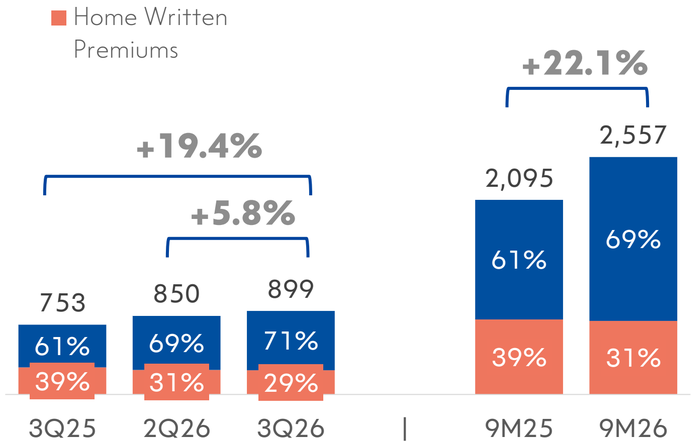


Investment Portfolio Composition – **Caixa Vida e Previdência**
% Financial Investments (million)



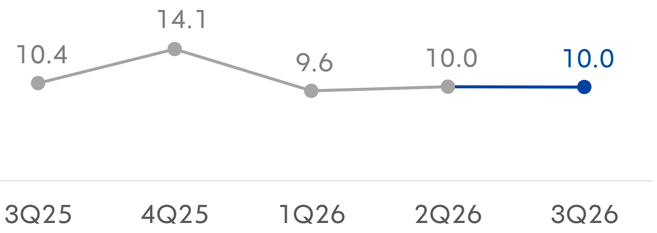
Operating Revenue– **Caixa Residencial**

BRL million



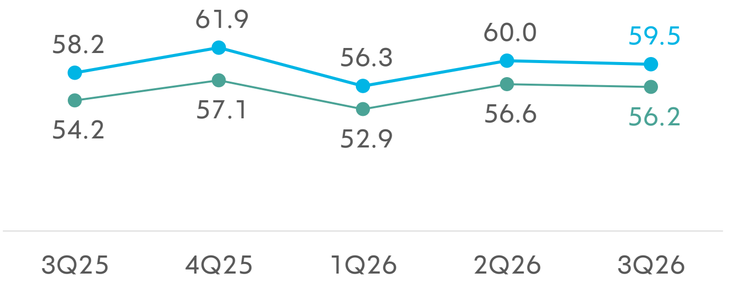
Administrative Expenses Ratio (IDA) **Caixa Residencial**

Administrative Expenses
% Operating Revenue



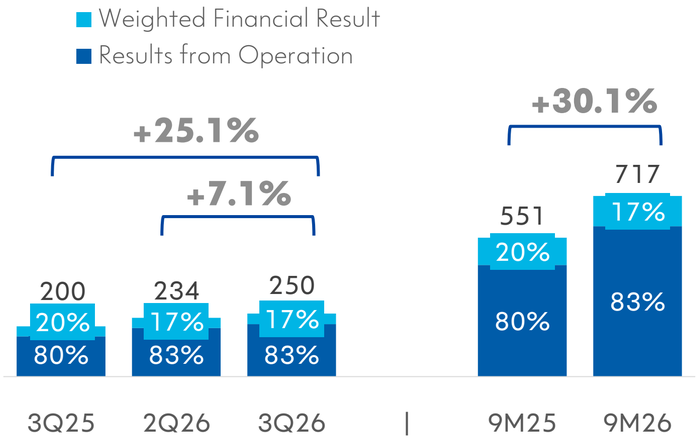
Combined (IC) and Expanded (ICA) Ratio **Caixa Residencial**

General and Administrative Expenses
IC: % Operating Revenue
ICA: % Operating Revenue + Financial Result



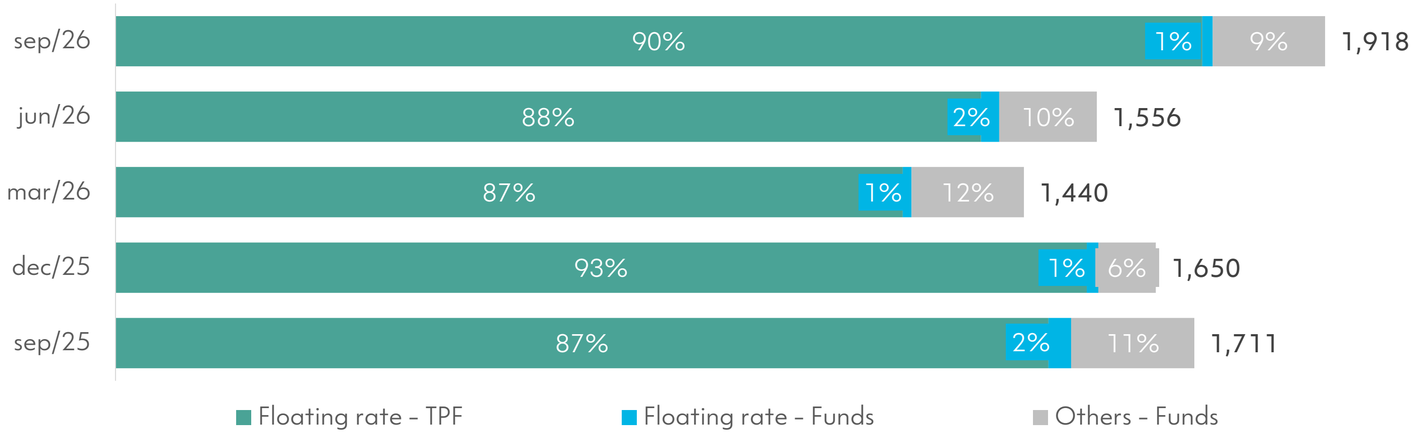
Net Income (Operating vs. Financial) **Caixa Residencial**

BRL million



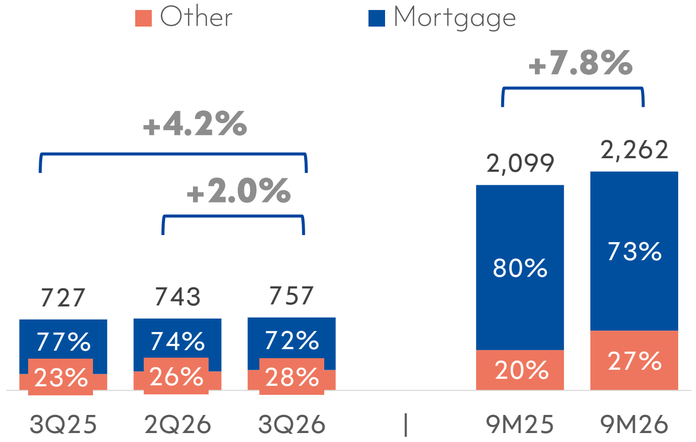
Investment Portfolio Composition – **Caixa Residencial**

% Financial Investments (million)



Operating Revenue – **CNP Holding**

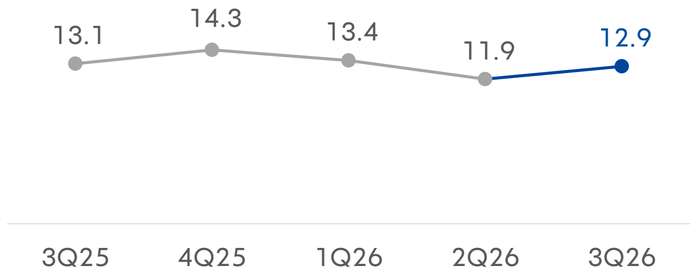
BRL million



Administrative Expenses Ratio (IDA)

CNP Holding

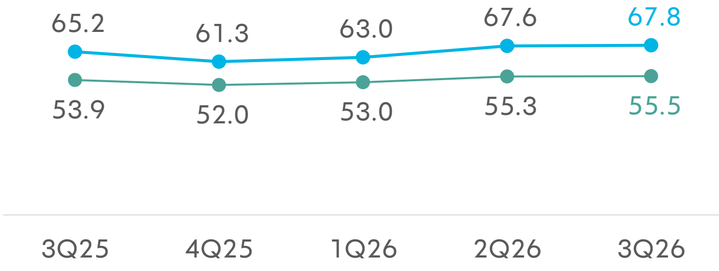
Administrative Expenses
% Operating Revenue



Combined (IC) and Expanded (ICA) Ratio

CNP Holding

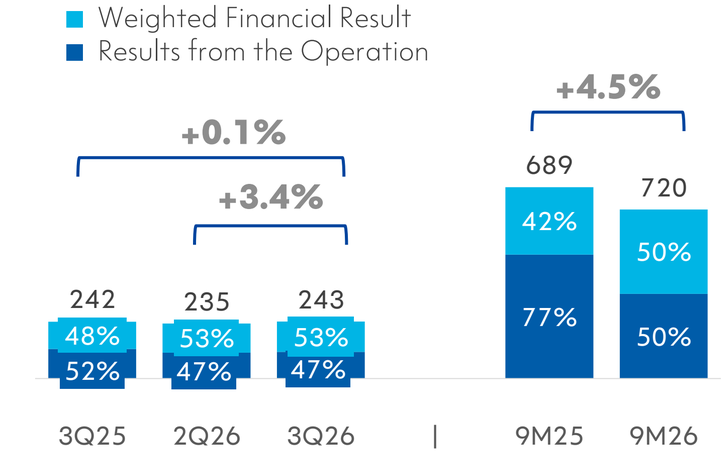
General and Administrative Expenses
IC: % Operating Revenue
ICA: % Operating Revenue + Financial Result



Net Income (Operating vs. Financial)

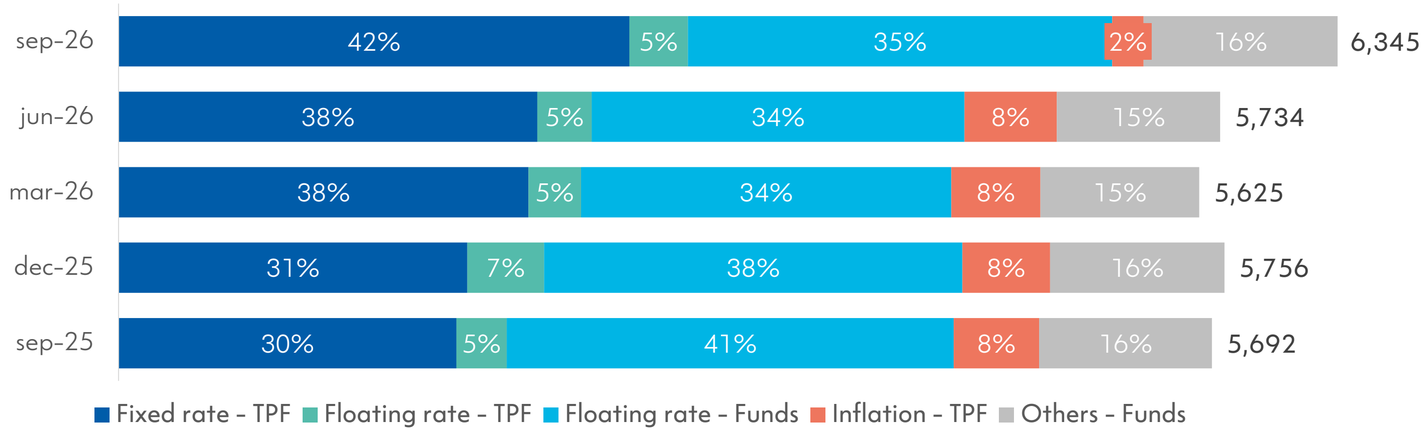
CNP Holding

BRL million



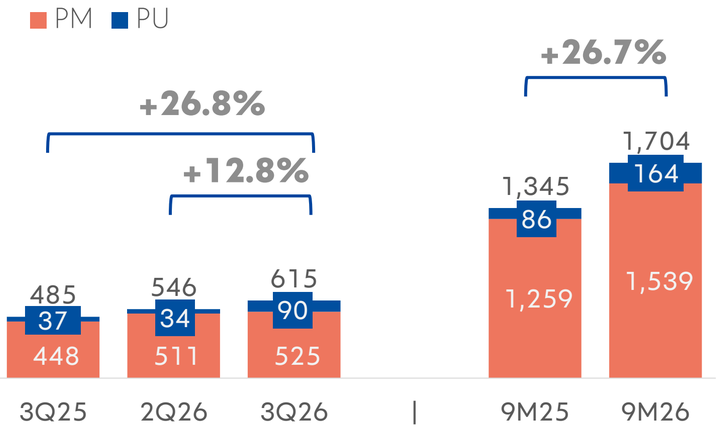
Investment Portfolio Composition – **CNP Holding**

% Financial Investments (million)



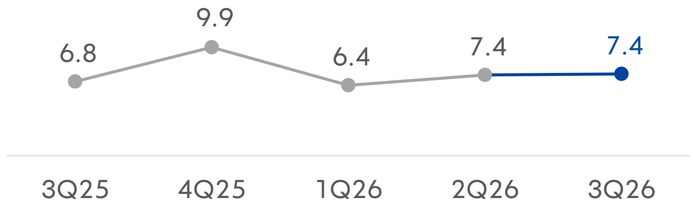
Funds Raised – **Caixa Capitalização**

BRL million

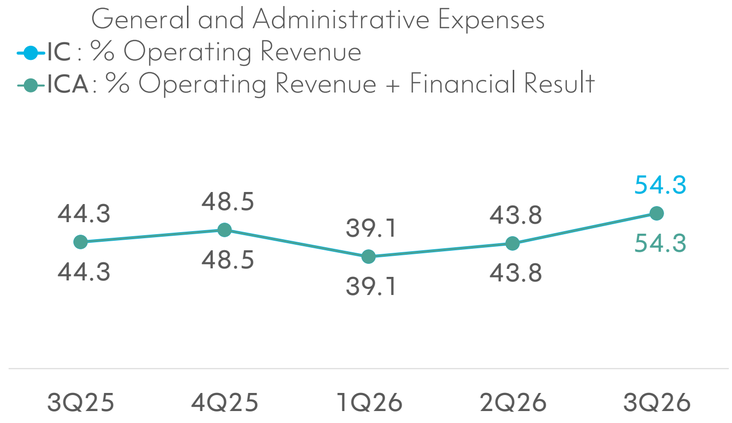


Administrative Expenses Ratio (IDA)
Caixa Capitalização

Administrative Expenses
% Operating Revenue

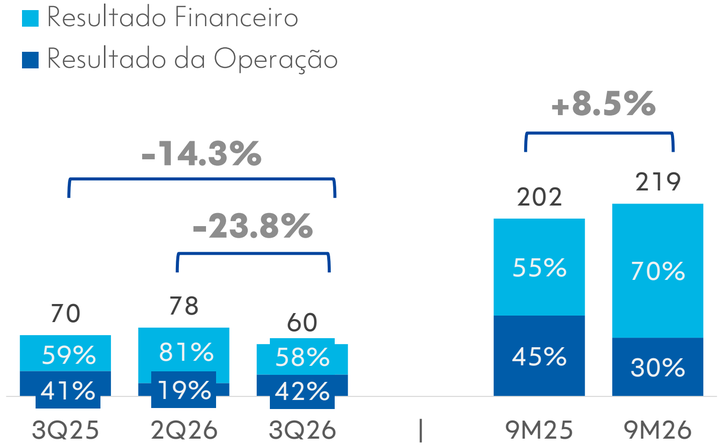


Combined (IC) and Expanded (ICA) Ratio
Caixa Capitalização



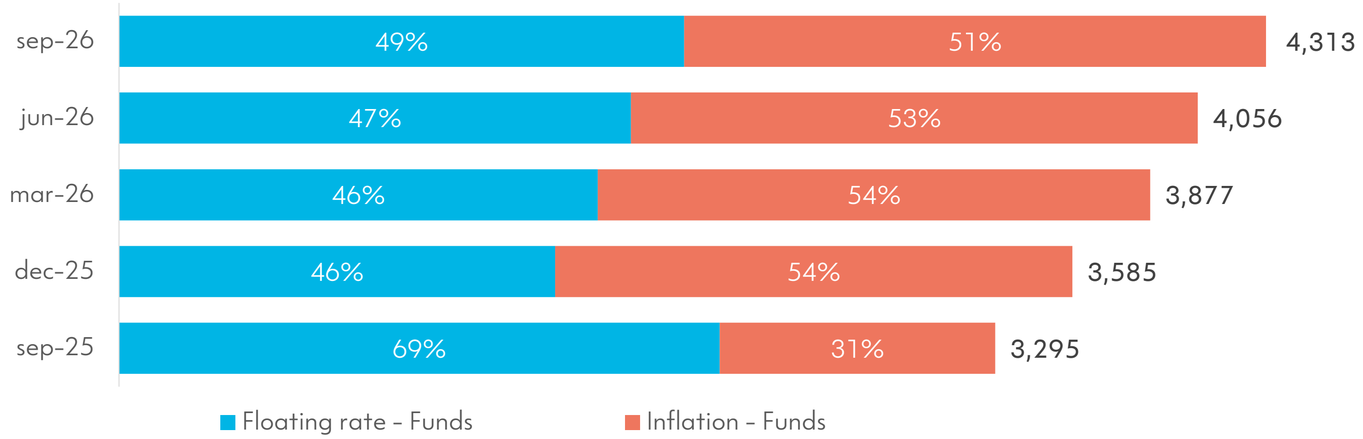
Net Income (Operating vs. Financial)
Caixa Capitalização

BRL million

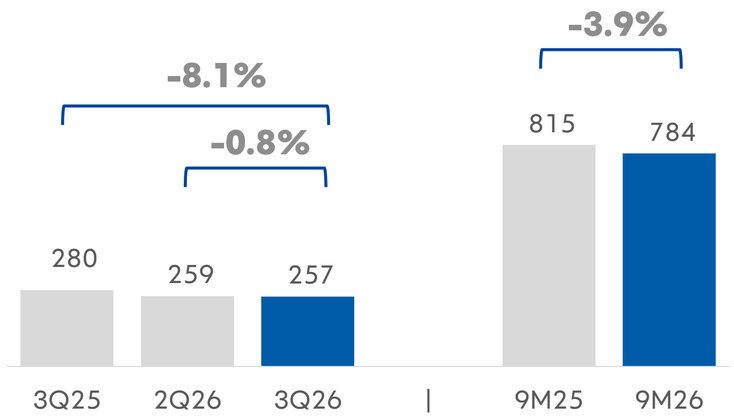


Investment Portfolio Composition – **Caixa Capitalização**

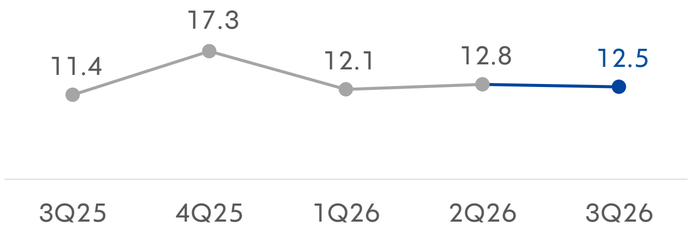
% Financial Investments (million)



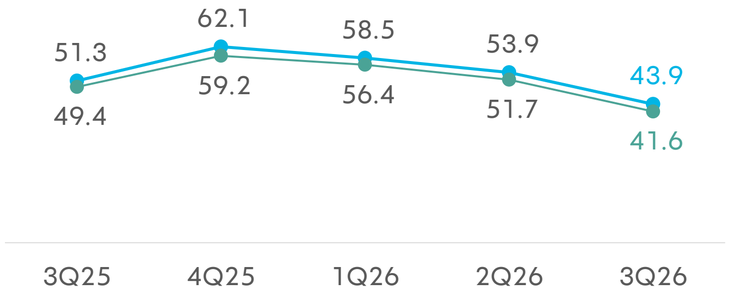
Revenue from Services – **Caixa Consórcio**
BRL million



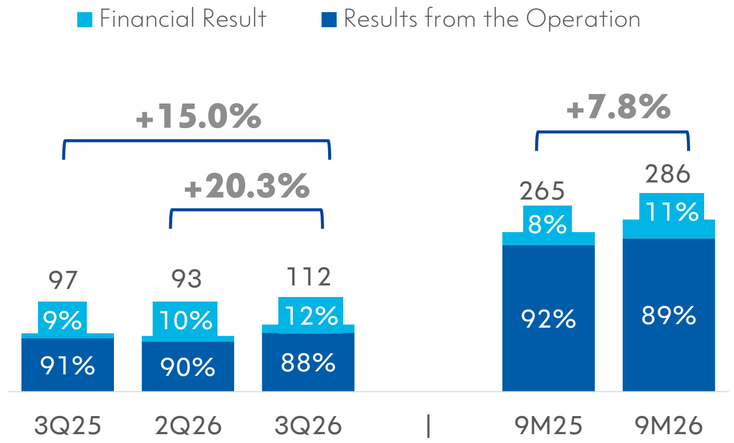
Administrative Expenses Ratio (IDA)
Caixa Consórcio
Administrative Expenses
% Operating Revenue



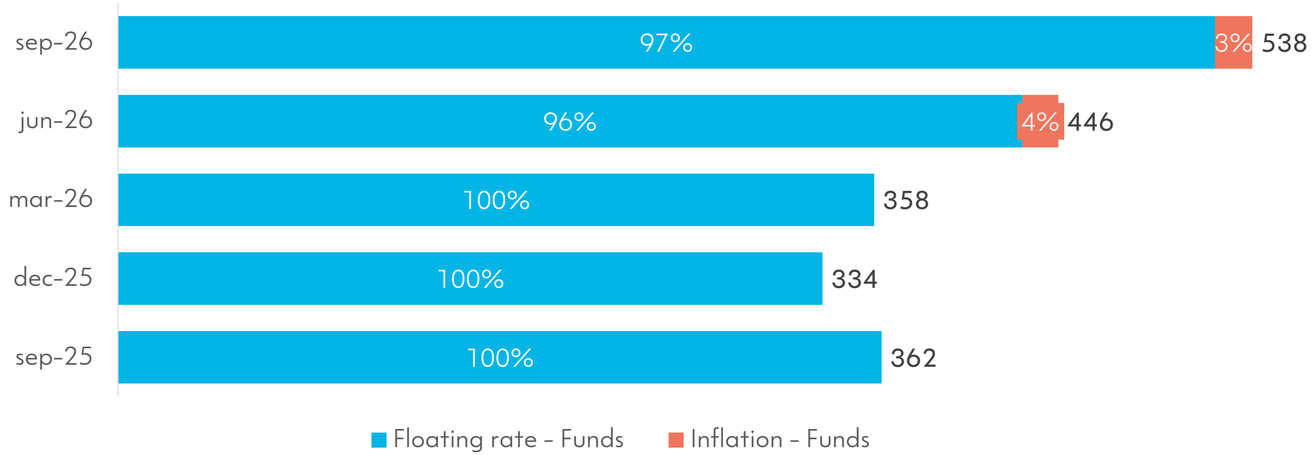
Combined (IC) and Expanded (ICA) Ratio
Caixa Consórcio
General and Administrative Expenses
IC: % Operating Revenue
ICA: % Operating Revenue + Financial Result



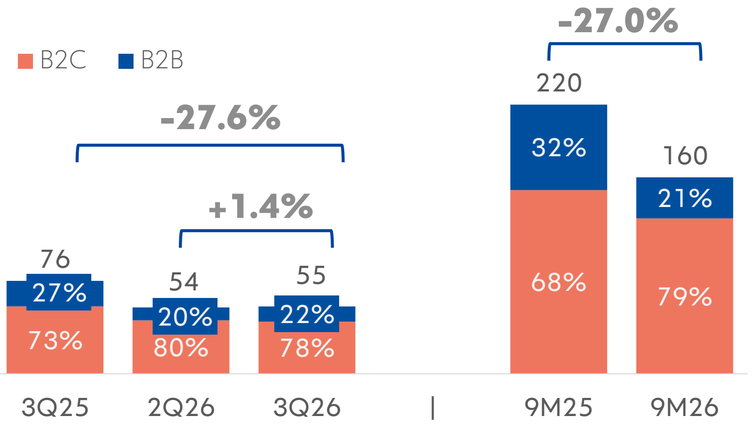
Net Income (Operating vs. Financial)
Caixa Consórcio
BRL million



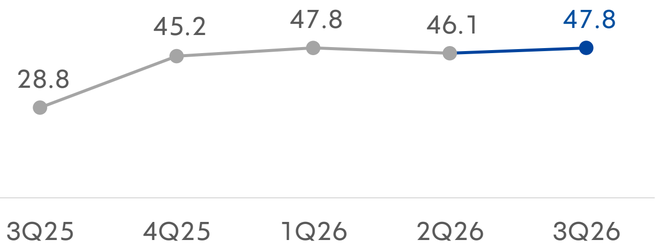
Investment Portfolio Composition – **Caixa Consórcio**
% Financial Investments (million)



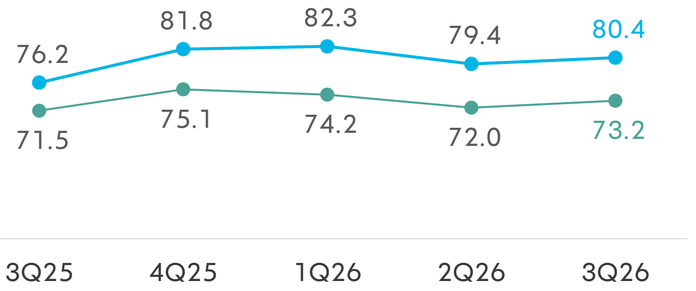
Assistance Revenues
BRL million



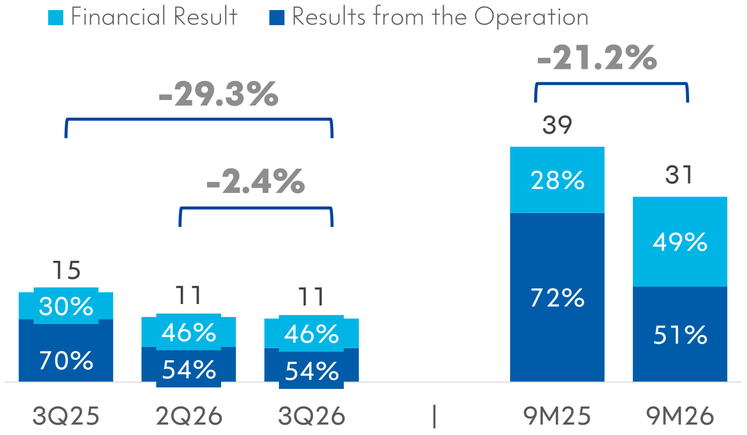
Administrative Expenses Ratio (IDA)
Caixa Assistência
Administrative Expenses
% Operating Revenue



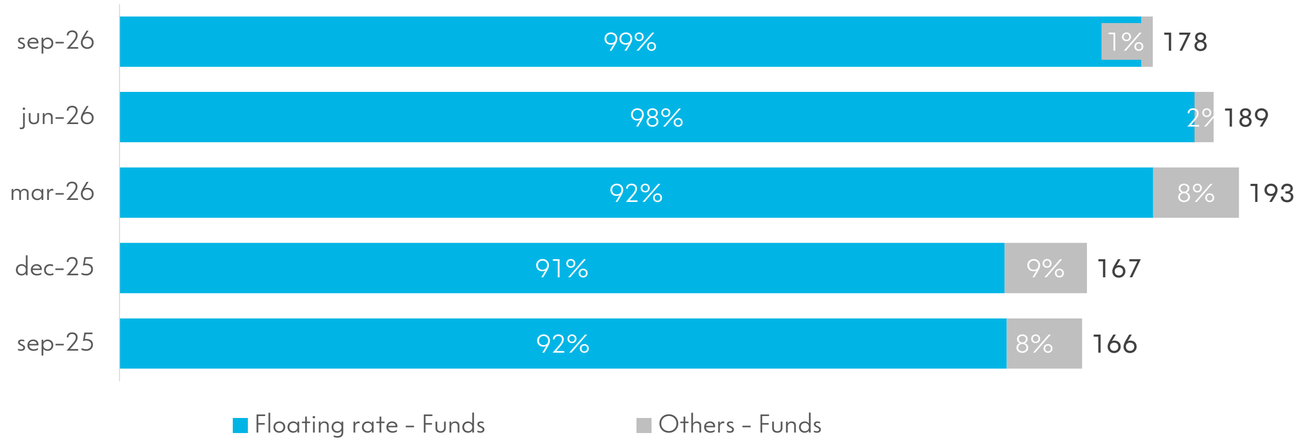
Combined (IC) and Expanded (ICA) Ratio
Caixa Assistência
General and Administrative Expenses
IC: % Operating Revenue
ICA: % Operating Revenue + Financial Result



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



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





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