



# MANAGEMENT REPORT

Fiscal Year **2025**

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Dear Shareholders,

We present the Management Report of Caixa Seguridade Participações S.A. ("CAIXA Seguridade" or "Company"), related to the fiscal year 2025, in accordance with the requirements of the Brazilian Corporations Law, the Securities and Exchange Commission ("CVM"), and its Bylaws, accompanied by Financial Statements, the Independent Auditors' Report, and respective Explanatory Notes.

We prepare the individual and consolidated financial statements in accordance with accounting practices commonly adopted in Brazil, including the pronouncements issued by the Accounting Pronouncement Committee (CPC), as well as by the International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB).

## 1. Macroeconomic Environment

In the international scenario, trade tensions among major economies remain unresolved. In the United States, the economy showed resilience throughout 2025, although more recent data indicate a slowdown in activity. Inflation remains above the target, partially influenced by the effects of tariffs. In this context, the Federal Reserve implemented gradual cuts to the interest rate, ending 2025 in the range of 3.50% to 3.75% p.a., the same level maintained in the January 2026 meeting. This reflected concerns about a slowdown in the labor market, despite still high inflation.

In Europe, economic activity has positively surprised, supported by the resilience of domestic demand, especially investment, in an environment of lower interest rates and fiscal stimulus. In China, the successful redirection of exports to other markets due to trade barriers has offset the weakness of domestic demand.

In Brazil, economic performance in 2025 was marked by stronger GDP growth at the beginning of the year, driven mainly by agriculture and the services sector, followed by a slowdown throughout the subsequent quarters. In the third quarter, GDP growth approached stability, reflecting the impact of restrictive monetary policy on the components most sensitive to interest rates, especially household consumption. Despite the slowdown in activity, the labor market remained resilient. Market expectations<sup>1</sup> point to GDP growth of 1.80% p.a. in 2026.

From a fiscal perspective, the consolidated public sector accumulated a primary deficit in December 2025 of BRL 55.0 billion over 12 months, which represents 0.43% of GDP. The Gross Debt of the General Government reached about 78.7% of GDP in December. The projection<sup>1</sup> for the primary result in 2026 is a deficit of 0.53% of GDP.

Regarding inflation, recent indicators show more favorable evolution than that observed at the beginning of the year. The inflation over 12 months measured by the IPCA ended the year 2025 at 4.26%, slightly below the upper limit of the target (4.50%). The market expectation<sup>1</sup> is an inflation rate of 3.99% p.a. for 2026.

In light of this situation, the Monetary Policy Committee (Copom) kept the Selic rate at 15.00% p.a. in the meeting held in January of this year and stated that "In an environment of lower inflation and more evident transmission of monetary policy, the strategy involves calibrating the level of interest rates" and assessed that, if the scenario expected by the Committee is confirmed, it will begin to ease monetary policy in the meeting scheduled for March". The market projects a reduction of the Selic rate target to 14.50% p.a. at the

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<sup>1</sup> Guidance based on the Focus survey as of 01/30/2026.

Copom meeting in March, with the expectation that it will reach 12.25% by the end of 2026 at the meeting scheduled for December.

Regarding insurance market revenues (excluding supplementary health insurance), based on information available from CNseg, the total amount collected by the sector reached BRL 346.3 billion in the accumulated period up to October 2025, registering a reduction of 4.1% compared to the same period in 2024, mainly influenced by the decline in performance in private pension.

The Property and Casualty sector reached BRL 119.0 billion, a growth of 6.9% compared to the same period of the previous year. The automotive (BRL 50.7 billion) and property (BRL 26.1 billion) sectors stand out, with respective growth of 6.5% and 13.0% compared to the same period in 2024. The Personal Insurance sector raised BRL 65.5 billion, which represents an increase of 8.6% compared to the same period last year. Highlights for the Life sector, which reached BRL 31.6 billion, with an increase of 12.1%. In the private pension sector, the accumulated contribution until October 2025 was BRL 133.1 billion, a decrease of 18.4% compared to the same period last year.

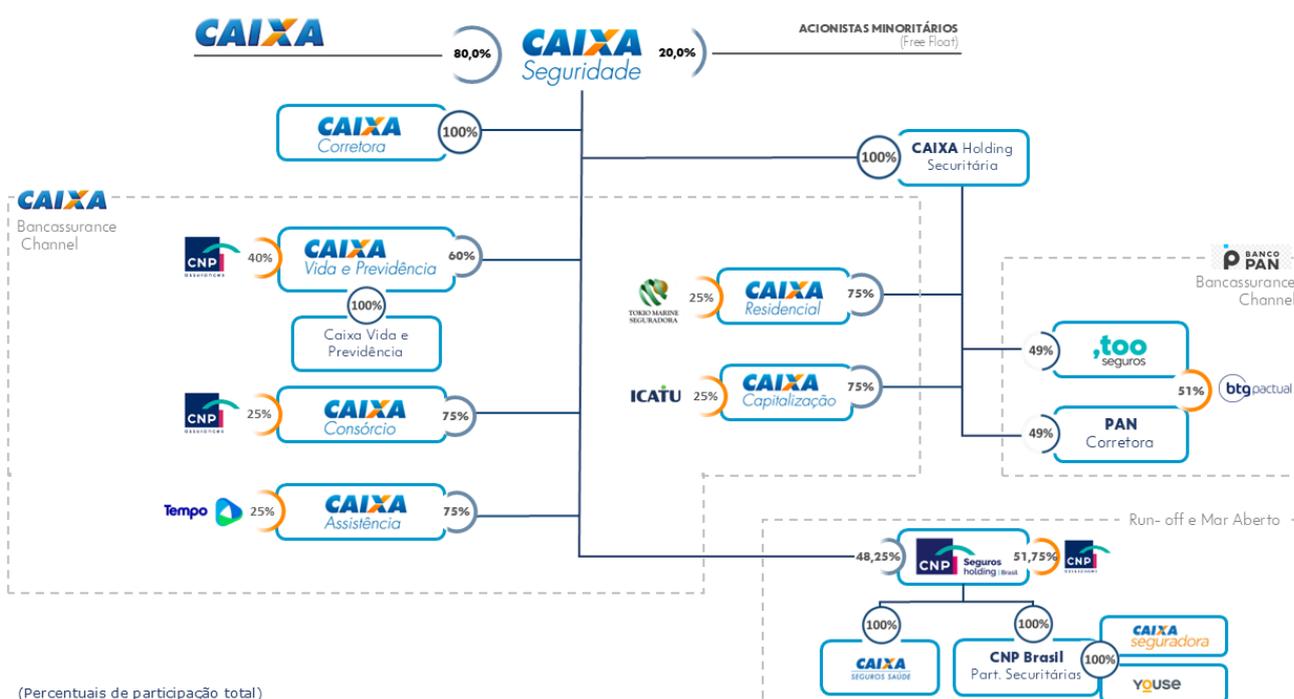
## 2. Business Description and Structure

CAIXA Seguridade was created with the aim of grouping together Caixa Econômica Federal (“CAIXA”)’s holdings in activities related to the insurance sector, understood here as insurance businesses, which include insurance, health plans and insurance, dental plans and insurance, and assistance, accumulation businesses, which include private pension plans, premium bonds, and credit letters, and distribution business, consisting of remuneration received for access to the CAIXA distribution network, insurance brokerage, and commissions on other insurance products. The Company has the right granted by CAIXA to exploit its distribution network, customer base, and brand.

Thus, our results originate from income from investments accounted for using the equity method, determined from the results of jointly-controlled companies and affiliates, income from income access to the distribution network and use of the CAIXA brand, and brokerage revenues.

### Corporate Structure

CAIXA Seguridade holds a direct 100% equity interest in the share capital of Caixa Seguridade Corretagem e Administração de Seguros S.A. (“CAIXA Corretora”), 75% in XS5 Administradora de Consórcios S.A. (“Caixa Consórcio”) and XS6 Assistência S.A. (“Caixa Assistência”), and 60% in the Holding company XS1 S.A. (“Caixa Vida e Previdência”), 48.25% in company CNP Seguros Holding Brasil S.A. (“CNP Seguros”) and an indirect equity interest, through Caixa Holding Securitária, of 75% in XS3 Seguros S.A. (“Caixa Residencial”), in XS4 Capitalização S.A. (“Caixa Capitalização”), 49% in Too Seguros and in Pan Corretora. Below is a list of their respective contributions:



## a. Caixa Corretora

Caixa Corretora is a wholly-owned subsidiary of CAIXA Seguridade and has the following purpose: (i) holding equity interests in other domestic or foreign companies; (ii) advisory and consulting services in the insurance sector; and (iii) brokerage and management of insurance in all modalities permitted by current legislation, supplementary private pension plans, premium bonds, credit letters, assistance services, health and dental plans, as well as any contracts distributed or marketed within CAIXA's distribution network or outside CAIXA's distribution network.

## b. Caixa Holding

Caixa Holding Securitária S.A. is a wholly-owned subsidiary of CAIXA Seguridade and has equity interests in Caixa Residencial and Caixa Capitalização, companies with access to CAIXA's bancassurance, as well as equity interests at Too Seguros and Pan Corretora, companies that operate in Banco Pan's bancassurance.

- The corporate purpose of Caixa Residencial, governed by the Shareholders' Agreement entered into between Caixa Holding Securitária S.A. and Tokio Marine Seguradora S.A. on January 04, 2021, is the distribution, promotion, offering, sale, and after-sales of mortgage and home insurance developed or that may be developed by the company. The indirect interest of CAIXA Seguridade in the capital of XS3 is 75%.
- Caixa Capitalização, in turn, is governed by the Shareholders' Agreement entered into between Caixa Holding Securitária S.A. and Icatu Seguridade S.A. on March 30, 2021, and its corporate purpose is the distribution, dissemination, offering, sale, and after-sales of premium bonds products of any type, developed or that may be developed by the company. The indirect interest of CAIXA Seguridade in the capital of XS4 is 75%.
- Too Seguros has been part of the CAIXA Seguridade Group since June 19, 2015, and operates in the segments of personal insurance (individual and corporate), credit life, mortgage, personal injury, and property and casualty insurance. The indirect equity interest of CAIXA Seguridade in the capital of Too Seguros is 49%, in partnership with BTG Pactual Holding de Seguros Ltda.
- The corporate purpose of company Pan Corretora de Seguros Ltda. is the administration, guidance and brokerage of pension plans and life and non-life insurance, and has been partly owned by the CAIXA Seguridade Group since December 29, 2014. The indirect equity interest of CAIXA Seguridade in the capital of PAN Corretora is 49%, in partnership with BTG Pactual Holding Participações S.A.

## c. Caixa Vida e Previdência

Caixa Vida e Previdência is a partnership established with the French group CNP Assurances ("CNP"), which operates in the fields of Life, Credit Life, and Supplementary Pension Plans in the CAIXA bancassurance, which began its activities in 2000. The indirect equity interest of CAIXA Seguridade is 60% of the capital.

## d. Caixa Consórcio and Caixa Assistência

Caixa Consórcio, operating in the CAIXA bancassurance, is governed by the Shareholders' Agreement entered into between CAIXA Seguridade and CNP Assurances Participações Ltda on March 30, 2021, and its corporate purpose is the management of Credit Letters groups in accordance with the current legislation. The equity interest of CAIXA Seguridade in the capital of Caixa Consórcio is 75%.

Caixa Assistência, governed by the Shareholders' Agreement entered into between CAIXA Seguridade and USS Soluções Gerenciadas S.A. ("Tempo Assist"), on January 04, 2021, has the following corporate purpose: the distribution, dissemination, offer, marketing, sale and after-sales in distribution channels, physical, remote or virtual, of CAIXA of assistance service products, characterized as an activity provided in relation to people, automobiles or residences through a network of accredited service providers, on an emergency or non-emergency basis, linked or not linked to an insurance, supplementary private pension plan, premium bonds or credit letter product, with no pecuniary consideration for the client, developed or which may be developed by the company. The interest of CAIXA Seguridade in the capital of Caixa Assistência is 75%.

## e. CNP Seguros

The company is the result of a partnership established with CNP, which holds 51.75% of the capital. Its operating companies operate across different insurance segments, according to their specialization, in the general market (outside of CAIXA's bancassurance, since 2021):

- Caixa Seguradora S.A. ("Caixa Seguradora") began its activities on January 22, 1973, and operates in the field of property and casualty and life insurance. The indirect interest of CAIXA Seguridade in the capital of Caixa Seguradora is 48.25%.
- Caixa Seguros Especializada em Saúde S.A. ("Caixa Seguros Saúde") began its activities on January 31, 2011, and operates with the run-off of health insurance. The indirect interest of CAIXA Seguridade in the capital of Caixa Seguros Saúde is 48.25%.
- Youse Seguradora S.A. ("Youse") was incorporated on May 20, 2016, and its purpose is to market insurance on a digital platform. The indirect interest of CAIXA Seguridade in Youse's capital is 48.25%.

## 3. Highlights of the period

In 2025, CAIXA Seguridade reported accounting net income of BRL 4,291.6 million, the highest result in the Company's history, a growth of 14.0% compared to 2024.

Since 2023, the results of CAIXA Seguridade have been disclosed in accordance with the accounting standard CPC 50 – Insurance Contracts (IFRS 17), replacing CPC 11 – Insurance Contracts (IFRS 4). The Superintendence of Private Insurance ("SUSEP") and the Brazilian Agency of Supplementary Health ("ANS") have not yet adopted the new standard, so for the entities regulated by these agencies, the provisions of CPC 11 are still in effect. Thus, the Company will continue to disclose in its results, in a complementary manner, the unaudited managerial monitoring based on the accounting standard adopted until 2022, maintaining comparability with the performance reported in previous years.

In this context, CAIXA Seguridade closed 2025 with a Managerial Net Income of BRL 4,315.9 million, representing growth of 14.9% compared to that earned in 2024. The performance reflects the efficiency in strategic execution and the maturity of the Company's operational model, as well as the strength of its partnership structure – which continues to expand the capacity to offer, strengthen channels, and contribute decisively to the sustainable expansion of the business.

<b>Consolidated Income Statement (BRL millions)</b>	<b>2025</b>	<b>2024</b>	<b>Δ</b>
<b>Operating Revenues</b>	<b>5,737.3</b>	<b>5,013.4</b>	<b>14.4%</b> ●
<b>Income (loss) from investments in holdings</b>	<b>3,279.9</b>	<b>2,683.3</b>	<b>22.2%</b> ●
New partnerships	2,587.5	1,973.8	31.1% ●
Run-off	692.4	709.5	-2.4% ●
<b>Commissioning revenues</b>	<b>2,457.4</b>	<b>2,330.0</b>	<b>5.5%</b> ●
Access to the Distribution Network/Use of the Brand	202.8	208.8	-2.9% ●
Brokerage/Intermediation of Insurance Products	2,254.6	2,121.2	6.3% ●
<b>Cost of services rendered</b>	<b>-618.5</b>	<b>-460.4</b>	<b>34.3%</b> ●
<b>Other operating revenues/expenses</b>	<b>-471.2</b>	<b>-329.9</b>	<b>42.8%</b> ●
Administrative expenses	-149.4	-126.6	18.0% ●
Tax expenses	-309.4	-297.7	3.9% ●
Other operating revenues/expenses	-12.3	94.4	- ●
<b>Operating Result</b>	<b>4,647.6</b>	<b>4,223.0</b>	<b>10.1%</b> ●
<b>Financial Result</b>	<b>182.2</b>	<b>113.5</b>	<b>60.5%</b> ●
Financial Revenues	193.1	172.2	12.1% ●
Financial expenses	-10.9	-58.7	-81.4% ●
<b>Income (loss) before taxes and holdings</b>	<b>4,829.8</b>	<b>4,336.5</b>	<b>11.4%</b> ●
Income tax and social contribution	-538.2	-571.3	-5.8% ●
<b>Accounting Net Income</b>	<b>4,291.6</b>	<b>3,765.2</b>	<b>14.0%</b> ●
Translation adjustment to international standards (IFRS 17)	+24.3	-8.4	- ●
<b>Managerial Net Income</b>	<b>4,315.9</b>	<b>3,756.8</b>	<b>14.9%</b> ●

With BRL 5,737.3 million in operating revenues accumulated for the year, CAIXA Seguridade concludes 2025 with its best historical performance, representing growth of 14.4% compared to the result of 2024. The majority of the revenue - 57.2% - comes from results from equity interests, which showed a growth of 22.2% between the accumulated figures of 2025 and 2024, with growth in all strategic holdings: Caixa Vida e Previdência (+25.1%), Caixa Residencial (+37.6%), Caixa Consórcio (+52.9%), Caixa Capitalização (+31.1%), and Caixa Assistência (+59.9%).

Regarding operating revenues, commission revenues totaled BRL 2,457.4 million, corresponding to 42.8% of the total and recording a growth of 5.5% in the accumulated amount for 2025 compared to 2024. In the year, the contributions from Credit Letters (+40.3%), Premium Bonds (+26.1%), as well as the Mortgage (+22.1%), Home (+27.7%), and Assistance (+44.1%) insurance segments.

The Costs of Services rendered increased by 34.3% between 2025 and 2024. This line includes the compensations linked to employee incentives, the partner network, and the use of CAIXA's distribution network, reflecting the commercial performance of the product mix – especially the increase in sales of credit letters, an accumulation product that has higher associated costs, both for employee incentives and for the CAIXA service fee, which accounted for 70.1% of total costs in 2025.

The line item Other Operating Revenues/Expenses increased by 42.8% year-to-date in 2025 compared to 2024. The result was influenced by the comparison base, which includes the receipt of the Launch Performance Commission (LPC) in 2024, recognized as other operating revenues, and by marketing expenses throughout 2025, recognized as other operating expenses. Administrative expenses also showed variation between the periods, a movement associated with spending on strategic consulting and infrastructure expenses.

In 2025, the Company recorded a financial result of BRL 182.2 million, an increase of 60.5% compared to the accumulated total of 2024, driven by the behavior of the SELIC rate and the increase in the average balance of financial investments. During the period, financial revenues grew by 12.1%, while expenses decreased by 81.4%, mainly influenced by the monetary update of the mandatory minimum dividends that occurred in 2024.

Reaffirming its commitment to generating value for shareholders, the Board of Directors approved the payment of BRL 990.0 million in interim dividends, from profit reserves established in previous fiscal years, so there will be no proposal for additional dividend distribution related to the fiscal year 2025. Combined with the advance distributions made throughout the year, CAIXA Seguridade reached BRL 3.93 billion in dividends in 2025, corresponding to 91.1% of the managerial net income for the year.

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Finally, in 2025, CAIXA Seguridade celebrated its tenth anniversary of operation, reinforcing its position among the largest insurance platforms in the country. The year was marked by significant corporate advancements, among which the completion of the Subsequent Public Offering of Secondary Distribution stands out, adding 82,380,893 shares to the market and raising the Company's free float to 20%.

## 4. Corporate Governance

Aligned with its Parent Company CAIXA, CAIXA Seguridade adopts the best and most up-to-date practices of corporate governance and integrity, as evidenced by its adherence, which occurred in April 2021, to the Novo Mercado listing segment of B3, which includes companies that meet the highest corporate governance requirements in the Brazilian market.

The Company follows procedures that are compatible with the standards of its operating segment. Its governance and management model is based on principles of transparency, equity, integrity, accountability, and sustainability, aimed at providing trust and legal certainty to its controller shareholder and other shareholders, to the administrators, and to those with whom it has external relationships.

In the fiscal year 2025, the corporate governance and corporate management documents were updated, which consolidate the current rules and guide the actions of governance agents - employees, board members, administrators, and committee members. Among the documents approved by the Board of Directors, the highlights include the update and disclosure of the Report on the Brazilian Corporate Governance Code of CAIXA Seguridade, the Annual Letter on Public Policies and Corporate Governance, and the Related-Party Transactions Policy of CAIXA Seguridade.

In 2025, CAIXA Seguridade was recognized and awarded the 30% Club Brazil Award, a global nonprofit movement present in G20 countries dedicated to promoting gender balance. The initiative encourages the presence of at least 30% women on the Board of Directors of the 100 largest publicly traded companies in the 19 member countries of the group. Diversity on the Board strengthens governance by broadening outlooks, enriching the decision-making process, and promoting more inclusive and sustainable environments.

The Company has an annual performance evaluation system for members and statutory bodies, aimed at promoting an assessment that allows for the benchmarking of Senior Management's performance, with the goal of achieving sustainable results for the Company and focusing on the long term. After the evaluation, the results are consolidated and shared with the committee and each member, as a tool for guidance and development in the scope of their work. Furthermore, the results of the performance evaluation of the Officers are incorporated into the calculation of the Variable Remuneration Programs.

The current governance and management model, supported by the transparency of CAIXA Seguridade's activities, ensures a management philosophy aligned with the strategic plan of the Company, highlighting mechanisms for holding managers accountable and a commitment to compliance and risk management, maximizing the generation of sustainable value for shareholders and stakeholders. The results of the actions in 2025

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demonstrate CAIXA Seguridade's commitment to the principles established in its Governance Policy and reflect the qualified work of the Company's employees.

## 5. Corporate strategy

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The strategy of CAIXA Seguridade aims to define a clear and inspiring plan that guides the organization's decisions toward achieving its desired future in a sustainable manner and creating value for all its stakeholders.

The Company implemented a new strategy under which the strategic assumptions were reviewed and its main elements were redefined, such as Strategic Identity, Objectives, Indicators, and Strategic Projects. Supported by the Balanced Scorecard (BSC) methodology, the new strategy establishes a clearer alignment with the strategy of the Parent Company CAIXA and the invested companies, and directs its focus towards commercial actions and improved results.

CAIXA Seguridade's Corporate Strategy for the 2025-2030 cycle is based on eight major challenges, distributed across four perspectives, the achievement of which is measured through indicators and strategic projects:

- Financial or value perspective:
  - **Ensure Sustainable Results and Efficiency:** aims to ensure the sustainability of CAIXA Seguridade, strengthening productivity growth and the generation of economic value for its shareholders.
- Client perspective:
  - **Expand the client base:** seeks to strengthen the market presence of CAIXA Seguridade through increased penetration in CAIXA's customer base and the loyalty of existing customers;
  - **Achieve excellence in sales and after-sales journeys:** aims to transform the consumption experience, with a focus on the customer, in all its phases, through the qualification of relationships, agility in problem-solving, and commitment to customer satisfaction
- Internal processes perspective:
  - **Offer innovative channels and products suited to customer needs:** seeks to develop new relationship channels and improve existing channels, as well as expand the product portfolio through innovation and filling gaps based on a deep understanding of the specific profiles and needs of consumers and clients;
  - **Strengthen the brand in the markets where CAIXA Seguridade operates:** aims to enhance brand recognition and trust in the market where CAIXA Seguridade operates through the construction of a clear and cohesive identity, and a strong connection with consumers;

- **Develop practices and businesses with a positive social, environmental, and climate impact:** seeks to enhance CAIXA Seguridade sustainability maturity, with its gradual incorporation into the processes and insurance business, proportionally to its operating model and in contribution to the fair transition of society to a new economy: solidarity-based, inclusive, low-carbon, and with biodiversity preservation.
- Learning and growth perspective:
  - **Strengthen governance, communication, and people:** aims to promote the optimization and transparency of decision-making processes, value and develop people, and enhance internal and external communication through open and effective dialogue;
  - **Boost the digital transformation of CAIXA Seguridade:** aims to promote a cultural change through the enhancement of digital skills at both the individual and organizational levels, and to drive the adoption of digital technologies in the development of innovative solutions to overcome organizational challenges and create value for the customer.

## 6. Risk Management, Internal Controls and Compliance

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CAIXA Seguridade has an statutory Governance and Risk Board, to which the National Superintendence of Risks, Compliance, and Internal Controls is linked, with responsibilities defined in the Bylaws (arts. 35 and 52) and in the Company's Policies.

The Company adopts the three lines model in risk management and understands that strengthening the 2<sup>nd</sup> and 3<sup>rd</sup> lines provides greater security for the business and supports the achievement of sustainable results. CAIXA Seguridade seeks continuous improvement of governance practices, risk management, internal controls, compliance, information security, privacy, and anti-money laundering, countering the financing of terrorism, and the financing of the proliferation of weapons of mass destruction, in order to strengthen compliance and risk mitigation.

The definition of 2<sup>nd</sup> line responsibilities in Bylaws and Policies allows activities to be performed independently and impartially, aiming to mitigate potential conflicts of interest.

The Company conducts training and cultural awareness initiatives for employees, administrators, and members of statutory boards and committees on topics such as integrity and ethics, risk management and internal controls, data protection, and information security, promoting the reading and knowledge of current codes and policies.

In 2025, training sessions on preventing harassment and discrimination practices were conducted for employees and executives, led by recognized specialists in the country, and for the ninth consecutive year, the "Annual Compliance Event" was held. The aim of the events is to strengthen the ethical and integrity-driven environment to ensure compliance and alignment with the corporate governance best practices. Furthermore, an awareness campaign called "Information Security and LGPD Week<sup>2</sup>" was carried out to disseminate knowledge about the topics. Periodically, newsletters and bulletins related to risk management, internal controls, and compliance are also delivered to employees.

The performance in Compliance and Integrity is an essential pillar for the sustainability and longevity of CAIXA Seguridade's business. Throughout 2025, we remain committed to promoting an ethical, transparent, and responsible organizational culture.

We remain committed to excellence, integrity, and governance, confident that compliance is a competitive advantage and a non-negotiable value for our Company. In 2025, CAIXA Seguridade carried out: (i) an update of the compliance calendar, which consolidates the legal obligations of the Company; (ii) compliance tests of its processes; (iii) integrity due

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<sup>2</sup> General Data Protection Act (GDPA).

diligence of partners, nominees to the invested companies, employees, suppliers, and service providers; (iv) mapping of the Company's compliance obligations; (v) risk assessment and controls in selected processes; (vi) update of the corporate risk matrix; (vii) evaluation of the Internal Control System; (viii) management of the relationship with third parties; (ix) monitoring of risk indicators of the invested companies.

The following documents were reviewed and approved by the Board of Directors:

- Code of Ethics and Conduct;
- Risk Management Policy;
- Internal Controls Policy;
- Compliance and Integrity Policy;
- Information Security Policy;
- Anti-Money Laundering and Countering the Financing of Terrorism, and the Financing of the Proliferation of Weapons of Mass Destruction Policy;
- Related-Party Transactions Policy; and
- Compliance and Integrity Program.

In 2025, tests of the contingency plans for the mapped critical activities were conducted regarding the business continuity outlook.

A study was conducted with the aim of assessing the environment and defining the maturity level of risk management and internal controls; compliance; AML/CFT; privacy and information security, including cybersecurity, at the invested companies, also providing greater visibility of the risks of these companies and the actions adopted to mitigate them.

CAIXA Seguridade, concerned with maintaining an integrity-driven work environment free of irregularities, provides an Ethics Channel that allows for the registration and tracking of reports, suggestions, complaints, and compliments related to the Company's activities and is available on the CAIXA Seguridade's website: *Contatos* [Contacts] > *Canal de Denúncias* [Whistleblower Channel] or can also be accessed at the address: <https://caixaseguridade.becompliance.com/canal-etica/canal-denuncias>. The report can be anonymous or identified, and the information received is handled with confidentiality and impartiality, ensuring anonymity and protection for the whistleblower in good faith.

The Compliance and Integrity Program is available on the CAIXA Seguridade's website, which provides more details about the practices related to the risk environment, internal controls, and compliance of the Company, as well as the reporting channel for receiving statements and complaints regarding the activities of CAIXA Seguridade.

## 7. Performance of Affiliates, Controlled Companies, and Jointly-Controlled Companies

CAIXA Seguridade, due to the adoption of accounting standard CPC 50 (IFRS 17) as of 2023, will continue to disclose in its results, on a complementary basis, unaudited managerial monitoring based on the accounting standard adopted until 2022, maintaining comparability with the performance reported in recent years. The disclosure of equity income results through the management view, in IFRS 4, reflects the accounting standard adopted by the Superintendence of Private Insurance (SUSEP) and the Brazilian Supplementary Health Agency (ANS), which have not yet adopted CPC 50 (IFRS 17).

In 2025, the insurance segment reached BRL 9.7 billion in written premiums, with a highlight on the Mortgage sector, which recorded a growth of 11.2% compared to 2024, mainly driven by the origination of mortgage loans and its impact on the growth of the mortgage loan portfolio at CAIXA. In the Home sector, the volume of BRL 1.2 billion recorded in 2025 represented an expansion of 25.3% compared to the previous year, a result strengthened by the strategy of multi-year policies with payment through credit cards, by the evolution of the high renewal rate, and by the sales model of insurance bundled with Mortgages, initiatives that, in addition to increasing issuances, contributed to the increase in the average ticket and the extension of policyholder retention. In contrast, the written premiums in the Life sector grew by 1.2% when comparing the accumulated results of 2025 and 2024, reflecting primarily the strategy of prioritizing sales with monthly payment — a modality that generates a consistent rhythm effect in emissions and the cumulative effect over time — as well as the expansion of the portfolio with the launch of new products, such as Travel Insurance and Personal Accident Insurance with Income Loss coverage.

Regarding claims ratio, the insurance segment indicator reached 23.9%, an improvement of 5.8 p.p. compared to 2024 (29.7%). The reduction in the indicator reflects a year of fewer occurrences of extraordinary events, in contrast to 2024, when the claims ratio was pressured by the impacts of flooding in Rio Grande do Sul and the recognition of unreported claims in the credit life insurance.

The accumulation business showed a growth of 13.5% in operating revenues for 2025 compared to the year 2024. The Private Pension reserves totaled BRL 198.8 billion at the end of 2025, representing an annual growth of 15.0%. In a year marked by regulatory impacts resulting from changes in the Tax on Financial Transactions - IOF applicable to contributions to new VGBL plans, the Company intensified the performance of its sales force and adopted several strategic initiatives. Among them, notable actions include predictive retention strategies, adjustments to the management fee of selected funds, offering more competitive products, and incentives aimed at portability, including cashback

campaigns. As a result, the segment ended the year with a positive net inflow of BRL 3.7 billion.

The year 2025 established itself as the best in the historical series for Premium Bonds, with revenue of BRL 1.9 billion — an increase of 27.1% compared to 2024. This performance reflects the strategy focused on the sale of Monthly Payment securities, which showed a growth of 41.9% when comparing 2025 to 2024, in addition to the stacking effect characteristic of this model on revenue.

The Credit Letters segment maintained a consistent growth trajectory throughout 2025. The credit letters sold totaled BRL 23.2 billion, representing a growth of 20.3% compared to the prior fiscal year. This advance was driven, above all, by the strong performance of real estate letters, which recorded an increase of 24.6% during the period. The stock of letters maintained significant growth throughout 2025, reaching BRL 48.2 billion, an increase of 46.1% compared to the previous year. This result reinforces the consolidation of the credit letter as a relevant alternative for acquisition and investment in the product portfolio. The expansion of inventory contributed to the increase in revenue from management fees, which totaled BRL 1.09 billion in 2025, a growth of 25.8% compared to the year 2024.

The Distribution Business, which includes revenue from brokerage and intermediation of insurance products, as well as revenue from access to the distribution network and brand usage (BDF), totaled BRL 2.5 billion for the year, representing a growth of 5.5% compared to 2024. Of this amount, 64.7% originated from Insurance products and 35.3% from Accumulation products, highlighting the growth of Home (+27.7%) and Mortgage Insurance (+22.1%), in addition to Credit Letters (+40.3%) and Premium Bonds (+26.1%).

The Administrative Expenses Ratio (IDA) for 2025 remained close to the level of 2024, ending the year at 11.1%, an increase of 0.01 p.p. between the periods. By disregarding the investments made throughout 2025 with tax incentives from the Rouanet Law, resources that bring a reduction in tax expenses of the same magnitude, the annual indicator would show an improvement of 0.2 p.p. compared to the accumulated IDA of 2024.

The Combined Ratio (IC) showed improvement in the annualized view for 2025, ending the year at 57.9%, a reduction of 0.9 p.p. compared to the 58.8% recorded in 2024. The result was driven mainly by the decrease in claims ratio between the periods.

The accumulated financial result for 2025, from the consolidated perspective, which considers the effect of all holdings in proportion to CAIXA Seguridade, represented 33.8% of the annual net income. Caixa Vida e Previdência remained the most relevant participant, accounting for 51.1% of this amount. In relation to 2024, there was a growth of 37.2%, mainly driven by the higher level of the Selic rate throughout the year and the larger average balance of financial investments, factors that reinforced the profitability of the

portfolios and consistently contributed to the aggregated result. In this context, the Expanded Combined Ratio (ICA) for 2025 showed a reduction of 2.0 p.p. compared to the accumulated figure for 2024, reflecting the financial result and the normalization of the extraordinary effects from the previous year.

## 8. People

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The people management practices at CAIXA Seguridade are guided by organizational competencies and the professional attributes valued in the market, focusing on recognition and the appreciation of merit. All the activities of the Company are conducted with ethics, integrity, and responsibility, ensuring transparent relationships aligned with the principles that guide its business and corporate culture.

In the fiscal year 2025, the Cultural Transformation Plan of CAIXA Seguridade was initiated, encompassing the following pillars:

- People who Innovate;
- People who Care;
- People who Inspire;
- People who Collaborate; and
- People who Evolve.

These five pillars are foundational to *Cultura em Movimento XS*, which aims to align culture and strategy, strengthen the essential behavioral competencies for the future of the Company, engage employees as agents of transformation, and create an environment of psychological safety that encourages collaboration, active listening, and agile decision-making.

Employees of CAIXA Seguridade are provided by CAIXA, with reimbursement of costs and maintenance of benefits granted by the parent company, notably health plans and supplementary private pension. Thus, all employees are covered by the Collective Bargaining Agreement signed by CAIXA, except for the executives, as they are statutory.

The development of the team is related to business continuity and market value. Thus, investing in the development of people is a way to keep the Company competitive.

For the composition of the Company's workforce, employees with expertise across different areas of operation are sought, which allows the company to achieve significant results with a lean, high-performance structure.

In 2025, CAIXA Seguridade maintained its organizational structure and personnel with the maximum approved number of 135 positions, with 133 vacancies filled as of December 31, 2025, comprising 51% men and 49% women, which demonstrates gender balance in the workforce.

In compliance with the terms of Law 15177, dated July 23, 2025, which amends Law 6404/76, the Company presents additional information deemed relevant for the transparency of management and alignment with best practices in corporate governance:

Number and Proportion of women hired, distributed by hierarchical levels <sup>1</sup>							
Governance Body	2024			2025			Δ 2024/2025
	Womens	Total	%	Womens	Total	%	
Unit management	1	15	6,7%	3	16	18,8%	200%
Management	31	57	54,4%	26	57	45,6%	-16,1%
Technical	30	54	55,6%	30	52	57,7%	0%
Advisory	5	6	83,3%	6	8	75,0%	20%
<b>Total</b>	<b>67</b>	<b>132</b>	<b>50,8%</b>	<b>65</b>	<b>133</b>	<b>48,2%</b>	<b>-3,0%</b>

<sup>1</sup> Employee roster of the Company as of 12/31 of each year.

Participation of Women in Administration <sup>1</sup>							
Management body	2024			2025			Δ 2024/2025
	Womens	Total	%	Womens	Total	%	
Board of Directors	3	7	42,9%	3	7	42,9%	0
Executive Board	0	4	0,0%	0	4	0,0%	0
Management (BoD + Executive Board)	3	11	27,3%	3	11	27,3%	0

Regarding compensation, the Company does not adopt a gender distinction in the definition and payment of compensation. In fixed compensation amounts are established exclusively based on the position/function and the respective grade/level, in accordance with objective criteria set out in the job and salary plan. Variable compensation, such as bonuses, is governed by rules approved by the governance bodies and applied on an equal basis; regarding Profit Sharing Program, this is agreed upon through Collective Bargaining Agreements with the representative labor unions (CONTRAF/CUT and CONTEC), in accordance with Law 10,101/2000. The amounts corresponding to the monthly Compensation paid to the Company's employees and Management may be consulted in Note 23, item (g), of the Financial Statements.

The average age of employees, considering the staff provided on December 31, 2025, is 40 years. All employees assigned to the Company during this period hold a bachelor's degree, 89% have completed lato sensu postgraduate studies, and 11% hold a master's or doctoral degree.

Throughout the fiscal year of 2025, CAIXA Seguridade had 1 apprentice and 4 interns as additional staff. The Company does not have outsourced personnel, with outsourced activities such as catering, security, and surveillance being carried out through the Structure Sharing Agreement with CAIXA.

### **Health, Safety and Well-Being**

One of the principles of CAIXA Seguridade's People Management Policy is work as a source of well-being. In this way, the Company is attentive to the well-being of its employees by supporting actions that promote health and quality of life, the reconciliation between personal and professional life, in addition to promoting, together with the parent company CAIXA, programs aimed at providing comprehensive health to employees.

In addition, CAIXA Seguridade supports and promotes internal actions that encourage the health and quality of life of its employees, one of which is the implementation of the Vida360 Movement in the fiscal year 2025. The project included in its scope monthly meetings until November, featuring renowned speakers and varied content related to themes involving purpose, health, and happiness, with the aim of promoting quality of life at work, enhancing skills, and caring for the physical and mental health of the Company's employees, thus significantly contributing to the improvement of the work environment, providing a healthier, more engaged, balanced, and productive space.

CAIXA Seguridade also promoted, in 2025, for the first time in its new headquarters, the Internal Week for the Prevention of Work Accidents (SIPAT), aimed at promoting mental and physical well-being in the workplace. In the same year, the election process and the inauguration of the members of the Company's Internal Accident Prevention Committee (CIPA) took place, reinforcing the commitment to a culture of occupational safety and health.

### **Development**

Since the beginning of its journey, CAIXA Seguridade has set its agenda in seeking professionals with business-oriented skills that align with the organization's culture, namely: Innovation, Collaboration, Agility, Digital Transformation, and Customer Focus.

With the aim of attracting and retaining high-performance employees in terms of qualifications, performance, and engagement, the Company invests in training, development, and skill-building.

The development actions provided by CAIXA Seguridade maximize the enhancement of skills with impacts on organizational performance, in line with the strategic objectives defined for the Company.

For the development and improvement of skills, employees have access to the T&D XS Program ("Training and Development"), which was restructured in the fiscal year 2025 with a focus on greater alignment with corporate strategy, performance and organizational effectiveness, support for career advancement, flexibility, innovation, efficiency in the process, accountability, and safety in the process.

The T&D XS Program consists of actions centralized under the management of the area responsible for the T&D mandate and decentralized actions, in order to ensure a certain degree of flexibility in the governance areas/bodies to meet specific demands and to promote incentives for continuing education. These actions are distinguished in the following way:

The Company also invests in the ongoing training of its staff, covering the costs of graduate programs and language courses through internal incentive programs and CAIXA.

In the fiscal year 2025, an average of more than 56 hours of training per employee/officer was recorded, focusing on the following topics: Leadership, Product Strategies, Sustainability, and Compliance, Integrity and Ethics, having a strong impact on the Company's processes and products.

Considering that the employees of CAIXA Seguridade are employees provided by CAIXA, the benefits are defined and offered by the Parent company itself and reimbursed by CAIXA Seguridade through a cost-sharing agreement.

In addition to the legal benefits, CAIXA offers strategic benefits, with advantages beyond the law, defined by collective labor agreements and others initiated exclusively by the company, such as financial incentives for pursuing graduate and language courses, the Caixa Health Plan, the Supplementary Private Pension Plan – FUNCEF, among others, aimed at promoting quality of life for employees and strengthening the bond with the company.

CAIXA Seguridade has a practice of awarding bonuses for managerial-level employees, to be implemented in the fiscal year 2025 through the Supera XS Program, aimed at encouraging superior performance through clear and challenging goals and parameters, aligned with the Institutional Strategic Planning and the Variable Remuneration Program for the Company's executives. The Supera XS Program is managed and maintained by CAIXA Seguridade itself.

### **Performance evaluation**

The performance management system for people adopted at CAIXA Seguridade follows the program defined by the Parent company CAIXA since 2017, encompassing competency evaluation and evaluation of work units.

The results of performance evaluations are relevant and essential inputs for employee development, through feedback, guidance from managers, and investment in development and training actions for the continuous improvement of individual performance and, consequently, team performance.

The annual performance evaluations allow for the adoption of a comparability basis that enables the analysis of employees' performance evolution over time. In the fiscal year 2025, in addition to the system defined by the Parent Company, CAIXA Seguridade also adopted a performance evaluation managed by the Company itself, which is used exclusively in the employee reward/bonus program.

## **Organizational climate**

CAIXA Seguridade has been conducting an annual organizational climate survey since 2017 to measure the level of satisfaction of its employees with the Company's work environment. Furthermore, through research, it is possible to gather insights that can contribute to the continuous improvement of the employee experience, thereby promoting increased productivity of teams, strengthening the bond, and enhancing employees' identification with the Company.

## 9. Sustainability

CAIXA Seguridade conducts its activities with ethical rigor, clarity, and responsibility, adopting practices aligned with the most advanced standards in governance, sustainability, and corporate management. More than just preventing risks, the Company acts proactively to generate lasting value, strengthening the insurance sector and contributing to a fairer, more inclusive economy that is prepared for future challenges. In the context of a global environment marked by increasing demands regarding climate, social issues, and organizational integrity, sustainability remains integrated into the decision-making process and business operations, reaffirming the Company's commitment to its shareholders, partners, customers, and society at large.

### Adherence to Voluntary Commitments and Strengthening Governance

Throughout 2025, the Company expanded its voluntary commitments to sustainability, strengthening governance and alignment with best international practices. CAIXA Seguridade has joined the Brazilian Business Council for Sustainable Development (CEBDS) and the Principles for Sustainable Insurance (PSI). These agreements reinforce our commitment to ethics, transparency, and the incorporation of sustainability criteria in corporate processes, product development, and stakeholder engagement.

The Company was kept in the portfolio of the **ICO2 B3 – Efficient Carbon Index** of B3, an indicator that brings together companies committed to measuring and improving the efficiency of their GHG emissions, encouraging management practices that contribute to the transition to a low-carbon economy, which supports the recognition of CAIXA Seguridade's transparency and demonstrates the continuous maturation of its climate reporting.

Social, environmental and climate management

In 2025, CAIXA Seguridade made consistent progress on the climate agenda. The Company fully offset its Greenhouse Gas emissions by acquiring carbon credits from the Urban Solid Waste Management Program (PoA CAIXA). It also publicly released the 2024 Emissions Inventory in the Brazilian GHG Protocol program, with independent external verification, maintaining the gold seal for the third consecutive year.

In the year, new studies were published on climate risks and opportunities in the segments of Home Insurance, Credit Letters, Premium Bonds, Life Insurance, and Assistance Services. Produced in partnership with the Joint Ventures, these materials serve as a technical reference for innovation and for the adaptation of the insurance sector to climate impacts.

## **Institutional Engagement and Participation in COP30**

Engagement with stakeholders was strengthened through initiatives such as thematic workshops with the investees and events related to innovation and private social investment.

Participation in COP30 solidified CAIXA Seguridade's presence in the global climate debate. The Company inaugurated an exclusive space at the Ver-o-Peso Branch in Belém (PA), focusing on business and community training, and acted as an empowering partner at Casa do Seguro, promoting panels on climate financing and protection against risks associated with climate change.

## **Financial Education, Diversity and Human Rights**

The year was marked by structural initiatives in the social agenda. Actions have been taken to combat violence against women, such as meetings of *Mulheres Seguras* Program and the reinforcement of the *Assistência Maria* channel. In the fourth quarter, the Workshop on Combating Violence Against Women and the event "Day for Them" took place, expanding the dialogue on gender equity.

In October, a Financial Education event was held with consultants from the invested companies, in line with the Company's material theme and its strategy to promote continuous training in the commercial networks.

## **Sustainable Planning and Strategic Drivers**

The approval of the Sustainability Plan 2025–2026 consolidated the guidelines and priority goals of the Company for the coming years, reinforcing its focus on innovation in security, the development of inclusive solutions, and the strengthening of climate resilience.

## 10. Investments in jointly-controlled companies and affiliates

In compliance with Article 243 of Law 6404/76, the Company informs that direct investments in affiliates and jointly-controlled companies reached BRL 12.7 billion in the consolidated position as of December 31, 2025, and we list the changes that occurred during the fiscal year:

Companies	Segment	Interest (%)	Investment balance (BRL thousand)			Equity Result (BRL thousand)	
			12/31/2023	12/31/2024	12/31/2025	2024	2025
CNP Seguros	Holding company	48.25%	2,487,831	2,325,920	2,548,497	464,808	428,782
Caixa Vida e Previdência	Holding company	60.00%	7,503,711	7,207,587	7,356,662	1,197,120	1,497,531
Caixa Residencial	Insurance	75.00%	1,432,775	1,415,299	1,522,159	428,441	589,725
Caixa Capitalização	Premium Bonds	75.00%	234,286	205,827	275,793	154,549	202,569
Too Seguros	Insurance	49.00%	443,180	423,595	440,625	222,588	237,003
PAN Corretora	Brokerage	49.00%	30,331	17,219	20,564	22,124	26,583
Caixa Consórcio	Credit Letters	75.00%	376,207	425,217	500,133	170,471	260,577
Caixa Assistência	Healthcare services	75.00%	31,391	33,883	44,562	23,236	37,144

## 11. Distribution of dividends

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On January 30, 2026, the Company's Board of Directors approved the interim dividend distribution of BRL 990.0 million from profit reserves accumulated in previous fiscal years, so there will be no proposal for additional dividend distribution related to the fiscal year 2025 to be submitted for resolution at the General Meeting.

Considering the interim dividends paid in advance throughout 2025 and this interim dividend distribution, the Company will have totaled a distribution amounting to BRL 3.93 billion, corresponding to 91.6% of the annual net income.

Dividends will be paid on May 15, 2026, based on the share position of April 30, 2026. The shares will begin trading ex-dividends on May 4, 2026.

## 12. Acknowledgment

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We thank our employees for their effort and dedication, the distribution network and CAIXA employees, our partners, and clients for their trust.

Brasília, 2025

The Management

**CAIXA**  
Seguridade

**10** ANOS

# Financial Statements Parent Company and Consolidated

December 31, 2025

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**Balance sheet**  
**December 31, 2025**

In thousands of reais, unless otherwise indicated

ASSETS	12/31/2025		12/31/2024	
	Parent Company	Consolidated	Parent Company	Consolidated
<b>Current assets</b>	<b>2,037,877</b>	<b>2,046,298</b>	<b>1,752,141</b>	<b>1,969,462</b>
Cash and cash equivalents (Note 8)	80	306	88	435
Financial instruments (Note 9)	1,197,728	1,696,089	861,267	1,209,486
Dividends receivable (Note 23 (d))	757,513	160,832	836,272	583,359
Interest on own capital receivable (Note 23 (d))	-	24,224	-	21,093
Amounts receivable (Note 10)	81,170	161,459	53,128	153,339
Other assets (Note 11)	1,386	3,388	1,386	1,750
<b>Non-current assets</b>	<b>12,603,448</b>	<b>12,718,703</b>	<b>12,111,881</b>	<b>12,054,554</b>
Other assets (Note 11)	40	40	-	-
Investments in equity interests (Note 12)	12,593,740	12,708,995	12,111,874	12,054,547
Property, plant and equipment (note 13)	9,668	9,668	7	7
<b>Total Assets</b>	<b>14,641,325</b>	<b>14,765,001</b>	<b>13,864,022</b>	<b>14,024,016</b>
LIABILITIES AND SHAREHOLDERS' EQUITY	12/31/2025		12/31/2024	
	Parent Company	Consolidated	Parent Company	Consolidated
<b>Current liabilities</b>	<b>1,079,656</b>	<b>1,202,266</b>	<b>972,377</b>	<b>1,131,440</b>
Amounts payable (Note 15)	15,224	81,335	11,094	102,810
Dividends payable (Note 23 (d))	1,050,008	1,050,008	941,302	941,302
Current tax liabilities (Note 14 (c))	14,104	70,406	19,952	87,193
Deferred tax liabilities (Note 14 (d))	320	499	29	134
Other liabilities	-	18	-	1
<b>Non-current liabilities</b>	<b>11,185</b>	<b>12,251</b>	<b>2,321</b>	<b>3,252</b>
Amounts payable (Note 15)	11,185	12,251	2,321	3,252
<b>Shareholders' equity (Note 17)</b>	<b>13,550,484</b>	<b>13,550,484</b>	<b>12,889,324</b>	<b>12,889,324</b>
Capital	3,678,772	3,678,772	2,756,687	2,756,687
Reserves	4,441,431	4,441,431	4,011,956	4,011,956
Additional dividends proposed	-	-	948,704	948,704
Equity valuation adjustment	5,430,281	5,430,281	5,171,977	5,171,977
<b>Total liabilities and shareholders' equity</b>	<b>14,641,325</b>	<b>14,765,001</b>	<b>13,864,022</b>	<b>14,024,016</b>

See the accompanying notes to the financial statements.

# Statement of income and comprehensive income for the year

December 31, 2025

In thousands of reais, unless otherwise indicated

STATEMENT OF INCOME	January 01 to December 31, 2025		January 01 to December 31, 2024	
	Parent Company	Consolidated	Parent Company	Consolidated
<b>Operating revenues</b>	<b>4,384,599</b>	<b>5,737,269</b>	<b>3,827,073</b>	<b>5,013,352</b>
Income (loss) from investments in ownership interest (Note 12)	4,181,821	3,279,914	3,618,260	2,683,337
Revenues from access to the distribution network and use of the brand (note 18)	202,778	202,778	208,813	208,813
Revenues from rendering of services (Note 18)	-	2,254,577	-	2,121,202
<b>Cost of services rendered (Note 19)</b>	<b>-</b>	<b>(618,509)</b>	<b>-</b>	<b>(460,446)</b>
<b>Gross result</b>	<b>4,384,599</b>	<b>5,118,760</b>	<b>3,827,073</b>	<b>4,552,906</b>
<b>Other operating revenues/(expenses)</b>	<b>(142,190)</b>	<b>(471,167)</b>	<b>(42,376)</b>	<b>(329,883)</b>
Administrative expenses (Note 20)	(117,352)	(149,421)	(100,974)	(126,617)
Tax expenses (Note 14 (b))	(24,842)	(309,407)	(34,442)	(297,677)
Other operating revenues/expenses (Note 21)	4	(12,339)	93,040	94,411
<b>Income (loss) before financial revenues and expenses</b>	<b>4,242,409</b>	<b>4,647,593</b>	<b>3,784,697</b>	<b>4,223,023</b>
<b>Financial result (Note 22)</b>	<b>107,579</b>	<b>182,196</b>	<b>57,094</b>	<b>113,492</b>
Financial revenues	114,293	193,094	104,606	172,227
Financial expenses	(6,714)	(10,898)	(47,512)	(58,735)
<b>Income (loss) before taxes and interests</b>	<b>4,349,988</b>	<b>4,829,789</b>	<b>3,841,791</b>	<b>4,336,515</b>
Income tax and social contribution (Note 14 (a))	<u>(58,428)</u>	<u>(538,229)</u>	<u>(76,607)</u>	<u>(571,331)</u>
Current taxes	(58,154)	(537,890)	(76,576)	(571,214)
Deferred taxes	(274)	(339)	(31)	(117)
<b>Net income for the fiscal year</b>	<b>4,291,560</b>	<b>4,291,560</b>	<b>3,765,184</b>	<b>3,765,184</b>
Number of shares - in thousands	3,000,000	3,000,000	3,000,000	3,000,000
<b>Earnings per share - R\$ (Note 17 (e))</b>	<b>1.43052</b>	<b>1.43052</b>	<b>1.25506</b>	<b>1.25506</b>

See the accompanying notes to the financial statements.

STATEMENT OF COMPREHENSIVE INCOME	Parent Company / Consolidated	
	January 01 to December 31, 2025	January 01 to December 31, 2024
<b>Net income for the fiscal year</b>	<b>4,291,560</b>	<b>3,765,184</b>
<b>Items eligible for reclassification to income (loss)</b>	<b>258,304</b>	<b>(605,051)</b>
(+/-) Unrealized gains on financial assets available for sale	169,573	(356,333)
(+/-) Other equity valuation adjustments - reflex	88,731	(248,718)
<b>Comprehensive income for the year</b>	<b>4,549,864</b>	<b>3,160,133</b>

See the accompanying notes to the financial statements.

# Statement of changes in shareholders' equity for year

December 31, 2025

In thousands of reais, unless otherwise indicated

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Capital	Reserves	Equity valuation adjustment	Retained earnings/losses	Shareholders' equity
<b>Balances at December 31, 2023</b>	<b>2,756,687</b>	<b>4,052,165</b>	<b>5,777,028</b>	-	<b>12,585,880</b>
Payment of additional dividends	-	(373,393)	-	-	(373,393)
Investees' equity valuation adjustment	-	-	(605,051)	-	(605,051)
Net income for the year	-	-	-	3,765,184	3,765,184
<b>Distribution of net income:</b>	-	<b>1,281,888</b>	-	<b>(3,765,184)</b>	<b>(2,483,296)</b>
Statutory reserve	-	333,184	-	(333,184)	-
Interim dividends paid	-	-	-	(1,542,000)	(1,542,000)
Dividends payable	-	-	-	(941,296)	(941,296)
Additional dividends proposed	-	948,704	-	(948,704)	-
<b>Balances at December 31, 2024</b>	<b>2,756,687</b>	<b>4,960,660</b>	<b>5,171,977</b>	-	<b>12,889,324</b>
<b>Balances at December 31, 2024</b>	<b>2,756,687</b>	<b>4,960,660</b>	<b>5,171,977</b>	-	<b>12,889,324</b>
Capital increase	922,085	(922,085)	-	-	-
Payment of additional dividends	-	(948,704)	-	-	(948,704)
Investees' equity valuation adjustment	-	-	258,304	-	258,304
Net income for the year	-	-	-	4,291,560	4,291,560
<b>Distribution of net income:</b>	-	<b>1,351,560</b>	-	<b>(4,291,560)</b>	<b>(2,940,000)</b>
Legal reserve	-	184,417	-	(184,417)	-
Statutory reserve	-	1,167,143	-	(1,167,143)	-
Interim dividends paid	-	-	-	(1,890,000)	(1,890,000)
Dividends payable	-	-	-	(1,050,000)	(1,050,000)
<b>Balances at December 31, 2025</b>	<b>3,678,772</b>	<b>4,441,431</b>	<b>5,430,281</b>	-	<b>13,550,484</b>

See the accompanying notes to the financial statements.

# Statement of cash flows for the year – Indirect method

December 31, 2025

In thousands of reais, unless otherwise indicated

STATEMENT OF CASH FLOWS	January 01 to December 31, 2025		January 01 to December 31, 2024	
	Parent Company	Consolidated	Parent Company	Consolidated
<b>Cash flows from operating activities</b>				
Net income for the year:	4,291,560	4,291,560	3,765,184	3,765,184
Adjustments to income:	(4,179,720)	(3,273,464)	(3,618,222)	(2,679,479)
Income (loss) from investments in equity interests	(4,181,821)	(3,279,914)	(3,618,260)	(2,683,337)
Deferred taxes - temporary differences	291	365	35	133
Other adjustments (Depreciation/Withholding taxes)	1,810	6,085	3	3,725
<b>Adjusted net income (loss) for the year:</b>	<b>111,840</b>	<b>1,018,096</b>	<b>146,962</b>	<b>1,085,705</b>
<b>Dividends received</b>	<b>4,037,018</b>	<b>3,277,800</b>	<b>3,631,760</b>	<b>2,395,241</b>
<b>Receipt of interest on own capital</b>	<b>-</b>	<b>21,093</b>	<b>-</b>	<b>19,186</b>
<b>Equity changes:</b>	<b>(25,450)</b>	<b>(43,577)</b>	<b>61,711</b>	<b>99,580</b>
Amounts receivable	(28,042)	(8,120)	(2,145)	(817)
Other assets	(332)	(2,045)	44	(207)
Amounts payable	2,865	(22,606)	(1,278)	28,223
Dividends payable - Inflation adjustment	5,616	5,616	47,276	47,276
Liabilities by current taxes	(5,848)	(16,787)	17,785	24,979
Deferred tax liabilities	291	365	29	126
<b>Net cash from operating activities</b>	<b>4,123,408</b>	<b>4,273,412</b>	<b>3,840,433</b>	<b>3,599,712</b>
<b>Cash flows from investment activities</b>				
Interest earning bank deposit	(3,752,197)	(32,989,000)	(3,458,408)	(28,273,684)
Redemption of interest earning bank deposits	3,415,736	32,502,414	2,858,996	27,914,991
<b>Net cash derived from investment activities</b>	<b>(336,461)</b>	<b>(486,586)</b>	<b>(599,412)</b>	<b>(358,693)</b>
<b>Cash flows from financing activities</b>				
Payment of dividends (Note 17 (f))	(3,785,467)	(3,785,467)	(3,241,014)	(3,241,014)
Amortization of leases (Note 15(b))	(1,488)	(1,488)	-	-
<b>Net cash from financing activities</b>	<b>(3,786,955)</b>	<b>(3,786,955)</b>	<b>(3,241,014)</b>	<b>(3,241,014)</b>
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>(8)</b>	<b>(129)</b>	<b>7</b>	<b>5</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>88</b>	<b>435</b>	<b>81</b>	<b>430</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>80</b>	<b>306</b>	<b>88</b>	<b>435</b>

See the accompanying notes to the financial statements.

# Statement of added value for the year

December 31, 2025

In thousands of reais, unless otherwise indicated

STATEMENT OF ADDED VALUE	January 01 to December 31, 2025		January 01 to December 31, 2024	
	Parent Company	Consolidated	Parent Company	Consolidated
<b>Revenues</b>	<b>202,782</b>	<b>2,457,360</b>	<b>301,853</b>	<b>2,425,479</b>
Revenues from access to the distribution network and use of the brand	202,778	202,778	208,813	208,813
Revenues from rendering of services	-	2,254,577	-	2,121,202
Other revenues	4	5	93,040	95,464
<b>Inputs acquired from third parties</b>	<b>(24,731)</b>	<b>(664,909)</b>	<b>(19,524)</b>	<b>(485,745)</b>
Cost of products, goods sold and services rendered	-	(618,509)	-	(460,446)
Materials, energy, outsourced services and other	(24,731)	(46,400)	(19,524)	(25,299)
<b>Gross added value</b>	<b>178,051</b>	<b>1,792,451</b>	<b>282,329</b>	<b>1,939,734</b>
Depreciation, amortization and depletion	(1,139)	(1,139)	(17)	(17)
<b>Net value added produced by the Entity</b>	<b>176,912</b>	<b>1,791,312</b>	<b>282,312</b>	<b>1,939,717</b>
<b>Added value received as transfer</b>	<b>4,296,114</b>	<b>3,473,008</b>	<b>3,722,866</b>	<b>2,855,564</b>
Equity in net income of subsidiaries	4,181,821	3,279,914	3,618,260	2,683,337
Financial revenues	114,293	193,094	104,606	172,227
<b>Total added value to be distributed</b>	<b>4,473,026</b>	<b>5,264,320</b>	<b>4,005,178</b>	<b>4,795,281</b>
<b>Distribution of added value</b>	<b>4,473,026</b>	<b>5,264,320</b>	<b>4,005,178</b>	<b>4,795,281</b>
<b>Personnel</b>	<b>75,490</b>	<b>93,733</b>	<b>66,951</b>	<b>84,064</b>
Direct remuneration	56,661	69,800	51,460	64,237
Benefits	14,823	18,964	11,788	15,226
FGTS	4,005	4,969	3,703	4,601
<b>Taxes, rates and contributions</b>	<b>95,580</b>	<b>862,909</b>	<b>121,997</b>	<b>882,681</b>
Federal	95,580	793,114	120,053	819,074
Municipal	-	69,795	1,944	63,607
<b>Third parties' capital remuneration</b>	<b>10,397</b>	<b>16,118</b>	<b>3,770</b>	<b>16,076</b>
Interest	6,442	6,442	-	-
Rents	936	1,335	1,457	1,856
Other	3,019	8,341	2,313	14,220
<b>Remuneration of own capital</b>	<b>4,291,560</b>	<b>4,291,560</b>	<b>3,812,460</b>	<b>3,812,460</b>
Dividends	2,940,000	2,940,000	3,479,276	3,479,276
Retained earnings/(loss) for the year	1,351,560	1,351,560	333,184	333,184

See the accompanying notes to the financial statements.

## Note 1 - Operations and general information

Caixa Seguridade Participações S.A. (“CAIXA Seguridade”, “Company”, or “Parent Company”), the leading company of the CAIXA Seguridade Conglomerate (“Conglomerate”), was incorporated as a subsidiary of Caixa Econômica Federal (“CAIXA”) on May 21, 2015, in accordance with Brazilian law, for an indefinite term, with the corporate purpose of acquiring equity interests or holding, directly or indirectly, as a partner or quotaholder, interests in the capital of other companies, in Brazil or abroad, whose corporate purpose is the structuring and marketing of insurance in various lines of business, supplementary private pension plans and premium bonds’ plans, administration, marketing and provision of private health and dental plans, brokerage of these products, in addition to structuring, administration and marketing of credit letters and carrying out reinsurance and retrocession transactions in Brazil and abroad.

CAIXA Seguridade, in this context, monitors the evolution of macroeconomic scenarios that may impact the dynamics of its business and the business of its equity interests.

The Company, registered under EIN [CNPJ] 22.543.331/0001-00, is headquartered at Setor Hoteleiro Norte– SHN, Quadra 1, Bloco E, Conjunto A, Edifício CNP, 16º e 17º andar – Brasília – Distrito Federal – Brazil.

### a) Equity interest

We describe below the main direct and indirect equity interests of CAIXA Seguridade that make up these financial statements of the Parent Company and Consolidated:

#### a.1) CNP Seguros Holding Brasil S.A. (“CNP Brasil”)

Previously named Caixa Seguros Holding S.A. (“CSH”), it is a company incorporated as a privately-held corporation, with the business purpose of holding equity interest as a shareholder or partner in companies that engage in insurance activities across all branches, including health and dental plans; premium bonds’ plans; open private pension plans, in the form of savings and income; management of credit letter; and related or complementary activities to those described above.

This company has its capital divided into 51.75% of the shares in the name of the French group CNP Assurances and 48.25% of the shares in the name of CAIXA Seguridade.

#### a.2) Caixa Holding Securitária S.A. (“CAIXA Holding”)

Wholly-owned subsidiary of CAIXA Seguridade, established on May 21, 2015, with the business purpose of acquiring equity interests in entities authorized to operate by the Brazilian Superintendence of Private Insurance (SUSEP).

##### a.2.1) XS3 Seguros S.A. (“XS3 Seguros” or “Caixa Residencial”)

Company incorporated on August 19, 2020, as a privately-held corporation, whose purpose is the distribution, promotion, offering, sale, and after-sales of mortgage and home insurance products developed or that may be developed by XS3 Seguros.

It is a company established with the aim of fulfilling the association agreement signed with Tokio Marine (Tokio Marine Agreement) for the operation of Mortgage and Home insurance in the CAIXA distribution network.

##### a.2.2) XS4 Capitalização S.A. (“XS4 Capitalização” or “Caixa Capitalização”)

Company incorporated on August 19, 2020 as a privately-held corporation, whose purpose is the distribution, disclosure, offering, sale and after-sales of premium bonds’ products of any type developed or that may be developed by XS4 Capitalização.

This is a company established with the aim of fulfilling the association agreement signed with Icatu (“Icatu Agreement”) for the operation of the premium bonds’ sector in CAIXA distribution network.

**a.2.3) Too Seguros S.A. (“Too Seguros”)**

The current name of PAN Seguros S.A., it is a privately-held corporation and a joint venture by CAIXA Seguridade and BTG Pactual Holding de Seguros Ltda. (“BTG Holding”), with equity interests of 49.00% and 51.00%, respectively. It aims to operate the segments of personal insurance (legal entities and individuals), credit life, mortgage, personal injury (DPVAT), and property and casualty insurance.

**a.2.4) PAN Corretora de Seguros Ltda. (“PAN Corretora”)**

It is a privately-held corporation and a joint venture by BTG Pactual Holding Participações S.A. and CAIXA Seguridade, with equity interests of 51.00% and 49.00%, respectively. This company is engaged in the management, guidance, and brokerage of basic insurance, life insurance, and pension plans.

**a.3) Holding XS1 S.A. (“Holding XS1” or “Caixa Vida e Previdência”)**

Company incorporated on August 17, 2020, as a privately-held corporation, engaged in holding equity interests in insurance companies and open private pension entities authorized to operate by the Superintendency of Private Insurance (SUSEP).

This is a company established with the aim of fulfilling the association agreement signed with CNP (CNP Agreement) for the exclusive operation of life insurance and credit life insurance branches, as well as private pension products in CAIXA distribution network.

**a.4) XS5 Administradora de Consórcios S.A. (“XS5 Consórcios” or “Caixa Consórcios”)**

Company incorporated on December 03, 2020, as a privately-held corporation, whose business purpose is managing a credit letter group in accordance with current legislation.

This is a company established with the aim of fulfilling the association agreement signed with CNP (Agreement of CNP-Consórcios) for the operation, for a term of 20 years, of the credit letter sector in CAIXA distribution network.

**a.5) XS6 Assistência S.A. (“XS6 Assistência” or “Caixa Assistência”)**

Formerly named XS6 Participações S.A. (“XS6 Participações”), is a company incorporated on October 23, 2020, as a privately-held corporation, whose corporate purpose is (i) the distribution, disclosure, offer, sale and after-sales of assistance services, including for insurers, premium bonds’ companies, credit letter administrators, specialized health insurers and health care plan operators, (ii) the provision of assistance service intermediation, (iii) technical advice in general, and (iv) equity interests in other companies.

This is a company established with the aim of fulfilling the association agreement signed with USS Soluções Gerenciadas S.A. – Tempo Assist (Tempo Agreement) for the operation, for a term of 20 years, of the assistance services sector in CAIXA distribution network.

**a.6) Caixa Seguridade Corretagem e Administração de Seguros S.A. (“CAIXA Corretora”)**

Company incorporated on August 17, 2020, as a privately-held corporation, wholly owned subsidiary of CAIXA Seguridade, whose business purpose is: holding interest in other domestic or foreign companies; advisory and consulting services in the insurance sector; brokerage and management of insurance, in all the descriptions permitted by current legislation, open supplementary private pension plans, premium bonds, and other brokerage resulting from the insurance sold in and outside CAIXA distribution network.

## b) Breakdown of direct and indirect investments in equity interests of CAIXA Seguridade:

Company	Description	% of Company's interest 12/31/2025	
		Direct	Indirect
<b>CAIXA Holding Seguritária:</b>	<b>CAIXA Holding Seguritária has as its exclusive business purpose the equity interest in companies authorized to operate by the Brazilian Superintendency of Private Insurance (SUSEP).</b>	100.00	-
Too Seguros S.A.	It is a privately-held corporation whose business purpose is: (a) property and casualty insurance operations; and (b) the equity interest as a shareholder or partner in other companies or ventures, except in a brokerage firm. Governed by the Shareholders' Agreement entered into between Caixa Holding Seguritária S.A. and BTG Pactual Holding Participações S.A., its purpose is the brokerage and administration, in all forms permitted by current legislation, of: (a) insurance; (b) supplementary private pension plans; (c) premium bonds; (d) health plans, health insurance, dental insurance, and benefits; (e) intermediation of services/businesses of assistance in general, linked or not to insurance products; (f) rendering of advisory services on insurance brokerage; and, also (g) the equity interest in other companies, ordinary partnership or business company, as partner, quotaholder, debenture holders, investment funds, and real estate ventures in general, except in insurance companies, reinsurance companies, premium bonds' entities, or open supplementary private pension entities.	-	49.00
PAN Corretora de Seguros Ltda.	Privately-held corporation, governed by the Shareholders' Agreement entered into between Caixa Holding Seguritária S.A. and Tokio Marine Seguradora S.A., whose business purpose is the distribution, promotion, offering, sale, and after-sale of mortgage and home insurance developed or that may be developed by the company.	-	49.00
XS3 Seguros S.A.	Privately-held corporation, governed by the Shareholders' agreement entered into between Caixa Holding Seguritária S.A. and Icatu Seguridade S.A., whose business purpose is the distribution, dissemination, offering, sale, and after-sales of premium bonds' products of any type, developed or that may be developed by the company.	-	75.00
XS4 Capitalização S.A.	Wholly-owned subsidiary of Caixa Seguridade whose business purpose is: (i) holding interest in other domestic or foreign companies; (ii) advisory and consulting services in the insurance sector; (iii) brokerage and management of insurance in all modalities permitted by current legislation, supplementary private pension plans, premium bonds, units of credit letters, assistance services, health and dental plans, as well as any contracts distributed or marketed within CAIXA's distribution network or outside CAIXA's distribution network.	100.00	-
Caixa Seguridade Corretagem e Administração de Seguros S.A.	Investment fund organized as an open-ended fund, with an indefinite term and intended to receive investments exclusively from CAIXA Corretora. The fund is managed and held in custody by CAIXA ECONÔMICA FEDERAL, portfolio management services are also conducted by CAIXA Distribuidora de Títulos e Valores Mobiliários S.A.	-	100.00
Fundo de Investimento CAIXA Extramercado Exclusivo Corretora Renda Fixa	CNP Seguros Holding Brasil, governed by the Shareholder's Agreement signed between Caixa Seguridade S.A, CNP Assurances S.A. and CNP Assurances Latam Holding Ltda, whose corporate purpose is to hold interests in other companies, whether Brazilian or foreign, may also hold interests in the capital of companies of Insurance, Premium Bonds, Private Pension, Administration of Credit Letters, Consultancy of the Public Pension Area for States and Municipalities, and Insurance Company Specialized in the Health Branch, in compliance with current legislation.	48.25	-
CNP Seguros Holding Brasil S.A.	Wholly owned subsidiary of CNP Seguros Holding Brasil whose business purpose is the operation and commercialization, throughout the Brazilian territory, of health, medical, and dental insurance, in all the modalities provided by the relevant legislation, including the rendering of services for the management, planning, organization, and operation of private health insurance, and may also hold interests in the capital of other civil or commercial companies related to its business purpose.	-	48.25
Caixa Seguradora Especializada em Saúde S.A.			

Company	Description	% of Company's interest 12/31/2025	
		Direct	Indirect
CNP Participações Securitárias Brasil Ltda.:	Wholly owned subsidiary of CNP Seguros Holding Brasil whose business purpose is the equity interest in other companies that operate in the segment regulated by the Superintendence of Private Insurance - SUSEP.	-	48.25
Caixa Seguradora S.A.	Wholly owned subsidiary of CNP Participações Securitárias Brasil Ltda. whose business purpose is the operation of insurance, in any of its descriptions or forms, especially in property and casualty insurance, and it may also hold interests in the capital of other companies related to its business purpose.	-	48.25
Youse Seguradora S.A.	Wholly-owned subsidiary of CNP Participações Securitárias Brasil Ltda. whose business purpose is the operation of property and casualty insurance operations, in any of its descriptions or forms, throughout the Brazilian territory, and may also hold interests in the capital of other companies, in accordance with the relevant legal provisions.	-	48.25
Youse Tecnologia e Assistência em Seguros Ltda.	Wholly-owned subsidiary of CNP Seguros Holding Brasil whose business purpose is the rendering of advisory and consulting services in insurance, private pension, health, and premium bonds; financial asset management, pension services, auditing, evaluation, planning, guidance, control, supervision, and execution of studies and research on accounting mathematics, economic finance, statistics, actuarial, and organizational; the conduct of studies and execution of technical services for structuring, modeling, adjustment, training, and implementation of pension, tax, fiscal, administrative, and asset systems for the Federal Government, Federal District, States, and Municipalities, in Direct and Indirect Administration; the execution of consulting and software development work; development of sector studies in the insurance, private pension, and premium bonds market; the billing and rendering of tele-assistance and telemarketing services in active and passive modalities, the rendering of assistance services for light and heavy vehicles, motorcycles, and other motorized means of transportation, and the provision of specialized property and casualty assistance that consist of complementary services to insurance in general; and the interest in other domestic or foreign companies as a partner or partner and quotaholder.	-	48.25
<b>Fundo de Investimento CAIXA Extramercado Exclusivo Seguridade Renda Fixa</b>	<b>Investment fund organized as an open-ended fund, with an indefinite term and intended to receive investments exclusively from CAIXA Seguridade. The fund is managed and held in custody by CAIXA ECONÔMICA FEDERAL, portfolio management services are also conducted by CAIXA Distribuidora de Títulos e Valores Mobiliários S.A.</b>	100.00	-
Holding XS1 S.A.	Privately-held corporation, governed by the Shareholders' Agreement entered into between Caixa Seguridade, CNP Assurances Participações Ltda, CNP Assurances Brasil Holding Ltda and CNP Assurances S.A., which aims to hold equity interests in insurance companies and open private pension entities, authorized to operate by the Superintendence of Private Insurance – SUSEP.	60.00	-
Caixa Vida e Previdência S.A.	Privately-held corporation, wholly-owned subsidiary of Holding XS1. Its purpose is to operate in the field of life insurance and open private pension plans, in the forms of lump sum and income, as defined by current legislation, and may hold interests in other companies.	-	60.00
XS5 Administradora de Consórcios S.A.	Privately-held corporation, governed by the Shareholders' Agreement entered into between Caixa Seguridade and CNP Assurances Participações Ltda, whose business purpose is the management of credit letter groups in accordance with the current legislation.	75.00	-
XS6 Assistência S.A.	Privately-held corporation, governed by the Shareholders' Agreement entered into between Caixa Seguridade and USS Soluções Gerenciadas S.A., which has the following business purpose: the distribution, dissemination, offer, marketing, sale and after-sales in distribution channels, physical, remote or virtual, of Caixa Econômica Federal (and/or companies controlled by Caixa Econômica Federal, directly or indirectly, which operate with banking, financial and/or related activities) of assistance service products, characterized as an activity provided in relation to people, automobiles or residences through a network of accredited service providers, on an emergency or non-emergency basis, linked or not linked to an insurance, supplementary private pension plan, premium bonds or credit letter product, with no pecuniary consideration for the client, developed or which may be developed by the Company.	75.00	-

### c) Subsequent offering of common shares (follow on)

According to the Notice to the Market disclosed on March 28, 2024, CAIXA Seguridade informed its shareholders and the market in general that its parent company Caixa Econômica Federal (“CAIXA”) decided, within the scope of its Board of Officers, to authorize the preparation of studies and analyses necessary for a potential future disposal of shares, without changing the control. This action aims to achieve the minimum percentage of outstanding shares of the Company, in accordance with the rules of the Novo Mercado segment of B3 and without changing the control of the Company (“Potential Offer”).

In light of this, the Company issued a new Notice to the Market on October 16, 2024, informing that it received a letter from its Parent Company stating that at the General Meeting held on that date, it authorized the continuation of the procedure for a potential subsequent public offering of common shares issued by CAIXA Seguridade.

Through the Notice to the Market disclosed on December 26, 2024, the Parent Company notified the completion of the selection process for the Syndicate of Banks to act as coordinators. The financial advisory services in the context of the Potential Offering, including preparatory work for defining the feasibility and the terms and conditions, were provided by Banco Itaú BBA S.A., Banco BTG Pactual S.A., Bank of America Merrill Lynch Banco Múltiplo S.A., UBS Brasil Corretora de Câmbio, Títulos e Valores Mobiliários S.A. and Caixa Econômica Federal.

In continuation of the relevant facts disclosed earlier, the Company announced that, on March 19, 2025, the Caixa Econômica Federal approved the price per common share issued by the Company, set at R\$ 14.75 (fourteen reais and seventy-five cents), as defined in the “Bookbuilding” Procedure. The public offering of secondary distribution covered a total of eighty-two million, three hundred and eighty thousand, eight hundred and ninety-three (82,380,893) common shares, amounting to one billion, two hundred and fifteen million, one hundred and eighteen thousand, one hundred and seventy-one reais and seventy-five cents (R\$ 1,215,118,171.75).

The offering was made in Brazil, in an unorganized over-the-counter market, under the terms of CVM Resolution 160, of July 13, 2022, and other applicable legal and regulatory provisions. At the same time, efforts were made to place the shares abroad, exclusively for qualified institutional investors in the United States and for non-resident investors in other countries, in accordance with applicable legislation.

### d) Non-renewal of the Shareholders’ Agreement of Too Seguros

According to the Notice to the Market disclosed on July 31, 2025, the Company informed its shareholders and the market in general about the non-renewal of the Too Seguros Shareholders’ Agreement, which expired on August 01, 2025, along with the simultaneous loss of the validity of the Operational Contract, which allows the offering of mortgage insurance by Too Seguros at the banking correspondents and lottery outlets of Caixa Econômica Federal.

With the expiration of the Shareholders’ Agreement, the Company will remain the holder of 49.0% of the capital of Too Seguros, preserving the rights guaranteed by applicable law and/or the Bylaws of Too Seguros.

### e) Commitment Agreement between CAIXA and INSS

According to the Notices to the Market published on November 10, 2025, and December 8, 2025, the Company informed its shareholders and the market in general that it was notified by its controlling shareholder, Caixa Econômica Federal (“CAIXA”), regarding the signing of a Commitment Term entered into between CAIXA and the National Institute of Social Security (“INSS”).

The Commitment Agreement aims to evaluate the adequacy of the procedures adopted in the offering of Credit Life Insurance linked to the payroll loan operations contracted by beneficiaries of the INSS, including regarding compliance with the applicable legislation during the validity of Normative Instruction PRES/INSS No. 138, dated November 10, 2022, as well as the investigation of any refund of amounts charged improperly, to be analyzed within the scope of an Administrative Proceeding filed by the INSS.

As a result of signing the Commitment Agreement, the Company informed that the offer of Credit Life Insurance linked to the payroll loan operations contracted by INSS beneficiaries is suspended, remaining so until the conclusion of the Administrative Proceeding. At the base date of these financial statements, there was no forecast for the closing of the referred Process.

The Management monitors the evolution of the topic and will keep its shareholders and the market informed about any relevant developments.

## Note 2 - Presentation of individual and consolidated financial statements

The individual and consolidated financial statements were prepared in accordance with accounting practices commonly adopted in Brazil, including the pronouncements issued by the Accounting Pronouncement Committee (CPC), standards issued by the Brazilian Securities and Exchange Commission (CVM) as well as by the International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB).

The presentation of the Individual and Consolidated Statement of Added Value is required by Brazilian corporate law and the accounting practices adopted in Brazil applicable to publicly-held companies. The Statement of Added Value was prepared in accordance with the criteria defined in Technical Pronouncement CPC 09 - "Statement of Added Value". The IFRS do not require the presentation of this statement. Accordingly, in conformity with IFRS, this statement is presented as supplementary information, without prejudice to financial statements as a whole.

These individual and consolidated financial statements were approved and authorized for issuance by the Board of Directors of CAIXA Seguridade on February 26, 2026.

## Note 3 – Material accounting practices

The significant and material accounting practices adopted in the preparation of financial statements are as follows: Those practices were consistently applied in the periods presented, unless otherwise stated.

### a) Consolidation

#### a.1) Controlled companies

These are all companies in which the Company has direct or indirect control in financial and operational management. The Company exercises control over an investee when it has (i) power over the investee; (ii) exposure to, or rights over, variable returns deriving from its involvement with the investee; and (iii) capacity to use its power over investee to affect value of its returns.

The controlled companies are fully consolidated as of the date control is acquired by the Group, and stop being consolidated as of the date when control no longer exists.

The transactions between the Group Companies, comprising the balances, revenues, expenses, gains, and unrealized losses are eliminated during the consolidation process.

### b) Functional and presentation currency

Items included in the individual and consolidated financial statements are measured using the currency of the primary economic environment in which the Company operates ("the functional currency").

The individual and consolidated financial statements are being presented in Real, which is CAIXA Seguridade's functional and presentation currency.

### c) Recognition of revenues and expenses

The revenue from access to the distribution network and the use of the CAIXA brand includes the fair value of the total consideration received or to be received as compensation for access to the marketing and distribution of insurance products, supplementary private pension plans, premium bonds, and units of credit letter groups made available in the CAIXA distribution network by affiliated institutions, parties to contracts or operational agreements previously established with the CAIXA Seguridade Conglomerate.

Revenue from services rendered comprises the fair value of consideration received or receivable by CAIXA Corretora, the own brokerage firm of the Group, as a result of the rendering of brokerage or intermediation services on the insurance products distributed over CAIXA distribution network.

The Conglomerate recognizes these revenues when its value may be reliably measured, including its associated costs, when it is probable that future economic benefits will flow, and specific criteria have been met for each of the Conglomerate's activities, specifically: (i) the issuance of the policy and/or certificate and, cumulatively, (ii) the

consequent receipt of the premium, contribution, and transfers received from insurance companies, premium bonds' entities, supplementary private pension plans, credit letter administrators, and assistance services.

The income (loss) from investments in equity interests is obtained through the application of the equity method on the results achieved by the Group's investees, especially by insurance companies, premium bonds' entities, and supplementary private pension entities regulated and supervised by the Superintendence of Private Insurance (SUSEP).

In order to ensure a faithful representation of our equity interests, the calculation of the equity method considers the existence of differentiated rights of certain categories of shares and contractual rights that disproportionately affect the results of affiliates and controlled companies (see Note 12).

Revenues and expenses are recognized on an accrual basis, and reported in the financial statements for the fiscal years to which they refer.

#### **d) Cash and cash equivalents**

Cash and cash equivalents include cash and cash equivalents in domestic currency and investments that are immediately convertible into cash and subject to low risk of change in value, with original liquidity of less than 90 days.

The breakdown, terms, and yields obtained from the investments recorded in cash and cash equivalents are presented in Note 8 – Cash and cash equivalents.

#### **e) Financial instruments at fair value**

Financial instruments are classified based on the business model for asset management, as well as based on the characteristics of the contractual cash flows negotiated for the financial asset.

Financial instruments are initially measured at fair value plus transaction costs, directly attributed to its acquisition, except in cases of financial assets recorded at the fair value through profit or loss.

The financial assets can be classified into one of the categories: (i) financial instrument measured at fair value through profit or loss; (ii) financial instrument measured at amortized cost and; (iii) financial instrument measured at fair value through other comprehensive income.

The financial instruments held by CAIXA Seguridade and its subsidiaries refer to units of short-term investment funds, units of exclusive investment funds, and federal government bonds, and are measured at fair value through profit or loss.

#### **f) Amounts receivable**

The amounts receivable correspond to the revenues, predominantly arising from related parties, related to brokerage and intermediation revenues and access to the distribution network and use of the CAIXA brand in insurance, supplementary private pension plans, premium bonds, and units of credit letter groups. The receipt term is less than one year, with the classification recorded in current assets.

#### **g) Acquisition of investments in equity interests**

The investment acquisition in equity interests, where the relationship results in the exercise of at least significant influence, is recorded using the acquisition method. Under this method, identifiable acquired assets (including intangible assets not previously recognized), assumed liabilities and contingent liabilities are recognized at fair value. Positive differences between the acquisition cost and the fair value of the identifiable net assets acquired are recognized as goodwill. In the event a negative difference is calculated (gain on advantageous purchase), the identified amount is recognized in the statement of income for the fiscal year within "Other operating revenues".

Transaction costs incurred by the Conglomerate in a, acquisition of investment in equity interest, except for those related to the issue of debt or equity instruments, are recorded in the statement of income for the fiscal year when incurred. Any contingent consideration payable is measured at its fair value.

The results of investees acquired during the accounting period are included in the financial statements from the date of the acquisition until the end of fiscal year. The results of investees sold during the fiscal year are included in the financial statements from the beginning of the fiscal year until the date of the disposal, or the date on which the Company ceased to have significant influence or control.

## h) Equity interest investments

Investments are accounted for at the equity method and initially recognized at cost. The investment includes goodwill, as well as intangible assets identified in the acquisition, if any, net of any accumulated impairment losses.

The Conglomerate's interest in income or losses in affiliates and joint ventures is recognized in the statement of income and interest in changes in reserves is recognized in the Conglomerate's reserves. When the Conglomerate's interest in losses of an affiliate or joint ventures is equal to or higher than investment book value, including any other receivables, the Group does not recognize additional losses unless it has incurred obligations or made payments on behalf of the affiliate or joint ventures.

Unrealized gains from operations between the Conglomerate and its affiliates or joint ventures are eliminated proportionately to the interest. Non-realized losses are also eliminated unless the transaction shall provide evidence of a loss (impairment) of the transferred asset.

If the ownership interest in the affiliate is reduced, but the significant influence is retained, only a proportional part of the amounts previously recognized in other comprehensive income will be reclassified into profit or loss, when appropriate.

## i) Impairment of non-financial assets

Assets with an indefinite useful life, such as goodwill, are not subject to amortization and are tested every year to identify any possible need of impairment. Goodwill impairment reviews are conducted annually or more often if events or changes in the circumstances indicate possible impairment.

Assets subject to amortization are reviewed to confirm their impairment whenever events or changes in circumstances indicate that the book value may not be recoverable. An impairment loss is recognized when the book value of the asset exceeds its recoverable value which reflects the higher value between the fair value of the asset minus the costs of disposal and its value in use.

For impairment valuation purposes, assets are grouped at the lowest levels for which there are separately identifiable cash flows (Cash Generating Units - CGUs). For testing purposes, goodwill is allocated to Cash Generating Units or to groups of Cash Generating Units that should benefit from the business combination from which the goodwill was generated and are identified in accordance with the operating segment.

Non-financial assets, except goodwill, that suffered impairment are then reviewed for an analysis of a possible reversal of impairment on the balance sheet date. Impairment from goodwill recognized in income (loss) for the fiscal year is not reversed.

## j) Taxes

Income tax and social contribution expenses of the period include current and deferred taxes. Income taxes are recognized in the statement of income, except to the extent they are related to items directly recognized in shareholders' equity or comprehensive income. In that case, the tax is also recorded in shareholders' equity or comprehensive income.

The current and deferred income tax and social contribution charges are calculated based on enacted tax laws, or substantially enacted, on the balance sheet date of countries in which the Conglomerate's entities operate and generate taxable income. Management periodically evaluates the positions taken by the Conglomerate in the calculations of income tax with respect to situations in which applicable tax regulation is subject to interpretations; and establishes provision when appropriate, on the basis of amounts expected to be paid to the tax authorities.

Current income tax and social contribution are stated at net values, by the taxpayer entity, in liabilities when there are amounts payable, or in assets when the prepaid amounts are in excess of the total payable as of the end of the reporting period.

Deferred income tax and social contribution are recognized on temporary differences arising from differences between the tax basis of assets and liabilities and their values in the financial statements.

Deferred income tax and social contribution assets are recognized only in the proportion of the probability that the future taxable income will be available and temporary differences can be used against it.

Deferred income taxes are presented at net value in balance sheet when there is the legal right and the intention of offsetting current tax assets against current tax liabilities, in general related to the same legal entity and the same tax

authority. Accordingly, deferred tax assets and liabilities in different entities or countries are in general presented separately, and not at net value.

The taxes applicable to CAIXA Seguridade and its subsidiaries are calculated based on the rates presented in the chart below:

Taxes	Rate
Corporate income tax (IRPJ) <sup>(1)</sup>	25%
Social Contribution on Net Income (CSLL)	9%
PIS Contribution	1.65%
Contribution for Social Security Funding (COFINS)	7.60%
Contribution to PIS on income from financial investments	0.65%
Contribution for Social Security Funding (COFINS) on income from financial investments	4%
Service tax (ISS) - ISSQN <sup>(2)</sup>	Up to 5%

(1) Includes the basic rate (15%) and surtax (10%).

(2) Levied on services rendered by Caixa Corretora.

### k) Dividends distributed and interest on own capital

Dividends distributed are calculated on adjusted net income for the fiscal year.

The Conglomerate may at any time prepare new financial statements in compliance with any legal requirements or due to corporate interests, including for the resolution of interim dividends.

Brazilian companies can assign a nominal interest expense, deductible for tax purposes, on their equity. This amount of interest on own capital is considered a dividend.

The dividends distributed and the interest on own capital are recognized as a liability at the end of the fiscal year, with the amount exceeding the mandatory minimum only being accrued on the date of approval and deducted from shareholders' equity.

### l) Presentation of segment reporting

The segment information was established considering the Management's outlook on the management of the business activities of the CAIXA Seguridade Group and presents information that expresses the nature and the equity and financial effects of these business activities, as well as the environments in which the Company operates.

Following the conclusion of the partnerships, the business activities of the CAIXA Seguridade Group began to be subdivided into three (3) segments, namely: Run-off/Open Sea (insurance businesses operated by the former partner or operated outside CAIXA distribution network), Security (investment in security businesses established as a result of the competitive process of choosing strategic partners to operate the CAIXA distribution network) and Distribution (businesses related to the management of access to the distribution network and use of the CAIXA brand and the brokerage and intermediation of security products).

### m) Non-current assets held for sale

The Company classifies a non-current asset (or a group of assets) as "held for sale" if its book value is about to be recovered mainly through a sale transaction rather than its continuing use.

So that this be the case, the asset (or group) must be available for immediate sale at current conditions, subject only to customary and usual terms for the sale of such assets (or groups) and its sale must be highly likely.

All rules regarding the impairment of assets apply to non-current assets held for sale.

If the sale plan is abandoned, or the conditions for being held as held for sale no longer exist, the entity shall cease to classify the asset as held for sale and shall measure the asset at the lower of its value if it had not left that group or its recovery value at the date of the subsequent decision not to sell.

This classification denotes the recognition of "non-current assets held for sale" separately in current assets, as well as an operation as discontinued on the date on which the operation meets the criteria to be classified as held for sale or when the entity discontinues the operation.

## n) Leases

The Company adopts the technical pronouncement CPC 06 (R2)/IFRS 16 – Leases, recognizing, as a lessee, the lease contracts in the balance sheet through the right-of-use asset and the corresponding lease liability.

The current contract refers to the property used as administrative headquarters, with a contractual term of 60 months and an annual adjustment clause based on the IPCA for the period. The lease liability is measured at the present value of future payments, discounted at the nominal incremental rate on loans, determined based on market conditions and the Company's credit profile.

Future payments are adjusted for projected inflation, and the remeasurements of the lease liability reflect changes in the indices used for contractual adjustments. The right-of-use asset is depreciated linearly over the term of the contract, and the financial charges are recognized in the statement of income using the effective interest method.

The Company annually reviews its economic assumptions to reflect any relevant changes in the guidelines used.

## Note 4 – Recently issued pronouncements and laws

The following standards were issued by the IASB and adopted in Brazil by the Accounting Pronouncement Committee (CPC) and recently came into effect.

### a) Tax reform

In December 2023, Constitutional Amendment 132 was enacted, amending the Federal Constitution to address Tax Reform. The standard promoted changes in the Brazilian Taxation System with the aim of modernizing and simplifying the taxation structure in the country.

Based on the enacted text, five taxes (ICMS, ISS, IPI, PIS, and COFINS) will be replaced by a Dual Value Added Tax (VAT) formed by the Goods and Services Tax – IBS (which replaces ICMS and ISS) and the Contribution on Goods and Services – CBS (which replaces PIS, PIS-Import, COFINS, and COFINS-Import), and by the Selective Tax, levied on the production, commercialization, or importation of goods and services that are harmful to health or the environment.

After the promulgation of the Constitutional Amendment, efforts focused on regulating the new fiscal normative framework. In this context, Complementary Law No. 214, dated January 16, 2025, was enacted, which established the IBS, the CBS, and the Selective Tax, as well as created the IBS Management Committee. Recently, Complementary Law No. 227, of January 13, 2026, was enacted, which provides for the organization and operation of the Management Committee of the Goods and Services Tax (CG-IBS), regulates the tax administrative processes related to the IBS, establishes rules for the oversight of this tax, and defines criteria for the distribution of the revenue from the collection of the IBS and the CBS, among other provisions.

Despite the regulations already published, the disclosure of the reference rates for the IBS and CBS by the Federal Senate remains pending, which consequently prevents the definition and publication of the effective rates by the competent federal entities.

The Tax Reform will have a transition phase that will take place between 2026 and 2032, with its full implementation expected in 2033. The Company has been monitoring the discussions on this topic and is awaiting further developments from the Management Committee and the Federal Revenue of Brazil for more accurate assessments of the impacts.

### b) IFRS 18 - Presentation and disclosure in the financial statements

Published in April 2024, IFRS 18 (CPC 51 – Presentation and Disclosure in Financial Statements) will replace IAS 1 (CPC 26 (R1) – Presentation of Financial Statements). The new standard will become effective for fiscal years started as of January 1, 2027.

Among the main changes, the introduction of a new structure for the statement of income stands out, segmented into five categories for the classification of revenues and expenses (operating, investment, financing, income taxes, and discontinued operations) and the inclusion of two new subtotals.

Furthermore, it requires the disclosure of Performance Measures Defined by Management (MPMs) – subtotals of unspecified revenues and expenses, in the draft or in other statements, interpretations, or guidelines from the CPC - but

used in public communications to reflect management's view on an aspect of the entity's overall financial performance.

It is worth highlighting that on December 22, 2025, the Federal Accounting Council (CFC) approved in plenary the Brazilian Accounting Standard NBC TG 51, developed in accordance with CPC 51. Subsequently, on December 23, 2025, the Securities and Exchange Commission (CVM) issued Resolution CVM 237, making the adoption of CPC 51 mandatory for publicly-held companies. In both cases, the standard will also be required for the fiscal years beginning on January 01, 2027.

The possible impacts are being evaluated by Company's management and will be completed by the date on which the standard enters into force.

### c) OCPC 10 – Carbon Credits, Emission Allowances, and Decarbonization Credits (CBIO)

Approved by CVM Resolution 223/2024, OCPC 10 aims to guide the appropriate accounting treatment of operations related to carbon credits (tCO<sub>2</sub>e), emission allowances, and decarbonization credits (CBIO), considering their specific natures and the criteria established by Brazilian accounting standards. The standard came into effect on January 1, 2025, and applies to economic agents (entities) that act as developers (originators), intermediaries, or end users of these credits, depending on the nature of the operation and the economic objective involved (business model), also considering the value chain in the process of decarbonizing the economy.

In the specific case of entities that acquire carbon credits to offset their own greenhouse gas (GHG) emissions, that is, acting as end users, OCPC 10 recommends the accounting treatment based on Technical Pronouncement CPC 04 – Intangible Assets, provided that the asset is identifiable, controllable, reliably measurable, and brings future economic benefits, even if indirect.

In this regard, it is noteworthy that in January 2025, the Company acquired 3,000 Certified Emission Reductions (CERs) units, each corresponding to the reduction of one ton of carbon dioxide equivalent (tCO<sub>2</sub>e), originating from a project registered under the Clean Development Mechanism (CDM), established by the Kyoto Protocol. The acquisition was made with the purpose of voluntarily offsetting the GHG emissions associated with the Company's activities, with the progressive retirement of credits anticipated according to the results of the annual emissions inventory assessment.

In accordance with OCPC 10 and CPC 04, the receivables were recognized as intangible assets, measured at acquisition cost and classified in the Other Assets group. Amortization will occur proportionally to the number of credits effectively retired each fiscal year, reflecting the consumption of the expected economic benefit, related to the voluntary fulfillment of the Company's environmental commitments.

### d) IFRS S1 - General requirements for disclosing financial information related to sustainability and IFRS S2 - Climate-related Disclosures

In June 2023, the International Sustainability Standards Board (ISSB), linked to the IFRS Foundation, issued the IFRS S1 – General Requirements for Disclosure of Sustainability-related Financial Information and IFRS S2 – Climate-related Disclosure.

IFRS S1 establishes the general requirements for disclosing financial information related to sustainability that is useful to users of financial reports. Its goal is to enable the assessment of how the sustainability-related risks and opportunities can impact the entity's ability to generate value over time. The standard also defines the principles for the preparation and presentation of this information.

In turn, the IFRS S2 standard specifically addresses the disclosure of information regarding climate-related risks and opportunities, with the purpose of providing relevant grants for the assessment of climate impacts on the company's future outlook. The standard structures its requirements based on the pillars of governance, strategy, risk management, and metrics and goals.

In October 2023, the Brazilian Securities and Exchange Commission (CVM) published Resolution 193, which provides for the preparation and disclosure of the Sustainability-Related Financial Information Report, based on the standards issued by the ISSB.

Subsequently, in October 2024, the Brazilian Sustainability Pronouncements Committee (CBPS), responsible for studying, preparing, and issuing technical documents on sustainability disclosure standards and related information to enable Brazilian regulatory entities to issue standards, released Technical Pronouncement CBPS 01 – General Requirements for

Disclosure of Financial Information Related to Sustainability and Technical Pronouncement CBPS 02 – Climate-Related Disclosures, both approved by the CVM through CVM Resolutions 217 and 218 and by the Federal Accounting Council (CFC) through NBC TDS 01 and NBC TDS 02 standards, respectively.

For publicly-held companies, the possibility of voluntary adoption of the preparation and disclosure of the report on the sustainability-related financial information has been established, based on the international standard issued by the ISSB, starting from fiscal years beginning on or after January 1, 2024. Starting from the fiscal years beginning on or after January 1, 2026, the preparation and disclosure of the report, based on the standards issued by the CBPS and approved by the CVM, becomes mandatory.

Management continues to assess the impacts of applying these standards on its processes, internal controls, reporting systems, and the way information is disclosed.

## Note 5 - Main judgments and accounting estimates

Accounting estimates and judgments are constantly assessed and are based on prior experience and other factors, including expected future events considered as reasonable in view of circumstances.

Based on assumptions, the Conglomerate makes estimate concerning the future. By definition, the resulting accounting estimate will rarely be equal to the respective actual results. The estimate and assumption which present a significant risk, likelihood of causing an important adjustment to the book value of assets and liabilities for the coming fiscal year are shown below:

### a) Definition of the nature of the relationship with the investees

- I. Holding XS1: As stated in the Shareholders' Agreement, executed on December 17, 2020, CAIXA Seguridade is assured participation in decisions regarding relevant matters in the operational, financial, and strategic aspects of Holding XS1 S.A., characterizing the existence of significant influence over the affiliate.
- II. CNP Brasil: As stated in the Shareholders' Agreement and Other Agreements, executed on December 29, 2011, CAIXA Seguridade (successor of CAIXAPAR) is assured participation in decisions regarding relevant matters in the operational, financial, and strategic aspects of CNP Seguros Holding Brasil S.A., characterizing the existence of significant influence over the affiliate.
- III. XS5 Consórcios: As stated in the Shareholders' Agreement, executed on March 30, 2021, considering the composition of the Board of Directors, including the outlook for the alternation of its chairman and deputy chairman among the company's shareholders, as well as considering the composition of its Office and the respective deliberative competencies in terms of collegial bodies, joint control of this company with the partner CNP Assurances is established.
- IV. XS6 Assistência: As stated in the Shareholders' Agreement, signed on January 04, 2021, considering the composition of the Board of Directors, including the perspective of alternating its presidency and vice-presidency among the Company's shareholders, as well as considering the composition of its Office, including two (2) directors appointed by the parent company CAIXA and two (2) appointed by USS Soluções, in addition to the respective deliberative powers in terms of collegiate bodies, the joint control of this company with the partner USS Soluções is characterized.
- V. Too Seguros: Until July 31, 2025, as provided in the Shareholders' Agreement and Other Agreements, executed on August 21, 2014, between BTG Pactual Holding de Seguros Ltda. and Caixa Participações S.A. ("CAIXAPAR"), to which Caixa Holding Securitária S.A. ("CAIXA Holding") adhered at the time of the merger of this investment from CAIXAPAR by CAIXA Seguridade, the parties declared, for all legal purposes, that they comprised the control group of Too Seguros, characterizing the joint control of the company. On August 1, 2025, as Notice to the Market, the aforementioned Shareholders' Agreement and Other Agreements was not renewed, losing its validity on that date. From then on, CAIXA Holding maintained a 49.0% equity interest in the capital of Too Seguros, preserving the rights guaranteed by applicable legislation and/or the Bylaws of the Company. Until the end of the period covered by these financial statements, the understanding regarding the joint control of the company remains in effect.
- VI. PAN Corretora: As stated in the Shareholders' Agreement and Other Agreements, signed on August 21, 2014 between Banco BTG Pactual S.A. and CAIXAPAR, to which Caixa Holding Securitária S.A. adhered upon the merger of this investment by CAIXAPAR by CAIXA Seguridade, these entities declare, for all legal purposes, that they are

members of the controlling group of PAN Corretora. Thus, the joint control of PAN Corretora is characterized.

- VII. XS3 Seguros: As stated in the Shareholders' Agreement, executed on January 04, 2021, considering the composition of the Board of Directors, including the outlook for the alternation of its chairman and deputy chairman among the company's shareholders, as well as considering the composition of its Executive Board and the respective deliberative competencies in terms of collegial bodies, joint control of this company with the partner Tokio Marine is established.
- VIII. XS4 Capitalização: As stated in the Shareholders' Agreement, executed on March 30, 2021, considering the composition of the Board of Directors, including the outlook for the alternation of its chairman and deputy chairman among the company's shareholders, as well as considering the composition of its Executive Board and the respective deliberative competencies in terms of collegial bodies, joint control of this company with the partner Icatu is established.

The table below presents a summary of the nature of the relationship with the investees:

Companies	12/31/2025		
	% interest in capital	Nature of the relationship	Valuation method
CAIXA Corretora	100	Controlled company	Consolidation
CAIXA Holding	100	Controlled company	Consolidation
FI Exclusivo CAIXA Seguridade	100	Controlled company	Consolidation
FI Exclusivo CAIXA Corretora	100	Controlled company	Consolidation
Holding XS1	60	Affiliate	MEP
CNP Brasil	48.25	Affiliate	MEP
XS5 Consórcios	75	Joint control	MEP
XS6 Assistência	75	Joint control	MEP
Too Seguros	49	Joint control	MEP
PAN Corretora	49	Joint control	MEP
XS3 Seguros	75	Joint control	MEP
XS4 Capitalização	75	Joint control	MEP

## b) Impairment of non-financial assets

Annually, it is assessed, based on internal and external information sources, whether there are any indications that a non-financial asset may have recoverability issues. If there is such an indication, estimates are used to determine the recoverable value (impairment) of the assets.

Annually, it is assessed whether there is any indication that an impairment loss recognized in prior periods for an asset other than goodwill may no longer exist or may have decreased. If such indication exists, the recoverable value of this asset is estimated.

Regardless of whether there is any indication of impairment, an impairment test is performed annually on an intangible asset with an indefinite useful life, including goodwill acquired in a business combination or an intangible asset not yet available for use.

Determining the recoverable amount in assessing the impairment of non-financial assets requires estimates based on quoted market prices, present value calculations or other pricing techniques, or a combination of several techniques, requiring Management to make subjective judgments and adopt assumptions.

## Note 6 - Risk management

CAIXA Seguridade believes that risk management is crucial for achieving strategic and financial objectives. Thus, its risk management strategy was developed to provide an integrated view of the risks to which it is exposed.

The Company adopts structure and instruments for the identification, assessment, mitigation, monitoring, and reporting of risks. It has a risk management area, compliance, and internal controls segregated from other units, including internal audit. The Bylaws establish its duties in Chapter X, Section III, art. 52. Periodically, information about risk management, internal controls, and compliance is generated and provided to other managers of CAIXA Seguridade, to the deliberative and supervisory bodies, to the regulator, and to the market.

The three lines model is adopted by CAIXA Seguridade in risk management. The first line identifies, assesses, and controls risks, consisting of operational and internal controls. The managers who hold the business risks are responsible for managing them and for implementing corrective measures in the deficient processes and controls. The second line encompasses the area of risk management, compliance, and internal controls, being responsible for monitoring and contributing to the implementation of effective risk management practices. The third line is exercised by internal audit, responsible for providing governance bodies with an objective and independent assessment of the effectiveness of internal controls, risk management, and governance.

The Company carries out actions to disseminate and maintain the culture of risk, information security, internal controls, compliance, and integrity, promoting the commitment of employees to the proper management of risks within their scope of action.

CAIXA Seguridade has a Risk Management Policy and Risk Appetite Statement (RAS) approved by the Board of Directors and reviewed annually, with the aim of keeping exposure to risks at levels considered acceptable by its Management and ensuring the business model, future performance, solvency, liquidity, and sustainability of the Company.

The Company is exposed to the following risks: Strategy; Social, Environmental and Climate; Reputation or Image; Capital; Credit/Counterparty; Liquidity; Market; Operating; Cybernetic; Money Laundering, Terrorism Financing and Financing of the Proliferation of Weapons of Mass Destruction; Compliance; Integrity and Legal.

The guidelines, best practices and mitigators adopted in risk management by CAIXA Seguridade are set out in the Risk Management and Internal Controls Policies and in the Compliance and Integrity Program, which are available on the Company's investor relations website.

### a) Market risk

Market risk arises from movements in market price levels or volatilities, and the exposure to this risk comes from the portfolio of financial assets held by the Company.

The management of market risk in the first line occurs through the execution of the Financial Investment Policy approved by the Board of Directors, which defines the assets and the limits of the investment portfolio's breakdown, and through the systematic monitoring of the portfolio's value at risk (VaR). The VaR model adopted considers the delta-normal parametric approach, based on an analytical covariance matrix model, with a holding period of 21 business days and a confidence level of 95%, giving greater weight to the most recent returns.

### b) Sensitivity analysis

On September 31, 2025, the financial investment portfolios of CAIXA Seguridade – Controlled Company and Consolidated, were composed of units of short-term investment funds, exclusive investment funds, and federal government bonds. The application of VaR in the Company's investment portfolio resulted in the following exposures to market risk in financial assets:

Market risk	Parent Company			
	12/31/2025	%	12/31/2024	%
Value-at-risk (VaR)	109.0	0.01%	1,405.9	0.16%

Market risk	Consolidated			
	12/31/2025	%	12/31/2024	%
Value-at-risk (VaR)	154.4	0.01%	1,663.8	0.14%

Exposure to market risk is predominantly classified under interest rate risk, with short-term allocations placed in the funds' portfolios. Thus, the exposure associated with the financial assets invested does not threaten the business model, future performance, solvency, liquidity, or sustainability of the Company.

### c) Risks related to the investees

The investees share their results with CAIXA Seguridade through the equity method; thus, the Company is essentially exposed to the risks associated with them.

The companies CNP Brasil, Holding XS1, XS3 Seguros, XS4 Capitalização, XS5 Consórcios and Too Seguros, direct and indirect investees of CAIXA Seguridade, have their own risk management structure and must comply with the capital requirements established by regulatory and supervisory bodies. The companies supervised by the Superintendence of Private Insurance (Susep), in compliance with CNSP Resolution 416/2021, have statutory directors responsible for internal controls, compliance, and risk management. All investees of the Company, except for Caixa Corretora, also have a Risk Committee.

It is worth highlighting that CAIXA Seguridade, through its risk area, conducts continuous monitoring and assessment of the exposure levels of invested companies, considering the relevance, materiality, and risks of the businesses. Additionally, it conducts an annual assessment of the risk environment and internal controls; compliance; money laundering, terrorism financing and financing of the proliferation of weapons of mass destruction; and information security and privacy, as well as promoting the adoption of good risk management practices.

Furthermore, invested companies supervised by Susep and the Central Bank of Brazil (BCB) must meet the requirements defined by the regulators, such as those established by Susep Circular Letter 648/2021, CNSP Resolution 432/2021, CNSP Resolution 416/2021, BCB Resolution 234 of 07/27/2022, and BCB Resolution 260 of 11/22/2022, and their respective subsequent amendments.

## Note 7 – Segment reporting

The segment information was established considering the Management's outlook on the management of the business activities of the CAIXA Seguridade Group and presents information that expresses the nature and the equity and financial effects of these business activities, as well as the environments in which the Company operates.

Following the conclusion of the partnerships, the business activities of the CAIXA Seguridade Group began to be subdivided into three (3) segments, namely: Run-off/Open Sea (insurance businesses conducted by the former partner or operated outside CAIXA distribution network), Security (investment in security businesses established as a result of the competitive process of choosing strategic partners to operate the CAIXA distribution network) and Distribution (businesses related to the management of access to the distribution network and use of the CAIXA brand and the brokerage and intermediation of security products).

## a) Revenue Analysis by Category

Description	January 01 to December 31, 2025		January 01 to December 31, 2024	
	Parent Company	Consolidated	Parent Company	Consolidated
<b>Income (loss) from investments in equity interests:</b>	<b>4,181,821</b>	<b>3,279,914</b>	<b>3,618,260</b>	<b>2,683,337</b>
Run-off/Open Sea	428,782	692,368	464,808	709,520
Security	2,839,962	2,587,546	2,210,210	1,973,817
Distribution	913,077	-	943,242	-
<b>Revenues from access to the distribution network and use of the brand:</b>	<b>202,778</b>	<b>202,778</b>	<b>208,813</b>	<b>208,813</b>
Distribution	202,778	202,778	208,813	208,813
<b>Revenues from rendering of services:</b>	<b>-</b>	<b>2,254,577</b>	<b>-</b>	<b>2,121,202</b>
Distribution	-	2,254,577	-	2,121,202
<b>Total</b>	<b>4,384,599</b>	<b>5,737,269</b>	<b>3,827,073</b>	<b>5,013,352</b>

## b) Statement of income by segment

Segment	January 01 to December 31, 2025							
	Parent Company				Consolidated			
	Run-off/Open Sea	Security	Distribution	Total	Run-off/Open Sea	Security	Distribution	Total
<b>Operating revenues</b>	<b>428,782</b>	<b>2,839,962</b>	<b>1,115,855</b>	<b>4,384,599</b>	<b>692,368</b>	<b>2,587,546</b>	<b>2,457,355</b>	<b>5,737,269</b>
Income (loss) from investments in equity interests	428,782	2,839,962	913,077	4,181,821	692,368	2,587,546	-	3,279,914
Revenues from access to the distribution network and use of the brand	-	-	202,778	202,778	-	-	202,778	202,778
Revenues from rendering of services	-	-	-	-	-	-	2,254,577	2,254,577
<b>Cost of services rendered</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(618,509)</b>	<b>(618,509)</b>
<b>Gross result</b>	<b>428,782</b>	<b>2,839,962</b>	<b>1,115,855</b>	<b>4,384,599</b>	<b>692,368</b>	<b>2,587,546</b>	<b>1,838,846</b>	<b>5,118,760</b>
<b>Other operating revenues/(expenses)</b>	<b>(12,071)</b>	<b>(79,950)</b>	<b>(50,169)</b>	<b>(142,190)</b>	<b>(24,530)</b>	<b>(76,697)</b>	<b>(369,940)</b>	<b>(471,167)</b>
Administrative expenses	(11,476)	(76,011)	(29,865)	(117,352)	(18,032)	(67,390)	(63,999)	(149,421)
Tax expenses	(595)	(3,942)	(20,305)	(24,842)	(5,009)	(3,742)	(300,656)	(309,407)
Other operating revenues/expenses	-	3	1	4	(1,489)	(5,565)	(5,285)	(12,339)
<b>Income (loss) before financial revenues and expenses</b>	<b>416,711</b>	<b>2,760,012</b>	<b>1,065,686</b>	<b>4,242,409</b>	<b>667,838</b>	<b>2,510,849</b>	<b>1,468,906</b>	<b>4,647,593</b>
<b>Financial result</b>	<b>10,520</b>	<b>69,681</b>	<b>27,378</b>	<b>107,579</b>	<b>21,987</b>	<b>82,172</b>	<b>78,037</b>	<b>182,196</b>
Financial revenues	11,177	74,029	29,087	114,293	23,302	87,087	82,705	193,094
Financial expenses	(657)	(4,348)	(1,709)	(6,714)	(1,315)	(4,915)	(4,668)	(10,898)
<b>Income (loss) before interests, income tax and social contribution</b>	<b>427,231</b>	<b>2,829,693</b>	<b>1,093,064</b>	<b>4,349,988</b>	<b>689,825</b>	<b>2,593,021</b>	<b>1,546,943</b>	<b>4,829,789</b>
Income tax and social contribution	-	-	(58,428)	(58,428)	-	-	(538,229)	(538,229)
<b>Net income for the fiscal year</b>	<b>427,231</b>	<b>2,829,693</b>	<b>1,034,636</b>	<b>4,291,560</b>	<b>689,825</b>	<b>2,593,021</b>	<b>1,008,714</b>	<b>4,291,560</b>

Segment	January 01 to December 31, 2024							
	Run-off/Open Sea	Parent Company			Run-off/Open Sea	Consolidated		
		Security	Distribution	Total		Security	Distribution	Total
<b>Operating revenues</b>	<b>464,808</b>	<b>2,210,210</b>	<b>1,152,055</b>	<b>3,827,073</b>	<b>709,520</b>	<b>1,973,817</b>	<b>2,330,015</b>	<b>5,013,352</b>
Income (loss) from investments in equity interests	464,808	2,210,210	943,242	3,618,260	709,520	1,973,817	-	2,683,337
Revenues from access to the distribution network and use of the brand	-	-	208,813	208,813	-	-	208,813	208,813
Revenues from rendering of services	-	-	-	-	-	-	2,121,202	2,121,202
<b>Cost of services rendered</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(460,446)</b>	<b>(460,446)</b>
<b>Gross result</b>	<b>464,808</b>	<b>2,210,210</b>	<b>1,152,055</b>	<b>3,827,073</b>	<b>709,520</b>	<b>1,973,817</b>	<b>1,869,569</b>	<b>4,552,906</b>
<b>Other operating revenues/(expenses)</b>	<b>(1,554)</b>	<b>(7,392)</b>	<b>(33,430)</b>	<b>(42,376)</b>	<b>(7,975)</b>	<b>(15,803)</b>	<b>(306,105)</b>	<b>(329,883)</b>
Administrative expenses	(12,264)	(58,314)	(30,396)	(100,974)	(17,920)	(49,850)	(58,847)	(126,617)
Tax expenses	(590)	(2,810)	(31,042)	(34,442)	(3,417)	(3,123)	(291,137)	(297,677)
Other operating revenues/expenses	11,300	53,732	28,008	93,040	13,362	37,170	43,879	94,411
<b>Income (loss) before financial revenues and expenses</b>	<b>463,254</b>	<b>2,202,818</b>	<b>1,118,625</b>	<b>3,784,697</b>	<b>701,545</b>	<b>1,958,014</b>	<b>1,563,464</b>	<b>4,223,023</b>
<b>Financial result</b>	<b>6,935</b>	<b>32,972</b>	<b>17,187</b>	<b>57,094</b>	<b>16,062</b>	<b>44,683</b>	<b>52,747</b>	<b>113,492</b>
Financial revenues	12,705	60,412	31,489	104,606	24,375	67,807	80,045	172,227
Financial expenses	(5,770)	(27,440)	(14,302)	(47,512)	(8,313)	(23,124)	(27,298)	(58,735)
<b>Income (loss) before interests, income tax and social contribution</b>	<b>470,189</b>	<b>2,235,790</b>	<b>1,135,812</b>	<b>3,841,791</b>	<b>717,607</b>	<b>2,002,697</b>	<b>1,616,211</b>	<b>4,336,515</b>
Income tax and social contribution	-	-	(76,607)	(76,607)	-	-	(571,331)	(571,331)
<b>Net income for the fiscal year</b>	<b>470,189</b>	<b>2,235,790</b>	<b>1,059,205</b>	<b>3,765,184</b>	<b>717,607</b>	<b>2,002,697</b>	<b>1,044,880</b>	<b>3,765,184</b>

## Note 8 - Cash and cash equivalents

Description	12/31/2025		12/31/2024	
	Parent Company	Consolidated	Parent Company	Consolidated
Bank deposits	80	306	88	435
<b>Total</b>	<b>80</b>	<b>306</b>	<b>88</b>	<b>435</b>

## Note 9 – Financial instruments at fair value

### a) Financial instruments at fair value through profit or loss

Description	Parent Company						
	12/31/2024		Changes			12/31/2025	
	Cost value	Market value	Investments	Redemptions	Financial result (1)	Cost value	Market value
Exclusive investment fund (2)	610,494	659,927	3,557,013	(3,415,736)	58,349	751,771	859,553
Financial Treasury Bills	178,065	201,340	100,018	-	36,817	278,083	338,175
<b>Total</b>	<b>788,559</b>	<b>861,267</b>	<b>3,657,031</b>	<b>(3,415,736)</b>	<b>95,166</b>	<b>1,029,854</b>	<b>1,197,728</b>

(1) Includes the taxes withheld at source, including those paid in advance and the mark-to-market (fair value).

(2) Refers to Fundo de Investimento Exclusivo Caixa Seguridade, comprised, mostly, of: Repurchase Agreements (145,850) and Treasury Bills (713,825).

Description	Consolidated						
	12/31/2024		Changes			12/31/2025	
	Cost value	Market value	Investments (1)	Redemptions (1)	Financial result (2)	Cost value	Market value
Investment fund quotas - short-term	(11,315)	2,927	61,319	(63,697)	297	(13,693)	846
Financial Treasury Bills (3)	931,362	1,095,845	3,408,884	(3,137,328)	169,193	1,202,918	1,536,594
Repurchase and resale agreements (3)	96,330	110,672	29,330,397	(29,298,117)	15,697	128,610	158,649
Derivative financial instruments (assets) (3)	(8,136)	42	-	(3,272)	3,230	(11,408)	-
<b>Total</b>	<b>1,008,241</b>	<b>1,209,486</b>	<b>32,800,600</b>	<b>(32,502,414)</b>	<b>188,417</b>	<b>1,306,427</b>	<b>1,696,089</b>

(1) Considers the settlements resulting from positive and negative changes in derivative financial instruments.

(2) Includes the taxes withheld at source, including those paid in advance and the mark-to-market (fair value).

(3) Refers mainly to the operations of the Exclusive Investment Funds Caixa Seguridade and Caixa Corretagem.

### b) Breakdown of the portfolio of derivative financial instruments per index, type of instrument and trading location

Refers to the reference values (notional) of derivative financial instruments contracted through exclusive investment funds, aimed at protecting the assets against market risks related to interest rate fluctuations, always in compliance with prevailing regulations.

Description	Consolidated	
	Reference value	
	12/31/2025	12/31/2024
	Notional value	Notional value
<b>Futures contracts</b>		
Purchase commitments	1,007,847	716,601
Interbank market/B3	1,007,847	716,601
<b>Total</b>	<b>1,007,847</b>	<b>716,601</b>

## c) Income (loss) from portfolio of derivative financial instruments

Description	Consolidated	
	January 01 to December 31, 2025	January 01 to December 31, 2024
Futures contracts	748	(3,674)
<b>Total realized</b>	<b>748</b>	<b>(3,674)</b>

## d) Fair value hierarchy

The Company classifies financial instruments measured at fair value into three hierarchical levels in the determination of fair value, namely: (i) Level 1: Prices quoted in active markets for identical assets and liabilities; (ii) Level 2: Inputs that are observable for assets or liabilities, whether directly or indirectly, except for quoted prices, included in Level 1; and (iii) Level 3: Assumptions, for assets or liabilities, which are not based on observable market data.

Currently, the Company's Financial Instruments, represented by cash and cash equivalents (Note 8), short-term investment fund quotas, exclusive investment fund quotas and derivative financial instruments (Note 9 (a)) are classified at Level 2 in the fair value hierarchy, as are receivables recorded at amortized cost, represented by amounts receivable (Note 10). Treasury Bills and Repurchase Agreements are classified at Level 1 of the fair value hierarchy.

## Note 10 - Amounts receivable

The amounts receivable correspond to the revenues described in Note 18 – Distribution Revenues, predominantly arising from related parties, referring to revenues from access to the distribution network and use of the insurance brand, supplementary private pension plans, premium bonds, and units of credit letter groups.

Description	12/31/2025		12/31/2024	
	Parent Company	Consolidated	Parent Company	Consolidated
Revenues receivable from related parties	61,935	139,845	52,325	151,586
Revenues receivable from third parties	19,235	21,614	803	1,753
<b>Total</b>	<b>81,170</b>	<b>161,459</b>	<b>53,128</b>	<b>153,339</b>

## Note 11 - Other assets

Description	12/31/2025		12/31/2024	
	Parent Company	Consolidated	Parent Company	Consolidated
<b>Other assets - current - Subtotal</b>	<b>1,386</b>	<b>3,388</b>	<b>1,386</b>	<b>1,750</b>
Taxes refundable	103	1,871	103	461
Unearned insurance premiums	1,283	1,283	1,283	1,283
Other	-	234	-	6
<b>Other assets - non-current - Subtotal</b>	<b>40</b>	<b>40</b>	<b>-</b>	<b>-</b>
Carbon credit	40	40	-	-
<b>Total</b>	<b>1,426</b>	<b>3,428</b>	<b>1,386</b>	<b>1,750</b>

## Note 12 - Investments in equity interests

## a) Changes in investments

Companies	Parent Company				12/31/2025
	12/31/2024	Changes in investments			
		MEP Income (loss)	Dividends and interest on own capital	Equity valuation adjustments	
CNP Brasil	2,325,920	428,782	(342,675)	136,470	2,548,497
CAIXA Holding	2,083,267	1,044,710	(1,076,967)	56,876	2,107,886
Holding XS1	7,207,587	1,497,531	(1,413,414)	64,958	7,356,662
XS5 Consórcios	425,217	260,577	(185,661)	-	500,133
XS6 Assistência	33,883	37,144	(26,465)	-	44,562
CAIXA Corretora	36,000	913,077	(913,077)	-	36,000
<b>Total</b>	<b>12,111,874</b>	<b>4,181,821</b>	<b>(3,958,259)</b>	<b>258,304</b>	<b>12,593,740</b>

Companies	Parent Company				12/31/2024
	12/31/2023	Changes in investments			
		MEP Income (loss)	Dividends and interest on own capital	Equity valuation adjustments	
CNP Brasil (1)	2,487,831	464,808	(348,532)	(278,187)	2,325,920
CAIXA Holding	2,189,954	819,383	(767,266)	(158,804)	2,083,267
Holding XS1 (2)	7,503,711	1,197,120	(1,325,184)	(168,060)	7,207,587
XS5 Consórcios	376,207	170,471	(121,461)	-	425,217
XS6 Assistência	31,391	23,236	(20,744)	-	33,883
CAIXA Corretora	263,476	943,242	(1,170,718)	-	36,000
<b>Total</b>	<b>12,852,570</b>	<b>3,618,260</b>	<b>(3,753,905)</b>	<b>(605,051)</b>	<b>12,111,874</b>

(1) The equity in net income of subsidiaries includes an adjustment of (R\$ 14,542) related to the reclassification of mark-to-market of financial instruments, considering the provisions of IFRS 9 (CPC 48) – Financial Instruments.

(2) The Equity in net income of subsidiaries of Holding XS1 is adjusted downwards by R\$ 68,309, net of tax impacts, due to the elimination of the effects of the contract that provides for the Launch Performance Commission (LPC) expense recorded by the investee paid to the Company, as well as the Earn-out expense paid to CAIXA.

Companies	Consolidated				
	12/31/2024	Changes in investments			12/31/2025
		MEP Income (loss)	Dividends and interest on own capital	Equity valuation adjustments	
CNP Brasil	2,325,920	428,782	(342,675)	136,470	2,548,497
Holding XS1	7,207,587	1,497,531	(1,413,414)	64,958	7,356,662
XS3 Seguros	1,415,299	589,725	(525,562)	42,697	1,522,159
XS4 Capitalização	205,827	202,569	(137,674)	5,071	275,793
Too Seguros (1)	423,595	237,003	(229,081)	9,108	440,625
PAN Corretora	17,219	26,583	(23,238)	-	20,564
XS5 Consórcios	425,217	260,577	(185,661)	-	500,133
XS6 Assistência	33,883	37,144	(26,465)	-	44,562
<b>Total</b>	<b>12,054,547</b>	<b>3,279,914</b>	<b>(2,883,770)</b>	<b>258,304</b>	<b>12,708,995</b>

(1) The Equity in net income of subsidiaries includes revenue from interest on own capital amounting to R\$ 28,499.

Companies	Consolidated				
	12/31/2023	Changes in investments			12/31/2024
		MEP Income (loss)	Dividends and interest on own capital	Equity valuation adjustments	
CNP Brasil (1)	2,487,831	464,808	(348,532)	(278,187)	2,325,920
Holding XS1 (2)	7,503,711	1,197,120	(1,325,184)	(168,060)	7,207,587
XS3 Seguros (3)	1,432,775	428,441	(364,542)	(81,375)	1,415,299
XS4 Capitalização	234,286	154,549	(145,191)	(37,817)	205,827
Too Seguros (4)	443,180	222,588	(202,561)	(39,612)	423,595
PAN Corretora	30,331	22,124	(35,236)	-	17,219
XS5 Consórcios	376,207	170,471	(121,461)	-	425,217
XS6 Assistência	31,391	23,236	(20,744)	-	33,883
<b>Total</b>	<b>12,539,712</b>	<b>2,683,337</b>	<b>(2,563,451)</b>	<b>(605,051)</b>	<b>12,054,547</b>

(1) The equity in net income of subsidiaries includes an adjustment of (R\$ 14,542) related to the reclassification of mark-to-market of financial instruments, considering the provisions of IFRS 9 (CPC 48) – Financial Instruments.

(2) The Equity in net income of subsidiaries of Holding XS1 is adjusted downwards by R\$ 68,309, net of tax impacts, due to the elimination of the effects of the contract that provides for the Launch Performance Commission (LPC) expense recorded by the investee paid to the Company, as well as the Earn-out expense paid to CAIXA.

(3) The Equity in net income of subsidiaries of XS3 Insurance includes a negative adjustment from previous years amounting to R\$ 33,363 related to the adoption of IFRS 17 (CPC 50) – Insurance Contracts.

(4) The Equity in net income of subsidiaries of Too Seguros includes revenue from interest on own capital amounting to R\$ 24,815.

## b) Analytical breakdown of the results of equity interest investments:

Parent Company							
January 01 to December 31, 2025							
Segment	Run-off/Open Sea		Security		Distribution		Total
Business lines	Sundry and Brokerage	Sundry and Brokerage	Life, Credit Life and Private Pension	Credit letters	Healthcare services	Insurance brokerage and intermediation	
Company	CNP Brasil	CAIXA Holding	Holding XS1	XS5 Consórcios	XS6 Assistência	CAIXA Corretora	
<b>Operating Margin</b>	<b>1,120,853</b>	<b>1,055,879</b>	<b>4,082,389</b>	<b>1,094,350</b>	<b>146,632</b>	<b>1,636,067</b>	<b>9,136,170</b>
Financial result	304,272	529	608,923	42,454	17,158	73,009	1,046,345
Other operating revenues/expenses	1,951	(2,808)	(592,247)	(602,280)	(88,991)	(325,089)	(1,609,464)
<b>Operating Result</b>	<b>1,427,076</b>	<b>1,053,600</b>	<b>4,099,065</b>	<b>534,524</b>	<b>74,799</b>	<b>1,383,987</b>	<b>8,573,051</b>
Gains or losses with non-current assets	6,646	-	-	(123)	-	-	6,523
<b>Income (loss) before taxes and holdings</b>	<b>1,433,722</b>	<b>1,053,600</b>	<b>4,099,065</b>	<b>534,401</b>	<b>74,799</b>	<b>1,383,987</b>	<b>8,579,574</b>
Income taxes	(541,530)	(8,890)	(1,603,179)	(175,081)	(25,272)	(470,910)	(2,824,862)
Profit sharing	-	-	-	(11,871)	-	-	(11,871)
<b>Net income for the fiscal year</b>	<b>892,192</b>	<b>1,044,710</b>	<b>2,495,886</b>	<b>347,449</b>	<b>49,527</b>	<b>913,077</b>	<b>5,742,841</b>
Attributable to Group's shareholders	889,134	1,044,710	2,495,886	347,449	49,527	913,077	5,739,783
(+) Reversal of Adjustments to Consolidation	(467)	-	-	-	-	-	(467)
<b>(=) Attributable to Adjusted Group Shareholders</b>	<b>888,667</b>	<b>1,044,710</b>	<b>2,495,886</b>	<b>347,449</b>	<b>49,527</b>	<b>913,077</b>	<b>5,739,316</b>
Attributable to non-controlling shareholders in controlled companies	3,058	-	-	-	-	-	3,058
% of Equity Interest of the CAIXA Seguridade Group	48.25	100.00	60.00	75.00	75.00	100.00	
<b>(=) Net income attributable to the CAIXA Seguridade Group</b>	<b>428,782</b>	<b>1,044,710</b>	<b>1,497,531</b>	<b>260,577</b>	<b>37,144</b>	<b>913,077</b>	<b>4,181,821</b>
<b>Net income attributable to other controlling shareholders</b>	<b>459,885</b>	<b>-</b>	<b>998,355</b>	<b>86,872</b>	<b>12,383</b>	<b>-</b>	<b>1,557,495</b>

Parent Company							
January 01 to December 31, 2024							
Segment	Run-off/Open Sea	Security			Distribution		Total
Business lines	Sundry and Brokerage	Sundry and Brokerage	Life, Credit Life and Private Pension	Credit letters	Healthcare services	Insurance brokerage and intermediation	
Company	CNP Brasil (1)	CAIXA Holding	Holding XS1 (2)	XS5 Consórcios	XS6 Assistência	CAIXA Corretora	
<b>Operating Margin</b>	<b>1,449,078</b>	<b>827,701</b>	<b>3,476,309</b>	<b>870,023</b>	<b>102,426</b>	<b>1,660,756</b>	<b>8,386,293</b>
Financial result	184,977	2,558	499,961	24,415	7,563	52,803	772,277
Other operating revenues/expenses	(101,030)	(2,415)	(504,848)	(542,014)	(62,483)	(284,056)	(1,496,846)
<b>Operating Result</b>	<b>1,533,025</b>	<b>827,844</b>	<b>3,471,422</b>	<b>352,424</b>	<b>47,506</b>	<b>1,429,503</b>	<b>7,661,724</b>
Gains or losses with non-current assets	788	-	-	(13)	-	-	775
<b>Income (loss) before taxes and holdings</b>	<b>1,533,813</b>	<b>827,844</b>	<b>3,471,422</b>	<b>352,411</b>	<b>47,506</b>	<b>1,429,503</b>	<b>7,662,499</b>
Income taxes	(541,726)	(8,461)	(1,362,374)	(116,944)	(16,524)	(486,261)	(2,532,290)
Profit sharing	-	-	-	(8,163)	-	-	(8,163)
<b>Net income for the fiscal year</b>	<b>992,087</b>	<b>819,383</b>	<b>2,109,048</b>	<b>227,304</b>	<b>30,982</b>	<b>943,242</b>	<b>5,122,046</b>
Attributable to Group's shareholders	989,261	819,383	2,109,048	227,304	30,982	943,242	5,119,220
(+) Reversal of Adjustments to Consolidation	4,211	-	-	-	-	-	4,211
<b>(=) Attributable to Adjusted Group Shareholders</b>	<b>993,472</b>	<b>819,383</b>	<b>2,109,048</b>	<b>227,304</b>	<b>30,982</b>	<b>943,242</b>	<b>5,123,431</b>
Attributable to non-controlling shareholders in controlled companies	2,826	-	-	-	-	-	2,826
% of Equity Interest of the CAIXA Seguridade Group	48.25	100.00	60.00	75.00	75.00	100.00	
<b>(=) Net income attributable to the CAIXA Seguridade Group</b>	<b>479,350</b>	<b>819,383</b>	<b>1,265,429</b>	<b>170,471</b>	<b>23,236</b>	<b>943,242</b>	<b>3,701,111</b>
<b>Net income attributable to other controlling shareholders</b>	<b>514,122</b>	<b>-</b>	<b>843,619</b>	<b>56,833</b>	<b>7,746</b>	<b>-</b>	<b>1,422,320</b>

(1) The net income of CNP Brazil attributable to the Group is overstated by R\$ 14,542, considering the equity in net income of subsidiaries recorded, due to the reclassification of results with financial instruments - Other comprehensive income to income.

(2) The net Income of Holding XS1 attributable to the Group is overstated by R\$ 68,309, considering the equity in net income of subsidiaries recorded, due to the adjustment of the effects of the contract that provides for the expense of Launch Performance Commission (LPC) recorded by the investee paid to the Company, as well as the expense of Earn-out paid to CAIXA.

Consolidated									
January 01 to December 31, 2025									
Segment	Run-off/Open Sea				Security				
Business lines	Sundry and Brokerage	Sundry lines	Insurance brokerage and intermediation	Life, Credit Life and Private Pension	Mortgage and Home	Premium bonds	Credit letters	Healthcare services	Total
Company	CNP Brasil	Too Seguros	PAN Corretora	Holding XS1	XS3 Seguros	XS4 Capitalização	XS5 Consórcios	XS6 Assistência	
<b>Operating Margin</b>	<b>1,120,853</b>	<b>579,415</b>	<b>59,976</b>	<b>4,082,389</b>	<b>1,308,749</b>	<b>461,028</b>	<b>1,094,350</b>	<b>146,632</b>	<b>8,853,392</b>
Financial result	304,272	184,031	5,160	608,923	113,594	168,243	42,454	17,158	1,443,835
Other operating revenues/expenses	1,951	(2,761)	(3,102)	(592,247)	(111,779)	(182,173)	(602,280)	(88,991)	(1,581,382)
<b>Operating Result</b>	<b>1,427,076</b>	<b>760,685</b>	<b>62,034</b>	<b>4,099,065</b>	<b>1,310,564</b>	<b>447,098</b>	<b>534,524</b>	<b>74,799</b>	<b>8,715,845</b>
Gains or losses with non-current assets	6,646	(2,258)	-	-	-	(7)	(123)	-	4,258
<b>Income (loss) before taxes and holdings</b>	<b>1,433,722</b>	<b>758,427</b>	<b>62,034</b>	<b>4,099,065</b>	<b>1,310,564</b>	<b>447,091</b>	<b>534,401</b>	<b>74,799</b>	<b>8,720,103</b>
Income taxes	(541,530)	(274,749)	(7,783)	(1,603,179)	(524,225)	(172,761)	(175,081)	(25,272)	(3,324,580)
Profit sharing	-	-	-	-	-	(4,224)	(11,871)	-	(16,095)
<b>Net income for the fiscal year</b>	<b>892,192</b>	<b>483,678</b>	<b>54,251</b>	<b>2,495,886</b>	<b>786,339</b>	<b>270,106</b>	<b>347,449</b>	<b>49,527</b>	<b>5,379,428</b>
Attributable to Group's shareholders	889,134	483,678	54,251	2,495,886	786,339	270,106	347,449	49,527	5,376,370
(+) Reversal of Adjustments to Consolidation	(467)	-	-	-	-	-	-	-	(467)
<b>(=) Attributable to Adjusted Group Shareholders</b>	<b>888,667</b>	<b>483,678</b>	<b>54,251</b>	<b>2,495,886</b>	<b>786,339</b>	<b>270,106</b>	<b>347,449</b>	<b>49,527</b>	<b>5,375,903</b>
Attributable to non-controlling shareholders in	3,058	-	-	-	-	-	-	-	3,058
% of Equity Interest of the CAIXA Seguridade Group		49.00	49.00	60.00	75.00	75.00	75.00	75.00	
<b>(=) Net income attributable to the CAIXA Seguridade</b>	<b>428,782</b>	<b>237,003</b>	<b>26,583</b>	<b>1,497,531</b>	<b>589,725</b>	<b>202,569</b>	<b>260,577</b>	<b>37,144</b>	<b>3,279,914</b>
<b>Net income attributable to other controlling</b>	<b>459,885</b>	<b>246,675</b>	<b>27,668</b>	<b>998,355</b>	<b>196,614</b>	<b>67,537</b>	<b>86,872</b>	<b>12,383</b>	<b>2,095,989</b>

Consolidated									
January 01 to December 31, 2024									
Segment	Run-off/Open Sea				Security				Total
Business lines	Sundry and Brokerage	Sundry lines	Insurance brokerage and intermediation	Life, Credit Life and Private Pension	Mortgage and Home	Premium bonds	Credit letters	Healthcare services	
Company	CNP Brasil (1)	Too Seguros	PAN Corretora	Holding XS1 (2)	XS3 Seguros (3)	XS4 Capitalização	XS5 Consórcios	XS6 Assistência	
<b>Operating Margin</b>	<b>1,449,078</b>	<b>600,857</b>	<b>48,294</b>	<b>3,476,309</b>	<b>1,067,642</b>	<b>400,476</b>	<b>870,023</b>	<b>102,426</b>	<b>8,015,105</b>
Financial result	184,977	147,332	8,620	499,961	57,711	97,867	24,415	7,563	1,028,446
Other operating revenues/expenses	(101,030)	(34,900)	(3,330)	(504,848)	(99,072)	(155,586)	(542,014)	(62,483)	(1,503,263)
<b>Operating Result</b>	<b>1,533,025</b>	<b>713,289</b>	<b>53,584</b>	<b>3,471,422</b>	<b>1,026,281</b>	<b>342,757</b>	<b>352,424</b>	<b>47,506</b>	<b>7,540,288</b>
Gains or losses with non-current assets	788	(155)	-	-	-	-	(13)	-	620
<b>Income (loss) before taxes and holdings</b>	<b>1,533,813</b>	<b>713,134</b>	<b>53,584</b>	<b>3,471,422</b>	<b>1,026,281</b>	<b>342,757</b>	<b>352,411</b>	<b>47,506</b>	<b>7,540,908</b>
Income taxes	(541,726)	(258,872)	(8,434)	(1,362,374)	(410,513)	(133,562)	(116,944)	(16,524)	(2,848,949)
Profit sharing	-	-	-	-	-	(3,119)	(8,163)	-	(11,282)
<b>Net income for the fiscal year</b>	<b>992,087</b>	<b>454,262</b>	<b>45,150</b>	<b>2,109,048</b>	<b>615,768</b>	<b>206,076</b>	<b>227,304</b>	<b>30,982</b>	<b>4,680,677</b>
Attributable to Group's shareholders	989,261	454,262	45,150	2,109,048	615,768	206,076	227,304	30,982	4,677,851
(+) Reversal of Adjustments to Consolidation	4,211	-	-	-	-	-	-	-	4,211
<b>(=) Attributable to Adjusted Group Shareholders</b>	<b>993,472</b>	<b>454,262</b>	<b>45,150</b>	<b>2,109,048</b>	<b>615,768</b>	<b>206,076</b>	<b>227,304</b>	<b>30,982</b>	<b>4,682,062</b>
Attributable to non-controlling shareholders in controlled	2,826	-	-	-	-	-	-	-	2,826
% of Equity Interest of the CAIXA Seguridade Group	48.25	49.00	49.00	60.00	75.00	75.00	75.00	75.00	
<b>(=) Net income attributable to the CAIXA Seguridade Group</b>	<b>479,350</b>	<b>222,588</b>	<b>22,124</b>	<b>1,265,429</b>	<b>461,804</b>	<b>154,549</b>	<b>170,471</b>	<b>23,236</b>	<b>2,799,551</b>
<b>Net income attributable to other controlling shareholders</b>	<b>514,122</b>	<b>231,674</b>	<b>23,026</b>	<b>843,619</b>	<b>153,964</b>	<b>51,527</b>	<b>56,833</b>	<b>7,746</b>	<b>1,882,511</b>

(1) The net income of CNP Brazil attributable to the Group is overstated by R\$ 14,542, considering the equity in net income of subsidiaries recorded, due to the reclassification of results with financial instruments - Other comprehensive income to income.

(2) The Net Income of Holding XS1 attributable to the Group is overstated by R\$ 68,309, considering the equity in net income of subsidiaries recorded, due to the adjustment of the effects of the contract that provides for the expense of Launch Performance Commission (LPC) recorded by the investee paid to the Company, as well as the expense of Earn-out paid to CAIXA.

(3) The net income of XS3 Seguros attributable to the Group is overstated by R\$ 33,363, considering the equity in net income of subsidiaries recorded, due to the adjustment of prior years related to the adoption of IFRS 17 (CPC 50) – Insurance Contracts.

## b.1) Analytical breakdown of CNP Brasil's results:

Description	January 01 to December 31, 2025		
	Caixa Seguradora	Other/ Adjustments to Consolidation	CNP Brasil
<b>Operating Margin</b>	<b>1,130,070</b>	<b>(9,217)</b>	<b>1,120,853</b>
Financial result	198,721	105,551	304,272
Other operating revenues/expenses	(54,507)	56,458	1,951
<b>Operating Result</b>	<b>1,274,284</b>	<b>152,792</b>	<b>1,427,076</b>
Gains or losses with non-current assets	6,646	-	6,646
<b>Income (loss) before taxes and holdings</b>	<b>1,280,930</b>	<b>152,792</b>	<b>1,433,722</b>
Income taxes	(500,346)	(41,184)	(541,530)
<b>Net income for the fiscal year</b>	<b>780,584</b>	<b>111,608</b>	<b>892,192</b>
Attributable to Group's shareholders	780,584	108,550	889,134
(+) Reversal of Adjustments to Consolidation	-	(467)	(467)
<b>(=) Attributable to Adjusted Group Shareholders</b>	<b>780,584</b>	<b>108,083</b>	<b>888,667</b>
Attributable to non-controlling shareholders in subsidiaries	-	3,058	3,058
<b>% of Equity Interest of the CAIXA Seguridade Group</b>			<b>48.25</b>
<b>Attributable to the CAIXA Seguridade Group</b>			<b>428,782</b>
<b>Attributable to other shareholders</b>			<b>459,885</b>

Description	January 01 to December 31, 2024		
	Caixa Seguradora	Other/ Adjustments to Consolidation	CNP Brasil
<b>Operating Margin</b>	<b>1,455,277</b>	<b>(6,199)</b>	<b>1,449,078</b>
Financial result	127,865	57,112	184,977
Other operating revenues/expenses	(187,321)	86,291	(101,030)
<b>Operating Result</b>	<b>1,395,821</b>	<b>137,204</b>	<b>1,533,025</b>
Gains or losses with non-current assets	788	-	788
<b>Income (loss) before taxes and holdings</b>	<b>1,396,609</b>	<b>137,204</b>	<b>1,533,813</b>
Income taxes	(540,327)	(1,399)	(541,726)
<b>Net income for the fiscal year</b>	<b>856,282</b>	<b>135,805</b>	<b>992,087</b>
Attributable to Group's shareholders	856,282	132,979	989,261
(+) Reversal of Adjustments to Consolidation	-	4,211	4,211
<b>(=) Attributable to Adjusted Group Shareholders</b>	<b>856,282</b>	<b>137,190</b>	<b>993,472</b>
Attributable to non-controlling shareholders in controlled companies	-	2,826	2,826
<b>% of Equity Interest of the CAIXA Seguridade Group</b>			<b>48.25</b>
<b>Attributable to the CAIXA Seguridade Group (1)</b>			<b>479,350</b>
<b>Attributable to other shareholders</b>			<b>514,122</b>

(1) The net income of CNP Brazil attributable to the Group is overstated by R\$ 14,542, considering the equity in net income of subsidiaries recorded, due to the reclassification of results with financial instruments - Other comprehensive income to income.

## b.2) Analytical breakdown of Holding XS1's results:

Description	January 01 to December 31, 2025		
	Caixa Vida e Previdência (1)	Other/ Adjustments to Consolidation	Holding XS1
<b>Operating Margin</b>	<b>4,082,389</b>	-	<b>4,082,389</b>
Financial result	555,544	53,379	608,923
Other operating revenues/expenses	(537,295)	(54,952)	(592,247)
<b>Operating Result</b>	<b>4,100,638</b>	<b>(1,573)</b>	<b>4,099,065</b>
<b>Income (loss) before taxes and holdings</b>	<b>4,100,638</b>	<b>(1,573)</b>	<b>4,099,065</b>
Income taxes	(1,603,179)	-	(1,603,179)
<b>Net income for the fiscal year</b>	<b>2,497,459</b>	<b>(1,573)</b>	<b>2,495,886</b>
Attributable to Group's shareholders	2,497,459	(1,573)	2,495,886
<b>% of interest of the company CAIXA Seguridade</b>			<b>60.00</b>
<b>Attributable to CAIXA Seguridade Company</b>			<b>1,497,531</b>
<b>Attributable to other shareholders</b>			<b>998,355</b>

(1) On August 30, 2024, the Extraordinary General Meeting of Holding XS1, in its role as Parent Company, approved the proposal for the merger of all shares of XS2 Vida e Previdência ("Merged company") by Caixa Vida e Previdência ("Merging company"). Because the corporate transaction involves entities under common control, the assumption of merger at the accounting cost value was used given the equity position of the acquired company on the date of the transaction. Thus, the assets, liabilities, and results of the Merged company began to be fully recognized in Caixa Vida e Previdência, with XS2 Vida e Previdência being fully extinguished, succeeded by the Merging company in a universal title.

Description	January 01 to December 31, 2024			
	XS2 Vida e Previdência (1)	Caixa Vida & Previdência	Other/ Adjustments to Consolidation	Holding XS1
<b>Operating Margin</b>	<b>765,707</b>	<b>2,710,602</b>	-	<b>3,476,309</b>
Financial result	149,800	288,753	61,408	499,961
Other operating revenues/expenses	(247,444)	(189,873)	(67,531)	(504,848)
<b>Operating Result</b>	<b>668,063</b>	<b>2,809,482</b>	<b>(6,123)</b>	<b>3,471,422</b>
<b>Income (loss) before taxes and holdings</b>	<b>668,063</b>	<b>2,809,482</b>	<b>(6,123)</b>	<b>3,471,422</b>
Income taxes	(263,986)	(1,098,388)	-	(1,362,374)
<b>Net income for the fiscal year</b>	<b>404,077</b>	<b>1,711,094</b>	<b>(6,123)</b>	<b>2,109,048</b>
Attributable to Group's shareholders	404,077	1,711,094	(6,123)	2,109,048
<b>% of interest of the company CAIXA Seguridade</b>				<b>60.00</b>
<b>Attributable to CAIXA Seguridade Company (2)</b>				<b>1,265,429</b>
<b>Attributable to other shareholders</b>				<b>843,619</b>

(1) On August 30, 2024, the Extraordinary General Meeting of Holding XS1, in its role as Parent Company, approved the proposal for the merger of all shares of XS2 Vida e Previdência ("Merged company") by Caixa Vida e Previdência ("Merging company"). Because the corporate transaction involves entities under common control, the assumption of merger at the accounting cost value was used given the equity position of the acquired company on the date of the transaction. Thus, the assets, liabilities, and results of the Merged company began to be fully recognized in Caixa Vida e Previdência, with XS2 Vida e Previdência being fully extinguished, succeeded by the Merging company in a universal title.

(2) The net Income of Holding XS1 attributable to the Group is overstated by R\$ 68,309, considering the equity in net income of subsidiaries recorded, due to the adjustment of the effects of the contract that provides for the expense of Launch Performance Commission (LPC) recorded by the investee paid to the Company, as well as the expense of Earn-out paid to CAIXA.

## c) Synthetic breakdown of the asset elements of equity interest investments:

								Parent Company	
								12/31/2025	
Segment		Run-off/Open Sea		Security		Distribution			
Business lines		Sundry and Brokerage	Sundry and Brokerage	Life, Credit Life and Private Pension	Credit letters	Healthcare services	Insurance brokerage and intermediation	Total	
Company		CNP Brasil	CAIXA Holding	Holding XS1	XS5 Consórcios	XS6 Assistência	CAIXA Corretora		
<b>Assets</b>		<b>10,955,554</b>	<b>2,338,842</b>	<b>216,870,746</b>	<b>1,480,273</b>	<b>263,459</b>	<b>586,563</b>	<b>232,495,437</b>	
Cash and cash equivalents		660,629	-	117,772	1,395	166,773	204	946,773	
Investments		5,979,455	846	209,890,214	332,579	-	497,216	216,700,310	
Insurance operation assets		502,539	-	668,496	-	-	-	1,171,035	
Reinsurance operation assets		61,489	-	-	-	-	-	61,489	
Securities and credits receivable		43,503	78,856	162,711	22,144	9,448	87,141	403,803	
Tax assets		633,401	-	72,960	-	11,708	-	718,069	
Investments		-	2,259,140	-	-	-	-	2,259,140	
Intangible assets		81,310	-	5,701,246	212,087	27,279	-	6,021,922	
Other assets		2,993,228	-	257,347	912,068	48,251	2,002	4,212,896	
<b>Liabilities</b>		<b>5,549,325</b>	<b>230,956</b>	<b>204,609,642</b>	<b>813,401</b>	<b>204,041</b>	<b>550,563</b>	<b>211,957,928</b>	
Operating liabilities		93,166	-	14,663	-	13,454	73,934	195,217	
Tax liabilities		428,886	7,065	984,872	154,232	69,753	49,208	1,694,016	
Insurance and reinsurance operation liabilities		505,945	-	202,975,011	-	-	-	203,480,956	
Legal provisions		4,428,403	-	211,329	-	-	-	4,639,732	
Other liabilities		92,925	223,891	423,767	659,169	120,834	427,421	1,948,007	
<b>Shareholders' equity</b>		<b>5,406,229</b>	<b>2,107,886</b>	<b>12,261,104</b>	<b>666,872</b>	<b>59,418</b>	<b>36,000</b>	<b>20,537,509</b>	
Assignable to CAIXA Seguridade (1)		2,548,497	2,107,886	7,356,662	500,133	44,562	36,000	12,593,740	
Attributable to other shareholders		2,797,723	-	4,904,442	166,739	14,856	-	7,883,760	
<b>Total liabilities and shareholders' equity</b>		<b>10,955,554</b>	<b>2,338,842</b>	<b>216,870,746</b>	<b>1,480,273</b>	<b>263,459</b>	<b>586,563</b>	<b>232,495,437</b>	

(1) CNP Brasil: the individual shareholders' equity is considered.

Parent Company							
12/31/2024							
Segment	Run-off/Open Sea	Security			Distribution		Total
Business lines	Sundry and Brokerage	Sundry and Brokerage	Life, Credit Life and Private Pension	Credit letters	Healthcare services	Insurance brokerage and intermediation	
Company	CNP Brasil	CAIXA Holding	Holding XS1	XS5 Consórcios	XS6 Assistência	CAIXA Corretora	
<b>Assets</b>	<b>10,272,532</b>	<b>2,248,447</b>	<b>190,875,719</b>	<b>1,066,677</b>	<b>177,929</b>	<b>446,667</b>	<b>205,087,971</b>
Cash and cash equivalents	10,051	1	174,132	2,007	107,491	316	293,998
Investments	5,855,158	2,927	183,354,495	276,824	-	345,076	189,834,480
Insurance operation assets	457,850	-	814,675	-	-	-	1,272,525
Securities and credits receivable	162,470	183,579	276,314	18,590	12,930	100,912	754,795
Tax assets	731,448	-	71,310	-	1,488	-	804,246
Investments	144,955	2,061,940	-	-	-	-	2,206,895
Intangible assets	162,101	-	5,950,920	212,678	26,423	-	6,352,122
Other assets	2,748,499	-	233,873	556,578	29,597	363	3,568,910
<b>Liabilities</b>	<b>5,384,904</b>	<b>165,180</b>	<b>178,863,073</b>	<b>499,697</b>	<b>132,750</b>	<b>410,667</b>	<b>185,456,271</b>
Operating liabilities	83,677	-	14,369	-	19,160	93,273	210,479
Tax liabilities	407,708	5,870	1,022,083	113,539	7,486	61,305	1,617,991
Insurance and reinsurance operation liabilities	574,449	-	176,725,834	-	-	-	177,300,283
Legal provisions	4,184,287	-	212,737	-	-	-	4,397,024
Other liabilities	134,783	159,310	888,050	386,158	106,104	256,089	1,930,494
<b>Shareholders' equity</b>	<b>4,887,628</b>	<b>2,083,267</b>	<b>12,012,646</b>	<b>566,980</b>	<b>45,179</b>	<b>36,000</b>	<b>19,631,700</b>
Assignable to CAIXA Seguridade (1)	2,325,920	2,083,267	7,207,587	425,217	33,883	36,000	12,111,874
Attributable to other shareholders	2,529,348	-	4,805,059	141,763	11,296	-	7,487,466
<b>Total liabilities and shareholders' equity</b>	<b>10,272,532</b>	<b>2,248,447</b>	<b>190,875,719</b>	<b>1,066,677</b>	<b>177,929</b>	<b>446,667</b>	<b>205,087,971</b>

(1) CNP Brasil: the individual shareholders' equity is considered.

Consolidated									
12/31/2025									
Segment	Run-off/Open Sea				Security				Total
Business lines	Sundry and Brokerage	Sundry lines	Insurance brokerage and intermediation	Life, Credit Life and Private Pension	Mortgage and Home	Premium bonds	Credit letters	Healthcare services	
Company	CNP Brasil	Too Seguros	PAN Corretora	Holding XS1	XS3 Seguros	XS4 Capitalização	XS5 Consórcios	XS6 Assistência	
<b>Assets</b>	<b>10,955,554</b>	<b>2,661,872</b>	<b>59,147</b>	<b>216,870,746</b>	<b>3,746,116</b>	<b>3,786,858</b>	<b>1,480,273</b>	<b>263,459</b>	<b>239,824,025</b>
Cash and cash equivalents	660,629	2,741	52	117,772	58	13	1,395	166,773	949,433
Investments	5,979,455	1,954,561	53,662	209,890,214	1,649,781	3,584,721	332,579	-	223,444,973
Insurance operation assets	502,539	-	-	668,496	874,192	18,128	-	-	2,063,355
Reinsurance operation assets	61,489	323,435	-	-	-	-	-	-	384,924
Securities and credits receivable	43,503	-	5,348	162,711	6,671	28,295	22,144	9,448	278,120
Tax assets	633,401	88,620	7	72,960	-	5	-	11,708	806,701
Intangible assets	81,310	280,704	-	5,701,246	1,170,424	141,781	212,087	27,279	7,614,831
Other assets	2,993,228	11,811	78	257,347	44,990	13,915	912,068	48,251	4,281,688
<b>Liabilities</b>	<b>5,549,325</b>	<b>1,757,572</b>	<b>17,181</b>	<b>204,609,642</b>	<b>1,716,472</b>	<b>3,419,110</b>	<b>813,401</b>	<b>204,041</b>	<b>218,086,744</b>
Operating liabilities	93,166	133,704	138	14,663	1,302,762	17,389	-	13,454	1,575,276
Tax liabilities	428,886	184,423	2,601	984,872	371,677	20,027	154,232	69,753	2,216,471
Insurance and reinsurance operation liabilities	505,945	1,367,725	-	202,975,011	-	3,975	-	-	204,852,656
Technical provisions	-	-	-	-	-	3,365,952	-	-	3,365,952
Legal provisions	4,428,403	59,845	-	211,329	801	-	-	-	4,700,378
Other liabilities	92,925	11,875	14,442	423,767	41,232	11,767	659,169	120,834	1,376,011
<b>Shareholders' equity</b>	<b>5,406,229</b>	<b>904,300</b>	<b>41,966</b>	<b>12,261,104</b>	<b>2,029,644</b>	<b>367,748</b>	<b>666,872</b>	<b>59,418</b>	<b>21,737,281</b>
Assignable to CAIXA Seguridade (1)	2,548,497	440,625	20,564	7,356,662	1,522,159	275,793	500,133	44,562	12,708,995
Attributable to other shareholders	2,797,723	461,193	21,402	4,904,442	507,485	91,955	166,739	14,856	8,965,795
<b>Total liabilities and shareholders' equity</b>	<b>10,955,554</b>	<b>2,661,872</b>	<b>59,147</b>	<b>216,870,746</b>	<b>3,746,116</b>	<b>3,786,858</b>	<b>1,480,273</b>	<b>263,459</b>	<b>239,824,025</b>

(1) CNP Brasil: the individual shareholders' equity is considered.

Consolidated									
12/31/2024									
Segment	Run-off/Open Sea				Security				
Business lines	Sundry and Brokerage	Sundry lines	Insurance brokerage and intermediation	Life, Credit Life and Private	Mortgage and Home	Premium bonds	Credit letters	Healthcare services	Total
Company	CNP Brasil	Too Seguros	PAN Corretora	Holding XS1	XS3 Seguros	XS4 Capitalização	XS5 Consórcios	XS6 Assistência	
<b>Assets</b>	<b>10,272,532</b>	<b>2,637,844</b>	<b>51,567</b>	<b>190,875,719</b>	<b>3,095,143</b>	<b>2,699,143</b>	<b>1,066,677</b>	<b>177,929</b>	<b>210,876,554</b>
Cash and cash equivalents	10,051	3,609	21,818	174,132	812	485	2,007	107,491	320,405
Investments	5,855,158	1,800,898	26,500	183,354,495	1,476,411	2,505,619	276,824	-	195,295,905
Insurance operation assets	457,850	-	-	814,675	363,865	7,886	-	-	1,644,276
Reinsurance operation assets	-	337,791	-	-	-	-	-	-	337,791
Securities and credits receivable	162,470	-	3,028	276,314	5,882	32,918	18,590	12,930	512,132
Tax assets	731,448	87,797	79	71,310	-	233	-	1,488	892,355
Investments	144,955	-	-	-	-	-	-	-	144,955
Intangible assets	162,101	293,202	-	5,950,920	1,244,942	150,270	212,678	26,423	8,040,536
Other assets	2,748,499	114,547	142	233,873	3,231	1,732	556,578	29,597	3,688,199
<b>Liabilities</b>	<b>5,384,904</b>	<b>1,768,299</b>	<b>16,426</b>	<b>178,863,073</b>	<b>1,207,985</b>	<b>2,424,689</b>	<b>499,697</b>	<b>132,750</b>	<b>190,297,823</b>
Operating liabilities	83,677	206,571	175	14,369	953,971	19,405	-	19,160	1,297,328
Tax liabilities	407,708	177,071	3,743	1,022,083	255,041	25,984	113,539	7,486	2,012,655
Insurance and reinsurance operation liabilities	574,449	1,347,107	-	176,725,834	-	1,972	-	-	178,649,362
Technical provisions	-	-	-	-	-	2,375,925	-	-	2,375,925
Legal provisions	4,184,287	-	1,142	212,737	463	-	-	-	4,398,629
Other liabilities	134,783	37,550	11,366	888,050	(1,490)	1,403	386,158	106,104	1,563,924
<b>Shareholders' equity</b>	<b>4,887,628</b>	<b>869,545</b>	<b>35,141</b>	<b>12,012,646</b>	<b>1,887,158</b>	<b>274,454</b>	<b>566,980</b>	<b>45,179</b>	<b>20,578,731</b>
Assignable to CAIXA Seguridade (1)	2,325,920	423,595	17,219	7,207,587	1,415,299	205,827	425,217	33,883	12,054,547
Attributable to other shareholders	2,529,348	443,468	17,922	4,805,059	471,859	68,627	141,763	11,296	8,489,342
<b>Total liabilities and shareholders' equity</b>	<b>10,272,532</b>	<b>2,637,844</b>	<b>51,567</b>	<b>190,875,719</b>	<b>3,095,143</b>	<b>2,699,143</b>	<b>1,066,677</b>	<b>177,929</b>	<b>210,876,554</b>

(1) CNP Brasil: the individual shareholders' equity is considered.

## d) Reconciliation of financial information on investments:

Description	Parent Company						Total
	12/31/2025						
	CNP Brasil (1)	CAIXA Holding	Holding XS1	XS5 Consórcios	XS6 Assistência	CAIXA Corretora	
<b>Shareholders' equity at January 1</b>	<b>4,820,561</b>	<b>2,083,267</b>	<b>12,012,646</b>	<b>566,980</b>	<b>45,179</b>	<b>36,000</b>	<b>19,564,633</b>
Dividend distribution to the shareholders	(710,207)	(1,076,967)	(2,355,691)	(247,557)	(35,288)	(913,077)	(5,338,787)
Net income for the year	888,667	1,044,710	2,495,886	347,449	49,527	913,077	5,739,316
Other comprehensive income	282,839	56,876	108,263	-	-	-	447,978
<b>Shareholders' equity at December 31</b>	<b>5,281,860</b>	<b>2,107,886</b>	<b>12,261,104</b>	<b>666,872</b>	<b>59,418</b>	<b>36,000</b>	<b>20,413,140</b>
Percentage of ownership interest - %	48.25	100.00	60.00	75.00	75.00	100.00	
<b>Interest in the investments</b>	<b>2,548,497</b>	<b>2,107,886</b>	<b>7,356,662</b>	<b>500,133</b>	<b>44,562</b>	<b>36,000</b>	<b>12,593,740</b>
<b>Book balance of the investment in the Group</b>	<b>2,548,497</b>	<b>2,107,886</b>	<b>7,356,662</b>	<b>500,133</b>	<b>44,562</b>	<b>36,000</b>	<b>12,593,740</b>

(1) Considers the Shareholders' equity of CNP Brasil.

Description	Parent Company						Total
	12/31/2024						
	CNP Brasil (1)	CAIXA Holding	Holding XS1	XS5 Consórcios	XS6 Assistência	CAIXA Corretora	
<b>Shareholders' equity at January 1</b>	<b>5,156,128</b>	<b>2,189,954</b>	<b>12,392,337</b>	<b>501,630</b>	<b>41,854</b>	<b>263,476</b>	<b>20,545,379</b>
Dividend distribution to the shareholders	(722,346)	(767,266)	(2,208,639)	(161,954)	(27,657)	(1,170,718)	(5,058,580)
Net income for the year	993,472	819,383	2,109,048	227,304	30,982	943,242	5,123,431
Other comprehensive income	(576,554)	(158,804)	(280,100)	-	-	-	(1,015,458)
Prior year adjustments	(30,139)	-	-	-	-	-	(30,139)
<b>Shareholders' equity at December 31</b>	<b>4,820,561</b>	<b>2,083,267</b>	<b>12,012,646</b>	<b>566,980</b>	<b>45,179</b>	<b>36,000</b>	<b>19,564,633</b>
Percentage of ownership interest - %	48.25	100.00	60.00	75.00	75.00	100.00	
<b>Book balance of the investment in the Group</b>	<b>2,325,920</b>	<b>2,083,267</b>	<b>7,207,587</b>	<b>425,217</b>	<b>33,883</b>	<b>36,000</b>	<b>12,111,874</b>

(1) Considers the Shareholders' equity of CNP Brasil.

# Notes to the financial statements

December 31, 2025

In thousands of reais, unless otherwise indicated

Description	Consolidated								Total
	12/31/2025								
	CNP Brasil (1)	Holding XS1	XS3 Seguros	XS4 Capitalização	Too Seguros	XS5 Consórcios	XS6 Assistência	PAN Corretora	
<b>Shareholders' equity at January 1</b>	<b>4,820,561</b>	<b>12,012,646</b>	<b>1,887,158</b>	<b>274,454</b>	<b>869,545</b>	<b>566,980</b>	<b>45,179</b>	<b>35,141</b>	<b>20,511,664</b>
Dividend distribution to the shareholders	(710,207)	(2,355,691)	(700,785)	(183,574)	(467,511)	(247,557)	(35,288)	(47,426)	(4,748,039)
Net income for the year	888,667	2,495,886	786,339	270,106	483,678	347,449	49,527	54,251	5,375,903
Other comprehensive income	282,839	108,263	56,932	6,762	18,588	-	-	-	473,384
<b>Shareholders' equity at December 31</b>	<b>5,281,860</b>	<b>12,261,104</b>	<b>2,029,644</b>	<b>367,748</b>	<b>904,300</b>	<b>666,872</b>	<b>59,418</b>	<b>41,966</b>	<b>21,612,912</b>
Percentage of ownership interest - %	48.25	60.00	75.00	75.00	49.00	75.00	75.00	49.00	
<b>Interest in the investments</b>	<b>2,548,497</b>	<b>7,356,662</b>	<b>1,522,159</b>	<b>275,793</b>	<b>443,107</b>	<b>500,133</b>	<b>44,562</b>	<b>20,564</b>	<b>12,711,477</b>
Goodwill	-	-	-	-	(2,482)	-	-	-	(2,482)
<b>Book balance of the investment in the Group</b>	<b>2,548,497</b>	<b>7,356,662</b>	<b>1,522,159</b>	<b>275,793</b>	<b>440,625</b>	<b>500,133</b>	<b>44,562</b>	<b>20,564</b>	<b>12,708,995</b>

(1) Considers the Shareholders' equity of CNP Brasil.

Description	Consolidated								Total
	12/31/2024								
	CNP Brasil (1)	Holding XS1	XS3 Seguros	XS4 Capitalização	Too Seguros	XS5 Consórcios	XS6 Assistência	PAN Corretora	
<b>Shareholders' equity at January 1</b>	<b>5,156,128</b>	<b>12,392,337</b>	<b>1,910,462</b>	<b>312,402</b>	<b>909,513</b>	<b>501,630</b>	<b>41,854</b>	<b>61,900</b>	<b>21,286,226</b>
Dividend distribution to the shareholders	(722,346)	(2,208,639)	(486,081)	(193,599)	(362,746)	(161,954)	(27,657)	(71,909)	(4,234,931)
Net income for the year	993,472	2,109,048	615,768	206,076	403,619	227,304	30,982	45,150	4,631,419
Other comprehensive income	(576,554)	(280,100)	(108,505)	(50,425)	(80,841)	-	-	-	(1,096,425)
Prior year adjustments	(30,139)	-	(44,486)	-	-	-	-	-	(74,625)
<b>Shareholders' equity at December 31</b>	<b>4,820,561</b>	<b>12,012,646</b>	<b>1,887,158</b>	<b>274,454</b>	<b>869,545</b>	<b>566,980</b>	<b>45,179</b>	<b>35,141</b>	<b>20,511,664</b>
Percentage of ownership interest - %	48.25	60.00	75.00	75.00	49.00	75.00	75.00	49.00	
<b>Interest in the investments</b>	<b>2,325,920</b>	<b>7,207,587</b>	<b>1,415,299</b>	<b>205,827</b>	<b>426,077</b>	<b>425,217</b>	<b>33,883</b>	<b>17,219</b>	<b>12,057,029</b>
Goodwill	-	-	-	-	(2,482)	-	-	-	(2,482)
<b>Book balance of the investment in the Group</b>	<b>2,325,920</b>	<b>7,207,587</b>	<b>1,415,299</b>	<b>205,827</b>	<b>423,595</b>	<b>425,217</b>	<b>33,883</b>	<b>17,219</b>	<b>12,054,547</b>

(1) Considers the Shareholders' equity of CNP Brasil.

## Note 13 – Property, plant and equipment

Description	Individual/Consolidated			
	12/31/2024	Additions	Depreciation	12/31/2025
Right-of-use assets	-	10,791	(1,127)	9,664
Equipment	7	-	(3)	4
<b>Total</b>	<b>7</b>	<b>10,791</b>	<b>(1,130)</b>	<b>9,668</b>

## Note 14 - Taxes

### a) Levy on income (loss) - Corporate Income Tax (IRPJ) and Social Contribution on Net Income (CSLL)

CAIXA Seguridade adopts the taxable income regime for the annual calculation of IRPJ and CSLL and promotes monthly payments of taxes based on the trial balance of suspension/reduction, in accordance with the provisions of Article 227 of Decree 9580 of November 22, 2018, and other applicable legislation.

- I. Reconciliation of IRPJ and CSLL charges in the statement of income of the parent company and consolidated:

Description	January 01 to December 31, 2025		January 01 to December 31, 2024	
	Parent Company	Consolidated	Parent Company	Consolidated
	<b>I) Income (loss) before IRPJ and CSLL</b>	<b>4,349,988</b>	<b>4,829,789</b>	<b>3,841,791</b>
IRPJ (rate of 25%)	(1,087,497)	(1,207,447)	(960,448)	(1,084,129)
CSLL (rate of 9%)	(391,499)	(434,681)	(345,761)	(390,286)
<b>IRPJ and CSLL</b>	<b>(1,478,996)</b>	<b>(1,642,128)</b>	<b>(1,306,209)</b>	<b>(1,474,415)</b>
Effect of additions/exclusions - IRPJ (25%) and CSLL (9%) (1)	1,420,842	1,104,238	1,229,633	903,201
<b>II) Total IRPJ and CSLL expense</b>	<b>(58,154)</b>	<b>(537,890)</b>	<b>(76,576)</b>	<b>(571,214)</b>
<b>Income (loss) before IRPJ and CSLL (I)</b>	<b>4,349,988</b>	<b>4,829,789</b>	<b>3,841,791</b>	<b>4,336,515</b>
Effective rate	1.34%	11.14%	1.99%	13.17%
III) Deferred tax assets (IRPJ and CSLL)	3,286	3,286	(6)	(7)
IV) Deferred tax liability (IRPJ and CSLL)	(3,560)	(3,625)	(25)	(110)
<b>V) Total IRPJ and CSLL expense (III + IV)</b>	<b>(274)</b>	<b>(339)</b>	<b>(31)</b>	<b>(117)</b>
<b>Total corporate income tax and social contribution on net income expense (II + V)</b>	<b>(58,428)</b>	<b>(538,229)</b>	<b>(76,607)</b>	<b>(571,331)</b>

(1) The effect of additions/exclusions refers to the adjustment of the taxable base mainly due to the exclusion of the equity in net income of subsidiaries obtained by the group.

### b) Levy on revenue - Social Integration Program (PIS), Contribution for Funding of Social Welfare Programs (COFINS) and Service tax (ISSQN)

The PIS – Social Integration Program and COFINS – Contribution for Social Security Financing are calculated by applying the rates provided in the tax legislation and applicable to the revenues of the Conglomerate (Law 10637/2002 and Law 10833/2003). The assessment regime for PIS and COFINS applicable to CAIXA Seguridade and its wholly-owned subsidiaries is the non-cumulative one.

On the revenues from access to the distribution network and use of the brand, revenues from rendering of services, and interest on own capital (JSCP), PIS and COFINS are applied at rates of 1.65% and 7.6%, respectively. Regarding the financial revenues recognized by the entities, the rates of 0.65% for PIS and 4% for COFINS apply, as provided for in Decree 8426/2015.

On the revenues from the rendering of services, in addition to the above taxes, the ISSQN will apply at a rate of up to 5%, according to current legislation.

Description	January 01 to December 31, 2025		January 01 to December 31, 2024	
	Parent Company	Consolidated	Parent Company	Consolidated
Interest on own capital on holdings	-	28,499	-	24,815
PIS (1.65%) / COFINS (7.6%)	-	(2,636)	-	(2,295)
<b>Subtotal tax expense (I)</b>	-	<b>(2,636)</b>	-	<b>(2,295)</b>
Revenues from access to the distribution network and use of the brand:				
PIS (1.65%) / COFINS (7.6%)	(18,757)	(18,757)	(19,315)	(19,315)
<b>Subtotal tax expense (II)</b>	<b>(18,757)</b>	<b>(18,757)</b>	<b>(19,315)</b>	<b>(19,315)</b>
Revenues from rendering of services	-	2,254,577	-	2,121,202
PIS (1.65%) / COFINS (7.6%)	-	(208,549)	-	(196,211)
ISSQN	-	(69,795)	-	(61,663)
<b>Subtotal tax expense (III)</b>	-	<b>(278,344)</b>	-	<b>(257,874)</b>
Other operating revenues (1)	4	5	89,937	89,962
PIS (1.65%) / COFINS (7.6%)	-	-	(8,319)	(8,319)
ISSQN	-	-	(1,944)	(1,944)
<b>Subtotal tax expense (IV)</b>	-	-	<b>(10,263)</b>	<b>(10,263)</b>
Financial instrument revenues	114,293	193,094	104,606	172,227
PIS (0.65%) / COFINS (4.0%)	(5,298)	(8,724)	(4,860)	(7,429)
IOF	(770)	(920)	-	(485)
<b>Subtotal tax expense (V)</b>	<b>(6,068)</b>	<b>(9,644)</b>	<b>(4,860)</b>	<b>(7,914)</b>
<b>Total tax expense (I + II + III + IV + V)</b>	<b>(24,825)</b>	<b>(309,381)</b>	<b>(34,438)</b>	<b>(297,661)</b>
Deferred tax liabilities	(17)	(26)	(4)	(16)
<b>Total tax expense + deferred tax liabilities</b>	<b>(24,842)</b>	<b>(309,407)</b>	<b>(34,442)</b>	<b>(297,677)</b>

(1) It includes revenues that are not part of the calculation basis of PIS and COFINS.

### c) Liabilities by current taxes

Description	12/31/2025		12/31/2024	
	Parent Company	Consolidated	Parent Company	Consolidated
IRPJ	7,640	28,295	11,192	39,157
CSLL	2,779	13,076	3,846	16,776
COFINS	3,050	19,088	4,055	20,855
PIS	635	4,103	859	4,498
ISSQN	-	5,844	-	5,807
IOF	-	-	-	100
<b>Total</b>	<b>14,104</b>	<b>70,406</b>	<b>19,952</b>	<b>87,193</b>

### d) Deferred tax liabilities

Description	12/31/2025		12/31/2024	
	Parent Company	Consolidated	Parent Company	Consolidated
IRPJ	220	335	18	86
CSLL	79	121	7	31
COFINS	18	37	3	15
PIS	3	6	1	2
<b>Total</b>	<b>320</b>	<b>499</b>	<b>29</b>	<b>134</b>

## Note 15 - Amounts payable

### a) Breakdown

Description	12/31/2025		12/31/2024	
	Parent Company	Consolidated	Parent Company	Consolidated
<b>Amounts payable - current - Subtotal</b>	<b>15,224</b>	<b>81,335</b>	<b>11,094</b>	<b>102,810</b>
Amounts payable to Parent Company (1)	10,792	75,343	8,181	98,569
Leases (b)	1,523	1,523	-	-
Profit Sharing - Short-term (2)	2,637	3,956	2,308	3,168
Other amounts payable - third parties	272	513	605	1,073
<b>Amounts payable - non-current - Subtotal</b>	<b>11,185</b>	<b>12,251</b>	<b>2,321</b>	<b>3,252</b>
Leases (b)	8,606	8,606	-	-
Profit Sharing - Long Term (2)	2,579	3,645	2,321	3,252
<b>Total</b>	<b>26,409</b>	<b>93,586</b>	<b>13,415</b>	<b>106,062</b>

(1) Note 23 (c.1) – Related parties.

(2) Note 23 (f) – Related parties – Remuneration of key management personnel.

The amounts payable to the Parent Company include the reimbursement of shared expenses and operating activities provided for in the Agreement for Sharing Structure and Execution of Operating Activities entered into between CAIXA and CAIXA Seguridade/CAIXA Corretora (as per Note 23 (c) – Related Parties – Related party transactions), as well as reimbursement of costs related to the distribution of insurance products.

### b) Lease liabilities

Description	Parent Company	Consolidated
<b>Balance at December 31, 2024</b>	-	-
New contracts/remeasurements	10,791	10,791
Payment of principal and interest	(1,488)	(1,488)
Incurred charges in the year	826	826
<b>Balance at December 31, 2025</b>	<b>10,129</b>	<b>10,129</b>

## Note 16 - Provision and contingent liabilities

The Company and its wholly-owned subsidiaries, CAIXA Holding and CAIXA Corretora, as of the date of these individual and consolidated financial statements, are not part of any relevant legal proceedings and/or administrative procedures. Thus, the Company did not recognize provisions and/or contingent liabilities.

## Note 17 - Shareholders' equity

### a) Capital

The capital, of R\$ 3,678,772, is divided into three billion (3,000,000,000) common shares, represented in book-entry form and with no par value. Shareholders' equity as of September 31, 2025, was R\$ 13,505,484 (December 31, 2024 – R\$ 12,889,324), corresponding to a book value of R\$ 4.52 per share (December 31, 2024 – R\$ 4.30).

#### a.1) Approval of Company's capital increase

On April 25, 2025, the Extraordinary General Meeting of CAIXA Seguridade approved the increase in capital, with the consequent amendment of article 4 of the Bylaws, totaling R\$ 922,084, through the capitalization of part of the balance of the Statutory Reserve, provided for in item "f" of article 56 of the Company's Bylaws, based on the Financial Statements for the fiscal year ended December 31, 2023. The referred capital increase will be carried out without changing the nominal value of the share, since the shares issued by the Company do not have a nominal value, and without the issuance of new shares, maintaining the quantity of shares of the Company unchanged, in accordance with the provision of §1 of art. 169 of Law 6404, of December 15, 1976.

As a result, the Company's capital will rise from R\$ 2,756,687 to R\$ 3,678,772, fully subscribed and paid up in domestic currency, and represented by three billion (3,000,000,000) common, registered, book-entry shares with no par value.

## b) Equity interests

Shareholders	12/31/2025		12/31/2024	
	Shares (1)	% Total	Shares	% Total
Caixa Econômica Federal	2,400,000,000	80.00	2,482,500,000	82.75
Other shareholders	600,000,000	20.00	517,500,000	17.25
<b>Total</b>	<b>3,000,000,000</b>	<b>100.00</b>	<b>3,000,000,000</b>	<b>100.00</b>

(1) As mentioned in Note 1(c) – Follow-on offering of shares.

## c) Reserves

Description	Parent Company and Consolidated	
	12/31/2025	12/31/2024
Legal reserve	735,754	551,337
Statutory reserve	3,705,677	3,460,619
<b>Total</b>	<b>4,441,431</b>	<b>4,011,956</b>

## d) Equity valuation adjustments

As of December 31, 2025, the amount was R\$ 5,430,281 (December 31, 2024 – R\$ 5,171,977), and it considers the positive comprehensive income for the period amounting to R\$ 258,304 (accumulated until December 2024 – negative by R\$ 605,051) related to the reflective changes of investees, such as the mark-to-market of securities and exchange-rate changes, primarily from Holding XS1. The table presented below shows the breakdown of adjustments for equity valuation recorded by the CAIXA Seguridade Group:

Equity valuation adjustments	Parent Company and Consolidated			
	12/31/2024	Mark-to-market of securities available for sale	Other equity valuation adjustments	12/31/2025
<b>Securities available for sale - reflex</b>	<b>(238,977)</b>	<b>169,573</b>	<b>-</b>	<b>(69,404)</b>
<b>Other equity valuation adjustments - reflex (1)</b>	<b>1,001,640</b>	<b>-</b>	<b>88,731</b>	<b>1,090,371</b>
Gains/losses from changes in equity interests – reflection (2)	1,262,432	-	-	1,262,432
Other equity valuation adjustments - reflex	(260,792)	-	88,731	(172,061)
<b>Corporate reorganization adjustments: (1)</b>	<b>4,409,314</b>	<b>-</b>	<b>-</b>	<b>4,409,314</b>
Gains/losses from changes in equity interests - Holding XS1	4,200,000	-	-	4,200,000
Gains/losses from changes in equity interests - XS6 Participações	22,499	-	-	22,499
Gains/losses from changes in equity interests – CNP	(678)	-	-	(678)
Gains/losses from changes in equity interests – XS5 Consórcios	187,493	-	-	187,493
<b>Total</b>	<b>5,171,977</b>	<b>169,573</b>	<b>88,731</b>	<b>5,430,281</b>

(1) Reflects the transaction between partners, resulting from the corporate operations carried out in accordance with the agreements made.

(2) It includes the gain from changes in ownership interest in XS3 Seguros and XS4 Capitalização, recognitions based on the association agreements made with Tokio Marine and Icatu, respectively.

Equity valuation adjustments	Parent Company and Consolidated			12/31/2024
	12/31/2023	Mark-to-market of securities available for sale	Other equity valuation adjustments	
Securities available for sale - reflex	117,356	(356,333)	-	(238,977)
Other equity valuation adjustments - reflex (1)	1,250,358	-	(248,718)	1,001,640
Gains/losses from changes in equity interests – reflection (2)	1,262,432	-	-	1,262,432
Other equity valuation adjustments - reflex	(12,074)	-	(248,718)	(260,792)
<b>Corporate reorganization adjustments: (1)</b>	<b>4,409,314</b>	<b>-</b>	<b>-</b>	<b>4,409,314</b>
Gains/losses from changes in equity interests - Holding XS1 (3)	4,200,000	-	-	4,200,000
Gains/losses from changes in equity interests – XS6 Participações (3)	22,499	-	-	22,499
Gains/losses from changes in equity interests – CNP (3)	(678)	-	-	(678)
Gains/losses from changes in equity interests – XS5 Consórcios (3)	187,493	-	-	187,493
<b>Total</b>	<b>5,777,028</b>	<b>(356,333)</b>	<b>(248,718)</b>	<b>5,171,977</b>

(1) Reflects the transaction between partners, resulting from the corporate operations carried out in accordance with the agreements made.

(2) It includes the gain from changes in ownership interest in XS3 Seguros and XS4 Capitalização, recognitions based on the association agreements made with Tokio Marine and Icatu, respectively.

(3) Reflects the gain from changes in ownership interest due to the establishment of a partnership agreement with a strategic partner.

## e) Earnings per share

### e.1) Basic

In accordance with the Corporation Law, in the controlled company the basic earnings per share are calculated by dividing the net income for the period by the weighted average number of full outstanding common shares during the period, less the shares purchased by the Company and held as treasury shares. The table below shows basic earnings per share:

Parent Company / Consolidated	January 01 to	January 01 to
	December 31, 2025	December 31, 2024
Income attributable to Group's shareholders - thousands	4,291,560	3,765,184
Weighted average number of common shares issued	3,000,000	3,000,000
<b>Basic earnings per share - R\$</b>	<b>1.43052</b>	<b>1.25506</b>

### e.2) Diluted

Diluted profit per share is calculated by adjusting the weighted average number of common shares, presuming the conversion of all the potential diluted common shares. The Company does not have any category of potential diluted common shares.

## f) Dividends

### f.1) Approval of allocation of income (loss) for the fiscal year 2024

On April 25, 2025, the Annual General Meeting of CAIXA Seguridade approved the allocation of the net income for the fiscal year ended December 31, 2024, considering the following:

- R\$ 1,542,000 allocated entirely to the interim dividends account and paid in advance to the shareholders;
- R\$ 930,000 allocated to the account of mandatory minimum dividends and paid in advance to the shareholders;
- R\$ 11,296 allocated to the minimum mandatory dividends account;
- R\$ 948,704 allocated to the account of additional dividends proposed; and
- R\$ 333,184 to be allocated to the statutory reserve, in accordance with sub-item "f" of article 56 of the Bylaws, allowing the Management of the Company to decide on the use of this reserve for future capital increase, for reinvestment in the operations of CAIXA Seguridade, or for complementary distribution of dividends upon receiving dividends from the Company's investees.

On April 25, 2025, CAIXA Seguridade informed its shareholders that its Board of Directors approved the dividend distribution totaling R\$ 960,000, an amount that includes the distribution of mandatory minimum dividends of R\$ 11,296 and additional proposed dividends of R\$ 948,704.

The following presents the value of the dividend per share, with the portion of the mandatory minimum dividends updated by the Selic rate until May 15, 2025, the payment date. They were based on the share position of April 30, 2025, and the shares traded "ex-dividends" starting from May 02, 2025.

Shares	Dividend per share	Dividend per Share Updated until 05/15/2025
CXSE3 (ON)	R\$ 0.320000000	R\$ 0.320174646

#### f.2) Advance of dividends

On May 6, 2025, CAIXA Seguridade informed its shareholders that its Board of Directors approved the distribution of interim dividends totaling R\$ 930,000, considering the results obtained in the 1<sup>st</sup> quarter of 2025, as follows:

Shares	Dividend per share
CXSE3 (ON)	R\$ 0.310000000

The dividends were paid on August 15, 2025, and were based on the stock position as of August 01, 2025, with the shares trading ex-dividend starting August 04, 2025.

Additionally, on August 11, 2025, CAIXA Seguridade informed its shareholders that its Board of Directors approved the distribution of interim dividends totaling R\$ 960,000, considering the results obtained in the 2<sup>nd</sup> quarter of 2025, as follows:

Shares	Dividend per share
CXSE3 (ON)	R\$ 0.320000000

Dividends will be paid on November 17, 2025, based on the stock position of November 3, 2025, with shares trading ex-dividends starting November 4, 2025.

On November 6, 2025, the Company informed its shareholders of the approval by the Board of Directors of a distribution of interim dividends totaling R\$ 1,050,000, considering the results obtained in the 3<sup>rd</sup> quarter of 2025, which were allocated to the mandatory minimum for the fiscal year 2025.

The following presents the value of the dividend per share updated by the Selic rate until the payment date, January 16, 2026. They were based on the share position of January 02, 2026, with the shares traded ex-dividends starting from January 05, 2026.

Shares	Dividend per share
CXSE3 (ON)	R\$ 0.352128404

#### f.3) Allocation of income (loss) for the fiscal year 2025

Regarding the accounting net income earned in the fiscal year of 2025, totaling R\$ 4,291,560, there was a highlight of legal reserve in the amount of R\$ 184,416 considering the limit of 20% of the Capital Stock, as established by Article 193 of Law 6404/76.

As provided in the Company's Bylaws, mandatory minimum dividends in the total amount of R\$ 1,050,000 were allocated from this net income. Thus, after deducting the amounts for legal reserve, mandatory minimum dividends and anticipated dividends, which totaled R\$ 3,124,417, in accordance with Law 6404/76, was used to establish the Statutory Reserve provided for in item "f" of Article 56 of the Company's Bylaws, which reached the amount of R\$ 3,705,677, exceeding by R\$ 762,659 the limit established in the Bylaws, which is equivalent to 80% of the Company's Share Capital (R\$ 3,678,772).

It should be added that the Company's management may decide to use this reserve for future capital increases, for reinvestment in the Company's operations, or for supplementary dividend distribution.

In this sense, given that this limit for the constitution of the statutory reserve was exceeded, on January 30, 2026, a complementary proposal for the distribution of interim dividends was approved, in the amount of R\$ 990,000, charged to the balance of statutory reserves constituted in previous fiscal years (note 24).

As a result, the balance of the statutory reserves will amount to the equivalent of R\$ 2,715,677, after the allocation of the dividends in question.

## Note 18 - Revenues from distribution

On June 30, 2015, the Conglomerate CAIXA Seguridade and CAIXA signed an instrument granting rights, from which the Conglomerate obtained the right to freely negotiate and fully receive the financial consideration owed by the partner institutions for the right to access the distribution network and use the CAIXA brand to distribute and market the products, without prejudice to the remuneration owed to CAIXA for the provision of product distribution and marketing services, which is paid by the operating companies.

Additionally, starting in January 2021, the Group began to record brokerage revenues earned by CAIXA Corretora, a wholly-owned subsidiary of CAIXA Seguridade, due to its role as the Group's own brokerage firm. Revenues are recorded as a result of the rendering of brokerage or intermediation services on the insurance products distributed through the CAIXA distribution network.

The table below presents the distribution revenues earned by the CAIXA Seguridade Group:

### a) Revenues from access to the distribution network and use of the brand

Parent Company / Consolidated		
Description	January 01 to December 31, 2025	January 01 to December 31, 2024
<b>Revenues from access to the distribution network and use of the brand</b>	<b>202,778</b>	<b>208,813</b>
<b>Caixa Vida e Previdência</b>	<b>30,571</b>	<b>29,644</b>
Life Insurance Line (1)	(114)	-
Credit life insurance line	964	(4,195)
Private Pension Line	29,721	33,839
<b>Caixa Seguradora</b>	<b>97,144</b>	<b>100,738</b>
Mortgage	93,054	96,258
Multiple Peril (2)	4,090	4,480
<b>Too Seguros</b>	<b>36,773</b>	<b>27,592</b>
Mortgage	36,773	27,592
<b>American Life</b>	<b>9,088</b>	<b>12,697</b>
Mortgage	9,088	12,697
<b>Tokio Marine</b>	<b>28,980</b>	<b>37,882</b>
Mortgage	28,980	37,882
<b>Odonto Empresas</b>	<b>222</b>	<b>260</b>
Dental Care	222	260
<b>Taxes on revenue</b>	<b>(18,757)</b>	<b>(19,314)</b>
COFINS	(15,411)	(15,869)
PIS	(3,346)	(3,445)
<b>Net revenues from taxes</b>	<b>184,021</b>	<b>189,499</b>

(1) Volume of cancellations higher compared to revenue generation from new contracts/renewals of operations in run-off/open sea.

(2) Fácil Residencial; Home Insurance; Multiple Peril Insurance; Lottery Insurance; Engineering Risk insurance; Life; Auto; Health.

## b) Revenues from rendering of services

Description	January 01 to December 31, 2025		January 01 to December 31, 2024	
	Parent Company	Consolidated	Parent Company	Consolidated
<b>Revenues from rendering of brokerage services</b>	-	<b>2,254,577</b>	-	<b>2,121,202</b>
<b>Caixa Vida e Previdência</b>	-	<b>662,037</b>	-	<b>944,491</b>
Life Insurance	-	176,558	-	167,980
Credit life insurance line	-	401,065	-	694,299
Private Pension Line	-	84,414	-	82,212
<b>XS3 Seguros</b>	-	<b>732,017</b>	-	<b>550,471</b>
Mortgage Line	-	354,160	-	254,576
Home line	-	377,857	-	295,895
<b>XS4 Capitalização</b>	-	<b>135,070</b>	-	<b>106,697</b>
Premium bonds' Line	-	135,070	-	106,697
<b>XS5 Consórcios</b>	-	<b>617,293</b>	-	<b>440,105</b>
Credit letter line	-	617,293	-	440,105
<b>XS6 Assistência</b>	-	<b>66,614</b>	-	<b>46,214</b>
Assistance Line	-	66,614	-	46,214
<b>Other companies</b>	-	<b>41,546</b>	-	<b>33,224</b>
Mortgage Line	-	22,370	-	17,016
Corporate Line	-	16,382	-	13,098
Premium bonds' Line	-	960	-	1,193
Auto Line	-	1,820	-	1,888
Dental Care Line	-	13	-	29
Health insurance	-	1	-	-
<b>Taxes on revenue</b>	-	<b>(278,344)</b>	-	<b>(257,874)</b>
COFINS	-	(171,348)	-	(161,211)
PIS	-	(37,201)	-	(35,000)
ISSQN	-	(69,795)	-	(61,663)
<b>Net revenues from taxes</b>	-	<b>1,976,233</b>	-	<b>1,863,328</b>

## Note 19 - Cost of service rendered

Description	January 01 to December 31, 2025		January 01 to December 31, 2024	
	Parent Company	Consolidated	Parent Company	Consolidated
Service cost - CAIXA (1)	-	(140,693)	-	(104,809)
CAIXA Sales Force Cost (2)	-	(392,429)	-	(293,940)
Partner Sales Force Cost (2)	-	(85,387)	-	(61,697)
<b>Total</b>	-	<b>(618,509)</b>	-	<b>(460,446)</b>

(1) Refers to the operating costs related to the partnerships established with XS3 Seguros, XS4 Capitalização, XS5 Consórcios and XS6 Assistência, for the purpose of distributing security products at the CAIXA distribution network, specifically regarding the service fee charged by CAIXA for the distribution of the mentioned products at the counter.

(2) Refers to the operating costs related to the partnerships established with XS3 Seguros, XS4 Capitalização, XS5 Consórcios and XS6 Assistência, for the purpose of distributing security products through the CAIXA distribution network, specifically regarding the amounts spent on rewards for employees and partner nominees of insurance products.

## Note 20 - Administrative expenses

Description	January 01 to December 31, 2025		January 01 to December 31, 2024	
	Parent Company	Consolidated	Parent Company	Consolidated
Personnel expenses	(81,109)	(98,878)	(72,349)	(89,358)
Directors' fees	(9,438)	(14,014)	(7,627)	(11,141)
Outsourced services	(10,453)	(16,973)	(7,918)	(10,386)
Other administrative expenses	(16,352)	(19,556)	(13,080)	(15,732)
<b>Total</b>	<b>(117,352)</b>	<b>(149,421)</b>	<b>(100,974)</b>	<b>(126,617)</b>

## Note 21 - Other operating revenues/expenses

Description	January 01 to December 31, 2025		January 01 to December 31, 2024	
	Parent Company	Consolidated	Parent Company	Consolidated
Performance commission (1)	-	-	89,933	89,933
Reversal of administrative provision	-	-	3,103	5,501
Other operating revenues/expenses	4	(12,339)	4	(1,023)
<b>TOTAL</b>	<b>4</b>	<b>(12,339)</b>	<b>93,040</b>	<b>94,411</b>

(1) Referring to the additional commission for the rendering of services (Launch Performance Commission - LPC) paid by Caixa Vida e Previdência, in exchange for extraordinary sales, economic, and/or financial performance during the operation of the Distribution Network.

## Note 22 - Financial result

Description	January 01 to December 31, 2025		January 01 to December 31, 2024	
	Parent Company	Consolidated	Parent Company	Consolidated
<b>Financial revenues:</b>	<b>114,293</b>	<b>193,094</b>	<b>104,606</b>	<b>172,227</b>
Monetary update - performance fee (1)	-	-	38,636	38,636
Inflation adjustment - sundry	3,000	3,096	7,159	7,197
Fixed-income investment fund quotas	-	529	-	2,558
Exclusive investment fund	74,476	-	43,064	-
Financial Treasury Bills	36,817	170,542	15,747	107,757
Derivative financial instruments	-	3,230	-	6,244
Repurchase and resale agreements	-	15,697	-	9,835
<b>Financial expenses:</b>	<b>(6,714)</b>	<b>(10,898)</b>	<b>(47,512)</b>	<b>(58,735)</b>
Inflation adjustment of dividends	(5,616)	(5,616)	(47,276)	(47,276)
Leases	(826)	(826)	-	-
Financial Treasury Bills	-	(1,349)	-	(1,166)
Derivative financial instruments	-	(2,482)	-	(9,918)
Other	(272)	(625)	(236)	(375)
<b>Total</b>	<b>107,579</b>	<b>182,196</b>	<b>57,094</b>	<b>113,492</b>

## Note 23 – Related parties

### a) Parent company

CAIXA Seguridade was established as a subsidiary of CAIXA, a financial institution as a public company, linked to the Federal Government, whose capital was fully contributed by the Federal Government. Thus, CAIXA Seguridade is under the direct control of CAIXA and the indirect control of the Brazilian Treasury Secretariat - STN.

### b) Related parties

Entity	Relationship
Federal Government (National Treasury)	Indirect parent company
CAIXA	Direct parent company
CAIXA Holding	
CAIXA Corretora	Direct controlled company
FI Exclusivo CAIXA Seguridade	
FI Exclusivo CAIXA Corretora	Indirect controlled company
XS5 Consórcios	
XS6 Assistência	Direct jointly-controlled companies
Too Seguros	
PAN Corretora	
XS3 Seguros	Indirect jointly-controlled companies
XS4 Capitalização	
CNP Brasil (1)	
Holding XS1	Indirect affiliate
Caixa Vida e Previdência	Indirect affiliate
CAIXA Loterias S.A.	
CAIXA Cartões Holding S.A.	
CAIXA Distribuidora de Títulos e Valores Mobiliários S.A.	Other related parties
Fundo de Investimento Imobiliário Renda Corporativa Angico - FII	

(1) Direct investment from CAIXA Seguridade, CNP Brasil holds the following equity interests: a) CNP Participações Securitárias Brasil Ltda, which holds investments in equity interests in Caixa Seguradora S.A. and Youse Seguradora S.A.; b) Youse Tecnologia e Assistência em Seguros Ltda.; and, c) Caixa Seguradora Especializada em Saúde S.A.

### c) Related-party transactions

Related party transactions are conducted in the course of the operating activities of CAIXA Seguridade and are recorded according to the nature of the transaction.

#### c.1) Direct parent company

For statutory and legal reasons, the staff is composed exclusively of employees provided by CAIXA and they maintain a correlation of duties and current remuneration at CAIXA.

The balances of transactions with the related party CAIXA refer to deposits in demand deposit accounts (as per Note 8), to repurchase agreements (financial instruments) entered into by the Exclusive IF CAIXA Seguridade, as well as the amounts payable relating to the reimbursement of shared expenses and operational activities provided for in the Agreement for Sharing Structure and Execution of Operational Activities entered into between CAIXA and CAIXA Seguridade/CAIXA Corretora, as presented in Note 15.

The amounts payable to the Parent Company are recorded in the accrual month and paid by the 10<sup>th</sup> business day of the month following the formalization to the Conglomerate. Thus, there are no amounts to be paid to CAIXA classified as non-current.

#### c.2) Joint ventures and affiliates:

The balances of existing transactions with related parties Too Seguros (jointly-controlled controlled company) and CNP Brasil (affiliate) refer to the amounts receivable from the revenues of access to the distribution network and use of the brand of the Insurance Products received in the CAIXA Seguridade Conglomerate, according to Note 18. These values are provided for in the contractual conditions of the operational agreements maintained between CAIXA and CAIXA Seguridade.

The revenues from network access to be received are recorded in the accrual month and received by the 5<sup>th</sup> business day of the following month. Thus, there are no amounts classified as non-current.

Furthermore, starting in January 2021, the CAIXA Seguridade Conglomerate began to earn revenues from rendering of services due to the performance of CAIXA Corretora as the Group's own brokerage, operating in the rendering of brokerage or intermediation services in CAIXA's Distribution Network.

As of December 31, 2025, there was no default or impairment recorded on amounts receivable from related parties. The maximum exposure to credit risk on the balance sheet date is the book value of amounts receivable mentioned in this note.

Additionally, the CAIXA Seguridade Conglomerate, as a direct/indirect shareholder, has the right to register and receive dividends and interest on own capital from its investments, as stated in Note 12.

The dividends receivable from these related parties are settled financially in the first half of the subsequent fiscal year and, therefore, are classified as current assets.

#### c.3) Other related parties

The balances and transactions with the related party Directors refer to the amounts payable arising from participation in the Company's profit for the fiscal year.

The following tables present the results and equity balances with related parties, considering the nature of the relationship with the entities:

## d) Breakdown of equity balances resulting from related-party transactions:

Description	Parent Company					
	12/31/2025			12/31/2024		
	Parent Company	Controlled companies/Jointly-controlled companies/Affiliates/Other related parties	Key personnel	Parent Company	Controlled companies/Jointly-controlled companies/Affiliates/Other related parties	Key personnel
<b>ASSETS:</b>	<b>45</b>	<b>1,688,665</b>	<b>-</b>	<b>23</b>	<b>1,548,524</b>	<b>-</b>
<b>Cash and cash equivalents: (1)</b>	<b>5</b>	<b>-</b>	<b>-</b>	<b>23</b>	<b>-</b>	<b>-</b>
CAIXA	5	-	-	23	-	-
<b>Financial instruments</b>	<b>-</b>	<b>859,553</b>	<b>-</b>	<b>-</b>	<b>659,927</b>	<b>-</b>
FI Exclusivo CAIXA Seguridade	-	859,553	-	-	659,927	-
<b>Dividends receivable:</b>	<b>-</b>	<b>757,513</b>	<b>-</b>	<b>-</b>	<b>836,272</b>	<b>-</b>
CAIXA Holding	-	223,891	-	-	159,310	-
Holding XS1	-	10,434	-	-	349,775	-
XS5 Consórcios	-	82,968	-	-	65,728	-
XS6 Assistência	-	12,799	-	-	5,370	-
CAIXA Corretora	-	427,421	-	-	256,089	-
<b>Amounts receivable: (2)</b>	<b>-</b>	<b>61,935</b>	<b>-</b>	<b>-</b>	<b>52,325</b>	<b>-</b>
CNP Brasil	-	25,302	-	-	25,552	-
Caixa Vida e Previdência	-	2,559	-	-	2,485	-
Holding XS1	-	23,957	-	-	20,957	-
Too Seguros	-	3,266	-	-	2,629	-
CAIXA Corretora	-	6,851	-	-	702	-
<b>Other assets</b>	<b>40</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
CAIXA	40	-	-	-	-	-
<b>Property, plant and equipment (3)</b>	<b>-</b>	<b>9,664</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
FI Imobiliário Angico	-	9,664	-	-	-	-
<b>LIABILITIES:</b>	<b>850,799</b>	<b>10,129</b>	<b>5,215</b>	<b>787,109</b>	<b>-</b>	<b>4,629</b>
<b>Amounts payable: (4)</b>	<b>10,793</b>	<b>10,129</b>	<b>5,215</b>	<b>8,181</b>	<b>-</b>	<b>4,629</b>
CAIXA	10,793	-	-	8,181	-	-
Directors	-	-	5,215	-	-	4,629
FI Imobiliário Angico	-	10,129	-	-	-	-
<b>Dividends payable: (5)</b>	<b>840,006</b>	<b>-</b>	<b>-</b>	<b>778,928</b>	<b>-</b>	<b>-</b>
CAIXA	840,006	-	-	778,928	-	-

(1) The amount does not include the portion of R\$ 75 (R\$ 65 as of December 31, 2024) related to the balance in demand deposit accounts held in financial institutions not related to CAIXA Seguridade.

(2) The amount does not include the portion of R\$ 19,235 (R\$ 803 as of December 31, 2024) related to the amounts receivable from revenues for access to the distribution network and use of the brand from parties unrelated to CAIXA Seguridade, as explained in Note 10 - Amounts Receivable.

(3) Refers to the lease agreement made with Fundo de Investimento Imobiliário Angico, as shown in Note 3(n) – Leases.

(4) The amount does not include the portion of R\$ 272 (R\$ 605 as of December 31, 2024) related to amounts payable to third parties, as explained in Note 15 - Amounts Payable.

(5) The amount does not include the installment of R\$ 210,002 (R\$ 162,374 as of December 31, 2024) related to the non-controlling interest.

# Notes to the financial statements

December 31, 2025

In thousands of reais, unless otherwise indicated

Description	Consolidated					
	12/31/2025			12/31/2024		
	Parent Company	Jointly-controlled companies/Affiliates/Other related parties	Key personnel	Parent Company	Jointly-controlled companies/Affiliates/Other related parties	Key personnel
<b>ASSETS:</b>	<b>158,920</b>	<b>334,565</b>	<b>-</b>	<b>111,043</b>	<b>756,037</b>	<b>-</b>
<b>Cash and cash equivalents: (1)</b>	<b>231</b>	<b>-</b>	<b>-</b>	<b>371</b>	<b>-</b>	<b>-</b>
CAIXA	231	-	-	371	-	-
<b>Financial instruments - Repurchase</b>	<b>158,649</b>	<b>-</b>	<b>-</b>	<b>110,672</b>	<b>-</b>	<b>-</b>
CAIXA	158,649	-	-	110,672	-	-
<b>Dividends receivable:</b>	<b>-</b>	<b>160,832</b>	<b>-</b>	<b>-</b>	<b>583,359</b>	<b>-</b>
Holding XS1	-	10,434	-	-	349,775	-
XS3 Seguros	-	14,531	-	-	123,004	-
XS4 Capitalização	-	-	-	-	3,057	-
XS5 Consórcios	-	82,968	-	-	65,728	-
XS6 Assistência	-	12,799	-	-	5,370	-
Too Seguros	-	33,455	-	-	30,894	-
Pan Corretora	-	6,645	-	-	5,531	-
<b>Interest on own capital receivable:</b>	<b>-</b>	<b>24,224</b>	<b>-</b>	<b>-</b>	<b>21,093</b>	<b>-</b>
Too Seguros	-	24,224	-	-	21,093	-
<b>Amounts receivable: (2)</b>	<b>-</b>	<b>139,845</b>	<b>-</b>	<b>-</b>	<b>151,585</b>	<b>-</b>
CNP Brasil	-	25,570	-	-	25,755	-
Caixa Vida e Previdência	-	19,539	-	-	40,459	-
Holding XS1	-	23,957	-	-	20,957	-
Too Seguros	-	3,266	-	-	2,644	-
XS3 Seguros	-	50,849	-	-	47,069	-
XS4 Capitalização	-	3,915	-	-	1,943	-
XS5 Consórcios	-	9,226	-	-	8,625	-
XS6 Assistência	-	3,523	-	-	4,133	-
<b>Other assets</b>	<b>40</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
CAIXA	40	-	-	-	-	-
<b>Property, plant and equipment (3)</b>	<b>-</b>	<b>9,664</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
FI Imobiliário Angico	-	9,664	-	-	-	-
<b>LIABILITIES:</b>	<b>915,349</b>	<b>10,129</b>	<b>7,601</b>	<b>877,497</b>	<b>-</b>	<b>6,420</b>
<b>Amounts payable: (4)</b>	<b>75,343</b>	<b>10,129</b>	<b>7,601</b>	<b>98,569</b>	<b>-</b>	<b>6,420</b>
CAIXA	75,343	-	-	98,569	-	-
Directors	-	-	7,601	-	-	6,420
FI Imobiliário Angico	-	10,129	-	-	-	-
<b>Dividends payable: (5)</b>	<b>840,006</b>	<b>-</b>	<b>-</b>	<b>778,928</b>	<b>-</b>	<b>-</b>
CAIXA	840,006	-	-	778,928	-	-

(1) The amount does not include the portion of R\$ 75 (R\$ 64 as of December 31, 2024) related to the balance in demand deposit accounts held in financial institutions not related to CAIXA Seguridade.

(2) The amount does not include the portion of R\$ 21,614 (R\$ 1,753 as of December 31, 2024) related to amounts receivable for network access revenues and brand usage, as well as brokerage revenues receivable from parties unrelated to CAIXA Seguridade, as explained in Note 10 - Amounts Receivable.

(3) Refers to the lease agreement made with Fundo de Investimento Imobiliário Angico, as shown in Note 3(n) – Leases.

(4) The amount does not include the portion of R\$ 513 (R\$ 1,073 as of December 31, 2024) related to amounts payable to third parties, as explained in Note 15 - Amounts Payable.

(5) The amount does not include the installment of R\$ 210,002 (R\$ 162,374 as of December 31, 2024) related to the non-controlling interest.

## e) Breakdown of income (loss) from related-party transactions:

Description	Parent Company					
	January 01 to December 31, 2025			January 01 to December 31, 2024		
	Parent Company	Controlled companies/Jointly-controlled companies/Affiliates/Other related parties	Key personnel	Parent Company	Controlled companies/Jointly-controlled companies/Affiliates/Other related parties	Key personnel
<b>REVENUES:</b>	-	242,187	-	-	332,062	-
<b>Revenues from access to the distribution</b>	-	164,711	-	-	158,234	-
CNP Brasil	-	-	-	-	100,997	-
Caixa Vida e Previdência	-	-	-	-	29,645	-
Too Seguros	-	-	-	-	27,592	-
<b>Other operating revenues:</b>	-	-	-	-	89,933	-
Caixa Vida e Previdência	-	-	-	-	89,933	-
<b>Financial revenues: (2)</b>	-	77,476	-	-	83,895	-
Caixa Vida e Previdência	-	3,000	-	-	40,832	-
FI Exclusivo CAIXA Seguridade	-	74,476	-	-	43,063	-
<b>EXPENSES:</b>	(106,206)	(826)	(3,019)	(130,698)	-	(2,303)
<b>Administrative expenses: (3)</b>	(101,713)	-	(2,747)	(91,577)	-	(2,077)
CAIXA	(101,713)	-	-	(91,577)	-	-
Directors	-	-	(2,747)	-	-	(2,077)
<b>Financial expenses: (4)</b>	(4,493)	(826)	(272)	(39,121)	-	(226)
CAIXA	(4,493)	-	-	(39,121)	-	-
Directors	-	-	(272)	-	-	(226)
FI Imobiliário Angico	-	(826)	-	-	-	-

(1) The amount does not include the portion of R\$ 38,067 (R\$ 50,579 – in the same period of the previous Fiscal Year) related to revenues from access to the distribution network and brand usage from parties unrelated to CAIXA Seguridade.

(2) The amount does not include the portion of R\$ 36,817 (R\$ 20,711 – in the same period of the previous Fiscal Year) related to Financial revenues from financial instruments of unrelated parties as well as inflation adjustment on the Electronic Refund Request (PER).

(3) Administrative Expenses include shared expenses and operating activities provided for in the Agreement for Sharing Structure and Execution of Operating Activities entered into between CAIXA and Caixa Seguridade. The amount presented for the period does not include the portion of R\$ 12,892 (R\$ 7,320 – in the same period of the previous fiscal year) related to the administrative expenses incurred with parties unrelated to CAIXA Seguridade.

(4) The amount does not include the portion of R\$ 1,123 (R\$ 8,165 – in the same period of the previous fiscal year) related to the inflation adjustment of dividends concerning the portion of non-controlling shareholders.

# Notes to the financial statements

December 31, 2025

In thousands of reais, unless otherwise indicated

Description	Consolidated					
	January 01 to December 31, 2025			January 01 to December 31, 2024		
	Parent Company	Jointly-controlled companies/Affiliates/Other related parties	Key personnel	Parent Company	Jointly-controlled companies/Affiliates/Other related parties	Key personnel
<b>REVENUES:</b>	<b>15,697</b>	<b>2,384,021</b>	<b>-</b>	<b>9,835</b>	<b>2,380,005</b>	<b>-</b>
<b>Revenues from access to the distribution</b>	-	<b>164,711</b>	-	-	<b>158,234</b>	-
CNP Brasil	-	97,367	-	-	100,997	-
Caixa Vida e Previdência	-	30,571	-	-	29,645	-
Too Seguros	-	36,773	-	-	27,592	-
<b>Revenues from rendering of services (2)</b>	-	<b>2,216,311</b>	-	-	<b>2,091,006</b>	-
CNP Brasil	-	3,274	-	-	2,676	-
Caixa Vida e Previdência	-	662,037	-	-	944,491	-
Too Seguros	-	7	-	-	352	-
XS3 Seguros	-	732,017	-	-	550,470	-
XS4 Capitalização	-	135,069	-	-	106,697	-
XS5 Consórcios	-	617,293	-	-	440,106	-
XS6 Assistência	-	66,614	-	-	46,214	-
<b>Other operating revenues:</b>	-	-	-	-	<b>89,933</b>	-
Caixa Vida e Previdência	-	-	-	-	89,933	-
<b>Financial revenues: (3)</b>	<b>15,697</b>	<b>2,999</b>	-	<b>9,835</b>	<b>40,832</b>	-
CAIXA	15,697	-	-	9,835	-	-
Caixa Vida e Previdência	-	2,999	-	-	40,832	-
<b>EXPENSES:</b>	<b>(757,471)</b>	<b>(1,506)</b>	<b>(4,335)</b>	<b>(615,202)</b>	-	<b>(3,122)</b>
<b>Administrative expenses: (4)</b>	<b>(127,696)</b>	-	<b>(3,885)</b>	<b>(115,483)</b>	-	<b>(2,760)</b>
CAIXA	(127,696)	-	-	(115,483)	-	-
Directors	-	-	(3,885)	-	-	(2,760)
<b>Financial expenses: (5)</b>	<b>(4,493)</b>	<b>(826)</b>	<b>(450)</b>	<b>(39,121)</b>	-	<b>(362)</b>
CAIXA	(4,493)	-	-	(39,121)	-	-
Directors	-	-	(450)	-	-	(362)
FI Imobiliário Angico	-	(826)	-	-	-	-
<b>Other operating expenses</b>	<b>(6,773)</b>	<b>(680)</b>	-	<b>(152)</b>	-	-
CAIXA	(6,773)	-	-	(152)	-	-
CAIXA DTVM	-	(680)	-	-	-	-
<b>Cost of services rendered</b>	<b>(618,509)</b>	-	-	<b>(460,446)</b>	-	-
CAIXA	(618,509)	-	-	(460,446)	-	-

(1) The amount does not include the portion of R\$ 38,067 (R\$ 50,579 – in the same period of the previous Fiscal Year) related to revenues from access to the distribution network and brand usage from parties unrelated to CAIXA Seguridade.

(2) The amount does not include the portion of R\$ 38,266 (R\$ 30,196 – in the same period of the previous fiscal year) related to the Revenues from rendering of services from parties unrelated to CAIXA Seguridade.

(3) The amount does not include the portion of R\$ 174,398 (R\$ 121,560 – in the same period of the previous Fiscal Year) related to Financial revenues from financial instruments of unrelated parties as well as monetary update on the Electronic Refund Request (PER).

(4) Administrative Expenses include shared expenses and operating activities provided for in the Agreement for Sharing Structure and Execution of Operating Activities entered into between CAIXA and Caixa Seguridade. The amount presented for the period does not include the portion of R\$ 17,840 (R\$ 8,374 – in the same period of the previous fiscal year) related to the administrative expenses incurred with parties unrelated to CAIXA Seguridade.

(5) The amount does not include the portion of R\$ 5,129 (R\$ 19,614 – in the same period of the previous fiscal year) related to the monetary update of dividends concerning the non-controlling interest as well as the negative mark-to-market of financial instruments from unrelated parties to CAIXA Seguridade.

## f) Remuneration of key management personnel

The remuneration of key management personnel, including the remuneration of the administrators of the subsidiaries, totaled R\$ 14,014 up to December 31, 2025 (up to December 31, 2024 - R\$ 11,141), as shown in Note 20 – Administrative Expenses.

The Company's executives or subsidiaries with an employment relationship with the Parent Company have their post-employment benefits funded by it, while the other executives do not receive any post-employment assistance.

The Company does not have a share-based remuneration policy as of the date of these financial statements.

## g) Remuneration of employees and officers

As determined by Law 13303 of June 30, 2016, regulated by Decree 8945/2016, as well as based on the provisions contained in Technical Pronouncement CPC 05 (R1), the following information regarding the remuneration of personnel, including executives and board members, is presented.

Monthly remuneration paid to employees and Management of CAIXA Seguridade (in Reais):

Description	Parent Company and Consolidated	
	12/31/2025	12/31/2024
<b>Employees</b>		
Lowest salary (1)	13,083	12,379
Highest salary (1)	55,194	52,227
Average salary (1)	26,764	24,737
Average global benefit (2)	9,876	7,920
<b>Directors</b>		
CEO	65,886	57,292
Directors	54,906	47,744
Average global benefit (3)	13,320	8,032
<b>Board members</b>		
Audit Committee – CEO	24,982	10,862
Audit Committee - members	18,736	10,862
Board of Directors	6,245	5,431
People, Eligibility, Succession and Compensation Committee	6,245	4,345
Supervisory Board	4,996	5,431

(1) Salary of employees provided by CAIXA and reimbursed to the Parent Company according to the Infrastructure and Operating Activities Sharing Agreement.

(2) Overall average value of benefits offered, considering medical and dental assistance, food and meal assistance, daycare assistance, transportation assistance, supplementary private pension and other benefits.

(3) The reference value does not consider payments made as variable remuneration for directors (RVD).

Description	12/31/2025	12/31/2024
Hired employees made available (1)	142	140

(1) Salary of employees provided by CAIXA and reimbursed to the Parent Company according to the Infrastructure and Operating Activities Sharing Agreement.

## Note 24 – Subsequent events

### a) Interim dividend approval

As per the Notice to the Market released on January 30, 2026, the Company informed its shareholders and the market in general that the Company's Board of Directors approved the interim dividend distribution of R\$ 990,000, equivalent to R\$ 0.33 per share, from profit reserves accumulated in previous fiscal years.

Thus, considering this distribution of interim dividends and the early interim dividends related to the fiscal year 2025, the Company totals a distribution of approximately R\$ 3,930,000, so there will be no proposal for additional dividend distribution related to the fiscal year 2025 to be submitted for resolution at the Annual General Meeting.

Dividends will be paid on May 15, 2026, based on the share position of April 30, 2026. The shares will begin trading ex-dividends on May 4, 2026.

CAIXA SEGURIDADE PARTICIPAÇÕES S.A.

OFFICE

LUIZ GUSTAVO SILVA PORTELA  
CEO

EDGAR VIEIRA SOARES  
CHIEF EXECUTIVE OFFICER

SALVADOR CONGENTINO NETO  
CHIEF EXECUTIVE OFFICER

SIDNEY SOARES FILHO  
CHIEF EXECUTIVE OFFICER

LEONARDO JOSÉ RODRIGUES PEREIRA  
ACCOUNTANT  
CRC- DF-023960/O

## MANAGEMENT MEMBERS

### CEO

Luiz Gustavo Silva Portela

### Officers

Edgar Vieira Soares

Salvador Congentino Neto

Sidney Soares Filho

### Board of Directors

Fernando Alcântara de Figueredo Beda

Humberto José Teófilo Magalhães

Ilana Trombka

Inês da Silva Magalhães

Karoline Busatto

Luiz Francisco Monteiro de Barros Neto

Waldemir Bargieri

### Supervisory Board

Denis do Prado Netto

Letícia Pedercini Issa

Luiz Felipe Figueiredo de Andrade

### Statutory Audit Committee

Bernardo Gouthier Macedo

João Aldemir Dornelles

José Antônio Mendes Fernandes

Waldemir Bargieri

### Accountant

Leonardo José Rodrigues Pereira

CRC- DF-023960/O

**CAIXA SEGURIDADE PARTICIPAÇÕES S.A.**

**Independent auditor's report**

**Individual and Consolidated Financial  
Statements**

**As at December 31, 2025**

**CAIXA SEGURIDADE PARTICIPAÇÕES S.A.**

**Individual and Consolidated Financial Statements  
As at December 31, 2025**

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## INDEPENDENT AUDITOR'S REPORT ON THE FINANCIAL STATEMENTS

To the  
Shareholders, Counselors and Management of  
**Caixa Seguridade Participações S.A.**  
Brasília - DF

### Opinion

We have audited the individual and consolidated financial statements of **Caixa Seguridade Participações S.A. ("Company")**, identified as Company and Consolidated, respectively, which comprise the statement of financial position as at December 31, 2025 and the respective statements of income, comprehensive income, changes in equity and cash flows for the year then ended, as well as the corresponding notes to the financial statements, including material accounting practices and other explanatory information.

In our opinion the accompanying individual and consolidated financial statements present fairly, in all material respects, the individual and consolidated financial position of Company as at December 31, 2025, its individual and consolidated financial performance and its individual and consolidated cash flows for the year then ended in accordance with Brazilian accounting practices and International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB).

### Basis for opinion

We conducted our audit in accordance with Brazilian and International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the "Auditor's Responsibilities for the Audit of the Individual and Consolidated Financial Statements" section of our report. We are independent of the Company and its subsidiaries in accordance with the relevant ethical principles established in the Code of Ethics for Professional Accountants and in the professional standards issued by the Brazilian Federal Association of Accountants (CFC), and we have fulfilled our other ethical responsibilities in accordance with these standards. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current year. These matters were addressed in the context of our audit of the individual and consolidated financial statements as a whole and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

### **Investments in equity interests**

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The Company has as main activity to hold interest in entities of the insurance sector in order to allow the use of the distribution network of its parent company Caixa Econômica Federal (“CAIXA”), by these entities, enjoying the benefits of the financial performance of its investees. As at December 31, 2025, investments in equity interests totaled R\$12,593,740 million in the Parent company and R\$12,708,995 in the Consolidated and revenue from equity investments totaled R\$ 4,181,821 million in the Parent company and R\$ 3,279,914 million in the Consolidated, as described in Note 12.

Considering the materiality of shareholdings and the respective gains from ownership interest in forming the Company’s equity and annual income, we considered this a key audit matter.

### **Audit response**

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In regard to equity revenues, our audit procedures included, among others: (i) understanding and testing relevant internal controls related to the review of performance of the investees and to the evidentiary questioning process implemented by the Corporate Governance Management and directed to the Company’s representatives in the different executive bodies of the investees; (ii) sending audit instructions to and reviewing working papers of the auditors of these components (investees) considering the levels of materiality, including discussions on the key matters of the investees; (iii) equity method recalculation and reconciliation with the accounting records of all investees; (iv) conducting tests of financial settlement of receipts of interest on equity capital and dividends in the year.

Based on the audit procedures previously described, we considered the evidence appropriate and sufficient in the context of the financial statements.

**Revenue from distribution, brand use and brokerage services**

As described in Note 18, the Company recognized the values of R\$ 202,778 million as revenue from distribution network access and use of brand and of R\$ 2,254,577 million as income from services rendered, arising from the use of the distribution network of its parent company CAIXA, by the partner institutions for distribution and commercialization of their products.

To determine the value of these revenues, the Company considers the contracts entered into with the partner institutions, historical results earned in the year, and the segregation between the different types and specificities of each transaction.

Considering that the measurement of these revenues is based on a large volume of operations conducted and the different nature of each product/ transaction, we considered this a key audit matter.

**Audit response**

Our audit procedures included, among other, understanding the relevant environment of internal controls related to the receipt of the operating files that include the measurement of business volume (historical results) of the year, testing the process of measurement of return percentages per type of transaction, the changes in billed balances in the year and crosschecking against accounting records and, finally, conducting tests of financial settlement of all income earned in the year.

Based on the audit procedures referred to above, we consider that the process of record of revenues from access to distribution network and brand use, as well as brokerage services were supported by evidence appropriate and sufficient in the context of the financial statements.

**Other matters****Statement of value added**

The individual and consolidated statement of value added, prepared under the responsibility of the Company's Management for the year ended December 31, 2025, and presented as supplemental information for IFRS purposes, were submitted to the same audit procedures followed for the audit of the Company's financial statements. In order to form an opinion, we have checked whether these statements are reconciled with the financial statements and accounting records, as applicable, and whether its form and contents meet the criteria established in CPC 09 (R1) - Statement of Value Added. In our opinion, the statement of value added was properly prepared, in all material respects, in accordance with the criteria established in that Technical Pronouncement and are consistent with the individual and consolidated financial statements taken as a whole.

**Other information accompanying the individual and consolidated financial statements and auditor's report**

The Company's management is responsible for this other information that comprises the Management Report.

Our opinion on the individual and consolidated financial statements does not cover the Management Report and we do not express any form of audit conclusion thereon.

In connection with our audit of the individual and consolidated financial statements, our responsibility is to read the Management Report and, in doing so, consider whether the report is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this Management Report; we are required to report that fact. We have nothing to report in this regard.

## **Responsibilities of Management and those charged with governance for the individual and consolidated financial statements**

Management is responsible for the preparation and fair presentation of the individual and consolidated financial statements in accordance with Brazilian accounting practices and with the IFRS, issued by IASB, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the individual and consolidated financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company and its controlled companies or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's and its controlled companies' financial reporting process.

## **Auditor's responsibilities for the audit of the individual and consolidated financial statements**

Our objectives are to obtain reasonable assurance about whether the individual and consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Brazilian and International Standards on Auditing (ISAs) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Brazilian standards and ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the individual and consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls;
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's and its controlled companies' internal controls;
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management;
- Conclude on the appropriateness of Management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's and its controlled companies' ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the individual and consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company and its controlled companies to cease to continue as a going concern;



- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the individual and consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation;
- Obtain sufficient and appropriate audit evidence regarding the financial information of the entities or business activities within the group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal controls that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current year and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Brasília, February 26, 2026.



**BDO RCS Auditores Independentes SS Ltda.**  
CRC 2 DF 002567/F

**Ismael Nicomélio dos Santos**  
Accountant CRC 1 SP 263668/O-4 - S - DF

To

Board Members of CAIXA Seguridade Participações S.A.

## 1. Introduction

The Audit Committee of Caixa Seguridade Participações S.A. (AUDCO or Committee), a permanent statutory body that reports directly to the Board of Directors (BoD), acts within the limits of its powers set forth in the Company's Bylaws and Internal Regulations, in accordance with current legislation, notably Law 13303/2016, Decree 8945/2016, the Resolutions of the Interministerial Commission for Corporate Governance and Management of Federal Government Shareholdings (CGPAR), and the regulations of the Brazilian Securities and Exchange Commission (CVM).

It is formed by four (4) independent members, all appointed by the Board of Directors of CAIXA Seguridade. The Chairperson of the Committee also serves as an independent member of the Board of Directors.

As an advisory body, the AUDCO does not have deliberative, decision-making, or executive functions, and it is up to the Committee to evaluate and recommend the correction or refinement of policies, practices, and procedures identified in the sphere of its duties.

The supervision and monitoring work performed by AUDCO is based on inputs received from Management, from various areas of the Company – especially those responsible for preparing the Financial Statements, risk management, internal controls, compliance, and integrity – as well as the results of the work of internal and independent auditors, in addition to the Committee's own analysis of Company documents and information to which it has access in the performance of its activities.

## 2. Activities of the Period

In 2025, the AUDCO held fifty-one (51) meetings with the various areas of the Company, the internal and independent audits, the Executive Board, and the Supervisory Board.

The topics included in the work plan and the agendas of the meetings are related to the statutory and regulatory competencies of the Committee, primarily regarding the supervision/monitoring of the processes for preparing the Financial Statements, risk management, internal controls, compliance, and integrity, as well as the performance of internal and independent audits.

The Committee revised all the Financial Statements of Caixa Seguridade, both individual and consolidated, quarterly and for the fiscal year, as well as the Management Reports and the Independent Auditors' Reports, prior to the resolution of the Board of Directors, for subsequent disclosure.

To this end, it met with those responsible for preparing the Financial Statements and with internal and independent auditors to discuss relevant accounting topics, the significant accounting practices adopted, the estimates made, as well as the presentations of the financial and equity situation, the financial results, cash flows and added values, and the notes.

No discrepancies were identified between management, the independent auditors, and the Audit Committee regarding the Company's Financial Statements.

### 3. Conclusions

The Audit Committee, due to the activities carried out during the period and duly considering its responsibilities and the scope of its actions, concludes that:

- i) the risk management systems, internal controls, compliance, and integrity of Caixa Seguridade reveal an adequate level of effectiveness, considering the size and complexity of the institution;
- ii) Based on Law 13303/2016, and the interactions promoted with the Internal Audit for 2025, the Audit Committee certifies the adequacy of the budget and monitors any necessary adjustments in the internal audit structure. The Committee believes that the Audit performs its functions with independence, objectivity, and quality.
- iii) the independent audit proves to be effective and to act with objectivity. No situations were identified that could compromise its independence or the quality of its work;
- iv) The relevant matters that came to the management's attention and that are required by current regulations are adequately disclosed in the Management Report and in the Financial Statements of Caixa Seguridade, both individual and consolidated, for the fiscal year ended December 31, 2025, accompanied by the Independent Auditors' Report, which is why the Audit Committee opines that they are in a condition to be approved by the Board of Directors of Caixa Seguridade.

Brasília, January 21, 2026.

BERNARDO GOUTHIER MACEDO  
Member

JOSÉ ANTÔNIO MENDES FERNANDES  
Member

JOÃO ALDEMIR DORNELLES  
Member

WALDEMIR BARGIERI  
Chairperson of the Committee

**OPINION OF THE SUPERVISORY BOARD**

The Supervisory Board of Caixa Seguridade Participações S.A., using its legal and statutory powers, proceeded to examine a) the Annual Financial Statements; b) the Profit Allocation Proposal, c) Budget Execution; and, d) the Annual Management Report of Caixa Seguridade Participações S.A., relating to the fiscal year ended on December 31, 2025, which were approved by the Board of Directors on february 26, 2026.

Based on the examinations carried out, the information and clarifications received during the year by the Company's Management and also, the Report of the independent audit company, BDO RCS Auditores Independentes, this Supervisory Board opines favorably, without reservations, that the aforementioned documents are in conditions to be forwarded to the General Shareholders' Meeting for deliberation.

Brasília, February 26, 2026.

DENIS DO PRADO NETTO  
Board Member

LETÍCIA PEDERCINI ISSA  
Board Member

LUIZ FELIPE FIGUEIREDO DE ANDRADE  
Board Chairperson



## DECLARATION

In accordance with article 27 of CVM Rule 80, dated March 29, 2022, the members of the Executive Board of the Caixa Seguridade Participações S.A. ("Company"), private legal entity, headquartered in the city of Brasilia, Federal District, in North Hotel Sector - SHN, Quadra 1, Bloco E, Conjunto A, Edifício CNP, 16<sup>th</sup> and 17<sup>th</sup> floors, registered in CNPJ/MF under the No. 22.543.331/ 0001-00, declare that the financial statements were prepared in accordance with the law and the bylaws and that:

i) reviewed, discussed and agreed with the opinions expressed in the independent auditors' report on the Company's individual and consolidated financial statements for the exercise ended December 31, 2025.

ii) reviewed, discussed and agreed with the Company's individual and consolidated financial statements for the exercise ended December 31, 2025.

Brasilia (DF), February 26, 2026

LUIZ GUSTAVO SILVA PORTELA  
CEO

EDGAR VIEIRA SOARES  
EXECUTIVE OFFICER

SALVADOR CONGENTINO NETO  
EXECUTIVE OFFICER

SIDNEY SOARES FILHO  
EXECUTIVE OFFICER