

**SUSTAINABILITY  
REPORT  
2023**



# TABLE OF CONTENTS

INTERACTIVE  
SUMMARY



3

## **INTRODUCTION**

Message from CEO  
About the report  
Materiality  
2023 highlights

---

15

## **CAIXA**

CAIXA from within  
Value chain  
Economic performance  
Credit business  
Accounting guidelines  
Commitment to responsible action  
and sustainable development

---

38

## **GOVERNANCE WITH ETHICS AND INTEGRITY**

Governance structure  
Integrity  
Transparency  
Risk management  
Sustainability management  
Innovation  
Partnerships and cooperation in sustainability  
and innovation

---

87

## **CAIXA'S RELATIONSHIPS**

Stakeholder relationship  
Employees  
Clients  
Partners management  
Suppliers  
Government

---

135

## **SOCIAL RESPONSIBILITY**

Social inclusion  
Social benefit payment products  
and services

---

171

## **ENVIRONMENTAL AND CLIMATE RESPONSIBILITY**

Environmental Management  
Products and services with environmental benefits

---

187

## **ADDITIONAL CONTENT**

Assurance Report  
GRI content index  
Credits

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# 1

# INTRODUCTION

Message from CEO  
About the report  
Materiality  
2023 highlights



**CAIXA**



# Message from CEO

GRI 2-22

Pride! A word that expresses value and feeling. This is very meaningful for CAIXA, as well as for everyone who participates in its achievements: employees, partners, clients, suppliers, contractors, government, and regulatory agencies. Everyone, in their own way, shares and celebrates the revival of this feeling at CAIXA.

And it is with this pride that I present our 2023 Sustainability Report. A collection of results that express CAIXA's commitment to governance, economy, social inclusion, environmental and climate actions. In the period, we achieved a result of R\$ 11.7 billion, a 20% year-on-year growth.

CAIXA excels for diversity in the composition of its staff, with 45% women and 55% men, equal pay, and incentive programs for female leaders. Black, indigenous people, people with disabilities, and the LGBTQIAP+ population compose CAIXA's workforce. Respect is a value disseminated to our clients, our supply chains, and partners.

At CAIXA, we are committed to improving people's lives. It is up to us to build the future of this Organization, paramount for a country of many differences and which dreams of a reality of new economic, social, environmental, and climate perspectives. We take pride in looking after our employees! At CAIXA, we are committed to improving people's lives. It is up to us to build the future of this Organization, paramount for a country of many differences and which dreams of a reality of new economic, social, environmental, and climate perspectives. We take pride in looking after our employees!

**Carlos Antônio Vieira Fernandes**  
CEO of CAIXA



By 2023, we have lowered our absenteeism rate by more than 10%. To achieve this result, active participation in CAIXA's health and quality of life programs was fomented, aim at enhancing the practice of healthy habits. We also accompanied the Federal Government which, during the year, began a movement to reclaim the Brazilian identity with a focus on reducing inequalities, ramping up business built on social inclusion and inducing economic growth, a policy wherein CAIXA plays a leading role as a 100% state-owned Company.

CAIXA drives Brazil's inclusive and sustainable growth, contributing to income distribution and supporting economic development with social justice. The Bank is part of the lives of all Brazilians, especially in the implementation of the Federal Government's public policies, such as *Bolsa Família*, *Minha Casa, Minha Vida* (MCMV), *Desenrola* and the *Novo Programa de Aceleração do Crescimento* (New Growth Acceleration Program) or PAC. Our businesses and services build positive impacts that reach all Brazilians.

**In 2023, the *Minha Casa, Minha Vida* program alone contracted**

**R\$ 101.2 billion**

Housing, our flagship, ended 2023 with an outstanding performance, after the resumption of Tier I of the MCMV, providing access to decent housing for the most vulnerable. Within the scope of *Minha Casa, Minha Vida* program alone, R\$ 101.2 billion was contracted in 2023, including subsidies, corresponding to +454 thousand new housing units, benefiting +1.8 million people. Overall, 694.3 thousand housing contracts were signed during the year, the largest annual contract in CAIXA's housing history, benefiting +2.7 million people with access to their own home. In addition, by December 2023, 443 projects and +101 thousand housing units received the *Casa Azul + CAIXA Seal*, a sustainability rating instrument issued by CAIXA for housing projects with efficient solutions in the design, execution, use, occupation, and maintenance of buildings.

Act as the key partner of the Public Authority, offering comprehensive services and a portfolio of products and services to support development and social inclusion, the implementation and execution of public policies, continues to be the realization of what is called CAIXA's "public DNA" and evidences its pride in serving Brazilian society. By 2023, CAIXA had recognized 95 municipalities with the CAIXA Sustainable Management Seal, which

considers good governance practices and social, environmental and climate responsibility.

During the year, nearly R\$ 369.2 billion was paid out in social benefits, a 19.5% growth, boosting the local economy and helping to lift millions of people out of poverty. CAIXA played an essential role in minimizing the social impacts on communities afflicted by climate disasters or emergencies, acting as a partner for states and municipalities in actions, such as the release of *Fundo de Garantia do Tempo de Serviço* (Worker's Severance Indemnity Fund) or FGTS withdrawals for municipalities in São Paulo, affected by heavy rains in February 2023, and the anticipation of *Bolsa Família* payments in cities in Rio Grande do Sul, Santa Catarina, Rio de Janeiro, Amazonas, Amapá, Alagoas, and Paraná.

Lotteries collected R\$ 23.4 billion in 2023, of which R\$ 9.2 billion was earmarked for social purposes: 43% for social security, 26% for public safety, 18% for sports, 7% for culture and 6% for health and education.

CAIXA remains relevant in agribusiness, supporting small producers, and its loan portfolio grew significantly in 2023, hitting 27%, with a balance of R\$ 56.2 billion.



We ended the year with a 2.16% delinquency rate in the total loan portfolio, due to greater efficiency in the collection process. We also recorded returns from the *Desenrola Brasil* Program and the *Tudo em Dia* CAIXA campaign, which recorded R\$ 12.7 billion in registration regularization, of which R\$ 5.3 billion referred to *Fundo de Financiamento Estudantil* (Student Financing Fund) or Fies debts. Keeping delinquencies under control is crucial to achieving sustainable results.

Sustainable development is intrinsic to our purpose and reflects our vision for the future. The values of public spirit, integrity, sustainability, and inclusion underpin the construction of our products and guide our actions and decisions. The sustainable finance portfolio reached a balance of

R\$ 775.1 billion in 2023, up by 15.6% from 2022, a variation greater than the total loan portfolio, which advanced 10.6% in 12 months.

In addition to being a signatory to the UN Global Compact and the Equator Principles, in 2023 CAIXA joined the Green Coalition, an initiative that gathers 20 public development banks from six countries in the Amazon region, in partnership with the Inter-American Development Bank (IDB), the Andean Development Corporation (CAF) and the World Bank. Our role will include to coordinate the Financial Instruments pillar of the work plan, contributing to the promotion of financial solutions and fomenting the social, environmental, and economically sustainable projects, with investments of up to US\$ 20 billion by 2030.

Also in 2023, CAIXA received the GHG Protocol Gold Seal for the 10<sup>th</sup> time, awarded to companies evidencing a commitment to transparency and quality in the measurement and disclosure of their Greenhouse Gas (GHG) emissions, and maintained, for the second consecutive year, its best result in the Carbon Disclosure Project (CDP) environmental disclosure, receiving a B grade. Maintaining this grade evidence the Bank's commitment to a low-carbon, green and regenerative economy.

CAIXA has the 2030 Agenda as its guiding principle, working on fronts, such as Sustainable Work and Income, Sustainable Cities, Transition to a Low Carbon Economy, Corporate Sustainability, and Impact Innovation.

For the coming years, we will pursue strategic results based on customer-centricity, sustainability, groundbreaking solutions, shoring up governance and operating efficiency. Our aim is to remain a benchmark in all issues that make CAIXA a bank that goes beyond its financial sustainability. The challenges are great, but our history and our team's commitment are drivers for a more inclusive and fairer reality. We will take care of our Institution, so that the feeling of pride is shared by all Brazilians, who see CAIXA as the bank of workability, the bank of sustainability, the bank that looks out for everyone, welcomes everyone, and solves everyone's problems.

Carlos Antônio Vieira Fernandes  
CEO

Addendum to Message from CEO

On November 7, 2023, Mr. Carlos Antônio Vieira Fernandes took office as CEO of CAIXA, as appointed by the Honorable Mr. President of the Republic, Luiz Inácio Lula da Silva. Mr. Carlos Antônio Vieira Fernandes holds a degree in Economics and Social Studies, a post-graduate degree in Business Strategies, Foreign Trade and Finance, a master's degree in finance from the Université Paris 1 Panthéon - Sorbonne and is currently studying for a doctorate at the Management School (IAE) of the University of Bordeaux. A career employee at CAIXA for over 30 years, Mr. Fernandes has held strategic managerial positions in the business and home loan areas. He was also chief advisor to the CAIXA's Presidency. Mr. Fernandes served as interim minister of Cities and Integration in alternating periods between 2014 and 2015. He was executive secretary of the Ministry of Cities and Integration and has also held other strategic executive positions, such as: CEO at Federal Savings Banks Foundation (Funcef), CEO and Chief Operating Officer at Financeira BRB, Chairman of the Board of Directors of Companhia de Desenvolvimento dos Vales do São Francisco e do Parnaíba (Codevasf), Chairman of the Board of Directors of Brazilian Company of Urban Transport (EBTU), Chairman of the Board of Directors of Company of Urban Trains of Porto Alegre (Trensurb) and member of the Board of Directors of Litel and VALE.



# About the report

GRI 2-2 / 2-3 / 2-5 / 2-14

It is with great satisfaction that CAIXA presents its 2023 Sustainability Report. This document covers the period from January 1 to December 31, 2023.

Published annually since 2006, CAIXA's Sustainability Report is presented and disclosed separately from the Integrated Report to confer greater prominence to sustainability results and social, environmental, climate and governance responsibility. The accounting information contained herein comprises the entire CAIXA Conglomerate. However, the sustainability data of their companies has been excluded, as each company is responsible for its own reporting.

This Report addresses the most relevant topics for CAIXA, based on the principle of materiality, to ensure valuable and useful information for decision-making by all stakeholders.

We draw up the Report considering the following methodologies:



### Global Reporting Initiative

The document is based on the GRI Standards methodology and considers the sector indicators of the G4 version. GRI content index [See on page 197.](#)



### Sustainable Development Goals (SDG)

Each chapter highlights the correlation between the topics covered and the SDG of the UN's 2030 Agenda.. [See on page 11.](#)



### External Assurance

Conducted by KPMG Auditores Independentes and approved by the Board of Directors and the Board of Governors, advised by the Sustainability Committee. The assurance letter can be found here [see on page 196.](#)

How to read this report:

#### External links



Icons indicating access to information on the CAIXA website

#### SDG icons



#### Indicators

GRI 2-18; SASB IF-EU-110

Interactive summary



If you have any accolades, questions, complaints, or suggestions, please send a message to [gersa@caixa.gov.br](mailto:gersa@caixa.gov.br).



# Materiality

GRI 3-1 / 3-2

For the purposes of reporting in this Sustainability Report, CAIXA maintained the Materiality drawn up in 2019, formally revised in 2020 and reassessed internally each year. The composition of Materiality was defined after listening to the following stakeholders: Senior management, clients, suppliers, government, regulators, employees, sector bodies and trade unions.

The tabulation and consolidation of the consultation resulted from the average evaluation by external and internal stakeholders. The topics were classified as: of very high importance; of high importance (by external stakeholders); and of high importance and important (by internal stakeholders).

The impacts analyzed, especially those identified as material by stakeholders, were analyzed from the perspective of where the impact occurs (whether internally or externally to the Organization) and what its influence is in each case.

## Thus, the material topics are the following:



Transparency



Customer Privacy and Information Security



Labor Relations



Innovation



Clear and Fair Information for Clients



Employees Attraction, Retention, Development



Social Inclusion



Ethics, Compliance and Anti-corruption



Diversity and Equal Opportunities



Customer Relationship



Credit and Delinquency



Occupational Health and Safety



Environmental Protection and Conservation



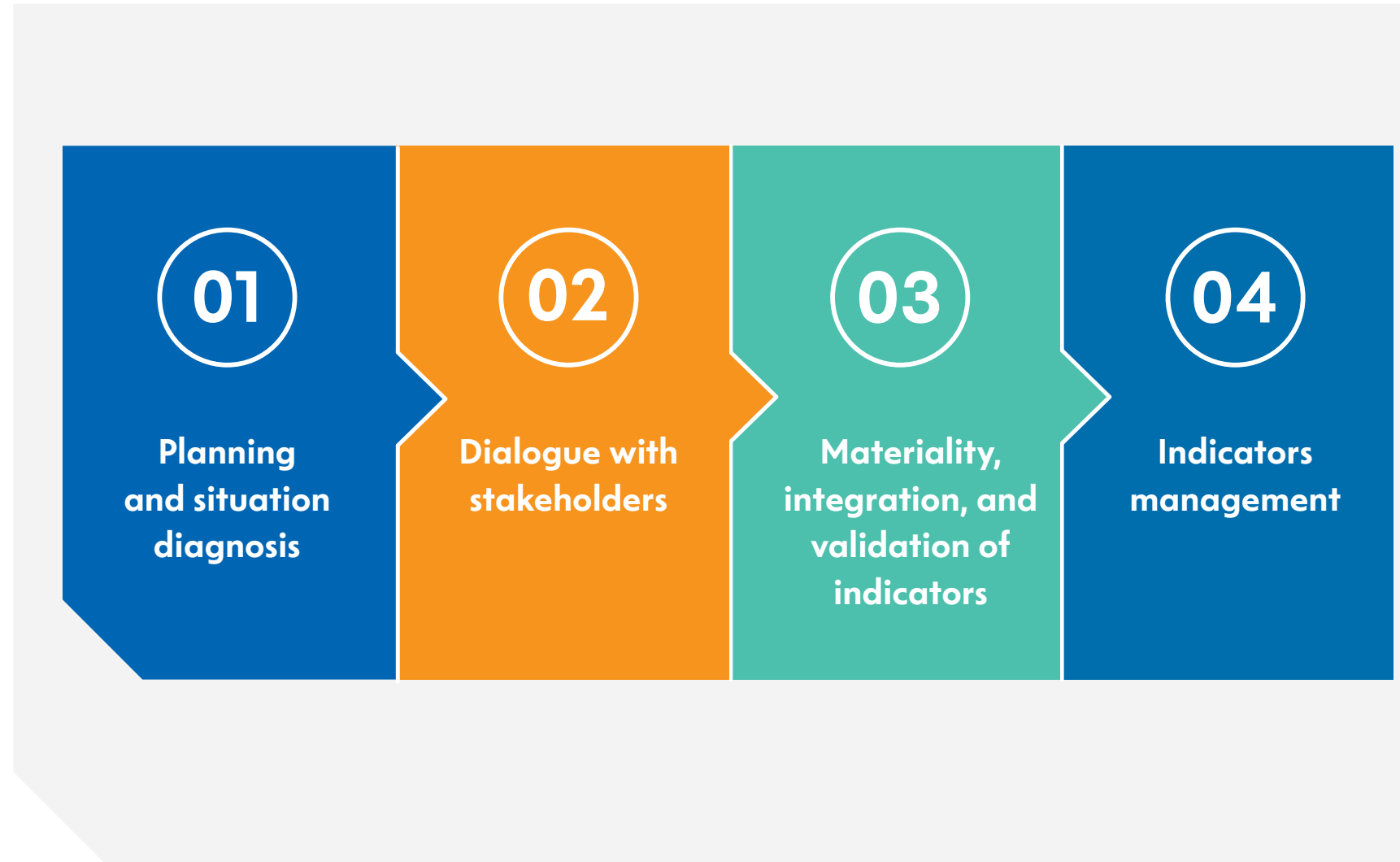


## Building a new materiality

In 2023, CAIXA undertook the process of reviewing its materiality and updating it accordingly, which serves as a reference for decisions on the Institution's strategic direction.

This update was completed in December 2023, after an extensive discussion process on relevant topics, with a group composed of representatives from various areas of the Company. For this review, they were heard: Senior management, investors, clients, suppliers, partners, government, regulators, employees, consultants, civil organizations, young apprentices, and trainees.

The updating process was carried out in four stages, involving the review of in-house documentation and the identification, categorization, and analysis of a wide variety of potential material topics focused on sustainability and aligned with the demands and context of the business, both internally and externally at CAIXA.



## Definition of new material topics

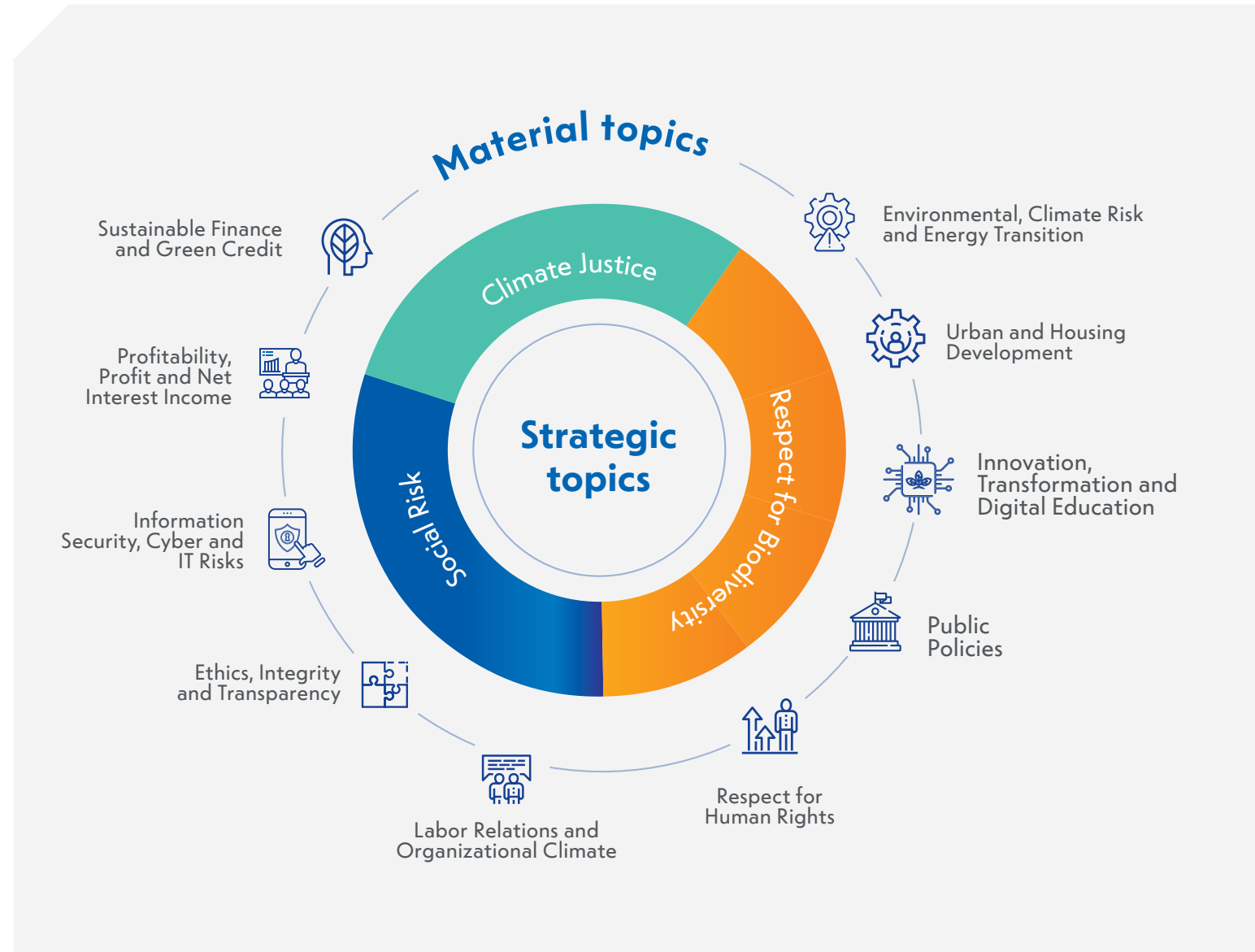
As part of the work, more than 100 relevant topics were identified by the units participating in the discussion group. After analysis, 35 topics were submitted to the stakeholders for further analysis and selection.

The result was that, of the topics presented, 14 were chosen, 11 of which were material and 3 strategic, as shown in the image aside:

The update of Materiality reveals an advance in CAIXA's approach, highlighting a broadened awareness of corporate responsibilities in social, environmental, climate, financial and governance aspects. By embedding these elements into its strategies and operations, the Company enhances its positive impact on society and bolsters its relationships with stakeholders.

In addition to embedding these topics into future reviews of CAIXA's Strategic Plans, the new Materiality will be reflected in the Institution's official reports (Integrated Report and Sustainability Report, among other documents), in a more in-depth manner, from 2024 onwards.

Note: material topics are the most relevant issues for CAIXA according to the methodology, and which have a direct impact on its operations and reputation, based on the internal and external view; while strategic topics play a crucial role in the Institution's strategy and operations. These are not classified as material topics according to the cut-off criteria and the GRI standards, but were defined as relevant by consensus by the discussion group and the Sustainability Unit.



## Correlation of material and strategic topics with SDG

The alignment of the material topics with the UN Sustainable Development Goals (SDGs), especially considering the specific targets for Brazil, reflects their commitment to a global sustainability agenda and the local context in which they operate. The SDGs provide a comprehensive roadmap for action in key areas for sustainable development, addressing social, environmental, climate and economic issues.

CAIXA has been monitoring the proposal for SDG 18 in the UN's 2030 Agenda. The commitment to ethnic-racial equality was voluntarily made by the Brazilian government at the 78<sup>th</sup> United Nations General Assembly in September 2003. The expectation is that in 2024, according to the president's speech, Brazil will present the linked indicators and targets at the High Level Political Forum, which gathers authorities from various countries.





# Highlights 2023

R\$ **1.8** trillion  
in assets, an  
increase of  
**15.2%**

Total delinquency:  
**2.16%**,  
the lowest rate  
among the big  
banks.



R\$ **185.4**  
billion  
in home loan.

In 2023, CAIXA  
accounted for  
**67.3%** of the  
entire market portfolio.

Implementation  
of a new **Supplier  
Relationship Portal**.

Perfecting the  
**Diversity &  
Inclusion  
Program**.

Launch of a  
new type of **Bidding  
at CAIXA**.

Emphasis on **customer-  
centricity** and the  
**population's social  
inclusion**.

## Awards & recognitions received in the year

- **1<sup>st</sup> place in the Good Correctional Practices Contest organized by the Federal Internal Affairs Department.** Good correctional practices are initiatives that resulted in changes, introduced new behaviors or set new standards within organizations. Criteria, such as creativity, innovation, cost-effectiveness, effective impact, simplicity and replicability are evaluated.
- **1<sup>st</sup> place in the Good Practices for Ethics Management Contest.** The award recognizes good practices adopted by Ethics Commissions to leverage ethical culture.
- **Honorable mention for training initiatives for digital culture and the creation of CAIXA Tem at the CUBIC T<sup>2</sup> Awards.** The award recognizes Training and Development teams (T&D) for their positive influence and impact on learning and development leadership.
- **The world's 2<sup>nd</sup> best Corporate University at the CCU 2023 Global Event.** The Global CCU awards take place every two years and recognize the best corporate education initiatives in the world.
- **Gold Seal from the Brazilian GHG Protocol Program.** The award stimulates a corporate culture of Greenhouse Gas (GHG) emission inventories in Brazil for an agenda to tackle climate change in organizations and provides international quality instruments and standards for accounting for emissions and publishing inventories.
- **9 awards in the Prisma Fiscal system, three of them in first place.** The Prisma Fiscal is a system that collects market expectations, created and managed by the Ministry of Economy's Secretariat for Economic Policy, to monitor the evolution of Brazil's main tax variables from the perspective of private sector analysts.
- **1<sup>st</sup> place in the 19<sup>th</sup> Banking Transformation Award, in the banks pillar, means of payment category, with the CAIXA Cartões App case.** The category honors digital solutions that innovate in the usability of banking services, smart use of data and secure environments with a focus on the inclusion of people.
- **5 times in the TOP 5 ranking of the Brazil Central Bank's Focus Survey.** The ranking foments the improvement of the research participants' predictive capacity and recognizes their analytical efforts.
- **8<sup>th</sup> place in the annual "Top Basic" ranking and 7<sup>th</sup> place in the "Top General" ranking.** The award recognizes institutions whose protections for the country's main economic indicators are closest to reality.
- **1100+ Innovators in the use of IT.** We are among the 100+ Innovators in the Use of IT, as awarded by IT Forum. The award considers the innovative environment and the leading role of the IT area in innovation in the country's largest companies.
- **2<sup>nd</sup> place in the "Development" category of the Brazil Human Being Award.** This award aims to stimulate works that step up the development of people and organizations, adding value for their employees or collaborators, as well as for other stakeholders: shareholders, clients, suppliers and society.
- **1<sup>st</sup> place in the ESG category of the ABRHDF Human Being Award.** This award intends to encourage those in charge of people management to undertake actions relating to the environment, social issues and governance, aiming the sustainable growth of their company in society.



- **Receipt of the ABRACAM seal of Compliance with PLD/FT for the foreign exchange market.** The Brazilian Foreign Exchange Association (Abracam) is a non-profit organization that represents financial institutions authorized by the Central Bank to carry out forex transactions in Brazil and companies that provide services to the segment. The seal's main objective is to ensure that certified institutions adopt good national and international practices against crimes of money laundering and terrorist financing in the exchange market.
- **Top of Mind (33<sup>rd</sup> edition) in the Savings Category, organized by Grupo Folha.** We are the Bank most reminded for its savings product, according to Folha de S. Paulo's Top of Mind 2023 survey. The product stood out for the 22<sup>nd</sup> consecutive year.
- **We received the "Amigos da Juventude" (Friends of Youth) Seal from CIEERJ.** We received the "Friends of Youth" Seal from CIEERJ in recognition of the very important partnership that CAIXA plays in the development of Rio's youth for integration into the workplace.
- **Top of Mind - Successful Brands - Minas Gerais - Common Market.** We are the most reminded bank in the Top of Mind - Successful Brands - Minas Gerais - Common Market, in the finance segment.
- **We were awarded the Honorary Title of Cost Engineering.** The honor was awarded for the services rendered to engineering in the Americas and in recognition of CAIXA's importance in maintaining and disseminating the National System for Researching Civil Construction Costs and Indexes (SINAPI).
- **"Empregabilidade Jovem Brasil" (Young Employability Brazil) Trophy.** We were awarded the "Young Employability Brazil" trophy from the Center for Business-School Integration (CIEE). The award recognizes those who make a difference for productive inclusion in Brazil.
- **"Best Companies for Young Apprentices in Brazil" Award.** The award, created in partnership with the Ministry of Labor and Employment and Great Place to Work, recognizes companies that value the Jovem Aprendiz (Young Apprentice) program and do excellent work with young people.
- **Top 3 of the "Mastercard Excellence Program".** The award recognizes CAIXA's performance in the Brazilian payments market. We were awarded in the Transit category (approval of contactless transactions on public transport).
- **Fitch Rating's Agency.** CAIXA's Environmental, Social and Governance (ESG) Relevance Score 4[+] for "Community Relations, Social Access and Ability to Pay", recognizing the relevance of our social role.
- **Moody's Rating Agency.** Positive environmental rating (E2) in the Moody's Global Report, recognizing our low exposure to environmental risks.
- **FEBRABAN banking self-regulation seal.** We maintained the banking self-regulation seal, evidencing CAIXA's commitment to the topics of "consumer relations", "combating the terrorism financing and against money laundering" and "socioenvironmental responsibility".
- **Carbon Disclosure Project (CDP) Assessment.** For the second year running, we received a B grade in the Carbon Disclosure Project's (CDP) environmental assessment. Reporting to the CDP is an important tool to guide the efforts of institutions that want to comply with the highest sustainability standards.



# 2

## CAIXA

CAIXA from within

Value chain

Economic performance

Loan segment 2023

Accounting guidelines

Commitment to responsible action  
and sustainable development



# CAIXA from within

GRI 2-1 / 2-6

CAIXA (corporate name: *Caixa Econômica Federal*), founded in 1861, is a state-owned company of the Brazilian National Financial System, linked to the Ministry of Finance. Although a 100% public financial institution, it operates like any other bank. It has administrative autonomy and is subject to the rules and oversight of the Central Bank of Brazil (BCB) and other regulatory bodies.

However, it has a unique feature, since it centralizes and manages operations related to relevant social instruments, such as *Bolsa Família*, *Abono Salarial* (Salary Allowance), *Bolsa Atleta* (Athlete Grant), etc. CAIXA has also been liable for lottery games in Brazil since 1961. Therefore, the Institution operates in segments such as Government, Housing, Retail, Wholesale, as well as other businesses.

The Organization observes the guidelines of the Federal Government's Inter-ministerial Commission for Corporate Governance and Management of Shareholdings, and has an internal manual that defines the organizational structure of the CAIXA Conglomerate.

Besides serving account holders, workers, beneficiaries of social programs and bettors, CAIXA supports various projects and initiatives throughout the country and has a consolidated position in the Brazilian market as a large, solid and modern bank. The Institution's headquarters are in Brasília (DF).

It is present in most (99%) of Brazilian municipalities - from riverside communities to large urban centers - with a wide service network, composed of brick-and-mortar and digital branches, lottery shops, CAIXA *Aqui* correspondents, ATM channels, truck-branches and boat branches.

In the housing sector, CAIXA accounts for 67.3% of Brazil's home loans (base year 2023). CAIXA is also responsible for assisting the poorest sections of the population, who need benefits from the federal government, such as the *Bolsa Família*, and carries out public policies to foment education, health, infrastructure projects, public security, culture and sport.

The Bank is also liable for managing the *Fundo de Garantia do Tempo de Serviço* (Worker's Severance Indemnity Fund) or FGTS and the *Programa de Integração Social* (Social Integration Program) or PIS, looking after the accounts and making payments in the situations provided for by laws and the respective regulations.

In its 162-year history, CAIXA has contributed to the general service of the population - especially in cities with no commercial interest for private banks - banking inclusion, regional development

and economic prosperity in Brazil. Since January 12, 1861, when Dom Pedro II signed Decree No. 2.723, which founded the *Caixa Econômica da Corte*, CAIXA has walked side by side with the country's trajectory, accompanying its growth and that of its population.

The Institution has been present during the major transformations in Brazilian history, such as changes in political regimes, economic development, urbanization processes and the advance of industrialization, supporting and helping the country. It has always played a leading role, given that it is one of the main agents of the Federal Government's public policies, also a transformational agent for a fairer and less unequal society. CAIXA's widespread distribution makes it possible for public policies, especially income transfer and access to credit, to reach millions of Brazilians.



## Purpose, Vision for the future & Values

CAIXA was born helping Brazilians make their dreams come true and has been reinforcing this throughout its history. The Bank's business is to build dignity! From providing access to decent housing, to winning a millionaire prize or getting an education and support for a better life.

CAIXA's corporate identity, built on the Institutional Strategic Plan 2023-2028 of the CAIXA Conglomerate, is grounded on the following drivers:



### Purpose

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



### Vision for the future

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



### Values

- **Public Spirit - We serve Brazilian society.**  
We are CAIXA, a state-owned company. All our actions aim a positive impact on Brazilian society. We represent CAIXA with pride, strength and unity. With synergy, we face the challenges together. We act with excellence in our relationships.
- **Integrity - We act with integrity and ethics.**  
Our actions represent our values and ethical principles. People at CAIXA treat everyone and are treated with respect, transparency and honesty. We repudiate conduct that could be characterized as prejudice, discrimination or harassment of any kind.
- **Sustainability - We work for sustainable development.**  
Our external and internal relations value sustainable principles. We transform society by balancing social, cultural, economic and environmental aspects to meet the needs of current generations and to provide for the needs of future generations.
- **Inclusion - We practice inclusion.**  
We respect and value individual characteristics. We practice social inclusion, equality and diversity across our relationships. We foment and value creativity and innovation.  
**We are guardians and examples of these Values. That is the CAIXA way of being!**

Note: CAIXA follows and considers relevant the discussions that seek to extend affirmative actions of social inclusion to the Portuguese language. However, just to make it easier to read, considering linguistic peculiarities, this document adopts the use of terms in the male gender when referring to generic populations (such as employees, partners, clients, suppliers, etc.), referring equally to all gender identities.

# Value chain

GRI 2-6

CAIXA has a structured and consolidated business model and value chain.

In 2023, to promote greater alignment between the sustainability area and the Company's strategic guidelines, underscoring sustainable and social development, its work throughout the Organization was bolstered. The People Vice-Presidency was recreated, underpinning the corporate positioning on the subject: valuing employees, recognizing talent and developing digital skills, besides shoring up the management of supplementary pensions. In addition, the organizational structure was streamlined, with a focus on tactics and business, enhancing the digital channels strategy, as well as

verticalizing and valuing the Customer Service, fine-tuned with the customer-centricity strategic guidelines. Management and coordination of the network was also fomented, in a regionalized and specialized way.

Despite the changes mentioned in some of the Organization's sectors, its value chain, as well as its business relationships, were maintained when compared to the previous period.



The business model adopted by the Institution is explained and detailed in the **Integrated Report 2023 of CAIXA**.





Get to know the main segments in which CAIXA operates:

## Government

In this segment, CAIXA has shaped an image of strength and trust before Brazilian society, being recognized for its efficient transfer and onlending of funds and for its solid performance in the execution of public policies. The segment also has the judiciary branch and the Proprietary Private Pension Plan (RPPS) as clients. The Institution has competitive advantages, given its effectiveness in transferring funds, its expertise in managing social registers, operating and paying social benefits, besides its commercial services and products for states and municipalities.

## Housing

As the main provider of home loans to individuals, CAIXA acts as a fomenter and market leader in this segment. Due to its status as Brazil's largest home loan agent and its key role in urban development, especially basic sanitation, the Institution maintains its competitive advantage with efficient processes and competitive rates.

## Wholesale

For clients who demand increasingly customized financial solutions, CAIXA operates in the corporate segments - medium and large companies, transacting larger financial volumes, devising product and service solutions connected with commercial credit, infrastructure and sanitation, foreign trade, asset and liability management, capital market solutions through investment banking, among others. As a competitive advantage, the Wholesale relies on an extensive physical service network, with dedicated offices and teams trained and specialized in the Agribusiness, Infrastructure/Sanitation, Civil Construction and Commercial niches, with a prominent level of engagement, providing financial advice to clients in order to achieve their business objectives.

## Retail

With a widespread distribution and Brazil's largest customer base in the individual segment, monetizing the engagement and experience of +152.4 million clients is the biggest challenge to be faced by CAIXA in this segment.



### Main figures in 2023:

**152.4 million** clients

**150.5 million** are individual clients (PF)

**1.9 million** are corporate clients (PJ).

**25.9 thousand** ATMs available at outlets and self-service rooms.

Partnership with Rede Banco24Horas  
**24.1 thousand** ATMs.



**NOTABLE WIDESPREAD DISTRIBUTION**

presence in + **99%** of Brazil's municipalities.

**26.5 thousand** OUTLETS, INCLUDING:

**4.3 thousand** physical and digital branches and outlets

**22.2 thousand** Lottery Shops and CAIXA AQUI Correspondent

**10** truck branches

**2** boat branches

**1** Automated Mobile Unit - Container

# Economic performance

To fulfill its institutional purpose, CAIXA works to achieve its strategic objectives, seeking to leverage the Bank's efficiency and profitability levels, offering Brazilian society products and services that support financial inclusion and citizenship.

CAIXA's economic and financial performance in 2023 reached significant levels, evidencing the Institution's efforts to build sustainable results.



Accounting net income went  
**R\$ 11.7 billion in 2023,**  
**↑ up 20.0%**  
**versus previous year**

Accounting net income went up 20% to R\$ 11.7 billion in 2023, versus previous year.

The other key highlights of the year's economic and financial performance were:

## Direct economic value generated and distributed (R\$ thousand)

GRI 201-1

	2022	2023
<b>Value added to distribute</b>	<b>42,551,524</b>	<b>44,047,540</b>
Net revenue and equity income	178,815,331	212,421,221
Withholdings and acquired inputs	-136,263,807	-168,373,681
<b>Economic value distributed</b>	<b>42,551,524</b>	<b>44,047,540</b>
Personnel (remuneration and benefits and FGTS)	23,977,177	26,478,477
Taxes, fees, and contributions	6,063,399	2,826,936
Debt capital remuneration	2,171,947	2,342,547
Equity capital remuneration	10,339,001	12,399,580

Source: 4Q23 – Value-Added Statements.

More information on CAIXA's economic and financial performance is available on the website.



## Loan portfolio

CAIXA has credit as its main foundation. The Bank's financial results in 2023 were leveraged by both net interest income, fees and commission, hitting a record in total lending year to date.



Housing

**R\$ 733.3 billion**



Commercial\*

**R\$ 232.1 billion**



Infrastructure

**R\$ 98.4 billion**



Agribusiness

**R\$ 56.2 billion**

\*It includes cards, loans contracted and securitized loans.

# Loan segment 2023

GRI 2-29, 3-3

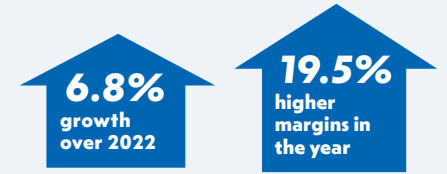
**OUTPUTS (BUSINESSES GENERATED; IMPACTS; BENEFITS):**  
market share gain

CAIXA maintained businesses while private banks reduced loan grants due high interest rates.

**R\$ 544.3bi**  
in loans contracted

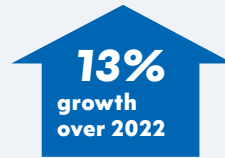


**THE HIGHEST VOLUME OF THE BANK'S HISTORY**

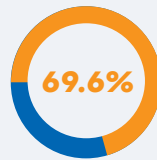


**RECORD IN HOME LOANS CONTRACTED**

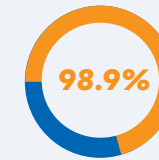
**R\$ 185.4 bi**



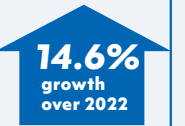
**694.3** thousand properties financed in 2023



**+ 2.7 million** people benefited with access to own home

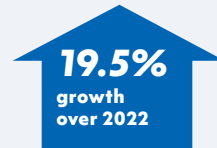


**R\$ 733.3 bi** invested in housing

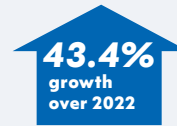


**+ 1.3 million** jobs created

**R\$ 369.2 bi**  
PAID IN SOCIAL BENEFITS



**R\$ 159.8 bi** paid to Bolsa Família program



Registry regularization and financial restructuring for

**459.4 thousand** clients

renegotiated in debts through *Desenrola Brasil* program, *Tudo em Dia* CAIXA campaign and *Fundo de Financiamento Estudantil* (Student Financing) or Fies.

**CAIXA'S CREDIT OPERATIONS BREAK RECORDS AND HAVE POSITIVE IMPACTS FOR THE BANK, CUSTOMERS AND SOCIETY**

## Sustainable finance portfolio

The sustainable finance portfolio reached a balance of R\$ 775.1 billion in 2023, 15.6% higher than in 2022, a variation greater than the Bank's total loan portfolio.



Housing  
R\$ **542.1**  
billion

Sanitation and infra  
R\$ **93.4**  
billion

Fies  
R\$ **74.3**  
billion

Commercial  
R\$ **43.9**  
billion

MCMV Tier 1  
R\$ **9.6**  
billion

Agro  
R\$ **11.8**  
billion



## Record number of home loans contracted

Year to date, home loans hit a record R\$ 185.4 billion, 13.0% higher than the previous year.

CAIXA is the bank that supports Brazilians in their dream of owning their own home. It remains the market leader in the housing segment, with a 67.3% market share in total home loans, and is the leader in the execution of FGTS funds, with a 98.9% share. Concerning the pace of home loans in 2023, CAIXA accounted for 69.6% of all loan granted in the market, a 5.3 p.p. growth in 12 months.

The balance of the housing portfolio ended December 2023 at R\$ 733.3 billion, up 14.6% in 12 months. Of this balance, 57.6% were granted with funds from the *Fundo de Garantia do Tempo de Serviço* (FGTS) and 42.4% were granted with funds from the *Sistema Brasileiro de Poupança e Empréstimo* (Brazilian Savings and Loan System) or SBPE. Both sources of funds recorded higher balance compared to December 2022: 14.4% and 14.8%, respectively. In 2023, FGTS home loans totaled R\$ 109.8 billion.

CAIXA originated a record number of home loans, with 694.3 thousand properties financed, benefiting +2.7 million people with access to home ownership, generating +1.3 million jobs, boosting the growth of cities and the Brazilian economy.

### Loan highlights - individual segment

The PF (individual) commercial loan segment ended 2023 with a portfolio balance of R\$ 134.7 billion. The highlight remains payroll-deductible loans, with a balance of R\$ 103.2 billion in December 2023 and a 16.6% market share for CAIXA in the Brazilian market.

### Loan highlights - corporate segment

With regard to PJ (corporate) commercial loans, the balance of the portfolio ended the year at R\$ 97.4 billion, up 3.8% from 2022. Year to date, we recorded R\$ 66.8 billion in contracts, 14.3% higher than in the previous year. CAIXA continues mainly focusing on small and micro enterprises, which, in 2023, accounted for 63.0% of the portfolio's total balance.





## Infrastructure and sanitation loan

Infrastructure and sanitation operations reached a balance of R\$ 98.4 billion in December 23, a 1.2% year-on-year growth. R\$ 15.4 billion were contracted in 2023, 91.0% higher than in 2022.

Due to their foremost importance and leading role, and as they are intrinsically connected with Brazil's economic development, these operations are part of CAIXA's strategic scope of action.

## Agribusiness portfolio

In agribusiness, the portfolio balance reached R\$ 56.2 billion at the end of 2023, a 27.3% year-on-year increase. In the individual segment (PF), year-on-year growth stood at 41.0%.

## Increasing improvement in the quality of CAIXA's loan portfolio

Delinquency on the total loan portfolio ended December 2023 at 2.16%, 0.52 p.p. lower than in September 2023 and 0.06 p.p. higher than in December 2022. Provision coverage ended the year at 206.3%, capable of covering 2.1 times delinquency exceeding 90 days. The rating of the total portfolio has 93.4% of operations rated at risk levels between AA and C, 0.9 p.p. higher than the rating reported at the end of the previous year, evidencing upward quality and strength.

CAIXA's total loan portfolio has 92% of its balance secured, accounting for a growth of 1.1 p.p. over 12 months. There is a high concentration of long-term operations, mainly due to the housing portfolio, which accounts for 65.5% of the total portfolio.

Thus, at the end of 2023, the Bank recorded R\$ 1.7 trillion in collaterals appraised on the date the loan was granted, i.e., excluding any appreciation of the collaterals, compared to the portfolio balance of R\$ 1.1 trillion, representing a ratio of 155.0% of the value of the collateral over the outstanding balance.



## Funding

CAIXA's total funding balance was R\$ 1.5 trillion at the end of 2023, up by 21.4% from the end of 2022. The main drivers were financial bills, term deposits and demand deposits, which grew by 97.2%, 51.8% and 14.2% respectively in the year-on-year comparison, offsetting the 0.7% decline in savings. The ratio between total funding and the loan portfolio is 132.6%.

## Risk and capital management

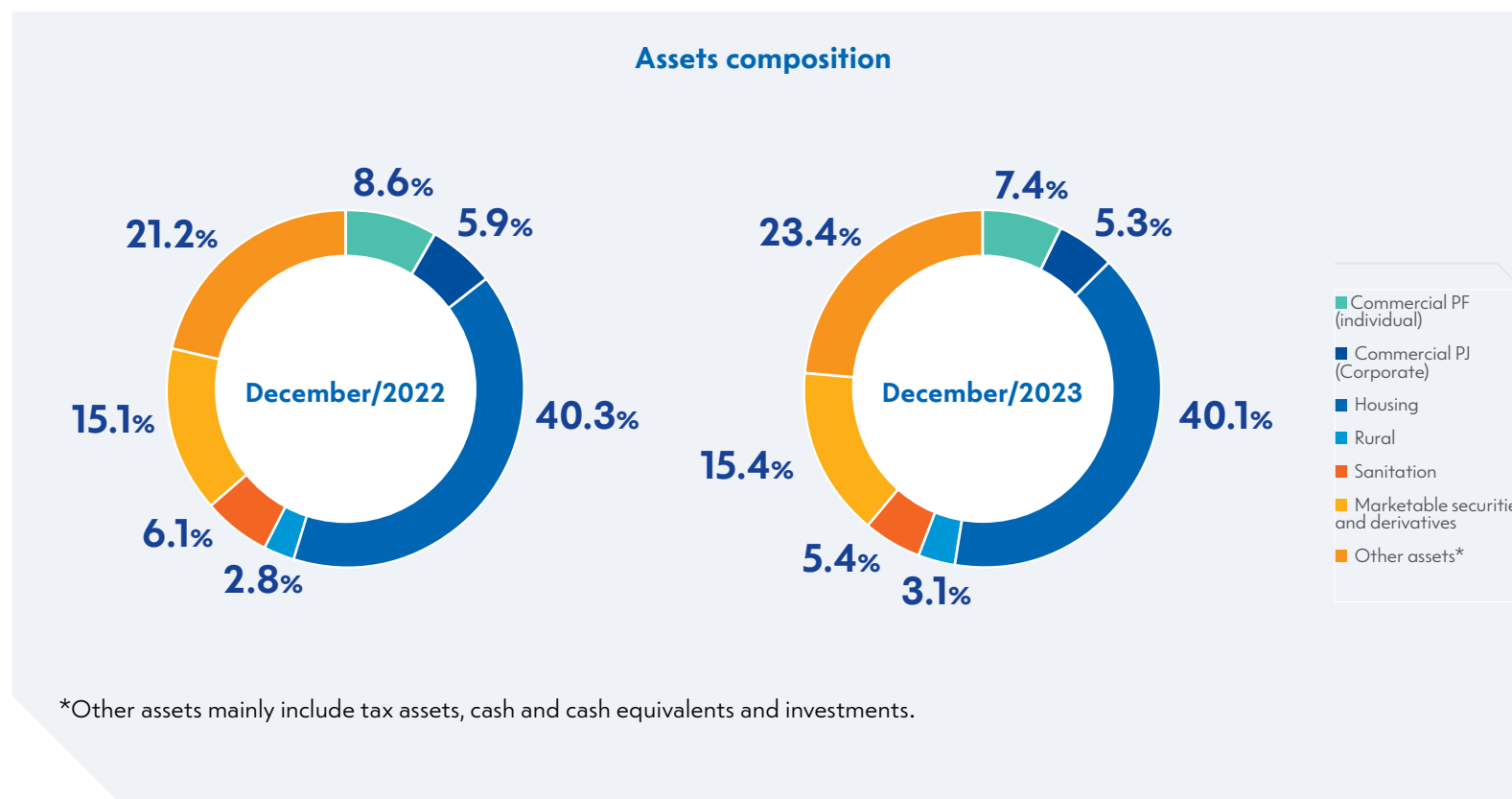
In December 2023, the Risk Weighted Assets (RWA) totaled R\$ 757.9 billion and the Reference Shareholders' Equity (PR) ended at R\$ 126.4 billion.

As a result, the Core Capital, Tier I and Basel ratios stood at 13.9%, 14.1% and 16.7%, remaining above the regulatory minimum.

## Assets

CAIXA's assets totaled R\$ 1.8 trillion in December 2023, a 15.2% year-on-year advance, driven by the 10.6% growth in the loan portfolio, accounting for 61.2% of total assets. The marketable securities and derivatives portfolio moved

up 17.2% in the last 12 months, accounting for 15.4% of CAIXA's assets, while other assets increased by 27.5%, or 23.4% of total assets.



## Registry regularization

In June 2023, the Federal Government issued the Provisional Measure 1.176, which enacted the *Desenrola Brasil* Program, aiming at fomenting the renegotiation of private debts of individuals in the registry of defaulters, to reduce their indebtedness and facilitate the resumption of access to the credit market.

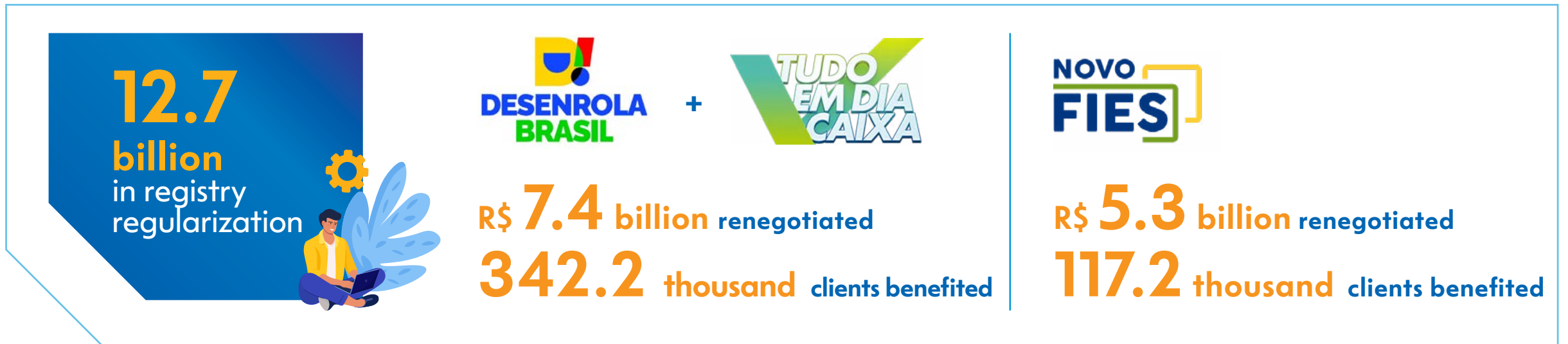
The Program contributes to the households' financial restructuring, besides enhancing the Bank's other renegotiation initiatives, representing an opportunity for CAIXA clients to settle their debts.

By the end of 2023, with the *Desenrola Brasil* Program and the *Tudo em Dia* Credit Recovery Campaign, CAIXA reached R\$ 7.4 billion in renegotiated debts for 342.2 thousand clients, making it possible to regularize 437.5 thousand contracts.

As for the *Fundo de Financiamento Estudantil* (Student Financing Fund) or Fies, renegotiations kicked off in November 2023, covering contracts signed up to 12/31/2017 and which were in the repayment phase as of 06/30/2023. By the end of 2023, R\$ 5.3 billion had been renegotiated, benefiting 117.2 thousand students.

Adding together the *Desenrola* Program, the *Tudo em Dia* campaign and Fies, we saw +R\$ 12.7 billion in registry regularization for 459.4 thousand people.

These figures achieved reflect the Institution's role as a public policy agent for the government, promoting conditions for Brazilians to have better control of their family budgets and greater financial dignity.



## Lotteries

In 2023, the Loterias CAIXA (Lotteries) collected R\$ 23.4 billion, 0.9% more than the previous year. The total net prize pool awarded to bettors in the period came to R\$ 7.9 billion.

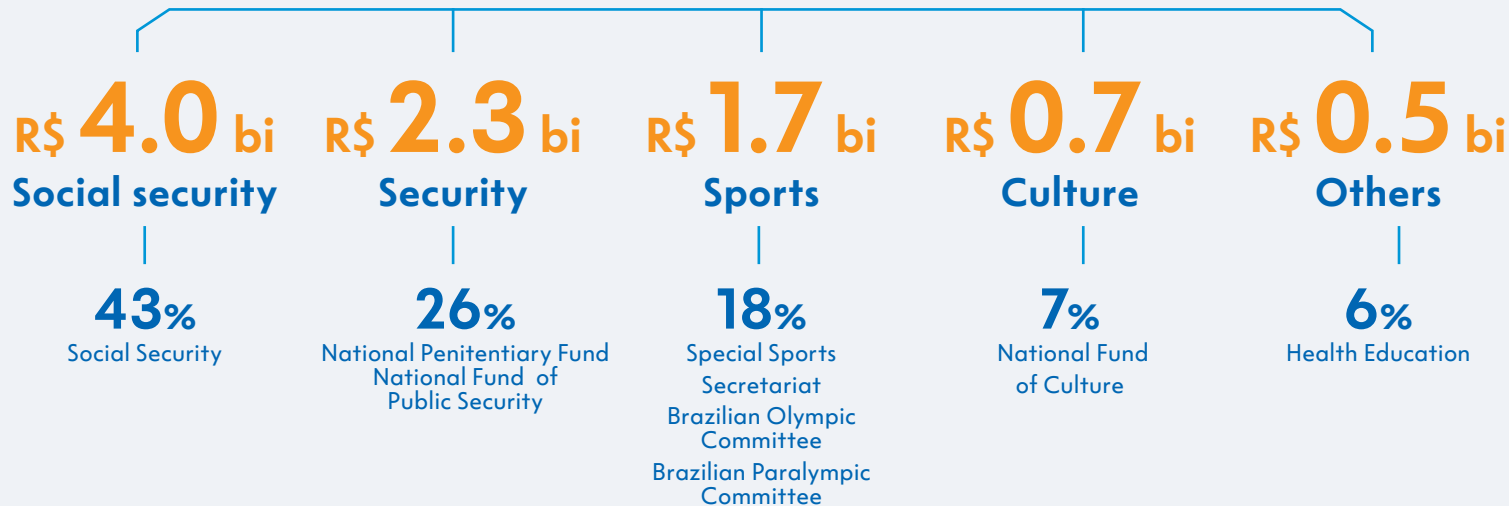
The Loterias CAIXA are an important source of funds for fostering social development in Brazil. In 2023, R\$ 9.2

billion, corresponding to 39.2% of the total amount collected, was earmarked for Federal Government social programs in the areas of social security, sports, culture, public security, education and health, an amount 1.9% higher than that set aside in 2022, besides the return to society via income tax payments.



**R\$ 23.4 bi** collected in 2023

**R\$ 9.2 bi** for social purposes



## Payment of social benefits

As the main operator of the Federal Government's social programs, CAIXA actively contributes to eradicating poverty and enhancing income distribution among the Brazilian population.

Through its physical and digital service channels and its partner network, in 2023 CAIXA paid out benefits totaling R\$ 369.2 billion, a 19.5% increase compared to 2022, distributed in 414.5 million installments of social programs, worker benefits and INSS (social security) benefits across all Brazilian municipalities.

Highlights include: the total payment of R\$ 159.8 billion in *Bolsa Família*, up 43.4% from 2022, distributed in 247.6 million installments to 24.3 million households; the

payment of R\$ 135.2 billion in INSS, distributed in 76.1 million installments to 6.5 million beneficiaries; and the payment of R\$ 47.5 billion in Unemployment Insurance, distributed in 30.0 million installments to 8.6 million beneficiaries.

In February 2023, CAIXA began paying the *Abono Salarial* (Salary Allowance), in accordance with Resolution 968 of the Advisory Board of the Workers' Support Fund (Codefat), of December 15, 2022. Adhering to the calendar defined by Codefat, payments were scheduled between the months of February and July, observing the worker's anniversary date. In 2023, R\$ 21.8 billion was paid out to 21.8 million beneficiaries.

In addition, CAIXA made payments of *Auxílio-Gás* (Gas Allowance) and other social and regional programs, totaling R\$ 4.9 billion in 2023.

It should also be added that, in 2023, 15 thousand river dwellers benefited from the payment of social benefits by CAIXA.

These results evidence that the Bank has been fulfilling its mission of implementing the Federal Government's social public policies, turning dreams into reality all over the country. By supporting households, workers, businesses, states, and municipalities, CAIXA boosts the economy and contributes to income generation and sustainability throughout the country.

### SOCIAL BENEFITS PAID IN 2023

**R\$ 369.2 billion**

**19.5% growth over 2022**

*Bolsa Família*  
**R\$ 159.8 billion**

INSS  
**R\$ 135.2 billion**

Unemployment Insurance  
**R\$ 47.5 billion**

*Abono Salarial* (Salary Allowance)  
**R\$ 21.8 billion**

Others  
**R\$ 4.9 billion**

# Accounting guidelines

GRI 2-2

CAIXA's financial statements are drawn up based on the accounting guidelines issued by Laws 4.595/1964 (National Financial System Law) and 6.404/1976 (Brazilian Corporations Law) and pursuant to the regulations enacted by the Brazilian National Monetary Council - CMN Resolution 4.818/2020, the Central Bank of Brazil - BCB Resolution 2/2020, the Federal Accounting Council (CFC) and the accounting practices adopted in Brazil.

The consolidated financial statements include: CAIXA; the subsidiaries CAIXA Loterias, CAIXA Cartões, CAIXA Seguridade, CAIXA Asset; the Investment Fund CAIXA Ibirapuera Renda Fixa; and the Receivables Investment Fund ACR IV. These were drawn up considering the

elimination of intercompany balances from the equity accounts, income, expenses, and unrealized profits between the companies. Investments in subsidiaries, jointly controlled entities, or companies over which CAIXA has significant influence are appraised by the equity accounting method (MEP). The results from subsidiaries acquired or divested during the period are included in the consolidated statements from the date of acquisition or until the date of divestment. The acquisition cost of a subsidiary is measured at the fair value of the assets tendered, the equity instruments issued and the liabilities incurred or assumed on the date of the exchange.



[Click here](#) to see the Institution's Financial Statements.

# Commitment to responsible action and sustainable development

GRI 2-12 / 2-23 / 408-1 / 409-1

Sustainability is an inherent and essential part of the Company's operations, permeating all its businesses and all its operations and activities across the Institution. CAIXA believes in this, and its commitment to sustainability and sustainable development is also expressed in its purpose, its vision for the future, its values, and in its strategy and strategic objectives, which envision the Institution performance as a financial agent that fosters citizenship, social inclusion and public policies for the country's sustainable development, in strategic partnership with the Brazilian government.

On a daily basis CAIXA embeds social, environmental and climate responsibility into its strategy and management, as well as into its products and services, investments, processes, operations, activities and relationships with stakeholders, contributing to the sustainable development of society and the country. The main

guidelines are outlined in CAIXA's Social, Environmental and Climate Responsibility Policy (PRSAC).

The regulations adopted to draw up the Institution's Code of Ethics, Conduct and Integrity are composed of in-house documents from Brazilian laws and bodies, such as the Anbima Code of Regulation and Best Practices for the Asset Management, the Code of Conduct of the Federal High Administration, CAIXA's Bylaws, in addition to various decrees, laws, Ordinances from the Office of Controller General (CGU) and Resolutions from the Public Ethics Commission (CEP) and the Brazilian Securities and Exchange Commission (CVM). Every year, CAIXA releases a Communication Plan for its managers and other employees on topics related to expected values, behavior and conduct.

To implement the Organization's social, environmental and climate guidelines, actions are adopted that are proportional to the business model, the nature of the operations and the complexity of the Institution's products, services, activities and processes, which are transparent and widely disseminated.

The Board of Directors is the joint body liable for approving the Organization's policies, including the PRSAC CAIXA, as well as approving amendments or updates to the Code of Ethics, Conduct and Integrity.

With regard to human rights and in accordance with the PRSAC CAIXA, it is worth noting that the Bank manages social, environmental and climate risks, reflecting aspects relating to the impacts stemming from its activities, processes, products and services, considering, among other requirements, the fight against compulsory labor, child labor, sexual exploitation and the violation of fundamental rights and guarantees, as well as the promotion of diversity and inclusion practices. In turn, CAIXA's Code of Ethics, Conduct and Integrity is in line with human rights, insofar as it sets out attributes, such as respect, honesty, transparency, commitment and responsibility as cornerstone in the conduct of the CAIXA Conglomerate's businesses, guides actions and relationships with internal and external partners.

The bodies responsible for investigating and holding accountable any breaches of the rules are CAIXA's



Click here to access CAIXA's Social, Environmental and Climate Responsibility Policy (PRSAC).



Ethics Committee, concerning the ethics aspect, and the Disciplinary Boards and Investigations Committee, as far as disciplinary matters are concerned. These committees adopt their own procedural rules, outlined in internal regulations.

CAIXA's performance has been recognized year after year by national and international entities and organizations, both for its business strategies and results and in products, services and solutions, and for its initiatives in favor of sustainable development. Check out the "2023 highlights" section in the "Introduction", chapter for the awards and recognitions CAIXA received in 2023.

Still concerning sustainability, CAIXA, as the Operating Agent of the FGTS, conducts a triennially survey evaluating programs in the areas of housing, sanitation and infrastructure, which can be consulted at [here](#). The research aims at assessing the social performance of the FGTS Programs from the perspective of three dimensions: People, City & Environment.

Among the main results obtained in the survey was the beneficiaries' satisfaction with their quality of life, with improvements in the families' housing condition and in meeting the population's basic sanitation and infrastructure needs.

## Adhesion to global sustainable development commitments, criteria and guidelines

Aiming at conducting a performance in favor of sustainable development in Brazil, building value for clients and society as a public financial institution and agent of government policies, CAIXA aligns its strategy, policies and structure with global sustainability guidelines:

- The Institution is a signatory to the United Nations (UN) Global Compact and, in this regard, its conduct is committed to best practices in respect for human rights, decent work, environmental protection and the fight against corruption.
- Year after year, CAIXA reinforces its commitment to the 2030 Agenda and the UN's Sustainable Development Goals (SDG).
- In line with the pacts and commitments undertaken with the Global Compact and the Equator Principles, the Carbon Disclosure Project (CDP), the United Nations Environment Program Finance Initiative (UNEP FI) and the Green Climate Fund through its PRSAC, CAIXA repudiates the violation of fundamental rights and guarantees and any acts harmful to the common interest.

- Since 2009, with reference to the Equator Principles, the Performance Standards of the International Finance Corporation (IFC) and the World Bank Group Guidelines, CAIXA has adopted social, environmental and climate criteria in project finance. In terms of self-regulation in the financial system, this protocol is considered one of the most relevant instruments for adopting objective criteria in the assessment and monitoring of projects that are characterized by inherent and significant social, environmental and climate impacts, raising the need for a strategy that not only allows them to be mitigated, but also prevents these risks from making the operation unfeasible and, accordingly, causing financial loss for the signatories and damages to society and the environment.

Built on IFC's eight Performance Standards, the Bank assesses the project to define whether the social, environmental and climate management system is capable of identifying the project's impacts and risks, as well as effective community engagement, the main social, environmental and climate plans and programs for serving aggrieved parties and mitigating the impacts caused, including climate change, biodiversity,



human rights and indigenous peoples. This ensures that projects financed based on the Equator Principles are developed in compliance with the relevant legislation and adopt the best practices provided for in the IFC's Performance Standards and the World Bank's Health, Safety and Environment Guidelines.

The social, environmental and climate risk management process for Equator Principles projects not only includes risk assessment, but also addresses the contractual safeguards required to comply with laws, protect the environment, workers and affected communities, according to the degree of risk involved in the project. In certain cases, specific action plans are also required and these are monitored by the Institution throughout the contract's effectiveness. If CAIXA identifies non-compliance with the action plan and/or contractual clauses, it may suspend financial resources to the project or even terminate the contract early.

Social, environmental and climate risk monitoring is carried out for high and medium risk projects (Categories A and B), including (but not limited to)

monitoring by an independent socioenvironmental consultancy, assessment of corrective action plans, periodic reassessment of identified risks, technical visits when necessary, alignment and awareness-raising meetings with clients, among others. In some specific cases, it is necessary to work more closely with clients to find solutions for social, environmental and climate regularization and for the project's sustainability.

In 2023, a project in line with the Equator Principles was contracted, in the sanitation segment, in the Project Finance category, and became part of CAIXA's periodic monitoring of social, environmental and climate risks, supported by an independent socioenvironmental consultancy.

Within CAIXA's Fund to Support the Structuring of Concession and PPP Projects (FEP), five projects were contracted in 2023 to structure concessions and Public-Private Partnerships (PPP) in Public Lighting and Solid Waste, which fall under the Equator Principles, as shown in the table below.

### Equator principles operations

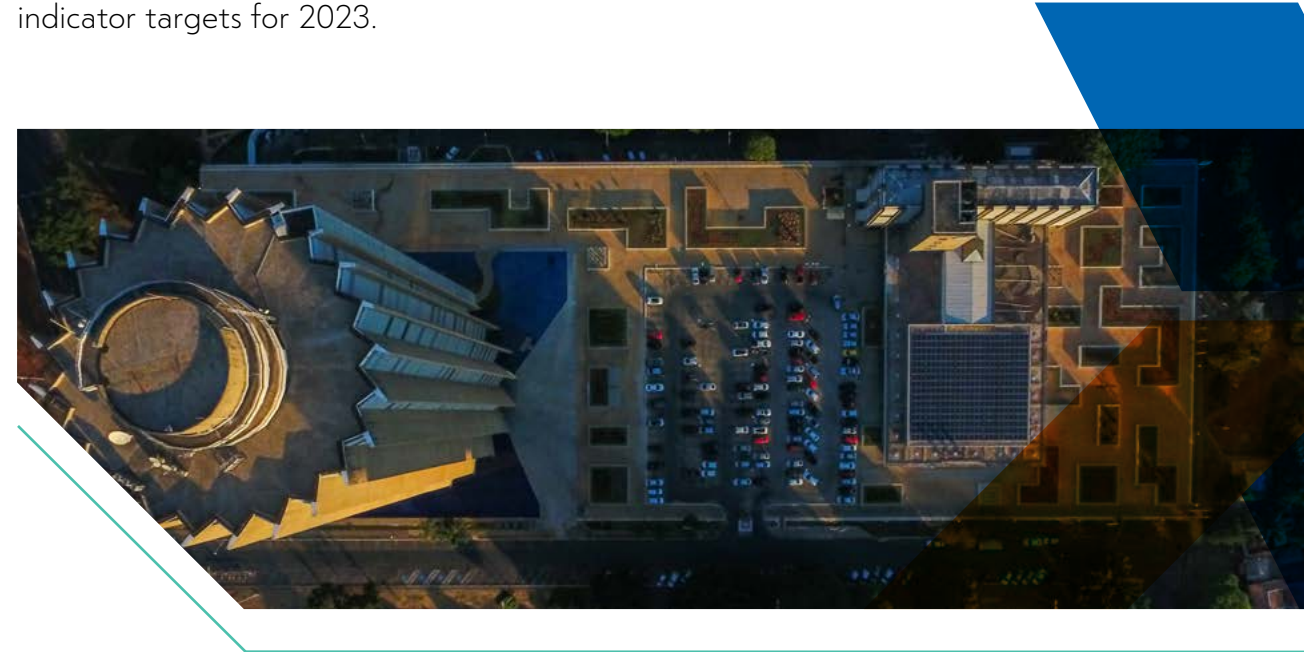
<b>Total No. of projects</b>	<b>6</b>		
<b>Sector</b>			
Mining	0		
Infrastructure	6		
Oil & gas	0		
Energy	0		
Other	0		
<b>Region</b>			
America	6		
Europe, Middle East and Africa	0		
Asia-Pacific	0		
<b>Country designation</b>			
	<b>Category A</b>	<b>Category B</b>	<b>Category C</b>
Designated	0	0	0
Non-designated	0	1	0
<b>Independent assessment</b>			
	<b>Category A</b>	<b>Category B</b>	<b>Category C</b>
Yes	0	1	0
No	0	0	0
Total Category A Projects	0		
Total Category B Projects	1		
Total Category C Projects	0		

### Technology Master Plan (PDTIC) TI02

The PDTIC contributes to meeting the guidelines of CAIXA's Customer and Product and Service User Relationship Policy, with emphasis on sustainable customer relationship. CAIXA strives for sustainability in its relations with its clients, users and partners, as well as for the ongoing improvement of processes, aiming the continuous pursuit for efficiency in the execution of business, adding value in its relations with clients, users and partners.

This Master Plan is composed of a set of seven control and monitoring indicators and the "Structuring IT" portfolio, made up of 14 essential projects underway.

The results of the 2023-2024 PDTIC indicators achieved in 2023 came above the indicator targets for 2023.



## Monitoring, updating and approving assumptions, principles, strategies, policies and objectives related to sustainable development

GRI 2-13

As an S1 Segment Company – multiple banks, commercial banks, investment banks, forex banks and savings banks with size equal to or greater than 10% of the Gross Domestic Product (GDP) or performing relevant international activity, regardless of the size of the institution – CAIXA’s governance structure includes the Sustainability Committee, as an advisory committee to the Board of Directors, which together:

- Annually review CAIXA’s Social, Environmental and Climate Responsibility Policy (PRSAC);
- They monitor the adhesion of actions every six months with a view to the effectiveness and efficacy of this policy;
- On a quarterly basis, they monitor the evolution of the sustainability topic in Brazil and worldwide, highlighting opportunities, risks and the need to correct any deficiencies or needs seen at CAIXA and/or the Prudential Conglomerate;

- They are aware of the Risk Management Reports (social, environmental and climate);
- Every six months, they take note of the regularity of compliance with the transparency and information disclosure criteria set forth by Article 10 of Brazilian National Monetary Council (CMN) Resolution 4.945/2021, to be used as a subsidy for the thematic meeting with the Central Bank of Brazil (BCB);
- Every six months, they take cognizance of the environmental, social and climate impact assessment of CAIXA’s products and services.

Sustainability-related topics are set out in the Work Plan of the Sustainability Committee and the Board of Directors, in addition to the measures requested by the joint bodies within the predefined deadlines for presentation of the items, which are entered into a control portal, so that the areas can report. These topics

shall be presented with the established frequency; if not, the areas are instructed to present these topics for approval/acknowledgement as soon as possible.

## CAIXA Conglomerate Corporate Strategy and Institutional Strategic Plan

At the end of 2022, the Corporate Strategy of the CAIXA Conglomerate for the five-year period 2023-2027 was approved by the Organization’s governance bodies, evidencing that the topic of sustainability is gaining relevance for the Bank’s coming years, adding social, environmental and climate action as one of the key drivers of its business strategy. Through its Institutional Strategic Plan, CAIXA undertakes to positively transforming the reality of its clients, balancing social, economic, environmental and climate aspects without compromising the ability of future generations to meet their own needs.



The main aspect of CAIXA's strength as a financial institution is its social role, liable for managing and operating public resources and providing affordable credit, especially housing to the Brazilian population.

In 2023, the Strategy was revised, renewed and updated to cover the period 2023-2028.

The Institutional Strategic Plan of the CAIXA Conglomerate is drawn up by observing elements of the macroeconomic scenario and considering the analysis of trends, risks and capital to elaborate the strategic guidelines that will direct the course to be

followed by the Conglomerate. Strategy management follows the cycles of formulation, execution and monitoring. Monitoring the execution of the strategy appropriately considers any changes in assumptions or in the business environment that may determine new courses of action.

CAIXA has already helped many Brazilians realize their dreams or feel socially included, both by opening savings accounts and buying their own home, as well as receiving social benefits and winning millionaire Lottery prizes. To continue to make dreams come true and make a difference to the Brazilian population, we need to look to the future

and analyze business opportunities in this dynamic world.

The Strategy for Achieving the Vision for the Future (see the section on "Purpose, Vision for the Future and Values" in this chapter) is focused on management

priorities that evidence the relevance of CAIXA's role as a driver of the country's socioeconomic transformation and reposition the Institution to face challenges with flexibility, determination, responsibility and simplicity, besides in addition to maintaining the principles of governance.

To push the Organization in the desired direction, strategic objectives were set permeating topics, such as valuing people and promoting inclusion in the workplace. Customer centricity is a priority across all levels of the Institution. Business is based on customer experience, to bolster relationships and profitability. CAIXA aims to remain a benchmark in access to decent housing for all Brazilians and acts as a partner for Brazilian states in executing public policies. The governance and efficiency are also relevant and all the Institution's actions have a sustainability bias. A primary focus has been placed on digital transformation and various practices are being adopted to build value for customers in an agile and innovative way.

Key results were defined to measure the achievement of each strategic objective.



For more information on the Corporate Strategy of the CAIXA Conglomerate, the Institutional Strategic Plan and the strategic objectives, please consult the **Integrated Report 2023** of CAIXA.



# 3

## GOVERNANCE WITH ETHICS AND INTEGRITY

Governance structure

Integrity

Transparency

Risk management

Sustainability management

Innovation

Partnerships and cooperation  
in sustainability and innovation



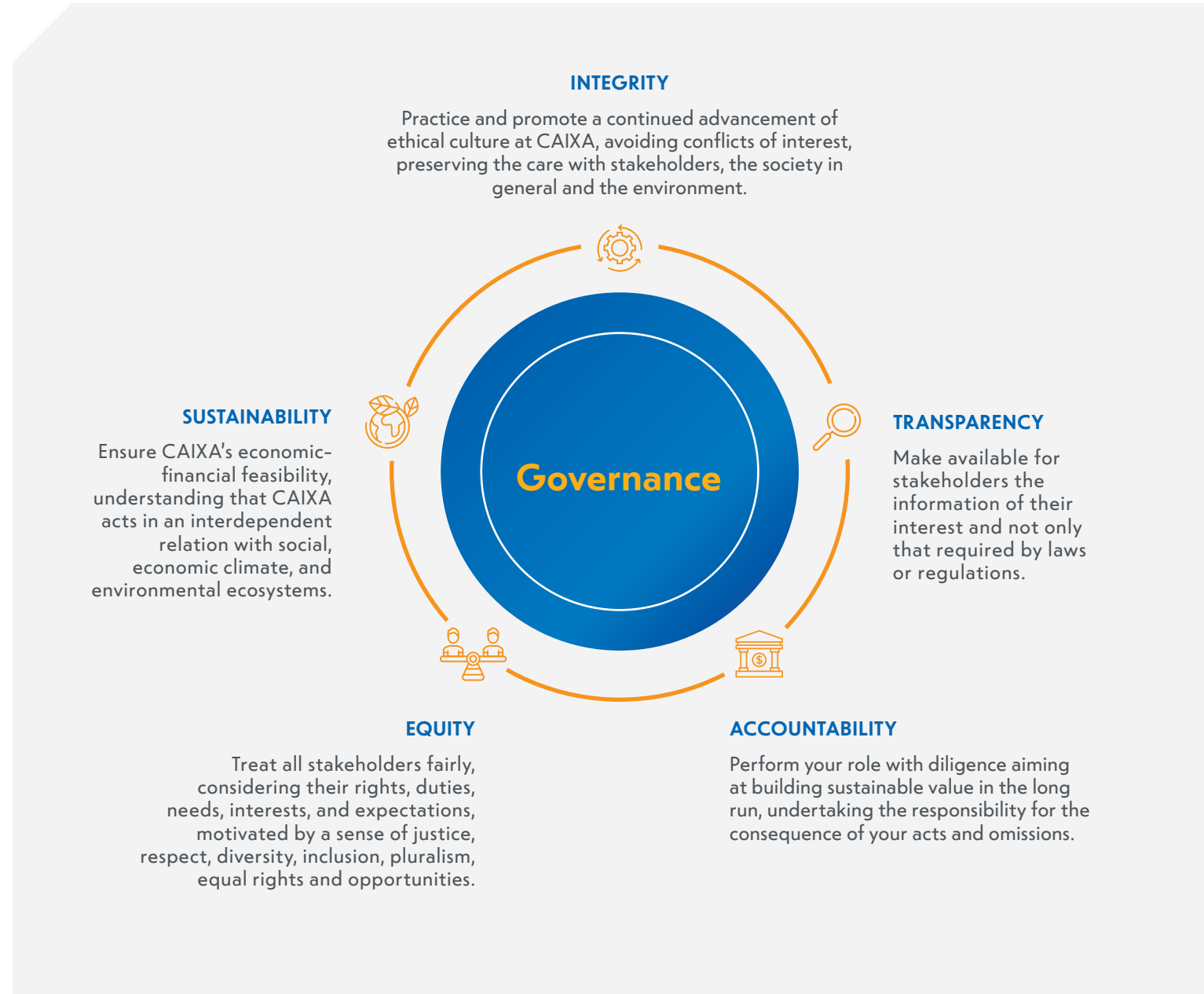
On a daily basis, CAIXA seeks to adopt the best governance practices to ensure sustainability and inclusion and to step up its role as the Federal Government's public policy agent.

The Organization has a consolidated corporate governance system, composed of principles, rules, structures, instruments and processes by which it is directed and monitored, aimed at protecting the rights of all stakeholders and building sustainable value for the Bank. The Institution adopts a suite of management practices with the aim of continuously advancing the Company's performance.

Thus, it combines its historical commitment with contemporary challenges, performing with honesty, respect and responsibility in the conduct of its business, in its relationships and in the accountability of its activities.

In this context, CAIXA adopts practices that make it possible to integrate the social, environmental, climate and economic dimensions, based on sustainability. Therefore, it promotes responsible business performance that prioritizes transparency and ethics in building value for society.

Ethics underpins the Institution's corporate governance principles: integrity, transparency, equality, accountability and sustainability, fine-tuned with its strategic objectives, aimed at maximizing its economic and social results.





The Anti-Money Laundering, Fight Against Financing of Terrorism and Proliferation of Weapons of Mass Destruction - PLD/FTP is a process that aims at preventing CAIXA from being used in the practice of crimes of this nature, thus mitigating the image, legal and reputational risk for the Institution.

In this regard, CAIXA's regulatory framework includes a policy and a set of regulations that set out guidelines and procedures to be observed by all units and all employees when performing their activities.

The Policy for the Prevention of Money Laundering and Terrorism Financing sets out the guidelines to be observed by all employees, managers, partners, suppliers and outsourced service providers and is published in the downloads section of the [CAIXA website](#), in order to make its contents widely known.

In addition, CAIXA maintains the Committee for the Prevention of Money Laundering Crimes (CPLD), an autonomous, advisory body whose purpose is to render its opinion and decide on matters dealing with the issue within the Institution.

CAIXA acts in strict compliance with Law 9.613/98 and its amendments, as well as the external rules applicable to the topic, carrying out procedures for monitoring, selecting, analyzing and reporting to the Council for the Control of Financial Activities (Coaf) situations with indications of money laundering/terrorism financing. Likewise, all cash transactions within the Institution are reported, in accordance with the limits established in the rules in force.

It should also be noted that, in line with international standards, especially BCB Circular Letter 3.978/2020 and CVM Resolution 50/2021, CAIXA adopts

the Risk-Based Approach. Thus, the Internal Risk Assessment aims to identify, evaluate and classify the degree of risk of its clients, partners, suppliers and outsourced service providers, besides the risk of using its products and services in the practice of LD/FTP, in order to guide the direction of efforts to mitigate higher risks.

The training activities provided in 2023 were structured in accordance with the PLD/FTP Continuous Knowledge Management Program and included the development of educational actions targeting the Company's entire workforce.

The effectiveness of the policy, procedures and internal controls adopted by the Institution to prevent the use of the financial system to the practice of LD/FTP crimes is assessed annually and reported in the Effectiveness Report to the Audit Committee and the Board of Directors acknowledgment.

CAIXA has a Committee for the Prevention of Money Laundering Crimes (CPLD), an autonomous, advisory body.







## Governance structure

GRI 2-9

CAIXA's governance structure privileges agile, responsible, assertive and decentralized joint decision-making. The Institution acts by instrumentalizing strategic decision-making, organizing decision-making levels and prioritizing essential management issues, coupled with the adoption of market-referenced practices. The Company has a body with powers to decide on all business related to its corporate purpose, under the terms of the Law and the Bylaws, which is the General Meeting, composed of CAIXA's sole controlling shareholder, the Federal Government.

CAIXA's governance is organized through the creation of in-house forums at the strategic, tactical and operational levels, as a way of providing the necessary synergy between areas, avoiding conflicts of interest and safeguarding the interests of the Institution and its subsidiaries. Thus, there is a balance between joint decisions and the individual autonomy of managers, through accountability mechanisms for the decisions taken.

CAIXA's governance structure comprises governance agents and a joint structure.

To achieve the governance objective, the participation of governance agents, the guardians of CAIXA's corporate governance principles and key players in the performance of best practices, is paramount. They must guide their decisions by the principles and purposes of the Organization and ensure that the Institution has clear, effective, implemented and properly disseminated policies and processes, both to identify and deal with conflicts and to guide decision-making in an impartial, fair and seamless manner, always in the best interests of the Organization and free from the influence of personal, commercial or other interests.

The governance agents are the representatives composing the Bank's corporate governance structure, such as the Federal Government, as CAIXA's sole controlling shareholder, and the CEO, vice-presidents, executive officers, ombudsman, controller, fiscal council members, board members, members of the Advisory Committees to the Board of Directors, independent auditors, internal auditors, board members separated from the Board of Executive Officers, corporate governance manager, general secretary and risk manager.



## Composition of the governance structure

CAIXA's governance structure comprises the following bodies:

### General Meeting

It is composed of the Federal Government, the sole controlling shareholder of CAIXA, and is the body with powers to deliberate on all matters related to the Organization's purpose, in accordance with the provisions of the Law and the Bylaws.

### Fiscal Council

CAIXA's statutory supervisory body, which monitors and oversees the Management's actions and the fulfillment of their legal and statutory duties; it ensures the interests of the Company; and performs the duties inherent to its supervisory power, pursuant to applicable laws and the terms of CAIXA's Bylaws and its charters.

### Board of Directors

It is CAIXA's highest governance body; it plays the role of guardian of CAIXA's purpose, values, corporate purpose and governance system. It is the Institution's joint decision-making and general business guidance body, in charge of defining the Corporate Strategy of the CAIXA Conglomerate, monitoring its compliance by the Board of Executive Officers, and mediating between management and the Federal Government, with a view to defending the Organization's interests.

Stakeholders are represented by CAIXA's CEO (*officio* member), who represents the Company's interests, and a board member elected by the employees,

 [Click here](#) and see the composition of the **Board of Directors** in the annexes.

representing the matters pertaining to the roles, remuneration and other topics related to people.

Every year, the Board of Directors draws up its Work Plan, which envisages the relevant issues for analysis, at intervals defined by laws, decrees, internal rules and requests from the committees to plan their agendas, contributing to the quality of decision-making.


### Advisory Committees of the Board of Directors

Bodies that report to CAIXA's Board of Directors, independent from other bodies, and whose purpose is to advise the Board on issues related to their scope of competence.

The Board of Directors relies on five Advisory Committees:

### Audit Committee

Its purpose is to advise the Board of Directors on issues related to monitoring the quality of financial statements, internal controls, compliance, risk management and internal and independent audits, as well as integrity.

 [Click here](#) and see the composition of the **Committee** in the annexes.



## Independent Risk and Capital Committee

It is subject to regulation by the Brazilian National Monetary Council (CMN) and its purpose is to advise the Board of Directors on issues related to risk and capital management.



**Click here** and see the composition of the **Committee** in the annexes.

## People, Eligibility, Succession and Remuneration Committee

Its purpose is to advise the Board of Directors on the appointment, assessment, succession, remuneration and eligibility of management, fiscal council members and other members of statutory bodies.



**Click here** and see the composition of the **Committee** in the annexes.

## Technology & Innovation Committee

Its purpose is to advise the Board of Directors on issues related to information technology and innovation.



**Click here** and see the composition of the **Committee** in the annexes.

## Sustainability Committee

It is subject to the regulations of the Brazilian National Monetary Council (CMN) and its purpose is to advise the Board of Directors on issues related to sustainability and social, environmental and climate responsibility for the Prudential conglomerate.



**Click here** and see the composition of the **Committee** in the annexes.

## Board of Governors

The statutory body that carries out the business's core activity and is therefore in charge of implementing all operational and financial processes. It is also liable for ensuring that the Organization is guided by its purpose and the corporate governance principles.

## Board of Directors and Asset Management

The body responsible for managing and representing CAIXA in the administration and management of third-party assets.

## Council of Government Funds and Lotteries

The body responsible for managing and representing CAIXA in the administration or operation of federal lotteries and funds created by the Federal Government, including the FGTS.

## Board of Governors Vice-Chairmen Committees

Advisory bodies, linked to the Board of Governors, whose mission is to expedite CAIXA's decision-making process in matters within its competence, seeking to fulfill the Institution's strategies.

## Executive Officers Committees

Advisory bodies, which act as a decision-making body, as well as providing opinions on matters submitted for final consideration by the Vice-Chairmen Committees, the Board of Governors or the Segregated Boards, as the case may be, within the scope of their powers, ensuring the quality and security of the decision-making process.

To ensure the effectiveness and quality of the decision-making process, the Bank adopts corporate governance instruments that guide the actions

of the governance agents. The main instruments are:

- **Bylaws:** it consolidates the set of rules and general guidelines whose duty is to define the Company's operating guidelines.
- **Policies:** guidance on the actions and decision-making of CAIXA's and the Conglomerate's managers, board members and employees, where applicable, and may also be extended to partners and contractors.
- **Decision-Making Model:** it considers the diversity of decisions made on a daily basis in the Company, when conducting its business, and defines three forms of decision-making: joint decision, shared decision and individual decision-making.
- **Regulatory manuals:** rules and procedures on CAIXA's products, activities, services and matters that must be observed by employees in the performance of their duties.
- **Code of Ethics, Conduct and Integrity:** it systematizes the ethical values that should guide the conduct of CAIXA's and its Conglomerate's businesses, as well as sets out basic rules of conduct and behavior to prevent situations that may give rise to conflicts between public and private interests.
- **Rules of Procedure:** set of financial values outlining the limits assigned to the decision of the competent authority, due to the nature of the operation, aiming at organizing CAIXA's business.
- **Organizational Architecture:** it defines the purposes and mandates of the units in charge of running the Company.



## Appointment and selection to the Board of Directors and its Committees

GRI 2-10 / 2-11

The appointment, selection and investiture process for members of the Board of Directors and its Advisory Committees is based on mandatory requirements and legal prohibitions that must be observed, including requirements in addition to those provided for by laws, in accordance with CAIXA's Internal Selection and Succession Policy. Both the requirements and the qualifications must be documented and submitted for prior verification by the People, Eligibility, Succession and Remuneration Committee, with approval by the Board of Directors prior to investiture.

CAIXA's Board of Directors is currently composed of eight board members, elected at the General Meeting, five of whom are appointed by the Minister of Finance, one by the Minister of Management and Innovation in Public Services, one employee representative, elected pursuant to Law 12.353/2010, of 12/28/2010, and the CEO of CAIXA, as an *officio* member.

The CEO of CAIXA, as an *officio* member, cannot undertake the chair of the Board of Directors, even if temporarily.

Considering the provisions of Law 13.303/2016, of June 30, 2016, at least, 25% of the members must be independent. The Board of Directors currently has two independent members. The term of office of all board members is combined and does not exceed two years, with a maximum of three consecutive re-appointments being allowed. At the end of the tenure, its members remain in office until the new board members take office.

CAIXA, being a 100% state-owned company, has the members of its highest governance body nominated by the Federal Government (considered the Institution's sole shareholder), and has no public capital or shareholders. Only the employee representative has a ritual of his own choosing. The decision-making process takes place in accordance with the criteria laid down for the selection of members of the Board of Directors, as provided for in Article 17 of Law 13.303/2016, of June 30, 2016.

Among the criteria to be considered, it is worth highlighting:

- Have an unblemished reputation and notorious expertise;
- Have ten years of professional experience in the public or private sector, in the area of activity of a

public company or mixed-capital company or in an area related to that for which they are appointed;

- Have four years' experience in, at least, one of the following positions: management or senior management position in a company of a similar size or corporate purpose to that of a public company or mixed-capital company, where senior management is understood to be a position at the two highest non-statutory hierarchical levels of the company; a commission position or a position of trust equivalent to DAS-4 or higher in the public sector; and a teaching or research position in the areas in which the public company or mixed-capital company operates;
- Have four years' experience as a self-employed professional in an activity directly or indirectly connected with the area of activity of a public company or mixed-capital company;
- Have an academic background compatible with the position for which they have been appointed.

The employee representative is elected from among the Company's active employees, by direct vote of their peers, in an election organized by the Institution jointly with the trade unions representing them.

## Developing the collective knowledge, skills and experience of the Board of Directors on sustainable development

GRI 2-17

When a new board member takes office, CAIXA, through the People Management area, supported by the General Secretariat, offers an onboarding process, including: lectures on the *Fundo de Garantia do Tempo de Serviço* (Worker's Severance Indemnity Fund) or FGTS and on sanitation and infrastructure, agribusiness, banking services, government and public resources, public-private partnerships, socioenvironmental responsibility and sustainability, as well as on regulations of the Central Bank of Brazil (BCB) and decisions of the Federal Audit Court (TCU) and the Office of the Controller General (CGU), as provided for in the internal operating rules of the governance committees.

Besides the in-house rules, Law 13.303/2016 sets forth that the members of the Board of Directors must participate in training and certification programs for board members, assisted by the People Management area, aiming continuously improving their performance.

In addition, the Sustainability Committee meets ordinarily once a month and extraordinarily when deemed necessary by any of its members, and uses information, reports, briefings and proposals to keep Senior Management informed on issues such as: PRSAC CAIXA (implementation, disclosure and review); Greenhouse Gas Inventory; Sustainability Report; Materiality (update and developments); Sustainable Finance Taxonomy; social, environmental and climate risks and opportunities; plan for the investment of funds earmarked for the CAIXA Socioenvironmental Fund; restrictive list of sectors with which CAIXA has no intention of doing business; CAIXA 2030 Sustainability and Innovation Agenda; assessment of environmental, social and climate performance in the Institution's products and services; opportunities with the Ecological Transformation Plan; studies on the banks' performance in Brazilian biomes; proposal to revise the CAIXA Integrated Business Plan; among other issues.





## Governance for managing the Institution's impact on the economy, the environment and people

GRI 2-13

The managers liable for assessing and managing the Organization's impacts on the economy, the environment and people are the executive officer of Sustainability and Digital Citizenship, the executive officer of People, the executive officer of Risks and the executive officer of Governance, Strategy and Marketing.

Even though sustainability is a cross-sectional issue at CAIXA, to integrate the different units, so that the Corporate Strategy of the CAIXA Conglomerate and its objectives are implemented with a focus on sustainable development, the Institution relies on a dedicated structure, in the form of the Sustainability Executive Board, directly linked to the Bank's Presidency. In 2023, this executive board was liable for conducting actions concerned with sustainability and fostering sustainable entrepreneurship, with the aim of establishing its purpose of being the institution that promotes social inclusion and sustainable development for all stakeholders.

As provided for in the Board of Directors' Work Plan, all relevant issues, including those related to impact management, are periodically submitted to the Board for acknowledgment or deliberation.

The process by which senior executives and other employees must report to the highest governance body information on the management of the Organization's impacts on the economy, the environment and people, takes place through current governance structure, following the deliberative procedure according to the matter and the complexity of the report, in the light of sustainability and corporate governance focused on good market practices. The deliberative procedure and the respective frequency are covered in the section of this Sustainability Report on "**Commitment to responsible action and sustainable development**", in the chapter "**CAIXA from within**".

## Performance review of the Board of Directors and the Executive Board

GRI 2-18

CAIXA conducts an annual performance review of the Board of Directors, in the form of a self-evaluation, with questions based on the duties of the Board and the Board members' individual performance, with regard to monitoring the results achieved, compliance with CAIXA's mission, the quality of the Institution's management, its sustainability and contribution to the common good of society.

The review process takes place in-house and is overseen by the People, Eligibility, Succession and Remuneration Committee. The results are released in the Board of Directors' Annual Report.

Concerning CAIXA's other senior managers (CEO, vice-presidents and officers), the Board of Directors carries out an annual individual and collective performance review.

As a result of this review, it is possible to translate CAIXA's strategy down to the individual level, aligning the law requirements with the corporate governance principles. Furthermore, by capturing the Board of Directors' perception of its own performance and that of the Executive Board, the process contributes to enhancing the performance of managers and to the control mechanisms necessary for governance. Overall, the process of evaluating the performance of managers is a subsidy that can be used in the appointment of statutory members to managerial positions at the CAIXA Conglomerate. The result is used to calculate officers' variable remuneration, and can also subsidize the re-appointment of statutory members.

## Management remuneration and benefits

GRI 2-19 / 2-20

The Remuneration Policy for CAIXA's managers is monitored by the Board of Directors and proposed annually to the governance bodies for approval.

It shall be incumbent upon the People, Eligibility, Succession and Remuneration Committee, as a joint advisory body to the Board of Directors and composed of external members, to analyze this policy in relation to market practices, to identify significant discrepancies compared to similar companies, proposing the necessary adjustments.

Each year, the amounts estimated for the management's overall remuneration are sent to the People, Eligibility, Succession and Remuneration Committee, which assists the Board of Directors in drawing up the proposal for the management's remuneration for submission to the General Meeting, based on the

guidelines of the Secretariat for the Coordination and Governance of State-Owned Companies of the Ministry of Management and Innovation in Public Services. Apart from the aforementioned players, there are no advisors involved in determining remuneration.

The overall remuneration of managers is composed of fixed remuneration, variable remuneration and benefits, and complies with the guidelines set forth in current legislation, the guidance of the controlling bodies and the good corporate governance practices adopted in the public and private sectors.







The individual remuneration amounts for managers and board members are set annually by the General Meeting in accordance with the level of responsibility and the high degree of trust involved in the activities performed, seeking amounts compatible with those practiced in the market for these positions.

The fixed remuneration consists of a monthly fee and a Christmas bonus. Variable remuneration aligns the performance of managers with organizational objectives, linking rewards to performance and converging efforts to achieve the short, medium and long-term results defined in the CAIXA Conglomerate's Institutional Strategic Plan.

The payment of the variable remuneration of managers is linked to performance reviews and is made annually, divided into four installments, based on individual performance reviews, the units' performance under the head's management and corporate performance, in accordance with the rules, targets and indicators set out in the Variable Remuneration Program for Managers, approved annually by the Secretariat for Coordination and Governance of State-Owned Companies of the Ministry of Management and Innovation in Public Services.

Concerning benefits covered for managers, these are a set of products, services, advantages and rights offered by CAIXA with a view to promoting the quality of life of its managers and stepping up their bond with the Company. Namely: Food Allowance; Housing Allowance; Vacation Pay; FGTS; Supplementary Pension Plan; Management Development Program; and Health Plan or Healthcare Reimbursement.

In addition to the benefits mentioned above, at the end of their term of office, managers are entitled to severance pay, such as deferred amounts of variable remuneration, as well as compensatory remuneration (if approved by the Public Ethics Committee and paid for a maximum of six months), besides the payment of fees proportional to the days of effective office.

As a retirement benefit, managers and members of the Board of Directors and the Fiscal Council may join the supplementary pension plan sponsored by CAIXA and administered by the Federal Savings Banks Foundation (Funcef), which provides for contribution parity.



# Integrity

GRI 2-27 / 3-3 on Ethics, compliance and anti-corruption / 205-1

In its activities, CAIXA's principle is to act ethically and seamlessly across all its operations, being truthful and honest with its clients and other stakeholders in all the information it provides. Straightforward practices also mean adherence to the ethical and regulatory standards set by the financial authorities, ensuring that all transactions are carried out fairly and seamlessly.

The Institution performs based on current rules and regulations and supported by available tools, aiming at maintaining compliance in the units and in relations between employees and with clients, with a focus on ethical treatment.

CAIXA adopts a process of continuous enhancement in its anti-corruption and anti-harassment front, through mechanisms, procedures and actions

that guide its leaders, other employees, contractors and suppliers, committed to good corporate governance practices, transparency, integrity and the promotion of ethical and responsible conduct in the conduct of its activities.

The Organization relies on an Integrity Program, the aim of which is to prevent, detect and correct illegal and irregular acts committed, either actively or passively, ensuring the effective application of the Code of Ethics, Conduct and Integrity and the related policies and guidelines, through the integration of control instruments and activities concerned with managing integrity risks.

On a day-to-day basis, to guide and regulate its activities, CAIXA, besides the Integrity Program, relies on:

**Code of Ethics, Conduct and Integrity:** it sets out the guidelines for expected behavior and conduct, and is valid for employees, partners, providers and other stakeholders of the Institution.

In 2023, the Code was updated, with emphasis on the inclusion of a specific chapter on the prohibition of the practice of moral and sexual harassment, which is yet another way of preventing the practice of harassment in the Organization.

The Code is a powerful instrument in the quest to assure the integrity of the actions of the Institution's employees and to bolster CAIXA's reputation and image,

The Organization relies on an Integrity Program, the aim of which is to prevent, detect and correct illegal and irregular acts committed, ensuring the effective application of the Code of Ethics, Conduct and Integrity.

always with a focus on the business continuity and its commitment to ethics. [Get to know the new Code of Ethics, Conduct and Integrity of CAIXA.](#)



**Policies:** CAIXA policies are the set of guidelines that guide the actions and decision-making of board members, managers and other employees of the Conglomerate, where applicable, and may also be extended, where applicable, to partners and outsourced workers.

CAIXA draws up its policies in compliance with laws, the public interest and the scope of its operations. With regard to the Corporate Strategy of the CAIXA Conglomerate, the CAIXA Institutional Policy aims at defining guidelines for the performance and decision-making of board members, managers and other employees of the Conglomerate, concerning the cross-sectional institutional topics of governance, strategy, social responsibility, communication, marketing and institutional relationships. For CAIXA employees, the People Portal has a specific page on the topic of ethics, including access to the Code of Ethics, Conduct and Integrity, as well as general guidelines on the subject, besides the Whistleblowing Channel.

Concerning the operations assessed for corruption-related risks, this assessment is conducted in each type of analysis made on the Organization's operations, such

as, for instance, when registry surveys are executed. This type of assessment is disseminated in other information, such as project, supplier, customer analysis etc.

The contract, as well as the operation of the Institution's loan operations, provides for rules and procedures for risk management to prevent CAIXA from being used in the practice of money laundering, financing of terrorism and proliferation of weapons of mass destruction crimes, as laid down in in-house policies and standards, compliant with the legislation on these issues.

It is worth noting that, although financial losses resulting from non-compliance with legal determinations recorded in the accounting events monitored by the Compliance Area have been verified, considering the amount calculated in the reporting period, no significant cases of non-compliance with laws and regulations were identified in the Organization, taking into account significant cases as those that have a relevant impact on CAIXA's results or damage to the Institution's image and/or reputation.

## Supplier relationship

CAIXA sets out guiding behavioral assumptions to be observed by suppliers, with a view to guiding them towards conduct built on high standards of ethics and integrity, capable of ensuring sustainable relationships, compatible with legislation, the public interest and society's aspirations.

Infringements to CAIXA's Supplier Code of Conduct are submitted to the evaluation of the responsible area in the Institution, which decides whether to forward the event for the filing of an administrative sanction proceeding.

The Organization expressly provides for in its public notices and contracts the penalties to which suppliers are subject in the event of non-compliance with the Anti-Corruption Law. There could be a negative impact and CAIXA could be held liable, as provided for in the Anti-Corruption Law, for acts practiced by its suppliers.

As a mitigating measure, it is worth highlighting the availability, on the CAIXA Licitação (Bidding) Portal, of policies and rules to prevent money laundering, the



PRSAC CAIXA, the Supplier Code of Conduct and educational booklets.

In addition, CAIXA relies on a Whistleblowing Channel, through which any citizen can submit a report or complaint regarding any irregularity committed by CAIXA employees.

CAIXA monitors the administrative sanctions applied as a result of non-compliance with the Supplier Code of Conduct.

Lastly, yet with regard to compliance and with a view to mitigating risk and shoring up corporate integrity, it should be noted that CAIXA maintains regulations providing for a due diligence in direct contracts, due to waiver or unenforceability of bidding, whose company regime is private, including lease agreements, for amounts above two million reais (R\$ 2 million), as well as for the donation of unserviceable assets and sponsorships.

## Monitoring

GRI 2-16 / 2-25 / 2-26

Crucial concerns<sup>(\*)</sup> at CAIXA, raised through various stakeholder service channels, are communicated to the Board of Directors according to the relevance and urgency of the matter. On the other hand, it shall be incumbent upon the Fiscal Council to report, by any of its members, to the management bodies and, if the latter do not adopt the necessary measures to protect CAIXA's interests, to the General Meeting, any errors, fraud or crimes they discover, and to suggest measures.

According to the Company's charter, it shall be incumbent upon the Audit Committee to monitor the implementation, dissemination, review and updating of CAIXA's Code of Ethics, Conduct and Integrity, as well

as the operation of the Institution's communication channels, including the Whistleblowing Channel, so that to help ensure that reported infringements and violations are followed by the appropriate disciplinary measures, if applicable. It must also assist the Board of Directors in the measures to be adopted concerning deviations and illegal acts practiced by CAIXA managers and employees, as well as in the investigation of infringements and violations of the Code of Ethics, Conduct and Integrity and breaches of anti-corruption and competitive conduct, and report to the Board of Directors matters of which they are aware and which may have a significant impact on the image of the CAIXA Conglomerate.

On the other hand, the Internal Affairs Department shall investigate and judge any irregular fact involving an employee, former employee, manager or former manager that occurred during their employment contract, when there are elements of authorship, materiality and grounds.

CAIXA's Internal Affairs Department regularly reports to senior management through the Correctional Risk Report, which contains a diagnosis of the most recurrent topics in disciplinary and ethical proceedings within CAIXA, as well as the main facts that trigger these proceedings to prevent the occurrence of new irregularities and, accordingly, mitigate risks to the Company.

<sup>(\*)</sup> According to the Global Reporting Initiative (GRI) standards, which are observed in the preparation of this Sustainability Report, critical concerns include concerns about the Organization's potential and actual negative impacts on stakeholders, raised through complaint mechanisms and other processes. These also include concerns identified through other mechanisms about the Organization's business conduct in its operations and in its business relationships.



## In 2023, CAIXA topped the ranking among the five largest banks in the service quality indicators on the "Consumidor.Gov" platform.

In 2023, the Internal Affairs Department further reinforced its preventive work by implementing good practices that contributed to bolstering CAIXA's Internal Control System (SCI) and integrity at the Company. With a view to improving processes, systems and standards with identified weaknesses, we highlight the preventive work carried out by issuing recommendations and pointing out weaknesses and risks, drawing up and disseminating the Correctional Risk Report and the Technical Prevention Reports.

Also regarding the Internal Affairs Department, the Technical Prevention Reports (ITPs) are prepared to monitor sensitive issues and assist the Internal Affairs Department's management in decision-making, as well as contributing to perfect processes, products and services managed by other CAIXA units. 30 ITPs were issued in 2023.

For external stakeholders, the Institution provides various channels for its clients, users and other stakeholders to resolve doubts and file reports and complaints, such as the Customer Service Center (SAC), the Ombudsman's Office, social media, the Contact Us on the CAIXA website, WhatsApp, WebChat on the CAIXA App, physical and digital branches. Clients, employees, former employees, contractors, partners and outsourced service providers can also access CAIXA's Whistleblowing Channel to report any irregularities or illegal acts involving the Institution.

It should be added that the aforementioned channels have mechanisms for surveying customer satisfaction and solvability, adopting the Customer Satisfaction Score evaluation methodology. The Customer Service Center (SAC) and Contact Us channels also allow clients to register suggestions. Therefore, customer feedback is used to review, operate and continuously evolve these complaint mechanisms. CAIXA provides a satisfaction survey on the CAIXA Customer Service channel, pursuant to current legislation, both when the incident is registered and when the response is provided, besides monitoring app stores and social media, offering relationship channels with the Institution for interaction and the solution of

stakeholder demands, such as Contact Us and CAIXA WhatsApp. The satisfaction survey on social media has been developed.

In-house, there are indicators and processes for assessing the quality of the human services provided at SAC CAIXA, aiming at measuring the quality and conformity of the service.

The "Consumidor.Gov" platform also allows to register complaints. In 2023, CAIXA topped the ranking among the five largest banks in the service quality indicators of this portal.

The registration of relevant data, captured from complaints and reports, for managing social, environmental and climatic risks, when available, includes data referring to losses incurred by CAIXA, classified by the respective risks, and detailing amounts, nature of the event, geographic region and economic sector associated with the exposure.

In turn, CAIXA's Ombudsman operates fine-tuned with the general guidelines ruling the Institution's social, environmental and climate responsibility. In this regard, it remains attentive to its commitment to collaborate in remediating any flaws in the products, services and

The SAC also monitors the quality of responses by, analyzing the answers given to clients, aiming, at providing a complete response to all the issues.

processes offered by the Bank. This is done on two fronts. First, by welcoming complaints and offering complete and conclusive responses. Secondly, by analyzing the information received and working with managers to correct the problems identified.

The Ombudsman's Office also uses customer feedback from satisfaction surveys with solution presented to understand customer needs and expectations.

Monitoring the quality of responses is one of the projects carried out by the Ombudsman's Office, focused on uplifting customer satisfaction, built on monitoring telephone calls and handling 2nd instance complaints. In this regard, the response templates are regularly reviewed. Teams are also trained to identify and solve any failures, as well as providing feedback with individual development plans. At the same time, the work of competitors is monitored to learn about best practices, which are then disseminated and contribute to perfecting standards of service and response.

The SAC also monitors the quality of responses by analyzing the answers given to clients, aiming at providing a complete and objective response to all the issues raised in the complaint, thereby seeking maximum customer satisfaction.

## Conflict of interests

GRI 2-15

CAIXA relies on a Committee for the Prevention of Conflicts of Interest, which, with the support of the Internal Affairs Department, is the body liable for answering queries about the existence or not of conflicts of interest and granting authorization to perform parallel professional activities, in the case of requests from the Institution's employees.

In 2023, the Internal Affairs Department received 833 requests from CAIXA employees for authorization to perform parallel professional activities, which evidences that employees are concerned about complying with the Institution's rules when performing professional activities parallel to their public jobs.

In the prevention front, throughout 2023 the Internal Affairs Department draw up preventive reports related to ethical issues and conflicts of interest and implemented the "CAIXA Sempre Ética" (CAIXA Always

Ethic) project, which encompasses a set of actions for the broad dissemination of ethical aspects and values throughout the Organization. The project mainly aims at reinforcing the culture of ethics, with everyone committed to ensuring that the topic gains ever more strength on a daily basis, raising standards of personal and professional behavior to the highest level.

Considering the need to seek alternative measures to improve relations between people, the Internal Affairs Department released and fomented the Local Conciliation mechanism as a way of resolving interpersonal conflicts in the workplace. Local Conciliation involves the intervention of a conciliator, the local representative of CAIXA's Ethics Committee, who must conduct and monitor the meeting between the parties with a view of providing the opportunity to restore harmonious and respectful coexistence.



Through its Code of Ethics, Conduct and Integrity and other rules on integrity, CAIXA declares that it does not accept any relationship or unfair practice of behavior that results in a conflict of interest and in disagreement with the highest ethical standards. Furthermore, as a preventive measure, in the event of a conflict of interest, also on a specific and temporary basis, the public official must formalize the event to their hierarchical superior and to the other members of the joint body of which they are a part and, in the case of a collective decision, abstain from voting or participating in the discussion of the matter.

To respond to demands related to conflicts of interest that include cross participation in other management bodies, cross-shareholdings with suppliers and other stakeholders, the existence of controlling shareholders, as well as related parties, their relationships, transactions and outstanding balances, contact should be made with CAIXA's Integrity Control Area, whose scope of action includes the management and definition of guidelines to govern the relationship with the Institution's clients and users, and is best suited to provide the information and clarifications requested.

### **CAIXA's internal affairs department awarded**

As a result of the actions to prevent and monitor ethical and integrity issues, in 2023 the Internal Affairs Department was awarded with the top ranking in the "State-Owned Companies and Mixed-Capital Companies" category in the 8<sup>th</sup> Good Practices for Ethics Management Competition, promoted by the Public Ethics Committee of the Presidency of the Republic, whose aim was to foment, recognize and award initiatives developed by the Internal Affairs Departments and/or Ethics Committees of the Direct and Indirect Administrations of the Federal Executive Branch, which promote the dissemination of ethical culture with the development of good practices by businesses and public bodies.



## Focus on anti-corruption

GRI 2-23 / 2-24 / 205-2 / 205-3

CAIXA values ethical conduct in its operations, business and relationships, and one point of constant attention is the fight against corruption. Based on the current rules and with the support of the available tools, the Institution seeks to maintain and evolve compliance in the management of its units and in the relations of its employees with other public bodies and other stakeholders, such as suppliers, service providers and clients.

The Institution has risk management rules and procedures in place to prevent the practice of crimes of corruption, money laundering and the financing of terrorism

**82,138 employees**

**have completed the CAIXA Agir Certo Certification, until 2023.**

and the proliferation of weapons of mass destruction, as laid down in in-house policies and standards, compliant with laws.

All board members, managers and employees are informed of the publication or updating of the Internal Control, Compliance and Integrity Policy by means of e-mail marketing and by signing an acknowledgment statement available on the Company's system.

Employees are also offered content on the subject at the *Universidade CAIXA* (University). This knowledge is validated through the CAIXA Agir Certo (Act Right) Certification, the content of which is updated annually and is a prerequisite for career advancement within the Company, as well as training on the

subject for newly vested managers and, at least once a year, for other managers.

With the CAIXA Agir Certo Certification, the aim is to provide knowledge and good practices on topics, such as corporate governance, information security, risk management, ethics and integrity. The certification includes a path with content related to: Anti-Corruption Law; Information and Communication Security; Capital Management; Prevention of Money Laundering and Terrorism Financing; Internal Controls; Compliance, Ethics and Conduct; Risks; and Integrity and Governance.

In total, 82,138 employees have completed the CAIXA Agir Certo Certification since its launch in July 2022

until December 2023, which corresponds to 94.4% of employees.

In addition, the Bank maintains the Integrity Blog, open to all employees, where it regularly posts on the subject.

Every year, the Compliance, Integrity and Money Laundering Prevention Week is held, which in 2023 relied on a specific lecture about fighting against corruption, attended by 948 employees.

With regard to lottery partners, the procedures and anti-corruption policies adopted by CAIXA are outlined in the Code of Conduct - Lottery Shop, which is made available to all 13,303 lottery shops through *Conexão Parceiros* (Partners Connection), the official communication





In June 2023, the first edition of **CORED Journey** took place to disseminate the correctional culture, addressing in particular the issue of corruption, covering points, such as legislation, challenges and actions to tackle it at the federal level.

channel with the partner network. As far as CAIXA *Aqui* correspondents are concerned, anti-corruption procedures and policies are outlined in the CAIXA *Aqui* Correspondent Code of Conduct, which was made available to all 8,908 CAIXA *Aqui* correspondents also through *Conexão Parceiros*.

CAIXA *Aqui* correspondents, in turn, are informed about the anti-corruption rules by providing the CAIXA *Aqui* Correspondent Code of Conduct when signing service agreements, and are informed of sanctions in the event of non-compliance through the Control, Quality and Remuneration Plan - CAIXA *Aqui* Correspondents.

In 2023, mandatory training activities were conducted on topics related to Law 13.303/2016, including the Anti-Corruption Law, aiming at reinforcing the culture of anti-corruption and compliance with the legislation in force. These training sessions were attended by 48 members of CAIXA's senior management, including 14 board members and 34 managers, i.e. 100% of CAIXA's board members and managers.

Considering the objectives of CAIXA's Code of Ethics, Conduct and Integrity, it is understood that the Institution adheres to the precautionary principle, by defining guidelines for prevention and correction, to mitigate the risk of involvement of employees, suppliers and partners of the CAIXA Conglomerate in acts of corruption.

CAIXA's Internal Affairs Department has been improving its work to prevent and combat corruption and, in this regard, has adopted various actions concerned with this issue, such as disseminating preventive guidelines through screensavers and wallpapers, evolving administrative processes for legal entities and creating, in May 2023, the Center Specialized in Corruption Investigation.

Besides promoting a continuous study on the subject and elaborating advanced methodologies for verifying responsibility, the Center's mission is to help raise employee awareness of how to detect and report cases with signs of corruption.

In June 2023, the first edition of CORED Journey took place to disseminate the correctional culture, addressing in particular the issue of corruption, covering points, such as legislation, challenges and actions to tackle it at the federal level, as well as aspects of the role of the CAIXA Ombudsman and Internal Affairs in dealing with complaints, conflicts of interest and receiving gifts.

## Corruption cases

According to internal CAIXA reports and monitoring, by 2023:

The Institution's Disciplinary Boards judged and identified a total of 21 cases indicating corruption, with a police investigation request being sent to the Federal Police. Of the cases investigated, 18 were terminated, 1 suspended and 2 warned. It is worth noting that there are cases with more than one



defendant and that not all of them may have participated in the act of corruption, so there may be different penalties in the same disciplinary case:

- No reports of irregularities related to contract terminations due to signs of corruption were received;
- There were no criminal or civil lawsuits filed during the year that referred to the crime of corruption. Occasionally, there may be cases under investigation by the Federal Police without CAIXA's awareness or police investigation requests submitted by CAIXA whose investigation process has not evolved into a (criminal) lawsuit;
- No terminations, non-renewals or suspensions of supplier agreements for breach of clauses related to corruption was registered.

## Fighting internal and external fraud

CAIXA's Fiscal Council has, among its duties, the authority to report errors, fraud or crimes to the management bodies and the General Meeting, if the necessary measures to protect the Company's interests are not adopted.

For clients and users, considering security and fraud prevention, CAIXA has sought biometric solutions for client identification and transaction authentication on its own and partners' digital and physical channels. Some in-house rules have been updated to include a model of service for potentially vulnerable clients. In addition, training material was made available to employees and partners on how to serve this public, based on the Febraban standards.

The fight against internal and external fraud is built on integrated protection and prevention management, adhering to rigorous strategies for promoting the sustainable development of credit products, for instance, as well as relationship with clients, investors and other people impacted by the Bank's products, services, activities and processes. The working model follows the framework of the National Institute of Standards and Technology Cybersecurity Framework (NIST CSF), which determines the management of security risks by guiding the requirements in the security assessment, including Identify, Protect, Detect, Respond and Recover.

Actions to combat fraud take place from the conception or evolution of banking

services, channels and processes, in the strategy of applying prevention solutions, through consultancy in the prevention of product fraud risks, provided in a specialized manner.

Likewise, CAIXA monitors, detects and reacts to the use of accounts that receive amounts from loan operations with indications that they have been used for scams or fraud, thus allowing for the continuous advancement of the monitoring rules. It also works jointly with external bodies, such as the Federal Police, the Public Prosecutor's Office, and the Central Bank of Brazil, on matters related to fraud prevention and prosecution, challenging, and investigating incidents and raising information for feedback on the entire process.



## Responsible Betting

As the administrator of the federal lotteries, CAIXA is committed to society and to the world's best betting operating practices. These commitments include the concern for a sustainable way of selling Lottery products.

The assumptions of Responsible Betting are the prevention of betting by under-18s, guidance on prevention and the treatment of betting-related harm.

In this regard, the *Loterias CAIXA* created a ten-step program, focusing on communication, education, orientation, identification, evaluation, survey, employees, resellers, design and remote games.

On this portal, visitors can run a quick test to identify whether or not they have the profile of a compulsive bettor. You can also find information on where to go for help with this type of problem, as well as a list of support institutions.

The last survey on Responsible Betting, referred to as the 2021 Prevalence Survey, was completed in 2023. One of the objectives of the survey was to understand the psychological, social and behavioral profile of CAIXA Lottery bettors, as well as their relationship with the games and sales channels.



[Click here](#) to access the Responsible Betting website.

## Whistleblowing Channel

CAIXA relies on a Whistleblowing Channel, managed by an external and independent company, through which complaints and reports relating to indications of crimes, violations of current laws, money laundering, as well as other illicit and irregular acts that may be related to the Institution's activities can be confidentially and safely registered.

Employees, former employees, statutory members, service providers, contractors, suppliers, partners, clients and society in general can use this Channel.

The Channel's effectiveness is measured through regular reviews, benchmarking and risk and control assessment work conducted by CAIXA's Integrity Control Area. The results are communicated through periodic reports, submitted to analysis of the Audit Committee and the Company's Board of Directors.



# Transparency

GRI 3-3 on the material topic Transparency

The Institution ensures the availability of information to all its stakeholders, with clarity, accuracy and timeliness, understanding that a seamless management enables it to meet Brazilians' expectations. As a state-owned company, CAIXA fulfills its duty to provide publicity and transparency through the instruments determined by the applicable legislation, whether through reports or publications on the website [Transparency Portal](#), requests for access to information or other means, always in a quick and simple manner.

Therefore, CAIXA provides clients, users, business and institutional partners and society with information about products, services and solutions subsidizing consultations, analyses and decision-making, safeguarding confidential

information. The Institution's failure to comply with this transparency assumptions would result in assessments by control bodies, besides representing an image risk for CAIXA.

On its website, CAIXA provides information and documents of collective interest, such as Ombudsman Reports, Integrated Report, Sustainability Report, Social, Environmental and Climate Risks and Opportunities Report, Annual Internal Audit Plan, Annual Report on Internal Audit Activities and other documents. The website also contains information on disciplinary or ethical investigations under the responsibility of the Internal Affairs or Ethics Committee, as well as financial results and statements, and other disclosures.



As a state-owned company, CAIXA ranks **2<sup>nd</sup> among** the most demanded under the LAI and **8<sup>th</sup> among** the 323 public bodies composing the ranking of the Office of the Controller General (CGU).

The transparency management process is executed in compliance with Law 12.527, of November 18, 2011 (Access to Information Law - LAI) and the provisions of Article 5, item XXXIII, Article 37 (Paragraph 3, item II) and Article 216 (Paragraph 2) of the Federal Constitution. In this context, the process of active transparency takes place with publicity as the general precept and secrecy as the exception, by proactively disclosing information of public interest through the channels made feasible by information technology, regardless of requests from citizens, enabling the development and social control of CAIXA.

The legislation also defined guidelines for the proactive disclosure of information of public interest, making active transparency a commitment. Thus, we have two approaches: active and passive transparency.

While active transparency involves proactively making relevant information available to the public, passive transparency concerns fulfilling specific requests for information from citizens. Both are pillars for building a more accessible and accountable public administration.

As a state-owned company, CAIXA ranks 2<sup>nd</sup> among the most demanded under the LAI and 8<sup>th</sup> among the 323 public bodies composing the ranking of the Office of the Controller General (CGU). In 2023, it implemented an internal initiative focused on the management of active and passive transparency, and accordingly, reinforcement of compliance with deadlines in the service to citizens and a commitment to timing in the response to claimants, which translates into an average response time 58% lower than the average time of other Public Administration institutions, as well as a low number of appeals to CAIXA (11.0%) and CGU (only 1.5%), thus proving to be effective in the responses to society's demands.

Also in 2023, actions kicked off to achieve the best active transparency rates in the country, in line with legal requirements and the guidelines issued by external inspection bodies, with the integrated work of various units of the Bank, such as the strategic

areas of Products, People, Finance, Legal, Auditing and Marketing.

In March 2023, in the ranking maintained by CGU, CAIXA advanced 4% in compliance with the 49 items monitored by the agency, evolving to 98% effectiveness later in the year (48 items met).

Concerning the *Programa Nacional de Transparência Pública* (National Public Transparency Program) or PNTP - Cycle 2023, an inspection conducted by the Federal Audit Court (TCU), the Mato Grosso Audit Court (TCE MT) and the Association of Members of the Brazilian Audit Courts (Atricon), which evaluates 8 thousand public portals, CAIXA won the Silver Seal, placing it among the 16% Brazil's most transparent institutions.

Since the implementation of the LAI in 2011, CAIXA has received 40,898 requests (as of 12/31/2023), by which citizens and entities have made, based on public or private interest, requests for access to information produced and held by the bodies and entities of the direct and indirect Federal Public Administration, making the Access to Information Law an instrument for controlling corruption, enhancing public management and reinforcing democracy.



## Impacts monitoring

Among the measures adopted to mitigate eventual impacts, we have a specific field in the internal contracting system for the publication of acts. The objective is to enforce the person responsible for the bid or contract management to publish formal acts, such as the call for bid, addenda statement, termination notices, penalty notices and temporary suspensions.

In addition, the Contracting Area goes through a double check, with a coordination that is compliant with demands. Among its activities, it analyzes all the requirements verified in the Procedural Compliance Indicator of the Bidding and Direct Contracting processes (assumptions of waiver and unenforceability of bidding), except for contracts for waiver of value (up to R\$ 100 thousand for engineering services and up to R\$ 50 thousand for goods and services, accounting for

1.55% of the total contracts in 2023), so that to achieve good results in the compliance indicator.

### Cards

To maintain transparency and seamless communication, CAIXA conducted an overall revision of the information available on the Credit Cards page on the Internet, highlighting the benefits and promotions available.

In the use of the debit card, CAIXA promotes clear and accurate disclosure of information, such as new features, transactions made and fees exemption when using the card for purchases. In addition, users have quick and easy access to information about their balance and spending, via CAIXA Internet Banking and the CAIXA Cartões and CAIXA Tem apps.

### Emergency lines of credit

Another example is the disclosure of information on the contracting of emergency lines of credit, such as transactions under the *Programa Nacional de Apoio às Microempresas e Empresas de Pequeno Porte* (National Support Program for Micro and Small Enterprises) or Pronampe and the BNDES' *Programa Emergencial de Acesso a Crédito* (Emergency Credit Access Program) or PEAC FGI, to Brazilian society, promoting access and transparency to operations.

### Bids

It is also worth noting that CAIXA has its own bidding and procurement portal, available on its *Portal de Compras* (Procurement Portal). To comply with the requirements provided for in Articles 48 and 88 of Law 13.303/2016, which set forth the publicity of bidding

and contract information, as well as budgetary data in electronic means, CAIXA makes this data available for search on its *Portal Licitações CAIXA* (Bidding Portal) on the Internet.

CAIXA's bids can be followed by any citizen, regardless of whether they are a registered bidder, at the e-mail address provided. Among the main information concerning the procurement process, the Institution provides the public with access to bid documents and signed contracts.

In 2023, a new type of bidding was launched at CAIXA, the *Licitação CAIXA* (Law 13.303). This is a significant advancement, as it allows to execute various innovations provided for in the New CAIXA Bidding and Contract Regulations, including holding electronic bids with the judging criteria - Highest Economic Return, Best Technique, Best Combination of Technique and Price and Best Artistic Content -, bringing greater

agility, economy, security, compliance and transparency to the process.

## Suppliers

Also in 2023, CAIXA implemented a new Supplier Relationship Portal for suppliers who have administrative contracts with the Institution. Focused on the user experience, with fluid and intuitive browsing, the solution sets up a direct and transparent communication channel between contractors and the bidding and contract management teams. It allows interactions, sending of documents and centralized information.

## Fundo de Garantia do Tempo de Serviço or FGTS

As the FGTS Operating Agent, CAIXA is liable for **managing the FGTS website**, whose purpose is to ensure the publicity and transparency of information intended for different stakeholders, such as workers, employers, financial agents and advisors. On this channel you can find the FGTS Management Report, which is published annually for accountability along with internal and external control bodies and society, the financial statements, FGTS statistics, legislation, among others.

As the administrator and manager of the FI-FGTS Investment Fund, CAIXA publicizes its activities with quarterly reports and the FGTS management report. Concerning the Fund's Investment Committee, the calendar of meetings, agendas and extracts from the minutes of the meetings are disclosed, all without prejudice to the confidentiality inherent in its role as an investment fund subject to the capital market rules set forth by the CVM.

Through the **FI-FGTS CAIXA website**, it is possible to consult and check information, governance and transparency of the FI-FGTS. In the same vein, since 2017, members of the CGU have also been invited to attend all meetings of the Investment Committee of the FI-FGTS Fund. Also with a view to transparency and publicity, the process of calling for new FI-FGTS investments is released on the Fund's website, with a guide to the information and documentation required for any applicant to submit projects that meet the published criteria.

## Social benefits

As the operating agent and payer of social benefits, CAIXA sends the public entity managing the social program the necessary information to be made

available to control bodies, such as the Office of the Controller General, as well as for inclusion in the Federal Government's Transparency Portal or other channels used by the public entity.

With this in mind, the following programs were launched:



- **Desenrola Brasil (launched in 2023)** – implementation of the Program for Renegotiation of Defaulted Loans, aiming at recovering the credit conditions of borrowers with defaulting debts.



- **Fies Renegotiation (launched in 2022)** – implementation of debt renegotiation with the *Fundo de Financiamento Estudantil* (Student Financing Fund) or Fies, for contracts signed up to 2017 and in delinquency until June 30, 2023.



- **Novo Benefício Nutriz (launched in 2023)** – *Benefício Variável Familiar Nutriz* (Nutz Family Variable Benefit) or BVN, granted to families with children who have not yet reached seven months of age, in the amount of R\$ 50.00.

## Lotteries

As far as lotteries are concerned, it is worth noting that the *Loterias CAIXA* are responsible for ensuring the integrity and transparency of their games, to maintain public confidence in lottery processes,

from the sale of tickets to the drawing and distribution of prizes. Among the measures adopted to promote transparency are public draws and audits, regardless of the drawing process, to assure the legitimacy of the results.

The results of all draws are officially published and are easily accessible to the public via the CAIXA website and other media, ensuring that everyone has unrestricted access to the information.

Information is also available on the distribution of prizes and the percentages allocated to each prize level, as well as information on the transfers made to the legal beneficiaries, whose amounts are redistributed for investment in the country in areas such as health, education, public safety, sports, among others.



## Acquisition of goods and services

In the procurement of goods and services, CAIXA adopts an in-house regulatory manual that stimulates the inclusion of sustainability criteria in the specification. This standard, referred to as Sustainable Procurement and Supplier Relationship, also sets out sustainability principles and guidelines to be considered in the acquisition of goods, services and works and in supplier relationship. It shall be incumbent upon managers to indicate sustainability criteria and practices in the purpose technical specification and in the execution of contracted services, with a view to contributing to sustainable national development. The areas in charge of managing goods and services should be consulted to provide detailed information on the criteria relating to nature.

CAIXA relies on the *Portal de Compras* (Procurement Portal), where any citizen

can follow its procurement processes. Both the Office of the Controller General and the Federal Audit Court (TCU) have access to internal contractual monitoring systems in real time, which further bolsters governance in the process. The Institution provides access to bid documents and signed contracts.

It should be noted that in November 2023, CAIXA published this Sustainable Contracting and Supplier Relationship standard, which was also published externally on the *Portal de Compras*. The document brings relevant innovations as to CAIXA's performance in terms of social, environmental and climate aspects throughout the contracting process, as well as detailing the assumptions of its relationship with suppliers and between suppliers and society.





# Risk management

GRI G4-DMA (FS1) / G4-DMA (FS2) / G4-DMA (FS3)

In the daily management of its operations and activities, CAIXA pays special attention to the efficient management of the risks involved in its business and operations, and is committed to ensuring its financial and operational stability by identifying, assessing and mitigating the various risks associated with its activities.

Risk management at CAIXA observes the assumptions defined in the Three-Line Model. The 1<sup>st</sup> Line is liable for the risk management of its processes and those of its subordinate units, and must identify, measure, assess, monitor, report, control and mitigate the risks inherent in the processes under its management, including social, environmental and climate risks, managing the entire risk cycle and acting across the board in the construction of risk treatment actions, even if jointly with other units that operate in referred processes.

It is worth mentioning that, as early as the first line, loans proposals are analyzed to ensure that there are no environmental impediments (embargoes and

overlapping restricted areas) or eventual compulsory labor, and monitoring of operations, which allows us to identify the contracts of those clients who have been included on the list of embargoes issued by the Brazilian Institute for the Environment and Renewable Natural Resources (IBAMA) and/or on the registry of employers who have subjected workers to conditions analogous to slavery, published by the Ministry of Labor and Employment, post-contracting, and thus carry out the appropriate actions to monitor the contract.

The 1<sup>st</sup> Line also monitors the socioenvironmental covenants (obligations, commitments or restrictive contractual clauses) of loan agreements in the Wholesale segment.

The 2<sup>nd</sup> Line is composed of units identified primarily by the risks, causes and consequences arising from CAIXA's processes and, with regard to social, environmental and climate risks, is conducted by the Risk Vice-Presidency. Among other duties, it is liable for assessing the adequacy of risk management by the 1<sup>st</sup> Line as

Risk management at CAIXA observes the assumptions defined in the Three-Line Model.

to efficiency and efficacy, as well as monitoring risk management by analyzing reports and indicators.

In turn, the 3<sup>rd</sup> Line is composed of Internal Audit, which acts independently of the other units and is liable for reporting to Senior Management on relevant aspects related to risks, controls and governance, including aspects of social, environmental and climate risks identified in its audit work.

Considering the line-of-defense roles outlined to support risk management, CAIXA has set up procedures for monthly monitoring of the conditions outlined in the social, environmental and climate risk analyses issued for



the granting of commercial loan. An example of this is the social, environmental and climate risk management process for projects in line with the Equator Principles, which includes the Institution's entire risk assessment system.

CAIXA monitors the concentrations of exposures to economic sectors most likely to suffer or cause social, environmental and climate damage and, when necessary and appropriate, sets out limits for these exposures. In 2023, the Institution implemented indicators relating to social and environmental risks in its Risk Appetite Statement. The indicator restricting the exposure of the commercial portfolio to companies with high climate risk activities has already been included in the Risk Appetite Statement since 2019.

In June 2023, CAIXA published the Social, Environmental and Climate Risks and Opportunities Report (GRSAC), which is available for public consultation on the Institution's website. This publication, established by the regulator, outlines governance practices, strategy and the management of social, environmental and climate risks. Although

it was not mandatory, CAIXA also published information on quantitative indicators.

Loan operations with a socioenvironmental assessment and which have specific action plans related to social, environmental and climate issues are monitored.

## Socioenvironmental assessment

CAIXA, from the identification of businesses subject to the submission of an environmental license, according to the type of activity outlined in the [List of CNAEs \(available on the CAIXA website\)](#) of corporate clients with credit exposure above R\$ 10 million, CAIXA conducts a specialized social, environmental and climate analysis, based on a systematized model.

For borrowers subject to environmental licensing with credit exposure of less than R\$ 10 million, proof of environmental regular status is provided by submitting valid licenses and/or their formal waiver. The guidelines and forms required to apply for loan are available at [Social and Environmental Risks | CAIXA](#).

## Third-party investments

With regard to investments, CAIXA monitors the exposures of the assets invested in the Managed Portfolio of the Severance Indemnity Fund (CA-FGTS) and the Severance Indemnity Fund Investment Fund (FI-FGTS), which are managed by the Institution, and if any factor is identified that increases the perception of environmental, social, climate and governance risks, the product manager is informed in order to support any measures to be adopted. For information on FI-FGTS, see ["Third-party assets"](#), in the ["Social responsibility"](#) chapter.

Also in the investment process, with regard to the flow of the risk assessment process, the Risks and Compliance area in charge of third-party assets monitors the validity of the credit exposures of the invested assets and sends the monthly monitoring report to the managers, containing the aspects analyzed and the controversies, if any, and showing whether or not any factor has been identified that increases the perception of the level of social, environmental, climate and governance risks of the asset.



## Standards that must be observed regarding social, environmental and climate components in CAIXA contracts

In CAIXA's contracts, the main external standard that governs or guides the social, environmental and climate components used in the contracts is CMN Resolution No. 4.557 of February 23, 2017, which provides for the risk management structure and the capital management structure for financial institutions authorized to operate by the Central Bank of Brazil, as amended by CMN Resolution No. 4.943 of September 15, 2021.

This standard is internalized by CAIXA through internal regulations, such as the CAIXA Risk and Capital Management Policy and

the Implementation of the CAIXA Social, Environmental and Climate Responsibility Policy.

In addition, CAIXA's Credit Policy embeds social, environmental and climate requirements into loan products, pursuant to current laws and standards. CAIXA grants loans that promote business development, banking inclusion and customer loyalty, while complying with the precepts set out in the relevant legislation, especially regarding socioenvironmental and climate principles and the prevention of acts related to corruption and money laundering.

## Cyber and data security

GRI 3-3 of the material topic Customer Privacy and Information Security

At CAIXA, information security is an ongoing concern, reflecting the strategic importance of protecting client data.

As a state-owned entity that manages a large number of financial transactions and personal data, information security and customer privacy are treated extremely seriously.

CAIXA maintains the Privacy Governance Program, which is an instrument to drive and build a culture of personal data protection, creating a continuous environment of compliance with the requirements of the LGPD and reinforcing the trust of personal data holders in the CAIXA brand. Every year, processes involving the treatment of personal data are reviewed, including the mapping and treatment of risks to privacy and information security.

Also as part of the Institution's commitment to customer privacy and information security, standardized contractual clauses are adopted and inserted in contracts with clients, partners and suppliers, containing obligations relating to the rules of the General Data Protection Law (LGPD).

In electronic channels, customer data is used based on previously mapped purposes and legal frameworks - to process payments, receivables and other banking operations, as well as to comply with legal and regulatory obligations. All data is stored in secure systems, and CAIXA is responsible for implementing appropriate security



measures to protect this data from unauthorized access and improper alteration, disclosure or destruction.

CAIXA's commitment to meeting the requirements of the LGPD and the protection of personal data is set out in its **Information and Security Policy**, a document approved by the Company's highest governance body and which guides the Organization's actions in its business and customer relations.

## Lotteries

As far as lottery games are concerned, Loterias CAIXA undertake to clarify to clients how their information can be used, as well as to provide control over their personal data, allowing clients to update or delete their information or even suspend their access for a specified period.

Loterias CAIXA (CAIXA Lotteries) hold the ISO 27001 and WLA-SCS (World Lottery Association Security Control Standard) certifications, which aim to ensure compliance with the Information Security

Management System. This means that its processes comply with the strictest security standards when it comes to handling and protecting the data of consumers, lottery employees and business partners. These certifications also reinforce CAIXA's commitment to the principles laid down by the LGPD.

## Secure Cell Phone Project

CAIXA is one of the partners of the Ministry of Justice and Public Security, which created the *Celular Seguro* (Secure Cell Phone) app to combat the theft of mobile devices in the country. The new tool blocks criminals from accessing banking applications and digital services, phone lines and services registered on the device.

The tool launched by the government makes people's lives easier because the crime is reported in one place to all the financial institutions participating in the project. However, the use of the *Celular Seguro* app does not exempt the client from the need to notify the civil police.

Once the Secure Cell Phone is activated remotely, CAIXA temporarily suspends banking services, blocking

passwords and transactions linked to the client and access to applications. Clients must then go to a branch to re-establish access to digital services and change their passwords.

## New Token Generation Journey for ATM Withdrawals on the Plataforma.CAIXA

The New Token Generation Journey for ATM Withdrawals was implemented to streamline services, providing greater fluidity and agility in service to CAIXA clients holding a digital social account.

The channel provides all the necessary steps to ensure security for the operator and to efficiently update registration data, consult and track cards (social account and CAIXA *Tem*), consult and remove restrictions preventing the issuance of a withdrawal code, besides register or change the account password to complete the service.

It is worth noting that this token generation journey is in the process of being replaced by biometric authentication.



## Actions implemented in 2023 to enhance the level of cyber and data protection in CAIXA's computing environment

### In the context of endpoint security:

#### The evolution of workstation protection

A new endpoint protection solution was contracted and deployed, especially for workstations and notebooks, consisting of Endpoint Detection and Response (EDR) software, whose main feature is the use of advanced technologies, such as machine learning and artificial intelligence to analyze and detect malicious user and application behavior.

This delivery has significantly broadened the view of various previously undetectable malicious actions, making it possible to prevent a critical incident before it actually takes place, covering more than 110 thousand workstations and notebooks.

#### MDM policies for corporate mobile devices

Design and implementation of management policies for corporate devices, aimed at improving the application of compliance, security and data protection rules on these devices.

The policies implemented mainly aim at protecting the Organization's sensitive data, preventing it from being leaked or accessed by unauthorized persons, among other issues.

#### Hardening

Elaboration of general hardening policies for the operating systems used in CAIXA equipment, considering general and specific aspects. Conducting studies

and analyzing endpoint security tools to meet the requirements and scenarios of CAIXA's technology hub.

This action promotes the increase of defenses related to operating systems and software used in CAIXA's internal network, curbing the attack surface on servers and other equipment, making the environment less susceptible to the exploitation of vulnerabilities made by a malicious agent or software.

#### Updating the digital certificate for CAIXA's internal system

Implementation of the use of a digital certificate to ensure the protection of access to applications accessed via CAIXA's internal system. This measure

aims to uplift the level of security, preventing, for example, unauthorized access by sharing passwords between users or leaking credentials.

#### Distribution of the DLP extension for browsers

Compliance with Data Loss Prevention (DLP) controls and policies in the web browsers approved by CAIXA (Microsoft Edge, Mozilla Firefox and Google Chrome), through the mandatory installation of the Microsoft Purview extension, via group policy (GPO) and Microsoft Intune policy. This measure seeks to restrict the sharing of information by uploading sensitive CAIXA documents to unknown sites.



## In the context of identity security:

### New digital certification framework

Implementation of a new digital certification framework, liable for certificate validation operations, digital signatures and time stamps. A solution acquired in 2009 and, since then, with support contracts and technological upgrades. In 2023, the implementation of the latest version of the system was completed, which revamped its operating architecture from a monolithic operation to an operation applying micro-services and within the track architecture.

This is the system in charge of validating digital certificates, which, besides authenticating the certificate, carries out all the validation itself, according to the list of revoked certificates from reliable Certifying Authorities. It is also responsible for signing and checking ICP-Brasil digital signatures.

Main service consumer clients:

- **Online change of password**

CAIXA's Internet Banking also had the mission of reducing on-site operations at branches, although clients' account passwords were still changed in

person. In support of the business teams, the application programming interfaces (APIs) were updated to be used by these systems, which carry out all the identification validation and then forward the data for the password change. Hence, clients no longer need to go to the branches to change the password, as the entire journey is available through CAIXA Internet Banking.

- **Logic Access**

Remote access is provided for CAIXA employees, by signing the remote working addendum agreement in the HR system. The manager authorizes remote work for a certain period of time for the employee in the HR system, who in turn signs the statement. After this, the integration routines of the SIGAL system with the HR system automatically provide access for the user, ensuring the areas full autonomy in team management.

- **Password safe**

Since the implementation of the password safe, processes have been adjusted with a view to automating the journey when adding new devices managed by the solution and sanitizing resources

not used by the support team. Thus, the flow of the password safe becomes cyclical, ensuring that the support team's adjustments are directly reflected in the solution for protecting privileged credentials, assuring the integrity of specialized access to technological assets.

- **Azure AD**

Provision of the Identity Provider (IdP) service, through the Azure AD solution, allowing CAIXA's internal systems to use Microsoft's authentication service, ensuring centralized control and the implementation of solid security policies, including the use of machine learning regarding risk assessment in the users access of integrated systems.

Windows Hello activation was also implemented for a specific group of employees with reduced mobility, ensuring the necessary accessibility for their work activities and guaranteeing authenticity in a secure manner.

## In the context of perimeter security:

### Cloud Security

CAIXA's Cloud Security solution was broadened to protect all the Institution's systems exposed on the Internet.

This solution presents various relevant features that can protect CAIXA's channels and applications from cyberattacks, such as WAF, AntiBot, Anti-DDoS and network reputation analysis.

This solution mitigated malicious traffic directed at CAIXA's technology infrastructure which, besides protecting data assets, brought greater availability of services, higher security for the Bank's clients' credentials and, accordingly, greater credibility for CAIXA's brand.

With the solution expansion, +160 protected addresses were reached, including CAIXA's main channels and authentication systems.

Currently, nearly 2,000 terabytes (TB) of information are processed by the solution every month.

We also rely on an anti-fraud tool, which is available to protect any CAIXA channel or authentication system.

This tool was mainly used during the year through Internet Banking and the CAIXA App.

This tool provides behavioral analysis for access and transactions, local protection for client machines (against malwares, DNS changes, re-directions to fake pages, among others) and protection for mobile devices (avoiding smishing - a text message fraud technique - and the use of fake apps, among others).

An overall assessment of CAIXA's e-mail security level was also conducted, applying various recommendations that can prevent receiving high volumes of spam, as well as protect against phishing or identity theft.

Compliance devices for access to the protected VPN network were also implemented, ensuring greater security in access to the environment.





## In the context of developments in the response process to cybersecurity incidents and vulnerabilities:

- Implementation of new security monitoring scenarios, widening the scope of monitoring carried out by CAIXA's cybersecurity incident response team.
- Hiring and starting work with an outsourced company to run pentest to proactively identify vulnerabilities in the environment.
- Elaboration of simulated cyberattack exercises to validate operational procedures and enhance the response, containment and asset recovery process at CAIXA.
- Cooperation with the Federal Police for operations against malicious agents in crimes against CAIXA.
- Detection and curbing of 97,261 cybersecurity incidents.
- 2,774 unofficial CAIXA URLs and applications were taken down.
- Advancement of the process of addressing vulnerabilities identified by cybersecurity processes.
- More than 170 intrusion tests have been conducted, including applications, web, APIs and servers, highlighting critical systems.

## In the context of in-house connectivity:

The Nova ICP CAIXA (New CAIXA ICP) was implemented, which supports the issuing of digital certificates for corporate devices that connect to the CAIXA network and internal applications. The new structure observes the best market practices to ensure the high availability and security of the centralized Certifying Authority environment.

A solution was implemented to protect the internet browsing of employees and collaborators, providing users with greater autonomy in access through automatic categorization of sites and efficient resources through the automation of operational processes, assuring higher cyber protection by detecting malwares, automatic blocking of sites known to be malicious and inspection of SSL traffic to detect threats.

Various mechanisms for protecting devices from entering the internal network have been improved, reinforcing the importance of the Network Access Control (NAC) tool and process for uplifting CAIXA's cybersecurity standards.

## In the context of applications security:

### New registry recovery flow in CAIXA Tem Login

- Enhanced user experience on the digital channel.
- Lower service volume at CAIXA branches.

### Mitigating losses in Login CAIXA

- Improved track record of digital account access maintenance activities.





## FGTS App Security

- Lower volume of frauds at FGTS.
- Mitigation against cyberattacks (DDoS, Brute Force).
- Mitigation of data leakage risk.
- Blockage of fraudulent registers for access to the application.

## Login CAIXA audit path

- Events are sent to the CAIXA Data Lake to maintain the audit path and data track record of the Login CAIXA functionalities.
- Implementation of a panel in PowerBI Online, with dashboards for 2022 and 2023, which enable to analyze the data from the Login CAIXA functionalities, as well as analyzing the errors that have occurred.

## Advancements to the in-house system security panel used by the branches

- Presentation of information regarding the blocking of registrations in the security panel of the in-house system used by the branches, such as the reason and who or which monitoring system did it.

- Display of information regarding removed devices in the system's security panel, to maintain track record.
- Creation of a device consultation profile for the support areas to bolster customer service.
- Improved guidance on operating procedures in the "Help" menu.
- Creation of new registration functionality for applications.
- Consultation of registration by registered telephone number.

## Security chapter

- Broadening of the security agent's role in community activities, with actions to guide teams, support activities and diagnose the maturity of the community concerning safe development aspects.
- Treatment of vulnerabilities and hiring of security analysts to support the actions of security agents in the communities.

- Availability of various devices and guidance guides related to development on the CAIXA portal.

## Safe development

- Update of the source code security analysis tool, with the updated code security rules engine.
- Configuration of the release publication lock: validation that there are no "critical" and/or "high" vulnerabilities identified in the source code security analysis, preventing the codes with these vulnerabilities of being produced.

## Open Finance Brasil

- **Simplified renewal:** it enabled to change the expiration date of a consent for an indefinite period, previously limited to a 12-month lifespan.
- **Phase 4B:** the implementation made it possible to enable new data scopes, such as insurance, pensions and investments.



# Sustainability management

GRI 2-24

In CAIXA's governance joint structure, we have committees composed of members of the Executive Board with specific powers to resolve on guidelines and projects related to socioenvironmental and climate aspects.

CAIXA relies on a Sustainability Committee, a joint committee that reports directly to the Board of Directors, with independence in relation to other bodies, and subject to the regulations of the Brazilian National Monetary Council (CMN) with the purpose of advising the

Board of Directors on issues related to sustainability and social, environmental and climate responsibility for the Conglomerate, as well as rendering its opinion, preferably, on matters submitted to the Board, within its scope of action, recommending or not its approval, where applicable.

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

The PRSAC, published in 2022, aims to guide the actions of CAIXA and the Conglomerate's companies in incorporating social, environmental and climate responsibilities into strategy, management, business, products, services, processes, operations, activities and relationships with stakeholders, in order to promote sustainability and sustainable development.

In addition to the guidelines of the policy, CAIXA's operations comply with the provisions of the legislation on corporate responsibility and social, environmental and climate risks, also

### Adequacy in the structure dedicated to greater integration of sustainability issues into the Institution's operations and activities

With a view of working even more closely to embed sustainability issues into the Organization's day-to-day activities, the Sustainability and Digital Citizenship Vice-Presidency was created in 2023 to lead and coordinate actions and strategies connected with sustainability and social, environmental and climate responsibility, as well as to promote solutions in sustainable entrepreneurship and foment the development of new businesses focused on economic, social, environmental and climate impact, ensuring that the Bank's practices are fine-tuned with national and international sustainability principles, standards and commitments. Thus, the purpose of setting up this Vice-Presidency is in line with CAIXA's commitment to sustainable development and social inclusion.

With this adjustment, the Sustainability and Entrepreneurship Vice-Presidency, announced in the CAIXA 2022 Sustainability Report, was extinguished, however the Sustainability and Entrepreneurship Executive Board was maintained.

concerning the drafting and signing of contracts identified as having significant exposure to these risks.

This policy highlights the importance of identifying and controlling social, environmental and climate risks and reinforces the commitment to seamless and collaborative action with governmental and regulatory entities and bodies, contributing to the country's sustainable development.

The companies composing the CAIXA Conglomerate adopt these guidelines in their strategies, processes, activities, businesses and relationships. To comply with social, environmental and climate guidelines, actions are deployed that are proportional to the business model, the nature of the operations and the complexity of the Institution's products, services, activities and processes, which are transparent and broadly disclosed by CAIXA.

## Environmental protection and conservation

In the context of implementing environmental guidelines and actions, with a focus on protection and conservation, it is worth highlighting:

### Sustainable Business System

Monitoring and measuring the rules stipulated for sustainable business in the Organization, providing managers and other employees involved with information on sales, complaints and customer service. The system shows, by means of a score, employees' evolution, with effects on the unit's assessment.

The system delivers a humanized vision, strongly educational, with a view of promoting the culture of qualified sales and thus leveraging a seamless and sustainable relationship with all clients and users of products and services.

### Bolsa Verde

A Federal Government program, sponsored by CAIXA, which aims to support environmental conservation by making quarterly payments of R\$ 600.00 to families living in Sustainable Use Conservation Units (Extractivist Reserves, National Forests and Sustainable Development Reserves), in environmentally differentiated agrarian

reform settlements (forestry, agro-extractivist and sustainable development) and in territories occupied by traditional peoples and communities, such as riverside dwellers, extractivists, indigenous, quilombola peoples and others. Beneficiaries commit to taking care of the region where they live, using natural resources sustainably and preserving the forest, as well as helping to monitor and protect these areas. In addition to payments, they have access to technical assistance, socioenvironmental rural extension, environmental conservation and socioproductive inclusion.

### Bidding documents safekeeping (new CAIXA bid mode)

Until the safekeeping of bidding documents was implemented, it was necessary for the supplier to include the bidding documents for each bid they were going to take part. With this implementation, these documents now compose the supplier's registration, allowing them to be used in any tender in which they participate, bringing the following benefits to CAIXA and its suppliers: avoiding duplicate files; streamlining the use of disk space; facilitating the process of submitting documents; and speeding up participation in bids.



[Click here](#) to access the policy.



# Innovation

GRI 3-3 of the material topic Innovation

CAIXA has continuously implemented upgrade measures, fomenting the offer of breakthrough solutions in business, products and services and the generation of value in customer relationships.

At the end of 2023, a unit dedicated to innovation and impact business was set up, seeking to address our society's most critical socioenvironmental challenges and bolster CAIXA's presence in the impact innovation ecosystem. The new area aims to seek groundbreaking solutions that promote sustainable development, enabling positive social and environmental impacts, through innovative technologies, new impact business models and strategic partnerships to build positive impact in an effective and scalable way. In addition, the area ensures alignment with national policy, by re-establishing the National Strategy for Impact Investments and Businesses, Enimpacto.

By dedicating its efforts to impact innovation, CAIXA reiterates its commitment to building

At the end of 2023, a unit dedicated to innovation and impact business was set up.

a socially fair, environmentally sustainable and economically prosperous future.

On an ongoing basis, CAIXA is constantly improving its systems for procurement activities. For instance, we can mention the Supplier Relationship Portal, a platform launched by CAIXA in 2023, through which it is possible to interact with +10 thousand suppliers more effectively and safely, allowing control of external demands.

The creation of a “preliminary study” as a planning stage, besides other procedures, such as the “expression of private interest with experimentation”, the “competitive dialog” and the “contracting of startups” are examples of some breakthroughs implemented in the procurement process.

Lastly, still referring to procurement, we would like to highlight the expansion of the *Nato Digital* project as one of the Institution’s priorities, as it is fine-tuned with the digital transformation strategy. The project envisages processing the contract in a 100% digital environment, i.e. the contract is drawn up electronically, signed and stored digitally, facilitating remote negotiations, as well as providing comfort and convenience to the client and enhancing operating efficiency for CAIXA and its partners. In 2023, 18,990 contracts were signed in this mode.

In 2023,  
**18,990**  
contracts were signed  
100% digitally.

In the Lotteries front, the pursuit of innovation, whether through the introduction of new games or the advancement of sales channels and gameplay, and a wider range of payment methods, such as Pix (instant payment), also reflect CAIXA’s commitment to the continuous improvement of the bettor’s experience. To meet consumer expectations and evidence their commitment to perfecting the processes and products offered, the Loterias CAIXA constantly seek to carry out actions aimed at innovation, for example:

- Investment in the digitalization of lottery services, allowing bets to be placed online, through its website or smartphone applications, in addition to Internet Banking. This facilitates access to lottery games, especially for younger people who prefer digital transactions.
- Introduction of new games or variations of existing games, including new betting formats, themed games or special promotions, as a way of keeping the portfolio interesting and diverse.

Innovation can also be seen in the adoption of more sustainable business practices, such as the implementation of responsible betting policies, the reduction of paper use through digital tickets and support for social and environmental projects.

With attention to current trends and contexts, experiments with artificial intelligence kicked off in the Bank’s main areas of activity, such as Home Loans, and the dissemination of this growing technology has been expanded in-house, including knowledge-sharing events in panels conducted by external partners, such as Google, IBM and Microsoft, helping to democratize knowledge on the subject at CAIXA.

The Bank approved the creation of seven Centers of Excellence (Customer Experience, Data Intelligence, Cloud & DevSecOps, Artificial Intelligence, Low Code Automation, Innovation and Agility), which are composed of multidisciplinary teams of specialists who work on missions on strategic issues of great technological and business complexity, with a view to cutting costs, increasing revenues and achieving productivity gains.



## Innovation and upgrade main actions in 2023

Among the innovation and upgrade actions in the year, we highlight:

### **Plataforma.CAIXA**

Aims to integrate current functionalities of different portals, systems and internal sites, using intuitive and streamlined journeys. The initiative is part of the Branch Process Improvement Program's action plan and brings new integrated functionalities. The application replaces the *NovoNegócio.CAIXA* portal.

To expedite integration and make the platform the network's only service and business location, its architecture was designed in a breakthrough format, enabling managers at CAIXA to devise new functionalities concurrently, in journeys that meet the channel's usability standards and meet the needs of its users, reusing solutions common to different products and services.

Innovation is the result of journeys previously studied, prototyped and tested with network users, with the internal and external customer as the main objective

### **Nationwide implementation of the Unified Platform and conversion of NovoNegócio.CAIXA (National) into Plataforma.CAIXA**

Branch service channel that allows the functionalities of the other channels to be combined in a single interface, providing the best user experience for CAIXA clients in physical and digital branches. Upgrade of the channels for a single service channel in the branches (architecture in micro front-ends and decentralized development).

Initial and additional investment funds in *Plataforma.CAIXA*.

### **Service Panel on the Plataforma.CAIXA**

Among the new functionalities, the platform features the "Service Panel", with simplified information on the client and their contact details, allowing them to be edited if they need to be updated, via an intuitive journey, as soon as service begins.

### **360° Vision on the Plataforma.CAIXA**

The new platform integrates *Relacionamento.CAIXA* functions, bringing the 360° Vision to the client's summary, including opportunities and ways to guide customer service and product offerings, geared to their consumption propensity. The offers, indicated based on habits and behaviors, will allow them to be contracted in a single portal when accepted, no requiring to use various systems.

### **Plataforma.CAIXA's Funding Panel**

It includes all the loans received in the account above R\$ 10 thousand deriving from Pix, TED (wire transfer), FGTS credit transactions, among others, online, enabling a timely and proactive approach to the client and providing a better experience and a more effective and assertive relationship, whether for funding purposes, compliance or other businesses.



## Revamp of the Sou CAIXA App

CAIXA has reformulated its Sou CAIXA app. Previously only available for the Android system, the new app now also caters for iOS users, with a cutting-edge design and improved usability. The Sou CAIXA app can be upgraded to a new version in the Play Store and App Store.

The Sou CAIXA app currently relies on +73 thousand active users. The People and Technology areas joined forces to renovate the application's architecture, usability and interaction, aiming at stepping up the digital experience of employees.

The Sou CAIXA app currently relies on **+73 thousand** active users.



## New App Saúde CAIXA (Health App)

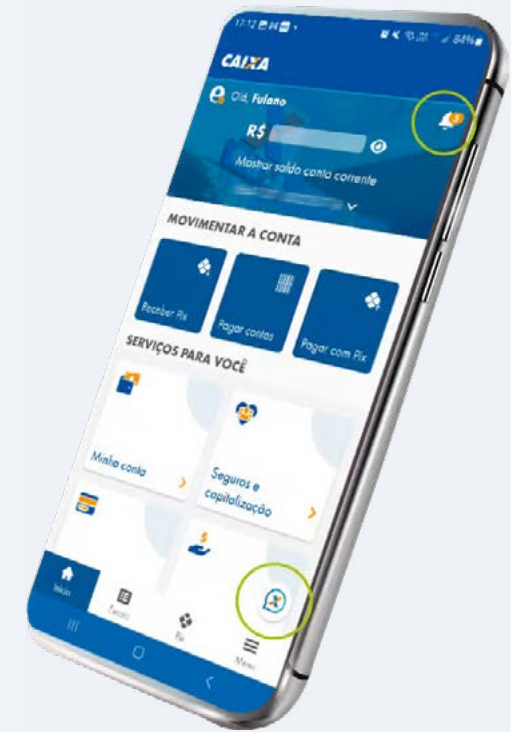
CAIXA has launched the new Saúde CAIXA app. This latest version focuses on improving the user experience for beneficiaries and facilitating access to health plan information. The key new features are prior authorization follow-up, new financial track record, contactless search of accredited network, new management page of favorite accredited operators, FAQ (frequently asked questions), new emergency function and accessibility.

## App CAIXA revitalized

On the Bank's 162<sup>nd</sup> anniversary, the latest version of the CAIXA app for clients was launched. The app has a contemporary design, a modern experience and simplified service journeys.

Some of the most used options rely on innovations offering greater convenience for users. Before opening the app, clients can press and hold the app icon and choose the transaction they want to carry out: receiving Pix; sending Pix; paying with a barcode; and betting on the Mega-Sena. Each of these options leads to the chosen transaction.

Another new feature is that all you have to do is type in the Pix key and continue, you no longer have to indicate the key type (CPF/CNPJ, cell phone, e-mail or random). In addition, the options to save favorite recipients and to search for the Pix key directly from the phone's contact book now also appear directly on the Pix send screen.



In addition, the bill payment journey has been improved. When you use the barcode scanner, the application already fills in the field and you no longer need to select the type of payment. If the client has the bill in PDF format, simply click on share and choose the CAIXA App to pay using the barcode or Pix, simply and easily.



## Expansion of Active WhatsApp to all branches (physical and digital)

This tool leverages business and brings more security and compliance to employees.

CAIXA has extended the use of Active WhatsApp for communication with clients to all its branches. With the nationwide growth of the corporate solution, the Bank is broadening the business use of the tool and offering more convenience to clients, with service via the remote channel.

Known as WhatsApp Business, the solution allows branch employees to contact their relationship clients directly to offer products and services.

WhatsApp is one of the fastest-growing messaging channels for customer service and the development of business solutions. Its promptness and user-friendly characteristics, combined with the informal tone of communication, contribute to consumers' preference for this channel in their business relationship.

## Advances towards implementing Drex

A major step forward in the field of innovation for CAIXA is the conclusion, in 2023, of the stages and tests of the *Real Digital Pilot* (Drex), ahead of the schedule set by the Central Bank of Brazil for the year. The tests were conducted to validate the market solutions, as established by the regulator.

Drex is a Brazilian digital currency, designed and regulated by the Central Bank of Brazil, to be used as the digital version of the Brazilian real. This is a new format to represent Brazil's official currency, being 100% digital, like an extension of physical money.

The launch of Drex depends on the progress of the pilot, which is currently being tested in a restricted environment. Based on the pilot's results, the Central Bank of Brazil should include tests with the population as soon as the project and market participants reach the appropriate level of maturity.

CAIXA entered into a consortium with ELO and Microsoft, through which tests were conducted

**Drex** is a Brazilian digital currency, designed and regulated by the Central Bank of Brazil, to be used as the digital version of the Brazilian real.

involving detailed analysis of security protocols and data safeguards, aiming at assuring not only technical effectiveness, but also compliance with all privacy guidelines and regulations. This milestone represents an ongoing commitment to ensuring data protection and integrity, fine-tuned with the best market practices and adhering to the highest security standards.

With this initiative, the Bank reiterates its commitment to innovation and renovation in the sector to lead the digital transformation movement that benefits the Brazilian population.



## Other upgrade initiatives focusing on innovation and related issues in 2023

The remote monitoring initiative was turned into a case study and entered in the **19<sup>th</sup> edition of the Banking Transformation Awards**, having been ranked in the **Top 3** of the "Operating Efficiency" category among Brazilian banks.

**Implementation of remote monitoring of the progress of interventions.** This initiative lessens the exposure of CAIXA technicians to risks inherent in road travel, such as accidents and robberies. It also reduces Greenhouse Gas (GHG) emissions into the atmosphere and costs,

as well as increases the professional's time available for analysis work by eliminating the time spent in commuting. The Remote Monitoring project, already implemented in the Financing for Infrastructure and Sanitation product, has the possibility of shortening road travel in +800 financing contracts currently in the portfolio.

The remote monitoring initiative was even turned into a case study and entered in the 19<sup>th</sup> edition of the Banking Transformation Awards, having been ranked in the Top 3 of the "Operating Efficiency" category among Brazilian banks. In 2023, 30 remote monitoring actions were carried out.

### **"Azulzinha" at the Lottery Network.**

In September 2023, a new convenience service was made available to the population throughout the Lottery Network, the "Azulzinha". With it,

Lottery Financial Terminals now accept credit and debit cards from the major banners to pay slips, play games and other services offered, quickly and in a hands-on way, democratizing the use of the channel and providing greater convenience and security.

The issuance of the **Digital Acquittance Certificate** has gone into production, fulfilling clients' request.

**Transformation of the Housing Portal**, allowing more services to be included and a wider range of options for clients.

In August 2023, CAIXA approved its new **Bid and Contracts Regulations**.

The document brought innovations to the planning stages and contracting modes, with the possibility of facilitating the Institution's performance in the bidding scenario.

The **ESG Ecoefficiency** type of loan for businesses, launched in 2022, was reviewed in 2023, enhancing its understanding of the assets financed in this mode, directly including electric and hybrid vehicles, machinery and equipment or ecoefficient systems that generate 20% energy savings. Assets that qualify for energy efficiency gains, those that provide, at least, 20% energy savings compared to a baseline or the equipment being replaced, and that evidence energy efficiency gains based on reports, budgets, invoices or other documents describing the object being financed, can be included directly in this mode. This type of loan also saw a reduction in the interest rates, aiming at stimulating contracting.



In 2023, the contracting of technology goods and services surpassed the target of

**R\$ 1.4 billion, 168% higher than the previous year.**

In September 2023, a portal dedicated to the Internal Affairs Department, CORED.CAIXA, was implemented, following the same standards already defined for the portals of the Company's other units, to facilitating access and consultation of relevant materials and information. The purpose of the portal is to provide a consistent experience for users, promoting a familiar and intuitive interface. On the portal, you can access content such as prevention, ethics and conduct, disciplinary analysis, besides the active transparency page and whistleblowing channels. In addition, the CORED.CAIXA portal also has direct access to the calendar and content of the *EscoladeCorregedoria*. CAIXA portal, which provides podcasts, lives, dialogue circles, learning paths, among other extremely relevant content for the unit and for the Institution as a whole.

During the year, the Security area devised various solutions aimed at upgrading its assets to uplift processes and enhance the Company's security, such as paint for safes, high-powered sirens, strobe lights, monitored delay locks and GPS trackers.

**Big Data, Analytics and Model Factory:** acquire and deploy modern infrastructure and solutions suited to CAIXA's business data analysis needs.

**Cloud Platform:** set out the strategy, the training model, the new DevSecOps track and the digital decoupling process with a focus on stepping up CAIXA's level of maturity in organizational agility and digital competencies.

**Smart Operations Platform:** facilitate digital business by providing optimized and intuitive journeys that adhere to clients' profiles.

**Technological Hub revamp:** the Technological Hub revamp project, scheduled for completion by December 2024, seeks to ensure the availability and efficiency of the technological equipment used by employees, clients and other users of CAIXA channels, with a focus on

wiping out maintenance costs and bolstering the level of physical and logical security of the equipment, as well as promoting greater service agility, with more efficient equipment and accordingly, building up CAIXA's image.

In 2023, the contracting of technology goods and services surpassed the target of R\$ 1.4 billion, 168% higher than the previous year, and the new acquisitions renewed CAIXA's technological hub and infrastructure, contributing to the delivery of new digital products and services and to greater stability in the technological environment. For 2024, the target was set at R\$ 2.5 billion, 79% higher than in 2023.

**Implementation of IT Shadow Strategy:**

The IT Shadow Strategy Implementation project focused on mitigating related risks and providing governance regarding the management of departmental solutions and their lifespan, as well as discovering IT talents in the business areas, standardizing and optimizing CAIXA's technological environment - resulting in cost savings - and imputing departmental development-related costs to the responsible units.

## Relevant projects for 2024

For 2024, in addition to the Technology Hub revamp project, the highlight will be the CAIXA Digital Transformation, which will see scalability throughout the Organization, by means of the CAIXA Digital Program, aiming at transforming the relationship with clients, employees and partners, delivering value, promoting efficiency and building groundbreaking and sustainable digital business models.

In line with the Integrated Business Plan (PNI) and the CAIXA Digital Transformation movement, the Information and Communication Technology Master Plan (PDTIC) will set out a new portfolio, composed of software development projects and structuring IT projects that directly meet the tactical indicators outlined in the 2024-2028 Strategic Planning, as well as the needs arising from the CAIXA Digital Program.

## Startups challenge

In 2024, CAIXA will broaden the open innovation process through calls for startups, including the application of the new Legal Framework for Startups, enacted by Complementary Law No. 182/2021, with open innovation journeys, covering demands from CAIXA's business areas.

The aforementioned law provides CAIXA with a solid path for connecting to the

startup ecosystem, with a simplified bidding process and limits to be paid for experiment with a Public Contract for an Innovative Solution (CPSI), an essential phase in the open innovation journey. After the experiment, the selected startup can be contracted to provide the service for up to five times the amount paid for the experiment, for a 24-month period, which can be extended for an equal period.

CAIXA believes that true innovation should be translated into facilities for all audiences. Thus, it invests in solutions that can bring value and convenience, as its biggest challenge is to promote digital inclusion, focusing on the user journey and offering quality financial services, always tailored to each client's profile.



## Partnerships and cooperation in sustainability and innovation

Collaborations and alliances play an essential role in boosting the Organization's sustainability and innovation initiatives and projects. They make it possible to share best practices, global guidelines and technical assistance, adapting them to the specific circumstances of each region or country and institution. This integrated approach is crucial for tackling social, environmental and economic challenges.

In 2023, as new partnerships or as part of partnerships already established, significant projects were developed to meet CAIXA's sustainability and innovation agenda. Among various actions, the following stood out:

### Funding from the World Bank

With the World Bank, CAIXA proposed raising US\$ 500 million from the External Financing Commission (Cofix), which was approved in December 2023. Once the fundraising process is complete, the funds will be invested in technologies that promote

the energy transition to a low-carbon economy in the transportation, energy and sustainable urban infrastructure sectors. This initiative is aligned with the Federal Government's Ecological Transformation Plan and the *Novo Programa de Aceleração do Crescimento* (New Growth Acceleration Program) or PAC, both of which will contribute significantly to achieving the country's goals in relation to the SDG.

### Partnerships with IDB

To leverage its positive social, environmental and climate impacts, CAIXA has declared its intention to build, with the Inter-American Development Bank (IDB): projects that contribute to the development of the carbon market in Brazil; structuring the bases for future emissions; and sustainable topics and mobilization of private sector investments in sustainable business models, as well as for the development of methodologies for assessing social, environmental and climate impacts.



Within the scope of this partnership with the IDB, in 2023, the foundations for CAIXA's future sustainable thematic emissions were built, through the execution of the cooperation project for the construction of the Sustainable Finance Framework, to be developed with the support of the consultancy HPL.LLC, a company contracted by the IDB.

This framework aims at expanding financing for projects and lines of credit addressing Brazil's main socioeconomic and environmental issues, reinforcing the Bank's commitment to being a key player in the fair

transition to a low-carbon economy and supporting cities in tackling climate change. Therefore, CAIXA will reinforce its commitment to Brazilian society and the environment, embedding sustainable finance principles into future funding.

Through this instrument, CAIXA will be able to raise funds or issue green, social and sustainability bonds, linked to its loan portfolios and to be used solely to finance or refinance projects in eligibility categories that directly contribute to the achievement of 14 United Nations SDG:

## Partnerships with the United Kingdom

CAIXA has signed a Memorandum of Understanding with the UK Embassy in Brazil. The objectives are to boost private sector participation in sustainable projects in the country, build up the green finance market, promote green finance initiatives between the UK and CAIXA, develop new financial instruments for sustainable products, enhance environmental and social governance, shore up capacities related to green finance and environmental and social governance, contribute to poverty reduction and foster gender equality.

The Institution also resolved, in 2023, to take part in the UK Pact program, offered by the United Kingdom to help countries reduce emissions and fight against climate change. The Brazil Towards Low Carbon project was submitted by the Talanoa Institute and the ERM NINT consultancy, with CAIXA as the beneficiary financial institution, aiming at stepping up its green finance activities.



### Environmental categories:

- Clean Transportation
- Energy efficiency
- Green Buildings
- Pollution Prevention and Control
- Renewable Energy
- Sustainable Agriculture
- Sustainable Sanitation Management



### Social categories:

- Access to Essential Services
- Affordable Housing
- Basic Accessible Infrastructure
- Financial Inclusion
- Food Safety

## Memorandum of Understanding with the Amazon+21 Institute

CAIXA has signed a Memorandum of Understanding with the Amazon+21 Institute to create a platform for engagement, knowledge, technical assistance and investments for the Amazon region. The objective is to promote sectors, such as the Bioeconomy, Low Emission Agriculture, Renewable Energies, Sustainable Tourism and the Creative Economy, besides supporting the region's territorial development, with the participation of the public, private and financial sectors.

## Partnership with Sustainable Cities Institute

CAIXA has set out a partnership with the Sustainable Cities Institute to implement and monitor the commitments of the 2030 Agenda of the Sustainable Development Goals (SDG) in Brazilian cities. The Institute is liable for the Sustainable Cities Program and the Sustainable Cities Development Index (IDSC-BR), which help to understand regional disparities and the efficacy of public policies related to sustainable development, urban infrastructure, sanitation, housing and other essential services.

## Joining the Green Coalition

During the Amazon Summit, held in August 2023 in Belém (PA), which gathered different leaders from the countries participating in the Amazon biome in their territory and are members of the Amazon Cooperation Treaty Organization (ACTO), CAIXA signed the Joint Declaration of the Green Coalition, along with 19 other public development banks from countries in the Amazon region.

The Coalition was formally launched during the United Nations Climate Change Conference 2023 (COP28), held from November 30 to December 13, 2023, in Dubai, United Arab Emirates.

This is an unprecedented initiative that gathers 20 public development banks from countries in the Amazon region, in partnership with the Inter-American Development Bank (IDB), the World Bank and the Andean Development Corporation (CAF).

This coalition aims to create financial solutions and favorable conditions for environmentally responsible investments in the region, bolster local activities and offer technical support for economically sustainable initiatives,

The Green Coalition aims to create financial solutions and favorable conditions for environmentally responsible investments in the Amazon region.

while respecting local and regional characteristics. The group of international institutions is a pioneer in promoting sustainable development in the Amazon.

The planned investment will total up to US\$ 20 billion for businesses and initiatives in the region by 2030. As a member of the Coalition, CAIXA coordinates the Financial Instruments and Technical Support front, along with Bolivia's Productive Development Bank (BDP), and participates in the Integration and Collaboration, Common Framework and Resource Mobilization fronts, to be developed by the end of 2025.



# 4

## CAIXA'S RELATIONSHIPS

- Stakeholder relationship
- Employees
- Clients
- Partners management
- Suppliers
- Government





# Stakeholder relationship

GRI 2-6 / 2-29

CAIXA seeks to maintain clear, seamless and continuous communication with its stakeholders through various official channels. Its stakeholders are identified considering their various fronts of activity, who consider CAIXA as their representative, as a public bank, enabler of social policies, provider of banking and financial services, housing lender, compliant with national and international regulations, contractor of products and services, employer, among others, which summarize the Institution's reason for being and its various roles in Brazilian society.

Relevant relationships with CAIXA include: employees; individual and corporate clients, who relate to the Bank by consuming banking products and services; beneficiaries of social programs, who access, through CAIXA's service and payment channels, public income transfer policies; the Government, which, in various levels of the Executive branch, hires CAIXA to enable

the operation and payment of social benefits, promote transfers of Federal Government's funds, act in the financing of sanitation works and other fronts; lotteries and banking correspondents; investors; partners; suppliers; and others.

The stakeholder relationship has received permanent attention from the Organization in order to pursue continued improvements and advancements. Engagement with these stakeholders takes place through alignment meetings and monitoring actions, the purpose of which is to assess the effectiveness of current strategies, map out needs for improvement, promote agreement between institutional strategies and integrate operational areas, with a focus on customer satisfaction and the pursuit of profitable and sustainable results.

As far as main stakeholders are concerned:

## Clients

The guidelines of the *Jeito CAIXA de Atender* (CAIXA Way of Serving) program aim to resolve client demands quickly and effectively, through directives encompassing cordiality, respect for differences, inclusion, active listening, transparency and honesty.

The physical branches, a space for personal relationships with bank clients, are designed to be welcoming and prompt, geared towards fully meeting the client's needs. Digital branches focus on convenience, agility and services offering. Clients can interact with CAIXA through other means, such as call centers (including SAC and Ombudsman), apps, social media, WhatsApp and WebChat on the CAIXA App.





## Employees

CAIXA maintains a relationship with the entities that represent its employees through permanent boards and working groups and union delegates who represent their categories. CAIXA employees are engaged through in-house portals, such as Retail Network and People Portal, *Universidade CAIXA* (University), besides Endomarketing pieces (e-mail marketing, screensavers announcing special dates, campaigns and products, as well as health promotion programs, recognition for length of service, internal publication of results, among other actions). All these elements imply an individualized incorporation of the organizational culture and a sense of belonging. The staff's representation by a sitting member of CAIXA's Board of Directors also results in engagement,

since it promotes participatory and seamless management.

### Investors

For investors, CAIXA offers the Investor Relations service, with relevant announcements to the market, financial statements, results, composition of the Board of Executive Officers, among other information. Through a mailing list, the Bank distributes relevant information, data and announcements.

### Partner network

For the partner network, composed of lottery shop and CAIXA *Aqui* correspondents, the Partners Connection portal is available, with a wide range of guidance and training.

## Suppliers

Contact with suppliers takes place directly with the contracting units. The services range from cleaning and security to software development, maintenance and specialized consultancy. Relationships are established by contracts that strictly comply with current legislation, seamlessly prioritizing cost/benefit.

### Government

CAIXA acts as the government's main partner, offering comprehensive services and a portfolio of products and services to support development and social inclusion, enabling the effective implementation of public policies. It also participates effectively in decisions and the drafting of regulations.

## Regulators

CAIXA also plays a key role along with market and sector regulators, such as the Central Bank of Brazil (Bacen), Brazilian Securities and Exchange Commission (CVM) and Brazilian Federation of Banks (Febraban), which, in consultation with related banks, publish rules and guidelines for the segment, as well as analyze and measure results.

### Sector associations

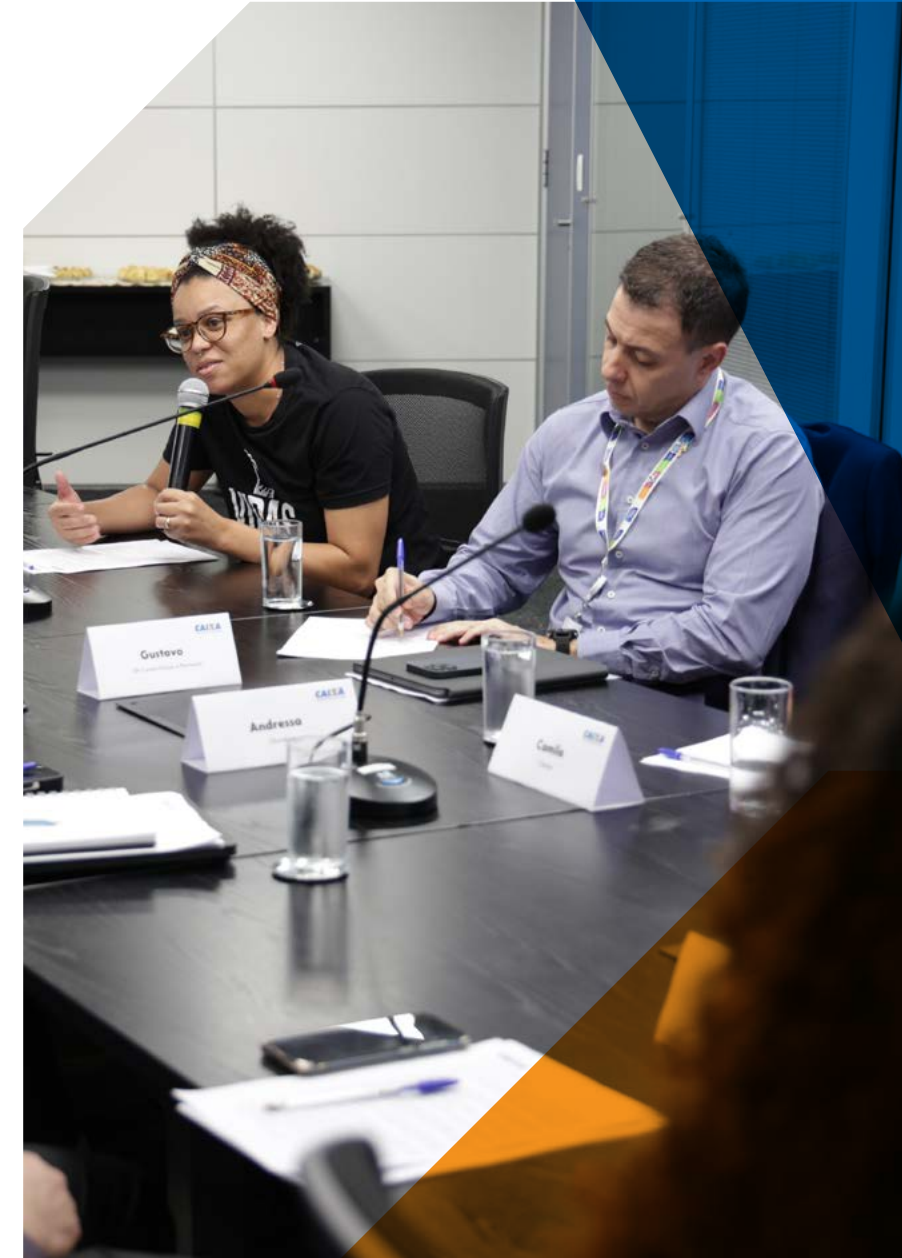
As a leader in the housing market, the Institution maintains relationship with entities involved in the real estate market, such as the Brazilian Association of Real Estate Credit and Savings Entities (ABECIP) and civil construction entities. This commitment seeks to ensure and enable decent housing for Brazilians with efficiency, sustainability and profitability.

## Relationship with associations and trade associations

GRI 2-28

For all these stakeholders, the engagement work represents the consolidation of CAIXA's purpose, vision for the future, values and strategic objectives, seeking to fulfill its commitments to each of them. It is also worth highlighting some particularities: The creation of the Vice-Presidency for Sustainability and Digital Citizenship (see Sustainability Management), in 2023, seeks to build up its work with the potentially vulnerable public, in the social or economic context, represented mainly by clients with scarce access to financial resources and decent housing. Thus, the Institution ratifies its strategy of providing services tailored to the profile of its clients, with a focus on the best experience, through journeys that satisfy and/or anticipate their needs, in channels suited to each customer. As far as internal stakeholders are concerned, referring to CAIXA's managers and employees engagement in initiatives increasingly guided by sustainability, the CAIXA Conglomerate's Corporate Strategy unfolds guidelines for defining in-house strategies, as well as initiatives

for evaluating and recognizing people, such as the *Programa de Participação nos Lucros ou Resultados* (Profit Sharing Program) or PLR and the *Programa de Remuneração Variável de Dirigentes* (Variable Remuneration Program for Managers) or RVD, reinforcing CAIXA's guideline of bolstering governance and the pursuit of sustainable results, while also ensuring the convergence of efforts towards the same sustainable business direction. Lastly, the development of breakthrough, impactful and sustainable initiatives, products and services in partnership with the other units of the CAIXA Conglomerate (cross-sectional), which includes survey, development, testing, synergy with stakeholders, as well as the development of a portfolio fine-tuned with sustainable principles, contributes to CAIXA becoming a benchmark for the market.



Among others, CAIXA maintains a relationship and/or commitment with the following entities:



Brazilian Association  
of Development (ABDE)



Ethos Institute for Business and  
Social Responsibility



Brazilian Association of Financial  
and Capital Market Entities  
(Anbima)



Brazilian Association  
of Infrastructure and Base  
Industries (ABDIB)



UN Global Compact



Brazilian Association of  
Advertisers (ABA)



Brazilian Federation of Banks  
(Febraban)



United Nations Development  
Program (UNDP)



Brazilian Association of  
Data Marketing (ABEMD)



Brazilian Association of Real  
Estate Credit and Savings  
Entities (ABECIP)



Equator Principles



National Advertising  
Self-Regulation Council  
(CONAR)



Carbon Disclosure Project  
(CDP)



United Nations Environment  
Program – Finance Initiative  
(UNEP-FI)



Interactive Advertising Bureau  
(IAB Brasil)



Brazilian Business Council for  
Sustainable Development  
(CEBDS)



Department of Supervision and  
Strategic Management (Deges),  
a body linked to the Ministry  
of Development, Industry, Trade  
and Services

# Employees

GRI 2-30 / 3-3 of the material topic Labor relations

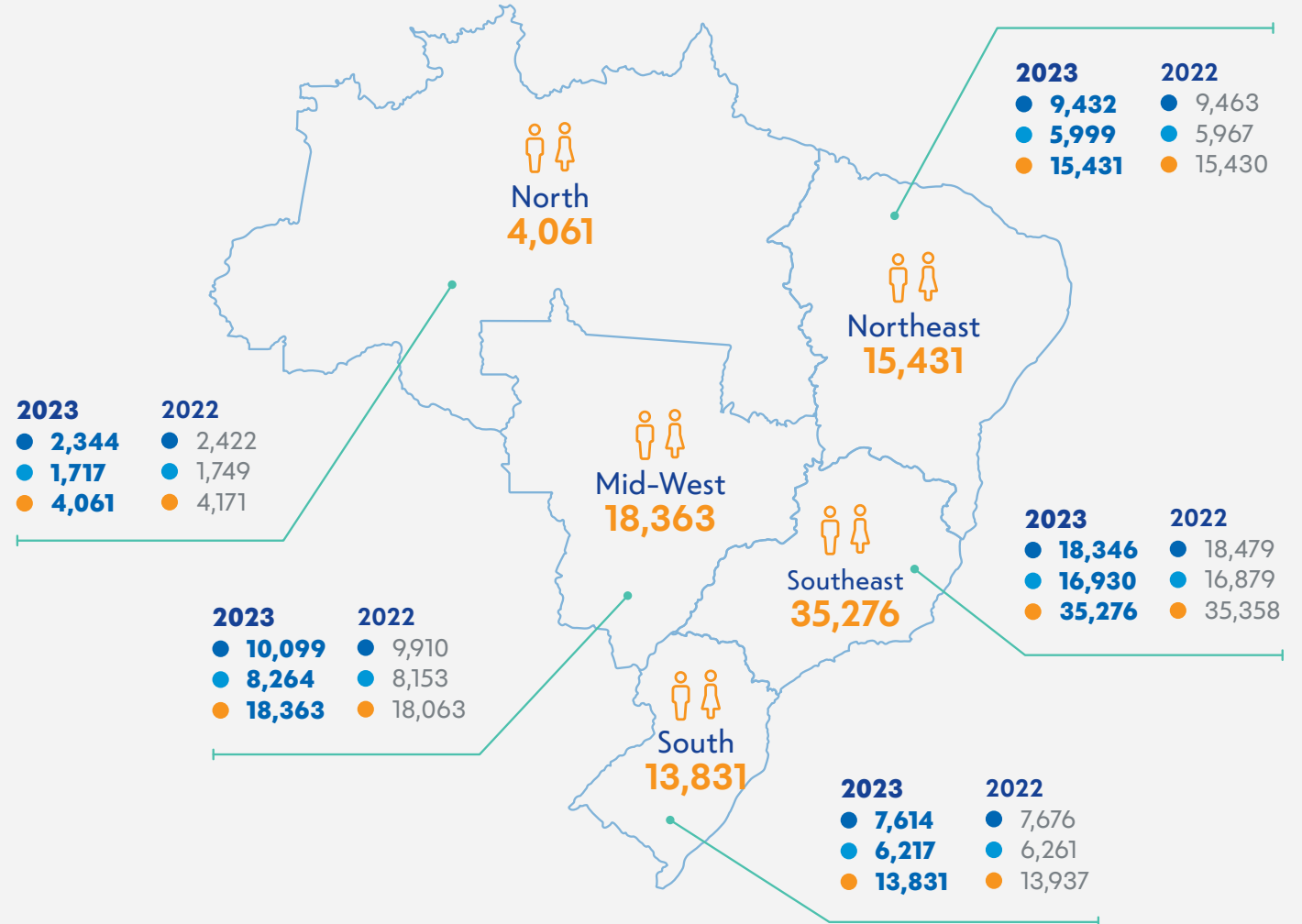
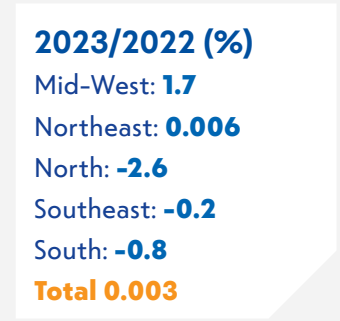
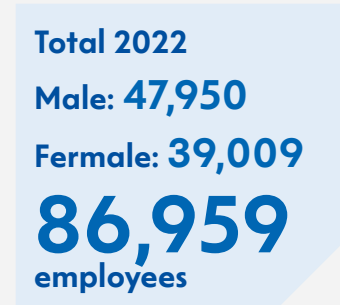
CAIXA values people and recognizes the work of each and every one of them. It is the Bank's employees who ensure that it fulfills its tasks, achieves its objectives, evolves, and delivers positive results.

The Institution acts in strict compliance with in-house rules, the CAIXA Bylaws and the legal regulations governing labor relations.

The Organization ended 2023 with 86,962 employees. Of this total, 100% is covered by collective bargaining agreements.

GRI 2-7

## Total number of permanent employees, by gender and region



Caption: ● Male ● Female ● Total

As for the number of non-guaranteed workload employees, without a minimum or fixed number of working hours per day, week or month, CAIXA has the category "without working hours control", i.e. those who fall under Article 62 of the CLT (Brazilian Labor Laws).

**Total number of non-guaranteed workload employees, by gender and region**  
| GRI 2-7

Region	Male	Female	Total
Mid-West	547	262	809
Northeast	685	181	866
North	183	85	268
Southeast	1,369	699	2,068
South	684	194	878
<b>Total</b>	<b>3,468</b>	<b>1,421</b>	<b>4,889</b>

All employees work full time in different shifts, as provided for in Article 224 of the CLT or in the exception in Paragraph 2 of Article 224, as follows:

Article 224 - The regular working hours of employees in banks, banking houses and CAIXA Econômica Federal will be six continuous hours on working days, except for Saturdays, making a total of 30 hours of work per week. (Enacted by Law No. 7.430, of December 17, 1985) Paragraph 2 The provisions of this Article do not apply to those who perform roles of direction, management, supervision, leadership and similar or who hold other positions of trust, provided that the amount of the bonus is not less than one third of the salary of the permanent position. (Enacted by Decree-Law No. 754 of 1969).

No significant fluctuations in the total headcount were registered during the reporting period and between the reporting periods (from 2022 to 2023).

**Working models - remote work**

In line with best practices and market trends, in 2019 CAIXA implemented new working models to foment the transformation of the current standard adopted. One of the key initiatives is the remote mode, which seeks to recognize and value employees who perform their activities autonomously and in accordance with established guidelines and deadlines. This model also enables to value the development of an intrapreneurial culture, stimulates creativity and digital skills, besides making it easier to reconcile personal and professional demands and interests, with scope for action without geographical restrictions, adding to employees' quality of life.



# Outsourced service providers, apprentices and trainees

GRI 2-8

In addition to its employees, CAIXA relies on the support and dedication of outsourced service providers, apprentices and trainees.

Outsourced service providers at CAIXA are professionals linked to companies contracted to provide ancillary services, support activities, secondary to CAIXA's core activities.

According to the quantitative data on outsourced service providers on December 31, 2023, based on the information provided by the operational managers of contracts with dedicated labor, we saw a reduction in the number of outsourced service providers.

CAIXA's *Aprendizagem and Estágio* (Apprenticeship and Internship) Programs foster the practice of citizenship and ethical and professional values, through training in banking and administrative services as a supervised educational act at the workplace. The Apprenticeship Program, in particular, aims to promote the social inclusion of low-income youth in the labor market.

The data represents the number of outsourced service providers, apprentices and trainees active in 2023, based on information provided by the operational managers of contracts with dedicated labor (outsourced service providers) and in-house data management systems.

## Employees

Year 2022

### Apprentices\*



### Trainees\*\*



### Service providers\*\*\*



Year 2023

### Apprentices\*



### Trainees\*\*



### Service providers\*\*\*



Source: Human Resources Department / CAIXA - Year 2023.

\*Apprentices: Apprentice Management System (SGA). \*\*Trainees: Intern Management System (SGE). \*\*\*Service providers: Records of contacts maintained by the departments.

## Attraction and retention

In 2023, 925 new permanent employees were hired, with the 30 to 50 age group accounting for 87.67% (811) of the total hires. The Southeast region outperformed the others, accounting for 43.02% (398) of all new hires over the year.

### Hires, by gender and age group | GRI 401-1

Region	Under 30 years old			30-50 years old			Over 50 years old			Ove-rall Total
	Male	Female	Total	Male	Female	Total	Male	Female	Total	
Mid-West	4	8	12	60	67	127	4	2	6	145
Northeast	5	6	11	132	115	247	6	4	10	268
North		3	3	20	18	38	3	1	4	45
Southeast	7	8	15	163	175	338	22	23	45	398
South	1		1	32	29	61	2	5	7	69
<b>Overall Total</b>	<b>17</b>	<b>25</b>	<b>42</b>	<b>407</b>	<b>404</b>	<b>811</b>	<b>37</b>	<b>35</b>	<b>72</b>	<b>925</b>

### Turnover, by gender and age group | GRI 401-1

Region	Under 30 years old			30-50 years old			Over 50 years old			Ove-rall Total
	Male	Female	Total	Male	Female	Total	Male	Female	Total	
Mid-West	2	2	4	79	43	122	62	29	91	217
Northeast	1	1	2	64	31	95	37	13	50	147
North	-	-	-	27	8	35	19	5	24	59
Southeast	3	2	5	126	91	217	144	76	220	442
South	1	2	3	45	40	85	48	24	72	160
Not informed	-	-	-	-	-	-	2	7	9	9
<b>Overall Total</b>	<b>7</b>	<b>7</b>	<b>14</b>	<b>341</b>	<b>213</b>	<b>554</b>	<b>312</b>	<b>154</b>	<b>466</b>	<b>1,034</b>

### Total of employees with fixed-term contract, by gender and region

#### Mid-West Region - 2022



#### Mid-West Region - 2023





## Remuneration

GRI 2-21

In 2023, the total annual remuneration included the sum of 13 months' basic salary. In addition, they received the final installment of the 2022 PLR in March and the 2023 PLR advance in September. The total amount of the CAIXA 2022 Bonus was paid out in April and June to the qualified target group, items that do not compose the employees' remuneration.

- Regarding the remuneration of the administrators, see the section on "remuneration and benefits of administrators" in the **"Governance structure"** under the chapter **"Governance with ethics and integrity"**.

The ratio between the annual total remuneration of the highest paid individual in the Organization and the average annual total remuneration of all employees is 4.79. In 2022, this ratio was 4.71.

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

## Benefits

GRI 201-3 / 401-2 / 401-3

With a focus on valuing and retaining employees, CAIXA relies on a wide-ranging benefits package, one of the most complete in the market, composed of products, services, advantages and rights ensured to all, including legal labor benefits, extended legal benefits, those arising from Collective Bargaining Agreements, as well as those granted at the Institution's discretion.

The main benefits are:

### Saúde CAIXA

Healthcare plan that includes medical, hospital, laboratory, radiological, dental, psychological, physiotherapeutic, occupational therapy, social service, speech therapy, home paramedical support and home hospitalization and nutritional care for employees, retirees, pensioners and dependents.

### Telessaúde em foco (Telehealth in focus)

Health services provided at a distance.

### Inclusion in health care

A set of differentiated measures and benefits to support employees and dependents with disabilities.





### **Programa de Assistência à Infância (Childcare Assistance Program) or PAI**

Offered to employees for each child, from birth to six years of age, to help cover the expenses of free-choice daycare center or babysitting. When the child is classified as a person with a disability incapable of independent living, the benefit is extended beyond the age of six.

### **Disability retirement**

Employees participating in the Federal Savings Banks Foundation (Funcef) may be entitled to the disability pension offered by the Foundation, as long as they receive this benefit from the INSS.

### **Monthly salary advance**

Monthly salary advance policy, which releases the amounts on the 20th of each month.

### **Absence allowed to accompany a family member to the health service**

Besides the absences provided for by law and more usual in the market, such as absence due to bereavement, marriage or common-law marriage, blood donation, fulfillment of electoral justice activities, among others, CAIXA grants absence to

accompany family members (spouse, partner, father, mother, child/stepchild/dependent under the age of 18) to medical appointments and procedures.

### **Absence to deal with private interests**

Benefit that allows absence for up to five days a year to deal with personal matters that are not provided for in other authorized cases. CAIXA allows employees to convert this period into cash.

### **Special leaves**

These are defined at the Company's discretion, highlighting: family sick leave - a 30-90 day paid period for employees who need to accompany family members in full during illness; leave to attend to private interests - with a 730-day duration, extendable for a further 730 days, without the need to submit a justification, by suspending the employment contract; and leave to accompany a spouse - with an indefinite duration for situations in which the partner is transferred to a location where there is no CAIXA unit, or summoned for a mission or official representation in the country or abroad, also with the suspension of the

employment contract and the need for periodic proof of the continuance of the situation.

### **Parental leave**

This is granted on a more extensive basis than the CLT. At CAIXA, the employee can extend it for another 60 days, for a total of 180 days, as the Organization adheres to the Citizen Company Program.

Similarly, in the event of the adoption of a child, the leave can also be extended to the Adoption Leave for up to 180 calendar days. This benefit can be enjoyed when obtaining the Judicial Adoption Term or Judicial Guardianship Term for Adoption. In the case of adoption or joint legal guardianship, if both beneficiaries are CAIXA employees, only one person is entitled to the Adoption Leave period, while the other can enjoy the Parental Leave, regardless of the gender of the beneficiaries.



For the total number of employees taking parental leave in 2023, see the table under **"Additional indicator tables"** in the **"Additional content"** chapter.

### Supplementary pension plans

CAIXA sponsors supplementary pension plans for its employees.

These are administered by the Federal Savings Banks Foundation (Funcef), a closed, non-profit organization as a private corporate entity with its own autonomy.

Funcef is Brazil's third largest pension fund and one of the largest in Latin America, with +140 thousand participants and consolidated assets of R\$105 billion in 2023.

The foundation manages three plans: REG/REPLAN (paid and unpaid), with defined benefit characteristics, the REB and the New Plan, with variable contribution characteristics.

Currently, the New Plan is the only mode open to new signups by the Institution's employees. One of its advantages is that beneficiaries can rely on a lifetime income in retirement, thanks to their contributions and those of the sponsor. Membership is optional and the Company's contributions go hand in hand with the beneficiaries' contributions, as stipulated in the plan's regulations.

The contribution is equal, in the percentage indicated by the participant, of at least 5%, and by the sponsor, up to the limit of 12% of the salary, limited to R\$ 49,904.77 (value on 09/01/2023).

Funcef delivered the best result of the last four years in 2023. The three benefit plans achieved profitability above the actuarial target, and the

consolidated investment portfolio recorded a return of 12.46%, nearly 50% higher than the target (8.37%). Gains of R\$ 11.7 billion in 2023 account for a 21% year-on-year increase, resulting in a consolidated surplus of R\$ 701.1 million. R\$ 6.1 billion were paid in benefits in 2023.

The pension plans managed by Funcef have financial assets to cover actuarial risks. CAIXA's liability is recorded as a provision, i.e. it is covered by the sponsor's provision of funds for the 50% of its liability, in accordance with current legislation.

CAIXA has adopted the risk sharing concept for all plans, considering that the actuarial liability should be covered 50% by the sponsor and 50% by the participants. It should be noted that the adoption of risk sharing is CAIXA's responsibility, as defined, having carried out all the necessary analyses for its technical conceptualization.

In December 2023, the percentage of participants in the retirement plans managed by **Funcef** was **96.7%** of the total headcount with employment contracts signed with CAIXA.



## Personal development

GRI 3-3 of the material topic Employees attraction, retention, development

CAIXA understands that the continuing development of its professionals is a vital condition for the achievement of strategic objectives each year and for the ongoing advancement of the Organization. In this regard, it regularly carries out training and development initiatives, aiming at preparing the internal stakeholders to achieve strategic goals, as well as attracting new talent and fomenting the retention of committed professionals.

Investments in training are paramount at CAIXA, due to the operation of highly complex products and services and the long learning curve, which requires dedicated, trained professionals with a groundbreaking profile.

Several initiatives focused on academic background, leadership training and training for all employees, with relevant support from *Universidade CAIXA* (University), are described below.

### Sustainability

Bearing in mind that sustainability is present across the board in all of the Institution's areas of activity

and business, with a special focus on this issue. CAIXA offers its employees and managers the Sustainability Path, an educational proposal for training on sustainable development assumptions and commitments. Trainees, apprentices and contractors, as well as partners shall acknowledge the PRSAC CAIXA guidelines.

### Digital transformation

This is another issue of particular relevance to CAIXA. In 2023, initiatives concerned with the Institution's digital transformation were bolstered, considering the need to keep CAIXA competitive in the market. The aim is also to broaden employee skills and the customer experience, besides stimulate changes in employee mindset and behavior, giving visibility to the Institution's digital transformation.

This movement is connected with the digital development training journey, whose priority target group was headquarters employees in the



Technology and Digital Area, considering that it is paramount to evolve the level of maturity of these employees in digital skills.

The provision of educational solutions for development in digital transformation aims to mitigate the risk of the

company not keeping up with the evolution and pace of the market and not remaining competitive.

All the proposed educational solutions have been made available to be developed in digital transformation and the strategic use of data in business for the 2023 fiscal year.

## Undergraduate, postgraduate and languages

In 2023, the number of applicants for foreign language, undergraduate and specialized postgraduate study grants reached 4,794.

For the language courses, 3,515 employees signed up to fill 800 placements.

For the undergraduate incentive, 300 places were open and 452 applied, while for the specialized postgraduate program, 665 employees applied for 500 placements.

In 2023, CAIXA also fomented *stricto sensu* postgraduate courses (master's and doctorate), which offered the opportunity to start scientific research at Brazil's best educational institutions. All in all, 162 employees expressed interest for 100 placements.

In this context, the following initiatives were sponsored:

**Trilha de Cultura Digital (Digital Culture Path) (launched in June 2023):** to disseminate concepts and guidelines linked to culture and the promotion of digital transformation at CAIXA, with breakthrough solutions for business and timely responses to cyber risk and privacy threats. Overall, 798 employees passed the Digital Culture Path Certification.

**Scrum Master UC Certification:** review of certification issues in the Scrum Master methodology for optimizing and executing projects, taking into account the changes

in terms and concepts in the latest version of the Scrum Guide (2020), aiming at keeping employees in line with the market. The update was made available in September to everyone at CAIXA. During the year, 203 employees were certified.

**Training Platform - Digital Transformation:** Coursera is contracted, whose objective is to provide digital transformation courses. The solution was made available in September 2023 and 894 courses were completed during the year.



## Leaders training

GRI 404-2

Qualifying the leaders' performance in light of current and future challenges related to CAIXA's scenarios, the financial market and the global political and economic scenario is extremely relevant for the Institution's competitiveness.

Aligning the leader's performance with CAIXA's business challenges, especially when leading teams, helps the Company keep up with market developments, trends and pace, broadening the scope of the Institutional Strategic Plan.

All in all, in 2023, we trained

**25,295**  
CAIXA managers.

In 2023, among the actions targeting leaders, the following stood out:

- **Basic Management Skills:** it aims at helping managers identify the skills they need to develop to build up their management competencies, concerned with outstandingly performing their managerial role and achieving CAIXA's business results.
- **The Seven Habits of Highly Effective People:** it foments the application of the principles that enable people to achieve effectiveness in leading themselves and unleashing the talent and capacity of the team.
- **Transformational Leadership:** it provides the development of leadership skills and behaviors, the building of emotional muscles, the enhancement of individual capabilities and the invigoration of team performance.
- **Transformational Leadership:** it underscores women in leadership, with the mentors' training (see the box below).
- **Win your Client:** it enables the participant to communicate assertively and negotiate with a focus on the client's real needs to win them over ethically and thus contribute to delivering the results expected by the CAIXA Conglomerate's Corporate Strategy.
- **Sustainable Results Management:** it enables the Network general manager to recognize himself as a key player in the construction of tactical, financial and operational results, being able to plan and execute actions impacting the unit's profitability, inspiring people to build sustainable results.
- **Care Ethics Workshop:** it stimulates thought about harassment, to identify ways of confronting moral and sexual harassment and to build forms of prevention in your unit, collaborating towards humanized leadership at CAIXA.



## Women in leadership

GRI 404-2

In line with its commitments to humanize work relations and promote gender equality, CAIXA has launched the *Mentoria* CAIXA (Mentorship). This initiative, which composes the *Programa de Liderança e Sucessão* (Leadership and Succession Program), concerned with developing leaders and guiding succession actions in the Organization, focuses on training female managers who hold positions as unit heads. The objective is to train mentors capable of encouraging other women to evolve their skills and aim for leadership positions.

The program targets female managers holding positions as heads of units, recognizing the importance of training this public to act as mentors for other women who aspire to hold this position.

The initiative aims to help increase female representation in leadership positions, enhancing the Institution's inclusive and equitable culture. The training addresses crucial issues, such as the importance of women in organizations, work-life balance, unconscious gender bias, combating discrimination, moral and sexual harassment.

Monthly meetings between August 2023 and January 2024, monitored by a specialized company, underline the concern with the continuous evaluation of the program and the exchange of experiences between the mentors.

## Universidade CAIXA (CAIXA University)

GRI 404-2

In 2023, the *Universidade* CAIXA sustained its purpose of being a benchmark in enabling user-centered learning experiences to leverage people's performance and boost CAIXA's strategy. The purpose of the *Universidade* CAIXA is to give employees a leading role in their educational process, with the possibility of choosing what they will study, according to their needs, with certification being the means of evidencing that the content has been absorbed.

The method chosen was to provide a path of open and non-mandatory materials, followed by a certification of knowledge, with questions that bring cases for employees to apply what they have learned. It also aims to promote greater autonomy in the learning process. This strategy brings

a more common arrangement to users, more freedom and diversity of materials, understanding that everyone has their own way of learning.

During the year, six new certifications were offered on the *Universidade* CAIXA platform, accompanied by thematic paths with preparatory content, totaling 23 certifications since the launch of this strategy in 2021.

**In 2023, 81,114 employees were certified in at least one of the 23 certifications available on the UC\_Play platform.**

## Future Life

GRI 404-2

The *Vida Futura* (Future Life) educational program, in both face-to-face and distance learning formats, aims to prepare for post-employment life employees who are leaving CAIXA and are about to apply for retirement from the INSS (National Social Security Institute), as well as active employees who are already retired, identifying the importance of each stage of life, the choices they make and the beginning of the construction of a life project for this moment of transition to new achievements.

**In 2023,  
233  
employees  
participated in this initiative.**

The materials are open-ended and not compulsory, followed by a certification of knowledge with questions that include cases so that employees can apply the knowledge they have acquired through the trails or through experience on the subject.

Tests with practical cases are essential to assess the real application of employees' knowledge, promoting a deeper and more effective understanding, preparing them for real challenges and driving innovation and problem-solving in the workplace.

### The in-house certifications with the highest number of completions in 2023 were:

Certification Title	Employees certified in 2023
CAIXA Agir Certo (Do It Right)	41,345
Jeito CAIXA de Atender (Way of Serving)	38,396
Saúde e Bem-Estar (Health & Well-Being)	37,528
Liderança Organizacional III (Organizational Leadership III)	18,466
Liderança Organizacional II (Organizational Leadership II)	17,334
Agir Certo CAIXA 2023	17,143
Segurança e Privacidade (Safety and Privacy)	13,766
Inteligência Emocional (Emotional Intelligence)	13,724
Liderança Organizacional I (Organizational Leadership I)	8,400
Educação Financeira (Financial Education)	7,845
Atendimento Digital (Digital Services)	7,199





## Performance Management

GRI 404-3

At CAIXA, organizational climate management has been developed and executed since 2005, in compliance with strategic planning guidelines, and consists of a set of organizational strategies and management practices concerned with promoting a workplace that fosters well-being, builds up employee identification with CAIXA and enhances team productivity, representing a priority and paramount objective for achieving the Company's strategic challenges.

Within the scope of valuing and developing people, the Institution also maintains a people performance management process, with performance agreements, followed by the execution of individual objectives and performance review, which encompasses the evaluation of deliveries made and competencies. After analyzing and consolidating the results, individual results are generated, which provide for the immediate

manager's feedback with the reviewee, ending the review cycle.

The results obtained after concluding each cycle are analyzed in such a way that they can serve to clarify the expected performance profile, as well as to convey the meaning and strategic value of the work, provide an overview of how everyone's individual efforts connect to the Corporate Strategy of the CAIXA Conglomerate, besides providing inputs for the employee development strategies led by the *Universidade CAIXA* (University) and for the strategies that drive the transformation of the organizational culture.

In the 2023 edition,

**83,085**

employees composed the program's target group.

## Pessoas.CAIXA Portal

The *Pessoas.CAIXA* Portal is the main information channel of the People Area. It is available on the intranet and aims to centralize content. In 2023, +6 million views were recorded on the portal, consolidating it as one of CAIXA's most accessed and as an essential tool for employees, as it delivers relevant, timely, reliable and quality data. The structure is segmented by profile: employee; HR agent; manager; and leader. Therefore, articles and content are made available based on each journey and separated by profile to reach the right group. To reinforce the communications made on the portal, all CAIXA units receive the monthly *Pessoas.CAIXA* clipping.





## Diversity, inclusion and equality

GRI 3-3 of the material topic Diversity and equal opportunities / 405-2 / 406-1

CAIXA is proud of its diversity. Men and women of different races, colors, ethnicities, age groups, generations, backgrounds, identities, religions and origins, with and without disabilities, united by the Institution's purpose: to be the public financial institution that fosters inclusion and sustainable development, transforming people's lives.

Through the *Programa de Diversidade e Inclusão* (Diversity and Inclusion Program), CAIXA fosters a culture of respect and appreciation for people's differences, stimulating management practices that promote diversity, inclusion, equality and the mitigation of all forms of prejudice and discrimination.

The Institution reaffirms its commitment to promoting equal gender, recognizing the positive impact seen in the corporate environment, as well as on organizational efficiency and success. Emphasis on the subject is considered in the remuneration management, for instance - this definition process does not consider differentiation in the amounts to be paid to the holders of positions linked to gender.

In 2023, CAIXA renovated its Diversity and Inclusion Program, resuming the Regional Diversity Commissions.

We have five commissions, each in a different region of the country, composed of employees and union representatives, with the mission of promoting inclusion, empathy and the elimination of all forms of prejudice and discrimination.

To reinforce its stance in this direction, the Institution held the Diversity and Inclusion Week between October 2 and 6, aiming at publicizing actions to foment these values among CAIXA employees.

The discussions and topics also include respect for human rights. The commitment to this topic can be seen across all CAIXA's actions. To promote the diversity of talents and thoughts, the defense of ethical action and respect for each person's individuality is a priority. To ensure compliance with this fundamental assumption, internal and external whistleblowing channels, codes,

policies and processes have been implemented to prevent and remedy misconduct.

As a signatory of the Global Compact, CAIXA is committed to supporting and respecting the protection of human rights, ensuring non-participation in violations.

Concerning labor cases in the period, in 2023, 17 administrative proceedings were filed and 64 lawsuits were filed referring to moral and sexual harassment, wherein specific conduct was assigned to an agent. Of the lawsuits, only 55 are still pending.

With regard to the judicial or extrajudicial proceedings filed in 2023 involving CAIXA and/or its managers and other employees, referring to cases of discrimination based on race, color, sex, religion, political opinion, national origin or social origin, only one relevant claim was identified, which is a public civil action, currently under fact-finding phase, with a remote risk of adverse judgment.

## Health & Safety

GRI 3-3 of the material topic Occupational health and safety

Occupational health and safety are essential and priority topics at CAIXA, and for this reason, the best techniques and procedures are adopted to prevent, wipe out or curtail occupational risks. Besides complying with labor liabilities and complying with the Occupational Health and Safety Regulatory Standards, the Institution maintains several other initiatives aimed at promoting employee well-being.

On a day-to-day basis, CAIXA complies with standards that seek to ensuring a safe workplace by identifying eventual risks and adopting measures to mitigate, control and prevent these risks.

### Risk management involved, prevention and correction initiatives

GRI 403-2 / 403-4 / 403-7

Pursuant to Regulatory Standard 1 (NR-1), the Company relies on the Programa de Gerenciamento de Riscos (Risk Management Program) or PGR, with a view of identifying and managing eventual risks to employees, contractors, trainees and apprentices under the employer's responsibility, as well as preventive and corrective measures in occupational health and safety, so that the workplace is suitable and safe across all units. CAIXA's PGR is carried out by professionals specialized in occupational safety, who draw up an action plan outlining the measures needed to eliminate or mitigate the risks identified.

To categorize occupational risks, CAIXA adopts as principle the consequence/likelihood matrix issued by ABNT 31010, which consists of combining qualitative or semi-quantitative classifications to define risk levels. This methodology begins with a characterization of the unit, considering work processes, the activities performed in the site and the number of own employees and contractors, trainees and apprentices working in the unit.

Next, we check how our own employees and those of contractors, as well as trainees and apprentices, work in





the unit and relate to processes and agents or hazards. Those exposed to similar agents are identified as a Similar Exposure Group (GES). For each GES, the hazards and possible injuries or health problems are identified.

Occupational risk assessment is carried out in relation to the hazards identified in the unit, in order to maintain information for the adoption of preventive measures. The measurement of the severity of injuries or health problems considers the magnitude of the consequence, the number of people exposed and the work-related injury effects. The data from hazard identification and occupational risk assessments are consolidated in a specific occupational risk inventory.

The PGR's base document includes the definition and details of risk assessment and its identification and analysis processes.

After the assessment, we move on to the risk control phase, in which the Occupational Health and Safety Action Plan is drawn up to manage the mapped threats and indicate preventive measures according to the level of exposure and solutions to the hazards and risk

factors. For prevention measures and other initiatives, those persons in charge, priorities, schedules, ways of monitoring and measuring results are defined. The person in charge of the action takes steps to implement, improve or maintain each action proposed in the Action Plan, with the established priority and deadline. The plan is based on the data contained in the risk inventory and includes the control actions to be maintained, implemented or enhanced, as well as the exposure monitoring activities. The risks identified for each group of exposed employees also subsidize the drafting or reformulation of the *Programa de Controle Médico e Saúde Ocupacional* (Occupational Health and Medical Control Program) or PCMSO - more information on the PCMSO in the "Well-being and quality of life" section below.

Through the Internal Commission for the Prevention of Accidents and Harassment (CIPA), all CAIXA employees can participate in the management of occupational risks, with the development of the Risk Map for each unit. In this document, work risks and eventual environmental risks are identified through employees' perceptions.

Inspections of workplaces and equipment are conducted by the unit manager, a CIPA member, an occupational safety technician or another qualified professional. The performance of preventive and corrective measures is monitored methodically and corrected in the indication of ineffectiveness. The person in charge takes steps to implement, improve or maintain each item proposed in the Action Plan, with the established priority and deadline.

Hazardous actions or activities are identified by means of a technical report drawn up by a safety engineer or occupational physician. The person in charge of checking that the planned actions are being executed and for monitoring environmental conditions and exposure to harmful agents is the legally qualified professional, the unit manager or the CIPA member. The unit manager is liable for managing and following up on the calls and for the documents evidencing that the planned actions have been corrected.

The results of preventive and corrective actions are measured by the unit manager, with the participation of the CIPA



member. The results of the comfort levels (noise, lighting, temperature, relative humidity and air speed) are checked by a qualified professional. Preventive measures are reviewed when the data obtained from monitoring indicates inadequacies, insufficiency or ineffectiveness in their performance.

Every year, CAIXA promotes the Internal Week for the Prevention of Accidents at Work (SIPAT), an event designed to disseminate, guide and foster safety and health at work and raise employees' awareness of the importance of prevention.

In 2023, SIPAT was held from September 18 to 22, 2023, with the central topic, in line with the Ministry of

Labor and Employment, "Psychosocial Risks at Work", accompanied by the slogan "When Well-Being Goes Beyond Being Well". In this edition, SIPAT also fomented the adoption of healthy habits and the right balance between personal and professional goals, to promote everyone's health and well-being.

Regarding employee participation and consultation, joint working groups are set up, with the participation of CAIXA and entities representing employees, with a proposal of delving deeper into issues related to working conditions, with the deliberations forwarded to the Negotiating Table, as provided for in the Collective Bargaining Agreement.

## Well-being and life quality

GRI 403-1 / 403-3

In accordance with Regulatory Standard 7 (NR-7), CAIXA relies on a Medical Control and Occupational Health Program (PCMSO), with a view to protecting and preserving the health of the Institution's employees, concerning occupational risks, as set out in the Risk Management Program (PGR).

The program is aimed at prevention, screening and early diagnosis of work-related health problems, including those of a subclinical nature, as well as detecting work-related ill health or irreversible damage to the employee's health.

Based on the prior recognition of risks, clinical examinations are conducted and, if necessary, specific complementary tests are carried out to prevent or detect early health problems among employees. The PCMSO's compulsory medical

protocol is issued by an accredited physician with a specialization in occupational medicine; in the absence of such a physician, by a medical professional familiar with the principles of occupational pathology and its causes.

PCMSO evaluations take place at different times:

- Admission exam, before the employee is hired;
- Periodic examination, which takes place every two years;
- Resignation exam, when employee leaves the Company.

In addition, a return to work examination is conducted after a specific period of absence.



In accordance with medical ethics and the regulations of the Federal Council of Medicine (CFM), personal data on the health of CAIXA employees obtained by health professionals must remain confidential, and this information is handled strictly by the Bank's nurses and occupational physicians.

CAIXA monitors the PCMSO through the *Sistema de Controle e Registro de Medicina do Trabalho* (Occupational Medicine Control and Registration System) or SICMO, wherein the Health Inspection Forms of all CAIXA employees are registered and Occupational Health Certificates are issued for each occupational clinical

examination carried out, also as required by NR-7. The system includes information on all CAIXA employees.

### Health and quality of life

CAIXA maintains health and quality of life programs that aim to foment health promotion actions by valuing people and stimulating them to adopt a healthy lifestyle, building a harmonious and productive workplace.

Regular exercise, adequate sleep, regular check-ups for illnesses, stress-reducing ambience, along with

proper nutrition and other healthcare are paramount to enhancing quality of life and maintaining productive, safe and healthy environments.

In this context, *FIQUE BEM* (STAY WELL) and the other health, well-being and quality of life programs were conceived as a way of going beyond what is legally mandatory, characterizing them as a suite of actions to mobilize and encourage employees to practice self-care.

#### Programs offered by CAIXA that foster healthcare and quality of life:

- *FIQUE BEM* Atividade Física (STAY WELL Physical Activity)
- *FIQUE BEM* em Movimento (STAY WELL in Motion)
- Nutrition and Healthy Habits
- Women's and Men's Health
- Labor activities
- *FIQUE BEM* Saúde Emocional (STAY WELL Emotional Health)
- Antiflu vaccination
- CAIXA em Movimento (CAIXA in Motion)



## Nutrition and Healthy Habits

To support and motivate the pursuit of healthy habits, CAIXA offers the *Nutrição e Hábitos Saudáveis* (Nutrition and Healthy Habits) program, aimed at raising employees' awareness of healthy eating practices and inspiring them to gain better lifestyle habits. The program offers educational interventions aimed at the adaptation and acceptance of healthy eating habits, in the form of lectures given by accredited professionals. It endures 15 consecutive weeks, with a total workload of 15 hours. As part of the program, six meetings are held with a nutritionist, five with a psychologist and four with a physical educator. In 2023, 5,779 employees took part in the program (289 classes).

**In 2023,**  
**5,779 employees**  
**took part in the program**  
**(289 classes).**

## FIQUE BEM Atividade Física – Gympass Agreement

Through an agreement with Gympass, the program provides access to gyms all over the country, with discounts for all employees and their dependents. The platform also offers support for taking care of diet and mental health, as well as a free digital plan for employees, with the opportunity to access the main health and wellness apps.

The partnership with Gympass is available to all active employees, retirees and pensioners who are beneficiaries of CAIXA Health (the employees' corporate healthcare plan) and their dependents - children and spouses or partners. The agreement also provides employees with assistance to take care of their diet and mental health, through a platform with online classes in running, spinning, yoga, HIIT

(high intensity training), nutrition plans, weight loss, sleep and meditation - Gympass Wellness. In 2023, 33,263 adhesions were registered.

## FIQUE BEM em Movimento (STAY WELL in Motion)

In this program, campaigns took place in 2023 to stimulate employees to challenge themselves and include new habits in their routines. The initiative was launched in March 2023, offering the CAIXA-Gympass Digital Plan free of charge to all employees, with the opportunity to access the five main health and wellness apps in their premium version, later expanded to ten apps.

In the apps, employees have access to activities, such as pilates, meditation and functional activities, and can receive tips on diet and healthy habits, besides

guidance on finances and spending control.

In April 2023, employees were encouraged to take part in the 21-Day Challenge, which prompted the entire Company, with 25,914 employees scoring points for their continued use of three apps, carrying out self-care activities. The applications accessed were: Meditopia (meditation and wellness), Tecnonutri (nutrition) and Workout (physical training). The adoption of new habits, mediated by apps, is a trend and the design of the 21-Day Challenge has achieved this goal. In 2023, 22,844 adhesions were registered to CAIXA-Gympass Digital Plan.

## Women's and Men's Health

The program stimulates early screening for cervical, breast and prostate cancer as a preventative measure. CAIXA fully

pays for consultations and conventional and bilateral digital mammograms for women employees aged 40 and over; the Pap smear for women employees aged 18 and over; and the total prostate specific antigen (PSA) test for employees aged 40 and over.

Medical consultations and exams are conducted through the CAIXA Health network. In 2023, 6,033 adhesions were registered.

### Labor activities

It aims to promote the physical and mental health and well-being of employees and teams in the workplace, by offering activities that stimulate the pursuit of healthy habits and the reduction of sedentary lifestyles and work-related ill health, such as musculoskeletal disorders, stress, anxiety and depression, contributing to improving interpersonal relationships at CAIXA units and the employees' quality of life.

In this regard, CAIXA offers the following activities:

- **Occupational gymnastics** – daily 15-minute sessions conducted by physical education professionals in the workplace, aimed at offering opportunities for relaxation and decompression, as well as providing postural guidance.
- **Express massage** – offering massage sessions in an environment organized exclusively for this purpose, aiming at promoting relaxation, helping to reduce stress and stimulating care for the body and good posture, previously identifying situations that

could lead to injury. The services are performed by accredited professionals and are offered free of charge to all employees, every day of the week.

In 2023, 100,770 express massage sessions were offered, involving 8,088 employees, and 789 units provided labor gymnastics, with 35,115 employees taking part.





## FIQUE BEM Saúde Emocional (STAY WELL Emotional Health)

A corporate emotional health benefit fully funded by CAIXA, which promotes emotional well-being and can produce effective results in lowering stress levels and chronic diseases. The program covers the cost of psychology and psychiatry services on a digital platform that makes the service available to 100% of employees, allowing them to receive the service online from anywhere.

Up to three psychological consultations and one psychiatric consultation can be

made in a month, with the same number of consultations being renewed in subsequent months. In addition, the *Psicologia Viva Conexa* platform offers an emergency reception service, with qualified care based on risk stratification.

From September 2022, when the initiative was launched, until December 30, 2023, 14,967 treatment sessions for employees from all over the country were registered.

### Antiflu vaccination

The CAIXA Flu Vaccination Campaign takes place annually, nationwide, to protect against the flu strains circulating in the country. It targets all active employees of the Conglomerate and complies with the guidelines of the Ministry of Health and the World Health Organization (WHO).

## The 2023 campaign managed to immunize

# 52,775 employees.

This is a campaign linked to CAIXA's Occupational Health and Safety Area, one of whose objectives is to shore up employees' quality of life at work and, this year in particular, the flu vaccination sought not only to improve the immune system's response, but also to help diagnose Covid-19, since some of its symptoms are similar to those of the flu. The 2023 campaign managed to immunize 52,775 employees.

### CAIXA em Movimento (CAIXA in Motion)

Launched at the end of 2023, this incentive aims to foster actions to prompt employees to practice self-care, self-responsibility and combat

sedentary lifestyles, with a focus on physical exercise. It applies gamification dynamics to interact with employees, launching challenges throughout the year that include practicing physical activities, such as walking, running, dancing and others, as well as volunteering initiatives. Participants can receive badges and gifts in recognition of completing the challenges.

The pre-launch of the incentive was held at the *Inspirar* CAIXA event, which took place on December 18 and 19, and featured an institutional video about the program and a space dedicated to well-being, with express massage, bioimpedance and a tasting of the app. Challenges are planned throughout 2024.

From September 2022 to December 2023,

there were **14,967** sessions for employees from all over Brazil.





## Health and safety Training

GRI 403-5 / 403-6 / 410-1

The following occupational health and safety training is available to CAIXA employees:

- **CIPA Training:**

**2,526** employees trained in 2023.

The course aims to identify the means of preventing work-related injuries, in the conditions of environments with potential occupational risk and in the aspects that affect the health and safety of CAIXA employees, in accordance with the related standards and laws.

- **Volunteer Brigade Training:**

+ de **8,900** employees trained in 2023  
(face-to-face training).

The objective of the course is to make CAIXA employees aware of the role of members of the Volunteer Brigade in preventing fires and accidents.

- **Ergonomics Training:**

**17,819** employees trained in 2023.

This course is designed to enable employees to deepen their knowledge of ergonomics, its main characteristics and the related risks, with a view to preserving health and safety in the workplace.

- **Health and Well-Being Path and Certification:**

**37,455** employees certified in 2023.

In 2023, CAIXA launched the Health and Well-Being Path and Certification at the *Universidade CAIXA* (University), created to provide knowledge and guidance for a healthy mental and physical life, and provide an opportunity for teams to talk openly about various topics.

The path was designed to provide employees with the necessary knowledge on the topics of: mental well-being - stress management and concepts of mental, emotional and holistic health; well-being at work - the importance of psychological safety in the workplace, respect and diversity, a culture of respect and the types of harassment and their consequences; physical well-being - the importance of physical activity and the relationship with holistic health, ergonomic guidelines, health programs and initiatives at CAIXA.

Occupational health and safety training takes place via distance learning, on the *Universidade CAIXA* Portal, or in person, where applicable, with content prepared by a specialized external company and validated by CAIXA's team of Occupational Health and Safety professionals.

The training is available free of charge to all employees and during working hours. The following are mandatory: CIPA training for its participants and representatives; Volunteer Brigade training for volunteer brigade members; and Ergonomics training for those who choose to work remotely.

For teenage apprentices and trainees, the *Universidade CAIXA* Portal offers training on occupational health and

safety, including CIPA, Volunteer Brigade, Ergonomics and the Health and Well-Being Path. In this topic, 1,900 young apprentices and 731 trainees were trained in 2023.

It is worth noting that to take part in the Internship Program and the Apprenticeship Program at CAIXA, educational activities are not mandatory. With regard to outsourced employees, the curated materials of the Health and Well-Being Path are available in an external internet environment for anyone who is interested, and are disseminated throughout the Company.

It should also be noted that the Institution's Corporate Security Area offered training for general managers and treasurers. Kicked off in April 2023, the initiative relied on 4,331 employees participating in face-to-face classes and 2,543 in remote classes, totaling 6,874 employees, or 90% of the total target group. This initiative was conducted by the security agents, the team responsible for multiplying the content.

In 2023, 152 training classes were offered for nearly 11 thousand security guards, held at the Regional Superintendencies, and the seminars registered a minimum attendance of 65% of security guards. In

addition, security consultancies were provided at more than three thousand CAIXA units, aiming at assessing physical security conditions, proposing preventive and corrective measures and disseminating the security culture in operational and business units.

## Work-related injuries and incidents

Notwithstanding all CAIXA's efforts to promote occupational health and safety, 4 serious accidents were registered in 2023, with absence exceeding 90 days, and 121 accidents with bodily injury or functional impairment.

CAIXA complies with the social security legislation in force for recording work-related injuries and ill health. Analysis of the absenteeism rate, types of sick leave and illnesses, together with the health profile (PCMSO results), are indicators that allow us to act with a focus on proposing and standardizing more effective actions to prevent accidents, illnesses and other incidents related to the work context.

With regard to overall absenteeism, in 2023, CAIXA saw a 13.11% decrease compared to the previous year, reaching a rate of 3.18%. To reach this level, the participation of employees in the Institution's health and quality of life programs and initiatives was actively fostered, with a view of contributing to and improving the practice of healthy habits. However, despite the importance of CAIXA's investments in the care and promotion of employee well-being, it is not possible to confer the result exclusively to the implementation of the programs, since various factors can be related to the reduced sick leave.





## Clients

GRI 3-3 of the material topic Customer Relationship

CAIXA's purpose is to be the public financial institution that fosters inclusion and sustainable development, transforming people's lives, with the client at the core of decisions, businesses and operations.

Customer centricity is the pillar for corporate strategies and, to help manage the relationship with them, CAIXA relies on a platform that concentrates information on these stakeholders and presents relationship actions, directing the employees' performance according to the characteristics and profiles of clients, getting to know them to anticipate their needs and aiming at building positive experiences and promoting a sustainable relationship.

In this relationship, the conduct of CAIXA and its partners must be built

on ethics; transparency; diligence; fair treatment; quality of service; relationship sustainability; adapting products, services and channels to customer profiles, observing the suitability process (profile analysis); respect; honesty; commitment; responsibility; and the search for customer satisfaction.

The Institution observes various policies for the equitable development of the marketing of financial products and services, designed to ensure that the interests of the Institution and its employees are aligned with those of current or potential clients.

CAIXA's strategy for providing quality customer service considers market and contextual analyses and sets out guidelines for continuously building up this relationship, defining models of



action and appropriate channels. The effectiveness of these guidelines is monitored through consumption and performance indicators for products and services.

CAIXA embeds social, environmental and climate requirements into its products, granting loans that leverage business development, banking inclusion and customer loyalty. In addition, the Organization has focused on the use of digital technologies to minimize the use of paper.

With a focus on contemporaneity and the continuous improvement of customer service, through investments in technological upgrade, employee training and expansion of the use of data intelligence instruments, the Bank's efforts to provide accessible and efficient digital services stand out, with a management model that underscores the delivery of value to the customer. In this context, it is worth noting that business and operations are geared towards customer centricity.

To assess the quality of service provided by instant payment methods to end users and identify the main problems in the provision of the service, the strategic manager of the products and services conducts a quarterly quantitative and qualitative analysis of the complaints registered with the SAC, Ombudsman, Bacen and Procon channels.

In 2023, the improved operation of Pix's transactional ecosystem and the experience of clients using this service was one of the topics monitored by CAIXA to track the effectiveness of the Customer Relationship Policy. As a result of these actions, in 2023 we saw a 29.72% decline in Pix-related complaints compared to 2022.

CAIXA clients, as well as other users of the Institution's products and services and other stakeholders, can engage in continuous improvement processes. The Customer Service Center (SAC), other call centers, the Ombudsman's Office, apps, the website, physical and digital branches and other channels allow you to obtain information and forward reports, complaints and accolades.

In 2023 we saw a **↓29.72%**  
**pix related decline complaints**



## Driving Wholesale clients

The attention of clients is paramount to expand the Wholesale segment's business and continuously ramp up its services.

Approaches in this regard include:

- marketing products consistent with each profile;
- maintaining continuous, clear and seamless communication through the Institution's official channels; and
- continuously enhancing the client journey.

Customer segmentation is headed by the Customer Strategy Area, splitting them by segment, revenue and market. According to these rules, Wholesale's clients are businesses with sales exceeding R\$30 million.

The customer centricity strategy, is crucial for Wholesale, shoring up trust, understanding expectations and needs, contributing to risk management

and promoting sustainability and social responsibility, positively impacting the Bank's results. Involvement with stakeholders is also important for decision-making and for adapting to changes in the business environment.

Wholesale operates with seamless communication and active participation in the business of the companies it serves, through specialists who, understanding the needs, interests and expectations of clients, besides prospecting for other potential clients that adhere to the segment's profile, act with social responsibility and corporate ethics, through actions that contribute to building a solid and beneficial relationship, aiming at bolstering the relationship sustainably.

Investing in effective engagement strategies is fundamental in the face of competition in the financial market, maintaining relationships through operations and active participation in the businesses of Wholesale's clients, in order to boost their growth.

With regard to Lotteries, the relationship with betting clients is multifaceted and based on principles of trust, respect, legality and accessibility. CAIXA, as the operator of the federal lotteries, has the challenge of maintaining a positive and seamless relationship with the bettors, who are the basis of its business, in which trust is a key element.

Lotteries are designed to be high-volume games, accessible to a broad section of the population. For this reason, CAIXA offers a wide network of physical points-of-sale and a solid portal for online betting, seeking to reach audiences with different profiles and including service channels to answer questions, receive complaints and guide bettors on how to play responsibly, explaining how each of the modes offered works, how to check results, how to redeem prizes, etc.

There is also a growing concern with responsible betting, according to the CAIXA Responsible Betting program (see details in [Governance with Ethics and Integrity, Integrity](#)). Thus, the Loterias CAIXA raise awareness about the risks of compulsive betting and provide information on how to bet responsibly, emphasizing that betting should always be a leisure option.

## Listening to improve

To mitigate reputational risk and to continuously uplift the provision of services and the experience of clients and users at the Institution, CAIXA provides various channels of dialogue, so that its clients, users and other stakeholders can resolve doubts and register reports and complaints, such as:



### Branches and other physical outlets



### CAIXA website – Contact Us



### CAIXA Applications



### CAIXA WhatsApp



### Social Media



### Telephone services:

- Alô CAIXA
- Atendimento CAIXA Cidadão (CAIXA Citizenship services)
- Bolsa Família services
- Digital branch
- Customer service abroad
- Assisting customers with hearing and speech impairments
- Customer Service Center (SAC) – suggestions, complaints and accolades
- Cartões CAIXA (Cards) services
- Ombudsman

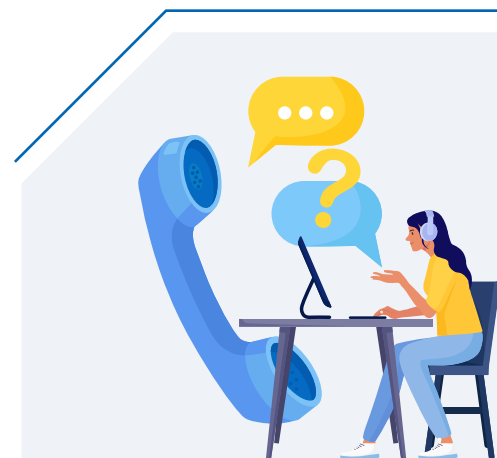


CAIXA Ombudsman's Office, created in 2002, has the main task of being the voice of the client before the Bank, built on three primary functions:

- deal with complaints and reports that are not resolved through the Institution's primary service channels or registered with external bodies;
- identify CAIXA products, services and processes that are generating customer dissatisfaction, working with managers to correct the problems identified; and
- maintain relations with the Ministry of Justice, the Central Bank of Brazil (BCB), Procon and other regulatory or consumer protection bodies.

The work of the Ombudsman's Office is regulated by CMN (4.860/2020) and CVM (43/2021) resolutions and complies with CAIXA's Bylaws and the decisions of Febraban's Banking Self-Regulation System (SARB).

The Ombudsman's work is aligned with the general guidelines governing CAIXA's social, environmental and climate responsibility. In this regard, the Institution remains attentive to its commitment to collaborate in remediating any flaws in the products, services and processes offered by the Bank. This takes place on two fronts: firstly, by receiving complaints and offering complete and conclusive answers; and secondly, by analyzing the information received and working with managers to correct the problems identified.



To contact the Ombudsman's Office and register reports and complaints, CAIXA provides clients and users:

Phone **0800 725 7474**

E-mail **[ouvidoria@caixa.gov.br](mailto:ouvidoria@caixa.gov.br)**

The service takes place on working days, from 9 a.m. to 6 p.m. The service channels are advertised on all platforms, as well as in the Company's own physical spaces, in the partner network and in the units offering CAIXA services and products.



Routinely, the Ombudsman's Office organizes quantitative and qualitative information in relation to the reports and complaints registered, which are forwarded to the Institution's main Committees and to all heads and managers of products and services, for assessment and development of actions aimed at enhancing the client journey with CAIXA.

## Customer feedback

In 2023, we verified:

- 121.4 thousand customer demands dealt with through the CAIXA Ombudsman, Procon and Bacen channels, from January to December 2023, or a 2% higher volume compared to the previous year;
- In the deixar o th sobrescrito (em cima)quarter, CAIXA ranked 7th in Bacen's Complaints ranking, with a rate of 11.52 infringements per million clients. The ranking is based on public complaints registered through Bacen's customer service channels, and institutions are ranked in descending order of the number of complaints, i.e. from the most to the least complained about.

In turn, by means of recommendations and notes, CAIXA's Internal Affairs Department informs the managers in charge of the processes, products, systems and services of the recurring problems identified in the course of the investigative procedures, for analysis and manifestation, in order to mitigate new incidents.

## Credit and delinquency

GRI 3-3 of the material topic Credit and Delinquency

In the day-to-day management of credit operations, CAIXA continuously monitors the evolution of the products' loan portfolios and delinquency ratios, to assess the strategy adopted and the necessary actions, where applicable, ensuring the qualification of the resources invested.

Besides the ongoing alignment between the areas involved to monitor compliance, delinquency, products, and risks, and to ensure the conformity of collection and credit recovery actions by abiding by policies and regulations, CAIXA adopts measures to prevent over-indebtedness and seeks alternatives to recover profitable clients.

In this context, negotiating conditions are made available to clients, such as renegotiation in installments, incorporation of overdue installments and extension of deadlines, with a view of re-establishing the client's financial flow and recovering the contract signed with CAIXA.

This approach is also valid for the Wholesale segment, which relies on a dedicated structure for credit recovery, whose primary purpose is to safeguard CAIXA's interests, actively contributing to concluding the effective flow of loan operations in an objective, seamless, innovative and sustainable manner. Delinquency and problem asset management is conducted with a customer centricity through tailor-made solutions.



In 2023, negotiating conditions were made available to enable the financial regularization of clients and the preservation of the dignity of families in moments of vulnerability, among which the following stand out:

- Incorporation of housing installments in arrears into the outstanding balance, for housing contracts in arrears;
- A break of up to six months for unemployed clients, available to those entitled to the Unemployment Insurance program; and
- A pause of up to three months, besides the incorporation of arrears, for cases of PF (individual) housing contracts in municipalities hit by natural disasters and with a Decree of Emergency or Calamity.

We maintain various channels that clients can use to negotiate their debts and

obtain information on conditions, including call centers, apps, WhatsApp, websites, branches and contractors.

Remote and digital channels, such as WhatsApp, the CAIXA Housing app and the website for renegotiating overdue contracts, make it easier for customers to access services and provide the best possible customer service experience.

In 2023, 51,850 breaks were made in PF Housing contracts, in the alternative relating to cases of public disaster. Concerning the Unemployment Insurance Pause, 7,778 pauses were made in PF Housing contracts.

For credit card debts, in 2023, +46% of renegotiation agreements, across all service channels, were made through the Cards App.

Stimulating self-service and digital service for our clients, the Cards App recorded nearly 27.5 thousand

renegotiations in December 2023, outpacing the all-time growth for agreements in a single month.

To track the effectiveness of the measures taken, actions such as monitoring the evolution of loan portfolios and delinquency ratios are carried out to assess the effectiveness of the strategy implemented and take the necessary measures according to the result, ensuring the optimization of resources.

### Discount actions for credit recovery

In June 2023, the Federal Government enacted the Provisional Measure 1.176, which created the *Desenrola Brasil* Program, aiming at fostering the renegotiation of individuals' private debts mentioned in defaulters records to reduce their indebtedness and facilitate the resumption of access to the credit market.

This Program contributes to the financial restructuring of families, besides leveraging the Bank's other renegotiation initiatives, representing an opportunity for CAIXA clients to settle their debts.

On the CAIXA website, clients could check their contracts in arrears, see if they were eligible for *Desenrola Brasil*, get to know the special conditions for payment and negotiate. If you were not eligible or preferred another option, you can also consult the conditions of the *Tudo em Dia* CAIXA credit recovery campaign.

Among the Institution's main initiatives in this area throughout the year was the *Tudo em Dia* CAIXA campaign, also included in the scope of the *Desenrola* Program, which began in January 2023. From January to December, the action saw the settlement of nearly 667 thousand contracts, referring to debts owed by +540 thousand clients, with CAIXA receiving +R\$ 1.066 billion in cash.



We also maintain renegotiations relating to the *Fundo de Financiamento Estudantil* (Student Financing Fund) or Fies, which kicked off in November and included contracts signed up to 12/31/2017 and which were in the repayment phase as of 06/30/2023.

The deadline for joining was May 31<sup>st</sup>, 2024, and has been extended to 08/31/2024. By the end of 2023, R\$ 5.3 billion had been renegotiated, benefiting 117.2 people.

The figures delivered express the Institution's role as a public policy agent for the government, promoting conditions for Brazilians to better control their family budgets and have greater financial dignity.

## Information: management and protection

GRI 3-3 of the material topic Clear and fair information for clients

CAIXA seeks to provide its clients with seamless and clear journeys, contracts, products and services, providing complete, accurate and fair information, both for clients in the Retail and Wholesale segments and for clients in the Housing and Government segments, creating a relationship of trust and transparency.

It is important for clients to understand the conditions, costs and obligations involved before making the decision to apply for loan or purchase another type of product or service, especially for vulnerable groups. The Institution seeks to promote a culture of respect and responsibility, building a solid foundation for lasting relationships.

The language adopted in customer communication tools, such as CAIXA's web pages, applications and promotional materials, is clear and objective.

The same is true of draft contracts, which incorporate language that is more accessible to clients. Standard service agreements are public, freely available to

In addition, improvements in in-house procedures have enabled fairer treatment and clarity for the process.

clients, without technical and legal terms, content that is difficult to understand or with small print that makes it impossible or impossible to read. In addition, improvements in in-house procedures have enabled fairer treatment and clarity for the process.

In the home loan journey, the client can follow-up the proposal through the website and receives messages about the status of the proposal, which makes the information more transparent. The Organization is concerned with the safe and accurate dissemination of information to facilitate the execution of the processes involved.



The conditions for these debt renegotiations for individuals are presented at the **following address**.

The fees charged for the provision of services, besides those provided for in the contractual instruments, are duly published in the CAIXA fee table, in accordance with current regulations.

Along the same lines, in 2023 CAIXA reformulated the credit card content on its website, seeking to present the features and services of its portfolio more clearly, as well as the benefits of the products and how to access them.

Aiming at facilitating the understanding of the most common entries on credit card bills, a glossary of the main terms presented to clients has been included on the “Understand your bill” page.

In turn, the Loterias CAIXA (Lotteries) are also committed to providing clear and fair information to betting clients, in line with best market practices and the legal regulations governing lottery games in Brazil.

Thus, the rules of each lottery game, as well as the odds of winning each type of bet - essential for bettors to make informed decisions - are made available in a seamless and accessible manner to the general public, at physical points-of-sale, on tickets and on digital channels.

Furthermore, in the event of any changes to the rules of the games or the policies of the Loteria CAIXA, these changes are clearly communicated to bettors.

In addition, to maintain information that meets the demands of clients and users, the Institution seeks, through constant interaction with those involved in products and processes, to ensure the effectiveness and maintenance of the quality of its information.

With regard to banking inclusion and elderly clients, it should be noted that biometrics (which is also available to other social segments) adds to the ease of access to the journeys in general.

Among the benefits of biometrics in CAIXA's day-to-day operations are the following:

- It facilitates access to financial resources, both deposit accounts and social benefits;
- Promotes customer comfort, safety and reliability; and
- Increases efficiency.





As of May, the CAIXA Tem application gained a fresh look. The app was renovated, including the production of a new logo. This latest version of the channel has enhanced the usability and customer experience by providing a shortcut screen with the six functions most used by clients: Pix; Receive with Pix; Pay Your Bills; Statement; Pay with the POS Machine; and Withdraw Without a Card.

## Cases of non-compliance and complaints

GRI 417-2 / 417-3 / 418-1

In CAIXA's businesses and operations, no cases of non-compliance were identified regarding information and labeling and/or presentation on products and services, as well as marketing communications.

On the other hand, throughout 2023, CAIXA's Customer Service Center (SAC) received 145 complaints, classified as "personal data leaks".

## Fraud prevention

Concerning this sensitive issue of fraud prevention, CAIXA relies on a Security and Information Policy that guides its management of this issue in the cyber, physical and channel, product and service environments. It also guides on governance practices, data and information management and treatment.

Based on standardized procedures, it is possible to detect and react to fraud in electronic transactions, including challenging unrecognized transactions. When

a relevant security incident is identified, CAIXA takes immediate measures to mitigate the risk, maintaining contact with managerial units, members of senior management and public security bodies. The actions implemented aim at reducing eventual individual or collective attacks, besides fomenting the prospecting of innovative solutions and recurring analysis of scenarios, threats and vulnerabilities.

Other information can be found under the headings "Combating internal and external fraud" and "Cyber and data security" in the "Governance with ethics and integrity" chapter.

In 2023, as a result of fraud detection and response actions, it was possible to prevent **R\$27.9 billion in attempted fraud** in electronic transactions.



# Partners management

GRI 3-3 of the material topic Ethics, compliance and anti-corruption

The partner network, composed of lottery shops and CAIXA Aqui correspondents, plays an essential role in serving the population, contributing to the country's sustainable development, highlighting the following topics:

## Respecting banking self-regulation

CAIXA is a member of the Febraban's Banking Self-Regulation System (SARB) and abides by the provisions of its self-regulation codes and regulations, which aim to reinforce the commitment of all financial institutions associated with this system.

All information passed on to lottery operators and CAIXA Aqui correspondents is clear and appropriate, complying with regulatory guidelines, through the official communication channel with the partner network.

Partners acting outside the standards of conduct adopted by CAIXA are subject to administrative proceedings, under the terms of the current CAIXA Circular that regulates lottery permits, and in accordance with the contracts signed between CAIXA and the CAIXA Aqui correspondents.



## Emphasis on social inclusion

CAIXA aims to be recognized as the bank of social inclusion. To achieve this goal, the partner network, composed of lottery shops and CAIXA Aqui correspondents, plays a key role in serving the population.

The CAIXA Aqui network of lottery shops and correspondents is present in 97% of Brazilian municipalities, providing the following services to the population:

### Betting (in lottery shops).

#### Provision of transaction services:

- CAIXA clients' accounts transactions (withdrawal, deposit, balance, statement and transfer);
- Payment of collection slips (from CAIXA and other banks);
- Payment of utility bills (water, electricity, telephone and gas);
- Payment of municipal and state taxes;
- Cell phone top-up;
- Payment of CAIXA invoices (credit card and home loan).

### Social services - payment of:

- *Bolsa Família*;
- FGTS;
- INSS (social security) benefit;
- Unemployment insurance;
- *Abono Salarial* (Salary Allowance);
- Other Social Benefits.

### Relationship negotiations products;

- Opening accounts (individual and corporate current accounts, savings accounts);
- Payroll-deductible loans (individuals);
- Home loan;
- Overdraft facilities (individual);
- Credit cards;
- CAIXA Seguros products (insurance, consortia, savings bonds).





## Continuous improvement of systems and equipment

The Institution relentlessly carries out actions to enhance systems and equipment, with the participation of various areas, lottery entrepreneurs and CAIXA AQUI correspondent partners, as well as companies in the market.

Besides upgrading the equipment used, CAIXA is continuously updating the systems used in the partner channels, to provide a better user experience and more security and agility in the transactions made on the channels.

## Customer relationship

The lottery shops and the CAIXA AQUI correspondent network must act in accordance with CAIXA's Client and Product and Service User Relationship Policy and, accordingly, with the objectives and principles guiding services, consolidating CAIXA's credibility and competence with its clients.

Conduct must be based on attributes, such as respect, honesty, commitment, transparency and responsibility. Whether in the performance of professional activities or outside them, the moral principles of dignity, decency, diligence and efficiency must guide any behavior.

## Customer Privacy and Information Security

Team members at lottery shops who provide customer service and forward or type proposals for loan operations must be qualified by a certification exam that covers Law 13.709/2018 (General Data Protection Law - LGPD), Law 8.078/1990 (Consumer Protection Code) and aspects of ethics and Ombudsman, pursuant to CMN Resolution 4.935/2021.

In this regard, lottery shops must strictly observe the laws relating to the LGPD and adopt, with regard to their employees, standards, good practices and security measures - technical and administrative - capable of protecting clients' personal data from unauthorized access and accidental or unlawful situations of use,

disclosure, destruction, loss, alteration or any form of inappropriate or unlawful processing.

Also referring to privacy and information security, CAIXA relies on a Continuous Training Program for Partners, which deals directly with these issues, among others.

## Ethics, compliance and anti-corruption in the partner network

CAIXA provides its partners with a consolidated set of rules and guidelines, referred to as the Code of Conduct (Code of Conduct - Lottery Shop and Code of Conduct of the CAIXA AQUI Correspondent).

This document sets forth the guiding principles of conduct to be observed by the partner, aiming at guiding them towards conduct based on high standards of ethics and integrity, capable of ensuring sustainable relationships that are compatible with the law, the public interest and the aspirations of society, taking into account above all what is honest and what is dishonest, with the common good as the objective, directly guiding the partners in the anti-corruption

policy. The Code of Conduct also guides the behavior of partners in the execution of activities and business conducted on behalf of CAIXA, as well as seeking to safeguard the Institution's reputation.

Likewise, the Code of Conduct defines specific standards of behavior, requiring the representatives of the legal entity and its entire staff to undertake combating any practices harmful to the public administration, such as financing, funding, sponsoring or in any way subsidizing the practice of acts of corruption and fraud.

When applying the Consequences Policy, CAIXA may apply administrative sanctions to its partners, which may result in a penalty of revocation of permission to practice irregularities, such as failing to

comply with the terms of the CAIXA Integrity Program and/or failing to adopt measures and procedures, when requested by CAIXA, that mitigate risks related to fraud and corruption.

## **Environmental protection and conservation**

The bidding notice for lottery shops requires bidders to sign a Commitment to Combat Corruption and Collusion among Bidders and to be Socio-Environmentally Responsible.







# Suppliers

GRI 2-6 / 2-26 / 308-1 / 408-1 / 409-1 / 414-2

As far as relationships with suppliers are concerned, CAIXA maintains contracts of different legal natures. Contracts by scope can be observed, thus considered to be those that expire with the delivery of the purpose, such as the supply of a course or the renovation of a building. These contracts involve a short-, medium- or long-term relationship, depending on the duration stipulated for the delivery of the purpose. On the other hand, we have service agreements, which may or may not involve dedicated labor, and which, because they support the Institution's business, have longer-lasting relationships. For these agreements, such as cleaning, surveillance, administrative support, teleservice, software factories and transportation of valuables, the relationship is generally extended to the maximum legal limit of five years.

Criteria are applied in contracts to set out relationships only with ethical suppliers who are committed to social, environmental and climate responsibilities. CAIXA maintains initiatives to engage and make partners

aware of sustainability, based on clauses that include the obligation for the contractor to evidence that it has paid its labor and social liabilities and taxes, besides observing CAIXA's Supplier Code of Conduct, which provides for penalties in the event of tax fraud or improper behavior.

The Institution provides all its suppliers with a booklet containing detailed information on the PRSAC CAIXA to support the implementation of policies and practices for responsible business conduct. To ensure the dissemination of knowledge and commitment among contractors on sustainability, we have PRSAC CAIXA Acknowledgment Declaration, which must be signed by all those involved.

It is paramount to underline that CAIXA neither hires nor enter into partnerships with companies that employ child labor in any of their activities; that maintain employment/work relationships, directly or indirectly, with minors under 18 years of age in night, hazardous or

unhealthy work; or minors under 16 years of age in any work, except as an apprentice, from the age of 14.

Likewise, the Institution neither contracts nor enter into partnerships with companies that employ compulsory labor in any of their activities, or that have discriminatory practices on the grounds of religious belief, disability, race, color, sex, sexual orientation, political party, social class and nationality.

When signing contracts with CAIXA, supplier companies receive the CAIXA Supplier Code of Conduct, which sets out general and specific standards of conduct expected by the Institution, and sign an Acknowledgment and Adhesion Declaration, wherein they agree to comply with it and share what is specified therein with their employees and production chain.

In addition, during the bidding phase, when contracting a supplier company and in the procedures for formalizing contractual amendments and renewals, CAIXA's internal system is consulted to check correlations with the List of Compulsory Labor Employers provided by the Public Ministry of Labor, to verify impediments related to the individual or legal entity from entering into contracts with CAIXA.

## Suppliers selected and assessed based on social and environmental criteria

GRI 308-1 / 308-2

Socioenvironmental criteria are included in the selection of all suppliers, since they appear more explicitly in some Terms of Reference and in all cases in the draft contracts. PRSAC-related clauses were implemented in all contracts as of July 2023, making explicit the use of environmental criteria in CAIXA's supplier selection instruments. Thus, of the total number of contractors in 2023 (1,734), 897 were selected based on environmental criteria, starting in July, generating 52% of new suppliers.

A new standard has also been drawn up, publicly available on the Procurement Portal, referred to as Directives for Sustainable Procurement and Supplier Relations,

which guides the suppliers' actions regarding the social, environmental and climate aspects to be observed in the acquisition of goods and services and in the relationship with these agents.

Concerning suppliers already working with the Institution, in 2023, CAIXA kicked off the process of developing a methodology for identifying relevant third parties, aiming at identifying, monitoring, mitigating and reporting risks arising from outsourcing, with a focus on businesses that have a substantial impact on CAIXA's finances, that are essential to the Bank's ongoing operations, or even that involve sensitive data and information.

All the suppliers (+12 thousand) who signed the +23 thousand contracts in 2023 were inspected. Thus, regarding the eventual contractual clauses inserted referring to socioenvironmental impacts, we understand that all the contracts were assessed.

In addition, concerning suppliers deemed to be relevant, the lists of embargoes and fines (Ibama and ICMBio) are monitored every six months to anticipate any eventual impact on the Company's image, should any business or representative of a contractor be included on these lists.

Thus, of the total number of contractors in 2023 (1,734), **897** were selected based on environmental criteria, starting in July, generating **52% of new suppliers**



Considering the sanctions applied by CAIXA in 2023 to contractors as a result of non-compliance with contracts, no supplier was identified as causing a negative environmental impact. No contractual terminations were registered due to non-compliance with environmental and climate responsibility clauses.

The following risks are monitored: disruption of critical services; compliance problems; jeopardized information security; geopolitical and macro-environmental risks; the supplier's financial instability; and the supplier's reputation.

In the world of +23 thousand contracts signed by CAIXA in 2023, the routine monthly monitoring of administrative sanctions imposed on suppliers did not identify any penalties for non-compliance with environmental and climate responsibility clauses.

However, nine penalties were identified for non-compliance with social responsibility clauses, which resulted in six contractual terminations. Breaches of contract refer to non-compliance with social security or labor laws.

## Contractors training

CAIXA acts in its relationship with stakeholders to promote sustainability and sustainable development.

To foment good sustainability practices, the Bank offers training to all contractors, through the representatives of the outsourced companies, to implement the PRSAC CAIXA guidelines.

In this regard, the Bank provides all its suppliers with **a booklet containing detailed information on PRSAC** on its website.

To ensure the dissemination of knowledge and commitment among contractors on sustainability, we rely on the PRSAC CAIXA Acknowledgment Declaration, which must be signed by all those involved.

Those in charge declare that they are aware of the PRSAC guidelines and undertake to observe them and to train their employees in these guidelines.



## CDP Supply Chain

The Carbon Disclosure Project (CDP), in its Supply Chain section, aims to show managers, leaders, consumers and other agents involved in this area how much the supply chain and suppliers generate environmental risks.

CAIXA has been joining the CDP Supply Chain since 2016 and collaborates in the development of strategies to engage suppliers on issues of climate change and the water crisis. The selected suppliers undergo training and answer a questionnaire regarding Greenhouse Gas (GHG) emissions and the water consumption of their own operations.

After completing the questionnaire, companies receive a report with the opportunities identified and are invited to create a work plan to reduce emissions and improve processes, which has a direct impact on the services provided to CAIXA.



# Government

With regard to agencies, independent government agencies, foundations, businesses and other public entities, CAIXA acts as the government's main partner in the federal, state, municipal, judicial and social security segments, offering fully-fledged services and a portfolio of specific products and services to support development and social inclusion in the implementation and execution of public policies.

The year 2023 surpassed the total value of new onlending contracts from the Federal Government's General Budget (OGU) for voluntary transfers signed by CAIXA in a single fiscal year. This amounted to R\$ 13.5 billion, distributed +5,8 thousand operations with almost three thousand different municipalities served.

CAIXA has been acting as the Federal Government's agent for onlending since 1996, and today has a portfolio of onlending contracts with 24 thousand operations signed between the Institution and the states/municipalities, with a total investment amount exceeding R\$ 80 billion.

The total amount contracted in 2023 is double that of 2021, which until then was the largest amount of onlending contracts signed in a single year.

At the end of 2023, the loan portfolio with public entities totaled 4.1 thousand active transactions, with a

balance of R\$ 62.1 billion, serving 1.7 thousand clients in the Government segment throughout Brazil.

One of the main lines of credit offered by CAIXA, FINISA - a product designed to finance investments in sanitation and infrastructure, through financial support for the costing of capital expenditures for states, the Federal District and municipalities - has the scope to finance expenses classified as capital expenditures, provided for in the applicant's Annual Budget Law (LOA), such as: water projects, power generation, public lighting, paving and the construction of schools, daycare centers and hospitals.

This line of credit contributes to enhancing people's living conditions and generates jobs and income through the various projects that come to fruition with the modes offered by the product.

In 2023, a record number of contracts were signed, with 556 loan operations with states and municipalities under FINISA, totaling R\$ 14.5 billion, making up a portfolio of 2,349 contracts.

As the government's main partner as a public policy agent, CAIXA is also liable for operating various social benefits, such as the Bolsa Família Program, which contributes to reducing social inequalities and are paramount for maintaining human dignity.

In 2023, overall, CAIXA paid out R\$ 369.2 billion to the beneficiaries of social programs - an amount 19.5% higher than the previous year - highlighting the continued payment programs with the greatest reach among the population: *Bolsa Família*, Unemployment Insurance, *Abono Salarial* (Salary Allowance) and INSS (Social Security).



## Funds and programs managed and operated by CAIXA

CAIXA manages government funds and programs, offering customized solutions to meet the needs of the Federal Government and states, the Federal District and municipalities, proving to be a relevant institution in supporting the implementation of public policies, thus contributing to bolstering the quality of life of Brazilians.

The purpose of the funds and programs is to help the Brazilian population by providing access to fundamental rights, such as dignity. Among these, we highlight:

- **Fundo de Garantia do Tempo de Serviço (Worker's Severance Indemnity Fund) or FGTS:** the FGTS is designed to ensure workers a severance payment for their length of service in the event of dismissal and other cases, such as retirement or decease, and to be a source of funds for financing housing, basic sanitation and urban infrastructure programs.

CAIXA, as FGTS operating agent, is responsible for centralizing FGTS funds, maintaining and controlling linked accounts, issuing individual statements corresponding to linked accounts,

participating in the FGTS fund collection network, issuing normative acts relating to administrative and operational procedures of the depositary banks, financial agents, employers and workers who are members of the FGTS system, as well as defining the operational procedures necessary for executing popular housing, basic sanitation and urban infrastructure programs, set out by the Board of Trustees based on the application rules and guidelines drawn up by the application manager.

The FGTS is also part of the scope for development and inclusion that guides CAIXA's operations. The FGTS Socioenvironmental Policy aims to set forth principles and guidelines to prevent and manage socioenvironmental impacts in the application of FGTS funds and seeks to contribute to the Brazilian sustainable development process, observing the principles of prevention and mitigation of environmental impacts and responsible use of natural resources, as well as protection of workers' rights, human rights and health, respect for indigenous peoples and traditional communities and protection of historical, cultural, artistic, landscape and archaeological heritage.



- **Fundo de Custeio da Poupança de Incentivo à Permanência e à Conclusão Escolar para Estudantes do Ensino Médio (Fund for the Costing of Savings to Stimulate High School Students to Stay in School and Finish School) or FIPEM:** to fund and manage savings that stimulate high school students to stay in school and finish school, linked to the *Pé de Meia* program.
- **Fundo Garantidor de Microfinanças (Microfinance Guarantee Fund) or FGM:** to directly or indirectly ensure part of the credit risk in operations granted by qualified institutions to micro-entrepreneurs or individuals with a productive activity, in accordance with the rules defined in its charter and other regulations of its Administrator.
- **Fundo de Apoio à Estruturação e ao Desenvolvimento de Projetos de Concessão e Parcerias Público-Privadas da União, dos Estados, do Distrito Federal e dos Municípios (Fund to Support the Structuring and Development of Concession Projects and Public-Private Partnerships of the Federal Government, States, Federal District and Municipalities) or FEP:** to finance specialized technical services for the development of concession projects and public-private partnerships.

- **Fundo do Seguro Obrigatório de Danos Pessoais Causados por Veículos Automotores de Via Terrestre, ou por sua Carga, a Pessoas Transportadas ou Não (Compulsory Insurance Fund for Personal Injuries Caused by Land Motor Vehicles, or their Cargo, to Persons Transported or Not) or FDPVAT:** to fund the payment of compensation for traffic accidents occurring as of January 1<sup>st</sup>, 2021, involving motor vehicles on land, in national territory, whether to drivers, passengers or pedestrians, up to the limit of their assets.

Considering the provisions of the prevailing laws, which condition the payment of indemnities on the availability of resources in the FDPVAT and the provisions contained in Article 5, paragraph 2 of the Resolution of the National Council of Private Insurance (CNSP) 457, of December 28, 2022, CAIXA is unable to receive DPVAT indemnity claims for accidents occurring as of November 15, 2023.

- **Fundo de Desenvolvimento Social (Social Development Fund) or FDS:** to finance investment projects on the initiative of individuals, companies or private sector entities of social interest in the areas of popular housing, with financing allowed in the areas of sanitation and infrastructure, as long as they are linked to housing programs, as well as community facilities.

- **Programa Nacional de Habitação Rural (National Rural Housing Program) or PNHR:** to subsidize the construction or renovation of properties for family farmers and rural workers, by means of onlending operations of OGU funds.
- **Fundo de Arrendamento Residencial (Residential Leasing Fund) or FAR:** to provide funds to the Federal Government's housing programs set forth by law, for investments in the development of real estate projects (housing units) and the construction of educational, health and other facilities complementary to popular housing.
- **Fundo de Compensação de Variações Salariais (Salary Variation Compensation Fund) or FCVS:** to assume, on behalf of the borrower who financed their property through the Housing Finance System (SFH), the residual balance not amortized within the term of the financing contract and the discounts granted in early settlements and transfers of home loan contracts.
- **Fundo Garantidor da Habitação Popular (Popular Housing Guarantor Fund) or FGHAB:** to guarantee the financial agent, in the event of credit risk (delinquency), loss of income, decease, permanent disability or physical damage to the property, the payment of monthly installments or the outstanding balance of property purchase agreements under the *Minha Casa, Minha Vida* Program, in accordance with the fund's rules.



# 5

## SOCIAL RESPONSIBILITY

Social inclusion

Social benefit payment products and services



Cristiane Souza Santana - Beneficiária Auxílio  
Padre Bernardo GO\_ Foto Gilberto Soares



## Social inclusion

GRI 3-3 of the material topic Social Inclusion / FS13 / FS15

CAIXA plays a fundamental inclusive social role, stronger than that of other banks, because it is liable for paying benefits, such as *Bolsa Família*, *INSS*, Unemployment Insurance and *Abono Salarial* (Salary Allowance), as well as various nationwide benefits, also in the states and municipalities, and financing targeting the entire population.

The Institution's massive presence in Brazil allows public policies, especially income transfer policies, to reach their main target, which is the people who need it most and who are furthest away or on the sidelines of the traditional financial system. It also makes it possible to access banking services and obtain financing, especially home loans.

CAIXA has updated the payment of *Bolsa Família* and other social programs by expanding debit card issuance. The card generates greater independence and handiness in accessing the benefit, reducing families' costs of traveling to ATMs and the discomfort of queues.

Credit products made available for sale through the Institution's service network aim the country's development and structure undertakings and projects of great relevance and repercussion, enhancing the quality of life of the population covered, besides a direct impact on Brazil's economic development, as well as the regions in which these are located.





To reinforce its commitment to offering and marketing products and services in an inclusive manner, CAIXA bases itself on the parameters of the CAIXA Institutional Policy, which aims to set out guidelines for action and decision-making.

CAIXA's Customer and Product and Service User Relationship Policy is also considered, the purpose of which is to set out guidelines ruling the relationship with clients and users, from the definition and development of service and business strategies to their first service at CAIXA, covering the pre-contracting, contracting and/or post-contracting of products and services.

The Institution also observes the Code of the Brazilian Association of Financial and Capital Market Entities (Anbima) for the distribution of investment products, trading of financial instruments, regulation and best practices for the distribution of investment products.

The policies defined by CAIXA are included in the product rules and are reflected in the borrowers' obligations, as conditions or obligations necessary for contracting the loan operation.

CAIXA's Customer and Product and Service User Relationship Policy strives for continued process improvement, aiming for greater efficiency in service, as well as the achievement of strategic objectives. CAIXA is constantly seeking to strengthen its relationship with its clients and users, devising strategic actions for each market niche. Customer complaints are continuously evaluated to proactively use them as tools for uplifting customer service and products, services and processes.

It should be noted that customer service takes place in accordance with the Policy's provisions. On the CAIXA website, all the credit modes are presented, separated by type of beneficiary, purpose and items that can be financed. The access channels for customer questions and clarifications are also presented, as recommended in SARB 010/2013. The Institution seeks to offer products and services tailored to its clients' needs, with rates and fees that suit the different audiences, pursuing business sustainability and a lower impact on client bills.

Popular housing is an important vector for social inclusion, wherein CAIXA operates with *Minha Casa, Minha Vida* program, which is essential to making the dream of home ownership a reality for millions of families. You can find

Popular housing is an important vector for social inclusion, wherein CAIXA operates with *Minha Casa, Minha Vida* program.

more information about the program in the section on "Housing bank" in this chapter "Social responsibility".

The Institution works to foment housing, sanitation and infrastructure projects throughout Brazil, in partnership with and representing the actions of the Federal Government, also as FGTS Operating Agent, aiming at providing Brazilians with social development and dignity.

As far as entrepreneurs are concerned (small and micro enterprises, individual companies and individuals), in 2023 eight microfinance institutions were served, with +R\$ 121 million granted, thus enhancing the widespread distribution necessary to serve smaller companies and also individuals, located or residing in all regions of Brazil, contributing to reinforcing CAIXA's role as a development bank and executing public policies to prompt economic growth and development in the country, with special support for the entrepreneurship market in Brazil.

Also concerned with diversity and inclusion, CAIXA made the *Cartão CAIXA Mulher* (Women's Card) available in 2023, in the Visa Platinum and Elo Grafite versions, earmarking part of the amount transacted in the first version to the Agbara Fund, a non-profit fund created to support Black women throughout the country, with the mission of fighting for human dignity, racial and gender equality.

Also supporting development, social and financial inclusion, CAIXA broadened the issuance of debit cards to beneficiaries of the *Bolsa Família* program who receive the funds through the CAIXA *Tem* application, including the public of *Missão CAIXA - Povos Originários* (CAIXA Mission - Indigenous Peoples).

For people with disabilities, CAIXA offers a line of credit for the acquisition

of assisted technology equipment and services, aiming at enhancing their lives. And it strives to improve its clients' experience on a daily basis. CAIXA sets out guidelines to ensure that accessibility criteria are met, so that all clients, including People with Disabilities (PwD), have full access to the channels.

Lastly, in case of projects developed in the urban solid waste management sector arising from the Institution's activities, visits are planned to discuss the needs and operational capacity of the cooperatives to assess, along with this public entity, which actions can be embedded into the concession agreement, aiming at bolstering the participation of waste pickers in the recyclable materials management service, thus providing social inclusion.

## Public-private partnerships

In the public-private partnership segment, CAIXA provides technical, legal, economic and socioenvironmental advisory services to municipal and state governments and public bodies intending to develop concession and public-private partnership projects.

CAIXA is committed to public sector policies that include social inclusion in the structuring of projects. Socioenvironmental feasibility studies are also planned to ensure the sustainability of the concession agreement and compliance measures to prevent or mitigate negative impacts.





One important example is that the Institution builds economic and social infrastructure projects, with technical and social feasibility studies, in the urban solid waste, social housing, early childhood education and public lighting sectors, which also impact on reducing crime and promoting social inclusion.

To execute the project, CAIXA holds regular meetings with the key stakeholders and assesses the social impact resulting from its implementation. Communication channels are defined with the granting authority, besides the creation of a website to disseminate the services that the project aims to provide. CAIXA maps and analyzes the lessons learned in each project to identify positive and negative points and embed them into the structuring process. We also maintain communication channels for stakeholders, such as investors and the affected population, as well as public consultations and hearings. In the studies carried out, CAIXA assesses the concessionaire's

social and environmental management performance during the concession.

When structuring projects and checking that they comply with the precepts of the Equator Principles, the degree of adhesion and minimum guidelines relating to occupational health and safety standards are also assessed.

An assessment of the environmental impact of the project's implementation in the regions where the infrastructure intervention will be executed on the population involved is also foreseen, besides a budget for mitigating environmental impacts and measures envisaged as eventual interventions subject to socioenvironmental licensing.

Upon the process completion, there is a survey of actions to mitigate environmental impacts resulting from the implementation, along with the project members, based on the aspects raised in the assessment. Based on the studies

conducted, performance indicators for the concessionaire's environmental and social management are implemented to ensure effective management of the project's social, environmental and climate impacts over the course of the concession.

The Institution provides administration services for the Municipal Guarantor Fund for Public-Private Partnership Projects (FUNGEP), the purpose of which is to make the Public-Private Partnership (PPP) program of the municipality of Manaus (AM) viable and sustainable, by providing a guarantee for the payment of monetary obligations assumed by the granting authority to the public partner, due to the legal-contractual relations signed under Municipal Law No. 2.619/2020.

In addition, CAIXA was contracted to act as the administrator of the resources of the Guarantor Fund for Public-Private Partnerships for Basic Sanitation Services of the Municipality

The Institution builds economic and social infrastructure projects, with technical and social feasibility studies, in the urban solid waste, social housing, early childhood education and public lighting sectors.

of Macaé (RJ) - FGPSB, whose purpose is to provide a guarantee and/or make payment of monetary obligations assumed by the municipality within the scope of or due to the execution of public-private partnership contracts for the provision of basic sanitation services in the municipality, as enacted by Federal Law No. 11.445/2007, forbidding any other use or allocation of its resources.

## Public-private partnership structured by CAIXA improves the quality of public lighting and reduces the municipality's energy bill

In December 2023, the public-private partnership project for public lighting in the municipality of Araçatuba (SP), structured by CAIXA, was auctioned at B3. More than R\$ 77 million will be invested over the 13-year duration of the public-private partnership contract, aimed at upgrading, installing and maintaining the municipality's lighting system, which will be 100% renovated with LED technology, generating savings and greater safety for the municipality's population.

This initiative will enhance the quality of public lighting and provide a 38% reduction in energy consumption in the lighting system, which will also reduce CO<sub>2</sub> equivalent emissions by nearly 365 tons/year.

The partnership also includes the installation of accent lighting at 20 points in the city, enhancing the environment, local identity and the municipality's cultural heritage.

This was the 22<sup>nd</sup> project successfully put up for auction after being structured by CAIXA.

## Social Work

Social work is a relevant component in the pre-contracting, registration, execution and post-occupation stages, within the scope of implementing public policies, especially housing policies, including activities that foster processes in the social, environmental, economic, productive and political-institutional dimensions, and favor social participation, the realization of social rights and the permanence of families in the new environment.

As part of the Social Interest Housing Policy, Social Work comprises a set of strategies, processes and actions based on integrated and participatory diagnostic studies of the territory, which make it possible to identify local characteristics and potential in order to promote the exercise of participation and the social inclusion of beneficiary families.



In conjunction with other public policies, the measures contribute to enhancing the quality of life and the sustainability of the assets, equipment and services implemented, as well as meeting the wishes of the residents of each development, creating the conditions for the beneficiaries to become active subjects in transforming their own lives.

## Loterias CAIXA (Lotteries)



**R\$ 23.4 billion collected in Loterias CAIXA in 2023.**

In 2023, the Loterias CAIXA completed 61 years of history, recording revenues of R\$ 23.4 billion, 0.9% higher than the previous year, representing a record result (already seen in 2022). The total net prize pool awarded to bettors in the period was R\$ 7.9 billion. These were significant volumes in sales, prizes offered to bettors and social transfers.

The Loterias CAIXA (Lotteries) represent an important source of funds for fomenting social development in Brazil. In 2023, R\$ 9.2 billion, equivalent to 39.2% of the total collected, was earmarked for federal government social programs in the areas of social security, sports, culture, public safety, education and health, an amount 1.9% higher than that earmarked in 2022, in addition to the return to society via income tax payments.



**R\$ 9.2 billion for fomenting social development in Brazil.**

In addition to transferring the amount to the beneficiaries provided for by law, the Loterias CAIXA, aiming at fostering social development, have allocated resources to the areas of culture and sport. There were nearly R\$ 70 million in sports, cultural and business contracts in 2023, including investments and sponsorships for the Bolshoi School, the Brazilian Olympic Committee (COB), the Brazilian Paralympic Committee (CPB), the Brazilian Gymnastics Confederation (CBG), the Brazilian Athletics Confederation (CBAt), the Ministry of Human Rights and Citizenship and Basketball (*Novo Basquete Brasil - NBB*).

### Lottery ticket printing

Federal Lottery tickets, betting slips and lottery picker cards are printed on paper certified by the Forest Stewardship Council (FSC), an organization that promotes environmental conservation and the sustainable development of forests around the world, meeting legal, economic, and social criteria in relation to the preservation of the environment and legal work in forests. The FSC Seal is stamped on the back of all Federal Lottery tickets.

As of 2022, the bid notice for the supply of printed material to the Lottery includes a contractual clause that forbids the use of Bisphenol A (BPA) in its composition, a chemical substance that, even in low doses, can cause harm to human health and the environment, due to constant contact and improper disposal, which leads to contamination of the soil and atmosphere.

About

**R\$ 70 million**  
in sports, cultural and  
business contracts in 2023

**13 sports**  
of the Brazilian  
Paralympic Committee  
(CPB) sponsored by  
*Loterias CAIXA*.

The *Loterias CAIXA*  
invested in the promotion  
of citizenship and the social  
inclusion of

**+13 thousand**  
children and adolescents  
through sports sponsorship.

The Brazilian Paralympic Committee (CPB), for example, has been sponsored by the *Loterias CAIXA* since 2003. Among the 24 paralympic sports developed in Brazil, the *Loterias CAIXA* sponsor 13, promoting the improvement of results in the following sports: athletics, weightlifting, swimming, shooting, wheelchair basketball, boccia, blind soccer, goalball, judo, table tennis, sitting volleyball, wheelchair rugby and badminton.



The *Loterias CAIXA* sponsorship activities aim at creating partnerships in projects to stimulate culture and sport, with the training of young athletes and artists, to give relevance to the institutional commitment to sustainable development and, ultimately, build engagement and favor the institutional image of *Loterias CAIXA* as a socially responsible institution in society.

It is worth mentioning that one of the main beneficiaries of the funds collected by the *Loterias CAIXA* is the *Fundo de Financiamento Estudantil* (Student Financing Fund) or Fies, which facilitates access to higher education for students who

are unable to afford the costs of a private university. Part of the funds goes to the *Fundo Nacional de Saúde* (Brazilian National Health Fund) or FNS, supporting initiatives and programs of the *Sistema Único de Saúde* (Brazilian National Health System) or SUS, such as vaccination campaigns, construction and maintenance of hospitals and health units, and disease prevention and treatment programs.

During the year, CAIXA and the *Loterias CAIXA* invested in the promotion of citizenship and the social inclusion of +13 thousand children and adolescents through sports sponsorship.



## Accessibility to banking services

GRI 3-3 of the material topic Social Inclusion / G4 FS14

CAIXA's social role as an agent of the Federal Government's public policies, combined with the realities imposed by Brazil's geographical diversity, requires the availability of channels adapted to regional needs, with mobility, to provide service to remote and hard-to-reach regions.

CAIXA's Mobile Service Units actively contribute to the banking system of the population, also reinforcing the service to social programs' beneficiaries.

In 2023, through 10 truck branches and two boat branches, the Institution provided services in remote locations or with emergency demands, allowing business to be conducted in municipalities unattended by any other CAIXA channel.

To serve riverside populations in the Amazon, the boats provide support for banking needs and reduce the cost of transporting the population to urban centers.

The boats make one trip a month from their places of origin. They offer the same services as a conventional branch on land, except for cash transaction.

An initiative that facilitates and transforms the lives of many families on a daily basis. In 2023, the boat branches served +44 thousand people in 27 municipalities in Amazonas and Pará.

The year saw the kick-off of the *Missão CAIXA – Povos Indígenas* (CAIXA Mission – Indigenous Peoples), which made a truck available to serve the indigenous peoples of Roraima.

Thus, besides citizenship initiatives, CAIXA fomenting banking inclusion and socio-economic development in the region, reinforcing its role as a socially responsible Company.

**In 2023, the boat branches served**

**+44 thousand people in,  
27 municipalities in Amazonas and Pará.**



Concerning accessibility for people with disabilities (physical, visual and hearing), CAIXA remains relentless towards promoting physical and architectural accessibility in its buildings, adopting accessibility standards and legislation in its customer service areas. In this regard, the Institution relies on an In-House Continued Physical/Architectural Accessibility Plan. It is also worth noting that contracts can be printed in Braille for the visually impaired, and that CAIXA's contracts and website are designed using the protocols suggested by the Accessibility Initiative.

CAIXA also keeps its Technical Accessibility Statement, the Technical Architectural Accessibility

**CAIXA invested in 185 outlets of service , with physical and architectural interventions to improve accessibility.**

Report and the Technical and Environmental Guidelines booklets up to date, pursuant to the standards and legislation in force.

In 2023, CAIXA invested in 185 outlets, with physical and architectural interventions to improve accessibility in their physical spaces, as well as the

The following table shows the number of CAIXA service channels in municipalities with low population density and low HDI, by region:

**GRI G4 FS13**

Service Channels <sup>(1) (2)</sup>	CAIXA	North	Northeast	Mid-West	Southwest	South
Branch and Outlet	451	106	148	123	46	28
Self-service Lounge	408	93	138	105	44	28
Electronic Outlet	17	8	3	3	1	2
Lottery Shop	2,894	435	1272	429	444	314
CAIXA Aqui Correspondent	1,211	232	537	200	177	65
ATM	860	274	352	130	63	41
<b>Total</b>	<b>5,841</b>	<b>1,148</b>	<b>2,450</b>	<b>990</b>	<b>775</b>	<b>478</b>

<sup>1</sup> Low population density: density of less than 16 inhabitants/km<sup>2</sup>.

<sup>2</sup> Economically disadvantaged: MHD1 2010 lower than 0.6 (Low and Very Low categories).

delivery of new units and changes of address meeting accessibility standards.

Internally, the Institution acquired 7,563 pieces of furniture and 721 drinking fountains that meet accessibility standards and improve comfort and ergonomics for its employees, collaborators and clients.





## Financial education

GRI FS16

Financial education has always been a concern of CAIXA, in line with the guideline of social and financial inclusion of clients and users.

One initiative that stands out is the partnership with the *Central Única das Favelas* (Cufa) and VISA, through which CAIXA runs the *Mulheres de Favela* (Slum Women) program. The action aims to promote socio-economic development in the shantytowns and women's emancipation through various initiatives focused on:

- Women entrepreneurship;
- Financial and entrepreneurial education;

- Innovation in banking products;
- Housing and social development;
- Integration of positive social impact projects and public policies.

The project, which began in March 2023, included an initial face-to-face phase, in which the laboratories operated as spaces for training women in various topics, such as entrepreneurship, financial education, product design from local waste, hair braider, make-up, nail and eyebrow design, civil works services, furniture assembly, as well as various talks and round tables on different subjects involving women's health, support and welcoming, housing, quality of life, etc.

## Other projects and outstanding initiatives:

GRI FS16

### G10 Favelas

With a view of fomenting financial and entrepreneurial education among residents of the Paraisópolis community in São Paulo (SP), the women taking part in the event learned about the functionalities of the CAIXA Tem application, received guidance on how to recover access without having to go to a branch, and were given financial education "pills" related to banking products.

### Trainee Week at the National Social Security Institute INSS

provided +5.4 thousand trainees from all over Brazil with an experience of personal and professional development, enabling them to face the challenges of the labor market and bolstering an inclusive culture.

CAIXA, in partnership with the INSS, carried out financial education activities. The lecture "*Caminhos para a Liberdade Financeira*" (Paths to Financial Freedom) covered topics, such as changing your mindset, controlling your spending, debts, emergency reserves and investments. Another action was the workshop with 15 ideas for generating extra income. The program also included interactive talks on the challenges of inclusion in the workplace, accessibility and productivity. CAIXA distributed booklets on financial health, covering topics, such as "knowing your money", planning and cutting spending, attitudes and habits, emergency reserves, debt and budget spreadsheets.



### Initiative for trainees and service providers

during the month of December 2023, CAIXA disseminated the **Financial Education page**, to all its employees, including outsourced service providers, as well as the Financial Health Booklet, covering content on personal finance management, savings and investments. In addition, for trainees and teenage apprentices, Universidade CAIXA (University) offers the Financial Education module in the Apprenticeship Program and in the Internship Program.

### CAIXA Tem

Financial education was promoted through the "Financial Tips" talks, in a conversational format in the app itself.

### CAIXA App

In CAIXA's Internet Banking application, financial education interventions take place during payment days, such as when the client does not have enough balance of their own and needs to use an overdraft limit; in this case, they are warned with an intervention banner regarding the use of the product. Should client continue, an immediate message is sent via SMS to make them aware that they can only use this line of credit briefly in an emergency.

### Specific approaches on digital channels

sending messages via push notifications, with various educational and preventive guidance on maintaining compliance, installment payment maturity, savings habits, stimulating the use of products and services, preventing delinquency for social beneficiaries, safety tips and banking.

### Publications on CAIXA's social media

financial education is the first step towards a successful future and CAIXA's tips help clients on the road to achieving their financial goals. In this regard, CAIXA publishes videos on its social media channels with tips on how to save money in the market and guidance on how to deal effectively with emergency situations, set spending limits and save for the future.

### CAIXA website

CAIXA's website offers various classes on topics related to financial education and debt restructuring, such as the paths "How can I make my money pay?", "How can I control my spending?", "Get out of debt" and "Plan for the future", as well as educational games and support materials, such as financial worksheets and booklets. This material can be accessed at

On the pages of the main credit products on CAIXA's website, there are guidelines for financial education content. In addition, a financial education playlist was made available on CAIXA's YouTube channel.

### Training for CAIXA employees

The Universidade CAIXA (University) has made various financial education materials available through the UC\_Play platform, in the format of courses, booklets, videos, articles and podcasts, prepared by renowned professionals in the financial market, aiming at showing the importance of the topic to ensure quality of life in the present and future.

Irrespective of initiatives such as these, throughout the year the Institution published **courses and materials on financial education for internal and external stakeholders (including service providers)**,



**Click here** to access the support materials



## Focus on entrepreneurship

GRI G4 - F57

CAIXA believes in entrepreneurship as a tool for social inclusion. Social entrepreneurship seeks to build positive social, environmental and climate impacts through the business itself, directly benefiting low-income population. Purposefulness, a relationship with local reality and a commitment to the development of the territory are relevant factors in this type of business. The Institution fosters social impact entrepreneurship, especially for vulnerable groups.

In this regard, two initiatives stand out in the relationship with small producers:

### *Programa Nacional de Fortalecimento da Agricultura Familiar (National Program to Reinforce Family Farming) or Pronaf*

PRONAF loans aim to foment income generation and enhance the use of family labor by financing rural agricultural and non-agricultural activities and services developed by family farmers in rural establishments or in nearby community areas.

The PRONAF's beneficiaries are farmers, artisanal fishermen, aquaculture producers, forestry producers, extractive workers who carry out artisanal extractivism in rural areas (excluding miners and diggers), members of rural quilombola communities, Indigenous peoples and other traditional peoples and communities.

### *Programa Nacional de Apoio ao Médio Produtor (National Support Program for Medium-Sized Rural Producers) or Pronamp*

Its purpose is to finance activities for the costing and investment of medium-sized rural producers in agricultural activities.

In Pronamp Custeio, the funds cover small operating expenses, helping to maintain the rural property, such as: the purchase of inputs for farming, such as seeds and fertilizers; primary processing of the harvested product; covering grain storage expenses; the purchase of animals for the farm; and other one-off expenses in the production cycle.

In Pronamp Investimento (investment), the aim is to improve agricultural production by financing projects that will bring results in the long term, such as: the acquisition of machinery to buy equipment and agricultural implements that will ensure greater productivity for the crop; and works to implement an energy matrix from renewable sources, supplying the property's demand with solar or wind energy and thus lowering expenses and the environmental impact of the activity.

For small and micro entrepreneurs, whether formal or informal, CAIXA offers *Microcrédito Produtivo Orientado* (Oriented Productive Microcredit), a loan that helps you invest in your own business, whether to buy a machine, equipment, tools, materials for your activity and merchandise, or to renovate equipment or the place where your business operates.

The lines of *Microcrédito* CAIXA (Microcredit) provide entrepreneurs with the opportunity to start a new business, expand their current venture by acquiring raw materials and goods for resale, or even help pay for the expenses necessary to maintain their own business.



## CAIXA drives tourism in Paraty (RJ) and supports entrepreneurs and small businesses

On December 5<sup>th</sup>, 2023, CAIXA signed a Technical Cooperation Agreement with the Paraty (RJ) Tourism Department. This agreement includes a reduction of up to 33% on over-the-counter rates for obtaining credit. This initiative aims to support entrepreneurs and small businesses in creating jobs and income, offering greater access to credit, and fomenting sustainable businesses and entrepreneurship.

Paraty is known for its natural beauty, rich history, and cultural heritage. Tourism is a fundamental pillar of the local economy, contributing significantly to the region's development.

Under this agreement, CAIXA began to support tourism in Paraty by offering credit and banking solutions with competitive conditions and preparing retail businesses in the tourism sector, such as inns, restaurants, nautical tourism companies, souvenir stores, among others, to receive tourists throughout the year, especially during the summer vacation, carnival and cultural festivals. CAIXA also began sponsoring the Paraty House of Culture, which was renamed Casa CAIXA, in order to bolster local culture.

## Public calamity and state of emergency

Throughout 2023, CAIXA supported 286 municipalities in different regions of the country that were afflicted by disasters, through the *Saque Calamidade do Fundo de Garantia do Tempo de Serviço (FGTS)* (Calamity Withdrawal from the Worker's Severance Indemnity Fund). The Bank sent specialist employees to provide technical support to the municipalities and to provide assistance and support to the aggrieved population, as well as additional support from truck branches, used to backup this support. CAIXA mobilized a specialized team to release the FGTS Calamity Withdrawal, making it possible for workers to withdraw up to R\$ 6,220, limited to the balance available in their FGTS account.

Year to date, 115.5 thousand Calamity Withdrawal payments have been made, totaling R\$ 249.2 million. The CAIXA team also advised the municipalities on

how to fill in the documents that make the municipality eligible for this mode of FGTS withdrawal.

In the housing front, CAIXA allowed for a pause of up to 90 days in home loan contracts in the afflicted regions, upon request. CAIXA's units also provided support to clients to activate housing insurance and procedures for paying compensation immediately. In addition, engineering teams from the Bank were sent to the regions to provide support for the social housing affected.

CAIXA supported  
**286** municipalities  
through the Calamity  
Withdrawal from the Worker's  
Severance Indemnity Fund

To support local governments, CAIXA offered technical advice on how to operate onlending funds. The municipalities rely on support to survey the damage and estimate the costs of recovering works in progress or affected buildings that have a major impact on the population of the municipalities, such as bridges, access roads, water supply equipment, health centers and schools, among others.

In 2023, CAIXA paid out R\$ 267 million in Extraordinary Aid to Fishermen benefits, enacted by Provisional Measure No. 1.192 of November 1st, 2023, supporting 93 municipalities in the states of Acre, Amazonas, Amapá and Pará in emergency situations due to drought.

CAIXA also promoted the *Ação Especial de Pagamento* (Special Payment Action) in 914 municipalities that had a situation of public calamity or emergency declared, in which the *Bolsa Família* payment was made in advance, on the first day of the payment calendar, to the program's beneficiaries.

## Sponsored projects

Highlights for:

### Sports

CAIXA plays a key role in supporting Brazilian sport, through lottery betting and by acting as the paying agent for *Bolsa Atleta* (Athlete Grant), the individual sponsorship program for Brazilian athletes supported by the Federal Government. Through initiatives sponsored by CAIXA in high-performance sport and social projects, +13 thousand children and adolescents are assisted. The investment evidences the Bank's commitment to sport and aims both to provide Brazilian athletes with proper training conditions and to promote citizenship and the social inclusion of children and adolescents, opening up opportunities for new talent.

In addition, in 2023, CAIXA signed a new incentive, renewing its sponsorship contracts with the Brazilian Paralympic Committee, the Brazilian Athletics Confederation and the Brazilian Gymnastics Confederation, as well as entering into a partnership with the National Basketball League, to sponsor *Novo Basquete Brasil* (NBB), and with the Women's Basketball League.



Thus, by contracting +R\$ 68 million in sports sponsorships during the year, CAIXA reaffirmed its importance as the main supporter of Brazilian sport and para-sport, evidencing the Institution's commitment to Brazilian sport. Besides generating jobs and income, this support opens up opportunities for children and adults to find in sport the possibility of a better and healthier life.

The 20 Extraordinary Years exhibition, which celebrates the Bank's two decades of sponsorship of the Brazilian Paralympic Committee (CPB), was also opened at all seven CAIXA Cultural units in the country: Brasília (DF), Curitiba (PR), Fortaleza (CE), Recife (PE), Rio de Janeiro (RJ), Salvador (BA) and São Paulo (SP).



The exhibition gathered sensory works that created experiences of inclusion for the public, as well as CPB's photographic collection. The visit was free of charge. In addition to the exhibition, activities were performed for children with disabilities and their families.

## Culture

With seven units spread across the country, in 2023 CAIXA Cultural continued to pulsate to the rhythm of Brazilian culture. Plural and of quality, the

units offered music, dance, theater, and visual arts programs at affordable prices in Brasília (DF), Curitiba (PR), Fortaleza (CE), Recife (PE), Rio de Janeiro (RJ), Salvador (BA) and São Paulo (SP).

Throughout 2023, CAIXA Cultural venues received +500 thousand visitors, 230% higher than in previous year. And the impact of the units went beyond the physical spaces. CAIXA Cultural reached +1 million social media accounts, besides a growth of +35% in the number of followers.

The "Viva as culturas brasileiras" advertising campaign invited everyone to rediscover the aesthetic richness of Brazilian arts, potentially reaching +100 million people.

The Programa de Ocupação (Program for the Occupation) of CAIXA Cultural spaces was resumed in 2023, hitting a record of registered proposals, with 7,727 projects received. Of these, +200 were selected to compose the program of the spaces, to take place between September 2023 and December 2024, generating +8 thousand direct and indirect jobs and an investment of R\$ 50 million over the period. Also with the aim of bolstering CAIXA's strategy, two new CAIXA Cultural units were announced, in Belém (PA) and São Luís (MA), reinforcing the presence of public cultural spaces in Amazonian regions.



## CAIXA sponsors the Bolshoi Theater School in Brazil

A supporter of culture, CAIXA sponsors the Bolshoi Theater School in Brazil through its Lotteries

The Institution invests in actions that transform the lives of thousands of people, such as this partnership, wherein adolescents and children can fulfill their dream of becoming dancers every year.

In 2023, nearly 230 students had free access to the school's activities and to the countless benefits offered, such as free art education.

CAIXA Cultural venues received

**+500 thousand** visitors in 2023.



## CAIXA Socioenvironmental Fund

The CAIXA Socioenvironmental Fund (FSA) was created in 2010 and aims to make non-reimbursable investments to financially support social and environmental projects and investments that fit into CAIXA's programs and actions and relate to sustainable development.

According to its regulations, the allocation of funds to the FSA CAIXA is defined by means of an Investment Plan, approved by the Company's senior management. This document sets out the availability of funds, the guidelines, the thematic lines, and the prioritized lines of action.

The Investment Plan approved in 2023 is valid for the 2023-2024 biennium, in accordance with the Institutional Strategic Plan 2023-2028, particularly regarding the objective of "Promoting sustainability policies" and the purpose of "Being the public financial institution that foments inclusion and sustainable development, transforming people's lives".

The guidelines of the approved CAIXA Socioenvironmental Fund Investment Plan are:

- **Implement actions aimed at vulnerable groups:** support for projects aimed at vulnerable groups allows CAIXA to bolster its performance in promoting sustainability policies, playing its key role for the country's social, environmental, and economic development.
- **Promote social and economic inclusion:** apply resources from the fund to devise strategies and test innovative solutions aimed at eradicating poverty and inequality, with social and economic inclusion of the lowest-income population, fostering the development of small and micro enterprises and helping to combat the adverse effects of climate change.
- **Prioritize tackling gender and race issues:** to reinforce CAIXA's commitment and devise strategies that support the cause of women in vulnerable situations, by dedicating a differentiated environment in the branches, offering financial education actions and other social inclusion solutions.
- **Foster sustainable development:** structure relationship mechanisms with public and private entities, inspiring breakthrough solutions and businesses, as well as implementing demonstration projects to prompt public policies, ramping up business with municipalities, states, and the federal government, especially in the development of more sustainable communities with community governance models.
- **Evidence the contribution to achieving the SDG targets:** projects and initiatives guided by the 2030 Agenda, which proposes 17 SDG and 169 corresponding targets, a result of consensus between delegates from UN member states.

The thematic lines “Climate Justice”, “Biodiversity and Ecosystem Services” and “Citizenship and Entrepreneurship” were defined and the following lines of action were prioritized:

- **Climate mitigation and adaptation for cities and communities:** investment in projects and solutions to support the transition to a resilient, low-carbon economy, with social inclusion, environmental education, decent work, and poverty eradication, fomenting the use of renewable and non-depleting energies, such as solar radiation, wind and biomass, among others, preferably aimed at community enterprises.
- **Forests and sustainable use of natural resources:** foment projects targeting people living in the Amazon Rainforest, the Caatinga and other biomes threatened by growing deforestation, using modern extractivism based on technology and management, besides stimulating the conservation of soil, water, and animal genetic resources, adopting appropriate, economically feasible and socially inclusive and acceptable techniques.
- **Waste and effluent management:** investments in projects that focus on the proper management of waste generated, support for the closure of dumps and the disposal of waste to recycling programs, which foment the culture of waste separation by the population, environmental education for selective collection, payment for environmental services to waste pickers, infrastructure for selective collection and sorting of materials, reverse logistics and the organization and structuring of waste picker cooperatives, with the direct benefit of the social and economic inclusion of waste pickers.
- **Food safety:** support for projects that contribute to permanent physical, social, and economic access to safe, nutritious food in sufficient quantity to meet dietary needs for an active and healthy life, by promoting more efficient, inclusive, resilient and sustainable agri-food systems.
- **Nature-based solutions:** investments in projects that adopt solutions inspired by systems and services developed by nature itself, aiming at solving or mitigating some of the major global challenges, such as climate change, the degradation of ecosystems, the loss of wild species and the increasingly worrying growth of poorly planned, unsustainable, and unhealthy cities.





- **Bioeconomy business:** support for projects to develop innovative technologies, sustainable products and services and solutions that seek to reverse the degradation of the Amazon and Caatinga biomes, taking advantage of the potential for exploring local natural and human resources.
- **Sustainable development of territories:** support for projects to build participatory local development plans and execute social and sustainable construction technologies that contribute to local development, reduce environmental impacts, and enhance the quality of life of communities.
- **Inclusion, diversity, and social justice:** support for projects that seek to reverse inequality, the unfair suppression of systems, combat

prejudice and discrimination and meet the essential demands of vulnerable groups, valuing the culture and knowledge of traditional communities, as well as promoting banking and socio-productive inclusion, financial education and health and the prosperity of the Brazilian population.

- **Entrepreneurship and social leading role:** investments in projects to support inclusion and entrepreneurship based on the demands of communities and outskirts, with support for the development of innovative businesses and solutions that seek a positive socioenvironmental impact, benefiting the population in the lower income brackets, increasing the solidarity economy, in a circular, inclusive way and within ecosystem limits, promoting the recovery of biomes and prioritizing local development.

Since 2010, the FSA CAIXA has

committed +R\$ 312 million to 214 projects in the thematic areas of human development, socio-economic promotion, cities, communities, housing, biodiversity, solid waste, water resources, green economy, and forests, among others.

FSA CAIXA's investments contribute to socio-economic inclusion and social well-being, as well as to the protection, conservation and preservation of the

environment and biodiversity.

Besides the benefits to the environment and society, the FSA CAIXA promotes stakeholder engagement with the socioenvironmental agenda by leveraging strategic partnerships that unite various players from the public sector, organized civil society and the private sector, thus enhancing CAIXA's role in the sustainable development of the country and improving the lives of Brazilians.



In 2023, were disbursed **+R\$ 35.69 million** to provide financial support for the execution of **13 projects**, with the following objectives:



- Expand and improve the separation of solid waste at the source of generation and implement the recycling of the organic fraction of household solid waste in the municipality of Igarapé (MG).

**Amount disbursed in the year:**  
**R\$ 44,018.66**

- Working to improve the production processes of groups of women family farmers in the state of Goiás, creating a solidarity network by implementing renewable energy and water resources projects.

**Amount disbursed in the year:**  
**R\$ 101,220.00**

- Social and economic development for isolated communities of traditional populations in the Médio Juruá, in Amazonas, with the implementation of photovoltaic power systems, boosting local initiatives for income generation, access to water and sanitation.

**Amount disbursed in the year:**  
**R\$ 35,170.00**

- Promote the environmental adaptation of large rural properties, giving scale to the restoration of native vegetation in the Upper Middle Tocantins basin region, through the reintroduction of native species with the direct sowing of grasses, shrubs, and trees.

**Amount disbursed in the year:**  
**R\$ 2,783,291.01**

- Forest restoration in the sub-basin of the Sabará-Caeté stream, in Sabará (MG), in the Metropolitan Region of Belo Horizonte (MG).

**Amount disbursed in the year:**  
**R\$ 310,496.71**

- Forest restoration in the sub-basin of the Sabará-Caeté stream, in Sabará (MG), in the Metropolitan Region of Belo Horizonte (MG).

**Amount disbursed in the year:**  
**R\$ 1,670,951.55**

- Recovery of streams, springs, and vegetation in the Ocupação Vitória, Isidoro watershed, in Belo Horizonte (MG).

**Amount disbursed in the year:  
R\$ 1,168,598.21**

- Widespread use of ecoefficient stoves and agroforestry backyards in the Caatinga and Cerrado biomes.

**Amount disbursed in the year:  
R\$ 3,531,812.01**

- Conduct forest recovery with social and economic interfaces and socio-educational initiatives for conservation, forest recovery and appreciation of Brazilian forest biodiversity, with a focus on native fruit-bearing forest species from the Atlantic Forest.

**Amount disbursed in the year:  
R\$ 1,924,719.05**

- Support female entrepreneurship in vulnerable territories.

**Amount disbursed in the year:  
R\$ 14,070,348.21**

- Ecological restoration of the Araguaia Biodiversity Corridor, in Santana do Araguaia (PA) and Caseara (TO).

**Amount disbursed in the year:  
R\$ 4,853,599.12**

- Contribute to the professionalization of the jabuticaba and byproduct production chain.

**Amount disbursed in the year:  
R\$ 2,718,404.91**

- Drive regenerative agriculture on family farms in the Amazon by restoring forests in environmentally sensitive areas and implementing sustainable production systems, targeting social and production inclusion and income generation.

**Amount disbursed in the year:  
R\$ 2,484,282.98**





Among the projects concluded, the following socioenvironmental gains were measured:

## Goiânia Water Resources – Companhia de Saneamento de Goiás (Saneago)

The project was completed on 05/03/2023.

The amount invested totaled **R\$ 2,435,284.36**, benefiting **172 families** directly and **1.5 million people** indirectly.

100% of the contracted services (fencing, land preparation, planting seedlings and maintenance of seedlings with carpentry and crowning) were carried out in the municipalities of Goianira, Brazabranes, Santo Antônio de Goiás and Nerópolis, in the state of Goiás. The results achieved were:

- **Goianira:** 11 properties, nearly 6,693 meters of fence, 3,186 seedlings planted, covering a total area of 38,658 square meters.
- **Brazabranes:** 17 properties, nearly 7,552 meters of fence, 6,787 seedlings planted, covering a total area of 74,376 square meters.
- **Santo Antônio de Goiás:** 8 properties, nearly 5,003 meters of fence, 4,551 seedlings planted, covering a total area of 40,966 square meters.

- **Nerópolis:** 7 properties, nearly 3,816 meters of fence, 4,325 seedlings planted, covering a total area of 38,928 square meters.

The contracted services were partially executed in the municipalities of Damolândia, Nova Veneza, Ouro Verde, Inhumas and Itauçu, in Goiás, using all the funds made available by CAIXA and, upon completion, applying own funds. The following was delivered:

- **Damolândia:** 5 properties, nearly 4,972 meters of fence, 958 seedlings planted, covering a total area of 8,585 square meters.
- **Nova Veneza:** 23 properties, nearly 11,346 meters of fence, 7,174 seedlings planted, covering a total area of 60,046 square meters.

- **Ouro Verde:** 28 properties, nearly 20,327 meters of fence, 24,235 seedlings planted, covering a total area of 218,263 square meters.
- **Inhumas:** 36 properties, nearly 17,691 meters of fence, 6,578 seedlings planted, covering a total area of 57,874 square meters.
- **Itauçu:** 37 properties, nearly 27,771 meters of fence, 11,202 seedlings planted, covering a total area of 100,845 square meters.

### The positive impacts of the projects were:

- Greater awareness among landowners of the environmental protection of permanent preservation areas;
- Social mobilization of those involved and benefited in favor of the environment; and
- Future increase in the source flow, due to the springs recharge.

No negative impacts related to the project were reported.

## Integrated and sustainable land development – Lauro de Freitas (BA)

The project was completed on 06/14/2023.

in the amount of **R\$ 2,097,675.24**

It aims at planning and developing integrated sustainable development initiatives for Residencial Lauro de Freitas A, B and C and Residencial Capelão, based on a convergence of actions in the territory, by executing activities in the dimensions of communication, culture, environment, socio-productive integration, and governance, from an approach that emphasized co-creation and practice as lifelong education strategies.

The main results were:

- Young people trained in the full cycle of communication training;
- Community training in vegetable garden management, living pharmacy and home remedies;
- Weekly sports activities in the area;
- Support for cultural groups, with the production of a short video recording the support;
- Incubation of a productive business in handicrafts, with the production of a short video with support for productive groups;
- Operation of the School of Social Management of Territories;
- Preparation of a Territorial Development Plan; and
- Training the community in Territorial Development Management.

## Caatinga – forest resources in ceramics

The project was completed on 06/15/2023

the amount disbursed was **R\$ 446,157.68.**

The aim of the project was to promote energy efficiency in the production of red ceramics industries in the state of Sergipe, through training in best practices, specialized technical assistance, support for the implementation of a Demonstration Unit for sustainable production and the qualification of a permanent team within SergipeTec to ensure the continuity of the actions and their sustainability.

The main results were:

- Formalization of the ceramics sustainable production pact; and
- Implementation of an energy efficiency demonstration unit for ceramics and technicians qualification in energy efficiency in the production of inputs for civil construction.





## Integrated and Sustainable Land Development – Shopping Park

The project was completed on 06/28/2023.

the amount invested was **R\$ 2,170,000.00.**

The aim of the project was to promote the integrated and sustainable land development and the people who make it up, based on actions that foment people's autonomy and sustainability across all dimensions of the territory.

The project's main results were:

- Training +20 individual and collective entrepreneurs, besides setting up 5 collective and 13 individual projects;
- More than 100 cultural, educational, and sporting activities were held, serving +2,500 residents of the neighborhood;
- Production and elaboration of three documentary videos;
- Production and publication of technical-scientific articles; and
- Development of an action methodology and a book on the experience of the Shopping Park project.

## Forest restoration of Permanent Preservation Areas (APP) of the Joanes and Jacuípe Rivers, in the Metropolitan Region of Salvador (BA)

The project was completed on 07/18/2023

for an amount of **R\$ 2,900,641.87.**

Teve por objetivo recuperar a vegetação nativa no entorno de 100 nascentes e de 100 hectares de áreas marginais dos rios Jacuípe e Joanes, contribuintes diretos dos reservatórios responsáveis pelo abastecimento de água da Região Metropolitana de Salvador (BA), com o propósito de ampliar a oferta de água para essa região, tida como de alta criticidade hídrica.

The main results were:

- Creation of the Project Management Unit (UGP), to carry out the technical, administrative, and financial management of projects, raising the awareness of 10 municipalities;
- Registration and regularization of 319 rural properties in the Rural Environmental Registry (CAR) and the State Forest Registry of Rural Properties (CEFIR);

- Preparation of ten technical-executive projects for environmental recovery and education;
- Fencing of 104 water springs;
- Fencing of 113 hectares of Permanent Preservation Area (APP);
- 40 thematic workshops on environmental education;
- Maintenance activities on 100 hectares of forest restoration projects;
- Preparation of a Regional Payment Plan for Environmental Services (Water PSA); and
- Providing financial incentives to 84 family farmers, in the amount of R\$ 100 thousand, to make it feasible to maintain the 104 springs and 113 hectares of APP.



## Zero Organic Waste in Lages (SC)

The project was completed on 10/09/2023.

the amount invested was **R\$ 952,034.00.**

This initiative aimed at achieving home composting in the urban area of the city of Lages (SC).

The main results were:

- A total of 111 institutions became partners in the project between 2018 and 2022 in Lages (SC). In 2019, the project was bestowed the “Lixo Zero” (Zero Trash) Outstanding Award in the Environmental Awareness category and, in 2020, for the creation of a compost garbage can by the Lixo Zero Institute. Lages is currently a benchmark in continuing education for composting.
- The project boosted more investment by the municipality, through the Municipal Department of Water and Sanitation, with the acquisition of garbage cans and the installation of ecopoints, making it possible to recycle waste, such as plastics, paper and metals, among others, diverting organic waste to home composting made the remainder cleaner, enhancing the conditions for recycling and facilitating the work of waste pickers.

Also in 2023, a Financial Cooperation Agreement was signed for R\$ 16,629,974.54, the executing agent of which is the Impact Hub *Brasil* Association.

Considering the alarming scenario of vulnerability and violence against women and children throughout the country, CAIXA, through the project, focused its efforts on promoting an ecosystem of socio-economic development in the shantytowns and the emancipation of women, fomenting female entrepreneurship, financial and entrepreneurial education, innovation in banking products, social development, and the integration of projects with a positive social impact.

The main objective of the project was to provide support to the women of the shantytown, so that they can generate income and achieve financial independence, as well as to attract investment to the territories, with the aim of promoting projects and coordinating government players, institutions, international organizations and civil society to tackle the invisible barriers that women face, such as violence, the lack of day-care centers and after-school activities for children and the lack of healthcare, decent housing, sports, leisure and culture.

As a first step in executing the strategy, CAIXA, in partnership with Impact Hub *Brasil* and the *Central Única das Favelas* (Cufa), held three Social Innovation Labs in three shantytowns - Complexo da Penha (RJ), Bairro Coutos (BA) and Heliópolis (SP).

The laboratories were financed with funds from the CAIXA Socioenvironmental Fund and their purpose was not only to train women and support them in generating income, but also to provide emotional support and acceptance towards empowerment, building dialogue with the community and identifying women's real and specific needs.



# Social benefit payment products and services

GRI G4-DMA (FS8)

CAIXA relies on several product and service initiatives focused on social benefits. Subsequently, projects and initiatives on fronts, such as housing, public policies, the *Fundo de Financiamento Estudantil* (Student Financing Fund) or Fies and onlending contracts from the Federal Government Budget are discussed.

However, we must highlight *Bolsa Família*, the country's largest income transfer program, targeting families living in poverty or extreme poverty throughout Brazil. As the program's operator, CAIXA reinforces its position as the main executor of the Federal Government's public income transfer policies, also consolidating its position as a social impact bank, serving approximately 24.3 million families by 2023.

*Bolsa Família* was relaunched by Provisional Measure No. 1.164/2023, converted into Law No. 14.601/2023, defining CAIXA as the program's operating agent and replacing its predecessor, *Auxílio-Brasil*.

In 2023, CAIXA paid 247.6 million installments of the *Bolsa Família* Program and *Auxílio-Brasil*, amounting to R\$ 159.8 billion.

In addition to the *Bolsa Família*, and as the government's main partner as a public policy agent, CAIXA is liable for operating various other social benefits that contribute to reducing social inequalities and are paramount for maintaining human dignity.

In 2023, all in all, CAIXA paid out R\$ 369.2 billion to the beneficiaries - an amount 19.5% higher than the previous year - highlighting the continued payment programs with the greatest reach among the population: *Bolsa Família*, Unemployment Insurance, *Abono Salarial* (Salary Allowance) and INSS (Social Security).

As the ***Bolsa Família*** program's operator, CAIXA reinforces its position as the main executor of the Federal Government's public income transfer policies, also consolidating its position as a social impact bank

The following table shows the results for the year of the main benefits operated by CAIXA:



Paid Benefits	Amount paid in R\$, per year	
	2022	2023
Bolsa Família and Auxílio Brasil	111.4 billion	159.8 billion
INSS	123.8 billion	135.2 billion
Unemployment insurance	43.4 billion	47.5 billion
Abono Salarial (Salary Allowance)	20.4 billion	21.8 billion
Auxílio-Gás (Gas Allowance)	3.1 billion	3.6 billion
Regional* Programs	1.2 billion	682.1 million
Other Social Programs**	428.9 million	641.3 million
Emergency assistance	4.0 billion	10.3 million
Auxílio Taxista (Taxi driver assistance)	1.8 billion	2.5 million
Auxílio-Caminhoneiro (Truck driver assistance)	2.3 billion	2.1 million
<b>Total</b>	<b>308.9 billion</b>	<b>369.2 billion</b>

Source: SIPAS, SIPBS, SIACC, SICSD, SISDE systems.

Regional\* Programs: Criança Alagoana – CRIA, Primeiro Passo/Aluguel Social/Mané Dendê, Abono Natalino da Paraíba, Nota Fiscal Solidária (PE), Cartão Família Carioca, Chapéu de Palha, Auxílio Emergencial Alto do Rodrigues

(RN), Auxílio BH (MG), Auxílio Crotá (CE), Auxílio Moradia Guarulhos (SP), Bolsa Auxílio Mensal (SP), Bolsa EJA Anadia (AL), Bolsa EJA Junqueiro (AL), Bolsa EJA São Sebastião (AL), Bolsa Escola do Ipojuca (PE), Bolsa Família Municipal (CE), Campestre Solidária (AL), Cartão do Povo Ituiutaba (SP), Vuité Solidário (PB), Estamos Juntos (MG), Jovem do Futuro – Mossoró (RN), Auxílio de Ouro Branco (MG), Pró-Renda Zabelê (PB), Programa Acolhimento Social Gurjão (PB), Programa de Apoio ao Estudante Santaluz (BA), Auxílio Estudantil de Laranjeiras (SE), PROESSI Cruzália (SP), Social Programs in São Gonçalo do Rio Abaixo (MG), Social Programs in Juiz de Fora (MG), Social Programs in Maceió (AL), Renda Campinas (SP), Renda Itapeva (SP) and Social Programs in Sobral (CE).

\*\* Other Federal Social Programs considered: Auxílio Esporte Escolar (School Sports Aid), Auxílio Inclusão Produtiva Rural (Rural Productive Inclusion Aid), Bolsa Atleta (Athlete Grant), Bolsa de Iniciação Científica Júnior (Junior Scientific Initiation Grant), Bolsa Verde (Green Grant), Garantia Safra (Crop Guarantee) and Programa Fomento (Development Program).



## Housing bank

GRI 3-3 of the material topic Labor relations / 3-3 of the material topic Social inclusion / G4-DMA (FS5) / G4-DMA (FS8)

CAIXA is the main financial agent in the country in terms of housing development, being liable for providing subsidies for the definition of strategies that guide the public policies of governments at the federal, state, district, and municipal levels. The Institution is also fundamental in directing the use of these funds.

In this role, considering that it accounts for nearly 99% of financing backed by the *Fundo de Garantia do Tempo de Serviço* (Worker's Severance Indemnity Fund) or FGTS, CAIXA provides fully-fledged services and an adequate portfolio of products and services to support development and social inclusion.

Home loan plays a key role in the country's development by generating jobs and income. In 2023, CAIXA was responsible for creating +1.3 million direct and indirect jobs through the origination of credit for the housing segment. These loans also have a positive impact on various sectors, raising demand for building materials, furniture, and household appliances, stimulating civil construction and boosting the growth of cities and the national economy.

At the end of 2023, the Bank hit a record of

**R\$ 733.3 billion** in its home loan portfolio.





The Organization increased its leadership in the housing segment by 1.1 p.p. compared to 4Q22, reaching 67.3% market share. At the end of 2023, the Bank hit a record of R\$ 733.3 billion in its home loan portfolio. In 2023, 694.3 thousand housing contracts were signed, originating R\$ 185.4 billion in credit. This meant the largest annual contract in CAIXA's housing history, benefiting +2.7 million people with access to their own home.

Within the scope of social housing, operations to produce housing developments are formalized based on the definition of rules and procedures defined by the program manager, i.e., the Ministry of Cities. However, CAIXA participates effectively in the decisions and drafting of the rules and seeks to fulfill all the responsibilities defined in ordinances, normative instructions, and contracts with the operating agent.

In the area of popular housing, the federal government's Minha Casa, Minha Vida (My House, My Life) program stands out. In 2024, the program completes 15 years; during such period, +5.5 million contracts have been signed, benefiting +22 million people. CAIXA, as the major bank financing this initiative, celebrates this achievement, which belongs to millions of families, and reaffirms its role in helping to reduce the country's inequalities.

Financing from the *Minha Casa, Minha Vida* Program, with FGTS funds, is intended for families with a gross monthly income of up to R\$ 8 thousand, for properties with a sale or investment value of up to R\$ 350 thousand, classified as popular housing. The loans aim the purchase of new and used properties, construction or renovation of residential properties located in urban areas. For families with an income of up to R\$ 4.4 thousand, discounts are available

to supplement their own funds for the property's acquisition. The interest rates are the most attractive on the market.

The *Minha Casa, Minha Vida* Program has resumed contracting in the line of assistance for the subsidized provision of new housing units in urban areas, with resources from the *Fundo de Arrendamento Residencial* (Residential Leasing Fund) or FAR, with an estimate of one hundred and thirty thousand (130,000) housing units throughout the country.

In addition, the 100% digital process for receiving and analyzing proposals was implemented as of July 3rd, 2023. After the analysis was completed, the proposals approved by CAIXA were sent to the Ministry of Cities for selection, and published by MCID Ordinance No. 1.482, of 11/21/2023.

CAIXA's policies and commitments in *Minha Casa, Minha Vida* - Urban and Rural Entities include:

- qualify the organizing entities;
- accept the proposals for subsequent selection by the Ministry of Cities;
- sign a Commitment Statement with the organizing entities;
- contract the operations with the organizing entities;
- contracting operations with individual beneficiaries;
- release grant funds within the deadlines set;
- monitor the execution of the works, checking the compatibility between financial and physical execution;



- analyze and express the technical feasibility of the social work plan and monitor its execution;
- account for the onlending funds;
- identify responsibilities in cases of suspected irregularities in the use of funds; and
- notify the organizing entities when delays or irregularities in the works are identified.

In July 2023, contracting with FGTS funds from the *Minha Casa, Minha Vida* program was driven by the offer of improved conditions, approved by the FGTS Board of Trustees, for families with a gross income of up to R\$ 4.4 thousand (Tiers 1 and 2 of the program), such as subsidy amounts jointly with expanding the limits on the sale or investment value of property, which made it feasible to broaden the opportunities for home ownership benefits.

CAIXA is in the process of implementing the *Minha Casa, Minha Vida Cidades Contrapartidas* initiative, a new mode approved by the Ministry of Cities, through MCID Ordinance 1.295, of October 2023, which aims to foment the participation of public entities (state,

municipal, district and federal), with the contribution of funds, in home loan operations with FGTS funds, in the *Minha Casa, Minha Vida* program to reduce or eliminate the down payment on the purchase of the property or decrease the amount of the monthly loan installments.

CAIXA also implemented the *Minha Casa, Minha Vida Cidades* initiative, a new mode approved by the Ministry of Cities, through MCID Ordinance 1.295, of October 2023, which aims to foment the participation of public entities (state, municipal, district and federal), with the contribution of funds, in home loan operations with FGTS funds in the *Minha Casa, Minha Vida* program, for families with monthly income of up to R\$ 8 thousand to reduce or eliminate the down payment on the purchase of the property or decrease the amount of the monthly loan installments.

Within the scope of FGTS, modes are also offered for the purchase of new and used properties, as well as construction and renovation, for residential use in urban areas, including a mode for families with a gross income exceeding R\$ 8 thousand, who can

contract under the *Pró-Cotista* program (property worth up to R\$ 1.5 million).

It is worth noting that companies in the construction industry and municipal or state public entities also act as stakeholders for the Institution, by expressing interest in carrying out a housing project within the scope of the subsidized assistance line with resources from the funds.

In the Corporate segment (non-retail), the Institution's main relationships are with clients in the construction industry, associations representing developers and builders, insurance companies, governments (regulators, local governments, etc.), registrars and notary public.

The current strategy in this relationship includes the provision of financial benefits, through special interest rates on credit lines for projects certified by the *Casa Azul + CAIXA Seal*. This gives builders an incentive to implement best practices concerning social, environmental and climate issues. The information and suggestions received through customer relationship, such as Customer Service Center (SAC), sector meetings, visits to segment players and any legal demands also build inputs for improvements.

CAIXA plays a key role with other entities involved in the real estate market, such as the Central Bank of Brazil (BCB), the Brazilian Association of Real Estate Credit and Savings Entities (Abecip) and civil construction entities

We also rely on the *Imóvel Comercial Pessoa Jurídica CAIXA* (CAIXA Corporate Business Property) product, which aims to foment the real estate market by supporting the sale, construction, and renovation of business properties. In 2023, +2.2 thousand projects were contracted for the construction of +357 thousand units, at a cost of R\$ 62.3 billion, generating +R\$ 42.1 billion in financing for the buyers of the units built, R\$ 14.8 billion with funds from the Brazilian Savings and Loan System (SBPE) and R\$ 27.8 billion from the FGTS. In the same year, 2,043 market developments were delivered, totaling nearly 274,967 units, providing access to home ownership for approximately 1.1 million people.

In addition to the governmental levels, CAIXA plays a key role with other entities involved in the real estate market, such as the Central Bank of Brazil (BCB), the Brazilian Association of Real Estate Credit and Savings Entities (Abecip) and civil construction entities, to ensure and facilitate decent housing for Brazilians with efficiency, sustainability, and profitability.



## Asset Management

With the prominent migration of investment fund management to CAIXA Asset, CAIXA continued to manage the Exclusive Funds, the FGTS Investment Fund (FI-FGTS), the FGTS Managed Portfolio and the Social Development Fund.

The Worker's Severance Indemnity Fund FGTS Investment Fund (FI-FGTS), created by authorization of Law 11.491/2007, was created under the terms of Brazilian Securities and Exchange Commission (CVM) Resolution 82/2022, and resolutions of the FGTS Board of Trustees, in the form of an open condominium, with an indefinite duration, governed by a regulation and the legal and regulatory provisions applicable thereto.

As one of the most important instruments for investing FGTS funds, the FI-FGTS invests its resources in the construction, renovation, expansion, or implementation of infrastructure projects on highways, ports, waterways, railroads, airports, energy and sanitation.

Due to the nature of the resources used to create the FI-FGTS, among the aspects considered for investment decisions are the benefits that the projects

evaluated can bring, such as, for instance, the ability to foment the economy in the long run, the possibility of bolstering national competitiveness and the population's quality of life, and their contribution to job creation. Issues related to the non-occurrence of compulsory labor and the irregular, illegal or criminal exploitation of child labor are also observed.

The investments made by FI-FGTS abide by principles and guidelines to prevent and manage social and environmental impacts, as provided for in CCFGTS Resolution 761, of 12/09/2014. When analyzing projects, environmental aspects are taken into account, such as environmental licenses; environmental programs; the amount of energy to be generated, distributed, or transmitted; the volume of cargo transported, handled and/or stored; the paved road network; among others. These aspects aim to ensure that the investments made by the Fund have the least possible environmental impact, so that to promote the country's sustainable development.





## FI-FGTS supports clean energy generation and other impact initiatives

The FI-FGTS stands out in its support for clean energy generation, pioneering investment in a wind energy project in the state of Ceará, which is now capable of serving more than two million people, supplying +70% of the population of Fortaleza (CE). The Fund is also liable for the country's fourth largest hydroelectric power plant project, which can generate enough power to supply Brazil for 88 days. These initiatives help drive the transition to a more sustainable energy matrix.

In 2023, the FI-FGTS completed 15 years since its inception. The social results are meaningful: +9 million households are served by energy distributed by the companies invested by the FI-FGTS, more than two thousand kilometers of roads have already been paved and +40 million tons of cargo, corresponding to approximately 800 ships, have been handled in ports by companies invested by the Fund, contributing directly to the country's socio-economic and environmental development, promoting a better quality of life for the population and bolstering Brazil's socio-environmental and climate agenda.

## CAIXA Políticas Públicas (CPP): technical advice for implementing public policies

Public policies are actions developed by the government, in partnership with financial institutions, with the aim of promoting socio-economic development, financial inclusion and financial stability in the country. These can include programs to stimulate the development of small and medium-sized enterprises, popular housing, social benefits, among other measures. CAIXA is one of the Federal Government's most representative public policy agents.

The Company is increasingly concerned about this issue and the impact its decisions can have on society in general. This shows a commitment to actively participating in the country's economic, socioenvironmental, and cultural development, by supporting and implementing public policies that trigger the country's development.

In this regard, CAIXA participates effectively in the decisions and drafting of the guidelines and public policies rules and seeks to fulfill all the attributions defined by the entities involved.

With the CAIXA Public Policies product, the Bank provides analysis, monitoring, advisory and consultancy services in public policies, related to engineering, architecture, social work, and operational activities. The product targets public bodies and entities at federal, state, and municipal levels, the federal and state judiciary and state-owned companies.

CAIXA Public Policies offers the best business conditions to municipalities that present public indicators evidencing the application of good environmental, social and governance (ESG) practices in local public management.

This guideline aims to foster sustainable practices and governance in municipalities, involving actions concerned with improving the environment and covering topics, such as reducing water pollution, waste management, energy efficiency, among others.

## CAIXA Sustainable Management Seal / Municipality Casa Azul + CAIXA Seal



This seal is an action that foments and recognizes the efforts of municipalities that adopt good practices in environmental, climate, social and governance (ESG) aspects, as well as aspects of local public management, using resources sustainably and providing increased well-being and quality of life for citizens. This is measured by indicators whose data sources are official and public.



Since 2022, there have been 95 Brazilian municipalities with the CAIXA seal. In 2023, 78 seals were issued. The current name for this recognition is the CAIXA Sustainable Management Seal.

Bidders are assessed using 21 indicators, classified under four dimensions: environmental, social, governance and climate.

Should the municipality meet the required criteria, it receives the CAIXA Sustainable Management Seal certificate at the level achieved. The Seal is valid for two years and membership is voluntary.

## Fundo de Financiamento Estudantil (Student Financing Fund) or Fies

Fies is a type of financing granted to students on non-free higher education courses – and with a positive evaluation in the National Higher Education Evaluation System (Sinaes), a process run by the Ministry of Education –, funded by the Student Financing Fund.

The New Fies offers zero interest to those who need it most and a funding scale that varies according to the applicant's family income.

To support Fies operations, CAIXA relies on:

- **Fundo Garantidor do Fundo de Financiamento Estudantil (Guarantor Fund of Student Financing Fund) or FG-Fies:** to guarantee the *Fundo de Financiamento Estudantil* (Student Financing Fund) or Fies the financing credit to students of non-free higher education courses contracted as of the first half of 2018;
- **Fundo de Garantia de Operações de Crédito Educativo (Educational Credit Operations Guarantee Fund) or FGEduc:** to guarantee Fies part of the risk in credit operations for students formalized up to the second half of 2017 and their respective amendments, by the financial agents delegated by the National Education Development Fund (FNDE)





All in all, the New Fies recorded an active portfolio of 363 thousand contracts. Of this amount, nearly 101 thousand represent students who have graduated from the New Fies since its inception in 2018, whose contracts are in the repayment phase, and nearly 262 thousand students are fully using the financing, i.e., have not yet graduated.

All in all, the New Fies recorded an active portfolio of 363 thousand contracts. Of this amount, nearly 101 thousand represent students who have graduated from the New Fies since its inception in 2018, whose contracts are in the repayment phase, and nearly 262 thousand students are fully using the financing, i.e., have not yet graduated.

The total number of bonds repurchased in 2023, including operations carried out up to December, totaled R\$ 2.6 billion, with more than a thousand sponsors participating in the public policy.

## Onlending contracts from the Federal Government Budget (OGU) to states and municipalities

CAIXA acts as an agent for the ministries and agencies of the Federal Administration in the management and operation of onlending contracts and commitment statements backed by funds from the Federal Government Budget (OGU), allowing municipalities across the country to access public funds through engineering and social technical assistance tailored to the reality of each municipality, as well as ensuring the application of public funds within the technical and budgetary parameters regulated by the ministries that manage public policies and supervisory bodies.

Besides complying with the policies set forth by the Federal Administration, CAIXA's activities are also materialized in the disclosure of technical and financial information on onlending contracts, made available on the Institution's website (<https://www.caixa.gov.br/Paginas/home-caixa.aspx>) and on the Transferegov.br platform <https://www.gov.br/transferegov/pt-br>.

The interaction established between CAIXA's corporate systems and the TransfereGOV.BR platform has enabled to automate transfer processes and

reduce bureaucracy of main activity, allowing to replace physical processes with electronic ones and creating a digital record of technical procedures, which provide greater transparency and speed in the execution of the federal government's voluntary transfers.

Therefore, the OGU onlending funds process is recognized for its traceability, plainness, and transparency, as well as it is aligned with the best practices of corporate governance and sustainability.

In 2023, 5 thousand works were completed, totaling R\$ 4.5 billion in onlending contracts. In the same period, six thousand contracts were signed, totaling R\$ 14.4 billion investments. Also noteworthy is the resumption of 2.4 thousand finance and onlending projects that had been interrupted, with investments of R\$ 9.3 billion.

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## Other federal social programs

CAIXA also paid out other federal benefits, including *Bolsa Atleta (Athlete Grant)*, *Garantia Safra (Crop Guarantee)*, *Bolsa Verde (Green Grant)*, and other programs, totaling 715.8 thousand installments in 2023, amounting to R\$ 641.3 million in payments.

The *Bolsa Atleta* aims to ensure financial aid to high-performance athletes, so that they can dedicate themselves to sports training and take part in competitions that allow them to develop their careers. In 2023, CAIXA paid out R\$ 132.1 million of this benefit.

Created in 2002, the *Garantia Safra* ensures minimum survival conditions for family farmers in municipalities that are systematically subject to crop losses due to drought or excess water. In 2023, CAIXA paid out R\$ 464.5 million of the benefit.

The purpose of the Environmental Conservation Support Program – *Bolsa Verde* Program – is to stimulate the conservation of ecosystems; to promote citizenship and enhance people's living conditions; to increase the income of population living in extreme poverty who work with the conservation of natural resources in rural areas; and to encourage beneficiaries to take part

in environmental, social, technical, and professional training. CAIXA acts as the program's paying agent and in 2023 paid R\$ 17.3 million.

In 2023, CAIXA signed a contract to act as a paying agent for the *Programa Nacional de Segurança Pública com Cidadania* (National Public Security with Citizenship Program) or Pronasci, under the management of the Ministry of Justice and Public Security, created to articulate public security actions for the prevention, control and repression of crime, setting out social policies and victim protection initiatives.

In 2023, R\$ 267 million were paid for the benefits of the *Auxílio Extraordinário aos Pescadores* (Extraordinary Assistance to Fishermen), enacted by Provisional Measure 1.192 of November 1st, 2023, which aimed to pay extraordinary aid to artisanal fishermen in municipalities of the Northern Region affected by drought.

At the state and municipal levels, 35 income transfer and social benefit programs were paid out, totaling R\$ 682.1 million, involving benefits for students, income supplementation, housing, aid for children in early childhood, food safety, among others.





# 6

## ENVIRONMENTAL AND CLIMATE RESPONSIBILITY

Environmental management  
Products and services with environmental benefits





# Environmental management

GRI 3-3 of the material topic Environmental protection and conservation

Since 2019, CAIXA has had Environmental Protection and Conservation among its material topics. With the most recent update of its Materiality Matrix, completed in December 2023, the Organization has broadened its focus to include Climate Justice among its strategic topics, reflecting the growing concern about climate change and its consequences. This inclusion highlights a stronger commitment to climate change mitigation and equity in this context, and will underpin the Company's strategic planning in the coming years.

CAIXA has structured management systems for monitoring and assessing the results of its actions and has endeavored efforts to identify opportunities to lessen the impact of its units on the environment. CAIXA's environmental management also considers raising awareness among employees and suppliers, so that everyone contributes to the implementation of sustainable practices in the Company and to a more sustainable future.

## Energy efficiency

To pursue continuous improvement in its energy efficiency, CAIXA uses photovoltaic energy generation for self-consumption of part of its units, through the operation of 162 plants installed on the roofs of properties in use and a farm for remote self-consumption, compensating energy from 35 units in the state of Minas Gerais.

The plants represent 11.6 MWp of installed power, which generate nearly 16 GWh of energy annually and provide savings of R\$ 11 million in expenses.

At the branches, the latest version of the Service Management system, implemented in 2023, automatically switches off the panels when the units are closed. This action generated savings of 4,613,837.35 kw/h over the year.

## Water use

According to technical studies, CAIXA's average per capita water consumption is nearly 50% lower than the average commercial consumption. Actions to mitigate consumption, which had been implemented in 2021 due to water restrictions at the time, were suspended in 2022 and remained so in 2023, since consumption remains at an efficient level.

Constructive standards and internal regulations demand a number of sustainable requirements, such as water-saving equipment, rainwater harvesting and waste mitigation routines, such as containing leaks and reducing washing with potable water.



The Inventory is available for consultation in the Public Registry of Emissions of the Brazilian GHG Protocol Program.

## GHG emissions

As a contribution to a low-carbon economy and recognizing the environmental impacts generated by its operations, CAIXA draws up and reports its GHG Emissions Inventory annually, in accordance with the guidelines of the Intergovernmental Panel on Climate Change (IPCC) and the GHG Protocol.

The Greenhouse Gas (GHG) Emissions Inventory monitors the results achieved and proposes mitigating actions to reconcile economic growth with environmental preservation.

CAIXA's Inventory covers the following scopes:

- **Scope 1:** stationary combustion (power generators, boat-branch power generators), mobile combustion (rental cars, mobile branches - truck and boat) and fugitive emissions (refrigeration, air conditioning and extinguisher gases);
- **Scope 2:** acquisition of electricity;
- **Scope 3:** transportation and distribution (upstream), employee commuting, waste and effluents generated in operations and business travel.

After its elaboration, CAIXA's GHG Emissions Inventory is evaluated by an independent audit, which aims to

analyze the completeness and accuracy of the data in the Report, providing credibility and trust to stakeholders.

The Brazilian GHG Protocol Program awards three categories of labels to inventories:

- **Bronze:** partial inventory;
- **Silver:** complete inventory - scopes 1 and 2, but not certified;
- **Gold:** complete inventory certified by an independent third party.

In 2023, CAIXA won the **Gold Seal** for the 10<sup>th</sup> consecutive year, the highest level of qualification and recognition offered by the GHG Protocol program, which attests to the transparency and reliability of the data reported.



## Taxonomy

Initiatives to map the contribution of the financial system to the goals of the Paris Agreement and the achievement of the Sustainable Development Goals (SDG) have been developed, such as the common principles in identifying finance for climate mitigation. Both the goals of the Paris Agreement and the pursuit of the SDG have improved the focus on directing and tracking financial activities that can contribute to these goals. It is also worth noting that the SDG, with their indicators and targets set by various countries, and more specifically the Brazil targets, act as a guide for sustainable taxonomic construction.

**CAIXA's Sustainable  
Finance portfolio totals  
+ 8.93 million  
operations,  
accounting for nearly  
R\$ 775,1 billion  
in business**

To classify products that have sustainable environmental, climate and social objectives, based on pre-established metrics and targets, and in view of the need to disseminate this list to the external stakeholders, CAIXA developed a methodology wherein the Bank's products and services that contribute to the SDG were listed.

The methodology of the CAIXA taxonomy presents a comprehensive perspective, including activities that bring social, environmental and/or climate benefits, considering economic elements in the process of transition to a low-carbon scenario, without restricting itself to certain sectors of the economy.

It is worth noting that at CAIXA, the process of classifying products and services as contributors to the 2030 Agenda was based on the identification of each product's contribution to one or more of the 17 objectives, as well as to the goals of each of them.

CAIXA, as a recognized social Bank, considering this scenario, decided to evolve to map, among its products and services, the percentage of funds allocated to initiatives and sectors that promote the transition to a fair and sustainable society. By classifying its portfolio and business volume based on collaboration with the SDG and considering the consequent positive impact on the environment, society and the climate, the Institution also initially identified the need to reposition products and proposed a process of continuous monitoring of the portfolio.

Based on the methodology established, the sustainability approach was adopted when launching or reviewing products, since they need to be submitted to the CAIXA taxonomy.

In view of the dynamic nature of the subject and with a view to improving the methodology, it will be constantly updated and regularly reviewed.

After surveying the business volume of eligible products, CAIXA's Sustainable Finance portfolio totals +8.93 million operations, accounting for nearly R\$ 775.1 billion in business (active amounts as of December 2023).

To monitor and measure the portfolio, a dashboard was developed that reflects the volume of funds identified by the methodology, so that to portray CAIXA's commitment to the 2030 Agenda.

## Solid waste

In day-to-day management, CAIXA relies on rules and guidelines set out in an internal standard, aimed at the correct procedure for separating solid waste in appropriate collectors. This definition is fine-tuned with the concern about the environmental impacts inherent in the waste generated within its units.

Thus, employees and service providers are responsible for the correct separation and disposal of any common waste within the CAIXA environment, regardless of how it is disposed of in the municipality where the unit is located.

CAIXA does not have its own resources (specialized personnel, fleet, and landfill site) for collecting, separating, transporting, treating and properly disposing of common solid waste. Therefore, to comply with these legal requirements and manage in an environmentally appropriate manner, the Organization maintains:

- 30 cleaning contracts to carry out the daily collection of waste disposed of by the units, with separation by type (non-recyclable, dry recyclable, paper, organic and plastic cups), and directed to the established disposal sites; and
- 08 contracts for the collection, transportation, transshipment, treatment, and environmentally appropriate disposal of common waste, of the non-hazardous type of solid urban waste, in quantities that exceed the limits established by the municipal government.

To ensure the proper disposal of the recyclable waste generated and separated at the units, the Bank prioritizes in contracts, the participation of cooperatives or other forms of association of waste pickers of reusable materials made up of low-income individuals, in accordance with Law 12.305/2010.

In the event cooperatives or other forms of association of waste pickers with the same assumptions and conditions as cooperatives do not exist or are not interested, the waste is made available for collection by the municipal urban cleaning service.

To make it easier for employees and service providers at the units to separate their waste and ensure that it is properly disposed of, the Bank has put up stickers to the bins at the units.

The Institution also relies on a Dialogue Roundtable on Proper Solid Waste Management, aiming at raising employees awareness of the issue and performing their role by promoting and encouraging debate.

The Dialogue Roundtable addresses topics, such as the National Solid Waste Policy (PNRS), selective collection, the non-generation of solid waste and related concepts, as well as a brief historical

contextualization of how exacerbated consumption can be a problem for society. It was made available on the Universidade CAIXA platform and targets all employees.

As for the companies contracted to provide the cleaning service, a booklet on the proper management of solid waste was drawn up to make service providers aware of the correct procedures in all stages of disposal and collection of waste generated in CAIXA's environments. A contractual appendix was drawn up with regard to social and environmental obligations and responsibilities, so that the providers always carry out the contracted services with a focus on preserving the environment and on the quality of life, health and safety of the people involved, as well as avoiding waste and the generation of non-reusable waste in their activities within the Bank.

The Organization also relies on standards, procedures, and guidelines for managing solid construction waste, which can be accessed on the in-house portal. All works and interventions on CAIXA properties have a contractual obligation to conduct this management, to comply with current legislation and mitigate the related social, environmental and climate risks.



In contracts with suppliers of technology equipment or services, the Bank has a contractual clause that includes the National Solid Waste Policy, wherein the trade-in guidelines for reverse logistics are made clear, at which point the contractor declares that it has the operational conditions to process the waste or hire a company to properly dispose of all the components that contain the IT equipment, pursuant to Law 12.305/2010, besides indicating how the contractor should proceed to recycle or dispose of the goods in an environmentally appropriate manner, in accordance with technical standard NBR 16156.

It is also worth noting that, in 2023, CAIXA continued to work with the Waste Treatment Centers in Seropédica (RJ), São Gonçalo (RJ) and Petrolina (PE), providing services that enable to sell the carbon credits generated by solid waste management projects to the Carbon Partnership Facility, a carbon fund managed by the World Bank (this partnership ended in March 2023), and also to the voluntary market. During the year, +646 thousand carbon credits were sold, transacting an amount higher than R\$ 8.5 million.

## Cooperation with the Ministry of Communications for social inclusion and circular economy

In 2023, CAIXA and the Ministry of Communications signed a Technical Cooperation Agreement to donate up to 23 thousand computers as part of the Computers for Inclusion Program, reinforcing its social role and providing opportunities for young people to broaden their learning tools, fostering education in the country.

The initiative was thus designed to provide computers from CAIXA's technology hub for the Computers for Inclusion Program, enacted by Law 14.479/2022, with the aim of supporting the social inclusion of socially vulnerable young people and adults and stimulating the circular economy.

This is equipment from CAIXA's technology hub that has been replaced by newer models. The donated equipment will be reconditioned and used primarily in public schools across the country and at digital access points.

The partnership with the Ministry is in line with the National Policy for the Disposal of Electrical and Electronic Goods and the guidelines of PRSAC CAIXA, since it promotes the appropriate disposal for each type of waste, with a view to its reuse, recycling, or reverse logistics.

With the approval of this initiative, its effective implementation, scheduled for 2024, ensures the correct disposal of this electronic waste, as part of the circular economy strategy, while contributing to social initiatives linked to the Computers for Inclusion Program.





## Protecting biodiversity

GRI 3-3 of the material topic Environmental protection and conservation/ 408-1 / 409-1 / G4-DMA (FS9)

CAIXA understands that it is extremely relevant to protect and preserve the variety of life on Earth, including all species of plants, animals, and micro-organisms, as well as the ecosystems wherein they live. It must be ensured that operations, business practices and corporate responsibility initiatives are conducted so that to promote the conservation and sustainable use of biodiversity.

This approach composes the Institution's broader view on environmental issues, materialized in the most recent revision of its Materiality, published in December 2023, which included Respect for Biodiversity as a strategic topic.

This direction points to the specific consideration of biological diversity and ecosystems, indicating a more direct concern with the preservation of nature in all its complexity.

In this context, CAIXA has products and services with environmental benefits, such as a line of credit for financing good practices in agriculture, through the *Programa de Financiamento a Sistemas de Produção Agropecuária Sustentáveis* (Sustainable Agricultural Production Systems Financing Program)

or Renovagro. One of the requirements for granting credit is proof of the environmental regular status of the rural properties benefiting from the credit. The positive impacts caused by the granting procedures are the promotion of good practices in agricultural production and the pursuit by borrowers to regularize any environmental liabilities.

When credit proposals are denied due to a lack of proof of compliance with environmental rules, CAIXA indicates which documentation should be requested from the competent body, a measure that can help producers to regularize their environmental liabilities.

Another important example, which reflects the Institution's care for environmental compliance, is its Rural Credit operations. CAIXA's Rural Credit is granted upon proof of environmental regular status by credit applicants, through environmental licenses, the Rural Environmental Registry (CAR) and water use grants, according to the reality of each activity financed, respecting the rules defined in the Rural Credit Manual. In addition, CAIXA checks whether the rural property has a deforestation alert, since cases of plant suppression without the proper authorization





from the appropriate agency prevent the proposal from even being included in the loan portfolio.

In addition, as a way of prompting compliance with environmental and labor liabilities and the Occupational Health and Safety Regulatory Standards, CAIXA's loan agreements in general have clauses for early maturity of the debt in the event of any act that characterizes non-compliance with the legislation applicable to the environment or labor law, including the employment of child and compulsory labor.

In the case of financing housing developments, these developments are monitored for environmental embargoes. When an irregularity is detected, the borrower is notified to provide clarification and, if the irregularity is confirmed, the contract matures early.

CAIXA is the financial institution selected by the Chico Mendes Institute

for Biodiversity Conservation (ICMBio) to manage and execute the resources of the Environmental Compensation Fund (FCA ), whose objective is to direct funds to +300 Conservation Units (UCs) created by the Federal Government and distributed across all regions of the country, in order to provide the units with the necessary instruments to conduct their activities, in compliance with ICMBio's annual plans.

Towards the same direction - environmental protection and conservation - CAIXA maintains the *Bolsa Verde* - an environmental conservation program that makes quarterly payments of R\$ 600.00 to families living in Sustainable Use Conservation Units (extractivist reserves, national forests and sustainable development reserves), in environmentally differentiated agrarian reform settlements (forestry, agro-extractivist and sustainable development) and

## CAIXA is the financial institution selected by the Chico Mendes Institute for Biodiversity Conservation (ICMBio) to manage and execute the resources of the Environmental Compensation Fund (FCA).

in territories occupied by traditional peoples and communities, such as riverside dwellers, extractivists, indigenous people, quilombolas and others. Beneficiaries undertake to taking care of the region where they live, using natural resources sustainably and preserving the forest, besides helping to monitor and protect these areas. In addition to payments, they have access to technical assistance, socioenvironmental rural extension, environmental conservation and socioproductive inclusion.

In the case of legal entities, the inclusion of clauses related to environmental protection and conservation in loan agreements for legal entities

is a relevant practice in Wholesale contracts, addressing various aspects, such as: environmental commitments, environmental monitoring, mitigation of environmental risks, environmental certifications, waste disposal and environmental compensation. These clauses not only evidence CAIXA's commitment to sustainability, but also help mitigate legal and reputational risks associated with environmental issues.

For suppliers, CAIXA requires compliance with the provisions of current environmental legislation, as well as preventive action regarding environmental impacts caused by its processes, products and services and mitigation, correction or compensation, when identified.

With regard to Lotteries, although the main activity of the *Loterias CAIXA* is not directly related to environmental management, the Institution adopts various practices and policies in line with sustainability and environmental preservation, such as:

- Implementation of operational practices that reduce environmental impact, such as the use of

recyclable materials or materials from sustainable sources in the production of tickets, reels and other marketing materials;

- Development of effective waste management policies, fostering recycling and waste reduction in daily operations, including the management of paper used for lottery tickets;
- Establishing partnerships with environmental organizations to promote sustainability and support conservation initiatives, with the stimulation and encouragement of the use of digital platforms to reduce the need for physical materials, thus evidencing the ecological footprint of lottery operations.

Lastly, concerning audits to assess the implementation of socioenvironmental policies and risk assessment procedures in this direction, Integrated Audit work was carried out throughout 2023, involving more than one segment, with the purpose of providing Senior Management with information based on comprehensive, systematic and coordinated analyses, the aim of which was to assess the implementation of PRSAC CAIXA and the action plan drawn up by the units involved.

In addition, among the topics assessed by the Internal Audit, whose analysis covered social, environmental and climate aspects, are: Agribusiness; Commercial Loan (Wholesale and Retail); Information Technology Governance; Logistics and Contracting of Goods and Services; Housing; People; Customer and User Relations; Corporate Risks and Capital Management; Social, Environmental and Climate Responsibility (RSAC); Sustainability; and Entrepreneurship.

The Internal Audit's assessments focused on the management of social, environmental and climate risks; adherence to the principles and guidelines of social, environmental and climate responsibility in wholesale commercial loan operations; corporate housing operations; rural credit operations; and compliance with the CMN and BCB regulatory framework, which provides for PRSAC CAIXA and actions aimed at its effectiveness, the risk management structure, the capital management structure and the Information Disclosure Policy.





# Products and services with environmental benefits

G4-DMA (FS6) / G4-DMA (FS8)

CAIXA's contribution to Rural Credit, also from an environmental viewpoint, in the lines with funds from the *Programa Nacional de Fortalecimento da Agricultura Familiar* (National Program to Reinforce Family Farming) or Pronaf and the *Programa Nacional de Apoio ao Médio Produtor* (National Support Program for Medium-Sized Rural Producers) or Pronamp, should be highlighted in this context.

CAIXA has a complete portfolio of this type of product, which covers all types of Rural Credit purposes (Funding, Investment, Sale and Industrialization), to serve small, medium and large rural producers, i.e. from family farmers to agro-industries and production cooperatives.

Rural Credit is regulated by bodies, such as the Brazilian National Monetary Council (CMN) and the Ministry of Agriculture and Livestock. Every year, the federal government publishes the Crop Plan, which allocates public funds to finance agricultural activities.

All the purposes of Rural Credit have a specific application, including the need to submit a project and be monitored by specialized technical assistance, and may be subject to inspection to verify the correct application of the funds, as well as compliance with documentary and environmental regular status.

Concerning CAIXA's ongoing commitment to sustainable Rural Credit, it is worth highlighting the performance of the Midwest region, which stands out as the most representative in the lines covered, consolidating the region as a key player in the context of sustainable Rural Credit, with 46.9% of credit contracted in 2023.

Lines of credit (R\$)	2022	2023	Δ%
Renovagro	1,005,972,901.51	1,941,465,416.08	93%
Inovagro	130,931,248.25	109,657,120.71	-16%
Moderagro	6,328,899.99	25,597,721.03	304%
Proirriga	88,607,464.53	248,158,462.03	180%
<b>Overall Total</b>	<b>1,231,840,514.28</b>	<b>2,324,878,719.85</b>	<b>89%</b>

## The total amount of operations with sustainable Rural Credit

lines advanced **↑ 89%** in 2023, compared to the previous year.

## Rural Credit investment lines with specific earmarks to promote environmental advances for small, medium and large rural producers

### **Programa de Incentivo à Inovação Tecnológica na Produção Agropecuária (Program to Foster Technological Innovation in Agricultural Production) or Inovagro**

It targets investments needed to incorporate technological innovation into rural properties, with a view to enhancing productivity, adopting good agricultural and rural property management practices and making rural producers more competitive in the various consumer markets.

### **Programa de Financiamento à Agricultura Irrigada e ao Cultivo Protegido (Financing Program for Irrigated Agriculture and Protected Cultivation) or Proirriga**

It aims:

- Acquisition and implementation of irrigation systems: structure for collecting and storing water, irrigation equipment and equipment for producing energy linked to the irrigation

project and systems monitoring (software, weather stations) and soil moisture, including expenses and services for the installation and maintenance of the irrigation system; and

- Acquisition, implementation and recovery of equipment and facilities for the protection of crops inherent to olericulture, fruit-growing, floriculture, coffee-growing and the production of seedlings of forest species.

### **Programa de Financiamento a Sistemas de Produção Agropecuária Sustentáveis (Sustainable Agricultural Production Systems Financing Program) or Renovagro**

Its aim is to invest in the recovery of degraded areas, organic production systems, no-till systems, crop-livestock-forest integration systems, commercial forest management, waste treatment and energy generation systems and to stimulate the use of biological nitrogen fixation.





## Programa de Modernização da Agricultura e Conservação dos Recursos Naturais (Modernization of Agriculture and Conservation of Natural Resources Program) or Moderagro

Intended for investment in the production, processing, industrialization, packaging and storage of products, as well as for the construction and expansion of facilities for storing machinery and inputs.

As a final highlight, a technical cooperation agreement was signed in 2023 between CAIXA and the MapBiomass Support Institute, for the use of the MapBiomass platform, which is a system for validating and refining deforestation alerts with high-resolution images, an initiative of the Climate Observatory, produced by a collaborative network of co-creators composed of NGOs, universities and technology companies, organized by biomes and cross-sectional topics. Since signing up to the platform, CAIXA has been using this tool to analyze the deforestation situation of areas to be benefited or pledged as collateral.

## Other relevant products and services with environmental benefits

Of particular note is the *Fundo de Compensação Ambiental* (Environmental Compensation Fund) or FCA, the purpose of which is to manage the funds provided by the environmental compensation mechanism and apply them to actions that promote the implementation and maintenance of nature conservation units (UCs) set out by the Federal Government. Environmental compensation is an important instrument for bolstering the National System of Conservation Units (SNUC), enacted by Law No. 9.985, of July 18, 2000, and its purpose is to compensate society and the environment as a whole for the authorized use of natural resources by a venture with a significant environmental impact.

Other noteworthy products and services:

- **Crédito CAIXA Energia Renovável (CAIXA Renewable Energy Credit)** – loan operation for individuals to acquire and install photovoltaic energy equipment in homes or production units. In 2023, this line of credit granted R\$40 million in contracts, helping to advance the use of sustainable energy sources.

- **Durable Consumer Goods (BCD) investment line, in the ESG Ecoefficiency mode** – it targets legal entities, with the purpose of financing the acquisition of new machinery and equipment with attributes that reduce the environmental impact of production activities and contribute to the transition to a low-carbon economy.

The line of credit works with funds from the Bank's operations and targets businesses intending to invest in sustainability actions for use of renewable energy and reduction of input consumption, waste generation and Greenhouse Gas (GHG) emissions.

The ESG Ecoefficiency Line can be used to finance machinery and/or equipment for the following functionalities:

- Renewable energy micro and mini-generation systems;
- Solar water heating system;



- Control or filtration of gases or particles;
- Solid waste treatment;
- Liquid effluent treatment;
- Waste recycling;
- Wastewater treatment and reuse;
- Lower waste of inputs and/or natural resources;
- Energy efficiency;
- Water pollution control.
- Remediation of contaminated area.

In 2023, R\$ 128.5 million were granted in operations under the ESG Ecoefficiency mode, totaling 365 contracts, accounting for 24.46% of the total granted in investment lines in the Small and Micro Enterprises (SME) segment.

## ESG Ecoefficiency Mode in Special Company Credit (Large Corporations - Investments)

Is designed to finance goods and projects that evidence a contribution to lessening the environmental impact of the borrowing company's activities, such as solar heating systems, waste recycling, energy efficiency and water pollution control. Its main advantage is that it can finance up to 100% of the value of the good, a quota that is exclusive to this type of good or project. The mode had 16 projects contracted in 2023, representing nearly R\$ 26.2 million.

## Wholesale basic sanitation and infrastructure products

focus on financing structured projects and contribute to the promotion of sustainable development in Brazil, building value for clients and society, improving the quality of life for millions of Brazilians and generating business and opportunities for CAIXA as a public financial institution and government policies agent.

## Lines originating from FGTS funds

Important lines of credit in the infrastructure sector with an environmental focus and/or social benefit, whose source of funds is the FGTS, distributed in the following programs:

- **Saneamento Para Todos (Sanitation for All):** this program aims at fostering the enhancement of health conditions and quality of life for the urban and rural population, through integrated and articulated investments in sanitation, together with other sector policies, based on systems operated by public or private providers, through actions and projects concerned with universalizing and improving public basic sanitation services. The projects must adopt technical solutions that seek efficiency gains and contribute to economic sustainability and management solutions that promote effective services and incorporate social control and the participation of society. In 2023, contracts were signed with four clients, totaling 23 contracts, which resulted in a financed amount of R\$ 1.44 billion. At the end of 2023, the line's portfolio reached a total exposure of R\$ 20.29 billion.



- **Pró-Transporte (Pro-Transportation):** this program composes the National Urban Mobility Policy and its purpose is to step up urban mobility and increase the number of public transport service providers and to foster economy, efficiency and appropriate performance of the projects financed. At the end of 2023, the line's portfolio reached a total exposure of R\$ 16.64 billion.
- **Pró-Cidades (Pro-Cities):** this program aims to promote the financing of structuring interventions, based on the qualification of public space, the democratization of access to urban equipment and furniture, the stimulation of the use of empty and idle properties, primarily for social housing, and the use of technologies for smart cities, reversing the process of emptying and urban degradation. The product of the Pro-Cities Program was launched in the first half of 2023, with several projects under analysis.
- **CAIXA Hospitais (Hospitals):** for philanthropic and non-philanthropic hospitals that have agreements with the SUS. In 2023, CAIXA contracted with 143 clients, totaling 156 contracts. The total exposure of the CAIXA Hospitais portfolio reached R\$ 5.1 billion at the end of 2023.
- **FGI Solidário RS (aid mode in the state of Rio Grande do Sul):** a loan operation aimed at meeting the needs of clients located in the state of Rio Grande do Sul's municipalities hit by the climate catastrophe that occurred in September 2023. During this line of credit's effectiveness period (November and December 2023), CAIXA contracted 22 operations within the scope of Wholesale, totaling R\$ 72 million in loans for 20 clients in the state.



## Sustainable housing

According to PRSAC CAIXA, which provides for the adoption of strategies aimed at stimulating stakeholders to adhere to good social, environmental and climate practices, the technical guidelines that must be observed in properties financed by CAIXA include measures to reduce and properly dispose of waste, water and sewage supply solutions, compliance with labor and public health laws, minimizing impacts on the environment and compatibility with ecological-economic zoning.

The items that can be financed with funds from the Brazilian Savings and Loan System (SBPE) and the FGTS, in the Individual Construction modes with a view to promoting energy and water efficiency, may include solar heating systems, micro and mini electricity generation systems (solar photovoltaic, wind and biomass), efficient light bulbs, aerators, double-acting toilet bowls and flow reducers.

Regarding environmental and climatic aspects, among the technical guidelines for the properties being financed, the following points must be observed:

- Forecast for measures to reduce, reuse and properly dispose of construction and demolition waste generated by the works;
- Solutions for water supply and sanitary sewage, electricity and public lighting, taking into account local particularities;
- Construction regime adopted, proof of compliance with Brazilian labor laws and, where applicable, with international treaties and standards to which Brazil is a signatory, as well as compliance with occupational health and safety standards;
- Presentation of elements proving that the project complies with the laws applicable to public health and sanitary and epidemiological surveillance, providing at least for water supply, sanitary sewage and household waste collection solutions;
- Presentation of a project to measure the reduction of impacts on the natural profile of the land and minimize damage to the environment;

Housing projects must have an environmental license and comply with the laws applicable to the orderly occupation of the city.

- Compatibility of the project with ecological-economic zoning, if any.

Housing projects must have an environmental license and comply with the laws applicable to the orderly occupation of the city, and when financed by the FGTS, they must be in line with the Fund's Socioenvironmental Policy. Projects also need to comply with the laws applicable to the orderly occupation of the city, including the City Statute, Master Plan, Zoning, Land Use and Occupation Laws, Forest Code, as well as other relevant legislation. Investments in renewable energy sources and solar heating systems can be eligible, but with low application, which justifies a necessary expansion due to the environmental benefits they provide.

## Casa Azul + CAIXA Seal

This is a sustainability classification system, covering environmental, social and governance (ESG) aspects, developed for housing developments, aiming at valuing efficient and sustainable solutions in the design, construction, use and maintenance of buildings, generating environmental, social and economic benefits throughout the production chain, reaching the client and the end user of the buildings.

It is therefore an instrument that recognizes housing developments that adopt sustainable solutions in the design, construction, use and maintenance of buildings.

The Seal is divided into two stages (Design and Inhabit) and is based on criteria that permeate various UN's SDGs. The Seal bolsters the CAIXA brand as an agent prompting sustainable production in a groundbreaking and responsible way, valuing projects that adopt quality urban and architectural solutions, promote the rational use of natural resources and lower consumption and building maintenance costs, and stimulate actions concerned with the social and economic development of workers and residents.

Adopting the actions provided for in the Seal qualifies and values the assets, reducing environmental, social and governance risks, and gives the Institution recognition among all the players in the real estate and financial markets.

Enterprises that stand out in specific areas, but do not obtain certification, can receive the *identificador #mais* (identifier #plus) as recognition. Areas of focus include urban quality and well-being, energy efficiency and environmental comfort, water management, sustainable production, social development and innovation.



By 2023,  
**443** projects  
and **+101** thousand  
housing units received  
the Casa Azul +  
CAIXA Seal.



# 7

## ADDITIONAL CONTENT

Assurance Report  
GRI content index  
Credits

**CAIXA**





## GRI 2-9

## BOARD OF DIRECTORS (non-executive role)

Name	Gender	Independence	Term of office	Other duties and commitments, as well as the nature of those commitments
Rogério Rodrigues Bimbi (Chairman of the Board)	Male	-	12/23/2022 to 04/26/2023	-
Carlos Roberto de Albuquerque Sá	Male	Independent member	8/24/2022 to 01/16/2023	-
Ricardo Magalhães Gomes	Male	Independent member	4/26/2022 to 06/27/2023	-
Maria Rita Serrano	Female	-	06/29/2022 to 01/08/2023/ (officio member): 01/09/2023 to 11/07/2023	Employees representative
Istvan Karoly Kasznar	Male	Independent member	8/22/2022 to 01/16/2023	-
Marcelo de Siqueira Freitas	Male	-	8/22/2022 to 03/17/2023	-
Pricilla Maria Santana	Female	-	8/22/2022 to 04/26/2023	-
Rogério Ceron de Oliveira (Chairman of the Board)	Male	-	03/17/2023 to date	He is the Secretary of the National Treasury.
Edmundo Augusto Chamon	Male	Independent member	03/17/2023 to date	-
Eric Nilson Lopes Francisco	Male	Independent member	03/17/2023 to date	-
José Celso Pereira Cardoso Júnior	Male	-	04/26/2023 to date	Secretary for People Management at the Ministry of Management and Innovation in Public Services.
Rafael Ramalho Dubeux	Male	-	04/26/2023 to date	Deputy Executive Secretary of the Ministry of Finance.
Raquel Nadal Cesar Gonçalves	Female	-	06/27/2023 to date	-
Antônio Messias Rios Bastos	Male	-	08/16/2023 to date	Employees representative
Carlos Antônio Vieira Fernandes (officio member)	Male	-	11/07/2023 to date	CEO of Caixa Econômica Federal.

**AUDIT COMMITTEE (non-executive role)**

Name	Gender	Independence	Term of office	Other duties and commitments, as well as the nature of those commitments
Edmundo Augusto Chamon (Chairman)	Male	Independent member	05/15/2023 to date	-
Leonardo Bordeaux Rego Machado	Male	Independent member	08/02/2021 to date	-
Breno do Carmo Moreira Vieira	Male	Independent member	01/11/2024 to date	-
Silvia Marques de Brito e Silva	Female	Independent member	05/03/2023 to date	-

**INDEPENDENT RISK AND CAPITAL COMMITTEE (non-executive role)**

Name	Gender	Independence	Term of office	Other duties and commitments, as well as the nature of those commitments
Eric Nilson Lopes Francisco (Chairman)	Male	Independent member	06/13/2023 to date	-
Luiz Henrique de Souza Lobo	Male	Independent member	06/19/2023 to date	-
Roberto Sobral Hollander	Male	Independent member	06/19/2023 to date	-

**PEOPLE, ELIGIBILITY, SUCCESSION AND REMUNERATION COMMITTEE (non-executive role)**

Name	Gender	Independence	Term of office	Other duties and commitments, as well as the nature of those commitments
Edmundo Augusto Chamon (Chairman)	Male	-	06/30/2023 to date	-
Eric Nilson Lopes Francisco	Male	-	04/17/2023 to date	-
Eduardo Soares Lucena	Male	Independent member	02/13/2023 to date	-

**TECHNOLOGY AND INNOVATION COMMITTEE (non-executive role)**

Name	Gender	Independence	Term of office	Other duties and commitments, as well as the nature of those commitments
Raquel Nadal Cesar Gonçalves (Chairwoman)	Female	Independent member	08/21/2023 to date	-
Antônio Messias Rios Bastos	Male	Independent member	10/16/2023 to date	Employees representative
Adriana Nascimento Moreira da Silva Salgueiro (VP VITEC)	Female	Independent member	-	Vice-president of Technology and Digital - Sitting member elected by CEO of CAIXA.
Adriano Assis Matias (DE DEGEM).	Male	Independent member	-	Executive Officer of Governance, Strategy and Marketing - Sitting member, in accordance with the joint committee's charter.

**SUSTAINABILITY COMMITTEE (non-executive role)**

Name	Gender	Independence	Term of office	Other duties and commitments, as well as the nature of those commitments
Rafael Ramalho Dubeux (Chairman)	Male	Independent member	05/15/2023 to date	-
Adriano Assis Matias (DE DEGEM).	Male	Independent member	-	Executive Officer of Governance, Strategy and Marketing - Sitting member, in accordance with the joint committee's charter.
Jean Rodrigues Benevides (DE DESUT)	Male	Independent member	-	Executive Officer of Sustainability - Sitting member, in accordance with the joint committee's charter.
Henriete Alexandra Sartori Bernabé (VICOR VP)	Female	Independent member	-	Vice-president of Risks - Sitting member, in accordance with the joint committee's charter.

### GHG emissions (tCO<sub>2</sub>e) | GRI 305-1/305-2/305-3

	2022 Cycle	2023 Cycle	Δ% 2023/2022 cycle
Scope 1	45,159.61	42,644.59	-5.57%
Scope 2	21,745.01	19,384.87	-10.85%
Scope 3	22,762.51	24,372.93	7.07%

### Total number of employees who took parental leave, by gender<sup>1</sup> | GRI 401-3

	Female	Male
Maternity	1,604	0
Paternity	2	1,640
Adoption	36	9

<sup>1</sup>Although all employees are entitled to maternity leave and all employees to paternity leave, in some cases the employee can take maternity leave and vice versa.

### Total number of employees returning to work after maternity/paternity leave, broken down by gender

	Female	Male
Maternity	1,290	0
Paternity	2	1,635
Adoption	27	6

### Typical accident | GRI 403-9

Region	Lost days		Empl. w/ LAT		Absenteeism rate LAT typical accident	
	Men	Women	Men	Women	Men	Women
Mid-west	-	92	-	2	-	0
Northeast	70	14	2	1	0	0
North	-	14	-	1	-	0
Southeast	246	1,384	6	24	0.001	0.004
South	122	370	4	6	0	0.001
<b>Total gender</b>	<b>438</b>	<b>1,874</b>	<b>12</b>	<b>34</b>	<b>0.001</b>	<b>0.006</b>
<b>Total CAIXA</b>	<b>2,312</b>		<b>46</b>		<b>0.007</b>	

### Road accidents

Region	Lost days		Empl. w/ LAT		Absenteeism rate LAT typical accident	
	Men	Women	Men	Women	Men	Women
Mid-west	197	158	3	3	0.001	0.001
Northeast	224	339	4	2	0.001	0.001
North	-	224	-	1	-	0.001
Southeast	2,092	1,357	25	19	0.007	0.004
South	251	36	5	2	0.001	0
<b>Total gender</b>	<b>2,764</b>	<b>2,114</b>	<b>37</b>	<b>27</b>	<b>0.009</b>	<b>0.007</b>
<b>Total CAIXA</b>	<b>4,878</b>		<b>64</b>		<b>0.015</b>	



## CAIXA Absenteeism

Region	Lost days		Empl w/ LTS		Total employees		Days employment agreement		Absenteeism rate by LTS	
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
Mid-west	81,515	95,101	4,912	5,272	10,099	8,264	3,671,222	2,999,783	2.20	3.170
Northeast	100,217	82,625	5,337	4,225	9,432	5,999	3,408,095	2,159,601	2.941	3.826
North	24,616	26,463	1,237	1,179	2,344	1,717	849,618	621,361	2.897	4.259
Southeast	166,023	207,181	9,149	10,630	18,346	16,930	6,653,164	6,132,528	2.495	3.378
South	48,191	56,344	3,215	3,442	7,614	6,217	2,771,619	2,261,978	1.739	2.491
<b>Total gender</b>	<b>420,562</b>	<b>467,714</b>	<b>23,850</b>	<b>24,748</b>	<b>47,835</b>	<b>39,127</b>	<b>17,353,718</b>	<b>14,175,251</b>	<b>2.423</b>	<b>3.300</b>
<b>Total CAIXA</b>	<b>888,276</b>		<b>48,598</b>		<b>86,962</b>		<b>31,528,969</b>		<b>2.817</b>	

## Work-related ill health | GRI 403-10

Region	Lost days		Empl w/ LAT		Absenteeism rate work-related ill health	
	Men	Women	Men	Women	Men	Women
Mid-west	7,343	8,646	40	47	0.023	0.027
Northeast	16,731	16,173	96	84	0.053	0.051
North	4,747	3,967	20	20	0.015	0.013
Southeast	18,958	20,924	108	118	0.06	0.066
South	3,272	6,536	23	35	0.01	0.021
<b>Total gender</b>	<b>51,051</b>	<b>56,246</b>	<b>287</b>	<b>304</b>	<b>0.162</b>	<b>0.178</b>
<b>Total CAIXA</b>	<b>107,297</b>		<b>591</b>		<b>0.34</b>	



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

Gender	2021	2022	2023	Δ 2022/2023
Male	45	27.2	18.6	-26.9%
Female	31.9	18.7	18.4	0.5%
<b>Total hours of training</b>	<b>37.7</b>	<b>22.5</b>	<b>18.5</b>	<b>-13.8%</b>

### Employees who received performance review, by gender | GRI 404-3

Gender	Employees	Percentage
Female	36,951	44.5%
Male	46,134	55.5%
<b>Overall Total</b>	<b>83,085</b>	<b>100.0%</b>

### Employees who received performance review, by employee category

Type of role that received bonus	Employees	Percentage
Unit head	4,760	5.7%
Managers	19,914	24.0%
Non-managerial	36,465	43.9%
Operational	19,897	23.9%
Professional	2,049	2.5%
<b>Overall Total</b>	<b>83,085</b>	<b>100.0%</b>

### Percentage of individuals composing the governance bodies, by gender | GRI 405-1<sup>1</sup>

Gender	2023 (%)
Male	78.7%
Female	21.3%

<sup>1</sup>This year, for the calculation methodology, the Statutory Members active on 12/31/2023 (CAIXA) were considered, including companies of the Conglomerate, in accordance with Article 17 of CAIXA's Bylaws (chief executive officer, vice-presidents, officers, members of the Board of Directors, Fiscal Council, Audit Committee, People, Eligibility, Succession and Remuneration Committee and Independent Risk and Capital Committee), the figures for previous years have not been presented. Members who serve on more than one of the Bodies were considered only once. | GRI 2-4

### Percentage of individuals composing the governance bodies, by age group

Age group	2023 (%)
Under 30 years old	0%
30-50 years old	58.5%
Over 50 years old	41.5%

### Percentage of individuals composing the governance bodies, by color or race

Color or race	2023 (%)
Black	4.3%
Brown	13.8%
White	80.9%
Indigenous	0%
Yellow	1.1%



### Percentage of individuals composing the governance bodies, by PwD

	2023 (%)
People with Disability	2.1%
People without Disability	97.9%

### Percentage of workers, by employee category, by gender

By employee category	Gender	2023 (%)
Unit head	Male	71.5%
	Female	28.5%
Managers	Male	54.6%
	Female	45.4%
Non-managerial	Male	50.3%
	Female	49.7%
Operational	Male	58.5%
	Female	41.5%
Professional	Male	67.7%
	Female	32.3%
<b>Total</b>	<b>Male</b>	<b>55.0%</b>
	<b>Female</b>	<b>45.0%</b>

### Percentage of workers, by employee category, by age group

By employee category	Age group	2023 (%)
Unit head	Under 30 years old	0.27%
	30-50 years old	80.08%
	Over 50 years old	19.65%
Managers	Under 30 years old	0.78%
	30-50 years old	86.89%
	Over 50 years old	12.33%
Non-managerial	Under 30 years old	0.95%
	30-50 years old	72.63%
	Over 50 years old	26.41%
Operational	Under 30 years old	1.97%
	30-50 years old	56.33%
	Over 50 years old	41.71%
Professional	Under 30 years old	0.00%
	30-50 years old	62.57%
	Over 50 years old	37.43%
<b>Total</b>	<b>Under 30 years old</b>	<b>1.12%</b>
	<b>30-50 years old</b>	<b>71.88%</b>
	<b>Over 50 years old</b>	<b>27.01%</b>

### Percentage of workers, by employee category, by color and/or race

Employee category	Color or race	2023 (%)
Unit head	Black	2.95%
	Brown	19.65%
	White	75.05%
	Indigenous	0.21%
	Yellow	2.14%
Managers	Black	3.79%
	Brown	23.63%
	White	69.80%
	Indigenous	0.16%
	Yellow	2.62%
Non-managerial	Black	3.75%
	Brown	23.66%
	White	68.91%
	Indigenous	0.24%
	Yellow	3.44%
Operational	Black	3.78%
	Brown	23.49%
	White	69.97%
	Indigenous	0.26%
	Yellow	2.47%
	Not informed	0.02%
Professional	Black	2.03%
	Brown	16.38%

Employee category	Color or race	2023 (%)
Professional	White	78.31%
	Indigenous	0.18%
	Yellow	3.09%
<b>Total</b>	<b>Black</b>	<b>3.68%</b>
	<b>Brown</b>	<b>23.21%</b>
	<b>White</b>	<b>69.97%</b>
	<b>Indigenous</b>	<b>0.23%</b>
	<b>Yellow</b>	<b>2.92%</b>
	<b>Not informed</b>	<b>0.00%</b>

### Percentage of workers, by employee category, PwD

Employee category	PwD	2023 (%)
Unit head	People with Disability	1.50%
	People without Disability	98.50%
Managers	People with Disability	2.67%
	People without Disability	97.33%
Non-managerial	People with Disability	4.03%
	People without Disability	95.97%
Operational	People with Disability	9.61%
	People without Disability	90.39%
Professional	People with Disability	2.31%
	People without Disability	97.69%
<b>Total</b>	People with Disability	<b>4.98%</b>
	People without Disability	<b>95.02%</b>



# Assurance Report

GRI 2-5



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## Independent auditors' limited assurance report on the non-financial information included in the Sustainability Report

(A free translation of the original report issued in Portuguese)

To the Board of Directors and Management of  
**CAIXA ECONÔMICA FEDERAL**  
Brasília - DF

### Introduction

We have been hired by Caixa Econômica Federal ("CEF") to present our limited assurance report on the non-financial information included in the "2023 Sustainability Report" of Caixa Econômica Federal for the year ended December 31, 2023.

Our limited assurance does not extend to prior period information or to any other information disclosed together with the 2023 Sustainability Report, including any images, audio files or embedded videos.

### Responsibilities of the Management of the Caixa Econômica Federal

The Management is responsible for:

- selecting and establishing proper criteria for preparing the information included in the 2023 Sustainability Report;
- prepare information based on the Global Reporting Initiative (GRI – Standards) criteria and guidelines; and
- design, implement and maintain internal control over the information that is relevant to the preparation of the information included in the 2023 Sustainability Report that is free from material misstatement, whether due to fraud or error.

### Responsibility of independent auditors

Our responsibility is to express a conclusion on the non-financial information included in the 2023 Sustainability Report, based on the limited assurance engagements conducted in accordance with Technical Bulletin CTO 07/2023 issued by the CFC – Federal Association of Accountants, and based on NBC TO 3000 (reviewed)– Assurance Engagements Other than Audits and Reviews, also issued by the CFC, which is equivalent to ISAE 3000 (revised) international standard – Assurance engagements other than audits or reviews of historical financial information, issued by the International Auditing and Assurance Standards Board (IAASB). These standards require work planning and procedures to obtain limited assurance about whether the non-financial information included in the 2023 Sustainability Report is free from material misstatement.

KPMG Auditores Independentes Ltda. ("KPMG") applies the Brazilian Standard on Quality Management (NBC PA 01), which requires the firm to plan, implement and operate a quality management system, including policies or procedures related to compliance with ethical requirements, professional standards and applicable statutory and regulatory requirements. We have met the independence and other ethical requirements of the Accountant's Professional Code of Ethics and Professional Standards (including Independence Standards) based on key integrity, objectivity, professional competence and due zeal, confidentiality and professional behavior.

A limited assurance engagement conducted in accordance with NBC TO 3000 (ISAE 3000 revised) basically consists of inquiring the management of CEF and other CEF professionals who are involved in the preparation of the information and by applying analytical procedures to obtain evidence that enables us to conclude, as limited assurance, about the information taken as a whole. A limited assurance engagement also requires additional procedures to be applied when the independent auditor gets to know about issues that lead it to believe that the information disclosed on the 2023 Sustainability Report may present material misstatements.

The selected procedures are based on our understanding of the issues related to the compilation, materiality and presentation of the information included in the 2023 Sustainability Report, of other circumstances of the engagement and of our consideration about the areas and processes associated with the material information disclosed on the 2023 Sustainability Report, in which material misstatements could exist. The procedures consisted of, among others:

- planning the engagement, considering the relevance, the amount of quantitative and qualitative information, as well as the operating and internal control systems that supported the preparation of the information included in the Sustainability Report for 2023;
- understanding the calculation method and procedures followed for compiling indicators by making inquiries and holding interviews with the management responsible to prepare such information;
- applying analytical procedures to quantitative information and inquiring about qualitative information and its correlation with the indicators disclosed in the information included in the 2023 Sustainability Report;
- when non-financial data correlate with financial information, these indicators are cross-checked against financial statements and/or accounting records;
- analyzing the procedures followed to prepare the 2023 Sustainability Report and its structure and content, based on the Standards' Content and Quality Principles for the Global Reporting Initiative –GRI's Sustainability Report;
- assessment of sampled non-financial indicators; and
- understanding the calculation method and procedures followed to compile indicators by holding interviews with the managers in charge of gathering information.

The limited assurance engagements also covered compliance with the GRI – Standards framework's guidelines and criteria applicable to the preparation of the information included in the 2023 Sustainability Report.

### Scope and limitations

The procedures applied in a limited assurance engagement vary in terms of nature and timing and are smaller to the extent than in a reasonable assurance engagement. Therefore, the security level obtained from a limited assurance engagement is substantially lower than that obtained if a reasonable assurance engagement had been carried out. If we had carried out a reasonable assurance engagement, we could have found other issues and possible misstatements which may exist in the information included in the 2023 Sustainability Report. Accordingly, we do not express an opinion on that information.

Non-financial data are subject to more inherent limitations than financial data, given the

### Conclusion

Our conclusion was based on and is subject to the matters described in this report.

We believe that the evidence we have obtained in our work is sufficient and appropriate to provide a basis for our limited conclusion.

According to the procedures applied by our team and described on this report and the evidence we obtained, nothing came to our attention that caused us to believe that the non-financial information included in the 2023 Sustainability Report for the year ended December 31, 2023 of Caixa Econômica Federal has not been prepared, in all material respects, based on the criteria and guidelines of the Global Reporting Initiative - GRI.

Brasília, July 31, 2024

KPMG Auditores Independentes Ltda.  
CRC SP-014428/F-0

Original report in Portuguese signed by  
Bernardo Moreira Peixoto Neto  
Contador CRC RJ-064887/O-8



# GRI content index

Statement of use	Caixa Econômica Federal reported for the period from January 1 <sup>st</sup> , 2023, to December 31 <sup>st</sup> , 2023, with reference to the GRI Standards.
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	GRI G4 Sector Disclosures: Financial Services 2013

GRI Standard	Content	Location	
<b>General Disclosures</b>			
<b>The organization and its reporting practices</b>			
GRI 2: General Disclosures 2021	2-1	Organizational details	p. 16
	2-2	Entities included in the organization's sustainability reporting	p. 7, 31
	2-3	Reporting period, frequency and contact point	p. 7 "Annual", '01/01/2023 to 31/12/2023' and contact e-mail: gersa@caixa.gov.br. The financial year is the same as the financial report, but publication is not simultaneous.
	2-4	Restatements of information	p. 193
	2-5	External assurance	p. 7, 196
<b>Activities and workers</b>			
GRI 2: General Disclosures 2021	2-6	Activities, value chain and other business relationships	p. 16, 18, 88 e 129
	2-7	Employees	p. 92 e 93 In order to answer item 2-7-b, a SQL query is performed on salary levels 'T1-N08'; 'T1-N07', excluding bonus positions, thus obtaining the employees who fall under article 62 of the CLT.
	2-8	Workers who are not employees	p. 94 The rule used to extract the data consists of: active employees on 12/31/2023 with the functional link CLT and Adm DL2291/86 except directors, managers and members of the Audit Committee, considering the region referring to the UF of the employee's administrative assignment on 12/31/2023.



GRI Standard	Content	Location	
<b>Governance</b>			
GRI 2: General Disclosures 2021	2-9	Governance structure and composition	p. 41, 188
	2-10	Nomination and selection of the highest governance body	p. 45 The diversity criterion does not apply to the provisions of article 17 of Law 13.303/2016, of 30/06/2016.
	2-11	Chair of the highest governance body	p. 45
	2-12	Role of the highest governance body in overseeing the management of impacts	p. 32
	2-13	Delegation of responsibility for managing impacts	p. 36, 47 Every year, the Board of Directors draws up its Work Plan, which includes the relevant issues for analysis, at intervals defined by Laws, Decrees, internal rules and requests from the Board itself
	2-14	Role of the highest governance body in sustainability reporting	p. 7
	2-15	Conflicts of interest	p. 54
	2-16	Communication of critical concerns	p. 52
	2-17	Conhecimento coletivo do mais alto órgão de governança	p. 46
	2-18	Evaluation of the performance of the highest governance body	p. 47
	2-19	Remuneration policies	p. 48 There is no return of bonuses and incentives provided for in the remuneration policies applied to members of the highest governance body and senior executives.
2-20	Process to determine remuneration	p. 48 Considering the legal provision for the remuneration of directors of a federal public company, the opinion of stakeholders and remuneration consultants is not taken into account, nor are they involved in the decision-making process.	
2-21	Annual total compensation ratio	p. 96	



GRI Standard	Content	Location	
<b>Strategy, policies and practices</b>			
GRI 2: General Disclosures 2021	2-22	Statement on sustainable development strategy	p. 4
	2-23	Commitments	p. 32, 56
	2-24	Embedding policy commitments	p. 56, 74
	2-25	Processes to remediate negative impacts	p. 52
<b>Strategy, policies and practices</b>			
GRI 2: General Disclosures 2021	2-26	Mechanisms for seeking advice and raising concerns	p. 52
	2-27	Compliance with laws and regulations	p. 50
	2-28	Membership associations	p. 90
<b>Stakeholder engagement</b>			
GRI 2: General Disclosures 2021	2-29	Approach to stakeholder engagement	p. 23, 88
	2-30	Collective bargaining agreements	p. 92
<b>Material topics</b>			
GRI 3: Material Topics 2021	3-1	Process to determine material topics	p. 8
	3-2	List of material topics	p. 8
<b>Credit and delinquency</b>			
GRI 3: Material Topics 2021	3-3	Management of material topics	p. 120
<b>Innovation</b>			
GRI 3: Material Topics 2021	3-3	Management of material topics	p. 76
<b>Transparency</b>			
GRI 3: Material Topics 2021	3-3	Management of material topics	p. 60



GRI Standard	Content		Location
<b>Transparency</b>			
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	p. 21
	201-3	Defined benefit plan obligations and other retirement plans	<p>p. 96 CAIXA's liability is recorded as a provision, which in December 2023 amounted to R\$ 10,019,340,554.00.</p> <p>The estimate of the plan's liabilities, which are covered by the assets allocated for this purpose, was made based on the constitution of a provision corresponding to CAIXA, which is 50% of the calculated deficit. This estimate was made in accordance with CPC 33 (R1) and was made as of December 31, 2023.</p> <p>The contribution to the plan is equal, i.e. it is made by both the participant and the sponsor. The participant contributes a percentage that he/she indicates, the minimum being 5%. The sponsor contributes up to 12% of the participant's salary, which is also limited to R\$ 49,904.77.</p>
GRI G4 Sector Disclosures: Financial Services 2013	FS6	Percentage of the portfolio for business lines by specific region, size (e.g. Micro/sme/large) and by sector	p. 180
<b>Ethics, Compliance and Anti-corruption</b>			
GRI 3: Material Topics 2021	3-3	Management of material topics	p. 125
GRI 205: Anti-corruption 2016	205-1	Operations assessed for risks related to corruption	<p>p. 50 Assessment of risks related to corruption is carried out in every type of analysis when we carry out registration surveys, for example. This assessment is then disseminated in other information, such as project analysis, supplier analysis, customer analysis, etc.</p>
	205-2	Communication and training about anti-corruption policies and procedures	p. 56
	205-3	Confirmed incidents of corruption and actions taken	<p>p. 56 In 2023, we received no reports of irregularities related to contract terminations due to signs of corruption.</p> <p>There was no termination/non-renewal or suspension of supplier contracts for breach of clauses related to corruption in 2023.</p>





GRI Standard	Content	Location
<b>Ethics, Compliance and Anti-corruption</b>		
GRI 406: Non-discrimination 2016	406-1	Incidents of discrimination and corrective actions taken
<b>Environmental Protection and Conservation</b>		
GRI 3: Material Topics 2021	3-3	Management of material topics
GRI 305: Emissions 2016	305-1	Direct emissions (Scope 1) of greenhouse gases (GHG)
	305-2	Indirect emissions (Scope 2) of greenhouse gases (GHG) from the energy acquisition
	305-3	Other indirect emissions (Scope 3) of greenhouse gases (GHG)
GRI 308: Supplier Environmental Assessment 2016	308-1	New suppliers that were screened using environmental criteria
	308-2	Negative environmental impacts in the supply chain and actions taken
GRI G4 Sector Disclosures: Financial Services 2013	DMA (FS1)	Policies with specific environmental and social components applied to business lines (former FS1)
	DMA (FS2)	Procedures for assessing and screening environmental and social risks in business lines (former FS2)
	DMA (FS3)	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions (former FS3)
	DMA (FS5)	Interactions with clients/ investees/business partners regarding environmental and social risks and opportunities (former FS5)
	FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose
	DMA (FS9)	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures (former FS9)



GRI Standard	Content		Location
<b>Environmental Protection and Conservation</b>			
GRI G4 Sector Disclosures: Financial Services 2013	FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues	With regard to the FI-FGTS portfolio, annual contact with 100% of the 24 companies with which the fund operates is mandatory, in order to verify social and environmental issues. In relation to the operations of the FGTS Managed Portfolio, interactions with the 14 investee companies occur sporadically, in accordance with the mechanisms provided for in the instruments establishing the assets.
	FS11	Percentage of assets subject to positive and negative environmental or social screening	100% of the assets are screened using criteria linked to the sector in which they operate and compliance with the contractual obligations assumed by the issuer at the time of the investment, including those aimed at complying with the relevant socio-environmental legislation in force at the time.
<b>Employees Attraction, Retention, Development</b>			
GRI 3: Material Topics 2021	3-3	Management of material topics	p. 99
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	p. 95
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	p. 193
	404-2	Programs for upgrading employee skills and transition assistance programs	p. 101, 102, 103
	404-3	Percentage of employees receiving regular performance and career development reviews	p. 104, 193
<b>Labor relations</b>			
GRI 3: Material Topics 2021	3-3	Management of material topics	p. 162
GRI 401: Employment 2016	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	p. 96
	401-3	Parental leave	p. 96, 191
<b>Occupational health and safety</b>			
GRI 3: Material Topics 2021	3-3	Management of material topics	p. 106 The potential impacts are the contamination of the land, the sufficiency of the licenses and legalizations presented to prove compliance with the guidelines established in specific legislation and guidelines.
GRI 403: Occupational Health and Safety 2018	403-1	Occupational health and safety management system	p. 108



GRI Standard	Content		Location
<b>Occupational health and safety</b>			
GRI 403: Occupational Health and Safety 2018	403-2	Hazard identification, risk assessment, and incident investigation	p. 106
	403-3	Occupational health services	p. 108
	403-4	Worker participation, consultation, and communication on occupational health and safety	p. 106
	403-5	Training of workers in occupational health and safety	p. 113
	403-6	Worker Health Promotion	p. 113
	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	p. 106
	403-8	Workers covered by an occupational health and safety management system	The system covers PCMSO information for all CAIXA employees. There is no health system audited internally or certified by an external party.
	403-9	Occupational Accidents	p. 191 We assess it as sensitive information and take the position that it should not be published.  There is no systematic control over this information, so it cannot be reported.
	403-10	Work-related ill health	p. 192
	<b>Diversity and Equal Opportunities</b>		
GRI 3: Material Topics 2021	3-3	Management of material topics	p. 105
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	p. 193
<b>Diversity and Equal Opportunities</b>			
GRI 405: Diversity and Equal Opportunity 2016	405-2	Ratio of basic salary and remuneration of women to men	p. 105
<b>Customer Relationship</b>			



GRI Standard	Content		Location
GRI 3: Material Topics 2021	3-3	Management of material topics	p. 115, 162
GRI 410: Security Practices 2016	410-1	Security personnel trained in human rights policies or procedures	p. 113
GRI G4 Sector Disclosures: Financial Services 2013	DMA (FS15)	Policies for the fair design and sale of financial products and services (former FS15)	p. 136
<b>Clear and Fair Information for Clients</b>			
GRI 3: Material Topics 2021	3-3	Management of material topics	p. 122
GRI 417: Marketing and Labeling 2016	417-2	Incidents of non-compliance concerning product and service information and labeling	p. 124
	417-3	Incidents of non-compliance concerning marketing communications	p. 124
<b>Customer Privacy and Information Security</b>			
GRI 3: Material Topics 2021	3-3	Management of material topics	p. 67
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	p. 124
<b>Social Inclusion</b>			
GRI 3: Material Topics 2021	3-3	Management of material topics	p. 136, 143, 162
GRI G4 Sector Disclosures: Financial Services 2013	FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	p. 147
	FS13	Access points in low-populated or economically disadvantaged areas by type	p. 136, 144
	FS14	Initiatives to improve access to financial services for disadvantaged people	p. 143
	FS16	Initiatives to enhance financial literacy by type of beneficiary (former FS16)	p. 145

# Credits

## CAIXA Coordination

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