# RESULTS PRESENTATION

1Q20



# HIGHLIGHTS \_

EDUARDO DACACHE

Chief Executive Officer



# RESULTS PRESENTATION

### HIGHLIGHTS

- Establishment of new partnerships
- CAIXA Sales Team Program
- Business strategies within CAIXA Network
- Maintenance of Company's profitability



Public offering registration process interruption.

Business trips cancellation/postponement.

Update and testing of contingency plans for critical activities.

Communication to employees, focused on the prevention of COVID 19 and business continuity.

Suspension of classroom educational activities, maintaining online courses.

Adoption of Home Office regime for all employees.



# FINANCIAL PERFORMANCE OVERVIEW

RESULTS PRESENTATION

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#### **GROSS REVENUE**



R\$ 8.4 billion

**+7.0**% (1Q20/1Q19)

#### RECURRING **NET INCOME**



R\$ 413.9 million

**+7.6**% (1Q20/1Q19)

#### **MARKET SHARE**



**12.7**%

**+0.6** p.p. (1Q20/1Q19)

#### ROE



34.8%

**-1.3** p.p. (1Q20/1Q19)

#### **OPERATING INCOME**



R\$ **492.8** million

**+7.8**% (1Q20/1Q19)

R\$ **319.6** 

million

MEP

64.9%

R\$ **173.1** million

BDF

35.1%



RAFAEL DE OLIVEIRA MORAIS

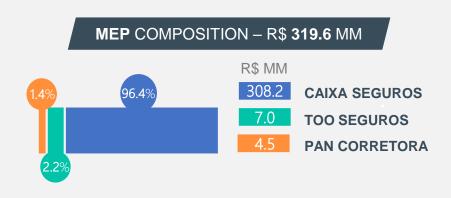
Chief Financial Officer



(Consolidation by Equity Method)

Highlights	1Q20	1Q19	Var.	4Q19	Var.
Revenue (R\$ Bn)	8.4	7.8	7.0%	9.4	-10.6%
Operating Income (R\$ MM)	492.8	457.0	7.8%	563.0	-12.5%
Recurring Net Income (R\$ MM)	413.9	384.6	7.6%	474.0	-12.7%
ROE (p.a.)	34.8%	36.1%	-1.3 p.p.	34.5%	0.3 p.p.

# OPERATING INCOME



# R\$ MM 106.8 INSURANCE - CREDIT LIFE 29.1 INSURANCE - HOMEOWNERS 21.3 PENSION 7.5 CONSORTIUM 61.7% 6.7 INSURANCE - OTHERS 3.9% 1.0% 106.8 INSURANCE - HOMEOWNERS 21.3 PENSION 7.5 CONSORTIUM 6.7 INSURANCE - OTHERS PREMIUM BONDS



#### CAIXA SEGURADORA

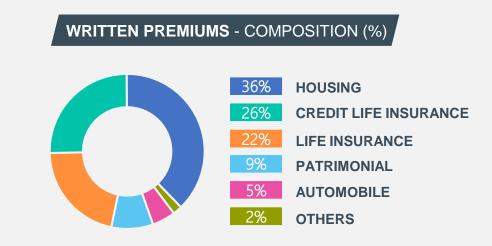
# RESULTS PRESENTATION

1Q20

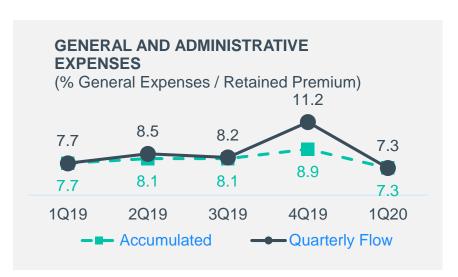


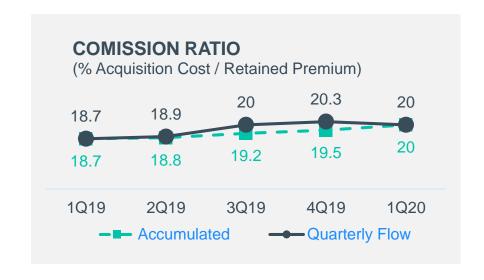




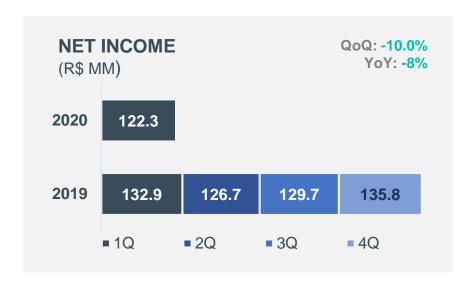


















# CAIXA CAPITALIZAÇÃO

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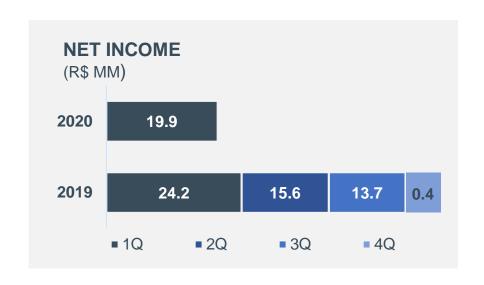


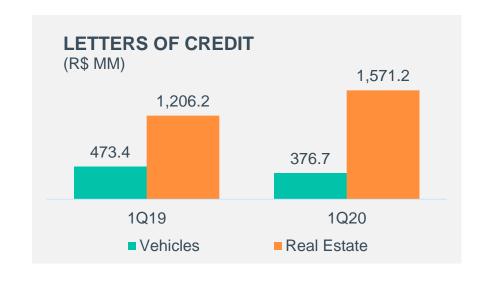


## CAIXA CONSÓRCIOS

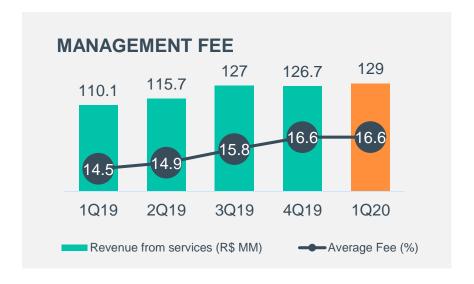
# RESULTS PRESENTATION

#### 1Q20









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