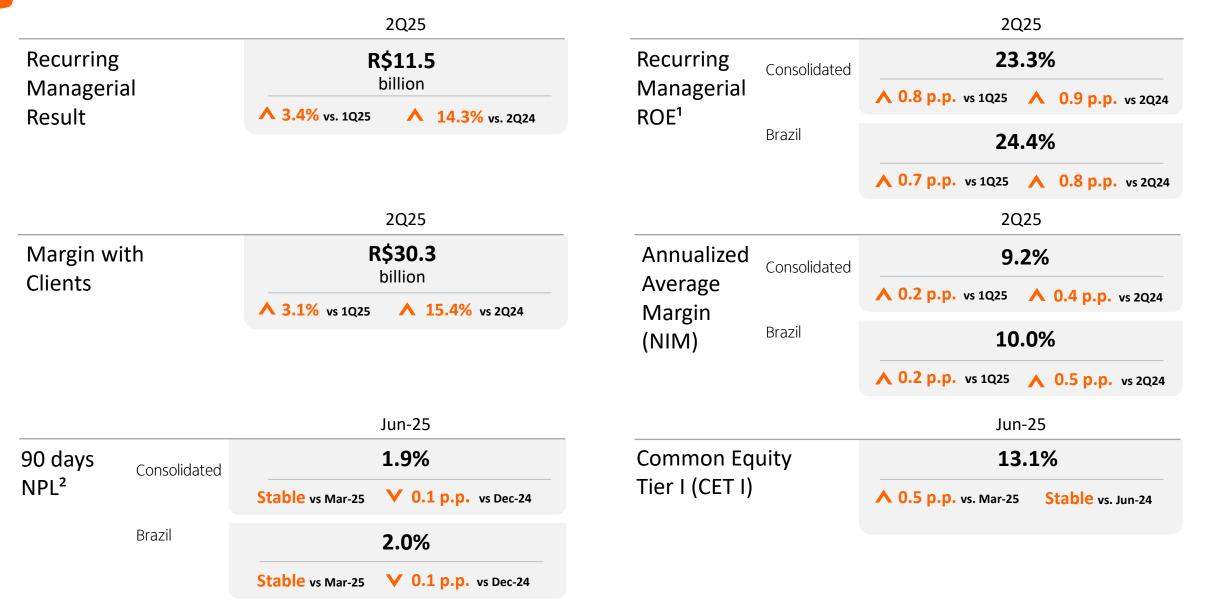


Results 2Q25

Highlights



Credit portfolio

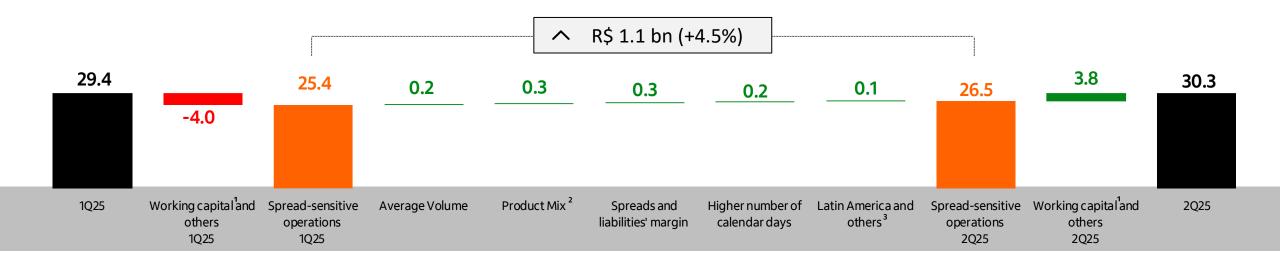
in R\$ billion	Jun-25	Mar-25	Δ	Jun-24	Δ
Individuals	451.9	448.8	0.7%	418.3	8.0%
Credit card loans	141.1	138.9	1.6%	130.9	7.7%
Personal loans	67.4	67.3	0.1%	63.9	5.5%
Payroll loans	72.8	74.1	-1.7%	74.0	-1.6%
Auto loans	36.2	36.8	-1.6%	34.8	4.0%
Mortgage	134.4	131.6	2.1%	114.6	17.2%
Very small, small and middle market loans	275.4	273.2	0.8%	243.6	13.1%
Corporate loans	431.4	425.3	1.4%	405.5	6.4%
Total Brazil	1,158.7	1,147.3	1.0%	1,067.3	8.6%
Latin America	230.4	235.8	-2.3%	227.4	1.3%
Total ¹	1,389.1	1,383.1	0.4%	1,294.7	7.3%
Total (ex-fx variation)	1,389.1	1,371.5	1.3%	1,289.4	7.7%
Very small, small and middle market loans	275.4	270.7	1.7%	242.7	13.4%
Corporate loans	431.4	421.8	2.3%	404.2	6.7%
Latin America	230.4	230.2	0.1%	224.3	2.7%

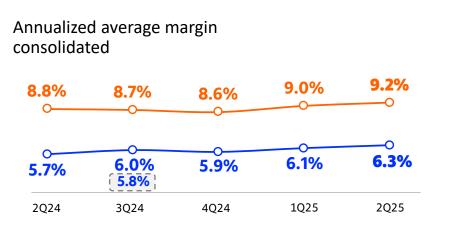
	Jun-25 x Mar-25	Jun-25 x Jun-24								
Financed credit card	^ 5.4%	^ 6.1%								
100% of the year over and Uniclass segments	year growth	in Personnalité								
Personal loans	Jun-25 x Mar-25	Jun-25 x Jun-24								
Clean credit ²	^ 1.1%	^ 12.1%								
Personalized credit	∨ 3.8%	∨ 12.6%								
83% of the year over year clean credit growth concentrated in Personnalité and Uniclass segments										
Very Small, small and market loans	Jun-25 x Mar-25									
Small companies		∧ 5.4%								
+21.7% growth in government programs loan										

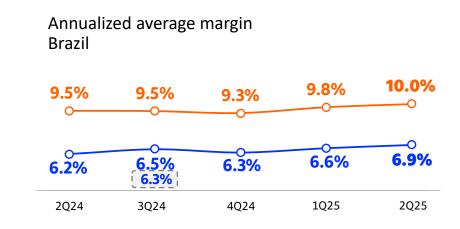
facilities in 2Q25

Financial Margin with Clients

in R\$ billion







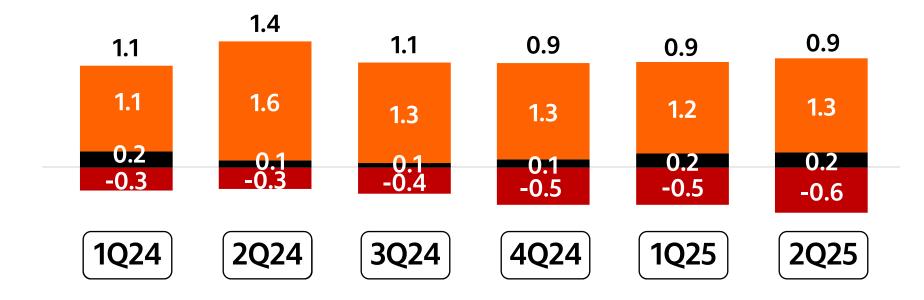


(1) Includes capital allocated to the business areas (except treasury), in addition to working capital of the corporation; (2) Change in the composition of assets with credit risk between periods in Brazil; (3) Latin America and structured wholesale operations.

Financial margin with the market

in R\$ billion

- Brazil
- Latin America
- Capital index hedge

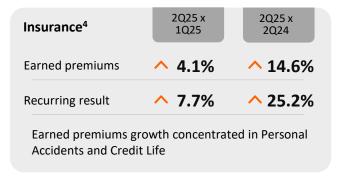


Commissions, fees and result from insurance

in R\$ billion							
Cardissuance							
Current account for individuals							
Credit operations and guarantees issued							
Payments and collections ¹							
Asset management ²							
Advisory services and brokerage							
Other Brazil							
Latin America							
Commissions and fees							
Insurance, pension plans and premium bonds ³							
Commissions and insurance							

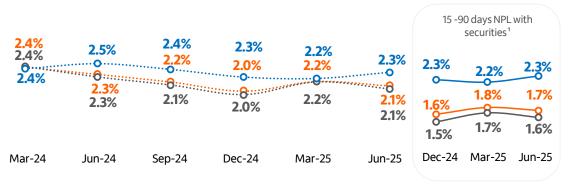
2Q25	1Q25	Δ	2Q24	Δ
3.3	3.3	0.4%	3.1	4.5%
8.0	0.8	-7.5%	0.9	-14.7%
0.6	0.6	-2.2%	0.7	-8.9%
2.4	2.3	2.8%	2.3	6.2%
1.9	1.7	13.6%	1.6	17.5%
0.9	1.1	-12.7%	1.5	-38.9%
0.4	0.4	2.2%	0.3	28.2%
1.0	1.0	0.3%	0.9	14.9%
11.3	11.2	1.0%	11.3	0.1%
2.8	2.6	8.8%	2.4	17.3%
14.2	13.8	2.5%	13.7	3.1%



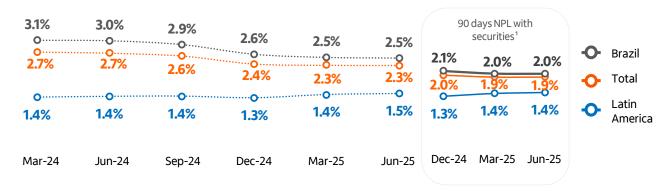


Credit Quality

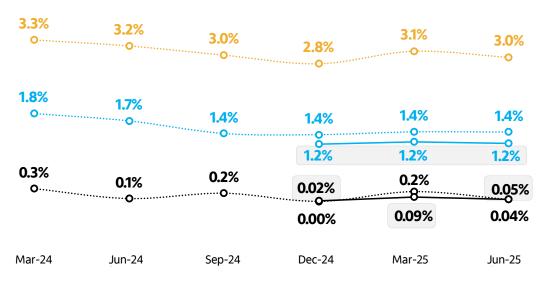
15 – 90 days NPL - % consolidated



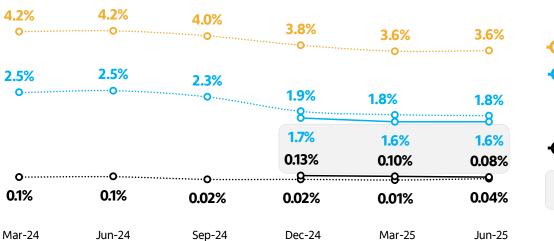
90 days NPL- % consolidated



Brazil



Brazil

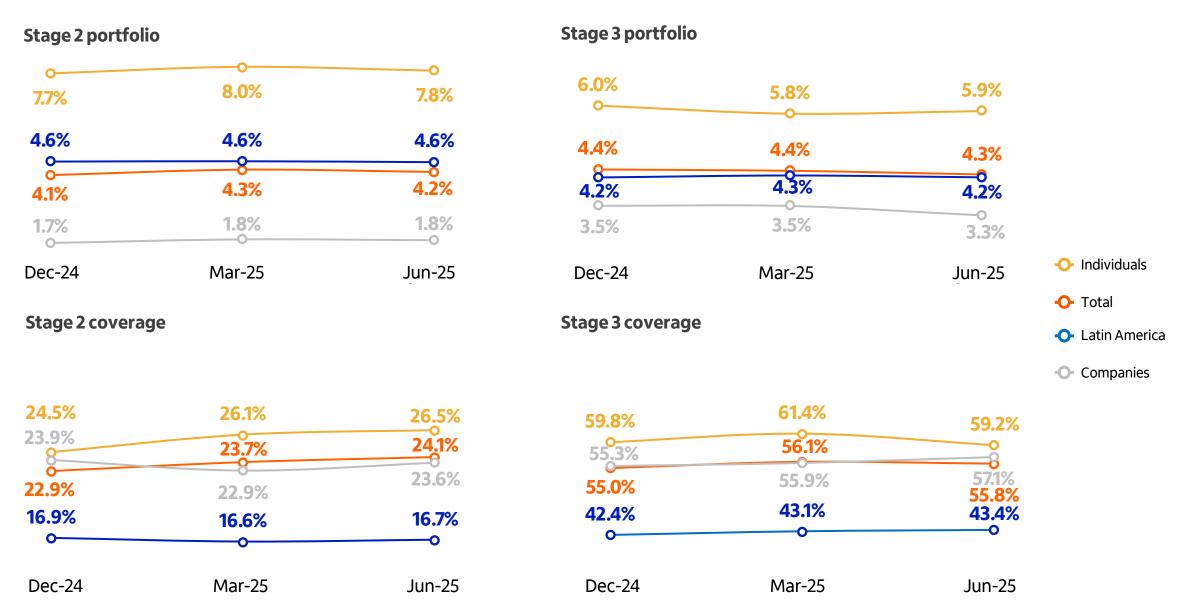




• Corporate

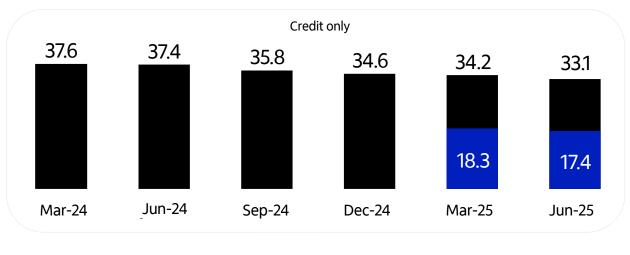
Ratio with Securities¹

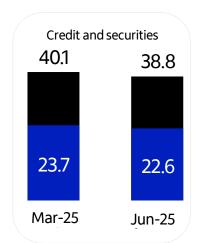
Credit Quality – Resolution 4,966 ratios



Quality and cost of credit

Renegotiated portfolio



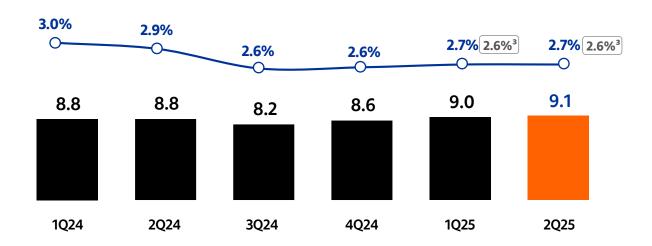


■ Renegotiated

Restructured



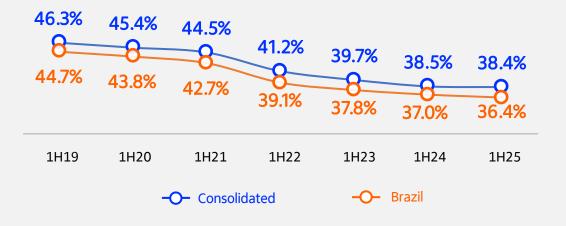
- Annualized cost of credit / Loan portfolio² - (%)



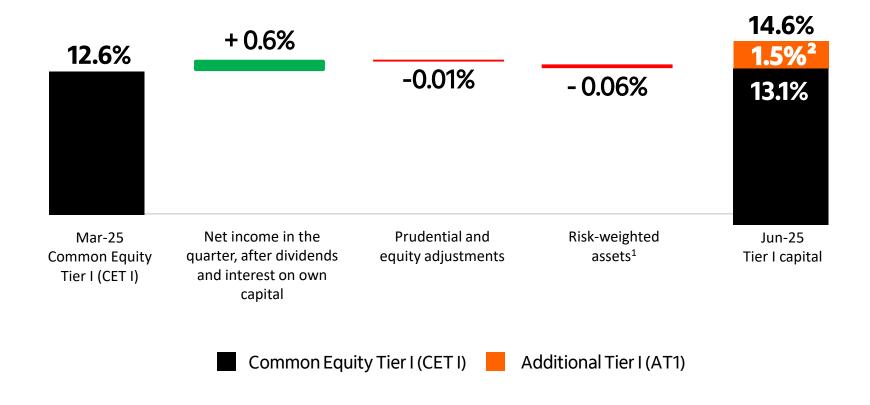
Non-interest expenses

In R\$ billion	2Q25	1Q25	Δ	2Q24	Δ	1H25	1H24	Δ
Personnel expenses (commercial and administrative)	(6.1)	(5.8)	5.3%	(5.7)	7.4%	(11.9)	(11.3)	5.4%
Transactional expenses (operations and services)	(4.3)	(4.1)	4.1%	(4.0)	5.4%	(8.4)	(7.9)	6.1%
Technology expenses (personnel and infrastructure)	(2.9)	(2.7)	6.8%	(2.4)	22.8%	(5.6)	(4.6)	22.1%
Other	(1.0)	(0.9)	10.7%	(1.0)	2.4%	(1.9)	(1.8)	7.2%
Total - Brazil	(14.3)	(13.5)	5.6%	(13.1)	9.2%	(27.8)	(25.5)	8.7%
Latin America	(2.2)	(2.3)	-2.7%	(2.0)	11.0%	(4.5)	(3.9)	15.4%
Non-interest expenses	(16.5)	(15.8)	4.4%	(15.1)	9.4%	(32.3)	(29.5)	9.6%

Efficiency ratio



Capital



Additional Tier I ratio (AT1) in June-25 is 1.5%. The exercise of the call option to the tier 1 subordinated notes, described in the 8/5/2025 Announcement to the Market, will take the Additional Tier I ratio to 1.3%.

Guidance 2025

	Consolidated	Reviewed
Total credit portfolio ¹	Growth between 4.5% and 8.5%	Maintained
Financial margin with clients	Growth between 7.5% and 11.5%	Growth between 11.0% and 14.0%
Financial margin with the market	Between R\$1.0 bn and R\$3.0 bn	Maintained
Cost of credit ²	Between R\$34.5 bn and R\$38.5 bn	Maintained
Commissions and fees and results from insurance operations ³	Growth between 4.0% and 7.0%	Maintained
Non-interest expenses	Growth between 5.5% and 8.5%	Maintained
Effective tax rate	Between 27.0% and 29.0%	Between 28.5% and 30.5%



One Itaú | Acess to a fullbank platform for all customers

Step 1: Seamless migration from a sinlge-product app to a fullbank platform

10.1MM

customers migrated with a conversion rate of 99.3%

Satisfaction¹
NPS above
80 points

Step 2: Conversion of the client to fullbank

54% of clients already have 3 or more products purchased

+32% in the engagement of cardholders clients after joining fullbank

SuperApp improving customer experience and generating higher business impact

19 major product launches in the last 18 months; +25% increase in SuperApp usage per customer



Piggy bank "Cofrinhos"

R\$13 billion of balance

93 points of satisfaction



Pix credit

15% of Personnalité and Uniclass client base have already used the product²

Interest bearing credit card portfolio increase whilst improving credit risk mix



+1.8 mn of active clients 90 days after launch

85 points of satisfaction

57% of clients didn't know where most of their expenses were concentrated



Transfer limit

+ of R\$13 billion

in limits transferred between cards

+20% of card transactionality in the first 3 months

Itaú intelligence

- 500+ use cases of GenAI use focusing on efficiency and productivity
- New pilots for autonomous clientfacing solutions



PIX on whatsapp

launch for the entire client base



Investment advice

investment specialist available 24 hours a day, in a pilot program with 10k customers



Loans

(Personal loans, payroll and FGTS)

+31% vs 2Q24 Digital production



Daily financing

(PIX credit, overdraft limit, paying bills and credit card instalment plan) **+72%** vs 2Q24 Digital production

(1) After the migration process; (2) over the active cardholder base





Results 2Q25





Additional Information

Results

In R\$ million	2Q25	1Q25	Δ	2Q24	Δ	1H25	1H24	Δ
Operating Revenues	45,728	44,537	2.7%	41,811	9.4%	90,265	82,164	9.9%
Managerial Financial Margin	31,177	30,322	2.8%	27,665	12.7%	61,500	54,545	12.7%
Financial Margin with Clients	30,320	29,399	3.1%	26,263	15.4%	59,719	52,084	14.7%
Financial Margin with the Market	858	923	-7.1%	1,402	-38.8%	1,781	2,461	-27.6%
Commissions and Fees	11,343	11,232	1.0%	11,333	0.1%	22,576	22,185	1.8%
Revenues from Insurance ¹	3,207	2,983	7.5%	2,813	14.0%	6,190	5,434	13.9%
Cost of Credit	(9,093)	(8,976)	1.3%	(8,812)	3.2%	(18,068)	(17,605)	2.6%
Expected Loss Expenses	(9,664)	(9,494)	1.8%	(9,462)	2.1%	(19,158)	(18,721)	2.3%
Discounts Granted	(708)	(714)	-0.8%	(617)	14.8%	(1,422)	(1,243)	14.4%
Recovery of Loans Written Off as Losses	1,280	1,233	3.8%	1,268	0.9%	2,512	2,360	6.5%
Retained Claims	(386)	(389)	-0.8%	(408)	-5.6%	(774)	(792)	-2.2%
Other Operating Expenses	(19,284)	(18,466)	4.4%	(17,627)	9.4%	(37,750)	(34,418)	9.7%
Non-interest Expenses	(16,492)	(15,796)	4.4%	(15,069)	9.4%	(32,288)	(29,456)	9.6%
Tax Expenses for ISS, PIS, Cofins and Other Taxes	(2,785)	(2,664)	4.5%	(2,553)	9.1%	(5,449)	(4,951)	10.1%
Insurance Selling Expenses	(6)	(6)	1.4%	(5)	27.8%	(12)	(12)	6.6%
Income before Tax and Minority Interests	16,966	16,706	1.6%	14,964	13.4%	33,673	29,349	14.7%
Income Tax and Social Contribution	(5,151)	(5,259)	-2.0%	(4,572)	12.7%	(10,410)	(8,899)	17.0%
Minority Interests in Subsidiaries	(307)	(319)	-3.9%	(320)	-4.0%	(626)	(607)	3.2%
Recurring Managerial Result	11,508	11,128	3.4%	10,072	14.3%	22,636	19,843	14.1%

Business model

In R\$ billion

Operating revenues

Managerial financial margin Commissions and fees Revenues from insurance ¹

Cost of credit

Retained claims

Non-interest expenses and other²

Recurring managerial result

		1H25		
Total	Credit	Trading	Insurance & services	Excess capital
90.3	49.9	1.8	37.4	1.2
61.5	41.5	1.8	17.0	1.2
22.6	8.4	0.0	14.2	-
6.2	-	-	6.2	-
(18.1)	(18.1)	-	-	-
(0.8)	-	-	(0.8)	-
(38.4)	(20.2)	(0.5)	(17.7)	(0.1)
22.6	8.5	0.8	12.4	1.0

	1H24												
Total	Credit	Trading	Insurance & services	Excess capital									
82.2	45.5	1.7	34.3	0.8									
54.5	37.3	1.7	14.8	0.8									
22.2	8.2	0.0	14.0	-									
5.4	-	-	5.4	-									
(17.6)	(17.6)	-	-	-									
(0.8)	-	-	(0.8)	-									
(35.0)	(18.1)	(0.5)	(16.3)	(0.0)									
19.8	6.5	0.7	12.1	0.5									

	∆ (1H25 x 1H24)												
Total	Credit	Credit Trading & services											
8.1	4.5	0.1	3.1	0.4									
7.0	4.3	0.1	2.2	0.4									
0.4	0.2	0.0	0.2	-									
0.8	-	-	0.8	-									
(0.5)	(0.5)	-	-	-									
0.0	-	-	0.0	-									
(3.4)	(2.0)	0.0	(1.4)	(0.0)									
2.8	2.0	0.1	0.3	0.4									

Average regulatory capital	197.9	119.8	5.3	52.3	20.5	179.2	106.3	5.0	48.0	19.8	18.7	13.4	0.3	4.3
Value creation	8.8	0.3	0.5	8.5	(0.5)	8.1	(0.3)	0.4	8.8	(0.8)	0.7	0.6	0.1	(0.3)
Recurring managerial ROE	22.8%	14.1%	30.7%	47.5%	9.4%	22.0%	12.2%	28.0%	50.6%	5.2%	0.8 p.p.	1.9 p.p.	2.7 p.p.	-3.2 p.p.

(1) Revenues from Insurance includes the Revenues from Insurance, Pension Plan and Premium Bonds Operations before Retained Claims and Selling Expenses. (2) Include Tax Expenses (ISS, PIS, COFINS and other), Insurance Selling Expenses and Minority Interests in Subsidiaries.

0.6

0.3

4.1 p.p.



Results 2Q25