



# Supplementary Índice 2025

Itaú Unibanco Holding S.A

# About this report

## Welcome to the Supplementary ESG Index 2025

This document is an integral part of our set of annual reports for the period from January 1 to December 31, 2025, and presents the summary of ESG metrics and indicators reported by Itaú Unibanco Holding S.A., in accordance with the laws and regulations in force in Brazil, and the main international sustainability reporting guidelines.

## Summary

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### ESG Report

Complete and detailed report on our participation in environmental, climate, social, and governance issues, highlighting our business, management practices, goals, and performance during the year.



### Integrated Annual Report

Strategic and concise overview of the value creation process, highlighting the business context, Organizational profile, strategy, capital performance, risks and opportunities, and climate issues.



### Supplementary index

Summary of metrics GRI, SASB, SDGs, UNEP FI and PRSAC Policy Effectiveness Plan.



### ESG Indicators Spreadsheet

Spreadsheet with the main ESG indicators and metrics of the last three years.

# Basis of preparation

The purpose of this document is to describe the preparation basis used in the main environmental, social and governance metrics and indicators disclosed in the 2025 ESG Report, bringing more transparency and understanding about the limits and assumptions adopted, ensuring that the information complies with the GRI guidelines.

This preparation basis was reviewed by PricewaterhouseCoopers (PwC), the independent auditor responsible for ensuring the 2025 ESG Report, in accordance with the AA1000AP (2018) standards and guidelines from the Global Reporting Initiative (GRI), Sustainability Accounting Standards Board (SASB) and Principles of Responsible Banking (UNEP FI).

## About the Company

Itaú Unibanco Holding S.A., also referred to as the “Organization,” “Institution,” “Company” or “Bank,” is a publicly traded entity organized and operating under Brazilian law, with a presence in 18 countries and international territories. Our head office is located at Praça Alfredo Egydio de Souza Aranha, No. 100, in the city of São Paulo, state of São Paulo, Brazil.

Our Company is jointly controlled by the companies: (i) Itaú Unibanco Participações S.A., (ii) Itaúsa S.A and (iii) Companhia E. Johnston de Participações.

Our business model covers all types of banking activity, through the following portfolios: commercial; investment; real estate credit; credit, financing and investment; leasing and foreign exchange operations.

## Report boundaries

The information presented in the 2025 ESG Report covers all operations of Itaú Unibanco Holding S.A, including controlled and associated companies in Brazil and abroad, and our stake in invested companies, with some exceptions.

The list of consolidated companies included in the 2025 ESG Report, including the countries where they operate and the Company's percentage of participation, are publicly available in the [Risk Management and Pillar 3 Report – 4Q25](#), page 18.

All information presented in the 2025 ESG Report is based on the 2025 annual financial year – January 1 to December 31 – with comparative data from the last three financial years, including relevant facts that occurred after this period up to the date of approval of the report, in line with the consolidated financial statements.

The 2025 ESG Report does not present significant changes in the boundaries, coverage and scope of the information presented. In addition, all adjustments referenced with the GRI 2-4 metric and other exceptions were presented in the report footnotes and in this Preparation Basis.

## Scope

This document describes the main criteria and assumptions adopted to calculate and measure the environmental, social and governance metrics and indicators that make up the 2025 ESG Report.

We ensure that adequate procedures are in place, in all material respects, as set out in this document, which:

- The information presented in the 2025 ESG Report reflects the Company's performance.
- The metrics and indicators presented in the ESG 2025 Report were selected based on materiality criteria and economic, social, and environmental impact.
- The methods for calculating ESG metrics and indicators are clearly described in the report and in this Basis of Preparation.

## Functional Currency

The 2025 ESG Report is prepared and presented in the local currency (Real). Foreign currency values are converted to the local currency using the exchange rate at the end of the period. All functional currencies and conversion rates used can be found in the [Management Analysis Report and Complete Financial Statements 4Q25](#), page 24.

## Information quality

All stages of preparation, collection, and consolidation of the 2025 ESG Report followed the main guidelines established in our

corporate policies, internal procedures, and control manuals.

Under the coordination of the Investor Relations Department of Itaú Unibanco Holding S.A., the ESG 2025 Report benefited from the participation and collaboration of several areas of the Organization.

The data used in the preparation of the ESG 2025 Report were collected from the responsible areas – extracted from information systems or management spreadsheets – and approved by their respective leaders, including coordinators, managers, superintendents, directors, governance bodies and independent auditors.

# GRI Content Summary

Itaú Unibanco Holding S.A reported in accordance with GRI Standards (GRI 1: Fundamentals 2021) for the period from January 1 to December 31, 2025. For more information on reporting to GRI metrics, access the documents indicated in the column “Response location”. The metrics adopted correspond to the most current GRI standards available for each set of standards.

Metric	Description	Location of the answer	Omission			Audited	Preparation basis and comments
			Topic	Reason	Explanation		
<b>GRI 2: The organization and its reporting practices (General Contents 2021)</b>							
2-1	Organization details	About this report, p. 3 About Itaú, p. 07	-	-	-	No	-
2-2	Entities included in the organization's sustainability report	About this report, p. 3	-	-	-	Yes	-
2-3	Reporting period, frequency and point of contact	About this report, p. 03	-	-	-	No	-
2-4	Restatements of information	About this report, p. 3 Sustainable finance, p. 67 Energy, p. 144 Health and safe, p. 207 Reporting channels, p. 298	-	-	-	Yes	-
2-5	External verification	About this report, p. 03 Auditor's limited assurance, p.313	-	-	-	Yes	-
<b>GRI 2: Activity and workers (General Contents 2021)</b>							
2-6	Activities, value chain and other business relationships	About this report, p. 3 Sustainable finance, p.67 Suppliers, p. 227	-	-	-	No	-

Metric	Description	Location of the answer	Omission			Audited	Preparation basis and comments
			Topic	Reason	Explanation		
2-7	Employees	Workforce, p. 157 Diversity and inclusion, p. 158 Attraction and retention, p. 171	2-7 a.i, a.ii and 2-7 b.i, bii	Incomplete information.	Considers only employees in Brazil, which represents Itaú's main operation. Data from other countries can be found in the annual reports of each international unit. We do not report the total number of temporary employees by region and gender.	Yes	"Employees" considers only employees managed by the Company's Human Resources Department, at all hierarchical levels. "Permanent employees" are employees with a formal employment contract (CLT). "Temporary employees": are employees with a fixed-term employment contract, including interns and apprentices. "Full-time" considers the working hours of permanent employees. "Part-time": considers a working day of less than 40 hours per week, including temporary employees. "Significant fluctuations" are significant variations in the number of employees that have a significant impact on the organizational structure, such as restructuring and mass layoffs.
2-8	Workers who are not employees	Suppliers, p. 227	-	-	-	No	Significant fluctuations" are significant variations in the number of third parties that significantly impact our operations.
<b>GRI 2: Governance (General Contents 2021)</b>							
2-9	Governance structure and its composition	Corporate governance p. 245 ESG Indicators spreadsheet	-	-	-	No	-
2-10	Appointment and selection to the highest governance body	Corporate governance, p. 245	-	-	-	No	-
2-11	President of the highest governance body	Corporate governance , p. 245	-	-	-	No	-

Metric	Description	Location of the answer	Omission			Audited	Preparation basis and comments
			Topic	Reason	Explanation		
2-12	Role played by the highest governance body in overseeing impact management	Sustainability, p. 24 Corporate governance, p. 245	-	-	-	No	-
2-13	Delegation of responsibility for impact management	Sustainability, p. 24 Corporate governance, p. 245	-	-	-	No	-
2-14	Role played by the highest governance body in sustainability reporting	About this report, p. 05 Corporate governance, p. 245	-	-	-	No	-
2-15	Conflicts of interest	Business ethics, p. 254	-	-	-	No	Conflicts of interest are managed as demonstrated on page 263, however, the information is not publicly disclosed.
2-16	Communication of critical concerns	Sustainability, p. 24 Corporate governance, p. 245	2-16 b.	Information unavailable/incomplete.	The information is not available because there is no monitoring of this category of information.	No	It considers "crucial concerns" as significant, real and potential risks that could affect the Organization, its business model and its value chain.
2-17	Collective knowledge of the highest governance body	Corporate governance, p. 245	-	-	-	No	-
2-18	Performance assessment of the highest governance body	Corporate governance, p. 245	2-18 c.	Confidentiality restrictions.	The information was omitted because it was considered strategic.	No	-
2-19	Remuneration policies	Compensation and benefits, p. 193	2-19 a.ii.	Confidentiality restrictions.	The information was omitted because it was considered strategic.	No	Termination payments are included in the total personnel expenses.
2-20	Process for determining remuneration	Compensation and benefits, p. 193 Corporate governance, p. 245	-	-	-	No	-

Metric	Description	Location of the answer	Omission			Audited	Preparation basis and comments
			Topic	Reason	Explanation		
2-21	Proportion of total annual remuneration	Compensation and benefits, p. 193	2-21 a, 2-21 b e 2-21 c.	Confidentiality restrictions.	The information was omitted because it was considered strategic.	No	-
<b>GRI 2: Strategy, policies and practices (General Contents 2021)</b>							
2-22	Declaration on sustainable development strategy	Message from the CEO, p. 8 Sustainability, p. 10 ESG Strategy, p. 21 Climate change, p. 32	-	-	-	No	-
2-23	Policy commitments	SAC Risks, p. 48 Relationship with clients, p. 111 Human Rights, p. 219 Business ethics, p. 254	-	-	-	No	-
2-24	Incorporation of policy commitments	SAC Risks, p. 48 Relationship with clients, p. 111 Human Rights, p. 219 Business ethics, p. 254	-	-	-	No	-
2-25	Processes to repair negative impacts	Sustainability, p. 10 ESG Strategy, p. 21 SAC Risks, p. 48 Environmental management, p. 122 Reporting channels, p. 298	-	-	-	Yes	-
2-26	Mechanisms for advice and raising concerns	Business ethics, p. 254 Reporting channels, p. 298	-	-	-	Yes	-
2-27	Compliance with laws and regulations	Business ethics, p. 254	2-27 b i. e b ii.	Information unavailable.	The data will be released in the Reference Form at a later date, after the publication of this document.	Yes	Amounts exceeding 0.5% of Net Worth are considered significant.
2-28	Participation in associations	Political influence, p. 270	-	-	-	No	-

Metric	Description	Location of the answer	Omission			Audited	Preparation basis and comments
			Topic	Reason	Explanation		
<b>GRI 2: Stakeholder engagement (General Contents 2021)</b>							
2-29	Approach to stakeholder engagement	Sustainability, p. 10 Sustainable finance, p. 67 Responsible investment, p. 82 Employee experience, p. 217 Suppliers, p. 232	-	-	-	Yes	-
2-30	Collective bargaining agreements	Labor relations, p. 186 Compensation and benefits, p. 193 Health and safety, p.207	-	-	-	No	-
<b>GRI 3: Material Topics 2021</b>							
3-1	Process of defining material topics	Sustainability, p. 10	-	-	-	Yes	-
3-2	List of material topics	Sustainability, p. 10 Materiality Matrix, p.14	-	-	-	Yes	-
3-3	Management of material topics	Sustainability, p. 10 ESG Strategy, p. 21	-	-	-	No	-
3-3	Data protection and information security	Privacy and data protection, p. 284	-	-	-	No	-
3-3	Credit and sustainable financing	Sustainability in business, p. 64	-	-	-	No	-
3-3	Diversity, equity and inclusion	Workforce, p. 157 Diversity and inclusion, p. 158	-	-	-	No	-
3-3	Working conditions	Diversity and inclusion, p. 158 Development, p. 177 Employee experience, p. 217 Labor relations, p. 186 Compensation and benefits, p. 193 Health and safety, p. 207	-	-	-	No	-

Metric	Description	Location of the answer	Omission			Audited	Preparation basis and comments
			Topic	Reason	Explanation		
3-3	Climate change	Climate change, p. 32 SAC Risks, p. 48 GHG emissions, p. 129	-	-	-	No	-
3-3	Customer-focused innovation	Sustainable finance, p. 67 Relationship with clients, p. 111	-	-	-	No	-
3-3	Financial inclusion and entrepreneurship	Sustainable finance, p. 67	-	-	-	No	-
3-3	Responsible Investment	Sustainability in business, p. 64 Sustainable finance, p. 67 Responsible investment, p. 82	-	-	-	No	-
3-3	Financial education and responsible offering	Sustainable finance, p. 67 Relationship with clients, p. 111	-	-	-	No	-
3-3	Corporate governance	Corporate governance, p. 245	-	-	-	No	-
3-3	Integrity and ethics	Business ethics, p. 254 Reporting channels, p. 298 Human Rights, p. 219	-	-	-	No	-
3-3	Social responsibility and political influence	Private social investment, p. 233 Political influence, p. 270	-	-	-	No	-
3-3	Biodiversity and use of land	Biodiversity, p. 37	-	-	-	No	-
3-3	Responsible supply chain	Suppliers, p. 227	-	-	-	No	-
3-3	Environmental management and eco-efficiency	Environmental management, p. 122 GHG emissions, p. 129 Water, p. 148 Energy, p. 144 Materials and waste, p. 151	-	-	-	No	-

Metric	Description	Location of the answer	Omission			Audited	Preparation basis and comments
			Topic	Reason	Explanation		
<b>GRI 201: Economic Performance 2016</b>							
201-1	Direct economic value generated and distributed	About Itaú, p. 07 Integrated Annual Report, p.18	-	-	-	Yes	Amount derived from the Statement of Consolidated Added Value, in accordance with Technical Pronouncement CPC 09.
201-2	Financial implications and other risks and opportunities arising from climate change	Biodiversity, p. 37 SAC Risks, p. 48 Sustainability in business, p. 64 Integrated Annual Report, p.41	-	-	-	Yes	-
<b>GRI 203: Indirect Economic Impacts 2016</b>							
203-2	Significant indirect economic impacts	Financial inclusion and entrepreneurship , p. 96 Private social investment , p. 233	-	-	-	Yes	-
<b>GRI 204: Purchasing Practices 2016</b>							
204-1	Proportion of spending on local suppliers	Suppliers, p. 227	-	-	-	Yes	-
<b>GRI 205: Fight Against Corruption 2016</b>							
205-1	Operations assessed for corruption related risks	Human Rights, p. 219 Suppliers, p. 227 Business ethic, p. 254	-	-	-	No	We consider "Operations" to be all of our business transactions, relationships, and administrative activities, and "Significant Risks" to be risks that could affect the Organization's image and transactions.

Metric	Description	Location of the answer	Omission			Audited	Preparation basis and comments
			Topic	Reason	Explanation		
205-2	Communication and training in anti-corruption policies and procedures	Suppliers, p. 227 Business ethics, p.254	205-2 b., c. and e.	Information unavailable.	We do not monitor information segregated by region, only consolidated data. Our suppliers in Brazil declare their acceptance of our Supplier Relationship Code and the Itaú Unibanco Code of Ethics and Conduct.	Yes	-
205-3	Confirmed cases of corruption and measures taken	Business ethics, pg. 254 Reporting channels, p. 298	-	-	-	Yes	-
<b>GRI 302: Energy 2016</b>							
302-1	Energy consumption inside the organization	Energy, p. 144	302-1 c e d.	Information unavailable.	No information is collected with this segmentation.	Yes	-
302-3	Energy intensity	Energy, p. 144	-	-	-	No	-
302-4	Reduction of energy consumption	Energy, p. 144	-	-	-	Yes	-

Metric	Description	Location of the answer	Omission			Audited	Preparation basis and comments
			Topic	Reason	Explanation		
<b>GRI 303: Water and effluents 2018</b>							
303-3	Water withdraw	Water, p. 148	303-3 b e c.	Incomplete information.	We do not report water consumption data segmented by water-stressed regions due to technical and structural limitations in the data collection and monitoring model.	No	-
303-4	Water disposal	Water, p. 148	303-4 c.	Incomplete information.	The wastewater is treated in dedicated treatment plants or through public water and sanitation companies.	No	-
303-5	Water consumption	Water, p. 148	303-5 b.	Incomplete information.	Data reported in megaliters. We do not report water consumption data segmented by water-stressed regions due to technical and structural limitations in the data collection and monitoring model.	Yes	-

Metric	Description	Location of the answer	Omission			Audited	Preparation basis and comments
			Topic	Reason	Explanation		
<b>GRI 305: Emissions 2016</b>							
305-1	Direct (Scope 1) greenhouse gas (GHG) emissions	GHG emissions, p.129	-	-	-	Yes	-
305-2	Indirect (Scope 2) greenhouse gas (GHG) emissions from energy purchases	GHG emissions, p.129	-	-	-	Yes	-
305-3	Other indirect (Scope 3) greenhouse gas (GHG) emissions	GHG emissions, p.129 Financed emissions , p.139	-	-	-	Yes	-
305-4	Greenhouse gas (GHG) emissions intensity	GHG emissions, p.129 Financed emissions , p.139	-	-	-	Yes	-
305-5	Reduction of greenhouse gas (GHG) emissions	GHG emissions, p.129 Financed emissions , p.139	-	-	-	Yes	-
<b>GRI 306: Waste 2020</b>							
306-3	Waste generated	Materials and waste, p. 151	-	-	-	Yes	-
306-4	Waste not intended for final disposal	Materials and waste, p. 151	-	-	-	No	-
306-5	Waste destined for final disposal	Materials and waste, p. 151	-	-	-	No	-

Metric	Description	Location of the answer	Omission			Audited	Preparation basis and comments
			Topic	Reason	Explanation		
<b>GRI 308: Supplier Environmental Assessment 2016</b>							
308-2	Negative environmental impacts in the supply chain and measures taken	Suppliers, p. 227	-	-	-	No	The suppliers' activities were assessed in relation to environmental risk based on their potential environmental impact and/or carbon-intensive nature, and the following points were evaluated: transport activities or those involving extensive logistics structures (air or road); industrial operations; sectors with significant electricity consumption; management of common and/or special waste; activities recognized for high emissions (e.g., soft drinks; sewage and water treatment).
<b>GRI 401: Employment 2016</b>							
401-1	New hires and employee turnover	Attraction and retention, p. 171	401-1 a e b.	Incomplete information.	There is no integrated collection segmented by region.	Yes	-
401-3	Maternity and paternity leave	Health and safety, p.207	-	-	-	Yes	-
<b>GRI 403: Occupational Health and Safety 2018</b>							
403-1	Occupational health and safety management system	Health and safety, p.207	-	-	-	Yes	-
403-2	Hazard identification, risk assessment and incident investigation	Health and safety, p.207	-	-	-	No	Consult the preparation guidelines for GRI metrics 2-7, 2-8, and 2-30.
403-3	Occupational health services	Health and safety, p.207	403.a	Incomplete information.	The information is not being handled according to the parameters established by the GRI.	No	Consult the preparation guidelines for GRI metrics 2-7, 2-8, and 2-30.

Metric	Description	Location of the answer	Omission			Audited	Preparation basis and comments
			Topic	Reason	Explanation		
403-4	Worker participation, consultation and communication with workers regarding occupational health and safety	Health and safety, p.207	403-4 a. e b.	Incomplete information.	The information is not being handled according to the parameters established by the GRI.	No	Consult the preparation guidelines for GRI metrics 2-7, 2-8, and 2-30.
403-5	Training of workers in occupational health and safety	Health and safety, p.207	-	-	-	No	Consult the preparation guidelines for GRI metrics 2-7, 2-8, and 2-30.
403-6	Promoting worker health	Health and safety, p.207	-	-	-	Yes	Consult the preparation guidelines for GRI metrics 2-7, 2-8, and 2-30.
403-7	Prevention and mitigation of occupational health and safety impacts directly linked to business relationships	Health and safety, p.207	-	-	-	No	-
403-8	Workers covered by an occupational health and safety management system	Health and safety, p.207	403-8 a.	Information unavailable.	Unmeasured information.	Yes	This does not include workers who are not employees. Consult the GRI 2-7, 2-8, and 2-30 metrics preparation basis.
403-9	Work accidents	Health and safety, p.207	403-9 a.ii, a.iii, b.ii, b.iii, c.ii, c.ii e c.iii	Not applicable.	The financial sector does not present significant levels of hazard related to workplace accidents (as described in the NR 16 classifications). For this reason, we have adopted our own metrics and KPIs, which we consider relevant for monitoring and managing our workforce, such as absenteeism and lost days rate.	Yes	The concepts adopted for work-related accidents and occupational diseases are based on Social Security Law No. 8.213/91. "Work-related accidents with serious consequences" are those that result in death or serious injuries, such as absence from work exceeding 180 days or irreversible injury. "Work-related accidents requiring mandatory reporting" are those that must be reported to the INSS (Brazilian National Institute of Social Security). Consult the preparation database for GRI metrics 2-7, 2-8, and 2-30.

Metric	Description	Location of the answer	Omission			Audited	Preparation basis and comments
			Topic	Reason	Explanation		
403-10	Occupational diseases	Health and safety, p.207	403-10 a.ii e b.ii	Incomplete information.	The information is not being handled according to the parameters established by the GRI.	Yes	Occupational diseases that require mandatory reporting” are health problems that must be reported to employees, in accordance with Ministry of Health Ordinance No. 777/2004. We do not have direct control over workers who are not employees. Consult the basis for preparing metrics GRI 2-7, 2-8 and 2-30.
<b>GRI 404: Training and Education 2016</b>							
404-1	Average training hours per year, per employee	Development, p. 177	-	-	-	Yes	The average considers the total training hours of all employees (synchronous and asynchronous) divided by the total number of employees trained in the year. Consult the GRI 2-7 metrics preparation database.
404-2	Programs to improve employee skills and provide assistance for career transition	Attraction and retention , p.171 Development, p. 177	-	-	-	No	-
404-3	Percentage of employees receiving regular performance and career development reviews	Development, p. 177 Compensation and benefits, p. 193	-	-	-	No	All employees in Brazil regardless of gender and job level, receive regular performance reviews, in line with our Performance, Development and Career policy. Consult the GRI 2-7 metrics preparation database.

Metric	Description	Location of the answer	Omission			Audited	Preparation basis and comments
			Topic	Reason	Explanation		
<b>GRI 405: Diversity and Equal Opportunities 2016</b>							
405-1	Diversity in governance bodies and employees	Workforce, p. 157 Attraction and retention, p 171 Corporate governance, p. 245	-	-	-	Yes	Consult the GRI 2-7 metrics preparation database.
405-2	Ratio between base salary and remuneration received by women and those received by men	Compensation and benefits, p. 193	405-2 b.	Not applicable.	We consider the operational units located in Brazil which are included in the calculation of the salary ratio, to be significant. Therefore, there is no other unit to present segmentation.	Yes	-
<b>GRI 406: Non-Discrimination 2016</b>							
406-1	Cases of discrimination and corrective measures taken	Reporting channels, p.298	-	-	-	Yes	-
<b>GRI 410: Security Practices 2016</b>							
410-1	Security personnel trained in Human Rights policies or procedures	Suppliers, p. 227	-	-	-	No	Human rights training for public and private security teams goes beyond theory, focusing on operational practices that guarantee human dignity and respect current legislation.

Metric	Description	Location of the answer	Omission			Audited	Preparation basis and comments
			Topic	Reason	Explanation		
<b>GRI 414: Social Assessment of Suppliers 2016</b>							
414-2	Negative social impacts of the supply chain and measures taken	Suppliers, p. 227	-	-	-	No	The suppliers' activities were assessed in relation to environmental risk based on their potential environmental impact and/or carbon-intensive nature, and the following points were evaluated: transport activities or those involving extensive logistics structures (air or road); industrial operations; sectors with significant electricity consumption; management of common and/or special waste; activities recognized for high emissions (e.g., refrigerants; sewage and water treatment).
<b>GRI 415: Public Policies 2016</b>							
415-1	Political contributions	Political influence, p. 270	-	-	-	No	
<b>GRI 418: Customer Privacy 2016</b>							
418-1	Substantiated complaints regarding breach of privacy and loss of customer data	Privacy and data protection, p. 284 Reporting channels, p. 298	418-1 b.	Confidentiality restrictions	This information was omitted because it was considered strategic.	Yes	-

# SASB Index

In 2019, we joined the Sustainability Accounting Standards Board Alliance and began reporting information in accordance with the SASB standards for the Financial Sector, for the following segments: Commercial Banking (CB); Asset Management and Custody Activities (AC); Investment Banking and Brokerage (IB); Insurance (IN); and Mortgage Finance (MF). This index lists the SASB metrics reported in the 2025 annual reports of Itaú Unibanco Holding S.A.

Metric	Description	Location of the answer	Commented adherence	Audited
<b>Data security</b>				
FN-CB-230a.1	Number of data breaches, percentage of personal data breaches, number of account holders affected	Privacy and data protection, p. 284	Some of the information required by the indicator is strategic, therefore it is not disclosed.	No
FN-CB-230a.2	Description of the approach to identifying and resolving data security risks	Privacy and data protection, p. 284	Some of the information required by the indicator is strategic, therefore it is not disclosed.	Yes
<b>Building financial inclusion and capacity</b>				
FN-CB-240a.1	Number and value of outstanding loans that qualify for programs designed to promote small business and community development	Financial inclusion and entrepreneurship, p. 96	Some of the information required by the indicator is not available.	Yes
FN-CB-240a.2	Number and value of past due and delinquent loans or loans subject to forbearance that qualify for programs designed to promote small business and community development.	Financial inclusion and entrepreneurship, p. 96	Some of the information required by the indicator is not available.	Yes
FN-CB-240a.3	Number of no-cost retail checking accounts opened for clients previously without or with limited access to banking services.	Financial inclusion and entrepreneurship, p. 96	In Brazil, we lack control over information that could determine who are customers without access, with limited access, or lacking access to banking services.	Yes

Metric	Description	Location of the answer	Commented adherence	Audited
FN-CB-240a.4	Number of participants in financial education initiatives for clients with no access, limited access or underserved by financial services..	Financial inclusion and entrepreneurship, p. 96	In Brazil, we lack control over information that could determine who are customers without access, with limited access, or lacking access to banking services.	No
<b>Employee diversity and inclusion</b>				
FN-AC-330a.1	Percentage of gender and diversity group representation in executive management, non-executive management, technical positions and all other employees.	Workforce, p. 157 Diversity and inclusion, p. 158	Some of the information required by the indicator is not available.	Yes
FN-IB-330a.1				
<b>Incorporation of environmental, social and governance factors into credit analysis</b>				
FN-CB-410a.2	Description of the approach to incorporating environmental, social and governance (ESG) factors into credit analysis.	SAC Risks, p.48	Complete	Yes
<b>Incorporation of environmental, social and governance factors into investment management and advisory services</b>				
FN-AC-410a.1	Value of assets under management, by asset class, that employ environmental, social and governance (ESG) integration, thematic sustainability investing, and screening.	Responsible investment, p. 82	Complete	Yes
FN-AC-410a.2	Description of the approach to incorporating environmental, social and governance factors into investment and/or asset management processes and strategies.	Responsible investment, p. 82	Complete	Yes
FN-AC-410a.3	Description of proxy voting and investee engagement policies and procedures	Responsible investment, p. 82	Some of the information required by the indicator is not available.	No
<b>Incorporation of environmental, social and governance factors into investment banking and brokerage activities</b>				
FN-IB-410a.1	Revenue from underwriting, advisory and securitization operations that integrate environmental, social and governance (ESG) factors, by sector.	Sustainable finance, p. 67 Responsible investment, p. 82	Some of the information required by the indicator is not available.	Yes
FN-IB-410a.2	Number and total value of investments and loans that integrate environmental, social and governance (ESG) factors, by sector.	Sustainability in business, p. 64	Some of the information required by the indicator is not available.	No

Metric	Description	Location of the answer	Commented adherence	Audited
FN-IB-410a.3	Description of the approach to incorporating environmental, social and governance (ESG) factors into investment banking and brokerage activities	Sustainable finance, p. 64	Complete.	No
<b>Incorporation of environmental, social and governance factors into investment management</b>				
FN-IN-410a.2	Description of the approach to incorporating environmental, social and governance aspects into investment management processes and strategies	Responsible investment, p. 82	Some of the information required by the indicator is not available.	Yes
<b>Financed emissions</b>				
FN-CB-410b.1	Absolute gross financed emissions, disaggregated by Scope 1, Scope 2 and Scope 3.	GHG emissions, p. 129	Complete	Yes
FN-CB-410b.2	Gross exposure for each sector by asset class.	GHG emissions, p. 129	Complete	Yes
FN-CB-410b.3	Percentage of gross exposure included in the calculation of financed issues	GHG emissions, p. 129	Complete	Yes
FN-CB-410b.4	Description of the methodology used to calculate financed emissions.	GHG emissions, p. 129	Complete	Yes
<b>Policies designed to encourage responsible behavior</b>				
FN-IN-410b.2	Discussion of products and/or product features that encourage health, safety and/or environmentally responsible actions and/or behaviors.	Sustainable finance, p. 67	Some of the information required by the indicator is not available.	No
<b>Exposure to physical risk</b>				
FN-IN-450a.3	Description of the approach to incorporating environmental risks into the underwriting process for individual contracts and into enterprise risk management and capital adequacy	Sustainable finance, p. 67	Some of the information required by the indicator is not available.	No
<b>Environmental Risk for Mortgaged Properties</b>				
FN-MF-450a.3	Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting	SAC Risks, p. 48	Some of the information required by the indicator is not available.	No

Metric	Description	Location of the answer	Commented adherence	Audited
<b>Business Ethics</b>				
FN-CB-510a.1	Total amount of pecuniary losses resulting from lawsuits associated with fraud, insider trading, antitrust, anticompetitive conduct, market manipulation, mismanagement, or other related financial industry rules or regulations.	Form 20F Item: Chapter 8A	Some of the information required by the indicator is not available.	No
FN-AC-510a.1				
FN-IB-510a.1				
FN-CB-510a.2	Description of whistleblowing policies and procedures	Reporting channels, p. 298	Complete	Yes
FN-AC-510a.2				
FN-IB-510a.2				
<b>Systemic risk management</b>				
FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category.	Form 20F Item: Basel III Framework	Complete	No
FN-IB-550a.1				
FN-CB-550a.2	Description of the approach to incorporating the results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other corporate activities	Complete Financial Statements in accordance with IFRS 4Q25, page 133	Some of the information required by the indicator is not available.	No
FN-IB-550a.2				
<b>Employee incentives and risk taking</b>				
FN-IB-550b.3	Discussion of policies related to the supervision, control and validation of prices of Level 3 assets and liabilities set by traders	Complete Financial Statements in accordance with IFRS 4Q25, page 95	Complete	No

# Sustainable Development Goals

The Sustainable Development Goals (SDGs) were launched in September 2015 and comprise 17 goals and 169 targets to be achieved by 2030, covering diverse themes on social, economic, and environmental issues. In this index, we present the priority SDGs for Itaú Unibanco, defined based on our business model, correlation with our materiality and ESG strategy, as well as examples of externalities and our contribution to achieving the global targets set for 2030.

Sustainable Development Goals (SDGs) - Priority goals	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
<b>SDG 1 – No Poverty</b>				
1.4 By 2030, ensure that all men and women, particularly the poor and vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technologies and financial services, including microfinance.	<ul style="list-style-type: none"> <li>• Diversity and Development</li> <li>• Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>• Innovation with a Customer Focus</li> <li>• Financial Inclusion and Entrepreneurship</li> <li>• Sustainable Credit and Financing</li> </ul>	<ul style="list-style-type: none"> <li>• Personalization of financial offers with appropriate economic profiles</li> <li>• Advancement of inclusive technologies in the user experience</li> <li>• Development of minority groups as SMEs</li> <li>• Fostering a sustainable and inclusive economy with credit allocation in sustainable sectors</li> <li>• Granting credit to minority groups, generating income and financial and social inclusion</li> </ul>	<a href="#">Sustainability in business, p. 64</a> <a href="#">Relationship with clients, p.111</a>
1.5 By 2030, build the resilience of the poor and those in vulnerable situations, and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters	<ul style="list-style-type: none"> <li>• Climate Transition</li> <li>• Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>• Climate Change</li> <li>• Sustainable Credit and Financing</li> </ul>	<ul style="list-style-type: none"> <li>• Climate risk management in credit granting</li> <li>• Fostering a sustainable and inclusive economy by allocating credit to sustainable sectors</li> <li>• Granting credit to SMEs for minority groups, generating income and financial and social inclusion</li> </ul>	<a href="#">Climate change, p. 32</a> <a href="#">Sustainability in business, p. 64</a> <a href="#">SAC Risks, p. 48</a>

Sustainable Development Goals (SDGs) - Priority goals	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
<p>1.a Ensure significant mobilization of resources from a variety of sources, including through enhanced development cooperation, to provide adequate and predictable means for developing countries, particularly least developed countries, to implement programs and policies to end poverty in all its dimensions.</p>	<ul style="list-style-type: none"> <li>• Diversity and Development</li> <li>• Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>• Financial Inclusion and Entrepreneurship</li> <li>• Sustainable Credit and Financing</li> </ul>	<ul style="list-style-type: none"> <li>• Development of minority groups, such as SMEs</li> <li>• Granting credit to SMEs for minority groups, generating income and financial and social inclusion.</li> </ul>	<p><a href="#">Sustainability in business, p. 64</a>  <a href="#">Relationship with clients p. 113</a></p>
<b>SDG 2 – Zero Hunger and Sustainable Agriculture</b>				
<p>2.3 By 2030, double agricultural productivity and the incomes of smallholder food producers, particularly women, indigenous peoples, family farmers, pastoralists and fishers, including through secure and equal access to land, other productive resources and inputs, knowledge, financial services, markets and opportunities for value addition and non-agricultural employment.</p>	<ul style="list-style-type: none"> <li>• Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>• Biodiversity and Land Use</li> <li>• Sustainable Credit and Financing</li> </ul>	<ul style="list-style-type: none"> <li>• Promoting a sustainable and inclusive economy through credit allocation in sustainable sectors</li> <li>• Granting credit to SMEs for minority groups, generating income and financial and social inclusion</li> <li>• Reforestation and sustainable management</li> <li>• Preservation and conservation of fauna and flora</li> <li>• Allocation of resources and partnerships for the development of technologies that boost the bioeconomy</li> </ul>	<p><a href="#">Biodiversity, p. 37</a>  <a href="#">Sustainability in business, p. 64</a></p>
<p>2.4 By 2030, ensure sustainable food production systems and implement resilient agricultural practices that increase productivity and production, help maintain ecosystems, strengthen adaptive capacity to climate change, extreme weather, drought, floods and other disasters, and progressively improve land and soil quality.</p>	<ul style="list-style-type: none"> <li>• Climate Transition</li> <li>• Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>• Climate Change</li> <li>• Credit and sustainable financing</li> <li>• Biodiversity and Land Use</li> </ul>	<ul style="list-style-type: none"> <li>• Promoting a sustainable and inclusive economy through credit allocation in sustainable sectors</li> <li>• Reforestation and sustainable management</li> <li>• Preservation and conservation of fauna and flora</li> <li>• Allocation of resources and partnerships for the development of technologies that boost the bioeconomy</li> </ul>	<p><a href="#">Biodiversity, p. 37</a>  <a href="#">Sustainability in business, p. 64</a></p>

Sustainable Development Goals (SDGs) - Priority goals	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
2.a Increase investment, including through enhanced international cooperation, in rural infrastructure, agricultural research and extension services, technology development, and plant and animal gene banks, to enhance agricultural production capacity in developing countries, particularly least developed countries.	<ul style="list-style-type: none"> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Credit and sustainable financing</li> <li>Biodiversity and Land Use</li> </ul>	<ul style="list-style-type: none"> <li>Promoting a sustainable and inclusive economy through credit allocation in sustainable sectors</li> <li>Reforestation and sustainable management</li> <li>Preservation and conservation of fauna and flora</li> <li>Allocation of resources and partnerships for the development of technologies that boost the bioeconomy</li> </ul>	<a href="#">Biodiversity, p. 37</a> <a href="#">Sustainability in business, p. 64</a>
<b>SDG 3 – Good Health and Well-being</b>				
3.c Substantially increase health financing and the recruitment, development, training, and retention of health personnel in developing countries, especially in least developed countries and small island developing States.	<ul style="list-style-type: none"> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Credit and sustainable financing</li> </ul>	<ul style="list-style-type: none"> <li>Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors.</li> </ul>	<a href="#">Sustainability in business, p. 64</a>
<b>SDG 5 – Gender Equality</b>				
5.5 Ensure the full and effective participation of women and equal opportunities for leadership and all levels of decision-making in political, economic and public life.	<ul style="list-style-type: none"> <li>Diversity and Development</li> <li>Governance and Conduct</li> </ul>	<ul style="list-style-type: none"> <li>Diversity, equity and inclusion</li> </ul>	<ul style="list-style-type: none"> <li>Reducing gender inequality</li> </ul>	<a href="#">Diversity and inclusion page 158</a> <a href="#">Corporate governance p. 245</a>
<b>SDG 5 – Gender Equality</b>				
6.4 By 2030, substantially increase water-use efficiency across all sectors and ensure sustainable withdrawals and supplies of freshwater to address water scarcity and substantially reduce the number of people suffering from water scarcity.	<ul style="list-style-type: none"> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Credit and sustainable financing</li> </ul>	<ul style="list-style-type: none"> <li>Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors.</li> </ul>	<a href="#">Sustainability in business, p. 64</a>

Sustainable Development Goals (SDGs) - Priority goals	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
6.6 By 2020, protect and restore water-related ecosystems, including mountains, forests, wetlands, rivers, aquifers and lakes.	<ul style="list-style-type: none"> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Credit and sustainable financing</li> <li>Environmental management and eco-efficiency</li> <li>Biodiversity and land use</li> </ul>	<ul style="list-style-type: none"> <li>Promoting a sustainable and inclusive economy through credit allocation in sustainable sectors</li> <li>Rainwater harvesting, water reuse, and water curtains</li> <li>Reforestation and sustainable management</li> <li>Preservation and conservation of fauna and flora</li> </ul>	<a href="#">Sustainability in business, p. 64</a> <a href="#">Biodiversity, p. 37</a> <a href="#">Environmental management, p. 122</a>
<b>SDG 7 – Affordable and Clean Energy</b>				
7.2 By 2030, substantially increase the share of renewable energy in the global energy mix	<ul style="list-style-type: none"> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Sustainable Credit and Financing</li> </ul>	<ul style="list-style-type: none"> <li>Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors</li> </ul>	<a href="#">Sustainability in business, p. 64</a>
7.3 By 2030, double the global rate of improvement in energy efficiency	<ul style="list-style-type: none"> <li>Climate Transition</li> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Environmental Management and Eco-efficiency</li> <li>Sustainable Credit and Financing</li> </ul>	<ul style="list-style-type: none"> <li>Use of renewable energy</li> <li>Fostering a sustainable and inclusive economy by allocating credit to sustainable sectors</li> </ul>	<a href="#">Sustainability in business, p. 64</a> <a href="#">Environmental management, p. 122</a>
7.a By 2030, enhance international cooperation to facilitate access to clean energy research and technologies, including renewable energy, energy efficiency and advanced and cleaner fossil fuel technologies, and promote investment in energy infrastructure and clean energy technologies	<ul style="list-style-type: none"> <li>Climate Transition</li> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Climate Change</li> <li>Sustainable Credit and Financing</li> </ul>	<ul style="list-style-type: none"> <li>Climate risk management in credit granting</li> <li>Fostering a sustainable and inclusive economy by allocating credit to sustainable sectors</li> </ul>	<a href="#">Climate change, p. 32</a> <a href="#">Sustainability in business, p. 64</a> <a href="#">Social, environmental and climate risk, p. 48</a>
7.b By 2030, expand infrastructure and upgrade technology for the provision of modern and sustainable energy services for all in developing countries, in particular least developed countries, small island developing States and landlocked developing countries, in accordance with their respective support programmes	<ul style="list-style-type: none"> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Sustainable Credit and Financing</li> </ul>	<ul style="list-style-type: none"> <li>Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors</li> </ul>	<a href="#">Sustainability in business, p. 64</a>

Sustainable Development Goals (SDGs) - Priority goals	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
<b>SDG 8 - Decent Work and Economic Growth</b>				
8.2 Achieve higher levels of productivity of economies through diversification, technological modernization and innovation, including through a focus on high value-added sectors and labor-intensive sectors	<ul style="list-style-type: none"> <li>• Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>• Sustainable Credit and Financing</li> </ul>	<ul style="list-style-type: none"> <li>• Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors</li> </ul>	<a href="#">Sustainability in business, p. 64</a>
8.3 Promote development-oriented policies that support productive activities, decent employment generation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro, small and medium-sized enterprises, including through access to financial services	<ul style="list-style-type: none"> <li>• Diversity and Development</li> </ul>	<ul style="list-style-type: none"> <li>• Financial Inclusion and Entrepreneurship</li> <li>• Working Conditions</li> </ul>	<ul style="list-style-type: none"> <li>• Development of minority groups, such as SMEs</li> <li>• Encouraging mental and physical health care.</li> </ul>	<a href="#">Sustainability in business, p. 64</a> <a href="#">Labor relations, p. 186</a> <a href="#">Health and safety at work, p. 207</a>
8.4 Progressively improve global resource efficiency in consumption and production by 2030, and strive to decouple economic growth from environmental degradation, in accordance with the Ten-Year Framework for Programmes on Sustainable Consumption and Production, with developed countries taking the lead	<ul style="list-style-type: none"> <li>• Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>• Sustainable Credit and Financing</li> <li>• Biodiversity and use of soil</li> </ul>	<ul style="list-style-type: none"> <li>• Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors</li> <li>• Allocation of resources and partnerships for the development of technologies that boost the bioeconomy.</li> </ul>	<a href="#">Sustainability in business, p. 64</a> <a href="#">Biodiversity, p. 37</a>
8.5 By 2030, achieve full and productive employment and decent work for all women and men, including young people and persons with disabilities, and equal pay for work of equal value	<ul style="list-style-type: none"> <li>• Diversity and Development</li> <li>• Governance and conduct</li> </ul>	<ul style="list-style-type: none"> <li>• Working Conditions</li> <li>• Diversity, Equity and Inclusion</li> </ul>	<ul style="list-style-type: none"> <li>• Reduction in unemployment rates and increase in population consumption</li> <li>• Encouragement of mental and physical health care</li> <li>• Inclusion of PWD and minorities in the job market</li> <li>• Reduction in gender inequality</li> </ul>	Diversity and inclusion, <a href="#">page 158</a> <a href="#">Corporate governance p. 245</a> Labor relations, <a href="#">p. 186</a>
8.7 Take immediate and effective measures to eradicate forced labour, end modern slavery and human trafficking, and ensure the prohibition and elimination of the worst forms of child labour, including recruitment and use of child soldiers, and by 2025 end child labour in all its forms	<ul style="list-style-type: none"> <li>• Diversity and Development</li> </ul>	<ul style="list-style-type: none"> <li>• Responsible and Sustainable Supply Chain</li> </ul>	<ul style="list-style-type: none"> <li>• Influence on the supply chain with principles of social and environmental responsibility</li> <li>• Mitigation of socio-environmental risks</li> </ul>	<a href="#">Social, environmental and climate risk, p. 48</a> <a href="#">Human rights, p. 219</a> <a href="#">Suppliers page 227</a> Labor relations, <a href="#">p. 186</a>

Sustainable Development Goals (SDGs) - Priority goals	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
8.8 Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular migrant women, and people in precarious employment	<ul style="list-style-type: none"> <li>Diversity and Development</li> </ul>	<ul style="list-style-type: none"> <li>Working Conditions</li> <li>Responsible and Sustainable Supply Chain</li> </ul>	<ul style="list-style-type: none"> <li>Encouraging mental and physical health care</li> <li>Influencing the supply chain with principles of social and environmental responsibility</li> <li>Mitigating socio-environmental risks</li> </ul>	<a href="#">Labor relations, page 186</a> <a href="#">Suppliers p. 227</a>
8.10 Strengthen the capacity of national financial institutions to encourage expanded access to banking, insurance and financial services for all	<ul style="list-style-type: none"> <li>Diversity and Development</li> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Client-Focused Innovation</li> <li>Financial Inclusion and Entrepreneurship</li> </ul>	<ul style="list-style-type: none"> <li>Personalization of financial offers with an appropriate economic profile</li> <li>Advancement of inclusive technologies in the user experience</li> <li>Development of minority groups, such as SMEs</li> </ul>	<a href="#">Sustainability in business, p. 64</a> <a href="#">Relationship with clients, p.111</a>
<b>SDG 9 – Industry, Innovation and Infrastructure</b>				
9.1 Develop quality, reliable, sustainable and resilient infrastructure, including regional and trans-border infrastructure, to support economic development and human well-being, with a focus on equitable and affordable access for all	<ul style="list-style-type: none"> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Credit and sustainable financing</li> <li>Data protection and information security</li> </ul>	<ul style="list-style-type: none"> <li>Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors</li> <li>Strengthening the cybersecurity culture</li> </ul>	<a href="#">Sustainability in business, p. 64</a> <a href="#">Privacy and data protection, p. 284</a>
9.2 Promote inclusive and sustainable industrialization and, by 2030, significantly increase the share of industry in employment and GDP, in accordance with national circumstances, and double its share in least developed countries	<ul style="list-style-type: none"> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Credit and Sustainable Financing</li> </ul>	<ul style="list-style-type: none"> <li>Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors</li> <li>Strengthening the cybersecurity culture</li> </ul>	<a href="#">Sustainability in business, p. 64</a>
9.3 Increase access of small industries and other enterprises, particularly in developing countries, to financial services, including affordable credit and their integration into value chains and markets	<ul style="list-style-type: none"> <li>Diversity and Development</li> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Financial Inclusion and Entrepreneurship</li> <li>Credit and sustainable financing</li> </ul>	<ul style="list-style-type: none"> <li>Development of minority groups, such as SMEs.</li> </ul>	<a href="#">Sustainability in business, p. 64</a>

Sustainable Development Goals (SDGs) - Priority goals	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
<p>9.4 By 2030, modernize infrastructure and rehabilitate industries to make them sustainable, with increased resource efficiency and greater adoption of clean and environmentally sound industrial technologies and processes; with all countries acting within their respective capabilities</p>	<ul style="list-style-type: none"> <li>• Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>• Credit and Sustainable Financing</li> </ul>	<ul style="list-style-type: none"> <li>• Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors.</li> </ul>	<p><a href="#">Sustainability in business, p. 64</a></p>
<p>9.5 Strengthen scientific research, improve the technological capabilities of industrial sectors in all countries, particularly developing countries, including, by 2030, encouraging innovation and substantially increasing the number of research and development workers per million people and public and private spending on research and development</p>	<ul style="list-style-type: none"> <li>• Climate Transition</li> <li>• Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>• Climate Change</li> <li>• Credit and sustainable financing</li> <li>• Biodiversity and land use</li> </ul>	<ul style="list-style-type: none"> <li>• Engajamento de fornecedores em ações como “CDP Supply Chain”</li> <li>• Fomento a economia sustentável e inclusiva com alocação de crédito em setores sustentáveis</li> <li>• Destinação de recursos e parcerias para desenvolvimento de tecnologias que impulsionem a bioeconomia</li> </ul>	<p><a href="#">Climate change, p. 32</a>  <a href="#">Sustainability in business, p. 64</a>  <a href="#">Biodiversity, p. 37</a></p>
<p>9.a Facilitate the development of sustainable and resilient infrastructure in developing countries through increased financial, technological and technical support to African countries, least developed countries, landlocked developing countries and small island developing States</p>	<ul style="list-style-type: none"> <li>• Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>• Credit and Sustainable Financing</li> </ul>	<ul style="list-style-type: none"> <li>• Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors</li> </ul>	<p><a href="#">Sustainability in business, p. 64</a></p>
<p>9.b Support indigenous technological development, research and innovation in developing countries, including by ensuring an enabling policy environment for, inter alia, industrial diversification and value addition to commodities</p>	<ul style="list-style-type: none"> <li>• Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>• Credit and sustainable financing</li> <li>• Biodiversity and use of soil</li> </ul>	<ul style="list-style-type: none"> <li>• Promoting a sustainable and inclusive economy through credit allocation in sustainable sectors</li> <li>• Allocation of resources and partnerships for the development of technologies that boost the bioeconomy</li> </ul>	<p><a href="#">Sustainability in business, p. 64</a>  <a href="#">Biodiversity, p. 37</a></p>

Sustainable Development Goals (SDGs) - Priority goals	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
<b>SDG 10 – Reduced Inequality</b>				
10.2 By 2030, empower and promote the social, economic and political inclusion of all, regardless of age, gender, disability, race, ethnicity, origin, religion, economic or other status	<ul style="list-style-type: none"> <li>Diversity and Development</li> </ul>	<ul style="list-style-type: none"> <li>Financial Inclusion and Entrepreneurship</li> <li>Social Responsibility and Political Influence</li> <li>Sustainable Credit and Financing</li> </ul>	<ul style="list-style-type: none"> <li>Development of minority groups such as SMEs</li> <li>Reduction of inequalities through support for social projects</li> <li>Access to culture and development of the cultural sector</li> <li>Improvement of educational quality</li> <li>Granting credit to SMEs, generating income and financial and social inclusion</li> </ul>	Financial inclusion and entrepreneurship <a href="#">p. 96</a> <a href="#">Private social investment, p. 233</a>
10.3 Ensure equal opportunities and reduce inequalities of outcomes, including through the elimination of discriminatory laws, policies and practices and the promotion of appropriate legislation, policies and actions in this regard.	<ul style="list-style-type: none"> <li>Diversity and Development</li> <li>Governance and conduct</li> </ul>	<ul style="list-style-type: none"> <li>Diversity, equity and inclusion</li> <li>Corporate Governance</li> <li>Working Conditions</li> <li>Social Responsibility and Political Influence</li> </ul>	<ul style="list-style-type: none"> <li>Inclusion of people with disabilities and minorities in the labor market</li> <li>Reduction in gender inequality</li> <li>Reduction of inequalities through support for social projects</li> </ul>	Diversity and inclusion, <a href="#">p. 158</a> <a href="#">Compensation and benefits, p. 193</a> <a href="#">Private social investment, p. 233</a>
<b>SDG 11 – Sustainable Cities and Communities</b>				
11.1 By 2030, ensure access for all to safe, adequate and affordable housing and basic services and upgrade slums	<ul style="list-style-type: none"> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Credit and Sustainable Financing</li> </ul>	<ul style="list-style-type: none"> <li>Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors.</li> </ul>	<a href="#">Sustainability in business, p. 64</a>
11.2 By 2030, provide access to safe, accessible, sustainable and affordable transport systems for all, improving road safety through the expansion of public transport, paying special attention to the needs of vulnerable persons, women, children, persons with disabilities and older persons.	<ul style="list-style-type: none"> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Credit and Sustainable Financing</li> </ul>	<ul style="list-style-type: none"> <li>Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors.</li> </ul>	<a href="#">Sustainability in business, p. 64</a>
11.3 By 2030, increase inclusive and sustainable urbanization and capacities for participatory, integrated and sustainable human settlement planning and management in all countries.	<ul style="list-style-type: none"> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Credit and Sustainable Financing</li> </ul>	<ul style="list-style-type: none"> <li>Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors.</li> </ul>	<a href="#">Sustainability in business, p. 64</a>

Sustainable Development Goals (SDGs) - Priority goals	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
11.6 By 2030, reduce the adverse environmental impact per capita of cities, including by paying special attention to air quality, municipal waste management and other	<ul style="list-style-type: none"> <li>Climate Transition</li> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Environmental management and eco-efficiency</li> <li>Climate Change</li> <li>Credit and Sustainable Financing</li> </ul>	<ul style="list-style-type: none"> <li>Rainwater harvesting, water reuse, and water curtains</li> <li>Waste disposal for recycling; Use of renewable energy</li> <li>Supplier engagement in initiatives such as "CDP Supply Chain"</li> <li>Support and partnerships in urban mobility projects in large urban centers</li> <li>Climate risk management in credit granting</li> </ul>	<p>Climate change, <a href="#">page 32</a>  <a href="#">Social, environmental and climate risks, p. 48</a>  <a href="#">Environmental management, p. 122</a>  <a href="#">GHG emissions p. 129</a>  <a href="#">Energy, p. 144</a>  <a href="#">Water, page 148</a></p>
11.7 By 2030, provide universal access to safe, inclusive, accessible and green public spaces, particularly for women and children, older persons and persons with disabilities.	<ul style="list-style-type: none"> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Credit and Sustainable Financing</li> <li>Social responsibility and political influence</li> </ul>	<ul style="list-style-type: none"> <li>Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors</li> <li>Access to culture and development of the cultural sector</li> <li>Reducing inequalities through support for social projects</li> </ul>	<p><a href="#">Sustainability in Business, p. 64</a>  <a href="#">Private Social Investment, p. 233</a></p>
11.a Support positive economic, social, and environmental relations between urban, peri-urban, and rural areas, reinforcing national and regional development planning.	<ul style="list-style-type: none"> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Credit and Sustainable Financing</li> <li>Social responsibility and political influence</li> </ul>	<ul style="list-style-type: none"> <li>Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors</li> <li>Access to culture and development of the cultural sector</li> <li>Reducing inequalities through support for social projects</li> </ul>	<p><a href="#">Sustainability in Business, p. 64</a>  <a href="#">Private Social Investment, p. 233</a></p>
11.c Support least developed countries, including through technical and financial assistance, for sustainable and resilient construction using local materials	<ul style="list-style-type: none"> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Credit and Sustainable Financing</li> </ul>	<ul style="list-style-type: none"> <li>Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors.</li> </ul>	<p><a href="#">Sustainability in business, p. 64</a></p>

Sustainable Development Goals (SDGs) - Priority goals	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
<b>SDG 12 – Responsible Consumption and Production</b>				
12.2 By 2030, achieve sustainable management and efficient use of natural resources.	<ul style="list-style-type: none"> <li>• Climate Transition</li> <li>• Diversity and Development</li> <li>• Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>• Environmental Management and Eco-efficiency</li> <li>• Climate Change</li> <li>• Responsible Supply Chain</li> <li>• Sustainable Credit and Financing</li> </ul>	<ul style="list-style-type: none"> <li>• Rainwater harvesting, water reuse, and water curtains</li> <li>• Waste disposal for recycling</li> <li>• Use of renewable energy</li> <li>• Supplier engagement in initiatives such as "CDP Supply Chain"</li> <li>• Promotion of a sustainable and inclusive economy through credit allocation in sustainable sectors</li> </ul>	<a href="#">Climate change, page 32</a> <a href="#">Environmental management, p. 122</a> <a href="#">GHG emissions p. 129</a> <a href="#">Energy, p. 144</a> <a href="#">Water, page 148</a> <a href="#">Suppliers, p. 227</a> <a href="#">Sustainability in business, p. 64</a>
12.4 By 2020, achieve environmentally sound management of chemicals and all wastes throughout their life cycle in accordance with agreed international frameworks, and significantly reduce their release to air, water and soil, to minimize their negative impacts on human health and the environment	<ul style="list-style-type: none"> <li>• Sustainable Finance</li> <li>• Climate Transition</li> </ul>	<ul style="list-style-type: none"> <li>• Credit and Sustainable Financing</li> <li>• Environmental Management and Eco-efficiency</li> </ul>	<ul style="list-style-type: none"> <li>• Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors</li> <li>• Waste disposal for recycling</li> </ul>	<a href="#">Sustainability in business, p. 64</a> <a href="#">Environmental management, p. 122</a> <a href="#">GHG emissions p. 129</a> <a href="#">Materials and waste, p. 151</a>
12.5 By 2030, substantially reduce waste generation through prevention, reduction, recycling and reuse	<ul style="list-style-type: none"> <li>• Climate Transition</li> </ul>	<ul style="list-style-type: none"> <li>• Environmental Management and Eco-efficiency</li> </ul>	<ul style="list-style-type: none"> <li>• Waste disposal for recycling</li> </ul>	<a href="#">GHG emissions p. 129</a> <a href="#">Materials and waste, p. 151</a> <a href="#">Environmental management, p. 122</a>
12.6 Encourage companies, especially large and transnational companies, to adopt sustainable practices and integrate sustainability information into their reporting cycle	<ul style="list-style-type: none"> <li>• Diversity and Development</li> <li>• Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>• Responsible Supply Chain</li> <li>• Sustainable Credit and Financing</li> </ul>	<ul style="list-style-type: none"> <li>• Influence on the supply chain with principles of social and environmental responsibility</li> <li>• Mitigation of socio-environmental risks</li> <li>• Promotion of a sustainable and inclusive economy with credit allocation in sustainable sectors</li> </ul>	<a href="#">Suppliers, p. 227</a> <a href="#">Sustainability in business, p. 64</a>

Sustainable Development Goals (SDGs) - Priority goals	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
<b>SDG 13 – Climate Action</b>				
13.2 Integrate climate change measures into national policies, strategies and planning.	• Climate Transition	<ul style="list-style-type: none"> <li>• Climate change</li> <li>• Responsible Supply Chain</li> </ul>	<ul style="list-style-type: none"> <li>• Engaging suppliers in initiatives such as "CDP Supply Chain"</li> </ul>	Climate change, <a href="#">p.32</a>
13.3 Improve education, awareness and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning	• Climate Transition	<ul style="list-style-type: none"> <li>• Climate change</li> <li>• Responsible Supply Chain</li> </ul>	<ul style="list-style-type: none"> <li>• Influence on the supply chain with principles of social and environmental responsibility</li> <li>• Mitigation of socio-environmental risks</li> </ul>	Climate change, <a href="#">p.32</a>
13.b Promote mechanisms for capacity building for climate change-related planning and effective management in least developed countries, including with a focus on women, youth, local and marginalized communities	• Climate Transition	<ul style="list-style-type: none"> <li>• Climate change</li> <li>• Responsible Supply Chain</li> </ul>	<ul style="list-style-type: none"> <li>• Influence on the supply chain with principles of social and environmental responsibility</li> <li>• Mitigation of socio-environmental risks</li> <li>• Support for initiatives and projects to combat extreme weather events</li> </ul>	Climate change, <a href="#">p.32</a> <a href="#">Private social investment, p. 233</a>
<b>SDG 15 – Life on Land</b>				
15.1 By 2020, ensure the conservation, restoration and sustainable use of terrestrial and inland freshwater ecosystems and their services, in particular forests, wetlands, mountains and drylands, in accordance with obligations under international agreements.	• Sustainable Finance	<ul style="list-style-type: none"> <li>• Credit and Sustainable Financing</li> <li>• Biodiversity and Land Use</li> </ul>	<ul style="list-style-type: none"> <li>• Promoting a sustainable and inclusive economy through credit allocation in sustainable sectors</li> <li>• Reforestation and sustainable management</li> <li>• Preservation and conservation of fauna and flora</li> <li>• Allocation of resources and partnerships for the development of technologies that boost the bioeconomy</li> </ul>	<a href="#">Sustainability in business, p. 64</a> <a href="#">Biodiversity, p. 37</a>
15.2 By 2020, promote the implementation of sustainable management of all types of forests, halt deforestation, restore degraded forests and substantially increase afforestation and reforestation globally.	• Sustainable Finance	<ul style="list-style-type: none"> <li>• Biodiversity and Land Use</li> <li>• Sustainable Credit and Financing</li> </ul>	<ul style="list-style-type: none"> <li>• Reforestation and sustainable management</li> <li>• Preservation and conservation of fauna and flora</li> <li>• Development of technologies that boost the bioeconomy</li> <li>• Promotion of a sustainable and inclusive economy with credit allocation in sustainable sectors</li> </ul>	<a href="#">Sustainability in business, p. 64</a> <a href="#">Biodiversity, p. 37</a>

Sustainable Development Goals (SDGs) - Priority goals	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
15.3 By 2030, combat desertification, restore degraded land and soil, including land affected by desertification, drought and floods, and strive to achieve a land degradation-neutral world.	• Sustainable Finance	<ul style="list-style-type: none"> <li>• Biodiversity and Land Use</li> <li>• Sustainable Credit and Financing</li> </ul>	<ul style="list-style-type: none"> <li>• Reforestation and sustainable management</li> <li>• Preservation and conservation of fauna and flora</li> <li>• Development of technologies that boost the bioeconomy</li> <li>• Promotion of a sustainable and inclusive economy with credit allocation in sustainable sectors</li> </ul>	<a href="#">Sustainability in business, p. 64</a> <a href="#">Biodiversity, p. 37</a>
15.5 Take urgent and significant action to reduce the degradation of natural habitats, halt biodiversity loss and, by 2020, protect and prevent the extinction of threatened species.	• Sustainable Finance	<ul style="list-style-type: none"> <li>• Biodiversity and Land Use</li> <li>• Sustainable Credit and Financing</li> </ul>	<ul style="list-style-type: none"> <li>• Reforestation and sustainable management</li> <li>• Preservation and conservation of fauna and flora</li> <li>• Development of technologies that boost the bioeconomy</li> <li>• Promotion of a sustainable and inclusive economy with credit allocation in sustainable sectors</li> </ul>	<a href="#">Sustainability in business, p. 64</a> <a href="#">Biodiversity, p. 37</a>
15.a Mobilize and significantly increase, from all sources, financial resources for the conservation and sustainable use of biodiversity and ecosystems.	• Sustainable Finance	<ul style="list-style-type: none"> <li>• Credit and Sustainable Financing</li> <li>• Biodiversity and Land Use</li> </ul>	<ul style="list-style-type: none"> <li>• Promoting a sustainable and inclusive economy through credit allocation in sustainable sectors</li> <li>• Reforestation and sustainable management</li> <li>• Preservation and conservation of fauna and flora</li> <li>• Allocation of resources and partnerships for the development of technologies that boost the bioeconomy</li> </ul>	<a href="#">Sustainability in business, p. 64</a> <a href="#">Biodiversity, p. 37</a>
15.b Mobilize significant resources from all sources and at all levels to finance sustainable forest management and provide adequate incentives to developing countries to promote sustainable forest management, including conservation and reforestation.	• Sustainable Finance	<ul style="list-style-type: none"> <li>• Credit and Sustainable Financing</li> <li>• Biodiversity and Land Use</li> </ul>	<ul style="list-style-type: none"> <li>• Promoting a sustainable and inclusive economy through credit allocation in sustainable sectors</li> <li>• Reforestation and sustainable management</li> <li>• Preservation and conservation of fauna and flora</li> <li>• Allocation of resources and partnerships for the development of technologies that boost the bioeconomy</li> </ul>	<a href="#">Sustainability in business, p. 64</a> <a href="#">Biodiversity, p. 37</a>

Sustainable Development Goals (SDGs) - Priority goals	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
<b>SDG 16 – Peace, Justice and Strong Institutions</b>				
16.2 End abuse, exploitation, trafficking and all forms of violence and torture against children.	<ul style="list-style-type: none"> <li>Diversity and Development</li> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Responsible Supply Chain</li> <li>Sustainable Credit and Financing</li> </ul>	<ul style="list-style-type: none"> <li>Influence on the supply chain with principles of social and environmental responsibility</li> <li>Mitigation of socio-environmental risks</li> </ul>	<a href="#">Social, environmental and climate risk, p. 48</a> <a href="#">Human rights, p. 219</a> <a href="#">Suppliers, p. 227</a>
16.7 Develop effective, accountable and transparent institutions at all levels	<ul style="list-style-type: none"> <li>Diversity and Development</li> <li>Governance and Conduct</li> </ul>	<ul style="list-style-type: none"> <li>Diversity, equity and inclusion</li> <li>Corporate Governance</li> <li>Integrity and ethics</li> <li>Responsible investment</li> </ul>	<ul style="list-style-type: none"> <li>Inclusion of people with disabilities and minorities in the labor market</li> <li>Reduction in gender inequality</li> <li>Stability and efficiency of the financial sector</li> <li>Economic prosperity with job creation and investment in social projects</li> <li>Strengthening of institutional trust</li> </ul>	Diversity and inclusion, <a href="#">p. 158</a> <a href="#">Ethics in business, p. 254</a> <a href="#">Responsible investment, p. 82</a>
16.10 Ensure public access to information and protect fundamental freedoms, in accordance with national legislation and international agreements.	<ul style="list-style-type: none"> <li>Sustainable Finance</li> <li>Governance and Conduct</li> </ul>	<ul style="list-style-type: none"> <li>Innovation with a Customer Focus</li> <li>Data Protection and Information Security</li> <li>Integrity and Ethics</li> </ul>	<ul style="list-style-type: none"> <li>Advancing inclusive technologies in user experience</li> <li>Mapping the customer journey with data generation and analysis to improve the experience.</li> <li>Strengthening the cybersecurity culture</li> <li>Strengthening institutional trust</li> </ul>	<a href="#">Sustainability in business, p. 64</a> <a href="#">Privacy and data protection, p. 284</a> <a href="#">Ethics in business, p. 254</a>
<b>SDG 17 – Partnerships for the Implementation</b>				
17.3 Mobilize additional financial resources for developing countries from multiple sources.	<ul style="list-style-type: none"> <li>Climate Transition</li> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Credit and Sustainable Financing</li> <li>Financial Education and Responsible Offering</li> </ul>	<ul style="list-style-type: none"> <li>Climate risk management in lending</li> <li>Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors</li> <li>Offering financial products for investment backed by leading ESG companies</li> </ul>	<a href="#">Sustainability in business, p. 64</a> <a href="#">Social, environmental and climate risks, p. 48</a> <a href="#">Responsible investment, p. 83</a>

Sustainable Development Goals (SDGs) - Priority goals	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
<p>17.4 Assist developing countries in achieving long-term debt sustainability through coordinated policies aimed at promoting debt financing, reduction and restructuring, as appropriate, and addressing the external debt of highly indebted poor countries to reduce over-indebtedness.</p>	<ul style="list-style-type: none"> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Credit and Sustainable Financing</li> <li>Financial Education and Responsible Offering</li> </ul>	<ul style="list-style-type: none"> <li>Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors</li> <li>Improvement in household consumption and credit for SMEs, consequently contributing to GDP growth.</li> </ul>	<p><a href="#">Sustainability in business, p. 64</a> <a href="#">Customer relationship, p. 111</a></p>
<p>17.11 Significantly increase exports from developing countries, in particular with the aim of doubling the share of least developed countries in global exports by 2020.</p>	<ul style="list-style-type: none"> <li>Sustainable Finance</li> </ul>	<ul style="list-style-type: none"> <li>Credit and Sustainable Financing</li> </ul>	<ul style="list-style-type: none"> <li>Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors.</li> </ul>	<p><a href="#">Sustainability in business, p. 64</a></p>
<p>17.16 Strengthen the global partnership for sustainable development, complemented by multi-stakeholder partnerships that mobilize and share knowledge, expertise, technology and financial resources, to support the achievement of the sustainable development goals in all countries, particularly in developing countries.</p>	<ul style="list-style-type: none"> <li>Climate Transition</li> <li>Sustainable Finance</li> <li>Governance and Conduct</li> </ul>	<ul style="list-style-type: none"> <li>Climate Change</li> <li>Credit and Sustainable Financing</li> <li>Social Responsibility and Political Influence</li> </ul>	<ul style="list-style-type: none"> <li>Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors;</li> <li>Reducing inequalities through support for social projects;</li> <li>Supplier engagement.</li> </ul>	<p>Climate change, p. <a href="#">32</a> Sustainability in business, p. <a href="#">64</a> Corporate governance, p. <a href="#">248</a> Private social investment, p. <a href="#">236</a></p>

# Principles for Responsible Banking (UNEP FI)

## Self-Assessment Report

### Principle 1: Alignment

Our ESG Strategy is structured around three central pillars: Sustainable Finance, Climate Transition, and Diversity and Development, underpinned by a foundation of Governance and Conduct. Learn more in [Sustainability pages 21-23](#).

This action is guided by a structured and continuous materiality process, which involves systematic consultations with internal and external stakeholders. The process considers the impacts associated with environmental, social, and governance issues and is complemented by the incorporation of sectoral trends and market benchmarks, allowing for the identification and prioritization of ESG issues relevant to the bank and to society. In this report, we present the potential positive and negative impacts associated with the material issues prioritized by the bank and the respective impacted SDGs. Learn more in [Sustainability pages 10 to 19](#).

The monitoring and progress of the ESG strategy are tracked and reported periodically within the framework of internal governance. For this monitoring, each strategic objective has Sponsor Directors, members of senior leadership responsible for monitoring and prioritizing projects, supporting strategic discussions, and deliberating on the construction and revision of metrics and objectives, ensuring alignment with the business strategy. Learn more in [Sustainability page 31](#).

In 2019, we adhered to the Principles for Responsible Banking (PRB), proposed by the United Nations Environment Programme Finance Initiative (UNEP-FI). These principles help ensure that the strategies and practices of signatory banks align with the vision for the future proposed by the Sustainable Development Goals (SDGs) and the Paris Agreement. Learn more in [Sustainability page 31](#).

### Principle 2: Impact and Goal Setting

Between 2023 and 2024, we conducted a structured review of economic, social, and environmental impact materiality. Our goal was to understand the progress of ESG themes, both within and outside the Organization, as well as to identify the challenges and opportunities related to our business and value chain. In 2025, we advanced in deepening our understanding of financial materiality, focusing on understanding the requirements of IFRS S1 and S2 standards, which guide the disclosure of sustainability and climate information. Throughout the year, we conducted studies focused on internal processes for identifying, prioritizing, and evaluating ESG and climate risks and opportunities, promoting internal and sectoral technical discussions, seeking to improve our adherence and reporting capacity. Following the assessment, we will continue reporting information to the PRB regarding the following areas of impact:

**Economic convergence and a responsible, inclusive, and low-carbon economy:** As part of the evolution of our strategy, in 2024 we defined a new horizon: to mobilize R\$1 trillion for Sustainable Finance by December 2030 and, in this way, continue supporting our clients in developing projects that generate a positive contribution to society. Learn more in [Sustainability page 67](#).

**Climate change mitigation:** Acting in climate transition allows us to make the best business decisions and encourage practices aligned with science-based decarbonization trajectories, promoting the alignment of our strategy with a low-carbon economy. To become a carbon-neutral bank by 2050, we have set targets such as reducing operational Scope 1 and 2 emissions by 50%, and reducing Scope 3 emissions by 50% by 2030. Learn more in [GHG Emissions page 129](#).

**Financial Inclusion and Entrepreneurship:** We seek to expand opportunities for people and businesses, strengthen financial inclusion, and stimulate entrepreneurship, especially among historically underrepresented groups. To this end, we have set targets for 2030, such as reaching R\$ 34.7 billion in credit for women-led businesses and R\$ 67.1 billion in credit for micro and small businesses. Learn more in Financial inclusion and entrepreneurship [page 96](#).

### Principle 3: Clients & Customers

We strive to continuously improve our customers' experience by investing in enhancing our service channels and fostering a culture that places the customer at the center of our decisions. We believe this approach is essential for building trust and loyalty over time. This direction is summarized in the cultural premise "We put the client first".

Learn more in the [Message from the CEO, pages 8 and 9](#); [Sustainability pages 10 to 13](#); [Reporting Channels, pages 298 to 312](#).

To guarantee customer protection at every stage of the relationship, we have adopted important pillars: Our products and services are Tailored to the needs, interests, and objectives of each client; Our compensation and incentive policies are based on the bank's values and sales quality indicators, not allowing variable compensation based solely on sales commissions; Identification and differentiated treatment for clients in situations of high vulnerability. Learn more in [Relationship with Clients pages 111-120](#).

We prioritize agility, accessibility, and robust channels, tailoring financial solutions to each profile. Technology is a central part of our business, guiding decisions, expanding our capacity to develop products and services, and making experiences more personalized, efficient, and capable of anticipating customer needs. We encourage innovation in financial instruments and solutions with a positive impact. Learn more in [Artificial Intelligence, pages 276-283](#); [Privacy and Data Protection, pages 284-297](#).

**Business opportunities:**

We believe in new business opportunities aligned with the transition to a low-carbon and inclusive economy. Therefore, we seek to develop opportunities in financing the climate transition, the bioeconomy, and financial inclusion by directing capital to projects and solutions that contribute to economic, social, and environmental transformation, while simultaneously strengthening client relationships and expanding avenues for sustainable growth.

#### Principal 4: Stakeholders

We strive for continuous alignment between our corporate strategy and the perspectives of the various stakeholders with whom we interact, taking into account business developments and market contexts. To this end, we annually review our materiality assessment.

Between 2023 and 2024, we conducted a structured review of the materiality of economic, social, and environmental impact. Our objective was to understand the progress of ESG themes, both within and outside the Organization, as well as to identify the challenges and opportunities related to our business and value chain. The process involved structured consultations with internal and external stakeholders, including clients employees, managers, shareholders and investors, suppliers, regulators, and civil society, through interviews, questionnaires, and qualitative and quantitative analyses, encompassing impacts associated with environmental, social, and governance issues. In addition to stakeholder perceptions, we incorporated sectoral trends and market benchmarks, allowing for a more assertive identification and prioritization of the most relevant ESG themes for the bank and for society.

Learn about the 5 stages of the impact materiality review process, as well as details on stakeholder listening in [Sustainability pages 10-13](#).

#### Principle 5: Governance & Culture

Seeking sustainable growth and generating a positive impact on society are driving forces in our culture. These values and practices guide and inspire everyone who is part of Itaú. Governance and Conduct are the foundation that sustains everything we do. They ensure that our choices are guided by integrity, clarity, and responsibility—values that shape our decisions and reinforce the trust we have built throughout our history. These aspects drive us to continuously evolve, keeping up with emerging trends, regulations, and risks, without losing sight of what is essential: acting ethically, promoting trust, and ensuring that our decisions contribute to a more sustainable, transparent future aligned with our values. The bank has an integrated governance structure, based on the Social, Environmental, and Climate Responsibility Policy (PRSAC) and the Social, Environmental, and Climate Risk Policy (SAC Risk Policy), which connect social, environmental, and climate responsibilities and risks to business processes. This structure ensures the cross-sectoral integration of ESG themes, the continuous evolution of corporate sustainability guidelines, and regular reporting to governance bodies. Sustainability is a cross-sectoral topic in the Board of Directors' discussions and is addressed in its meetings at least once a year. Learn more in [Sustainability pages 24-27](#).

The operationalization of the agenda is supported by an integrated ecosystem of ESG information, engagement, and capacity building, which combines monitoring tools (iuESG), content repositories (iuESG Hub), communication actions (ESG Connection), digital solutions to support access to information (ESG Buddy), and structured capacity building programs (ESG Tracks). Learn more in [Sustainability pages 27 and 28](#).

Furthermore, to reinforce its commitment to ethics, integrity, and respect for human rights, the bank has complaint and reporting channels available to all stakeholders. Learn more in the [Reporting Channels section on page 298](#).

#### Principle 6: Transparency & Accountability

The information presented in the ESG 2025 report was reviewed and audited by PwC, an independent auditing firm that also assessed the report's alignment with the AA1000AP (2018), GRI, SASB, and PRB standards. The process followed the guidelines contained in our corporate policies and Audit Committee regulations. Learn more in the [Independent auditor's limited assurance, pages 313-316](#).

Annually, we publish a set of supplementary reports aimed at bringing greater transparency to social, environmental, climate, and governance issues:

**ESG Report:** a complete and detailed overview of environmental, social, governance, and climate issues, highlighting management and business practices, targets and performance, including indicators related to key international sustainability guidelines.

**Integrated Annual Report:** a strategic and summarized overview of the value creation process, highlighting the business context, organizational profile, strategy, risks and opportunities, and capital performance.

**Supplementary ESG Index:** a summary of analyses in accordance with the GRI, SASB, SDGs, PRB guidelines and the Effectiveness Plan of the Social, Environmental and Climate Responsibility Policy (PRSAC).

**ESG Indicators Spreadsheet:** a spreadsheet with the main quantitative indicators for the last three years. **Climate Report:** an overview of our governance, strategy, risk management, analyses, and climate-related targets.

**Perspective:** In 2025, we will advance in deepening our understanding of financial materiality, focusing on the requirements of IFRS S1 and S2 standards, which guide the disclosure of sustainability and climate information. As challenges to be addressed in the coming cycles, we remain dedicated to the continuous improvement of processes and mechanisms for identifying, evaluating, monitoring, and reporting sustainability and climate opportunities, in line with the requirements of the standards. We also remain committed to ensuring the management and reporting of indicators and agendas both internally and externally, constantly seeking to establish governance that brings increasing traceability, timeliness, and quality to the handling of ESG information.

# Social, Environmental and Climate Responsibility Policy (PRSAC)

## Introduction

Our sustainability efforts are guided by several corporate policies and institutional guidelines, approved by the Board of Directors. The Social, Environmental and Climate Responsibility Policy (PRSAC), for example, is Itaú Unibanco's main policy related to sustainable development, which considers the social, environmental and climate impacts of our activities and processes and presents guidelines that must be observed in conducting business and in interactions with stakeholders.

The Social, Environmental and Climate Responsibility Policy (PRSAC), presents the principles, and guidelines that guide the conduct of Itaú Unibanco's business, activities, and processes in relation to social, environmental, and climate issues, as well as its relationship with stakeholders.

In 2025, the PRSAC was updated to ensure alignment with regulatory, self-regulatory, and market trends.

The following were considered in the development of the policy:

- Social, environmental and climate impacts of activities, products and services
- Strategic objectives and opportunities
- Competitiveness conditions and regulatory environment
- Clear and verifiable criteria
- Monitoring actions for policy effectiveness

The PRSAC guidelines are guided by our ESG strategy, which, in turn, is guided by public and governance objectives that permeate institutional and business areas, promoting the promotion of sustainable development.

This document aims to provide transparency on the actions developed to ensure the practice and observance of the effectiveness of PRSAC, ensuring that the policy is not just a formal reference, but a living instrument, integrated into the day-to-day operations and strategic sustainability management.

In order to ensure the periodic updating of mandatory items established in CMN Resolution No. 4945/2021, we have developed a specific page about regulations and policies on our [Sustainability website](#).

In addition, we provide a contact channel about PRSAC: [prsac@itau-unibanco.com.br](mailto:prsac@itau-unibanco.com.br)

## Sensitive sectors and sectors subject to restrictions

Itaú Unibanco's Environmental social and climate Risk Management relies on the application of a robust methodology for assessing clients who operate in activities with a greater potential to cause impacts of this nature, providing the Company with greater comfort in granting and pricing credit. In addition, we have strategies for gradually reducing our credit exposure or prohibiting financing for clients or operations in sectors subject to restrictions.

## Voluntary Pacts

They reinforce our commitment to sustainability and affirm our place in the positive impact ecosystem.

## Products with positive contribution

We offer a portfolio of products and services that aim to make a positive contribution to sustainable development.

## Social, Environmental and Climate Risk Policy

Establishes the rules and responsibilities related to the management of Social, Environmental and Climate Risks of Itaú Unibanco Holding S.A., observing the applicable regulations, in particular CMN Resolution No. 4,557/17 amended by CMN Resolution No. 4,943/21.

## Environmental social and climate Principles and Guidelines

The actions and indicators listed in this document are not exhaustive, but are effective examples of PRSAC in promoting a positive contribution.



**LEARN MORE** in the SAC Risk chapter of the ESG Report, [p. 48](#)



**Effectiveness of the Social, Environmental and Climate Responsibility Policy**

**LEARN MORE**

1. PRSAC Implementation History

PRSAC 2023 Effectiveness Plan, p. [3](#)

2. Listening to Stakeholders

Sustainability p. [12-13](#)

3. ESG Governance

Sustainability p. [24-27](#).

4. ESG Strategy

Sustainability p. [21-23](#).

5. ESG Management and Monitoring

Sustainability p. [24-28](#).

**Principles and guidelines**

**Social**

Respect for and protection of Human Rights in the institution's activities and value chain, through the promotion of diversity, equity and inclusion, the guarantee of a healthy and sustainable environment, the prevention and combating of practices such as moral and sexual harassment, discrimination of any kind, human trafficking, degrading work or work that violates the law (such as child labor, forced labor or work analogous to slavery), as well as any actions or omissions that harm society or violate ethical and social principles.

Human Rights, p. [219-226](#)  
 Diversity and inclusion, p. [158-170](#)  
 Labor relations, p. [186](#)  
 Occupational health and safe, p [208-216](#)  
 Compensation and benefits, p. [201](#)  
 Employee experience, p. [217-218](#)  
 Social, environmental and climate risks, p. [52-54](#)  
 Suppliers p. 228; 230-232  
 Business Ethics, p. 255-259  
 Reporting channels, p. 298-306

Stimulating the transformation of society and social development, with focus on reducing inequalities by strengthening historically vulnerable groups, in line with a private social investment strategy.

Private social investment, p. [233-243](#)  
 Sustainability p. [23](#).

Availability of legitimate, accessible, and transparent channels for receiving and investigating reports of suspected violations, adequate for the protection and confidentiality of the parties involved, with commitment to an appropriate institutional response and continuous improvement of the practices adopted.

Reporting channels, p. [298-312](#)  
 Business Ethics, p. [254](#).

Consideration of social aspects and ethical and responsible conduct in the creation, offering, and marketing of products and services in order to ensure compliance with the principles of suitability, accessibility, and information security.

Sustainability p. [23](#).  
 Relationship with clients p. [111-120](#).  
 Privacy and data protection, p. [284-286](#); [289-297](#).  
 Artificial intelligence, p. [276-279](#)  
 Business Ethics,, p. [254-258](#)

Promoting clients' financial health through processes and policies, as well as through the provision of content and tools that support the proper management of personal finances.

Sustainability p. [24](#); [26](#).  
 Relationship with clients p. [111-113](#); [116-120](#).  
 Compensation and benefits, p. [201](#).  
 Human Rights, p. [219](#); [221](#).

## Effectiveness of the Social, Environmental and Climate Responsibility Policy

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### Environmental

Reducing the negative environmental impacts of direct operations and promoting sustainable practices through efficient use of energy and natural resources, and proper management and disposal of waste and effluents generated by the bank's activities.

Energy, p. [144-147](#)  
Water, p. [148-150](#)  
Materials and waste, p. [151-155](#)

Management and minimization of negative environmental impacts resulting from activities and the value chain, through continuous improvement processes, considering good environmental management practices

Environmental management, p. [122-128](#)

Adoption of socio-environmental risk and opportunity management processes that contribute to the conservation and sustainable use of resources and biodiversity protection.

Social, environmental and climate risk, p. [51-54](#)  
Biodiversity, p. [38-47](#)  
Environmental management, p. [126](#); [128](#).

Attention to compliance with applicable environmental legislation in processes.

Environmental management, p. [122-125](#).

Investing and structuring operations that align the transition to a more sustainable economy with financial viability, while strengthening the effective management of social, environmental and climate-related risks.

Sustainability p. [21-26](#).  
Sustainable finance p. [67-81](#)  
Responsible investment, p. [85-86](#)

### Climate

Incorporation of climate variables into the management of risks as defined in the Social, Environmental and Climate Risk Policy (Global) (SAC risks), in accordance with CMN Resolution 4.557/17.

Social, environmental and climate risks, p. [51-55](#); [60-63](#)  
Climate Change, p. [33-34](#)

Developing a business strategy aligned with a low-carbon economy through sectoral strategies, commercial products for climate transition, and a carbon market.

Sustainability p. [21-22](#)  
Climate change, p. [32-36](#)  
Sustainability in business, p. [64-65](#)  
Social, environmental and climate risks, p. [52-54](#)

Measurement of scope 1 and 2 greenhouse gas emissions and offsetting of own emissions

GHG Emissions, p. [130-131](#); [133-136](#)

Measurement of Scope 3 greenhouse gas emissions of our own operations, supporting suppliers in adopting practices that contribute to carbon mitigation.

GHG Emissions, p. [130](#); [131](#); [133](#); [137-138](#)  
Suppliers, p. [228-231](#)

Measurement of financed emissions (Scope 3) and implementation of a decarbonization plan to support the transition of businesses to a low-carbon economy.

Financed Emissions, p. [139-143](#)  
Sustainability, p. [21-22](#)

## Effectiveness of the Social, Environmental and Climate Responsibility Policy

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### Stakeholder relationship guidelines

**Clients:** The guidelines for client relationships aim to expand access to financial products and services and offer tools and content that support sound financial decisions, contributing to improved financial health, reflected in reduced debt, responsible financial management, and strengthened financial resilience. These guidelines also include the continuous promotion of accessibility, social inclusion, respect for Human Rights and customer diversity, as well as encouraging the sustainable development of people and companies through the provision of credit for activities with a positive impact, the structuring of operations and products with an ESG character, support for the climate transition, and the offering of responsible investment products. Additionally, they seek to promote financial inclusion and social development, with a special focus on micro, small and medium-sized entrepreneurs, especially women's entrepreneurship, contributing to the reduction of social inequalities and the strengthening of the local economy.

[Relationship with clients, p. 111-120](#)  
[Financial inclusion and entrepreneurship, p. 96-108](#)  
[Sustainability p. 22-23](#)  
[Human rights, p. 225](#)

**Employees:** The guidelines for employees aim to provide a healthy, accessible, inclusive, and prosperous work environment that promotes well-being, through the adoption of best practices in development, training, health, and safety. They also provide the maintenance of the Ombudsman channel, ensuring confidentiality, neutrality, and independence to guide and advise employees, as well as to receive and address suspicions, reports, and complaints related to interpersonal and conflicts of interest, ethical misconduct, and behavior contrary to institutional policies, including moral harassment, sexual harassment, and discrimination. In addition, these guidelines encompass the adoption of remuneration processes aligned with applicable regulation and national and international best practices, in line with the PRSAC, as well as the promotion of equal opportunities and the development of corporate leadership, taking into account diversity and Human Rights through affirmative actions.

[Occupational health and safe, p. 208-215](#)  
[Employee experience, p. 217-218](#)  
[Diversity and inclusion, p. 158-170](#)  
[Development and training, p. 177-179](#)  
[Reporting channels, p. 298-306](#)  
[Compensation and benefits, p. 193-206](#)  
[Human rights, p. 225](#)

**Society:** The guidelines for society aim to strengthen the bank's institutional role by promoting social, environmental, and climate-related issues and supporting public policies focused on reducing inequalities and assisting historically vulnerable groups, considering dimensions such as gender, race, age, sexual orientation, disability, and regional factors, through projects and strategic partnerships. They also encompass transparency in the allocation of private social investment resources and projects supported through tax incentive laws, as well as the promotion of ethical dialogue and relationships between Itaú Unibanco and civil society entities, in line with the Government and Institutional Relations Policy.

[Private Social Investment, p. 233-243](#)  
[Human Rights, p. 219-226](#)  
[Political Influence, p. 270-274](#)  
[Inclusion and Entrepreneurship, p. 96-103](#)

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## Effectiveness of the Social, Environmental and Climate Responsibility Policy

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Investors and Shareholders: The guidelines for investors and shareholders include the disclosure of financial and non-financial information in a clear and objective manner, enabling them to assess the organization's performance and strategy and make informed investment decisions, as well as the integrated, continuous, and consistent reporting of relevant environmental, climate, social, and governance aspects.

About this report, p. [03-04](#)  
Sustainability p. [24-26](#)  
Corporate Behavior, p. [266-268](#)

Suppliers: The guidelines for suppliers aim to engage and raise awareness among active partners, encouraging the adoption of best practices in social, environmental, and climate responsibility. They also seek to strengthen the supply chain by promoting responsible practices aligned with our values, with a focus on identifying and managing suppliers with potential social, environmental, and climate-related risks, in order to mitigate adverse impacts and foster continuous improvement. In addition, they include the monitoring of social, environmental, and climate aspects in supplier onboarding and management processes, ensuring compliance with PRSAC principles and applicable legislation.

Suppliers, p. [228-232](#)

