# 2Q26 RESULTS

São Paulo, August 5th 2026

**Itaú Unibanco Holding S.A.**

# Highlights

**Recurring managerial result** — 2Q26

R$12.4 billion

^ 1.0% vs 1Q26 | ^ 7.8% vs 2Q25

**Recurring managerial ROE[1]** — 2Q26

CONSOLIDATED 24.3%

v 0.5 p.p. vs 1Q26 | ^ 1.0 p.p. vs 2Q25

BRAZIL 25.7%

v 0.7 p.p. vs 1Q26 | ^ 1.3 p.p. vs 2Q25

**Credit portfolio** — Jun-26

R$1,522 billion

^ 2.7% vs Mar-26 | ^ 9.6% vs Jun-25

**Financial margin with clients** — 2Q26

R$32.6 billion

^ 3.3% vs 1Q26 | ^ 5.1% vs 2Q25

**Non-interest expenses** — 2Q26

R$16.7 billion

^ 3.3% vs 1Q26 | ^ 3.1% vs 2Q25

**Commom Equity Tier I (CET I)** — Jun-26

12.3%

^ 0.3 p.p. vs Mar-26 | v 0.8 p.p. vs Jun-25

(1) Considering the Common Equity Tier I (CET I) at 11.5%, in 2Q26 the consolidated recurring managerial return would have been 25.1% in the consolidated and 26.7% in Brazil.

# Credit portfolio

in R$ billion

| | Jun-26 | Mar-26 | Δ | Jun-25 | Δ |
|---|---|---|---|---|---|
| **Individuals** | **487.1** | **479.5** | **1.6%** | **451.9** | **7.8%** |
| Credit card loans | 150.4 | 150.2 | 0.1% | 141.1 | 6.6% |
| Personal loans | 68.1 | 68.6 | -0.6% | 67.4 | 1.1% |
| Payroll loans | 81.3 | 78.6 | 3.5% | 72.8 | 11.7% |
| Auto loans | 35.1 | 35.7 | -1.7% | 36.2 | -3.3% |
| Mortgage | 152.2 | 146.4 | 3.9% | 134.4 | 13.3% |
| **Very small, small and middle market loans** | **307.4** | **302.8** | **1.5%** | **275.4** | **11.6%** |
| **Corporate loans** | **474.9** | **454.8** | **4.4%** | **431.4** | **10.1%** |
| **Total Brazil** | **1,269.4** | **1,237.1** | **2.6%** | **1,158.7** | **9.6%** |
| **Latin America** | **253.0** | **245.6** | **3.0%** | **230.4** | **9.8%** |
| **Total[1]** | **1,522.4** | **1,482.7** | **2.7%** | **1,389.1** | **9.6%** |
| **Total (ex-fx variation)** | **1,522.4** | **1,483.9** | **2.6%** | **1,380.2** | **10.3%** |
| Very small, small and middle market loans | 307.4 | 302.2 | 1.7% | 271.6 | 13.2% |
| Corporate loans | 474.9 | 454.2 | 4.5% | 427.1 | 11.2% |
| Latin America | 253.0 | 248.0 | 2.0% | 229.6 | 10.2% |

| **Payroll** | Jun-26 x Mar-26 | Jun-26 x Jun-25 |
|---|---|---|
| Private sector employees | ^ 14.3% | ^ 90.1% |

**Mortgage: leaders in origination**

**R$36 billion**
Origination last 12 months[2]

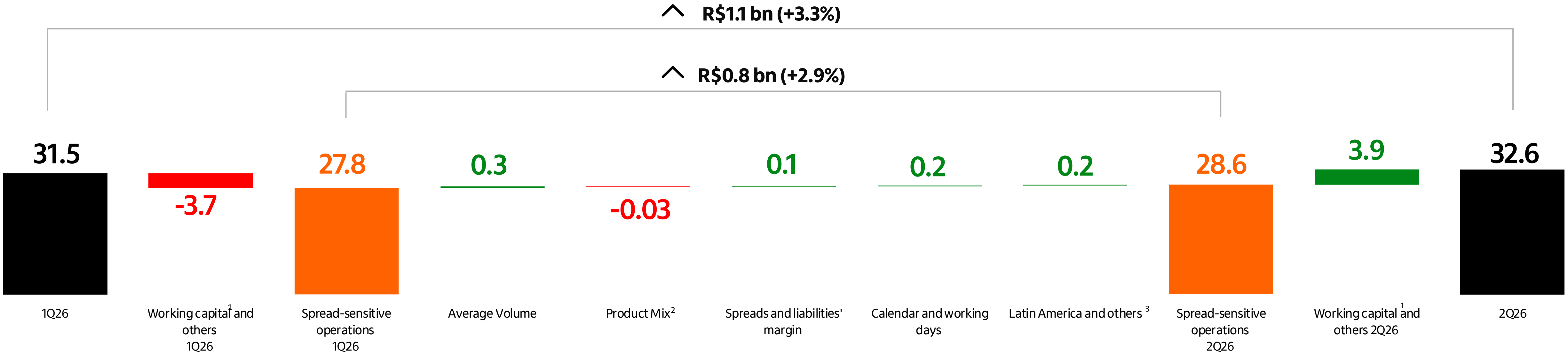
**55%**
market share
Among private banks[2]

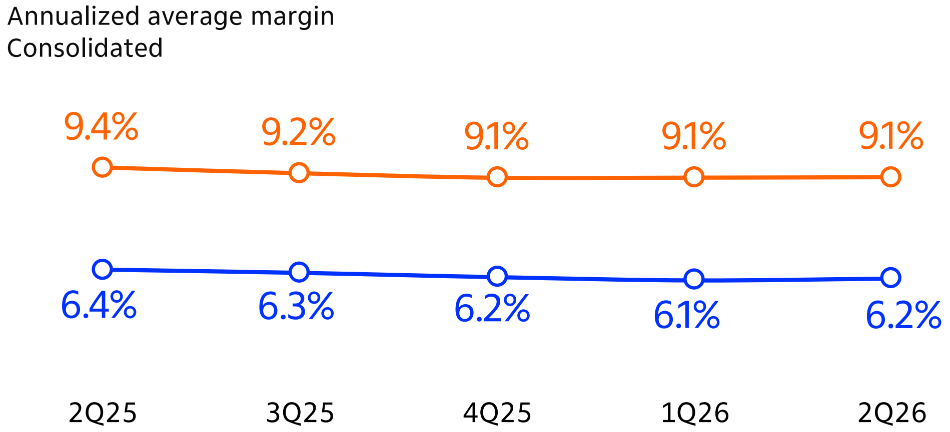
| **SMEs** | Portfolio vs Mar-26 | Origination vs 1Q26 |
|---|---|---|
| Government sponsored facilities | ^ 7.2% | ^ 47.3% |

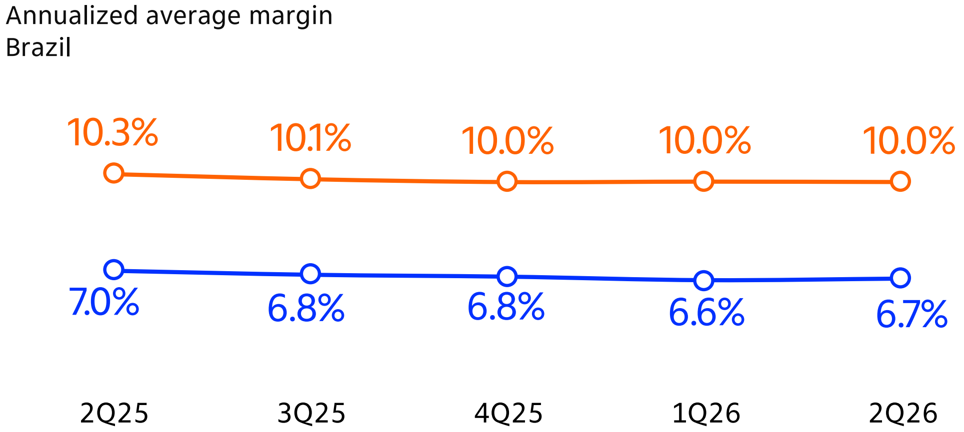
(1) Includes private securities and financial guarantees provided. (2) Last 12 months: July-25 to June-26.

# Financial margin with clients

In R$ billion



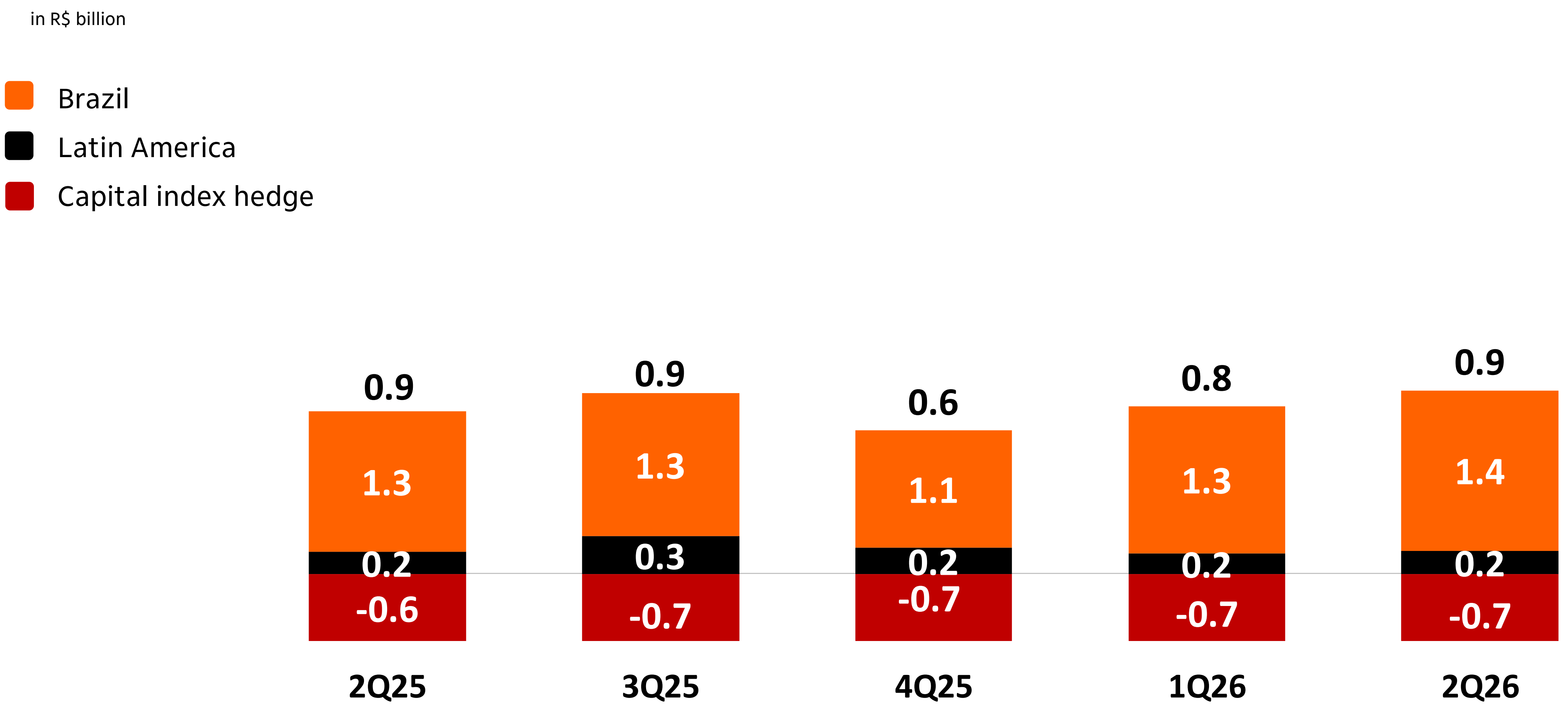




Margin with clients
Risk-adjusted margin with clients

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

# Financial margin with the market



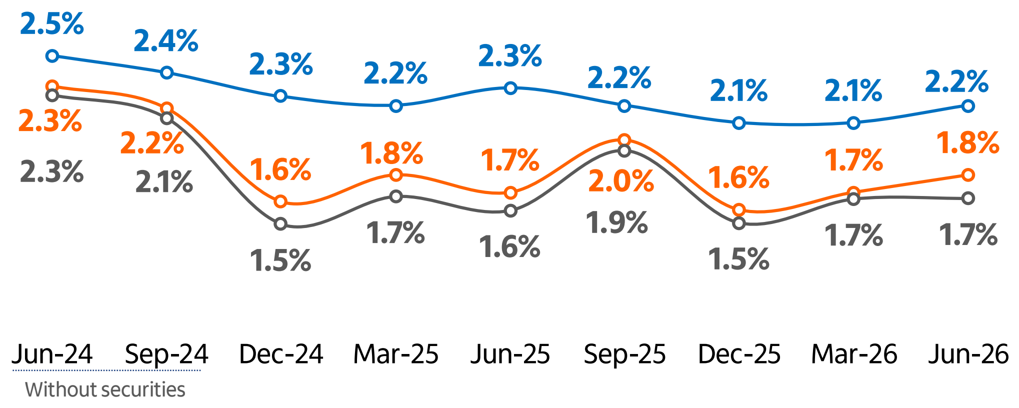
# Commissions, fees and result from insurance

| in R$ billion | 2Q26 | 1Q26 | Δ | 2Q25 | Δ | 1H26 | 1H25 | Δ |
|---|---|---|---|---|---|---|---|---|
| Card issuance | 3.3 | 3.3 | 0.4% | 3.2 | 0.9% | 6.5 | 6.5 | 1.2% |
| Current account for individuals | 0.5 | 0.5 | -7.4% | 0.6 | -21.2% | 1.0 | 1.3 | -21.4% |
| Credit operations and guarantees issued | 0.6 | 0.6 | -0.3% | 0.6 | 7.8% | 1.3 | 1.2 | 6.6% |
| Payments and collections | 2.0 | 2.0 | -0.4% | 2.1 | -7.5% | 3.9 | 4.2 | -7.3% |
| Asset management[1] | 2.0 | 1.9 | 4.6% | 1.9 | 7.3% | 3.9 | 3.5 | 11.0% |
| Advisory services and brokerage | 1.3 | 1.3 | -1.3% | 0.9 | 32.5% | 2.5 | 2.0 | 25.3% |
| Other Brazil | 0.5 | 0.5 | 2.4% | 0.5 | 0.3% | 0.9 | 0.9 | -0.8% |
| Latin America | 0.9 | 0.9 | -1.0% | 0.9 | 2.1% | 1.9 | 1.8 | 2.6% |
| **Commissions and fees** | **11.0** | **11.0** | **0.3%** | **10.8** | **2.3%** | **22.0** | **21.5** | **2.3%** |
| **Insurance, pension plans and premium bonds[2]** | **3.1** | **3.0** | **0.9%** | **2.8** | **8.7%** | **6.1** | **5.4** | **12.8%** |
| **Commissions and insurance** | **14.1** | **14.0** | **0.4%** | **13.6** | **3.6%** | **28.1** | **26.9** | **4.4%** |

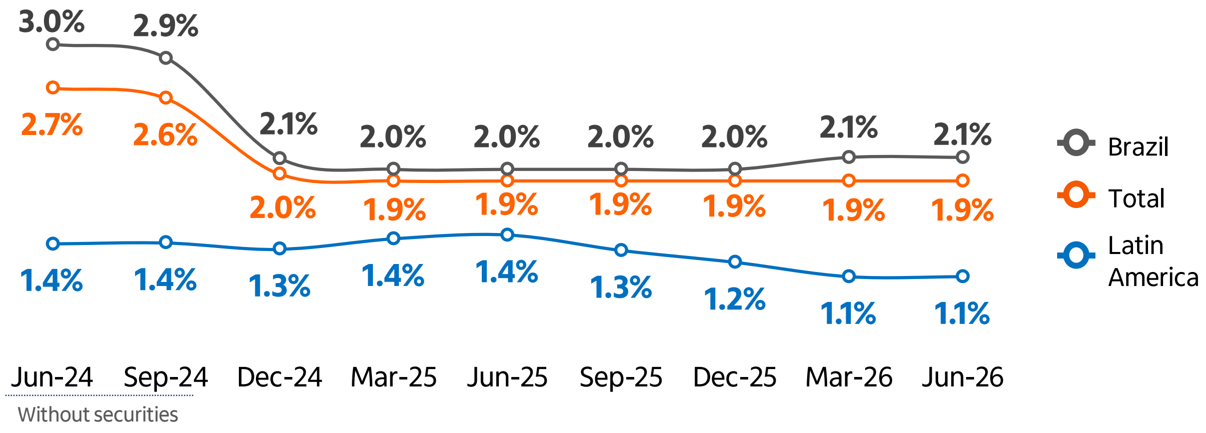
(1) Includes fund management fees and "consórcio" management fees; (2) Result from insurance includes the revenues from insurance, pension plan and premium bonds operations net of retained claims.

# Credit quality

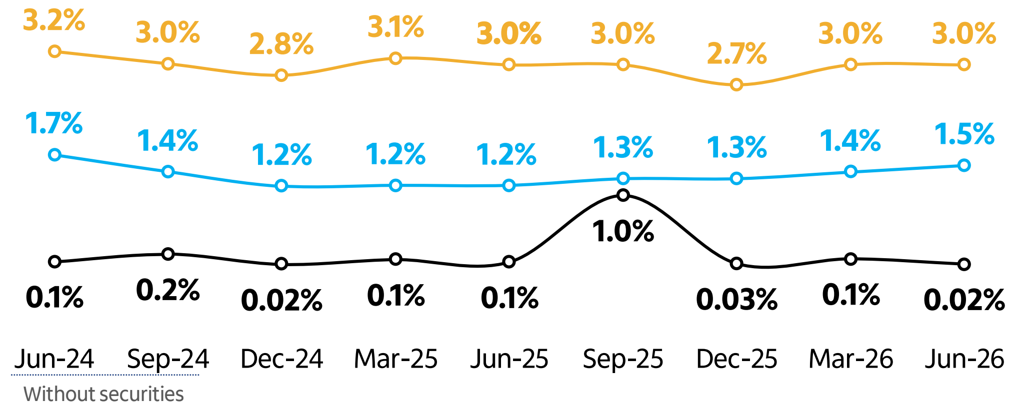
15 - 90 days NPL - %
consolidated



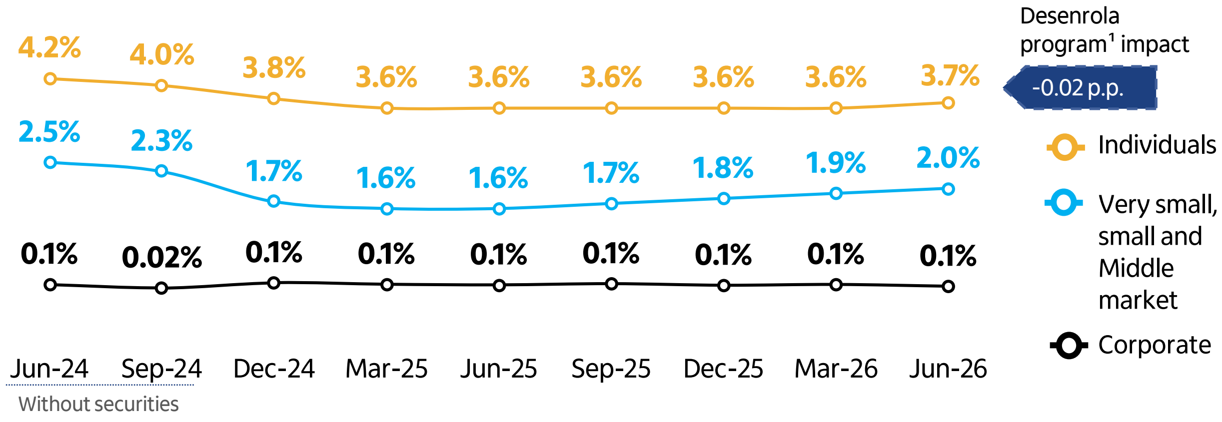

90 days NPL- %
consolidated




Brazil

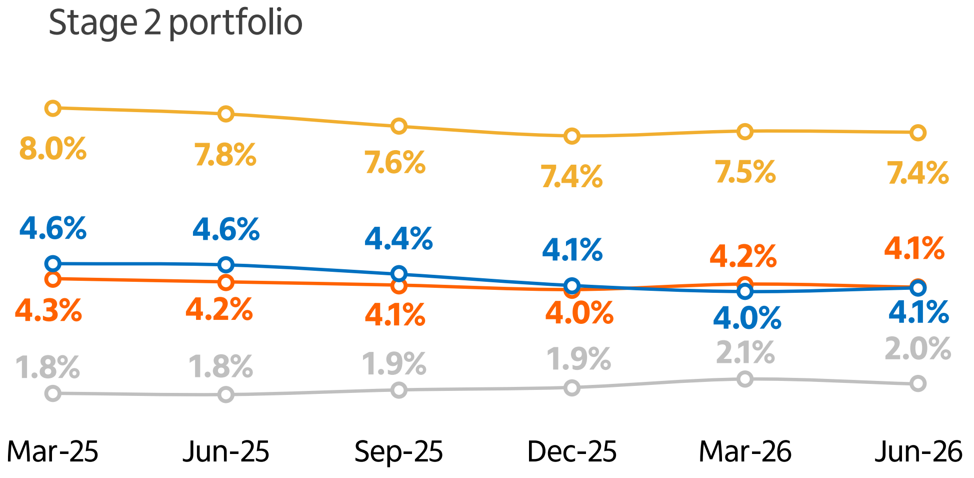


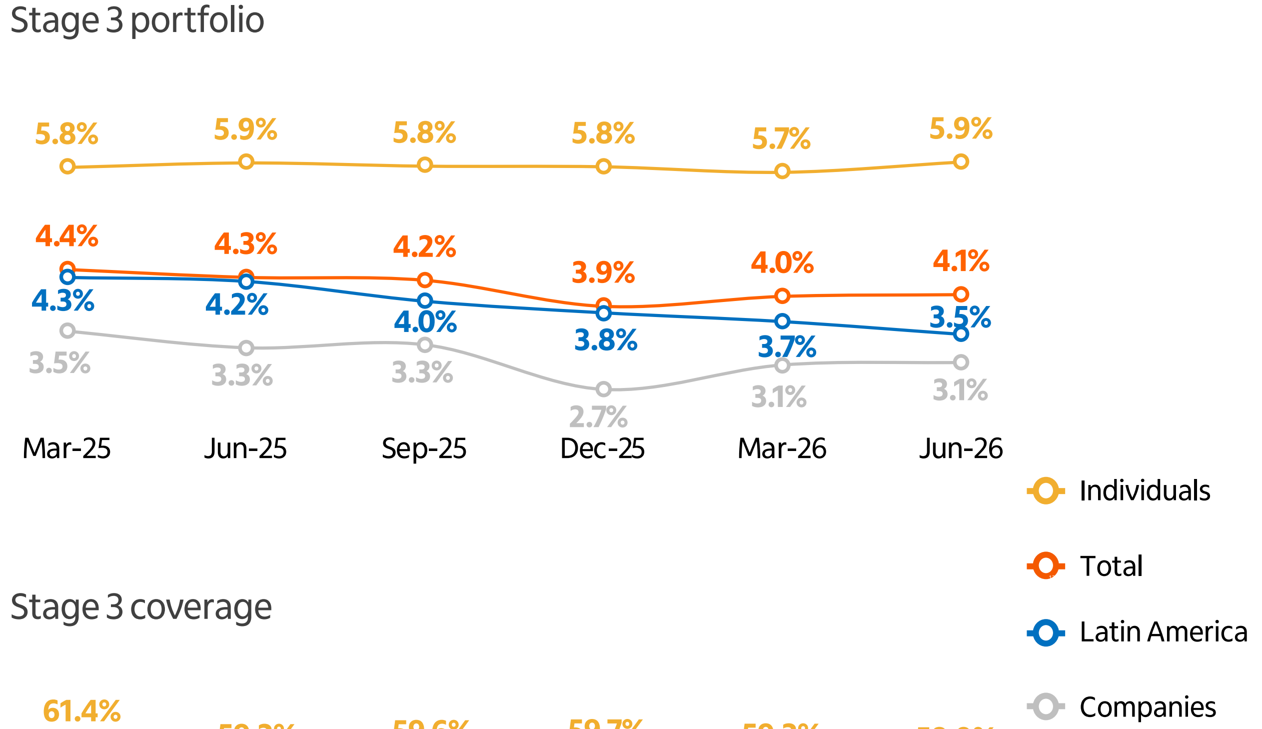

Brazil

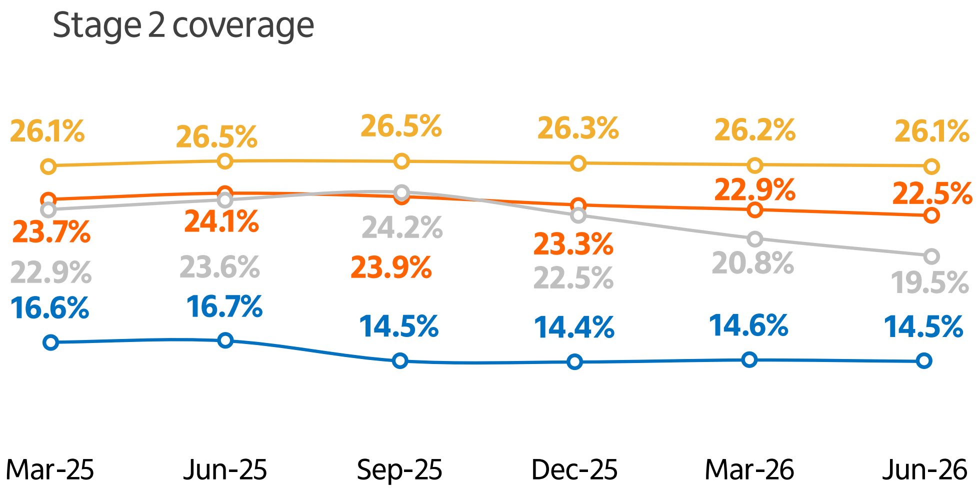


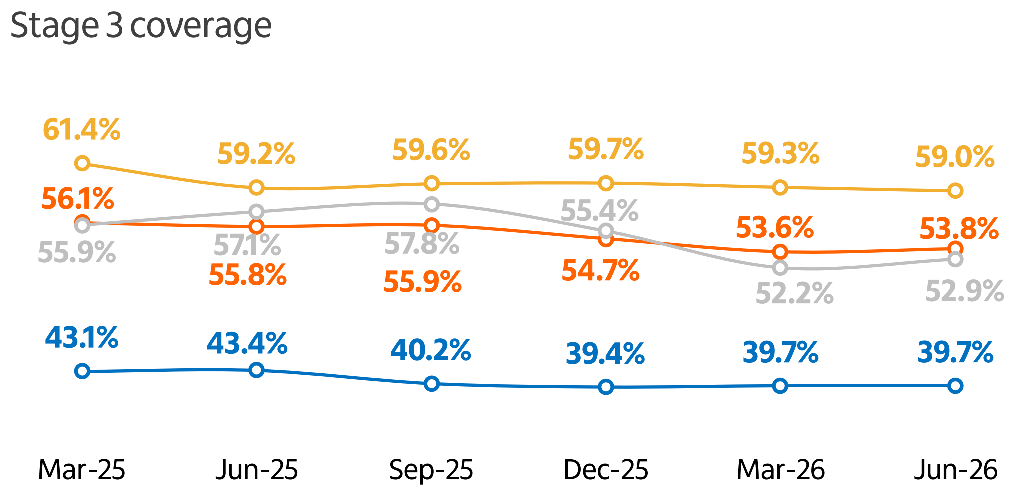

Note: In the second quarter of 2026, we sold loans with low probability of recovery to unrelated companies and without risk retention, which would be active at the end of June-26 and overdue over 90 days worth R$39 million in Brazil and of R$24 million in Latin America, without impact in credit ratios. (1) Desenrola program refers to the Government renegotiation program.

# Credit quality – Resolution 4,966 ratios



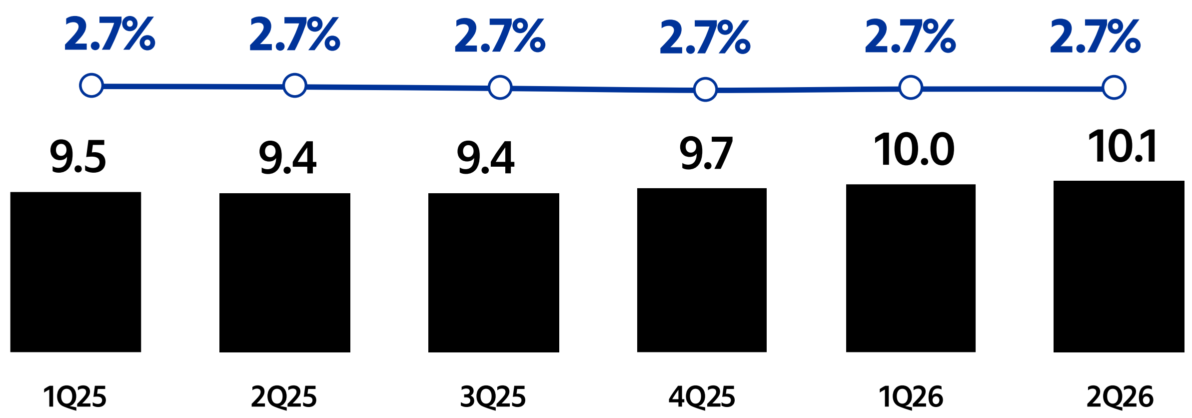



# Quality and cost of credit

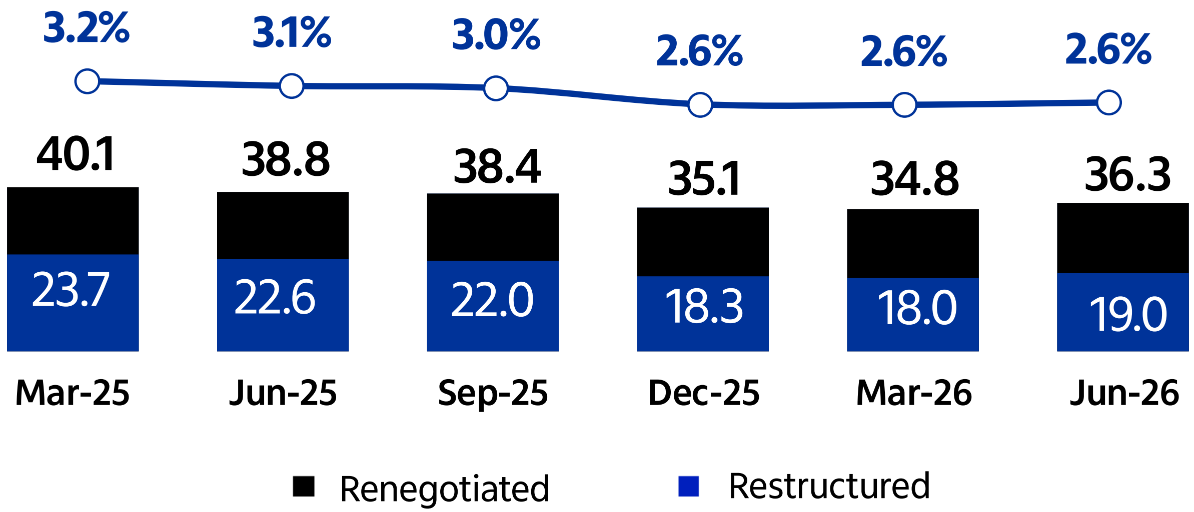
Cost of credit[1] (in R$ billion)

Annualized cost of credit / Loan portfolio[2] - (%)




Renegotiated portfolio
(Credit and securities)
(in R$ billion)

Renegotiated portfolio/ Total portfolio[3] - (%)

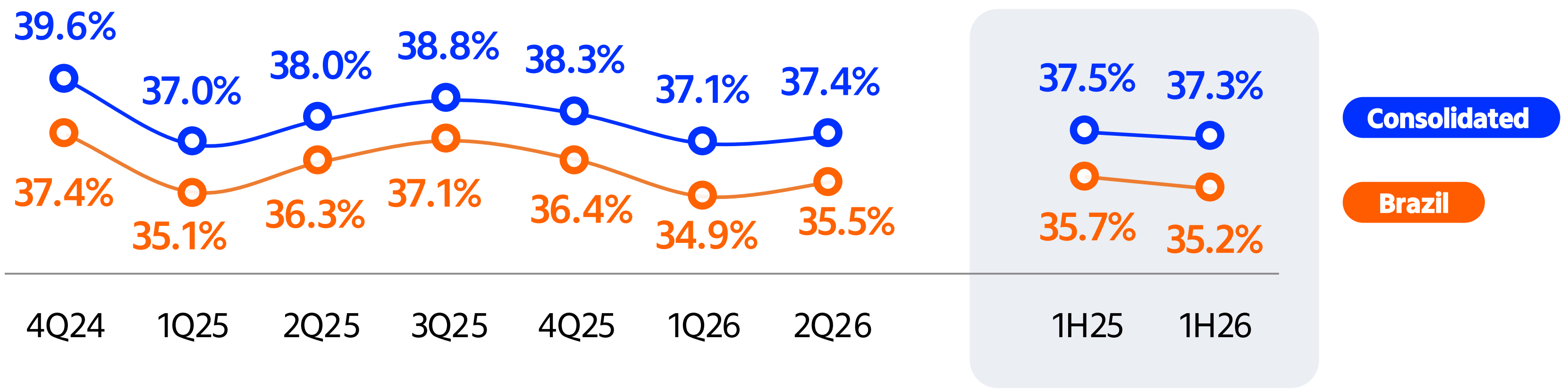



(1) Expected loss expenses + recovery of loans + discounts granted. (2) Cost of credit over the average portfolio; (3) Loan portfolio balance ex- financial guarantees provided.

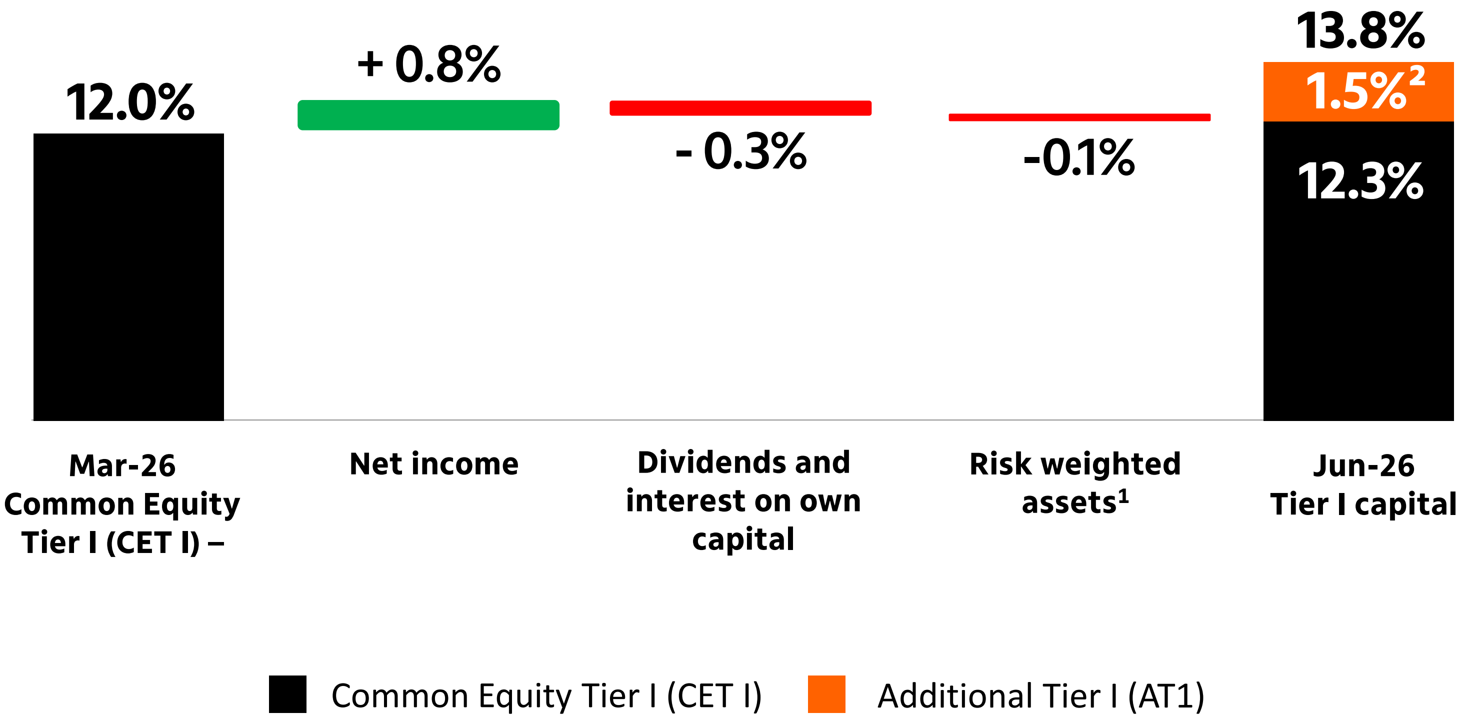
# Non-interest expenses

| In R$ billion | 2Q26 | 1Q26 | Δ | 2Q25 | Δ | 1H26 | 1H25 | Δ |
|---|---|---|---|---|---|---|---|---|
| Commercial and administrative (personnel) | (6.5) | (6.5) | 0.7% | (6.6) | -0.5% | (13.0) | (12.6) | 3.2% |
| Transactional (personnel, operations and services) | (4.1) | (3.9) | 5.3% | (4.0) | 3.5% | (8.0) | (7.9) | 1.3% |
| Technology (personnel and infrastructure) | (3.1) | (3.1) | 0.7% | (3.0) | 4.4% | (6.2) | (5.8) | 6.6% |
| Other | (0.8) | (0.5) | 59.3% | (0.6) | 33.8% | (1.3) | (1.1) | 23.5% |
| **Total - Brazil** | **(14.6)** | **(14.0)** | **4.1%** | **(14.1)** | **3.1%** | **(28.6)** | **(27.4)** | **4.1%** |
| Latin America | (2.2) | (2.2) | -1.7% | (2.1) | 3.3% | (4.4) | (4.3) | 2.6% |
| **Non-interest expenses** | **(16.7)** | **(16.2)** | **3.3%** | **(16.2)** | **3.1%** | **(32.9)** | **(31.7)** | **3.9%** |

**Efficiency ratio** (%)



# Capital




(1) Includes Prudential and equity adjustments.(2) Considering the limit of 1.5% for AT1, according to CMN Res. No. 4,958. Without this limit, the AT1 would be 1.7%.

# 2026 Guidance

| | Previous | New |
|---|---|---|
| **Total credit portfolio[1]**<br>Credit portfolio - Brazil | Growth between **5.5%** and **9.5%**<br>Growth between **6.5%** and **10.5%** | **Maintained**<br>**Maintained** |
| **Financial margin with clients** | Growth between **5.0%** and **9.0%** | **Maintained** |
| **Financial margin with the market** | Between **R$2.5 bn** and **R$5.5 bn** | **Maintained** |
| **Cost of credit[2]** | Between **R$38.5 bn** and **R$43.5 bn** | **Maintained** |
| **Commissions and fees and results from insurance operations[3]** | Growth between **5.0%** and **9.0%** | Growth between **2.0%** and **5.0%** |
| **Non-interest expenses** | Growth between **1.5%** and **5.5%** | **Maintained** |
| **Effective tax rate** | Between **29.5%** and **32.5%** | **Maintained** |

(1) Includes financial guarantees provided and private securities; (2) Composed of expected loss expenses, discounts granted and recovery of loans written off as losses; (3) Commissions and fees (+) income from insurance, pension plan and premium bonds operations (+) expenses for claims

# 2Q26 RESULTS

São Paulo, August 5th 2026

**Itaú Unibanco Holding S.A.**

# **Additional** information

# Results

| In R$ million | 2Q26 | 1Q26 | Δ | 2Q25 | Δ | 1H26 | 1H25 | Δ |
|---|---|---|---|---|---|---|---|---|
| **Operating Revenues** | **47,985** | **46,822** | **2.5%** | **45,828** | **4.7%** | **94,807** | **90,622** | **4.6%** |
| Managerial Financial Margin | 33,488 | 32,326 | 3.6% | 31,846 | 5.2% | 65,813 | 62,927 | 4.6% |
| Financial Margin with Clients | 32,557 | 31,506 | 3.3% | 30,988 | 5.1% | 64,062 | 61,146 | 4.8% |
| Financial Margin with the Market | 931 | 820 | 13.6% | 858 | 8.6% | 1,751 | 1,781 | -1.7% |
| Commissions and Fees | 11,028 | 10,993 | 0.3% | 10,781 | 2.3% | 22,021 | 21,517 | 2.3% |
| Revenues from Insurance [1] | 3,469 | 3,504 | -1.0% | 3,201 | 8.4% | 6,973 | 6,178 | 12.9% |
| **Cost of Credit** | **(10,139)** | **(9,952)** | **1.9%** | **(9,443)** | **7.4%** | **(20,091)** | **(18,967)** | **5.9%** |
| Expected Loss Expenses | (10,479) | (10,241) | 2.3% | (9,664) | 8.4% | (20,720) | (19,158) | 8.1% |
| Discounts Granted | (1,147) | (949) | 20.8% | (1,058) | 8.3% | (2,096) | (2,321) | -9.7% |
| Recovery of Loans Written Off as Losses | 1,487 | 1,238 | 20.2% | 1,280 | 16.2% | 2,725 | 2,512 | 8.5% |
| **Retained Claims** | **(408)** | **(470)** | **-13.2%** | **(386)** | **5.9%** | **(878)** | **(774)** | **13.4%** |
| **Other Operating Expenses** | **(19,610)** | **(18,875)** | **3.9%** | **(19,019)** | **3.1%** | **(38,485)** | **(37,170)** | **3.5%** |
| Non-interest Expenses | (16,728) | (16,188) | 3.3% | (16,219) | 3.1% | (32,915) | (31,670) | 3.9% |
| Tax Expenses for ISS, PIS, Cofins and Other Taxes | (2,883) | (2,687) | 7.3% | (2,799) | 3.0% | (5,570) | (5,501) | 1.3% |
| **Income before Tax and Minority Interests** | **17,828** | **17,525** | **1.7%** | **16,981** | **5.0%** | **35,353** | **33,710** | **4.9%** |
| **Income Tax and Social Contribution** | **(5,044)** | **(4,939)** | **2.1%** | **(5,173)** | **-2.5%** | **(9,982)** | **(10,453)** | **-4.5%** |
| **Minority Interests in Subsidiaries** | **(377)** | **(305)** | **23.9%** | **(300)** | **25.7%** | **(682)** | **(621)** | **9.8%** |
| **Recurring Managerial Result** | **12,407** | **12,282** | **1.0%** | **11,508** | **7.8%** | **24,689** | **22,636** | **9.1%** |

(1) Revenues from Insurance includes the Revenues from Insurance, Pension Plan and Premium Bonds Operations before Retained Claims.

# Business model

In R$ billion

| | 1H26 | | | | | 1H25 | | | | | Δ (1H26 x 1H25) | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Credit | Trading | Insurance & services | Excess capital | Total | Credit | Trading | Insurance & services | Excess capital | Total | Credit | Trading | Insurance & services | Excess capital |
| **Operating revenues** | **94.8** | **53.8** | **1.7** | **38.4** | **0.9** | **90.6** | **50.6** | **1.8** | **37.1** | **1.2** | **4.2** | **3.3** | **(0.1)** | **1.3** | **(0.3)** |
| Managerial financial margin | 65.8 | 45.3 | 1.7 | 17.9 | 0.9 | 62.9 | 42.4 | 1.8 | 17.5 | 1.2 | 2.9 | 2.9 | (0.1) | 0.4 | (0.3) |
| Commissions and fees | 22.0 | 8.5 | 0.0 | 13.5 | - | 21.5 | 8.1 | 0.0 | 13.4 | - | 0.5 | 0.4 | 0.0 | 0.1 | - |
| Revenues from insurance [1] | 7.0 | - | - | 7.0 | - | 6.2 | - | - | 6.2 | - | 0.8 | - | - | 0.8 | - |
| **Cost of credit** | **(20.1)** | **(20.1)** | **-** | **(0.0)** | **-** | **(19.0)** | **(19.0)** | **-** | **-** | **-** | **(1.1)** | **(1.1)** | **-** | **(0.0)** | **-** |
| **Retained claims** | **(0.9)** | **-** | **-** | **(0.9)** | **-** | **(0.8)** | **-** | **-** | **(0.8)** | **-** | **(0.1)** | **-** | **-** | **(0.1)** | **-** |
| **Non-interest expenses and other[2]** | **(39.2)** | **(20.6)** | **(0.4)** | **(18.1)** | **(0.0)** | **(37.8)** | **(19.9)** | **(0.5)** | **(17.3)** | **(0.1)** | **(1.4)** | **(0.7)** | **0.1** | **(0.7)** | **0.0** |
| **Recurring managerial result** | **24.7** | **9.7** | **0.9** | **13.4** | **0.7** | **22.6** | **8.5** | **0.8** | **12.4** | **1.0** | **2.1** | **1.3** | **0.1** | **1.0** | **(0.2)** |
| | | | | | | | | | | | | | | | |
| **Average regulatory capital** | **201.6** | **126.4** | **8.2** | **53.5** | **13.5** | **197.9** | **119.8** | **5.3** | **52.3** | **20.5** | **3.7** | **6.6** | **2.8** | **1.2** | **(7.0)** |
| **Value creation** | **10.8** | **1.3** | **0.3** | **9.5** | **(0.2)** | **8.8** | **0.3** | **0.5** | **8.5** | **(0.5)** | **2.0** | **0.9** | **(0.2)** | **1.0** | **0.3** |
| **Recurring managerial ROE** | **24.5%** | **15.4%** | **21.6%** | **50.0%** | **10.6%** | **22.8%** | **14.1%** | **30.7%** | **47.5%** | **9.4%** | **1.7 p.p.** | **1.2 p.p.** | **-9.1 p.p.** | **2.6 p.p.** | **1.2 p.p.** |

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

# 2Q26 RESULTS

São Paulo, August 5th 2026

**Itaú Unibanco Holding S.A.**